

### S.25.01. – Solvency Capital Requirement - for undertakings on Standard Formula

#### 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 disclosed by identifying the columns and lines as showed in the template in Annex I.

This annex relates to annual disclosure of information for individual entities.

	ITEM	INSTRUCTIONS
R0010-R0050/ C0040 (B1-B5)	Gross solvency capital requirement	<p>Amount of the gross capital charge for each risk module, as calculated using the standard formula.</p> <p>This amount shall fully consider diversification effects according to article 304 of Directive 2009/138/EC where applicable.</p> <p>These cells includes the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level.</p>
R0060/ C0040 (B6)	Gross solvency capital requirement Diversification	Amount of the diversification effects between Basic SCR gross components. This amount should be disclosed as a negative value.
R0070/ C0040 (B7)	Gross solvency capital requirement Intangible assets risk	The future discretionary benefits according to article 205 of the Implementing measures for intangible assets risk is zero under standard formula.
R0100/ C0040 (B10)	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 Implementing measures, 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/C0080	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"><li>- Increase in the amount of annuity benefits</li><li>- None</li></ul>

R0040/C0080	USP – Health underwriting risk	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: - Increase in the amount of annuity benefits - Standard deviation for NSLT health premium risk - Standard deviation for NSLT health gross premium risk - Adjustment factor for non-proportional reinsurance - Standard deviation for NSLT health reserve risk - None If more than one specific parameter is used, report them separated by comas.
R0050/C0080	USP – Non life underwriting risk	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: - 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/C0090	Simplifications	Identifies the risk sub-modules of each risk module for which a simplified calculation method has been used. If simplified calculation methods for more than one risk sub-module have been used within one risk module, report them separated by comas.
<b>Calculation of Solvency Capital Requirement</b>		
R0130/C0010 (A13)	Operational risk	Amount of the capital requirements for operational risk module as calculated using the standard formula.
R0140/C0100 (A11)	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 (A12)	Loss-absorbing capacity of deferred taxes	Amount of the adjustment for loss-absorbing capacity of deferred taxes calculated according to the standard formula. This amount should be disclosed as a negative value.
R0160/C0100 (A17)	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 Art. 17 of Directive 2003/41/EC, for ring-fenced funds relating to pension business operated under Art. 4 of Directive 2003/41/EC to which transitional measures are applied. This item is be disclosed only during the transitional period.
R0200/C0100 (A18)	Solvency capital requirement (excluding capital add-on)	Amount of the total diversified SCR before any capital add-on.
R0210/C0100 (A19)	Capital add-ons already set	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.  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.
R0220/ C0100 (A20)	Solvency capital requirement	Amount of the SCR.
<b>Other information on SCR</b>		
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 (A14)	Total amount of notional Solvency Capital Requirements for remaining part	Amount of the notional SCRs of remaining part when undertaking has RFF.
R0420/C0100 (A14B)	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.
R0430/ C0100 (A14D)	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 (A14A)	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>