

FACTS & FIGURES

NIBC is the bank of choice for decisive financial moments. For every transaction we put together a hand-picked cross-discipline team from our Merchant Banking and Specialised Finance divisions. Merchant Banking offers a combination of advice, financing and co-investment in the Benelux and Germany. Specialised Finance has a sector focus and operates worldwide in shipping & intermodal, oil & gas services, infrastructure & renewables and real estate. It also offers residential mortgages and online retail saving deposits via NIBC Direct in the Netherlands and Germany. Headquartered in The Hague, NIBC has around 670 employees and international offices in Brussels, Frankfurt, London, and Singapore.

Our clients are our top priority. NIBC's strategy is based on sectors and geographies it knows well. For more than 65 years, we have built on its strengths and its expertise in credit, especially in long-term asset finance, expanding its strong client franchise and its investment management capabilities.

NIBC has successfully transformed itself into a more traditional bank, while maintaining its strong client focus. We have sharpened our strategy to concentrate on long-term relationships of trust with clients, helping them to navigate a complex financial world by providing clear, sustainable solutions at moments crucial to their company's development.

NIBC believes that companies that take their social and environmental responsibilities seriously are the companies of the future. This applies to how NIBC does business, and to the clients with whom we do business. To NIBC, Corporate Social Responsibility means we act in a responsible, sensitive and sustainable manner.

Business Overview

Merchant Banking and Specialised Finance are the core activities and the two pillars around which NIBC is structured. Supporting these pillars are Treasury, Risk Management and Corporate Center.



Merchant Banking

Merchant Banking enables corporate clients, institutional investors, financial sponsors, and entrepreneurial investors to grow their businesses. NIBC advises, finances, and co-invests with clients. Our sector experts share ideas and market knowledge on specific sectors in the Benelux and Germany - including among others Food, Agri & Retail, Technology, Media & Services and Industries - for the benefit of our clients.

Specialised Finance

Specialised Finance focuses on our specific financing expertise in selected sectors. We focus on asset and project financing in the sectors, Shipping & Intermodal, Oil & Gas, Infrastructure & Renewable Energy, and Real Estate. Our retail markets activities consist of residential mortgages in the Netherlands and Germany through a number of distribution partners and our online retail savings programme, NIBC Direct.

Key Financials NIBC Bank N.V.

	H1 2011	2010	2009	2008
Tier-1 ratio	15.8%	14.5%	16.2%	16.6%
BIS ratio	17.2%	15.8%	18.4%	18.9%
Net profit (EUR million)	43	76	44	92
Balance sheet total (EUR billion)	27.5	28.0	29.2	28.8
Cost/income ratio	57%	50%	48%	54%
Number of FTEs	670	669	644	625

History

NIBC's predecessor, De Nationale Investeringsbank, was established in 1945 by the Dutch government to help finance the reconstruction of the Netherlands. From the beginning, the bank provided long-term financing to the Benelux area through both lending and private equity investments. Until 1999, the bank was majority owned by the Dutch government and other Dutch institutions. In 1999 the bank was sold to ABP and PGGM, which marked the start of an evolution from a long-term lending bank into an enterprising bank offering advisory, financing and co-investing. On December 14, 2005, NIB Capital N.V. was sold to a consortium of international investors, organised by J.C. Flowers & Co. LLC. In February 2006 the brand name was changed to NIBC.

Our Managing Board

Jeroen Drost	Chairman Chief Executive Officer Chief Risk Officer a.i.
Kees van Dijkhuizen	Vice-Chairman Chief Financial Officer Head of Corporate Center
Rob ten Heggeler	Head of Merchant Banking
Jeroen van Hessen	Head of Specialised Finance & Treasury

