

PRESS RELEASE

The Hague, 13 November 2013

Trading update Q3 2013: NIBC maintains solid financial position

- Further improvement in Core Tier-1 ratio NIBC Bank from 16.5% in H1 to 17.5% in Q3, NIBC Holding from 15.3% in H1 to 16.2% in Q3
- Stable interest and fee income; business performance remained subdued in Q3
- Lower trading income due to fair value changes
- Expenses well under control
- Liquidity Coverage Ratio of 221%, Net Stable Funding Ratio of 111% and Basel III leverage ratio of 5.6%
- Continued development of new ways of financing for corporate clients

Jeroen Drost, Chief Executive Officer of NIBC

“Although markets are still recovering at a slow pace, our capital and liquidity position improved further in Q3, well above Basel III requirements. We were proud to close transactions in diverse client sectors and are starting to reap the benefits of our strategy to focus on alternative ways of financing for corporate clients. As part of this strategy, NIBC is offering its expertise in an intermediary role. One of our deals in Q3 was the financing of the new Zaanstad penitentiary building: a successful public-private partnership. NIBC also closed a GBP 620 million Infrastructure Collateralised Loan Obligation together with Aviva Investors in the UK and launched a triple-A rated EUR 500 million pass through covered bond, a new type of secured funding.”

NIBC Direct savings pool stands at EUR 8.3 billion across the Netherlands, Belgium and Germany. Customer demand for transparent savings products at attractive rates remained undiminished. NIBC's mortgage portfolio maintained its high quality while sustaining relatively low losses.

Profile of NIBC

NIBC is the bank of choice for decisive financial moments. Our Corporate Banking activities offer a combination of advice, financing and co-investment in the sectors Food, Agri & Retail, Industries & Manufacturing, Infrastructure & Renewables, Commercial Real Estate, Oil & Gas Services, Shipping & Intermodal and Technology, Media & Services. Consumer Banking offers residential mortgages and online retail saving deposits via NIBC Direct in the Netherlands, Belgium and Germany.

Headquartered in The Hague, NIBC also has offices in Brussels, Frankfurt and London.

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