

## S.02.01.02

## Balance sheet

	Solvency II value	
	C0010	
<b>Assets</b>	<b>R0030</b>	-
Intangible assets	<b>R0040</b>	12.493.137,00
Deferred tax assets	<b>R0050</b>	-
Pension benefit surplus	<b>R0060</b>	8.776.986,00
Property, plant & equipment held for own use	<b>R0070</b>	14.681.835.341,25
<b>Investments (other than assets held for index-linked and unit-linked contracts)</b>	<b>R0080</b>	132.750,00
Property (other than for own use)	<b>R0090</b>	214.606.974,01
Holdings in related undertakings, including participations	<b>R0100</b>	215.958.132,01
<b>Equities</b>	<b>R0110</b>	165.428.120,80
Equities - listed	<b>R0120</b>	50.530.011,21
Equities - unlisted	<b>R0130</b>	12.414.727.092,16
<b>Bonds</b>	<b>R0140</b>	6.222.591.534,23
Government Bonds	<b>R0150</b>	4.476.373.410,88
Corporate Bonds	<b>R0160</b>	-
Structured notes	<b>R0170</b>	1.715.762.147,05
Collateralised securities	<b>R0180</b>	1.749.103.304,35
Collective Investments Undertakings	<b>R0190</b>	87.307.088,72
Derivatives	<b>R0200</b>	-
Deposits other than cash equivalents	<b>R0210</b>	-
Other investments	<b>R0220</b>	4.821.527.873,00
Assets held for index-linked and unit-linked contracts	<b>R0230</b>	-
<b>Loans and mortgages</b>	<b>R0240</b>	-
Loans on policies	<b>R0250</b>	-
Loans and mortgages to individuals	<b>R0260</b>	-
Other loans and mortgages	<b>R0270</b>	1.175.531,00
<b>Reinsurance recoverables from:</b>	<b>R0280</b>	-
Non-life and health similar to non-life	<b>R0290</b>	-
Non-life excluding health	<b>R0300</b>	-
Health similar to non-life	<b>R0310</b>	1.175.531,00
Life and health similar to life, excluding health and index-linked and unit-linked	<b>R0320</b>	-
Health similar to life	<b>R0330</b>	1.175.531,00
Life excluding health and index-linked and unit-linked	<b>R0340</b>	-
Life index-linked and unit-linked	<b>R0350</b>	-
Deposits to cedants	<b>R0360</b>	2.613.586,68
Insurance and intermediaries receivables	<b>R0370</b>	957.601,52
Reinsurance receivables	<b>R0380</b>	339.516.710,58
Receivables (trade, not insurance)	<b>R0390</b>	-
Own shares (held directly)	<b>R0400</b>	-
Amounts due in respect of own fund items or initial fund called up but not yet paid in	<b>R0410</b>	76.022.689,84
Cash and cash equivalents	<b>R0420</b>	114.684,27
Any other assets, not elsewhere shown	<b>R0500</b>	19.945.034.141
<b>Total assets</b>		

## S.02.01.02

## Balance sheet

	Solvency II value	
	C0010	
<b>Liabilities</b>		
<b>Technical provisions – non-life</b>		
<b>Technical provisions – non-life (excluding health)</b>		
TP calculated as a whole	R0510	-
Best Estimate	R0520	-
Risk margin	R0530	-
Technical provisions - health (similar to non-life)	R0540	-
TP calculated as a whole	R0550	-
Best Estimate	R0560	-
Risk margin	R0570	-
<b>Technical provisions - life (excluding index-linked and unit-linked)</b>	R0580	-
<b>Technical provisions - health (similar to life)</b>	R0590	-
TP calculated as a whole	R0600	13.398.493.581
Best Estimate	R0610	- 6.720.596
Risk margin	R0620	-
<b>Technical provisions – life (excluding health and index-linked and unit-linked)</b>	R0630	- 13.698.598
TP calculated as a whole	R0640	6.978.002
Best Estimate	R0650	13.405.214.177
Risk margin	R0660	-
<b>Technical provisions – index-linked and unit-linked</b>	R0670	13.309.595.160
TP calculated as a whole	R0680	95.619.017
Best Estimate	R0690	4.684.489.666
Risk margin	R0700	-
Contingent liabilities	R0710	4.648.454.195
Provisions other than technical provisions	R0720	36.035.471
Pension benefit obligations	R0740	-
Deposits from reinsurers	R0750	4.484.664
Deferred tax liabilities	R0760	1.612.130
Derivatives	R0770	796.500
Debts owed to credit institutions	R0780	-
Financial liabilities other than debts owed to credit institutions	R0790	82.091.385
Insurance & intermediaries payables	R0800	-
Reinsurance payables	R0810	800
Payables (trade, not insurance)	R0820	90.300.155
<b>Subordinated liabilities</b>	R0830	262.159
Subordinated liabilities not in BOF	R0840	93.175.934
Subordinated liabilities in BOF	R0850	129.150.000
Any other liabilities, not elsewhere shown	R0860	-
<b>Total liabilities</b>	R0870	129.150.000
	R0880	10.322.359
<b>Excess of assets over liabilities</b>	R0900	18.495.179.333
	R1000	1.449.854.808

## Annex I

## S.05.01.02

## Premiums, claims and expenses by line of business

		Line of Business for: life insurance obligations					Life reinsurance obligations			Total
		Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance	
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	
<b>Premiums written</b>										
Gross	<b>R1410</b>	12.310.895,00	1.162.392.839,00	604.730.471,00	85.243.639,00	-	-	-	-	1.864.677.844,00
Reinsurers' share	<b>R1420</b>	-	-	-	1.808.171,00	-	-	-	-	1.808.171,00
Net	<b>R1500</b>	12.310.895,00	1.162.392.839,00	604.730.471,00	83.435.468,00	-	-	-	-	1.862.869.673,00
<b>Premiums earned</b>										
Gross	<b>R1510</b>	12.310.895,00	1.162.392.839,00	604.730.471,00	85.243.639,00	-	-	-	-	1.864.677.844,00
Reinsurers' share	<b>R1520</b>	-	-	-	1.808.171,00	-	-	-	-	1.808.171,00
Net	<b>R1600</b>	12.310.895,00	1.162.392.839,00	604.730.471,00	83.435.468,00	-	-	-	-	1.862.869.673,00
<b>Claims incurred</b>										
Gross	<b>R1610</b>	2.984.971,00	1.820.845.822,00	527.207.486,00	23.327.629,00	-	-	-	-	2.374.365.908,00
Reinsurers' share	<b>R1620</b>	-	-	-	1.271.033,00	-	-	-	-	1.271.033,00
Net	<b>R1700</b>	2.984.971,00	1.820.845.822,00	527.207.486,00	22.056.596,00	-	-	-	-	2.373.094.875,00
<b>Changes in other technical provisions</b>										
Gross	<b>R1710</b>	2.619.135,00	- 430.865.836,00	- 733.067.118,00	7.005.438,00	-	-	-	-	- 1.154.308.381,00
Reinsurers' share	<b>R1720</b>	-	-	-	12.017,00	-	-	-	-	12.017,00
Net	<b>R1800</b>	2.619.135,00	- 430.865.836,00	- 733.067.118,00	7.017.455,00	-	-	-	-	- 1.154.296.364,00
<b>Expenses incurred</b>	<b>R1900</b>	4.147.931,00	77.541.819,00	23.311.368,00	5.025.381,00	-	-	-	-	110.026.499,00
<b>Other expenses</b>	<b>R2500</b>									-
<b>Total expenses</b>	<b>R2600</b>									110.026.499,00

## S.05.02.01

## Premiums, claims and expenses by country

	Home Country	Top 5 countries (by amount of gross premiums written) - non-life obligations						Total Top 5 and home country	
		C0010	C0020	C0030	C0040	C0050	C0060		C0070
		R0010	US	GB	DE	CH	BE		
	C0080	C0090	C0100	C0110	C0120	C0130	C0140		
<b>Premiums written</b>									
Gross - Direct Business	R0110	-	-	-	-	-	-		
Gross - Proportional reinsurance accepted	R0120	-	-	-	-	-	-		
Gross - Non-proportional reinsurance accepted	R0130	-	-	-	-	-	-		
Reinsurers' share	R0140	-	-	-	-	-	-		
Net	R0200	-	-	-	-	-	-		
<b>Premiums earned</b>									
Gross - Direct Business	R0210	-	-	-	-	-	-		
Gross - Proportional reinsurance accepted	R0220	-	-	-	-	-	-		
Gross - Non-proportional reinsurance accepted	R0230	-	-	-	-	-	-		
Reinsurers' share	R0240	-	-	-	-	-	-		
Net	R0300	-	-	-	-	-	-		
<b>Claims incurred</b>									
Gross - Direct Business	R0310	-	-	-	-	-	-		
Gross - Proportional reinsurance accepted	R0320	-	-	-	-	-	-		
Gross - Non-proportional reinsurance accepted	R0330	-	-	-	-	-	-		
Reinsurers' share	R0340	-	-	-	-	-	-		
Net	R0400	-	-	-	-	-	-		
<b>Changes in other technical provisions</b>									
Gross - Direct Business	R0410	-	-	-	-	-	-		
Gross - Proportional reinsurance accepted	R0420	-	-	-	-	-	-		
Gross - Non-proportional reinsurance accepted	R0430	-	-	-	-	-	-		
Reinsurers' share	R0440	-	-	-	-	-	-		
Net	R0500	-	-	-	-	-	-		
<b>Expenses incurred</b>									
Other expenses	R1200	-	-	-	-	-	-		
<b>Total expenses</b>	R1300	-	-	-	-	-	-		

	Home Country	Top 5 countries (by amount of gross premiums written) - life obligations						Total Top 5 and home country	
		C0150	C0160	C0170	C0180	C0190	C0200		C0210
		R1400	DE	JP	IT	US	HK		
	C0220	C0230	C0240	C0250	C0260	C0270	C0280		
<b>Premiums written</b>									
Gross	R1410	1.864.677.844,00	-	-	-	-	1.864.677.844,00		
Reinsurers' share	R1420	1.808.171,00	-	-	-	-	1.808.171,00		
Net	R1500	1.862.869.673,00	-	-	-	-	1.862.869.673,00		
<b>Premiums earned</b>									
Gross	R1510	1.864.677.844,00	-	-	-	-	1.864.677.844,00		
Reinsurers' share	R1520	1.808.171,00	-	-	-	-	1.808.171,00		
Net	R1600	1.862.869.673,00	-	-	-	-	1.862.869.673,00		
<b>Claims incurred</b>									
Gross	R1610	2.374.365.908,00	-	-	-	-	2.374.365.908,00		
Reinsurers' share	R1620	1.271.033,00	-	-	-	-	1.271.033,00		
Net	R1700	2.373.094.875,00	-	-	-	-	2.373.094.875,00		
<b>Changes in other technical provisions</b>									
Gross	R1710	1.154.308.381,00	-	-	-	-	1.154.308.381,00		
Reinsurers' share	R1720	12.017,00	-	-	-	-	12.017,00		
Net	R1800	1.154.296.364,00	-	-	-	-	1.154.296.364,00		
<b>Expenses incurred</b>									
Other expenses	R1900	110.026.499,00	-	-	-	-	110.026.499,00		
<b>Total expenses</b>	R2600	-	-	-	-	-	110.026.499,00		

5.12.01.02  
Life and Health SLT Technical Provisions

	Investments with profit participation	Index-linked and unit-linked insurance				Other life insurance		Accepted reinsurance				Health insurance (direct business)								
		Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Amortised remaining from non-life accepted insurance contracts and relating to insurance obligation other than health insurance obligation	Total (Life other than health insurance, incl Unit-Linked)	Contracts without options and guarantees	Contracts with options or guarantees	Amortised remaining from non-life insurance contracts and relating to health insurance obligation	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)			
	CR020	CR030	CR040	CR050	CR060	CR070	CR080	CR090	CR100	CR110	CR120	CR130	CR140	CR150	CR160	CR170	CR180	CR190	CR200	CR210
Technical provisions calculated as a whole	RR010	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Recoverable from reinsurers (SPV and FianRe Re after the adjustment for expected losses due to counterparty default) restricted to TP calculated as a whole	RR020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Technical provisions calculated as a sum of RE and RM	RR030	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Best Estimate	RR040	13,271,308,437.00	-	4,493,213,149.00	155,241,066.00	-	-	30,266,723.00	-	-	-	-	-	17,058,049,761.00	-	3,609,596.00	-	-	-	13,098,596.00
Recoverable from reinsurers (SPV and FianRe Re) before the adjustment for expected losses due to counterparty default	RR050	-	-	-	-	-	-	1,175,531.00	-	-	-	-	-	-	-	-	-	-	-	-
Recoverable from reinsurers (non-SPV) before the adjustment for expected losses	RR060	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Recoverable from FianRe Re before the adjustment for expected losses	RR070	-	-	-	-	-	-	1,175,531.00	-	-	-	-	-	-	-	-	-	-	-	-
Total Recoverable from reinsurers (SPV and FianRe Re) after the adjustment for expected losses due to counterparty default	RR080	-	-	-	-	-	-	1,175,531.00	-	-	-	-	-	-	-	-	-	-	-	-
Best estimate minus recoverable from reinsurers (SPV and FianRe Re)	RR090	13,271,308,437.00	-	4,493,213,149.00	155,241,066.00	-	-	29,091,192.00	-	-	-	-	-	17,056,871,824.00	-	3,609,596.00	-	-	-	13,098,596.00
Risk Margin	RR100	90,262,472.00	16,015,471.00	-	-	15,556,843.00	-	-	-	-	-	-	-	51,854,483.00	4,978,002.00	-	-	-	-	6,976,002.00
Amount of the transitional on Technical Provisions	RR110	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Technical Provisions calculated as a whole	RR120	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Best estimate	RR130	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Risk margin	RR140	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Technical provision - total	RR150	13,351,570,409.00	4,684,489,666.00	-	-	53,643,568.00	-	-	-	-	-	-	-	18,089,703,843.00	6,720,596.00	-	-	-	-	6,720,596.00
Technical provision minus recoverable from reinsurers (SPV and FianRe Re) - total	RR160	13,351,570,409.00	4,684,489,666.00	-	-	52,468,037.00	-	-	-	-	-	-	-	18,088,528,312.00	6,720,596.00	-	-	-	-	6,720,596.00
Best estimate of products with a variable option	RR170	13,137,396,496.00	4,635,535,000.00	-	-	-	-	-	-	-	-	-	-	17,772,931,365.00	-	-	-	-	-	-
Green RE for Cash flow	RR180	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash flows	RR190	-	5,661,221,582.00	-	-	122,806,113.00	-	-	-	-	-	-	-	20,065,796,239.00	10,957,669.00	-	-	-	-	19,957,669.00
Future investment and discretionary benefits	RR200	14,822,689,105.00	-	-	-	-	-	-	-	-	-	-	-	14,822,689,105.00	-	-	-	-	-	-
Future guaranteed benefits	RR210	459,078,537.00	-	-	-	-	-	-	-	-	-	-	-	459,078,537.00	-	-	-	-	-	-
Future expenses and other cash out flows	RR220	631,336,375.00	629,822,066.00	-	-	160,826,519.00	-	-	-	-	-	-	-	1,422,010,960.00	3,509,750.00	-	-	-	-	3,509,750.00
Cash inflows	RR230	2,620,789,481.00	1,384,900,432.00	-	-	243,377,918.00	-	-	-	-	-	-	-	4,449,737,844.00	37,466,017.00	-	-	-	-	37,466,017.00
Percentage of green Best Estimate calculated using approximation	RR240	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest rate	RR250	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Best estimate subject to transitional of the interest rate	RR260	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Technical provision without transitional on interest rate	RR270	13,351,570,409.00	4,684,489,666.00	-	-	53,643,568.00	-	-	-	-	-	-	-	18,089,703,843.00	6,720,596.00	-	-	-	-	6,720,596.00
Best estimate subject to volatility adjustment	RR280	13,271,308,437.00	4,634,454,159.00	-	-	54,296,847.00	-	-	-	-	-	-	-	17,978,019,519.00	6,662,801.00	-	-	-	-	6,662,801.00
Technical provision without volatility adjustment and without others transitional measures	RR290	13,443,114,190.00	4,684,679,311.00	-	-	54,296,847.00	-	-	-	-	-	-	-	18,182,050,368.00	6,462,801.00	-	-	-	-	6,462,801.00
Best estimate subject to market adjustment	RR300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Technical provision without market adjustment and without all the others	RR310	13,443,114,190.00	4,684,679,311.00	-	-	54,296,847.00	-	-	-	-	-	-	-	18,182,050,368.00	6,462,801.00	-	-	-	-	6,462,801.00

## S.22.01.21

## Impact of long term guarantees and transitional measures

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	18.082.983.247,00	-	-	92.604.320,00	-
Basic own funds	R0020	1.428.788.808,00	-	-	64.063.669,00	-
Eligible own funds to meet Solvency Capital Requirement	R0050	1.428.788.808,00	-	-	64.063.669,00	-
Solvency Capital Requirement	R0090	712.756.589,00	-	-	286.116.660,00	-
Eligible own funds to meet Minimum Capital Requirement	R0100	1.416.295.670,00	-	-	92.604.321,00	-
Minimum Capital Requirement	R0110	320.740.465,00	-	-	128.752.497,00	-



## Annex I

S.25.03.21

Solvency Capital Requirement - for undertakings on Full Internal Models

Unique number of component (*)	Components Description	Calculation of the Solvency Capital Requirement
<b>C0010</b>	<b>C0020</b>	<b>C0030</b>
1	Market	498.203.283,99
2	Credit	65.268.296,24
3	Life Insurance	315.157.322,20
5	P&C Insurance	-
7	Operational Risk	40.437.403,01
6	Intangible Risk	-
9	Deferred Taxes	-

## Calculation of Solvency Capital Requirement

		<b>C0100</b>
<b>Total undiversified components</b>	<b>R0110</b>	919.066.305,44
<b>Diversification</b>	<b>R0060</b>	- 206.309.716,05
<b>Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC</b>	<b>R0160</b>	-
<b>Solvency capital requirement excluding capital add-on</b>	<b>R0200</b>	712.756.589,39
<b>Capital add-ons already set</b>	<b>R0210</b>	-
<b>Solvency capital requirement</b>	<b>R0220</b>	712.756.589,39
<b>Other information on SCR</b>		
<b>Amount/estimate of the overall loss-absorbing capacity of technical provisions</b>	<b>R0300</b>	160.712.752,80
<b>Amount/estimate of the overall loss-absorbing capacity of deferred taxes</b>	<b>R0310</b>	-
<b>Total amount of Notional Solvency Capital Requirements for remaining part</b>	<b>R0410</b>	-
<b>Total amount of Notional Solvency Capital Requirement for ring fenced funds</b>	<b>R0420</b>	-
<b>Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios</b>	<b>R0430</b>	-
<b>Diversification effects due to RFF nSCR aggregation for article 304</b>	<b>R0440</b>	-
<b>Net future discretionary benefits</b>	<b>R0460</b>	334.700.194,47



## S.28.01.01

## Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity

Linear formula component for non-life insurance and reinsurance obligations		MCR components
		C0010
MCRNL Result	R0010	-

Background information		Background information	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020	-	-
Income protection insurance and proportional reinsurance	R0030	-	-
Workers' compensation insurance and proportional reinsurance	R0040	-	-
Motor vehicle liability insurance and proportional reinsurance	R0050	-	-
Other motor insurance and proportional reinsurance	R0060	-	-
Marine, aviation and transport insurance and proportional reinsurance	R0070	-	-
Fire and other damage to property insurance and proportional reinsurance	R0080	-	-
General liability insurance and proportional reinsurance	R0090	-	-
Credit and suretyship insurance and proportional reinsurance	R0100	-	-
Legal expenses insurance and proportional reinsurance	R0110	-	-
Assistance and proportional reinsurance	R0120	-	-
Miscellaneous financial loss insurance and proportional reinsurance	R0130	-	-
Non-proportional health reinsurance	R0140	-	-
Non-proportional casualty reinsurance	R0150	-	-
Non-proportional marine, aviation and transport reinsurance	R0160	-	-
Non-proportional property reinsurance	R0170	-	-

Linear formula component for life insurance and reinsurance obligations		C0040
MCRL Result	R0200	540.510.652,36

Total capital at risk for all life (re)insurance obligations		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0050	C0060
Obligations with profit participation - guaranteed benefits	R0210	13.271.308.437,00	
Obligations with profit participation - future discretionary benefits	R0220	-	
Index-linked and unit-linked insurance obligations	R0230	4.648.454.195,00	
Other life (re)insurance and health (re)insurance obligations	R0240	37.111.192,00	
Total capital at risk for all life (re)insurance obligations	R0250		23.076.751.128,00

Overall MCR calculation		C0070
Linear MCR	R0300	540.510.652,36
SCR	R0310	712.756.589,39
MCR cap	R0320	320.740.465,23
MCR floor	R0330	178.189.147,35
Combined MCR	R0340	320.740.465,23
Absolute floor of the MCR	R0350	4.000.000,00
Minimum Capital Requirement	R0400	320.740.465,23