

FINAL TERMS

Final Terms dated 29 January 2018,

NIBC BANK N.V.

*(Incorporated with limited liability under the laws of The Netherlands
and having its corporate seat in The Hague)*

Issue of EUR 50,000,000 Floating Rate Notes due 1 February 2023
under the Euro 20,000,000,000 Programme for the Issuance of Debt Instruments

PROHIBITION OF SALES TO RETAIL INVESTORS - The Notes are not intended, from 1 January 2018, to be offered, sold or otherwise made available to and, with effect from such date, should not be offered, sold or otherwise made available to any retail investor in the EEA. For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU ("**MiFID II**"); (ii) a customer within the meaning of Directive 2002/92/EC ("**IMD**"), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II; or (iii) not a qualified investor as defined in the Prospectus Directive. Consequently no key information document required by Regulation (EU) No 1286/2014 (the "**PRIIPs Regulation**") for offering or selling the Notes or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the EEA may be unlawful under the PRIIPs Regulation.

PART A - CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Terms and Conditions (hereinafter referred to as the "**Conditions**" set forth in the offering circular dated 21 June 2017 (including any supplement thereto, the "**Offering Circular**") which constitutes a base prospectus for the purposes of the Prospectus Directive. This document constitutes the Final Terms of the Notes described herein for the purposes of Article 5.4 of the Prospectus Directive and must be read in conjunction with the Offering Circular as so supplemented. Full information on the Issuer and the offer of the Notes is only available on the basis of the combination of these Final Terms and the Offering Circular as so supplemented. The Offering Circular and the supplements to the Offering Circular are available on the Issuer's website (www.nibc.com) and for viewing during normal business hours at the registered office of the Issuer at Carnegieplein 4, 2517 KJ, The Hague, The Netherlands and the specified office of the Fiscal Agent at 13th Floor, Citigroup Centre, Canada Square, Canary Wharf, London E14 5LB, United Kingdom and copies may be obtained from the same.

The expression "**Prospectus Directive**" means Directive 2003/71/EC (as amended, including by Directive 2010/73/EU), and includes any relevant implementing measure in the relevant Member State.

- | | | |
|----|--|--|
| 1. | Issuer: | NIBC Bank N.V. |
| 2. | (i) Series Number: | 1752 |
| | (ii) Tranche Number: | 1 |
| | (iii) Date of which Notes will be consolidated and form a single series: | Not Applicable |
| 3. | Specified Currency or Currencies: | Euro (" EUR ") |
| 4. | Aggregate Nominal Amount: | |
| | (i) Series: | EUR 50,000,000 |
| | (ii) Tranche: | EUR 50,000,000 |
| 5. | Issue Price: | 100.755 per cent. of the Aggregate Nominal Amount. |

6.	(i)	Specified Denominations:	EUR 100,000
	(ii)	Calculation Amount:	EUR 100,000
7.	(i)	Issue Date:	1 February 2018
	(ii)	Interest Commencement Date (if different from the Issue Date):	Issue Date
8.		Maturity Date:	1 February 2023, (the " Scheduled Maturity Date ")
9.		Interest Basis:	3 month EURIBOR 0.75% per cent per annum Floating Rate (further particulars specified below)
10.		Minimum Interest Amount:	0.00 per cent
		Maximum Interest Amount:	Not Applicable
11.		Redemption/Payment Basis:	Redemption at par
12.		Change of Interest Basis	Not Applicable
13.		Put/Call Options:	Illegality Call Tax Call
14.		Business Centre:	TARGET Settlement Day
15.		Status of the Notes:	Senior Notes
16.		Date Board approval for issuance of Notes obtained:	29 January 2018

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

17.		Fixed Rate Interest Note Provisions:	Not Applicable
18.		Floating Rate Interest/CMS-Linked Interest Note Provisions:	Applicable
	(i)	Interest Calculation Amount:	Aggregate Nominal Amount
	(ii)	Interest Payment Dates:	Each 1 February, 1 May, 1 August, 1 November in each year up to and including the Maturity Date, subject to the Business Day Convention
	(iii)	First Interest Payment Date:	1 May 2018
	(iv)	Period End Dates:	Interest Payment Date in each year as adjusted in accordance with the Business Day Convention
	(v)	Business Day Convention:	Modified Following Business Day Convention
	(vi)	Additional Business Centre(s):	TARGET Settlement Day
	(vii)	Manner in which the Rate of Interest (the " Reference Item ") is to be determined:	Screen Rate Determination
	(viii)	Party responsible for calculating	Not Applicable

the Rate of Interest and Interest Amount (if not the Calculation Agent):

- | | | |
|--------|-----------------------------------|---|
| (ix) | Screen Rate Determination: | Applicable |
| | Rate Determination Date(s): | Second TARGET Settlement Day before the first day of the relevant Interest Period |
| | Relevant Screen Page: | Reuters EURIBOR01 |
| | Margin | + 0.75 per cent. per annum |
| (x) | ISDA Determination: | Not Applicable |
| (xi) | Linear Interpolation: | Not Applicable |
| | Reference Rate: | Not Applicable |
| (xii) | CMS-Linked Interest Notes: | Not Applicable |
| (xiii) | Minimum Rate of Interest: | 0.00% per cent. per annum |
| (xiv) | Maximum Rate of Interest: | 3 month EURIBOR +0.75% per cent. per annum |
| (xv) | Day Count Fraction: | Actual/360 |
| 19. | Index Linked Interest Provisions: | Not Applicable |
| 20. | Zero Coupon Note Provisions: | Not Applicable |
| 21. | Range Accrual Note Provisions: | Not Applicable |

PROVISIONS RELATING TO REDEMPTION

- | | | |
|-----|--|------------------------------------|
| 22. | Index Linked Redemption: | Not Applicable |
| 23. | Issuer Call: | Not Applicable |
| 24. | Regulatory Call: | Not Applicable |
| 25. | Illegality Call: | Applicable |
| 26. | Tax Call: | Applicable |
| 27. | Investor Put (as per Condition Error! Reference source not found. (<i>Optional Early Redemption (Investor Put)</i>)): | Not Applicable |
| 28. | Final Redemption Amount of each Note | EUR 100.000 per Calculation Amount |
| 29. | Early Redemption Amount of each Note payable on redemption for taxation reasons, redemption for illegality or on event of default (if different from that set out the Conditions): | EUR 100.000 per Calculation Amount |
| 30. | Substitution or Variation: | Not Applicable |

PROVISIONS RELATING TO ADJUSTMENTS, DISRUPTED DAYS AND DATE EXTENSIONS

- | | | |
|-----|-------------------|--|
| 31. | Disruption Event: | |
|-----|-------------------|--|

- | | | |
|-----|--|----------------|
| | (i) Change of Law: | Not Applicable |
| | (ii) Hedging Disruption: | Not Applicable |
| 32. | Disrupted Days: | |
| | (i) Common Disrupted Days: | Not Applicable |
| | (ii) Alternative Reference Cut-Off Date: | Not Applicable |
| | (iii) Omission: | Not Applicable |
| | (iv) Postponement: | Not Applicable |
| | (v) Modified Postponement: | Not Applicable |
| 33. | Date Extensions: | Not Applicable |
| | (i) Interest Payment Date Extension: | Not Applicable |
| | (ii) Maturity Date Extension: | Not Applicable |
| | (iii) Number of Extension Business Days: | Not Applicable |

GENERAL PROVISIONS APPLICABLE TO THE NOTES

- | | | |
|-----|---|--|
| 34. | Form of Notes: | |
| | (i) Form: | Bearer Notes:

Temporary Global Note exchangeable for a Permanent Global Note which is exchangeable for Definitive Notes in the limited circumstances specified in the Permanent Global Note |
| | (ii) New Global Note: | Applicable |
| | (iii) New Safekeeping Structure: | Not Applicable |
| 35. | Additional Financial Centre(s) or other special provisions relating to payment dates: | Not Applicable |
| 36. | Talons for future Coupons to be attached to Definitive Notes: | No |
| 37. | Calculation Agent: | Citibank N.A., London Branch |
| 38. | Redenomination applicable: | Redenomination not applicable |
| 39. | Whether Condition 6(a) of the Notes applies (in which case Condition 8.3 (<i>Early Redemption for Taxation Reasons (Tax Call)</i>) of the Notes will not apply) or whether Condition 6(b) and Condition 8.3 (<i>Early Redemption for Taxation Reasons (Tax Call)</i>) of the Notes apply: | Condition 6(b) and Condition 8.3 (<i>Early Redemption for Taxation Reasons (Tax Call)</i>) apply |

SIGNATURE

Signed on behalf of the Issuer:

By: 

Duly authorised **Toine Teulings**
Director



J.C.J. Starrenburg
Managing Director



PART B - OTHER INFORMATION

1. LISTING

- (i) Admission to trading: Application has been made by the Issuer (or on its behalf) for the Notes to be admitted to trading on Luxembourg Stock Exchange with effect from 1 February 2018
- (ii) Estimate of total expenses related to admission to trading: EUR 2,400 ~~equivalent~~ ~~of~~ ~~not~~ ~~more~~ ~~than~~

2. RATINGS

The Notes to be issued are not expected to be rated

3. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save as discussed in "*Subscription and Sale*" in the Offering Circular, so far as the Issuer is aware, no person involved in the issue of the Notes has an interest material to the offer. The Dealer and its affiliates have engaged, and may engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

4. YIELD (*Fixed Rate Notes only*)

Indication of yield: Not Applicable

5. OPERATIONAL INFORMATION

- (i) ISIN Code: XS1763292387
- (ii) Common Code: 176329238
- (iii) Other Relevant Code: Not Applicable
- (iv) Name(s) and address(es) of any clearing system(s) other than Euroclear Bank S.A./N.V. and Clearstream Banking, S.A. and the relevant identification number(s): Not Applicable
- (v) Delivery: Delivery against payment
- (vi) Names and addresses of initial Paying Agent(s): Citibank, N.A., London Branch
13th Floor, Citigroup Centre
Canada Square
Canary Wharf
London E14 5LB
United Kingdom
- (vii) Names and addresses of additional Paying Agent(s) (if any): Not Applicable
- (viii) Intended to be held in a manner which would allow central banking system for the euro (the "**Eurosystem**") eligibility: Yes. Note that the designation "yes" simply means that the Notes are intended upon issue to be deposited with one of the ICSDs as common safekeeper and does not necessarily mean that the Notes will be recognised as eligible collateral for Eurosystem monetary policy and intra day credit operations by the Eurosystem either upon issue or at any or all times during

their life. Such recognition will depend upon the European Central Bank being satisfied that Eurosystem eligibility criteria have been met

6. **DISTRIBUTION**

- (i) Method of distribution: Non-syndicated
- (ii) If syndicated, names of Managers: Not Applicable
- (iii) Stabilising Manager(s) (if any): Not Applicable
- (iv) If non-syndicated, name of Dealer: Nykredit Bank A/S
- (v) U.S. Selling Restrictions: Reg. S Compliance Category 2; TEFRA D

7. **THIRD PARTY INFORMATION**

Not Applicable



