

Coöperatie VGZ UA

Solvency and financial condition report - disclosure 2023

(Monetary amounts x € 1.000)

Balance sheet (Group annual)

Entity: 2100 - Coöperatie VGZ U.A.
 Scenario: 2023 Solvency II
 Period: Jaar
 Currency: EUR - Euro
 EIOPA QRT: S.02.01

Balance Sheet

		Solvency II value
		C0010
Assets		
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	0,00
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	33.179.070,14
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	3.570.724.376,07
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	1.231.167,50
Equities	R0100	491.984.591,29
Equities - listed	R0110	491.978.591,29
Equities - unlisted	R0120	6.000,00
Bonds	R0130	2.693.799.043,98
Government Bonds	R0140	1.289.657.718,26
Corporate Bonds	R0150	1.404.141.325,72
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	372.850.365,53
Derivatives	R0190	10.859.207,77
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	30.799.661,74
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	295.290,04
Other loans and mortgages	R0260	30.504.371,70
Reinsurance recoverables from:	R0270	
Non-life and health similar to non-life	R0280	
Non-life excluding health	R0290	
Health similar to non-life	R0300	
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	
Health similar to life	R0320	
Life excluding health and index-linked and unit-linked	R0330	
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	2.752.158.499,34
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	45.523.202,56
Own shares (held directly)	R0390	
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	
Cash and cash equivalents	R0410	794.984.900,43
Any other assets, not elsewhere shown	R0420	20.089.855,20
Total assets	R0500	7.247.459.565,48

Liabilities

Technical provisions - non-life	R0510	3.242.169.065,62
Technical provisions - non-life (excluding health)	R0520	
Technical provisions calculated as a whole	R0530	
Best Estimate	R0540	
Risk margin	R0550	
Technical provisions - health (similar to non-life)	R0560	3.242.169.065,62
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	3.099.922.481,88
Risk margin	R0590	142.246.583,74
Technical provisions - life (excluding index-linked and unit-linked)	R0600	
Technical provisions - health (similar to life)	R0610	
Technical provisions calculated as a whole	R0620	
Best estimate	R0630	
Risk margin	R0640	
Technical provisions - life (excluding health and index-linked and unit-linked)	R0650	
Technical provisions calculated as a whole	R0660	
Best Estimate	R0670	
Risk margin	R0680	
Technical provisions - index-linked and unit-linked	R0690	
Technical provisions calculated as a whole	R0700	
Best Estimate	R0710	
Risk margin	R0720	
Other technical provisions	R0730	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	22.813.002,46
Pension benefit obligations	R0760	358.049,00
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	
Derivatives	R0790	1.852.336,26
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	123.150.575,38
Insurance & intermediaries payables	R0820	838.047.428,50
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	69.628.610,86
Subordinated liabilities	R0850	
Subordinated liabilities not in Basic Own Funds	R0860	
Subordinated liabilities in Basic Own Funds	R0870	
Any other liabilities, not elsewhere shown	R0880	35.986.355,83
Total liabilities	R0900	4.334.005.423,91
Excess of assets over liabilities	R1000	2.913.454.141,57

Solvency Capital Requirement - Standard Formula (Annual Group)

Entity: 2100 - Coöperatie VGZ U.A.
 Scenario: 2023 Solvency II
 Period: Jaar
 Category: Solvency II: Group Purpose
 Currency: EUR - Euro
 EIOPA QRT: S.25.01

Solvency Capital Requirement - for groups on Standard Formula

Article 112	Z0010	2 - Regular reporting			
			Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
			C0030	C0040	C0050
Market risk	R0010		319.939.301,18	319.939.301,18	
Counterparty default risk	R0020		105.102.859,94	105.102.859,94	
Life underwriting risk	R0030				
Health underwriting risk	R0040		1.491.954.972,68	1.491.954.972,68	
Non-life underwriting risk	R0050				
Diversification	R0060		-281.997.880,00	-281.997.880,00	
Intangible asset risk	R0070				
Basic Solvency Capital Requirement	R0100		1.634.999.253,29	1.634.999.253,29	
Calculation of Solvency Capital Requirement					
				C0100	
Adjustment due to RFF/MAP nSCR aggregation	R0120				
Total capital requirement for operational risk	R0130		415.462.687,07		
Loss-absorbing capacity of technical provisions	R0140				
Loss-absorbing capacity of deferred taxes	R0150				
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160				
Solvency Capital Requirement calculated on the basis of Art. 336 (a) of Delegated Regulation (EU) 2	R0200		2.050.461.940,36		
Capital add-ons already set	R0210				
of which, capital add-ons already set - Article 37 (1) Type a	R0211				
of which, capital add-ons already set - Article 37 (1) Type b	R0212				
of which, capital add-ons already set - Article 37 (1) Type c	R0213				
of which, capital add-ons already set - Article 37 (1) Type d	R0214				
Consolidated Group SCR	R0220		2.050.496.638,16		
Other information on SCR					
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 non-fund funds	R0420				
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430				
Diversification effects due to RFF nSCR aggregation for article 304	R0440				
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450		4 - No adjustment		
Net future discretionary benefits	R0460				
Minimum consolidated group solvency capital requirement	R0470		791.523.844,51		
Information on other entities					
Capital requirement for other financial sectors (Non-insurance capital requirements)	R0500				
Capital requirement for other financial sectors (non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	R0510				
Capital requirement for other financial sectors (non-insurance capital requirements) - Institutions for occupational retirement provisions	R0520				
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirements	R0530				
Capital requirement for non-controlled participation	R0540		34.697,80		
Capital requirement for residual undertakings	R0550				
Capital requirement for collective investment undertakings or investments packaged as funds	R0555				
Overall SCR					
SCR for undertakings included via D&A method	R0560				
Total group solvency capital requirement	R0570		2.050.496.638,16		

