

PROTECTING WHAT MATTERS.



December 2025

OVERVIEW

WELCOME TO VIENNA INSURANCE GROUP!



»» We are the **leading insurance group in Central and Eastern Europe.** ««

More than

50

insurance companies & pension funds

Represented in

30

countries

Cooperation with

Erste Group

the largest retail bank in CEE

Around

30,000

employees

Around

33

million customers

VIG share since

1994

on the Vienna Stock Exchange

VIG share listed
on the Vienna, Prague & Budapest

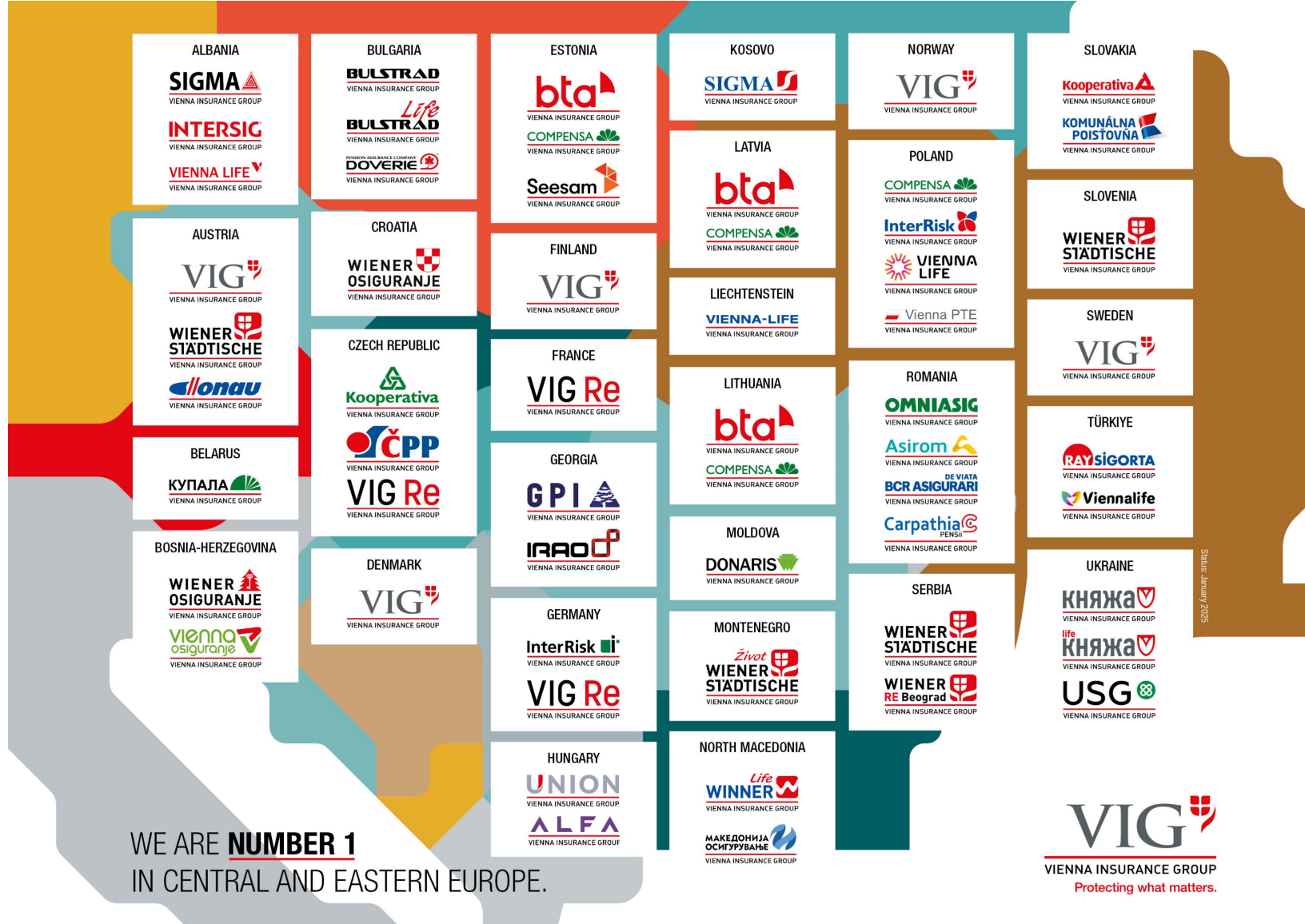
**STOCK
EXCHANGE**

Standard & Poor's Rating

A+

with positive outlook

AT HOME IN 30 COUNTRIES



CAPITAL MARKETS – KEY FACTS ABOUT VIG SHARE



MAIN SHAREHOLDER

~72%

Wiener Städtische
Versicherungsverein

DIVIDEND POLICY

1.55 euro

Dividend 2024

5.1%

Dividend yield

New Dividend Policy:

With regard to dividend continuity and predictability VIG aims to pay in the future a dividend per share that is at least equal to that of the previous year and increases continuously depending on the operating earnings situation.

FREE FLOAT

~28%

VIG share is listed on the ATX, the index of leading shares on the Vienna Stock Exchange, as well as on the Prague and Budapest Stock Exchange

STANDARD & POOR'S

A+

rating with
positive outlook

KEY SHARE FIGURES

132.89 mn

Share capital (EUR)

128 mn

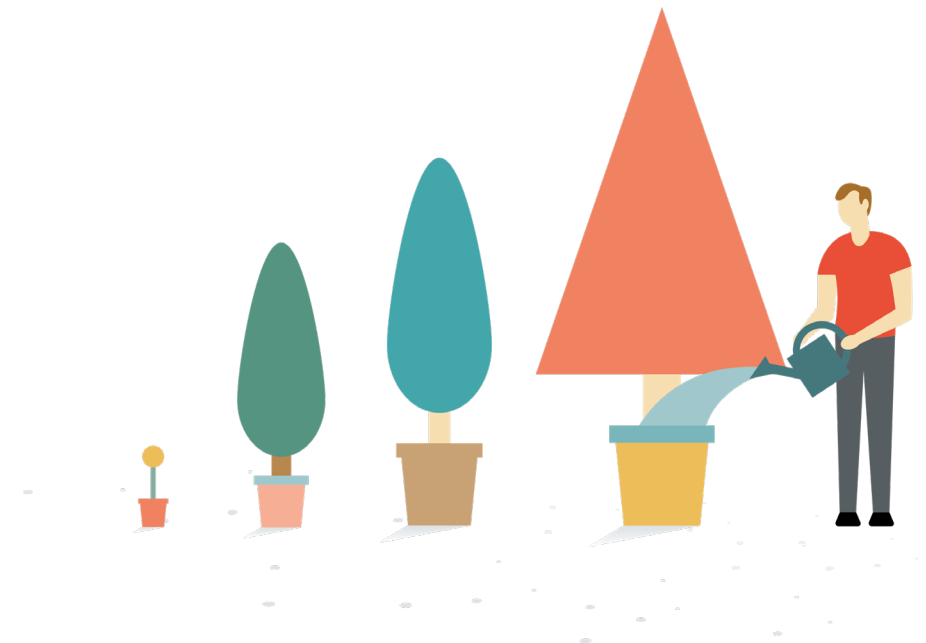
Ordinary shares

6 bn

Market capitalisation

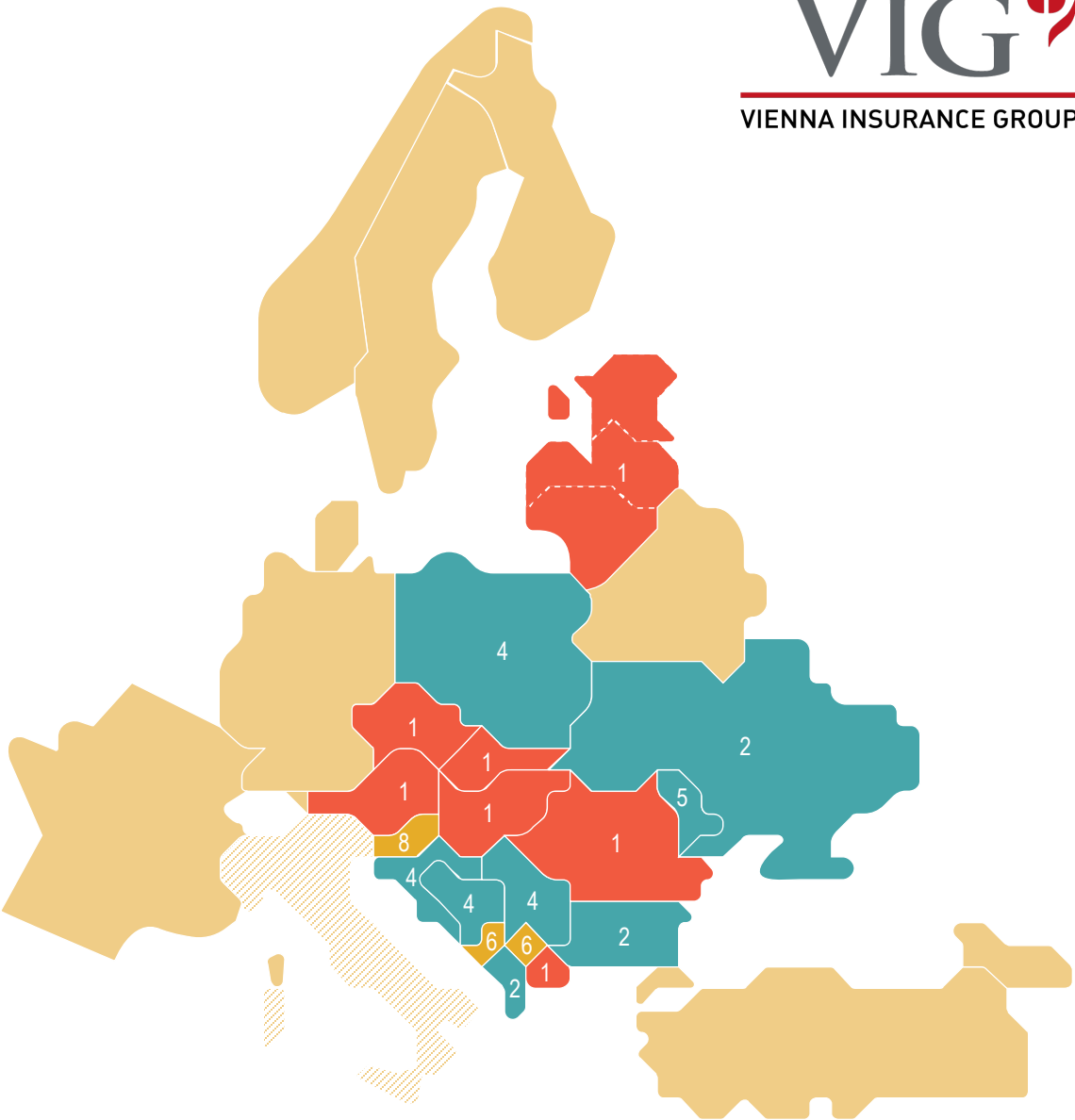
Status: 30 September 2025

(EUR)



THE LEADING INSURANCE GROUP IN CENTRAL AND EASTERN EUROPE

Market positions



Status: 1st to 4th quarter 2024 (exception for Slovenia: Status 1st half of 2024)

YOU CAN COUNT ON US



KEY FIGURES | FINANCIAL YEAR 2024

GROSS WRITTEN PREMIUMS*

€ **15.2** bn

INSURANCE SERVICE REVENUE

€ **12.1** bn

PROFIT BEFORE TAXES

€ **881.8** mn

SOLVENCY RATIO**

261 %

NET COMBINED RATIO

93.4 %

INVESTMENTS***

€ **36.5** bn

OPERATING RETURN ON EQUITY

16.4 %

* Gross written premiums are not part of the IFRS consolidated financial statement but are reported as before

** incl. transitional measures

*** excl. investments for unit-and index linked life insurance, additional „Owner-occupied properties“

OUR MANAGEMENT



© Marlene Fröhlich luxundlumen.com

Hartwig Löger | CEO

Chairman of the Managing Board



Areas of responsibility:

- General Secretariat and Legal
- Opportunity Management
- Human Resources
- CO³

Country responsibility:

- Austria
- Slovakia
- Czech Republic
- Hungary

Peter Höfinger | Deputy CEO

Deputy Chairman of the Managing Board



Areas of responsibility:

- Corporate Business
- Reinsurance
- European Affairs
- Sponsoring

Country responsibility:

- Bulgaria
- Moldova
- Romania

Liane Hirner | CFRO

Member of the Managing Board



Areas of responsibility:

- Group Finance & Regulatory Reporting
- Risk Management
- Group Actuarial, Planning and Controlling
- Tax Reporting & Transfer Pricing
- Subsidiaries & Transaction Management

Country responsibility:

- Liechtenstein
- Germany

Gerhard Lahner | COO

Member of the Managing Board



Areas of responsibility:

- VIG IT
- Group Treasury & Capital Management
- Asset Management (incl. Real Estate)
- Process & Project Management

Country responsibility:

- Georgia
- Türkiye

Gábor Lehel | CIO

Member of the Managing Board



Areas of responsibility:

- Transformation & Research
- Assistance
- New Businesses
- Data & Analytics

Country responsibility:

- Belarus

Harald Riener | Retail

Member of the Managing Board



Areas of responsibility:

- Retail Insurance & Business Support
- Customer Experience (Comp. Center)

Country responsibility:

- Estonia
- Latvia
- Lithuania
- Poland
- Ukraine

Christoph Rath

Deputy Member of the Managing Board



Joint responsibility with Peter Höfinger:

- RiskConsult

Country responsibility:

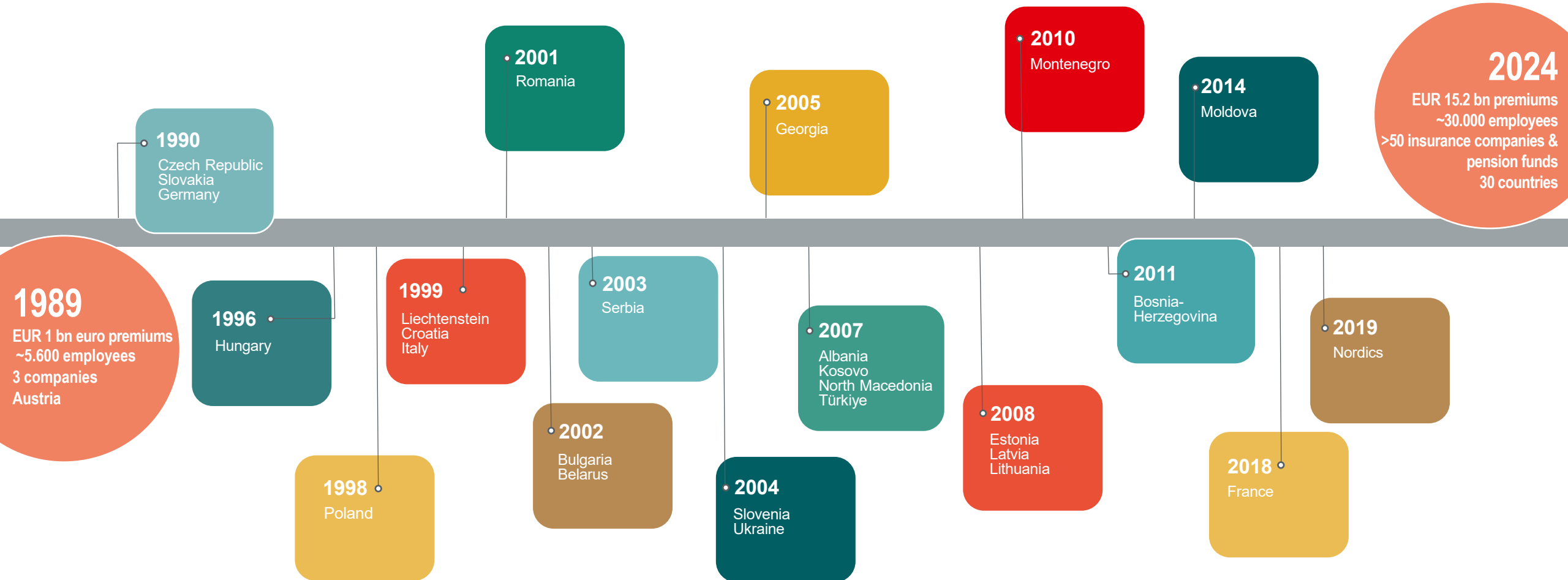
- Albania
- Bosnia and Herzegovina
- Kosovo
- Croatia
- Montenegro
- North Macedonia
- Serbia

The following departments fall under the **joint responsibility of the Managing Board Members**: Compliance incl. ALM (Contact person: Hartwig Löger), Internal Audit (Contact person: Hartwig Löger), Investor Relations (Contact person: Liane Hirner), Actuarial Function (Contact person: Liane Hirner)



FIRST MOVER IN CEE

Expansion to Eastern Europe shortly after the fall of the Iron Curtain





A LOOK AT OUR HISTORY

The Group's origins go back to 1824.

Second World War

Both office buildings on Kärntner Ring in Vienna are destroyed during air raids. After the end of the war, the company's reconstruction begins with a small group of employees.



14 June 1955

The Ringturm – Austria's first modern high-rise office building – opens. It symbolised Austria's post-war economic recovery and regained freedom.



1990

Initial plans for expansion into Eastern Europe, and establishment of Kooperativa in Bratislava, in what was then Czechoslovakia, as the first private insurer in the former Communist bloc.

2005

Stock market offensive including a capital increase, and the VIG share is included in the ATX for the first time; Since 2008, the VIG share is listed on the Prague Stock Exchange.

2008

Second capital increase raises over EUR 1bn; cooperation agreement with Erste Group.



Establishment of „Wechselseitige k.k. priv. Brandschaden Versicherungs-Anstalt“, the Group's initial predecessor company.



1952

A new headquarters on Vienna's Schottenring is commissioned.



1971

Acquisition of a stake in Donau Versicherung AG (founded in 1867) lays the foundations for today's multi-brand strategy.



October 1994

The Group's preference shares are listed on the Vienna Stock Exchange.



since 2006

Regular artistic wrapping of the Ringturm as a contribution to art in public spaces. The wrapping is created by artists from Austria and the CEE countries where Vienna Insurance Group has a presence.

2010

VIG Holding, the management entity for the listed Group, is formed.



INSIGHT

OUR MISSION STATEMENT



OUR VISION

We want to be the first choice for our customers. Our stakeholders see us as a stable and reliable partner. This enables us to consolidate our position as the leading insurance group in Central and Eastern Europe.

OUR VALUES

Diversity
Customer proximity
Responsibility

OUR MISSION

We stand for stability and competence in the field of risk protection. We use our experience, know-how and diversity to move closer to our customers. We see it as our responsibility to protect the values that matter to our customers.

OUR PROMISE

We enable customers to live a safer and better life: **Protecting what matters.**



CORPORATE STRATEGY

SUSTAINABILITY STRATEGY

EMPLOYER BRANDING

CORPORATE BEHAVIOUR

OUR VALUES



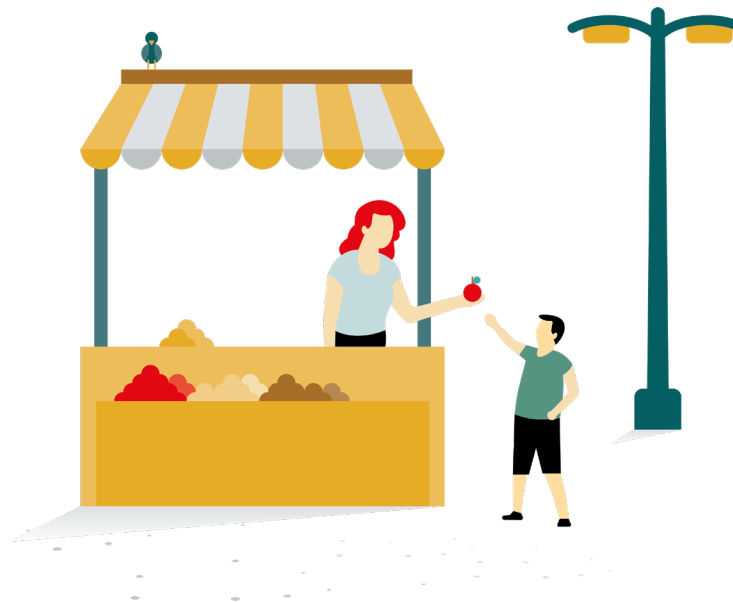
DIVERSITY

- »» Because of our presence in 30 countries, primarily in Central and Eastern Europe, we have an in-depth understanding of local circumstances. Sharing knowledge, ideas and experience within the Group is part of day-to-day operations. Diversity is one of our success factors and core values. In a way, it is part of Vienna Insurance Group's DNA. <<



CUSTOMER PROXIMITY

- »» We have strong roots, both internationally and locally. Thanks to our local employees, we are more than familiar with the typical needs of customers in our different countries and markets. This allows us to offer tailored solutions and maximise customer satisfaction in all of our markets. <<



RESPONSIBILITY

- »» We draw on experience to safeguard our customers' futures as effectively as possible. A sense of responsibility and respect are always central to our relationships with our customers, business partners, shareholders and society as a whole. <<



OUR MANAGEMENT PRINCIPLES



1

Local entrepreneurship

- Knowledge of local needs and markets
- Decentralised structures and efficient decision-making procedures

2

Multi-brand policy

- More than 50 insurance companies and pension funds in 30 countries
- Utilisation of established local brands

3

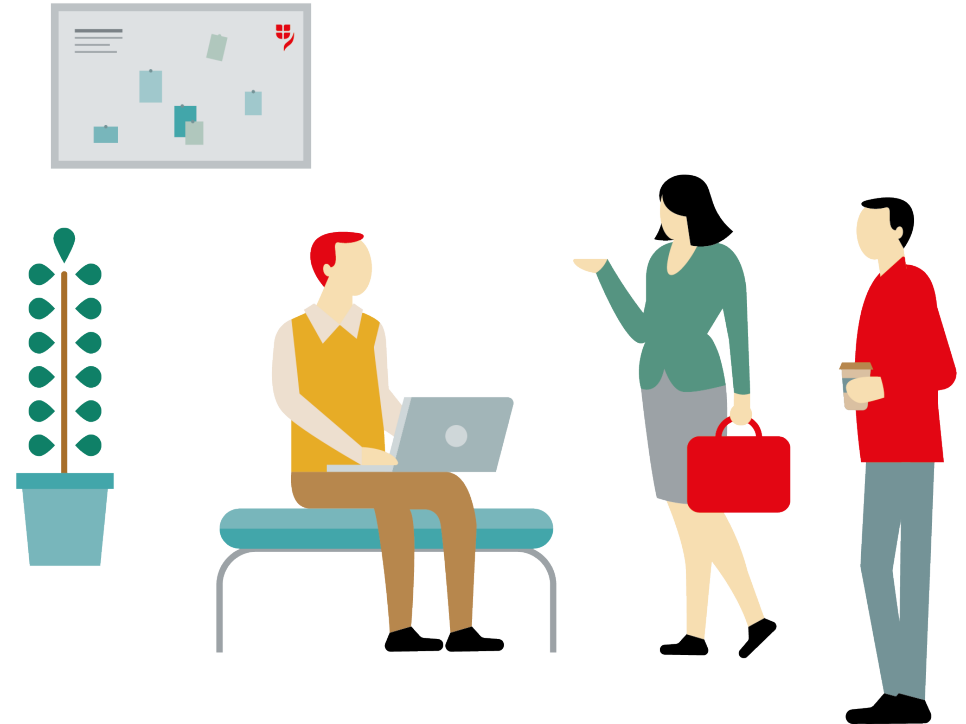
Multi-channel distribution

- Various distribution channels, including partnership with *Erste Group*
- Strongly customer-oriented distribution

4

Conservative investment and reinsurance policy

- Quality, peace of mind and sustainability are our priorities
- Spreading risk by means of diversification



OUTLOOK

LEVERAGING OUR STRATEGIC APPROACH WITH CO³

CO³ | Communication, internal Cooperation & Collaboration



Karin Kafesie
Head of CO³

» With CO³, we are strengthening content-related and personal exchange across national and company boundaries. The focus is on accelerating cross-border know-how sharing as well as on intensifying cooperation between VIG companies located in the same country, thereby enhancing the local multi-brand strategy and local entrepreneurship.«



‘Collaboration creates added value’

➤ Accelerating cross-border exchange and know-how sharing throughout the Group



‘Cooperation ensures independence’

➤ Intensifying cross-company cooperation within a country



‘Communication provides for our joint success’

➤ Internal and external communication as well as marketing activities

➤ Key lever and facilitator of Cooperation and Collaboration

CO³

The superscript 3 symbolises the forces that are mobilised through CO³.



STRATEGIC PROGRAMME **VIG 25**

Definition of Group targets and strategic action fields to increase market growth, financial stability, profitability, customer proximity and sustainability

VIG 25 – simply explained



Source: <https://www.youtube-nocookie.com/embed/5TegsCKvBtI?si=s5x9J2DoDKWYYGel>

Group targets

1. Expansion of the leading position in CEE
2. Creation of sustainable value
3. Sustainability objectives with respect to society, customers and employees

Strategic action fields

1. More efficiency – optimise
2. More customer proximity – expand
3. More added value – extend

VIG 25: THREE STRATEGIC ACTION FIELDS

➤ More efficiency – optimise



Optimisation of the business model by increasing productivity and efficiency

- Process simplification and automation
- Exchange and implement best practice examples
- Further optimise underwriting and pricing

➤ More customer proximity – expand



Enhance the business model with new ways to approach customers and by enriching the product range with services that provide additional value for customers

- Increase brand visibility and the attractiveness of products
- Use of a hybrid distribution approach that combines personal and digital contact

➤ More value added – extend



Expand the business model and value chain beyond the insurance business

- Focus on asset management and the pension fund business
- Establish ecosystems
- Promote awareness of precaution and risk protection

VIG 25: CORE MARKET AND SPECIAL MARKETS

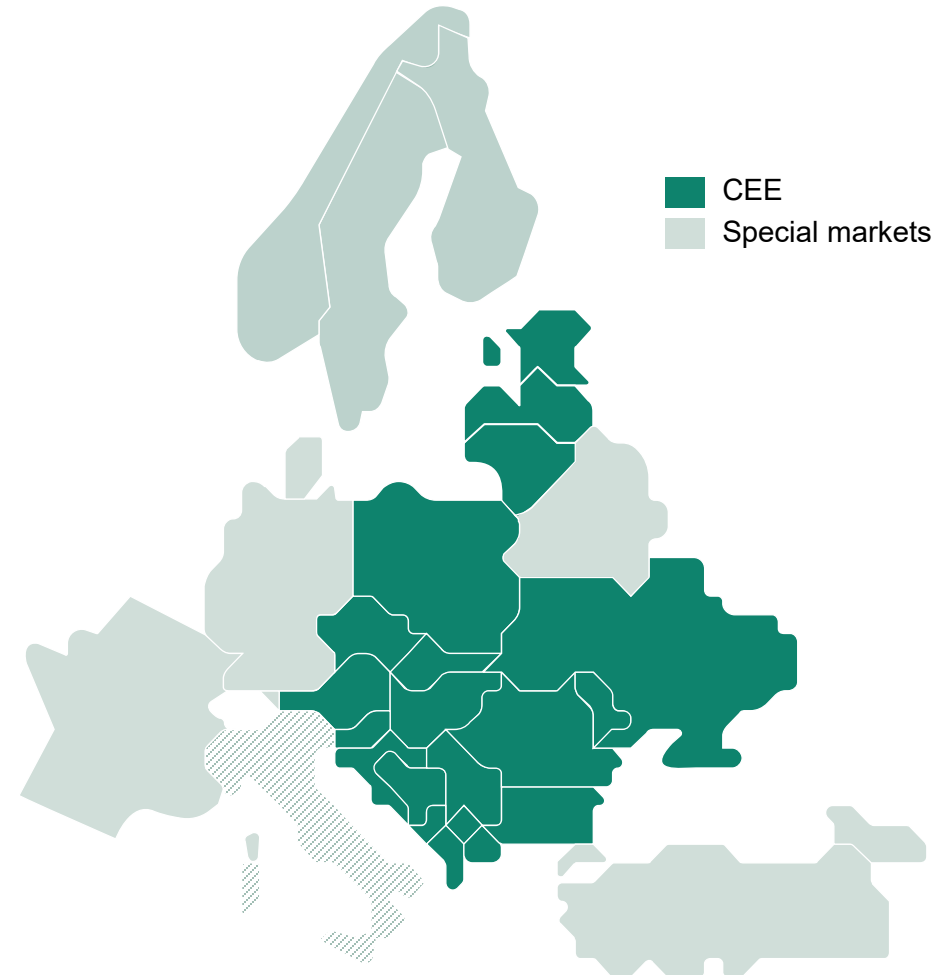
Redefinition of markets into core market (CEE) and special markets

CEE

- Core market “Central and Eastern Europe” including Austria

Special markets

- | | |
|-----------|-----------------|
| ▪ Belarus | ▪ Italy |
| ▪ France | ▪ Liechtenstein |
| ▪ Georgia | ▪ Nordics |
| ▪ Germany | ▪ Türkiye |



VIG SUSTAINABILITY PROGRAMME

As part of the VIG 25 strategic programme, VIG developed a new sustainability programme. This strengthens sustainability as an integral part of the business model.

VIG sustainability programme – simply explained



Source: <https://www.youtube-nocookie.com/embed/86sewDyxQ24?si=OYri7qNTXTUXBt9g>

Six defined spheres of impact:

Social focus

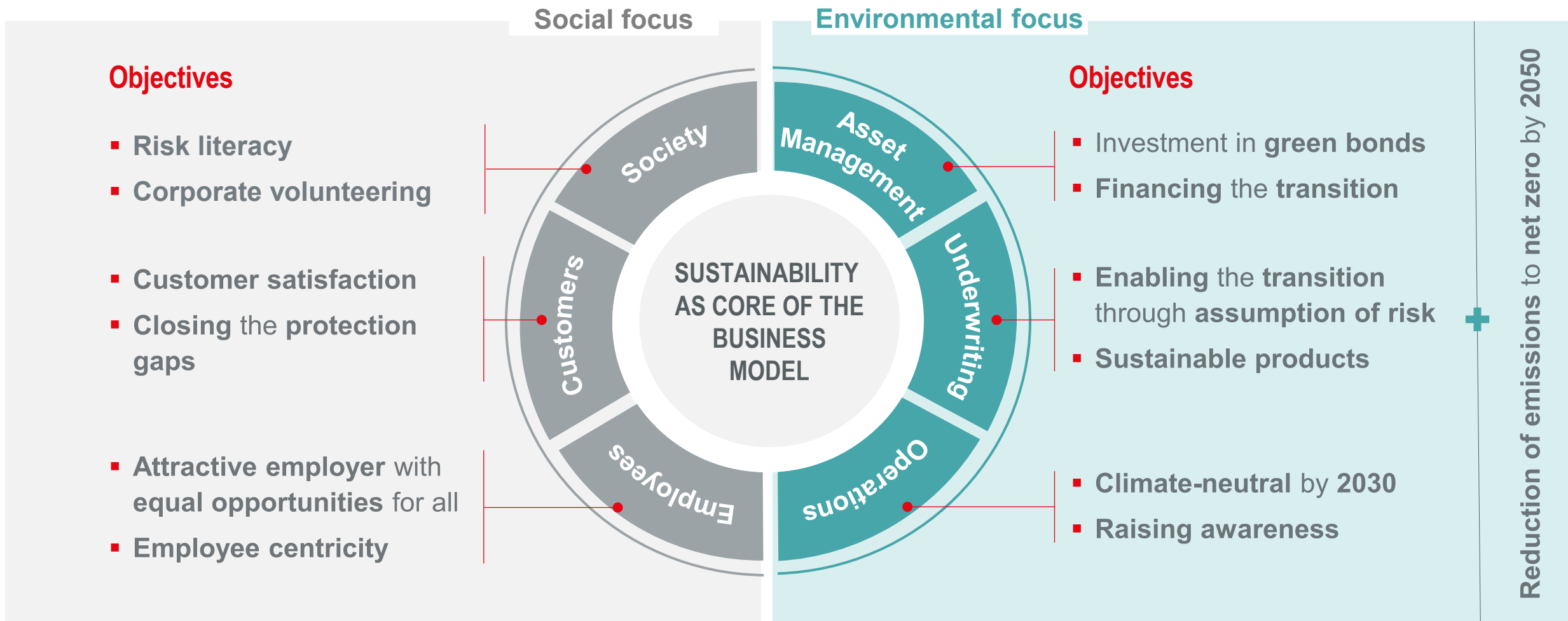
- Employees
- Customers
- Society

Environmental focus

- Asset Management
- Underwriting
- Operations

VIG SUSTAINABILITY PROGRAMME

Six defined spheres of impact

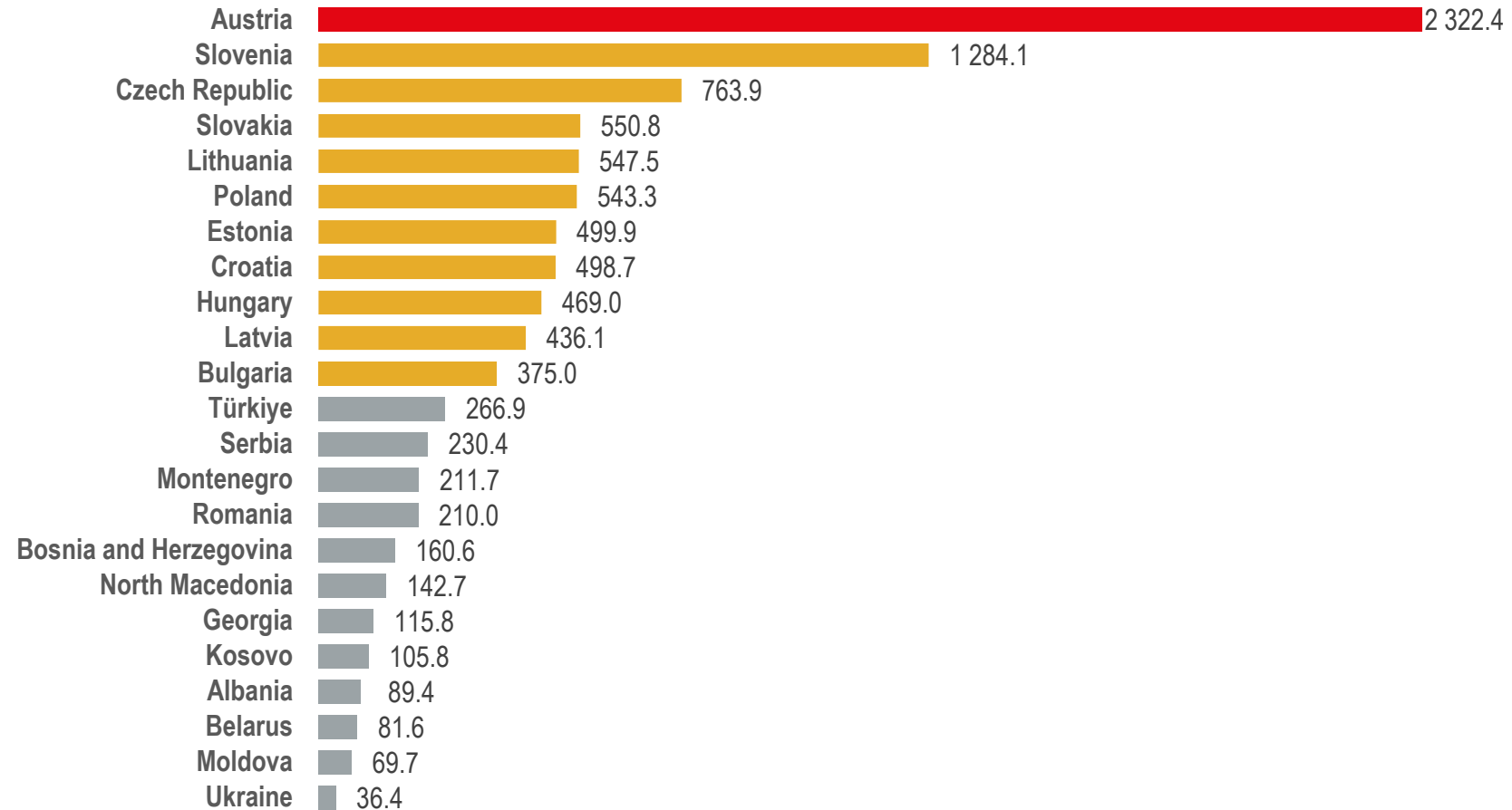


WE STILL SEE GREAT POTENTIAL IN CEE



Insurance density in CEE is significantly lower than in Western Europe and Austria

Insurance density 2024 in EUR (premiums per capita)



Source: VIG internal calculation

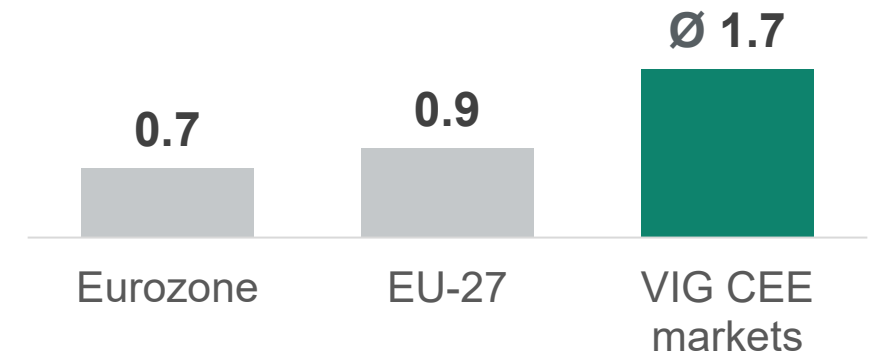
Status: June 2025

POSITIVE OUTLOOK 2025



- At weighted Ø 1.7%, the growth forecast for the CEE region is more than twice as high as that for the eurozone.
- VIG has been able to manage the impact of the challenging geopolitical and macroeconomic conditions very well so far and is well prepared for the volatile environment.
- Against this background, VIG's management has the ambition of **achieving a profit before taxes in the range of EUR 1.1 billion to EUR 1.15 billion** for the full year 2025 (status: November 2025).

GDP growth forecast for 2025 in %



Source: wiiw, Spring Forecast Update, 29th April 2025

FORESIGHT

SOCIAL COMMITMENT



» Fulfilling our **social responsibility** to people in the 30 countries where the Group is represented, by promoting **numerous projects**, reflects the company's perception of itself. Many of these initiatives are in general **supported by the Group's main shareholder, Wiener Städtische Versicherungsverein.** «

SOCIAL ACTIVE DAY

Vienna Insurance Group gives employees time off to spend a day working voluntarily on social projects. Every year, numerous employees in various countries send a strong signal underlining their dedication, charitable spirit and sense of solidarity.

20
countries

48
companies

~14,000
employees participated in 2024



Ukrainian colleagues help with reconstruction

© Kniazha



Coleagues from Liechtenstein

© Vienna-Life



Colleagues from the Bosnian company Vienna Osiguranje

© Vienna Osiguranje

OUR SOLIDARITY

VIG sets numerous supporting actions for Türkiye & Ukraine

TÜRKIYE

- Both VIG companies Ray Sigorta & Viennalife have set up local aid funds
- VIG Holding supports local aid funds with EUR 1 million
- VIG Holding supports Red Cross (for earthquake victims in Türkiye) with EUR 1 million

UKRAINE

- **“VIG Family Fund”** established
 - Base endowment EUR 5 million
 - Including additional payments by VIG companies and employees, ~ EUR 7 million are currently available
 - Purpose: Coordinated direct support to families of the Ukrainian VIG companies for reconstruction, personal misfortunes
- Numerous support actions by VIG companies in transport and provision of accommodation for families of the Ukrainian VIG companies, support for local aid organisations and fundraising initiatives etc.



VIG HOLDING AS EMPLOYER

WE ARE A GREAT PLACE TO WORK



Trust Index **76%**



© Martin Marschall



© VIG



© Marlene Fröhlich



© Marlene Fröhlich

That's what we're good at:

Protecting what matters

- Life balance & flexible working
- Health & Wellbeing
- EAP and external point of contact for discrimination

Growing together

- Continuous learning & personal development
- Celebrations and events
- Intensifying Group-wide collaboration

Everybody's welcome

- Diversity Management
- Attract & onboard employees

We are VIG

- Strong internal and external Employer Branding



The Great Place To Work® certification recognises employers who offer their employees an outstanding working environment.



VIG Holding was recognized for the first time for its authentic, creative and effective employer branding measures.

OUR EMPLOYER BRANDING



Angela Tangl
Diversity Management
& Employer Branding

»» Vienna Insurance Group is committed to being an **attractive employer** and strengthening its position in this regard. This is reflected in our professional corporate image and the **respect we show for job applicants**. Our efforts were **awarded multiple times**.

However, excellent employer branding starts with a company's existing employees. We want our employees to be proud to work for us. Satisfied employees serve as ambassadors inside and outside the company. Development opportunities, coupled with the feeling of being respected, result in **increased motivation and improved performance**. ««

DIVERSITY AND INCLUSION IS PART OF EVERYTHING WE DO

We see **diversity** as a reflection of the similarities and differences that we encounter at VIG Holding, in our markets, at the local Group companies, as well as our partners, customers and employees.

Diversity management involves genuine respect for an open-minded approach and conscious efforts to capitalise on our diversity. We respect the cultures and traditions of the various countries and markets in which we offer our insurance services and we are committed to promoting equal opportunities with regard to the employment and promotion of staff.



DIVERSITY IS ONE OF OUR BEST INGREDIENTS

RANKING UNDER DIVERSITY LEADERS

VIG has been consistently recognised as a "Leader in Diversity" from 2021 to 2025.

Financial Times Leader in Diversity (2021–2025)

Survey to assess inclusiveness and promotion of various aspects of diversity in companies.



© Marlene Fröhlich luxundlumen.com

» In our strategy, we have not only defined **diversity as our core value**, but also see it as a **competitive factor** in a comprehensive **diversity strategy**. To us, **diversity management** means genuine appreciation, open acceptance and conscious use of our diversity. «

Barbara Hohl, Head of Human Resources



CEO Hartwig Löger und Barbara Hohl, Head of Human Resources

WE SUPPORT LIFE BALANCE



»» As an employer, it is important to us to provide a working environment that allows everyone to **balance their professional and personal priorities**. We at VIG call it 'life balance'. To this end, we are continuing to **expand our activities in the areas of work and development, balance and flexibility, health and exercise, as well as diversity and appreciation.** ««

Offers to support Life Balance:

- **Home office concept and flexitime model**
- **Employee Assistance Program (EAP)** and a **virtual well-being platform** that provide employees and their families with free and anonymous advice as well as coaching around personal and professional concerns
- **Support for family responsibilities**
(e.g. company kindergarten, information about care for relatives and much more)



Company kindergarten

© VIG

KEEP MOVING

Holistic concept for strengthening sustainability, mobility and health

How we “keep moving”:

- Participation in **sports events** (e.g. Vienna Business Run, Vienna City Marathon)
- **Partnerships with fitness providers**
- **Information events on the topic of sustainability** for employees



VIG Holding employees at Vienna Business Run 2024





EXCELLENT EMPLOYER

BEST RECRUITERS AUSTRIA 2024/2025

VIG Holding receives Gold Award for Employer Branding & Recruiting for the 6th time in a row and is once again industry winner in the DACH region.



DIVERSITY LEADERS 2021–2025

VIG Holding awarded in Europe-wide ranking.



TOP COMPANY AT KUNUNU

VIG Holding recommended as Top Company by employees. Especially as a family-friendly employer.



LEADING EMPLOYERS AUSTRIA 2025*

VIG Holding is among the top 1% of the best employers in Austria.



DIVERSITY ALL STAR BEIM BCG GENDER DIVERSITY INDEX 2024

VIG is among the top 10 companies for the 6th time in a row.



TOP EMPLOYER 2023 – MOST FAMILY-FRIENDLY COMPANIES IN AUSTRIA

VIG is one of the most family-friendly companies in Austria in the insurance industry.



*LEADING EMPLOYERS ist eine Metastudie mit über 300 unabhängige Quellen, bis zu 600 Datenpunkte pro Unternehmen in Bezug auf: Attractiveness & Image, Employee Experience, Work-Life-Quality, Compensation & Benefits, Prosperity & Leadership, Culture & Values, Diversity, Equity & Inclusion (DEI), ESG (Environment, Social, Governance) sowie Recruiting Performance.



VIENNA INSURANCE GROUP

Protecting what matters.

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