

S.02.01.02**Balance sheet****S.02.01.02.01****Balance sheet**

	Solvency II value
	C0010
Assets	
Goodwill	
Deferred acquisition costs	
Intangible assets	
Deferred tax assets	590.233.092,46
Pension benefit surplus	18.936.708,05
Property, plant & equipment held for own use	198.599,53
Investments (other than assets held for index-linked and unit-linked contracts)	8.013.437.802,98
Property (other than for own use)	1.000.000,00
Holdings in related undertakings, including participations	195.335.858,08
Equities	192.123.835,68
Equities - listed	190.559.757,71
Equities - unlisted	1.564.077,97
Bonds	7.595.170.865,93
Government Bonds	5.451.010.301,62
Corporate Bonds	2.144.160.564,31
Structured notes	
Collateralised securities	
Collective Investments Undertakings	29.807.243,29
Derivatives	
Deposits other than cash equivalents	
Other investments	
Assets held for index-linked and unit-linked contracts	878.045.174,63
Loans and mortgages	2.017.684.187,93
Loans on policies	273.142.636,84
Loans and mortgages to individuals	1.685.493.326,30
Other loans and mortgages	59.048.224,79
Reinsurance recoverables from:	4.151.184,27
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	4.151.184,27
Health similar to life	
Life excluding health and index-linked and unit-linked	4.151.184,27
Life index-linked and unit-linked	
Deposits to cedants	686.289,42
Insurance and intermediaries receivables	37.608.325,18
Reinsurance receivables	2.317.436,64
Receivables (trade, not insurance)	51.570.178,72
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	370.433.049,02
Any other assets, not elsewhere shown	
Total assets	11.985.302.028,83
Liabilities	
Technical provisions – non-life	
Technical provisions – non-life (excluding health)	

S.05.02.01**Premiums, claims and expenses by country****S.05.02.01.06****Life obligations for top 5 countries and home country
(by amount of gross premiums written)**

		Total Top 5 and home country C0280
Premiums written		
Gross	R1410	700.805.572,90
Reinsurers' share	R1420	11.084.542,99
Net	R1500	689.721.029,91
Premiums earned		
Gross	R1510	700.805.572,90
Reinsurers' share	R1520	11.084.542,99
Net	R1600	689.721.029,91
Claims incurred		
Gross	R1610	591.020.814,23
Reinsurers' share	R1620	4.004.661,38
Net	R1700	587.016.152,85
Changes in other technical provisions		
Gross	R1710	220.167.634,55
Reinsurers' share	R1720	(2.953.136,11)
Net	R1800	223.120.770,66
Expenses incurred	R1900	156.957.484,02
Other expenses	R2500	
Total expenses	R2600	156.957.484,02

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Life and Health SLT Technical Provisions

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Life and Health SLT Technical Provisions

	Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance			Total (Life other than health insurance, incl. Unit-Linked)					
		C0020	C0030	Contracts without options and guarantees	Contracts with options or guarantees	C0060		Contracts without options and guarantees	Contracts with options or guarantees	C0080	C0150	
				C0040	C0050			C0070	C0080			
Technical provisions calculated as a sum of BE and RM												
Best Estimate												
Gross Best Estimate												
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0030	8.976.640.878,44		812.727.012,65	-		62.192.535,52	162.143.185,20				10.013.703.611,80
	R0080	4.049.971,22		-	-		28.059,27	73.153,78				4.151.184,27
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	8.972.590.907,22		812.727.012,65	-		62.164.476,25	162.070.031,42				10.009.552.427,53
Risk Margin	R0100	119.321.451,38	10.595.235,02			11.268.701,13						141.185.387,53
Amount of the transitional on Technical Provisions												
Technical provisions - total	R0200	9.095.962.329,82	823.322.247,67			235.604.421,84						10.154.888.999,33

S.22.01.21**Impact of long term guarantees and transitional measures**

		Amount with LTG measures and transitionals	Impact of volatility adjustment set to zero
		C0010	C0070
Technical provisions	R0010	10.154.888.999,33	127.124.798,00
Basic own funds	R0020	795.131.717,80	(81.744.927,28)
Eligible own funds to meet SCR	R0050	777.802.769,28	(123.535.988,99)
SCR	R0090	542.900.404,12	2.007.988,21
Eligible own funds to meet MCR	R0100	654.854.213,90	(123.656.468,28)
Minimum Capital Requirement	R0110	244.305.181,85	903.594,70

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Own funds

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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	266.691.290,01	266.691.290,01		-	
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	259.657.264,40	259.657.264,40			
Subordinated liabilities	R0140	170.019.154,26		79.644.623,13	90.374.531,13	
An amount equal to the value of net deferred tax assets	R0160	98.764.009,13				98.764.009,13
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180					
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	795.131.717,80	526.348.554,41	79.644.623,13	90.374.531,13	98.764.009,13
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					
Total ancillary own funds	R0400					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	795.131.717,80	526.348.554,41	79.644.623,13	90.374.531,13	98.764.009,13
Total available own funds to meet the MCR	R0510	696.367.708,67	526.348.554,41	79.644.623,13	90.374.531,13	
Total eligible own funds to meet the SCR	R0540	777.802.769,28	526.348.554,40	79.644.623,13	90.374.531,13	81.435.060,62
Total eligible own funds to meet the MCR	R0550	654.854.213,90	526.348.554,40	79.644.623,13	48.861.036,37	
SCR	R0580	542.900.404,12				
MCR	R0600	244.305.181,85				

Ratio of Eligible own funds to SCR	R0620	1,43				
Ratio of Eligible own funds to MCR	R0640	2,68				

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Solvency Capital Requirement - for undertakings on Standard Formula

	Gross solvency capital requirement	USP	Simplifications
	C0110	C0080	C0090
Market risk	R0010 388.134.400,60	 	Simplifications not used
Counterparty default risk	R0020 105.578.986,26	 	
Life underwriting risk	R0030 218.380.530,37	 	Simplifications not used
Diversification	R0060 (179.286.817,78)	 	
Basic Solvency Capital Requirement	R0100 532.807.099,45	 	

Calculation of Solvency Capital Requirement

	C0100
Operational risk	R0130 41.914.853,41
Loss-absorbing capacity of technical provisions	R0140 (31.821.548,75)
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160
Solvency capital requirement excluding capital add-on	R0200 542.900.404,12
Capital add-on already set	R0210
Solvency capital requirement	R0220 542.900.404,12
Other information on SCR	
Capital requirement for duration-based equity risk sub-module	R0400
Total amount of Notional Solvency Capital Requirement for remaining assets	R0410
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430
Diversification effects due to RFF nSCR aggregation for article 304	R0440

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Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activi

S.28.01.01.03

Linear formula component for life insurance and reinsurance obligations

		C0040
MCR _L Result	R0200	349.689.342,97

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S.28.01.01**Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activit****S.28.01.01.05****Overall MCR calculation**

		C0070
Linear MCR	R0300	349.689.342,97
SCR	R0310	542.900.404,12
MCR cap	R0320	244.305.181,85
MCR floor	R0330	135.725.101,03
Combined MCR	R0340	244.305.181,85
Absolute floor of the MCR	R0350	3.700.000,00
Minimum Capital Requirement	R0400	244.305.181,85