

2018

Solvency and Financial Condition Report - Disclosure

(Monetary amounts in € thousands)

S.02.01.02 - Balance sheet	
2018	Solvency II Value
Assets	
Intangible assets	
Deferred tax assets	
Pension benefit surplus	
Property, plant & equipment held for own use	172,365
Investments (other than assets held for index-linked and unit-linked contracts)	34,614,090
- Property (other than for own use)	1,931,301
- Holdings in related undertakings, including participations	194,623
- <i>Equities</i>	1,852,316
- Equities - listed	1,366,607
- Equities - unlisted	485,709
- <i>Bonds</i>	22,490,347
- Government Bonds	11,928,717
- Corporate Bonds	10,430,977
- Structured notes	3,280
- Collateralised securities	127,372
- Collective Investments Undertakings	3,650,218
- Derivatives	3,026,247
- Deposits other than cash equivalents	1,469,039
- Other investments	
Assets held for index-linked and unit-linked contracts	7,773,463
Loans and mortgages	11,776,589
- Loans on policies	634
- Loans and mortgages to individuals	7,253,295
- Other loans and mortgages	4,522,660
Reinsurance recoverables from:	608,689
- Non-life and health similar to non-life	106,537
- Non-life excluding health	104,768
- Health similar to non-life	1,769
- Life and health similar to life, excluding health and index-linked and unit-linked	501,385
- Health similar to life	321,977
- Life excluding health and index-linked and unit-linked	179,408
- Life index-linked and unit-linked	768
Deposits to cedants	
Insurance and intermediaries receivables	306,479
Reinsurance receivables	111,116
Receivables (trade, not insurance)	324,765
Own shares (held directly)	
Amounts due in respect of own fund items or initial fund called up but not yet paid in	
Cash and cash equivalents	2,524,895
Any other assets, not elsewhere shown	52,162
Total assets	58,264,614

S.02.01.02 - Balance sheet (continued)	
2018	Solvency II Value
Liabilities	
Technical provisions - non-life	1,781,264
Technical provisions - non-life (excluding health)	1,306,297
- TP calculated as a whole	
- Best estimate	1,240,783
- Risk margin	65,514
Technical provisions - health (similar to non-life)	474,968
- TP calculated as a whole	
- Best estimate	445,109
- Risk margin	29,858
TP - life (excluding index-linked and unit-linked)	33,325,141
Technical provisions - health (similar to life)	2,858,923
- TP calculated as a whole	
- Best estimate	2,557,703
- Risk margin	301,220
TP - life (excluding health and index-linked and unit-linked)	30,466,218
- TP calculated as a whole	
- Best estimate	28,855,387
- Risk margin	1,610,831
TP - index-linked and unit-linked	8,015,765
- TP calculated as a whole	
- Best estimate	7,908,156
- Risk margin	107,610
Contingent liabilities	
Provisions other than technical provisions	46,316
Pension benefit obligations	3,302,534
Deposits from reinsurers	32,076
Deferred tax liabilities	102,573
Derivatives	483,257
Debts owed to credit institutions	2,686,760
Financial liabilities other than debts owed to credit institutions	38,971
Insurance & intermediaries payables	569,370
Reinsurance payables	23,643
Payables (trade, not insurance)	131,713
Subordinated liabilities	1,545,652
- Subordinated liabilities not in BOF	
- Subordinated liabilities in BOF	1,545,652
Any other liabilities, not elsewhere shown	518,597
Total liabilities	52,603,632
Excess of assets over liabilities	5,660,982

S.05.01.02 - Premiums, claims and expenses by line of business

2018	Line of Business for: non-life insurance and reinsurance obligation (direct business and accepted proportional reinsurance)												Line of business for: accepted non-proportional reinsurance					
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total	
Premiums written																		
Gross - Direct Business	693,431	384,048	-	414,376	330,750	41,596	409,147	122,353	-	37,547	308	120,483					2,554,040	
Gross - Proportional reinsurance accepted	-	175	-	2,339	1,454	-	2	628	-	-	-	1,940					6,538	
Gross - Non-proportional reinsurance accepted													-	-	-	-	-	
Reinsurers' share	113	783	-	2,849	10,796	1,329	22,356	1,518	-	38,584	0	727					79,055	
Net	693,319	383,441		413,865	321,409	40,267	386,792	121,462		-1,037	308	121,697					2,481,523	
Premiums earned																		
Gross - Direct Business	693,446	386,438	-	428,656	327,086	43,595	417,350	123,019	-	37,599	350	121,638					2,579,178	
Gross - Proportional reinsurance accepted	-	166	-	1,977	1,223	-	1	552	-	0	0	1,828					5,747	
Gross - Non-proportional reinsurance accepted													-	-	-	-	-	
Reinsurers' share	113	1,203	-	2,183	11,701	1,329	22,514	1,619	-	38,609	1	750					80,020	
Net	693,333	385,401		428,451	316,609	42,266	394,837	121,952		-1,009	349	122,716					2,504,904	
Claims incurred																		
Gross - Direct Business	650,961	362,918	-	349,668	183,477	35,035	250,571	69,058	-	161	348	55,837					1,958,032	
Gross - Proportional reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-					-	
Gross - Non-proportional reinsurance accepted													-	-	-	-	-	
Reinsurers' share	0	558	-	4,615	4,700	46	14,878	1,258	-	-	-	1,050					27,104	
Net	650,961	362,359		345,053	178,777	34,989	235,693	67,800		161	348	54,787					1,930,928	
Changes in other technical provisions																		
Gross - Direct Business													-	-	-	-	-	
Gross - Proportional reinsurance accepted													-	-	-	-	-	
Gross - Non-proportional reinsurance accepted													-	-	-	-	-	
Reinsurers' share													-	-	-	-	-	
Net													-	-	-	-	-	
Expenses incurred	37,233	83,908		144,094	100,756	14,222	157,801	47,696		-4,136	934	18,093					600,602	
Other expenses																		
Total expenses																		600,602

S.22.01.22 - Impact of long term guarantees measures and transitionals

2018	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
Technical provisions	43,122,170	-	-	1,008,795	
Basic own funds	6,924,301	-	-	-801,992	
Eligible own funds to meet Solvency Capital Requirement	7,052,944	-	-	-801,992	
Solvency Capital Requirement	3,614,751	-	-	95,009	

S.23.01.22 - Own Funds Group

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Basic own funds before deduction for participations in other financial sector					
Ordinary share capital (gross of own shares)	22,560	22,560			
Non-available called but not paid in ordinary share capital at group level					
Share premium account related to ordinary share capital	976,042	976,042			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings					
Subordinated mutual member accounts					
Non-available subordinated mutual member accounts at group level					
Surplus funds					
Non-available surplus funds at group level					
Preference shares					
Non-available preference shares at group level					
Share premium account related to preference shares					
Non-available share premium account related to preference shares at group level					
Reconciliation reserve	4,508,465	4,508,465			
Subordinated liabilities	1,545,652		501,778	1,043,874	
Non-available subordinated liabilities at group level					
An amount equal to the value of net deferred tax assets					
The amount equal to the value of net deferred tax assets not available at the group level					
Other items approved by supervisory authority as basic own funds not specified above					
Non available own funds related to other own funds items approved by supervisory authority					
Minority interests (if not reported as part of a specific own fund item)	225	225			
Non-available minority interests at group level					
Own funds from the financial statements that shall 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 shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Deductions					
Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities	128,643	128,643			
whereof deducted according to art 228 of the Directive 2009/138/EC					
Deductions for participations where there is non-availability of information (Article 229)					
Deduction for participations included by using D&A when a combination of methods is used					
Total of non-available own fund items					
Total deductions	128,643	128,643			
Total basic own funds after deductions	6,924,301	5,378,650	501,778	1,043,874	
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand					
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand					
Unpaid and uncalled preference shares callable on demand					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC					

S.23.01.22 - Own Funds Group (continued)

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC					
Non available ancillary own funds at group level					
Other ancillary own funds					
Total ancillary own funds					
Own funds of other financial sectors					
Credit institutions, investment firms, financial institutions, alternative investment fund managers, financial institutions - Total	128,643	128,643			
Institutions for occupational retirement provision					
Non regulated entities carrying out financial activities					
Total own funds of other financial sectors	128,643	128,643			
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					
Own funds aggregated when using the D&A and a combination of method net of IGT					
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)	6,924,301	5,378,650	501,778	1,043,874	
Total available own funds to meet the minimum consolidated group SCR	6,924,301	5,378,650	501,778	1,043,874	
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)	6,924,301	5,378,650	501,778	1,043,874	
Total eligible own funds to meet the minimum consolidated group SCR	6,197,369	5,378,650	501,778	316,941	
Minimum consolidated Group SCR	1,584,707				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	-				
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)	7,052,944	5,507,292	501,778	1,043,874	
Group SCR	3,614,751				
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	-				
Reconciliation reserve					
Excess of assets over liabilities	5,660,982				
Own shares (included as assets on the balance sheet)					
Foreseeable dividends, distributions and charges	153,690				
Other basic own fund items	998,827				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds					
Other non available own funds					
Reconciliation reserve before deduction for participations in other financial sector	4,508,465				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life Business	1,062,742				
Expected profits included in future premiums (EPIFP) - Non- life business	204,237				
Total EPIFP	1,266,979				

S.25.01.22 - Solvency Capital Requirement - for groups on Standard Formula

2018	Gross solvency capital requirement
Market risk	2,619,676
Counterparty default risk	547,158
Life underwriting risk	1,487,909
Health underwriting risk	776,645
Non-life underwriting risk	490,972
Diversification	-1,920,844
Intangible asset risk	
Basic Solvency Capital Requirement	4,001,516
Calculation of Solvency Capital Requirement	
Operational risk	211,589
Loss-absorbing capacity of technical provisions	-50,060
Loss-absorbing capacity of deferred taxes	-640,103
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	
Solvency capital requirement excluding capital add-on	3,522,942
Capital add-on already set	
Solvency capital requirement	3,614,751
Other information on SCR	
Capital requirement for duration-based equity risk sub-module	
Total amount of Notional Solvency Capital Requirements for remaining part	
Total amount of Notional Solvency Capital Requirements for ring fenced funds	
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	
Diversification effects due to RFF nSCR aggregation for article 304	
Minimum consolidated group solvency capital requirement	1,584,707
Information on other entities	
- Capital requirement for other financial sectors (Non-insurance capital requirements)	91,809
Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	91,809
- Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	
- Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non- regulated entities carrying out financial activities	
- Capital requirement for non-controlled participation requirements	
- Capital requirement for residual undertakings	
Overall SCR	
SCR for undertakings included via D and A	
Solvency capital requirement	3,614,751

S.32.01.22 - Undertakings in the scope of the group

Country	Identification code of the undertaking	Type of code of the ID of the undertaking	Legal Name of the undertaking	Type of undertaking	Legal form	Category (mutual/ non mutual)	Supervisory Authority	% 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
NL	7245000G0HS48PZUWUD53	1 - LEI	ASR Nederland N.V.	5 - Insurance holding company as defined in Article 212(1) (f) of Directive 2009/138/EC	NV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	72450004GUVTGSZEU248	1 - LEI	ASR Levensverzekering N.V.	1 - Life insurance undertaking	NV	2 - Non-mutual	De Nederlandsche Bank	100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	7245004JOPUJ0OOWTU73	1 - LEI	ASR Schadeverzekering N.V.	2 - Non life insurance undertaking	NV	2 - Non-mutual	De Nederlandsche Bank	100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	2530	2 - Specific code	ASR Betalingscentrum B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	724500F6905T5BOJ5N46	1 - LEI	ASAM N.V.	#N/B	NV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	2579	2 - Specific code	ASR Service Maatschappij N.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	NV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	724500F9XADD101HES83	1 - LEI	ASR Vastgoed Vermogensbeheer B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	724500NL201KI3OZ6T06	1 - LEI	ASR Utrecht Real Estate Investments Netherlands B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	3525	2 - Specific code	Shopping Centre LRC B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	3556	2 - Specific code	Stoutenburgh Adviesgroep B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	7245002RKZNRSSGQE188	1 - LEI	ASR Bank N.V.	8 - Credit institution, investment firm and financial institution	NV	2 - Non-mutual	De Nederlandsche Bank	100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		4 - Method 1: Sectoral rules
NL	724500HJBP4CX0GCR66	1 - LEI	ASR Ziekttekostenverzekeringen N.V.	5 - Insurance holding company as defined in Article 212(1) (f) of Directive 2009/138/EC	NV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	3837	2 - Specific code	Administratie- en Adviesbureau voor Belegging en Krediet (A.B.K.) B.V.	#N/B	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	7245001FWUGGKIXKJ897	1 - LEI	ASR Deelnemingen N.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	NV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	3851	2 - Specific code	Servicemaatschappij "De Hoofdpoort" N.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	NV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	724500TLRTZYUUAUOFA11	1 - LEI	Stichting ASR Bewaarder	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Stichting	2 - Non-mutual		0.00%	0.00%	0.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	4244	2 - Specific code	PoliService B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	724500DQ6JZ4ORLNRC91	1 - LEI	ASR Hypotheken B.V.	#N/B	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	5449	2 - Specific code	Ontwikkelingscombinatie AmFor Schalkwijk Beheer B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	5450	2 - Specific code	Ontwikkelingscombinatie AmFor Schalkwijk C.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	CV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	724500CRSSZ0XTMM3444	1 - LEI	ASR Basis Ziekttekostenverzekeringen N.V.	2 - Non life insurance undertaking	NV	2 - Non-mutual	De Nederlandsche Bank	100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	724500YBOC73S48L4Q79	1 - LEI	ASR Aanvallende Ziekttekostenverzekeringen N.V.	2 - Non life insurance undertaking	NV	2 - Non-mutual	De Nederlandsche Bank	100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	724500C4TG441OC01C60	1 - LEI	ASR Property Fund N.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	NV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	724500BQCNIJ21TMGR57	1 - LEI	ASR Vermogensbeheer N.V.	8 - Credit institution, investment firm and financial institution	NV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	9612	2 - Specific code	ASR Dutch Prime Retail Custodian B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	9613	2 - Specific code	ASR Dutch Prime Retail Management Company B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	9631	2 - Specific code	ASR Dutch Core Residential Management Company B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	9632	2 - Specific code	ASR Dutch Core Residential Custodian B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	9637	2 - Specific code	Solid Mortgages B.V.	#N/B	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	724500FTXQJ829219F10	1 - LEI	Doorgaan.nl B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	72450070J5L1PFFCC936	1 - LEI	ASR Funding B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	9651	2 - Specific code	ASR Wlz-uitvoerder B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	9652	2 - Specific code	Van Kampen Groep Holding B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	724500UBS2S1O64E9J22	1 - LEI	Dutch ID B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	9692	2 - Specific code	ASR Vastgoed Projecten B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	9699	2 - Specific code	Certitudo Investments B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	9704	2 - Specific code	Corins B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	9706	2 - Specific code	ASR Dutch Mobility Office Management Company B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	9707	2 - Specific code	ASR Dutch Mobility Office Custodian B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	9713	2 - Specific code	ASR Financieringen B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	9720	2 - Specific code	Anac, All-Finance Nederland Advies-Combinatie B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	9721	2 - Specific code	Anac Verzekeringen B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	2565	2 - Specific code	Sycamore 5 B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	2578	2 - Specific code	Sycamore 6 B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation

S.32.01.22 - Undertakings in the scope of the group (continued)

Country	Identification code of the undertaking	Type of code of the ID of the undertaking	Legal Name of the undertaking	Type of undertaking	Legal form	Category (mutual/ non mutual)	Supervisory Authority	% 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
NL	9703	2 - Specific code	NIOA Branche Support B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	9719	2 - Specific code	Supergarant Services B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	9724	2 - Specific code	ZZP Nederland B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	9728	2 - Specific code	ZZP Nederland Verzekeringen B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	9732	2 - Specific code	Dis B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	2536	2 - Specific code	Ambachtshoerlijkheid Cromstrijen	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		43.08%	43.08%	43.08%		2 - Significant	43.08%	1 - Included in the scope		3 - Method 1: Adjusted equity method
NL	3955	2 - Specific code	Deltafort Beleggingen I B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		50.00%	50.00%	50.00%		2 - Significant	50.00%	1 - Included in the scope		3 - Method 1: Adjusted equity method
NL	9662	2 - Specific code	Dasym Investments IX B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		34.40%	34.40%	34.40%		2 - Significant	34.40%	1 - Included in the scope		3 - Method 1: Adjusted equity method
NL	9577	2 - Specific code	GHW assurantiegroep B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		25.00%	25.00%	25.00%		2 - Significant	25.00%	1 - Included in the scope		3 - Method 1: Adjusted equity method
NL	5766	2 - Specific code	Multizorg VRZ B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		31.14%	31.14%	31.14%		2 - Significant	31.14%	1 - Included in the scope		3 - Method 1: Adjusted equity method
NL	4308	2 - Specific code	Keerpunt B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	724500UCS191CHZD5C28	1 - LEI	Brand New Day Premiepensioeninstelling N.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	NV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	9674	2 - Specific code	Cerass B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		51.00%	51.00%	51.00%		2 - Significant	51.00%	1 - Included in the scope		3 - Method 1: Adjusted equity method
NL	9675	2 - Specific code	Evofenedex assuradeuren B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		50.00%	50.00%	50.00%		2 - Significant	50.00%	1 - Included in the scope		3 - Method 1: Adjusted equity method
NL	9676	2 - Specific code	Nieuwstaete Assuradeuren B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		50.00%	50.00%	50.00%		2 - Significant	50.00%	1 - Included in the scope		3 - Method 1: Adjusted equity method
NL	9684	2 - Specific code	Consense Arbo Noord B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		51.00%	51.00%	51.00%		2 - Significant	51.00%	1 - Included in the scope		3 - Method 1: Adjusted equity method
NL	9691	2 - Specific code	Dijkhuizen & Wiendels Assurantiën V.O.F.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	VOF	2 - Non-mutual		51.00%	51.00%	51.00%		2 - Significant	51.00%	1 - Included in the scope		3 - Method 1: Adjusted equity method
NL	5442	2 - Specific code	V.O.F. Mahler 4	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	VOF	2 - Non-mutual		33.33%	33.33%	33.33%		2 - Significant	33.33%	1 - Included in the scope		3 - Method 1: Adjusted equity method
NL	5440	2 - Specific code	Ontwikkelingsmaatschappij De Monarch C.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	CV	2 - Non-mutual		49.50%	49.50%	49.50%		2 - Significant	49.50%	1 - Included in the scope		3 - Method 1: Adjusted equity method
NL	6383	2 - Specific code	William House XVIII B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		50.00%	50.00%	50.00%		2 - Significant	50.00%	1 - Included in the scope		3 - Method 1: Adjusted equity method
NL	6407	2 - Specific code	William House XLVI B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		50.00%	50.00%	50.00%		2 - Significant	50.00%	1 - Included in the scope		3 - Method 1: Adjusted equity method
NL	2611	2 - Specific code	Campri Vastgoed B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	4036	2 - Specific code	Ontwikkelingsmaatschappij De Monarch B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		50.00%	50.00%	50.00%		2 - Significant	50.00%	1 - Included in the scope		3 - Method 1: Adjusted equity method
NL	9608	2 - Specific code	De Monarch Parkeren I B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	9609	2 - Specific code	De Monarch Gebouw I B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	5448	2 - Specific code	Gebiedsontwikkelingsmaatschappij Zuidplaspolder II C.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	CV	2 - Non-mutual		20.01%	20.01%	20.01%		2 - Significant	20.01%	1 - Included in the scope		3 - Method 1: Adjusted equity method
NL	5447	2 - Specific code	Gebiedsontwikkelingsmaatschappij Zuidplaspolder II Beheer B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		20.00%	20.00%	20.00%		2 - Significant	20.00%	1 - Included in the scope		3 - Method 1: Adjusted equity method
NL	6054	2 - Specific code	Vleuterweide Centrumplan Beheer B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	6131	2 - Specific code	Vleuterweide Centrumplan C.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	CV	2 - Non-mutual		49.00%	49.00%	49.00%		2 - Significant	49.00%	1 - Included in the scope		3 - Method 1: Adjusted equity method
NL	6403	2 - Specific code	Ontwikkelingsmaatschappij Kalvermarkt B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		90.00%	90.00%	90.00%		1 - Dominant	90.00%	1 - Included in the scope		3 - Method 1: Adjusted equity method
NL	6662	2 - Specific code	Ontwikkelingscombinatie Haarlemmermeer-West Beheer B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		40.00%	40.00%	40.00%		2 - Significant	40.00%	1 - Included in the scope		3 - Method 1: Adjusted equity method
NL	6663	2 - Specific code	Ontwikkelingscombinatie Haarlemmermeer-West C.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	CV	2 - Non-mutual		39.00%	39.00%	39.00%		2 - Significant	39.00%	1 - Included in the scope		3 - Method 1: Adjusted equity method
NL	7999	2 - Specific code	Leidsche Rijn Centrumplan B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		78.00%	78.00%	78.00%		2 - Significant	78.00%	1 - Included in the scope		3 - Method 1: Adjusted equity method
LU	5778	2 - Specific code	ASR Fonds	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		99.84%	99.84%	99.84%		1 - Dominant	99.84%	1 - Included in the scope		3 - Method 1: Adjusted equity method
NL	2532	2 - Specific code	Verberkmoes Holding B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		31.00%	31.00%	31.00%		2 - Significant	31.00%	1 - Included in the scope		3 - Method 1: Adjusted equity method
NL	9718	2 - Specific code	Licent Inkomensverzekeringen B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		50.00%	50.00%	50.00%		2 - Significant	50.00%	1 - Included in the scope		3 - Method 1: Adjusted equity method
NL	9729	2 - Specific code	Evofenedex verzekeringadvies B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		50.00%	50.00%	50.00%		2 - Significant	50.00%	1 - Included in the scope		3 - Method 1: Adjusted equity method
NL	9731	2 - Specific code	LTO Verzekeringen B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		49.00%	49.00%	49.00%		2 - Significant	49.00%	1 - Included in the scope		3 - Method 1: Adjusted equity method