

ANNEX III

INSTRUCTIONS REGARDING THE TEMPLATES FOR THE SOLVENCY AND CONDITION REPORT OF GROUPS

This Annex contains additional instructions in relation to the templates included in Annex I of this Regulation. The first column of the tables identifies the items to be disclosed by identifying the columns and rows as showed in the template in Annex I.

Templates which shall be filled in in accordance with the instructions of the different sections of this Annex are referred to as ‘this template’ throughout the text of the Annex.

S.02.01. — Balance sheet

General comments:

This section relates to annual disclosure of information for groups.

This template is relevant when method 1 (Accounting consolidation-based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method). Holdings in related undertakings that are not consolidated row by row in accordance with Article 335, paragraph 1, (a), (b) or (c) of Delegated Regulation (EU) 2015/35, including the holdings in related undertakings included with method 2 when combination of methods is used, shall be included in the item ‘Holdings in related undertakings, including participations’.

The ‘Solvency II value’ column (C0010) shall be completed using the valuation principles set out in the Directive 2009/138/EC, Delegated Regulation (EU) 2015/35, Solvency 2 Technical Standards and Guidelines.

| | <i>ITEM</i> | <i>INSTRUCTIONS</i> |
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| <i>Assets</i> | | |
| C0010/R0030 | Intangible assets | Intangible assets other than goodwill. An identifiable non-monetary asset without physical substance. |
| C0010/R0040 | Deferred tax assets | Deferred tax assets are the amounts of income taxes recoverable in future periods in respect of: (a) deductible temporary differences; (b) the carry forward of unused tax losses; and/or (c) the carry forward of unused tax credits. |
| C0010/R0050 | Pension benefit surplus | This is the total of net surplus related to employees' pension scheme. |
| C0010/R0060 | Property, plant & equipment held for own use | Tangible assets which are intended for permanent use and property held by the group for own use. It includes also property for own use under construction. |

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| C0010/R0070 | Investments (other than assets held for index-linked and unit-linked contracts) | This is the total amount of investments, excluding assets held for index-linked and unit-linked contracts. |
| C0010/R0080 | Property (other than for own use) | Amount of the property, other than for own use. It includes also property under construction other than for own use. |
| C0010/R0090 | Holdings in related undertakings, including participations | <p>Participations as defined in Article 13(20) and 212 (2) and holdings in related undertakings in Article 212(1)(b) of Directive 2009/138/EC.</p> <p>When part of the assets regarding participation and related undertakings refer to unit and index linked contracts, these parts shall be disclosed in 'Assets held for index-linked and unit-linked contracts' in C0010/R0220.</p> <p>Participations and holdings related undertakings at group level will include:</p> <ul style="list-style-type: none"> – holdings in related but not subsidiary insurance or reinsurance undertakings, insurance holding companies or mixed financial holding companies as described in Article 335, paragraph 1, (d) of Delegated Regulation (EU) 2015/35 – holdings in related undertakings in other financial sectors as described in Article 335, paragraph 1, (e) of Delegated Regulation (EU) 2015/35 – other related undertakings as described in Article 335, paragraph 1, (f) of Delegated Regulation (EU) 2015/35 – insurance or reinsurance undertakings, insurance holding companies or mixed financial holding companies included with the deduction and aggregation method (when combination of methods is used). |
| C0010/R0100 | Equities | This is the total amount of equities, listed and unlisted. |
| C0010/R0110 | Equities — listed | <p>Shares representing corporations' capital, e.g. representing ownership in a corporation, negotiated on a regulated market or on a multilateral trading facility, as defined by Directive 2004/39/EC.</p> <p>It shall exclude holdings in related undertakings, including participations.</p> |

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| C0010/R0120 | Equities — unlisted | <p>Shares representing corporations' capital, e.g. representing ownership in a corporation, not negotiated on a regulated market or on a multilateral trading facility, as defined by Directive 2004/39/EC.</p> <p>It shall exclude holdings in related undertakings, including participations.</p> |
| C0010/R0130 | Bonds | This is the total amount of government bonds, corporate bonds, structured notes and collateralised securities. |
| C0010/R0140 | Government Bonds | <p>Bonds issued by public authorities, whether by central governments, supra-national government institutions, regional governments or local authorities and bonds that are fully, unconditionally and irrevocably guaranteed by the European Central Bank, Member States' central government and central banks denominated and funded in the domestic currency of that central government and the central bank, multilateral development banks referred to in paragraph 2 of Article 117 of Regulation (EU) No 575/2013 or international organisations referred to in Article 118 of Regulation (EU) No 575/2013, <u>regional governments and local authorities listed in Article 1 of Implementing Regulation (EU) 2015/2011</u>, where the guarantee meets the requirements set out in Article 215 of Delegated Regulation (EU) 2015/35</p> |
| C0010/R0150 | Corporate Bonds | Bonds issued by corporations. |
| C0010/R0160 | Structured notes | <p>Hybrid securities, combining a fixed income (return in a form of fixed payments) instrument with a series of derivative components. Excluded from this category are fixed income securities that are issued by sovereign governments. Concerns securities that have embedded any categories of derivatives, including Credit Default Swaps ('CDS'), Constant Maturity Swaps ('CMS'), Credit Default Options ('CDOp'). Assets under this category are not subject to unbundling</p> |
| C0010/R0170 | Collateralised securities | <p>Securities whose value and payments are derived from a portfolio of underlying assets. Includes Asset Backed Securities ('ABS'), Mortgage Backed securities ('MBS'), Commercial Mortgage Backed securities ('CMBS'), Collateralised Debt Obligations ('CDO'), Collateralised Loan Obligations ('CLO'), Collateralised Mortgage Obligations ('CMO')</p> |

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| C0010/R0180 | Collective Investments Undertakings | Collective investment undertaking' means an undertaking for collective investment in transferable securities ('UCITS') as defined in Article 1(2) of Directive 2009/65/EC of the European Parliament and of the Council ² or an alternative investment fund ('AIF') as defined in Article 4(1)(a) of Directive 2011/61/EU of the European Parliament and of the Council. |
| C0010/R0190 | Derivatives | <p>A financial instrument or other contract with all three of the following characteristics:</p> <p>(a) Its value changes in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates, credit rating or credit index, or other variable, provided in the case of a non-financial variable that the variable is not specific to a party to the contract (sometimes called the 'underlying').</p> <p>(b) It requires no initial net investment or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors.</p> <p>(c) It is settled at a future date.</p> <p>Solvency II value, only if positive, of the derivative as of the reporting date is disclosed here (in case of negative value, see C0010/R0790).</p> |
| C0010/R0200 | Deposits other than cash equivalents | Deposits other than cash equivalents that cannot be used to make payments until before a specific maturity date and that are not exchangeable for currency or transferable deposits without any kind of significant restriction or penalty. |
| C0010/R0210 | Other investments | Other investments not covered already within investments disclosed above. |
| C0010/R0220 | Assets held for index-linked and unit-linked contracts | Assets held for index-linked and unit-linked contracts (classified in line of business 31 as defined in Annex I of Delegated Regulation (EU) 2015/35). |
| C0010/R0230 | Loans and mortgages | This is the total amount of loans and mortgages, i.e. financial assets created when undertakings lend funds, either with or without collateral, including cash pools. |
| C0010/R0240 | Loans on policies | Loans made to policyholders, collateralised on policies (underlying technical provisions). |

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| C0010/R0250 | Loans and mortgages to individuals | Financial assets created when creditors lend funds to debtors — individuals, with collateral or not, including cash pools. |
| C0010/R0260 | Other loans and mortgages | Financial assets created when creditors lend funds to debtors — others, not classifiable in item R0240 or R0250, with collateral or not, including cash pools. |
| C0010/R0270 | Reinsurance recoverables from: | <p>This is the total amount of reinsurance recoverables. It corresponds to the amount of reinsurer share of technical provisions (including Finite Re and SPV).</p> <p><u>It includes expected payments from reinsurers for claims not yet settled between the undertaking and the policyholder, while expected payments from reinsurers for claims already settled are included in reinsurance receivables.</u></p> |
| C0010/R0280 | Non-life and health similar to non-life | Reinsurance recoverables in respect of technical provisions for non-life and health similar to non-life. |
| C0010/R0290 | Non-life excluding health | Reinsurance recoverables in respect of technical provisions for non-life business, excluding technical provisions for health— similar to non –life |
| C0010/R0300 | Health similar to non-life | Reinsurance recoverables in respect of technical provisions for health similar to non — life. |
| C0010/R0310 | Life and health similar to life, excluding health and index-linked and unit-linked | Reinsurance recoverable in respect of technical provisions for life and health similar to life, excluding health and index-linked and unit-linked |
| C0010/R0320 | Health similar to life | Reinsurance recoverables in respect of technical provisions for health—similar to life. |
| C0010/R0330 | Life excluding health and index-linked and unit-linked | Reinsurance recoverables in respect of technical provisions for life business, excluding technical provisions health—similar to life techniques and technical provisions for index-linked and unit-linked. |
| C0010/R0340 | Life index-linked and unit-linked | Reinsurance recoverables in respect of technical provisions for life index-linked and unit-linked business. |
| C0010/R0350 | Deposits to cedants | Deposits relating to reinsurance accepted. |

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| C0010/R0360 | Insurance and intermediaries receivables | <p>Amounts past due for payment by policyholders, insurers, and other linked to insurance business, that are not included in cash in flows of technical provisions.</p> <p>It shall include receivables from reinsurance accepted.</p> |
| C0010/R0370 | Reinsurance receivables | <p>Amounts past due by reinsurers and linked to reinsurance business that is not included in reinsurance recoverables.</p> <p>It might include: the amounts past due from receivables from reinsurers that relate to settled claims of policyholders or beneficiaries; receivables from reinsurers in relation to other than insurance events or settled insurance claims, for example commissions. Amounts for payment by reinsurers and linked to reinsurance business that are not included in reinsurance recoverables.</p> <p><u>For Solvency II column (C0010) this cell shall only include payments from reinsurers that relate to settled claims of policyholders or beneficiaries and receivables from reinsurers in relation to other than insurance events .</u></p> <p>.</p> <p><u>After the claim has been settled between policyholder and insurance undertaking, the claim is no more included in the technical provisions in the liabilities side and a correspondent movement in the reinsurance recoverables should be done. At this point, the possible claim from cedent toward the reinsurer is moved from reinsurance recoverable to reinsurance receivable.</u></p> <p><u>All due and past due payments (open at valuation date) between reinsurer and cedent stemming from settled claims between primary insurer and policyholder, should be shown in this item and not in the item any other assets not elsewhere shown.</u></p> |
| C0010/R0380 | Receivables (trade, not insurance) | Includes amounts receivables from employees or various business partners (not insurance-related), including public entities. |
| C0010/R0390 | Own shares (held directly) | This is the total amount of own shares held directly by the group. |
| C0010/R0400 | Amounts due in respect of own fund items or initial fund called up but not yet paid in | Value of the amount due in respect of own fund items or initial fund called up but not yet paid in. |

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| C0010/R0410 | Cash and cash equivalents | <p>Notes and coin in circulation that are commonly used to make payments, and deposits exchangeable for currency on demand at par and which are directly usable for making payments by cheque, draft, giro order, direct debit/credit, or other direct payment facility, without penalty or restriction.</p> <p>Bank accounts shall not be netted off, thus only positive accounts shall be recognised in this item and bank overdrafts shown within liabilities unless where both legal right of offset and demonstrable intention to settle net exist.</p> |
| C0010/R0420 | Any other assets, not elsewhere shown | This is the amount of any other assets not elsewhere already included within balance Sheet items. |
| C0010/R0500 | Total assets | This is the overall total amount of all assets. |
| <i>Liabilities</i> | | |
| C0010/R0510 | Technical provisions — non-life | <p>Sum of the technical provisions non-life.</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of minimum capital requirement ('MCR') calculation.</p> |
| C0010/R0520 | Technical provisions — non-life (excluding health) | <p>This is the total amount of technical provisions for non — life business (excluding health).</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> |
| C0010/R0530 | Technical provisions — non-life (excluding health) — technical provisions calculated as a whole | <p>This is the total amount of technical provisions calculated as whole (replicable/hedgeable portfolio) for non — life business (excluding health).</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> |
| C0010/R0540 | Technical provisions — non-life (excluding | <p>This is the total amount of best estimate of technical provisions for non — life business (excluding health).</p> <p>Best estimate shall be disclosed gross of reinsurance.</p> |

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| | health) — Best estimate | This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation. |
| C0010/R0550 | Technical provisions — non-life (excluding health) — Risk margin | <p>This is the total amount of risk margin of technical provisions for non — life business (excluding health).</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> |
| C0010/R0560 | Technical provisions — health (similar to non-life) | <p>This is the total amount of technical provisions for health (similar to non — life).</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> |
| C0010/R0570 | Technical provisions — health (similar to non — life) — technical provisions calculated as a whole | <p>This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for health (similar to non-life).</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> |
| C0010/R0580 | Technical provisions — health(similar to non –life) — Best estimate | <p>This is the total amount of best estimate of technical provisions for health business (similar to non — life).</p> <p>Best estimate shall be disclosed gross of reinsurance</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> |
| C0010/R0590 | Technical provisions — health (similar to non — life) — Risk margin | <p>This is the total amount of risk margin of technical provisions for health business (similar to non — life).</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> |
| C0010/R0600 | Technical provisions — life (excluding index-linked | <p>Sum of the technical provisions life (excluding index-linked and unit-linked).</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in</p> |

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| | and unit-linked) | accordance with the contributory methodology used for the purposes of MCR calculation. |
| C0010/R0610 | Technical provisions — health (similar to life) | <p>This is the total amount of technical provisions for health (similar to life) business.</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> |
| C0010/R0620 | Technical provisions — health (similar to life) — technical provisions calculated as a whole | <p>This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for health (similar to life) business.</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> |
| C0010/R0630 | Technical provisions — health (similar to life) — Best estimate | <p>This is the total amount of best estimate of technical provisions for health (similar to life) business.</p> <p>Best estimate shall be disclosed gross of reinsurance</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> |
| C0010/R0640 | Technical provisions — health (similar to life) — Risk margin | <p>This is the total amount of risk margin of technical provisions for health (similar to life) business.</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> |
| C0010/R0650 | Technical provisions — life (excl. health and index-linked and unit-linked) | <p>This is the total amount of technical provisions for life (excluding health and index — linked and unit — linked) business.</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> |
| C0010/R0660 | Technical provisions — life (excl. health and index-linked and unit-linked) — | <p>This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for life (excluding health and index — linked and unit — linked) business.</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in</p> |

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| | technical provisions calculated as a whole | accordance with the contributory methodology used for the purposes of MCR calculation. |
| C0010/R0670 | Technical provisions — life (excl. health and index-linked and unit-linked) — Best estimate | <p>This is the total amount of best estimate of technical provisions for life (excluding health and index — linked and unit — linked) business.</p> <p>Best estimate shall be disclosed gross of reinsurance</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> |
| C0010/R0680 | Technical provisions — life (excl. health and index-linked and unit-linked) — Risk margin | <p>This is the total amount of risk margin of technical provisions for life (excluding health and index — linked and unit — linked) business.</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> |
| C0010/R0690 | Technical provisions — index-linked and unit-linked | <p>This is the total amount of technical provisions for index — linked and unit — linked business.</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> |
| C0010/R0700 | Technical provisions — index-linked and unit-linked — technical provisions calculated as a whole | <p>This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for index — linked and unit — linked business.</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> |
| C0010/R0710 | Technical provisions — index-linked and unit-linked — Best estimate | <p>This is the total amount of best estimate of technical provisions for index — linked and unit — linked business.</p> <p>Best estimate shall be disclosed gross of reinsurance</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> |

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| C0010/R0720 | Technical provisions — index-linked and unit-linked — Risk margin | <p>This is the total amount of risk margin of technical provisions for index — linked and unit — linked business.</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> |
| C0010/R0740 | Contingent liabilities | <p>A contingent liability is defined as:</p> <ul style="list-style-type: none"> (a) a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the entity; or (b) a present obligation that arises from past events even if: <ul style="list-style-type: none"> (i) it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or (ii) the amount of the obligation cannot be measured with sufficient reliability. <p>The amount of contingent liabilities recognised in the balance sheet should follow the criteria set in Article 11 of the Delegated Regulation (EU) 2015/35.</p> |
| C0010/R0750 | Provisions other than technical provisions | <p>Liabilities of uncertain timing or amount, excluding the ones disclosed under ‘Pension benefit obligations’.</p> <p>The provisions are recognised as liabilities (assuming that a reliable estimate can be made) when they represent obligations and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligations.</p> |
| C0010/R0760 | Pension benefit obligations | This is the total net obligations related to employees' pension scheme. |
| C0010/R0770 | Deposits from reinsurers | Amounts (e.g. cash) received from reinsurer or deducted by the reinsurer according to the reinsurance contract. |
| C0010/R0780 | Deferred tax liabilities | Deferred tax liabilities are the amounts of income taxes payable in future periods in respect of taxable temporary differences. |
| C0010/R0790 | Derivatives | <p>A financial instrument or other contract with all three of the following characteristics:</p> <ul style="list-style-type: none"> (a) Its value changes in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange rate, |

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| | | <p>index of prices or rates, credit rating or credit index, or other variable, provided in the case of a non-financial variable that the variable is not specific to a party to the contract (sometimes called the ‘underlying’).</p> <p>(b) It requires no initial net investment or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors.</p> <p>(c) It is settled at a future date.</p> <p>Only derivative liabilities shall be disclosed on this row (i.e. derivatives with negative values as of the reporting date.) Derivatives assets shall be disclosed under C0010/R0190.</p> <p>Undertakings which do not value derivatives in their local Generally accepted accounting principles (‘GAAP’) do not need to provide a financial statements value.</p> |
| C0010/R0800 | Debts owed to credit institutions | <p>Debts, such as mortgages and loans, owed to credit institutions, excluding bonds held by credit institutions (as it is not possible for the group to identify all the holders of the bonds that it issues) and subordinated liabilities. It shall also include bank overdrafts.</p> |
| C0010/R0810 | Financial liabilities other than debts owed to credit institutions | <p>Financial liabilities including bonds issued by the group (held by credit institutions or not), structured notes issued by the group itself and mortgages and loans due to other entities than credit institutions.</p> <p>Subordinated liabilities shall not be included here.</p> |
| C0010/R0820 | Insurance and intermediaries payables | <p><u>Amounts payable to policyholders, insurers and other business linked to insurance that are not included in technical provisions.</u></p> <p>Amounts past due to policyholders, insurers and other business linked to insurance, but that are not technical provisions.</p> <p>Includes amounts past duepayable to (re)insurance intermediaries (e.g. commissions due to intermediaries but not yet paid by the group).</p> <p>Excludes loans & mortgages due to other insurance companies, if they only relate to financing and are not linked to insurance business (such loans and mortgages shall be disclosed as financial liabilities).</p> <p>It shall include payables from reinsurance accepted.</p> |

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| C0010/R0830 | Reinsurance payables | <p>Amounts payable, past due to reinsurers (in particular current accounts) other than deposits linked to reinsurance business, that are not included in reinsurance recoverables.</p> <p>Includes payables to reinsurers that relate to ceded premiums.</p> <p><u>For Solvency II column (C0010) this cell shall only include payments to reinsurers that relate to settled claims of policyholders or beneficiaries.</u></p> <p><u>All due and past due payments (open at valuation date) between reinsurer and cedent stemming from settled claims between primary insurer and policyholder, should be shown in this item and not in the item any other liabilities not elsewhere shown.</u></p> |
| C0010/R0840 | Payables (trade, not insurance) | This is the total amount trade payables, including amounts due to employees, suppliers, etc. and not insurance-related, parallel to receivables (trade, not insurance) on asset side; includes public entities. |
| C0010/R0850 | Subordinated liabilities | Subordinated liabilities are debts which rank after other specified debts when the issuer is liquidated. This is the total of subordinated liabilities classified as Basic Own Funds and those that are not included in Basic Own Funds. |
| C0010/R0860 | Subordinated liabilities not in Basic Own Funds | Subordinated liabilities are debts which rank after other specified debts when the issuer is liquidated. Other debts may be even more deeply subordinated. Only subordinated liabilities that are not classified in Basic Own Funds should be presented here. |
| C0010/R0870 | Subordinated liabilities in Basic Own Funds | Subordinated liabilities classified in Basic Own Funds. |
| C0010/R0880 | Any other liabilities, not elsewhere shown | This is the total of any other liabilities, not elsewhere already included in other Balance Sheet items. |
| C0010/R0900 | Total liabilities | This is the overall total amount of all liabilities |
| C0010/R1000 | Excess of assets over liabilities | This is the total of the group's excess of assets over liabilities, valued in accordance with Solvency II valuation basis. Value of the assets minus liabilities |

S.05.01. — Premiums, claims and expenses by line of business

General comments:

This section relates to annual disclosure of information for groups.

This template shall be reported from an accounting perspective, i.e.: Local GAAP or IFRS if accepted as local GAAP but using SII lines of business. Undertakings shall use the recognition and valuation basis as for the published financial statements, no new recognition or re-valuation is required, unless otherwise stated in these instructions, except for the classification between investment contracts and insurance contracts or different reporting requirements when this is applicable in the financial statements. This template shall include all insurance business regardless of the possible different classification between investment contracts and insurance contracts applicable in the financial statements.

This template covers only insurance and reinsurance business within the scope of the consolidated financial statements.

| | <i>ITEM</i> | <i>INSTRUCTIONS</i> |
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| <i>Non-life insurance and reinsurance obligations</i> | | |
| C0010 to C0120/R0110 | Premiums written — Gross — Direct Business | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from direct business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. <u>Amount of taxes or charges should be excluded from the written premiums.</u> |
| C0010 to C0120/R0120 | Premiums written — Gross — Proportional reinsurance accepted | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. <u>Amount of taxes or charges should be excluded from the written premiums.</u> |
| C0130 to C0160/R0130 | Premiums written — Gross — Non proportional reinsurance accepted | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from non-proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. |

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| | | <u>Amount of taxes or charges should be excluded from the written premiums.</u> |
| C0010 to C0160/R0140 | Premiums written — Reinsurers' share | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts ceded to reinsurers during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year. <u>Amount of taxes or charges should be excluded from the written premiums.</u> |
| C0010 to C0160/R0200 | Premiums written — net | Definition of premiums written provided in application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. |
| C0010 to C0120/R0210 | Premiums earned — Gross — Direct business | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to direct insurance business. |
| C0010 to C0120/R0220 | Premiums earned — Gross — Proportional reinsurance accepted | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to proportional reinsurance accepted business. |
| C0130 to C0160/R0230 | Premiums earned — Gross — Non proportional reinsurance accepted | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to non-proportional reinsurance accepted business. |
| C0010 to C0160/R0240 | Premiums earned — reinsurers' share | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums. |
| C0010 to C0160/R0300 | Premiums earned — Net | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the |

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| | | accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. |
| C0010 to C0120/R0310 | Claims incurred Gross — Direct business | <p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from direct business.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p> |
| C0010 to C0120/R0320 | Claims incurred Gross — Proportional reinsurance accepted | <p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from the gross proportional reinsurance accepted.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p> |
| C0130 to C0160/R0330 | Claims incurred — Gross — Non proportional reinsurance accepted | <p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from the gross non proportional reinsurance accepted.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p> |
| C0010 to C0160/R0340 | Claims incurred — Reinsurers' share | <p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: it is the reinsurer's share in the sum of the claims paid and the change in the provision for claims during the financial year.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p> |
| C0010 to C0160/R0400 | Claims incurred — Net | <p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to the sum of the direct</p> |

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| | | <p>business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p> |
| €0010 to €0120/R0410 | Changes in other technical provisions — Gross — Direct business | <p>Changes in other technical provisions as defined in Directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross direct business.</p> <p>This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).</p> |
| €0010 to €0120/R0420 | Changes in other technical provisions — Gross — Proportional reinsurance accepted | <p>Changes in other technical provisions as defined in Directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross proportional reinsurance accepted.</p> <p>This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).</p> |
| €0130 to €0160/R0430 | Changes in other technical provisions — Gross — Non- proportional reinsurance accepted | <p>Changes in other technical provisions as defined in Directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross non-proportional reinsurance accepted.</p> <p>This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).</p> |
| €0010 to €0160/R0440 | Changes in other technical provisions — Reinsurers' share | <p>Changes in other technical provisions as defined in Directive 91/674/EEC where applicable: it is the changes in other technical provisions related to the amounts ceded to reinsurers.</p> <p>This item shall be reported as a positive amount if the variation is negative or as a negative amount if variation is positive.</p> |
| €0010 to €0160/R0500 | Changes in other technical | Changes in other technical provisions as defined in Directive 91/674/EEC where applicable: the net amount of changes in other technical provisions |

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| | provisions — Net | <p>represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p> <p>This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).</p> |
| C0010 to C0160/R0550 | Expenses incurred | All technical expenses incurred by the group during the reporting period, on accrual basis. |
| C0200/R0110–R0550 | Total | Total for different items for all lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. |
| C0200/R1200 | Balance - other technical expenses/income Other expenses | <p>Other-Net technical expenses/<u>income</u> not covered by above mentioned expenses/<u>income</u> and not split by lines of business.</p> <p>Should not include non-technical expenses/<u>income</u> such as tax, interest expenses, losses on disposals, etc.</p> |
| C0200/R1300 | Total expenses | Amount of all technical expenses |
| <i>Life insurance and reinsurance obligations</i> | | |
| C0210 to C0280/R1410 | Premiums written — Gross | <p>Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from gross business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. <u>Amount of taxes or charges should be excluded from the written premiums.</u></p> <p>It includes both direct and reinsurance business.</p> |
| C0210 to C0280/R1420 | Premiums written — Reinsurers' share | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts ceded to reinsurers due during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year. |

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| | | <u>Amount of taxes or charges should be excluded from the written premiums.</u> |
| C0210 to C0280/R1500 | Premiums written — net | Definition of premiums written provided in application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. |
| C0210 to C0280/R1510 | Premiums earned — Gross — Direct business and reinsurance accepted | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to direct insurance and reinsurance accepted business. |
| C0210 to C0280/R1520 | Premiums earned — reinsurers' share | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums. |
| C0210 to C0280/R1600 | Premiums earned — Net | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. |
| C0210 to C0280/R1610 | Claims incurred — Gross — Direct business and reinsurance accepted | <p>Claims incurred in the reporting period as defined in directive 91/674/EEC: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year, related to insurance contracts arising from the direct and reinsurance business.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p> |
| C0210 to C0280/R1620 | Claims incurred — Reinsurers' share | <p>Claims incurred in the reporting period as defined in directive 91/674/EEC: it is the reinsurer's share in the sum of the claims paid and the change in the provision for claims during the financial year.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p> |

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| C0210 to C0280/R1700 | Claims incurred — Net | <p>Claims incurred in the reporting period as defined in directive 91/674/EEC: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year, related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p> |
| C0210 to C0280/R1710 | Changes in other technical provisions — Gross — Direct business and reinsurance accepted | <p>Definition of changes in other technical provisions provided in Directive 91/674/EEC where applicable: it is the changes in other technical provisions relating to insurance contracts arising from the gross direct and reinsurance business.</p> <p>This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).</p> |
| C0210 to C0280/R1720 | Change in other technical provisions — Reinsurers' share | <p>Definition of changes in other technical provisions provided in Directive 91/674/EEC where applicable: it is the reinsurers' share in changes in other technical provisions.</p> <p>This item shall be reported as a positive amount if the variation is negative or as a negative amount if variation is positive.</p> |
| C0210 to C0280/R1800 | Change in other technical provisions — Net | <p>Definition of changes in other technical provisions provided in Directive 91/674/EEC where applicable: the net changes in other technical provisions related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p> <p>This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).</p> |
| C0210 to C0280/R1900 | Expenses incurred | All technical expenses expensed incurred by the group during the reporting period, on accrual basis. |

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| C0300/R1410–R1900 | Total | Total for different items for all life lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. |
| C0300/R2500 | Balance – other technical expenses/ income Other expenses | Net Other technical expenses/ income not covered by above mentioned expenses/ income and not split by lines of business. Should not include non–technical expenses/ income such as tax, interest expenses, losses on disposals, etc. |
| C0300/R2600 | Total expenses | Amount of all technical expenses. |
| C0210 to C0280/R2700 | Total amount of surrenders | This amount represents the total amount of surrenders occurred during the year. This amount is also disclosed under claims incurred (item R1610). |

S.05.02 — Premiums, claims and expenses by country

General comments:

This section relates to annual disclosure of information for groups. Participating insurance and reinsurance undertakings, insurance holding companies or mixed financial holding companies are not required to disclose template S.05.02.01 of Annex I where the home country represents 90 % or more of the total gross written premiums.

This template shall be disclosed from an accounting perspective, i.e.: Local GAAP or IFRS if accepted as local GAAP. The template is based on a year-to-date basis. Undertakings shall use the recognition and valuation basis as for the published financial statements, no new recognition or re-valuation is required except for the classification between investment contracts and insurance contracts when this is applicable in the financial statements. This template shall include all insurance business regardless of the possible different classification between investment contracts and insurance contracts applicable in the financial statements.

This template covers only insurance and reinsurance business within the scope of the consolidated financial statements.

The following criteria for the classification by country shall be used:

- The information, provided by country, shall be completed for the five countries with the biggest amount of gross written premiums in addition to the home country or until reaching 90 % of the total gross written premiums;
- For the direct insurance business for the lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, ‘Medical expense’, ‘Income protection’, ‘Workers’ compensation’, ‘Fire and other damage to– property’ and ‘Credit and suretyship’ information shall be disclosed by country where the risk is situated as defined in Article 13 (13) of Directive 2009/138/EC;
- For direct insurance business for all other lines of business, information shall be disclosed by country where the contract was entered into;

- For proportional and non-proportional reinsurance information shall be disclosed by country of localisation of the ceding undertaking.

For the purposes of this template ‘country where the contract was entered into’ means:

- (e) The country where the insurance undertaking is established (home country) when the contract was not sold through a branch or freedom to provide services;
- (f) The country where the branch is located (host country) when the contract was sold through a branch;
- (g) The country where the freedom to provide services was notified (host country) when the contract was sold through freedom to provide services.
- (h) If an intermediary is used or in any other situation, it is a), b) or c) depending on who sold the contract.

| | <i>ITEM</i> | <i>INSTRUCTIONS</i> |
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| <i>Non-life insurance and reinsurance obligations</i> | | |
| C0020 to C0060/R0010 | Top 5 countries (by amount of gross premiums written) — non-life obligations | Identify the ISO 3166-1 alpha-2 code of the countries being disclosed for the non-life obligations. |
| C0080 to C0140/R0110 | Premiums written — Gross — Direct Business | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from direct business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.. |
| C0080 to C0140/R0120 | Premiums written — Gross — Proportional reinsurance accepted | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. |
| C0080 to C0140/R0130 | Premiums written — Gross — Non proportional reinsurance accepted | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from non-proportional reinsurance accepted business, regardless of the fact that such |

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| | | amounts may relate in whole or in part to a later financial year. |
| C0080 to C0140/R0140 | Premiums written — Reinsurers' share | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts ceded to reinsurers during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year. |
| C0080 to C0140/R0200 | Premiums written — net | Definition of premiums written provided in application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. |
| C0080 to C0140/R0210 | Premiums earned — Gross — Direct business | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to insurance direct business. |
| C0080 to C0140/R0220 | Premiums earned — Gross — Proportional reinsurance accepted | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to proportional reinsurance accepted business. |
| C0080 to C0140/R0230 | Premiums earned — Gross — Non proportional reinsurance accepted | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to non-proportional reinsurance accepted business. |
| C0080 to C0140/R0240 | Premiums earned — reinsurers' share | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums. |
| C0080 to C0140/R0300 | Premiums earned — Net | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. |

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| C0080 to C0140/R0310 | Claims incurred Gross — Direct business | <p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from direct business.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p> |
| C0080 to C0140/R0320 | Claims incurred Gross — Proportional reinsurance accepted | <p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from proportional reinsurance accepted.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p> |
| C0080 to C0140/R0330 | Claims incurred — Gross — Non proportional reinsurance accepted | <p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from non-proportional reinsurance accepted.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p> |
| C0080 to C0140/R0340 | Claims incurred — Reinsurers' share | <p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the the reinsurer's share in sum of the claims paid and the change in the provision for claims during the financial year.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p> |
| C0080 to C0140/R0400 | Claims incurred — Net | <p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p> |

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| | | This shall exclude claims management expenses and the movement in provisions in claims management expenses. |
| €0080 to €0140/R0410- | Changes in other technical provisions— Gross—Direct business- | Changes in other technical provisions as defined in Directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross direct business. This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss)- |
| €0080 to €0140/R0420- | Changes in other technical provisions— Gross— Proportional reinsurance accepted- | Changes in other technical provisions as defined in Directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross proportional reinsurance accepted. This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss)- |
| €0080 to €0140/R0430- | Changes in other technical provisions— Gross—Non- proportional reinsurance accepted- | Changes in other technical provisions as defined in Directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross non-proportional reinsurance accepted. This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss)- |
| €0080 to €0140/R0440- | Changes in other technical provisions— Reinsurers' share- | Changes in other technical provisions as defined in Directive 91/674/EEC where applicable: it is the changes in other technical provisions related to the amounts ceded to reinsurers. This item shall be reported as a positive amount if the variation is negative or as a negative amount if variation is positive- |
| €0080 to €0140/R0500- | Changes in other technical provisions— Net- | Changes in other technical provisions as defined in Directive 91/674/EEC where applicable: the net amount of changes in other technical provisions represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings- |

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| | | This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss). |
| C0080 to C0140/R0550 | Expenses incurred | All technical expenses incurred by the group during the reporting period, on accrual basis. |
| C0140/R1200 | Other expenses | Other technical expenses not covered by above mentioned expenses and not split by lines of business. Should not include non-technical expenses such as tax, interest expenses, losses on disposals, etc |
| C0140/R1300 | Total expenses | Amount of all technical expenses corresponding to countries covered by this template. |
| <i>Life insurance obligations</i> | | |
| C0160 to C0200/R1400 | Top 5 countries (by amount of gross premiums written) — life obligations | Identify the ISO 3166–1 alpha–2 code of the countries being disclosed for the life obligations. |
| C0220 to C0280/R1410 | Premiums written — Gross | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from gross business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. |
| C0220 to C0280/R1420 | Premiums written — Reinsurers' share | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts ceded to reinsurers due during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year. |
| C0220 to C0280/R1500 | Premiums written — net | Definition of premiums written provided in application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. |
| C0220 to C0280/R1510 | Premiums earned — Gross | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross |

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| | | provision for unearned premiums related to direct and reinsurance accepted gross business. |
| C0220 to C0280/R1520 | Premiums earned — reinsurers' share | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums. |
| C0220 to C0280/R1600 | Premiums earned — Net | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. |
| C0220 to C0280/R1610 | Claims incurred — Gross | <p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from the gross direct and reinsurance business.</p> <p>It excludes claims management expenses and the movement in provisions in claims management expenses.</p> |
| C0220 to C0280/R1620 | Claims incurred — Reinsurers' share | <p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: it is the reinsurers' share in the sum of the claims paid and the change in the provision for claims during the financial year.</p> <p>It excludes claims management expenses and the movement in provisions in claims management expenses.</p> |
| C0220 to C0280/R1700 | Claims incurred — Net | <p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p> <p>It excludes claims management expenses and the movement in provisions in claims management expenses.</p> |
| C0220 to C0280/R1710 | Changes in other technical | Definition of changes in other technical provisions provided in Directive 91/674/EEC where applicable: it is the changes in other technical provisions relating to |

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| | provisions— Gross— | insurance contracts arising from the gross direct and reinsurance business. This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss). |
| C0220 to C0280/R1720— | Change in other technical provisions— Reinsurers' share— | Definition of changes in other technical provisions provided in Directive 91/674/EEC where applicable: it is the reinsurers' share in changes in other technical provisions. This item shall be reported as a positive amount if the variation is negative or as a negative amount if variation is positive. |
| C0220 to C0280/R1800— | Change in other technical provisions— Net— | Definition of changes in other technical provisions provided in Directive 91/674/EEC where applicable: it is the changes in other technical provisions related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss). |
| C0220 to C0280/R1900 | Expenses incurred | All technical expenses incurred by the group during the reporting period, on accrual basis. |
| C0280/R2500 | Balance- Other <u>technical</u> expenses/ <u>income</u> | Other-Net technical expenses/ <u>income</u> not covered by above mentioned expenses and not split by lines of business. Should not include non-technical expenses/ <u>income</u> such as tax, interest expenses, losses on disposals, etc.. |
| C0280/R2600 | Total expenses | Amount of all technical expenses corresponding to countries covered by this template. |
| <u>C0210 to C0280/R2700</u> | <u>Total amount of surrenders</u> | <u>This amount represents the total amount of surrenders occurred during the year.</u> <u>This amount is also disclosed under claims incurred (item R1610).</u> |

S.22.01 — Impact of long term guarantees measures and transitional

General comments:

This section relates to annual disclosure of information for groups.

This template is relevant when at least one long term guarantee measure or transitional is used by any undertaking within the scope of group supervision.

This template shall reflect the impact on the financial positions when no transitional is used and each LTG measures or transitional is set to zero. For that purpose, a step-by-step approach should be followed taking out each transitional and LTG measure one by one and without recalculating the impact of the remaining measures after each step.

The impacts need to be disclosed positive if they increase the amount of the item being disclosed and negative if they decrease the amount of the item (e.g. if amount of SCR increases or if amount of Own Funds increases then positive values should be disclosed).

The amounts disclosed in this template shall be net of Intra Group Transactions.

| | <i>ITEM</i> | <i>INSTRUCTIONS</i> |
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| <i>Technical provisions</i> | | |
| C0010/R0010 | Amount with <u>Long Term Guarantee</u> LTG -measures and transitionals — Technical Provisions | Total amount of gross technical provisions including long term guarantee measures and transitional measures. |
| C0030/R0010 | Impact of transitional on technical provisions — Technical provisions | Amount of the adjustment to the gross technical provisions due to the application of the transitional on technical provisions. It shall be the difference between the technical provisions without transitional deduction on technical provisions and the technical provisions with LTG and transitional measures. |
| C0050/R0010 | Impact of transitional on interest rate — Technical provisions | Amount of the adjustment to the gross technical provisions due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. It shall be the difference between the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the technical provisions without transitional on technical provisions. |
| C0070/R0010 | Impact of volatility adjustment set to zero — | Amount of the adjustment to the gross technical provisions due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero. |

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| | Technical provisions | It shall be the difference between the technical provisions without volatility adjustment and without other transitional measures and the technical provisions without transitional adjustment to the relevant risk free interest rate term structure. |
| C0090/R0100 | Impact of matching adjustment set to zero — Eligible own funds to meet <u>Minimum Capital Requirement</u> MCR | Amount of the adjustment to the Eligible own funds to meet MCR due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero. It shall be the difference between the eligible own funds to meet MCR calculated considering technical provisions without matching adjustment and without all the other transitional measures and the eligible own funds to meet MCR considering technical provisions without volatility adjustment and without other transitional measures. |
| C0010/R0020 | Amount with <u>Long Term Guarantee</u> LTG measures and transitionals — Basic own funds | Total amount of basic own funds calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures |
| C0030/R0020 | Impact of transitional on technical provisions — Basic own funds | Amount of the adjustment to the Basic own funds due to the application of the transitional deduction to technical provisions. It shall be the difference between the basic own funds calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures. |
| C0050/R0020 | Impact of transitional on interest rate — Basic own funds | Amount of the adjustment to the basic own funds due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. It shall be the difference between the basic own funds calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the basic own funds calculated with the technical provisions without transitional on technical provisions. |
| C0070/R0020 | Impact of volatility adjustment set to zero — | Amount of the adjustment to the Basic own funds due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero. |

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| | Basic own funds | It shall be the difference between the basic own funds considering technical provisions without volatility adjustment and without other transitional measures and the basic own funds considering technical provisions without transitional adjustment to the relevant risk free interest rate term structure. |
| C0090/R0020 | Impact of matching adjustment set to zero — Basic own funds | <p>Amount of the adjustment to the basic own funds due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.</p> <p>It shall be the difference between the basic own funds considering technical provisions without matching adjustment and without all the other transitional measures and the basic own funds considering technical provisions without volatility adjustment and without other transitional measures.</p> |
| C0010/R0050 | Amount with <u>Long Term Guarantee</u> LTG -measures and transitionals — Eligible own funds to meet <u>Solvency Capital Requirements</u> CR | Total amount of eligible own funds to meet the solvency capital requirement ('SCR') calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures. |
| C0030/R0050 | Impact of transitional on technical provisions — Eligible own funds to meet <u>Solvency Capital Requirements</u> CR | <p>Amount of the adjustment to the eligible own funds to meet SCR due to the application of the transitional deduction to technical provisions.</p> <p>It shall be the difference between the eligible own funds to meet SCR calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.</p> |
| C0050/R0050 | Impact of transitional on interest rate — Eligible own funds to meet <u>Solvency Capital</u> | <p>Amount of the adjustment to the eligible own funds to meet SCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.</p> <p>It shall be the difference between the eligible own funds to meet SCR calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the eligible own</p> |

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| | Requirement CR | funds to meet SCR calculated considering the technical provisions without transitional on technical provisions. |
| C0070/R0050 | Impact of volatility adjustment set to zero — Eligible own funds to meet Solvency Capital Requirement CR | <p>Amount of the adjustment to the eligible own funds to meet SCR due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.</p> <p>It shall be the difference between the eligible own funds to meet SCR considering technical provisions without volatility adjustment and without other transitional measures and the eligible own funds to meet SCR considering technical provisions without transitional adjustment to the relevant risk free interest rate term structure.</p> |
| C0090/R0050 | Impact of matching adjustment set to zero — Eligible own funds to meet Solvency Capital Requirement CR | <p>Amount of the adjustment to the eligible own funds to meet SCR due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.</p> <p>It shall be the difference between the eligible own funds to meet SCR calculated considering technical provisions without matching adjustment and without all the other transitional measures and eligible own funds to meet SCR considering technical provisions without volatility adjustment and without other transitional measures.</p> |
| C0010/R0090 | Amount with Long Term Guarantee LTG -measures and transitionals — Solvency Capital Requirement CR | Total amount of SCR calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures |
| C0030/R0090 | Impact of transitional on technical provisions — Solvency Capital Requirement CR | <p>Amount of the adjustment to the SCR due to the application of the transitional deduction to technical provisions.</p> <p>It shall be the difference between the SCR calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.</p> |
| C0050/R0090 | Impact of transitional on interest rate — Solvency | Amount of the adjustment to the SCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. |

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| | <u>Capital Requirement</u> CR | It shall be the difference between the SCR calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the SCR calculated with the technical provisions without transitional on technical provisions. |
| C0070/R0090 | Impact of volatility adjustment set to zero — <u>Solvency Capital Requirement</u> CR | Amount of the adjustment to the SCR due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero. It shall be the difference between the SCR considering technical provisions without volatility adjustment and without other transitional measures and the SCR considering technical provisions without transitional adjustment to the relevant risk free interest rate term structure. |
| C0090/R0090 | Impact of matching adjustment set to zero — <u>Solvency Capital Requirement</u> CR | Amount of the adjustment to the SCR due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero. It shall be the difference between the SCR calculated considering technical provisions without matching adjustment and without all the other transitional measures and the SCR considering technical provisions without volatility adjustment and without other transitional measures. |
| <u>C0010/R0120</u> | <u>With Long Term Guarantee LTG-measures and transitionals — Solvency Capital Requirement Ratio</u> | <u>Solvency Capital Requirement ratio calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures. Determined as Total amount of eligible own funds to meet SCR (C0010/R0050) divided by the total amount of SCR (C0010/R0090) considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.</u> |
| <u>C0030/R0120</u> | <u>Impact of transitional on technical provisions — Solvency Capital Requirement Ratio</u> | <u>Solvency Capital Requirement ratio due to the application of the transitional deduction to technical provisions.</u> <u>It shall be the difference between the SCR Ratio calculated considering the technical provisions without transitional deduction to technical provisions and the SCR Ratio calculated considering the technical provisions with LTG and transitional measures.</u> |

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| <u>C0050/R0120</u> | <u>Impact of transitional on interest rate — Solvency Capital Requirement ratio</u> | <p><u>Solvency Capital Requirement ratio due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.</u></p> <p><u>It shall be the difference between the SCR Ratio calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the SCR Ratio calculated considering the technical provisions without transitional on technical provisions.</u></p> |
| <u>C0070/R0120</u> | <u>Impact of volatility adjustment set to zero — Solvency Capital Requirement ratio</u> | <p><u>Solvency Capital Requirement ratio due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.</u></p> <p><u>It shall be the difference between the SCR ratio calculated considering the technical provisions without volatility adjustment and without other transitional measures and the SCR ratio calculated considering the technical provisions without application of the transitional adjustment to the relevant risk-free interest rate term structure.</u></p> |
| <u>C0090/R0120</u> | <u>Impact of matching adjustment set to zero — Solvency Capital Requirement ratio</u> | <p><u>Solvency Capital Requirement ratio due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.</u></p> <p><u>It shall be the difference between the SCR ratio calculated considering the technical provisions without matching adjustment and without all the other transitional measures and the SCR ratio calculated considering the technical provisions without volatility adjustment and without other transitional measures.</u></p> |
| <u>C0010/R0130</u> | <u>Amount with Long Term Guarantee LTG-measures and transitionals — Minimum Capital Requirement Ratio</u> | <p><u>Minimum Capital Requirement ratio calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.</u></p> <p><u>Determined as Total amount of eligible own funds to meet MCR (C0010/R0100) divided by the total amount of MCR (C0010/R0110) considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.</u></p> |
| <u>C0030/R0130</u> | <u>Impact of transitional on technical provisions — Minimum Capital</u> | <p><u>Minimum Capital Requirement ratio due to the application of the transitional deduction to technical provisions.</u></p> <p><u>It shall be the difference between the MCR calculated considering the technical provisions without transitional</u></p> |

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| | <u>Requirement Ratio</u> | <u>deduction to technical provisions and the MCR calculated with the technical provisions with LTG and transitional measures.</u> |
| <u>C0050/R0130</u> | <u>Impact of transitional on interest rate — Minimum Capital Requirement ratio</u> | <u>Minimum Capital Requirement ratio due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.</u> <u>It shall be the difference between the MCR ratio calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and MCR ratio calculated with the technical provisions calculated considering the technical provisions without transitional on technical provisions.</u> |
| <u>C0070/R0130</u> | <u>Impact of volatility adjustment set to zero — Minimum Capital Requirement ratio</u> | <u>Minimum Capital Requirement ratio due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.</u> <u>It shall be the difference between the MCR ratio calculated considering the technical provisions without volatility adjustment and without other transitional measures and the MCR ratio calculated considering the technical provisions without application of the transitional adjustment to the relevant risk-free interest rate term structure.</u> |
| <u>C0090/R0130</u> | <u>Impact of matching adjustment set to zero — Minimum Capital Requirement ratio</u> | <u>Minimum Capital Requirement ratio due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.</u> <u>It shall be the difference between the MCR calculated considering the technical provisions without matching adjustment and without all the other transitional measures and the MCR calculated considering the technical provisions without volatility adjustment and without other transitional measures.</u> |

S.23.01. — Own Funds

General comments:

This section relates to opening, quarterly and annual disclosure of information for groups.

The template is applicable under all three calculation methods for group solvency capital requirement. Since most of the items are applicable to the part of the group that is covered by method 1 (Accounting consolidation-based method), the items applicable when method 2 (Deduction and Aggregation method or D&A method) is used, exclusively or in combination with method 1, are clearly identified in the instructions.

| | <i>ITEM</i> | <i>INSTRUCTIONS</i> |
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| R0010/C0010 | Ordinary share capital (gross of own shares) — total | This is the total ordinary share capital, both held directly and indirectly (before deduction of own shares). This is the total ordinary share capital of the group that fully satisfies the criteria for Tier 1 or Tier 2 items. Any ordinary share capital that does not fully satisfy the criteria shall be treated as preference shares capital and classified accordingly notwithstanding their description or designation. |
| R0010/C0020 | Ordinary share capital (gross of own shares) — tier 1 unrestricted | This is the amount of paid up ordinary share capital that meets unrestricted Tier 1 criteria. |
| R0010/C0040 | Ordinary share capital (gross of own shares) — tier 2 | This is the amount of called up ordinary share capital that meets the criteria for Tier 2. |
| R0020/C0010 | Non-available called but not paid in ordinary share capital at group level <u>to be deducted</u> — total | This is the total amount of called but not paid in ordinary share capital which is deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC <u>and has to be deducted as per Article 330 of the Delegated Regulation.</u> |
| R0020/C0020 | Non-available called but not paid in ordinary share capital at group level <u>to be deducted</u> — tier 1 unrestricted | This is the total amount of called but not paid in ordinary share capital which is deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meets tier 1 unrestricted criteria <u>and has to be deducted as per Article 330 of the Delegated Regulation.</u> |
| R0020/C0040 | Non-available called but not paid in ordinary share capital at group level <u>to be deducted</u> — tier 2 | This is the amount of called but not paid in ordinary share capital which is deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC which meets the criteria for Tier 2 <u>and has to be deducted as per Article 330 of the Delegated Regulation.</u> |
| R0030/C0010 | Share premium account related to ordinary share capital — total | The total share premium account related to ordinary share capital that fully satisfies the criteria for Tier 1 or Tier 2 items. |
| R0030/C0020 | Share premium account related to ordinary share capital — tier 1 unrestricted | This is the amount of the share premium account related to ordinary shares that meets the criteria for Tier 1 unrestricted because it relates to ordinary share capital treated as unrestricted Tier 1. |

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| R0030/C0040 | Share premium account related to ordinary share capital — tier 2 | This is the amount of the share premium account related to ordinary shares that meets the criteria for Tier 2 because it relates to ordinary share capital treated as Tier 2. |
| R0040/C0010 | Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings — total | The initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings that fully satisfies the criteria for Tier 1 or Tier 2 items. |
| R0040/C0020 | Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings — tier 1 unrestricted | This is the amount of the initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings that meets the criteria for Tier 1 unrestricted. |
| R0040/C0040 | Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings — tier 2 | This is the amount of the initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings that meets Tier 2 criteria. |
| R0050/C0010 | Subordinated mutual member accounts — total | This is the total amount of subordinated mutual member accounts that fully satisfy the criteria for Tier 1 restricted, Tier 2 or Tier 3 items. |
| R0050/C0030 | Subordinated mutual member accounts — tier 1 restricted | This is the amount of subordinated mutual member accounts that meet the criteria for Tier 1 restricted. |
| R0050/C0040 | Subordinated mutual member accounts — tier 2 | This is the amount of subordinated mutual member accounts that meet the criteria for Tier 2. |
| R0050/C0050 | Subordinated mutual member accounts — tier 3 | This is the amount of subordinated mutual member accounts that meet the criteria for Tier 3. |
| R0060/C0010 | Non-available subordinated mutual member accounts at group level <u>to be deducted</u> — total | This is the total amount of subordinated mutual member accounts which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC <u>and has to be deducted as per Article 330 of the Delegated Regulation.</u> |
| R0060/C0030 | Non-available subordinated mutual | This is the amount of subordinated mutual member accounts which are deemed non– |

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| | member accounts at group level <u>to be deducted</u> — tier 1 restricted | available as defined in Article 222(2)–(5) of Directive 2009/138/EC that meet the criteria for Tier 1 restricted <u>and has to be deducted as per Article 330 of the Delegated Regulation.</u> |
| R0060/C0040 | Non–available subordinated mutual member accounts at group level <u>to be deducted</u> — tier 2 | This is the amount of subordinated mutual member accounts which are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 2 <u>and has to be deducted as per Article 330 of the Delegated Regulation.</u> |
| R0060/C0050 | Non–available subordinated mutual member accounts at group level <u>to be deducted</u> — tier 3 | This is the amount of subordinated mutual member accounts which are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 3 <u>and has to be deducted as per Article 330 of the Delegated Regulation.</u> |
| R0070/C0010 | Surplus funds — total | This is the total amount of surplus funds that fall under Article 91 (2) of the Directive 2009/138/EC. |
| R0070/C0020 | Surplus funds — tier 1 unrestricted | These are the surplus funds that fall under Article 91 (2) of the Directive 2009/138/EC and that meet the criteria for Tier 1 unrestricted items. |
| R0080/C0010 | Non–available surplus funds <u>to be deducted</u> at group level) — total | This is the total amount of surplus funds which are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC <u>and has to be deducted as per Article 330 of the Delegated Regulation.</u> |
| R0080/C0020 | Non–available surplus funds <u>to be deducted</u> at group level) — tier 1 unrestricted | This is the amount of surplus funds that are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 1 unrestricted items <u>and has to be deducted as per Article 330 of the Delegated Regulation.</u> |
| R0090/C0010 | Preference shares — total | This is the total amount of preference shares issued that fully satisfy the criteria for Tier 1 restricted, Tier 2 or Tier 3 items. |
| R0090/C0030 | Preference shares — tier 1 restricted | This is the amount of the preference shares issued that meet the criteria for Tier 1 restricted. |
| R0090/C0040 | Preference shares — tier 2 | This is the amount of the preference shares issued that meet the criteria for Tier 2. |

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| R0090/C0050 | Preference shares — tier 3 | This is the amount of the preference shares issued that meet the criteria for Tier 3. |
| R0100/C0010 | Non-available preference shares <u>to be deducted</u> at group level — total | This is the total amount of preference shares which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC <u>and has to be deducted as per Article 330 of the Delegated Regulation.</u> |
| R0100/C0030 | Non-available preference shares <u>to be deducted</u> at group level — tier 1 Restricted | This is the amount of preference shares which are deemed non — available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 1 restricted items <u>and has to be deducted as per Article 330 of the Delegated Regulation.</u> |
| R0100/C0040 | Non-available preference shares <u>to be deducted</u> at group level — tier 2 | This is the amount of preference shares which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 2 <u>and has to be deducted as per Article 330 of the Delegated Regulation.</u> |
| R0100/C0050 | Non-available preference shares <u>to be deducted</u> at group level — tier 3 | This is the amount of preference shares which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 3 <u>and has to be deducted as per Article 330 of the Delegated Regulation.</u> |
| R0110/C0010 | Share premium account related to preference shares — total | The total share premium account related to preference shares capital that fully satisfies the criteria for Tier 1 restricted, Tier 2 or Tier 3 items. |
| R0110/C0030 | Share premium account related to preference shares — tier 1 restricted | This is the amount of the share premium account that relates to preference shares that meet the criteria for Tier 1 restricted items because it relates to preference shares treated as Tier 1 restricted items. |
| R0110/C0040 | Share premium account related to preference shares — tier 2 | This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 2 because it relates to preference shares treated as Tier 2. |
| R0110/C0050 | Share premium account related to preference shares — tier 3 | This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 3 because it relates to preference shares treated as Tier 3. |

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| R0120/C0010 | Non-available share premium account related to preference shares <u>to be deducted</u> at group level — total | This is the total amount of the share premium account relating to preference shares that is deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC <u>and has to be deducted as per Article 330 of the Delegated Regulation.</u> |
| R0120/C0030 | Non-available share premium account related to preference shares <u>to be deducted</u> at group level — tier 1 restricted | This is the amount of the share premium account relating to preference shares that is deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC which meets the criteria for Tier 1 restricted items <u>and has to be deducted as per Article 330 of the Delegated Regulation.</u> |
| R0120/C0040 | Non-available share premium account related to preference shares <u>to be deducted</u> at group level — tier 2 | This is the amount of the share premium account relating to preference shares that is deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meets the criteria for Tier 2 <u>and has to be deducted as per Article 330 of the Delegated Regulation.</u> |
| R0120/C0050 | Non-available share premium account related to preference shares <u>to be deducted</u> at group level — tier 3 | This is the amount of the share premium account relating to preference shares that is deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meets the criteria for Tier 3 <u>and has to be deducted as per Article 330 of the Delegated Regulation.</u> |
| R0130/C0010 | Reconciliation reserve — total | The total reconciliation reserve represents reserves (e.g. retained earnings), net of adjustments (e.g. ring-fenced funds). It results mainly from differences between accounting valuation and valuation according to Article 75 of Directive 2009/138/EC. |
| R0130/C0020 | Reconciliation reserve — tier 1 unrestricted | The reconciliation reserve represents reserves (e.g. retained earnings), net of adjustments (e.g. ring-fenced funds). It results mainly from differences between accounting valuation and valuation according to Directive 2009/138/EC. |
| R0140/C0010 | Subordinated liabilities — total | This is the total amount of subordinated liabilities. |
| R0140/C0030 | Subordinated liabilities — tier 1 restricted | This is the amount of subordinated liabilities that meet the criteria for Tier 1 restricted items. |
| R0140/C0040 | Subordinated liabilities — tier 2 | This is the amount of subordinated liabilities that meet the criteria for Tier 2. |

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| R0140/C0050 | Subordinated liabilities — tier 3 | This is the amount of subordinated liabilities that meet the criteria for Tier 3. |
| R0150/C0010 | Non-available subordinated liabilities <u>to be deducted</u> at group level — total | This is the total amount of subordinated liabilities that are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC <u>and has to be deducted as per Article 330 of the Delegated Regulation</u> . |
| R0150/C0030 | Non-available subordinated liabilities <u>to be deducted</u> at group level — tier 1 restricted | This is the amount of subordinate liabilities that are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 1 restricted items <u>and has to be deducted as per Article 330 of the Delegated Regulation</u> . |
| R0150/C0040 | Non-available subordinated liabilities <u>to be deducted</u> at group level — tier 2 | This is the amount of subordinated liabilities that are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 2 <u>and has to be deducted as per Article 330 of the Delegated Regulation</u> . |
| R0150/C0050 | Non-available subordinated liabilities <u>to be deducted</u> at group level — tier 3 | This is the amount of subordinated liabilities that are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 3 <u>and has to be deducted as per Article 330 of the Delegated Regulation</u> . |
| R0160/C0010 | An amount equal to the value of net deferred tax assets — total | This is the total amount of net deferred tax assets. |
| R0160/C0050 | An amount equal to the value of net deferred tax assets — tier 3 | This is the amount of net deferred tax assets that meet the tier 3 classification criteria. |
| R0170/C0010 | An amount equal to the value of net deferred tax assets not available <u>to be deducted</u> at group level –total | This is the total amount of net deferred tax assets which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC <u>and has to be deducted as per Article 330 of the Delegated Regulation</u> . |
| R0170/C0050 | An amount equal to the value of net deferred tax assets not available <u>to be deducted</u> at group level –Tier 3 | This is the amount of net deferred tax assets which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 3 <u>and has to be deducted as per Article 330 of the Delegated Regulation</u> . |

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| R0180/C0010 | Other own fund items approved by the supervisory authority as basic own funds not specified above | This is the total of basic own fund items not identified above and that received supervisory approval. |
| R0180/C0020 | Other own fund items approved by the supervisory authority as basic own funds not specified above — tier 1 unrestricted | This is the amount of basic own fund items not identified above that meet Tier 1 unrestricted criteria and that received supervisory approval. |
| R0180/C0030 | Other own fund items approved by the supervisory authority as basic own funds not specified above — Tier 1 restricted | This is the amount of basic own fund items not identified above which meet the criteria for Tier 1, restricted items and that received supervisory approval. |
| R0180/C0040 | Other own fund items approved by the supervisory authority as basic own funds not specified above — tier 2 | This is the amount of basic own fund items not identified above that meet the criteria for Tier 2 and that received supervisory approval. |
| R0180/C0050 | Other own fund items approved by the supervisory authority as basic own funds not specified above — tier 3 | This is the amount of basic own fund items not identified above that meet the criteria for Tier 3 and that received supervisory approval. |
| R0190/C0010 | Non –available own funds related to other items approved by supervisory authority as basic own funds not specified above <u>to be deducted</u> - total | This is the total amount of own fund items related to Other items approved by supervisory authority as basic own funds not specified above which are deemed non–available, as defined in Article 222(2)–(5) of the Directive 2009/138/EC <u>and have to be deducted as per Article 330 of the Delegated Regulation.</u> |
| R0190/C0020 | Non–available own funds related to other items approved by supervisory authority as basic own funds not specified above <u>to be deducted</u> - tier 1 unrestricted items | This is the amount of own fund items related to other items approved by supervisory authority as basic own funds not specified above which are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 1 unrestricted items <u>and have to be deducted as per Article 330 of the Delegated Regulation.</u> |

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| R0190/C0030 | Non-available own funds related to other items approved by supervisory authority as basic own funds not specified above <u>to be deducted - tier 1</u> restricted items | This is the amount of own fund items related to other items approved by supervisory authority as basic own funds not specified above which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 1 restricted items <u>and have to be deducted as per Article 330 of the Delegated Regulation.</u> |
| R0190/C0040 | Non-available own funds related to other items approved by supervisory authority as basic own funds not specified above <u>to be deducted - tier 2</u> | This is the amount of own fund items related to other items approved by supervisory authority as basic own funds not specified above which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 2 <u>and have to be deducted as per Article 330 of the Delegated Regulation.</u> |
| R0190/C0050 | Non-available own funds related to other items approved by supervisory authority as basic own funds not specified above <u>to be deducted</u> — tier 3 | This is the amount of own fund items related to other items approved by supervisory authority as basic own funds not specified above which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 3 <u>and have to be deducted as per Article 330 of the Delegated Regulation.</u> |
| R0200/C0010 | Minority interests at group level (if not disclosed as part of another own fund item) —total | This is the total of minority interests in the group being disclosed upon. This row should be disclosed if minority interests have not been already included in other items of BOF (i.e. minority interests should not be counted twice). |
| R0200/C0020 | Minority interests at group level (if not disclosed as part of another own fund item) —tier 1 unrestricted | The amount of minority interests in the group being disclosed upon that meets the criteria for Tier 1 unrestricted items. |
| R0200/C0030 | Minority interests at group level (if not disclosed as part of another own fund item) —tier 1 restricted | The amount of minority interests in the group being disclosed upon that meets the criteria for Tier 1 restricted items. |
| R0200/C0040 | Minority interests at group level (if not disclosed as part of another own fund item) —tier 2 | The amount of minority interests in the group being disclosed upon that meets the criteria for Tier 2. |

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|---|---|---|
| R0200/C0050 | Minority interests at group level (if not disclosed as part of another own fund item) — tier 3 | The amount of minority interests in the group being disclosed upon that meets the criteria for Tier 3. |
| R0210/C0010 | Non available minority interests <u>to be deducted</u> at group level — total | This is the total amount of minority interests which are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC <u>and have to be deducted as per Article 330 of the Delegated Regulation.</u> |
| R0210/C0020 | Non available minority interests <u>to be deducted</u> at group level — tier 1 unrestricted | This is the amount of minority interests which are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 1 unrestricted <u>and have to be deducted as per Article 330 of the Delegated Regulation.</u> |
| R0210/C0030 | Non available minority interests <u>to be deducted</u> at group level — tier 1 restricted | This is the amount of minority interests which are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 1 restricted <u>and have to be deducted as per Article 330 of the Delegated Regulation.</u> |
| R0210/C0040 | Non available minority interests <u>to be deducted</u> at group level — tier 2 | This is the amount of minority interests which are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 2 <u>and have to be deducted as per Article 330 of the Delegated Regulation.</u> |
| R0210/C0050 | Non available minority interests <u>to be deducted</u> at group level — tier 3 | This is the amount of minority interests which are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 3 <u>and have to be deducted as per Article 330 of the Delegated Regulation.</u> |
| <i>Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the</i> | | |

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| <i>criteria to be classified as Solvency II own funds</i> | | |
| R0220/C0010 | Own funds from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds — total | <p>This is the total amount of own fund items from financial statements that are not represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds.</p> <p>These own fund items are either:</p> <ul style="list-style-type: none"> i) items that appear in the lists of own fund items, but fail to meet the classification criteria or the transitional provisions; or ii) items intended to perform the role of own funds that are not on the list of own fund items and have not been approved by the supervisory authority, and do not appear on the balance sheet as liabilities. <p>Subordinated liabilities which do not count as basic own funds shall not be disclosed here, but on the balance sheet (template S.02.01) as subordinated liabilities that do not count as basic own funds.</p> |
| <i>Deductions</i> | | |
| R0230/C0010 | Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities — total | <p>This is the total deduction for participations in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies, institutions for occupational retirement provisions, non-regulated financial entities carrying out financial activities, including the participations that are deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC.</p> <p>Those participations are deducted from basic own funds and added back as own funds according to the relevant sectoral rules in the rows from R0410 to R0440, thereby facilitating the calculation of SCR ratios both excluding and including other financial sector entities.</p> |

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| R0230/C0020 | Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities — tier 1 unrestricted | <p>This is the deduction of the participations in credit institutions, investment firms, financial institutions, alternative investment fund managers, ('UCITS') management companies, institutions for occupational retirement provisions, non-regulated financial entities carrying out financial activities, including the participations that are deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC (to be showed separately in the row R0240).</p> <p>Those participations are deducted from basic own funds and added back as own funds according to the relevant sectoral rules in the rows from R0410 to R0440, thereby facilitating the calculation of SCR ratios both excluding and including other financial sector entities — tier 1 unrestricted items.</p> |
| R0230/C0030 | Deductions for in other financial undertakings, including non-regulated undertakings carrying out financial activities — tier 1 restricted | <p>This is the deduction of the participations in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies, institutions for occupational retirement provisions, non-regulated financial entities carrying out financial activities, including the participations that are deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC.</p> <p>Those participations are deducted from basic own funds and added back as own funds according to the relevant sectoral rules in the rows from R0410 to R0440, thereby facilitating the calculation of SCR ratios both excluding and including other financial sector entities — tier 1 restricted items.</p> |
| R0230/C0040 | Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities — tier 2 | <p>This is the deduction of the participations in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies, institutions for occupational retirement provisions, non-regulated financial entities carrying out financial activities including the participations that are deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC.</p> <p>Those participations are deducted from basic own funds and added back as own funds</p> |

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| | | according to the relevant sectoral rules in the rows from R0410 to R0440, thereby facilitating the calculation of SCR ratios both excluding and including other financial sector entities — tier 2. |
| R0240/C0010 | whereof deducted according to art 228 of the Directive 2009/138/EC— total | This is the total value of participations deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC, as part of the value disclosed in row R0230 — total |
| R0240/C0020 | whereof deducted according to art 228 of the Directive 2009/138/EC — tier 1 unrestricted | This is the value of participations that are deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC, as part of the value disclosed in row R0230 — tier 1 unrestricted. |
| R0240/C0030 | whereof deducted according to art 228 of the Directive 2009/138/EC — tier 1 restricted | This is the value of participations deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC, as part of the value disclosed in row R0230 — tier 1 restricted |
| R0240/C0040 | whereof deducted according to art 228 of the Directive 2009/138/EC — tier 2 | This is the value of participations deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC, as part of the value disclosed in row R0230 — tier 2 |
| R0250/C0010 | Deductions for participations where there is non–availability of information (Article 229) — total | This is the total deduction of the participations in related undertakings when the information necessary for calculating the group solvency is not available, according to article 229 of the Directive 2009/138/EC. |
| R0250/C0020 | Deductions for participations where there is non–availability of information (Article 229) — tier 1 unrestricted | This is the deduction of the participations in related undertakings when the information necessary for calculating the group solvency is not available, according to Article 229 of the Directive 2009/138/EC) — tier 1 unrestricted. |
| R0250/C0030 | Deductions for participations where there is non–availability of information (Article 229) — tier 1 restricted | This is the deduction of the participations in related undertakings when the information necessary for calculating the group solvency is not available, according to article 229 of the Directive 2009/138/EC — tier 1 restricted. |
| R0250/C0040 | Deductions for participations where there is non–availability of information (Article 229) — tier 2 | This is the deduction of the participations in related undertakings when the information necessary for calculating the group solvency is not available, according to article 229 of the Directive 2009/138/EC, Tier 2. |

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| R0250/C0050 | Deductions for participations where there is non-availability of information (Article 229) — tier 3 | This is the deduction of the participations in related undertakings when the information necessary for calculating the group solvency is not available, according to article 229 of the Directive 2009/138/EC, Tier 3. |
| R0260/C0010 | Deduction for participations included via <u>Deduction and &Aggregation method</u> when the combination of methods is used — total | This is the total deduction of the participations in related undertakings included with the Deduction and Aggregation <u>method</u> when the combination of methods is used. |
| R0260/C0020 | Deduction for participations included with <u>via Deduction and &Aggregation method</u> when the combination of methods is used — tier 1 unrestricted | This is the deduction of the participations in related undertakings included with the Deduction and Aggregation method when the combination of methods is used — tier 1 unrestricted. |
| R0260/C0030 | Deduction for participations included with <u>via Deduction and &Aggregation method</u> when the combination of methods is used — tier 1 restricted | This is the deduction of the participations in related undertakings included with the Deduction and Aggregation <u>method</u> when a combination of methods is used — tier 1 restricted. |
| R0260/C0040 | Deduction for participations included <u>via Deduction and Aggregation method</u> with D&A when the combination of methods is used — tier 2 | This is the deduction of the participations in related undertakings included with the Deduction and Aggregation method when the combination of methods is used — tier 2. |
| R0260/C0050 | Deduction for participations included <u>via Deduction and Aggregation method</u> with D&A when combination of methods is used — tier 3 | This is the deduction of the participations in related undertakings included with the Deduction and Aggregation method when the combination of methods is used — tier 3. |
| R0270/C0010 | Total of non-available own fund items <u>to be deducted</u> — total | This is the total of non- available own fund items. |

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| R0270/C0020 | Total of non-available own fund items <u>to be deducted</u> — tier 1 unrestricted | This is the non- available own fund items in Tier 1 unrestricted items. |
| R0270/C0030 | Total of non-available own fund items <u>to be deducted</u> — tier 1 restricted | This is the non-available own fund items — tier 1 restricted items <u>and has to be deducted as per Article 330 of the Delegated Regulation.</u> |
| R0270/C0040 | Total of non-available own fund items <u>to be deducted</u> — tier 2 | This is the non-available own fund items— tier 2 <u>and has to be deducted as per Article 330 of the Delegated Regulation.</u> |
| R0270/C0050 | Total of non-available own fund items <u>to be deducted</u> — tier 3 | This is the non-available own fund items — tier 3 <u>and has to be deducted as per Article 330 of the Delegated Regulation.</u> |
| R0280/C0010 | Total deductions — total | This is the total amount of deductions not included in the reconciliation reserves. |
| R0280/C0020 | Total deductions — tier 1 unrestricted | This is the amount of deductions from tier 1 unrestricted not included in the reconciliation reserves. |
| R0280/C0030 | Total deductions — tier 1 restricted | This is the amount of deductions from tier 1 restricted not included in the reconciliation reserves. |
| R0280/C0040 | Total deductions — tier 2 | This is the amount of deductions from tier 2 not included in the reconciliation reserves. |
| R0280/C0050 | Total deductions — tier 3 | This is the amount of deductions from tier 3 not included in the reconciliation reserves. |
| <i>Total basic own funds after deductions</i> | | |
| R0290/C0010 | Total basic own funds after deductions — total | This is the total amount of basic own fund items after deductions. |
| R0290/C0020 | Total basic own funds after deductions — tier 1 unrestricted | This is the amount of basic own fund items after deductions that meet the criteria for Tier 1 unrestricted items. |
| R0290/C0030 | Total basic own funds after deductions — tier 1 restricted | This is the amount of basic own fund items after adjustments that meet the criteria for Tier 1 restricted items. |

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| R0290/C0040 | Total basic own funds after deductions — tier 2 | This is the amount of basic own fund items after adjustments that meet the criteria for Tier 2. |
| R0290/C0050 | Total basic own funds after deductions — tier 3 | This is the amount of basic own fund items after adjustments that meet the criteria for Tier 3. |
| <i>Ancillary own funds</i> | | |
| R0300/C0010 | Unpaid and uncalled ordinary share capital callable on demand — total | This is the total amount of issued ordinary share capital that has not been called up or paid up but that is callable on demand. |
| R0300/C0040 | Unpaid and uncalled ordinary share capital callable on demand — tier 2 | This is the amount of issued ordinary share capital that has not been called up or paid up but that is callable on demand that meets the criteria for Tier 2. |
| R0310/C0010 | Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual — type undertakings, callable on demand—total | This is the total amount of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings that has not been called up or paid up but that is callable on demand. |
| R0310/C0040 | Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings, callable on demand — tier 2 | This is the amount of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings that has not been called up or paid up but that is callable on demand that meets the criteria for Tier 2. |
| R0320/C0010 | Unpaid and uncalled preference shares callable on demand — total | This is the total amount of preference shares that have not been called up or paid up but that are callable on demand. |
| R0320/C0040 | Unpaid and uncalled preference shares callable on demand — tier 2 | This is the amount of preference shares that have not been called up or paid up but that are callable on demand that meet the criteria for Tier 2. |
| R0320/C0050 | Unpaid and uncalled preference shares | This is the amount of preference shares that have not been called up or paid up but that are |

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| | callable on demand — tier 3 | callable on demand that meet the criteria for Tier 3 |
| R0330/C0010 | A legally binding commitment to subscribe and pay for subordinated liabilities on demand — total | This is the total amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand. |
| R0330/C0040 | A legally binding commitment to subscribe and pay for subordinated liabilities on demand — tier 2 | This is the amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand that meet the criteria for Tier 2. |
| R0330/C0050 | A legally binding commitment to subscribe and pay for subordinated liabilities on demand — tier 3 | This is the amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand that meet the criteria for Tier 3. |
| R0340/C0010 | Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC— total | This is the total amount of letters of credit and guarantees that are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC. |
| R0340/C0040 | Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC— tier 2 | This is the amount of letters of credit and guarantees that are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC that meet the criteria for Tier 2. |
| R0350/C0010 | Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC— total | This is the total amount of letters of credit and guarantees that satisfy criteria for Tier 2 or Tier 3, other than those that are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC. |
| R0350/C0040 | Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC — tier 2 | This is the amount of letters of credit and guarantees that meet the criteria for Tier 2, other than those which are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC. |
| R0350/C0050 | Letters of credit and guarantees other than | This is the amount of letters of credit and guarantees that meet the criteria for Tier 3, other |

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| | under Article 96(2) of the Directive 2009/138/EC— tier 3 | than those which are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC. |
| R0360/C0010 | Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC— total | This is the total amount of any future claims which mutual or mutual-type associations of ship owners with variable contributions solely insuring risks listed in classes 6, 12 and 17 in Part A of Annex I may have against their members by way of a call for supplementary contributions, within the following 12 months. |
| R0360/C0040 | Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC — tier 2 | This is the amount of any future claims which mutual or mutual-type associations of ship owners with variable contributions solely insuring risks listed in classes 6, 12 and 17 in Part A of Annex I may have against their members by way of a call for supplementary contributions, within the following 12 months. |
| R0370/C0010 | Supplementary members calls — other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC | This is the total amount of any future claims which mutual or mutual-type associations with variable contributions may have against their members by way of a call for supplementary contributions, within the following 12 months, other than those described in the first subparagraph of article 96(3) of the Directive 2009/138/EC. |
| R0370/C0040 | Supplementary members calls — other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC — tier 2 | This is the amount of any future claims which mutual or mutual-type associations of with variable contributions may have against their members by way of a call for supplementary contributions within the following 12 months, other than those described in the first subparagraph of article 96(3) of the Directive 2009/138/EC that meet the criteria for Tier 2. |
| R0370/C0050 | Supplementary members calls — other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC — tier 3 | This is the amount of any future claims which mutual or mutual-type associations with variable contributions may have against their members by way of a call for supplementary contributions within the following 12 months, other than those described in the first subparagraph of Article 96(3) of the Framework Directive 2009/138/EC that meet the criteria for Tier 3. |

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| R0380/C0010 | Non available ancillary own funds <u>to be deducted</u> at group level — total | This is the total amount of ancillary own funds which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC. |
| R0380/C0040 | Non available ancillary own funds <u>to be deducted</u> at group level — tier 2 | This is the amount of ancillary own funds which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 2. |
| R0380/C0050 | Non available ancillary own funds <u>to be deducted</u> at group level — tier 3 | This is the amount of ancillary own funds which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 3. |
| R0390/C0010 | Other ancillary own funds — total | This is the total amount of other ancillary own funds. |
| R0390/C0040 | Other ancillary own funds — tier 2 | This is the amount of other ancillary own funds that meet criteria for Tier 2. |
| R0390/C0050 | Other ancillary own funds — tier 3 | This is the amount of other ancillary own funds that meet criteria for Tier 3. |
| R0400/C0010 | Total ancillary own funds | This is the total amount of ancillary own fund items. |
| R0400/C0040 | Total ancillary own funds tier 2 | This is the amount of ancillary own fund items that meet the criteria for Tier 2. |
| R0400/C0050 | Total ancillary own funds — tier 3 | This is the amount of ancillary own fund items that meet the criteria for Tier 3. |
| <i>Own funds of other financial sectors</i> | | |
| <i>The following items are applicable also in case of D&A <u>method</u> and combination of methods</i> | | |
| R0410/C0010 | Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS | Total of own funds in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies already net of any relevant Intragroup Transaction. Those items |

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| | management companies — total | should be also deducted of any non-available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC. |
| R0410/C0020 | Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies — Tier 1 unrestricted | Own funds in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies already net of any relevant Intragroup Transaction — tier 1 unrestricted. Those items should be also deducted of any non-available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC. |
| R0410/C0030 | Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies — Tier 1 restricted | Own funds in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies already net of any relevant Intragroup Transaction — tier 1 restricted. <u>The inclusion of other financial sectors follow Article 329 of the Delegated Regulation, if not deducted</u> Those items should be also deducted of any non-available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC. |
| R0410/C0040 | Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies — Tier 2 | Own funds in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies already net of any relevant Intragroup Transaction — tier 2. <u>The inclusion of other financial sectors follow Article 329 of the Delegated Regulation, if not deducted</u> Those items should be also deducted of any non-available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC. |
| R0420/C0010 | Institutions for occupational retirement provision — total | Total of own funds in institutions for occupational retirement provision, already net of any relevant Intragroup Transaction. Those items should be also deducted of any non-available own funds according to the relevant sectoral rules and deducted of own funds |

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| | | according to article 228, paragraph 2 of the Directive 2009/138/EC. |
| R0420/C0020 | Institutions for occupational retirement provision –tier 1 unrestricted | Own funds in institutions for occupational retirement provision, already net of any relevant Intragroup Transaction– tier 1 unrestricted. Those items should be also deducted of any non–available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC |
| R0420/C0030 | Institutions for occupational retirement provision –tier 1 restricted | Own funds in institutions for occupational retirement provision, already net of any relevant Intragroup Transaction– tier 1 restricted. Those items should be also deducted of any non–available own funds according to the relevant sectoral rules and deducted of own funds according to Article 228, paragraph 2 of the Directive 2009/138/EC |
| R0420/C0040 | Institutions for occupational retirement provision –tier 2 | Own funds in institutions for occupational retirement provision, already net of any relevant Intragroup Transaction– tier 2. Those items should be also deducted of any non–available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC |
| R0420/C0050 | Institutions for occupational retirement provision –tier 3 | Own funds in institutions for occupational retirement provision, already net of any relevant Intragroup Transaction– tier 3. Those items should be also deducted of any non–available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC |
| R0430/C0010 | Non–regulated entities <u>undertakings</u> carrying out financial activities — total | Total of own funds in non–regulated <u>undertaking</u> entities carrying out financial activities, already net of any relevant Intragroup Transaction. Those items should be also deducted of any non–available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC. |

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| R0430/C0020 | Non-regulated <u>undertakings</u> entities carrying out financial activities — tier 1 unrestricted | Own funds in non-regulated <u>undertakings</u> entities carrying out financial activities, already net of any relevant Intragroup Transaction — tier 1 unrestricted. Those items should be also deducted of any non-available own funds according to the relevant sectoral rules and deducted of own funds according to Article 228, paragraph 2 of the Directive 2009/138/EC. |
| R0430/C0030 | Non-regulated entities <u>undertakings</u> carrying out financial activities — tier 1 restricted | Own funds in non-regulated entities <u>undertakings</u> carrying out financial activities, already net of any relevant Intragroup Transaction — tier 1 restricted. Those items should be also deducted of any non-available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC. |
| R0430/C0040 | Non-regulated entities <u>undertakings</u> carrying out financial activities — tier 2 | Own funds in non-regulated <u>undertakings</u> entities carrying out financial activities, already net of any relevant Intragroup Transaction — tier 2. Those items should be also deducted of any non-available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC. |
| R0440/C0010 | Total own funds of other financial sectors | Total of own funds in other financial sectors. <u>The value of the participation in the other financial sectors is deducted in R0230, and the own funds according to the own sectoral rule of own funds of such undertakings are reported in R0440</u> The total own funds deducted in cell R0240/C0010 are brought back here but net of IGTs and after the adjustment for non-available own funds according to the relevant sectoral rules and after the deduction according to Article 228, paragraph 2 of the Directive 2009/138/EC. |
| R0440/C0020 | Total own funds of other financial sectors — tier 1 unrestricted | Total of own funds in other financial sectors – tier 1 unrestricted. |

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| | | <p><u>The value of the participation in the other financial sectors is deducted in R0230, and the own funds according to the own sectoral rule of own funds of such undertakings are reported in R0440</u>The total own funds deducted in cell R0230/C0010 are brought back here after the adjustment for non—available own funds according to the relevant sectoral rules and after the deduction according to Article 228, paragraph 2 of the Directive 2009/138/EC.</p> |
| R0440/C0030 | Total own funds of other financial sectors — tier 1 restricted | <p>Total of own funds in other financial sectors – tier 1 restricted.</p> <p><u>The value of the participation in the other financial sectors is deducted in R0230, and the own funds according to the own sectoral rule of own funds of such undertakings are reported in R0440</u>The total own funds deducted in cell R0230/C0010 are brought back here after the adjustment for non—available own funds according to the relevant sectoral rules and after the deduction according to Article 228, paragraph 2 of the Directive 2009/138/EC.</p> |
| R0440/C0040 | Total own funds of other financial sectors — tier 2 | <p>Total of own funds in other financial sectors – tier 2.</p> <p><u>The value of the participation in the other financial sectors is deducted in R0230, and the own funds according to the own sectoral rule of own funds of such undertakings are reported in R0440</u>The total own funds deducted in cell R0230/C0010 are brought back here after the adjustment for non—available own funds according to the relevant sectoral rules and after the deduction according to Article 228, paragraph 2 of the Directive 2009/138/EC.</p> |
| R0440/C0050 | Total own funds of other financial sectors — tier 3 | <p>Total of own funds in other financial sectors — tier 3.</p> <p><u>The value of the participation in the other financial sectors is deducted in R0230, and the own funds according to the own sectoral rule of own funds of such undertakings are reported in R0440</u>The total own funds deducted in cell R0230/C0010 are brought back here after the adjustment for non—available own funds according to the relevant sectoral rules and after the deduction according to Article 228, paragraph 2 of the Directive 2009/138/EC.</p> |

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| <i>Own funds when using the <u>Deduction and &Aggregation method</u>, exclusively or in combination with method 1</i> | | |
| R0450/C0010 | Own funds aggregated when using the <u>Deduction and &Aggregation method</u> and combination of method — Total | These are the total eligible own funds of the related undertakings that have to be added for the calculation of the aggregated own funds when using the deduction and aggregation <u>method</u> ('D&A' <u>method</u>) or a combination of methods, after the deduction non-available own funds at group level. |
| R0450/C0020 | Own funds aggregated when using the <u>Deduction and &Aggregation method</u> and combination of method — Tier 1 unrestricted | These are the eligible own funds of the related undertakings that have to be added for the calculation of the aggregated own funds when using the D&A <u>method</u> or a combination of methods, classified as Tier 1 unrestricted, after the deduction of non-available own funds at group level. |
| R0450/C0030 | Own funds aggregated when using the <u>Deduction and &Aggregation method</u> and combination of method — Tier 1 restricted | These are the eligible own funds of the related undertakings that have to be added for the calculation of the aggregated own funds when using the D&A <u>method</u> or a combination of methods, classified as Tier restricted, after the deduction of non available own funds at group level. |
| R0450/C0040 | Own funds aggregated when using the <u>Deduction and &Aggregation method</u> and combination of method — Tier 2 | These are the eligible own funds of the related undertakings that have to be added for the calculation of the aggregated own funds when using the D&A <u>method</u> or a combination of methods, classified as Tier 2, after the deduction of non available own funds at group level. |
| R0450/C0050 | Own funds aggregated when using the <u>Deduction and &Aggregation method</u> and combination of method — Tier 3 | These are the eligible own funds of the related undertakings that have to be added for the calculation of the aggregated own funds when using the D&A <u>method</u> or a combination of methods, classified as Tier 3, after the deduction of non available own funds at group level. |
| R0460/C0010 | Own funds aggregated when using the | These are the total eligible own funds after the elimination of intra-group transactions (' <u>ITGT</u> ') |

| | | |
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| | <u>Deduction and Aggregation method</u> D&A and combination of method net of IGT — Total | for the calculation of the aggregated group eligible own funds. The own funds figure disclosed here should be net of non available own funds and net of IGTs. |
| R0460/C0020 | Own funds aggregated when using the <u>Deduction and Aggregation method</u> D&A and combination of method net of IGT — Tier 1 unrestricted | These are the eligible own funds after the elimination of intra-group transactions for the calculation of the aggregated group eligible own funds, classified as Tier 1 unrestricted items. The own funds figure disclosed here should be net of non available own funds and net of IGTs. |
| R0460/C0030 | Own funds aggregated when using the D&A and combination of method net of IGT — Tier 1 restricted | These are the eligible own funds after the elimination of the intra-group transactions for the calculation of the aggregated group eligible own funds, classified as Tier 1 restricted. The own funds figure disclosed here should be net of non available own funds and net of IGTs. |
| R0460/C0040 | Own funds aggregated when using the <u>Deduction and Aggregation method</u> D&A and combination of method net of IGT — Tier 2 | These are the eligible own funds after the elimination of intra-group transactions for the calculation of the aggregated group eligible own funds, classified as Tier 2. The own funds figure disclosed here should be net of non available own funds and net of IGTs. |
| R0460/C0050 | Own funds aggregated when using the <u>Deduction and Aggregation method</u> D&A and combination of method net of IGT — Tier 3 | These are the eligible own funds after the elimination of intra-group transactions for the calculation of the aggregated group eligible own funds, classified as Tier 3. The own funds figure disclosed here should be net of non available own funds and net of IGTs. |
| R0520/C0010 | Total available own funds to meet the consolidated <u>part of the</u> group SCR (excluding the other financial sectors and the undertakings included via <u>Deduction and Aggregation method</u>) — total | This is the total own funds of the group, comprising basic own funds after adjustments plus ancillary own funds, that are available to meet the consolidated <u>part of the</u> group SCR but excluding the own funds from other financial sectors and from the undertakings included via D&A <u>method</u> . |
| R0520/C0020 | Total available own funds to meet the consolidated <u>part of the</u> | This is the total own funds of the group, comprising basic own funds after adjustments, that are available to meet the consolidated <u>part</u> |

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| | <u>group</u> SCR (excluding the other financial sectors and the undertakings included via <u>Deduction and Aggregation method</u> <u>D&A</u>) — tier 1 unrestricted | <u>of the</u> group SCR but excluding the own funds from other financial sector and from the undertakings included via D&A <u>method</u> and that meet the criteria to be included in Tier 1 unrestricted items. |
| R0520/C0030 | Total available own funds to meet the consolidated <u>part of the</u> group SCR (excluding the other financial sectors and the undertakings included via <u>Deduction and Aggregation method</u> <u>D&A</u>) — tier 1 restricted | This is the total own funds of the group, comprising basic own funds after adjustments, that are available to meet the consolidated <u>part f the</u> group SCR but excluding the own funds from other financial sector and from the undertakings included via D&A <u>method</u> and that meet the criteria to be included in Tier 1 restricted items. |
| R0520/C0040 | Total available own funds to meet the consolidated <u>part of the</u> group SCR (excluding the other financial sectors and the undertakings included via <u>Deduction and Aggregation method</u> <u>D&A</u>) — tier 2 | This is the total own funds of the group, comprising basic own funds after adjustments plus ancillary own funds, that are available to meet the consolidated <u>part of the</u> group SCR but excluding the own funds from other financial sectors and from the undertakings included via D&A <u>method</u> and that meet the criteria to be included in Tier 2. |
| R0520/C0050 | Total available own funds to meet the consolidated <u>part of the</u> group SCR (excluding the other financial sectors and the undertakings included via <u>Deduction and Aggregation method</u> <u>D&A</u>) — tier 3 | This is the total own funds of the group, comprising basic own funds after adjustments plus ancillary own funds, that are available to meet the consolidated <u>part of the</u> group SCR but excluding the own funds from other financial sectors and from the undertakings included via D&A and that meet the criteria to be included in Tier 3. |
| R0530/C0010 | Total available own funds to meet the minimum consolidated group SCR –total | This is the total own funds of the group, comprising basic own funds after adjustments, that are available to meet the minimum consolidated group SCR, excluding the own funds from other financial sector and from the undertakings included via D&A |
| R0530/C0020 | Total available own funds to meet the minimum consolidated | This is the own funds of the group, comprising basic own funds after adjustments, that are available to meet the minimum SCR for a group |

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| | group SCR– tier 1 unrestricted | and that meet the criteria to be included in Tier 1 unrestricted |
| R0530/C0030 | Total available own funds to meet the minimum consolidated group SCR — tier 1 restricted | This is the own funds of the group, comprising basic own funds after adjustments, that are available to meet the minimum SCR for a group and that meet the criteria to be included in Tier 1 restricted items |
| R0530/C0040 | Total available own funds to meet the minimum consolidated group SCR (group) — tier 2 | This is the own funds of the group, comprising basic own funds after adjustments, that are available to meet the minimum SCR for a group and that meet the criteria to be included in Tier 2. |
| R0560/C0010 | Total eligible own funds to meet the consolidated <u>part of the</u> group SCR (excluding own funds from other financial sectors and <u>own funds</u> from the undertakings included via D&A <u>method</u>) — total | <p>This is the total group own funds which are eligible to cover the consolidated <u>part of</u> group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) under the limits</p> <p>For the purpose of the eligibility of those own fund items the consolidated <u>part of the</u> group SCR should not include the capital requirements from other financial sectors (Article 336 (c) of the Delegated Regulation (EU) 2015/35) consistently.</p> |
| R0560/C0020 | Total eligible own funds to meet the consolidated <u>part of the</u> group -SCR (excluding own funds from other financial sector and <u>own funds</u> from the undertakings included via D&A <u>method</u>) — tier 1 unrestricted | This is the group own funds which are eligible under the limits set out to meet the consolidated <u>part of the</u> group SCR (excluding own funds from other financial sector and from the undertakings included via <u>Deduction and& Aggregation method</u>), that meet the criteria for Tier 1 unrestricted items. |
| R0560/C0030 | Total eligible own funds to meet the consolidated <u>part of the</u> group SCR (excluding own funds from other financial sector and <u>own funds</u> from the undertakings included via D&A <u>method</u>) — tier 1 restricted | This is the own funds which are eligible under the limits set out to meet the consolidated <u>part of the</u> group SCR (excluding own funds from other financial sector and from the undertakings included via <u>Deduction and& Aggregation method</u>), that meet the criteria for Tier 1 restricted items. |

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| R0560/C0040 | Total eligible own funds to meet the consolidated <u>part of the</u> group SCR (excluding own funds from other financial sector and <u>own funds</u> from the undertakings included via D&A <u>method</u>) — tier 2 | This is the own funds which are eligible under the limits set out to meet the consolidated <u>part of the</u> group SCR (excluding own funds from other financial sector and from the undertakings included via <u>Deduction and Aggregation method</u>), that meet the criteria for Tier 2. |
| R0560/C0050 | Total eligible own funds to meet the consolidated <u>part of the</u> group SCR (excluding own funds from other financial sectors and <u>own funds</u> from the undertakings included via D&A <u>method</u>) — tier 3 | This is the own funds which are eligible under the limits set out to meet the consolidated <u>part of the</u> -group SCR (excluding own funds from other financial sector and from the undertakings included via <u>Deduction and Aggregation method</u>), that meet the criteria for Tier 3. |
| R0570/C0010 | Total eligible own funds to meet the minimum consolidated group SCR — total | This is the total eligible available own funds to meet the minimum consolidated group SCR, <u>excluding the own funds from other financial sectors and own funds from the undertakings included via Deduction and aggregation method.</u> |
| R0570/C0020 | Total eligible own funds to meet the minimum consolidated group SCR — tier 1 unrestricted | This is the eligible own funds of the group, that are available to meet the minimum consolidated group SCR, <u>excluding the own funds from other financial sectors and own funds from the undertakings included via Deduction and aggregation method.</u> that meet the criteria to be included in Tier 1 unrestricted items. |
| R0570/C0030 | Total eligible own funds to meet the minimum consolidated group SCR — tier 1 restricted | This is the eligible own funds of the group, that are available to meet the minimum consolidated group SCR, <u>excluding the own funds from other financial sectors and own funds from the undertakings included via Deduction and aggregation method.</u> that meet the criteria to be included in Tier 1 restricted items. |
| R0570/C0040 | Total eligible own funds to meet the minimum consolidated group SCR — tier 2 | This is the own funds of the group, that are available to meet the minimum consolidated group SCR, <u>excluding the own funds from other financial sectors and own funds from the undertakings included via Deduction and aggregation method.</u> that meet the criteria to be included in Tier 2 |

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| R0610/C0010 | Minimum consolidated Group SCR | Minimum consolidated group SCR calculated for the consolidated data (method 1) as per Article 230 or 231 of the Solvency II Directive 2009/138/EC (only for the part of the group covered by method 1). |
| R0650/C0010 | Ratio of Eligible own funds to Minimum Consolidated Group SCR | This is the minimum solvency ratio calculated as the total of eligible own funds to meet the Minimum Consolidated group SCR divided by the Minimum Consolidated group SCR (excluding other financial sectors and the undertakings included via D&A). |
| R0660/C0010 | Total eligible own funds to meet the <u>Total</u> group SCR (including own funds from other financial sector and from undertakings included via D&A) | This is the total eligible own funds, including the own funds from the other financial sectors and from the undertakings included via D&A <u>method</u> , to meet the total group SCR. |
| R0660/C0020 | Total eligible own funds to meet the <u>Total</u> group SCR (including own funds from other financial sector and from undertakings included via D&A) — tier 1 unrestricted | This is the eligible own funds, including the own funds from the other financial sectors and from the undertakings included via D&A <u>method</u> , to meet the total group SCR that meet the criteria to be included in Tier 1 unrestricted |
| R0660/C0030 | Total eligible own funds to meet the <u>Total</u> group SCR (including own funds from other financial sector and from undertakings included via D&A) — tier 1 restricted | This is the eligible own funds, including the own funds from the other financial sectors and from the undertakings included via D&A to meet the total group SCR that meet the criteria to be included in Tier 1 restricted |
| R0660/C0040 | Total eligible own funds to meet the <u>Total</u> group SCR (including own funds from other financial sector and from undertakings included via D&A) — tier 2 | This is the eligible own funds, including the own funds from the other financial sectors and from the undertakings included via D&A <u>method</u> to meet the total group SCR that meet the criteria to be included in Tier 2 |
| R0660/C0050 | Total eligible own funds to meet the <u>Total</u> group SCR (including own | This is the eligible available own funds, including the own funds from the other financial sectors and from the undertakings included via |

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| | funds from other financial sector and from undertakings included via D&A) — tier 3 | D&A to meet the total group SCR that meet the criteria to be included in Tier 3 |
| R0680/C0010 | <u>Total</u> Group SCR | The <u>total</u> group SCR is the sum of the consolidated group SCR calculated in accordance with Article 336 (a), (b), (c) and (d) <u>and (e)</u> of Delegated Regulation (EU) 2015/35 and the SCR for entities included with D&A. <u>via Deduction and aggregation method.</u> |
| R0690/C0010 | Ratio of Eligible own funds to the <u>Total</u> group SCR including other financial sectors and D&A undertakings | This is solvency ratio calculated as the total of eligible own funds to meet the <u>Total</u> group SCR divided by the <u>Total</u> group SCR, including other financial sectors and D&A undertakings |
| <i>Reconciliation Reserve</i> | | |
| R0700/C0060 | Excess of assets over liabilities | This is the excess of assets over liabilities as disclosed in the Solvency 2 balance sheet. |
| R0710/C0060 | Own shares (held directly and indirectly) | This is the amount of own shares held by the participating insurance or reinsurance undertaking, the insurance holding company or the mixed financial holding company and the related undertakings, both directly and indirectly . |
| R0720/C0060 | Foreseeable dividends, distributions and charges | These are the dividends, distributions and charges foreseeable by the group. |
| R0730/C0060 | Other basic own fund items | These are the basic own fund items included in points (a)(i) to (v) of Article 69, Article 72(a) and Article 76(a), as well as those basic own fund items approved by the supervisory authority in accordance with Article 79 of the Delegated Regulation (EU) 2015/35. |
| R0740/C0060 | Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds | This is the total amount of the adjustment to the reconciliation reserve due to the existence of restricted own fund items in respect of ring-fenced funds and matching portfolios at group level. |
| R0750/C0060 | Other non available own funds | These are other non available own funds of related undertakings according to art 335 (1)(d) and (f) of Delegated Regulation (EU) 2015/35. |

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| R0760/C0060 | Reconciliation reserve — total | This is the reconciliation reserve of the group, before deductions for participations. |
| R0770/C0060 | Expected profits included in future premiums (EPIFP) — Life business | The reconciliation reserve includes an amount of the excess of assets over liabilities that corresponds to the expected profit in future premiums (EPIFP). This cell represents that amount for the life business of the group. |
| R0780/C0060 | Expected profits included in future premiums (EPIFP) — Non– life business | The reconciliation reserve includes an amount of the excess of assets over liabilities that corresponds to the expected profit in future premiums (EPIFP). This cell represents that amount for the non–life business of the group. |
| R0790/C00160 | Total Expected profits included in future premiums (EPIFP) | This is the total amount calculated as expected profits included in future premiums (‘EPIFP’). |

S.25.01. — Solvency Capital Requirement — for groups on Standard Formula

General comments:

This section relates to annual disclosure of information for groups.

For group reporting the following specific requirements shall be met:

- (a) The information until R0460 is applicable when method 1 as defined in Article 230 of Directive 2009/138/EC is used, either exclusively or in combination with method 2 as defined in Article 233 of Solvency II Directive;
- (b) When combination method is being used, the information until R0460 is to be submitted only for the part of the group calculated with method 1 as defined in Article 230 of Solvency II Directive.

| | <i>ITEM</i> | <i>INSTRUCTIONS</i> |
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| R0010–R0050/ C0110 | Gross solvency capital requirement | <p>Amount of the gross capital charge for each risk module, as calculated using the standard formula.</p> <p>The difference between the net and the gross SCR is the consideration of the future discretionary benefits according to Article 205 of Delegated Regulation (EU) 2015/35.</p> <p>This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable.</p> <p>These cells include the allocation of the adjustment due to the aggregation of the nSCR of the ring fenced funds (‘RFF’)/matching adjustment portfolios (‘MAP’) at entity level.</p> |

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| R0060/C0110 | Gross solvency capital requirement Diversification | Amount of the diversification effects between Basic SCR of gross risk modules, <u>including diversification within each risk module</u> , due to the application of the correlation matrix defined in Annex IV of Directive 2009/138/EC. |
| R0070/C0110 | Gross solvency capital requirement Intangible assets risk | The future discretionary benefits according to Article 205 of the Delegated Regulation (EU) 2015/35 for intangible assets risk is zero under standard formula. |
| R0100/C0110 | Gross solvency capital requirement — Basic Solvency Capital Requirement | <p>Amount of the basic capital requirements, before the consideration of future discretionary benefits according to Article 205 of Delegated Regulation (EU) 2015/35, as calculated using the standard formula.</p> <p>This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC.</p> <p>This cell includes the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level.</p> <p>This amount shall be calculated as a sum of the gross capital charges for each risk module within the standard formula, including adjustment for diversification effect within standard formula</p> |
| R0030/C0090 | USP — Life underwriting risk | <p>Identifies which undertaking specific parameters have been used in each risk module. One of the options on the following closed list should be used:</p> <ul style="list-style-type: none"> — Increase in the amount of annuity benefits — None |
| R0040/C0090 | USP — Health underwriting risk | <p>Identifies which undertaking specific parameters have been used in each risk module. At least one of the options on the following closed list shall be used:</p> <ul style="list-style-type: none"> — Increase in the amount of annuity benefits — Standard deviation for NSLT health premium risk referred to in Title I Chapter V Section 12 of Delegated Regulation (EU) 2015/35 — Standard deviation for NSLT health gross premium risk referred to in Title I Chapter V Section 12 of Delegated Regulation (EU) 2015/35 |

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| | | <ul style="list-style-type: none"> – Adjustment factor for non-proportional reinsurance – Standard deviation for NSLT health reserve risk referred to in Title I Chapter V Section 12 of Delegated Regulation (EU) 2015/35 – None <p>If more than one specific parameter is used, report them separated by comas.</p> |
| R0050/C0090 | USP — Non life underwriting risk | <p>Identifies which undertaking specific parameters have been used in each risk module. At least one of the options on the following closed list should be used:</p> <ul style="list-style-type: none"> – Standard deviation for non-life premium risk – Standard deviation for non-life gross premium risk – Adjustment factor for non-proportional reinsurance – Standard deviation for non-life reserve risk – None |
| R0010, R0030, R0040, R0050/C0120 | Simplifications | <p>Identifies the risk sub-modules of each risk module for which a simplified calculation method has been used.</p> <p>If simplified calculation methods for more than one risk sub-module have been used within one risk module, report them separated by comas.</p> |
| <i>Calculation of Solvency Capital Requirement</i> | | |
| R0130/C0100 | Operational risk | Amount of the capital requirements for operational risk module as calculated using the standard formula. |
| R0140/C0100 | Loss-absorbing capacity of technical provisions | Amount of the adjustment for loss-absorbing capacity of technical provisions calculated according to the standard formula. This amount should be disclosed as a negative value. |
| R0150/C0100 | Loss-absorbing capacity of deferred taxes | Amount of the adjustment for loss-absorbing capacity of deferred taxes calculated according to the standard formula. |

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| | | This amount should be disclosed as a negative value. |
| R0160/C0100 | Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC | Amount of the capital requirement, calculated according to the rules stated in article 17 of Directive 2003/41/EC, for ring-fenced funds relating to pension business operated under article 4 of Directive 2003/41/EC to which transitional measures are applied. This item is to be disclosed only during the transitional period. |
| R0200/C0100 | Solvency capital requirement excluding capital add-on | Amount of the total diversified SCR before any capital add-on. |
| R0210/C0100 | Capital add-on already set | <p>Amount of capital add-on that had been set at the reporting reference date. It will not include capital add-ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data.</p> <p>During the transitional phase, this item shall only be disclosed if the Member State decided it to be compulsory according to Article 51(2) of Directive 2009/138/EC. Otherwise, the amount of the capital add-on should be split among the nSCR of the risk modules. The precise procedure should be previously agreed with the NSA.</p> |
| <u>R0211/C0100</u> | <u>Capital add-ons already set – Article 37 (1) Type a</u> | <u>Amount of capital add-on that had been set at the reporting reference date. It will not include capital add-ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data.</u> |
| <u>R0212/C0100</u> | <u>Capital add-ons already set - Article 37 (1) Type b</u> | <u>Amount of capital add-on that had been set at the reporting reference date. It will not include capital add-ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data.</u> |
| <u>R0213/C0100</u> | <u>Capital add-ons already set - Article 37 (1) Type c</u> | <u>Amount of capital add-on that had been set at the reporting reference date. It will not include capital add-ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data.</u> |
| <u>R0214/C0100</u> | <u>Capital add-ons already set - Article 37 (1) Type d</u> | <u>Amount of capital add-on that had been set at the reporting reference date. It will not include capital add-ons set between that date and the submission of</u> |

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| | | <u>the data to the supervisory authority, nor any set after the submission of the data.</u> |
| R0220/C0100 | Solvency capital requirement – <u>Consolidated Group SCR</u> | <p>Overall capital requirement including capital add-ons</p> <p>Amount of the Solvency Capital Requirement for undertakings under method 1 as defined in Article 230 of Directive 2009/138/EC. It shall include all components of the consolidated SCR, including capital requirements of undertakings from other financial sectors, capital requirement for non-controlled participation requirements and capital requirement for residual undertakings.</p> |
| <i>Other information on SCR</i> | | |
| R0400/C0100 | Capital requirement for duration–based equity risk sub–module | Amount of the capital requirement for duration–based equity risk sub–module. |
| R0410/C0100 | Total amount of notional Solvency Capital Requirements for remaining part | Amount of the notional SCRs of remaining part when undertaking has RFF. |
| R0420/C0100 | Total amount of notional Solvency Capital Requirements for ring–fenced funds | Amount of the sum of notional SCRs of all ring–fenced funds when undertaking has RFF (other than those related to business operated in accordance with article 4 of Directive 2003/41/EC (transitional)). |
| R0430/C0100 | Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios | Amount of the sum of notional SCRs of all matching adjustment portfolios. |
| R0440/C0100 | Diversification effects due to RFF nSCR aggregation for article 304 | <p>Amount of the adjustment for a diversification effect between ring–fenced funds under Article 304 of Directive 2009/138/EC and the remaining part.</p> <p>It shall be equal to the difference between the sum of the nSCR for each RFF/MAP/RP and the total SCR.</p> |

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| R0470/C0100 | Minimum consolidated group solvency capital requirement | Amount of the minimum consolidated group Solvency Capital Requirement as stated in article 230 of Directive 2009/138/EC. This item is applicable to group reporting only. |
| <i>Information on other entities</i> | | |
| R0500/C0100 | Capital requirement for other financial sectors (Non–insurance capital requirements) | <p>Amount of capital requirement for other financial sectors.</p> <p>This item is only applicable to group reporting where the group includes an undertaking which is subject to non–insurance capital requirements, such as a bank, and is the capital requirement calculated in accordance with the appropriate requirements.</p> <p>R0500 is expected to be equal to the sum of R0510, R0520 and R0530.</p> |
| R0510/C0100 | Capital requirement for other financial sectors (Non–insurance capital requirements) — Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies | <p>Amount of capital requirement for credit institutions, investment firms and financial institutions.</p> <p>This item is only applicable to group reporting where the group includes undertakings which are credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies and they are subject to capital requirements, calculated in accordance with the relevant sectoral rules.</p> |
| R0520/C0100 | Capital requirement for other financial sectors (Non–insurance capital requirements) — Institutions for occupational retirement provisions | <p>Amount of capital requirement for institutions for occupational retirement provisions.</p> <p>This item is only applicable to group reporting where the group includes undertaking which are institutions for occupational retirement provision and subject to non–insurance capital requirements calculated in accordance with the relevant sectoral rules.</p> |
| R0530/C0100 | Capital requirement for other financial sectors (Non–insurance capital requirements) — Capital requirement | <p>Amount of capital requirement for non–regulated entitieundertakings carrying out financial activities. This figure represents a notional solvency requirement, calculated if the relevant sectoral rules were to be applied.</p> |

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| | for non-regulated entities <u>undertakings</u> carrying out financial activities | This item is only applicable to group reporting where the group includes undertakings which are non — regulated entities-undertakings carrying out financial activities. |
| R0540/C0100 | Capital requirement for non-controlled participation requirements | Amount of the proportional share of the Solvency Capital Requirements of the related insurance and reinsurance undertakings and insurance holding companies which are not subsidiaries. This item is only applicable to group reporting and corresponds, for those entities which are not subsidiaries, to the capital requirement calculated in accordance with Solvency 2. |
| R0550/C0100 | Capital requirement for residual undertakings | Amount determined in accordance with Article 336 (1) (d) of Delegated Regulation (EU) 2015/35. |
| <i>Overall SCR</i> | | |
| R0560/C0100 | SCR for undertakings included via D & and A <u>method</u> | Amount of the Solvency Capital Requirement for undertakings included under method 2 as defined in Article 233 of Directive 2009/138/EC when the combination of methods is used. |
| R0570/C0100 | Total g <u>Group</u> s Solvency capital requirement | Overall SCR for all undertakings regardless of the method used. The total <u>group</u> solvency capital requirement is expected to be equal to the sum of R0220 and R0560. |

S.25.052. — Solvency Capital Requirement — for groups using an internal model (partial or full) for groups using the standard formula and full internal model and partial internal model

General comments:

This section relates to annual disclosure of information for groups.

The components to be disclosed shall be agreed between national supervisory authorities and insurance and reinsurance undertakings.

For group reporting the following specific requirements shall be met:

(~~ea~~) The information until ~~R0460-R0470~~ (S.25.05.22.02) is applicable when method 1 as defined in Article 230 of Solvency II Directive is used, either exclusively or in combination with method 2 as defined in Article 233 of Solvency II Directive;

(~~db~~) When combination method is being used, the information until ~~R0460-R0470~~ (S.25.05.22.02) is to be submitted only for the part of the group calculated with method 1 as defined in Article 230 of Solvency II Directive.

| | <i>ITEM</i> | <i>INSTRUCTIONS</i> |
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| C0010 | Unique number of component | <p>Unique number of each component agreed with their national supervisory authority to identify uniquely components from their model. This number shall always be used with the appropriate component description disclosed in each item. Where the partial internal model allow the same split by risk module as the one in the standard formula, the following numbers of components shall be used:</p> <p> 1 Market risk 2 Counterparty default risk 3 Life underwriting risk 4 Health underwriting risk 5 Non life underwriting risk 6 Intangible asset risk 7 Operational risk 8 Loss absorbing capacity ('LAC') of Technical Provisions (negative amount) 9 LAC Deferred Taxes (negative amount) </p> <p>Where standard formula risk modules cannot be disclosed, group shall attribute a number to each component different from 1 to 7.</p> <p>This number shall always be used with the appropriate component description disclosed in each item C0020. The numbers of the components shall be kept consistent over time.</p> |
| C0020 | Components description | <p>Identification, using free text, of each of the components that can be identified by the group. These components shall be aligned with standard formula risk modules if possible according to the partial internal model. Each component shall be identified using a separate entry. Undertakings shall identify and report components consistently across different reporting periods, unless there has been some change to the internal model affecting the categories.</p> <p>Loss absorbing capacity of technical provisions and/or deferred taxes not embedded within</p> |

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| | | components shall be disclosed as separated components. |
| C0030 | Calculation of the Solvency Capital Requirement | <p>Amount of the capital charge for each component regardless of the method of calculation (either standard formula or partial internal model), after the adjustments for loss absorbing capacity of technical provision and/or deferred taxes when they are embedded in the component calculation.</p> <p>For the components Loss absorbing capacity of technical provisions and/or deferred taxes when disclosed as a separate component it shall be the amount of the loss absorbing capacity (these amounts shall be disclosed as negative values)</p> <p>For components calculated using the standard formula this cell represents the gross nSCR. For components calculated using the partial internal model, this represents the value considering the future management actions which are embedded in the calculation, but not those which are modelled as a separate component.</p> <p>This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable.</p> <p>These cells include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level.</p> |
| C0060 | Consideration of the future management actions regarding technical provisions and/or deferred taxes | <p>To identify if the future management actions relating to the loss absorbing capacity of technical provisions and/or deferred taxes are embedded in the calculation, the following closed list of options shall be used:</p> <p>1—Future management actions regarding the loss absorbing capacity of technical provisions embedded within the component</p> <p>2—Future management actions regarding the loss absorbing capacity of deferred taxes embedded within the component</p> <p>3—Future management actions regarding the loss absorbing capacity of technical provisions and deferred taxes embedded within the component</p> <p>4—No embedded consideration of future management actions.</p> |

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| <u>C0070</u> | <u>Amount modelled</u> | For each component this cell represents the amount calculated according to the partial internal model. Therefore, the amount calculated with the Standard Formula should be the difference between the amounts disclosed in C0040 and C0060. |
| <u>C0010/R0020</u> | <u>Total diversification</u> | <p><u>Amount of the diversification effects between risk modules.</u></p> <p><u>This amount should be reported as a negative value.</u></p> <p><u>This is part of the minimum dataset that should be publicly disclosed.</u></p> |
| <u>C0010/R0030</u> | <u>Total diversified risk before tax</u> | <p><u>Diversified capital charges before tax.</u></p> <p><u>This is part of the minimum dataset that should be publicly disclosed.</u></p> |
| <u>C0010/R0040</u> | <u>Total diversified risk after tax</u> | <p><u>Diversified capital charges after tax.</u></p> <p><u>This is part of the minimum dataset that should be publicly disclosed.</u></p> |
| <u>C0010/R0050</u> | <u>Loss absorbing capacity of deferred taxes</u> | <p><u>Amount of the adjustment for loss-absorbing capacity of deferred taxes.</u></p> <p><u>This amount should be reported as a negative value.</u></p> <p><u>This is part of the minimum dataset that should be publicly disclosed.</u></p> |
| <u>C0010/R0060</u> | <u>Loss absorbing capacity of technical provisions</u> | <p><u>Amount of the adjustment for loss-absorbing capacity of technical provisions.</u></p> <p><u>This amount should be reported as a negative value.</u></p> <p><u>This is part of the minimum dataset that should be publicly disclosed.</u></p> |
| <u>C0010/R0070</u> | <u>Total market & credit risk</u> | <u>Sum of S.25.05.01 C0010/R0090-R0180.</u> |

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| | | <u>This is part of the minimum dataset that should be publicly disclosed.</u> |
| <u>C0010/R0080</u> | <u>Market & Credit risk — diversified</u> | <u>S.25.05.01 C0010/R0070 minus part of total diversification allocated to Market & Credit risk by the undertaking's algorithm.</u> <u>This is part of the minimum dataset that should be publicly disclosed.</u> |
| <u>C0010/R0190</u> | <u>Credit event risk not covered in market & credit risk</u> | <u>SCR allocated to credit event risk that is not covered by the market & credit risk module.</u> <u>This is part of the minimum dataset that should be publicly disclosed.</u> |
| <u>C0010/R0200</u> | <u>Credit event risk not covered in market & credit risk - diversified</u> | <u>S.25.05.01 C0010/R0190 minus diversification allocated to credit event risk that is not covered by the market & credit risk module.</u> <u>This is part of the minimum dataset that should be publicly disclosed.</u> |
| <u>C0010/R0270</u> | <u>Total Business risk</u> | <u>Capital charge allocated to business risk.</u> <u>To be reported only if undertaking models this explicitly in its own module.</u> <u>This is part of the minimum dataset that should be publicly disclosed.</u> |
| <u>C0010/R0280</u> | <u>Total Business risk — diversified</u> | <u>S.25.05.01 C0010/R0240 minus part of total diversification allocated to Business risk by the undertaking's algorithm.</u> <u>This is part of the minimum dataset that should be publicly disclosed.</u> |
| <u>C0010/R0310</u> | <u>Total Net Non-life risk</u> | <u>Sum of S.25.05.01 C0010/R0330-R0360, R0370.</u> <u>This is part of the minimum dataset that should be publicly disclosed.</u> |

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| <u>C0010/R0320</u> | <u>Total Net Non-life risk – diversified</u> | <p><u>S.25.05.01 C0010/R0310 minus part of total diversification allocated to Non-Life risk by the undertaking's algorithm.</u></p> <p><u>This is part of the minimum dataset that should be publicly disclosed.</u></p> |
| <u>C0010/R0400</u> | <u>Total Life & Health underwriting risk</u> | <p><u>Sum of S.25.05.01 C0010/R0420-R0480 or sum of S.25.05.01 C0010/R0480-R0500.</u></p> <p><u>This is part of the minimum dataset that should be publicly disclosed.</u></p> |
| <u>C0010/R0410</u> | <u>Total Life & Health underwriting risk – diversified</u> | <p><u>S.25.05.01 C0010/R0400 minus part of total diversification allocated to Life & Health risk by the undertaking's algorithm.</u></p> <p><u>This is part of the minimum dataset that should be publicly disclosed.</u></p> |
| <u>C0010/R0510</u> | <u>Total Operational risk</u> | <p><u>Same as S.26.16.01 C0220/R0070.</u></p> <p><u>This is part of the minimum dataset that should be publicly disclosed.</u></p> |
| <u>C0010/R0520</u> | <u>Total Operational risk – diversified</u> | <p><u>S.25.05.01 C0010/R0510 minus part of total diversification allocated to Operational risk by the undertaking's algorithm.</u></p> <p><u>This is part of the minimum dataset that should be publicly disclosed.</u></p> |
| <u>C0010/R0530</u> | <u>Other risk</u> | <p><u>Capital charge not allocated to the categories listed here.</u></p> <p><u>This is part of the minimum dataset that should be publicly disclosed.</u></p> |
| C0090 | USP | <p>For those components calculated according to the standard formula where undertaking specific parameters have been applied, one of the following options shall be used:</p> <p>For life underwriting risk:</p> |

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| | | <p>— Increase in the amount of annuity benefits</p> <p>— None</p> <p>For health underwriting risk:</p> <p>— Increase in the amount of annuity benefits</p> <p>— Standard deviation for NSLT health premium risk</p> <p>— Standard deviation for NSLT health gross premium risk</p> <p>— Adjustment factor for non proportional reinsurance</p> <p>— Standard deviation for NSLT health reserve risk</p> <p>— None</p> <p>For non life underwriting risk:</p> <p>— Standard deviation for non life premium risk</p> <p>— Standard deviation for non life gross premium risk</p> <p>— Adjustment factor for non proportional reinsurance</p> <p>— Standard deviation for non life reserve risk</p> <p>— None</p> <p>In any case, if more than one specific parameter is used, report them separated by comas.</p> |
| C0120 | Simplifications | <p>For those components calculated according to the standard formula where simplifications have been applied, the risk sub modules of each risk module for which a simplified calculation method has been used should be identified</p> <p>If simplified calculation methods for more than one risk sub module have been used within one risk module, report them separated by comas.</p> |
| R0110/C0100 | Total of undiversified components | Sum of all components. |
| R0060/C0100 | Diversification | The total amount of the diversification among components disclosed in C0030. |

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| | | <p>This amount does not include diversification effects inside each component, which shall be embedded in the values disclosed in C0030.</p> <p>This amount should be disclosed as negative value.</p> |
| R0160/C0100 | Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC | Amount of the capital requirement, calculated according to the rules stated in article 17 of Directive 2003/41/EC, for ring-fenced funds relating to pension business operated under article 4 of Directive 2003/41/EC to which transitional measures are applied. This item is to be disclosed only during the transitional period. |
| R0200/C0100 | Solvency capital requirement, excluding capital add-ons | Amount of the total diversified SCR before any capital add-on. |
| R0210/C0100 | Capital add-ons already set | <p>Amount of capital add-ons that had been set at the reporting reference date. It will not include capital add-ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data.</p> <p>During the transitional phase, this item shall only be disclosed if the Member State decided it to be compulsory according to Article 51(2) of Directive 2009/138/EC. Otherwise, the amount of the capital add-on should be split among the nSCR of the risk modules. The precise procedure should be previously agreed with the NSA.</p> |
| <u>R0211/C0100</u> | <u>Capital add-ons already set - Article 37 (1) Type a</u> | <u>Amount of type (a) capital add-on according to Article 37 (1) of Directive 2009/138/EC (2014/51/EU) that had been set at the reporting reference date. It will not include capital add-ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data.</u> |
| <u>R0212/C0100</u> | <u>Capital add-ons already set - Article 37 (1) Type b</u> | <u>Amount of type (b) capital add-on according to Article 37 (1) of Directive 2009/138/EC (2014/51/EU) that had been set at the reporting reference date. It will not include capital add-ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data.</u> |

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| <u>R0213/C0100</u> | <u>Capital add-ons already set - Article 37 (1) Type c</u> | <u>Amount of type (c) capital add-on according to Article 37 (1) of Directive 2009/138/EC (2014/51/EU) that had been set at the reporting reference date. It will not include capital add-ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data.</u> |
| <u>R0214/C0100</u> | <u>Capital add-ons already set - Article 37 (1) Type d</u> | <u>Amount of type (d) capital add-on according to Article 37 (1) of Directive 2009/138/EC (2014/51/EU) that had been set at the reporting reference date. It will not include capital add-ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data.</u> |
| R0220/C0100 | <u>Consolidated Group SCR</u> Solvency capital requirement | Overall capital requirement including capital add-ons for undertakings under method 1 as defined in Article 230 of Directive 2009/138/EC. It shall include all components of the consolidated SCR, including capital requirements of undertakings from other financial sectors, capital requirement for non-controlled participation requirements and capital requirement for residual undertakings. |
| <i>Other information on SCR</i> | | |
| R0300/C0100 | Amount/Estimate of the overall loss-absorbing capacity of technical provisions | Amount/Estimate of the overall adjustment for loss-absorbing capacity of technical provisions, including the part embedded in the components and the part disclosed as a single component. This amount shall be disclosed as a negative amount. |
| R0310/C0100 | Amount/Estimate of the loss absorbing capacity for deferred taxes | Amount/Estimate of the overall adjustment for loss-absorbing capacity for deferred taxes, including the part embedded in the components and the part disclosed as a single component. This amount shall be disclosed as a negative amount. |
| R0400/C0100 | Capital requirement for duration-based equity risk sub-module | Amount of the capital requirement for duration-based equity risk sub-module. |
| R0410/C0100 | Total amount of notional Solvency Capital Requirements for remaining part | Amount of the notional SCRs of remaining part when the group has RFF. |

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| R0420/C0100 | Total amount of Notional Solvency Capital Requirements for ring fenced funds | Amount of the sum of notional SCRs of all ring-fenced funds when the group has RFF (other than those related to business operated in accordance with Article 4 of Directive 2003/41/EC (transitional)). |
| R0430/C0100 | Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios | Amount of the sum of notional SCRs of all matching adjustment portfolios This item does not have to be disclosed when reporting SCR calculation at RFF or matching portfolio level. |
| R0440/C0100 | Diversification effects due to RFF nSCR aggregation for article 304 | Amount of the adjustment for a diversification effect between ring fenced funds under Article 304 of Solvency II Directive and the remaining part. It shall be equal to the difference between the sum of the nSCR for each RFF/MAP/RP and the total SCR disclosed in R0200/C0100. |
| R0470/C0100 | Minimum consolidated group solvency capital requirement | Amount of the minimum consolidated group Solvency Capital Requirement as stated in article 230 of Directive 2009/138/EC. This item is applicable to group reporting only. |
| R0500/C0100 | Capital requirement for other financial sectors (Non-insurance capital requirements) | Amount of capital requirement for other financial sectors. This item is only applicable to group reporting where the group includes an undertaking which is subject to non-insurance capital requirements, such as a bank, and is the capital requirement calculated in accordance with the appropriate requirements. R0500 is expected to be equal to the sum of R0510, R0520 and R0530. |
| R0510/C0100 | Capital requirement for other financial sectors (Non-insurance capital requirements) — Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies | Amount of capital requirement for credit institutions, investment firms and financial institutions. This item is only applicable to group reporting where the group includes undertakings which are credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies and they are subject to capital requirements, calculated in accordance with the relevant sectoral rules. |

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| R0520/C0100 | Capital requirement for other financial sectors (Non–insurance capital requirements) — Institutions for occupational retirement provisions | Amount of capital requirement for institutions for occupational retirement provisions. This item is only applicable to group reporting where the group includes undertaking which are institutions for occupational retirement provision and subject to non–insurance capital requirements calculated in accordance with the relevant sectoral rules. |
| R0530/C0100 | Capital requirement for other financial sectors (Non–insurance capital requirements) — Capital requirement for non–regulated <u>entities undertakings</u> carrying out financial activities | Amount of capital requirement for non–regulated <u>entities undertakings</u> carrying out financial activities. This figure represents a notional solvency requirement, calculated if the relevant sectoral rules were to be applied. This item is only applicable to group reporting where the group includes undertakings which are non–regulated <u>entities undertakings</u> carrying out financial activities. |
| R0540/C0100 | Capital requirement for non–controlled participation <u>requirements</u> | Amount of the proportional share of the Solvency Capital Requirements of the related insurance and reinsurance undertakings and insurance holding companies which are not subsidiaries. This item is only applicable to group reporting and corresponds, for those entities which are not subsidiaries, to the capital requirement calculated in accordance with Solvency 2. |
| R0550/C0100 | Capital requirement for residual undertakings | Amount determined in accordance with Article 336 (1) (d) of Delegated Regulation (EU) 2015/35. |
| R0560/C0100 | SCR for undertakings included via D and <u>& A method</u> | Amount of the Solvency Capital Requirement for undertakings included under method 2 as defined in Article 233 of II Directive 2009/138/EC when the combination of methods is used. |
| R0570/C0100 | <u>Total group</u> S solvency capital requirement | Overall SCR for all undertakings regardless of the method used. The total <u>group</u> solvency capital requirement is expected to be equal to the sum of R0220 and R0560. |

~~S.25.03. — Solvency Capital Requirement — for groups using full internal model~~

~~General comments:~~

~~This section relates to annual disclosure of information for groups.~~

~~The components to be disclosed shall be agreed between national supervisory authorities and insurance and reinsurance undertakings.~~

~~For group reporting the following specific requirements shall be met:~~

- ~~—— (e) — The information until R0460 is applicable when method 1 as defined in Article 230 of Solvency II Directive is used, either exclusively or in combination with method 2 as defined in Article 233 of Solvency II Directive;~~
- ~~—— (f) — When combination method is being used, the information until R0460 is to be submitted only for the part of the group calculated with method 1 as defined in Article 230 of Solvency II Directive.~~

| | <i>ITEM</i> | <i>INSTRUCTIONS</i> |
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| €0010 | Unique number of component | Unique number of each component of the full internal model, agreed with their national supervisory authority to identify uniquely components from their model. This number shall always be used with the appropriate component description disclosed in each item €0020. The numbers of the components shall be kept consistent over time. |
| €0020 | Components description | Identification, using free text, of each of the components that can be identified by the group within the full internal model. These components may not exactly align with the risks defined for the standard formula. Each component shall be identified using a separate entry. Groups shall identify and report components consistently across different reporting periods, unless there has been some change to internal model affecting the categories. Loss absorbing capacity of technical provisions and/or deferred taxes modelled but not within components shall be disclosed as separated components. |
| €0030 | Calculation of the Solvency Capital Requirement | Amount of the net capital charge for each component, after the adjustments for the future management actions relating to technical provision and/or deferred taxes when applicable, calculated by the full internal model on an undiversified basis, to the extent that these adjustments are modelled within components. |

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| | | Loss absorbing capacity of technical provisions and/or deferred taxes modelled but not within components shall be disclosed as negative values. |
| R0110/C0100 | Total of undiversified components | Sum of all components. |
| R0060/C0100 | Diversification | <p>The total amount of the diversification among components disclosed in C0030 calculated using the full internal model.</p> <p>This amount does not include diversification effects inside each component, which shall be embedded in the values disclosed in C0030.</p> <p>This amount should be disclosed as a negative value.</p> |
| R0160/C0100 | Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC | Amount of the capital requirement, calculated according to the rules stated in article 17 of Directive 2003/41/EC, for ring-fenced funds relating to pension business operated under article 4 of Directive 2003/41/EC to which transitional measures are applied. This item is disclosed only during the transitional period. |
| R0200/C0100 | Solvency capital requirement, excluding capital add-on | Amount of the total diversified SCR before any capital add-on. |
| R0210/C0100 | Capital add-ons already set | <p>Amount of capital add-on that had been set at the reporting reference date. It will not include capital add-ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data.</p> <p>During the transitional phase, this item shall only be disclosed if the Member State decided it to be compulsory according to Article 51(2) of Directive 2009/138/EC. Otherwise, the amount of the capital add-on should be split among the nSCR of the risk modules. The precise procedure should be previously agreed with the NSA.</p> |
| R0220/C0100 | Solvency capital requirement | Amount of total SCR calculated using full internal model. |

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| <i>Other information on SCR</i> | | |
| R0300/C0100 | Amount/estimate of the overall loss-absorbing capacity of technical provisions | Amount/Estimate of the overall adjustment for loss-absorbing capacity of technical provisions, including the part embedded in each component and the part disclosed as a single component. |
| R0310/C0100 | Amount/estimate of the overall loss-absorbing capacity of deferred taxes | Amount/Estimate of the overall adjustment for loss-absorbing capacity for deferred taxes, including the part embedded in each component and the part disclosed as a single component. |
| R0410/C0100 | Total amount of notional Solvency Capital Requirements for remaining part | Amount of the notional SCRs of remaining part when the group has RFF. |
| R0420/C0100 | Total amount of Notional Solvency Capital Requirements for ring fenced funds | Amount of the sum of notional SCRs of all ring fenced funds when the group has RFF (other than those related to business operated in accordance with article 4 of Directive 2003/41/EC (transitional)). |
| R0430/C0100 | Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios | Amount of the sum of notional SCRs of all matching adjustment portfolios. |
| R0440/C0100 | Diversification effects due to RFF nSCR aggregation for article 304 | Amount of the adjustment for a diversification effect between ring fenced funds under Article 304 of Solvency II Directive and remaining part. It shall be equal to the difference between the sum of the nSCR for each RFF/MAP/RP and the total SCR. |
| R0470/C0100 | Minimum consolidated group solvency capital requirement | Amount of the minimum consolidated group Solvency Capital Requirement as stated in article 230 of Directive 2009/138/EC. This item is applicable to group reporting only. |
| R0500/C0100 | Capital requirement for other financial sectors (Non-insurance capital requirements) | Amount of capital requirement for other financial sectors. This item is only applicable to group reporting where the group includes an undertaking which is subject to non- |

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| | | insurance capital requirements, such as a bank, and is the capital requirement calculated in accordance with the appropriate requirements. |
| R0510/C0100 | Capital requirement for other financial sectors (Non insurance capital requirements) — Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies | <p>Amount of capital requirement for credit institutions, investment firms and financial institutions.</p> <p>This item is only applicable to group reporting where the group includes undertakings which are credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies and they are subject to capital requirements, calculated in accordance with the relevant sectoral rules.</p> |
| R0520/C0100 | Capital requirement for other financial sectors (Non insurance capital requirements) — Institutions for occupational retirement provisions | <p>Amount of capital requirement for institutions for occupational retirement provisions.</p> <p>This item is only applicable to group reporting where the group includes undertaking which are institutions for occupational retirement provision and subject to non insurance capital requirements calculated in accordance with the relevant sectoral rules.</p> |
| R0530/C0100 | Capital requirement for other financial sectors (Non insurance capital requirements) — Capital requirement for non-regulated entities carrying out financial activities | <p>Amount of capital requirement for non-regulated entities carrying out financial activities. This figure represents a notional solvency requirement, calculated if the relevant sectoral rules were to be applied.</p> <p>This item is only applicable to group reporting where the group includes undertakings which are non-regulated entities carrying out financial activities.</p> |
| R0540/C0100 | Capital requirement for non-controlled participation requirements | <p>Amount of the proportional share of the Solvency Capital Requirements of the related insurance and reinsurance undertakings and insurance holding companies which are not subsidiaries.</p> <p>This item is only applicable to group reporting and corresponds, for those entities which are not subsidiaries, to the capital requirement calculated in accordance with Solvency 2.</p> |

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| R0550/C0100 | Capital requirement for residual undertakings | Amount determined in accordance with Article 336 (1) (d) of Delegated Regulation (EU) 2015/35. |
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S.32.01 — Undertakings in the scope of the group

General comments:

This section relates to annual disclosure of information for groups.

This template is relevant under method 1 as defined in Article 230 of Directive 2009/138/EC, method 2 as defined in Article 233 of the Directive 2009/138/EC and a combination of methods. It is a list of all undertakings in the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC, subject to full group supervision according to art 213(2)(a)(b)(c) of Directive 2009/138/EC including the participating insurance and reinsurance undertakings, insurance holding companies, mixed financial holding companies at the top of the group. ~~It is a list of all undertakings in the scope of the group in the meaning of Article 212(1)(c) of Directive 2009/138/EC, including the participating insurance and reinsurance undertakings, insurance holding companies, mixed financial holding companies or mixed activity insurance holding company.~~

- Cells C0010 to C0080 are related to the identification of the undertaking;
- Cells C0180 to C0230 are related to criteria of influence;
- Cells C0240 and C0250 are related to the inclusion in the scope of group supervision;
- Cell C0260 is related to group solvency calculation.

| | <i>ITEM</i> | <i>INSTRUCTIONS</i> |
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| C0010 | Country | Identify the ISO 3166–1 alpha–2 code of the country in which the registered head office of each undertaking within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC, is located |
| C0020 | Identification code of the undertaking | <p>Identification code by this order of priority if existent:</p> <ul style="list-style-type: none"> – Legal Entity Identifier (LEI) <u>mandatory if existing</u>; – Specific code <u>in case of absence of LEI code</u> <p>Specific code:</p> <ul style="list-style-type: none"> – For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC: identification code used in the local market, attributed by the undertaking's competent supervisory authority; – For non–EEA undertakings and non–regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC, identification code will be provided by |

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| | | <p>the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group shall comply with the following format in a consistent manner:</p> <p>identification code of the parent undertaking +</p> <p>ISO 3166-1 alpha-2 code of the country of the undertaking +</p> <p>5 digits</p> |
| C0030 | Type of code of the ID of the undertaking | <p>Identification of the code used in item 'Identification code of the undertaking':</p> <p>1 — LEI</p> <p>2 — Specific code</p> |
| C0040 | Legal name of the undertaking | Legal name of the undertaking |
| C0050 | Type of undertaking | <p>Identify the type of undertaking giving information on the type of activity of the undertaking. <u>The type of undertakings is linked to how the undertakings are brought into the group solvency calculation, as reported in C0260 of this template.</u></p> <p>This is applicable to both EEA and third-country undertakings. The following closed list of options shall be used:</p> <p>1 — Life insurance undertaking</p> <p>2 — Non life insurance undertaking</p> <p>3 — Reinsurance undertaking</p> <p>4 — Composite undertaking</p> <p>5 — Insurance holding company as defined in Article 212(1) (f) of Directive 2009/138/EC</p> <p>6 — Mixed-activity insurance holding company as defined in Article 212(1) (g) of Directive 2009/138/EC</p> <p>7 — Mixed financial holding company as defined in Article 212 (1)(h) of Directive 2009/138/EC</p> <p>8 — Credit institution, investment firm and financial institution</p> <p>9 — Institution for occupational retirement provision</p> <p>10 — Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35</p> <p>11 — Non-regulated undertaking carrying out financial activities as defined in Article 1 (52) of Delegated Regulation (EU) 2015/35</p> |

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| | | <p>12 — Special purpose vehicle authorised in accordance with Article 211 of Directive 2009/138/EC</p> <p>13 — Special purpose vehicle other than special purpose vehicle authorised in accordance with article 211 of Directive 2009/138/EC</p> <p>14 — UCITS management companies as defined in Article 1 (54) of Delegated Regulation (EU) 2015/35</p> <p>15 — Alternative investment funds managers as defined in Article 1 (55) of Delegated Regulation (EU) 2015/35</p> <p>99 — Other</p> |
| C0060 | Legal form | <p>Identify the form of the undertaking.</p> <p>For categories 1 to 4 in cell ‘Type of undertaking’, the legal form shall be consistent with Annex III of Directive 2009/138/EC.</p> |
| C0070 | Category (mutual/non mutual) | <p>Indicate high level information on the legal form, i.e. whether the undertaking is a mutual or not.</p> <p>The following closed list shall be used:</p> <p>1 — Mutual</p> <p>2 — Non-mutual</p> |
| C0080 | Supervisory Authority | <p>Name of the Supervisory Authority responsible for the supervision of the individual undertaking which category falls under categories 1 to 4, 8, 9 and 12 in the cell ‘Type of undertaking’, where applicable.</p> <p>Please use the full name of the authority.</p> |
| <i>Criteria of influence</i> | | |
| C0180 | % capital share | <p>Proportion of the subscribed capital that is held, directly or indirectly, by the participating undertaking in the <u>related</u> undertaking (as referred to in Article 221 of Directive 2009/138/EC).</p> <p>This cell is not applicable for the ultimate parent undertaking.</p> |
| C0190 | % used for establishment of consolidated accounts | <p>Percentage as defined by IFRS or local GAAP for the integration of consolidated undertakings into the consolidation which may differ from item C0180. For full integration, minority interests shall also be disclosed in this item.</p> <p>This cell is not applicable for the ultimate parent undertaking.</p> |

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| C0200 | % voting rights | <p>Proportion of voting rights that is held, directly or indirectly, by the participating undertaking in the undertaking</p> <p>This cell is not applicable for the ultimate parent undertaking.</p> |
| C0210 | Other criteria | <p>Other criteria useful to assess the level of influence exercised by the participating undertaking, e.g centralised risk management.</p> <p>This cell is not applicable for the ultimate parent undertaking.</p> |
| C0220 | Level of influence | <p>Influence can be either dominant or significant, depending on former criteria mentioned <u>above</u>; the group is responsible for assessing the level of influence exercised by the participating undertaking over any undertaking but as stated in Article 212 (2) of Directive 2009/138/EC the group supervisor may have a differing view from the group's assessment and if so the group shall take into account any decision made by the group supervisor.</p> <p>This cell is not applicable for the ultimate parent undertaking.</p> <p>The following closed list shall be used:</p> <p>1 — Dominant</p> <p>2 — Significant</p> |
| C0230 | Proportional share used for the group solvency calculation | <p>Proportional share is the proportion that will be used to calculate the group solvency.</p> <p>This cell is not applicable for the ultimate parent undertaking.</p> |
| <i>Inclusion in the scope of Group supervision</i> | | |
| C0240 | Inclusion in the scope of group supervision — Yes/No | <p>Indicate if the undertaking is included or not in the scope of group supervision as referred in Article 214 of Directive 2009/138/EC; if an undertaking is not included in the scope of group supervision as provided for in Article 214, then it shall be indicated which paragraph from Article 214 (2) is the reason.</p> <p>The following closed list shall be used:</p> <p>1 — Included in the scope</p> |

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| | | <p>2 — Not included in the scope (article 214 (a))</p> <p>3 — Not included in the scope (article 214 (b))</p> <p>4 — Not included in the scope (article 214 (c))</p> |
| C0250 | Inclusion in the scope of group supervision — Date of decision if art.214 is applied | Identify the ISO 8601 (yyyy-mm-dd) code of the date where the decision of exclusion has been taken. |
| <i>Group solvency calculation</i> | | |
| C0260 | Method used and under method 1, treatment of the undertaking | <p>The item gathers information on the method used for group solvency calculation and the treatment of each undertaking.</p> <p>The following closed list shall be used:</p> <p>1 — Method 1: Full consolidation</p> <p>2 — Method 1: Proportional consolidation</p> <p>3 — Method 1: Adjusted equity method</p> <p>4 — Method 1: Sectoral rules</p> <p>5 — Method 2: Solvency II</p> <p>6 — Method 2: Other <u>S</u>ectoral Rules</p> <p>7 — Method 2: Local rules</p> <p>8 — Deduction of the participation in relation to Article 229 of Directive 2009/138/EC</p> <p>9 — No inclusion in the scope of group supervision as defined in article 214 Directive 2009/138/EC</p> <p>10 — Other method</p> |