

S.05.01.02
 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	C0300
Premiums written									
Gross	R1410	50 522 685 236,13							50 522 685 236,13
Reinsurers' share	R1420								
Net	R1500	50 522 685 236,13							50 522 685 236,13
Premiums earned									
Gross	R1510	50 137 053 999,13							50 137 053 999,13
Reinsurers' share	R1520								
Net	R1600	50 137 053 999,13							50 137 053 999,13
Claims incurred									
Gross	R1610	24 427 907 953,76							24 427 907 953,76
Reinsurers' share	R1620								
Net	R1700	24 427 907 953,76							24 427 907 953,76
Changes in other technical provisions									
Gross	R1710								
Reinsurers' share	R1720								
Net	R1800								
Expenses incurred	R1900	1 501 564 962,20							1 501 564 962,20
Administrative expenses									
Gross	R1910	198 275 678,74							198 275 678,74
Reinsurers' share	R1920								
Net	R2000	198 275 678,74							198 275 678,74
Investment management expenses									
Gross	R2010	289 366 930,64							289 366 930,64
Reinsurers' share	R2020								
Net	R2100	289 366 930,64							289 366 930,64
Claims management expenses									
Gross	R2110	214 560 016,16							214 560 016,16
Reinsurers' share	R2120								
Net	R2200	214 560 016,16							214 560 016,16
Acquisition expenses									
Gross	R2210	178 540 956,22							178 540 956,22
Reinsurers' share	R2220								
Net	R2300	178 540 956,22							178 540 956,22
Overhead expenses									
Gross	R2310	620 821 380,43							620 821 380,43
Reinsurers' share	R2320								
Net	R2400	620 821 380,43							620 821 380,43
Other expenses	R2500								0,00
Total expenses	R2600								1 501 564 962,20
Total amount of surrenders	R2700								

S.12.01.02
 Life and Health SLT Technical Provisions

Technical provisions calculated as a whole
 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.

Technical provisions calculated as a sum of BE and RM
Best Estimate
Gross Best Estimate
 Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default
 Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses
 Recoverables from SPV before adjustment for expected losses
 Recoverables from Finite Re before adjustment for expected losses
 Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default
 Best estimate minus recoverables from reinsurance/SPV and Finite Re

Risk Margin
Amount of the transitional on Technical Provisions
 Technical Provisions calculated as a whole
 Best estimate
 Risk margin

Technical provisions - total

	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)			Amuities 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 and guarantees	Contracts without options and guarantees	Contracts with options and guarantees	Contracts without options and guarantees	Contracts with options and guarantees		Insurance with profit participation on Accepted reinsurance (Gross)					Contracts without options and guarantees	Contracts with options and guarantees						
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110				C0150	C0160	C0170	C0180	C0190	C0200	C0210
R0010	0,00													0,00						
R0020																				
R0030														628.628.703.980,77						
R0040																				
R0050																				
R0060																				
R0070																				
R0080																				
R0090														628.628.703.980,77						
R0100														11.905.292.198,67						
R0110																				
R0120														0,00						
R0130														0,00						
R0200														640.533.996.176,44						

Annex I

S.22.01.21

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	640 533 996 176	0	0	-10 966 273	0
Basic own funds	R0020	46 404 686 423	0	0	10 966 273	0
Excess of assets over liabilities	R0030	41 939 749 673	0	0	10 966 273	0
Restricted own funds due to ring-fencing and matching portfolio	R0040	0	0	0	0	0
Eligible own funds to meet Solvency Capital Requirement	R0050	45 981 232 798	0	0	35 623 488	0
Tier 1	R0060	38 724 539 589	0	0	10 966 273	0
Tier 2	R0070	7 256 693 209	0	0	24 657 215	0
Tier 3	R0080	0	0	0	0	0
Solvency Capital Requirement	R0090	14 513 386 417	0	0	49 314 430	0
Eligible own funds to meet MCR	R0100	39 659 765 055	0	0	39 619 158	0
Minimum Capital Requirement	R0110	4 676 127 327	0	0	143 264 426	0

S.23.01.01

Own funds

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

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
R0010	0	0			
R0030					
R0040	21 388 486 506	21 388 486 506			
R0050					
R0070					
R0090					
R0110					
R0130	15 907 983 452	15 907 983 452			
R0140	4 464 936 750		1 428 069 631	3 036 867 119	
R0160	0				0
R0180	4 643 279 715			4 643 279 715	

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

R0220					
R0230					
R0290	46 404 686 423	37 296 469 958	1 428 069 631	7 680 146 834	0
R0300					
R0310	12 963 247 681			12 963 247 681	
R0320					
R0330					
R0340					
R0350					
R0360					
R0370					
R0390					

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
R0400	12 963 247 681			12 963 247 681	
R0500	59 367 934 104	37 296 469 958	1 428 069 631	20 643 394 515	0
R0510	46 404 686 423	37 296 469 958	1 428 069 631	7 680 146 834	0
R0540	45 981 232 798	37 296 469 958	1 428 069 631	7 256 693 209	0
R0550	39 659 765 055	37 296 469 958	1 428 069 631	935 225 465	
R0580	14 513 386 417				
R0600	4 676 127 327				
R0620	3				
R0640	8				

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)

	C0060
R0700	41 939 749 673
R0710	
R0720	
R0730	26 031 766 221
R0740	0
R0760	15 907 983 452
R0770	12 953 728 645
R0780	0
R0790	12 953 728 645

S.25.01.21

Solvency Capital Requirement - for undertakings on Standard Formula

		Gross solvency capital requirement	USP
			Simplifications
		C0110	C0090
Market risk	R0010	109 535 326 564,86	
Counterparty default risk	R0020	3 006 560 708,07	
Life underwriting risk	R0030	94 902 354 931,67	
Health underwriting risk	R0040		
Non-life underwriting risk	R0050		
Diversification	R0060	-44 599 556 954,01	
Intangible asset risk	R0070		
Basic Solvency Capital Requirement	R0100	162 844 685 250,59	

Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	2 828 829 167,91
Loss-absorbing capacity of technical provisions	R0140	-149 484 121 730,94
Loss-absorbing capacity of deferred taxes	R0150	-1 676 006 270,46
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	14 513 386 417,10
Capital add-on already set	R0210	
Solvency capital requirement	R0220	14 513 386 417,10
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

Calculation of loss absorbing capacity of deferred taxes

		LAC DT
		C0130
LAC DT	R0640	-1 676 006 270,46
LAC DT justified by reversion of deferred tax liabilities	R0650	-47 559 758,32
LAC DT justified by reference to probable future taxable economic pro	R0660	-1 628 446 512,14
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	-1 676 006 270,46

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
MCR _{NL} Result	R0010	

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

Linear formula component for life insurance and reinsurance obligations

		C0040
MCR _L Result	R0200	4 676 127 327

		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	416 179 605 686	
Obligations with profit participation - future discretionary benefits	R0220	212 449 098 295	
Index-linked and unit-linked insurance obligations	R0230	0	
Other life (re)insurance and health (re)insurance obligations	R0240	0	
Total capital at risk for all life (re)insurance obligations	R0250		464 050 039 823

Overall MCR calculation

		C0070
Linear MCR	R0300	4 676 127 327
SCR	R0310	14 513 386 417
MCR cap	R0320	6 531 023 888
MCR floor	R0330	3 628 346 604
Combined MCR	R0340	4 676 127 327
Absolute floor of the MCR	R0350	41 211 200

Minimum Capital Requirement	R0400	4 676 127 327
------------------------------------	--------------	---------------