

**MEDVIDA PARTNERS DE SEGUROS Y
REASEGUROS
S.A.U**

SPECIAL AUDIT REPORT ON THE SOLVENCY
FINANCIAL AND CONDITION REPORT OF MEDVIDA
PARTNERS DE SEGUROS Y REASEGUROS S.A.U. FOR
THE YEAR ENDED DECEMBER 31, 2025

7 de abril de 2026

(This independent auditors' report has been translated into English solely for the convenience of international readers. Accordingly, only the original Spanish version is authoritative.)

To the Board of Directors of **MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS, S.A.U.**:

Objective and scope of our work

We have carried out the work of reviewing, with a reasonable security scope, the sections "Valuation for solvency purposes" and "Capital Management" contained in the attached report on the financial and solvency situation of **MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS, S.A.U.** as of December 31, 2025, in accordance with the requirements established in Law 20/2015, of July 14, as well as in regulatory development regulations and in the regulations of the European Union of direct application, in order to provide complete and reliable information.

This work does not constitute a financial statements audit nor is it subject to the regulations governing the activity of the audit in force in Spain, so we do not express an audit opinion in the terms provided in the aforementioned regulations.

Responsibility of the Board of Directors MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS, S.A.U.

The Directors of MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS are responsible for the preparation, presentation and content of the report on the financial situation and solvency, in accordance with Law 20/2015, of July 14, on the organization, supervision and solvency of insurance and reinsurance companies, and its implementing regulations and with the regulations of the European Union.

The Board of Directors is also responsible for defining, implementing, adapting and maintaining the management and internal control systems from which the information necessary for the preparation of the aforementioned report is obtained. These responsibilities include the establishment of such controls as they deem necessary to enable the preparation of the sections "Valuation for solvency purposes" and "Capital Management" contained in the solvency and financial condition report, to be free from material misstatements due to non-compliance or error.

Our independence and quality control

We have done our work in accordance with the standards of independence and quality control required by Circular 1/2017, dated February 22, of the Dirección General de Seguros y Fondos de Pensiones, which sets the content of the special report for the review of the financial situation and individual and group solvency and the person responsible for its preparation, and by Circular 1/2018, dated April 17, of the Dirección General de Seguros y Fondos de Pensiones, which develops the report models, the action guides and the periodicity of the scope of the special review report on the financial situation and solvency, individual and group, and the person responsible for its preparation, modified by Circular 1/2021, of June 17, of the modified by Circular 1/2021, of June 17, of the Dirección General de Seguros y Fondos de Pensiones.

Our responsibility

Our responsibility is to carry out a review aimed at providing a reasonable level of assurance on the sections "Objective and scope of our work" regarding the information referred to in article 6 of Circular 1/2017, of February 22, contained in the attached report on the financial and solvency situation of **MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS, S.A.U.**, corresponding to December 31, 2025, and express a conclusion based on the work done and the evidence we have obtained.

Our review work depends on our professional judgment, and includes assessing risks due to significant errors.

Our review work has been based on the application of the procedures aimed at collecting evidence described in Circular 1/2017, of February 22, of the Dirección General de Seguros y Fondos de Pensiones, which sets the content of the special report for the review of the financial situation and solvency, individual and groups, and the person responsible for their preparation, and in Annex V of Circular 1/2018, of April 17, of the Dirección General de Seguros y Fondos de Pensiones, which develops the reporting models, the action guides and the periodicity of the scope of the special review report on the financial situation and solvency, individual and groups, and the person responsible for its preparation, modified by Circular 1/2021, of June 17, of the Dirección General de Seguros y Fondos de Pensiones

The following were responsible for reviewing the solvency and financial condition report:

– Main reviewer: Alfredo Yagüe Martín who has reviewed all aspects of an actuarial nature and is responsible for the coordination tasks entrusted by the aforementioned circulars.

– Professional reviewer: Rubén Manso Olivar who has reviewed the aspects of a financial accounting nature.

The reviewers assume full responsibility for the conclusions they make in the special review report.

We consider that the evidence we have obtained provides a sufficient and adequate basis for our conclusion.

Conclusion

In our opinion, the sections "Valuation for solvency purposes" and "Capital Management" contained in the attached report on the financial and solvency situation of MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS, S.A.U., as of December 31, 2025, are in accordance with the provisions of Law 20/2015, of July 14, as well as its regulatory development regulations and the directly applicable European Union regulation.

Madrid, 7 April 2026

| Name of the Society of Actuaries | Name of the Society of Actuaries | Name of the Society of Actuaries |
|--|---|---|
| Analistas Financieros Internacionales | Calle Marqués de Villamejor, 5 28006 Madrid Spain | A78603206 |
| Name and signatura of the actuary | Bussines address | Collegiate number |
| Alfredo Yagüe Martín (signed on the original) | Calle Marqués de Villamejor, 5 28006 Madrid Spain | 2704 |

| Name and signatura of the responsible auditor | Bussines address | No. ROAC |
|--|---|-----------------|
| Rubén Manso Olivar (signed on the original) | Calle General Castaños 15,1 Dcha 28004 Madrid Spain | 19202 |

SOLVENCY AND FINANCIAL CONDITION REPORT 2025

“Translation from original SFCR that is issued in Spanish. In the event of discrepancy, the Spanish-language version prevails. The translation is based on commercial software for generating translations. While efforts are made to ensure accuracy, software translation may not capture the full meaning, context, or cultural nuances of the original text.”



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EXECUTIVE OVERVIEW

1. ACTIVITY AND RESULTS

MedVida Partners de Seguros y Reaseguros, S.A. (Sociedad Unipersonal) (hereinafter "MedVida Partners", the "Company", or "MVP") has as its corporate purpose the performance of any form of life insurance and reinsurance, including collective retirement and pension fund management operations with or without an insurance guarantee and, in general, all other forms and practices provided for in insurance and pension fund legislation.

The Company's significant lines of business in 2025 were as follows:

- Savings: Insurance with/without profit sharing.
- Unit Linked: Insurance linked to indices and investment funds.
- Risk: Other life insurance risk.
- Annuities: Other life insurance.

The Company operates in Spain (the Company's head office), in Italy (with a branch since 2013), in life insurance and life savings accumulation business with and without profit-sharing, Unit-Linked business in which the policyholder assumes the investment risk, accident insurance, as well as immediate life annuity insurance.

The sole shareholder of MedVida Partners is the British limited liability company Ember Alpha Limited (99% owned by Elliott Funds International, L.P. and Elliott Associates, L.P., hereinafter the "Elliott Funds").

MedVida Partners' business plan aims to effectively manage the coverage of obligations arising from insurance contracts through investment in assets with low exposure to market risks and liquidity adjusted to the nature of the liabilities, as well as inorganic growth through the acquisition of life insurance portfolios, mainly in long-term savings and annuities business. The investment strategy is designed to generate reasonable returns necessary to meet the Company's future obligations (both short and long term) and to minimise investment risks.

The Company had two subordinated debt issues on the Irish Global Exchange Market (28 July and 20 December 2022 for a nominal value of Euros 30,000 thousand and Euros 21,000 thousand, respectively). On 28 January 2023 both bonds were merged into a single debt issue; the resulting total nominal amount is EUR 51,000 thousand; the first redemption option date is 28 January 2028 and the maturity date is 28 January 2033. The interest rate is 8.875% per annum, payable semi-annually.

The annual accounts for the financial year 2025 were drawn up on 26 March 2026. As of March 26, 2026, the external auditors (PWC and Grant Thornton) had not issued their final report on the financial statements. The auditor's final opinion is not expected to contain any caveats nor qualifications.



2. GOVERNANCE SYSTEM

The Company has a governance system that comprises, among others:

- The Board of Directors
- Chief Executive Officer
- Management Committee
- Different commissions and committees, such as the Audit Committee, ALCOR, the Investment Committee, the Mergers and Acquisitions Committee, or the Management Committee.
- The Company has an Internal Control System based on applicable regulations, which is based on three levels of control:
 - first level of control executed by the business areas and support areas for risks that may arise in their field of activity,
 - second level of control independent of the first, executed by the Fundamental Functions of Risk Management, Regulatory Compliance and Actuarial,
 - third level of control carried out by the Fundamental Function of Internal Audit, independent of the previous two.

The Fundamental Functions report their findings and recommendations, in accordance with the relevant areas of responsibility and remit, to the appropriate committees.
- Company internal policies, which are reviewed and approved by the Board of Directors at least once a year.

Without prejudice to other reports, Risk monitoring is recorded and made available to all members of the Company:

- ORSA Report, which contains the results of the prospective internal risk assessment process, including the projection of capital requirements and the own funds available to cover them.
- Annual risk report and annual internal control report, which are submitted to the Board of Directors for information purposes.
- Annual compliance, actuarial, and audit report.

3. RISK PROFILE

The Company's significant risks are quantified under Solvency II by calculating the Solvency Capital Requirement. The majority of exposure is under market and underwriting risk. Among market risks, spread risk carries the most weight, accounting for 62% of overall market risk exposure, before diversification. The majority of exposure to underwriting risk derives from life underwriting risk, which is subject to the most monitoring and control. Life underwriting risk is mainly concentrated in the risk of lapses representing 67% of the total underwriting risk requirement, before diversification.

It should be noted that exposure to market risks also includes those corresponding to unit-linked insurance, which have a significant weighting.



4. VALUATION FOR SOLVENCY PURPOSES

The most significant items of MedVida Partners' assets and the methods used to value them as at 31 December 2025 and 31 December 2024 are set out in section D of this report. Similarly, is included in this section, the value of technical provisions, including the best estimate amount and the risk margin separately for each significant line of business, is also set out. In addition, the effect that a change to zero in the volatility adjustment has on the company's financial position at the end of 2025 is quantified.

5. CAPITAL MANAGEMENT

Below is a summary of the quantitative result obtained by the Company at year-end 2025. The solvency ratio obtained at year-end is 206%, well above the regulatory capital requirement and the risk appetite set by the Entity.

| (Amounts in thousands of €) | 2025 |
|--|----------------|
| TOTAL ASSETS | 3,090,939 |
| TOTAL LIABILITIES | 2,880,667 |
| SURPLUS OF ASSETS OVER LIABILITIES | 210,272 |
| Subordinated liabilities | 52,400 |
| Foreseeable dividends and distributions | -40,000 |
| Own funds allocated to the management activity | - |
| Available Own Funds | 222,672 |
| Eligible Own Funds for SCR | 207,978 |
| Tier 1: | 156,747 |
| Tier 2: | 51,231 |
| Tier 3: | - |
| Eligible Own Funds for MCR | 165,969 |
| Tier 1: | 156,747 |
| Tier 2: | 9,222 |
| SCR Global | 102,461 |
| Excess/Capital Need | 105,516 |
| MCR | 46,108 |
| Solvency Ratio (% SCR Coverage) | 203% |
| % MCR coverage | 360% |

As regards the tiering of the available own funds, 75% of them have the highest rating (Tier 1) and 25% Tier 2. After analysing the eligibility of the available own funds and applying the corresponding limits, the eligible amounts of own funds result in an SCR coverage ratio of 203% and an MCR coverage ratio of 360%.



A. Activity and results

A.1 Activity

1. Name and registered office and legal form

The Company's corporate purpose is to carry out any type of life insurance and reinsurance, including collective retirement and pension fund management operations with or without an insurance guarantee, as well as any type of non-life insurance and reinsurance (accidents, illness and various pecuniary losses) and, in general, all other forms and practices provided for in insurance and pension fund legislation.

The registered office is at Carrera de San Jerónimo, 21, Madrid.

On 17 November 1988, the Company obtained authorisation to act as a pension fund manager and promoter and was entered in the Register of Management and Depositary Entities under number C-559-G0001. At 31.12.2025 the Company does not manage any Pension Funds.

On 2 December 2013 the Company received authorisation from the Italian Regulatory Authority IVASS to establish a branch in Italy. The Branch started its activity on 1 July 2014.

2. Activity of the Company - Business lines and geographical areas in which the Company operates

The Company's significant lines of business are:

- Savings: Insurance with/without profit sharing.
- Unit Linked: Insurance linked to indices and investment funds.
- Risk: Other life insurance risk.
- Annuities: Other life insurance.

The Company is authorised to operate in Life and Non-Life (Accident, Non-Life and Miscellaneous Pecuniary Losses).

The Company is active in the following countries:

- ▶ In **Spain**, distribution is carried out through the following channels:
 1. The financial channel in which distribution is carried out through Financial Credit Institutions and Investment Service Companies.
 2. The intermediary channel consisting of exclusive agents, linked agents and brokerages specialising in life insurance.
- ▶ In **Italy** through a branch (permanent establishment), distribution is carried out mainly through "consulenti finanziari" and banking institutions.



3. Responsible supervisory authority

The Company is registered under code C-0559 in the Registro General de Entidades Aseguradoras, Ministerio de Economía y Hacienda, Dirección General de Seguros y Fondos de Pensiones ('DGSFP'), subject to the supervision of the DGSFP (or 'the Supervisor').

The offices of the DGSFP are located at: Paseo de la Castellana 44, 28046 Madrid.

The website is: <http://www.dgsfp.mineco.es/> and Contact telephone number: 913 39 70 00

4. Auditing company of the Company

The audit of the Company's annual accounts is carried out on a joint audit basis by PricewaterhouseCoopers Auditores, S.L. and Grant Thornton S.L.P.

The contact details for both companies are:

PricewaterhouseCoopers Auditores, S.L.

Address: Paseo de la Castellana, 259 B. Edificio Torre PwC - 28046 Madrid

Telephone: 902.021.111

Grant Thornton S.L.P.

Address: Paseo de la Castellana, 81, 28046 Madrid

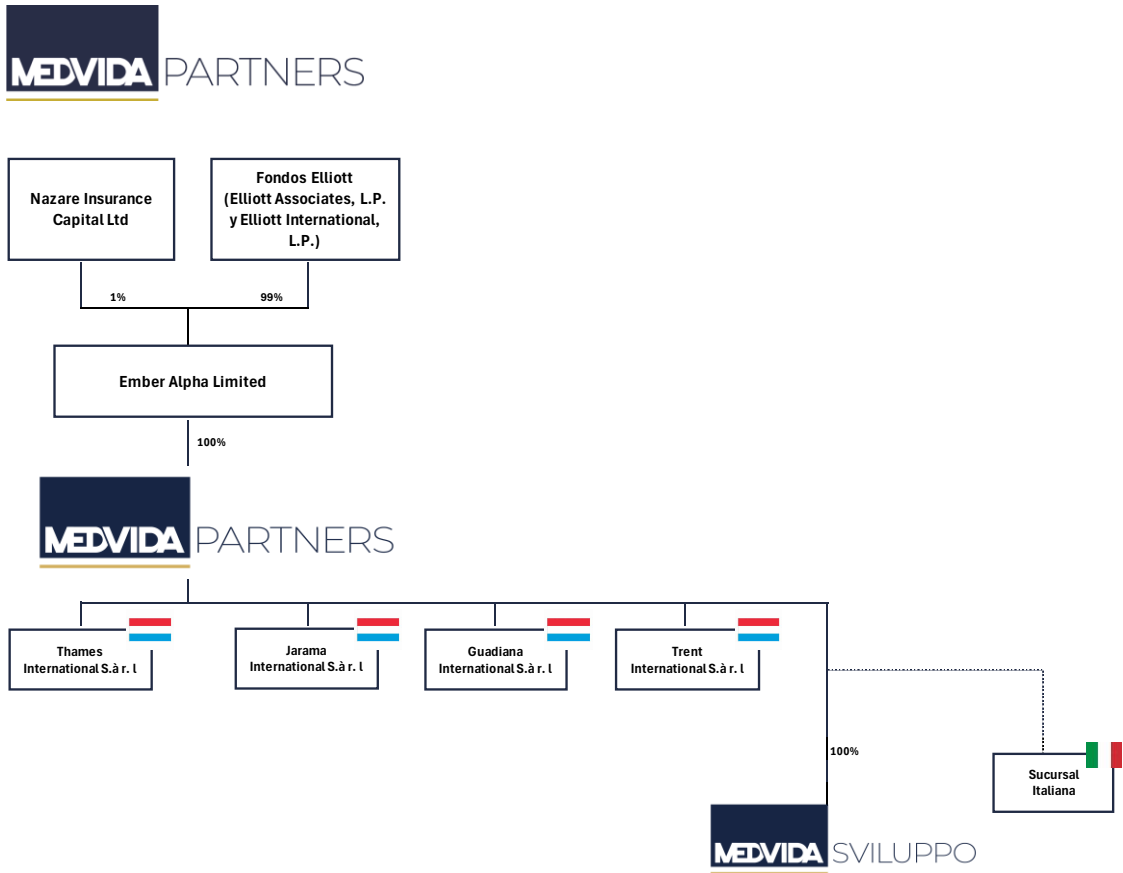
As of 26 March 2026, PWC had not issued its final report on the annual accounts. PWC's opinion is not expected to contain any caveats or qualifications.

5. Holders of significant shareholdings in the Company

The British limited liability company Ember Alpha Limited (99% owned by Elliott Funds International, L.P. and Elliott Associates, L.P., hereinafter the "Elliott Funds") is the sole shareholder of the Company.

6. Legal and organisational structure of the group

The simplified structure of the Group to which MedVida Partners belongs is as follows:



MedVida Partners owns 100% of the shares in 4 Luxembourg mortgage holding companies, as an insurance company has a branch in Italy and has a 100% shareholding in the Italian underwriting agency MedVida Sviluppo. The Luxembourg companies Thames International S.à.r.l. and Jarama International S.à.r.l. are in the process of dissolution and liquidation.

The Company has an interest in 2025 in the following company, which is detailed below with its main characteristics:

| Name | Legal form | Location | Activity | % share |
|------------------|------------|---------------|-----------------------|-----------------------|
| MedVida SVILUPPO | SRL | Milan (Italy) | Provision of services | 100% MedVida Partners |

MedVida SVILUPPO is an Italian underwriting agency incorporated as a limited liability company with a capital of 72 thousand euros, in which MedVida Partners holds 100% of the shares.

7. Significant events of the year

In Spain, the Company's strategy in 2025 was to maintain and strengthen the key product offering, working on commercial initiatives aimed at maintaining current agreements and prioritising the generation of new life-savings business through the main distributors.

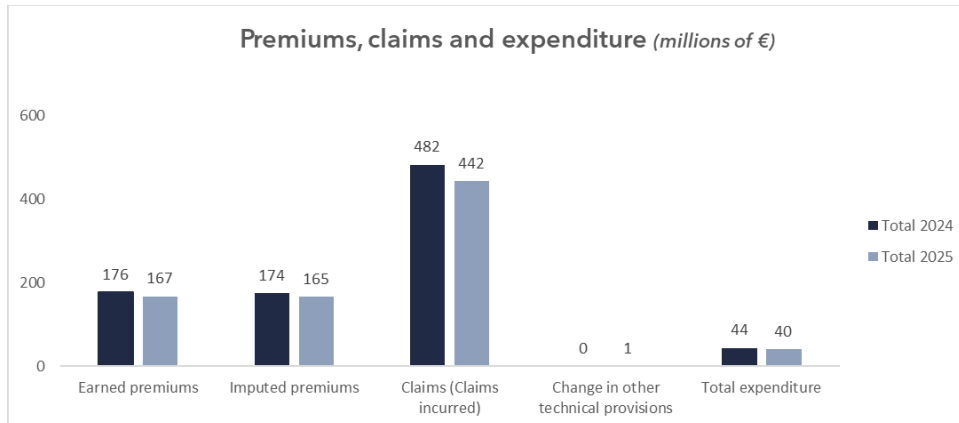
In Italy, as regards distribution strategy, the Company intends to continue to strengthen its agreements with the main distributors, focusing on the high net worth segment. During 2025, through the MedVida Sviluppo agency, new life insurance marketing agreements have been reached in which the policyholder assumes the investment risk (Unit-Linked).

A.2 Underwriting results

| (amounts in thousands of €) | 2024 | 2025 |
|--|---------------|---------------|
| Technical account | 40,668 | 54,569 |
| Non-technical account | -22,810 | -37,137 |
| Profit (before tax) | 17,858 | 17,432 |
| Corporate Income Tax | -4,724 | -4,697 |
| Profit or loss on continuing operations | 13,134 | 12,735 |
| Profit from discontinued operations net of tax | | |
| Result for the financial year | 13,134 | 12,735 |

Based on the Chart of Accounts for Insurance Undertakings, but using the Solvency II lines of business as defined in Annex I of Implementing Regulation (EU) 2023/894, the premiums, claims and expenses by line of business for the financial years 2025 and 2024 are as follows:

| (amounts in thousands of €) | 2024 | | | 2025 | | |
|---|----------------|--------------|----------------|----------------|-----------|----------------|
| | Life | Non-life | Total | Life | Non-life | Total |
| Gross direct insurance | 183,780 | 1,960 | 185,740 | 177,737 | 1 | 177,738 |
| Proportional accepted reinsurance | | -64 | -64 | | | |
| Reinsurance ceded (Reinsurance participation) | 8,590 | 672 | 9,262 | 10,742 | | 10,742 |
| Earned premiums | 175,190 | 1,224 | 176,414 | 166,995 | 1 | 166,996 |
| Gross direct insurance | 181,700 | 2,097 | 183,797 | 175,911 | 1 | 175,912 |
| Proportional accepted reinsurance | | 43 | 43 | | | |
| Reinsurance ceded (Reinsurance participation) | 8,714 | 735 | 9,449 | 10,784 | | 10,784 |
| Imputed premiums | 172,986 | 1,405 | 174,391 | 165,127 | 1 | 165,128 |
| Gross direct insurance | 488,003 | 490 | 488,493 | 447,628 | 53 | 447,681 |
| Proportional accepted reinsurance | | 30 | 30 | | | |
| Reinsurance ceded (Reinsurance participation) | 6,073 | 459 | 6,532 | 5,267 | 58 | 5,325 |
| Claims (Claims incurred) | 481,930 | 61 | 481,991 | 442,361 | -5 | 442,356 |
| Gross direct insurance | 407 | | 407 | 581 | | 581 |
| Proportional accepted reinsurance | | | 0 | | | |
| Reinsurance ceded (Reinsurance participation) | -27 | | -27 | -54 | | -54 |
| Change in other technical provisions | 434 | | 434 | 635 | | 635 |
| Technical costs | 41,714 | 2,122 | 43,836 | 39,575 | 48 | 39,623 |
| Other technical expenses/income | | | -1,114 | | | -3,518 |
| Total expenditure | | | 42,722 | | | 36,105 |



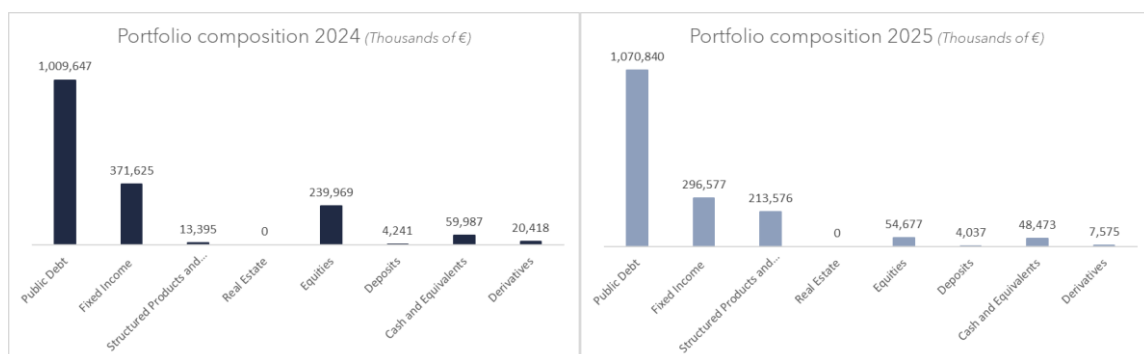
A.3 Return on investments

1. Portfolio composition by type of investment

MedVida Partners' asset portfolio at the end of the 2025 financial year compared to 2024 is as follows:

Thousands of euros

| Asset | 2024 | 2025 |
|---|-----------|-----------|
| Public Debt | 1,009,647 | 1,070,840 |
| Fixed Income | 371,625 | 296,577 |
| Structured Products and Securitizations | 13,395 | 213,576 |
| Real Estate | 0 | 0 |
| Equities | 239,969 | 54,677 |
| Deposits | 4,241 | 4,037 |
| Cash and Equivalents | 59,987 | 48,473 |
| Derivatives | 20,418 | 7,575 |





2. Income and expenses arising from investments by asset class

The result obtained by the Company in the Profit and Loss Account, arising from investments, amounted of 134,403 thousand euros. Revenue stems mainly from recurring financial income from assets, amounting to 74,647 thousand euros, and from gains on the disposal of assets, amounting to 125,610 thousand euros (of which 47,555 thousand euros arises from fluctuations in hedging derivatives). On the expenses side, the main contributing item is losses on disposal, amounting to 88,921 thousand euros (of which 69,485 thousand euros stems from fluctuations in hedging derivatives), followed by exchange rate differences, amounting to 20,056 thousand euros.

3. Losses and gains recognized directly in equity

The fair value of the assets reflected in the Company's equity decreased by 21,744 thousand euros, mainly due to changes in the fair value of assets classified as "Available for Sale". On the other hand, the update of accounting asymmetries reflects an increase in the Company's equity of 7,652 thousand euros. In summary, the net decrease in equity during the year amounts to 14,092 thousand euros, after adjusting for accounting mismatches.

4. Information on asset securitizations

As of December 31, 2024, the Company had no exposure to securitizations. After the end of the 2024 financial year, the Company transferred the ownership of the debt security issued by the securitization fund "Jeronimo Funding, Fondo de Titulización " to a securitization vehicle in Ireland called "Jerónimo Funding DAC", through the execution of a purchase and sale agreement subject to Spanish law, signed by the Company as seller and the aforementioned Irish securitization vehicle as buyer. Subsequently, on the same date, the Irish securitization vehicle issued securitization bonds which, except for the equity tranche, were subscribed exclusively by independent investors, the Company retaining the equity tranche.

Throughout 2025, the Company has been adding other STS securitizations with high credit quality (AAA/AA) to its portfolio.

The market value of asset securitizations is shown below:

| Thousands of euros | 2024 | 2025 |
|------------------------|------|---------|
| Securitizations | 0 | 199,677 |

The contribution of asset securitizations to concentration risk not significant, with the maximum exposure to an issuer of this type of asset being 0.5% of the total asset portfolio.

A.4 Results of other activities

Since 1 December 2022, the Company has signed an operating lease contract with EDHISPANIA ALACANT, S.L. for the lease of the premises identified as doors A and B (eighth floor) of the office building located in Alicante, Edificio Hispania, calle Ausó y Monzó, number 16, post code 03006. The duration of the contract is one year from 1 December 2022. Once the initially agreed period



has elapsed, the contract will be tacitly extended by annual instalments as long as one party does not give two months' notice to the other. The agreed price will be updated annually according to the variations suffered by the General Consumer Price Index, with a maximum limit of 5%.

On November 29, 2024, a contract and sale agreement was signed with IBERFINDIM, S.A. (SOCIEDAD UNIPERSONAL) (hereinafter, "IBERFINDIM") for the sale of the property located at Carrera de San Jerónimo 21 (facilities included), for an agreed price of 19,000 thousand euros. The sale of the aforementioned property has led to the recognition of a capital gain of 808 thousand euros from the sale of property, plant and equipment and investment property in the technical and non-technical account.

Once the purchase and sale contract of the property located at Carrera de San Jerónimo 21 has been effective, on the same date a lease contract has been signed simultaneously with IBERFINDIM whereby MedVida Partners as lessee has leased part of the property sold for a term of 5 years. Once the initially agreed term has expired, the contract will be extended for an additional period of five years, unless the lessee notifies the Lessor in writing at least three months in advance of its decision not to extend the contract for the additional term.

Since 1 January 2023, the Entity had an operating lease agreement with Barza S.p.A. for the rental of offices and warehouses located in Milan, Via Albricci n.7, which was terminated with effect from 30 June 2025.

The Company has entered into an operating lease contract with Barza S.p.A. for the lease of offices and warehouses located in Milan, Via Albricci n.7. The lease contract has a duration of 6 years, i.e. from 01/05/2025 to 30/04/2031 and will be considered tacitly renewed for an equal period if there is no cancellation by either party with 6 months' notice. The rent is updated from the second year of the contract, annually up to 75% of the positive variation certified by the ISTAT in accordance with the provisions of art. 32 L. N. 392/78 and art. 1 paragraph 9 sexies of Law N. 118/85, taking as a reference the month prior to the beginning of the lease. However, updates are reserved for higher amounts provided for by the laws that may come into force after the signing of the contract.

Since 1 January 2023, the Entity had an operating lease agreement with Barza S.p.A. for the rental of offices and warehouses located in Milan, Via Albricci n.7, which was terminated with effect from 30 June 2025.

On 17 November 2025, the Entity signed a lease agreement with IW Group Services (UK) Limited whereby MedVida Partners, as lessee, leased the offices located at 4-12 Regent Street, London, for an initial term of one year. Once the initially agreed term has expired, the contract will be automatically renewed for periods of twelve months.

Operating lease expenses for the rental of premises and garages amounting to EUR 1,437 thousand (EUR 524 thousand in 2024) have been included in the profit and loss account.

The Entity has sublet part of its offices in Madrid. Income from operating subleases amounting to €92 thousand has been included in the profit and loss account.



On 1 July 2025, the Entity signed a sublease agreement with CENTRO ESPAÑOL DE DERECHOS REPROGRÁFICOS, EGDPI, whereby MEDVIDA Partners, as sublessor, subleases part of the property located at Carrera de San Jerónimo 21, Madrid, for a term of four years.

A.5 Any other information

There is no additional relevant information that is not contained in the previous sections.



B. Governance system

B.1 General information on the governance system

The Company's governance system comprises the following fundamental functions, supported by its various policies, which are subject to review and approval by the Board of Directors at least annually.

1. Risk Management Function
2. Regulatory Compliance Function
3. Actuarial Function
4. Internal Audit Function

These fundamental functions report functionally to the Company's Board of Directors.

The Company has a specific unit for the Internal Control System, which reports to the Risk Department. This unit's policy has been approved by the Board of Directors and is adapted to the Solvency II regime. This unit is responsible for ensuring compliance with the Outsourcing Policy.

Functions of Governing Bodies, Committees, other Committees and Key Functions of the Company

Governance and Administration of the Company

In accordance with the Company's Articles of Association, the governing bodies of the Company are the General Meeting of Shareholders and the Board of Directors.

As at 31 December 2025, the Board of Directors is composed of eight members: a Chairman, the Chief Executive Officer, three Independent Directors, three Proprietary Directors, a secretary and a deputy secretary.

The directors are persons of recognised character and experience in the financial or insurance sectors, meeting the qualifications, professional experience and other conditions required by the Law on Regulation, Supervision and Solvency of Insurance and Reinsurance Entities and other applicable regulations.

The Board has delegated the day-to-day management of the Company to a Chief Executive Officer, always acts subject to the statutory framework and guidelines set by the Board of Directors.

During the 2025 financial year, the Company's Board of Directors was supported by the Audit Committee, the Mergers and Acquisitions Committee, the Investment Committee, and the Assets, Liabilities, and Risks Committee. These committees met in 2025 with sufficient frequency to adequately perform their duties.



Some of the Company's committees and commissions are listed below:

Audit Committee

The Audit Committee is to report to the General Shareholders' Meeting and the Board, as appropriate on any issues arising in connection with matters within its competence.

Furthermore, it is responsible for supervising the process of preparing and presenting to the Board of Directors, financial and non-financial information (including sustainability issues applicable to the Company), as well as proposing to the Board such recommendations as it deems appropriate in this area and submitting to the Board of Directors proposals for the selection, appointment, re-election and replacement of the auditor, as well as monitoring their independence.

It also monitors the overall functioning of the complaints channel.

Asset, Liability and Risk Committee (ALCOR)

The main powers and functions of the Assets, Liabilities and Risk Committee are to analyse the composition and evolution of assets and liabilities, the associated risks and the impact of decisions on them, analysing capital consumption, the solvency ratio, the real return on hedging assets and the allocation of equity investments.

In addition, it analyses the evolution of product margins, approve proposals related to product features and commercial actions, after analysing asset, liability, commission, price and profitability ratios.

Furthermore, it determines asset lending policy and approves and reviews, at least annually, the policies of the ORSA, Capital Management and the risk appetite of the Company.

Mergers and Acquisitions Committee

The Committee's main responsibility analyse the Company's M&A strategy and any opportunities to develop this business activity, identifying and evaluating potential mergers and acquisitions, and providing the Board of Directors with the necessary documentation, reports and advice related to this area. Starting in 2026, this committee will also analyze strategic opportunities related to the development of new products.

Investment Committee

The Investment Committee monitors the situation of the financial markets and the Company's assets and decides on investment policy and investments within certain parameters. The Chairman shall report on his activities and recommendations for action to the Board of Directors.

Management Committee

The Management Committee (CODIR) makes operational decisions, oversees financial performance, aligns functional areas, and manages critical changes, coordinating departments to ensure that objectives are met.

Claims and Complaints Committee

The Committee, is responsible for periodically evaluating claims. In Spain, both those handled by the Customer Care Service (outsourced service), as well as those presented through the Claims Service of the DGSFP and those of a judicial nature, are evaluated, also analysing performance and



reviewing the evolution/behaviour of accident rates for the fiscal year comparing them with previous years.

With regard to Italy, the status of claims and accidents will be reviewed at least once a year.

Risk Committee

The aim of the Committee is to discuss all issues related to risks, their assessment, and monitoring, supporting management and identifying risks that need to be brought to the attention of ALCOR, the Audit Committee and the Board of Directors.

The Risk Committee is composed of the Company's senior executives and it monitors the status of the requirements received from the Public Authorities, as well as the following reports: Solvency and Financial Condition Report (SFCR), Regular Supervisory Report (RSR) and Own Risk and Solvency Assessment Report (ORSA), as well as those reported by the Core Functions.

Deal with relevant risks in ongoing projects and report proposals for possible outsourcing, including those identified as critical or potentially critical.

Take into consideration any regulatory projects that may affect the consumption of capital or risks of any kind that may affect MedVida Partners, and if it exists, consider any technological risks.

Monitoring of risk indicators, risk tolerance limits and compliance.

Validation and supervision of proposals for the renewal/modification of reinsurance contracts.

Information Security Committee

The Information Security Committee aims to strengthen corporate governance, anticipate relevant technological risks and optimise investment in security, ensuring that resources are allocated based on the value they bring to the business, minimising the costs arising from incidents, reprocessing or penalties.

The Committee meets regularly, oversees critical technological procedures and controls, and provides a centralised view of the state of cybersecurity, supporting informed decision-making at the CODIR and Board of Directors level, with recording and monitoring of agreed actions.

OCI Money Laundering and Terrorist Financing

MedVida Partners has an Internal Control Body (OCI, using its Spanish acronym), and a Representative before SEPBLAC.

The OCI is responsible for detecting, preventing and deterring operations related to money laundering and terrorist financing.

The OCI is made up of managers from different departments within the company and, in order to carry out its duties, may require the collaboration of the company's Technical Unit for the Prevention of Money Laundering, as well as request the assistance of the Audit Director or any other employee of the Company. Its responsibilities are those required by the regulations in force at any given time.

It will also promote training in AML/CFT matters.



OCI Criminal

The OCI Criminal is made up of heads of different departments of the Company.

It is the Internal Control Body in criminal matters approved by the Board of Directors and has sufficient independence, autonomy and power to act in order to carry out its functions.

It defines the control environment to be implemented for the prevention of crimes, based on legal requirements and the demands of internal policies and regulations, as well as promoting the development of a map of risks that could involve criminal liability for MedVida Partners for the commission of crimes. It reviews notifications received through the whistleblowing channel regarding criminal risks, as well as the information collected in the Compliance Function's reports on this matter.

In addition, it will comply with all responsibilities required by current regulations at all times.

Product Committee

The Committee complies with the product approval process described in MedVida Partners' insurance product governance and control policy (Insurance Distribution Directive, hereinafter IDD).

It approves of the governance documents associated with each of the insurance products (POG sheets, "Product Oversight and Governance"), verifying that measures are taken to ensure that these are provided to the MedVida Partners mediators concerned and, in the event that MedVida Partners makes direct sales of the product, ensuring that the employees distributing the product have access to the corresponding POG sheet. In the event of a change in the essential characteristics of the main products, the Committee shall assess whether they are considered significant.

It also reviews and proposes for approval, product launches or modifications to the Management Committee as well as:

Follow-up of the action plans derived from the analysis of the reports: needs, objectives, market characteristics or those that negatively affect the customer.

Furthermore, it assesses whether, from a pricing, operational and distribution point of view, the remuneration proposed by the Head of Distribution is in line with the Company's policies.

Operations Committee

It will evaluate and approve procurements related to strategic projects or initiatives (Transformation Costs), regardless of whether they involve critical or important activities. It determines whether the requested outsourcing is critical or not, whether it involves new initiatives or contract renewals. In case of doubt regarding criticality, the matter will be referred to the CODIR for a decision.



Procurement Committee

This body is responsible for approving general procurement strategies and policies, as well as for overseeing compliance with them.

The Procurement Committee will evaluate and authorize significant purchases or those that, by their nature, pose a significant risk to the company, assessing all critical or important outsourcing activities not linked to strategic projects or initiatives, which will be evaluated and authorized by the Operations Committee.

It determines whether the requested outsourcing is critical or not, particularly when the outsourcing initiative involves recurring costs (routine operations), and in cases of doubt, the decision will be referred to the CODIR.

Fundamental functions

The Company has defined the following fundamental functions:

- Risk Management Function
- Regulatory Compliance Function
- Internal Audit Function
- Actuarial Function

In accordance with regulatory requirements, the Company has appointed individuals to the fundamental functions who meet the suitability and integrity requirements, as appointed by the Board of Directors, and has written policies that define the procedures and obligations of each Function. The Company has internalized all fundamental functions, with the necessary authority and resources to carry out its obligations. These functions have direct access to any information they require without restriction.

During 2025, there have been no significant changes in the Company's key functions.

The following sections detail the characteristics and obligations of each key function.

Risk Management Function

The Risk Management Function is responsible for ensuring the comprehensive, consistent, and coherent management of the risks to which the Company is exposed, coordinating the entire process of identifying, assessing, monitoring, controlling, and mitigating significant risks, subject to the guidelines established by the Board of Directors and current regulations.

It coordinates compliance with the Risk Management Policy, the calculation of the Solvency Capital Requirement (SCR) and the Minimum Capital Requirement (MCR), as well as the Own Risk and Solvency Assessment (ORSA) and the calculation of Economic Capital, including risks not covered by the standard formula, in addition to the calculation of risk appetite.

It coordinates risk management with the heads of the business and support units, as well as the preparation of regulatory reports on the Financial Condition and Solvency Report (SFCR) and the Regular Supervisory Report (RSR), coordinating the preparation of the Annual Risk Management Report, as well as the quarterly information on Risk Management to be reported to the Assets, Liabilities, and Risks Committee (ALCOR).



More information on this Fundamental function can be found in section B.3. Risk Management System.

Regulatory Compliance Function

The Compliance Function is assigned the responsibilities required by current regulations, ensuring that the necessary supervisory measures are in place to comply with laws, regulations, and internal standards.

It is responsible for identifying, assessing, managing, and reporting legal and regulatory risks.

More information on this Fundamental Function can be found in section B.5. Compliance Verification Function.

Actuarial Function

The Actuarial Function shall be responsible for safeguarding and protecting the interests of the Company, assuming the responsibilities stipulated in current regulations, under the regulatory requirements of Solvency II in coordination and control tasks. In the performance of its responsibilities, it has the support of the Technical-Actuarial Department and the Finance Department.

Further information on this Fundamental Function can be found in section B.7. Actuarial Function.

Internal Audit Function

Its most significant responsibilities include:

1. Develop, propose and implement a multi-year plan of audit activities using an appropriate risk-based methodology by keeping abreast of regulatory, technological and operational developments.
2. Execute the Annual Audit Plan including any special tasks or projects required by the Board of Directors, the Audit Committee or management.
3. Issue regular reports to the Audit Committee and management, summarising the results of audit activities and the status of outstanding action plans.
4. The head of the Audit Function shall report to the Audit Committee:
 - The development and results of the Audit Plan and any other special work arising.
 - The proposed recommendations and their degree of implementation.

Further information on this Fundamental Function can be found in section B.6. Internal Audit Function.

B.2 Fit and Proper Requirements

Persons exercising effective management of the Company or performing fundamental functions shall be persons of good character and integrity, and shall be professionally qualified, competent, experienced and of sufficiently good repute to ensure the sound and prudent management of the Company.



The following persons are required to meet the requirements of "Fit and Proper":

- Effective management of the Company.
- Responsible for fundamental Functions.
- Relevant Personnel (Directors and Heads of the Company's critical outsourcings)

The members of the Board of Directors collectively have appropriate qualifications, experience and expertise in:

1. Insurance and financial markets.
2. Strategies and business models.
3. System of Government.
4. Financial and actuarial analysis.
5. Regulatory framework.

The Company has a procedure in place to assess the fitness and appropriateness of persons who effectively direct the Company or perform fundamental functions, as well as other relevant personnel, both at the time of their appointment to a specific position and during their tenure.

The Company has a Code of Conduct whose purpose is to establish the general guidelines that must obligatorily govern the conduct of directors, employees and collaborators in the performance of their duties and in their commercial and professional relations and which is a reflection of the values that MedVida Partners promotes as a company.

Remuneration Policy

The general principles of the Remuneration Policy are as follows:

1. Risk management: Remuneration must be compatible with appropriate and effective risk management.
2. Proportionality: Remuneration policies will be established in accordance with the principle of proportionality, depending on the size, complexity and type of business of MedVida Partners.
3. Balance: The fixed and variable components of remuneration schemes should be in a balanced and efficient relationship in which the fixed components should constitute a sufficiently high proportion of the total remuneration.
4. Strong capital base: Total variable remuneration shall be capped where it is incompatible with the maintenance of a strong capital base.
5. Sustainable strategy: The objectives for the achievement of the annual variable remuneration shall be aligned with the long-term strategy of the Company.



6. Appropriate conduct: Remuneration systems and incentives shall not create conflicts of interest that result in detriment to the Company's customers and shall promote responsible business conduct and fair treatment of customers.
7. Objectivity: The application of the remuneration policy and decisions on individual remuneration shall be governed by internal and market remuneration benchmarks, taking into account the responsibility of the position, the professional experience provided, the commitment to achieving the objectives set and performance.
8. Non-discrimination on grounds of gender: the principle of non-discrimination on grounds of gender in remuneration shall be maintained at all times, so that equal pay for work of equal value and equal objective and personal conditions is guaranteed, without any discriminatory difference on grounds of sex.

The remuneration paid in accordance with the aforementioned principles is in line with criteria of moderation and in line with the Company's results, and should reinforce the strategic objectives of the Company, as well as promote effective risk management and the future solvency of the Company.

The members of the Board of Directors, Management and persons performing Key Functions do not have supplementary pension plans or early retirement plans.

During 2025 the members of the Board of Directors have not carried out any transactions with the Company or with other group companies outside the ordinary course of business or on other than arm's length terms. Likewise, no transactions have been carried out with shareholders or with persons exercising significant influence over the Company.

In accordance with the Company's Articles of Association, the position of director is free of charge, except for: (i) independent directors; and (ii) those who are attributed executive functions or work other than those inherent to their status as directors, whatever the nature of their service relationship with the Company, who shall be remunerated. The maximum amount of annual remuneration for all directors is approved by the General Meeting, and the Board is empowered to distribute this amount.

B.3 Risk Management System

Risk Management is the activity aimed at identifying, measuring, controlling, managing and continuously reporting the risks to which the Company is or may be exposed.

Risk Management shall comprise the assessment of the risks to which the Company is exposed, in such a way as to provide an objective conclusion to the Board of Directors in accordance with the Risk Appetite defined for MedVida Partners.

The key objectives of the Risk Management Policy are as follows:

- Ensure that an adequate and sufficient risk management system is in place.



- Ensure that, through the homogeneous and efficient application of the policies and procedures that make up the risk management system, risks are managed appropriately, facilitating the achievement of MedVida Partners' strategic objectives.
- Coordinate the identification of the risks to which the Company is exposed.
- Measure the impact, both economic and otherwise, that the materialisation of risks may have.
- Keep the various risks to which the Company is exposed under control by means of appropriate monitoring.
- Risk management, understood as risk mitigation, specifying limits and controls over risks to minimise their impact or frequency.
- Maintain the flow of communication and report all events and information concerning risks between the different levels of MedVida Partners.

The objectives include defining a Risk Function that has the means and the functional, financial and operational independence to fulfil its responsibilities. The main competencies of this Risk Function are:

- Responsibility for ensuring the comprehensive, consistent, and coherent management of the risks to which the Company is exposed, and therefore for coordinating the entire process of identifying, assessing, monitoring, controlling, and mitigating significant risks, subject to the guidelines established by the Board of Directors and current regulations.
- Assisting the Board of Directors and other functions in ensuring the effective operation of the risk management system.
- Presenting detailed information on risk exposures and advising the Board of Directors on risk management, including strategic issues such as corporate strategy, mergers or acquisitions, and major projects and investments.
- Coordinating compliance with the Risk Management Policy and other policies for which it is responsible.
- Coordinating risk management with the heads of other units and the owners of business processes identified in the Company's Risk and Control Matrix, with the latter being responsible for identifying, mitigating, and evaluating risks.
- Coordinate the calculation of the Solvency Capital Requirement (SCR) in each of its modules and the Minimum Capital Requirement (MCR).
- Propose risk indicators and tolerance limits deemed necessary to comply with the Risk Appetite approved by the Board.
- Coordinate the Own Risk and Solvency Assessment (ORSA) report, the calculation of Economic Capital, including risks not covered by the Standard formula, and the calculation of risk appetite, including the requirements relating to the internal assessment of Risks and Solvency established in Article 45 of Directive 2009/138/EC.
- Monitor risk appetite.
- Coordinate the annual risk management report, as well as the quarterly information reported to ALCOR.



- Coordinate the preparation of regulatory reports on the Solvency and Financial Condition Report (SFCR) and the Regular Supervisory Report (RSR), including information relating to the risk management system, its interaction with capital management activities, and (in the RSR) how the actuarial function contributes to its effective implementation (Articles 294 and 308 of the Delegated Regulation (EU)).
- Where applicable, apply the additional tasks described in Article 44.5 of Directive 2009/138/EC to the Risk Management Function in the case of a partial or total internal model.
- Ensure that appropriate mechanisms are in place to monitor, control, and report on sustainability risk, understood as any environmental, social, or governance (ESG) event or condition that, if it occurs, could have an actual or potential material negative effect on the value of the investment, the provision of insurance, claims or the cost of doing business (including physical and transition climate and biodiversity loss risks).

The risks to which the Company is exposed are managed by assessing quantitative risk indicators. These indicators include two that provide an overall view of the Company's risk exposure: the solvency ratio and the liquidity ratio, and others that include more specific risk indicators.

The head of the Risk Management Function calculates, monitors and controls the risk indicators and the Company has a document called 'Solvency II Risk Appetite', which details all the risk indicators and their tolerance limits. The Company also has a document called "Liquidity Risk Management Framework", which develops the methodology and controls involved in the liquidity ratio.

In addition, the Company identifies in its business model its level of biometric risk appetite, differentiating at least the longevity, mortality and policyholder option exercise risks.

The Risk Appetite is dynamic and may change over time, depending on changes in strategy based on the results of the ORSA process. Where necessary, Risk Management will propose changes to the Company's business strategy or risk tolerance framework.

Risk monitoring is recorded and made available to the Board and management via two types of reports. The main purpose of these reports is to keep the Company's Board of Directors informed about the level of risk and its evolution, and to inform the rest of the Company of the exposure to the risk profile.

- ORSA Report:
The results of the forward-looking internal risk assessment process are set out in the ORSA report.
- Annual risk report and annual internal control report submitted to the Board of Directors.
In addition, quarterly reports are submitted to ALCOR on the monitoring of the results obtained in the Pillar I calculations for the quarter and the monitoring of internal control indicators, incidents, and action plans.

The reports of the Function, as well as any other communication considered important by the head of the Function, are reported directly to the Board of Directors, thus evidencing its independence. These communications may not be modified by other bodies or units of the Company, although they may be analysed by them.



Own Risk and Solvency Assessment

The objective of the ORSA process is to enable the Company to understand its current and future position with respect to the risks that are material to it, both from a quantitative and qualitative point of view, and in relation to its risk appetite. In this way, the Company is able to manage its risks and its business by making decisions based on the results of prospective risk assessments. The prospective risk assessment includes the projection of required capital and the Own Funds required to provide adequate coverage.

To this end, the Company has equipped itself with a series of instruments to facilitate this work:

- A **risk appetite framework**, which takes the form of a set of risk tolerance.
- A **risk assessment system**, which takes into account not only the risks mentioned in Pillar I of the Directive, but also others that are understood to be relevant to the Company and a result reporting system.

The Risk Unit is responsible for executing the approved processes for the ORSA.

Both the Board of Directors and the heads of each of the business areas must be aware, based on the results obtained in the ORSA process, of the risks to which the Company is exposed.

The internal assessment of the Company's risks is carried out quantitatively using the standard formula for Pillar I risks, which form the regulatory capital requirement. This requirement incorporates those risks to which the company is exposed with sufficient materiality to be considered, and which are not sufficiently covered by the standard formula. These are the so-called Pillar II risks.

The Company assesses ongoing compliance with capital requirements and technical provisioning requirements by applying the volatility adjustment and further assesses compliance by reducing the volatility adjustment to zero.

In the process of internal assessment of all risks, both economic balance sheet and capital consumption projections are made in line with the Capital Plan, in order to perform a forward-looking risk analysis.

The periodic risk assessment process through ORSA has the following characteristics:

- Both the Board of Directors and management play an active role in the forward-looking internal risk assessment, guiding it, and verifying its performance.
- It meets the overall solvency requirements taking into account the specific risk profile, the approved risk tolerance limits and the company's strategy.
- As a complement to the previous point, the process assesses the ongoing and prospective compliance with expected capital requirements.
- It is able to detect the extent to which its risk profile deviates from the Solvency Capital Requirement calculated using the standard formula.



- It uses methods that are proportionate to the nature, volume and complexity of the risks inherent in its business and that enable it to identify and adequately assess the risks it faces in the short and medium term and to which it is or could be exposed.
- The Company's ORSA process is an integral part of its strategic plan and considers all relevant risks that threaten the achievement of its objectives in relation to the current and future capital requirements set out in that plan.

Once the ORSA process has been completed and the corresponding report has been prepared, it is reported to the Board of Directors for approval after validation by the Asset, Liability and Risk Committee (ALCO&R).

This communication will facilitate proper integration into the decision-making process and enable appropriate measures to be taken to control risks.

The ORSA process is conducted annually; however, there are circumstances that would oblige the Company to update its internal risk assessment. The assessments will be updated in the event of the occurrence of a special event that may modify the levels of exposure to one or more risks, resulting in a change in their profile.

B.4 Internal Control System

The Internal Control System consists of operational procedures, and adequate reporting mechanisms at all levels of the Company.

The Company has within this scope the Internal Control Policy approved by the Board of Directors. Its purpose is to establish the basic principles and general framework of action for the control and management of all types of risks faced by the Company, in order to maintain an effective Internal Control System.

The Company carries out internal controls appropriate to the risks arising from its business and operational processes, ensuring that all personnel are accountable for their role in the Internal Control System and has the following lines of defence:

1. The operational areas and their heads are responsible.
2. The Compliance, Actuarial and Risk Management functions.
3. Internal Control shall assess the conformity of the processes developed with the policies and procedures established by the different units of the Company, ensuring that the Internal Control System is effective, measuring the indicators and reporting them quarterly to the Assets, Liabilities and Risks Committee (ALCOR) and annually to the Audit Committee and the Board through the Internal Control Unit's report.

Finally, the Internal Audit Function is responsible for verifying the adequacy and effectiveness of the internal control system and other elements of the Company's governance system and in accordance with the provisions of the regulations governing the organisation, supervision and



solvency of insurance companies and the auditing of accounts. The conclusions and recommendations derived from the Internal Audit are notified to the Management, the Audit Committee and the Board of Directors. The Board of Directors shall determine what actions are to be taken with respect to each of them and shall monitor that these actions are carried out.

B.5 Compliance Function

The Compliance Function is assigned the following responsibilities:

1. Reporting to the management body:
 - a. On a quarterly and annual basis, quarterly reports and an annual Action Report summarising the activities carried out in the previous period shall be prepared and submitted to the governing body. Specifically, it shall report, at least, on the overall results of:
 - i. Managing the risk of non-compliance.
 - ii. Legal risk management and
 - iii. Policy repository and evaluation
 - b. Any incident of non-compliance of which it has become aware that affects or could significantly affect the Company's activity must be reported immediately.

For these purposes, an incident of default is considered to be an event that could have a financial, material or reputational impact on the Company.

2. Submit annually to the management body the Compliance Verification Plan and seek its approval.
3. To advise the management body on compliance with the legal, regulatory and administrative provisions affecting the Company.
4. Identify and assess the risks of non-compliance in accordance with the defined methodology for non-compliance risk management.
5. Identify and assess the impact of any changes in the legal environment on the Company's operations.
6. Maintain the repository of the Company's existing internal policies and carry out the annual assessment of the obligations contained therein.
7. Advise, when required to do so, on new products, services and markets from the compliance point of view, identifying and assessing the legal and non-compliance risks associated with them, participating in the corresponding committees set up for this purpose.
8. Follow up on the outcome of the actions of the various supervisors and administrative control bodies.
9. Follow up on violations of regulations and relevant court rulings affecting the Company's operations.
10. Stimulate staff awareness and ensure their continuous training, in collaboration with training managers, to create a culture of compliance and increase knowledge of laws, regulations, standards, policies and procedures on compliance-related issues.



11. Ensure that your own staff is adequately trained and supported to keep up to date with compliance requirements.

B.6 Internal Audit Function

The Company has an Internal Audit Policy that develops and specifies the competencies and responsibilities of the Internal Audit Function.

The mission of the Internal Audit Function is to advise and provide reasonable assurance to the Board of Directors and management that the risk governance, identification, assessment and management processes and controls established in all of the Company's activities are effective and adequate to achieve the business objectives in an efficient manner, as well as the protection of the assets, reputation and sustainability of the Company.

The Internal Audit Function should cooperate with supervisory bodies in the event of certain circumstances provided for by applicable legislation.

The scope of Internal Audit's work focuses on determining whether the processes of the governance, risk identification and management and control systems are adequately designed and executed by management and are functioning.

Internal Audit supports the Audit Committee in overseeing the proper design, implementation and effective functioning of risk governance, management and control systems.

The head of the Internal Audit Function reports functionally to the Company's Audit Committee, which confers independence from the rest of the Company's management and positions the Function at an appropriate level in the Company, providing the necessary support (communication, resource management, etc.) for its activity. Its reports and any other communication that the head of the Function considers important are communicated directly to the Company's Audit Committee, without prejudice to the Function's reporting to the Board of Directors when appropriate. These communications may not be modified by other bodies or units of the Company, although they may be analysed by them.

At least once a year, the Internal Audit Function should produce an Activity Report with the results of the actions foreseen in the Internal Audit Plan.

B.7 Actuarial Function

The Actuarial Function will provide the necessary support to the effective management of the Company (members of the Board of Directors and Chief Executive Officer) to manage the risks of MedVida Partners, in particular underwriting risk and reinsurance risk.

The responsibilities of the Actuarial Function include, among others:



- Coordinating the calculation of technical provisions as set out in Article 272.1 of the Solvency II Delegated Regulation.
- Ensuring the adequacy of the methodologies and underlying models used, as well as the assumptions used in the calculation of technical provisions, in accordance with current or planned regulations, in particular regarding the adequacy of mortality and survival tables, and their periodic monitoring.
- As set out in Article 47 of ROSSEAR, the Actuarial Function shall assess the adequacy and quality of the data used in the calculation of technical provisions in terms of their appropriateness, completeness, and accuracy.
- Compare the calculation of best estimates with previous experience.
- Report to the Board of Directors on the reliability and adequacy of the calculation of technical provisions under Solvency II regulations, and on any changes in assumptions with significant impacts.
- Give an opinion on the underwriting policy and the adequacy of reinsurance agreements.
- Contribute to the effective implementation of the risk management system, in particular with regard to the modelling of underwriting risk on which the calculation of minimum capital requirements and solvency capital requirements is based, as well as the internal assessment of risks and solvency (ORSA process) under its responsibility.
- To issue an opinion on the effect of sustainability risks on underwriting policy.
- To issue an annual Actuarial Function report to the Board of Directors with its opinion on the adequacy of technical provisions under Solvency II, underwriting policy, reinsurance agreements, and other relevant matters within its competence.

B.8 Outsourcing

The Company has an Outsourcing Policy approved by the Board of Directors that takes into account the impact of outsourcing on its activities, as well as the information and monitoring systems implemented in the event of outsourcing, including outsourcing of information and communication technology (ICT) services.

The objectives of the Outsourcing Policy are:

- a) Establish the framework for action to be taken into account by the institution to the extent that it considers outsourcing an insurance function or activity.
- b) Ensure that outsourcing of critical or important operational functions or activities cannot be carried out in such a way that it could:
 - Significantly impair the quality of the governance system.



- Unduly increase operational risk.
- Undermine the ability of supervisory authorities to check that the company is complying with its obligations.
- Affect the provision of a continuous and satisfactory service to policyholders.

c) Ensure that any decision to outsource essential or important ICT service functions to third-party providers is based on an assessment that includes contractual and service risks, taking into account in particular the impact on the Company-level risk assessment of the following risks defined in Section 5 of Delegated Regulation (EU) 2024/1773:

- o Operational risks
 - o Legal risks
 - o ICT-related risks
 - o Reputation risks
 - o Risks related to the protection of confidential or personal data
 - o Risks related to data availability
 - o Risks related to the location where data is processed and stored
 - o Risks related to the location of the third-party ICT service provider
 - o ICT concentration risks at the Company level.
- Another objective of the Policy is to establish a single governance model applicable to any process of procurement of goods and services by the Company through the Procurement Procedure, ensuring that they are carried out in a more efficient and transparent manner and in line with the Company's strategic objectives.

As at 31 December 2025, the Entity has outsourced certain investment management activities in Italy, customer service in Spain, and information technology services in Spain and Italy to essential service providers.

The Compliance Function shall give prior notice to the Directorate-General for Insurance and Pension Funds of the outsourcing of critical or important functions or activities, as well as of any subsequent significant change in relation to such functions or activities.

B.9 ICT Risk Management Framework

The Company has a set of policies, procedures, methodologies, tools and controls designed to identify, assess, manage and monitor the risks associated with information and communication technologies (ICT) in accordance with the current technological infrastructure, which constitutes our Risk Management Framework.

The Company also has specific committees dealing with ICT risk. The management body receives regular information on the evolution of ICT risk and exercises the corresponding supervision, maintaining ultimate responsibility for digital resilience and ICT-related risk management.



The Company is currently engaged in a technological transformation project that will involve updating its set of policies, procedures, methodologies, tools, and controls to bring them into line with current regulations within the DORA Framework.

B.10 Any other information

There is no relevant information not contained in the previous sections.

C. Risk profile

Quantitative results for each risk category are included in each section of the risk profile.

With regard to the stress testing process planned during the ORSA process, the selection of variables to be stressed and the magnitude of the stress is reviewed depending on the situation of the Company and the behaviour of the current and historical business. In addition, the market situation at the time the ORSA process begins is taken into consideration, and, if necessary, specific sensitivities are performed to assess the need for additional stress scenarios.

Where appropriate, climate stresses will be calibrated to identify increases in damage, costs, or losses affecting the value of the investment, insurance provision, accident rates, or the cost of doing business for the Company due to physical phenomena associated with climate change or the transition to a low-carbon economy.

Sensitivity analysis

The Entity has analysed different sensitivities to movements in market and business variables.

The 31st December 2025 Solvency II Own Funds and solvency ratio have been subject to a range of interest rate (-100bps to +100bps) and spread stresses to evaluate sensitivity of the solvency position to market stresses. Additionally, the impact of a 50% increase in policyholder lapse rates has also been evaluated. The results of this sensitivity analysis is shown in the table below.

None of the sensitivities compromise the Company's solvency position, the results showing solvency ratio reducing to a minimum of 168% under the stress having greatest impact.

| | Base 31st December 2025 | Swaps | | | | | Spreads | | | Lapse 50% Relative |
|--------------------|-------------------------------|----------|---------|--------|--------|---------|---|------------------|--------------------------|--------------------------|
| | | -100 bps | -50 bps | +0 bps | +50bps | +100bps | Spain +100bps Other Gov +50bps | Corps +100bps | All Spreads +50bps | |
| Eligible Own Funds | 208 | 212 | 203 | 208 | 216 | 225 | 179 | 226 | 184 | 178 |
| SCR | 101 | 94 | 94 | 102 | 113 | 125 | 106 | 105 | 109 | 90 |
| Solvency Ratio % | 203% | 227% | 216% | 203% | 190% | 180% | 168% | 214% | 168% | 199% |

C.1 Underwriting risk

Underwriting risk refers to the potential adverse impact on Technical Provisions arising from a change in the non-financial assumptions used in their calculation.

The Company adopts the measurement of life and non-life underwriting risks set out in Directive 2009/138/EC of the European Parliament and of the Council. It therefore takes into account the



underwriting sub-modules or sub-risks themselves: mortality, longevity, disability and catastrophic, plus the business risk sub-modules: expenses, lapses or surrenders and premium and reserve risks.

Life underwriting risk includes the biometric and operational risks to which life insurance policies are exposed. Biometric risks are those arising from the uncertainty in the assumptions regarding mortality, longevity and disability rates that are taken into account in the pricing of products and the calculation of the Company's obligations to policyholders. Operational risks derive from the possible deviation in the amount of expenses used in pricing, as well as in the exercise of contractual options by policyholders.

The quantification in terms of regulatory capital for the underwriting risk sub-modules to which the undertaking is exposed is:

| in thousands of € | 2024 | 2025 |
|---|---------------|---------------|
| Life underwriting risk | 81,635 | 96,880 |
| Mortality risk | 3,627 | 4,686 |
| Longevity risk | 17,388 | 13,365 |
| Disability risk | 492 | 644 |
| Lapse risk | 62,880 | 81,338 |
| Expense risk | 18,727 | 16,710 |
| Catastrophic risk | 3,135 | 4,540 |
| Diversification of life underwriting risk | -24,615 | -24,402 |
| Health underwriting risk | 29 | 0 |
| SLT health risk | 0 | 0 |
| NSLT health risk | 29 | 0 |
| Catastrophic health risk | 0 | 0 |
| Diversification of health underwriting risk | 0 | 0 |
| Non-life underwriting risk | 94 | 0 |
| Premium and reserve risk | 94 | 0 |
| Lapse risk | 0 | 0 |
| Catastrophic risk | 0 | 0 |
| Diversification of non-life underwriting risk | 0 | 0 |

Since most of the underwriting risk exposure derives from lapse risk, this is the risk that is most closely monitored and controlled. The increase in lapse risk is due to a higher yield curve and the recognition of the «Future Discretionary Benefits» (FDB) for a product with a contractual profit-sharing clause. The increase in gross life underwriting risk is offset by an equivalent increase in the loss-absorption capacity of technical reserves (LACTP), resulting in a net neutral impact.



Underwriting risk management is monitored by the Company's Risk Management Unit through indicators that measure compliance with the Risk Appetite target set for the life ratio and its sub-modules approved by the Board.

Underwriting risk is measured on the basis of the following indicators:

Life Underwriting Ratio: this is the quotient between the Life Underwriting Ratio SCR and the Global SCR as an expression of the weight of life underwriting risk with respect to the total risk to which the Company is exposed.

Mortality risk: this is the ratio between the life mortality SCR and the life underwriting SCR as an expression of the weight of mortality risk in relation to the total life underwriting risk to which the Company is exposed.

Longevity risk: this is the ratio between the life longevity SCR and the life underwriting SCR as an expression of the weight of longevity risk with respect to the total life underwriting risk to which the Company is exposed.

Lapses or surrender risk: the ratio of the life lapses SCR to the life underwriting SCR as an expression of the weight of the life lapses risk with respect to the total life underwriting risk to which the Company is exposed.

At 31.12.2025 the Risk Appetite targets for underwriting risk and compliance level are presented in the table below, showing all indicators are within risk appetite:

| Indicators | Definition | Risk Appetite | No fulfil | Fulfil | Exceeds | December 25 | Compliance Level |
|--------------------|--|---------------|-----------|--------------|---------|-------------|------------------|
| Underwriting Ratio | UR = Underwriting SCR / Overall SCR | ≤ 125% | > 175% | [125%, 175%] | < 125% | 95% | Exceeds |
| Mortality Risk | MR = Mortality SCR / Underwriting SCR | ≤ 125% | > 175% | [125%, 175%] | < 125% | 5% | Exceeds |
| Longevity Risk | LgR = Longevity SCR / Underwriting SCR | ≤ 125% | > 175% | [125%, 175%] | < 125% | 14% | Exceeds |
| Lapses Risk | LpR = Lapses SCR / Underwriting SCR | ≤ 125% | > 175% | [125%, 175%] | < 125% | 84% | Exceeds |

| Indicador | 2024 | 2025 |
|-------------------------|------|------|
| Underwriting Life Ratio | 86% | 95% |

MedVida Partners keeps the business processes related to underwriting and claims appropriately updated in order to verify the adequacy of the management procedures and ensure the sufficiency and quality of the relevant data for underwriting and the constitution of reserves, as well as the consistency of these with the Company's strategy.

The Technical-Actuarial Department carries out actions to monitor this risk, such as: (i) the analysis of the claims ratio and the adequacy of the tables considered in the pricing of products and



provision of the commitments undertaken, (ii) monitoring the sufficiency of the technical management surcharges established in the pricing of the product to cover the actual management expenses incurred (iii) monthly monitoring of the total and partial surrender rates experienced in the most significant products, updating the total and partial surrender assumptions in the calculation of the Life SCR and updating the claims ratio if applicable.

Each of the products is marketed under the Company's underwriting standards, including maximum quantitative risk acceptance limits and general risk exclusions, in order to ensure adequate control of the risks accepted. In those life insurance operations in which the insured requests a capital sum insured in excess of the limits established in the reinsurance contract, express acceptance of the risk to the reinsurer is requested.

The Company grants redemptions, guaranteed returns and profit participations in certain products. All of these are valued in accordance with the contractual documentation of the product.

The Company has a reinsurance agreement with SCOR Global Life Reinsurance Ireland, Designated Activity Company, whereby MedVida Partners cedes the individual life protection of MedVida Partners business written in the Banco Sabadell channel, which assumes 99% of the claims. For other products, the Company has a reinsurance agreement with Nacional Reinsurance, Gen Reinsurance AG, Scor Global Life SE Ibérica, CNP Assurances (France) y Munich Re.

In addition, the Company has one excess of loss reinsurance contracts (Catastrophic XL), one with General Reinsurance AG, in Cologne (Germany) to cover the risk retained by the Company in Spain (both life and non-life products) in the event of a catastrophic event. The Company also has an excess of loss reinsurance contract (Catastrophic XL) with the reinsurer General Reinsurance AG, in Cologne (Germany) for business in Italy.

Table with maximum death benefits per insured 2025-2024

| Maximum sums insured | | |
|----------------------|------|------|
| Year | 2024 | 2025 |
| Collective Life | 3.5 | 3.5 |
| Individual Life | 2.8 | 3 |
| Accidents | 0.5 | 0.5 |

Figures in millions of euros

The capital sums insured in the table represent the maximum death benefits (amounts in addition to the mathematical provision of the insured) for life and accident business, including individual and group business.



Table of the number of contracts according to the number of insured capital tranches for individual and collective risk life business

| Capital tranches | N° Contracts | | |
|-----------------------------|---------------|----------------|---------------|
| | 2024 | 2025 | Variation |
| Less than 50,000 | 46,468 | 51,365 | 11% |
| Between 50,000 and 100,000 | 28,941 | 33,541 | 16% |
| Between 100,000 and 150,000 | 9,176 | 11,339 | 24% |
| Between 150,000 and 200,000 | 2,440 | 3,195 | 31% |
| Between 200,000 y 250,000 | 747 | 1,051 | 41% |
| Between 250,000 y 300,000 | 213 | 336 | 58% |
| More than 300,000 | 235 | 351 | 49% |
| | 88,220 | 101,178 | 14.69% |

Gross reinsurance data

Each year, as part of its actuarial report, the Company performs a premium adequacy test using an adverse scenario combining an increase in claims and an increase in actual expenses.

The Technical-Actuarial department also envisages other tasks related to:

- Follow-up of claims files opened for certain individual life and accident products.
- Monitoring of the surrenders and extraordinary contributions in certain of the Company's products that provide for them.
- Participation in the analysis of new mergers and acquisitions.

C.2 Market risk

Market risk exposure is measured by the impact of fluctuations in the level of financial variables such as equity prices, interest rates, real estate prices or exchange rates. Market risk arises from the level or volatility of market prices of financial instruments.

Market risk is measured on the basis of the following indicator:

- **Market Ratio**: this is the quotient between the market SCR and the global SCR as an expression of the weight of market risk with respect to the total risk to which the Company is exposed.

At end 2025, the Company's market ratio is within the risk appetite.

| Indicators | Definition | Risk Appetite | No fulfil | Fulfil | Exceeds | December 25 | Compliance Level |
|--------------|-------------------------------|---------------|-----------|--------------|---------|-------------|------------------|
| Market Ratio | MR = Market SCR / Overall SCR | ≤ 120% | > 130% | [110%, 130%] | < 110% | 78% | Exceeds |



| Indicator | 2024 | 2025 |
|--------------|------|------|
| Market Ratio | 60% | 78% |

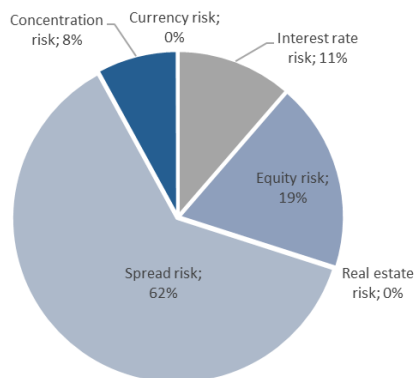
The sub-modules or sub-risks into which market risk is divided are measured in terms of capital in accordance with Solvency II Directive 2009/138/EC and its technical specifications for the calculation of solvency capital requirements.

The limits set out in the Investment Risk Management Policy are applied with the objective of limiting the Company's risks exposure, consistent with its risk appetite:

The market risk sub-modules to which the company is exposed are:

| Amounts in Thousands of Euros | 2024 | 2025 |
|-------------------------------|---------|---------|
| Market risk | 57,245 | 79,744 |
| Interest rate risk | 13,524 | 10,786 |
| Equity risk | 16,032 | 17,672 |
| Real estate risk | 13 | 12 |
| Spread risk | 34,883 | 58,995 |
| Concentration risk | 5,389 | 7,542 |
| Currency risk | 1,847 | 31 |
| Diversification | -14,442 | -15,293 |

Market Risk Capital Requirement 2025
(before diversification)



During 2025 the global market risk exposure has increased by 22 million, mainly due to exposure to spread risk. This increase is mainly due to the reclassification of the mortgage loan portfolio, which is now subject exclusively to the spread risk module instead of credit risk.

The assets of the portfolio have been invested in accordance with the principle of prudence as set out in Article 132 of Directive 2009/138/EC. The Investment Policy and the Investment Risk Management Policy are drawn up in accordance with the principle of prudence, setting out



requirements with regard to the type of eligible assets, the composition of the portfolio and the diversification of investments aimed at ensuring the security of investments.

Among the market risks, spread risk has the greatest weight among all market risks, accounting for 74% of the overall market risk exposure. Another risk to which the Company has significant exposure is equity risk, which represents 22% of the total market risk requirement. It should be borne in mind that the company's to market risk also includes that which is related to unit-linked insurance, which has a significant weight within the Entity's portfolio.

In the context of market risk mitigation transactions, the Company has applied risk mitigation techniques that transfer risk to third parties during the period. Specifically, these are derivatives for risk mitigation purposes. On the one hand, swaps on floating vs. fixed interest rates has been contracted, which neutralise the risk on the volatility of interest rates associated with the mortgage loan portfolios. On the other hand, CCS GBP vs EUR and FXF GBP vs EUR and FXF USD vs EUR have been contracted to hedge part of the exchange rate risk of mortgage loans denominated in sterling and bonds in the portfolio, denominated in sterling and dollars.

In addition, the Company uses credit derivatives, such as credit default swaps (CDS), to reduce the credit risk associated with certain issuers by partially transferring that risk to third parties.

C.3 Credit risk

The Company has four types of significant sources of **counterparty risk**:

- a) Reinsurance agreements
- b) Cash in banks

a) Reinsurance agreements

The basic principles of reinsurance risk management are inspired by best business practices and existing regulatory and consultative frameworks.

The reinsurance contract is used as a risk reduction technique allowing the Company to transfer part of its risks to third parties. Reinsurance business is contracted only with entities that have a minimum credit rating of "BBB" or above according to a recognised rating agency.

The average rating of the reinsurers, with which the Company has agreements during the period 2025, have an average credit rating of A.

As an element of risk mitigation, the Company also belongs to the compensation system of the Consorcio de Compensación de Seguros in Spain. This system protects the Company from extraordinary risks.



(b) Cash at banks

Cash at banks held by the Company is regularly adjusted to meet liquidity needs to minimise counterparty risk.

The counterparty risk to which the company is exposed measured by its capital requirement is:

| Amounts in thousands of € | 2024 | 2025 |
|-----------------------------------|---------------|--------------|
| Counterparty risk | 20,834 | 5,390 |
| Type 1 | 4,794 | 2,788 |
| Type 2 | 16,996 | 2,974 |
| Counterparty risk diversification | -956 | -372 |

The exposure to counterparty risk at year-end 2025 has decreased mainly due to the decrease in type 2 exposures, due to the reclassification of the mortgage loan portfolio, which is now subject exclusively to the spread risk module.

With respect to the concentration of counterparty risk, the largest exposure to counterparty risk arises from category 2, which includes intermediary accounts receivable. As for category 1, it comes mainly from the Company's cash positions in banks and reinsurers. In addition, the liquidity optimisation strategy has made it possible to reduce cash exposures, reducing the risk for type 1 counterparties.

C.4 Liquidity risk

The purpose of calculating **liquidity risk** is to ensure that assets guarantee financial equilibrium, enabling the Company to meet its commitments.

Liquidity risk is the risk that insurance and reinsurance entities may not be able to realise their investments and other assets in order to meet their financial obligations when they fall due. This risk is not included in the mandatory capital requirements but must be included in the Company's risk profile.

MedVida Partners has the necessary tools and methodologies to control this risk, and the controls that include them are described below:

a) Asset and Liability Management

Asset and liability management (ALM) is a set of techniques and procedures to ensure that the Company's investment and financing decisions are made correctly, taking into account the relationships between the various components of assets and liabilities.

In particular, the Company carry out a term matching analysis between its assets and liabilities over a sufficiently long time horizon:



- Comparing the value of assets with the value of liabilities.
- Comparing the duration of assets cash flows with the duration of liabilities cash flows.
- Assessing the credit risk of portfolios.

The results of the ALM analysis will highlight the mismatch in terms, both under the baseline scenario and under various stressed scenarios (measuring the robustness of the Company to changes in the risks it faces). The results of this review and any inconsistencies identified will be included in the ALM and ORSA reports submitted to ALCOR.

The results of the ALM analysis carried out by the Company to quantify its liquidity risk are presented below.

| DV01, Euros | 2024 | 2025 |
|--------------------|-----------|---------|
| Assets | 1,209,094 | 858,125 |
| Liabilities | 1,304,719 | 956,149 |
| DV01 Neto | -95,625 | -98,024 |

To monitor interest rate risk, the Company uses the DV01 indicator (currency sensitivity to a one basis point movement in interest rates).

The net asset DV01 at the end of 2025 stood at -€98,024, this value within the limits established in the Investment Risk Management Policy.

The net asset DV01 does not include the DV01 of the Risk Margin which, when included, provides available Own Funds DV01 close to zero, a position maintained throughout 2025 in line with the the Company's strategy to limit the Company's sensitivity to interest rate fluctuations.

b) Ratio of liquid assets

In addition, MedVida Partners calculates a quarterly liquid asset ratio using the liquid asset ratio methodology published by EIOPA in its Financial Stability Report. MedVida Partners has sought to use the same methodology as that used by the European regulatory body in order to monitor this risk and to standardise criteria in order to be comparable with the results published in official reports.

c) Liquidity ratio

The liquidity risk management framework is designed to capture short-term (≤ 1 month) and medium-term (1-12 months) liquidity risk by measuring cash availability and stressed liquid asset values against stressed liquidity outflows under a severe "1 in 200" liquidity risk event (e.g. stress under the 12-month liquidity metric represents a 1 in 200 year event).

The framework establishes a risk appetite for each of these indicators, as well as the actions to be taken and those responsible for implementing them in the event of non-compliance.



As regards the methodology for calculating the ratio, the numerator includes the liquidity available under stressed conditions. These liquid assets are stressed over three time horizons (1, 3, and 12 months) in a '1 in 200' scenario. The stresses applied correspond to interest rate movements, movements in credit spreads, credit default risk and settlement haircut.

The denominator part of the ratio includes the company's projected liabilities, based on the Solvency II Mass Lapse scenario, during the first month, and applying a calibration according to the impact of the surrender rate on each of the company's portfolios. These liabilities include only the periodic policy premiums. No extraordinary contributions are considered in these projections. To these stressed liabilities are added the collateral requirements that the company would provide in the stressed '1 in 200' scenario for the derivative contracts held in the portfolio. The denominator includes the cash flows of all assets in the portfolio over the next twelve months stressed for credit default risk based on the average rating of the company's portfolio.

Segregated portfolios in Italy are excluded from the evaluation of Company level liquidity metrics but are considered separately, being subject to the same liquidity risk management framework. Unit-linked portfolios are excluded from this analysis entirely.

The results of the liquidity ratio are presented monthly, measuring the ratio over three time horizons: 1 month, 3 months and 12 months.

The results of the analysis as of December 2025 are presented below:

| | 31/12/2025 | | |
|--|-------------|-------------|-------------|
| | 1-month | 3-month | 12-month |
| Available liquidity, i.e. stressed liquid assets (€m)¹ | 1,166 | 1,112 | 985 |
| Cash and cash equivalents (€m) | 123 | | |
| Cash & eligible bonds (€m) ² | 382 | | |
| Nr. of days over last month with cash holding in Red zone (<40m) | 0 (0%) | | |
| Stressed net cashflows³ | 494 | 441 | 409 |
| Stressed LCR (%) | 236% | 252% | 241% |

As in 2024, the results of this analysis show that MedVida Partners' stressed Liquidity Coverage Ratio (LCR) is in compliance (above 140%). The LCRs are 236% at 1 month, 252% at 3 months and 241% at 12 months, indicating a margin of manoeuvre well above the risk appetite.

Short-term measures (cash holdings and eligible bonds as collateral) also comply with the indicators, showing cash and cash equivalents of EUR 123 million, and cash and eligible bonds of EUR 382 million.



C.5 Operational risk

The risk of loss arising from inadequate or dysfunctional internal processes, personnel, systems, or external events.

The Internal Control Unit plays an important role in the identification of operational risk as it is responsible, in collaboration with the various operational units, for ensuring the correct identification and categorisation of risk factors that may lead to operational risks. The head of the Internal Control Unit reports annually to the Head of Risk Management the inputs necessary to calculate the operational economic capital.

Its management is based on minimising the negative impacts and/or the frequency of materialisation of operational events through continuous improvement of quality and safety of processes by means of design and/or reinforcement of operational controls.

Operational risk is measured on the basis of the following indicator:

Operational Ratio: this is the quotient between the Operational SCR and the Global SCR as an expression of the weight of operational risk with respect to the total risk to which the Company is exposed.

Operational risk is measured in terms of regulatory capital in accordance with Solvency II Directive 2009/138/EC (standard formula). In addition to the standard formula measurement, operational risk is measured based on the result of this for the calculation of the modified solvency capital (Economic Operational Capital).

The operational risk to which the company is exposed is:

| Amounts in thousands of € | 2024 | 2025 |
|---------------------------|---------------|---------------|
| Operational Risk | 10,417 | 11,284 |

With regard to operational risk mitigation, the Company has not applied risk mitigation techniques that transfer risks to third parties during the period 2025.

The Company has an operational risk database managed by Internal Control, which records incidents that occur in any of MedVida Partners' processes. These incidents are analyzed and corrective measures are proposed.

Monitoring of ICT-related risk

ICT-related risk is integrated into the Company's risk management framework and is monitored regularly, in line with established internal control policies and procedures.

ICT risk monitoring involves identifying, assessing and monitoring risks that may affect the confidentiality, integrity and availability of the information systems and technological services that support the Company's processes.



The Company is supported by external provider, with whom it has implemented a risk management procedure based on the NIST SP 800-30 methodology.

In addition, incidents and events related to ICT that may materialise operational risks will be recorded by Internal Control. Their causes will be analysed and the necessary corrective measures will be proposed, thus contributing to the continuous improvement of the control framework and the reduction of the frequency and severity of operational events associated with ICT.

C.6 Other significant risks

The Company has identified as other significant and non-quantifiable risks: strategic risk, reputational risk, sustainability risk, emerging risks and geopolitical risks.

Strategic Risk

Strategic risk arises from a lack of business vision, which may lead to the failure to meet the Company's economic and social objectives. It is a risk not covered by Pillar I of the Solvency II Regulation. MedVida Partners understands its exposure to strategic risk in its most literal sense as the risk that exists in the formalisation of mergers or acquisitions. In the event of a formal merger or acquisition, strategic risk control would be assessed by including it in an annex to the latest ORSA report submitted or by producing a new report if deemed necessary.

Reputational Risks

Reputational risk arises from image problems that the Company may suffer as a result of the materialisation of other types of risk, generally of an operational nature. This risk is not included in Pillar I, so it is added to the risks in the standard formula for economic capital.

Reputational risk is measured by applying a correction coefficient to the Company's overall SCR.

Sustainability Risk

Climate change and the deterioration of the natural environment pose major global challenges. The transition to a low-carbon, more sustainable, resource-efficient and circular economy aims to ensure the long-term competitiveness of the European economy in line with the UN Sustainable Development Goals.

The EU is working to mitigate the effects of climate change and reverse environmental degradation. But it is not forgetting people, and therefore also focusing on social issues related to inequality, inclusion, human rights and labour relations.

European supervisory authorities have launched an extensive regulatory programme related to the transition to a sustainable economy. Many of these new regulations affect insurance companies.

The Entity has carried out various tasks aimed at assessing sustainability risk, incorporating it into strategic and tactical decision-making, and complying with legislation. Among these tasks, the following are particularly noteworthy:

1. The Company has integrated sustainability risks into its governance and risk management system, establishing clear processes to identify, assess and manage these risks within its overall strategy and decision-making. In addition, the Company has reviewed and updated the incorporation of the sustainability aspects set out in the Solvency II amendment (Delegated Regulation (EU) 2021/1256) in all applicable policies and procedures. The insurer is also committed to transparency and disclosure, incorporating clear and accessible information on how sustainability risks are managed in its governance documentation. Finally, the Company conducts regular reviews of its sustainability risk governance to adapt to regulatory changes and industry best practices to ensure that its processes remain appropriate and effective.
2. The Company has assessed the sustainability risk of the investment portfolio covering technical provisions and own funds. To perform this assessment, the Company has used information from specialised ESG information providers. This information is related to aspects such as sustainability rankings, sector exclusions, adverse impact indicators and UN sustainable development goals.
3. The Company has assessed the climate change risk of insurance products by conducting analyses of policy coverages, and additional demographic considerations. These analyses and the previous point have been used to identify products particularly exposed to climate change risks (physical and transition).
4. The assessment of the sustainability risk of investments and the climate change risk of insurance products has been used to develop and justify a materiality test model for the Company's climate change risk in accordance with the specifications of the EIOPA guidelines. The scope of the Materiality Test extends to four levels: 1) investments and insurance products; 2) physical risk and transition risk; 3) qualitative and quantitative assessment; 4) life and general insurance entities. The assessment carried out in 2025 concluded that climate change risks are not material for the Company.
5. The Company has defined materiality thresholds above which materiality risk could be considered significant and therefore affect risk appetite and solvency levels. In its Materiality Test, the Company justifies that the established thresholds have not been breached in the short term (10 years).
6. The ESG risk assessment of investments, the climate change risk assessment of products and the findings of the Materiality Test are incorporated into the ORSA Report.
7. The Company started to prepare during 2023 the new sustainability information required in statements S.06.04 and S.14.02 of the ANNUAL QRT (according to Taxonomy 2.8 published by EIOPA in April-2023). On the asset side the new indicators relate to the percentage of investments exposed to transitional and physical climate change risks. On the product side, information is required related to the proportion of written premiums covering climate risks broken down by line of business.
8. The assessment of sustainability risk in general and climate change risk in particular has been incorporated into the Annual Risk Management Report.



9. The risk of climate change in insurance products has been incorporated into the Annual Actuarial Report, analysing its impact on underwriting risk.
10. The Company has implemented a process to collect the sustainability preferences of new Unit Linked advised sales clients in Spain and Italy. This process identifies whether clients want their investments to integrate environmental, social and governance (ESG) factors, complying with the following criteria with European regulation (EU Delegated Regulation 2021/1257).
11. The Company continuously monitors compliance with European SFDR legislation by products that take into account the promotion of environmental and social characteristics (Unit Linked). To this end, the Company carries out reviews to verify compliance with the sustainable investment percentage commitments and investments aligned with environmental and social characteristics. The Company also controls that the exclusions established and the management of disputes are effective. In addition, it integrates the Principal Adverse Events (PIAS) established in the Regulatory Technical Standards (RTS I) into its supervision and monitors their evolution. If a negative development is detected, the possibility of reducing exposure to the asset generating it or divesting it is analysed. To ensure transparency, any relevant modification is reflected in the update of the website and the documents available on it, thus ensuring that the information provided to customers and stakeholders is always aligned with the reality of the product and with regulatory requirements.
12. The Company ensures compliance with SFDR regulations at Company level by integrating sustainability risks into its investment strategy, policies and processes. To this end, it has developed a sustainability risk integration policy detailing the ESG criteria applied in investment decision-making and financial advice, as well as a remuneration policy aligned with sustainability. Based on the principle of proportionality and considering the legal requirements in force, the size of the organisation and the target market, the Company has decided not to consider the Principal Adverse Events (PIAS) at Company level, assessing that their integration would be disproportionate at present, although this decision will be reviewed periodically. All relevant information is published and updated on the corporate website to ensure its accessibility and alignment with current regulations, reaffirming the Company's commitment to sustainability and responsible investment management.
13. The Company relies on an external consultant to support it in the various regulatory obligations associated with ESG challenges.

Based on the progress made in 2025, the main sustainability challenges for 2026 are as follows:

1. Continue regular assessment of the sustainability risk of investments based on data from qualified external providers and internal methodology accepted by best practice.



2. Advance the quantitative aspects of the Materiality Test for assessing the impact of climate change risk on investments and insurance products. More reliable data sources with better information on probability of occurrence and severity will be sought.
3. Justify in the ORSA the materiality of ESG risk - of both insurance products and investments - for the eventual incorporation of the sustainability risk assumed in the Company's risk appetite and in the stress tests that assess its impact.
4. Include the risk of biodiversity loss in the Entity's policies and governance.
5. Assess the materiality of the risk of biodiversity loss and ecosystem degradation for investments and insurance products by conducting a materiality test, where reasonably justified, to determine the absence of materiality of this risk for the insurer. If the risk is not material, this shall be mentioned in the ORSA. If this risk is material, appropriate stress tests shall be carried out in the ORSA.
6. Deepen ESG training for managers and sales staff.

Emerging Risks

The emerging risks identified that may materialize are as follows:

Artificial Intelligence

The growing adoption of artificial intelligence (AI) solutions globally may increase the technological and operational risk associated with their use.

Within the Company, the use of AI tools is currently limited and restricted to support applications for general queries. AI and machine learning systems are not used in critical business processes or in profiling or pricing activities. Consequently, the current exposure to risk arising from the use of AI is considered low.

The Company manages this risk by complying with applicable regulations and applying a proportional governance framework, which includes human supervision and prior assessment of the potential impacts in the event of future adoption of this type of technology.

Cybersecurity

The constant evolution of cyber threats and the techniques used by cybercriminals poses an emerging risk for financial institutions and insurance companies.

The Company addresses this risk by progressively updating its technological systems and applying a control model aimed at protecting the security and resilience of information systems, reducing the likelihood and impact of potential cyber incidents.

Every year, cybercrime evolves with new types of cyberattacks that allow criminals to profit. MedVida Partners updates its technological systems, adapting them to potential threats that may arise.

The Company safeguards the security and resilience of its IT and Information Systems with a control model in areas related to Technological Risk, which minimizes cyber vulnerabilities.



Technological dependency

The development of the Company's business processes shows a growing dependence on internal technological infrastructures and external providers of critical services, which may give rise to risks arising from technological failures, service unavailability or incidents involving third parties.

To mitigate this risk, the Company establishes control measures aimed at strengthening business continuity and operational resilience, including the hiring of technology providers that have protected and redundant infrastructures, as well as mechanisms for supervising and monitoring the services provided.

Geopolitical Risks

The Company is exposed to risks arising from developments in the international geopolitical environment, the uncertainty of which may affect both financial markets and global economic activity and, consequently, the Company's ability to meet its strategic and operational objectives.

At the international level, there is a growing geopolitical risk with the advance of armed conflicts, which the Company must monitor in order to anticipate possible short- or long-term impacts could lead to increased volatility in the fixed income and equity markets, increases in credit spreads, changes in exchange rates, or shortages of raw materials that increase their price or lead to trade restrictions.

D. Valuation for solvency purposes

D.1 Assets

The items of MedVida Partners' assets and the methods used to value them as of December 31, 2025, and December 31, 2024, are as follows:

| (thousands of €) | 31.12.2025 | | 31.12.2024 | |
|--|------------|--|------------|--|
| ASSET | SII Value | SII Valuation | SII Value | SII Valuation |
| Deferred tax assets | 82,595 | They are recognised when differences arise between the balance sheet valuation for SII and tax purposes. | 86.181 | They are recognised when differences arise between the balance sheet valuation for SII and tax purposes. |
| Property, land and equipment for own use | 267 | Amortised cost | 428 | Amortised cost |
| Shareholdings in related companies | 266 | Amortised cost | 239 | Amortised cost |
| Equities - equities | 836 | Fair value | 3.917 | Fair value |
| Bonds - Public debt | 1,070,840 | Fair value | 1.009.647 | Fair value |
| Bonds - Private debt | 296,577 | Fair value | 371.625 | Fair value |
| Bonds - Structured Financial Assets | 13,899 | Fair value | 13.395 | Fair value |
| Collateralised securities | 199,677 | Fair value | 0 | Fair value |
| Investment funds | 53,575 | Fair value | 235.813 | Fair value |
| Derivatives | 7,575 | Fair value | 20.418 | Fair value |
| Deposits other than cash equivalent assets | 4,037 | Amortised cost | 4.241 | Amortised cost |
| Assets held for index-linked and unit-linked contracts | 735,132 | Fair value | 823.405 | Fair value |
| Loans and mortgages | 519,454 | Fair value | 742.256 | Fair value |
| Reinsurance recoverables | 15,935 | Best estimate adjusted for the reinsurer's default risk | 17.669 | Best estimate adjusted for the reinsurer's default risk |
| Cash and cash equivalents | 48,473 | Nominal | 59.987 | Nominal |
| Other receivables | 27,750 | Amortised cost | 60.361 | Amortised cost |
| Any other assets, not elsewhere shown | 14,049 | Amortised cost | 64 | Amortised cost |

Assets representing debt

Debt instruments included in the Company's balance sheet are measured at market value, provided that a quoted price for the instrument is available, observable and capturable from independent sources and referenced to active markets.

If the above conditions are not met, quoted prices in active markets are deemed not to be possible and therefore alternative valuation methods based on directly observable market data are used.



The realisation value of fixed income securities must include the accrued coupon. This is not captured from any external source but is calculated directly by the portfolio valuation and accounting system according to the convention of the reference market.

Shares or units in other collective investment undertakings

The valuation is performed daily by capturing the latest available net asset value of the institution.

Currencies other than those of the financial statements

The counter-valuation to the base currency of the portfolio of assets denominated in a currency other than the base currency of the portfolio is made at the *historical closed* rates published on Bloomberg for the various currencies.

If the prices of an asset available in the market are not of sufficient quality, the fair value of the asset is established using alternative valuation techniques (marked to model).

Portfolios of mortgage loans

At a general level, the valuation is performed using discounted cash flows. The discounting is performed with an updated interest rate curve and a discount spread/differential, based on information available in the capital markets. Flows are projected at the individual mortgage level based on their attributes (outstanding balance, interest rate, time to maturity, etc.). The projected contractual flows, i.e. the theoretical amortisation tables, are adjusted to reflect the effect of defaults, prepayments and recoveries. This adjustment is made on the basis of pre-calibrated parameters.

Derivatives for hedging purposes / Derivatives for investment purposes

The valuation is performed daily by capturing as the market price the price published by the calculation agent through the established communication channel (Bloomberg, Email). The valuation is checked daily by modelling the assets according to market standards (mark to model).

Reinsurance contracts

As mentioned in section C.1, the Company has a reinsurance agreement with SCOR Global Life Reinsurance Ireland, Designated Activity Company, whereby MedVida Partners cedes the individual life protection business written in the Banco Sabadell channel of the former ex Mediterráneo Vida, which assumes 99% of the claims. For other products, the Company has a reinsurance agreements with Nacional Reinsurance, Gen Reinsurance AG, Scor Global Life SE Ibérica, CNP Assurances (France) y Munich Re.

Significant differences between the bases, methods and main assumptions

The significant differences between the bases, methods and main assumptions used by the Company for the valuation for solvency purposes and those used for the valuation in the financial statements, by asset class, are as follows:

Deferred acquisition costs

In the financial statements, the amount of commissions and other acquisition costs for direct insurance that are allocated to the following year(s) in accordance with the policy coverage period and the limits set out in the technical note are recognised under "Prepaid commissions and other



acquisition costs". It amounts to 8,280 thousand euros (9,863 thousand euros in 2024) and refer only to upfront fees.

For the purposes of the Solvency II balance sheet, the heading of prepaid commissions and other acquisition costs is valued at zero, given that the flows considered in the valuation of technical provisions include all expenses associated with the insurance contracts evaluated, including those derived from acquisition costs, while for accounting purposes this heading includes the commissions and acquisition expenses of the Life and Non-Life lines of business.

Intangible assets.

The intangible assets booked in the Company's accounts include computer applications and the value of economic rights related to acquisitions.

For Solvency II purposes, the Company's intangible assets are valued at zero.

Deferred tax assets.

Deferred tax assets recognised in the Company's financial statements relate mainly to:

- the amount of capital losses on its financial assets, which, if realised, would generate a lower tax payable,
- the tax on anticipated profits corresponding to items not deductible for tax purposes (e.g. impairments of financial investments),
- the amount corresponding to the lower tax that would be paid as a result of accounting mismatches in the Company's liabilities.

Deferred tax assets are recognised by applying the tax rate at which they are expected to be recovered to the relevant temporary difference or credit:

- Spain: 25%.
- United Kingdom: 19%.
- Italy: 24% for IRES (l'Imposta sul Reddito delle Società), 7.90% as a variable maximum for IRAP (Imposta Regionale sulle Attività Produttive), and 0.92% IRAP insurance companies, total 32.82%.

Deferred tax assets under Solvency II reflect the differences between the balance sheet valuation for Solvency II and tax purposes, which has resulted in an increase of EUR 25,539 thousand (EUR 24,383 thousand in 2024), compared to the accounting amount.

The Company has a net deferred asset, i.e. the deferred asset figure exceeds the deferred liability figure, amounting to Euros 13,525 thousand (Euros 18,981 thousand in 2024).

Financial assets.

Under the Solvency II regime, the main differences in the valuation of investments between accounting and Solvency II in 2025 are as follows:

- Valuation of the mortgage loan portfolios. In this case, in the accounting statements they are valued at amortised cost, whereas the Solvency II value is the fair value of each underlying of the aforementioned assets, which represents an increase in value of 37,169 thousand euros.



- Investments other than mortgage loan portfolios accounted for under Loans and receivables and Held-to-maturity investments: for accounting purposes they are measured at amortised cost; however under Solvency II they are measured at fair value, resulting in a decrease in value of EUR 13,990 thousand.

Amounts recoverable from reinsurance.

Refer to section D.2 of this document.

D.2 Technical Provisions

This section details the accounting technical provisions and Solvency II Technical Provisions and their main qualitative differences.

The technical buffers of the regulatory "1st Order" tables used by the Company in the calculation of the accounting mathematical provisions at year-end are those set out in the Resolution of 17 December 2020 of the DGSFP with reference to the mortality and longevity tables to be used by insurance and reinsurance entities, and approving the technical guide regarding the supervisory criteria in relation to the actuarial tables, and on certain recommendations to promote the development of sectoral actuarial statistics (Resolution of 17/12/2020 of the DGSFP, hereinafter).

From the loss experience studies carried out by the Company, it is observed that the 1st Order actuarial tables used in the calculation of accounting mathematical provisions, as well as the 2nd Order actuarial tables (being the 1st Order tables excluding the regulatory technical buffers) used in the calculation of Solvency II technical provisions, are sufficient.

The company uses the corresponding actuarial tables in accordance with applicable regulations in the calculation of mathematical accounting provisions, as well as in the calculation of Solvency II technical provisions.



Technical Provisions

The value of the Technical Provisions at year-end 2024 and 2025 including the best estimate amount and the risk margin separately for each significant business line is as follows:

| Lines of business | Technical provisions (SII) | | BEL (SII) | | Risk Margin | |
|-----------------------------------|----------------------------|------------------|------------------|------------------|---------------|---------------|
| | 2024 | 2025 | 2024 | 2025 | 2024 | 2025 |
| With profit participation | 1,701,668 | 1,547,491 | 1,680,225 | 1,521,997 | 21,443 | 25,494 |
| Index-linked & Unit-Linked | 806,727 | 722,231 | 802,542 | 718,030 | 4,184 | 4,201 |
| Other life insurance (protection) | -13,726 | -7,317 | -20,093 | -13,329 | 6,367 | 6,012 |
| Other life insurance (savings) | 529,727 | 462,581 | 520,405 | 454,245 | 9,322 | 8,335 |
| Accepted reinsurance | 0 | 0 | 0 | 0 | 0 | 0 |
| Non-Life Insurance | 88 | 41 | 42 | 41 | 46 | 0 |
| Health Insurance | 14 | 0 | 0 | 0 | 14 | 0 |
| Total | 3,024,497 | 2,725,027 | 2,983,121 | 2,680,984 | 41,375 | 44,043 |

The Company's Technical Provisions have been calculated as the present value of future expected cash flows under best estimate assumptions (Best Estimate Liability, BEL), plus the Risk Margin. The Risk Margin is calculated by applying method 2. The calculation takes into account all inflows and outflows of the Company's projected obligations and the time value of financial options and guarantees.

The percentage of the Company's business that has been modelled for this calculation is over 99.3% of total provisions. As regards the business not modelled, although it is immaterial (0.7% of total provisions), the Company has used simplified methods to include it in the Technical Provisions.

The assumptions applied for the calculation of the Solvency II Technical Provisions have been derived based on realistic expectations and assuming management of the business as a going concern. They are based on the actual experience of MedVida Partners, as well as market data all this taking into account that this is a mature business.

The table shows the difference in accounting and Solvency II Technical Provisions for 2025 and 2024:

| Amounts in thousands of euros | Technical provisions Solvency I | | BEL | | Risk margin | | Total Technical Provisions SII | | Difference | |
|-----------------------------------|------------------------------------|------------------|------------------|------------------|---------------|---------------|-----------------------------------|------------------|----------------|----------------|
| | 2024 | 2025 | 2024 | 2025 | 2024 | 2025 | 2024 | 2025 | 2024 | 2025 |
| With profit participation | 1,653,947 | 1,550,426 | 1,680,225 | 1,521,997 | 21,443 | 25,494 | 1,701,668 | 1,547,491 | 47,721 | -2,934 |
| Index-linked & Unit-Linked | 817,913 | 733,824 | 802,542 | 718,030 | 4,184 | 4,201 | 806,727 | 722,231 | -11,186 | -11,592 |
| Other life insurance (protection) | 23,002 | 13,989 | -20,093 | -13,329 | 6,367 | 6,012 | -13,726 | -7,317 | -36,728 | -21,306 |
| Other life insurance (savings) | 549,975 | 486,433 | 520,405 | 454,245 | 9,322 | 8,335 | 529,727 | 462,581 | -20,248 | -23,852 |
| Accepted reinsurance | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Non-Life Insurance | 2 | 0 | 42 | 41 | 46 | 0 | 88 | 41 | 85 | 41 |
| Health Insurance | 0 | 0 | 0 | 0 | 14 | 0 | 14 | 0 | 14 | 0 |
| Total | 3,044,839 | 2,784,672 | 2,983,121 | 2,680,984 | 41,375 | 44,043 | 3,024,497 | 2,725,027 | -20,342 | -59,644 |

The difference between the value of the Technical Provisions in the annual accounts and the Solvency II Technical Provisions:

- Technical provisions under Solvency II consider projected risk-neutral cash flows using the best estimate of actuarial and financial assumptions, probable future payments in terms of profit sharing, on the basis of existing statistical information on mortality, longevity, disability and the time value of financial options and guarantees, among others, and using risk free discount rates. An explicit risk margin is also added.
- The Technical Provisions in the annual accounts are calculated taking into account local regulatory and accounting standards, i.e. with the technical interest rates governed in insurance regulation, using loadings, fees and actuarial tables set out in the technical pricing bases of the products, as well as the relevant regulations in force at any given time, without taking into account future profit participations, surrenders and lapses, among others.

The main sources of valuation differences are as follows:

- Interest rate, under Solvency II the flows used for the calculation of technical provisions are discounted using the EIOPA reference risk-free term structure of interest rates including volatility adjustment. Under accounting, the discount rate is dictated by the insurance regulations, and only for some cases the EIOPA reference risk-free term structure is applied.
- Contractual options: Under Solvency II, certain policyholder options are taken into account that are not considered explicitly in accounting provisions, these include premium paid-ups, surrender and lapse options, conversion options to annuities, and future contractual profit sharing, albeit some of these are considered implicitly in



accounting through reserving margins, additional interest rate reserves, and shadow accounting.

- Expenses under Solvency II include best estimate expectations of the Company's future expenses required to manage and to meet all contractual obligations, while in accounting provisions loadings and fees in the technical pricing bases of the products are used. In accounting, a sufficiency test has to be performed on an annual basis to ensure that fees and loadings can cover the actual expenses of the Company.
- The risk margin under Solvency II is an explicit margin added to the Best Estimate Liability reflecting the cost of the inherent non-hedgeable risks of the Company.
- Under Solvency II, future premiums on future renewals are projected for the life protection business in the life insurance portfolio originating from Sa Nostra Vida, acquired during 2024.

MedVida Partners also uses the volatility adjustment of the risk-free interest rate term structure, as referred to in Article 77d of Directive 2009/138/EC, as a new market interest rate curve.

Main assumptions

The assumptions applied for the calculation of the Solvency II Technical Provisions have been derived based on realistic expectations and assuming management of the business as a going concern. They are based on the actual experience of MedVida Partners, as well as market data and taking into account the maturity of most of the business.

The level of uncertainty associated with the calculation of the best estimate of liabilities is mainly due to the degree of robustness of the estimates made on the model assumptions. To mitigate this uncertainty, the estimates have been based on the Company's actual experience, adjusted over a time horizon and with atypical data filtering to allow for estimates that are as unbiased as possible with respect to the expected reality.

Simplified risk margin calculation

In accordance with Article 58 of the Commission Delegated Regulation (EU) 2015/35 insurance and reinsurance undertakings may use simplified methods when calculating the risk margin, therefore MedVida Partners has decided to use one of the simplifications proposed by EIOPA, namely method 2 within the hierarchy of simplifications specified in the EIOPA guidelines on valuation of technical provisions.

Impact of the volatility adjustment

The quantification of the effect of a change to zero of the volatility adjustment (VA) on the company's financial position at year-end 2025 is presented below.

| amount in Thousands of € | With VA | Without VA |
|-------------------------------------|---------|------------|
| SCR | 102,461 | 100,979 |
| MCR | 46,108 | 45,441 |
| Available Own Funds | 222,672 | 207,663 |
| Eligible Own Funds to cover the SCR | 207,978 | 187,073 |
| Solvency Ratio | 203% | 185% |

Reinsurance recoverable

The reinsurance recoverable take into account the risk of non-payment by the reinsurer.

Amounts in thousands of euros

| Line of business | Direct insurance BEL | BEL net of reinsurance | Other adjustments(*) | Adjustment for risk of non-payment | Reinsurance recoverable |
|---------------------------------------|----------------------|------------------------|----------------------|------------------------------------|-------------------------|
| | (a) | (b) | (c) | (d) | (a)-(b)+(c)+(d) |
| Insurance w/ profit participation | 31,045 | 30,951 | 10,881 | -5 | 10,970 |
| Other life insurance (protection) | -18,617 | -17,581 | 0 | 0 | -1,036 |
| Claims provisions (reinsurers' share) | | | | | 4,071 |
| Reinsurance profit participation | | | | | 1,930 |
| Total Recoverables | | | | | 15,935 |

* This is the reinsurance recoverable associated with the financial reinsurance arrangement on the "Conto Técnico" fund in the Company's Italian products.

D.3 Other liabilities

The other significant items of the remaining liabilities and their valuation at 31 December 2025 are as follows:

| LIABILITIES | Value | |
|---|----------------------------------|--|
| | Solvency II (thousands of euros) | Assessment |
| Other non-technical provisions | 1,814 | Amortised cost |
| Pension benefit obligations | 184 | Amortised cost |
| Deferred tax liabilities | 69,070 | On temporary differences between the tax balance sheet and the Solvency II balance sheet |
| Derivatives | 10,098 | Fair value |
| Debts on insurance and coinsurance operations | 7,008 | Amortised cost |
| Reinsurance liabilities | 1,088 | Amortised cost |
| Other payables | 13,939 | Amortised cost |
| Subordinated liabilities | 52,400 | Fair value |

As at 31 December 2024 the significant elements of the remaining liabilities and their valuation were:

| LIABILITIES | Value | |
|---|----------------------------------|--|
| | Solvency II (thousands of euros) | Assessment |
| Other non-technical provisions | 3,117 | Amortised cost |
| Pension benefit obligations | 222 | Amortised cost |
| Deferred tax liabilities | 67,200 | On temporary differences between the tax balance sheet and the Solvency II balance sheet |
| Derivatives | 30,159 | Fair value |
| Debts on insurance and coinsurance operations | 8,342 | Amortised cost |
| Reinsurance liabilities | 1,196 | Amortised cost |
| Other payables | 17,492 | Amortised cost |
| Subordinated liabilities | 52,274 | Fair value |

Other non-technical provisions

The amount in the accounting financial statements under "Other non-technical provisions" is EUR 4,731 thousand euros (5,545 thousand euros in the financial year 2024); whereas in the Solvency II balance sheet the comparable amount is EUR 1,249 thousand (EUR 1,467 thousand in the financial year 2024).

The main difference is due to reserves held with respect to legacy policies whose guaranteed rate is linked to official indices that have been discontinued and/or replaced. Under Solvency II, the probability of potential claims arising, based on past experience, is taken into account.



We note that the amount of provisions in held under Solvency II includes a provisional reserve of EUR 565 thousand (EUR1,650 thousand in the 2024 financial year) relating to a penalty notice received with respect to the Italian branch.

Debts from insurance and coinsurance operations

This item includes amounts payable to intermediaries, commissions on unwritten earned premiums, debts to other insurers, outstanding claims and accepted coinsurance debts, among others. The amount of this item in the financial statements is 7,425 thousand euros (8,917 thousand euros in the financial year 2024).

There is a difference in this item due to the fact that under Solvency II commissions on unwritten earned premiums are not included (EUR 417 thousand in 2025 and EUR 575 thousand in 2024), as they are included in the modelling of technical provisions.

Subordinated liabilities

The total nominal amount of the Company's single debt issue is EUR 51,000 thousand; the first redemption option date is 28 January 2028 and the maturity date is 28 January 2033. The interest rate is 8.875% per annum payable semi-annually.

These subordinated liabilities are included in Basic Own Funds; and are eligible to cover the SCR, subject to Solvency II tiering rules, having a Tier 2 rating. The value of the debt issue in Solvency II is determined by discounted cash flows to the risk-free curve at the valuation date; increased by the initial spread (spread to the risk-free curve that equates the initial cost of the debt to the discounted cash flow value until the first call).

Other liabilities

The main difference between the other liability items under Solvency II and the accounting financial statements is that under Solvency II the amount of the correction of accounting mismatches (shadow accounting) is not applicable as it is included in the Best Estimate Liability. The liabilities for accounting asymmetries under local accounting rules was -3,437 thousand euros at 31 December 2025 and 3,094 thousand euros at 31 December 2024.

D.4. Alternative valuation methods

When the prices available in the market for an asset are not of sufficient quality to calculate its fair value, the Company uses alternative valuation techniques.



E. Capital management

E.1 Own funds

The Company has a Capital Management Policy approved by the Board of Directors, the main objective of which is to establish the general framework for managing, monitoring, reporting and control of both required capital (SCR and MCR) and available capital, and in particular to maintain the level of capital within the limits set by the risk appetite framework.

They are also considered as objectives of this policy:

- Contribute to the existence of an effective system of governance that promotes sound and prudent management of the business.
- Ensure the correct classification and quality of the Company's Own Funds, in accordance with SCR and MCR coverage.

The main procedures associated with this policy are:

1. Classification of Own Funds elements.

The Finance Department is responsible for the classification of the Own Funds, including ensuring that:

- a) The characteristics that determine the classification of Own Funds by levels, according to Section 2, articles 69 to 79 of the Delegated Regulation.
- b) The component items are not encumbered by the existence of any agreement or related transaction or as a result of a group structure that would affect their capital effectiveness.
- c) The contractual terms of all equity instruments are clear and unambiguous as to their classification criteria.
- d) The repayment or redemption of own funds items (including dividend payments) allows for an adequate margin above the Solvency Capital Requirement and the Minimum Capital Requirement, and takes into account the solvency situation of the company, including its medium-term capital management plan.
- e) For the calculation of eligible own funds, the capital eligibility limits described in Chapter V, Article 98 on Eligibility of own funds shall be taken into account of the Solvency II Directive and in Article 82.1 of the Delegated Acts:

| Limits for Eligible Own Funds for the purposes of covering SCR | |
|---|--|
| Eligible Own Funds (EOF) = Tier 1 EOF + Tier 2 EOF + Tier 3 EOF | |
| Delegated Acts, 82.3 | Restricted Tier 1 < 20% Tier 1 EOF (Restricted Tier 1 forms part of Tier1 in the following) |
| Delegated Acts, 82.1(b) | Tier 3 EOF < 15% SCR |
| Delegated Acts, 82.1(c) | Tier 2 EOF + Tier 3 EOF <= 50% SCR |
| Delegated Acts, 82.1(a) | Tier 1 EOF >= 50% SCR |
| Directive, 98.1(b) | Tier 3 EOF < 1/3 of EOF |
| Directive, 98.1(a) | Tier 1 EOF > 1/3 of EOF |

| Limits for Eligible Basic Own Funds for the purposes of covering MCR | |
|--|-----------------------|
| Eligible Basic Own Funds (EBOF) = Tier 1 EOF + Tier 2 EOF | |
| Delegated Acts, 82.2(a) | Tier 1 EOF > 80% MCR |
| Delegated Acts, 82.2(b) | Tier 2 EOF < 20% MCR |
| Directive, 98.2 | Tier 1 EOF > 50% EBOF |

2. Oversight of the issuance of own resources

Before a new issue of any Own Resources item, the Financial Directorate shall analyse the characteristics of the item, so that, prior to its presentation to the Board of Directors, it can be classified into tiers.

3. Dividend distribution

In accordance with the provisions of Spanish law, decisions related to dividends must be proposed by the Board of Directors to the General Shareholders' Meeting for approval, if applicable.

The decision of the General Meeting of Shareholders shall establish the amount of the dividend (including the eventual case of reduction or cancellation of dividends), the time and form of payment and the method of payment (in cash, in kind or mixed). The distribution of dividends shall also be made in accordance with other requirements of the Capital Companies Act.

In the event that dividends are intended to be paid out of non-distributable reserves, it should be noted that additional requirements (including, without limitation, publications, creditor's right of objection, etc.) will be required prior to implementation. Additional



requirements would also apply in the event that MedVida Partners has several shareholders.

4. Management of Subordinated Liabilities

The management of subordinated liabilities is detailed in the Company's "Subordinated Liabilities Management Procedure".

5. Possibility for discretionary cancellation of Tier 1 Own Funds

At the request of the Board of Directors, the Finance Department, after having classified by levels of Own Funds, identify and document cases where distributions from Tier 1 items may be cancelled on a discretionary basis on the basis of Article 71 of the Delegated Regulation.

6. Deferral or cancellation of distributions of Own Funds represented by the share capital and the corresponding share premium, whether they have been classified as Tier 1 or Tier 2.

Prior to any decision to reduce capital with return of capital to shareholders or distribution of share premium to shareholders, the Finance Department shall prepare a document stating that such distribution will not result in a breach of the SCR and this document will be discussed in the fora defined in section 3 of the Capital Management Policy.

Even if the above requirement is met, before the distribution is actually made, a further check will be carried out and if this reveals a breach of the SCR, the distribution will be cancelled or postponed.

7. Transitional measures and long-term savings measures.

The Entity shall apply the Volatility Adjustment in accordance with current regulations.

8. Medium-term capital management plan (Capital Plan).

Annually the CFO will prepare a Capital Plan (which forms part of the Business Plan), to be included in the ORSA report, which must be validated by the Board of Directors.

The Capital Plan describes MedVida Partners' planned capital operations for at least three years and includes the following:

- The financial plan (sales, revenues, profits, etc.) for the next three years, at a minimum.
- The expected capital requirements for the next three years, including the evolution by risk sub-module.
- Expected capital movements over the next three years, in particular as a result of dividends, debt issuance/repayment, new or discontinued products, or mergers and acquisitions, including the impact on both accounting and Solvency II own funds (including eligibility limits).



An assessment of the expected viability of possible management actions in the event that the Company's solvency position were to be threatened.

The annual Capital Plan will include any analysis performed by second line departments.

We can observe the Company's Own Funds in the QRT S.23.01 reported to the Directorate General of Insurance and Pension Funds:

The ordinary share capital and the share premium corresponding to the ordinary share capital are classified in full as unrestricted Tier 1 Basic Shareholders' Equity. Subordinated liabilities form part of Basic Own Funds; and are fully classified as Tier 2 Basic Own Funds. The Company has classified as Tier 3 Basic Own Funds the amount equivalent to the value of the net deferred tax assets.

After applying the limits on basic own funds to obtain the eligible own funds to cover the SCR (in Spanish CSO) and the MCR (in Spanish CMO) we obtain:

| | 2025 |
|------------------------------------|---------|
| (Amounts in thousands of €) | |
| Available Own Funds | 222,672 |
| Eligible Own Funds for SCR | 207,978 |
| Tier 1: | 156,747 |
| Tier 2: | 51,231 |
| Tier 3: | - |
| Eligible Own Funds for MCR | 165,969 |
| Tier 1: | 156,747 |
| Tier 2: | 9,222 |

The composition of the Company's equity compared to 2024 is as follows:

| Basic own funds (data in thousands of €) | 2024 | 2025 |
|---|----------------|----------------|
| Ordinary Share Capital | 50,000 | 50,000 |
| Share premium corresponding to the ordinary share capital | 2 | 2 |
| Conciliation reserve | 116,117 | 106,745 |
| Subordinated liabilities | 52,274 | 52,400 |
| Net deferred tax assets | 18,981 | 13,525 |
| Deductions not included in the reconciliation reserve (*) | 0 | 0 |
| Total basic own funds | 237,373 | 222,672 |

(*) Capital required for pension fund management activity.



The composition of the reconciliation reserve is as follows:

| Reconciliation reserve (data thousands of €) | 2024 | 2025 |
|--|----------------|----------------|
| Excess of assets over liabilities | 245,099 | 210,272 |
| Dividends, distributions and foreseeable costs | 60,000 | 40,000 |
| Other basic own fund items | 68,982 | 63,527 |
| Total Reconciliation reserve | 116,117 | 106,745 |

The Company has no additional own funds.

Tier 1 and Tier 2 Basic Own Funds are fully available to cover both the Minimum Capital Requirement and the Solvency Capital Requirement (applying the limits that apply to Tier 2 Basic Own Funds). If Tier 3 Basic Own Funds, however, they would not be available to cover the Minimum Capital Requirement.

Under the Spanish insurance accounting charter (PCEA), Equity in the Company's financial statements has the following composition:

| | 2024 | 2025 |
|--|----------------|----------------|
| B-1) Own funds | 259,579 | 212,314 |
| I. Ordinary Capital | 50,000 | 50,000 |
| II. Share premium | 2 | 2 |
| III. Reserves | 196,443 | 149,577 |
| VII. Profit and loss for the current year | 13,134 | 12,735 |
| B-2) Adjustments for changes in value | -50,865 | -62,094 |
| TOTAL EQUITY (data in thousands of €) | 208,714 | 150,220 |

Under Solvency II, the excess of assets over liabilities is:

| | 2024 | 2025 |
|---|----------------|----------------|
| Excess of assets over liabilities (data in thousands of €) | 245,099 | 210,272 |

The main difference in valuation under PCEA and Solvency II comes from the valuation of Technical Provisions, both for direct insurance and ceded reinsurance. The amount of Technical Provisions under Solvency II reflects the best estimate at present value of all future flows plus a risk margin. On the other hand, under Solvency II both the amount of deferred acquisition costs and liabilities for accounting mismatches and intangible assets are € 0.

Deferred taxes

The amounts of deferred tax assets and liabilities arise from the recognition of a difference between the book or Solvency II value of each balance sheet item with respect to the tax value of that item. The above analysis has taken into consideration the specifications of the Directorate General of Insurance and Pension Funds' Ruling 2/2019.



As indicated above, the deferred tax assets recognised in the Company's financial statements relate mainly to the amount of losses on its financial assets, which, if realised, would generate a lower tax payable. Deferred tax assets also include both the tax on deferred tax assets relating to items that are not deductible for tax purposes and the amount corresponding to the lower tax that would be payable as a result of accounting mismatches in the Company's liabilities.

Deferred tax liabilities recognised in the financial statements relate mainly to the amount of capital gains on the Company's financial assets, which, if realised, would generate a tax payable.

Deferred tax assets and liabilities under Solvency II reflect the differences between the balance sheet valuation for Solvency II and tax purposes, which has led to an increase in deferred tax assets for accounting purposes of Euros 25,539 thousand (Euros 24,383 thousand in 2024), and an increase in deferred tax liabilities for accounting purposes of Euros 47,143 thousand (Euros 37,439 thousand in 2024).

For the year ended 31 December 2025 the Company has a net deferred asset of EUR 13.5 million in the economic balance sheet (EUR 19.0 million for the year ended 31 December 2024), i.e. the deferred asset figure exceeds the deferred liability figure. The Company performs a recoverability test or analysis of the loss absorbency of deferred tax losses; thus, justifying the use of deferred tax assets with probable future taxable profits.

E.2 Solvency Capital Requirement and Minimum Capital Requirement

The amounts of the Solvency Capital Requirement and Minimum Capital Requirement of the Company at the end of the financial year 2025 are as follows:

| Amounts in Thousands of Euros | 2024 | 2025 |
|-------------------------------|--------|---------|
| SCR Global | 94,757 | 102,461 |
| MCR | 42,641 | 46,108 |

The amount of the Company's Solvency Capital Requirement broken down by risk modules is as follows:

| Breakdown of CSO-SCR by risk category (Amount in €'000) | 2025 |
|--|----------------|
| Market risk | 79,744 |
| Interest rate risk | 10,786 |
| Equity risk | 17,672 |
| Real estate risk | 12 |
| Spread risk | 58,995 |
| Concentration risk | 7,542 |
| Currency risk | 31 |
| Market risk diversification | -15,293 |
| Counterparty risk | 5,390 |
| Life underwriting risk | 96,880 |
| Mortality risk | 4,686 |
| Longevity risk | 13,365 |
| Disability risk | 644 |
| Lapse risk | 81,338 |
| Expenses risk | 16,710 |
| Catastrophe risk | 4,540 |
| Diversification of life underwriting risk | -24,402 |
| Global risk diversification | -40,195 |
| Health underwriting risk | 0 |
| Risk of non-life insurance | 0 |
| BSCR | 141,819 |
| Operational risk | 11,284 |
| Adjustment for the loss absorbing capacity for deferred tax losses (25% tax) | -34,154 |
| Adjustment for loss-absorbing capacity for technical provisions | -16,489 |
| SCR Global | 102,461 |

The Company has not used simplified calculations or company-specific parameters in the Solvency Capital Requirement standard formula for the purpose of calculating the underwriting, market and counterparty risk modules.

As a consequence of the instantaneous loss produced by the SCR, an adjustment is generated by the loss absorbing capacity of deferred taxes. The regulations in force allow the Company to reduce the solvency regulatory capital (SCR) by the loss-absorbing capacity of deferred taxes (LACDT). At year-end, as can be seen in the table above, this deferred tax loss absorption capacity amounted to 34.2 million euros.

In order for the LACDT adjustment to be applied, the recoverability of deferred tax assets must be demonstrated. For this demonstration, the Company has developed a methodology, taking into account the applicable regulations and with advice from a third party.



Based on the results obtained using this methodology, the applicability of MedVida Partners' loss absorbency of deferred taxes at year-end 2025 is demonstrated.

The minimum capital requirements are as follows:

| Amounts in Thousands of Euros | 2024 | 2025 |
|-------------------------------|-------------------|------------------|
| MCR | 42,641 | 46,108 |
| Combined MCR | 42,641 | 46,108 |
| Linear MCR | 79,319 | 71,925 |
| AMCR | 6,700 | 6,700 |
| MCR linear life | 79,279 | 71,919 |
| Non-life linear MCR | 40 | 6 |
| SCR | 94,757 | 102,461 |
| TP (life, 1) | 1,651,990 | 1,481,037 |
| TP (life, 2) | 14,527 | 29,991 |
| TP (life, 3) | 802,542 | 718,030 |
| TP (life, 4) | 496,352 | 435,951 |
| CAR | 4,099,8524 | 6,426,584 |
| PT(nv;s) | 42 | 41 |
| Ps | 299 | |

The QRT AS.28.02 where the results of the calculations of Minimum Capital Requirement are presented:

The differences compared to the previous year in the Solvency Capital Requirement and Minimum Capital Requirement during the reporting period are as follows:

| Amounts in Thousands of Euros | 2024 | 2025 |
|-------------------------------|---------------|----------------|
| SCR Global | 94,757 | 102,461 |
| MCR | 42,641 | 46,108 |

Several factors have caused the capital requirement increased from 94,8 million in 2024 to 102,5 million at the end of 2025. Increases have arisen primarily due to the increase in underwriting risk because of the increase in interest rates, and also due to the increase in market risk because of the reclassification of the mortgage book under the spread risk module. Offsetting these increases is, among other things, the impact of cash management optimisation to reduce credit risk.



E.3 Use of the duration-based equity risk sub-module in the calculation of the Solvency Capital Requirement

The Company does not apply the duration-based equity risk sub-module in the calculation of the Solvency Capital Requirement.

E.4 Differences between the standard formula and any internal model used

The Company applies the standard formula for the calculation of the Solvency Capital Requirement to assess Economic Capital and does not plan to use full or partial internal models for the calculation of Economic Capital.

E.5 Non-compliance with the Minimum Capital Requirement and the Solvency Capital Requirement

The Company complies with the minimum capital requirement (MCR) and solvency capital requirement (SCR).

E.6 Any other significant information

The Company does not consider any other information to be significant in relation to its solvency position.



Annex

SE.02.01 - Balance sheet

Clave de la entidad... C0559

Modelo SE.02.01

NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Página 1

Ejercicio 2025

| ACTIVO | | Valor Solvencia II | Valor contable | Ajustes por reclasificación |
|--|--------------|-------------------------|-------------------------|-----------------------------|
| | | C0010 | C0020 | EC0021 |
| Fondo de comercio | R0010 | | 0,00 | |
| Comisiones anticipadas y otros costes de adquisición | R0020 | | 13.662.867,12 | |
| Inmovilizado intangible | R0030 | 0,00 | 8.884.396,23 | 0,00 |
| Activos por impuesto diferido | R0040 | 82.594.883,77 | 57.055.418,98 | 0,00 |
| Activos y derechos de reembolso por retribuciones a largo plazo al personal | R0050 | 0,00 | 0,00 | 0,00 |
| Inmovilizado material para uso propio | R0060 | 267.424,46 | 267.424,46 | 0,00 |
| Inversiones (distintas de los activos que se posean para contratos "index-linked" y "unit-linked") | R0070 | 1.647.282.511,38 | 1.645.957.188,65 | 0,00 |
| Inmuebles (ajenos a los destinados al uso propio) | R0080 | 0,00 | 0,00 | 0,00 |
| Participaciones | R0090 | 265.633,14 | 265.633,14 | 0,00 |
| Acciones | R0100 | 836.454,41 | 836.454,41 | 0,00 |
| Acciones - cotizadas | R0110 | 836.454,41 | 836.454,41 | 0,00 |
| Acciones - no cotizadas | R0120 | 0,00 | 0,00 | 0,00 |
| Bonos | R0130 | 1.580.993.198,15 | 1.574.954.271,55 | 0,00 |
| Deuda Pública | R0140 | 1.070.840.474,85 | 1.069.454.998,91 | 0,00 |
| Deuda privada | R0150 | 296.577.128,44 | 292.616.754,85 | 0,00 |
| Activos financieros estructurados | R0160 | 13.898.662,60 | 13.716.760,49 | 0,00 |
| Titulaciones de activos | R0170 | 199.676.932,26 | 199.165.757,30 | 0,00 |
| Fondos de inversión | R0180 | 53.575.209,23 | 53.575.209,23 | 0,00 |
| Derivados | R0190 | 7.575.015,22 | 10.628.733,07 | 0,00 |
| Depósitos distintos de los activos equivalentes al efectivo | R0200 | 4.037.001,23 | 5.696.887,25 | 0,00 |
| Otras inversiones | R0210 | 0,00 | 0,00 | 0,00 |
| Activos poseídos para contratos "index-linked" y "unit-linked" | R0220 | 735.132.334,16 | 733.077.017,88 | 0,00 |
| Préstamos con y sin garantía hipotecaria | R0230 | 519.454.338,37 | 470.798.265,46 | 0,00 |
| Anticipos sobre pólizas | R0240 | 4.000,02 | 4.000,02 | 0,00 |
| A personas físicas | R0250 | 0,00 | 0,00 | 0,00 |
| Otros | R0260 | 519.450.338,35 | 470.794.265,44 | 0,00 |
| Importes recuperables del reaseguro | R0270 | 15.934.857,77 | 17.474.211,03 | 0,00 |
| Seguros distintos del seguro de vida, y de salud similares a los seguros distintos del seguro de vida | R0280 | 0,00 | 0,00 | |
| Seguros distintos del seguro de vida, excluidos los de salud | R0290 | 0,00 | 0,00 | |
| Seguros de salud similares a los seguros distintos del seguro de vida | R0300 | 0,00 | 0,00 | |
| Seguros de vida, y de salud similares a los de vida, excluidos los de salud y los "index-linked" y "unit-linked" | R0310 | 15.934.857,77 | 17.474.211,03 | |
| Seguros de salud similares a los seguros de vida | R0320 | 0,00 | 0,00 | |
| Seguros de vida, excluidos los de salud y los "index-linked" y "unit-linked" | R0330 | 15.934.857,77 | 17.474.211,03 | |
| Seguros de vida "index-linked" y "unit-linked" | R0340 | 0,00 | 0,00 | |
| Depósitos constituidos por reaseguro aceptado | R0350 | 0,00 | 0,00 | 0,00 |
| Créditos por operaciones de seguro directo y coaseguro | R0360 | 3.943.797,25 | 3.943.797,25 | 0,00 |
| Créditos por operaciones de reaseguro | R0370 | 2.248.182,17 | 2.248.182,17 | 0,00 |
| Otros créditos | R0380 | 21.557.807,28 | 15.784.430,97 | 0,00 |
| Acciones propias | R0390 | 0,00 | 0,00 | 0,00 |
| Accionistas y mutualistas por desembolsos exigidos | R0400 | 0,00 | 0,00 | 0,00 |
| Efectivo y otros activos líquidos equivalentes | R0410 | 48.473.400,45 | 48.491.798,43 | 0,00 |
| Otros activos, no consignados en otras partidas | R0420 | 14.049.288,83 | 46.182.106,72 | 0,00 |
| TOTAL ACTIVO | R0500 | 3.090.938.825,89 | 3.063.827.105,35 | 0,00 |

Clave de la entidad... C0559

NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo SE.02.01

Página 2

Ejercicio 2025

| PASIVO | | Valor Solvencia II | Valor contable | Ajustes por reclasificación |
|---|--------|--------------------|------------------|-----------------------------|
| | | C0010 | C0020 | EC0021 |
| Provisiones técnicas - seguros distintos del seguro de vida | R0510 | 40.841,32 | 0,00 | 0,00 |
| Provisiones técnicas - seguros distintos del seguro de vida (Excluidos los de enfermedad) | R0520 | 13.841,31 | 0,00 | |
| PT calculadas en su conjunto | R0530 | 0,00 | | |
| Mejor estimación (ME) | R0540 | 13.841,30 | | |
| Margen de riesgo (MR) | R0550 | 0,01 | | |
| Provisiones técnicas - seguros de salud (similares a los seguros distintos del seguro de vida) | R0560 | 27.000,01 | 0,00 | |
| PT calculadas en su conjunto | R0570 | 0,00 | | |
| Mejor estimación (ME) | R0580 | 27.000,00 | | |
| Margen de riesgo (MR) | R0590 | 0,01 | | |
| Provisiones técnicas - seguros de vida (excluidos "index-linked" y "unit-linked") | R0600 | 2.002.755.213,68 | 2.069.678.785,80 | 0,00 |
| Provisiones técnicas - seguros de salud (similares a los seguros de vida) | R0610 | 0,00 | 0,00 | |
| PT calculadas en su conjunto | R0620 | 0,00 | | |
| Mejor estimación (ME) | R0630 | 0,00 | | |
| Margen de riesgo (MR) | R0640 | 0,00 | | |
| Provisiones técnicas - seguros de vida (excluidos los de salud y los "index-linked" y "unit-linked") | R0650 | 2.002.755.213,68 | 2.069.678.785,80 | |
| PT calculadas en su conjunto | R0660 | 0,00 | | |
| Mejor estimación (ME) | R0670 | 1.962.913.556,45 | | |
| Margen de riesgo (MR) | R0680 | 39.841.657,23 | | |
| Provisiones técnicas - "index-linked" y "unit-linked" | R0690 | 722.231.311,83 | 733.823.766,34 | 0,00 |
| PT calculadas en su conjunto | R0700 | 0,00 | | |
| Mejor estimación (ME) | R0710 | 718.029.868,80 | | |
| Margen de riesgo (MR) | R0720 | 4.201.443,03 | | |
| Otras provisiones técnicas | R0730 | | 4.140.070,09 | |
| Pasivo contingente | R0740 | 0,00 | 0,00 | 0,00 |
| Otras provisiones no técnicas | R0750 | 1.813.593,29 | 5.296.342,05 | 0,00 |
| Provisión para pensiones y obligaciones similares | R0760 | 183.708,28 | 183.708,28 | 0,00 |
| Depósitos recibidos por reaseguro cedido | R0770 | 39.190,17 | 39.190,17 | 0,00 |
| Pasivos por impuesto diferidos | R0780 | 69.069.833,94 | 21.927.270,38 | 0,00 |
| Derivados | R0790 | 10.097.611,62 | 7.332.997,60 | 0,00 |
| Deudas con entidades de crédito | R0800 | 0,00 | 0,00 | 0,00 |
| Deudas con entidades de crédito residentes | ER0801 | 0,00 | | 0,00 |
| Deudas con entidades de crédito residentes en el resto de la zona euro | ER0802 | 0,00 | | 0,00 |
| Deudas con entidades de crédito residentes en el resto del mundo | ER0803 | 0,00 | | 0,00 |
| Pasivos financieros distintos de las deudas con entidades de crédito | R0810 | 0,00 | 0,00 | 0,00 |
| Deudas con entidades no de crédito | ER0811 | 0,00 | | 0,00 |
| Deudas con entidades no de crédito residentes | ER0812 | 0,00 | | 0,00 |
| Deudas con entidades no de crédito residentes en el resto de la zona euro | ER0813 | 0,00 | | 0,00 |
| Deudas con entidades de no crédito residentes en el resto del mundo | ER0814 | 0,00 | | 0,00 |
| Otros pasivos financieros | ER0815 | 0,00 | | 0,00 |
| Deudas por operaciones de seguro y coaseguro | R0820 | 7.008.331,31 | 7.424.811,47 | 0,00 |
| Deudas por operaciones de reaseguro | R0830 | 1.087.660,33 | 1.087.660,33 | 0,00 |
| Otras deudas y partidas a pagar | R0840 | 13.939.312,02 | 13.939.312,02 | 0,00 |
| Pasivos subordinados | R0850 | 52.400.146,61 | 52.118.161,90 | 0,00 |
| Pasivos subordinados no incluidos en los fondos propios básicos | R0860 | 0,00 | 0,00 | 0,00 |
| Pasivos subordinados incluidos en los fondos propios básicos | R0870 | 52.400.146,61 | 52.118.161,90 | 0,00 |
| Otros pasivos, no consignados en otras partidas | R0880 | 0,00 | -3.384.879,16 | 0,00 |
| TOTAL PASIVO | R0900 | 2.880.666.754,40 | 2.913.607.197,27 | 0,00 |
| EXCESO DE LOS ACTIVOS RESPECTO A LOS PASIVOS | R1000 | 210.272.071,49 | 150.219.908,08 | 0,00 |



S.05.01 - Premiums, claims and expenses by business line

Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo AS.05.01
 Página 1
 Ejercicio 2025

PRIMAS, SINIESTROS Y GASTOS POR LINEA DE NEGOCIO

| | | Obligaciones de seguro y reaseguro de no vida (Seguro directo y reaseguro proporcional aceptado) | | | |
|--|-------|--|---|---|---|
| | | Seguro de gastos médicos C0010 | Seguro de protección de ingresos C0020 | Seguro de accidentes laborales C0030 | Seguro de responsabilidad civil de vehículos automóviles C0040 |
| Primas devengadas | | | | | |
| Seguro directo - bruto | R0110 | 0,00 | 169,49 | 0,00 | 0,00 |
| Reaseguro aceptado proporcional - Bruto | R0120 | 0,00 | 0,00 | 0,00 | 0,00 |
| Reaseguro aceptado no proporcional - Bruto | R0130 | | | | |
| Reaseguro cedido (Participación del reaseguro) | R0140 | 0,00 | 0,00 | 0,00 | 0,00 |
| Importe neto | R0200 | 0,00 | 169,49 | 0,00 | 0,00 |
| Primas imputadas | | | | | |
| Seguro directo - bruto | R0210 | 0,00 | 169,49 | 0,00 | 0,00 |
| Reaseguro aceptado proporcional - Bruto | R0220 | 0,00 | 0,00 | 0,00 | 0,00 |
| Reaseguro aceptado no proporcional - Bruto | R0230 | | | | |
| Reaseguro cedido (Participación del reaseguro) | R0240 | 0,00 | 0,00 | 0,00 | 0,00 |
| Importe neto | R0300 | 0,00 | 169,49 | 0,00 | 0,00 |
| Siniestralidad (Siniestros incurridos) | | | | | |
| Seguro directo - bruto | R0310 | 0,00 | 60.569,14 | 0,00 | 0,00 |
| Reaseguro aceptado proporcional - Bruto | R0320 | 0,00 | 0,00 | 0,00 | 0,00 |
| Reaseguro aceptado no proporcional - Bruto | R0330 | | | | |
| Reaseguro cedido (Participación del reaseguro) | R0340 | 0,00 | 57.600,00 | 0,00 | 0,00 |
| Importe neto | R0400 | 0,00 | 2.969,14 | 0,00 | 0,00 |
| Variación de otras provisiones técnicas | | | | | |
| Seguro directo - bruto | R0410 | 0,00 | 0,00 | 0,00 | 0,00 |
| Reaseguro aceptado proporcional - Bruto | R0420 | 0,00 | 0,00 | 0,00 | 0,00 |
| Reaseguro aceptado no proporcional - Bruto | R0430 | | | | |
| Reaseguro cedido (Participación del reaseguro) | R0440 | 0,00 | 0,00 | 0,00 | 0,00 |
| Importe neto | R0500 | 0,00 | 0,00 | 0,00 | 0,00 |
| Gastos técnicos | | | | | |
| | R0550 | 0,00 | 14.389,90 | 0,00 | 0,00 |
| Gastos administrativos | | | | | |
| Seguro directo - bruto | R0610 | 0,00 | 1.251,42 | 0,00 | 0,00 |
| Reaseguro aceptado no proporcional - Bruto | R0620 | 0,00 | 0,00 | 0,00 | 0,00 |
| Reaseguro aceptado proporcional - Bruto | R0630 | | | | |
| Reaseguro cedido (Participación del reaseguro) | R0640 | 0,00 | 0,00 | 0,00 | 0,00 |
| Importe neto | R0700 | 0,00 | 1.251,42 | 0,00 | 0,00 |
| Gastos de gestión de inversiones | | | | | |
| Seguro directo - bruto | R0710 | 0,00 | 0,00 | 0,00 | 0,00 |
| Reaseguro aceptado proporcional - Bruto | R0720 | 0,00 | 0,00 | 0,00 | 0,00 |
| Reaseguro aceptado no proporcional - Bruto | R0730 | | | | |
| Reaseguro cedido (Participación del reaseguro) | R0740 | 0,00 | 0,00 | 0,00 | 0,00 |
| Importe neto | R0800 | 0,00 | 0,00 | 0,00 | 0,00 |
| Gastos de gestión de siniestros | | | | | |
| Seguro directo - bruto | R0810 | 0,00 | 5.802,35 | 0,00 | 0,00 |
| Reaseguro aceptado proporcional - Bruto | R0820 | 0,00 | 0,00 | 0,00 | 0,00 |
| Reaseguro aceptado no proporcional - Bruto | R0830 | | | | |
| Reaseguro cedido (Participación del reaseguro) | R0840 | 0,00 | 0,00 | 0,00 | 0,00 |
| Importe neto | R0900 | 0,00 | 5.802,35 | 0,00 | 0,00 |
| Gastos de adquisición | | | | | |
| Seguro directo - bruto | R0910 | 0,00 | 89,06 | 0,00 | 0,00 |
| Reaseguro aceptado proporcional - Bruto | R0920 | 0,00 | 0,00 | 0,00 | 0,00 |
| Reaseguro aceptado no proporcional - Bruto | R0930 | | | | |
| Reaseguro cedido (Participación del reaseguro) | R0940 | 0,00 | 0,00 | 0,00 | 0,00 |
| Importe neto | R1000 | 0,00 | 89,06 | 0,00 | 0,00 |
| Gastos generales | | | | | |
| Seguro directo - bruto | R1010 | 0,00 | 7.247,07 | 0,00 | 0,00 |
| Reaseguro aceptado proporcional - Bruto | R1020 | 0,00 | 0,00 | 0,00 | 0,00 |
| Reaseguro aceptado no proporcional - Bruto | R1030 | | | | |
| Reaseguro cedido (Participación del reaseguro) | R1040 | 0,00 | 0,00 | 0,00 | 0,00 |
| Importe neto | R1100 | 0,00 | 7.247,07 | 0,00 | 0,00 |
| Otros gastos/ingresos técnicos | | | | | |
| | R1210 | | | | |
| Total gastos | | | | | |
| | R1300 | | | | |

Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo AS.05.01
 Página 3
 Ejercicio 2025

PRIMAS, SINIESTROS Y GASTOS POR LINEA DE NEGOCIO

| | Obligaciones de seguro y reaseguro de no vida (Seguro directo y reaseguro proporcional aceptado) | | | |
|--|--|----------------------------|----------------------|-------------------------------|
| | Seguro de crédito y caución | Seguro de defensa jurídica | Seguro de asistencia | Pérdidas pecuniarias diversas |
| | C0090 | C0100 | C0110 | C0120 |
| Primas devengadas | | | | |
| Seguro directo - bruto | R0110 | 0,00 | 0,00 | 414,11 |
| Reaseguro aceptado proporcional - Bruto | R0120 | 0,00 | 0,00 | 0,00 |
| Reaseguro aceptado no proporcional - Bruto | R0130 | | | |
| Reaseguro cedido (Participación del reaseguro) | R0140 | 0,00 | 0,00 | 0,00 |
| Importe neto | R0200 | 0,00 | 0,00 | 414,11 |
| Primas imputadas | | | | |
| Seguro directo - bruto | R0210 | 0,00 | 0,00 | 414,11 |
| Reaseguro aceptado proporcional - Bruto | R0220 | 0,00 | 0,00 | 0,00 |
| Reaseguro aceptado no proporcional - Bruto | R0230 | | | |
| Reaseguro cedido (Participación del reaseguro) | R0240 | 0,00 | 0,00 | 0,00 |
| Importe neto | R0300 | 0,00 | 0,00 | 414,11 |
| Siniestralidad (Siniestros incurridos) | | | | |
| Seguro directo - bruto | R0310 | 0,00 | 0,00 | -8.425,93 |
| Reaseguro aceptado proporcional - Bruto | R0320 | 0,00 | 0,00 | 0,00 |
| Reaseguro aceptado no proporcional - Bruto | R0330 | | | |
| Reaseguro cedido (Participación del reaseguro) | R0340 | 0,00 | 0,00 | 0,00 |
| Importe neto | R0400 | 0,00 | 0,00 | -8.425,93 |
| Variación de otras provisiones técnicas | | | | |
| Seguro directo - bruto | R0410 | 0,00 | 0,00 | 0,00 |
| Reaseguro aceptado proporcional - Bruto | R0420 | 0,00 | 0,00 | 0,00 |
| Reaseguro aceptado no proporcional - Bruto | R0430 | | | |
| Reaseguro cedido (Participación del reaseguro) | R0440 | 0,00 | 0,00 | 0,00 |
| Importe neto | R0500 | 0,00 | 0,00 | 0,00 |
| Gastos técnicos | R0550 | 0,00 | 0,00 | 33.756,55 |
| Gastos administrativos | | | | |
| Seguro directo - bruto | R0610 | 0,00 | 0,00 | 4.012,60 |
| Reaseguro aceptado proporcional - Bruto | R0620 | 0,00 | 0,00 | 0,00 |
| Reaseguro aceptado no proporcional - Bruto | R0630 | | | |
| Reaseguro cedido (Participación del reaseguro) | R0640 | 0,00 | 0,00 | 0,00 |
| Importe neto | R0700 | 0,00 | 0,00 | 4.012,60 |
| Gastos de gestión de inversiones | | | | |
| Seguro directo - bruto | R0710 | 0,00 | 0,00 | 0,00 |
| Reaseguro aceptado proporcional - Bruto | R0720 | 0,00 | 0,00 | 0,00 |
| Reaseguro aceptado no proporcional - Bruto | R0730 | | | |
| Reaseguro cedido (Participación del reaseguro) | R0740 | 0,00 | 0,00 | 0,00 |
| Importe neto | R0800 | 0,00 | 0,00 | 0,00 |
| Gastos de gestión de siniestros | | | | |
| Seguro directo - bruto | R0810 | 0,00 | 0,00 | 12.231,04 |
| Reaseguro aceptado proporcional - Bruto | R0820 | 0,00 | 0,00 | 0,00 |
| Reaseguro aceptado no proporcional - Bruto | R0830 | | | |
| Reaseguro cedido (Participación del reaseguro) | R0840 | 0,00 | 0,00 | 0,00 |
| Importe neto | R0900 | 0,00 | 0,00 | 12.231,04 |
| Gastos de adquisición | | | | |
| Seguro directo - bruto | R0910 | 0,00 | 0,00 | 217,86 |
| Reaseguro aceptado proporcional - Bruto | R0920 | 0,00 | 0,00 | 0,00 |
| Reaseguro aceptado no proporcional - Bruto | R0930 | | | |
| Reaseguro cedido (Participación del reaseguro) | R0940 | 0,00 | 0,00 | 0,00 |
| Importe neto | R1000 | 0,00 | 0,00 | 217,86 |
| Gastos generales | | | | |
| Seguro directo - bruto | R1010 | 0,00 | 0,00 | 17.295,05 |
| Reaseguro aceptado proporcional - Bruto | R1020 | 0,00 | 0,00 | 0,00 |
| Reaseguro aceptado no proporcional - Bruto | R1030 | | | |
| Reaseguro cedido (Participación del reaseguro) | R1040 | 0,00 | 0,00 | 0,00 |
| Importe neto | R1100 | 0,00 | 0,00 | 17.295,05 |
| Otros gastos/ingresos técnicos | R1210 | | | |
| Total gastos | R1300 | | | |



Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo AS.05.01
 Página 5
 Ejercicio 2025

PRIMAS, SINIESTROS Y GASTOS POR LINEA DE NEGOCIO

| | | Total |
|--|-------|--------------|
| | | C0200 |
| Primas devengadas | | |
| Seguro directo - bruto | R0110 | 583,60 |
| Reaseguro aceptado proporcional - Bruto | R0120 | 0,00 |
| Reaseguro aceptado no proporcional - Bruto | R0130 | 0,00 |
| Reaseguro cedido (Participación del reaseguro) | R0140 | 0,00 |
| Importe neto | R0200 | 583,60 |
| Primas imputadas | | |
| Seguro directo - bruto | R0210 | 583,60 |
| Reaseguro aceptado proporcional - Bruto | R0220 | 0,00 |
| Reaseguro aceptado no proporcional - Bruto | R0230 | 0,00 |
| Reaseguro cedido (Participación del reaseguro) | R0240 | 0,00 |
| Importe neto | R0300 | 583,60 |
| Siniestralidad (Siniestros incurridos) | | |
| Seguro directo - bruto | R0310 | 52.143,21 |
| Reaseguro aceptado proporcional - Bruto | R0320 | 0,00 |
| Reaseguro aceptado no proporcional - Bruto | R0330 | 0,00 |
| Reaseguro cedido (Participación del reaseguro) | R0340 | 57.600,00 |
| Importe neto | R0400 | -5.456,79 |
| Variación de otras provisiones técnicas | | |
| Seguro directo - bruto | R0410 | 0,00 |
| Reaseguro aceptado proporcional - Bruto | R0420 | 0,00 |
| Reaseguro aceptado no proporcional - Bruto | R0430 | 0,00 |
| Reaseguro cedido (Participación del reaseguro) | R0440 | 0,00 |
| Importe neto | R0500 | 0,00 |
| Gastos técnicos | | |
| | R0550 | 48.146,45 |
| Gastos administrativos | | |
| Importe bruto - Seguro directo | R0610 | 5.264,02 |
| Importe bruto - Reaseguro proporcional aceptado | R0620 | 0,00 |
| Importe bruto - Reaseguro no proporcional aceptado | R0630 | 0,00 |
| Cuota de los reaseguradores | R0640 | 0,00 |
| Importe neto | R0700 | 5.264,02 |
| Gastos de gestión de inversiones | | |
| Importe bruto - Seguro directo | R0710 | 0,00 |
| Importe bruto - Reaseguro proporcional aceptado | R0720 | 0,00 |
| Importe bruto - Reaseguro no proporcional aceptado | R0730 | 0,00 |
| Cuota de los reaseguradores | R0740 | 0,00 |
| Importe neto | R0800 | 0,00 |
| Gastos de gestión de siniestros | | |
| Importe bruto - Seguro directo | R0810 | 18.033,39 |
| Importe bruto - Reaseguro proporcional aceptado | R0820 | 0,00 |
| Importe bruto - Reaseguro no proporcional aceptado | R0830 | 0,00 |
| Cuota de los reaseguradores | R0840 | 0,00 |
| Importe neto | R0900 | 18.033,39 |
| Gastos de adquisición | | |
| Importe bruto - Seguro directo | R0910 | 306,92 |
| Importe bruto - Reaseguro proporcional aceptado | R0920 | 0,00 |
| Importe bruto - Reaseguro no proporcional aceptado | R0930 | 0,00 |
| Cuota de los reaseguradores | R0940 | 0,00 |
| Importe neto | R1000 | 306,92 |
| Gastos generales | | |
| Importe bruto - Seguro directo | R1010 | 24.542,12 |
| Importe bruto - Reaseguro proporcional aceptado | R1020 | 0,00 |
| Importe bruto - Reaseguro no proporcional aceptado | R1030 | 0,00 |
| Cuota de los reaseguradores | R1040 | 0,00 |
| Importe neto | R1100 | 24.542,12 |
| Otros gastos/ingresos técnicos | | |
| | R1210 | 0,00 |
| Total gastos | R1300 | 48.146,45 |

Clave de la entidad... C0559

NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.05.01

Página 6

Ejercicio 2025

PRIMAS, SINIESTROS Y GASTOS POR LINEA DE NEGOCIO

| | | Obligaciones de seguro de vida | | | |
|--|-------|--------------------------------|--|--|---------------------|
| | | Seguro de enfermedad | Seguro con participación en beneficios | Seguro vinculado a índices y a fondos de inversión | Otro seguro de vida |
| | | C0210 | C0220 | C0230 | C0240 |
| Primas devengadas | | | | | |
| Importe bruto | R1410 | 0,00 | 99.597.057,11 | 38.687.237,22 | 39.453.381,47 |
| Reaseguro cedido (Participación del reaseguro) | R1420 | 0,00 | -186.297,74 | 0,00 | 10.928.475,84 |
| Importe neto | R1500 | 0,00 | 99.783.354,85 | 38.687.237,22 | 28.524.905,63 |
| Primas imputadas | | | | | |
| Importe bruto | R1510 | 0,00 | 99.596.978,09 | 38.687.237,22 | 37.626.558,84 |
| Reaseguro cedido (Participación del reaseguro) | R1520 | 0,00 | -186.297,74 | 0,00 | 10.969.910,36 |
| Importe neto | R1600 | 0,00 | 99.783.275,83 | 38.687.237,22 | 26.656.648,48 |
| Siniestralidad (Siniestros incurridos) | | | | | |
| Importe bruto | R1610 | 0,00 | 222.499.240,24 | 149.622.387,18 | 75.506.478,85 |
| Reaseguro cedido (Participación del reaseguro) | R1620 | 0,00 | 2.704.170,11 | 0,00 | 2.563.211,10 |
| Importe neto | R1700 | 0,00 | 219.795.070,13 | 149.622.387,18 | 72.943.267,75 |
| Variación de otras provisiones técnicas | | | | | |
| Importe bruto | R1710 | 0,00 | 0,00 | 0,00 | 580.513,99 |
| Reaseguro cedido (Participación del reaseguro) | R1720 | 0,00 | 0,00 | 0,00 | -54.423,85 |
| Importe neto | R1800 | 0,00 | 0,00 | 0,00 | 634.937,84 |
| Gastos técnicos | R1900 | 0,00 | 9.824.133,97 | 12.017.525,48 | 17.732.837,92 |
| Gastos administrativos | | | | | |
| Importe bruto | R1910 | 0,00 | 2.082.447,80 | 362.099,50 | 2.180.995,11 |
| Cuota de los reaseguradores | R1920 | 0,00 | 0,00 | 0,00 | 252.245,19 |
| Importe neto | R2000 | 0,00 | 2.082.447,80 | 362.099,50 | 1.928.749,92 |
| Gastos de gestión de inversiones | | | | | |
| Importe bruto | R2010 | 0,00 | 1.026.433,23 | 594.410,94 | 322.319,14 |
| Cuota de los reaseguradores | R2020 | 0,00 | 0,00 | 0,00 | 0,00 |
| Importe neto | R2100 | 0,00 | 1.026.433,23 | 594.410,94 | 322.319,14 |
| Gastos de gestión de siniestros | | | | | |
| Importe bruto | R2110 | 0,00 | 484.029,16 | 431.959,07 | 1.006.640,34 |
| Cuota de los reaseguradores | R2120 | 0,00 | 0,00 | 0,00 | 0,00 |
| Importe neto | R2200 | 0,00 | 484.029,16 | 431.959,07 | 1.006.640,34 |
| Gastos de adquisición | | | | | |
| Importe bruto | R2210 | 0,00 | 4.058.684,29 | 9.787.483,97 | 14.852.441,20 |
| Cuota de los reaseguradores | R2220 | 0,00 | 0,00 | 0,00 | 1.752.918,39 |
| Importe neto | R2300 | 0,00 | 4.058.684,29 | 9.787.483,97 | 13.099.522,81 |
| Gastos generales | | | | | |
| Importe bruto | R2310 | 0,00 | 2.172.539,49 | 841.572,00 | 1.375.605,71 |
| Cuota de los reaseguradores | R2320 | 0,00 | 0,00 | 0,00 | 0,00 |
| Importe neto | R2400 | 0,00 | 2.172.539,49 | 841.572,00 | 1.375.605,71 |
| Otros gastos/ingresos técnicos | | | | | |
| | R2510 | | | | |
| Total gastos | R2600 | | | | |
| Importe total de los rescates | R2700 | 0,00 | 124.258.290,18 | 118.751.199,58 | 20.939.636,20 |

Clave de la entidad... C0559

Modelo S.05.01

NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Página 8

Ejercicio 2025

PRIMAS, SINIESTROS Y GASTOS POR LINEA DE NEGOCIO

| | | Obligaciones de seguro y reaseguro de vida |
|--|-------|--|
| | | TOTAL |
| | | C0300 |
| Primas devengadas | | |
| Importe bruto | R1410 | 177.737.675,80 |
| Reaseguro cedido (Participación del reaseguro) | R1420 | 10.742.178,10 |
| Importe neto | R1500 | 166.995.497,70 |
| Primas imputadas | | |
| Importe bruto | R1510 | 175.910.774,15 |
| Reaseguro cedido (Participación del reaseguro) | R1520 | 10.783.612,62 |
| Importe neto | R1600 | 165.127.161,53 |
| Siniestralidad (Siniestros incurridos) | | |
| Importe bruto | R1610 | 447.628.106,27 |
| Reaseguro cedido (Participación del reaseguro) | R1620 | 5.267.381,21 |
| Importe neto | R1700 | 442.360.725,06 |
| Variación de otras provisiones técnicas | | |
| Importe bruto | R1710 | 580.513,99 |
| Reaseguro cedido (Participación del reaseguro) | R1720 | -54.423,85 |
| Importe neto | R1800 | 634.937,84 |
| Gastos técnicos | R1900 | 39.574.497,37 |
| Gastos administrativos | | |
| Importe bruto | R1910 | 4.625.542,41 |
| Cuota de los reaseguradores | R1920 | 252.245,19 |
| Importe neto | R2000 | 4.373.297,22 |
| Gastos de gestión de inversiones | | |
| Importe bruto | R2010 | 1.943.163,31 |
| Cuota de los reaseguradores | R2020 | 0,00 |
| Importe neto | R2100 | 1.943.163,31 |
| Gastos de gestión de siniestros | | |
| Importe bruto | R2110 | 1.922.628,57 |
| Cuota de los reaseguradores | R2120 | 0,00 |
| Importe neto | R2200 | 1.922.628,57 |
| Gastos de adquisición | | |
| Importe bruto | R2210 | 28.698.609,46 |
| Cuota de los reaseguradores | R2220 | 1.752.918,39 |
| Importe neto | R2300 | 26.945.691,07 |
| Gastos generales | | |
| Importe bruto | R2310 | 4.389.717,20 |
| Cuota de los reaseguradores | R2320 | 0,00 |
| Importe neto | R2400 | 4.389.717,20 |
| Otros gastos/ingresos técnicos | R2510 | -3.517.577,31 |
| Total gastos | R2600 | 36.056.920,06 |
| Importe total de los rescates | R2700 | 263.949.125,96 |



AS.12.01 - Technical provisions for life assurance and health insurance with life-like techniques

Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo AS.12.01
 Ejercicio 2025
 Página 1

PROVISIONES TÉCNICAS DE SEGUROS DE VIDA Y ENFERMEDAD CON TÉCNICAS SIMILARES A VIDA

| | | Seguros con participación en beneficios | | Seguros vinculados a índices y a fondos de inversión ("unit-linked e index-linked") | |
|--|-------|---|----------------|---|--|
| | | C0020 | C0030 | Contratos sin opciones y garantías C0040 | Contratos con opciones y garantías C0050 |
| Provisiones técnicas calculadas en su conjunto | R0010 | 0,00 | 0,00 | | |
| Total importes recuperables del reaseguro, SPV y reaseguro limitado, después del ajuste por pérdidas esperadas por incumplimiento de la contraparte, correspondiente a las PPTT en su conjunto | R0020 | 0,00 | 0,00 | | |
| Provisiones técnicas calculadas como la suma de la mejor estimación y el margen de riesgo | | | | | |
| Mejor estimación | | | | | |
| Mejor estimación bruta | R0030 | 1.521.997.399,00 | | 718.029.868,80 | 0,00 |
| Total importes recuperables del reaseguro, SPV y reaseguro limitado, antes del ajuste por pérdidas esperadas por incumplimiento de la contraparte | R0040 | 10.974.728,54 | | 0,00 | 0,00 |
| Importes recuperables de contratos de reaseguro (excepto SPV y reaseguro limitado antes del ajuste por pérdidas esperadas) | R0050 | 10.974.728,54 | | 0,00 | 0,00 |
| Importes recuperables de SPV antes del ajuste por pérdidas esperadas | R0060 | 0,00 | | 0,00 | 0,00 |
| Importes recuperables de contratos de reaseguro limitado antes del ajuste por pérdidas esperadas | R0070 | 0,00 | | 0,00 | 0,00 |
| Total importes recuperables del reaseguro, SPV y reaseguro limitado, tras el ajuste por pérdidas esperadas por incumplimiento de la contraparte | R0080 | 10.969.965,08 | | 0,00 | 0,00 |
| Mejor estimación menos importes recuperables de reaseguro,SPV y reaseguro limitado | R0090 | 1.511.027.433,92 | | 718.029.868,80 | 0,00 |
| Margen de riesgo | R0100 | 25.494.049,47 | 4.201.443,03 | | |
| Importe de la medida transitoria sobre provisiones técnicas | | | | | |
| Provisiones técnicas calculadas en su conjunto | R0110 | 0,00 | 0,00 | | |
| Mejor estimación | R0120 | 0,00 | | 0,00 | 0,00 |
| Margen de riesgo | R0130 | 0,00 | 0,00 | | |
| Total Provisiones técnicas | R0200 | 1.547.491.448,47 | 722.231.311,83 | | |
| Total Provisiones técnicas menos importes recuperables de reaseguro SPV y reaseguro limitado | R0210 | 1.536.521.483,39 | 722.231.311,83 | | |
| Mejor estimación de los productos con opción de rescate | R0220 | 1.521.997.399,01 | 718.029.868,79 | | |
| Mejor estimación neta de los flujos de caja | | | | | |
| Salidas de caja | | | | | |
| Prestaciones garantizadas y discrecionales futuras | R0230 | | 652.813.010,42 | | |
| Prestaciones garantizadas futuras | R0240 | 1.767.080.685,65 | | | |
| Prestaciones discrecionales futuras | R0250 | 29.995.787,86 | | | |
| Gastos y otras salidas de caja futuros | R0260 | 60.447.142,34 | 70.921.214,72 | | |
| Entradas de caja | | | | | |
| Primas futuras | R0270 | 335.526.216,84 | 5.704.356,34 | | |
| Otras entradas de caja | R0280 | 0,00 | 0,00 | | |
| Porcentaje de la mejor estimación bruta calculado utilizando aproximaciones | R0290 | 0,02 | 0,00 | | |
| Valor de rescate | R0300 | 0,00 | 0,00 | | |
| Mejor estimación sujeta a la medida transitoria sobre el tipo de interés | R0310 | 0,00 | 0,00 | | |
| Provisiones técnicas sin medida transitoria sobre el tipo de interés | R0320 | 0,00 | 0,00 | | |
| Mejor estimación sujeta a ajuste por volatilidad | R0330 | 1.521.997.399,00 | 718.029.868,80 | | |
| Provisiones técnicas sin ajuste por volatilidad ni otras medidas transitorias | R0340 | 1.563.325.938,86 | 722.232.207,12 | | |
| Mejor estimación sujeta a ajuste por casamiento | R0350 | 0,00 | 0,00 | | |
| Provisiones técnicas sin ajuste por casamiento ni todas las demás medidas transitorias | R0360 | 0,00 | 0,00 | | |
| Beneficios esperados incluidos en las primas futuras (EPIFP) | R0370 | 37.926.548,53 | 143.344,88 | | |

MEDVIDA PARTNERS, DE SEGUROS Y REASEGUROS, S.A. (SOCIEDAD UNIPERSONAL), NIF A-28534345, con domicilio social en Carrera de San Jerónimo, 21, 28014, Madrid

Clave de la entidad... C0559

NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo AS.12.01

Ejercicio 2025

Página 2

PROVISIONES TÉCNICAS DE SEGUROS DE VIDA Y ENFERMEDAD CON TÉCNICAS SIMILARES A VIDA

| [(*)Rentas derivadas de contratos de seguro de no vida y correspondientes a obligaciones de seguro distintas de las obligaciones de seguro de enfermedad] | | Otro seguro de vida | | Rentas... (*) | |
|--|-------|------------------------------------|------------------------------------|----------------|-------|
| | | Contratos sin opciones y garantías | Contratos con opciones y garantías | | |
| | | C0060 | C0070 | C0080 | C0090 |
| Provisiones técnicas calculadas en su conjunto | R0010 | 0,00 | | | 0,00 |
| Total importes recuperables del reaseguro, SPV y reaseguro limitado, después del ajuste por pérdidas esperadas por incumplimiento de la contraparte, correspondiente a las PPTT en su conjunto | R0020 | 0,00 | | | 0,00 |
| Provisiones técnicas calculadas como la suma de la mejor estimación y el margen de riesgo | | | | | |
| Mejor estimación | | | | | |
| Mejor estimación bruta | R0030 | | 124.483.672,26 | 316.432.485,19 | 0,00 |
| Total importes recuperables del reaseguro, SPV y reaseguro limitado, antes del ajuste por pérdidas esperadas por incumplimiento de la contraparte | R0040 | | 3.324.064,45 | 1.641.005,22 | 0,00 |
| Importes recuperables de contratos de reaseguro (excepto SPV y reaseguro limitado antes del ajuste por pérdidas esperadas) | R0050 | | 3.324.064,45 | 1.641.005,22 | 0,00 |
| Importes recuperables de SPV antes del ajuste por pérdidas esperadas | R0060 | | 0,00 | 0,00 | 0,00 |
| Importes recuperables de contratos de reaseguro limitado antes del ajuste por pérdidas esperadas | R0070 | | 0,00 | 0,00 | 0,00 |
| Total importes recuperables del reaseguro, SPV y reaseguro limitado, tras el ajuste por pérdidas esperadas por incumplimiento de la contraparte | R0080 | | 3.324.052,87 | 1.640.839,82 | 0,00 |
| Mejor estimación menos importes recuperables de reaseguro, SPV y reaseguro limitado | R0090 | | 121.159.619,39 | 314.791.645,37 | 0,00 |
| Margen de riesgo | R0100 | 14.347.607,76 | | | 0,00 |
| Importe de la medida transitoria sobre provisiones técnicas | | | | | |
| Provisiones técnicas calculadas en su conjunto | R0110 | 0,00 | | | 0,00 |
| Mejor estimación | R0120 | | 0,00 | 0,00 | 0,00 |
| Margen de riesgo | R0130 | 0,00 | | | 0,00 |
| Total Provisiones técnicas | R0200 | 455.263.765,21 | | | 0,00 |
| Total Provisiones técnicas menos importes recuperables de reaseguro SPV y reaseguro limitado | R0210 | 450.298.872,52 | | | 0,00 |
| Mejor estimación de los productos con opción de rescate | R0220 | 316.432.485,19 | | | 0,00 |
| Mejor estimación neta de los flujos de caja | | | | | |
| Salidas de caja | | | | | |
| Prestaciones garantizadas y discrecionales futuras | R0230 | 461.124.729,75 | | | 0,00 |
| Prestaciones garantizadas futuras | R0240 | | | | |
| Prestaciones discrecionales futuras | R0250 | | | | |
| Gastos y otras salidas de caja futuros | R0260 | 49.622.264,35 | | | 0,00 |
| Entradas de caja | | | | | |
| Primas futuras | R0270 | 69.830.836,66 | | | 0,00 |
| Otras entradas de caja | R0280 | 0,00 | | | 0,00 |
| Porcentaje de la mejor estimación bruta calculado utilizando aproximaciones | R0290 | 0,06 | | | 0,00 |
| Valor de rescate | R0300 | 0,00 | | | 0,00 |
| Mejor estimación sujeta a la medida transitoria sobre el tipo de interés | R0310 | 0,00 | | | 0,00 |
| Provisiones técnicas sin medida transitoria sobre el tipo de interés | R0320 | 0,00 | | | 0,00 |
| Mejor estimación sujeta a ajuste por volatilidad | R0330 | 440.916.157,45 | | | 0,00 |
| Provisiones técnicas sin ajuste por volatilidad ni otras medidas transitorias | R0340 | 459.632.415,20 | | | 0,00 |
| Mejor estimación sujeta a ajuste por casamiento | R0350 | 0,00 | | | 0,00 |
| Provisiones técnicas sin ajuste por casamiento ni todas las demás medidas transitorias | R0360 | 0,00 | | | 0,00 |
| Beneficios esperados incluidos en las primas futuras (EPIFP) | R0370 | 25.784.624,64 | | | 0,00 |

PROVISIONES TÉCNICAS DE SEGUROS DE VIDA Y ENFERMEDAD CON TÉCNICAS SIMILARES A VIDA

| | | Reaseguro aceptado | Total (seguros de vida distintos de enfermedad, incl. los vinculados a fondos de inversión) |
|--|-------|--------------------|---|
| | | Rentas... (*) | |
| [[(*)Rentas derivadas de contratos de seguro de no vida aceptado y correspondientes a obligaciones de seguro distintas de las obligaciones de seguro de enfermedad] | | C0140 | C0150 |
| Provisiones técnicas calculadas en su conjunto | R0010 | 0,00 | 0,00 |
| Total importes recuperables del reaseguro, SPV y reaseguro limitado, después del ajuste por pérdidas esperadas por incumplimiento de la contraparte, correspondiente a las PPTT en su conjunto | R0020 | 0,00 | 0,00 |
| Provisiones técnicas calculadas como la suma de la mejor estimación y el margen de riesgo | | | 2.680.943.425,25 |
| Mejor estimación | | | |
| Mejor estimación bruta | R0030 | 0,00 | |
| Total importes recuperables del reaseguro, SPV y reaseguro limitado, antes del ajuste por pérdidas esperadas por incumplimiento de la contraparte | R0040 | | 15.939.798,21 |
| Importes recuperables de contratos de reaseguro (excepto SPV y reaseguro limitado antes del ajuste por pérdidas esperadas) | R0050 | | 15.939.798,21 |
| Importes recuperables de SPV antes del ajuste por pérdidas esperadas | R0060 | | 0,00 |
| Importes recuperables de contratos de reaseguro limitado antes del ajuste por pérdidas esperadas | R0070 | | 0,00 |
| Total importes recuperables del reaseguro, SPV y reaseguro limitado, tras el ajuste por pérdidas esperadas por incumplimiento de la contraparte | R0080 | 0,00 | 15.934.857,77 |
| Mejor estimación menos importes recuperables de reaseguro,SPV y reaseguro limitado | R0090 | | 2.665.008.567,48 |
| Margen de riesgo | R0100 | 0,00 | 44.043.100,26 |
| Importe de la medida transitoria sobre provisiones técnicas | | | |
| Provisiones técnicas calculadas en su conjunto | R0110 | | 0,00 |
| Mejor estimación | R0120 | | 0,00 |
| Margen de riesgo | R0130 | | 0,00 |
| Total Provisiones técnicas | R0200 | | 2.724.986.525,51 |
| Total Provisiones técnicas menos importes recuperables de reaseguro SPV y reaseguro limitado | R0210 | 0,00 | 2.709.051.667,74 |
| Mejor estimación de los productos con opción de rescate | R0220 | | |
| Mejor estimación neta de los flujos de caja | | | |
| Salidas de caja | | | |
| Prestaciones garantizadas y discrecionales futuras | R0230 | | 2.911.014.213,68 |
| Prestaciones garantizadas futuras | R0240 | | 1.767.080.685,65 |
| Prestaciones discrecionales futuras | R0250 | | 29.995.787,86 |
| Gastos y otras salidas de caja futuros | R0260 | | |
| Entradas de caja | | | |
| Primas futuras | R0270 | | |
| Otras entradas de caja | R0280 | | |
| Porcentaje de la mejor estimación bruta calculado utilizando aproximaciones | R0290 | | |
| Valor de rescate | R0300 | | 0,00 |
| Mejor estimación sujeta a la medida transitoria sobre el tipo de interés | R0310 | | 0,00 |
| Provisiones técnicas sin medida transitoria sobre el tipo de interés | R0320 | | 0,00 |
| Mejor estimación sujeta a ajuste por volatilidad | R0330 | | 2.680.943.425,25 |
| Provisiones técnicas sin ajuste por volatilidad ni otras medidas transitorias | R0340 | | 2.745.190.561,18 |
| Mejor estimación sujeta a ajuste por casamiento | R0350 | | 0,00 |
| Provisiones técnicas sin ajuste por casamiento ni todas las demás medidas transitorias | R0360 | | 0,00 |
| Beneficios esperados incluidos en las primas futuras (EPIFP) | R0370 | | 63.854.518,05 |



S.17.01- Non-life Technical Provision

Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.17.01
 Página 1
 Ejercicio 2025

PROVISIONES TÉCNICAS DE SEGUROS DISTINTOS DEL SEGURO DE VIDA

| | | Seguro directo y reaseguro proporcional aceptado | | | |
|--|-------|--|----------------------------------|--------------------------------|--|
| | | Seguro de gastos médicos | Seguro de protección de ingresos | Seguro de accidentes laborales | Seguro de responsabilidad civil en vehículos automóviles |
| | | C0020 | C0030 | C0040 | C0050 |
| Provisiones técnicas calculadas como un todo | R0010 | 0,00 | 0,00 | 0,00 | 0,00 |
| Seguro directo | R0020 | 0,00 | 0,00 | 0,00 | 0,00 |
| Operaciones de reaseguro proporcional aceptado | R0030 | 0,00 | 0,00 | 0,00 | 0,00 |
| Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado después del ajuste por pérdidas esperadas por impago de la contraparte asociado a las provisiones técnicas calculadas como un todo | R0050 | 0,00 | 0,00 | 0,00 | 0,00 |
| Provisiones técnicas calculadas como la suma de la mejor estimación y el margen de riesgo | | | | | |
| Mejor estimación | | | | | |
| Provisiones para primas | | | | | |
| Importe bruto - total | R0060 | 0,00 | 0,00 | 0,00 | 0,00 |
| Importe bruto - seguro directo | R0070 | 0,00 | 0,00 | 0,00 | 0,00 |
| Importe bruto - operaciones de reaseguro proporcional aceptado | R0080 | 0,00 | 0,00 | 0,00 | 0,00 |
| Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado antes del ajuste por pérdidas esperadas por impago de la contraparte | R0100 | 0,00 | 0,00 | 0,00 | 0,00 |
| Importes recuperables de reaseguro (excepto entidades con cometido especial y reaseguro limitado) antes del ajuste por pérdidas esperadas | R0110 | 0,00 | 0,00 | 0,00 | 0,00 |
| Importes recuperables de entidades con cometido especial antes del ajuste por pérdidas esperadas | R0120 | 0,00 | 0,00 | 0,00 | 0,00 |
| Importes recuperables de reaseguro limitado antes del ajuste por pérdidas esperadas | R0130 | 0,00 | 0,00 | 0,00 | 0,00 |
| Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado después del ajuste por pérdidas esperadas por impago de la contraparte | R0140 | 0,00 | 0,00 | 0,00 | 0,00 |
| Mejor estimación neta de las provisiones para primas | R0150 | 0,00 | 0,00 | 0,00 | 0,00 |
| Provisiones para siniestros | | | | | |
| Total - bruto | R0160 | 0,00 | 27.000,00 | 0,00 | 0,00 |
| Importe bruto - seguro directo | R0170 | 0,00 | 27.000,00 | 0,00 | 0,00 |
| Importe bruto - operaciones de reaseguro proporcional aceptado | R0180 | 0,00 | 0,00 | 0,00 | 0,00 |
| Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado antes del ajuste por pérdidas esperadas por impago de la contraparte | R0200 | 0,00 | 0,00 | 0,00 | 0,00 |
| Importes recuperables de reaseguro (excepto entidades con cometido especial y reaseguro limitado) antes del ajuste por pérdidas esperadas | R0210 | 0,00 | 0,00 | 0,00 | 0,00 |
| Importes recuperables de entidades con cometido especial antes del ajuste por pérdidas esperadas | R0220 | 0,00 | 0,00 | 0,00 | 0,00 |
| Importes recuperables de reaseguro limitado antes del ajuste por pérdidas esperadas | R0230 | 0,00 | 0,00 | 0,00 | 0,00 |
| Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado después del ajuste por pérdidas esperadas por impago de la contraparte | R0240 | 0,00 | 0,00 | 0,00 | 0,00 |
| Mejor estimación neta de las provisiones para siniestros | R0250 | 0,00 | 27.000,00 | 0,00 | 0,00 |
| Total de mejor estimación - bruto | R0260 | 0,00 | 27.000,00 | 0,00 | 0,00 |
| Total de mejor estimación - neto | R0270 | 0,00 | 27.000,00 | 0,00 | 0,00 |
| Margen de riesgo | R0280 | 0,00 | 0,01 | 0,00 | 0,00 |
| Provisiones técnicas correspondientes a la aplicación de disposiciones transitorias | | | | | |
| Provisiones técnicas calculadas como un todo | R0290 | 0,00 | 0,00 | 0,00 | 0,00 |
| Mejor estimación | R0300 | 0,00 | 0,00 | 0,00 | 0,00 |
| Margen de riesgo | R0310 | 0,00 | 0,00 | 0,00 | 0,00 |
| Provisiones técnicas - importe total | | | | | |
| Provisiones técnicas - importe total | R0320 | 0,00 | 27.000,01 | 0,00 | 0,00 |
| Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado después del ajuste por pérdidas esperadas por impago de la contraparte | R0330 | 0,00 | 0,00 | 0,00 | 0,00 |
| Provisiones técnicas menos importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado - importe total | R0340 | 0,00 | 27.000,01 | 0,00 | 0,00 |

Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.17.01
 Página 1 (Continuación)
 Ejercicio 2025

PROVISIONES TÉCNICAS DE SEGUROS DISTINTOS DEL SEGURO DE VIDA

| | | Seguro directo y reaseguro proporcional aceptado | | | |
|---|-------|--|----------------------------------|--------------------------------|--|
| | | Seguro de gastos médicos | Seguro de protección de ingresos | Seguro de accidentes laborales | Seguro de responsabilidad civil en vehículos automóviles |
| | | C0020 | C0030 | C0040 | C0050 |
| Línea de negocio: segmentación adicional (grupos de riesgo homogéneo) | | | | | |
| Provisiones para primas - Número total de grupos de riesgo homogéneo | R0350 | 0 | 1 | 0 | 0 |
| Provisiones para siniestros - Número total de grupos de riesgo homogéneo | R0360 | 0 | 1 | 0 | 0 |
| Flujos de caja de la mejor estimación de las provisiones para primas (importe bruto) | | | | | |
| Salidas de caja | | | | | |
| Prestaciones y siniestros futuros | R0370 | 0,00 | 0,00 | 0,00 | 0,00 |
| Gastos y otras salidas de caja futuros | R0380 | 0,00 | 0,00 | 0,00 | 0,00 |
| Flujos de caja | | | | | |
| Primas futuras | R0390 | 0,00 | 0,00 | 0,00 | 0,00 |
| Otras salidas de caja (incl. los importes recuperables por salvamentos y subrogaciones) | R0400 | 0,00 | 0,00 | 0,00 | 0,00 |
| Flujos de caja de la mejor estimación de las provisiones para siniestros (importe bruto) | | | | | |
| Salidas de caja | | | | | |
| Prestaciones y siniestros futuros | R0410 | 0,00 | 27.000,00 | 0,00 | 0,00 |
| Gastos y otras salidas de caja futuros | R0420 | 0,00 | 0,00 | 0,00 | 0,00 |
| Flujos de caja | | | | | |
| Primas futuras | R0430 | 0,00 | 0,00 | 0,00 | 0,00 |
| Otras salidas de caja (incl. los importes recuperables por salvamentos y subrogaciones) | R0440 | 0,00 | 0,00 | 0,00 | 0,00 |
| Porcentaje de la mejor estimación bruta calculado utilizando aproximaciones | R0450 | 0,0000 | 0,0000 | 0,0000 | 0,0000 |
| Mejor estimación sujeta a la medida transitoria sobre el tipo de interés | R0460 | 0,00 | 0,00 | 0,00 | 0,00 |
| Provisiones técnicas sin una medida transitoria sobre el tipo de interés | R0470 | 0,00 | 0,00 | 0,00 | 0,00 |
| Mejor estimación sujeta a ajuste por volatilidad | R0480 | 0,00 | 27.000,00 | 0,00 | 0,00 |
| Provisiones técnicas sin ajuste por volatilidad ni otras medidas transitorias | R0490 | 0,00 | 27.000,00 | 0,00 | 0,00 |
| Beneficios esperados incluidos en primas futuras (EPIF) | R0500 | 0,00 | 0,00 | 0,00 | 0,00 |

Clave de la entidad... C0559
NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.17.01
Página 3
Ejercicio 2025

PROVISIONES TÉCNICAS DE SEGUROS DISTINTOS DEL SEGURO DE VIDA

| | | Seguro directo y reaseguro proporcional aceptado | | | |
|--|-------|--|----------------------------|----------------------|------------------------------|
| | | Seguro de crédito y caución | Seguro de defensa jurídica | Seguro de asistencia | Pérdidas pecuniaras diversas |
| | | C0100 | C0110 | C0120 | C0130 |
| Provisiones técnicas calculadas como un todo | | | | | |
| Seguro directo | R0010 | 0,00 | 0,00 | 0,00 | 0,00 |
| Operaciones de reaseguro proporcional aceptado | R0020 | 0,00 | 0,00 | 0,00 | 0,00 |
| Operaciones de reaseguro proporcional aceptado | R0030 | 0,00 | 0,00 | 0,00 | 0,00 |
| Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado después del ajuste por pérdidas esperadas por impago de la contraparte asociado a las provisiones técnicas calculadas como un todo | R0050 | 0,00 | 0,00 | 0,00 | 0,00 |
| Provisiones técnicas calculadas como la suma de la mejor estimación y el margen de riesgo | | | | | |
| Mejor estimación | | | | | |
| Provisiones para primas | | | | | |
| Importe bruto - total | R0060 | 0,00 | 0,00 | 0,00 | 0,00 |
| Importe bruto - seguro directo | R0070 | 0,00 | 0,00 | 0,00 | 0,00 |
| Importe bruto - operaciones de reaseguro proporcional aceptado | R0080 | 0,00 | 0,00 | 0,00 | 0,00 |
| Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado antes del ajuste por pérdidas esperadas por impago de la contraparte | R0100 | 0,00 | 0,00 | 0,00 | 0,00 |
| Importes recuperables de reaseguro (excepto entidades con cometido especial y reaseguro limitado) antes del ajuste por pérdidas esperadas | R0110 | 0,00 | 0,00 | 0,00 | 0,00 |
| Importes recuperables de entidades con cometido especial antes del ajuste por pérdidas esperadas | R0120 | 0,00 | 0,00 | 0,00 | 0,00 |
| Importes recuperables de reaseguro limitado antes del ajuste por pérdidas esperadas | R0130 | 0,00 | 0,00 | 0,00 | 0,00 |
| Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado después del ajuste por pérdidas esperadas por impago de la contraparte | R0140 | 0,00 | 0,00 | 0,00 | 0,00 |
| Mejor estimación neta de las provisiones para primas | R0150 | 0,00 | 0,00 | 0,00 | 0,00 |
| Provisiones para siniestros | | | | | |
| Total - bruto | R0160 | 0,00 | 0,00 | 0,00 | 13.841,30 |
| Importe bruto - seguro directo | R0170 | 0,00 | 0,00 | 0,00 | 13.841,30 |
| Importe bruto - operaciones de reaseguro proporcional aceptado | R0180 | 0,00 | 0,00 | 0,00 | 0,00 |
| Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado antes del ajuste por pérdidas esperadas por impago de la contraparte | R0200 | 0,00 | 0,00 | 0,00 | 0,00 |
| Importes recuperables de reaseguro (excepto entidades con cometido especial y reaseguro limitado) antes del ajuste por pérdidas esperadas | R0210 | 0,00 | 0,00 | 0,00 | 0,00 |
| Importes recuperables de entidades con cometido especial antes del ajuste por pérdidas esperadas | R0220 | 0,00 | 0,00 | 0,00 | 0,00 |
| Importes recuperables de reaseguro limitado antes del ajuste por pérdidas esperadas | R0230 | 0,00 | 0,00 | 0,00 | 0,00 |
| Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado después del ajuste por pérdidas esperadas por impago de la contraparte | R0240 | 0,00 | 0,00 | 0,00 | 0,00 |
| Mejor estimación neta de las provisiones para siniestros | R0250 | 0,00 | 0,00 | 0,00 | 13.841,30 |
| Total de mejor estimación - bruto | R0260 | 0,00 | 0,00 | 0,00 | 13.841,30 |
| Total de mejor estimación - neto | R0270 | 0,00 | 0,00 | 0,00 | 13.841,30 |
| Margen de riesgo | R0280 | 0,00 | 0,00 | 0,00 | 0,01 |
| Provisiones técnicas correspondientes a la aplicación de disposiciones transitorias | | | | | |
| Provisiones técnicas calculadas como un todo | R0290 | 0,00 | 0,00 | 0,00 | 0,00 |
| Mejor estimación | R0300 | 0,00 | 0,00 | 0,00 | 0,00 |
| Margen de riesgo | R0310 | 0,00 | 0,00 | 0,00 | 0,00 |
| Provisiones técnicas - importe total | | | | | |
| Provisiones técnicas - importe total | R0320 | 0,00 | 0,00 | 0,00 | 13.841,31 |
| Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado después del ajuste por pérdidas esperadas por impago de la contraparte | R0330 | 0,00 | 0,00 | 0,00 | 0,00 |
| Provisiones técnicas menos importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado - importe total | R0340 | 0,00 | 0,00 | 0,00 | 13.841,31 |

Clave de la entidad... C0559
NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.17.01
Página 3 (Continuación)
Ejercicio 2025

PROVISIONES TÉCNICAS DE SEGUROS DISTINTOS DEL SEGURO DE VIDA

| | | Seguro directo y reaseguro proporcional aceptado | | | |
|---|-------|--|----------------------------|----------------------|------------------------------|
| | | Seguro de crédito y caución | Seguro de defensa jurídica | Seguro de asistencia | Pérdidas pecuniaras diversas |
| | | C0100 | C0110 | C0120 | C0130 |
| Línea de negocio: segmentación adicional (grupos de riesgo homogéneo) | | | | | |
| Provisiones para primas - Número total de grupos de riesgo homogéneo | R0350 | 0 | 0 | 0 | 1 |
| Provisiones para siniestros - Número total de grupos de riesgo homogéneo | R0360 | 0 | 0 | 0 | 1 |
| Flujos de caja de la mejor estimación de las provisiones para primas (importe bruto) | | | | | |
| Salidas de caja | | | | | |
| Prestaciones y siniestros futuros | R0370 | 0,00 | 0,00 | 0,00 | 0,00 |
| Gastos y otras salidas de caja futuros | R0380 | 0,00 | 0,00 | 0,00 | 0,00 |
| Flujos de caja | | | | | |
| Primas futuras | R0390 | 0,00 | 0,00 | 0,00 | 0,00 |
| Otras salidas de caja (incl. los importes recuperables por salvamentos y subrogaciones) | R0400 | 0,00 | 0,00 | 0,00 | 0,00 |
| Flujos de caja de la mejor estimación de las provisiones para siniestros (importe bruto) | | | | | |
| Salidas de caja | | | | | |
| Prestaciones y siniestros futuros | R0410 | 0,00 | 0,00 | 0,00 | 13.841,30 |
| Gastos y otras salidas de caja futuros | R0420 | 0,00 | 0,00 | 0,00 | 0,00 |
| Flujos de caja | | | | | |
| Primas futuras | R0430 | 0,00 | 0,00 | 0,00 | 0,00 |
| Otras salidas de caja (incl. los importes recuperables por salvamentos y subrogaciones) | R0440 | 0,00 | 0,00 | 0,00 | 0,00 |
| Porcentaje de la mejor estimación bruta calculado utilizando aproximaciones | R0450 | 0,00 | 0,00 | 0,00 | 0,00 |
| Mejor estimación sujeta a la medida transitoria sobre el tipo de interés | | | | | |
| Provisiones técnicas sin una medida transitoria sobre el tipo de interés | R0460 | 0,00 | 0,00 | 0,00 | 0,00 |
| | R0470 | 0,00 | 0,00 | 0,00 | 0,00 |
| Mejor estimación sujeta a ajuste por volatilidad | R0480 | 0,00 | 0,00 | 0,00 | 13.841,30 |
| Provisiones técnicas sin ajuste por volatilidad ni otras medidas transitorias | R0490 | 0,00 | 0,00 | 0,00 | 13.841,30 |
| Beneficios esperados incluidos en primas futuras (EPIF) | R0500 | 0,00 | 0,00 | 0,00 | 0,00 |



Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.17.01
 Página 4
 Ejercicio 2025

PROVISIONES TÉCNICAS DE SEGUROS DISTINTOS DEL SEGURO DE VIDA

| | | Obligaciones de reaseguro no proporcional distinto del seguro de vida | | | | TOTAL |
|--|--------------|---|---|---|--|------------------|
| | | Rº no proporcional de enfermedad | Rº no proporcional de responsabilidad civil por daños | Rº no proporcional marítimo, de aviación y transporte | Rº no proporcional de daños a los bienes | |
| | | C0140 | C0150 | C0160 | C0170 | |
| Provisiones técnicas calculadas como un todo | | | | | | |
| Seguro directo | R0010 | | | | | 0,00 |
| Operaciones de reaseguro proporcional aceptado | R0020 | | | | | 0,00 |
| Reaseguro no proporcional aceptado | R0040 | | | | | 0,00 |
| Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado después del ajuste por pérdidas esperadas por impago de la contraparte asociado a las provisiones técnicas calculadas como un todo | R0050 | | | | | 0,00 |
| Provisiones técnicas calculadas como la suma de la mejor estimación y el margen de riesgo | | | | | | |
| Mejor estimación | | | | | | |
| Provisiones para primas | | | | | | |
| Importe bruto - total | R0060 | | | | | 0,00 |
| Importe bruto - seguro directo | R0070 | | | | | 0,00 |
| Importe bruto - operaciones de reaseguro proporcional aceptado | R0080 | | | | | 0,00 |
| Importe bruto - operaciones de reaseguro no proporcional aceptado | R0090 | | | | | 0,00 |
| Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado antes del ajuste por pérdidas esperadas por impago de la contraparte | R0100 | | | | | 0,00 |
| Importes recuperables de reaseguro (excepto entidades con cometido especial y reaseguro limitado) antes del ajuste por pérdidas esperadas | R0110 | | | | | 0,00 |
| Importes recuperables de entidades con cometido especial antes del ajuste por pérdidas esperadas | R0120 | | | | | 0,00 |
| Importes recuperables de reaseguro limitado antes del ajuste por pérdidas esperadas | R0130 | | | | | 0,00 |
| Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado después del ajuste por pérdidas esperadas por impago de la contraparte | R0140 | | | | | 0,00 |
| Mejor estimación neta de las provisiones para primas | R0150 | | | | | 0,00 |
| Provisiones para siniestros | | | | | | |
| Total - bruto | R0160 | | | | | 40.841,30 |
| Importe bruto - seguro directo | R0170 | | | | | 40.841,30 |
| Importe bruto - operaciones de reaseguro proporcional aceptado | R0180 | | | | | 0,00 |
| Importe bruto - operaciones de reaseguro no proporcional aceptado | R0190 | | | | | 0,00 |
| Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado antes del ajuste por pérdidas esperadas por impago de la contraparte | R0200 | | | | | 0,00 |
| Importes recuperables de reaseguro (excepto entidades con cometido especial y reaseguro limitado) antes del ajuste por pérdidas esperadas | R0210 | | | | | 0,00 |
| Importes recuperables de entidades con cometido especial antes del ajuste por pérdidas esperadas | R0220 | | | | | 0,00 |
| Importes recuperables de reaseguro limitado antes del ajuste por pérdidas esperadas | R0230 | | | | | 0,00 |
| Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado después del ajuste por pérdidas esperadas por impago de la contraparte | R0240 | | | | | 0,00 |
| Mejor estimación neta de las provisiones para siniestros | R0250 | | | | | 40.841,30 |
| Total de mejor estimación - bruto | R0260 | | | | | 40.841,30 |
| Total de mejor estimación - neto | R0270 | | | | | 40.841,30 |
| Margen de riesgo | R0280 | | | | | 0,02 |
| Provisiones técnicas correspondientes a la aplicación de disposiciones transitorias | | | | | | |
| Provisiones técnicas calculadas como un todo | R0290 | | | | | 0,00 |
| Mejor estimación | R0300 | | | | | 0,00 |
| Margen de riesgo | R0310 | | | | | 0,00 |
| Provisiones técnicas - importe total | R0320 | | | | | 40.841,32 |
| Total de importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado después del ajuste por pérdidas esperadas por impago de la contraparte | R0330 | | | | | 0,00 |
| Provisiones técnicas menos importes recuperables de reaseguro/entidades con cometido especial y reaseguro limitado - importe total | R0340 | | | | | 40.841,32 |

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Modelo S.17.01
 Página 4 (Continuación)
 Ejercicio 2025

PROVISIONES TÉCNICAS DE SEGUROS DISTINTOS DEL SEGURO DE VIDA

| | | Obligaciones de reaseguro no proporcional distinto del seguro de vida | | | | TOTAL |
|---|--------------|---|---|---|--|------------------|
| | | Rº no proporcional de enfermedad | Rº no proporcional de responsabilidad civil por daños | Rº no proporcional marítimo, de aviación y transporte | Rº no proporcional de daños a los bienes | |
| | | C0140 | C0150 | C0160 | C0170 | |
| Línea de negocio: segmentación adicional (grupos de riesgo homogéneo) | | | | | | |
| Provisiones para primas - Número total de grupos de riesgo homogéneo | R0350 | | | | | |
| Provisiones para siniestros - Número total de grupos de riesgo homogéneo | R0360 | | | | | |
| Flujos de caja de la mejor estimación de las provisiones para primas (importe bruto) | | | | | | |
| Salidas de caja | | | | | | |
| Prestaciones y siniestros futuros | R0370 | | | | | 0,00 |
| Gastos y otras salidas de caja futuros | R0380 | | | | | 0,00 |
| Flujos de caja | | | | | | |
| Primas futuras | R0390 | | | | | 0,00 |
| Otras salidas de caja (incl. los importes recuperables por salvamentos y subrogaciones) | R0400 | | | | | 0,00 |
| Flujos de caja de la mejor estimación de las provisiones para siniestros (importe bruto) | | | | | | |
| Salidas de caja | | | | | | |
| Prestaciones y siniestros futuros | R0410 | | | | | 40.841,30 |
| Gastos y otras salidas de caja futuros | R0420 | | | | | 0,00 |
| Flujos de caja | | | | | | |
| Primas futuras | R0430 | | | | | 0,00 |
| Otras salidas de caja (incl. los importes recuperables por salvamentos y subrogaciones) | R0440 | | | | | 0,00 |
| Porcentaje de la mejor estimación bruta calculado utilizando aproximaciones | R0450 | | | | | 0,0000 |
| Mejor estimación sujeta a la medida transitoria sobre el tipo de interés | R0460 | | | | | 0,00 |
| Provisiones técnicas sin una medida transitoria sobre el tipo de interés | R0470 | | | | | 0,00 |
| Mejor estimación sujeta a ajuste por volatilidad | R0480 | | | | | 40.841,30 |
| Provisiones técnicas sin ajuste por volatilidad ni otras medidas transitorias | R0490 | | | | | 40.841,30 |
| Beneficios esperados incluidos en primas futuras (EPIF) | R0500 | | | | | 0,00 |



S.19.01- Non-life insurance claims

Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.19.01
 Ejercicio 2025
 Página 1.1

SINIESTROS PAGADOS BRUTOS (NO ACUMULADO)

Línea de negocio Pérdidas pecuniarias diversas
 Año de accidente/suscripción Año del accidente [AY]
 Moneda Monedas agregadas
 Conversión de moneda Moneda de referencia

| | | Año de evolución | | | | | | | | | | |
|------------|-------|------------------|------------|-----------|---------|-------|-------|-------|-------|-------|-------|-------|
| Año | | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | | C0010 | C0020 | C0030 | C0040 | C0050 | C0060 | C0070 | C0080 | C0090 | C0100 | C0110 |
| Anteriores | R0100 | | | | | | | | | | | |
| N-14 | R0110 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-13 | R0120 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-12 | R0130 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-11 | R0140 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-10 | R0150 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-9 | R0160 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-8 | R0170 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-7 | R0180 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-6 | R0190 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-5 | R0200 | 1.183.731,54 | 506.084,01 | 32.247,31 | -181,86 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-4 | R0210 | 259.669,69 | 322.378,11 | 21.723,08 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-3 | R0220 | 163.056,33 | 240.818,95 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-2 | R0230 | 194.666,11 | 260.800,41 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-1 | R0240 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N | R0250 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |

Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.19.01
 Ejercicio 2025
 Página 1.1

SINIESTROS PAGADOS BRUTOS (NO ACUMULADO)

Línea de negocio Seguro de protección de ingresos
 Año de accidente/suscripción Año del accidente [AY]
 Moneda Monedas agregadas
 Conversión de moneda Moneda de referencia

| | | Año de evolución | | | | | | | | | | |
|------------|-------|------------------|------------|-----------|----------|-------|-------|-------|-------|-------|-------|-------|
| Año | | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | | C0010 | C0020 | C0030 | C0040 | C0050 | C0060 | C0070 | C0080 | C0090 | C0100 | C0110 |
| Anteriores | R0100 | | | | | | | | | | | |
| N-14 | R0110 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-13 | R0120 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-12 | R0130 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-11 | R0140 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-10 | R0150 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-9 | R0160 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-8 | R0170 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-7 | R0180 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-6 | R0190 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-5 | R0200 | 272.045,33 | 248.718,73 | 27.802,29 | 9.685,74 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-4 | R0210 | 153.932,54 | 128.645,45 | 9.027,36 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-3 | R0220 | 117.769,89 | 140.543,61 | 33.584,79 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-2 | R0230 | 118.340,29 | 118.645,98 | 60.000,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-1 | R0240 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N | R0250 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |



Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.19.01
 Ejercicio 2025
 Página 1.1 (Continuación)

SINIESTROS PAGADOS BRUTOS (NO ACUMULADO)

Línea de negocio Pérdidas pecuniarias diversas
 Año de accidente/suscripción Año del accidente [AY]
 Moneda Monedas agregadas
 Conversión de moneda Moneda de referencia

| Año | Año de evolución | | | | |
|------------------|------------------|-------|-------|-------|--------|
| | 11 | 12 | 13 | 14 | 15 & + |
| | C0120 | C0130 | C0140 | C0150 | C0160 |
| Anteriores R0100 | | | | | 0,00 |
| N-14 R0110 | 0,00 | 0,00 | 0,00 | 0,00 | |
| N-13 R0120 | 0,00 | 0,00 | 0,00 | | |
| N-12 R0130 | 0,00 | 0,00 | | | |
| N-11 R0140 | 0,00 | | | | |

| Año | En el año en curso | Suma de años (acumulado) |
|------------------|--------------------|--------------------------|
| | | |
| Anteriores R0100 | 0,00 | 0,00 |
| N-14 R0110 | 0,00 | 0,00 |
| N-13 R0120 | 0,00 | 0,00 |
| N-12 R0130 | 0,00 | 0,00 |
| N-11 R0140 | 0,00 | 0,00 |
| N-10 R0150 | 0,00 | 0,00 |
| N-9 R0160 | 0,00 | 0,00 |
| N-8 R0170 | 0,00 | 0,00 |
| N-7 R0180 | 0,00 | 0,00 |
| N-6 R0190 | 0,00 | 0,00 |
| N-5 R0200 | 0,00 | 1.721.881,00 |
| N-4 R0210 | 0,00 | 603.770,88 |
| N-3 R0220 | 0,00 | 403.875,28 |
| N-2 R0230 | 0,00 | 455.466,52 |
| N-1 R0240 | 0,00 | 0,00 |
| N R0250 | 0,00 | 0,00 |
| Total R0260 | 0,00 | 3.184.993,68 |

Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.19.01
 Ejercicio 2025
 Página 1.1 (Continuación)

SINIESTROS PAGADOS BRUTOS (NO ACUMULADO)

Línea de negocio Seguro de protección de ingresos
 Año de accidente/suscripción Año del accidente [AY]
 Moneda Monedas agregadas
 Conversión de moneda Moneda de referencia

| Año | Año de evolución | | | | |
|------------------|------------------|-------|-------|-------|--------|
| | 11 | 12 | 13 | 14 | 15 & + |
| | C0120 | C0130 | C0140 | C0150 | C0160 |
| Anteriores R0100 | | | | | 0,00 |
| N-14 R0110 | 0,00 | 0,00 | 0,00 | 0,00 | |
| N-13 R0120 | 0,00 | 0,00 | 0,00 | | |
| N-12 R0130 | 0,00 | 0,00 | | | |
| N-11 R0140 | 0,00 | | | | |

| Año | En el año en curso | Suma de años (acumulado) |
|------------------|--------------------|--------------------------|
| | | |
| Anteriores R0100 | 0,00 | 0,00 |
| N-14 R0110 | 0,00 | 0,00 |
| N-13 R0120 | 0,00 | 0,00 |
| N-12 R0130 | 0,00 | 0,00 |
| N-11 R0140 | 0,00 | 0,00 |
| N-10 R0150 | 0,00 | 0,00 |
| N-9 R0160 | 0,00 | 0,00 |
| N-8 R0170 | 0,00 | 0,00 |
| N-7 R0180 | 0,00 | 0,00 |
| N-6 R0190 | 0,00 | 0,00 |
| N-5 R0200 | 0,00 | 558.252,09 |
| N-4 R0210 | 0,00 | 291.605,35 |
| N-3 R0220 | 0,00 | 291.898,29 |
| N-2 R0230 | 60.000,00 | 296.986,27 |
| N-1 R0240 | 0,00 | 0,00 |
| N R0250 | 0,00 | 0,00 |
| Total R0260 | 60.000,00 | 1.438.742,00 |



Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.19.01
 Ejercicio 2025
 Página 1.2

MEJOR ESTIMACIÓN BRUTA SIN DESCONTAR DE LAS PROVISIONES PARA SINIESTROS

Línea de negocio _____ Pérdidas pecuniarias diversas _____
 Año de accidente/suscripción _____ Año del accidente [AY] _____
 Moneda _____ Monedas agregadas _____
 Conversión de moneda _____ Moneda de referencia _____

| Año | | Año de evolución | | | | | | | | | | |
|------------|-------|------------------|-----------|----------|-------|-------|-------|-------|-------|-------|-------|-------|
| | | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | | C0200 | C0210 | C0220 | C0230 | C0240 | C0250 | C0260 | C0270 | C0280 | C0290 | C0300 |
| Anteriores | R0100 | | | | | | | | | | | |
| N-14 | R0110 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-13 | R0120 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-12 | R0130 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-11 | R0140 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-10 | R0150 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-9 | R0160 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-8 | R0170 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-7 | R0180 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-6 | R0190 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-5 | R0200 | 1.010.000,28 | 46.930,87 | 3.210,85 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-4 | R0210 | 570.799,41 | 24.466,89 | 2.508,81 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-3 | R0220 | 471.039,93 | 18.566,15 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-2 | R0230 | 451.795,27 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-1 | R0240 | 14.851,11 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N | R0250 | 13.841,30 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |

Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.19.01
 Ejercicio 2025
 Página 1.2

MEJOR ESTIMACIÓN BRUTA SIN DESCONTAR DE LAS PROVISIONES PARA SINIESTROS

Línea de negocio _____ Seguro de protección de ingresos _____
 Año de accidente/suscripción _____ Año del accidente [AY] _____
 Moneda _____ Monedas agregadas _____
 Conversión de moneda _____ Moneda de referencia _____

| Año | | Año de evolución | | | | | | | | | | |
|------------|-------|------------------|-----------|----------|-------|-------|-------|-------|-------|-------|-------|-------|
| | | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | | C0200 | C0210 | C0220 | C0230 | C0240 | C0250 | C0260 | C0270 | C0280 | C0290 | C0300 |
| Anteriores | R0100 | | | | | | | | | | | |
| N-14 | R0110 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-13 | R0120 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-12 | R0130 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-11 | R0140 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-10 | R0150 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-9 | R0160 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-8 | R0170 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-7 | R0180 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-6 | R0190 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-5 | R0200 | 345.653,68 | 30.827,64 | 1.646,16 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-4 | R0210 | 272.692,86 | 11.077,22 | 864,02 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-3 | R0220 | 201.693,31 | 12.712,50 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-2 | R0230 | 197.428,38 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-1 | R0240 | 27.026,25 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N | R0250 | 27.000,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |



Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.19.01
 Ejercicio 2025
 Página 1.2 (Continuación)

MEJOR ESTIMACIÓN BRUTA SIN DESCONTAR DE LAS PROVISIONES PARA SINIESTROS

Línea de negocio Pérdidas pecuniarias diversas
 Año de accidente/suscripción Año del accidente [AY]
 Moneda Monedas agregadas
 Conversión de moneda Moneda de referencia

| Año | Año de evolución | | | | |
|------------------|------------------|-------------|-------------|-------------|-----------------|
| | 11 C0310 | 12 C0320 | 13 C0330 | 14 C0340 | 15 & + C0350 |
| Anteriores R0100 | | | | | 0,00 |
| N-14 R0110 | 0,00 | 0,00 | 0,00 | 0,00 | |
| N-13 R0120 | 0,00 | | 0,00 | | |
| N-12 R0130 | 0,00 | 0,00 | | | |
| N-11 R0140 | 0,00 | | | | |

| Año | Final del año (datos descontados) C0360 |
|------------------|---|
| Anteriores R0100 | 0,00 |
| N-14 R0110 | 0,00 |
| N-13 R0120 | 0,00 |
| N-12 R0130 | 0,00 |
| N-11 R0140 | 0,00 |
| N-10 R0150 | 0,00 |
| N-9 R0160 | 0,00 |
| N-8 R0170 | 0,00 |
| N-7 R0180 | 0,00 |
| N-6 R0190 | 0,00 |
| N-5 R0200 | 0,00 |
| N-4 R0210 | 0,00 |
| N-3 R0220 | 0,00 |
| N-2 R0230 | 0,00 |
| N-1 R0240 | 0,00 |
| N R0250 | 13.841,30 |
| Total R0260 | 13.841,30 |

Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.19.01
 Ejercicio 2025
 Página 1.2 (Continuación)

MEJOR ESTIMACIÓN BRUTA SIN DESCONTAR DE LAS PROVISIONES PARA SINIESTROS

Línea de negocio Seguro de protección de ingresos
 Año de accidente/suscripción Año del accidente [AY]
 Moneda Monedas agregadas
 Conversión de moneda Moneda de referencia

| Año | Año de evolución | | | | |
|------------------|------------------|-------------|-------------|-------------|-----------------|
| | 11 C0310 | 12 C0320 | 13 C0330 | 14 C0340 | 15 & + C0350 |
| Anteriores R0100 | | | | | 0,00 |
| N-14 R0110 | 0,00 | 0,00 | | 0,00 | |
| N-13 R0120 | 0,00 | 0,00 | 0,00 | | |
| N-12 R0130 | 0,00 | 0,00 | | | |
| N-11 R0140 | 0,00 | | | | |

| Año | Final del año (datos descontados) C0360 |
|------------------|---|
| Anteriores R0100 | 0,00 |
| N-14 R0110 | 0,00 |
| N-13 R0120 | 0,00 |
| N-12 R0130 | 0,00 |
| N-11 R0140 | 0,00 |
| N-10 R0150 | 0,00 |
| N-9 R0160 | 0,00 |
| N-8 R0170 | 0,00 |
| N-7 R0180 | 0,00 |
| N-6 R0190 | 0,00 |
| N-5 R0200 | 0,00 |
| N-4 R0210 | 0,00 |
| N-3 R0220 | 0,00 |
| N-2 R0230 | 0,00 |
| N-1 R0240 | 0,00 |
| N R0250 | 27.000,00 |
| Total R0260 | 27.000,00 |



Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.19.01
 Ejercicio 2025
 Página 2.1

IMPORTE RECUPERADOS DE REASEGURO RECIBIDOS (NO ACUMULADO)

Línea de negocio _____ Seguro de protección de ingresos
 Año de accidente/suscripción _____ Año del accidente [AY]
 Moneda _____ Monedas agregadas
 Conversión de moneda _____ Moneda de referencia

| Año | | Año de evolución | | | | | | | | | | |
|------------|-------|------------------|-----------|-----------|-------|-------|-------|-------|-------|-------|-------|-------|
| | | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | | C0600 | C0610 | C0620 | C0630 | C0640 | C0650 | C0660 | C0670 | C0680 | C0690 | C0700 |
| Anteriores | R0300 | | | | | | | | | | | |
| N-14 | R0310 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-13 | R0320 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-12 | R0330 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-11 | R0340 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-10 | R0350 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-9 | R0360 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-8 | R0370 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-7 | R0380 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-6 | R0390 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-5 | R0400 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-4 | R0410 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-3 | R0420 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-2 | R0430 | 94.672,23 | 94.916,79 | 57.600,00 | | | | | | | | |
| N-1 | R0440 | 0,00 | 0,00 | | | | | | | | | |
| N | R0450 | 0,00 | | | | | | | | | | |

Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.19.01
 Ejercicio 2025
 Página 2.1

IMPORTE RECUPERADOS DE REASEGURO RECIBIDOS (NO ACUMULADO)

Línea de negocio _____ Pérdidas pecuniarías diversas
 Año de accidente/suscripción _____ Año del accidente [AY]
 Moneda _____ Monedas agregadas
 Conversión de moneda _____ Moneda de referencia

| Año | | Año de evolución | | | | | | | | | | |
|------------|-------|------------------|------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | | C0600 | C0610 | C0620 | C0630 | C0640 | C0650 | C0660 | C0670 | C0680 | C0690 | C0700 |
| Anteriores | R0300 | | | | | | | | | | | |
| N-14 | R0310 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-13 | R0320 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-12 | R0330 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-11 | R0340 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-10 | R0350 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-9 | R0360 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-8 | R0370 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-7 | R0380 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-6 | R0390 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-5 | R0400 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-4 | R0410 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-3 | R0420 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-2 | R0430 | 155.732,89 | 208.640,33 | 0,00 | | | | | | | | |
| N-1 | R0440 | 0,00 | 0,00 | | | | | | | | | |
| N | R0450 | 0,00 | | | | | | | | | | |



Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.19.01
 Ejercicio 2025
 Página 2.1 (Continuación)

IMPORTE RECUPERADOS DE REASEGURO RECIBIDOS (NO ACUMULADO)

Línea de negocio Seguro de protección de ingresos
 Año de accidente/suscripción Año del accidente [AY]
 Moneda Monedas agregadas
 Conversión de moneda Moneda de referencia

| Año | Año de evolución | | | | |
|------------------|------------------|-------------|-------------|-------------|-----------------|
| | 11 C0710 | 12 C0720 | 13 C0730 | 14 C0740 | 15 & + C0750 |
| Anteriores R0300 | | | | | 0,00 |
| N-14 R0310 | 0,00 | 0,00 | 0,00 | 0,00 | |
| N-13 R0320 | 0,00 | 0,00 | 0,00 | | |
| N-12 R0330 | 0,00 | 0,00 | | | |
| N-11 R0340 | 0,00 | | | | |

| Año | En el año en curso C0760 | Suma de años (acumulado) C0770 |
|--------------------|-----------------------------|--------------------------------------|
| Anteriores R0300 | 0,00 | 0,00 |
| N-14 R0310 | 0,00 | 0,00 |
| N-13 R0320 | 0,00 | 0,00 |
| N-12 R0330 | 0,00 | 0,00 |
| N-11 R0340 | 0,00 | 0,00 |
| N-10 R0350 | 0,00 | 0,00 |
| N-9 R0360 | 0,00 | 0,00 |
| N-8 R0370 | 0,00 | 0,00 |
| N-7 R0380 | 0,00 | 0,00 |
| N-6 R0390 | 0,00 | 0,00 |
| N-5 R0400 | 0,00 | 0,00 |
| N-4 R0410 | 0,00 | 0,00 |
| N-3 R0420 | 0,00 | 0,00 |
| N-2 R0430 | 57.600,00 | 247.189,02 |
| N-1 R0440 | 0,00 | 0,00 |
| N R0450 | 0,00 | 0,00 |
| Total R0460 | 57.600,00 | 247.189,02 |

Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.19.01
 Ejercicio 2025
 Página 2.1 (Continuación)

IMPORTE RECUPERADOS DE REASEGURO RECIBIDOS (NO ACUMULADO)

Línea de negocio Pérdidas pecuniarias diversas
 Año de accidente/suscripción Año del accidente [AY]
 Moneda Monedas agregadas
 Conversión de moneda Moneda de referencia

| Año | Año de evolución | | | | |
|------------------|------------------|-------------|-------------|-------------|-----------------|
| | 11 C0710 | 12 C0720 | 13 C0730 | 14 C0740 | 15 & + C0750 |
| Anteriores R0300 | | | | | 0,00 |
| N-14 R0310 | 0,00 | 0,00 | 0,00 | 0,00 | |
| N-13 R0320 | 0,00 | 0,00 | 0,00 | | |
| N-12 R0330 | 0,00 | 0,00 | | | |
| N-11 R0340 | 0,00 | | | | |

| Año | En el año en curso C0760 | Suma de años (acumulado) C0770 |
|--------------------|-----------------------------|--------------------------------------|
| Anteriores R0300 | 0,00 | 0,00 |
| N-14 R0310 | 0,00 | 0,00 |
| N-13 R0320 | 0,00 | 0,00 |
| N-12 R0330 | 0,00 | 0,00 |
| N-11 R0340 | 0,00 | 0,00 |
| N-10 R0350 | 0,00 | 0,00 |
| N-9 R0360 | 0,00 | 0,00 |
| N-8 R0370 | 0,00 | 0,00 |
| N-7 R0380 | 0,00 | 0,00 |
| N-6 R0390 | 0,00 | 0,00 |
| N-5 R0400 | 0,00 | 0,00 |
| N-4 R0410 | 0,00 | 0,00 |
| N-3 R0420 | 0,00 | 0,00 |
| N-2 R0430 | 0,00 | 364.373,22 |
| N-1 R0440 | 0,00 | 0,00 |
| N R0450 | 0,00 | 0,00 |
| Total R0460 | 0,00 | 364.373,22 |



Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.19.01
 Ejercicio 2025
 Página 2.2

MEJOR ESTIMACIÓN DE LAS PROVISIONES PARA SINIESTROS SIN DESCONTAR - IMPORTES RECUPERABLES DE REASEGURO

Línea de negocio Pérdidas pecuniarías diversas
 Año de accidente/suscripción Año del accidente [AY]
 Moneda Monedas agregadas
 Conversión de moneda Moneda de referencia

| Año | Año de evolución | | | | | | | | | | |
|------------|------------------|-------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | C0800 | C0810 | C0820 | C0830 | C0840 | C0850 | C0860 | C0870 | C0880 | C0890 | C0900 |
| Anteriores | R0300 | | | | | | | | | | |
| N-14 | R0310 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-13 | R0320 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-12 | R0330 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-11 | R0340 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-10 | R0350 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-9 | R0360 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-8 | R0370 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-7 | R0380 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-6 | R0390 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-5 | R0400 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-4 | R0410 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-3 | R0420 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-2 | R0430 | -292.492,16 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-1 | R0440 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N | R0450 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |

Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.19.01
 Ejercicio 2025
 Página 3.1

SINIESTROS PAGADOS NETOS (NO ACUMULADO)

Línea de negocio Pérdidas pecuniarías diversas
 Año de accidente/suscripción Año del accidente [AY]
 Moneda Monedas agregadas
 Conversión de moneda Moneda de referencia

| Año | Año de evolución | | | | | | | | | | |
|------------|------------------|--------------|------------|-----------|---------|-------|-------|-------|-------|-------|-------|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | C1200 | C1210 | C1220 | C1230 | C1240 | C1250 | C1260 | C1270 | C1280 | C1290 | C1300 |
| Anteriores | R0500 | | | | | | | | | | |
| N-14 | R0510 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-13 | R0520 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-12 | R0530 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-11 | R0540 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-10 | R0550 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-9 | R0560 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-8 | R0570 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-7 | R0580 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-6 | R0590 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-5 | R0600 | 1.183.731,54 | 506.084,01 | 32.247,31 | -181,86 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-4 | R0610 | 259.669,69 | 322.378,11 | 21.723,08 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-3 | R0620 | 163.056,33 | 240.818,95 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-2 | R0630 | 38.933,22 | 52.160,08 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-1 | R0640 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N | R0650 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |



Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.19.01
 Ejercicio 2025
 Página 3.1

SINIESTROS PAGADOS NETOS (NO ACUMULADO)

Línea de negocio _____ Seguro de protección de ingresos
 Año de accidente/suscripción _____ Año del accidente [AY]
 Moneda _____ Monedas agregadas
 Conversión de moneda _____ Moneda de referencia

| Año | Año de evolución | | | | | | | | | | |
|------------|------------------|------------|------------|-----------|----------|-------|-------|-------|-------|-------|-------|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | C1200 | C1210 | C1220 | C1230 | C1240 | C1250 | C1260 | C1270 | C1280 | C1290 | C1300 |
| Anteriores | R0500 | | | | | | | | | | |
| N-14 | R0510 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-13 | R0520 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-12 | R0530 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-11 | R0540 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-10 | R0550 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-9 | R0560 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-8 | R0570 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-7 | R0580 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-6 | R0590 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-5 | R0600 | 272.045,33 | 248.718,73 | 27.802,29 | 9.685,74 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-4 | R0610 | 153.932,54 | 128.645,45 | 9.027,36 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-3 | R0620 | 117.769,89 | 140.543,61 | 33.584,79 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-2 | R0630 | 23.668,06 | 23.729,20 | 2.400,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-1 | R0640 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N | R0650 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |

MEDVIDA PARTNERS, DE SEGUROS Y REASEGUROS, S.A. (SOCIEDAD UNIPERSONAL), NIF A-28534345, con domicilio social en Carrera de San Jerónimo, 21, 28014, Madrid



Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.19.01
 Ejercicio 2025
 Página 3.1 (Continuación)

SINIESTROS PAGADOS NETOS (NO ACUMULADO)

Linea de negocio Pérdidas pecuniarias diversas
 Año de accidente/suscripción Año del accidente [AY]
 Moneda Monedas agregadas
 Conversión de moneda Moneda de referencia

| Año | Año de evolución | | | | |
|------------------|------------------|-------|-------|-------|--------|
| | 11 | 12 | 13 | 14 | 15 & + |
| | C1310 | C1320 | C1330 | C1340 | C1350 |
| Anteriores R0500 | | | | | 0,00 |
| N-14 R0510 | 0,00 | 0,00 | 0,00 | 0,00 | |
| N-13 R0520 | 0,00 | 0,00 | 0,00 | | |
| N-12 R0530 | 0,00 | 0,00 | | | |
| N-11 R0540 | 0,00 | | | | |

| Año | En el año en curso | | Suma de años (acumulado) |
|------------------|--------------------|--------------|--------------------------|
| | C1360 | C1370 | |
| Anteriores R0500 | 0,00 | 0,00 | |
| N-14 R0510 | 0,00 | 0,00 | |
| N-13 R0520 | 0,00 | 0,00 | |
| N-12 R0530 | 0,00 | 0,00 | |
| N-11 R0540 | 0,00 | 0,00 | |
| N-10 R0550 | 0,00 | 0,00 | |
| N-9 R0560 | 0,00 | 0,00 | |
| N-8 R0570 | 0,00 | 0,00 | |
| N-7 R0580 | 0,00 | 0,00 | |
| N-6 R0590 | 0,00 | 0,00 | |
| N-5 R0600 | 0,00 | 1.721.881,00 | |
| N-4 R0610 | 0,00 | 603.770,88 | |
| N-3 R0620 | 0,00 | 403.875,28 | |
| N-2 R0630 | 0,00 | 91.093,30 | |
| N-1 R0640 | 0,00 | 0,00 | |
| N R0650 | 0,00 | 0,00 | |
| Total R0660 | 0,00 | 2.820.620,46 | |

Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.19.01
 Ejercicio 2025
 Página 3.1 (Continuación)

SINIESTROS PAGADOS NETOS (NO ACUMULADO)

Linea de negocio Seguro de protección de ingresos
 Año de accidente/suscripción Año del accidente [AY]
 Moneda Monedas agregadas
 Conversión de moneda Moneda de referencia

| Año | Año de evolución | | | | |
|------------------|------------------|-------|-------|-------|--------|
| | 11 | 12 | 13 | 14 | 15 & + |
| | C1310 | C1320 | C1330 | C1340 | C1350 |
| Anteriores R0500 | | | | | 0,00 |
| N-14 R0510 | 0,00 | 0,00 | 0,00 | 0,00 | |
| N-13 R0520 | 0,00 | 0,00 | 0,00 | | |
| N-12 R0530 | 0,00 | 0,00 | | | |
| N-11 R0540 | 0,00 | | | | |

| Año | En el año en curso | | Suma de años (acumulado) |
|------------------|--------------------|--------------|--------------------------|
| | C1360 | C1370 | |
| Anteriores R0500 | 0,00 | 0,00 | |
| N-14 R0510 | 0,00 | 0,00 | |
| N-13 R0520 | 0,00 | 0,00 | |
| N-12 R0530 | 0,00 | 0,00 | |
| N-11 R0540 | 0,00 | 0,00 | |
| N-10 R0550 | 0,00 | 0,00 | |
| N-9 R0560 | 0,00 | 0,00 | |
| N-8 R0570 | 0,00 | 0,00 | |
| N-7 R0580 | 0,00 | 0,00 | |
| N-6 R0590 | 0,00 | 0,00 | |
| N-5 R0600 | 0,00 | 558.252,09 | |
| N-4 R0610 | 0,00 | 291.605,35 | |
| N-3 R0620 | 0,00 | 291.898,29 | |
| N-2 R0630 | 2.400,00 | 49.797,26 | |
| N-1 R0640 | 0,00 | 0,00 | |
| N R0650 | 0,00 | 0,00 | |
| Total R0660 | 2.400,00 | 1.191.552,99 | |



Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.19.01
 Ejercicio 2025
 Página 3.2

MEJOR ESTIMACIÓN NETA SIN DESCONTAR DE LAS PROVISIONES PARA SINIESTROS

Línea de negocio Pérdidas pecuniarías diversas
 Año de accidente/suscripción Año del accidente [AY]
 Moneda Monedas agregadas
 Conversión de moneda Moneda de referencia

| Año | Año de evolución | | | | | | | | | | |
|------------|------------------|--------------|-----------|----------|-------|-------|-------|-------|-------|-------|-------|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | C1400 | C1410 | C1420 | C1430 | C1440 | C1450 | C1460 | C1470 | C1480 | C1490 | C1500 |
| Anteriores | R0500 | | | | | | | | | | |
| N-14 | R0510 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-13 | R0520 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-12 | R0530 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-11 | R0540 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-10 | R0550 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-9 | R0560 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-8 | R0570 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-7 | R0580 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-6 | R0590 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-5 | R0600 | 1.010.000,28 | 46.930,87 | 3.210,85 | 0,00 | 0,00 | 0,00 | | | | |
| N-4 | R0610 | 570.799,41 | 24.466,89 | 2.508,81 | 0,00 | 0,00 | | | | | |
| N-3 | R0620 | 471.039,93 | 18.566,15 | 0,00 | 0,00 | | | | | | |
| N-2 | R0630 | 744.287,43 | 0,00 | 0,00 | | | | | | | |
| N-1 | R0640 | 14.851,11 | 0,00 | | | | | | | | |
| N | R0650 | 13.841,30 | | | | | | | | | |

Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.19.01
 Ejercicio 2025
 Página 3.2

MEJOR ESTIMACIÓN NETA SIN DESCONTAR DE LAS PROVISIONES PARA SINIESTROS

Línea de negocio Seguro de protección de ingresos
 Año de accidente/suscripción Año del accidente [AY]
 Moneda Monedas agregadas
 Conversión de moneda Moneda de referencia

| Año | Año de evolución | | | | | | | | | | |
|------------|------------------|------------|-----------|----------|-------|-------|-------|-------|-------|-------|-------|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | C1400 | C1410 | C1420 | C1430 | C1440 | C1450 | C1460 | C1470 | C1480 | C1490 | C1500 |
| Anteriores | R0500 | | | | | | | | | | |
| N-14 | R0510 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-13 | R0520 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-12 | R0530 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-11 | R0540 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-10 | R0550 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-9 | R0560 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-8 | R0570 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-7 | R0580 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-6 | R0590 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| N-5 | R0600 | 345.653,68 | 30.827,64 | 1.646,16 | 0,00 | 0,00 | 0,00 | | | | |
| N-4 | R0610 | 272.692,86 | 11.077,22 | 864,02 | 0,00 | 0,00 | | | | | |
| N-3 | R0620 | 201.693,31 | 12.712,50 | 0,00 | 0,00 | | | | | | |
| N-2 | R0630 | 197.428,38 | 0,00 | 0,00 | | | | | | | |
| N-1 | R0640 | 27.026,25 | 0,00 | | | | | | | | |
| N | R0650 | 27.000,00 | | | | | | | | | |

MEDVIDA PARTNERS, DE SEGUROS Y REASEGUROS, S.A. (SOCIEDAD UNIPERSONAL), NIF A-28534345, con domicilio social en Carrera de San Jerónimo, 21, 28014, Madrid



Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.19.01
 Ejercicio 2025
 Página 3.2 (Continuación)

MEJOR ESTIMACIÓN NETA SIN DESCONTAR DE LAS PROVISIONES PARA SINIESTROS

Línea de negocio Pérdidas pecuniarias diversas
 Año de accidente/suscripción Año del accidente [AY]
 Moneda Monedas agregadas
 Conversión de moneda Moneda de referencia

| Año | | Año de evolución | | | | |
|------------|-------|------------------|-------|-------|-------|--------|
| | | 11 | 12 | 13 | 14 | 15 & + |
| | | C1510 | C1520 | C1530 | C1540 | C1550 |
| Anteriores | R0500 | | | | | 0,00 |
| N-14 | R0510 | 0,00 | 0,00 | 0,00 | 0,00 | |
| N-13 | R0520 | 0,00 | 0,00 | 0,00 | | |
| N-12 | R0530 | 0,00 | 0,00 | | | |
| N-11 | R0540 | 0,00 | | | | |

| Año | Final del año (datos descontados) |
|------------|-----------------------------------|
| C1560 | |
| Anteriores | R0500 0,00 |
| N-14 | R0510 0,00 |
| N-13 | R0520 0,00 |
| N-12 | R0530 0,00 |
| N-11 | R0540 0,00 |
| N-10 | R0550 0,00 |
| N-9 | R0560 0,00 |
| N-8 | R0570 0,00 |
| N-7 | R0580 0,00 |
| N-6 | R0590 0,00 |
| N-5 | R0600 0,00 |
| N-4 | R0610 0,00 |
| N-3 | R0620 0,00 |
| N-2 | R0630 0,00 |
| N-1 | R0640 0,00 |
| N | R0650 13.841,30 |
| Total | R0660 13.841,30 |

Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.19.01
 Ejercicio 2025
 Página 3.2 (Continuación)

MEJOR ESTIMACIÓN NETA SIN DESCONTAR DE LAS PROVISIONES PARA SINIESTROS

Línea de negocio Seguro de protección de ingresos
 Año de accidente/suscripción Año del accidente [AY]
 Moneda Monedas agregadas
 Conversión de moneda Moneda de referencia

| Año | | Año de evolución | | | | |
|------------|-------|------------------|-------|-------|-------|--------|
| | | 11 | 12 | 13 | 14 | 15 & + |
| | | C1510 | C1520 | C1530 | C1540 | C1550 |
| Anteriores | R0500 | | | | | 0,00 |
| N-14 | R0510 | 0,00 | 0,00 | 0,00 | 0,00 | |
| N-13 | R0520 | 0,00 | 0,00 | 0,00 | | |
| N-12 | R0530 | 0,00 | 0,00 | | | |
| N-11 | R0540 | 0,00 | | | | |

| Año | Final del año (datos descontados) |
|------------|-----------------------------------|
| C1560 | |
| Anteriores | R0500 0,00 |
| N-14 | R0510 0,00 |
| N-13 | R0520 0,00 |
| N-12 | R0530 0,00 |
| N-11 | R0540 0,00 |
| N-10 | R0550 0,00 |
| N-9 | R0560 0,00 |
| N-8 | R0570 0,00 |
| N-7 | R0580 0,00 |
| N-6 | R0590 0,00 |
| N-5 | R0600 0,00 |
| N-4 | R0610 0,00 |
| N-3 | R0620 0,00 |
| N-2 | R0630 0,00 |
| N-1 | R0640 0,00 |
| N | R0650 27.000,00 |
| Total | R0660 27.000,00 |

MEDVIDA PARTNERS, DE SEGUROS Y REASEGUROS, S.A. (SOCIEDAD UNIPERSONAL), NIF A-28534345, con domicilio social en Carrera de San Jerónimo, 21, 28014, Madrid



S.22.01 - Impact of long-term guarantee and transitional measures

Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.22.01
 Ejercicio 2025

IMPACTO DE LAS MEDIDAS DE GARANTÍAS A LARGO PLAZO Y LAS MEDIDAS TRANSITORIAS

| | | Importe con medidas de garantías a largo plazo y medidas transitorias C0010 | Impacto de las medidas de garantías a largo plazo y las medidas transitorias (enfoque gradual) | | | | | | | | |
|---|-------|--|--|--|--|--|--|--|--|---|---|
| | | | Sin medida transitoria sobre las provisiones técnicas C0020 | Impacto de la medida transitoria sobre las provisiones técnicas C0030 | Sin medida transitoria sobre el tipo de interés C0040 | Impacto de la medida transitoria sobre el tipo de interés C0050 | Sin ajuste por volatilidad y sin otras medidas transitorias C0060 | Impacto del ajuste por volatilidad fijado en cero C0070 | Sin ajuste por casamiento ni todas las demás medidas transitorias C0080 | Impacto del ajuste por casamiento fijado en cero C0090 | Impacto de todas las medidas de garantías a largo plazo y las medidas transitorias C0100 |
| Provisiones técnicas | R0010 | 2.725.027.366,83 | 2.725.027.366,83 | 0,00 | 2.725.027.366,83 | 0,00 | 2.745.231.402,48 | 20.204.035,65 | 2.745.231.402,48 | 0,00 | 20.204.035,65 |
| Fondos propios básicos | R0020 | 222.672.218,10 | 222.672.218,10 | 0,00 | 222.672.218,10 | 0,00 | 207.662.544,28 | -15.009.673,82 | 207.662.544,28 | 0,00 | -15.009.673,82 |
| Excedente de los activos respecto a los pasivos | R0030 | 210.272.071,49 | 210.272.071,49 | 0,00 | 210.272.071,49 | 0,00 | 195.262.397,67 | -15.009.673,82 | 195.262.397,67 | 0,00 | -15.009.673,82 |
| Fondos propios restringidos debido a fondos de disponibilidad limitada y carteras sujetas a ajuste por casamiento | R0040 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| Fondos propios admisibles para cubrir el capital de solvencia obligatorio | R0050 | 207.977.616,22 | 207.977.616,22 | 0,00 | 207.977.616,22 | 0,00 | 187.072.943,68 | -20.904.672,54 | 187.072.943,68 | 0,00 | -20.904.672,54 |
| Nivel 1 | R0060 | 156.747.021,66 | 156.747.021,66 | 0,00 | 156.747.021,66 | 0,00 | 136.583.480,47 | -20.163.541,19 | 136.583.480,47 | 0,00 | -20.163.541,19 |
| Nivel 2 | R0070 | 51.230.594,56 | 51.230.594,56 | 0,00 | 51.230.594,56 | 0,00 | 50.489.463,21 | -741.131,35 | 50.489.463,21 | 0,00 | -741.131,35 |
| Nivel 3 | R0080 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| Capital de solvencia obligatorio | R0090 | 102.461.189,12 | 102.461.189,12 | 0,00 | 102.461.189,12 | 0,00 | 100.978.926,42 | -1.482.262,70 | 100.978.926,42 | 0,00 | -1.482.262,70 |
| Fondos propios admisibles para cubrir el capital mínimo obligatorio | R0100 | 165.968.528,68 | 165.968.528,68 | 0,00 | 165.968.528,68 | 0,00 | 145.671.583,85 | -20.296.944,83 | 145.671.583,85 | 0,00 | -20.296.944,83 |
| Capital mínimo obligatorio | R0110 | 46.107.535,10 | 46.107.535,10 | 0,00 | 46.107.535,10 | 0,00 | 45.440.516,89 | -667.018,21 | 45.440.516,89 | 0,00 | -667.018,21 |
| Ratio de capital de solvencia obligatorio | R0120 | 2,03 | 2,03 | 0,00 | 2,03 | 0,00 | 1,85 | -0,18 | 1,85 | 0,00 | -0,18 |
| Ratio de capital mínimo obligatorio | R0130 | 3,60 | 3,60 | 0,00 | 3,60 | 0,00 | 3,21 | -0,39 | 3,21 | 0,00 | -0,39 |

MEDVIDA PARTNERS, DE SEGUROS Y REASEGUROS, S.A. (SOCIEDAD UNIPERSONAL), NIF A-28534345, con domicilio social en Carrera de San Jerónimo, 21, 28014, Madrid



S.23.01 - Own funds

Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.23.01
 Ejercicio 2025
 Página 1

| FONDOS PROPIOS | | | | | | |
|---|--------------|-----------------------|------------------------|---------------------|----------------------|----------------------|
| Fondos propios básicos | | Total | Nivel 1 No restringido | Nivel 1 Restringido | Nivel 2 | Nivel 3 |
| | | C0010 | C0020 | C0030 | C0040 | C0050 |
| Capital social de acciones ordinarias (incluidas las acciones propias) | R0010 | 50.000.002,68 | 50.000.002,68 | | 0,00 | |
| Prima de emisión de las acciones ordinarias | R0030 | 1.717,30 | 1.717,30 | | 0,00 | |
| Fondo mutual inicial | R0040 | 0,00 | 0,00 | | 0,00 | |
| Cuentas mutuales subordinadas | R0050 | 0,00 | | 0,00 | 0,00 | 0,00 |
| Fondos excedentarios | R0070 | 0,00 | 0,00 | | | |
| Acciones preferentes | R0090 | 0,00 | | 0,00 | 0,00 | 0,00 |
| Primas de emisión de acciones y participaciones preferentes | R0110 | 0,00 | | 0,00 | 0,00 | 0,00 |
| Reserva de conciliación | R0130 | 106.745.301,68 | 106.745.301,68 | | | |
| Pasivos subordinados | R0140 | 52.400.146,61 | | 0,00 | 52.400.146,61 | 0,00 |
| Importe equivalente al valor de los activos por impuestos diferidos netos | R0160 | 13.525.049,83 | | | | 13.525.049,83 |
| Otros elementos aprobados por la autoridad supervisora como fondos propios básicos no especificados anteriormente | R0180 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| Fondos propios de los estados financieros que no deben representarse mediante la reserva de reconciliación y no satisfacen los criterios para su clasificación como fondos propios de Solvencia II | | | | | | |
| Fondos propios de los estados financieros que no deben representarse mediante la reserva de reconciliación y no satisfacen los criterios para su clasificación como fondos propios de Solvencia II | | | | | | |
| | R0220 | 0,00 | | | | |
| Deducciones no incluidas en la reserva de reconciliación | | | | | | |
| Deducción por participaciones en entidades financieras y de crédito | R0230 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| Total fondos propios básicos después de ajustes | R0290 | 222.672.218,10 | 156.747.021,66 | 0,00 | 52.400.146,61 | 13.525.049,83 |

Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.23.01
 Ejercicio 2025
 Página 2

| FONDOS PROPIOS | | | | | | |
|---|--------------|-----------------------|------------------------|---------------------|----------------------|----------------------|
| Fondos propios complementarios | | Total | Nivel 1 No restringido | Nivel 1 Restringido | Nivel 2 | Nivel 3 |
| | | C0010 | C0020 | C0030 | C0040 | C0050 |
| Capital social ordinario no desembolsado ni exigido | R0300 | 0,00 | | | 0,00 | |
| Fondo mutual inicial no desembolsado ni exigido | R0310 | 0,00 | | | 0,00 | |
| Capital social de acciones preferentes no desembolsado ni exigido | R0320 | 0,00 | | | 0,00 | 0,00 |
| Compromiso jurídico para suscribir y pagar los pasivos subordinados a instancia del tenedor | R0330 | 0,00 | | | 0,00 | 0,00 |
| Cartas de crédito y garantías establecidas en el artículo 96.2 de la Directiva | R0340 | 0,00 | | | 0,00 | |
| Otras cartas de crédito y garantías guardadas en depósito distintas de las establecidas en el artículo 96.2 de la Directiva | R0350 | 0,00 | | | 0,00 | 0,00 |
| Derramas futuras exigibles a las mutuas y sociedades mutualistas de navieros establecidas en el párrafo primero punto 3 del art. 96 de la Directiva 2009/138/EC | R0360 | 0,00 | | | 0,00 | |
| Derramas futuras exigibles a las mutuas y sociedades mutualistas de navieros distintas a las establecidas en el párrafo primero punto 3 del art. 96 de la Directiva 2009/138/EC | R0370 | 0,00 | | | 0,00 | 0,00 |
| Otros fondos propios complementarios | R0390 | 0,00 | | | 0,00 | 0,00 |
| Total de fondos propios complementarios | R0400 | 0,00 | | | 0,00 | 0,00 |
| Fondos propios disponibles y admisibles | | Total | Nivel 1 No restringido | Nivel 1 Restringido | Nivel 2 | Nivel 3 |
| | | C0010 | C0020 | C0030 | C0040 | C0050 |
| Total de fondos propios disponibles para cubrir el CSO | R0500 | 222.672.218,10 | 156.747.021,66 | 0,00 | 52.400.146,61 | 13.525.049,83 |
| Total de fondos propios disponibles para cubrir el CMO | R0510 | 209.147.168,27 | 156.747.021,66 | 0,00 | 52.400.146,61 | |
| Total de fondos propios admisibles para cubrir el CSO | R0540 | 207.977.616,22 | 156.747.021,66 | 0,00 | 51.230.594,56 | 0,00 |
| Total de fondos propios admisibles para cubrir el CMO | R0550 | 165.968.528,68 | 156.747.021,66 | 0,00 | 9.221.507,02 | |
| CSO | R0580 | 102.461.189,12 | | | | |
| CMO | R0600 | 46.107.535,10 | | | | |
| Ratio Fondos propios admisibles sobre CSO | R0620 | 2,029818 | | | | |
| Ratio Fondos propios admisibles sobre CMO | R0640 | 3,599597 | | | | |



Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.23.01
 Ejercicio 2025
 Página 3

FONDOS PROPIOS

Reserva de conciliación

| Reserva de reconciliación | | Total |
|--|--------------|-----------------------|
| | | C0060 |
| Exceso de los activos respecto a los pasivos | R0700 | 210.272.071,49 |
| Acciones propias (incluidas como activos en el balance) | R0710 | 0,00 |
| Dividendos, distribuciones y costes previsibles | R0720 | 40.000.000,00 |
| Otros elementos de los fondos propios básicos | R0730 | 63.526.769,81 |
| Ajuste de elementos de fondos propios restringidos respecto a FDL y CSAC | R0740 | 0,00 |
| Total reserva de conciliación | R0760 | 106.745.301,68 |

Beneficios esperados incluidos en primas futuras

| Beneficios esperados | | Total |
|--|--------------|----------------------|
| | | C0060 |
| Beneficios esperados incluidos en primas futuras - Actividades de seguros de vida | R0770 | 63.854.518,05 |
| Beneficios esperados incluidos en primas futuras - Actividades de seguros distintos del seguro de vida | R0780 | 0,00 |
| Total de beneficios esperados incluidos en primas futuras | R0790 | 63.854.518,05 |

S.23.02 - Detailed information on own funds

Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.23.02
 Ejercicio 2025
 Página 1

INFORMACIÓN DETALLADA SOBRE LOS FONDOS PROPIOS

| Fondos propios básicos | Total | Nivel 1 | | Nivel 2 | | Nivel 3 |
|--|-------|---------------|---|---------|---|---------|
| | | Total nivel 1 | Del cual: contabilizado en virtud de medidas transitorias | Nivel 2 | Del cual: contabilizado en virtud de medidas transitorias | |
| | C0010 | C0020 | C0030 | C0040 | C0050 | C0060 |
| Capital social ordinario (incluidas las acciones propias): | | | | | | |
| Desembolsado | R0010 | 50.000.002,68 | 50.000.002,68 | | | |
| Exigido pero todavía no desembolsado | R0020 | 0,00 | | 0,00 | | |
| Acciones propias | R0030 | 0,00 | 0,00 | | | |
| TOTAL | R0100 | 50.000.002,68 | 50.000.002,68 | 0,00 | | |
| Fondo mutual inicial: | | | | | | |
| Desembolsado | R0110 | 0,00 | 0,00 | | | |
| Exigido pero todavía no desembolsado | R0120 | 0,00 | | 0,00 | | |
| TOTAL | R0200 | 0,00 | 0,00 | 0,00 | | |
| Cuentas mutuales subordinadas: | | | | | | |
| Subordinadas con fecha de vencimiento | R0210 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| Subordinadas sin fecha de vencimiento con opción de compra | R0220 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| Subordinadas sin fecha de vencimiento y sin posibilidad contractual de rescate | R0230 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| TOTAL | R0300 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| Acciones preferentes: | | | | | | |
| Acciones preferentes con fecha de vencimiento | R0310 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| Acciones preferentes sin fecha de vencimiento con opción de compra | R0320 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| Acciones preferentes sin fecha de vencimiento y sin posibilidad contractual de rescate | R0330 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| TOTAL | R0400 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| Pasivos subordinados: | | | | | | |
| Pasivos subordinados con fecha de vencimiento | R0410 | 52.400.146,61 | 0,00 | 0,00 | 52.400.146,61 | 0,00 |
| Pasivos subordinados sin fecha de vencimiento y con posibilidad contractual de rescate | R0420 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| Pasivos subordinados sin fecha de vencimiento y sin posibilidad contractual de rescate | R0430 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| TOTAL | R0500 | 52.400.146,61 | 0,00 | 0,00 | 52.400.146,61 | 0,00 |

S.23.03 - Annual changes in own funds

Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.23.03
 Ejercicio 2025
 Página 1

VARIACIONES ANUALES EN LOS FONDOS PROPIOS

| Fondos propios Variaciones en el período de referencia | | Saldo apertura inicial C0010 | Incremento C0020 | Reducción C0030 | Saldo final al cierre C0060 |
|--|-------|---------------------------------------|---------------------|--------------------|-----------------------------------|
| Capital social ordinario : | | | | | |
| Desembolsado | R0010 | 50.000.002,68 | 0,00 | 0,00 | 50.000.002,68 |
| Exigido pero todavía no desembolsado | R0020 | 0,00 | 0,00 | 0,00 | 0,00 |
| Acciones propias | R0030 | 0,00 | 0,00 | 0,00 | 0,00 |
| TOTAL | R0100 | 50.000.002,68 | 0,00 | 0,00 | 50.000.002,68 |
| Primas de emisión correspondientes al capital social ordinario: | | | | | |
| Nivel 1 | R0110 | 1.717,30 | 0,00 | 0,00 | 1.717,30 |
| Nivel 2 | R0120 | 0,00 | 0,00 | 0,00 | 0,00 |
| TOTAL | R0200 | 1.717,30 | 0,00 | 0,00 | 1.717,30 |
| Fondo mutual inicial: | | | | | |
| Desembolsado | R0210 | 0,00 | 0,00 | 0,00 | 0,00 |
| Exigido pero todavía no desembolsado | R0220 | 0,00 | 0,00 | 0,00 | 0,00 |
| TOTAL | R0300 | 0,00 | 0,00 | 0,00 | 0,00 |

| Fondos propios Variaciones en el período de referencia | | Saldo apertura inicial C0010 | Emisión C0070 | Rescate C0080 | Variaciones en la valoración C0090 | Actuación reglamentaria C0100 | Saldo final al cierre C0060 |
|---|-------|---------------------------------------|------------------|------------------|--|-------------------------------------|-----------------------------------|
| Cuentas mutuales subordinadas: | | | | | | | |
| Nivel 1 | R0310 | | | | | | |
| Nivel 2 | R0320 | | | | | | |
| Nivel 3 | R0330 | | | | | | |
| TOTAL | R0400 | | | | | | |

Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.23.03
 Ejercicio 2025
 Página 2

VARIACIONES ANUALES EN LOS FONDOS PROPIOS

| Fondos propios Variaciones en el período de referencia | | Saldo apertura inicial C0010 | Saldo final al cierre C0060 |
|---|-------|---------------------------------------|-----------------------------------|
| Fondos excedentarios | R0500 | | |

| Fondos propios Variaciones en el período de referencia | | Saldo apertura inicial C0010 | Incremento C0020 | Reducción C0030 | Saldo final al cierre C0060 |
|--|-------|---------------------------------------|---------------------|--------------------|-----------------------------------|
| Acciones preferentes : | | | | | |
| Nivel 1 | R0510 | | | | |
| Nivel 2 | R0520 | | | | |
| Nivel 3 | R0530 | | | | |
| TOTAL | R0600 | | | | |
| Primas de emisión correspondientes a las acciones preferentes | | | | | |
| Nivel 1 | R0610 | | | | |
| Nivel 2 | R0620 | | | | |
| Nivel 3 | R0630 | | | | |
| TOTAL | R0700 | | | | |

| Fondos propios Variaciones en el período de referencia | | Saldo apertura inicial C0010 | Emisión C0070 | Rescate C0080 | Variaciones en la valoración C0090 | Actuación reglamentaria C0100 | Saldo final al cierre C0060 |
|---|-------|---------------------------------------|------------------|------------------|--|-------------------------------------|-----------------------------------|
| Pasivos subordinados: | | | | | | | |
| Nivel 1 | R0710 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| Nivel 2 | R0720 | 52.274.191,73 | 0,00 | 0,00 | 125.954,88 | 0,00 | 52.400.146,61 |
| Nivel 3 | R0730 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| TOTAL | R0800 | 52.274.191,73 | 0,00 | 0,00 | 125.954,88 | 0,00 | 52.400.146,61 |

Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.23.03
 Ejercicio 2025
 Página 3

VARIACIONES ANUALES EN LOS FONDOS PROPIOS

| Fondos propios Variaciones en el periodo de referencia | | Saldo apertura inicial C0010 | Saldo final al cierre C0060 |
|---|-------|---------------------------------------|-----------------------------------|
| Importe igual al valor de los activos por impuestos diferidos netos | R0900 | 18.980.626,38 | 13.525.049,83 |

| Fondos propios Variaciones en el periodo de referencia | | Saldo apertura inicial C0010 | Emisión C0070 | Rescate C0080 | Variaciones en la valoración C0090 | Saldo final al cierre C0060 |
|---|-------|---------------------------------------|------------------|------------------|--|-----------------------------------|
| Otros elementos aprobados por la autoridad de supervisión como fondos propios básicos no especificados anteriormente | | | | | | |
| El nivel 1 ha de tratarse como no restringido | R1000 | | | | | |
| El nivel 1 ha de tratarse como restringido | R1010 | | | | | |
| Nivel 2 | R1020 | | | | | |
| Nivel 3 | R1030 | | | | | |
| TOTAL | R1100 | | | | | |

| Fondos propios Variaciones en el periodo de referencia | | Saldo apertura inicial C0010 | Nuevo importe puesto a disposición C0110 | Reducción del importe disponible C0120 | Reclasificado como los fondos propios básicos C0130 | Saldo final al cierre C0060 |
|---|-------|---------------------------------------|---|---|---|-----------------------------------|
| Fondos propios complementarios | | | | | | |
| Nivel 2 | R1110 | | | | | |
| Nivel 3 | R1120 | | | | | |
| TOTAL | R1200 | | | | | |



S.23.04 - List of own-fund items

Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.23.04
 Ejercicio 2025
 Página 1

LISTA DE ELEMENTOS DE LOS FONDOS PROPIOS

| RESUMEN POR CATEGORÍA DE FONDOS PROPIOS | IMPORTE |
|--|---------------|
| Cuentas mutuales subordinadas | |
| Acciones preferentes | |
| Pasivos subordinados | 52.400.146,61 |
| Elementos aprobado por la autoridad de supervisión como fondos propios básicos no especificado anteriormente | |
| Elementos de fondos propios de los estados financieros que no deban estar representados por la reserva de conciliación y no cumplan los requisitos para ser clasificados como fondos propios de Solvencia II | |
| Elementos de fondos propios complementarios | |

Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.23.04
 Ejercicio 2025
 Página 4

LISTA DE ELEMENTOS DE LOS FONDOS PROPIOS

| Ficha III | | |
|--|-------|--|
| Para cada pasivo subordinado se deberán reflejar los siguientes datos: | | |
| Descripción | C0270 | XS2492046094 |
| Importe | C0280 | 52.400.146,61 |
| Nivel | C0290 | Nivel 2 |
| Divisa | C0300 | Euro |
| Prestamista (si es específico) | C0320 | |
| Contabilizado en virtud de medidas transitorias | C0330 | No contabilizado en virtud de medidas transitorias |
| Fecha de emisión | C0350 | 28/07/2022 |
| Fecha de vencimiento | C0360 | 28/01/2033 |
| Primera fecha de exigibilidad | C0370 | 28/01/2028 |
| Detalle de las fechas de exigibilidad adicionales | C0380 | |
| Detalle de los incentivos para rescatar | C0390 | NO APLICA |
| Período de notificación | C0400 | |

Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.23.04
 Ejercicio 2025
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LISTA DE ELEMENTOS DE LOS FONDOS PROPIOS

| Ficha VII | | |
|---|-------|------|
| Ajuste por fondos de disponibilidad limitada/carteras sujetas a ajuste por casamiento | | |
| Número del Fondo/Cartera | C0660 | |
| Capital de Solvencia Obligatorio Nocial | C0670 | |
| Capital de Solvencia Obligatorio Nocial (Resultados negativos fijados en cero) | C0680 | 0,00 |
| Excedente de los activos con respecto a los pasivos | C0690 | |
| Futuras transferencias atribuibles a los accionistas | C0700 | |
| Ajuste por elementos de los fondos propios restringidos en el caso de carteras sujetas a ajuste por casamiento y de fondos de disponibilidad limitada | C0710 | 0,00 |

S.25.01 - Solvency capital requirement

Clave de la entidad... C0559

NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.25.01

Ejercicio 2025

CAPITAL DE SOLVENCIA OBLIGATORIO

Para empresas que emplean la fórmula estándar

| | | Capital de solvencia obligatorio neto | Capital de solvencia obligatorio bruto | Asignación del ajuste por FDL y CSAC |
|---|--------------|---------------------------------------|--|--------------------------------------|
| | | C0030 | C0040 | C0050 |
| Riesgo de mercado | R0010 | 68.874.412,91 | 79.744.041,73 | 0,00 |
| Riesgo de incumplimiento de contraparte | R0020 | 5.390.094,51 | 5.390.094,51 | 0,00 |
| Riesgo de suscripción de seguro de vida | R0030 | 86.762.634,13 | 96.880.074,61 | 0,00 |
| Riesgo de suscripción de seguros de salud | R0040 | 0,00 | 0,00 | 0,00 |
| Riesgo de suscripción de seguros distintos del seguro de vida | R0050 | 0,00 | 0,00 | 0,00 |
| Diversificación | R0060 | -35.696.361,23 | -40.194.857,93 | |
| Riesgo del inmovilizado intangible | R0070 | 0,00 | 0,00 | |
| Capital de solvencia obligatorio básico | R0100 | 125.330.780,32 | 141.819.352,92 | |

Cálculo del Capital de Solvencia Obligatorio

Importe

C0100

| | | Importe |
|---|--------------|-----------------------|
| | | C0100 |
| Ajuste por la agregación del CSO notional para FDL/CSAC | R0120 | 0,00 |
| Riesgo operacional | R0130 | 11.284.138,50 |
| Capacidad de absorción de pérdidas de las PPTT | R0140 | -16.488.572,60 |
| Capacidad de absorción de pérdidas de los impuestos diferidos | R0150 | -34.153.729,70 |
| Requerimiento de capital para actividades desarrolladas de acuerdo con el Artículo 4 de la Directiva 2003/41/EC | R0160 | 0,00 |
| Capital de Solvencia Obligatorio excluida la adición de capital | R0200 | 102.461.189,12 |
| Adiciones de capital ya fijadas | R0210 | 0,00 |
| de las cuales, adiciones de capital artículo 37 apartado 1, tipo a) | R0211 | 0,00 |
| de las cuales, adiciones de capital artículo 37 apartado 1, tipo b) | R0212 | 0,00 |
| de las cuales, adiciones de capital artículo 37 apartado 1, tipo c) | R0213 | 0,00 |
| de las cuales, adiciones de capital artículo 37 apartado 1, tipo d) | R0214 | 0,00 |
| Capital de Solvencia Obligatorio | R0220 | 102.461.189,12 |

Otra información sobre el CSO:

Importe

C0100

| | | Importe |
|---|-----------|---------------|
| | | C0100 |
| Requisito de capital para el riesgo del submódulo de renta variable por duraciones | R0400 | 0,00 |
| Importe total CSO notional para la parte restante | R0410 | 0,00 |
| Importe total CSO notional para los FDL | R0420 | 0,00 |
| Importe total CSO notional para las CSAC | R0430 | 0,00 |
| Diversificación por la agregación de FDL y CSAC bajo el artículo 304 | R0440 | 0,00 |
| Método utilizado para calcular el ajuste por la agregación del CSO notional para FDL y CSAC | R0450 x38 | |
| Beneficios discretionales futuros netos | R0460 | 29.990.890,02 |

Clave de la entidad... C0559

NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo S.25.01

Ejercicio 2025

CAPITAL DE SOLVENCIA OBLIGATORIO

Para empresas que emplean la fórmula estándar. Capacidad de absorción de pérdidas de los impuestos diferidos.

| Enfoque respecto al tipo impositivo | | Si/No |
|--|-------|-------|
| | | C0109 |
| Enfoque basado en el tipo impositivo medio | R0590 | Si |

Cálculo del ajuste por la capacidad de absorción de pérdidas de los impuestos diferidos

Antes del shock

Después del shock

Capacidad de absorción de pérdidas de los impuestos diferidos

C0110

C0120

C0130

| | | Antes del shock | Después del shock | Capacidad de absorción de pérdidas de los impuestos diferidos |
|--|-------|-----------------|-------------------|---|
| | | C0110 | C0120 | C0130 |
| Activos por impuestos diferidos | R0600 | 82.594.883,77 | 0,00 | |
| Activos por impuestos diferidos, traspaso | R0610 | 0,00 | 0,00 | |
| Activos por impuestos diferidos debido a diferencias temporales deducibles | R0620 | 82.594.883,77 | 0,00 | |
| Pasivos por impuestos diferidos | R0630 | 69.069.833,94 | 0,00 | |
| Capacidad de absorción de pérdidas de los impuestos diferidos | R0640 | | | -34.153.729,70 |
| Capacidad de absorción de pérdidas de los impuestos diferidos justificada por reversión de pasivos por impuestos diferidos | R0650 | | | 13.525.049,83 |
| Capacidad de absorción de pérdidas de los impuestos diferidos justificada por referencia a beneficios imponibles futuros probables | R0660 | | | -47.678.779,53 |
| Capacidad de absorción de pérdidas de los impuestos diferidos justificada por traslado, año en curso | R0670 | | | 0,00 |
| Capacidad de absorción de pérdidas de los impuestos diferidos justificada por traslado, años futuros | R0680 | | | 0,00 |
| Máxima capacidad de absorción de pérdidas de los impuestos diferidos | R0690 | | | -34.153.729,70 |



AS.28.02 - Minimum Capital Requirement

Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo AS.28.02
 Ejercicio 2025
 Página 1

CAPITAL MÍNIMO OBLIGATORIO (CMO). Entidades de seguros mixtas

| | | Componentes del CMO | | Información general | | | |
|---|-------|---|--------------------------------|---|-----------------------|---|-----------------------|
| | | Actividades de seguros distintos del seguro de vida | Actividades de seguros de vida | Actividades de seguros distintos del seguro de vida | | Actividades de seguros de vida | |
| | | Resultado CMO (NL.NL) | Resultado CMO (NL.L) | Mejor estimación neta más provisiones calculadas en su conjunto | Primas emitidas netas | Mejor estimación neta más provisiones calculadas en su conjunto | Primas emitidas netas |
| | | C0010 | C0020 | C0030 | C0040 | C0050 | C0060 |
| Componente de la fórmula lineal correspondiente a obligaciones de seguro y de reaseguro de no vida | R0010 | 6.111,48 | 0,00 | | | | |
| Seguro y reaseguro proporcional de gastos médicos | R0020 | | | 0,00 | 0,00 | 0,00 | 0,00 |
| Seguro y reaseguro proporcional de protección de los ingresos | R0030 | | | 27.000,00 | 0,01 | 0,00 | 0,00 |
| Seguro y reaseguro proporcional de accidentes laborales | R0040 | | | 0,00 | 0,00 | 0,00 | 0,00 |
| Seguro y reaseguro proporcional de responsabilidad civil en vehículos automóviles | R0050 | | | 0,00 | 0,00 | 0,00 | 0,00 |
| Otros seguros y reaseguro proporcional de vehículos automóviles | R0060 | | | 0,00 | 0,00 | 0,00 | 0,00 |
| Seguro y reaseguro proporcional marítimo, de aviación y de transporte | R0070 | | | 0,00 | 0,00 | 0,00 | 0,00 |
| Seguro y reaseguro proporcional de incendios y otros daños a los bienes | R0080 | | | 0,00 | 0,00 | 0,00 | 0,00 |
| Seguro y reaseguro proporcional de responsabilidad civil general | R0090 | | | 0,00 | 0,00 | 0,00 | 0,00 |
| Seguro y reaseguro proporcional de crédito y caución | R0100 | | | 0,00 | 0,00 | 0,00 | 0,00 |
| Seguro y reaseguro proporcional de defensa jurídica | R0110 | | | 0,00 | 0,00 | 0,00 | 0,00 |
| Seguro y reaseguro proporcional de asistencia | R0120 | | | 0,00 | 0,00 | 0,00 | 0,00 |
| Seguro y reaseguro proporcional de pérdidas pecuniarias diversas | R0130 | | | 13.841,30 | 0,01 | 0,00 | 0,00 |
| Reaseguro no proporcional de enfermedad | R0140 | | | 0,00 | 0,00 | 0,00 | 0,00 |
| Reaseguro no proporcional de responsabilidad civil por daños | R0150 | | | 0,00 | 0,00 | 0,00 | 0,00 |
| Reaseguro no proporcional marítimo, de aviación y de transporte | R0160 | | | 0,00 | 0,00 | 0,00 | 0,00 |
| Reaseguro no proporcional de daños a los bienes | R0170 | | | 0,00 | 0,00 | 0,00 | 0,00 |

Clave de la entidad... C0559
 NOMBRE... MEDVIDA PARTNERS DE SEGUROS Y REASEGUROS S.A.U.

Modelo AS.28.02
 Ejercicio 2025
 Página 2

CAPITAL MÍNIMO OBLIGATORIO (CMO). Entidades de seguros mixtas

| | | Componentes del CMO | | Información general | | | |
|---|-------|---|--------------------------------|---|-------------------|---|-------------------|
| | | Actividades de seguros distintos del seguro de vida | Actividades de seguros de vida | Actividades de seguros distintos del seguro de vida | | Actividades de seguros de vida | |
| | | Resultado CMO (L.NL) | Resultado CMO (L.L) | Mejor estimación neta más provisiones calculadas en su conjunto | Capital en riesgo | Mejor estimación neta más provisiones calculadas en su conjunto | Capital en riesgo |
| | | C0070 | C0080 | C0090 | C0100 | C0110 | C0120 |
| Componente de la fórmula lineal para las obligaciones de seguro y de reaseguro de vida | R0200 | 0,00 | 71.918.620,59 | | | | |
| Obligaciones con participación en beneficios - prestaciones garantizadas | R0210 | | | 0,00 | | 1.481.036.543,90 | |
| Obligaciones con participación en beneficios - prestaciones discretionales futuras | R0220 | | | 0,00 | | 29.990.890,02 | |
| Obligaciones de "index-linked" y "unit-linked" | R0230 | | | 0,00 | | 718.029.868,80 | |
| Otras obligaciones de (rea)seguro de vida y enfermedad | R0240 | | | 0,00 | | 435.951.264,76 | |
| Capital en riesgo total por obligaciones de (rea)seguro de vida | R0250 | | | | 0,00 | | 6.426.584.441,70 |

| Cálculo global del Capital Mínimo Obligatorio (CMO) | | Cálculo global | |
|---|-------|----------------|----------------|
| | | | C0130 |
| Capital Mínimo Obligatorio lineal | R0300 | | 71.924.732,08 |
| Capital de Solvencia Obligatorio | R0310 | | 102.461.189,12 |
| Límite superior del Capital Mínimo Obligatorio | R0320 | | 46.107.535,10 |
| Límite inferior del Capital Mínimo Obligatorio | R0330 | | 25.615.297,28 |
| Capital Mínimo Obligatorio combinado | R0340 | | 46.107.535,10 |
| Límite mínimo absoluto del Capital Mínimo Obligatorio | R0350 | | 6.700.000,00 |
| Capital Mínimo Obligatorio | R0400 | | 46.107.535,10 |

| Cálculo nacional | | | |
|---|-------|---|--------------------------------|
| Cálculo del Capital Mínimo Obligatorio nacional vida y no vida | | Actividades de seguros distintos del seguro de vida | Actividades de seguros de vida |
| | | C0140 | C0150 |
| Capital Mínimo Obligatorio lineal nacional | R0500 | 6.111,48 | 71.918.620,59 |
| Capital de Solvencia Obligatorio nacional, excluida la adición de capital | R0510 | 8.706,18 | 102.452.482,94 |
| Límite superior del Capital Mínimo Obligatorio nacional | R0520 | 3.917,78 | 46.103.617,32 |
| Límite inferior del Capital Mínimo Obligatorio nacional | R0530 | 2.176,54 | 25.613.120,73 |
| Capital Mínimo Obligatorio combinado nacional | R0540 | 3.917,78 | 46.103.617,32 |
| Mínimo absoluto del Capital Mínimo Obligatorio nacional | R0550 | 2.700.000,00 | 4.000.000,00 |
| Capital Mínimo Obligatorio Nacional | R0560 | 2.700.000,00 | 46.103.617,32 |

