

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	
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+ total equity (average of values on 1 Jan. and 31 Dec.)	x 100%
± 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	
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+ total balance sheet (average of values on 1 Jan. and 31 Dec.)	x 100%
- 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	
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+ balance sheet total	x 100%
± valuation differences on investments	

Group solvency

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

- minimum requirements for own funds, total

Group solvency ratio, %

Group's own funds

minimum requirements for own funds

x 100%

Average number of staff

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