

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

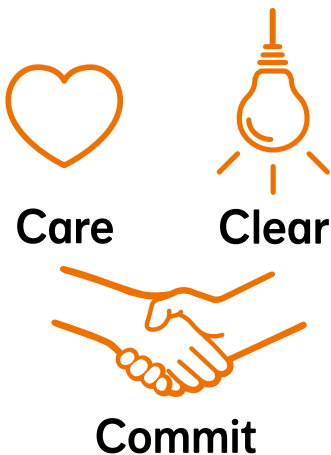
Our purpose is to help people secure their financial futures. We offer retirement services, and insurance, investments and banking products.

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

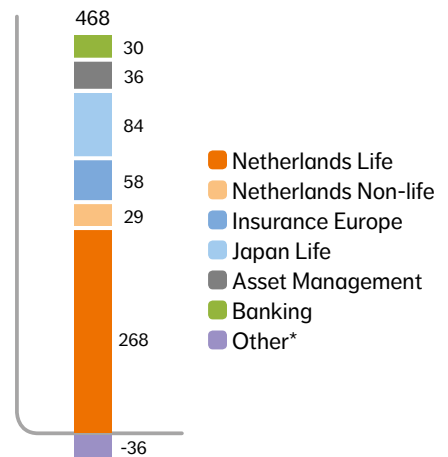


How we are structured

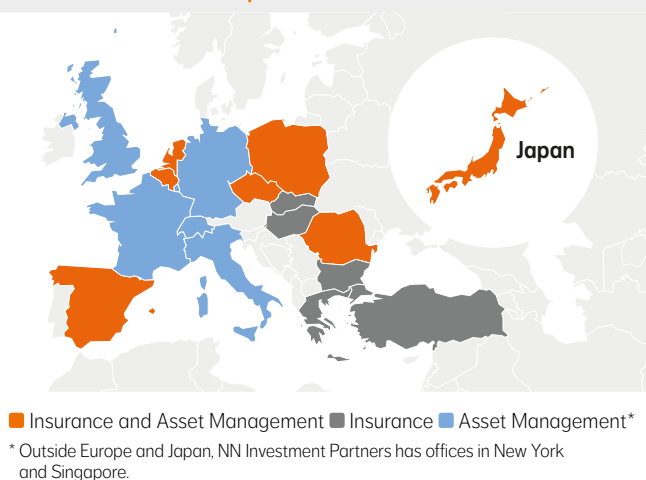
With about 14,000 employees, we aim to deliver high-quality products and services to retail, SME, large corporate and institutional customers.

Our business activities are structured in reporting segments. Their contribution to the NN Group 1Q 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
±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

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
77/100

Carbon Disclosure Project
B

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



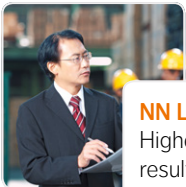
Fabian Rupprecht
CEO International Insurance



Janet Stuijt
General Counsel

* 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

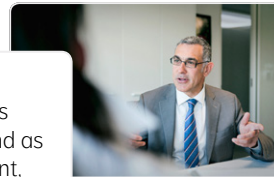


NN Life Japan

Higher sales in Japan were the result of strong sales efforts, as well as customer expectations of a revision of tax rules for Corporate Owned Life Insurance products (COLI).

NN Life

NN Life managed to maintain its strong position in the market and as a result of proactive engagement, its customer (NPS) and broker satisfaction scores increased.



NN Bulgaria

NN Bulgaria and Eurobank Bulgaria AD (Postbank) expanded their partnership as Postbank has involved its whole branch network in the distribution of NN Bulgaria's pension products.

1Q19



NN Group

The corporate partnership between NN Group and the Mauritshuis Museum in The Hague will be extended until 2021, with the attraction of new audiences to the museum as one of the main shared goals.

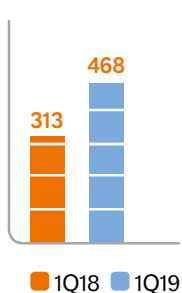
NN Investment Partners

NN Investment Partners (NN IP) continued its focus on responsible investing. In March 2019, it published its 2018 Responsible Investment Report that elaborates on the 2018 engagement and voting results.

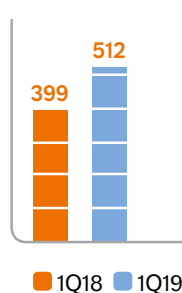


Results

Operating result
(in EUR mln)



Net result (in EUR mln)



Solvency II ratio (in %)

