

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 | |
| ± | 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 expense | |
| + | calculated interest on technical provisions | |
| + | change in valuation differences on investments | |
| | | x 100% |
| + | total balance sheet | |
| - | technical provisions relating to unit-linked insurance | |
| ± | 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	
		<hr/>
+	balance sheet total	x 100%
±	valuation differences on investments	

Group solvency

+	total equity	
+	sectoral items	
	intangible assets and sectoral deductibles	
		<hr/>
-	own funds, total	
	minimum requirements for own funds, total	
		<hr/>
-	group solvency	

Group solvency ratio, %

own funds	
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minimum requirements for own funds	x 100%

Average number of staff

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