

S.02.01 — Balance sheet

General comments:

This section relates to the quarterly and annual submission of information for groups, ring-fenced funds and remaining part.

This template is relevant when method 1 (Accounting consolidation–based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method). Holdings in related undertakings that are not consolidated row by row in accordance with Article 335, paragraph 1, (a), (b) or (c) of the Delegated Regulation (EU) 2015/35, including the holdings in related undertakings included with method 2 when combination of methods is used, shall be included in the item ‘Holdings in related undertakings, including participations’.

Template SR.02.01 is only applicable in relation to RFF/MAP from undertakings consolidated according to Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35, when method 1 (Accounting consolidation–based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method).

The ‘Solvency II value’ column (C0010) shall be completed using the valuation principles set out in the Directive 2009/138/EC, Delegated Regulation (EU) 2015/35, Technical Standards issued under Directive 2009/138/EC and EIOPA Guidelines.

With regards to the ‘Statutory accounts value’ column (C0020), recognition and valuation methods are the ones used by groups in their statutory accounts in accordance with the local GAAP or IFRS if accepted as local GAAP. This column is by default mandatory. In the specific cases where the group does not produce official financial statements according to local GAAP or IFRS the specific situation should be discussed with the group supervisor. In template SR.02.01 this column is only applicable if the development of financial statements by RFF is required by national law.

The default instruction is that each item shall be reported in the ‘Statutory accounts value’ column, separately.

However, in the ‘Statutory accounts value’ column the dotted rows were introduced in order to enable the reporting of aggregated figures if the split figures are not available.

| | <i>ITEM</i> | <i>INSTRUCTIONS</i> |
|---------------|------------------------------------|--|
| <i>Assets</i> | | |
| Z0020 | Ring–fenced fund or remaining part | Identifies whether the reported figures are with regard to an RFF or to the remaining part. One of the options in the following closed list shall be used: 1 — RFF 2 — Remaining part |
| Z0030 | Fund number | When item Z0020 = 1, identification number or code for a ring-fenced fund or matching adjustment portfolio. This number is attributed by the group and must be consistent over time and with the fund/portfolio number or code reported in other templates |

| | | |
|-----------------------|---|---|
| C0020/R0010 | Goodwill | Intangible asset that arises as the result of a business combination and that represents the economic value of assets that cannot be individually identified or separately recognised in a business combination. |
| C0020/R0020 | Deferred acquisition costs | Acquisition costs relating to contracts in force at the balance sheet date which are carried forward from one reporting period to subsequent reporting periods, relating to the unexpired periods of risks. In relation to life business, acquisition costs are deferred when it is probable that they will be recovered. |
| C0010– C0020/R0030 | Intangible assets | Intangible assets other than goodwill. An identifiable non-monetary asset without physical substance. |
| C0010– C0020/R0040 | Deferred tax assets | Deferred tax assets are the amounts of income taxes recoverable in future periods in respect of: <ul style="list-style-type: none"> (a) deductible temporary differences; (b) the carry forward of unused tax losses; and/or (c) the carry forward of unused tax credits. |
| C0010– C0020/R0050 | Pension benefit surplus | This is the total of net surplus related to employees' pension scheme. |
| C0010– C0020/R0060 | Property, plant & equipment held for own use | Tangible assets which are intended for permanent use and property held by the group for own use. It also includes property for own use under construction. |
| C0010– C0020/R0070 | Investments (other than assets held for index-linked and unit-linked contracts) | This is the total amount of investments, excluding assets held for index-linked and unit-linked contracts. |
| C0010– C0020/R0080 | Property (other than for own use) | Amount of the property, other than for own use. It also includes property under construction other than for own use. |
| C0010– C0020/R0090 | Holdings in related undertakings, including participations | Participations as defined in Article 13(20) and holdings in related undertakings in Article 212(1)(b) of Directive 2009/138/EC. When part of the assets regarding participation and related undertakings refer to unit and index linked contracts, these parts shall be reported in 'Assets held for |

| | | |
|-------------------|---------------------|--|
| | | <p>index-linked and unit-linked contracts' in C0010–C0020/R0220.</p> <p>Holdings in related undertakings, including participations at group level will include:</p> <ul style="list-style-type: none"> – holdings in related but not subsidiary insurance or reinsurance undertakings, insurance holding companies or mixed financial holding companies as described in Article 335, paragraph 1, (d) of Delegated Regulation (EU) 2015/35 – holdings in related undertakings in other financial sectors as described in Article 335, paragraph 1, (e) of Delegated Regulation (EU) 2015/35 – other related undertakings as described in Article 335, paragraph 1, (f) of Delegated Regulation (EU) 2015/35 – insurance or reinsurance undertakings, insurance holding companies or mixed financial holding companies included with the deduction and aggregation method (when combination of methods is used) |
| C0010–C0020/R0100 | Equities | <p>This is the total amount of equities, listed and unlisted.</p> <p>With regard to 'statutory accounts values' column (C0020), where– the split between listed and unlisted is not available, this item shall reflect the sum.</p> |
| C0010–C0020/R0110 | Equities — listed | <p>Shares representing corporations' capital, e.g. representing ownership in a corporation, negotiated on a regulated market or on a multilateral trading facility, as defined by Directive 2004/39/EC.</p> <p>It shall exclude holdings in related undertakings, including participations.</p> <p>With regard to 'statutory accounts values' column (C0020), where the split between listed and unlisted is not available, this item shall not be reported.</p> |
| C0010–C0020/R0120 | Equities — unlisted | <p>Shares representing corporations' capital, e.g. representing ownership in a corporation, not negotiated on a regulated market or on a multilateral trading facility, as defined by Directive 2004/39/EC.</p> <p>It shall exclude holdings in related undertakings, including participations.</p> |

| | | |
|-----------------------|------------------|--|
| | | With regard to ‘statutory accounts values’ column (C0020), where the split between listed and unlisted is not available, this item shall not be reported. |
| C0010– C0020/R0130 | Bonds | <p>This is the total amount of government bonds, corporate bonds, structured notes and collateralised securities.</p> <p>With regard to ‘Statutory accounts values’ column (C0020) — where the split of bonds is not available, this item shall reflect the sum.</p> |
| C0010– C0020/R0140 | Government Bonds | <p>Bonds issued by public authorities, whether by central governments, supra-national government institutions, regional governments or local authorities and bonds that are fully, unconditionally and irrevocably guaranteed by the European Central Bank, Member States' central government and central banks, multilateral development banks referred to in paragraph 2 of Article 117 of Regulation (EU) No 575/2013 or international organisations referred to in Article 118 of Regulation (EU) No 575/2013, regional governments and local authorities listed in Article 1 of Implementing Regulation (EU) 2015/2011, where the guarantee meets the requirements set out in Article 215 of Delegated Regulation (EU) 2015/35.</p> <p>With regard to ‘statutory accounts values’ column (C0020), where the split between bonds, structured products and collateralised securities is not available, this item shall not be reported.</p> |
| C0010– C0020/R0150 | Corporate Bonds | <p>Bonds issued by corporations</p> <p>With regard to ‘statutory accounts values’ column (C0020), where– the split between bonds, structured products and collateralised securities is not available, this item shall not be reported.</p> |
| C0010– C0020/R0160 | Structured notes | <p>Hybrid securities, combining a fixed income (return in a form of fixed payments) instrument with a series of derivative components. Excluded from this category are fixed income securities that are issued by sovereign governments. Concerns securities that have embedded any categories of derivatives, including Credit Default Swaps (‘CDS’), Constant Maturity Swaps (‘CMS’), Credit Default Options (‘CDOp’).</p> <p>With regard to ‘statutory accounts values’ column (C0020), where– the split between bonds, structured</p> |

| | | |
|-----------------------|------------------------------------|---|
| | | products and collateralised securities is not available, this item shall not be reported. |
| C0010– C0020/R0170 | Collateralised securities | <p>Securities whose value and payments are derived from a portfolio of underlying assets. Includes Asset Backed Securities ('ABS'), Mortgage Backed securities ('MBS'), Commercial Mortgage Backed securities ('CMBS'), Collateralised Debt Obligations ('CDO'), Collateralised Loan Obligations ('CLO'), Collateralised Mortgage Obligations ('CMO').</p> <p>With regard to 'statutory accounts values' column (C0020), where– the split between bonds, structured products and collateralised securities is not available, this item shall not be reported.</p> |
| C0010– C0020/R0180 | Collective Investment undertakings | <p>'Collective investment undertaking' means an undertaking for collective investment in transferable securities ('UCITS') as defined in Article 1(2) of Directive 2009/65/EC of the European Parliament and of the Council or an alternative investment fund (AIF) as defined in Article 4(1)(a) of Directive 2011/61/EU of the European Parliament and of the Council.</p> |
| C0010– C0020/R0190 | Derivatives | <p>A financial instrument or other contract with all three of the following characteristics:</p> <ul style="list-style-type: none"> (a) Its value changes in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange ('FX') rate, index of prices or rates, credit rating or credit index, or other variable, provided in the case of a non–financial variable that the variable is not specific to a party to the contract (sometimes called the 'underlying'). (b) It requires no initial net investment or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors. (c) It is settled at a future date. <p>Solvency II value, only if positive, of the derivative as of the reporting date is reported here (in case of negative value, see R0790).</p> |

| | | |
|-----------------------|--|--|
| C0010– C0020/R0200 | Deposits other than cash equivalents | Deposits other than cash equivalents that cannot be used to make payments until before a specific maturity date and that are not exchangeable for currency or transferable deposits without any kind of significant restriction or penalty. |
| C0010– C0020/R0210 | Other investments | Other investments not covered already within investments reported above. |
| C0010– C0020/R0220 | Assets held for index–linked and unit–linked contracts | Assets held for index–linked and unit–linked contracts (classified in line of business 31 as defined in Annex I of Delegated Regulation (EU) 2015/35). |
| C0010– C0020/R0230 | Loans and mortgages | <p>This is the total amount of loans and mortgages, i.e. financial assets created when group lend funds, either with or without collateral, including cash pools.</p> <p>With regard to ‘Statutory accounts values’ column (C0020) — where the split of the split of loans & mortgages is not available, this item shall reflect the sum.</p> |
| C0010– C0020/R0240 | Loans on policies | <p>Loans made to policyholders, collateralised on policies (underlying technical provisions).</p> <p>With regard to ‘statutory accounts values’ column (C0020), where– the split between loans on policies, loans on mortgages to individuals and other loans and mortgages is not available, this item shall not be reported.</p> |
| C0010– C0020/R0250 | Loans and mortgages to individuals | <p>Financial assets created when creditors lend funds to debtors — individuals, with collateral or not, including cash pools.</p> <p>With regard to ‘statutory accounts values’ column (C0020), where– the split between loans on policies, loans on mortgages to individuals and other loans and mortgages is not available, this item shall not be reported.</p> |
| C0010– C0020/R0260 | Other loans and mortgages | <p>Financial assets created when creditors lend funds to debtors — others, not classifiable in item R0240 or R0250, with collateral or not, including cash pools.</p> <p>With regard to ‘statutory accounts values’ column (C0020), where– the split between loans on policies, loans on mortgages to individuals and other loans and</p> |

| | | |
|-----------------------|--|---|
| | | mortgages is not available, this item shall not be reported. |
| C0010– C0020/R0270 | Reinsurance recoverables from: | <p>This is the total amount of reinsurance recoverables. It corresponds to the amount of reinsurer share of technical provisions (including Finite reinsurance and SPV).</p> <p>For the ‘Solvency II value’ column (C0010) this cell in particular should include all expected payments from reinsurers to the undertaking (or vice versa) corresponding to payments not yet made by the undertaking to policyholders (or by policyholders to the undertaking). All expected payments from reinsurers to the undertaking (or vice versa) corresponding to payments already made by the undertaking to policyholders (or by policyholders to the undertaking) should be included in reinsurance receivables (or reinsurance payables).</p> |
| C0010– C0020/R0280 | Non-life and health similar to non-life | <p>Reinsurance recoverables in respect of technical provisions for non-life and health similar to non-life.</p> <p>With regard to ‘statutory accounts values’ column (C0020), where the split between non-life excluding health and health similar to non-life is not available this item shall reflect the sum.</p> |
| C0010– C0020/R0290 | Non-life excluding health | Reinsurance recoverables in respect of technical provisions for non-life business, excluding technical provisions for health– similar to non –life. |
| C0010– C0020/R0300 | Health similar to non-life | Reinsurance recoverables in respect of technical provisions for health similar to non — life. |
| C0010– C0020/R0310 | Life and health similar to life, excluding health and index–linked and unit–linked | <p>Reinsurance recoverable in respect of technical provisions for life and health similar to life, excluding health and index–linked and unit–linked.</p> <p>With regard to ‘statutory accounts values’ column (C0020), where– the split between life excluding health and index–linked and unit–linked and health similar to life is not available, this item shall reflect the sum.</p> |
| C0010– C0020/R0320 | Health similar to life | Reinsurance recoverables in respect of technical provisions for health–similar to life. |
| C0010– C0020/R0330 | Life excluding health and | Reinsurance recoverables in respect of technical provisions for life business, excluding technical |

| | | |
|-------------------|--|--|
| | index-linked and unit-linked | provisions health—similar to life techniques and technical provisions for index-linked and unit-linked. |
| C0010—C0020/R0340 | Life index-linked and unit-linked | Reinsurance recoverables in respect of technical provisions for life index-linked and unit-linked business. |
| C0010—C0020/R0350 | Deposits to cedants | Deposits relating to reinsurance accepted. |
| C0010—C0020/R0360 | Insurance and intermediaries receivables | Amounts for payment by policyholders, insurers and other linked to insurance business that are not included in technical provisions. It shall include receivables from reinsurance accepted. |
| C0010—C0020/R0370 | Reinsurance receivables | For the ‘Solvency II value’ column (C0010) this cell shall include all expected payments (due and past-due) from reinsurers linked to reinsurance business to the undertaking that are not included in reinsurance recoverables. These should not be included in the item "any other assets not elsewhere shown". This cell in particular should take into account all expected payments from reinsurers to the undertaking corresponding to payments made by the undertaking to the policyholders. It also shall include all expected payments (due and past-due) from reinsurers in relation to other than insurance events or those that have been agreed between cedent and reinsurer and where the amount of the expected payment is certain. |
| C0010—C0020/R0380 | Receivables (trade, not insurance) | Includes amounts receivables from employees or various business partners (not insurance-related), including public entities. |
| C0010—C0020/R0390 | Own shares (held directly) | This is the total amount of own shares held directly by the group. |
| C0010—C0020/R0400 | Amounts due in respect of own fund items or initial fund called up but not yet paid in | Value of the amount due in respect of own fund items or initial fund called up but not yet paid in. |

| | | |
|-----------------------|--|--|
| C0010– C0020/R0410 | Cash and cash equivalents | <p>Notes and coin in circulation that are commonly used to make payments, and deposits exchangeable for currency on demand at par and which are directly usable for making payments by cheque, draft, giro order, direct debit/credit, or other direct payment facility, without penalty or restriction.</p> <p>Bank accounts shall not be netted off, thus only positive accounts shall be recognised in this item and bank overdrafts shown within liabilities unless where both legal right of offset and demonstrable intention to settle net exist.</p> |
| C0010– C0020/R0420 | Any other assets, not elsewhere shown | This is the amount of any other assets not elsewhere already included within balance Sheet items. |
| C0010– C0020/R0500 | Total assets | This is the overall total amount of all assets. |
| <i>Liabilities</i> | | |
| C0010– C0020/R0510 | Technical provisions — non-life | <p>Sum of the technical provisions non-life.</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> <p>With regard to ‘statutory accounts values’ column (C0020), where the split of technical provisions for non – life between non — life (excluding health) and health (similar to non — life) is not possible, this item shall reflect the sum.</p> |
| C0010– C0020/R0520 | Technical provisions — non-life (excluding health) | <p>This is the total amount of technical provisions for non — life business (excluding health).</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> |
| C0010/R0530 | Technical provisions — non-life (excluding health) — technical | <p>This is the total amount of technical provisions calculated as whole (replicable/hedgeable portfolio) for non — life business (excluding health).</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in</p> |

| | | |
|-------------------|--|--|
| | provisions calculated as a whole | accordance with the contributory methodology used for the purposes of MCR calculation. |
| C0010/R0540 | Technical provisions — non-life (excluding health) — Best estimate | <p>This is the total amount of best estimate of technical provisions for non — life business (excluding health). Best estimate shall be reported gross of reinsurance.</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> |
| C0010/R0550 | Technical provisions — non-life (excluding health) — Risk margin | <p>This is the total amount of risk margin of technical provisions for non — life business (excluding health).</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> |
| C0010–C0020/R0560 | Technical provisions — health (similar to non-life) | <p>This is the total amount of technical provisions for health (similar to non — life).</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> |
| C0010/R0570 | Technical provisions — health (similar to non — life) — technical provisions calculated as a whole | <p>This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for health (similar to non-life).</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> |
| C0010/R0580 | Technical provisions — health(similar to non –life) — Best estimate | <p>This is the total amount of best estimate of technical provisions for health business (similar to non — life). Best estimate shall be reported gross of reinsurance.</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> |
| C0010/R0590 | Technical provisions — | This is the total amount of risk margin of technical provisions for health business (similar to non — life). |

| | | |
|-------------------|--|---|
| | health (similar to non — life) — Risk margin | This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation. |
| C0010—C0020/R0600 | Technical provisions — life (excluding index-linked and unit-linked) | <p>Sum of the technical provisions life (excluding index-linked and unit-linked).</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> <p>With regard to ‘statutory accounts values’ column (C0020), where the split of technical provisions life (excluding index — linked and unit — linked) between health (similar to life) and life (excluding health, index-linked and unit — linked) is not possible, this item shall reflect the sum.</p> |
| C0010—C0020/R0610 | Technical provisions — health (similar to life) | <p>This is the total amount of technical provisions for health (similar to life) business.</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> |
| C0010/R0620 | Technical provisions — health (similar to life) — technical provisions calculated as a whole | <p>This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for health (similar to life) business.</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> |
| C0010/R0630 | Technical provisions — health (similar to life) — Best estimate | <p>This is the total amount of best estimate of technical provisions for health (similar to life) business.</p> <p>Best estimate shall be reported gross of reinsurance.</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> |
| C0010/R0640 | Technical provisions — health (similar to | <p>This is the total amount of risk margin of technical provisions for health (similar to life) business.</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in</p> |

| | | |
|-------------------|--|---|
| | life) — Risk margin | accordance with the contributory methodology used for the purposes of MCR calculation. |
| C0010–C0020/R0650 | Technical provisions — life (excl. health and index–linked and unit–linked) | <p>This is the total amount of technical provisions for life (excluding health and index — linked and unit — linked) business.</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> |
| C0010/R0660 | Technical provisions — life (excl. health and index–linked and unit–linked) — technical provisions calculated as a whole | <p>This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for life (excluding health and index — linked and unit — linked) business.</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> |
| C0010/R0670 | Technical provisions — life (excl. health and index–linked and unit–linked) — Best estimate | <p>This is the total amount of best estimate of technical provisions for life (excluding health and index — linked and unit — linked) business.</p> <p>Best estimate shall be reported gross of reinsurance.</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> |
| C0010/R0680 | Technical provisions — life (excl. health and index–linked and unit–linked) — Risk margin | <p>This is the total amount of risk margin of technical provisions for life (excluding health and index — linked and unit — linked) business.</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> |
| C0010–C0020/R0690 | Technical provisions — index–linked and unit–linked | <p>This is the total amount of technical provisions for index — linked and unit — linked business.</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> |

| | | |
|--------------|--|---|
| C0010/R0700 | Technical provisions — index-linked and unit-linked — technical provisions calculated as a whole | <p>This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for index — linked and unit — linked business.</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> |
| C0010/R0710 | Technical provisions — index-linked and unit-linked — Best estimate | <p>This is the total amount of best estimate of technical provisions for index — linked and unit — linked business.</p> <p>Best estimate shall be reported gross of reinsurance.</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> |
| C0010/R0720 | Technical provisions — index-linked and unit-linked — Risk margin | <p>This is the total amount of risk margin of technical provisions for index — linked and unit — linked business.</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> |
| C0020/R0730 | Other technical provisions | Other technical provisions, as recognised by the group in their statutory accounts, in accordance with the local GAAP or IFRS. |
| C0010 /R0740 | Contingent liabilities | <p>A contingent liability is defined as:</p> <ul style="list-style-type: none"> a) a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the entity; or b) a present obligation that arises from past events even if: <ul style="list-style-type: none"> (i) it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or (ii) the amount of the obligation cannot be measured with sufficient reliability. |

| | | |
|-----------------------|--|---|
| | | The amount of contingent liabilities recognised in the balance sheet shall follow the criteria set in Article 11 of the Delegated Regulation (EU) 2015/35. |
| C0010– C0020/R0750 | Provisions other than technical provisions | <p>Liabilities of uncertain timing or amount, excluding the ones reported under ‘Pension benefit obligations’.</p> <p>The provisions are recognised as liabilities (assuming that a reliable estimate can be made) when they represent obligations and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligations.</p> |
| C0010– C0020/R0760 | Pension benefit obligations | This is the total net obligations related to employees' pension scheme. |
| C0010– C0020/R0770 | Deposits from reinsurers | Amounts (e.g. cash) received from reinsurer or deducted by the reinsurer according to the reinsurance contract. |
| C0010– C0020/R0780 | Deferred tax liabilities | Deferred tax liabilities are the amounts of income taxes payable in future periods in respect of taxable temporary differences. |
| C0010– C0020/R0790 | Derivatives | <p>A financial instrument or other contract with all three of the following characteristics:</p> <ul style="list-style-type: none"> (a) Its value changes in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates, credit rating or credit index, or other variable, provided in the case of a non-financial variable that the variable is not specific to a party to the contract (sometimes called the ‘underlying’). (b) It requires no initial net investment or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors. (c) It is settled at a future date. <p>Only derivative liabilities shall be reported on this row (i.e. derivatives with negative values as of the reporting date.) Derivatives assets shall be reported under C0010–C0020/R0190.</p> <p>Groups which do not value derivatives in their Local GAAP do not need to provide a statutory accounts value.</p> |

| | | |
|-----------------------|--|---|
| C0010– C0020/R0800 | Debts owed to credit institutions | Debts, such as mortgage and loans, owed to credit institutions, excluding bonds held by credit institutions (it is not possible for the group to identify all the holders of the bonds that it issues) and subordinated liabilities. It This shall also include bank overdrafts. |
| C0010– C0020/R0810 | Financial liabilities other than debts owed to credit institutions | Financial liabilities including bonds issued by the group (held by credit institutions or not), structured notes issued by the group itself and mortgage and loans due to other entities than credit institutions. Subordinated liabilities shall not be included here. |
| C0010– C0020/R0820 | Insurance and intermediaries payables | Amounts payable to policyholders, insurers and other business linked to insurance that are not included in technical provisions. Includes amounts payable to (re)insurance intermediaries (e.g. commissions due to intermediaries but not yet paid by the undertaking). Excludes loans & mortgages due to other insurance companies, if they only relate to financing and are not linked to insurance business (such loans and mortgages shall be reported as financial liabilities). It shall include payables from reinsurance accepted. |
| C0010– C0020/R0830 | Reinsurance payables | Amounts payable to reinsurers (in particular current accounts) other than deposits linked to reinsurance business that are not included in reinsurance recoverables, including payables from the undertaking to reinsurers in relation to other than insurance events. Includes payables to reinsurers that relate to ceded premiums. For the ‘Solvency II value’ column (C0010) this cell shall include all expected payments (due and past-due) from the undertaking to reinsurers that are not included in reinsurance recoverables. These should not be included in the item "any other liabilities not elsewhere shown". This cell in particular should take into account all expected payments from the undertaking to reinsurers corresponding to payments made by the policyholders to the undertaking. It also shall include all expected payments (due and past-due) to reinsurers in relation to other than insurance events or those that have been agreed between cedent and |

| | | |
|-----------------------|---|---|
| | | reinsurer and where the amount of the expected payment is certain. |
| C0010– C0020/R0840 | Payables (trade, not insurance) | This is the total amount trade payables, including amounts due to employees, suppliers, etc. and not insurance–related, parallel to receivables (trade, not insurance) on asset side; includes public entities. |
| C0010– C0020/R0850 | Subordinated liabilities | <p>Subordinated liabilities are debts which rank after other specified debts when undertaking is liquidated. This is the total of subordinated liabilities classified as Basic Own Funds and those that are not included in Basic Own Funds.</p> <p>With regard to ‘statutory accounts values’ column (C0020), where the split between subordinated liabilities not in basic own funds and subordinated liabilities in basic own funds is not available, this item shall reflect the sum.</p> |
| C0010– C0020/R0860 | Subordinated liabilities not in Basic Own Funds | <p>Subordinated liabilities are debts which rank after other specified debts when undertaking is liquidated. Other debts may be even more deeply subordinated. Only subordinated liabilities that are not classified in Basic Own Funds shall be presented here.</p> <p>With regard to ‘statutory accounts values’ column (C0020), where the split between subordinated liabilities not in basic own funds and subordinated liabilities in basic own funds is not available, this item shall not be reported.</p> |
| C0010– C0020/R0870 | Subordinated liabilities in Basic Own Funds | <p>Subordinated liabilities classified in Basic Own Funds.</p> <p>With regard to ‘statutory accounts values’ column (C0020), where– the split between subordinated liabilities not in basic own funds and subordinated liabilities in basic own funds is not available, this item shall not be reported.</p> |
| C0010– C0020/R0880 | Any other liabilities, not elsewhere shown | This is the total of any other liabilities, not elsewhere already included in other Balance Sheet items. |
| C0010– C0020/R0900 | Total liabilities | This is the overall total amount of all liabilities |

| | | |
|-------------|---|---|
| C0010/R1000 | Excess of assets over liabilities | This is the total of group's excess of assets over liabilities, valued in accordance with Solvency II valuation basis. Value of the assets minus liabilities. |
| C0020/R1000 | Excess of assets over liabilities (statutory accounts value) | This is the total of excess of assets over liabilities of statutory accounts value column. |



SOLVENCYTOOL