



Quarterly Performance Report

30. 6. 2021

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Description of the Company

Basic Company information

<i>Company name</i>	Generali Česká pojišťovna a.s.
<i>Legal form</i>	Joint stock company
<i>Registered office</i>	Spálená 75/16, Nové město, 110 00 Praha 1
<i>ID number</i>	452 72 956
<i>Tax ID number</i>	CZ 4527 2956
<i>Bankers</i>	UniCredit Bank Czech Republic and Slovakia, a.s.
<i>Account number</i>	100511/2700
<i>Date of inception</i>	1 May 1992 The Company was founded as a going concern.
<i>Legal regulation</i>	The Company was founded (pursuant to Section 11(3) of Act No. 92/1991 Coll. on the Conditions for the Transfer of State Property to Other Entities, as amended) by the National Property Fund of the Czech Republic under a Founder's Deed dated 28 April 1992 and was incorporated by registration in the Commercial Register on 1 May 1992.
<i>Incorporation in Commercial Register</i>	Prague Municipal Court Part B, Entry 1464
<i>Date of incorporation in Commercial Register</i>	1 May 1992
<i>Date and reason for the last change in Commercial Register</i>	5 May 2021 Termination and re-registration of the Chairman of the Supervisory Board Miroslav Singer.
<i>Date of publication of the Quarterly Performance Report</i>	11 August 2021
<i>Share capital</i>	CZK 4,000,000,000 Paid up: 100 %
<i>Average number of employees as at 30 June 2021</i>	3,098

Shares Issued by Generali Česká pojišťovna

As at 30 June 2021 the approved share capital consisted of 40,000 booked, registered shares of common stock with a total amount of CZK 4,000,000,000.

Issue (ISIN)	CZ0009106043
Type of security	common stock
Form	registered
Appearance	booked
Nominal value	CZK 100,000
Number of securities	40,000
Total volume	CZK 4,000,000,000
Issue date	15 November 2006
Listing in regulated (public) markets	Unlisted security (not traded in public markets)

Generali Česká pojišťovna did not hold any of its own shares, interim certificates or participating securities during the period ending 30 June 2021.

There were no changes to the Company's share capital during the period ending 30 June 2021.

Principal Businesses:

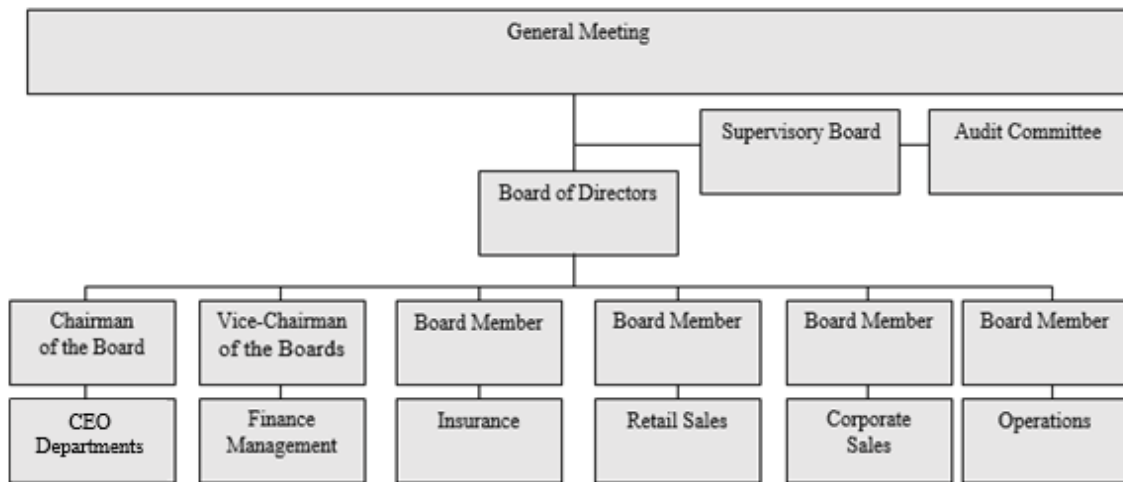
1. Insurance activities pursuant to Act No 277/2009 on insurance, comprising
 - the life insurance classes referred to in Annex 1 to the Insurance Act, Part A, I, II, III, VI, VII and IX;
 - the non-life insurance classes referred to in Annex 1 to the Insurance Act, Part B, 1, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16 and 18.
2. Reinsurance activities, comprising all types of reinsurance activities under the Insurance Act.
3. Insurance- and reinsurance-related activities
 - intermediary services related to insurance and reinsurance activities under the Insurance Act;
 - consultancy services related to the insurance of natural and legal persons under the Insurance Act;
 - investigations into insurance claims pursuant to an agreement with an insurer under the Insurance Act;
 - the exercise of rights and fulfilment of obligations for and on behalf of the Czech Insurers Bureau pursuant to Act No 168/1999, as amended;
 - the intermediation of financial services referred to in a) to j) below:
 - a) intermediation of the acceptance of deposits and other funds due from the public, including intermediation in building savings schemes and supplemental pension insurance;
 - b) intermediation of loans of all types, including, without limitation, consumer loans, mortgage loans, factoring and the financing of commercial transactions;
 - c) intermediation of finance leases;
 - d) intermediation of all payments and money transfers, including credit and debit cards, travellers' cheques and bank drafts;
 - e) intermediation of guarantees and promissory notes;
 - f) intermediation of customer trading on individual customer accounts on the stock exchange or other markets, for cash or otherwise, concerning negotiable instruments and financial assets;
 - g) intermediation of the management of assets, such as cash or portfolios, all forms of collective investment management, pension fund management, escrow accounts and custodianships;
 - h) intermediation of payment and clearing services relating to financial assets, including securities, derivatives and other negotiable instruments;
 - i) advisory-based intermediation and other ancillary financial services relating to all activities listed in a) to h), including references to loans and analysis thereof, research and consultancy in the field of investments and portfolios, consultancy in the field of acquisitions and restructuring, and corporate strategy;
 - j) intermediation of the provision and transmission of financial information, financial data processing, and relevant software from providers of other financial services.
 - training activities for insurance intermediaries and independent loss adjusters.

The Company also engages in all activities related to its ownership interests in other legal entities.

The Company practices all the businesses registered in the Commercial Register.

None of the businesses was limited or suspended by the Czech National Bank.

Basic Organization Chart of Generali Česká pojišťovna



Corporate Governance

Board of Directors

Chairman

Roman Juráš

Appointment: 1 September 2019
Born: 1970
Education: University of Economics, Bratislava
Experience: KPMG Alpen Treuhand GmbH Vienna, Generali Group – VUB Generali d.s.s., a.s., Generali Versicherung AG Vienna, Generali Poist'ovňa, a.s., Generali Česká pojišťovna a. s..

Vice-chairman

Petr Bohumský

Appointment: 18 September 2017
Born: 1971
Education: Charles University, Prague, Faculty of Mathematics and Physics
University of Pittsburgh – Joseph M. Katz Graduate School of Business, Advance Healthcare Management Institute
Experience: Česká pojišťovna ZDRAVÍ a.s., Generali Česká pojišťovna a.s., Pojišťovna Patricie a.s., Generali PPF Holding B. V. (Generali CEE Holding B.V.), PPF Group..

Member

Karel Bláha

Appointment: 1 June 2020
Born: 1976
Education: Charles University, Prague; University of Economics, Prague
Experience: Transgas, a.s., Pojišťovna Patricie a.s., Generali Česká pojišťovna a.s..

Member

Pavol Pitoňák

Appointment: 20 January 2021
Born: 1975
Education: Slovak University of Technology, Bratislava; ESCP EAP, Berlin
Experience: Allianz Slovenská pojišťovna, a.s., Allianz Slovenská dôchodková správcovská spoločnosť, a.s., Wüstenrot Poist'ovňa, a.s., Wüstenrot stavebná sporiteľňa, a.s., Poist'ovňa TATRA, a.s. (Poist'ovňa Poštovej banky, a.s.), Generali poist'ovňa, a.s., Generali Česká pojišťovna a.s..

Member

Jiří Doubravský

Appointment: 1 July 2019
Born: 1972
Education: Czech University of life Sciences Prague, University of West Bohemia in Pilsen
The Nottingham Trent University & Brno Business School, University of Economics, Prague
Experience: Komerční banka, a.s., HVB Bank, Generali Česká pojišťovna a.s., Generali Poist'ovňa, a.s..

Member

David Vosika

Appointment: 1 January 2020

Born: 1982

Education: University of Economics, Prague, Faculty of informatics and statistics,

Experience: Generali Česká pojišťovna a.s., Generali PPF Holding B.V., Generali PPF Russia, Wüstenrot pojišťovna a.s., Allianz Life, Home Credit Insurance, Pojišťovna Patricie a.s., Generali Pojišťovna a.s..

Fields of Competence of Members of the Board of Directors

Chief Executive Officer

Roman Juráš

Chief Financial Officer

Petr Bohumský

Chief Corporate Business Officer

Karel Bláha

Chief Sales Officer

Pavol Pitoňák

Chief Insurance Officer

Jiří Doubravský

Chief Operation Officer

David Vosika

Supervisory Board

Chairman

Miroslav Singer

Appointment: 1 May 2017

Born: 1968

Education: University of Economics, Prague (Mathematical methods in economics), University of Pittsburgh

Experience: CERGE-EI, The National Economic Institute of the Academy of Sciences of the Czech Republic, University of Economics, Prague, Expandia, a.s., PricewaterhouseCoopers ČR, s.r.o., Czech National Bank, MONETA Money Bank, a.s.

Member

Luciano Cirinà

Appointment: 3 July 2020

Born: 1965

Education: Business Administration at the University of Trieste

Experience: Generali PPF Holding B.V. (od roku 2015 Generali CEE Holding B.V.), Austrian Insurers Federation, Generali Versicherung AG a Generali Holding Vienna AG, Assicurazioni Generali S.p.A., Terst, Deutscher Lloyd (Generali Group)

Member

Marek Jankovič

Appointment: 1 January 2020

Born: 1966

Education: Slovak Technical University in Bratislava

Experience: Allianz – Slovenská poisťovňa, a.s., Poisťovňa AIG Slovakia, a.s., Slovenská poisťovňa, a.s., Generali Česká pojišťovna a.s.

Member

Marek Kubiska

Appointment: 1 January 2019

Born: 1977

Education: Jan Evangelista Purkyně University, Ústí nad Labem (Faculty of Social and Economic Studies)

Experience: Prague Breweries, Generali Česká pojišťovna a.s..

Member

Miloslava Mášová

Appointment: 1 January 2019

Born: 1957

Education: University of Economics, Prague

Experience: Generali Česká pojišťovna a.s.

Member

Antonella Maier

Appointment: 1 September 2020

Born: 1960

Education: Università degli Studi di Trieste, Università di Roma

Experience: Generali, Generali Italia S.p.A., Genertellife S.p.A., Generali CEE Holding

Audit Committee

Member

Martin Mančík

Appointment: 2 March 2017

Born: 1975

Education: University of Economics, Prague

Member

Beáta Petrušová

Appointment: 10 February 2017

Born: 1968

Education: University of Economics, Bratislava

Member

Roman Smetana

Appointment: 1 January 2016

Born: 1974

Education: University of Economics, Prague

Additional information on Persons with an Executive Authority

Persons with an executive authority are members of the Board of Directors and members of the Supervisory Board.

No member of the Company's Board of Directors or Supervisory Board is in a conflict of interest due to membership of other companies' governing bodies.

Principal activities of members of the Board of Directors and Supervisory Board in other companies, to the extent they are material for the Company:

Karel Bláha:

- member of the Board of Directors of Pojišťovna Patricie a. s.;

Petr Bohumský:

- chairman of the Supervisory Board of Pojišťovna Patricie a.s.;
- member of the Supervisory Board of České pojišťovny ZDRAVÍ a.s.;
- member of the Supervisory Board of Generali penzijní společnosti a.s.;
- member of the Supervisory Board of Nadace GCP;
- vice-chairman of the Supervisory Board of Generali Česká Distribuce a.s.;
- vice-chairman of the Executive Committee of Czech Table Tennis;

Luciano Cirina:

- head of the organizational unit Generali CEE Holding, B.V.;
- head of the organizational unit Generali Operations Service Platform Czech Branch;
- member of the governing body of Generali CEE Holding B.V., Netherlands;
- chairman of the Supervisory Board of Generali Versicherung AG, Austria;
- chairman of the Supervisory Board of Generali Beteiligungverwaltung GmbH, Austria;
- chairman of the Supervisory Board of Generali Insurance AD, Bulgaria;
- vice-chairman of the Supervisory Board of Generali Towarzystwo Ubezpieczeń S.A. and Generali Życie Towarzystwo Ubezpieczeń S.A., Poland;
- member of the Supervisory Board of Generali Biztosító Zrt., Hungary;
- member of the Board of Directors of PJSIC INGOSSTRAKH, Russia;
- chairman of the Supervisory Board of ADRIATIC SLOVENICA Zavarovalna družba d.d., Slovenia;
- member of the Supervisory Board Deutsche Vermögensberatung AG, Germany;

Roman Juráš:

- chairman of the Board of Directors Czech Insurer's Bureau;
- vice-president of the Czech Insurance Association;
- member of the Supervisory Board of Generali Versicherung AG a Generali Beteiligungverwaltung GmbH, Austria;
- vice-chairman of the Supervisory Board of VÚB Generali dôchodková správcovská spoločnosť, a.s., Slovakia;
- member of the Supervisory Board of Generali Poist'ovna, a. s., Slovakia;

Marek Jankovič:

- chairman of the Supervisory Board of Nadační fond pro podporu vzdělávání v pojišťovnictví;
- chairman of the Supervisory Board of move on & Co., SE;
- chairman of the Board of Directors PE project, cooperative, Slovakia;
- chairman of the Supervisory Board of Griffin, s. r. o., Slovakia;
- vice-chairman of the Board of Directors Icarus, cooperative, Slovakia;

Miroslav Singer:

- vice-chairman of the Supervisory Board of MONETA Money Bank a.s.;
- chairman of the Supervisory Board of Generali Poist'ovňa a.s., Slovakia;
- member of the Supervisory Board of Generali zavarovalna družba d.d., Slovenia;

Jiří Doubravský:

- member of the Board of Directors of České pojišťovny ZDRAVÍ a.s.;
- member of the Board of Directors Zemědělská společnost Lípa;
- member of the Supervisory Board of Pojišťovna Patricie a. s.;

Antonella Maier:

- member of the Supervisory Board of Generali Investments CEE, investiční společnost, a.s.;

Pavol Pitoňák:

- member of the Supervisory Board of Generali penzijní společnost, a.s.;
- chairman of the Supervisory Board of Generali Česká Distribuce a.s.;

David Vosika:

- member of the Board of Directors of Pojišťovna Patricie a. s.;
- member of the Board of Directors of Česká pojišťovna ZDRAVÍ a.s.;
- member of the Supervisory Board of Europ Assistance a.s. ;

Miloslava Mášová:

CEO of Acredité s.r.o.;

Marek Kubiska:

This member of the Supervisory Board has no significant activities in other companies.

No member of the Board of Directors or Supervisory Board has been convicted of a fraud-related crime.

As at 30 June 2021 the Company did not have any records of loans or advances extended to members of the Board of Directors or the Supervisory Board.

Company's Shareholders Structure

As at 30 June 2021, Generali Česká pojišťovna was part of a group; the company at the pinnacle of that group's holding structure is Generali CEE Holding B.V. The ultimate owner of Generali Česká pojišťovna is Assicurazioni Generali S.p.A., which held a 100% stake in the voting rights associated with the shares of Generali CEE Holding B.V. The Company's sole shareholder is Generali CEE Holding B.V.

Generali CEE Holding B.V.

Legal form:	limited company
Registered office:	De Entree 91, 1101 BH, Amsterdam, Netherlands
File number at the Register of the Amsterdam Chamber of Commerce and Industry:	34275688
Share capital:	EUR 100,000
Stake in the voting rights:	100% (indirect)
Share of Share capital:	100% (indirect)
Date of inception:	8 June 2007
Principal businesses:	holding activities

The Company has not entered into a control agreement with its sole shareholder, CZI Holdings N.V. As at 31 December 2020 The Company compiled a Report on Relations Between the Company and Related Entities pursuant to Section 82 of Act No. 90/2012 Sb. Generali CEE Holding B.V. became the sole shareholder 20 May 2021.

Information on Group Structure

Controlling entities

Next to the sole shareholder Generali CEE Holding B.V. below is other controlling entities of the Company:

Assicurazioni Generali S.p.A

Legal form:	joint stock company
Registered office:	Piazza Duca degli Abruzzi 2, Trieste, Italy
Trieste Companies' Register number:	00079760328
Share capital:	EUR 1,581,069,241
Stake in the voting rights:	100% (indirect)
Share of Share capital:	100% (indirect)
Date of inception:	26 December 1831
Principal businesses:	providing insurance and finance products

Amounts of receivables and payables of the Company, towards controlling entities is shown in the following table.

(In CZK thousands)	Receivables	Payables
Generali CEE Holding B.V.	3,143	(10,535)
Assicurazioni Generali S.p.A	27,714	(36,286)

Generali Česká pojišťovna has no securities issued by controlling entities. Company has not accepted any guarantees from controlling entities, even has not provided any guarantees to such entities.

Controlled entities

Name	Legal form	Registered office
Česká pojišťovna ZDRAVÍ a.s.	joint stock company	Na Pankráci 1720/123, 140 21, Praha 4, Česká republika
Generali Real Estate Fund CEE a.s., investiční fond	joint stock company	Na Pankráci 1658/121, 140 21, Praha 4, Česká republika
Nadace GCP	foundation	Na Pankráci 1658/121, 140 21, Praha 4, Česká republika
Acredité s.r.o.	limited company	Na Pankráci 1658/121, 140 21, Praha 4, Česká republika
Generali penzijní společnost, a.s.	joint stock company	Na Pankráci 1720/123, 140 21, Praha 4, Česká republika
Green Point Offices a.s.	joint stock company	Lamačská cesta 3/A, 841 04, Bratislava, Slovenská republika
Pařížská 26, s.r.o.	limited company	Václavské náměstí 823/33, 110 00, Praha 1, Česká republika
PALAC KRIZIK a.s.	joint stock company	Radlická 608/2, 150 23, Praha 5, Česká republika
Solitaire Real Estate, a.s.	joint stock company	Václavské náměstí 823/33, 110 00, Praha 1, Česká republika
IDEE s.r.o.	limited company	Václavské náměstí 823/33, 110 00, Praha 1, Česká republika
PL Investment Jerozolimskie I Sp. z o.o.	limited company	Ul. Postępu 15B 02-676 Warszawa, Polsko
Náměstí Republiky 3a, s.r.o.	limited company	Václavské náměstí 823/33, 110 00, Praha 1, Česká republika
MUSTEK PROPERTIES s.r.o.	limited company	Václavské náměstí 823/33, 110 00, Praha 1, Česká republika
Generali Česká Distribuce a.s.	joint stock company	Na Pankráci 1658/121, 140 00, Praha 4, Česká republika
Office Center Purkyňova, a.s.	joint stock company	Václavské náměstí 823/33, 110 00, Praha 1, Česká republika
Cleha Invest Sp. Z o.o.	limited company	ul. Królewska 18, 00-103 Warszawa, Polsko
SIBSEN Invest Sp. Z o.o.	limited company	ul. Wspólna 72, 00-687 Warszawa, Polsko
Pojišťovna Patricie a.s.	akciová společnost	Spálená 75/16, Nové Město, 110 00, Praha 1, Česká republika
SMALL Gref a.s.	joint stock company	Na Pankráci 1658/121, 140 00, Praha 4, Česká republika
BRITISH CORNER s.r.o.	limited company	Václavské náměstí 823/33, 110 00, Praha 1, Česká republika
OVOCNÝ TRH 2 s.r.o.	limited company	Václavské náměstí 823/33, 110 00, Praha 1, Česká republika
Palác Špork, a.s.	joint stock company	Václavské náměstí 823/33, 110 00, Praha 1, Česká republika

Following table shows stake of the Company in the voting rights and share capital of controlled entities.

Name	Direct share on Share capital (%)	Indirect share on Share capital (%)	Direct stake in the voting rights (%)	Indirect stake in the voting rights (%)	Number of shares held by the Company	Nominal value of shares/ participation interest in CZK ¹	Purchase price of shares/ participation interest in CZK (on a acquisition date)
Česká pojišťovna ZDRAVÍ a.s.	100.00		100.00		105	105,000,000	196,250,000
Generali Real Estate Fund CEE a.s., investiční fond	56.88	5.14	56.88	5.14	277	277,005,600	4,499,676,486
Nadace GCP	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Acredité s.r.o.	100.00		100.00			100,000	65,676,527
Generali penzijní společnost, a.s.	100.00		100.00		50,000,000		6,905,095,750
Green Point Offices a.s.	100.00		100.00		1	637,125	834,532,727
Pařížská 26, s.r.o.	100.00		100.00			200,000	345,562,642
PALAC KRIZIK a.s.	50.00	28.44	50.00	28.44	101	1,010,000	527,267,705
Solitaire Real Estate, a.s.		56.88		56.88			
IDEE s.r.o.		56.88		56.88			
PL Investment Jerozolimskie I Sp. z o.o.		56.88		56.88			
Náměstí Republiky 3a, s.r.o.		56.88		56.88			
MUSTEK PROPERTIES s.r.o.		56.88		56.88			
Generali Česká Distribuce a.s.	100.00		100.00		20	2,000,000	128,877,550
Office Center Purkyňova, a.s.		56.88		56.88			
Cleha Invest Sp. Z o.o.		56.88		56.88			
SIBSEN Invest Sp. Z o.o.		56.88		56.88		1	
BRITISH CORNER s.r.o.		56.88		56.88			
OVOCNÝ TRH 2 s.r.o.		56.88		56.88			
Palác Špork, a.s.		56.88		56.88			
Pojišťovna Patricie a.s.	100.00		100.00		50,000	500,000,000	6,620,805,376

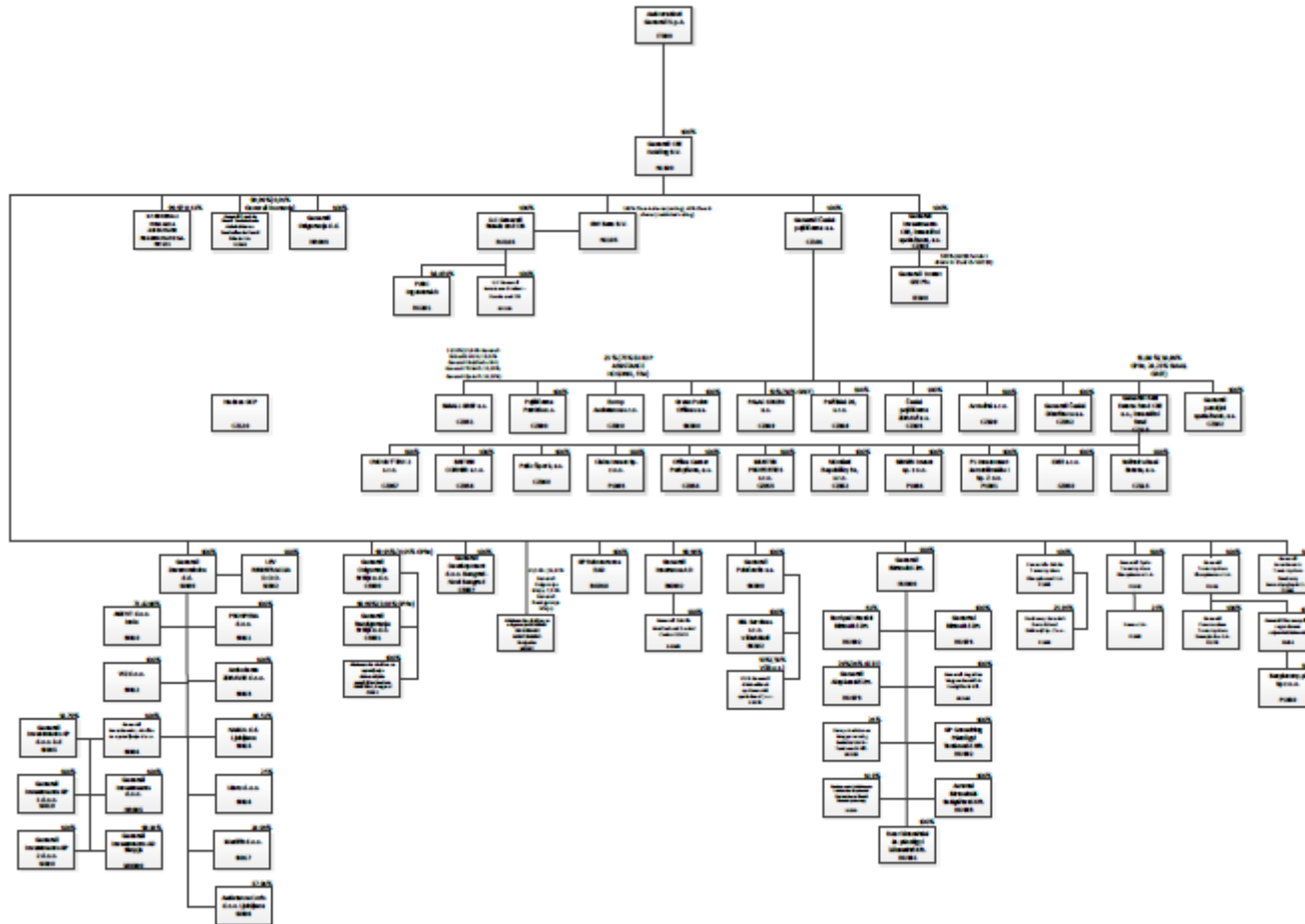
¹ Foreign currency is translated using CNB exchange rate as at 30 June 2021.

Amounts of receivables and payables of the Company towards controlled entities is shown in following table.

(in CZK thousands)	Receivables	Payables	Value of securities owned by GČP and issued by controlled entity	
			Value of securities (purchase price)	Value of securities (book value)
Česká pojišťovna ZDRAVÍ a.s.		(9,315)	196,250	
Generali Real Estate Fund CEE a.s., investiční fond			4,499,676	
Nadace GCP			N/A	N/A
Acredité s.r.o.	19,800	(754)	65,677	
Generali penzijní společnost, a.s.	2,208	(4,015)	6,905,096	
Office Center Purkyňova, a.s.	22,090			
Pojišťovna Patricie a.s.	9,725	(27,645)	6,620,805	1,554,005
Generali Česká Distribuce a.s.	90,037	(59,588)	128,878	

The Company has no liabilities relating to securities issued by controlled entities.

Group Structure



Financial information

Financial statements

Statement of Financial Position

In CZK thousands

	Current period 30. 6. 2021	Previous period 31. 12. 2020
Investments to subsidiaries and associates	14,425,879	10,387,431
Intangible assets	1,451,384	1,526,300
Tangible assets	632,847	744,793
Investments	76,725,865	78,452,475
Investment properties	205,260	295,207
Loans	5,651,277	6,962,015
Available-for-sale	52,195,235	53,043,183
Financial assets at fair value through profit or loss	18,674,093	18,152,070
Reinsurance assets	15,580,169	14,239,581
Receivables	6,380,588	6,007,856
Long term assets held for sale	755,533	755,533
Deferred tax receivable	3,258,525	1,686,168
Accruals and prepayments	1,673,771	1,735,550
Cash and cash equivalents	3,167,522	1,227,679
Total assets	124,052,083	116,763,366
Share capital	4,000,000	4,000,000
Retained earnings and other reserves	22,422,068	15,851,279
Total equity	26,422,068	19,851,279
Insurance liabilities	79,128,610	77,623,511
Other provisions	57,186	66,993
Financial liabilities	2,656,589	4,266,221
Payables	13,062,870	12,411,231
Accruals and deferred income	2,724,760	2,544,131
Total liabilities	97,630,015	96,912,087
Total equity and liabilities	124,052,083	116,763,366

Income Statement

In CZK thousands

	Current period 30. 6. 2021	Previous period 30. 6. 2020
Net earned premiums revenue	12,193,103	12,226,569
Insurance premium revenue	19,176,410	19,130,895
Insurance premium ceded to reinsurers	(6,983,307)	(6,904,326)
Interests and other investment income	572,246	729,350
Income from subsidiaries and associates	5,705,476	5,704,801
Other income from financial instruments and other investments	309,962	1,362,414
Net income/loss from financial instruments at fair value through profit or loss	1,587,348	(1,965,215)
Other income	1,917,941	3,619,959
Total income	22,286,076	21,677,878
Net insurance benefits and claims	(8,022,296)	(5,213,035)
Gross insurance benefits and claims	(11,955,442)	(8,149,572)
Reinsurers' share	3,933,146	2,936,537
Expenses from subsidiaries and associated companies	0	(5,066,800)
Other expenses for financial instruments and other investments	(618,945)	(522,237)
Acquisition costs	(2,031,437)	(1,625,322)
Administration costs	(1,296,958)	(1,316,424)
Other expenses	(2,519,236)	(4,178,338)
Total expenses	(14,488,872)	(17,922,156)
Profit before tax	7,797,204	3,755,722
Income tax expense	(442,273)	(614,681)
Net profit for the year	7,354,931	3,141,041

Statement of comprehensive income

In CZK thousands

	Current period 30. 6. 2021	Previous period 30. 6. 2020
Net profit for the year	7,354,931	3,141,041
Other comprehensive income - elements which may be recycled to profit or loss		
Exchange rate differences in equity	0	2
Available-for-sale financial assets revaluation in equity	(863,282)	(311,742)
Available-for-sale financial assets revaluation realised in income statement	(155,122)	(321,651)
Available-for-sale impairment losses	58,057	149,211
Other comprehensive income before tax effects	(960,347)	(484,180)
Tax on items of Other comprehensive income	182,466	91,995
Other comprehensive income/loss. net of tax	(777,881)	(392,185)
Total Comprehensive income	6,577,050	2,748,856

Fair value and nominal value of derivatives

As at 30. 6. 2021 (In CZK thousands)	Fair value	Nominal value
Hedging derivatives	25,118	38,832,546
Trading derivatives	74,239	21,843,456

Ratios

As at 30. 6. 2021	(%)
Return on average assets (ROAA)	6.11
Return on average equity (ROAE)	31.79
Non-life "Combined ratio"	81.8