

Key Figures

Financial Key Figures¹

| Amounts in millions of euros | 2024 HY | 2023 FY | 2023 HY | 2022 FY | 2022 HY | 2021 FY |
|--|---------|---------|---------|---------|---------|---------|
| Common Equity Tier 1 Ratio | 16.3% | 17.1% | 16.7% | 16.0% | 15.1% | 17.4% |
| Total Capital Ratio | 20.5% | 21.7% | 21.5% | 21.1% | 19.9% | 22.6% |
| Leverage Ratio | 7.1% | 7.1% | 6.8% | 6.6% | 6.2% | 7.3% |
| Risk-weighted Assets | 262,852 | 242,763 | 242,274 | 240,376 | 251,455 | 211,855 |
| Cost/income Ratio Including Regulatory Levies | 50.7% | 55.9% | 51.3% | 65.4% | 66.8% | 63.8% |
| Underlying Cost/Income Ratio Including Regulatory Levies | 50.4% | 57.4% | 52.1% | 61.4% | 62.0% | 60.4% |
| Return on Equity | 11.1% | 9.1% | 10.7% | 5.4% | 5.7% | 8.8% |
| Income | 8,138 | 15,405 | 7,682 | 11,800 | 5,659 | 12,169 |
| Operating Expenses | 4,074 | 8,057 | 3,615 | 7,049 | 3,344 | 7,044 |
| Impairment Charges on Financial Assets | 279 | 727 | 339 | 344 | 42 | (474) |
| Net Profit | 2,818 | 4,377 | 2,528 | 2,403 | 1,276 | 3,692 |
| Total Assets | 621,641 | 613,796 | 630,203 | 628,513 | 666,844 | 639,231 |
| Private Sector Loan Portfolio | 443,125 | 434,007 | 433,058 | 432,122 | 432,551 | 417,685 |
| Deposits from Customers | 401,627 | 391,380 | 395,368 | 396,472 | 385,111 | 372,381 |
| Liquidity Coverage Ratio (12-month average) ² | 167% | 161% | 166% | 174% | 178% | 188% |
| Loan-to-deposit Ratio (12-month average) | 1.11 | 1.10 | 1.09 | 1.10 | 1.10 | 1.08 |
| Non-performing Loans | 9,497 | 8,997 | 9,654 | 8,636 | 8,323 | 9,231 |

¹ For more details about the Alternative Performance Measures (APMs) please refer to [Methodology & Definitions of Interim Figures 2024](#) on our website.

² Comparative LCR figures have been adjusted to 12-month averages to align with Pillar 3 report.

Non Financial Key Figures¹

| Amounts in millions of euros | 2024 HY | 2023 FY | 2023 HY | 2022 FY | 2022 HY | 2021 FY |
|---|---------|---------|---------|---------|---------|---------|
| % Online Active Private Customers in the Netherlands | 70.5% | 69.8% | 68.7% | 68.1% | 67.6% | 67.0% |
| % Online Active Corporate Customers in the Netherlands | 84.4% | 83.8% | 83.0% | 82.9% | 82.7% | 82.4% |
| Availability of Internet Banking | 99.7% | 99.6% | 99.6% | 99.8% | 99.8% | 99.8% |
| Availability of Mobile Banking | 99.8% | 99.6% | 99.6% | 99.8% | 99.8% | 99.8% |
| Availability of iDEAL | 99.9% | 99.7% | 99.9% | 99.9% | 99.9% | 99.8% |
| Total Sustainable Financing | 36,058 | 34,227 | 32,794 | 31,418 | 31,023 | 30,392 |
| RepTrak Pulse Score | 69.5 | 69.2 | 68.5 | 69.2 | 70.2 | 70.4 |
| Member Engagement Score | 48% | 44% | 42% | 42% | 43% | 44% |
| Community Funds and Donations | 11.9 | 40.1 | 8.7 | 30.4 | 5.7 | 27.6 |
| Employee Engagement Score | 87 | 88 | 87 | 86 | 85 | 83 |
| Diversity: % Women Employed in the Netherlands | 50% | 50% | 50% | 50% | 49% | 49% |
| Absenteeism in the Netherlands | 4.3% | 4.3% | 4.3% | 4.4% | 4.4% | 3.9% |
| Ratings | | | | | | |
| Standard & Poor's | A+ | A+ | A+ | A+ | A+ | A+ |
| Moody's | Aa2 | Aa2 | Aa2 | Aa2 | Aa2 | Aa2 |
| Fitch | A+ | A+ | A+ | A+ | A+ | A+ |
| DBRS | AA low | AA low | AA low | AA low | AA low | AA low |
| Sustainalytics ESG Risk Rating Category Diversified Banks | 13.4 | 13.7 | 10.2 | 10.2 | 10.5 | 10.6 |

¹ For more details about the methodology please refer to [Methodology & Definitions of Interim Figures 2024](#) on our website.