



**Group premiums grow
by 10.8%**

€24.5 billion

supported by a general improvement in the insurance business, the good performance of reinsurance and global risks and the favorable currency movements



**Attributable result
decreases by 16%**

€642 million

impacted by the inflationary environment, especially in the Motor line, as well as catastrophic losses



**The combined ratio
stands at**

98%

with a significant reduction in the expense ratio, despite inflation and catastrophic events



Solvency II

217%

at September 2022

84% Tier 1

high quality funds



ROE stands at

8.2%



Dividend

The Board of Directors has resolved to propose to the Annual General Meeting a final dividend against 2022 fiscal year of 0.085 euros gross per share. As such, the total dividend against 2022 fiscal year reaches 0.145 euros gross per share, which implies a payout of 69.5%.