

# Annual figures 2016

## Shared value

It is our ambition to create benefits for our customers, take responsibility for society, provide meaning for our employees and achieve returns for our shareholder

### Employee

**30%**

#### Employee NPS

Compared to 34% in 2015  
Our target: 40% in 2020

### Society

**23%**

#### Climate neutral balance sheet

Compared to 20% in 2015  
Our target: 45% in 2020

### Customers

**-8**

#### Customer-weighted NPS

Compared to -12 in 2015  
Our target: +10 in 2020

**1.3m**

#### Current account customers

Compared to 1.2m in 2015  
Our target: 1.5m in 2020

### Shareholder

**9.6%**

#### Return on Equity

Compared to 10.7% in 2015  
Our target: 8% in 2020

### Payments

**21%**

of the new current accounts opened at one of our brands  
Compared to 25% in 2015

### Mortgages

**5.7%**

Market share in new mortgages  
Compared to 4.1% in 2015  
Mortgage portfolio stabilised at €45bn

### Savings

**10.7%**

Market share in savings  
Compared to 10.9% in 2015

### Profit

**€329m**

#### Net profit

Compared to €348m in 2015

### Capitalisation

**29.2%**

#### CET 1 ratio

Compared to 25.3% in 2015  
Our target: ≥ 15%

