

S.02.01.02

Balance sheet

		Solvency II value				Solvency II value	
Assets		C0010		Liabilities		C0010	
Goodwill	R0010			Technical provisions - non-	R0510		
Deferred acquisition costs	R0020			Technical provisions - non-	R0520		
Intangible assets	R0030			life (excluding health)			
Deferred tax assets	R0040	122 974 060,90		Technical provisions	R0530		
Pension benefit surplus	R0050			calculated as a whole			
Property, plant & equipment held	R0060	24 427 325,64		Best Estimate	R0540		
for own use				Risk margin	R0550		
investments (other than assets	R0070	808 464 475 295,56		Technical provisions -			
held for index-linked and unit-				health (similar to non-life)	R0560		
linked contracts)				Technical provisions	R0570		
Property (other than for own use)	R0080	1 404 345 613,63		calculated as a whole			
Participations and related	R0090	107 326 267 304,25		Best Estimate	R0580		
				Risk margin	R0590		
Equities	R0100	122 219 032 770,46		Technical provisions - life	R0600	859 910 545 340,00	
Equities - listed	R0110	111 935 715 615,13		(excluding index-linked and			
Equities - unlisted	R0120	10 283 317 155,33		unit-linked)			
Bonds	R0130	313 687 539 810,01		Technical provisions -	R0610		
Government Bonds	R0140	52 532 532 519,53		health (similar to life)			
				Technical provisions	R0620		
Corporate Bonds	R0150	261 155 007 290,49		calculated as a whole			
Structured notes	R0160			Best Estimate	R0630		
Collateralised securities	R0170			Risk margin	R0640		
Collective Investments	R0180	262 193 142 278,85		Technical provisions - life	R0650	859 910 545 340,00	
Derivatives	R0190	1 170 925 786,37		(excluding health and index-			
Deposits other than cash	R0200	463 221 731,99		linked and unit-linked)	R0660	0,00	
equivalents				Technical provisions			
Other investments	R0210			calculated as a whole	R0670	847 525 093 839,48	
Assets held for index-linked and	R0220			Best Estimate	R0680	12 385 451 500,51	
unit-linked contracts				Risk margin	R0690		
Loans and mortgages	R0230	96 343 662 865,89		Technical provisions - index-	R0700		
Loans on policies	R0240			linked and unit-linked			
Loans and mortgages to	R0250	3 100 436 215,35		Technical provisions	R0710		
individuals				calculated as a whole			
Other loans and mortgages	R0260	93 243 226 650,53		Best Estimate	R0720		
Reinsurance recoverables from:	R0270			Risk margin			
Non-life and health similar to non-	R0280			Other technical provisions	R0730		
life excluding health	R0290			Contingent liabilities	R0740	0,00	
Health similar to non-life	R0300			Provisions other than	R0750	1 543 219 247,84	
excluding health and index-linked	R0310			technical provisions			
and unit-linked				Pension benefit obligations	R0760	433 727 735,35	
Health similar to life	R0320			Deposits from reinsurers	R0770		
Life excluding health and index-	R0330			Deferred tax liabilities	R0780	237 925 000,00	
linked and unit-linked				Derivatives	R0790	3 773 900 455,97	
Life index-linked and unit-linked	R0340			Debts owed to credit	R0800		
Deposits to cedants	R0350			institutions other	R0810	326 281 374,90	
Insurance and intermediaries	R0360	1 790 774 115,00		than debts owed to credit			
receivables				institutions	R0820	1 966 013 309,93	
Reinsurance receivables	R0370			Insurance & intermediaries			
Receivables (trade, not insurance)	R0380	608 604 334,30		payables	R0830		
Own shares (held directly)	R0390			Reinsurance payables			
Amounts due in respect of own	R0400			Payables (trade, not	R0840	6 963 781 674,99	
fund items or initial fund called up				Subordinated liabilities	R0850		
but not yet paid in				Subordinated liabilities not			
Cash and cash equivalents	R0410	13 645 201 118,88		in BOF	R0860		
Any other assets, not elsewhere	R0420	7 353 887 453,91		Subordinated liabilities in	R0870		
Total assets	R0500	928 354 006 570,07		Any other liabilities, not	R0880	615 796 673,92	
				elsewhere shown			
				Total liabilities	R0900	875 771 190 812,90	
				Excess of assets over			
				liabilities	R1000	52 582 815 757,17	

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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		65 124 084 081,62						65 124 084 081,62	
Reinsurers' share	R1420									
Net	R1500		65 124 084 081,62						65 124 084 081,62	
Premiums earned										
Gross	R1510		65 079 680 991,83						65 079 680 991,83	
Reinsurers' share	R1520									
Net	R1600		65 079 680 991,83						65 079 680 991,83	
Claims incurred										
Gross	R1610		96 564 547 885,19						96 564 547 885,19	
Reinsurers' share	R1620									
Net	R1700		96 564 547 885,19						96 564 547 885,19	
Expenses incurred	R1900		1 902 029 386,58						1 902 029 386,58	
Balance - other technical expenses/income	R2510								0,00	
Total technical expenses	R2600								1 902 029 386,58	
Total amount of surrenders	R2700									

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Life and Health SLT Technical Provisions		Insurance with profit participation	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)	
			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						
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0150	C0160	C0170	C0180	C0190	C0200	C0210
Technical provisions calculated as a whole	R0010	0,00									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																
Technical provisions calculated as a sum of BE and RM																	
Best Estimate																	
Gross Best Estimate	R0030	847 525 093 839,48									847 525 093 839,48						
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080																
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	847 525 093 839,48									847 525 093 839,48						
Risk Margin	R0100	12 385 451 500,51									12 385 451 500,51						
Technical provisions - total	R0200	859 910 545 340,00									859 910 545 340,00						

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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	859 910 545 340,00	0,00	0,00	-191 730 498,53	0,00
Basic own funds	R0020	52 582 815 757,17	0,00	0,00	191 730 498,53	0,00
Eligible own funds to meet Solvency Capital Requirement	R0050	56 809 585 179,08	0,00	0,00	370 167 665,29	0,00
Solvency Capital Requirement	R0090	17 072 883 157,64	0,00	0,00	356 874 333,53	0,00
Eligible own funds to meet MCR	R0100	49 126 787 758,15	0,00	0,00	209 574 215,21	0,00
Minimum Capital Requirement	R0110	4 268 220 789,41	0,00	0,00	89 218 583,38	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	27 939 364 939,00	27 939 364 939,00			
Subordinated mutual member accounts	R0050					
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	20 333 778 661,26	20 333 778 661,26			
Subordinated liabilities	R0140					
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	4 309 672 156,91			4 309 672 156,91	
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	52 582 815 757,17	48 273 143 600,26		4 309 672 156,91	0,00
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	16 518 153 663,27			16 518 153 663,27	
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	16 518 153 663,27			16 518 153 663,27	
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	69 100 969 420,45	48 273 143 600,26		20 827 825 820,18	0,00
Total available own funds to meet the MCR	R0510	52 582 815 757,17	48 273 143 600,26		4 309 672 156,91	
Total eligible own funds to meet the SCR	R0540	56 809 585 179,08	48 273 143 600,26	0,00	8 536 441 578,82	0,00
Total eligible own funds to meet the MCR	R0550	49 126 787 758,15	48 273 143 600,26	0,00	853 644 157,88	
SCR	R0580	17 072 883 157,64				
MCR	R0600	4 268 220 789,41				
Ratio of Eligible own funds to SCR	R0620	3,33				
Ratio of Eligible own funds to MCR	R0640	11,51				

C0060

Reconciliation reserve						
Excess of assets over liabilities	R0700	52 582 815 757,17				
Own shares (held directly and indirectly)	R0710					
Foreseeable dividends, distributions and charges	R0720					
Other basic own fund items	R0730	32 249 037 095,91				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	0,00				
Reconciliation reserve	R0760	20 333 778 661,26				
Expected profits						
Expected profits included in future premiums (EPIFP) - Life business	R0770	15 643 657 303,45				
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	0,00				
Total Expected profits included in future premiums (EPIFP)	R0790	15 643 657 303,45				

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Solvency Capital Requirement - for undertakings on Standard Formula

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0120
Market risk	R0010			
Counterparty default risk	R0020			
Life underwriting risk	R0030			
Health underwriting risk	R0040			
Non-life underwriting risk	R0050			
Diversification	R0060			
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100			

Calculation of Solvency Capital Requirement		C0100
Operational risk	R0130	3 813 862 922,28
Loss-absorbing capacity of technical provisions	R0140	-278 553 353 519,16
Loss-absorbing capacity of deferred taxes	R0150	-1 633 337 964,75
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	.
Solvency Capital Requirement excluding capital add-on	R0200	17 072 883 157,64
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	17 072 883 157,64
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		C0109
Approach based on average tax rate	R0590	Approach not based on average tax rate

Calculation of loss absorbing capacity of deferred taxes		LAC DT
		C0130
LAC DT	R0640	-1 633 337 964,75
LAC DT justified by reversion of deferred tax liabilities	R0650	-114 950 939,10
LAC DT justified by reference to probable future taxable economic profit	R0660	-1 518 387 025,65
LAC DT justified by carry back, current year	R0670	0,00
LAC DT justified by carry back, future years	R0680	0,00
Maximum LAC DT	R0690	-1 633 337 964,75

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

Linear formula component for life insurance and reinsurance obligations

	C0040
MCRL Result	R0200 -420 749 011,57

Net (of reinsurance/SPV) best estimate and TP calculated as a whole provisions

Net (of reinsurance/SPV) total capital at risk

				C0050	C0060
Obligations with profit participation - guaranteed benefits			R0210	486 825 028 004,41	
Obligations with profit participation - future discretionary benefits			R0220	360 700 065 835,07	
Index-linked and unit-linked insurance obligations			R0230	0,00	
Other life (re)insurance and health (re)insurance obligations			R0240	0,00	
Total capital at risk for all life (re)insurance obligations			R0250		461 611 965 269,00

Overall MCR calculation		C0070
Linear MCR	R0300	-420 749 011,57
SCR	R0310	17 072 883 157,64
MCR cap	R0320	7 682 797 420,94
MCR floor	R0330	4 268 220 789,41
Combined MCR	R0340	4 268 220 789,41
Absolute floor of the MCR	R0350	43 099 450,00

Minimum Capital Requirement	R0400	4 268 220 789,41
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