

NEWS RELEASE

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NIBC Bank announces further reduction of its non-core portfolio

The bank has reduced its non-core portfolio by over 98% since 2021

NIBC Bank today announces a set of transactions that further reduces its non-core portfolio in line with its strategy. The bank has reached an agreement to sell its EUR 403 million UK PFI loan, derivatives, and related securitisation portfolio to a large UK-based institutional investor. In addition, the bank has entered into agreements to sell EUR 86 million of equity exposures (out of a total equity portfolio of EUR 109 million) as well as EUR 202 million in diversified non-core corporate loan exposures to reputable institutions.

NIBC Bank will book a negative one-off pre-tax transaction result of approximately EUR 145 million related to these sales. This is expected to have a neutral impact on the bank's capital ratios given corresponding reduction in risk-weighted assets. Financial completion of these transactions is expected in Q4 2025 and Q1 2026, with legal transfer following consent procedures, where applicable, thereafter.

Since 2021, NIBC Bank has successfully transformed its business model, reducing its non-core portfolio from EUR 4.7 billion at the end of 2020 to EUR 0.8 billion as of 30 June 2025 and to circa EUR 0.1 billion post completion of the announced transactions. The expectation is that the remaining non-core exposures will also be further reduced in the foreseeable future.

Today's announcement marks the final steps towards completion of NIBC Bank's strategy, resulting in a substantial reduction of non-core exposures and allowing the bank to fully focus on its core activities: Dutch mortgages, retail savings, commercial real estate and digital infrastructure lending.

On 12 November 2025, ABN AMRO announced that it had reached an agreement with Blackstone to acquire 100% of its shares in NIBC Bank, subject to regulatory approvals and works council consultation processes, which is expected to complete in the second half of 2026.

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About NIBC

NIBC is the entrepreneurial asset financier for companies and individuals. We finance assets from private housing to rental property, commercial real estate and 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 more than 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