

Στοιχεία Φερεγγυότητας και Χρηματοοικονομικής Κατάστασης

21/04/2020

Παραθέτουμε τα παρακάτω σύμφωνα με τις υποδείξεις

Ισολογισμός

SE.02.01.16.01

SE.02.01.16.01 Balance sheet

		Solvency II value	Statutory accounts value
		C0010	C0020
Assets			
Goodwill	R0010		
Deferred acquisition costs	R0020		4.613.673,33
Intangible assets	R0030	0,00	217.488,06
Deferred tax assets	R0040	0,00	
Pension benefit surplus	R0050	0,00	
Property, plant & equipment held for own use	R0060	7.239.089,60	7.239.089,60
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	191.182.135,84	190.361.354,17
Property (other than for own use)	R0080	20.705.682,60	20.705.682,60
Holdings in related undertakings, including participations	R0090	0,00	
Equities	R0100	11.386.506,57	11.613.500,84
Equities - listed	R0110	11.386.506,57	11.613.500,84
Equities - unlisted	R0120	0,00	
Bonds	R0130	72.971.303,22	72.184.420,90
Government Bonds	R0140	34.929.292,48	34.374.748,32
Corporate Bonds	R0150	38.042.010,74	37.809.672,58
Structured notes	R0160	0,00	
Collateralised securities	R0170	0,00	
Collective Investments Undertakings	R0180	63.813.540,50	63.586.546,23
Derivatives	R0190	9.155,72	9.155,72
Deposits other than cash equivalents	R0200	22.295.947,23	22.262.047,88
Other investments	R0210	0,00	
Assets held for index-linked and unit-linked contracts	R0220	0,00	
Loans and mortgages	R0230	0,00	0,00
Loans on policies	R0240	0,00	
Loans and mortgages to individuals	R0250	0,00	
Other loans and mortgages	R0260	0,00	
Reinsurance recoverables from:	R0270	2.545.451,27	2.335.223,17
Non-life and health similar to non-life	R0280	2.545.451,27	2.335.223,17
Non-life excluding health	R0290	2.419.940,50	2.210.223,17
Health similar to non-life	R0300	125.510,77	125.000,00
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	0,00	0,00
Health similar to life	R0320	0,00	
Life excluding health and index-linked and unit-linked	R0330	0,00	
Life index-linked and unit-linked	R0340	0,00	
Deposits to cedants	R0350	0,00	
Insurance and intermediaries receivables	R0360	1.351.267,79	1.351.267,79
Reinsurance receivables	R0370	10.864,72	10.864,72
Receivables (trade, not insurance)	R0380	0,00	
Own shares (held directly)	R0390	0,00	
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400		
Cash and cash equivalents	R0410	16.313.547,25	16.313.547,25
Any other assets, not elsewhere shown	R0420	5.049.091,24	5.869.872,91
Total assets	R0500	223.691.447,71	228.312.381,00
Liabilities			
Technical provisions – non-life	R0510	111.377.732,90	121.907.245,34
Technical provisions – non-life (excluding health)	R0520	110.618.155,05	121.907.245,34
Technical provisions calculated as a whole	R0530	0,00	
Best Estimate	R0540	105.166.942,71	
Risk margin	R0550	5.451.212,34	
Technical provisions - health (similar to non-life)	R0560	759.577,85	
Technical provisions calculated as a whole	R0570	0,00	
Best Estimate	R0580	722.146,20	
Risk margin	R0590	37.431,65	
Technical provisions - life (excluding index-linked and unit-linked)	R0600	0,00	0,00
Technical provisions - health (similar to life)	R0610	0,00	
Technical provisions calculated as a whole	R0620	0,00	
Best Estimate	R0630	0,00	
Risk margin	R0640	0,00	
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	0,00	
Technical provisions calculated as a whole	R0660	0,00	
Best Estimate	R0670	0,00	
Risk margin	R0680	0,00	
Technical provisions – index-linked and unit-linked	R0690	0,00	
Technical provisions calculated as a whole	R0700	0,00	
Best Estimate	R0710	0,00	
Risk margin	R0720	0,00	
Other technical provisions	R0730		
Contingent liabilities	R0740	0,00	
Provisions other than technical provisions	R0750	300.000,00	300.000,00
Pension benefit obligations	R0760	313.954,63	313.954,63
Deposits from reinsurers	R0770	0,00	
Deferred tax liabilities	R0780	3.865.904,65	2.447.845,66
Derivatives	R0790	0,00	
Debts owed to credit institutions	R0800	0,00	
Debts owed to credit institutions resident domestically	ER0801		
Debts owed to credit institutions resident in the euro area other than domestic	ER0802		
Debts owed to credit institutions resident in rest of the world	ER0803		
Financial liabilities other than debts owed to credit institutions	R0810	0,00	
Debts owed to non-credit institutions	ER0811	0,00	
Debts owed to non-credit institutions resident domestically	ER0812		
Debts owed to non-credit institutions resident in the euro area other than domestic	ER0813		
Debts owed to non-credit institutions resident in rest of the world	ER0814		
Other financial liabilities (debt securities issued)	ER0815		
Insurance & intermediaries payables	R0820		
Reinsurance payables	R0830	252.250,82	252.250,82
Payables (trade, not insurance)	R0840		
Subordinated liabilities	R0850		0,00
Subordinated liabilities not in Basic Own Funds	R0860	0,00	
Subordinated liabilities in Basic Own Funds	R0870	0,00	
Any other liabilities, not elsewhere shown	R0880	9.166.941,71	9.166.941,71
Total liabilities	R0900	125.276.784,72	134.388.238,16
Excess of assets over liabilities	R1000	98.414.662,99	93.924.142,83

Ίδια κεφάλαια

S.23.01.01.01

S.23.01.01.01 Own funds

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35						
Ordinary share capital (gross of own shares)	R0010	10.955.068,08	10.955.068,08			
Share premium account related to ordinary share capital	R0030	7.987,77	7.987,77			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0,00				
Subordinated mutual member accounts	R0050	0,00		0,00	0,00	0,00
Surplus funds	R0070	0,00				
Preference shares	R0090	0,00		0,00	0,00	0,00
Share premium account related to preference shares	R0110	0,00				
Reconciliation reserve	R0130	87.451.607,14	87.451.607,14			
Subordinated liabilities	R0140	0,00		0,00	0,00	0,00
An amount equal to the value of net deferred tax assets	R0160	0,00				0,00
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	0,00	0,00	0,00	0,00	0,00
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220	0,00				
Deductions						
Deductions for participations in financial and credit institutions	R0230	0,00	0,00	0,00	0,00	0,00
Total basic own funds after deductions	R0290	98.414.662,99	98.414.662,99	0,00	0,00	0,00
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300	0,00			0,00	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310	0,00			0,00	
Unpaid and uncalled preference shares callable on demand	R0320	0,00			0,00	0,00
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	0,00			0,00	0,00
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	0,00			0,00	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	0,00			0,00	0,00
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	0,00			0,00	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	0,00			0,00	0,00
Other ancillary own funds	R0390	0,00			0,00	0,00
Total ancillary own funds	R0400	0,00			0,00	0,00
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	98.414.662,99	98.414.662,99	0,00	0,00	0,00
Total available own funds to meet the MCR	R0510	98.414.662,99	98.414.662,99	0,00	0,00	
Total eligible own funds to meet the SCR	R0540	98.414.662,99	98.414.662,99	0,00	0,00	0,00
Total eligible own funds to meet the MCR	R0550	98.414.662,99	98.414.662,99	0,00	0,00	
SCR	R0580	55.684.560,32				
MCR	R0600	15.014.044,00				
Ratio of Eligible own funds to SCR	R0620	176,74%				
Ratio of Eligible own funds to MCR	R0640	655,48%				

S.23.01.01.02

S.23.01.01.02 Reconciliation reserve

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	98.414.662,99
Own shares (held directly and indirectly)	R0710	0,00
Foreseeable dividends, distributions and charges	R0720	0,00
Other basic own fund items	R0730	10.963.055,85
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	0,00
Reconciliation reserve	R0760	87.451.607,14
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	
Total Expected profits included in future premiums (EPIFP)	R0790	0,00

Κεφαλαιακή απαίτηση φερεγγυότητας

S.25.01.01.01

S.25.01.01.01 Basic Solvency Capital Requirement

		Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
		C0030	C0040	C0050
Market risk	R0010	31.103.426,69	31.103.426,69	
Counterparty default risk	R0020	3.993.764,63	3.993.764,63	
Life underwriting risk	R0030	0,00	0,00	
Health underwriting risk	R0040	587.179,32	587.179,32	
Non-life underwriting risk	R0050	32.611.840,17	32.611.840,17	
Diversification	R0060	(15.788.323,16)	(15.788.323,16)	
Intangible asset risk	R0070	0,00	0,00	
Basic Solvency Capital Requirement	R0100	52.507.887,66	52.507.887,66	

S.25.01.01.02

S.25.01.01.02 Calculation of Solvency Capital Requirement

		Value
		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Operational risk	R0130	3.176.672,67
Loss-absorbing capacity of technical provisions	R0140	0,00
Loss-absorbing capacity of deferred taxes	R0150	0,00
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	55.684.560,32
Capital add-on already set	R0210	
Solvency capital requirement	R0220	55.684.560,32
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450	
Net future discretionary benefits	R0460	

Ποσοτικά Δεδομένα Επιπτώσεων COVID-19.

Στον πίνακα που ακολουθεί παρουσιάζεται η εξέλιξη της Τρέχουσας Αξίας (market value) τόσο στο σύνολο του ενεργητικού όσο και στα επιμέρους στοιχεία που το απαρτίζουν.

Τρέχουσα Αξία (market value) στην Ημερομηνία Αναφοράς

Ημ. Αναφοράς	Σύνολο Ενεργητικού	Μετρητά και καταθέσεις σε τράπεζες	Ομόλογα και έντοκα γραμμάτια δημοσίου	Μετοχές	Συλλογικές επενδύσεις (Αμοιβαία κεφάλαια κλπ)	Περιοριστικά στοιχεία για unit/index-linked συμβόλαια	Λοιπά στοιχεία ενεργητικού
31/12/2019	223.134.118,19	38.575.595,13	72.184.420,90	11.391.217,71	63.808.829,36		37.174.055,09
28/2/2020	220.442.532,51	40.072.823,44	72.451.545,08	10.259.879,30	60.557.648,29		37.100.636,40
20/3/2020	208.867.609,34	43.356.050,50	69.305.182,89	7.515.594,52	51.228.266,34		37.462.515,09
27/3/2020	211.994.585,31	48.317.098,08	68.256.276,09	7.820.820,80	50.536.749,90		37.063.640,44
3/4/2020	210.025.751,90	48.065.098,82	67.481.464,82	7.699.331,58	49.312.938,44		37.466.918,25
10/4/2020	213.051.952,01	48.118.601,19	68.131.547,32	8.118.362,96	51.374.656,10		37.308.784,44

Η μεταβολή και η ποσοστιαία μεταβολή σε σχέση με την 31/12/2019 για κάθε ημερομηνία αναφοράς παρουσιάζονται στον πίνακα που ακολουθεί. Σημειώνουμε ότι για την καλύτερη επισκόπηση των αποτελεσμάτων τα στοιχεία του ενεργητικού έχουν ομαδοποιηθεί σε δύο κατηγορίες (Μετρητά, Ομόλογα, Μετοχές, Αμοιβαία Κεφάλαια) και (Ομόλογα, Μετοχές, Αμοιβαία Κεφάλαια). Από τον πίνακα παρατηρούμε ότι την 10/04/2020 σημειώνεται **πτώση** στο Σύνολο Ενεργητικού της τάξης του **5%**.

Τρέχουσα Αξία (market value) στην Ημερομηνία Αναφοράς

Ημ. Αναφ.	Σύνολο Ενεργητικού	Μετρητά, Ομόλογα, Μετοχές, ΑΚ	Ομόλογα, Μετοχές, ΑΚ
31/12/2019	223.134.118,19	185.960.063,10	147.384.467,97
28/2/2020	220.442.532,51	183.341.896,11	143.269.072,67
20/3/2020	208.867.609,34	171.405.094,25	128.049.043,75
27/3/2020	211.994.585,31	174.930.944,87	126.613.846,79
3/4/2020	210.025.751,90	172.558.833,66	124.493.734,84
10/4/2020	213.051.952,01	175.743.167,57	127.624.566,38
Μεταβολή (σε σχέση με την 31/12/2019)			
31/12/2019			
28/2/2020	-2.691.585,68	-2.618.166,99	-4.115.395,30
20/3/2020	-14.266.508,85	-14.554.968,85	-19.335.424,22
27/3/2020	-11.139.532,88	-11.029.118,23	-20.770.621,18
3/4/2020	-13.108.366,29	-13.401.229,44	-22.890.733,13
10/4/2020	-10.082.166,18	-10.216.895,53	-19.759.901,59
% Μεταβολή (σε σχέση με την 31/12/2019)			
31/12/2019			
28/2/2020	-1%	-1%	-3%
20/3/2020	-6%	-8%	-13%
27/3/2020	-5%	-6%	-14%
3/4/2020	-6%	-7%	-16%
10/4/2020	-5%	-5%	-13%