

# UNIQA Group at a glance

| Consolidated key figures in € million                   | 2023      | 2022 <sup>1)</sup> | Change   |
|---|-----------|--------------------|----------|
| Premiums written <sup>2)</sup>                          | 7,185.6   | 6,548.7            | + 9.7%   |
| • of which property and casualty insurance              | 4,214.3   | 3,683.0            | +14.4%   |
| • of which health insurance                             | 1,388.1   | 1,275.9            | + 8.8%   |
| • of which life insurance                               | 1,583.2   | 1,589.8            | – 0.4%   |
| Premiums written UNIQA Austria <sup>2)</sup>            | 4,290.0   | 4,086.4            | + 5.0%   |
| Premiums written UNIQA International <sup>2)</sup>      | 2,787.9   | 2,450.0            | + 13.8%  |
| Insurance revenue                                       | 5,994.1   | 5,346.9            | +12.1%   |
| • of which property and casualty insurance              | 4,006.3   | 3,547.8            | +12.9%   |
| • of which health insurance                             | 1,234.7   | 1,139.7            | + 8.3%   |
| • of which life insurance                               | 753.1     | 659.3              | +14.2%   |
| Insurance service expenses                              | – 5,291.0 | – 4,744.5          | + 11.5%  |
| • of which property and casualty insurance              | – 3,580.8 | – 3,254.3          | +10.0%   |
| • of which health insurance                             | – 1,110.3 | – 1,038.5          | + 6.9%   |
| • of which life insurance                               | – 600.0   | – 451.7            | + 32.8%  |
| Technical result from reinsurance                       | – 140.9   | – 38.4             | + 267.2% |
| Technical result  | 562.2     | 564.0              | – 0.3%   |
| • of which property and casualty insurance              | 287.5     | 255.9              | +12.3%   |
| • of which health insurance                             | 122.0     | 101.8              | +19.8%   |
| • of which life insurance                               | 152.8     | 206.3              | – 25.9%  |
| Group cost ratio  | 31.0%     | 30.9%              | –        |
| Combined ratio (gross before reinsurance)               | 89.4%     | 91.7%              | –        |
| Financial result  | 150.2     | – 49.9             | –        |
| • of which net investment income                        | 588.8     | 179.8              | + 227.4% |
| Non-technical result                                    | – 206.4   | – 161.7            | + 27.6 % |
| Operating profit/(loss)                                 | 506.1     | 352.4              | + 43.6%  |
| Earnings before taxes                                   | 426.4     | 272.3              | + 56.6%  |
| Profit/(loss) for the period from continuing operations | 323.1     | 255.4              | + 26.5%  |
| Profit/(loss) from discontinued operations (after tax)  | – 19.3    | 0.3                | –        |
| Profit/(loss) for the period                            | 303.8     | 255.7              | + 18.8%  |
| Consolidated profit/loss                                | 302.7     | 256.0              | + 18.3%  |
| Return on equity <sup>3)</sup>                          | 14.1%     | 11.6%              | –        |
| Investments   | 20,431.9  | 19,376.0           | + 5.4%   |
| Shareholders' equity                                    | 2,710.2   | 1,883.3            | + 43.9%  |
| Equity, including non-controlling interests             | 2,730.1   | 1,901.0            | + 43.6%  |
| Total assets  | 28,151.0  | 26,641.1           | + 5.7%   |
| Average number of employees (FTE)                       | 14,629    | 14,515             | + 0.8%   |

<sup>1)</sup> In the interest of comparability, the figures for 2022 were recalculated in accordance with IFRS 9/17.

<sup>2)</sup> Including savings portions from unit-linked and index-linked life insurance (amounts determined in accordance with local accounting practices)

<sup>3)</sup> This calculation does not take into account the effect of the planned sale of the Russian company.

On 1 January 2023, two new international accounting standards came into effect, IFRS 9 (Financial Instruments) and IFRS 17 (Insurance Contracts), which have a significant impact on the presentation of the UNIQA Group's financial position, financial performance and profit or loss due to extensive changes in the measurement and accounting of financial instruments and insurance contracts. Due to the first application of these two accounting standards, a retrospective restatement was made of the values from the comparative period 2022 and as at the comparative date 31 December 2022. There is therefore no direct comparability with the figures published for the 2022 financial year or previous years.