

Quantitative reporting templates

Solvency and Financial Condition Report (SFCR)

2018



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Quantitative reporting templates 2018

Solvency and Financial Condition Report (SFCR)

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S.02.01.01.01

Balance sheet

Balance sheet (€ 1.000)		Solvency II value C0010
Assets		-
Goodwill	R0010	-
Deferred acquisition costs	R0020	-
Intangible assets	R0030	-
Deferred tax assets	R0040	36.517
Pension benefit surplus	R0050	-
Property, plant & equipment held for own use	R0060	818
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	2.569.924
• Property (other than for own use)	R0080	-
• Holdings in related undertakings, including participations	R0090	226.815
• Equities	R0100	-
- Equities - listed	R0110	-
- Equities - unlisted	R0120	-
• Bonds	R0130	1.976.164
- Government Bonds	R0140	682.522
- Corporate Bonds	R0150	796.985
- Structured notes	R0160	-
- Collateralised securities	R0170	496.657
• Collective Investments Undertakings	R0180	344.934
• Derivatives	R0190	22.011
• Deposits other than cash equivalents	R0200	-
• Other investments	R0210	-
Assets held for index-linked and unit-linked contracts	R0220	846.547
Loans and mortgages	R0230	-
• Loans on policies	R0240	-
• Loans and mortgages to individuals	R0250	-
• Other loans and mortgages	R0260	-
Reinsurance recoverables from:	R0270	69.315
• Non-life and health similar to non-life	R0280	1.723
- Non-life excluding health	R0290	-
- Health similar to non-life	R0300	1.723
• Life and health similar to life, excluding health and index-linked and unit-linked	R0310	67.592
- Health similar to life	R0320	68.396
- Life excluding health and index-linked and unit-linked	R0330	-803
• Life index-linked and unit-linked	R0340	-
Deposits to cedants	R0350	-
Insurance and intermediaries receivables	R0360	18.347
Reinsurance receivables	R0370	5.916
Receivables (trade, not insurance)	R0380	179.036
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	174.991
Any other assets, not elsewhere shown	R0420	53.716
Total assets	R0500	3.955.128

Balance sheet (€ 1.000)		Solvency II value C0010
Liabilities		-
Technical provisions – non-life	R0510	145.318
• Technical provisions – non-life (excluding health)	R0520	3.262
- Technical provisions calculated as a whole	R0530	-
- Best Estimate	R0540	3.043
- Risk margin	R0550	219
• Technical provisions - health (similar to non-life)	R0560	142.056
- Technical provisions calculated as a whole	R0570	-
- Best Estimate	R0580	125.117
- Risk margin	R0590	16.939
Technical provisions - life (excluding index-linked and unit-linked)	R0600	1.641.137
• Technical provisions - health (similar to life)	R0610	685.323
- Technical provisions calculated as a whole	R0620	-
- Best Estimate	R0630	654.858
- Risk margin	R0640	30.465
• Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	955.814
- Technical provisions calculated as a whole	R0660	-
- Best Estimate	R0670	908.129
- Risk margin	R0680	47.686
• Technical provisions – index-linked and unit-linked	R0690	859.852
- Technical provisions calculated as a whole	R0700	-
- Best Estimate	R0710	855.059
- Risk margin	R0720	4.794
Other technical provisions	R0730	-
Contingent liabilities	R0740	148.300
Provisions other than technical provisions	R0750	30.723
Pension benefit obligations	R0760	7.581
Deposits from reinsurers	R0770	-
Deferred tax liabilities	R0780	-
Derivatives	R0790	8.596
Debts owed to credit institutions	R0800	-
Financial liabilities other than debts owed to credit institutions	R0810	10.911
Insurance & intermediaries payables	R0820	4.051
Reinsurance payables	R0830	6.985
Payables (trade, not insurance)	R0840	219.885
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	72.481
Total liabilities	R0900	3.155.820
Excess of assets over liabilities	R1000	799.308

S.05.01.01.01

Premiums, claims, and expenses by line of business - Non-life

Non-Life (€ 1.000)		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' compen- sation 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
Premiums written																		
• Gross - Direct Business	R0110	-	6.567	-	-	-	-	-	2.085	-	-	-	-	-	-	-	8.652	
• Gross - Proportional reinsurance accepted	R0120	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
• Gross - Non-proportional reinsurance accepted	R0130	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
• Reinsurers' share	R0140	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
• Net	R0200	-	6.567	-	-	-	-	-	2.085	-	-	-	-	-	-	-	8.652	
Premiums earned																		
• Gross - Direct Business	R0210	-	7.222	-	-	-	-	-	1.684	-	-	-	-	-	-	-	8.906	
• Gross - Proportional reinsurance accepted	R0220	-	335	-	-	-	-	-	-	-	-	-	-	-	-	-	335	
• Gross - Non-proportional reinsurance accepted	R0230	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
• Reinsurers' share	R0240	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
• Net	R0300	-	7.557	-	-	-	-	-	1.684	-	-	-	-	-	-	-	9.241	
Claims incurred																		
• Gross - Direct Business	R0310	-	10.363	-	-	-	-	-	-	-	-	-	-	-	-	-	10.363	
• Gross - Proportional reinsurance accepted	R0320	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
• Gross - Non-proportional reinsurance accepted	R0330	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
• Reinsurers' share	R0340	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
• Net	R0400	-	10.363	-	-	-	-	-	-	-	-	-	-	-	-	-	10.363	
Changes in other technical provisions																		
• Gross - Direct Business	R0410	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
• Gross - Proportional reinsurance accepted	R0420	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
• Gross - Non- proportional reinsurance accepted	R0430	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
• Reinsurers' share	R0440	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
• Net	R0500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Non-Life (€ 1.000)		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' compen- sation 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
Expenses incurred	R0550	-	1.730	-	-	-	-	-	1.346	-	-	-	-	-	-	-	-	3.076
• Administrative expenses																		
- Gross - Direct Business	R0610	-	263	-	-	-	-	-	568	-	-	-	-	-	-	-	-	831
- Gross - Proportional reinsurance accepted	R0620	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Gross - Non-proportional reinsurance accepted	R0630	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Reinsurers' share	R0640	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Net	R0700	-	263	-	-	-	-	-	568	-	-	-	-	-	-	-	-	831
• Investment management expenses																		
- Gross - Direct Business	R0710	-	9	-	-	-	-	-	4	-	-	-	-	-	-	-	-	13
- Gross - Proportional reinsurance accepted	R0720	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Gross - Non-proportional reinsurance accepted	R0730	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Reinsurers' share	R0740	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Net	R0800	-	9	-	-	-	-	-	4	-	-	-	-	-	-	-	-	13
• Claims management expenses																		
- Gross - Direct Business	R0810	-	588	-	-	-	-	-	0	-	-	-	-	-	-	-	-	588
- Gross - Proportional reinsurance accepted	R0820	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Gross - Non-proportional reinsurance accepted	R0830	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Reinsurers' share	R0840	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Net	R0900	-	588	-	-	-	-	-	0	-	-	-	-	-	-	-	-	588
• Acquisition expenses																		
- Gross - Direct Business	R0910	-	655	-	-	-	-	-	311	-	-	-	-	-	-	-	-	966
- Gross - Proportional reinsurance accepted	R0920	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Gross - Non-proportional reinsurance accepted	R0930	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Reinsurers' share	R0940	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Net	R1000	-	655	-	-	-	-	-	311	-	-	-	-	-	-	-	-	966
• Overhead expenses																		
- Gross - Direct Business	R1010	-	215	-	-	-	-	-	463	-	-	-	-	-	-	-	-	677
- Gross - Proportional reinsurance accepted	R1020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Gross - Non-proportional reinsurance accepted	R1030	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Reinsurers' share	R1040	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Net	R1100	-	215	-	-	-	-	-	463	-	-	-	-	-	-	-	-	677
• Other expenses	R1200	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total expenses	R1300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.076

S.05.01.01.01

Premiums, claims, and expenses by line of business - Non-life

S.05.01.01.02

Premiums, claims, and expenses by line of business - Life

Life (€ 1.000)		Line of Business for: Life reinsurance 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	
Premiums written										
• Gross	R1410	169.632	18.089	50.728	41.854	-	-	-	-	280.304
• Reinsurers' share	R1420	-	-	-	-	-	-	-	-	-
• Net	R1500	169.632	18.089	50.728	41.854	-	-	-	-	280.304
Premiums earned										
• Gross	R1510	171.493	17.422	50.139	39.397	-	-	-	-	278.451
• Reinsurers' share	R1520	14.982	-	-169	3.187	-	-	-	-	18.000
• Net	R1600	156.511	17.422	50.308	36.210	-	-	-	-	260.450
Claims incurred										
• Gross	R1610	55.487	38.704	139.446	29.471	-	-	-	-	263.108
• Reinsurers' share	R1620	3.321	-	-	3.161	-	-	-	-	6.482
• Net	R1700	52.166	38.704	139.446	26.309	-	-	-	-	256.626
Changes in other technical provisions										
• Gross	R1710	-	-	-	-	-	-	-	-	-
• Reinsurers' share	R1720	-	-	-	-	-	-	-	-	-
• Net	R1800	-	-	-	-	-	-	-	-	-
Expenses incurred	R1900	35.863	6.779	11.852	10.893	-	-	-	-	65.387
Administrative expenses										
- Gross	R1910	9.683	2.377	4.410	3.371	-	-	-	-	19.841
- Reinsurers' share	R1920	-	-	-	-	-	-	-	-	-
- Net	R2000	9.683	2.377	4.410	3.371	-	-	-	-	19.841
• Investment management expenses										
- Gross	R2010	1.357	1.160	1.161	346	-	-	-	-	4.025
- Reinsurers' share	R2020	-	-	-	-	-	-	-	-	-
- Net	R2100	1.357	1.160	1.161	346	-	-	-	-	4.025
• Claims management expenses										
- Gross	R2110	3.845	1.204	91	862	-	-	-	-	6.003
- Reinsurers' share	R2120	-	-	-	-	-	-	-	-	-
- Net	R2200	3.845	1.204	91	862	-	-	-	-	6.003
• Acquisition expenses										
- Gross	R2210	13.090	102	2.596	3.567	-	-	-	-	19.355
- Reinsurers' share	R2220	-	-	-	-	-	-	-	-	-
- Net	R2300	13.090	102	2.596	3.567	-	-	-	-	19.355
• Overhead expenses										
- Gross	R2310	7.888	1.936	3.592	2.746	-	-	-	-	16.163
- Reinsurers' share	R2320	-	-	-	-	-	-	-	-	-
- Net	R2400	7.888	1.936	3.592	2.746	-	-	-	-	16.163
Other expenses	R2500	-	-	-	-	-	-	-	-	-
Total expenses	R2600	-	-	-	-	-	-	-	-	65.387
Total amount of surrenders	R2700	-	-	-	-	-	-	-	-	-

S.05.02.01.01

Premiums, claims and expenses per country:
Home Country – non-life obligations

Home Country - non-life obligations (€ 1.000)		Home country C0080
Premiums written		
• Gross - Direct Business	R0110	8.652
• Gross - Proportional reinsurance accepted	R0120	-
• Gross - Non-proportional reinsurance accepted	R0130	-
• Reinsurers' share	R0140	-
• Net	R0200	8.652
Premiums earned		
• Gross - Direct Business	R0210	8.906
• Gross - Proportional reinsurance accepted	R0220	335
• Gross - Non-proportional reinsurance accepted	R0230	-
• Reinsurers' share	R0240	-
• Net	R0300	9.241
Claims incurred		
• Gross - Direct Business	R0310	10.363
• Gross - Proportional reinsurance accepted	R0320	-
• Gross - Non-proportional reinsurance accepted	R0330	-
• Reinsurers' share	R0340	-
• Net	R0400	10.363
Changes in other technical provisions		
• Gross - Direct Business	R0410	-
• Gross - Proportional reinsurance accepted	R0420	-
• Gross - Non-proportional reinsurance accepted	R0430	-
• Reinsurers' share	R0440	-
• Net	R0500	-
Expenses incurred	R0550	3.076
Other expenses	R1200	-
Total expenses	R1300	-

S.05.02.01.03

Premiums, claims and expenses per country:
Total top 5 and Home Country – non life obligations

Total top 5 and home Country - non-life obligations (€ 1.000)		Total top 5 and home country C0140
Premiums written		
• Gross - Direct Business	R0110	8.652
• Gross - Proportional reinsurance accepted	R0120	-
• Gross - Non-proportional reinsurance accepted	R0130	-
• Reinsurers' share	R0140	-
• Net	R0200	8.652
Premiums earned		
• Gross - Direct Business	R0210	8.906
• Gross - Proportional reinsurance accepted	R0220	335
• Gross - Non-proportional reinsurance accepted	R0230	-
• Reinsurers' share	R0240	-
• Net	R0300	9.241
Claims incurred		
• Gross - Direct Business	R0310	10.363
• Gross - Proportional reinsurance accepted	R0320	-
• Gross - Non-proportional reinsurance accepted	R0330	-
• Reinsurers' share	R0340	-
• Net	R0400	10.363
Changes in other technical provisions		
• Gross - Direct Business	R0410	-
• Gross - Proportional reinsurance accepted	R0420	-
• Gross - Non-proportional reinsurance accepted	R0430	-
• Reinsurers' share	R0440	-
• Net	R0500	-
Expenses incurred	R0550	3.076
Other expenses	R1200	-
Total expenses	R1300	3.076

S.05.02.01.04

Premiums, claims and expenses per country:
Home Country – life obligations

Home Country - life obligations (€ 1.000)		Home country C0220
Premiums written		
• Gross	R1410	280.304
• Reinsurers' share	R1420	-
• Net	R1500	280.304
Premiums earned		
• Gross	R1510	278.451
• Reinsurers' share	R1520	18.000
• Net	R1600	260.450
Claims incurred		
• Gross	R1610	263.108
• Reinsurers' share	R1620	6.482
• Net	R1700	256.626
Changes in other technical provisions		
• Gross	R1710	-
• Reinsurers' share	R1720	-
• Net	R1800	-
Expenses incurred	R1900	65.387
Other expenses	R2500	-
Total expenses	R2600	-

S.05.02.01.06

Premiums, claims and expenses per country:
Total top 5 and Home Country – life obligations

Total Top 5 and Home Country - life obligations (€ 1.000)		Total top 5 and home country C0280
Premiums written		
• Gross	R1410	280.304
• Reinsurers' share	R1420	-
• Net	R1500	280.304
Premiums earned		
• Gross	R1510	278.451
• Reinsurers' share	R1520	18.000
• Net	R1600	260.450
Claims incurred		
• Gross	R1610	263.108
• Reinsurers' share	R1620	6.482
• Net	R1700	256.626
Changes in other technical provisions		
• Gross	R1710	-
• Reinsurers' share	R1720	-
• Net	R1800	-
Expenses incurred	R1900	65.387
Other expenses	R2500	-
Total expenses	R2600	63.387

S.22.01.04.01

Impact of long term guarantees measures and transitionals

Impact of long term guarantees measures and transitionals (€ 1.000)		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	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
			C0010	C0020	C0030	C0050	C0070
Technical provisions	R0010	2.646.308	2.646.308	-	-	37.693	-
Basic own funds	R0020	608.705	608.705	-	-	-35.567	-
• Excess of assets over liabilities	R0030	799.308	799.308	-	-	-35.567	-
• Restricted own funds due to ring-fencing and matching portfolio	R0040	-	-	-	-	-	-
Eligible own funds to meet Solvency Capital Requirement	R0050	799.308	799.308	-	-	-35.567	-
• Tier 1	R0060	762.791	762.791	-	-	-44.958	-
• Tier 2	R0070	-	-	-	-	-	-
• Tier 3	R0080	36.517	36.517	-	-	9.391	-
Solvency Capital Requirement	R0090	436.706	436.706	-	-	-322	-

S.23.01.04.01

Own funds

Own funds (€ 1.000)		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						
Ordinary share capital (gross of own shares)	R0010	705.297	705.297	-	-	-
Non-available called but not paid in ordinary share capital at group level	R0020	-	-	-	-	-
Share premium account related to ordinary share capital	R0030	416.380	416.380	-	-	-
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	-	-	-	-	-
Subordinated mutual member accounts	R0050	-	-	-	-	-
Non-available subordinated mutual member accounts at group level	R0060	-	-	-	-	-
Surplus funds	R0070	-	-	-	-	-
Non-available surplus funds at group level	R0080	-	-	-	-	-
Preference shares	R0090	-	-	-	-	-
Non-available preference shares at group level	R0100	-	-	-	-	-
Share premium account related to preference shares	R0110	-	-	-	-	-
Non-available share premium account related to preference shares at group level	R0120	-	-	-	-	-
Reconciliation reserve	R0130	-358.886	-358.886	-	-	-
Subordinated liabilities	R0140	-	-	-	-	-
Non-available subordinated liabilities at group level	R0150	-	-	-	-	-
An amount equal to the value of net deferred tax assets	R0160	36.517	-	-	-	36.517
The amount equal to the value of net deferred tax assets not available at the group level	R0170	-	-	-	-	-
Other items approved by supervisory authority as basic own funds not specified above	R0180	-	-	-	-	-
Non available own funds related to other own funds items approved by supervisory authority	R0190	-	-	-	-	-
Minority interests (if not reported as part of a specific own fund item)	R0200	-	-	-	-	-
Non-available minority interests at group level	R0210	-	-	-	-	-
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 other financial undertakings, including non-regulated undertakings carrying out financial activities	R0230	190.603	190.603	-	-	-
whereof deducted according to art 228 of the Directive 2009/138/EC	R0240	-	-	-	-	-
Deductions for participations where there is non-availability of information (Article 229)	R0250	-	-	-	-	-
Deduction for participations included by using D&A when a combination of methods is used	R0260	-	-	-	-	-
Total of non-available own fund items	R0270	-	-	-	-	-
Total deductions	R0280	190.603	190.603	-	-	-
Total basic own funds after deductions	R0290	608.705	572.188	-	-	36.517

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Own funds

Own funds (€ 1.000)		Total C0010	Tier 1 - unrestricted C0020	Tier 1 - restricted C0030	Tier 2 C0040	Tier 3 C0050
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	-	-	-	-	-
Non available ancillary own funds at group level	R0380	-	-	-	-	-
Other ancillary own funds	R0390	-	-	-	-	-
Total ancillary own funds	R0400	-	-	-	-	-
Own funds of other financial sectors						
Credit Institutions, investment firms, financial institutions, alternative investment fund manager, UCITS management companies - total	R0410	190.603	190.603	-	-	-
Institutions for occupational retirement provision	R0420	-	-	-	-	-
Non regulated entities carrying out financial activities	R0430	-	-	-	-	-
Total own funds of other financial sectors	R0440	190.603	190.603	-	-	-
Own funds when using the D&A, exclusively or in combination of method 1						
Own funds aggregated when using the D&A and combination of method	R0450	-	-	-	-	-
Own funds aggregated when using the D&A and combination of method net of IGT	R0460	-	-	-	-	-
Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0520	608.705	572.188	-	-	36.517
Total available own funds to meet the minimum consolidated group SCR	R0530	572.188	572.188	-	-	-
Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0560	608.705	572.188	-	-	36.517
Total eligible own funds to meet the minimum consolidated group SCR	R0570	572.188	572.188	-	-	-
Consolidated Group SCR	R0590	436.706	-	-	-	-
Minimum consolidated Group SCR	R0610	92.964	-	-	-	-
Ratio of Eligible own funds to the consolidated Group SCR (excluding other financial sectors and the undertakings included via D&A)	R0630	212%				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	R0650	615%				
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)	R0660	799.308	762.791	-	-	36.517
SCR for entities included with D&A method	R0670	0	-	-	-	-
Group SCR	R0680	436.706	-	-	-	-
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	R0690	183%				

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Own funds - reconciliation reserve

Reconciliation reserve (€ 1.000)		C0060
Reconciliation reserve		
• Excess of assets over liabilities	R0700	799.308
• Own shares (held directly and indirectly)	R0710	-
• Foreseeable dividends, distributions and charges	R0720	-
• Other basic own fund items	R0730	1.158.194
• Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	-
• Other non available own funds	R0750	-
Reconciliation reserve	R0760	-358.886
Expected profits		-
• Expected profits included in future premiums (EPIFP) - Life business	R0770	78.072
• Expected profits included in future premiums (EPIFP) - Non-life business	R0780	-
Total Expected profits included in future premiums (EPIFP)	R0790	78.072

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Solvency Capital Requirement - For groups on Standard Formula: Basic Solvency Capital Requirement

Basic Solvency Capital Requirement (€ 1.000)		Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
		C0030	C0040	C0050
Market risk	R0010	89.501	128.092	-
Counterparty default risk	R0020	5.035	20.154	-
Life underwriting risk	R0030	69.050	87.282	-
Health underwriting risk	R0040	177.741	187.226	-
Non-life underwriting risk	R0050	2.778	2.778	-
Diversification	R0060	-93.968	-126.306	-
Intangible asset risk	R0070	-	-	-
Basic Solvency Capital Requirement	R0100	250.138	299.226	-

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Solvency Capital Requirement – for groups on Standard Formula: Calculation of Solvency Capital Requirement

Calculation of Solvency Capital Requirement (€ 1.000)		Value C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	-
Operational risk	R0130	14.590
Loss-absorbing capacity of technical provisions	R0140	-15.119
Loss-absorbing capacity of deferred taxes	R0150	-12.157
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	-
Solvency Capital Requirement excluding capital add-on	R0200	286.540
Capital add-ons already set	R0210	-
Solvency capital requirement for undertakings under consolidated method	R0220	436.706
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	15.119
• Minimum consolidated group solvency capital requirement	R0470	92.964
Information on other entities		-
• Capital requirement for other financial sectors (Non-insurance capital requirements)	R0500	150.167
– Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	R0510	150.167
– Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	R0520	-
– Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non- regulated entities carrying out financial activities	R0530	-
• Capital requirement for non-controlled participation requirements	R0540	-
• Capital requirement for residual undertakings	R0550	-
Overall SCR		-
• SCR for undertakings included via D and A	R0560	-
• Solvency capital requirement	R0570	436.706

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Undertakings in the scope of the Group

Identification code and type of code of the undertaking	Country	Legal Name of the undertaking	Type of undertaking	Legal form	Category (mutual/non mutual)	Supervisory Authority	Criteria of influence						Inclusion in the scope of Group supervision		Group solvency calculation
							% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	Yes/No	Date of decision if art. 214 is applied	
C0020	C0010	C0040	C0050	C0060	C0070	C0080	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
LEI/5493001V6N5SN6WOMS49	NETHERLANDS	Loyalis Leven NV	Life undertakings	NV	Non-mutual	DNB	100%	100%	100%	-	Dominant	100%	Included into scope of group supervision	-	Method 1: Full consolidation
LEI/549300UXZ1R1RBZVU469	NETHERLANDS	APG Groep NV	Mixed financial holding company as defined in Art. 212§1 [h] of Directive 2009/138/EC	NV	Non-mutual	DNB	0%	0%	0%	-	-	0%	Included into scope of group supervision	-	Method 1: Full consolidation
LEI/549300XWC21UGFTCR876	NETHERLANDS	APG Asset Management NV	Credit institutions, investment firms and financial institutions	NV	Non-mutual	AFM	100%	100%	100%	-	Dominant	100%	Included into scope of group supervision	-	Method 1: Sectoral rules
LEI/724500HURYJCVG7FEG54	NETHERLANDS	Loyalis Sparen en Beleggen NV	Other	NV	Non-mutual	DNB	100%	100%	100%	-	Dominant	100%	Included into scope of group supervision	-	Method 1: Adjusted equity method
LEI/724500I0MIIMNI26A814	NETHERLANDS	Loyalis NV	Insurance holding company as defined in Art. 212§ [f] of Directive 2009/138/EC	NV	Non-mutual		100%	100%	100%	-	Dominant	100%	Included into scope of group supervision	-	Method 1: Full consolidation
LEI/JBYM7KYKKN31Y0TDJ305	NETHERLANDS	Loyalis Schade NV	Non-life undertakings	NV	Non-mutual	DNB	100%	100%	100%	-	Dominant	100%	Included into scope of group supervision	-	Method 1: Full consolidation
LEI/WHNDYF9DQ50MLKC7XL76	UNITED STATES	APG Asset Management US Inc	Credit institutions, investment firms and financial institutions	Inc	Non-mutual	SEC	100%	100%	100%	-	Dominant	100%	Included into scope of group supervision	-	Method 1: Sectoral rules
SC/APGDeelnemingen	NETHERLANDS	APG Deelnemingen NV	Other	NV	Non-mutual		100%	100%	100%	-	Dominant	100%	Included into scope of group supervision	-	Method 1: Adjusted equity method
SC/APGDiensten	NETHERLANDS	APG Diensten BV	Other	BV	Non-mutual		100%	100%	100%	-	Dominant	100%	Included into scope of group supervision	-	Method 1: Adjusted equity method
SC/APGInvestmentsAsia	HONG KONG	APG Investments Asia Ltd	Credit institutions, investment firms and financial institutions	Ltd	Non-mutual	SFC	100%	100%	100%	-	Dominant	100%	Included into scope of group supervision	-	Method 1: Sectoral rules
SC/APGServicePartners	NETHERLANDS	APG Service Partners BV	Other	BV	Non-mutual		100%	100%	100%	-	Dominant	100%	Included into scope of group supervision	-	Method 1: Full consolidation

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Undertakings in the scope of the Group

Identification code and type of code of the undertaking	Country	Legal Name of the undertaking	Type of undertaking	Legal form	Category (mutual/non mutual)	Supervisory Authority	Criteria of influence						Inclusion in the scope of Group supervision		Group solvency calculation
							% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	Yes/No	Date of decision if art. 214 is applied	Method used and under method 1, treatment of the undertaking
C0020	C0010	C0040	C0050	C0060	C0070	C0080	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
SC/C0068NL002	NETHERLANDS	Loyalis Kennis & Consult BV	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual	-	100%	100%	100%	-	Dominant	100%	Included into scope of group supervision	-	Method 1: Full consolidation
SC/C0068NL004	NETHERLANDS	Cordares Advies BV	Non-regulated undertaking carrying out financial activities as defined in Article 1 (52) of Delegated Regulation (EU) 2015/35	BV	Non-mutual	-	100%	100%	100%	-	Dominant	100%	Included into scope of group supervision	-	Method 1: Full consolidation
SC/C0068NL005	NETHERLANDS	Loyalis Diensten BV	Non-regulated undertaking carrying out financial activities as defined in Article 1 (52) of Delegated Regulation (EU) 2015/35	BV	Non-mutual	-	100%	100%	100%	-	Dominant	100%	Included into scope of group supervision	-	Method 1: Full consolidation
SC/CampusM&D	NETHERLANDS	Campus Management & Development BV	Other	BV	Non-mutual	-	33%	33%	33%	-	Significant	33%	Included into scope of group supervision	-	Method 1: Adjusted equity method
SC/CampusHuisvesting	NETHERLANDS	Campus Heerlen Huisvesting BV	Other	BV	Non-mutual	-	50%	50%	50%	-	Significant	50%	Included into scope of group supervision	-	Method 1: Adjusted equity method
SC/EntisHolding	NETHERLANDS	Entis Holding BV	Other	BV	Non-mutual	-	70%	70%	70%	-	Dominant	70%	Included into scope of group supervision	-	Method 1: Adjusted equity method
SC/rechtenbeheer	NETHERLANDS	Rechtenbeheer NV	Other	NV	Non-mutual	-	100%	100%	100%	-	Dominant	100%	Included into scope of group supervision	-	Method 1: Adjusted equity method