Press release 3 April 2019

**Nationale-Nederlanden Bank publishes 2018 Annual Report**

NN Bank has published its 2018 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 [here](https://www.nn.nl/Over-NationaleNederlanden/Wie-zijn-wij/Jaarverslagen.htm) .

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| **Press enquiries NN Group**Media Relations+31 70 513 8125mediarelations@nn-group.com |  | **Investor enquiries NN Group**Investor Relations+31 88 663 5464investor.relations@nn-group.com |

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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 in this 2018 Annual Report 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 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 projected operational synergies, (15) catastrophes and terrorist-related events, (16) adverse developments in legal and other proceedings and (17) the other risks and uncertainties detailed in the Risk management section and/or contained in recent public disclosures made by NN Bank.

Any forward-looking statements made by or on behalf of NN Bank in this Annual Report 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 buy, any securities.

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