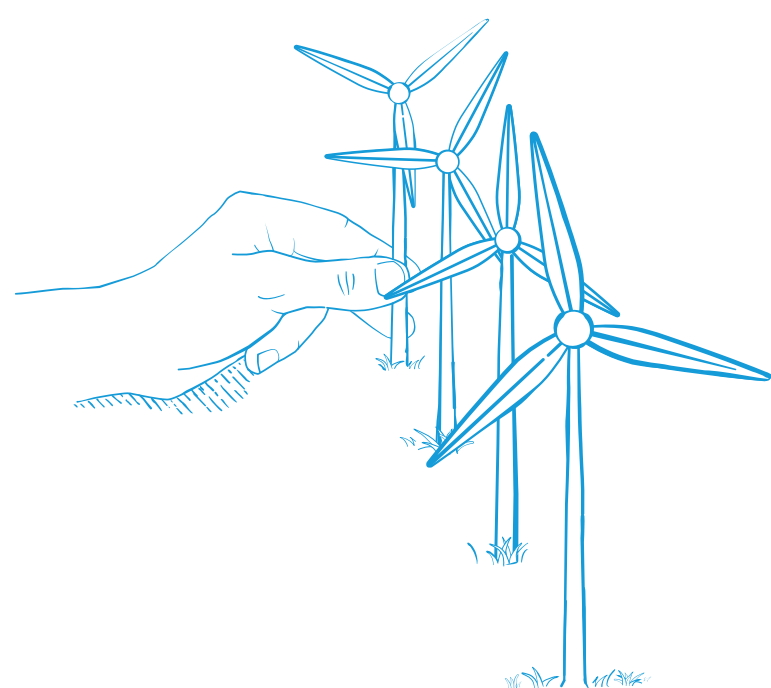


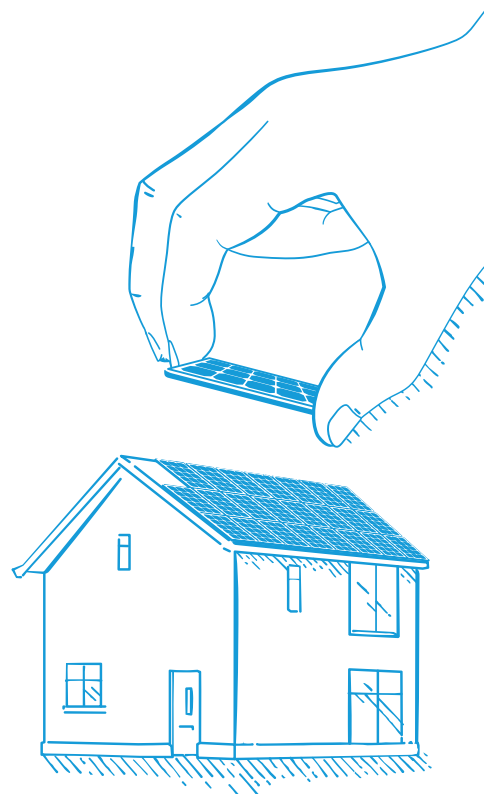
Dutch retail bank
with over 3 million customers and 3 core services:
mortgages, savings and payments

Our mission: Banking with a human touch



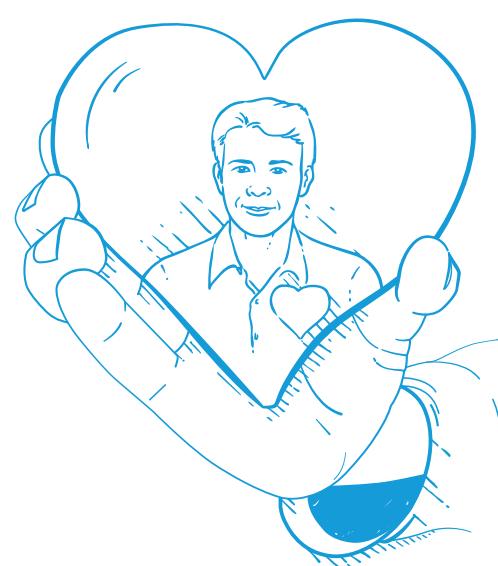
PROGRESS IN OUR CLIMATE-NEUTRAL BALANCE SHEET

Due to an increase in renewable energy project financing (+€105m to €650m), particularly in four wind parks, and green bonds (+€101m to €541m), our climate-neutral balance sheet rose to 37%



INTRODUCTION ASN MORTGAGE

The ASN Mortgage enables customers to finance energy-saving measures for their homes in an affordable and accessible manner



GENUINE ATTENTION FOR OUR EMPLOYEES

With effect from 2019 we have replaced the term 'meaning for employees' with 'genuine attention for employees'. We want to enable our employees to achieve our mission and strategy by starting from paying genuine attention to their autonomy, personal growth and professionalism

