

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 19 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



#### Engaged customers

We deliver an outstanding customer and distributor experience, and develop and provide attractive products and services.



#### Talented people

We foster a values-based culture and empower our colleagues to be their best.



#### Contribution to society

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



#### Financial strength

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



#### Digital & data-driven organisation

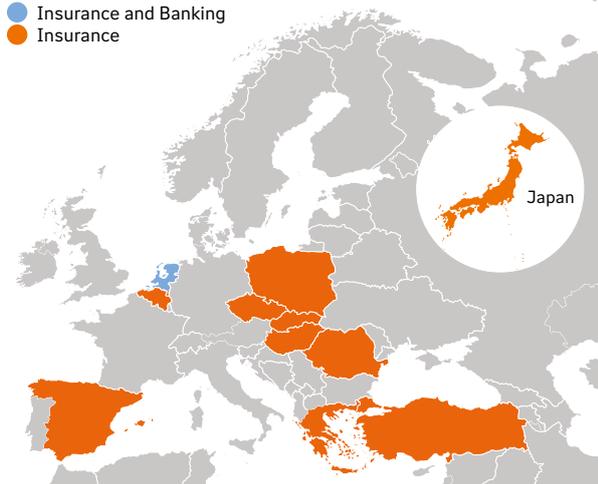
We use technology and data responsibly to transform our business and drive operational excellence.

Our presence

### We operate in 11 countries

We provide retirement services, pensions, insurance, banking and investments to approximately 19 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 and Indices Inclusion

**Sustainalytics**

**18.5** (low risk)

**FTSE4Good**

**4.6/5**

**Dow Jones Sustainability Index**

**70/100**

**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 results

### Key figures\*

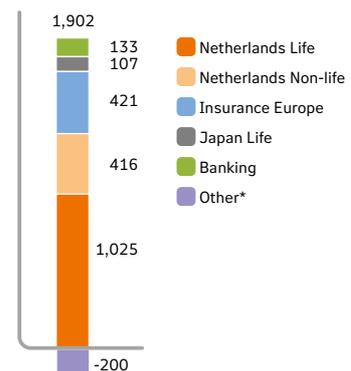
In EUR million	FY23	FY22	Change
Operating capital generation	1,902	1,711	11.1%
Value of new business	330	432	-23.7%
Operating result	2,528	2,350	7.6%
Net result	1,172	1,634	-28.3%
	<b>31 Dec 23</b>	<b>31 Dec 22</b>	
Solvency II ratio	197%	197%	
<b>Non-financial key figures</b>	<b>31 Dec 23</b>	<b>31 Dec 22</b>	
Insurance businesses Net Promotor Score (NPS) compared with market average			
NPS-r International businesses	above	on par	
NPS-r Netherlands businesses	on par	on par	
Employee engagement	7.8	7.9	
Women in senior management positions	40%	40%	
Investments in climate solutions (in EUR bn)	10.8	8.2	
Contribution to our communities (number of people supported)**	401,000	229,000	

\* The table reflects NN Group's FY23 financial results, as published on 29 February 2024.  
\*\* This is the cumulative number since 2022.

## Our company

### Segments

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



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

## Our company

### General

#### Employees

±16,000

#### Customers

±19 million

#### Countries in which we operate

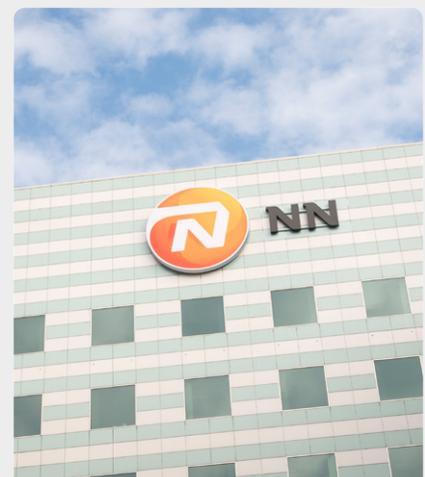
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#### Credit ratings

(Financial Strength Rating)

**S&P A+** (stable outlook)

**Fitch AA-** (stable outlook)



## Our contact details

### Contact

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