

**Changes to legislation:** Commission Implementing Regulation (EU) 2015/2450, S.02.01 — Balance sheet is up to date with all changes known to be in force on or before 26 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2015 No. 2450 may be subject to amendment by EU Exit Instruments made by the Prudential Regulation Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 2. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their websites. See end of Document for details) View outstanding changes

## Instructions regarding reporting templates for groups

### S.02.01 — Balance sheet

#### General comments:

This section relates to opening, quarterly and annual submission of information for groups, ring fenced—funds and remaining part.

This template is relevant when method 1 (Accounting consolidation—based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method). Holdings in related undertakings that are not consolidated row by row in accordance with Article 335, paragraph 1, (a), (b) or (c) of the Delegated Regulation (EU) 2015/35, including the holdings in related undertakings included with method 2 when combination of methods is used, shall be included in the item ‘Holdings in related undertakings, including participations’.

Template SR.02.01 is only applicable in relation to RFF/MAP from undertakings consolidated according to Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35, when method 1 (Accounting consolidation—based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method).

The ‘Solvency II value’ column (C0010) shall be completed using the valuation principles set out in the Directive 2009/138/EC, Delegated Regulation (EU) 2015/35, Solvency 2 Technical Standards and Guidelines.

With regards to the ‘Statutory accounts value’ column (C0020), recognition and valuation methods are the ones used by groups in their statutory accounts in accordance with the local GAAP or IFRS if accepted as local GAAP. This column is by default mandatory. In the specific cases where the group does not produce official financial statements according to local GAAP or IFRS the specific situation should be discussed with the group supervisor. In template SR.02.01 this column is only applicable if the development of financial statements by RFF is required by national law.

The default instruction is that each item shall be reported in the ‘Statutory accounts value’ column, separately.

However, in the ‘Statutory accounts value’ column the dotted rows were introduced in order to enable the reporting of aggregated figures if the split figures are not available.

	ITEM	INSTRUCTIONS
Assets		
Z0020	Ring—fenced fund or remaining part	Identifies whether the reported figures are with regard to a RFF or to the remaining part. One of the options in the following closed list shall be used: 1 — RFF 2 — Remaining part
Z0030	Fund number	When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This

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		group and must be consistent over time and with the fund/portfolio number reported in other templates [ <sup>F1</sup> When item Z0020 = 2, then report '0']
C0020/R0010	Goodwill	Intangible asset that arises as the result of a business combination and that represents the economic value of assets that cannot be individually identified or separately recognised in a business combination.
C0020/R0020	Deferred acquisition costs	Acquisition costs relating to contracts in force at the balance sheet date which are carried forward from one reporting period to subsequent reporting periods, relating to the unexpired periods of risks. In relation to life business, acquisition costs are deferred when it is probable that they will be recovered.
C0010– C0020/R0030	Intangible assets	Intangible assets other than goodwill. An identifiable non-monetary asset without physical substance.
C0010– C0020/R0040	Deferred tax assets	Deferred tax assets are the amounts of income taxes recoverable in future periods in respect of: (a) deductible temporary differences; (b) the carry forward of unused tax losses; and/or (c) the carry forward of unused tax credits.
C0010– C0020/R0050	Pension benefit surplus	This is the total of net surplus related to employees' pension scheme.
C0010– C0020/R0060	Property, plant & equipment held for own use	Tangible assets which are intended for permanent use and property held by the

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		<p>group for own use and includes also property for own use under construction.</p>
C0010– C0020/R0070	Investments (other than assets held for index–linked and unit–linked contracts)	This is the total amount of investments, excluding assets held for index–linked and unit–linked contracts.
C0010– C0020/R0080	Property (other than for own use)	Amount of the property, other than for own use. It includes also property under construction other than for own use.
C0010– C0020/R0090	Holdings in related undertakings, including participations	<p>Participations as defined in Article 13(20) and holdings in related undertakings in Article 212(1)(b) of Directive 2009/138/EC.</p> <p>When part of the assets regarding participation and related undertakings refer to unit and index linked contracts, these parts shall be reported in ‘Assets held for index–linked and unit–linked contracts’ in C0010–C0020/R0220.</p> <p>Holdings in related undertakings, including participations at group level will include:</p> <ul style="list-style-type: none"> <li>— holdings in related but not subsidiary insurance or reinsurance undertakings, insurance holding companies or mixed financial holding companies as described in Article 335, paragraph 1, (d) of Delegated Regulation (EU) 2015/35</li> <li>— holdings in related undertakings in other financial sectors as described in Article 335, paragraph 1, (e) of Delegated</li> </ul>

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		<p>2015/35</p> <p>— other related undertakings as described in Article 335, paragraph 1, (f) of Delegated Regulation (EU) 2015/35</p> <p>— insurance or reinsurance undertakings, insurance holding companies or mixed financial holding companies included with the deduction and aggregation method (when combination of methods is used)</p>
C0010– C0020/R0100	Equities	This is the total amount of equities, listed and unlisted. With regard to ‘statutory accounts values’ column (C0020), where the split between listed and unlisted is not available, this item shall reflect the sum.
C0010– C0020/R0110	Equities — listed	Shares representing corporations' capital, e.g. representing ownership in a corporation, negotiated on a regulated market or on a multilateral trading facility, as defined by Directive 2004/39/EC. It shall exclude holdings in related undertakings, including participations. With regard to ‘statutory accounts values’ column (C0020), where the split between listed and unlisted is not available, this item shall not be reported.
C0010– C0020/R0120	Equities — unlisted	Shares representing corporations' capital, e.g. representing ownership in a corporation, not negotiated on a regulated market or on

ANNEX III

Document Generated: 2024-07-26

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		<p>a multilateral trading facility, as defined by Directive 2004/39/EC. It shall exclude holdings in related undertakings, including participations. With regard to 'statutory accounts values' column (C0020), where the split between listed and unlisted is not available, this item shall not be reported.</p>
C0010– C0020/R0130	Bonds	<p>This is the total amount of government bonds, corporate bonds, structured notes and collateralised securities. With regard to 'Statutory accounts values' column (C0020) — where the split of bonds is not available, this item shall reflect the sum.</p>
C0010– C0020/R0140	Government Bonds	<p>Bonds issued by public authorities, whether by central governments, supra-national government institutions, regional governments or local authorities and bonds that are fully, unconditionally and irrevocably guaranteed by the European Central Bank, Member States' central government and central banks denominated and funded in the domestic currency of that central government and the central bank, multilateral development banks referred to in paragraph 2 of Article 117 of Regulation (EU) No 575/2013 or international organisations referred to in Article 118 of Regulation (EU) No 575/2013, where the guarantee meets the requirements set out in Article 215 of Delegated Regulation (EU) 2015/35. With regard to 'statutory accounts values' column (C0020), where the split between bonds, structured</p>

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		securities is not available, this item shall not be reported.
C0010– C0020/R0150	Corporate Bonds	Bonds issued by corporations With regard to ‘statutory accounts values’ column (C0020), where– the split between bonds, structured products and collateralised securities is not available, this item shall not be reported.
C0010– C0020/R0160	Structured notes	Hybrid securities, combining a fixed income (return in a form of fixed payments) instrument with a series of derivative components. Excluded from this category are fixed income securities that are issued by sovereign governments. Concerns securities that have embedded any categories of derivatives, including Credit Default Swaps (‘CDS’), Constant Maturity Swaps (‘CMS’), Credit Default Options (‘CDOp’). Assets under this category are not subject to unbundling. With regard to ‘statutory accounts values’ column (C0020), where– the split between bonds, structured products and collateralised securities is not available, this item shall not be reported.
C0010– C0020/R0170	Collateralised securities	Securities whose value and payments are derived from a portfolio of underlying assets. Includes Asset Backed Securities (‘ABS’), Mortgage Backed securities (‘MBS’), Commercial Mortgage Backed securities (‘CMBS’), Collateralised Debt Obligations (‘CDO’), Collateralised Loan Obligations (‘CLO’), Collateralised Mortgage Obligations (‘CMO’).

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		<p>With regard to statutory accounts values' column (C0020), where the split between bonds, structured products and collateralised securities is not available, this item shall not be reported.</p>
C0010– C0020/R0180	Collective Investment undertakings	<p>'Collective investment undertaking' means an undertaking for collective investment in transferable securities ('UCITS') as defined in Article 1(2) of Directive 2009/65/EC of the European Parliament and of the Council or an alternative investment fund (AIF) as defined in Article 4(1)(a) of Directive 2011/61/EU of the European Parliament and of the Council.</p>
C0010– C0020/R0190	Derivatives	<p>A financial instrument or other contract with all three of the following characteristics:</p> <p>(a) Its value changes in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange ('FX') rate, index of prices or rates, credit rating or credit index, or other variable, provided in the case of a non-financial variable that the variable is not specific to a party to the contract (sometimes called the 'underlying').</p> <p>(b) It requires no initial net investment or an initial net investment that is smaller than would be required</p>

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		<p>of contracts that would be expected to have a similar response to changes in market factors.</p> <p>(c) It is settled at a future date.</p> <p>Solvency II value, only if positive, of the derivative as of the reporting date is reported here (in case of negative value, see R0790).</p>
C0010– C0020/R0200	Deposits other than cash equivalents	Deposits other than cash equivalents that cannot be used to make payments until before a specific maturity date and that are not exchangeable for currency or transferable deposits without any kind of significant restriction or penalty.
C0010– C0020/R0210	Other investments	Other investments not covered already within investments reported above.
C0010–C0020/R0220	Assets held for index–linked and unit–linked contracts	Assets held for index–linked and unit–linked contracts (classified in line of business 31 as defined in Annex I of Delegated Regulation (EU) 2015/35).
C0010– C0020/R0230	Loans and mortgages	This is the total amount of loans and mortgages, i.e. financial assets created when group lend funds, either with or without collateral, including cash pools. With regard to ‘Statutory accounts values’ column (C0020) — where the split of the split of loans & mortgages is not available, this item shall reflect the sum.
C0010– C0020/R0240	Loans on policies	Loans made to policyholders, collateralised on policies (underlying technical provisions). With regard to ‘statutory accounts values’ column



ANNEX III

Document Generated: 2024-07-26

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		<p>between loans on policies, loans on mortgages to individuals and other loans and mortgages is not available, this item shall not be reported.</p>
C0010– C0020/R0250	Loans and mortgages to individuals	<p>Financial assets created when creditors lend funds to debtors — individuals, with collateral or not, including cash pools. With regard to ‘statutory accounts values’ column (C0020), where– the split between loans on policies, loans on mortgages to individuals and other loans and mortgages is not available, this item shall not be reported.</p>
C0010– C0020/R0260	Other loans and mortgages	<p>Financial assets created when creditors lend funds to debtors — others, not classifiable in item R0240 or R0250, with collateral or not, including cash pools. With regard to ‘statutory accounts values’ column (C0020), where– the split between loans on policies, loans on mortgages to individuals and other loans and mortgages is not available, this item shall not be reported.</p>
C0010– C0020/R0270	Reinsurance recoverables from:	<p>This is the total amount of reinsurance recoverables. It corresponds to the amount of reinsurer share of technical provisions, including finite reinsurance (‘Finite Re’) and SPV.</p>
C0010– C0020/R0280	Non–life and health similar to non–life	<p>Reinsurance recoverables in respect of technical provisions for non–life and health similar to non–life. With regard to ‘statutory accounts values’ column (C0020), where the split between non–life excluding</p>

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		non-life is not available this item shall reflect the sum.
C0010– C0020/R0290	Non-life excluding health	Reinsurance recoverables in respect of technical provisions for non-life business, excluding technical provisions for health– similar to non –life.
C0010– C0020/R0300	Health similar to non-life	Reinsurance recoverables in respect of technical provisions for health similar to non — life.
C0010– C0020/R0310	Life and health similar to life, excluding health and index–linked and unit–linked	Reinsurance recoverable in respect of technical provisions for life and health similar to life, excluding health and index–linked and unit–linked. With regard to ‘statutory accounts values’ column (C0020), where– the split between life excluding health and index–linked and unit–linked and health similar to life is not available, this item shall reflect the sum.
C0010– C0020/R0320	Health similar to life	Reinsurance recoverables in respect of technical provisions for health–similar to life.
C0010– C0020/R0330	Life excluding health and index–linked and unit–linked	Reinsurance recoverables in respect of technical provisions for life business, excluding technical provisions health–similar to life techniques and technical provisions for index–linked and unit–linked.
C0010– C0020/R0340	Life index–linked and unit–linked	Reinsurance recoverables in respect of technical provisions for life index–linked and unit–linked business.
C0010– C0020/R0350	Deposits to cedants	Deposits relating to reinsurance accepted.
C0010– C0020/R0360	Insurance and intermediaries receivables	[ <sup>F2</sup> Amounts for payment by policyholders, insurers and

ANNEX III

Document Generated: 2024-07-26

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		<p>business that are not included in technical provisions. It shall include receivables from reinsurance accepted. For Solvency II column (C0010) this cell shall only include amounts past-due.]</p>
C0010– C0020/R0370	Reinsurance receivables	<p>[<sup>F2</sup>Amounts for payment by reinsurers and linked to reinsurance business that are not included in reinsurance recoverables. It might include: the amounts from receivables from reinsurers that relate to settled claims of policyholders or beneficiaries; receivables from reinsurers in relation to other than insurance events or settled insurance claims, for example commissions. For Solvency II column (C0010) this cell shall only include amounts past-due.]</p>
C0010– C0020/R0380	Receivables (trade, not insurance)	<p>Includes amounts receivables from employees or various business partners (not insurance-related), including public entities.</p>
C0010– C0020/R0390	Own shares (held directly)	<p>This is the total amount of own shares held directly by the group.</p>
C0010– C0020/R0400	Amounts due in respect of own fund items or initial fund called up but not yet paid in	<p>Value of the amount due in respect of own fund items or initial fund called up but not yet paid in.</p>
C0010– C0020/R0410	Cash and cash equivalents	<p>Notes and coin in circulation that are commonly used to make payments, and deposits exchangeable for currency on demand at par and which are directly usable for making payments by cheque, draft, giro order, direct debit/credit, or other direct payment facility, without penalty or restriction.</p>

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C0010– C0020/R0420	Any other assets, not elsewhere shown	This is the amount of any other assets not elsewhere already included within balance Sheet items.
C0010–C0020/R0500	Total assets	This is the overall total amount of all assets.
<b>Liabilities</b>		
C0010–C0020/R0510	Technical provisions — non-life	Sum of the technical provisions non-life. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation. With regard to 'statutory accounts values' column (C0020), where the split of technical provisions for non-life between non — life (excluding health) and health (similar to non — life) is not possible, this item shall reflect the sum.
C0010– C0020/R0520	Technical provisions — non-life (excluding health)	This is the total amount of technical provisions for non — life business (excluding health). This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0530	Technical provisions — non-life (excluding health) —	This is the total amount of technical provisions calculated as whole

ANNEX III

Document Generated: 2024-07-26

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	<p>technical provisions calculated as a whole</p>	<p>portfolio) for non — life business (excluding health). This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>
C0010/R0540	<p>Technical provisions — non-life (excluding health) — Best estimate</p>	<p>This is the total amount of best estimate of technical provisions for non — life business (excluding health). Best estimate shall be reported gross of reinsurance. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>
C0010/R0550	<p>Technical provisions — non-life (excluding health) — Risk margin</p>	<p>This is the total amount of risk margin of technical provisions for non — life business (excluding health). This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>
C0010– C0020/R0560	<p>Technical provisions — health (similar to non-life)</p>	<p>This is the total amount of technical provisions for health (similar to non — life). This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>
C0010/R0570	<p>Technical provisions — health (similar to non —</p>	<p>This is the total amount of technical provisions calculated as a whole</p>

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	<p>life) technical provisions calculated as a whole</p>	<p>portfolio) for health (similar to non–life). This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>
C0010/R0580	<p>Technical provisions — health(similar to non –life) — Best estimate</p>	<p>This is the total amount of best estimate of technical provisions for health business (similar to non — life). Best estimate shall be reported gross of reinsurance. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>
C0010/R0590	<p>Technical provisions — health (similar to non — life) — Risk margin</p>	<p>This is the total amount of risk margin of technical provisions for health business (similar to non — life). This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>
C0010–C0020/R0600	<p>Technical provisions — life (excluding index–linked and unit–linked)</p>	<p>Sum of the technical provisions life (excluding index–linked and unit–linked). This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation. With regard to ‘statutory accounts values’ column</p>

ANNEX III

Document Generated: 2024-07-26

<p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) 2015/2450, S.02.01 — Balance sheet is up to date with all changes known to be in force on or before 26 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)EUR 2015 No. 2450 may be subject to amendment by EU Exit Instruments made by the Prudential Regulation Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 2. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details) where the split changes</p>		
		<p>of technical provisions life (excluding index — linked and unit — linked) between health (similar to life) and life (excluding health, index—linked and unit — linked) is not possible, this item shall reflect the sum.</p>
C0010– C0020/R0610	<p>Technical provisions — health (similar to life)</p>	<p>This is the total amount of technical provisions for health (similar to life) business. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>
C0010/R0620	<p>Technical provisions — health (similar to life) — technical provisions calculated as a whole</p>	<p>This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for health (similar to life) business. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>
C0010/R0630	<p>Technical provisions — health (similar to life) — Best estimate</p>	<p>This is the total amount of best estimate of technical provisions for health (similar to life) business. Best estimate shall be reported gross of reinsurance. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>

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C0010/R0640	Technical provisions — health (similar to life) — Risk margin	This is the total amount of risk margin of technical provisions for health (similar to life) business. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010– C0020/R0650	Technical provisions — life (excl. health and index–linked and unit–linked)	This is the total amount of technical provisions for life (excluding health and index — linked and unit — linked) business. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0660	Technical provisions — life (excl. health and index–linked and unit–linked) — technical provisions calculated as a whole	This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for life (excluding health and index — linked and unit — linked) business. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0670	Technical provisions — life (excl. health and index–linked and unit–linked) — Best estimate	This is the total amount of best estimate of technical provisions for life (excluding health and index — linked and unit — linked) business. Best estimate shall be reported gross of reinsurance. This amount shall include the apportionment from the transitional deduction to technical provisions



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		contributory methodology used for the purposes of MCR calculation.
C0010/R0680	Technical provisions — life (excl. health and index-linked and unit-linked) — Risk margin	This is the total amount of risk margin of technical provisions for life (excluding health and index — linked and unit — linked) business. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010– C0020/R0690	Technical provisions — index-linked and unit-linked	This is the total amount of technical provisions for index — linked and unit — linked business. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0700	Technical provisions — index-linked and unit-linked — technical provisions calculated as a whole	This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for index — linked and unit — linked business. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0710	Technical provisions — index-linked and unit-linked — Best estimate	This is the total amount of best estimate of technical provisions for index — linked and unit — linked business. Best estimate shall be reported gross of reinsurance.

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		<p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>
C0010/R0720	Technical provisions — index-linked and unit-linked — Risk margin	<p>This is the total amount of risk margin of technical provisions for index — linked and unit — linked business.</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>
C0020/R0730	Other technical provisions	Other technical provisions, as recognised by the group in their statutory accounts, in accordance with the local GAAP or IFRS.
C0010 /R0740	Contingent liabilities	<p>A contingent liability is defined as:</p> <p>a) a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the entity; or</p> <p>b) a present obligation that arises from past events even if:</p> <p>(i) it is not probable that an outflow of resources embodying economic</p>

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		<p>(ii) will be required to settle the obligation; or the amount of the obligation cannot be measured with sufficient reliability.</p> <p>The amount of contingent liabilities recognised in the balance sheet shall follow the criteria set in Article 11 of the Delegated Regulation (EU) 2015/35.</p>
C0010– C0020/R0750	Provisions other than technical provisions	<p>Liabilities of uncertain timing or amount, excluding the ones reported under 'Pension benefit obligations'.</p> <p>The provisions are recognised as liabilities (assuming that a reliable estimate can be made) when they represent obligations and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligations.</p>
C0010– C0020/R0760	Pension benefit obligations	<p>This is the total net obligations related to employees' pension scheme.</p>
C0010– C0020/R0770	Deposits from reinsurers	<p>Amounts (e.g. cash) received from reinsurer or deducted by the reinsurer according to the reinsurance contract.</p>
C0010– C0020/R0780	Deferred tax liabilities	<p>Deferred tax liabilities are the amounts of income taxes payable in future periods in respect of taxable temporary differences.</p>
C0010– C0020/R0790	Derivatives	<p>A financial instrument or other contract with all three of the following characteristics:</p>

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		<p>in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates, credit rating or credit index, or other variable, provided in the case of a non-financial variable that the variable is not specific to a party to the contract (sometimes called the ‘underlying’).</p> <p>(b) It requires no initial net investment or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors.</p> <p>(c) It is settled at a future date.</p> <p>Only derivative liabilities shall be reported on this row (i.e. derivatives with negative values as of the reporting date.) Derivatives assets shall be reported under C0010–C0020/R0190.</p> <p>Groups which do not value derivatives in their Local GAAP do not need to provide a statutory accounts value.</p>
C0010– C0020/R0800	Debts owed to credit institutions	Debts, such as mortgage and loans, owed to credit institutions, excluding bonds held by credit institutions (it is not possible for the group to identify all the holders of

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		<p>subordinated liabilities. It shall also include bank overdrafts.</p>
C0010– C0020/R0810	Financial liabilities other than debts owed to credit institutions	<p>Financial liabilities including bonds issued by the group (held by credit institutions or not), structured notes issued by the group itself and mortgage and loans due to other entities than credit institutions. Subordinated liabilities shall not be included here.</p>
C0010– C0020/R0820	Insurance and intermediaries payables	<p>[<sup>F2</sup>Amounts payable to policyholders, insurers and other business linked to insurance that are not included in technical provisions. Includes amounts payable to (re)insurance intermediaries (e.g. commissions due to intermediaries but not yet paid by the undertaking). Excludes loans &amp; mortgages due to other insurance companies, if they only relate to financing and are not linked to insurance business (such loans and mortgages shall be reported as financial liabilities). It shall include payables from reinsurance accepted. For Solvency II column (C0010) this cell shall only include amounts past-due]</p>
C0010– C0020/R0830	Reinsurance payables	<p>[<sup>F2</sup>Amounts payable to reinsurers (in particular current accounts) other than deposits linked to reinsurance business that are not included in reinsurance recoverables. Includes payables to reinsurers that relate to ceded premiums. For Solvency II column (C0010) this cell shall only include amounts past-due.]</p>

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C0010– C0020/R0840	Payables (trade, non insurance)	This is the total amount trade payables, including amounts due to employees, suppliers, etc. and not insurance–related, parallel to receivables (trade, not insurance) on asset side; includes public entities.
C0010– C0020/R0850	Subordinated liabilities	Subordinated liabilities are debts which rank after other specified debts when undertaking is liquidated. This is the total of subordinated liabilities classified as Basic Own Funds and those that are not included in Basic Own Funds. With regard to ‘statutory accounts values’ column (C0020), where the split between subordinated liabilities not in basic own funds and subordinated liabilities in basic own funds is not available, this item shall reflect the sum.
C0010– C0020/R0860	Subordinated liabilities not in Basic Own Funds	Subordinated liabilities are debts which rank after other specified debts when undertaking is liquidated. Other debts may be even more deeply subordinated. Only subordinated liabilities that are not classified in Basic Own Funds shall be presented here. With regard to ‘statutory accounts values’ column (C0020), where the split between subordinated liabilities not in basic own funds and subordinated liabilities in basic own funds is not available, this item shall not be reported.
C0010– C0020/R0870	Subordinated liabilities in Basic Own Funds	Subordinated liabilities classified in Basic Own Funds. With regard to ‘statutory accounts values’ column (C0020), where– the split

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		liabilities not in basic own funds and subordinated liabilities in basic own funds is not available, this item shall not be reported.
C0010– C0020/R0880	Any other liabilities, not elsewhere shown	This is the total of any other liabilities, not elsewhere already included in other Balance Sheet items.
C0010– C0020/R0900	Total liabilities	This is the overall total amount of all liabilities
C0010/R1000	Excess of assets over liabilities	This is the total of group's excess of assets over liabilities, valued in accordance with Solvency II valuation basis. Value of the assets minus liabilities.
C0020/R1000	Excess of assets over liabilities (statutory accounts value)	This is the total of excess of assets over liabilities of statutory accounts value column.

**Textual Amendments**

- F1** Deleted by Commission Implementing Regulation (EU) 2017/2189 of 24 November 2017 amending and correcting Implementing Regulation (EU) 2015/2450 laying down implementing technical standards with regard to the templates for the submission of information to the supervisory authorities according to Directive 2009/138/EC of the European Parliament and of the Council (Text with EEA relevance).
- F2** Substituted by Commission Implementing Regulation (EU) 2017/2189 of 24 November 2017 amending and correcting Implementing Regulation (EU) 2015/2450 laying down implementing technical standards with regard to the templates for the submission of information to the supervisory authorities according to Directive 2009/138/EC of the European Parliament and of the Council (Text with EEA relevance).

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**Changes and effects yet to be applied to :**

- Regulation revoked by [2023 c. 29 Sch. 1 Pt. 3](#)