

**S.02.01.01.01 - Balance sheet**

		Solvency II value C0010		Solvency II value C0010
<b>Assets</b>			<b>Liabilities</b>	
Goodwill	R0010		Technical provisions – non-life	R0510 35.174.413
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	315.743.656	Best Estimate	R0540
Pension benefit surplus	R0050		Risk margin	R0550
Property, plant & equipment held for own use	R0060	3.165.268	Technical provisions - health (similar to non-life)	R0560 35.174.413
			Technical provisions calculated as a whole	R0570
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	11.103.927.742	Best Estimate	R0580 28.146.595
Property (other than for own use)	R0080	935.028.538	Risk margin	R0590 7.027.818
Holdings in related undertakings, including participations	R0090			
Equities	R0100	1.634.437.327	Technical provisions - life (excluding index-linked and unit-linked)	R0600 6.814.258.158
Equities - listed	R0110	1.516.606.662	Technical provisions - health (similar to life)	R0610 2.521.654.193
Equities - unlisted	R0120	117.830.665	Technical provisions calculated as a whole	R0620
Bonds	R0130	6.816.167.770	Best Estimate	R0630 2.468.051.803
Government Bonds	R0140	631.167.018	Risk margin	R0640 53.602.390
Corporate Bonds	R0150	5.866.566.049	Technical provisions – life (excluding health and index-linked and unit-linked)	R0650 4.292.603.964
Structured notes	R0160		Technical provisions calculated as a whole	R0660
Collateralised securities	R0170	318.434.703	Best Estimate	R0670 4.221.526.722
Collective Investments Undertakings	R0180	1.554.771.180	Risk margin	R0680 71.077.242
Derivatives	R0190	163.522.927		
Deposits other than cash equivalents	R0200		Technical provisions – index-linked and unit-linked	R0690 300.804.287.489
Other investments	R0210		Technical provisions calculated as a whole	R0700
			Best Estimate	R0710 300.545.235.281
Assets held for index-linked and unit-linked contracts	R0220	324.236.921.492	Risk margin	R0720 259.052.208
Loans and mortgages	R0230	632.174.957	Other technical provisions	R0730
Loans on policies	R0240		Contingent liabilities	R0740
Loans and mortgages to individuals	R0250	632.174.957	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 252.056.480
Non-life excluding health	R0290		Debts owed to credit institutions	R0800 12.869.335.192
Health similar to non-life	R0300		Financial liabilities other than debts owed to credit institutions	R0810 9.202.602.109
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			
			Subordinated liabilities	R0850
Deposits to cedants	R0350		Subordinated liabilities not in Basic Own Funds	R0860
Insurance and intermediaries receivables	R0360	-783.329	Subordinated liabilities in Basic Own Funds	R0870
Reinsurance receivables	R0370			
Receivables (trade, not insurance)	R0380	466.741.125	Any other liabilities, not elsewhere shown	R0880 876.541.907
Own shares (held directly)	R0390			
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400		<b>Total liabilities</b>	<b>R0900 330.854.255.748</b>
Cash and cash equivalents	R0410	182.466.716		
Any other assets, not elsewhere shown	R0420		<b>Excess of assets over liabilities</b>	<b>R1000 6.086.101.879</b>
<b>Total assets</b>	<b>R0500</b>	<b>336.940.357.627</b>		

**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	313.445.911	313.445.911	
Reinsurers' share	R0140			
Net	R0200	313.445.911	313.445.911	
Premiums earned				
Gross	R0210	313.445.911	313.445.911	
Reinsurers' share	R0240			
Net	R0300	313.445.911	313.445.911	
Claims incurred				
Gross	R0310	332.117.655	332.117.655	
Reinsurers' share	R0340			
Net	R0400	332.117.655	332.117.655	
Expenses incurred				
Other expenses	R0550	7.740.492	7.740.492	
Total expenses	R1200			
	R1300		7.740.492	

**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	
		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	1.283.313.475	6.550.073	13.968.238.095	501.976.275					15.760.077.918
Reinsurers' share	R1420									
Net	R1500	1.283.313.475	6.550.073	13.968.238.095	501.976.275					15.760.077.918
Premiums earned										
Gross	R1510	1.283.313.475	6.550.073	13.968.238.095	501.976.275					15.760.077.918
Reinsurers' share	R1520									
Net	R1600	1.283.313.475	6.550.073	13.968.238.095	501.976.275					15.760.077.918
Claims incurred										
Gross	R1610	402.642.325	175.324.818	10.923.817.433	520.106.988					12.021.891.563
Reinsurers' share	R1620									
Net	R1700	402.642.325	175.324.818	10.923.817.433	520.106.988					12.021.891.563
Expenses incurred										
Other expenses	R1900		7.293.454	561.935.951	402.255					569.631.660
Total technical expenses	R2510									
Total amount of surrenders	R2600									516.509.430
	R2700			6.273.499.773						6.273.499.773

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)		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	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	2.470.647.215		300.545.235.281			1.523.059.103	227.820.404	304.766.762.004		2.468.051.803			2.468.051.803
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	2.470.647.215		300.545.235.281			1.523.059.103	227.820.404	304.766.762.004		2.468.051.803			2.468.051.803
Risk Margin	R0100	59.748.887	259.052.208			11.328.355			330.129.450	53.602.390				53.602.390
Technical provisions - total	R0200	2.530.396.102	300.804.287.489			1.762.207.862			305.096.891.453	2.521.654.193				2.521.654.193

**S.17.01.02.01 - Non-Life Technical Provisions**

		Medical expense insurance	Total Non-Life obligation
		C0020	C0180
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	R0050		
Technical provisions calculated as a sum of BE and RM			
Best estimate			
Premium provisions			
Gross	R0060		
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140		
Net Best Estimate of Premium Provisions	R0150		
Claims provisions			
Gross	R0160	28.146.595	28.146.595
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240		
Net Best Estimate of Claims Provisions	R0250	28.146.595	28.146.595
Total Best estimate - gross	R0260	28.146.595	28.146.595
Total Best estimate - net	R0270	28.146.595	28.146.595
Risk margin	R0280	7.027.818	7.027.818
Technical provisions - total			
Technical provisions - total	R0320	35.174.413	35.174.413
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330		
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	35.174.413	35.174.413

**S.23.01.01.01 - Own funds**

		Total C0010	Tier 1 - unrestricted C0020	Tier 1 - restricted C0030	Tier 2 C0040	Tier 3 C0050
<b>Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35</b>						
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	5.762.709.723	5.762.709.723			
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160	315.743.656				315.743.656
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	6.086.101.879	5.770.358.223			315.743.656
<b>Ancillary own funds</b>						
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					
<b>Available and eligible own funds</b>						
Total available own funds to meet the SCR	R0500	6.086.101.879	5.770.358.223			315.743.656
Total available own funds to meet the MCR	R0510	5.770.358.223	5.770.358.223			
Total eligible own funds to meet the SCR	R0540	6.025.285.329	5.770.358.223			254.927.106
Total eligible own funds to meet the MCR	R0550	5.770.358.223	5.770.358.223			
SCR	R0580	1.699.514.039				
MCR	R0600	764.781.317				
Ratio of Eligible own funds to SCR	R0620	3,5453				
Ratio of Eligible own funds to MCR	R0640	7,5451				

**S.23.01.01.02 - Reconciliation reserve**

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	6.086.101.879
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	
Other basic own fund items	R0730	323.392.156
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Reconciliation reserve	R0760	5.762.709.723
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.25.01.01.01 - Basic Solvency Capital Requirement**

		Net solvency capital requirement	Gross solvency capital requirement
		C0030	C0040
Market risk	R0010	1.412.354.121	2.301.517.745
Counterparty default risk	R0020	14.114.843	22.364.645
Life underwriting risk	R0030	342.047.640	569.534.194
Health underwriting risk	R0040	284.344.856	752.588.385
Non-life underwriting risk	R0050	-	-
Diversification	R0060	-192.890.626	-664.887.348
Intangible asset risk	R0070	-	-
Basic Solvency Capital Requirement	R0100	1.859.970.834	2.981.117.621

**S.25.01.01.02 - Calculation of Solvency Capital Requirement**

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Operational risk	R0130	146.539.247
Loss-absorbing capacity of technical provisions	R0140	-1.121.146.787
Loss-absorbing capacity of deferred taxes	R0150	-306.996.042
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	1.699.514.039
Capital add-on already set	R0210	
Solvency capital requirement	R0220	1.699.514.039
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	1.121.146.787

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

		C0010
MCRL Result Non-life	R0010	16.054.848

**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	28.146.595	313.445.911

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

		C0080
MCRL Result Life	R0200	3.224.544.358

**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	2.470.647.215	
Obligations with profit participation - future discretionary benefits	R0220	110.277.446	
Index-linked and unit-linked insurance obligations	R0230	300.545.235.281	
Other life (re)insurance and health (re)insurance obligations	R0240	4.218.931.311	
Total capital at risk for all life (re)insurance obligations	R0250		1.352.072.333.979

**S.28.02.01.05 - Overall MCR calculation**

		C0130
Linear MCR	R0300	3.240.599.206
SCR	R0310	1.699.514.039
MCR cap	R0320	764.781.317
MCR floor	R0330	424.878.510
Combined MCR	R0340	764.781.317
Absolute floor of the MCR	R0350	29.818.259
Minimum Capital Requirement	R0400	764.781.317

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

		Non-life	Life
		C0140	C0150
Notional linear MCR	R0500	16.054.848	3.224.544.358
Notional SCR excluding add-on (annual or latest calculation)	R0510	8.419.875	1.691.094.164
Notional MCR cap	R0520	3.788.944	760.992.374
Notional MCR floor	R0530	2.104.969	422.773.541
Notional Combined MCR	R0540	3.788.944	760.992.374
Absolute floor of the MCR	R0550	16.400.043	23.854.607
Notional MCR	R0560	16.400.043	760.992.374