

RAPPORT SUR LA SOLVABILITE ET LA SITUATION FINANCIERE

Cardif Assurance Vie

Annexes

Quantitative Reporting Templates - QRT

31 décembre 2016



**BNP PARIBAS
CARDIF**

**L'assureur
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qui change**

Cardif Assurance Vie
Balance sheet

S.02.01.21

		Solvency II value
		C0010
Assets		
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	
Deferred tax assets	R0040	47 079
Pension benefit surplus	R0050	0
Property, plant & equipment held for own use	R0060	2 534 512
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	124 139 958 680
Property (other than for own use)	R0080	377 914 000
Holdings in related undertakings, including participations	R0090	1 169 782 000
Equities	R0100	2 481 176 334
Equities - listed	R0110	2 470 532 334
Equities - unlisted	R0120	10 644 000
Bonds	R0130	92 881 008 657
Government Bonds	R0140	43 766 678 360
Corporate Bonds	R0150	43 438 588 298
Structured notes	R0160	5 279 569 000
Collateralised securities	R0170	396 173 000
Collective Investments Undertakings	R0180	27 134 058 193
Derivatives	R0190	920 958
Deposits other than cash equivalents	R0200	95 098 537
Other investments	R0210	0
Assets held for index-linked and unit-linked contracts	R0220	38 518 762 398
Loans and mortgages	R0230	899 110 673
Loans on policies	R0240	869 748 673
Loans and mortgages to individuals	R0250	0
Other loans and mortgages	R0260	29 362 000
Reinsurance recoverables from:	R0270	2 636 572 369
Non-life and health similar to non-life	R0280	123 201 940
Non-life excluding health	R0290	0
Health similar to non-life	R0300	123 201 940
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	2 076 791 124
Health similar to life	R0320	94 500 440
Life excluding health and index-linked and unit-linked	R0330	1 982 290 683
Life index-linked and unit-linked	R0340	436 579 305
Deposits to cedants	R0350	1 550 000
Insurance and intermediaries receivables	R0360	325 103 030
Reinsurance receivables	R0370	41 006 885
Receivables (trade, not insurance)	R0380	616 291 847
Own shares (held directly)	R0390	0
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	0
Cash and cash equivalents	R0410	150 153 813
Any other assets, not elsewhere shown	R0420	266 068 575
Total assets	R0500	167 597 159 861
Liabilities		
Technical provisions – non-life	R0510	537 818 956
Technical provisions – non-life (excluding health)	R0520	
Technical provisions calculated as a whole	R0530	
Best Estimate	R0540	
Risk margin	R0550	
Technical provisions - health (similar to non-life)	R0560	537 818 956
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	369 613 447
Risk margin	R0590	168 205 509
Technical provisions - life (excluding index-linked and unit-linked)	R0600	106 660 402 311
Technical provisions - health (similar to life)	R0610	207 556 812
Technical provisions calculated as a whole	R0620	
Best Estimate	R0630	146 279 668
Risk margin	R0640	61 277 144
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	106 452 845 499
Technical provisions calculated as a whole	R0660	
Best Estimate	R0670	105 627 869 052
Risk margin	R0680	824 976 447
Technical provisions – index-linked and unit-linked	R0690	37 893 684 376
Technical provisions calculated as a whole	R0700	
Best Estimate	R0710	37 708 010 193
Risk margin	R0720	185 674 183
Other technical provisions	R0730	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	94 183 982
Pension benefit obligations	R0760	31 214 955
Deposits from reinsurers	R0770	2 047 506 000
Deferred tax liabilities	R0780	1 109 079 973
Derivatives	R0790	17 211 115
Debts owed to credit institutions	R0800	572 352 000
Debts owed to credit institutions resident domestically	ER0801	572 352 000
Debts owed to credit institutions resident in the euro area other than domestic	ER0802	
Debts owed to credit institutions resident in rest of the world	ER0803	
Financial liabilities other than debts owed to credit institutions	R0810	7 817 388 892
Debts owed to non-credit institutions	ER0811	2 180 000
Debts owed to non-credit institutions resident domestically	ER0812	1 930 000
Debts owed to non-credit institutions resident in the euro area other than domestic	ER0813	
Debts owed to non-credit institutions resident in rest of the world	ER0814	250 000
Other financial liabilities (debt securities issued)	ER0815	7 815 208 892
Insurance & intermediaries payables	R0820	654 946 187
Reinsurance payables	R0830	53 817 060
Payables (trade, not insurance)	R0840	896 513 555
Subordinated liabilities	R0850	2 051 815 000
Subordinated liabilities not in Basic Own Funds	R0860	
Subordinated liabilities in Basic Own Funds	R0870	2 051 815 000
Any other liabilities, not elsewhere shown	R0880	153 244 622
Total liabilities	R0900	160 591 178 985
Excess of assets over liabilities	R1000	7 005 980 877

Cardif Assurance Vie
Life

S.05.01.02.02

		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
Premiums written										
Gross	R1410	179 196 365	7 363 893 000	3 953 941 773	1 873 736 113	0	0	28 594 000	29 868 000	13 429 229 251
Reinsurers' share	R1420	54 094 853	79 633 000	27 249 733	284 133 921	0	0	24 590 000	18 000	469 719 507
Net	R1500	125 101 512	7 284 260 000	3 926 692 039	1 589 602 193	0	0	4 004 000	29 850 000	12 959 509 744
Premiums earned										
Gross	R1510	158 988 927	7 363 893 000	3 953 941 773	1 853 673 220	0	0	17 903 000	29 868 000	13 378 267 920
Reinsurers' share	R1520	48 364 393	79 633 000	27 249 733	280 602 009	0	0	17 460 000	18 000	453 327 135
Net	R1600	110 624 534	7 284 260 000	3 926 692 039	1 573 071 211	0	0	443 000	29 850 000	12 924 940 784
Claims incurred										
Gross	R1610	37 344 457	7 213 053 000	2 351 329 710	606 716 129	0	0	4 780 000	43 121 000	10 256 344 296
Reinsurers' share	R1620	10 313 479	143 516 000	33 509 304	97 679 744	0	0	4 780 000	1 000	289 799 527
Net	R1700	27 030 978	7 069 537 000	2 317 820 406	509 036 385	0	0	0	43 120 000	9 966 544 769
Changes in other technical provisions										
Gross	R1710	4 647 254	2 466 302 000	1 918 067 501	93 048 171	0	0	1 000	-9 273 000	4 472 792 926
Reinsurers' share	R1720	1 628 946	-28 350 000	-39 803 965	15 250 015	0	0	585 000	0	-50 690 005
Net	R1800	3 018 308	2 494 652 000	1 957 871 466	77 798 157	0	0	-584 000	-9 273 000	4 523 482 931
Expenses incurred	R1900	83 910 462	867 317 000	482 064 498	571 889 820	0	0	-283 000	3 516 352	2 008 415 133
Other expenses	R2500									0
Total expenses	R2600									2 008 415 133
Total amount of surrenders	R2700	0	4 800 443 000	1 660 478 553	44 412 794	0	0	0	27 002 000	6 532 336 346

Cardif Assurance Vie
Life and Health SLT Technical Provisions

S.12.01.02

		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)	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)
			Total	Contracts without options and guarantees	Contracts with options or guarantees	Total	Contracts without options and guarantees	Contracts with options or guarantees				Total	Contracts without options and guarantees	Contracts with options or guarantees			
			C0020	C0030	C0040	C0050	C0080	C0070				C0080	C0090	C0100			
Technical provisions calculated as a whole	R0010	0	0			0			0	0	0	0			0	0	0
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	R0020	0	0			0			0	0	0	0			0	0	0
Technical provisions calculated as a sum of BE and RM																	
Best Estimate																	
Gross Best Estimate	R0030	103 895 089 723		5 803 648 994	31 903 858 680		-412 594 830	1 608 802 579	0	537 074 100	143 335 879 245		-58 319 816	159 817 221	0	44 782 263	146 279 668
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0040	1 840 801 255		-11 841 313	448 406 408		-31 522 030	173 447 716	0	21 084	2 419 313 121		1 233 897	58 165 345	0	35 480 760	94 880 002
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090	102 054 288 468		5 815 476 097	31 455 452 272		-381 107 258	1 435 846 530	0	537 053 149	140 917 009 257		-59 549 993	101 886 568	0	9 442 653	51 779 228
Risk Margin	R0100	439 243 947	185 671 963			383 361 492			0	2 373 227	1 010 650 630	57 890 983			0	3 388 161	61 277 144
Amount of the transitional on Technical Provisions																	
Technical Provisions calculated as a whole	R0110	0	0			0			0	0	0	0			0	0	0
Best estimate	R0120																
Risk margin	R0130																
Technical provisions - total	R0200	104 334 333 670	37 893 179 637			1 579 569 241			0	539 447 328	144 346 529 875	159 388 385			0	48 168 424	207 556 812

Cardif Assurance Vie
 Non-life insurance claims
 S.19.01.21.01

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

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160
Prior	R0100																2 022 790
N-14	R0110	20 750 900	8 376 339	510 252	1 060 970	124 212	52 930	96 751	16 623	12 136	686 536	561 647	664 912	458 737	449 977	440 387	
N-13	R0120	14 712 160	9 655 715	2 931 657	1 228 070	476 039	105 937	24 363	134 703	798 223	653 436	697 324	493 015	541 942	397 016		
N-12	R0130	19 786 600	14 131 270	4 977 057	2 300 390	517 837	91 314	134 253	1 154 070	971 625	886 765	657 595	665 268	601 948			
N-11	R0140	21 800 240	15 648 834	8 261 946	3 442 522	461 800	380 686	1 308 520	916 339	955 491	669 461	498 627	420 524				
N-10	R0150	15 509 750	16 140 410	8 261 238	3 732 270	1 169 860	1 404 630	1 040 020	1 029 210	711 519	621 699	563 401					
N-9	R0160	15 525 620	18 095 464	8 639 915	4 188 080	2 548 070	1 631 323	1 567 380	1 114 640	860 294	577 815						
N-8	R0170	18 867 880	20 489 579	10 056 377	5 217 289	3 524 530	2 680 800	1 817 700	1 419 600	1 005 080							
N-7	R0180	19 298 700	23 358 630	9 362 953	5 680 281	4 017 210	2 488 450	2 016 610	1 044 132								
N-6	R0190	22 214 510	20 402 760	10 110 335	6 302 219	3 564 538	2 285 450	1 465 889									
N-5	R0200	22 298 540	21 432 920	11 214 967	6 660 913	3 584 649	1 861 139										
N-4	R0210	29 962 200	24 412 920	13 142 840	7 510 481	2 783 652											
N-3	R0220	32 334 700	25 755 800	13 963 395	7 122 713												
N-2	R0230	34 576 600	27 721 700	14 976 434													
N-1	R0240	34 120 600	26 545 970														
N	R0250	53 380 100															

Gross Claims Paid (non-cumulative) - Current year, sum of years (cumulative)

		In Current year	Sum of all years (cumulative)
		C0170	C0180
Prior	R0100	2 022 790	2 022 790
N-14	R0110	440 387	34 263 308
N-13	R0120	397 016	32 849 600
N-12	R0130	601 948	46 875 991
N-11	R0140	420 524	54 764 989
N-10	R0150	563 401	50 184 007
N-9	R0160	577 815	54 748 601
N-8	R0170	1 005 080	65 078 835
N-7	R0180	1 044 132	67 266 966
N-6	R0190	1 465 889	66 345 702
N-5	R0200	1 861 139	67 053 128
N-4	R0210	2 783 652	77 812 093
N-3	R0220	7 122 713	79 176 608
N-2	R0230	14 976 434	77 274 734
N-1	R0240	26 545 970	60 666 570
N	R0250	53 380 100	53 380 100
Total	R0260	113 186 200	889 764 020

Cardif Assurance Vie
 Non-life insurance claims
 S.19.01.21.01

Gross undiscounted Best Estimate Claims Provisions - Development year (absolute amount)

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350
Prior	R0100																18 260
N-14	R0110	45 484 700	12 519 200	12 830 800	16 007 800	1 003 620	279 831	221 186	412 619	427 730	441 848	569 998	670 723	436 509	367 376	182 876	
N-13	R0120	49 777 500	4 876 750	15 224 200	17 757 000	261 297	288 700	94 005	57 784	46 605	108 501	42 362	20 851	238 219	198 413		
N-12	R0130	73 202 900	30 462 500	17 048 700	20 144 900	3 333 810	2 699 190	2 376 840	2 274 780	1 077 130	716 276	169 166	21 054	259 162			
N-11	R0140	106 180 000	35 981 300	14 969 500	19 251 000	1 543 880	1 081 020	671 058	467 315	578 096	565 019	159 638	22 622				
N-10	R0150	120 645 000	28 348 800	12 742 300	13 853 100	1 824 400	1 288 900	544 901	561 117	555 761	558 313	140 902					
N-9	R0160	160 995 000	33 632 800	30 320 600	11 548 500	2 313 700	1 099 570	646 243	512 583	554 310	516 734						
N-8	R0170	163 499 020	59 852 400	32 356 500	13 755 300	1 876 520	1 332 820	642 177	520 783	511 208							
N-7	R0180	129 119 260	68 244 900	40 732 500	11 090 400	2 845 690	1 746 400	1 173 460	946 762								
N-6	R0190	126 041 750	86 775 100	35 098 700	11 955 100	2 344 460	1 452 310	643 970									
N-5	R0200	114 157 550	80 329 700	46 233 800	13 455 600	2 706 850	1 360 620										
N-4	R0210	118 687 760	92 381 200	50 912 400	13 908 400	3 113 230											
N-3	R0220	120 641 000	84 165 900	52 775 000	20 673 000												
N-2	R0230	144 772 540	94 760 300	70 439 600													
N-1	R0240	149 002 680	117 202 000														
N	R0250	179 351 410															

Gross discounted Best Estimate Claims Provisions -
 Current year, sum of years (cumulative)

		Year end (discounted data)
		C0360
Prior	R0100	18 260
N-14	R0110	182 876
N-13	R0120	198 413
N-12	R0130	259 162
N-11	R0140	22 622
N-10	R0150	139 335
N-9	R0160	515 004
N-8	R0170	509 683
N-7	R0180	942 828
N-6	R0190	637 884
N-5	R0200	1 351 110
N-4	R0210	3 103 760
N-3	R0220	20 664 000
N-2	R0230	70 431 500
N-1	R0240	117 193 000
N	R0250	179 344 410
Total	R0260	395 513 847

Cardif Assurance Vie
Impact of long term guarantees measures and transitionals

S.22.01.21.01

		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	145 091 905 643	0	0	485 705 239	-485 705 239
Basic own funds	R0020	8 566 799 315	0	0	-322 785 574	0
Eligible own funds to meet Solvency Capital Requirement	R0050	8 566 799 315	0	0	-322 785 574	0
Solvency Capital Requirement	R0090	5 239 355 278	0	0	294 501 687	-294 501 687
Eligible own funds to meet Minimum Capital Requirement	R0100	7 502 282 126	0	0	-310 943 192	0
Minimum Capital Requirement	R0110	2 357 709 875	0	0	59 211 910	-59 211 910

Cardif Assurance Vie
Own funds

S.23.01.01

		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	719 167 000	719 167 000		0	
Share premium account related to ordinary share capital	R0030	1 453 697 000	1 453 697 000		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0	0		0	
Subordinated mutual member accounts	R0050	0		0	0	0
Surplus funds	R0070	0	0			
Preference shares	R0090	0		0	0	0
Share premium account related to preference shares	R0110	0		0	0	0
Reconciliation reserve	R0130	4 365 952 597	4 365 952 597			
Subordinated liabilities	R0140	2 051 814 638		515 802 554	1 349 762 307	186 249 778
An amount equal to the value of net deferred tax assets	R0160	47 079				47 079
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	0	0	0	0	0
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	23 879 000				
Deductions						
Deductions for participations in financial and credit institutions	R0230	0				0
Total basic own funds after deductions	R0290	8 566 799 315	6 514 937 597	515 802 554	1 349 762 307	186 296 857
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300					
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			0	
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	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	0			0	0
Other ancillary own funds	R0390					
Total ancillary own funds	R0400	0			0	0
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	8 566 799 315	6 514 937 597	515 802 554	1 349 762 307	186 296 857
Total available own funds to meet the MCR	R0510	8 380 502 458	6 514 937 597	515 802 554	1 349 762 307	
Total eligible own funds to meet the SCR	R0540	8 566 799 315	6 514 937 597	515 802 554	1 349 762 307	186 296 857
Total eligible own funds to meet the MCR	R0550	7 502 282 126	6 514 937 597	515 802 554	471 541 975	
SCR	R0580	5 239 355 278				
MCR	R0600	2 357 709 875				
Ratio of Eligible own funds to SCR	R0620	164%				
Ratio of Eligible own funds to MCR	R0640	318%				

Reconciliation reserve

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	7 005 981 221
Own shares (held directly and indirectly)	R0710	0
Foreseeable dividends, distributions and charges	R0720	417 117 544
Other basic own fund items	R0730	2 172 911 079
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	50 000 000
Reconciliation reserve	R0760	4 365 952 597
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	980 389 918
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	64 346 260
Total Expected profits included in future premiums (EPIFP)	R0790	1 044 736 177

Cardif Assurance Vie
Solvency Capital Requirement - for undertakings on Standard Formula

S.25.01.21
Basic Solvency Capital Requirement

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	13 788 625 606		
Counterparty default risk	R0020	93 241 385		
Life underwriting risk	R0030	1 449 563 115		
Health underwriting risk	R0040	254 027 126		
Non-life underwriting risk	R0050	0		
Diversification	R0060	-1 269 308 690		
Intangible asset risk	R0070	0		
Basic Solvency Capital Requirement	R0100	14 316 148 543		

Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	513 500 658
Loss-absorbing capacity of technical provisions	R0140	-8 609 798 751
Loss-absorbing capacity of deferred taxes	R0150	-980 495 172
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	5 239 355 278
Capital add-on already set	R0210	0
Solvency capital requirement	R0220	5 239 355 278
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	0
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	5 239 355 278
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

Cardif Assurance Vie
Minimum Capital Requirement - Both life and non-life insurance activity

S.28.02.01

MCR components

		MCR components	
		Non-life activities	Life activities
		MCR(NL, NL) Result	MCR(NL, L)Result
		C0010	C0020
Linear formula component for non-life insurance and reinsurance obligations	R0010	52 237 978	0

Background information

		Background information			
		Non-life activities		Life activities	
		Net (of reinsurance/ SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0030	C0040	C0050	C0060
Medical expense insurance and proportional reinsurance	R0020	0	38 003 190	0	0
Income protection insurance and proportional reinsurance	R0030	257 596 569	196 549 146	0	0
Workers' compensation insurance and proportional reinsurance	R0040	0	0	0	0
Motor vehicle liability insurance and proportional reinsurance	R0050	0	0	0	0
Other motor insurance and proportional reinsurance	R0060	0	0	0	0
Marine, aviation and transport insurance and proportional reinsurance	R0070	0	0	0	0
Fire and other damage to property insurance and proportional reinsurance	R0080	0	0	0	0
General liability insurance and proportional reinsurance	R0090	0	0	0	0
Credit and suretyship insurance and proportional reinsurance	R0100	0	0	0	0
Legal expenses insurance and proportional reinsurance	R0110	0	0	0	0
Assistance and proportional reinsurance	R0120	0	0	0	0
Miscellaneous financial loss insurance and proportional reinsurance	R0130	0	0	0	0
Non-proportional health reinsurance	R0140	0	0	0	0
Non-proportional casualty reinsurance	R0150	0	0	0	0
Non-proportional marine, aviation and transport reinsurance	R0160	0	0	0	0
Non-proportional property reinsurance	R0170	0	0	0	0

Linear formula component for life insurance and reinsurance obligations

		Non-life activities	Life activities
		MCR(L, NL) Result	MCR(L, L) Result
		C0070	C0080
Linear formula component for life insurance or reinsurance obligations	R0200	0	2 605 508 500

Total capital at risk for all life (re)insurance obligations

		Non-life activities		Life activities	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance) best estimate provisions	Net (of reinsurance/SPV) total capital at risk
		C0090	C0100	C0110	C0120
Obligations with profit participation - guaranteed benefits	R0210	0		83 315 596 682	
Obligations with profit participation - future discretionary benefits	R0220	0		19 268 790 025	
Index-linked and unit-linked insurance obligations	R0230	0		37 271 430 888	
Other life (re)insurance and health (re)insurance obligations	R0240	0		1 112 970 889	
Total capital at risk for all life (re)insurance obligations	R0250		0		343 622 998 613

Overall MCR calculation

		C0130
Linear MCR	R0300	2 657 746 478
SCR	R0310	5 239 355 278
MCR cap	R0320	2 357 709 875
MCR floor	R0330	1 309 838 819
Combined MCR	R0340	2 357 709 875
Absolute floor of the MCR	R0350	6 200 000
Minimum Capital Requirement	R0400	2 357 709 875

Notional non-life and life MCR calculation

		Non-life activities	Life activities
		C0140	C0150
Notional linear MCR	R0500	52 237 978	2 605 508 500
Notional SCR excluding add-on (annual or latest calculation)	R0510	102 979 470	5 136 375 807
Notional MCR cap	R0520	46 340 762	2 311 369 113
Notional MCR floor	R0530	25 744 868	1 284 093 952
Notional Combined MCR	R0540	46 340 762	2 311 369 113
Absolute floor of the notional MCR	R0550	2 500 000	3 700 000
Notional MCR	R0560	46 340 762	2 311 369 113