

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	7.498.775,00
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	13.675.315.161,38
Property (other than for own use)	R0080	39.000,00
Holdings in related undertakings, including participations	R0090	192.314.150,08
Equities	R0100	120.228.957,35
Equities - listed	R0110	74.597.798,46
Equities - unlisted	R0120	45.631.158,89
Bonds	R0130	10.902.783.831,38
Government Bonds	R0140	4.710.113.268,18
Corporate Bonds	R0150	4.725.383.928,03
Structured notes	R0160	173.490.763,72
Collateralised securities	R0170	1.293.795.871,45
Collective Investments Undertakings	R0180	2.449.254.024,57
Derivatives	R0190	10.695.198,00
Deposits other than cash equivalents	R0200	-
Other investments	R0210	-
Assets held for index-linked and unit-linked contracts	R0220	4.829.369.144,00
Loans and mortgages	R0230	
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	
Reinsurance recoverables from:	R0270	647.721,00
Non-life and health similar to non-life	R0280	
Non-life excluding health	R0290	
Health similar to non-life	R0300	
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	647.721,00
Health similar to life	R0320	
Life excluding health and index-linked and unit-linked	R0330	647.721,00
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	2.376.579,00
Reinsurance receivables	R0370	297.571,00
Receivables (trade, not insurance)	R0380	301.610.995,60
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	74.493.443,02
Any other assets, not elsewhere shown	R0420	3.758.022,00
Total assets	R0500	18.895.367.412

	Solvency II value	
	C0010	
Liabilities		
Technical provisions - non-life	R0510	
Technical provisions - non-life (excluding health)	R0520	
TP calculated as a whole	R0530	
Best Estimate	R0540	
Risk margin	R0550	
Technical provisions - health (similar to non-life)	R0560	
TP calculated as a whole	R0570	
Best Estimate	R0580	
Risk margin	R0590	
Technical provisions - life (excluding index-linked and unit-linked)	R0600	12.095.638.985,00
Technical provisions - health (similar to life)	R0610	16.477.398,00
TP calculated as a whole	R0620	-
Best Estimate	R0630	7.855.059,00
Risk margin	R0640	8.622.339,00
Technical provisions - life (excluding health and index-linked and unit-linked)	R0650	12.079.161.587,00
TP calculated as a whole	R0660	-
Best Estimate	R0670	11.968.484.663,00
Risk margin	R0680	110.676.924,00
Technical provisions - index-linked and unit-linked	R0690	4.714.510.265,00
TP calculated as a whole	R0700	-
Best Estimate	R0710	4.686.234.221,00
Risk margin	R0720	28.276.044,00
Other technical provisions	R0730	
Contingent liabilities	R0740	-
Provisions other than technical provisions	R0750	5.472.962,00
Pension benefit obligations	R0760	1.341.307,00
Deposits from reinsurers	R0770	384.440,00
Deferred tax liabilities	R0780	72.235.674,00
Derivatives	R0790	137.893.406,00
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	76.892.675,00
Reinsurance payables	R0830	144.693,00
Payables (trade, not insurance)	R0840	106.044.477,00
Subordinated liabilities	R0850	129.110.000,00
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	129.110.000,00
Any other liabilities, not elsewhere shown	R0880	16.730.122,00
Total liabilities	R0900	17.356.399.006
Excess of assets over liabilities	R1000	1.538.968.406

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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
			Others
	R0010		
Premiums written			
Gross - Direct Business	R0020	-	-
Gross - Proportional reinsurance accepted	R0021	-	-
Gross - Non-proportional reinsurance accepted	R0022	-	-
Premiums earned			
Gross - Direct Business	R0030	-	-
Gross - Proportional reinsurance accepted	R0031	-	-
Gross - Non-proportional reinsurance accepted	R0032	-	-
Claims incurred			
Gross - Direct Business	R0040	-	-
Gross - Proportional reinsurance accepted	R0041	-	-
Gross - Non-proportional reinsurance accepted	R0042	-	-
Expenses incurred			
Gross - Direct Business	R0050	-	-
Gross - Proportional reinsurance accepted	R0051	-	-
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
			Others
	R1010		
Premiums written	R1020	2.104.930.110,76	-
Premiums earned	R1030	2.104.930.110,76	-
Claims incurred	R1040	2.543.924.017,38	-
Expenses incurred	R1050	144.907.121,82	-

Annex I
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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
Premiums written										
Gross	R1410	9.474.846,00	1.669.367.933,00	342.293.068,00	83.794.264,00				2.104.930.111,00	
Reinsurers' share	R1420		1.433.815,00						1.433.815,00	
Net	R1500	9.474.846,00	1.667.934.118,00	342.293.068,00	83.794.264,00				2.103.496.296,00	
Premiums earned										
Gross	R1510	9.474.846,00	1.669.367.933,00	342.293.068,00	83.794.264,00				2.104.930.111,00	
Reinsurers' share	R1520		1.433.815,00						1.433.815,00	
Net	R1600	9.474.846,00	1.667.934.118,00	342.293.068,00	83.794.264,00				2.103.496.296,00	
Claims incurred										
Gross	R1610	3.504.037,00	1.760.265.843,00	766.723.765,00	13.430.372,00				2.543.924.017,00	
Reinsurers' share	R1620		464.163,00						464.163,00	
Net	R1700	3.504.037,00	1.759.801.680,00	766.723.765,00	13.430.372,00				2.543.459.854,00	
Expenses incurred	R1900	3.589.754,00	112.175.375,00	23.498.491,00	5.103.970,00				144.367.590,00	
Balance - other technical expenses/income	R2510								-13.752.385,00	
Total technical expenses	R2600								130.615.205,00	
Total amount of surrenders	R2700	-	2.387.094.774,00	1.307.739.588,00	-				3.694.834.362,00	

	Index-linked and unit-linked insurance				Other life insurance			Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)	Health insurance (direct business)				Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)					
	Insurance with profit participation	Contracts without options and guarantees		Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees				C0090	C0100	C0150	C0160				C0170	C0180	C0190	C0200	C0210
		C0020	C0030																			
Technical provisions calculated as a whole	R0010																					
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	R0020																					
Technical provisions calculated as a sum of RE and RM																						
Best Estimate																						
Gross Best Estimate	R0030	11.892.445.386,00		4.496.977.138,00	189.257.083,00		76.039.277,00			16.654.718.884,00			7.855.059,00			7.855.059,00						
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected loss	R0080						647.721,00			647.721,00												
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	11.892.445.386,00		4.496.977.138,00	189.257.083,00		75.391.556,00			16.654.071.163,00			7.855.059,00			7.855.059,00						
Risk Margin	R0100	56.004.022,00		29.276.044,00		24.672.902,00				138.952.968,00		8.622.339,00				8.622.339,00						
Technical provisions - total	R0200	11.978.449.408,00		4.714.510.265,00		100.712.179,00				16.793.671.852,00		16.477.398,00				16.477.398,00						

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Impact of long term guarantees and transitional measures

		Amount with Long Term Guarantee measures and transitional	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	16.810.149.258,00	-	-	74.099.868,00	-
Basic own funds	R0020	1.456.979.406,00	-	-	50.565.750,00	-
Eligible own funds to meet Solvency Capital Requirement	R0050	1.456.979.406,00	-	-	50.565.750,00	-
Solvency Capital Requirement	R0090	8.251.878,00	-	-	96.782.177,00	-
Eligible own funds to meet Minimum Capital Requirement	R0100	1.456.979.406,00	-	-	50.565.750,00	-
Minimum Capital Requirement	R0110	336.383.045,00	-	-	43.556.480,00	-

Annex I
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Own funds

	Total C 0010	Tier 1 - unrestricted C 0020	Tier 1 - restricted C 0030	Tier 2 C 0040	Tier 3 C 0050
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)	R0010 569.000.000,00	569.000.000,00			
Share premium account related to ordinary share capital	R0030				
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040				
Subordinated mutual member accounts	R0050				
Surplus funds	R0070				
Preference shares	R0090				
Share premium account related to preference shares	R0110				
Reconciliation reserve	R0130 758.869.406,00	758.869.406,00			
Subordinated liabilities	R0140 129.110.000,00		129.110.000,00		
An amount equal to the value of net deferred tax assets	R0160				
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180				
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	R0220				
Deductions					
Deductions for participations in financial and credit institutions	R0230				
Total basic own funds after deductions	R0290 1.456.979.406,00	1.327.869.406,00	129.110.000,00		
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	R0300				
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310				
Unpaid and uncalled preference shares callable on demand	R0320				
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330				
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340				
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350				
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360				
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370				
Other ancillary own funds	R0390				
Total ancillary own funds	R0400				
Available and eligible own funds					
Total available own funds to meet the SCR	R0500 1.456.979.406,00	1.327.869.406,00	129.110.000,00		
Total available own funds to meet the MCR	R0510 1.456.979.406,00	1.327.869.406,00	129.110.000,00		
Total eligible own funds to meet the SCR	R0540 1.456.979.406,00	1.327.869.406,00	129.110.000,00		
Total eligible own funds to meet the MCR	R0550 1.456.979.406,00	1.327.869.406,00	129.110.000,00		
SCR	R0580 747.517.878,00				
MCR	R0600 336.283.045,00				
Ratio of Eligible own funds to SCR	R0620 1,95				
Ratio of Eligible own funds to MCR	R0640 4,33				
Reconciliation reservv					
Excess of assets over liabilities	R0700 1.538.968.406,00				
Own shares (held directly and indirectly)	R0710				
Foreseeable dividends, distributions and charges	R0720 211.099.000,00				
Other basic own fund items	R0730 569.000.000,00				
Adjustment for restricted own fund items in respect of matching adjustment portfolios	R0740				
Reconciliation reservv	R0760 758.869.406,00				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	R0770 195.741.543,00				
Expected profits included in future premiums (EPIFP) - Non-life business	R0780				
Total Expected profits included in future premiums (EPIFP)	R0790 195.741.543,00				

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Solvency Capital Requirement - for undertakings using an internal model (partial or full)

Risk type	Solvency Capital Requirement			
	C010	C070	C090	C020
Total diversification	R0020	-929.886.400,98		
Total diversified risk before tax	R0030	819.753.272,92		
Total diversified risk after tax	R0040	747.517.877,98		
Total market & credit risk	R0070	1.182.030.987,17		
Market & Credit risk - diversified	R0080	632.652.399,53		
Credit event risk not covered in market & credit risk	R0190	56.044.380,04		
Credit event risk not covered in market & credit risk - diversified	R0200	54.789.352,90		
Total Business risk	R0270			
Total Business risk - diversified	R0280			
Total Net Non-life underwriting risk	R0310	-		
Total Net Non-life underwriting risk - diversified	R0320	-		
Total Life & Health underwriting risk	R0400	451.768.061,30		
Total Life & Health underwriting risk - diversified	R0410	303.851.061,11		
Total Operational risk	R0480	59.796.245,40		
Total Operational risk - diversified	R0490	35.360.995,55		
Other risk	R0500	-		

Calculation of Solvency Capital Requirement

	Value	
	C0100	
Total undiversified components	R0130	1.749.639.673,91
Diversification	R0140	-929.886.400,98
Adjustment due to RFF/MAP nSCR aggregation	R0150	-
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	-
Solvency Capital Requirement excluding capital add-on	R0200	747.517.877,98
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	747.517.877,98
Other information on SCR		
Amount estimate of the overall loss-absorbing capacity of technical provisions	R0300	
Amount estimate of the loss absorbing capacity for deferred taxes	R0310	-72.235.394,94
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	-
Method used to calculate the adjustment due to RFF nSCR aggregation	R0450	4
Net future discretionary benefits	R0460	246.571.400,48

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	
Amount estimate of LAC DT	R0640	-72.235.394,94
Amount estimate of LAC DT justified by reversion of deferred tax liabilities	R0650	-72.235.394,94
Amount estimate of LAC DT justified by reference to probable future taxable economic profit	R0660	-
Amount estimate of LAC DT justified by carry back, current year	R0670	-
Amount estimate of LAC DT justified by carry back, future years	R0680	-
Amount estimate of Maximum LAC DT	R0690	-72.235.394,94

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	491.735.135,90

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	11.892.445.386,00	
Obligations with profit participation - future discretionary benefits	R0220	-	
Index-linked and unit-linked insurance obligations	R0230	4.686.234.221,00	
Other life (re)insurance and health (re)insurance obligations	R0240	83.246.615,00	
Total capital at risk for all life (re)insurance obligations	R0250		24.518.340.220,00

Overall MCR calculation		C0070
Linear MCR	R0300	491.735.135,90
SCR	R0310	747.517.877,98
MCR cap	R0320	336.383.045,09
MCR floor	R0330	186.879.469,50
Combined MCR	R0340	336.383.045,09
Absolute floor of the MCR	R0350	4.000.000,00
Minimum Capital Requirement	R0400	336.383.045,09