

2019

Solvency and Financial Condition Report - Disclosure

(Monetary amounts in € thousands)

S.02.01.02 - Balance sheet	
2019	Solvency II Value
Assets	
Intangible assets	
Deferred tax assets	
Pension benefit surplus	
Property, plant & equipment held for own use	188,823
Investments (other than assets held for index-linked and unit-linked contracts)	45,516,771
- Property (other than for own use)	2,028,490
- Holdings in related undertakings, including participations	199,587
- <i>Equities</i>	1,995,625
- Equities - listed	1,625,417
- Equities - unlisted	370,208
- <i>Bonds</i>	29,148,591
- Government Bonds	16,314,152
- Corporate Bonds	12,306,284
- Structured notes	3,400
- Collateralised securities	524,755
- Collective Investments Undertakings	4,426,701
- Derivatives	6,151,949
- Deposits other than cash equivalents	1,565,828
- Other investments	
Assets held for index-linked and unit-linked contracts	9,564,449
Loans and mortgages	12,497,692
- Loans on policies	40
- Loans and mortgages to individuals	7,829,876
- Other loans and mortgages	4,667,776
Reinsurance recoverables from:	612,911
- Non-life and health similar to non-life	82,652
- Non-life excluding health	81,607
- Health similar to non-life	1,045
- Life and health similar to life, excluding health and index-linked and unit-linked	527,567
- Health similar to life	340,095
- Life excluding health and index-linked and unit-linked	187,472
- Life index-linked and unit-linked	2,691
Deposits to cedants	
Insurance and intermediaries receivables	299,367
Reinsurance receivables	187,547
Receivables (trade, not insurance)	313,372
Own shares (held directly)	8,347
Amounts due in respect of own fund items or initial fund called up but not yet paid in	
Cash and cash equivalents	1,598,596
Any other assets, not elsewhere shown	116,449
Total assets	70,904,324

S.02.01.02 - Balance sheet (continued)	
2019	Solvency II Value
Liabilities	
Technical provisions - non-life	1,780,008
Technical provisions - non-life (excluding health)	1,349,277
- TP calculated as a whole	
- Best estimate	1,276,239
- Risk margin	73,038
Technical provisions - health (similar to non-life)	430,730
- TP calculated as a whole	
- Best estimate	391,633
- Risk margin	39,097
TP - life (excluding index-linked and unit-linked)	39,466,220
Technical provisions - health (similar to life)	4,127,432
- TP calculated as a whole	
- Best estimate	3,701,705
- Risk margin	425,727
TP - life (excluding health and index-linked and unit-linked)	35,338,788
- TP calculated as a whole	
- Best estimate	33,431,641
- Risk margin	1,907,148
TP - index-linked and unit-linked	9,874,398
- TP calculated as a whole	
- Best estimate	9,790,116
- Risk margin	84,282
Contingent liabilities	
Provisions other than technical provisions	78,568
Pension benefit obligations	3,835,104
Deposits from reinsurers	32,076
Deferred tax liabilities	143,699
Derivatives	722,314
Debts owed to credit institutions	5,520,368
Financial liabilities other than debts owed to credit institutions	48,266
Insurance & intermediaries payables	622,598
Reinsurance payables	31,633
Payables (trade, not insurance)	185,737
Subordinated liabilities	2,038,955
- Subordinated liabilities not in BOF	
- Subordinated liabilities in BOF	2,038,955
Any other liabilities, not elsewhere shown	455,113
Total liabilities	64,835,056
Excess of assets over liabilities	6,069,268

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

2019	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	712,219	425,321	0	428,281	334,723	49,199	422,551	126,809	0	40,187	28	107,685					2,647,003	
Gross - Proportional reinsurance accepted	0	14	0	335	195	0	0	195	0	0	0	1,378					2,117	
Gross - Non-proportional reinsurance accepted													0	0	0	0	0	
Reinsurers' share	100	98	0	1,600	3,873	2,308	23,496	503	0	41,211	0	633	0	0	0	0	73,822	
Net	712,120	425,237		427,016	331,044	46,891	399,055	126,501		-1,024	28	108,430					2,575,298	
Premiums earned																		
Gross - Direct Business	712,219	414,582	0	435,880	342,038	46,757	423,777	127,343	0	40,154	75	109,577					2,652,401	
Gross - Proportional reinsurance accepted	0	32	0	930	570	0	1	315	0	0	0	1,678					3,526	
Gross - Non-proportional reinsurance accepted													0	0	0	0	0	
Reinsurers' share	100	-311	0	1,693	6,396	2,308	23,498	506	0	41,390	0	771	0	0	0	0	76,351	
Net	712,120	414,925		435,116	336,212	44,448	400,280	127,152		-1,235	75	110,483					2,579,576	
Claims incurred																		
Gross - Direct Business	665,960	312,598	0	404,601	168,477	26,828	193,516	68,526	0	1,521	86	55,018					1,897,132	
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0	0	0	0					0	
Gross - Non-proportional reinsurance accepted													0	0	0	0	0	
Reinsurers' share	0	82	0	1,732	4,935	1,046	1,062	-195	0	0	0	449	0	0	0	0	9,110	
Net	665,960	312,516		402,869	163,542	25,782	192,455	68,722		1,521	86	54,570					1,888,022	
Changes in other technical provisions																		
Gross - Direct Business	0	0	0	0	0	0	0	0	0	0	0	0					0	
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0	0	0	0	0					0	
Gross - Non-proportional reinsurance accepted													0	0	0	0	0	
Reinsurers' share	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Net																	0	
Expenses incurred	36,798	83,894		138,438	106,551	13,724	162,075	47,480		-4,666	350	34,591					619,236	
Other expenses																		0
Total expenses																		619,236

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

2019	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	51,120,626	0		353,923	
Basic own funds	7,827,522	0		-277,121	
Eligible own funds to meet Solvency Capital Requirement	7,930,802	0		-277,121	
Solvency Capital Requirement	4,102,129	0		24,997	

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)	30,907	30,907			
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	4,885,071	4,885,071			
Subordinated liabilities	2,038,955		523,821	1,515,134	
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)					
Non-available minority interests at group level	174	174			
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	103,280	103,280			
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	174	174			
Total deductions	103,454	103,454			
Total basic own funds after deductions	7,827,522	5,788,566	523,821	1,515,134	
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	100,282	100,282			
Institutions for occupational retirement provision	2,998	2,998			
Non regulated entities carrying out financial activities					
Total own funds of other financial sectors	103,280	103,280			
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)	7,827,522	5,788,566	523,821	1,515,134	
Total available own funds to meet the minimum consolidated group SCR	7,827,522	5,788,566	523,821	1,515,134	
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)	7,827,522	5,788,566	523,821	1,515,134	
Total eligible own funds to meet the minimum consolidated group SCR	6,677,529	5,788,566	523,821	365,142	
Minimum consolidated Group SCR	1,825,709				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	365.75%				
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)	7,930,802	5,891,847	523,821	1,515,134	
Group SCR	4,102,129				
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	193.33%				
Reconciliation reserve					
Excess of assets over liabilities	6,069,268				
Own shares (included as assets on the balance sheet)	8,347				
Foreseeable dividends, distributions and charges	168,900				
Other basic own fund items	1,006,950				
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	4,885,071				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life Business	854,056				
Expected profits included in future premiums (EPIFP) - Non- life business	219,399				
Total EPIFP	1,073,455				

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

2019	Gross solvency capital requirement
Market risk	3,136,124
Counterparty default risk	456,311
Life underwriting risk	1,734,176
Health underwriting risk	1,037,640
Non-life underwriting risk	518,397
Diversification	-2,187,997
Intangible asset risk	
Basic Solvency Capital Requirement	4,694,652
Calculation of Solvency Capital Requirement	
Operational risk	237,224
Loss-absorbing capacity of technical provisions	-107,741
Loss-absorbing capacity of deferred taxes	-789,185
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	
Solvency capital requirement excluding capital add-on	4,034,951
Capital add-on already set	
Solvency capital requirement	4,102,129
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	
Information on other entities	
- Capital requirement for other financial sectors (Non-insurance capital requirements)	67,177
Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	66,286
- Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	891
- 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	4,102,129

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	7245000G0HS48PZWUD53	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	724500040GUVTGSZEU248	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.	11 - Non-regulated undertaking carrying out financial activities as defined in Article 1 (52) 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	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 Real Estate B.V.	15 - Alternative investment funds managers as defined in Article 1 (55) of Delegated Regulation (EU) 2015/35	BV	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	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	7245002RKZNRSSGOE188	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	724500HJBXP4CX0GCX66	1 - LEI	ASR Ziektekostenverzekering 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.	11 - Non-regulated undertaking carrying out financial activities as defined in Article 1 (52) 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	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	724500LRTZYUUAUOFA11	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.	11 - Non-regulated undertaking carrying out financial activities as defined in Article 1 (52) 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	724500CRSSZ0XTMM3444	1 - LEI	ASR Basis Ziektekostenverzekeringen 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	724500YB0C73S48L4Q79	1 - LEI	ASR Aanvullende Ziektekostenverzekeringen 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	De Nederlandsche Bank	100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		4 - Method 1: Sectoral rules
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	ASR Vitaliteit & Preventieve Diensten 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	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
US	9469	2 - Specific code	ASR USA Toprs Inc.	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	9641	2 - Specific code	ASR Dutch Prime Retail Projects 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	9697	2 - Specific code	ASR Dutch Core Residential Projects 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	9709	2 - Specific code	ASR Dutch Mobility Office Projects 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	9122	2 - Specific code	Futurum 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

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	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.	9 - Institution for occupational retirement provision	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	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	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%		2 - Significant	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		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	9729	2 - Specific code	Evofenedex verzekeringsadvies 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
NL	9747	2 - Specific code	ASR Dutch Science Park 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	3740	2 - Specific code	Loyalis Kennis en Consult 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	9664	2 - Specific code	HumanTouch Holding B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		45.00%	45.00%	45.00%		2 - Significant	45.00%	1 - Included in the scope		3 - Method 1: Adjusted equity method
NL	9748	2 - Specific code	Appel Pensioenuitvoering B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		30.00%	30.00%	30.00%		2 - Significant	30.00%	1 - Included in the scope		3 - Method 1: Adjusted equity method
NL	9708	2 - Specific code	ASR Dutch Science Park 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	9742	2 - Specific code	Dutch-I-TECH 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	9751	2 - Specific code	Melching Assuradeuren 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	9752	2 - Specific code	Melching Assurantiën 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	9753	2 - Specific code	Melching Hypotheken 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	9754	2 - Specific code	Melching Administratieve Diensten 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	9755	2 - Specific code	Melfidor 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	9743	2 - Specific code	Onvia 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	9705	2 - Specific code	ArGon Groep 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	9725	2 - Specific code	Attentiv - de 3 stromen V.O.F.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	VOF	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	6673	2 - Specific code	Grotiusplaats Den Haag Beheer 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	6674	2 - Specific code	Grotiusplaats Den Haag C.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	CV	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	9745	2 - Specific code	ASR Dutch Science Park Projects 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	9739	2 - Specific code	ASR Dutch Mobility Office Projects 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