

Key Figures

Amounts in millions of euros	6-30-2020 2020-I	12-31-2019 2019	6-30-2019 2019-I	12-31-2018 2018	6-30-2018 2018-I	12-31-2017 2017
Financial Key Figures						
Common equity tier 1 ratio	16.6%	16.3%	15.8%	16.0%	15.8%	15.5%
Total capital ratio	24.3%	25.2%	24.4%	26.6%	26.1%	26.2%
Leverage ratio	5.9%	6.3%	5.9%	6.4%	6.0%	6.0%
Risk-weighted assets	205,617	205,797	207,281	200,531	199,348	198,269
Wholesale funding	137,471	151,742	152,342	153,223	163,774	160,407
Cost/income ratio including regulatory levies	65.3%	63.8%	64.0%	65.9%	64.6%	71.3%
Underlying cost/income ratio including regulatory levies	64.3%	62.9%	61.6%	63.9%	62.9%	65.3%
Return on equity	1.1%	5.3%	5.9%	7.3%	8.5%	6.7%
Income	5,212	11,915	5,686	12,020	6,029	12,001
Operating expenses	3,101	7,115	3,369	7,446	3,611	8,054
Impairment charges on financial assets	1,442	975	440	190	-37	-190
Net profit	227	2,203	1,212	3,004	1,698	2,674
Total assets	620,117	590,598	606,834	590,437	607,845	602,991
Private sector loan portfolio	415,402	417,914	416,156	416,025	415,732	410,964
Deposits from customers	381,521	342,536	344,908	342,410	346,617	340,682
Liquidity Coverage ratio	160%	132%	124%	135%	136%	123%
Loan-to-deposit ratio	1.08	1.21	1.20	1.21	1.20	1.21
Non-performing loans	14,884	15,705	16,841	18,436	-	-
Non-Financial Key Figures						
Net promotor score private customers in the Netherlands	55	61	62	57	56	53
Net promotor score private banking customers in the Netherlands	56	63	65	61	60	50
Net promotor score Corporate Customers in the Netherlands	50	51	51	53	52	43
% Online active private customers in the Netherlands	65.1	64.0	62.9	61.8	-	-
% Online active corporate customers in the Netherlands	81.9	81.5	81.0	80.8	-	-
Availability of Internet Banking	99.8%	99.7%	99.8%	99.9%	99.8%	99.9%
Availability of Mobile Banking	99.8%	99.6%	99.8%	99.9%	99.8%	99.9%
Availability of iDEAL	99.9%	99.7%	99.8%	99.8%	-	-
Total sustainable financing	48,539	46,000	-	46,607	-	17,377
RepTrak pulse score	71.8	71.5	71.3	70.8	70.8	69.5
Member engagement score	53%	49%	46%	45%	47%	-
Community funds and donations	15.8	45.4	19.0	48.8	-	45.5
Employee engagement scan	70.4	64	61.5	61	-	-
Diversity: % Women employed in the Netherlands	50%	51%	51%	52%	-	-
Absenteeism in the Netherlands	3.5%	4.3%	-	4.3%	4.4%	4.0%
Ratings						
Standard & Poor's	A+	A+	A+	A+	A+	A+
Moody's	Aa3	Aa3	Aa3	Aa3	Aa3	Aa2
Fitch	AA-	AA-	AA-	AA-	AA-	AA-
DBRS	AA	AA	AA	AA	AA	AA
Sustainalytics ESG Risk Rating category diversified banks	1	1	2	1	-	-