

SE.02.01.16
Balance sheet

SE.02.01.16.01
Balance sheet

Information [16 - Annual ECB reporting Solo (AES)]						
Consolidation Group	10001G	Fiscal year variant	K4	Solo / Group evaluation	SOLO	
Company	000054010	Posting period	000 - 012	SII currency type (input)	LC	
Fiscal year	2022	Version	100	Reporting Currency	EUR	
		Solvency II value	Statutory accounts value	Reclassification adjustments		
		CO010	CO020	EC0021		
Assets						
Goodwill	R0010			0,00		
Deferred acquisition costs	R0020			0,00		
Intangible assets	R0030	0,00	13.628.914,89			0,00
Deferred tax assets	R0040	0,00	0,00			0,00
Pension benefit surplus	R0050	0,00	0,00			0,00
Property, plant & equipment held for own use	R0060	10.457.627,08	2.194.052,78			0,00
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	1.805.247.716,21	2.184.591.183,27			0,00
Property (other than for own use)	R0080	0,00	0,00			0,00
Holdings in related undertakings, including participations	R0090	0,00	0,00			0,00
Equities	R0100	0,00	0,00			0,00
Equities - listed	R0110	0,00	0,00			0,00
Equities - unlisted	R0120	0,00	0,00			0,00
Bonds	R0130	1.784.214.405,95	2.159.681.877,61			0,00
Government Bonds	R0140	1.214.585.159,64	1.465.560.590,37			0,00
Corporate Bonds	R0150	545.099.414,68	668.356.788,23			3.711.609,77
Structured notes	R0160	23.684.639,09	24.909.236,13			-3.711.609,77
Collateralised securities	R0170	845.192,54	855.262,88			0,00
Collective Investments Undertakings	R0180	21.033.310,26	24.909.305,66			0,00
Derivatives	R0190	0,00	0,00			0,00
Deposits other than cash equivalents	R0200	0,00	0,00			0,00
Other investments	R0210	0,00	0,00			0,00
Assets held for index-linked and unit-linked contracts	R0220	0,00	0,00			0,00
Loans and mortgages	R0230	8.263.927,98	10.185.346,56			0,00
Loans on policies	R0240	0,00	0,00			0,00
Loans and mortgages to individuals	R0250	0,00	0,00			0,00
Other loans and mortgages	R0260	8.263.927,98	10.185.346,56			0,00
Reinsurance recoverables from:	R0270	1.301.980,00	1.301.981,00			0,00
Non-life and health similar to non-life	R0280	0,00	0,00			0,00
Non-life excluding health	R0290	0,00	0,00			0,00
Health similar to non-life	R0300	0,00	0,00			0,00
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	1.301.980,00	1.301.981,00			0,00
Health similar to life	R0320	1.301.980,00	1.301.981,00			0,00
Life excluding health and index-linked and unit-linked	R0330	0,00	0,00			0,00
Life index-linked and unit-linked	R0340	0,00	0,00			0,00
Deposits to cedants	R0350	0,00	0,00			0,00
Insurance and intermediaries receivables	R0360	35.153.298,95	35.189.737,47			0,00
Reinsurance receivables	R0370	126.598,63	126.630,29			0,00
Receivables (trade, not insurance)	R0380	21.271.765,76	34.237.326,64			0,00
Own shares (held directly)	R0390	0,00	0,00			0,00
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	0,00	0,00			0,00
Cash and cash equivalents	R0410	16.161.972,14	16.161.972,14			0,00
Any other assets, not elsewhere shown	R0420	2.650.713,04	2.650.713,04			0,00
Total assets	R0500	1.900.635.599,79	2.300.267.858,08			0,00
Liabilities						
Technical provisions - non-life	R0510	157.207.432,69	60.834.427,62			0,00
Technical provisions - non-life (excluding health)	R0520	0,00	0,00			0,00
Technical provisions calculated as a whole	R0530	0,00				
Best Estimate	R0540	0,00				
Risk margin	R0550	0,00				
Technical provisions - health (similar to non-life)	R0560	157.207.432,69	60.834.427,62			0,00
Technical provisions calculated as a whole	R0570	0,00				
Best Estimate	R0580	153.390.164,71				
Risk margin	R0590	3.817.267,98				
Technical provisions - life (excluding index-linked and unit-linked)	R0600	307.327.006,02	1.795.509.142,42			0,00
Technical provisions - health (similar to life)	R0610	307.327.006,02	1.795.509.142,42			0,00
Technical provisions calculated as a whole	R0620	0,00				
Best Estimate	R0630	-344.807.482,18				
Risk margin	R0640	652.134.488,20				
Technical provisions - life (excluding health and index-linked and unit-linked)	R0650	0,00	0,00			0,00
Technical provisions calculated as a whole	R0660	0,00				
Best Estimate	R0670	0,00				
Risk margin	R0680	0,00				
Technical provisions - index-linked and unit-linked	R0690	0,00	0,00			0,00
Technical provisions calculated as a whole	R0700	0,00				
Best Estimate	R0710	0,00				
Risk margin	R0720	0,00				
Other technical provisions	R0730		0,00			
Contingent liabilities	R0740	0,00	0,00			0,00
Provisions other than technical provisions	R0750	3.564.008,96	3.564.008,96			0,00
Pension benefit obligations	R0760	21.090.500,00	0,00			0,00
Deposits from reinsurers	R0770	195.297,00	195.297,00			0,00
Deferred tax liabilities	R0780	238.950.971,55	0,00			0,00
Derivatives	R0790	0,00	0,00			0,00
Debts owed to credit institutions	R0800	0,00	0,00			0,00
Debts owed to credit institutions resident domestically	ER0801	0,00				0,00
Debts owed to credit institutions resident in the euro area other than domestic	ER0802	0,00				0,00
Debts owed to credit institutions resident in rest of the world	ER0803	0,00				0,00
Financial liabilities other than debts owed to credit institutions	R0810	8.583.999,44	0,00			0,00
Debts owed to non-credit institutions	ER0811	8.583.999,44				0,00
Debts owed to non-credit institutions resident domestically	ER0812	8.583.999,44				0,00
Debts owed to non-credit institutions resident in the euro area other than domestic	ER0813	0,00				0,00
Debts owed to non-credit institutions resident in rest of the world	ER0814	0,00				0,00
Other financial liabilities (debt securities issued)	ER0815	0,00				0,00
Insurance & intermediaries payables	R0820	32.597.565,62	32.597.565,62			0,00
Reinsurance payables	R0830	226.864,58	226.864,57			0,00
Payables (trade, not insurance)	R0840	20.838.801,29	21.756.751,35			0,00
Subordinated liabilities	R0850	0,00	0,00			0,00
Subordinated liabilities not in Basic Own Funds	R0860	0,00	0,00			0,00
Subordinated liabilities in Basic Own Funds	R0870	0,00	0,00			0,00
Any other liabilities, not elsewhere shown	R0880	2.415,13	2.415,13			0,00
Total liabilities	R0900	790.584.862,28	1.914.686.472,67			0,00
Excess of assets over liabilities	R1000	1.110.050.737,51	385.581.385,41			0,00

Life and Health SLT Technical Provisions

Life and Health SLT Technical Provisions

Information					
[16 - Annual ECB reporting Solo (AES)]					
Consolidation Group	100016	Fiscal year variant	44	Solo / Group evaluation	SOLO
Company	00005401	Posting period	000_003	SLT currency type (Fnzuel)	LC
Fiscal year	2020	Version	000	Reporting Currency	EUR

	Insurance with profit participation	Index-linked and unit-linked insurance				Other life insurance			Accepted reinsurance				Total other health insurance (incl.)	Health insurance (direct business)				Total (Health similar to life insurance)
		Contracts without options and guarantees		Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees		Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-IE accepted insurance contracts and relating to insurance obligation other than health insurance obligations		Contracts without options and guarantees	Contracts with options or guarantees		Health insurance (insurance accepted)	
		CO020	CO030	CO040	CO050	CO060	CO070	CO080	CO100	CO110	CO120	CO130		CO140	CO150	CO160	CO170	
Technical provisions calculated as a whole																		
Total Recoverables from reinsurance/SPV and Fintec Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	R0010	0.00	0.00			0.00							0.00	0.00	0.00			0.00
Best Estimate																		
Total Recoverables from reinsurance/SPV and Fintec Re before the adjustment for expected losses due to counterparty default	R0040	0.00	0.00			0.00							0.00	0.00	-344,607,482.14	0.00	0.00	-344,607,482.14
Recoverables from reinsurance (except SPV and Fintec Re) before adjustment for expected losses	R0050	0.00		0.00		0.00									0.00	0.00	0.00	0.00
Recoverables from SPV before adjustment for expected losses	R0060	0.00		0.00		0.00		0.00	0.00	0.00					0.00	0.00	0.00	0.00
Recoverables from Fintec Re before adjustment for expected losses	R0070	0.00		0.00		0.00		0.00	0.00	0.00					0.00	0.00	0.00	0.00
Total Recoverables from reinsurance/SPV and Fintec Re after the adjustment for expected losses due to counterparty default	R0080	0.00		0.00		0.00		0.00	0.00	0.00					0.00	0.00	0.00	0.00
Best estimate minus recoverables from reinsurance/SPV and Fintec Re	R0090	0.00		0.00		0.00		0.00	0.00	0.00					-344,607,482.14	0.00	0.00	-344,607,482.14
Risk Margin																		
Amount of the transitional on Technical Provisions	R0100	0.00	0.00			0.00							0.00	0.00	652,134,488.20	0.00	0.00	652,134,488.20
Best estimate																		
Technical Provisions calculated as a whole	R0110	0.00	0.00			0.00							0.00	0.00	0.00	0.00	0.00	0.00
Risk margin																		
Technical Provisions - total	R0200	0.00	0.00			0.00							0.00	0.00	652,134,488.20	0.00	0.00	652,134,488.20
Technical provisions minus recoverables from reinsurance/SPV and Fintec Re - total	R0210	0.00	0.00			0.00							0.00	0.00	652,134,488.20	0.00	0.00	652,134,488.20
Best Estimate of products with a surrender option	R0220	0.00	0.00			0.00							0.00	0.00	0.00	0.00	0.00	0.00
Cash flow																		
Cash out-flows																		
Future guaranteed and discretionary benefits	R0230		0.00			0.00												
Future guaranteed benefits	R0240	0.00				0.00												
Future discretionary benefits	R0250	0.00				0.00												
Future deposits and other cash out-flows	R0260	0.00	0.00			0.00												
Cash in-flows																		
Future premiums	R0270	0.00	0.00			0.00												
Other cash in-flows	R0280	0.00	0.00			0.00												
Percentage of gross Best Estimate calculated using approximations	R0290	0.0000	0.0000			0.0000												
Transition table																		
Best estimate subject to transitional of the interest rate	R0310	0.00	0.00			0.00												
Technical provisions without transitional on interest rate	R0320	0.00	0.00			0.00												
Best estimate subject to volatility adjustment	R0330	0.00	0.00			0.00												
Technical provisions without volatility adjustment and without other transitional measures	R0340	0.00	0.00			0.00												
Best estimate subject to matching adjustment	R0350	0.00	0.00			0.00												
Technical provisions without matching adjustment and without all the others	R0360	0.00	0.00			0.00												

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Own funds
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Own funds

Information [16 - Annual ECB reporting Solo (AES)]					
Consolidation Group	10001G	Fiscal year variant	K4	Solo / Group evaluation	SOLO
Company	000054010	Posting period	000 - 012	SI currency type (input)	LC
Fiscal year	2022	Version	100	Reporting Currency	EUR

		Total C0010	Tier 1 - unrestricted C0020	Tier 1 - restricted C0030	Tier 2 C0040	Tier 3 C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35						
Ordinary share capital (gross of own shares)	R0010	19.250.000,00	19.250.000,00			0,00
Share premium account related to ordinary share capital	R0030	0,00	0,00			0,00
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0,00	0,00			0,00
Subordinated mutual member accounts	R0050	0,00		0,00		0,00
Surplus funds	R0070	0,00	0,00			
Preference shares	R0090	0,00		0,00		0,00
Share premium account related to preference shares	R0110	0,00		0,00		0,00
Reconciliation reserve	R0130	1.090.800.737,51	1.090.800.737,51			
Subordinated liabilities	R0140	0,00		0,00		0,00
An amount equal to the value of net deferred tax assets	R0160	0,00				0,00
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	0,00	0,00	0,00		0,00
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220	0,00				
Deductions						
Deductions for participations in financial and credit institutions	R0230	0,00	0,00	0,00		0,00
Total basic own funds after deductions	R0290	1.110.050.737,51	1.110.050.737,51	0,00		0,00
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300	0,00				0,00
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings, callable on demand	R0310	0,00				0,00
Unpaid and uncalled preference shares callable on demand	R0320	0,00				0,00
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	0,00				0,00
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	0,00				0,00
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	0,00				0,00
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	0,00				0,00
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	0,00				0,00
Other ancillary own funds	R0390	0,00				0,00
Total ancillary own funds	R0400	0,00				0,00
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	1.110.050.737,51	1.110.050.737,51	0,00		0,00
Total available own funds to meet the MCR	R0510	1.110.050.737,51	1.110.050.737,51	0,00		0,00
Total eligible own funds to meet the SCR	R0540	1.110.050.737,51	1.110.050.737,51	0,00		0,00
Total eligible own funds to meet the MCR	R0550	1.110.050.737,51	1.110.050.737,51	0,00		0,00
SCR	R0580	494.954.487,50				
MCR	R0600	123.738.621,88				
Ratio of Eligible own funds to SCR	R0620	2,2427				
Ratio of Eligible own funds to MCR	R0640	8,9709				

5.23.01.01.02
Reconciliation reserve

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	1.110.050.737,51
Own shares (held directly and indirectly)	R0710	0,00
Foreseeable dividends, distributions and charges	R0720	0,00
Other basic own fund items	R0730	19.250.000,00
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	0,00
Reconciliation reserve	R0760	1.090.800.737,51
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	723.572.989,85
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	10.317.902,32
Total Expected profits included in future premiums (EPIFP)	R0790	733.890.892,17

5.25.01.01

Solvency Capital Requirement - for undertakings on Standard Formula

Information					
[Entry Point not selected]					
Consolidation Group	100016	Fiscal year variant	K4	Solo / Group evaluation	SOLO
Company	000054010	Posting period	000 - 012	SI currency type (input)	LC
Fiscal year	2022	Version	100	Reporting Currency	EUR

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Basic Solvency Capital Requirement

	Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RIF and Matching adjustments portfolios
	C0030	C0040	C0050
Market risk	R0010	199.770.276,03	199.770.276,03
Counterparty default risk	R0020	6.098.155,30	6.098.155,30
Life underwriting risk	R0030	0,00	0,00
Health underwriting risk	R0040	551.310.770,11	551.310.770,11
Non-life underwriting risk	R0050	0,00	0,00
Diversification	R0060	-123.738.775,90	-123.738.775,90
Intangible asset risk	R0070	0,00	0,00
Basic Solvency Capital Requirement	R0100	633.440.425,54	633.440.425,54

5.25.01.01.02

Calculation of Solvency Capital Requirement

	Value	
	C0100	
Adjustment due to RIF/MAP nSCR aggregation	R0120	0,00
Operational risk	R0130	26.498.897,11
Loss absorbing capacity of technical provisions	R0140	0,00
Loss absorbing capacity of deferred taxes	R0150	-164.984.820,17
Capital requirement for business operated in accordance with Art. 4 of Directive 2009/138/EC	R0160	0,00
Solvency Capital Requirement excluding capital add-on	R0200	494.954.487,50
Capital add-on already set	R0210	0,00
Solvency capital requirement	R0220	494.954.487,50
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	0,00
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	0,00
Total amount of Notional Solvency Capital Requirements for ring-fenced funds	R0420	0,00
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	0,00
Diversification effects due to RIF nSCR aggregation for article 304	R0440	0,00
Method used to calculate the adjustment due to RIF/MAP nSCR aggregation	R0450	4 - No adjustment
Net future discretionary benefits	R0460	0,00

5.25.01.01.03

Approach to tax rate

	Yes/No	
	C0109	
Approach based on average tax rate	R0500	1 - Yes

5.25.01.01.04

Calculation of loss absorbing capacity of deferred taxes

	Before the shock	After the shock
	C0110	C0120
DTA	R0600	0,00
DTA carry forward	R0610	0,00
DTA due to deductible temporary differences	R0620	0,00
DTL	R0630	238.950.977,55

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Calculation of loss absorbing capacity of deferred taxes

	LAC DT	
	C0130	
LAC DT	R0640	-164.984.820,17
LAC DT justified by reversion of deferred tax liabilities	R0650	-164.984.820,17
LAC DT justified by reference to probable future taxable economic profit	R0660	0,00
LAC DT justified by carry-back current year	R0670	0,00
LAC DT justified by carry-back future years	R0680	0,00
Maximum LAC DT	R0690	-164.984.820,17

Information	
16 - Annual ECB reporting Solo	
Consolidation Group	10001G
Company	000054010
Fiscal year	2022
Fiscal year variant	K4
Posting period	000 - 012
Version	100
Solo / Group evaluation	SOLO
STI currency type (input)	LC
Reporting Currency	EUR

S.28.01.01

Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity

S.28.01.01.01

Linear formula component for non-life insurance and reinsurance obligations

MCR components		
C0010		
MCRNL Result	R0010	17.505.314,45

S.28.01.01.02

Background information

Background information			
Net (of reinsurance/SPV) best estimate and TP calculated as a whole		Net (of reinsurance) written premiums in the last 12 months	
C0020		C0030	
Medical expense insurance and proportional reinsurance	R0020	153.390.164,71	219.063.334,28
Income protection insurance and proportional reinsurance	R0030	0,00	0,00
Workers' compensation insurance and proportional reinsurance	R0040	0,00	0,00
Motor vehicle liability insurance and proportional reinsurance	R0050	0,00	0,00
Other motor insurance and proportional reinsurance	R0060	0,00	0,00
Marine, aviation and transport insurance and proportional reinsurance	R0070	0,00	0,00
Fire and other damage to property insurance and proportional reinsurance	R0080	0,00	0,00
General liability insurance and proportional reinsurance	R0090	0,00	0,00
Credit and suretyship insurance and proportional reinsurance	R0100	0,00	0,00
Legal expenses insurance and proportional reinsurance	R0110	0,00	0,00
Assistance and proportional reinsurance	R0120	0,00	0,00
Miscellaneous financial loss insurance and proportional reinsurance	R0130	0,00	0,00
Non-proportional health reinsurance	R0140	0,00	0,00
Non-proportional casualty reinsurance	R0150	0,00	0,00
Non-proportional marine, aviation and transport reinsurance	R0160	0,00	0,00
Non-proportional property reinsurance	R0170	0,00	0,00

S.28.01.01.03

Linear formula component for life insurance and reinsurance obligations

C0040		
MCRL Result	R0200	0,00

S.28.01.01.04

Total capital at risk for all life (re)insurance obligations

Net (of reinsurance/SPV) best estimate and TP calculated as a whole		Net (of reinsurance/SPV) total capital at risk	
C0050		C0060	
Obligations with profit participation - guaranteed benefits	R0210	0,00	
Obligations with profit participation - future discretionary benefits	R0220	0,00	
Index-linked and unit-linked insurance obligations	R0230	0,00	
Other life (re)insurance and health (re)insurance obligations	R0240	0,00	
Total capital at risk for all life (re)insurance obligations	R0250		0,00

S.28.01.01.05

Overall MCR calculation

C0070		
Linear MCR	R0300	17.505.314,45
SCR	R0310	494.954.487,50
MCR cap	R0320	222.729.519,38
MCR floor	R0330	123.738.621,88
Combined MCR	R0340	123.738.621,88
Absolute floor of the MCR	R0350	4.000.000,00
Minimum Capital Requirement	R0400	123.738.621,88