

Balance sheet

		Solvency II value	Statutory accounts value
		C0010	C0020
Assets			
Goodwill	R0010		
Deferred acquisition costs	R0020		
Intangible assets	R0030	€ -	
Deferred tax assets	R0040	€ 68.943.413,09	€ 70.165.710,65
Pension benefit surplus	R0050	€ -	
Property, plant & equipment held for own use	R0060	€ 280.889,74	€ 280.889,74
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	€ 1.195.131.699,04	€ 882.908.218,84
Property (other than for own use)	R0080	€ -	
Holdings in related undertakings, including participations	R0090	€ -	
Equities	R0100	€ -	€ -
Equities - listed	R0110	€ -	
Equities - unlisted	R0120	€ -	
Bonds	R0130	€ 467.359.395,44	€ 467.359.395,44
Government Bonds	R0140	€ 467.359.395,44	€ 467.359.395,44
Corporate Bonds	R0150	€ -	€ -
Structured notes	R0160	€ -	€ -
Collateralised securities	R0170	€ -	€ -
Collective Investments Undertakings	R0180	€ 516.426.435,92	€ 516.426.435,92
Derivatives	R0190	€ 130.342.086,93	€ -100.877.612,52
Deposits other than cash equivalents	R0200	€ 81.003.780,75	€ -
Other investments	R0210	€ -	€ -
Assets held for index-linked and unit-linked contracts	R0220	€ -	€ -
Loans and mortgages	R0230	€ 530.458.480,01	€ 530.458.480,01
Loans on policies	R0240	€ -	€ -
Loans and mortgages to individuals	R0250	€ 530.458.480,01	€ 530.458.480,01
Other loans and mortgages	R0260	€ -	€ -
Reinsurance recoverables from:	R0270	€ -45.326.320,48	€ -
Non-life and health similar to non-life	R0280	€ -	€ -
Non-life excluding health	R0290	€ -	€ -
Health similar to non-life	R0300	€ -	€ -
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	€ -45.326.320,48	€ -
Health similar to life	R0320	€ -	€ -
Life excluding health and index-linked and unit-linked	R0330	€ -45.326.320,48	€ -
Life index-linked and unit-linked	R0340	€ -	€ -
Deposits to cedants	R0350	€ -	€ -
Insurance and intermediaries receivables	R0360	€ 696.179,20	€ 671.047,93
Reinsurance receivables	R0370	€ -	€ -
Receivables (trade, not insurance)	R0380	€ 24.773.630,82	€ 24.183.079,86
Own shares (held directly)	R0390	€ -	€ -
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	€ -	€ -
Cash and cash equivalents	R0410	€ 147.478.992,33	€ 228.482.773,08
Any other assets, not elsewhere shown	R0420	€ -	€ -
Total assets	R0500	€ 1.922.436.963,75	€ 1.737.150.200,11
Liabilities			
Technical provisions - non-life	R0510	€ -	€ -
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	€ -	€ -
Technical provisions calculated as a whole	R0570		
Best Estimate	R0580		
Risk margin	R0590		
Technical provisions - life (excluding index-linked and unit-linked)	R0600	€ 1.407.796.784,96	€ 1.453.123.105,44
Technical provisions - health (similar to life)	R0610	€ -	€ -
Technical provisions calculated as a whole	R0620		
Best Estimate	R0630		
Risk margin	R0640		
Technical provisions - life (excluding health and index-linked and unit-linked)	R0650	€ 1.407.796.784,96	€ 1.453.123.105,44
Technical provisions calculated as a whole	R0660		
Best Estimate	R0670	€ 1.311.485.096,76	
Risk margin	R0680	€ 96.311.688,20	
Technical provisions - index-linked and unit-linked	R0690	€ -	
Technical provisions calculated as a whole	R0700		
Best Estimate	R0710		
Risk margin	R0720		
Other technical provisions	R0730		
Contingent liabilities	R0740	€ -	
Provisions other than technical provisions	R0750	€ -	
Pension benefit obligations	R0760	€ 248.715,00	€ 248.715,00
Deposits from reinsurers	R0770	€ -	
Deferred tax liabilities	R0780	€ -	
Derivatives	R0790	€ 231.219.699,45	€ -
Debts owed to credit institutions	R0800	€ -	
Financial liabilities other than debts owed to credit institutions	R0810	€ -	
Insurance & intermediaries payables	R0820	€ 11.196.814,31	€ 10.665.453,30
Reinsurance payables	R0830	€ 178.031,83	€ -
Payables (trade, not insurance)	R0840	€ 12.292.616,21	€ 14.438.504,06
Subordinated liabilities	R0850	€ 73.737.556,00	€ 78.475.143,46
Subordinated liabilities not in Basic Own Funds	R0860	€ -	€ -
Subordinated liabilities in Basic Own Funds	R0870	€ 73.737.556,00	€ 78.475.143,46
Any other liabilities, not elsewhere shown	R0880	€ 2.052.098,42	
Total liabilities	R0900	€ 1.738.722.316,18	€ 1.556.950.921,26
Excess of assets over liabilities	R1000	€ 183.714.647,57	€ 180.199.278,85

Home Country - life obligations

		Home country
		C0220
Premiums written		
Gross	R1410	€ 83.359.528,10
Reinsurers' share	R1420	€ 14.410.905,49
Net	R1500	€ 68.948.622,61
Premiums earned		
Gross	R1510	€ 83.359.528,10
Reinsurers' share	R1520	€ 14.410.905,49
Net	R1600	€ 68.948.622,61
Claims incurred		
Gross	R1610	€ 40.757.156,18
Reinsurers' share	R1620	€ 13.575.928,40
Net	R1700	€ 27.181.227,78
Changes in other technical provisions		
Gross	R1710	€ -607.904.316,88
Reinsurers' share	R1720	€ -17.708.037,41
Net	R1800	€ -590.196.279,47
Expenses incurred	R1900	€ 37.371.289,03
Other expenses	R2500	
Total expenses	R2600	

Top 5 countries (by amount of gross premiums written) - life obligations

Country	R0010	BELGIUM
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		Country (by amount of gross premiums written) life obligations
		C0230
Premiums written		
Gross	R1410	€ 87.449,80
Reinsurers' share	R1420	
Net	R1500	€ 87.449,80
Premiums earned		
Gross	R1510	€ 87.449,80
Reinsurers' share	R1520	
Net	R1600	€ 87.449,80
Claims incurred		
Gross	R1610	€ 124.119,42
Reinsurers' share	R1620	
Net	R1700	€ 124.119,42
Changes in other technical provisions		
Gross	R1710	
Reinsurers' share	R1720	
Net	R1800	
Expenses incurred	R1900	
Other expenses	R2500	
Total expenses	R2600	

Total Top 5 and home country - life obligations

		Total Top 5 and home country
		C0280
Premiums written		
Gross	R1410	€ 83.446.977,90
Reinsurers' share	R1420	€ 14.410.905,49
Net	R1500	€ 69.036.072,41
Premiums earned		
Gross	R1510	€ 83.446.977,90
Reinsurers' share	R1520	€ 14.410.905,49
Net	R1600	€ 69.036.072,41
Claims incurred		
Gross	R1610	€ 40.881.275,60
Reinsurers' share	R1620	€ 13.575.928,40
Net	R1700	€ 27.305.347,20
Changes in other technical provisions		
Gross	R1710	€ -607.904.316,88
Reinsurers' share	R1720	€ -17.708.037,41
Net	R1800	€ -590.196.279,47
Expenses incurred	R1900	€ 37.371.289,03
Other expenses	R2500	€ -
Total expenses	R2600	€ 37.371.289,03

Impact of long term guarantees measures and transitionals

		Impact of the LTG measures and transitionals (Step-by-step approach)									
		Amount with Long Term Guarantee measures and transitionals	Without transitional on technical provisions	Impact of transitional on technical provisions	Without transitional on interest rate	Impact of transitional on interest rate	Without volatility adjustment and without other transitional measures	Impact of volatility adjustment set to zero	Without matching adjustment and without all the others	Impact of matching adjustment set to zero	Impact of all LTG measures and transitionals
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
Technical provisions	R0010	€ 1.407.796.784,96	€ 1.407.796.784,96	€ -	€ 1.407.796.784,96	€ -	€ 1.461.000.738,10	€ 53.203.953,14	€ 1.461.000.738,10	€ -	€ 53.203.953,14
Basic own funds	R0020	€ 183.714.647,57	€ 183.714.647,57	€ -	€ 183.714.647,57	€ -	€ 142.818.649,28	€ -40.895.998,29	€ 142.818.649,28	€ -	€ -40.895.998,29
Excess of assets over liabilities	R0030	€ 183.714.647,57	€ 183.714.647,57	€ -	€ 183.714.647,57	€ -	€ 142.818.649,28	€ -40.895.998,29	€ 142.818.649,28	€ -	€ -40.895.998,29
Restricted own funds due to ring-fencing and matching portfolio	R0040	€ -	€ -	€ -	€ -	€ -		€ -	€ -	€ -	€ -
Eligible own funds to meet Solvency Capital Requirement	R0050	€ 174.799.541,43	€ 174.799.541,43	€ -	€ 174.799.541,43	€ -	€ 128.975.678,07	€ -45.823.863,36	€ 128.975.678,07	€ -	€ -45.823.863,36
Tier 1	R0060	€ 114.771.234,48	€ 114.771.234,48	€ -	€ 114.771.234,48	€ -	€ 60.243.236,77	€ -54.527.997,71	€ 60.243.236,77	€ -	€ -54.527.997,71
Tier 2	R0070	€ 60.028.306,95	€ 60.028.306,95	€ -	€ 60.028.306,95	€ -	€ 68.732.441,30	€ 8.704.134,35	€ 68.732.441,30	€ -	€ 8.704.134,35
Tier 3	R0080	€ -	€ -	€ -	€ -	€ -	€ -	€ -	€ -	€ -	€ -
Solvency Capital Requirement	R0090	€ 120.056.613,90	€ 120.056.613,90	€ -	€ 120.056.613,90	€ -	€ 137.464.882,60	€ 17.408.268,70	€ 137.464.882,60	€ -	€ 17.408.268,70

Own funds

	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					
Ordinary share capital (gross of own shares)	R0010 € 0,01	€ 0,01			
Non-available called but not paid in ordinary share capital at group level	R0020 € -				
Share premium account related to ordinary share capital	R0030 € 173.897.414,00	€ 173.897.414,00			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040 € -				
Subordinated mutual member accounts	R0050 € -				
Non-available subordinated mutual member accounts at group level	R0060 € -				
Surplus funds	R0070 € -				
Non-available surplus funds at group level	R0080 € -				
Preference shares	R0090 € -				
Non-available preference shares at group level	R0100 € -				
Share premium account related to preference shares	R0110 € -				
Non-available share premium account related to preference shares at group level	R0120 € -				
Reconciliation reserve	R0130 € -59.126.179,53	€ -59.126.179,53			
Subordinated liabilities	R0140 € 73.737.556,00			€ 73.737.556,00	
Non-available subordinated liabilities at group level	R0150 € -				
An amount equal to the value of net deferred tax assets	R0160 € 68.943.413,09				€ 68.943.413,09
The amount equal to the value of net deferred tax assets not available at the group level	R0170 € -				€ -
Other items approved by supervisory authority as basic own funds not specified above	R0180 € -				
Non available own funds related to other own funds items approved by supervisory authority	R0190 € -				
Minority interests (if not reported as part of a specific own fund item)	R0200 € -				
Non-available minority interests at group level	R0210 € -				
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				
Deductions					
Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities	R0230 € -				
whereof deducted according to art 228 of the Directive 2009/138/EC	R0240 € -				
Deductions for participations where there is non-availability of information (Article 229)	R0250 € -				
Deduction for participations included by using D&A when a combination of methods is used	R0260 € -				
Total of non-available own fund items	R0270 € -				
Total deductions	R0280 € -				
Total basic own funds after deductions	R0290 € 257.452.203,57	€ 114.771.234,48	€ -	€ 73.737.556,00	€ 68.943.413,09
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 € -				
Unpaid and uncalled preference shares callable on demand	R0320 € -				
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330 € -				
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340 € -				
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350 € -				
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360 € -				
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370 € -				
Non available ancillary own funds at group level	R0380 € -				
Other ancillary own funds	R0390 € -				
Total ancillary own funds	R0400 € -			€ -	€ -
Own funds of other financial sectors					
Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies - total	R0410 € -				
Institutions for occupational retirement provision	R0420 € -				
Non regulated entities carrying out financial activities	R0430 € -				
Total own funds of other financial sectors	R0440 € -	€ -	€ -	€ -	€ -
Own funds when using the D&A, exclusively or in combination of method 1					
Own funds aggregated when using the D&A and combination of method	R0450				
Own funds aggregated when using the D&A and combination of method net of IGT	R0460				
Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0520 € 257.452.203,57	€ 114.771.234,48	€ -	€ 73.737.556,00	€ 68.943.413,09
Total available own funds to meet the minimum consolidated group SCR	R0530 € 188.508.790,48	€ 114.771.234,48	€ -	€ 73.737.556,00	
Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0560 € 174.799.541,43	€ 114.771.234,48	€ -	€ 60.028.306,95	€ -
Total eligible own funds to meet the minimum consolidated group SCR	R0570 € 122.758.988,74	€ 114.771.234,48	€ -	€ 7.987.754,26	
Consolidated Group SCR	R0590 € 120.056.613,90				
Minimum consolidated Group SCR	R0610 € 39.938.771,32				
Ratio of Eligible own funds to the consolidated Group SCR (excluding other financial sectors and the undertakings included via D&A)	R0630 145,6%				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	R0650 307,4%				
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)	R0660 € 174.799.541,43	€ 114.771.234,48	€ -	€ 60.028.306,95	€ -
SCR for entities included with D&A method	R0670				
Group SCR	R0680 € 120.056.613,90				
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	R0690 145,6%				

Reconciliation reserve

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	€ 183.714.647,57
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	
Other basic own fund items	R0730	€ 242.840.827,10
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Other non available own funds	R0750	€ -
Reconciliation reserve	R0760	€ -59.126.179,53
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	€ 101.708.540,18
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	€ -
Total Expected profits included in future premiums (EPIFP)	R0790	€ 101.708.540,18

Basic Solvency Capital Requirement

Article 112	Z0010	No
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		Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
		C0030	C0040	C0050
Market risk	R0010	€ 72.409.946,42	€ 72.409.946,42	
Counterparty default risk	R0020	€ 8.394.244,66	€ 8.394.244,66	
Life underwriting risk	R0030	€ 104.006.901,56	€ 104.006.901,56	
Health underwriting risk	R0040	€ -	€ -	
Non-life underwriting risk	R0050	€ -	€ -	
Diversification	R0060	€ -41.154.873,03	€ -41.154.873,03	
Intangible asset risk	R0070	€ -	€ -	
Basic Solvency Capital Requirement	R0100	€ 143.656.219,61	€ 143.656.219,61	

Calculation of Solvency Capital Requirement

Article 112	Z0010	No
		Value
		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Operational risk	R0130	€ 5.901.682,94
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	€ -29.501.288,65
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	€ 120.056.613,90
Capital add-ons already set	R0210	
Solvency capital requirement for undertakings under consolidated method	R0220	€ 120.056.613,90
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450	
Net future discretionary benefits	R0460	
Minimum consolidated group solvency capital requirement	R0470	€ 39.938.771,32
Information on other entities		
Capital requirement for other financial sectors (Non-insurance capital requirements)	R0500	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	R0510	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	R0520	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-regulated entities carrying out financial activities	R0530	
Capital requirement for non-controlled participation requirements	R0540	
Capital requirement for residual undertakings	R0550	
Overall SCR		
SCR for undertakings included via D and A	R0560	
Solvency capital requirement	R0570	€ 120.056.613,90

Undertakings in the scope of the group

Identification code and type of code of the undertaking	Country	Legal Name of the undertaking	Type of undertaking	Legal form	Category (mutual/non mutual)	Supervisory Authority	Ranking criteria (in the group currency)							
							Total Balance Sheet (for (re)insurance undertakings)	Total Balance Sheet (for other regulated undertakings)	Total Balance Sheet (non-regulated undertakings)	Written premiums net of reinsurance ceded under IFRS or local GAAP for (re)insurance undertakings	Turn over defined as the gross revenue under IFRS or local GAAP for other types of undertakings or insurance holding companies	Underwriting performance	Investment performance	Total performance
C0020	C0010	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160
LEI/724500K2PEN9FD2YI408	NETHERLANDS	Lifetri Verzekeringen N.V.	Life undertakings	N.V.	Non-mutual	De Nederlandsche Bank	€ 1.530.410.587,84			€ 50.661.116,53		€ 517.029.841,40	€ -617.016.888,36	€ -99.987.046,96
LEI/5493005FJ2RKG5BV4M52	NETHERLANDS	Lifetri Uitvaartverzekeringen N.V.	Life undertakings	N.V.	Non-mutual	De Nederlandsche Bank	€ 209.408.650,60			€ 18.374.955,88		€ 99.029.150,56	€ -110.726.606,25	€ -11.697.455,69
LEI/724500DA1YIJ2AN4HD37	NETHERLANDS	Lifetri Groep B.V.	Insurance holding company as defined in Art. 212§ [f] of Directive 2009/138/EC	B.V.	Non-mutual	De Nederlandsche Bank			€ 281.612.710,39		€ -	€ -	€ -	€ -

Undertakings in the scope of the group

Identification code and type of code of the undertaking	Country	Legal Name of the undertaking	Criteria of influence							Inclusion in the scope of Group supervision		Group solvency calculation
			Accounting standard	% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	Yes/No	Date of decision if art. 214 is applied	Method used and under method 1, treatment of the undertaking
C0020	C0010	C0040	C0170	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
LEI/724500K2PEN9FD2YI408	NETHERLANDS	Lifetri Verzekeringen N.V.	Local GAAP	100,00%	100,00%	100,00%	several centralised departments, including key functions	Dominant	100,00%	Included into scope of group supervision		Method 1: Full consolidation
LEI/5493005FJ2RKG5BV4M52	NETHERLANDS	Lifetri Uitvaartverzekeringen N.V.	Local GAAP	100,00%	100,00%	100,00%	several centralised departments, including key functions	Dominant	100,00%	Included into scope of group supervision		Method 1: Full consolidation
LEI/724500DA1YIJ2AN4HD37	NETHERLANDS	Lifetri Groep B.V.	Local GAAP	100,00%	100,00%	100,00%	several centralised departments, including key functions	Dominant	100,00%	Included into scope of group supervision		Method 1: Full consolidation