

KEY RATIOS

	2023	2022
PERFORMANCE RATIOS		
Return on investments (proportion of investment income over average investment assets)	3.8%	0.4%
Return on equity (proportion of net profit from ordinary activity to average shareholder's equity)	4.8%	10.3%
Reduction in Insurance Contract Liabilities	13.9%	41.2%
Growth in shareholders' equity	2.7%	2.9%
LEVERAGE RATIOS		
Net contract liabilities/ Shareholders' equity	31.5%	37.8%
Net contract liabilities / Total Assets	22.5%	25.7%
LIQUIDITY RATIOS		
Investment assets/Net contract liabilities	419.5%	360.5%
Liquid assets/ Net contract liabilities	407.0%	347.6%
OTHER		
Statutory Solvency ratio (Capital available to required solvency margin)	9235.9%	9841.1%
Earnings per share attributable to shareholders (US\$)	0.07	0.15
Book value per share (US\$)	1.49	1.45
Price to book value per share	56.5%	30.4%