

OPERATING
RESULT

€5.9
BLN

+12.4%



BEST EVER
PERFORMANCE

NEW BUSINESS
MARGIN

4.52%

+0.57 p.p.



AT AN EXCELLENT
LEVEL

COMBINED
RATIO

90.8%

+1.7 p.p.

BEST AND LEAST
VOLATILE AMONG PEERS



NET
RESULT

€2,847
MLN

+63.3%



STRONG
GROWTH

SOLVENCY
RATIO

227%

EXTREMELY SOLID
CAPITAL POSITION



PROPOSED DIVIDEND
PER SHARE

€1.07

