

貸借対照表	Balance sheet	2019 (2019年12月31日現在)		2020 (2020年12月31日現在)	
		百万ユーロ	百万円 換算率 (円) 121.96	百万ユーロ	百万円 換算率 (円) 126.24
<b>資産</b>	<b>Assets</b>				
<b>無形資産</b>	<b>Intangible assets</b>	21	2 561	21	2 651
<b>投資</b>	<b>Investments</b>	942	114 886	1 138	143 661
関連会社株式等	Investments in affiliated undertakings and participating interests	68	8 293	68	8 584
その他投資	Other financial investments	868	105 861	1 063	134 193
株式、その他譲渡性変動利率証券、およびユニット型投資信託	Shares and other variable yield transferable securities and units in unit trusts	27	3 293	26	3 282
公社債およびその他譲渡性債券	Debt securities and other fixed income transferable securities	841	102 568	1 037	130 911
再保険預け金	Deposits with ceding undertakings	6	732	7	884
<b>求償権</b>	<b>Subrogation and salvages</b>	133	16 221	163	20 577
<b>出再準備金</b>	<b>Reinsurers' share of technical provisions</b>	4 164	507 841	4 180	527 683
未経過保険料	Provision for unearned premiums	1 273	155 255	1 110	140 126
支払備金	Provision for claims outstanding	2 885	351 855	3 064	386 799
配当・払戻準備金	Provision for bonuses and rebates	6	732	6	757
<b>営業資産</b>	<b>Debtors</b>	1 493	182 086	1 294	163 355
元受営業残高	Debtors arising out of direct insurance operations	1 041	126 960	833	105 158
保険契約者	Policyholders	988	120 496	815	102 886
仲介者	Intermediaries	53	6 464	18	2 272
再保険営業残高	Debtors arising out of reinsurance operations	409	49 882	433	54 662
その他資産	Other debtors	43	5 244	28	3 535
<b>その他資産</b>	<b>Other assets</b>	91	11 098	72	9 089
現預金	Cash at bank and in hand	90	10 976	70	8 837
その他	Other assets	1	122	2	252
<b>未収収益</b>	<b>Prepayments and accrued income</b>	265	32 319	211	26 637
未収利息および未収賃貸料	Accrued interest and rent	4	488	4	505
繰延新契約費	Deferred acquisition costs	261	31 832	207	26 132
<b>資産の部合計</b>	<b>Total assets</b>	7 109	867 014	7 079	893 653

## 貸借対照表

## Balance sheet

負債	Liabilities	2019 (2019年12月31日現在)		2020 (2020年12月31日現在)	
		百万ユーロ	百万円 換算率 (円) 121.96	百万ユーロ	百万円 換算率 (円) 126.24
<b>資本金および準備金</b>	<b>Capital and reserves</b>	<b>284</b>	<b>34 637</b>	<b>312</b>	<b>39 387</b>
資本金	Subscribed capital	182	22 197	182	22 976
その他準備金	Reserves	24	2 927	24	3 030
法定準備金	Legal reserve	18	2 195	18	2 272
合併準備金	Merger reserve	6	732	6	757
繰越利益	Profit and loss brought forward	111	13 538	78	9 847
当期利益 / (損失)	Profit/(Loss) for the financial year	-33	-4 025	28	3 535
<b>保険契約準備金</b>	<b>Technical provisions</b>	<b>4 869</b>	<b>593 823</b>	<b>4 977</b>	<b>628 296</b>
未経過保険料	Provision for unearned premiums	1 546	188 550	1 371	173 075
支払備金	Provision for claims outstanding	3 317	404 541	3 600	454 464
配当・払戻準備金	Provision for bonuses and rebates	6	732	6	757
<b>未払求償権</b>	<b>Subrogation and salvages, reinsurers' share</b>	<b>97</b>	<b>11 830</b>	<b>127</b>	<b>16 032</b>
<b>その他リスクおよび費用引当金</b>	<b>Provisions for other risks and charges</b>	<b>75</b>	<b>9 147</b>	<b>52</b>	<b>6 564</b>
納税充当金	Provisions for taxation	6	732	4	505
その他引当金	Other provisions	69	8 415	48	6 060
<b>再保険預り金</b>	<b>Deposits received from reinsurers</b>	<b>13</b>	<b>1 585</b>	<b>19</b>	<b>2 399</b>
<b>営業負債</b>	<b>Creditors</b>	<b>1 532</b>	<b>186 843</b>	<b>1 405</b>	<b>177 367</b>
元受保険負債	Creditors arising out of direct insurance operations	16	1 951	6	757
再保険負債	Creditors arising out of reinsurance operations	1 141	139 156	1 046	132 047
関連会社からの借入金	Loan/s from affiliated undertakings	300	36 588	264	33 327
税金および社会保険料を含むその他負債	Other creditors, including tax and social security	75	9 147	89	11 235
<b>未払金および繰延収益</b>	<b>Accruals and deferred income</b>	<b>239</b>	<b>29 148</b>	<b>187</b>	<b>23 607</b>
<b>負債の部合計</b>	<b>Total liabilities</b>	<b>7 109</b>	<b>867 014</b>	<b>7 079</b>	<b>893 653</b>

損益計算書	Profit and loss account	2019 (2019年1月1日から 2019年12月31日まで)		2020 (2020年1月1日から 2020年12月31日まで)	
		百万ユーロ	百万円 換算率 (円) 121.96	百万ユーロ	百万円 換算率 (円) 126.24
<b>営業勘定</b>	<b>Technical account</b>				
<b>正味既経過保険料</b>	<b>Earned premiums</b>		<b>235</b>	<b>28 661</b>	<b>32 570</b>
総保険料	Gross premiums written		1 679	204 771	1 566
出再保険料	Outward reinsurance premiums		-1 416	-172 695	-1 316
総未経過保険料積増	Change in the provision for unearned premiums		-115	-14 025	114
出再未経過保険料積増	Change in the provision for unearned premiums, reinsurers' share		87	10 611	-106
<b>投資収益配分</b>	<b>Allocated investment return transferred from the non-technical account</b>		<b>20</b>	<b>2 439</b>	<b>5</b>
<b>出再控除後のその他保険引受利益</b>	<b>Other technical income, net of reinsurance</b>		<b>3</b>	<b>366</b>	<b>4</b>
<b>発生保険金</b>	<b>Claims incurred, net of reinsurance</b>		<b>-227</b>	<b>-27 685</b>	<b>-180</b>
支払保険金	Claims paid		-197	-24 026	-59
総保険金	gross amount		-1 094	-133 424	-1 023
出再保険金	reinsurers' share		897	109 398	964
支払備金積増	Change in the provision for claims outstanding		-31	-3 781	-121
総支払備金積増	gross amount		-605	-73 786	-459
出再支払備金積増	reinsurers' share		574	70 005	338
求償権の増減	Change in subrogation and salvages		1	122	0
総額	gross amount		88	10 732	30
出再分	reinsurers' share		-87	-10 611	-30
<b>出再控除後の配当・払戻</b>	<b>Bonuses and rebates, net of reinsurance</b>		<b>-15</b>	<b>-1 829</b>	<b>-10</b>
<b>正味営業経費</b>	<b>Net operating expenses / income</b>		<b>-38</b>	<b>-4 634</b>	<b>-47</b>
新契約費	Acquisition costs		-229	-27 929	-186
繰延新契約費積増	Change in deferred acquisition costs		12	1 464	-43
一般管理費	Administrative expenses		-165	-20 123	-134
再保険手数料および利益戻	Reinsurance commissions and profit participation		344	41 954	316
<b>出再控除後のその他保険引受費用</b>	<b>Other technical charges, net of reinsurance</b>		<b>-5</b>	<b>-610</b>	<b>-4</b>
<b>営業利益</b>	<b>Balance on the technical account</b>		<b>-27</b>	<b>-3 293</b>	<b>26</b>
<b>非営業勘定</b>	<b>Non-technical account</b>				
<b>資産運用収益</b>	<b>Investment income</b>		<b>30</b>	<b>3 659</b>	<b>14</b>
その他資産収益	Income from other investments		19	2 317	12
評価差額	Value adjustments on investments		4	488	0
資産売却益	Gains on realisation of investments		7	854	2
<b>資産運用費用</b>	<b>Investment charges</b>		<b>-5</b>	<b>-610</b>	<b>-6</b>
資産運用費用、金利を含む	Investment management charges, including interest		-5	-610	-6
<b>投資収益配分</b>	<b>Allocated investment return transferred to the technical account</b>		<b>-20</b>	<b>-2 439</b>	<b>-5</b>
<b>その他収益</b>	<b>Other income</b>		<b>5</b>	<b>610</b>	<b>0</b>
<b>その他費用 (価格修正分を含む)</b>	<b>Other charges, including value adjustments</b>		<b>-11</b>	<b>-1 342</b>	<b>-4</b>
<b>法人税等</b>	<b>Tax on profit on ordinary activities</b>		<b>-4</b>	<b>-488</b>	<b>4</b>
<b>税引後利益 / (損失)</b>	<b>Profit / (Loss) on ordinary activities after tax</b>		<b>-32</b>	<b>-3 903</b>	<b>29</b>
<b>諸税金</b>	<b>Other taxes not shown under the preceding items</b>		<b>-1</b>	<b>-122</b>	<b>-1</b>
<b>当期利益 / (損失)</b>	<b>Profit / (Loss) for the financial year</b>		<b>-33</b>	<b>-4 025</b>	<b>28</b>