

**Operating result**  
Record figures

**4.89**  
bln

**+2.3%**



**2.1**  
bln

**Net profit**  
Positive increase

**+1.4%**

**Operating RoE**

**13.4**

In line with the target

**92.8**

**Combined ratio**

Confirmed as the best among large peers

**+0.5 p.p.**

**4.01**

**New business margin**

Significant growth of profitability

**+1.46 p.p.**

**+30 p.p.**

**208**

**Regulatory Solvency ratio**

The capital position is further strengthened