

S.02.01.02**Balance sheet**

All amounts are in euro €'000

		Solvency II value
		C0010
Assets		
R0010	Goodwill	
R0020	Deferred acquisition costs	
R0030	Intangible assets	
R0040	Deferred tax assets	
R0050	Pension benefit surplus	
R0060	Property, plant & equipment held for own use	-
R0070	Investments (other than assets held for index-linked and unit-linked contracts)	7,349
R0080	<i>Property (other than for own use)</i>	-
R0090	<i>Holdings in related undertakings, including participations</i>	-
R0100	<i>Equities</i>	-
R0110	<i>Equities - listed</i>	
R0120	<i>Equities - unlisted</i>	
R0130	<i>Bonds</i>	7,349
R0140	<i>Government Bonds</i>	-
R0150	<i>Corporate Bonds</i>	7,349
R0160	<i>Structured notes</i>	-
R0170	<i>Collateralised securities</i>	-
R0180	<i>Collective Investments Undertakings</i>	-
R0190	<i>Derivatives</i>	
R0200	<i>Deposits other than cash equivalents</i>	-
R0210	<i>Other investments</i>	-
R0220	Assets held for index-linked and unit-linked contracts	
R0230	Loans and mortgages	-
R0240	<i>Loans on policies</i>	-
R0250	<i>Loans and mortgages to individuals</i>	
R0260	<i>Other loans and mortgages</i>	
R0270	Reinsurance recoverables from:	95
R0280	<i>Non-life and health similar to non-life</i>	-
R0290	<i>Non-life excluding health</i>	
R0300	<i>Health similar to non-life</i>	
R0310	<i>Life and health similar to life, excluding index-linked and unit-linked</i>	95
R0320	<i>Health similar to life</i>	-
R0330	<i>Life excluding health and index-linked and unit-linked</i>	95
R0340	<i>Life index-linked and unit-linked</i>	-
R0350	Deposits to cedants	-
R0360	Insurance and intermediaries receivables	
R0370	Reinsurance receivables	70
R0380	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	Cash and cash equivalents	793
R0420	Any other assets, not elsewhere shown	40
R0500	Total assets	8,347

		Solvency II value
		C0010
Liabilities		
R0510	Technical provisions - non-life	-
R0520	<i>Technical provisions - non-life (excluding health)</i>	-
R0530	<i>TP calculated as a whole</i>	
R0540	<i>Best Estimate</i>	
R0550	<i>Risk margin</i>	
R0560	Technical provisions - health (similar to non-life)	-
R0570	<i>TP calculated as a whole</i>	
R0580	<i>Best Estimate</i>	
R0590	<i>Risk margin</i>	
R0600	Technical provisions - life (excluding index-linked and unit-linked)	1,583
R0610	<i>Technical provisions - health (similar to life)</i>	-
R0620	<i>TP calculated as a whole</i>	-
R0630	<i>Best Estimate</i>	-
R0640	<i>Risk margin</i>	-
R0650	Technical provisions - life (excluding health and index-linked and unit-linked)	1,583
R0660	<i>TP calculated as a whole</i>	-
R0670	<i>Best Estimate</i>	1,312
R0680	<i>Risk margin</i>	271
R0690	Technical provisions - index-linked and unit-linked	-
R0700	<i>TP calculated as a whole</i>	-
R0710	<i>Best Estimate</i>	-
R0720	<i>Risk margin</i>	-
R0730	Other technical provisions	
R0740	Contingent liabilities	
R0750	Provisions other than technical provisions	
R0760	Pension benefit obligations	
R0770	Deposits from reinsurers	
R0780	Deferred tax liabilities	
R0790	Derivatives	
R0800	Debts owed to credit institutions	-
ER0801	<i>Debts owed to credit institutions resident domestically</i>	
ER0802	<i>Debts owed to credit institutions resident in the euro area other than domestic</i>	
ER0803	<i>Debts owed to credit institutions resident in rest of the world</i>	
R0810	Financial liabilities other than debts owed to credit institutions	-
ER0811	<i>Debts owed to non-credit institutions</i>	-
ER0812	<i>Debts owed to non-credit institutions resident domestically</i>	
ER0813	<i>Debts owed to non-credit institutions resident in the euro area other than domestic</i>	
ER0814	<i>Debts owed to non-credit institutions resident in rest of the world</i>	
ER0815	<i>Other financial liabilities (debt securities issued)</i>	
R0820	Insurance & intermediaries payables	72
R0830	Reinsurance payables	193
R0840	Payables (trade, not insurance)	168
R0850	Subordinated liabilities	-
R0860	<i>Subordinated liabilities not in BOF</i>	
R0870	<i>Subordinated liabilities in BOF</i>	-
R0880	Any other liabilities, not elsewhere shown	
R0900	Total liabilities	2,015
R1000	Excess of assets over liabilities	6,332

S.05.01.02

Premiums, claims and expenses by line of business

Life

All amounts are in euro €'000

	Line of Business for: life insurance obligations	
	Other life insurance	Total
	C0240	C0300
Premiums written		
R1410 <i>Gross</i>	1,828	1,828
R1420 <i>Reinsurers' share</i>	947	947
R1500 <i>Net</i>	880	880
Premiums earned		
R1510 <i>Gross</i>	1,799	1,799
R1520 <i>Reinsurers' share</i>	947	947
R1600 <i>Net</i>	852	852
Claims incurred		
R1610 <i>Gross</i>	95	95
R1620 <i>Reinsurers' share</i>	79	79
R1700 <i>Net</i>	15	15
Changes in other technical provisions		
R1710 <i>Gross</i>	- 10,525	- 10,525
R1720 <i>Reinsurers' share</i>	- 30	- 30
R1800 <i>Net</i>	- 10,495	- 10,495
R1900 Expenses incurred	1,120	1,120
Claims management expenses		
R2110 <i>Gross</i>	-	-
R2120 <i>Reinsurers' share</i>	-	-
R2200 <i>Net</i>	-	-
Acquisition expenses		
R2210 <i>Gross</i>	-	-
R2220 <i>Reinsurers' share</i>	-	-
R2300 <i>Net</i>	-	-
Overhead expenses		
R2310 <i>Gross</i>	1,062,579	1,062,579
R2320 <i>Reinsurers' share</i>	-	-
R2400 <i>Net</i>	1,062,579	1,062,579
R2500 Other expenses		-
R2600 Total expenses		1,120
R2700 Total amount of surrenders		-

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Premiums, claims and expenses by country

All amounts are in euro €'000

	C0150	C0160	C0170	C0180	C0190	C0200	C0210
Life	Home Country	Top 5 countries (by amount of gross premiums written) - life obligations					Total Top 5 and home country
		ES	GB				
R1400	C0220	C0230	C0240	C0250	C0260	C0270	C0280
Premiums written							
R1410	Gross	1,130	698				1,828
R1420	Reinsurers' share	476	472				947
R1500	Net	- 654	226	-	-	-	880
Premiums earned							
R1510	Gross	1,111	688				1,799
R1520	Reinsurers' share	476	472				947
R1600	Net	- 635	216	-	-	-	852
Claims incurred							
R1610	Gross	- 57	152				95
R1620	Reinsurers' share	- 52	131				79
R1700	Net	- 6	21	-	-	-	15
Changes in other technical provisions							
R1710	Gross	- 10,601	- 76				- 10,525
R1720	Reinsurers' share	-	- 30				- 30
R1800	Net	- 10,601	- 106	-	-	-	- 10,495
R1900	Expenses incurred	1,120					1,120
R2500	Other expenses						
R2600	Total expenses						1,120

S.12.01.02

Life and Health SLT Technical Provisions

All amounts are in euro €'000

	Other life insurance		Total (Life other than health insurance, incl Unit-linked)	
	Contracts without options and guarantees	Contracts with options or guarantees		
	C0060	C0070	C0080	C0150
R0010 Technical provisions calculated as a whole	-			-
R0020 Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	-			-
Technical provisions calculated as a sum of BE and RM				
Best estimate				
R0030 Gross Best Estimate		1,312	-	1,312
R0080 Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		95	-	95
R0090 Best estimate minus recoverables from reinsurance/SPV and Finite Re		1,217	-	1,217
R0100 Risk margin	271			271
Amount of the transitional on Technical Provisions				
R0110 Technical Provisions calculated as a whole	-			-
R0120 Best estimate		-	-	-
R0130 Risk margin	-			-
R0200 Technical provisions - total	1,583			1,583
R0210 Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	1,487,752			1,487,752
R0220 Best estimate of products with a surrender option	-			-
Gross BE for cash flow				
Cash out-flows				
R0230 <i>Future guaranteed and discretionary benefits</i>	6,058,638			
R0240 <i>Future guaranteed benefits</i>				
R0250 <i>Future discretionary benefits</i>				
R0260 <i>Future expenses and other cash out-flows</i>	2,335,681			2,335,681
Cash in-flows				

R0270	<i>Future premiums</i>	7,082,483	7,082,483
R0280	<i>Other cash in-flows</i>	-	-
R0290	Percentage of gross Best Estimate calculated using approximations	-	
R0300	Surrender value	-	-
R0310	Best estimate subject to transitional of the interest rate	-	-
R0320	Technical provisions without transitional on interest rate	-	-
R0330	Best estimate subject to volatility adjustment	-	-
R0340	Technical provisions without volatility adjustment and without others transitional measures	-	-
R0350	Best estimate subject to matching adjustment	-	-
R0360	Technical provisions without matching adjustment and without all the others	-	-

S.28.01.01

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

All amounts are in euro €'000

Linear formula component for non-life insurance and reinsurance obligations

C0010

R0010	MCR _{NL} Result	-
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Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
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C0020

C0030

	C0020	C0030
R0020	Medical expense insurance and proportional reinsurance	
R0030	Income protection insurance and proportional reinsurance	
R0040	Workers' compensation insurance and proportional reinsurance	
R0050	Motor vehicle liability insurance and proportional reinsurance	
R0060	Other motor insurance and proportional reinsurance	
R0070	Marine, aviation and transport insurance and proportional reinsurance	
R0080	Fire and other damage to property insurance and proportional reinsurance	
R0090	General liability insurance and proportional reinsurance	
R0100	Credit and suretyship insurance and proportional reinsurance	
R0110	Legal expenses insurance and proportional reinsurance	
R0120	Assistance and proportional reinsurance	
R0130	Miscellaneous financial loss insurance and proportional reinsurance	
R0140	Non-proportional health reinsurance	
R0150	Non-proportional casualty reinsurance	
R0160	Non-proportional marine, aviation and transport reinsurance	
R0170	Non-proportional property reinsurance	

Linear formula component for life insurance and reinsurance obligations

C0040

R0200	MCR _L Result	60
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Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
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C0050

C0060

	C0050	C0060
R0210	Obligations with profit participation - guaranteed benefits	-
R0220	Obligations with profit participation - future discretionary benefits	-
R0230	Index-linked and unit-linked insurance obligations	-
R0240	Other life (re)insurance and health (re)insurance obligations	1,217
R0250	Total capital at risk for all life (re)insurance obligations	49,267

Overall MCR calculation

C0070

R0300	Linear MCR	60
R0310	SCR	1,389
R0320	MCR cap	625
R0330	MCR floor	347
R0340	Combined MCR	347
R0350	Absolute floor of the MCR	3,700

R0400	Minimum Capital Requirement	3,700
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