

# NN Bank publishes 2017 Annual Report

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NN Bank has published its 2017 Annual Report. The report provides extensive information on the bank, its strategy, business, financial performance and governance.

NN Bank's annual report is available for download at [www.nn.nl/Over-NationaleNederlanden/Wie-zijn-wij/Jaarverslagen.htm](http://www.nn.nl/Over-NationaleNederlanden/Wie-zijn-wij/Jaarverslagen.htm).

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## **Nationale-Nederlanden Bank**

Nationale-Nederlanden Bank N.V. (NN Bank) offers retail banking services - savings, bank annuities, retail investments, mortgages and consumer loans - to approximately one million customers as well as mortgages servicing activities to NN Group companies and third parties, primarily in the Netherlands. NN Bank operates under the brands NN, Nationale-Nederlanden, Delta Lloyd Bank and OHRA Bank. NN Bank is a subsidiary of NN Group, an international financial services company, active in 18 countries, with a strong presence in a number of European countries and Japan. NN Group is listed on Euronext Amsterdam (NN).

## **Important legal information**

NN Bank's Consolidated Annual Accounts are prepared in accordance with International Financial Reporting Standards as adopted by the European Union ("IFRS-EU") and with Part 9 of Book 2 of the Dutch Civil Code.

Certain of the statements contained herein are not historical facts, including, without limitation, certain statements made of future expectations and other forward-looking statements that are based on management's current views and assumptions and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements. Actual results, performance or events may differ materially from those in such statements due to, without limitation: (1) changes in general economic conditions, in particular economic conditions in NN Bank's core markets, (2) changes in performance of financial markets, including developing markets, (3) consequences of a potential (partial) break-up of the euro or European Union countries leaving the European Union, (4) changes in the availability of, and costs associated with, sources of liquidity as well as conditions in the credit and capital markets generally, (5) changes affecting interest rate levels, (6) changes affecting currency exchange rates, (7) changes in investor and customer behaviour, (8) changes in general competitive factors, (9) changes in laws and regulations and the interpretation and application thereof, (10) changes in the policies and actions of governments and/or regulatory authorities, (11) conclusions with regard to accounting assumptions and methodologies, (12) changes in ownership that could affect the future availability to NN Bank of net operating loss, net capital and built-in loss carry forwards, (13) changes in credit and financial strength ratings, (14) NN Bank's ability to achieve its strategy, including projected operational synergies, (15) operational risks, such as system disruptions or failures, breaches of security, cyber-attacks, human error, or inadequate controls including in respect of third parties with which we do business, (16) the inability to retain key personnel, (17) catastrophes and terrorist-related events, (18) adverse developments in legal and other proceedings and (19) the other risks and uncertainties contained in recent public disclosures made by NN Bank.

Any forward-looking statements made by or on behalf of NN Bank speak only as of the date they are made, and, NN Bank assumes no obligation to publicly update or revise any forward-looking statements, whether as a result of new information or for any other reason.

This document does not constitute an offer to sell, or a solicitation of an offer to purchase, any securities.