

NN Group is an international financial services company, active in 11 countries, with a strong presence in a number of European countries and Japan. With all its employees, NN Group provides retirement services, pensions, insurance, banking and investments to approximately 20 million customers. NN Group includes Nationale-Nederlanden, NN, ABN AMRO Insurance, Movir, AZL, BeFrank, OHRA and Woonnu. NN Group is listed on Euronext Amsterdam (NN).

Our purpose

We help people care for what matters most to them

Our ambition

We want to be an industry leader, known for our customer engagement, talented people, and contribution to society

Our values



Care



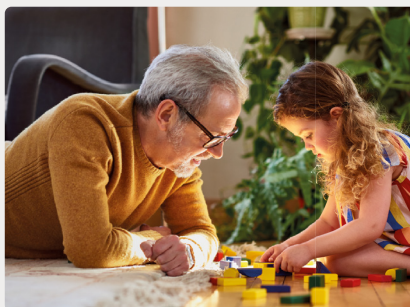
Clear



Commit

Our brand promise

You matter



Our strategic commitments



Customers and distribution

We see our customers as the starting point of everything we do.



Products and services

We develop and provide attractive products and services.



People and organisation

We empower our colleagues to be their best.



Financial strength

We are financially strong and seek solid long-term returns for shareholders.



Society

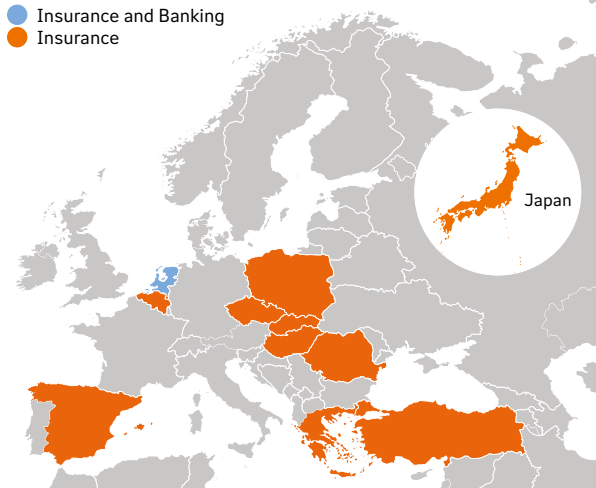
We contribute to the well-being of people and the planet.

Our presence

We operate in 11 countries

We provide retirement services, pensions, insurance, banking and investments to approximately 20 million customers.

- Insurance and Banking
- Insurance



Our responsible investments

In our long-term investment decisions we take environmental, social and governance (ESG) criteria into consideration.

Our approach:

1. Integration of ESG factors into our investment processes
2. Active ownership towards investee companies
3. Application of restrictions based on our policy framework
4. Making a positive impact on society, for example by investing in climate solutions such as solar and wind energy

Our sustainability ratings

Sustainalytics

14.5 (low risk)

FTSE4GOOD

4.6/5

Dow Jones Sustainability Index

80/100

CDP

B

Our Management Board



David Knibbe
Chief Executive Officer *



Annemiek van Melick
Chief Financial Officer **



Tjeerd Bosklopper
CEO Netherlands Non-life,
Banking & Technology



Frank Eijnsink
CEO International Insurance



Bernhard Kaufmann
Chief Risk Officer



Dailah Nihot
Chief People, Communications,
and Sustainability Officer



Leon van Riet
CEO Netherlands
Life & Pensions



Janet Stuijt
General Counsel

* Chair and CEO of the Executive Board and the Management Board ** Vice-chair and CFO of the Executive Board and the Management Board

Our progress

Delivering on our strategy

Customers and distribution

We became one of the first companies to work with ChatGPT in our own secure environment as part of our focus to enhance our digital capabilities to further improve customer experience.

Products and services

Throughout our European markets, we are stepping up efforts to respond to the rise in mental health problems with additional products and services.

People and organisation

We focus on building an attractive and inclusive workplace, for example by supporting our colleagues' well-being and offering opportunities to grow.

Financial strength

Our operating capital generation rose 14.8% to EUR 997 million compared with the first half of 2022 on a like-for-like basis, despite the uncertain macroeconomic environment.

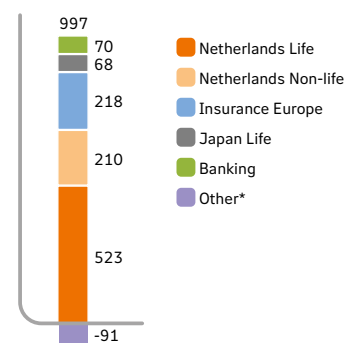
Society

Our updated Climate Action Plan outlines our efforts to reduce our carbon footprint, including through interim targets for residential mortgages.

Our company

Segments

Our business activities are structured in reporting segments. Their contribution to NN Group operating capital generation in the first half of 2023 (in EUR million) is depicted in the graph.



* Holding expenses, debt costs and the contribution from NN Re.

Our results

Key figures*

In EUR million	1H23	1H22	Change
Operating capital generation	997	899	10.9%
Value of new business	195	257	-23.9%
Operating result	1,400	1,124	24.5%
Net result	586	1,741	-66.3%
	30 Jun 23	31 Dec 22	30 Jun 22
Solvency II ratio	201%	197%	196%
Non-financial key figures	30 Jun 23	31 Dec 22	30 Jun 22
Insurance businesses Net Promotor Score (NPS) compared with market average			
NPS International businesses	on par	on par	n.a.
NPS Netherlands businesses	on par	on par	n.a.
Employee engagement	7.9	7.9	7.7
Women in senior management positions	39%	40%	39%
Investments in climate solutions (in EUR bn)	9.01	8.17	n.a.
Contribution to our communities (number of people reached)	293,000	229,000	n.a.

* The table reflects NN Group's 1H23 financial results, as published on 29 August 2023.

Our company

General

Employees

±16,000

Customers

±20 million

Countries in which we operate

11

Credit ratings

(Financial Strength Rating)

S&P A (positive outlook)

Fitch AA- (stable outlook)

Our contact details

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🌐 www.nn-group.com