

Vienna Insurance Group

Group strategy 2026-2028

January 2026

Agenda

- VIG introduction & strategy
- NÜRNBERGER
- 9M 2025 key figures & highlights
- Appendix

Please note that rounding differences may occur
Gross written premiums are not part of IFRS 17/9 reporting



Number 1 insurance group in CEE

Broadly diversified and solidly capitalised

30

VIG is represented in 30 markets

50

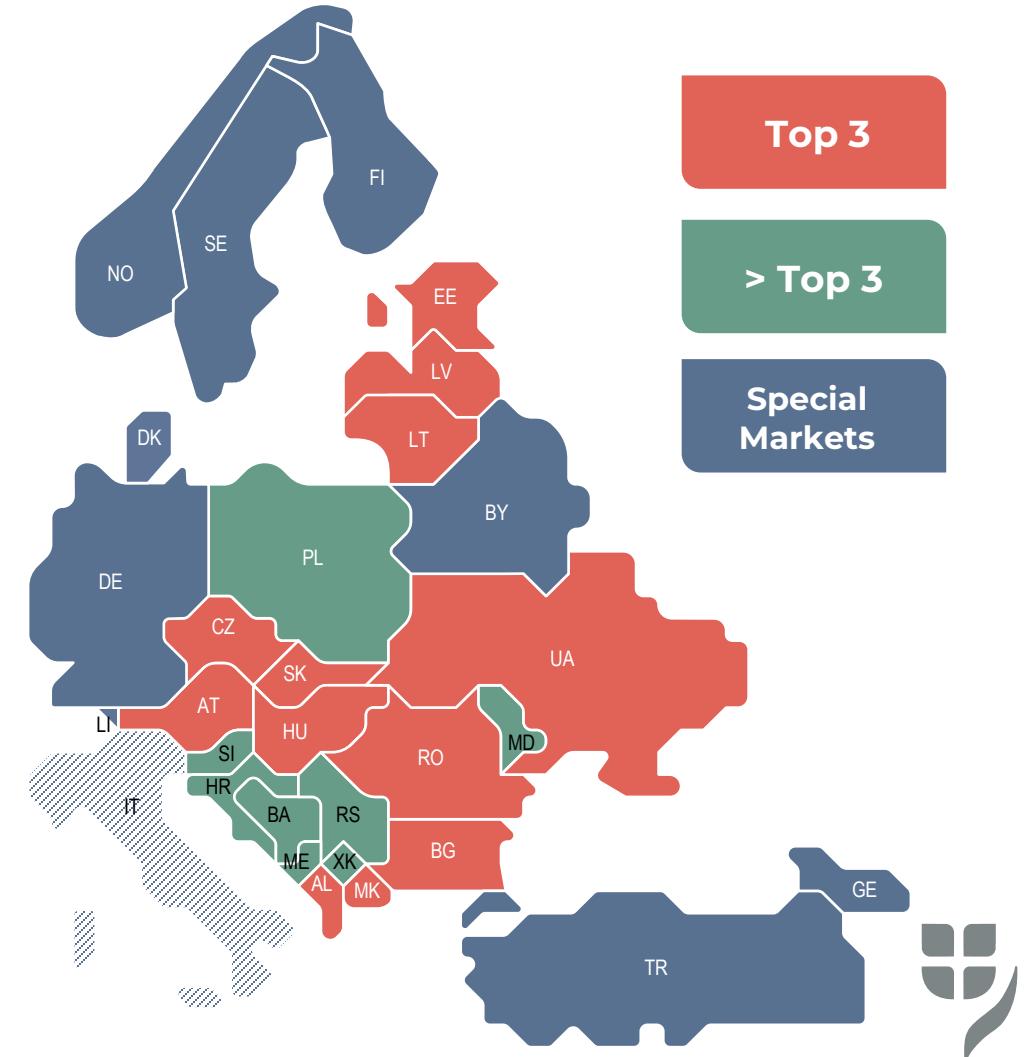
More than 50 local insurance companies and pension funds

33 mn

Around 33mn customers served by ~30,000 employees

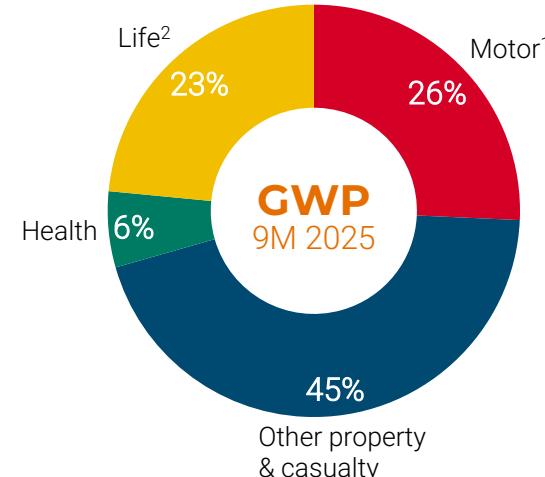
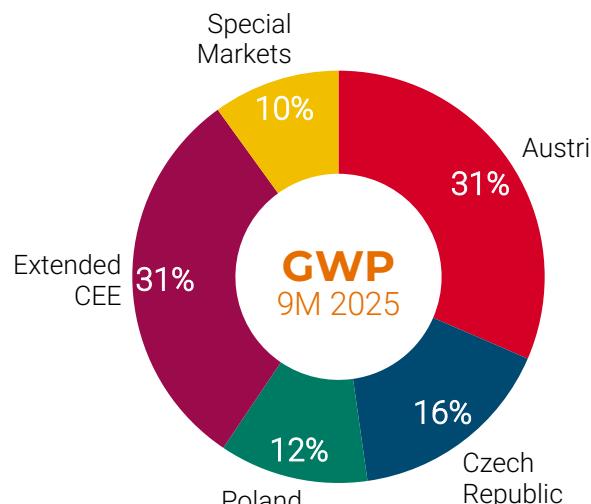
A+

Excellent S&P rating of A+ with a positive outlook



Diversified portfolio & multi-channel distribution

Gross written premiums split

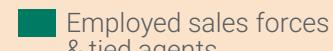


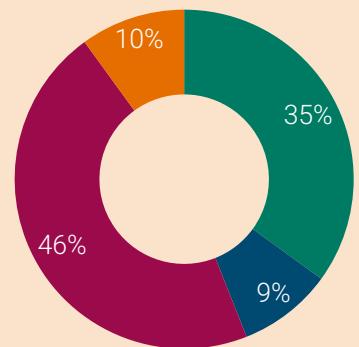
€ 11.9bn
excl. Group Functions
before consolidation

€ 14.4bn
incl. Group Functions
before consolidation

Multi-channel distribution

- Various distribution channels
- Strongly customer-oriented distribution

 Employed sales forces & tied agents
 Brokers & agents
 Banks
 Other (incl. online sales)



Strategic partnership with Erste Group

- Covering 11 countries without Poland
- Strategic integration of product and service offerings
- Erste bancassurance GWP grew by 6% to EUR 1.43 bn in 2024
- Number of contracts concluded via George (Erste's online banking platform) increased by 67% to ~590,000 in 2024

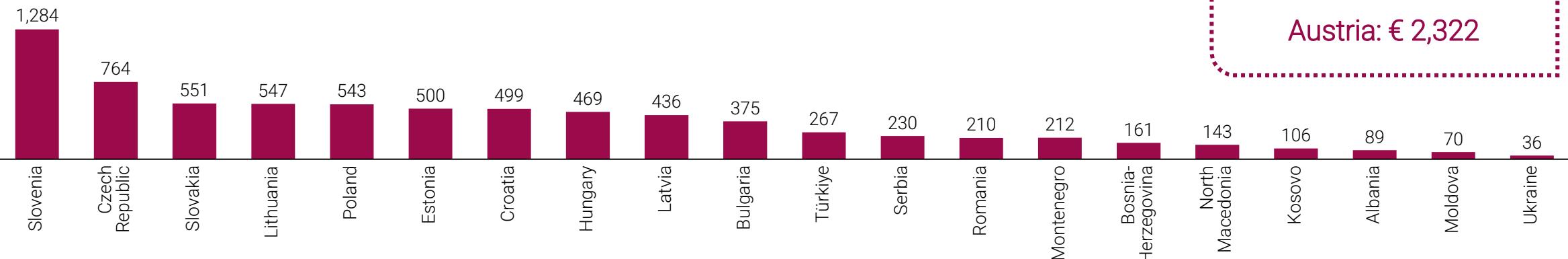
¹ Motor incl. MTPL (14%), motor own damage (12%) | ² Life incl. life with profit participation (13%), life without profit participation (7%), unit- & index-linked life (4%)



Long-term growth potential in CEE

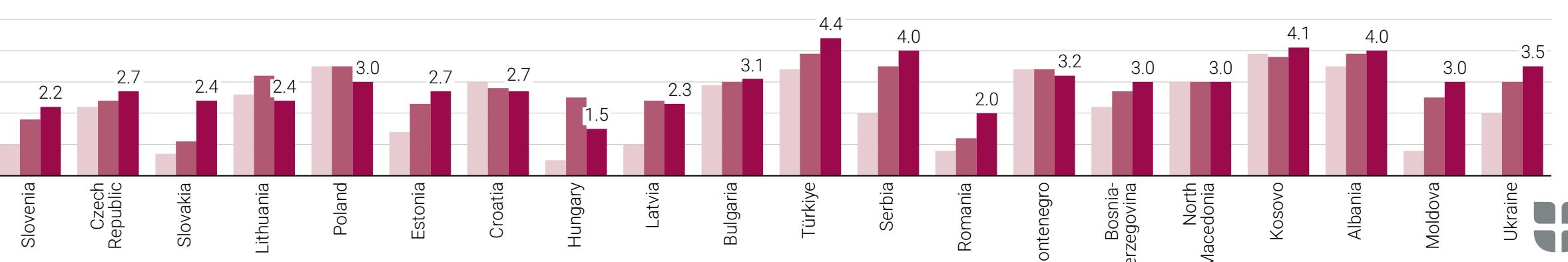
Annual insurance spending as indicator for growth potential

Insurance density 2024 (premiums per capita, in €)



Insurance density in 2024 in
Austria: € 2,322

GDP growth forecast (real change in % against previous year)



Source: VIG internal calculation, local authorities (June 2025); wiiw Autumn Forecast Report (October 2025)

■ 2025 ■ 2026 ■ 2027



Continuous dividend payout since 1994

Minimum dividend for 2025 is € 1.55 per share

Dividend policy

Minimum dividend set at the previous year's level based on capital strength of the Group and to reflect the resilience of the business model

The dividend is to increase continuously depending on the operating earnings situation

Dividend per share development



¹ IFRS 17/9 adjusted (reported 2022: € 3.58)

Experienced Managing Board

170 years of joint experience in insurance industry & specific country responsibilities



**Hartwig
Löger**

CEO

Country responsibility:
Austria, Czech Republic,
Germany, Hungary,
Slovakia



**Peter
Höfinger**

Deputy CEO

Country responsibility:
Bulgaria, Moldova,
Romania



**Liane
Hirner**

CFRO

Country responsibility:
Liechtenstein



**Gerhard
Lahner**

COO

Country responsibility:
Türkiye



**Gábor
Lehel**

CIO

Country responsibility:
Georgia



**Christoph
Rath**

Country responsibility:
Albania, Bosnia and
Herzegovina, Kosovo,
Croatia, Montenegro,
North Macedonia,
Serbia



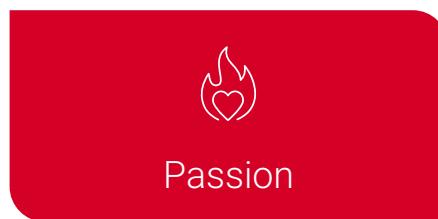
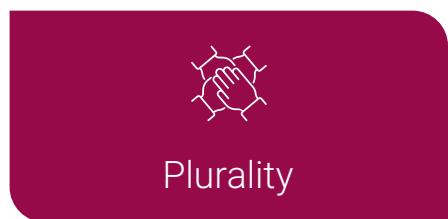
**Harald
Riener**

Retail

Country responsibility:
Poland, Estonia,
Latvia, Lithuania,
Ukraine



VIG Group strategy 2026-2028



Management principles

VIG Group strategy 2026-2028



VIG operates as a 'Group' and creates significant economic added value through entrepreneurship and **multi-brand strategy**



VIG shows a strong and sustainable commitment to its **core market CEE**. Its engagement in the Special Markets enriches the Group's portfolio by profitable businesses



VIG Holding sets the **frame** for the **local business strategies**, steers all topics that could put the Group at risk and pursues Group-wide opportunities



The interaction between VIG Holding and the Group companies is at eye level, characterised by mutual respect and trust



Five distinctive group programmes

Designed to support objectives and strategic implications

Group programmes reflect relevant trends and challenges

Sustainability

VIG as a reliable insurer attracts customers and grows with transition opportunities

Capital Management

Capital efficiency leads to higher dividend and financing capacity

Banking Cooperation

Realising business potential in our markets will bring higher revenue

Artificial Intelligence

AI and data driven processes will improve efficiency (bottom line)

Health

New products and services to cover customer needs ensuring future growth



Country portfolio & company strategies

Five strategic fields based on local strategies & selected examples



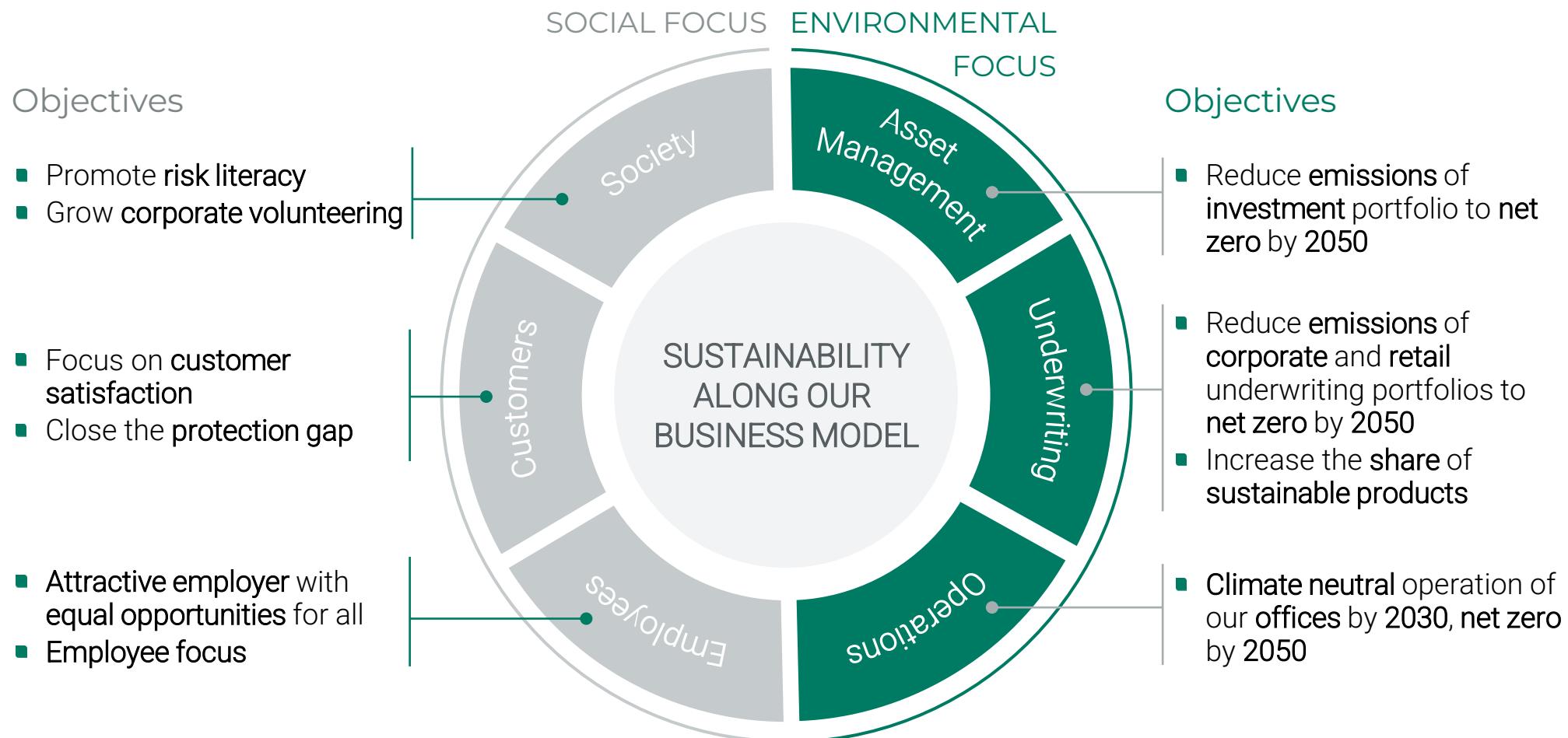
Financial targets 2028

VIG financial targets not yet including NÜRNBERGER

Growth	Profitability	Capital strength
Gross written premiums \geq € 20 billion in 2028 and thus expansion of the leading market position in the core CEE market	Profit before taxes \geq € 1.5 billion in 2028	Combined ratio \leq 91% in 2028 P&C net combined ratio
6M 2025: € 8,569.5mn 12M 2024: € 15,226.3mn	6M 2025: € 531.4mn 12M 2024: € 881.8mn	Operating ROE \geq 17% in 2028 based on operating result (before taxes, excl. adjustments)
		Solvency ratio 150 – 200% range (excl. transitional measures)
		6M 2025: 278% 12M 2024: 261%

Group-wide sustainability programme

Sustainability in VIG means creating economic value today without doing so at the expense of tomorrow



Key investment proposition

How investors benefit from VIG's unique market position and business approach

Market leader in CEE with growth prospects

- Attractive risk/reward profile in a growth region
- Investments to leverage the structural catch-up potential in CEE
- Resilience through broad diversification across lines of business, markets and distribution channels



Decentralised business model

- Agile, future-oriented operations in a dynamic environment
- In-depth market understanding, many years of experience and strong customer proximity supported by multi-brand strategy
- Extensive cooperation and collaboration within the Group and efficient use of modern technologies



Financial strength

- Reliability, financial stability and predictability in a volatile environment
- Financial strength for further organic and inorganic growth
- High dividend reliability with a solid capital base



Responsible focus on the future

- Sustainable value creation across generations in combination with measurable ESG targets
- ESG criteria as an integral part of investment and insurance decisions
- Broadening and strengthening the customer base by addressing the catch-up demand for insurance cover



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NÜRNBERGER, a unique opportunity with compelling strategic fit

Long-term profitable growth potential with short-term restructuring efforts

Clear goal to restore NÜRNBERGER to profitability and to secure future sustainable earnings and dividend streams
This transaction increases VIGs diversification and sets a strong platform for long-term growth

- Germany, as a special market for VIG, offers an attractive environment given its high insurance penetration (5.5%) and insurance density (€ 2,812)
- As a leading provider of biometric products, NÜRNBERGER offers an attractive and complementary life insurance portfolio and a high level of expertise in this field
- NÜRNBERGER started its transformation process in 2024 and implemented successful efficiency programmes
- VIG is best placed to support NÜRNBERGER's ongoing transformation process, leveraging the expertise and know-how that VIG has developed through successful restructuring and IT implementation projects in various markets in recent years
- For VIG, this is an attractive and capital efficient transaction providing beneficial diversification effects and economies of scale, not only increasing our resilience and stability but also enhancing our financing power
- VIG's Solvency ratio will stay above our target range of 150 – 200% (excl. transitional measures)¹

¹ The assumption is based on the publicly available Group SFCR of Nürnberger as of 31/12/2024



NÜRNBERGER, well-established & diversified specialist in biometric risk in Germany

Germany is one of the largest European insurance markets with € 238bn total premium in 2024¹

2.6 mn
Around 2.6 million customers

3,800
Around 3,800 employees

A
Fitch rating of A with rating watch positive

1.9bn €
Unrestricted Tier 1 of € 1.9bn as of YE 2024 (excl. transitional measures)

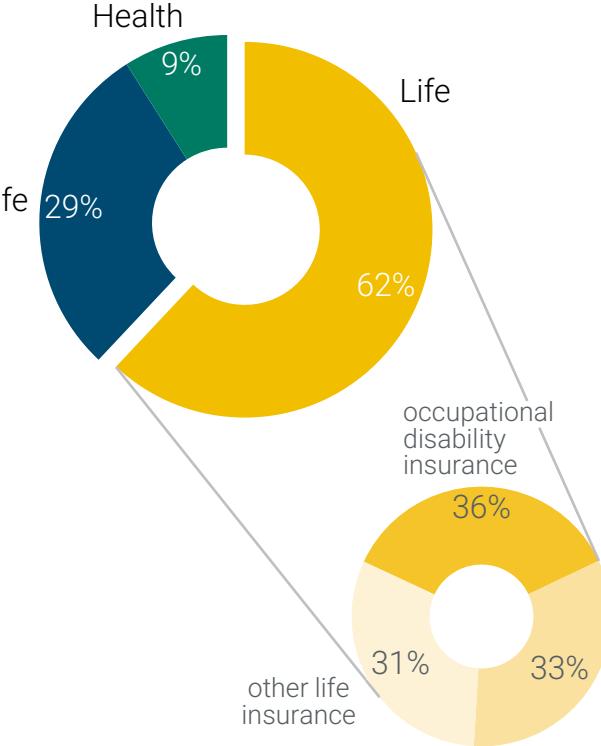
- Product offering covering Life, Health, Property & Casualty, Private Banking, and Asset Management
 - Complementary life insurance portfolio with differing sensitivities to interest rate movements, enhances diversification and positive effect on interest rate sensitivity of VIG Solvency
- Loyal sales force and significant distribution power via vast network of 11,000 brokers and car dealerships
- Group capitalisation remained solid in 2024 with 247% Solvency II ratio (excl. transitional measures), based on € 881mn SCR and € 2.2bn own funds

¹ Source: GDV (as of Nov 2025); BaFin (2024, based on 2023 data)

Based on YE 2024 figures (local GAAP) | Reference: Fitch Ratings (Rating Action Commentary, October 2025)



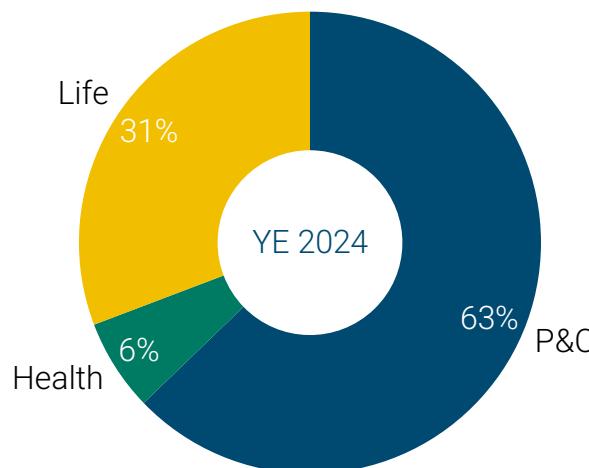
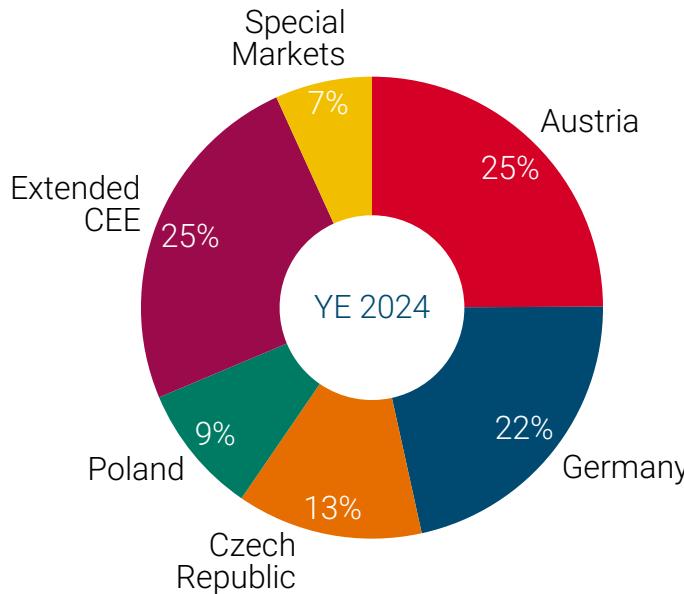
Gross written premium of € 3.7bn at YE 2024



Broader diversification – combined strengths

VIG to broaden its diversification and to strengthen the position in Germany

YE 2024 pro-forma combined GWP split of VIG incl. NÜRNBERGER¹



- CEE (incl. Czech Republic, Poland and Extended CEE segment) account for ~ 47% GWP
- Austria and Germany would add up to another ~47% GWP
- With NÜRNBERGER, life business of VIG would increase to ~ $\frac{1}{3}$ from ~ $\frac{1}{4}$ of total portfolio

¹ Based on YE 2024 figures | Segment split excl. Group Functions



Total acceptance rate at the end of the offer period at 98.81%

Including shares already held or otherwise secured by VIG (as of 21 Nov 2025)

Share purchase price

- Voluntary public purchase offer to acquire up to 100% of the share capital launched on 24 October 2025
- Offer price of € 120 per share in cash
- All documents available on the VIG website: group.vig/en/investor-relations/ir-news/nuernberger-purchase-offer/

Structure

- On 16 October 2025, VIG and NÜRNBERGER have entered into a Business Combination Agreement
- VIG intends to be represented at the NÜRNBERGER Supervisory Board according to section 9.3 of the Offer Document after closing
- The parties have agreed not to enter into a domination and/or profit and loss transfer agreement for a period of 3 years

Financial implications

- Transaction will be funded from internal resources, facilitating an EPS accretive transaction
- The Solvency ratio of the Group is expected to stay above the target range of 150% – 200% (excl. transitional measures)¹
- Diversification due to complementary life and non-life portfolio with risks predominantly in the German market enhances overall financial stability and thus increases VIG's resilience

Next steps

- The offer is subject to obtaining relevant regulatory approvals
- Closing is expected at the beginning of the second half of 2026

¹ The assumption is based on the publicly available Group SFCR of Nürnberg as of 31/12/2024



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Key figures over the first three quarters 2025

Solid top- and very strong bottom-line growth

Insurance service revenue

€ 9,730.3mn

- Revenue up by 8.6%
- 9M 2024: € 8,960.9mn

Profit before taxes

€ 872.8mn

- PBT increased by 31.0%
- 9M 2024: € 666.5mn

P&C net combined ratio

92.1%

- Net COR improved by 2.2%p
- Cost ratio of 29.9%; claims ratio of 62.2%
- 9M 2024: 94.3%

Solvency ratio

286%

- Own funds: € 11,663mn
- SCR: € 4,083mn
- Solvency ratio excl. transitionals: 267%



Raised outlook for FY 2025

Based on VIG's robust growth over the first three quarters 2025

Profit before taxes target range for 2025 raised to **€ 1.10 – 1.15 billion**

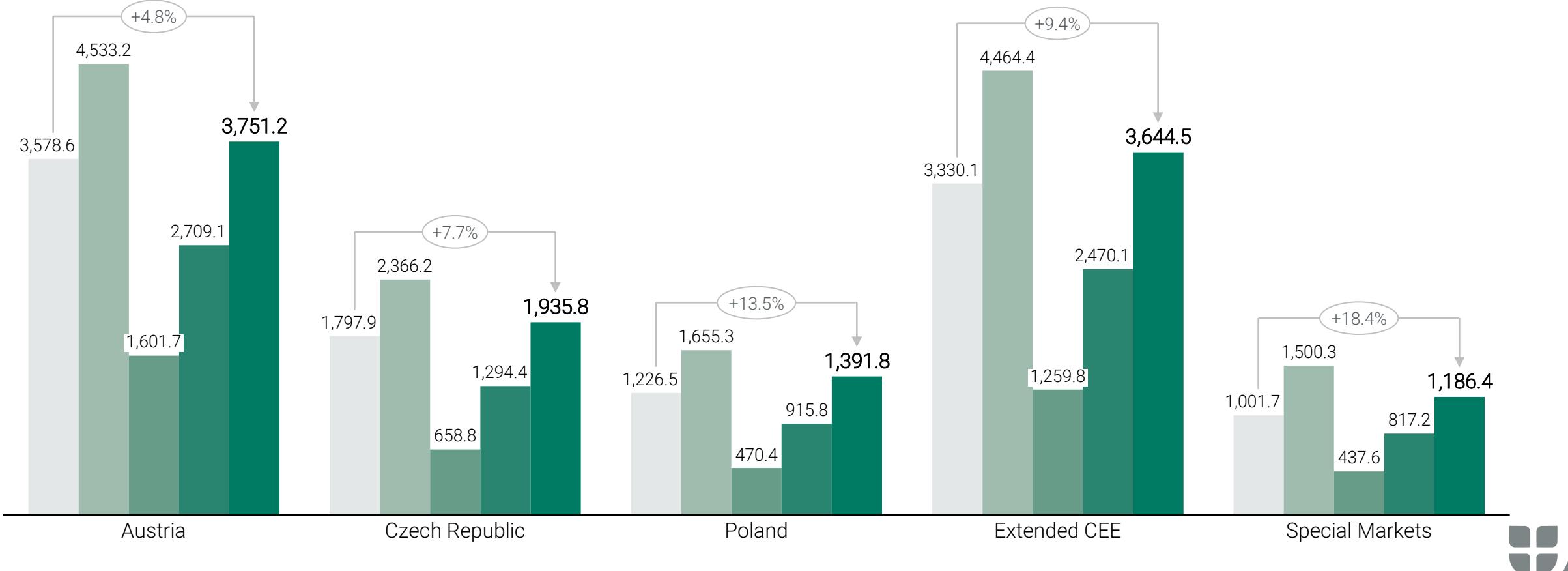
- Profit before taxes increased by € 206.3mn to **€ 872.8mn** (+31.0%)
 - Double-digit growth rates in all segments, except Extended CEE (here, adjusted for the impairment of goodwill in Hungary in 6M 2025, result before taxes growth of +26.7%)
- Improved net **combined ratio** in 9M 2025 to **92.1%** (9M 2024: 94.3%) driven by P&C and favourable weather conditions
 - Weather-related claims (net) in 9M 2025 of ~€ 160mn compared to ~€ 338mn in 9M 2024
- Stake in Moldasig increased to 90.2% – after closing of the transaction, VIG will become no. 1 in Moldova with ~30% market share
- Strengthening of the position in Ukraine – IFC, World Bank Group member, will acquire a stake of ~20% in each of the two non-life companies, USG and Kniazha, through a capital increase
 - With the support of the IFC, the product portfolios are to be expanded, and their digitalisation strategies accelerated

The outlook 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.



Gross written premiums up by 8.6% to € 12.5bn

Gross written premiums by segments; 9M 2025 (€ mn)



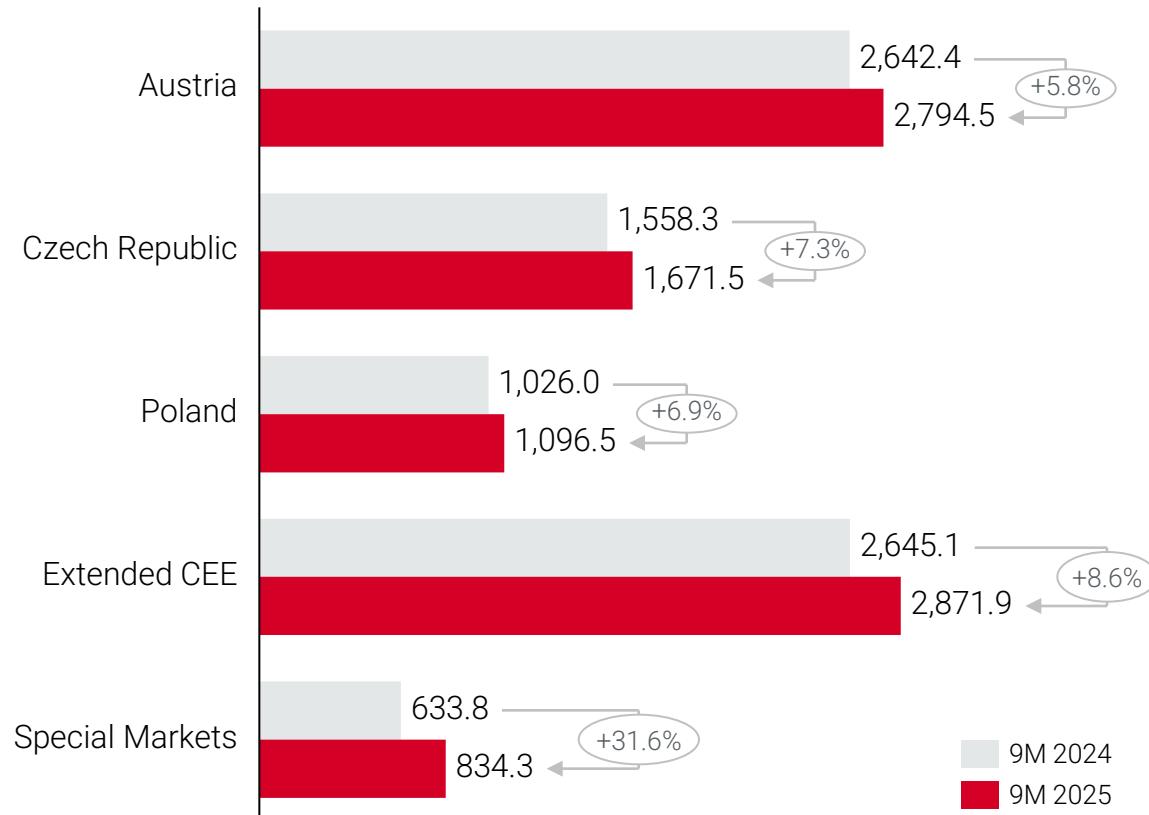
Gross written premiums are not part of IFRS 17/9 reporting

Group Functions 9M 2025: € 2,478.0mn (9M 2024: € 2,391.4mn); Consolidation 9M 2025: € -1,924.4mn (9M 2024: € -1,853.4mn)

9M 2024 12M 2024 3M 2025 6M 2025 9M 2025

Insurance service revenue of € 9.7bn up by 8.6%

Insurance service revenue by segments; 9M 2025 (€ mn)



- AT: Insurance service revenue grew by € 152.1mn mainly driven by the non-life business and health insurance
- CZ: Revenue increase by € 113.2mn mainly due to positive developments in motor and other property business, as well as in life without profit participation
- PL: Solid revenue growth of € 70.5mn primarily driven by other property and health business, supported by further positive developments in life insurance
- Extended CEE: Revenue up by € 226.8mn supported by robust performances in the Baltics, Slovakia, Romania, Bulgaria, Hungary, Ukraine and Serbia; solid growth in motor, other property, health and life without profit participation
- Special Markets: Significant increase of € 200.5mn primarily attributable to the dynamic business development in Türkei in motor, other property, and life business

Group Functions: € 1,300.5mn (9M 2024: € 1,335.6mn) -2.6%; Consolidation: € -839.0mn (9M 2024: € -880.2mn) -4.7%



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S&P raised the outlook for VIG to positive

S&P raised the outlook from A+ with a stable outlook to A+ with a positive outlook

S&P affirmed VIG's financial strength and issuer credit ratings with excellent A+

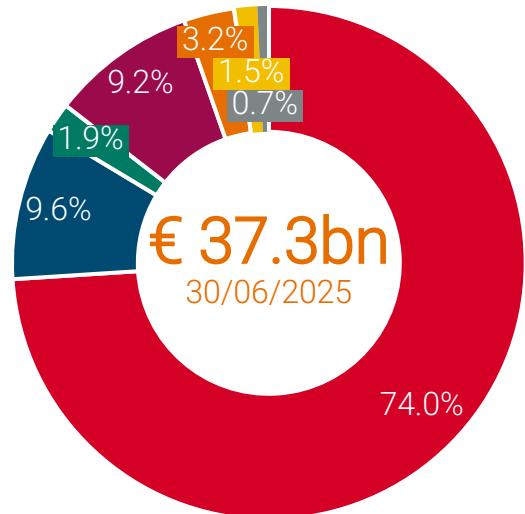
- VIG's diversification and growth were decisive factors in raising the outlook
- S&P: "*VIG has made meaningful progress in recent years in further diversifying its operations and expanding both scale and earnings, and its planned acquisition of NÜRNBERGER should build on this. (...) This transaction will further enhance VIG's overall scale and earnings resilience, significantly increase its market share in Germany and deepen its product offering, as NÜRNBERGER's life biometric expertise may develop into a competence centre for the entire group.*"
- "*The combined VIG's financial risk profile will remain at least very strong, with a buffer sustainably well above the 99.95% confidence level*", according to S&P and their capital model
- The positive outlook reflects S&P's view of "*improving earnings and broader geographic diversification, which continue to reduce VIG's reliance on its traditional core markets, Austria and Czech Republic*", as well as VIG's "*expanding footprint across CEE is making its earnings base more balanced and resilient*"
- The outlook for VIG's reinsurance entity, VIG Re, has been revised as well to positive from stable, and A+ rating was affirmed



Conservative investment strategy

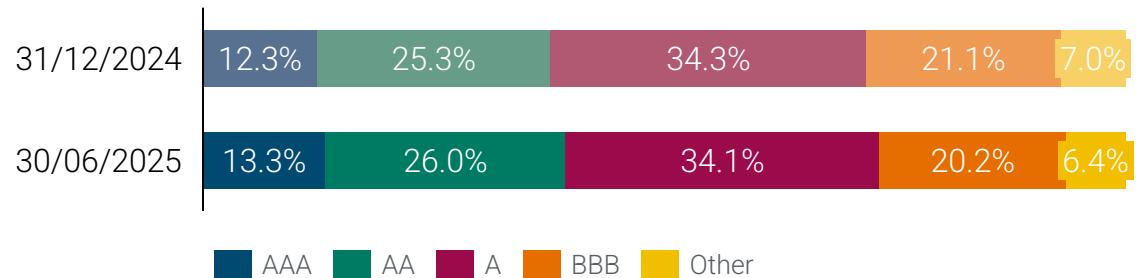
Spreading risk through diversification

Investment split

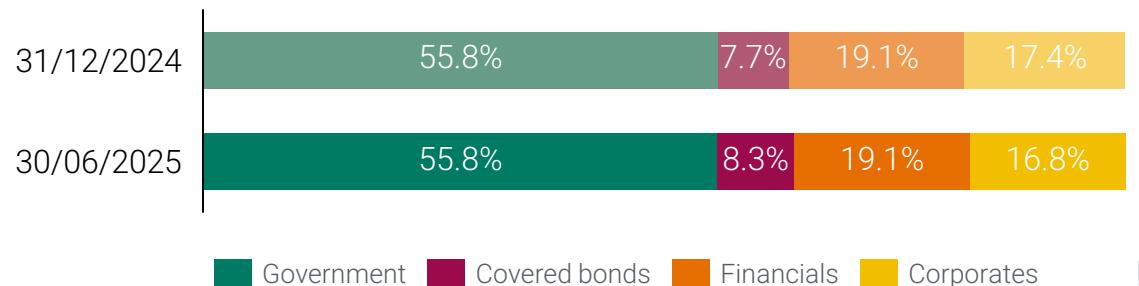


■ Bonds ■ Cash and Deposits ■ Alternative Investments
■ Property ■ Equities
■ Loans ■ Affiliated Companies

Bond portfolio by rating¹



Bond portfolio by issuer



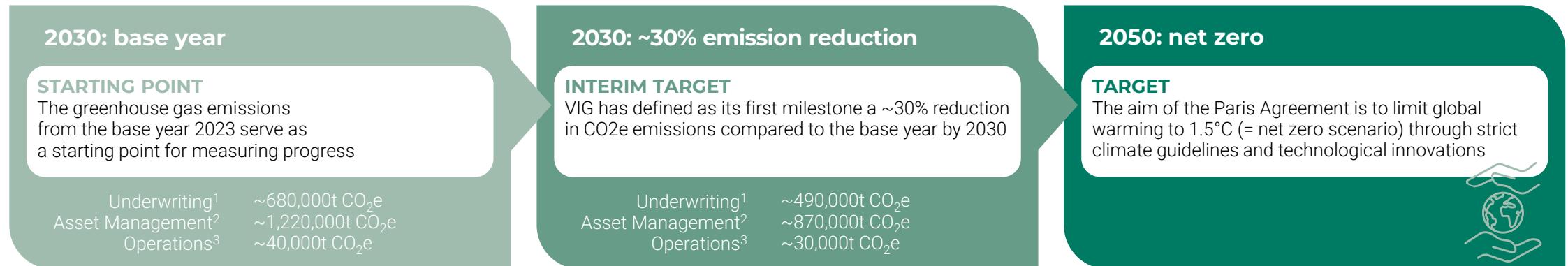
Investments held at VIG's own risk (excl. investments for unit- and index-linked life insurance)

¹ Based on second-best rating



Transition plan for climate protection

Net zero by 2050 – steps on the path to decarbonisation



Spheres of impact Decarbonisation levers

Underwriting ¹	<ul style="list-style-type: none">Reduction of insurance coverage in emission-intensive areas without adequate transition plans or reduction targetsConsideration of CO₂e intensity (VIG's net zero target intensity 2030) in new business	<ul style="list-style-type: none">Focus on renewable energy coverageReduction of the insurance cover in CO₂e-intensive sectors through exclusion criteria in particularly emission-intensive industries such as thermal coal
Asset Management ²	<ul style="list-style-type: none">Reinvestment of the corporate bonds of the top CO₂e emitters with a maturity before 2030 in emitters with the respective average CO₂e intensity of the sector	<ul style="list-style-type: none">Consideration of CO₂e intensity (VIG's net zero target intensity 2030) in new investmentsReduction of investments in high-intensity sectors such as thermal coal
Operations ³	<ul style="list-style-type: none">Increase in the use of renewable electricityOptimisation of energy consumption for heating and cooling	<ul style="list-style-type: none">Switch to low-emission or electric vehicles in the company's fleet

¹ Corporate and key accounts portfolio taking into account Scope 1 and 2 customers' emissions | ² Corporate bonds and equities and other non-fixed-interest securities taking into account their Scope 1 and 2 emissions | ³ Taking into account Scope 1 and 2 as well as air travel (Scope 3)



Segment overview 6M 2025

GWP, insurance service revenue, PBT, combined ratio

	Gross written premiums in € mn			Insurance service revenue in € mn			Result before taxes in € mn			P&C net combined ratio in %		
	6M 2025	6M 2024	+/- %	6M 2025	6M 2024	+/- %	6M 2025	6M 2024	+/- %	6M 2025	6M 2024	+/- %p
Austria	2,709.1	2,574.8	5.2	1,831.5	1,749.6	4.7	204.6	199.1	2.8	90.4	92.1	-1.7
Czech Republic	1,294.4	1,213.0	6.7	1,098.2	1,029.6	6.7	115.1	97.2	18.4	90.3	94.6	-4.3
Poland	915.8	795.2	15.2	726.6	667.3	8.9	62.6	41.4	51.3	90.6	94.8	-4.2
Extended CEE	2,470.1	2,243.4	10.1	1,880.3	1,731.5	8.6	98.2	122.5	-19.9	93.1	95.7	-2.6
Albania	25.5	22.9	11.7	24.3	22.1	9.7	2.6	2.4	6.6	88.4	85.8	2.5
The Baltic	432.2	390.6	10.7	350.7	314.8	11.4	20.8	14.4	44.6	94.3	94.4	-0.1
Bosnia-Herz.	24.3	23.8	2.3	15.6	14.2	9.8	1.4	-0.2	-	89.1	87.9	1.2
Bulgaria	190.1	169.6	12.1	146.9	131.4	11.8	24.9	19.6	27.3	89.5	89.8	-0.3
Kosovo	7.9	7.6	3.9	7.4	6.8	9.4	0.8	0.6	38.8	88.2	89.2	-1.0
Croatia	92.4	82.3	12.3	57.9	51.8	11.7	3.6	2.9	21.5	92.5	96.7	-4.2
Moldova	10.3	9.7	6.3	9.9	9.2	8.4	0.7	0.9	-22.8	94.1	89.5	4.6
North Macedonia	19.5	20.5	-4.7	17.6	18.1	-2.8	0.6	0.5	18.6	97.1	95.6	1.5
Romania	573.6	501.3	14.4	466.6	439.4	6.2	40.9	24.5	67.3	91.2	94.7	-3.4
Serbia	83.4	82.7	0.9	63.1	54.7	15.3	9.1	8.2	10.7	82.6	85.7	-3.1
Slovakia	469.8	442.3	6.2	329.0	293.8	12.0	42.9	36.6	17.2	96.6	98.3	-1.7
Ukraine	82.8	61.1	35.7	66.7	59.7	11.7	5.9	-0.9	-	95.5	106.9	-11.4
Hungary	458.1	429.2	6.7	324.5	315.5	2.8	-56.0	12.9	-	94.8	99.3	-4.4
Special Markets	817.2	686.5	19.0	561.2	432.8	29.7	38.3	32.0	19.8	97.8	92.7	5.0
Germany	134.1	127.9	4.8	92.8	90.2	3.0	19.6	14.2	38.5	85.9	83.4	2.5
Georgia	62.9	56.7	11.1	51.4	45.4	13.2	2.3	2.3	-1.3	94.3	93.1	1.1
Liechtenstein	5.6	5.3	5.2	3.2	3.1	3.5	0.9	-0.3	-	X	X	X
Türkiye	614.6	496.6	23.8	413.8	294.2	40.7	15.5	15.8	-1.8	100.6	97.1	3.5



Segment overview 12M 2024

GWP, insurance service revenue, PBT, combined ratio

	Gross written premiums in € mn			Insurance service revenue in € mn			Result before taxes in € mn			P&C net combined ratio in %		
	12M 2024	12M 2023	+/- %	12M 2024	12M 2023	+/- %	12M 2024	12M 2023	+/- %	12M 2024	12M 2023	+/- %p
Austria	4,533.2	4,271.9	6.1	3,543.2	3,307.4	7.1	336.1	385.9	-12.9	92.5	91.6	0.9
Czech Republic	2,366.2	2,316.7	2.1	2,078.2	2,040.1	1.9	211.1	218.0	-3.1	94.8	91.3	3.5
Poland	1,655.3	1,524.6	8.6	1,373.3	1,224.5	12.1	65.1	29.4	>100	95.6	97.4	-1.9
Extended CEE	4,464.4	4,041.8	10.5	3,599.5	3,148.1	14.3	159.7	101.0	58.1	93.9	95.2	-1.3
Albania	49.0	41.5	18.1	47.0	39.9	17.6	5.0	4.4	13.0	86.4	85.1	1.3
The Baltic	800.7	725.0	10.4	662.2	589.0	12.4	26.8	-45.4	-	94.1	93.3	0.9
Bosnia-Herz.	45.5	44.9	1.3	29.0	25.4	14.2	2.5	4.0	-37.3	89.1	93.9	-4.7
Bulgaria	321.5	280.1	14.8	272.1	240.6	13.1	53.7	47.2	13.8	84.3	83.3	0.9
Kosovo	15.4	12.5	23.0	14.4	12.9	12.1	1.2	0.9	30.3	88.7	89.2	-0.5
Croatia	148.5	137.0	8.3	108.0	97.6	10.7	4.7	6.0	-21.7	96.9	98.1	-1.3
Moldova	20.6	18.0	14.7	19.3	17.1	12.7	1.2	1.8	-29.7	91.8	97.9	-6.1
North Macedonia	37.5	37.6	-0.4	36.3	35.2	3.3	0.5	1.0	-49.2	98.1	92.9	5.2
Romania	1,035.7	890.6	16.3	900.2	719.0	25.2	56.5	38.6	46.4	89.7	91.8	-2.1
Serbia	166.6	149.2	11.7	114.9	102.8	11.7	11.7	9.9	18.3	88.1	89.7	-1.6
Slovakia	865.3	805.4	7.4	622.5	542.1	14.8	71.9	55.7	29.2	98.0	100.1	-2.1
Ukraine	128.5	126.1	1.9	121.0	120.7	0.3	-1.9	-44.8	-	107.7	106.3	1.4
Hungary	829.6	773.8	7.2	652.6	605.9	7.7	-74.2	21.7	-	98.3	101.1	-2.8
Special Markets	1,500.3	941.4	59.4	924.2	617.6	49.6	88.6	64.2	37.9	98.7	96.6	2.1
Germany	265.4	257.1	3.2	179.1	174.8	2.5	41.5	44.6	-7.0	72.8	65.7	7.1
Georgia	101.9	88.0	15.8	95.2	84.2	13.1	4.8	3.9	22.5	93.6	93.7	-0.1
Liechtenstein	10.7	25.7	-58.4	5.9	5.9	-0.2	-0.3	1.3	-	-	-	-
Türkiye	1,122.3	570.6	96.7	644.0	352.8	82.5	42.6	14.5	>100	108.1	124.5	-16.4



VIG share (I)

Number of common shares: 128,000,000 | ISIN: AT0000908504

General information

Listings	Ticker	Major indices
Vienna	Stock Exchanges: VIG	ATX
Prague	Bloomberg: VIG AV / VIG CP / VIG XH	ATX Prime
Budapest	Reuters: VIGR.VI / VIGR.PR / VIGR.H	PX

VIG compared to ATX and Stoxx Europe 600 Ins.



Analyst recommendations (as of Jan 2026)



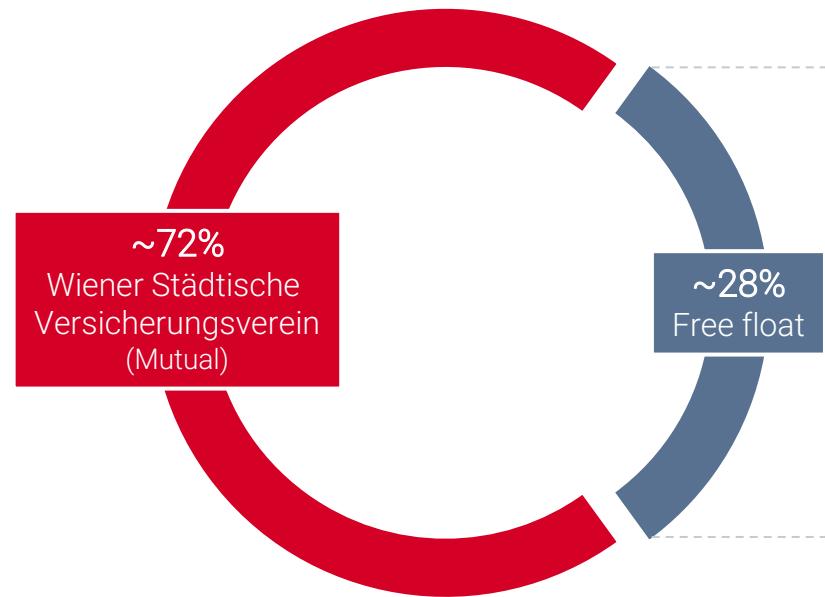
Share price development 12M 2025

High	EUR	67.20
Low	EUR	29.90
Price as of Dec 2025	EUR	67.20
Market capitalisation	EUR	8.60bn
Share performance (excl. dividends)	%	121.4

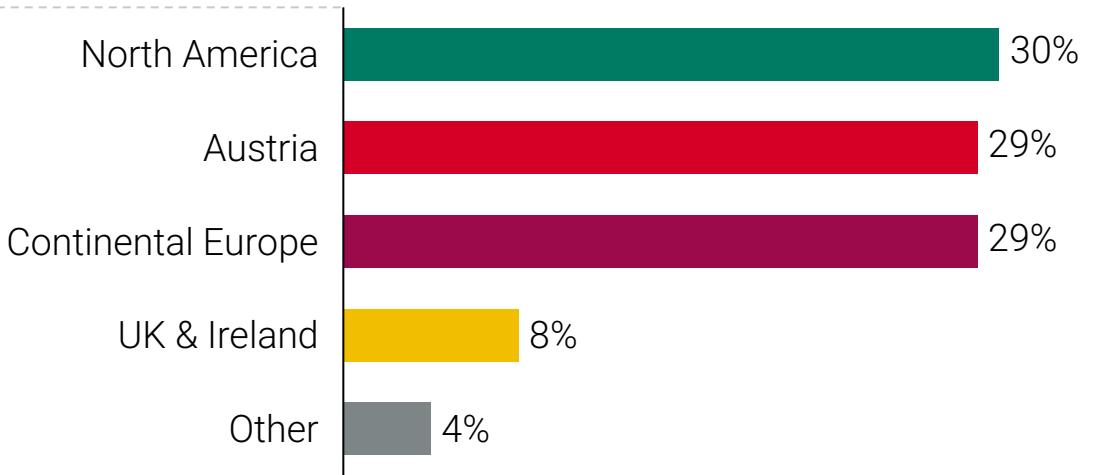


VIG share (II)

Shareholder structure



Free float split by region¹



¹ Split of identified shares (Source: S&P Global, May 2025)





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Financial calendar 2026¹

Date	Event
12 Mar 2026	Preliminary results for the financial year 2025
28 Apr 2026	Results and Group Annual Report 2025
12 May 2026	Record date Annual General Meeting
22 May 2026	Annual General Meeting
26 May 2026	Ex-dividend day
27 May 2026	Record date dividend
28 May 2026	Dividend payment day
28 May 2026	Key figures and update first quarter 2026
26 Aug 2026	Results for the first half-year 2026
26 Nov 2026	Key figures and update first three quarters 2026

¹ Preliminary planning



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