

The Hague, Thursday 30 January 2020

New NIBC initiative provides small commercial real estate financing in the Netherlands

NIBC Bank today launches OIMIO, a commercial real estate provider of loans from EUR 1 million up to EUR 10 million to support Dutch small and medium-sized enterprises (SMEs) in their growth ambitions. NIBC already has a wealth of experience, deep market knowledge and strong track record in the commercial real estate sector for larger loans. With the launch of OIMIO, we can now also help clients in the smaller lending market. NIBC is continuously seeking new opportunities to add value for clients and further optimise its product offering.

The financing landscape is changing rapidly, with traditional players moving away from smaller commercial real estate loans. There is room for a new entrepreneurial player that combines deep knowledge with new technology solutions. NIBC therefore sees strong opportunities to provide small senior secured commercial real estate loans.

Saskia Hovers, Member of NIBC's Executive Committee:

“Our OIMIO proposition can leverage on our broad experience in the commercial real estate financing market. We will apply this experience, combined with our entrepreneurial spirit, efficient processes and human touch, to help SME's grow.

We are excited to work with OakNorth, a leading fintech company and our trusted partner in setting up this new small business lending platform. In this way, we can provide superior value to our clients and offer a new standard in customer relationship.

This new initiative fits the bank's ambition to create new technology-driven and value-enhancing initiatives that combine sufficient growth potential with scalability.”

For more information, please see our website www.nibc.com or contact:

Michèle Negen – Jacobusse
Investor Relations

T: +31 70 342 9590

E: michele.negen@nibc.com

Eveline van Wesemael
Press Relations

T: +31 70 342 5412

E: eveline.van.wesemael@nibc.com

About NIBC

NIBC is best suited to help entrepreneurs at their decisive moments. Now and in the future. As a bank for entrepreneurs, we are committed to cultivating our 'THINK YES' mentality by being flexible and agile and by matching our clients' can-do attitude. We support our corporate clients in building their businesses. For our retail clients in the Netherlands, Germany and Belgium we offer mortgages, online savings and brokerage products that are accessible, easy to understand and fairly priced. Operating in the Netherlands (The Hague and Amsterdam),

Germany and the UK, our corporate clients business (mainly mid-market) offers advice and debt, mezzanine and equity financing solutions to entrepreneurs across select sectors and sub-sectors in which we have strong expertise and market positions. The mid-market is dynamic by nature and requires a bank that can respond quickly and in a highly flexible way. Our aim is to meet the market's requirements at decisive moments such as mergers and acquisitions, management buy outs, investments and strategic financings and re-financings. You can read more about NIBC on www.nibc.com.