

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.

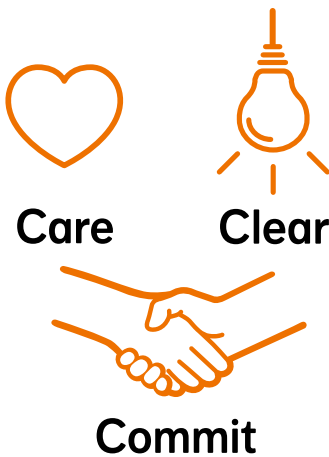
**What we do**

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:

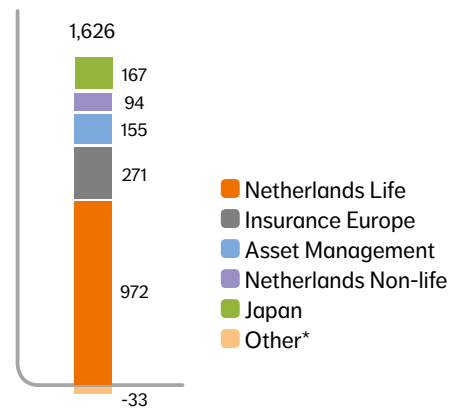
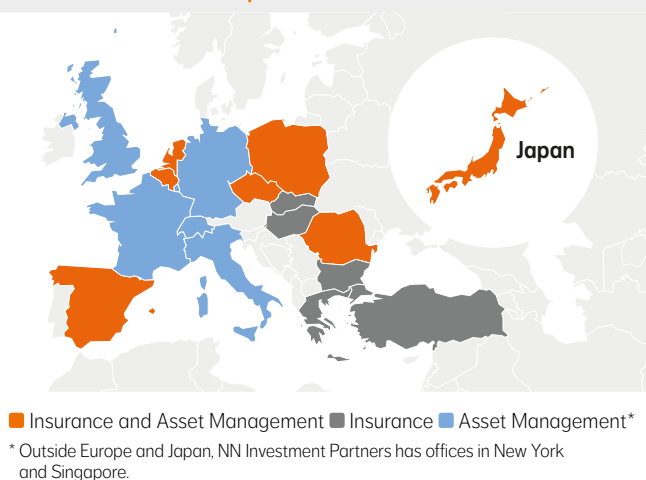
1. Disciplined capital allocation
2. Innovate our business and industry
3. Agile and cost efficient operating model
4. Value added products and services.

**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. Their contribution to the NN Group full-year 2018 operating result is depicted in the graph.

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


**Countries in which we operate**

**General**

Employees <b>14,000</b>	Countries in which we operate <b>18</b>
Customers (excl. NN IP) <b>17 million</b>	Credit ratings (Financial Strength Rating) <b>S&amp;P A   Fitch A+</b>

**Responsible investing**

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

**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 <b>87/100</b> FTSE4GOOD <b>Included</b>	Dow Jones Sustainability Index <b>77/100</b> Carbon Disclosure Project <b>B</b>
---	--

**For more information**

✉ external.communications@nn-group.com  
 ☎ +31 (0)70 513 03 03 🌐 www.nn-group.com

## 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



### NN Investment Partners

NN IP launched the NN (L) European Sustainable Infrastructure Debt Fund, in response to growing investor demand for high quality infrastructure debt investments with robust and predictable cash flows, generated from assets that contribute to a more sustainable future.



PERFECT DAY  
CYBER SECURITY

### Perfect Day cybersecurity

Nationale-Nederlanden, together with a number of third parties, launched Perfect Day cybersecurity. It includes a new service that offers practical insights (for example on protection of client information), provides concrete solutions, and makes cybersecurity affordable for SMEs.



### GRESB

For the fourth consecutive year, NN Group's private real estate portfolio improved its score (80 on a scale of 1 to 100) in the Global Real Estate Sustainability Benchmark (GRESB). The GRESB is a leading global standard for assessing real estate's environmental, social and governance (ESG) performance.

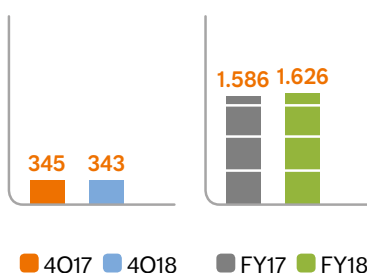


### NN Data Science Hub

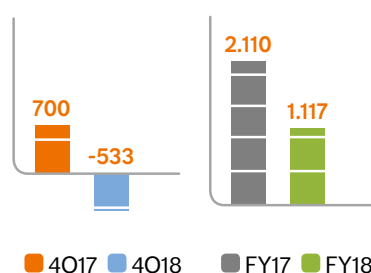
International Insurance set up a centre of excellence, 'NN Data Science Hub', to strengthen analytics capabilities and accelerate data-driven transformation. NN Spain, together with the Hub, launched a pilot for a weather alert system for home insurance customers in Spain.

## Results

Operating result ongoing business (in EUR mln)



Net result (in EUR mln)



Solvency II ratio (in %)

