

A close-up photograph of a woman's face, smiling and looking upwards. Her hair is blonde and slightly messy. The image is overlaid with four horizontal bars of varying colors: a light pink bar at the top, a white bar, a dark red bar, and a light pink bar at the bottom. The background is a soft, warm gradient.

# APPENDIX 2: LIST OF PUBLIC QRT'S

## S.02.01.02

### Balance sheet

|   |              | Solvency II value<br>C0010 |
|---|--------------|----------------------------|
| <b>ASSETS</b>   |              |                            |
| Goodwill  | R0010        |                            |
| Deferred acquisition costs  | R0020        |                            |
| Intangible assets   | R0030        | 0                          |
| Deferred tax assets   | R0040        | 58,460,324                 |
| Pension benefit surplus   | R0050        | 0                          |
| Property, plant & equipment held for own use  | R0060        | 746,605                    |
| Investments<br>(other than assets held for index-linked and unit-linked contracts)        | R0070        | 13,794,673,781             |
| Property (other than for own use)   | R0080        | 726,321,461                |
| Holdings in related undertakings, including participations                                | R0090        | 522,143,054                |
| Equities  | R0100        | 667,960,103                |
| Equities - listed   | R0110        | 574,256,030                |
| Equities - unlisted   | R0120        | 93,704,073                 |
| Bonds   | R0130        | 11,256,586,722             |
| Government Bonds  | R0140        | 8,332,841,101              |
| Corporate Bonds   | R0150        | 2,712,230,162              |
| Structured notes  | R0160        | 149,085,401                |
| Collateralised securities   | R0170        | 62,430,057                 |
| Collective Investments Undertakings   | R0180        | 562,778,718                |
| Derivatives   | R0190        | 0                          |
| Deposits other than cash equivalents  | R0200        | 58,883,723                 |
| Other investments   | R0210        | 0                          |
| Assets held for index-linked and unit-linked contracts                                    | R0220        | 3,813,059,042              |
| Loans and mortgages   | R0230        | 5,028,249,815              |
| Loans on policies   | R0240        | 102,525,734                |
| Loans and mortgages to individuals  | R0250        | 4,403,492,294              |
| Other loans and mortgages   | R0260        | 522,231,787                |
| Reinsurance recoverables from:  | R0270        | 77,032,261                 |
| Non-life and health similar to non-life   | R0280        | 64,309,333                 |
| Non-life excluding health   | R0290        | 53,563,972                 |
| Health similar to non-life  | R0300        | 10,745,361                 |
| Life and health similar to life,<br>excluding health and index-linked and unit-linked     | R0310        | 12,722,928                 |
| Health similar to life  | R0320        | 0                          |
| Life excluding health and index-linked and unit-linked                                    | R0330        | 12,722,928                 |
| Life index-linked and unit-linked   | R0340        | 0                          |
| Deposits to cedants   | R0350        | 39,790,129                 |
| Insurance and intermediaries receivables  | R0360        | 48,631,315                 |
| Reinsurance receivables   | R0370        | 88,337,121                 |
| Receivables (trade, not insurance)  | R0380        | 62,643,612                 |
| Own shares (held directly)  | R0390        | 0                          |
| Amounts due in respect of own fund items<br>or initial fund called up but not yet paid in | R0400        | 0                          |
| Cash and cash equivalents   | R0410        | 237,489,222                |
| Any other assets, not elsewhere shown   | R0420        | 16,564,834                 |
| <b>TOTAL ASSETS</b>   | <b>R0500</b> | <b>23,265,678,063</b>      |

|   |              | Solvency II value<br>C0010 |
|---|--------------|----------------------------|
| <b>LIABILITIES</b>  |              | <b>0</b>                   |
| Technical provisions - non-life   | R0510        | 1,259,273,939              |
| Technical provisions - non-life (excluding health)                              | R0520        | 967,506,822                |
| Technical provisions calculated as a whole                                      | R0530        | 0                          |
| Best Estimate   | R0540        | 880,935,706                |
| Risk margin   | R0550        | 86,571,117                 |
| Technical provisions - health (similar to non-life)                             | R0560        | 291,767,117                |
| Technical provisions calculated as a whole                                      | R0570        | 0                          |
| Best Estimate   | R0580        | 271,384,788                |
| Risk margin   | R0590        | 20,382,329                 |
| Technical provisions - life (excluding index-linked and unit-linked)            | R0600        | 13,439,278,898             |
| Technical provisions - health (similar to life)                                 | R0610        | 0                          |
| Technical provisions calculated as a whole                                      | R0620        | 0                          |
| Best Estimate   | R0630        | 0                          |
| Risk margin   | R0640        | 0                          |
| Technical provisions - life (excluding health and index-linked and unit-linked) | R0650        | 13,439,278,898             |
| Technical provisions calculated as a whole                                      | R0660        | 0                          |
| Best Estimate   | R0670        | 13,201,552,305             |
| Risk margin   | R0680        | 237,726,593                |
| Technical provisions - index-linked and unit-linked                             | R0690        | 3,802,170,699              |
| Technical provisions calculated as a whole                                      | R0700        | 0                          |
| Best Estimate   | R0710        | 3,787,245,389              |
| Risk margin   | R0720        | 14,925,310                 |
| Other technical provisions  | R0730        | 0                          |
| Contingent liabilities  | R0740        | 0                          |
| Provisions other than technical provisions                                      | R0750        | 140,552,735                |
| Pension benefit obligations   | R0760        | 144,494,597                |
| Deposits from reinsurers  | R0770        | 109,014,947                |
| Deferred tax liabilities  | R0780        | 0                          |
| Derivatives   | R0790        | 59,780,331                 |
| Debts owed to credit institutions   | R0800        | 1,619,321,039              |
| Financial liabilities other than debts owed to credit institutions              | R0810        | 0                          |
| Insurance & intermediaries payables   | R0820        | 78,156,901                 |
| Reinsurance payables  | R0830        | 20,733,598                 |
| Payables (trade, not insurance)   | R0840        | 139,872,408                |
| Subordinated liabilities  | R0850        | 596,933,973                |
| Subordinated liabilities not in Basic Own Funds                                 | R0860        | 62,393,796                 |
| Subordinated liabilities in Basic Own Funds                                     | R0870        | 534,540,177                |
| Any other liabilities, not elsewhere shown                                      | R0880        | 11,152,334                 |
| <b>TOTAL LIABILITIES</b>  | <b>R0900</b> | <b>21,420,736,399</b>      |
| <b>EXCESS OF ASSETS OVER LIABILITIES</b>  | <b>R1000</b> | <b>1,844,941,664</b>       |

## S.05.01.02

### 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        |
| <b>PREMIUMS WRITTEN</b>                       |       |  |                             |                                 |                                   |                       |  |   |                             |                                 |                          |            |   |        |          |                             |       |              |
| Gross - Direct Business                       | R0110 | 27,560,627   | 35,215,513                  | 26,632,575                      | 180,458,756                       | 109,099,339           |  | 262,179,391                                 | 39,880,576                  | 0                               | 36,352,719               | 17,595,973 | 1,251,992   |        |          |                             |       | 736,227,460  |
| Gross - Proportional reinsurance accepted     | R0120 | 0  | 176,381                     | 110,515                         | 0                                 | 0                     |  | 61,599                                      | 236,954                     | 0                               | 0                        | 0          | 0   |        |          |                             |       | 585,449      |
| Gross - Non-proportional reinsurance accepted | R0130 |  |                             |                                 |                                   |                       |  |   |                             |                                 |                          |            |   |        |          |                             |       | 0            |
| Reinsurers' share                             | R0140 | 379,907  | 3,175,234                   | 859,269                         | 2,640,207                         | 844,682               |  | 23,089,303                                  | 1,001,279                   | 0                               | 0                        | 4,959,991  | 0   |        |          |                             |       | 37,459,770   |
| Net   | R0200 | 27,180,720   | 32,216,660                  | 25,883,820                      | 177,818,549                       | 108,254,657           |  | 239,151,688                                 | 39,116,251                  | 0                               | 36,352,719               | 12,635,982 | 1,251,992   |        |          |                             |       | 699,353,140  |
| <b>PREMIUMS EARNED</b>                        |       |  |                             |                                 |                                   |                       |  |   |                             |                                 |                          |            |   |        |          |                             |       |              |
| Gross - Direct Business                       | R0210 | 27,415,820   | 35,054,536                  | 26,614,314                      | 179,353,952                       | 107,562,933           |  | 259,258,624                                 | 39,820,205                  | 0                               | 35,875,200               | 17,365,857 | 1,250,200   |        |          |                             |       | 729,571,642  |
| Gross - Proportional reinsurance accepted     | R0220 | 0  | 176,381                     | 110,515                         | 0                                 | 0                     |  | 61,599                                      | 236,954                     | 0                               | 0                        | 0          | 0   |        |          |                             |       | 585,449      |
| Gross - Non-proportional reinsurance accepted | R0230 |  |                             |                                 |                                   |                       |  |   |                             |                                 |                          |            |   |        |          |                             |       | 3,619,661    |
| Reinsurers' share                             | R0240 | 379,907  | 3,175,234                   | 859,269                         | 6,128,315                         | 991,918               |  | 23,456,082                                  | 1,065,078                   | 0                               | 0                        | 4,959,991  | 0   |        |          |                             |       | 41,525,692   |
| Net   | R0300 | 27,035,913   | 32,055,683                  | 25,865,560                      | 173,225,636                       | 106,571,016           |  | 235,864,141                                 | 38,992,082                  | 0                               | 35,875,200               | 12,405,866 | 1,250,200   |        |          |                             |       | 692,750,847  |
| <b>CLAIMS INCURRED</b>                        |       |  |                             |                                 |                                   |                       |  |   |                             |                                 |                          |            |   |        |          |                             |       |              |
| Gross - Direct Business                       | R0310 | 15,981,652   | 11,177,437                  | 5,232,259                       | 84,320,660                        | 46,013,716            |  | 107,455,120                                 | 28,284,012                  | 10,000                          | 3,447,364                | 1,284,805  | 234,195   |        |          |                             |       | 303,441,219  |
| Gross - Proportional reinsurance accepted     | R0320 | 0  | 1,825,186                   | 103,064                         | 42,938                            | 20,687                |  | 2,751,555                                   | (19,823)                    | 0                               | 0                        | 0          | 0   |        |          |                             |       | 4,723,607    |
| Gross - Non-proportional reinsurance accepted | R0330 |  |                             |                                 |                                   |                       |  |   |                             |                                 |                          |            |   |        |          |                             |       | 0            |
| Reinsurers' share                             | R0340 | 262,504  | 3,602,563                   | (560,788)                       | (2,835,612)                       | 123,643               |  | 12,072,835                                  | 486,003                     | 0                               | 0                        | 0          | 0   |        |          |                             |       | 14,931,822   |
| Net   | R0400 | 15,719,148   | 9,400,060                   | 5,896,111                       | 87,199,209                        | 45,910,760            |  | 98,133,840                                  | 27,778,186                  | 10,000                          | 3,447,364                | 1,284,805  | 234,195   |        |          |                             |       | 293,233,003  |
| <b>CHANGES IN OTHER TECHNICAL PROVISIONS</b>  |       |  |                             |                                 |                                   |                       |  |   |                             |                                 |                          |            |   |        |          |                             |       |              |
| Gross - Direct Business                       | R0410 | (452,866)  | 160,754                     | 0                               | 0                                 | 0                     |  | (17,583,604)                                | 140,579                     | 10,000                          | 0                        | 0          | 0   |        |          |                             |       | (17,725,137) |
| Gross - Proportional reinsurance accepted     | R0420 | 0  | 25,541                      | (9,371)                         | (36,448)                          | (17,560)              |  | (102,504)                                   | (247,581)                   | 0                               | 0                        | 0          | 0   |        |          |                             |       | (387,923)    |
| Gross - Non-proportional reinsurance accepted | R0430 |  |                             |                                 |                                   |                       |  |   |                             |                                 |                          |            |   |        |          |                             |       | 0            |
| Reinsurers' share                             | R0440 |  |                             |                                 |                                   |                       |  |   |                             |                                 |                          |            |   |        |          |                             |       | 0            |
| Net   | R0500 | (452,866)  | 142,556                     | (9,371)                         | (36,448)                          | (17,560)              |  | (17,686,108)                                | (107,003)                   | 10,000                          | 0                        | 0          | 0   |        |          |                             |       | (18,156,800) |
| EXPENSES INCURRED                             | R0550 | 8,019,741  | 13,305,310                  | 6,188,013                       | 81,794,980                        | 49,422,582            |  | 114,902,428                                 | 25,478,757                  | 51,479                          | 35,273,444               | 11,300,126 | 527,269   |        |          |                             |       | 346,238,202  |
| OTHER EXPENSES                                | R1200 |  |                             |                                 |                                   |                       |  |   |                             |                                 |                          |            |   |        |          |                             |       | 2,503,891    |
| TOTAL EXPENSES                                | R1300 |  |                             |                                 |                                   |                       |  |   |                             |                                 |                          |            |   |        |          |                             |       | 348,742,093  |

|  | 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  | 592,671,208                         | 208,059,121                            | 162,385,324          |   |  |                              | 4,379,556        | 967,495,208   |
| Reinsurers' share                            | R1420  | 672,505                             | 0                                      | 6,058,517            |   |  |                              | 14,316           | 6,745,339     |
| Net  | R1500  | 591,998,703                         | 208,059,121                            | 156,326,806          |   |  |                              | 4,365,240        | 960,749,870   |
| <b>PREMIUMS EARNED</b>                       |  |                                     |  |                      |   |  |                              |                  |               |
| Gross  | R1510  | 592,671,208                         | 208,059,121                            | 162,385,324          |   |  |                              | 4,379,556        | 967,495,208   |
| Reinsurers' share                            | R1520  | 672,505                             | 0                                      | 6,058,517            |   |  |                              | 14,316           | 6,745,339     |
| Net  | R1600  | 591,998,703                         | 208,059,121                            | 156,326,806          |   |  |                              | 4,365,240        | 960,749,870   |
| <b>CLAIMS INCURRED</b>                       |  |                                     |  |                      |   |  |                              |                  |               |
| Gross  | R1610  | 1,307,649,503                       | 428,279,004                            | 73,252,522           |   |  |                              | 491,715          | 1,809,672,744 |
| Reinsurers' share                            | R1620  | 659,821                             | 0                                      | 1,083,486            |   |  |                              | 0                | 1,743,307     |
| Net  | R1700  | 1,306,989,683                       | 428,279,004                            | 72,169,036           |   |  |                              | 491,715          | 1,807,929,437 |
| <b>CHANGES IN OTHER TECHNICAL PROVISIONS</b> |  |                                     |  |                      |   |  |                              |                  |               |
| Gross  | R1710  | 552,608,708                         | 155,968,973                            | 4,443,759            |   |  |                              | (1,145,783)      | 711,875,657   |
| Reinsurers' share                            | R1720  | 425,220                             | 0                                      | (15,231)             |   |  |                              | 0                | 409,989       |
| Net  | R1800  | 552,183,488                         | 155,968,973                            | 4,458,991            |   |  |                              | (1,145,783)      | 711,465,668   |
| EXPENSES INCURRED                            | R1900  | 84,873,023                          | 20,692,376                             | 38,924,372           |   |  |                              | 2,837,461        | 147,327,232   |
| OTHER EXPENSES                               | R2500  |                                     |  |                      |   |  |                              |                  | 13,647,951    |
| TOTAL EXPENSES                               | R2600  |                                     |  |                      |   |  |                              |                  | 160,975,183   |

## S.22.01.04

### Impact of long term guarantees measures and transitionals

|   |       | Amount with Long Term<br>Guarantee measures and<br>transitionals | Impact of transitional<br>on technical provisions | Impact of transitional<br>on interest rate | Impact of volatility<br>adjustment set to zero | Impact of matching<br>adjustment set to zero |
|---|-------|--|---|--|--|--|
|   |       | C0010  | C0030   | C0050                                      | C0070  | C0090  |
| Technical provisions                                    | R0010 | 18,500,723,536   | 0   | 0  | 76,600,243                                     | 0  |
| Basic own funds   | R0020 | 2,239,481,841  | 0   | 0  | (57,450,182)                                   | 0  |
| Eligible own funds to meet Solvency Capital Requirement | R0050 | 2,250,384,520  | 0   | 0  | (57,450,182)                                   | 0  |
| Solvency Capital Requirement                            | R0090 | 1,125,046,294  | 0   | 0  | 24,065,653                                     | 0  |

## S.23.01.22

### Own funds

|  |              | Total                | Tier 1 -<br>unrestricted | Tier 1 -<br>restricted | Tier 2             | Tier 3            |
|--|--------------|----------------------|--------------------------|------------------------|--------------------|-------------------|
|  |              | C0010                | C0020                    | C0030                  | C0040              | C0050             |
| <b>BASIC OWN FUNDS BEFORE DEDUCTION FOR PARTICIPATIONS IN OTHER FINANCIAL SECTOR</b>   |              |                      |                          |                        |                    |                   |
| Ordinary share capital (gross of own shares)   | R0010        | 556,522,549          | 556,522,549              |                        | 0                  |                   |
| 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        |                      |                          |                        |                    |                   |
| Subordinated mutual member accounts  | R0050        |                      |                          |                        |                    |                   |
| Non-available subordinated mutual member accounts at group level   | R0060        |                      |                          |                        |                    |                   |
| Surplus funds  | R0070        | 86,568,001           | 86,568,001               |                        |                    |                   |
| 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        | 1,003,390,790        | 1,003,390,790            |                        |                    |                   |
| Subordinated liabilities   | R0140        | 534,540,177          |                          | 170,556,665            | 363,983,512        |                   |
| Non-available subordinated liabilities at group level  | R0150        |                      |                          |                        |                    |                   |
| An amount equal to the value of net deferred tax assets  | R0160        | 58,460,324           |                          |                        |                    | 58,460,324        |
| 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        |                      |                          |                        |                    |                   |
| 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        |                      |                          |                        |                    |                   |
| 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>  | <b>R0280</b> |                      |                          |                        |                    |                   |
| <b>TOTAL BASIC OWN FUNDS AFTER DEDUCTIONS</b>  | <b>R0290</b> | <b>2,239,481,841</b> | <b>1,646,481,340</b>     | <b>170,556,665</b>     | <b>363,983,512</b> | <b>58,460,324</b> |
| <b>ANCILLARY OWN FUNDS</b>   |              |                      |                          |                        |                    |                   |
| Unpaid and uncalled ordinary share capital callable on demand  | R0300        | 10,902,679           |                          |                        | 10,902,679         |                   |
| Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand                      | R0310        |                      |                          |                        |                    |                   |
| 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>   | <b>R0400</b> | <b>10,902,679</b>    |                          |                        | <b>10,902,679</b>  | <b>0</b>          |
| <b>OWN FUNDS OF OTHER FINANCIAL SECTORS</b>  |              |                      |                          |                        |                    |                   |
| Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies - total  | R0410        |                      |                          |                        |                    |                   |
| Institutions for occupational retirement provision   | R0420        |                      |                          |                        |                    |                   |
| Non regulated entities carrying out financial activities   | R0430        |                      |                          |                        |                    |                   |
| <b>TOTAL OWN FUNDS OF OTHER FINANCIAL SECTORS</b>  | <b>R0440</b> |                      |                          |                        |                    |                   |
| <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        | 2,250,384,520        | 1,646,481,340            | 170,556,665            | 374,886,191        | 58,460,324        |
| Total available own funds to meet the minimum consolidated group SCR   | R0530        | 2,181,021,516        | 1,646,481,340            | 170,556,665            | 363,983,512        |                   |
| 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        | 2,250,384,520        | 1,646,481,340            | 170,556,665            | 374,886,191        | 58,460,324        |
| Total eligible own funds to meet the minimum consolidated group SCR  | R0570        | 1,920,244,421        | 1,646,481,340            | 170,556,665            | 103,206,416        |                   |
| <b>MINIMUM CONSOLIDATED GROUP SCR</b>  | <b>R0610</b> | <b>516,032,081</b>   |                          |                        |                    |                   |
| <b>RATIO OF ELIGIBLE OWN FUNDS TO MINIMUM CONSOLIDATED GROUP SCR</b>   | <b>R0650</b> | <b>372%</b>          |                          |                        |                    |                   |
| <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>                             | <b>R0660</b> | <b>2,250,384,520</b> | <b>1,646,481,340</b>     | <b>170,556,665</b>     | <b>374,886,191</b> | <b>58,460,324</b> |
| <b>GROUP SCR</b>   | <b>R0680</b> | <b>1,125,046,294</b> |                          |                        |                    |                   |
| <b>RATIO OF ELIGIBLE OWN FUNDS TO GROUP SCR INCLUDING OTHER FINANCIAL SECTORS AND THE UNDERTAKINGS INCLUDED VIA D&amp;A</b>  | <b>R0690</b> | <b>200%</b>          |                          |                        |                    |                   |

|   |              | C0060                |
|---|--------------|----------------------|
| <b>RECONCILIATION RESERVE</b>   |              |                      |
| Excess of assets over liabilities   | R0700        | 1,844,941,664        |
| Own shares (held directly and indirectly)   | R0710        | 0                    |
| Foreseeable dividends, distributions and charges  | R0720        | 140,000,000          |
| Other basic own fund items  | R0730        | 701,550,874          |
| Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds | R0740        | 0                    |
| Other non available own funds   | R0750        | 0                    |
| <b>RECONCILIATION RESERVE</b>   | <b>R0760</b> | <b>1,003,390,790</b> |
| <b>EXPECTED PROFITS</b>   |              |                      |
| Expected profits included in future premiums (EPIFP) - Life business  | R0770        | 363,802,202          |
| Expected profits included in future premiums (EPIFP) - Non-life business                                    | R0780        | 38,716,692           |
| <b>TOTAL EXPECTED PROFITS INCLUDED IN FUTURE PREMIUMS (EPIFP)</b>   | <b>R0790</b> | <b>402,518,894</b>   |

## S.25.01.04

### Solvency Capital Requirement - for groups on Standard Formula

|  |       | Gross solvency capital requirement |
|--|-------|------------------------------------|
|  |       | C0040                              |
| Market risk  | R0010 | 826,908,106                        |
| Counterparty default risk  | R0020 | 179,116,996                        |
| Life underwriting risk   | R0030 | 419,341,676                        |
| Health underwriting risk   | R0040 | 81,794,071                         |
| Non-life underwriting risk   | R0050 | 265,156,706                        |
| Diversification  | R0060 | (560,247,449)                      |
| Intangible asset risk  | R0070 | 0                                  |
| Basic Solvency Capital Requirement   | R0100 | 1,212,070,106                      |
| Operational risk   | R0130 | 95,872,142                         |
| Loss-absorbing capacity of technical provisions  | R0140 | (61,201,187)                       |
| Loss-absorbing capacity of deferred taxes  | R0150 | (121,694,767)                      |
| Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC  | R0160 | 0                                  |
| Solvency Capital Requirement excluding capital add-on  | R0200 | 1,125,046,294                      |
| Capital add-ons already set  | R0210 | 0                                  |
| Solvency capital requirement for undertakings under consolidated method  | R0220 | 1,125,046,294                      |
| <b>OTHER INFORMATION ON SCR</b>  |       |                                    |
| Capital requirement for duration-based equity risk sub-module  | R0400 | 0                                  |
| Total amount of Notional Solvency Capital Requirements for remaining part  | R0410 | 0                                  |
| Total amount of Notional Solvency Capital Requirements for ring fenced funds   | R0420 | 0                                  |
| Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios  | R0430 | 0                                  |
| Diversification effects due to RFF nSCR aggregation for article 304  | R0440 | 0                                  |
| Minimum consolidated group solvency capital requirement  | R0470 | 516,032,081                        |
| <b>INFORMATION ON OTHER ENTITIES</b>   |       |                                    |
| Capital requirement for other financial sectors (Non-insurance capital requirements)   | R0500 | 0                                  |
| 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 | 0                                  |
| Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions   | R0520 | 0                                  |
| Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non- regulated entities carrying out financial activities   | R0530 | 0                                  |
| Capital requirement for non-controlled participation requirements  | R0540 | 0                                  |
| Capital requirement for residual undertakings  | R0550 | 0                                  |
| <b>OVERALL SCR</b>   |       |                                    |
| SCR for undertakings included via D and A  | R0560 | 0                                  |
| Solvency capital requirement   | R0570 | 1,125,046,294                      |



## S.32.01.22

### 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 | Criteria of influence |   |                 |                |                    |  | Inclusion in the scope of Group supervision |   | Group solvency calculation                                   |
|---|---------|--|---------------------|--|------------------------------|-----------------------|-----------------------|---|-----------------|----------------|--------------------|--|---|---|--|
|   |         |  |                     |  |                              |                       | % 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                 | C0180                 | C0190   | C0200           | C0210          | C0220              | C0230  | C0240                                       | C0250                                   | C0260  |
| SC/549300J5UIRMVZ0JBV45LU06194                          | LU      | ASSURCARD  | Other               | naamloze vennootschap                                    | non-mutual                   | NBB                   | 20%                   | 0%  | 20%             | Not material   | significant        | 20%  | Included into scope of group supervision    |   | Method 1: Adjusted equity method                             |
| SC/A5GWLFB3KM7YV2SFQL8406103                            | BE      | BELFIUS AUTO LEASE                                   | Other               | naamloze vennootschap                                    | non-mutual                   | NBB                   | 0%                    | 0%  | 0%              | none           | dominant           | 0%   | Included into scope of group supervision    |   | Method 1: Adjusted equity method                             |
| LEI/A5GWLFB3KM7YV2SFQL84                                | BE      | BELFIUS BANK   | Other               | naamloze vennootschap                                    | non-mutual                   | NBB                   | 0%                    | 0%  | 0%              | none           | dominant           | 0%   | Included into scope of group supervision    |   | Method 1: Adjusted equity method                             |
| SC/A5GWLFB3KM7YV2SFQL8406182                            | BE      | BELFIUS COMMERCIAL FINANCE                           | Other               | naamloze vennootschap                                    | non-mutual                   | NBB                   | 0%                    | 0%  | 0%              | none           | dominant           | 0%   | Included into scope of group supervision    |   | Method 1: Adjusted equity method                             |
| SC/A5GWLFB3KM7YV2SFQL8406210                            | BE      | BELFIUS IMMO   | Other               | naamloze vennootschap                                    | non-mutual                   | NBB                   | 0%                    | 0%  | 0%              | none           | dominant           | 0%   | Included into scope of group supervision    |   | Method 1: Adjusted equity method                             |
| LEI/549300J5UIRMVZ0JBV45                                | BE      | BELFIUS INSURANCE NV                                 | Composite insurer   | naamloze vennootschap                                    | non-mutual                   | NBB                   | 100%                  | 100%  | 100%            | none           | dominant           | 100%   | Included into scope of group supervision    |   | Method 1: Full consolidation                                 |
| SC/549300J5UIRMVZ0JBV45LU06005                          | LU      | BELFIUS INSURANCE SERVICES FINANCE                   | Other               | naamloze vennootschap                                    | non-mutual                   | NBB                   | 100%                  | 100%  | 100%            | none           | dominant           | 100%   | Included into scope of group supervision    |   | Method 1: Full consolidation                                 |
| LEI/5493006KHBRQ33GGR66                                 | BE      | BELFIUS INVESTMENT PARTNERS                          | Other               | naamloze vennootschap                                    | non-mutual                   | NBB                   | 0%                    | 0%  | 0%              | none           | dominant           | 0%   | Included into scope of group supervision    |   | Method 1: Adjusted equity method                             |
| SC/A5GWLFB3KM7YV2SFQL8409004                            | BE      | BELFIUS LEASE  | Other               | naamloze vennootschap                                    | non-mutual                   | NBB                   | 0%                    | 0%  | 0%              | none           | dominant           | 0%   | Included into scope of group supervision    |   | Method 1: Adjusted equity method                             |
| LEI/549300M3I16R11AUKB55                                | BE      | BELFIUS LEASE SERVICES                               | Other               | naamloze vennootschap                                    | non-mutual                   | NBB                   | 0%                    | 0%  | 0%              | none           | dominant           | 0%   | Included into scope of group supervision    |   | Method 1: Adjusted equity method                             |
| SC/549300J5UIRMVZ0JBV45BE06818                          | BE      | BELFIUS PART   | Other               | naamloze vennootschap                                    | non-mutual                   | NBB                   | 100%                  | 0%  | 100%            | Not material   | dominant           | 100%   | Included into scope of group supervision    |   | Method 1: Adjusted equity method                             |
| SC/549300J5UIRMVZ0JBV45BE06255                          | BE      | BELWING  | Other               | naamloze vennootschap                                    | non-mutual                   | NBB                   | 20%                   | 0%  | 20%             | Not material   | significant        | 20%  | Included into scope of group supervision    |   | Method 1: Adjusted equity method                             |
| SC/549300J5UIRMVZ0JBV45BE06902                          | BE      | CAPLINE  | Other               | naamloze vennootschap                                    | non-mutual                   | NBB                   | 75%                   | 75%   | 75%             | none           | dominant           | 75%  | Included into scope of group supervision    |   | Method 1: Adjusted equity method                             |
| SC/549300J5UIRMVZ0JBV45BE06997                          | BE      | CARING PEOPLE  | Other               | naamloze vennootschap                                    | non-mutual                   | NBB                   | 100%                  | 100%  | 100%            | none           | dominant           | 100%   | Included into scope of group supervision    |   | Method 1: Adjusted equity method                             |
| SC/549300J5UIRMVZ0JBV45BE06178                          | BE      | COQUELETS  | Other               | naamloze vennootschap                                    | non-mutual                   | NBB                   | 100%                  | 100%  | 100%            | none           | dominant           | 100%   | Included into scope of group supervision    |   | Method 1: Full consolidation                                 |
| LEI/549300JT8CKPUOIW9N24                                | BE      | CORONA   | Composite insurer   | naamloze vennootschap                                    | non-mutual                   | NBB                   | 100%                  | 100%  | 100%            | none           | dominant           | 100%   | Included into scope of group supervision    |   | Method 1: Full consolidation                                 |
| SC/A5GWLFB3KM7YV2SFQL8409002                            | BE      | CREFIUS  | Other               | naamloze vennootschap                                    | non-mutual                   | NBB                   | 0%                    | 0%  | 0%              | none           | dominant           | 0%   | Included into scope of group supervision    |   | Method 1: Adjusted equity method                             |
| SC/549300J5UIRMVZ0JBV45BE06279                          | BE      | DE HAAN VAKANTIEHUIZEN                               | Other               | naamloze vennootschap                                    | non-mutual                   | NBB                   | 25%                   | 25%   | 25%             | none           | dominant           | 25%  | Included into scope of group supervision    |   | Method 1: Adjusted equity method                             |
| SC/549300J5UIRMVZ0JBV45BE09003                          | BE      | ELANTIS  | Other               | naamloze vennootschap                                    | non-mutual                   | NBB                   | 100%                  | 100%  | 100%            | none           | dominant           | 100%   | Included into scope of group supervision    |   | Method 1: Adjusted equity method                             |
| SC/549300J5UIRMVZ0JBV45BE06179                          | BE      | IMMO MALVOZ  | Other               | besloten vennootschap met beperkte aansprakelijkheid     | non-mutual                   | NBB                   | 100%                  | 100%  | 100%            | none           | dominant           | 100%   | Included into scope of group supervision    |   | Method 1: Full consolidation                                 |
| SC/549300J5UIRMVZ0JBV45BE06297                          | BE      | IMMO SAINT MICHEL                                    | Other               | naamloze vennootschap                                    | non-mutual                   | NBB                   | 100%                  | 100%  | 100%            | none           | dominant           | 100%   | Included into scope of group supervision    |   | Method 1: Full consolidation                                 |
| SC/549300J5UIRMVZ0JBV45BE06240                          | BE      | IMMO TREFLES   | Other               | naamloze vennootschap                                    | non-mutual                   | NBB                   | 100%                  | 100%  | 100%            | none           | dominant           | 100%   | Included into scope of group supervision    |   | Method 1: Full consolidation                                 |
| SC/549300J5UIRMVZ0JBV45BE06181                          | BE      | IMMO ZEEDRIFT  | Other               | naamloze vennootschap                                    | non-mutual                   | NBB                   | 100%                  | 100%  | 100%            | none           | dominant           | 100%   | Included into scope of group supervision    |   | Method 1: Full consolidation                                 |
| SC/549300J5UIRMVZ0JBV45BE06239                          | BE      | IMMOACTIVITY   | Other               | naamloze vennootschap                                    | non-mutual                   | NBB                   | 100%                  | 100%  | 100%            | none           | dominant           | 100%   | Included into scope of group supervision    |   | Method 1: Full consolidation                                 |
| SC/549300J5UIRMVZ0JBV45BE06904                          | BE      | INTERFINANCE   | Other               | coöperatieve vennootschap met beperkte aansprakelijkheid | non-mutual                   | NBB                   | 75%                   | 75%   | 75%             | none           | dominant           | 75%  | Included into scope of group supervision    |   | Method 1: Full consolidation                                 |
| SC/549300J5UIRMVZ0JBV45BE06273                          | BE      | JAIMY  | Other               | naamloze vennootschap                                    | non-mutual                   | NBB                   | 89%                   | 89%   | 89%             | none           | dominant           | 89%  | Included into scope of group supervision    |   | Method 1: Adjusted equity method                             |
| SC/549300J5UIRMVZ0JBV45BE06272                          | BE      | JANE   | Other               | naamloze vennootschap                                    | non-mutual                   | NBB                   | 88%                   | 88%   | 88%             | none           | dominant           | 88%  | Included into scope of group supervision    |   | Method 1: Adjusted equity method                             |
| SC/549300J5UIRMVZ0JBV45BE06269                          | BE      | L'ECONOMIE POPULAIRE DE CINEY                        | Other               | coöperatieve vennootschap met beperkte aansprakelijkheid | non-mutual                   | NBB                   | 61%                   | 61%   | 10%             | none           | dominant           | 61%  | Included into scope of group supervision    |   | Method 1: Adjusted equity method                             |
| SC/549300J5UIRMVZ0JBV45BE06132                          | BE      | LEGROS RENIER - LES AMARANTES SEIGNEURIE DE LOVERVAL | Other               | naamloze vennootschap                                    | non-mutual                   | NBB                   | 100%                  | 100%  | 100%            | none           | dominant           | 100%   | Included into scope of group supervision    |   | Method 1: Full consolidation                                 |
| SC/549300J5UIRMVZ0JBV45BE06281                          | BE      | LES NEWS 24  | Other               | naamloze vennootschap                                    | non-mutual                   | NBB                   | 61%                   | 0%  | 61%             | Not material   | significant        | 61%  | Included into scope of group supervision    |   | Method 1: Adjusted equity method                             |
| SC/549300J5UIRMVZ0JBV45BE06131                          | BE      | LFB  | Other               | naamloze vennootschap                                    | non-mutual                   | NBB                   | 100%                  | 100%  | 100%            | none           | dominant           | 100%   | Included into scope of group supervision    |   | Method 1: Full consolidation                                 |
| SC/549300J5UIRMVZ0JBV45BE06283                          | BE      | M80 CAPITAL  | Other               | gewone commanditaire vennootschap                        | non-mutual                   | NBB                   | 19%                   | 19%   | 19%             | none           | dominant           | 19%  | Included into scope of group supervision    |   | Method 1: Adjusted equity method                             |
| SC/549300J5UIRMVZ0JBV45BE06278                          | BE      | OFFICO IMMO  | Other               | besloten vennootschap met beperkte aansprakelijkheid     | non-mutual                   | NBB                   | 100%                  | 100%  | 100%            | none           | dominant           | 100%   | Included into scope of group supervision    |   | Method 1: Full consolidation                                 |
| SC/549300J5UIRMVZ0JBV45BE06301                          | BE      | PHILADELPHUS   | Other               | naamloze vennootschap                                    | non-mutual                   | NBB                   | 100%                  | 100%  | 100%            | none           | dominant           | 100%   | Included into scope of group supervision    |   | Method 1: Full consolidation                                 |
| SC/549300J5UIRMVZ0JBV45BE06259                          | BE      | QUALITASS  | Other               | naamloze vennootschap                                    | non-mutual                   | NBB                   | 100%                  | 0%  | 100%            | Not material   | significant        | 100%   | Included into scope of group supervision    |   | Method 1: Adjusted equity method                             |
| SC/549300J5UIRMVZ0JBV45BE09405                          | BE      | RED LABORATORIES                                     | Other               | naamloze vennootschap                                    | non-mutual                   | NBB                   | 22%                   | 0%  | 22%             | Not material   | significant        | 22%  | Included into scope of group supervision    |   | Method 1: Adjusted equity method                             |
| SC/549300J5UIRMVZ0JBV45BE06090                          | BE      | SYNECO   | Other               | association sans but lucratif                            | non-mutual                   | NBB                   | 20%                   | 0%  | 20%             | Not material   | significant        | 20%  | Included into scope of group supervision    |   | Method 1: Adjusted equity method                             |
| SC/549300J5UIRMVZ0JBV45BE06117                          | BE      | VDL - INTERASS                                       | Other               | naamloze vennootschap                                    | non-mutual                   | NBB                   | 100%                  | 0%  | 100%            | Not material   | dominant           | 100%   | Included into scope of group supervision    |   | Method 1: Adjusted equity method                             |
| SC/549300J5UIRMVZ0JBV45BE06309                          | BE      | VICINITY   | Other               | commanditaire vennootschap                               | non-mutual                   | NBB                   | 48%                   | 48%   | 48%             | none           | dominant           | 48%  | Included into scope of group supervision    |   | Method 1: Adjusted equity method                             |

## CONTACT

Need further general info on Belfius Insurance? Please e-mail [communication@belfius-insurance.be](mailto:communication@belfius-insurance.be)

Any other queries? Call +32 2 286 76 11 (Mon-Thurs: 8.30 am - 17 pm/Fri: 8.30 am - 16.30 pm).

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