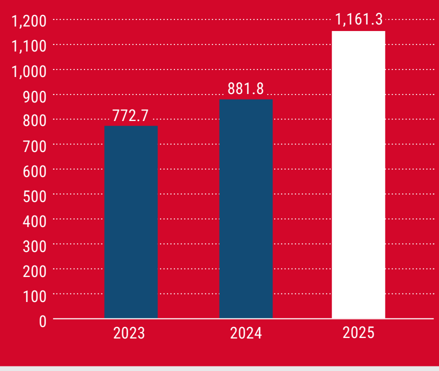
VIG at a Glance

Vienna Insurance Group (VIG) is the leading insurance group in Central and Eastern Europe (CEE). More than 50 insurance companies and pension funds in 30 countries form a Group with a long-standing tradition, strong brands and close customer relations. VIG's around 34,000 employees take care of the needs of about 36 million customers every day. VIG shares are listed on the stock exchanges in Vienna, Prague, and Budapest. VIG Group holds an A+ rating with positive outlook by the internationally recognised rating agency Standard & Poor's.

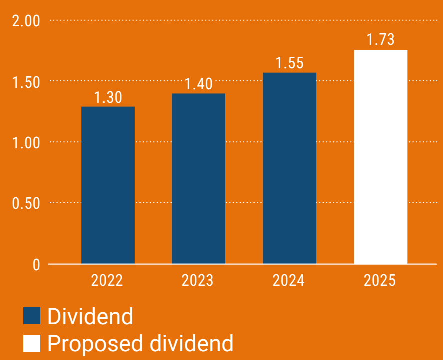
RESULT BEFORE TAXES

in EUR million



DIVIDEND PER SHARE

in EUR



OUTLOOK

Given VIG's high level of resilience and diversification, the Managing Board's ambition for the 2026 fiscal year is to achieve pre-tax earnings of between EUR 1.25 billion and EUR 1.30 billion, excluding the acquisition of Nürnberger.

DIVIDEND POLICY

Since its IPO on the Vienna Stock Exchange in 1994, VIG has consistently shared its success with its shareholders every year. With an eye toward ensuring dividend continuity and predictability, VIG aims to pay a dividend per share that is at least equal to the previous year's amount with a steady increase depending on the company's operating result.

KEY FIGURES

		2025	2024 adjusted	2023 adjusted
Income statement				
Gross written premiums	EUR million	16,313.7	15,226.3	13,784.0
Insurance service revenue – issued business	EUR million	13,196.0	12,138.5	10,921.8
Result before taxes	EUR million	1,161.3	881.8	772.7
Net result for the period after taxes and non-controlling interests	EUR million	834.9	626.3	560.1
Net combined ratio	%	90.1	93.4	92.6

For more information on VIG's 2025 business year, please go to www.annual-report.vig/2025

Why invest in VIG? Find out more at group.vig/investmentstory

VIENNA INSURANCE GROUP

VIG's Investment Story

Vienna Insurance Group offers investors a resilient, growth-oriented investment with long-term value potential. It combines a leading position in CEE with financial strength, a market-oriented, decentralised business model and a responsible focus on the future. With its innovative strength and leading digital solutions in CEE, VIG is actively shaping the future of the insurance business.

1

MARKET LEADER IN CEE WITH GROWTH PROSPECTS

With more than 50 insurance companies and pension funds in 30 countries, VIG is the number one insurance group in CEE. Strong, diversified distribution and the ongoing expansion and improvement of the product range enable sustainable, above-average growth.

2

DECENTRALISED BUSINESS MODEL WITH MULTI BRAND STRATEGY

Vienna Insurance Group's decentralised management approach relies on a high level of self-responsibility and strong entrepreneurship. This ensures proximity to around 33.3 million customers and flexibility in the coverage of their needs and local market requirements.

3

FINANCIAL STRENGTH

Vienna Insurance Group is a reliable partner on the capital market. VIG has been paying dividends annually since its initial listing more than 30 years ago. With a solvency ratio of 296% (2025) and an A+ rating with positive outlook (S&P), it demonstrates sustainable capital strength and a high level of trustworthiness.

4

RESPONSIBLE FOCUS ON THE FUTURE

Vienna Insurance Group combines economic success with social responsibility. The sustainability programme comprises six spheres of impact with clear targets for CO_2 reduction.

Albania
SIGMA – VIENNA INSURANCE GROUP
INTERSIG – VIENNA INSURANCE GROUP
VIENNA LIFE – VIENNA INSURANCE GROUP

Austria
VIG – VIENNA INSURANCE GROUP
WIENER STÄDTISCHE – VIENNA INSURANCE GROUP
Donau – VIENNA INSURANCE GROUP

Belarus
КУПАЛА – VIENNA INSURANCE GROUP

Bosnia-Herzegovina
WIENER OSIGURANJE – VIENNA INSURANCE GROUP
vienna osiguranje – VIENNA INSURANCE GROUP

Bulgaria
BULSTRAD – VIENNA INSURANCE GROUP
Life BULSTRAD – VIENNA INSURANCE GROUP
PENSION ASSURANCE COMPANY DOVERIE – VIENNA INSURANCE GROUP

Croatia
WIENER OSIGURANJE – VIENNA INSURANCE GROUP

Czech Republic
Kooperativa – VIENNA INSURANCE GROUP
ČPP – VIENNA INSURANCE GROUP
VIG Re – VIENNA INSURANCE GROUP

Denmark
VIG – VIENNA INSURANCE GROUP

Estonia
bta – VIENNA INSURANCE GROUP
COMPENSA – VIENNA INSURANCE GROUP
Seesam – VIENNA INSURANCE GROUP

Finland
VIG – VIENNA INSURANCE GROUP

Georgia
GPI – VIENNA INSURANCE GROUP
Irao – VIENNA INSURANCE GROUP

Germany
NÜRNBERGER – VIENNA INSURANCE GROUP
InterRisk – VIENNA INSURANCE GROUP
VIG Re – VIENNA INSURANCE GROUP

Hungary
UNION – VIENNA INSURANCE GROUP
ALFA – VIENNA INSURANCE GROUP

Kosovo
SIGMA – VIENNA INSURANCE GROUP

Latvia
bta – VIENNA INSURANCE GROUP
COMPENSA – VIENNA INSURANCE GROUP

Liechtenstein
VIENNA-LIFE – VIENNA INSURANCE GROUP

Lithuania
bta – VIENNA INSURANCE GROUP
COMPENSA – VIENNA INSURANCE GROUP

Moldova
DONARIS – VIENNA INSURANCE GROUP

Montenegro
Život WIENER STÄDTISCHE – VIENNA INSURANCE GROUP

North Macedonia
Life WINNER – VIENNA INSURANCE GROUP
МАКЕДОНИЈА ОСИГУРУВАЊЕ – VIENNA INSURANCE GROUP

Norway
VIG – VIENNA INSURANCE GROUP

Poland
COMPENSA – VIENNA INSURANCE GROUP
InterRisk – VIENNA INSURANCE GROUP
VIENNA LIFE – VIENNA INSURANCE GROUP
Vienna PTE – VIENNA INSURANCE GROUP

Romania
OMNIASIG – VIENNA INSURANCE GROUP
Asirom – VIENNA INSURANCE GROUP
BCR ASIGURARI DE VIATA – VIENNA INSURANCE GROUP
Carpathia PENSII – VIENNA INSURANCE GROUP

Serbia
WIENER STÄDTISCHE – VIENNA INSURANCE GROUP
WIENER RE Beograd – VIENNA INSURANCE GROUP

Slovakia
Kooperativa – VIENNA INSURANCE GROUP
KOMUNÁLNA POISŤOVŇA – VIENNA INSURANCE GROUP

Slovenia
WIENER STÄDTISCHE – VIENNA INSURANCE GROUP

Sweden
VIG – VIENNA INSURANCE GROUP

Türkiye
RAY SİGORTA – VIENNA INSURANCE GROUP
Viennalife – VIENNA INSURANCE GROUP

Ukraine
КНЯЖА – VIENNA INSURANCE GROUP
life КНЯЖА – VIENNA INSURANCE GROUP
USG – VIENNA INSURANCE GROUP

Status: June 2026

We are Number 1 in Central and Eastern Europe

VIG
VIENNA INSURANCE GROUP
Protecting what matters.