

Key figures in EUR

amounts in millions of EUR	2016	2015	2014	2013	2012
Financial					
Equity	904	781	704	654	565
Number of depository receipt holders	38,138	35,735	32,591	31,304	26,876
Funds entrusted	8,025	7,283	6,289	5,650	4,594
Number of accounts	759,738	707,057	628,321	556,146	454,927
Loans	5,708	5,216	4,266	3,545	3,285
Number of loans	50,764	44,418	36,320	29,620	24,082
Balance sheet total	9,081	8,211	7,152	6,447	5,291
Funds under management*	4,373	4,087	3,480	3,199	2,754
Total assets under management	13,454	12,298	10,632	9,646	8,045
Total income	217.6	211.6	189.6	163.7	151.6
Operating expenses	-171.7	-150.2	-138.4	-112.6	-100.1
Impairments loan portfolio	-5.7	-7.6	-11.1	-17.1	-20.9
Value adjustments to participating inter	-1.5	0.2	0.2	0.2	0.2
Operating result before taxation	38.7	54.0	40.3	34.2	30.8
Taxation on operating result	-9.4	-13.3	-10.2	-8.5	-8.2
Net profit	29.3	40.7	30.1	25.7	22.6
(Common) equity tier 1 ratio**	19.2%	19.0%	19.0%	17.8%	15.9%
Total Capital ratio**	19.2%	19.0%	19.0%	17.8%	16.0%
Leverage ratio***	8.8%	8.4%	8.8%	8.7%	9.0%
Operating expenses/total income	79%	71%	73%	69%	66%
Return on equity in %	3.5%	5.5%	4.4%	4.3%	4.5%
Return on assets in %	0.3%	0.5%	0.4%	0.4%	0.4%
Per share (in EUR)					
Net asset value at year end	82	81	78	77	75
Net profit****	2.83	4.40	3.41	3.23	3.37
Dividend	1.95	1.95	1.95	1.95	1.95
Social					
Number of co-workers at year end*****	1,271	1,121	1,017	911	788
Co-worker turnover	8%	14%	10%	7%	10%
Women as percentage of management	40%	38%	40%	40%	42%
Training costs per co-worker in EUR	1,435	1,692	1,856	2,055	1,731
Ratio of the highest fulltime salary to th	5.7	5.7	5.6	5.5	5.5
Ratio between the highest and the lowe	9.9	9.8	9.6	9.4	9.4
Environment					
Emission of CO2 (1,000 kg)	3,123	3,041	3,084	2,906	2,986
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 2016, 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 we report the ratio of highest fulltime salary to median fulltime salary (excluding highest fulltime salary), based on the GRI-criteria. This ratio is considered best practice and provides a more meaningful indication of the ratio between salaries.

***** 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 2016 the ratio was 9.9. 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.

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Consolidated balance sheet as at 31 December 2016.

Before appropriation of profit in thousands of EUR	31.12.2016	31.12.2015
ASSETS		
Cash	732,219	285,819
Government paper	178,902	213,233
Banks	467,529	545,152
Loans	5,708,338	5,215,692
Interest-bearing securities	1,718,786	1,689,968
Shares	20	65
Participating interests	16,411	13,803
Intangible fixed assets	25,159	18,589
Property and equipment	56,725	58,392
Other assets	24,800	18,154
Prepayments and accrued income	152,349	152,284
Total assets	9,081,238	8,211,151
LIABILITIES		
Banks	31,582	39,798
Funds entrusted	8,024,620	7,282,564
Other liabilities	16,822	20,744
Accruals and deferred income	101,002	78,840
Provisions	3,353	3,438
	8,177,379	7,425,384
Subordinated liabilities	0	5,250
Capital	554,415	484,329
Share premium reserve	151,157	123,935
Revaluation reserve	689	503
Statutory reserve	18,540	11,286
Other reserve	149,734	119,737
Result for the period	29,324	40,727
Equity	903,859	780,517
Total equity and liabilities	9,081,238	8,211,151
Contingent liabilities	75,173	63,060
Irrevocable facilities	925,510	717,672
	1,000,683	780,732

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Consolidated profit and loss account for 2016

in thousands of EUR	2016	2015
Income		
Interest income	174,557	182,752
Interest expense	-32,435	-39,855
Interest	142,122	142,897
Income from other participations	179	101
Investment income	179	101
Commission income	76,917	71,071
Commission expense	-3,510	-3,396
Commission	73,407	67,675
Result on financial transactions	404	774
Other income	1,518	142
Other income	1,922	916
Total income	217,630	211,589
EXPENSES		
Co-worker and other administrative expenses	160,632	142,387
Depreciation, amortisation and value adjustments of tangible and intangible fixed assets	11,107	7,833
Operating expenses	171,739	150,220
Impairments loan portfolio and other receivables	5,711	7,579
Value adjustments to participating interests	1,485	-210
Total expenses	178,935	157,589
Operating result before taxation	38,695	54,000
Taxation on operating result	-9,371	-13,273
Net profit	29,324	40,727
Amounts in EUR		
Net profit per share	2.83	4.40
Dividend per share	1.95	1.95

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