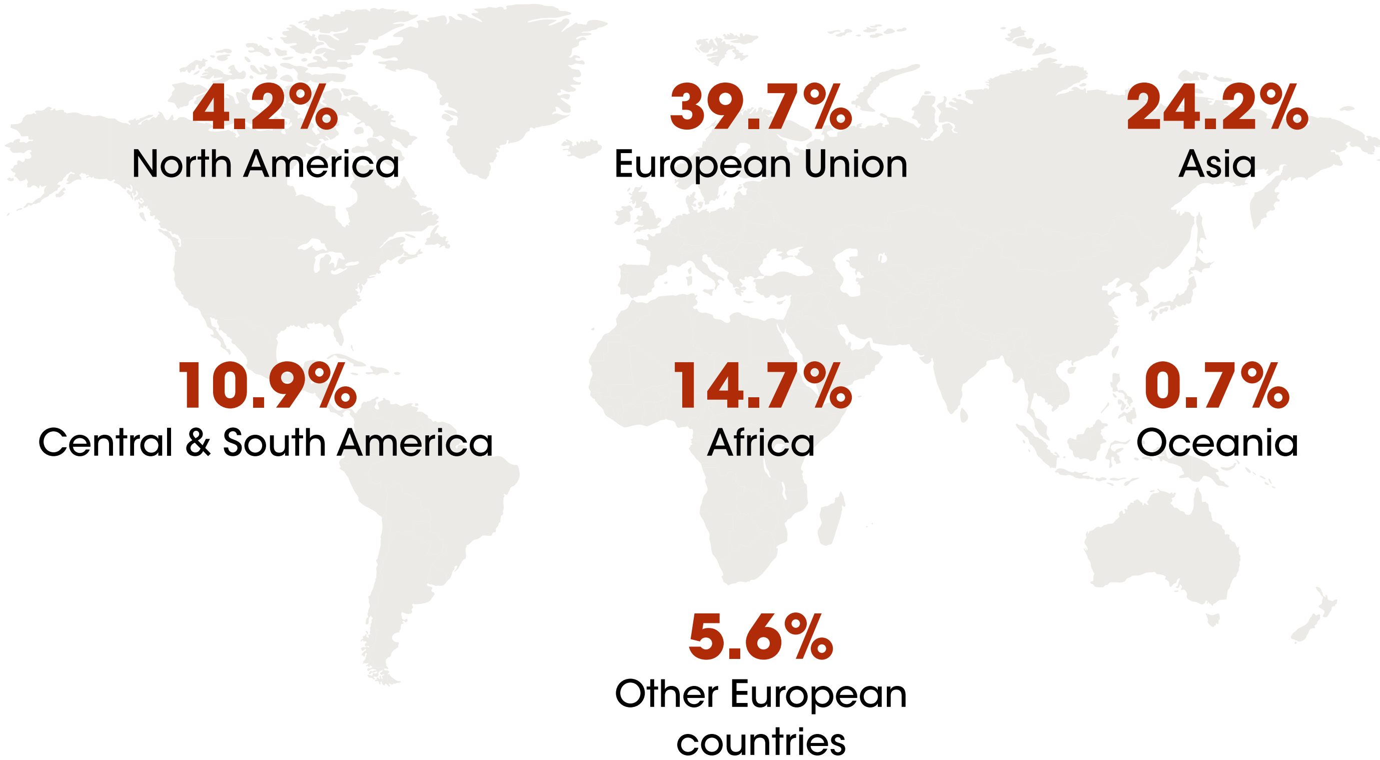
A European credit insurance group

Activities and results

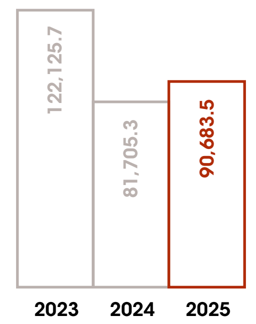
In million eur	2025	2024	2023
Value of transactions insured during the financial year [1]	90,683.5	81,705.3	122,125.7
Total potential exposure	86,879.4	85,276.2	83,550.5
Insurance revenue	438.3	454.0	442.6
Insurance service result	76.8	174.1	74.0
Net insurance and financial result	163.7	324.0	191.7
Total profit/(loss) of the year	122.0	266.0	130.3
Total comprehensive income	122.5	257.2	135.5
Total equity	3,424.9	3,302.1	3,045.2
Staff	536	532	546
RATIOS (IN %) ACCORDING TO IFRS 4			
Net loss ratio	45.4%	34.5%	26.4%
Net cost ratio	43.1%	46.9%	44.4%

(1) before cession to reinsurers

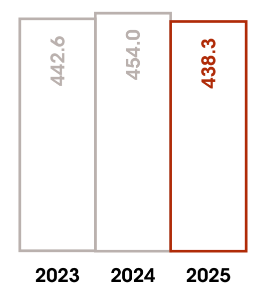
Geographical spread of risk exposure



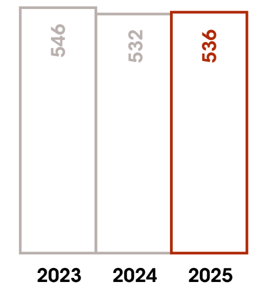
Value of transactions insured(1) (in million EUR)



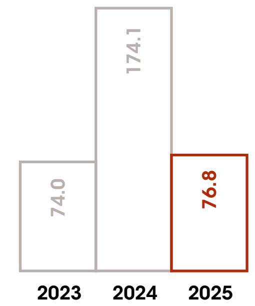
Insurance revenue (in million EUR)



Staff (in units)



Insurance service result (in million EUR)



Total potential exposure (in million EUR)