

**Liabilities**

<b>Technical provisions - non-life</b>	<b>R0510</b>	<b>1.410</b>
<b>Technical provisions - non-life (excluding health)</b>	<b>R0520</b>	
Technical provisions calculated as a whole	R0530	
Best Estimate	R0540	
Risk margin	R0550	
<b>Technical provisions - health (similar to non-life)</b>	<b>R0560</b>	<b>1.410</b>
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	1.403
Risk margin	R0590	7
<b>Technical provisions - life (excluding index-linked and unit-linked)</b>	<b>R0600</b>	<b>4.965.091</b>
<b>Technical provisions - health (similar to life)</b>	<b>R0610</b>	
Technical provisions calculated as a whole	R0620	
Best estimate	R0630	
Risk margin	R0640	
<b>Technical provisions - life (excluding health and index-linked and unit-linked)</b>	<b>R0650</b>	<b>4.965.091</b>
Technical provisions calculated as a whole	R0660	
Best Estimate	R0670	4.941.331
Risk margin	R0680	23.760
<b>Technical provisions - index-linked and unit-linked</b>	<b>R0690</b>	<b>1.277.505</b>
Technical provisions calculated as a whole	R0700	
Best Estimate	R0710	1.271.425
Risk margin	R0720	6.080
Other technical provisions	R0730	
Contingent liabilities	R0740	897
Provisions other than technical provisions	R0750	
Pension benefit obligations	R0760	2.902
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	44.381
Derivatives	R0790	
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	3.282
Insurance & intermediaries payables	R0820	8.647
Reinsurance payables	R0830	74
Payables (trade, not insurance)	R0840	64.849
<b>Subordinated liabilities</b>	<b>R0850</b>	<b>8.000</b>
Subordinated liabilities not in Basic Own Funds	R0860	0
Subordinated liabilities in Basic Own Funds	R0870	8.000
Any other liabilities, not elsewhere shown	R0880	1.880
<b>Total liabilities</b>	<b>R0900</b>	<b>6.378.916</b>

<b>Excess of assets over liabilities</b>	<b>R1000</b>	<b>890.989</b>
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