

Group Key Figures

Profit before taxes

Property & casualty insurance profit before taxes + life insurance profit before taxes
+ holding business profit before taxes ± Group elimination items with result impact

Property & Casualty and Life Insurance

- + insurance premiums written
- + net income from investments
- + other operating income
- claims incurred
- change in liabilities for investment and insurance contracts
- staff costs
- other operating expenses
- finance costs
- ± share of associates' profit/loss

Holding

- + net income from investments
- + other operating income
- staff costs
- other operating expenses
- finance costs
- ± share of associates' profit/loss

Return on equity (at fair values), %

- + total comprehensive income
- ± change in valuation differences on investments less deferred tax
- x 100%
- + total equity (average of values on 1 Jan. and 31 Dec.)
- ± valuation differences on investments less deferred tax
- (average of values on 1 Jan. and 31 Dec.)

Return on assets (at fair values), %

- + operating profit
- ± other comprehensive income before taxes
- + interest and other financial expenses
- + calculated interest on technical provisions
- ± change in valuation differences on investments
- x 100%
- + total balance sheet (average of values on 1 Jan. and 31 Dec.)
- technical provisions relating to unit-linked insurance
- (average of values on 1 Jan. and 31 Dec.)
- ± valuation differences on investments
- (average of values on 1 Jan. and 31 Dec.)

Equity/assets ratio (at fair values), %

- + total equity
- ± valuation differences on investments less deferred tax
- x 100%
- + balance sheet total
- ± valuation differences on investments

Group solvency

- + group equity
- + sectoral items
- intangibles and foreseeable dividends and distributions
-
- group's own funds

- minimum requirements for own funds, total

Group solvency ratio, %

$$\frac{\text{group's own funds}}{\text{minimum requirements for own funds}} \times 100\%$$

Average number of staff

Average of month-end figures, adjusted for part-time staff