

KEY FIGURES NIBC BANK

in EUR millions	2017	2016	2015
Earnings			
Operating income	512	381	316
Operating expenses	223	194	177
Net profit attributable to shareholder of the company	210	102	71
Net profit before special items	213	104	71
Net interest margin¹	1.69%	1.44%	1.37%
Dividend payout ratio	45%	25%	0%
Cost/income ratio	44%	51%	56%
Return on equity²	10.8%	5.4%	3.9%
Earnings per share basic (NIBC Holding)	1.46	0.71	0.48
Earnings per share diluted (NIBC Holding)	1.46	0.71	0.48
Corporate & retail client offering			
Corporate client assets (drawn & undrawn)			
Commercial Real Estate (CRE)	1,391	1,375	1,293
Food, Agri, Retail & Health (FAR&H)	1,216	1,149	896
Industries & Manufacturing (I&M) ³	1,730	1,514	1,266
Infrastructure & Renewables (I&R)	1,626	1,618	1,990
Offshore Energy (OE)	934	1,233	1,282
Shipping & Intermodal (S&I)	1,297	1,512	1,537
Telecom, Media, Technology & Services (TMT&S)	1,198	1,257	968
Total corporate loans (drawn & undrawn)	9,393	9,658	9,232
Lease receivables (closed book)	60	123	221
Investment loans	220	246	161
Equity investments	343	262	300
Total corporate client assets (drawn & undrawn)	10,015	10,289	9,914
Corporate client assets (drawn & undrawn) per region			
Netherlands	4,415	3,849	3,304
Germany	2,161	2,378	2,229
United Kingdom	1,737	1,678	1,700
Other	1,702	2,384	2,681
Total corporate client assets (drawn & undrawn)	10,015	10,289	9,914
Retail client assets			
Owner occupied Mortgage loans - Netherlands	8,476	8,376	8,345
Buy-to-Let Mortgage loans	617	371	118
Owner occupied Mortgage loans - Germany (closed book)	53	84	117
Total retail client assets	9,146	8,831	8,580
Retail client savings			
Netherlands	3,871	3,950	4,129
Germany	4,407	4,542	4,687
Belgium	1,029	1,229	1,200
Total retail client savings	9,307	9,721	10,016
Asset quality			
Risk-weighted assets	8,546	10,109	10,162
Cost of risk ⁴	0.38%	0.60%	0.71%
Impairment ratio ⁵	0.20%	0.34%	0.39%

in EUR millions	2017	2016	2015
NPL ratio ⁶	2.5%	3.8%	3.7%
Impaired exposure	321	629	507
Impairment coverage ratio ⁷	46%	33%	34%
Top-20 exposure / Common Equity Tier I	62%	79%	86%
Exposure corporate arrears > 90 days	2.0%	2.0%	0.7%
Exposure residential mortgage loans arrears > 90 days	0.5%	0.6%	0.7%
Loan to value Dutch residential mortgage loans ⁸	75%	78%	80%
Loan to value BTL mortgage loans ⁸	57%	59%	61%
Solvency information⁹			
Equity attributable to shareholder of the company	2,062	1,969	1,886
AT1 and Subordinated liabilities	482	398	400
Group capital base	2,544	2,367	2,286
Balance sheet total	22,209	23,580	23,229
Common Equity Tier I ratio	21.4%	16.8%	15.6%
Tier I ratio	23.7%	16.8%	15.6%
BIS ratio	27.2%	21.3%	20.0%
Leverage ratio	8.8%	7.3%	7.2%
Funding & liquidity¹⁰			
LCR	196%	124%	201%
NSFR	117%	112%	113%
Loan-to-deposit ratio	150%	148%	143%
Asset encumbrance ratio ¹¹	26%	29%	29%
Retail savings / total funding	44%	46%	48%
Secured funding / total funding	19%	23%	24%
ESF / total funding	6%	6%	6%
S&P rating & outlook	BBB / Stable	BBB- / Positive	BBB- / Stable
Fitch rating & outlook	BBB / Stable	BBB- / Positive	BBB- / Stable
Other information			
Assets under management for third parties	2,185	1,538	1,703
Non-financial key figures¹²			
Client & product responsibility			
NPS score Corporate Lending clients ¹³	+64%	+37%	+40%
% of new corporate loans screened against sustainability policy framework	100%	100%	100%
Number of new clients with increased sustainability risk assessment	23	28	14
Fines or sanctions for non-compliance with laws and regulations ¹⁴	1	0	1
Employees			
Total number of FTEs end of financial period	666	704	644
Male / female ratio	69% / 31%	73% / 27%	70% / 30%
Male / female ratio top management	87% / 13%	91% / 9%	90% / 10%
Employee turnover (employees started)	14.5%	24.3%	15.2%
Employee turnover (employees left)	19.8%	14.9%	15.2%

1 12 months net interest income / 12 months average interest-bearing assets.

2 Net profit attributable to parent shareholder/total shareholder's equity at the beginning of the year minus proposed dividend.

3 Industries and Manufacturing exposure includes facilities for Beequip (2017: 300m and 2016: 150m)

4 Impairments & credit losses mortgages in net trading income / average total RWA.

- 5 Impairments / average carrying value of Loans & Mortgages.
- 6 Total non-performing exposure (corporate and consumer loans) / total exposure (corporate and consumer loans). Non-performing exposure determined at customer level.
- 7 Impairment amounts recognised on corporate and retail exposures / impaired corporate and retail exposures. Impairment amounts include amounts recognised as IBNR.
- 8 Loan-to-Indexed-Market-Value (LTIMV) excluding NHG guaranteed mortgages.
- 9 The solvency information is based on the CRR / CRD IV regulation, calculated for NIBC Bank consolidated on a fully loaded base and including the full year net profit and taking into account proposed dividend payment.
- 10 All funding & liquidity ratios with exception of loan-to-deposit are calculated at a NIBC Holding level, loan-to-deposit ratio is calculated at a NIBC Bank level.
- 11 Encumbered assets & total collateral received re-used / total assets & total collateral re-used.
- 12 For further information on the scoping of the Non-Financial Key Figures, please refer to the Definitions for the non-financial key figures in our annual report
- 13 The definition of NPS has changed to corporate lending clients compared to portfolio clients in previous years. The score is not comparable to prior years as a result of this change.
- 14 The fine reported in 2017 is for about 11k and was issued by Bafin at the end of November is related to 2013 and Gallinat. In 2015, non-punitive fee (EUR 50k) agreed with German tax authorities as part of settlement of regular tax audit.