

# CLOSING REMARKS

Paulus de Wilt, CEO



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## NIBC has a unique and differentiated business model

...capable to re-balance portfolios,  
...to pro-actively manage portfolios down, if needed, to align to our risk appetite,  
...or to grasp opportunities to further grow our client franchise



## NIBC has defined its role in the changing financial ecosystem

...by partnering with large players to benefit from their economies of scale,  
...actively seeking cooperation with fintechs to import their growth and agility,  
...and continuous evaluating potential bolt-on M&A opportunities



## NIBC is building a strong earnings track record

...by disciplined execution of our strategy,  
...leading to a delivery upon our mid-term objectives  
...resulting in strong capital generation and sustainable 10%+ returns

# DISCLAIMER



## **FORWARD-LOOKING STATEMENTS**

The forward-looking statements included in this press release with respect to the business, results of operation and financial condition of NIBC are subject to a number of risks and uncertainties that could cause actual results to differ materially from forecasts, estimates or other statements set forth in this release, including but not limited to the following: changes in economic conditions in Western Europe, changes in credit spreads or interest rates, the results of our strategy and investment policies and objectives. NIBC undertakes no obligation to update or revise any forward-looking statement to reflect events or circumstances that may arise after the date of this release.



**YES**

# CAPITAL MARKETS UPDATE

The Curtain Hotel – London

29 November 2018