



MISSION STATEMENT

Through our customer-friendliness, efficiency, enterprising spirit and capacity for innovation, we will provide the best solutions for our customers, earn the loyalty of our employees, guarantee a high return to our shareholders and contribute towards the economic, social and cultural development of the community to which we belong.

In all our endeavours, we will distinguish ourselves from other institutions by the professionalism, determination and unity we demonstrate in pursuing our goals.

... customer-friendliness, efficiency, enterprising spirit and capacity for innovation ...

will be key to the far-reaching integration and development of our banking and insurance operations. We will maintain our leadership position in Belgium and expand our presence in the rest of Europe and in those countries which offer significant growth potential. We will continue to invest, both in our core businesses and in new areas of activity.

... customer-friendliness, efficiency, enterprising spirit and capacity for innovation ...

plus our dedication to quality, will enable us to meet the toughest demands of our private customers, companies, institutions and public authorities. We will always keep in mind the social and economic role that our institution plays and never lose sight of the human dimension of our relationships with customers. We will offer our services - including our advice - to our customers via a multi-channel network. The network will be accessible virtually round the clock and, supported by highly effective systems, will enjoy both broad powers and capabilities.

... customer-friendliness, efficiency, enterprising spirit and capacity for innovation ...

will be the goals and skills shared by all of our employees. There will be open communication with them as regards both our business and their role and future in that business.

Through their close co-operation and dedication to its objectives, they shape and are our institution. They will always be able to count on receiving a fair wage, excellent training facilities, interesting challenges and a caring concern for their personal needs.

... customer-friendliness, efficiency, enterprising spirit and capacity for innovation ...

will enable our Group to contribute to the economic, as well as to the social and cultural development especially of our home country. This contribution will be the result, too, of the Group's corporate governance procedures, of its faithful compliance with all local regulations and of its co-operation with the authorities, professional associations and interest groups.

... customer-friendliness, efficiency, enterprising spirit and capacity for innovation ...

will, together with sound risk management, be at the heart of our Group's profitability and expansion. We will provide our shareholders with a return that is both steady and amongst the best in the sector.

Sound management, transparent reporting and dialogue will lead to a vision that is shared with all long-term shareholders and to the continued independence of our Group.