

Annex I
S.02.01.02
Balance sheet

	Solvency II	Statutory
	value	accounts
	C0010	value
	C0010	C0020
Assets		
Goodwill		2,023
Deferred acquisition costs		3,938
Intangible assets		8,085
Deferred tax assets		17
Pension benefit surplus		
Property, plant & equipment held for own use	21,970	9,520
Investments (other than assets held for index-linked and unit-linked contracts)	418,381	327,677
Property (other than for own use)	12,766	12,766
Holdings in related undertakings, including participations	205,067	115,425
Equities	188	188
Equities - listed		
Equities - unlisted	188	188
Bonds	200,360	199,298
Government Bonds	129,722	128,658
Corporate Bonds	70,638	70,640
Structured notes		
Collateralised securities		
Collective Investments Undertakings		
Derivatives		
Deposits other than cash equivalents		
Other investments		
Assets held for index-linked and unit-linked contracts	117,481	116,770
Loans and mortgages	2,398	1,996
Loans on policies	1,016	1,016
Loans and mortgages to individuals		
Other loans and mortgages	1,383	980
Reinsurance recoverables from:	296	1,227
Non-life and health similar to non-life	296	1,227
Non-life excluding health		
Health similar to non-life	296	1,227
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	1,745	10,612
Reinsurance receivables		
Receivables (trade, not insurance)	511	515
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	7,578	7,322
Any other assets, not elsewhere shown	152	138
Total assets	570,512	489,840
	Solvency II	Statutory
	value	accounts
	C0010	value
	C0010	C0020
Liabilities		
Technical provisions – non-life	8,527	8,008
Technical provisions – non-life (excluding health)	285	263
Technical provisions calculated as a whole		
Best Estimate	264	
Risk margin	21	
Technical provisions - health (similar to non-life)	8,242	7,745
Technical provisions calculated as a whole		
Best Estimate	5,230	
Risk margin	3,012	
Technical provisions - life (excluding index-linked and unit-linked)	164,472	163,810
Technical provisions - health (similar to life)	-302	
Technical provisions calculated as a whole		
Best Estimate	-371	
Risk margin	70	
Technical provisions – life (excluding health and index-linked and unit-linked)	164,774	163,810
Technical provisions calculated as a whole		
Best Estimate	162,283	
Risk margin	2,491	
Technical provisions – index-linked and unit-linked	120,520	118,702
Technical provisions calculated as a whole		
Best Estimate	119,429	
Risk margin	1,091	
Other technical provisions		
Contingent liabilities		
Provisions other than technical provisions		
Pension benefit obligations	280	280
Deposits from reinsurers		
Deferred tax liabilities	8,373	
Derivatives		
Debts owed to credit institutions		
Financial liabilities other than debts owed to credit institutions	733	733
Insurance & intermediaries payables	3,074	3,798
Reinsurance payables	1,504	1,504
Payables (trade, not insurance)	3,313	3,230
Subordinated liabilities		0
Subordinated liabilities not in Basic Own Funds		0
Subordinated liabilities in Basic Own Funds		0
Any other liabilities, not elsewhere shown		0
Total liabilities	310,797	300,066
Excess of assets over liabilities	259,715	189,774

	Index-linked and unit-linked insurance				Other life insurance			Annuities stemming from non-life insurance contracts and relating to insurance obligations	Accepted reinsurance					Health insurance (direct business)			Annuities stemming from non-life insurance contracts and relating to health	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			Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Reinsurances stemming from non-life accepted insurance contracts	Total (Life other than health insurance, incl. Unit-Linked)	Contracts without options and guarantees	Contracts with options or guarantees					
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180	C0190	C0200	C0210
Technical provisions calculated as a whole																				
Total Recoverables from reinsurance/SPV and Finite Re R0020																				
Technical provisions calculated as a sum of BE and RM																				
Best Estimate	162.811		119.429				-528							281.712				-371		-371
Gross Best Estimate																				
R0030																				
Total recoverables from reinsurance/SPV and Finite Re																				
R0040																				
Recoverables from reinsurance (except SPV and Finite Re)																				
R0050																				
Recoverables from SPV before adjustment for expected losses																				
R0060																				
Recoverables from Finite Re before adjustment for expected losses																				
R0070																				
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	162.811		119.429	0			-528	0	0	0				281.712		0		-371	0	0
Best estimate minus recoverables from reinsurance/SPV and Finite Re	2.409	1.091			82									3.582	70					70
R0100																				
Risk Margin																				
Amount of the transitional on Technical Provisions																				
Technical Provisions calculated as a whole																				
Best estimate																				
Risk margin	165.220	120.520			-446									285.294	-302					-302
Technical provisions - total	165.220	120.520			-446			0	0					285.294	-302			0	0	-302
Technical provisions minus recoverables from reinsurance/SPV																				
Best Estimate of products with a surrender option																				
Gross BE for Cash flow																				
Cash out-flows		6.479			4.779									-1.700	-429					429
Future guaranteed and discretionary benefits	219.343													219.343						
Future guaranteed benefits	1.209													1.209						
Future discretionary benefits	12.609	12.704			1.724									27.037	146					146
Future expenses and other cash out-flows																				
Cash in-flows	76.350	4.031			7.031									81.412	946					946
Future premiums																				
Other cash in-flows	0.97%				0%															
Percentage of gross Best Estimate calculated using a approximator	125.121				1.912									127.033						
Surrender value																				
Best estimate subject to transitional of the interest rate	0	0			0			0	0					0	0			0	0	0
Technical provisions without transitional on interest rate	162.811	2.194			-528									164.476	-371					-371
Best estimate subject to volatility adjustment	163.330	119.461			-536			0	0					282.225	-372			0	0	-372
Technical provisions without volatility adjustment and without or																				
Best estimate subject to matching adjustment	0	0			0			0	0					0	0			0	0	0
Technical provisions without matching adjustment and without a	0	0			0			0	0					0	0			0	0	0

Total Non-Life Business

Accident year /

Z0020	1
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Gross Claims Paid (non-cumulative)
(absolute amount)

Year	Development year															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160
Prior																
N-14	R0100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N-13	R0120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N-12	R0130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N-11	R0140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N-10	R0120	1,374.61	1,187.85	38.06	4.82	10.22	10.66	10.26	0.00	0.00	9.28	0.00				0.00
N-9	R0160	3,081.30	1,319.62	256.69	201.13	150.49	1.41	58.08	0.00	0.00	0.00					0.00
N-8	R0170	4,223.90	1,325.05	338.35	10.85	0.41	9.85	5.24	3.33	0.00						0.00
N-7	R0180	4,100.43	1,458.07	130.38	57.91	3.59	0.13	7.55	0.00							0.00
N-6	R0190	4,795.46	1,910.40	153.65	164.35	10.10	18.47	0.00								0.00
N-5	R0200	4,784.42	1,442.73	157.23	60.73	4.38	0.00									0.00
N-4	R0210	6,470.19	2,357.71	82.21	135.94	2.18										0.00
N-3	R0220	6,530.80	1,899.75	211.03	33.95											0.00
N-2	R0230	7,021.71	1,938.85	192.28												0.00
N-1	R0240	8,085.02	2,013.31													0.00
N	R0250	8,843.87														0.00

In Current year

	C0170
R0100	0
R0110	0.00
R0120	0.00
R0130	0.00
R0140	0.00
R0120	0.00
R0160	0.00
R0170	0.00
R0180	0.00
R0190	0.00
R0200	0.00
R0210	2.18
R0220	33.95
R0230	192.28
R0240	2,013.31
R0250	8,843.87
Total	11,085.59

Sum of years (cumulative)

	C0180
	0.00
	0.00
	0.00
	0.00
	0.00
	2,645.77
	5,068.71
	5,916.99
	5,758.06
	7,052.43
	6,449.49
	9,048.23
	8,675.53
	9,152.84
	10,098.33
	8,843.87
	78,710.25

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year															
	0.00	0.00	0.00	0.00	0.00	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	15 & +
	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350
Prior	R0100															0.00
N-14	R0110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N-13	R0120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N-12	R0130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19.42	0.00	0.00	105.06	109.05	112.79		
N-11	R0140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
N-10	R0120	0.00	0.00	0.00	0.00	0.00	87.16	0.00	0.00	258.43	169.70	173.04				
N-9	R0160	0.00	0.00	0.00	0.00	1.22	0.00	0.00	39.02	40.84	42.55					
N-8	R0170	0.00	0.00	0.00	7.50	3.80	2.64	55.23	1,411.01	1,442.20						
N-7	R0180	0.00	0.00	39.87	5.01	-0.83	106.00	11.13	11.69							
N-6	R0190	0.00	236.18	140.91	6.80	26.70	32.96	58.29								
N-5	R0200	1,463.70	157.75	-65.32	107.88	-29.66	58.91									
N-4	R0210	1,816.40	64.52	-184.52	69.43	38.79										
N-3	R0220	743.94	424.09	335.84	203.08											
N-2	R0230	5,079.73	490.27	203.38												
N-1	R0240	2,543.98	216.67													
N	R0250	3,351.03														

Year end (discounted)

	C0360
R0100	0
R0110	0.00
R0120	0.00
R0130	112.79
R0140	0.00
R0120	173.04
R0160	42.55
R0170	1,442.20
R0180	11.69
R0190	58.29
R0200	58.91
R0210	38.79
R0220	203.08
R0230	203.38
R0240	216.67
R0250	3,351.03
Total	5,912.41

Annex I
S.22.01.01
Impact of long term guarantees measures and transitionals

		Impact of the LTG measures and transitionals (Step-by-step approach)									
		Amount with Long Term Guarantee measures and transitionals	Without transitional on technical provisions	Impact of transitional on technical provisions	Without transitional on interest rate	Impact of transitional on interest rate	Without volatility adjustment and without other transitional measures	Impact of volatility adjustment set to zero	Without matching adjustment and without all the others	Impact of matching adjustment set to zero	Impact of all LTG measures and transitionals
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
Technical provisions	R0010	293,520	293,520	0	293,520	0	294,064	544	294,064	0	544
Basic own funds	R0020	255,286	255,286	0	255,286	0	254,797	-490	254,797	0	-490
Excess of assets over liabilities	R0030	259,715	259,715	0	259,715	0	259,225	-490	259,225	0	-490
Restricted own funds due to ring-fencing and matching portfolio	R0040	0	0	0	0	0	0	0	0	0	0
Eligible own funds to meet Solvency Capital Requirement	R0050	255,286	255,286	0	255,286	0	254,797	-490	254,797	0	-490
Tier 1	R0060	255,286	255,286	0	255,286	0	254,797	-490	254,797	0	-490
Tier 2	R0070	0	0	0	0	0	0	0	0	0	0
Tier 3	R0080	0	0	0	0	0	0	0	0	0	0
Solvency Capital Requirement	R0090	64,202	64,202	0	64,202	0	64,202	0	64,202	0	0
Eligible own funds to meet Minimum Capital Requirement	R0100	255,286	255,286	0	255,286	0	254,797	-490	254,797	0	-490
Minimum Capital Requirement	R0110	16,051	16,051	0	16,051	0	16,051	0	16,051	0	0

Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
Ordinary share capital (gross of own shares)	R0010	38,600	38,600	0	
Share premium account related to ordinary share capital	R0030	0			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0		0	
Subordinated mutual member accounts	R0050	0		0	0
Surplus funds	R0070				
Preference shares	R0090	0		0	0
Share premium account related to preference shares	R0110	0			
Reconciliation reserve	R0130	216,686	216,686		
Subordinated liabilities	R0140	0		0	0
An amount equal to the value of net deferred tax assets	R0160	0			
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	0			

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					
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Deductions

Deductions for participations in financial and credit institutions

R0230					
R0290	255,286	255,286	0	0	0

Total basic own funds after deductions

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	0			

R0400				0	0
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Total ancillary own funds

Available and eligible own funds

Total available own funds to meet the SCR	R0500	255,286	255,286	0	0
Total available own funds to meet the MCR	R0510	255,286	255,286	0	0
Total eligible own funds to meet the SCR	R0540	255,286	255,286	0	0
Total eligible own funds to meet the MCR	R0550	255,286	255,286	0	0

R0580	64,202				
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SCR

MCR

Ratio of Eligible own funds to SCR

Ratio of Eligible own funds to MCR

R0600	16,051				
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R0620	7,629337711744%				
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R0640	90,51727652619%				
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Reconciliation reserve

Excess of assets over liabilities	R0700	259,715			
Own shares (held directly and indirectly)	R0710	0			
Foreseeable dividends, distributions and charges	R0720	4,428			
Other basic own fund items	R0730	38,600			
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	0			

R0760	216,686				
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Reconciliation reserve

Expected profits

Expected profits included in future premiums (EPIFP) - Life business	R0770	3,098			
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	2,434			

R0790	5,531				
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Total Expected profits included in future premiums (EPIFP)

	C0060
R0700	259,715
R0710	0
R0720	4,428
R0730	38,600
R0740	0
R0760	216,686
R0770	3,098
R0780	2,434
R0790	5,531


Annex I

S.25.01.21

Solvency Capital Requirement - for undertakings on Standard Formula

	Gross solvency capital requirement
	C0110
Market risk	R0010 61,462
Counterparty default risk	R0020 1,412
Life underwriting risk	R0030 11,543
Health underwriting risk	R0040 9,421
Non-life underwriting risk	R0050 71
Diversification	R0060 -14,912
Intangible asset risk	R0070 0
Basic Solvency Capital Requirement	R0100 68,998

Calculation of Solvency Capital Requirement

	C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120
Operational risk	R0130 2,384
Loss-absorbing capacity of technical provisions	R0140 0
Loss-absorbing capacity of deferred taxes	R0150 -7,134
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160 0
Solvency Capital Requirement excluding capital add-on	R0200 64,202
Capital add-on already set	R0210 0
Solvency capital requirement	R0220 64,202
Other information on SCR	
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/MAP nSCR aggregation	R0450 No adjustment
Net future discretionary benefits	R0460 1,209

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

	C0010
MCRNL Result	R0010 3,075

	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 1,567	12,391
Income protection insurance and proportional reinsurance	R0030 3,367	26,594
Workers' compensation insurance and proportional reinsurance	R0040 0	0
Motor vehicle liability insurance and proportional reinsurance	R0050 264	0
Other motor insurance and proportional reinsurance	R0060 0	0
Marine, aviation and transport insurance and proportional reinsurance	R0070 0	0
Fire and other damage to property insurance and proportional reinsurance	R0080 0	0
General liability insurance and proportional reinsurance	R0090 0	0
Credit and suretyship insurance and proportional reinsurance	R0100 0	0
Legal expenses insurance and proportional reinsurance	R0110 0	0
Assistance and proportional reinsurance	R0120 0	0
Miscellaneous financial loss insurance and proportional reinsurance	R0130 0	0
Non-proportional health reinsurance	R0140 0	0
Non-proportional casualty reinsurance	R0150 0	0
Non-proportional marine, aviation and transport reinsurance	R0160 0	0
Non-proportional property reinsurance	R0170 0	0

Linear formula component for life insurance and reinsurance obligations

	C0040
MCRL Result	R0200 7,071

	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 161,602	
Obligations with profit participation - future discretionary benefits	R0220 1,209	
Index-linked and unit-linked insurance obligations	R0230 119,429	
Other life (re)insurance and health (re)insurance obligations	R0240 0	
Total capital at risk for all life (re)insurance obligations	R0250	455,059

Overall MCR calculation

	C0070
Linear MCR	R0300 10,146
SCR	R0310 64,202
MCR cap	R0320 28,891
MCR floor	R0330 16,051
Combined MCR	R0340 16,051
Absolute floor of the MCR	R0350 12,400
Minimum Capital Requirement	R0400 16,051