Eurolife FFH Insurance Group

A FAIRFAX Company

EUROLIFE FFH INSURANCE GROUP HOLDINGS S.A.

Registration No: 131910001000

REGISTERED OFFICE: PANEPISTIMIOU 33-35 AND KORAI, ATHENS 105 64 FINANCIAL DATA AND INFORMATION FOR THE YEAR FROM 1 JANUARY 2020 TO 31 DECEMBER 2020

The information listed below arising from the financial statements aims to provide a general overview about the financial results of the Group Eurolife FFH Insurance Group. Consequently, it is recommended to the reader, before any investment decision or transaction performed with the Group, to visit the website of the Group where the financial statements are available with the certified auditor's report.

	•			·		
GROUP' S DATA				Board of Directors		
Annanaisha Autharitus	Danies of Abbies			Alassa da a Carria carria s	Chairman and CEO Funanting March as	
Appropriate Authority: Group's Website:	Region of Attica www.eurolife.gr			Alexandros Sarrigeorgiou Konstantinos Vassiliou	Chairman and CEO, Executive Member Vice Chairman, Non-Executive Member	
Date of approval of the annual consolidated	<u>www.euroure.gr</u>					
financial statements (from which data were compiled):	31 March 2021			Angelos Androulidakis Efthimios Vidalis	Independent, Non-Executive Member Independent, Non-Executive Member	
Certified Public Accountant-Auditor:	Konstantinos Michalatos (SOEL Reg.	No 17701)		Alberto Lotti	Independent, Non-Executive Member	
Audit Firm:	PricewaterhouseCoopers S.A. (Reg. No			Wade Sebastian Burton	Non-Executive member	
Auditors' Opinion:	Unqualified Unqualified	J. 1.3)		lakovos Giannaklis	Non-Executive member	
				Theodoros Kalantonis	Non-Executive member	
				Nikolaos Delendas	Executive Member	
				Amalia Mofori	Executive Member	
				Vassileios Nikiforakis	Executive Member	
BALANCE SHEET				INCOME STAT		
	ts in euro thousand			Amounts in euro		
		GR	OUP			GROUP
ASSETS		24.42.222	24 42 2040	1. Tr. 1	01.0	
		<u>31.12.2020</u>		<u>Life Insurance</u>	31.12.20	
Property and equipment		15.926	16.135	•	383.	
Investment property		60	61	Minus: Premium ceded to reinsurers	(5.3	•
Right of use intangible assets		894	1.232	Other related insurance income		711 7.752
Intangible assets Commissions and deferred acquisition costs (DAC)		29.123 33.222	27.990 31.880	·	(25.2 (279.4	
Investment in subsidiaries and joint ventures		45.279	46.760	•	(163.4	
Financial assets at fair value through profit or loss		1.548.916	498.337		254.	
Available for sale financial assets		1.431.811	2.426.093			
Loans and receivables		82.279	 _0.033			133,343
Insurance receivables		11.094	17.596			
Reinsurance receivables		14.190	28.300	Non Life Insurance		
Cash and cash equivalents		284.209	171.680		65.	190 72.322
Other assets		11.755	52.502	Minus: Premium ceded to reinsurers	(12.8	
TOTAL ASSETS		3.508.757	3.318.566			485 1.183
				Minus: Acquisition expenses	(12.3	
EQUITY				Minus: Insurance claims - Group's share	(15.6	
Share capital		225.000	225.000		•	169 (3.995)
Other reserves and retained earnings		513.251	492.114	Investment Income	9.0	
Total Equity (a)		738.251	717.114	Profit of Non Life Insurance (b)	38.9	
l				• •		
LIABILITIES						
Liabilities due to reinsurers and cedents		2.783	2.849			
Provisions / Other Liabilities		190.846	181.635	Loss from subsidiaries and joint ventures (c)	(4.5	(1.332)
Total Liabilities (b)		193.629	184.484	Income from insurance brokerage (d)	2.	069 2.393
<u>Life Insurance Reserves</u>				Administrative expenses (e)	(51.4	(38) (50.582)
Mathematical insurance reserves		2.129.103	2.100.578	Other income / (expenses) (f)	(1.6	(1.802)
Unearned premiums reserves		12.318	10.641	Profit before tax (a) + (b) + (c) + (d) + (e) + (f)	151.5	934 134.743
Outstanding claims reserves		44.063	45.683	Minus: Income tax expense	(38.4	21) (34.369)
Insurance provisions where policyholders bear the investment risk		291.066	158.475	Profit for the year	113.	514 100.374
(Unit Linked)						
Other insurance reserves		25	13			
Other insurance reserves Non Life Insurance Reserves			13	STATEMENT OF COMPRE		
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves		28.164	13 32.083	STATEMENT OF COMPRE Amounts in euro	housand	CROUR
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves		28.164 72.139	69.495		housand	GROUP
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves		28.164			thousand	01 - 01.01 -
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves		28.164 72.139	69.495		housand	01 - 01.01 -
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c)		28.164 72.139 2.576.877	69.495 2.416.968	Amounts in euro Profit for the year (A)	01.1 31.12.20 113.	01 - 01.01 - 020 31.12.2019 514 100.374
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c)		28.164 72.139 2.576.877	69.495 2.416.968	Amounts in euro Profit for the year (A) Change in fair value of available for sale financial assets, net of tax	01.0 31.12.20	01 - 01.01 - 31.12.2019 514 100.374 60) 231.699
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c) TOTAL LIABILITIES AND EQUITY (a) + (b) + (c)	OF CHANGES IN EQUITY	28.164 72.139 2.576.877	69.495 2.416.968	Amounts in euro Profit for the year (A)	113.1 (90.1	01 - 01.01 - 31.12.2019 514 100.374 60) 231.699 43 263
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c) TOTAL LIABILITIES AND EQUITY (a) + (b) + (c)	OF CHANGES IN EQUITY ts in euro thousand	28.164 72.139 2.576.877 3.508.757	69.495 2.416.968 3.318.566	Profit for the year (A) Change in fair value of available for sale financial assets,net of tax Changes in the share of other comprehensive income of the Joint Venture, net of tax Change in currency translation differences, net of tax Remeasurement of defined benefit obligation, net of tax	thousand 01. 31.12.20 113. (90.1	01 - 01.01 - 31.12.2019 514 100.374 60) 231.699 43 263 202) (295) (69) (77)
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c) TOTAL LIABILITIES AND EQUITY (a) + (b) + (c)		28.164 72.139 2.576.877 3.508.757	69.495 2.416.968 3.318.566	Profit for the year (A) Change in fair value of available for sale financial assets,net of tax Changes in the share of other comprehensive income of the Joint Venture, net of tax Change in currency translation differences, net of tax Remeasurement of defined benefit obligation, net of tax Other comprehensive income (B)	113.: (90.1 (2 (90.3	01 - 01.01 - 31.12.2019 514 100.374 60) 231.699 43 263 602) (295) (69) (77) 88) 231.589
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c) TOTAL LIABILITIES AND EQUITY (a) + (b) + (c) STATEMENT (Amount		28.164 72.139 2.576.877 3.508.757	69.495 2.416.968 3.318.566 OUP 2019	Profit for the year (A) Change in fair value of available for sale financial assets,net of tax Changes in the share of other comprehensive income of the Joint Venture, net of tax Change in currency translation differences, net of tax Remeasurement of defined benefit obligation, net of tax	thousand 01. 31.12.20 113. (90.1	01 - 01.01 - 020 31.12.2019 514 100.374 60) 231.699 43 263 202) (295) (69) (77) 88) 231.589
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c) TOTAL LIABILITIES AND EQUITY (a) + (b) + (c) STATEMENT (Amount Total Equity at 1 January		28.164 72.139 2.576.877 3.508.757 GR	69.495 2.416.968 3.318.566 OUP 2019 440.163	Profit for the year (A) Change in fair value of available for sale financial assets,net of tax Changes in the share of other comprehensive income of the Joint Venture, net of tax Change in currency translation differences, net of tax Remeasurement of defined benefit obligation, net of tax Other comprehensive income (B)	113.: (90.1 (2 (90.3	01 - 01.01 - 31.12.2019 514 100.374 60) 231.699 43 263 (202) (295) (69) (77) 88) 231.589
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c) TOTAL LIABILITIES AND EQUITY (a) + (b) + (c) STATEMENT (Amount Total Equity at 1 January Profit for the year		28.164 72.139 2.576.877 3.508.757	69.495 2.416.968 3.318.566 OUP 2019 440.163 100.374	Profit for the year (A) Change in fair value of available for sale financial assets,net of tax Changes in the share of other comprehensive income of the Joint Venture, net of tax Change in currency translation differences, net of tax Remeasurement of defined benefit obligation, net of tax Other comprehensive income (B)	(90.3 (90.3 (23.3	01 - 01.01 - 31.12.2019 514 100.374 60) 231.699 43 263 (202) (295) (69) (77) 88) 231.589
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c) TOTAL LIABILITIES AND EQUITY (a) + (b) + (c) STATEMENT (Amount Total Equity at 1 January Profit for the year Dividends distributed to shareholders		28.164 72.139 2.576.877 3.508.757 GR	69.495 2.416.968 3.318.566 OUP 2019 440.163 100.374 (15.000)	Profit for the year (A) Change in fair value of available for sale financial assets,net of tax Changes in the share of other comprehensive income of the Joint Venture, net of tax Change in currency translation differences, net of tax Remeasurement of defined benefit obligation, net of tax Other comprehensive income (B) Total comprehensive income net of tax (A) + (B)	(90.3 (90.3 (23.3	01 - 01.01 - 31.12.2019 514 100.374 60) 231.699 43 263 (202) (295) (69) (77) 88) 231.589
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c) TOTAL LIABILITIES AND EQUITY (a) + (b) + (c) STATEMENT (Amount Total Equity at 1 January Profit for the year Dividends distributed to shareholders Interim dividends distributed to shareholders		28.164 72.139 2.576.877 3.508.757 GRe 2020 717.114 113.514 0 0	69.495 2.416.968 3.318.566 OUP 2019 440.163 100.374 (15.000) (40.000)	Profit for the year (A) Change in fair value of available for sale financial assets, net of tax Changes in the share of other comprehensive income of the Joint Venture, net of tax Change in currency translation differences, net of tax Remeasurement of defined benefit obligation, net of tax Other comprehensive income (B) Total comprehensive income net of tax (A) + (B)	## O1.1	01 - 01.01 - 01.01 - 020 31.12.2019 514 100.374 60) 231.699 43 263 202) (295) (69) (77) 88) 231.589 126 331.963
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c) TOTAL LIABILITIES AND EQUITY (a) + (b) + (c) STATEMENT (Amount Total Equity at 1 January Profit for the year Dividends distributed to shareholders Interim dividends distributed to shareholders Other comprehensive income		28.164 72.139 2.576.877 3.508.757 3.508.757 6Re 2020 717.114 113.514 0 0 (90.388)	69.495 2.416.968 3.318.566 OUP 2019 440.163 100.374 (15.000)	Profit for the year (A) Change in fair value of available for sale financial assets, net of tax Changes in the share of other comprehensive income of the Joint Venture, net of tax Change in currency translation differences, net of tax Remeasurement of defined benefit obligation, net of tax Other comprehensive income (B) Total comprehensive income net of tax (A) + (B) ADDITIONAL DATA AND 1. The financial statements include the Consolidated Financial Statements of the Compa	01.0 31.12.20	01 - 01.01 - 31.12.2019 514 100.374 60) 231.699 43 263 202) (295) (69) (77) 88) 231.589 126 331.963
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c) TOTAL LIABILITIES AND EQUITY (a) + (b) + (c) STATEMENT (Amount Total Equity at 1 January Profit for the year Dividends distributed to shareholders Interim dividends distributed to shareholders Other comprehensive income Other changes		28.164 72.139 2.576.877 3.508.757 3.508.757 717.114 113.514 0 0 (90.388) (1.989)	69.495 2.416.968 3.318.566 OUP 2019 440.163 100.374 (15.000) (40.000) 231.589 (13)	Profit for the year (A) Change in fair value of available for sale financial assets,net of tax Changes in the share of other comprehensive income of the Joint Venture, net of tax Change in currency translation differences, net of tax Remeasurement of defined benefit obligation, net of tax Other comprehensive income (B) Total comprehensive income net of tax (A) + (B) ADDITIONAL DATA AND ADDITIONAL DATA AND 1. The financial statements include the Consolidated Financial Statements of the Compand its subsidiaries (refer to as the "Group") for the year ended 31 December 2020. The	in y "Eurolife FFH Insurance Group Holdings SA" (refer to a Company was established on 26 September 2014. The Company was established on 26 September 2014. The Company was established on 26 September 2014. The Company was established on 26 September 2014.	01 - 01.01 - 01.01 - 020 31.12.2019 514 100.374 60) 231.699 43 263 202) (295) (69) (77) 88) 231.589 126 331.963
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c) TOTAL LIABILITIES AND EQUITY (a) + (b) + (c) STATEMENT (Amount Total Equity at 1 January Profit for the year Dividends distributed to shareholders Interim dividends distributed to shareholders Other comprehensive income		28.164 72.139 2.576.877 3.508.757 3.508.757 6Re 2020 717.114 113.514 0 0 (90.388)	69.495 2.416.968 3.318.566 OUP 2019 440.163 100.374 (15.000) (40.000)	Profit for the year (A) Change in fair value of available for sale financial assets, net of tax Changes in the share of other comprehensive income of the Joint Venture, net of tax Change in currency translation differences, net of tax Remeasurement of defined benefit obligation, net of tax Other comprehensive income (B) Total comprehensive income net of tax (A) + (B) ADDITIONAL DATA AND 1. The financial statements include the Consolidated Financial Statements of the Compand its subsidiaries (refer to as the "Group") for the year ended 31 December 2020. The of the share capital of the following entities: Eurolife FFH Life Insurance S.A., Eurolife FF Agents, Diethnis Ktimatiki S.A., Eurolife FFH Asigurari De Viata S.A. and E	## Company was established on 26 September 2014. The Company was established on 26 September 2014. The Company as established on 26 September 2014. The Company is Costa Luxemb	01 - 01.01 - 01.01 - 020 31.12.2019 514 100.374 60) 231.699 43 263 202) (295) (69) (77) 88) 231.589 126 331.963 as the "Company") mpany holds 100% signia Insurance ourg Holding S.à r.l.,
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c) TOTAL LIABILITIES AND EQUITY (a) + (b) + (c) STATEMENT (Amount Total Equity at 1 January Profit for the year Dividends distributed to shareholders Interim dividends distributed to shareholders Other comprehensive income Other changes		28.164 72.139 2.576.877 3.508.757 3.508.757 717.114 113.514 0 0 (90.388) (1.989)	69.495 2.416.968 3.318.566 OUP 2019 440.163 100.374 (15.000) (40.000) 231.589 (13)	Profit for the year (A) Change in fair value of available for sale financial assets, net of tax Changes in the share of other comprehensive income of the Joint Venture, net of tax Change in currency translation differences, net of tax Remeasurement of defined benefit obligation, net of tax Other comprehensive income (B) Total comprehensive income net of tax (A) + (B) ADDITIONAL DATA AND 1. The financial statements include the Consolidated Financial Statements of the Compand its subsidiaries (refer to as the "Group") for the year ended 31 December 2020. The of the share capital of the following entities: Eurolife FFH Life Insurance S.A., Eurolife FF Agents, Diethnis Ktimatiki S.A., Eurolife FFH Asigurari De Viata S.A. and Eurolife FFH Asigurari De Viata S.A. and Eurolife FFH Asigurari De Viata S.A. and Commercial Holding Profits of Colonnade Finance S.A. r.l. and OPG Commercial Holding Profits of Colonnade Finance S.A. r.l. and OPG Commercial Holding Profits of Colonnade Finance S.A. r.l. and OPG Commercial Holding Profits of Colonnade Finance S.A. r.l. and OPG Commercial Holding Profits of Colonnade Finance S.A. r.l. and OPG Commercial Holding Profits of Colonnade Finance S.A. r.l. and OPG Commercial Holding Profits of Colonnade Finance S.A. r.l. and OPG Commercial Holding Profits of Colonnade Finance S.A. r.l. and OPG Commercial Holding Profits of Colonnade Finance S.A. r.l. and OPG Commercial Holding Profits of Colonnade Finance S.A. r.l. and OPG Commercial Holding Profits of Colonnade Finance S.A. r.l. and OPG Commercial Holding Profits of Colonnade Finance S.A. r.l. and OPG Commercial Holding Profits of Colonnade Finance S.A. r.l. and OPG Commercial Holding Profits of Colonnade Finance S.A. r.l. and OPG Commercial Holding Profits of Colonnade Finance S.A. r.l. and OPG Commercial Holding Profits of Colonnade Finance S.A. r.l. and OPG Commercial Holding Profits of Colonnade Finance S.A. r.l. and OPG Commercial Holding Profits of Colonnade Finance S.A. r.l. and OPG Commercial Holding Profits of Colonnade Fin	thousand 01.0 31.12.20 113.1 (90.1) (90.1) (90.3) 23.2 INFORMATION any "Eurolife FFH Insurance Group Holdings SA" (refer to a Company was established on 26 September 2014. The Confidence of H General Insurance S.A., Designia Insurance Brokers., Designia Insurance Brokers.	01 - 01.01 - 01.01 - 020 31.12.2019 514 100.374 60) 231.699 43 263 202) (295) (69) (77) 88) 231.589 126 331.963 as the "Company") mpany holds 100% signia Insurance ourg Holding S.à r.l.,
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c) TOTAL LIABILITIES AND EQUITY (a) + (b) + (c) STATEMENT (Amount Total Equity at 1 January Profit for the year Dividends distributed to shareholders Interim dividends distributed to shareholders Other comprehensive income Other changes		28.164 72.139 2.576.877 3.508.757 3.508.757 717.114 113.514 0 0 (90.388) (1.989)	69.495 2.416.968 3.318.566 OUP 2019 440.163 100.374 (15.000) (40.000) 231.589 (13)	Profit for the year (A) Change in fair value of available for sale financial assets, net of tax Changes in the share of other comprehensive income of the Joint Venture, net of tax Change in currency translation differences, net of tax Remeasurement of defined benefit obligation, net of tax Other comprehensive income (B) Total comprehensive income net of tax (A) + (B) ADDITIONAL DATA AND 1. The financial statements include the Consolidated Financial Statements of the Compand its subsidiaries (refer to as the "Group") for the year ended 31 December 2020. The of the share capital of the following entities: Eurolife FFH Life Insurance S.A., Eurolife FF Agents, Diethnis Ktimatiki S.A., Eurolife FFH Asigurari De Viata S.A. and Eurolife FFH Asigurari De Viata S.A. hand Eurolife FFH Asigurari De Viata S.A. and	thousand 01.0 31.12.20 113.1 (90.1) (90.1) (90.3) 23.1 INFORMATION In y "Eurolife FFH Insurance Group Holdings SA" (refer to a Company was established on 26 September 2014. The Company was established on 26 September 2014. The Company is Costa Luxember (Lux) S.à r.l., with 80% participation in the share capitate 1). In circled statements. The percentage of Group's holding to the content of	01 - 01.01 - 31.12.2019 514 100.374 60) 231.699 43 263 202) (295) (69) (77) 88) 231.589 126 331.963 as the "Company") mpany holds 100% signia Insurance ourg Holding S.à r.l., al of the Company,
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c) TOTAL LIABILITIES AND EQUITY (a) + (b) + (c) STATEMENT (Amount Total Equity at 1 January Profit for the year Dividends distributed to shareholders Interim dividends distributed to shareholders Other comprehensive income Other changes Total Equity at 31 December	rs in euro thousand	28.164 72.139 2.576.877 3.508.757 3.508.757 6Re 2020 717.114 113.514 0 0 (90.388) (1.989)	69.495 2.416.968 3.318.566 OUP 2019 440.163 100.374 (15.000) (40.000) 231.589 (13)	Profit for the year (A) Change in fair value of available for sale financial assets,net of tax Changes in the share of other comprehensive income of the Joint Venture, net of tax Change in currency translation differences, net of tax Remeasurement of defined benefit obligation, net of tax Other comprehensive income (B) Total comprehensive income net of tax (A) + (B) ADDITIONAL DATA AND 1. The financial statements include the Consolidated Financial Statements of the Compand its subsidiaries (refer to as the "Group") for the year ended 31 December 2020. The of the share capital of the following entities: Eurolife FFH Life Insurance S.A., Eurolife FFH Agents, Diethnis Ktimatiki S.A., Eurolife FFH Asigurari De Viata S.A. and Eurolife FFH Asi which is under common control of Colonnade Finance S.à r.l. and OPG Commercial Holdi while Eurobank S.A. has the remaining 20% of the share capital of the Company (see no 2. A list of companies consolidated at 31 December 2020 is included in note 9 of the fina equity share, the subsidiaries' country of incorporation and the activity sector are also in	thousand 01.0 31.12.20 113.1 (90.1) (90.1) (90.3) 23.1 INFORMATION In y "Eurolife FFH Insurance Group Holdings SA" (refer to a Company was established on 26 September 2014. The Company was established on 26 September 2014. The Company is Costa Luxember (Lux) S.à r.l., with 80% participation in the share capitate 1). In circled statements. The percentage of Group's holding to the content of	01 - 01.01 - 31.12.2019 514 100.374 60) 231.699 43 263 202) (295) (69) (77) 88) 231.589 126 331.963 as the "Company") mpany holds 100% signia Insurance ourg Holding S.à r.l., al of the Company,
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c) TOTAL LIABILITIES AND EQUITY (a) + (b) + (c) STATEMENT (Amount of the year of the year of the year of the distributed to shareholders of the comprehensive income of the year of the distributed to shareholders of the year of th	LOW STATEMENT	28.164 72.139 2.576.877 3.508.757 3.508.757 6Re 2020 717.114 113.514 0 0 (90.388) (1.989)	69.495 2.416.968 3.318.566 OUP 2019 440.163 100.374 (15.000) (40.000) 231.589 (13)	Profit for the year (A) Change in fair value of available for sale financial assets, net of tax Changes in the share of other comprehensive income of the Joint Venture, net of tax Change in currency translation differences, net of tax Remeasurement of defined benefit obligation, net of tax Other comprehensive income (B) Total comprehensive income net of tax (A) + (B) ADDITIONAL DATA AND ADDITIONAL DATA	Insurance Group Holdings SA" (refer to a Company was established on 26 September 2014. The Company was established on 26 September 2014. The Company was established on 26 September 2014. The Company is Costa Luxembings (Lux) S.à r.l., with 80% participation in the share capitate 1). Incical statements. The percentage of Group's holding to the coluded in note 9. Institution or operations of the Group.	01 - 01.01 - 31.12.2019 514 100.374 60) 231.699 43 263 202) (295) (69) (77) 88) 231.589 126 331.963 as the "Company") mpany holds 100% signia Insurance ourg Holding S.à r.l., al of the Company,
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c) TOTAL LIABILITIES AND EQUITY (a) + (b) + (c) STATEMENT (Amount of the year of the year of the year of the distributed to shareholders of the comprehensive income of the year of the distributed to shareholders of the year of th	rs in euro thousand	28.164 72.139 2.576.877 3.508.757 3.508.757 6Re 2020 717.114 113.514 0 0 (90.388) (1.989)	69.495 2.416.968 3.318.566 OUP 2019 440.163 100.374 (15.000) (40.000) 231.589 (13)	Profit for the year (A) Change in fair value of available for sale financial assets,net of tax Changes in the share of other comprehensive income of the Joint Venture, net of tax Change in currency translation differences, net of tax Remeasurement of defined benefit obligation, net of tax Other comprehensive income (B) Total comprehensive income net of tax (A) + (B) ADDITIONAL DATA AND 1. The financial statements include the Consolidated Financial Statements of the Compand its subsidiaries (refer to as the "Group") for the year ended 31 December 2020. The of the share capital of the following entities: Eurolife FFH Life Insurance S.A., Eurolife FFA Agents, Diethnis Ktimatiki S.A., Eurolife FFH Asigurari De Viata S.A. and Eurolife FFH Asiguhich is under common control of Colonnade Finance S.à r.l. and OPG Commercial Holdi while Eurobank S.A. has the remaining 20% of the share capital of the Company (see no 2. A list of companies consolidated at 31 December 2020 is included in note 9 of the financial yout share, the subsidiaries' country of incorporation and the activity sector are also in 3. The fixed assets of the Group are free of charges or encumbrances. 4. There were no legal proceedings that could have a material effect on the financial po 5. Information related to the to unaudited tax years of the Group's companies is provide.	Insurance Group Holdings SA" (refer to a Company was established on 26 September 2014. The Company was established on 26 September 2014. The Company was established on 26 September 2014. The Company is Costa Luxembings (Lux) S.à r.l., with 80% participation in the share capitate 1). Incical statements. The percentage of Group's holding to the included in note 9. Institute of the Group is the Group is doing to the group of the financial statements.	01 - 01.01 - 31.12.2019 514 100.374 60) 231.699 43 263 202) (295) (69) (77) 88) 231.589 126 331.963 as the "Company") mpany holds 100% signia Insurance ourg Holding S.à r.l., al of the Company,
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c) TOTAL LIABILITIES AND EQUITY (a) + (b) + (c) STATEMENT (Amount of the year of the year of the year of the distributed to shareholders of the comprehensive income of the year of the distributed to shareholders of the year of th	LOW STATEMENT	28.164 72.139 2.576.877 3.508.757 3.508.757 6Re 2020 717.114 113.514 0 0 (90.388) (1.989)	69.495 2.416.968 3.318.566 OUP 2019 440.163 100.374 (15.000) (40.000) 231.589 (13)	Profit for the year (A) Change in fair value of available for sale financial assets,net of tax Changes in the share of other comprehensive income of the Joint Venture, net of tax Change in currency translation differences, net of tax Remeasurement of defined benefit obligation, net of tax Other comprehensive income (B) Total comprehensive income net of tax (A) + (B) ADDITIONAL DATA AND 1. The financial statements include the Consolidated Financial Statements of the Compand its subsidiaries (refer to as the "Group") for the year ended 31 December 2020. The of the share capital of the following entities: Eurolife FFH Life Insurance S.A., Eurolife FFH Agents, Diethnis Ktimatiki S.A., Eurolife FFH Asigurari De Viata S.A. and Eurolife FFH Asiwhich is under common control of Colonnade Finance S.à r.l. and OPG Commercial Holdi while Eurobank S.A. has the remaining 20% of the share capital of the Company (see no 2. A list of companies consolidated at 31 December 2020 is included in note 9 of the fina equity share, the subsidiaries' country of incorporation and the activity sector are also in 3. The fixed assets of the Group are free of charges or encumbrances. 4. There were no legal proceedings that could have a material effect on the financial po 5. Information related to the to unaudited tax years of the Group's companies is provide 6. The total number of employees of the Group at the end of the year was 410 (2019: 41).	Insurance Group Holdings SA" (refer to a group Holdings SA") (refer to a company was established on 26 September 2014. The Company was established on 26 September 2014. The Company is Generale S.A., Designia Insurance Brokers., Designari Generale S.A. The parent company is Costa Luxembings (Lux) S.à r.l., with 80% participation in the share capitate 1). Incial statements. The percentage of Group's holding to the cluded in note 9. Institution or operations of the Group. Incial statements of the Group.	01 - 01.01 - 31.12.2019 514 100.374 60) 231.699 43 263 202) (295) (69) (77) 88) 231.589 126 331.963 as the "Company") mpany holds 100% signia Insurance ourg Holding S.à r.l., al of the Company, he subsidiaries'
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c) TOTAL LIABILITIES AND EQUITY (a) + (b) + (c) STATEMENT (Amount of the year of the year of the year of the distributed to shareholders of the comprehensive income of the year of the distributed to shareholders of the year of th	LOW STATEMENT	28.164 72.139 2.576.877 3.508.757 3.508.757 GRO 2020 717.114 113.514 0 (90.388) (1.989) 738.251	69.495 2.416.968 3.318.566 OUP 2019 440.163 100.374 (15.000) (40.000) 231.589 (13) 717.113	Profit for the year (A) Change in fair value of available for sale financial assets, net of tax Changes in the share of other comprehensive income of the Joint Venture, net of tax Change in currency translation differences, net of tax Remeasurement of defined benefit obligation, net of tax Other comprehensive income (B) Total comprehensive income net of tax (A) + (B) ADDITIONAL DATA AND 1. The financial statements include the Consolidated Financial Statements of the Compand its subsidiaries (refer to as the "Group") for the year ended 31 December 2020. The of the share capital of the following entities: Eurolife FFH Life Insurance S.A., Eurolife FF Agents, Diethnis Ktimatiki S.A., Eurolife FFH Asigurari De Viata S.A. and Eurolife FFH Asimhis his under common control of Colonnade Finance S.à r.l. and OPG Commercial Holdi while Eurobank S.A. has the remaining 20% of the share capital of the Company (see no 2. A list of companies consolidated at 31 December 2020 is included in note 9 of the final equity share, the subsidiaries' country of incorporation and the activity sector are also in 3. The fixed assets of the Group are free of charges or encumbrances. 4. There were no legal proceedings that could have a material effect on the financial po 5. Information related to the to unaudited tax years of the Group's companies is provide 6. The total number of employees of the Group at the end of the year was 410 (2019: 47. The Group's related party transactions are as follow: Related party Eurobank S.A.: a Receivables: €36.947 thousand, d) Payables: €7.494 thousand. Other Related Parties: a	O1.1 31.12.20 113.1 (90.1 (90.3 23.2 INFORMATION OINFORMATION OINFOR	01 - 01.01 - 31.12.2019 514 100.374 60) 231.699 43 263 202) (295) (69) (77) 88) 231.589 126 331.963 as the "Company") mpany holds 100% signia Insurance ourg Holding S.à r.l., al of the Company, he subsidiaries' usand, c) d, c) Receivables:
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c) TOTAL LIABILITIES AND EQUITY (a) + (b) + (c) STATEMENT (Amount of the year of the year of the year of the distributed to shareholders of the comprehensive income of the year of the distributed to shareholders of the year of th	LOW STATEMENT	28.164 72.139 2.576.877 3.508.757 3.508.757 GRO 2020 717.114 113.514 0 (90.388) (1.989) 738.251	69.495 2.416.968 3.318.566 OUP 2019 440.163 100.374 (15.000) (40.000) 231.589 (13) 717.113	Profit for the year (A) Change in fair value of available for sale financial assets,net of tax Changes in the share of other comprehensive income of the Joint Venture, net of tax Change in currency translation differences, net of tax Remeasurement of defined benefit obligation, net of tax Other comprehensive income (B) Total comprehensive income net of tax (A) + (B) ADDITIONAL DATA AND 1. The financial statements include the Consolidated Financial Statements of the Compand its subsidiaries (refer to as the "Group") for the year ended 31 December 2020. The of the share capital of the following entities: Eurolife FFH Life Insurance S.A., Eurolife FA Agents, Diethnis Ktimatiki S.A., Eurolife FFH Asigurari De Viata S.A. and Eurolife FFH Asi which is under common control of Colonnade Finance S.à r.L. and OPG Commercial Holdi while Eurobank S.A. has the remaining 20% of the share capital of the Company (see no 2. A list of companies consolidated at 31 December 2020 is included in note 9 of the fine equity share, the subsidiaries' country of incorporation and the activity sector are also in 3. The fixed assets of the Group are free of charges or encumbrances. 4. There were no legal proceedings that could have a material effect on the financial po 5. Information related to the to unaudited tax years of the Group's companies is provide 6. The total number of employees of the Group at the end of the year was 410 (2019: 41 7. The Group's related party transactions are as follow: Related party Eurobank S.A.: aftered to the group at the end of the year was 410 (2019: 41 7. The Group's related party transactions are as follow: Related party Eurobank S.A.: aftered was 410 (2019: 41 7. The Group's related party transactions are as follow: Related party Eurobank S.A.: aftered was 410 (2019: 41 7. The Group's related party transactions are as follow: Related party Eurobank S.A.: aftered was 410 (2019: 41 7. The Group's related party transactions are as follow: Related party Eurobank S.A.: aftered was 410 (2019: 41 7. The Grou	## Online Company was established on 26 September 2014. The Company is Costa Luxembings (Lux) S.à r.l., with 80% participation in the share capitate 1). ### Indicated in note 9. ### Indicated in note 9. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. ##### Indicated in note 39 of the financial statements. ###################################	01 - 01.01 - 31.12.2019 514 100.374 60) 231.699 43 263 202) (295) (69) (77) 88) 231.589 126 331.963 as the "Company") mpany holds 100% signia Insurance ourg Holding S.à r.l., al of the Company, he subsidiaries' usand, c) d, c) Receivables: vables: €2 thousand,
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c) TOTAL LIABILITIES AND EQUITY (a) + (b) + (c) STATEMENT (Amount of the year of the year of the year of the distributed to shareholders of the comprehensive income of the year of the distributed to shareholders of the year of th	LOW STATEMENT	28.164 72.139 2.576.877 3.508.757 3.508.757 GR 2020 717.114 113.514 0 (90.388) (1.989) 738.251	69.495 2.416.968 3.318.566 OUP 2019 440.163 100.374 (15.000) (40.000) 231.589 (13) 717.113	Profit for the year (A) Change in fair value of available for sale financial assets, net of tax Changes in the share of other comprehensive income of the Joint Venture, net of tax Change in currency translation differences, net of tax Remeasurement of defined benefit obligation, net of tax Other comprehensive income (B) Total comprehensive income net of tax (A) + (B) ADDITIONAL DATA AND 1. The financial statements include the Consolidated Financial Statements of the Compand its subsidiaries (refer to as the "Group") for the year ended 31 December 2020. The of the share capital of the following entities: Eurolife FFH Life Insurance S.A., Eurolife FFH Agents, Diethnis Ktimatiki S.A., Eurolife FFH Asigurari De Viata S.A. and Eurolife FFH Asi which is under common control of Colonnade Finance S.à r.l. and OPG Commercial Holdi while Eurobank S.A. has the remaining 20% of the share capital of the Company (see no 2. A list of companies consolidated at 31 December 2020 is included in note 9 of the fina equity share, the subsidiaries' country of incorporation and the activity sector are also in 3. The fixed assets of the Group are free of charges or encumbrances. 4. There were no legal proceedings that could have a material effect on the financial po 5. Information related to the to unaudited tax years of the Group's companies is provide 6. The total number of employees of the Group at the end of the year was 410 (2019: 41 7. The Group's related party transactions are as follow: Related party Eurobank S.A.: a Receivables: €36.947 thousand, d) Payables: €7.494 thousand. Other Related Parties: a €1.280 thousand, d) Payables: €298 thousand. Key management transactions: a) Revel d) Payables: €179 thousand, Loans to key management: €0,8 thousand, Benefits to ke d) Payables: €179 thousand, Loans to key management: €0,8 thousand, Benefits to ke d) Payables: €179 thousand, Loans to key management: €0,8 thousand, Benefits to ke d) Payables: €179 thousand, Loans to key management: €0,8 thousand, Benefits to ke d) Payables: €179	## Online Company was established on 26 September 2014. The Company is Costa Luxembings (Lux) S.à r.l., with 80% participation in the share capitate 1). ### Indicated in note 9. ### Indicated in note 9. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. ##### Indicated in note 39 of the financial statements. ###################################	01 - 01.01 - 31.12.2019 514 100.374 60) 231.699 43 263 202) (295) (69) (77) 88) 231.589 126 331.963 as the "Company") mpany holds 100% signia Insurance ourg Holding S.à r.l., al of the Company, he subsidiaries' usand, c) d, c) Receivables: vables: €2 thousand,
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c) TOTAL LIABILITIES AND EQUITY (a) + (b) + (c) STATEMENT (Annount) Total Equity at 1 January Profit for the year Dividends distributed to shareholders Interim dividends distributed to shareholders Other comprehensive income Other changes Total Equity at 31 December CASH F Amount	LOW STATEMENT	28.164 72.139 2.576.877 3.508.757 3.508.757 GRe 2020 717.114 113.514 0 (90.388) (1.989) 738.251	0UP 2019 440.163 100.374 (15.000) (40.000) 231.589 (13) 717.113	Profit for the year (A) Change in fair value of available for sale financial assets, net of tax Changes in the share of other comprehensive income of the Joint Venture, net of tax Change in currency translation differences, net of tax Remeasurement of defined benefit obligation, net of tax Other comprehensive income (B) Total comprehensive income net of tax (A) + (B) ADDITIONAL DATA AND 1. The financial statements include the Consolidated Financial Statements of the Compand its subsidiaries (refer to as the "Group") for the year ended 31 December 2020. The of the share capital of the following entities: Eurolife FFH Life Insurance S.A., Eurolife FFH Agents, Diethnis Ktimatiki S.A., Eurolife FFH Asigurari De Viata S.A. and Eurolife FFH Asi which is under common control of Colonnade Finance S.à r.l. and OPG Commercial Holdi while Eurobank S.A. has the remaining 20% of the share capital of the Company (see no 2. A list of companies consolidated at 31 December 2020 is included in note 9 of the fina equity share, the subsidiaries' country of incorporation and the activity sector are also in 3. The fixed assets of the Group are free of charges or encumbrances. 4. There were no legal proceedings that could have a material effect on the financial po 5. Information related to the to unaudited tax years of the Group's companies is provide 6. The total number of employees of the Group at the end of the year was 410 (2019: 41 7. The Group's related party transactions are as follow: Related party Eurobank S.A.: a Receivables: €36.947 thousand, d) Payables: €7.494 thousand. Other Related Parties: a €1.280 thousand, d) Payables: €298 thousand. Key management transactions: a) Revelon Payables: €179 thousand, Loans to key management: €0,8 thousand, Benefits to ke d) Payables: €179 thousand, Loans to key management: €0,8 thousand, Benefits to ke d) Payables: €179 thousand, Loans to key management: €0,8 thousand, Benefits to ke d) Payables: €1749 thousand, Loans to key management: €0,8 thousand, Benefits to ke d) Payables: €1	## Online Company was established on 26 September 2014. The Company is Costa Luxembings (Lux) S.à r.l., with 80% participation in the share capitate 1). ### Indicated in note 9. ### Indicated in note 9. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. ##### Indicated in note 39 of the financial statements. ###################################	01 - 01.01 - 31.12.2019 514 100.374 60) 231.699 43 263 202) (295) (69) (77) 88) 231.589 126 331.963 as the "Company") mpany holds 100% signia Insurance ourg Holding S.à r.l., al of the Company, he subsidiaries' usand, c) d, c) Receivables: vables: €2 thousand,
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c) TOTAL LIABILITIES AND EQUITY (a) + (b) + (c) STATEMENT (C) Amount Total Equity at 1 January Profit for the year Dividends distributed to shareholders Interim dividends distributed to shareholders Other comprehensive income Other changes Total Equity at 31 December CASH F Amount Net Cash Flows from Operating Activities (a)	LOW STATEMENT	28.164 72.139 2.576.877 3.508.757 3.508.757 GRO 2020 717.114 113.514 0 0 (90.388) (1.989) 738.251	0UP 2019 440.163 100.374 (15.000) (40.000) 231.589 (13) 717.113 OUP 01.01 - 31.12 2019	Profit for the year (A) Change in fair value of available for sale financial assets, net of tax Changes in the share of other comprehensive income of the Joint Venture, net of tax Change in currency translation differences, net of tax Remeasurement of defined benefit obligation, net of tax Other comprehensive income (B) Total comprehensive income net of tax (A) + (B) ADDITIONAL DATA AND 1. The financial statements include the Consolidated Financial Statements of the Compand its subsidiaries (refer to as the "Group") for the year ended 31 December 2020. The of the share capital of the following entities: Eurolife FFH Life Insurance S.A., Eurolife FFA Agents, Diethnis Ktimatiki S.A., Eurolife FFH Asigurari De Viata S.A. and Eurolife FFH Asightinis to and OPG Commencial Holdi while Eurobank S.A. has the remaining 20% of the share capital of the Company (see no 2. A list of companies consolidated at 31 December 2020 is included in note 9 of the financial type share, the subsidiaries' country of incorporation and the activity sector are also in 3. The fixed assets of the Group are free of charges or encumbrances. 4. There were no legal proceedings that could have a material effect on the financial po 5. Information related to the to unaudited tax years of the Group's companies is provide 6. The total number of employees of the Group at the end of the year was 410 (2019: 41 7. The Group's related party transactions are as follow: Related party Eurobank S.A. : Receivables: €36.947 thousand, d) Payables: €7.494 thousand. Other Related Parties: a €1.280 thousand, d) Payables: €298 thousand . Key management transactions: a) Revid Payables: €179 thousand, Loans to key management: €0,8 thousand, Benefits to ke €101.632, b) Equities €36.405	## Online Company was established on 26 September 2014. The Company is Costa Luxembings (Lux) S.à r.l., with 80% participation in the share capitate 1). ### Indicated in note 9. ### Indicated in note 9. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. ##### Indicated in note 39 of the financial statements. ###################################	01 - 01.01 - 31.12.2019 514 100.374 60) 231.699 43 263 202) (295) (69) (77) 88) 231.589 126 331.963 as the "Company") mpany holds 100% signia Insurance ourg Holding S.à r.l., al of the Company, he subsidiaries' usand, c) d, c) Receivables: vables: €2 thousand,
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c) TOTAL LIABILITIES AND EQUITY (a) + (b) + (c) STATEMENT (Amount of the year of the year of the year of the year of the remains of the year of years of the year of years o	LOW STATEMENT	28.164 72.139 2.576.877 3.508.757 3.508.757 GR(2020 717.114 113.514 0 (90.388) (1.989) 738.251	0UP 2019 440.163 100.374 (15.000) (40.000) 231.589 (13) 717.113 OUP 01.01- 31.12 2019 87.513	Profit for the year (A) Change in fair value of available for sale financial assets, net of tax Changes in the share of other comprehensive income of the Joint Venture, net of tax Change in currency translation differences, net of tax Remeasurement of defined benefit obligation, net of tax Other comprehensive income (B) Total comprehensive income net of tax (A) + (B) ADDITIONAL DATA AND 1. The financial statements include the Consolidated Financial Statements of the Compand its subsidiaries (refer to as the "Group") for the year ended 31 December 2020. The of the share capital of the following entities: Eurolife FFH Life Insurance S.A., Eurolife FFA Agents, Diethnis Ktimatiki S.A., Eurolife FFH Asigurari De Viata S.A. and Eurolife FFH Asightinis to and OPG Commencial Holdi while Eurobank S.A. has the remaining 20% of the share capital of the Company (see no 2. A list of companies consolidated at 31 December 2020 is included in note 9 of the financial type share, the subsidiaries' country of incorporation and the activity sector are also in 3. The fixed assets of the Group are free of charges or encumbrances. 4. There were no legal proceedings that could have a material effect on the financial po 5. Information related to the to unaudited tax years of the Group's companies is provide 6. The total number of employees of the Group at the end of the year was 410 (2019: 41 7. The Group's related party transactions are as follow: Related party Eurobank S.A. : Receivables: €36.947 thousand, d) Payables: €7.494 thousand. Other Related Parties: a €1.280 thousand, d) Payables: €298 thousand . Key management transactions: a) Revid Payables: €179 thousand, Loans to key management: €0,8 thousand, Benefits to ke €101.632, b) Equities €36.405	## Online Company was established on 26 September 2014. The Company is Costa Luxembings (Lux) S.à r.l., with 80% participation in the share capitate 1). ### Indicated in note 9. ### Indicated in note 9. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. ##### Indicated in note 39 of the financial statements. ###################################	01 - 01.01 - 31.12.2019 514 100.374 60) 231.699 43 263 202) (295) (69) (77) 88) 231.589 126 331.963 as the "Company") mpany holds 100% signia Insurance ourg Holding S.à r.l., al of the Company, he subsidiaries' usand, c) d, c) Receivables: vables: €2 thousand,
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c) TOTAL LIABILITIES AND EQUITY (a) + (b) + (c) STATEMENT (Amount) Total Equity at 1 January Profit for the year Dividends distributed to shareholders Interim dividends distributed to shareholders Other comprehensive income Other changes Total Equity at 31 December CASH F Amount Net Cash Flows from Operating Activities (a) Net Cash Flows from Investing Activities (b)	LOW STATEMENT	28.164 72.139 2.576.877 3.508.757 3.508.757 GR 2020 717.114 113.514 0 (90.388) (1.989) 738.251	0UP 2019 440.163 100.374 (15.000) (40.000) 231.589 (13) 717.113 OUP 01.01 - 31.12 2019 87.513 (2.435)	Profit for the year (A) Change in fair value of available for sale financial assets, net of tax Changes in the share of other comprehensive income of the Joint Venture, net of tax Remeasurement of defined benefit obligation, net of tax Other comprehensive income (B) Total comprehensive income net of tax (A) + (B) ADDITIONAL DATA AND 1. The financial statements include the Consolidated Financial Statements of the Compand its subsidiaries (refer to as the "Group") for the year ended 31 December 2020. The of the share capital of the following entities: Eurolife FFH Life Insurance S.A., Eurolife FFH Agents, Diethnis Ktimatiki S.A., Eurolife FFH Asigurari De Viata S.A. and Eurolife FFH Asiwhich is under common control of Colonnade Finance S.à r.l. and OPG Commercial Holdi while Eurobank S.A. has the remaining 20% of the share capital of the Company (see no 2. A list of companies consolidated at 31 December 2020 is included in note 9 of the fina equity share, the subsidiaries' country of incorporation and the activity sector are also in 3. The fixed assets of the Group are free of charges or encumbrances. 4. There were no legal proceedings that could have a material effect on the financial po 5. Information related to the to unaudited tax years of the Group's companies is provide 6. The total number of employees of the Group at the end of the year was 410 (2019: 4. The Group's related party transactions are as follow: Related party Eurobank S.A. at €1.280 thousand, d) Payables: €298 thousand. Key management transactions: a) Reve (d) Payables: €36.405 8. Post balance sheet events: No significant subsequent events exist.	## Online Company was established on 26 September 2014. The Company is Costa Luxembings (Lux) S.à r.l., with 80% participation in the share capitate 1). ### Indicated in note 9. ### Indicated in note 9. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. ##### Indicated in note 39 of the financial statements. ###################################	01 - 01.01 - 01.01 - 020 31.12.2019 514 100.374 60) 231.699 43 263 202) (295) (69) (77) 88) 231.589 126 331.963 as the "Company") mpany holds 100% signia Insurance ourg Holding S.à r.l., al of the Company, he subsidiaries' usand, c) d, c) Receivables: vables: €2 thousand,
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c) TOTAL LIABILITIES AND EQUITY (a) + (b) + (c) STATEMENT (Amount) Total Equity at 1 January Profit for the year Dividends distributed to shareholders Interim dividends distributed to shareholders Other comprehensive income Other changes Total Equity at 31 December CASH F Amount Net Cash Flows from Operating Activities (a) Net Cash Flows from Investing Activities (b) Net Cash Flows from Financing Activities (c) Net increase/(decrease) in cash and cash equivalents (a) + (b) + (c) Cash and cash equivalents at the beginning of the year	LOW STATEMENT	28.164 72.139 2.576.877 3.508.757 3.508.757 3.508.757 6R6 2020 717.114 113.514 0 (90.388) (1.989) 738.251 6R6 01.01 - 31.12 2020 121.393 (8.426) (438) 112.529 171.680	0UP 2019 440.163 100.374 (15.000) (40.000) 231.589 (13) 717.113 OUP 01.01 - 31.12 2019 87.513 (2.435) (55.401) 29.678 142.002	Profit for the year (A) Change in fair value of available for sale financial assets, net of tax Changes in the share of other comprehensive income of the Joint Venture, net of tax Remeasurement of defined benefit obligation, net of tax Other comprehensive income (B) Total comprehensive income net of tax (A) + (B) ADDITIONAL DATA AND 1. The financial statements include the Consolidated Financial Statements of the Compand its subsidiaries (refer to as the "Group") for the year ended 31 December 2020. The of the share capital of the following entities: Eurolife FFH Life Insurance S.A., Eurolife FFH Agents, Diethnis Ktimatiki S.A. Eurolife FFH Asigurance Deviate S.A. and Eurolife FFH Asigurance S.A. and Eurolife FFH A	## Online Company was established on 26 September 2014. The Company is Costa Luxembings (Lux) S.à r.l., with 80% participation in the share capitate 1). ### Indicated in note 9. ### Indicated in note 9. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. ##### Indicated in note 39 of the financial statements. ###################################	01 - 01.01 - 31.12.2019 514 100.374 60) 231.699 43 263 202) (295) (69) (77) 88) 231.589 126 331.963 as the "Company") mpany holds 100% signia Insurance ourg Holding S.à r.l., al of the Company, he subsidiaries' usand, c) d, c) Receivables: vables: €2 thousand,
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c) TOTAL LIABILITIES AND EQUITY (a) + (b) + (c) STATEMENT (Amount) Total Equity at 1 January Profit for the year Dividends distributed to shareholders Interim dividends distributed to shareholders Other comprehensive income Other changes Total Equity at 31 December CASH F Amount Net Cash Flows from Operating Activities (a) Net Cash Flows from Investing Activities (b) Net Cash Flows from Financing Activities (c) Net increase/(decrease) in cash and cash equivalents (a) + (b) + (c)	LOW STATEMENT	28.164 72.139 2.576.877 3.508.757 GRO 2020 717.114 113.514 0 0 (90.388) (1.989) 738.251 GRO 21.122020 121.393 (8.426) (438) 112.529	0UP 2019 440.163 100.374 (15.000) (40.000) 231.589 (13) 717.113 OUP 01.01 31.12 2019 87.513 (2.435) (55.401) 29.678	Profit for the year (A) Change in fair value of available for sale financial assets, net of tax Changes in the share of other comprehensive income of the Joint Venture, net of tax Remeasurement of defined benefit obligation, net of tax Other comprehensive income (B) Total comprehensive income net of tax (A) + (B) ADDITIONAL DATA AND 1. The financial statements include the Consolidated Financial Statements of the Compand its subsidiaries (refer to as the "Group") for the year ended 31 December 2020. The of the share capital of the following entities: Eurolife FFH Life Insurance S.A., Eurolife FFH Agents, Diethnis Ktimatiki S.A. Eurolife FFH Asigurance Deviate S.A. and Eurolife FFH Asigurance S.A. and Eurolife FFH A	## Online Company was established on 26 September 2014. The Company is Costa Luxembings (Lux) S.à r.l., with 80% participation in the share capitate 1). ### Indicated in note 9. ### Indicated in note 9. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. ##### Indicated in note 39 of the financial statements. ###################################	01 - 01.01 - 01.01 - 020 31.12.2019 514 100.374 60) 231.699 43 263 202) (295) (69) (77) 88) 231.589 126 331.963 as the "Company") mpany holds 100% signia Insurance ourg Holding S.à r.l., al of the Company, he subsidiaries' usand, c) d, c) Receivables: vables: €2 thousand,
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c) TOTAL LIABILITIES AND EQUITY (a) + (b) + (c) STATEMENT (Amount Total Equity at 1 January Profit for the year Dividends distributed to shareholders Interim dividends distributed to shareholders Other comprehensive income Other changes Total Equity at 31 December CASH F Amount Net Cash Flows from Operating Activities (a) Net Cash Flows from Investing Activities (b) Net Cash Flows from Financing Activities (c) Net increase/(decrease) in cash and cash equivalents (a) + (b) + (c) Cash and cash equivalents at the beginning of the year	LOW STATEMENT	28.164 72.139 2.576.877 3.508.757 3.508.757 3.508.757 6R6 2020 717.114 113.514 0 (90.388) (1.989) 738.251 6R6 01.01 - 31.12 2020 121.393 (8.426) (438) 112.529 171.680	0UP 2019 440.163 100.374 (15.000) (40.000) 231.589 (13) 717.113 OUP 01.01 - 31.12 2019 87.513 (2.435) (55.401) 29.678 142.002	Profit for the year (A) Change in fair value of available for sale financial assets, net of tax Changes in the share of other comprehensive income of the Joint Venture, net of tax Remeasurement of defined benefit obligation, net of tax Other comprehensive income (B) Total comprehensive income net of tax (A) + (B) ADDITIONAL DATA AND 1. The financial statements include the Consolidated Financial Statements of the Compand its subsidiaries (refer to as the "Group") for the year ended 31 December 2020. The of the share capital of the following entities: Eurolife FFH Life Insurance S.A., Eurolife FFH Agents, Diethnis Ktimatiki S.A. Eurolife FFH Asigurance Deviate S.A. and Eurolife FFH Asigurance S.A. and Eurolife FFH A	## Online Company was established on 26 September 2014. The Company is Costa Luxembings (Lux) S.à r.l., with 80% participation in the share capitate 1). ### Indicated in note 9. ### Indicated in note 9. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. ##### Indicated in note 39 of the financial statements. ###################################	01 - 01.01 - 31.12.2019 514 100.374 60) 231.699 43 263 202) (295) (69) (77) 88) 231.589 126 331.963 as the "Company") mpany holds 100% signia Insurance ourg Holding S.à r.l., al of the Company, he subsidiaries' usand, c) d, c) Receivables: vables: €2 thousand,
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c) TOTAL LIABILITIES AND EQUITY (a) + (b) + (c) STATEMENT (Amount Total Equity at 1 January Profit for the year Dividends distributed to shareholders Interim dividends distributed to shareholders Other comprehensive income Other changes Total Equity at 31 December CASH F Amount Net Cash Flows from Operating Activities (a) Net Cash Flows from Investing Activities (b) Net Cash Flows from Financing Activities (c) Net increase/(decrease) in cash and cash equivalents (a) + (b) + (c) Cash and cash equivalents at the beginning of the year	LOW STATEMENT	28.164 72.139 2.576.877 3.508.757 3.508.757 3.508.757 6R6 2020 717.114 113.514 0 (90.388) (1.989) 738.251 6R6 01.01 - 31.12 2020 121.393 (8.426) (438) 112.529 171.680	0UP 2019 440.163 100.374 (15.000) (40.000) 231.589 (13) 717.113 OUP 01.01 - 31.12 2019 87.513 (2.435) (55.401) 29.678 142.002	Profit for the year (A) Change in fair value of available for sale financial assets, net of tax Changes in the share of other comprehensive income of the Joint Venture, net of tax Remeasurement of defined benefit obligation, net of tax Other comprehensive income (B) Total comprehensive income net of tax (A) + (B) ADDITIONAL DATA AND 1. The financial statements include the Consolidated Financial Statements of the Compand its subsidiaries (refer to as the "Group") for the year ended 31 December 2020. The of the share capital of the following entities: Eurolife FFH Life Insurance S.A., Eurolife FFH Agents, Diethnis Ktimatiki S.A. Eurolife FFH Asigurance Deviate S.A. and Eurolife FFH Asigurance S.A. and Eurolife FFH A	## Online Company was established on 26 September 2014. The Company is Costa Luxembings (Lux) S.à r.l., with 80% participation in the share capitate 1). ### Indicated in note 9. ### Indicated in note 9. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. ##### Indicated in note 39 of the financial statements. ###################################	01 - 01.01 - 31.12.2019 514 100.374 60) 231.699 43 263 202) (295) (69) (77) 88) 231.589 126 331.963 as the "Company") mpany holds 100% signia Insurance ourg Holding S.à r.l., al of the Company, he subsidiaries' usand, c) d, c) Receivables: vables: €2 thousand,
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c) TOTAL LIABILITIES AND EQUITY (a) + (b) + (c) STATEMENT (Amount Total Equity at 1 January Profit for the year Dividends distributed to shareholders Interim dividends distributed to shareholders Other comprehensive income Other changes Total Equity at 31 December CASH F Amount Net Cash Flows from Operating Activities (a) Net Cash Flows from Investing Activities (b) Net Cash Flows from Financing Activities (c) Net increase/(decrease) in cash and cash equivalents (a) + (b) + (c) Cash and cash equivalents at the beginning of the year	LOW STATEMENT	28.164 72.139 2.576.877 3.508.757 3.508.757 3.508.757 6R6 2020 717.114 113.514 0 (90.388) (1.989) 738.251 6R6 01.01 - 31.12 2020 121.393 (8.426) (438) 112.529 171.680	0UP 2019 440.163 100.374 (15.000) (40.000) 231.589 (13) 717.113 OUP 01.01 - 31.12 2019 87.513 (2.435) (55.401) 29.678 142.002	Profit for the year (A) Change in fair value of available for sale financial assets, net of tax Changes in the share of other comprehensive income of the Joint Venture, net of tax Remeasurement of defined benefit obligation, net of tax Other comprehensive income (B) Total comprehensive income net of tax (A) + (B) ADDITIONAL DATA AND 1. The financial statements include the Consolidated Financial Statements of the Compand its subsidiaries (refer to as the "Group") for the year ended 31 December 2020. The of the share capital of the following entities: Eurolife FFH Life Insurance S.A., Eurolife FFH Agents, Diethnis Ktimatiki S.A. Eurolife FFH Asigurance Deviate S.A. and Eurolife FFH Asigurance S.A. and Eurolife FFH A	## Online Company was established on 26 September 2014. The Company is Costa Luxembings (Lux) S.à r.l., with 80% participation in the share capitate 1). ### Indicated in note 9. ### Indicated in note 9. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. ##### Indicated in note 39 of the financial statements. ###################################	01 - 01.01 - 01.01 - 020 31.12.2019 514 100.374 60) 231.699 43 263 202) (295) (69) (77) 88) 231.589 126 331.963 as the "Company") mpany holds 100% signia Insurance ourg Holding S.à r.l., al of the Company, he subsidiaries' usand, c) d, c) Receivables: vables: €2 thousand,
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c) TOTAL LIABILITIES AND EQUITY (a) + (b) + (c) STATEMENT (Amount Total Equity at 1 January Profit for the year Dividends distributed to shareholders Interim dividends distributed to shareholders Other comprehensive income Other changes Total Equity at 31 December CASH F Amount Net Cash Flows from Operating Activities (a) Net Cash Flows from Investing Activities (b) Net Cash Flows from Financing Activities (c) Net increase/(decrease) in cash and cash equivalents (a) + (b) + (c) Cash and cash equivalents at the beginning of the year	LOW STATEMENT	28.164 72.139 2.576.877 3.508.757 3.508.757 3.508.757 6R6 2020 717.114 113.514 0 (90.388) (1.989) 738.251 6R6 01.01 - 31.12 2020 121.393 (8.426) (438) 112.529 171.680	0UP 2019 440.163 100.374 (15.000) (40.000) 231.589 (13) 717.113 OUP 01.01 - 31.12 2019 87.513 (2.435) (55.401) 29.678 142.002	Profit for the year (A) Change in fair value of available for sale financial assets, net of tax Changes in the share of other comprehensive income of the Joint Venture, net of tax Remeasurement of defined benefit obligation, net of tax Other comprehensive income (B) Total comprehensive income net of tax (A) + (B) ADDITIONAL DATA AND 1. The financial statements include the Consolidated Financial Statements of the Compand its subsidiaries (refer to as the "Group") for the year ended 31 December 2020. The of the share capital of the following entities: Eurolife FFH Life Insurance S.A., Eurolife FFH Agents, Diethnis Ktimatiki S.A. Eurolife FFH Asigurance Deviate S.A. and Eurolife FFH Asigurance S.A. and Eurolife FFH A	## Online Company was established on 26 September 2014. The Company is Costa Luxembings (Lux) S.à r.l., with 80% participation in the share capitate 1). ### Indicated in note 9. ### Indicated in note 9. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. ##### Indicated in note 39 of the financial statements. ###################################	01 - 01.01 - 01.01 - 020 31.12.2019 514 100.374 60) 231.699 43 263 202) (295) (69) (77) 88) 231.589 126 331.963 as the "Company") mpany holds 100% signia Insurance ourg Holding S.à r.l., al of the Company, he subsidiaries' usand, c) d, c) Receivables: vables: €2 thousand,
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c) TOTAL LIABILITIES AND EQUITY (a) + (b) + (c) STATEMENT (Amount) Total Equity at 1 January Profit for the year Dividends distributed to shareholders Interim dividends distributed to shareholders Other comprehensive income Other changes Total Equity at 31 December CASH F Amount Net Cash Flows from Operating Activities (a) Net Cash Flows from Investing Activities (b) Net Cash Flows from Financing Activities (c) Net increase/(decrease) in cash and cash equivalents (a) + (b) + (c) Cash and cash equivalents at the beginning of the year	LOW STATEMENT	28.164 72.139 2.576.877 3.508.757 3.508.757 3.508.757 6R6 2020 717.114 113.514 0 (90.388) (1.989) 738.251 6R6 01.01 - 31.12 2020 121.393 (8.426) (438) 112.529 171.680	0UP 2019 440.163 100.374 (15.000) (40.000) 231.589 (13) 717.113 OUP 01.01 - 31.12 2019 87.513 (2.435) (55.401) 29.678 142.002	Profit for the year (A) Change in fair value of available for sale financial assets, net of tax Changes in the share of other comprehensive income of the Joint Venture, net of tax Remeasurement of defined benefit obligation, net of tax Other comprehensive income (B) Total comprehensive income net of tax (A) + (B) ADDITIONAL DATA AND 1. The financial statements include the Consolidated Financial Statements of the Compand its subsidiaries (refer to as the "Group") for the year ended 31 December 2020. The of the share capital of the following entities: Eurolife FFH Life Insurance S.A., Eurolife FFH Agents, Diethnis Ktimatiki S.A. Eurolife FFH Asigurance Deviate S.A. and Eurolife FFH Asigurance S.A. and Eurolife FFH A	## Online Company was established on 26 September 2014. The Company is Costa Luxembings (Lux) S.à r.l., with 80% participation in the share capitate 1). ### Indicated in note 9. ### Indicated in note 9. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. ##### Indicated in note 39 of the financial statements. ###################################	01 - 01.01 - 31.12.2019 514 100.374 60) 231.699 43 263 202) (295) (69) (77) 88) 231.589 126 331.963 as the "Company") mpany holds 100% signia Insurance ourg Holding S.à r.l., al of the Company, he subsidiaries' usand, c) d, c) Receivables: vables: €2 thousand,
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c) TOTAL LIABILITIES AND EQUITY (a) + (b) + (c) STATEMENT (Amount) Total Equity at 1 January Profit for the year Dividends distributed to shareholders Interim dividends distributed to shareholders Other comprehensive income Other changes Total Equity at 31 December CASH F Amount Net Cash Flows from Operating Activities (a) Net Cash Flows from Investing Activities (b) Net Cash Flows from Financing Activities (c) Net increase/(decrease) in cash and cash equivalents (a) + (b) + (c) Cash and cash equivalents at the beginning of the year	LOW STATEMENT	28.164 72.139 2.576.877 3.508.757 3.508.757 3.508.757 6R6 2020 717.114 113.514 0 (90.388) (1.989) 738.251 6R6 01.01 - 31.12 2020 121.393 (8.426) (438) 112.529 171.680	0UP 2019 440.163 100.374 (15.000) (40.000) 231.589 (13) 717.113 OUP 01.01 - 31.12 2019 87.513 (2.435) (55.401) 29.678 142.002	Profit for the year (A) Change in fair value of available for sale financial assets, net of tax Changes in the share of other comprehensive income of the Joint Venture, net of tax Remeasurement of defined benefit obligation, net of tax Other comprehensive income (B) Total comprehensive income net of tax (A) + (B) ADDITIONAL DATA AND 1. The financial statements include the Consolidated Financial Statements of the Compand its subsidiaries (refer to as the "Group") for the year ended 31 December 2020. The of the share capital of the following entities: Eurolife FFH Life Insurance S.A., Eurolife FFH Agents, Diethnis Ktimatiki S.A. Eurolife FFH Asigurance Deviate S.A. and Eurolife FFH Asigurance S.A. and Eurolife FFH A	## Online Company was established on 26 September 2014. The Company is Costa Luxembings (Lux) S.à r.l., with 80% participation in the share capitate 1). ### Indicated in note 9. ### Indicated in note 9. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. ##### Indicated in note 39 of the financial statements. ###################################	01 - 01.01 - 31.12.2019 514 100.374 60) 231.699 43 263 202) (295) (69) (77) 88) 231.589 126 331.963 as the "Company") mpany holds 100% signia Insurance ourg Holding S.à r.l., al of the Company, he subsidiaries' usand, c) d, c) Receivables: vables: €2 thousand,
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c) TOTAL LIABILITIES AND EQUITY (a) + (b) + (c) STATEMENT (Amount Total Equity at 1 January Profit for the year Dividends distributed to shareholders Interim dividends distributed to shareholders Other comprehensive income Other changes Total Equity at 31 December CASH F Amount Net Cash Flows from Operating Activities (a) Net Cash Flows from Investing Activities (b) Net Cash Flows from Financing Activities (c) Net increase/(decrease) in cash and cash equivalents (a) + (b) + (c) Cash and cash equivalents at the beginning of the year	LOW STATEMENT	28.164 72.139 2.576.877 3.508.757 3.508.757 3.508.757 6R6 2020 717.114 113.514 0 (90.388) (1.989) 738.251 6R6 01.01 - 31.12 2020 121.393 (8.426) (438) 112.529 171.680	0UP 2019 440.163 100.374 (15.000) (40.000) 231.589 (13) 717.113 OUP 01.01 - 31.12 2019 87.513 (2.435) (55.401) 29.678 142.002	Profit for the year (A) Change in fair value of available for sale financial assets, net of tax Changes in the share of other comprehensive income of the Joint Venture, net of tax Remeasurement of defined benefit obligation, net of tax Other comprehensive income (B) Total comprehensive income net of tax (A) + (B) ADDITIONAL DATA AND 1. The financial statements include the Consolidated Financial Statements of the Compand its subsidiaries (refer to as the "Group") for the year ended 31 December 2020. The of the share capital of the following entities: Eurolife FFH Life Insurance S.A., Eurolife FFH Agents, Diethnis Ktimatiki S.A. Eurolife FFH Asigurance Deviate S.A. and Eurolife FFH Asigurance S.A. and Eurolife FFH A	## Online Company was established on 26 September 2014. The Company is Costa Luxembings (Lux) S.à r.l., with 80% participation in the share capitate 1). ### Indicated in note 9. ### Indicated in note 9. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. ##### Indicated in note 39 of the financial statements. ###################################	01 - 01.01 - 01.01 - 020 31.12.2019 514 100.374 60) 231.699 43 263 202) (295) (69) (77) 88) 231.589 126 331.963 as the "Company") mpany holds 100% signia Insurance ourg Holding S.à r.l., al of the Company, he subsidiaries' usand, c) d, c) Receivables: vables: €2 thousand,
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c) TOTAL LIABILITIES AND EQUITY (a) + (b) + (c) STATEMENT (Amount Total Equity at 1 January Profit for the year Dividends distributed to shareholders Interim dividends distributed to shareholders Other comprehensive income Other changes Total Equity at 31 December CASH F Amount Net Cash Flows from Operating Activities (a) Net Cash Flows from Investing Activities (b) Net Cash Flows from Financing Activities (c) Net increase/(decrease) in cash and cash equivalents (a) + (b) + (c) Cash and cash equivalents at the beginning of the year	LOW STATEMENT	28.164 72.139 2.576.877 3.508.757 3.508.757 3.508.757 6R6 2020 717.114 113.514 0 (90.388) (1.989) 738.251 6R6 01.01 - 31.12 2020 121.393 (8.426) (438) 112.529 171.680	0UP 2019 440.163 100.374 (15.000) (40.000) 231.589 (13) 717.113 OUP 01.01 - 31.12 2019 87.513 (2.435) (55.401) 29.678 142.002 171.680	Profit for the year (A) Change in fair value of available for sale financial assets, net of tax Changes in the share of other comprehensive income of the Joint Venture, net of tax Change in currency translation differences, net of tax Remeasurement of defined benefit obligation, net of tax Other comprehensive income (B) Total comprehensive income net of tax (A) + (B) ADDITIONAL DATA AND 1. The financial statements include the Consolidated Financial Statements of the Compand its subsidiaries (refer to as the "Group") for the year ended 31 December 2020. The of the share capital of the following entities: Eurolife FFH Life Insurance S.A., Eurolife FFH Agents, Diethnis Ktimatiki S.A., Eurolife FFH Asigurari De Viata S.A. and	## Online Company was established on 26 September 2014. The Company is Costa Luxembings (Lux) S.à r.l., with 80% participation in the share capitate 1). ### Indicated in note 9. ### Indicated in note 9. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. ##### Indicated in note 39 of the financial statements. ###################################	01 - 01.01 - 31.12.2019 514 100.374 60) 231.699 43 263 202) (295) (69) (77) 88) 231.589 126 331.963 as the "Company") mpany holds 100% signia Insurance ourg Holding S.à r.l., al of the Company, he subsidiaries' usand, c) d, c) Receivables: vables: €2 thousand,
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c) TOTAL LIABILITIES AND EQUITY (a) + (b) + (c) STATEMENT (Amount) Total Equity at 1 January Profit for the year Dividends distributed to shareholders Interim dividends distributed to shareholders Other comprehensive income Other changes Total Equity at 31 December CASH F Amount Net Cash Flows from Operating Activities (a) Net Cash Flows from Investing Activities (b) Net Cash Flows from Financing Activities (c) Net increase/(decrease) in cash and cash equivalents (a) + (b) + (c) Cash and cash equivalents at the beginning of the year	LOW STATEMENT	28.164 72.139 2.576.877 3.508.757 3.508.757 3.508.757 6R6 2020 717.114 113.514 0 (90.388) (1.989) 738.251 6R6 01.01 - 31.12 2020 121.393 (8.426) (438) 112.529 171.680	0UP 2019 440.163 100.374 (15.000) (40.000) 231.589 (13) 717.113 OUP 01.01 - 31.12 2019 87.513 (2.435) (55.401) 29.678 142.002 171.680	Profit for the year (A) Change in fair value of available for sale financial assets, net of tax Changes in the share of other comprehensive income of the Joint Venture, net of tax Remeasurement of defined benefit obligation, net of tax Other comprehensive income (B) Total comprehensive income net of tax (A) + (B) ADDITIONAL DATA AND 1. The financial statements include the Consolidated Financial Statements of the Compand its subsidiaries (refer to as the "Group") for the year ended 31 December 2020. The of the share capital of the following entities: Eurolife FFH Life Insurance S.A., Eurolife FFH Agents, Diethnis Ktimatiki S.A. Eurolife FFH Asigurance Deviate S.A. and Eurolife FFH Asigurance S.A. and Eurolife FFH A	## Online Company was established on 26 September 2014. The Company is Costa Luxembings (Lux) S.à r.l., with 80% participation in the share capitate 1). ### Indicated in note 9. ### Indicated in note 9. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. ##### Indicated in note 39 of the financial statements. ###################################	01 - 01.01 - 01.01 - 020 31.12.2019 514 100.374 60) 231.699 43 263 202) (295) (69) (77) 88) 231.589 126 331.963 as the "Company") mpany holds 100% signia Insurance ourg Holding S.à r.l., al of the Company, he subsidiaries' usand, c) d, c) Receivables: vables: €2 thousand,
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c) TOTAL LIABILITIES AND EQUITY (a) + (b) + (c) STATEMENT (Amount) Total Equity at 1 January Profit for the year Dividends distributed to shareholders Interim dividends distributed to shareholders Other comprehensive income Other changes Total Equity at 31 December CASH F Amount Net Cash Flows from Operating Activities (a) Net Cash Flows from Investing Activities (b) Net Cash Flows from Financing Activities (c) Net increase/(decrease) in cash and cash equivalents (a) + (b) + (c) Cash and cash equivalents at the beginning of the year	LOW STATEMENT	28.164 72.139 2.576.877 3.508.757 3.508.757 3.508.757 6R6 2020 717.114 113.514 0 (90.388) (1.989) 738.251 6R6 01.01 - 31.12 2020 121.393 (8.426) (438) 112.529 171.680	0UP 2019 440.163 100.374 (15.000) (40.000) 231.589 (13) 717.113 OUP 01.01 - 31.12 2019 87.513 (2.435) (55.401) 29.678 142.002 171.680	Profit for the year (A) Change in fair value of available for sale financial assets, net of tax Changes in the share of other comprehensive income of the Joint Venture, net of tax Change in currency translation differences, net of tax Remeasurement of defined benefit obligation, net of tax Other comprehensive income (B) Total comprehensive income net of tax (A) + (B) ADDITIONAL DATA AND 1. The financial statements include the Consolidated Financial Statements of the Compand its subsidiaries (refer to as the "Group") for the year ended 31 December 2020. The of the share capital of the following entities: Eurolife FFH Life Insurance S.A., Eurolife FFH Agents, Diethnis Ktimatiki S.A., Eurolife FFH Asigurari De Viata S.A. and	## Online Company was established on 26 September 2014. The Company is Costa Luxembings (Lux) S.à r.l., with 80% participation in the share capitate 1). ### Indicated in note 9. ### Indicated in note 9. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. ##### Indicated in note 39 of the financial statements. ###################################	01 - 01.01 - 31.12.2019 514 100.374 60) 231.699 43 263 202) (295) (69) (77) 88) 231.589 126 331.963 as the "Company") mpany holds 100% signia Insurance ourg Holding S.à r.l., al of the Company, he subsidiaries' usand, c) d, c) Receivables: vables: €2 thousand,
Other insurance reserves Non Life Insurance Reserves Unearned premiums reserves Outstanding claims reserves Total Insurance Reserves (c) TOTAL LIABILITIES AND EQUITY (a) + (b) + (c) STATEMENT (Amount) Total Equity at 1 January Profit for the year Dividends distributed to shareholders Interim dividends distributed to shareholders Other comprehensive income Other changes Total Equity at 31 December CASH F Amount Net Cash Flows from Operating Activities (a) Net Cash Flows from Investing Activities (b) Net Cash Flows from Financing Activities (c) Net increase/(decrease) in cash and cash equivalents (a) + (b) + (c) Cash and cash equivalents at the beginning of the year	LOW STATEMENT	28.164 72.139 2.576.877 3.508.757 3.508.757 3.508.757 6R6 2020 717.114 113.514 0 (90.388) (1.989) 738.251 6R6 01.01 - 31.12 2020 121.393 (8.426) (438) 112.529 171.680	0UP 2019 440.163 100.374 (15.000) (40.000) 231.589 (13) 717.113 OUP 01.01 - 31.12 2019 87.513 (2.435) (55.401) 29.678 142.002 171.680	Profit for the year (A) Change in fair value of available for sale financial assets, net of tax Changes in the share of other comprehensive income of the Joint Venture, net of tax Change in currency translation differences, net of tax Remeasurement of defined benefit obligation, net of tax Other comprehensive income (B) Total comprehensive income net of tax (A) + (B) ADDITIONAL DATA AND 1. The financial statements include the Consolidated Financial Statements of the Compand its subsidiaries (refer to as the "Group") for the year ended 31 December 2020. The of the share capital of the following entities: Eurolife FFH Life Insurance S.A., Eurolife FFH Agents, Diethnis Ktimatiki S.A., Eurolife FFH Asigurari De Viata S.A. and	## Online Company was established on 26 September 2014. The Company is Costa Luxembings (Lux) S.à r.l., with 80% participation in the share capitate 1). ### Indicated in note 9. ### Indicated in note 9. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. ### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. #### Indicated in note 39 of the financial statements. ##### Indicated in note 39 of the financial statements. ###################################	01 - 01.01 - 31.12.2019 514 100.374 60) 231.699 43 263 202) (295) (69) (77) 88) 231.589 126 331.963 as the "Company") mpany holds 100% signia Insurance ourg Holding S.à r.l., al of the Company, he subsidiaries' usand, c) d, c) Receivables: vables: €2 thousand,

ALEXANDROS P. SARRIGEORGIOU ID AM644393

THE CHAIRMAN OF THE B.O.D. AND

CHIEF EXECUTIVE OFFICER

VASSILEIOS N. NIKIFORAKIS

THE MEMBER OF THE B.O.D. AND GENERAL

MANAGER FINANCE, STRATEGIC PLANNING

& MIS

THE FINANCE MANAGER

THE DEPUTY FINANCE MANAGER

CHRISTOS K. TZOUVELEKIS

EVANGELIA D. TZOURALI LIC No 0099260

ID AM245236

LIC. No 0025315