



Vienna Insurance Group

Protecting what matters.

Key facts

No. 1

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

More than

33 million

customers

VIG share listed on the Vienna Stock Exchange since

1994

VIG share listed on the Vienna, Prague & Budapest

Stock Exchange

Standard & Poor's rating

A+

with positive outlook



Capital market

Facts & Figures

MAIN SHAREHOLDER

~72%

Wiener Städtische Versicherungsverein

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

7.86 bn

Market capitalisation (EUR)

Status: 31 March 2026

DIVIDEND

1.73 euro

Dividend proposal 2025*

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.

* Management proposal, subject to approval of the Annual General Meeting



At home in 30 countries



We are **Number 1**
in Central and Eastern Europe



Positioning

Our values



Plurality



Entrepreneurship



Responsibility



Excellence



Passion

Our principles

- 1** VIG operates as a 'Group' and creates significant economic added value through entrepreneurship and multi-brand strategy.
- 2** 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.
- 3** 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.
- 4** The interaction between VIG Holding and the Group companies is at eye level, characterised by mutual respect and trust.
- 5** Communication provides for transparency and drives efficient and effective exchange within the Group.
- 6** Collaboration creates added value, is initiated by all business entities and orchestrated by the Holding.
- 7** Cooperation between the companies in one country creates synergies.

Our promise: Protecting what matters.



Local market positions

No. 1

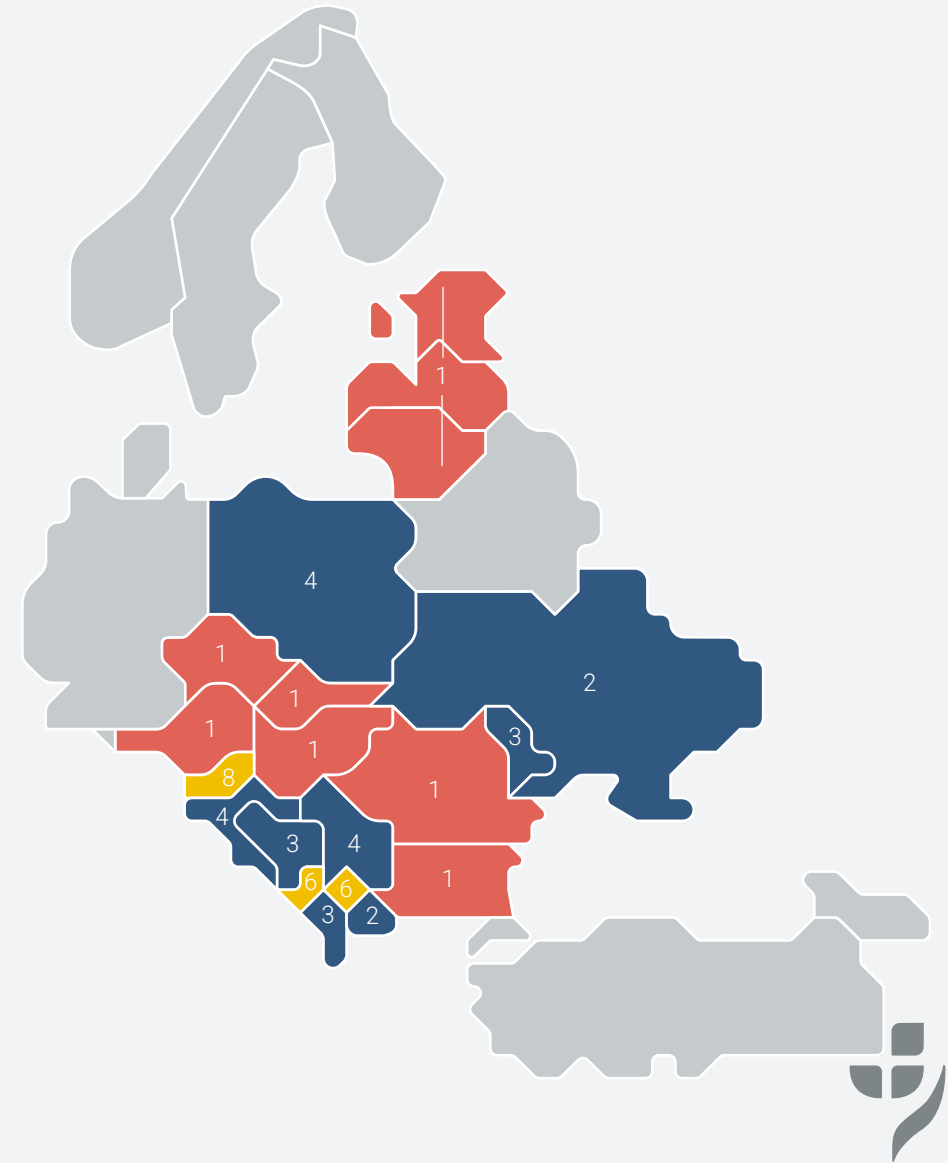
Austria
Baltic states
Bulgaria
Czech Republic
Hungary
Romania
Slovakia

Top 5

Albania
Bosnia and Herzegovina
Croatia
Moldova
North Macedonia
Poland
Serbia
Ukraine

Top 10

Kosovo
Montenegro
Slovenia



Status: 1st to 3rd quarter 2025 (exception for Slovenia: Status 1st half of 2025)

Country portfolio

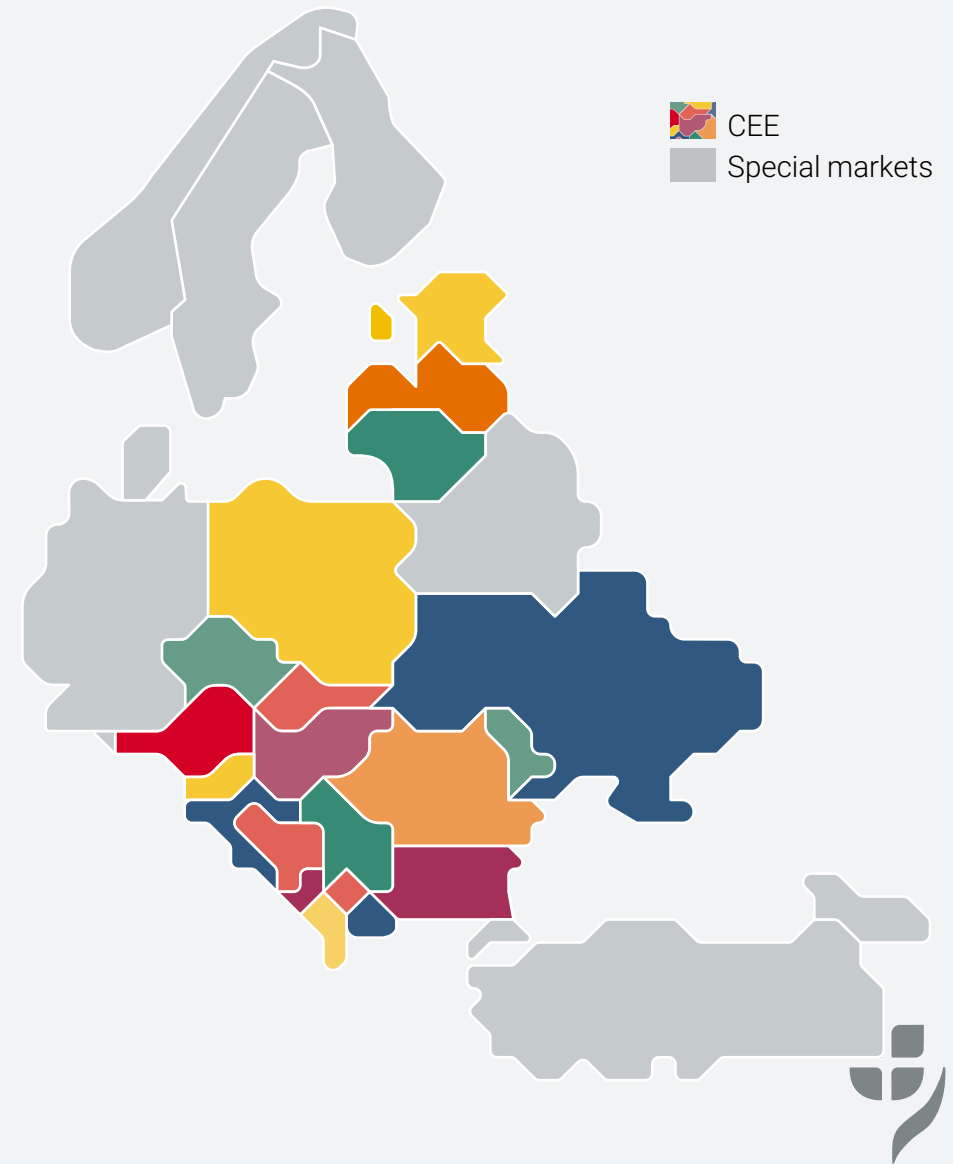
CEE core market and special markets

CEE

- Core market „Central and Eastern Europe“ (CEE) including Austria

Special markets

- Belarus
- Georgia
- Germany
- Liechtenstein
- Nordics*
- Türkiye



* Denmark, Finland, Norway, Sweden

Financial year 2025

Gross written premiums¹

€ 16.3 bn

Insurance service revenue

€ 13.2 bn

Profit before taxes

€ 1.16 bn

Solvency ratio²

296%

Net combined ratio

90.1%

Investments³

€ 38.0 bn

Operating return on equity

18.7%

¹ Gross written premiums are not part of the IFRS consolidated financial statement but are reported as before.

² incl. transitional measures

³ Investments held at VIG's own risk (excl. investments for unit- and index-linked life insurance)



Management



Hartwig Löger | CEO
Chairman of the Managing Board

- Areas of responsibility:
- General Secretariat and Legal
 - Opportunity Management
 - Human Resources
 - CO³
- Country responsibility:
- Austria
 - Germany
 - 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 & Controlling
 - Tax Reporting & Transfer Pricing
 - Subsidiaries & Transaction Management
- Country responsibility:
- Liechtenstein



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
 - Group Security & Resilience
- Country responsibility:
- Türkiye



Gábor Lehel | CIO
Member of the Managing Board

- Areas of responsibility:
- Transformation & New Business
 - Assistance
 - Data & Analytics
- Country responsibility:
- Georgia



Christoph Rath
Member of the Managing Board

- Joint responsibility with Peter Höfinger:
- Risk Consult
- Country responsibility:
- Albania
 - Bosnia and Herzegovina
 - Kosovo
 - Croatia
 - Montenegro
 - North Macedonia
 - Serbia



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

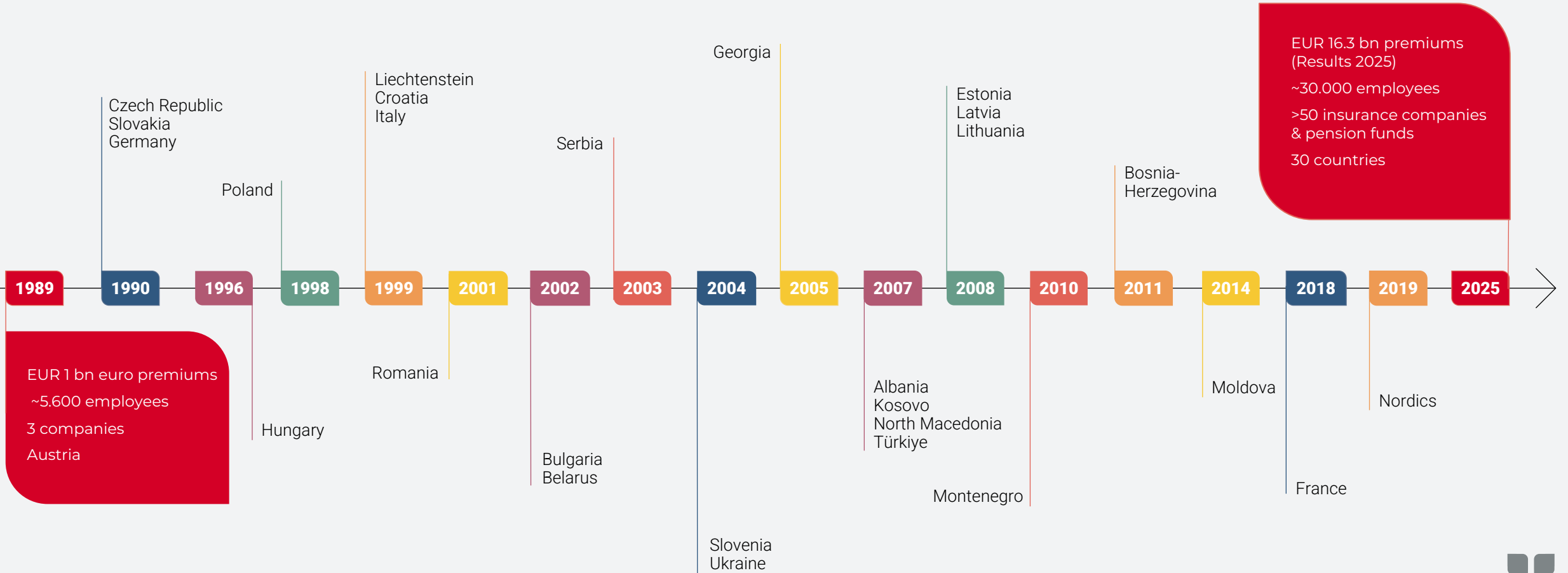
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The following departments fall under **the joint responsibility of the Managing Board Members**: Compliance incl. AML (Contact person: Hartwig Löger), Internal Audit (Contact person: Hartwig Löger), Investor Relations (Contact person: Liane Hirner),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

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.

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



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.



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.

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

1824

Second World War

1952

14 June 1955

1971

1990

October 1994

2005

Since 2006

2008

2010

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



A new headquarters on Vienna's Schottenring is commissioned.



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



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



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.



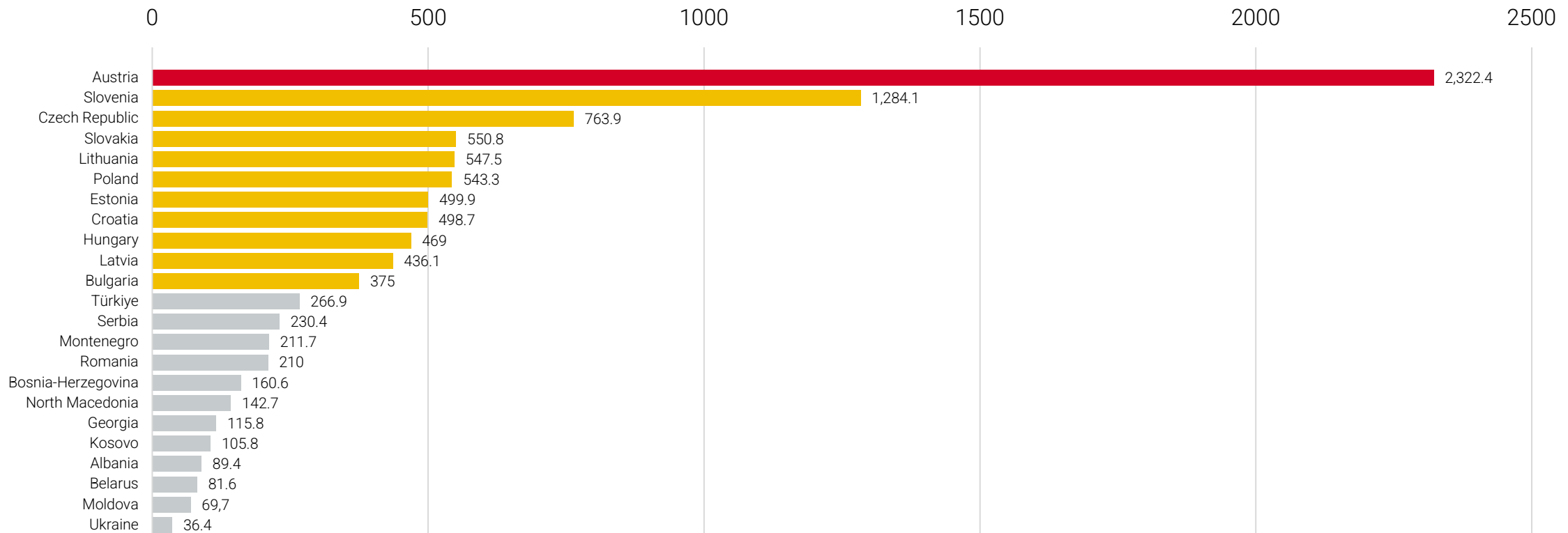
VIG Holding, the management entity for the listed Group, is formed.



Market potentials

CEE insurance density significantly lower than in Western Europe and Austria

Insurance density 2024 in EUR (premiums per capita)



Source: VIg internal calculation; status: June 2025

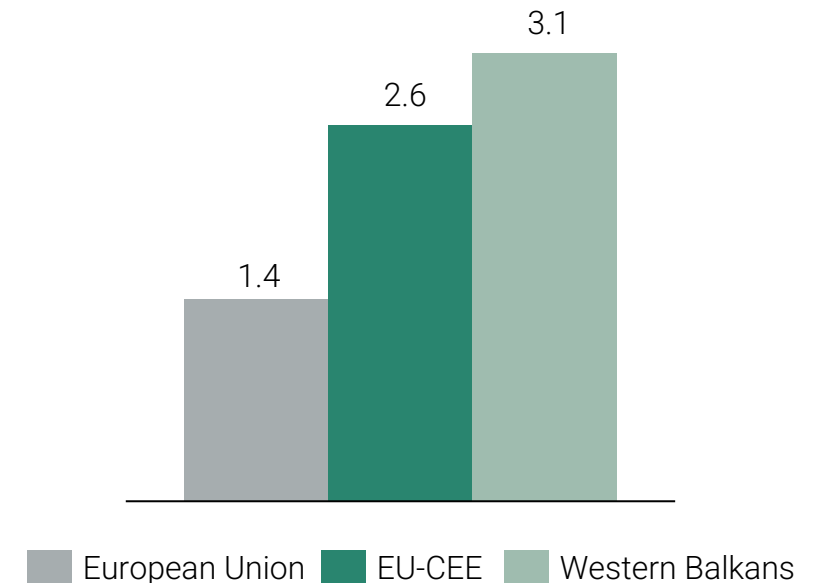


Positive Outlook 2026

- The GDP growth forecast for the CEE region remains well above that of the EU countries.
- With its CEE core markets, broad diversification and strong capitalisation, VIG is excellently positioned.
- The Group is well prepared for the volatile geopolitical and macroeconomic environment.
- The planned acquisition of NÜRNBERGER is intended to further strengthen the Group's growth trajectory in CEE and increase its resilience.

VIG's management aims to **achieve profit before taxes within a range of EUR 1.25 and 1.30 billion for the financial year 2026** (excl. NÜRNBERGER).

GDP Growth Forecast 2026
(change in % compared to previous year)



EU-CEE: Central and Eastern member states of the EU | Western Balkans: Albania, Bosnia and Herzegovina, Kosovo, Montenegro, North Macedonia, Serbia
Source: wiiw Winter Forecast Report (Jan 2026)



evolve²⁸

Group strategy 2026–2028



evolve²⁸

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‘evolve’ symbolises a strategic approach that focuses on continuous development, rather than changing everything at once, and that is exactly what we are striving for. To ensure long-term, sustainable success, we are building on the tried and tested and adapt flexibly and resiliently to the dynamic market environment.



Hartwig Löger
CEO

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The four strategic framework elements

evolve²⁸ consists of four elements that form the framework for the targets of the local companies and thus the long-term success of the Group



5 values

What we as VIG stand for:



7 principles

Our principles describe how we live up to our Group spirit, what role comes to VIG Holding, and how VIG Holding and the Group companies work together.



evolve²⁸ values



Plurality

With 50 companies in 30 countries, VIG embraces a multi-brand strategy that creates added value in many ways:

Diversification spreads regional risks across the entire Group, shares capacities and facilitates the exchange of the wide range of expertise between countries and companies. Our 30.000 employees represent a broad diversity of backgrounds and experiences. And no matter how our 33 million customers prefer to get in touch with us – our multi channel distribution offers them all options.



Entrepreneurship

With our decentralised Group structure, we put local entrepreneurship at the very heart of our business strategy.

Knowing the demands and needs of their customers and their market specifics best, our local teams are daily committed to delivering customer-centric solutions. Entrepreneurial thinking applies to all our Group's entities. We act with foresight and continuously adapt our services to the needs of the dynamic environment.



Responsibility

Responsibility has many faces. As the market leader in CEE, we sensibly take care of the needs of our internal and external stakeholders. With our social focus, we address our customers, employees and the society at large. Our environmental emphasis lies on the business areas Asset Management, Underwriting and Operations. Thus, we create economic value today without doing so at the expense of tomorrow.



Excellence

As the market leader in CEE, we aim to deliver highest quality standards in any service we provide for our customers and business partners. We relentlessly strive for outstanding solutions by leveraging our Group-wide expertise. A commitment that is also reflected in the multiple awards our Group continuously receives.



Passion

We are dedicated to our purpose with unwavering passion. Our employees go the extra mile by daily committing their efforts to deliver excellent services.



evolve²⁸ principles

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The four strategic framework elements

Country portfolio & company strategies



Market Landscape – Fact Sheets

Analysis of the **relevant local environment** across three dimensions:

- Macroeconomics
- Insurance Market
- Trends (based on VIG Trend Radar)



Strategic Implication

Deriving **specific strategic implications** from market environment and company positioning.



Company Strategies

Developing **company-specific strategies** across **five strategic fields** (value chain) to execute strategic implications.



The four strategic framework elements

5 Group programmes



- Group programmes support the implementation of local company strategies.
- Built on trends for the upcoming years.
- Group-wide relevance and managed either by the VIG Holding or a Group company.



The four strategic framework elements

CO³ | Communication, Collaboration & Cooperation



- **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 to create synergies.
- **Communication** provides for our joint success: Internal and external communication as well as marketing activities and key lever as well as facilitator of Cooperation and Collaboration.



2028 targets

Five quantitative targets have been defined for 2028, focusing on the consistent expansion of market leadership in Central and Eastern Europe, a significant increase in premiums and earnings, and the local strategies of the 50 Group companies:

min. EUR 20 bn

Gross written premiums
(plus 23% compared to 2025)

min. EUR 1.5 bn

Profit before taxes
(plus ~30% compared to 2025)

max. 91%

Net combined ratio

min. 17%

Operating return on equity

150% – 200%

Solvency ratio

Without taking into account the planned acquisition of NÜRNBERGER Beteiligungs-AG.



Responsibility



VIG Sustainability Programme

Integral part of the business model

VIG Sustainability Programme – simply explained:



Six defined spheres of impact:

Social focus

- Employees
- Customers
- Society

Environmental focus

- Asset Management
- Underwriting
- Operations

Source: <https://www.youtube.com/watch?v=1LeznsVti5Y>



VIG Sustainability Programme

Six defined spheres of impact

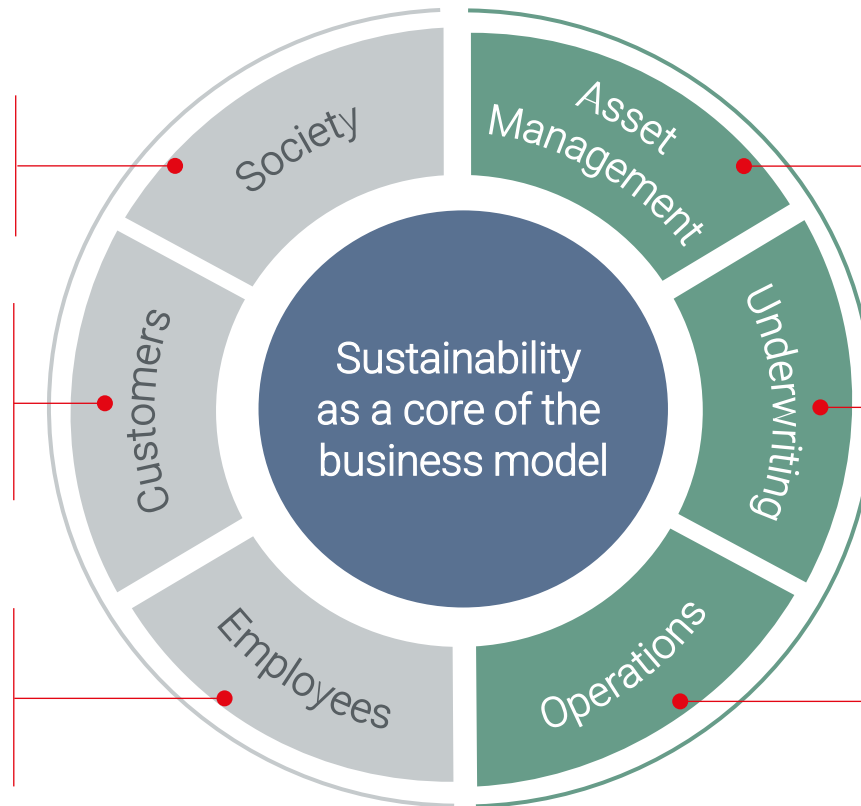
Social focus

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



VIG Sustainability Programme

Social commitment



Fulfilling our social responsibility to people in the 30 countries where the Group is represented, is part of our company's identity. Many of these initiatives are supported by the Group's main shareholder, Wiener Städtische Versicherungsverein.

20

countries

54

companies

~16,000

employees participated in 2025



Colleagues from Liechtenstein

© Vienna-Life

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.



Ukrainian colleagues help with reconstruction

© Kniazha



Polish colleagues from InterRisk collecting trash

© InterRisk



VIG Holding as employer



We are a Great Place To Work

What sets us apart

Protecting what matters

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

Growing Together

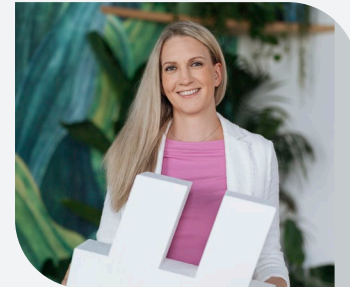
- Continuous learning & personal development
- Celebrations and events
- Intensifying Group-wide collaboration

Everybody's welcome

- Diversity Management
- Attract & onboard employees

We are VIG

- Strong internal and external Employer Branding



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



Trust Index **76%**

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



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.



We see diversity as a competitive factor in our 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 and Barbara Hohl,
Head of Human Resources**

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Our Employer Branding



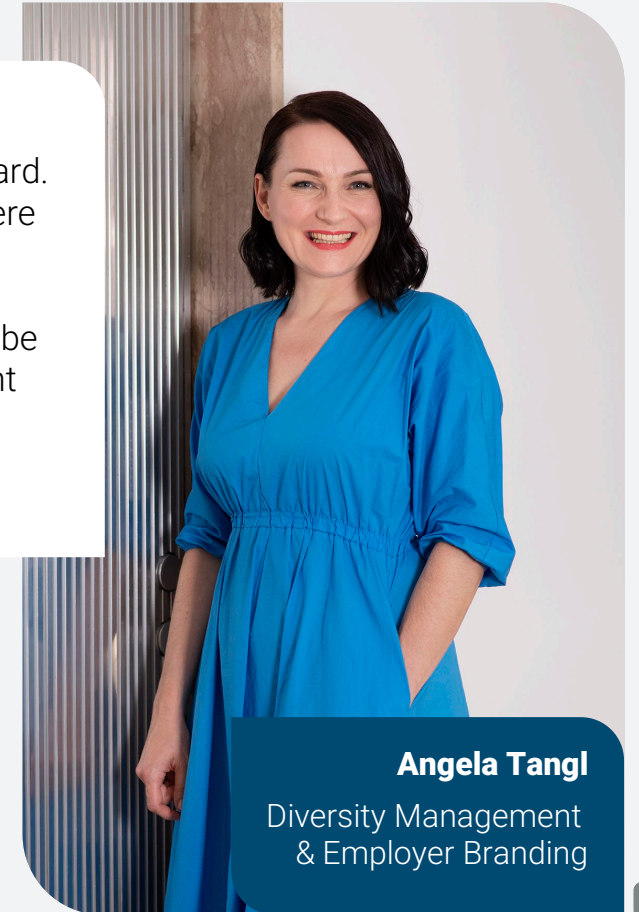
Vienna Insurance Group is committed to being an attractive employer and strengthening its position in this regard. This is reflected in our professional corporate image and the respect we show for job applicants. Our efforts were awarded multiple times.

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.



Angela Tangl

Diversity Management
& Employer Branding

© Laurent Ziegler



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

© Sebastian Philipp



Keep Moving

Holistic concept for strengthening sustainability, mobility and health

How we “keep moving”

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



VIG Holding employees at a sports event

© VIG



Group-wide Collaboration & Cooperation

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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 and collaboration 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 within the Group ...

... is initiated by all business entities and guided by the Holding.

... with more than

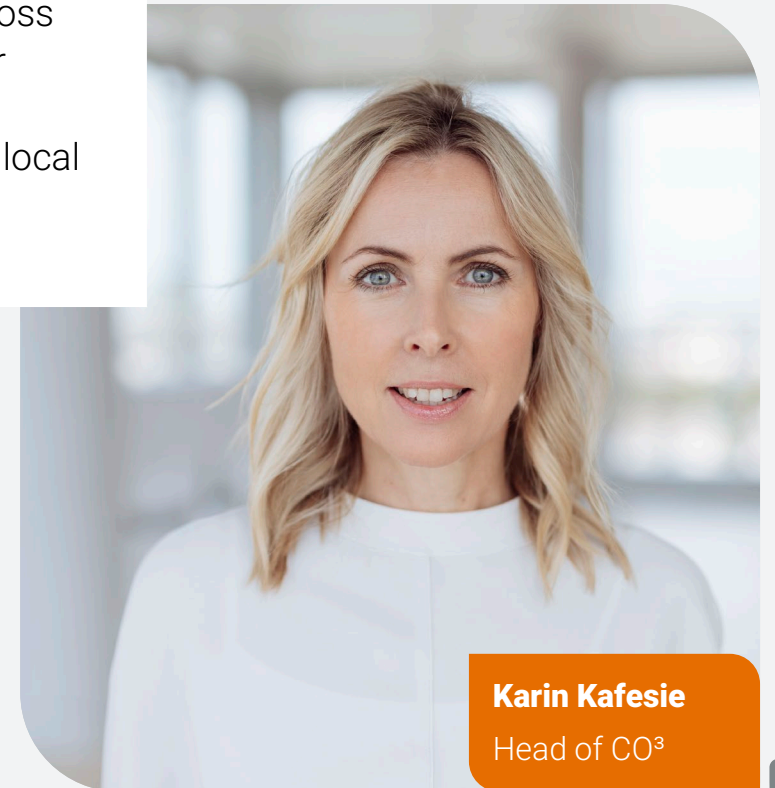
50

insurance companies and pension funds

... with

30

countries



Karin Kafesie
Head of CO³

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Excellent Employer



Best Recruiters Austria 2025/2026

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 Employer Austria 2025*

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



Diversity All Star at BCG Gender Diversity Index 2024

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



Top rated 2026 – Most family-friendly companies in

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

* LEADING EMPLOYERS is a meta-study with over 300 independent sources, up to 600 data points per company in relation to: Attractiveness & Image, Employee Experience, Work-Life-Quality, Compensation & Benefits, Prosperity & Leadership, Culture & Values, Diversity, Equity & Inclusion (DEI), ESG (Environment, Social, Governance) and Recruiting Performance.



Imprint

Presentation last updated April 2026

Publisher and proprietor

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Disclaimer: Although this presentation was prepared with the utmost care, such condensed information may leave an unclear or incomplete impression. This presentation contains forward-looking statements based on current estimates and information. The Group is not obliged to update such forward-looking statements or adapt them in view of future events or developments.



VIG 

VIENNA INSURANCE GROUP