6M 2026 results presentation

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Vienna, 26 August 2026

Agenda

- Highlights
- Financials
- Segments
- Appendix

Please note that rounding differences may occur
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

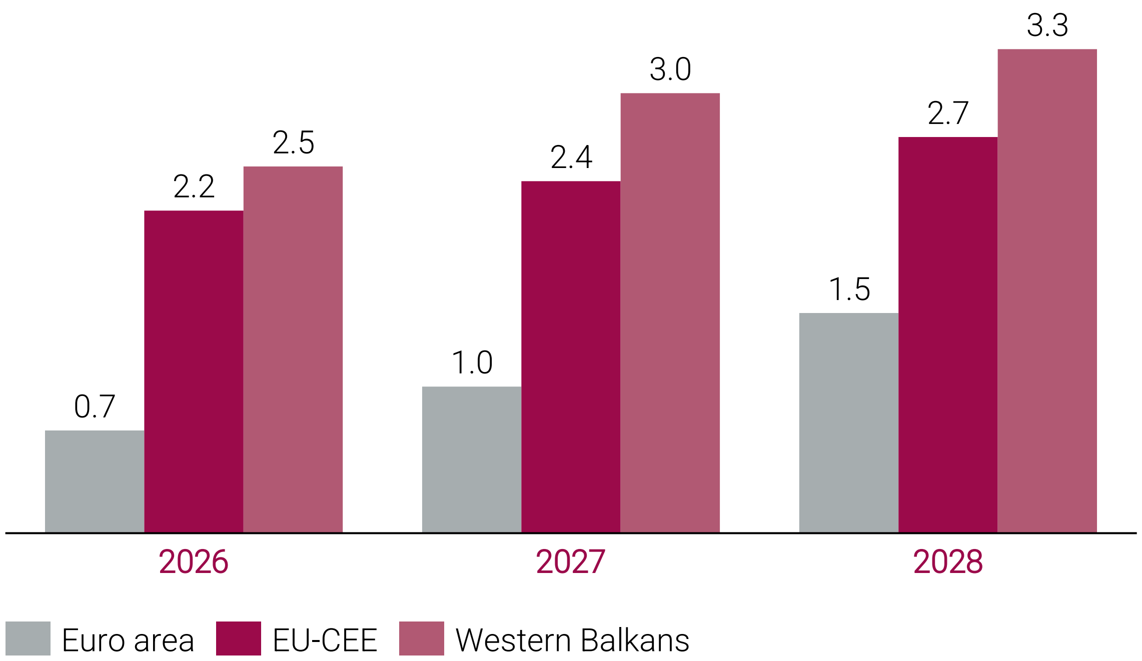
17.8%

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

CEE continues to prove its resilience

GDP growth forecasts in the region repeatedly outperform Western Europe

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



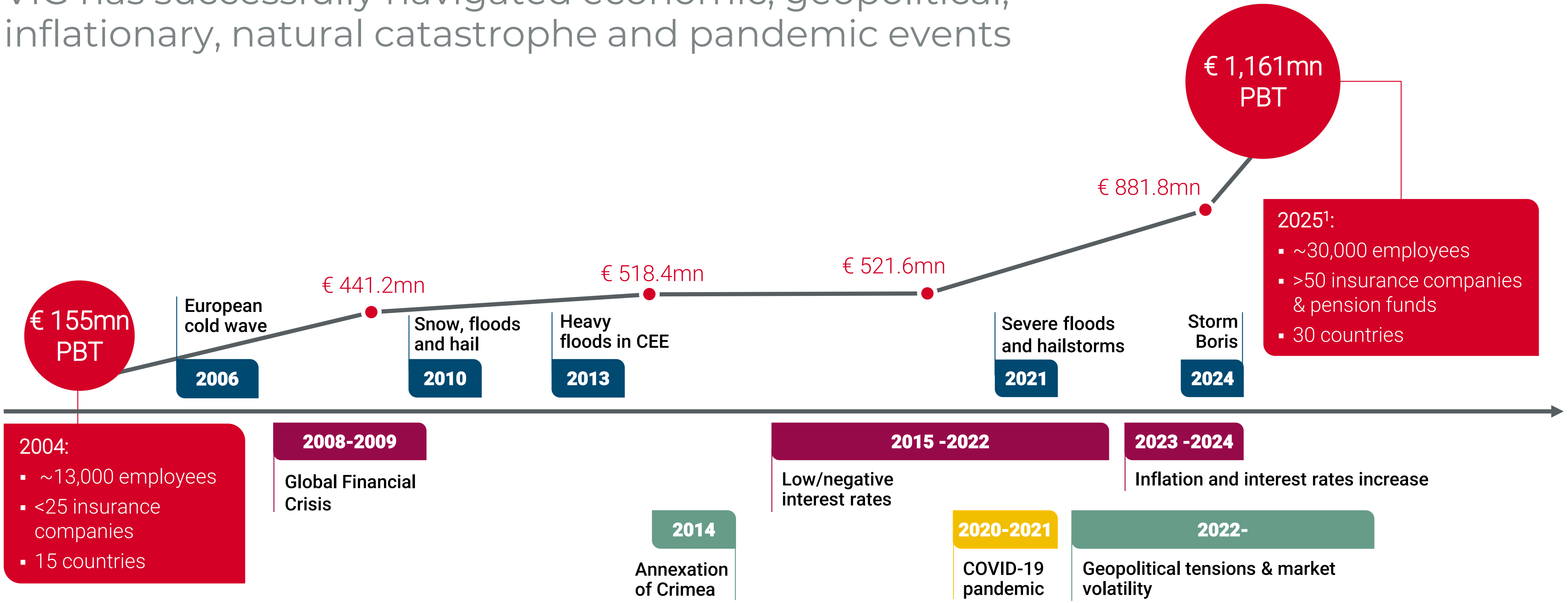
CEE growth story remains intact

- Growth across Central, East and Southeast Europe (CESEE) remains robust, despite geopolitical tensions and higher energy prices
- Inflation is expected to stay above levels seen before the conflict in the Middle East, however there are no signs of a shock comparable to the one following Russia's invasion of Ukraine
- Private consumption remains to be a major driver for growth in CEE, supported by strong real wage increases in recent years
- EU funds and investment in the defence industry provide additional support

EU-CEE: Central and Eastern European member states of the EU | Western Balkans: AL, BA, ME, MK, RS, XK
Source: wiiw Summer Forecast Update (July 2026)

Earnings growth through challenging times

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



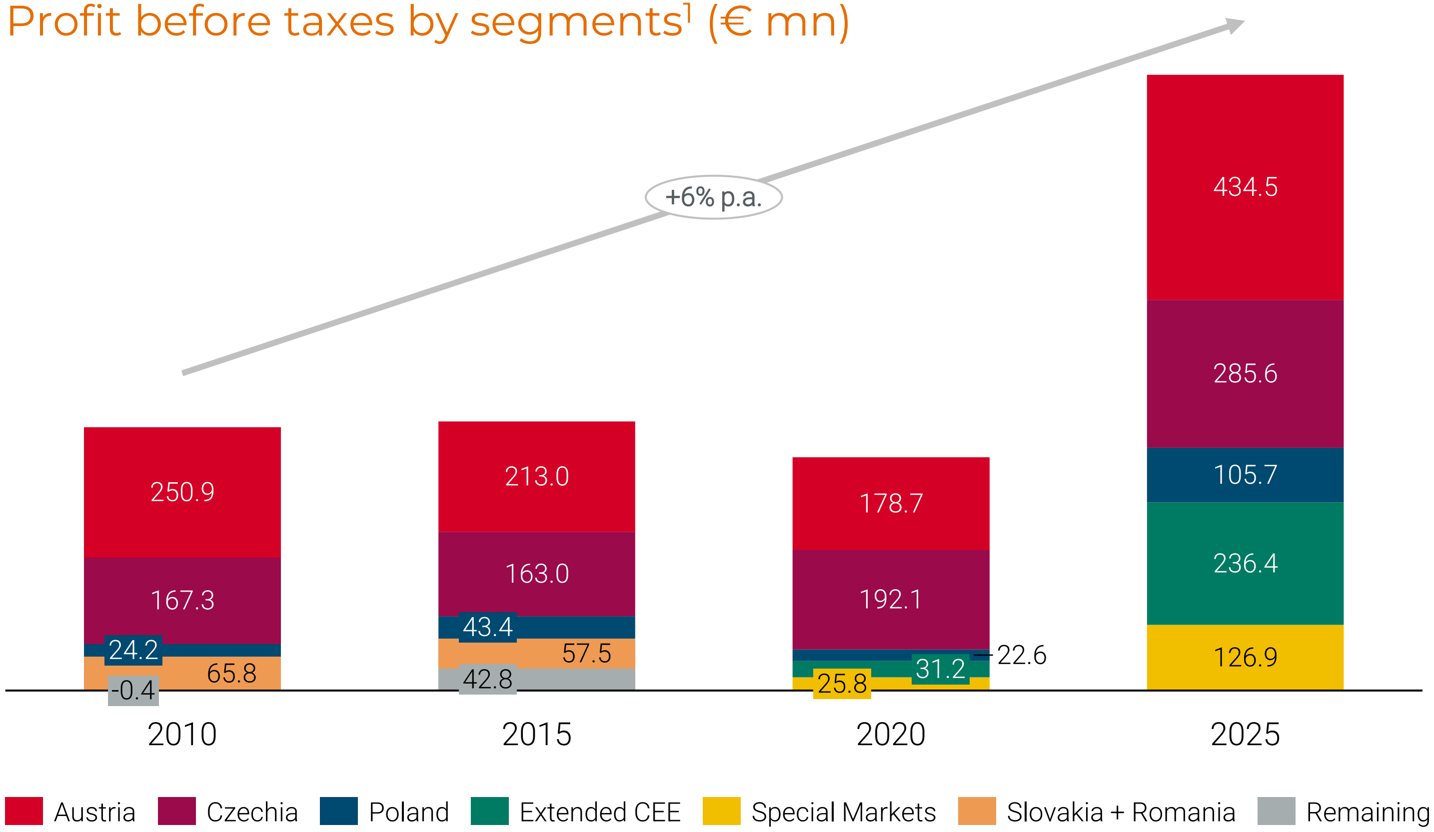
Interpolated development of profit before taxes

[1] Excluding NÜRNBERGER

Earnings growth driven by all segments

Continuously increasing earnings that tripled since 2020

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

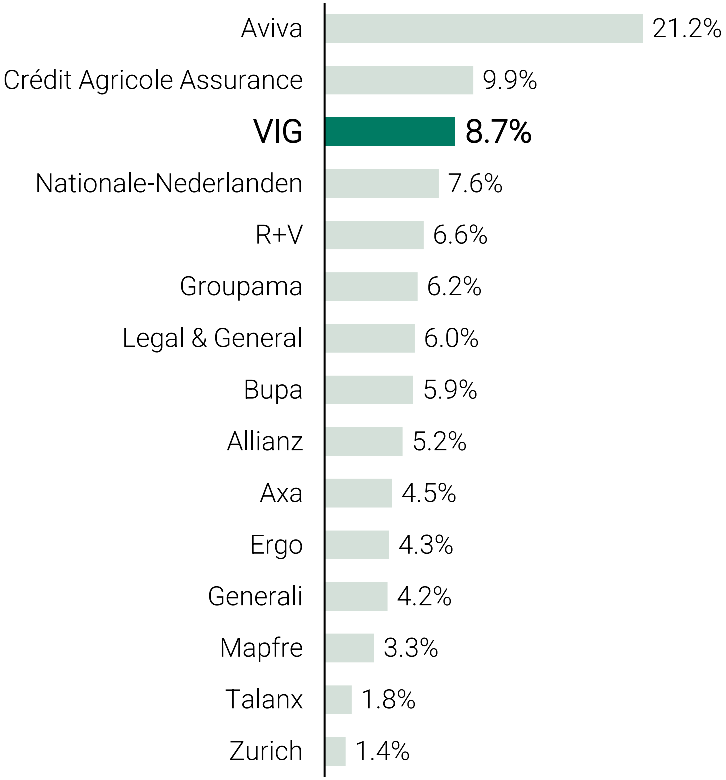
- The combined earnings share[1] of Poland, Extended CEE and Special Markets increased from 18% in 2020 to 40% in 2025, reflecting increased diversification

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

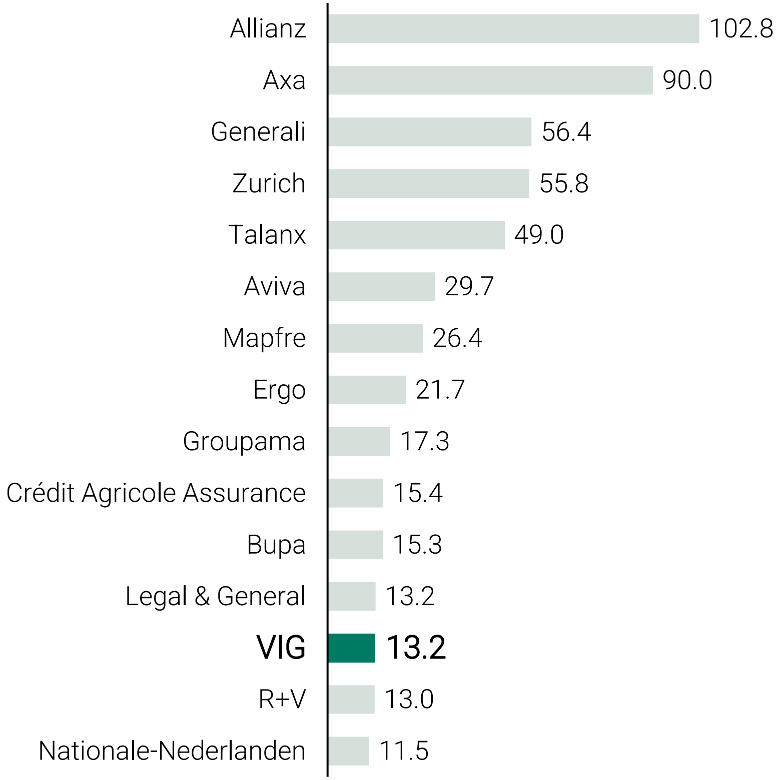
Top 15 European primary insurance groups

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)

Update: NÜRNBERGER acquisition

Only 7 months from signing to closing

NÜRNBERGER VERSICHERUNG

Update

- Following the granting of all regulatory approvals, VIG completed the acquisition of NÜRNBERGER on 18 May 2026, holding 99.2% of the share capital and voting rights at that date
- In July 2026, VIG CEO Hartwig Löger was elected Chairman of the Supervisory Board of NÜRNBERGER, and VIG COO Gerhard Lahner, Deputy Chairman of the Supervisory Board
- VIG initiated the squeeze-out process in June 2026

Current / next steps

- NÜRNBERGER's integration processes started
- Special focus on developing and implementing an IT transformation strategy
- evolve[28] financial targets to be updated after NÜRNBERGER completes the IFRS 17/9 transition and participates in the upcoming planning cycle
- VIG's results including consolidated NÜRNBERGER will be provided with the Preliminary FY 2026 Results (first-time consolidation of NÜRNBERGER as of 1 July 2026)

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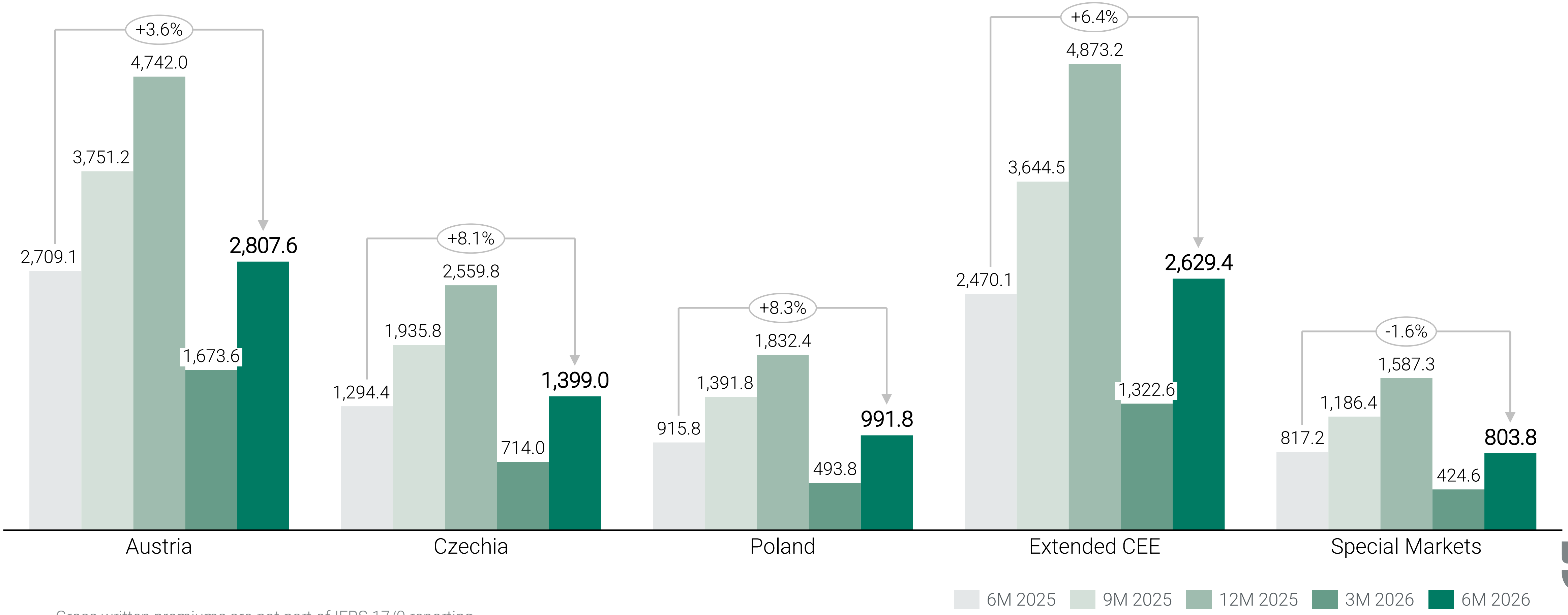
Gross written premiums up by 5.4% to € 9.0bn

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%

Group income statement

6M 2026 (€ mn)

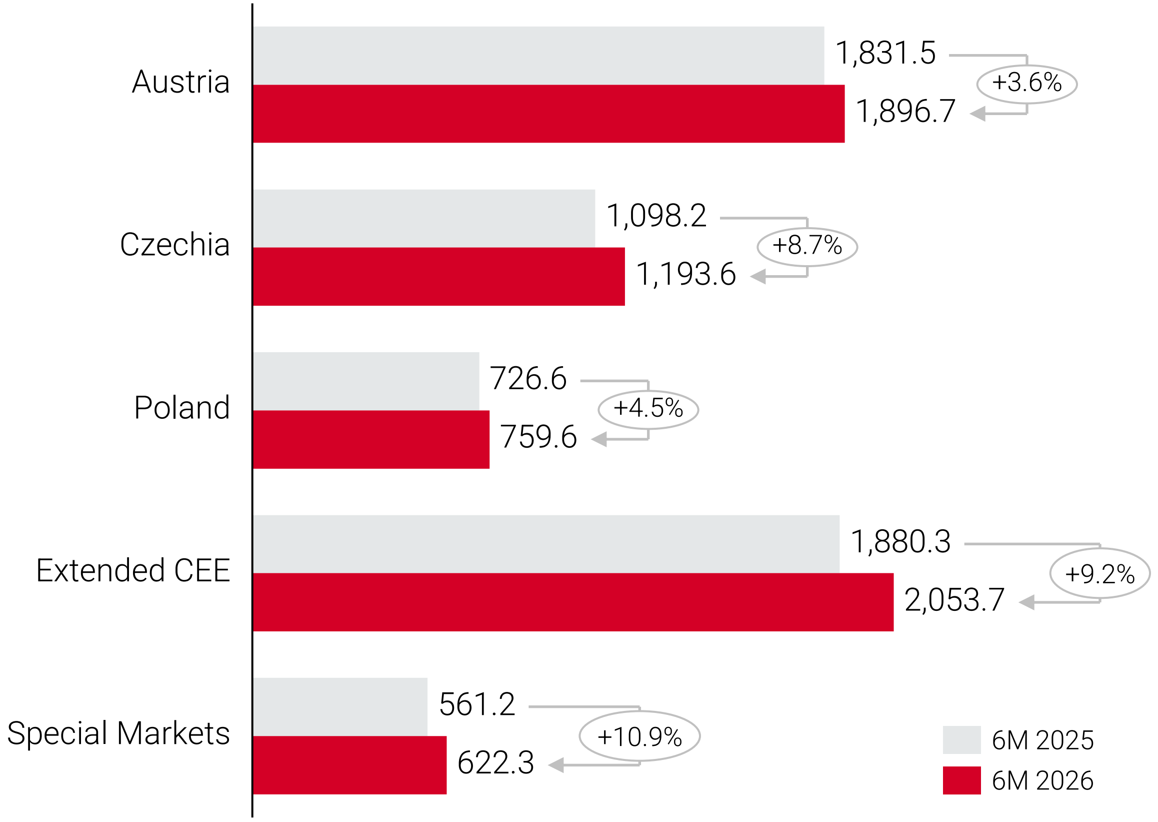
	6M 2026	6M 2025	+/- %
Insurance service result	**719.4**	696.1	**3.3**
Insurance service revenue - issued business	6,849.9	6,396.9	7.1
Insurance service revenue (PAA)	*5,359.9*	*5,030.1*	*6.6*
Expected claims	*736.8*	*671.1*	*9.8*
Expected directly attributable expenses	*448.8*	*386.9*	*16.0*
Experience 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%

Insurance service revenue up by 7.1% to € 6.8bn

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

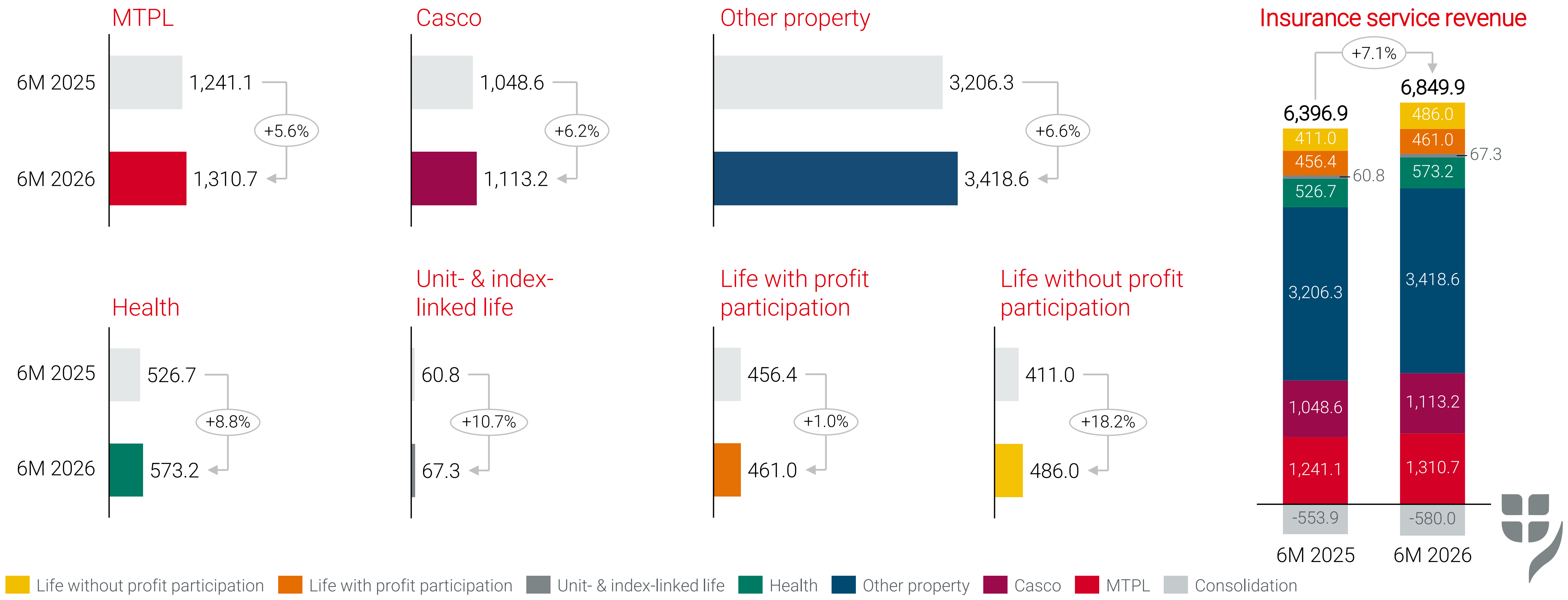


- **Austria**: Insurance service revenue grew by € 65.2mn driven by non-life and health insurance
- **Czechia**: Strong revenue growth of € 95.3mn based on the positive performance of the motor, other property, and life insurance
- **Poland**: Revenue increase by € 32.9mn driven by sustained growth in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

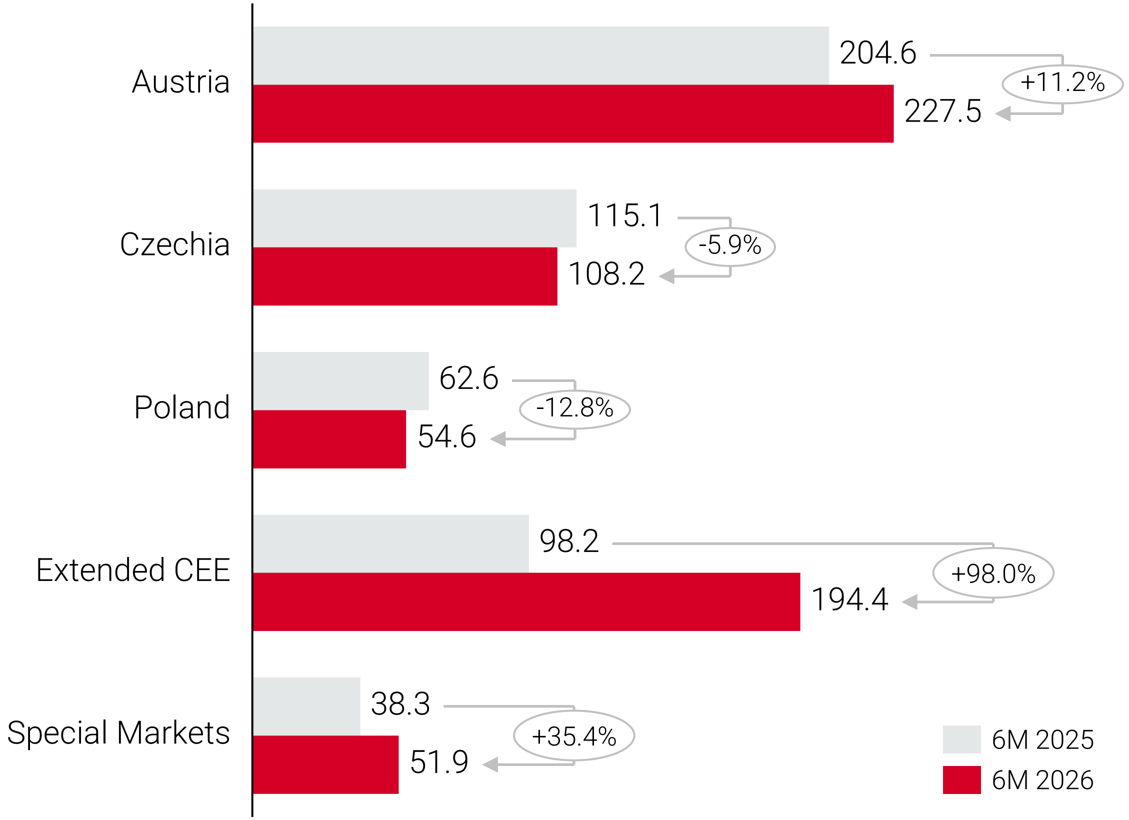
Solid growth across all lines of business

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)



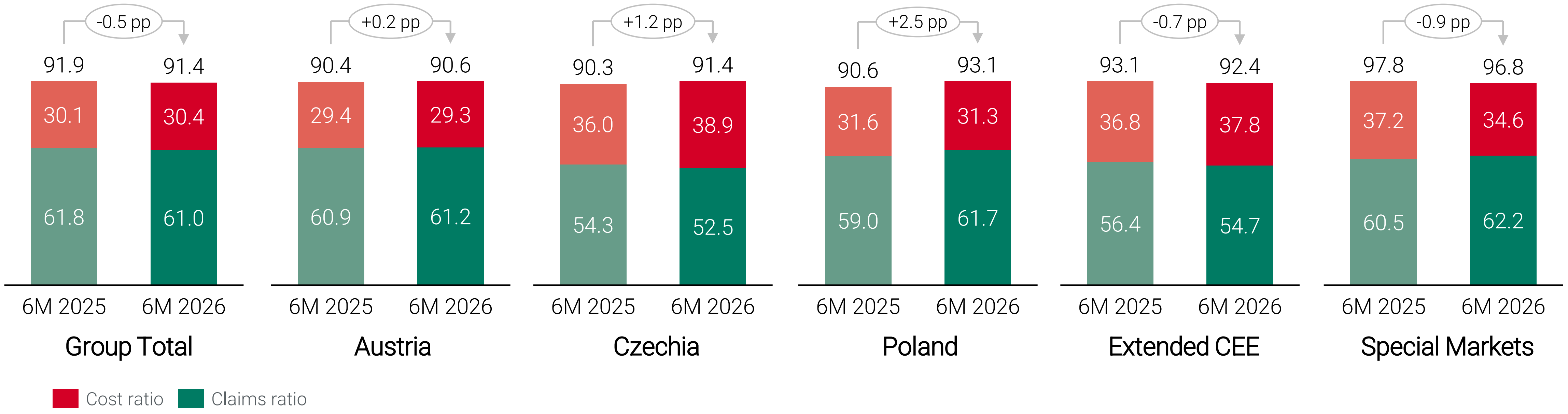
- **Austria**: Result up by € 22.9mn mainly attributable to the the positive performance of the total capital investment result in life, driven by the favourable yield curve developments
- **Czechia**: Decline of € 6.8mn primarily due to the increased combined ratio
- **Poland**: Result decrease of €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

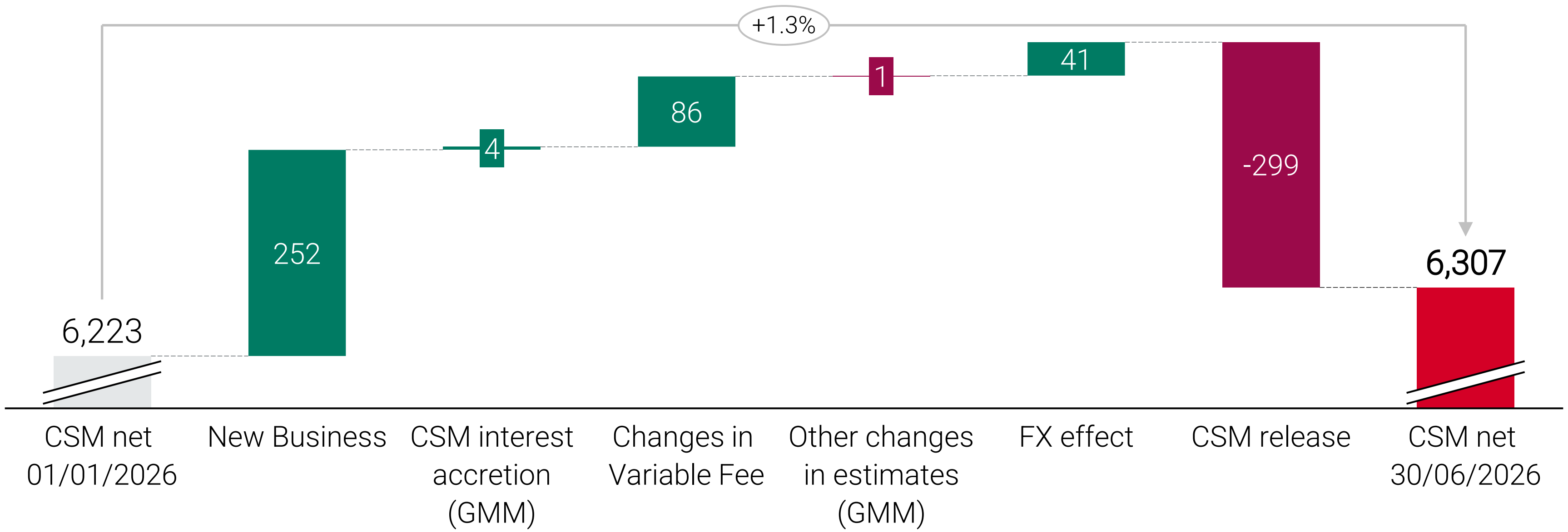
- Net insurance service expenses of € 4,404.4mn (6M25: € 4,170.8mn) / Net insurance service revenue of € 4,821.2mn (6M25: € 4,536.7mn)
- Improvement of the combined ratio supported by a lower overall claims burden
- In Poland, the COR development is impacted by the strengthening of the technical reserves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

Total capital investment result

6M 2026 (€ mn)

	6M 2026	6M 2025	+/-%
Total capital investment result	373.5	295.6	26.4
Investment result	1,696.6	991.0	71.2
Interest revenue using the effective interest method	580.9	533.5	8.9
Impairment losses incl. reversal gains on financial instruments[1]	5.8	39.8	-85.5
Remaining result from financial instruments	1,109.9	417.8	>100
thereof:			
Other ordinary income and managed portfolio fee	*97.8*	*77.9*	*25.5*
FX differences[1]	*50.3*	*4.6*	*>100*
Realised gains and losses	*80.2*	*8.5*	*>100*
Non-realised gains and losses[1]	*875.2*	*331.3*	*>100*
Income and expenses from investment property	40.6	38.7	5.1
Insurance finance result[1]	-1,379.5	-743.3	85.6
Result from at-equity consolidated companies	15.8	9.2	71.8

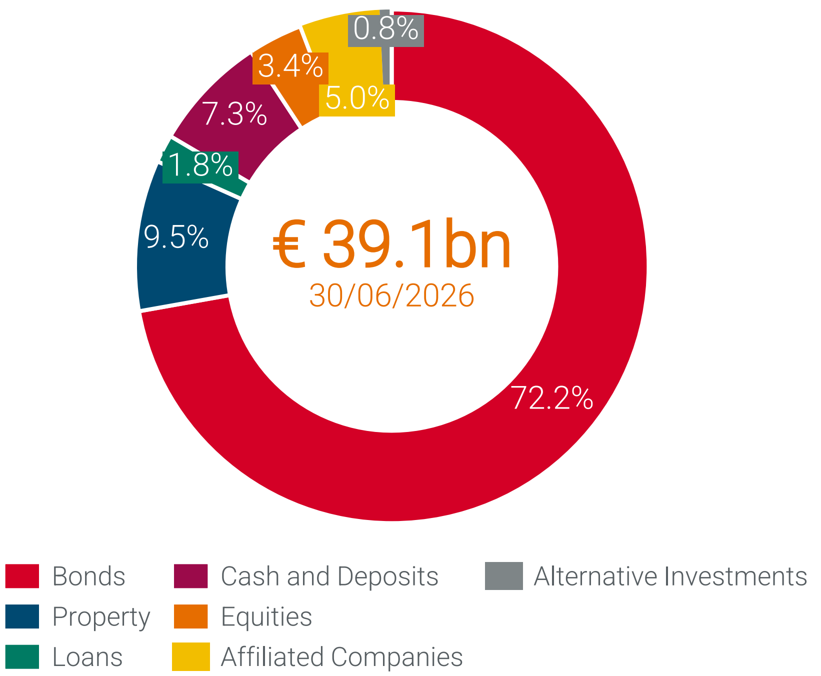
- Total capital investment result up by € 77.9mn mainly driven by higher interest rates in the bond market
- Decline of impairment losses by € 34.0mn is primarily attributable to lower expected credit loss allowances
- Significant increase of remaining result from financial instruments by € 692.1mn mainly due to higher unrealised gains and lower unrealised losses (mostly in investment funds), as well as higher gains from FX differences

[1] Represents valuation results (non-cash components)

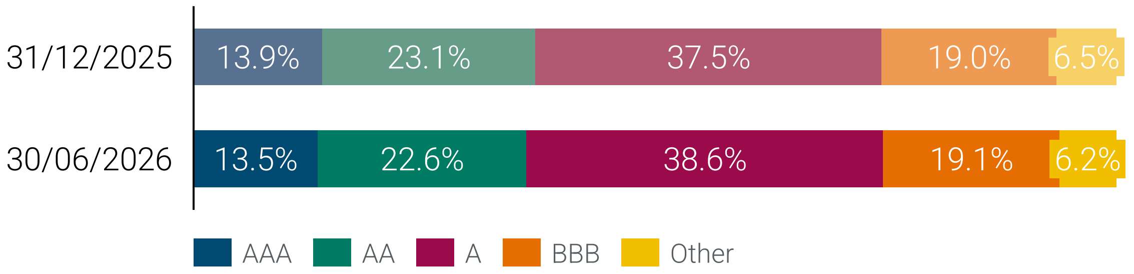
Investment split

Conservative and stable investment strategy

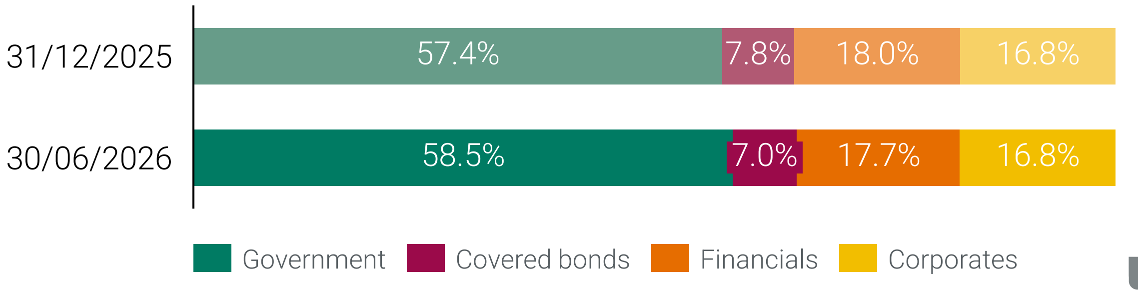
Investment split



Bond portfolio by rating[1]



Bond portfolio by issuer

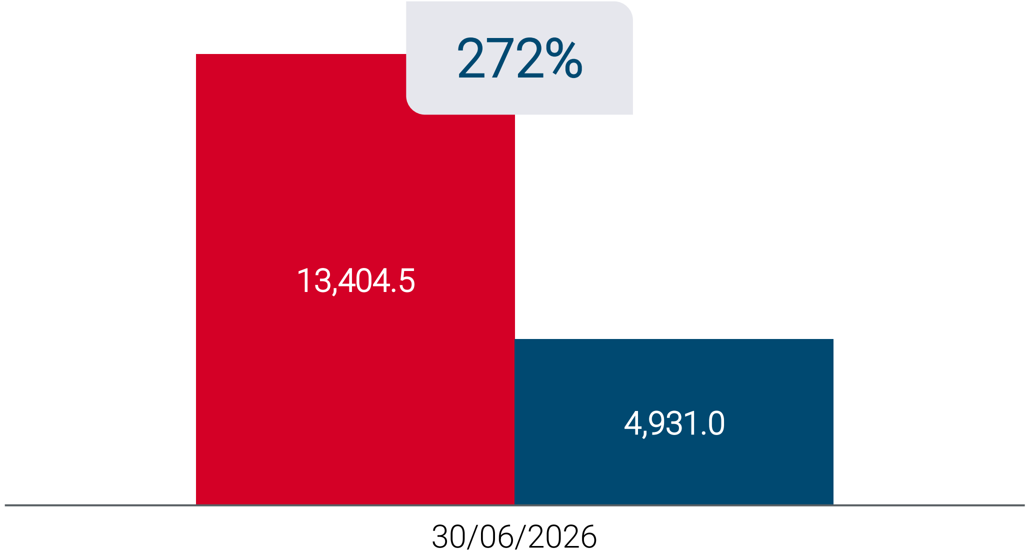


Investments held at VIG's own risk (excl. investments for unit- and index-linked life insurance)
[1] Based on second-best rating

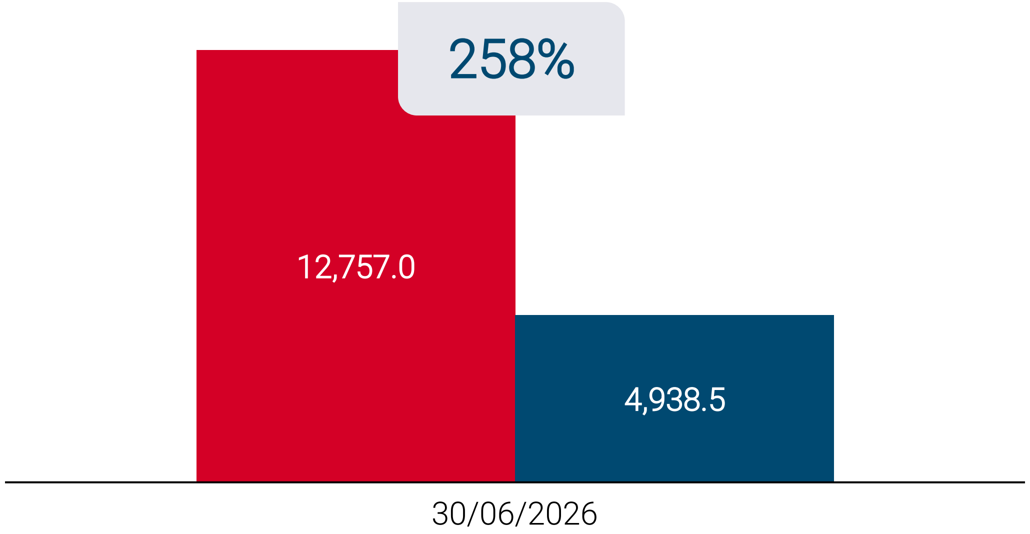
Solvency II ratio

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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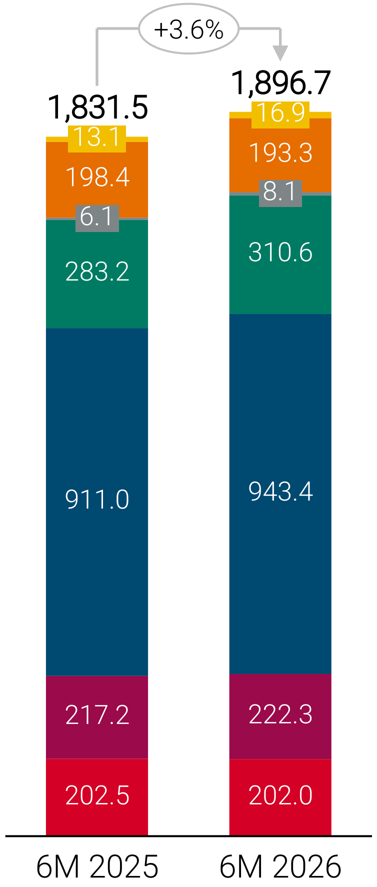
Austria

Insurance service revenue



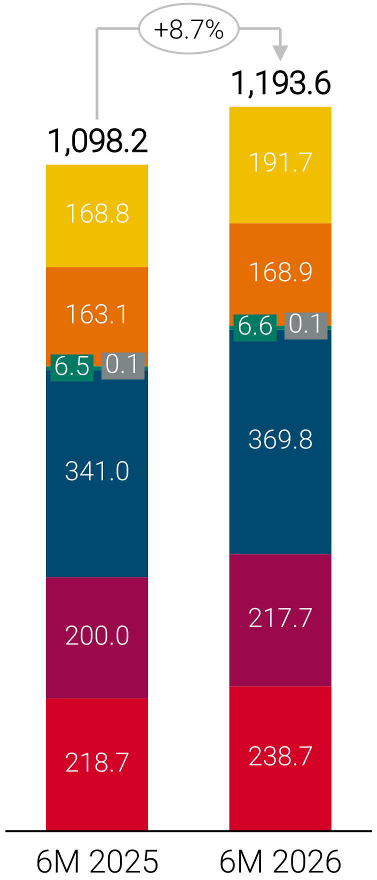
€ mn	6M 2026	6M 2025	+/- %
Insurance service result	**236.4**	231.0	**2.3**
Insurance service revenue - issued business	1,896.7	1,831.5	3.6
Insurance service expenses - issued business	-1,616.1	-1,494.8	8.1
Insurance service result - reinsurance held	-44.2	-105.7	-58.2
Total capital investment result	**90.5**	72.1	**25.5**
Investment result	906.0	566.1	60.1
Income and expenses from investment property	29.1	26.7	8.7
Insurance finance result	-857.8	-529.0	62.2
Result from associated consolidated companies	13.2	8.3	59.7
Finance result	**-13.3**	-13.7	**-3.4**
Other income and expenses	**-86.0**	-84.7	**1.6**
Business operating result	**227.5**	204.6	**11.2**
Adjustments	0.0	0.0	-
Result before taxes	**227.5**	204.6	**11.2**
Taxes	-45.8	-22.7	>100
Result for the period	**181.8**	182.0	**-0.1**

- GWP of € 2,807.6mn (+3.6%)
- Insurance service revenue grew by € 65.2mn driven by non-life and health insurance
- Result before taxes up by € 22.9mn mainly attributable to the positive performance of the total capital investment result in life, driven by the favourable yield curve developments
- COR of 90.6%

Life without profit participation | Life with profit participation | Unit- & index-linked life | Health | Other property | Casco | MTPL

Czechia

Insurance service revenue

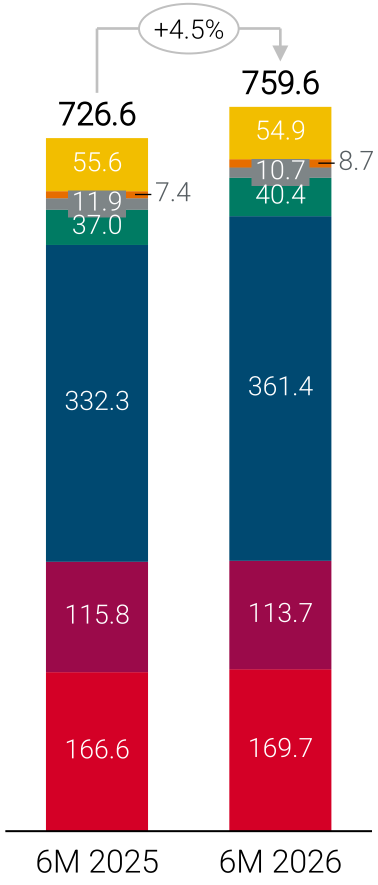


€ mn	6M 2026	6M 2025	+/- %
Insurance service result	**137.9**	159.9	**-13.8**
Insurance service revenue - issued business	1,193.6	1,098.2	8.7
Insurance service expenses - issued business	-971.0	-913.6	6.3
Insurance service result - reinsurance held	-84.7	-24.7	>100
Total capital investment result	**36.8**	17.8	**>100**
Investment result	106.1	52.8	>100
Income and expenses from investment property	0.2	0.8	-75.5
Insurance finance result	-69.5	-35.8	93.9
Result from associated consolidated companies	0.0	0.0	-
Finance result	**-1.3**	-1.4	**-3.4**
Other income and expenses	**-65.2**	-61.3	**6.3**
Business operating result	**108.2**	115.1	**-6.0**
Adjustments	0.0	0.0	-
Result before taxes	**108.2**	115.1	**-6.0**
Taxes	-21.5	-21.4	0.8
Result for the period	**86.7**	93.6	**-7.4**

- GWP of € 1,399.0mn (+8.1%)
- Strong insurance service revenue growth of € 95.3mn based on the positive performance of the motor, other property, and life insurance
- Result before taxes decline of € 6.8mn primarily due to the increased combined ratio
- COR of 91.4%

Poland

Insurance service revenue



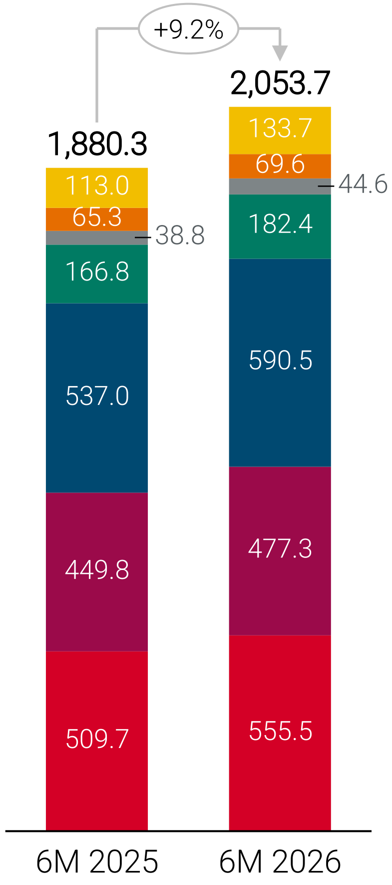
€ mn	6M 2026	6M 2025	+/- %
Insurance service result	**62.3**	79.0	**-21.1**
Insurance service revenue - issued business	759.6	726.6	4.5
Insurance service expenses - issued business	-642.5	-616.4	4.2
Insurance service result - reinsurance held	-54.8	-31.2	75.4
Total capital investment result	**20.8**	10.2	**>100**
Investment result	113.2	94.8	19.4
Income and expenses from investment property	0.2	0.2	-20.7
Insurance finance result	-94.5	-84.8	11.4
Result from associated consolidated companies	1.9	0.0	-
Finance result	**-1.9**	-1.2	**62.2**
Other income and expenses	**-26.5**	-25.4	**4.4**
Business operating result	**54.6**	62.6	**-12.8**
Adjustments	0.0	0.0	-
Result before taxes	**54.6**	62.6	**-12.8**
Taxes	-12.8	-13.8	-7.3
Result for the period	**41.9**	48.8	**-14.1**

- GWP of € 991.8mn (+8.3%)
- Insurance service revenue increase by € 32.9mn driven by sustained growth in other property, health and motor third-party liability insurance
- Result before taxes decrease of € 8.0mn primarily attributable to a strengthening of the technical reserves, which is based on the strong operational performance
- COR of 93.1%

Life without profit participation | Life with profit participation | Unit- & index-linked life | Health | Other property | Casco | MTPL

Extended CEE

Insurance service revenue



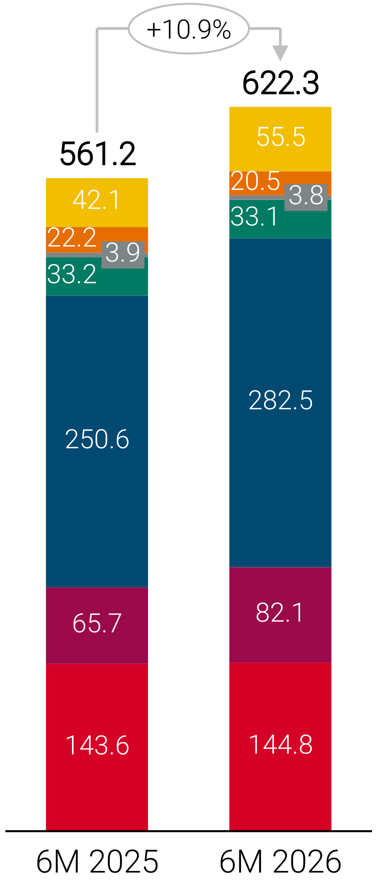
€ mn	6M 2026	6M 2025	+/- %
Insurance service result	**171.3**	149.0	**15.0**
Insurance service revenue - issued business	2,053.7	1,880.3	9.2
Insurance service expenses - issued business	-1,785.2	-1,603.8	11.3
Insurance service result - reinsurance held	-97.2	-127.5	-23.8
Total capital investment result	**84.7**	80.0	**5.9**
Investment result	291.1	133.3	>100
Income and expenses from investment property	2.3	2.5	-8.6
Insurance finance result	-208.9	-56.3	>100
Result from associated consolidated companies	0.2	0.5	-56.3
Finance result	**-4.5**	-4.2	**7.5**
Other income and expenses	**-57.1**	-53.8	**6.1**
Business operating result	**194.4**	171.0	**13.7**
Adjustments	0.0	-72.8	-
Result before taxes	**194.4**	98.2	**98.0**
Taxes	-39.6	-31.6	25.3
Result for the period	**154.8**	66.6	**>100**

Life without profit participation | Life with profit participation | Unit- & index-linked life | Health | Other property | Casco | MTPL

- GWP of € 2,629.4mn (+6.4%)
- Insurance service revenue up by € 173.4mn largely due to the strong performances in Hungary, Romania, Slovakia, Baltics, Bulgaria, and Ukraine; particularly with motor, other property and health recording solid growth
- Strong PBT 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)
- COR of 92.4%
- Extended CEE incl. Albania (incl. Kosovo), Baltic states, Bosnia & Herzegovina, Bulgaria, Croatia, Moldova, North Macedonia, Romania, Serbia, Slovakia, Ukraine, and Hungary

Special Markets

Insurance service revenue



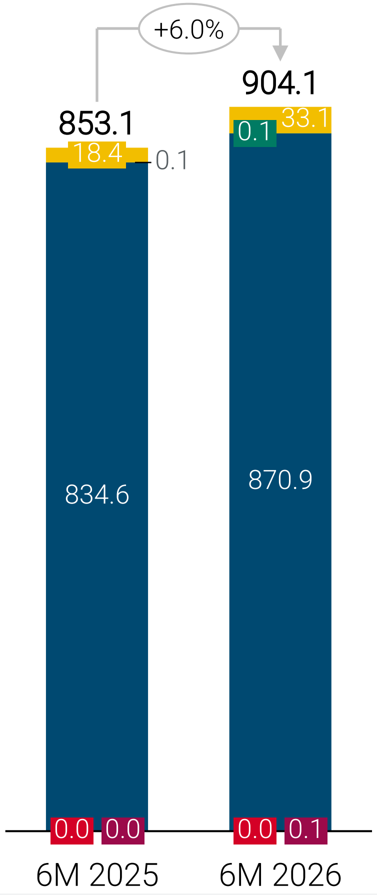
€ mn	6M 2026	6M 2025	+/- %
Insurance service result	**0.9**	15.8	**-94.3**
Insurance service revenue - issued business	622.3	561.2	10.9
Insurance service expenses - issued business	-523.5	-486.5	7.6
Insurance service result - reinsurance held	-97.9	-58.9	66.2
Total capital investment result	**107.9**	75.0	**43.9**
Investment result	224.0	110.7	>100
Income and expenses from investment property	0.1	0.1	0.4
Insurance finance result	-116.2	-35.8	>100
Result from associated consolidated companies	0.0	0.0	-
Finance result	**-2.0**	-1.2	**75.7**
Other income and expenses	**-54.9**	-51.3	**7.0**
Business operating result	**51.9**	38.3	**35.5**
Adjustments	0.0	0.0	-
Result before taxes	**51.9**	38.3	**35.5**
Taxes	-31.6	-17.7	79.1
Result for the period	**20.3**	20.6	**-1.5**

- GWP of € 803.8mn (-1.6%)
- Robust increase of the insurance service revenue of € 61.1mn primarily attributable to the business development in Türkiye
- Result before taxes increase of € 13.6mn mainly due to the continued positive performance of the total capital investment result in Türkiye
- COR of 96.8%
- Special Markets incl. Germany, Georgia, Liechtenstein, and Türkiye

Life without profit participation | Life with profit participation | Unit- & index-linked life | Health | Other property | Casco | MTPL

Group Functions

Insurance service revenue



€ mn	6M 2026	6M 2025	+/- %
Insurance service result	**110.7**	61.4	**80.3**
Insurance service revenue - issued business	904.1	853.1	6.0
Insurance service expenses - issued business	-758.2	-743.9	1.9
Insurance service result - reinsurance held	-35.2	-47.8	-26.4
Total capital investment result	**46.9**	59.7	**-21.4**
Investment result	70.2	52.5	33.8
Income and expenses from investment property	8.8	8.3	6.1
Insurance finance result	-32.6	-1.5	>100
Result from associated consolidated companies	0.5	0.4	6.8
Finance result	**-34.9**	-33.0	**5.8**
Other income and expenses	**-118.0**	-75.4	**56.4**
Business operating result	**4.8**	12.7	**-62.2**
Adjustments	0.0	0.0	-
Result before taxes	**4.8**	12.7	**-62.2**
Taxes	-4.6	-4.8	-3.7
Result for the period	**0.1**	7.9	**-98.7**

- GWP of € 1,880.1mn (+5.0%)
- Insurance service revenue growth by € 51.1mn mainly driven by increases in both intra-group and external reinsurance business
- Result before taxes deterioration by € 7.8mn impacted by a positive one-time effect in the comparison period
- Group Functions incl. VIG Holding (incl. the branches in Northern Europe), VIG Re (incl. the branches in Germany and France), Wiener Re, VIG Fund, corporate IT service provider, one asset management company, and intermediate holding companies

Life without profit participation | Health | Other property | Casco | MTPL

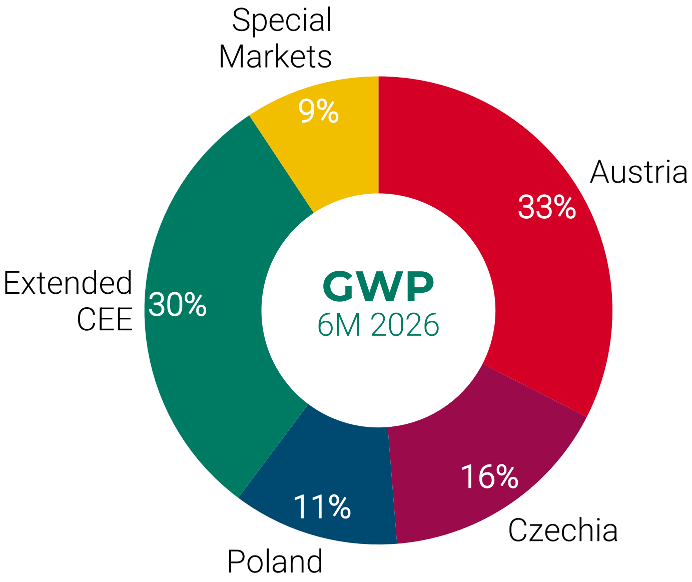
Agenda

- Highlights
- Financials
- Segments
- Appendix

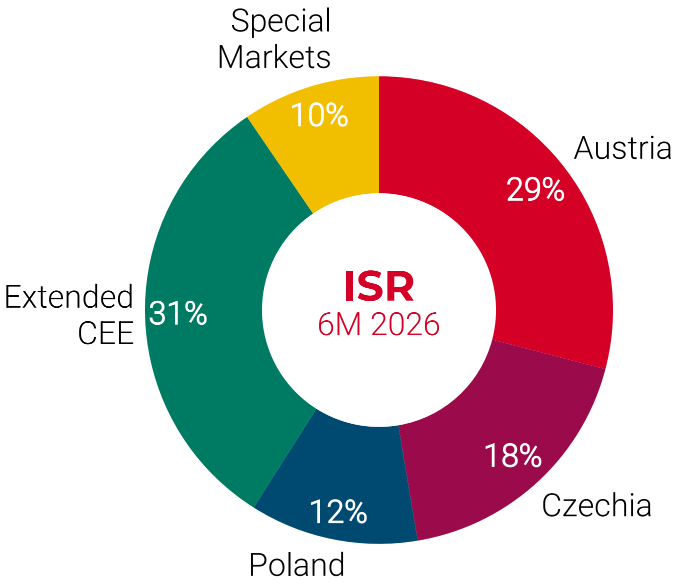
Please note that rounding differences may occur
Gross written premiums are not part of IFRS 17/9 reporting

Portfolio diversification

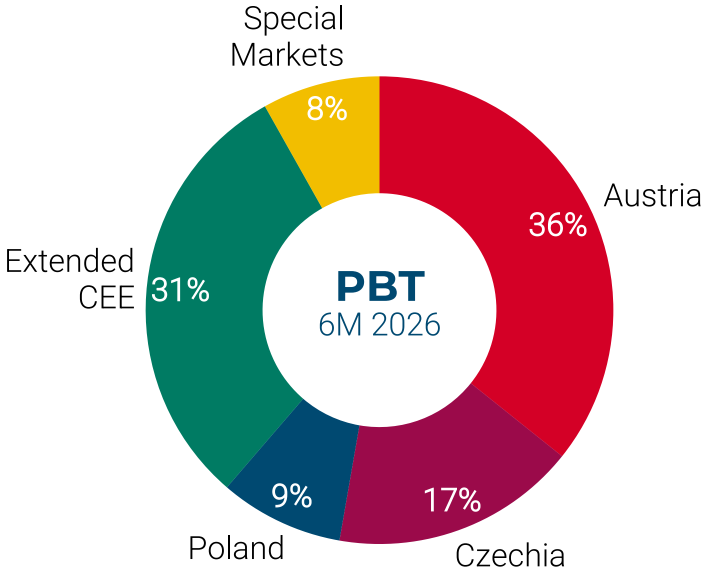
Gross written premiums



Insurance service revenue



Profit before taxes



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

Segment overview

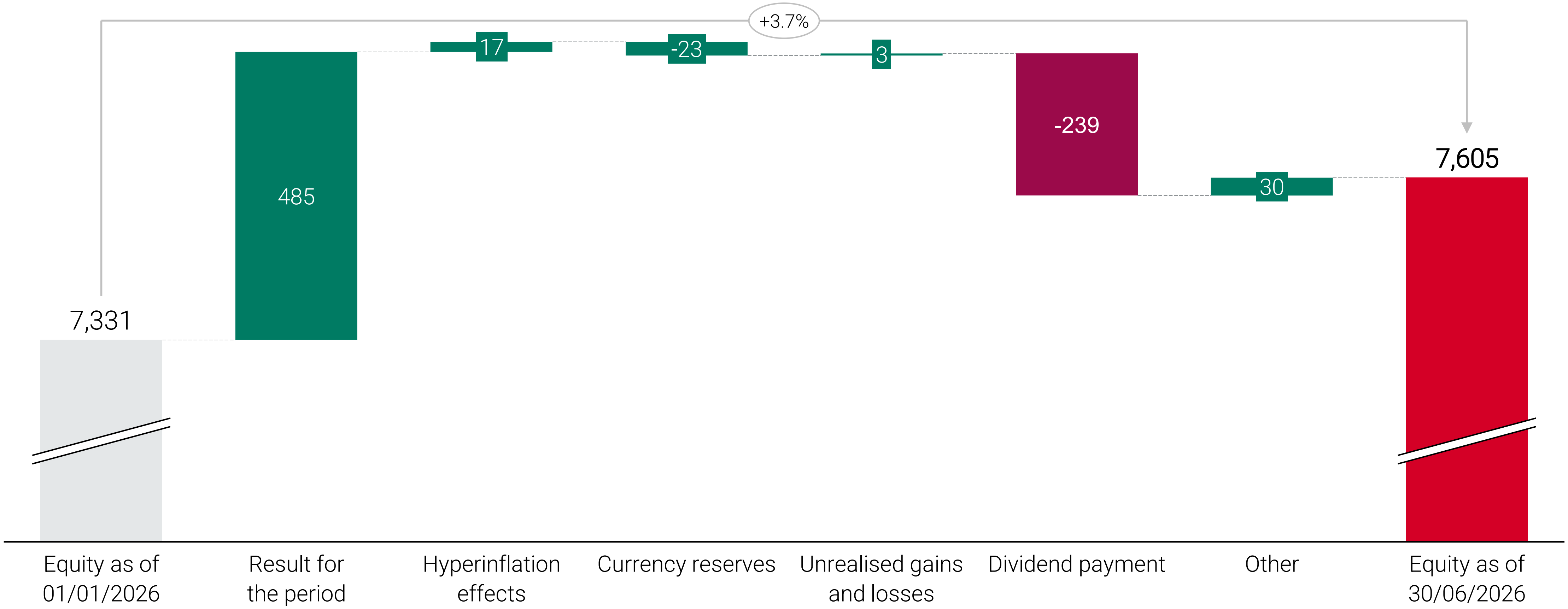
	Gross written premiums in € mn			Insurance service revenue in € mn			Result before taxes in € mn			P&C net combined ratio in %		
	6M 2026	6M 2025	+/- %	6M 2026	6M 2025	+/- %	6M 2026	6M 2025	+/- %	6M 2026	6M 2025	+/- pp
Austria	2,807.6	2,709.1	3.6	1,896.7	1,831.5	3.6	227.5	204.6	11.2	90.6	90.4	0.2
Czechia	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*

Group balance sheet

€ mn	30/06/2026	31/12/2025	+/- %
Cash and cash equivalents	1,529.4	1,368.4	11.8
Financial assets	44,190.9	42,490.2	4.0
Receivables	729.7	616.1	18.4
Assets and disposal groups classified as held for sale	0.0	28.7	-
Current tax assets	277.6	258.1	7.6
Investments in associates and joint ventures	252.8	246.5	2.6
Insurance contracts assets issued	453.4	376.3	20.5
Reinsurance contracts assets held	2,596.4	2,444.9	6.2
Investment property incl. building right	3,119.0	3,046.6	2.4
Property and equipment	645.5	641.6	0.6
Other assets	172.1	171.5	0.4
Goodwill	1,186.2	1,189.3	-0.3
Intangible assets	718.5	708.4	1.4
Deferred tax asset	594.3	494.1	20.3
Right-of-use assets	238.2	235.1	1.3
Total assets	**56,704.1**	**54,315.6**	**4.4**
Liabilities and other payables	1,355.9	1,281.6	5.8
Liabilities included in disposal groups classified as held for sale	0.0	1.3	-
Current tax liabilities	329.4	324.8	1.4
Financial liabilities	2,583.7	2,481.3	4.1
Other liabilities	98.5	94.7	4.0
Insurance contracts liabilities issued	43,251.6	41,496.9	4.2
Reinsurance contracts liabilities held	59.1	44.2	33.6
Provisions	920.7	832.0	10.7
Deferred tax liabilities	500.4	427.5	17.0
Consolidated shareholders‘ equity	7,604.8	7,331.4	3.7
Non-controlling interests	166.4	160.5	3.7
Total liabilities	**56,704.1**	**54,315.6**	**4.4**

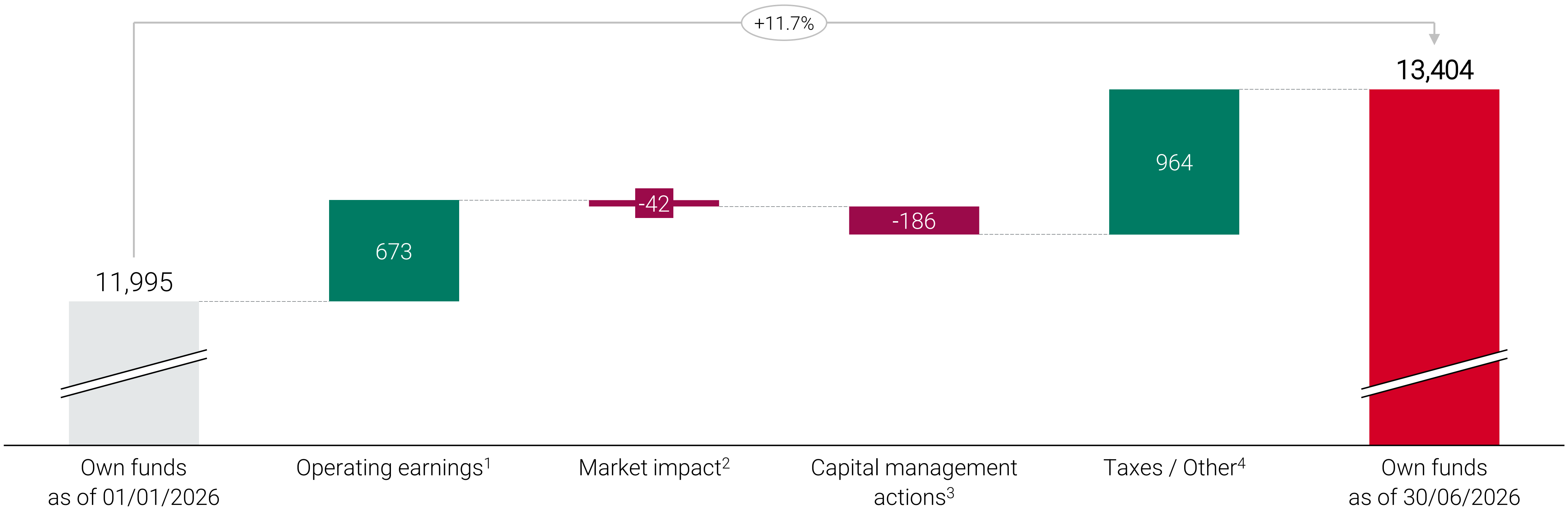
Equity development

Change in consolidated Shareholders' Equity (€ mn)



VIG Group own funds development

30/06/2026(€ mn)



[1] IFRS Income Statement excl. FX-income/expenses and impairment of goodwill and intangible assets
[2] Mainly FX changes
[3] Dividends and changes in subordinated liabilities
[4] Other: (1) Change SII-valuation differences to IFRS-reserves; (2) Change SII-valuation differences to IFRS-reserves; (3) Change SII-valuations of other IFRS items (assets/liabilities, transferability own funds, adjustments for SII scope)

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 (annualised) (in €)	**7.28**	6.27

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

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

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

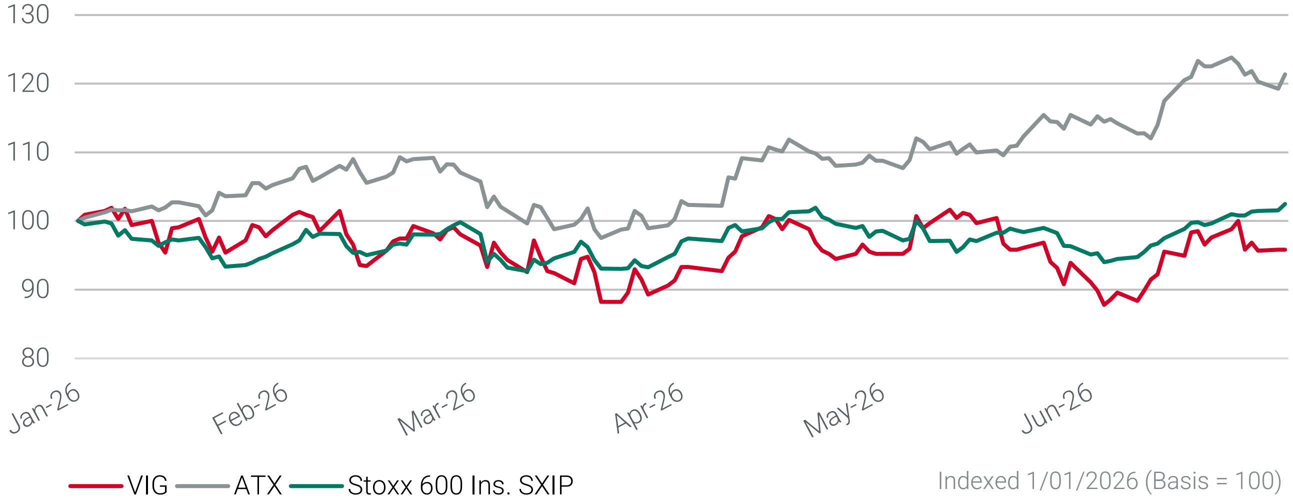
VIG share (I)

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

General information

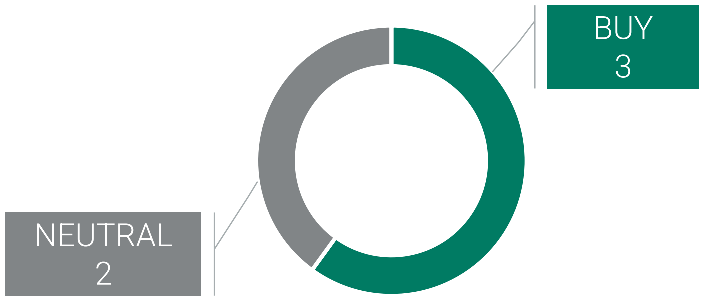
Listings	Ticker	Major indices
Vienna	Stock Exchanges: VIG	ATX
Prague	Bloomberg: VIG AV / VIG CP / VIG XH	ATX Prime
Budapest	Reuters: VIGR.VI / VIGR.PR / VIGR.H	PX

VIG compared to ATX and Stoxx Europe 600 Ins.



Indexed 1/01/2026 (Basis = 100)

Analyst recommendations (as of Aug 2026)

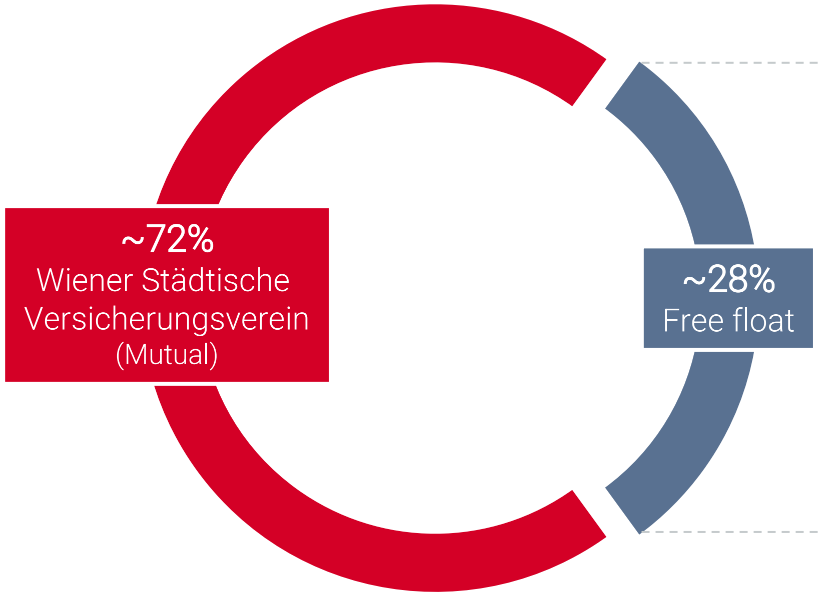


Share price development 6M 2026

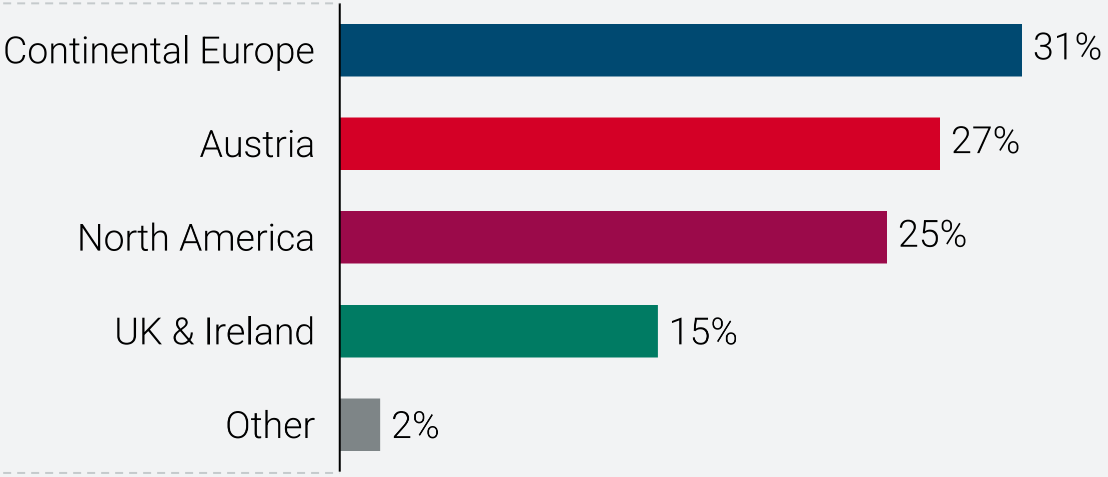
High	EUR	68.50
Low	EUR	59.00
Price as of Jun 2026	EUR	64.40
Market capitalisation	EUR	8.24bn
Ø no. of shares traded by day	Unit	~54,000
Share performance (excl. dividends)	%	-4.2%

VIG share (II)

Shareholder structure



Free float split by region[1]



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

Albania
SIGMA
INTERSIG
VIENNA LIFE

Austria
VIG
WIENER STÄDTISCHE
Donau

Belarus
КУПАЛА

Bosnia-Herzegovina
WIENER OSIGURANJE
vienna osiguranje

Bulgaria
BULSTRAD
BULSTRAD Life
DOVERIE

Croatia
WIENER OSIGURANJE

Czechia
Kooperativa
ČPP
VIG Re

Denmark
VIG

Estonia
bta
COMPENSA
Seesam

Finland
VIG

Georgia
GPI
Irao

Germany
NÜRNBERGER
InterRisk
VIG Re

Hungary
UNION
ALFA

Kosovo
SIGMA

Latvia
bta
COMPENSA

Liechtenstein
VIENNA-LIFE

Lithuania
bta
COMPENSA

Moldova
DONARIS
MOLDASIG

Montenegro
Život WIENER STÄDTISCHE
WIENER STÄDTISCHE

North Macedonia
WINNER Life
МАКЕДОНИЈА ОСИГУРУВАЊЕ

Norway
VIG

Poland
COMPENSA
InterRisk
VIENNA LIFE
Vienna PTE

Romania
OMNIASIG
Asirom
BCR ASIGURĂRI DE VIAȚĂ
Carpathia PENSII

Serbia
WIENER STÄDTISCHE
WIENER RE Beograd

Slovakia
Kooperativa
KOMUNÁLNA POISŤOVŇA

Slovenia
WIENER STÄDTISCHE

Sweden
VIG

Türkiye
RAY SİGORTA
Viennalife

Ukraine
КНЯЖА
КНЯЖА life
USG

(each company: 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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Please note that calculation differences may arise when rounded amounts and percentages are summed automatically.

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