

**Life and Health SLT Technical Provisions**

	Index-linked and unit-linked insurance				Other life insurance			Accepted reinsurance					Total (Life other than health insurance, Incl. Unit-Linked)	Health insurance (direct business)			Total (Health similar to life insurance)			
	Insurance with profit participation	Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees	Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Insurance with profit participation on Accepted reinsurance (Gross)	Index-linked and unit-linked insurance on Accepted reinsurance (Gross)	Other life insurance on Accepted reinsurance (Gross)	Annuities stemming from non-life accepted insurance contracts and relating to insurance obligation other than health insurance obligations (Gross)	Contracts without options and guarantees		Contracts with options or guarantees	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)				
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180	C0190	C0200	C0210
<b>Technical provisions calculated as a whole</b>	R0010	0.00	0.00		0.00			0.00						0.00						
<b>Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole</b>	R0020																			
<b>Technical provisions calculated as a sum of BE and RM</b>																				
<b>Best Estimate</b>																				
<b>Gross Best Estimate</b>	R0030	712,330,870.00		91,136,030.00	0.00		52,981,560.00	256,642,590.00	29,909,100.00					1,143,000,150.00						
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0040																			
Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses	R0050																			
Recoverables from SPV before adjustment for expected losses	R0060																			
Recoverables from Finite Re before adjustment for expected losses	R0070																			
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080																			
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090	712,330,870.00		91,136,030.00	0.00		52,981,560.00	256,642,590.00	29,909,100.00					1,143,000,150.00						
<b>Risk Margin</b>	R0100	12,861,300.00	44,276,640.00			29,951,080.00			654,580.00					87,743,600.00						
<b>Amount of the transitional on Technical Provisions</b>																				
Technical Provisions calculated as a whole	R0110	0.00	0.00		0.00			0.00						0.00						
Best estimate	R0120	0.00						0.00						0.00						
Risk margin	R0130	0.00	0.00		0.00			0.00						0.00						
<b>Technical provisions - total</b>	R0200	725,192,170.00	135,412,670.00		339,575,230.00			30,563,680.00						1,230,743,750.00						
<b>Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total</b>	R0210	725,192,170.00	135,412,670.00		339,575,230.00			30,563,680.00						1,230,743,750.00						
<b>Best Estimate of products with a surrender option</b>	R0220	8,279,270.00	91,136,030.00		36,854,700.00			0.00						136,270,000.00						
<b>Gross BE for Cash flow</b>																				
<b>Cash out-flows</b>																				
Future guaranteed and discretionary benefits	R0230		464,901,150.00		573,094,940.00			29,279,810.00												
Future guaranteed benefits	R0240	1,311,288,270.00																		
Future discretionary benefits	R0250	52,858,830.00																		
Future expenses and other cash out-flows	R0260	58,990,760.00	47,435,000.00		80,522,320.00			629,290.00						187,577,370.00						
<b>Cash in-flows</b>																				
Future premiums	R0270	710,807,000.00	421,200,120.00		343,993,110.00			0.00						1,476,000,230.00						
Other cash in-flows	R0280	0.00	0.00		0.00			0.00						0.00						
<b>Percentage of gross Best Estimate calculated using approximations</b>	R0290																			
<b>Surrender value</b>	R0300	27,504,280.00	21,406,780.00		11,855,230.00			0.00						60,766,290.00						
<b>Best estimate subject to transitional of the interest rate</b>	R0310	0.00	0.00		0.00			0.00						0.00						
Technical provisions without transitional on interest rate	R0320	725,192,170.00	135,412,670.00		339,575,230.00			30,563,680.00						1,230,743,750.00						
<b>Best estimate subject to volatility adjustment</b>	R0330	712,330,870.00	91,136,030.00		309,624,150.00			29,909,100.00						1,143,000,150.00						
Technical provisions without volatility adjustment and without others transitional measures	R0340	728,766,820.00	135,235,840.00		340,697,920.00			30,693,140.00						1,235,393,720.00						
<b>Best estimate subject to matching adjustment</b>	R0350	0.00	0.00		0.00			0.00						0.00						
Technical provisions without matching adjustment and without all the others	R0360	725,192,170.00	135,412,670.00		339,575,230.00			30,693,140.00						1,230,873,210.00						