

# DISCLOSURE QRT REPORT Athora Netherlands NV 2023

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**Athora Netherlands NV**  
**EIOPA QRT: S.02.01**

**Balance Sheet 2023**

In € thousands	Solvency II value
<b>Assets</b>	
Intangible assets	-
Deferred tax assets	976.400
Pension benefit surplus	-
Property, plant & equipment held for own use	34.339
<b>Investments (other than assets held for index-linked and unit-linked contracts)</b>	<b>29.607.905</b>
Property (other than for own use)	985.631
Holdings in related undertakings, including participations	50.561
<i>Equities</i>	432.550
Equities - listed	-
Equities - unlisted	432.550
<i>Bonds</i>	13.984.797
Government Bonds	7.905.050
Corporate Bonds	5.484.057
Structured notes	14.375
Collateralised securities	581.315
Collective Investments Undertakings	6.483.965
Derivatives	6.556.074
Deposits other than cash equivalents	89.150
Other investments	1.025.178
Assets held for index-linked and unit-linked contracts	12.431.267
<b>Loans and mortgages</b>	<b>10.922.738</b>
Loans on policies	1.547
Loans and mortgages to individuals	5.535.668
Other loans and mortgages	5.385.522
<b>Reinsurance recoverables from:</b>	<b>-565.887</b>
<i>Non-life and health similar to non-life</i>	-
Non-life excluding health	-
Health similar to non-life	-
<i>Life and health similar to life, excluding health and index-linked and unit-linked</i>	-565.887
Health similar to life	-
Life excluding health and index-linked and unit-linked	-565.887
Life index-linked and unit-linked	-
Deposits to cedants	-
Insurance and intermediaries receivables	43.085
Reinsurance receivables	-
Receivables (trade, not insurance)	285.751
Own shares (held directly)	-
Amounts due in respect of own fund items or initial fund called up but not yet paid in	-
Cash and cash equivalents	373.947
Any other assets, not elsewhere shown	2.424.543
<b>Total assets</b>	<b>56.534.088</b>

In € thousands	Solvency II value
<b>Liabilities</b>	
<b>Technical provisions - non-life</b>	-
<b>Technical provisions - non-life (excluding health)</b>	-
TP calculated as a whole	-
Best estimate	-
Risk margin	-
<b>Technical provisions - health (similar to non-life)</b>	-
TP calculated as a whole	-
Best estimate	-
Risk margin	-
<b>TP - life (excluding index-linked and unit-linked)</b>	<b>27.784.926</b>
<b>Technical provisions - health (similar to life)</b>	-
TP calculated as a whole	-
Best estimate	-
Risk margin	-
<b>TP - life (excluding health and index-linked and unit-linked)</b>	<b>27.784.926</b>
TP calculated as a whole	-
Best estimate	26.967.241
Risk margin	817.685
<b>TP - index-linked and unit-linked</b>	<b>13.610.579</b>
TP calculated as a whole	-
Best estimate	13.433.522
Risk margin	177.057
Contingent liabilities	-
Provisions other than technical provisions	111.302
Pension benefit obligations	452.204
Deposits from reinsurers	-
Deferred tax liabilities	46.810
Derivatives	7.988.890
Debts owed to credit institutions	1.310.659
Financial liabilities other than debts owed to credit institutions	-
Insurance & intermediaries payables	574.906
Reinsurance payables	4.871
Payables (trade, not insurance)	373.218
<b>Subordinated liabilities</b>	<b>1.225.309</b>
Subordinated liabilities not in BOF	-
Subordinated liabilities in BOF	1.225.309
Any other liabilities, not elsewhere shown	831
<b>Total liabilities</b>	<b>53.484.507</b>
<b>Excess of assets over liabilities</b>	<b>3.049.581</b>

Premiums, claims and expenses by line of business 2023

In € thousands

	Line of Business for: life insurance obligations					Life reinsurance obligations		Total
	Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	
<b>premiums earned</b>								
Gross		104.681	725.576	1.314.687				2.144.944
Reinsurers' share		150.694	-	392.544				543.238
<b>Net</b>		<b>-46.012</b>	<b>725.576</b>	<b>922.143</b>				<b>1.601.706</b>
<b>Premiums earned</b>								
Gross		104.681	725.576	1.314.687				2.144.944
Reinsurers' share		150.694	-	392.544				543.238
<b>Net</b>		<b>-46.012</b>	<b>725.576</b>	<b>922.143</b>				<b>1.601.706</b>
<b>Claims incurred</b>								
Gross		733.058	934.855	1.060.966				2.728.879
Reinsurers' share		144.086	-	371.780				515.866
<b>Net</b>		<b>588.972</b>	<b>934.855</b>	<b>689.186</b>				<b>2.213.014</b>
Expenses incurred		96.114	120.190	120.392				336.696
<b>Balance - other technical expenses/income</b>		-	-	-				<b>126.259</b>
<b>Total technical expenses</b>		-	-	-				<b>462.954</b>
<b>Total amount of surrenders</b>		<b>74.894</b>	<b>533.329</b>	<b>16.737</b>				<b>624.960</b>

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**Impact of long term guarantees measures and transitionals 2023**

In € thousands

	<b>Amount with Long Term Guarantee measures and transitionals</b>	<b>Impact of transitional on technical provisions</b>	<b>Impact of transitional on interest rate</b>	<b>Impact of volatility adjustment set to zero</b>	<b>Impact of matching adjustment set to zero</b>
Technical provisions	41.395.505			650.940	
Basic own funds	4.264.173			-495.196	
Eligible own funds to meet Solvency Capital Requirement	3.325.605			-742.246	
Solvency Capital Requirement	1.616.249			51.778	

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**Own Funds Group 2023**

In € thousands

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
<b>Basic own funds before deduction for participations in other financial sector</b>					
Ordinary share capital (gross of own shares)	239	239			
Non-available called but not paid in ordinary share capital at group level					
Share premium account related to ordinary share capital	4.568.121	4.568.121			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings					
Subordinated mutual member accounts					
Non-available subordinated mutual member accounts at group level					
Surplus funds					
Non-available surplus funds at group level					
Preference shares					
Non-available preference shares at group level					
Share premium account related to preference shares					
Non-available share premium account related to preference shares at group level					
Reconciliation reserve	-2.495.179	-2.495.179			
Subordinated liabilities	1.225.309		449.526	775.783	
Non-available subordinated liabilities at group level					
An amount equal to the value of net deferred tax assets	976.400				976.400
The amount equal to the value of net deferred tax assets not available at the group level	-	-	-	-	-
Other items approved by supervisory authority as basic own funds not specified above	-	-	-	-	-
Non available own funds related to other own funds items approved by supervisory authority	-	-	-	-	-
Minority interests (if not reported as part of a specific own fund item)	-	-	-	-	-
Non-available minority interests at group level	-	-	-	-	-
<b>Own funds from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds</b>					
Own funds from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	-	-	-	-	-
<b>Deductions</b>					
Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities	10.681	10.681			
whereof deducted according to art 228 of the Directive 2009/138/EC					
Deductions for participations where there is non-availability of information (Article 229)					
Deduction for participations included by using D&A when a combination of methods is used	36	36			
Total of non-available own fund items					
<b>Total deductions</b>	<b>10.717</b>	<b>10.717</b>			
<b>Total basic own funds after deductions</b>	<b>4.264.173</b>	<b>2.062.463</b>	<b>449.526</b>	<b>775.783</b>	<b>976.400</b>
<b>Ancillary own funds</b>					
Unpaid and uncalled ordinary share capital callable on demand	-	-	-	-	-

Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	-	-	-	-	-
Unpaid and uncalled preference shares callable on demand	-	-	-	-	-
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	-	-	-	-	-
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	-	-	-	-	-
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	-	-	-	-	-
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	-	-	-	-	-
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	-	-	-	-	-
Non available ancillary own funds at group level	-	-	-	-	-
<b>Other ancillary own funds</b>					
<b>Total ancillary own funds</b>					

<b>Own funds of other financial sectors</b>					
Credit institutions, investment firms, financial institutions, alternative investment fund managers, financial institutions	9.372	9.372	-	-	-
Institutions for occupational retirement provision	-	-	-	-	-
Non regulated entities carrying out financial activities	-	-	-	-	-
<b>Total own funds of other financial sectors</b>	<b>9.372</b>	<b>9.372</b>			
<b>Own funds when using the D&amp;A, exclusively or in combination of method 1</b>					
Own funds aggregated when using the D&A and combination of method	-	-	-	-	-
Own funds aggregated when using the D&A and a combination of method net of IGT	36	36	-	-	-
Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A )	<b>4.264.173</b>	<b>2.062.463</b>	<b>449.526</b>	<b>775.783</b>	<b>976.400</b>
Total available own funds to meet the minimum consolidated group SCR	<b>3.287.773</b>	<b>2.062.463</b>	<b>449.526</b>	<b>775.783</b>	
Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A )	<b>3.316.197</b>	<b>2.062.463</b>	<b>449.526</b>	<b>775.783</b>	<b>28.425</b>
Total eligible own funds to meet the minimum consolidated group SCR	<b>2.657.287</b>	<b>2.062.463</b>	<b>449.526</b>	<b>145.297</b>	
Minimum consolidated Group SCR	<b>726.486</b>				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	<b>366%</b>				
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A )	<b>3.325.605</b>	<b>2.071.872</b>	<b>449.526</b>	<b>775.783</b>	<b>28.425</b>
Group SCR	<b>1.616.249</b>				
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	<b>206%</b>				

<b>Reconciliation reserve</b>	
Excess of assets over liabilities	<b>3.049.581</b>
Own shares (included as assets on the balance sheet)	-
Foreseeable dividends, distributions and charges	-
Other basic own fund items	5.544.760
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	-
Other non available own funds	-
<b>Reconciliation reserve</b>	<b>-2.495.179</b>

<b>Expected profits</b>	
Expected profits included in future premiums (EPIFP) - Life Business	700.998
Expected profits included in future premiums (EPIFP) - Non- life business	-
<b>Total EPIFP</b>	<b>700.998</b>

**Solvency Capital Requirement - for groups on Standard Formula 2023**

In € thousands

	Gross solvency capital requirement	USP	Simplifications
Market risk	1.449.054		
Counterparty default risk	104.225		
Life underwriting risk	1.040.303		
Health underwriting risk			
Non-life underwriting risk			
Diversification	-574.596		
Intangible asset risk			
<b>Basic Solvency Capital Requirement</b>	<b>2.018.986</b>		

<b>Calculation of Solvency Capital Requirement</b>	
Operational risk	146.807
Loss-absorbing capacity of technical provisions	
Loss-absorbing capacity of deferred taxes	-557.378
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	
<b>Solvency Capital Requirement calculated on the basis of Art. 336 (a) of Delegated Regulation (EU)</b>	<b>1.608.415</b>
Capital add-ons already set	
of which, capital add-ons already set - Article 37 (1) Type a	-
of which, capital add-ons already set - Article 37 (1) Type b	-
of which, capital add-ons already set - Article 37 (1) Type c	-
of which, capital add-ons already set - Article 37 (1) Type d	-
Consolidated Group SCR	1.616.249
<b>Other information on SCR</b>	
Capital requirement for duration-based equity risk sub-module	-
Total amount of Notional Solvency Capital Requirements for remaining part	-
Total amount of Notional Solvency Capital Requirements for ring-fenced funds	-
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	-
Diversification effects due to RFF nSCR aggregation for article 304	-
Minimum consolidated group solvency capital requirement	726.486
<b>Information on other entities</b>	
Capital requirement for other financial sectors (Non-insurance capital requirements)	7.834
Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, invest	7.834
Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupation	-
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for n	-
Capital requirement for non-controlled participation	-
Capital requirement for residual undertakings	-
Capital requirement for collective investment undertakings or investments packaged as funds	-
<b>Overall SCR</b>	
SCR for undertakings included via D&A method	-
Total group solvency capital requirement	1.616.249

Undertakings in the scope of the group 2023

Country	Identification code of the undertaking	Identification code of the undertaking	Legal Name of the undertaking	Type of undertaking	Legal form	Category (mutual/non mutual)	Supervisory Authority	% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	Yes/No	Date of decision if art. 214 is applied	Method used and under method 1, treatment of the undertaking
NL	7245002TKJYJMMVWLW382NL05654	2 - Specific code	ALI NL Italy CRE debt sub fund	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SLP	2 - Non-mutual		100,00%		100,00%	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
LU	7245002TKJYJMMVWLW382NL05640	2 - Specific code	Apollo CRE debt fund	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SLP	2 - Non-mutual		100,00%		100,00%	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
LU	7245002TKJYJMMVWLW382NL05641	2 - Specific code	Apollo CRE direct lending fund	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SLP	2 - Non-mutual		100,00%		100,00%	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
LU	7245002TKJYJMMVWLW382NL05642	2 - Specific code	Apollo CRE loan administration Sarl	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SARL	2 - Non-mutual		100,00%		100,00%	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
LU	7245002TKJYJMMVWLW382NL05653	2 - Specific code	Apollo Dual Resource	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SLP	2 - Non-mutual		100,00%		100,00%	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
LU	7245002TKJYJMMVWLW382NL05650	2 - Specific code	Apollo Equity Platform Inv. Fund	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SLP	2 - Non-mutual		100,00%		100,00%	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
LU	7245002TKJYJMMVWLW382NL05648	2 - Specific code	Apollo Large Cap Administration Sarl	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SARL	2 - Non-mutual		100,00%		100,00%	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
LU	7245002TKJYJMMVWLW382NL05647	2 - Specific code	Apollo Large Cap Direct Lending Fund	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SLP	2 - Non-mutual		100,00%		100,00%	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
LU	7245002TKJYJMMVWLW382NL05649	2 - Specific code	Apollo Leveraged Loan Fund	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SLP	2 - Non-mutual		100,00%		100,00%	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
LU	7245002TKJYJMMVWLW382NL05645	2 - Specific code	Apollo Middle Loan Administration Sarl	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SARL	2 - Non-mutual		100,00%		100,00%	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
LU	7245002TKJYJMMVWLW382NL05644	2 - Specific code	Apollo Middle Market Direct Lending Fund	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SLP	2 - Non-mutual		100,00%		100,00%	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
LU	7245002TKJYJMMVWLW382NL05643	2 - Specific code	Apollo Middle Market Loan Fund	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SLP	2 - Non-mutual		100,00%		100,00%	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
LU	7245002TKJYJMMVWLW382NL05652	2 - Specific code	Apollo NAV Financing	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SLP	2 - Non-mutual		100,00%		100,00%	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
FR	7245002TKJYJMMVWLW382NL05061	2 - Specific code	Athora France Sky Holdings 1 SASU	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SLP	2 - Non-mutual		100,00%		100,00%	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
LU	EARTHSHCPART	2 - Specific code	Athora Lux Earth Holding 1 S.A.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SA	2 - Non-mutual		100,00%		100,00%	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		3 - Method 1: Adjusted equity method
NL	724500MKXOXVWMN9E13	1 - LEI	Athora Netherlands N.V.	5 - Insurance holding company as defined in Article 212(1) (f) of Directive 2009/138/EC	NV	2 - Non-mutual	De Nederlandsche Bank	0,00%		0,00%			0,00%	1 - Included in the scope		1 - Method 1: Full consolidation
BE	7245002TKJYJMMVWLW382NL05057	2 - Specific code	Bellecom N.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	NV	2 - Non-mutual		100,00%		100,00%	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
SK	PFCEENBB	2 - Specific code	CBRE Property Fund Central and Eastern Europe	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	FGR	2 - Non-mutual		30,00%		30,00%	Voting right	2 - Significant	30,00%	1 - Included in the scope		3 - Method 1: Adjusted equity method
PL	7245002TKJYJMMVWLW382NL05063	2 - Specific code	Dumenza SP. Z.o.o.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SPZOO	2 - Non-mutual		100,00%		100,00%	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	7245002TKJYJMMVWLW382NL05059	2 - Specific code	Dutch Mortgage Investment Fund 2020	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100,00%		100,00%	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	7245002TKJYJMMVWLW382NL05037	2 - Specific code	GVR 500 Building B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100,00%		100,00%	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
PL	7245002TKJYJMMVWLW382NL05060	2 - Specific code	PDC Industrial Center 143	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SPZOO	2 - Non-mutual		100,00%		100,00%	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	7245003IGSMS16JZEH73	1 - LEI	Proteq Levensverzekeringen N.V.	1 - Life insurance undertaking	NV	2 - Non-mutual	De Nederlandsche Bank	100,00%		100,00%	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	7245002TKJYJMMVWLW382NL05584	2 - Specific code	RE Griffioen Zeist B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100,00%		100,00%	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
LU	7245002TKJYJMMVWLW382NL05062	2 - Specific code	RE NL Holding 1 S.à.r.l.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	SARL	2 - Non-mutual		100,00%		100,00%	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	7245002TKJYJMMVWLW382NL05123	2 - Specific code	REAAL DeRuysterkade B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100,00%		100,00%	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	7245002TKJYJMMVWLW382NL05033	2 - Specific code	REAAL Kantoren I B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100,00%		100,00%	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	7245002TKJYJMMVWLW382NL05034	2 - Specific code	REAAL Winkels I B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100,00%		100,00%	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	7245002TKJYJMMVWLW382NL05036	2 - Specific code	REAAL Winkels II B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100,00%		100,00%	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	7245002TKJYJMMVWLW382NL05004	2 - Specific code	REAAL Wognumsebuurt B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100,00%		100,00%	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	7245002TKJYJMMVWLW382NL05035	2 - Specific code	REAAL Woningen I B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100,00%		100,00%	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	7245002TKJYJMMVWLW382NL05056	2 - Specific code	Share Debt Programme 1 B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100,00%		100,00%	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	7245002TKJYJMMVWLW382NL05058	2 - Specific code	Stichting Titelhouder Rabo Dutch Mortgages Fund Yellow	1 - Life insurance undertaking	NV	2 - Non-mutual	De Nederlandsche Bank	100,00%		100,00%	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	7245002TKJYJMMVWLW382NL05038	2 - Specific code	Young Urban Housing B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	BV	2 - Non-mutual		100,00%		100,00%	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	54930067BEN4LR1PTD74	1 - LEI	Zwitserleven PPI N.V.	9 - Institution for occupational retirement provision	NV	2 - Non-mutual	De Nederlandsche Bank	100,00%		100,00%	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		4 - Method 1: Sectoral rules