



GROSS WRITTEN PREMIUMS
€ 95.2 billion

+14.9%

Strong growth in Life and P&C.



LIFE NET INFLOWS
€ 9.7 billion

€ -1.3 billion FY2023

Very positive, entirely driven by protection and unit-linked.



UNDISCOUNTED COMBINED RATIO
95.9%

-0.8 p.p.

Thanks to strong attritional CoR performance.



OPERATING RESULT
€ 7.3 billion

+8.2%

Led by all business segments with a strong contribution from Asset & Wealth Management.



ADJUSTED NET RESULT
€ 3.8 billion

+5.4%

An all-time record for the Group.



TOTAL ASSETS UNDER MANAGEMENT
€ 863 billion

+31.6%

Thanks to positive net inflows and the consolidation of Conning Holdings Limited.



SOLVENCY RATIO
210%

220% FY2023

Reflecting the consolidation of Liberty Seguros. Solid capital position confirmed.



PROPOSED DIVIDEND PER SHARE
€ 1.43

+11.7%

Strong focus on increasing shareholder remuneration.

FULL YEAR 2024 RESULTS

