

S.01.02.01**Basic Information - General**

Undertaking name
 Undertaking identification code
 Type of undertaking
 Country of authorisation
 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 SCR
 Use of undertaking specific parameters
 Ring-fenced funds
 Matching adjustment
 Volatility adjustment
 Transitional measure on the risk-free interest rate
 Transitional measure on technical provisions
 Initial submission or re-submission
 Exemption of reporting ECAI information
 URL to the webpage where the Solvency and Financial Condition Report (SFCR) is disclosed
 Direct URL to download the Solvency and Financial Condition Report (SFCR) corresponding to this financial year reporting obligation (R0090)
 Ad hoc XBRL technical field 1
 Ad hoc XBRL technical field 2
 Ad hoc XBRL technical field 3

C0010

R0010	Kommunal Landspensjonskasse
R0020	SC/938708606
R0040	Life undertakings
R0050	NORWAY
R0070	Norwegian
R0080	2022-03-24
R0081	2021-12-31
R0090	2021-12-31
R0100	Regular reporting
R0110	NOK
R0120	Local GAAP
R0130	Standard formula
R0140	Don't use undertaking specific
R0150	Not reporting activity by RFF
R0170	No use of matching adjustment
R0180	Use of volatility adjustment
R0190	No use of transitional measure on the
R0200	Use of transitional measure on technical
R0210	Initial submission
R0250	Not exempted
R0255	https://www.klp.no/om-klp/finans-og-
R0260	https://www.klp.no/om-klp/finans-og-
R0990	
R0991	
R0992	

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Balance sheet

	Solvency II value		Statutory accounts value	
		C0010		C0020
Assets				
Goodwill	R0010			
Deferred acquisition costs	R0020			
Intangible assets	R0030			726 548 597.39
Deferred tax assets	R0040	282 129 589.06		-0.47
Pension benefit surplus	R0050			
Property, plant & equipment held for own use	R0060	41 300 508.63		41 300 508.63
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	607 885 583 435.11		598 953 183 453.18
Property (other than for own use)	R0080	1 004 262 059.75		1 004 262 059.75
Holdings in related undertakings, including participations	R0090	80 754 577 316.84		84 154 314 766.99
Equities	R0100	59 369 296 766.65		53 349 947 578.15
Equities - listed	R0110	50 500 358 724.65		
Equities - unlisted	R0120	8 868 938 042.00		
Bonds	R0130	273 673 291 748.93		260 553 759 100.97
Government Bonds	R0140	47 829 369 436.56		
Corporate Bonds	R0150	225 843 922 312.37		
Structured notes	R0160			
Collateralised securities	R0170			
Collective Investments Undertakings	R0180	189 192 845 273.30		196 111 609 871.65
Derivatives	R0190	2 625 202 850.42		2 513 182 656.46
Deposits other than cash equivalents	R0200	1 266 107 419.21		1 266 107 419.21
Other investments	R0210			
Assets held for index-linked and unit-linked contracts	R0220			0.00
Loans and mortgages	R0230	90 848 449 403.15		90 710 347 211.28
Loans on policies	R0240			
Loans and mortgages to individuals	R0250	2 985 569 099.37		
Other loans and mortgages	R0260	87 862 880 303.78		
Reinsurance recoverables from:	R0270			
Non-life and health similar to non-life	R0280			
Non-life excluding health	R0290			
Health similar to non-life	R0300			
Life and health similar to life, excluding health and index-linked and unit-linked	R0310			
Health similar to life	R0320			
Life excluding health and index-linked and unit-linked	R0330			
Life index-linked and unit-linked	R0340			
Deposits to cedants	R0350			
Insurance and intermediaries receivables	R0360	905 037 464.15		905 037 464.15
Reinsurance receivables	R0370			
Receivables (trade, not insurance)	R0380	502 163 435.35		502 163 435.35
Own shares (held directly)	R0390			
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400			
Cash and cash equivalents	R0410	12 055 972 617.47		13 241 534 742.55
Any other assets, not elsewhere shown	R0420	1 667 874 793.29		1 667 874 793.29
Total assets	R0500	714 188 511 246.21		706 747 990 205.35
		Solvency II value		Statutory accounts value
		C0010		C0020
Liabilities				
Technical provisions - non-life	R0510			
Technical provisions - non-life (excluding health)	R0520			
Technical provisions calculated as a whole	R0530			
Best Estimate	R0540			
Risk margin	R0550			
Technical provisions - health (similar to non-life)	R0560			
Technical provisions calculated as a whole	R0570			
Best Estimate	R0580			
Risk margin	R0590			
Technical provisions - life (excluding index-linked and unit-linked)	R0600	655 632 619 176.89		653 754 203 403.00
Technical provisions - health (similar to life)	R0610			
Technical provisions calculated as a whole	R0620			
Best Estimate	R0630			
Risk margin	R0640			
Technical provisions - life (excluding health and index-linked and unit-linked)	R0650	655 632 619 176.89		653 754 203 403.00
Technical provisions calculated as a whole	R0660			0.00
Best Estimate	R0670	642 508 048 819.01		
Risk margin	R0680	13 124 570 357.87		
Technical provisions - index-linked and unit-linked	R0690			
Technical provisions calculated as a whole	R0700			
Best Estimate	R0710			
Risk margin	R0720			
Other technical provisions	R0730			
Contingent liabilities	R0740	0.00		
Provisions other than technical provisions	R0750	800 009 318.10		800 009 318.10
Pension benefit obligations	R0760	553 431 541.10		553 431 541.10
Deposits from reinsurers	R0770			
Deferred tax liabilities	R0780	827 031 501.36		443 852 177.50
Derivatives	R0790	3 269 959 833.58		2 004 425 993.24
Debts owed to credit institutions	R0800			
Financial liabilities other than debts owed to credit institutions	R0810	1 651 170 684.73		1 651 170 684.73
Insurance & intermediaries payables	R0820	766 711 982.19		766 711 982.19
Reinsurance payables	R0830			
Payables (trade, not insurance)	R0840	471 250 567.85		471 250 567.85
Subordinated liabilities	R0850	4 750 964 612.08		4 604 266 627.86
Subordinated liabilities not in Basic Own Funds	R0860			
Subordinated liabilities in Basic Own Funds	R0870	4 750 964 612.08		4 604 266 627.86
Any other liabilities, not elsewhere shown	R0880	5 382 290 853.92		1 011 835 495.92
Total liabilities	R0900	674 105 440 071.80		666 061 157 791.49
Excess of assets over liabilities	R1000	40 083 071 174.41		40 686 832 413.86

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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
Premiums written																		
Gross - Direct Business	R0110	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	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	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	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	R0200	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
Premiums earned																		
Gross - Direct Business	R0210	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	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	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	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	R0300	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
Claims incurred																		
Gross - Direct Business	R0310	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	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	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	R0400	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
Changes in other technical provisions																		
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
Expenses incurred																		
Administrative expenses																		
Gross - Direct Business	R0610	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	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	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	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
Investment management expenses																		
Gross - Direct Business	R0710	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	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	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	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
Claims management expenses																		
Gross - Direct Business	R0810	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	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	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	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
Acquisition expenses																		
Gross - Direct Business	R0910	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	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	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	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
Overhead expenses																		
Gross - Direct Business	R1010	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	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	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	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
Other expenses																		
Gross	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
Net	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	0.00

	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	
Premiums written									
Gross	R1410	0.00	50 161 054 339.00	0.00	0.00	0.00	0.00	0.00	#####
Reinsurers' share	R1420	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	R1500	0.00	50 161 054 339.00	0.00	0.00	0.00	0.00	0.00	#####
Premiums earned									
Gross	R1510	0.00	50 161 054 339.00	0.00	0.00	0.00	0.00	0.00	#####
Reinsurers' share	R1520	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	R1600	0.00	50 161 054 339.00	0.00	0.00	0.00	0.00	0.00	#####
Claims incurred									
Gross	R1610	0.00	81 128 181 110.00	0.00	0.00	0.00	0.00	0.00	#####
Reinsurers' share	R1620	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	R1700	0.00	81 128 181 110.00	0.00	0.00	0.00	0.00	0.00	#####
Changes in other technical provisions				</					

Net	R2200	0.00	198 419 051.13	0.00	0.00	0.00	0.00	0.00	0.00	198 419 051.13
Acquisition expenses										
Gross	R2210	0.00	165 109 640.44	0.00	0.00	0.00	0.00	0.00	0.00	165 109 640.44
Reinsurers' share	R2220	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	R2300	0.00	165 109 640.44	0.00	0.00	0.00	0.00	0.00	0.00	165 109 640.44
Overhead expenses										
Gross	R2310	0.00	574 118 101.92	0.00	0.00	0.00	0.00	0.00	0.00	574 118 101.92
Reinsurers' share	R2320	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	R2400	0.00	574 118 101.92	0.00	0.00	0.00	0.00	0.00	0.00	574 118 101.92
Other expenses	R2500									0.00
Total expenses	R2600									1 388 604 924.40
Total amount of surrenders	R2700	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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Life and Health SLT Technical Provisions

Technical provisions calculated as a whole

Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole

Technical provisions calculated as a sum of BE and RM

Best Estimate

Gross Best Estimate

Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default

Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses

Recoverables from SPV before adjustment for expected losses

Recoverables from Finite Re before adjustment for expected losses

Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default

Best estimate minus recoverables from reinsurance/SPV and Finite Re

Risk Margin

Amount of the transitional on Technical Provisions

Technical Provisions calculated as a whole

Best estimate

Risk margin

Technical provisions - total

Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total

Best Estimate of products with a surrender option

Gross BE for Cash flow

Cash out-flows

Future guaranteed and discretionary benefits

Future guaranteed benefits

Future discretionary benefits

Future expenses and other cash out-flows

Cash in-flows

Future premiums

Other cash in-flows

Percentage of gross TP calculated using approximations

Surrender value

Best estimate subject to transitional of the interest rate

Technical provisions without transitional on interest rate

Best estimate subject to volatility adjustment

Technical provisions without volatility adjustment and without others transitional measures

Best estimate subject to matching adjustment

Technical provisions without matching adjustment and without all the others

	Index-linked and unit-linked insurance				Other life insurance	
	Insurance with profit participation	Contracts without options and guarantees	Contracts with options and guarantees		Contracts without options and guarantees	
	C0020	C0030	C0040	C0050	C0060	C0070
R0010	0.00					
R0020						
R0030	646 557 838 104.67					
R0040						
R0050						
R0060						
R0070						
R0080						
R0090	646 557 838 104.67					
R0100	13 207 295 771.99					
R0110						
R0120	-4 049 789 285.66					
R0130	-82 725 414.12					
R0200	655 632 619 176.89					
R0210	655 632 619 176.89					
R0220						
R0230						
R0240	472 859 393 281.73					
R0250	217 070 358 522.19					
R0260	16 448 950 072.43					
R0270	59 820 863 771.68					
R0280	0.00					
R0290						
R0300	646 557 838 104.67					
R0310						
R0320						
R0330	646 557 838 104.67					
R0340	659 648 352 833.87					
R0350	0.00					
R0360	659 765 133 876.66					

Contracts with options and guarantees	Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance					Total (Life other than health insurance, incl. Unit-Linked)	Health insurance (direct business)		Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)	
		Insurance with profit participation on Accepted reinsurance (Gross)	Index-linked and unit-linked insurance on Accepted reinsurance (Gross)	Other life insurance on Accepted reinsurance (Gross)	Annuities stemming from non-life accepted insurance contracts and relating to insurance obligation other than health insurance	Contracts without options and guarantees		Contracts with options and guarantees					
C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180	C0190	C0200	C0210
							0.00						
							646 557 838 104.67						
							646 557 838 104.67						
							13 207 295 771.99						
							-4 049 789 285.66						
							-82 725 414.12						
							655 632 619 176.89						
							655 632 619 176.89						
							689 929 751 803.92						
							472 859 393 281.73						
							217 070 358 522.19						
							16 448 950 072.43						
							59 820 863 771.68						
							0.00						
							646 557 838 104.67						
							646 557 838 104.67						
							659 648 352 833.87						
							0.00						
							659 765 133 876.66						

Annex I

S.22.01.01

Impact of long term guarantees measures and transitionals

		Amount with Long Term Guarantee measures and transitionals	Impact of th				
			Without transitional on technical provisions	Impact of transitional on technical provisions	Without transitional on interest rate	Impact of transitional on interest rate	
			C0010	C0020	C0030	C0040	C0050
Technical provisions	R0010	655 632 619 176.89	659 765 133 876.66	4 132 514 699.78	659 765 133 876.66	0.00	
Basic own funds	R0020	44 834 035 786.49	40 701 521 086.71	-4 132 514 699.78	40 701 521 086.71	0.00	
Excess of assets over liabilities	R0030	40 083 071 174.41	35 950 556 474.63	-4 132 514 699.78	35 950 556 474.63	0.00	
Restricted own funds due to ring-fencing and matching portfolio	R0040	0.00	0.00	0.00	0.00	0.00	
Eligible own funds to meet Solvency Capital Requirement	R0050	48 842 605 360.05	44 710 090 660.28	-4 132 514 699.78	44 710 090 660.28	0.00	
Tier 1	R0060	41 687 529 628.74	37 555 014 928.96	-4 132 514 699.78	37 555 014 928.96	0.00	
Tier 2	R0070	7 155 075 731.32	7 155 075 731.32	0.00	7 155 075 731.32	0.00	
Tier 3	R0080	0.00	0.00	0.00	0.00	0.00	
Solvency Capital Requirement	R0090	14 310 151 462.63	14 310 151 462.63	0.00	14 310 151 462.63	0.00	
Eligible own funds to meet MCR	R0100	42 671 028 289.02	38 538 513 589.24	-4 132 514 699.78	38 538 513 589.24	0.00	
Minimum Capital Requirement	R0110	4 917 493 301.40	4 917 493 301.40	0.00	4 917 493 301.40	0.00	

ie LTG measures and transitionals (Step-by-step approach)

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
C0060	C0070	C0080	C0090	C0100
659 648 352 833.87	-116 781 042.79	659 648 352 833.87	0.00	4 015 733 656.98
40 818 302 129.50	116 781 042.79	40 818 302 129.50	0.00	-4 015 733 656.99
36 067 337 517.42	116 781 042.79	36 067 337 517.42	0.00	-4 015 733 656.99
0.00	0.00	0.00	0.00	0.00
44 994 388 546.76	284 297 886.48	44 994 388 546.76	0.00	-3 848 216 813.30
37 671 795 971.75	116 781 042.79	37 671 795 971.75	0.00	-4 015 733 656.99
7 322 592 575.01	167 516 843.69	7 322 592 575.01	0.00	167 516 843.69
0.00	0.00	0.00	0.00	0.00
14 645 185 150.01	335 033 687.38	14 645 185 150.01	0.00	335 033 687.38
38 795 484 308.84	256 970 719.60	38 795 484 308.84	0.00	-3 875 543 980.17
5 618 441 685.46	700 948 384.06	5 618 441 685.46	0.00	700 948 384.06

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Own funds

Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35

Ordinary share capital (gross of own shares)
 Share premium account related to ordinary share capital
 Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings
 Subordinated mutual member accounts
 Surplus funds
 Preference shares
 Share premium account related to preference shares
 Reconciliation reserve
 Subordinated liabilities
 An amount equal to the value of net deferred tax assets
 Other own fund items approved by the supervisory authority as basic own funds not specified above

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
R0010	0.00	0.00			
R0030					
R0040	19 830 972 714.00	19 830 972 714.00			
R0050					
R0070					
R0090					
R0110					
R0130	20 252 098 460.41	20 252 098 460.41			
R0140	4 750 964 612.08		1 604 458 454.33	3 146 506 157.75	
R0160	0.00				0.00
R0180					
R0220					
R0230					
R0290	44 834 035 786.49	40 083 071 174.41	1 604 458 454.33	3 146 506 157.75	0.00
R0300					
R0310	12 156 924 994.49			12 156 924 994.49	
R0320					
R0330					
R0340					
R0350					
R0360					
R0370					
R0390					

Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds

Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds

Deductions

Deductions for participations in financial and credit institutions

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
 Other ancillary own funds

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
R0400	12 156 924 994.49			12 156 924 994.49	
R0500	56 990 960 780.98	40 083 071 174.41	1 604 458 454.33	15 303 431 152.24	0.00
R0510	44 834 035 786.49	40 083 071 174.41	1 604 458 454.33	3 146 506 157.75	
R0540	48 842 605 360.05	40 083 071 174.41	1 604 458 454.33	7 155 075 731.32	0.00
R0550	42 671 028 289.02	40 083 071 174.41	1 604 458 454.33	983 498 660.28	
R0580	14 310 151 462.63				
R0600	4 917 493 301.40				
R0620	3.41				
R0640	8.68				

Total ancillary own funds

Available and eligible own funds

Total available own funds to meet the SCR
 Total available own funds to meet the MCR
 Total eligible own funds to meet the SCR
 Total eligible own funds to meet the MCR

SCR

MCR

Ratio of Eligible own funds to SCR

Ratio of Eligible own funds to MCR

C0060

Reconciliation reserve

Excess of assets over liabilities

Own shares (held directly and indirectly)

Foreseeable dividends, distributions and charges

Other basic own fund items

Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds

Reconciliation reserve**Expected profits**

Expected profits included in future premiums (EPIFP) - Life business

Expected profits included in future premiums (EPIFP) - Non- life business

Total Expected profits included in future premiums (EPIFP)

R0700	40 083 071 174.41				
R0710					
R0720					
R0730	19 830 972 714.00				
R0740	0.00				
R0760	20 252 098 460.41				
R0770	13 139 503 079.91				
R0780	0.00				
R0790	13 139 503 079.91				

S.25.01.01

Solvency Capital Requirement - for undertakings 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 4 619 323 666.63	138 262 782 647.74	0.00
Counterparty default risk	R0020 142 727 328.96	2 731 530 520.26	0.00
Life underwriting risk	R0030 11 029 097 690.96	77 262 138 613.09	0.00
Health underwriting risk	R0040		
Non-life underwriting risk	R0050		
Diversification	R0060 -2 768 486 409.26	-42 959 298 419.50	
Intangible asset risk	R0070		
Basic Solvency Capital Requirement	R0100 13 022 662 277.29	175 297 153 361.59	

Calculation of Solvency Capital Requirement

Adjustment due to RFF/MAP nSCR aggregation
Operational risk
Loss-absorbing capacity of technical provisions
Loss-absorbing capacity of deferred taxes
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC

Solvency Capital Requirement excluding capital add-on

Capital add-on already set

Solvency capital requirement

Other information on SCR

Capital requirement for duration-based equity risk sub-module
Total amount of Notional Solvency Capital Requirements for remaining part
Total amount of Notional Solvency Capital Requirement for ring fenced funds
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios
Diversification effects due to RFF nSCR aggregation for article 304
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation
Net future discretionary benefits

R0120

	C0100
R0120	0.00
R0130	2 909 510 271.47
R0140	-162 274 491 084.30
R0150	-1 622 021 086.13
R0160	
R0200	14 310 151 462.63
R0210	
R0220	14 310 151 462.63
R0400	0.00
R0410	
R0420	0.00
R0430	0.00
R0440	0.00
R0450	No adjustment
R0460	217 070 358 522.19

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

Linear formula component for non-life insurance and reinsurance obligations

		C0010
MCR _{NL} Result	R0010	

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

Linear formula component for life insurance and reinsurance obligations

		C0040
MCR _L Result	R0200	4 917 493 301.40

	Net (of reinsurance/SPV) best estimate and TP calculated as a whole provisions		Net (of reinsurance/SPV) total capital at risk
	C0050	C0060	
Obligations with profit participation - guaranteed benefits	R0210	429 487 479 582.48	
Obligations with profit participation - future discretionary benefits	R0220	217 070 358 522.19	
Index-linked and unit-linked insurance obligations	R0230	0.00	
Other life (re)insurance and health (re)insurance obligations	R0240	0.00	
Total capital at risk for all life (re)insurance obligations	R0250		448 736 000 000.00

Overall MCR calculation

		C0070
Linear MCR	R0300	4 917 493 301.40
SCR	R0310	14 310 151 462.63
MCR cap	R0320	6 439 568 158.18
MCR floor	R0330	3 577 537 865.66
Combined MCR	R0340	4 917 493 301.40
Absolute floor of the MCR	R0350	36 073 150.00

Minimum Capital Requirement	R0400	4 917 493 301.40
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