Vienna Insurance Group

UBS European Conference 2026

London, 10 November 2026

Agenda

- Company overview
- 6M 2026 results
- 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

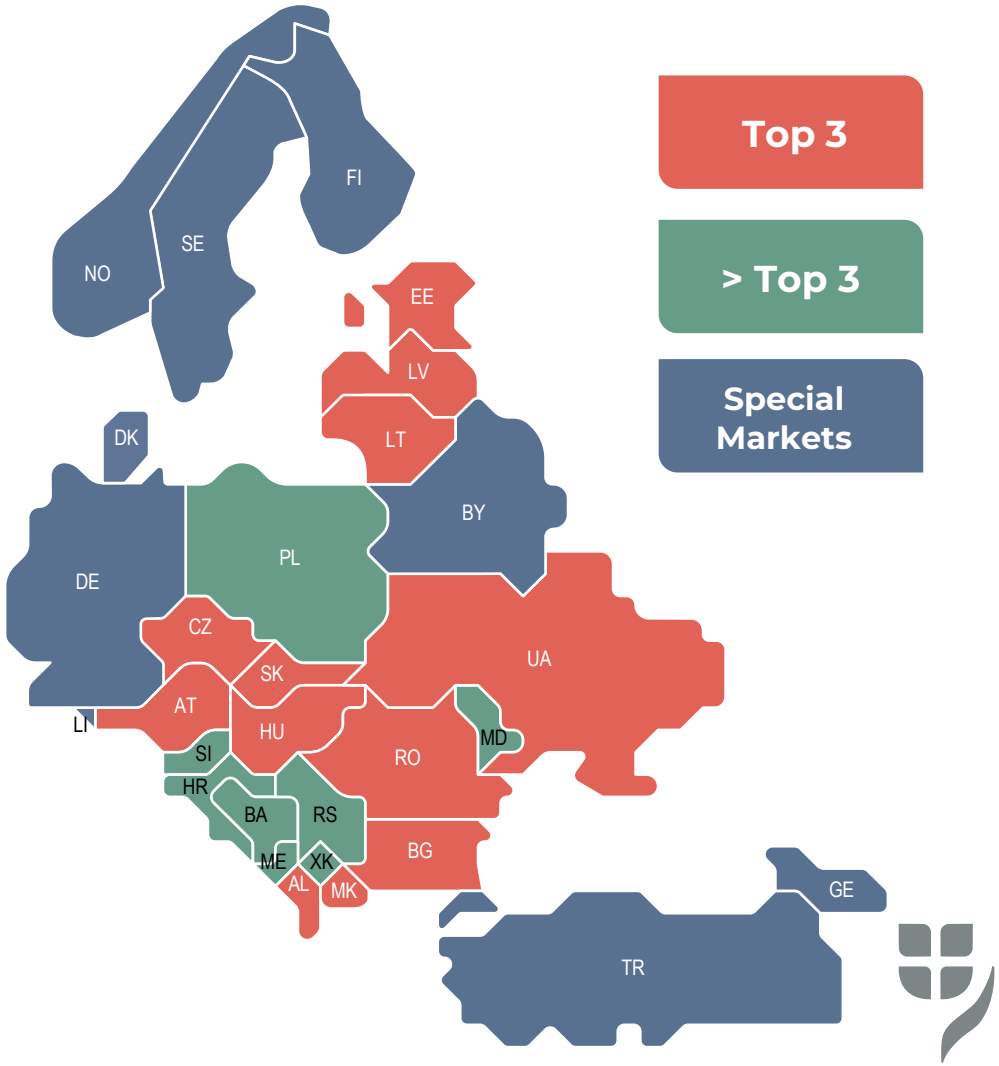
30 VIG is represented in 30 markets

50 More than 50 local insurance companies and pension funds

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

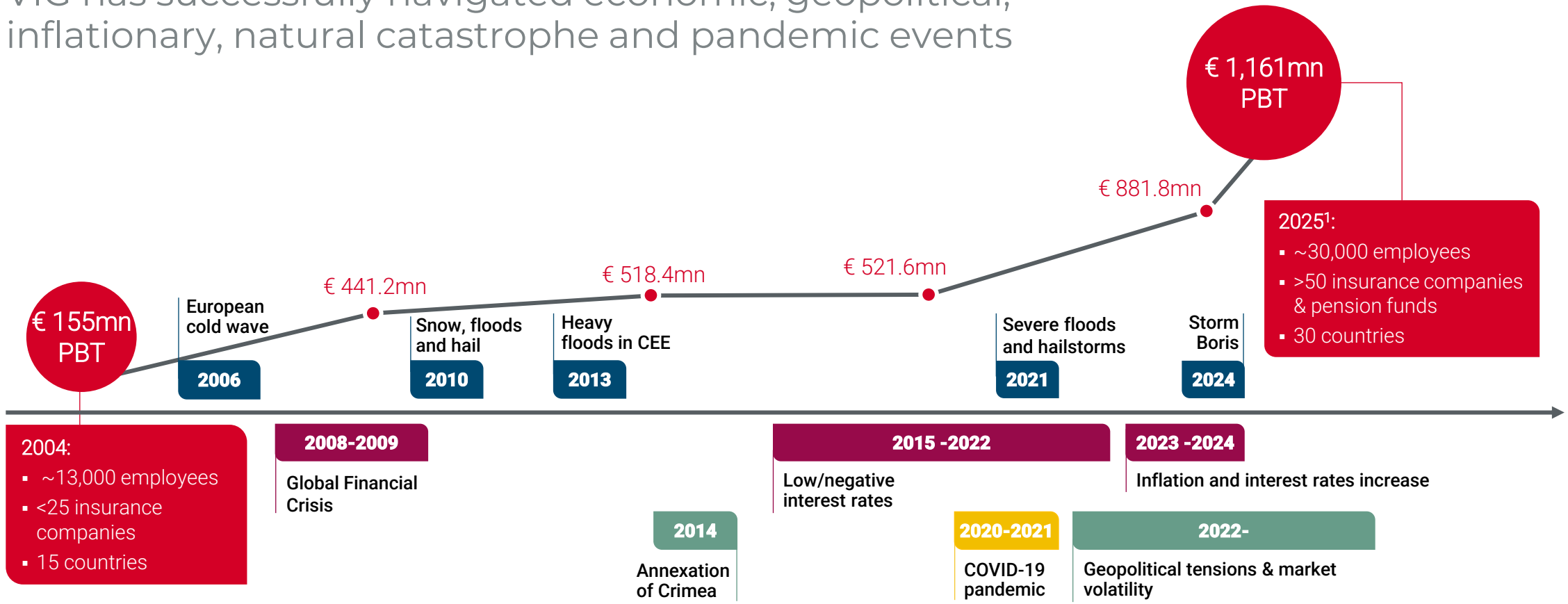
A+ Excellent S&P rating of A+ with a positive outlook

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



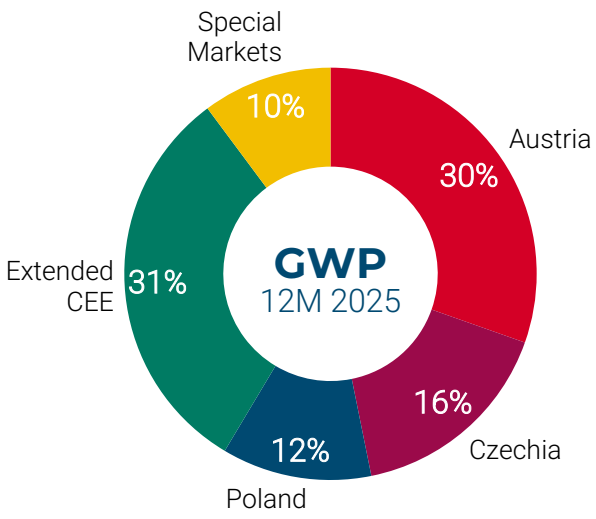
Interpolated development of profit before taxes

[1] Excluding Nürnberger

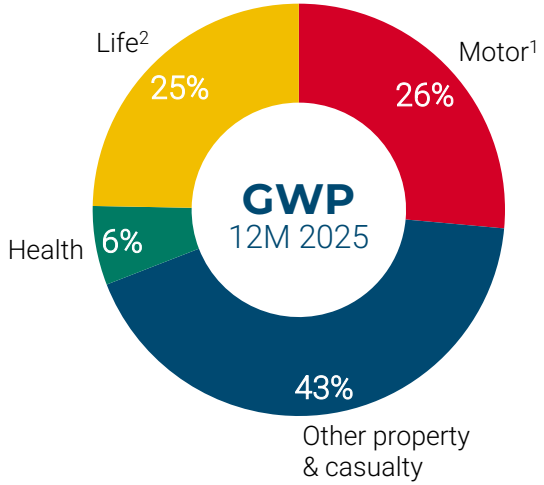
Diversified portfolio & multi-channel distribution

Resilience to market changes & strong competitive position

Gross written premiums split



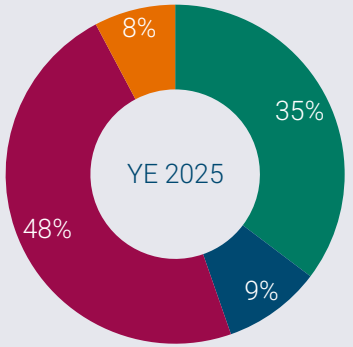
€ 15.6bn
excl. Group Functions
before consolidation



€ 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%)

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

Sustainability | Capital Management | Bank Cooperation | Artificial Intelligence | Health

Country portfolio & company strategies

- Simultaneously, local companies define their specific **company strategies** in five areas: **customers**, **products**, **distribution**, **processes** and **employees**

CO³

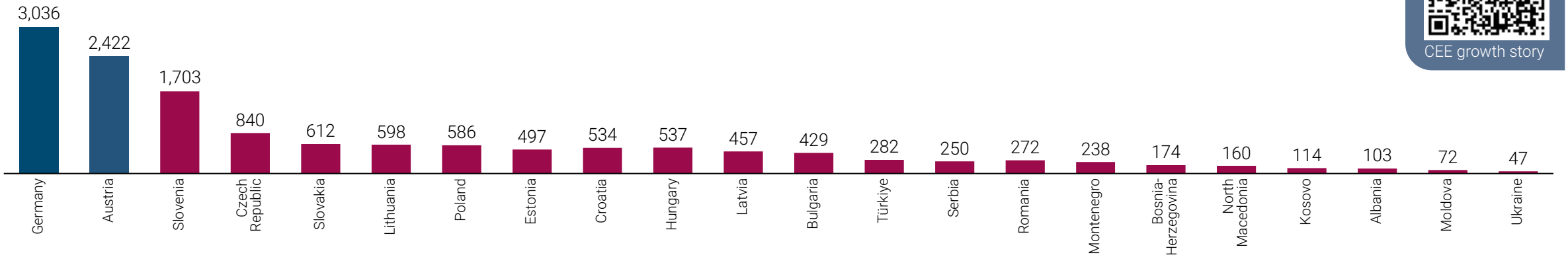
- The framework is supported by the CO³ department, which ensures that our shared goals are achieved through collaboration, cooperation, and communication

Long-term growth potential in CEE

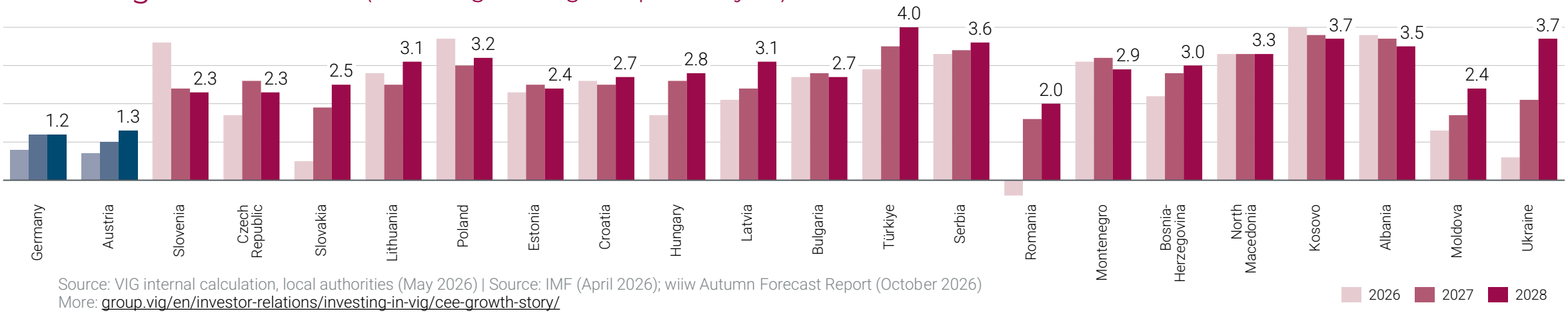
Annual insurance spending as indicator for growth potential

CEE growth story

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 2026); wiiw Autumn Forecast Report (October 2026)
More: group.vig/en/investor-relations/investing-in-vig/cee-growth-story/

M&A activities

In 2025 & 2026



Germany
Acquisition Nürnberger

Montenegro
Foundation of non-life insurer

Albania
Foundation of Vienna Life, launch Assistance

Poland
Investment in Phinance by Vienna Life

Ukraine
IFC investment, War-risk insurance facility

Moldova
Acquisition Moldasig

Romania
IFC investment, Carpathia Pensi

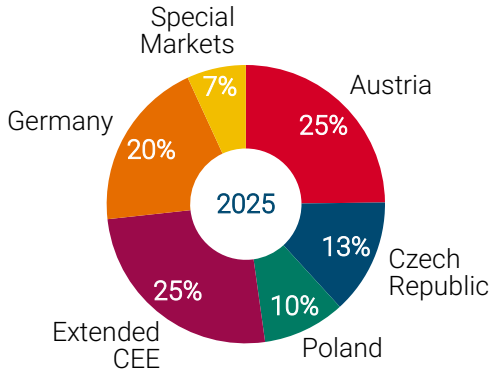
Nürnberger acquisition completed

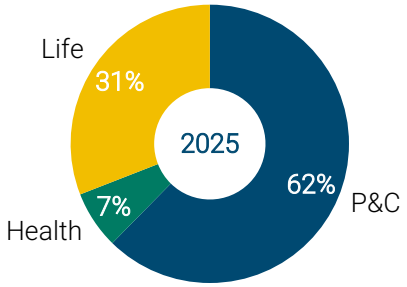
Only 7 months from signing to closing

Overview

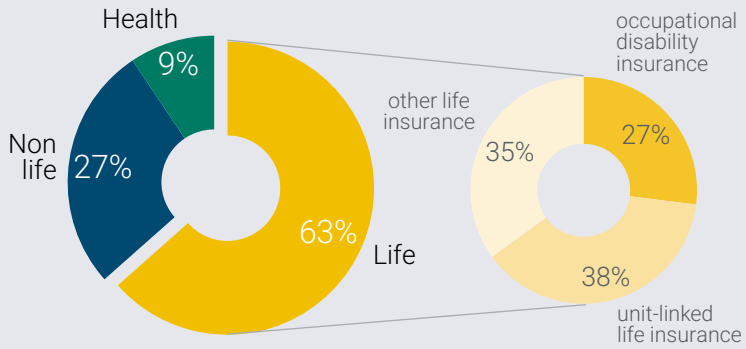
- **Largest acquisition** in VIG's history
- Fitch rating for Nürnberger upgraded to **A+ (stable)**
- Biometric products know-how and a complementary life insurance portfolio
- Strengthened market position and diversification support **long-term profitable growth**
- Nürnberger's integration process started with focus on implementing an IT transformation strategy

Pro-forma combined GWP of VIG incl. Nürnberger[1]





NÜRNBERGER VERSICHERUNG GWP of € 3.5bn[2]



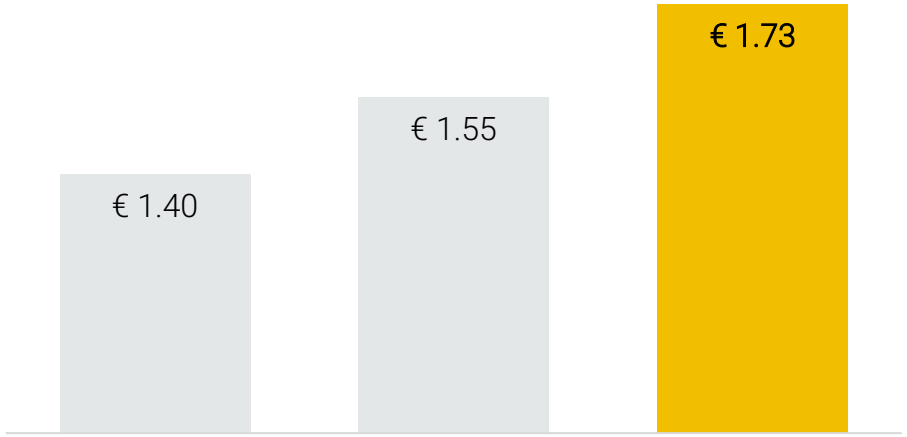
2.5 mn	Around 2.5 million customers
3,800	Around 3,800 employees
A+	Fitch rating A+ with stable outlook
2.4 € bn	Own funds of € 2,429.5 Mio. as of YE 2025

[1] Based on YE 2025 figures - VIG: segment split excl. Group Functions; Nürnberger: local GAAP | [2] Based on YE 2025 figures (local GAAP)

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

[1] Adjusted

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.

Outlook 2026

VIG ahead of track

Guidance for FY 2026 raised in October 2026

- At half-year 2026, VIG reported:
  - 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%
  - Strong insurance service revenue (+7.1%) growth across all segments and lines of business; Special Markets with a double-digit growth rate
  - Substantial profit before taxes (+20.7%) increase, mainly driven by COR improvement and strong total capital investment result
- Nürnberger
  - VIG initiated the squeeze-out process in June 2026, holding 99.2% of the share capital and voting rights after closing
  - In July 2026, VIG CEO Hartwig Löger was elected Chairman of the Supervisory Board and VIG COO Gerhard Lahner, Deputy Chairman of the Supervisory Board of Nürnberger

- Based on the positive business performance exceeding expectations to date and an initial assessment of the Nürnberger's contribution to 2026 profits, **VIG management raised the guidance for profit before taxes to a range of € 1.35 – 1.40 billion for the financial year 2026** (incl. 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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Key figures for the half-year 2026

VIG remains on a profitable growth trajectory

Gross written premiums

€ 9,031.6mn

- +5.4%
- 6M 2025: € 8,569.5mn

Insurance service revenue

€ 6,849.9mn

- +7.1%
- 6M 2025: € 6,396.9mn

Profit before taxes

€ 641.5mn

- +20.7%
- 6M 2025: € 531.4mn

P&C net combined ratio

91.4%

- -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

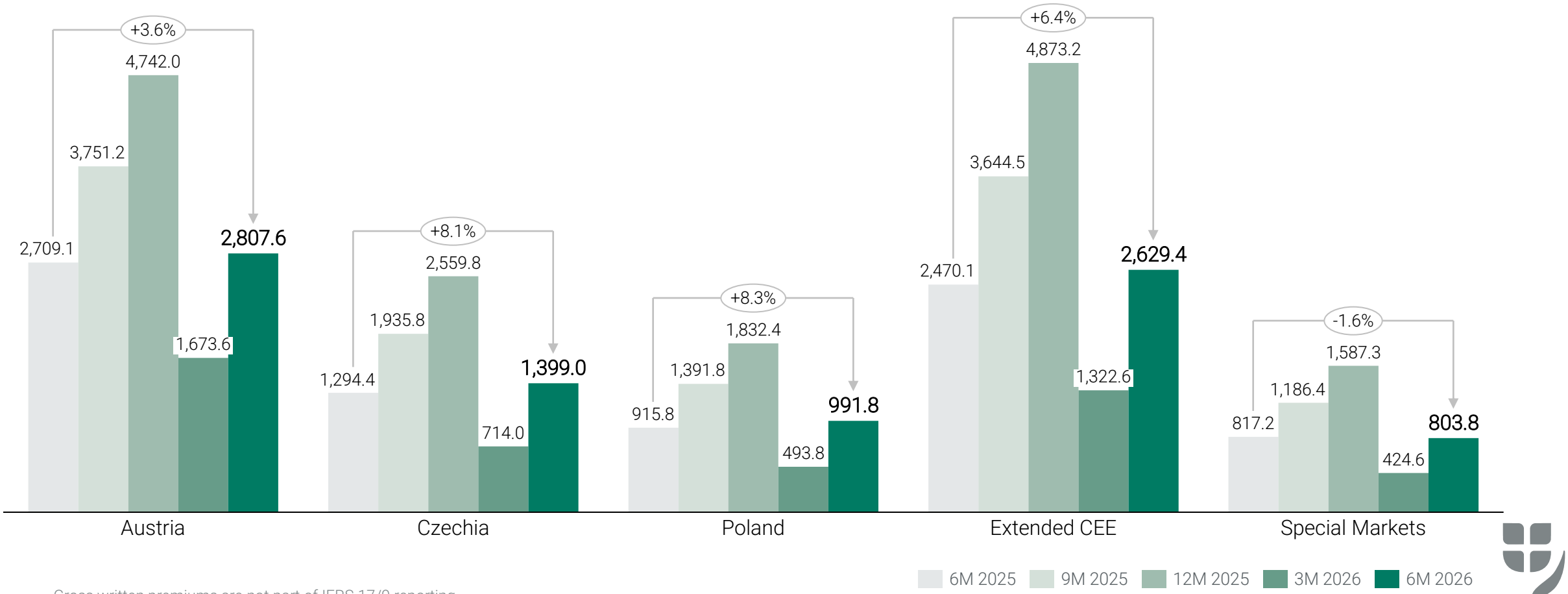
17.8%

- -0.9%p
- 30/06/2025: 18.9% (annualised)



Gross written premiums up by 5.4% to € 9.0bn

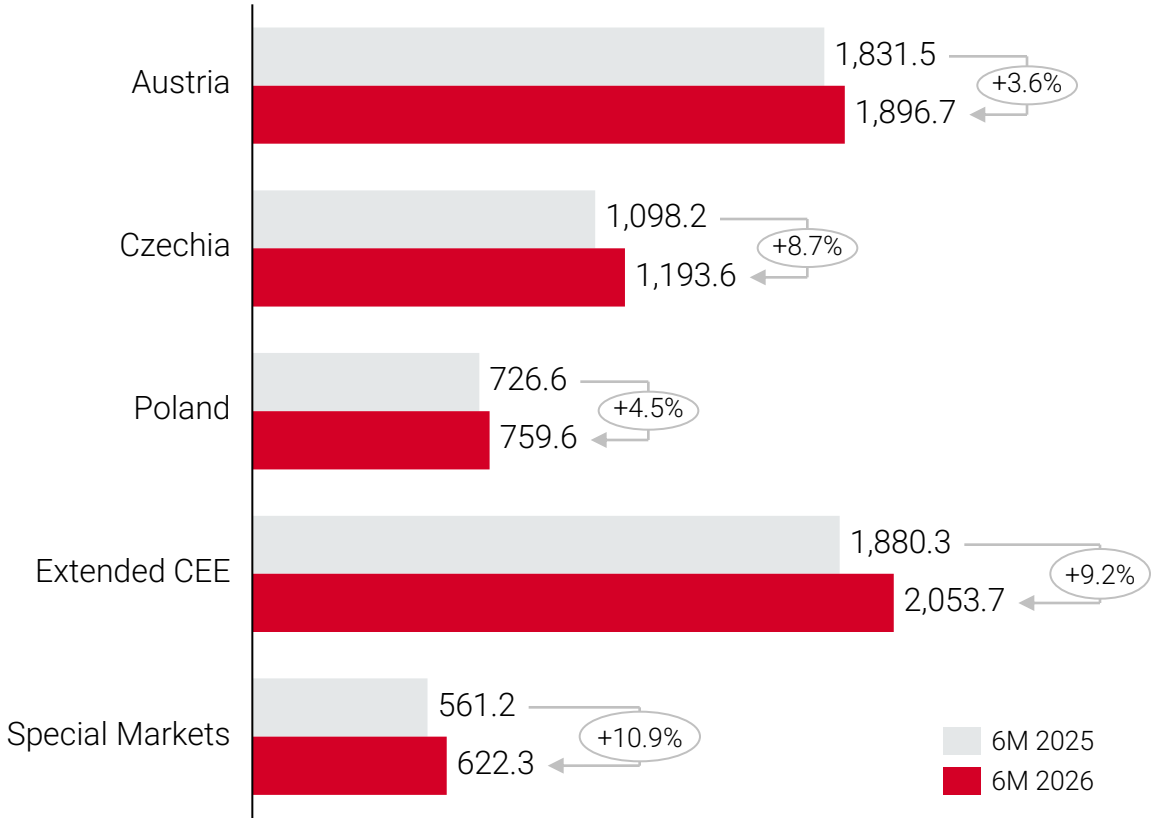
Gross written premiums by segments; 6M 2026 (€ mn)



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)

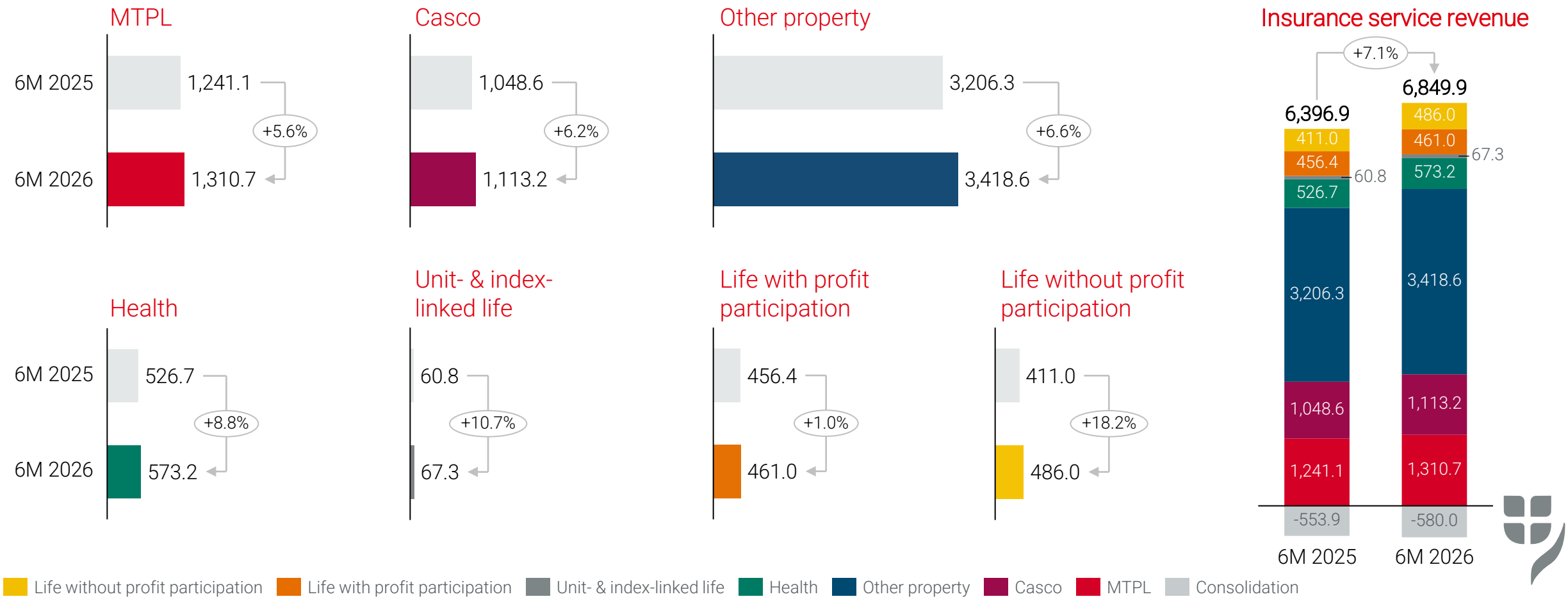


- **Austria**: Insurance service revenue grew by € 65.2mn driven by non-life and health insurance
- **Czechia**: Strong revenue growth of € 95.3mn based on the positive performance of the motor, other property, and life insurance
- **Poland**: Revenue increase by € 32.9mn driven by sustained growth in 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%

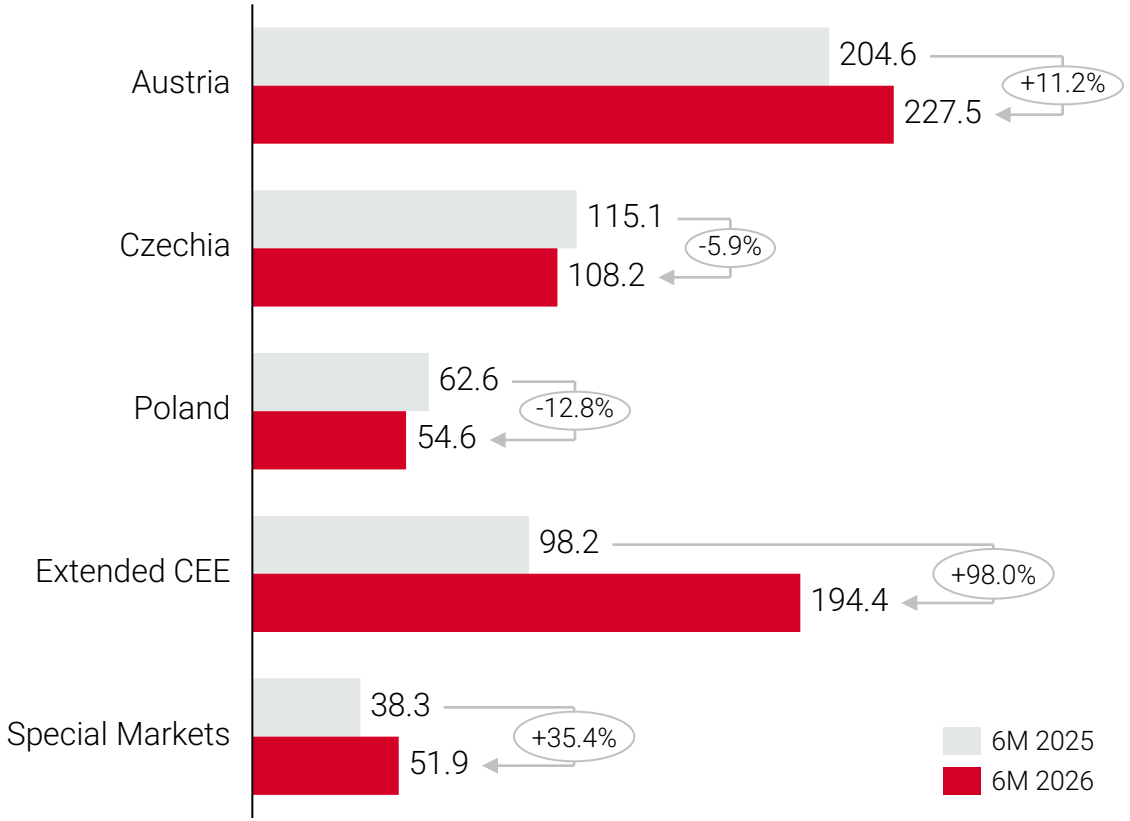
Solid growth across all lines of business

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)



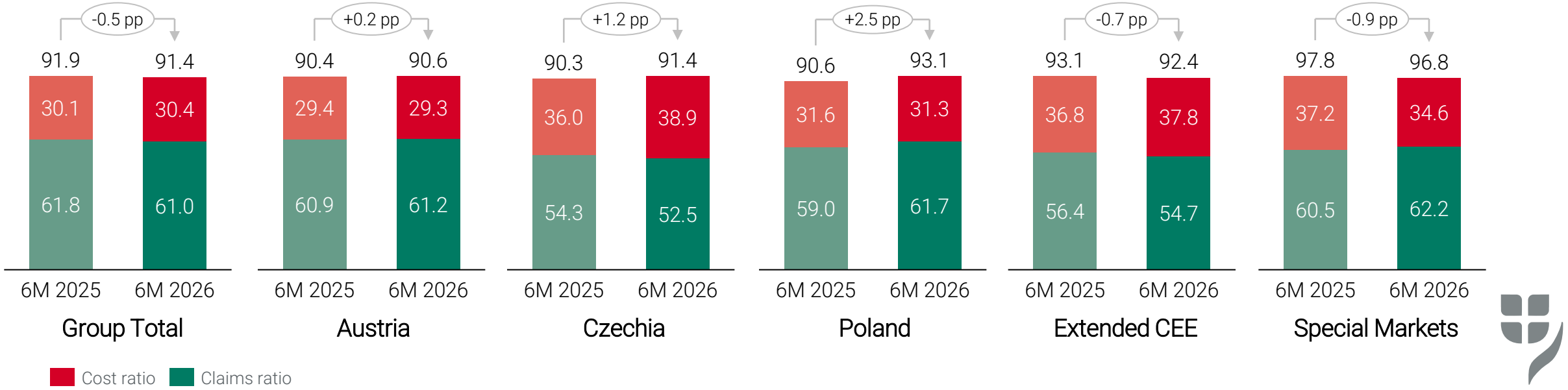
- **Austria**: Result up by € 22.9mn mainly attributable to the the positive performance of the total capital investment result in life, driven by the favourable yield curve developments
- **Czechia**: Decline of € 6.8mn primarily due to the increased combined ratio
- **Poland**: Result decrease of € 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%

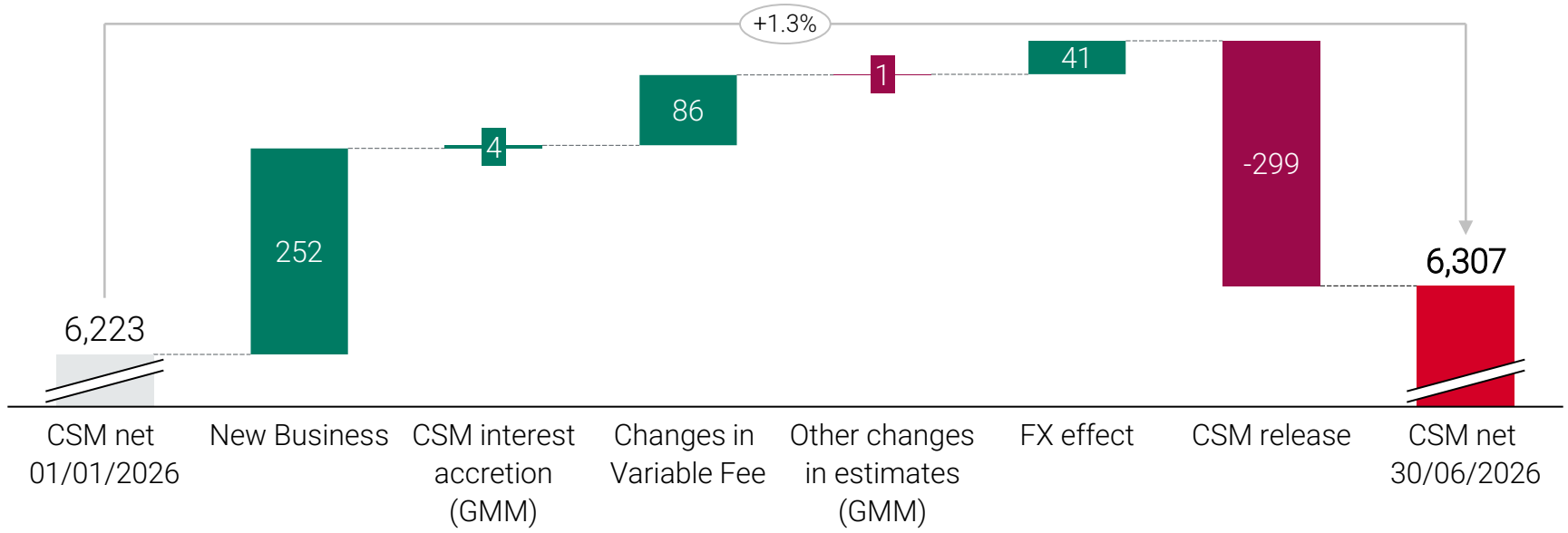
- Net insurance service expenses of € 4,404.4mn (6M25: € 4,170.8mn) / Net insurance service revenue of € 4,821.2mn (6M25: € 4,536.7mn)
- Improvement of the combined ratio supported by a lower overall claims burden
- In Poland, the COR development is impacted by the strengthening of the technical reserves
- 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

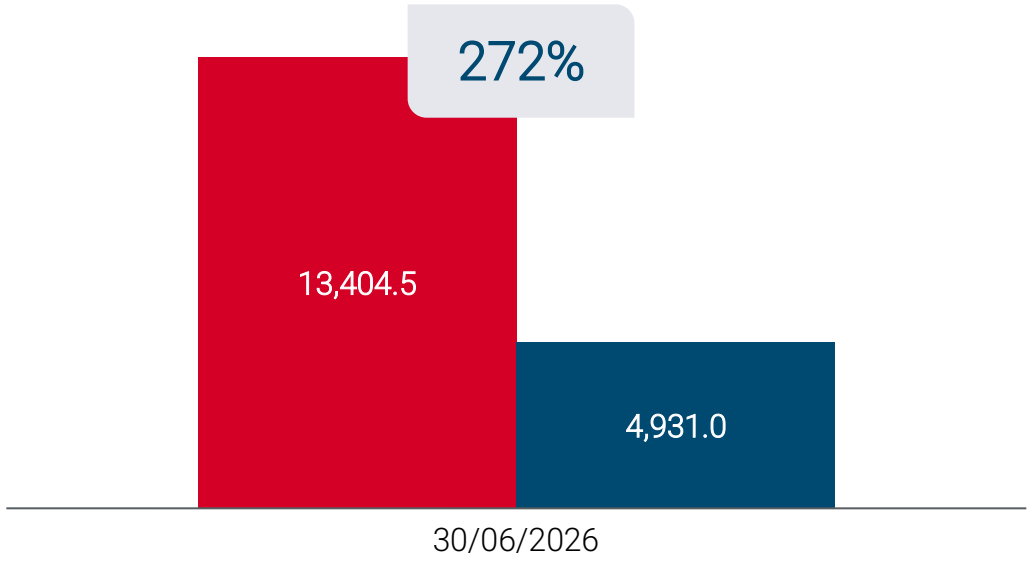
CSM New Business margin
9.0%

- 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%)

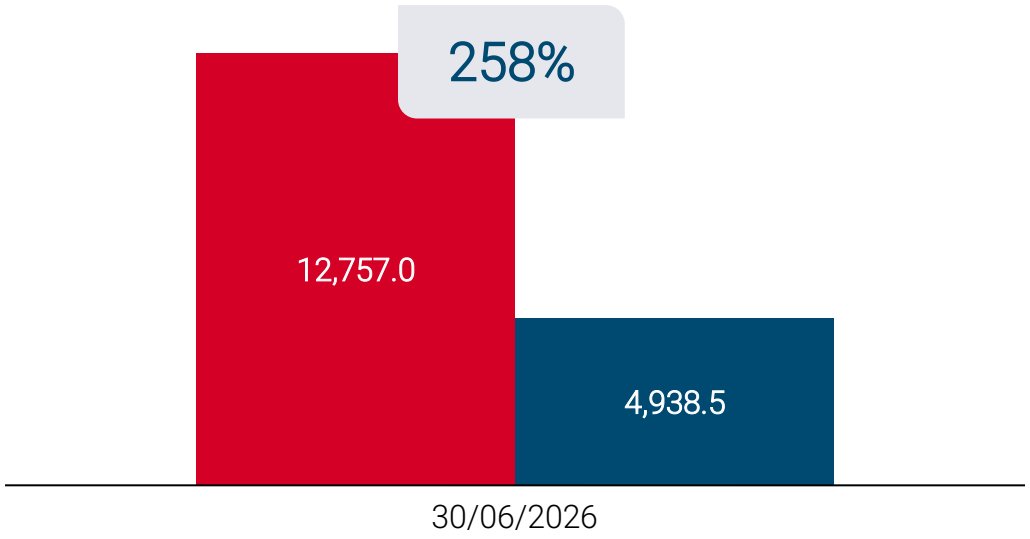
Solvency II ratio

VIG Group's Solvency position including and excluding transitional measures

Solvency II ratio
including transitional measures



Solvency II ratio
excluding transitional measures



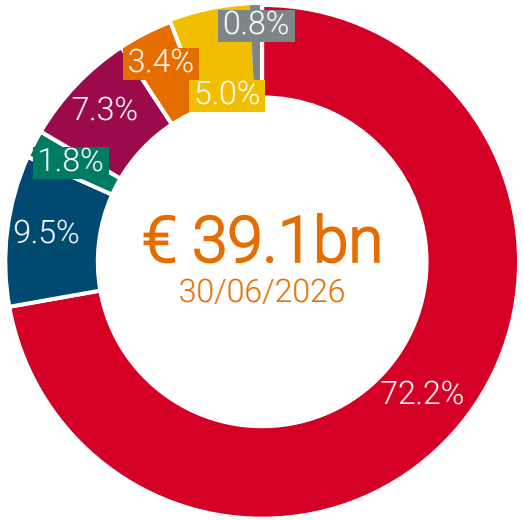
Solvency calculation as of 30/06/2026 includes NÜRNBERGER (simplified method)

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

Investment portfolio

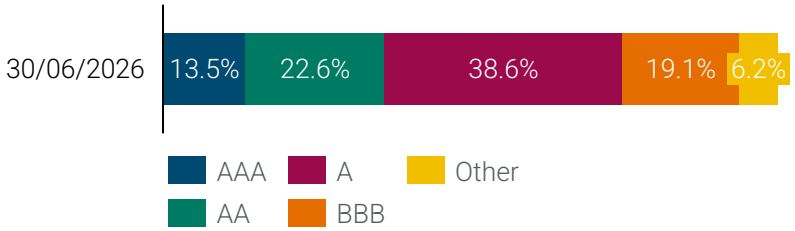
Conservative and stable investment strategy

Investment split

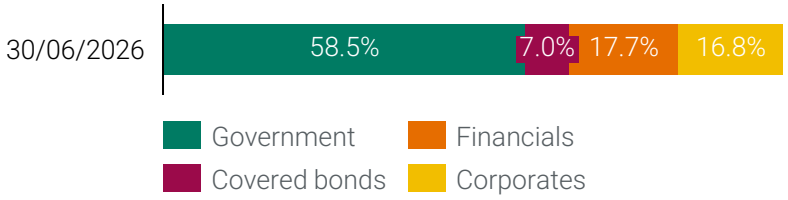


Bonds
Property
Loans
Cash and Deposits
Equities
Affiliated Companies
Alternative Investments

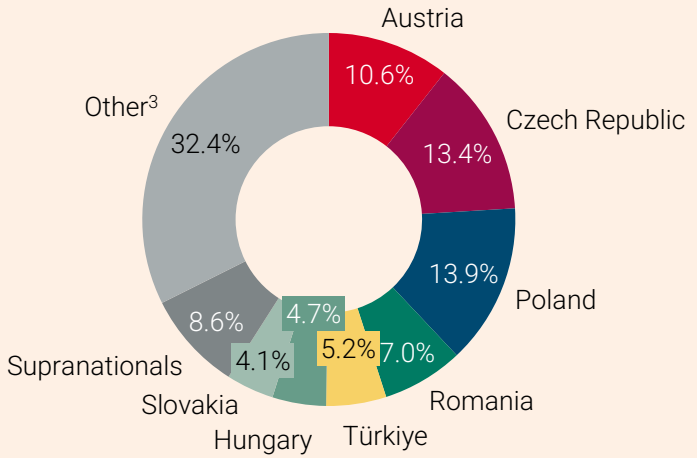
Bond portfolio by rating[1]



Bond portfolio by issuer



Government bond portfolio split by country at YE 2025[2]



Diversified, liability-aligned portfolio delivering stable returns. A leading sovereign bond investor, reinforcing VIG's stakeholder influence.

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

[2] Incl. government bonds; government-guaranteed bonds; bonds issued by supranational organisations, government agencies, federal states; municipal bonds
[3] Other – broadly diversified, more than 30 countries, each below 4%

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*

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Experienced Managing Board



Hartwig Löger
CEO

Chairman of the Managing Board

Country responsibility:
Austria, Czechia, Germany



Peter Höfinger
1st Deputy CEO

First Deputy Chairman of the Managing Board

Country responsibility:
Bulgaria, Poland, Moldova, Romania



Gerhard Lahner
2nd Deputy CEO

Second 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

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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

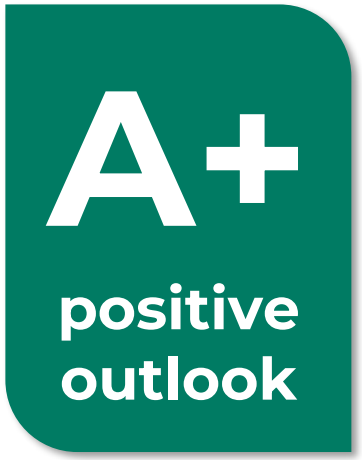
S&P affirms VIG's financial strength with an A+ rating and a positive outlook

Diversification and growth strengthen VIG's resilience

Positive impact from Nürnberger acquisition - enhances diversification and expands biometric expertise

Strong capital position - robust Solvency II ratio and AAA capital adequacy

Comfortable debt profile - internal funding supports stable leverage



VIG's key strengths according to S&P

Well-diversified insurance portfolio across regions and segments

Strong distribution capabilities with an **exclusive bancassurance** agreement with Erste Group Bank AG

Solid capital buffer at 99.99% confidence levels supported by **resilient earnings**

*"**VIG** is the **market leader** in Austria and numerous **Central and Eastern European** (CEE) markets"*

Based on the Full Analyst Report by S&P from December 2025 | More: group.vig/en/investor-relations/bonds/rating

The VIG sustainability programme

Six spheres of impact

SOCIAL FOCUS

AMBITION

- Promote risk literacy
- Grow corporate volunteering

- Focus on customer satisfaction
- Contribution to closing the protection gap

- Positioning as an attractive employer and promoting equal opportunities
- Focus on employee centricity



ENVIRONMENTAL FOCUS

AMBITION

- Investment in green bonds
- Exclusion criteria (e.g. thermal coal, unconventional oil and gas, violation of human rights)

- Focus on renewable energy coverage
- Exclusion criteria (e.g. for thermal coal, unconventional oil and gas)

- Increased use of renewable energy
- Raising awareness of employees

Reduction of emissions to net zero by 2050

More information on the VIG Transition Plan for Climate Change Mitigation: group.vig/en/sustainability/sustainability-programme/transition-plan-for-climate-change-mitigation

Transition plan for climate change mitigation

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	~680,000t CO_2e
Asset Management	~1,220,000t CO_2e
Real Estate[1]	39.90 kg CO_2e/m^2
Operations	~40,000t CO_2e

2030: ~30% emission reduction

INTERIM TARGET
VIG has defined as its first milestone a ~30% reduction in CO_2e emissions compared to the base year by 2030

Underwriting	~490,000t CO_2e
Asset Management	~870,000t CO_2e
Real Estate[1]	27.90 kg CO_2e/m^2
Operations	~30,000t CO_2e

2050: net zero

TARGET
In line with the Paris Climate Agreement, VIG is pursuing the Ambition of reducing greenhouse gas emissions in selected portfolios to net zero by 2050

Spheres of impact	Decarbonisation levers	
Underwriting	■ Reduction of the insurance cover in CO_2e-intensive sectors through exclusion criteria in particularly emission-intensive industries such as thermal coal	■ Focus on renewable energy coverage
Asset Management	■ Reduction of investments in high-intensity sectors and exclusion criteria for new direct investments in thermal coal and unconventional oil and gas	■ Engagement with investee companies and potentially investable companies
Real Estate[1]	■ Implementation of energy-efficiency measures in the real estate portfolio	■ Reduction in the use of emission-intensive heating systems and increase in the use of renewable energy in the real estate portfolio
Operations	■ Expanding the use of renewable energy	■ Switch to low-emission or electric vehicles in the company's fleet

The target coverage for each portfolio is outlined in the document *Transition Plan for Climate Mitigation*| [1] The interim target is currently not aligned with the 1.5-degree pathway
More: group.vig/en/sustainability/sustainability-programme/transition-plan-for-climate-change-mitigation

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 targets as defined in the Transition Plan for Climate Change Mitigation
- 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 | group.vig/en/sustainability/sustainability-programme/transition-plan-for-climate-change-mitigation

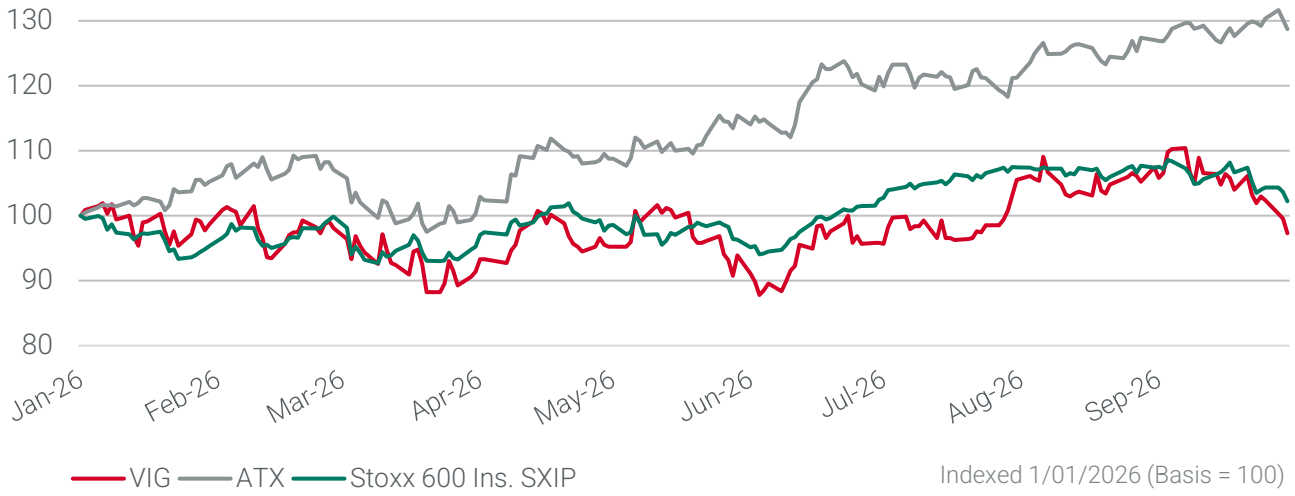
VIG share (I)

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.



Indexed 1/01/2026 (Basis = 100)

Analyst recommendations (as of Nov 2026)

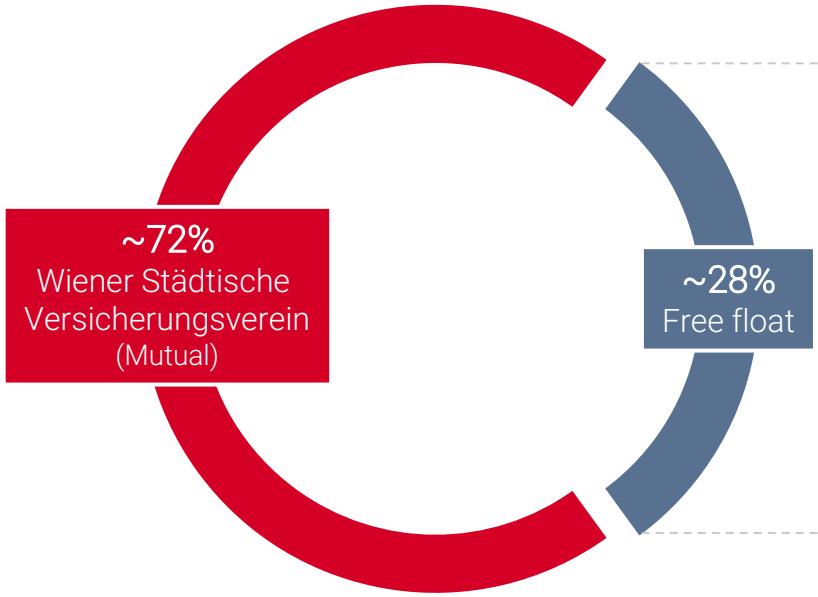


Share price development 9M 2026

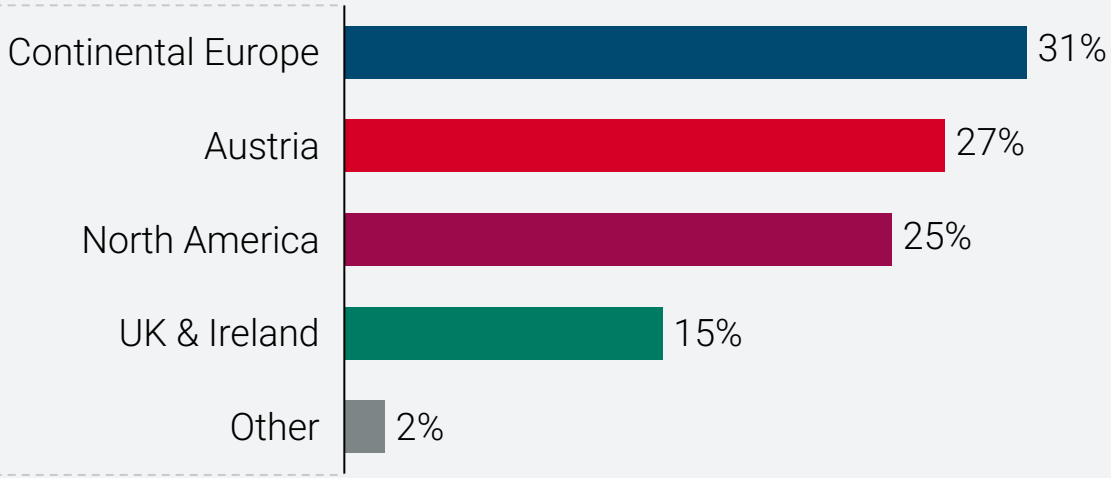
High	EUR	74.20
Low	EUR	59.00
Price as of Sep 2026	EUR	65.40
Market capitalisation	EUR	8.37bn
Ø no. of shares traded by day	Unit	~49,000
Share performance (excl. dividends)	%	-2.7%

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
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 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: October 2026
We are Number 1
in Central and Eastern Europe
VIG
VIENNA INSURANCE GROUP
Protecting what matters.

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Financial calendar 2026 & 2027[1]

Date	Event
26 Nov 2026	Key figures and update first three quarters 2026
10 Mar 2027	Preliminary results for the financial year 2026
27 Apr 2027	Results and Group Annual Report 2026
11 May 2027	Record date Annual General Meeting
21 May 2027	Annual General Meeting
24 May 2027	Ex-dividend day
25 May 2027	Record date dividend
26 May 2027	Dividend payment day
26 May 2027	Key figures and update first quarter 2027
25 Aug 2027	Results for the first half-year 2027
24 Nov 2027	Key figures and update first three quarters 2027

[1] Preliminary planning

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