

S.01.02.04

Basic Information - General

Participating undertaking name  
 Group identification code  
 Country of the group supervisor  
 Sub-group information  
 Language of reporting  
 Reporting submission date  
 Financial year end  
 Reporting reference date  
 Regular/Ad-hoc submission  
 Currency used for reporting  
 Accounting standards  
 Method of Calculation of the group SCR  
 Use of group specific parameters  
 Ring-fenced funds  
 Method of group solvency calculation  
 Matching adjustment  
 Volatility adjustment  
 Transitional measure on the risk-free interest rate  
 Transitional measure on technical provisions  
 Initial submission or re-submission

C0010	
R0010	Kommunal Landspensjonskasse
R0020	SC/938708606
R0050	NORWAY
R0060	No sub-group information
R0070	Norwegian
R0080	2022-04-05
R0081	2021-12-31
R0090	2021-12-31
R0100	Regular reporting
R0110	NOK
R0120	IFRS
R0130	Standard formula
R0140	Don't use group specific parameters
R0150	Not reporting activity by RFF
R0160	Accounting consolidation-based method [method 1]
R0170	No use of matching adjustment
R0180	Use of volatility adjustment
R0190	No use of transitional measure on the risk-free interest rate
R0200	Use of transitional measure on technical provisions
R0210	Initial submission

**S.02.01.01**

**Balance sheet**

**Assets**

Goodwill  
Deferred acquisition costs  
Intangible assets  
Deferred tax assets  
Pension benefit surplus  
Property, plant & equipment held for own use  
Investments (other than assets held for index-linked and unit-linked contracts)  
Property (other than for own use)  
Holdings in related undertakings, including participations  
Equities  
Equities - listed  
Equities - unlisted  
Bonds  
Government Bonds  
Corporate Bonds  
Structured notes  
Collateralised securities  
Collective Investments Undertakings  
Derivatives  
Deposits other than cash equivalents  
Other investments  
Assets held for index-linked and unit-linked contracts  
Loans and mortgages  
Loans on policies  
Loans and mortgages to individuals  
Other loans and mortgages  
Reinsurance recoverables from:  
Non-life and health similar to non-life  
Non-life excluding health  
Health similar to non-life  
Life and health similar to life, excluding health and index-linked and unit-linked  
Health similar to life  
Life excluding health and index-linked and unit-linked  
Life index-linked and unit-linked  
Deposits to cedants  
Insurance and intermediaries receivables  
Reinsurance receivables  
Receivables (trade, not insurance)  
Own shares (held directly)  
Amounts due in respect of own fund items or initial fund called up but not yet paid in  
Cash and cash equivalents  
Any other assets, not elsewhere shown  
**Total assets**

	Solvency II value	Statutory accounts value
	C0010	C0020
R0010		
R0020		
R0030		761 269 838.99
R0040	307 962 163.56	-0.47
R0050		
R0060	2 475 529 294.71	3 266 028 541.11
R0070	608 404 402 229.29	598 615 841 534.00
R0080	73 323 196 425.21	72 532 697 178.81
R0090	4 479 803 882.62	7 869 332 513.45
R0100	59 369 296 766.65	53 349 947 578.15
R0110	50 500 358 724.65	
R0120	8 868 938 042.00	
R0130	275 579 956 571.11	262 404 971 275.50
R0140	47 981 502 614.27	
R0150	227 598 453 956.84	
R0160		
R0170		
R0180	191 760 838 314.07	198 679 602 912.42
R0190	2 625 202 850.42	2 513 182 656.46
R0200	1 266 107 419.21	1 266 107 419.21
R0210		
R0220		0.00
R0230	90 848 449 403.15	90 710 347 211.28
R0240		
R0250	2 985 569 099.37	
R0260	87 862 880 303.78	
R0270	247 348 349.21	303 992 896.00
R0280	247 348 349.21	303 992 896.00
R0290	250 468 349.21	
R0300	-3 120 000.00	
R0310		
R0320		
R0330		
R0340		
R0350		
R0360	758 238 621.25	1 195 866 633.25
R0370	31 458 742.41	31 458 742.41
R0380	486 327 819.71	486 327 819.71
R0390		
R0400		
R0410	12 217 411 109.89	13 402 973 234.97
R0420	1 667 874 793.29	1 667 874 793.29
R0500	<b>717 445 002 526.46</b>	<b>710 441 981 244.54</b>

**Liabilities**

Technical provisions - non-life  
Technical provisions - non-life (excluding health)  
Technical provisions calculated as a whole  
Best Estimate  
Risk margin  
Technical provisions - health (similar to non-life)  
Technical provisions calculated as a whole  
Best Estimate  
Risk margin  
Technical provisions - life (excluding index-linked and unit-linked)  
Technical provisions - health (similar to life)  
Technical provisions calculated as a whole  
Best Estimate  
Risk margin  
Technical provisions - life (excluding health and index-linked and unit-linked)  
Technical provisions calculated as a whole  
Best Estimate  
Risk margin  
Technical provisions - index-linked and unit-linked  
Technical provisions calculated as a whole  
Best Estimate  
Risk margin  
Other technical provisions  
Contingent liabilities  
Provisions other than technical provisions  
Pension benefit obligations  
Deposits from reinsurers  
Deferred tax liabilities  
Derivatives  
Debts owed to credit institutions  
Financial liabilities other than debts owed to credit institutions  
Insurance & intermediaries payables  
Reinsurance payables  
Payables (trade, not insurance)  
Subordinated liabilities  
Subordinated liabilities not in Basic Own Funds  
Subordinated liabilities in Basic Own Funds  
Any other liabilities, not elsewhere shown  
**Total liabilities**  
**Excess of assets over liabilities**

	Solvency II value	Statutory accounts value
	C0010	C0020
R0510	2 424 034 734.61	2 863 382 337.27
R0520	1 393 608 713.01	1 774 450 516.60
R0530	0.00	
R0540	1 310 355 359.32	
R0550	83 253 353.69	
R0560	1 030 426 021.60	1 088 931 820.67
R0570	0.00	
R0580	974 555 017.88	
R0590	55 871 003.72	
R0600	655 764 083 504.15	653 913 564 878.00
R0610	131 464 327.26	159 361 475.00
R0620	0.00	
R0630	127 457 347.37	
R0640	4 006 979.89	
R0650	655 632 619 176.89	653 754 203 403.00
R0660	0.00	
R0670	642 508 048 819.01	
R0680	13 124 570 357.87	
R0690		
R0700		
R0710		
R0720		
R0730		
R0740	0.00	
R0750	810 508 954.60	810 508 954.60
R0760	635 425 049.55	635 425 049.55
R0770		
R0780	1 005 515 285.08	597 803 820.66
R0790	3 269 959 833.58	2 004 425 993.24
R0800		
R0810	1 651 170 684.73	1 651 170 684.73
R0820	795 818 962.26	864 849 099.26
R0830	1 107 113.00	1 107 113.00
R0840	514 070 013.75	514 070 013.75
R0850	4 750 964 612.08	4 604 266 627.86
R0860		
R0870	4 750 964 612.08	4 604 266 627.86
R0880	5 433 820 163.92	1 011 835 495.92
R0900	677 056 478 911.31	669 472 410 067.84
R1000	<b>40 388 523 615.16</b>	<b>40 969 571 176.70</b>

S.05.01.01

Premiums, claims and expenses by line of business

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)												Line of business for: accepted non-proportional reinsurance				Total	
	Medical 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	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property		
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160		C0200
<b>Premiums written</b>																		
Gross - Direct Business	R0110	0.00	125 390 993.36	150 652 009.42	154 987 217.43	459 498 816.89	0.00	739 212 483.66	67 268 899.42	0.00	0.00	58 150 955.31	0.00					1 755 161 375.50
Gross - Proportional reinsurance accepted	R0120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						0.00
Gross - Non-proportional reinsurance accepted	R0130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinsurers' share	R0140	0.00	0.00	2 860 000.00	2 476 182.00	0.00	0.00	67 579 426.00	1 775 131.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74 690 739.00
Net	R0200	0.00	125 390 993.36	147 792 009.42	152 511 035.43	459 498 816.89	0.00	671 633 057.66	65 493 768.42	0.00	0.00	58 150 955.31	0.00	0.00	0.00	0.00	0.00	1 680 470 636.50
<b>Premiums earned</b>																		
Gross - Direct Business	R0210	0.00	120 175 316.84	145 216 091.31	147 854 962.77	439 664 783.80	0.00	723 404 094.60	66 274 179.19	0.00	0.00	56 458 118.94	0.00					1 699 047 547.50
Gross - Proportional reinsurance accepted	R0220	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						0.00
Gross - Non-proportional reinsurance accepted	R0230	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinsurers' share	R0240	0.00	0.00	2 860 000.00	2 476 182.00	0.00	0.00	67 579 426.00	1 775 131.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74 690 739.00
Net	R0300	0.00	120 175 316.84	142 356 091.31	145 378 780.77	439 664 783.80	0.00	655 824 668.60	64 499 048.19	0.00	0.00	56 458 118.94	0.00	0.00	0.00	0.00	0.00	1 624 356 808.50
<b>Claims incurred</b>																		
Gross - Direct Business	R0310	0.00	70 625 757.95	91 264 253.20	79 821 351.50	308 499 696.00	0.00	730 090 053.29	60 975 505.85	0.00	0.00	7 929 721.10	0.00					1 349 206 338.90
Gross - Proportional reinsurance accepted	R0320	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						0.00
Gross - Non-proportional reinsurance accepted	R0330	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinsurers' share	R0340	0.00	0.00	0.00	0.00	0.00	0.00	234 541 900.62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	234 541 900.62
Net	R0400	0.00	70 625 757.95	91 264 253.20	79 821 351.50	308 499 696.00	0.00	495 548 152.68	60 975 505.85	0.00	0.00	7 929 721.10	0.00	0.00	0.00	0.00	0.00	1 114 664 438.30
<b>Changes in other technical provisions</b>																		
Gross - Direct Business	R0410	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gross - Proportional reinsurance accepted	R0420	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gross - Non-proportional reinsurance accepted	R0430	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinsurers' share	R0440	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	R0500	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Expenses incurred</b>																		
Gross - Direct Business	R0510	0.00	25 806 913.05	32 673 217.75	29 742 666.46	91 908 684.17	0.00	145 604 163.51	14 929 990.81	0.00	0.00	11 617 349.77	0.00	0.00	0.00	0.00	0.00	352 282 985.53
<b>Administrative expenses</b>																		
Gross - Direct Business	R0610	0.00	614 496.32	742 538.12	756 031.54	2 248 152.10	0.00	3 699 005.46	338 881.90	0.00	0.00	288 689.12	0.00					8 687 794.56
Gross - Proportional reinsurance accepted	R0620	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						0.00
Gross - Non-proportional reinsurance accepted	R0630	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinsurers' share	R0640	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	R0700	0.00	614 496.32	742 538.12	756 031.54	2 248 152.10	0.00	3 699 005.46	338 881.90	0.00	0.00	288 689.12	0.00	0.00	0.00	0.00	0.00	8 687 794.56
<b>Investment management expenses</b>																		
Gross - Direct Business	R0710	0.00	194 691.19	235 258.74	239 533.87	712 283.21	0.00	1 171 957.85	107 368.13	0.00	0.00	91 465.53	0.00					2 752 588.52
Gross - Proportional reinsurance accepted	R0720	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						0.00
Gross - Non-proportional reinsurance accepted	R0730	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinsurers' share	R0740	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	R0800	0.00	194 691.19	235 258.74	239 533.87	712 283.21	0.00	1 171 957.85	107 368.13	0.00	0.00	91 465.53	0.00	0.00	0.00	0.00	0.00	2 752 588.52
<b>Claims management expenses</b>																		
Gross - Direct Business	R0810	0.00	7 560 917.27	10 625 327.56	7 294 121.31	25 155 194.36	0.00	35 771 059.67	4 867 704.93	0.00	0.00	3 045 418.14	0.00					94 319 743.25
Gross - Proportional reinsurance accepted	R0820	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						0.00
Gross - Non-proportional reinsurance accepted	R0830	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinsurers' share	R0840	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	R0900	0.00	7 560 917.27	10 625 327.56	7 294 121.31	25 155 194.36	0.00	35 771 059.67	4 867 704.93	0.00	0.00	3 045 418.14	0.00	0.00	0.00	0.00	0.00	94 319 743.25
<b>Acquisition expenses</b>																		
Gross - Direct Business	R0910	0.00	6 323 587.67	7 641 225.40	7 780 082.00	23 135 023.71	0.00	38 065 297.69	3 487 326.63	0.00	0.00	2 970 808.60	0.00					89 403 351.69
Gross - Proportional reinsurance accepted	R0920	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						0.00
Gross - Non-proportional reinsurance accepted	R0930	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinsurers' share	R0940	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	R1000	0.00	6 323 587.67	7 641 225.40	7 780 082.00	23 135 023.71	0.00	38 065 297.69	3 487 326.63	0.00	0.00	2 970 808.60	0.00	0.00	0.00	0.00	0.00	89 403 351.69
<b>Overhead expenses</b>																		
Gross - Direct Business	R1010	0.00	11 113 220.60	13 428 867.92	13 672 897.74	40 658 030.78	0.00	66 896 842.85	6 128 709.23	0.00	0.00	5 220 968.39	0.00					157 119 537.50
Gross - Proportional reinsurance accepted	R1020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						0.00
Gross - Non-proportional reinsurance accepted	R1030	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinsurers' share	R1040	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	R1100	0.00	11 113 220.60	13 428 867.92	13 672 897.74	40 658 030.78	0.00	66 896 842.85	6 128 709.23	0.00	0.00	5 220 968.39	0.00	0.00	0.00	0.00	0.00	157 119 537.50
<b>Other expenses</b>	R1200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total expenses</b>	R1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352 282 985.53

	Line of Business for: life insurance obligations						Life reinsurance obligations		Total
	Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life-reinsurance	
	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	
<b>Premiums written</b>									
Gross	R1410	253 776 877.97	50 161 054 339.00	0.00	0.00	0.00	0.00	0.00	50 414 831 217.00
Reinsurers' share									

Gross	R2110	13 358 480.59	198 419 051.13	0.00	0.00	0.00	0.00	0.00	0.00	211 777 531.72
Reinsurers' share	R2120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	R2200	13 358 480.59	198 419 051.13	0.00	0.00	0.00	0.00	0.00	0.00	211 777 531.72
<b>Acquisition expenses</b>										
Gross	R2210	12 553 538.31	165 109 640.44	0.00	0.00	0.00	0.00	0.00	0.00	177 663 178.75
Reinsurers' share	R2220	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	R2300	12 553 538.31	165 109 640.44	0.00	0.00	0.00	0.00	0.00	0.00	177 663 178.75
<b>Overhead expenses</b>										
Gross	R2310	22 061 881.30	574 118 101.92	0.00	0.00	0.00	0.00	0.00	0.00	596 179 983.22
Reinsurers' share	R2320	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	R2400	22 061 881.30	574 118 101.92	0.00	0.00	0.00	0.00	0.00	0.00	596 179 983.22
<b>Other expenses</b>										
	R2500									0.00
Total expenses	R2600									1 438 185 217.50
Total amount of surrenders	R2700	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Annex I  
S.22.01.04  
Impact of long term guarantees measures and transitionals

	Amount with Long Term Guarantee measures and transitionals	Impact of the LTG measures and transitionals (Step-by-step approach)									
		Without transitional on technical provisions	Impact of transitional on technical provisions	Without transitional on interest rate	Impact of transitional on interest rate	Without volatility adjustment and without other transitional measures	Impact of volatility adjustment set to zero	Without matching adjustment and without all the others	Impact of matching adjustment set to zero	Impact of all LTG measures and transitionals	
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
<b>Technical provisions</b>	<b>R0010</b>	658 188 118 238.76	662 320 632 938.53	4 132 514 699.78	662 320 632 938.53	0.00	662 203 851 895.74	-116 781 042.79	662 203 851 895.74	0.00	4 015 733 656.98
<b>Basic own funds</b>	<b>R0020</b>	42 236 453 435.14	38 103 938 735.36	-4 132 514 699.78	38 103 938 735.36	0.00	38 220 719 778.15	116 781 042.79	38 220 719 778.15	0.00	-4 015 733 656.99
Excess of assets over liabilities	<b>R0030</b>	40 388 523 615.16	36 256 008 915.38	-4 132 514 699.78	36 256 008 915.38	0.00	36 372 789 958.17	116 781 042.79	36 372 789 958.17	0.00	-4 015 733 656.99
Restricted own funds due to ring-fencing and matching portfolio	<b>R0040</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Eligible own funds to meet Solvency Capital Requirement</b>	<b>R0050</b>	49 002 501 873.19	44 869 987 173.41	-4 132 514 699.78	44 869 987 173.41	0.00	45 154 285 059.89	284 297 886.48	45 154 285 059.89	0.00	-3 848 216 813.30
Tier 1	<b>R0060</b>	41 674 894 025.85	37 542 379 326.08	-4 132 514 699.78	37 542 379 326.08	0.00	37 659 160 368.87	116 781 042.79	37 659 160 368.87	0.00	-4 015 733 656.99
Tier 2	<b>R0070</b>	7 327 607 847.34	7 327 607 847.34	0.00	7 327 607 847.34	0.00	7 495 124 691.02	167 516 843.69	7 495 124 691.02	0.00	167 516 843.69
Tier 3	<b>R0080</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Solvency Capital Requirement</b>	<b>R0090</b>	15 815 211 470.63	15 815 211 470.63	0.00	15 815 211 470.63	0.00	16 150 245 158.01	335 033 687.38	16 150 245 158.01	0.00	335 033 687.38

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	Total C0010	Tier 1 - unrestricted C0020	Tier 1 - restricted C0030	Tier 2 C0040	Tier 3 C0050
<b>Own funds</b>					
<b>Basic own funds before deduction for participations in other financial sector</b>					
Ordinary share capital (gross of own shares)	R0010	220 000 000.00	220 000 000.00		
Non-available called but not paid in ordinary share capital at group level	R0020				
Share premium account related to ordinary share capital	R0030				
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	19 830 972 714.00	19 830 972 714.00		
Subordinated mutual member accounts	R0050				
Non-available subordinated mutual member accounts at group level	R0060				
Surplus funds	R0070				
Non-available surplus funds at group level	R0080				
Preference shares	R0090				
Non-available preference shares at group level	R0100				
Share premium account related to preference shares	R0110				
Non-available share premium account related to preference shares at group level	R0120				
Reconciliation reserve	R0130	20 068 457 116.16	20 068 457 116.16		
Subordinated liabilities	R0140	4 750 964 612.08	1 604 458 454.33	3 146 506 157.75	
Non-available subordinated liabilities at group level	R0150				
An amount equal to the value of net deferred tax assets	R0160	0.00			0.00
The amount equal to the value of net deferred tax assets not available at the group level	R0170				
Other items approved by supervisory authority as basic own funds not specified above	R0180	269 093 785.00		269 093 785.00	
Non available own funds related to other own funds items approved by supervisory authority	R0190				
Minority interests (if not reported as part of a specific own fund item)	R0200				
Non-available minority interests at group level	R0210				
<b>Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds</b>					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220				
<b>Deductions</b>					
Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities	R0230	2 903 034 792.10	2 903 034 792.10		
whereof deducted according to art 228 of the Directive 2009/138/EC	R0240				
Deductions for participations where there is non-availability of information (Article 229)	R0250				
Deduction for participations included by using D&A when a combination of methods is used	R0260				
Total of non-available own fund items	R0270				
<b>Total deductions</b>	R0280	2 903 034 792.10	2 903 034 792.10		
<b>Total basic own funds after deductions</b>	R0290	42 236 453 435.14	37 216 395 038.06	1 604 458 454.33	3 415 599 942.75
<b>Ancillary own funds</b>					
Unpaid and uncalled ordinary share capital callable on demand	R0300				
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310	12 156 924 994.49		12 156 924 994.49	
Unpaid and uncalled preference shares callable on demand	R0320				
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330				
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340				
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350				
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360				
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370				
Non available ancillary own funds at group level	R0380				
Other ancillary own funds	R0390				
<b>Total ancillary own funds</b>	R0400	12 156 924 994.49		12 156 924 994.49	
<b>Own funds of other financial sectors</b>					
Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies - total	R0410	2 854 040 533.47	2 854 040 533.47	0.00	0.00
Institutions for occupational retirement provision	R0420				
Non regulated entities carrying out financial activities	R0430				
Total own funds of other financial sectors	R0440	2 854 040 533.47	2 854 040 533.47	0.00	0.00
<b>Own funds when using the D&amp;A, exclusively or in combination of method 1</b>					
Own funds aggregated when using the D&A and combination of method	R0450				
Own funds aggregated when using the D&A and combination of method net of IGT	R0460				
Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A )	R0520	54 393 378 429.63	37 216 395 038.06	1 604 458 454.33	15 572 524 937.24
Total available own funds to meet the minimum consolidated group SCR	R0530	42 236 453 435.14	37 216 395 038.06	1 604 458 454.33	3 415 599 942.75
Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A )	R0560	46 148 461 339.72	37 216 395 038.06	1 604 458 454.33	7 327 607 847.34
Total-eligible own funds to meet the minimum consolidated group SCR	R0570	39 894 031 510.48	37 216 395 038.06	1 604 458 454.33	1 073 178 018.09
<b>Consolidated Group SCR</b>	R0590	15 815 211 470.63			
<b>Minimum consolidated Group SCR</b>	R0610	5 365 890 090.46			
<b>Ratio of Eligible own funds to the consolidated Group SCR (excluding other financial sectors and the undertakings included via D&amp;A )</b>	R0630				
<b>Ratio of Eligible own funds to Minimum Consolidated Group SCR</b>	R0650	7.43			
<b>Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&amp;A )</b>	R0660	49 002 501 873.19	40 070 435 571.52	1 604 458 454.33	7 327 607 847.34
<b>SCR for entities included with D&amp;A method</b>	R0670				
<b>Group SCR</b>	R0680	15 815 211 470.63			
<b>Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&amp;A</b>	R0690	3.10			
<b>Reconciliation reserve</b>					
Excess of assets over liabilities	R0700	40 388 523 615.16			
Own shares (held directly and indirectly)	R0710				
Foreseeable dividends, distributions and charges	R0720				
Other basic own fund items	R0730	20 320 066 499.00			
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	0.00			
Other non available own funds	R0750				
<b>Reconciliation reserve</b>	R0760	20 068 457 116.16			
<b>Expected profits</b>					
Expected profits included in future premiums (EPIFP) - Life business	R0770	13 139 503 079.91			
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	0.00			
<b>Total Expected profits included in future premiums (EPIFP)</b>	R0790	13 139 503 079.91			

## S.25.01.04

## Solvency Capital Requirement - for groups on Standard Formula

Article 112

Z0010

No

		Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
		C0030	C0040	C0050
Market risk	R0010	4 434 970 876.22	137 927 667 856.29	0.00
Counterparty default risk	R0020	253 958 595.32	2 842 761 786.63	0.00
Life underwriting risk	R0030	11 029 097 690.96	77 262 138 613.09	0.00
Health underwriting risk	R0040	373 835 695.11	373 835 695.11	0.00
Non-life underwriting risk	R0050	444 691 766.67	444 691 766.67	0.00
Diversification	R0060	-3 415 218 864.48	-43 611 989 415.36	
Intangible asset risk	R0070			
<b>Basic Solvency Capital Requirement</b>	<b>R0100</b>	<b>13 121 335 759.81</b>	<b>175 239 106 302.42</b>	
<b>Calculation of Solvency Capital Requirement</b>				
Adjustment due to RFF/MAP nSCR aggregation	R0120		0.00	
Operational risk	R0130		2 978 631 140.85	
Loss-absorbing capacity of technical provisions	R0140		-161 815 678 603.22	
Loss-absorbing capacity of deferred taxes	R0150		-1 746 843 145.39	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160			
<b>Solvency Capital Requirement excluding capital add-on</b>	<b>R0200</b>	<b>14 655 215 694.67</b>		
Capital add-ons already set	R0210			
<b>Solvency capital requirement for undertakings under consolidated method</b>	<b>R0220</b>	<b>15 815 211 470.63</b>		
<b>Other information on SCR</b>				
Capital requirement for duration-based equity risk sub-module	R0400		0.00	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410			
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	R0420		0.00	
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430		0.00	
Diversification effects due to RFF nSCR aggregation for article 304	R0440		0.00	
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450		No adjustment	
Net future discretionary benefits	R0460		217 070 358 522.19	
Minimum consolidated group solvency capital requirement	R0470		5 365 890 090.46	
<b>Information on other entities</b>				
Capital requirement for other financial sectors (Non-insurance capital requirements)	R0500		1 159 995 775.96	
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		1 159 995 775.96	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	R0520			
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-regulated entities carrying out financial activities	R0530			
Capital requirement for non-controlled participation requirements	R0540			
Capital requirement for residual undertakings	R0550			
<b>Overall SCR</b>				
SCR for undertakings included via D and A	R0560			
<b>Solvency capital requirement</b>	<b>R0570</b>	<b>15 815 211 470.63</b>		

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Undertakings in the scope of the group

Identification code and type of code of the undertaking	Country	Legal Name of the undertaking	Type of undertaking	Legal form	Category (mutual/non mutual)	Supervisory Authority	Ranking criteria (in the group currency)										Criteria of influence						Inclusion in the scope of Group supervision		Group solvency calculation
							Total Balance Sheet (for EEA (re)insurance undertakings)	Total Balance Sheet (for other regulated undertakings)	Total Balance Sheet (non-regulated undertakings)	Written premium ceded under IFRS or local GAAP for insurance undertakings	Turn over defined as the gross revenue under IFRS or local GAAP for other types of undertakings or insurance holding	Underwriting performance	Investment performance	Total performance	Accounting standard	% 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	
							C0020	C0010	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180	C0190	C0200
SC938708606	NORWAY	Samal Landspenstene	Life undertakings	GS	Mutual	Finanstilsynet	714 188 511 246,21			50 161 054 339,29	0,00	-3 084 130 550,00	17 113 628 219,99	-760 241 184,12	Local GAAP	100,0000%	100,0000%	100,0000%		Dominant	100,0000%	into scope of group supervision	2000-01-22	Method 1: Full consolidation	
SC968437666	NORWAY	P Kapitalforvaltning	Investment firms and	AKS	Non-mutual	Finanstilsynet	12 817 481,68			155 778 519,14	0,00	0,00	3 380 433,06	Local GAAP	100,0000%	100,0000%	100,0000%		Significant	100,0000%	scope of group supervision	2000-01-22	Method 1: Sectoral rules		
SC970896856	NORWAY	RP Skadeforsikring	Non-Life undertaking	AKS	Non-mutual	Finanstilsynet	5 528 094 708,05			1 934 247 514,46	0,00	0,00	94 803 383,81	Local GAAP	100,0000%	100,0000%	100,0000%		Significant	100,0000%	scope of group supervision	2000-01-22	Method 1: Full consolidation		
SC993749532	NORWAY	KLP Banken AS	Investment firms and	AKS	Non-mutual	Finanstilsynet	47 481 859 555,79			354 600 821,06			0,00	121 046 112,56	Local GAAP	100,0000%	100,0000%	100,0000%		Significant	100,0000%	scope of group supervision	2000-01-22	Method 1: Sectoral rules	