

S.02.01.01.01 - Balance sheet

		Solvency II value C0010		Solvency II value C0010
Assets			Liabilities	
Goodwill	R0010		Technical provisions – non-life	R0510 35.585.587
Deferred acquisition costs	R0020		Technical provisions – non-life (excluding health)	R0520
Intangible assets	R0030		Technical provisions calculated as a whole	R0530
Deferred tax assets	R0040	91.697.818	Best Estimate	R0540
Pension benefit surplus	R0050		Risk margin	R0550
Property, plant & equipment held for own use	R0060	2.215.520	Technical provisions - health (similar to non-life)	R0560 35.585.587
			Technical provisions calculated as a whole	R0570
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	11.313.514.408	Best Estimate	R0580 29.935.592
Property (other than for own use)	R0080	1.030.016.823	Risk margin	R0590 5.649.995
Holdings in related undertakings, including participations	R0090			
Equities	R0100	1.771.745.470	Technical provisions - life (excluding index-linked and unit-linked)	R0600 7.377.614.333
Equities - listed	R0110	1.694.025.836	Technical provisions - health (similar to life)	R0610 2.608.861.295
Equities - unlisted	R0120	77.719.634	Technical provisions calculated as a whole	R0620
Bonds	R0130	6.752.304.464	Best Estimate	R0630 2.576.638.472
Government Bonds	R0140	738.273.878	Risk margin	R0640 32.222.823
Corporate Bonds	R0150	5.871.318.086	Technical provisions – life (excluding health and index-linked and unit-linked)	R0650 4.768.753.037
Structured notes	R0160		Technical provisions calculated as a whole	R0660
Collateralised securities	R0170	142.712.500	Best Estimate	R0670 4.589.536.667
Collective Investments Undertakings	R0180	1.613.177.159	Risk margin	R0680 179.216.371
Derivatives	R0190	146.270.491		
Deposits other than cash equivalents	R0200		Technical provisions – index-linked and unit-linked	R0690 291.951.333.692
Other investments	R0210		Technical provisions calculated as a whole	R0700 291.951.333.692
			Best Estimate	R0710
Assets held for index-linked and unit-linked contracts	R0220	312.478.193.638	Risk margin	R0720
Loans and mortgages	R0230	1.087.120.286	Other technical provisions	R0730
Loans on policies	R0240		Contingent liabilities	R0740
Loans and mortgages to individuals	R0250	1.087.120.286	Provisions other than technical provisions	R0750
Other loans and mortgages	R0260		Pension benefit obligations	R0760
			Deposits from reinsurers	R0770
Reinsurance recoverables from:	R0270		Deferred tax liabilities	R0780
Non-life and health similar to non-life	R0280		Derivatives	R0790 140.776.030
Non-life excluding health	R0290		Debts owed to credit institutions	R0800 7.342.224.095
Health similar to non-life	R0300		Financial liabilities other than debts owed to credit institutions	R0810 9.348.999.535
Life and health similar to life, excluding health and index-linked and unit-linked	R0310		Insurance & intermediaries payables	R0820
Health similar to life	R0320		Reinsurance payables	R0830
Life excluding health and index-linked and unit-linked	R0330		Payables (trade, not insurance)	R0840
Life index-linked and unit-linked	R0340			
Deposits to cedants	R0350		Subordinated liabilities	R0850
Insurance and intermediaries receivables	R0360	1.164.913.775	Subordinated liabilities not in Basic Own Funds	R0860
Reinsurance receivables	R0370		Subordinated liabilities in Basic Own Funds	R0870
Receivables (trade, not insurance)	R0380	485.217.451		
Own shares (held directly)	R0390		Any other liabilities, not elsewhere shown	R0880 5.753.990.751
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400			
Cash and cash equivalents	R0410	132.559.094	Total liabilities	R0900 321.950.524.023
Any other assets, not elsewhere shown	R0420		Excess of assets over liabilities	R1000 4.804.907.967
Total assets	R0500	326.755.431.990		

S.05.01.01.01 - Non-Life - Premiums, claims and expenses by line of business

		Line of Business for: non-life insurance and reinsurance obligations		Total
		Medical expense insurance		
		C0010	C0200	
Premiums written				
Gross	R0110	233.046.898	233.046.898	
Reinsurers' share	R0140			
Net	R0200	233.046.898	233.046.898	
Premiums earned				
Gross	R0210	233.046.898	233.046.898	
Reinsurers' share	R0240			
Net	R0300	233.046.898	233.046.898	
Claims incurred				
Gross	R0310	261.280.481	261.280.481	
Reinsurers' share	R0340			
Net	R0400	261.280.481	261.280.481	
Changes in other technical provisions				
Gross	R0410			
Reinsurers' share	R0440			
Net	R0500			
Expenses incurred	R0550	7.443.090	7.443.090	
Other expenses	R1200			
Total expenses	R1300		7.443.090	

S.05.01.01.02 - Life - Premiums, claims and expenses by line of business

		Line of Business for: life insurance obligations						Life reinsurance obligations		Total
		Annuities stemming from non-life insurance contracts and relating to health insurance obligations				Annuities stemming from non-life insurance contracts and relating to health insurance obligations other than health insurance obligations		Health reinsurance	Life reinsurance	
		Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance					
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written										
Gross	R1410	1.004.896.525	6.616.893	13.204.837.623	465.543.750					14.681.894.791
Reinsurers' share	R1420									
Net	R1500	1.004.896.525	6.616.893	13.204.837.623	465.543.750					14.681.894.791
Premiums earned										
Gross	R1510	1.004.896.525	6.616.893	13.204.837.623	465.543.750					14.681.894.791
Reinsurers' share	R1520									
Net	R1600	1.004.896.525	6.616.893	13.204.837.623	465.543.750					14.681.894.791
Claims incurred										
Gross	R1610	393.966.097	197.988.667	8.418.166.169	464.350.113					9.474.471.047
Reinsurers' share	R1620									
Net	R1700	393.966.097	197.988.667	8.418.166.169	464.350.113					9.474.471.047
Changes in other technical provisions										
Gross	R1710									
Reinsurers' share	R1720									
Net	R1800									
Expenses incurred	R1900		6.359.642	522.023.059	609.894					528.992.596
Other expenses	R2500									
Total expenses	R2600									528.992.596

S.05.02.01.01 - Home country - non-life obligations

		Home country
		C0080
Country	R0010	
Premiums written		
Gross	R0110	233.046.898
Reinsurers' share	R0140	
Net	R0200	233.046.898
Premiums earned		
Gross	R0210	233.046.898
Reinsurers' share	R0240	
Net	R0300	233.046.898
Claims incurred		
Gross	R0310	261.280.481
Reinsurers' share	R0340	
Net	R0400	261.280.481
Changes in other technical provisions		
Gross	R0410	
Reinsurers' share	R0440	
Net	R0500	
Expenses incurred	R0550	7.443.090
Other expenses	R1200	
Total expenses	R1300	

S.05.02.01.04 - Home country - life obligations

		Home country
		C0220
Country	R0010	
Premiums written		
Gross	R1410	14.681.894.791
Reinsurers' share	R1420	
Net	R1500	14.681.894.791
Premiums earned		
Gross	R1510	14.681.894.791
Reinsurers' share	R1520	
Net	R1600	14.681.894.791
Claims incurred		
Gross	R1610	9.474.471.047
Reinsurers' share	R1620	
Net	R1700	9.474.471.047
Changes in other technical provisions		
Gross	R1710	
Reinsurers' share	R1720	
Net	R1800	
Expenses incurred	R1900	528.992.596
Other expenses	R2500	
Total expenses	R2600	

S.12.01.01.01 - 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)	Health insurance (direct business)		Annuities 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 or guarantees	Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees						
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0150	C0160	C0170	C0180	C0190	C0200	C0210
Technical provisions calculated as a whole	R0010													
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													
Technical provisions calculated as a sum of BE and RM														
Best Estimate														
Gross Best Estimate	R0030	3.361.979.629		291.951.333.692		891.154.267	336.402.771	296.540.870.358		2.576.638.472				2.576.638.472
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080													
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	3.361.979.629		291.951.333.692		891.154.267	336.402.771	296.540.870.358		2.576.638.472				2.576.638.472
Risk Margin	R0100	143.909.983			35.306.387			179.216.371	32.222.823					32.222.823
Amount of the transitional on Technical Provisions														
Technical Provisions calculated as a whole	R0110													
Best estimate	R0120													
Risk margin	R0130													
Technical provisions - total	R0200	3.505.889.613	291.951.333.692		1.262.863.424			296.720.086.729	2.608.861.295					2.608.861.295

S.23.01.01.01 - Own funds

		Total C0010	Tier 1 - unrestricted C0020	Tier 1 - restricted C0030	Tier 2 C0040	Tier 3 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	7.648.500	7.648.500			
Share premium account related to ordinary share capital	R0030					
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050					
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	4.797.259.467	4.797.259.467			
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160					
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	4.804.907.967	4.804.907.967			
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	4.804.907.967	4.804.907.967			
Total available own funds to meet the MCR	R0510	4.804.907.967	4.804.907.967			
Total eligible own funds to meet the SCR	R0540	4.804.907.967	4.804.907.967			
Total eligible own funds to meet the MCR	R0550	4.804.907.967	4.804.907.967			
SCR	R0580	1.584.812.212				
MCR	R0600	713.165.496				
Ratio of Eligible own funds to SCR	R0620	3,0318				
Ratio of Eligible own funds to MCR	R0640	6,7374				

S.23.01.01.02 - Reconciliation reserve

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	4.804.907.967
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	
Other basic own fund items	R0730	7.648.500
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Reconciliation reserve	R0760	4.797.259.467
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	
Total Expected profits included in future premiums (EPIFP)	R0790	

S.28.02.01.01 - Linear formula component for non-life insurance and reinsurance obligations

		C0010
MCRL Result Non-life	R0010	12.360.177

S.28.02.01.02 - Background information

		Net (of reinsurance/SPV best estimate and TP calculated as a whole)	Net (of reinsurance) written premiums in the last 12 months
		C0030	C0040
Medical expense insurance and proportional reinsurance	R0020	29.935.592	233.046.898

S.28.02.01.03 - Linear formula component for life insurance and reinsurance obligations

		C0080
MCRL Result Life	R0200	3.149.030.011

S.28.02.01.04 - 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
		C0110	C0120
Obligations with profit participation - guaranteed benefits	R0210	3.235.363.068	
Obligations with profit participation - future discretionary benefits	R0220	126.616.561	
Index-linked and unit-linked insurance obligations	R0230	291.951.333.692	
Other life (re)insurance and health (re)insurance obligations	R0240	3.804.195.509	
Total capital at risk for all life (re)insurance obligations	R0250		1.296.445.464.791

S.28.02.01.05 - Overall MCR calculation

		C0130
Linear MCR	R0300	3.161.390.188
SCR	R0310	1.584.812.212
MCR cap	R0320	713.165.496
MCR floor	R0330	396.203.053
Combined MCR	R0340	713.165.496
Absolute floor of the MCR	R0350	23.800.231
Minimum Capital Requirement	R0400	713.165.496

S.28.02.01.06 - Notional non-life and life MCR calculation

		Non-life	Life
		C0140	C0150
Notional linear MCR	R0500	12.360.177	3.149.030.011
Notional SCR excluding add-on (annual or latest calculation)	R0510	6.196.185	1.578.616.027
Notional MCR cap	R0520	2.788.283	710.377.212
Notional MCR floor	R0530	1.549.046	394.654.007
Notional Combined MCR	R0540	2.788.283	710.377.212
Absolute floor of the MCR	R0550	16.362.659	23.800.231
Notional MCR	R0560	16.362.659	710.377.212

S.25.01.01.01 - Basic Solvency Capital Requirement

		Net solvency capital requirement	Gross solvency capital requirement
		C0030	C0040
Market risk	R0010	1.238.637.484	2.489.037.568
Counterparty default risk	R0020	20.652.827	35.622.469
Life underwriting risk	R0030	189.314.507	555.328.322
Health underwriting risk	R0040	95.026.535	660.389.420
Non-life underwriting risk	R0050		
Diversification	R0060	-71.945.099	-589.334.208
Intangible asset risk	R0070		
Basic Solvency Capital Requirement	R0100	1.471.686.254	3.151.043.570

S.25.01.01.02 - Calculation of Solvency Capital Requirement

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Operational risk	R0130	132.471.346
Loss-absorbing capacity of technical provisions	R0140	-1.314.624.354
Loss-absorbing capacity of deferred taxes	R0150	-384.078.350
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	1.584.812.212
Capital add-on already set	R0210	
Solvency capital requirement	R0220	1.584.812.212
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	
Net future discretionary benefits	R0460	1.314.624.354