

**Annex I**  
**S.02.01.02**  
**Balance sheet**

**Assets**

Goodwill
Deferred acquisition costs
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
<b>Total assets</b>

	Solvency II	Statutory
	C0010	C0020
R0010		
R0020		
R0030		9,530
R0040		3
R0050		
R0060	22,897	18,787
R0070	368,913	366,371
R0080	38,990	38,990
R0090		
R0100		
R0110		
R0120		
R0130	329,923	327,381
R0140	329,923	327,381
R0150		
R0160		
R0170		
R0180		
R0190		
R0200		
R0210		
R0220		
R0230	12,499	9,802
R0240		
R0250		
R0260	12,499	9,802
R0270	26,631	24,879
R0280	26,631	24,879
R0290	26,632	24,879
R0300	0	
R0310		
R0320		
R0330		
R0340		
R0350		
R0360	3,611	76,426
R0370	1,602	1,650
R0380	1,123	1,123
R0390		
R0400		
R0410	35,625	35,637
R0420	1,036	1,036
R0500	473,938	545,244

**Liabilities**

Technical provisions – non-life
Technical provisions – non-life (excluding health)
Technical provisions calculated as a whole
Best Estimate
Risk margin
Technical provisions - health (similar to non-life)
Technical provisions calculated as a whole
Best Estimate
Risk margin
Technical provisions - life (excluding index-linked and unit-linked)
Technical provisions - health (similar to life)
Technical provisions calculated as a whole
Best Estimate
Risk margin
Technical provisions – life (excluding health and index-linked and unit-linked)
Technical provisions calculated as a whole
Best Estimate
Risk margin
Technical 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
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 Basic Own Funds
Subordinated liabilities in Basic Own Funds
Any other liabilities, not elsewhere shown
<b>Total liabilities</b>
<b>Excess of assets over liabilities</b>

	Solvency II	Statutory
	C0010	C0020
R0510	235,587	334,301
R0520	233,218	334,301
R0530		
R0540	221,282	
R0550	11,936	
R0560	2,370	
R0570		
R0580	2,003	
R0590	367	
R0600		
R0610		
R0620		
R0630		
R0640		
R0650		
R0660		
R0670		
R0680		
R0690		
R0700		
R0710		
R0720		
R0730		
R0740		
R0750		
R0760	895	895
R0770		
R0780	4,489	
R0790		
R0800		
R0810	1,206	1,206
R0820	6,936	22,100
R0830	3,532	3,539
R0840	8,457	8,458
R0850		
R0860		
R0870		
R0880		
R0900	261,103	370,500
R1000	212,835	174,744





Total Non-Life Business

Accident year / 

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

Year	Development year															15 & +	
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14		
Prior	R0100	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160
N-14	R0110	37,145.95	19,603.87	7,860.34	5,167.10	4,255.17	2,756.09	1,617.87	1,352.11	98.63	28.23	60.58	7.18	195.93	36.00	0.00	2,671.91
N-13	R0120	38,007.48	25,652.87	8,082.11	7,374.15	3,477.33	2,194.59	1,363.83	381.84	383.03	173.53	224.95	1.80	46.83	140.12		
N-12	R0130	49,523.85	29,161.58	6,639.50	5,188.11	7,746.54	3,060.76	1,636.53	608.35	3,241.50	252.93	543.61	68.18	336.72			
N-11	R0140	59,664.27	28,836.85	9,941.15	6,080.72	3,312.18	2,162.51	605.76	1,099.16	312.57	355.83	69.57	25.75				
N-10	R0120	55,349.59	22,706.25	6,716.02	4,031.68	1,861.76	1,008.99	1,324.74	1,079.64	186.82	64.73	4.33					
N-9	R0160	41,473.86	19,461.56	5,807.75	3,723.29	1,822.18	2,306.73	1,696.93	197.55	105.30	20.82						
N-8	R0170	50,689.72	19,721.99	2,891.20	1,526.43	1,802.26	1,722.45	835.05	218.59	1,032.42							
N-7	R0180	36,689.64	13,593.61	3,292.41	1,982.54	2,783.07	2,090.05	306.79	508.32								
N-6	R0190	45,108.71	25,297.39	5,460.17	4,686.54	4,099.48	2,619.75	1,161.29									
N-5	R0200	36,782.12	19,595.97	8,619.57	3,729.15	2,093.45	1,006.87										
N-4	R0210	44,488.65	22,316.97	6,344.49	2,876.51	2,196.92											
N-3	R0220	49,172.61	31,021.18	18,537.04	2,903.75												
N-2	R0230	47,174.02	26,557.44	6,249.78													
N-1	R0240	47,994.71	31,898.98														
N	R0250	44,610.44															

Year	In Current year		Sum of years (cumulative)
	C0170	C0180	
R0100	2,671.913		2,671.91
R0110	0.00		79,943.84
R0120	140.12		86,547.48
R0130	336.72		107,236.78
R0140	25.75		110,262.15
R0120	4.33		93,648.05
R0160	20.82		76,417.76
R0170	1,032.42		80,414.91
R0180	508.32		61,246.43
R0190	1,161.29		88,406.80
R0200	1,006.87		71,796.70
R0210	2,196.92		78,174.92
R0220	2,903.75		101,535.08
R0230	6,249.78		79,948.04
R0240	31,898.98		79,873.95
R0250	44,610.44		44,602.04
Total	R0260	94,768.40	1,242,726.83

Gross undiscounted Best Estimate Claims Provisions  
(absolute amount)

Year	Development year															15 & +	
	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		
Prior	R0100	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350
N-14	R0110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	696.95	595.14	401.16	125.97	49.03	545.66	0.00
N-13	R0120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,277.00	863.02	272.02	314.54	671.21	614.58		
N-12	R0130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,184.56	1,490.72	1,062.68	736.19	660.72	225.36			
N-11	R0140	0.00	0.00	0.00	0.00	0.00	0.00	3,227.96	2,349.56	1,408.36	1,927.77	1,709.59	1,825.16				
N-10	R0120	0.00	0.00	0.00	0.00	0.00	6,338.88	4,577.56	2,279.06	2,066.57	1,172.63	1,427.74					
N-9	R0160	0.00	0.00	0.00	0.00	8,525.48	4,878.03	1,425.63	594.32	2,066.57	1,172.63	1,427.74					
N-8	R0170	0.00	0.00	0.00	11,359.29	8,065.30	6,999.18	6,647.29	5,769.93	5,113.74							
N-7	R0180	0.00	0.00	14,163.57	10,392.14	5,345.22	3,749.90	3,724.88	3,324.26								
N-6	R0190	0.00	25,620.43	16,994.97	9,714.44	8,541.06	8,291.54	6,415.65									
N-5	R0200	47,443.24	26,560.96	14,473.13	8,127.96	6,369.66	6,159.88										
N-4	R0210	47,640.73	19,215.59	12,316.22	10,835.79	8,951.91											
N-3	R0220	52,026.80	20,692.18	13,887.20	11,535.86												
N-2	R0230	58,095.49	25,685.64	20,338.61													
N-1	R0240	70,455.02	34,890.29														
N	R0250	67,018.36															

Year	Year end (discounted)	
	C0360	C0370
R0100	0	
R0110	545.66	
R0120	614.58	
R0130	225.36	
R0140	1,825.16	
R0120	1,912.67	
R0160	1,427.74	
R0170	5,113.74	
R0180	3,324.26	
R0190	6,415.65	
R0200	6,159.88	
R0210	8,951.91	
R0220	11,535.86	
R0230	20,338.61	
R0240	34,890.29	
R0250	67,018.36	
Total	R0260	170,299.73

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

	Amount with Long Term Guarantee measures and transitionals	Impact of the LTG measures and transitionals (Step-by-step approach)									
		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
<b>Technical provisions</b>	<b>R0010</b>	235,587	235,587	0	235,587	0	235,745	158	235,745	0	158
<b>Basic own funds</b>	<b>R0020</b>	171,980	171,980	0	171,980	0	171,856	-124	171,856	0	-124
Excess of assets over liabilities	<b>R0030</b>	212,835	212,835	0	212,835	0	212,711	-124	212,711	0	-124
Restricted own funds due to ring-fencing and matching portfolio	<b>R0040</b>	0	0	0	0	0	0	0	0	0	0
<b>Eligible own funds to meet Solvency Capital Requirement</b>	<b>R0050</b>	171,980	171,980	0	171,980	0	171,856	-124	171,856	0	-124
Tier 1	<b>R0060</b>	171,980	171,980	0	171,980	0	171,856	-124	171,856	0	-124
Tier 2	<b>R0070</b>	0	0	0	0	0	0	0	0	0	0
Tier 3	<b>R0080</b>	0	0	0	0	0	0	0	0	0	0
<b>Solvency Capital Requirement</b>	<b>R0090</b>	93,803	93,803	0	93,803	0	93,803	0	93,803	0	0
<b>Eligible own funds to meet Minimum Capital Requirement</b>	<b>R0100</b>	171,980	171,980	0	171,980	0	171,856	-124	171,856	0	-124
<b>Minimum Capital Requirement</b>	<b>R0110</b>	36,905	36,905	0	36,905	0	36,905	0	36,905	0	0

**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)  
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**

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
R0010	66,587	66,587		0	
R0030	0				
R0040	0			0	
R0050	0			0	0
R0070					
R0090	0			0	0
R0110	0				
R0130	105,393	105,393			
R0140	0			0	0
R0160					
R0180					
R0220					
R0230					
R0290	171,980	171,980	0	0	0
R0300					
R0310					
R0320					
R0330					
R0340					
R0350					
R0360					
R0370					
R0390	0				
R0400				0	0
R0500	171,980	171,980	0	0	0
R0510	171,980	171,980	0	0	
R0540	171,980	171,980	0	0	0
R0550	171,980	171,980	0	0	
R0580	93,803				
R0600	36,905				
R0620	183.34%				
R0640	466.00465%				

**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

**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)**

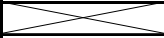
	C0060
R0700	212,835
R0710	0
R0720	40,855
R0730	66,587
R0740	0
R0760	105,393
R0770	
R0780	4,403
R0790	4,403

**Annex I**

**S.25.01.21**

**Solvency Capital Requirement - for undertakings on Standard Formula**

		<b>Gross solvency capital requirement</b>
		<b>C0110</b>
Market risk	<b>R0010</b>	44,523
Counterparty default risk	<b>R0020</b>	9,370
Life underwriting risk	<b>R0030</b>	0
Health underwriting risk	<b>R0040</b>	2,780
Non-life underwriting risk	<b>R0050</b>	69,474
Diversification	<b>R0060</b>	-29,268
Intangible asset risk	<b>R0070</b>	0
<b>Basic Solvency Capital Requirement</b>	<b>R0100</b>	<b>96,879</b>

		<b>C0100</b>
<b>Calculation of Solvency Capital Requirement</b>		
Adjustment due to RFF/MAP nSCR aggregation	<b>R0120</b>	
Operational risk	<b>R0130</b>	7,347
Loss-absorbing capacity of technical provisions	<b>R0140</b>	0
Loss-absorbing capacity of deferred taxes	<b>R0150</b>	-10,423
<b>Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC</b>	<b>R0160</b>	<b>0</b>
Solvency Capital Requirement excluding capital add-on	<b>R0200</b>	93,803
<b>Capital add-on already set</b>	<b>R0210</b>	<b>0</b>
<b>Solvency capital requirement</b>	<b>R0220</b>	<b>93,803</b>
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	<b>R0400</b>	
Total amount of Notional Solvency Capital Requirements for remaining part	<b>R0410</b>	
Total amount of Notional Solvency Capital Requirements for ring fenced funds	<b>R0420</b>	
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	<b>R0430</b>	
Diversification effects due to RFF nSCR aggregation for article 304	<b>R0440</b>	
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	<b>R0450</b>	No adjustment
Net future discretionary benefits	<b>R0460</b>	0

**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**

MCRNL Result

	<b>C0010</b>
<b>R0010</b>	36,905

Medical expense insurance 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	Net (of reinsurance) written premiums in the last 12 months
	<b>C0020</b>	<b>C0030</b>
<b>R0020</b>	0	0
<b>R0030</b>	2,003	7,625
<b>R0040</b>	0	0
<b>R0050</b>	120,409	81,714
<b>R0060</b>	32,024	108,606
<b>R0070</b>	3,888	1,894
<b>R0080</b>	16,138	29,689
<b>R0090</b>	21,234	2,696
<b>R0100</b>	176	0
<b>R0110</b>	0	0
<b>R0120</b>	464	2,136
<b>R0130</b>	318	1,837
<b>R0140</b>	0	0
<b>R0150</b>	0	0
<b>R0160</b>	0	0
<b>R0170</b>	0	0

**Linear formula component for life insurance and reinsurance obligations**

MCRL Result

	<b>C0040</b>
<b>R0200</b>	

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	Net (of reinsurance/SPV) total capital at risk
	<b>C0050</b>	<b>C0060</b>
<b>R0210</b>		
<b>R0220</b>		
<b>R0230</b>		
<b>R0240</b>		
<b>R0250</b>		

**Overall MCR calculation**

Linear MCR  
 SCR  
 MCR cap  
 MCR floor  
 Combined MCR  
 Absolute floor of the MCR  
**Minimum Capital Requirement**

	<b>C0070</b>
<b>R0300</b>	36,905
<b>R0310</b>	93,803
<b>R0320</b>	42,212
<b>R0330</b>	23,451
<b>R0340</b>	36,547
<b>R0350</b>	7,400
<b>R0400</b>	36,905