

NN Group is a financial services company, active in 18 countries with a strong presence in a number of European countries and Japan. The strong foundation of our purpose, brand, values and ambition, combined with our focus on our strategic priorities, enables us to create long-term value for our company and our stakeholders.

Who we are

NN Group includes Nationale-Nederlanden, NN, Delta Lloyd, NN Investment Partners, ABN AMRO Insurance, Movir, AZL, BeFrank and OHRA.

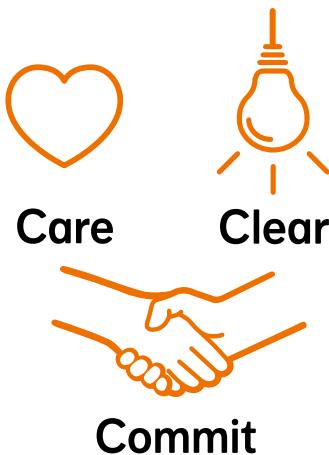
What we do

Our purpose is to help people secure their financial futures. We offer retirement services, and insurance, investments and banking products.

Our strategy

To create long-term value for our company and stakeholders we have four strategic priorities:

1. Disciplined capital allocation
2. Innovate our business and industry
3. Agile and cost efficient operating model
4. Value added products and services.

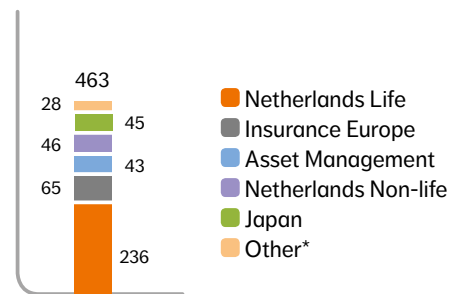
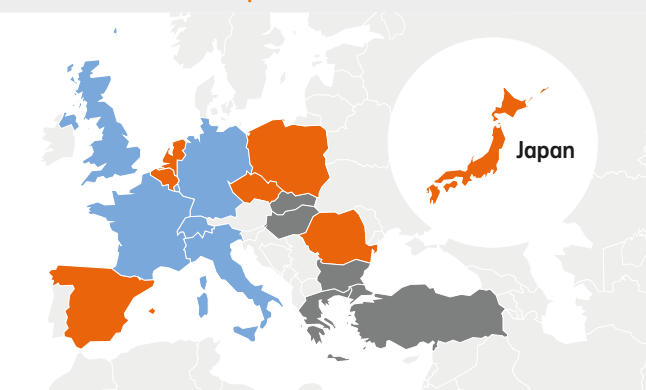
Our values

How we are structured

With about 14,000 employees, we aim to deliver high-quality products and services to retail, SME, large corporate and institutional customers.

Our ongoing business activities are structured in reporting segments.

* Nationale-Nederlanden Bank in the Netherlands, the reinsurance business, the holding results, and other results.

NN Group 3Q18 operating result (ongoing business).


Countries in which we operate


* Outside Europe and Japan, NN Investment Partners has offices in New York and Singapore.

General

Employees
14,000
 Customers (excl. NN IP)
17 million

Countries in which we operate
18
 Credit ratings (Financial Strength Rating)
S&P A | Fitch A+

Responsible investing

Responsible investing is about considering the environmental, social and governance (ESG) factors that can impact long-term investment return.

Responsible investing is based on the following four pillars:

- 1 Active ownership towards investee companies
- 2 Integration of ESG factors into our investment processes
- 3 Application of restrictions based on our policy framework
- 4 Sustainable and impact investing strategies

Sustainability ratings

Sustainalytics
84/100
 FTSE4GOOD
Included

Dow Jones Sustainability Index
77/100
 Carbon Disclosure Project
C

For more information

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Management Board NN Group



Lard Friese

Chief Executive Officer *



Delfin Rueda

Chief Financial Officer **



Satish Bapat

CEO NN Investment Partners



Tjeerd Bosklopper

Chief Transformation Officer



Jan-Hendrik Erasmus

Chief Risk Officer



David Knibbe

CEO Netherlands



Dailah Nihot

Chief Organisation & Corporate Relations



Fabian Rupprecht

CEO International Insurance

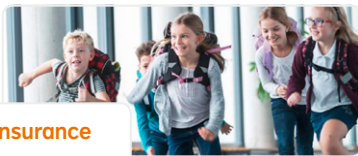


Janet Stuijt

General Counsel & Head of Compliance

* CEO and chair of the Management Board and the Executive Board ** CFO and member of the Management Board and the Executive Board

Delivering on our strategy



Accidental health insurance in Poland

Nationale-Nederlanden in Poland launched an accidental health insurance. The new product is sold online.



Sustainability

We strengthened our responsible investment approach and restricted investments in oil sands production and controversial pipelines, given the related concerns around human rights and environmental pollution. NN Group was again included in the Dow Jones Sustainability Indices (DJSI), both in the World and Europe index.

3Q18



NN Bank

NN Bank launched the Senior Citizens' Residence mortgage, allowing people of 57 years and older to finance a new, smaller home. Also, the Expat Mortgage was introduced, which has a tailored acceptance policy for expats wanting to settle in the Netherlands.

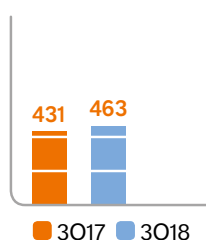


Sales platform in Czech Republic and Slovakia

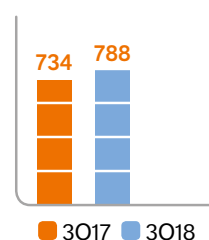
In the Czech Republic and Slovakia, NN launched a user-friendly digital sales platform, 'NN Stela', to support NN's distribution partners and improve customer experience.

Results

Operating result ongoing business (in EUR mln)



Net result (in EUR mln)



Solvency II ratio (in %)

