

## Financial results as at 30 June 2024



### Balance sheet

in thousands of Czech crowns (CZK)	Gross	Adjustment	Net	Net
	30 June 2024	30 June 2024	30 June 2024	31 Dec. 2023
B. Intangible fixed assets, thereof	43,329	12,907	30,422	17,933
C. Investments	762,484	x	762,484	673,774
C.II. Investments in affiliated undertakings and participating interests	0	x	0	500
C.II.1. Participating interests with controlling influence	0	x	0	500
C.III. Other investments	762,484	x	762,484	673,274
C.III.1. Shares and other variable-yield securities, other participating interests	36,386	x	36,386	30,807
C.III.2. Bonds and other fixed-income securities	271,760	x	271,760	183,720
C.III.4. Other loans and credits	452,393	x	452,393	458,149
C.III.6. Other investments	1,945	x	1,945	598
E. Debtors	63,440	14,636	48,804	45,332
E.I. Receivables arising from direct insurance operations	45,506	14,636	30,870	26,675
E.I.1. Policyholders, thereof	45,506	14,636	30,870	26,675
E.II. Receivables arising from reinsurance operations, thereof	189	x	189	29
E.III. Other receivables, thereof	17,745	x	17,745	18,628
F. Other assets	26,995	590	26,405	10,083
F.I. Tangible fixed assets other than those listed under "C.I. Land and buildings", and inventories	1,399	590	809	877
F.II. Cash on accounts in financial institutions and cash in hand	25,596	x	25,596	9,206
G. Temporary asset accounts	208,825	x	208,825	176,953
G.II. Deferred acquisition costs	192,617	x	192,617	161,933
G.II.b) in non-life insurance	192,617	x	192,617	161,933
G.III. Other temporary asset accounts, thereof	16,209	x	16,209	15,020
<b>TOTAL ASSETS</b>	<b>1,105,074</b>	<b>28,133</b>	<b>1,076,941</b>	<b>924,075</b>

in thousands of Czech crowns (CZK)	Gross 30 June 2024	Adjustment 30 June 2024	Net 30 June 2024	Net 31 Dec. 2023
A. Equity	277,149	x	277,149	270,458
A.I. Registered capital, thereof	160,000	x	160,000	160,000
A.IV. Other capital funds	291,937	x	291,937	291,937
A.VI. Profit or loss brought forward	(181,477)	x	(181,477)	(184,068)
A.VII. Profit or loss for the financial year	6,689	x	6,689	2,589
C. Technical provisions	695,665	121,668	573,997	455,029
C.1. Provision for unearned premiums	433,551	69,972	363,579	272,722
C.3. Provision for outstanding claims	261,616	51,696	209,920	181,772
C.4. Provision for bonuses and rebates	498	x	498	535
G. Creditors	187,045	x	187,045	138,561
G.I. Payables arising from direct insurance operations, thereof	68,956	x	68,956	58,024
G.II. Payables arising from reinsurance operations, thereof	107,598	x	107,598	69,532
G.V. Other payables, thereof	10,491	x	10,491	11,005
G.V.a) tax liabilities and payables due to social security and health insurance institutions	874	x	874	706
H. temporary liability accounts	38,750	x	38,750	60,027
H.I. Accrued expenses and deferred revenues	15,844	x	15,844	12,280
H.II. Other temporary liability accounts, thereof	22,906	x	22,906	47,747
<b>TOTAL LIABILITIES</b>	<b>1,198,609</b>	<b>121,668</b>	<b>1,076,941</b>	<b>924,075</b>



## Income statement

in thousands of Czech crowns (CZK)	Base	Subtotal	Result	Result
	30 June 2024	30 June 2024	30 June 2024	31 Dec. 2023
<b>I. Technical account for non-life insurance</b>	x	x	x	x
I.1. Earned premiums, net of reinsurance:	x	x	x	x
I.1.a) gross premiums written	576,829	x	x	x
I.1.b) outward reinsurance premiums (-)	101,217	475,612	x	x
I.1.c) change in the gross provision for unearned premiums (+/-)	107,406	x	x	x
I.1.d) change in the provision for unearned premiums, reinsurance share (+/-)	16,549	90,857	384,755	567,050
I.3. Other technical income, net of reinsurance	x	x	7,752	13,715
I.4. Claims incurred, net of reinsurance:	x	x	x	x
I.4.a) claims paid:	x	x	x	x
I.4.a)aa) gross amount	277,597	x	x	x
I.4.a)ab) reinsurance share (-)	21,479	256,118	x	x
I.4.b) change in the provision for outstanding claims:	x	x	x	x
I.4.b)ba) gross amount	41,936	x	x	x
I.4.b)bb) reinsurance share (-)	13,789	28,147	284,265	405,256
I.5. Changes in other technical provisions, net of reinsurance (+/-)	x	x	37	590
I.6. Bonuses and rebates, net of reinsurance	x	x	45	(209)
I.7. Net operating expenses:	x	x	x	x
I.7.a) acquisition costs	x	152,572	x	x
I.7.b) change in deferred acquisition costs (+/-)	x	(30,684)	x	x
I.7.c) administrative expenses	x	28,918	x	x
I.7.d) reinsurance commissions and profit participation (-)	x	37,104	113,702	191,021
I.8. Other technical expenses, net of reinsurance	x	x	12,516	25,600
I.10. Sub-total on the technical account for non-life insurance	x	x	<b>(17,984)</b>	<b>(40,730)</b>
<b>III. Non-technical account</b>				
<b>III.1. Result of the technical account for non-life insurance</b>	x	x	<b>(17,984)</b>	<b>(40,730)</b>
<b>III.2. Result of the technical account for life assurance</b>	x	x	x	x
III.3. Income from investments				
III.3.b)bb) income from other investments	22,694	22,694	x	x
III.3.c) value adjustments on investments	x	14,388	x	x
III.3.d) income from disposal of investments	x	20,813	57,895	136,073
III.5. Expenses connected with investments	x	x	x	x
III.5.a) investment management charges, including interest	x	4,821	x	x
III.5.b) value adjustments on investments	x	6,511	x	x
III.5.c) book value of disposed investments	x	20,813	32,145	93,448
III.7. Other income	x	x	27	158
III.8. Other expenses	x	x	3	0
III.9. Income tax on ordinary activities	x	x	(1,100)	535
III.10. Profit or loss on ordinary activities after tax	x	x	6,690	2,589
<b>III.16. Profit or loss for the financial year</b>	x	x	<b>6,690</b>	<b>2,589</b>