# Investor Information

VIG
VIENNA INSURANCE GROUP

26 November 2026

## Vienna Insurance Group Q1–Q3 2026: Profit before taxes up 15% to over EUR 1 billion, with continued strong growth in CEE

- **Result before taxes increased to EUR 1.01 billion (+15.4%)**
- **Insurance service revenue rose to EUR 10.4 billion (+6.6%)**
- **Gross written premiums grew to EUR 13.1 billion (+5.3%)**
- **Net combined ratio improved to 92.0%**
- **Solvency ratio remains high at 276%**

Hartwig Löger, CEO and Chairman of the Managing Board of Vienna Insurance Group (VIG), on the business performance: "*With the results of the first three quarters, VIG continues to pursue its dynamic growth trajectory in its international core markets in CEE, with combined premium growth of 7%. Profit before taxes of more than EUR 1 billion after nine months also reflects our raised outlook for the full year 2026.*" In October, VIG's management raised its outlook for profit before taxes for the full year 2026 to a range of EUR 1.35 billion to EUR 1.4 billion.

**Key figures in detail (excluding NÜRNBERGER):**

**Double-digit increase in profit before taxes**
Result before taxes increased by 15.4% to EUR 1,007.3 million in the first nine months of 2026. The positive earnings development was primarily driven by the segment Extended CEE, with significant contributions from Bulgaria, Romania, Slovakia and Hungary.

**Insurance service revenue exceeds EUR 10 billion**
Insurance service revenue – issued business increased by 6.6% to EUR 10,376.2 million. Growth was particularly strong in Czechia (+10.1%) and the segment Extended CEE (+9.5%). Special Markets (+7.6%), Poland (+5.9%) and Austria (+2.1%) also recorded increases. Within the segment Extended CEE, the Baltic states, Bulgaria, Croatia, Romania, Serbia, Slovakia, Ukraine and Hungary were the main contributors to growth. The increase was primarily driven by new business and tariff adjustments across various lines of business.

**Growth in gross written premiums**
VIG Group's gross written premiums rose by 5.3% to EUR 13,124.2 million in the first nine months of 2026 compared with the same period of the previous year. In the core CEE markets, premium growth in the segments Czechia (+7.5%), Poland (+7.3%) and Extended CEE (+6.4%) was significantly above the Group's overall growth rate. Gross written premiums in Austria increased by 3.8%. Growth in the segment Extended CEE was mainly driven by the Baltic states, Bulgaria, Romania, Serbia, Slovakia and Hungary. The positive development resulted from new business and growth across all lines of business.

**Slight improvement in the net combined ratio**
The net combined ratio stood at 92.0% at the end of the third quarter of 2026, slightly improving from 92.1% in the previous year despite higher weather-related claims in the first nine months of 2026. The net combined ratio developed particularly favourably in the Extended CEE segment, primarily driven by positive developments in Bulgaria, Romania, Slovakia and Hungary.

**Solvency ratio remains high**
The Group's solvency ratio remained consistently high at 276% at the end of the third quarter of 2026 (including transitional measures), up 4.2 percentage points from 272% at the end of the first half of 2026. NÜRNBERGER Beteiligungs-AG has already been included in the calculation using a simplified method. It will be fully reflected for the first time in the consolidated financial statements for the full year 2026. The Group's very strong regulatory capital position underpins its continued high level of resilience.

**Vienna Insurance Group** (VIG) is the leading insurance group in the entire Central and Eastern European (CEE) region. 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. Around 34,000 employees in VIG take care of the day-to-day needs of approximately 36 million customers. VIG shares have been listed on the Vienna Stock Exchange since 1994, on the Prague Stock Exchange since 2008 and on the Budapest Stock Exchange since 2022. VIG Group has an A+ rating with positive outlook by the internationally recognised rating agency Standard & Poor's. VIG cooperates closely with the Erste Group, the largest retail bank in Central and Eastern Europe.

**Disclaimer**
This release contains forward-looking statements that concern future developments in Vienna Insurance Group (VIG). These statements are based on current assumptions and forecasts made by the management. Changes in general economic developments, future market conditions, capital markets and other circumstances could result in actual events or results differing significantly from these forward-looking statements. VIENNA INSURANCE GROUP AG Wiener Versicherung Gruppe assumes no obligation to update these forward-looking statements or modify them based on future events or developments.

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