

### S.03.01. – General off-balance-sheet items – (old BS-C1B)

General comments:

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

This Annex relates to annual submission of information for groups.

As regards the Solvency II value, the instructions define the items from a recognition perspective. Valuation principles are laid down in Directive 2009/138/EC, Implementing measures, Solvency II Technical Standards and Guidelines.

The guarantees listed in this template are not reported in S.03.02.b and S.03.03.b. This means that only limited guarantees are to be reported in this template.

At group level, the template is applicable for all entities in the scope of group supervision - including other financial sectors and non-controlled participations - for method 1 (Accounting consolidation-based method), method 2 (Deduction and aggregation method) and a combination of methods 1 and 2.

For non-controlled participations guarantees provided and guarantees received are included on a proportional basis when method 1 is applied. When method 2 is applied these guarantees are reported with the total amount.

	ITEM	INSTRUCTIONS
C0010/R0010 (A2)	Maximum value - Guarantees provided by the group, including letters of credit	Sum of all possible cash flows of letters of credit/guarantees if events triggering guarantees were all to happen in relation to guarantees provided by the undertaking to another party (includes letter of credit).  Internal guarantees within the scope of the group are not reported in this template.
C0010/R0030 (A3B)	Maximum value - Guarantees received by the group, including letters of credit	Sum of all possible cash flows of letters of credit/guarantees if events triggering guarantees were all to happen in relation to guarantees received by the undertaking from another party to guarantee the payment of the liabilities due by the undertaking (includes letter of credit, undrawn committed borrowing facilities).  Internal guarantees within the scope of the group are not reported in this template.
C0030/R0030 (B3B)	Value of guaranteed assets - Guarantees received by the group, including letters of credit	Value of the guaranteed asset for which the guarantees are received.  Other local/sectoral valuation principles than SII ones may be relevant in this case.
C0040/R0010	Value of guaranteed liabilities - Guarantees provided by the group, including letters of credit	Value of the guaranteed liabilities for which the guarantees are provided.  Other local/sectoral valuation principles than SII ones may be relevant in this case.
C0020/R0100	Value of guarantee / collateral / contingent liabilities -Collateral held for loans made or bonds purchased	Value of the collaterals held for loans made or bonds purchased.  Collateral is an asset with a monetary value or a guarantee/ commitment that secure the lender against the defaults of the borrower.  Other local/sectoral valuation principles than SII ones may be

		relevant in this case.
C0020/R0110	Value of guarantee / collateral / contingent liabilities -Collateral held for derivatives	<p>Value of the collaterals held for derivatives.</p> <p>Collateral is an asset with a monetary value or a guarantee/ commitment that secure the lender against the defaults of the borrower.</p> <p>Other local/sectoral valuation principles than SII ones may be relevant in this case.</p>
C0020/R0120	Value of guarantee / collateral / contingent liabilities - Assets pledged by reinsurers for ceded technical provisions	<p>Value of the assets pledged by reinsurers for ceded technical provisions.</p> <p>Collateral is an asset with a monetary value or a guarantee/ commitment that secure the lender against the defaults of the borrower.</p> <p>Other local/sectoral valuation principles than SII ones may be relevant in this case.</p>
C0020/R0130	Value of guarantee / collateral / contingent liabilities - Other collateral held	<p>Value of other collateral held.</p> <p>Collateral is an asset with a monetary value or a guarantee/ commitment that secure the lender against the defaults of the borrower.</p> <p>Other local/sectoral valuation principles than SII ones may be relevant in this case.</p>
C0020/R0200	Value of guarantee / collateral / contingent liabilities - Total collateral held	<p>Total value of the collateral held.</p> <p>Collateral is an asset with a monetary value or a guarantee/ commitment that secure the lender against the defaults of the borrower.</p> <p>Other local/sectoral valuation principles than SII ones may be relevant in this case.</p>
C0030/R0100	Value of guaranteed assets - Collateral held for loans made or bonds purchased	<p>Value of the assets for which the collateral for loans made or bonds purchased is held.</p> <p>Other local/sectoral valuation principles than SII ones may be relevant in this case.</p>
C0030/R0110	Value of guaranteed assets - Collateral held for derivatives	<p>Value of the assets for which the collateral for derivatives is held.</p> <p>Other local/sectoral valuation principles than SII ones may be relevant in this case.</p>
C0030/R0120	Value of guaranteed assets - Assets pledged by reinsurers for ceded technical provisions	<p>Value of the assets for which the collateral on assets pledged by reinsurers for ceded technical provisions is held.</p> <p>Other local/sectoral valuation principles than SII ones may be relevant in this case.</p>
C0030/R0130	Value of guaranteed assets - Other collateral held	<p>Value of the assets for which the other collateral is held.</p> <p>Other local/sectoral valuation principles than SII ones may be relevant in this case.</p>
C0030/R0200	Value of guaranteed assets - Total collateral held	<p>Total value of the assets for which the total collateral is held.</p>

		Other local/sectoral valuation principles than SII ones may be relevant in this case.
C0020/R0210	Value of guarantee / collateral / contingent liabilities - Collateral pledged for loans received or bonds issued	<p>Value of the collateral pledged for loans received or bonds issued.</p> <p>Other local/sectoral valuation principles than SII ones may be relevant in this case.</p> <p>Collateral is an asset with a monetary value or a guarantee/commitment that secure the lender against the defaults of the borrower.</p>
C0020/R0220	Value of guarantee / collateral / contingent liabilities - Collateral pledged for derivatives	<p>Value of the collateral pledged for derivatives.</p> <p>Other local/sectoral valuation principles than SII ones may be relevant in this case.</p> <p>Collateral is an asset with a monetary value or a guarantee/commitment that secure the lender against the defaults of the borrower.</p>
C0020/R0230	Value of guarantee / collateral / contingent liabilities - Assets pledged to cedants for technical provisions (reinsurance accepted)	<p>Value of the assets pledged to cedants for technical provisions (reinsurance accepted).</p> <p>Other local/sectoral valuation principles than SII ones may be relevant in this case.</p> <p>Collateral is an asset with a monetary value or a guarantee/commitment that secure the lender against the defaults of the borrower.</p>
C0020/R0240	Value of guarantee / collateral / contingent liabilities - Other collateral pledged	<p>Value of the collateral pledged for other collateral.</p> <p>Other local/sectoral valuation principles than SII ones may be relevant in this case.</p> <p>Collateral is an asset with a monetary value or a guarantee/commitment that secure the lender against the defaults of the borrower.</p>
C0020/R0300	Value of guarantee / collateral / contingent liabilities - Total collateral pledged	<p>Total value of the collateral pledged.</p> <p>Other local/sectoral valuation principles than SII ones may be relevant in this case.</p> <p>Collateral is an asset with a monetary value or a guarantee/commitment that secure the lender against the defaults of the borrower.</p>
C0040/R0210	Value of guaranteed liabilities - Collateral pledged for loans received or bonds issued	<p>Value of the liabilities for which the collateral for loans received or bonds issued is pledged.</p> <p>Other local/sectoral valuation principles than SII ones may be relevant in this case.</p>
C0040/R0220	Value of guaranteed liabilities - Collateral pledged for derivatives	<p>Value of the liabilities for which the collateral for derivatives is pledged.</p> <p>Other local/sectoral valuation principles than SII ones may be relevant in this case.</p>
C0040/R0230	Value of guaranteed liabilities - Assets pledged to cedants for technical provisions (reinsurance accepted)	<p>Value of the liabilities for which the assets are pledged to cedants for technical provisions (reinsurance accepted).</p> <p>Other local/sectoral valuation principles than SII ones may be relevant in this case.</p>
C0040/R0240	Value of guaranteed	Value of the liabilities for which other collateral is pledged.

	liabilities - Other collateral pledged	Other local/sectoral valuation principles than SII ones may be relevant in this case.
C0040/R0300	Value of guaranteed liabilities - Total collateral pledged	Total value of the liabilities for which the collateral is pledged.  Other local/sectoral valuation principles than SII ones may be relevant in this case.
C0010/R0310	Maximum value - Contingent liabilities not in Solvency II Balance Sheet - All contingent liabilities of the group	Maximum possible value, if possible, regardless of their probability (i.e. future cash flows required to settle the contingent liability over the lifetime of that contingent liability, discounted at the relevant risk-free interest rate term structure) of contingent liabilities that are not included in those valued in Solvency II Balance Sheet (item C0010/R0740 of S.02.01.g)  Internal contingent liabilities within the scope of the group are not reported in this template.  This shall relate to Contingent liabilities that cannot be material nor reliably estimated.
C0010/R0330	Maximum value - Contingent liabilities in Solvency II Balance Sheet	Maximum possible value, if possible, regardless of their probability (i.e. future cash flows required to settle the contingent liability over the lifetime of that contingent liability, discounted at the relevant risk-free interest rate term structure) of contingent liabilities that are valued in Solvency II Balance Sheet, but without probability-weighting of future cash flows.
C0010/R0400	Maximum value - Total Contingent liabilities	Maximum possible value, if possible, regardless of their probability (i.e. future cash flows required to settle the contingent liability over the lifetime of that contingent liability, discounted at the relevant risk-free interest rate term structure) of contingent liabilities that are valued in Solvency II Balance Sheet, but without probability-weighting of future cash flows.
C0020/R0330	Value of guarantee / collateral / contingent liabilities - Contingent liabilities in Solvency II Balance Sheet	Solvency II value of the contingent liabilities in Solvency II Balance Sheet for which a value in item C0010/R0330 in S.03.01.g was reported.  If this value is lower than C0010/R0740 in S.02.01.g an explanation shall be provided in the narrative reporting.