Consolidated Statement of Financial Position as at 31 December 2015

Assets In € thousand	Notes	31/12/2015	31/12/2014 Adjusted	01/01/2014 Adjusted
Property, plant and equipment	8	307,741	283,506	286,589
Investment property	9	1,392,590	1,504,483	1,652,485
Intangible assets	10	1,472,476	1,517,058	1,529,131
Financial assets accounted for using the equity method	11	514,165	528,681	545,053
Investments	13	21,392,476	20,629,354	19,038,091
Unit-linked and index-linked life insurance investments	13	5,226,748	5,386,650	5,332,611
Reinsurers' share of technical provisions	21	548,966	563,540	553,252
Reinsurers' share of technical provisions for unit-linked and index-linked life insurance	27	315,646	332,974	389,206
Receivables, including insurance receivables	14	911,477	1,094,544	979,746
Income tax receivables	15	87,270	53,917	69,881
Deferred tax assets	16	9,427	6,630	8,695
Cash and cash equivalents	17	890,083	975,764	616,976
Assets in disposal groups held for sale	12	9,289	161,053	0
Total assets		33,078,355	33,038,153	31,001,715
Equity and liabilities In € thousand	Notes	31/12/2015	31/12/2014 Adjusted	01/01/2014 Adjusted
Total equity	18			
Portion attributable to shareholders of UNIQA Insurance Group AG				
Subscribed capital and capital reserves		1,789,920	1,789,920	1,789,920
Holding of own shares		- 10,857	- 10,857	- 10,857
Accumulated results	4	1,373,651	1,303,179	984,065
		3,152,713	3,082,242	2,763,127
Non-controlling interests	19	22,127	20,193	22,012
		3,174,840	3,102,434	2,785,139
Liabilities				
Subordinated liabilities	20	1,095,745	600,000	600,000
Technical provisions	22, 23, 24, 26	21,100,072	21,220,068	19,900,215
Technical provisions for unit-linked and index-linked life insurance	27	5,175,437	5,306,000	5,251,035
Financial liabilities	28	33,580	49,181	26,836
Other provisions	4, 29	796,442	801,837	793,190
Liabilities and other items classified as equity and liabilities	4, 30	1,271,572	1,400,828	1,405,608
Income tax liabilities	31	95,970	43,272	40,712
Deferred tax liabilities	16	334,696	355,424	198,980
Liabilities in disposal groups held for sale	12	0	159,107	0
Liabilities in disposal groups held for sale	12	0 29,903,515	159,107 29,935,719	0 28,216,576

To make the presentation clearer, the items in the consolidated statement of financial position have been summarised for the reporting period (and that of the previous year) and then listed and explained in the notes to the consolidated financial statements according to their importance.

Consolidated Income Statement from 1 January until 31 December 2015

Premiums earned (net) 32 a) Gross 5,829,514 5,523,218 b) Reinsurers' share -196,007 -210,322 christial interest income 5,633,507 5,312,996 Chter insurance income 518,439 560,384 Other insurance income 30,669 34,492 a) Gross 29,606 32,595 b) Reinsurers' share 863 1,897 a) Gross -4,749,877 -4,517,700 b) Reinsurers' share 142,310 134,038 a) Gross -4,407,567 -4,518,703 a) Gross -4,407,567 -4,518,039 coperating expenses 4,34 -4,607,567 coperating expenses -373,144 -386,558 c) Reinsurers' share -26,282 -22,99,09 coded 24,839 26,044 coded 24,83	In € thousand	Notes	2015	2014 adjusted
b) Reinsurers' share - 196,007 - 210,322 Check in the subset of the subs	Premiums earned (net)	32		
5,633,507 6,312,896 Technical interest income 518,439 560,384 Other insurance income 30,669 32,595 b) Reinsurers' share 863 1,897 a) Gross 29,806 32,595 b) Reinsurers' share 863 1,897 a) Gross -4,749,877 -4,517,700 b) Reinsurers' share 142,310 134,038 a) Gross -4,749,877 -4,517,700 b) Reinsurers' share 142,310 134,038 a) Gross -4,34 -4,607,567 -4,383,662 Operating expenses 4, 34 -38,558 -273,144 -38,558 c) Reinsurance commission and share of profit from reinsurance 24,839 26,044 caded 24,839 26,044 -1,298,695 -1,299,106 Other technical expenses 38 -373,144 -386,558 -38 -372,144 -386,558 caded 24,839 26,044 -1,298,695 -1,299,106 -1,298,695 -1,299,695 -1,299,696 -1,299,106 <t< td=""><td>a) Gross</td><td></td><td>5,829,514</td><td>5,523,218</td></t<>	a) Gross		5,829,514	5,523,218
Technical Interest Income 518,439 560,384 Other Insurance Income 30,669 32,595 a) Gross 29,806 32,595 b) Reinsurers' share 863 1,897 a) Gross 29,806 34,492 Insurance benefits 33 -4,749,877 -4,517,700 b) Reinsurers' share 142,310 134,038 — -4,607,567 -4,383,662 Operating expenses 4,34 -4,607,567 -4,383,662 Operating expenses -950,390 - 938,593 - 938,593 b) Other operating expenses -373,144 -386,558 - 1,298,695 - 1,299,106 Other technical expenses 38 - - -26,282 -25,991,06 Other technical expenses 38 - -26,282 -25,994 -26,282 -25,994 Other technical result 199,864 127,706 - - - - - - - - - - - - - - -	b) Reinsurers' share		- 196,007	- 210,322
Other Insurance Income 2 2 a) Gross 29,806 32,595 b) Reinsurers' share 863 1,897 a) Gross 29,806 32,595 b) Reinsurers' share 30,669 34,492 Insurance benefits 33 3 a) Gross -4,749,877 -4,517,700 b) Reinsurers' share 142,310 134,038 c-4,607,567 -4,383,667 -4,383,667 Operating expenses 4, 34 -950,390 -938,593 b) Other operating expenses -373,144 -386,558 -368,558 c-Reinsurance commission and share of profit from reinsurance -1,298,695 -1,299,106 Other technical expenses 38 -26,027 -71,304 a) Gross -50,207 -71,304 -96,698 a) Gross -50,207 -71,304 -97,298 Technical result 199,664 127,706 Other income 4, 35 831,145 888,151 of which profit from financial assets accounted for using the equity method 23,205			5,633,507	5,312,896
a) Gross 29,806 32,595 b) Reinsurers' share 863 1,897 Isurance benefits 33 33 a) Gross -4,749,877 -4,517,700 b) Reinsurers' share 142,310 134,038 -Qperating expenses 4,34 -4,607,667 -4,383,662 Operating expenses 4,34 -950,390 -938,593 b) Other operating expenses -373,144 -386,558 c) Reinsurance commission and share of profit from reinsurance -24,639 26,044 ceded 24,839 26,044 -1,298,695 -1,299,695 -1,299,106 Other technical expenses 38 -36 a) Gross -50,207 -71,304 b) Reinsurers' share -26,282 -25,944 -76,489 -97,298 -97,298 Technical result 199,864 127,706 Net investment income 4,35 831,145 888,151 of which profit from financial assets accounted for using the equity method 23,205 23,583 Other income 36 42,525 62,428 Reclassificat	Technical interest income		518,439	560,384
b) Reinsurers' share 863 1,897 30,669 34,492 Insurance benefits 33 a) Gross -4,749,877 -4,517,700 b) Reinsurers' share 142,310 134,038 -4,607,567 -4,383,662 Operating expenses 4, 34 a) Gross 4, 34 a) Gross -4,607,567 -4,383,662 c) Reinsurance commission and share of profit from reinsurance -550,390 -938,593 b) Other operating expenses -373,144 -386,558 c) Reinsurance commission and share of profit from reinsurance ceded 24,839 26,044 -1,298,695 -1,299,106 Other technical expenses 38 a) Gross -50,207 -71,304 b) Reinsurers' share -26,282 -25,994 b) Reinsurers' share -26,282 -25,994 c) -76,489 -97,298 Technical result 199,864 127,706 Net investment income 4, 35 831,145 888,151 of which profit from financial assets accounted for using the equity method 23,205 23,583 Other income 36 42,525 62,428 Other operating expenses 37 -60,993 -70,334 Non-technical result 294,238 319,860 Coperating profit/(loss) 494,102 447,566 Amortisation of goodwill and impairment losses -21,018 -32,292 Finance cests -50,243 -37,343 Earnings before taxes 18 -88,254 -88,055 rofit/(loss) for the year 334,586 292,877 of which attributable to shareholders of UNIQA Insurance Group AG 331,087 289,863 of which attributable to non-controlling interests 3,499 3,014 Earnings per share (in €) ⁿ 18 1.07 0.94	Other insurance income			
30,669 34,492 Insurance benefits 33 a) Gross -4,749,877 -4,517,700 b) Reinsurers' share 142,310 134,038 a) Expenses for the acquisition of insurance -950,390 -938,593 b) Other operating expenses 4, 34 -4,607,567 -4,383,662 Operating expenses -373,144 -386,558 -373,144 -386,558 c: Reinsurance commission and share of profit from reinsurance -24,839 26,044 c: Reinsurance commission and share of profit from reinsurance -24,839 26,044 c: Reinsurance commission and share of profit from reinsurance -1,298,695 -1,299,106 Other technical expenses 38 - - a) Gross -50,207 -71,304 b) Reinsurers' share -26,282 -25,994 c-tockage -50,207 -71,304 127,706 Net investment income 4, 35 83 1,145 888,151 of which profit from financial assets accounted for using the equity method 23,205 23,583 Other operating expenses 37 -60,993 </td <td>a) Gross</td> <td></td> <td>29,806</td> <td>32,595</td>	a) Gross		29,806	32,595
Insurance benefits 33 -4,749,877 -4,517,700 b) Reinsurers' share 142,310 134,038 -4,607,567 -4,883,662 Operating expenses 4, 34 a) Expenses for the acquisition of insurance -950,390 -938,593 b) Other operating expenses -373,144 -386,558 c) Reinsurance commission and share of profit from reinsurance 24,839 26,044 c.eded 24,839 26,044 -1,298,695 -1,299,106 24,839 26,044 0 Gross -50,207 -71,304 a) Gross -50,207 -71,304 b) Reinsurers' share -26,282 -25,994 -76,489 -97,298 -97,298 Technical result 199,864 127,706 Net investment income 4, 35 831,145 888,151 of which profit from financial assets accounted for using the equity method 23,205 23,583 Other operating expenses 37 -60,993 -70,334 Non-technical result 294,238 319,860 Operating profit/(loss) 494,102 447,566 <td< td=""><td>b) Reinsurers' share</td><td></td><td>863</td><td>1,897</td></td<>	b) Reinsurers' share		863	1,897
a) Gross -4,749,877 -4,517,700 b) Reinsurers' share 142,310 134,038 -4,607,567 -4,383,662 Operating expenses 4,34 a) Expenses for the acquisition of insurance -950,390 -938,592 b) Other operating expenses -373,144 -386,558 c) Reinsurance commission and share of profit from reinsurance 24,839 26,044 ceded 24,839 26,044 -1,298,695 -1,299,106 0ther technical expenses 38 a) Gross -50,207 -71,304 -86,558 a) Gross -50,207 -71,304 b) Reinsurers' share -26,282 -25,994 Technical result 199,864 127,706 vertice transmit income 4,35 831,145 888,151 of which profit from financial assets accounted for using the equity method 23,205 23,583 Other operating expenses 37 -60,993 -70,334 Non-technical interest income -518,439 -560,384 Other operating profit/(loss) 494,102 447,566 Amortisation of goodwill and impairment losses <td< td=""><td></td><td></td><td>30,669</td><td>34,492</td></td<>			30,669	34,492
b) Reinsurers' share 142,310 134,038 -4,607,567 -4,383,662 Operating expenses 4, 34 a) Expenses for the acquisition of insurance -950,390 -938,593 b) Other operating expenses -373,144 -386,558 ceded 24,839 26,044 -1,298,695 -1,299,160 -1,299,160 Other technical expenses 38 - a) Gross -50,207 -71,304 b) Reinsurers' share -26,282 -25,994 -76,489 -97,298 - Technical expenses 36 127,706 Net investment income 4, 35 831,145 888,151 of which profit from financial assets accounted for using the equity method 23,205 23,583 Other operating expenses 37 -60,993 -70,334 Non-technical result 294,238 319,860 Other ogenating expenses -21,018 -32,292 Finance costs -50,243 -37,343 Earnings before taxes 38 -88,254 -86,055 Profit/(loss) 494,102 447,566	Insurance benefits	33		
-4,607,567 -4,383,662 Operating expenses 4, 34 a) Expenses for the acquisition of insurance -950,390 -938,593 b) Other operating expenses -373,144 -386,558 c) Reinsurance commission and share of profit from reinsurance 24,839 26,044 c-1,298,695 -1,299,695 -1,299,106 Other technical expenses 38 - - a) Gross -50,207 -71,304 - b) Reinsurers' share -26,282 -25,994 -76,489 -97,298 - Technical result 199,864 127,706 Net investment income 4, 35 831,145 888,151 of which profit from financial assets accounted for using the equity method 23,205 23,583 Other income 36 42,525 62,428 Reclassification of technical interest income -518,439 -560,384 Other operating expenses 37 -60,993 -70,334 Non-technical result 294,238 319,860 Operating profit/(loss) 494,102	a) Gross		- 4,749,877	- 4,517,700
Operating expenses 4, 34 a) Expenses for the acquisition of insurance -950,390 -938,593 b) Other operating expenses -373,144 -386,558 c) Reinsurance commission and share of profit from reinsurance ceded 24,839 26,044 -1,298,695 -1,299,106 -1,298,695 -1,299,106 Other technical expenses 38 -	b) Reinsurers' share		142,310	134,038
a) Expenses for the acquisition of insurance - 950,390 - 938,593 b) Other operating expenses - 373,144 - 386,558 c) Reinsurance commission and share of profit from reinsurance 24,839 26,044 - 1,298,695 - 1,298,695 - 1,299,106 Other technical expenses 38 - - a) Gross - 50,207 - 71,304 b) Reinsurers' share - 26,282 - 25,994 - 76,489 - 97,298 Technical result 199,864 127,706 Net investment income 4, 35 831,145 888,151 of which profit from financial assets accounted for using the equity method 23,205 23,583 Other operating expenses 36 42,525 62,428 Reclassification of technical interest income - 518,439 - 500,334 Other operating expenses 37 - 60,993 - 70,334 Non-technical result 294,238 319,860 Operating profit/(loss) 494,102 447,566 Amortisation of goodwill and impairment losses - 21,018 - 32,292 Finance costs - 50,243 - 37,343			-4,607,567	-4,383,662
b) Other operating expenses -373,144 -386,558 c) Reinsurance commission and share of profit from reinsurance ceded 24,839 26,044 -1,298,695 -1,299,005 Other technical expenses 38 a) Gross -50,207 -71,304 b) Reinsurers' share -26,282 -25,994 -76,489 -97,298 Technical result 199,864 127,706 Net investment income 4, 35 831,145 888,151 of which profit from financial assets accounted for using the equity method 23,205 23,583 Other operating expenses 36 42,525 62,428 Reclassification of technical interest income -518,439 -560,384 Other operating expenses 37 -60,993 -70,334 Non-technical result 294,238 319,860 Operating profit/(loss) 494,102 447,566 Amortisation of goodwill and impairment losses -21,018 -32,292 Finance costs -50,243 -37,343 Earnings before taxes 38 -88,254 -85,057 Profit/(loss) for the year 334,586 <	Operating expenses	4, 34		
c) Reinsurance commission and share of profit from reinsurance ceded 24,839 26,044 -1,298,695 -1,299,106 Other technical expenses 38 a) Gross -50,207 -71,304 b) Reinsurers' share -26,282 -25,994 -76,489 -97,298 Technical result 199,864 127,706 Net investment income 4, 35 831,145 888,151 of which profit from financial assets accounted for using the equity method 23,205 23,583 Other income 36 42,525 62,428 Reclassification of technical interest income -518,439 -560,384 Other operating expenses 37 -60,993 -70,334 Non-technical result 294,238 319,860 Operating profit/(loss) 494,102 447,566 Amortisation of goodwill and impairment losses -21,018 -32,292 Finance costs -50,243 -37,343 Earnings before taxes 38 -88,254 -85,053 Profit/(loss) for the year 334,586 292,877 of which attributable to non-controlling interests 3,409 3,014 <td>a) Expenses for the acquisition of insurance</td> <td></td> <td>- 950,390</td> <td>- 938,593</td>	a) Expenses for the acquisition of insurance		- 950,390	- 938,593
ceded 24,839 26,044 -1,298,695 -1,299,106 Other technical expenses 38 a) Gross -50,207 -71,304 b) Reinsurers' share -26,282 -25,994 -76,489 -97,298 Technical result 199,864 127,706 Net investment income 4, 35 831,145 888,151 of which profit from financial assets accounted for using the equity method 23,205 23,583 Other income 4, 35 831,145 888,151 of which profit from financial assets accounted for using the equity method 23,205 23,583 Other income 4, 35 831,145 888,151 of which profit from financial assets accounted for using the equity method 23,205 23,583 Other income 36 42,525 62,428 Reclassification of technical interest income -518,439 -560,384 Other operating expenses 37 -60,993 -70,334 Non-technical result 294,238 319,860 Operating profit/(loss) 494,102	b) Other operating expenses		- 373,144	- 386,558
-1,298,695 -1,299,106 Other technical expenses 38 a) Gross -50,207 -71,304 b) Reinsurers' share -26,282 -25,994 -76,489 -97,298 Technical result 199,864 127,706 Net investment income 4, 35 831,145 888,151 of which profit from financial assets accounted for using the equity method 23,205 23,583 Other operating expenses 36 42,525 62,428 Reclassification of technical interest income -518,439 -560,384 Other operating expenses 37 -60,993 -70,334 Non-technical result 294,238 319,860 Operating profit/(loss) 494,102 447,566 Amortisation of goodwill and impairment losses -21,018 -32,292 Finance costs -50,243 -37,343 Earnings before taxes 38 -88,254 -85,055 Profit/(loss) for the year 334,586 292,877 of which attributable to shareholders of UNIOA Insurance Group AG 331,087 289,863 of which attributable to non-controlling interests 3,499 <td< td=""><td>c) Reinsurance commission and share of profit from reinsurance</td><td></td><td></td><td></td></td<>	c) Reinsurance commission and share of profit from reinsurance			
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a) Gross -50,207 -71,304 b) Reinsurers' share -26,282 -25,994 -76,489 -97,298 Technical result 199,864 127,706 Net investment income 4, 35 831,145 888,151 of which profit from financial assets accounted for using the equity method 23,205 23,583 Other income 36 42,525 62,428 Reclassification of technical interest income -518,439 -560,384 Other operating expenses 37 -60,993 -70,334 Non-technical result 294,238 319,860 Operating profit/(loss) 494,102 447,566 Amortisation of goodwill and impairment losses -21,018 -32,292 Finance costs -50,243 -37,343 Earnings before taxes 422,840 377,932 Income taxes 38 -88,254 -85,055 Profit/(loss) for the year 334,586 292,877 of which attributable to shareholders of UNIQA Insurance Group AG 331,087 289,863 of which attributable to non-controlling interests 3,499 3,014 Earnin			- 1,298,695	- 1,299,106
b) Reinsurers' share $-26,282 -25,994$ -76,489 -97,298 Technical result 199,864 127,706 Net investment income 4, 35 831,145 888,151 of which profit from financial assets accounted for using the equity method 23,205 23,583 Other income 36 42,525 62,428 Reclassification of technical interest income -518,439 -560,384 Other operating expenses 37 -60,993 -70,334 Non-technical result 294,238 319,860 Operating profit/(loss) 494,102 447,566 Amortisation of goodwill and impairment losses -21,018 -32,292 Finance costs -50,243 -37,343 Earnings before taxes 38 -88,254 -85,055 Profit/(loss) for the year 334,586 292,877 of which attributable to shareholders of UNIQA Insurance Group AG 331,087 289,863 of which attributable to non-controlling interests 3,499 3,014 Earnings per share (in €) ⁿ 18 1.07 0.94	Other technical expenses	38		
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Technical result199,864127,706Net investment income4,35831,145888,151of which profit from financial assets accounted for using the equity method23,20523,583Other income3642,52562,428Reclassification of technical interest income-518,439-560,384Other operating expenses37-60,993-70,334Non-technical result294,238319,860Operating profit/(loss)494,102447,566Amortisation of goodwill and impairment losses-21,018-32,292Finance costs-50,243-37,343Earnings before taxes38-88,254-85,055Profit/(loss) for the year334,586292,877of which attributable to shareholders of UNIQA Insurance Group AG331,087289,863of which attributable to non-controlling interests3,4993,014Earnings per share (in €) ¹⁰ 181.070.94	b) Reinsurers' share		- 26,282	- 25,994
Net investment income4, 35831,145888,151of which profit from financial assets accounted for using the equity method23,20523,583Other income3642,52562,428Reclassification of technical interest income $-518,439$ $-560,384$ Other operating expenses37 $-60,993$ $-70,334$ Non-technical result294,238319,860Operating profit/(loss)494,102447,566Amortisation of goodwill and impairment losses $-21,018$ $-32,292$ Finance costs $-50,243$ $-37,343$ Earnings before taxes38 $-88,254$ $-85,055$ Profit/(loss) for the year $334,586$ $292,877$ of which attributable to shareholders of UNIQA Insurance Group AG $331,087$ $289,863$ of which attributable to non-controlling interests $3,499$ $3,014$ Earnings per share (in €) ¹¹ 18 1.07 0.94			- 76,489	- 97,298
of which profit from financial assets accounted for using the equity method $23,205$ $23,583$ Other income 36 $42,525$ $62,428$ Reclassification of technical interest income $-518,439$ $-560,384$ Other operating expenses 37 $-60,993$ $-70,334$ Non-technical result $294,238$ $319,860$ Operating profit/(loss) $494,102$ $447,566$ Amortisation of goodwill and impairment losses $-21,018$ $-32,292$ Finance costs $-21,018$ $-32,292$ Finance costs $-50,243$ $-37,343$ Earnings before taxes 38 $-88,254$ $-85,055$ Profit/(loss) for the year $334,586$ $292,877$ of which attributable to shareholders of UNIOA Insurance Group AG $331,087$ $289,863$ of which attributable to non-controlling interests $3,499$ $3,014$ Earnings per share (in ϵ) ¹ 18 1.07 0.94	Technical result		199,864	127,706
method 23,205 23,583 Other income 36 42,525 62,428 Reclassification of technical interest income $-518,439$ $-560,384$ Other operating expenses 37 $-60,993$ $-70,334$ Non-technical result 294,238 319,860 Operating profit/(loss) 494,102 447,566 Amortisation of goodwill and impairment losses $-21,018$ $-32,292$ Finance costs $-50,243$ $-37,343$ Earnings before taxes 422,840 377,932 Income taxes 38 $-88,254$ $-85,055$ Profit/(loss) for the year 334,586 292,877 of which attributable to shareholders of UNIOA Insurance Group AG 331,087 289,863 of which attributable to non-controlling interests $3,499$ $3,014$ Earnings per share (in $€)^{10}$ 18 1.07 0.94	Net investment income	4, 35	831,145	888,151
Other income 36 $42,525$ $62,428$ Reclassification of technical interest income $-518,439$ $-560,384$ Other operating expenses 37 $-60,993$ $-70,334$ Non-technical result 294,238 319,860 Operating profit/(loss) 494,102 447,566 Amortisation of goodwill and impairment losses $-21,018$ $-32,292$ Finance costs $-50,243$ $-37,343$ Earnings before taxes 38 $-88,254$ $-85,055$ Profit/(loss) for the year 334,586 292,877 of which attributable to shareholders of UNIQA Insurance Group AG 331,087 289,863 of which attributable to non-controlling interests $3,499$ $3,014$ Earnings per share (in $€)^{10}$ 18 1.07 0.94	of which profit from financial assets accounted for using the equity			
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Other operating expenses 37 $-60,993$ $-70,334$ Non-technical result $294,238$ $319,860$ Operating profit/(loss) $494,102$ $447,566$ Amortisation of goodwill and impairment losses $-21,018$ $-32,292$ Finance costs $-50,243$ $-37,343$ Earnings before taxes $422,840$ $377,932$ Income taxes 38 $-88,254$ $-85,055$ Profit/(loss) for the year $334,586$ $292,877$ of which attributable to shareholders of UNIQA Insurance Group AG $331,087$ $289,863$ of which attributable to non-controlling interests $3,499$ $3,014$ Earnings per share (in $€)^{10}$ 18 1.07 0.94	Other income	36	42,525	62,428
Non-technical result294,238319,860Operating profit/(loss)494,102447,566Amortisation of goodwill and impairment losses $-21,018$ $-32,292$ Finance costs $-50,243$ $-37,343$ Earnings before taxes422,840377,932Income taxes38 $-88,254$ $-85,055$ Profit/(loss) for the year334,586292,877of which attributable to shareholders of UNIQA Insurance Group AG331,087289,863of which attributable to non-controlling interests3,4993,014Earnings per share (in \notin) ¹⁾ 181.070.94	Reclassification of technical interest income		- 518,439	- 560,384
Operating profit/(loss)494,102447,566Amortisation of goodwill and impairment losses $-21,018$ $-32,292$ Finance costs $-50,243$ $-37,343$ Earnings before taxes $422,840$ $377,932$ Income taxes 38 $-88,254$ $-85,055$ Profit/(loss) for the year $334,586$ $292,877$ of which attributable to shareholders of UNIQA Insurance Group AG $331,087$ $289,863$ of which attributable to non-controlling interests $3,499$ $3,014$ Earnings per share (in \notin) ¹⁾ 18 1.07 0.94	Other operating expenses	37	- 60,993	- 70,334
Amortisation of goodwill and impairment losses $-21,018$ $-32,292$ Finance costs $-50,243$ $-37,343$ Earnings before taxes $422,840$ $377,932$ Income taxes 38 $-88,254$ $-85,055$ Profit/(loss) for the year $334,586$ $292,877$ of which attributable to shareholders of UNIQA Insurance Group AG $331,087$ $289,863$ of which attributable to non-controlling interests $3,499$ $3,014$ Earnings per share (in \notin) ¹⁾ 18 1.07 0.94	Non-technical result		294,238	319,860
Finance costs $-50,243$ $-37,343$ Earnings before taxes422,840 $377,932$ Income taxes 38 $-88,254$ $-85,055$ Profit/(loss) for the year $334,586$ $292,877$ of which attributable to shareholders of UNIQA Insurance Group AG $331,087$ $289,863$ of which attributable to non-controlling interests $3,499$ $3,014$ Earnings per share (in \notin) ¹⁾ 18 1.07 0.94	Operating profit/(loss)		494,102	447,566
Earnings before taxes422,840 $377,932$ Income taxes 38 $-88,254$ $-85,055$ Profit/(loss) for the year $334,586$ $292,877$ of which attributable to shareholders of UNIQA Insurance Group AG $331,087$ $289,863$ of which attributable to non-controlling interests $3,499$ $3,014$ Earnings per share (in $€)^{11}$ 18 1.07 0.94	Amortisation of goodwill and impairment losses		-21,018	- 32,292
Income taxes 38 -88,254 -85,055 Profit/(loss) for the year 334,586 292,877 of which attributable to shareholders of UNIQA Insurance Group AG 331,087 289,863 of which attributable to non-controlling interests 3,499 3,014 Earnings per share (in €) ¹ 18 1.07 0.94	Finance costs		- 50,243	- 37,343
Profit/(loss) for the year 334,586 292,877 of which attributable to shareholders of UNIQA Insurance Group AG 331,087 289,863 of which attributable to non-controlling interests 3,499 3,014 Earnings per share (in €) ¹⁾	Earnings before taxes		422,840	377,932
of which attributable to shareholders of UNIQA Insurance Group AG 331,087 289,863 of which attributable to non-controlling interests 3,499 3,014 Earnings per share (in €) ¹ 18 1.07 0.94	Income taxes	38	- 88,254	- 85,055
of which attributable to non-controlling interests 3,499 3,014 Earnings per share (in €) ¹⁾ 18 1.07 0.94	Profit/(loss) for the year		334,586	292,877
Earnings per share (in €) ¹⁾ 18 1.07 0.94	of which attributable to shareholders of UNIQA Insurance Group AG		331,087	289,863
	of which attributable to non-controlling interests		3,499	3,014
	Earnings per share (in €) ¹⁾	18	1.07	0.94
			308,180,350	308,180,350

¹⁾ Diluted earnings per share is equal to undiluted earnings per share. Calculated on the basis of the consolidated profit/(loss).

Consolidated Statement of Comprehensive Income from 1 January until 31 December 2015

In € thousand	2015	2014 adjusted
Profit/(loss) for the year	334,586	292,877
Items not to be reclassified to profit or loss in subsequent periods		
Actuarial gains and losses on defined benefit obligations		
Gains (losses) recognised in equity	- 57,554	- 46,042
Gains (losses) recognised in equity - deferred taxes	12,727	8,841
Gains (losses) recognised in equity - deferred profit participation	7,062	9,779
	- 37,765	- 27,422
Items to be reclassified to profit or loss in the subsequent periods		
Currency translation		
Gains (losses) recognised in equity	- 16,429	- 62,125
Recognised in the consolidated income statement	- 1,155	0
Valuation of financial instruments available for sale		
Gains (losses) recognised in equity	- 64,569	1,318,234
Gains (losses) recognised in equity - deferred taxes	5,737	- 127,346
Gains (losses) recognised in equity - deferred profit participation	22,057	- 893,479
Recognised in the consolidated income statement	- 87,860	- 174,736
Recognised in the consolidated income statement - deferred tax	11,076	11,112
Recognised in the consolidated income statement - deferred profit participation	64,934	98,135
Other income from financial assets accounted for using the equity method		
Gains (losses) recognised in equity	- 19,067	- 7,445
	- 85,276	162,350
Other comprehensive income	- 123,041	134,928
Total comprehensive income	211,545	427,805
of which attributable to shareholders of UNIQA Insurance Group AG	205,982	426,516
of which attributable to non-controlling interests	5,563	1,289

Consolidated Statement of Cash Flows from 1 January until 31 December 2015

In ϵ thousand	Notes	2015	2014 Adjusted
Profit/(loss) for the year		334,586	292,877
Amortisation of goodwill and other intangible assets, impairment losses			
and other depreciation of property, plant and equipment		55,952	87,763
Impairment losses/reversal of impairment losses on other investments		- 2,849	- 13,490
Gain/loss on the disposal of investments	4	- 100,009	- 41,208
Change in deferred acquisition costs		18,745	- 4,451
Change in securities at fair value through profit or loss		12,364	83,232
Change in direct insurance receivables		70,596	26,756
Change in other receivables		83,930	- 123,711
Change in direct insurance liabilities		- 129,565	- 7,230
Change in other liabilities		57,699	1,423
Change in technical provisions		- 218,656	1,140,249
Change in defined benefit obligations		- 48,336	- 2,509
Change in deferred tax assets and deferred tax liabilities		- 23,526	156,461
Change in other statement of financial position items		- 44,639	22,548
Other non-cash income and expenses as well as adjustments to profit			
for the year		- 16,796	- 60,185
Cash flows from operating activities		49,497	1,558,523
Proceeds from disposal of intangible assets and property, plant and equipment		14,500	13,503
Payments for acquisition of intangible assets ad property, plant and			
equipment		- 31,716	- 74,725
Proceeds from disposal of consolidated companies		2,136	34,303
Payments for acquisition of consolidated companies		- 18,058	- 72,247
Proceeds from disposal and maturity of other investments	4	4,666,786	8,301,173
Payments for acquisition of other investments		- 5,293,419	- 9,236,185
Change in unit-linked and index-linked life insurance investments		159,902	- 54,039
Net cash flow from investing activities		- 499,868	- 1,088,217
Change in treasury shares held		- 129,621	- 109,342
Dividend payments		495,745	0
Proceeds from other financing activities		- 1,034	- 1,843
Net cash flows from financing activities		365,091	- 111,185
Change in cash and cash equivalents		- 85,280	359,121
Change in cash and cash equivalents due to movements in exchange		,	
rates		- 401 975,764	- 334 616,976
Cash and cash equivalents at beginning of the year		,	
Cash and cash equivalents at end of period		890,083	975,764
Income taxes paid		- 63,518	- 18,997
Interest paid		- 64,842	- 65,797
Interest received		569,996	607,524
Dividends received		62,185	63,764

Consolidated Statement of Changes in Equity

					Accumulated	
In € thousand	Notes	Subscribed capital and capital reserves		s Valuation of financial instruments available for lo sale	Actuarial gains and losses on defined benefit obligations	
As at 31 December 2013		1,789,920	- 10,857	7 177,133	- 116,081	
Restatement IAS 8	4			32,971		
As at 1 January 2014		1,789,920	- 10,857	7 210,105	- 116,081	
Change in basis of consolidation						
Dividends to shareholders						
Total comprehensive income				233,645	- 27,422	
Profit/(loss) for the year						
Other comprehensive income				233,645	- 27,422	
As at 31 December 2014		1,789,920	- 10,857	7 443,750	- 143,503	
As at 1 January 2015		1,789,920	- 10,857	7 443,750	- 143,503	
Change in basis of consolidation						
Dividends to shareholders						
Total comprehensive income				- 51,997	- 37,060	
Profit/(loss) for the year						
Other comprehensive income				- 51,997	- 37,060	
As at 31 December 2015		1,789,920	- 10,857	7 391,753	- 180,563	

Results

Total equity	Non-controlling interests	Portion attributable to shareholders of UNIQA Insurance Group AG	other accumulated results	Differences from currency translation
2,785,139	22,012	2,763,127	1,014,152	- 91,140
0		0	- 32,971	· · · · · · · · · · · · · · · · · · ·
2,785,139	22,012	2,763,127	981,181	-91,140
- 1,167	- 1,629	462	462	
- 109,342	- 1,479	- 107,863	- 107,863	
427,805	1,289	426,516	284,657	- 64,364
292,877	3,014	289,863	289,863	
134,928	- 1,725	136,653	- 5,206	- 64,364
3,102,434	20,193	3,082,242	1,158,437	- 155,504
3,102,434	20,193	3,082,242	1,158,437	- 155,504
- 9,388	- 3,313	- 6,075	- 6,075	
- 129,751	- 315	- 129,436	- 129,436	
211,545	5,563	205,982	312,020	- 16,980
334,586	3,499	331,087	331,087	
- 123,041	2,063	- 125,104	- 19,067	- 16,980
3,174,840	22,127	3,152,713	1,334,945	- 172,485