

6 KEY ASPECTS OF THE RESULTS



STRENGTH OF THE BUSINESS IN THE THREE PRINCIPAL MARKETS:

SPAIN
USA
BRAZIL

TURBOCHARGED



EXCEPTIONAL IMPROVEMENT IN COMBINED RATIOS:

GROUP 95.9%
BRAZIL 91.6%
LATAM NORTH 93.1%
IBERIA 93.9%

IMPROVEMENT



STRONG GROWTH IN PREMIUMS IN LATAM:

↑ 17%

RIISING



INSURANCE UNITS EARNINGS:

↑ 9.4%

EARNINGS



WHILE THE SECTOR DROPS 1%, SPAIN GROWS BY

↑ 5.1%

GROWTH



HISTORIC RECORD ACHIEVED IN ASSETS >€73.5 BN

RECORD