Sparebank 1 Gruppen AS

Solvency and Financial Condition Report

Disclosures

31 December

2021

(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
Transitional measure on the risk-free interest rate

Transitional measure on technical provisions

Sparebank 1 Gruppen AS
975966372
Specific code
NO
en
31 desember 2021
NOK
IFRS
Standard formula
Method 1 is used exclusively
No use of matching adjustment
No use of volatility adjustment
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

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

		Solvency II value
	Assets	C0010
R0030	Intangible assets	
R0040	Deferred tax assets	
R0050	Pension benefit surplus	474
R0060	Property, plant & equipment held for own use	1.482.467
R0070	Investments (other than assets held for index-linked and unit-linked contracts)	52.426.612
R0080	Property (other than for own use)	8.145.301
R0090	Holdings in related undertakings, including participations	1.895.601
R0100	Equities	393.504
R0110	Equities - listed	242.667
R0120	Equities - unlisted	150.837
R0130	Bonds	30.551.921
R0140	Government Bonds	4.995.353
R0150	Corporate Bonds	25.220.030
R0160	Structured notes	0
R0170	Collateralised securities	336.538
R0180	Collective Investments Undertakings	9.869.835
R0190	Derivatives	468.180
R0200	Deposits other than cash equivalents	922.478
R0210	Other investments	179.791
R0220	Assets held for index-linked and unit-linked contracts	56.183.876
R0230	Loans and mortgages	0
R0240	Loans on policies	0
R0250	Loans and mortgages to individuals	
R0260	Other loans and mortgages	
R0270	Reinsurance recoverables from:	565.805
R0280	Non-life and health similar to non-life	197.616
R0290	Non-life excluding health	36.504
R0300	Health similar to non-life	161.111
R0310	Life and health similar to life, excluding index-linked and unit-linked	368.189
R0320	Health similar to life	362.292
R0330	Life excluding health and index-linked and unit-linked	5.897
R0340	Life index-linked and unit-linked	0
R0350	Deposits to cedants	0
R0360	Insurance and intermediaries receivables	145.034
R0370	Reinsurance receivables	207.966
R0380	Receivables (trade, not insurance)	189.472
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	1.502.516
R0420	Any other assets, not elsewhere shown	19.095
R0500	Total assets	112.723.318

S.02.01.02

Balance sheet

		Solvency II value
	Liabilities	C0010
R0510	Technical provisions - non-life	5.283.925
R0520	Technical provisions - non-life (excluding health)	3.479.716
R0530	TP calculated as a whole	0
R0540	Best Estimate	3.054.299
R0550	Risk margin	425.417
R0560	Technical provisions - health (similar to non-life)	1.804.209
R0570	TP calculated as a whole	0
R0580	Best Estimate	1.624.204
R0590	Risk margin	180.005
R0600	Technical provisions - life (excluding index-linked and unit-linked)	29.684.044
R0610	Technical provisions - health (similar to life)	8.557.120
R0620	TP calculated as a whole	0
R0630	Best Estimate	8.236.629
R0640	Risk margin	320.490
R0650	Technical provisions - life (excluding health and index-linked and unit-linked)	21.126.924
R0660	TP calculated as a whole	0
R0670	Best Estimate	20.249.816
R0680	Risk margin	877.109
R0690	Technical provisions - index-linked and unit-linked	54.486.530
R0700	TP calculated as a whole	0
R0710	Best Estimate	53.529.426
R0720	Risk margin	957.104
R0740	Contingent liabilities	0
R0750	Provisions other than technical provisions	0
R0760	Pension benefit obligations	14.925
R0770	Deposits from reinsurers	368.189
R0780	Deferred tax liabilities	1.256.574
R0790	Derivatives	464.079
R0800	Debts owed to credit institutions	2.566.333
R0810	Financial liabilities other than debts owed to credit institutions	1.475
R0820	Insurance & intermediaries payables	494.951
R0830	Reinsurance payables	15.878
R0840	Payables (trade, not insurance)	318.672
R0850	Subordinated liabilities	1.503.022
R0860	Subordinated liabilities not in BOF	
R0870	Subordinated liabilities in BOF	1.503.022
R0880	Any other liabilities, not elsewhere shown	841.575
R0900	Total liabilities	97.300.173
R1000	Excess of assets over liabilities	15.423.144

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																	
	Gross - Direct Business	296.241	668.287		1.404.491	2.696.327	152.774	4.109.711	101.039			987.354						10.736.206
	Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0			0	0					0
R0130																		0
	Reinsurers' share	194	57.406		1.248				559	-		1.324						126.052
R0200		296.047	610.881	110.686	1.403.243	2.693.992	152.809	4.047.243	100.481			986.030	208.743					10.610.154
	Premiums earned										1							
	Gross - Direct Business	294.523	672.946		1.379.733		144.923	4.000.828	94.453			975.856					-	10.442.320
	Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0			0	0					0
	Gross - Non-proportional reinsurance accepted	10.1	57.404	0.7	4.040	2 225	34	(2, (25	550			4 22 4	151					0
	Reinsurers' share	194	57.406				-36		559			1.324						126.268
R0300	Claims incurred	294.329	615.540	107.643	1.378.484	2.576.946	144.959	3.938.143	93.894			974.532	191.581					10.316.051
D0340	Gross - Direct Business	163.293	322.349	-10.682	484.691	1.705.599	86.852	2.629.729	31.256	I	1	201.255	138.974					5.753.316
R0320		163.293	322.349	-10.682		1.705.599	00.032	2.029.729	31.230			201.255					-	3./33.316
	Gross - Non-proportional reinsurance accepted	U	U	U	0	U	U	U	0			0	U					0
	Reinsurers' share	0	125.050	4.511	5.548	194	-85	-4.706	108			13.397	0					144.018
R0400		163.293	197.299		479.143		86.936	2.634.434	31.149			187.859						5.609.298
110-100	Changes in other technical provisions	103.273	177.277	13.174	477.143	1.703.404	00.750	2.034.434	31.147	I	1	107.037	130.774				I	3.007.270
R0410	Gross - Direct Business	0	0	0	0	0	0	0	0			0	0					0
R0420		0	0	0	0		0	0	0			0	_					0
R0430	·		-	-		_	-	-					-					0
R0440	Reinsurers' share	0	0	0	0	0	0	0	0			0	0					0
R0500	Net	0	0	0	0	0	0	0	0			0	0					0
R0550	Expenses incurred	90,442	211.455	28.831	541.019	677.647	21.009	1.005.202	30.834		<u> </u>	357.013	50.198					3.013.650
	Other expenses	70.442	211.433	20.031	J-1.017	077.047	21.009	1.003.202	30.034	l	1	337.013	30.170					28.251
K1200	Orner exherises																_	20.231

3.041.901

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

Life

				Line of Business for: life insurance obligations					Life reinsurance obligations		
		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		1.849.123	552.843	16.004.726	1.638.969					20.045.662	
R1420	Reinsurers' share	77.472	148	0	45.485					123.104	
R1500	Net	1.771.652	552.695	16.004.726	1.593.485					19.922.558	
	Premiums earned										
R1510	Gross	1.846.689	540.119	5.393.366	1.647.252					9.427.426	
R1520	Reinsurers' share	77.472	148	0	45.485					123.104	
R1600	Net	1.769.217	539.971	5.393.366	1.601.768					9.304.322	
	Claims incurred									-	
R1610	Gross	3.751.937	840.736	6.448.690	645.843					11.687.206	
R1620	Reinsurers' share	0	0	0	0					0	
R1700	Net	3.751.937	840.736	6.448.690	645.843					11.687.206	
	Changes in other technical provisions										
R1710	Gross	0	0	0	0					0	
R1720	Reinsurers' share	0	0	0	0					0	
R1800	Net	0	0	0	0					0	
R1900	Expenses incurred	362.938	151.897	508.003	395.689					1.418.527	
R2500	Other expenses									77.215	
R2600	Total expenses									1.495.742	

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
89.454.499	0	0	220.346	0
13.830.135	0	0	2.999.595	0
13.830.135	0	0	2.999.595	0
8.929.029	0	0	161.802	0

S.23.01.22

Own Funds

R0440 Total own funds of other financial sectors

	Basic own funds before deduction for 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						
	Preference shares						
R0100	Non-available preference shares at group level						
	Share premium account related to preference shares						
R0120	Non-available share premium account related to preference shares at group level						
	Reconciliation reserve						
	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 The amount equal to the value of net deferred tax assets not available at the group level						
	Other items approved by supervisory authority as basic own funds not specified above						
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						
	Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities						
R0240	whereof deducted according to art 228 of the Directive 2009/138/EC						
	Deductions for participations where there is non-availability of information (Article 229)						
R0260							
R0270	Total of non-available own fund items						
R0280	Total deductions						
R0290	Total basic own funds after deductions						
	Ancillary own funds						
R0300	Ancillary own funds Unpaid and uncalled ordinary share capital callable on demand						
	·						
R0310	Unpaid and uncalled ordinary share capital callable on demand						
R0310 R0320	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						
R0310 R0320 R0330	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						
R0310 R0320 R0330 R0340	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						
R0310 R0320 R0330 R0340	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						
R0310 R0320 R0330 R0340 R0350 R0360 R0370	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						
R0310 R0320 R0330 R0340 R0350 R0360 R0370 R0380	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 Non available ancillary own funds at group level						
R0310 R0320 R0330 R0340 R0350 R0360 R0370 R0380 R0390	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 Non available ancillary own funds at group level Other ancillary own funds						
R0310 R0320 R0330 R0340 R0350 R0360 R0370 R0380 R0390	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 Non available ancillary own funds at group level Other ancillary own funds Total ancillary own funds						
R0310 R0320 R0330 R0340 R0350 R0360 R0370 R0380 R0390 R0400	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 Non available ancillary own funds at group level Other ancillary own funds Total ancillary own funds Own funds of other financial sectors						
R0310 R0320 R0330 R0340 R0350 R0360 R0370 R0380 R0390 R0400	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 Non available ancillary own funds at group level Other ancillary own funds Total ancillary own funds Own funds of other financial sectors Credit Institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies						
R0310 R0320 R0330 R0340 R0350 R0360 R0370 R0380 R0390 R0400	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 Non available ancillary own funds at group level Other ancillary own funds Total ancillary own funds Own funds of other financial sectors						

Total	Tier 1 unrestricted	Tier 1 restricted	Tier 2	Tier 3
C0010	C0020	C0030	C0040	C0050
3.250.665	3.250.665		0	
0				
0	0		0	
0	0		0	
0		0	0	0
0				
0	0			
0	0			
0		0	0	0
0				
0		0	0	0
0				
7.727.880	7.727.880			
1.503.022		0	1.503.022	0
0				
0				0
0				0
1.348.567	0	0	1.348.567	0
0				
0				
0				
0				
0				
0				
0				
0	0	0	0	0
0	0	0	0	0
13.830.135	10.978.546	0	2.851.589	0
0				
0				
0				
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0				
0				
0			0	0
- 0			U	0
0				
0				
0				
0	1		I	

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 or in combination	of method 1	ı
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- 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	Tier 1	Tier 1	Tier 2	Tier 3	
ı	Total	unrestricted	restricted	i iei z	i iei 3	
	C0010	C0020	C0030	C0040	C0050	
	0					

U				
13.830.135	10.978.546	0	2.851.589	0
13.830.135	10.978.546	0	2.851.589	
13.830.135	10.978.546	0	2.851.589	0
11.552.466	10.978.546	0	573.920	
2.869.601				
402,58 %				
13.830.135	10.978.546	0	2.851.589	0
8 929 029				

C0060

154.89 %

15.423.144
4.599.232
4.377.232
10.823.912

1.562.128
842.119
2.404.247

S.25.01.22

Solvency Capital Requirement - for groups on Standard Formula

		requirement		
		C0110	C0090	C0120
R0010	Market risk	8.436.824		
R0020	Counterparty default risk	238.545		
R0030	Life underwriting risk	3.637.196		
R0040	Health underwriting risk	1.760.797		
R0050	Non-life underwriting risk	2.647.693		
R0060	Diversification	-5.145.188		
			USP Key	
R0070	Intangible asset risk	0	For life under	
			1 - Increase in benefits	the amount of annuity
R0100	Basic Solvency Capital Requirement	11.575.866	9 - None	
				derwriting risk:
	Calculation of Solvency Capital Requirement	C0100	1 - Increase in benefits	the amount of annuity
R0130	Operational risk	601.677	2 - Standard de	eviation for NSLT health
R0140	Loss-absorbing capacity of technical provisions	-2.927.914	premium ri 3 - Standard de	isk eviation for NSLT health
R0150	Loss-absorbing capacity of deferred taxes	-1.602.000	gross	
R0160	Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0	premium ri 4 - Adjustment	: factor for non-
R0200	Solvency Capital Requirement excluding capital add-on	7.647.629	proportional reinsurance	9
R0210	Capital add-ons already set	0	5 - Standard de	eviation for NSLT health
R0220	Solvency capital requirement for undertakings under consolidated method	7.647.629	reserve risl 9 - None	k
	Other information on SCR			nderwriting risk;
R0400	Capital requirement for duration-based equity risk sub-module	0	4 - Adjustment proportional	factor for non-
R0410	Total amount of Notional Solvency Capital Requirements for remaining part	0	reinsurance	
R0420	Total amount of Notional Solvency Capital Requirements for ring fenced funds	0	6 - Standard de premium ri	eviation for non-life isk
R0430	Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	0	7 - Standard de premium ri	eviation for non-life gro
R0440	Diversification effects due to RFF nSCR aggregation for article 304	0	8 - Standard de	eviation for non-life
R0470	Minimum consolidated group solvency capital requirement	2.869.601	reserve risl 9 - None	k
	Information on abbon artition			
DOEGO	Information on other entities	1.281.399		
R0500	Capital requirement for other financial sectors (Non-insurance capital requirements)	1.201.399		
R0510	Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	0		
R0520	Institutions for occupational retirement provisions	1.281.399		
R0530	Capital requirement for non- regulated entities carrying out financial activities	0		
R0540	Capital requirement for non-controlled participation requirements	0		
R0550	Capital requirement for residual undertakings	0		
	Overall SCR			
R0560	SCR for undertakings included via D&A	0		
R0570	Solvency capital requirement	8.929.029		
10370	Softency capital requirement	0.727.029		

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		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	MODHI Finance AS	Credit institution, investment firm and financial institution	Aksjeselskap	Non-mutual	FSA_Norway
4	NO	549300YMGG64QJP8PQ10	LEI	Sparebank 1 Forsikring AS	Life insurance undertaking	Aksjeselskap	Non-mutual	FSA_Norway
5	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	FSA_Norway
6	NO	HSA1LEEL3Z4C0T5M5X84	LEI	Fremtind Forsikring AS	Non life insurance undertaking	Aksjeselskap	Non-mutual	FSA_Norway
7	NO	918488294	Specific code		Non-regulated undertaking carrying out financial activities as defined in Article 1 (52) of Delegated Regulation (EU) 2015/35	Aksjeselskap	Non-mutual	FSA_Norway
8	NO	925239690	Specific code	SpareBank 1Forvaltning AS	Credit institution, investment firm and financial institution	Aksjeselskap	Non-mutual	FSA_Norway
9	FI	2937875-2	Specific code	Modhi Finland OY	Credit institution, investment firm and financial institution	Aksjeselskap	Non-mutual	FSA_Norway

S.32.01.22
Undertakings in the scope of the group

					Criteria of influence					Inclusion in the scope of Group supervision		Group solvency calculation	
	Country	ldentification code of the undertaking	Type of code of the ID of the undertaking	Legal Name 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	YFS/NO	Date of decision if art. 214 is applied	Method used and under method 1, treatment of the undertaking
Row	C0010	C0020	C0030	C0040	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
1	NO	952226010	Specific code	Modhi Norge (tidl. Conecto AS)	100,00 %	100,00 %	100,00 %		Significant	100,00 %	Included in the scope		Method 1: Adjusted equity method
2	NO	5967007LIEEXZX6CZC36	LEI	SpareBank 1 Factoring AS	100,00 %	100,00 %	100,00 %		Significant	100,00 %	Included in the scope		Method 1: Adjusted equity method
3	NO	919628103	Specific code	MODHI Finance AS	100,00 %	100,00 %	100,00 %		Significant	100,00 %	Included in the scope		Method 1: Adjusted equity method
4	NO	549300YMGG64QJP8PQ10	LEI	Sparebank 1 Forsikring AS	100,00 %	100,00 %	100,00 %		Significant	100,00 %	Included in the scope		Method 1: Full consolidation
5	NO	975966372	Specific code	Sparebank 1 Gruppen AS	100,00 %	100,00 %	100,00 %		Significant	100,00 %	Included in the scope		Method 1: Full consolidation
6	NO	HSA1LEEL3Z4C0T5M5X84	LEI	Fremtind Forsikring AS	65,00 %	100,00 %	65,00 %		Significant	100,00 %	Included in the scope		Method 1: Full consolidation
7	NO	918488294	Specific code	SpareBank 1 Spleis AS	100,00 %	100,00 %	100,00 %		Significant	100,00 %	Included in the scope		Method 1: Adjusted equity method
8	NO	925239690	Specific code	SpareBank 1Forvaltning AS	100,00 %	100,00 %	100,00 %		Significant	100,00 %	Included in the scope		Method 1: Adjusted equity method
9	FI	2937875-2	Specific code	Modhi Finland OY	100,00 %	100,00 %	100,00 %		Significant	100,00 %	Included in the scope		Method 1: Adjusted equity method