

Annex I

S.02.01.02

Balance sheet

	Solvency II value
	C0010
Assets	
Intangible assets	
Deferred tax assets	
Pension benefit surplus	
Property, plant & equipment held for own use	
Investments (other than assets held for index-linked and unit-linked contracts)	
Property (other than for own use)	
Holdings in related undertakings, including participations	
Equities	
Equities - listed	
Equities - unlisted	
Bonds	
Government Bonds	
Corporate Bonds	
Structured notes	
Collateralised securities	
Collective Investments Undertakings	
Derivatives	
Deposits other than cash equivalents	
Other investments	
Assets held for index-linked and unit-linked contracts	
Loans and mortgages	
Loans on policies	
Loans and mortgages to individuals	
Other loans and mortgages	
Reinsurance recoverables from:	
Non-life and health similar to non-life	
Non-life excluding health	
Health similar to non-life	
Life and health similar to life, excluding health and index-linked and unit-linked	
Health similar to life	
Life excluding health and index-linked and unit-linked	
Life index-linked and unit-linked	
Deposits to cedants	
Insurance and intermediaries receivables	
Reinsurance receivables	
Receivables (trade, not insurance)	
Own shares (held directly)	
Amounts due in respect of own fund items or initial fund called up but not yet paid in	
Cash and cash equivalents	
Any other assets, not elsewhere shown	
Total assets	
	23.378.321
	Solvency II value
	C0010
Liabilities	
Technical provisions – non-life	
Technical provisions – non-life (excluding health)	
TP calculated as a whole	
Best Estimate	
Risk margin	
Technical provisions - health (similar to non-life)	
TP calculated as a whole	
Best Estimate	
Risk margin	
Technical provisions - life (excluding index-linked and unit-linked)	
Technical provisions - health (similar to life)	
TP calculated as a whole	
Best Estimate	
Risk margin	
Technical provisions – life (excluding health and index-linked and unit-linked)	
TP calculated as a whole	
Best Estimate	
Risk margin	
Technical provisions – index-linked and unit-linked	
TP calculated as a whole	
Best Estimate	
Risk margin	
Contingent liabilities	
Provisions other than technical provisions	
Pension benefit obligations	
Deposits from reinsurers	
Deferred tax liabilities	
Derivatives	
Debts owed to credit institutions	
Financial liabilities other than debts owed to credit institutions	
Insurance & intermediaries payables	
Reinsurance payables	
Payables (trade, not insurance)	
Subordinated liabilities	
Subordinated liabilities not in BOF	
Subordinated liabilities in BOF	
Any other liabilities, not elsewhere shown	
Total liabilities	
	22.288.787
Excess of assets over liabilities	
	1.089.535

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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)	
			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
Technical provisions calculated as a whole	R0010	0	0		-			-	-	-
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	0	0		-			-	-	-
Technical provisions calculated as a sum of BE and RM										
Best Estimate										
Gross Best Estimate	R0030	18.969.503		2.565.118	-	3.059	339.974	-	41.746	21.919.399
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	-		-		618	13.020	-	-	13.638
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	19.000.262		-		-	-	-	43.951	21.948.027
Risk Margin	R0100	30.759	3.611		5.691			-	2.205	42.266
Amount of the transitional on Technical Provisions										
Technical Provisions calculated as a whole	R0110	-	-		-			-	-	-
Best estimate	R0120	-		-		-	-	-	-	-
Risk margin	R0130	30.759	3.611		5.691			-	2.205	42.266
Technical provisions - total	R0200	19.000.262	2.568.729		348.724			-	43.951	21.961.665

	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				
	C0160	C0170	C0180	C0190	C0200	C0210
Technical provisions calculated as a whole	R0210	-		-	-	-
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	R0220	-		-	-	-
Technical provisions calculated as a sum of BE and RM						
Best Estimate						
Gross Best Estimate	R0030		20.142	-	1	20.143
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080		410	-	-	410
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090		-	-	1	21.088
Risk Margin	R0100	1.354		-	0	1.354
Amount of the transitional on Technical Provisions						
Technical Provisions calculated as a whole	R0110	-		-	-	-
Best estimate	R0120		-	-	-	-
Risk margin	R0130	1.354		-	0	1.354
Technical provisions - total	R0200	21.497		-	1	21.498

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Non-life Technical Provisions

Direct business and accepted proportional reinsurance								
Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
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	-	-	-	-	-	-	-	-
R0050	-	-	-	-	-	-	-	-
Technical provisions calculated as a sum of BE and RM								
Best estimate								
Premium provisions								
Gross	-	57	-	-	-	-	-	-
R0060	-	57	-	-	-	-	-	-
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	-	-	-	-	-	-	-	-
R0140	-	-	-	-	-	-	-	-
Net Best Estimate of Premium Provisions	-	57	-	-	-	-	-	-
R0150	-	57	-	-	-	-	-	-
Claims provisions								
Gross	-	32	-	-	-	-	-	-
R0160	-	32	-	-	-	-	-	-
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	-	-	-	-	-	-	-	-
R0240	-	-	-	-	-	-	-	-
Net Best Estimate of Claims Provisions	-	32	-	-	-	-	-	-
R0250	-	32	-	-	-	-	-	-
Total Best estimate - gross	-	89	-	-	-	-	-	-
R0260	-	89	-	-	-	-	-	-
Total Best estimate - net	-	89	-	-	-	-	-	-
R0270	-	89	-	-	-	-	-	-
Risk margin	-	142	-	-	-	-	-	-
R0280	-	142	-	-	-	-	-	-
Amount of the transitional on Technical Provisions								
Technical Provisions calculated as a whole	-	-	-	-	-	-	-	-
R0290	-	-	-	-	-	-	-	-
Best estimate	-	-	-	-	-	-	-	-
R0300	-	-	-	-	-	-	-	-
Risk margin	-	-	-	-	-	-	-	-
R0310	-	-	-	-	-	-	-	-
Direct business and accepted proportional reinsurance								
Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
R0320	-	231	-	-	-	-	-	-
Technical provisions - total	-	231	-	-	-	-	-	-
R0330	-	-	-	-	-	-	-	-
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	-	-	-	-	-	-	-	-
R0340	-	231	-	-	-	-	-	-
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	-	231	-	-	-	-	-	-

Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				Total Non-Life obligation
Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
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	-	-	-	-	-	-	-
R0050	-	-	-	-	-	-	-
Technical provisions calculated as a sum of BE and RM							
Best estimate							
Premium provisions							
Gross	-	-	-	-	-	-	57
R0060	-	-	-	-	-	-	57
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	-	-	-	-	-	-	-
R0140	-	-	-	-	-	-	-
Net Best Estimate of Premium Provisions	-	-	-	-	-	-	57
R0150	-	-	-	-	-	-	57
Claims provisions							
Gross	-	-	-	-	-	-	32
R0160	-	-	-	-	-	-	32
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	-	-	-	-	-	-	-
R0240	-	-	-	-	-	-	-
Net Best Estimate of Claims Provisions	-	-	-	-	-	-	32
R0250	-	-	-	-	-	-	32
Total Best estimate - gross	-	-	-	-	-	-	89
R0260	-	-	-	-	-	-	89
Total Best estimate - net	-	-	-	-	-	-	89
R0270	-	-	-	-	-	-	89
Risk margin	-	-	-	-	-	-	142
R0280	-	-	-	-	-	-	142
Amount of the transitional on Technical Provisions							
Technical Provisions calculated as a whole	-	-	-	-	-	-	-
R0290	-	-	-	-	-	-	-
Best estimate	-	-	-	-	-	-	-
R0300	-	-	-	-	-	-	-
Risk margin	-	-	-	-	-	-	-
R0310	-	-	-	-	-	-	-
Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				Total Non-Life obligation
Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
R0320	-	-	-	-	-	-	231
Technical provisions - total	-	-	-	-	-	-	231
R0330	-	-	-	-	-	-	-
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	-	-	-	-	-	-	-
R0340	-	-	-	-	-	-	231
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	-	-	-	-	-	-	231

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Impact of long term guarantees and transitional measures

		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	21.983.394	-	-	38.512	-
Basic own funds	R0020	1.110.930	-	-	26.600	-
Eligible own funds to meet Solvency Capital Requirement	R0050	1.110.930	-	-	26.600	-
Solvency Capital Requirement	R0090	407.312	-	-	29.589	-
Eligible own funds to meet Minimum Capital Requirement	R0100	1.110.930	-	-	26.600	-
Minimum Capital Requirement	R0110	183.290	-	-	13.315	-

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Own funds

Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 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

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	195.210	195.210			
R0030	754.850	754.850			
R0040					
R0050					
R0070					
R0090					
R0110					
R0130	129.714	129.714			
R0140	31.156		31.156		
R0160					
R0180					
R0220					
R0230					
R0290	1.110.930	1.079.774	31.156	-	-
R0300					
R0310					
R0320					
R0330					
R0340					
R0350					
R0360					
R0370					
R0390					
R0400					
R0500	1.110.930	1.079.774	31.156		
R0510	1.110.930	1.079.774	31.156		
R0540	1.110.930	1.079.774	31.156		
R0550	1.110.930	1.079.774	31.156		
R0580	407.312				
R0600	183.290				
R0620	273%				
R0640	606%				

	C0060
R0700	1.089.535
R0710	-
R0720	9.760
R0730	950.060
R0740	-
R0760	129.714
R0770	2.227
R0780	-
R0790	2.227

Annex I

S.25.01.21

Solvency Capital Requirement - for undertakings on Standard Formula

Market risk
 Counterparty default risk
 Life underwriting risk
 Health underwriting risk
 Non-life underwriting risk
 Diversification
 Intangible asset risk
Basic Solvency Capital Requirement

Calculation of Solvency Capital Requirement

Operational risk
 Loss-absorbing capacity of technical provisions
 Loss-absorbing capacity of deferred taxes
 Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC

Solvency capital requirement excluding capital add-on

Capital add-on already set

Solvency capital requirement

Other information on SCR

Capital requirement for duration-based equity risk sub-module
 Total amount of Notional Solvency Capital Requirement for remaining part
 Total amount of Notional Solvency Capital Requirements for ring fenced funds
 Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios
 Diversification effects due to RFF nSCR aggregation for article 304

	Gross solvency capital requirement	USP	Simplifications
	C0110	C0090	C0100
R0010	316.992	 	
R0020	11.267	 	
R0030	102.048	 	
R0040	3.694	 	
R0050	0	 	
R0060	-72.936	 	
R0070	0	 	
R0100	361.065	 	
		C0100	
R0130	124.423		
R0140	-1.808.760		
R0150	-78.176		
R0160	0		
R0200	407.312		
R0210	0		
R0220	407.312		
R0400	0		
R0410	407.312		
R0420	0,00		
R0430	0,00		
R0440	0,00		

Annex I

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 _{NL} Result	C0010		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
	R0010	76		
			C0020	C0030
Medical expense insurance and proportional reinsurance	R0020	0,00		
Income protection insurance and proportional reinsurance	R0030	89		
Workers' compensation insurance and proportional reinsurance	R0040	0,00		
Motor vehicle liability insurance and proportional reinsurance	R0050	0,00		
Other motor insurance and proportional reinsurance	R0060	0,00		
Marine, aviation and transport insurance and proportional reinsurance	R0070	0,00		
Fire and other damage to property insurance and proportional reinsurance	R0080	0,00		
General liability insurance and proportional reinsurance	R0090	0,00		
Credit and suretyship insurance and proportional reinsurance	R0100	0,00		
Legal expenses insurance and proportional reinsurance	R0110	0,00		
Assistance and proportional reinsurance	R0120	0,00		
Miscellaneous financial loss insurance and proportional reinsurance	R0130	0,00		
Non-proportional health reinsurance	R0140	0,00		
Non-proportional casualty reinsurance	R0150	0,00		
Non-proportional marine, aviation and transport reinsurance	R0160	0,00		
Non-proportional property reinsurance	R0170	0,00		

Linear formula component for life insurance and reinsurance obligations

MCR _L Result	C0040		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
	R0200	537.670		
			C0050	C0060
Obligations with profit participation - guaranteed benefits	R0210	16.715.259		
Obligations with profit participation - future discretionary benefits	R0220	2.254.244		
Index-linked and unit-linked insurance obligations	R0230	2.565.118		
Other life (re)insurance and health (re)insurance obligations	R0240	390.874		
Total capital at risk for all life (re)insurance obligations	R0250			

Overall MCR calculation

	C0070	
Linear MCR	R0300	537.746
SCR	R0310	407.312
MCR cap	R0320	183.290
MCR floor	R0330	101.828
Combined MCR	R0340	183.290
Absolute floor of the MCR	R0350	3.700
		C0070
Minimum Capital Requirement	R0400	183.290