

KEY RATIOS

PERFORMANCE RATIOS	2024	2023
Return on investments (proportion of investment income over average investment assets)	3.9%	3.8%
Return on equity (proportion of net profit from ordinary activity to average shareholder's equity)	9.2%	4.8%
Reduction in insurance contract liabilities	19.8%	13.9%
Growth in shareholders' equity	-4.0%	2.7%
LEVERAGE RATIOS		
Net contract liabilities/ shareholders' equity	26.2%	31.5%
Net contract liabilities / total assets	19.9%	22.5%
LIQUIDITY RATIOS		
Investment assets/net contract liabilities	485.5%	419.5%
Liquid assets/ net contract liabilities	473.9%	407.0%
OTHER		
Statutory Solvency ratio (capital available to required solvency margin)	10995.9%	9235.9%
Earnings per share attributable to shareholders (US\$)	0.13	0.07
Book value per share (US\$)	1.43	1.49
Price to book value per share	56.4%	56.5%