



ANNEX

QRT's KBC Insurance Group

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Table of contents

Content

| | |
|---|----|
| 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) | 6 |
| S.05.01.02 – Premiums, claims and expenses by line of business (life insurance obligations) | 7 |
| S.05.02.01 – Premiums, claims and expenses by country (non-life obligations) | 8 |
| S.05.02.01 – Premiums, claims and expenses by country (life obligations) | 9 |
| S.22.01.22 – Impact of long term guarantees and transitional measures | 10 |
| S.23.01.22 – Own funds | 11 |
| S.25.01.22 – Solvency capital requirement (for groups on Standard Formula) | 14 |
| S.32.01.22 – Undertakings in the scope of the group | 15 |

** All figures are in thousands EUR*

S.02.01.02 – Balance sheet

| S.02.01.02 Balance sheet | | | | | |
|--|-------------------|--------------|--|-------------------|--------------|
| | Solvency II value | | | Solvency II value | |
| | | C0010 | | | C0010 |
| Assets | | | Liabilities | | |
| Goodwill | R0010 | 0 | Technical provisions – non-life | R0510 | 2166165 |
| Deferred acquisition costs | R0020 | 0 | Technical provisions – non-life (excluding health) | R0520 | 1860167 |
| Intangible assets | R0030 | 0 | Technical provisions calculated as a whole | R0530 | 0 |
| Deferred tax assets | R0040 | 0 | Best Estimate | R0540 | 1574273 |
| Pension benefit surplus | R0050 | 0 | Risk margin | R0550 | 285893 |
| Property, plant & equipment held for own use | R0060 | 46530 | Technical provisions - health (similar to non-life) | R0560 | 305998 |
| Investments (other than assets held for index-linked and unit-linked contracts) | R0070 | 21453025 | Technical provisions calculated as a whole | R0570 | 0 |
| Property (other than for own use) | R0080 | 239619 | Best Estimate | R0580 | 243591 |
| Holdings in related undertakings, including participations | R0090 | 263716 | Risk margin | R0590 | 62407 |
| Equities | R0100 | 1341245 | Technical provisions - life (excluding index-linked and unit-linked) | R0600 | 16782749 |
| Equities - listed | R0110 | 1317222 | Technical provisions - health (similar to life) | R0610 | 641826 |
| Equities - unlisted | R0120 | 24023 | Technical provisions calculated as a whole | R0620 | 0 |
| Bonds | R0130 | 18868727 | Best Estimate | R0630 | 566888 |
| Government Bonds | R0140 | 12726057 | Risk margin | R0640 | 74938 |
| Corporate Bonds | R0150 | 5943966 | unit-linked) | R0650 | 16140923 |
| Structured notes | R0160 | 281 | Technical provisions calculated as a whole | R0660 | 0 |
| Collateralised securities | R0170 | 198422 | Best Estimate | R0670 | 15747070 |
| Collective Investments Undertakings | R0180 | 119639 | Risk margin | R0680 | 393853 |
| Derivatives | R0190 | 953 | Technical provisions – index-linked and unit-linked | R0690 | 14479139 |
| Deposits other than cash equivalents | R0200 | 619126 | Technical provisions calculated as a whole | R0700 | 0 |
| Other investments | R0210 | 0 | Best Estimate | R0710 | 14403708 |
| Assets held for index-linked and unit-linked contracts | R0220 | 14477067 | Risk margin | R0720 | 75431 |
| Loans and mortgages | R0230 | 2513440 | Other technical provisions | R0730 | 0 |
| Loans on policies | R0240 | 116484 | Contingent liabilities | R0740 | 0 |
| Loans and mortgages to individuals | R0250 | 1206845 | Provisions other than technical provisions | R0750 | 18485 |
| Other loans and mortgages | R0260 | 1190111 | Pension benefit obligations | R0760 | 27430 |
| Reinsurance recoverables from: | R0270 | 83910 | Deposits from reinsurers | R0770 | 70719 |
| Non-life and health similar to non-life | R0280 | 99368 | Deferred tax liabilities | R0780 | 253919 |
| Non-life excluding health | R0290 | 94777 | Derivatives | R0790 | 48872 |
| Health similar to non-life | R0300 | 4591 | Debts owed to credit institutions | R0800 | 1040036 |
| Life and health similar to life, excluding health and index-linked and unit-linked | R0310 | -15434 | Financial liabilities other than debts owed to credit institutions | R0810 | 3034 |
| Health similar to life | R0320 | -4180 | Insurance & intermediaries payables | R0820 | 217930 |
| Life excluding health and index-linked and unit-linked | R0330 | -11254 | Reinsurance payables | R0830 | 21615 |
| Life index-linked and unit-linked | R0340 | -24 | Payables (trade, not insurance) | R0840 | 62042 |
| Deposits to cedants | R0350 | 12686 | Subordinated liabilities | R0850 | 500275 |
| Insurance and intermediaries receivables | R0360 | 118749 | Subordinated liabilities not in Basic Own Funds | R0860 | 0 |
| Reinsurance receivables | R0370 | 20465 | Subordinated liabilities in Basic Own Funds | R0870 | 500275 |
| Receivables (trade, not insurance) | R0380 | 34505 | Any other liabilities, not elsewhere shown | R0880 | 182363 |
| Own shares (held directly) | R0390 | 203185 | Total liabilities | R0900 | 35874773 |
| Amounts due in respect of own fund items or initial fund called up but not yet paid in | R0400 | 0 | Excess of assets over liabilities | R1000 | 3355727 |
| Cash and cash equivalents | R0410 | 155851 | | | |
| Any other assets, not elsewhere shown | R0420 | 111086 | | | |
| Total assets | R0500 | 39230500 | | | |

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

| | 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 | | C0200 |
| Premiums written | | | | | | | | | | | | | | | | | | |
| Gross - Direct Business | R0110 | 33535 | 107884 | 78878 | 503787 | 289947 | 5182 | 516321 | 113686 | 28 | 60104 | 42099 | 20891 | | | | | 1772341 |
| Gross - Proportional reinsurance accepted | R0120 | 0 | 172 | 725 | 0 | 1807 | 62 | 20978 | 9175 | 0 | 47 | 0 | 4849 | | | | | 37817 |
| Gross - Non-proportional reinsurance accepted | R0130 | | | | | | | | | | | | | 280 | 356 | 0 | 770 | 1406 |
| Reinsurers' share | R0140 | 1190 | 1026 | 1057 | 3711 | 61 | 1619 | 27233 | 8058 | 22 | 1214 | 9 | 1663 | 678 | 3327 | 0 | 8719 | 59587 |
| Net | R0200 | 32345 | 107031 | 78546 | 500076 | 291694 | 3625 | 510066 | 114803 | 6 | 58938 | 42090 | 24077 | -399 | -2971 | 0 | -7949 | 1751977 |
| Premiums earned | | | | | | | | | | | | | | | | | | |
| Gross - Direct Business | R0210 | 32886 | 107429 | 80035 | 494704 | 280059 | 5189 | 514531 | 116486 | 14 | 59064 | 40819 | 20052 | | | | | 1751267 |
| Gross - Proportional reinsurance accepted | R0220 | 0 | 65 | 339 | 0 | 1807 | 68 | 15774 | 5301 | 0 | 47 | 0 | 4172 | | | | | 27575 |
| Gross - Non-proportional reinsurance accepted | R0230 | | | | | | | | | | | | | 280 | 356 | 0 | 765 | 1401 |
| Reinsurers' share | R0240 | 945 | 941 | 1057 | 3713 | 61 | 1590 | 26759 | 8187 | 11 | 1187 | 9 | 1637 | 678 | 3327 | 0 | 8719 | 58822 |
| Net | R0300 | 31941 | 106554 | 79317 | 490991 | 281805 | 3666 | 503547 | 113599 | 3 | 57924 | 40811 | 22587 | -399 | -2971 | 0 | -7954 | 1721420 |
| Claims incurred | | | | | | | | | | | | | | | | | | |
| Gross - Direct Business | R0310 | 35115 | 14590 | 62376 | 278298 | 175035 | 2218 | 219426 | 47448 | 143 | 21589 | 14050 | 10786 | | | | | 881073 |
| Gross - Proportional reinsurance accepted | R0320 | 0 | 103 | 712 | 100 | 1529 | -1 | 7840 | -1343 | 44 | 14 | -5 | 534 | | | | | 9527 |
| Gross - Non-proportional reinsurance accepted | R0330 | | | | | | | | | | | | | 315 | 5598 | 4 | -904 | 5013 |
| Reinsurers' share | R0340 | 0 | 103 | 1103 | 6109 | 1320 | 1194 | 14769 | 2794 | 1 | 45 | 0 | 190 | 69 | 0 | 0 | 40 | 27735 |
| Net | R0400 | 35115 | 14590 | 61986 | 272289 | 175243 | 1023 | 212498 | 43311 | 186 | 21558 | 14045 | 11129 | 247 | 5598 | 4 | -944 | 867878 |
| Changes in other technical provisions | | | | | | | | | | | | | | | | | | |
| Gross - Direct Business | R0410 | -30 | -302 | 19279 | 6987 | 827 | 3 | 1116 | 607 | 0 | 173 | 64 | 171 | | | | | 28896 |
| Gross - Proportional reinsurance accepted | R0420 | 0 | 0 | 0 | -30 | 0 | 7 | 5 | 137 | 0 | 0 | 0 | 0 | | | | | 118 |
| Gross - Non-proportional reinsurance accepted | R0430 | | | | | | | | | | | | | 0 | 0 | 0 | 0 | 0 |
| Reinsurers' share | R0440 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net | R0500 | -30 | -302 | 19279 | 6957 | 827 | 10 | 1122 | 744 | 0 | 173 | 64 | 171 | 0 | 0 | 0 | 0 | 29015 |
| Expenses incurred | R0550 | 11383 | 37052 | 17477 | 144072 | 96827 | 1747 | 197651 | 42324 | -41 | 22289 | 17708 | 7625 | 32 | 306 | 4 | 829 | 597285 |
| Other expenses | R1200 | | | | | | | | | | | | | | | | | 11807 |
| Total expenses | R1300 | | | | | | | | | | | | | | | | | 609092 |

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

| | | Line of Business for: life insurance obligations | | | | | | Life reinsurance | | 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 | 55026 | 1000100 | 225874 | 39320 | 1269 | 176 | 0 | 3 | 1321768 |
| Reinsurers' share | R1420 | 1312 | 21862 | 73 | 77 | 320 | 3 | 0 | 0 | 23647 |
| Net | R1500 | 53714 | 978238 | 225801 | 39244 | 949 | 173 | 0 | 3 | 1298121 |
| Premiums earned | | | | | | | | | | |
| Gross | R1510 | 54699 | 999945 | 225860 | 39276 | 817 | 173 | 0 | 3 | 1320774 |
| Reinsurers' share | R1520 | 1312 | 21862 | 73 | 73 | 194 | 3 | 0 | 0 | 23517 |
| Net | R1600 | 53387 | 978084 | 225787 | 39204 | 622 | 170 | 0 | 3 | 1297257 |
| Claims incurred | | | | | | | | | | |
| Gross | R1610 | 35782 | 944539 | 129800 | 8622 | -876 | 1772 | 0 | -24 | 1119616 |
| Reinsurers' share | R1620 | 694 | 6578 | 33 | 0 | 57 | 679 | 0 | 0 | 8041 |
| Net | R1700 | 35088 | 937961 | 129767 | 8622 | -933 | 1093 | 0 | -24 | 1111575 |
| Changes in other technical provisions | | | | | | | | | | |
| Gross | R1710 | -291 | 1738 | -61157 | -2110 | 0 | 0 | 0 | 0 | -61819 |
| Reinsurers' share | R1720 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net | R1800 | -291 | 1738 | -61157 | -2110 | 0 | 0 | 0 | 0 | -61819 |
| Expenses incurred | R1900 | 17732 | 143579 | 80251 | 17407 | 0 | 45 | 0 | 44 | 259058 |
| Other expenses | R2500 | | | | | | | | | 440 |
| Total expenses | R2600 | | | | | | | | | 259499 |

S.05.02.01 – Premiums, claims and expenses by country (Non-life obligations)

| | | 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 | SK | |
| | | C0080 | | | | | C0140 |
| Premiums written | | | | | | | |
| Gross - Direct Business | R0110 | 1129871 | 148275 | 287971 | 154113 | 52112 | 1772341 |
| Gross - Proportional reinsurance accepted | R0120 | 27682 | 0 | 9468 | 0 | 326 | 38003 |
| Gross - Non-proportional reinsurance accepted | R0130 | 856 | 250 | 0 | 0 | 0 | 1106 |
| Reinsurers' share | R0140 | 32601 | 5929 | 15366 | 3081 | 2241 | 59495 |
| Net | R0200 | 1125808 | 142596 | 282073 | 151033 | 50196 | 1751956 |
| Premiums earned | | | | | | | |
| Gross - Direct Business | R0210 | 1125347 | 142513 | 284131 | 147930 | 51345 | 1751267 |
| Gross - Proportional reinsurance accepted | R0220 | 27088 | 0 | -135 | 0 | 279 | 27761 |
| Gross - Non-proportional reinsurance accepted | R0230 | 851 | 250 | 0 | 0 | 0 | 1101 |
| Reinsurers' share | R0240 | 32617 | 5449 | 15232 | 3069 | 2086 | 58730 |
| Net | R0300 | 1120669 | 137314 | 268765 | 144861 | 49539 | 1721399 |
| Claims incurred | | | | | | | |
| Gross - Direct Business | R0310 | 582344 | 64633 | 149900 | 65654 | 18541 | 881072 |
| Gross - Proportional reinsurance accepted | R0320 | 3837 | 0 | 5709 | 0 | 0 | 9712 |
| Gross - Non-proportional reinsurance accepted | R0330 | 3638 | 131 | 0 | 0 | 0 | 3769 |
| Reinsurers' share | R0340 | 14600 | 163 | 8977 | 360 | 2403 | 26499 |
| Net | R0400 | 575220 | 64600 | 146632 | 65293 | 16138 | 868054 |
| Changes in other technical provisions | | | | | | | |
| Gross - Direct Business | R0410 | 24383 | -512 | 5377 | -355 | -13 | 28880 |
| Gross - Proportional reinsurance accepted | R0420 | 118 | 0 | 0 | 0 | 0 | 118 |
| Gross - Non- proportional reinsurance accepted | R0430 | 0 | 0 | 0 | 0 | 0 | 0 |
| Reinsurers' share | R0440 | -3 | 0 | 1 | -1 | -13 | -16 |
| Net | R0500 | 24505 | -512 | 5376 | -354 | 0 | 29015 |
| Expenses incurred | R0550 | 393576 | 54008 | 108160 | 38819 | 2502 | 597286 |
| Other expenses | R1200 | | | | | | 11807 |
| Total expenses | R1300 | | | | | | 609093 |

S.05.02.01 – Premiums, claims and expenses by country (life obligations)

| | | Home Country | Top 5 countries (by amount of gross premiums written - life obligations) | | | | Total Top 5 and home country |
|--|-------|--------------|--|--------|-------|-------|------------------------------|
| | | | | | | | C0210 |
| | R1400 | | BG | CZ | HU | SK | |
| | | | | | | | C0280 |
| Premiums written | | | | | | | |
| Gross | R1410 | 1024952 | 16236 | 230237 | 11528 | 38815 | 1321768 |
| Reinsurers' share | R1420 | 23094 | 38 | 143 | 34 | 338 | 23647 |
| Net | R1500 | 1001858 | 16198 | 230094 | 11494 | 38477 | 1298121 |
| Premiums earned | | | | | | | |
| Gross | R1510 | 1024643 | 16198 | 230249 | 11518 | 38165 | 1320774 |
| Reinsurers' share | R1520 | 23094 | 38 | 143 | 30 | 212 | 23517 |
| Net | R1600 | 1001549 | 16160 | 230106 | 11488 | 37953 | 1297257 |
| Claims incurred | | | | | | | |
| Gross | R1610 | 921651 | 14384 | 143182 | 9376 | 30958 | 1119550 |
| Reinsurers' share | R1620 | 7319 | 0 | 596 | 0 | 60 | 7975 |
| Net | R1700 | 914332 | 14384 | 142586 | 9376 | 30898 | 1111575 |
| Changes in other technical provisions | | | | | | | |
| Gross | R1710 | 0 | 222 | -69604 | 1854 | 5708 | -61819 |
| Reinsurers' share | R1720 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net | R1800 | 0 | 222 | -69604 | 1854 | 5708 | -61819 |
| Expenses incurred | R1900 | 194671 | 3617 | 44630 | 7547 | 8593 | 259058 |
| Other expenses | R2500 | | | | | | 440 |
| Total expenses | R2600 | | | | | | 259499 |

S.22.01.22 – 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 | 33430117 | 0 | 0 | 98219 | 0 |
| Basic own funds | R0020 | 3496427 | 0 | 0 | -77891 | 0 |
| Eligible own funds to meet Solvency Capital Requirement | R0050 | 3496427 | 0 | 0 | -77891 | 0 |
| Solvency Capital Requirement | R0090 | 1727055 | 0 | 0 | 3562 | 0 |

S.23.01.22 – 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 | 0 |
| Non-available subordinated mutual member accounts at group level | R0060 | 0 | | 0 | 0 | 0 |
| Surplus funds | R0070 | 0 | 0 | | | |
| Non-available surplus funds at group level | R0080 | 0 | 0 | | | |
| Preference shares | R0090 | 0 | | 0 | 0 | 0 |
| Non-available preference shares at group level | R0100 | 0 | | 0 | 0 | 0 |
| Share premium account related to preference shares | R0110 | 0 | | 0 | 0 | 0 |
| Non-available share premium account related to preference shares at group level | R0120 | 0 | | 0 | 0 | 0 |
| Reconciliation reserve | R0130 | 1845390 | 1845390 | | | |
| Subordinated liabilities | R0140 | 500275 | | 0 | 500275 | 0 |
| Non-available subordinated liabilities at group level | R0150 | 0 | | 0 | 0 | 0 |
| An amount equal to the value of net deferred tax assets | R0160 | 0 | | | | 0 |
| 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 | 0 |
| Non available own funds related to other own funds items approved by supervisory authority | R0190 | 0 | 0 | 0 | 0 | 0 |
| Minority interests (if not reported as part of a specific own fund item) | R0200 | 0 | 0 | 0 | 0 | 0 |
| Non-available minority interests at group level | R0210 | 0 | 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 | 0 |
| whereof deducted according to art 228 of the Directive 2009/138/EC | R0240 | 0 | 0 | 0 | 0 | |
| Deductions for participations where there is non-availability of information (Article 229) | R0250 | 0 | 0 | 0 | 0 | 0 |
| Deduction for participations included by using D&A when a combination of methods is used | R0260 | 0 | 0 | 0 | 0 | 0 |
| Total of non-available own fund items | R0270 | 0 | 0 | 0 | 0 | 0 |
| Total deductions | R0280 | 0 | 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 | 3496427 | 2996153 | 0 | 500275 | 0 |
| 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 | 3496427 | 2996153 | 0 | 500275 | 0 |
| Total available own funds to meet the minimum consolidated group SCR | R0530 | 3496427 | 2996153 | 0 | 500275 | |
| 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 | 3496427 | 2996153 | 0 | 500275 | 0 |
| Total-eligible own funds to meet the minimum consolidated group SCR | R0570 | 3169175 | 2996153 | 0 | 173022 | |
| Consolidated Group SCR | R0590 | 1727055 | | | | |
| Minimum consolidated Group SCR | R0610 | 865112 | | | | |
| Ratio of Eligible own funds to the consolidated Group SCR (excluding other financial sectors and the undertakings included via D&A) | R0630 | 2,024503192 | | | | |

| | | Total | Tier 1 - unrestricted | Tier 1 - restricted | Tier 2 | Tier 3 |
|---|--------------|--------------|----------------------------------|--------------------------------|---------------|---------------|
| | | C0010 | C0020 | C0030 | C0040 | C0050 |
| Ratio of Eligible own funds to Minimum Consolidated Group SCR | R0650 | 3,663311356 | | | | |
| Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A) | R0660 | 3496427 | 2996153 | 0 | 500275 | 0 |
| SCR for entities included with D&A method | R0670 | 0 | | | | |
| Group SCR | R0680 | 1727055 | | | | |
| Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A | R0690 | 2,024503192 | | | | |
| | | | | | | |
| | | C0060 | | | | |
| Reconciliation reserve | | | | | | |
| Excess of assets over liabilities | R0700 | 3355727 | | | | |
| Own shares (held directly and indirectly) | R0710 | 203185 | | | | |
| Forseeable dividends, distributions and charges | R0720 | 156389 | | | | |
| Other basic own fund items | R0730 | 1150762 | | | | |
| Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds | R0740 | 0 | | | | |
| Other non available own funds | R0750 | 0 | | | | |
| Reconciliation reserve | R0760 | 1845390 | | | | |
| Expected profits | | | | | | |
| Expected profits included in future premiums (EPIFP) - Life business | R0770 | 737057 | | | | |
| Expected profits included in future premiums (EPIFP) - Non- life business | R0780 | 125636 | | | | |
| Total Expected profits included in future premiums (EPIFP) | R0790 | 862693 | | | | |

S.25.01.22 – Solvency capital requirements (for groups on Standard Formula)

| | | Gross solvency capital requirement | USP | Simplifications |
|--|--------------|------------------------------------|-------|-----------------|
| | | C0110 | C0090 | C0120 |
| Market risk | R0010 | 1389165,222 | | |
| Counterparty default risk | R0020 | 113640,131 | | |
| Life underwriting risk | R0030 | 688828,896 | | |
| Health underwriting risk | R0040 | 263908,072 | | |
| Non-life underwriting risk | R0050 | 578901,156 | | |
| Diversification | R0060 | -991027,279 | | |
| Intangible asset risk | R0070 | 0 | | |
| Basic Solvency Capital Requirement | R0100 | 2043416,198 | | |
| Calculation of Solvency Capital Requirement | | | | |
| Operational risk | R0130 | 135340,948 | | |
| Loss-absorbing capacity of technical provisions | R0140 | -78855,673 | | |
| Loss-absorbing capacity of deferred taxes | R0150 | -372846,932 | | |
| Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC | R0160 | 0 | | |
| Solvency capital requirement excluding capital add-on | R0200 | 1727054,541 | | |
| Capital add-on already set | R0210 | 0 | | |
| Solvency capital requirement | R0220 | 1727054,541 | | |
| Other information on SCR | | | | |
| Capital requirement for duration-based equity risk sub-module | R0400 | 0 | | |
| Total amount of Notional Solvency Capital Requirements for remaining part | R0410 | 0 | | |
| Total amount of Notional Solvency Capital Requirements for ring fenced funds | R0420 | 0 | | |
| Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios | R0430 | 0 | | |
| Diversification effects due to RFF nSCR aggregation for article 304 | R0440 | 0 | | |
| Minimum consolidated group solvency capital requirement | R0470 | 865112 | | |
| Information on other entities | | | | |
| Capital requirement for other financial sectors (Non-insurance capital requirements) | R0500 | 0 | | |
| 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 | 0 | | |
| Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions | R0520 | 0 | | |
| Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-regulated entities carrying out financial activities | R0530 | 0 | | |
| Capital requirement for non-controlled participation requirements | R0540 | 0 | | |
| Capital requirement for residual undertakings | R0550 | 0 | | |
| Overall SCR | | | | |
| SCR for undertakings included via D and A | R0560 | 0 | | |
| Solvency capital requirement | R0570 | 1727055 | | |

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 | société anonyme/naamk | 2 | National Bank of Belgium (NBB) |
| LEI | CSOB Pojist'ovna a.s. (CZ) | 4 | société anonyme | 2 | Czech National Bank (CNB) |
| LEI | CSOB Poist'ovna a.s. (SK) | 4 | société anonyme | 2 | National Bank of Slovakia (NBS) |
| LEI | DZI Life Insurance Jsc | 1 | société anonyme | 2 | Financial Supervision Commission (FSC) |
| LEI | DZI - GENERAL INSURANCE JSC | 2 | société anonyme | 2 | Financial Supervision Commission (FSC) |
| LEI | K&H Biztosito Zrt | 4 | société à responsabilité | 2 | Hungarian Financial Supervisory Authority (HFSA) |
| LEI | KBC Group Re SA | 3 | société anonyme | 2 | Commissariat aux Assurances (CAA) |
| SC | NLB Vita d.d. | 1 | société anonyme | 2 | |
| SC | KBC Verzekeringen Vastgoed Nederland | 99 | société anonyme/naamk | 2 | |
| SC | Group VAB NV | 99 | société anonyme/naamk | 2 | |
| SC | ADD NV | 99 | société anonyme/naamk | 2 | |
| SC | Double U Building BV | 99 | besloten Vennootschap | 2 | |
| LEI | MAATSCH VOOR BRANDHERVERZ CV | 3 | coöperatieve vennootsch | 2 | |
| LEI | KBC Asset Management SA | 99 | société anonyme | 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) | 1,000 | 1,000 | 1,000 | centralised risk manager | 1 | 1,000 | 1 | | 1 |
| LEI | CSOB Poist'ovna a.s. (SK) | 1,000 | 1,000 | 1,000 | centralised risk manager | 1 | 1,000 | 1 | | 1 |
| LEI | DZI Life Insurance Jsc | 1,000 | 1,000 | 1,000 | centralised risk manager | 1 | 1,000 | 1 | | 1 |
| LEI | DZI - GENERAL INSURANCE JSC | 1,000 | 1,000 | 1,000 | centralised risk manager | 1 | 1,000 | 1 | | 1 |
| LEI | K&H Biztosito Zrt | 1,000 | 1,000 | 1,000 | centralised risk manager | 1 | 1,000 | 1 | | 1 |
| LEI | KBC Group Re SA | 1,000 | 1,000 | 1,000 | centralised risk manager | 1 | 1,000 | 1 | | 1 |
| SC | NLB Vita d.d. | 0,500 | 0,500 | 0,500 | | 2 | 0,500 | 1 | | 3 |
| SC | KBC Verzekeringen Vastgoed Nederland | 1,000 | 1,000 | 1,000 | | 1 | 1,000 | 3 | 31/01/2016 | 3 |
| SC | Group VAB NV | 1,000 | 1,000 | 1,000 | | 1 | 1,000 | 3 | 31/01/2016 | 3 |
| SC | ADD NV | 1,000 | 1,000 | 1,000 | | 1 | 1,000 | 3 | 31/01/2016 | 3 |
| SC | Double U Building BV | 1,000 | 1,000 | 1,000 | | 1 | 1,000 | 3 | 31/01/2016 | 3 |
| LEI | MAATSCH VOOR BRANDHERVERZ CV | 0,910 | 0,000 | 0,910 | | 1 | 0,910 | 1 | | 3 |
| LEI | KBC Asset Management SA | 0,1071 | 0,1071 | 0,1071 | | 2 | 0,1071 | 1 | | 3 |