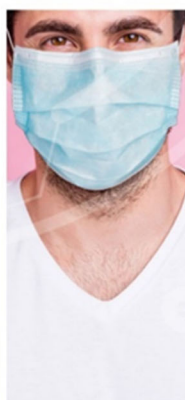




Solvency & Financial Condition Report



2020



Annex :
KBC Insurance Group
Quantitative Reporting Templates (QRTs)

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Table of contents

Table of Contents

S.02.01.02 – Balance sheet.....	5
S.05.01.02 – Premiums, claims and expenses by line of business (non-life insurance and reinsurance obligations)	7
S.05.02.01 – Premiums, claims and expenses by country.....	9
S.22.01.04 – Impact of long term guarantees measures and transitional measures	10
S.23.01.22 – Own funds	11
S.25.01.04 – Solvency Capital Requirement – For groups on Standard Formula	14
S.32.01.22 – Undertaking in the scope of the group	15

** All figures are in thousands EUR*

S.02.01.02 – Balance sheet

Annex I

S.02.01.02

Balance sheet

	Solvency II value
	C0010
Assets	
Goodwill	R0010
Deferred acquisition costs	R0020
Intangible assets	R0030 0
Deferred tax assets	R0040 166
Pension benefit surplus	R0050 0
Property, plant & equipment held for own use	R0060 46550
Investments (other than assets held for index-linked and unit-linked contracts)	R0070 21543847
Property (other than for own use)	R0080 268218
Holdings in related undertakings, including participations	R0090 242009
Equities	R0100 1230519
Equities - listed	R0110 1184337
Equities - unlisted	R0120 46182
Bonds	R0130 19155264
Government Bonds	R0140 12994268
Corporate Bonds	R0150 6153510
Structured notes	R0160 0
Collateralised securities	R0170 7486
Collective Investments Undertakings	R0180 75086
Derivatives	R0190 4827
Deposits other than cash equivalents	R0200 567924
Other investments	R0210 0
Assets held for index-linked and unit-linked contracts	R0220 13830638
Loans and mortgages	R0230 2505689
Loans on policies	R0240 140991
Loans and mortgages to individuals	R0250 1091980
Other loans and mortgages	R0260 1272717
Reinsurance recoverables from:	R0270 96578
Non-life and health similar to non-life	R0280 109059
Non-life excluding health	R0290 105079
Health similar to non-life	R0300 3980
Life and health similar to life, excluding health and index-linked and unit-linked	R0310 -12457
Health similar to life	R0320 -2091
Life excluding health and index-linked and unit-linked	R0330 -10366
Life index-linked and unit-linked	R0340 -24
Deposits to cedants	R0350 11840
Insurance and intermediaries receivables	R0360 108500
Reinsurance receivables	R0370 22462
Receivables (trade, not insurance)	R0380 46163
Own shares (held directly)	R0390 203185
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400 0
Cash and cash equivalents	R0410 205331
Any other assets, not elsewhere shown	R0420 76166
Total assets	R0500 38697117

	Solvency II value
	C0010
Liabilities	
Technical provisions – non-life	R0510 2191881
Technical provisions – non-life (excluding health)	R0520 1869741
Technical provisions calculated as a whole	R0530 0
Best Estimate	R0540 1561484
Risk margin	R0550 308257
Technical provisions - health (similar to non-life)	R0560 322141
Technical provisions calculated as a whole	R0570 0
Best Estimate	R0580 253997
Risk margin	R0590 68144
Technical provisions - life (excluding index-linked and unit-linked)	R0600 17230490
Technical provisions - health (similar to life)	R0610 693826
Technical provisions calculated as a whole	R0620 0
Best Estimate	R0630 594023
Risk margin	R0640 99804
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650 16536663
Technical provisions calculated as a whole	R0660 0
Best Estimate	R0670 16083234
Risk margin	R0680 453430
Technical provisions – index-linked and unit-linked	R0690 13679464
Technical provisions calculated as a whole	R0700 12901880
Best Estimate	R0710 688294
Risk margin	R0720 89290
Other technical provisions	R0730 0
Contingent liabilities	R0740 0
Provisions other than technical provisions	R0750 19159
Pension benefit obligations	R0760 25230
Deposits from reinsurers	R0770 77654
Deferred tax liabilities	R0780 244290
Derivatives	R0790 45711
Debts owed to credit institutions	R0800 467018
Financial liabilities other than debts owed to credit institutions	R0810 14319
Insurance & intermediaries payables	R0820 379102
Reinsurance payables	R0830 26290
Payables (trade, not insurance)	R0840 87839
Subordinated liabilities	R0850 500289
Subordinated liabilities not in Basic Own Funds	R0860 0
Subordinated liabilities in Basic Own Funds	R0870 500289
Any other liabilities, not elsewhere shown	R0880 137454
Total liabilities	R0900 35126188
Excess of assets over liabilities	R1000 3570928

S.05.01.02 – Premiums, claims and expenses by line of business (non-life insurance and reinsurance obligations)

Annex I

S.05.01.02

Premiums, claims and expenses by line of business

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)											Line of Business for: accepted non-proportional reinsurance				Total	
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport		Property
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150		C0160
Premiums written																		
Gross - Direct Business	R0110	34814	107202	82475	499446	306723	5569	544595	120803	48	62130	38804	21671					1824279
Gross - Proportional reinsurance accepted	R0120	0	32	358	0	2038	28	21942	10478	0	51	0	5446					40373
Gross - Non-proportional reinsurance accepted	R0130													272	12	0	641	924
Reinsurers' share	R0140	1341	930	1129	3444	8	1707	27189	10431	38	1247	258	1866	699	3303	0	9314	62904
Net	R0200	33473	106304	81704	496002	308753	3890	539348	120850	10	60933	38546	25251	-427	-3291	0	-8673	1802672
Premiums earned																		
Gross - Direct Business	R0210	33611	105251	76048	498009	300029	5431	535569	113800	60	61774	38568	20194					1788342
Gross - Proportional reinsurance accepted	R0220	0	32	364	0	2100	27	22349	10355	0	51	0	5441					40720
Gross - Non-proportional reinsurance accepted	R0230													272	12	0	658	942
Reinsurers' share	R0240	1194	932	1123	3441	12	1607	27066	10123	48	1235	116	1842	699	3303	0	9314	62055
Net	R0300	32417	104351	75290	494567	302117	3851	530852	114032	12	60590	38452	23793	-427	-3291	0	-8655	1767949
Claims incurred																		
Gross - Direct Business	R0310	28531	17203	48184	259542	132761	1879	191042	82521	12	21746	8156	6430					798008
Gross - Proportional reinsurance accepted	R0320	0	-90	-16	0	990	0	18807	212	-24	-8	-3	417					20286
Gross - Non-proportional reinsurance accepted	R0330													74	728	7	925	1734
Reinsurers' share	R0340	0	0	0	10105	0	884	14671	8675	0	36	240	0	2991	2137	0	0	39740
Net	R0400	28531	17112	48168	249437	133752	996	195178	74058	-12	21702	7913	6847	-2917	-1409	7	925	780288
Changes in other technical provisions																		
Gross - Direct Business	R0410	521	-3411	0	-3079	44	2	407	845	0	0	-3	-6					-4679
Gross - Proportional reinsurance accepted	R0420	0	0	0	0	0	0	52	1	0	0	0	-3					51
Gross - Non-proportional reinsurance accepted	R0430													0	0	0	0	0
Reinsurers' share	R0440	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	3
Net	R0500	521	-3411	-3	-3080	44	2	459	846	0	0	-3	-8	0	0	0	0	-4632
Expenses incurred	R0550	12023	33041	17783	156046	105871	1994	216553	45278	8	22996	16972	8633	66	296	1	885	638447
Other expenses	R1200																	11437
Total expenses	R1300																	649884

	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	Life reinsurance		
	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280		C0300
Premiums written										
Gross	R1410	57530	903033	219529	41520	279	0	0	3	1221894
Reinsurers' share	R1420	1226	23428	59	30	138	0	0	0	24881
Net	R1500	56304	879604	219471	41490	141	0	0	3	1197012
Premiums earned										
Gross	R1510	57255	902956	219559	41515	636	0	0	3	1221923
Reinsurers' share	R1520	1226	23428	59	64	229	0	0	0	25006
Net	R1600	56029	879528	219500	41451	407	0	0	3	1196917
Claims incurred										
Gross	R1610	21583	890209	228768	12518	-971	10947	0	4	1163057
Reinsurers' share	R1620	334	23161	30	11	0	1018	0	0	24554
Net	R1700	21249	867048	228738	12507	-971	9929	0	4	1138504
Changes in other technical provisions										
Gross	R1710	-29553	-121096	506647	106	0	0	0	0	356105
Reinsurers' share	R1720	1040	0	0	0	0	0	0	0	1040
Net	R1800	-30593	-121096	506647	106	0	0	0	0	355064
Expenses incurred	R1900	16135	144710	73966	17173	135	379	0	41	252539
Other expenses	R2500									1730
Total expenses	R2600									254269

S.05.02.01 – Premiums, claims and expenses by country

Annex I
S.05.02.01
Premiums, claims and expenses by country

		Home Country	Top 5 countries (by amount of gross premiums written - non-life obligations)					Total Top 5 and home country
		C0010						C0070
		R0010	BG	CZ	HU	IE	SK	
		C0080						C0140
Premiums written								
Gross - Direct Business	R0110	1165072	148617	306993	143623	0	59974	1824279
Gross - Proportional reinsurance accepted	R0120	28705	0	9933	0	524	885	40047
Gross - Non-proportional reinsurance accepted	R0130	639	216	0	0	0	0	854
Reinsurers' share	R0140	36872	7063	15359	2823	252	1365	63735
Net	R0200	1157544	141769	301567	140800	271	59495	1801446
Premiums earned		0	0	0	0	0	0	0
Gross - Direct Business	R0210	1149987	146893	294556	141164	0	55743	1788342
Gross - Proportional reinsurance accepted	R0220	28873	0	10015	0	524	983	40394
Gross - Non-proportional reinsurance accepted	R0230	657	216	0	0	0	0	872
Reinsurers' share	R0240	36049	7066	15286	2829	252	1397	62878
Net	R0300	1143467	140043	289285	138335	271	55329	1766731
Claims incurred		0	0	0	0	0	0	0
Gross - Direct Business	R0310	519034	60144	134698	56426	0	25627	795930
Gross - Proportional reinsurance accepted	R0320	14164	0	5407	0	233	302	20105
Gross - Non-proportional reinsurance accepted	R0330	726	90	0	0	0	0	816
Reinsurers' share	R0340	21009	644	10275	-374	-28	5278	36804
Net	R0400	512915	59590	129830	56801	261	20651	780047
Changes in other technical provisions		0	0	0	0	0	0	0
Gross - Direct Business	R0410	-2689	-1153	389	-1239	0	9	-4683
Gross - Proportional reinsurance accepted	R0420	51	0	0	0	0	-1	51
Gross - Non-proportional reinsurance accepted	R0430	0	0	0	0	0	0	0
Reinsurers' share	R0440	3	0	-1	-2	0	0	0
Net	R0500	-2641	-1153	389	-1237	0	9	-4632
Expenses incurred	R0550	404370	56131	114538	37812	217	25161	638229
Other expenses	R1200							11437
Total expenses	R1300							649666

		Home Country	Top 5 countries (by amount of gross premiums written - life obligations)				Total Top 5 and home country
		R1400	BG	CZ	HU	SK	C0210
							C0280
Premiums written							
Gross	R1410	938975	15241	207375	31234	29069	1221894
Reinsurers' share	R1420	24556	31	121	73	168	24949
Net	R1500	914419	15209	207255	31162	28900	1196945
Premiums earned		0	0	0	0	0	0
Gross	R1510	938614	15237	207391	31215	29465	1221923
Reinsurers' share	R1520	24556	31	121	73	276	25057
Net	R1600	914058	15206	207271	31143	29189	1196866
Claims incurred		0	0	0	0	0	0
Gross	R1610	849824	16658	231753	31656	33164	1163055
Reinsurers' share	R1620	23442	87	1025	0	0	24554
Net	R1700	826382	16570	230728	31656	33164	1138501
Changes in other technical provisions		0	0	0	0	0	0
Gross	R1710	281911	-2227	48467	11401	16378	355930
Reinsurers' share	R1720	925	0	0	0	0	925
Net	R1800	280985	-2227	48467	11401	16377	355004
Expenses incurred	R1900	189089	4492	44038	7200	7720	252539
Other expenses	R2500						1730
Total expenses	R2600						254269

S.22.01.04 – Impact of long term guarantees measures and transitional measures

Annex I

S.22.01.21

Impact of long term guarantees and transitional measures

		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	33101835	0	0	118886	0
Basic own funds	R0020	3868032	0	0	-88778	0
Eligible own funds to meet Solvency Capital Requirement	R0050	3868032	0	0	-88778	0
Solvency Capital Requirement	R0090	1744448	0	0	4198	0

S.23.01.22 – Own funds

Annex I

S.23.01.04

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					
Ordinary share capital (gross of own shares)	R0010	65156	65156	0	
Non-available called but not paid in ordinary share capital at group level	R0020	0	0	0	
Share premium account related to ordinary share capital	R0030	1085606	1085606	0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0	0	0	
Subordinated mutual member accounts	R0050	0		0	0
Non-available subordinated mutual member accounts at group level	R0060	0		0	0
Surplus funds	R0070	0	0		
Non-available surplus funds at group level	R0080	0	0		
Preference shares	R0090	0		0	0
Non-available preference shares at group level	R0100	0		0	0
Share premium account related to preference shares	R0110	0		0	0
Non-available share premium account related to preference shares at group level	R0120	0		0	0
Reconciliation reserve	R0130	2217147	2217147		
Subordinated liabilities	R0140	500289		0	500289
Non-available subordinated liabilities at group level	R0150	0		0	0
An amount equal to the value of net deferred tax assets	R0160	166			166
The amount equal to the value of net deferred tax assets not available at the group level	R0170	0			0
Other items approved by supervisory authority as basic own funds not specified above	R0180	0	0	0	0
Non available own funds related to other own funds items approved by supervisory authority	R0190	0	0	0	0
Minority interests (if not reported as part of a specific own fund item)	R0200	0	0	0	0
Non-available minority interests at group level	R0210	0	0	0	0
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			
Deductions					
Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities	R0230	0	0	0	0
whereof deducted according to art 228 of the Directive 2009/138/EC	R0240	0	0	0	
Deductions for participations where there is non-availability of information (Article 229)	R0250	0	0	0	0
Deduction for participations included by using D&A when a combination of methods is used	R0260	0	0	0	0
Total of non-available own fund items	R0270	0	0	0	0
Total deductions	R0280	0	0	0	0

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3	
	C0010	C0020	C0030	C0040	C0050	
Total basic own funds after deductions	R0290	3868032	3367577	0	500289	166
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300	0		0		
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		0		
Unpaid and uncalled preference shares callable on demand	R0320	0		0	0	
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	0		0	0	
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	0		0		
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	0		0	0	
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	0		0		
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	0		0	0	
Non available ancillary own funds at group level	R0380	0		0	0	
Other ancillary own funds	R0390	0		0	0	
Total ancillary own funds	R0400	0		0	0	
Own funds of other financial sectors						
Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies - Total	R0410	0	0	0	0	
Institutions for occupational retirement provision	R0420	0	0	0	0	0
Non regulated entities carrying out financial activities	R0430	0	0	0	0	
Total own funds of other financial sectors	R0440	0	0	0	0	0
Own funds when using the D&A, exclusively or in combination of method 1						
Own funds aggregated when using the D&A and combination of method	R0450	0	0	0	0	0
Own funds aggregated when using the D&A and combination of method net of IGT	R0460	0	0	0	0	0
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)	R0520	3868032	3367577	0	500289	166
Total available own funds to meet the minimum consolidated group SCR	R0530	3867866	3367577	0	500289	
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)	R0560	3868032	3367577	0	500289	166
Total-eligible own funds to meet the minimum consolidated group SCR	R0570	3541845	3367577	0	174268	
Consolidated Group SCR	R0590	1744448				
Minimum consolidated Group SCR	R0610	871339				
Ratio of Eligible own funds to the consolidated Group SCR (excluding other financial sectors and the undertakings included via D&A)	R0630	222%				

Ratio of Eligible own funds to Minimum Consolidated Group SCR
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)
SCR for entities included with D&A method
Group SCR
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
R0650	406%				
R0660	3868032	3367577	0	500289	166
R0670	0				
R0680	1744448				
R0690	222%				

Reconciliation reserve
Excess of assets over liabilities
Own shares (held directly and indirectly)
Forseeable dividends, distributions and charges
Other basic own fund items
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds
Other non available own funds
Reconciliation reserve
Expected profits
Expected profits included in future premiums (EPIFP) - Life business
Expected profits included in future premiums (EPIFP) - Non- life business
Total Expected profits included in future premiums (EPIFP)

	C0060
R0700	3570928
R0710	203185
R0720	0
R0730	1150596
R0740	0
R0750	0
R0760	2217147
R0770	810787
R0780	126619
R0790	937406

S.25.01.04 – Solvency Capital Requirement – For groups on Standard Formula

Annex I

S.25.01.22

Solvency Capital Requirement - for groups on Standard Formula

Market risk	R0010
Counterparty default risk	R0020
Life underwriting risk	R0030
Health underwriting risk	R0040
Non-life underwriting risk	R0050
Diversification	R0060
Intangible asset risk	R0070
Basic Solvency Capital Requirement	R0100

Calculation of Solvency Capital Requirement

Operational risk	R0130
Loss-absorbing capacity of technical provisions	R0140
Loss-absorbing capacity of deferred taxes	R0150
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160
Solvency capital requirement excluding capital add-on	R0200
Capital add-on already set	R0210
Solvency capital requirement	R0220
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
Minimum consolidated group solvency capital requirement	R0470

Information on other entities

Capital requirement for other financial sectors (Non-insurance capital requirements)	R0500
Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	R0510
Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	R0520
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-regulated entities carrying out financial activities	R0530
Capital requirement for non-controlled participation requirements	R0540
Capital requirement for residual undertakings	R0550
Overall SCR	
SCR for undertakings included via D and A	R0560
Solvency capital requirement	R0570

Gross solvency capital requirement	USP	Simplifications
C0110	C0090	C0120
1355446		
100559		
735141	0	0
305257	0	0
582547	0	0
-1026762		
0		
2052187		

C0100
138869
-53908
-392701
0
1744448
0
1744448
0
0
0
0
871339
0
0
0
0
0
0
0
1744448

S.32.01.22 – Undertaking in the scope of the group

Type of code of the ID of the undertaking	Legal Name of the undertaking	Type of undertaking	Legal form	Category (mutual/non mutual)	Supervisory Authority
C0030	C0040	C0050	C0060	C0070	C0080
LEI	KBC Verzekeringen NV	4	societe anonyme/naamloze vennootschap	2	National Bank of Belgium (NBB)
LEI	CSOB Pojist'ovna a.s. (CZ)	4	societe anonyme	2	Czech National Bank (CNB)
LEI	CSOB Poist'ovna a.s. (SK)	4	societe anonyme	2	National Bank of Slovakia (NBS)
LEI	DZI Life Insurance Jsc	1	societe anonyme	2	Financial Supervision Commission (FSC)
LEI	DZI - GENERAL INSURANCE JSC	2	societe anonyme	2	Financial Supervision Commission (FSC)
LEI	K&H Biztosito Zrt	4	societe a raspnsabilite limitee	2	Hungarian Financial Supervisory Authority (HFSA)
LEI	KBC Group Re SA	3	societe anonyme	2	Commissariat aux Assurances (CAA)
SC	KBC Verzekeringen Vastgoed Nederland	99	societe anonyme/naamloze vennootschap	2	
SC	Group VAB NV	99	societe anonyme/naamloze vennootschap	2	
SC	ADD NV	99	societe anonyme/naamloze vennootschap	2	
SC	Double U Building BV	99	besloten Vennootschap	2	
LEI	MAATSCH VOOR BRANDHERVERZ CV	3	cooperatieve vennootschap	2	

Type of code of the ID of the undertaking	Legal Name of the undertaking	Criteria of influence						Inclusion in the scope of Group supervision		Group solvency calculation
		% 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
C0030	C0040	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
LEI	KBC Verzekeringen NV							1		1
LEI	CSOB Pojist'ovna a.s. (CZ)	100%	100%	100%	centralised risk management	1	100%	1		1
LEI	CSOB Poist'ovna a.s. (SK)	100%	100%	100%	centralised risk management	1	100%	1		1
LEI	DZI Life Insurance Jsc	100%	100%	100%	centralised risk management	1	100%	1		1
LEI	DZI - GENERAL INSURANCE JSC	100%	100%	100%	centralised risk management	1	100%	1		1
LEI	K&H Biztosito Zrt	100%	100%	100%	centralised risk management	1	100%	1		1
LEI	KBC Group Re SA	100%	100%	100%	centralised risk management	1	100%	1		1
SC	KBC Verzekeringen Vastgoed Nederland	100%	100%	100%		1	100%	3	31/01/2016	3
SC	Group VAB NV	100%	100%	100%		1	100%	3	31/01/2016	3
SC	ADD NV	100%	100%	100%		1	100%	3	31/01/2016	3
SC	Double U Building BV	100%	100%	100%		1	100%	3	31/01/2016	3
LEI	MAATSCH VOOR BRANDHERVERZ CV	90%	0%	90%		1	90%	1		3