S.02.01.02 Balance sheet

Assets		Solvency II value C0010
oodwill	R0010	
eferred acquisition costs	R0020	
tangible assets	R0030	510 070 470
eferred tax assets ension benefit surplus	R0040 R0050	518 878 460
roperty, plant & equipment held for own use	R0060	37 873 274
evestments (other than assets held for index-linked and unit-linked contracts)	R0070	586 347 721 490
Property (other than for own use)	R0080	1 398 840 447
Holdings in related undertakings, including participations	R0090	86 065 593 209
Equities	R0100	59 030 982 359
Equities - listed	R0110	49 321 884 215
Equities - unlisted	R0120	9 709 098 144
Bonds	R0130	271 006 130 170 44 112 818 870
Government Bonds Corporate Bonds	R0140 R0150	226 893 311 301
Structured notes	R0160	220 893 311 301
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	163 417 129 41
Derivatives	R0190	4 746 665 116
Deposits other than cash equivalents	R0200	682 380 773
Other investments	R0210	
ssets held for index-linked and unit-linked contracts	R0220	
oans and mortgages	R0230	89 457 323 42
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	2 854 732 994
Other loans and mortgages	R0260	86 602 590 434
einsurance recoverables from: Non-life and health similar to non-life	R0270 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	
Health similar to life	R0320	
Life excluding health and index-linked and unit-linked	R0330	
Life index-linked and unit-linked	R0340	
eposits to cedants	R0350	
surance and intermediaries receivables	R0360	1 039 807 507
einsurance receivables	R0370 R0380	200 745 717
eceivables (trade, not insurance) by shares (held directly)	R0390	309 745 717
mounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	
ash and cash equivalents	R0410	18 077 244 331
any other assets, not elsewhere shown	R0420	1 363 022 168
'otal assets	R0500	697 151 616 37
iabilities		Solvency II valu C0010
echnical provisions - non-life	R0510	00010
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 echnical provisions - life (excluding index-linked and unit-linked)	R0590 R0600	640 533 996 17
Technical provisions - health (similar to life)	R0610	040 333 990 17
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	640 533 996 176
To the instance of the latest and th	R0660	-
Technical provisions calculated as a whole	R0670	628 628 703 981
Best Estimate		11 905 292 196
Best Estimate Risk margin	R0680	
Best Estimate Risk margin echnical provisions - index-linked and unit-linked	R0680 R0690	
Best Estimate Risk margin echnical provisions - index-linked and unit-linked Technical provisions calculated as a whole	R0680 R0690 R0700	
Best Estimate Risk margin echnical provisions - index-linked and unit-linked Technical provisions calculated as a whole Best Estimate	R0680 R0690 R0700 R0710	
Best Estimate Risk margin echnical provisions - index-linked and unit-linked Technical provisions calculated as a whole Best Estimate Risk margin	R0680 R0690 R0700 R0710 R0720	
Best Estimate Risk margin ectnical provisions - index-linked and unit-linked Technical provisions calculated as a whole Best Estimate Risk margin ther technical provisions	R0680 R0690 R0700 R0710	
Best Estimate Risk margin echnical provisions - index-linked and unit-linked Technical provisions calculated as a whole Best Estimate Risk margin ther technical provisions ontingent liabilities rovisions other than technical provisions	R0680 R0690 R0700 R0710 R0720 R0730 R0740 R0750	
Best Estimate Risk margin ecchnical provisions - index-linked and unit-linked Technical provisions calculated as a whole Best Estimate Risk margin ther technical provisions ontingent liabilities rovisions other than technical provisions ension benefit obligations	R0680 R0690 R0700 R0710 R0720 R0730 R0740 R0750	
Best Estimate Risk margin echnical provisions - index-linked and unit-linked Technical provisions calculated as a whole Best Estimate Risk margin ther technical provisions ontingent liabilities rovisions other than technical provisions ension benefit obligations eposits from reinsurers	R0680 R0690 R0700 R0710 R0720 R0730 R0740 R0750 R0760	524 066 084
Best Estimate Risk margin echnical provisions - index-linked and unit-linked Technical provisions calculated as a whole Best Estimate Risk margin ther technical provisions ontingent liabilities rovisions other than technical provisions ension benefit obligations eposits from reinsurers eferred tax liabilities	R0680 R0690 R0700 R0710 R0720 R0730 R0740 R0750 R0760 R0770	524 066 084 566 438 218
Best Estimate Risk margin echnical provisions - index-linked and unit-linked Technical provisions calculated as a whole Best Estimate Risk margin ther technical provisions ontingent liabilities rovisions other than technical provisions ension benefit obligations eposits from reinsurers eferred tax liabilities erivatives	R0680 R0690 R0700 R0710 R0720 R0730 R0740 R0750 R0760 R0770 R0780	524 066 084 566 438 218
Best Estimate Risk margin echnical provisions - index-linked and unit-linked Technical provisions calculated as a whole Best Estimate Risk margin ther technical provisions ontingent liabilities rovisions other than technical provisions ension benefit obligations eposits from reinsurers eferred tax liabilities erivatives ebts owed to credit institutions	R0680 R0690 R0700 R0710 R0720 R0730 R0740 R0750 R0760 R0770 R0780 R0790	524 066 084 566 438 218 2 780 655 132
Best Estimate Risk margin echnical provisions - index-linked and unit-linked Technical provisions calculated as a whole Best Estimate Risk margin ther technical provisions ontingent liabilities rovisions other than technical provisions ension benefit obligations eposits from reinsurers eferred tax liabilities erivatives ebts owed to credit institutions inancial liabilities other than debts owed to credit institutions	R0680 R0690 R0700 R0710 R0720 R0730 R0740 R0750 R0760 R0770 R0780 R0790 R0800	524 066 084 566 438 218 2 780 655 132 2 678 282 611
Best Estimate Risk margin echnical provisions - index-linked and unit-linked Technical provisions calculated as a whole Best Estimate Risk margin ther technical provisions ontingent liabilities rovisions other than technical provisions ension benefit obligations eposits from reinsurers eferred tax liabilities erivatives ebts owed to credit institutions inancial liabilities other than debts owed to credit institutions issurance & intermediaries payables	R0680 R0690 R0700 R0710 R0710 R0720 R0730 R0740 R0750 R0760 R0770 R0780 R0790 R0800 R0810 R0820	524 066 08- 566 438 218 2 780 655 132 2 678 282 61
Best Estimate Risk margin echnical provisions - index-linked and unit-linked Technical provisions calculated as a whole Best Estimate Risk margin ther technical provisions ontingent liabilities rovisions other than technical provisions ension benefit obligations eposits from reinsurers eferred tax liabilities erivatives ebts owed to credit institutions inancial liabilities other than debts owed to credit institutions issurance & intermediaries payables einsurance payables	R0680 R0690 R0700 R0710 R0710 R0720 R0730 R0740 R0750 R0760 R0770 R0780 R0790 R0800 R0810 R0820 R0830	524 066 08- 566 438 218 2 780 655 132 2 678 282 611 700 753 542
Best Estimate Risk margin echnical provisions - index-linked and unit-linked Technical provisions calculated as a whole Best Estimate Risk margin ther technical provisions ontingent liabilities rovisions other than technical provisions ension benefit obligations eposits from reinsurers referred tax liabilities retrivatives retri	R0680 R0690 R0700 R0710 R0710 R0720 R0730 R0740 R0750 R0760 R0770 R0780 R0790 R0800 R0810 R0820 R0830	524 066 084 566 438 218 2 780 655 132 2 678 282 611 700 753 542 1 001 361 741
Best Estimate Risk margin echnical provisions - index-linked and unit-linked Technical provisions calculated as a whole Best Estimate Risk margin ther technical provisions ontingent liabilities rovisions other than technical provisions ension benefit obligations eposits from reinsurers referred tax liabilities retrivatives retri	R0680 R0690 R0700 R0710 R0710 R0720 R0730 R0740 R0750 R0760 R0770 R0780 R0790 R0800 R0810 R0820 R0830	524 066 084 566 438 218 2 780 655 132 2 678 282 611 700 753 542 1 001 361 741
Best Estimate Risk margin echnical provisions - index-linked and unit-linked Technical provisions calculated as a whole Best Estimate Risk margin ther technical provisions ontingent liabilities rovisions other than technical provisions ension benefit obligations eposits from reinsurers teferred tax liabilities reivatives elets owed to credit institutions inancial liabilities other than debts owed to credit institutions surrance & intermediaries payables einsurance payables ayables (trade, not insurance) ubordinated liabilities	R0680 R0690 R0700 R0700 R0710 R0720 R0730 R0740 R0750 R0760 R0770 R0780 R0780 R0800 R0800 R0810 R0820 R0830 R0840 R0850	1 041 462 034 524 066 084 524 066 084 2 780 655 132 2 678 282 611 700 753 542 1 001 361 741 4 464 936 750
Best Estimate Risk margin cetnical provisions - index-linked and unit-linked Technical provisions calculated as a whole Best Estimate Risk margin Wher technical provisions Contingent liabilities rovisions other than technical provisions ension benefit obligations eposits from reinsurers referred tax liabilities retrivatives retrivatives retrivatives retrivatives reinsurance a intermediaries payables reinsurance & intermediaries payables reinsurance payables ayables (trade, not insurance) ubordinated liabilities not in Basic Own Funds Subordinated liabilities in Basic Own Funds Subordinated liabilities in Basic Own Funds Subordinated liabilities in Basic Own Funds Supordinated liabilities in Basic Own Funds Subordinated liabilities in Basic Own Funds Subordinated liabilities in Basic Own Funds	R0680 R0690 R0700 R0710 R0710 R0720 R0730 R0730 R0750 R0760 R0770 R0780 R0780 R0800 R0810 R0820 R0830 R0840 R0850 R0850 R0860 R0850 R0860 R0870 R0870	524 066 084 566 438 218 2 780 655 132 2 678 282 611 700 753 542 1 001 361 741 4 464 936 750 4 464 936 750
Best Estimate Risk margin rechnical provisions - index-linked and unit-linked Technical provisions calculated as a whole Best Estimate Risk margin Other technical provisions Contingent liabilities Provisions other than technical provisions Pension benefit obligations Peposits from reinsurers Peferred tax liabilities Perivatives Perivatives Perivatives Peisancial liabilities other than debts owed to credit institutions Pinancial liabilities other than debts owed to credit institutions Pinancial liabilities other than debts owed to credit institutions Pinancial liabilities other than debts owed to credit institutions Pinancial liabilities other than debts owed to credit institutions Pinancial liabilities other than debts owed to credit institutions Pinancial liabilities other than debts owed to credit institutions Pinancial liabilities of the recommendation of the province of the pr	R0680 R0690 R0700 R0710 R0710 R0720 R0730 R0740 R0750 R0760 R0770 R0780 R0780 R0800 R0810 R0820 R0830 R0840 R0850 R0850 R0850 R0860	524 066 084 566 438 218 2 780 655 132 2 678 282 611 700 753 542 1 001 361 741 4 464 936 750

	ſ			Line of Business fo	or: life insurance ob	ligations		Life reinsuranc	Life reinsurance obligations		
		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		
	İ	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300	
Premiums written						•	•	•			
Gross	R1410		50 522 685 236,13							50 522 685 236,13	
Reinsurers' share	R1420										
Net	R1500		50 522 685 236,13							50 522 685 236,13	
Premiums earned	11100				1						
Gross	R1510		50 137 053 999,13		1					50 137 053 999,13	
Reinsurers' share	R1520		30 137 033 777,13							50 157 055 777,15	
Net	R1600		50 137 053 999,13							50 137 053 999,13	
Claims incurred	KIOOO		50 157 055 777,15							50 157 055 777,15	
Gross	R1610		24 427 907 953,76							24 427 907 953,76	
Reinsurers' share	R1620		24 421 701 733,10							24 427 707 733,70	
Net	R1700		24 427 907 953,76							24 427 907 953,76	
Changes in other technical provisions	K1700		24 421 701 733,10							24 427 707 733,70	
Gross	R1710										
Reinsurers' share	R1720										
Net	R1800										
Expenses incurred	R1900		1 501 564 962,20							1 501 564 962.20	
Administrative expenses	KIJOU		1 301 304 702,20							1 301 304 702,20	
Gross	R1910		198 275 678,74							198 275 678,74	
Reinsurers' share	R1920		170 273 070,74							170 273 070,74	
Net Net	R2000		198 275 678,74							198 275 678,74	
Investment management expenses	112000		170 273 070,74							170 273 070,74	
Gross	R2010		289 366 930,64							289 366 930,64	
Reinsurers' share	R2020		20, 300, 30,01							207 300 730,01	
Net	R2100		289 366 930,64							289 366 930,64	
Claims management expenses	112100		207 300 730,01							207 300 730,01	
Gross	R2110		214 560 016,16							214 560 016,16	
Reinsurers' share	R2120										
Net	R2200		214 560 016,16							214 560 016,16	
Acquisition expenses											
Gross	R2210		178 540 956,22							178 540 956,22	
Reinsurers' share	R2220		, , , , , , , , , , , , , , , , , , , ,								
Net	R2300		178 540 956,22							178 540 956,22	
Overhead expenses											
Gross	R2310		620 821 380,43							620 821 380,43	
Reinsurers' share	R2320		.,.								
Net	R2400		620 821 380,43							620 821 380,43	
Other expenses	R2500	$\overline{}$			\sim			\sim	$\overline{}$	0,00	
Total expenses	R2600	>	\sim	>	>		>	\sim	>	1 501 564 962,20	
Total amount of surrenders	R2700										
Total amount of suffenders	K2/00				1						

S.12.01.02 Life and Health SLT Technical Provisions

			Index-linked and ur linked insurance		Other life insur	ance				Accepte	ed reinsurance			Heal	h insurance (direct bus	iness)	Annuities stemming		
		Insurance with profit participation	without options and guarantee s	ontra cts with otion and saran	Contracts without options and guarantees	Contracts with options and guarantees	Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations		Insurance with profit participation on Accepted reinsurance (Gross)				Total (Life other than health insurance, incl. Unit-Linked)		Contracts without options and guarantees	Contracts with options and guarantees	from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
		C0020	C003 C0040 C	0050 C0060	C0070	C0080	C0090	C0100	C0110				C0150	C0160	C0170	C0180	C0190	C0200	C0210
Technical provisions calculated as a whole	R0010	0,00	\sim			<							0,00						
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	R0020		\sim		>	<									>	<<			
Technical provisions calculated as a sum of BE and RM		$>\!<$	$\times\!$	$<\!\!\!>$	$>\!\!<$	> <	$>\!<$	⋈	$>\!\!<$	$\geq \leq$	$>\!<$	> <	> <	$>\!\!<$	> <	$>\!\!<$	$>\!<$	$>\!\!<$	$>\!<$
Best Estimate		\sim	\times	$\prec \!\!\! \! \! \! \! \! \! \! \! \! \! \! \! \! \! \! \! \!$	> <	\sim	\sim	\simeq	> <	> <	> <	\sim	\sim	$>\!\!<$	><	><	> <	\sim	\sim
Gross Best Estimate	R0030	628 628 703 980,77	>	\sim									628 628 703 980,77	> <					
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0040		\times	\times					><	$>\!<$	><	> <		><					
Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses	R0050		\geq	\simeq					><	$\geq \leq$	$>\!\!<$			$\geq \leq$					
Recoverables from SPV before adjustment for expected losses Recoverables from Finite Re before adjustment for expected losses	R0060 R0070		\Rightarrow	-≪						~	>	=							
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty			$\langle \rangle$	$\langle \rangle$										< $>$					
default	R0080		XII	X															
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090	628 628 703 980,77	\times	_><					> <	><	\sim	\rightarrow	628 628 703 980,77	><					
Risk Margin	R0100	11 905 292 195.67	\sim	S.,	\sim	\leq							11 905 292 195.67		=	=			
Amount of the transitional on Technical Provisions Technical Provisions calculated as a whole	R0110	_	\sim	⋟≫				~				=	_><	_	>		_	_><	_
Best estimate	R0120	0.00	\times	\rightarrow		\sim			\sim	~	\sim	\sim	0.00	><					
Risk margin	R0130	0,00	\sim	<	\mathbb{N}	\sim			\sim	><	$>\!\!<$		0,00		\mathbb{N}	> <			
Technical provisions - total	R0200	640 533 996 176,44	\sim		>	<			> <	> <	> <	>	640 533 996 176,44						

Annex I S.22.01.21 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	640 533 996 176	0	0	-10 966 273	0
Basic own funds	R0020	46 404 686 423	0	0	10 966 273	0
Excess of assets over liabilities	R0030	41 939 749 673	0	0	10 966 273	0
Restricted own funds due to ring-fencing and matching portfolio	R0040	0	0	0	0	0
Eligible own funds to meet Solvency Capital Requirement	R0050	45 981 232 798	0	0	35 623 488	0
Tier 1	R0060	38 724 539 589	0	0	10 966 273	0
Tier 2	R0070	7 256 693 209	0	0	24 657 215	0
Tier 3	R0080	0	0	0	0	0
Solvency Capital Requirement	R0090	14 513 386 417	0	0	49 314 430	0
Eligible own funds to meet MCR	R0100	39 659 765 055	0	0	39 619 158	0
Minimum Capital Requirement	R0110	4 676 127 327	0	0	143 264 426	0

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
			C0020		C0040	C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article		C0010	C0020	C0030	C0040	C0050
68 of Delegated Regulation 2015/35		\sim	\rightarrow	\sim	\sim	\rightarrow
Ordinary share capital (gross of own shares)	R0010	0	0	\sim		\sim
Share premium account related to ordinary share capital	R0030			$>\!<$		\sim
Iinitial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-	R0040	21 388 486 506	21 388 486 506			$\Big / \Big $
type undertakings	K0040	21 388 480 500	21 388 480 300	\sim		
Subordinated mutual member accounts	R0050		\wedge			
Surplus funds	R0070			\sim	\sim	\sim
Preference shares	R0090		\sim			
Share premium account related to preference shares Reconciliation reserve	R0110 R0130	15 907 983 452	15 907 983 452			
Subordinated liabilities	R0140	4 464 936 750	13 907 983 432	1 428 069 631	3 036 867 119	
An amount equal to the value of net deferred tax assets	R0140	1 404 230 730	>	1 420 007 051	3 030 007 11)	0
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	4 643 279 715			4 643 279 715	
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		\sim	\sim	\sim	\sim	\sim
			$\langle \ \ \ \ \ \ \ \ \ \ \ \ \ $	\leq	$\langle \ \ \ \ \rangle$	\leq
Own funds from the financial statements that should not be represented by the reconciliation reserve	R0220					
and do not meet the criteria to be classified as Solvency II own funds Deductions			$\overline{}$	>	\sim	\sim
Deductions Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	46 404 686 423	37 296 469 958	1 428 069 631	7 680 146 834	0
Ancillary own funds	10270	10 10 10 000 123	37 290 109 930	1 120 007 031	7 000 1 10 03 1	
Unpaid and uncalled ordinary share capital callable on demand	R0300		\sim	>		
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for	R0310	12.062.247.601		$\overline{}$	12.072.247.701	
mutual and mutual - type undertakings, callable on demand		12 963 247 681		\sim	12 963 247 681	
Unpaid and uncalled preference shares callable on demand	R0320		\searrow	$\geq \leq$		
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330		\sim	>		
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340		\sim	>		
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350		$\overline{}$	\Longrightarrow		
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360		\sim	$\geq \leq$		> <
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370		\rightarrow	$>\!\!<$		
Other ancillary own funds	R0390		$>\!\!<$	> <		
		r	1		1	T
		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Total ancillary own funds	R0400	12 963 247 681	C0020	C0030	12 963 247 681	C0030
Available and eligible own funds	240 100	12703217 001	\sim	>	12703217001	
Total available own funds to meet the SCR	R0500	59 367 934 104	37 296 469 958	1 428 069 631	20 643 394 515	0
Total available own funds to meet the MCR	R0510	46 404 686 423	37 296 469 958	1 428 069 631	7 680 146 834	\wedge
Total eligible own funds to meet the SCR	R0540	45 981 232 798	37 296 469 958	1 428 069 631	7 256 693 209	0
Total eligible own funds to meet the MCR	R0550	39 659 765 055	37 296 469 958	1 428 069 631	935 225 465	\wedge
SCR	R0580	14 513 386 417	> <	>	>	> <
MCR	R0600	4 676 127 327	\sim	>	\sim	\sim
Ratio of Eligible own funds to SCR	R0620	3	\sim	>	>	\sim
Ratio of Eligible own funds to MCR	R0640	8				
Reconciliation reserve		C0060				
		41 939 749 673	>			
	D0700					
Excess of assets over liabilities Own shares (held directly and indirectly)	R0700 R0710	41 939 749 073				
Own shares (held directly and indirectly)	R0700 R0710 R0720	41 939 749 073				
	R0710	26 031 766 221				
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	R0710 R0720					
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	R0710 R0720 R0730 R0740	26 031 766 221 0				
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	R0710 R0720 R0730					
Own shares (held directly and indirectly) Foreseeable dividends, distributions and charges Other basic own fund tiems Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds Reconciliation reserve Expected profits	R0710 R0720 R0730 R0740	26 031 766 221 0				
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 Expected profits included in future premiums (EPIFP) - Life business	R0710 R0720 R0730 R0740 R0760	26 031 766 221 0 15 907 983 452				
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	R0710 R0720 R0730 R0740 R0760	26 031 766 221 0 15 907 983 452				

S.25.01.21 Solvency Capital Requirement - for undertakings on Standard Formula

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	
Market risk	R0010	109 535 326 564,86	$>\!\!<$	
Counterparty default risk	R0020	3 006 560 708,07	$>\!\!<$	
Life underwriting risk	R0030	94 902 354 931,67		
Health underwriting risk	R0040			
Non-life underwriting risk	R0050			
Diversification	R0060	-44 599 556 954,01	$>\!<$	
Intangible asset risk	R0070		$>\!\!<$	
Basic Solvency Capital Requirement	R0100	162 844 685 250,59	$>\!\!<$	\sim

C0100

Operational risk	R0130	2 828 829 167,93
Loss-absorbing capacity of technical provisions	R0140	-149 484 121 730,94
Loss-absorbing capacity of deferred taxes	R0150	-1 676 006 270,46
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	14 513 386 417,10
Capital add-on already set	R0210	
Solvency capital requirement	R0220	14 513 386 417,10
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 part	R0410	
Total amount of Notional Solvency Capital Requirement for ring fenced funds	R0420	0,00
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	0,00
Diversification effects due to RFF nSCR aggregation for article 304	R0440	0,00

Approach to tax rate

Approach based on average tax rate R0590

C0109
Approach not based on average tax rate

Calculation of loss absorbing capacity of deferred taxes

Calculation of loss absorbing capacity of deferred taxes

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

LAC DT
C0130
-1 676 006 270,46
-47 559 758,32
-1 628 446 512,14
0,00
0,00
-1 676 006 270,46

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

| C0010 | | R0010 | | C0010 | | C0010
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 where the structure of the st

	whole provisions					
	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

		C0040
MCR ₁ Result	R0200	4 676 127 327

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 estimate and TP calculated as a whole provisions

Net (of reinsurance/SPV) total capital at risk

	C0050	C0060	
R0210	416 179 605 686		
R0220	212 449 098 295		
R0230	0		
R0240	0		
R0250		464 050 039 823	

Overall MCR calculation

Linear MCR SCR MCR cap MCR floor Combined MCR

Absolute floor of the MCR

Minimum Capital Requirement

	C0070
R0300	4 676 127 327
R0310	14 513 386 417
R0320	6 531 023 888
R0330	3 628 346 604
R0340	4 676 127 327
R0350	41 211 200

R0400	4 676 127 327