PRESS RELEASE

The Hague, 12 August 2026

NIBC reports underlying result of EUR 33 million for the first half of 2026

- **The acquisition by ABN AMRO has been completed; as per 1 August NIBC is a subsidiary of ABN AMRO**
- **NIBC's reported net profit for the first six months of 2026 was EUR 25 million, representing a return-on-target CET1 of 5.5%. The underlying result, excluding non-recurring items, was EUR 33 million**
- **Continued growth in our Retail business, with both mortgage volumes and retail savings increasing by 1%, contributed to a 2% growth of net interest income**
- **Tight cost control resulted in a 6% reduction in operating expenses**
- **Financial performance was impacted by a negative hedge accounting result and a non-recurring loss on the sale of non-core assets**
- **Strong capital base with a CET1 ratio of 15.3%**
- **To align with the publication date of ABN AMRO's Q2 results, NIBC's key results are published ahead of its condensed interim report 2026, which will be published on 20 August 2026**

Statement of the CEO, Nick Jue:

"The first half of 2026 was dominated by preparations for the closing of the acquisition by ABN AMRO. On 3 August we announced the completion of this acquisition, following the initial announcement of the transaction on 12 November 2025 and after receiving all required regulatory approvals. NIBC is now a subsidiary of ABN AMRO, marking the start of an exciting new chapter for our bank. As part of ABN AMRO, we will continue to build on our recognised client proposition and specialist expertise, now supported by ABN AMRO's scale, strength and broader capabilities. We remain fully committed to serving our clients with the dedication and entrepreneurial spirit that define our bank.

For the first half of 2026 NIBC reports a net profit of EUR 25 million, representing a return-on-target CET1 of 5.5%. Our financial performance was impacted by a negative hedge accounting result of EUR 28 million and a non-recurring loss on the sale of non-core assets of EUR 7 million. Excluding non-recurring items, our profit for the first six months was EUR 33 million. Net interest income rose 2% compared to the first six months of 2025. This increase was mainly driven by lower funding costs, partly offset by lower interest income from non-core exposures that were sold in 2025 and resulted in an improved net interest income margin of 1.48%, compared to 1.40% for full-year 2025. Tight cost control resulted in a 6% decrease in operating expenses, mostly due to lower personnel expenses and lower project expenses.

In the first six months of the year, our savings business grew by 1% to EUR 12.6 billion. Our mortgage business, representing 78% of our core assets, also grew by 1%. The on-balance sheet mortgage book reached EUR 14.8 billion as of 30 June 2026 and our originate-to-manage mortgage book stood at EUR 13.2 billion. Our strong market position for mortgages was further recognized by winning the Gouden Lotus Award 2026 for Best Mid-Sized Mortgage Lender as well as maintaining a strong customer satisfaction score of 8.3.

Our corporate portfolios decreased 4% to EUR 4.2 billion, due to selective origination and elevated pre-payment levels. In some areas of the fiber market, we continue to see challenging conditions which have led to EUR 12 million credit losses in our portfolio.

Our capital base remains strong with a CET1 ratio of 15.3%, which includes the impact of a EUR 261 million capital reduction at the end of July just before completion of the acquisition by ABN AMRO.

The next phase of the ABN AMRO acquisition will consist of preparing for a legal merger and subsequent integration. Legal merger is subject to approval by the relevant regulators and advice from the Works Councils. By joining forces, ABN AMRO and NIBC can build on the strengths of both organisations, with the aim of delivering even greater value to clients.

On behalf of the Managing Board, I would like to thank all our clients for entrusting us with their business. Another word of gratitude goes to all our colleagues for their commitment and dedication, especially in these times of change.

NIBC Bank N.V. – Key Figures

€m	H1 2026	ex. non-recurring H1 2026	H1 2025
Net interest income	164	164	161
Net fee and commission income	19	19	19
Other operating income	-24	-22	17
Operating income	**158**	**160**	**196**
Operating expenses	**92**	**91**	**99**
Operating result	**66**	**69**	**97**
Impairments charges	20	13	12
Income tax expenses	13	15	23
Profit	**33**	**41**	**63**
o/w attributable to shareholders	*25*	*33*	*55*
Cost/income ratio	58%	57%	50%
Cost of Risk (bps)	23	14	13
Return on Equity	3.8%	5.0%	7.9%
CET1 ratio	15.3%	15.3%	18.3%
Shareholders' equity	1,311	1,311	1,419

€bn	H1 2026	2025
Client lending	19.0	18.9
Client deposits	12.6	12.5
RWA	6.6	6.8
FTEs (#)	579	595

All figures in this document are unaudited. For full details we refer to our condensed interim report 2026 NIBC Bank N.V. which will be published on our website on 20 August 2026.

Press and debt investor contact NIBC

Toine Teulings
T: +31 70 342 9836
E: toine.teulings@nibc.com

About NIBC

NIBC is an entrepreneurial bank for individuals and companies. We offer savings products, mortgages for private housing to rental property, and finance commercial real estate and digital infrastructure. As a professional and reliable partner, we build long-term relationships based on knowledge and expertise.

Renowned for our entrepreneurial spirit, we are committed to always making a difference, for our clients and for society around us. Shaped by almost 80 years of experience, we support our clients in realising their ambitions and actively helping to build a sustainable, resilient and inclusive society for future generations.

NIBC employs around 600 people and is headquartered in The Hague, the Netherlands. We serve clients internationally with a focus on Europe.

You can read more about NIBC on www.nibc.com.

Forward-looking Statements

This press release may include forward-looking statements. All statements other than statements of historical facts may be forward-looking statements. These forward-looking statements may be identified by the use of forward-looking terminology, including but not limited to terms such as guidance, expected, step up, announced, continued, incremental, on track, accelerating, ongoing, innovation, drives, growth, optimising, new, to develop, further, strengthening, implementing, well positioned, roll-out, expanding, improvements, promising, to offer, more, to be or, in each case, their negative or other variations or comparable terminology, or by discussions of strategy, plans, objectives, goals, future events or intentions. The forward-looking statements included in this press release with respect to the business, results of operation and financial condition of NIBC Bank N.V. are subject to a number of risks and uncertainties that could cause actual results to differ materially from such forward-looking statements, 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 Bank N.V. 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.