

# Quantitative reporting templates

Solvency and Financial Condition Report (SFCR)

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2016

# Quantitative reporting templates

## Solvency and Financial Condition Report (SFCR)

### Inhoudsopgave

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# S.02.01.02

## Balance sheet

Balance sheet (€ 1.000)		Solvency II value C0010
<b>Assets</b>		-
Goodwill	R0010	-
Deferred acquisition costs	R0020	-
Intangible assets	R0030	-
Deferred tax assets	R0040	38.693
Pension benefit surplus	R0050	-
Property, plant & equipment held for own use	R0060	1.189
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	2.378.970
• Property (other than for own use)	R0080	-
• Holdings in related undertakings, including participations	R0090	208.597
• Equities	R0100	-
– Equities - listed	R0110	-
– Equities - unlisted	R0120	-
• Bonds	R0130	1.815.508
– Government Bonds	R0140	649.816
– Corporate Bonds	R0150	653.218
– Structured notes	R0160	-
– Collateralised securities	R0170	512.474
• Collective Investments Undertakings	R0180	321.705
• Derivatives	R0190	33.159
• Deposits other than cash equivalents	R0200	-
• Other investments	R0210	-
Assets held for index-linked and unit-linked contracts	R0220	989.320
Loans and mortgages	R0230	-
• Loans on policies	R0240	-
• Loans and mortgages to individuals	R0250	-
• Other loans and mortgages	R0260	-
Reinsurance recoverables from:	R0270	29.506
• Non-life and health similar to non-life	R0280	4.693
– Non-life excluding health	R0290	-
– Health similar to non-life	R0300	4.693
• Life and health similar to life, excluding health and index-linked and unit-linked	R0310	24.813
– Health similar to life	R0320	24.813
– Life excluding health and index-linked and unit-linked	R0330	-
• Life index-linked and unit-linked	R0340	-
Deposits to cedants	R0350	-
Insurance and intermediaries receivables	R0360	17.630
Reinsurance receivables	R0370	1.805
Receivables (trade, not insurance)	R0380	184.756
Own shares (held directly)	R0390	-
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	-
Cash and cash equivalents	R0410	383.778
Any other assets, not elsewhere shown	R0420	13.132
<b>Total assets</b>	<b>R0500</b>	<b>4.038.779</b>

Balance sheet (€ 1.000)		Solvency II value C0010
<b>Liabilities</b>		-
Technical provisions – non-life	R0510	223.728
• Technical provisions – non-life (excluding health)	R0520	4.035
– Technical provisions calculated as a whole	R0530	-
– Best Estimate	R0540	3.495
– Risk margin	R0550	540
• Technical provisions - health (similar to non-life)	R0560	219.693
– Technical provisions calculated as a whole	R0570	-
– Best Estimate	R0580	187.592
– Risk margin	R0590	32.101
Technical provisions - life (excluding index-linked and unit-linked)	R0600	1.513.264
• Technical provisions - health (similar to life)	R0610	554.977
– Technical provisions calculated as a whole	R0620	-
– Best Estimate	R0630	520.431
– Risk margin	R0640	34.546
• Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	958.287
– Technical provisions calculated as a whole	R0660	-
– Best Estimate	R0670	917.835
– Risk margin	R0680	40.452
• Technical provisions – index-linked and unit-linked	R0690	1.000.244
– Technical provisions calculated as a whole	R0700	-
– Best Estimate	R0710	995.801
– Risk margin	R0720	4.443
Other technical provisions	R0730	-
Contingent liabilities	R0740	92.000
Provisions other than technical provisions	R0750	81.315
Pension benefit obligations	R0760	-
Deposits from reinsurers	R0770	-
Deferred tax liabilities	R0780	-
Derivatives	R0790	4.850
Debts owed to credit institutions	R0800	-
Financial liabilities other than debts owed to credit institutions	R0810	23.767
Insurance & intermediaries payables	R0820	17.442
Reinsurance payables	R0830	620
Payables (trade, not insurance)	R0840	195.075
Subordinated liabilities	R0850	-
• Subordinated liabilities not in Basic Own Funds	R0860	-
• Subordinated liabilities in Basic Own Funds	R0870	-
Any other liabilities, not elsewhere shown	R0880	78.241
Total liabilities	R0900	3.230.547
<b>Excess of assets over liabilities</b>	<b>R1000</b>	<b>808.232</b>

# S.05.01.02

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

Non-Life (€ 1.000)		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)											Line of Business for: accepted non-proportional reinsurance				Total	
		Medical insurance	Income insurance	Workers' insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport		Property
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150		C0160
<b>Premiums written</b>																		
• Gross - Direct Business	R0110	-	10.093	-	-	-	-	-	-	1.651	-	-	-	-	-	-	-	11.744
• Gross - Proportional reinsurance accepted	R0120	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
• Gross - Non-proportional reinsurance accepted	R0130	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
• Reinsurers' share	R0140	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
• Net	R0200	-	10.093	-	-	-	-	-	-	1.651	-	-	-	-	-	-	-	11.744
<b>Premiums earned</b>																		
• Gross - Direct Business	R0210	-	10.002	-	-	-	-	-	-	1.262	-	-	-	-	-	-	-	11.264
• Gross - Proportional reinsurance accepted	R0220	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
• Gross - Non-proportional reinsurance accepted	R0230	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
• Reinsurers' share	R0240	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
• Net	R0300	-	10.002	-	-	-	-	-	-	1.262	-	-	-	-	-	-	-	11.264
<b>Claims incurred</b>																		
• Gross - Direct Business	R0310	-	8.833	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8.833
• Gross - Proportional reinsurance accepted	R0320	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
• Gross - Non-proportional reinsurance accepted	R0330	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
• Reinsurers' share	R0340	-	3.802	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.802
• Net	R0400	-	5.031	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.031
<b>Changes in other technical provisions</b>																		
• Gross - Direct Business	R0410	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
• Gross - Proportional reinsurance accepted	R0420	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
• Gross - Non-proportional reinsurance accepted	R0430	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
• Reinsurers' share	R0440	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
• Net	R0500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

# S.05.01.02

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

Non-Life (€ 1.000)		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)											Line of Business for: accepted non-proportional reinsurance				Total	
		Medical insurance	Income insurance	Workers' insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport		Property
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150		C0160
<b>Expenses incurred</b>	<b>R0550</b>	-	2.458	-	-	-	-	-	-	1.863	-	-	-	-	-	-	-	4.322
• Administrative expenses																		-
- Gross - Direct Business	R0610	-	2.459	-	-	-	-	-	-	1.863	-	-	-	-	-	-	-	4.322
- Gross - Proportional reinsurance accepted	R0620	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Gross - Non-proportional reinsurance accepted	R0630	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Reinsurers' share	R0640	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Net	R0700	-	2.459	-	-	-	-	-	-	1.863	-	-	-	-	-	-	-	4.322
• Investment management expenses																		-
- Gross - Direct Business	R0710	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Gross - Proportional reinsurance accepted	R0720	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Gross - Non-proportional reinsurance accepted	R0730	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Reinsurers' share	R0740	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Net	R0800	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
• Claims management expenses																		-
- Gross - Direct Business	R0810	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Gross - Proportional reinsurance accepted	R0820	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Gross - Non-proportional reinsurance accepted	R0830	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Reinsurers' share	R0840	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Net	R0900	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
• Acquisition expenses																		-
- Gross - Direct Business	R0910	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Gross - Proportional reinsurance accepted	R0920	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Gross - Non-proportional reinsurance accepted	R0930	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Reinsurers' share	R0940	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Net	R1000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
• Overhead expenses																		-
- Gross - Direct Business	R1010	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Gross - Proportional reinsurance accepted	R1020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Gross - Non-proportional reinsurance accepted	R1030	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Reinsurers' share	R1040	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Net	R1100	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
• Other expenses	R1200	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total expenses</b>	<b>R1300</b>																	4.322

# S.05.01.02

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

Life (€ 1.000)		Line of Business for: Life reinsurance obligations						Life reinsurance obligations		Total
		Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance	
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	
Premiums written										
• Gross	R1410	128.804	13.106	65.979	34.658	-	-	-	-	242.547
• Reinsurers' share	R1420	-	-	-	-	-	-	-	-	-
• Net	R1500	128.804	13.106	65.979	34.658	-	-	-	-	242.547
Premiums earned										
• Gross	R1510	128.619	13.106	65.979	34.658	-	-	-	-	242.361
• Reinsurers' share	R1520	43	-	-	-	-	-	-	-	43
• Net	R1600	128.576	13.106	65.979	34.658	-	-	-	-	242.319
Claims incurred										
• Gross	R1610	46.679	38.460	113.432	39.480	-	-	-	-	238.051
• Reinsurers' share	R1620	-	-	-	-	-	-	-	-	-
• Net	R1700	46.679	38.460	113.432	39.480	-	-	-	-	238.051
Changes in other technical provisions										
• Gross	R1710	-	-	-	-	-	-	-	-	-
• Reinsurers' share	R1720	-	-	-	-	-	-	-	-	-
• Net	R1800	-	-	-	-	-	-	-	-	-
Expenses incurred	R1900	40.746	6.324	9.102	5.897	-	-	-	-	62.069
• Administrative expenses										
- Gross	R1910	40.746	6.324	9.102	5.897	-	-	-	-	62.069
- Reinsurers' share	R1920	-	-	-	-	-	-	-	-	-
- Net	R2000	40.746	6.324	9.102	5.897	-	-	-	-	62.069
• Investment management expenses										
- Gross	R2010	-	-	-	-	-	-	-	-	-
- Reinsurers' share	R2020	-	-	-	-	-	-	-	-	-
- Net	R2100	-	-	-	-	-	-	-	-	-
• Claims management expenses										
- Gross	R2110	-	-	-	-	-	-	-	-	-
- Reinsurers' share	R2120	-	-	-	-	-	-	-	-	-
- Net	R2200	-	-	-	-	-	-	-	-	-
• Acquisition expenses										
- Gross	R2210	-	-	-	-	-	-	-	-	-
- Reinsurers' share	R2220	-	-	-	-	-	-	-	-	-
- Net	R2300	-	-	-	-	-	-	-	-	-
• Overhead expenses										
- Gross	R2310	-	-	-	-	-	-	-	-	-
- Reinsurers' share	R2320	-	-	-	-	-	-	-	-	-
- Net	R2400	-	-	-	-	-	-	-	-	-
Other expenses	R2500	-	-	-	-	-	-	-	-	-
<b>Total expenses</b>	<b>R2600</b>	-	-	-	-	-	-	-	-	<b>62.069</b>
<b>Total amount of surrenders</b>	<b>R2700</b>	-	-	-	-	-	-	-	-	-

# S.05.02.01

## Premiums, claims and expenses per country - Home country non-life obligations

Home Country - non-life obligations (€ 1.000)		Home country C0080
Premiums written		
• Gross - Direct Business	R0110	11.744
• Gross - Proportional reinsurance accepted	R0120	-
• Gross - Non-proportional reinsurance accepted	R0130	-
• Reinsurers' share	R0140	-
• Net	R0200	11.744
Premiums earned		
• Gross - Direct Business	R0210	11.264
• Gross - Proportional reinsurance accepted	R0220	-
• Gross - Non-proportional reinsurance accepted	R0230	-
• Reinsurers' share	R0240	-
• Net	R0300	11.264
Claims incurred		
• Gross - Direct Business	R0310	8.833
• Gross - Proportional reinsurance accepted	R0320	-
• Gross - Non-proportional reinsurance accepted	R0330	-
• Reinsurers' share	R0340	3.802
• Net	R0400	5.031
Changes in other technical provisions		
• Gross - Direct Business	R0410	-
• Gross - Proportional reinsurance accepted	R0420	-
• Gross - Non-proportional reinsurance accepted	R0430	-
• Reinsurers' share	R0440	-
• Net	R0500	-
Expenses incurred	R0550	4,322
Other expenses	R1200	
<b>Total expenses</b>	<b>R1300</b>	

## S.05.02.01

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

Total top 5 and home Country - non-life obligations (€ 1.000)		Total top 5 and home country C0140
Premiums written		
• Gross - Direct Business	R0110	11.744
• Gross - Proportional reinsurance accepted	R0120	-
• Gross - Non-proportional reinsurance accepted	R0130	-
• Reinsurers' share	R0140	-
• Net	R0200	11.744
Premiums earned		-
• Gross - Direct Business	R0210	11.264
• Gross - Proportional reinsurance accepted	R0220	-
• Gross - Non-proportional reinsurance accepted	R0230	-
• Reinsurers' share	R0240	-
• Net	R0300	11.264
Claims incurred		-
• Gross - Direct Business	R0310	8.833
• Gross - Proportional reinsurance accepted	R0320	-
• Gross - Non-proportional reinsurance accepted	R0330	-
• Reinsurers' share	R0340	3.802
• Net	R0400	5.031
Changes in other technical provisions		-
• Gross - Direct Business	R0410	-
• Gross - Proportional reinsurance accepted	R0420	-
• Gross - Non-proportional reinsurance accepted	R0430	-
• Reinsurers' share	R0440	-
• Net	R0500	-
Expenses incurred	R0550	4.322
Other expenses	R1200	-
<b>Total expenses</b>	<b>R1300</b>	<b>4.322</b>

## S.05.02.01

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

Home Country - life obligations (€ 1.000)		Home country C0220
Premiums written		
• Gross	R1410	242.547
• Reinsurers' share	R1420	-
• Net	R1500	242.547
Premiums earned		-
• Gross	R1510	242.361
• Reinsurers' share	R1520	43
• Net	R1600	242.319
Claims incurred		-
• Gross	R1610	238.051
• Reinsurers' share	R1620	-
• Net	R1700	238.051
Changes in other technical provisions		-
• Gross	R1710	-
• Reinsurers' share	R1720	-
• Net	R1800	-
Expenses incurred	R1900	62.069
Other expenses	R2500	-
<b>Total expenses</b>	<b>R2600</b>	



# S.22.01.22

## Impact of long term guarantees measures and transitionals

Impact of long term guarantees measures and transitionals (€ 1.000)		Impact of the LTG measures and transitionals (Step-by-step approach)									
		Amount with Long Term Guarantee measures and transitionals	Without transitional on technical provisions	Impact of transitional on technical provisions	Without transitional on interest rate	Impact of transitional on interest rate	Without volatility adjustment and without other transitional measures	Impact of volatility adjustment set to zero	Without matching adjustment and without all the others	Impact of matching adjustment set to zero	Impact of all LTG measures and transitionals
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
Technical provisions	R0010	2.737.236	2.737.236	-	2.737.236	-	2.769.232	31.996	2.769.232	-	31.996
Basic own funds	R0020	631.133	631.133	-	631.133	-	618.086	-13.047	545.142	-	-85.991
• Excess of assets over liabilities	R0030	808.232	808.232	-	808.232	-	794.086	-14.146	545.142	-	-263.090
• Restricted own funds due to ring-fencing and matching portfolio	R0040	-	-	-	-	-	-	-	-	-	-
Eligible own funds to meet Solvency Capital Requirement	R0050	808.232	808.232	-	808.232	-	788.129	-20.102	522.835	-	-285.397
• Tier 1	R0060	769.539	769.539	-	769.539	-	750.095	-19.444	482.934	-	-286.605
• Tier 2	R0070	-	-	-	-	-	-	-	-	-	-
• Tier 3	R0080	38.693	38.693	-	38.693	-	38.034	-659	39.901	-	1.208
Solvency Capital Requirement	R0090	409.427	409.427	-	409.427	-	405.036	-4.391	266.006	-	-143.420

# S.23.01.22

## Own funds

Own funds (€ 1.000)		Total C0010	Tier 1 - unrestricted C0020	Tier 1 - restricted C0030	Tier 2 C0040	Tier 3 C0050
<b>Basic own funds before deduction for participations in other financial sector</b>						
Ordinary share capital (gross of own shares)	R0010	705.297	705.297		-	
Non-available called but not paid in ordinary share capital at group level	R0020	-	-		-	
Share premium account related to ordinary share capital	R0030	416.380	416.380		-	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	-	-		-	
Subordinated mutual member accounts	R0050	-		-	-	-
Non-available subordinated mutual member accounts at group level	R0060	-		-	-	-
Surplus funds	R0070	-	-		-	
Non-available surplus funds at group level	R0080	-	-		-	
Preference shares	R0090	-		-	-	-
Non-available preference shares at group level	R0100	-		-	-	-
Share premium account related to preference shares	R0110	-		-	-	-
Non-available share premium account related to preference shares at group level	R0120	-		-	-	-
Reconciliation reserve	R0130	-352.138	-352.138		-	
Subordinated liabilities	R0140	-		-	-	-
Non-available subordinated liabilities at group level	R0150	-		-	-	-
An amount equal to the value of net deferred tax assets	R0160	38.693				38.693
The amount equal to the value of net deferred tax assets not available at the group level	R0170	-				-
Other items approved by supervisory authority as basic own funds not specified above	R0180	-	-	-	-	-
Non available own funds related to other own funds items approved by supervisory authority	R0190	-	-	-	-	-
Minority interests (if not reported as part of a specific own fund item)	R0200	-	-	-	-	-
Non-available minority interests at group level	R0210	-	-	-	-	-
<b>Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds</b>						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220	-				
<b>Deductions</b>						
Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities	R0230	177.099	177.099	-	-	
whereof deducted according to art 228 of the Directive 2009/138/EC	R0240	-	-	-	-	
Deductions for participations where there is non-availability of information (Article 229)	R0250	-	-	-	-	-
Deduction for participations included by using D&A when a combination of methods is used	R0260	-	-	-	-	-
Total of non-available own fund items	R0270	-	-	-	-	-
<b>Total deductions</b>	R0280	177.099	177.099	-	-	-
<b>Total basic own funds after deductions</b>	R0290	631.133	592.440	-	-	38.693

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## Own funds

Own funds (€ 1.000)		Total C0010	Tier 1 - unrestricted C0020	Tier 1 - restricted C0030	Tier 2 C0040	Tier 3 C0050
<b>Ancillary own funds</b>						
Unpaid and uncalled ordinary share capital callable on demand	R0300	-			-	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310	-			-	
Unpaid and uncalled preference shares callable on demand	R0320	-			-	
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	-			-	-
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	-			-	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	-			-	-
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	-			-	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	-			-	-
Non available ancillary own funds at group level	R0380	-			-	-
Other ancillary own funds	R0390	-			-	-
<b>Total ancillary own funds</b>	<b>R0400</b>	<b>-</b>			<b>-</b>	<b>-</b>
<b>Own funds of other financial sectors</b>						
Credit Institutions, investment firms, financial institutions, alternative investment fund manager, financial institutions	R0410	177.099	177.099	-	-	
Institutions for occupational retirement provision	R0420	-	-	-	-	-
Non regulated entities carrying out financial activities	R0430	-	-	-	-	
<b>Total own funds of other financial sectors</b>	<b>R0440</b>	<b>177.099</b>	<b>177.099</b>	<b>-</b>	<b>-</b>	
<b>Own funds when using the D&amp;A, exclusively or in combination of method 1</b>						
Own funds aggregated when using the D&A and combination of method	R0450	-	-	-	-	-
Own funds aggregated when using the D&A and combination of method net of IGT	R0460	-	-	-	-	-
Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0520	631.133	592.440	-	-	38.693
Total available own funds to meet the minimum consolidated group SCR	R0530	592.440	592.440	-	-	
Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0560	631.133	592.440	-	-	38.693
Total eligible own funds to meet the minimum consolidated group SCR	R0570	592.440	592.440	-	-	
<b>Consolidated Group SCR</b>	<b>R0590</b>	<b>409.427</b>				
<b>Minimum consolidated Group SCR</b>	<b>R0610</b>	<b>102.357</b>				
<b>Ratio of Eligible own funds to the consolidated Group SCR (excluding other financial sectors and the undertakings included via D&amp;A )</b>	<b>R0630</b>	<b>226,39%</b>				
<b>Ratio of Eligible own funds to Minimum Consolidated Group SCR</b>	<b>R0650</b>	<b>578,80%</b>				
<b>Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&amp;A )</b>	<b>R0660</b>	<b>808.232</b>	<b>769.539</b>	<b>-</b>	<b>-</b>	<b>38.693</b>
<b>SCR for entities included with D&amp;A method</b>	<b>R0670</b>	<b>-</b>				
<b>Group SCR</b>	<b>R0680</b>	<b>409.427</b>				
<b>Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&amp;A</b>	<b>R0690</b>	<b>197,41%</b>				

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### Own funds - reconciliation reserve

Reconciliation reserve (€ 1.000)		C0060
Reconciliation reserve		
• Excess of assets over liabilities	R0700	808.232
• Own shares (held directly and indirectly)	R0710	-
• Foreseeable dividends, distributions and charges	R0720	-
• Other basic own fund items	R0730	1.160.370
• Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	-
• Other non available own funds	R0750	-
Reconciliation reserve	R0760	-352.138
Expected profits		-
• Expected profits included in future premiums (EPIFP) - Life business	R0770	141.980
• Expected profits included in future premiums (EPIFP) - Non-life business	R0780	-
Total Expected profits included in future premiums (EPIFP)	R0790	141.980

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### Basic Solvency Capital Requirement - Basic Solvency Capital Requirement

Article 112	Z0010			
Basic Solvency Capital Requirement (€ 1.000)		Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
		C0030	C0040	C0050
Market risk	R0010	123.180	139.450	
Counterparty default risk	R0020	4.001	31.302	
Life underwriting risk	R0030	80.530	112.719	
Health underwriting risk	R0040	154.894	175.593	
Non-life underwriting risk	R0050	1.491	1.491	
Diversification	R0060	-104.826	-143.047	
Intangible asset risk	R0070	-	-	
Basic Solvency Capital Requirement	R0100	259.269	317.508	

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## Solvency Capital Requirement: Calculation of the Solvency and Capital Requirement

Article 112	Z0010	
<b>Calculation of Solvency Capital Requirement (€ 1.000)</b>		<b>Value C0100</b>
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Operational risk	R0130	16.360
Loss-absorbing capacity of technical provisions	R0140	-27.301
Loss-absorbing capacity of deferred taxes	R0150	-27.782
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	-
Solvency Capital Requirement excluding capital add-on	R0200	278.785
Capital add-ons already set	R0210	-
Solvency capital requirement for undertakings under consolidated method	R0220	409.427
Other information on SCR		-
• Capital requirement for duration-based equity risk sub-module	R0400	-
• Total amount of Notional Solvency Capital Requirements for remaining part	R0410	-
• Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	-
• Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	-
• Diversification effects due to RFF nSCR aggregation for article 304	R0440	-
• Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450	-
• Net future discretionary benefits	R0460	27.301
• Minimum consolidated group solvency capital requirement	R0470	102.357
Information on other entities		-
• Capital requirement for other financial sectors (Non-insurance capital requirements)	R0500	130.642
– Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	R0510	130.642
– Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	R0520	-
– Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non- regulated entities carrying out financial activities	R0530	-
• Capital requirement for non-controlled participation requirements	R0540	-
• Capital requirement for residual undertakings	R0550	-
Overall SCR		-
• SCR for undertakings included via D and A	R0560	-
• Solvency capital requirement	R0570	409.427

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### Solvency Capital Requirement - for groups using the standard formula and partial internal model

Solvability Capital Requirement (€ 1.000)	Calculation of the Solvency Capital Requirement	Allocation from adjustments due to RFF and Matching adjustment portfolios	Consideration of the future management actions regarding technical provisions and/or deferred taxes	Amount modelled
	C0030	C0050	C0060	C0070
Market risk	139.450			139.450
Counterparty default risk	31.302			31.302
Life underwriting risk	112.719			112.719
Health underwriting risk	175.593			175.593
Non-life underwriting risk	1.491			1.491
Diversification risk	-143.047			-143.047
<b>Basic Solvency Capital Requirement</b>	<b>317.508</b>			<b>317.508</b>
Operational risk	16.360			16.360
LAC Technical Provisions	-27.301			-27.301
LAC Deferred Taxes	-27.782			-27.782
Solvability requirement Loyalis Sparen en Beleggen	642			642
Solvability requirement APG Asset Management (MIFID / CRR)	130.000			130.000
<b>Solvability Capital Requirement (SCR)</b>	<b>409.427</b>			<b>409.427</b>

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## Undertakings in the scope of the Group

Undertakings in the scope of the group						
Identification code of the undertaking C0020	Country C0010	Legal Name of the undertaking C0040	Type of undertaking C0050	Legal form C0060	Category (mutual/non mutual) C0070	Supervisory Authority C0080
LEI/5493001V6N5SN6WOMS49	NETHERLANDS	Loyalis Leven NV	Life insurer	NV	Non-mutual	DNB
LEI/549300UXZ1R1RBZVU469	NETHERLANDS	APG Groep NV	Other	NV	Mutual	DNB
LEI/549300XWC21UGFTCR876	NETHERLANDS	APG Asset Management NV	Other	NV	Mutual	
LEI/724500HURYJCVG7FEG54	NETHERLANDS	Loyalis Sparen en Beleggen NV	UCITS management companies as defined in Article 1 (54) of Delegated Regulation (EU) 2015/35	NV	Non-mutual	
LEI/724500I0MIIMNI26A814	NETHERLANDS	Loyalis NV	Insurance holding company as defined in Art. 212§ [f] of Directive 2009/138/EC	NV	Non-mutual	DNB
LEI/JBYM7KYKKN31Y0TDJ305	NETHERLANDS	Loyalis Schade NV	Non-life insurer	NV	Non-mutual	DNB
LEI/WHNDYF9DQ50MLKC7XL76	NETHERLANDS	APG Asset Management US In	Credit institutions, investment firms and financial institutions	NV	Mutual	
SC/APGDeelnemingen	NETHERLANDS	APG Deelnemingen NV	Other	NV	Mutual	
SC/APGDiensten	NETHERLANDS	APG Diensten	Other	BV	Mutual	
SC/APGINvestmentsAsia	NETHERLANDS	APG Investments Asia Ltd	Credit institutions, investment firms and financial institutions	NV	Mutual	
SC/APGServicePartners	NETHERLANDS	APG Service partners	Other	BV	Mutual	
SC/C0068NL002	NETHERLANDS	Loyalis Kennis & Consult BV	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	Non-mutual	DNB
SC/C0068NL004	NETHERLANDS	Cordares Advies	Non-regulated undertaking carrying out financial activities as defined in Article 1 (52) of Delegated Regulation (EU) 2015/35	BV	Non-mutual	
SC/C0068NL005	NETHERLANDS	Loyalis Diensten BV	Non-regulated undertaking carrying out financial activities as defined in Article 1 (52) of Delegated Regulation (EU) 2015/35	BV	Non-mutual	
SC/CordaresBasisweg	NETHERLANDS	Cordares Basisweg V BV	Other	BV	Mutual	
SC/CordaresVastgoed	NETHERLANDS	Cordares Vastgoed BV	Other	BV	Mutual	
SC/InAdmin	NETHERLANDS	InAdmin NV	Other	NV	Mutual	
SC/Inotime	NETHERLANDS	Inotime	Other	BV	Mutual	
SC/Inovita	NETHERLANDS	Inovita	Other	BV	Mutual	
SC/rechtenbeheer	NETHERLANDS	Rechtenbeheer NV	Other	NV	Mutual	