

2017

**Public Quantitative Reporting Templates Solvency II
Optas Pensioenen N.V.**

This document contains the following quantitative reporting templates (QRTs) which relate to the position at 31 December 2017:

- S.02.01.02 Balance sheet
- S.05.01.02 Premiums, claims and expenses by line of business
- S.05.02.01 Premiums, claims and expense by country
- S.12.01.02 Life and Health SLT Technical Provisions
- S.22.01.21 Impact of long term guarantees measures and transitionals
- S.23.01.01 Own Funds
- S.25.02.21 Solvency Capital Requirement – for undertakings using the standard formula and partial internal model
- S.28.01.01 Minimum Capital Requirement

All amounts are expressed in thousands of Euros.

S.02.01.02 Balance Sheet

Solvency II value

C0010

Assets

Intangible assets	0
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	0
Investments (other than assets held for index-linked and unit-linked contracts)	1.553.144
Property (other than for own use)	0
Holdings in related undertakings, including participations	0
<i>Equities</i>	
Equities - listed	0
Equities - unlisted	0
<i>Bonds</i>	<i>1.480.532</i>
Government Bonds	1.317.293
Corporate Bonds	89.658
Structured notes	0
Collateralised securities	73.581
Collective Investments Undertakings	0
Derivatives	72.612
Deposits other than cash equivalents	0
Other investments	0
Assets held for index-linked and unit-linked contracts	739.619
Loans and mortgages	2.559.544
Loans on policies	0
Loans and mortgages to individuals	1.086.382
Other loans and mortgages	1.473.163
Reinsurance recoverables from:	
Non-life and health similar to non-life	
Non-life excluding health	0
Health similar to non-life	0
Life and health similar to life, excluding health and index-linked and unit-linked	
Health similar to life	0
Life excluding health and index-linked and unit-linked	0
Life index-linked and unit-linked	0
Deposits to cedants	0
Insurance and intermediaries receivables	6.402
Reinsurance receivables	0
Receivables (trade, not insurance)	3.322
Own shares (held directly)	
in	0
Cash and cash equivalents	1.633.442
Any other assets, not elsewhere shown	63
Total assets	6.495.536

Liabilities

Technical provisions - non-life	
Technical provisions - non-life (excluding health)	
TP calculated as a whole	0
Best estimate	0
Risk margin	0
Technical provisions - health (similar to non-life)	
TP calculated as a whole	0
Best estimate	0
Risk margin	0
TP - life (excluding index-linked and unit-linked)	3.240.692
Technical provisions - health (similar to life)	3.239
TP calculated as a whole	0
Best estimate	3.239
Risk margin	0
TP - life (excluding health and index-linked and unit-linked)	3.237.452
TP calculated as a whole	0
Best estimate	3.109.503
Risk margin	127.949
TP - index-linked and unit-linked	827.107
TP calculated as a whole	0
Best estimate	819.755
Risk margin	7.352
Contingent liabilities	0
Provisions other than technical provisions	0
Pension benefit obligations	0
Deposits from reinsurers	0
Deferred tax liabilities	0
Derivatives	144.829
Debts owed to credit institutions	
Financial liabilities other than debts owed to credit institutions	
Insurance & intermediaries payables	7.752
Reinsurance payables	0
Payables (trade, not insurance)	15.592
Subordinated liabilities	
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	0
Total liabilities	4.235.971
Excess of assets over liabilities	2.259.565

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

	Line of Business for: life insurance obligations			Total
	Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	
	C0210	C0220	C0230	
Premiums written				
Gross	60	47.650	13.169	60.879
Reinsurers' share	0	0	0	0
Net	60	47.650	13.169	60.879
Premiums earned				
Gross	60	47.650	13.169	60.879
Reinsurers' share	0	0	0	0
Net	60	47.650	13.169	60.879
Claims incurred				
Gross	1.144	147.545	47.801	196.490
Reinsurers' share	0	0	0	0
Net	1.144	147.545	47.801	196.490
Changes in other technical provisions				
Gross	0	0	0	0
Reinsurers' share	0	0	0	0
Net				0
Expenses incurred		8.725	2.510	11.235
Other expenses				0
Total expenses				11.235

S.05.02.01 Premiums, claims and expenses by country

	Home Country	Total Top 5 and home country
	C0150	C0210
	C0220	C0280
	C0220	C0280
Premium written		
Gross	60.879	60.879
Reinsurers' share	0	0
Net	60.879	60.879
Premium earned		
Gross	60.879	60.879
Reinsurers' share	0	0
Net	60.879	60.879
Claims incurred		
Gross	196.490	196.490
Reinsurers' share	0	0
Net	196.490	196.490
Changes in other technical provisions		
Gross	0	0
Reinsurers' share	0	0
Net	0	0
Expenses incurred	11.235	11.235
Other expenses		
Total expenses		11.235

S.12.01.02 Life and Health SLT Technical Provisions

	Insurance with profit participation	Index-linked and unit-linked insurance		Total (Life other than health insurance, including Unit-Linked)	Health insurance (direct business)		Total (Health similar to life insurance)
	C0020	C0030	Contracts with options or guarantees C0050		C0160	Contracts without options and guarantees C0170	
Technical provisions calculated as a whole	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 as a whole				0			0
Technical provisions calculated as a sum of BE and RM							
Best Estimate							
Gross Best Estimate	3.109.503		819.755	3.929.258		3.239	3.239
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0		0	0		0	0
Best estimate minus recoverables from reinsurance/SPV and Finite Re	3.109.503		819.755	3.929.258		3.239	3.239
Risk Margin	127.949	7.352		135.301	0		0
Amount of the transitional on Technical Provisions							
Technical Provisions calculated as a whole				0			0
Best estimate				0			0
Risk margin				0			0
Technical provisions - total	3.237.452	827.107		4.064.559	3.239		3.239

S.22.01.21 Impact of long term guarantees measures and transitionals

	Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical	Impact of transitional on interest rate	Impact of volatility adjustment set	Impact of matching adjustment set to
	C0010	C0030	C0050	C0070	C0090
Technical provisions	4.067.799			15.173	
Basic own funds	1.409.565			-15.173	
Eligible own funds to meet Solvency Capital Requirement	1.409.565			-15.173	
Solvency Capital Requirement	195.601			72.010	
Eligible own funds to meet Minimum Capital Requirement	1.409.565			-15.173	
Minimum Capital Requirement	88.020			32.405	

S.23.01.01 Own funds

	Total C0010	Tier 1 - unrestricted C0020	Tier 1 - restricted C0030	Tier 2 C0040	Tier 3 C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35					
Ordinary share capital (gross of own shares)	460	460		0	
Share premium account related to ordinary share capital		0		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings <input type="checkbox"/>					
Subordinated mutual member accounts					
Surplus funds					
Preference shares					
Share premium account related to preference shares					
Reconciliation reserve	2.259.105	2.259.105			
Subordinated liabilities			0	0	0
An amount equal to the value of net deferred tax assets					0
Other own fund items approved by the supervisory authority as basic own funds not specified above					
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	850.000				
Deductions					
Deductions for participations in financial and credit institutions		0			
Total basic own funds after deductions	1.409.565	1.409.565			

	Total C0010	Tier 1 - unrestricted C0020	Tier 1 - restricted C0030	Tier 2 C0040	Tier 3 C0050
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 <input type="checkbox"/>					
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					
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					
Other ancillary own funds					
Total ancillary own funds					

Available and eligible own funds					
Total available own funds to meet the SCR	1.409.565	1.409.565			
Total available own funds to meet the MCR	1.409.565	1.409.565			
Total eligible own funds to meet the SCR	1.409.565	1.409.565			
Total eligible own funds to meet the MCR	1.409.565	1.409.565			
SCR	195.601				
MCR	88.020				
Ratio of Eligible own funds to SCR	720,63%				
Ratio of Eligible own funds to MCR	1601,41%				

	C0060	
Reconciliation reserve		
Excess of assets over liabilities	2.259.565	
Own shares (held directly and indirectly)	0	
Foreseeable dividends, distributions and charges	0	
Other basic own fund items	460	
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds		
Reconciliation reserve	2.259.105	
Expected profits		
Expected profits included in future premiums (EPIFP) - Life Business	0	
Expected profits included in future premiums (EPIFP) - Non- life business	0	
Total Expected profits included in future premiums (EPIFP)		

S.25.02.01 Solvency Capital Requirement - for undertakings using the standard formula and partial internal model

Unique number of component	Components description	Calculation of the Solvency Capital	Amount modelled	USP	Simplifications
C0010	C0020	C0030	C0070	C0090	C0120
1	Market risk (SF)	46.729			
2	Market risk (IM)	101.209	101.209		
3	Counterparty default risk (SF)	13.279			
4	Counterparty default risk (IM)				
5	Life underwriting risk (SF)	45.190			
6	Life underwriting risk (IM)	128.843	128.843		
7	Health underwriting risk (SF)				
8	Health underwriting risk (IM)				
9	Non-life underwriting risk (SF)				
10	Non-life underwriting risk (IM)				
11	Intangible asset risk (SF)				
12	Intangible asset risk (IM)				
13	Operational risk (SF)	17.696			
14	Operational risk (IM)				
15	LAC Technical Provisions (negative amount) (SF)				
16	LAC Technical Provisions (negative amount) (IM)				
17	LAC Deferred Taxes (negative amount)				

Calculation of Solvency Capital Requirement		C0100
Total undiversified components	R0110	352.947
Diversification	R0060	-157.346
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	195.601
Capital add-on already set	R0210	
Solvency capital requirement	R0220	195.601
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	R0310	
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 Requirement for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	

S.28.01.01 Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity

Linear formula component for life insurance and reinsurance obligations

MCR calculation Life	Life activities	
	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
	C0050	C0060
Obligations with profit participation - guaranteed benefits	3.109.503	
Obligations with profit participation - future discretionary benefits		
Index-linked and unit-linked insurance obligations	819.755	
Other life (re)insurance and health (re)insurance obligations	3.239	
Total capital at risk for all life (re)insurance obligations		631.649

	Non-life activities C0010	Life activities C0040
MCRNL Result		
MCRL Result		121.300

Overall MCR calculation

Linear MCR	C0070	121.300
SCR		195.601
MCR cap		88.020
MCR floor		48.900
Combined MCR		88.020
Absolute floor of the MCR		3.700
Minimum Capital Requirement	C0070	88.020