

AS14aa	Of which, subordinated liabilities	€1,629.38m	€182.59m	€781.36m	€0.00m	€665.43m	€1,532.02m	€183.78m	€913.50m	€0.00m	€434.75m	€1,350.92m	€182.33m	€842.59m	€0.00m	€326.00m	€1,363.84m	€183.62m	€879.69m	€0.00m	€300.53m
AS14b	The total amount of ancillary own funds	€1,396.67m	€129.52m	€973.03m	€0.00m	€294.12m	€1,219.28m	€129.52m	€930.13m	€0.00m	€159.63m	€1,057.24m	€129.52m	€851.95m	€0.00m	€75.77m	€753.88m	€74.52m	€617.41m	€0.00m	€61.95m
AS15	The total eligible amount of own funds to cover the Solvency Capital Requirement	€51,665.13m	€13,648.89m	€17,716.33m	€1,251.31m	€19,048.59m	€54,394.39m	€14,464.87m	€18,004.06m	€1,422.57m	€20,502.88m	€51,061.34m	€13,304.33m	€16,837.19m	€1,473.32m	€19,446.50m	€49,909.56m	€13,071.98m	€16,282.49m	€1,358.45m	€19,196.64m
AS15a	Tier 1 unrestricted	€48,459.17m	€13,320.73m	€15,989.99m	€1,226.28m	€17,922.16m	€51,688.84m	€14,143.62m	€16,289.92m	€1,406.52m	€19,848.78m	€48,542.99m	€12,973.91m	€15,204.33m	€1,464.95m	€18,899.80m	€47,877.58m	€12,800.96m	€14,974.55m	€1,353.11m	€18,748.97m
AS15b	Tier 1 restricted	€370.81m	€0.00m	€65.02m	€0.00m	€305.79m	€183.73m	€0.00m	€65.22m	€0.00m	€118.51m	€177.53m	€0.00m	€59.00m	€0.00m	€118.53m	€159.08m	€0.00m	€67.36m	€0.00m	€91.72m
AS15c	Tier 2	€2,255.28m	€237.59m	€1,481.31m	€0.00m	€536.38m	€2,043.62m	€238.78m	€1,468.79m	€0.00m	€336.06m	€1,836.82m	€237.33m	€1,379.49m	€0.00m	€220.00m	€1,485.66m	€183.62m	€1,088.71m	€0.00m	€213.33m
AS15d	Tier 3	€579.87m	€90.58m	€180.01m	€25.03m	€284.25m	€478.19m	€82.48m	€180.14m	€16.06m	€199.52m	€503.99m	€93.09m	€194.37m	€8.37m	€208.17m	€387.23m	€87.40m	€151.87m	€5.34m	€142.62m
AS16	The total eligible amount of basic own funds to cover the Minimum Capital Requirement	€49,083.98m	€13,376.19m	€16,139.18m	€1,226.28m	€18,342.33m	€52,146.82m	€14,203.13m	€16,485.25m	€1,406.52m	€20,051.91m	€48,975.15m	€13,026.43m	€15,384.76m	€1,464.95m	€19,099.01m	€48,307.60m	€12,851.62m	€15,189.85m	€1,353.11m	€18,913.03m
AS16a	Tier 1 unrestricted	€48,459.17m	€13,320.73m	€15,989.99m	€1,226.28m	€17,922.16m	€51,688.84m	€14,143.62m	€16,289.92m	€1,406.52m	€19,848.78m	€48,542.99m	€12,973.91m	€15,204.33m	€1,464.95m	€18,899.80m	€47,877.58m	€12,800.96m	€14,974.55m	€1,353.11m	€18,748.97m
AS16b	Tier 1 restricted	€370.81m	€0.00m	€65.02m	€0.00m	€305.79m	€183.73m	€0.00m	€65.22m	€0.00m	€118.51m	€177.53m	€0.00m	€59.00m	€0.00m	€118.53m	€159.08m	€0.00m	€67.36m	€0.00m	€91.72m
AS16c	Tier 2	€254.00m	€55.46m	€84.17m	€0.00m	€114.37m	€274.24m	€59.52m	€130.11m	€0.00m	€84.62m	€254.62m	€52.52m	€121.43m	€0.00m	€80.67m	€270.93m	€50.66m	€147.93m	€0.00m	€72.34m
REGULATORY CAPITAL REQUIREMENTS – STANDARD FORMULA																					
AS17	The total amount of the Minimum Capital Requirement	€9,416.36m			N/A	€9,851.34m			N/A		€9,466.99m			N/A		€9,210.94m			N/A		
AS18	The total amount of the Solvency Capital Requirement	€27,756.97m			N/A	€28,985.08m			N/A		€28,744.45m			N/A		€27,264.61m			N/A		
AS19	Total amount of the Solvency Capital Requirement calculated using the standard formula by risk module and sub-module — at the level of aggregation available — expressed as percentage of the total amount of the Solvency Capital Requirement[2]	69.11%			N/A	71.12%			N/A		66.08%			N/A		66.72%			N/A		
AS19a	Market risk	21.85%			N/A	24.39%			N/A		19.82%			N/A		19.25%			N/A		
AS19aa	Interest rate risk	4.36%			N/A	2.52%			N/A		1.72%			N/A		1.72%			N/A		
AS19ab	Equity risk	6.55%			N/A	9.53%			N/A		6.76%			N/A		6.91%			N/A		
AS19ac	Property risk	1.21%			N/A	1.14%			N/A		1.11%			N/A		1.18%			N/A		
AS19ad	Spread risk	5.69%			N/A	6.50%			N/A		5.86%			N/A		5.65%			N/A		
AS19ae	Market risk concentrations	4.41%			N/A	3.88%			N/A		3.85%			N/A		3.76%			N/A		
AS19af	Currency risk	8.38%			N/A	9.05%			N/A		7.51%			N/A		6.89%			N/A		
AS19b	Counterparty default risk	7.53%			N/A	7.13%			N/A		7.57%			N/A		7.69%			N/A		
AS19c	Life underwriting risk	13.88%			N/A	14.57%			N/A		12.17%			N/A		11.64%			N/A		
AS19ca	Mortality risk	2.33%			N/A	2.52%			N/A		2.06%			N/A		1.98%			N/A		
AS19cb	Longevity risk	1.24%			N/A	1.89%			N/A		1.67%			N/A		1.68%			N/A		
AS19cc	Disability-morbidity risk	0.92%			N/A	1.05%			N/A		0.96%			N/A		0.88%			N/A		
AS19cd	Lapse risk	9.96%			N/A	9.83%			N/A		7.77%			N/A		7.43%			N/A		
AS19ce	Life expense risk	2.48%			N/A	2.96%			N/A		2.72%			N/A		2.32%			N/A		
AS19cf	Revision risk	0.00%			N/A	0.00%			N/A		0.02%			N/A		0.01%			N/A		
AS19cg	Life catastrophe risk	1.96%			N/A	1.81%			N/A		1.58%			N/A		1.88%			N/A		
AS19d	Health underwriting risk	5.21%			N/A	5.06%			N/A		4.34%			N/A		4.18%			N/A		
AS19da	SLT health underwriting risk	2.40%			N/A	2.35%			N/A		1.77%			N/A		1.59%			N/A		
AS19db	NSLT health underwriting risk	2.01%			N/A	1.89%			N/A		1.81%			N/A		1.90%			N/A		
AS19dc	Health catastrophe risk	1.32%			N/A	1.36%			N/A		1.17%			N/A		1.10%			N/A		
AS19e	Non-life underwriting risk	25.30%			N/A	23.14%			N/A		20.78%			N/A		22.35%			N/A		
AS19ea	Non-life premium and reserve risk	17.60%			N/A	17.23%			N/A		15.61%			N/A		16.75%			N/A		
AS19eb	Non-life lapse risk	3.32%			N/A	2.35%			N/A		1.69%			N/A		1.11%			N/A		
AS19ec	Non-life catastrophe risk	12.30%			N/A	10.04%			N/A		9.10%			N/A		9.91%			N/A		
AS19f	Intangible asset risk	0.00%			N/A	0.00%			N/A		0.00%			N/A		0.00%			N/A		
AS19g	Operational risk	5.88%			N/A	5.72%			N/A		5.32%			N/A		5.00%			N/A		
AS20	Total amount of the Solvency Capital Requirement for spread risk and market concentration sub-modules and counterparty default risk module for which a reassessment of the credit quality steps of the larger or more complex exposures has been conducted in accordance with Article 4(5) of Delegated Regulation (EU) 2015/35 — at the level of aggregation available — expressed as percentage of the total amount of the respective sub-modules or module (where the Solvency Capital Requirement for credit risk is calculated using the standard formula)[3]	18.69%			N/A	21.27%			N/A		21.81%			N/A		21.43%			N/A		
AS20a	Spread risk	25.45%			N/A	28.08%			N/A		29.79%			N/A		29.72%			N/A		
AS20b	Market risk concentration	1.62%			N/A	2.84%			N/A		3.00%			N/A		3.10%			N/A		
AS20c	Counterparty default risk	23.57%			N/A	25.12%			N/A		25.21%			N/A		24.32%			N/A		
REGULATORY CAPITAL REQUIREMENTS – INTERNAL MODELS																					
AS21	Total amount of the Solvency Capital Requirement calculated using an approved partial internal model — at the level of aggregation available — expressed as percentage of the total amount of the Solvency Capital Requirement	1.93%			N/A	0.75%			N/A		1.07%			N/A		1.57%			N/A		
AS21a	Total amount of the Solvency Capital Requirement calculated using an approved partial internal model which scope includes credit risk in both market and counterparty default risk — at the level of aggregation available — expressed as percentage of the total amount of the Solvency Capital Requirement calculated using partial internal model	1.93%			N/A	0.75%			N/A		1.07%			N/A		1.57%			N/A		
AS22a	The number of insurance and reinsurance undertakings using an approved full internal model for the calculation of the Solvency Capital Requirement	12			N/A	12			N/A		12			N/A		13			N/A		
AS22b	The number of insurance and reinsurance undertakings using an approved partial internal model for the calculation of the Solvency Capital Requirement	2			N/A	1			N/A		1			N/A		1			N/A		
AS22c	The number of insurance and reinsurance undertakings using an approved internal model which scope includes credit risk in both market risk and counterparty default risk	12			N/A	12			N/A		12			N/A		13			N/A		
REGULATORY CAPITAL REQUIREMENTS – CAPITAL ADD-ONS																					
AS23a	The number of capital add-ons	1			N/A	1			N/A		1			N/A		1			N/A		
AS23b	The average capital add-on per undertaking [4]	N/A			N/A	N/A			N/A		N/A			N/A		N/A			N/A		

AS23c	The distribution of capital add-ons measured as a percentage of the Solvency Capital Requirement with regard to all insurance and reinsurance undertakings supervised under Directive 2009/138/EC [4]	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
-------	---	-----	-----	-----	-----	-----	-----	-----	-----

(1) Data in respect of cell AS4b is not yet available for 2022. Cell AS4b will be populated and the template updated once this information is available.

(2) Data on the Solvency Capital Requirement by risk module and sub module does not include information on undertakings with ring fenced funds or matching portfolios, since data on the Solvency Capital Requirement is only available at entity level for these undertakings due to the nature of their calculation.

(3) In respect of the relevant risk (sub) modules, 100% of the associated capital requirement has been included in the calculation for all firms which have indicated in their Regular Supervisory Report that reassessments of the credit quality steps of the larger or more complex exposures have been conducted.

(4) Due to the fact that the entity to whom the single capital add-on applies is publicly known, the Bank does not consider it appropriate to disclose the quantum of the add-on.

(5) Aggregate data from AS12 to AS22c does not include Third-Country Branches