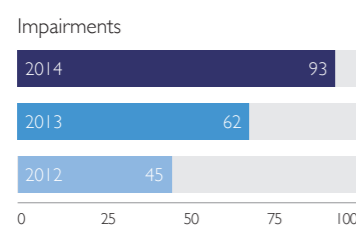
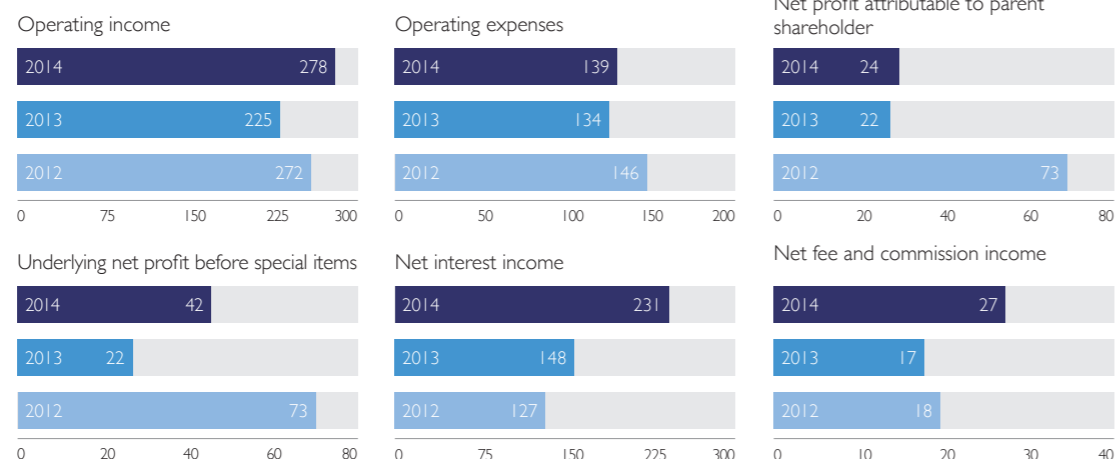


# KEY FIGURES

KEY FIGURES

## Earnings

IN EUR MILLIONS



### COST-INCOME RATIO



2013 60% 2012 54%

	2014	2013	2012
Net trading income	3	56	94
Net interest margin <sup>1</sup>	1.19%	0.72%	0.58%
Dividend payout ratio	0%	73%	53%
Return on equity <sup>2</sup>	1.3%	1.2%	4.0%

## Corporate banking assets (drawn + undrawn)

	2014	2013	2012
Infrastructure	2,112	1,979	2,190
Shipping	1,387	1,161	1,521
Commercial Real Estate	1,294	1,301	1,941
Oil & Gas	1,244	864	1,015
Manufacturing	650	527	446
Financial Services	607	551	483
Services	483	398	446
Wholesale/Retail/Leisure	453	347	467
Agriculture & Food	289	168	85
Technology, Media & Telecommunications	172	109	150
Other	98	6	6
<b>Total corporate loans (drawn + undrawn)</b>	<b>8,789</b>	<b>7,412</b>	<b>8,750</b>
Lease receivables	361	-	-
Investment loans	154	126	173
Equity investments	377	378	352
<b>Total corporate banking assets (drawn + undrawn)</b>	<b>9,681</b>	<b>7,916</b>	<b>9,275</b>

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

<sup>2</sup> Net profit attributable to parent shareholder / total shareholder's equity at the beginning of the year.

4

## Corporate banking assets (drawn + undrawn) per region

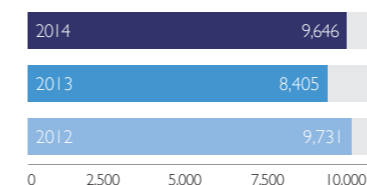
	2014	2013	2012
The Netherlands	2,983	2,547	2,968
Germany	2,293	1,698	2,050
United Kingdom	1,788	1,467	1,601
Other	2,617	2,204	2,656
<b>Total corporate banking assets (drawn + undrawn)</b>	<b>9,681</b>	<b>7,916</b>	<b>9,275</b>

## Consumer banking assets

	2014	2013	2012
Mortgages - The Netherlands	7,891	7,331	7,836
Mortgages - Germany	167	233	351
<b>Total consumer banking assets</b>	<b>8,058</b>	<b>7,564</b>	<b>8,187</b>

## Asset Quality

### Risk-weighted assets



	2014	2013	2012
Cost of risk (normalised for exceptional impairments) <sup>3</sup>	0.72%	0.79%	0.49%
Cost of risk	1.18%	0.79%	0.49%
Impairment ratio (normalised for exceptional impairments) <sup>4</sup>	0.40%	0.40%	0.27%
Impairment ratio	0.66%	0.40%	0.27%
NPL ratio <sup>5</sup>	5.8%	6.5%	13.3%
Top-20 exposure <sup>6</sup>	12%	13%	13%
Exposure corporate loans that display an arrear > 90 days	0.8%	0.7%	2.5%
Exposure residential mortgages that display an arrear > 90 days	1.0%	1.4%	1.1%
Loan to value Dutch Residential mortgages <sup>7</sup>	82%	82%	77%

<sup>3</sup> Impairments + credit losses mortgages in net trading income / average total RWA. Exceptional impairments relate to additional impairments due to a prudent approach on the pre-crisis portfolio.

<sup>4</sup> Impairments + credit losses mortgages in net trading income / carrying value of Loans + Mortgages + Debt investments at the beginning of the year. Exceptional impairments relate to additional impairments due to a prudent approach on the pre-crisis portfolio.

<sup>5</sup> Total non-performing exposure (defined by the European Banking Authority (EBA)) / total exposure. Non-performing exposure determined at customer level.

<sup>6</sup> Top-20 exposure excludes granular exposures from Commercial Real Estate.

<sup>7</sup> Loan-to-Indexed-Market-Value (LTIMV) excluding NHG guaranteed mortgages.

# KEY FIGURES

## Solvency information<sup>8</sup>

	2014	2013	2012
Shareholder's equity (EUR millions)	1,831	1,789	1,825
Subordinated liabilities	320	298	347
Group capital base (EUR millions)	2,151	2,087	2,172
Balance sheet total	23,144	22,323	26,244
Tier-I ratio	15.5%	21.3%	18.1%
BIS ratio	19.3%	22.3%	19.1%

### COMMON EQUITY TIER - I RATIO



2013 18.1% 2012 15.3%

### LEVERAGE RATIO



2013 7.6% 2012 6.4%

## Funding & Liquidity<sup>9</sup>

	2014	2013	2012
LCR	128%	150%	236%
NSFR	108%	107%	114%
Loan-to-deposit ratio	154%	165%	199%
Asset encumbrance ratio <sup>10</sup>	35%	34%	34%
Retail savings / Total funding	47%	45%	36%
Secured funding / Total funding	30%	30%	28%
Corporate deposits / Total funding	6%	0%	0%
S&P rating & outlook	BBB- / Stable	BBB- / Negative	BBB- / Negative
Fitch rating & outlook	BBB- / Stable	BBB- / Stable	BBB / Negative

## Other information

	2014	2013	2012
Assets under management for third parties (EUR millions)	1,732	1,995	1,178

<sup>8</sup> Common Equity Tier-I ratio (previously Core Tier-I ratio), Tier-I ratio and BIS ratio based on Basel III as of 1 January 2014. Until 31 December 2013 all capital ratios were based on Basel II. Leverage ratio is based on Basel III. All Basel III ratios are fully loaded.

<sup>9</sup> NIBC Funding & liquidity is managed on NIBC Holding level, all funding & liquidity ratios with exception of Loan-to-deposit are calculated on NIBC Holding level, Loan-to-deposit ratio is calculated on NIBC Bank level.

<sup>10</sup> Encumbered assets + total collateral received re-used / total assets + total collateral re-used.

## Non-financial key figures

### NPS SCORE



2013 +28% 2012 +12%

### NIBC DIRECT CUSTOMER SURVEY SCORE<sup>11</sup>



2013 7.7% 2012 7.4%

	2014	2013	2012
% of new corporate clients screened against sustainability policy framework	100%	100%	100%
Number of new clients with increased sustainability risk assessment	43	22	14
Number of project finance transactions closed in line with Equator Principles	9	8	16
Fines or sanctions for non-compliance with laws and regulations	0	0	0

## Employees

### TOTAL NUMBER OF FTEs END OF YEAR



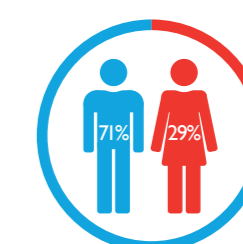
2013 596 2012 627

### EMPLOYEE ENGAGEMENT



2013 85% 2012 85%

### MALE / FEMALE RATIO



2013 71% / 29% 2012 70% / 30%

	2014	2013	2012
Absenteeism <sup>11</sup>	2.1%	2.7%	2.1%
Training expenses per employee (EUR)	1,759	1,950	2,425
Male/female ratio top management	88% / 12%	88% / 12%	90% / 10%
Employee turnover (employees started)	19.7%	9.4%	6.6%
Employee turnover (employees left)	13.2%	14.6%	11.2%

<sup>11</sup> Change in calculation method as compared to 2013. For details, see Corporate responsibility reporting scope.