














4. List of annexes to be attached to the authorisation memorandum as part of Phase 1

N°	Name
4.1. General annexes in relation to application for authorisation	
1.	<p>Form for the person in charge of filing the application and the contact person; please refer to annex 1</p>  <p>Mémoire relatif à l'obtention d'un agrément</p>
2.	<p>Form relating to the company</p>  <p>Mémoire relatif à l'obtention d'un agrément</p>
3.	<p>Form concerning (i) the classes of insurance for which the application is filed, (ii) the reinsurance activities and (iii) any other activities</p>  <p>20170328 - mémoire d'agrément - version finale</p>
4.2. Annexes on aspects related to governance	
4.	Forms to be filled out by persons applying as qualified shareholders => see the Bank's website: https://www.nbb.be/en/articles/communication-cbfa200931-communication-candidate-shareholders-and-assigning-shareholders
5.	Draft articles of association (or, for companies already established, the draft amendment to the articles of association and the draft coordinated articles of association).
6.	Draft "Fit & Proper" policy, as well as a list summarising the planned composition of the board of directors, management committee, and specialised committees, if any, of the board of directors (audit committee, risk committee and remuneration committee) and indicating the identities of the heads of the independent control functions
7.	"Fit & Proper" forms to be filled out by the persons applying for directorship (both executive and non-executive), membership of the management committee (as non-director) and head of an independent control function (Risk Management, Actuarial Function, Compliance and Internal Audit) => see the Bank's website: https://www.nbb.be/en/articles/circular-nbb201302-expertise-and-professional-integrity-fit-proper
8.	Draft internal rules on incompatibilities / maximum number of directorships
9.	Forms for "loans, credits, guarantees and insurance policies to directors, shareholders and related persons" => to be communicated as from May 2018 (circular forthcoming on the Bank's website)
10.	Draft risk policy: <i>risk appetite policy, general risk management policy, including</i>

	<i>inter alia the following policies: a) Policy on managing underwriting risk and provisioning risk, b) asset and liability management policy, c) investment risk management policy, d) liquidity risk management policy, e) concentration risk management policy, f) operational risk management policy g) reinsurance policy, h) profit sharing policy, i) mortgage credit policy (where applicable), j) policy on reporting to the Bank, and k) ORSA policy.</i>
11.	Draft Risk Management charter, Actuarial Function charter, Compliance charter and Internal Audit charter
12.	Organisation chart upon commencing activities
13.	<i>Drafts of the (i) investment policy, (ii) capital management policy and management action plan and (iii) policy for assets and liabilities valuation</i>
14.	Draft policy on outsourcing and licensing agreements
15.	Draft remuneration policy
16.	Draft policies on (i) integrity, and (ii) whistleblowing and conflicts of interest
17.	Proposal for the appointment of an accredited auditor or accredited auditors firm  170317 Mémorandum relatif à
4.3. Annexes on financial and technical aspects	
18.	Provisional balance sheets  Annexe 18.xlsx
19.	Forecasts for the Solvency Capital Requirement - standard formula  Annexe 19.xlsx
20.	Forecasts for the Solvency Capital Requirement - partial internal model  Annexe 20.xlsx
21.	Forecasts for the Solvency Capital Requirement - internal model  Annexe 21.xlsx
22.	Forecasts for the Minimum Capital Requirement - non-life  Annexe 22.xlsx
23.	Forecasts for the Minimum Capital Requirement – life  Annexe 23.xlsx

24.	Forecasts for the financial resources  Annexe 24.xlsx
25.	Forecasts of fees, premiums, contributions and claims - non-life  Annexe 25.xlsx
26.	Forecasts of expenses, premiums, contributions and claims – life  Annexe 26.xlsx