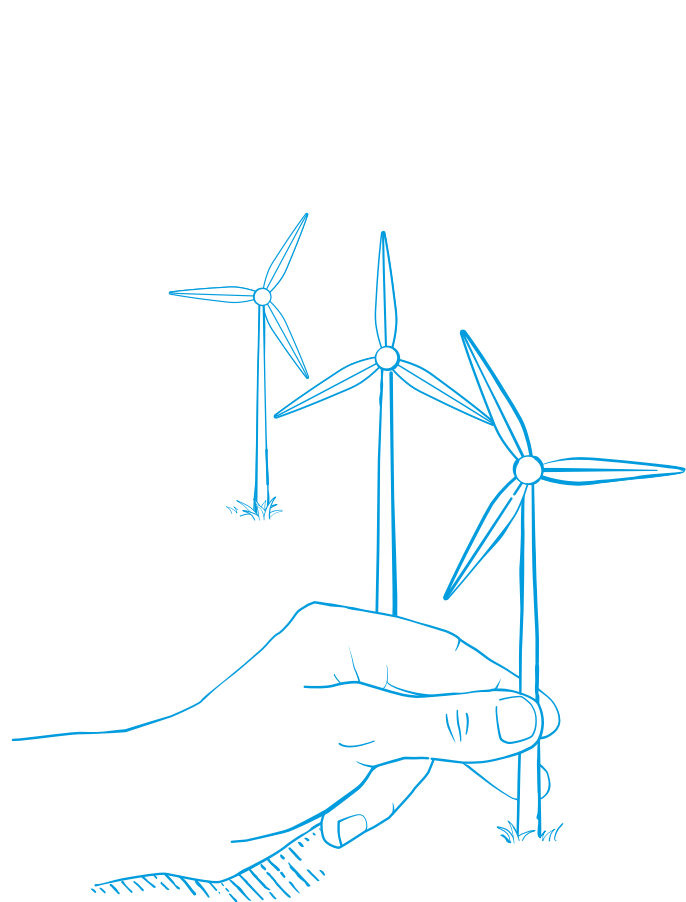


de volksbank

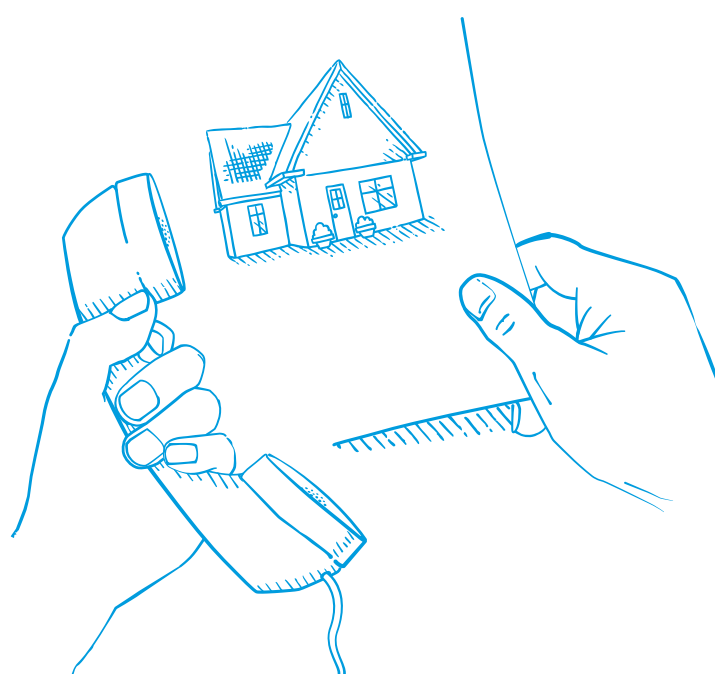
Dutch retail bank
with over 3 million customers and 3 core services:
mortgages, savings and payments

*Our mission:
Banking with a human touch*



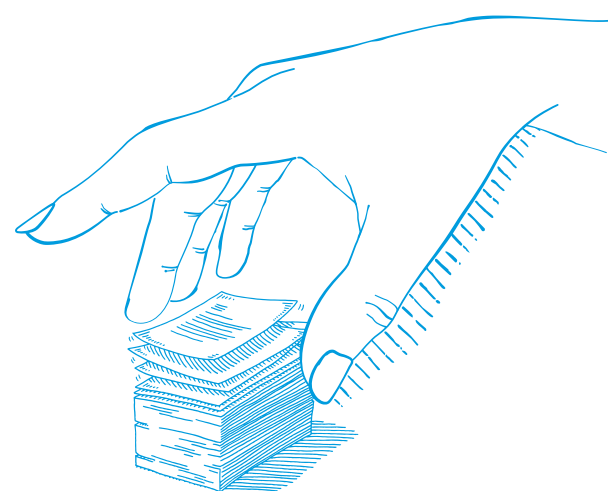
ON OUR WAY TOWARDS A CLIMATE-NEUTRAL BALANCE SHEET

Primarily through the funding of an offshore wind farm and a net growth of sustainable bonds of € 155 million, we have taken another step in achieving our climate-neutral objective



INCREASING CUSTOMERS' FINANCIAL RESILIENCE

We have focused attention to customers with an interest-only mortgage. We aim to stimulate all customers with an interest-only mortgage to repay their loan and / or build up capital. We take the initiative to explain this to customers if necessary and to offer solutions. We have by now approached more than 48,000 customers and actually discussed this subject with approximately 12,500 of them.

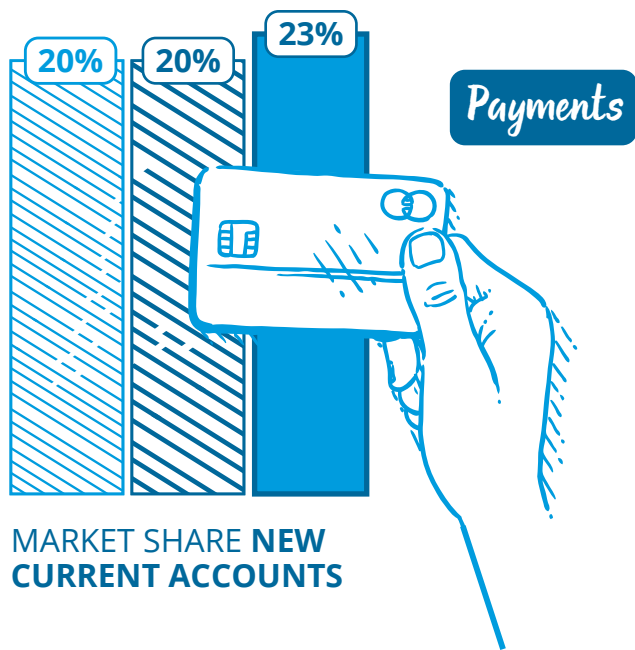
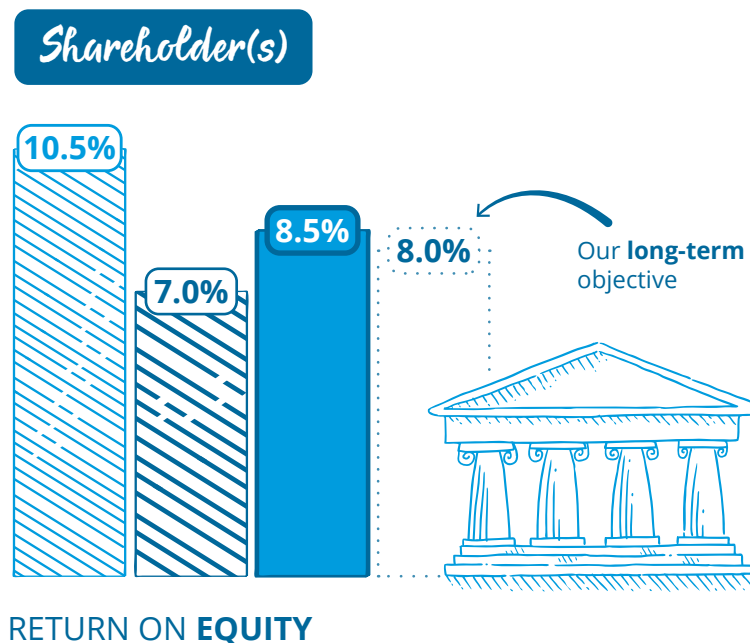
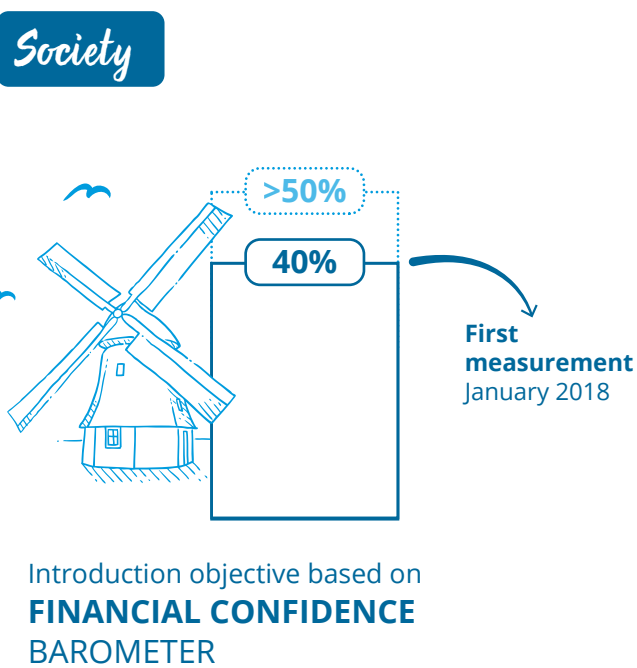
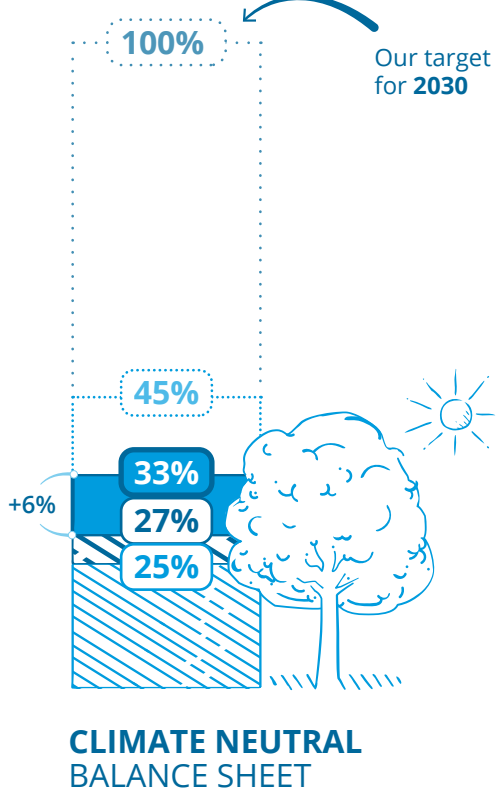
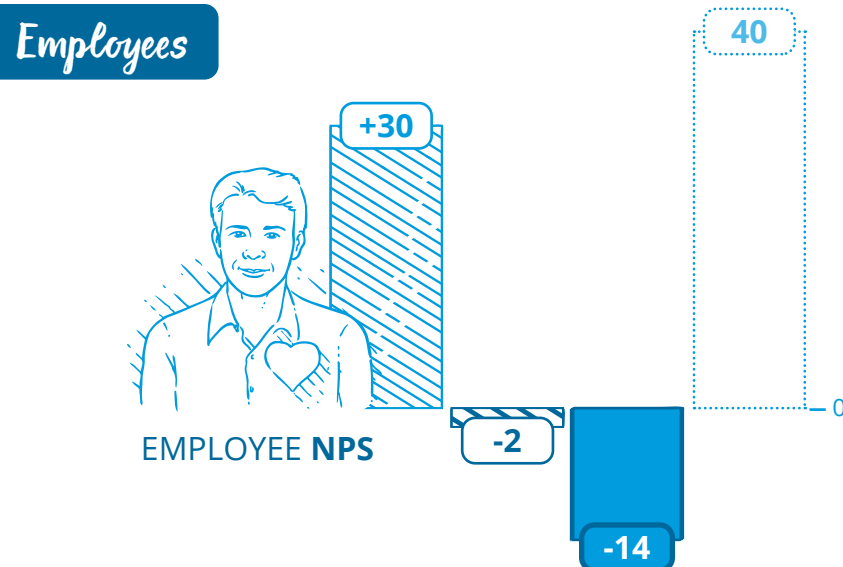
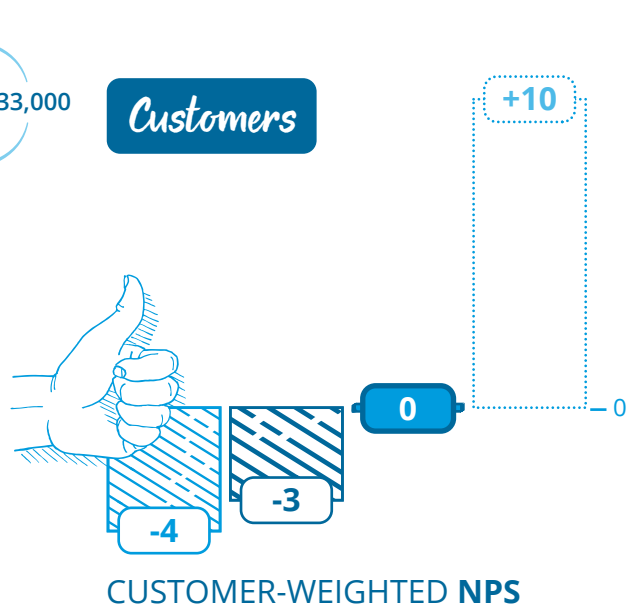
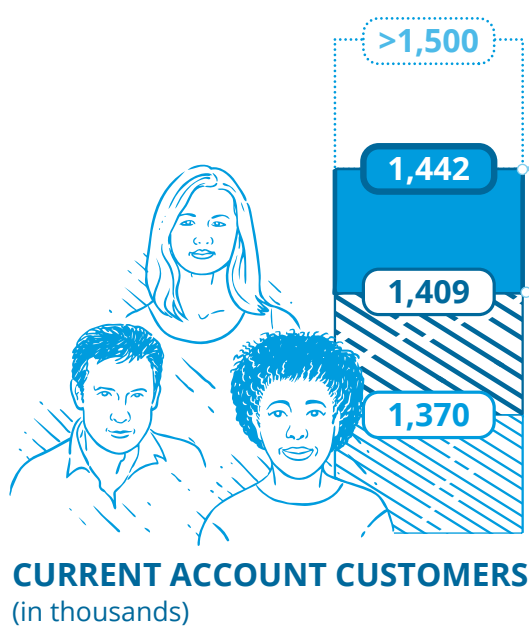


CEASED TO USE DEBT COLLECTION AGENCIES

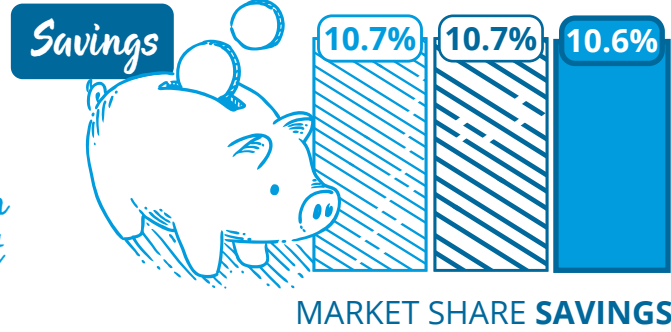
We started to actively bring back 4,000 customer files from debt collection agencies after we had already ceased handing over new loans in arrears in 2017.

Legend

- Our objective for 2020
- 1st half 2018
- 2nd half 2017
- 1st half 2017



Our mortgage portfolio grew by €0.8 bn to €46.7 bn and the number of current account customers rose by 33,000



A financially sound bank
with a solid capital base

