

S.02.01.02

Balance sheet

| | Solvency II value | |
|--|-------------------|--------------------|
| | C0010 | |
| Assets | | |
| Intangible assets | R0030 | - |
| Deferred tax assets | R0040 | - |
| Pension benefit surplus | R0050 | - |
| Property, plant & equipment held for own use | R0060 | 8.646,75 |
| Investments (other than assets held for index-linked and unit-linked contracts) | R0070 | 528.184.707,42 |
| Property (other than for own use) | R0080 | 521.800,00 |
| Holdings in related undertakings, including participations | R0090 | 112.099,65 |
| Equities | R0100 | 42.913,34 |
| Equities - listed | R0110 | - |
| Equities - unlisted | R0120 | 42.913,34 |
| Bonds | R0130 | 442.758.244,72 |
| Government Bonds | R0140 | 248.944.154,73 |
| Corporate Bonds | R0150 | 168.716.177,16 |
| Structured notes | R0160 | - |
| Collateralised securities | R0170 | 25.097.912,83 |
| Collective Investments Undertakings | R0180 | 84.315.913,71 |
| Derivatives | R0190 | 433.736,00 |
| Deposits other than cash equivalents | R0200 | - |
| Other investments | R0210 | - |
| Assets held for index-linked and unit-linked contracts | R0220 | - |
| Loans and mortgages | R0230 | 12.548.210,53 |
| Loans on policies | R0240 | - |
| Loans and mortgages to individuals | R0250 | 321.253,53 |
| Other loans and mortgages | R0260 | 12.226.957,00 |
| Reinsurance recoverables from: | R0270 | 7.639.546,00 |
| Non-life and health similar to non-life | R0280 | 7.639.546,00 |
| Non-life excluding health | R0290 | 7.595.105,00 |
| Health similar to non-life | R0300 | 44.441,00 |
| Life and health similar to life, excluding health and index-linked and unit-linked | R0310 | - |
| Health similar to life | R0320 | - |
| Life excluding health and index-linked and unit-linked | R0330 | - |
| Life index-linked and unit-linked | R0340 | - |
| Deposits to cedants | R0350 | - |
| Insurance and intermediaries receivables | R0360 | 2.430.494,00 |
| Reinsurance receivables | R0370 | 2.287.193,00 |
| Receivables (trade, not insurance) | R0380 | 37.956.376,44 |
| Own shares (held directly) | R0390 | - |
| Amounts due in respect of own fund items or initial fund called up but not yet paid in | R0400 | - |
| Cash and cash equivalents | R0410 | 5.483.933,86 |
| Any other assets, not elsewhere shown | R0420 | 693.962,00 |
| Total assets | R0500 | 597.233.070 |

| | Solvency II value | |
|--|-------------------|--------------------|
| | C0010 | |
| Liabilities | | |
| Technical provisions - non-life | R0510 | 309.155.730,00 |
| Technical provisions - non-life (excluding health) | R0520 | 260.628.332,00 |
| TP calculated as a whole | R0530 | - |
| Best Estimate | R0540 | 249.260.336,00 |
| Risk margin | R0550 | 11.367.996,00 |
| Technical provisions - health (similar to non-life) | R0560 | 48.527.398,00 |
| TP calculated as a whole | R0570 | - |
| Best Estimate | R0580 | 46.585.474,00 |
| Risk margin | R0590 | 1.941.924,00 |
| Technical provisions - life (excluding index-linked and unit-linked) | R0600 | - |
| Technical provisions - health (similar to life) | R0610 | - |
| TP calculated as a whole | R0620 | - |
| Best Estimate | R0630 | - |
| Risk margin | R0640 | - |
| Technical provisions - life (excluding health and index-linked and unit-linked) | R0650 | - |
| TP calculated as a whole | R0660 | - |
| Best Estimate | R0670 | - |
| Risk margin | R0680 | - |
| Technical provisions - index-linked and unit-linked | R0690 | - |
| TP calculated as a whole | R0700 | - |
| Best Estimate | R0710 | - |
| Risk margin | R0720 | - |
| Other technical provisions | R0730 | - |
| Contingent liabilities | R0740 | - |
| Provisions other than technical provisions | R0750 | 1.121.652,00 |
| Pension benefit obligations | R0760 | 703.410,00 |
| Deposits from reinsurers | R0770 | - |
| Deferred tax liabilities | R0780 | 27.999.202,00 |
| Derivatives | R0790 | 947.669,00 |
| Debts owed to credit institutions | R0800 | - |
| Financial liabilities other than debts owed to credit institutions | R0810 | - |
| Insurance & intermediaries payables | R0820 | 12.455.031,00 |
| Reinsurance payables | R0830 | 74.745,00 |
| Payables (trade, not insurance) | R0840 | 36.343.846,00 |
| Subordinated liabilities | R0850 | - |
| Subordinated liabilities not in BOF | R0860 | - |
| Subordinated liabilities in BOF | R0870 | - |
| Any other liabilities, not elsewhere shown | R0880 | 2.523.981,00 |
| Total liabilities | R0900 | 391.325.266 |
| Excess of assets over liabilities | R1000 | 205.907.804 |

S.04.05.21

Premiums, claims and expenses by country

| | | Home country: Non-life insurance and reinsurance obligations | Top 5 countries (by amount of gross premiums written): Non-life insurance and reinsurance obligations |
|---|-------|--|---|
| | | C0010 | C0020 |
| | | R0010 | Others |
| Premiums written | | | |
| Gross - Direct Business | R0020 | 164.199.556,14 | - |
| Gross - Proportional reinsurance accepted | R0021 | 101.533,57 | 28.372,88 |
| Gross - Non-proportional reinsurance accepted | R0022 | - | - |
| Premiums earned | | | |
| Gross - Direct Business | R0030 | 150.050.249,02 | - |
| Gross - Proportional reinsurance accepted | R0031 | 420.576,83 | 27.402,55 |
| Gross - Non-proportional reinsurance accepted | R0032 | - | - |
| Claims incurred | | | |
| Gross - Direct Business | R0040 | 26.495.378,29 | - |
| Gross - Proportional reinsurance accepted | R0041 | 664.076,81 | 10.287,35 |
| Gross - Non-proportional reinsurance accepted | R0042 | - | - |
| Expenses incurred | | | |
| Gross - Direct Business | R0050 | 55.430.365,05 | - |
| Gross - Proportional reinsurance accepted | R0051 | 26.398,73 | 2.454,31 |
| Gross - Non-proportional reinsurance accepted | R0052 | - | - |

| | | Home country: Life insurance and reinsurance obligations | Top 5 countries (by amount of gross premiums written): Life insurance and reinsurance obligations |
|-------------------|-------|--|---|
| | | C0010 | C0020 |
| | | R1010 | Others |
| Premiums written | R1020 | - | - |
| Premiums earned | R1030 | - | - |
| Claims incurred | R1040 | - | - |
| Expenses incurred | R1050 | - | - |

Impact of long term guarantees and transitional measures

| | | Amount with Long Term | Impact of transitional on | Impact of transitional on interest | Impact of volatility adjustment | Impact of matching adjustment |
|---|-------|---|---------------------------|------------------------------------|---------------------------------|-------------------------------|
| | | Guarantee measures and transitionals | technical provisions | rate | set to zero | set to zero |
| | | C0010 | C0030 | C0050 | C0070 | C0090 |
| Technical provisions | R0010 | 309.155.727,00 | - | - | 3.686.341,00 | - |
| Basic own funds | R0020 | 145.886.804,00 | - | - | 2.536.852,00 | - |
| Eligible own funds to meet Solvency Capital Requirement | R0050 | 145.886.804,00 | - | - | 2.536.852,00 | - |
| Solvency Capital Requirement | R0090 | 86.370.235,00 | - | - | 1.030.260,00 | - |
| Eligible own funds to meet Minimum Capital Requirement | R0100 | 145.886.804,00 | - | - | 2.536.852,00 | - |
| Minimum Capital Requirement | R0110 | 38.866.606,00 | - | - | 463.663,00 | - |

Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35

Ordinary share capital (gross of own shares)
Share premium account related to ordinary share capital
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings
Subordinated mutual member accounts
Surplus funds
Preference shares
Share premium account related to preference shares
Reconciliation reserve
Subordinated liabilities
An amount equal to the value of net deferred tax assets
Other own fund items approved by the supervisory authority as basic own funds not specified above

Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds

Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds

Deductions

Deductions for participations in financial and credit institutions

Total basic own funds after deductions

Ancillary own funds

Unpaid and uncalled ordinary share capital callable on demand
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand

Unpaid and uncalled preference shares callable on demand
A legally binding commitment to subscribe and pay for subordinated liabilities on demand
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC
Other ancillary own funds

Total ancillary own funds

Available and eligible own funds

Total available own funds to meet the SCR
Total available own funds to meet the MCR
Total eligible own funds to meet the SCR
Total eligible own funds to meet the MCR

SCR

MCR

Ratio of Eligible own funds to SCR

Ratio of Eligible own funds to MCR

Reconciliation reserve

Excess of assets over liabilities
Own shares (held directly and indirectly)
Foreseeable dividends, distributions and charges
Other basic own fund items
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds

Reconciliation reserve

Expected profits included in future premiums (EPIFP) - Life business

Expected profits included in future premiums (EPIFP) - Non-life business

Total Expected profits included in future premiums (EPIFP)

| | Total C0010 | Tier 1 - unrestricted C0020 | Tier 1 - restricted C0030 | Tier 2 C0040 | Tier 3 C0050 |
|-------|----------------|--------------------------------|------------------------------|-----------------|-----------------|
| R0010 | 39.000.000,00 | 39.000.000,00 | | | |
| R0030 | | | | | |
| R0040 | | | | | |
| R0050 | | | | | |
| R0070 | | | | | |
| R0090 | | | | | |
| R0110 | | | | | |
| R0130 | 106.886.804,00 | 106.886.804,00 | | | |
| R0140 | | | | | |
| R0160 | | | | | |
| R0180 | | | | | |
| R0220 | | | | | |
| R0230 | | | | | |
| R0290 | 145.886.804,00 | 145.886.804,00 | | | |
| R0300 | | | | | |
| R0310 | | | | | |
| R0320 | | | | | |
| R0330 | | | | | |
| R0340 | | | | | |
| R0350 | | | | | |
| R0360 | | | | | |
| R0370 | | | | | |
| R0390 | | | | | |
| R0400 | | | | | |
| R0500 | 145.886.804,00 | 145.886.804,00 | | | |
| R0510 | 145.886.804,00 | 145.886.804,00 | | | |
| R0540 | 145.886.804,00 | 145.886.804,00 | | | |
| R0550 | 145.886.804,00 | 145.886.804,00 | | | |
| R0590 | 86.370.235,00 | | | | |
| R0600 | 38.866.606,00 | | | | |
| R0620 | 1,69 | | | | |
| R0640 | 3,75 | | | | |
| C0060 | | | | | |
| R0700 | 205.907.804,00 | | | | |
| R0710 | | | | | |
| R0720 | 60.021.000,00 | | | | |
| R0730 | 39.000.000,00 | | | | |
| R0740 | | | | | |
| R0760 | 106.886.804,00 | | | | |
| R0770 | | | | | |
| R0780 | 4.334.158,00 | | | | |
| R0790 | 4.334.158,00 | | | | |

Solvency Capital Requirement - for undertakings on Standard Formula

| | | Gross solvency capital requirement | Simplifications | USP |
|---|--------------|------------------------------------|-----------------|-------|
| | | C0110 | C0120 | C0090 |
| Market risk | R0010 | 26.593.746,67 | - | - |
| Counterparty default risk | R0020 | 2.124.032,50 | - | - |
| Life underwriting risk | R0030 | - | - | - |
| Health underwriting risk | R0040 | 21.575.360,13 | - | - |
| Non-life underwriting risk | R0050 | 89.883.486,08 | - | - |
| Diversification | R0060 | -35.389.211,59 | - | - |
| Intangible asset risk | R0070 | - | - | - |
| Basic Solvency Capital Requirement | R0100 | 104.787.413,80 | | |

Calculation of Solvency Capital Requirement

| | | Value |
|---|--------------|----------------------|
| | | C0100 |
| Operational risk | R0130 | 8.857.632,70 |
| Loss-absorbing capacity of technical provisions | R0140 | - |
| Loss-absorbing capacity of deferred taxes | R0150 | -27.274.811,16 |
| Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC | R0160 | - |
| Solvency Capital Requirement excluding capital add-on | R0200 | 86.370.235,34 |
| Capital add-on already set | R0210 | - |
| of which, capital add-ons already set - Article 37 (1) Type a | R0211 | - |
| of which, capital add-ons already set - Article 37 (1) Type b | R0212 | - |
| of which, capital add-ons already set - Article 37 (1) Type c | R0213 | - |
| of which, capital add-ons already set - Article 37 (1) Type d | R0214 | - |
| Solvency capital requirement | R0220 | 86.370.235,34 |
| Other information on SCR | | |
| Capital requirement for duration-based equity risk sub-module | R0400 | - |
| Total amount of Notional Solvency Capital Requirements for remaining part | R0410 | - |
| Total amount of Notional Solvency Capital Requirements for ring fenced funds | R0420 | - |
| Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios | R0430 | - |
| Diversification effects due to RFF nSCR aggregation for article 304 | R0440 | - |

Approach to tax rate

| | | Yes / No |
|------------------------------------|-------|----------|
| | | C0109 |
| Approach based on average tax rate | R0590 | Yes |

Calculation of loss absorbing capacity of deferred taxes

| | | LAC DT |
|--|-------|----------------|
| | | C0130 |
| LAC DT | R0640 | -27.274.811,16 |
| LAC DT justified by reversion of deferred tax liabilities | R0650 | -27.274.811,16 |
| LAC DT justified by reference to probable future taxable economic profit | R0660 | - |
| LAC DT justified by carry back, current year | R0670 | - |
| LAC DT justified by carry back, future years | R0680 | - |
| Maximum LAC DT | R0690 | -27.999.100,12 |

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 | 40.842.070,64 |

| 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 | 22.063.984,00 | 16.394.977,00 |
| Income protection insurance and proportional reinsurance | R0030 | 24.477.049,00 | 36.510.601,00 |
| Workers' compensation insurance and proportional reinsurance | R0040 | - | - |
| Motor vehicle liability insurance and proportional reinsurance | R0050 | 68.736.092,00 | 30.306.303,00 |
| Other motor insurance and proportional reinsurance | R0060 | 4.666.904,00 | 6.528.068,00 |
| Marine, aviation and transport insurance and proportional reinsurance | R0070 | 612,00 | 3.041,00 |
| Fire and other damage to property insurance and proportional reinsurance | R0080 | 112.034.231,00 | 35.871.462,00 |
| General liability insurance and proportional reinsurance | R0090 | 40.842.655,00 | 10.542.783,00 |
| Credit and suretyship insurance and proportional reinsurance | R0100 | - | - |
| Legal expenses insurance and proportional reinsurance | R0110 | 973.414,00 | 1.480.753,00 |
| Assistance and proportional reinsurance | R0120 | 466.010,00 | 1.564.774,00 |
| Miscellaneous financial loss insurance and proportional reinsurance | R0130 | 13.945.313,00 | 11.167.379,00 |
| 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 | - |

| 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 | - | - |
| Obligations with profit participation - future discretionary benefits | R0220 | - | - |
| Index-linked and unit-linked insurance obligations | R0230 | - | - |
| Other life (re)insurance and health (re)insurance obligations | R0240 | - | - |
| Total capital at risk for all life (re)insurance obligations | R0250 | - | - |

| Overall MCR calculation | | C0070 |
|------------------------------------|--------------|----------------------|
| Linear MCR | R0300 | 40.842.070,64 |
| SCR | R0310 | 86.370.235,34 |
| MCR cap | R0320 | 38.866.605,90 |
| MCR floor | R0330 | 21.592.558,84 |
| Combined MCR | R0340 | 38.866.605,90 |
| Absolute floor of the MCR | R0350 | 4.000.000,00 |
| Minimum Capital Requirement | R0400 | 38.866.605,90 |