



Bijlage - Openbare kwantitatieve  
rapportagestaten Solvency II 2023

Klaverblad Schadeverzekeringsmaatschappij N.V.



## Inhoudsopgave

Dit document bevat de kwantitatieve rapportage staten (QRT's) over 2023. De bedragen luiden in euro's.

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## S.02.01.02 Balans

Assets		Solvency II value
		C0010
Intangible assets	R0030	
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	-
<b>Investments (other than assets held for index-linked and unit-linked contracts)</b>	R0070	427.865.041
Property (other than for own use)	R0080	-
Holdings in related undertakings, including participations	R0090	-
<b>Equities</b>	R0100	122.050.633
Equities - listed	R0110	122.050.633
Equities - unlisted	R0120	-
<b>Bonds</b>	R0130	163.782.693
Government Bonds	R0140	163.782.693
Corporate Bonds	R0150	-
Structured notes	R0160	-
Collateralised securities	R0170	-
Collective Investments Undertakings	R0180	142.031.715
Derivatives	R0190	-
Deposits other than cash equivalents	R0200	-
Other investments	R0210	-
Assets held for index-linked and unit-linked contracts	R0220	-
<b>Loans and mortgages</b>	R0230	10.238.560
Loans on policies	R0240	-
Loans and mortgages to individuals	R0250	-
Other loans and mortgages	R0260	10.238.560
Reinsurance recoverables from:	R0270	2.610.471
Non-life and health similar to non-life	R0280	2.610.471
Non-life excluding health	R0290	2.610.471
Health similar to non-life	R0300	-
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	-
Health similar to life	R0320	-
Life excluding health and index-linked and unit-linked	R0330	-
Life index-linked and unit-linked	R0340	-
Deposits to cedants	R0350	-
Insurance and intermediaries receivables	R0360	986.889
Reinsurance receivables	R0370	-
Receivables (trade, not insurance)	R0380	656.056
Own shares (held directly)	R0390	-
Amounts due in respect of own fund items or initial fund called up but not yet paid i	R0400	
Cash and cash equivalents	R0410	8.316.537
Any other assets, not elsewhere shown	R0420	
<b>Total assets</b>	R0500	450.673.554

## S.02.01.02 Balans (vervolg)

		Solvency II value
		C0010
<b>Liabilities</b>		
Technical provisions – non-life	R0510	164.275.162
Technical provisions – non-life (excluding health)	R0520	152.707.762
Technical provisions calculated as a whole	R0530	-
Best Estimate	R0540	144.793.871
Risk margin	R0550	7.913.891
Technical provisions - health (similar to non-life)	R0560	11.567.400
Technical provisions calculated as a whole	R0570	-
Best Estimate	R0580	11.022.722
Risk margin	R0590	544.678
<b>Technical provisions - life (excluding index-linked and unit-linked)</b>	R0600	1.878.419
Technical provisions - health (similar to life)	R0610	1.878.419
Technical provisions calculated as a whole	R0620	-
Best Estimate	R0630	-77.493.841
Risk margin	R0640	79.372.260
<b>Technical provisions – life (excluding health and index-linked and unit-linked)</b>	R0650	-
Technical provisions calculated as a whole	R0660	-
Best Estimate	R0670	-
Risk margin	R0680	-
Technical provisions – index-linked and unit-linked	R0690	-
Technical provisions calculated as a whole	R0700	-
Best Estimate	R0710	-
Risk margin	R0720	-
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	-
Deferred tax liabilities	R0780	37.753.632
Derivatives	R0790	-
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	11.229.634
Reinsurance payables	R0830	736.967
Payables (trade, not insurance)	R0840	9.537.561
Subordinated liabilities	R0850	
Subordinated liabilities not in Basic Own Funds	R0860	-
Subordinated liabilities in Basic Own Funds	R0870	-
Any other liabilities, not elsewhere shown	R0880	
<b>Total liabilities</b>	R0900	225.411.376
<b>Excess of assets over liabilities</b>	R1000	225.262.178

## S.05.01.02 Premies, schaden en kosten per branche

	Line of Business for:	Non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
		Income protection insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Legal expenses insurance	Assistance	Total
		C0020	C0040	C0050	C0060	C0070	C0080	C0100	C0110	C0200
<b>Premiums written</b>										
Gross - Direct Business	R0110	16.997.774	32.762.173	18.811.207	539.112	87.630.242	18.219.560	16.459.140	2.006.733	193.425.941
Gross - Proportional reinsurance accepted	R0120	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0130	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0140	3.109	381.656	793.427	99	3.639.391	3.266	3.028	24.157	4.848.133
Net	R0200	16.994.665	32.380.517	18.017.780	539.013	83.990.851	18.216.294	16.456.112	1.982.576	188.577.808
<b>Premiums earned</b>										
Gross - Direct Business	R0210	21.015.073	32.961.390	18.684.985	548.867	87.882.863	17.751.733	16.484.836	2.047.458	197.377.205
Gross - Proportional reinsurance accepted	R0220	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0230	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0240	3.109	381.656	793.427	99	3.639.391	3.266	3.028	24.157	4.848.133
Net	R0300	21.011.964	32.579.734	17.891.558	548.768	84.243.472	17.748.467	16.481.808	2.023.301	192.529.072
<b>Claims incurred</b>										
Gross - Direct Business	R0310	13.319.752	46.473.501	9.173.543	213.646	42.373.012	14.178.895	11.498.334	545.326	137.776.008
Gross - Proportional reinsurance accepted	R0320	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0330	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0340	-	523.872	1.802	-	40.095	-	-	-	565.769
Net	R0400	13.319.752	45.949.629	9.171.741	213.646	42.332.916	14.178.895	11.498.334	545.326	137.210.239
Expenses incurred	R0550	4.715.451	15.652.005	7.461.887	290.595	38.180.048	8.987.880	4.804.240	1.059.667	81.151.773
Other expenses	R1200	-	-	-	-	-	-	-	-	-
Total expenses	R1300	-	-	-	-	-	-	-	-	81.151.773

### Line of Business for: Life insurance obligations

		Health insurance	Total
		C0210	C0300
<b>Premiums written</b>			
Gross	R1410	47.816.342	47.816.342
Reinsurers' share	R1420	8.736	8.736
Net	R1500	47.807.606	47.807.606
<b>Premiums earned</b>			
Gross	R1510	1.677.029	1.677.029
Reinsurers' share	R1520	8.736	8.736
Net	R1600	1.668.293	1.668.293
<b>Claims incurred</b>			
Gross	R1610	46.725.688	46.725.688
Reinsurers' share	R1620	-	-
Net	R1700	46.725.688	46.725.688
Expenses incurred	R1900	9.421.391	9.421.391
Other expenses	R2500	-	-
Total expenses	R2600	-	9.421.391

## S.12.01.02 Technische voorzieningen voor levens- en SLT-ziekteverzekering

		Health insurance (direct business)					
		Contracts without options and guarantees	Contracts with options or guarantees	Annuities relating to health	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)	
		C0160	C0170	C0180	C0190	C0200	C0210
Technical provisions calculated as a whole	R0010	-			-	-	-
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	R0020	-			-	-	-
Technical provisions calculated as a sum of BE and RM							
Best Estimate							
Gross Best Estimate	R0030		-77.493.841	-	-	-	-77.493.841
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080		-	-	-	-	-
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090		-77.493.841	-	-	-	-77.493.841
Risk Margin	R0100				-	-	79.372.260
Amount of the transitional on Technical Provisions							
Technical Provisions calculated as a whole	R0110				-	-	-
Best estimate	R0120		-	-	-	-	-
Risk margin	R0130				-	-	-
Technical provisions - total	R0200	1.878.419			-	-	1.878.419

## S.17.01.02 Technische voorzieningen schadeverzekeringsbedrijf

		Direct business and accepted proportional reinsurance									
		Income protection insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Legal expenses insurance	Assistance	Total Non-Life obligation	
		C0030	C0050	C0060	C0070	C0080	C0090	C0110	C0120	C0180	
	Technical provisions calculated as a whole	R0010	-	-	-	-	-	-	-	-	
	Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	R0050	-	-	-	-	-	-	-	-	
	Technical provisions calculated as a sum of BE and RM										
	Best estimate										
	Premium provisions										
	Gross	R0060	147.077	1.934.700	946.487	13.591	6.844.773	1.973.117	-295.933	43.793	11.607.605
	Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	-	-0	-0	-	-0	-	-	-	-0
	Net Best Estimate of Premium Provisions	R0150	147.077	1.934.700	946.487	13.591	6.844.773	1.973.117	-295.933	43.793	11.607.605
	Claims provisions										
	Gross	R0160	10.875.645	80.593.843	1.094.483	100.966	20.214.301	22.817.723	8.594.332	117.694	144.208.988
	Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	-	1.922.262	16.513	-	671.695	-	-	-	2.610.471
	Net Best Estimate of Claims Provisions	R0250	10.875.645	78.471.580	1.077.970	100.966	19.542.607	22.817.723	8.594.332	117.694	141.598.517
	Total Best estimate - gross	R0260	11.022.722	82.328.543	2.040.970	114.557	27.059.074	24.790.841	8.298.398	161.487	155.816.593
	Total Best estimate - net	R0270	11.022.722	80.406.280	2.024.457	114.557	26.387.379	24.790.841	8.298.398	161.487	153.206.122
	Risk margin	R0280	544.678	4.496.411	111.469	6.257	1.456.489	1.348.901	485.546	8.820	8.458.570
	Amount of the transitional on Technical Provisions										
	Technical Provisions calculated as a whole	R0290	-	-	-	-	-	-	-	-	
	Best estimate	R0300	-	-	-	-	-	-	-	-	
	Risk margin	R0310	-	-	-	-	-	-	-	-	
	Technical provisions - total										
	Technical provisions - total	R0320	11.567.400	86.824.954	2.152.439	120.814	28.515.563	26.139.742	8.783.944	170.307	164.275.162
	Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	-	1.922.262	16.513	-	671.695	-	-	-	2.610.471
	Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	11.567.400	84.902.691	2.135.925	120.814	27.843.868	26.139.742	8.783.944	170.307	161.664.692

## S.19.01.21 Schaden uit hoofde van schadeverzekering

		Development year										In Current year		Sum of years (cumulative)		
		0	1	2	3	4	5	6	7	8	9	10 & +				
Year		CO010	CO020	CO030	CO040	CO050	CO060	CO070	CO080	CO090	CO100	CO110	CO170	CO180		
Prior	RO100											0				
N-9	RO160	41.154.239	13.562.266	3.499.239	1.266.210	1.320.499	1.194.993	347.933	675.190	426.134	704.891		262.094	262.094		
N-8	RO170	38.762.091	13.928.087	2.394.389	1.414.725	1.741.415	963.927	372.497	227.874	948.408			728.891	64.151.594		
N-7	RO180	44.487.063	17.752.401	2.774.390	2.211.393	1.932.061	2.694.949	1.315.195	876.862				876.862	74.044.316		
N-6	RO190	40.511.091	15.487.888	2.837.162	1.885.373	3.014.051	1.232.481	1.128.457					1.128.457	66.096.502		
N-5	RO200	49.221.702	17.313.626	3.803.960	3.277.001	1.498.936	803.692						803.692	76.318.916		
N-4	RO210	45.527.422	19.149.965	4.333.438	3.900.182	2.092.483							2.092.483	75.003.491		
N-3	RO220	51.935.408	19.472.235	4.062.849	4.600.913								4.600.913	80.071.406		
N-2	RO230	53.440.116	22.200.080	5.837.269									5.837.269	81.477.654		
N-1	RO240	63.544.097	27.463.169										27.463.169	91.007.266		
N	RO250	45.697.845											45.697.845	45.697.845		
	<b>Total</b>												<b>91.309.256</b>	<b>1.076.594.533</b>		

  

		Development year										Year end (discounted data)		
		CO200	CO210	CO220	CO230	CO240	CO250	CO260	CO270	CO280	CO290	CO300		
Prior	RO100											44.152.682		
N-9	RO160	-	-	8.414.932	5.603.318	3.312.821	2.713.896	2.062.382	1.769.617	2.684.190	3.692.791		3.341.630	
N-8	RO170		8.153.969	5.744.307	3.602.598	2.927.606	2.211.239	3.171.697	2.852.278	4.065.297			3.712.925	
N-7	RO180	28.021.127	10.862.785	6.735.925	6.175.183	7.881.075	7.843.799	7.668.870	6.391.006				5.839.956	
N-6	RO190	23.435.590	9.134.244	6.535.785	5.102.388	5.346.505	4.697.910	8.502.140					7.810.305	
N-5	RO200	25.241.328	10.545.555	9.756.819	7.798.662	5.727.465	6.421.030						5.864.283	
N-4	RO210	31.857.770	14.809.905	12.213.410	10.306.678	8.866.484							8.110.335	
N-3	RO220	33.022.667	15.222.500	12.172.588	10.647.364								9.732.106	
N-2	RO230	41.745.090	17.362.516	15.443.859									14.254.314	
N-1	RO240	41.987.070	23.455.384										22.032.057	
N	RO250	57.401.581											54.653.580	
	<b>Total</b>												<b>144.208.988</b>	



## S.22.01.21 Effect van langetermijngarantiemaatregelen en overgangsmaatregelen

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	166.153.581	-	-	4.184.858	-
Basic own funds	R0020	225.262.178	-	-	-3.105.165	-
Eligible own funds to meet Solvency Capital Requirement	R0050	225.262.178	-	-	-3.105.165	-
Solvency Capital Requirement	R0090	141.592.819	-	-	1.008.433	-
Eligible own funds to meet Minimum Capital Requirement	R0100	225.262.178	-	-	-3.105.165	-
Minimum Capital Requirement	R0110	35.398.205	-	-	252.108	-
Solvency Capital Requirement ratio	R0120	159%	0%	0%	-308%	0%
Minimum Capital Requirement ratio	R0130	636%	0%	0%	-1232%	0%

## S.23.01.01 Eigen vermogen

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
<b>Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35</b>						
Ordinary share capital (gross of own shares)	R0010	908.000	908.000			
Share premium account related to ordinary share capital	R0030	30.000.000	30.000.000			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	-				
Subordinated mutual member accounts	R0050	-		-	-	-
Surplus funds	R0070	-				
Preference shares	R0090	-		-	-	-
Share premium account related to preference shares	R0110	-				
Reconciliation reserve	R0130	194.354.178	194.354.178			
Subordinated liabilities	R0140	-		-	-	-
An amount equal to the value of net deferred tax assets	R0160	-				-
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	-	-	-	-	-
<b>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</b>						
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	-				
<b>Deductions</b>						
Deductions for participations in financial and credit institutions	R0230	-	-	-	-	
<b>Total basic own funds after deductions</b>	R0290	225.262.178	225.262.178	-	-	-
<b>Ancillary own funds</b>						
Unpaid and uncalled ordinary share capital callable on demand	R0300	-			-	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310	-			-	
Unpaid and uncalled preference shares callable on demand	R0320	-			-	-
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	-			-	-
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	-			-	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	-			-	-
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	-			-	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	-			-	-
Other ancillary own funds	R0390	-			-	-
<b>Total ancillary own funds</b>	R0400	-			-	-
<b>Available and eligible own funds</b>						
Total available own funds to meet the SCR	R0500	225.262.178	225.262.178	-	-	-
Total available own funds to meet the MCR	R0510	225.262.178	225.262.178	-	-	
Total eligible own funds to meet the SCR	R0540	225.262.178	225.262.178	-	-	-
Total eligible own funds to meet the MCR	R0550	225.262.178	225.262.178	-	-	-
<b>SCR</b>	R0580	141.592.819				
<b>MCR</b>	R0600	35.398.205				
<b>Ratio of Eligible own funds to SCR</b>	R0620	159%				
<b>Ratio of Eligible own funds to MCR</b>	R0640	636%				

		C0060
<b>Reconciliation reserve</b>		
Excess of assets over liabilities	R0700	225.262.178
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	
Other basic own fund items	R0730	30.908.000
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	-
<b>Reconciliation reserve</b>	R0760	194.354.178
<b>Expected profits</b>		
Expected profits included in future premiums (EPIFP) - Life business	R0770	248.441.259
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	5.047.574
<b>Total Expected profits included in future premiums (EPIFP)</b>	R0790	253.488.833

## S.25.01.21 Standaardformule voor het solvabiliteitskapitaalvereiste

		Gross solvency capital requirement		
			USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	59.083.269		Captives simplifications - spread risk on bonds and loans,
Counterparty default risk	R0020	2.423.125		
Life underwriting risk	R0030	-	None	
Health underwriting risk	R0040	136.855.906	Increase in the amount of annuity benefits,	
Non-life underwriting risk	R0050	69.058.085	None	
Diversification	R0060	-84.436.705		
Intangible asset risk	R0070	-		
<b>Basic Solvency Capital Requirement</b>	<b>R0100</b>	<b>182.983.680</b>		

		Value
		C0100
Operational risk	R0130	7.842.222
Loss-absorbing capacity of technical provisions	R0140	-
Loss-absorbing capacity of deferred taxes	R0150	-49.233.083
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	141.592.819
Capital add-on already set	R0210	-
Solvency capital requirement	R0220	141.592.819
<b>Other information on SCR</b>		
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	

## S.28.01.01 Minimumkapitaalvereiste

		<b>MCR components</b>	
		C0010	
MCRNL Result	R0010	29.198.097	
<b>Background information</b>			
Net (of reinsurance/SPV) best estimate and TP calculated as a whole			
Net (of reinsurance) written premiums in the last 12 months			
		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020	-	-
Income protection insurance and proportional reinsurance	R0030	11.022.722	4.040.998
Workers' compensation insurance and proportional reinsurance	R0040	-	-
Motor vehicle liability insurance and proportional reinsurance	R0050	80.406.280	32.380.657
Other motor insurance and proportional reinsurance	R0060	2.024.457	18.017.805
Marine, aviation and transport insurance and proportional reinsurance	R0070	114.557	539.013
Fire and other damage to property insurance and proportional reinsurance	R0080	26.387.379	83.990.769
General liability insurance and proportional reinsurance	R0090	24.790.841	18.216.291
Credit and suretyship insurance and proportional reinsurance	R0100	-	-
Legal expenses insurance and proportional reinsurance	R0110	8.298.398	16.456.094
Assistance and proportional reinsurance	R0120	161.487	1.982.576
Miscellaneous financial loss insurance and proportional reinsurance	R0130	-	-
Non-proportional health reinsurance	R0140	-	-
Non-proportional casualty reinsurance	R0150	-	-
Non-proportional marine, aviation and transport reinsurance	R0160	-	-
Non-proportional property reinsurance	R0170	-	-
<b>MCR components</b>			
C0040			
MCRL Result	R0200	2.481.305	
Net (of reinsurance/SPV) best estimate and TP calculated as a whole			
Net (of reinsurance/SPV) total capital at risk			
		C0050	C0060
Obligations with profit participation - guaranteed benefits	R0210	-	-
Obligations with profit participation - future discretionary benefits	R0220	-	-
Index-linked and unit-linked insurance obligations	R0230	-	-
Other life (re)insurance and health (re)insurance obligations	R0240	-	-
Total capital at risk for all life (re)insurance obligations	R0250	-	3.544.720.754
C0070			
Linear MCR	R0300	31.679.401	
SCR	R0310	141.592.819	
MCR cap	R0320	63.716.768	
MCR floor	R0330	35.398.205	
Combined MCR	R0340	35.398.205	
Absolute floor of the MCR	R0350	4.000.000	
Minimum Capital Requirement	R0400	35.398.205	

