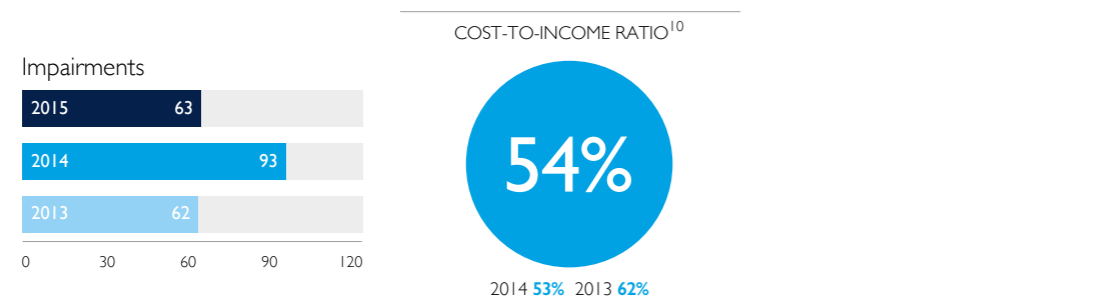
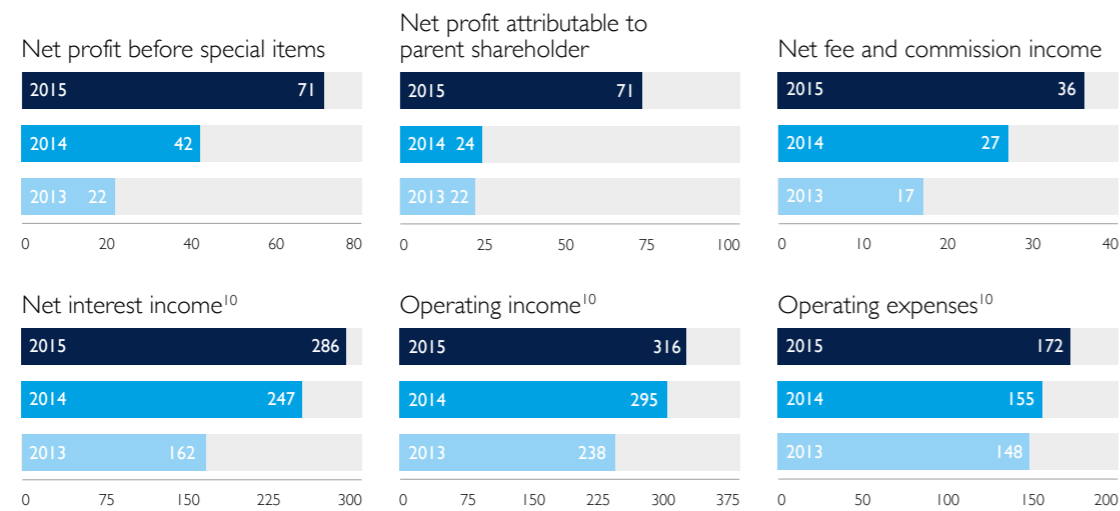


KEY FIGURES

Earnings

IN EUR MILLIONS



	2015	2014	2013
Net trading income	(12)	3	56
Net interest margin ^{1,10}	1.37%	1.28%	0.79%
Dividend payout ratio	0%	0%	73%
Return on equity ²	3.9%	1.3%	1.2%

Corporate banking assets (drawn & undrawn)

	2015	2014	2013
Infrastructure & Renewables (I&R)	1,990	2,070	1,944
Shipping & Intermodal (S&I)	1,537	1,357	1,143
Commercial Real Estate (CRE)	1,293	1,321	1,312
Oil & Gas Services (O&G)	1,282	1,316	864
Industries & Manufacturing (I&M)	1,266	1,118	1,099
Technology, Media & Services (TMS)	968	744	532
Food, Agri, Retail & Health (FAR & Health)	896	864	518
Total corporate loans (drawn & undrawn)	9,232	8,789	7,412
Lease receivables	221	361	-
Investment loans	161	154	126
Equity investments	300	377	378
Total corporate banking assets (drawn & undrawn)	9,914	9,681	7,916

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

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

Corporate banking assets (drawn & undrawn) per region

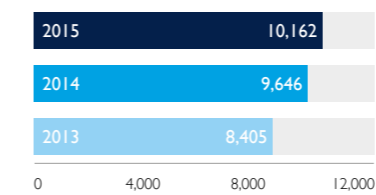
	2015	2014	2013
The Netherlands	3,304	2,983	2,547
Germany	2,229	2,293	1,698
United Kingdom	1,700	1,788	1,467
Other	2,681	2,617	2,204
Total corporate banking assets (drawn & undrawn)	9,914	9,681	7,916

Consumer banking assets

	2015	2014	2013
Mortgages - the Netherlands	8,463	7,891	7,331
Mortgages - Germany	117	167	233
Total consumer banking assets	8,580	8,058	7,564

Asset quality

Risk-weighted assets (EUR millions)



	2015	2014	2013
Cost of risk ³	0.71%	1.18%	0.79%
Impairment ratio ⁴	0.39%	0.63%	0.40%
NPL ratio ⁵	3.7%	3.4%	3.8%
Top-20 exposure / Common Equity Tier-1	86%	104%	105%
Exposure corporate loans that display an arrear > 90 days	0.7%	0.8%	0.7%
Exposure residential mortgages that display an arrear > 90 days	0.7%	1.0%	1.4%
Loan to value Dutch residential mortgages ⁶	84%	82%	82%

³ Impairments & credit losses mortgages in net trading income / average total RWA. 2014 includes exceptional impairments relating to additional impairments due to a prudent approach on the pre-crisis portfolio.

⁴ Impairments / average carrying value of loans & mortgages. 2014 includes exceptional impairments relating to additional impairments due to a prudent approach on the pre-crisis portfolio.

⁵ Total non-performing exposure (corporate and consumer loans) / total exposure (corporate and consumer loans). Non-performing exposure determined at customer level.

⁶ Loan-to-Indexed-Market-Value (LTIMV) excluding NHG guaranteed mortgages.

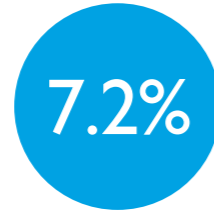
Solvency information⁷

	2015	2014	2013
Shareholder's equity (EUR millions)	1,886	1,831	1,789
Subordinated liabilities	400	320	298
Group capital base (EUR millions)	2,286	2,151	2,087
Balance sheet total	23,042	23,144	22,323
Tier-1 ratio	15.6%	15.5%	21.3%
BIS ratio	20.0%	19.3%	22.3%

COMMON EQUITY TIER-1 RATIO



LEVERAGE RATIO

**Funding & liquidity⁸**

	2015	2014	2013
LCR	201%	128%	150%
NSFR	113%	108%	107%
Loan-to-deposit ratio	143%	154%	165%
Asset encumbrance ratio ⁹	29%	35%	34%
ESF / total funding	48%	45%	45%
Secured funding / total funding	24%	29%	30%
Corporate deposits / total funding	6%	5%	0%
S&P rating & outlook	BBB-/Stable	BBB-/Stable	BBB-/Negative
Fitch rating & outlook	BBB-/Stable	BBB-/Stable	BBB-/Stable

Other information

	2015	2014	2013
Assets under management for third parties (EUR millions)	1,703	1,732	1,995

⁷ Common Equity Tier-1 ratio (previously Core Tier-1 ratio), Tier-1 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. 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 of the year.

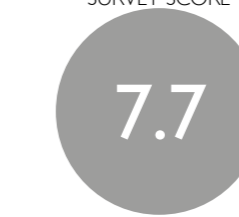
⁸ All funding & liquidity ratios with exception of loan-to-deposit are calculated at a NIBC Holding level, loan-to-deposit ratio is calculated on NIBC Bank level.

⁹ Encumbered assets + total collateral received re-used / total assets + total collateral re-used.

¹⁰ Previous year figures have been adjusted to reflect the changes in accounting policies as disclosed in the section 'Other changes in NIBC's accounting policies'.

Non financial key figuresNPS SCORE¹¹

NIBC DIRECT CUSTOMER SURVEY SCORE

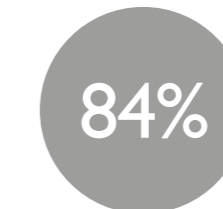


	2015	2014	2013
% of new corporate clients screened against sustainability policy framework	100%	100%	100%
Number of new clients with increased sustainability risk assessment	14	43	22
Number of project finance transactions closed in line with Equator Principles	6	9	8
Number of fees, fines and sanctions paid in accordance with laws, regulations & tax rulings ¹²	1	0	0

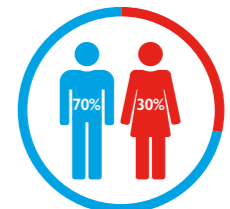
TOTAL FTEs END OF YEAR



EMPLOYEE ENGAGEMENT



MALE / FEMALE RATIO



	2015	2014	2013
Absenteeism	2.1%	2.1%	2.7%
Training expenses per employee	2,540	1,759	1,950
Employee turnover (employees started)	15.2%	19.7%	9.4%
Employee turnover (employees left)	15.2%	13.2%	14.6%
Male / female ratio top management	90% / 10%	88% / 12%	88% / 12%

¹¹ Score based on the response of 154 clients on our NPS-survey.

¹² In 2015, non-punitive fee (EUR 50k) agreed with German tax authorities as part of settlement of regular tax audit.