

S.02.01.01
Balance sheet

	Solvency II value	
	C0010	
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		
		700 818 387 192,32
		Solvency II value
		C0010
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		
		41 898 313 943,57
Excess of assets over liabilities		

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Premiums, claims and expenses by country

	Home Country	Country (by amount of gross premiums written) - non-life obligations	Total for top 5 countries and home country (by amount of gross premiums written) - non-life obligations
	C0080	C0090	C0140
R0010	C0080	C0090	C0140
	C0080	C0090	C0140
Premiums written			
Gross - Direct Business	R0110		
Gross - Proportional reinsurance accepted	R0120		
Gross - Non-proportional reinsurance accepted	R0130		
Reinsurers' share	R0140		
Net	R0200		
Premiums earned			
Gross - Direct Business	R0210		
Gross - Proportional reinsurance accepted	R0220		
Gross - Non-proportional reinsurance accepted	R0230		
Reinsurers' share	R0240		
Net	R0300		
Claims incurred			
Gross - Direct Business	R0310		
Gross - Proportional reinsurance accepted	R0320		
Gross - Non-proportional reinsurance accepted	R0330		
Reinsurers' share	R0340		
Net	R0400		
Changes in other technical provisions			
Gross - Direct Business	R0410		
Gross - Proportional reinsurance accepted	R0420		
Gross - Non-proportional reinsurance accepted	R0430		
Reinsurers' share	R0440		
Net	R0500		
Expenses incurred	R0550		
Other expenses	R1200		
Total expenses	R1300		

	Home Country	Country (by amount of gross premiums written) - life obligations	Total for top 5 countries and home country (by amount of gross premiums written) - life obligations
	C0220	C0230	C0280
R0010	C0220	C0230	C0280
	C0220	C0230	C0280
Premiums written			
Gross	R1410		
Reinsurers' share	R1420		
Net	R1500		
Premiums earned			
Gross	R1510		
Reinsurers' share	R1520		
Net	R1600		
Claims incurred			
Gross	R1610		
Reinsurers' share	R1620		
Net	R1700		
Changes in other technical provisions			
Gross	R1710		
Reinsurers' share	R1720		
Net	R1800		
Expenses incurred	R1900		
Other expenses	R2500		
Total expenses	R2600		

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	
Technical provisions	R0010	643 710 382 210,87	643 710 382 210,87	0,00	643 710 382 210,87	0,00	643 699 415 937,57	-10 966 273,30	643 699 415 937,57	0,00	-10 966 273,30
Basic own funds	R0020	43 001 399 345,65	43 001 399 345,65	0,00	43 001 399 345,65	0,00	43 012 365 618,95	10 966 273,30	43 012 365 618,95	0,00	10 966 273,30
Excess of assets over liabilities	R0030	41 898 313 943,57	41 898 313 943,57	0,00	41 898 313 943,57	0,00	41 909 280 216,87	10 966 273,30	41 909 280 216,87	0,00	10 966 273,30
Restricted own funds due to ring-fencing and matching portfolio	R0040	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Eligible own funds to meet Solvency Capital Requirement	R0050	45 672 482 584,13	45 672 482 584,13	0,00	45 672 482 584,13	0,00	45 708 106 072,61	35 623 488,48	45 708 106 072,61	0,00	35 623 488,48
Tier 1	R0060	38 325 419 544,26	38 325 419 544,26	0,00	38 325 419 544,26	0,00	38 336 385 817,56	10 966 273,30	38 336 385 817,56	0,00	10 966 273,30
Tier 2	R0070	7 347 063 039,87	7 347 063 039,87	0,00	7 347 063 039,87	0,00	7 371 720 255,04	24 657 215,18	7 371 720 255,04	0,00	24 657 215,18
Tier 3	R0080	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Solvency Capital Requirement	R0090	15 930 326 486,66	15 930 326 486,66	0,00	15 930 326 486,66	0,00	15 979 640 917,01	49 314 430,35	15 979 640 917,01	0,00	49 314 430,35

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Own funds

Basic own funds before deduction for participations in other financial sector

Ordinary share capital (gross of own shares)
 Non-available called but not paid in ordinary share capital at group level
 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
 Non-available subordinated mutual member accounts at group level
 Surplus funds
 Non-available surplus funds at group level
 Preference shares
 Non-available preference shares at group level
 Share premium account related to preference shares
 Non-available share premium account related to preference shares at group level
 Reconciliation reserve
 Subordinated liabilities
 Non-available subordinated liabilities at group level
 An 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
 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)
 Non-available minority interests at group level

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
R0010	220 000 000,00	220 000 000,00			
R0020					
R0030					
R0040	21 388 486 506,00	21 388 486 506,00			
R0050					
R0060					
R0070					
R0080					
R0090					
R0100					
R0110					
R0120					
R0130	15 345 620 848,36	15 345 620 848,36			
R0140	4 464 936 750,18		1 428 069 631,32	3 036 867 118,86	
R0150					
R0160	0,00				0,00
R0170					
R0180	4 944 206 589,21			4 944 206 589,21	
R0190					
R0200					
R0210					
R0220					
R0230	3 361 851 348,10	3 361 851 348,10			
R0240					
R0250					
R0260					
R0270					
R0280	3 361 851 348,10	3 361 851 348,10			

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 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
 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 - total
 Institutions for occupational retirement provision
 Non regulated entities carrying out financial activities
 Total own funds of other financial sectors

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

Own funds aggregated when using the D&A and combination of method
 Own funds aggregated when using the D&A and combination of method net of IGT
 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)
 Total available own funds to meet the minimum consolidated group SCR
 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)
 Total-eligible own funds to meet the minimum consolidated group SCR

Consolidated Group SCR

Minimum consolidated Group SCR

Ratio of Eligible own funds to the consolidated Group SCR (excluding other financial sectors and the undertakings included via D&A)

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
R0290	43 001 399 345,65	33 592 256 006,26	1 428 069 631,32	7 981 073 708,07	0,00
R0300					
R0310	12 963 247 680,58			12 963 247 680,58	
R0320					
R0330					
R0340					
R0350					
R0360					
R0370					
R0380					
R0390					
R0400	12 963 247 680,58			12 963 247 680,58	
R0410	3 305 093 906,69	3 305 093 906,69	0,00	0,00	
R0420					
R0430					
R0440	3 305 093 906,69	3 305 093 906,69	0,00	0,00	
R0450					
R0460					
R0520	55 964 647 026,23	33 592 256 006,26	1 428 069 631,32	20 944 321 388,65	0,00
R0530	43 001 399 345,65	33 592 256 006,26	1 428 069 631,32	7 981 073 708,07	
R0560	42 367 388 677,44	33 592 256 006,26	1 428 069 631,32	7 347 063 039,87	0,00
R0570	36 050 303 096,55	33 592 256 006,26	1 428 069 631,32	1 029 977 458,97	
R0590	15 930 326 486,66				
R0610	5 149 887 294,87				
R0630					

Ratio of Eligible own funds to Minimum Consolidated Group SCR

Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)

SCR for entities included with D&A method

Group SCR

Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
R0650	7,00				
R0660	45 672 482 584,13	36 897 349 912,94	1 428 069 631,32	7 347 063 039,87	0,00
R0670					
R0680	15 930 326 486,66				
R0690	2,87				

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

Other non available own 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)

	C0060
R0700	41 898 313 943,57
R0710	
R0720	
R0730	26 552 693 095,21
R0740	0,00
R0750	
R0760	15 345 620 848,36
R0770	12 953 728 644,66
R0780	0,00
R0790	12 953 728 644,66

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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	4 470 016 121,15	108 971 536 030,73	0,00
Counterparty default risk	R0020	386 137 501,02	3 225 384 957,56	0,00
Life underwriting risk	R0030	11 294 651 279,69	94 902 354 931,67	0,00
Health underwriting risk	R0040	389 996 551,66	389 996 551,66	0,00
Non-life underwriting risk	R0050	613 094 148,15	613 094 148,15	0,00
Diversification	R0060	-3 690 204 986,88	-45 413 818 517,15	
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	13 463 690 614,79	162 688 548 102,61	
Calculation of Solvency Capital Requirement		C0100		
Adjustment due to RFF/MAP nSCR aggregation	R0120		0,00	
Operational risk	R0130		2 914 152 323,05	
Loss-absorbing capacity of technical provisions	R0140		-148 999 369 867,53	
Loss-absorbing capacity of deferred taxes	R0150		-1 909 204 478,40	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160			
Solvency Capital Requirement excluding capital add-on	R0200	14 694 126 079,74		
Capital add-ons already set	R0210			
Solvency capital requirement for undertakings under consolidated method	R0220	15 930 326 486,66		
Other information on SCR				
Capital requirement for duration-based equity risk sub-module	R0400		0,00	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410			
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		207 805 818 579,43	
Minimum consolidated group solvency capital requirement	R0470		5 149 887 294,87	
Information on other entities				
Capital requirement for other financial sectors (Non-insurance capital requirements)	R0500		1 236 200 406,92	
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		1 236 200 406,92	
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			
Overall SCR				
SCR for undertakings included via D and A	R0560			
Solvency capital requirement	R0570	15 930 326 486,66		

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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 or 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 premiums net of reinsurance 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 companies	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			
							C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260			
SC932709036	NORWAY	Reemntal Leasjerestianselskap	Life undertakings	AS	Mutual	Finanslystet	697 431 416,732,44		53 577 085 236,11		0,00	-23 700 792,00	1,66 655 490,98	5 211 066 484,41	Local GAAP	100,0000%	100,0000%	Dominant	100,0000%	Included into scope of group supervision	2000-01-22	Method 1, Full consolidation					
SC968417666	NORWAY	KLP Kapitalforvaltn AS	Credit institutions, investment firms and financial institution	AKS	Non-mutual	Finanslystet	40 903 415,41		155 704 945,44		0,00	0,00	16 903 132,21	Local GAAP	100,0000%	100,0000%	100,0000%	Significant	100,0000%	Not included into scope of group supervision (art. 214 a)	2000-01-22	Method 1, Sectoral rules					
SC97090856	NORWAY	KLP Skadeforsikring AS	Non-IOR undertakings	AKS	Non-mutual	Finanslystet	5 956 466 795,75		2 206 824 761,08		0,00	0,00	14 511 920,04	Local GAAP	100,0000%	100,0000%	100,0000%	Significant	100,0000%	Not included into scope of group supervision (art. 214 a)	2000-01-22	Method 1, Full consolidation					
SC997129572	NORWAY	KLP Banker AS	Credit institutions, investment firms and financial institution	AKS	Non-mutual	Finanslystet	50 510 716 487,41		427 256 059,19		0,00	0,00	172 728 494,55	Local GAAP	100,0000%	100,0000%	100,0000%	Significant	100,0000%	Not included into scope of group supervision (art. 214 a)	2000-01-22	Method 1, Sectoral rules					