

Operating result

Improvements in all business segments

3.6 bln

+3.9%



1.9 bln

Net profit

Continued growth

+26.8%

Avg. Operating RoE

13.4

In line with strategic plan target

92.8

Combined ratio

At excellent levels

-0.3 pps

4.48

New business margin

Continued growth

+0.22 pps

-7.0 pps

200

Regulatory Solvency ratio

Solid capital position