

L'ARDENNE PREVOYANTE

SOLVENCY II – QRTs

Exercice 2016



S.02.01.02
Balance sheet

in EUR

| | Solvency II value | |
|--|-------------------|-----------------------|
| | C0010 | |
| Assets | R0030 | - |
| Intangible assets | R0040 | - |
| Deferred tax assets | R0050 | - |
| Pension benefit surplus | R0060 | 1 823 353,00 |
| Property, plant & equipment held for own use | R0070 | 127.697.926,00 |
| Investments (other than assets held for index-linked and unit-linked contracts) | R0080 | 3 909 999,00 |
| Property (other than for own use) | R0090 | 10,00 |
| Holdings in related undertakings, including participations | R0100 | 7.835.489,00 |
| Equities | R0110 | 7 830 945,00 |
| Equities - listed | R0120 | 4 544,00 |
| Equities - unlisted | R0130 | 110.046.688,00 |
| Bonds | R0140 | 79 766 470,00 |
| Government Bonds | R0150 | 30 280 218,00 |
| Corporate Bonds | R0160 | - |
| Structured notes | R0170 | - |
| Collateralised securities | R0180 | 5 905 740,00 |
| Collective Investments Undertakings | R0190 | - |
| Derivatives | R0200 | - |
| Deposits other than cash equivalents | R0210 | - |
| Other investments | R0220 | - |
| Assets held for index-linked and unit-linked contracts | R0230 | 1.115.702,00 |
| Loans and mortgages | R0240 | 421 749,00 |
| Loans on policies | R0250 | 351 370,00 |
| Loans and mortgages to individuals | R0260 | 342 583,00 |
| Other loans and mortgages | R0270 | 3.709.435,00 |
| Reinsurance recoverables from: | R0280 | 3 528 804,00 |
| Non-life and health similar to non-life | R0290 | 3 522 337,00 |
| Non-life excluding health | R0300 | 6 467,00 |
| Health similar to non-life | R0310 | 180 631,00 |
| Life and health similar to life, excluding health and index-linked and unit-linked | R0320 | 180 631,00 |
| Health similar to life | R0330 | - |
| Life excluding health and index-linked and unit-linked | R0340 | - |
| Life index-linked and unit-linked | R0350 | - |
| Deposits to cedants | R0360 | 2 387 887,00 |
| Insurance and intermediaries receivables | R0370 | - |
| Reinsurance receivables | R0380 | 5 192 545,00 |
| Receivables (trade, not insurance) | R0390 | - |
| Own shares (held directly) | R0400 | - |
| Amounts due in respect of own fund items or initial fund called up but not yet paid in | R0410 | 9 917 495,00 |
| Cash and cash equivalents | R0420 | 193 067,00 |
| Any other assets, not elsewhere shown | R0500 | 152.037.410,00 |
| Total assets | | |
| | Solvency II value | |
| | C0010 | |
| Liabilities | R0510 | 26.900.411,00 |
| Technical provisions – non-life | R0520 | 26.771.600,00 |
| Technical provisions – non-life (excluding health) | R0530 | - |
| TP calculated as a whole | R0540 | 24 435 921,00 |
| Best Estimate | R0550 | 2 335 679,00 |
| Risk margin | R0560 | 128.811,00 |
| Technical provisions - health (similar to non-life) | R0570 | - |
| TP calculated as a whole | R0580 | 117 573,00 |
| Best Estimate | R0590 | 11 238,00 |
| Risk margin | R0600 | 72.504.559,00 |
| Technical provisions - life (excluding index-linked and unit-linked) | R0610 | 549.900,00 |
| Technical provisions - health (similar to life) | R0620 | - |
| TP calculated as a whole | R0630 | 527 247,00 |
| Best Estimate | R0640 | 22 653,00 |
| Risk margin | R0650 | 71.954.659,00 |
| Technical provisions – life (excluding health and index-linked and unit-linked) | R0660 | - |
| TP calculated as a whole | R0670 | 71 112 028,00 |
| Best Estimate | R0680 | 842 631,00 |
| Risk margin | R0690 | - |
| Technical provisions – index-linked and unit-linked | R0700 | - |
| TP calculated as a whole | R0710 | - |
| Best Estimate | R0720 | - |
| Risk margin | R0740 | - |
| Contingent liabilities | R0750 | 46 756,00 |
| Provisions other than technical provisions | R0760 | 6 939 886,00 |
| Pension benefit obligations | R0770 | 1 652 833,00 |
| Deposits from reinsurers | R0780 | 5 587 199,00 |
| Deferred tax liabilities | R0790 | - |
| Derivatives | R0800 | - |
| Debts owed to credit institutions | R0810 | - |
| Financial liabilities other than debts owed to credit institutions | R0820 | 5 199 150,00 |
| Insurance & intermediaries payables | R0830 | 27 235,00 |
| Reinsurance payables | R0840 | 2 162 641,00 |
| Payables (trade, not insurance) | R0850 | - |
| Subordinated liabilities | R0860 | - |
| Subordinated liabilities not in BOF | R0870 | - |
| Subordinated liabilities in BOF | R0880 | 97 403,00 |
| Any other liabilities, not elsewhere shown | R0900 | 121.118.073,00 |
| Total liabilities | R1000 | 30.919.337,00 |
| Excess of assets over liabilities | | |

| Line of business for: accepted non-proportional reinsurance | | | | Total |
|--|----------|--------------------------------|----------|---------------|
| Health | Casualty | Marine, aviation, transport | Property | |
| C0130 | C0140 | C0150 | C0160 | C0200 |
| | | | | 49,929,839.00 |
| | | | | - |
| - | - | - | - | 2,422,509.00 |
| - | - | - | - | 47,507,330.00 |
| | | | | 49,638,045.00 |
| | | | | - |
| - | - | - | - | 2,422,509.00 |
| - | - | - | - | 47,215,536.00 |
| | | | | 25,642,179.00 |
| | | | | - |
| - | - | - | - | - |
| - | - | - | - | 1,685,625.00 |
| - | - | - | - | 23,956,554.00 |
| | | | | 374,412.00 |
| | | | | - |
| - | - | - | - | - |
| - | - | - | - | 374,412.00 |
| - | - | - | - | 20,527,744.00 |
| | | | | 20,527,744.00 |

S.12.01.02

Life and Health SLT Technical Provisions

in EUR

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 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 after the adjustment for expected losses due to counterparty default

Best estimate minus recoverables from reinsurance/SPV and Finite Re - total

Risk Margin

Amount of the transitional on Technical Provisions

Technical Provisions calculated as a whole

Best estimate

Risk margin

Technical provisions - total

| | Insurance with profit participation | Index-linked and unit-linked insurance | | | | Other life insurance | | | 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) | | | |
|--------------|-------------------------------------|--|-------|--|--------------------------------------|----------------------|--|--------------------------------------|---|----------------------|---|-------|-------|-------|
| | | C0020 | C0030 | Contracts without options and guarantees | Contracts with options or guarantees | C0060 | Contracts without options and guarantees | Contracts with options or guarantees | | | | C0090 | C0100 | C0150 |
| | | | | C0040 | C0050 | | C0070 | C0080 | | | | | | |
| R0010 | - | - | | | - | | | - | - | - | | | | |
| R0020 | - | - | | | - | | | - | - | - | | | | |
| R0030 | 70.018.381,00 | | - | - | | - | 1.093.647,00 | - | - | 71.112.028,00 | | | | |
| R0080 | - | | - | - | | - | - | - | - | - | | | | |
| R0090 | 70.018.381,00 | | - | - | | - | 1.093.647,00 | - | - | 71.112.028,00 | | | | |
| R0100 | 757.560,00 | - | | | 85.071,00 | | | - | - | 842.631,00 | | | | |
| R0110 | - | - | | | - | | | - | - | - | | | | |
| R0120 | - | | - | - | | - | - | - | - | - | | | | |
| R0130 | - | - | | | - | | | - | - | - | | | | |
| R0200 | 70.775.941,00 | - | | | 1.178.718,00 | | | - | - | 71.954.659,00 | | | | |

| 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) | |
|--|--------------------------------------|---|---|--|-------|
| Contracts without options and guarantees | Contracts with options or guarantees | | | | |
| C0160 | C0170 | C0180 | C0190 | C0200 | C0210 |
| - | | - | - | - | - |
| - | | - | - | - | - |

| | | | | | |
|-----------|---|------------|---|---|------------|
| | - | 527.247,00 | - | - | 527.247,00 |
| | - | 180.631,00 | - | - | 180.631,00 |
| | - | 346.616,00 | - | - | 346.616,00 |
| 22.653,00 | | | - | - | 22.653,00 |

| | | | | | |
|------------|--|--|---|---|------------|
| - | | | - | - | - |
| - | | | - | - | - |
| 549.900,00 | | | - | - | 549.900,00 |

S 17.01.02

Non-life Technical Provisions

in EUR

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 as a whole

Technical provisions calculated as a sum of BE and RM

Best estimate

Premium provisions

Gross

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

Net Best Estimate of Premium Provisions

Claims provisions

Gross

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

Net Best Estimate of Claims Provisions

Total Best estimate - gross

Total Best estimate - net

Risk margin

Amount of the transitional on Technical Provisions

Technical Provisions calculated as a whole

Best estimate

Risk margin

Technical provisions - total

Technical provisions - total

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

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

| Direct business and accepted proportional reinsurance | | | | | | | | | | | |
|---|-----------------------------|---------------------------------|-----------------------------------|-----------------------|---|---|-----------------------------|---------------------------------|--------------------------|--------------|------------------------------|
| Medical expense insurance | Income protection insurance | Workers' compensation insurance | Motor vehicle liability insurance | Other motor insurance | Marine aviation and transport insurance | Fire and other damage to property insurance | General liability insurance | Credit and suretyship insurance | Legal expenses insurance | Assistance | Miscellaneous financial loss |
| C0020 | C0030 | C0040 | C0050 | C0060 | C0070 | C0080 | C0090 | C0100 | C0110 | C0120 | C0130 |
| R0010 | - | - | - | - | - | - | - | - | - | - | - |
| R0050 | - | - | - | - | - | - | - | - | - | - | - |
| R0060 | - | 24.500,00 | - | 1.007.744,00 | 1.200.133,00 | - | 1.773.648,00 | 21.492,00 | - | 200.865,00 | - |
| R0140 | - | - | - | - | - | - | - | - | - | - | - |
| R0150 | - | 24.500,00 | - | 1.007.744,00 | 1.200.133,00 | - | 1.773.648,00 | 21.492,00 | - | 200.865,00 | - |
| R0160 | - | 93.073,00 | - | 14.311.753,00 | 1.132.405,00 | - | 1.502.252,00 | 1.073.633,00 | - | 2.211.997,00 | - |
| R0240 | - | 6.467,00 | - | 3.007.782,00 | - | - | 420.250,00 | 94.305,00 | - | - | - |
| R0250 | - | 86.606,00 | - | 11.303.971,00 | 1.132.405,00 | - | 1.082.002,00 | 979.328,00 | - | 2.211.997,00 | - |
| R0260 | - | 117.573,00 | - | 15.319.497,00 | 2.332.538,00 | - | 3.275.900,00 | 1.095.125,00 | - | 2.412.862,00 | - |
| R0270 | - | 111.106,00 | - | 12.311.715,00 | 2.332.538,00 | - | 2.855.650,00 | 1.000.820,00 | - | 2.412.862,00 | - |
| R0280 | - | 11.238,00 | - | 1.464.295,00 | 222.952,00 | - | 313.123,00 | 104.676,00 | - | 230.630,00 | - |
| R0290 | - | - | - | - | - | - | - | - | - | - | - |
| R0300 | - | - | - | - | - | - | - | - | - | - | - |
| R0310 | - | - | - | - | - | - | - | - | - | - | - |
| R0320 | - | 128.811,00 | - | 16.783.792,00 | 2.555.490,00 | - | 3.589.023,00 | 1.199.801,00 | - | 2.643.492,00 | - |
| R0330 | - | 6.467,00 | - | 3.007.782,00 | - | - | 420.250,00 | 94.305,00 | - | - | - |
| R0340 | - | 122.344,00 | - | 13.776.010,00 | 2.555.490,00 | - | 3.168.773,00 | 1.105.496,00 | - | 2.643.492,00 | - |

| Accepted non-proportional reinsurance | | | | Total Non-Life obligation |
|---------------------------------------|---------------------------------------|--|---------------------------------------|---------------------------|
| Non-proportional health reinsurance | Non-proportional casualty reinsurance | Non-proportional marine aviation and transport reinsurance | Non-proportional property reinsurance | |
| C0140 | C0150 | C0160 | C0170 | C0180 |
| - | - | - | - | - |
| - | - | - | - | - |

| | | | | |
|---|---|---|---|--------------|
| - | - | - | - | 4.228.382,00 |
| - | - | - | - | - |
| - | - | - | - | 4.228.382,00 |

| | | | | |
|---|---|---|---|---------------|
| - | - | - | - | 20.325.113,00 |
| - | - | - | - | 3.528.804,00 |
| - | - | - | - | 16.796.309,00 |
| - | - | - | - | 24.553.495,00 |
| - | - | - | - | 21.024.691,00 |
| - | - | - | - | 2.346.914,00 |

| | | | | |
|---|---|---|---|---|
| - | - | - | - | - |
| - | - | - | - | - |
| - | - | - | - | - |

| | | | | |
|---|---|---|---|---------------|
| - | - | - | - | 26.900.409,00 |
| - | - | - | - | 3.528.804,00 |
| - | - | - | - | 23.371.605,00 |

In EUR

S.19.01.21
Non-life Insurance Claims Information

Total Non-Life Business

Accident year / Underwriting: Z0020 AY

Gross Claims Paid (non-cumulative)
(absolute amount)

| Year | Development year | | | | | | | | | | 10 & | In Current year | | Sum of years (cumulative) | | | | |
|-------|------------------|---------------|--------------|--------------|--------------|--------------|--------------|------------|------------|------------|------------|-----------------|-------|---------------------------|---------------|--|---------------|----------------|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | | C010 | C0170 | | C0180 | | | |
| Prior | R0100 | | | | | | | | | | | | | | | | | |
| N-9 | R0160 | 8.843.853,65 | 3.298.202,54 | 1.238.773,18 | 376.663,96 | 1.146.479,91 | 548.075,68 | 304.294,80 | 109.506,02 | 245.015,85 | 419.627,06 | 1.053.038,36 | R0100 | 1.053.038,36 | | | | |
| N-8 | R0170 | 9.311.109,40 | 3.605.459,05 | 638.743,07 | 457.470,00 | 264.315,71 | 1.084.215,38 | 198.190,97 | 408.509,49 | 294.210,74 | | | R0160 | 419.627,06 | | | 16.530.492,65 | |
| N-7 | R0180 | 9.332.802,20 | 4.711.835,76 | 474.605,28 | 1.008.796,36 | 269.375,16 | 317.975,57 | 264.152,54 | 174.216,46 | | | | R0170 | 294.210,74 | | | 16.262.223,81 | |
| N-6 | R0190 | 10.591.519,18 | 5.473.644,48 | 782.510,32 | 431.064,38 | 252.911,80 | 296.306,78 | 228.273,44 | | | | | R0180 | 174.216,46 | | | 16.533.139,33 | |
| N-5 | R0200 | 9.395.331,10 | 4.897.136,31 | 625.070,77 | 398.703,84 | 337.582,87 | 193.784,76 | | | | | | R0190 | 228.273,44 | | | 18.066.230,38 | |
| N-4 | R0210 | 10.030.367,56 | 4.148.004,33 | 720.042,55 | 357.113,19 | 345.370,24 | | | | | | | R0200 | 193.784,76 | | | 15.847.609,65 | |
| N-3 | R0220 | 11.484.548,09 | 4.341.608,13 | 593.942,21 | 277.319,59 | | | | | | | | R0210 | 345.370,24 | | | 15.600.897,87 | |
| N-2 | R0230 | 11.358.894,13 | 4.926.913,33 | 707.817,23 | | | | | | | | | R0220 | 277.319,59 | | | 16.697.418,02 | |
| N-1 | R0240 | 12.437.647,29 | 5.395.516,36 | | | | | | | | | | R0230 | 707.817,23 | | | 16.993.624,69 | |
| N | R0250 | 13.381.685,10 | | | | | | | | | | | R0240 | 5.395.516,36 | | | 17.833.163,65 | |
| | | | | | | | | | | | | | R0250 | 13.381.685,10 | | | 13.381.685,10 | |
| | | | | | | | | | | | | | Total | R0260 | 22.470.859,34 | | | 164.810.143,51 |

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

| Year | Development year | | | | | | | | | | 10 & | Year end (discounted data) | | | | | |
|-------|------------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|------------|------------|------------|----------------------------|-------|--------------|---------------|--|--|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | | C0300 | C0360 | | | | |
| Prior | R0100 | | | | | | | | | | | | | | | | |
| N-9 | R0160 | 6.966.146,35 | 3.452.943,81 | 2.454.170,63 | 1.857.506,67 | 1.037.126,76 | 1.229.451,08 | 862.994,77 | 906.428,00 | 681.498,13 | 645.784,50 | 2.837.043,82 | R0100 | 2.822.090,18 | | | |
| N-8 | R0170 | 5.188.890,60 | 2.138.431,55 | 1.469.688,48 | 972.218,48 | 1.223.102,77 | 628.167,55 | 606.922,67 | 306.333,61 | 229.191,92 | | | R0160 | 643.134,69 | | | |
| N-7 | R0180 | 6.217.197,80 | 1.925.362,04 | 1.140.756,76 | 906.960,40 | 619.487,90 | 666.271,44 | 467.472,54 | 553.474,16 | | | | R0170 | 227.907,45 | | | |
| N-6 | R0190 | 5.898.480,82 | 1.774.836,34 | 1.242.326,02 | 762.539,47 | 954.564,80 | 788.087,80 | 673.674,37 | | | | | R0180 | 550.978,84 | | | |
| N-5 | R0200 | 4.879.668,90 | 1.057.532,59 | 612.598,41 | 376.439,21 | 372.865,09 | 440.477,31 | | | | | | R0190 | 670.773,17 | | | |
| N-4 | R0210 | 5.179.632,44 | 1.194.674,56 | 908.715,22 | 647.506,59 | 754.795,74 | | | | | | | R0200 | 437.504,61 | | | |
| N-3 | R0220 | 6.056.681,30 | 871.388,66 | 194.664,67 | 69.751,22 | | | | | | | | R0210 | 751.696,86 | | | |
| N-2 | R0230 | 7.381.027,51 | 1.321.208,05 | 925.281,23 | | | | | | | | | R0220 | 66.205,27 | | | |
| N-1 | R0240 | 7.738.190,69 | 1.942.267,12 | | | | | | | | | | R0230 | 917.142,22 | | | |
| N | R0250 | 9.871.301,30 | | | | | | | | | | | R0240 | 1.931.014,65 | | | |
| | | | | | | | | | | | | | R0250 | 9.846.283,70 | | | |
| | | | | | | | | | | | | | Total | R0260 | 18.864.731,83 | | |

in EUR

S.22.01.21

Impact of long term guarantees and transitional measures

| | | Amount with Long Term Guarantee measures and transitionals | Impact of transitional on technical provisions | Impact of transitional on interest rate | Impact of volatility adjustment set to zero | Impact of matching adjustment set to zero |
|---|-------|--|---|--|--|--|
| | | C0010 | C0030 | C0050 | C0070 | C0090 |
| Technical provisions | R0010 | 99.404.970,00 | - | - | 848.672,19 | - |
| Basic own funds | R0020 | 30.919.337,00 | - | - | 571.121,00 | - |
| Eligible own funds to meet Solvency Capital Requirement | R0050 | 30.919.337,00 | - | - | 571.121,00 | - |
| Solvency Capital Requirement | R0090 | 18.172.863,00 | - | - | 90.311,00 | - |
| Eligible own funds to meet Minimum Capital Requirement | R0100 | 30.919.337,00 | - | - | 571.121,00 | - |
| Minimum Capital Requirement | R0110 | 8.177.788,00 | - | - | 40.640,00 | - |

S.23.01.01
Own funds

in EUR

| | Total | Tier 1 - unrestricted | Tier 1 - restricted | Tier 2 | Tier 3 |
|--|-------|-----------------------|---------------------|--------|--------|
| | C0010 | C0020 | C0030 | C0040 | C0050 |
| 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) | R0010 | 2.500.000,00 | 2.500.000,00 | 0,00 | |
| Share premium account related to ordinary share capital | R0030 | 59.182,00 | 59.182,00 | 0,00 | |
| Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings | R0040 | 0,00 | 0,00 | 0,00 | |
| Subordinated mutual member accounts | R0050 | 0,00 | | 0,00 | 0,00 |
| Surplus funds | R0070 | 0,00 | 0,00 | | |
| Preference shares | R0090 | 0,00 | 0,00 | 0,00 | 0,00 |
| Share premium account related to preference shares | R0110 | 0,00 | 0,00 | 0,00 | 0,00 |
| Reconciliation reserve | R0130 | 28.360.155,00 | 28.360.155,00 | | |
| Subordinated liabilities | R0140 | 0,00 | 0,00 | 0,00 | 0,00 |
| An amount equal to the value of net deferred tax assets | R0160 | 0,00 | | | 0,00 |
| Other own fund items approved by the supervisory authority as basic own funds not specified above | R0180 | 0,00 | 0,00 | 0,00 | 0,00 |
| 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 | R0220 | 0,00 | | | |
| Deductions | | | | | |
| Deductions for participations in financial and credit institutions | R0230 | 0,00 | 0,00 | 0,00 | 0,00 |
| Total basic own funds after deductions | R0290 | 30.919.337,00 | 30.919.337,00 | 0,00 | 0,00 |
| Ancillary own funds | | | | | |
| Unpaid and uncalled ordinary share capital callable on demand | R0300 | 0,00 | | 0,00 | |
| Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand | R0310 | 0,00 | | 0,00 | |
| Unpaid and uncalled preference shares callable on demand | R0320 | 0,00 | | 0,00 | 0,00 |
| A legally binding commitment to subscribe and pay for subordinated liabilities on demand | R0330 | 0,00 | | 0,00 | 0,00 |
| Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC | R0340 | 0,00 | | 0,00 | |
| Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC | R0350 | 0,00 | | 0,00 | 0,00 |
| Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC | R0360 | 0,00 | | 0,00 | |
| Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC | R0370 | 0,00 | | 0,00 | 0,00 |
| Other ancillary own funds | R0390 | 0,00 | | 0,00 | 0,00 |
| Total ancillary own funds | R0400 | 0,00 | | 0,00 | 0,00 |
| Available and eligible own funds | | | | | |
| Total available own funds to meet the SCR | R0500 | 30.919.337,00 | 30.919.337,00 | 0,00 | 0,00 |
| Total available own funds to meet the MCR | R0510 | 30.919.337,00 | 30.919.337,00 | 0,00 | 0,00 |
| Total eligible own funds to meet the SCR | R0540 | 30.919.337,00 | 30.919.337,00 | 0,00 | 0,00 |
| Total eligible own funds to meet the MCR | R0550 | 30.919.337,00 | 30.919.337,00 | 0,00 | 0,00 |
| SCR | R0580 | 18.172.863,00 | | | |
| MCR | R0600 | 8.177.788,00 | | | |
| Ratio of Eligible own funds to SCR | R0620 | 1,7014 | | | |
| Ratio of Eligible own funds to MCR | R0640 | 3,7809 | | | |

Reconciliation reserve

| | C0060 | |
|--|-------|---------------|
| Reconciliation reserve | | |
| Excess of assets over liabilities | R0700 | 30.919.337,00 |
| Own shares (held directly and indirectly) | R0710 | 0,00 |
| Foreseeable dividends, distributions and charges | R0720 | 0,00 |
| Other basic own fund items | R0730 | 2.559.182,00 |
| Adjustment for restricted own fund items in respect of ring fenced funds due to ring fencing | R0740 | 0,00 |
| Reconciliation reserve | R0760 | 28.360.155,00 |
| Expected profits | | |
| Expected profits included in future premiums (EPIFP) - Life business | R0770 | 602.121,00 |
| Expected profits included in future premiums (EPIFP) - Non-life business | R0780 | 997.651,00 |
| Total Expected profits included in future premiums (EPIFP) | R0790 | 1.599.772,00 |

S.25.01.01

Solvency Capital Requirement - for undertakings on Standard Formula

in EUR

| | | Gross solvency capital requirement |
|---|--------------|---|
| | | C0040 |
| Market risk | R0010 | 6 246.783,75 |
| Counterparty default risk | R0020 | 1 265 349,26 |
| Life underwriting risk | R0030 | 1 005 527,85 |
| Health underwriting risk | R0040 | 186.173,77 |
| Non-life underwriting risk | R0050 | 18 895.433,41 |
| Diversification | R0060 | -5.459 809,46 |
| Intangible asset risk | R0070 | 0,00 |
| Basic Solvency Capital Requirement | R0100 | 22.139.458,58 |

Calculation of Solvency Capital Requirement

| | | Value |
|---|--------------|----------------------|
| | | C0100 |
| Operational risk | R0130 | 1.765 217,17 |
| Loss-absorbing capacity of technical provisions | R0140 | -89 955,53 |
| Loss-absorbing capacity of deferred taxes | R0150 | -5 641 857,43 |
| Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC | R0160 | 0,00 |
| Solvency Capital Requirement excluding capital add-on | R0200 | 18.172 862,79 |
| Capital add-on already set | R0210 | 0,00 |
| Solvency capital requirement | R0220 | 18.172 862,79 |
| 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 | 0,00 |
| Total amount of Notional Solvency Capital Requirements for ring fenced funds | 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 |