

Finansinspektionen's Regulatory Code

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This translation is furnished solely for information purposes. Only the printed version of the regulation in Swedish applies for the application of the law.

Finansinspektionen's regulations and general guidelines regarding supervisory reporting for institutions for occupational retirement provision;

FFFS 2019:22

Published on
17 December 2019

decided on 10 December 2019.

Finansinspektionen prescribes¹ the following pursuant to Chapter 5, sections 2 and 4 of the Institutions for Occupational Retirement Provision Ordinance (2019:809) and section 15 of the Official Statistics Ordinance (2001:100).

Finansinspektionen also provides the following general guidelines.

Chapter 1 Scope and definitions

Section 1 These regulations contain provisions concerning supervisory reporting for institutions for occupational retirement provision.

Section 2 Terms and expressions in these regulations have the same meaning as in the Institutions for Occupational Retirement Provision Act (2019:742), unless otherwise specified.

Chapter 2 Introductory provisions

Section 1 The data that an institution for occupational retirement provision submits to Finansinspektionen in its supervisory reporting shall be relevant, reliable, comprehensible, accessible, comparable and formatted consistently over time.

Section 2 An institution for occupational retirement provision shall submit corrected data to Finansinspektionen as soon as possible if the data that the institution has reported in its supervisory reporting contains material errors, or if a decision is made at a general meeting of the company or society that makes the data that have been provided misleading.

Section 3 The data that an institution for occupational retirement provision shall submit pursuant to these regulations shall be valued in accordance with the Annual Accounts at Insurance Undertakings Act (1995:1560) and Finansinspektionen's regulations and general guidelines (FFFS 2019:23) regarding annual accounts at insurance undertakings and institutions for occupational retirement provision, unless otherwise specified.

¹ Cf. Directive (EU) 2016/2341 of the European Parliament and of the Council of 14 December 2016 on the activities and supervision of institutions for occupational retirement provision, in its original wording.

Section 4 The data that an institution for occupational retirement provision shall provide pursuant to these regulations shall be provided in the accounting currency used to prepare the institution's annual report in accordance with Chapter 4, section 6 of the Accounting Act (1999:1078).

Chapter 3 Reporting of significant events

Section 1 An institution for occupational retirement provision shall submit data to Finansinspektionen as soon as possible when events occur that result in, or may result in

1. the institution's stability being jeopardised,
2. the institution's ability to fulfil its obligations to policyholders, insured persons and other beneficiaries being jeopardised,
3. a larger number of policyholders, insured persons or other beneficiaries suffering significant financial loss,
4. a larger number of policyholders, insured persons or other beneficiaries receiving incorrect information of significance from the institution,
5. the institution being exposed to material reputational risk, or
6. the institution falling victim to a serious crime.

Section 2 An institution for occupational retirement provision shall provide details to Finansinspektionen as soon as possible if an auditor takes action in accordance with Chapter 9, sections 43 and 44 of the Companies Act (2005:551).

Section 3 An institution for occupational retirement provision shall provide details to Finansinspektionen as soon as possible when events occur that result in, or may result in, material changes to the institution's

1. business and financial performance,
2. risk profile, or
3. system of governance.

General guidelines

The institution should evaluate whether there is a need to report when such events occur in conjunction with, for example,

1. changes to the institution's business strategy,
2. changes to the institution's organisation,
3. claims directed at the institution as a result of legal proceedings,
4. errors or failings in the institution's governance and control of its business,
5. errors or failings in processes, procedures or technical systems, or
6. changes to the institution's risk profile, financing or future administrative measures.

Chapter 4 Reporting of quantitative data

Quarterly reporting

Section 1 An institution for occupational retirement provision with a balance sheet total that, according to the balance sheet for the previous financial year, is below SEK 1 billion shall provide Finansinspektionen with the data set out in sections C, E and F of *Appendix 1* each quarter.

Section 2 An institution for occupational retirement provision with a balance sheet total that, according to the balance sheet for the previous financial year, amounts to at least SEK 1 billion shall provide Finansinspektionen with the data set out in sections A–F of Appendix 1 each quarter.

Section 3 The data referred to in sections 1 and 2 shall be submitted using the reporting tool for periodic reporting that is found on the Finansinspektionen website.

Instructions concerning the data that shall be submitted can be found in *Appendix 2*.

Section 4 The quarterly reporting referred to in sections 1 and 2 shall apply to the circumstances on the final day of each calendar quarter. Finansinspektionen shall have received the data no later than 30 April, 10 August, 31 October and 31 January, respectively.

Annual reporting

Section 5 An institution for occupational retirement provision shall provide Finansinspektionen with the data set out in sections A–K of Appendix 1 each year.

Section 6 The data referred to in section 5 shall be submitted using the reporting tool for periodic reporting that is found on the Finansinspektionen website.

Instructions for the data that shall be submitted are found in Appendix 2.

Section 7 The annual reporting referred to in section 5 shall apply to the circumstances as at the balance sheet date, 31 December, and shall have been received by Finansinspektionen no later than 14 weeks after this date.

Exceptions

Section 8 Upon application by an institution for occupational retirement provision, Finansinspektionen is able to grant the institution a complete or partial exemption from quarterly reporting in accordance with section 1 or 2, provided there are special grounds to do so.

Chapter 5 Reporting of a qualitative supervision report

Section 1 An institution for occupational retirement provision shall submit a qualitative supervision report. In this report, the institution shall provide the information set out in this chapter.

Instead of that which is stated in the first paragraph, a summary referred to in section 3 shall be submitted each year in accordance with section 26, second paragraph for an institution for occupational retirement provision that has

- less than SEK 5 billion in assets, or
- less than SEK 20 billion in assets and that pursues occupational pension business that is primarily intended for employees of a certain undertaking or undertakings, or for people that belong to a certain occupational group.

An institution that has submitted an annual summary in accordance with the second paragraph shall transition to submitting a qualitative supervision report in

accordance with the first paragraph only when the conditions specified in the second paragraph have not been fulfilled for three financial years in a row.

Section 2 Data in the qualitative report shall refer to the financial year as at the balance sheet date, 31 December.

Content of the qualitative supervision report

Summary

Section 3 An institution for occupational retirement provision shall ensure that the qualitative supervision report has a clear and brief summary. The summary shall elucidate all material changes in the institution for occupational retirement provision's business, system for corporate governance, risk profile and solvency situation during the financial year. It shall also contain a description of significant events that have taken place for the institution after the end of the financial year.

Business activities

Section 4 The qualitative supervision report shall contain a brief description of

1. the institution's business activities and its business objectives and strategies, if these have changed in relation to the previous reporting period,
2. any significant events that the institution has identified in its business and that may have an impact on the institution in the long term, and
3. policies other than the occupational pension insurance policies referred to in Chapter 1, section 4 of the Institutions for Occupational Retirement Provision Act (2019:742), provided the institution has such operations and a plan to wind this up.

Section 5 If the institution for occupational retirement provision has borrowing in accordance with Chapter 4, section 7 of the Institutions for Occupational Retirement Provision Act (2019:742), the purpose of these loans shall be described in the qualitative supervision report.

Section 6 The qualitative supervision report shall contain a brief description of

1. how the institution has, during the financial year, complied with its obligation to invest its assets in accordance with the prudent person principle set out in Chapter 6, section 1 of the Institutions for Occupational Retirement Provision Act (2019:742), and
2. the most important assumptions the institution has taken into account during the financial year in its investment decisions with regard to changes in interest rates, exchange rates and other market parameters.

System of governance

Section 7 The qualitative supervision report shall contain

1. a brief description of the system of governance and how the institution has ensured during the financial year that the institution is being governed in a sound and responsible manner, and
2. a description, including an organisational chart, of the current operational organisational structure and the key functions in which the delegation of responsibility and reporting lines are shown.

Section 8 The qualitative supervision report shall contain a brief description of how the institution for occupational retirement provision has ensured compliance with the fit and proper requirements in Chapter 9, section 3 of the Institutions for Occupational Retirement Provision Act (2019:742) during the financial year.

Section 9 The qualitative supervision report shall contain a brief description of how the institution has, during the financial year, taken into account the perspectives of insured persons and other beneficiaries when they bear large parts of the investment risk.

Section 10 The qualitative supervision report shall contain a brief description of whether, and if so how, the institution for occupational retirement provision has, during the financial year, conducted internal assessments of credit assessments from external credit assessment institutions.

Section 11 The qualitative supervision report shall contain a general description of how the institution for occupational retirement provision's own risk and solvency assessment has been conducted, documented and audited during the financial year.

Section 12 The qualitative supervision report shall contain a general description of the main processes in the institution for occupational retirement provision's system of internal control.

Section 13 The qualitative supervision report shall contain

1. a brief description of the reviews that have been conducted of the institution for occupational retirement provision's internal audit function during the financial year,
2. a summary of the material observations and recommendations that the function has reported to the institution's board of directors and the action that has been taken as a result of this, and
3. where applicable, a summary of the institution's audit plan.

Section 14 The qualitative supervision report shall contain

1. a brief description of the activities that have been conducted of the institution for occupational retirement provision's compliance function during the financial year, and
2. a summary of the material observations that the function has made.

Section 15 The qualitative supervision report shall contain

1. a brief description of the activities that have been conducted of the institution for occupational retirement provision's actuarial function during the financial year, and
2. a summary of the material observations that the function has made.

Section 16 If the institution for occupational retirement provision has entered into outsourcing agreements of material significance to the institution's occupational pension business during the financial year, the qualitative supervision report shall contain

1. a description of how the institution is ensuring that there is no negative impact on the business as a result of the outsourcing, and
2. a brief description of the reasons why the institution entered into outsourcing agreements.

Risk profile

Section 17 If the institution for occupational retirement provision has exposures that are not included on the balance sheet, this shall be stated in the qualitative supervision report. The same applies if there is any transfer of risk to special purpose vehicles, any guarantee supplement or hedging of the guarantees that are not included on the balance sheet.

Section 18 The qualitative supervision report shall contain a brief description of the liquidity risk in the institution for occupational retirement provision's expected future cash flows.

Section 19 The qualitative supervision report shall contain a brief description of the stress tests and scenario analyses that have been conducted by the institution for occupational retirement provision.

Valuation

Section 20 The qualitative supervision report shall contain material information about the valuation of the institution for occupational retirement provision's technical provisions that is not included in the actuarial guidelines.

Section 21 The qualitative supervision report shall contain an overview of the significant material changes to the institution for occupational retirement provision's technical provisions during the financial year, including causes and any material changes in the assumptions.

Solvency situation

Section 22 The qualitative supervision report shall contain

1. a brief description of the material conditions for the most important items in the institution's own funds, and
2. the expected development of the institution's own funds after deductions, as well as whether there is an intention to repay or redeem any item in the own funds of plans to strengthen the own funds.

Section 23 The qualitative supervision report shall contain information about any risks the institution for occupational retirement provision has identified that may have a negative impact on the minimum capital requirement and the risk-based capital requirement.

Other

Section 24 If an institution for occupational retirement provision includes references in the qualitative supervision report, these shall be logical and shall refer directly to the data in question.

Section 25 The qualitative supervision report shall adhere to a structure that is described in *Appendix 7*.

Information reported to Finansinspektionen

Section 26 An institution for occupational retirement provision shall submit a qualitative supervision report that complies with the requirements in section 3–25 to Finansinspektionen every three years. For the intervening financial years, the institution shall submit a summary of the type referred to in section 3, unless Finansinspektionen decides otherwise.

The qualitative supervision report or summary referred to in the first paragraph shall be submitted to Finansinspektionen using the reporting tool for periodic report that is found on the Finansinspektionen website. The report or summary shall have been received by Finansinspektionen no later than

- 21 weeks after 31 December 2020,
- 20 weeks after 31 December 2021,
- 19 weeks after 31 December 2022, and
- 18 weeks after 31 December, as of 2023.

Chapter 6 Reporting of own risk and solvency assessment

Section 1 Chapter 9, section 22 of the Institutions for Occupational Retirement Provision Act (2019:742) contains provisions to the effect that an institution for occupational retirement provision shall report the results of each own risk and solvency assessment to Finansinspektionen.

The report shall be submitted to Finansinspektionen using the reporting tool for periodic reporting that is found on the Finansinspektionen website. The report shall have been received by Finansinspektionen within two weeks of the board of directors having adopted the own risk and solvency assessment.

Chapter 7 Reporting of common EU quantitative data

General

Section 1 This chapter contains provisions concerning common EU quantitative data that an institution for occupational retirement provision shall submit.

Section 2 For the quarterly data that an institution for occupational retirement provision shall submit pursuant to sections 4 and 5, the institution may use reasonable estimates to calculate the data.

Section 3 When an institution for occupational retirement provision recalculates an amount – which in this chapter is stated in EUR – to SEK, the institution shall use the EUR exchange rate specified in Finansinspektionen's regulations (FFFS 2015:22) regarding the EUR rate in the area of insurance.

Quarterly data

Section 4 An institution for occupational retirement provision with a balance sheet total that, according to the balance sheet for the previous financial year, amounts to at least EUR 25 million, shall, each quarter, submit the quarterly data set out in sections A, C and F of *Appendix 3*.

Instructions concerning the data that shall be submitted can be found in *Appendix 4*.

Section 5 An institution for occupational retirement provision with a balance sheet total that, according to the balance sheet for the previous financial year, amounts to at least EUR 25 million, shall, each quarter, submit the supplementary data requested by the European Central Bank (ECB) and that is set out in sections A, C F and K of *Appendix 5*.

Instructions concerning the data that shall be submitted can be found in *Appendix 6*.

Section 6 Instead of that which is stated in sections 4 and 5, an institution for occupational retirement provision that has submitted annual data in accordance with sections 10 and 11 shall continue to apply only these provisions until such time as its balance sheet total, according to the balance sheets for the past three years, has amounted to at least EUR 25 million.

Annual data for institutions for occupational retirement provision with a balance sheet total of at least EUR 25 million

Section 7 An institution for occupational retirement provision with a balance sheet total that, according to the balance sheet for the previous financial year, amounts to at least EUR 25 million, shall, each year, submit the annual data set out in sections B–K of *Appendix 3*.

Instructions concerning the data that shall be submitted can be found in *Appendix 4*.

Section 8 An institution for occupational retirement provision with a balance sheet total that, according to the balance sheet for the previous financial year, amounts to at least EUR 25 million, shall, each year, submit the supplementary data requested by the European Central Bank (ECB) and that is set out in sections B, D E and G–J of *Appendix 5*.

Instructions concerning the data that shall be submitted can be found in *Appendix 6*.

Section 9 Instead of that which is stated in sections 7 and 8, an institution for occupational retirement provision that has submitted annual data in accordance with sections 10 and 11 shall continue to apply these provisions until such time as its balance sheet total, according to the balance sheets for the past three years, has amounted to at least EUR 25 million.

Annual data for institutions for occupational retirement provision with a balance sheet total lower than EUR 25 million

Section 10 An institution for occupational retirement provision with a balance sheet total that, according to the balance sheet for the previous financial year, is lower than EUR 25 million, shall, each year, submit the annual data set out in sections L–O of *Appendix 3*.

Instructions concerning the data that shall be submitted can be found in *Appendix 4*.

Section 11 An institution for occupational retirement provision with a balance sheet total that, according to the balance sheet for the previous financial year, is lower than EUR 25 million, shall, each year, submit the supplementary data requested by the European Central Bank (ECB) and that is set out in sections K of *Appendix 5*.

Instructions concerning the data that shall be submitted can be found in Appendix 6.

Section 12 Instead of that which is stated in sections 10 and 11, an institution for occupational retirement provision that has submitted annual data in accordance with sections 7 and 8 shall continue to apply these provisions until such time as its balance sheet total, according to the balance sheets for the past three years, is lower than EUR 25 million.

Exceptions

Section 13 In an individual case, Finansinspektionen is able to grant exemptions from section 4, 5, 7, 8 or 11.

Information reported to Finansinspektionen

Section 14 The data that an institution for occupational retirement provision shall submit each quarter in accordance with sections 4 and 5 shall refer to the circumstances as at the balance sheet dates 31 March, 30 June, 30 September and 31 December, respectively. Finansinspektionen shall have received the data no later than

- nine weeks after the balance sheet dates in 2020,
- seven weeks after the balance sheet dates in 2021, and
- five weeks after the balance sheet dates, as of 2022.

Section 15 The data that an institution for occupational retirement provision shall submit each year in accordance with sections 7 and 8 or sections 10 and 11 shall refer to the circumstance as at the balance sheet date 31 December. Finansinspektionen shall have received the data no later than

- 22 weeks after the balance sheet date in 2020,
- 20 weeks after the balance sheet date in 2021,
- 18 weeks after the balance sheet date in 2022,
- 16 weeks after the balance sheet date in 2023, and
- 14 weeks after the balance sheet date, as of 2024.

Section 16 An institution for occupational retirement provision shall submit quarterly data and annual data in accordance with this chapter to Finansinspektionen using the reporting tool for periodic reporting found on the Finansinspektionen website.

These regulations and general guidelines shall enter into force on 1 January 2020.

ERIK THEDÉEN

Joakim Ström

SUPERVISORY REPORTING – INSTITUTION FOR OCCUPATIONAL RETIREMENT PROVISION

INSTITUTION	
HANDLED BY	TELEPHONE NUMBER

PERIOD

INSTITUTION NUMBER
ORG. REG. NO.

CURRENCY

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SUPERVISORY REPORTING – INSTITUTION FOR OCCUPATIONAL RETIREMENT PROVISION

INSTITUTION	
HANDLED BY	TELEPHONE NUMBER

PERIOD

INSTITUTION NUMBER
ORG. REG. NO.

Amounts are stated as whole numbers

A. INCOME STATEMENT – quarterly

Technical report

A1	Written premiums (after ceded reinsurance)	
A2	Revenue from investment contracts	
A3	Return on capital, revenue	
A4	Unrealised gains on investment assets	
A5	Other technical income (after ceded reinsurance)	
A6	Claims incurred (after ceded reinsurance)	
A7	Change in other technical provisions (after reinsurance cessions)	
A8	Bonuses and rebates (after ceded reinsurance)	
A9	Operating expenses	
A10	Return on capital, expenses	
A11	Unrealised losses on investment assets	
A12	Other technical expenses (after ceded reinsurance)	
A13	Return on capital transferred from (to) the financing business	
A14	The insurance business's technical profit/loss (A1 : A13)	=

Non-technical report

A15	Return on capital, revenue	
A16	Unrealised gains on investment assets	
A17	Return on capital transferred from (to) the insurance business	
A18	Return on capital, expenses	
A19	Unrealised losses on investment assets	
A20	Other revenue	
A21	Other expenses	
A22	Profit/loss before appropriations and taxes (A14 : A21)	=
A23	Appropriations	
A24	Profit/loss before tax (A22 : A23)	=
A25	Tax on profit for the period	
A26	Other taxes	
A27	Profit/loss for the period (A24 : A26)	=

Specifications return on capital, accumulated during the current year

	Total	of which:	
		Defined benefit traditional insurance	Defined contribution traditional insurance
A28	Rental income and other income from land and buildings		
A29	Operating expenses for land and buildings (-)		
A30	Interest income etc.		
A31	of which interest income derivatives		
A32	Interest expenses etc. (-)		
A33	of which interest expenses derivatives (-)		
A34	Dividends on shares and participations		

COMMENTS (maximum 8000 characters)

A35	
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SUPERVISORY REPORTING – INSTITUTION FOR OCCUPATIONAL RETIREMENT PROVISION

INSTITUTION	
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B. BALANCE SHEET – quarterly

	Total	of which	
		Defined benefit traditional insurance	Defined contribution traditional, unit-linked and deposit insurance
Assets			
B1 Subscribed capital unpaid			
B2 Intangible assets			
B3 Investment assets			
B4 Investment assets for which the life insurance policyholder bears the investment risk			
B5 Reinsurers' share of technical provisions			
B6 Receivables			
B7 Other assets			
B8 Prepaid expenses and accrued income			
B9 Total assets (B1 : B8)			
Equity, provisions and liabilities			
B10 Equity			
B11 Untaxed reserves			
B12 Subordinated debt			
B13 Technical provisions (before ceded reinsurance)			
B14 Technical provision for which the policyholder bears the investment risk (before ceded reinsurance).			
B15 Other provisions			
B16 Custody accounts from reinsurers			
B17 Liabilities			
B18 Accrued expenses and deferred income			
B19 Total equity, provisions and liabilities (B10 : B18)			

COMMENTS (maximum 8000 characters)

B20	
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C. NEW POLICY SUBSCRIPTIONS AND PREMIUMS – quarterly

	New policy Lump-sum premium	New policy Annual premium	Paid-in premiums for the entire portfolio during the quarter	of which transferred insurance capital	of which upwardly adjusted paid-up policies
Occupational pension insurance					
<i>Defined-benefit traditional insurance</i>	K1	K2	K3	K4	K5
C1 Exposed to competition					
C2 Not exposed to competition					
C3 Endowment insurance for occupational pension					
<i>Defined-contribution traditional insurance</i>					
C4 Via selection centre					
C5 Other exposed to competition					
C6 Not exposed to competition					
C7 Endowment insurance for occupational pension					
<i>Unit-linked insurance</i>					
C8 Via selection centre					
C9 Not selection centre					
C10 Endowment insurance for occupational pension					
<i>Deposit insurance</i>					
C11 Via selection centre					
C12 Not selection centre					
C13 Endowment insurance for occupational pension					
C14 Health insurance					
<i>Supplementary insurance</i>					
C15 Waiver of premium insurance					
C16 Occupational group life insurance					
C17 Health and accident insurance					
C18 Income protection insurance and redundancy allowance insurance					
C19 Workers' compensation insurance					
Other insurance policies					
<i>Individual traditional insurance</i>					
C20 Pension insurance, private					
C21 Endowment insurance private					
<i>Unit-linked insurance</i>					
C22 Pension insurance, private					
C23 Endowment insurance, private					
<i>Deposit insurance</i>					
C24 Pension insurance, private					
C25 Endowment insurance, private					
<i>Group life insurance</i>					
C26 Group life insurance, private					
C27 Waiver of premium insurance					
C28 Health insurance					

Specification of paid-in premiums and certain disbursements

Business	Occupational pensio insurance, total	of which defined-benefit traditional insurance	of which defined- contribution traditional	of which unit-linked insurance	of which deposit insurance	Other insurance policies
	K1	K2	K3	K4	K5	K6
C29 Paid-in premiums for the entire portfolio						
C30 Surrender						
C31 Insurance capital transferred in						
C32 Insurance capital transferred out						
C33 of which bonus paid out due to transfer						
C34 Claims paid						
C35 Bonus paid out due to surrender						
C36 Other paid bonuses						

C37	COMMENTS (maximum 8000 characters)
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SUPERVISORY REPORTING – INSTITUTION FOR OCCUPATIONAL RETIREMENT PROVISION

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D. CAPITAL INVESTMENTS AND LIABILITIES – quarterly

Capital investments and certain liability items

Statistics Sweden's Sector Codes

	Net transactions during the period	Market value
Money market instruments		
D1 Swedish borrowers in SEK		
D2 Foreign borrowers in SEK		
D3 Swedish borrowers in foreign currency		
D4 Foreign borrowers in foreign currency		
D5 Total money market instruments (D1 : D4)	=	
D6 of which assets in deposit insurance		
Bonds		
D7 Swedish borrowers in SEK		
D8 Foreign borrowers in SEK		
D9 Swedish borrowers in foreign currency		
D10 Foreign borrowers in foreign currency		
D11 Total bonds (D7 : D10)	=	
D12 of which equity-linked bonds		
D13 of which assets in deposit insurance		
Subordinated debentures and convertible loans		
D14 Swedish MFIs		121000, 122100, 122200, 122300, 122400, 122500, 122900, 123000
D15 Swedish financial corporations, non-MFIs		124000, 125100, 125200, 125300, 125400, 125900, 126100, 126200, 127000, 128100, 128200, 128300, 128100, 129200, 129300, 129400
D16 Other Swedish borrowers		131400, 141000, 142000, 143000, 144100, 144200, 144300, 151000, 152100, 152200
D17 Foreign borrowers		211100, 212100, 212100, 212200 and 220000
D18 Total Subordinated debentures and convertible loans (D14 : D17)	=	
Shares and participations		
D19 Swedish shares, listed (D20 : D21)		
D20 Financial corporations		
D21 Non-financial corporations		
D22 Swedish shares, unlisted (D23 : D24)	=	
D23 Financial corporations		
D24 Non-financial corporations		
D25 Swedish other participations		
D26 Foreign listed shares		
D27 Foreign unlisted shares		
D28 Foreign other participations		
D29 Units in money market funds (D30 : D31)	=	123000
D30 Registered in Sweden		
D31 Registered abroad		
Units in UCITS and non-UCITS		
D32 excluding money market funds (D33 : D34)	=	124000
D33 Registered in Sweden		
D34 Registered abroad		
D35 Warrants and other participations (G36 : G37)	=	
D36 Sweden		
D37 Abroad		
D38 Total shares and participations (D19+D22+D25+D29+D32+D35)	=	
D39 of which group or associated companies		
D40 of which shares in wholly-owned property companies		
D41 of which total investments in short and long fixed-income funds		
D42 of which investments in short and long fixed-income funds in unit-linked insurance		
D43 of which investments in short and long fixed-income funds in deposit insurance		
D44 of which investments in venture capital funds		

D45	of which total fund assets where the life insurance policyholder bears the investment risk (unit-linked insurance)	
D46	of which total equity and fund assets for which the life insurance policyholder bears the investment risk (deposit insurance)	

Capital investments and certain liability items

	Net transactions during the period	Market value
Loans		
D47	Loans to Swedish borrowers in SEK	
D48	Loans to foreign borrowers in SEK	
D49	Loans to Swedish borrowers in foreign currency	
D50	Loans to foreign borrowers in foreign currency	
D51	Total loans (D47 : D50)	=
D52	of which life insurance loans	

Directly owned land and buildings

D53	Swedish	
D54	Foreign	
D55	Total directly owned land and buildings (D53 : D54)	=
D56	of which for own activities	

Repo transactions

D57	Reverse repos (assets)	
D58	Repos (liabilities)	

Cash, bank balances

D59	Cash, Swedish banks	
D60	Cash, foreign banks	
D61	Total cash, bank balances (D59 : D60)	

Certain asset items

D62	Accrued interest income	
D63	Accrued rental income	
D64	Other financial investments	
D65	Derivatives with positive market values	[Link from D108]

Total capital investments

(D5+D11+D18+D38+D51+D55+D57+D61:D65)	=	
D67	of which capital investments owned via foreign branches	
D68	of which deposit insurance	

Certain liability items

D69	Subordinated debt	
D70	Bond loans	
D71	Liabilities to Swedish MFIs	
D72	Liabilities to Swedish financial undertakings (non-MFIs)	
D73	Liabilities to other Swedish lenders	
D74	Liabilities to foreign lenders	

Capital investments and certain liability items

SPECIFICATIONS

Swedish money market instruments. Specification of D1 and D3

	Net transactions during the period	Market value
Issuer		
D75	Central government	131110, 131120, 131130
D76	Local government	131311, 131312, 131313, 131321, 131322, 131323
D77	Non-financial corporations	111000, 112000, 113000, 114000

121000, 122100, 122200, 122300, 122400, 122500, 122900, 123000
124000, 125100, 125200, 125300, 125400, 125900, 126100, 126200, 127000, 128100, 128200, 128300, 128100, 120200, 129300, 129400

D78	Banks (MFIs)	122100, 122200
D79	Housing credit institutions (MFIs)	122300
D80	Other MFIs	121000, 122400, 122500, 122900, 123000
D81	Financial corporations, non-MFIs	124000, 125100, 125200, 125300, 125400, 125900, 126100, 126200, 127000, 128100, 128200, 128300, 129100, 129200, 129300, 129400
D82	Other Swedish borrowers	131400, 141000, 142000, 143000, 144100, 144200, 144300, 151000, 152100, 152201
D83	Total issuer, Swedish money market instruments (D75 : D82)	=

Swedish bonds. Specification of D7 and D9

Issuer	Net transactions during the period	Market value
D84	Central government, indexed bonds	131110, 131120, 131130
D85	Central government, other bonds	131110, 131120, 131131
D86	Local government	131311, 131312, 131313, 131321, 131322, 131323
D87	Non-financial corporations	111000, 112000, 113000, 114000
D88	Banks (MFIs)	122100, 122200
D89	Housing credit institutions (MFIs)	122300
D90	Other MFIs	121000, 122400, 122500, 122900, 123000
D91	Financial corporations, non-MFIs	124000, 125100, 125200, 125300, 125400, 125900, 126100, 126200, 127000, 128100, 128200, 128300, 129100, 129200, 129300, 129400
D92	Other Swedish borrowers	131400, 141000, 142000, 143000, 144100, 144200, 144300, 151000, 152100, 152200
D93	Total issuer, Swedish bonds (D84 : D92)	=
D94	of which equity-linked bonds	

Swedish loans. Specification of D47 and D49

Borrower	Net transactions during the period	Market value
D95	Central government	131110, 131120, 131130
D96	Local government	131311, 131312, 131313 - 131321, 131322, 131323
D97	Non-financial corporations	111000, 112000, 113000, 114000
D98	Banks (MFIs)	122100, 122200
D99	Mortgage institutions (MFIs)	122300
D100	Other MFIs	121000, 122400, 122500, 122900, 123000
D101	Financial corporations, non-MFIs	124000, 125100, 125200, 125300, 125400, 125900, 126100, 126200, 127000, 128100, 128200, 128300, 129100, 129200, 129300, 129400
D102	Other Swedish borrowers	131400, 141000, 142000, 143000, 144100, 144200, 144300, 151000, 152100, 152200
D103	Total Swedish borrowers (D95 : D102)	=

Information about derivatives

Derivatives with positive market values	Net transactions during the period	Market value
D104	Derivatives with underlying assets – shares and participations	
D105	Derivatives with underlying assets – interest-bearing securities	
D106	Derivatives with underlying assets – currency	
D107	Derivatives with underlying assets	
D108	Total derivatives with positive market values (D104 : D107)	[Link to D65] =
D109	of which contracts with Swedish counterparties	

Capital investments and certain liability items

Derivatives with negative market values	Net transactions during the period	Market value
D110	Derivatives with underlying assets – shares and participations	
D111	Derivatives with underlying assets – interest-bearing securities	
D112	Derivatives with underlying assets – currency	
D113	Derivatives with underlying assets	
D114	Total derivatives with negative market values (D110 : D113)	=
D115	of which contracts with Swedish counterparties	

COMMENTS (maximum 8000 characters)

D116

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E. SOLVENCY DATA – quarterly

Solvency summary

OWN FUNDS

Items that do not require approval

E1	Paid-in share capital, initial fund or operating capital	
E2	Consolidation reserve	
E3	Share premium reserve	
E4	Other equity, including other reserves	
E5	Profit/loss brought forward	
E6	Profit/loss in the current financial year	
E7	Untaxed reserves	
E8	Total own funds before deductions (E1:E7)	=

Deductions

E9	Intangible assets	
E10	Dividends	
E11	Other deductions	
E12	Of which difference in valuation of technical provisions (new)	
E13	Total Own funds after deductions (E8-E9:E11)	

Items that require approval

E14	Subordinated loans	
E15	Openly reported revaluation surpluses (net) on assets	
E16	Unpaid share capital, initial fund or operating capital	
E17	Other items approved by Finansinspektionen	
E18	Total own funds (E13+E14+E15+E16+E17)	=

CAPITAL REQUIREMENTS

Specification risk-based capital requirement

E19	Market risk - Capital requirement	[Link to E33]	
E20	Interest rate risk - Capital requirement		
E21	Equity risk - Capital requirement		
E22	Property risk - Capital requirement		
E23	Spread risk - Capital requirement		
E24	Foreign exchange risk - Capital requirement		
E25	Concentration risk - Capital requirement		
E26	Insurance risk - Capital requirement	[Link to E34]	
E27	Life risk - Capital requirement		
E28	Morbidity risk - Capital requirement		

	Capital Requirement total	Income protection (RCR _{IP})	Economic loss (RCR _{EL})	Healthcare (RCR _{HC})
	K1	K2	K3	K4
E29	Additional risk			

	Capital Requirement total	Traditional business (PC _T)	Unit-linked and deposit business (PC _U)
	K1	K2	K3
E30	Lapse risk - capital requirement		

Capital Requirement	Traditional	Unit-linked and deposit
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E. SOLVENCY DATA – quarterly

	total	business (Provex _T)	business (Expense _U)
	K1	K2	K3
E31 Expense risk - capital requirement			

Summary risk-based capital requirement

E32 Market risk	[Link from E19]	
E33 Insurance risk	[Link from E26]	
E34 Primary risk-based capital requirement (E32+E33)	=	
E35 Operational risk (+)		
E36 Adjustment amount, Cbon (-)		
E37 Adjustment amount, Deferred tax (-)		
E38 Calculated risk-based capital requirement (E34+E35-E36-E37)	[Link to E40] =	

Requirement for size of the available solvency margin

E39 Minimum capital requirement	
E40 Risk-based capital requirement	[Link from E38] =

E41 COMMENTS (maximum 2000 characters)

UPERVISORY REPORTING – INSTITUTION FOR OCCUPATIONAL RETIREMENT PROVISION

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F. CLAIMS INCURRED CERTAIN SUPPLEMENTARY INSURANCE – quarterly

Paid claims, claims for the year

		Gross
Direct insurance, Swedish risks		
F1	Health and accident insurance	
F2	Workers' compensation insurance	
F3	Income protection insurance and redundancy allowance insurance	
F4	Non-life annuities	
F5	Total direct insurance, Swedish risks (F1 : F4)	=
F6	Direct insurance of foreign risks	
F7	Total (F5 : F6)	=

Paid claims, claims from previous years

		Gross
Direct insurance, Swedish risks		
F8	Health and accident insurance	
F9	Workers' compensation insurance	
F10	Income protection insurance and redundancy allowance insurance	
F11	Non-life annuities	
F12	Total direct insurance, Swedish risks (F8 : F11)	=
F13	Direct insurance of foreign risks	
F14	Total (F12 : F13)	=

Closing provisions at end of period for reported supplementary insurance, total

		Gross
F15	Unearned premiums	
F16	Unexpired risks	
F17	Outstanding claims, claims for the year	
F18	Outstanding claims, claims from previous years	

COMMENTS (maximum 8000 characters)

F19

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CURRENCY

TABLE OF CONTENTS – ANNUAL DATA

- A. Income statement – annual
- B. Balance sheet – annual
- C. Specification of profit/loss – annual
- D. Insurance portfolio – annual
- E. Actuarial profit and loss attribution – annual
- F. Technical provisions – annual
- G. Profit and loss attribution bonus calculations – annual
- H. Solvency data – annual
- I. Cash flows – annual
- J. Infrastructure investments – annual
- K. Cross-border business – annual

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A. INCOME STATEMENT – annual

Technical report

A1	Written premiums (after ceded reinsurance)	
A2	Revenue from investment contracts	
A3	Return on capital, revenue	
A4	Unrealised gains on investment assets	
A5	Other technical income (after ceded reinsurance)	
A6	Claims incurred (after ceded reinsurance)	
A7	Change in other technical provisions (after reinsurance cessions)	
A8	Bonuses and rebates (after ceded reinsurance)	
A9	Operating expenses	
A10	Return on capital, expenses	
A11	Unrealised losses on investment assets	
A12	Other technical expenses (after ceded reinsurance)	
A13	Return on capital transferred from (to) the financing business	
A14	The insurance business's technical profit/loss (A1 : A13)	=

Non-technical report

A15	Return on capital, revenue	
A16	Unrealised gains on investment assets	
A17	Return on capital transferred from (to) the insurance business	
A18	Return on capital, expenses	
A19	Unrealised losses on investment assets	
A20	Other revenue	
A21	Other expenses	
A22	Profit/loss before appropriations and taxes (A14 : A21)	=
A23	Appropriations	
A24	Profit/loss before tax (A22 : A23)	=
A25	Tax on profit/loss for the year	
A26	Other taxes	
A27	Profit/loss for the year (A24 : A26)	=

COMMENTS (maximum 8000 characters)

A28

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B. BALANCE SHEET – annual

	Total	of which	
		#REFERENS!	#REFERENS!
Assets			
B1 Subscribed capital unpaid			
B2 Intangible assets			
B3 Investment assets			
B4 Investment assets for which the life insurance policyholder bears the investment risk			
B5 Reinsurers' share of technical provisions			
B6 Receivables			
B7 Other assets			
B8 Prepaid expenses and accrued income			
B9 Total assets (B1 : B8)	=		

Equity, provisions and liabilities

B10 Share capital or Initial fund			
B11 Operating capital			
B12 Non-member contributions			
B13 Share premium reserve			
B14 Revaluation reserve			
B15 Consolidation reserve			
B16 Statutory reserve			
B17 Fair value reserve			
B18 Equity method reserve			
B19 Other reserves			
B20 Equity loans and convertible participation loans			
B21 Profit/loss brought forward			
B22 Profit/loss for the year			
B23 Total equity (B10 : B22)	=		
B24 Contingency reserve			
B25 Tax allocation reserve			
B26 Equalisation fund			
B27 Other untaxed reserves			
B28 Total untaxed reserves (B24 : B27)	=		
B29 Perpetual subordinated loans			
B30 Fixed-term subordinated loans			
B31 Other subordinated liabilities			
B32 Total subordinated liabilities (B29 : B31)	=		
B33 Technical provisions (before reinsurance cessations)			
B34 of which life insurance provisions			
B35 of which outstanding claims			
B36 Conditional bonuses			
B37 Unit-linked insurance commitments			
B38 Other unit-linked commitments for which the life insurance policyholder bears the risk			
B39 Technical provisions for which the life insurance policyholder bears the investment risk (B36 : B38)	=		
B40 Other provisions			
B41 Custodial accounts from reinsurers			
B42 Liabilities			
B43 Accrued expenses and deferred income			
B44 Total equity, provisions and liabilities (B23+B28+B32+B33+B39:B43)	=		

Specification of outstanding claims - B35

B45 Unconfirmed insurance claims in the insurance business	
B46 For incurred and reported insurance claims in the insurance business	
B47 For incurred but not reported insurance claims (IBNR)	
B48 Provision for claims adjustment costs	
B49 Provision for non-life annuities and disability annuities	
B50 Provision for confirmed claims (after reinsurance cessations) in the insurance business	

COMMENTS (maximum 8000 characters)

B51	
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C. SPECIFICATION OF EARNINGS DATA – annual

[illegible]

Specification of unrealised gains on investment assets

[illegible]

Specification of claims incurred (after ceded reinsurance)

C7	Claims paid								
C8	Cancellations and surrenders								
C9	Claims handling expenses								
C10	Reinsurers' share of claims paid								
C11	Change for the year in provision for outstanding claims (incl. confirmed insurance claims in the life insurance business)								
C12	Portfolio transfers								
C13	Change in foreign exchange rate								
C14	Change in reinsurers' share of provision for outstanding claims								
C15	Total claims incurred (coded reinsurance) (C7; C14)	=							

Specification of change in technical provisions (after ceded reinsurance)

[illegible]

Specification of bonuses and rebates (after ceded reinsurance)

[illegible]

C. SPECIFICATION OF EARNINGS DATA – annual

	Swedish insurance policies broken down by each class of insurance													
	Total	Swedish insurance policies	Foreign insurance policies	Defined-benefit traditional insurance	Defined-contribution traditional insurance	Unit-linked insurance	Deposit insurance	Health insurance	Waiver of premium insurance	Occupational group life insurance	Health and accident insurance	Some protection at redundancy pay insurance	Workers' insurance compensation	Other insurance policies total
		Total col 2:3	Total col 4:15										///	
C42 Paid bonuses and discounts														
C43 Operating provision for bonuses and rebates														
C44 Closing provision for bonuses and rebates														
C45 Operating consolidation reserve														
C46 Closing consolidation reserve														
C47 Total bonuses and discounts (after reinsurance cessations) (C41-C46)	=													

Specification of operating expenses

C48 Commission expenses														
C49 Other acquisition costs														
C50 Change in deferred acquisition costs														
C51 Administrative expenses														
C52 Commissions and profit sharing in ceded reinsurance														
C53 Total operating expenses (C48-C52)														
C54 of which personnel expenses														
C55 Total return on capital expenses														

Specification of unrealised losses on investment assets

C56 Reduction in value of investment assets for which the life insurance policyholder bears the investment risk														
C57 Reduction in value of other investment assets														

Specifications return on capital

C58 Dividends from shares and participations in group companies														
C59 Dividends from shares and participations in associated companies														
C60 Interest income from group companies														
C61 Interest income from associated companies														
C62 Reversed write-downs														
C63 Exchange gain (net)														
C64 Capital gain (net)														
C65 Asset management expenses														
C66 Depreciation/amortisation and impairment (-)														
C67 Exchange loss (net) (-)														
C68 Capital loss (net) (-)														

Change items in equity

C69 Transferred profit/loss to insured person (-/+)														
C70 Transferred to shareholders (specify in the comment field C73) (-)														
C71 Contributions from shareholders (specify in the comment field C73) (+)														

Information about the undertaking

C72 Number of employees in the undertaking														
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COMMENTS: Insurance (500 characters)

C73

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D. INSURANCE PORTFOLIO – annual

	Portfolio				of which subject to periodic disbursement	
	Number insurance policies	Allocated asset values	Annual amount	Insurance amount	Number insurance policies	Allocated asset values
	K1	K2	K3	K4	K5	K6
Occupational pension insurance						
<i>Defined-benefit traditional insurance</i>						
D1 Exposed to competition						
D2 Not exposed to competition						
D3 Endowment insurance for occupational pension						
<i>Defined-contribution traditional insurance</i>						
D4 Via selection centre						
D5 Other exposed to competition						
D6 Not exposed to competition						
D7 Endowment insurance for occupational pension						
<i>Unit-linked insurance</i>						
D8 Via selection centre						
D9 Not selection centre						
D10 Endowment insurance for occupational pension						
<i>Deposit insurance</i>						
D11 Via selection centre						
D12 Not selection centre						
D13 Endowment insurance for occupational pension						
D14 Health insurance						
<i>Supplementary insurance</i>						
D15 Waiver of premium insurance						
D16 Occupational group life insurance						
D17 Health and accident insurance						
D18 Income protection insurance and redundancy allowance insurance						
D19 Workers' compensation insurance						
Other insurance policies						
<i>Individual traditional insurance</i>						
D20 Pension insurance, private						
D21 Endowment insurance private with distributed asset values						
D22 Endowment insurance private without distributed asset values						
D23 Capital pension						
<i>Unit-linked insurance</i>						
D24 Pension insurance, private						
D25 Endowment policy, private with distributed asset values						
D26 Endowment policy, private without distributed asset values						
D27 Capital pension						
<i>Deposit insurance</i>						
D28 Pension insurance, private						
D29 Endowment insurance, private with distributed asset values						
D30 Endowment insurance, private without distributed asset values						
D31 Capital pension						
<i>Group life insurance</i>						
D32 Group life insurance, private						
D33 Early retirement insurance and single-benefit health insurance in private group life insurance						
D34 Waiver of premium insurance						
D35 Health insurance, private						

D36	COMMENTS (maximum 8000 characters)
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E. ACTUARIAL PROFIT AND LOSS ATTRIBUTION – annual

PROFIT AND LOSS ATTRIBUTION

	Total Total col 02:10	Occupational pension insurance				Other insurance policies					
		Defined benefit traditional insurance	Defined benefit traditional insurance	Unit-linked insurance	Deposit insurance	Health insurance and premium	Individual traditional life insurance	Unit-linked insurance	Deposit insurance	Health insurance and premium premium	
		K1	K2	K3	K4	K5	K6	K7	K8	K9	K10
Insurance risks and operating expenses											
E1											
E2											
E3											
E4											
E5											
E6											
E7											
E8											
E9											
E10											
E11											
Change in provisions due to changed specific assumptions (+/-) (specify in comment field E28)											
E12											
E13											
E14											
Profit/loss insurance risks and operating expenses (+/-) (E1 : E13)											

Return on capital

E15 Return on capital, net (+/-)										
E16 Return on capital allocated to technical provisions (-)										
E17 Change in provisions due to altered interest rate assumptions (+/-)										
E18 Profit/loss return on capital (E15 : E17)										

	Total Column 2:10	Occupational pension insurance				Other insurance policies				
		Defined benefit traditional insurance	Defined benefit traditional insurance	Unit-linked insurance	Deposit insurance	Health insurance and premium	Individual traditional life insurance	Unit-linked insurance	Deposit insurance	Health insurance and premium premium
K1		K2	K3	K4	K5	K6	K7	K8	K9	K10
Tax on returns										
E19										
E20										
E21										
Profit/loss tax on returns (E19 : E20)										

Other

E22 Other by class of insurance (+/-) (specify in E28)										
E23 Unattributed amount (+/-)										
E24 Breakdown of profit/loss by class of insurance (E14+E18+E21 : E23)										

E25 Profit/loss for group life and occupational group life insurance
E26 Other profit/loss, net (+/-)
E27 Profit/loss for the year according to the annual report (E24: E26)

COMMENTS (maximum 8000 characters)

E28

ANALYSIS OF MORTALITY ASSUMPTIONS

Men with positive capital at risk

E29	Capital at risk for the year (+)	Occupational pension insurance			Other insurance policies		
		Defined-benefit traditional insurance	Defined-contributor traditional insurance	Unit-linked insurance	Individual traditional life insurance	Unit-linked insurance	Deposit insurance
K1		K2	K3	K4	K5	K6	K7
K8							
E30	Risk premium (+)						
E31	Capital at risk actual deaths (+)						
E32	Adjustment item due to changed assumptions (+/-) (specify in E78)						
E33	Profit/loss men (E30-E31+E32)						
=							

Women with positive capital at risk

E34	Capital at risk for the year (+)						
E35	Risk premium (+)						
E36	Capital at risk actual deaths (+)						
E37	Adjustment item due to changed assumptions (+/-) (specify in E78)						
E38	Profit/loss women (E35-E36+E37)						

E39 Profit/loss accidental death mortality (E33+E38) [\[Link to E3\]](#) =

Men with negative capital at risk

E40	Capital at risk for the year (-)	Occupational pension insurance			Other insurance policies		
		Defined-benefit traditional insurance	Defined-contributor traditional insurance	Unit-linked insurance	Individual traditional life insurance	Unit-linked insurance	Deposit insurance
K1		K2	K3	K4	K5	K6	K7
K8							
E41	Risk compensation/income gain (-)						
E42	Capital at risk actual deaths (-)						
E43	Adjustment item due to changed assumptions (+/-) (specify in E78)						
E44	Profit/loss men (E41 - E42 + E43)						
=							

Women with negative risk sum

E45	Capital at risk for the year (-)						
E46	Risk compensation/income gain (-)						
E47	Capital at risk actual deaths (-)						
E48	Adjustment item due to changed assumptions (+/-) (specify in E78)						
E49	Profit/loss women (E46 - E47 + E48)						
E50	Profit/loss life mortality (E44+E49)						
=							

ANALYSIS OF MORBIDITY ASSUMPTIONS

Illness incidence

E51	Risk premium for illness incidence (-)	Occupational pension insurance		Other insurance policies	
		Health insurance	Waiver of premium insurance	Health insurance	Waiver of premium insurance
K1		K2	K3	K4	K5
E52	Capital at risk for new claims during the year (-)				
E53	Change in provision for unknown claims (+/-)				
E54	Total illness incidence (E51 + E53)				

Morbidity settlement

E55	Estimated provisions released due to settlement (-)				
E56	Actual provisions released due to settlement (+)				
E57	Adjustment item due to changed assumptions (+/-) (specify in E78)				
E58	Total morbidity settlement (E55 - E57)				

E59 Profit/loss morbidity (E54+E58) [\[Link to E3\]](#) =

ANALYSIS OF OPERATING EXPENSES ASSUMPTIONS

E60 Estimated operating expenses (+)

E61	Actual acquisition costs (-)	Occupational pension insurance			Other insurance policies		
		Defined-benefit traditional insurance	Defined-contributor traditional insurance	Unit-linked insurance	Health insurance and premium	Individual traditional life insurance	Unit-linked insurance
K1		K2	K3	K4	K5	K6	K7
K8							
K9							
K10							

[illegible]

ANALYSIS OF ASSUMPTIONS CONCERNING TRANSFERS, SURRENDER AND CANCELLATION

ANALYSIS OF ASSUMPTIONS CONCERNING TRANSFERS, SURRENDER AND CANCELLATION								
	Total Column 2-8	Occupational pension insurance			Other insurance policies			
		Defined-benefit traditional insurance	Defined-contributor traditional insurance	Unit-linked insurance	Deposit insurance	Individual traditional life insurance	Unit-linked insurance	Deposit insurance
E68 Estimated fee for transfers, surrenders and cancellations (+)		K2	K3	K4	K5	K6	K7	K8
E69 Actual cost of transfers, surrenders and cancellations (-)								
E70 Expected provision released (-)								
E71 Actual reduced provision (+)								
E72 Adjustment item due to changed assumptions (+/-) (specify in E78)								
E73 Profit/loss transfer, surrender and cancellation (E68 : E72) [Link to E5] =								

ANALYSIS OF ASSUMPTIONS CONCERNING GUARANTEES AND OPTIONS

[illegible]

COMMENTS (maximum 8000 characters)

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F. TECHNICAL PROVISIONS – annual

ANALYSIS TECHNICAL PROVISIONS

	Total Total col 02-12	Occupational pension insurance					Occupational group life insurance	Health insurance and premium
		Defined benefit traditional insurance	Defined benefit traditional insurance	Unit-linked insurance	Deposit insurance	Unit-linked insurance		
F1... Opening technical provision		K2	K3	K4	K5	K6	K7	
F2... Incoming payments (+/-)								
F3... Disbursements (-)								
F4... Changes (-)		E60	E60	E60	E60	E60	E60	E60
F5... Return on capital provided to technical provisions (+/-)		E16	E16	E16	E16	E16	E16	E16
F6... Change in provisions due to changed assumptions (+/-)		[Link from section E, report K6]	[Link from section E, report K6]	[Link from section E, report K6]	[Link from section E, report K6]	[Link from section E, report K6]	[Link from section E, report K6]	[Link from section E, report K6]
F7... Change in provision unknown claims (+/-)		[Link from section E, report K6]	[Link from section E, report K6]	[Link from section E, report K6]	[Link from section E, report K6]	[Link from section E, report K6]	[Link from section E, report K6]	[Link from section E, report K6]
F8... Revaluation from premium assumptions to provisioning assumptions (+/-)		[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]
F9... Risk profits/loss (+/-)		[Link from section E, report K6]	[Link from section E, report K6]	[Link from section E, report K6]	[Link from section E, report K6]	[Link from section E, report K6]	[Link from section E, report K6]	[Link from section E, report K6]
F10... Profits/loss transfers, surrenders, cancellations (+/-)		[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]
F11... Profits/loss guarantees, options (+/-)		[Link from section E, report K6]	[Link from section E, report K6]	[Link from section E, report K6]	[Link from section E, report K6]	[Link from section E, report K6]	[Link from section E, report K6]	[Link from section E, report K6]
F12... Tax expense withdrawal (-)		[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]
F13... Change in unearned premiums for risk products (+/-)		[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]
F14... Change in conditional bonuses (+/-)		[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]
F15... Other changes by class of insurance (+/-)		[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]
F16... Unallocated amount (+/-)		[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]
F17... Closing technical provision								

	Individual traditional life insurance	Other insurance policies			Deposit insurance	Group life insurance	Health insurance and premium
		Unit-linked insurance	Unit-linked insurance	Unit-linked insurance			
K8		K9	K10	K11	K12		
F1... Opening technical provision							
F2... Incoming payment (+)							
F3... Disbursement (-)							
F4... Changes (-)		E60	E60	E60	E60	E60	E60
F5... Return on capital provided to technical provisions (+/-)		E16	E16	E16	E16	E16	E16
F6... Change in provisions due to changed assumptions (+/-)		[Link from section E, report K11]	[Link from section E, report K11]	[Link from section E, report K11]	[Link from section E, report K11]	[Link from section E, report K11]	[Link from section E, report K11]
F7... Change in provision unknown claims (+/-)		[Link from section E, report K11]	[Link from section E, report K11]	[Link from section E, report K11]	[Link from section E, report K11]	[Link from section E, report K11]	[Link from section E, report K11]
F8... Revaluation from premium assumptions to provisioning assumptions (+/-)		[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]
F9... Risk profits/loss (+/-)		[Link from section E, report K11]	[Link from section E, report K11]	[Link from section E, report K11]	[Link from section E, report K11]	[Link from section E, report K11]	[Link from section E, report K11]
F10... Profits/loss transfers, surrenders, cancellations (+/-)		[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]
F11... Profits/loss guarantees, options (+/-)		[Link from section E, report K11]	[Link from section E, report K11]	[Link from section E, report K11]	[Link from section E, report K11]	[Link from section E, report K11]	[Link from section E, report K11]
F12... Tax expense withdrawal (-)		[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]
F13... Change in unearned premiums for risk products (+/-)		[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]
F14... Change in conditional bonuses (+/-)		[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]
F15... Other changes by class of insurance (+/-)		[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]
F16... Unallocated amount (+/-)		[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]	[Link from section E]
F17... Closing technical provision							

COMMENTS (maximum 8000 characters)

F18

SUPERVISORY REPORTING – INSTITUTION FOR OCCUPATIONAL RETIREMENT PROVISION

INSTITUTION	
HANDLED BY	TELEPHONE NUMBER

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Amounts are stated as whole numbers

G. PROFIT AND LOSS ATTRIBUTION BONUS CALCULATIONS – annual

PROFIT AND LOSS ATTRIBUTION WHEN APPLYING BONUS RULES

	Total	Occupational pension insurance				Other insurance policies			
		Defined-contribution traditional life insurance				Individual traditional life insurance			
		Sub-portfolio A	Sub-portfolio B	Sub-portfolio C	portfolio D (with Cbon)	Sub-portfolio A	Sub-portfolio B	Sub-portfolio C	D (with Cbon)
	Total col 2-9	K2	K3	K4	K5	K6	K7	K8	K9
G1 Description of sub-portfolio									
Return on capital									
G2 Return on capital, net (-/+)									
G3 Return on capital provided to V' (+/-)									
G4 Difference return on capital (G2 : G3)									
Tax on returns									
G5 Deduction for tax on returns on V' (-)									
G6 Tax on returns, paid-in (+)									
G7 Difference tax on returns (G5 : G6)									
Accidental death mortality									
Men with positive capital at risk									
G8 Risk premium on V' (-)									
G9 Capital at risk actual deaths (second order level) (+)									
G10 Profit when there are no beneficiaries in the event of death (-)									
G11 Difference men (G8 : G10)									
Women with positive capital at risk									
G12 Risk premium on V' (-)									
G13 Capital at risk actual deaths (second order level) (+)									
G14 Profit when there are no beneficiaries in the event of death (-)									
G15 Difference women (G12 : G14)									
G16 Difference death mortality (G11+G15)									
Life mortality									
Men with negative capital at risk									
G17 Risk compensation/inheritance gain on V' (+)									
G18 Capital at risk actual deaths (second order level) (-)									
G19 Difference men (G17:G18)									
Women with negative risk sum									
G20 Risk compensation/inheritance gain on V' (+)									
G21 Capital at risk actual deaths (second order level) (-)									
G22 Difference women (G20 : G21)									
G23 Difference life mortality (G19+G22)									
Operating expenses									
G24 Charges debited for operating expenses on V' (-)									
G25 of which surrenders/transfers out (-)									
G26 Actual acquisition costs (+)									
G27 Actual administration and claims handling expenses (+)									
G28 Provisions to deferred acquisition costs (-)									
G29 Amortisation and write-off of deferred acquisition costs (+)									
G30 Reversed fund management fee (-)									
G31 Difference operating expenses (G24+G26 : G30)									
Some other data									
G32 One-off allocation or reallocation (+/-)									
G33 Change in the value max(TSV-V'·0) during the year (+/-)									
G34 Change in the value max(VP-V'·0) during the year (+/-)									
Insurance policies subject to deferment period									
G35 Closing deficit, max(TSV-V'·0)									
G36 Closing TSV									
G37 Closing V'									
Insurance policies during disbursement period									
G38 Closing deficit, max(TSV-V'·0)									
G39 Closing deficit, max(VP-V'·0)									
G40 Closing TSV									
G41 Closing VP									
G42 Closing V'									
Total of deferment period and disbursement period									
G43 Closing TSV									
G44 Closing V'									
Collective consolidation - business run mutually									
G45 Closing distributable asset values									
G46 Closing distributed asset values max (V' TSV VP·0)									
G47 Collective consolidation level (G45 / G46 * 100 %)									

COMMENTS (maximum 8000 characters)

G48	
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H. SOLVENCY DATA – annual

OWN FUNDS

Items that do not require approval

H1	Paid-in share capital, initial fund or operating capital	
H2	Share premium reserve	
H3	Consolidation reserve	
H4	Profit/loss brought forward	
H5	Profit/loss for the year	
H6	Other equity, including other reserves	
H7	Untaxed reserves	
H8	Total own funds before deductions (H1:H7)	=
Deductions		
H9	Intangible assets	
H10	Dividends	
H11	Other deductions	
H12	Of which difference in valuation of technical provisions	
H13	Total Own funds after deductions (H8-H9:H11)	=

Items that require approval

H14	Subordinated loans approved by Finansinspektionen	
H15	Openly reported revaluation surpluses (net) on assets that are approved by Finansinspektionen	
H16	Half of unpaid share capital or initial fund that is approved by Finansinspektionen	
H17	Other items that are approved by Finansinspektionen	
H18	Total own funds (H13:H17)	[Link to H205] =

CALCULATION OF THE MINIMUM CAPITAL REQUIREMENT

Insurance classes Ia, II and IV,
excluding conditional bonuses but including life annuities or disability annuities
deriving from supplementary insurance to life insurance
(Traditional life insurance including marriage and birth insurance)

Provision index

(Reference period is the most recent financial year for which accounts are available)

H19	Technical provisions (gross) for direct insurance	[Link to H21]	
Retention ratio:			
H20	Technical provisions on own account, i.e. less reinsurers' share		
H21	Technical provisions gross according to H19	[Link from H19]	
H22	Retention ratio (H20 / H21)		=
H23	The higher of the retention ratios H22 and 0.85		
H24	Provision index (H19xH23x0,04)	[Link to H89]	=

Capital at risk index

(Reference period is the most recent financial year for which accounts are available)

Positive capital at risk (gross) for death components broken down by remaining term of the insurance policy (t)

H25	Accidental death insurance, t > 5 years	
H26	Temporary life insurance, 3 < t ≤ 5 years	
H27	Temporary life insurance, t ≤ 3 years	
Retention ratio:		
H28	Total positive capital at risk on own account, i.e. less reinsurers' share	
H29	Total positive capital at risk, gross, i.e. (H25 : H27)	
H30	Retention ratio (H28 / H29)	
H31	The higher of the retention ratios H30 and 0.50	
H32	H25 x H31 x 0.003	
H33	H26 x H31 x 0.0015	
H34	H27 x H31 x 0.001	
H35	Capital at risk index (H32 : H34)	[Link to H90]

Insurance class Ib: Supplementary insurance (e.g. waiver of premium insurance)
excluding life annuities or disability annuities deriving from supplemental insurance to life insurance

Premium basis

H36	Written premiums before ceded reinsurance (gross) for direct insurance	
H37	Premiums in H36 above that were cancelled (and taxes and fees)	
H38	Total written premiums (H36-H37)	=
H39	Gross value of the earned premiums	
H40	The higher of Total written premiums H38 and Gross value H39	
H41	the portion of H40 that does not exceed EUR 50 million multiplied by 0.18	=
H42	the portion of H40 that exceeds EUR 50 million multiplied by 0.16	=
H43	Total premium basis (H41+H42)	=
H44	Insurance compensations after ceded reinsurance (o. o. a.) for the three most recent previous financial years	[Link to H58]
H45	Insurance compensations before ceded reinsurance (gross) for the three most recent previous financial years	[Link to H59]

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H. SOLVENCY DATA – annual

H46	Ratio between insurance compensations o. o. a. and insurance compensations, gross (H44 / H45)	[Link to H60]	=	
H47	The higher of the retention ratios H46 and 0.50	[Link to H61]	=	
H48	Adjusted premium basis (H43 x H47)	[Link to H63]	=	

Claims basis

H49	Claims paid in respect of direct insurance during the reference period		
H50	Provision for outstanding claims in respect of direct insurance at the end of the reference period		
H51	Recovered amounts		
H52	Provision for outstanding claims in respect of direct insurance at the start of the reference period		
H53	Total claims incurred during the reference period (H49+H50-H51-H52)	=	
H54	Total claims incurred divided by the number of years in the reference period	=	
H55	the portion of H54 that does not exceed EUR 35 million multiplied by 0.26	=	
H56	the portion of H54 that exceeds EUR 35 million multiplied by 0.23	=	
H57	Total claims basis (H55+H56)	=	
H58	Claims incurred after ceded reinsurance (on own account) for the three previous financial years	[Link from H44]	
H59	Claims incurred before ceded reinsurance (gross) for the three previous financial years	[Link from H45]	
H60	Ratio between H58 and H59	[Link from H46]	
H61	The larger of H60 and 0.50	[Link from H47]	
H62	Adjusted claims basis (H57xH61)	[Link to H64]	=

Comparison with the previous year's minimum capital requirement

H63	Adjusted premium basis	[Link from H48]	
H64	Adjusted claims basis	[Link from H62]	
H65	The larger of H63 and H64		
H66	The larger of the previous year's adjusted premium basis and adjusted claims basis		
	If H65 is larger than H66:		
H67	Minimum capital requirement the larger of H63 and H64(H65) is transferred	[Link to H92]	
	If H66 is larger than H65:		
H68	Closing provision for outstanding claims on own account		
H69	Opening provision for outstanding claims on own account		
H70	Ratio between closing and opening provisions for outstanding claims on own account (H68/H69)	=	
H71	Minimum capital requirement: The previous year's minimum capital requirement multiplied by the ratio between closing and opening provisions for outstanding claims on own account (H66 x H70) transferred to H92 as Profit/loss for insurance class Ib	[Link to H92]	=

Insurance class III (unit-linked insurance) and conditional bonuses in insurance classes I and II

Provision index

(Reference period is the most recent financial year for which accounts are available)

	Technical provisions (gross), direct insurance, for the following types of commitments:	
H72	those involving financial or actuarial risk for the undertaking	
H73	those involving no financial or actuarial risk for the undertaking, but where the amount that shall cover operating expenses is determined for a period of more than five years	

Retention ratio:

H74	Technical provisions on own account, i.e. less reinsurers' share	
H75	Technical provisions, gross	
H76	Retention ratio = H74/H75	=
H77	The higher of the retention ratios H76 and 0.85	
H78	H72 x H77 x 0.04	=
H79	H73 x H77 x 0.01	=
H80	Provision index (H78+H79)	[Link to H93]

Operating expenses index

(Reference period is the most recent financial year for which accounts are available)

H81	Net operating expenses for the following kinds of commitments: those involving no investment risk for the undertaking and where the amount that shall cover the operating expenses is not fixed for a period of more than five years	
H82	Operating expenses index (H81x0.25)	[Link to H94]

Capital at risk index (refers to accidental death policies in unit-linked insurance)

(Reference period is the most recent financial year for which accounts are available)

H83	Positive capital at risk (gross) for direct insurance	[Link to H85]	
	Retention ratio:		
H84	The insurance undertaking's share of the capital at risk according to H83, (i.e. positive capital at risk on own account)		
H85	Positive capital at risk, gross, according to H85	[Link from H83]	
H86	Retention ratio H83/H84	=	
H87	The higher of the retention ratios H86 and 0.50	=	
H88	Capital at risk index (H83xH87x0.003)	[Link to H95]	=

SUMMARY MINIMUM CAPITAL REQUIREMENT

Insurance classes Ia, II and IV

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H. SOLVENCY DATA – annual

H89	Provision index	[Link from H24]	
H90	Capital at risk index	[Link from H35]	
H91	Total profit/loss insurance classes Ia, II and IV (H89 : H90)	=	

Insurance class Ib

H92	Profit/loss for insurance class Ib (minimum capital requirement after comparison with the previous year)	[Link from H67/H71]	
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Insurance class III

H93	Provision index	[Link from H80]	
H94	Operating expenses index	[Link from H82]	
H95	Capital at risk index	[Link from H89]	
H96	Total profit/loss for class III (H93 : H95)	=	
H97	Calculated minimum capital requirement (H91+H92+H96)	=	
H98	Guarantee amount (790 price base amounts in accordance with the Social Insurance Code)		
H99	Guarantee amount following a decision by Finanzinspektionen		
H100	Minimum capital requirement (the largest value of H97, H98 and H99)	[Link to H206]	=

RISK-BASED CAPITAL REQUIREMENT

Market risk

H101	Market risk (after adding together with correlation matrix)	[Link to H187]	
H102	Gross total of the various market risks (H103+H120+H140+H143+H152+H163)	=	

H103	Interest rate risk - Capital requirement	[Link from H119, K3]	
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				Total K1
Before stress				
H104	Technical provisions			
H105	Rate-sensitive assets, net			
H106	Technical provisions minus Rate-sensitive assets, net (H104-H105)			
		In the event of absolute change K1	In the event of relative change K2	Largest reduction K3
Top-down stress				
H107	Technical provisions after top-down stress			
H108	Rate-sensitive assets, net, after top-down stress			
H109	Interest rate-related instruments after top-down stress			
H110	Technical provisions minus Rate-sensitive assets, net, after top-down stress (H107-H108-H110)			
H111	Change in own funds (H106-H110, + for increase, - for reduction)			
H112	The largest reduction in own funds, otherwise the value "0" is stated			
Bottom-up stress				
H113	Technical provisions after bottom-up stress			
H114	Rate-sensitive assets, net, after bottom-up stress			
H115	Interest rate-related instruments after bottom-up stress			
H116	Technical provisions minus Rate-sensitive assets, net, after bottom-up stress (H113-H114-H115)			
H117	Change in own funds (H106-H116, + for increase, - for reduction)			
H118	The largest reduction in own funds, otherwise the value "0" is stated			
H119	Capital requirement for interest rate risk (the lower of H112 k3 and H118 K3 the opposite sign)			

H120	Equity risk - capital requirement (after adding together with correlation matrix)	
H121	Capital requirement for Type A	[Link from H127]
H122	Capital requirement for Type B	[Link from H131]
H123	Capital requirement for Type C	[Link from H135]
	type A shares: listed shares from regulated markets, EEA area and OECD	
H124	Holding of shares and participations, excluding equity-linked financial derivatives	
H125	Reduction in value	
H126	Capital requirement equity-linked financial derivatives	
H127	Capital requirement for Type A (H125+H126)	=
	type B shares: listed shares, other markets	
H128	Holding of shares and participations, excluding equity-linked financial derivatives	
H129	Reduction in value	
H130	Capital requirement equity-linked financial derivatives	
H131	Capital requirement for Type B (H129+H130)	=
	type C assets: other assets, listed and unlisted	
H132	Holding other assets, excluding equity-linked financial derivatives	
H133	Reduction in value	
H134	Capital requirement equity-linked financial derivatives	
H135	Capital requirement for Type C (H133+H134)	=
	of which non-qualifying infrastructure investments (type C assets)	
H136	Holding of shares and participations, excluding equity-linked financial derivatives	
H137	Reduction in value	
H138	Capital requirement equity-linked financial derivatives	
H139	Capital requirement for non-qualifying infrastructure investments (H137+H138)	=
H140	Property risk - capital requirement	
H141	Holding, property investments	
H142	Holding qualifying infrastructure	
H143	Spread risk - capital requirement	

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H. SOLVENCY DATA – annual

Credit quality step	Holding of assets		
	<5 years	5-15	more than 15 years
H144 Covered bonds	K1	K2	K3
H145 Credit quality step 0			
H146 Credit quality step 1			
H147 Credit quality step 2			
H148 Credit quality step 3			
H149 Credit quality step 4-5			
H150 Credit quality step 6			
H151 No credit rating			

H152 Foreign exchange risk - Capital requirement

Details of the various currencies included in the foreign exchange risk					
Currency	Assets		Liabilities	Change in value of currency derivatives	
				in the event of a 10% increase	in the event of a 10% decrease
	K1	K2	K3	K4	K5
H153 Currency 1 Euro					
H154 Currency 2 GBP					
H155 Currency 3 USD					
H156 Currency 4 DKK					
H157 Currency 5 NOK					
H158 Currency 6					
H159 Currency 7					
H160 Currency 8					
H161 Currency 9					
H162 Currencies 10 Other currencies					

H163 Concentration risk - capital requirement

H164 Issuer exposure over the threshold value 5% with covered bonds

Insurance risk

H165 Insurance risk (after adding together with correlation matrix) [Link to H188]

 H166 Gross total of insurance risk (without diversification effect)
 $(H173+H174+(H179\ K1)+(H179\ K2)+(H179\ K3)+(H184\ K1)+(H184\ K2)+(H186\ K1)+(H186\ K2)) =$

H167 Mortality risk - capital requirement (H168-H169) =

H168 Technical provisions before stress

H169 Technical provisions after stress

H170 Longevity risk - capital requirement (H171-H172) =

H171 Technical provisions before stress

H172 Technical provisions after stress

H173 Life risk - capital requirement (the larger value of H167 or H170)

H174 Morbidity risk - capital requirement (H175-(H176:H178)) =

H175 Technical provisions before stress

H176 Technical provisions after stress when illness incidence increases

H177 Technical provisions after stress when settlement decreases

H178 Technical provisions after stress when the invalidity rate increases

	Income protection (RCR _{IP})	Economic loss (RCR _{EL})	Healthcare (RCR _{HC})
	K1	K2	K3
H179 Additional risk - capital requirement			
H180 V _b volume measure technical premiums			
H181 V _i volume measure technical provisions on own account			
H182 Average healthcare disbursements			
H183 Average duration			

H184 Lapse risk - capital requirement

H185 Total insurance capital for transferable policies

	Traditional business (PC _T)	Unit-linked and deposit business (PC _U)
	K1	K2
H186 Expense risk - capital requirement		
H187 Provision for operating expenses		
H188 Operating expenses over the last twelve months		

Summary risk-based capital requirement

H189 Market risk [Link from H103]

H190 Insurance risk [Link from H165]

H191 Primary risk-based capital requirement (H189+H190) =

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H. SOLVENCY DATA – annual

H192 Operational risk (+)	
H193 Adjustment amount, Cbon (-)	
H194 Adjustment amount, Deferred tax (-)	
H195 Calculated risk-based capital requirement (H191+H192-H193-H194)	[Link to H207] =

OTHER SPECIFICATIONS

Specification of technical provisions

	TPR _{Red}	TPR _{Scap}
K1		K2
H196 Occupational pension: Unit-linked insurance business		
H197 Occupational pension: Deposit insurance business		
H198 Occupational pension: Traditional life insurance business		
H199 Occupational pension: Supplementary insurance business		
H200 Minor, other life insurance business (other insurance policies)		

Specification of assets, liabilities and provisions, as well as conditional bonuses (Cbon) that are not included in the risk-based capital requirement

H201 Unit-linked insurance assets and assets in respect of Cbon for deposit insurance	
H202 Unit-linked insurance commitments and Cbon for deposit insurance	
H203 Other assets that are not stress tested in the measurement	
H204 Liabilities and other provisions that are not stress tested in the measurement	

SUMMARY OWN FUNDS AND CAPITAL REQUIREMENTS

Own funds

H205 Own funds	[Link from H18] =
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Requirement for size of the available solvency margin

H206 Minimum capital requirement	[Link from H100] =
H207 Risk-based capital requirement	[Link from H195] =

OTHER INFORMATION ABOUT AMOUNTS THAT ARE USED TO CALCULATE THE MINIMUM CAPITAL REQUIREMENT

H208 Euro rate in SEK for the financial year	
H209 Price base amount in SEK in accordance with the Social Insurance Code	

H210 COMMENTS (maximum 2000 characters)

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INSTITUTION

PERIOD

REFLECTION NUMBER

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TELEPHONE NUMBER

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I. FORECASTS OF FUTURE CASH FLOWS – annual

The data refer to technical provisions

Year forecasts for undiscourted expected cash flows	Defined-benefit traditional insurance				Defined-contribution traditional insurance				Unfunded insurance				Deposit insurance				Health insurance				Supplementary insurance				Other insurance policies				Total amount that can be deduced from insurance (after adjustment for expected losses)
	Cash outflows	Future expenses and benefits outflows	Future premiums	Other cash inflows	Cash outflows	Future expenses and benefits outflows	Future premiums	Other cash inflows	Cash outflows	Future expenses and benefits outflows	Future premiums	Other cash inflows	Cash outflows	Future expenses and benefits outflows	Future premiums	Other cash inflows	Cash outflows	Future expenses and benefits outflows	Future premiums	Other cash inflows	Cash outflows	Future expenses and benefits outflows	Future premiums	Other cash inflows	Cash outflows	Future expenses and benefits outflows	Future premiums	Other cash inflows	
K1	K2	K3	K4	K5	K6	K7	K8	K9	K10	K11	K12	K13	K14	K15	K16	K17	K18	K19	K20	K21	K22	K23	K24	K25	K26	K27	K28	K29	
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Amounts are stated as whole numbers

J. INFRASTRUCTURE INVESTMENTS – annual

	Item title	Asset ID code and Asset ID code type	Complementary identification code (CIC)	Classification of infrastructure investment	Valuation method	Market value of the asset
	K1	K2	K3	K4	K5	K6
Item 1						
Item 2						
Item 3						
Item 4						
Item 5						
Item 6						
Item 7						
Item 8						
Item 9						
Item 10						
Item 11						
Item 12						
Item 13						
Item 14						
Item 15						
Item 16						
Item 17						
Item 18						
Item 19						
Item 20						
Item 21						
Item 22						
Item 23						
Item 24						
Item 25						

COMMENTS (maximum 8000 characters)

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SUPERVISORY REPORTING – INSTITUTION FOR OCCUPATIONAL RETIREMENT PROVISION

INSTITUTION		PERIOD	INSTITUTION NUMBER
HANDLED BY	TELEPHONE NUMBER		ORG. REG. NO.

Amounts are stated as whole numbers

K. CROSS-BORDER BUSINESS – annual

Premiums (gross)

Foreign operations - Report on cross-border business EEA								
Country/business line	Total	Defined-benefit traditional insurance	Defined-contribution traditional insurance	Unit-linked insurance	Deposit insurance	Health insurance	Supplementary insurance	Other insurance policies
Country/business line	Total col 2:8							
K1 Belgium	K1	K2	K3	K4	K5	K6	K7	K8
K2 Bulgaria								
K3 Cyprus								
K4 Denmark								
K5 Estonia								
K6 Finland								
K7 France								
K8 Greece								
K9 Ireland								
K10 Iceland								
K11 Italy								
K12 Croatia								
K13 Latvia								
K14 Liechtenstein								
K15 Lithuania								
K16 Luxembourg								
K17 Malta								
K18 Netherlands								
K19 Norway								
K20 Poland								
K21 Portugal								
K22 Romania								
K23 Slovakia								
K24 Slovenia								
K25 Spain								
K26 United Kingdom								
K27 Czech Republic								
K28 Germany								
K29 Hungary								
K30 Austria								
K31 Total (K1: K30)								

Claims paid (gross)

Foreign operations - Report on cross-border business EEA								
Country/business line	Total	Defined-benefit traditional insurance	Defined-contribution traditional insurance	Unit-linked insurance	Deposit insurance	Health insurance	Supplementary insurance	Other insurance policies
Country/business line	Total col 2:8							
K32 Belgium	K1	K2	K3	K4	K5	K6	K7	K8
K33 Bulgaria								
K34 Cyprus								
K35 Denmark								
K36 Estonia								
K37 Finland								
K38 France								
K39 Greece								
K40 Ireland								
K41 Iceland								
K42 Italy								
K43 Croatia								
K44 Latvia								
K45 Liechtenstein								
K46 Lithuania								
K47 Luxembourg								
K48 Malta								
K49 Netherlands								
K50 Norway								
K51 Poland								
K52 Portugal								
K53 Romania								
K54 Slovakia								
K55 Slovenia								
K56 Spain								
K57 United Kingdom								
K58 Czech Republic								
K59 Germany								
K60 Hungary								
K61 Austria								
K62 Total (K32: K61)								

K63 COMMENTS (maximum 8000 characters)

*Appendix 2***References to supervisory reporting – institutions for occupational retirement provision**

Terms and expressions in these instructions have the same meaning as in the Annual Accounts at Insurance Undertakings Act (1995:1560) and Finansinspektionen's regulations and general guidelines (FFFS 2019:23) regarding annual accounts at insurance undertakings and institutions for occupational retirement provision, unless otherwise specified.

Reporting quarterly information

Data are submitted in accordance with sections A–F of the template:

- A. Income statement – quarterly
- B. Balance sheet – quarterly
- C. New policy subscriptions and premiums – quarterly
- D. Capital investments and liabilities – quarterly
- E. Solvency data – quarterly
- F. Claims incurred certain supplementary insurance – quarterly

Reporting of annual data

Data are submitted in accordance with sections A–K of the template:

- A. Income statement – annual
- B. Balance sheet – annual
- C. Specification of earnings data – annual
- D. Insurance portfolio – annual
- E. Actuarial profit and loss attribution – annual
- F. Technical provisions – annual
- G. Profit and loss attribution bonus calculations – annual
- H. Solvency data – annual
- I. Cash flow statement – annual
- J. Infrastructure investments – annual
- K. Cross-border business – annual

It is possible to provide explanatory notes on the submitted data in the comment field in each section.

Submitting reports and reporting format

The reporting tool to be used is described on the Finansinspektionen website under periodic reporting.

Data in the template are not included in the data point model and taxonomy that the European Insurance and Occupational Pensions Authority (EIOPA) has prepared as a taxonomy for pension funds.

Amount

All amounts are stated as whole numbers without decimals. The amounts may be rounded to the nearest thousand.

In the template, expenses are stated as negative values with a minus sign (including in specifications of pure expense items), unless otherwise specified.

Currency

The currency in which the data are reported in is specified in the currency box. The currency is specified in accordance with the international standard, ISO 4217.

Classes of insurance

The breakdown by classes of insurance adheres to the breakdown described in section 2 of Appendix 6 to Finansinspektionen's regulations and general guidelines regarding annual accounts at insurance undertakings and institution for occupational retirement provision, unless otherwise specified.

A. Income statement – quarterly

An income statement is provided for quarters 1–4. The reporting is not broken down by classes of insurance. The values in the income statement are stated as accumulated from the beginning of the year.

Revenue from investment contracts is reported separately, regardless of the item under which they have been recognised in the annual report.

In the unit-linked insurance business, return on capital that is possible to attribute to assets on own account are reported in the non-technical account.

Specifications return on capital

Specifications of return on capital refer to the total return on capital, in other words the sum of the return on capital in the occupational pension business and in the financing business. These data shall be reported accumulated over the course of the year and this means that the figure for the second quarter is the sum of the first and second quarters.

A28 Rental income and other revenue from land and buildings

Rental income from land and buildings refers to revenue from properties listed under D53 Directly owned land and buildings. Interest allowance is not included in the rental income, but is regarded as an interest subsidy.

A29 Operating expenses for land and buildings

Operating expenses for land and buildings refers to expenses for properties included in D53 Total directly owned land and buildings in respect of property management, including maintenance, adaptations carried out for tenants, site leasehold fees and property tax. However, interest expenses and other financial expenses, depreciation or central administration are not included.

A30 Interest income etc.

Interest income etc. refers to interest income from interest-bearing investment assets that is earned during the financial year, including interest income for

amounts listed under D59 Cash, bank balances. Interest income from derivative is specified under A31.

A32 Interest expenses etc.

Interest expenses etc. refers to, among other things, interest expenses for real estate loans, less any interest allowances. Interest expenses from derivatives is specified under A33.

A34 Dividends on shares and participations

Dividends on shares and participation refers to dividends on shares and participations, including shares in group companies and associated companies. However, dividends on shares and participations for which the policyholder bears the investment risk are not included.

B. Balance sheet – quarterly

The balance sheet items are reported in this section. Certain items are divided up into defined-benefit traditional insurance and defined-contribution traditional unit-linked and deposit insurance but these items are only what are known as ‘of which’ items and do not need to correspond to the Total column.

This shall include a breakdown between defined-benefit insurance and defined-contribution insurance, and if the undertaking does not have such a breakdown, a reasonable breakdown can be based on what proportion of the technical provisions each business constitutes on the reporting date. A breakdown only needs to be done if no proportion constitutes a minor part of the business.

C. New policy subscriptions and premiums – quarterly

Direct insurance of Swedish risks, new policy subscriptions and premiums

The data in C1–C19 refer to business that has been classified as occupational pension insurance. Insurance that is not classified as occupational pension insurance and adheres to the transitional provisions until the end of the year 2034 is reported under C20–C28 and under Specification of paid-in premiums and certain disbursements in column K6 Other insurance policies. The undertaking shall only report the classes of insurance for which they hold authorisation.

The data reported should only refer to the quarter being reported and not to accumulated values. All values shall be reported as positive values, even if these are not classified as expenses in the income statement.

The report concerns:

- new policy subscriptions, lump-sum premium
- new policy subscriptions, annual premium
- paid-in premiums for the entire portfolio
 - of which capital transferred in
 - of which upwardly adjusted paid-up policies

Reporting of premiums and disbursements is done for all contracts concerning insurance, i.e. even for contracts that are classified as investment contracts.

Information about premiums and disbursements are stated gross, i.e. effects of reinsurance are not taken into account.

Portfolio transfers and insurance capital received due to transfer options being utilised are reported as new policy subscriptions by the recipient undertaking. However, only agreed future premiums are regarded as new policy subscriptions in such cases. A transfer of capital in the event of a portfolio transfer and transfer is not regarded as a new policy subscription. This also applies to transfers within the undertaking between different classes of insurance (for example between traditional life insurance and unit-linked insurance).

Expansion of an existing insurance policy shall not be reported as new policy subscription premium.

Definitions of businesses

C1–C19 Occupational pension insurance

Occupational pension insurance means an insurance policy as per the definition in Chapter 1, section 4 of the Institutions for Occupational Retirement Provision Act (2019:742). Insurance exposed to competition means an insurance policy where it is possible to choose between more than one insurer. Occupational pension insurance via a selection centre refers to occupational pension insurance where the employee has chosen the insurer and where a selection centre conveys the premium from the employer to the insurer.

C3, C7, C10 and C13 Endowment insurance for occupational pension

Endowment insurance that originate from occupational pension commitments (for example direct pension) are reported under this item. Endowment insurance in the form of occupational group life are only stated under C16.

C1–C3 and C4–C7 Defined-benefit and defined-contribution

Defined-benefit and defined-contribution traditional insurance means an insurance policy as per the definition in section 3 of Appendix 6 to Finansinspektionen's regulations and general guidelines regarding annual accounts at insurance undertakings and institution for occupational retirement provision.

C11–C13 and C24–C25 Deposit insurance

Deposit insurance means a life insurance policy the premiums for which are invested in securities or fund units. The policyholder is able to choose which securities or fund units their premiums are invested in. These are deposited in a custody account. If premiums may only be invested in fund units, this type of policy is considered to be a unit-linked policy.

C20, C22 and C24 Pension insurance, private

Private pension insurance of the savings type that is pension insurance other than occupational pension insurance is reported here. For this type of saving, the policyholder is also the insured person. This insurance belongs to tax category P.

C21, C23 and C25 Endowment insurance, private

Private endowment insurance under tax category K, which are of the savings type, are reported here. Private group life insurance is only reported under C26. If paid-in premiums are attributable to a private capital pension scheme (see section D. Insurance portfolio – annual for a definition), such premiums may be included in the corresponding items for endowment insurance.

C15 and C27 Waiver of premium insurance

Waiver of premium insurance is differentiated in terms of whether it is taken out by an employer in connection with employment as 'occupational' or has been taken out by the policyholder as 'private'. Separate reporting of the content of the policy is

done regardless of whether it is supplementary insurance on top of a policy within the undertaking or has been taken out separately (with the main policy at another undertaking).

C14 and C28 Health insurance (long)

Health insurance that cannot be cancelled by the institution for occupational retirement provision is reported here. Health insurance is differentiated in terms of whether it is taken out by an employer in connection with employment as 'occupational' or has been taken out by a policyholder as 'private'. Health insurance that is offered within the scope of an occupational pension is reported under C14 regardless of whether or not the policy is deemed exposed to competition.

C16 and C26 Group life and occupational group life insurance

Group life insurance is differentiated in terms of whether it is taken out by an employer in connection with employment as 'occupational' or has been taken out by a policyholder as 'private'.

Private group life insurance (C26) refers to insurance where a group agreement has been entered into and where there is normally a group representative. Already established groups that do not have a natural group representative, but which use the group form as a way to even out or reduce the premium are also reported here.

C15–C19 Supplementary insurance

Supplementary insurance that belongs to insurance class Ib and that is run within an institution for occupational retirement provision is reported here.

C17 Health and accident insurance

Health and accident insurance that is taken out for one year at a time and where the terms and price can be changed by the insurer from year to year are reported here.

New policy subscriptions Lump-sum premium

A lump-sum premium is considered a new policy subscription if the policy is both granted and paid-up.

New policy subscriptions Annual premium

A new annual premium is reported as the sum of the agreed premiums during the first twelve months. This also applies if each premium is treated as a lump-sum premium in technical insurance terms. The annual premium that is reported must be a stable premium over time.

An annual premium is considered a new policy subscription if the policy is both granted and paid-up.

Paid-in premiums for the entire portfolio

Premiums refers to total premiums for new subscriptions and the old portfolio. Premiums also includes transfers from surplus funds.

of which insurance capital transferred in

Insurance capital transferred in refers to the entire insurance capital (including bonus capital) that is transferred through individual policyholders moving from another undertaking. Moving within the undertaking between different classes of insurance (for example between traditional life insurance and unit-linked insurance) is taken into account. The data also include premiums (capital) that pertains to portfolio transfers to the undertaking, even in those case where such amounts are recognised on the balance sheet.

of which upwardly adjusted paid-up policies

Upwardly adjusted paid-up policies means the value of the technical premiums that refer to decided increases in paid-up policy benefits within defined-benefit – and in some cases – defined-contribution occupational pension insurance.

The item also includes transfers from surplus funds. However, amounts by which paid-up policies are upwardly adjusted may not be counted as new premiums.

Specification of paid-in premiums and certain disbursements

The data in C29–C36 refer to all Swedish direct insurance business.

C29 Paid-in premiums for the entire portfolio

The total premium data is reported here in accordance with the same instructions specified under Paid-in premiums for the entire portfolio.

Occupational pension insurance, total

The data in C29 is equal to the sum of C1–C19 K3.

of which defined-benefit insurance

The data in C29 is equal to the sum of C1–C3 K3.

of which defined-contribution traditional insurance

The data in C29 is equal to the sum of C4–C7 K3.

of which unit-linked insurance

The data in C29 is equal to the sum of C8–C10 K3.

of which deposit insurance

The data in C29 is equal to the sum of C11–C13 K3.

C31 Insurance capital transferred in

Total data is reported here in accordance with the same instructions specified under of which insurance capital transferred in.

C32 Insurance capital transferred out

Insurance capital transferred out refers to the insurance capital (technical surrender value and bonus capital) for individual policyholders that is transferred by being transferred out to another undertaking. This data also includes the amount that pertains to portfolio transfers to recipient undertakings, even if such amounts are recognised on the balance sheet.

D. Capital investments and liabilities – quarterly

All capital investments that the undertaking has are reported in this section, and they shall be listed at their market value.

Classification

The classification of issuers is based on Statistics Sweden's register for classifying institutional entities in Sweden (INSEKT 2014), which is published on Statistics Sweden's website.

Economic approach

The economic approach is applied consistently in this section in accordance with Chapter 2 of Finansinspektionen's regulations and general guidelines regarding annual accounts at insurance undertakings and institutions for occupational retirement provision.

Market value (fair value)

In this section, market value means fair value in accordance with Finansinspektionen's regulations and general guidelines regarding annual accounts at insurance undertakings and institutions for occupational retirement provision

Bonds, certificates, loans, derivatives and other instruments are recognised at market value excluding accrued interest. Accrued interest is reported under D60 Accrued interest income in certain asset items.

Net transactions during the period

Net transactions refers to changes in assets and liabilities that are not due to changes in value or reclassifications. Transactions arise when assets or liabilities are created, liquidated, exchanged or transferred. The transaction value does not include charges, fees, commissions, brokerage and similar services. Accrued interest is reported under D62 Accrued interest income and D63 Accrued rental income. Interest income and interest expenses are not reported here as they are considered return on capital.

Period means that most recent quarter.

Transactions are reported net where an increase in the asset or liability is stated as a positive value. A reduction in an asset or liability is specified as a negative value. Note that the economic approach applies when determining transactions.

Examples of what constitutes a transaction:

- Purchase or sale of shares, commercial paper and bonds.
- Withdrawals from or deposits into banks.
- Borrowing and amortisation of loans.
- Securities that have matured during the quarter.
- Dividends on shares and participations: If the dividend is paid in the form of shares or reinvested fund units, it is a positive transaction under the item shares and participations. However, a cash dividend is not reported as a transaction under the item shares and participations.
- Transactions in derivatives: Premium payments are counted as a transaction. When the contract is concluded or exercised, the realised profit or loss gives rise to a transaction. A realised profit for a derivative with a positive market value gives rise to a corresponding negative transaction on the assets side. A realised loss for a derivative with a negative market value gives rise to a corresponding negative transaction on the liabilities side. When trading on the second-hand market, a purchase is reported as a positive transaction and a sale as a negative transaction for derivatives on both the assets and the liabilities sides.

Where the items are crossed out, net transactions shall not be reported.

Foreign currency

Investments in foreign currency are translated to the undertaking's reporting currency. When measuring an investment, the listed closing prices on the reporting date shall be used as the book value.

Transactions in a currency other than the undertaking's reporting currency shall be translated to the undertaking's reporting currency. The closing rate on the trade date shall be used when translating.

Foreign counterparties

A foreign counterparty is a counterparty that is domiciled abroad. This means that a Swedish subsidiary or a Swedish branch abroad is considered a foreign counterparty. Correspondingly, a foreign branch in Sweden is classified as a Swedish counterparty. See also the section under the heading Classification by sector.

Capital investments and certain liability items

D1–D6 Money market instruments

Money market instruments refers to transferable securities such as commercial paper and treasury bills with an original maturity (not interest rate adjustment period) of up to one year.

The specification is divided into two parts. One part shows money market instruments issued in SEK and foreign currency by Swedish and foreign borrowers. The second part is a classification by sector of money market instruments issued by Swedish borrowers.

D6 and D13 of which assets in deposit insurance

The portion that belongs to deposit insurance is reported separately in this item.

Deposit insurance means a life insurance policy the premiums for which are invested in securities or fund units. The policyholder is able to choose which securities or fund units their premiums are invested in. These are deposited in a custody account. If premiums may only be invested in fund units, the policy is considered to be a unit-linked policy.

D7–D13 Bonds

Bonds means transferable securities with an original maturity (not interest rate adjustment period) of more than one year Zero-coupon instruments with an original maturity of more than one year shall also be classified here as bonds.

The specification is divided into two parts. One part shows bonds issued in SEK and foreign currency by Swedish and foreign borrowers. The second part is a classification by sector of bonds issued by Swedish borrowers.

D12 of which equity-linked bonds

Equity-linked bond means a financial product consisting of a bond (a debt instrument) and a warrant. The option is often linked to the development of an index or selection of shares.

Equity-linked bonds shall be reported at their full market value, i.e. without being broken down into the bond part or warrant part. Equity-linked bonds also include products with a similar structure where the value is linked to an asset other than shares.

D14–D18 Subordinated debentures and convertible loans

Long-term debt instruments that are separate from bonds, for example partial and loan certificates, subordinated debentures, including subordinated debentures with a detachable warrant, and guarantee fund certificates, shall be reported under this heading. All convertible securities, including convertible participation certificates shall also be reported here.

Subordinated debentures differ from bonds in that the lender takes a greater risk and is therefore able to obtain a higher interest rate. The risk consists of the lender having lower priority than other creditors in the event of bankruptcy.

Convertible loan means a bond loan or subordinated loan that runs for a certain period without amortisation and with a fixed coupon.

D19–D46 Shares and participations

D19 Swedish shares listed

Shares in Swedish undertakings that are admitted to trading on a regulated market or other market and are subject to regular trading and open to the general public in accordance with the Securities Market Act (2007:528) shall be reported here. OMX Nordiska Börs Stockholm and NGM Equity are also included in this category.

Shares in Swedish undertakings with a continuous listing on a commercial, publicly accessible trading venue are also reported here. First North Stockholm and Nordic MTF are also included in this category.

Where an undertaking is domiciled determines whether it is a Swedish or foreign undertaking. Shares in Swedish undertakings that are traded on equivalent foreign trading venues are also included here.

D22 Swedish shares unlisted

Swedish undertakings' shares that are not admitted to trading on a regulated market or on a commercial and publicly accessible trading venue are reported here.

D26 Foreign listed shares

Holdings of shares in foreign undertakings that are admitted to trading on a foreign trading venue that is subject to supervision by an authority or other competent body and where regulations and functions that are otherwise essentially equivalent to that which applies to D19 Swedish shares listed, above, are reported here.

Foreign undertakings listed on a Swedish market, for example via depository receipts or a parallel listing are included in foreign listed shares.

D27 Foreign unlisted shares

Shares in foreign undertakings that are not admitted to trading on a regulated market or on a commercial, publicly accessible trading venue are reported here.

D29 Units of money market funds

Units of Swedish-registered UCITS and non-UCITS funds are reported as units of money market funds. Participations in foreign-registered funds are reported as

foreign UCITS and non-UCITS funds. These are specified in accordance with Statistics Sweden's sectoral codes INSEKT 2014.

Swedish-registered UCITS means Swedish UCITS as defined in accordance with Chapter 1, section 1 of the Swedish UCITS Act (2004:46) Swedish-registered non-UCITS funds means non-UCITS funds as defined in accordance with Chapter 1, section 11 of the Alternative Investment Fund Managers Act (2013:561).

Fund investments where the life insurance policy holder bears the investment risk are included in UCITS and non-UCITS funds and are reported separately under D45 of which total share and fund assets where the life insurance policyholder bears the investment risk (deposit insurance).

D32 Units of Swedish UCITS and non-UCITS funds except money market funds

Units of Swedish-registered UCITS and non-UCITS funds that are not money market funds are reported as units of Swedish UCITS and non-UCITS funds. Units of foreign-registered equivalents are reported as foreign UCITS and non-UCITS funds.

Swedish-registered means Swedish UCITS as defined in accordance with Chapter 1, section 1 of the Swedish UCITS Act. Swedish-registered non-UCITS funds means non-UCITS funds as defined in accordance with Chapter 1, section 11 of the Alternative Investment Fund Managers Act.

Fund investments where the life insurance policy holder bears the investment risk are included in UCITS and non-UCITS funds and are reported separately under D45 of which total share and fund assets where the life insurance policyholder bears the investment risk (deposit insurance).

D35 Subscription options and other participations

Subscription rights and units of venture capital funds, shares in partnerships and cooperative societies are also reported here. The breakdown into Swedish and foreign is based on where the undertaking that issued the participations is domiciled.

Please note that subordinated debentures with a detachable warrant are reported under Subordinated debentures and convertible loans (D14–D18).

D39 of which group or associated companies

The value reported in this item shall be the market value and not the book value.

D41 of which investments in short and long fixed-income funds

Fixed-income funds that have 100 per cent of their investments in interest-bearing securities are reported here. This item applies to fixed-income funds registered in both Sweden and abroad. That which is included in unit-linked insurance and deposit insurance shall also be specified in this item.

D44 of which investments in venture capital funds

Investments in venture capital funds that invest in undertakings in order to expand or develop the business of these undertakings, 'private equity funds', are reported here. This item applies to both Swedish-registered and foreign-registered venture capital funds.

D45 of which total fund assets where the life insurance policyholder bears the investment risk (unit-linked insurance)

Unit-linked insurance means a life insurance policy the premiums for which are invested in fund units. The policyholder decides themselves how premiums and

returns are invested in one or more funds. Fund units are owned by the insurance undertaking on behalf of the policyholder. Fund assets that are held on own account are not reported under this item.

D46 of which total equity and fund assets for which the life insurance policyholder bears the investment risk (deposit insurance)

The portion of total shares and units that belongs to deposit insurance is reported separately in this item.

D47–D52 Loans

Loans mainly refers to promissory notes. This includes loans with bank guarantees, central government guarantees, construction loans, excess loans, capital market bonds and debt instruments secured against real estate and site leaseholds, and corporate and bottomry bonds. Advances against life policies and lending in the form of overnight loans are also included.

Furthermore, lending to credit institutions where deposited funds are only available after a certain notice period or other withdrawal restrictions are also reported here.

The specification is divided into two parts. One part shows lending in SEK and foreign currency to Swedish and foreign borrowers. The second part is a classification by sector of loans to Swedish borrowers.

D53–D56 Directly owned land and buildings

This means only directly-owned land and buildings.

Please note that ownership of buildings via subsidiaries is reported under an “of which” item; D40 of which shares in wholly-owned real estate companies.

The market value means the most recent valuation. Swedish and foreign land and buildings means land and buildings located in Sweden and abroad, respectively.

D56 of which for the undertaking’s own operations

No transactions are reported for ownership of land and buildings that are used for the undertaking’s own operations.

D57 and D58 Repo transactions

Considerations paid from genuine repurchase agreements shall not be reported net.

D57 Reverse repos

The consideration paid in a genuine repurchase agreement is reported under the item reverse repos. The transaction is a genuine repurchase transaction if the transferee undertakes to sell the assets back at a time that has been determined or will be determined by the transferor.

Reverse repos and repos are reported separately under D57 and D58, i.e. no net reporting shall be done.

Reverse repos means market transactions in which one party purchases a security at the spot rate and simultaneously enters into a forward agreement concerning the resale of the same type of security.

In a genuine repurchase transaction, the seller recognises the assets on its balance sheet (reverse repo) and the consideration received is recognised as a liability (repo). The transferee instead recognises the consideration paid as a claim against the seller.

A non-genuine repurchase transaction (the transferee is entitled, but not obliged, to return the assets at a price determined in advance) is still reported as a genuine repurchase transaction if it is evident that this option, i.e. to return the assets, will be exercised.

The following transactions are not regarded as repurchase transactions:

1. Forward foreign-exchange transactions.
2. Options instruments.
3. Transactions that involve issuing a debt instrument with a commitment to repurchase all or parts of this prior to maturity.
4. Other similar transactions.

A non-genuine repurchase transaction (an entitlement but not an obligation to return the assets) shall still be reported as a genuine repurchase transaction if it is evident that the option to return the assets will be exercised.

D58 Repos

The consideration received in a genuine repurchase agreement is reported under the item repos. Repos and reverse repos are reported separately, i.e. no net reporting shall be done.

A genuine repurchase transaction, known as a repo, is a contract in which parties have agreed to first sell assets (for example bills of exchange, receivables or transferable securities) and subsequently repurchase equivalent assets at a predetermined price. In general, the same instructions apply as for D57 Reverse repos.

D59–D61 Cash, bank balances

This item encompasses means of payment, including foreign notes and coins, that can be utilised without restriction.

Foreign banks' branches in Sweden are also counted as Swedish banks.

Transactions in respect of cash and bank balances are not reported.

D62–D65 Certain asset items

D62 Accrued interest income

Interest that has been earned but not yet paid in on the reporting date is reported here. No net transactions are reported under this item.

D63 Accrued rental income

Rental income that has been earned but not yet paid in on the reporting date is reported here. No net transactions are reported under this item.

D64 Other financial investments

Financial investments not covered by D1–D63 are reported here. This includes claims in respect of transactions that have not yet been settled. Units of venture capital funds are reported under shares and participations, D35 Subscription options and other participations.

D66–D68 Total capital investments

D67 of which capital investments owned via foreign branches

Foreign branches' total balance in D66 Total capital investments is reported here. Dealings between different branches are excluded.

D68 of which deposit insurance

The portion of the total capital investments that belongs to deposit insurance is reported separately in this item.

Deposit insurance means a life insurance policy the premiums for which are invested in securities or fund units. The policyholder is able to choose which securities or fund units their premiums are invested in. If the premiums may only be invested in fund units, the policy is considered to be a unit-linked policy.

D69–D74 Certain liability items**D69 Subordinated liabilities**

Subordinated liabilities means liabilities that, in the event of liquidation or bankruptcy, will, in accordance with an agreement, be repaid only after the other creditors have been paid.

D70 Bond loans

Bond loans and convertible loans that the insurance undertaking has outstanding are reported here.

D71 Liabilities to Swedish MFIs

Deposits and borrowing from Swedish monetary financial institutions (MFIs) are reported here. See the section under the heading Classification by sector. Overnight loans are also included here.

D72 Liabilities to Swedish financial corporations, non-MFIs

Deposits and borrowing from Swedish financial corporations that are not classified as MFIs are reported here. See the section under the heading Classification by sector.

D73 Liabilities to other Swedish lenders

Deposits and borrowing from Swedish lenders that are not financial corporations are reported here. See the section under the heading Classification by sector.

D74 Liabilities to foreign lenders

Deposits and borrowing from foreign lenders are reported here. Foreign lenders means counterparties that have their registered office abroad. See the section under the heading Classification by sector.

Information about derivatives**D104–D109 Derivatives with positive market values**

Financial derivatives that are recognised with a positive market value on the balance sheet are reported here. The data refers to the value of the derivative contract itself, not the value of the underlying asset. Please note that subscription options are reported under shares and participations; D35 Subscription options and other participations, and that the full value of equity-linked bonds is reported under bonds.

The market value of derivatives is allocated among the underlying assets shares and participations, interest-bearing paper, currency and other underlying assets. Other underlying assets may be commodity derivatives where the value of the derivative is based on the price of, for example, oil or gold. Other underlying assets may also be cases where the underlying asset cannot be classified in any of the other categories, for example a composite index. No allocation among underlying assets is reported for transactions.

When the contract is concluded or exercised, the realised profit or loss gives rise to a transaction. A realised profit for a derivative with positive market values gives rise

to a corresponding negative transaction on the assets side, whereas a realised loss for a derivative with negative market values gives a corresponding negative transaction on the liabilities side. The transactions are negative in both cases because a derivative with negative market values is recognised with a positive value on the liabilities side.

When trading on a secondary market, a purchase is a positive transaction and a sale is a negative transaction, regardless of whether the derivative has positive or negative market values. Premium payments are also counted as transactions.

Transactions during the period in respect of derivatives that are no longer on the balance sheet at the reporting date are included on the side they were on at the most recent transaction date.

D109 of which contracts with Swedish counterparties

Applies to counterparties located in Sweden. The derivative's counterparty means the counterparty in the derivative contract, not a counterparty in trade (buyer or seller) or issuers of underlying instruments. For standardised contracts, a clearing institution is normally the counterparty.

D110–D115 Derivatives with negative market values

Financial derivatives that are recognised with a negative market value on the balance sheet are reported here. The data refers to the value of the derivative contract itself, not the value of the underlying asset.

The market value of derivatives with negative market values is reported as a positive value. Transactions are reported with a positive or negative value depending on the type of transaction.

Otherwise, the same instructions apply to derivatives and with negative market values as for derivatives with positive market values.

Classification by sector

The classification by sector adheres to Statistics Sweden's Standard Classification by Institutional Sector (INSEKT 2014). The standard is published on Statistics Sweden's website and rapporteurs can also gain access to the information from Statistics Sweden's Business Register to assist them with the classification of Swedish counterparties. A summary of which groups of sectors are inquired about in this section is provided below.

Money market instruments, Bonds and Loans

1. Central government

Institutional units that are controlled by the central government and are not market producers, and institutional units that are primarily engaged in redistribution of income and wealth are assigned to this section. The Swedish National Debt Office and the social insurance offices are also included here.

[Statistics Sweden sector codes 131110, 131120, 131130]

2. Local government

Institutional units that are controlled by a municipality, a local federation or a county council and are not market producers, and institutional units that are primarily engaged in redistribution of income and wealth are assigned to this sector.

[Statistics Sweden sector codes 131311, 131312, 131313, 131321, 131322, 131323]

3. Non-financial corporations

Corporations and quasi-corporations that are market producers and whose principal activity is the production of goods or non-financial services are assigned to this sector.

This includes tenant-owner associations, cooperative societies, housing foundations, holding corporations that control non-financial corporations, internal banks controlled by non-financial corporations, corporations that are market producers and are controlled by the public sector and central government non-financial quasi-corporations.

Legal persons whose registered office is located in Sweden or whose head office is in Sweden, and branches of foreign non-financial corporations with a permanent operational location in Sweden are included in this sector. This sector also includes non-profit institutions serving non-financial corporations (for example trade and employers' organisations).

[Statistics Sweden's sector codes 111000, 112000, 113000, 114000]

4. Banks (MFIs)

Financial corporations whose operations are characterised by the receipt of deposits on account from the general public. This includes limited banking companies, savings banks, cooperative banks and branches of foreign banks in Sweden.

[Statistics Sweden's sector code 122100, 122200]

5. Housing credit institutions (MFIs)

Credit institutions whose principal activity, according to their articles of association, is to grant credits for housing purposes are assigned to this sector.

[Statistics Sweden's sector code 122300]

6. Other MFIs

Other Swedish undertakings that are counted as monetary financial institutions in accordance with a list provided by the Riksbank are assigned to this sector. This encompasses monetary credit market corporations, monetary mutual funds and monetary security and derivatives dealers. The Riksbank is also included in this item.

[Statistics Sweden's sector codes 121000, 122400, 122500, 122900, 123000]

7. Financial corporations, non-MFIs

Institutions that are engaged in financial intermediation by acquiring funds in a manner other than through taking deposits are assigned to this sector. This encompasses credit market corporations, mutual funds, and monetary security and derivatives dealers that are not classified as monetary financial institutions according to the Riksbank's list.

Venture capital companies, private equity funds, investment companies, insurance corporations, pension funds, financial auxiliaries and non-profit institutions serving financial corporations are also included in this category. That which refers to the premium pension is included here in the sector. Insurance corporations and pension funds.

[Statistics Sweden's sector codes 124000, 125100, 125200, 125300, 125400, 125900, 126100, 126200, 127000, 128100, 128200, 128300, 129100, 129200, 129300, 129400]

8. Other Swedish borrowers

Social insurance funds, households and non-profit institutions serving households (for example non-profit associations, trade unions and religious communities).

[Statistics Sweden's sector codes 131400, 141000, 142000, 143000, 144100, 144200, 144300, 151000, 152100, 152200]

Subordinated debentures and convertible loans and Certain liabilities

1. Swedish MFIs

See points 4–6 under Money market instruments, bonds and loans.

[Statistics Sweden's sector codes 121000, 122100, 122200, 122300, 122400, 122500, 122900, 123000]

2. Swedish financial corporations, non-MFIs

See point 7 under Money market instruments, bonds and loans.

[Statistics Sweden's sector codes 124000, 125100, 125200, 125300, 125400, 125900, 126100, 126200, 127000, 128100, 128200, 128300, 129100, 129200, 129300, 129400]

3. Other Swedish borrowers/lenders

See point 8 under Money market instruments, bonds and loans.

[Statistics Sweden's sector codes 131400, 141000, 142000, 143000, 144100, 144200, 144300, 151000, 152100, 152200]

4. Foreign borrowers/lenders

Individuals domiciled abroad and undertakings located abroad that have economic relations with Sweden are assigned to this category. Foreign embassies and consulates in Sweden are also included here.

[Statistics Sweden's sector codes 211100, 212100, 212100, 212200 and 220000]

Shares and participations

1. Financial corporations

See points 4–7 above under Money market instruments, bonds and loans.

[Statistics Sweden's sector codes 122100, 122200, 122300, 121000, 122400, 122500, 122900, 123000, 124000, 125100, 125200, 125300, 125400, 125900, 126100, 126200, 127000, 128100, 128200, 128300, 129100, 129200, 129300, 129400]

2. Non-financial corporations

See point 3 above under Money market instruments, bonds and loans.

[Statistics Sweden's sector codes 111000, 112000, 113000, 114000]

E. Solvency data – quarterly

Instructions are provided below for solvency data that only apply to quarterly data. For other items, refer to section H. Solvency data – annual.

Summary based capital requirements

The minimum capital requirement and risk-based capital requirement the undertaking has calculated for the period is stated here.

In the calculation of a claims basis when calculating solvency in the quarterly report, the reference period up to and including month n ($n=1,2,\dots,12$) is $3+n/12$ years up to and including May ($n=1-5$) and $2+n/12$ years from June ($n=6-12$), in other words as of March the calculation takes place on the basis of $3\frac{1}{4}$ years' outcome, as of June on $2\frac{1}{2}$ years' outcome, as of September $2\frac{3}{4}$ years' outcome and as of December 3 years' outcome.

F. Claims incurred supplementary insurance – quarterly

These data refer to direct insurance of Swedish risks. Only business involving certain supplementary insurance policies needs to be reported and this is only done gross (i.e. before ceded reinsurance) for each quarter. The data is included in order to monitor the provisions for these policies. Information about claims paid for the claims for the year and previous years' claims are stated cumulatively.

The division between “this year’s” and “previous years” claims is based on the date on which the claim occurred (claim year) and not the year in which the policy was taken out or similar. Claims paid and provisions are stated as positive values without a minus sign.

A. Income statement – annual

An income statement is provided annually. The reporting is not broken down by classes of insurance. A specification of earnings data is provided under section C. Specification of profit/loss – annual.

Revenue from investment contracts is reported separately, regardless of which item it was recognised under in the annual report.

In the unit-linked insurance business, return on capital that is possible to attribute to assets on own account are reported in the non-technical account. However, in traditional life insurance business, return on capital is reported in the technical account.

Specifications of return on capital refer to the total return on capital, i.e. the sum of the return on capital from the insurance business and the financing business.

B. Balance sheet - annual

The balance sheet items are reported in this section. This includes assets, equity, untaxed reserves, subordinated liabilities and technical provisions. A breakdown of B35 of which outstanding claims is done under Specification of outstanding claims (B45–B50).

Certain items are specified for occupational pensions (broken down into defined-benefit traditional insurance and defined-contribution traditional, unit-linked and deposit insurance) but these items are only of which items and do not need to balance with the Total column.

This shall include a breakdown between defined-benefit insurance and defined-contribution insurance, and if the undertaking does not have such a breakdown, a reasonable breakdown can be based on what proportion of the technical provisions each business constitutes on the reporting date. A breakdown only needs to be done if no proportion constitutes a minor part of the business.

C. Specification of profit/loss - annual

Certain data from the income statement is specified in this section. The specifications are in some cases more detailed than the specifications in the annual report. The classes of insurance differ from the classification in Finansinspektionen's regulations and general guidelines regarding annual accounts at insurance undertakings and institution for occupational retirement provision. Accident

insurance and short-term health insurance are added together and reported in one column, and Workers' compensation insurance is reported in its own column. This is done in order to give some idea of the size of each activity. Other insurance policies refers to other insurance policies that the undertaking may retain in their business until the year 2034. These policies only need to be reported as other insurance as a total without being specified separately in various classes. The reason for this is that this business constitutes a minor portion of the undertaking's total business. The undertaking only reports those classes of insurance for which it has authorisation.

Specification of operating expenses

When dividing the acquisition costs into commission costs and other costs, commissions to the undertaking's own staff are included in commission costs. Personnel expenses refer to salaries, social security expenses, pensions and fees.

Specifications return on capital

Specifications of return on capital refer to the total return on capital, i.e. the sum of the return on capital in the occupational pension business and the financing business.

Change items in equity

C69 Transferred profit/loss to insured person

This item refers to guarantees, for example when retirement age is reached or death occurs. The guarantees can refer to both return guarantees for traditional insurance policies and premium guarantees for unit-linked and deposit insurance. This also includes expenses or profits for mortality assumptions, morbidity assumptions and operating expenses assumptions for profit-distributing undertakings.

C70 Transferred to shareholders

This item refers to any dividends paid to shareholders. An explanation for this item is provided in the comment field.

C71 Contributions from shareholders

This item refers to any shareholders' contributions and capital contributions in the event of sales etc. An explanation for this item is provided in the comment field.

C72 Data on number of employees

The number of employees corresponds to the information provided in the annual report.

D. Insurance portfolio - annual

Reporting of closing portfolio

This section refers to business conducted in institutions for occupational retirement provision. The undertaking only reports those classes of insurance for which it has authorisation.

This section refers to the closing portfolio during the financial year for direct insurance of Swedish risks.

Breakdown of businesses

Number of insurance policies, distributed asset values and amounts broken down by businesses in total. In addition, insurance policies subject to periodic disbursement.

Definitions of businesses

For definitions of which business is being referred to, you are referred to the corresponding and relevant parts under section C. New policy subscriptions and premiums - quarterly and the subsequent supplementary information.

D18 Income protection insurance and redundancy allowance insurance

Depending on the character of the insurance benefit, either an annual amount or an insured amount is reported.

D19 Workers' compensation insurance

Depending on the character of the insurance benefit, either an annual amount or an insured amount is reported.

D23, D27 and D31 Capital pension

A capital pension is a private insurance policy that, for tax purposes, contains rules that may be attributed both to endowment insurance and to pension insurance. This business is reported separately only in this section as new policy subscriptions of this insurance product no longer take place.

D33 Living assurance and single-benefit health insurance in private group life insurance

Living assurance and single-benefit health insurance in private group life insurance is reported separately from the main insurance policy.

Reporting in columns

In the report the following are stated:

Number of policies

If there is an insurance contract that refers to more than one insured person, the number of insured persons and co-insured are reported rather than the number of policies.

If an insurance contract covers more than one business, the number of policies for each business is reported.

Distributed asset values

The distributed asset values are the asset values that have been distributed among policyholders or insurance contracts. Distributed asset values are stated for all relevant items.

Annual amount

Annual amount is only reported for the businesses that lack distributed asset values and where the term relevant.

Insured amount

Insured amount in respect of the items D22, D26 and D30 are only reported for the endowment insurance for which the undertaking has not calculated distributed asset values. One example is a pure individual risk insurance policy without a surrender value.

For health and accident insurance under D17, the insured amount at 100 per cent invalidity is reported. If the accident insurance policy does not have invalidity cover, the highest possible compensation is reported instead.

Reporting of portfolio subject to periodic disbursement

In addition, the proportion of all applicable insurance policies that are subject to periodic disbursement at the end of the calendar year is reported separately for each relevant business. Number of policies and the current distributed asset values are reported. A policy whose initial disbursement is made after the end of the year is not normally included.

E. Actuarial profit and loss attribution – annual

The actuarial profit and loss attribution is reported for direct insurance of Swedish risks. The profit and loss analysis also encompasses those policies where the receipt of premiums and payment of claims is shown on the balance sheet. Please note that the class of insurance group life and occupational group life insurance is only reported under E25. A more detailed analysis of the class of insurance group life and occupational group life insurance is provided in section F. Technical provisions – annual. The undertaking only reports those classes of insurance for which it has authorisation. If the undertaking does not have any class of insurance that is covered by this actuarial profit and loss attributions, it does not need to fill in this part of the report.

E1–E6 Insurance risks and operating expenses

Profit/loss in respect of accidental death mortality, life mortality, morbidity, operating expenses, transfers, surrenders, cancellations, guarantees and options are specified in the section for each sub-area and are reported under relevant items.

E7 Change in provision for unknown claims

This item is reported before reinsurance cessions. Unknown claims within health and waiver of premium insurance are not reported here but under Analysis of morbidity assumptions (E51–E59).

E8 Revaluation from premium assumptions to provisioning assumptions

This item refers to profit or loss when revaluing future payments, for example claims incurred and operating expenses, from premium assumptions to provisioning assumptions.

E9 Bonuses and discounts

This item is reported before reinsurance cessions.

E10 Ceded reinsurance

The profit or loss from reinsurance cessions, including interest from custody accounts and reinsurers' share of technical provisions is reported here. This item also includes commissions and profit sharing.

E11 Change in provisions due to changed specific assumptions

Effects of conversion to new calculation assumptions that are of such a nature that they cannot be attributed to accidental death mortality, life mortality, morbidity, operating expenses, cancellations, surrenders, transfers, options, guarantees or return on capital are reported here. If the undertaking has improved its calculation model and makes the assessment that the part of the profit/loss which is due to altering the model would give a distorted view if it was included under the respective

assumptions, this part of the profit/loss can instead be reported here. Released charges for safety assumptions are reported here. If the item is used, an explanation is provided in the comment field.

E12 Other unspecified insurance risks

Items that otherwise affect the profit/loss for insurance risks are reported here. If this item is used, an explanation is provided in the comment field E28.

E13 Other unspecified operating expenses

Items that otherwise affect the profit/loss for operating expenses are reported here. If this item is used, an explanation is provided in the comment field E28.

Return on capital

E15 Return on capital, net

Unrealised profit or loss on investment assets and increases and decreases in the value of investment assets for which the life insurance policyholder bears the investment risk are reported here. This item is reported less operating expenses for asset management and property management.

Return on capital that belongs to the owners and interest on the return is reported in the place that corresponds to where it is reported in the undertaking's annual report.

Interest from custody accounts for reinsurance cessions is reported under item E10 Ceded reinsurance.

E16 Return on capital allocated to technical provisions

The return on capital that, according to the basis used for calculation, before assumed charges, is charged to the undertaking's various forms of technical provisions is reported here. In those cases where the provisions are calculated using real interest rate assumptions, the return on capital is based on the real interest rate with an addition for the upward adjustment for indexation applied during the year.

The application of realistic (market) interest rate assumptions within both occupational pension insurance and other life insurance makes the calculation of this item more difficult. A suitable approach can be to estimate the item on the condition that market interest rates applied at the start of the year remain unchanged. The change in the provisions that arises due to the level of interest rates at the end of the year is reported under E17.

E17 Change in provisions due to altered interest rate assumptions

The net profit/loss that arises as an effect of differences in interest rate assumptions in premium calculations and in immediate life insurance provisions is reported under E8. See also the instructions for E16.

Tax on returns

E19 Tax expense withdrawal, technical provisions

The withdrawal or the explicit charge on the return on capital set out under E15 and potentially E16 that have been done in order to cover the tax on returns that the undertaking must pay is reported here. Please note that both the tax on returns on capital and any tax on returns on premiums is reported here.

E20 Tax on returns

The actual tax on returns that belongs to direct insurance of Swedish risks is reported here. Please note that both the tax on returns on capital and any tax on returns on premiums is reported here.

E22 Other, by class of insurance

If this item is used, an explanation is provided in the comment field E28.

E23 Unattributed amount

An unattributed amount is calculated for each class of insurance in such a way that the total for the partial profit/loss is equivalent to the item E24. This item is reported for classes of insurance that are active.

E24 Partial profit/loss, by class of insurance

The partial profit/loss for each class of insurance is calculated as the sum of

- technical profit/loss in accordance with the profit and loss attribution in the annual report, and
- tax on returns belonging to the item direct insurance of Swedish risks in the annual report, less
- that portion of the item return on capital transferred to the financing business that is attributed to direct insurance of Swedish risks.

E25 Partial profit/loss for group life and occupational group life insurance

The profit/loss for this class of insurance is reported here without a more detailed specification and analysis.

E26 Other profit/loss, net

Other profit/loss is a sum of the following profit/loss items

- technical profit/loss for other classes of insurance not reported above,
- return on capital – that has not been reported under E15–E18,
- other and extraordinary revenue or expenses,
- appropriations,
- corporation tax, and
- tax on returns that has not been reported under E19–E21.

E27 Profit/loss for the year in accordance with the annual report

The data corresponds to profit/loss of the year in the income statement.

Analysis of mortality assumptions

A comparison between the technical provisions' mortality assumptions and the actual outcome is reported here.

This report refers to the cumulative data for each class of insurance, with the exception of group life and occupational group life insurance.

E29, E34, E40 and E45 Capital at risk for the year

Capital at risk for the year refers to the insured persons' average capital at risk during the financial year. Capital at risk for the year is reported with a minus sign when the value is negative.

E30 and E35 Risk premium

Risk premium means the insured persons' risk premiums during the financial year.

E41 and E46 Risk compensation/Inheritance gain

Risk compensation/inheritance gain means the insured persons' risk compensation/inheritance gain during the financial year. This item is reported with a minus sign when the value is negative.

E31, E36, E42 and E47 Capital at risk actual deaths

Released/allocated capital at risk in those cases where the insured person has died is reported here. The capital at risk is reported with a minus sign when the value is negative.

E32, E37, E43 and E48 Adjustment item due to changed assumptions

If a change has been made to a reserve due to changed calculation assumptions, this is reflected in the profit/loss. Those undertakings that have difficulty calculating risk premiums and capital at risk, based on new assumptions, may use this item to correct the profit/loss. This item is reported with a minus sign when the value is negative. If this item is used, an explanation is provided in the comment field E78.

E39 Profit/loss, accidental death mortality

The profit/loss for each class of insurance corresponds to the relevant item E1 under Profit and loss attribution.

E50 Results for life mortality

The profit/loss for each class of insurance corresponds to the relevant item E2 under Profit and loss attribution.

Analysis of morbidity assumptions

A comparison between the technical provisions' morbidity assumptions and the actual outcome is reported here.

This part of the section is filled in for the health insurance that belongs to the life insurance business, excluding that which belongs to group life and occupational group life insurance. These items are reported with a minus sign when the value is negative.

Illness incidence**E51 Risk premium for illness incidence**

The risk premium is calculated on the basis of certain explicit operating expense loadings.

E52 Capital at risk for new claims during the year

New claims means those health insurance policies where disbursement has begun during the year. This also includes calculated provision for cases of illness that are within the qualifying period and that the undertaking has become aware of. Such calculations are based on rules in the actuarial calculation basis.

E53 Change in provision for unknown claims

In those cases where the undertaking does not know of or has not registered cases of illness that are within the qualifying period, these can be included in the provision for unknown claims. The calculations are based on rules in the actuarial calculation basis and are performed without taking into account explicit operating expenses charges.

Morbidity settlement**E55 Estimated provisions released due to settlement**

This calculation quantifies the settlement of provisions for health insurance that would have occurred if the portfolio adhered to the undertaking's settlement assumptions. The calculation is done without taking into account explicit operating expenses charges.

For each case of illness, the calculation is best performed through numerical calculation of the integral:

$$\int_{t1}^{t2} a(x, t) \cdot V(t) dt$$

where x = age at onset of illness,

(t1,t2) = the start and end point (calendar year) of the report expressed as the duration of the period of illness in years,

a(x,t) = the settlement intensity taking into account age at onset of illness and duration,

V(t) = the health insurance provision at time t.

Other methods for approximating this that give a similar result are acceptable.

E56 Actual provisions released due to settlement

The provision that applied at the time of settlement is reported here.

E57 Adjustment item due to changed assumptions

If a change to a reserve has taken place due to changed calculation assumptions, this change is reflected in the profit/loss. Those undertakings that have difficulty performing calculations based on the new assumption may use this item to correct the profit/loss. This item is reported with a minus sign when the value is negative. If this item is used, an explanation is provided in the comment field E78.

E59 Profit/loss morbidity

The profit/loss corresponds to the relevant item E3 under Profit and loss attribution.

Analysis of operating expenses assumptions

A comparison between the technical provisions' operating expenses assumptions and the actual outcome is reported here.

Operating expenses**E60 Estimated operating expenses**

Expected released operating expenses charges are reported here.

Please note that commissions and profit sharing in reinsurance cessions is included not here but under E10. Transfers, surrenders and cancellations are reported separately.

E61 and E62 Actual acquisition costs and Actual administration and claims handling costs

Actual operating expenses are reported here, less expenses for transfers, surrenders and cancellations, which are reported separately.

E63 Provisions to deferred acquisition costs

Only the year's provisions for deferred acquisition costs are reported here.

E65 Reversed fund management fee

Remuneration in the form of "kick-backs" are reported here as this can be considered revenue in the context of operating expenses.

E66 Adjustment item due to changed assumptions

If a change has been made to a reserve due to changed calculation assumptions, this change is reflected in the profit/loss. Those undertakings that have difficulties performing calculations based on the new assumption may use this item to correct the profit/loss. This item is reported with a minus sign when the value is negative. If this item is used, an explanation is provided in the comment field E78.

E67 Profit/loss operating expenses

The profit/loss for each class of insurance corresponds to the relevant item E4 under Profit and loss attribution.

Analysis of assumptions concerning transfers, surrenders and cancellations**E68 Estimated fee for transfers, surrenders and cancellations**

Expected fees for transfers, surrenders and cancellations are reported here.

E69 Actual cost of transfers, surrenders and cancellations

Actual costs of transfers, surrenders and cancellations are reported here.

E70 Expected provision released

Provisions released due to transfers, surrenders and cancellations are reported here.

E71 Actual reduced provision

The undertaking's realised provisions released due to transfers, surrenders and cancellations are reported here.

E72 Adjustment item due to changed assumptions

If a change has been made to a reserve due to changed calculation assumptions, this change is reflected in the profit/loss. Those undertakings that have difficulties performing calculations based on the new assumption may use this item to correct the profit/loss. This item is reported with a minus sign when the value is negative. If this item is used, an explanation is provided in the comment field E78.

E73 Profit/loss transfers, surrenders and cancellations

The profit/loss for each class of insurance corresponds to the relevant item E5 under Profit and loss attribution.

Analysis of assumptions concerning guarantees and options

Examples of guarantees are cases where expenses are realised at the end of the year or at the retirement age for traditional insurance policies, and when expenses are realised at the retirement age due to premium guarantees for, for example, unit-linked insurance policies.

Examples of options are supplementary repayment cover in the event of family incidents and options to take out insurance for new employees without a health check.

E74 Estimated change in provision

The expected change in the provision due to guarantees and options is reported here.

E75 Actual change in provision

The actual change in provision due to guarantees and options is reported here.

E76 Adjustment item due to changed assumptions

If a change to a reserve has taken place due to changed calculation assumptions, this change is reflected in the profit/loss. Those undertakings that have difficulties performing calculations based on the new assumption may use this item to correct the profit/loss. This item refers to the present value of guarantees and options and is reported with a minus sign when the value is negative. If this item is used, an explanation is provided in the comment field E78.

E77 Profit/loss guarantees, options

The profit/loss for each class of insurance corresponds to the relevant item E6 under Profit and loss attribution.

F. Technical provisions – annual

Changes in technical provisions during the year are reported here, broken down into different items. The items are reported before reinsurance. The majority of the items in this section correspond to the value in section E. Actuarial profit and loss attribution – annual, but with the opposite sign. The items they correspond to are listed in Appendix 1. There is no attribution for the insurance class group life insurance and occupational group life insurance in section E. Actuarial profit and loss attribution – annual, which is why relevant data are reported here. The report only refers to those classes that are listed. If the undertaking does not have any class of insurance that is covered by these technical provisions it does not need to fill in this part of the report.

F1 Opening technical provision

This item corresponds to the closing technical provisions for the previous year.

F2 Incoming payments

This is used to report all incoming payments and deposits, for example premiums for unit-linked and deposit insurance policies, traditional insurance policies and risk insurance policies, capital transferred in, dividends and allocated bonuses that are transferred to technical provisions.

F3 Disbursements

This is used to report all disbursements, for example disbursements from unit-linked and deposit insurance policies, traditional insurance policies and risk insurance policies, capital transferred out and conditional or allocated bonuses that reduce technical provisions.

F4 Charges

Fees withdrawn from the insurance policy are reported here. Premium fees and administrative fees for risk insurance policies are also recognised here. Transfers, surrenders and cancellations are reported separately.

F5 Return on capital allocated to technical provisions

Return on capital during the year is reported here. This item is reported with a minus sign when the value is negative. The item encompasses, among other things, changes in the value of unit-linked and deposit insurance policies and calculation of discounted values.

F6 Change in provision due to changed assumptions

This is used to recognise the change in the provision due to a changed discount rate, a change in lifespan assumptions (for example due to observed differences in lifespan for the undertaking's insurance portfolio), a change in the assumptions concerning morbidity settlement and a change in operating expenses assumptions (for example an altered commission model or observed differences in the insurance portfolio).

F7 Change in provision unknown claims

Unknown claims exist for, for example, group life insurance, occupational group life insurance, life insurance and health insurance. For the insurance class group life insurance and occupational group life insurance, the assumptions that have been changed are reported in the comment field.

F8 Revaluation from premium assumptions to provisioning assumptions

This is used to report profit or loss when revaluing future payments, for example claims incurred, operating expenses and premiums, from premium assumptions to provisioning assumptions.

F9 Risk profit/loss

Mortality profit/loss, accidental death profit/loss, morbidity profit/loss are reported here but not items that refer to adjustments for changed assumptions. The risk profit/loss also includes changed provisions due to released reserves.

F10 Profit/loss transfers, surrenders and cancellations

Profit/loss for transfers, surrenders and cancellations is reported here. Cancellations also refers to premium cancellations.

F11 Profit/loss guarantees, options

The change in the provision due to guarantees and options is reported here. Examples of guarantees are guarantees for traditional insurance policies when the cost is realised at the end of the year or at retirement age, and premium guarantees for unit-linked insurance policies when the cost is realised at retirement age. Examples of options are options to supplement with repayment cover in the event of family incidents and options to take out insurance for new employees without health checks.

F12 Tax expense withdrawal

The expenses for tax on returns that have been charged to the insurance policies is reported here.

F13 Change in unearned premiums for risk products

The change in the provision for unearned premiums for risk products that is not yet been charged to expenses is reported here.

F14 Change in conditional bonuses

Changes in the provisions in respect of conditional bonuses for traditional insurance are reported here.

F15 Other changes by class of insurance

If the item is of a substantial size, an explanation is provided in the comment field.

F16 Unattributed amount

If the item is of a substantial size, an explanation is provided in the comment field.

F17 Closing technical provision

This item shall show the closing technical provisions for the year and the different classes that are being reported.

G. Profit and loss attribution bonus calculations – annual

Introduction

This intention is for this section to provide an analysis of the parameters applied at the bonus level (second order level) during the financial year for the business concerned. How forecasts of the retrospective reserves are handled is central. Because the result can vary from year to year, it is necessary to look at several years in order to determine whether the assumptions are reasonable.

It is only the insurance classes “defined contribution traditional life occupational pension insurance” and “individual traditional life insurance” that are reported and where any surpluses or deficits are calculated and broken down for individual policies in the form of a forecast of retrospective reserves V’. This section is filled in for both mutual businesses and those that pay dividends. The classes of insurance for which the undertaking does not have authorisation do not need to be reported.

G1 Breakdown into sub-portfolios

In those cases where undertakings apply different rules and conditions for handling, for example, consolidation of investments (in light of, e.g., different guaranteed interest rates) or other parts of the business (for example different accidental death assumptions) that affect the profit/loss and surpluses, the report is broken down into sub-portfolios A, B, C and D.

Mutual business where certain portfolios are entitled to conditional bonuses (Cbon) is reported specifically in the column marked with sub-portfolio D. For undertakings that pay dividends, there is thus the opportunity to break down into four sub-portfolios, while only three sub-portfolios with allocated bonuses, as well as any sub-portfolio with allocated bonuses, can be reported for mutual businesses. An appropriate consolidation may be made to the extent that there are more than four sub-portfolios in these respects. If the conditions for breaking down into sub-portfolios within a class of insurance are not in place, only sub-portfolio A is reported. The sub-portfolios are report in descending order with regard to the size of the retrospective reserve V’.

The undertaking may decide on an appropriate way to delimit the sub-portfolios but must provide a brief explanation in comment field G48 of how the delimitation has been done and of what distinguishes the different portfolios in row G1. The chosen delimitation is maintained in the report for several years ahead.

Other information about reporting

The analyses for technical surrender values and conditional bonuses are done at the same time for both businesses that pay dividends and mutual businesses.

Please note that this section does not have any direct link to formal and public accounting, unlike other reporting in this template, including the report in accordance with section E. Actuarial profit and loss attribution – annual, even though some actual values can be obtained from this section (more information below).

In this section, the assumptions applied when forecasting the retrospective reserves for long-term insurance business are balanced against the undertaking's actual outcome for return on capital, tax on returns, accidental death mortality, life mortality and operating expenses. Differences are then calculated. A positive difference means the undertaking (for various reasons) has compensated for, or covered, the outcome more than was required, while a negative difference means V' has not been corrected sufficiently. Because the section focuses on the changes to the retrospective reserve V', this means that the signs on the values are inverse compared with section E. Actuarial profit and loss attribution – annual. The basic premise of the reporting is the insured persons' perspective, not that of the reporting undertaking.

These comparisons refer only to direct insurance of Swedish risks within the specified classes of insurance.

Each negative value the undertaking reports in the section is stated with a minus sign. No sign is used when reporting positive values.

All divergences from the instructions in this section shall be explained in the comment field.

Where it is difficult to produce accurate data, it may be sufficient to perform average value calculations during the year in an appropriate way. Other types of estimate may sometimes be necessary.

Differences: Comparisons between impact on V' (second order level) and actual values

Data that has affected V' is reported under the items G2–G34 and calculated differences refer to all impact during the year, even for those insurance policies that have been created or have expired during the year.

Return on capital

In this report, the actual return on capital has a negative value, while the change in V' has a positive value. Even when there is a negative actual return on capital and a negative change in V', this is taken into account when the value is reported.

G2 Return on capital, net

This item includes unrealised profit or loss on investment assets and increases and decreases in the value of investment assets for which the life insurance policyholder bears the investment risk. This item is reported less operating expenses in respect of asset management and property management.

Return on capital that belongs to the owners is excluded if the undertaking pays dividends. Interest on the return is also excluded.

G3 Return on capital added to V'

The item refers to gross return, i.e. return on capital before deductions for tax on returns and operating expenses fees, and is reported as a positive value, provided the return is positive. If an undertaking that pays dividends is forced by the rules of the insurance terms and conditions to add its own funds to V' due to a low actual return on capital, such values are included in the reported amount as a positive value.

G4 Difference return on capital

For an undertaking that pays dividends, this item is normally the amount (reported with a minus sign) to which the undertaking is entitled to under the rules in the insurance terms and conditions on sharing of returns, provided such sharing is possible, but taking into account that which has been said under item G3.

Tax on returns

The actual amount of tax on returns is reported here as a positive value, while the charge on V' for tax on returns is reported as a negative value.

G5 Deduction for tax on returns on V'

The amount is reported as a negative value

G6 Tax on returns, paid-in

Only the tax on returns that belongs to direct insurance of Swedish risks is reported here. Tax on returns in respect of assets that belong to the owners of an undertaking that pays dividends are excluded. The amount is reported as a positive value.

G7 Difference tax on returns

For an undertaking that pays dividends, this difference is normally the tax that is attributed to the assets corresponding to the share of returns to which the undertaking is entitled under the insurance terms and conditions.

Accidental death mortality

The actual withdrawals from V' for a risk premium that is a negative value is reported here, while capital at risk added to the V' value is reported as a positive value.

G8 and G12 Risk premium on V'

The amount is reported as a negative value. Pure risk insurance without surrender value is excluded from this account.

G9 and G13 Capital at risk actual deaths (second order level)

The amount is reported as a positive value. Pure risk insurance without surrender value is excluded from this account.

G10 and G14 Profit when there are no beneficiaries in the event of death

A quantification of the profit that arises on insurance policies (or parts of policies) is reported here as a positive value or as zero in the technical capital at risk, where in the event of deaths during the year, there have proved to be no beneficiaries and that disbursement cannot therefore take place. The capital at risk is reported as a negative value.

Life mortality

The actual inheritance gains on V' are reported here as a positive value, while the capital at risk that is released from the V' values is reported as a negative value.

G17 and G20 Risk compensation/inheritance gain on V'

The amount is reported as a positive value.

G18 and G21 Capital at risk actual deaths (second order level)

The amount is reported as a negative value.

Operating expenses

The actual fees withdrawn from V' are reported here as a negative value, while the actual operation expenses in each business are normally reported as a positive value. Provisions to deferred acquisition costs are reported as a negative value. The data are taken from section E. Actuarial profit and loss attribution – annual, but are reported here with the opposite sign.

G26–G27 Actual acquisition costs and actual administration and claims handling expenses

The actual operating expenses as per the annual report are reported here. The item is reported as a positive value.

G28 Provisions to deferred acquisition costs

Only the year's provisions for deferred acquisition costs are reported here. The item is reported as a negative value.

G30 Reversed fund management fee

Remuneration in the form of “kick-backs” are reported here as this can be considered revenue for the undertaking in the context of operating expenses. The item is reported as a negative value.

G31 Difference operating expenses

This is used to compare the fees charged with the actual net operating expenses the undertaking has had. A positive difference means that the fees charged do not cover the actual operating expenses.

Some other data**G32 One-off allocation or reallocation**

This is used to report the amount that has momentarily changed V' positively or negatively during the year depending on the economic outcome of the business and which is based on a specific decision by the undertaking on the basis of policy documents in respect of the undertaking's collective consolidation.

G33 and G34 Changes in value during the year

The change during the year in the deficit for technical surrender values (TSV) and disbursement reserves (VP) are reported here. TSV refers to technical surrender values and VP to disbursement reserves for valid periodic amounts, including supplementary amounts due to bonuses.

An increase in the deficit is reported as a positive value, while a reduction is reported as a negative value. If there is no deficit, the value is reported as zero.

Consolidation of deficits, technical surrender values, disbursement reserves and retrospective reserves

Breakdown of insurance portfolios is done for portfolios that are subject to a deferment period or subject to periodic disbursement. An insurance policy for which disbursements begin at the end of the year is normally included in the group “subject to deferment period”.

G35, G38 and G39 Closing deficit in V' for TSV and VP

Amounts subject to a deferment period or payment period are specified here. The higher of the two specified variables (max. functions) indicates a positive value for a deficit, otherwise the value is given as zero.

G36 and G37 Closing TSV and closing V'

A sum total of the portfolio's technical surrender values and retrospective reserves subject to a deferment period at the end of the year is reported here.

G40-G42 Closing TSV, closing VP and closing V'

This is used to report a sum of the portfolio's technical surrender values, i.e. disbursement reserves based on applicable disbursed amounts, including supplementary amounts due to bonuses, plus retrospective reserves at the end of the year.

G43 and G44 Closing TSV and V'

The final sum of TSV and V' subject to both a deferment period and disbursement period is reported here.

Collective consolidation – business run mutually

Collective consolidation for all mutual business is reported here, including that which contains amounts called “collective but not yet individually allocated bonuses” for specified insurance classes. Please note that mutual business with conditional bonuses is also reported separately (as Sub-portfolio D).

When reporting this, guidance on collective consolidation published on Finansinspektionen's website (www.fi.se) should be applied. This guidance specifies methods for how collective consolidation should be calculated. Divergences from specified methods is explained in the comment field.

H. Solvency data – annual

The EUR exchange rate for translation to SEK is set out in Finansinspektionen's regulations (FFFS 2015:22) regarding the EUR rate in the area of insurance.

Own funds

References within parentheses are made to Appendix 1 Layout of the balance sheet to Finansinspektionen's regulations and general guidelines regarding annual accounts at insurance undertakings and institutions for occupational retirement provision.

Items that do not require approval

H1 Paid-in share capital, initial fund or operating capital

This item only refers to paid-in share capital or initial fund that is included in the item share capital or initial fund (AA [I]) or fully paid-in operating capital that is included in the item operating capital (AA [I] [a]).

Upon application, Finansinspektionen is able to allow half of as yet unpaid share capital or initial fund to also be included in own funds if the conditions are met. More information is provided under item H16.

H2 Share premium reserve

This item refers to the share premium reserve (AA [II]).

H3 Consolidation reserve

This item refers to the consolidation reserve (AA [IV]) in occupational pension insurance undertakings that are not permitted to issue dividends.

H4 Profit/loss brought forward

This item refers to profit/loss brought forward (AA [VI]).

H5 Profit/loss for the year

This item refers to profit/loss for the year (AA [VII]).

H6 Other equity, including other reserves

The item encompasses

- paid-in non-member contributions (A [I] [b]),
- revaluation reserve (A [III]),
- statutory reserve (AA [V] [1]),
- equity method reserve (AA [V] [2]),
- fair value reserve (AA [V] [3]),
- reserve for development expenditure (A [V] [4]),
- other reserves (AA [V] [5]), and
- equity-linked and dividend-linked participating debentures (AA [V] [a]).

Upon application, Finansinspektionen is able to allow equity-linked or dividend-linked participating debentures that are classified as liabilities to also be included in own funds if the conditions set out in Chapter 6, sections 19–22 of Finansinspektionen's regulations and general guidelines (FFFS 2019:21) regarding institutions for occupational retirement provision are met. More information is provided under item H16.

H7 Untaxed reserves

This item refers to untaxed reserves (BB).

Deductions**H9 Intangible assets**

This item refers to those deductions for intangible assets (B) that are governed by Chapter 7, section 4 of the Institutions for Occupational Retirement Provision Act.

H10 Dividends

This item refers to deductions for those dividends that are predictable by institutions for occupational retirement provision that are governed by Chapter 7, section 4 of the Institutions for Occupational Retirement Provision Act.

H11 Other deductions

This item refers to those deductions for the book value of shares or of contributions in certain undertakings and deductions for deferred acquisition costs that are governed by Chapter 7, section 4 of the Institutions for Occupational Retirement Provision Act. The item also refers to those deductions for a difference in the valuation of technical provisions that are governed by Chapter 7, section 7 of the Institutions for Occupational Retirement Provision Act.

H12 Of which difference in valuation of technical provisions

A difference in the valuation of technical provisions that are governed by Chapter 7, section 7 of the Institutions for Occupational Retirement Provision Act is reported separately in this item.

Items that require approval

In accordance with Chapter 7, section 3 of the Institutions for Occupational Retirement Provision Act, Finansinspektionen may allow items other than those specified in Chapter 7, section 2 to be included in an institution for occupational retirement provision's own funds. The items that may be approved are subordinated loans, openly reported revaluation surpluses (net) on assets, half of unpaid share capital or initial fund, Zillmerising adjustment, and securities without fixed maturities and other instruments.

Institutions for occupational retirement provision must apply in order to be permitted to include these items in accordance with Chapter 6, sections 5–7 of Finansinspektionen's regulations and general guidelines regarding institutions for occupational retirement provision.

H14 Subordinated loans approved by Finansinspektionen

Upon application, Finansinspektionen may allow an institution for occupational retirement provision to include subordinated loans in own funds, but this is conditional on the loans being associated with certain conditions set out in Chapter 6, section 8 of Finansinspektionen's regulations and general guidelines regarding institutions for occupational retirement provision. The regulations state that the available solvency margin may include both subordinated loans with no fixed term (so-called perpetual subordinated loans) and certain subordinated loans with a fixed term.

A subordinated loan may amount to a maximum of 50 per cent of the own funds or minimum capital requirement, whichever is lower, but not more than 25 per cent in the case of a subordinated loan with a fixed maturity.

H15 Openly reported revaluation surpluses (net) on assets that are approved by Finansinspektionen

Upon application, Finansinspektionen may allow an institution for occupational retirement provision to include revaluation surpluses (net) on assets in own funds provided the conditions set out in Chapter 6, section 23 of Finansinspektionen's regulations and general guidelines regarding institutions for occupational retirement provision are met.

The net of the surplus and deficit values in assets should be included in this item, where applicable. In order to be taken into account, these revaluation surpluses must appear in the supplementary disclosures or statutory administration report in the annual report. The term 'exceptional nature' means that the surplus value is of a temporary nature, is very uncommon and diverges markedly from that which is normal in the undertaking or the market.

H16 Half of unpaid share capital or initial fund that is approved by Finansinspektionen

Upon application, Finansinspektionen may allow an institution for occupational retirement provision to include half of unpaid share capital or initial fund in own funds if the conditions set out in Chapter 6, section 24 of Finansinspektionen's regulations and general guidelines regarding institutions for occupational retirement provision are met.

According to Finansinspektionen's regulations and general guidelines regarding annual accounts at insurance undertakings and institutions for occupational retirement provision, additional contributions to the initial fund that are made while the business is operating, as well as additional share capital as a result of a new share issue, are recognised on the liabilities side of the balance sheet under the item share capital or initial fund (AA [I]) as if they were entirely paid in. Changes to incomplete incoming payments shall be recognised as an item (subscribed capital unpaid [A]) on the asset side of the balance sheet. Following Finansinspektionen's approval, half of the amount under this item may be included in own funds if the paid-in part amounts to at least 25 per cent of unpaid share capital or initial fund in accordance with Chapter 6, section 24 of Finansinspektionen's regulations and general guidelines regarding institutions for occupational retirement provision.

For an *occupational pension company*, unpaid share capital can only occur in the event of a new share issue.

For a *mutual occupational pension company*, unpaid initial fund can only occur in the event of additional contributions to the initial fund while the business is operating.

For *occupational pension associations*, operating capital may not be injected while the business is operating, which means that unpaid operating capital is not permitted in occupational pension associations.

This item may constitute a maximum of 50 per cent of the lower of own funds and minimum capital requirement.

H17 Other items approved by Finansinspektionen

Finansinspektionen may allow other items to also be included in own funds. The items that may be approved by Finansinspektionen are Zillmerising adjustment, and securities without fixed maturities and other instruments.

Zillmerising adjustment

Following an approved application, Finansinspektionen can allow Zillmerising adjustment to be included. The conditions are set out in Chapter 6, section 25 of Finansinspektionen's regulations and general guidelines regarding institutions for occupational retirement provision.

Securities without fixed maturities and other instruments

Upon application, Finansinspektionen may allow an institution for occupational retirement provision to include securities without fixed maturities and other instruments in own funds, provided that these securities and other instruments are associated with certain conditions set out in Chapter 6, section 19 of Finansinspektionen's regulations and general guidelines regarding institutions for occupational retirement provision.

These securities and other instruments may constitute a maximum of 50 per cent of the lower of own funds and minimum capital requirement for the total amount of subordinated loans in accordance with H14.

The item can refer to non-member contributions that are not paid in and dividend-linked and equity-linked participating debentures that have been classified as liabilities.

Calculation of the minimum capital requirement

When calculating the minimum capital requirement, reinsurance cessions are taken into account to a certain extent by calculating a retention ratio. The ratio shall reflect the effect of the reinsurance and be calculated separately for each group.

Insurance classes Ia, II and IV, excluding conditional bonuses but including life annuities or disability annuities that stem from supplementary insurance to life insurance

The insurance classes for occupational pension are set out in Chapter 2, section 11 of the Institutions for Occupational Retirement Provision Act.

Please note, especially for insurance classes Ia, II and IV, that life annuities or disability annuities that stem from supplementary insurance to life insurance (for example waiver of premium insurance) are included in insurance classes Ia, and II (but not in insurance class Ib) according to the breakdown on the template.

Provision index

H19 Technical provisions (gross) for direct insurance

This refers to technical provisions, gross, i.e. without deductions for reinsurers' share, for insurance policies or risks that can be attributed to classes Ia, IIa, IIb and IV (covers both individual insurance and group insurance).

H19 shall also include provisions for

- interest deriving from waiver of premium insurance (and other supplementary insurance),
- non-life life annuities that have been taken over by the undertaking, and
- disability annuities that have been taken over the undertaking.

Capital at risk index

Positive capital at risk (gross) for death components broken down by the remaining term of the insurance policy (t)

Positive capital at risk here means the difference between the capital value of amounts committed and due in the event of death and technical provisions made for the insurance when the difference is positive. *Remaining term of the insurance policy* means the period for which the capital at risk is positive – seen from the balance sheet date in the preceding financial year.

Accidental death insurance policies with positive capital at risk are divided into three groups:

Group 1: insurance where the remaining period for which the capital at risk will be positive is more than five years.

Group 2: insurance where the remaining period for which the capital at risk will be positive is more than three years but no more than five years.

Group 3: insurance where the remaining period for which the capital at risk will be positive is no more than three years.

H25 = the sum of positive capital at risk for insurance policies that belong to Group 1.

H26 = the sum of positive capital at risk for insurance policies that belong to Group 2.
H27 = the sum of positive capital at risk for insurance policies that belong to Group 3.

An undertaking with a low premium volume does not need to break down its capital at risk into three groups and may instead report the total capital at risk in H25. The undertakings decide themselves what constitutes a low premium volume. Even when it is difficult to determine for how long the capital at risk for an insurance policy will be positive, the policy may be included in Group 1.

Insurance class Ib: Supplementary insurance (example waiver of premium insurance) excluding life annuities or disability annuities that stem from supplementary insurance to occupational pension insurance

Insurance that cannot naturally be attributed to any other group, for example waiver of premium insurance and early payouts in group life insurance, is reported here.

The minimum capital requirement is determined through the undertaking first calculating the higher of the premium basis and claims basis. A comparison is then made with the minimum capital requirement for the previous year. If the minimum capital requirement for the previous year is higher than that calculated for the current year, an adjustment shall be performed in accordance with the instructions for Comparison with the previous year.

Premium basis

H36 Written premiums before ceded reinsurance (gross) for direct insurance

Written premiums shall not include premiums as a result of the reporting undertaking having taken over life annuities or disability annuities that come from a supplementary insurance policy. This is because these annuities are considered life insurance and thus belong to Group I.

H37 Cancelled premiums

An adjustment is made here if H51 is being reported with no deduction for cancelled premiums. However, this item can be set at zero if its size is of minor importance and it is difficult and costly to obtain information about cancelled premiums.

H39 Gross value of the earned premiums

A comparison shall be made between a value for premiums not allocated to periods and a value for premiums allocated to periods, i.e. between the total written premiums and the gross value of the earned premiums. The gross value of the earned premiums has no equivalent in the income statement of a life insurance business but can normally be approximated using total written premiums. Earned premiums should only be determined in more detail if there are larger lump-sum premiums.

H41 and H42

The total premium income or the gross value of the earned premiums, whichever is the higher, is stated on the template. The part that is less than or equal to the SEK equivalent of EUR 50 million is multiplied by 0.18 and is reported in H41.

When the total premium income or the gross value of the earned premiums, whichever is the higher, exceeds the SEK equivalent of EUR 50 million, the surplus amount is multiplied by 0.16 and reported in H42.

The EUR exchange rate used in the conversion to SEK is stated in Finansinspektionen's regulations regarding the EUR rate in the area of insurance.

H44 Claims incurred after ceded reinsurance (o. o. a.) for the three preceding financial years

Specify claims incurred (after ceded reinsurance) for the three preceding financial years. The data referred to is thus the part that does not fall to the undertaking's reinsurers.

H45 Claims incurred before ceded reinsurance (gross) for the three preceding financial years

Calculate claims incurred (before ceded reinsurance) for the three preceding financial years for all direct business, i.e. the same data as in H44 but without any deductions for reinsurers' share.

H46 Ratio H44/H45. If H45 is zero (0), the ratio is set to 1.

H47 If H46 is larger than 0.50, this ratio is entered in H47, otherwise 0.50 is entered.

H48 Adjusted premium basis

Is calculated by multiplying the values in H43 and H47.

Claims basis

The data in H49–H52 aims to produce the basis on which to calculate the average value of claims incurred (gross) for all direct and indirect non-life insurance during the reference period. Using moving averages rather than claims incurred for individual years gives the requisite solvency margin more stability.

The period (reference period) to which the average refers is three years.

Please note that, in principle, H54 can be calculated through the undertaking obtaining data on claims incurred from each of the past three years' income statements. The data requested in H54 is obtained by adding the three figures and then dividing by three. However, this method does not work when a portfolio transfer that shall be entered directly on to the balance sheet accounts has taken place during the reference period. This is because the closing provisions for outstanding claims for one year is not exactly the same size as the opening provision for the following year. This method may not be used by an institution for occupational retirement provision that has completed a portfolio transfer.

H49 Claims paid in respect of direct insurance during the reference period

Enter claims paid before ceded reinsurance (gross) for direct business over the course of the last three financial years.

H50 Provision for outstanding claims in respect of direct insurance at the end of the reference period

Enter the provision for outstanding claims (item DD [3] on the liabilities side of the balance sheet) at the end of the last financial year.

H51 Recovered amounts

Only enter any realised recovered amounts that have not already been taken into account when calculating H49.

H52 Provision for outstanding claims in respect of direct insurance at the start of the reference period

Enter opening provisions for outstanding claims for the first year of the reference period. The provision for outstanding claims shall, where appropriate, include a provision for portfolios that were transferred to the undertaking at the start of the reference period.

H54 Total claims incurred divided by the number of years in the reference period

The result of the calculation is the average value (per year) of claims incurred during the reference period (which is three years).

H55 and H56

Total claims incurred divided by the number of years in the reference period H54 forms the basis for the calculation of items H55 and H56.

The part which is equal to or below the SEK equivalent of EUR 35 million is multiplied by 0.26 and reported in H55.

When the basis is greater than the SEK equivalent of EUR 35 million, the excess amount is multiplied by 0.23 and reported in H56.

The EUR exchange rate used in the conversion to SEK is stated in Finansinspektionen's regulations regarding the EUR rate in the area of insurance.

H58 The value is equal to H44.

H59 The value is equal to H45.

H60 The value is equal to H46.

H61 If H60 is larger than 0.50, this ratio is entered in H61, otherwise 0.50 is entered.

H62 Adjusted claims basis

Is calculated by multiplying the values in H57 and H61.

H63–H70 Comparison with the previous year's minimum capital requirement

A comparison is conducted of the minimum capital requirement calculated for the year, i.e. the higher of the adjusted premium basis and adjusted claims basis, and the previous year's minimum capital requirement.

If minimum capital requirement calculated for the year is higher than the previous year's minimum capital requirement, this is entered in H67 and is reported as profit/loss for insurance class Ib in the summary under H92.

If the solvency margin calculated for the year is lower than the previous year's solvency margin, the solvency margin for the year is determined by multiplying the previous year's solvency margin by the ratio between closing and opening provisions for the undertaking's outstanding claims on own account. This amount is entered as the result for insurance class Ib in the summary under H92.

Insurance class III (unit-linked insurance) and conditional bonuses in insurances classes I and II

Provision index

Provision index is based on technical provisions in respect of direct insurance for each of the following two types of commitment:

H72 Commitments involving financial or actuarial risk for the undertaking (for example when the undertaking has promised a minimum return on the insurance policies).

H73 Commitments involving no financial or actuarial risk for the undertaking, but where the withdrawal of operating expenses is fixed for a period of more than five years in the future (from the balance sheet date of the previous financial year).

Operating expenses index

The operating expenses index is based on net operating expenses that are attributable to contracts during the previous financial year which are not associated with any investment risk for the undertaking and where the withdrawal of operating expenses is fixed for a maximum of five years in the future.

Net operating expenses means net administration costs in accordance with section 11 of Appendix 4 to Finansinspektionen's regulations and general guidelines regarding annual accounts at insurance undertakings and institutions for occupational retirement provision.

Capital at risk index

The capital at risk index is based on the positive capital at risk for death components. *Positive capital at risk* here means the difference between the capital value of committed and paid out amounts in the event of death and technical provisions made for the insurance, when the difference is not negative. *Remaining term of the insurance policy* means the period for which the capital at risk is positive – seen from the balance sheet date in the preceding financial year.

Summary minimum capital requirement

All data in the summary is taken from previously calculated data, with the exception of the guarantee amount, which is set out in Chapter 8, section 13 of the Institutions for Occupational Retirement Provision Act. The guarantee amount for an institution for occupational retirement provision is 790 price base amounts in accordance with the Social Insurance Code.

If the institution for occupational retirement provision, following a decision by Finansinspektionen, has been given a reduced guarantee amount, the lower guarantee amount is entered under H99.

Risk-based capital requirement

Descriptions of how the various capital requirements in the risk-based capital requirement are calculated are provided in Chapter 7, sections 1–6 of the Institutions for Occupational Retirement Provision Act and Chapter 7 of Finansinspektionen's

regulations and general guidelines regarding institutions for occupational retirement provision.

The various capital requirements for the risks: market risk, equity risk, insurance risk and additional risk are worked out using adjusted aggregations with correlation matrices. The various correlation matrices are provided in Chapter 7, sections 9, 15, 32 and 38 of Finansinspektionen's regulations and general guidelines regarding institutions for occupational retirement provision.

Market risk

H103–H119 Interest rate risk – capital requirement

Assets with interest rate risk are reported here. A calculation is performed in the event of both absolute change (K1) and relative change (K2). Use the table in Chapter 7, section 14 of Finansinspektionen's regulations and general guidelines regarding institutions for occupational retirement provision for the calculation. The largest reduction when comparing these two changes is then entered in K3. If there is no negative reduction, the value is set at '0'. A calculation shall take place of both top-down stress and bottom-up stress and the largest reduction in H112 or H118 is entered in H119, but with a positive value, i.e. the opposite sign.

H120–H139 Equity risk – capital requirement

This is used to report holdings of shares and participations that are included as equity risk in accordance with Chapter 7, sections 15–17 of Finansinspektionen's regulations and general guidelines regarding institutions for occupational retirement provision. Derivatives are reported as financial derivatives and shall be reported separately as their own item under each type of asset. Participations that are not possible to look through shall be classified as type C assets.

Assets refers also to shares and participations in subsidiaries as well as shares and participations in other group companies and associated companies. These are broken down by their respective market.

Individual infrastructure investments are reported under section J. Infrastructure investments – annual.

H144–H151 Spread risk – capital requirement

This is where the undertaking shall report its exposures in interest-bearing assets broken down by different credit quality steps and different duration bands.

H152–H162 Foreign exchange risk – capital requirement

The largest currencies to which the undertaking has currency exposure shall be reported here. The four largest currencies that are not EUR, GBP, USD, DKK or NOK are entered in the empty cells under K1. All other foreign currencies that are not included as individual currencies are reported aggregate under item H162 Other currencies.

Insurance risk

H167–H169 Mortality risk – capital requirement

The undertaking reports here technical provisions before and after stress.

H170–H172 Longevity risk – capital requirement

The undertaking reports here technical provisions before and after stress.

H173 Life risk – capital requirement

The undertaking reports here the largest capital requirement that has emerged from mortality risk and longevity risk.

H174–H178 Morbidity risk – capital requirement

The undertaking reports here technical provisions before and after stress when illness incidence increases. Use the table in Chapter 7, section 36 of Finansinspektionen's regulations and general guidelines regarding institutions for occupational retirement provision for the calculation.

H179–H183 Additional risk – capital requirement

The undertaking shall report here a volume measure for both premiums and technical provisions, respectively, and healthcare cost and duration for calculation of capital requirements for additional risk. When calculating H179–H183, the abbreviations RCR_{Ip} , RCR_{El} and RCR_{Hc} stand for the values that shall be used when calculating the capital requirement. These are set out in Chapter 7, sections 37–41 of Finansinspektionen's regulations and general guidelines regarding institutions for occupational retirement provision.

H184–H185 Lapse risk – capital requirement

When calculating H184–H185, the abbreviations PC_T and PC_U stand for the values that shall be used in the calculation. These are set out in Chapter 7, section 42 of Finansinspektionen's regulations and general guidelines regarding institutions for occupational retirement provision.

H186–H188 Expense risk – capital requirement

When calculating H186–H188, the abbreviations $Provex_T$ and $Expense_U$ stand for the values that shall be used in the calculation. These are set out in Chapter 7, section 43 of Finansinspektionen's regulations and general guidelines regarding institutions for occupational retirement provision.

H192 Operational risk

The calculation of the capital requirement for operational risk shall be performed in accordance with Chapter 7, section 44 of Finansinspektionen's regulations and general guidelines regarding institutions for occupational retirement provision.

H193–H194 Adjustment amounts

These values shall be entered as positive amounts. The values will then be deduced when calculating the risk-based capital requirement.

Other specifications

H196–H200 Specification of technical provisions

In this table, the undertaking shall break down the technical provisions into the various businesses it has. The technical provisions shall also report the value of the two different calculations there are. TPR_{Red} refers to the calculation of technical provisions that the undertaking has pursuant to the Annual Accounts at Insurance Undertakings Act (1995:1560). TPR_{Ch5} refers to the calculation of technical provisions that the undertaking has pursuant to Chapter 5 of the Institutions for Occupational Retirement Provision Act. The purpose of this specification is to obtain information about the size of the difference between the different calculations and about different parts of the business, as well as to obtain information about deductions under H12. The items are filled in without +/- signs.

H201–H204 Specification of assets, liabilities and provisions conditional bonuses (Cbon) that are not included in the risk-based capital requirement

When calculating capital requirements for market risk, an institution for occupational retirement provision that conducts unit-linked and deposit insurance business shall exclude the assets, liabilities and technical provisions that correspond to commitments for which the policyholders bear the risk. These shall be specified under H201–H204 Specification of assets, liabilities and technical provisions and conditional bonuses (Cbon) that have not been subjected to stress tests when calculating the risk-based capital requirement.

H205–H207 Summary own funds and capital requirements

Own funds (after deductions), the minimum capital requirement and the risk-based capital requirement are summarised here. The data are obtained from previous items in this section.

I. Forecasts of future cash flows, annual

The purpose of this section is to allow institutions for occupational retirement provision to follow-up future cash flows and obtain an impression of how in- and out-flows are projected in the calculation of technical provisions.

When performing calculations, the fact that the rules in the Institutions for Occupational Retirement Provision Act are being applied shall be taken into account both when classifying and measuring technical provisions and when assessing what is an insurance contract.

Only data concerning technical provisions are included in this section. The cash flows are reported gross before reinsurance and undiscounted.

Undiscounted expected cash flows are reported for each year from year 1–50 and aggregate for all years after year 50.

All cash flows expressed in different currencies are taken into account and are translated into the reporting currency at the exchange rate on the reporting date.

Technical provisions that are being measured for investment assets for which policyholders, insured persons or other beneficiaries bear the investment risk do not need to be reported in the forecast of future cash flows.

Future benefits

These cash flows are those that derive from future benefits in respect of the insurance class.

Future expenses and other outgoing cash flows

These cash flows are those that refer to expenses that will arise in order to fulfil insurance and reinsurance obligations, and other cash flow items such as tax payments that are imposed or are expected to be imposed on insured persons or are required in order to settle insurance obligations in respect of the insurance class.

Future premiums

These cash flows are those that derive from future premiums and all additional cash flows that derive from the premiums in respect of the insurance class.

Other cash inflows

These cash flows are those that are not included in future premiums and do not include returns from investments in respect of the insurance class.

Total amount that can be reclaimed from reinsurance (after adjustment for expected losses)

This item refers to future undiscounted cash flows for amounts that can be reclaimed from a reinsurance undertaking or special purpose vehicle, including reinsurance cessions within the group, and includes premiums for reinsurance.

J. Infrastructure investments – annual

The purpose of this section is to allow follow-up of the undertaking's various infrastructure investments and to see which are classified as qualifying and non-qualifying.

Infrastructure investments are defined as investments in or loans to public services such as toll roads, bridges, tunnels, ports and airports, oil and gas distribution, electricity distribution and social infrastructure such as facilities for healthcare and education.

Those undertakings that do not have any infrastructure investments do not need to fill in this part.

Each infrastructure investment that undertaking has is reported on a separate row.

Title of the item (K1)

The official name of this investment or the name the undertaking uses for this investment is reported here.

Asset ID code and Asset ID code type (K2)

For the item Asset ID code, use:

– ISIN code in accordance with ISO 6166, if there is one.

If there is no ISIN code, use:

– Other recognised codes (e.g. CUSIP, Bloomberg Ticker, Reuters RIC).

– Code allocated by the undertaking, when the aforementioned options are not available.

The code must be unique and remain unchanged over time.

For the item 'Asset ID code type', use one of the following options:

ISIN – ISIN code in accordance with ISO 6166.

CUSIP – CUSIP number (CUSIP number allocated by the Committee on Uniform Securities Identification Procedures Service Bureau to undertakings in the US and Canada).

SEDOL – SEDOL number (Stock Exchange Daily Official List, London Stock Exchange).

WKN – WKN (Wertpapier Kenn-Nummer, alphanumeric German identification number).

BT – Bloomberg Ticker (Bloomberg letter code for identification of an undertaking's securities).

BBGID – BBGID (Bloomberg global ID).

RRIC – Reuters RIC (Reuters instrument code).

FIGI – FIGI (Financial Instrument Global Identifier).

9 – Another code from members of the Association of National Numbering Agencies.

99 – Code allocated by the institution for occupational retirement provision.

Example of how this code is entered for ISIN:

ISIN/SE0000111111

Complementary identification code (CIC) (K3)

For the item Complementary identification code (CIC), classify assets in accordance with Annex V to Commission Implementing Regulation (EU) 2015/2450 of 2 December 2015 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.

When classifying an asset using the table, undertakings shall take into account the most representative risks to which the assets is exposed.

Example of CIC code for an infrastructure fund from the United Kingdom: GB48

Classification of infrastructure investment (K4)

This is used to specify the classification that an infrastructure investment has been given, i.e. whether it is considered qualifying or non-qualifying. A description of the criteria that shall be fulfilled in order for an investment in an infrastructure entity to be classified as qualifying is set out in Chapter 7, section 28 of Finansinspektionen's regulations and general guidelines regarding institutions for occupational retirement provision.

One of the following options is specified for each infrastructure investment:

- Q (Qualifying)
- NQ (Non-qualifying)

Valuation method (K5)

How the infrastructure investment is valued is specified here.

One of the following options is specified for each infrastructure investment:

- Listed market price on active markets for the same asset.
- Listed market price on active markets for similar assets.
- Other valuation method.

Market value of the asset (K6)

The total amount for the asset is stated here.

K. Cross-border business – annual

The purpose of this section is to all follow-up of Swedish institution for occupational retirement provision's cross-border business, i.e. a Swedish insurer that issues insurance policies within the EEA, broken down by EEA country and insurance class. Those undertakings that do not have any cross-border business do not need to fill in this part.

Appendix 3

STATISTICAL DATA INSTITUTIONS FOR OCCUPATIONAL RETIREMENT PROVISION

Content of the submission - quarterly (PF.01.01.25)

		C0010
Template code - Template name		
PF.01.02 - Basic information - general	R0010	
PF.02.01 - Balance sheet	R0020	
PF.06.02 - List of assets	R0050	

STATISTICAL DATA INSTITUTIONS FOR OCCUPATIONAL RETIREMENT PROVISION

Content of the submission - annual (PF.01.01.24)

Template code - Template name		C0010
PF.01.02 - Basic information - general	R0010	
PF.02.01 - Balance sheet	R0020	
PF.04.03 - Cross-border	R0030	
PF.05.03 - Expenses	R0040	
PF.06.02 - List of assets	R0050	
PF.06.03 - Collective investment undertakings - look-through approach	R0060	
PF.09.02 - Investment income	R0070	
PF.29.05 - Change in technical provisions	R0080	
PF.50.01 - Information about insured persons	R0090	
PF.51.01 - Premiums, claims paid and transfers	R0100	

ATISTICAL DATA INSTITUTIONS FOR OCCUPATIONAL RETIREMENT PROVISION

A. Basic information - general (PF.01.02.25) - quarterly

		C0010
Country of authorisation	R0010	
Reporting submission date	R0020	
Reference date of the report	R0030	
Financial year end	R0040	
Reporting currency	R0050	
Initial submission or re-submission	R0060	
Name of the institution for occupational retirement provision	R0070	
Identification code for the institution for occupational retirement pro	R0080	
Category of institution for occupational retirement provision	R0090	
Type of institution for occupational retirement provision	R0100	
Type of sponsoring arrangement	R0110	
Number of pension schemes	R0120	
Number of sponsoring undertakings	R0130	

STATISTICAL DATA INSTITUTIONS FOR OCCUPATIONAL RETIREMENT PROVISION

B. Basic information - general (PF.01.02.24) - annual

		C0010
Country of authorisation	R0010	
Reporting submission date	R0020	
Reference date of the report	R0030	
Financial year end	R0040	
Reporting currency	R0050	
Initial submission or re-submission	R0060	
Name of the institution for occupational retirement provision	R0070	
Identification code for the institution for occupational retirement provision and	R0080	
Category of institution for occupational retirement provision	R0090	
Type of institution for occupational retirement provision	R0100	
Type of sponsoring arrangement	R0110	
Number of pension schemes	R0120	
Number of sponsoring undertakings	R0130	
Security mechanisms		
Additional support		
Increases in premiums - employer	R0140	
Increases in premiums - employee	R0150	
Sponsoring undertakings' partial liability	R0160	
Other claims on sponsors	R0170	
Other extra premiums	R0180	
Reduction in benefits		
Reduction in benefits due to sponsors being unable to fulfil their commitments	R0190	
Reduction in benefits retrospectively	R0200	
Reduction in benefits in advance	R0210	
Other reductions in benefits	R0220	
Pension guarantee scheme	R0230	
Items that concern the sponsor's financial reporting		
Outstanding commitments on the sponsor's balance sheet	R0240	
The sponsor's entitlement to reclaim funds	R0250	

STATISTICAL DATA INSTITUTIONS FOR OCCUPATIONAL RETIREMENT PROVISION

C. Balance sheet (PF.02.01.24) - quarterly and annual

		Defined-benefit (DB)	Defined-contribution	Total
		C0010	C0020	C0040
Assets				
Investment assets	R0010			
Property (other than for own use)	R0020			
Equities	R0030			
Equities - listed	R0040			
Equities - unlisted	R0050			
Bonds	R0060			
Government bonds	R0070			
Corporate bonds	R0080			
Financial	R0090			
Non-financial	R0100			
Bonds other than government bonds and corporate bonds	R0110			
UCITS/units	R0120			
Bonds	R0130			
Equities	R0140			
Mixed	R0150			
Real estate	R0160			
Alternative investment funds	R0170			
Other UCITS/units	R0180			
Derivatives	R0190			
Other investments	R0200			
Loans and mortgages	R0210			
Mortgages	R0220			
Loans	R0230			
Reinsurance recoverables	R0240			
Cash and cash equivalents	R0250			
Other assets that are not shown anywhere else	R0260			
Total assets	R0270			
Liabilities				
Technical provisions	R0280			
Margin for adverse deviation	R0290			
Reinsurance payables	R0300			
Other liabilities not included in another item	R0310			
Total liabilities	R0320			
Own funds	R0330			
Reserves	R0340			
Statutory reserves	R0350			
Non-restricted reserves	R0360			
Profit reserves	R0370			

STATISTICAL DATA INSTITUTIONS FOR OCCUPATIONAL RETIREMENT PROVISION

D. Activity by country (PF.04.03.24) - annual

		Defined-benefit (DB)	Defined-contribution (DC)	Total
		C0010	C0020	C0040
Active host countries	R0010			
Number of sponsoring undertakings	R0020			
Assets				
Total assets	R0030			
Liabilities				
Technical provisions	R0040			
Insured persons				
Active insured persons	R0050			
Insured persons in paid-up policies	R0060			
Beneficiaries	R0070			

STATISTICAL DATA INSTITUTIONS FOR OCCUPATIONAL RETIREMENT PROVISION

E. Expenses (PF.05.03.24) - annual

		Defined-benefit (DB)	Defined-contribution (DC)	Total
		C0010	C0020	C0040
Administrative expenses	R0010			
Investment expenses	R0020			
Tax expenses	R0030			
Other expenses	R0040			
Total expenses	R0050			

STATISTICAL DATA INSTITUTIONS FOR OCCUPATIONAL RETIREMENT PROVISION

F. List of assets (PF.06.02.24) - quarterly and annual

Information on positions held

Asset ID code and Asset ID code type	Portfolio/type of pension scheme	Custodian	Country of custody	Quantity	Par amount	Valuation method	Acquisition value	Accrued interest	Market value of the asset
C0010	C0030	C0050	C0040	C0060	C0070	C0075	C0080	C0090	C0100

Information on assets

Asset ID code and Asset ID code type	Item title	Issuer name	Issuer code and Type of issuer code	Issuer sector	Issuer group	Issuer group code and Type of issuer group code	Issuer country	Currency	Complementary identification code (CIC)	Alternative Investment	External rating	Nominated external credit rating institution	Unit price	Unit percentage of par amount price	Duration	Maturity date
C0110	C0130	C0140	C0150	C0170	C0180	C0190	C0210	C0220	C0230	C0240	C0250	C0260	C0370	C0380	C0270	C0280

STATISTICAL DATA INSTITUTIONS FOR OCCUPATIONAL RETIREMENT PROVISION

G. Collective investment undertakings - look-through approach (PF.06.03.24) - annual

Collective investments undertaking ID code and Collective investments undertaking ID code type	Underlying asset category	Country of issue	Currency	Total amount
C0010	C0030	C0040	C0050	C0060

STATISTICAL DATA INSTITUTIONS FOR OCCUPATIONAL RETIREMENT PROVISION

H. Investment income (PF.09.02.24) - annual

		Defined-benefit (DB)	Defined-contribution (DC)	Total
		C0010	C0020	C0040
Dividends	R0010			
Interest	R0020			
Rent	R0030			
Realised gains and losses	R0040			
Unrealised gains and losses	R0050			
Other investment income	R0060			
Total investment income	R0070			

STATISTICAL DATA INSTITUTIONS FOR OCCUPATIONAL RETIREMENT PROVISION

I. Change in technical provisions (PF.29.05.24) - annual

		Defined-benefit (DB)	Defined-contribution (DC)	Total
		C0010	C0020	C0040
Opening technical provisions	R0010			
Change in provisions from previous periods	R0020			
Changes in discount rate	R0030			
Experience adjustments	R0040			
Other changes	R0050			
Closing technical provisions	R0060			
Actuarial basis				
Discount rate	R0070			
Range of discount rate	R0080			

STATISTICAL DATA INSTITUTIONS FOR OCCUPATIONAL RETIREMENT PROVISION

J. Information about insured persons (PF.50.01.24) - annual

		Defined-benefit (DB) C0010	Defined-contribution (DC) C0020	Total C0040
Information about insured persons				
Insured persons for which the employer pays premiums	R0010			
Insured persons in paid-up policies	R0020			
Beneficiaries	R0030			
Flow data				
New insured persons	R0040			
Deaths	R0050			
Transfers out	R0060			
Other exits	R0070			
New beneficiaries	R0080			
of which new retirements	R0090			

STATISTICAL DATA INSTITUTIONS FOR OCCUPATIONAL RETIREMENT PROVISION

K. Premiums, claims paid and transfers (PF.51.01.24) - annual

		Defined-benefit (DB)	Defined-contribution (DC)	Total
		C0010	C0020	C0040
Premiums				
Gross premiums	R0010			
Premiums from insured persons	R0020			
Premiums from employers	R0030			
Premiums from ceded reinsurance	R0040			
Net premiums	R0050			
Claims paid				
Claims paid gross	R0060			
of which for pensions	R0070			
of which other benefits	R0080			
Reinsurance benefits received	R0090			
Claims paid net	R0100			
Transfers				
Transfers in	R0110			
Transfers out	R0120			

STATISTICAL DATA INSTITUTIONS FOR OCCUPATIONAL RETIREMENT PROVISION

Content of the submission for small exempted undertakings (PF.01.01.28) - annual

		C0010
Template code - Template name		
PF.01.02 - Basic information - general	R0010	
PF.02.01 - Balance sheet	R0020	
PF.50.01 - Information about insured persons	R0090	
PF.51.01 - Premiums and claims paid	R0100	

AL DATA INSTITUTIONS FOR OCCUPATIONAL RETIREMENT PROVISION

L. Basic information for small exempted undertakings - general (PF.01.02.25) - annual

		C0010
Country of authorisation	R0010	
Reporting submission date	R0020	
Reference date of the report	R0030	
Financial year end	R0040	
Reporting currency	R0050	
Initial submission or re-submission	R0060	
Name of the institution for occupational retirement provision	R0070	
Identification code for the institution for occupational retirement provision	R0080	
Category of institution for occupational retirement provision	R0090	
Type of institution for occupational retirement provision	R0100	
Type of sponsoring arrangement	R0110	
Number of pension schemes	R0120	
Number of sponsoring undertakings	R0130	

STATISTICAL DATA INSTITUTIONS FOR OCCUPATIONAL RETIREMENT PROVISION

M. Balance sheet for small exempted undertakings (PF.02.01.28) - annual

		Defined-benefit (DB) C0010	Defined-contribution C0020	Total C0040
Assets				
Property (other than for own use)	R0020			
Equity	R0030			
Bonds	R0060			
UCITS/units	R0120			
Other assets (other than investment assets)	R0380			
Total assets	R0270			
Total liabilities	R0320			

STATISTICAL DATA INSTITUTIONS FOR OCCUPATIONAL RETIREMENT PROVISION

N. Information about insured persons for small exempted undertakings (PF.50.01.28) - annual

		Defined-benefit (DB)	Defined-contribution (DC)	Total
		C0010	C0020	C0040
Information about insured persons				
Insured persons for which the employer pays premiums	R0010			
Insured persons in paid-up policies	R0020			
Beneficiaries	R0030			

STATISTICAL DATA INSTITUTIONS FOR OCCUPATIONAL RETIREMENT PROVISION

O. Premiums and claims paid for small exempted undertakings (PF.51.01.28) - annual

		Defined-benefit (DB)	Defined-contribution (DC)	Total
		C0010	C0020	C0040
Premiums				
Gross premiums	R0010			
Claims paid				
Claims paid gross	R0060			

*Appendix 4***Instructions for the template Statistical Data Institutions For Occupational Retirement Provision**

These instructions are for the templates that pertain to statistical data that the European Insurance and Occupational Pensions Authority (EIOPA) demands for institutions for occupational retirement provision. The items that shall be reported are specified in the first column in the table using column and row number as per the template.

Terms and expressions in these instructions have the same meaning as in the Annual Accounts at Insurance Undertakings Act (1995:1560) and Finansinspektionen's regulations and general guidelines regarding annual reports at insurance undertakings and institutions for occupational retirement provision, unless otherwise specified.

When these instructions refer to IORP II, this means Directive (EU) 2016/2341 of the European Parliament and of the Council of 14 December 2016 on the activities and supervision of institutions for occupational retirement provision.

When these instructions refer to Commission Regulation (EC) No 250/2009, this means Commission Regulation (EC) No 250/2009 of 11 March 2009 implementing Regulation (EC) No 295/2008 of the European Parliament and of the Council as regards the definitions of characteristics, the technical format for the transmission of data, the double reporting requirements for NACE Rev.1.1 and NACE Rev.2 and derogations to be granted for structural business statistics.

Chapter 7 of these regulations states that institutions for occupational retirement provision shall submit data in accordance with sections 4, 5, 7, 8, 10 and 11 of the same chapter. These data refer to institutions for occupational pension business. However, an institution for occupational retirement provision may also include, in the data, business that is not occupational pension insurance.

Reporting quarterly and annual data

Data are submitted in accordance with sections A–O of the template:

- A. Basic information – general (PF.01.02.25) – quarterly
- B. Basic information – general (PF.01.02.24) – annual
- C. Balance sheet (PF.02.01.24) – quarterly/annual
- D. Cross-border (PF.04.03.24) – annual
- E. Expenses (PF.05.03.24) – annual
- F. List of assets (PF.06.02.24) – quarterly/annual
- G. Collective investments (PF.06.03.24) – annual
- H. Investment income (PF.09.02.24) – annual
- I. Change in technical provisions (PF.29.05.24) – annual
- J. Information about insured persons (PF.50.01.24) – annual
- K. Premiums, claims paid and transfers (PF.51.01.24) – annual
- L. Basic information for small exempted institutions – general (PF.01.02.25) – annual

- M. Balance sheet for small exempted institutions (PF.02.01.28) – annual
- N. Information about insured persons for small exempted institutions (PF.50.01.28) – annual
- O. Premiums and claims paid for small exempted institutions (PF.51.01.28) – annual

Supplementary data

This part refers to the submission in accordance with sections A–O and is included as extra information to the report. Only brief information is provided in the report on either PF.01.01.25 (quarterly), F.01.01.24 (annual) or PF.01.01.28 (annual – small undertakings). The information shall provide supplementary answers about whether or not each section in the report has been reported. Only one of the following options shall be specified:

- 1 – Reported
- 0 – Not reported (requires special explanation)
- 26 – Not reported as there is no cross-border business
- 25 – Not reported as exempted in accordance with EIOPA article 1.14 pursuant to EIOPA Bos/18-114
- 27 – Not reported as exempted in accordance with EIOPA article 1.15 pursuant to EIOPA Bos/18-114

Submitting reports and reporting format

The data that shall be submitted in this report are included in the data point model and taxonomy that EIOPA has produced ('Pensions Funds Taxonomy') through the decision 'Decision of the Board of Supervisors on EIOPA's regular information requests towards NCAs regarding provision of occupational pensions information' (EIOPA-BoS/18-114).

Data items with the format 'monetary amount' shall be expressed in units without decimals, with the exception of the template PF.06.02.24, which shall be expressed in units with two decimals.

Reporting shall take place in the reporting currency, which requires, for example, assets in other currencies in the template PF.06.02.24 to be translated to the reporting currency.

Data items of the data type 'percentage' shall be expressed in units with four decimals and data items of the data type 'integer' shall be expressed in units without decimals.

If the undertaking has insurance in business that is not defined as either Defined-benefit or Defined-contribution insurance, this should be reported as Defined-benefit. If the undertaking has insurance that is not defined as Defined-benefit or Defined-contribution, and which constitutes a minor part of the business and otherwise only has Defined-contribution insurance, this part should be reported as Defined-contribution insurance.

This shall include a breakdown between defined-benefit insurance and defined-contribution insurance, and if the undertaking does not have such a breakdown, a reasonable breakdown can be based on what proportion of the technical provisions each business constitutes on the reporting date. However, no breakdown needs to be done if it constitutes a minor share of the business.

For each piece of data submitted where the values are broken down into defined-benefit and defined-contribution, the sum of defined-benefit and defined-contributions must be the same as the total.

Basic information - general (form B-PF.01.02.24, template A and L-PF.01.02.25)

	ITEMS	INSTRUCTIONS
C0010/R0010	Country of authorisation	Enter the two-letter code in accordance with ISO 3166-1 for the country in which the undertaking has been granted authorisation (home state).
C0010/R0020	Reporting submission date	Enter the ISO 8601 code (yyyy-mm-dd) for the date on which reporting to the supervisory authority took place.
C0010/R0030	Reference date of the report	Enter the ISO 8601 code (yyyy-mm-dd) for the final date of the reporting period.
C0010/R0040	Financial year end	Enter the ISO 8601 code (yyyy-mm-dd) for the date that is the final date of the undertaking's financial year, e.g. 2017-12-31.
C0010/R0050	Reporting currency	Enter the alphabetical code in accordance with ISO 4217 for the currency of the monetary amounts used in each report.
C0010/R0060	Initial submission or re-submission	Identify whether it is a first report or an amendment report for a reporting date that has already been reported. The following options shall be used: 1 – First report. 2 – Amendment report.

Basic information – general (form B-PF.01.02.24, template A and L-PF.01.02.25)

	ITEMS	INSTRUCTIONS
C0010/R0070	Name of the institution for occupational retirement provision	Legal name.

C0010/R0080	Identification code for the institution for occupational retirement provision and type of code	Identification code for the institution for occupational retirement provision: Legal entity identifier (LEI). Only if the institution for occupational retirement provision does <i>not</i> have an identification code: Identification code that is used in the local market and has been assigned by the supervisory authority. Type of codes used: 1 – Legal entity identifier (LEI) 2 – Specific code (<i>Not relevant when an LEI shall be used</i>). <i>Example:</i> LEI/33JS33DEI6XQ4ZBPTN7
C0010/R0090	Category of institution for occupational retirement provision	1 – Institutions for occupational retirement provision that provide cover in line with Article 15(1) of IORP II. 2 – Institutions for occupational retirement provision that do not provide cover in line with Article 15(1) of IORP II. 3 – Those occupational pension businesses referred to in Article 4 of IORP II. 4 – Nationally regulated pension undertakings that are not governed by IORP II ('non-institutions for occupational retirement provision').
C0010/R0100	Type of institution for occupational retirement provision	Type of institution for occupational retirement provision: 1 – Institutions for occupational retirement provision that only offer defined-benefit schemes (DB). 2 – Institutions for occupational retirement provision that only offer defined-contribution schemes (DC). 3 – Institutions for occupational retirement provision with mixed pension schemes.

		<i>(Option 3 is only entered if both parts do not constitute a minor part of the business.)</i>
C0010/R0110	Type of sponsoring arrangement	Only one option shall be entered: 1 – Only one employer. 2 – More than one employer. <i>(The institution for occupational retirement provision shall state here if it secures pensions for one employer or multiple employers.)</i>
C0010/R0120	Number of pension schemes	The total number of pension schemes that are managed by the institution for occupational retirement provision in accordance with Annex I code 11 61 0 in Commission Regulation (EC) No 250/2009. A pension scheme is based on an agreement, normally between the social partners, in which it is established which pensions shall be paid and on what terms. <i>(Pension schemes include the four largest agreements for employees within municipalities and county councils, privately employed professional employees, privately employed workers and central government employees. Other agreements are counted here as one pension scheme.)</i>
C0010/R0130	Number of sponsoring undertakings	Number of sponsoring undertakings. <i>(This refers to the number of employers. If it is difficult to obtain exact data, make a best estimate of the number.)</i>

Security and change mechanisms and items that concern the sponsor's financial reporting (form B-PF.01.02.24)

	ITEMS	INSTRUCTIONS
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Additional support – used during the reporting period (<i>only filled in if applicable</i>)		
C0010/R0140	Increases in premiums – employer	Support from the employer in the form of increased premiums: 1 – Support from the employer through increased premiums payments. 2 – No support from the employer through increased premium payments.
C0010/R0150	Increases in premiums – employee	Support from the employee in the form of increased premiums: 1 – Supplement from employees through increased premiums payments. 2 – No supplement from employees through increased premium payments.
C0010/R0160	Sponsoring undertakings' partial liability	Partial liability from sponsors: 1 – Partial liability from sponsors. 2 – No partial liability from sponsors.
C0010/R0170	Other demands on sponsors	Support in the form of other contributions from sponsors: 1 – Support in the form of other contributions from sponsors. 2 – No support in the form of other contributions from sponsors.
C0010/R0180	Other extra payments	Other payments that are not reported in the item above: 1 – Other types of payments. 2 – No other types of payments.
Reduction in benefits (<i>only filled in if applicable</i>)		
C0010/R0190	Reduction in benefits due to the sponsor being unable to fulfil its commitments	If the sponsor is unable to fulfil its commitments: 1 – Reduction in benefits due to the sponsor being unable to fulfil its commitments.

		2 – No reduction in benefits due to sponsors being unable to fulfil their commitments.
C0010/R0200	Reduction in benefits retrospectively	If a reduction in benefits has been applied retrospectively: 1 – Reduction in benefits has been applied retrospectively. 2 – No reduction in benefits has been applied retrospectively.
C0010/R0210	Reduction in benefits in advance	If a reduction in benefits has been applied in advance: 1 – Reductions in benefits have been applied in advance. 2 – No reductions in benefits have been applied in advance.
C0010/R0220	Other reductions in benefits	If any other reductions in benefits not mentioned previously have been applied: 1 – Other reductions in benefits have been applied. 2 – No other reductions in benefits have been applied.
C0010/R0230	Pension guarantee scheme	Support from a pension guarantee scheme has been used: 1 – Support from a pension guarantee scheme has been used. 2 – Support from a pension guarantee scheme has not been used.

Items that concern the sponsor's financial reporting		
C0010/R0240	Outstanding commitments on the sponsor's balance sheet	The value of outstanding commitments there are on the sponsor's balance sheet. <i>(Only filled in if applicable.)</i>
C0010/R0250	The sponsor's entitlement to reclaim funds	The value of the assets that can be reclaimed by the sponsor. <i>(Only filled in if applicable.)</i>

Balance sheet (form C-PF.02.01.24 and for M-PF.02.01.28)

This template contains information about assets and liabilities broken down by defined-benefit, defined-contribution and total.

Assets

	ITEMS	INSTRUCTIONS
C0010- C0040/R0010	Investment assets	Total value of investments.
C0010- C0040/R0020	Property (other than for own use)	Non-financial asset (classified AN.1 and AN.2 in Annex 7.1 to ESA 2010) that are owned by the pension fund and are regarded as an investment (Annex I code 48 11 0 in Commission Regulations [EC] No 250/2009).
C0010- C0040/R0030	Equities	Total value of equity (classified AF.51 in Annex 7.1 to ESA 2010, Annex I code 48 13 0 in Commission Regulation [EC] No 250/2009).
C0010- C0040/R0040	Equities – listed	Listed equities (classified AF.511 in Annex 7.1 to ESA 2010) (in accordance with Annex I code 48 13 1 in Commission Regulation [EC] No 250/2009).
C0010- C0040/R0050	Equities – unlisted	Unlisted equities (classified AF.512 in Annex 7.1 to ESA 2010, in accordance with Annex I code 48 13 3 in Commission Regulation [EC] No 250/2009).
C0010- C0040/R0060	Bonds	Total value of bonds (classified AF.3 in Annex 7.1 to ESA 2010, in accordance with Annex I code 48 15 0 in Commission Regulation [EC] No 250/2009).
C0010- C0040/R0070	Government bonds	Bonds issued or guaranteed by central government and municipalities and public administrations (Annex I code

		48 15 1 in Commission Regulation [EC] No 250/2009).
C0010- C0040/R0080	Corporate bonds	Total value of bonds issued by undertakings.
C0010- C0040/R0090	(Corporate bonds) Financial	Bonds issued by financial undertakings that are defined by NACE code sector 'K - Financial and insurance activities'.
C0010- C0040/R0100	(Corporate bonds) Non-financial	Bonds issued by non-financial undertakings.
C0010- C0040/R0110	Bonds other than government bonds and corporate bonds	Other bonds (that are not included in the categories R0070–R0100).
C0010- C0040/R0120	UCITS/units	Total value of investment funds or units of investment funds (classified AF.52 in Annex 7.1 to ESA 2010).
C0010- C0040/R0130	Bonds	Investment funds that invests in bonds.
C0010- C0040/R0140	Equities	Investment funds that invests in equities.
C0010- C0040/R0150	Mixed	Investment funds that invests in bonds and equities.
C0010- C0040/R0160	Real estate	Investment funds that invests in real estate.
C0010- C0040/R0170	Alternative investment funds	Investment funds whose investment strategies include, e.g., hedging, event driven, interest rate arbitrage, futures, commodities, etc.
C0010- C0040/R0180	Other UCITS/units	Investment funds that invest in categories other than those mentioned in R0130–R0170.

C0010- C0040/R0190	Derivatives	Financial derivatives (classified AF.71 in Annex 7.1 to ESA 2010), financial instruments or other contracts with all three of the following characteristics: a) Their value changes as a reaction to a change in a certain specified variable such as an interest rate, the price of a financial instrument, a commodity price, an exchange rate, a price or interest rate index, a credit rating or credit index, provided that – when it comes to a non-financial variable – this variable is not specific to any of the contracting parties ('underlying variable'). b) It does not require any initial net investment or an initial net investment that is less than would be required for other types of contract that are expected to react in a similar way to changes in market factors. c) Settlement takes place in the future.
C0010- C0040/R0200	Other investments	All other investments that are not covered by R0020–R0190.
C0010- C0040/R0210	Loans and mortgages	Total value of issued loans and mortgages (classified AF.4 in Annex 7.1 to ESA 2010, in accordance with Annex I code 48 17 0 in Commission Regulation [EC] No 250/2009).
C0010- C0040/R0220	Mortgages	Issued mortgages.
C0010-	Loans	This item shall encompass all types of loan from pension

C0040/R0230		funds that are not guaranteed by mortgages. <i>(Includes loans to subsidiaries.)</i>
C0010- C0040/R0240	Reinsurance recoverables	Claims against insurance and reinsurance undertakings within technical provisions.
C0010- C0040/R0250	Cash and cash equivalents	Cash and cash equivalents (classified AF.2 in Annex 7.1 to ESA 2010).
C0010- C0040/R0260	Other assets that are not included in another item	All other assets that are not reported in R0010–R0250. <i>(Also includes, e.g., accrued interest from bonds and properties [for own use].)</i>
C0010- C0040/R0270	Total assets	Total value of all assets.

Liabilities

	ITEMS	INSTRUCTIONS
C0010- C0040/R0280	Technical provisions	Total value of technical provisions.
C0010- C0040/R0290	Margin for adverse deviation	Value of margin for adverse deviation. <i>(In Sweden, this is included in the technical provisions through prudent assumptions.)</i>
C0010- C0040/R0300	Reinsurance payables	Payment commitments to insurance and reinsurance undertakings for technical provisions.
C0010- C0040/R0310	Other liabilities not included in another item	All other liabilities that are not reported in R0280–R0300.
C0010- C0040/R0320	Total liabilities	Total value of liabilities.
C0010- C0040/R0330	Own funds	Definition in accordance with Article 15 of IORP II. <i>(Own funds after deductions are entered here as they shall be equivalent to assets that are free from all foreseeable obligations.)</i>

C0010- C0040/R0340	Reserves	Total statutory and non-restricted reserves. <i>(Reserves that do not correspond to insurance obligations entered into.)</i>
C0010- C0040/R0350	Statutory reserves	Statutory reserves in accordance with Article 16(2)(b) of IORP II. <i>(Because there is no clear description of what constitutes statutory reserves, everything is placed in Non-restricted reserves.)</i>
C0010- C0040/R0360	Non-restricted reserves	Non-restricted reserves in accordance with Article 16(2)(b) of IORP II.
C0010- C0040/R0370	Profit reserves	Additional profit reserves. <i>(Corresponds to Untaxed reserves.)</i>

Activity by country (form D-PF.04.03.24)

This template contains data concerning activity by country broken down by defined-benefit, defined-contribution and total.

	ITEMS	INSTRUCTIONS
C0010- C0030/R0010	Active host countries	ISO 3166 code(s) for the country or countries where the institution for occupational retirement provision is active outside of its home country. Active means that the institution for occupational retirement provision is authorised, has completed the notification procedure with the host country and has assets and liabilities linked to the cross-border business in the host country. In the event that an institution for occupational retirement provision is active in more than one country, separate the ISO 3166 codes by using “ ”.

C0040/R0020	Number of sponsoring undertakings	Number of sponsoring undertakings that are contributing to cross-border schemes.
C0010- C0040/R0030	Total assets	Total value of assets within the scope of cross-border business.
C0010- C0040/R0040	Technical provisions	Total value of technical provisions within the scope of cross-border business.
C0010- C0040/R0050	Active insured persons	Number of insured persons for which the employer pays premiums within the scope of cross-border business (Annex I code 48 70 4 in Commission Regulation [EC] No 250/2009).
C0010- C0040/R0060	Insured persons in paid-up policies	Number of insured persons in paid-up policies (Annex I code 48 70 5 Commission Regulation [EC] No 250/2009).
C0010- C0040/R0070	Beneficiaries	Number of beneficiaries within the scope of cross-border business. <i>(People who are receiving pension benefits in the form of retirement, survivor's and invalidity pensions are included in this item.)</i>

Expenses (form E-PF.05.03.24)

This template includes information about various expenses, broken down by defined-benefit, defined-contribution and total.

	ITEMS	INSTRUCTIONS
C0010- C0040/R0010	Administrative expenses	Expenses that relate to administration in respect of pensions.
C0010- C0040/R0020	Investment expenses	Expenses that relate to asset management in respect of pensions.
C0010- C0040/R0030	Tax expenses	Tax expenses that have arisen as a result of the management of pensions.
C0010- C0040/R0040	Other expenses	Other expenses that have arisen as a result of the management of pension and have not been reported in any of the items above (<i>e.g. acquisition</i>)

		<i>costs, interest charges or exchange losses).</i>
C0010- C0040/R0050	Total expenses	Total value of expenses that have arisen during the reporting period.

List of assets (form F-PF.06.02.24)

General comments:

This section concerns quarterly and annual reporting for individual undertakings.

This template contains the tables ‘Information on positions held’ and ‘Information on assets’.

The asset categories referred to in the template are defined in Annexes IV and VI to Commission Implementing Regulation (EU) 2015/2450 of 2 December 2015 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.

The template shall correspond to the list of all assets on the balance sheet that can be classified in the asset categories 0–9 in Annex IV to Commission Implementing Regulation (EU) 2015/2450 of 2 December 2015 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.

Especially with regard to securities loans and repurchase agreements, the underlying securities on the balance sheet shall be reported in this template.

Each asset shall be reported separately on as many rows as are required in order to fill in all necessary variables in the table.

If it is possible to give two values for a variable for the same asset, the assets shall be reported on more than one row.

In the table ‘Information on assets’, each asset shall be reported separately with one row per asset. All relevant variables shall be filled in.

In order to identify which individual assets are unit-linked insurance, only unit-linked insurance in item C0030 Portfolio/type of pension scheme shall be reported as Defined-contribution scheme (DC). Other assets shall be reported here as not being possible to link to a type of scheme or a specific portfolio. This means that a Defined-contribution scheme (DC) and a Defined-benefit scheme (DB) are reported in a different way in PF.06.02.24 than in the other reporting sections.

Undertakings that have already submitted these data for the fourth quarter do not need to submit them in the annual report.

The institution for occupational retirement provision shall submit, using the template, a list of individual assets that are held directly by the undertaking and can

be classified in the asset categories 0–9 in Annex IV to Commission Implementing Regulation (EU) 2015/2450 of 2 December 2015 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, with the following exceptions:

- a) Cash shall be reported on a row for currency for each combination of the item C0030.
- b) Transferable deposits (cash equivalents) and other deposits with a maturity of less than one year shall be reported on one row per bank and currency for each combination of the item (C0030).
- c) Loans and mortgages to natural persons, including loans on policies, shall be reported on two rows; one row for loans to the board of directors for each combination of the items C0030 and C0230 and another row for loans to other natural persons for each combination of the items C0030 and C0230.
- d) Claims against undertakings that have ceded reinsurance shall be reported on one row for each combination of the item C0030.
- e) Plant and equipment held for the undertaking's own use shall be reported on one row for each combination of the item C0030.

Information on positions held

	ITEMS	INSTRUCTIONS
C0010	Asset ID code and Asset ID code type	Asset ID code used: – ISO 6166 code for ISIN. Only if there is no ISIN code: – Other recognised codes (e.g. CUSIP, Bloomberg Ticker, Reuters RIC). – Code allocated by the undertaking, when other recognised codes are not available. The code must be unique and remain unchanged over time. If the same asset ID code needs to be reported for an asset that is issued in two or more currencies, both the asset ID codes and the alphabetical ISO 4217 codes for the currency must be stated, as in the following example: 'code+EUR' Type of ID code used for the item 'Asset ID code'. One of the options in the exhaustive list below shall be used: 1 – ISIN code in accordance with ISO 6166.

		2 – CUSIP number (CUSIP number allocated by the Committee on Uniform Securities Identification Procedures Service Bureau to undertakings in the US and Canada). 3 – SEDOL number (Stock Exchange Daily Official List, London Stock Exchange). 4 – WKN (Wertpapier Kenn-Nummer, alphanumeric German identification number). 5 – Bloomberg Ticker (Bloomberg letter code for identification of an undertaking's securities). 6 – BBGID (Bloomberg global ID). 7 – Reuters RIC (Reuters instrument code). 8 – FIGI (Financial Instrument Global Identifier). 9 – Another code from members of the Association of National Numbering Agencies. 99 – Code allocated by the institutions for occupational retirement provision. <i>Example of how this code is entered for ISIN: ISIN/SE0000111111</i> If the same asset ID code needs to be reported for an asset that is issued in two or more currencies and the codes in C0010 are given with an asset ID code and the alphabetical ISO 4217 currency codes, the type of asset ID code shall be entered as option 99 and the option for the original asset ID code, as in the following example where the reported codes were ISIN code+currency: '99/1'. <i>Example of how this code is entered for ISIN when there is more than one different currency:</i> <i>ISIN/CH0000111111+SEK</i> <i>ISIN/CH0000111111+CHF</i>
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C0030	Portfolio/type of pension scheme	If the financial instrument is linked to a specific portfolio, the ID of the portfolio shall be reported here. If the instrument is not linked to a specific portfolio but is instead linked to a pension scheme, enter the following: 1 – Defined-benefit scheme (DB). 2 – Defined-contribution scheme (DC). 3 – Cannot be linked to a type of scheme or a specific portfolio. 3 – Cannot be linked to a specific occupational or individual pension portfolio. <i>(Only unit-linked insurance shall be reported here as 2 – Defined-contribution scheme [DC]. All other individual assets are reported as 3 – Cannot be linked to a type of scheme or a specific portfolio. This means that even assets that are potentially linked to a defined-contribution traditional insurance policy shall be reported as ‘3’. This is because assets for unit-linked insurance shall be possible to differentiate in the Swedish analysis of reported data.)</i>
C0040	Country of custody	Two-letter ISO 3166-1 code for the country in which the undertaking’s assets are held in custody. For identifying international custodians such as Euroclear, the country of custody will be the one where the custody service was contractually defined. If the same asset is held in custody in more than one country, each asset shall be reported separately on as many rows as are needed in order to properly identify all countries of custody. This item is not applicable for CIC category 8 Mortgages and loans (for mortgages and loans to natural persons, as these assets do not need to be individualised), CIC 71, CIC 75 and for CIC 95 Plant and equipment (for own use) for the same reason. Regarding CIC category 9, excluding CIC 95 Plant and

		equipment (for own use), the issuer country is determined by the address of the property.
C0050	Custodian	Name of the financial institution that is custodian. LEI code. If an LEI code is not available, the item shall correspond to the legal name of the custodian. If the same asset is held in custody by more than one custodian, each asset shall be reported separately on as many rows as are needed in order to specify all custodians. This item is not applicable for CIC category 8 Mortgages and loans, CIC 71, CIC 75 and CIC category 9 Property. <i>Examples of how this ISIN code is entered:</i> 5493006WLD SUHWICT321 (Euroclear Sweden AB)
C0060	Quantity	Number of assets, for affected assets (e.g. number of shares or fund units). This item shall not be reported if the item 'Par amount' (C0070) is being reported. This item is not applicable for CIC 71 and CIC category 9 Property.
C0070	Par amount	Outstanding amount, measured at par amount for all assets for which this item is relevant and at nominal amount for 'Cash and deposits (CIC 72, 73, 74, 75 and 79)'. This item shall not be reported if the item 'Quantity' (C0060) is being reported.
C0075	Valuation method	The financial instrument that is valued in accordance with: 1 – Market value of the instrument. 2 – Market valuation 3 – Market rate where valuation is not applicable.

C0080	Acquisition value	Total acquisition value for assets that are held. Accrued interest shall not be included in the amount (reported under C0090) Not relevant for CIC categories 7 and 8.
C0090	Accrued interest	Quantify the amount of accrued interest after the last coupon date for interest-bearing securities.
C0100	Market value of the asset	The market value of the asset.

Information on assets

	ITEMS	INSTRUCTIONS
C0010	Asset ID code and Asset ID code type	Asset ID code used: – ISO 6166 code for ISIN. Only if there is no ISIN code: – Other recognised codes (e.g. CUSIP, Bloomberg Ticker, Reuters RIC). – Code allocated by the pension fund, when the aforementioned options are not available. The code must be unique and remain unchanged over time. Type of ID code used for the item ‘Asset ID code’. One of the options in the exhaustive list below shall be used: 1 – ISIN code in accordance with ISO 6166. 2 – CUSIP number (CUSIP number allocated by the Committee on Uniform Securities Identification Procedures Service Bureau to undertakings in the US and Canada). 3 – SEDOL number (Stock Exchange Daily Official List, London Stock Exchange).

		4 – WKN (Wertpapier Kenn– Nummer, alphanumeric German identification number). 5 – Bloomberg Ticker (Bloomberg letter code for identification of an undertaking's securities). 6 – BBGID (Bloomberg global ID). 7 – Reuters RIC (Reuters instrument code). 8 – FIGI (Financial Instrument Global Identifier). 9 – Another code from members of the Association of National Numbering Agencies. 99 – Code allocated by the pension fund. <i>Example of how this code is entered for ISIN:</i> <i>ISIN/SE0000111111</i> If the same asset ID code needs to be reported for an asset that is issued in two or more currencies and the codes in C0010 are given with an asset ID code and the alphabetical ISO 4217 currency codes, the type of asset ID code shall be entered as option 99 and the option for the original asset ID code, as in the following example where the reported codes were ISIN code+currency: '99/1'. The asset ID code type shall be consistent with the asset codes used in C0010 in Information on positions held.
C0130	Item title	Name of the asset (or the address if it is a property). The following shall be taken into account: – For CIC category 8 Mortgages and loans, with regard to mortgages and loans to natural persons, this item shall contain loans to AMSB members, i.e. loans to administrative, management or supervisory bodies (AMSB) or loans to other natural persons. These assets do not

		need to be individualised. Loans to other natural persons shall be reported line by line. – This item is not applicable for CIC 95 Plant and equipment (for own use) because these assets do not need to be individualised, CIC 71 and CIC 75.
C0140	Issuer name	The issuer's name, defined as the entity that issues assets to investors. If available, this item shall correspond to the institution's name in the LEI database. If not available, the item shall correspond to the legal name. The following shall be taken into account: – For CIC category 4 Collective investment undertakings, the issuer's name is the same as the fund manager's name. – For CIC category 7 Cash and deposits (excluding CIC 71 and CIC 75), the issuer's name is the same as the custodian's name. – For CIC category 8 Mortgages and loans, with regard to mortgages and loans to natural persons, this item shall contain loans to AMSB members, i.e. loans to administrative, management or supervisory bodies (AMSB) or loans to other natural persons. These assets do not need to be individualised. – For CIC category 8 Mortgages and loans, for mortgages and loans other than those to natural persons, the data shall pertain to the borrower. – This item is not applicable for CIC 71, CIC 75 and CIC category 9 – Property.
C0150	Issuer code and Type of issuer code	Enter the code for the issuer using the legal entity identifier (LEI) if there is one. If there is no LEI, this item shall not be reported and shall instead be specified according to the description below.

		Enter the type of issuer code used for the item 'Issuer code'. One of the options in the exhaustive list below shall be used: 1 – Legal entity identifier (LEI) 9 – None This item is not applicable for CIC category 8 – Mortgages and loans with regard to mortgages and loans to natural persons. This item is not applicable for CIC 71, CIC 75 and CIC category 9 – Property. <i>Examples of how the LEI code is entered:</i> <i>LEI/33JS33DEI6XQ4ZBPTN77</i>
C0170	Issuer sector	Issuer sector is based on the latest version of the NACE codes (Annex I to Regulation [EC] No 1893/2006 of the European Parliament and of the Council of 20 December 2006 establishing the statistical classification of economic activities NACE Revision 2 and amending Council Regulation [EEC] No 3037/90 as well as certain EC Regulations on specific statistical domains). The alphabetical reference in the NACE code that specifies the section shall, as a minimum, be used to specify the sectors (e.g. A or A0111 are acceptable), except for NACE codes for financial and insurance activities where the letter for the section shall be followed by the four-digit code for the class (e.g. K6411). With regard to investment funds, the issuer sector is the sector that applies to the fund manager. The following shall be taken into account: – For CIC category 4 Collective investment undertakings, the issuer sector is the fund manager's sector. – For CIC category 7 Cash and deposits (excluding CIC 71 and CIC 75), the issuer's sector is the same as the custodian's sector.

		– For CIC category 8 Mortgages and loans, for mortgages and loans other than those to natural persons, the data shall pertain to the borrower. – This item is not applicable for CIC 71, CIC 75 and CIC category 9 Property. – This item is not applicable for CIC category 8 Mortgages and loans with regard to mortgages and loans to natural persons. <i>Example of how this code is entered:</i> <i>K64.3.0 – Trusts, funds and similar financial entities</i> <i>or</i> <i>J61 – Telecommunications.</i>
C0180	Issuer group	Name of the issuer's ultimate parent entity. For collective investment undertakings the group relation relates to the fund manager. If available, this item shall correspond to the institution's name in the LEI database. If not available, the item shall correspond to the legal name. The following shall be taken into account: – For CIC category 4 Collective investment undertakings, the group relation relates to the fund manager. – For CIC category 7 Cash and deposits (excluding CIC 71 and CIC 75), the group relation relates to the custodian. – For CIC category 8 Mortgages and loans, for mortgages and loans other than those to natural persons, group relation relates to the borrower. – This item is not applicable for CIC 71, CIC 75 and CIC category 9 – Property.
C0190	Issuer group code and Type of issuer group code	Enter the code for the issuer group using the legal entity identifier (LEI) if there is one. If there is no LEI, this item shall not be reported.

		For collective investment undertakings the group relation relates to the fund manager. The following shall be taken into account: – For CIC category 4 Collective investment undertakings, the group relation relates to the fund manager. – For CIC category 7 Cash and deposits (excluding CIC 71 and CIC 75), the group relation relates to the custodian. – For CIC category 8 Mortgages and loans, for mortgages and loans other than those to natural persons, group relation relates to the borrower. Enter the type of code that has been used for the item ‘Issuer group code’. One of the options below shall be used: 1 – LEI 9 – None – This item is not applicable for CIC category 8 Mortgages and loans (for mortgages and loans to natural persons). – This item is not applicable for CIC 71, CIC 75 and CIC category 9 – Property. <i>Examples of how the LEI code is entered:</i> <i>LEI/33JS33DEI6XQ4ZBPTN77</i>
C0210	Issuer country	Two-letter ISO 3166-1 code for the country in which the issuer is localised. The localisation of the issuer is determined by the address of the entity issuing the asset. With regard to investment funds, the group relation relates to the fund manager. One of these options shall be used: – Two-letter ISO 3166-1 code. – XA: supranational issuers. – EU: EU institutions. The following shall be taken into account:

		– For CIC category 4 Collective investment undertakings, the issuer country is the fund manager's country. – For CIC category 7 Cash and deposits (excluding CIC 71 and CIC 75), the issuer country is the same as the custodian's country. – For CIC category 8 Mortgages and loans, for mortgages and loans other than those to natural persons, the data shall pertain to the borrower. – This item is not applicable for CIC 71, CIC 75 and CIC category 9 Property. – This item is not applicable for CIC category 8 Mortgages and loans with regard to mortgages and loans to natural persons.
C0220	Currency	Enter the alphabetical ISO 4217 code for the currency in which the security is issued. The following shall be taken into account: – This item is not applicable for CIC category 8 Mortgages and loans, for mortgages and loans to natural persons as these assets do not need to be individualised, CIC 75 and for CIC 95 Plant and equipment (for own use) for the same reason. – For CIC category 9, excluding CIC 95 Plant and machinery (for own use), the currency corresponds to the currency in which the investment was made.
C0230	Complementary identification code (CIC)	Complementary identification code (CIC) for classification of assets in accordance with Annex VI to Commission Implementing Regulation (EU) 2015/2450 of 2 December 2015 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. When classifying an asset using the table, undertakings shall take into account the most representative risks to which the assets is exposed. <i>Example of a CIC code for a corporate bond from the United Kingdom: GB21</i>
C0240	Alternative investment (AIF)	Alternative investment (AIF, see Article 4(1) of Directive 2011/61/EU of the European Parliament and of the Council of 8 June 2011 on managers of alternative investment funds and amending Directives 2003/41/EC and 2009/65/EC and Regulations [EC] No 1060/2009 and [EU] No 1095/2010): 1 – Alternative investment. 2 – No alternative investment.
C0250	External rating	The asset's credit rating as at the reference date of the report issued by an external credit rating institution (ECAI). Relevant, as a minimum, for the CIC categories 1, 2, 5, 6 and 8 (Mortgages and loans, for mortgages and loans other than those to natural persons), if available. If there is no credit rating available, the item shall be left empty.
C0260	Nominated external credit rating institution	Specify the ECAI that issued the external rating by using the list below. If the ECAI is a new institute that is included on the European Securities and Markets Authority (ESMA) website but the list has not been updated, used 'Other nominated ECAI'. This item shall be reported if the item 'External rating' (C0250) is being reported. Relevant, as a minimum, for the CIC categories 1, 2, 5, 6 and 8 (Mortgages and

		loans, for mortgages and loans other than those to natural persons), if available. – Euler Hermes Rating GmbH (LEI: 391200QXGLWHK9VK6V27) – Japan Credit Rating Agency Ltd (LEI: 35380002378CEGMRVW86) – BCRA-Credit Rating Agency AD (LEI: 747800Z0IC3P66HTQ142) – Creditreform Rating AG (LEI: 391200PHL11KDUTTST66) – Scope Ratings GmbH (formerly Scope Ratings AG and PSR Rating GmbH) (LEI: 391200WU1EZUQFHDWE91) – ICAP Group SA (LEI: 2138008U6LKT8VG2UK85) – GBB-Rating Gesellschaft für Bonitätsbeurteilung GmbH (LEI: 391200OLWXCTKPADVV72) – ASSEKURATA Assekuranz Rating-Agentur GmbH (LEI: 529900977LETWLJF3295) – ARC Ratings, SA (formerly Companhia Portuguesa de Rating, SA) (LEI: 213800OZNIQMV6UA7D79) – AM Best Europe-Rating Services Ltd (AMBERS) (LEI: 549300VO8J8E5IQV1T26) – DBRS Ratings Limited (LEI: 5493008CGCDQLGT3EH93) – Fitch (shall be used if the breakdown below is not applicable). – Fitch France S.A.S. (LEI: 2138009Y4TCZT6QOJO69) – Fitch Deutschland GmbH (LEI: 213800JEMOT1H45VN340) – Fitch Italia SpA (LEI: 213800POJ9QSCHL3KR31)
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		– Fitch Polska SA (LEI: 213800RYJTJPW2WD5704) – Fitch Ratings España S.A.U. (LEI: 213800RENFIIODKETE60) – Fitch Ratings Limited (LEI: 2138009F8YAHVC8W3Q52) – Fitch Ratings CIS Limited (LEI: 213800B7528Q4DIF2G76) – Moody’s (shall be used if the breakdown below is not applicable). – Moody’s Investors Service Cyprus Ltd (LEI: 549300V4LCOYCMNUVR81) – Moody’s France S.A.S. (LEI: 549300EB2XQYRSE54F02) – Moody’s Deutschland GmbH (LEI: 549300M5JMGHVTWYZH47) – Moody’s Italia S.r.l. (LEI: 549300GMXJ4QK70UOU68) – Moody’s Investors Service España SA (LEI: 5493005X59ILY4BGJK90) – Moody’s Investors Service Ltd (LEI: 549300SM89WABHDNJ349) – Standard & Poor’s (shall be used if the breakdown below is not applicable). – S&P Global Ratings France SAS (LEI: 54930035REY2YCDSBH09) – S & P Global Ratings Europe Limited (formerly S&P Global Ratings Italy S.r.l, LEI: 54930000NMOJ7ZBUQ063 – merger as of 1 May 2018) (LEI:5493008B2TU3S6QE1E12) – Standard & Poor’s Credit Market Services Europe Limited (LEI: 549300363WVTTH0TW460) – CRIF Ratings S.r.l. (formerly CRIF S.p.a.) (LEI: 8156001AB6A1D740F237) – Capital Intelligence Ratings Ltd (LEI: 549300RE88OJP9J24Z18)
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		– European Rating Agency, a.s. (LEI: 097900BFME0000038276) – Axesor Risk Management SL (LEI: 959800EC2RH76JYS3844) – Cerved Rating Agency SpA (formerly CERVED Group SpA) (LEI: 8156004AB6C992A99368) – Kroll Bond Rating Agency (LEI: 549300QYZ5CZYXTNZ676) – The Economist Intelligence Unit Ltd (LEI: 213800Q7GRZWF95EWN10) – Dagong Europe Credit Rating Srl (Dagong Europe) (LEI: 815600BF4FF53B7C6311) – Spread Research (LEI: 969500HB6BVM2UJDOC52) – EuroRating Sp. z.o.o. (LEI: 25940027QWS5GMO74O03) - HR Ratings de México, SA de C.V. (HR Ratings) (LEI: 549300IFL3XJKTRHZ480) – Moody's Investors Service EMEA Ltd (LEI: 54930009NU3JYS1HTT72) – Egan-Jones Ratings Co. (EJR) (LEI: 54930016113PD33V1H31) – modeFinance S.r.l. (LEI: 815600B85A94A0122614) – INC Rating Sp. z o.o. (LEI: 259400SUBF5EPOGK0983) – Rating-Agentur Expert RA GmbH (LEI: 213800P3OBSGWN2UE81) – Kroll Bond Rating Agency Europe Limited (LEI: 5493001NGHOLC41ZSK05) – SPMW Rating Sp. z o.o. (LEI: 259400PIF3W6YC660564) – Other nominated ECAI.
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C0270	Duration	Asset duration is defined as the residual modified duration (modified duration calculated on the basis of the remaining maturity of the security, counted from the reference date of the report). For assets with no fixed maturity, the first call date shall be used. The duration shall be calculated on the basis of economic value. Only relevant for CIC categories 1, 2, 4 (when applicable, e.g. for collective investment undertakings that invest primarily in bonds), 5 and 6. <i>Example of how this value is entered.</i> 1.000
C0280	Maturity date	Enter the ISO 8601 code (yyyy-mm-dd) for the maturity date. For securities with an unlimited maturity, enter '9999-12-31'. Only relevant for CIC categories 1, 2, 5, 6 and 8, CIC 74 and CIC 79. For CIC category 8: with regard to loans and mortgages to natural persons, the weighted (based on loan amount) remaining maturity shall be reported.
C0370	Unit price	Market price per unit.
C0380	Percentage of the unit price's par amount	Percentage of the aggregate par amount.

Collective investment undertaking – look-through approach (form G-PF.06.03.24)

This template concerns information about the look through of funds that invest in collective investment undertakings, including participations. The look through shall be implemented by category of underlying asset, country of issue and currency.

The information shall be provided if the total value of collective investments, excluding UCITS (Undertakings for Collective Investment in Transferable Securities) exceeds ten per cent of the total value of the investments.

The look through shall be implemented until the asset categories, countries and currencies have been identified. The look through shall be implemented in the same way for funds of funds.

For the identification of countries, the look through shall be implemented in order to identify all countries until 90 per cent of the value of the fund has been identified per country. The remaining ten per cent (non-material residual values) shall be reported as '4' (CIC 4) and country 'AA'.

During a transitional period, only UCITS and units that are not UCITS need to be reported in the look-through approach. This is on the condition that those that are identified as UCITS are reported in the section 'List of assets' (PF.06.02.24). Once the transitional period has ended, this will be evaluated by the European Insurance and Occupational Pensions Authority (EIOPA).

	ITEMS	INSTRUCTIONS
C0010	Collective investments undertaking ID code and Collective investments undertaking ID code type	Asset ID code used: – ISO 6166 code for ISIN. Only if there is no ISIN code: – Other recognised codes (e.g. CUSIP, Bloomberg Ticker, Reuters RIC). – Code allocated by the pension fund, when the aforementioned options are not available. The code must be unique and remain unchanged over time. Type of ID code used for the item 'Asset ID code'. One of the options in the exhaustive list below shall be used: 1 – ISIN code in accordance with ISO 6166. 2 – CUSIP number (CUSIP number allocated by the Committee on Uniform Securities Identification Procedures Service Bureau to undertakings in the US and Canada). 3 – SEDOL number (Stock Exchange Daily Official List, London Stock Exchange).

		4 – WKN (Wertpapier Kenn– Nummer, alphanumeric German identification number). 5 – Bloomberg Ticker (Bloomberg letter code for identification of an undertaking's securities). 6 – BBGID (Bloomberg global ID). 7 – Reuters RIC (Reuters instrument code). 8 – FIGI (Financial Instrument Global Identifier). 9 – Another code from members of the Association of National Numbering Agencies. 99 – Code allocated by the pension fund. <i>Example of how this code is entered for ISIN: ISIN/SE0000111111</i>
C0030	Underlying asset category	Enter asset categories, receivables and derivatives within the collective investment undertaking. One of the options in the exhaustive list below shall be used: 1 – Government bonds 2 – Corporate bonds 3L – Equity – listed. 3X – Equity – unlisted. 4 – Collective investment undertakings. 5 – Structured notes. 6 – Collateralised securities. 7 – Cash and deposits. 8 – Mortgages and loans. 9 – Property 10 – Other investments (including receivables) A – Futures. B – Call options

		C – Put options D – Swaps E – Forwards F – Credit derivatives L – Liabilities When the look through pertains to a fund of funds, category 4 ‘Collective investment undertakings’ shall only be used for non-material residual values.
C0040	Country of issue	Breakdown of each asset category specified in C0030 by issuer country. Enter the country where the issuer is localised. The localisation of the issuer is determined by the address of the entity issuing the asset. One of the following options shall be used: – Two-letter ISO 3166-1 code. – XA: supranational issuers. – EU: EU institutions. – AA: aggregated countries due to application of a threshold. This item is not applicable to categories 8 and 9 as reported in C0030
C0050	Currency	State whether the currency for the asset category is the reporting currency or a foreign currency. Foreign currency means all currencies other than the reporting currency. One of the options in the exhaustive list below shall be used: 1 – Reporting currency. 2 – Foreign currency.
C0060	Total amount	Total amount invested by asset category, country and currency through collective investment undertakings. A positive amount shall be reported for liabilities.

		For derivatives, the total amount can be positive (if it is an asset) or negative (if it is a liability).
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Investment income (form H-PF.09.02.24)

This template contains information about income, or profit and losses, broken down by defined benefit, defined contribution and total.

	ITEMS	INSTRUCTIONS
C0010- C0040/R0010	Dividends	Dividends received, including assets that have been sold or have matured.
C0010- C0040/R0020	Interest	Interest payments received including assets that have been sold or have matured or when a coupon has been received.
C0010- C0040/R0030	Rent	Rent payments received from letting real estate or other property, facility or equipment.
C0010- C0040/R0040	Realised gains and losses	Realised capital gains and losses that are included in the income statement. Capital gains or capital losses that have arisen through variations between the valuation of the investment at the start of the financial year (or at purchase, if later) and the valuation at the end of the financial year (or at sale, if earlier). (Annex I code 48 01 1 in Commission Regulation [EC] No 250/2009.)
C0010- C0040/R0050	Unrealised gains and losses	Unrealised capital gains and losses that are not included in the income statement. Capital gains or capital losses that have arisen through variations between the valuation of the investment at the start of the financial year (or at purchase, if later) and the valuation at the end of the financial year (or at sale, if earlier). (Annex I code 48 01 1 in Commission Regulation [EC] No 250/2009.)

C0010- C0040/R0060	Other investment income	Other investment revenue that has not been mentioned in any item above.
C0010- C0040/R0070	Total investment income	Total value of the investment income (Annex I code 48 01 0 in Commission Regulation [EC] No 250/2009).

Change in technical provisions (for I-PF.29.05.24)

This template includes information about technical provisions, broken down by defined-benefit, defined-contribution and total.

	ITEMS	INSTRUCTIONS
C0010- C0040/R0010	Opening technical provisions	The value of the technical provisions from the balance sheet at the start of the reporting period.
C0010- C0040/R0020	Change in provisions from previous periods	Provisions that come from commitments made during previous periods during the reporting period.
C0010- C0040/R0030	Changes in discount rate	Effect of change in the discount rate and any change in the discount rate that has been used.
C0010- C0040/R0040	Experience adjustments	Changes in assumptions based on experience.
C0010- C0040/R0050	Other changes	Other changes that have not been mentioned elsewhere.
C0010- C0040/R0060	Closing technical provisions	The value of the technical liabilities at the end of the reporting period.
Actuarial basis		
C0010- C0030/R0070	Discount rate	Discount rate that has been used for valuation of technical provisions at the end of the reporting period. <i>(Currently not relevant in Sweden.)</i>
C0010- C0030/R0080	Range of discount rate	If a set discount rate has not been used, enter instead the interval for the discount rate has been used in order to

		value technical provisions at the end of the reporting period. <i>(When using more than one curve; enter the lowest and the highest value.)</i>
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Information about insured persons (form J-PF.50.01.24 and template N-PF.50.01.28)

This template contains information about insured persons broken down by defined-benefit, defined-contribution and the total number of insured persons.

The sum of the three items shall represent a total for how many insured persons there are in the undertaking. A breakdown of the insured persons into the different items may be done on the basis of the undertaking's own assessment.

	ITEMS	INSTRUCTIONS
C0010- C0040/R0010	Insured persons for which the employer pays premiums	Total number of insured persons for which the employer pays premiums (Annex I code 48 70 4 in Commission Regulation [EC] No 250/2009). If active insured persons participate in both defined-benefit and defined-contribution schemes, a suitable breakdown must be applied.
C0010- C0040/R0020	Insured persons in paid-up policies	Total number of insured persons in paid-up policies (Annex I code 48 70 5 in Commission Regulation [EC] No 250/2009). If insured persons in paid-up policies participate in both defined-benefit and defined-contribution schemes, a suitable breakdown must be applied.
C0010- C0040/R0030	Beneficiaries	Total number of insured persons and beneficiaries that are receiving compensation. If beneficiaries participate in both defined-benefit and defined-contribution schemes, a suitable breakdown must be applied. <i>(People who are receiving pension benefits paid in the form of retirement, survivor's and invalidity pensions are also included in this item.)</i>

Flow data		
C0010- C0040/R0040	New insured persons	Active insured persons that have joined during the reporting period.
C0010- C0040/R0050	Deaths	Insured persons who have died during the reporting period.
C0010- C0040/R0060	Transfers out	Active insured persons or policyholders in paid-up policies that have given up parts of their benefits in favour of a one-off payment. <i>(Transfers of insurance capital or surrenders are also included in this item.)</i>
C0010- C0040/R0070	Other exits	Active insured persons or policyholders in paid-up policies that have left the institution for occupational retirement provision for reasons other than those that have previously been reported. <i>(Portfolio transfers to another undertaking can be reported here.)</i>
C0010- C0040/R0080	New beneficiaries	The total number of insured persons and beneficiaries that have received compensation during the reporting period.
C0010- C0040/R0090	Of which new retirements	Active insured persons or policyholders in paid-up policies that have retired during the past year.

Premiums, claims paid and transfers (form K-PF.51.01.24 and template O-PF.51.01.28)

This template contains information about premiums, claims paid and transfers, broken down by defined-benefit, defined-contribution and total.

Premiums

	ITEMS	INSTRUCTIONS
C0010- C0040/R0010	Gross premiums	The total value of premium payments during the reporting period. <i>(Also includes credited bonuses and insurance capital transferred in.)</i>

C0010- C0040/R0020	Premiums from insured persons	Paid premiums from insured persons (Annex I code 48 00 1 in Commission Regulation [EC] No 250/2009).
C0010- C0040/R0030	Premiums from the employer	Paid premiums from employers (Annex I code 48 00 2 in Commission Regulation [EC] No 250/2009).
C0010- C0040/R0040	Premiums from ceded reinsurance	Paid insurance premiums for risks transferred to insurance or reinsurance undertakings (Annex I code 48 05 0 in Commission Regulation [EC] No 250/2009).
C0010- C0040/R0050	Net premiums	Total value of premiums during the reporting period, less premiums from reinsurance cessions.

Claims paid

	ITEMS	INSTRUCTIONS
C0010- C0040/R0060	Claims paid gross	Total claims paid, without deductions for reinsurance.
C0010- C0040/R0070	Of which for pensions	The total value of claims paid for retirement pensions.
C0010- C0040/R0080	Of which other benefits	The total value of claims paid for purposes other than those that have previously been mentioned.
C0010- C0040/R0090	Reinsurance benefits received	Insurance claims receivable from insurance and reinsurance undertakings in respect of transferred risks (Annex I code 48 02 1 in Commission Regulation [EC] No 250/2009).
C0010- C0040/R0100	Claims paid net	The total value of claims paid, less reinsurers' share.

Transfers

	ITEMS	INSTRUCTIONS
C0010- C0040/R0110	Transfers in	The value of incoming benefits that have been transferred in from new insured persons (Annex I code 48 00 3

		in Commission Regulation [EC] No 250/2009).
C0010- C0040/R0120	Transfers out	The value of benefits that have been transferred out (Annex I code 48 03 3 in Commission Regulation [EC] No 250/2009).

STATISTICAL DATA INSTITUTIONS FOR OCCUPATIONAL RETIREMENT PROVISION - ECB ADD-ONS

Content of the submission - quarterly (PFE.01.01.31)

		C0010
Template code - Template name		
PFE.01.02 - Basic information - general [ECB add-ons]	ER0010	
PFE.02.01 - Balance sheet [ECB add-ons]	ER0020	
PFE.06.02 - List of assets [ECB add-ons]	ER0050	
EP.02.01 - Insurance, pensions and standardised guarantees	ER1100	

STATISTICAL DATA INSTITUTIONS FOR OCCUPATIONAL RETIREMENT PROVISION - ECB ADD-ONS

Content of the submission (PFE.01.01.30) - annual

		C0010
Template code - Template name		
PFE.01.02 - Basic information - general [ECB add-ons]	ER0010	
PFE.02.01 - Balance sheet [ECB add-ons]	ER0020	
PF.04.03 - Activity by country	R0030	
PF.05.03 - Expenses	R0040	
PFE.06.02 - List of assets [ECB add-ons]	ER0050	
PF.06.03 - Collective investment undertakings - look-through approach	R0060	
PF.09.02 - Investment income	R0070	
PF.29.05 - Change in technical provisions	R0080	
PFE.50.01 - Information about insured persons [ECB add-ons]	ER0090	
PF.51.01 - Premiums, claims paid and transfers	R0100	
EP.02.01 - Insurance, pensions and standardised guarantees	ER1100	
EP.03.01 - Liabilities	ER1200	
EP.04.01 - Liabilities - Pension entitlements - breakdown by country	ER1300	

STATISTICAL DATA INSTITUTIONS FOR OCCUPATIONAL RETIREMENT PROVISION - ECB ADD-ONS

Content of the submission for small exempted undertakings (PFE.01.01.32) - annual

Template code - Template name		C0010
PFE.01.02 - Basic information - general [ECB add-ons]	ER0010	
PFE.02.01 - Balance sheet [ECB add-ons]	ER0020	
PF.50.01 - Information about insured persons	R0090	
PF.51.01 - Premiums and claims paid	R0100	

STATISTICAL DATA INSTITUTIONS FOR OCCUPATIONAL RETIREMENT PROVISION - ECB ADD-ONS

**A. and B. Balance sheet (PFE.02.01.30) - quarterly and annual
Supplements template PF.02.01.24**

		Defined-benefit (DB)	Defined-contribution	Total	Reclassification
		C0010	C0020	C0040	EC0041
Assets					
Investment assets	R0010				
Property (other than for own use)	R0020				
Equities	R0030				
Equities - listed	R0040				
Equities - unlisted	R0050				
Bonds	R0060				
of which non-transferable debt securities issued by monetary financial institutions (MFIs)	ER0061				
of which non-transferable debt securities issued by non-MFIs	ER0062				
Government bonds	R0070				
Corporate bonds	R0080				
Financial	R0090				
Non-financial	R0100				
Bonds other than government bonds and corporate bonds	R0110				
UCITS/units	R0120				
Bonds	R0130				
Equities	R0140				
Mixed	R0150				
Properties	R0160				
Alternative investment funds	R0170				
Other UCITS/units	R0180				
Derivatives	R0190				
Other investments	R0200				
Loans and mortgages	R0210				
Mortgages	R0220				
Loans	R0230				
Claims against reinsurers	R0240				
Cash and cash equivalents	R0250				
Other assets that are not shown anywhere else	R0260				
of which pension funds' claims against pension managers	ER0261				
Total assets	R0270				
Liabilities					
Technical provisions	R0280				
Margin for adverse deviation	R0290				
Reinsurance recoverables	R0300				
Other assets that are not shown anywhere else	R0310				
Total liabilities	R0320				
Excess of assets over liabilities	ER0321				
Own funds	R0330				
Reserves	R0340				
Statutory reserves	R0350				
Non-restricted reserves	R0360				
Profit reserves	R0370				

C. and D. List of assets (PFE.06.02.30) - quarterly and annual Supplements template PF.06.02.24

Information on assets										
Asset ID code and Asset ID code type	Item title	Issuer name	Issuer code and Type of issuer code	Issuer sector	Counterparty sector according to ESA 2010	Issuer group	Issuer group code and Type of issuer group code	Issuer country	Country of resident for UCITS and non-UCITS	Currency
C0010	C0130	C0140	C0150	C0170	EC0172	C0180	C0190	C0210	EC0211	C0220

[illegible]

STATISTICAL DATA INSTITUTIONS FOR OCCUPATIONAL RETIREMENT PROVISION - ECB ADD-ONS

**E. Information about insured persons (PFE.50.01.30) - annual
Supplements template PF.50.01.24**

		Defined-benefit (DB)	Defined-contribution	Total
		C0010	C0020	C0040
Information about insured persons				
Insured persons	ER0001			
Insured persons for which the employer pays premiums	R0010			
Insured persons in paid-up policies	R0020			
Beneficiaries	R0030			
Insured persons in pensions	ER0031			
Flow data				
New insured persons	R0040			
Deaths	R0050			
Transfers out	R0060			
Other exits	R0070			
New beneficiaries	R0080			
of which new retirements	R0090			

H. Liabilities (EP.03.01.30) - annual

ER0010	LIABILITIES (total)
ER0020	10. Loans received
ER0030	up to 1 year
ER0040	over 1 year and up to 5 years
ER0050	5+
ER0060	11. Debt securities issued
ER0070	12. Participations
ER0080	13. Technical provisions
ER0090	13.1 Pension entitlements
ER0100	13.1 Pension entitlements
ER0110	13.1 Pension entitlements
ER0120	13.2 Pension (fund) liabilities to pension managers
ER0130	13.3 Other life insurance benefits
ER0140	14. Financial derivatives
ER0150	15. Unpaid/delivered income and expenses
ER0160	16. Net worth

[illegible]

STATISTICAL DATA INSTITUTIONS FOR OCCUPATIONAL RETIREMENT PROVISION - ECB ADD-ONS

I. Liabilities - Pension entitlements - breakdown by country (EP.04.01.30) - annual

Information about data type
EZ0010

Pension entitlements	ER0300	Euro zone																		
		BE	DE	EE	IE	GR	ES	FR	IT	CY	LV	LT	LU	MT	NL	AT	PT	SI	SK	FI
		EC0010	EC0020	EC0030	EC0040	EC0050	EC0060	EC0070	EC0080	EC0090	EC0100	EC0110	EC0120	EC0130	EC0140	EC0150	EC0160	EC0170	EC0180	EC0190

Pension entitlements	ER0300	Non-participating member states									
		BG	CZ	DK	HR	HU	PL	RO	SE	UK	
		EC0220	EC0230	EC0240	EC0250	EC0260	EC0270	EC0280	EC0290	EC0300	
	ER0300	EC0210	EC0220	EC0230	EC0240	EC0250	EC0260	EC0270	EC0280	EC0290	EC0300

Pension entitlements	ER0300	Main counterparties outside of EU												
		Brazil	Canada	China	Hong Kong	India	Japan	Russia	Switzerland	USA	EU institutions	Other international organisations	Offshore financial centre (as a group)	
		EC0310	EC0320	EC0330	EC0340	EC0350	EC0360	EC0370	EC0380	EC0390	EC0400	EC0410	EC0420	EC0430

STATISTICAL DATA INSTITUTIONS FOR OCCUPATIONAL RETIREMENT PROVISION - ECB ADD-ONS

J. Basic information - general (PFE.01.02.31) - quarterly Supplements template PF.01.02.25

		C0010
Country of authorisation	R0010	
Reporting submission date	R0020	
Reference date of the report	R0030	
Financial year end	R0040	
Reporting currency	R0050	
Initial submission or re-submission	R0060	
Name of the institution for occupational retirement provision	R0070	
Identification code for the institution for occupational retirement provision and type	R0080	
Category of institution for occupational retirement provision	R0090	
Type of institution for occupational retirement provision	R0100	
Type of sponsoring arrangement	R0110	
Number of pension schemes	R0120	
Number of sponsoring undertakings	R0130	
Exemptions from the national regulatory authorities		
Exemptions from EIOPA BoS/18 114 applied by the reporting undertaking	ER0255	
Exemptions from ECB regulation (ECB/2018/2) applied by the reporting undertaking	ER0256	

STATISTICAL DATA INSTITUTIONS FOR OCCUPATIONAL RETIREMENT PROVISION - ECB ADD-ONS

K. Basic information - general (PFE.01.02.30) - annual Supplements template PF.01.02.24

		C0010
Country of authorisation	R0010	
Reporting submission date	R0020	
Reference date of the report	R0030	
Financial year end	R0040	
Reporting currency	R0050	
Initial submission or re-submission	R0060	
Name of the institution for occupational retirement provision	R0070	
Identification code for the institution for occupational retirement provision and	R0080	
Category of institution for occupational retirement provision	R0090	
Type of institution for occupational retirement provision	R0100	
Type of sponsoring arrangement	R0110	
Number of pension schemes	R0120	
Number of sponsoring undertakings	R0130	
Security mechanisms		
Additional support		
Increases in premiums - employer	R0140	
Increases in premiums - employee	R0150	
Sponsoring undertakings' partial liability	R0160	
Other claims on sponsors	R0170	
Other extra premiums	R0180	
Reduction in benefits		
Reduction in benefits due to sponsors being unable to fulfil their commitments	R0190	
Reduction in benefits retrospectively	R0200	
Reduction in benefits in advance	R0210	
Other reductions in benefits	R0220	
Pension guarantee scheme	R0230	
Items that concern the sponsor's financial reporting		
Outstanding commitments on the sponsor's balance sheet	R0240	
The sponsor's entitlement to reclaim funds	R0250	
Exemptions from the national regulatory authorities		
Exemptions from EIOPA BoS/18 114 applied by the reporting undertaking	ER0255	
Exemptions from ECB regulation (ECB/2018/2) applied by the reporting undertaking	ER0256	

STATISTICAL DATA INSTITUTIONS FOR OCCUPATIONAL RETIREMENT PROVISION - ECB ADD-ONS

L. Balance sheet for small exempted undertakings (PFE.02.01.32) - annual
Supplements template PF.02.01.28

		Defined-benefit (DB)	Defined-contribution	Total
		C0010	C0020	C0040
Assets				
Property (other than for own use)	R0020			
Equity	R0030			
Bonds	R0060			
Investment funds/units	R0120			
Other assets (other than investment assets)	R0380			
of which Unpaid/deferred income and expenses	ER0381			
Total assets	R0270			
Liabilities				
Total liabilities	R0320			

Appendix 6

Instructions for the template Statistical reporting for institutions for occupational retirement provision – ECB add-ons

Terms and expressions in the template and these instructions have the same meaning as in the Annual Accounts at Insurance Undertakings Act (1995:1560) and Finansinspektionen's regulations and general guidelines (FFFS 2019:23) regarding annual reports at insurance companies and institutions for occupational retirement provision, unless otherwise specified.

Reporting quarterly and annual data

Data are submitted in accordance with sections A–L of the template:

- A. Balance sheet (PFE.02.01.30) – quarterly
- B. Balance sheet (PFE.02.01.30) – annual
- C. List of assets (PFE.06.02.30) – quarterly
- D. List of assets (PFE.06.02.30) – annual
- E. Information about insured persons (PFE.50.01.30) – annual
- F. Insurance, pensions and standardised guarantees (EP.02.01.30) – quarterly
- G. Insurance, pensions and standardised guarantees (EP.02.01.30) – annual
- H. Liabilities (EP.03.01.30) – annual
- I. Liabilities – Pension entitlements – breakdown by country (EP.04.01.30) – annual
- J. Basic information - general (PFE.01.02.30) – annual
- I. Basic information - general (PFE.01.02.31) – quarterly
- L. Balance sheet for small exempted undertakings (PFE.02.01.32) – annual

The designations PFE and EP above refer to supplementary data to the templates in Statistical data for institutions for occupational retirement provision *Appendix 3*.

Supplementary data

This part refers to the submission concerning sections A–L and is included as additional information to the reporting. Only brief information is provided in the report on either PF.01.01.31 (quarterly), PFE.01.01.30 (annual) or PFE.01.01.32 (annual – small undertakings). The information shall provide supplementary details as to whether or not each section of the report is reported. Only one of the following options shall be specified:

- 1 – Reported
- 0 – Not reported (requires special explanation)
- 26 – Not reported as there is no cross-border business
- 31 – Not reported as exempted in accordance with the ECB derogation in Article 7(1)(d) of Regulation (EU) 2018/231
- 32 – Not reported as exempted in accordance with the ECB derogation in Article 7(1)(c) of Regulation (EU) 2018/231
- 33 – Not reported as exempted in accordance with the ECB derogation in Article 7(1)(d) of Regulation (EU) 2018/231 and EIOPA article 1.14 in accordance with Decision EIOPA-Bos/18-114

Submitting reports and reporting format

These supplementary data, i.e. supplementary data to statistical data institutions for occupational retirement provision, known as ECB add-ons, are included in the data point model and taxonomy produced by the European Insurance and Occupational Pensions Authority (EIOPA) and based on ‘Decision of the Board of Supervisors on EIOPA’s regular information requests towards NCAs regarding provision of occupational pensions information’ (EIOPA-BoS/18-114). The supplementary data are based on the Regulation (EU) 2018/231 of the European Central Bank of 26 January 2018 on statistical reporting requirements for pension funds (ECB/2018/2).

Data items with the format ‘monetary amount’ shall be expressed in units without decimals, with the exception of the template PFE.06.02.30, which shall be expressed in units with two decimals. The template PFE.06.02.30 shall also be reported in the reporting currency, which requires other currencies to be translated into the reporting currency, unless otherwise specified.

Data items with the format ‘percentage’ shall be expressed in units with four decimals and data items with the format ‘integer’ shall be expressed in units without decimals.

A. and B. Balance sheet (PFE.02.01.30) – quarterly/annual

The data reported in accordance with this section are a supplement to template PF.02.01.24 in Appendix 3.

All financial instruments shall be reported at their gross value.

Reclassification (EC0041)

Information about reclassification is reported when the classification of financial instruments has changed compared with the previous reporting period. Correction of previous reporting errors shall preferably take place by revising older periods, but if this is not practicable, they shall be reclassified instead. The reclassification refers to the change in value that arises when the instrument classification has been corrected. If there have not been any incorrect classifications, no information about this shall be reported.

Reclassification only needs to take place if the reporting error exceeds SEK 500 million.

Examples

If, e.g., government bonds worth SEK 500 million have been incorrectly reported as corporate bonds and this cannot be revised, a reclassification of +SEK 500 million shall be done for government bonds. –SEK 500 million is then reported as a reclassification of corporate bonds for the period in which the correct values and relevant totals are reported. Reclassifications are expected to balance, either by only affecting items within assets or liabilities or because they affect both assets and liabilities.

Of which items

The data that is reported is a specification.

Non-transferable debt securities (ER0061-ER0062)

Non-transferable debt securities means instruments with limited potential for trade on the secondary market (known as *Schuldscheindarlehen*, *nichthandelbare Schuldverschreibungen/Geldmarktpapiere*, *Namensschuldverschreibungen/N-bonds*). Non-transferable debt securities are divided into those that are issued by monetary financial institutions (MFIs) and those that are issued by other sectors.

Corresponds to categories 1 and 2 in the instrument classification according to ESA 2010, under headings C. and D. List of assets (PFE.06.02.30) – quarterly/annual.

Pension funds' claims against pension managers (ER0261)

This item is defined under points 5.186 and 17.78 of Regulation (EU) No 549/2013 of the European Parliament and of the Council of 21 May 2013 on the European system of national and regional accounts in the European Union. The item refers to occupational pensions where a deficit in the funding of pension entitlements has arisen that the employer (sponsor) of the beneficiaries is liable to cover. The data is pertinent if there are claims against sponsors and, in Sweden is only applicable to pension foundations.

Excess of assets over liabilities (ER0321)

Excess of assets over liabilities means untaxed reserves and equity and shall correspond to the difference between R0270 Total assets and R0320 Total liabilities,

C. and D. List of assets (PFE.06.02.30) – quarterly/annual

The data reported in accordance with this section are a supplement to template PF.06.02.24, which is in Appendix 3.

CIC categories means complementary identification codes, which are found in the common EU supervisory reporting (Annex VI to Commission Implementing Regulation (EU) 2015/2450 of 2 December 2015 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).

Information on position – Write-offs/write-downs (EC0141)

This information is reported in those case where the nominal value of loans has been reduced since the previous year's annual or quarterly report as a result of Write-offs/write-downs. An write-off is reported as a positive value. A reversal of previous Write-offs (write-up) is reported as a negative value. Write-offs/write-downs are reported net. The information on position is only applied for mortgages and loans (CIC 8).

Information on assets

The following information supplements the asset items in the common EU supervisory reporting:

- Counterparty sector according to ESA 2010 (EC0172)
- Country of resident for UCITS and alternative investment funds (EC0211)

- Instrument classification according to ESA 2010 (EC0232)
- Issue date (EC0271)
- Split date (EC0290)
- Split factor (EC0300)

The information supplements the following asset items:

- Government bonds (CIC 1)
- Corporate bonds (CIC 2)
- Equity (CIC 3)
- Investment funds or collective investment undertakings (CIC 4)
- Structured notes (CIC 5)
- Collateralised securities (CIC 6)
- Cash and deposits (CIC 7)
- Mortgages and loans (CIC 8)

Counterparty sector according to ESA 2010 (EC0172)

Counterparty sector according to ESA 2010 after the above breakdown is reported for the assets that are reported without an ISIN (International Securities Identification Number) for the CIC categories 1–3 and 5–6, and for mortgages and loans (CIC 8). Assets reported with another international identifier, such as CUSIP or SEDOL, are considered not to have an ISIN code.

Counterparty sector in accordance with ESA 2010 refers to the classification by institutional sector in the European System of Accounts (ESA 2010). The counterparty sector is that of the issuer of the security, the borrower of the loan or the bank or other undertaking that has accepted the deposit. Counterparty sector in accordance with ESA does not correspond to the classification by sector used in Commission Implementing Regulation (EU) 2015/2450 of 2 December 2015 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 and that is designated 'Issuer Sector'.

Sector is specified for both Swedish and foreign counterparties, both within and outside of the EU.

The Swedish implementation of ESA 2010 is called Statistics Sweden's Standard Classification by Institutional Sector for 2014 (INSEKT 2014). The standard is published on Statistics Sweden's website and rapporteurs can gain access to the information from Statistics Sweden's Business Register as support for classification of Swedish counterparties.

A list of the institutions in Sweden that are monetary financial institutions is published by the Riksbank. The European Central Bank publishes lists of monetary financial institutions, collective investment undertakings and securitisation institutions based within the EEA and the EU.

The sectors that can appear in this section are specified below, together with a brief description. For Swedish counterparties, the sector code is entered in accordance with INSEKT 2014 in square brackets.

1. Central banks [121000]

National central banks and the European Central Bank (ECB)

2. Monetary financial institutions (MFI) except central banks and money market funds [122100 + 122200 + 122300 + 122400 + 122500 + 122900]
Banks and credit market corporations. Financial corporations that have a licence to both accept deposits and issue loans to the general public.
3. Money market funds [123000]
Short fixed-income funds with high liquidity. As money market funds fall under CIC 4, this sector should not be pertinent to report for assets.
4. Investment funds/collective investment undertakings except money market funds [124000]
Encompasses, e.g., fixed-income funds, equity funds, exchange traded funds (ETFs), hedge funds and alternative investment funds. As investment funds fall under CIC 4, this sector should not be pertinent to report for assets.
5. Other financial intermediaries [125200 + 125300 + 125400 + 125900 + 126100 + 126200 + 127000]
Encompasses, among others, pure holding companies and owner companies in financial groups, investment corporations and money lenders that are not banks or credit market corporations.
6. Financial vehicle corporations engaged in securitisation transactions [125100]
Corporations set up in order to handle securitisation, but not banks and credit market corporations that issue covered bonds or alternative investment funds.
7. Insurance corporation [128100 + 128200 + 128300]
Life and non-life insurance undertakings, captive undertakings and reinsurance undertakings. But not life insurance undertakings whose main business is managing occupational pensions.
8. Pension funds [129100 + 129200 + 129300 + 129400]
Undertakings that manage occupational pension capital.
9. Non-financial corporations [111000 + 112000 + 113000 + 114000]
E.g. undertakings that operate within manufacturing, retail, property management, construction and administration. Owner companies in non-financial groups. Publicly owned corporations are also included here.
10. General government [131110 + 131120 + 131130 + 131200 + 131311 + 131312 + 131313 + 131321 + 131322 + 131323 + 131400]
Central government, states and municipalities.
11. Households including non-profit organisations [141000 + 142000 + 143000 + 144100 + 144200 + 144300 + 151000 + 152100 + 152200]
Individuals and organisations serving households such as churches and religious communities, trade unions, non-profit associations and assistance and charitable foundations.

Depository receipts are broken down by counterparty based on the undertaking that issued the underlying shares.

For cash and deposits (CIC 7), enter

12. MFI, i.e. central bank [121000], Monetary financial institutions (MFI) except central banks and money market funds [122100 + 122200 + 122300 + 122400 + 122500 + 122900] or Money market funds [123000]
Deposits with banks or credit market corporations and notes and coins.
13. Non-MFI, all counterparties except MFIs as above.
Deposits with savings associations or other undertakings that are not banks or credit market corporations.

Country of registration for investment funds/collective investment undertakings (EC0211)

The fund's country of registration is only reported for investment funds (collective investment undertakings) (CIC 4). Where the fund, and not the manager or management company, is registered is specified here. For example, if a Swedish fund management company manages a fund registered in Luxembourg, Luxembourg is reported as the fund's country of registration.

The country of registration for investment funds (collective investment undertakings) is only reported for funds without an ISIN code.

Instrument classification according to ESA 2010 (EC0232)

This information shall be reported for all pertinent instruments, regardless of whether or not the securities have an ISIN.

For certain types of instrument, the classification between securities, equity and loans may differ between the CIC categorisation used for supervision in accordance with ESA 2010 and Annex IV in Commission Implementing Regulation (EU) 2015/2450 of 2 December 2015 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). In order for the instrument classification according to ESA 2010 to be evident, one of the options below shall be stated. Please note that the majority of securities holdings are expected to belong to category 9.

Category 1 – The instrument is a simple debt security, non-transferable interest-bearing security or non-transferable money market instrument.

Category 2 – The instrument is a hybrid between a loan and a bond (what is known as a Namensschuldverschreibungen or N-bonds) or equivalent bond that is not negotiable.

Category 3 – The instrument is a registered participation certificate (known as a Namensgenussscheine) or equivalent participation certificate that is not negotiable or a subscription right.

Category 9 – Other instrument, for example a negotiable interest-bearing security such as a government bond or a covered bond.

Instrument classification according to ESA is only applicable for the CIC categories 1, 2, 3, 5 and 6. When choosing an option, category 9 shall be entered unless one of the categories 1–3 is applicable.

Issue date (EC0271)

The issue date corresponds to the original date when the instrument was issued and not when the asset was purchased.

For reverse repurchase agreements (reverse repos), the date of the transaction is used, not the issue date of the asset received.

The issue date is reported for assets without an ISIN for the CIC categories 1–2 and 5–6. The issue date is also reported for all mortgages and loans (CIC 8). Where applicable, an issue date is reported for loans to households as a weighted average based on loan volume.

Split date (EC0290)

The date on which the most recent share split or reverse split took place. Applicable to CIC 3 and 4. For CIC 4 (funds), the information may be pertinent for exchange traded funds (ETFs) and alternative investment funds. A split date only needs to be reported for shares and units without an ISIN, where the split has taken place during the current reporting period.

Split factor (EC0300)

Calculated as the number of shares/fund units after the split divided by the number of shares/fund units before the split. Applicable to CIC categories 3 and 4. For CIC 4 (funds), the information may be pertinent for exchange traded funds (ETFs) and alternative investment funds. A split factor only needs to be reported for shares and units without an ISIN, where the split has taken place during the current reporting period.

E. Information about insured persons – annual (PFE.50.01.30)

Information about insured persons in the pension portfolio at the end of the year shall be provided in this section. The information shall refer to the total number of insured persons and the total number of pensioners.

The total number of insured persons (ER0001) encompasses active insured persons (R0010), insured persons in paid-up policies (R0020) and insured persons who are retired (ER0031).

A retired person is an insured person in the pension scheme who has begun receiving pension benefits from the same scheme.

The data in this section are a supplement to template PF.50.01.24, which is in Appendix 3.

F. and G. Insurance, pensions and standardised guarantees (EP.02.01.30) – quarterly/annual

Information that is demanded for statistical purposes about pension funds' provisions on the assets side (F.6) according to ESA 2010 shall be provided in this section. This category encompasses changes against pensions managers (ER0260) and claims pursuant to reinsurance contracts (ER0270), which add up to Insurance, pensions and standardised guarantees (ER0250).

Pension funds' claims against pension managers (ER0260) is defined in ESA 2010. The items 5.186 and 17.78 refer to occupational pensions where a deficit in the

funding of pension entitlements has arisen that the employer (sponsor) of the beneficiaries is liable to cover. In Sweden, this information is only applicable to pension foundations.

Claims pursuant to reinsurance contracts (ER0270) refers to financial claims that pension funds have against undertakings that have accepted reinsurance in conjunction with pension provisions.

The breakdown shall take place on the basis of different sectors, see Issuer's sector according to ESA 2010 in sections C and D List of assets (PFE.06.02.30) – quarterly/annual.

The data requested shall be reported broken down in the various tables. The various tables specified are position, transactions, changes in value and reclassifications. Which table the data refer to is specified under the item Information about data type (EZ0010). This means that the table is reported in stages with the aid of four different options. First, the table in which reporting shall take place is specified (EZ0010), for example Position. The data are then filled in for this table. When the first table is filled in, a new table is selected if there are further data to fill in, and so forth.

Position

This value refers to the closing value for the period. If there is a value, this table shall always be reported.

Transactions

See Transactions in section H Liabilities (EP.03.01.30) – annual.

Changes in value

The table that refers to changes in value (adjustments, including exchange rate revaluations) shall not be reported.

Reclassifications

Reclassifications refers to if any error was detected and revision of the error for previous periods has not taken place, see Reclassification in section A and B Balance sheet (PFE.30.01.02) – quarterly/annual. Reclassifications here may also be past error in classification by sector or geographical breakdown.

Examples

If SEK 200 million in claims against pension managers has previously been reported with the counterparty 'Swedish non-financial corporations' despite the correct counterparty being 'non-financial corporations in the member states of the euro area', a reclassification of SEK -200 million shall be reported under 'Swedish non-financial corporations' (EC0100) and +200 reported under 'non-financial corporations in the member states of the euro area' (EC0100) and under the affected totals.

H. Liabilities (EP.03.01.30) – annual

Data for statistical purposes about pension funds' liabilities shall be provided in this section.

Instrument categories:

10. Loans received (ER0020, ER0030, ER0040, ER0050)
Loans received is broken down by original repayment period. Loans received also encompasses repos.
11. Debt securities issued (ER0060)
Bonds, money market instruments or subordinated loans issued.
12. Participations (ER0070)
Share capital, initial fund and operating capital. Also included in Untaxed reserves and equity.
13. Technical provisions (ER0080)
Life insurance benefits and annuities (F.62), Pension entitlements (F.63), Pension funds' liabilities to sponsors (F.64), Other life insurance benefits (F.65). Technical provisions are reported before reinsurance cessions.
 - 13.1 Pension entitlements (ER0090, ER0100, ER0110)
Pension entitlements refers to technical provisions for occupational pensions that pertain to retirement pensions. Pension entitlements are reported before reinsurance cessions.
 - 13.2 Pension funds' liabilities to sponsors (ER0120)
Refers to occupational pensions where a surplus in the funding of pension entitlements has arisen and shall accrue to the employer of the beneficiaries (i.e. the pension manager). In Sweden, this is only applicable to pension foundations.
 - 13.3 Other life insurance benefits (ER0130)
The surplus of net contributions in excess of benefits. In most case, this item does not occur.
14. Financial derivatives (ER0140)
15. Unpaid/deferred income and expenses (ER0150)
Encompasses trade credits and advance payments, as well as other accrued expenses and deferred income. This includes, e.g. accrued interest.
16. Net worth (ER0160)
Balance item where provisions differ from the market value of the assets. Net worth is also included in untaxed reserves and equity.

The breakdown shall take place on the basis of different sectors, see Issuer's sector according to ESA 2010 in sections C and D List of assets – quarterly/annual (PFE.06.02.30) and geographic breakdown by Sweden, member states of the euro area and other foreign. The geographic breakdown of liabilities is based on where the borrower or counterparty is domiciled. For pension entitlements, it is where the beneficiary is domiciled that decides this. In other words, it is not the undertaking that has taken out the occupational pension in the capacity as policyholder that determines the domicile. Beneficiaries (natural persons) who are registered in Sweden are counted as domiciled in Sweden. For natural persons who are not registered in Sweden, the domicile is determined by the person's foreign address.

The data requested shall be reported broken down in the various tables. The various tables specified are position, transactions, changes in value and reclassifications. Which table the data refer to is specified under the item Information about data type (EZ0010). This means that the table is reported in stages with the aid of four different options. First, the table in which reporting shall take place is specified (EZ0010), for example Position. The data are then filled in for this table. When the first table is filled in, a new table is selected if there are further data to fill in, and so forth.

Position

This value refers to the closing value for the period. If there is a value, this table shall always be reported.

Transactions

Transactions refers to incoming and outgoing payments which need to be differentiated from changes in value, e.g. as a result of rising or falling share prices and interest rates or changed assumptions that affect the position.

The link between position, transactions, changes in value and reclassifications is as follows:

Opening balance
 + Transactions (+/-)
 + Reclassifications (+/-)
 + Changes in value (+/-), Not reported
 = Closing balance

Transactions in loans received

Loans taken up minus loans repaid during the period. As the accrued interest shall be reported under the item unpaid/deferred income and expenses, interest payments do not constitute a transaction in loans received, with the exception of interest that has been capitalised such that the outstanding position is affected. Exchange rate fluctuations do not constitute transactions.

Transactions in issued debt securities

During the period, issued interest-bearing securities minus mature or repurchased issued securities.

Transactions in participations

Contributions to share capital, the initial fund or operating capital during the period minus repayments of these.

Transactions in pension entitlements

Positive transactions in pension entitlements consist of premium revenue and return on capital in the form of interest and dividends that shall accrue to the policyholders less administration charges. Changes in the value of unit-linked or deposit insurance are not counted as transactions.

Negative transactions in pension entitlements consist of payments on premature surrenders of policies and remuneration in the form of regular pension payments to pensioners or relatives, or payments in the form of lump sums.

This is the net of positive minus negative transactions that shall be reported.

Transactions in financial derivatives

Are reported for derivatives with negative market values.

Transactions in derivatives that are on the balance sheet on the reporting date are assigned to the assets side if the market value is positive on the reporting date, and to the liabilities side if the market value is negative on the reporting date. A derivative with a market value of zero is included on the assets side.

Transaction in derivatives that are not on the balance sheet on the reporting date are assigned to the side on which they were on the most recent transaction date.

Payment made when the contract was concluded for derivative with negative market values give a corresponding negative transaction on the liabilities side.

Receipt of an option premium gives a positive transaction on the liabilities side.

For derivatives that have a negative market value on the reporting date, positive net interest (i.e. interest received exceeds interest paid) during the period is entered as positive transaction on the liabilities side, while negative net (interest paid exceeds interest received) during the period is counted as a negative transaction on the liabilities side.

When trading on the secondary market, a purchase is a positive transaction and a sale is a negative transaction for derivatives on both the assets and liabilities side.

Transactions in unpaid/deferred income and expenses

Values and repaid accounts payable taken up during the period, as well as transactions in other unpaid or deferred income and expenses such as salaries, taxes, dividends and rental charges.

Transactions in net worth

Because net worth arises due to measurement differences between assets and pension entitlements, no transactions arise.

Changes in value

The table that refers to changes in value (adjustments, including exchange rate revaluations) shall not be reported.

Reclassifications

Reclassifications refers to cases where an error is detected and revision of previous periods has not taken place, see the earlier description under Reclassification in sections A and B Balance sheet (PFE.02.01.30) – quarterly/annual.

Here, reclassifications can also consist of previous errors in classification by sector allocation of original repayment period or geographic breakdown.

Examples

If SEK 300 million in loans received up to one year from Swedish non-financial actual refers to loans over five years from captive financial institutions in member states of the euro area, SEK -300 million is reported as a reclassification under Swedish non-financial corporations (EC0110) up to one year (ER0030) and SEK +300 million is reported under Other financial institutions in member states of the euro area (EC0190) over five years (ER0050) and the affected totals.

I. Liabilities – Pension entitlements – breakdown by country (EP.04.01.30) – annual

The data reported refer to technical provisions in respect of occupational pension commitments broken down by country. This is more detailed breakdown by country of the data in Liabilities (EP.03.01.30) row ER0090 Pension entitlements.

The data requested shall be reported separately for the data types position, transactions and reclassifications. Which data type the data belong to is specified under the item Information about data type (EZ0010). This means that the table is reported in stages with the aid of four different options. First, the table in which reporting shall take place is specified (EZ0010), for example Position. The data are then filled in for this table. When the first table is filled in, a new table is selected if there are further data to fill in, and so forth.

The geographic breakdown of pension entitlements is based on where the beneficiary is domiciled. In other words, it is not the undertaking that has taken out the occupational pension in the capacity as policyholder that determines the domicile. Domiciled in Sweden is reported under Liabilities (EP.03.01.30) but not under Liabilities – Pension entitlements – breakdown by country (EP.04.01.30).

As the breakdown by country of technical provisions can be difficult to calculate for technical reasons, the breakdown may also be approximated. The approximation shall preferably be based on the distribution of asset values. However, if this is not possible, it may instead be done on the basis of paid pensions.

The two letter codes (EC0020-EC0300) that the countries are named by are found in ISO 3166-1 alpha-2.

Offshore financial centre (as a group) denotes the following countries and areas (ISO 3166-1 alpha-2 in parentheses):

Andorra (AD), Antigua and Barbuda (AG), Anguilla (AI), Aruba (AW), Barbados (BB), Bahrain (BH), Bermuda (BM), Bahamas (BS), Belize (BZ), Cook Islands (CK), Curaçao (CW), Dominica (DM), Grenada (GD), Guernsey (GG), Gibraltar (GI), Hong Kong (HK), Isle of Man (IM), Jersey (JE), Saint Kitts and Nevis (KN), Cayman Islands (KY), Lebanon (LB), Saint Lucia (LC), Liechtenstein (LI), Liberia (LR), Marshall Islands (MH), Montserrat (MS), Mauritius (MU), Nauru (NR), Niue (NU), Panama (PA), Philippines (PH), Seychelles (SC), Singapore (SG), Sint Maarten (SX), Turks and Caicos Islands (TC), Saint Vincent and the Grenadines (VC), British Virgin Islands (VG), US Virgin Islands (VI), Samoa (WS) and Vanuatu (VU).

The data requested shall be reported distributed between different tables. The various tables specified are position, transactions, changes in value and reclassifications. Which table the data refer to is specified under Information about data type (EZ0010).

Position

This value refers to the closing value for the period. If there is a value, this table shall always be reported.

Transactions

See early description under Transactions in section H Liabilities (EP.03.01.30) – annual.

Changes in value

The table that refers to changes in value (adjustments, including exchange rate revaluations) shall not be reported.

Reclassifications

Reclassifications refers to cases where an error has been detected and revision of previous periods has not taken place, see the earlier description under Reclassification in sections A and B Balance sheet– quarterly/annual (PFE.02.01.30).

J. and K. Basic information– general (PFE.01.02) – quarterly/annual

The data in this section are a supplement to the templates PF.01.02.25 and PF.01.02.24 that are found in Appendix 3.

Exemptions from EIOPA BoS/18-114 applied by the reporting undertaking

One of the following options is specified here:

- 1 – No exemption
- 2 – Exemption in accordance with article 1.14 (exemption from quarterly reporting or List of assets)
- 3 – Exemption in accordance with article 1.15 (small exempted undertakings)
- 4 – Exemption in accordance with article 1.7 (first-time reporting of List of assets and Collective investment undertakings - look-through approach)

Exemption from ECB regulation (ECB/2018/2) applied by the reporting undertaking (ECB add-ons)

One of the following options is specified here:

- 1 – No exemption
- 5 – Exemption in accordance with Article 7(1)(c) (Exemption quarterly reporting)
- 6 – Exemption in accordance with Article 7(1)(d) (Small exempted undertakings)

L. Balance sheet for small exempted undertakings (PFE.02.01.32) – annual

The data in this section are a supplement to template PF.02.01.28, which is in Appendix 3.

Of which Unpaid/deferred income and expenses

This is balancing items on the assets side that have not previously been defined as assets and have not been included in any other item. Specific items can be included here, such as:

- claims against dividends,
- accrued interest receivables on deposits,
- accrued interest receivables on loans,
- accrued interest receivables on debt instruments,

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- accrued rent receivables, or
- receivables not attributable to the undertaking's core activities.

*Appendix 7***Structure of the qualitative supervision report**

The institution for occupational retirement provision shall provide a report for each provision under each main heading. If a provision is not applicable, this must be clearly specified.

- A. Summary (Chapter 5, section 3)
- B. Business (Chapter 5, sections 4–6)
- C. System of governance (Chapter 5, sections 7–16)
- D. Risk profile (Chapter 5, sections 17–19)
- E. Valuation (Chapter 5, sections 20 and 21)
- F. Solvency situation (Chapter 5, sections 22 and 23)