SB1G AS

Solvency and Financial Condition Report

Disclosures

31 December

2018

(Monetary amounts in NOK thousands)

General information

Participating undertaking name
Group identification code
Type of code of group
Country of the group supervisor
Language of reporting
Reporting reference date
Currency used for reporting
Accounting standards
Method of Calculation of the group SCR
Method of group solvency calculation
Matching adjustment
Volatility adjustment

votatility dajustilient
Transitional measure on the risk-free interest rate
Transitional measure on technical provisions

	SB1G AS
	975966372
	Specific code
	NO
	en
	31 desember 2018
	NOK
	IFRS
	Standard formula
	Method 1 is used exclusively
	No use of matching adjustment
	Use of volatility adjustment
١	No use of transitional measure on the risk-free interest rate
	No use of transitional measure on technical provisions

List of reported templates

S.02.01.02 - Balance sheet

S.05.01.02 - Premiums, claims and expenses by line of business

S.05.01.02 - Premiums, claims and expenses by line of business

 $\mathsf{S.22.01.22}$ - Impact of long term guarantees measures and transitionals

S.23.01.22 - Own Funds

S.25.01.22 - Solvency Capital Requirement - for groups on Standard Formula

S.32.01.22 - Undertakings in the scope of the group

S.02.01.02

Balance sheet

		value
	Assets	C0010
R0030	Intangible assets	0
R0040	Deferred tax assets	0
R0050	Pension benefit surplus	2.313
R0060	Property, plant & equipment held for own use	0
R0070	Investments (other than assets held for index-linked and unit-linked contracts)	40.836.754
R0080	Property (other than for own use)	7.296.414
R0090	Holdings in related undertakings, including participations	1.316.127
R0100	Equities	212.997
R0110	Equities - listed	178.390
R0120	Equities - unlisted	34.607
R0130	Bonds	23.331.246
R0140	Government Bonds	4.613.798
R0150	Corporate Bonds	18.377.333
R0160	Structured notes	0
R0170	Collateralised securities	340.115
R0180	Collective Investments Undertakings	7.286.084
R0190	Derivatives	75.887
R0200	Deposits other than cash equivalents	0
R0210	Other investments	1.317.998
R0220	Assets held for index-linked and unit-linked contracts	27.854.462
R0230	Loans and mortgages	3.330.193
R0240	Loans on policies	0
R0250	Loans and mortgages to individuals	0
R0260	Other loans and mortgages	3.330.193
R0270	Reinsurance recoverables from:	735.035
R0280	Non-life and health similar to non-life	307.101
R0290	Non-life excluding health	19.035
R0300	Health similar to non-life	288.066
R0310	Life and health similar to life, excluding index-linked and unit-linked	427.935
R0320	Health similar to life	341.473
R0330	Life excluding health and index-linked and unit-linked	86.462
R0340	Life index-linked and unit-linked	0
R0350	Deposits to cedants	0
R0360	Insurance and intermediaries receivables	574.046
R0370	Reinsurance receivables	23.878
R0380	Receivables (trade, not insurance)	66.549
R0390	Own shares (held directly)	0
R0400	Amounts due in respect of own fund items or initial fund called up but not yet paid in	0
R0410	Cash and cash equivalents	908.248
R0420	Any other assets, not elsewhere shown	98.706
R0500	Total assets	74.430.184

Solvency II

S.02.01.02

Balance sheet

		Solvency II value
	Liabilities	C0010
R0510	Technical provisions - non-life	4.268.812
R0520	Technical provisions - non-life (excluding health)	2.650.070
R0530	TP calculated as a whole	0
R0540	Best Estimate	2.355.230
R0550	Risk margin	294.840
R0560	Technical provisions - health (similar to non-life)	1.618.742
R0570	TP calculated as a whole	0
R0580	Best Estimate	1.507.382
R0590	Risk margin	111.360
R0600	Technical provisions - life (excluding index-linked and unit-linked)	17.884.714
R0610	Technical provisions - health (similar to life)	4.703.661
R0620	TP calculated as a whole	0
R0630	Best Estimate	3.214.310
R0640	Risk margin	1.489.351
R0650	Technical provisions - life (excluding health and index-linked and unit-linked)	13.181.054
R0660	TP calculated as a whole	0
R0670	Best Estimate	11.202.784
R0680	Risk margin	1.978.270
R0690	Technical provisions - index-linked and unit-linked	26.977.533
R0700	TP calculated as a whole	0
R0710	Best Estimate	26.204.265
R0720	Risk margin	773.268
R0740	Contingent liabilities	0
R0750	Provisions other than technical provisions	0
R0760	Pension benefit obligations	0
R0770	Deposits from reinsurers	478.898
R0780	Deferred tax liabilities	2.417.293
R0790	Derivatives	220.847
R0800	Debts owed to credit institutions	0
R0810	Financial liabilities other than debts owed to credit institutions	9.675
R0820	Insurance & intermediaries payables	4.347.967
R0830	Reinsurance payables	4.485
R0840	Payables (trade, not insurance)	385.720
R0850	Subordinated liabilities	1.283.464
R0860	Subordinated liabilities not in BOF	0
R0870	Subordinated liabilities in BOF	1.283.464
R0880	Any other liabilities, not elsewhere shown	5.760.266
R0900	Total liabilities	64.039.675
R1000	Excess of assets over liabilities	10.390.509
111000	בערפים עו משפנים עזכו וומטוווגופים	10.370.309

S.05.01.02

Premiums, claims and expenses by line of business

Non-life

R1300 Total expenses

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)							Line of business for: accepted non-proportional reinsurance									
	Medical expense insurance	Income protection insurance	Workers' compensation 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	Misc. financial loss	Health	Casualty	Marine, aviation and transport	Property	Total
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written																	
R0110 Gross - Direct Business	231.767	418.043	98.389	850.135	1.431.077	4.157	2.625.097	60.684			562.345	77.332					6.359.026
R0120 Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0			0	0					0
R0130 Gross - Non-proportional reinsurance accepted																	0
R0140 Reinsurers' share	216	81.711	1.249	1.034	1.584	72	37.892	72			968	194					124.993
R0200 Net	231.550	336.332	97.140	849.102	1.429.492	4.085	2.587.205	60.612			561.377	77.137					6.234.033
Premiums earned																	
R0210 Gross - Direct Business	240.069	418.346	98.053	832.140	1.357.362	3.995	2.565.929	60.574			550.470	69.834					6.196.771
R0220 Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0			0	0					0
R0230 Gross - Non-proportional reinsurance accepted																	0
R0240 Reinsurers' share	216							72			968						124.993
R0300 Net	239.853	336.635	96.804	831.106	1.355.777	3.923	2.528.037	60.502			549.502	69.639					6.071.778
Claims incurred																	
R0310 Gross - Direct Business	248.534		-57.558					27.540			356.616	61.869					3.853.010
R0320 Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0			0	0					0
R0330 Gross - Non-proportional reinsurance accepted																	0
R0340 Reinsurers' share	0	60.214						-1			0	57					-1.485
R0400 Net	248.534	102.864	-11.371	153.964	1.050.108	2.179	1.862.247	27.541			356.616	61.812					3.854.495
Changes in other technical provisions			_					_									
R0410 Gross - Direct Business	0	29.753	0	0		0	30.841	0			0	0					60.595
R0420 Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0			0	0					0
R0430 Gross - Non-proportional reinsurance accepted		2 122															0
R0440 Reinsurers' share	0	3.699		0		0	0	0			0	0					3.699
R0500 Net	0	26.054	0	0	0	0	30.841	0			0	0					56.896
R0550 Expenses incurred	62.622	164.985	12.609	179.787	478.775	7.102	485.273	19.190			142.437	14.787					1.567.566
R1200 Other expenses																	
D1300 - 1																i i	4 5/3 5//

1.567.566

S.05.01.02
Premiums, claims and expenses by line of business

Life

			Line	ne of Business for: life insurance obligations				Life reinsuran		
		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	Total
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
	Premiums written									
R1410	Gross	1.226.566	686.248	5.925.822	1.012.574					8.851.210
R1420	Reinsurers' share	74.177	94		48.409					122.680
R1500	Net	1.152.388	686.154	5.925.822	964.166					8.728.530
	Premiums earned									
R1510	Gross	1.207.287	674.461	5.933.342	1.008.932					8.824.022
R1520	Reinsurers' share	74.177	94		48.409					122.680
R1600	Net	1.133.110	674.367	5.933.342	960.523					8.701.342
	Claims incurred									
R1610		957.101	1.005.166	748.680	359.249					3.070.196
R1620	Reinsurers' share	56.369			37.655					94.024
R1700	Net	900.732	1.005.166	748.680	321.594					2.976.172
	Changes in other technical provisions									
R1710	Gross	380.586	-171.472	2.826.356	21.731					3.057.201
R1720	Reinsurers' share	14.872			10.769					25.641
R1800	Net	365.714	-171.472	2.826.356	10.962					3.031.560
R1900	Expenses incurred	223.161	168.421	375.298	227.897					994.777
R2500	Other expenses									
R2600	Total expenses									994.777

S.22.01.22 Impact of long term guarantees measures and transitionals

R0010	l echnical provisions
R0020	Basic own funds
R0050	Eligible own funds to meet Solvency Capital Requirement
R0090	Solvency Capital Requirement

Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
C0010	C0030	C0050	C0070	C0090
49.131.060	0	0	368.283	0
11.673.973	0	0	-272.275	0
11.673.973	0	0	-272.275	0
7.139.451	0	0	225.867	0

S.23.01.22

Own Funds

R0430 Non regulated entities carrying out financial activities
R0440 **Total own funds of other financial sectors**

	Basic own funds before deduction for participations in other financial sector					
	basic of the data service accounts of participations in other financial sector					
R0010	Ordinary share capital (gross of own shares)					
R0020	Non-available called but not paid in ordinary share capital at group level					
R0030	Share premium account related to ordinary share capital					
R0040	Initial funds, members' contributions or the equivalent basic own-fund item for mutual and mutual-type undertakings					
R0050	Subordinated mutual member accounts					
R0060	Non-available subordinated mutual member accounts at group level					
R0070	Surplus funds					
R0080	Non-available surplus funds at group level					
R0090	Preference shares					
R0100	Non-available preference shares at group level					
R0110	Share premium account related to preference shares					
R0120	Non-available share premium account related to preference shares at group level					
	Reconciliation reserve					
R0140	Subordinated liabilities					
R0150	Non-available subordinated liabilities at group level					
	An amount equal to the value of net deferred tax assets					
R0170	The amount equal to the value of net deferred tax assets not available at the group level					
R0180						
R0190	Non available own funds related to other own funds items approved by supervisory authority					
	Minority interests (if not reported as part of a specific own fund item)					
R0210	Non-available minority interests at group level					
R0220	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 R0230						
R0230	Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities whereof deducted according to art 228 of the Directive 2009/138/EC					
R0230 R0240 R0250 R0260	Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities whereof deducted according to art 228 of the Directive 2009/138/EC Deductions for participations where there is non-availability of information (Article 229) Deduction for participations included by using D&A when a combination of methods is used					
R0230 R0240 R0250 R0260 R0270	Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities whereof deducted according to art 228 of the Directive 2009/138/EC Deductions for participations where there is non-availability of information (Article 229) Deduction for participations included by using D&A when a combination of methods is used Total of non-available own fund items					
R0230 R0240 R0250 R0260 R0270	Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities whereof deducted according to art 228 of the Directive 2009/138/EC Deductions for participations where there is non-availability of information (Article 229) Deduction for participations included by using D&A when a combination of methods is used					
R0230 R0240 R0250 R0260 R0270 R0280	Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities whereof deducted according to art 228 of the Directive 2009/138/EC Deductions for participations where there is non-availability of information (Article 229) Deduction for participations included by using D&A when a combination of methods is used Total of non-available own fund items					
R0230 R0240 R0250 R0260 R0270 R0280	Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities whereof deducted according to art 228 of the Directive 2009/138/EC Deductions for participations where there is non-availability of information (Article 229) Deduction for participations included by using D&A when a combination of methods is used Total of non-available own fund items Total deductions Total basic own funds after deductions Ancillary own funds					
R0230 R0240 R0250 R0260 R0270 R0280 R0290	Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities whereof deducted according to art 228 of the Directive 2009/138/EC Deductions for participations where there is non-availability of information (Article 229) Deduction for participations included by using D&A when a combination of methods is used Total of non-available own fund items Total deductions Total basic own funds after deductions Ancillary own funds Unpaid and uncalled ordinary share capital callable on demand					
R0230 R0240 R0250 R0260 R0270 R0280 R0290	Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities whereof deducted according to art 228 of the Directive 2009/138/EC Deductions for participations where there is non-availability of information (Article 229) Deduction for participations included by using D&A when a combination of methods is used Total of non-available own fund items Total deductions Total basic own funds after deductions Ancillary own funds Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand					
R0230 R0240 R0250 R0260 R0270 R0280 R0290 R0310 R0310 R0320	Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities whereof deducted according to art 228 of the Directive 2009/138/EC Deductions for participations where there is non-availability of information (Article 229) Deduction for participations included by using D&A when a combination of methods is used Total of non-available own fund items Total deductions Total basic own funds after deductions Ancillary own funds Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand Unpaid and uncalled preference shares callable on demand					
R0230 R0240 R0250 R0260 R0270 R0280 R0290 R0310 R0310 R0320 R0330	Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities whereof deducted according to art 228 of the Directive 2009/138/EC Deductions for participations where there is non-availability of information (Article 229) Deduction for participations included by using D&A when a combination of methods is used Total of non-available own fund items Total deductions Total basic own funds after deductions Ancillary own funds Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand Unpaid and uncalled preference shares callable on demand A legally binding commitment to subscribe and pay for subordinated liabilities on demand					
R0230 R0240 R0250 R0260 R0270 R0280 R0290 R0310 R0310 R0320 R0330 R0340	Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities whereof deducted according to art 228 of the Directive 2009/138/EC Deductions for participations where there is non-availability of information (Article 229) Deduction for participations included by using D&A when a combination of methods is used Total of non-available own fund items Total deductions Total basic own funds after deductions Ancillary own funds Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand Unpaid and uncalled preference shares callable on demand A legally binding commitment to subscribe and pay for subordinated liabilities on demand Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC					
R0230 R0240 R0250 R0260 R0270 R0280 R0390 R0310 R0320 R0330 R0340 R0350	Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities whereof deducted according to art 228 of the Directive 2009/138/EC Deductions for participations where there is non-availability of information (Article 229) Deduction for participations included by using D&A when a combination of methods is used Total of non-available own fund items Total deductions Total basic own funds after deductions Ancillary own funds Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand Unpaid and uncalled preference shares callable on demand A legally binding commitment to subscribe and pay for subordinated liabilities on demand Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC					
R0230 R0240 R0250 R0260 R0270 R0280 R0290 R0310 R0320 R0330 R0340 R0350 R0360	Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities whereof deducted according to art 228 of the Directive 2009/138/EC Deductions for participations where there is non-availability of information (Article 229) Deduction for participations included by using D&A when a combination of methods is used Total of non-available own fund items Total deductions Total basic own funds after deductions Ancillary own funds Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand Unpaid and uncalled preference shares callable on demand A legally binding commitment to subscribe and pay for subordinated liabilities on demand Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC					
R0230 R0240 R0250 R0260 R0270 R0280 R0290 R0310 R0320 R0330 R0340 R0350 R0360 R0370	Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities whereof deducted according to art 228 of the Directive 2009/138/EC Deductions for participations where there is non-availability of information (Article 229) Deduction for participations included by using D&A when a combination of methods is used Total of non-available own fund items Total deductions Total basic own funds after deductions Ancillary own funds Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand Unpaid and uncalled preference shares callable on demand A legally binding commitment to subscribe and pay for subordinated liabilities on demand Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC					
R0230 R0240 R0250 R0260 R0270 R0280 R0290 R0310 R0320 R0330 R0340 R0350 R0360 R0370 R0380	Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities whereof deducted according to art 228 of the Directive 2009/138/EC Deductions for participations where there is non-availability of information (Article 229) Deduction for participations included by using D&A when a combination of methods is used Total of non-available own fund items Total deductions Total basic own funds after deductions Ancillary own funds Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand Unpaid and uncalled preference shares callable on demand A legally binding commitment to subscribe and pay for subordinated liabilities on demand Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC Non available ancillary own funds at group level					
R0230 R0240 R0250 R0260 R0270 R0280 R0290 R0300 R0310 R0320 R0330 R0340 R0350 R0360 R0370 R0380 R0390	Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities whereof deducted according to art 228 of the Directive 2009/138/EC Deductions for participations where there is non-availability of information (Article 229) Deduction for participations included by using D&A when a combination of methods is used Total of non-available own fund items Total deductions Total basic own funds after deductions Ancillary own funds Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand Unpaid and uncalled preference shares callable on demand A legally binding commitment to subscribe and pay for subordinated liabilities on demand Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC Non available ancillary own funds at group level Other ancillary own funds					
R0230 R0240 R0250 R0260 R0270 R0280 R0290 R0300 R0310 R0320 R0330 R0340 R0350 R0360 R0370 R0380 R0390	Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities whereof deducted according to art 228 of the Directive 2009/138/EC Deductions for participations where there is non-availability of information (Article 229) Deduction for participations included by using D®A when a combination of methods is used Total of non-available own fund items Total deductions Total basic own funds after deductions Ancillary own funds Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand Unpaid and uncalled preference shares callable on demand A legally binding commitment to subscribe and pay for subordinated liabilities on demand Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC Letters of credit and guarantees other than under Article 96(3) of the Directive 2009/138/EC Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC Non available ancillary own funds at group level Other ancillary own funds Total ancillary own funds					
R0230 R0240 R0250 R0260 R0270 R0280 R0390 R0310 R0320 R0330 R0340 R0350 R0350 R0350 R0390 R0390 R0390	Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities whereof deducted according to art 228 of the Directive 2009/138/EC Deductions for participations where there is non-availability of information (Article 229) Deduction for participations included by using D&A when a combination of methods is used Total of non-available own fund items Total deductions Total basic own funds after deductions Ancillary own funds Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand Unpaid and uncalled preference shares callable on demand A legally binding commitment to subscribe and pay for subordinated liabilities on demand Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC Letters of credit and guarantees under first subparagraph of Article 96(3) of the Directive 2009/138/EC Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC Other ancillary own funds at group level Other ancillary own funds Total ancillary own funds Own funds of other financial sectors					
R0230 R0240 R0260 R0260 R0270 R0280 R0390 R0310 R0320 R0330 R0340 R0360 R0370 R0380 R0390 R04400	Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities whereof deducted according to art 228 of the Directive 2009/138/EC Deductions for participations where there is non-availability of information (Article 229) Deduction for participations included by using D®A when a combination of methods is used Total of non-available own fund items Total deductions Total basic own funds after deductions Ancillary own funds Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand Unpaid and uncalled preference shares callable on demand A legally binding commitment to subscribe and pay for subordinated liabilities on demand Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC Letters of credit and guarantees other than under Article 96(3) of the Directive 2009/138/EC Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC Non available ancillary own funds at group level Other ancillary own funds Total ancillary own funds					

Total	Tier 1	Tier 1	Tier 2	Tier 3
	unrestricted	restricted		
C0010	C0020	C0030	C0040	C0050
2.400.277	2.400.277			
0				
0				
0				
0				
0				
0				
0				
0				
0				
0				
0				
6.982.132	6.982.132			
1.283.464			1.283.464	
0				
0				
0				
1.008.100			1.008.100	
0				
0				
0				
0				
0				
0				
0				
0	0	0	0	0
0	0	0	0	0
11.673.973	9.382.409	0	2.291.564	0
0				
0				
0				
0				
0				
0				
0				
0				
0				
0				
0			0	0
0				
0				
0				=
0	0	0	0	0

5.23.01.22

Own Funds

Basic own funds before deduction for participations in other financial sector

Own funds when using the D&A, exclusively o	or in combination of method 1
---	-------------------------------

- R0450 Own funds aggregated when using the D&A and combination of method
- R0460 Own funds aggregated when using the D&A and combination of method net of IGT
- R0520 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)
- R0530 Total available own funds to meet the minimum consolidated group SCR
- R0560 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)
- R0570 Total eligible own funds to meet the minimum consolidated group SCR (group)
- R0610 Minimum consolidated Group SCR
- R0650 Ratio of Eligible own funds to Minimum Consolidated Group SCR
- R0660 Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)
- R0680 Group SCR
- R0690 Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A

Reconcilliation reserve

- R0700 Excess of assets over liabilities
- R0710 Own shares (held directly and indirectly)
- R0720 Forseeable dividends, distributions and charges
- R0730 Other basic own fund items
- R0740 Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds
- R0750 Other non available own funds
- R0760 Reconciliation reserve

Expected profits

- R0770 Expected profits included in future premiums (EPIFP) Life business
- $\ensuremath{\mathsf{R0780}}$ Expected profits included in future premiums (EPIFP) Non- life business
- R0790 Total Expected profits included in future premiums (EPIFP)

Total	i iei i	i iei i	Tier 2	Tier 3
Total	unrestricted	restricted	Tiel Z	i lei 3
C0010	C0020	C0030	C0040	C0050
(1			
	7			
(

				0
0	2.291.564	0	9.382.409	11.673.973
	2.291.564	0	9.382.409	11.673.973
	2.291.564	0	9.382.409	11.673.973
	415.401	0	9.382.409	9.797.810
				2.077.005

471,73 %				
11.673.973	9.382.409	0	2.291.564	0
7.139.451				
163,51 %				

C0060

10.390.509
3,408,377
6.982.132
0.902.132

8.747.935
526.011
9.273.946

S.25.01.22

Solvency Capital Requirement - for groups on Standard Formula

R0010 Market risk R0020 Counterparty default risk R0020 Counte			requirement		
Counterparty default risk 330.878			C0110	C0090	C0120
Life underwriting risk 1,000 1,0	R0010	Market risk	5.435.931		
Health underwriting risk 2.556.436	R0020	Counterparty default risk	330.878		
Non-life underwriting risk Diversification Non-life underwriting risk 1.529.365 USP Key For fite underwriting risk: 1. Increase in the amount of amult benefits Polyton Calculation of Solvency Capital Requirement Capital capacity of deferred taxes (Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC Capital add-ons already set Other information on SCR Capital requirement for undertakings under consolidated method Other information on SCR Capital requirement for duration-based equity risk sub-module Other information on SCR Capital requirement for duration-based equity risk sub-module Other amount of Notional Solvency Capital Requirements for remaining part Other amount of Notional Solvency Capital Requirements for remaining part Other amount of Notional Solvency Capital Requirements for maching adjustment portfolios Diversification effects due to RFF nSCR aggregation for article 304 Non-Minimum consolidated group solvency capital requirement Information on other entities Capital requirement for other financial sectors (Non-insurance capital requirements) Capital requirement for non-regulated entities carrying out financial activities Operations of the substitutions in exceptation requirements Capital requirement for non-regulated entities carrying out financial activities Overall SCR Ro560 SCR for undertakings included via D&A Ro560 SCR for undertakings included via D&A	R0030	Life underwriting risk	5.072.666		
Diversification South So	R0040	Health underwriting risk	2.556.436		
R0070 Intangible asset risk R0100 Basic Solvency Capital Requirement Calculation of Solvency Capital Requirement Calculation of Solvency Capital Requirement Calculation of Solvency Capital Requirement Co100 For health underwriting risk: 1 - Increase in the amount of annul benefits 2 - Subscribing capacity of technical provisions R0140 Loss-absorbing capacity of deferred taxes R0160 Loss-absorbing capacity of deferred taxes R0160 Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC R0200 Solvency Capital Requirement excluding capital add-on R0200 Solvency Capital Requirement for undertakings under consolidated method Capital requirement for undertakings under consolidated method Other information on SCR R0400 Capital requirement for undertakings under consolidated method Other information on SCR R0401 Capital requirement for duration-based equity risk sub-module Diversification effects due to RFF nSCR aggregation for article 304 Diversification effects due to RFF nSCR aggregation for article 304 Diversification effects due to RFF nSCR aggregation for article 304 Diversification effects due to RFF nSCR aggregation for article 304 Capital requirement for other financial sectors (Non-insurance capital requirements) R0500 Capital requirement for other financial sectors (Non-insurance capital requirements) R0510 Capital requirement for other financial sectors (Non-insurance capital requirements) Capital requirement for non-regulated entities carrying out financial activities Capital requirement for non-controlled participation requirements Ocapital requirement for non-controlled participation requirements Capital requirement for non-controlled participation requirements Ocapital requirement for non-controlled participation requirements Ocapital requirement for non-controlled par	R0050	Non-life underwriting risk	1.529.365		
R0100 Basic Solvency Capital Requirement Calculation of Solvency Capital Requirement Calculation of Solvency Capital Requirement Co100 R0130 Operational risk R0140 Loss-absorbing capacity of technical provisions R0160 Loss-absorbing capacity of deferred taxes R0160 Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC Capital add-ons already set R0210 Capital add-ons already set R0210 Solvency Capital Requirement for undertakings under consolidated method Capital requirement for undertakings under consolidated method Capital requirement for duration-based equity risk sub-module Other information on SCR R0400 Total amount of Notional Solvency Capital Requirements for ring fenced funds R0401 Total amount of Notional Solvency Capital Requirements for ring fenced funds R0401 Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios R0400 Moliminum consolidated group solvency capital requirement Information on other entities Capital requirement for other financial sectors (Non-insurance capital requirements) R0500 Capital requirement for other financial sectors (Non-insurance capital requirements) R0500 Capital requirement for on-regulated entities carrying out financial activities R0500 Capital requirement for non-regulated entities carrying out financial activities R0500 Capital requirement for non-regulated entities carrying out financial activities R0500 Capital requirement for non-controlled participation requirements Capital requir	R0060	Diversification	-5.010.189		
R0100 Basic Solvency Capital Requirement Calculation of Solvency Capital Requirement Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC Capital requirement for undertakings under consolidated method Capital requirement for undertakings under consolidated method Capital requirement for duration-based equity risk sub-module Capital requirement for duration-based equity risk sub-module Total amount of Notional Solvency Capital Requirements for remaining part Cold Directive 304 Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios Minimum consolidated group solvency capital requirement for article 304 Minimum consolidated group solvency capital requirement Capital requirement for other financial sectors (Non-insurance capital requirements) Capital requirement for one-regulated entities carrying out financial activities Capital requirement for non-control particlpation requirements Capital r				USP Key	
R0100 Basic Solvency Capital Requirement Calculation of Solvency Capital Requirement Calculation of Solvency Capital Requirement Co100 R0130 Operational risk R0140 Loss-absorbing capacity of technical provisions R0150 Loss-absorbing capacity of deferred taxes R0160 Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC R0200 Solvency Capital Requirement excluding capital add-on R0210 Capital add-ons already set Capital add-ons already set Other information on SCR Capital requirement for undertakings under consolidated method Other information on SCR Capital requirement for duration-based equity risk sub-module R0410 Total amount of Notional Solvency Capital Requirements for remaining part R0420 Total amount of Notional Solvency Capital Requirements for remaining part R0420 Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios R0430 Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios R0440 Diversification effects due to RFF nSCR aggregation for article 304 R0400 Minimum consolidated group solvency capital requirement Information on other entities Capital requirement for other financial sectors (Non-insurance capital requirements) R0500 Capital requirement for one-regulated entities carrying out financial activities R0501 Capital requirement for non-corregulated entities carrying out financial activities R0502 Capital requirement for non-corregulated entities carrying out financial activities R0503 Capital requirement for non-corregulated entities carrying out financial activities Overall SCR R0506 SCR for undertakings included via DBA R0507 SCR for undertakings included via DBA	R0070	Intangible asset risk	0		
Calculation of Solvency Capital Requirement R0130 Operational risk R0140 Loss-absorbing capacity of technical provisions R0150 Loss-absorbing capacity of technical provisions R0150 Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC R0200 Solvency Capital Requirement excluding capital add-on R0210 Capital add-ons already set Solvency capital requirement for undertakings under consolidated method R0210 Capital requirement for duration-based equity risk sub-module R0400 Capital requirement for duration-based equity risk sub-module R0410 Total amount of Notional Solvency Capital Requirements for remaining part R0400 Total amount of Notional Solvency Capital Requirements for ring fenced funds R0410 Total amount of Notional Solvency Capital Requirements for ring fenced funds R0410 Total amount of Notional Solvency Capital Requirements for ring fenced funds R0410 Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios R0410 Diversification effects due to RFF nSCR aggregation for article 304 R0410 Total amount of Notional Solvency Capital requirement R0410 Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios R0410 Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios R0410 Total amount of Notional Solvency Capital Requirements R0410 Total amount of Notional Solvency Capital Requirements R0410 Total amount of Notional Solvency Capital Requirements R0410 Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios R0410 Total amount of Notional Solvency Capital Requirements R0410 Total Amount of Notional Solvency Capita					tne amount or annuity
Calculation of Solvency Capital Requirement R0130 Operational risk R0140 Loss-absorbing capacity of technical provisions R0150 Loss-absorbing capacity of deferred taxes R0150 Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC R0150 Solvency Capital Requirement excluding capital add-on R0200 Solvency Capital Requirement excluding capital add-on R0210 Capital add-ons already set R0220 Solvency capital requirement for undertakings under consolidated method Capital requirement for duration-based equity risk sub-module R0400 Capital requirement for duration-based equity risk sub-module R0410 Total amount of Notional Solvency Capital Requirements for remaining part R0410 Total amount of Notional Solvency Capital Requirements for remaining part R0410 Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios R0410 Diversification effects due to RFF RSCR aggregation for article 304 R0410 Minimum consolidated group solvency capital requirement R0500 Capital requirement for other financial sectors (Non-insurance capital requirements) R0510 Institutions, investment firms and financial institutions, alternative investment funds R0510 R0510 Capital requirement for non-regulated entities carrying out financial activities R0500 Capital requirement for non-regulated entities carrying out financial activities R0500 Capital requirement for non-regulated entities carrying out financial activities R0500 Capital requirement for non-regulated entities carrying out financial activities R0500 Capital requirement for non-regulated entities carrying out financial activities R0500 Capital requirement for non-regulated entities carrying out financial activities R0500 Capital requirement for non-regulated entities carrying out financial activities R0500 Capital requirement for non-regulated entities carrying out financial activities R0500 Capital requirement for non-regulated entities carrying out financial institutions for R0500 R0500 R0500 R	R0100	Basic Solvency Capital Requirement	9.915.088	9 - None	
benefits 386.910 Operational risk R0140 Loss-absorbing capacity of technical provisions R0150 Loss-absorbing capacity of deferred taxes R0160 Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC R0210 Capital add-ons already set Solvency Capital Requirement excluding capital add-on R0210 Capital requirement for undertakings under consolidated method Other information on SCR R0400 Capital requirement for duration-based equity risk sub-module R0410 Total amount of Notional Solvency Capital Requirements for remaining part R0410 Total amount of Notional Solvency Capital Requirements for ring fenced funds R0410 Diversification effects due to RFF nSCR aggregation for article 304 R0470 Minimum consolidated group solvency capital requirement R0500 Capital requirement for other financial sectors (Non-insurance capital requirements) Capital requirement for other financial sectors (Non-insurance capital requirements) Capital requirement for other financial sectors (Non-insurance capital requirements) Capital requirement for other financial sectors (Non-insurance capital requirements) Capital requirement for other financial sectors (Non-insurance capital requirements) Capital requirement for one-regulated entities carrying out financial activities Oberall SCR R0500 Capital requirement for non-cregulated entities carrying out financial activities Overall SCR R0500 SCR for undertakings included via DBA					
R0140 Loss-absorbing capacity of deferred taxes R0150 Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC R0200 Solvency Capital Requirement excluding capital add-on R0210 Capital add-ons already set R0210 Capital requirement for undertakings under consolidated method Column					the amount of annuity
Scandard deviation for NSLT hea gross absorbing capacity of deferred taxes R0150 Loss-absorbing capacity of deferred taxes R0160 Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC R0210 Capital Requirement excluding capital add-on R0210 Capital add-ons already set R0210 Capital requirement for undertakings under consolidated method Compital requirement for duration-based equity risk sub-module R0410 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 R0470 Minimum consolidated group solvency capital requirement R0500 Capital requirement for other financial sectors (Non-insurance capital requirements) Capital requirement for other financial sectors (Non-insurance capital requirements) Capital requirement for other financial sectors (Non-insurance capital requirements) Capital requirement for other financial sectors (Non-insurance capital requirements) Capital requirement for non-regulated entities carrying out financial activities R0500 Capital requirement for non-controlled participation requirements Capital requirement for non-controlled participation requirements Overall SCR R0500 SCR for undertakings included via D&A Coverall SCR R0500 SCR for undertakings included via D&A 3 - Standard deviation for NoSLT hea gross premium risk - C. A. (A) Susment factor for non-propropromal reinsurance day in the capital requirement for non-information for NoSLT hea gross premium risk - A. (A) Standard deviation for NoSLT hea gross premium risk - A. (A) Standard deviation for NoSLT hea gross premium risk - A. (A) Standard deviation for NoSLT hea gross premium risk - A. (A) Standard deviation for NoSLT hea gross premium risk - A. (A) Standard deviation for NoSLT hea gross premium risk		·			
R0160 Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC R0210 Capital Requirement excluding capital add-on R0210 Capital add-ons already set Other information on SCR R0400 Capital requirement for duration-based equity risk sub-module R0410 Total amount of Notional Solvency Capital Requirements for remaining part R0410 Diversification effects due to RFF nSCR aggregation for article 304 R0410 Diversification on other entities R0500 Capital requirement for other financial sectors (Non-insurance capital requirements) R0510 Capital requirement for other financial sectors (Non-insurance capital requirements) R0510 Capital requirement for other financial institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies R0510 Capital requirement for non-regulated entities carrying out financial activities R0510 Capital requirement for non-regulated entities carrying out financial activities R0510 Capital requirement for non-regulated entities carrying out financial activities R0510 Capital requirement for non-regulated entities carrying out financial activities R0510 Capital requirement for non-regulated entities carrying out financial activities R0510 Capital requirement for non-controlled participation requirements				3 - Standard de	
R0200 Solvency Capital Requirement tor business operated in accordance with Art. 4 of Directive 2003/41/EC. R0210 Capital add-ons already set R0220 Solvency capital requirement for undertakings under consolidated method Other information on SCR R0400 Capital requirement for duration-based equity risk sub-module R0410 Total amount of Notional Solvency Capital Requirements for ring fenced funds R0420 Total amount of Notional Solvency Capital Requirements for ring fenced funds R0430 Total amount of Notional Solvency Capital Requirements for ing fenced funds R0440 Diversification effects due to RFF nSCR aggregation for article 304 R0470 Minimum consolidated group solvency capital requirement Information on other entities R0500 Capital requirement for other financial sectors (Non-insurance capital requirements) R0510 Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies R0510 Capital requirement for non-regulated entities carrying out financial activities R0500 Capital requirement for non-regulated entities carrying out financial activities R0500 Capital requirement for non-regulated entities carrying out financial activities Overall SCR R0560 SCR for undertakings included via D&A 4 - Adjustment factor for non-repulated entities and financial institutions and financial activities 4 - Adjustment factor for non-life reinsurance 5 - Standard deviation for NSLT hear reserve risk 6 - Adjustment factor for non-life reinsurance 6 - Standard deviation for NSLT hear reserve risk 7 - None For non-life underwriting risk: 4 - Adjustment factor for non-life reinsurance 6 - Standard deviation for NSLT hear reserve risk 7 - Standard deviation for non-life reinsurance 6 - Standard deviation for non-life reinsurance 8 - Standard deviation for non-life reinsurance 8 - Standard deviation for non-life reinsurance 9 - None 8 - Standard deviation for non-life premium risk 8 - Standard deviation for non-life reinsurance 9 - None					sk
R0210 Capital add-ons already set R0220 Solvency capital requirement for undertakings under consolidated method Other information on SCR R0400 Capital requirement for duration-based equity risk sub-module R0410 Total amount of Notional Solvency Capital Requirements for remaining part R0420 Total amount of Notional Solvency Capital Requirements for ring fenced funds R0440 Diversification effects due to RFF nSCR aggregation for article 304 R0470 Minimum consolidated group solvency capital requirement R0500 Capital requirement for other financial sectors (Non-insurance capital requirements) R0510 Capital requirement for other financial sectors (Non-insurance capital requirements) R0520 Institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies R0520 Capital requirement for non-regulated entities carrying out financial activities R0540 Capital requirement for non-controlled participation requirements Capital requirement for non-controlled participation requirements Overall SCR R0560 SCR for undertakings included via DBA Other information on SCR 6. Standard deviation for NSLT hea reserve risk on Non-life reserve risk on Non-life underwriting risk: 4. Adjustment facts for non-proproproproproproproproproproproproprop				4 - Adjustment	
Solvency capital requirement for undertakings under consolidated method Other information on SCR R0400 Capital requirement for duration-based equity risk sub-module R0410 Total amount of Notional Solvency Capital Requirements for remaining part R0420 Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios R0430 Diversification effects due to RFF nSCR aggregation for article 304 R0440 Diversification effects due to RFF nSCR aggregation for article 304 R0470 Minimum consolidated group solvency capital requirement Information on other entities R0500 Capital requirement for other financial sectors (Non-insurance capital requirements) Capital requirement for other financial institutions, alternative investment funds managers, UCITS management companies R0520 Institutions for occupational retirement provisions Capital requirement for non-regulated entities carrying out financial activities R0540 Capital requirement for non-controlled participation requirements Overall SCR R0560 SCR for undertakings included via D&A Other information on SCR For on-life underwriting risk: 4 - Adjustment factor for non-proportional retirement provising shaded and substant of the reserve risk of the premium risk of the reinsurance of the reinsurance of - Standard deviation for non-life reserve risk of the premium risk of the premium risk of the reinsurance of the reinsurance of - Standard deviation for non-life reserve risk of the premium risk of the premium risk of the premium risk of the reinsurance of - Standard deviation for non-life reinsurance of the reinsurance of the reinsurance of the reinsurance of - Standard deviation for non-life reinsurance of the reinsuranc					2
Other information on SCR R0400 Capital requirement for duration-based equity risk sub-module R0410 Total amount of Notional Solvency Capital Requirements for remaining part R0420 Total amount of Notional Solvency Capital Requirements for ring fenced funds R0430 Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios R0440 Diversification effects due to RFF nSCR aggregation for article 304 R0470 Minimum consolidated group solvency capital requirement Information on other entities R0500 Capital requirement for other financial sectors (Non-insurance capital requirements) Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies R0520 Institutions for occupational retirement provisions Capital requirement for non-regulated entities carrying out financial activities R0540 Capital requirement for non-controlled participation requirements Overall SCR R0560 SCR for undertakings included via D&A Ponne For non-life underwriting risk: 4. Adjustment factor for non-proportional retirement for non-life resultations on proportional retirement for non-life greativation for non-life greativation for non-life greativation requirements 9 - None For non-life underwriting risk: 4. Adjustment factor for non-proportional retirement for non-life greativation requirements 0 Capital requirement for non-controlled participation requirements					
R0400 Capital requirement for duration-based equity risk sub-module R0410 Total amount of Notional Solvency Capital Requirements for remaining part R0420 Total amount of Notional Solvency Capital Requirements for ring fenced funds R0430 Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios R0440 Diversification effects due to RFF nSCR aggregation for article 304 R0470 Minimum consolidated group solvency capital requirement Information on other entities R0500 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 Capital requirement for non- regulated entities carrying out financial activities R0510 Capital requirement for non- regulated entities carrying out financial activities R0510 Capital requirement for non- residual undertakings Coverall SCR R0560 SCR for undertakings included via D&A A - Adjustment factor for non-propoportonal retirement por non-life remaining part 0 Department of the financial feator for non-life premium risk 2 - Standard deviation for non-life premium risk 7 - Standard deviation for non-life premium risk 8 - Standard deviation for non-life premium risk 7 - Standard deviation for non-life premium risk 8 - Standard deviation for non-life premium risk 8 - Standard deviation for non-life premium risk 7 - Standard deviation for non-life premium risk 8 - Standard deviation for non-life premium risk 8 - Standard deviation for non-life premium risk 8 - Standard deviation for non-life premium risk 7 - Standard deviation for non-life premium risk 8 - Standard deviation for non-life premium risk 8 - Standard deviation for non-life premium risk 7 - Standard deviation for non-life premium risk 8 - Standard deviation for non-life premium risk 7 - Adjustment factor for non-life premium risk 8 - Standard deviation for non-life premium risk 9 - None Solventification ef	R0220	Solvency capital requirement for undertakings under consolidated method	6.330.547		
R0400 Capital requirement for duration-based equity risk sub-module R0410 Total amount of Notional Solvency Capital Requirements for remaining part R0420 Total amount of Notional Solvency Capital Requirements for ring fenced funds R0430 Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios R0440 Diversification effects due to RFF nSCR aggregation for article 304 R0470 Minimum consolidated group solvency capital requirement R0500 Capital requirement for other financial sectors (Non-insurance capital requirements) R0500 Capital requirement for other financial sectors (Non-insurance capital requirements) R0510 Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies R0520 Institutions for occupational retirement provisions Capital requirement for non-regulated entities carrying out financial activities R0540 Capital requirement for non-controlled participation requirements Capital requirement for residual undertakings Overall SCR R0560 SCR for undertakings included via D&A A Adjustment actor for non-proportional reinsurance 4 - Adjustment actor for non-inferensurance 5 - Standard deviation for non-life premium risk 5 - Standard deviation for non-life premium risk 7 - Standard deviation for non-life premium risk 8 - Standard deviation for non-life p		Other information on SCR		For non-life un	nderwriting risk;
R0410 Total amount of Notional Solvency Capital Requirements for remaining part R0420 Total amount of Notional Solvency Capital Requirements for ring fenced funds R0430 Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios R0440 Diversification effects due to RFF nSCR aggregation for article 304 R0470 Minimum consolidated group solvency capital requirement Information on other entities R0500 Capital requirement for other financial sectors (Non-insurance capital requirements) Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies Institutions for non-life reserve risk 9 - None R0520 Institutions for occupational retirement provisions Capital requirement for non-regulated entities carrying out financial activities R0500 Capital requirement for non-controlled participation requirements Capital requirement for non-controlled participation requirements Ocapital requirement for non-controlled participation requirements Overall SCR R0560 SCR for undertakings included via D&A Ocapital requirement for Documents Control of Notional Solvency Capital Requirements for remaining part for reinstance of Sandard deviation for non-life resulting for non-life resulting for non-life reserve risk 9 - None R0570 SCR for undertakings included via D&A Ocapital requirement for non-controlled participation requirements	BU400		0		factor for non-
R0420 Total amount of Notional Solvency Capital Requirements for ring fenced funds R0430 Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios R0440 Diversification effects due to RFF nSCR aggregation for article 304 R0470 Minimum consolidated group solvency capital requirement R0500 Capital requirement for other financial sectors (Non-insurance capital requirements) Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies R0500 Capital requirement for non- regulated entities carrying out financial activities R0500 Capital requirement for non- regulated entities carrying out financial activities R0500 Capital requirement for ron-controlled participation requirements Capital requirement for residual undertakings Overall SCR R0560 SCR for undertakings included via D&A Control Notional Solvency Capital requirements for non-controlled participation requirements Capital requirement for residual undertakings Overall SCR Control Notional Requirements for non-life premimins in the premimins of				reinsurance	
R0430 Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios R0440 Diversification effects due to RFF nSCR aggregation for article 304 R0470 Minimum consolidated group solvency capital requirement Information on other entities R0500 Capital requirement for other financial sectors (Non-insurance capital requirements) R0510 Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies R0520 Institutions for occupational retirement provisions Capital requirement for non- regulated entities carrying out financial activities R0540 Capital requirement for non-controlled participation requirements Capital requirement for residual undertakings Overall SCR R0560 SCR for undertakings included via D&A Diversification of Notional Solvency agreement for non-tife greenum risk 2.077.005 808.904 808.904 808.904 808.904 0 Overall SCR					
R0440 Diversification effects due to RFF nSCR aggregation for article 304 R0470 Minimum consolidated group solvency capital requirement R0500 Capital requirement for other financial sectors (Non-insurance capital requirements) R0510 Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies R0520 Institutions for occupational retirement provisions Capital requirement for non- regulated entities carrying out financial activities R0540 Capital requirement for non-controlled participation requirements Capital requirement for residual undertakings Overall SCR R0560 SCR for undertakings included via D&A Divariation of racticle 304 8 - Standard deviation for non-life reserve risk 9 - None 8 - Standard deviation for non-life reserve risk 9 - None 8 - Standard deviation for non-life reserve risk 9 - None				7 - Standard de	viation for non-life gross
Information on other entities R0500 Capital requirement for other financial sectors (Non-insurance capital requirements) R0510 Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies R0520 Institutions for occupational retirement provisions Capital requirement for non- regulated entities carrying out financial activities R0540 Capital requirement for non-controlled participation requirements Capital requirement for residual undertakings Overall SCR R0560 SCR for undertakings included via D&A Diagram of server risk 9. None 2.077.005 808.904					
Information on other entities RO500 Capital requirement for other financial sectors (Non-insurance capital requirements) RO510 Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies RO520 Institutions for occupational retirement provisions Capital requirement for non- regulated entities carrying out financial activities Capital requirement for non-controlled participation requirements Capital requirement for residual undertakings Overall SCR RO560 SCR for undertakings included via D&A O 6	R0470		2.077.005		(
R0500 Capital requirement for other financial sectors (Non-insurance capital requirements) R0510 Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies R0520 Institutions for occupational retirement provisions R0530 Capital requirement for non- regulated entities carrying out financial activities R0540 Capital requirement for non-controlled participation requirements R0550 Capital requirement for residual undertakings Overall SCR R0560 SCR for undertakings included via D&A 0					
R0510 Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies R0520 Institutions for occupational retirement provisions R0530 Capital requirement for non- regulated entities carrying out financial activities R0540 Capital requirement for non-controlled participation requirements Capital requirement for residual undertakings Overall SCR R0560 SCR for undertakings included via D&A 0		Information on other entities			
managers, UCITS management companies R0520 Institutions for occupational retirement provisions R0530 Capital requirement for non- regulated entities carrying out financial activities R0540 Capital requirement for non-controlled participation requirements R0550 Capital requirement for residual undertakings Overall SCR R0560 SCR for undertakings included via D&A 0	R0500	Capital requirement for other financial sectors (Non-insurance capital requirements)	808.904		
managers, UCH's management companies R0520 Institutions for occupational retirement provisions R0530 Capital requirement for non- regulated entities carrying out financial activities R0540 Capital requirement for non-controlled participation requirements R0550 Capital requirement for residual undertakings Overall SCR R0560 SCR for undertakings included via DttA 0	D0E40	Credit institutions, investment firms and financial institutions, alternative investment funds	909 004		
R0530 Capital requirement for non- regulated entities carrying out financial activities R0540 Capital requirement for non-controlled participation requirements Capital requirement for residual undertakings Overall SCR R0560 SCR for undertakings included via D&A O	KUSTU	managers, UCITS management companies	000.904		
R0540 Capital requirement for non-controlled participation requirements R0550 Capital requirement for residual undertakings Overall SCR R0560 SCR for undertakings included via D&A 0	R0520	Institutions for occupational retirement provisions	0		
R0550 Capital requirement for residual undertakings 0 Overall SCR R0560 SCR for undertakings included via D&A 0	R0530	Capital requirement for non- regulated entities carrying out financial activities	0		
Overall SCR R0560 SCR for undertakings included via D&A 0	R0540	Capital requirement for non-controlled participation requirements	0		
R0560 SCR for undertakings included via D&A 0	R0550	Capital requirement for residual undertakings	0		
R0560 SCR for undertakings included via D&A 0					
R0570 Solvency capital requirement 7.139.451	R0570	Solvency capital requirement	7.139.451		

Gross solvency capital

USP

Simplifications

S.32.01.22
Undertakings in the scope of the group

	Country	Identification code of the undertaking	Type of code of the ID of the undertaking	Legal Name of the undertaking	Type of undertaking Legal form		Category (mutual/non mutual)	Supervisory Authority
Row	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080
1	NO	952226010	Specific code	Conecto AS	Non-regulated undertaking carrying out financial activities as defined in Article 1 (52) of Delegated Regulation (EU) 2015/35	Aksjeselskap	Non-mutual	
2	NO	5967007LIEEXZX6CZC36	LEI	SpareBank 1 Factoring AS	Credit institution, investment firm and financial institution	Aksjeselskap	Non-mutual	FSA_Norway
3	NO	919628103	Specific code	SpareBank 1 Portefølje AS	Credit institution, investment firm and financial institution	Aksjeselskap	Non-mutual	FSA_Norway
4	NO	948063603	Specific code	Confide AS	Credit institution, investment firm and financial institution	Aksjeselskap	Non-mutual	FSA_Norway
5	NO	964422206	Specific code	SpareBank 1 Medlemskort AS	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Aksjeselskap	Non-mutual	
6	NO	957486657	Specific code	ODIN Forvaltning AS	Credit institution, investment firm and financial institution	Aksjeselskap	Non-mutual	FSA_Norway
7	NO	549300YMGG64QJP8PQ10	LEI	Sparebank 1 Forsikring AS	Life insurance undertaking	Aksjeselskap	Non-mutual	FSA_Norway
8	NO	975966372	Specific code	Sparebank 1 Gruppen AS	Insurance holding company as defined in Article 212(1) (f) of Directive 2009/138/EC	Aksjeselskap	Non-mutual	
9	NO	HSA1LEEL3Z4C0T5M5X84	LEI	Sparebank 1 Skadeforsikring AS	Non life insurance undertaking	Aksjeselskap	Non-mutual	FSA_Norway

S.32.01.22

Undertakings in the scope of the group

				Criteria of influence			of influence Inclusion in the scope of supervision				Group solvency calculation	
	Country	Identification code of the undertaking	Type of code of the ID of the undertaking	% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	YES/NO	Date of decision if art. 214 is applied	Method used and under method 1, treatment of the undertaking
Row	C0010	C0020	C0030	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
1	NO	952226010	Specific code	100,00 %	100,00 %	100,00 %		Significant	100,00 %	Included in the scope		Method 1: Adjusted equity method
2	NO	5967007LIEEXZX6CZC36	LEI	100,00 %	100,00 %	100,00 %		Significant	100,00 %	Included in the scope		Method 1: Adjusted equity method
3	NO	919628103	Specific code	100,00 %	100,00 %	100,00 %		Significant	100,00 %	Included in the scope		Method 1: Adjusted equity method
4	NO	948063603	Specific code	100,00 %	100,00 %	100,00 %		Significant	100,00 %	Included in the scope		Method 1: Adjusted equity method
5	NO	964422206	Specific code	51,00 %	51,00 %	51,00 %		Significant	51,00 %	Included in the scope		Method 1: Adjusted equity method
6	NO	957486657	Specific code	100,00 %	100,00 %	100,00 %		Significant	100,00 %	Included in the scope		Method 1: Adjusted equity method
7	NO	549300YMGG64QJP8PQ10	LEI	100,00 %	100,00 %	100,00 %		Significant	100,00 %	Included in the scope		Method 1: Full consolidation
8	NO	975966372	Specific code	100,00 %	100,00 %				100,00 %	Included in the scope		Method 1: Full consolidation
9	NO	HSA1LEEL3Z4C0T5M5X84	LEI	100,00 %	100,00 %	100,00 %		Significant	100,00 %	Included in the scope		Method 1: Full consolidation