Vienna Insurance Group

Investor presentation

Equity Forum, German Fall Conference 2026

Agenda

- VIG introduction & strategy
- 6M 2026 results
- Appendix

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

Resilient and growth-oriented top insurer

Investment proposition overview

Market leader in CEE with growth prospects

Strong, diversified sales and the ongoing expansion of the product range enable sustainable, above-average growth

Decentralised business model

The decentralised management approach and the multi-brand strategy focus on personal responsibility and strong entrepreneurship

Financial strength

VIG is a reliable partner to the capital market – our strong solvency ratio of 296% and excellent S&P A+ rating with positive outlook demonstrate capital strength and trustworthiness

Responsible focus on the future

VIG combines economic success with social responsibility – our sustainability programme covers six spheres of impact

More: group.vig/en/investor-relations/investing-in-vig

Number 1 insurance group in CEE

Broadly diversified and solidly capitalised

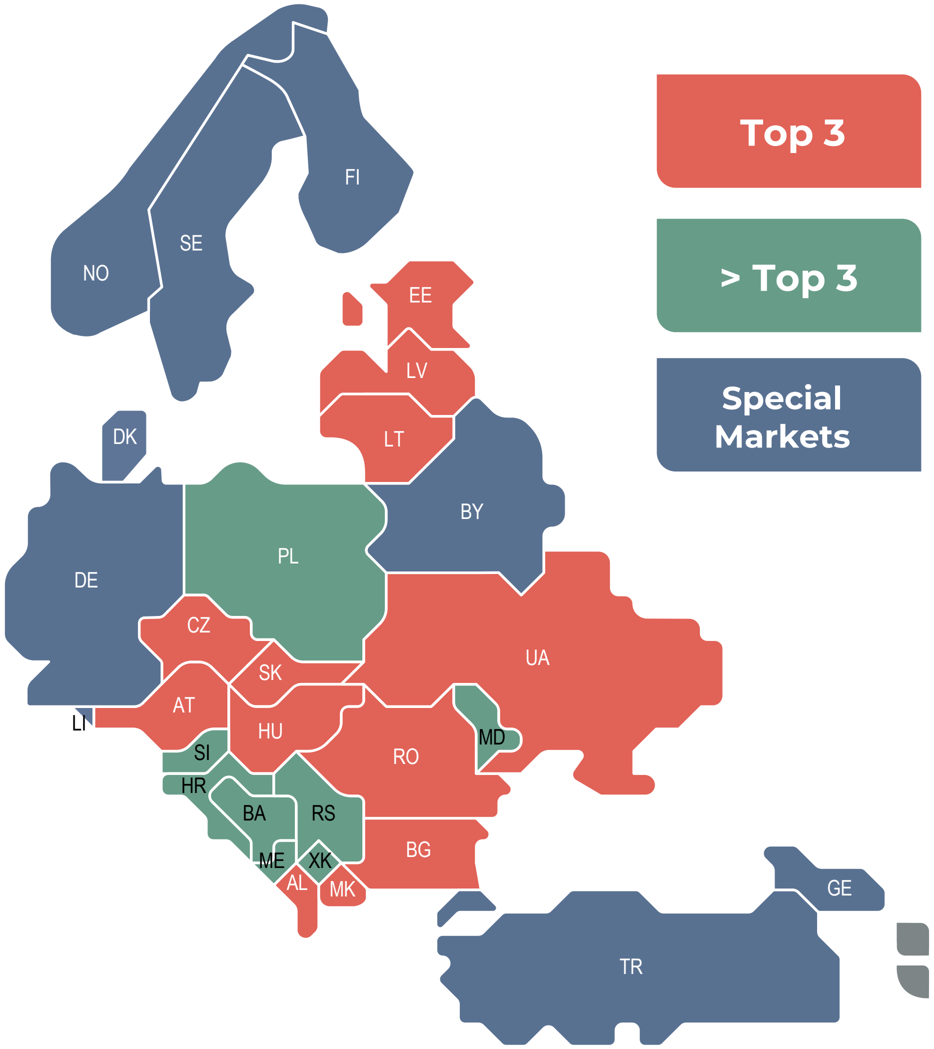
30 VIG is represented in 30 markets

50 More than 50 local insurance companies and pension funds

36 mn Around 36mn customers served by ~34,000 employees

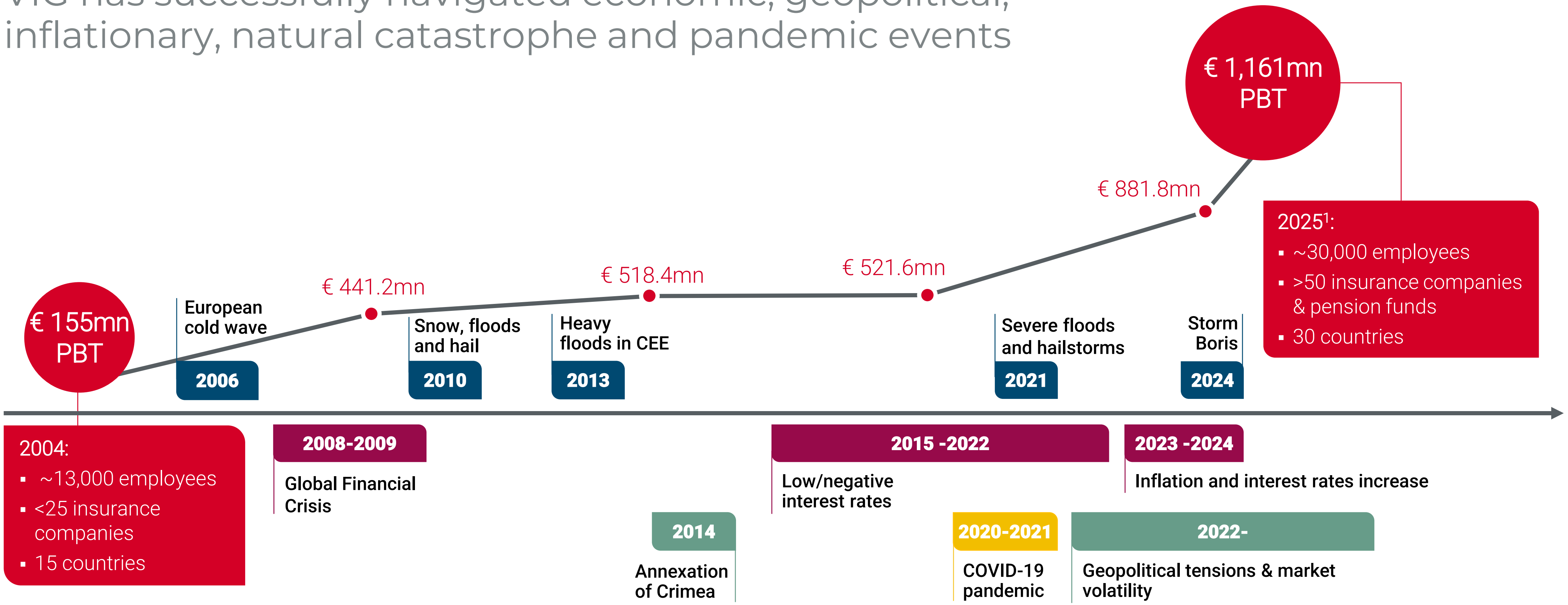
A+ Excellent S&P rating of A+ with a positive outlook

1.73 € Continuous dividend payout since 1994: DPS of € 1.73 for 2025



Earnings growth through challenging times

VIG has successfully navigated economic, geopolitical, inflationary, natural catastrophe and pandemic events



Interpolated development of profit before taxes

[1] Excluding Nürnberger

Further strengthening resilience by actively steering risks

Challenges

- AI and cybersecurity
- Geopolitical tensions
- Regulatory challenges create huge administrative burdens
- Increasing NatCat risks and ESG requirements
- Economic volatility

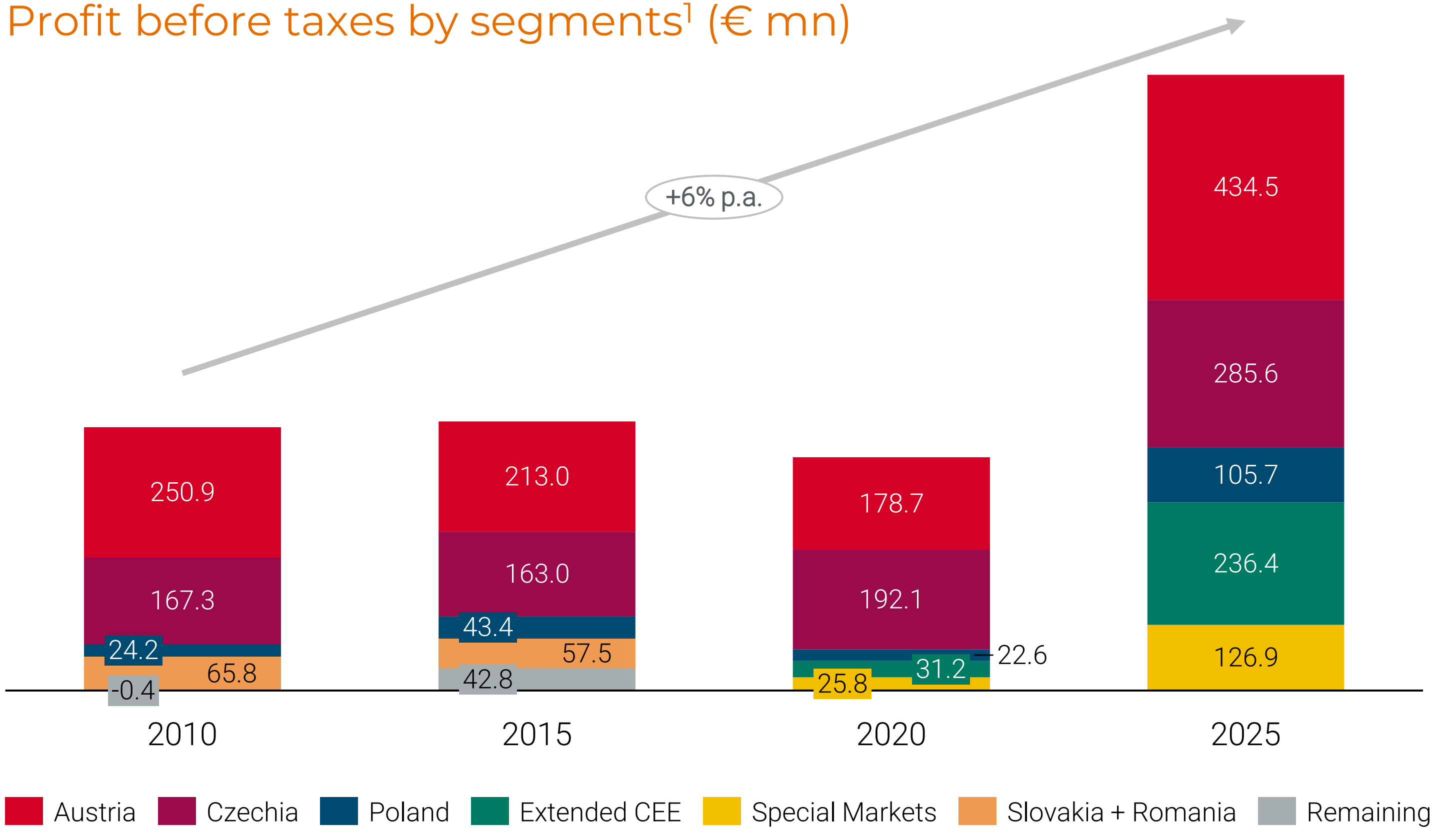
VIG's approach

- AI programme; operational excellence
- Focus on CEE countries with relatively higher and stable growth potential
- Group-wide solutions
- Conservative reinsurance programme; sustainability programme
- Conservative investment strategy & diversification

Growing segments broaden diversification

Continuously increasing earnings over the years

Profit before taxes by segments[1] (€ mn)



Strong core markets

- Austria and Czechia continue to grow and remain strongest earning contributors

Enhanced resilience

- Poland, Extended CEE and Special Markets grow relatively stronger and continue to enhance diversification and resilience

Broader earnings base

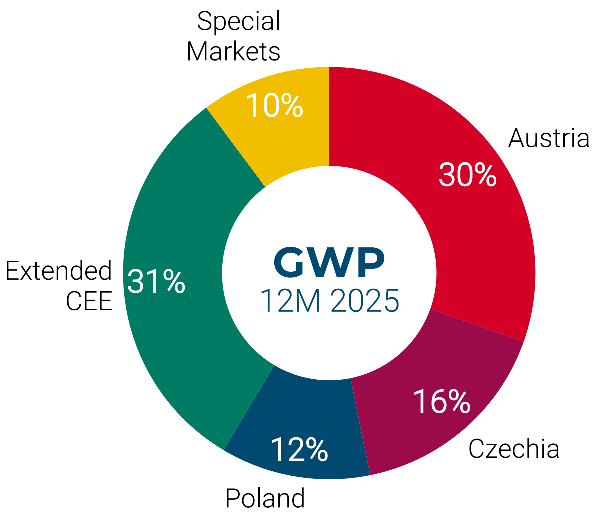
- The combined earnings share[1] of Poland, Extended CEE and Special Markets increased from 18% in 2020 to 40% in 2025, reflecting increased diversification

[1] Profit before taxes excl. Group Functions, before consolidation

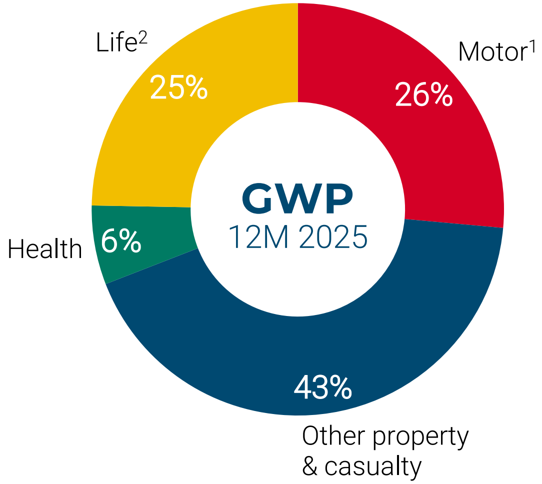
Diversified portfolio & multi-channel distribution

Increases resilience to market changes & strengthens competitive position

Gross written premiums split



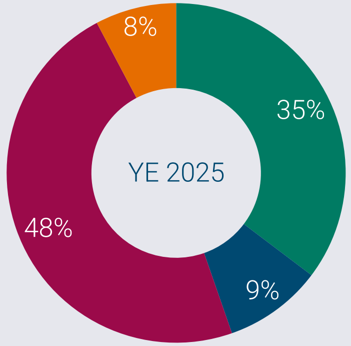
€ 15.6bn
excl. Group Functions
before consolidation



€ 18.4bn
incl. Group Functions
before consolidation

Multi-channel distribution

- Various distribution channels
- Strongly customer-oriented distribution with local channel mix tailored to market characteristics and customer preferences



Sales employees & agents | Brokers / multiagents | Banks | Other (incl. online sales)

Strategic partnership with Erste Group

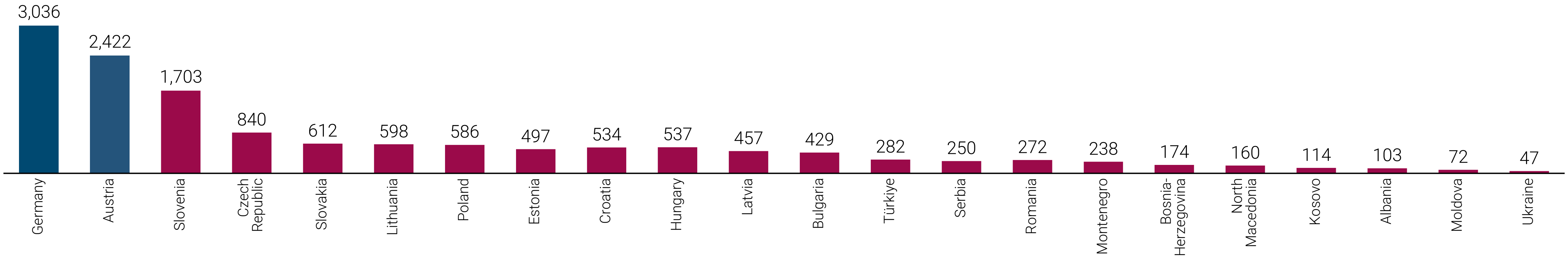
- Covering 11 countries, not yet including Poland
- Strategic integration of product and service offerings
- Erste bancassurance GWP grew by 11% to EUR 1.55 bn in 2025
- Number of contracts concluded via *George* (Erste's online banking platform) increased to ~600,000 in 2025

[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%)

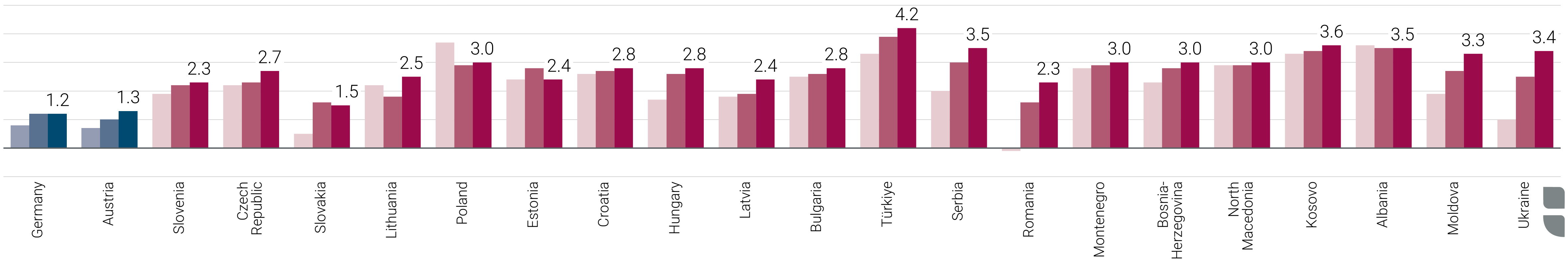
Long-term growth potential in CEE

Annual insurance spending as indicator for growth potential

Insurance density 2025 (premiums per capita, in €)



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



Source: VIG internal calculation, local authorities (May 2026) | Source: IMF (April 202); wiiw Summer Forecast Update (July 2026)

Insurance needs evolve with rising prosperity

The product demand timeline: from protecting to securing the life you want

Prosperity level	Primary need		Key drivers
High	5 **Secure health & quality of life**	Health, Care, Legal Protection	Aging & longevity Rising healthcare costs Healthcare quality gap
	4 **Build & grow wealth**	Accumulation Life / Pension	Pension gap Fiscal pressure on public systems Long-term financial planning Higher savings capacity
Middle	3 **Protect loved ones & personal responsibilities**	Term Life, Income Protection, Personal / General Liability	Rising standard of living Higher financial responsibility Family formation Higher awareness of personal risks
	2 **Protect assets**	Private Property, Household, Credit Life, Commercial Property	Business investment and asset growth Rising replacement values Asset formation Credit penetration
Basic	1 **Cover essential risks**	MTPL, Casco, Basic Commercial	Business requirement Regulation Mobility needs

Indicative development path; actual market evolution depends on regulation, public welfare systems, tax incentives and trust in financial institutions

More: group.vig/en/investor-relations/investing-in-vig/cee-growth-story/

VIG is well-positioned to benefit

Turning CEE growth into revenue depends on local position, distribution and product range

What it takes to succeed in CEE

1. **Strong market positions** are critical to build customer trust, ensure access and capture growth efficiently.
2. CEE is a highly heterogeneous region where growth dynamics and customer needs differ significantly across markets. Sustainable success requires **the ability to operate locally and adapt** to country-specific conditions.
3. Fragmented market structures, varying levels of financial development as well as low risk awareness require **strong advisory capabilities and effective distribution** to reach customers.
4. A **broad and flexible product offering** across markets and customer segments meet different levels of economic development and financial maturity.
5. The **combination of local market proximity** and **group-wide scale** enables to drive growth efficiently whilst realising cost benefits.

Why VIG stands out

- VIG is the **leading insurance group in CEE**, offering scale and **diversification across the region**, reducing dependence on individual countries and enabling a balanced participation in regional growth.
- VIG's **decentralised structure** allows products and sales to be adjusted optimally to local conditions.
- VIG combines a **strong network** of own sales representatives, brokers and agents, digital sales, bancassurance e.g. with its partner Erste Group as well as local structures to both develop demand and ensure broad customer access.
- VIG insurance companies offer a broad **multi-line product portfolio** across P&C, Life and Health, enabling it to capture growth across different segments and stages of market development.
- VIG integrates local autonomy with group-wide capabilities, enabling both **market-specific solutions and efficient scaling**.

More: group.vig/en/investor-relations/investing-in-vig/cee-growth-story/

evolve28 VIG strategy framework

Four elements forming a framework for the local companies' targets to ensure the long-term success of the Group

Group programmes

- Five distinctive **group-wide programs** in which all local companies participate
- Designed to support objectives and strategic implications
- Reflecting relevant trends and challenges

Country portfolio & company strategies

- Simultaneously, local companies define their specific **company strategies** in five areas

CO³

- The framework is supported by the CO³ department, which ensures that our shared goals are achieved through collaboration, cooperation, and communication

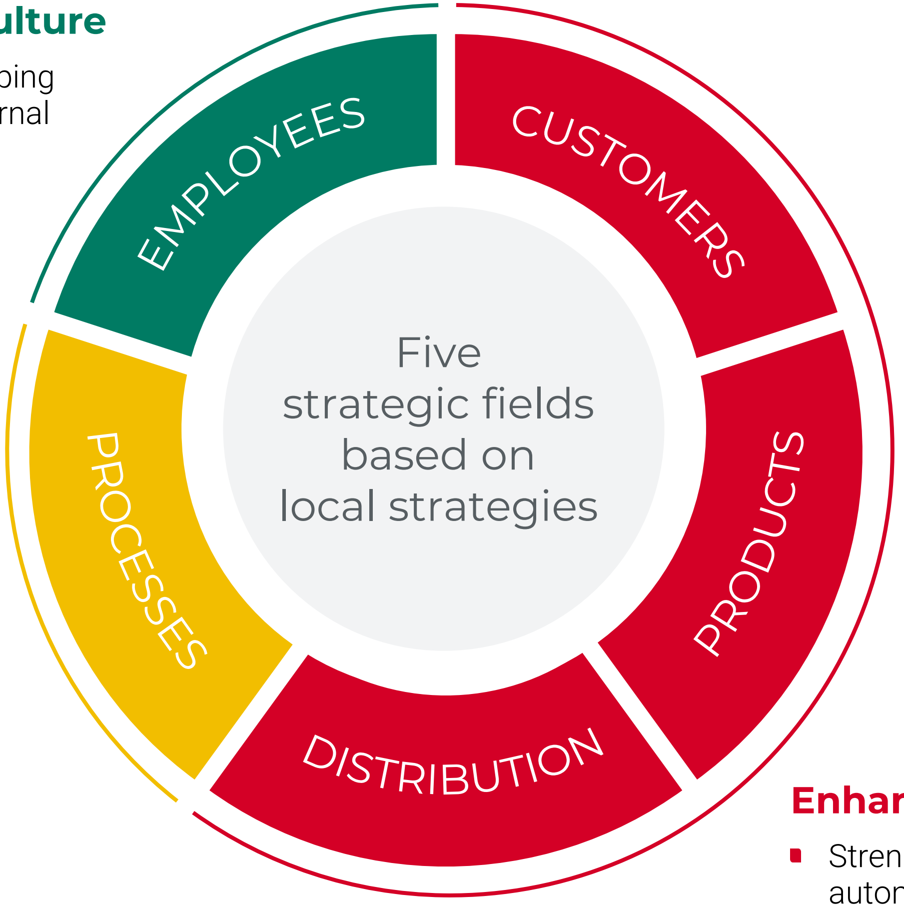
evolve28 country portfolio & company strategies

Employees – foster people and culture

- Participation in Great Place to Work, developing career opportunities and strengthening internal mobility
- Establishing simple, transparent and fair remuneration system
- Investing in digital upskilling and reskilling programmes

Optimising processes and technical result

- Establishing data driven, simplified business, internal processes and driving operational efficiency by digital workflows and reducing complexity
- Development of advanced underwriting system cloud-based using AI and machine learning



Expand the customer base

- Service excellence by personalization of offers and services with AI supported solutions to increase CX
- Emphasis on simplicity and fully digital end-to-end solutions
- Promoting risk literacy among customers and educate the general public through (digital) insurance awareness campaigns

Enlarge the product offerings

- Introducing personalised and easy-to-arrange products and services
- Launching new product services and new products, as well as introducing solutions across channels via increased embedded insurance offerings

Enhance the distribution footprint

- Strengthening hybrid sales, increasing the degree of automation and streamline and optimize sales forces to enable sustainable growth
- Development of cooperation with other insurers and secure strategic partnerships

evolve28 financial targets 2028

VIG quantitative targets (not yet including NÜRNBERGER)

Growth	Profitability			Capital strength
Gross written premiums	**Profit before taxes**	**Combined ratio**	Operating **ROE**	**Solvency ratio**
≥ € 20 billion in 2028 thereby expanding market leadership in the CEE core market	≥ € 1.5 billion in 2028	≤ 91% in 2028 P&C net combined ratio	≥ 17% in 2028 based on operating result (before taxes, excl. adjustments)	150 – 200% range (excl. transitional measures)
12M 2025: € 16,313.7mn 12M 2024: € 15,226.3mn	12M 2025: € 1,161.3mn 12M 2024: € 881.8mn	12M 2025: 90.1% 12M 2024: 93.4%	12M 2025: 18.7% 12M 2024: 16.2%	12M 2025: 276% 12M 2024: 238%

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

Key figures for the half-year 2026

VIG remains on a profitable growth trajectory

Gross written premiums

€ 9,031.6mn

- GWP up by 5.4%
- 6M 2025: € 8,569.5mn

Insurance service revenue

€ 6,849.9mn

- Revenue up by 7.1%
- 6M 2025: € 6,396.9mn

Profit before taxes

€ 641.5mn

- PBT up by 20.7%
- 6M 2025: € 531.4mn

P&C net combined ratio

91.4%

- Net COR improved by 0.5%p
- Cost ratio: 30.4%; claims ratio: 61.0%
- 6M 2025: 91.9%

Solvency II ratio

272%

- Own funds: € 13,405mn | SCR: € 4,931mn
- Solvency II ratio excl. transitionals: 258%
- incl. NÜRNBERGER (simplified method)

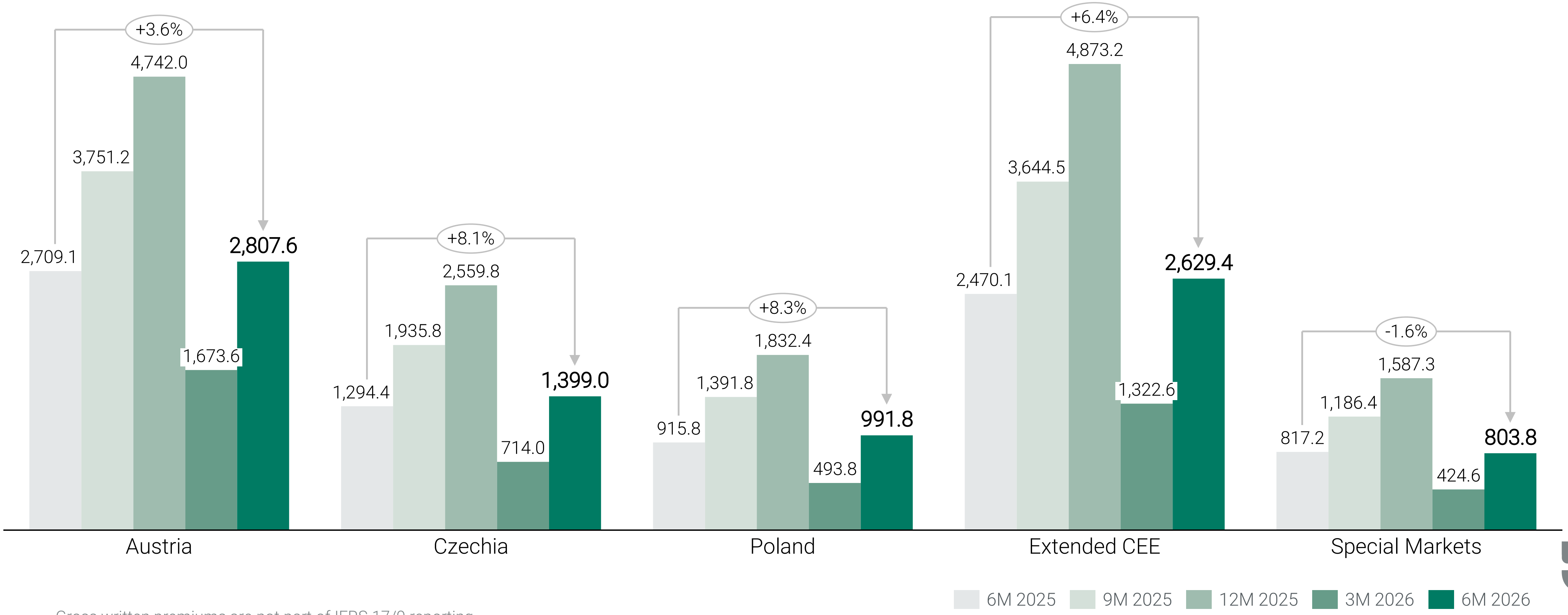
Operating Return on Equity

17.8%

- Operating ROE down by 0.9%p
- 31/12/2025: 18.7%
- 30/06/2025: 18.9% (annualised)

Gross written premiums up by 5.4% to € 9.0bn

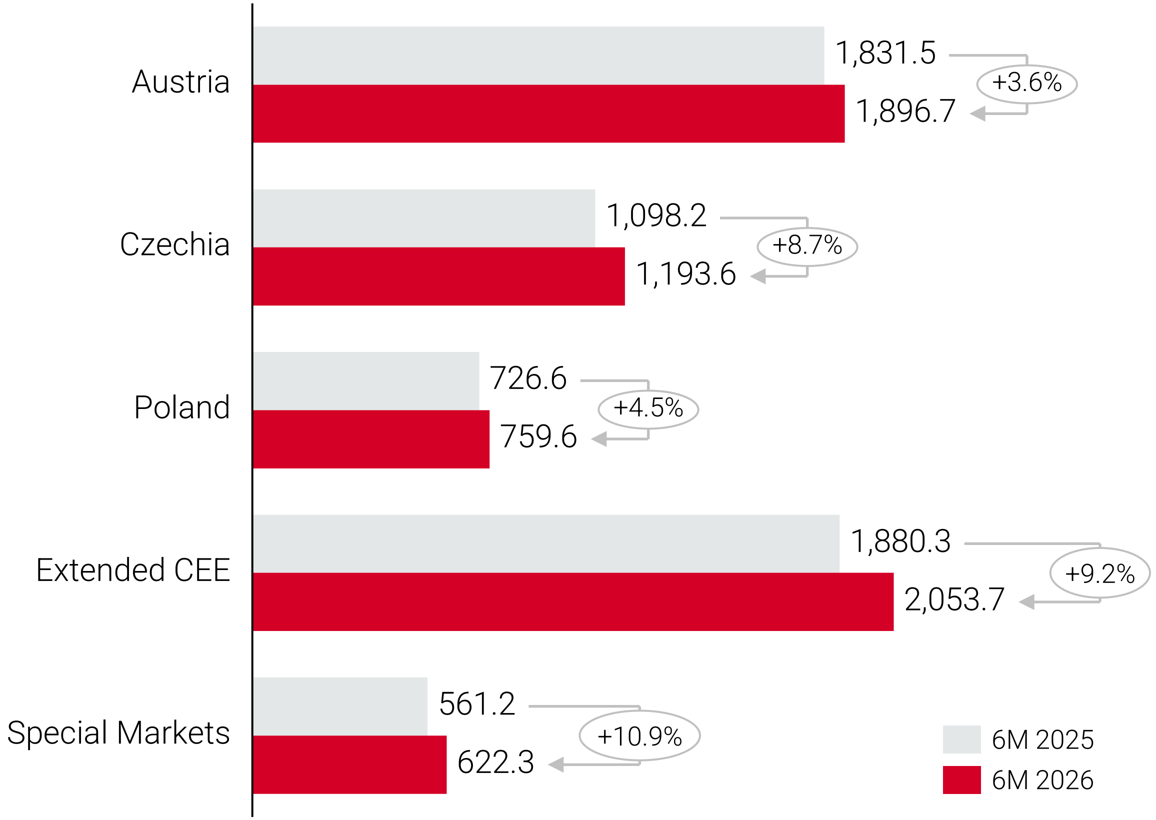
Gross written premiums by segments; 6M 2026 (€ mn)



Gross written premiums are not part of IFRS 17/9 reporting
Group Functions: € 1,880.1mn (6M 2025: € 1,789.9mn) +5.0%; Consolidation: € -1,480.1mn (6M 2025: € -1,426.9mn) +3.7%

Insurance service revenue up by 7.1% to € 6.8bn

Insurance service revenue by segments; 6M 2026 (€ mn)

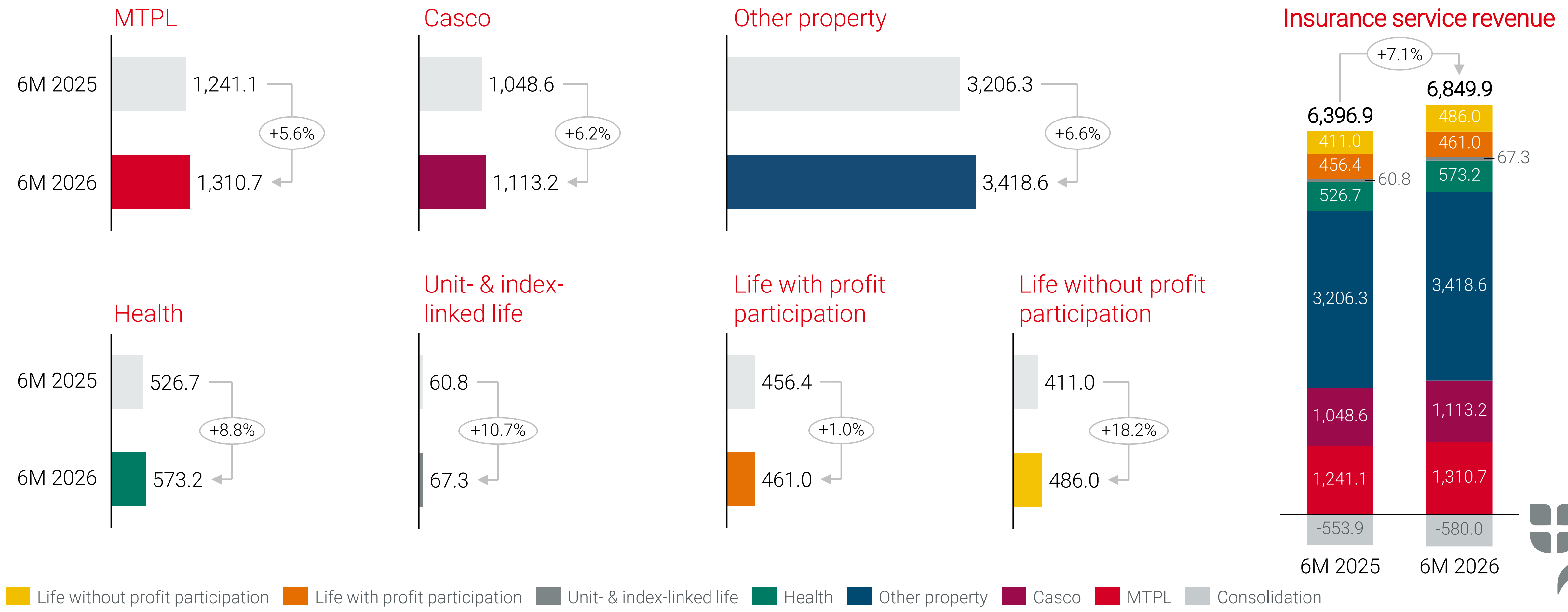


- **Austria**: Insurance service revenue grew by € 65.2mn driven by non-life and health insurance
- **Czechia**: Strong revenue growth of € 95.3mn based on the positive performance of the motor, other property, and life insurance
- **Poland**: Revenue increase by € 32.9mn driven by sustained growth in other property, health and motor third-party liability insurance
- **Extended CEE**: Revenue up by € 173.4mn largely due to the strong performances in Hungary, Romania, Slovakia, Baltics, Bulgaria, and Ukraine; with particularly motor, other property and health recording solid growth
- **Special Markets**: Robust increase of € 61.1mn primarily attributable to the business development in Türkiye

Group Functions: € 904.1mn (6M 2025: € 853.1mn) +6.0%; Consolidation: € -580.0mn (6M 2025: € -553.9mn) +4.7%

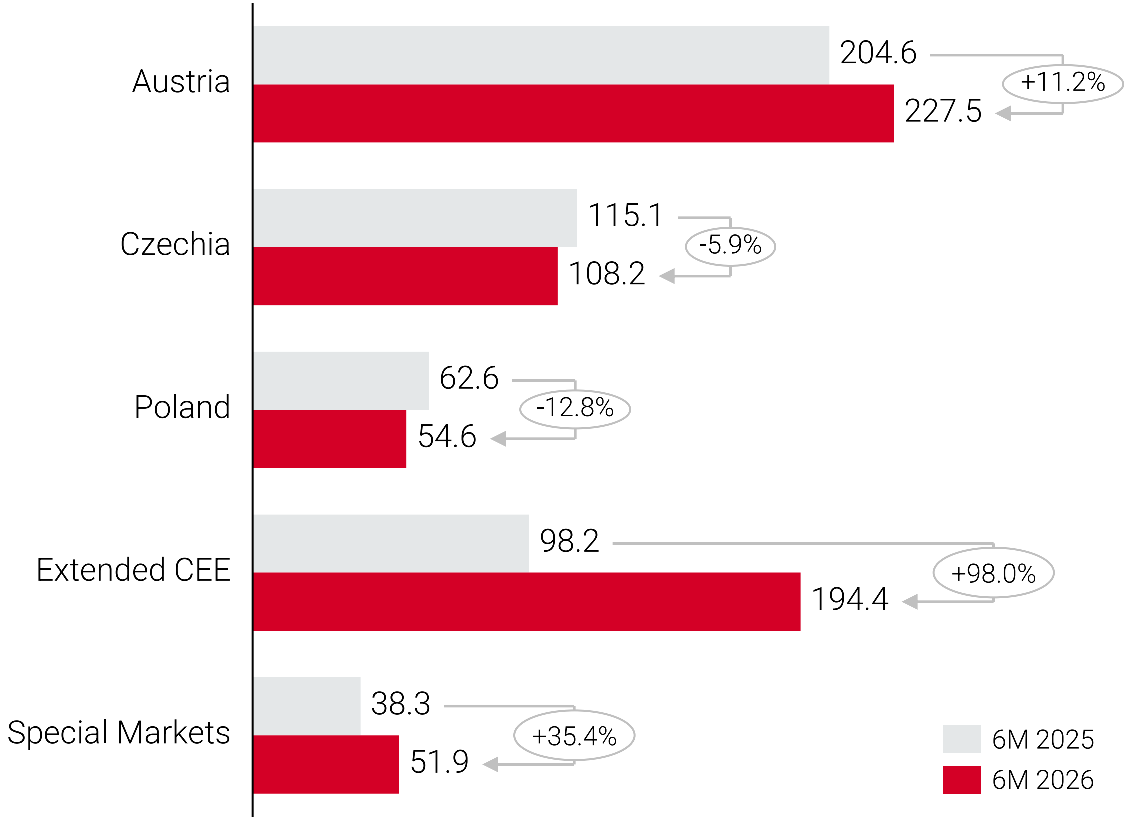
Solid growth across all lines of business

Insurance service revenue by lines of business, incl. Group Functions; 6M 2026 (€ mn)



Result before taxes of € 641.5mn up by 20.7%

Result before taxes by segments; 6M 2026 (€ mn)



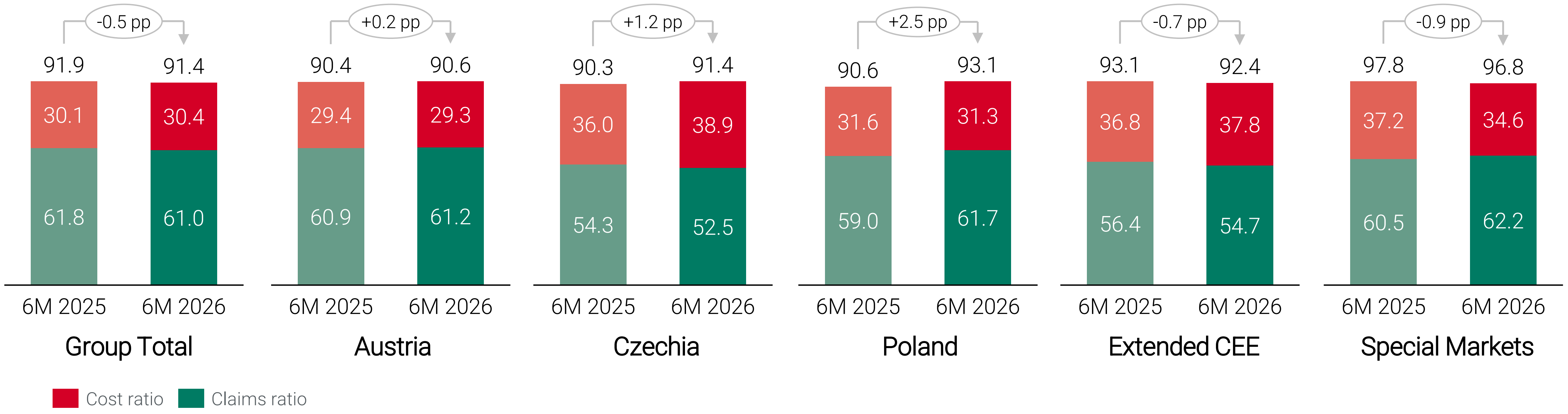
- **Austria**: Result up by € 22.9mn mainly attributable to the the positive performance of the total capital investment result in life, driven by the favourable yield curve developments
- **Czechia**: Decline of € 6.8mn primarily due to the increased combined ratio
- **Poland**: Result decrease of € 8.0mn primarily attributable to a strengthening of the technical reserves, which is based on the strong operational performance
- **Extended CEE**: Strong growth of € 96.2mn largely coming from increased business volumes and an improved combined ratio; moreover 6M 2025 was impacted by the entire goodwill impairment in Hungary (€ 72.8mn)
- **Special Markets**: Increase of € 13.6mn mainly due to the continued positive performance of the total capital investment result in Türkiye

Group Functions: € 4.8mn (6M 2025: € 12.7mn) -62.2%

P&C net combined ratio improved to 91.4%

Discounting impact on claims ratio in 6M 2026 of 3.6%

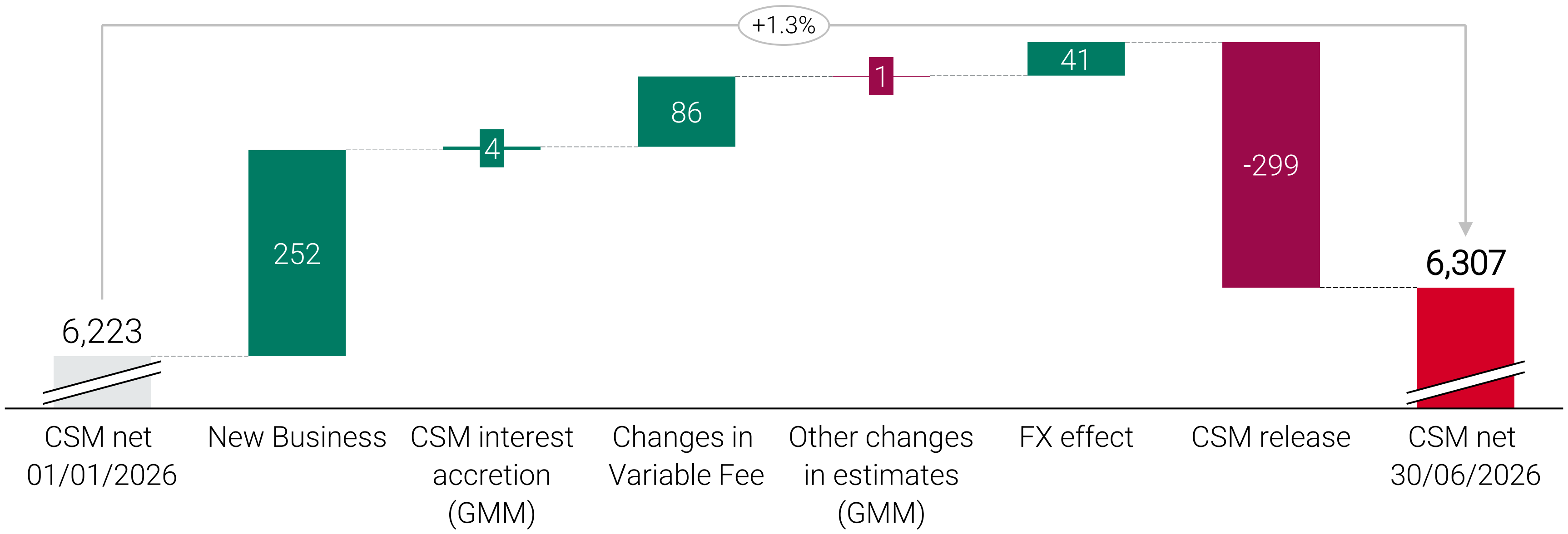
- Net insurance service expenses of € 4,404.4mn (6M25: € 4,170.8mn) / Net insurance service revenue of € 4,821.2mn (6M25: € 4,536.7mn)
- Improvement of the combined ratio supported by a lower overall claims burden
- In Poland, the COR development is impacted by the strengthening of the technical reserves
- In Czechia, the COR increase is mainly due to the rise of overall motor claims frequency, which triggered a lower reinsurance commission



L/H contractual service margin & new business

6M 2026

Life/Health CSM roll-forward (€ mn)



CSM New Business
€ 252mn

PV NB premiums
€ 2,797mn

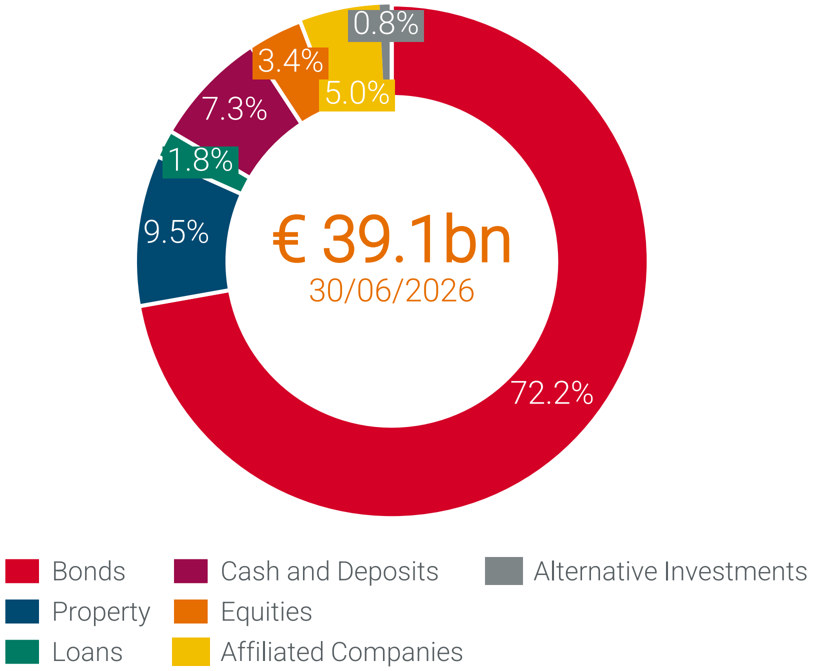
CSM New Business margin
9.0%

- L/H CSM increase of 1.3% in the period is primarily attributable to higher interest rates and the new business contribution
- Profitability of the L/H new business remained stable at a strong level of 9.0% (6M 2025: 8.9%)

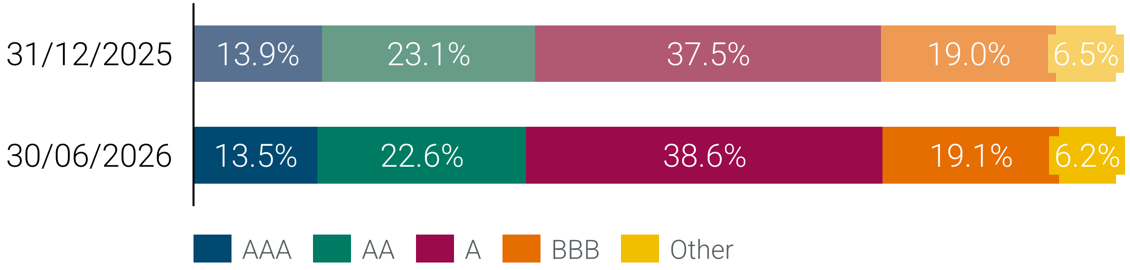
Investment split

Conservative and stable investment strategy

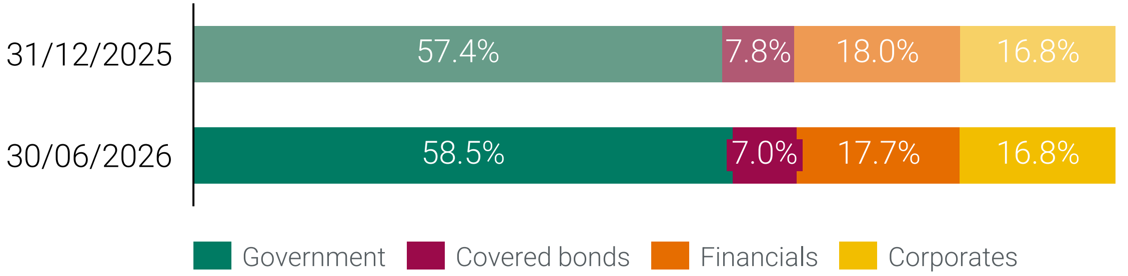
Investment split



Bond portfolio by rating[1]



Bond portfolio by issuer

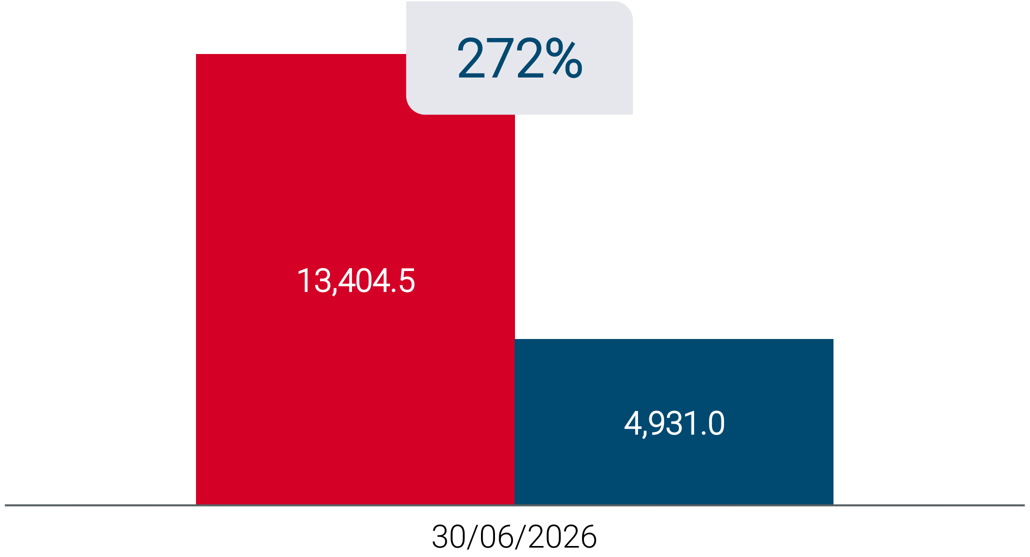


Investments held at VIG's own risk (excl. investments for unit- and index-linked life insurance)
[1] Based on second-best rating

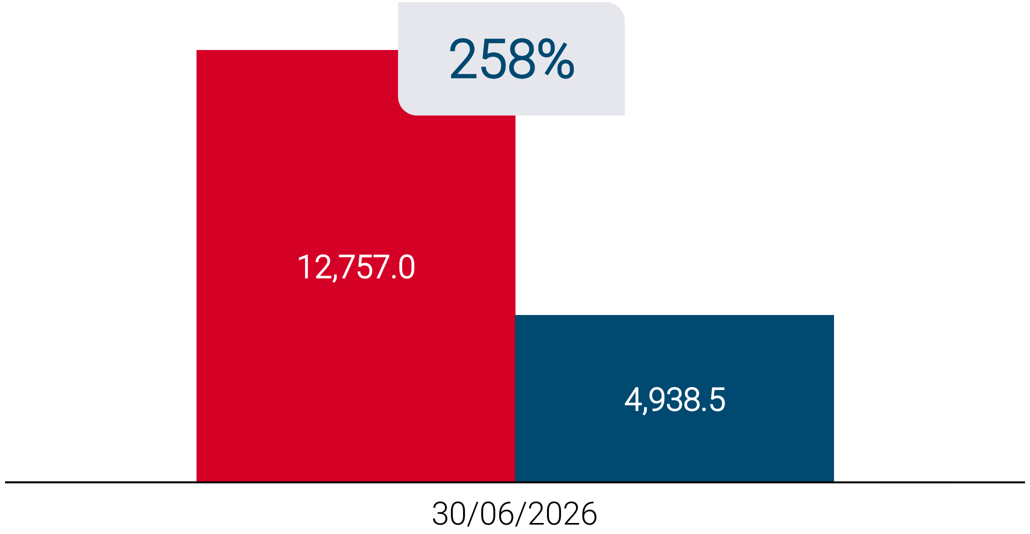
Solvency II ratio

VIG Group's Solvency position including and excluding transitional measures

Solvency II ratio
including transitional measures



Solvency II ratio
excluding transitional measures



Solvency calculation as of 30/06/2026 includes NÜRNBERGER (simplified method)

Solvency II own funds (€ mn) SCR (€ mn)

Executive summary & outlook

VIG well on track at half-year 2026

Guidance for 2026 affirmed

- Good gross written premiums development, with Poland (+8.3%), Czechia (+8.1%) and Extended CEE (+6.4%) outperforming VIG's overall premium growth of 5.4%
  - Slight decrease in Special Markets (-1.6%) driven by Türkiye and restrictive underwriting in motor (MTPL) for profitability considerations
- Strong insurance service revenue (+7.1%) and profit before taxes (+20.7%) growth in the first six months of 2026
  - Insurance service revenue growth across all segments and lines of business; Special Markets with a double-digit growth rate
  - Profit before taxes increase mainly driven by COR improvement and strong total capital investment result
  - Improved COR by 0.5%p despite weather-related claims of ~€ 81mn (net) being slightly higher compared to ~€ 73mn (net) in 6M 2025
- VIG share price with a new all-time high of € 73.30 on 6 August 2026

- Based on the operationally strong performance in the first half-year of 2026, **VIG management confirms the guidance** and **targets profit before taxes within a range of € 1.25 to 1.30 billion for the financial year 2026** (excl. Nürnberger)

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.

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Experienced Managing Board

Extensive experience in insurance industry & specific country responsibilities

Hartwig Löger

CEO,
Chairman of the Managing Board

Country responsibility:
Austria, Czechia, Germany

Peter Höfinger

1st Deputy CEO,
1st Deputy Chairman of the Managing Board

Country responsibility:
Bulgaria, Poland, Moldova, Romania

Gerhard Lahner

2nd Deputy CEO, COO,
2nd Deputy Chairman of the Managing Board

Country responsibility:
Türkiye

Liane Hirner

CFRO,
Member of the Managing Board

Country responsibility:
Liechtenstein, Ukraine

Judit Havasi

Retail,
Member of the Managing Board

Country responsibility:
Slovakia

Gábor Lehel

CIO,
Member of the Managing Board

Country responsibility:
Georgia, Hungary

Christoph Rath

Member of the Managing Board

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

Sonja Raus

Member of the Managing Board

Country responsibility:
Estonia, Latvia, Lithuania, Slovenia

Values & management principles

VIG Group strategy 2026-2028

Values

- Plurality
- Entrepreneurship
- Responsibility
- Excellence
- Passion

Principles

- 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

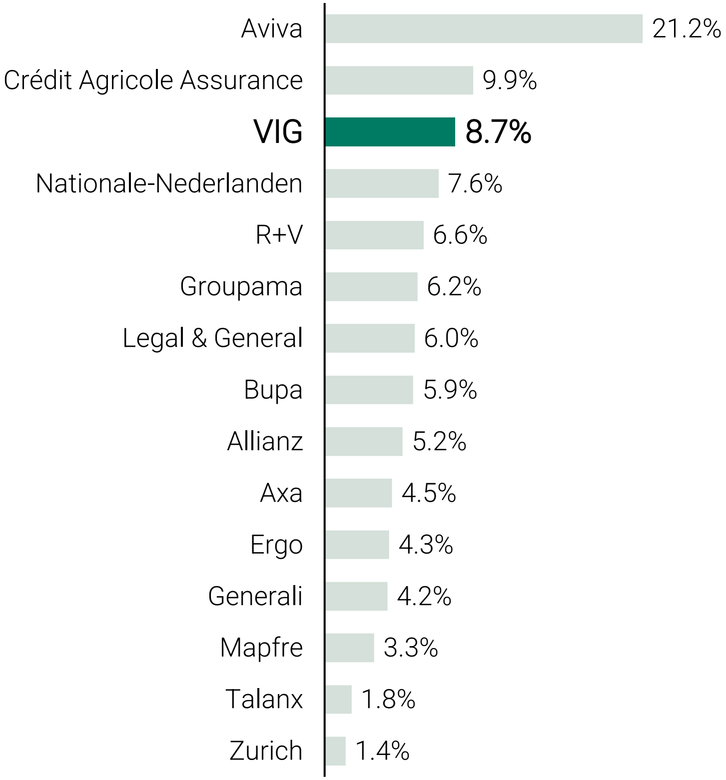
- Communication provides for transparency and drives efficient and effective exchange within the Group
- Collaboration creates added value, is initiated by all business entities and orchestrated by the Holding
- Cooperation between the companies in one country creates synergies

CO³

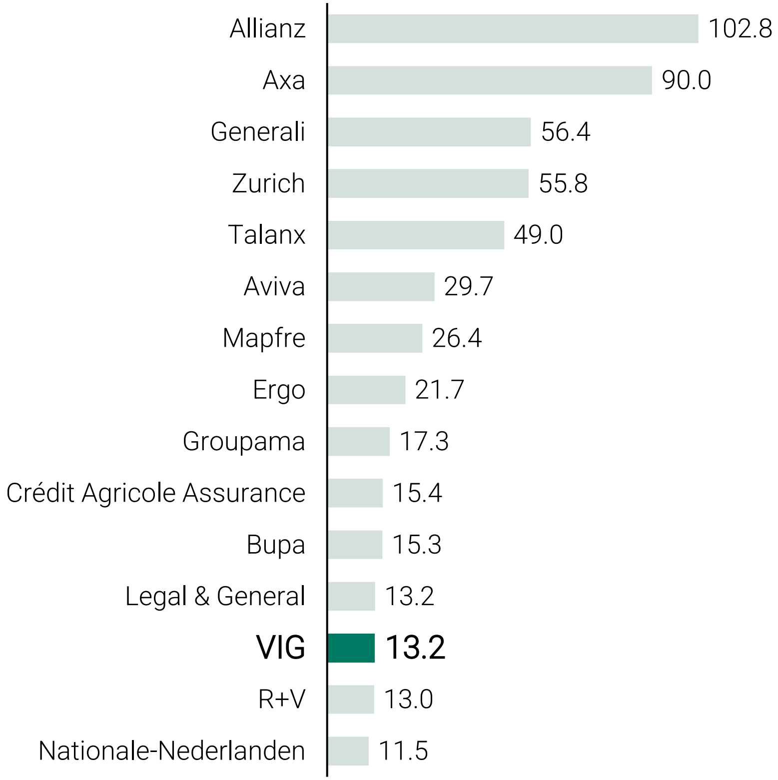
Top 15 European primary insurance groups

VIG as the 3rd fastest growing group in Europe (excl. NÜRNBERGER acquisition)

2025 YoY revenue growth



Insurance service revenue 2025 (€ bn)



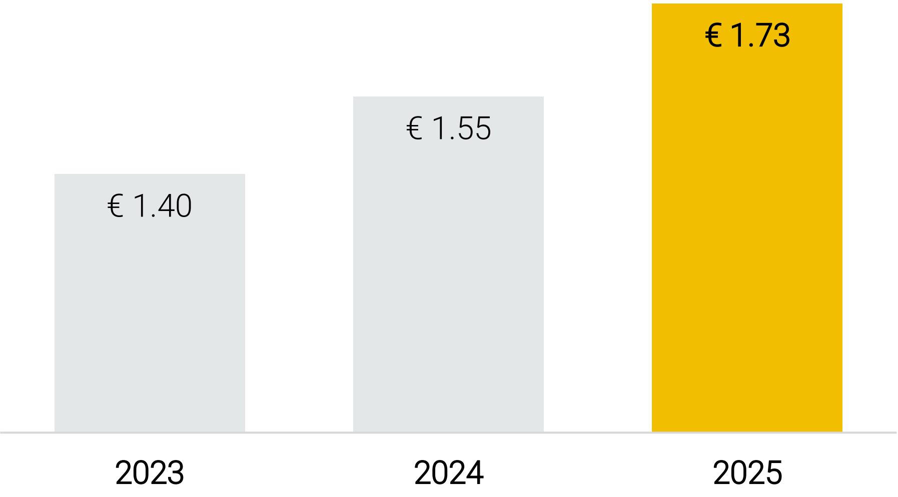
- VIG is the market leader in its home region, Central and Eastern Europe (CEE), with a market share of around 19%[1]
- VIG ranked as the 3rd fastest-growing group in the 2025 ranking, with growth of 8.7% year-over-year, outperforming the average growth rate of 5.1% recorded by the 20 groups analysed
- On the European level, VIG is growing steadily as well – based on insurance service revenue, VIG is the 13th biggest insurance group in Europe

Source: Mapfre Economics *2025 Revenue Ranking of the Largest European Insurance Companies* (June 2026) | [1] VIG internal calculation, local authorities, based on gross written premiums (May 2026)

Dividend of € 1.73 per share for the year 2025

Continuous dividend payout since 1994

Dividend in line with dividend policy



	2023	2024	2025
Earnings per share	€ 4.32[1]	€ 4.83[1]	€ 6.46

Dividend policy

In terms of dividend continuity and predictability, VIG aims to pay a dividend per share that is at least equal to that of the previous year.

The ambition is to increase the dividend per share continuously depending on the operating earnings situation.

[1] Adjusted

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

S&P rating

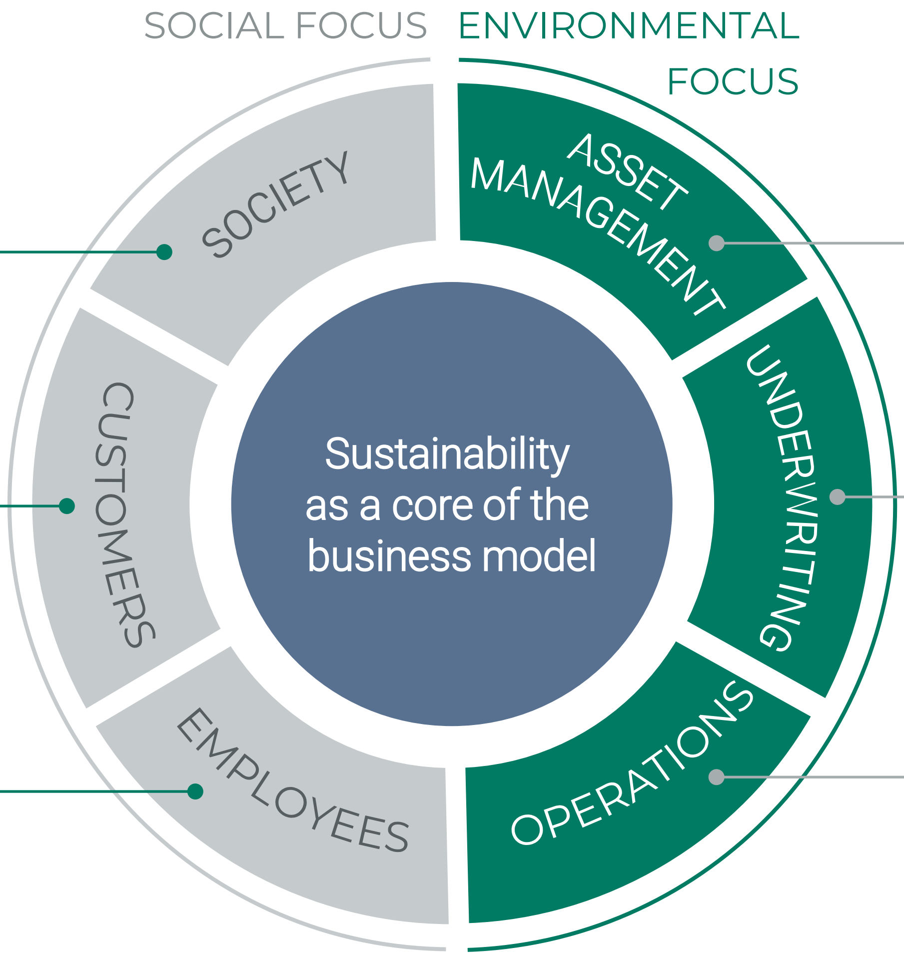
A+

with **positive** outlook

Reference: S&P Global Ratings (Research Update, October 2025) | More: group.vig/en/investor-relations/bonds/rating/

Group-wide sustainability programme

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



Social focus – Objectives

- Risk literacy
- Corporate volunteering

- Customer satisfaction
- Closing the protection gaps

- Attractive employer with equal opportunities for all
- Employee centricity

Environmental focus – Objectives

- Investment in green bonds
- Financing the transition

- Enabling the transition through assumption of risk
- Sustainable products

- Use of renewable energy and energy efficiency
- Travelling less and more environmentally friendly

Reduction of emissions to net zero by 2050

Transition plan for climate protection

Net zero by 2050 – steps on the path to decarbonisation

2023: base year

STARTING POINT
The greenhouse gas emissions from the base year 2023 serve as a starting point for measuring progress

Underwriting[1]	~680,000t CO_2e
Asset Management[2]	~1,220,000t CO_2e
Operations[3]	~40,000t CO_2e

2030: ~30% emission reduction

INTERIM TARGET
VIG has defined as its first milestone a ~30% reduction in CO2e emissions compared to the base year by 2030

Underwriting[1]	~490,000t CO_2e
Asset Management[2]	~870,000t CO_2e
Operations[3]	~30,000t CO_2e

2050: net zero

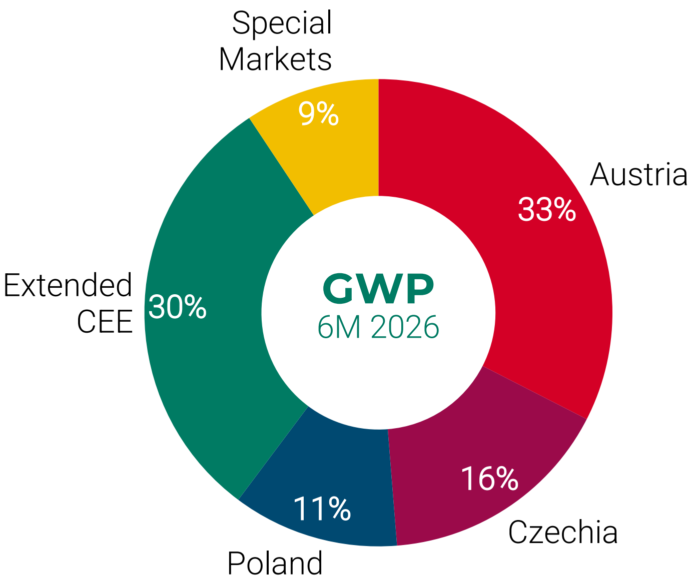
TARGET
The aim of the Paris Agreement is to limit global warming to 1.5°C (= net zero scenario) through strict climate guidelines and technological innovations

Spheres of impact	Decarbonisation levers	
Underwriting[1]	▪ Reduction of insurance coverage in emission-intensive areas without adequate transition plans or reduction targets ▪ Consideration of CO2e intensity (VIG's net zero target intensity 2030) in new business	▪ Focus on renewable energy coverage ▪ Reduction of the insurance cover in CO2e-intensive sectors through exclusion criteria in particularly emission-intensive industries such as thermal coal
Asset Management[2]	▪ 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	▪ Consideration of CO2e intensity (VIG's net zero target intensity 2030) in new investments ▪ Reduction of investments in high-intensity sectors such as thermal coal
Operations[3]	▪ Increase in the use of renewable electricity ▪ Optimisation of energy consumption for heating and cooling	▪ Switch to low-emission or electric vehicles in the company's fleet

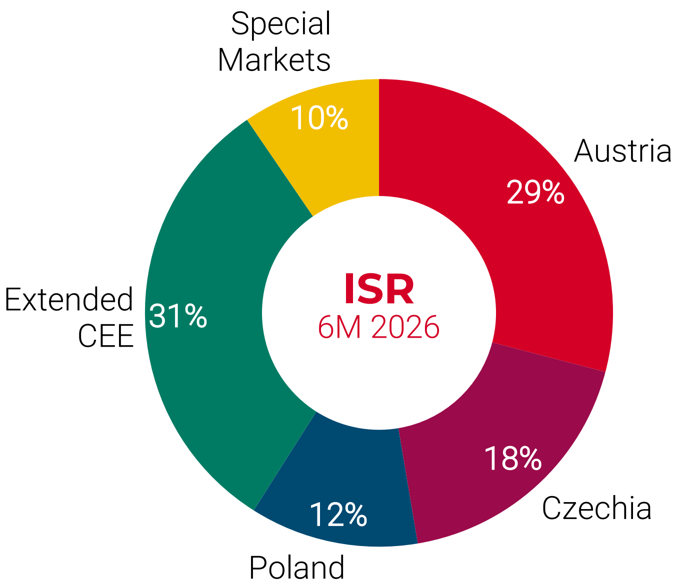
[1] Corporate and key accounts portfolio taking into account Scope 1 and 2 customers' emissions | [2] Corporate bonds and equities and other non-fixed-interest securities taking into account their Scope 1 and 2 emissions | [3] Taking into account Scope 1 and 2 as well as air travel (Scope 3)

Portfolio diversification

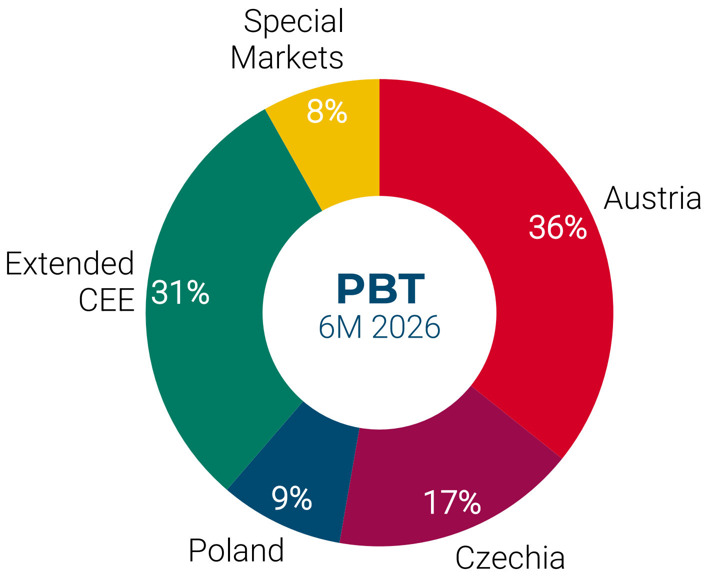
Gross written premiums



Insurance service revenue



Profit before taxes



Gross written premiums are not part of IFRS 17/9 reporting
Segment splits: excl. Group Functions, before consolidation

Group income statement

6M 2026 (€ mn)

	6M 2026	6M 2025	+/- %
Insurance service result	719.4	696.1	3.3
Insurance service revenue - issued business	6,849.9	6,396.9	7.1
Insurance service revenue (PAA)	*5,359.9*	*5,030.1*	*6.6*
Expected claims	*736.8*	*671.1*	*9.8*
Expected directly attributable expenses	*448.8*	*386.9*	*16.0*
Experience adjustment	*-71.4*	*-65.8*	*8.5*
Change of risk adjustment	*20.8*	*39.6*	*-47.5*
CSM release	*355.0*	*335.0*	*6.0*
Insurance service expenses - issued business	-5,801.0	-5,474.9	6.0
Insurance service result - reinsurance held	-329.5	-225.9	45.9
Total capital investment result	373.5	295.6	26.4
Finance result	-42.4	-40.4	4.7
Other income and expenses	-409.1	-347.0	17.9
Business operating result	641.4	604.2	6.2
Adjustments	0.0	-72.8	-
Result before taxes	641.5	531.4	20.7
Taxes[1]	-156.0	-111.9	39.4
Non-controlling interests[1]	-12.0	-10.5	14.1
Result for the period after taxes and non-controlling interests[1]	473.4	409.0	15.8

[1] 2025 figures adjusted due to changes in the accounting policy used for the determination and accounting of deferred taxes

- Insurance service revenue up by € 453.0mn driven by growth especially in Czechia, Austria, Türkiye, Hungary, Poland, Romania, Slovakia and Baltics
- Total capital investment result up by € 77.9mn primarily attributable to higher interest rates in the bond market
- Business operating result with plus € 37.2mn supported by the positive business development, total capital investment result, and the COR improvement
- Result before taxes increase of € 110.1mn; comparison period impacted by goodwill impairment in Hungary (€ 72.8mn)
- Tax ratio of 24.3%

Segment overview

	Gross written premiums in € mn			Insurance service revenue in € mn			Result before taxes in € mn			P&C net combined ratio in %		
	6M 2026	6M 2025	+/- %	6M 2026	6M 2025	+/- %	6M 2026	6M 2025	+/- %	6M 2026	6M 2025	+/- pp
Austria	2,807.6	2,709.1	3.6	1,896.7	1,831.5	3.6	227.5	204.6	11.2	90.6	90.4	0.2
Czechia	1,399.0	1,294.4	8.1	1,193.6	1,098.2	8.7	108.2	115.1	-5.9	91.4	90.3	1.1
Poland	991.8	915.8	8.3	759.6	726.6	4.5	54.6	62.6	-12.8	93.1	90.6	2.5
Extended CEE	2,629.4	2,470.1	6.4	2,053.7	1,880.3	9.2	194.4	98.2	98.0	92.4	93.1	-0.7
Albania	*27.0*	*25.5*	*5.8*	*27.5*	*24.3*	*13.2*	*3.2*	*2.6*	*22.7*	*83.6*	*88.4*	*-4.8*
The Baltic	*444.9*	*432.2*	*2.9*	*376.8*	*350.7*	*7.4*	*18.8*	*20.8*	*-9.6*	*94.5*	*94.3*	*0.2*
Bosnia-Herz.	*25.5*	*24.3*	*4.9*	*18.1*	*15.6*	*16.2*	*1.3*	*1.4*	*-4.2*	*86.9*	*89.1*	*-2.2*
Bulgaria	*212.9*	*190.1*	*12.0*	*163.5*	*146.9*	*11.3*	*28.6*	*24.9*	*14.8*	*88.0*	*89.5*	*-1.5*
Kosovo	*7.7*	*7.9*	*-3.1*	*7.1*	*7.4*	*-4.1*	*1.0*	*0.8*	*33.2*	*82.6*	*88.2*	*-5.6*
Croatia	*101.0*	*92.4*	*9.3*	*65.2*	*57.9*	*12.6*	*3.8*	*3.6*	*7.0*	*90.2*	*92.5*	*-2.3*
Moldova	*9.6*	*10.3*	*-6.5*	*9.7*	*9.9*	*-2.2*	*1.1*	*0.7*	*49.0*	*90.7*	*94.1*	*-3.4*
North Macedonia	*20.1*	*19.5*	*3.0*	*17.0*	*17.6*	*-3.7*	*1.7*	*0.6*	*>100*	*88.5*	*97.1*	*-8.6*
Romania	*582.4*	*573.6*	*1.5*	*495.1*	*466.6*	*6.1*	*54.5*	*40.9*	*33.2*	*89.4*	*91.2*	*-1.9*
Serbia	*91.5*	*83.4*	*9.7*	*68.6*	*63.1*	*8.7*	*9.3*	*9.1*	*2.8*	*83.5*	*82.6*	*0.9*
Slovakia	*502.9*	*469.8*	*7.0*	*357.3*	*329.0*	*8.6*	*45.1*	*42.9*	*5.1*	*96.1*	*96.6*	*-0.4*
Ukraine	*76.8*	*82.8*	*-7.3*	*79.1*	*66.7*	*18.5*	*5.9*	*5.9*	*0.9*	*98.7*	*95.5*	*3.3*
Hungary	*527.3*	*458.1*	*15.1*	*368.7*	*324.5*	*13.6*	*20.0*	*-56.0*	*>100*	*95.0*	*94.8*	*0.2*
Special Markets	803.8	817.2	-1.6	622.3	561.2	10.9	51.9	38.3	35.4	96.8	97.8	-1.0
Germany	*137.8*	*134.1*	*2.8*	*95.9*	*92.8*	*3.3*	*14.5*	*19.6*	*-26.3*	*77.1*	*85.9*	*-8.9*
Georgia	*56.0*	*62.9*	*-11.1*	*50.9*	*51.4*	*-1.0*	*2.9*	*2.3*	*27.1*	*93.6*	*94.3*	*-0.7*
Liechtenstein	*11.3*	*5.6*	*>100*	*2.8*	*3.2*	*-11.4*	*0.4*	*0.9*	*-51.7*	*X*	*X*	*X*
Türkiye	*598.8*	*614.6*	*-2.6*	*472.7*	*413.8*	*14.2*	*34.1*	*15.5*	*>100*	*101.4*	*100.6*	*0.8*

Additional figures

Operating Return on Equity

€ mn	30/06/2026	31/12/2025	31/12/2024[1]
Shareholders's equity	7,604.8	7,331.4	6,558.9
Unrealised gains and losses recognised in equity[1]	-259.2	-255.9	-195.7
Adjusted shareholders' equity	7,345.6	7,075.5	6,363.2
Average adjusted shareholders' equity	7,210.5	6,719.3	
Business operating result	641.4	1,257.7	
Operating RoE in % (annualised)	17.8	18.7	

Earnings per share

€ '000	6M 2026	6M 2025[1]
Result for the period less non-controlling interests	473 429	408 971
Interest expenses for the hybrid capital	7 643	7 643
Number of shares at closing date (units)	128 000 000	128 000 000
Earnings per share in € (annualised)	7.28	6.27

[1] Adjusted | Earnings per share 6M 2025 reported: € 5.92

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

More: group.vig/en/investor-relations/investing-in-vig

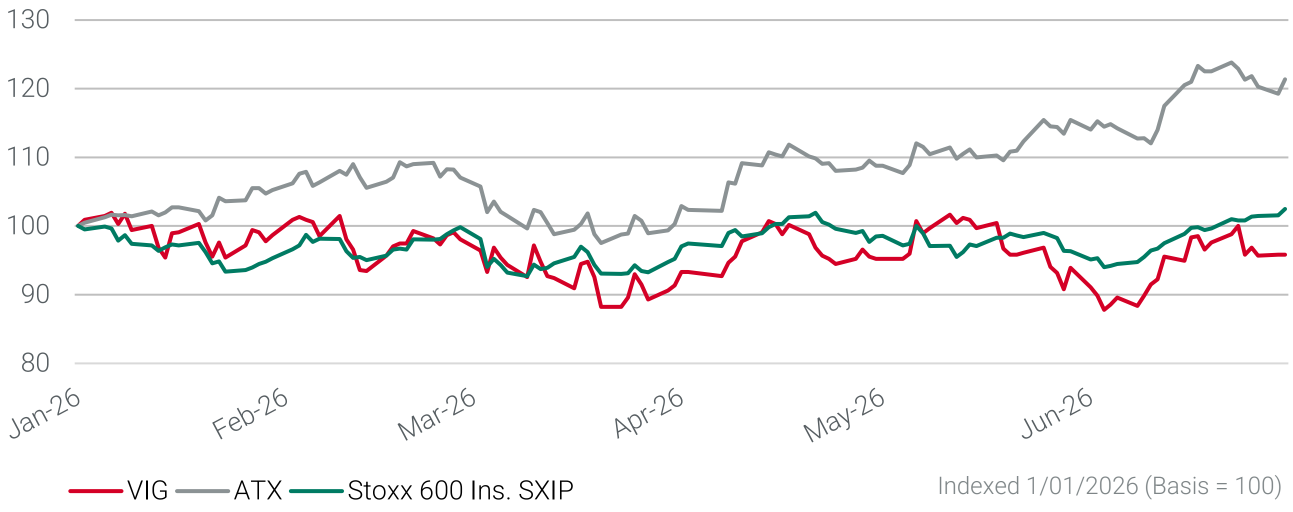
VIG share (I)

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

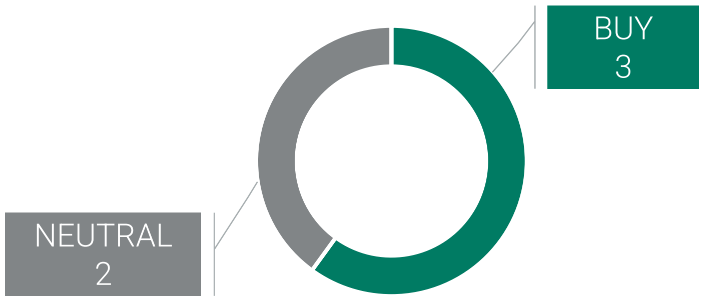
General information

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 Aug 2026)

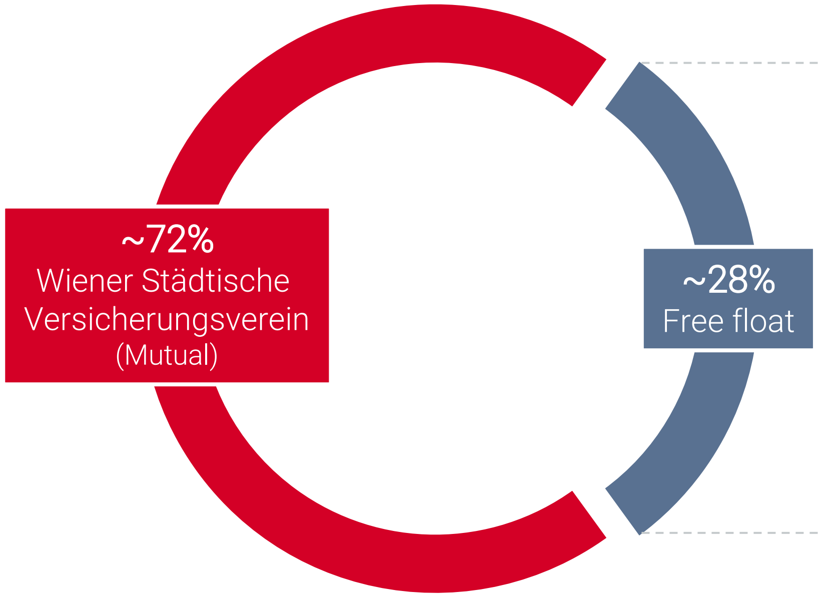


Share price development 6M 2026

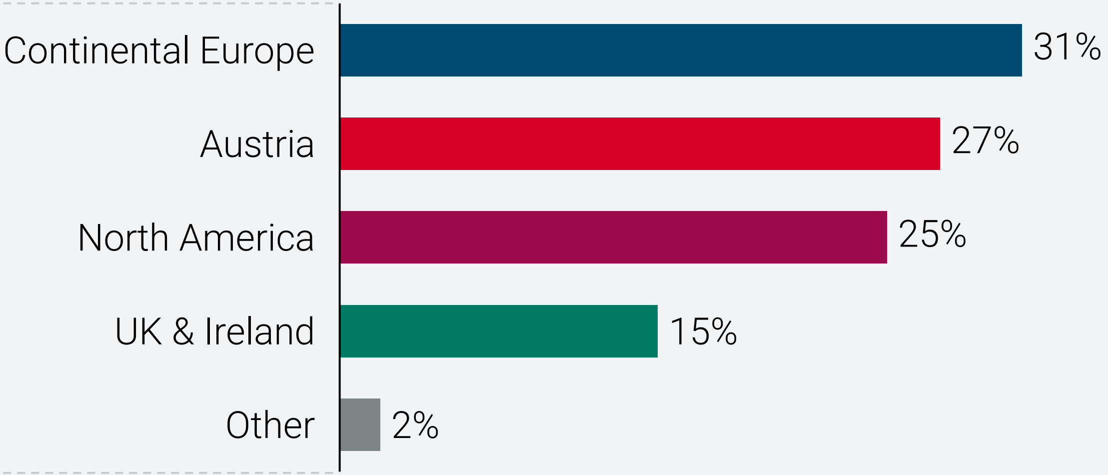
High	EUR	68.50
Low	EUR	59.00
Price as of Jun 2026	EUR	64.40
Market capitalisation	EUR	8.24bn
Ø no. of shares traded by day	Unit	~54,000
Share performance (excl. dividends)	%	-4.2%

VIG share (II)

Shareholder structure



Free float split by region[1]



[1] Split of identified shares (Source: S&P Global, May 2026)

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

Czechia
- 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
- MOLDASIG – VIENNA INSURANCE GROUP

Montenegro
- Život WIENER STÄDTISCHE – VIENNA INSURANCE GROUP
- 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 ASIGURĂRI DE VIAȚĂ – 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: July 2026

We are Number 1
in Central and Eastern Europe

VIG
VIENNA INSURANCE GROUP
Protecting what matters.

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Financial calendar 2026[1]

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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