

de volksbank



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.