

Key figures in EUR

amounts in millions of EUR	2015	2014	2013	2012	2011
Financial					
Equity	781	704	654	565	451
Number of depository receipt holders	35,735	32,591	31,304	26,876	21,638
Funds entrusted	7,283	6,289	5,650	4,594	3,731
Number of accounts	707,057	628,321	556,146	454,927	363,086
Loans	5,216	4,266	3,545	3,285	2,838
Number	44,418	36,320	29,620	24,082	21,900
Balance sheet total	8,211	7,152	6,447	5,291	4,291
Funds under management*	4,087	3,480	3,199	2,754	2,495
Total assets under management	12,298	10,632	9,646	8,045	6,786
Total income	211.6	189.6	163.7	151.6	128.7
Operating expenses	-150.2	-138.4	-112.6	-100.1	-89.9
Impairments loan portfolio	-7.6	-11.1	-17.1	-20.9	-15.8
Value adjustments to participating interests	0.2	0.2	0.2	0.2	-0.1
Operating result before taxation	54.0	40.3	34.2	30.8	22.9
Taxation on operating result	-13.3	-10.2	-8.5	-8.2	-5.6
Net profit	40.7	30.1	25.7	22.6	17.3
(Common) equity tier 1 ratio **	19.0%	19.0%	17.8%	15.9%	14.0%
Total Capital ratio **	19.0%	19.0%	17.8%	16.0%	14.4%
Leverage ratio ***	8.4%	8.8%	8.7%	9.0%	8.4%
Operating expenses/total income	71%	73%	69%	66%	70%
Return on equity in %	5.5%	4.4%	4.3%	4.5%	4.3%
Return on assets in %	0.5%	0.4%	0.4%	0.4%	0.4%
Per share (in EUR)					
Net asset value at year end	81	78	77	75	74
Net profit****	4.40	3.41	3.23	3.37	3.18
Dividend	1.95	1.95	1.95	1.95	1.95
Social					
Number of co-workers at year end****	1,121	1,017	911	788	720
Co-worker turnover	14%	10%	7%	10%	9%
Women as percentage of management	38%	40%	40%	42%	37%
Training costs per co-worker in EUR	1,692	1,856	2,055	1,731	2,020
Ratio of the highest fulltime salary to the median fulltime salary*****	5.7	5.6			
Environment					
Emission of CO2 (1,000 kg)	3,041	3,084	2,906	2,986	2,885
CO2 compensation	100%	100%	100%	100%	100%

*Including funds under management with affiliated parties that have not been included in the consolidation.

** The calculation of the (common) equity tier 1 ratio and the total capital ratio for 2015 and 2014 is based on the reporting requirement under the Capital Requirement Directive (CRD) and Capital Requirement Regulation (CRR) known as at reporting date. The calculation of the comparative figures is based on the Basel III rules.

***The calculation of the leverage ratio for 2015 and 2014 is based on the reporting requirement under the Capital Requirement Directive (CRD) and Capital Requirement Regulation (CRR) known as at reporting date. The calculation of the comparative figures is based on the Basel III rules.

****The figure of net profit per share is calculated on the average number of issued shares in circulation during the financial year.

*****Concerns all co-workers employed by Triodos Bank NV, excluding co-workers employed by the joint venture Triodos MeesPierson.

*****as of 2015 instead of the ratio between the lowest and highest salary, we report the ratio of highest fulltime salary to median fulltime salary (excluding highest fulltime salary), based on the GRI-criteria. This ratio, available as of 2014, is considered best practice and provides a more meaningful indication of the ratio between salaries.

Consolidated balance sheet as at 31 December 2015.

Before appropriation of profit in thousands of EUR	31.12.2015	31.12.2014
ASSETS		
Cash	285,819	175,225
Government paper	213,233	208,782
Banks	545,152	575,743
Loans	5,215,692	4,266,324
Interest-bearing securities	1,689,968	1,710,625
Shares	65	4
Participating interests	13,803	8,720
Intangible fixed assets	18,589	13,364
Property and equipment	58,392	39,821
Other assets	18,154	13,215
Prepayments and accrued income	152,284	140,581
Total assets	8,211,151	7,152,404
LIABILITIES		
Banks	39,798	54,627
Funds entrusted	7,282,564	6,288,828
Other liabilities	20,744	19,208
Accruals and deferred income	78,840	79,489
Provisions	3,438	1,377
Subordinated liabilities	5,250	5,250
Equity	780,517	703,625
Total equity and liabilities	8,211,151	7,152,404
Contingent liabilities	63,060	62,260
Irrevocable facilities	717,672	593,771
	780,732	656,031

Consolidated profit and loss account for 2015

in thousands of EUR	2015	2014
Income		
Interest income	182,752	173,654
Interest expense	-39,855	-47,404
Interest	142,897	126,250
Income from other participations	101	109
Investment income	101	109
Commission income	71,071	65,025
Commission expense	-3,396	-2,841
Commission	67,675	62,184
Result on financial transactions	774	551
Other income	142	497
Other income	916	1,048
Total income	211,589	189,591
EXPENSES		
Co-worker and other administrative expenses	142,387	131,191
Depreciation, amortisation and value adjustments of tangible and intangible fixed assets	7,833	7,162
Operating expenses	150,220	138,353
Impairments loan portfolio	7,579	11,093
Value adjustments to participating interests	-210	-181
Total expenses	157,589	149,265
Operating result before taxation	54,000	40,326
Taxation on operating result	-13,273	-10,201
Net profit	40,727	30,125
Amounts in EUR		
Net profit per share	4.40	3.41
Dividend per share	1.95	1.95