Annex I
S.02.01.02
Balance sheet

Assets		Solvency II C0010	Statutory C0020
Goodwill	R0010		2,023
Deferred acquisition costs	R0020		
Intangible assets	R0030		5,782
Deferred tax assets	R0040		
Pension benefit surplus	R0050		
Property, plant & equipment held for own use	R0060	21,261	12,633
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	563,270	532,784
Property (other than for own use)	R0080	11,942	12,011
Holdings in related undertakings, including participations	R0090	298,500	265,272
Equities	R0100	238	238
Equities - listed	R0110		
Equities - unlisted	R0120	238	238
Bonds	R0130	252,590	255,264
Government Bonds	R0140	195,776	198,449
Corporate Bonds	R0150	56,814	56,815
Structured notes	R0160		
Collateralised securities	R0170		
Collective Investments Undertakings	R0180		
Derivatives	R0190		
Deposits other than cash equivalents	R0200		
Other investments	R0210		
Assets held for index-linked and unit-linked contracts	R0220	611,872	611,866
Loans and mortgages	R0230	1,071	980
Loans on policies	R0240		
Loans and mortgages to individuals	R0250		
Other loans and mortgages	R0260	1,071	980
Reinsurance recoverables from:	R0270	-726	-256
Non-life and health similar to non-life	R0280	-726	-256
Non-life excluding health	R0290		
Health similar to non-life	R0300	-726	-256
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		
Deposits to cedants	R0350		
Insurance and intermediaries receivables	R0360	4,728	
Reinsurance receivables	R0370		
Receivables (trade, not insurance)	R0380	3,110	3,066
Own shares (held directly)	R0390		
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400		
Cash and cash equivalents	R0410	16,178	16,134
Any other assets, not elsewhere shown	R0420	535	535
Total assets	R0500	1,221,299	1,185,548

Liabilities		Solvency II C0010	Statutory C0020
Technical provisions – non-life	R0510	8,265	8,570
Technical provisions – non-life (excluding health)	R0520	219	
Technical provisions calculated as a whole	R0530		
Best Estimate	R0540	205	
Risk margin	R0550	14	
Technical provisions - health (similar to non-life)	R0560	8,046	8,570
Technical provisions calculated as a whole	R0570		
Best Estimate	R0580	6,157	
Risk margin	R0590	1,889	
Technical provisions - life (excluding index-linked and unit-linked)	R0600	156,680	196,249
Technical provisions - health (similar to life)	R0610	-560	
Technical provisions calculated as a whole	R0620		
Best Estimate	R0630	-858	
Risk margin	R0640	299	
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	157,239	196,249
Technical provisions calculated as a whole	R0660		
Best Estimate	R0670	150,572	
Risk margin	R0680	6,667	
Technical provisions – index-linked and unit-linked	R0690	598,139	621,123
Technical provisions calculated as a whole	R0700		
Best Estimate	R0710	594,398	
Risk margin	R0720	3,741	
Other technical provisions	R0730		
Contingent liabilities	R0740		
Provisions other than technical provisions	R0750		
Pension benefit obligations	R0760	323	323
Deposits from reinsurers	R0770		
Deferred tax liabilities	R0780	8,924	47
Derivatives	R0790		
Debts owed to credit institutions	R0800		
Financial liabilities other than debts owed to credit institutions	R0810	1,897	1,897
Insurance & intermediaries payables	R0820	3,880	
Reinsurance payables	R0830	2,509	
Payables (trade, not insurance)	R0840	8,595	7,709
Subordinated liabilities	R0850		
Subordinated liabilities not in Basic Own Funds	R0860		
Subordinated liabilities in Basic Own Funds	R0870		
Any other liabilities, not elsewhere shown	R0880	7,081	2,072
Total liabilities	R0900	796,294	837,991
Excess of assets over liabilities	R1000	425,005	347,557

Annex I
S.05.01.02
Premiums, claims and expenses by line of business

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)												Line of Business for: accepted non-proportional reinsurance				Total
		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	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written																		
Gross - Direct Business	R0110	32,708	9,171		0													41,880
Gross - Proportional reinsurance accepted	R0120																	
Gross - Non-proportional reinsurance accepted	R0130																	
Reinsurers' share	R0140	4,684	171															4,855
Net	R0200	28,025	9,000		0													37,025
Premiums earned																		
Gross - Direct Business	R0210	29,738	8,947		0													38,684
Gross - Proportional reinsurance accepted	R0220																	
Gross - Non-proportional reinsurance accepted	R0230																	
Reinsurers' share	R0240	4,249	171															4,420
Net	R0300	25,489	8,775		0													34,265
Claims incurred																		
Gross - Direct Business	R0310	17,278	1,676		5													18,959
Gross - Proportional reinsurance accepted	R0320																	
Gross - Non-proportional reinsurance accepted	R0330																	
Reinsurers' share	R0340	0	3															3
Net	R0400	17,278	1,672		5													18,956
Expenses incurred	R0550	11,848	4,276		0													16,124
Administrative expenses																		
Gross - Direct Business	R0610	2,613	476															3,089
Gross - Proportional reinsurance accepted	R0620																	
Gross - Non-proportional reinsurance accepted	R0630																	
Reinsurers' share	R0640	0	0															
Net	R0700	2,613	476															3,089
Investment management expenses																		
Gross - Direct Business	R0710	0	0															
Gross - Proportional reinsurance accepted	R0720																	
Gross - Non-proportional reinsurance accepted	R0730																	
Reinsurers' share	R0740	0	0															
Net	R0800	0	0															
Claims management expenses																		
Gross - Direct Business	R0810	892	496															1,388
Gross - Proportional reinsurance accepted	R0820																	
Gross - Non-proportional reinsurance accepted	R0830																	
Reinsurers' share	R0840																	
Net	R0900	892	496															1,388
Acquisition expenses																		
Gross - Direct Business	R0910	6,073	2,927															8,999
Gross - Proportional reinsurance accepted	R0920																	
Gross - Non-proportional reinsurance accepted	R0930																	
Reinsurers' share	R0940	0	0															
Net	R1000	6,073	2,927															8,999
Overhead expenses																		
Gross - Direct Business	R1010	2,271	377															2,648
Gross - Proportional reinsurance accepted	R1020																	
Gross - Non-proportional reinsurance accepted	R1030																	
Reinsurers' share	R1040	0	0															
Net	R1100	2,271	377															2,648
Balance - other technical expenses/income	R1210																	-75
Total technical expenses	R1300																	16,049

		Line of Business for: life insurance obligations						Life reinsurance		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	C0300
Premiums written										
Gross	R1410	3,684	20,036	122,163	42,085					187,967
Reinsurers' share	R1420	69	87		454					609
Net	R1500	3,615	19,949	122,163	41,631					187,358
Premiums earned										
Gross	R1510	3,617	20,164	122,163	42,018					187,961
Reinsurers' share	R1520	69	87		454					609
Net	R1600	3,549	20,077	122,163	41,564					187,352
Claims incurred										
Gross	R1610	980	37,556	45,612	11,255					95,403
Reinsurers' share	R1620	-59	0		0					-59
Net	R1700	1,039	37,556	45,612	11,255					95,462
Expenses incurred	R1900	1,891	5,335	6,311	16,984					30,521
Administrative expenses										
Gross	R1910	478	2,668	1,937	2,580					7,663
Reinsurers' share	R1920	0	0	0	0					0
Net	R2000	478	2,668	1,937	2,580					7,663
Investment management expenses										
Gross	R2010	0	0	0	0					0
Reinsurers' share	R2020	0	0	0	0					0
Net	R2100	0	0	0	0					0
Claims management expenses										
Gross	R2110	23	199	49	224					495
Reinsurers' share	R2120	0	0	0	0					0
Net	R2200	23	199	49	224					495
Acquisition expenses										
Gross	R2210	1,062	768	3,022	12,332					17,184
Reinsurers' share	R2220	0	0	0	0					0
Net	R2300	1,062	768	3,022	12,332					17,184
Overhead expenses										
Gross	R2310	329	1,700	1,303	1,848					5,180
Reinsurers' share	R2320	0	0	0	0					0
Net	R2400	329	1,700	1,303	1,848					5,180
Balance - other technical expenses/income	R2510									-125
Total technical expenses	R2600									30,397
Total amount of surrenders	R2700		9,633	33,370	5,414					48,416

Annex I
S.12.01
Life and Health SLT Technical Provisions

		Insurance with profit participation	Index-linked and unit-linked insurance	Contracts without options and guarantees	Contracts with options or guarantees	Other life insurance	Contracts without options and guarantees	Contracts with options or guarantees	Annuities stemming from non-life insurance	Accepted reinsurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance accepted	Total (Life other than health insurance, incl. Unit-linked)	Health insurance (direct business)	Contracts without options and guarantees	Contracts with options or guarantees	Annuities stemming from non-life insurance	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
		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	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														0.00						0.00
Technical provisions calculated as a sum of BE and RM																					
Best Estimate																					
Gross Best Estimate	R0030	192,270.99		594,397.74		-41,707.64									744,970.09			-858.43			-858.43
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0040														0.00						0.00
Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses	R0050														0.00						0.00
Recoverables from SPV before adjustment for expected losses	R0060														0.00						0.00
Recoverables from Finite Re before adjustment for expected losses	R0070														0.00						0.00
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080														0.00						0.00
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090	192,270.99		594,397.74	0.00	1,818.62	-41,707.64	0.00	0.00						744,970.09		0.00	-858.43	0.00	0.00	-858.43
Risk Margin	R0100	848.26	3,741.42			3,818.62									10,408.30	298.76					298.76
Amount of the transitional on Technical Provisions																					
Technical Provisions calculated as a whole	R0110														0.00						0.00
Best estimate	R0120														0.00						0.00
Risk margin	R0130														0.00						0.00
Technical provisions - total	R0200	193,128.25	598,139.17			-35,889.02									755,378.39	-559.67					-559.67
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0210	193,128.25	598,139.17			-35,889.02			0.00	0.00					755,378.39	-559.67			0.00	0.00	-559.67
Best Estimate of products with a surrender option	R0220														0.00						0.00
Gross BE for Cash flow																					
Cash out-flows																					
Future guaranteed and discretionary benefits	R0230		-21,163.91			46,152.62									282,645.88	3,066.35					3,066.35
Future guaranteed benefits	R0240	255,513.16													255,513.16						
Future discretionary benefits	R0250	144.01													144.01						
Future expenses and other cash out-flows	R0260	18,950.63	11,026.23			43,071.60									73,958.29	243.36					243.36
Cash in-flows																					
Future premiums	R0270	82,336.84	11,538.34			132,933.66									226,808.84	4,168.08					4,168.08
Other cash in-flows	R0280														0.00						0.00
Percentage of gross Best Estimate calculated using approximations	R0290	0.3%	0.93%			-0.05%										-28.08%					
Surrender value	R0300		578,107.76			2,036.60									580,144.39						0.00
Best estimate subject to transitional of the interest rate	R0310														0.00						0.00
Technical provisions without transitional on interest rate	R0320	0.00	0.00			0.00			0.00	0.00					0.00	0.00			0.00	0.00	0.00
Best estimate subject to volatility adjustment	R0330	192,270.99	-20,777.63			-41,707.64									129,785.72	-858.43					-858.43
Technical provisions without volatility adjustment and without others transitional measures	R0340	202,901.80	589,771.05			-43,103.34			0.00	0.00					749,569.51	-889.96					-889.96
Best estimate subject to matching adjustment	R0350														0.00				0.00	0.00	0.00
Technical provisions without matching adjustment and without all the others	R0360	0.00	0.00			0.00			0.00	0.00					0.00	0.00			0.00	0.00	0.00
Expected profits included in future premiums (EPIFP)	R0370														0.00						0.00

Annex I
S.17.01.02
Non-life Technical Provisions

		Direct business and accepted proportional reinsurance												Accepted non-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	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	Total Non-Life obligation
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
Technical provisions calculated as a whole	R0010																	
Direct business	R0020																	
Accepted proportional reinsurance business	R0030																	
Accepted non-proportional reinsurance	R0040																	
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	R0050																	
Technical provisions calculated as a sum of BE and RM																		
Best estimate																		
Premium provisions																		
Gross - Total	R0060	2,006.44	115.54		0.00													2,121.99
Gross - direct business	R0070	2,006.44	115.54		0.00													2,121.99
Gross - accepted proportional reinsurance business	R0080																	
Gross - accepted non-proportional reinsurance business	R0090																	
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0100	-664.49	-61.29															-725.78
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0110	-664.49	-61.29															-725.78
Recoverables from SPV before adjustment for expected losses	R0120																	
Recoverables from Finite Reinsurance before adjustment for expected losses	R0130																	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	-665.00	-61.29															-726.29
Net Best Estimate of Premium Provisions	R0150	2,671.45	176.83		0.00													2,848.28
Claims provisions																		
Gross - Total	R0160	3,140.00	894.58		204.77													4,239.35
Gross - direct business	R0170	3,140.00	894.58		204.77													4,239.35
Gross - accepted proportional reinsurance business	R0180																	
Gross - accepted non-proportional reinsurance business	R0190																	
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0200	0.00	0.00															0.00
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0210	0.00	0.00															0.00
Recoverables from SPV before adjustment for expected losses	R0220																	
Recoverables from Finite Reinsurance before adjustment for expected losses	R0230																	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	0.00	0.00															0.00
Net Best Estimate of Claims Provisions	R0250	3,140.00	894.58		204.77													4,239.35
Total Best estimate - gross	R0260	5,146.45	1,010.13		204.77													6,361.34
Total Best estimate - net	R0270	5,811.45	1,071.41		204.77													7,087.63
Risk margin	R0280	1,254.40	635.07		14.04													1,903.51
Amount of the transitional on Technical Provisions																		
TP as a whole	R0290																	
Best estimate	R0300																	
Risk margin	R0310																	
Technical provisions - total																		
Technical provisions - total	R0320	6,400.85	1,645.19	0.00	218.81	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,264.85
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	-665.00	-61.29															-726.29
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340	7,065.85	1,706.48	0.00	218.81	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,991.13
Line of Business: further segmentation (Homogeneous Risk Groups)																		
Premium provisions - Total number of homogeneous risk groups	R0350	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Claims provisions - Total number of homogeneous risk groups	R0360	1	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	
Cash-flows of the Best estimate of Premium Provisions (Gross)																		
Cash out-flows																		
Future benefits and claims	R0370	8,784.76	704.61															9,489.37
Future expenses and other cash-out flows	R0380	4,402.42	807.09															5,209.51
Cash in-flows																		
Future premiums	R0390	11,180.73	1,396.15															12,576.89
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0400																	
Cash-flows of the Best estimate of Claims Provisions (Gross)																		
Cash out-flows																		
Future benefits and claims	R0410	2,913.98	821.35															3,735.33
Future expenses and other cash-out flows	R0420	226.02	73.23		204.77													504.02
Cash in-flows																		
Future premiums	R0430																	
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0440																	
Percentage of gross Best Estimate calculated using approximations	R0450	0%	0%		0%													0%
Best estimate subject to transitional of the interest rate	R0460																	
Technical provisions without transitional on interest rate	R0470	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	0.00	0.00
Best estimate subject to volatility adjustment	R0480	5,146.45	1,010.13		204.77													6,361.34
Technical provisions without volatility adjustment and without others transitional measures	R0490	5,771.26	1,077.76	0.00	204.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,053.12
Expected profits included in future premiums (EPIFP)	R0500	514.33	64.22															578.55

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

	Year	Development year																In Current year	Sum of years (cumulative)
		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	C0170	C0180
Prior	R0100																286.00	286	286
N-14	R0110	897.68	93.13	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	991
N-13	R0120	4,134.41	1,491.87	257.88	201.13	150.49	1.41	58.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0	6,295
N-12	R0130	4,223.90	1,325.05	338.35	10.85	0.41	9.85	5.24	3.33	0.00	6.93	0.00	0.00	0.00				0	5,924
N-11	R0140	4,100.43	1,458.07	130.38	57.91	3.59	0.13	7.55	0.00	0.00	0.00	0.00	0.00					0	5,758
N-10	R0120	4,795.46	1,910.40	153.65	164.35	10.10	18.47	0.00	0.00	44.54	0.00	0.00						0	7,097
N-9	R0160	4,784.42	1,442.73	157.23	60.73	4.38	0.00	0.00	0.00	0.00	0.00							0	6,449
N-8	R0170	6,470.19	2,357.71	82.45	135.94	2.18	0.00	0.00	0.00	0.00								0	9,048
N-7	R0180	6,530.80	1,899.51	211.03	33.95	20.30	5.00	0.00	0.00									0	8,701
N-6	R0190	7,021.71	1,938.85	192.28	9.46	14.73	7.62	0.00										0	9,185
N-5	R0200	8,085.27	2,013.31	197.33	25.92	32.62	0.00											0	10,354
N-4	R0210	8,845.09	2,504.25	13.29	0.95	15.78												16	11,379
N-3	R0220	10,433.44	1,360.50	50.51	6.24													6	11,851
N-2	R0230	9,022.37	1,820.56	15.83														16	10,859
N-1	R0240	12,062.44	2,871.24															2,871	14,934
N	R0250	14,684.90																14,685	14,685
Total	R0260																	17,880	133,796

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

	Year	Development year																Year end (discounted
		0.00	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	15 & +	
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350	C0360
Prior	R0100																207.21	207
N-14	R0110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	258.43	169.70	173.04	3.47	3.53	3.74	0.00		0
N-13	R0120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39.02	40.84	42.55	44.69	0.00	0.00	0.00			0
N-12	R0130	0.00	0.00	0.00	0.00	0.00	2.64	55.23	1,411.01	1,442.20	1,473.07	84.79	98.86	13.13				13
N-11	R0140	0.00	0.00	0.00	0.38	0.11	-0.83	106.00	11.13	12.36	-3.48	0.73	0.00					0
N-10	R0120	0.00	2.07	-0.01	6.81	26.70	32.96	58.29	28.14	-0.19	1.66	4.15						4
N-9	R0160	209.28	2.60	-65.32	107.88	-29.66	58.91	67.18	2.31	4.44	3.37							3
N-8	R0170	308.85	64.52	-184.52	69.43	38.79	0.00	19.80	6.56	9.48								9
N-7	R0180	743.94	424.09	335.84	203.08	174.56	34.00	29.48	9.44									9
N-6	R0190	5,079.73	490.27	203.38	344.31	41.85	46.56	38.10										38
N-5	R0200	2,543.98	216.67	150.15	36.98	30.95	27.45											27
N-4	R0210	3,351.03	185.70	20.53	29.33	20.95												21
N-3	R0220	2,519.81	48.88	64.81	20.84													21
N-2	R0230	1,443.54	98.35	35.84														36
N-1	R0240	2,251.78	103.42															103
N	R0250	3,802.46																3,802
Total	R0260																	4,296

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
Technical provisions	R0010	763,084	763,084	0	763,084	0	764,382	1,298	764,382	0	1,298
Basic own funds	R0020	398,774	398,774	0	398,774	0	397,606	-1,168	397,606	0	-1,168
Excess of assets over liabilities	R0030	425,005	425,005	0	425,005	0	423,837	-1,168	423,837	0	-1,168
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	398,774	398,774	0	398,774	0	397,606	-1,168	397,606	0	-1,168
Tier 1	R0060	398,774	398,774	0	398,774	0	397,606	-1,168	397,606	0	-1,168
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	110,108	110,108	0	110,108	0	110,108	0	110,108	0	0
Eligible own funds to meet Minimum Capital Requirement	R0100	398,774	398,774	0	398,774	0	397,606	-1,168	397,606	0	-1,168
Minimum Capital Requirement	R0110	27,527	27,527	0	27,527	0	27,527	0	27,527	0	0
Solvency Capital Requirem	R0120	362.17%	362.17%		362.17%		361.10%	-1.07%	361.10%		-1.07%
nimum Capital Requirement ra	R0130	1448.66%	1448.66%		1448.66%		1444.42%	-4.24%	1444.42%		-4.24%

Annex I
S.23.01.01
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	136,392	136,392		0	
Share premium account related to ordinary share capital	R0030	0				
Iinitial 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	0				
Preference shares	R0090	0			0	0
Share premium account related to preference shares	R0110	0				
Reconciliation reserve	R0130	262,383	262,383			
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					
Deductions						
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	398,774	398,774	0	0	0
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				
Total ancillary own funds	R0400				0	0
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	398,774	398,774	0	0	0
Total available own funds to meet the MCR	R0510	398,774	398,774	0	0	
Total eligible own funds to meet the SCR	R0540	398,774	398,774	0	0	0
Total eligible own funds to meet the MCR	R0550	398,774	398,774	0	0	
SCR	R0580	110,108				
MCR	R0600	27,527				
Ratio of Eligible own funds to SCR	R0620	362.17%				
Ratio of Eligible own funds to MCR	R0640	1448.66%				

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	425,005
Own shares (held directly and indirectly)	R0710	0
Foreseeable dividends, distributions and charges	R0720	26,231
Other basic own fund items	R0730	136,392
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced	R0740	0
Reconciliation reserve	R0760	262,383
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	71,076
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	579
Total Expected profits included in future premiums (EPIFP)	R0790	71,654

Annex I
S.25.01
Basic Solvency Capital Requirement

Article 112   **Z0010**   No

	Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
	C0030	C0040	C0050
Market risk	R0010	98,543	98,544	0
Counterparty default risk	R0020	2,205	2,205	0
Life underwriting risk	R0030	38,731	38,769	0
Health underwriting risk	R0040	7,232	7,232	0
Non-life underwriting risk	R0050	55	55	0
Diversification	R0060	-29,144	-29,161	
Intangible asset risk	R0070	0	0	
Basic Solvency Capital Requirement	R0100	117,622	117,644	

Calculation of Solvency Capital Requirement

		Gross solvency capital requirement
		C0110
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Operational risk	R0130	4,720
Loss-absorbing capacity of technical provisions	R0140	-22
Loss-absorbing capacity of deferred taxes	R0150	-12,234
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	110,108
Capital add-ons already set	R0210	0
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	110,108
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	144

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	2,513

		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	5,811	28,025
Income protection insurance and proportional reinsurance	R0030	1,071	9,001
Workers' compensation insurance and proportional reinsurance	R0040	0	0
Motor vehicle liability insurance and proportional reinsurance	R0050	205	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	14,980

		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	192,136	
Obligations with profit participation - future discretionary benefits	R0220	144	
Index-linked and unit-linked insurance obligations	R0230	594,398	
Other life (re)insurance and health (re)insurance obligations	R0240	0	
Total capital at risk for all life (re)insurance obligations	R0250		5,311,527

Overall MCR calculation

		C0070
Linear MCR	R0300	17,494
SCR	R0310	110,108
MCR cap	R0320	49,549
MCR floor	R0330	27,527
Combined MCR	R0340	27,527
Absolute floor of the MCR	R0350	13,104
Minimum Capital Requirement	R0400	27,527