

Key figures in EUR

amounts in millions of EUR	2014	2013	2012	2011	2010
Financial					
Equity	704	654	565	451	362
Number of depository receipt holders	32,591	31,304	26,876	21,638	16,991
Funds entrusted	6,289	5,650	4,594	3,731	3,039
Number of accounts	628,321	556,146	454,927	363,086	278,289
Loans	4,266	3,545	3,285	2,838	2,128
Number	36,320	29,620	24,082	21,900	17,283
Balance sheet total	7,152	6,447	5,291	4,291	3,495
Funds under management*	3,480	3,199	2,754	2,495	2,122
Total assets under management	10,632	9,646	8,045	6,786	5,617
Total income	189.6	163.7	151.6	128.7	102.7
Operating expenses	-138.4	-112.6	-100.1	-89.9	-78.0
Impairments loan portfolio	-11.1	-17.1	-20.9	-15.8	-9.8
Value adjustments to participating interests	0.2	0.2	0.2	-0.1	-0.1
Operating result before taxation	40.3	34.2	30.8	22.9	14.8
Taxation on operating result	-10.2	-8.5	-8.2	-5.6	-3.3
Net profit	30.1	25.7	22.6	17.3	11.5
(Common) equity tier 1 ratio **	19.0%	17.8%	15.9%	14.0%	13.8%
Total Capital ratio **	19.0%	17.8%	16.0%	14.4%	14.7%
Leverage ratio ***	8.8%	8.7%	9.0%	8.4%	7.9%
Operating expenses/total income	73%	69%	66%	70%	76%
Return on equity in %	4.4%	4.3%	4.5%	4.3%	3.4%
Return on assets in %	0.4%	0.4%	0.4%	0.4%	0.3%
Per share (in EUR)					
Net asset value at year end	78	77	75	74	73
Net profit****	3.41	3.23	3.37	3.18	2.45
Dividend	1.95	1.95	1.95	1.95	1.95
Social					
Number of co-workers at year end*****	1,017	911	788	720	636
Co-worker turnover	10%	7%	10%	9%	11%
Women as percentage of management te:	40%	40%	42%	37%	35%
Training costs per co-worker in EUR	1,856	2,055	1,731	2,020	1,897
Ratio between the highest and the lowest salary*****	9.6	9.4	9.4	9.8	8.5
Environment					
Emission of CO2 (1,000 kg)	3,084	2,906	2,986	2,885	2,800
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 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 II rules.

***The calculation of the leverage ratio for 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.

*****The factor between the minimum and the maximum salary is monitored carefully to ensure that it is not excessive. This is calculated on a per country basis. In The Netherlands in 2014 the ratio was 9.6. This ratio was lower in other countries due to the smaller size of the offices and because the Triodos Bank Executive Board is based at the head office in The Netherlands.