

NET PROFIT **113€
MLN**

OPERATING
RESULT **1,448€
MLN**
+7.6%

LIFE NET
INFLOWS **3.1€
BLN**
-25.2%

COMBINED
RATIO **89.5%**
-2.0 pps

LIFE NEW
BUSINESS
MARGIN **4.04%**
PROFITABILITY
REMAINS HIGH
-0.35 pps

PRELIMINARY
SOLVENCY
RATIO **196%**
SOLID GROUP'S
CAPITAL
POSITION