



Dutch retail bank  
with over **3 million customers** and **3 core services**:  
mortgages, savings and payments

asn bank

BLGwonen

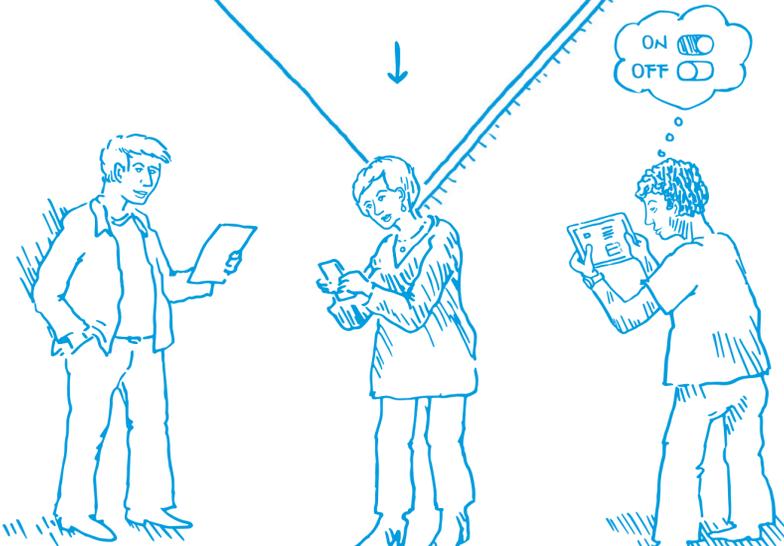
RegioBank

SNS

## Our mission: Banking with a human touch

In 2017, de Volksbank's focus was on putting our strategy, revised in 2016, into practice.

To achieve this, we took several initiatives.



### STOPPED USING DEBT COLLECTION AGENCIES

As from January 2017, we no longer hand over customers' debts to debt collection agencies. And current files are retrieved.

### ONE-TWO

In collaboration with a fintech company, the first version of the 'One-Two' app went live. This app allows customers to interact with a single point of contact of their choice within the bank.

### MAIN SWITCH

In anticipation of PSD2, we introduce a 'main switch' allowing customers to switch the transfer of payment data to third parties on or off at any time.

## 2017 Results

The positive developments of our 'shared value objectives', such as customer satisfaction, the growth in the number of current account customers and the climate neutrality of our balance sheet, indicate that we are on the right track

### Customers

**-3**  
**CUSTOMER WEIGHTED NPS**  
At year-end 2016 the score was -8. Our objective: +10 by 2020.

**+81,000**  
**1.4m**  
**CURRENT ACCOUNT CUSTOMERS**  
Year-end 2016: 1.3m. Our objective: 1.5m by 2020.

### Employees

**-2**  
**EMPLOYEE NPS**  
At year-end 2016 the score was 30. Our objective: 40 by 2020.



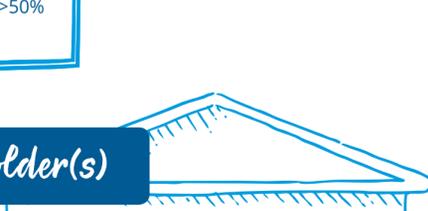
### Society

**New objective**  
**40%**  
of our customers notice **THAT WE ARE THERE FOR THEM** when they have financial concerns. Our objective: >50% by 2020.

**+5**  
**27%**  
**CLIMATE NEUTRAL BALANCE SHEET**  
Year-end 2016: 22%. Our objective: 45% by 2020 and 100% by 2030.

### Shareholder(s)

**-2.1**  
**8.7%**  
**RETURN ON EQUITY**  
In 2016 the RoE stood at 10.8%. Our objective: 8% in 2020.



Sustained commercial growth: the mortgage portfolio grew by €1 bn to €45.9 bn and the number of current account customers rose by 81,000

### Mortgages

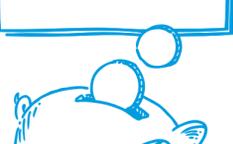
**6.8%**  
**MARKET SHARE IN NEW MORTGAGES**  
Year-end 2016: 5.7%.

### Payments

**20%**  
of the **NEW CURRENT ACCOUNTS** was opened at one of our brands. In 2016 this was 23%.

### Savings

**10.8%**  
**MARKET SHARE IN SAVINGS** Year-end 2016: 10.8%.



A financially sound bank with a solid capital base

### Capitalisation

**34.1%**  
**CET1 RATIO**  
Year-end 2016 the ratio was 29.2%. Our objective: >15%.

### Profit

**€329m**  
**NET PROFIT**  
In 2016 net profit was €349m.

### Dividend

**€190m**  
**DIVIDEND PAY-OUT**  
In 2016 dividend pay-out was €135m.