

S.02.01.02
Balance sheet

	Solvency II value
	C0010
Assets	
Goodwill	R0010
Deferred acquisition costs	R0020
Intangible assets	R0030
Deferred tax assets	R0040 507 526 582.08
Pension benefit surplus	R0050
Property, plant & equipment held for own use	R0060 40 754 846.34
Investments (other than assets held for index-linked and unit-linked contracts)	R0070 666 143 327 993.56
Property (other than for own use)	R0080 1 301 080 729.75
Holdings in related undertakings, including participations	R0090 85 467 624 522.10
Equities	R0100 83 226 725 385.05
Equities - listed	R0110 70 801 659 850.75
Equities - unlisted	R0120 12 425 065 534.30
Bonds	R0130 293 967 780 418.44
Government Bonds	R0140 48 413 329 027.21
Corporate Bonds	R0150 245 554 451 391.22
Structured notes	R0160
Collateralised securities	R0170
Collective Investments Undertakings	R0180 191 164 167 960.44
Derivatives	R0190 10 595 498 425.46
Deposits other than cash equivalents	R0200 420 450 552.33
Other investments	R0210
Assets held for index-linked and unit-linked contracts	R0220
Loans and mortgages	R0230 92 396 427 191.54
Loans on policies	R0240
Loans and mortgages to individuals	R0250 2 695 414 543.91
Other loans and mortgages	R0260 89 701 012 647.62
Reinsurance recoverables from:	R0270
Non-life and health similar to non-life	R0280
Non-life excluding health	R0290
Health similar to non-life	R0300
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 1 150 441 500.96
Reinsurance receivables	R0370
Receivables (trade, not insurance)	R0380 332 780 523.79
Own shares (held directly)	R0390
paid in	R0400
Cash and cash equivalents	R0410 15 937 029 461.24
Any other assets, not elsewhere shown	R0420 1 546 525 583.32
Total assets	R0500 778 054 813 682.83
	Solvency II value
	C0010
Liabilities	
Technical provisions - non-life	R0510
Technical provisions - non-life (excluding health)	R0520
Technical provisions calculated as a whole	R0530
Best Estimate	R0540
Risk margin	R0550
Technical provisions - health (similar to non-life)	R0560
Technical provisions calculated as a whole	R0570
Best Estimate	R0580
Risk margin	R0590
Technical provisions - life (excluding index-linked and unit-linked)	R0600 713 668 595 326.58
Technical provisions - health (similar to life)	R0610
Technical provisions calculated as a whole	R0620
Best Estimate	R0630
Risk margin	R0640
Technical provisions - life (excluding health and index-linked and unit-linked)	R0650 713 668 595 326.58
Technical provisions calculated as a whole	R0660 0.00
Best Estimate	R0670 702 399 318 405.39
Risk margin	R0680 11 269 276 921.19
Technical provisions - index-linked and unit-linked	R0690
Technical provisions calculated as a whole	R0700
Best Estimate	R0710
Risk margin	R0720
Other technical provisions	R0730
Contingent liabilities	R0740 0.00
Provisions other than technical provisions	R0750 743 444 577.63
Pension benefit obligations	R0760 571 670 348.53
Deposits from reinsurers	R0770
Deferred tax liabilities	R0780 813 818 622.25
Derivatives	R0790 3 149 512 623.53
Debts owed to credit institutions	R0800
Financial liabilities other than debts owed to credit institutions	R0810 6 727 146 572.00
Insurance & intermediaries payables	R0820 1 384 704 762.73
Reinsurance payables	R0830
Payables (trade, not insurance)	R0840 856 093 897.25
Subordinated liabilities	R0850 4 713 366 867.66
Subordinated liabilities not in Basic Own Funds	R0860
Subordinated liabilities in Basic Own Funds	R0870 4 713 366 867.66
Any other liabilities, not elsewhere shown	R0880 821 818 856.92
Total liabilities	R0900 733 450 172 455.08
Excess of assets over liabilities	R1000 44 604 641 227.75

5.05.01.02
 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 health insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance	
	0320	0320	0320	0320	0320	0320	0370	0380	
Premiums written									
Gross	83430	70 126 176 501,26							70 126 176 501,26
Reinsurers' share	83430								
Net	83430	70 126 176 501,26							70 126 176 501,26
Premiums earned									
Gross	83530	70 234 303 303,26							70 234 303 303,26
Reinsurers' share	83530								
Net	83530	70 234 303 303,26							70 234 303 303,26
Claims incurred									
Gross	83630	97 578 534 092,50							97 578 534 092,50
Reinsurers' share	83630								
Net	83630	97 578 534 092,50							97 578 534 092,50
Expenses incurred	83730	1 517 250 979,50							1 517 250 979,50
Balance - other technical expenses/income	83830								0,00
Total technical expenses	83930								1 517 250 979,50
Total amount of surrenders	84030								

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Life and Health SLT Technical Provisions

Technical provisions calculated as a whole counterparty default associated to TP calculated as a whole
 Technical provisions calculated as a sum of BE and RM
 Best Estimate
 Gross Best Estimate
 Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to
 Best estimate minus recoverables from reinsurance/SPV and Finite Re
 Risk Margin
 Technical provisions - total

	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 and guarantees		Contracts without options and guarantees	Contracts with options and guarantees					Contracts without options and guarantees	Contracts with options and guarantees				
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0150	C0160	C0170	C0180	C0190	C0200	C0210
RO010	0.00									0.00						
RO020																
RO030										702 399 318 405.39						
RO080										702 399 318 405.39						
RO090										702 399 318 405.39						
RO100										11 269 276 921.19						
RO200										713 668 595 326.58						

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Impact of long term guarantees measures and transitionals

	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 713 668 595 326.58	0.00	0.00	-142 264 766.72	0.00
Basic own funds	R0020 49 318 008 095.41	0.00	0.00	142 264 766.72	0.00
Eligible own funds to meet Solvency Capital Requirement	R0050 49 527 427 251.24	0.00	0.00	277 971 699.55	0.00
Solvency Capital Requirement	R0090 14 325 997 626.48	0.00	0.00	271 413 865.65	0.00
Eligible own funds to meet MCR	R0100 43 203 052 785.07	0.00	0.00	330 269 134.98	0.00
Minimum Capital Requirement	R0110 4 193 121 735.32	0.00	0.00	940 021 841.27	0.00

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Own funds

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
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	0,00	0,00		
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	22 978 352 604,00	22 978 352 604,00		
Subordinated mutual member accounts	R0050				
Surplus funds	R0070				
Preference shares	R0090				
Share premium account related to preference shares	R0110				
Reconciliation reserve	R0130	17 952 360 064,54	17 952 360 064,54		
Subordinated liabilities	R0140	4 713 366 867,66		1 433 715 769,47	3 279 651 098,19
An amount equal to the value of net deferred tax assets	R0160	0,00			0,00
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	3 673 928 559,21		3 673 928 559,21	
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					
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	R0220				
Deductions					
Deductions for participations in financial and credit institutions	R0230				
Total basic own funds after deductions	R0290	49 318 008 095,41	40 930 712 668,54	1 433 715 769,47	6 953 579 657,40
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	R0310	14 339 311 673,52		14 339 311 673,52	
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	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
Total ancillary own funds	R0400	14 339 311 673,52		14 339 311 673,52	
Available and eligible own funds					
Total available own funds to meet the SCR	R0500	63 657 319 768,92	40 930 712 668,54	1 433 715 769,47	21 292 891 330,92
Total available own funds to meet the MCR	R0510	49 318 008 095,41	40 930 712 668,54	1 433 715 769,47	6 953 579 657,40
Total eligible own funds to meet the SCR	R0540	49 527 427 251,24	40 930 712 668,54	1 433 715 769,47	7 162 998 813,24
Total eligible own funds to meet the MCR	R0550	43 203 052 785,07	40 930 712 668,54	1 433 715 769,47	838 624 347,06
SCR	R0580	14 325 997 626,48			
MCR	R0600	4 193 121 735,32			
Ratio of Eligible own funds to SCR	R0620	3,46			
Ratio of Eligible own funds to MCR	R0640	10,30			

	Value	
	C0060	
Reconciliation reserve		
Excess of assets over liabilities	R0700	44 604 641 227,75
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	
Other basic own fund items	R0730	26 652 281 163,21
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	0,00
Reconciliation reserve	R0760	17 952 360 064,54
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	13 828 893 299,50
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	0,00
Total Expected profits included in future premiums (EPIFP)	R0790	13 828 893 299,50

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Solvency Capital Requirement - for undertakings on Standard Formula

		Gross solvency capital requirement	USP
		C0110	C0090
Market risk	R0010	141 855 280 082.54	0.00
Counterparty default risk	R0020	3 384 856 884.32	0.00
Life underwriting risk	R0030	112 901 965 071.75	0.00
Health underwriting risk	R0040		0.00
Non-life underwriting risk	R0050		0.00
Diversification	R0060	-54 868 247 825.65	0.00
Intangible asset risk	R0070		0.00
Basic Solvency Capital Requirement	R0100	203 273 854 212.96	0.00
Calculation of Solvency Capital Requirement		C0100	
Operational risk	R0130	3 212 165 832.30	
Loss-absorbing capacity of technical provisions	R0140	-190 832 849 825.51	
Loss-absorbing capacity of deferred taxes	R0150	-1 327 172 593.28	
Capital requirement for business operated in accordance with Art. 4 of Directive 2002/47/EC	R0160		
Solvency Capital Requirement excluding capital add-on	R0200	14 325 997 626.48	
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	14 325 997 626.48	
Other information on SCR			
Capital requirement for duration-based equity risk sub-module	R0400		0.00
Total amount of notional solvency capital requirements for remaining	R0410		
Total amount of notional solvency capital requirements for ring-	R0420		0.00
Total amount of notional solvency capital requirements for matching	R0430		0.00
adjustment portfolios			

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

	Result	
	C0010	
MCRNL Result	R0010	

Medical expenses and proportional reinsurance
 Income protection insurance and proportional reinsurance
 Workers' compensation insurance and proportional reinsurance
 Motor vehicle liability insurance and proportional reinsurance
 Other motor insurance and proportional reinsurance
 Marine, aviation and transport insurance and proportional reinsurance
 Fire and other damage to property insurance and proportional reinsurance
 General liability insurance and proportional reinsurance
 Credit and suretyship insurance and proportional reinsurance
 Legal expenses insurance and proportional reinsurance
 Assistance and proportional reinsurance
 Miscellaneous financial loss insurance and proportional reinsurance
 Non-proportional health reinsurance
 Non-proportional casualty reinsurance
 Non-proportional marine, aviation and transport reinsurance
 Non-proportional property reinsurance

	Net (of reinsurance/SPV) best estimate and TP calculated as a whole provisions	Net (of reinsurance) written premiums in the last 12 months
	C0020	C0030
R0020		
R0030		
R0040		
R0050		
R0060		
R0070		
R0080		
R0090		
R0100		
R0110		
R0120		
R0130		
R0140		
R0150		
R0160		
R0170		

Linear formula component for life insurance and reinsurance obligations

	Result	
	C0040	
MCRL Result	R0200	4 193 121 735,32

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

	Net (of reinsurance/SPV) best	Net (of reinsurance/SPV) total
	C0050	C0060
R0210	454 120 661 615,09	
R0220	248 278 656 790,30	
R0230	0,00	
R0240	0,00	
R0250		430 210 583 802,00

Overall MCR calculation

	Value	
	C0070	
Linear MCR	R0300	4 193 121 735,32
SCR	R0310	14 325 997 626,48
MCR cap	R0320	6 446 698 931,91
MCR floor	R0330	3 581 499 406,62
Combined MCR	R0340	4 193 121 735,32
Absolute floor of the MCR	R0350	47 494 000,00

Minimum Capital Requirement

	Value	
Minimum Capital Requirement	R0400	4 193 121 735,32