

NET PROFIT

NET PROFIT STRONG
AND INCREASED
YEAR-ON-YEAR

**2.3€
BLN**

+9.4%

**OPERATING
RESULT**

INCREASED THANKS
TO IMPROVEMENTS
IN ALL GROUP
BUSINESS SEGMENTS

**4.9€
BLN**

+3%

**DIVIDEND
PER SHARE***

FURTHER INCREASING

0.90€

+5.9%

(€0.85 IN FY2017)

* The dividend per share that will be proposed at the upcoming Shareholders' Meeting.

**COMBINED
RATIO**

THE BEST
AMONG DIRECT PEERS

93%

+0.1 p.p.

**LIFE NEW
BUSINESS
MARGIN**

FURTHER IMPROVED

4.35%

+0.26 p.p.

**REGULATORY
SOLVENCY
RATIO**

STRONG CAPITAL POSITION

216%

+9 p.p.