



EUROPEAN CENTRAL BANK

EUROSYSTEM

Instructions for ECB add-ons

SE.01.01 – Content of the submission (Variant of Solvency II template S.01.01 with ECB add-ons)

COLUMN/ ROW	ITEM	INSTRUCTIONS
C0010/ER0030	SE.02.01 – Balance sheet	<p>One of the options in the following closed list shall be used:</p> <p>1 – Reported</p> <p>6 – Exempted under Article 35 (6) to (8)¹ (templates SE.02.01.16 and SE.02.01.17) or Guideline 48² (templates SE.02.01.18 and SE.02.01.19).</p> <p>0 – Not reported other reason (in this case special justification is needed)</p>
C0010/ER0140	SE.06.02 – List of assets	<p>One of the options in the following closed list shall be used:</p> <p>1 – Reported</p> <p>6 – Exempted under Article 35 (6) to (8)¹ (template SE.06.02.16) or Guideline 48² (template SE.06.02.18).</p> <p>7 – Not due as no material changes since quarterly submission (this option is only applicable on annual submissions)</p> <p>0 – Not reported (in this case special justification is needed)</p>
<u>C0010/ER0291</u>	<u>SE.17.01 – Non-Life Technical Provisions</u>	<p><u>One of the options in the following closed list shall be used:</u></p> <p><u>1 — Reported</u></p> <p><u>2 — Not reported as no non-life business (only for undertakings not exempted under Article 35 (6) to (8))</u></p> <p><u>6 — Exempted under Article 35 (6) to (8)</u></p>

¹ Article 35 (6) to (8) of [Directive 2009/138/EC of the European Parliament and of the Council of 25 November 2009 on the taking-up and pursuit of the business of Insurance and Reinsurance](#) (Solvency II), as amended.

² Guideline 48 of the [Guidelines on the supervision of branches of third-country insurance undertakings](#) (EIOPA-BoS-15/110).

		<u>0 — Not reported other reason (in this case special justification is needed)</u>
C0010/ER1000	E.01.01 – Deposits to cedants – line-by-line reporting	<p>One of the options in the following closed list shall be used:</p> <p>1 – Reported</p> <p>2 – Not reported as no reinsurance business</p> <p>6 – Exempted under Article 35 (6) to (8)¹ or Guideline 48². 7 – Not due as no material changes since quarterly submission (this option is only applicable on annual submissions)</p> <p>0 – Not reported (in this case special justification is needed)</p>
C0010/ER1010	E.02.01 – Pension entitlements	<p>One of the options in the following closed list shall be used:</p> <p>1 – Reported</p> <p>2 – Not reported as no pension entitlements</p> <p>0 – Not reported other reason (in this case special justification is needed)</p>
C0010/ER1020	E.03.01 – Non-life technical provisions – reinsurance policies – by country	<p>One of the options in the following closed list shall be used:</p> <p>1 – Reported</p> <p>2 – Not reported as no reinsurance business</p> <p>3 – Not due in accordance with instructions of the template</p> <p>0 – Not reported other reason (in this case special justification is needed)</p>
<u>C0010/ER1030</u>	<u>E.04.01 - Investment revenues and expenses (part of TP and excess of assets over liabilities)</u>	<p><u>One of the options in the following closed list shall be used:</u></p> <p><u>1 – Reported</u></p> <p><u>0 – Not reported other reason (in this case special justification is needed)</u></p>

SE.02.01 – Balance sheet (Variant of Solvency II template S.02.01 with ECB add-ons)

General comments:

Analysing developments over time is one of the reasons why the ESCB collects statistical data. . Therefore, the observations for each reporting period are not considered independently, but in relation to previous periods. An important element in insurance corporation statistics is the distinction between transactions and other factors affecting balance sheet outstanding amounts (i.e. Solvency II value) and their evolution over a reference period. These other factors comprise valuation effects arising from changes in prices, exchange rates or reclassifications (which [Regulation \(EU\) No 549/2013](#) (ESA 2010), inter alia, refers to as “other changes in the volume of assets”).

Factors affecting balance sheet outstanding amounts over a reference period

Outstanding amounts at time t			
+			
Transactions	Other factors		
	Reclassifications	Price changes (price evaluations)	Exchange rate changes
=			
Outstanding amounts at time t+1			

The “Reclassification adjustments” column (EC0021) shall include any change in value (compared with the previous period) reported in the “Solvency II value” column that arises from changes that are neither linked to changes in prices or exchange rates nor to a transaction defined as “an economic flow that is an interaction between institutional units by mutual agreement or an action within an institutional unit that it is useful to treat as transaction” (according to ESA 2010 (1.66).

The reporting of reclassification adjustments shall include all relevant balance sheet items and scenarios requiring reclassification adjustments. An overview of scenarios and the expected treatment of affected balance sheet line items is presented below.

Please note that additional information (such as the breakdown by sector or maturity) may be requested by the national central banks (NCBs) for a reported reclassification adjustment.

Example 1 – changes to or correction of reporting errors in the classification of financial instruments (leaving total assets/liabilities unchanged)

The “Reclassification adjustments” column shall include any change in value (compared with the previous period) reported in the “Solvency II value” column that arises from changes in the classification of financial

instruments due to corrections of reporting errors or ordinary changes in the classification. Please note in the context of correcting reporting errors that reclassifications correct only the transactions and not the respective Solvency II amounts from previous periods. Revisions of incorrect data are therefore preferred to reporting reclassifications

In the first example below, a financial instrument has been wrongly allocated to a certain balance sheet item. Total assets/liabilities do not change, but reclassification adjustments are required either on the assets side or the liabilities side. A negative value corrects an amount that was incorrectly attributed to a certain balance sheet item, while a positive value corrects the value of the balance sheet item to which the amount should actually have been attributed.

For the 2019Q4 reporting period the insurance corporation detects that a listed share at a value of 100 for the 2019Q3 reference period has been wrongly classified as a financial corporate bond in previous returns. This error can be corrected by means of a reclassification. In this case, on the asset side, a negative entry for “Corporate bonds” (R0150/EC0021) and “Bonds” (R0130/EC0021)) and a positive entry for “Equities-listed” (R0110/EC0021) (also to be reported in “Equities” (R0100/EC0021)), with the same absolute amounts of 100 (value of the listed share in 2019Q3) but with opposite signs, should be reported for the 2019Q4 reference period.

The following tables show the entries reported for 2019Q3 before the misclassification was detected and for 2019Q4 in which a reclassification is reported:

2019Q3			
		Solvency II (SII) amount	Reclassification
Assets		C0010	EC0021
Equities	R0100	10.000	0
Equities – Listed	R0110	5.000	0
Bonds	R0130	20.000	0
Corporate bonds	R0150	4.000	0

2019Q4			
		SII amount	Reclassification
Assets		C0010	EC0021
Equities	R0100	10.100	+100
Equities – Listed	R0110	5.100	+100
Bonds	R0130	19.900	-100
Corporate bonds	R0150	3.900	-100

Example 2 – correction of reporting errors in values of balance sheet items (changing total assets/liabilities)

Some changes also lead to an increase/decrease in total assets/liabilities and therefore also need to be accounted for with reclassification adjustments. This type of reclassification may be submitted, for instance, when the value of a financial instrument has been erroneously reported as being lower than it actually is, as a result of, for example, miscalculation or misreporting (e.g. the correct value of 150 has erroneously been reported as 15 for the 2019Q3 reference period). As mentioned in Example 1, please note, however, that revising data submitted erroneously in previous periods is the preferred approach.

A change in listed equity may affect the liability side as well, for example “technical provisions – life (excluding health and index-linked and unit-linked)” (R0650), which is also part of “Technical provisions – life excluding index-linked and unit-linked)” (R0600). The category of the balance sheet item stays the same.

This type of reclassification, which changes total assets and liabilities, would involve a positive entry of 135 (the correct value of 150 for the 2019Q3 reference period minus 15 which was incorrectly reported in the 2019Q3 reference period) under “Equities – listed” (R0110/EC0021) (also to be reported in “Equities” (R0100/EC0021) and “Total assets” (R0500/EC0021)) and a positive entry of 135 on the liabilities side for “Technical provisions – life (excluding health and index-linked and unit-linked)” (R0650/EC0021) and “Technical provisions – life (excluding index-linked and unit-linked)” (R0600/ER0021) as well as for “Total liabilities” (R0900/EC0021) to be reported for the 2019Q4 reference period.

The following tables show the entries reported for 2019Q3 (before the miscalculation or misreporting was detected) and for 2019Q4 (in which a reclassification is reported):

2019Q3							
		SII amount	Reclassification			SII amount	Reclassification
		C0010	EC0021			C0010	EC0021
Equities	R0100	10.000	0	Technical provisions – life (excluding index-linked and unit-linked)	R0600	70.000	0
Equities – listed	R0110	1.000	0	Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	60.000	0
Total assets	R0500	100.000	0	Total liabilities	R0900	100.000	0

2019Q4							
		SII amount	Reclassification			SII amount	Reclassification
		C0010	EC0021			C0010	EC0021
Equities	R0100	10.135	+135	Technical provisions – life (excluding index-linked and unit-linked)	R0600	70.135	+135
Equities – listed	R0110	1.135	+135	Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	60.135	+135
Total assets	R0500	100.135	+135	Total liabilities	R0900	100.135	+135

Example 3 – merger of two insurance corporations – reporting from absorbing insurance corporation

In this case, the entities involved usually hold stakes in each other –“cross-positions”. While all the flows between the corporations involved prior to the merger are entered as transactions, flows that occur as a result of the merger (i.e. the transmissions from the disappearing to the remaining insurance corporation at the moment of the merger) are entered as reclassifications.

Cross-positions that exist between the corporations involved in a merger (e.g. reinsurance contracts, holdings of equity or debt securities, loans granted to each other, etc.) need to be reclassified because they disappear in the process of the merger. Amounts of cross-positions existing prior to the merger shall therefore be reported as reclassifications with a negative sign in the reporting period in which the merger takes place.

The following simplified example provides a better picture of the reporting of reclassifications of cross-positions. Insurance company A (ICA) merges with insurance company B (ICB), after which ICA ceases to exist. Prior to the merger the cross-positions are as follows:

- ICA holds an amount of 100 in corporate bonds issued by ICB.
- ICB holds an amount of 300 in unlisted shares issued by ICA (Unlisted shares representing liability side equity are assumed to be contained in “Excess of assets over liabilities” (R1000) as no explicit reference of capital and reserves is available in SE.02.01).

Since those cross-positions disappear through the merger process, they need to be reclassified (otherwise they would trigger incorrect transactions). The bold cells represent the Solvency II values (C0010) of cross-positions which need to be reclassified in the reporting period in which the merger takes place, the dotted cells relate to the bonds issued by ICB and held by ICA, and the striped cells relate to the shares issued by ICA and held by ICB.

ICA (ceasing insurance corporation) – prior to merger			
Corporate bonds	400	Other financial liabilities (debt securities issued – EC0815)	50
<i>o/w bonds issued by B</i>	100	Insurance technical reserves	1,350
		Unlisted shares - contained in Excess of assets over liabilities (R1000)	400
Investment funds	1,400	<i>o/w shares held by B</i>	300
Total assets	1,800	Total liabilities	1,800

ICB (absorbing insurance corporation) – prior to merger			
		Other financial liabilities (debt securities issued – EC0815)	150
Equities – listed	1,100	<i>o/w bonds held by A</i>	100
<i>o/w shares issued by A</i>	300	Insurance technical reserves	2,150
Investment funds	1,500	Unlisted shares - contained in Excess of assets over liabilities (R1000)	300
Total assets	2,600	Total liabilities	2,600

In the reporting period in which the merger takes place, the absorbing insurance corporation reports the following Solvency II values (C0010) with the respective reclassifications in EC0021:

ICB (absorbing insurance corporation) – after the merger					
	C0010	EC0021		C0010	EC0021
Corporate bonds	300	-100	Other financial liabilities (debt securities issued – EC0815)	100	-100
Equities – listed	800	-300	Insurance technical reserves	3,500	
Investment funds	2,900		Unlisted shares - contained in Excess of assets over liabilities (R1000)	400	-300
Total assets	4,000	-400	Total liabilities	4,000	-400

Example 4 – changes in euro area composition (ER802, ER803, ER0813, ER0814)

Another country joining or leaving the euro area may affect the values in rows ER802, ER803, ER0813 and ER0814. The example below illustrates the situation of an insurance corporation in the euro area which owed a Lithuanian credit institution before the last extension of the euro area on 1 January 2015, when Lithuania joined the euro area. Until 2014Q4, debt owed to a Lithuanian credit or non-credit institution would

have been included in C0010/ER0803 or C0010/ER0814 (resident in rest of the world), respectively. In 2015Q1 the debt owed to Lithuanian credit or non-credit institutions would have been added to C0010/ER0802 and C0010/ER0813 (resident in the euro area other than domestic), respectively. Additionally, a request would have been made to report a reclassification adjustment for the amount of debt owed to institutions in Lithuania. For instance, if the debt to credit institutions resident in Lithuania was 5 in 2014Q4, in 2015Q1 the reclassification adjustments in EC0021/ER0802 should be +5, and in EC0021/ER0803 should be -5, as highlighted in the tables below.

2014Q4			
		SII amount	Reclassification
Liabilities		C0010	EC0021
Debts owed to credit institutions	R0800	60	0
Debts owed to credit institutions resident domestically	ER0801	20	0
Debts owed to credit institutions resident in the euro area other than domestic	ER0802	20	0
Debts owed to credit institutions resident in rest of the world	ER0803	20	0

2015Q1			
		SII amount	Reclassification
Liabilities		C0010	EC0021
Debts owed to credit institutions	R0800	60	0
Debts owed to credit institutions resident domestically	ER0801	20	0
Debts owed to credit institutions resident in the euro area other than domestic	ER0802	25	+5
Debts owed to credit institutions resident in rest of the world	ER0803	15	-5

Example 5 – changes in accounting practices – netting of positions

A reclassification adjustment is also needed if accounting conventions change in terms of netting positions on the assets side and the liabilities side. For example, a position in technical provisions (liabilities) has been netted against a position in deposits to cedants (assets) so far. If the accounting convention changes and the positions for technical provisions and deposits to cedants must be reported separately, reclassification adjustments must also be reported for the affected items. The reported reclassification adjustments should reflect the amount that was previously netted out (thus not existent in both positions so far). In the example below, the netted volume is 5 and SII amounts reported in C0010 are increased accordingly in 2019Q4. In this case also, reclassification adjustments of +5 in EC0021 shall be reported for both items in 2019Q4.

2019Q3			
		SII amount	Reclassification
Assets		C0010	EC0021
Deposits to cedants	R0350	0	0
Liabilities			
Technical provisions – life (excluding index-linked and unit-linked)	R0600	100	0

2019Q4			
		SII amount	Reclassification
Assets		C0010	EC0021
Deposits to cedants	R0350	5	+5
Liabilities			
Technical provisions – life (excluding index-linked and unit-linked)	R0600	105	+5

Similarly, if a change in guidance now allows two positions that had to be reported separately before to be netted, negative reclassification adjustments should be reported for the affected balance sheet items following the same logic as described above.

Example 6 – changes in accounting practices – on/off-balance sheet

A reclassification adjustment may also be required if the accounting practices change. An example would be changes in IFRS guidelines or changes due to clarifications or revised guidance by the national competent authority or the European Insurance and Occupational Pensions Authority (EIOPA).

If guidance changes regarding which items should be reported on-balance-sheet or off-balance-sheet, this should be reflected by a reclassification adjustment. For instance, with IFRS 16, the majority of leasing contracts became on-balance-sheet items. If there are leasing contracts which became on-balance-sheet items, reclassification adjustments should accompany the increased SII amounts. In the example below, an insurance corporation leased a building and the leasing contract has been set up in an off-balance-sheet structure. In 2019Q1 this leasing contract became on-balance-sheet and is reflected in the increase of 5 in the SII amount for “Property, plant & equipment held for own use” (C0010/R0060) as well as in the increase of 5 in the “Debt owed to non-credit institutions resident domestically” item (C0010/ER0812). For both items, corresponding reclassification adjustments should be reported with a value of +5, as shown below.

2018Q4			
		SII amount	Reclassification
Assets		C0010	EC0021
Property, plant & equipment held for own use	R0060	120	0
Liabilities			
Debt owed to non-credit institutions resident domestically	ER0812	100	0

2019Q1			
		SII amount	Reclassification
Assets		C0010	EC0021
Property, plant & equipment held for own use	R0060	125	+5
Liabilities			

Debt owed to non-credit institutions resident domestically	ER0812	105	+5
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Other ECB add-ons:

COLUMN/ ROW	ITEM	INSTRUCTIONS
	LIABILITIES	
C0010/ER0801	Debts owed to credit institutions resident domestically	<p>Debts owed by the reporting undertaking to credit institutions resident in the same country. This item is a subset of “debts owed to credit institutions” (C0010/R0800) and hence excludes bonds.</p> <p>Debts owed should include repos or securities lending with cash collateral but should exclude net positions arising from securities lending without cash collateral. These should be reported under remaining assets or liabilities depending on the sign of the net position.</p>
C0010/ER0802	Debts owed to credit institutions resident in the euro area other than domestic	<p>Debts owed by the reporting undertaking to credit institutions resident in the euro area but not in the same country. This item is a subset of “debts owed to credit institutions” (C0010/R0800) and hence excludes bonds.</p> <p>Debts owed should include repos or securities lending with cash collateral but should exclude net positions arising from securities lending without cash collateral. These should be reported under remaining assets or liabilities depending on the sign of the net position.</p>
C0010/ER0803	Debts owed to credit institutions resident in rest of the world	<p>Debts owed by the reporting undertaking to credit institutions resident outside the euro area. This item is a subset of “debts owed to credit institutions” (C0010/R0800) and hence excludes bonds.</p> <p>Debts owed should include repos or securities lending with cash collateral but should exclude net positions arising from securities lending without cash collateral. These should be reported under remaining assets or liabilities depending on the sign of the net position.</p>
C0010/ER0811	Debts owed to non-credit institutions	Debts owed by the reporting undertaking to counterparts other than credit institutions, excluding bonds.

		<p>Debts owed should include repos or securities lending with cash collateral but should exclude net positions arising from securities lending without cash collateral. These should be reported under remaining assets or liabilities depending on the sign of the net position.</p>
C0010/ ER0812	Debts owed to non-credit institutions resident domestically	<p>Debts owed by the reporting undertaking to counterparts other than credit institutions, resident in the same country. This item is a subset of “debts owed to non-credit institutions” (C0010/ER0811) and hence excludes bonds.</p> <p>Debts owed should include repos or securities lending with cash collateral but should exclude net positions arising from securities lending without cash collateral. These should be reported under remaining assets or liabilities depending on the sign of the net position.</p>
C0010/ ER0813	Debts owed to non-credit institutions resident in the euro area other than domestic	<p>Debts owed by the reporting undertaking to counterparts other than credit institutions, resident in the euro area but not in the same country. This item is a subset of “debts owed to non-credit institutions” (C0010/ER0811) and hence excludes bonds.</p> <p>Debts owed should include repos or securities lending with cash collateral but should exclude net positions arising from securities lending without cash collateral. These should be reported under remaining assets or liabilities depending on the sign of the net position.</p>
C0010/ ER0814	Debts owed to non-credit institutions resident in rest of the world	<p>Debts owed by the reporting undertaking to counterparts other than credit institutions, resident outside the euro area. This item is a subset of “debts owed to non-credit institutions” (C0010/ER0811) and hence excludes bonds.</p> <p>Debts owed should include repos or securities lending with cash collateral but should exclude net positions arising from securities lending without cash collateral. These should be reported under remaining assets or liabilities depending on the sign of the net position.</p>
C0010/ ER0815	Other financial liabilities (debt securities issued)	Debt securities issued by the reporting undertaking.

<u>C0010/ER0851</u>	<u>non-negotiable instruments held by credit institutions resident domestically</u>	<u>Non-negotiable subordinated liabilities (incl. subordinated loans) which are issued by domestic credit institutions.</u>
<u>C0010/ER0852</u>	<u>non-negotiable instruments held by credit institutions resident in the euro area other than domestic</u>	<u>Non-negotiable subordinated liabilities (incl. subordinated loans) which are issued by euro area other than domestic credit institutions.</u>
<u>C0010/ER0853</u>	<u>non-negotiable instruments held by credit institutions resident in rest of the world</u>	<u>Non-negotiable subordinated liabilities (incl. subordinated loans) which are issued by credit institutions resident in the rest of the world.</u>
<u>C0010/ER0854</u>	<u>non-negotiable instruments held by non-credit institutions resident domestically</u>	<u>Non-negotiable subordinated liabilities (incl. subordinated loans) which are issued by domestic non-credit institutions.</u>
<u>C0010/ER0855</u>	<u>non-negotiable instruments held by non-credit institutions resident in the euro area other than domestic</u>	<u>Non-negotiable subordinated liabilities (incl. subordinated loans) which are issued by euro area other than domestic non-credit institutions.</u>
<u>C0010/ER0856</u>	<u>non-negotiable instruments held by non-credit institutions resident in rest of the world</u>	<u>Non-negotiable subordinated liabilities (incl. subordinated loans) which are issued by non-credit institutions resident in the rest of the world.</u>
Reclassification adjustment	ASSETS	
EC0021/R0070	Investments (other than assets held for index-linked and unit-linked contracts)	The reclassification adjustments for these instruments shall include the corresponding amounts in "Assets held for index-linked and unit-linked contracts".
EC0021/R0080	Property (other than for own use)	
EC0021/R0090	Holdings in related undertakings, including participations	
EC0021/R0100	Equities	

EC0021/ R0110	Equities – listed	
EC0021/ R0120	Equities – unlisted	
EC0021/ R0130	Bonds	
EC0021/ R0140	Government bonds	
EC0021/ R0150	Corporate bonds	
EC0021/ R0160	Structured notes	
EC0021/ R0170	Collateralised securities	
EC0021/ R0180	Collective investments undertakings	
EC0021/ R0190	Derivatives	
EC0021/ R0200	Deposits other than cash equivalents	
EC0021/ R0210	Other investments	
EC0021/ R0220	Assets held for index-linked and unit-linked contracts	The reclassification adjustments for this position shall be 0 as the respective amounts shall be allocated to the items R0070 to R0210.
Reclassification adjustment	LIABILITIES	
EC0021/ R1000	Excess of assets over liabilities	<p>The reclassification adjustments for this position shall refer to changes (according to the examples above) in:</p> <ul style="list-style-type: none"> - reconciliation reserves; - ordinary share capital (gross of own shares); - share premium account related to ordinary share capital; - initial funds, members' contributions or the equivalent basic own-fund item for mutual and mutual-type undertakings;

		<ul style="list-style-type: none"> - subordinated mutual member accounts; - surplus funds; - preference shares; - share premium account related to preference shares.
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SE.06.02 – List of assets (Variant of Solvency II template S.06.02. with ECB add-ons)**General comments:**

NCBs may decide that it is not necessary to collect information on write-offs/-downs of loans if total loans (complementary identification code (CIC) Category 8) at the national level of resident insurance undertakings are deemed insignificant.

Information on positions held

COLUMN	ITEM	INSTRUCTIONS
EC0141	Write-offs/-downs on loans	<p>Reduction in the “par amount” (C0140) of a loan due to its impairment. This refers to the reduction which occurred since the last reporting period, i.e. the previous quarterly report (for quarterly reporting) and the previous annual report (for annual reporting). The reduction should be expressed as a positive value.</p> <p>A reverse write-off (write-up) should be expressed as a negative value. Write-offs should be reported net of reverse write-offs (write-ups).</p> <p>The loan should be reported in this template for the period in which the write-off occurs, even if the undertaking no longer records the loan as an asset.</p> <p>This item is applicable to CIC Category 8 and all instruments for which the value in column EC0291 – “Instrument classification according to ESA 2010” – is reported as 1 or 2.</p>

Information on assets

COLUMN	ITEM	INSTRUCTIONS
EC0231	Issuer sector according to ESA 2010	<p>Identify the economic sector of the reporting undertaking's counterparty according to the classification set out in the European system of accounts set up by ESA 2010. One of the options from the following closed list shall be used:</p> <p>1 – central bank (ESA 2010 sector S.121);</p> <p>2 – deposit-taking corporations except the central bank (ESA sector S.122);</p>

		<p>3 – money market funds (ESA sector S.123);</p> <p>4 – investment funds except money market funds (ESA sector S.124);</p> <p>5 – other financial intermediaries, except insurance corporations and pension funds (excluding financial vehicle corporations engaged in securitisation transactions) + financial auxiliaries + captive financial institutions and money lenders (ESA sector S.125 excluding FVCs + ESA sector S.126 + ESA sector S.127);</p> <p>6 – financial vehicle corporations engaged in securitisation transactions (a subdivision of ESA sector S.125);</p> <p>7 – insurance corporations (ESA sector S.128);</p> <p>8 – pension funds (ESA sector S.129);</p> <p>9 – non-financial corporations (ESA sector S.11);</p> <p>10 – general government (ESA sector S.13);</p> <p>11 – households and non-profit institutions serving households (ESA sector S.14 + ESA sector S.15).</p> <p>This item shall be reported for CIC Category 8 and for the Categories 1, 2, 3, 5 and 6 if the instrument does not have an international securities identification number (ISIN) (i.e. if the C0040 Asset ID Code does not start with “ISIN/” or “CAU/ISIN/”).</p>
EC0271	Country of residence for collective investment undertakings	<p>The country of residence of the collective investment undertaking, i.e. the country in which the collective investment undertaking is legally authorised/licensed.</p> <p>This item is only applicable to CIC Category 4 and only in cases where the instrument does not have an ISIN (i.e. if the C0040 Asset ID Code does not start with “ISIN/” or “CAU/ISIN/”).</p>
EC0291	Instrument classification according to ESA 2010	<p>Identification of instruments that are classified as debt securities or equity for supervisory reporting purposes but which may be classified differently for statistical reporting purposes. These consist of: (i) borrower's notes; (ii) non-</p>

		<p>negotiable debt securities; (iii) non-negotiable money market securities; (iv) registered bonds (in the sense of “<i>Namensschuldverschreibungen</i>” (“N-bonds”) or equivalent non-negotiable instruments); (v) registered participation certificates (in the sense of “<i>Namensgenussscheine</i>” or equivalent instruments) and; (vi) subscription rights.</p> <p>Items (i), (ii) and (iii) are classified as loans/deposits for statistical reporting purposes in line with Regulation ECB/2014/50³ on statistical reporting requirements for insurance corporations.</p> <p>Negotiable bearer debt securities are treated as securities, even if they are registered. In these cases “Option 9 – any other instrument” from the closed list below shall be used.</p> <p>The classification for statistical purposes of item (iv) depends on the specific features of the instrument.</p> <p>Items (v) and (vi) are classified as equity for the purpose of Regulation ECB/2014/50. Their identification, as reported in this column, may be used for the purpose of Regulation ECB/2012/24,⁴ as amended, concerning statistics on holdings of securities.</p> <p>One of the options from the following closed list shall be used:</p> <p>1 – instrument is (i), (ii) or (iii);</p> <p>2 – instrument is (iv);</p> <p>3 – instrument is (v) or (vi);</p> <p>9 – any other instrument.</p> <p>This field applies to CIC Categories 1, 2, 3, 5 and 6.</p>
EC0381	Issue date	<p>The date on which the instrument was issued.</p> <p>This item shall be reported for CIC Category 8 and for Categories 1, 2, 5 and 6 if the instruments do not have an</p>

³ Regulation (EU) No 1374/2014 of the European Central Bank of 28 November 2014 on statistical reporting requirements for insurance corporations (OJ L 366, 20.12.2014, p. 36-76).

⁴ Regulation (EU) No 1011/2012 of the European Central Bank of 17 October 2012 concerning statistics on holdings of securities (OJ L 305, 1.11.2012, p. 6-24).

		<p>ISIN (i.e. if the C0040 Asset ID Code does not start with "ISIN/" or "CAU/ISIN/").</p> <p>For loans and mortgages to individuals, included within CIC Category 8, the weighted issue date (based on the loan amount) is to be reported.</p>
EC0382	Issue price	<p>This field should be filled with the unit percentage of par amount issue price (price as issued in percentage of par amount) and should only be filled for percentage-quoted zero-coupon bonds without an ISIN.</p> <p>This item shall be reported only for zero-coupon bonds in CIC categories 1, 2, 5 and 6 if the instruments do not have an ISIN (i.e. if the C0040 Asset ID Code does not start with "ISIN/" or "CAU/ISIN/").</p>
EC0391	Cancellation option	<p>The asset is repayable on demand at the request of the creditor.</p> <p>This item shall be reported for CIC Categories 1, 2, 5, 6 and 8 if the instruments do not have an ISIN (i.e. if the C0040 Asset ID Code does not start with "ISIN/" or "CAU/ISIN/").</p> <p>One of the options from the following closed list shall be used:</p> <p>1 – yes;</p> <p>2 – no.</p>

SE.17.01 – Non-Life Technical Provisions- (Variant of Solvency II template S.17.01. with ECB additions)

ROW	ITEM	INSTRUCTIONS
ER0161	Gross discounted Best Estimate Claims Provisions for claim events occurred during the current financial year	Accumulated gross discounted best estimate claims provisions, gross of reinsurance relating to claims event occurred since the beginning of the financial year (year-to-date), independent of whether the claims arising from these events have been reported or not. It should refer to end of quarter gross discounted best estimate claims provisions, gross of reinsurance.

		<u>The data should be reported in absolute amounts and discounted, net of salvage and subrogation and excluding any expenses as well as any future premiums.</u>
<u>ER0421</u>	<u>Gross claims paid in the current reporting period for claims incurred in the current quarter</u>	<u>Total end of quarter gross claims paid, net of salvage and subrogation, excluding expenses. This shows the gross claims payments made in the current reporting period corresponding to risks covered in the current reporting period N.</u>
<u>ER0422</u>	<u>Gross claims paid in the current reporting period for claims incurred in previous quarters</u>	<u>Total end of quarter gross claims paid, net of salvage and subrogation, excluding expenses. This shows the gross claims payments made in the current reporting period corresponding to risks covered in previous reporting periods (N-1 or prior) (which is the delay between the accident/underwriting date and the payment date).</u>

E.01.01 – Deposits to cedants – line-by-line reporting (new template for ESCB purposes)

General comments:

This template contains information required for statistical purposes on deposits to cedants (CIC 75) that are reported as a single line in template SE.06.02.

COLUMN	ITEM	INSTRUCTIONS
EC0010	Line identification code	Identification code for referencing purposes.
EC0020	Issuer country	ISO 3166-1 alpha-2 code of the country of localisation of the cedant. The localisation of the cedant is determined by the address of the entity issuing the asset. This corresponds to the country of residence of the cedant.
EC0030	Currency	The ISO 4217 alphabetic code of the deposit currency.
EC0040	Total Solvency II amount	Value calculated as defined in Article 75 of Directive 2009/138/EC, similarly to column C0170 – “Total Solvency II amount” – of template SE.06.02. This shall indicate the Solvency II value of the deposit.
EC0050	Accrued interest	The amount of accrued interest after the last interest payment date. Note that this value is also part of the “Total Solvency II amount” Item.
EC0060	Par amount	Principal amount outstanding measured at nominal amount, in accordance with column C0140 – “Par amount” – of template SE.06.02.

E.02.01 – Pension entitlements (new template for ESCB purposes)

General comments:

This template contains information required for statistical purposes on pension entitlements (which are identified in column C0100 of template S.14.01 under “4 – pension entitlements” and, where applicable, under “5 – other” in cases where the product includes an element of pension entitlement).

COLUMN	ITEM	INSTRUCTIONS
EC0010/ ER0010	Pension entitlements	Amount of gross technical provisions as a whole and gross best estimate relating to the reporting undertaking's pension schemes, including both occupational and individual pension plans.
EC0010/ ER0020	Of which: Pillar II pension entitlements	<p>Amount of gross technical provisions as a whole and gross best estimate relating to Pillar II pension entitlements.</p> <p>Pillar II pension entitlements refer to occupational pension plans only and hence are a subset of the total pension entitlements.</p> <p>In some cases, undertakings may need to make assumptions/approximations to provide these data.</p>
EC0010/ ER0030	Pillar II defined benefit pension entitlements	<p>Amount of gross technical provisions as a whole and gross best estimate relating to Pillar II defined benefit pension entitlements.</p> <p>In a defined benefit pension scheme, the level of pension benefits promised to participating employees is determined by a formula agreed in advance. The liability of a defined benefit pension scheme is equal to the present value of the promised benefits.</p> <p>In some cases, undertakings may need to make assumptions/approximations to provide these data.</p>
EC0010/ ER0040	Pillar II defined contribution pension entitlements	<p>Amount of gross technical provisions as a whole and gross best estimate relating to Pillar II defined contribution pension entitlements.</p> <p>In a defined contribution scheme, the benefits paid are dependent on the performance of the assets acquired by</p>

		<p>the pension scheme. The liability of a defined contribution scheme is the current market value of the scheme's assets.</p> <p>In some cases, undertakings may need to make assumptions/approximations to provide these data.</p>
EC0010/ ER0050	Pillar II hybrid pension entitlements	<p>Amount of gross technical provisions as a whole and gross best estimate relating to Pillar II hybrid pension entitlements.</p> <p>Hybrid schemes combine elements of defined contribution and defined benefit schemes.</p> <p>In some cases, undertakings may need to make assumptions/approximations to provide these data.</p>

~~E.03.01 – Non-life technical provisions – reinsurance policies – by country (new template for ESCB purposes)~~

~~General comments~~

~~This template contains information required for statistical purposes on the geographical breakdown of non-life technical provisions related to reinsurance policies. The information must be reported by insurance undertakings regarding their reinsurance business. It should consist of aggregated amounts of total technical provisions as a whole and gross best estimate for geographical areas or countries. Both proportional and non-proportional reinsurance are covered.~~

~~The information shall be reported according to the following:~~

- ~~– information on the home country shall **always** be reported, regardless of the amount of technical provisions as a whole and gross best estimate;~~
- ~~– information reported by country shall represent at least 90% of the total technical provisions as a whole and gross best estimate;~~
- ~~– information on other countries shall be reported aggregated under “EEA countries outside the materiality threshold” or “non-EEA countries outside the materiality threshold”;~~
- ~~– information shall be reported by area or country in which the reinsured undertaking is resident.~~

~~The information to be reported shall include the volatility adjustment, the matching adjustment, the transitional adjustment to the relevant risk-free interest rate term structure, and the transitional deduction from technical provisions.~~

COLUMN/ ROW	ITEM	INSTRUCTIONS
EC0010/ ER0040	Country	Report the country ISO 3166-1 alpha-2 code for each required country row-by-row.
EC0020/ ER0010	Gross technical provisions as a whole and gross best estimate — for — different countries — Home country	Amount of gross technical provisions calculated as a whole and gross best estimate, accepted reinsurance only, for reinsured undertakings resident in the home country. In some cases, the undertaking may need to use its judgement/approximations to provide correct data in line with assumptions used for the calculation of technical provisions.

EC0020/ ER0020	Gross technical provisions as a whole and gross best estimate for different countries — EEA countries outside the materiality threshold — not reported by country	<p>Amount of gross technical provisions calculated as a whole and gross best estimate, accepted reinsurance only, for reinsured undertakings resident in the EEA (except the home country) and falling outside the materiality threshold (i.e. those not reported separately by country).</p> <p>In some cases, undertakings may need to use their judgement/approximations to provide correct data, in line with assumptions used for the calculation of technical provisions.</p>
EC0020/ ER0030	Gross technical provisions as a whole and gross best estimate for different countries — Non-EEA countries outside the materiality threshold — not reported by country	<p>Amount of gross technical provisions calculated as a whole and gross best estimate, accepted reinsurance only, for reinsured undertakings resident outside the EEA and falling outside the materiality threshold (i.e. those not reported separately by country).</p> <p>In some cases, undertakings may need to use their judgement/approximations to provide correct data, in line with assumptions used for the calculation of technical provisions.</p>
EC0020/ ER0040	Gross technical provisions as a whole and gross best estimate for different countries — Country (one row for each country in the materiality threshold)	<p>Amount of gross technical provisions calculated as a whole and gross best estimate, accepted reinsurance only, for reinsured undertakings by country of residence.</p> <p>In some cases, undertakings may need to use their judgement/approximations to provide correct data, in line with assumptions used for the calculation of technical provisions.</p>

E.04.01 Investment revenues and expenses - split into TP and excess of assets over liabilities (new template for ESCB purposes)

General comments

This template contains information required for statistical purposes on the geographical breakdown of life technical provisions related to investment revenues and investment expenses attributed to individual policyholders and to life and non-life investment revenues and investment expenses not attributed to individual policyholders.

The information on income gains and expenses attributed to policyholders are part of life TPs and shall be reported for all countries reported in the current S.12.02 submission. As in S.12.02, the home country must always be reported, while countries outside the materiality threshold should be reported aggregated in 'other-EEA' or 'other-non EEA'. Countries that are inside the materiality threshold in S.12.02 are also to be reported country by country in template E.04.01.

The information on investment revenues and expenses not attributed to policyholders is equivalent to information reported in S.29.02 Excess of Assets over Liabilities - explained by investments and financial liabilities R0040 and R0050.

Revenues and expenses relate to those earned and expenses incurred during the current reporting period.

<u>COLUMN/ ROW</u>	<u>ITEM</u>	<u>INSTRUCTIONS</u>
<u>EC0020/ER0010</u>	<u>Non-index-linked and non-unit-linked insurance - Investment revenues attributed to policyholder - Home country</u>	<u>Investment revenues (such as dividends, rents, interest income and other income) attributed to policyholders which are part of non-index-linked and non-unit-linked insurance where the country in which the contract was entered into or country of localisation of the ceding undertaking is the home country.</u>
<u>EC0020/ER0020</u>	<u>Non-index-linked and non-unit-linked insurance - Investment revenues attributed to policyholder - EEA countries outside the materiality threshold</u>	<u>Investment revenues (such as dividends, rents, interest income and other income) attributed to policyholders which are part of non-index-linked and non-unit-linked insurance where the country in which the contract was entered into or country of localisation of the ceding undertaking is an EEA country outside the materiality threshold (i.e. those not reported separately by country), except the home country.</u>

<u>EC0020/ER0030</u>	<u>Non-index-linked and non-unit-linked insurance - Investment revenues attributed to policyholder – non-EEA countries outside the materiality threshold</u>	<u>Investment revenues (such as dividends, rents, interest income and other income) attributed to policyholders which are part of non-index-linked and non-unit-linked insurance where the country in which the contract was entered into or country of localisation of the ceding undertaking is a non-EEA country outside the materiality threshold (i.e. those not reported separately by country).</u>
<u>EC0030/ER0010</u>	<u>Index-linked and unit-linked insurance - Investment revenues attributed to policyholder – Home country</u>	<u>Investment revenues (such as dividends, rents, interest income and other income) attributed to policyholders which are part of index-linked and unit-linked insurance where the country in which the contract was entered into or country of localisation of the ceding undertaking is the home country.</u>
<u>EC0030/ER0020</u>	<u>Index-linked and unit-linked insurance - Investment revenues attributed to policyholder – EEA countries outside the materiality threshold</u>	<u>Investment revenues (such as dividends, rents, interest income and other income) attributed to policyholders which are part of index-linked and unit-linked insurance where the country in which the contract was entered into or country of localisation of the ceding undertaking is a EEA country outside the materiality threshold (i.e. those not reported separately by country), except the home country.</u>
<u>EC0030/ER0030</u>	<u>Index-linked and unit-linked insurance - Investment expenses attributed to policyholder – non-EEA countries outside the materiality threshold</u>	<u>Investment revenues (such as dividends, rents, interest income and other income) attributed to policyholders which are part of index-linked and unit-linked insurance where the country in which the contract was entered into or country of localisation of the ceding undertaking is a non-EEA country outside the materiality threshold (i.e. those not reported separately by country).</u>
<u>EC0040/ER0010</u>	<u>Non-index-linked and non-unit-linked insurance - Investment expenses attributed to policyholder – Home country</u>	<u>Investment expenses incl. interest charges on subordinated and financial liabilities attributed to policyholders which are part of non-index-linked and non-unit-linked insurance where the country in which the contract was entered into or country of localisation of the ceding undertaking is the home country.</u>
<u>EC0040/ER0020</u>	<u>Non-index-linked and non-unit-linked insurance - Investment</u>	<u>Investment expenses incl. interest charges on subordinated and financial liabilities attributed to policyholders which are part of non-index-linked and non-</u>

	<u>expenses attributed to policyholder - EEA countries outside the materiality threshold</u>	<u>unit-linked insurance where the country in which the contract was entered into or country of localisation of the ceding undertaking is a EEA country outside the materiality threshold (i.e. those not reported separately by country), except the home country.</u>
<u>EC0040/ER0030</u>	<u>Non-index-linked and unit-linked insurance - Investment expenses attributed to policyholder – non-EEA countries outside the materiality threshold</u>	<u>Investment expenses incl. interest charges on subordinated and financial liabilities attributed to policyholders which are part of non-index-linked and non-unit-linked insurance where the country in which the contract was entered into or country of localisation of the ceding undertaking is a non-EEA country outside the materiality threshold (i.e. those not reported separately by country).</u>
<u>EC0050/ER0010</u>	<u>Index-linked and unit-linked insurance - Investment expenses attributed to policyholder - Home country</u>	<u>Investment expenses incl. interest charges on subordinated and financial liabilities attributed to policyholders which are part of index-linked and unit-linked insurance where the country in which the contract was entered into or country of localisation of the ceding undertaking is the home country.</u>
<u>EC0050/ER0020</u>	<u>Index-linked and unit-linked insurance - Investment expenses attributed to policyholder - EEA countries outside the materiality threshold</u>	<u>Investment expenses incl. interest charges on subordinated and financial liabilities attributed to policyholders which are part of non-index-linked and non-unit-linked insurance where the country in which the contract was entered into or country of localisation of the ceding undertaking is a EEA country outside the materiality threshold (i.e. those not reported separately by country), except the home country.</u>
<u>EC0050/ER0030</u>	<u>Index-linked and unit-linked insurance - Investment expenses attributed to policyholder – non-EEA countries outside the materiality threshold</u>	<u>Investment expenses incl. interest charges on subordinated and financial liabilities attributed to policyholders which are part of index-linked and unit-linked insurance where the country in which the contract was entered into or country of localisation of the ceding undertaking is a non-EEA country outside the materiality threshold (i.e. those not reported separately by country).</u>
<u>EC0060/ER0050</u>	<u>Investment revenues not attributed to policyholder</u>	<u>Investment revenues (such as dividends, rents, interest income and other income) NOT attributed to</u>

		<u>policyholders which are part of reconciliation reserve/basic own funds.</u>
<u>EC0070/ER0050</u>	<u>Investment expenses not attributed to policyholder</u>	<u>Investment expenses incl. interest charges on subordinated and financial liabilities NOT attributed to policyholders which are part of reconciliation reserve/basic own funds.</u>
<u>EC0010</u>	<u>Country</u>	<u>Report the country ISO 3166–1 alpha–2 code for identifying the countries within the materiality threshold.</u>
<u>EC0020/ER0040</u> ...	<u>Non-index-linked and non-unit-linked insurance - Investment revenues attributed to policyholder for countries in the materiality threshold</u>	<u>Investment revenues (such as dividends, rents, interest income and other income) attributed to policyholders which are part of non-index-linked and non-unit-linked insurance where the country in which the contract was entered into or country of localisation of the ceding undertaking is a country within the materiality threshold.</u>
<u>EC0030/ER0040</u> ...	<u>Index-linked and unit-linked insurance - Investment revenues attributed to policyholder for countries in the materiality threshold</u>	<u>Investment revenues (such as dividends, rents, interest income and other income) attributed to policyholders which are part of index-linked and unit-linked insurance where the country in which the contract was entered into or country of localisation of the ceding undertaking is a country within the materiality threshold.</u>
<u>EC0040/ER0040</u> ...	<u>Non-index-linked and non-unit-linked insurance - Investment expenses attributed to policyholder for countries in the materiality threshold</u>	<u>Investment expenses incl. interest charges on subordinated and financial liabilities attributed to policyholders which are part of non-index-linked and non-unit-linked insurance where the country in which the contract was entered into or country of localisation of the ceding undertaking is a country within the materiality threshold.</u>
<u>EC0050/ER0040</u> ...	<u>Index-linked and unit-linked insurance - Investment expenses attributed to policyholder for countries in the materiality threshold</u>	<u>Investment expenses incl. interest charges on subordinated and financial liabilities attributed to policyholders which are part of index-linked and unit-linked insurance where the country in which the contract was entered into or country of localisation of the ceding undertaking is a country within the materiality threshold.</u>