

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, NN Investment Partners, ABN AMRO Insurance, Movir, AZL, BeFrank and OHRA.

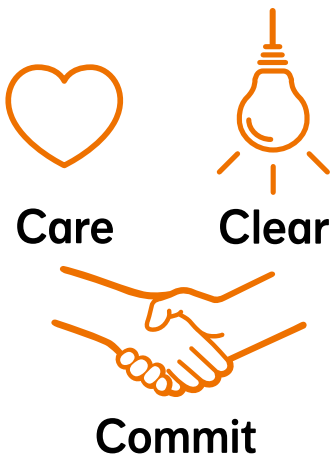
**What we do**

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:

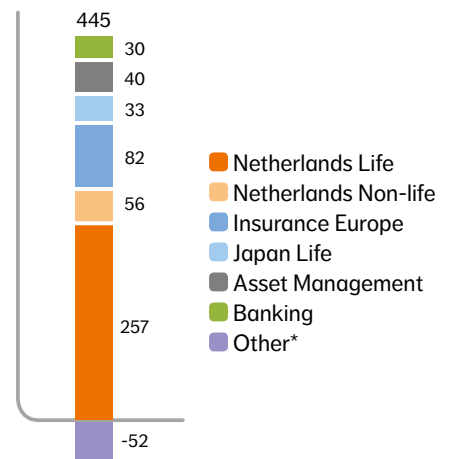
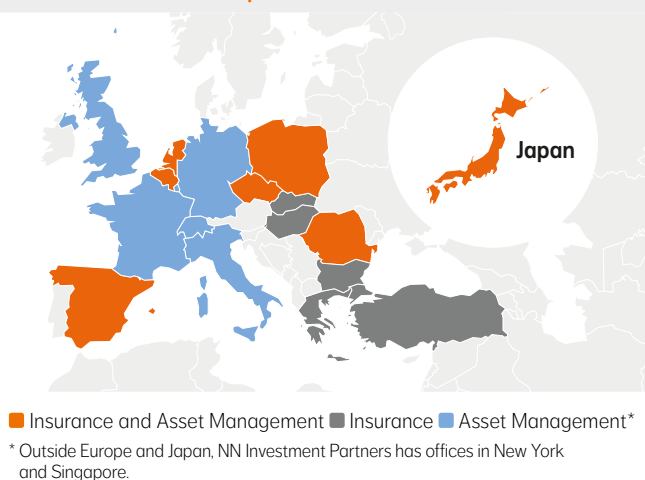
1. Disciplined capital allocation
2. Innovate our business and industry
3. Agile and cost efficient operating model
4. Value added products and services.

**Our values**

**How we are structured**

With about 15,000 employees, we aim to deliver high-quality products and services to retail, SME, large corporate and institutional customers.

Our business activities are structured in reporting segments. Their contribution to the NN Group 2Q 2019 operating result is depicted in the graph (in EUR mln).

\* Japan closed block VA, the reinsurance business, the holding results, and other results.


**Countries in which we operate**

**General**

Employees  
**±15,000**

Customers (excl. NN IP)  
**17 million**

Countries in which we operate  
**18**

Credit ratings (Financial Strength Rating)  
**S&P A | Fitch A+**

**Responsible investing**

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  
**87/100**  
 FTSE4GOOD  
**Included**

Dow Jones Sustainability Index  
**78/100**  
 Carbon Disclosure Project  
**B**

**For more information**

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## Management Board NN Group



**David Knibbe**  
Chief Executive Officer \*



**Delfin Rueda**  
Chief Financial Officer \*\*



**Satish Bapat**  
CEO NN Investment Partners



**Tjeerd Bosklopper**  
CEO Netherlands a.i. \*\*\*



**Jan-Hendrik Erasmus**  
Chief Risk Officer



**Dailah Nihot**  
Chief Organisation &  
Corporate Relations



**Fabian Rupprecht**  
CEO International Insurance



**Janet Stuijt**  
General Counsel

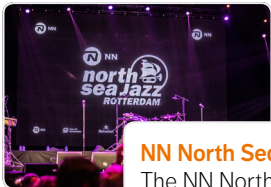
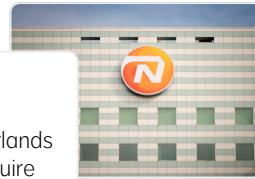
\* CEO and chair of the Management Board and the Executive Board \*\* CFO and member of the Management Board and the Executive Board  
\*\*\* Appointed as CEO Netherlands ad interim. Subject to approval by the Dutch Central Bank.

## Delivering on our strategy

2Q19

### Non-life

NN Group is strengthening its Non-life activities in the Netherlands with the announcement to acquire VIVAT's Non-life business.



### NN North Sea Jazz

The NN North Sea Jazz Festival took place in Rotterdam from 12 to 14 July, the second edition with NN as the title sponsor.



### New products

To meet the requirements of new tax rules, NN Life Japan is adjusting its product portfolio and was the first in the market to launch renewed corporate-owned life insurance products (COLI).



### NN Coal policy

In May we implemented a coal policy. By placing investment restrictions on thermal coal mining companies and intensifying our dialogue with power generation companies, we aim to accelerate the transition to a low-carbon economy.

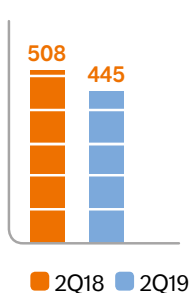
### NN Investment Partners

NN IP takes an active approach to Responsible Investing. In April 2019, it launched a new short-duration green bond fund which contributes to the United Nations' Sustainable Development Goals (SDGs).

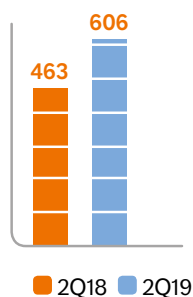


## Results

Operating result  
(in EUR mln)



Net result (in EUR mln)



Solvency II ratio (in %)

