

UNIQA Insurance Group AG

FY25 Preliminary Results

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Agenda

1

Group Results

- FY25 Preliminary Results
- Outlook

2

Appendix

- Segments
- Balance Sheet
- Investment Portfolio
- Shareholder Information

1.1

Group Results

FY25 Preliminary Results

FY25 at a glance: Excellent delivery, ahead of plan

Growth

EUR 8 355m^{(a) (b)} GWP
+ 8% GWP growth vs. FY24

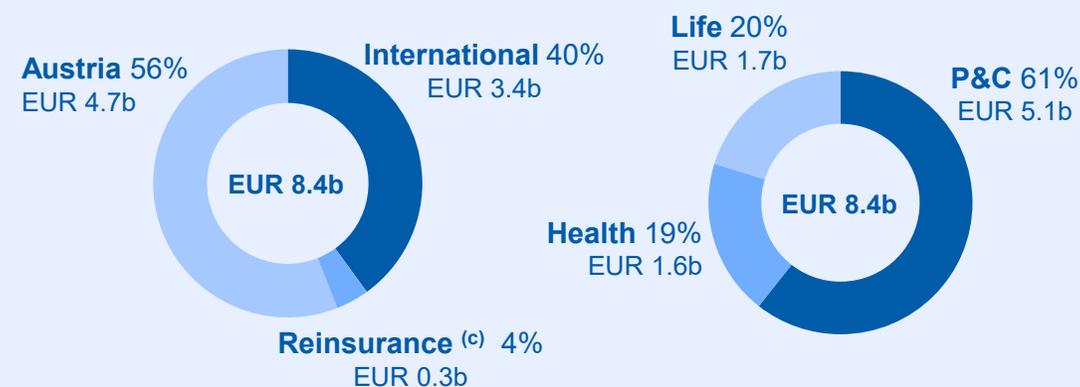
Profitability

14.3% ROE (vs. 12.4% in FY24)
91.7% net combined ratio (vs. 93.1% in FY24)
15.3% admin cost ratio (vs. 15.9% in FY24)
72.7% CSM L&H sustainability ratio (vs. 77.8% in FY24)
EUR 1.38 EPS (vs. EUR 1.13 in FY24)

Capital

275% solvency ratio ^(d) (vs. 264% in FY24)
16.9% RoRC (vs. 14.9% in FY24)
72 cent dividend proposal to AGM (vs. 60c in FY24)

GWP diversification ^{(a) (b)}



EUR 516m
 Earnings
 Before Taxes
 (+17% vs. FY24)



EUR 425m
 Consolidated
 Profit
 (+22% vs. FY24)

Group P&L: Robust earnings momentum due to sustained growth & core business excellence

EURm	FY24	FY25	%
Gross Written Premium ^(b)	7 720	8 355	8.2%

Growth profile well balanced: International main driver with **10% growth** (P&C and Life). **Austria** stable with **5%** (all business lines). **UNIQA Re's external reinsurance business** gaining significance

P&L HIGHLIGHTS

Insurance Revenue	6 557	7 116	8.5%
of that, CSM release	337	380	12.9%
Technical Result (Net)	560	711	26.8%
Financial Result	210	209	-0.4%
of that, net investment income	750	799	6.5%
Non-directly attributable costs	299	322	7.7%
Earnings before taxes	442	516	16.9%
Income Taxes	94	93	-0.6%
Profit from discount. operations (after taxes)	2	0	n/a
Profit after taxes and minorities	348	425	22.2%

Excellent technical result in all business lines; Low Nat Cat, positive net run off & stable basic claims in P&C as main drivers

Financial result with stable YoY contribution to P&L; NII supported by higher ordinary income (improving yields) and realized gains

Robust top line and core business profitability driving EBT growth

Effective tax rate of 18% - below the run rate

KPIs

CSM sustainability ratio	77.8%	72.7%	-5.1pp
Admin cost ratio	15.9%	15.3%	-0.6pp
P&C net combined ratio	93.1%	91.7%	-1.4pp
∅ New investment yield ^(a)	4.4%	4.5%	0.1pp
∅ Average investment yield ^(a)	2.9%	3.2%	0.3pp

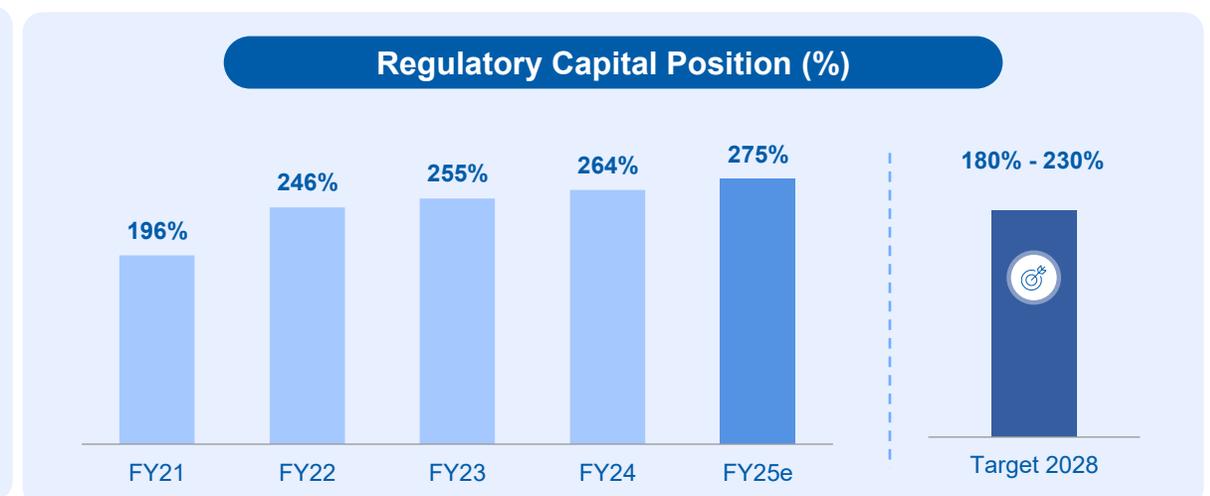
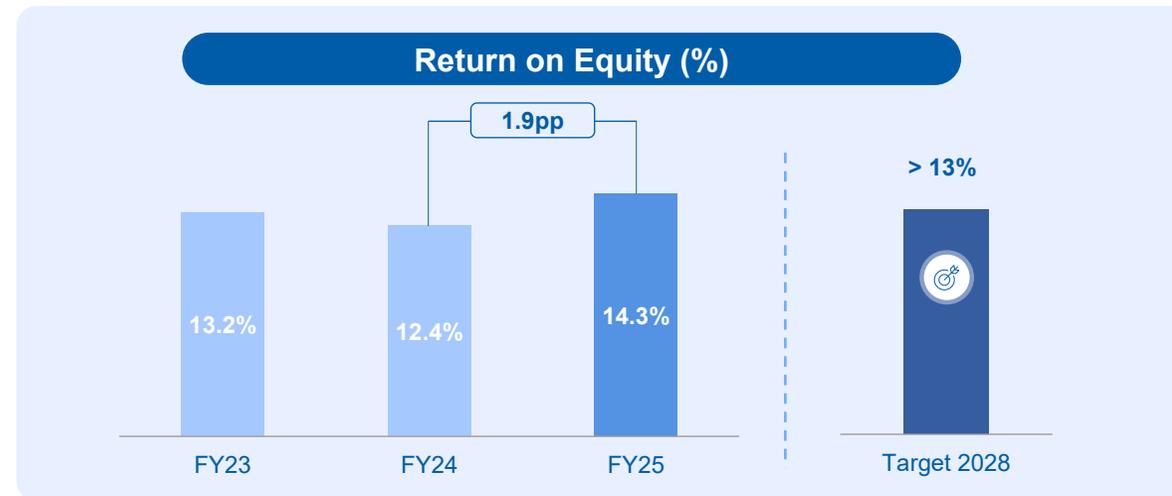
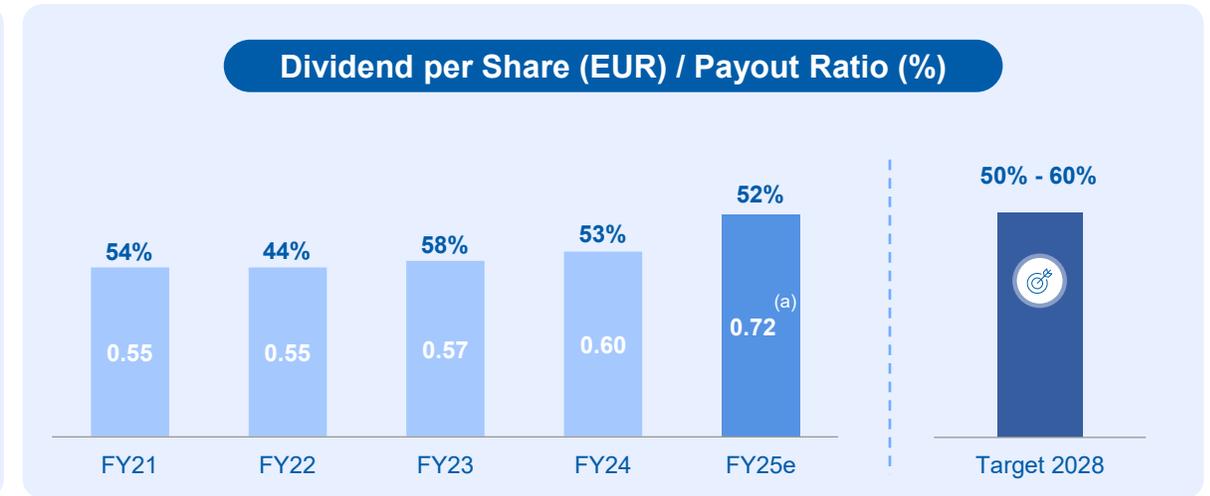
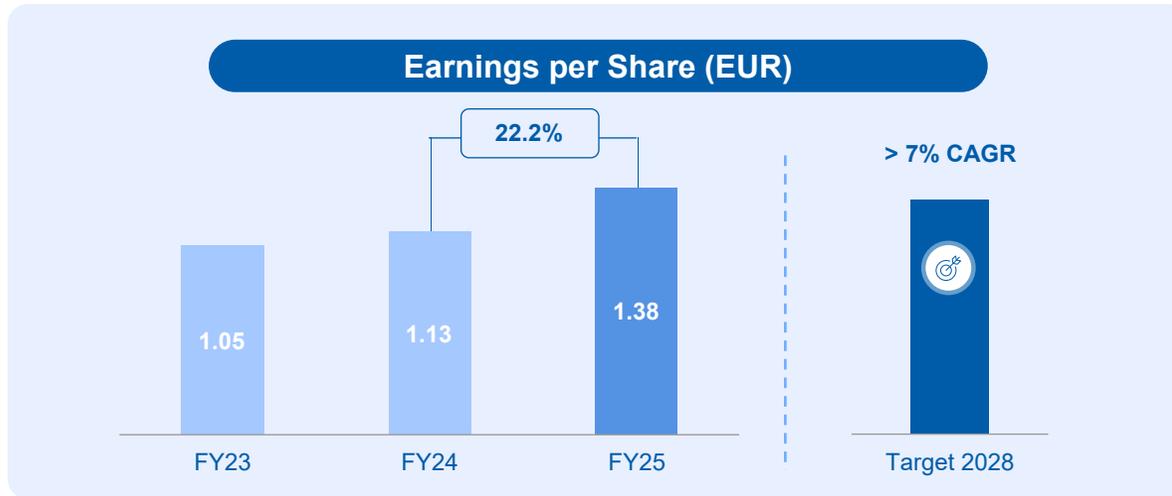
CSM release coming from **Austria Health & Life**; **Austria Health** continues to be a main **CSM New business** driver

Operative CSM SR excluding economic variance at **80.9%**

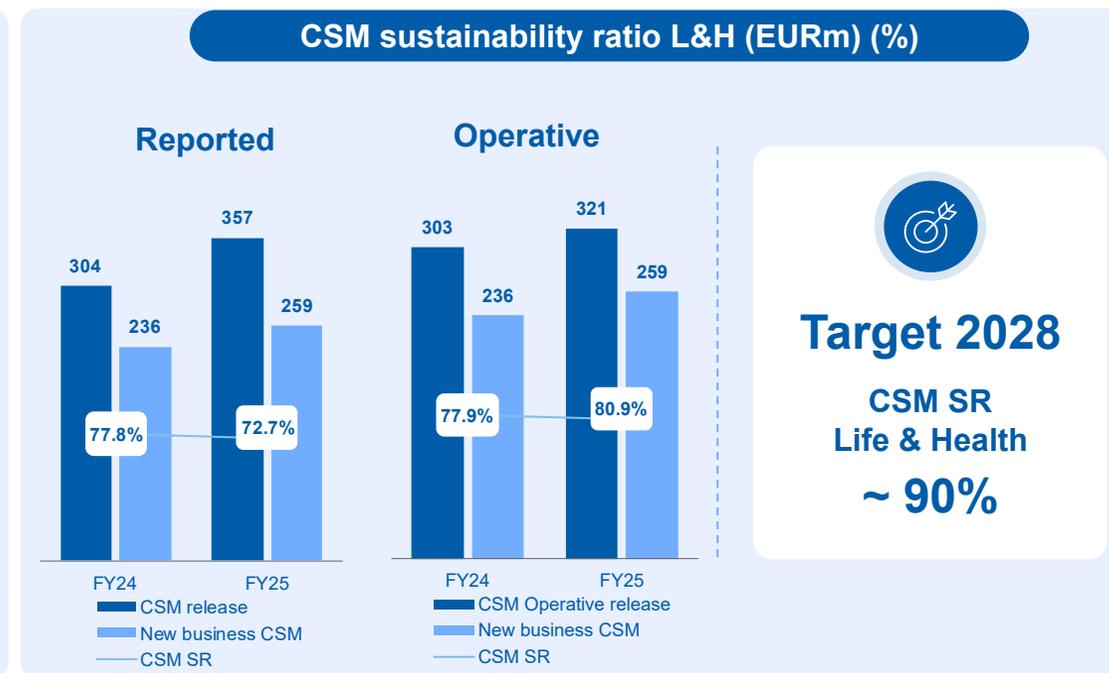
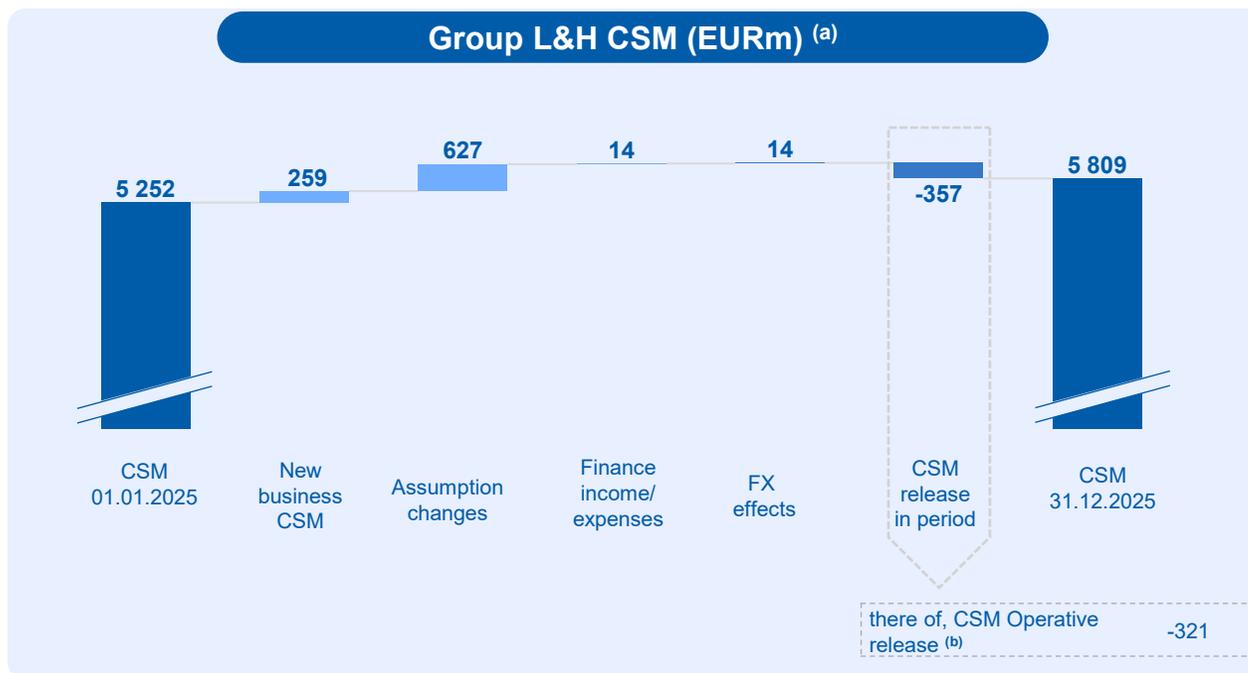
Stable development of **basis claims**, positive **run-off result** & low **Nat Cat** offsetting increased **large claims**

High new investment yields both in **Austrian** (3.6%) and **International** (5.2%) portfolios, with total re-investment volume of EUR 1.9b

Key Financial Indicators

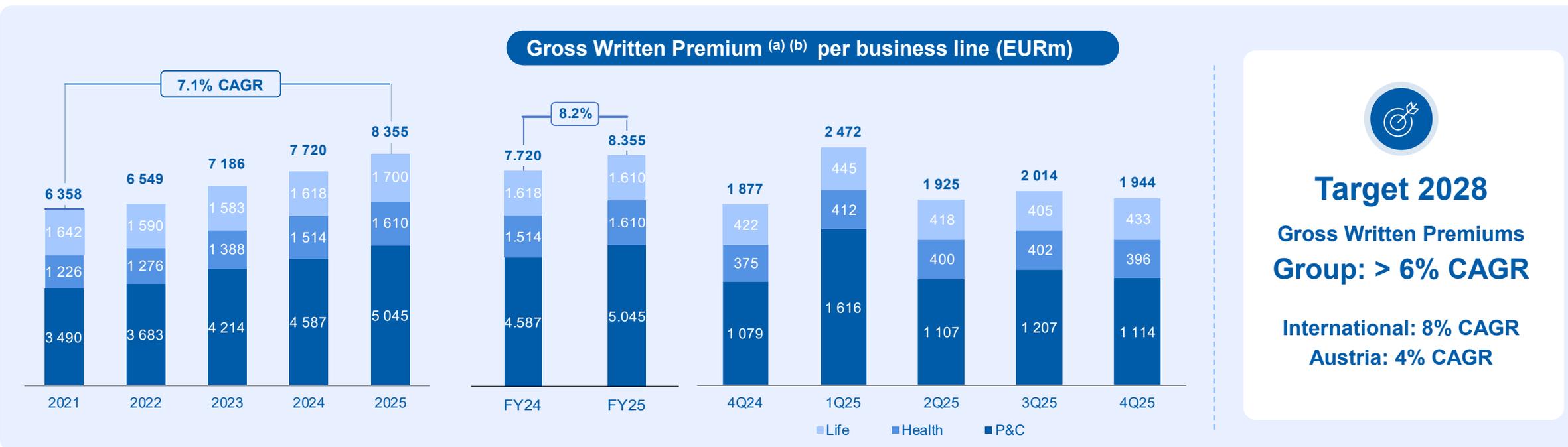


Group L&H CSM: Health continues to be the main driver



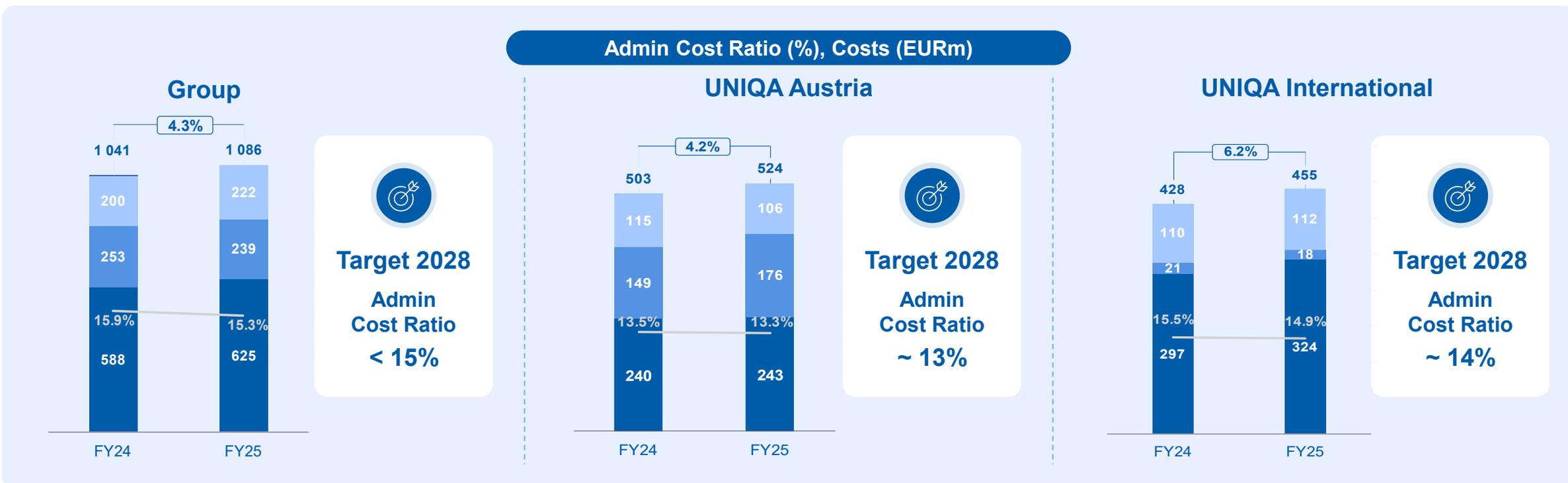
- **Group L&H CSM at EUR 5.8b**, predominantly coming from Austria Health (EUR 4b)
- Increase of **11% in Group L&H CSM** driven by assumption changes of EUR 627m, mainly caused by interest rate environment changes and capital market gains
- Austria **Health** continues to be a main driver of NBV in the Group; CSM release coming from Austria Life & Health

Top Line: P&C main growth driver, followed by Health & Life



- **P&C business:** +10% YoY; **International** drives the growth with +10% (CE markets led by Poland); **Austria** with stable +5%; **UNIQA Re** keep gaining significance as growth driver with expanding external reinsurance business
- **Health business:** growth driven by **Austria** with +6% well balanced between index & new business
- **Life business :** growth of +5%, on the back of strong growth in **International** (Poland, Czechia & Romania as main drivers)

Admin Cost Ratio moves closer to 2028 target



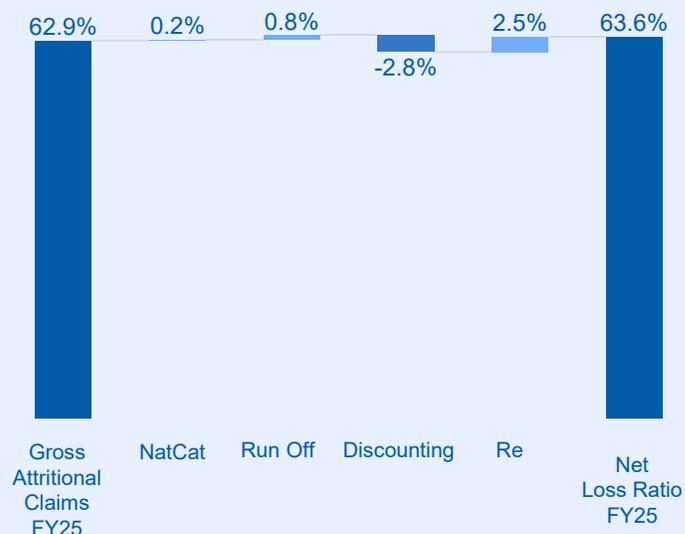
- **Admin cost ratio** improving, following strong insurance revenue growth in FY25
- Absolute increase in admin costs: **International** - driven by inflationary environment, whilst nominal costs increase remains well below the portfolio growth and reflects improving efficiency & economies of scale; **Austria** - baseline costs in line with business development

P&C: Robust technical result strengthens net CoR

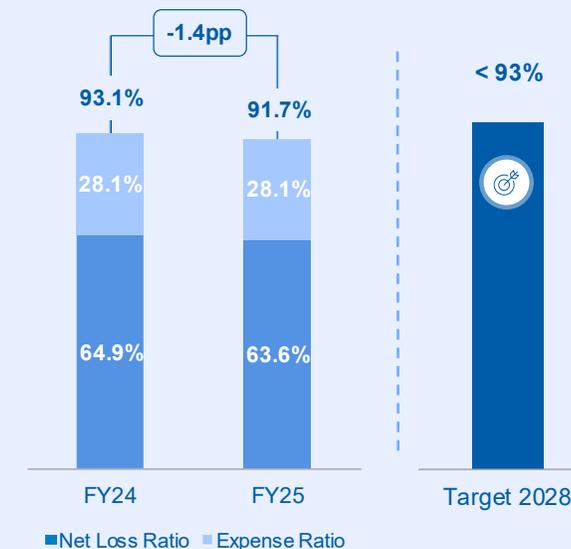
Profitability, EURm

EURm	FY24	FY25	▲%
Insurance Revenue	4 422	4 775	8.0%
Insurance service expenses	-4 030	-4 258	5.7%
Technical result from reinsurance	- 86	- 121	40.7%
Technical result (Net)	306	396	29.4%
Financial Result	174	117	-32.8%
Non-directly attributable expenses	- 154	- 174	12.4%
Earnings before taxes	281	264	-6.0%
P&C Combined Ratio (Net)	93.1%	91.7%	-1.4pp

Net Loss Ratio decomposition, in %

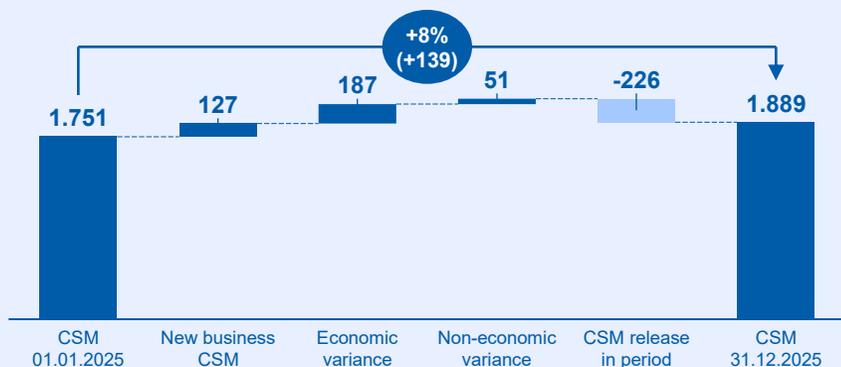
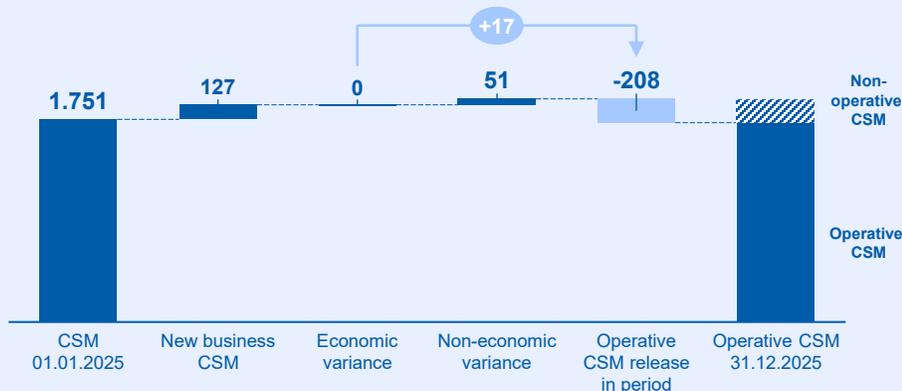


CoR Net, in %



- Excellent Net CoR of **91.7%** (93.1% in FY24): stable **basic claims** vs. previous year, **positive net run off effects of EUR +35m** and low **NatCat** overcompensating higher **large claims**
- NatCat has been caused by June hailstorms in Austria, with EUR -18m gross / net impact on the CoR
- A total of EUR 412m^(a) gross large claims recorded in FY25 (EUR 188m in FY24)
- Financial result impacted by unrealized losses & increase in expected credit loss (Ukrainian bonds)

Life: Maturing volumes continue to exceed new business; CSM growth driven by rising interest rates

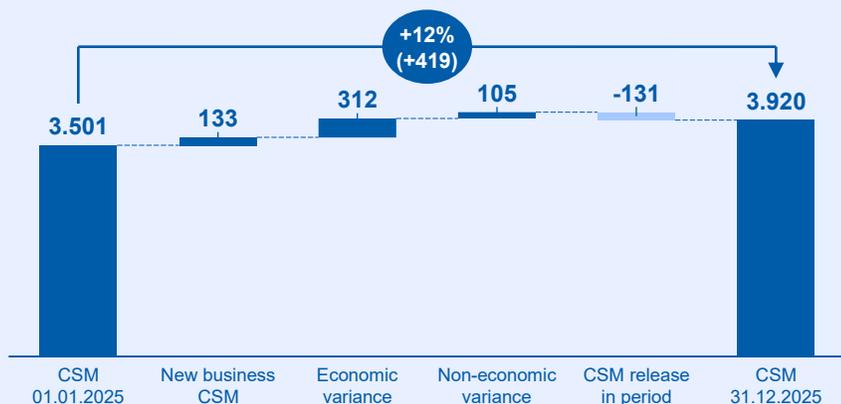
CSM development, EURm (a)

CSM Operative development, EURm (b)

Technical profitability, EURm

EURm	FY24	FY25	▲ %
Insurance Revenue	780	891	14.3%
of that, CSM release	198	226	14.1%
Insurance service expenses	-615	-689	12.0%
Technical result from reinsurance	-10	-2	-74.5%
Technical result (Net)	155	200	29.2%

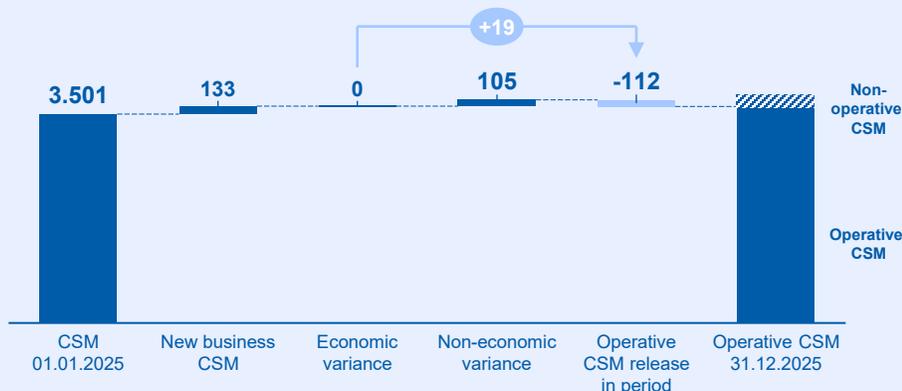
- +8% growth of CSM in FY25 indicates reliable increase of future CSM-Release
- New business CSM coming primarily from CZ&SK (EUR 61m), Poland (EUR 22m) and Austria (EUR 19m)
- CSM Sustainability ratio at 56.2% and Operative Sustainability ratio(b) at 60.8% in FY25.
- CSM up driven by economic variance (EUR +187m) due to rising interest rates and capital market gains
- YTD Development of EIOPA Risk Free Rate:
Duration 10Y +56bps
Duration 20Y +91bps

Health: Strong NBV growth continues

CSM development, EURm (a)



CSM Operative development, EURm (b)



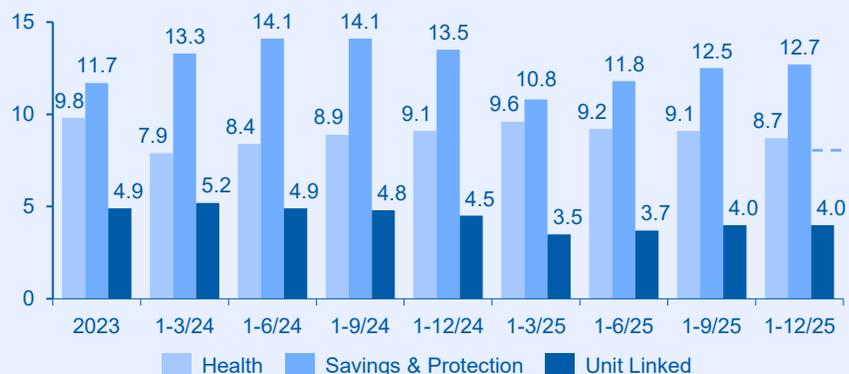
Technical profitability, EURm

EURm	FY24	FY25	▲ %
Insurance Revenue	1 356	1 450	6.9%
of that, CSM release	106	131	23.9%
Insurance service expenses	-1 255	-1 334	6.3%
Technical result from reinsurance	- 1	- 1	27.9%
Technical result (Net)	100	115	15.1%

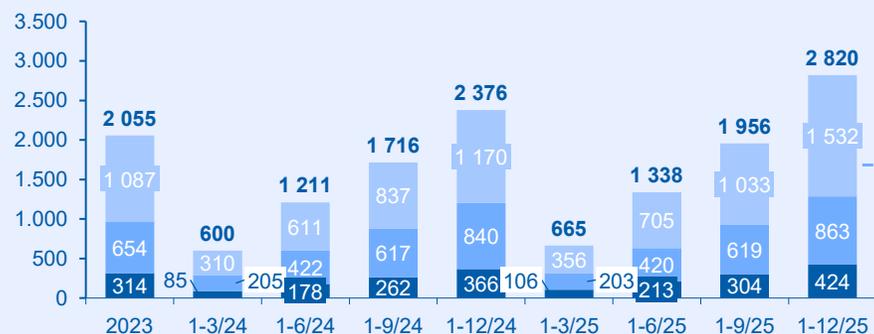
- Growth balanced between new business & indexation
- Technical result following the strong growth in FY25
- CSM: New business margin at 8.7% in line with interest rate environment change and updated non-economic assumptions
- Economic variance of EUR 312m reflects the impact of rising interest rates on the liabilities side (EUR 66m), as well as capital market gains in investment results (EUR 246m)
- CSM sustainability ratio increased to 101.1%, due to higher New business CSM, despite faster CSM release rate. Operative Sustainability ratio^(b) at 118.1% in FY25

New Business Value in the Group

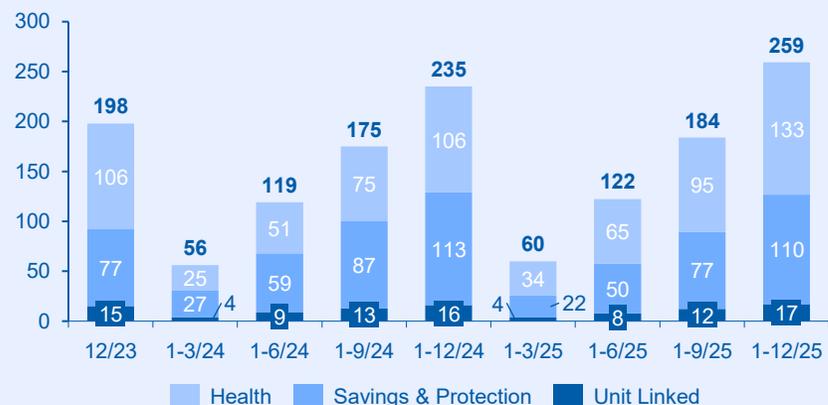
Contractual Service New Business Margin (%) ^(a)



Present Value of Expected Premiums, EURm ^(a)



Contractual Service New Business Value, EURm ^(a)



- CS-NBM for UNIQA Group at 9.2% at FY25 vs. 9.9% at FY24
- CS-NBV increased to EUR 259m (EUR 235m in FY24)
- Main contributor remains AT with 58% of the CS-NBV (driven by Health business), followed by CZ/SK with 24%, PL with 9% and SEE with 7%

Core markets: Strong technical performance

UNIQA Austria KPIs

	FY24	FY25	Δ yoy	Target 2028
GWP, EURm	4 488	4 703	4.8%	~4% CAGR
P&C Combined Ratio Gross	91.9%	92.4%	0.5pp	<91%
Loss ratio	67.3%	67.2%	-0.1pp	
Cost ratio	24.6%	25.2%	0.7pp	
L&H CSM Sustainability Ratio	69.3%	66.7%	-2.6pp	>85%
Admin Cost Ratio	13.5%	13.3%	-0.2pp	~13%
Earnings before Taxes ^(a)	313	358	14.5%	

UNIQA International KPIs

	FY24	FY25	Δ yoy	Target 2028
GWP, EURm	3 055	3 354	9.8%	~8% CAGR
P&C Combined Ratio Gross	89.0%	85.9%	-3.1pp	<86%
Loss ratio	56.5%	53.5%	-3.1pp	
Cost ratio	32.5%	32.5%	-0.1pp	
Life CSM Sustainability Ratio	91.5%	83.3%	-8.2pp	~100%
Admin Cost Ratio	15.5%	14.9%	-0.6pp	~14%
Earnings before Taxes	214	246	14.9%	

Austria

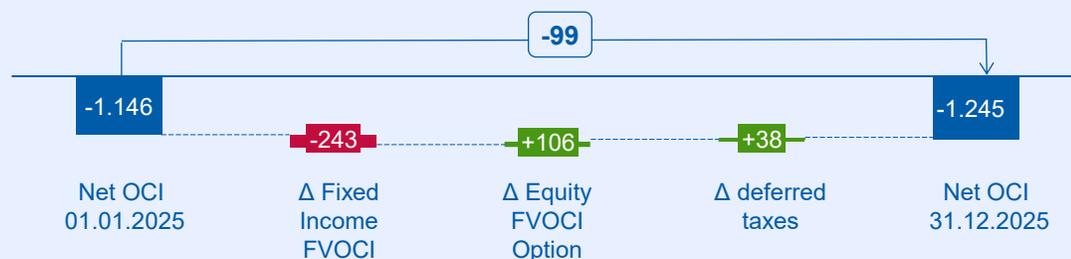
- P&C & Health key growth drivers
- P&C Gross CoR impacted by one-off fronting business claim in 1Q25 (neutral net effect) & one large claim in 4Q25
- Main contributor of Group CS-NBV (Health business)

International

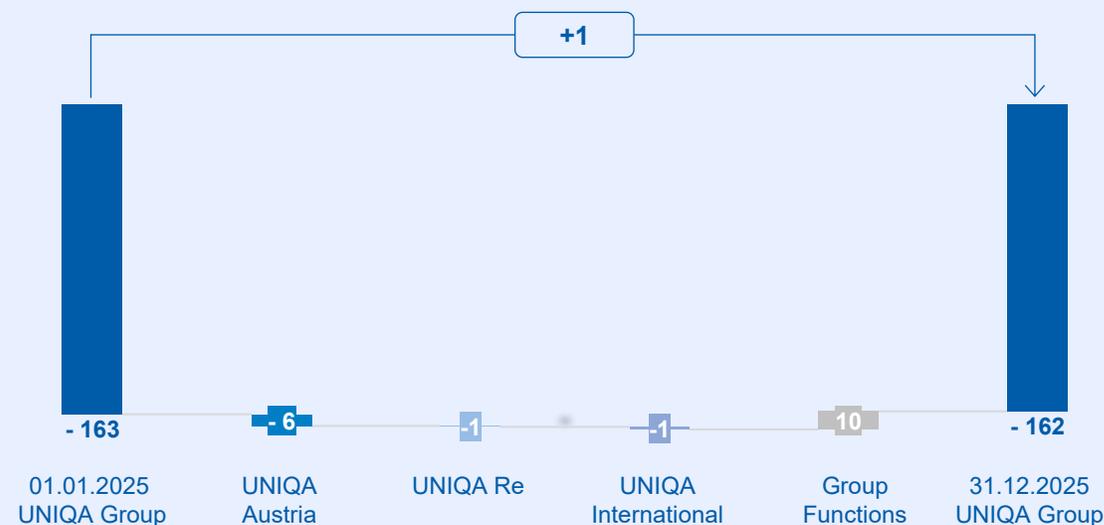
- Above market growth mainly coming from mature CE markets
- P&C Gross CoR at 85.9% driven by positive claims development and absence of Nat Cat, despite several large claims (Poland)

Detail Investment Portfolio: OCI reduction, ECL stable

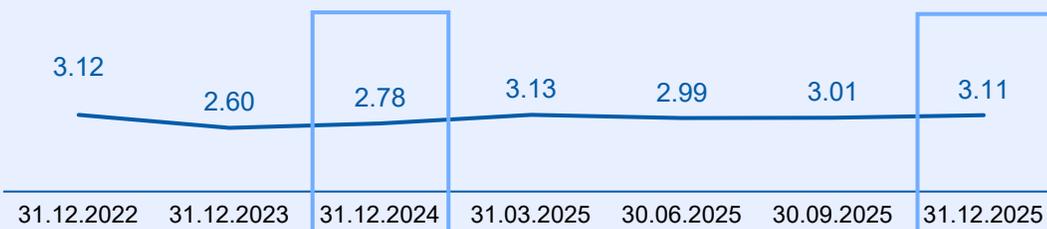
Other Comprehensive Income from Investments, EURm



Expected Credit Loss Development, EURm



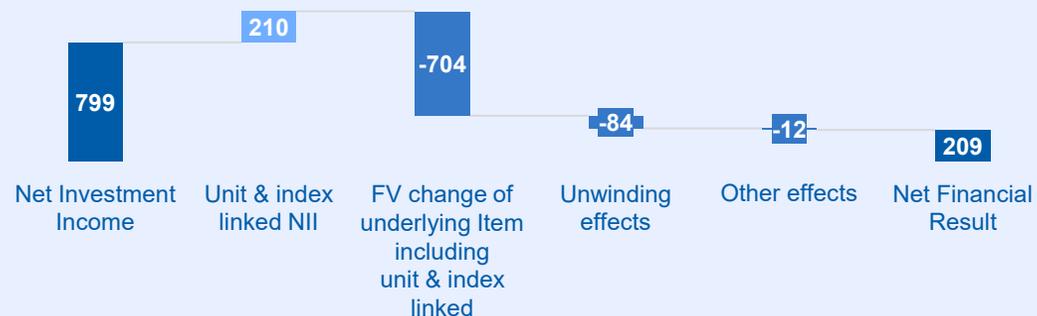
Yield on a 10Y AT Government Bond, %



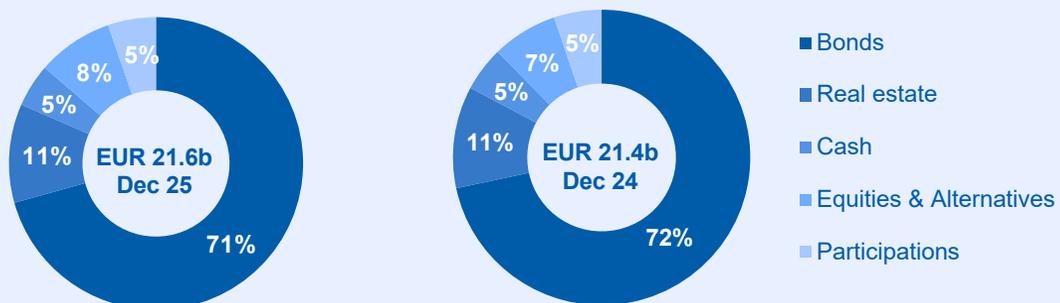
- Net OCI decreased by EUR 99m to EUR -1.245m in FY25 mainly due to fixed income portfolio valuation effects driven by interest rates movements
- Expected credit loss stable development YoY

Investment Activity

Net financial result (NFR) decomposition, EURm



Investment allocation by asset class (a) (b)



The net financial result is broadly unchanged, with stable P&L contribution of EUR 209m, only slightly below the EUR 210m in FY24

- Net investment income +6.5% increase to EUR 799 (EUR 750m in FY24) comes from better ordinary income & realized gains
- Ordinary income of EUR 874m in FY25 (EUR 845m in FY24) driven by improving investment yields; reinvestment yield of 4.5% on a total reinvested volume of EUR 1.9bn in FY25
- Realised and unrealised gains of EUR 67m in FY25 (EUR 11m in FY24)
- Financial result from insurance and reinsurance contracts EUR -799m (EUR -873m in FY24)



1.2

Group Results

Outlook 2026

Outlook



Outlook for 2026

- Targeted **EBT range of EUR 540m-570m**



Dividend FY25

- **DPS of EUR 0.72** (subject to AGM approval)

Dividend policy

- **50-60%** payout ratio
- **Progressive DPS**



2.1

**Appendix
Segments**

Group P&L

EURm	FY24	FY25	Δ yoy
TECHNICAL RESULT (NET)	560.5	710.8	27%
Insurance revenue	6 557.2	7 115.5	9%
Insurance service expenses	-5 900.4	-6 280.6	6%
Technical result from reinsurance	- 96.3	- 124.2	29%
FINANCIAL RESULT	210.2	209.4	0%
Net investment income	749.7	798.8	7%
Income from investments	1 332.7	1 280.1	-4%
Expenses from investments	- 718.0	- 702.7	-2%
Financial assets accounted for using the equity method	135.0	221.4	64%
Unit-linked and index-linked life insurance net investment income	333.0	209.8	-37%
Income from unit-linked and index-linked life insurance investments	402.5	368.2	-9%
Expenses from unit-linked and index-linked life insurance investments	- 69.6	- 158.5	128%
Financial result from insurance contracts	- 880.9	- 806.7	-8%
Financial result from reinsurance contracts	8.4	7.5	-11%
NON-TECHNICAL RESULT	- 254.5	- 325.9	28%
Other income	425.2	452.9	7%
Other expenses	- 679.6	- 778.8	15%
OPERATING PROFIT (LOSS)	516.2	594.2	15%
Amortisation of VBI and impairment of goodwill	- 25.9	- 33.5	29%
Finance cost	- 48.4	- 44.4	-8%
EARNINGS BEFORE TAXES	441.9	516.4	17%

Group Operating Segments

EURm	P&C			Health			Life		
	P&C			Health			Life		
	FY24	FY25	Δ yoy	FY24	FY25	Δ yoy	FY24	FY25	Δ yoy
TECHNICAL RESULT (NET)	306.2	396.3	29%	99.8	114.8	15%	154.5	199.7	29%
Insurance revenue	4 421.8	4 774.6	8%	1 355.8	1 449.8	7%	779.6	891.1	14%
Insurance service expenses	-4 029.8	-4 257.6	6%	-1 255.2	-1 333.9	6%	- 615.4	- 689.0	12%
Technical result from reinsurance	- 85.8	- 120.7	41%	- 0.9	- 1.1	28%	- 9.6	- 2.5	-74%
FINANCIAL RESULT	174.0	116.9	-33%	- 11.5	15.7	n/a	47.7	76.8	61%
Net investment income	253.6	203.8	-20%	200.5	253.9	27%	295.6	341.1	15%
Income from investments	477.3	453.5	-5%	398.0	395.5	-1%	457.4	431.1	-6%
Expenses from investments	- 240.8	- 267.0	11%	- 243.0	- 251.4	3%	- 234.2	- 184.3	-21%
Financial assets accounted for using the equity method	17.1	17.4	1%	45.5	109.8	141%	72.3	94.3	30%
Unit-linked and index-linked life insurance net investment income	0.0	0.0	n/a	0.0	0.0	n/a	333.0	209.8	-37%
Income from unit-linked and index-linked life insurance investments	0.0	0.0	n/a	0.0	0.0	n/a	402.5	368.2	-9%
Expenses from unit-linked and index-linked life insurance investments	0.0	0.0	n/a	0.0	0.0	n/a	- 69.6	- 158.5	128%
Financial result from insurance contracts	- 87.8	- 94.3	7%	- 212.1	- 238.2	12%	- 581.0	- 474.1	-18%
Financial result from reinsurance contracts	8.2	7.4	-10%	0.1	0.0	-79%	0.1	0.1	-60%
NON-TECHNICAL RESULT	- 146.9	- 188.0	28%	- 77.9	- 98.4	26%	- 29.7	- 39.4	33%
Other income	76.3	86.6	14%	226.9	239.0	5%	121.9	127.3	4%
Other expenses	- 223.2	- 274.6	23%	- 304.8	- 337.5	11%	- 151.6	- 166.7	10%
OPERATING PROFIT (LOSS)	333.3	325.2	-2%	10.4	32.0	209%	172.5	237.1	37%
Amortisation of VBI and impairment of goodwill	- 4.4	- 17.0	289%	0.0	0.0	n/a	- 21.6	- 16.5	-24%
Finance cost	- 47.9	- 44.0	-8%	0.0	0.0	142%	- 0.4	- 0.4	-7%
EARNINGS BEFORE TAXES	281.0	264.2	-6%	10.3	31.9	209%	150.5	220.2	46%

UNIQA Austria Income Statement

EURm	FY24	FY25	Δ yoy
TECHNICAL RESULT (NET)	293.3	311.4	6%
Insurance revenue	3 720.0	3 947.6	6%
Insurance service expenses	-3 358.0	-3 565.5	6%
Technical result from reinsurance	- 68.7	- 70.7	3%
FINANCIAL RESULT	163.2	197.2	21%
Net investment income	554.3	587.8	6%
Income from investments	854.4	804.7	-6%
Expenses from investments	- 339.4	- 257.0	-24%
Financial assets accounted for using the equity method	39.3	40.2	2%
Unit-linked and index-linked life insurance net investment income	186.0	109.6	-41%
Income from unit-linked and index-linked life insurance investments	214.2	159.0	-26%
Expenses from unit-linked and index-linked life insurance investments	- 28.1	- 49.4	75%
Financial result from insurance contracts	- 593.1	- 514.8	-13%
Financial result from reinsurance contracts	16.0	14.5	-9%
NON-TECHNICAL RESULT	- 119.3	- 129.3	8%
Other income	19.5	13.2	-32%
Other expenses	- 138.8	- 142.4	3%
OPERATING PROFIT (LOSS)	337.1	379.3	13%
Amortisation of VBI and impairment of goodwill	0.0	0.0	n/a
Finance cost	- 24.1	- 20.9	-13%
EARNINGS BEFORE TAXES	313.0	358.4	14%

UNIQA Austria Operating Segments

EURm	P&C			Health			Life		
	FY24	FY25	Δ yoy	FY24	FY25	Δ yoy	FY24	FY25	Δ yoy
TECHNICAL RESULT (NET)	107.7	102.8	-5%	93.8	100.7	7%	91.7	107.9	18%
Insurance revenue	2 241.3	2 348.4	5%	1 224.1	1 313.5	7%	254.6	285.6	12%
Insurance service expenses	-2 059.0	-2 169.5	5%	-1 129.7	-1 212.5	7%	- 169.3	- 183.5	8%
Technical result from reinsurance	- 74.6	- 76.1	2%	- 0.5	- 0.4	-29%	6.4	5.7	-11%
FINANCIAL RESULT	145.1	166.2	15%	- 5.0	10.5	n/a	23.1	20.4	-11%
Net investment income	159.1	180.7	14%	182.1	169.9	-7%	213.0	237.2	11%
Income from investments	216.8	237.0	9%	310.9	270.0	-13%	326.7	297.7	-9%
Expenses from investments	- 58.2	- 57.0	-2%	- 145.2	- 114.2	-21%	- 136.0	- 85.8	-37%
Financial assets accounted for using the equity method	0.6	0.7	14%	16.4	14.1	-14%	22.3	25.3	14%
Unit-linked and index-linked life insurance net investment income	0.0	0.0	n/a	0.0	0.0	n/a	186.0	109.6	-41%
Income from unit-linked and index-linked life insurance investments	0.0	0.0	n/a	0.0	0.0	n/a	214.2	159.0	-26%
Expenses from unit-linked and index-linked life insurance investments	0.0	0.0	n/a	0.0	0.0	n/a	- 28.1	- 49.4	75%
Financial result from insurance contracts	- 29.9	- 28.9	-3%	- 187.1	- 159.4	-15%	- 376.1	- 326.5	-13%
Financial result from reinsurance contracts	15.8	14.4	-9%	0.0	0.0	217%	0.1	0.1	-40%
NON-TECHNICAL RESULT	- 54.8	- 55.7	2%	- 38.1	- 46.4	22%	- 26.4	- 27.1	3%
Other income	5.3	7.3	38%	12.2	3.7	-70%	2.0	2.2	9%
Other expenses	- 60.1	- 63.0	5%	- 50.2	- 50.1	0%	- 28.4	- 29.3	3%
OPERATING PROFIT (LOSS)	198.0	213.3	8%	50.8	64.9	28%	88.3	101.2	15%
Amortisation of VBI and impairment of goodwill	0.0	0.0	n/a	0.0	0.0	n/a	0.0	0.0	n/a
Finance cost	- 15.7	- 12.5	-20%	0.0	0.0	-14%	- 8.4	- 8.4	0%
EARNINGS BEFORE TAXES	182.3	200.7	10%	50.8	64.9	28%	79.9	92.8	16%

UNIQA International Income Statement

EURm	FY24	FY25	Δ yoy
TECHNICAL RESULT (NET)	241.7	293.1	21%
Insurance revenue	2 755.0	3 054.0	11%
Insurance service expenses	-2 428.9	-2 604.9	7%
Technical result from reinsurance	- 84.4	- 156.0	85%
FINANCIAL RESULT	78.4	83.4	6%
Net investment income	132.7	129.0	-3%
Income from investments	210.1	202.3	-4%
Expenses from investments	- 77.4	- 73.3	-5%
Financial assets accounted for using the equity method	0.0	0.0	n/a
Unit-linked and index-linked life insurance net investment income	146.9	100.1	-32%
Income from unit-linked and index-linked life insurance investments	188.3	209.2	11%
Expenses from unit-linked and index-linked life insurance investments	- 41.4	- 109.1	164%
Financial result from insurance contracts	- 222.8	- 169.8	-24%
Financial result from reinsurance contracts	21.6	24.1	12%
NON-TECHNICAL RESULT	- 71.6	- 88.9	24%
Other income	160.2	171.0	7%
Other expenses	- 231.8	- 259.9	12%
OPERATING PROFIT (LOSS)	248.6	287.7	16%
Amortisation of VBI and impairment of goodwill	- 25.9	- 33.5	29%
Finance cost	- 8.2	- 7.8	-5%
EARNINGS BEFORE TAXES	214.4	246.4	15%

UNIQA International Operating Segments

EURm	P&C			Health			Life		
	FY24	FY25	Δ yoy	FY24	FY25	Δ yoy	FY24	FY25	Δ yoy
TECHNICAL RESULT (NET)	156.4	177.6	14%	6.0	13.8	131%	79.4	101.8	28%
Insurance revenue	2 099.2	2 313.5	10%	131.7	136.3	3%	524.1	604.2	15%
Insurance service expenses	-1 869.1	-1 987.5	6%	- 125.5	- 121.5	-3%	- 434.3	- 495.9	14%
Technical result from reinsurance	- 73.8	- 148.4	101%	- 0.3	- 1.0	246%	- 10.4	- 6.5	-37%
FINANCIAL RESULT	47.2	48.2	2%	- 0.1	- 0.1	90%	31.3	35.3	13%
Net investment income	83.1	79.3	-5%	0.5	0.5	-4%	49.1	49.1	0%
Income from investments	130.8	130.6	0%	0.7	0.7	-1%	78.6	71.1	-10%
Expenses from investments	- 47.7	- 51.3	7%	- 0.1	- 0.1	13%	- 29.6	- 21.9	-26%
Financial assets accounted for using the equity method	0.0	0.0	n/a	0.0	0.0	n/a	0.0	0.0	n/a
Unit-linked and index-linked life insurance net investment income	0.0	0.0	n/a	0.0	0.0	n/a	146.9	100.1	-32%
Income from unit-linked and index-linked life insurance investments	0.0	0.0	n/a	0.0	0.0	n/a	188.3	209.2	11%
Expenses from unit-linked and index-linked life insurance investments	0.0	0.0	n/a	0.0	0.0	n/a	- 41.4	- 109.1	164%
Financial result from insurance contracts	- 57.4	- 55.2	-4%	- 0.7	- 0.6	-7%	- 164.7	- 114.0	-31%
Financial result from reinsurance contracts	21.5	24.1	12%	0.1	0.0	n/a	0.0	0.0	n/a
NON-TECHNICAL RESULT	- 95.9	- 83.1	-13%	- 5.2	- 5.8	12%	29.5	0.0	-100%
Other income	18.9	42.2	123%	5.0	5.1	2%	136.3	123.7	-9%
Other expenses	- 114.8	- 125.3	9%	- 10.2	- 10.9	7%	- 106.8	- 123.7	16%
OPERATING PROFIT (LOSS)	107.7	142.7	32%	0.7	7.9	978%	140.1	137.1	-2%
Amortisation of VBI and impairment of goodwill	- 4.4	- 17.0	289%	0.0	0.0	n/a	- 21.6	- 16.5	-24%
Finance cost	- 7.8	- 7.4	-5%	0.0	0.0	34%	- 0.4	- 0.4	-9%
EARNINGS BEFORE TAXES	95.6	118.3	24%	0.7	7.9	978%	118.1	120.2	2%

UNIQA International Country Details

EURm	Gross Written Premiums ^(b)			Insurance Technical Result (Net)			P&C Combined Ratio (Gross)			Earnings Before Taxes		
	FY24	FY25	Δ yoy	FY24	FY25	Δ yoy	FY24	FY25	Δ yoy	FY24	FY25	Δ yoy
Poland	1 269.2	1 428.2	13%	81.4	94.0	15%	87.6%	92.4%	4.8pp	85.9	100.3	17%
Czech Republic & Slovakia	905.4	950.0	5%	62.3	96.1	54%	99.8%	83.3%	-16.5pp	98.3	100.6	2%
SEE6 ^(a)	470.3	511.6	9%	42.7	50.0	17%	83.4%	78.9%	-4.5pp	39.1	36.2	-7%
Hungary	295.7	332.4	12%	37.0	41.0	11%	75.5%	80.5%	4.9pp	7.4	15.7	111%
Ukraine	96.3	109.7	14%	6.2	3.7	-40%	79.1%	82.1%	3pp	14.4	9.4	-35%
Liechtenstein	18.1	22.0	22%	-0.5	2.3	N/A	109.5%	82.8%	-26.8pp	-1.0	1.7	N/A
Other	0.0	0.0	N/A	0.0	0.0	N/A	0.0%	0.0%	0pp	-8.8	-3.1	-65%
UI Administration	0.0	0.0	N/A	0.0	0.0	N/A	0.0%	0.0%	0pp	-29.2	-20.7	-29%
Consolidation	0.0	0.0	N/A	1.2	-1.1	N/A	0.0%	0.0%	0pp	1.3	-0.1	N/A
UNIQA International	3 054.8	3 353.8	10%	241.7	293.1	21%	89.0%	85.9%	-3.1pp	214.4	246.4	15%

Other Segments

EURm	Consolidation			Reinsurance			Group Functions		
	FY24	FY25	Δ yoy	FY24	FY25	Δ yoy	FY24	FY25	Δ yoy
TECHNICAL RESULT (NET)	3.7	5.4	45%	21.8	100.9	362%	0.0	0.0	n/a
Insurance revenue	-1 182.2	-1 292.2	9%	1 264.4	1 406.1	11%	0.0	0.0	n/a
Insurance service expenses	1 121.3	1 114.0	-1%	-1 234.9	-1 224.1	-1%	0.0	0.0	n/a
Technical result from reinsurance	64.6	183.6	184%	- 7.8	- 81.2	947%	0.0	0.0	n/a
FINANCIAL RESULT	- 642.0	- 463.9	-28%	62.0	49.9	-20%	548.6	342.8	-38%
Net investment income	- 576.5	- 350.7	-39%	90.7	89.9	-1%	548.6	342.8	-38%
Income from investments	- 732.0	- 586.6	-20%	109.9	115.6	5%	890.4	744.1	-16%
Expenses from investments	63.7	60.6	-5%	- 19.2	- 25.7	34%	- 345.6	- 407.2	18%
Financial assets accounted for using the equity method	91.9	175.3	91%	0.0	0.0	n/a	3.8	6.0	56%
Unit-linked and index-linked life insurance net investment income	0.0	0.0	n/a	0.0	0.0	n/a	0.0	0.0	n/a
Income from unit-linked and index-linked life insurance investments	0.0	0.0	n/a	0.0	0.0	n/a	0.0	0.0	n/a
Expenses from unit-linked and index-linked life insurance investments	0.0	0.0	n/a	0.0	0.0	n/a	0.0	0.0	n/a
Financial result from insurance contracts	- 34.5	- 81.7	136%	- 30.5	- 40.4	32%	0.0	0.0	n/a
Financial result from reinsurance contracts	- 31.0	- 31.5	2%	1.9	0.3	-81%	0.0	0.0	n/a
NON-TECHNICAL RESULT	3.1	1.1	-66%	2.1	- 2.5	n/a	- 68.8	- 106.3	55%
Other income	- 23.8	- 30.2	27%	5.9	9.0	52%	263.4	289.9	10%
Other expenses	26.9	31.2	16%	- 3.9	- 11.5	200%	- 332.2	- 396.2	19%
OPERATING PROFIT (LOSS)	- 635.2	- 457.5	-28%	85.9	148.2	73%	479.8	236.5	-51%
Amortisation of VBI and impairment of goodwill	0.0	0.0	n/a	0.0	0.0	n/a	0.0	0.0	n/a
Finance cost	54.8	54.5	-1%	- 5.8	- 5.8	0%	- 65.0	- 64.4	-1%
EARNINGS BEFORE TAXES	- 580.4	- 402.9	-31%	80.1	142.4	78%	414.8	172.1	-58%

2.2

**Appendix
Balance Sheet**

Group Balance Sheet

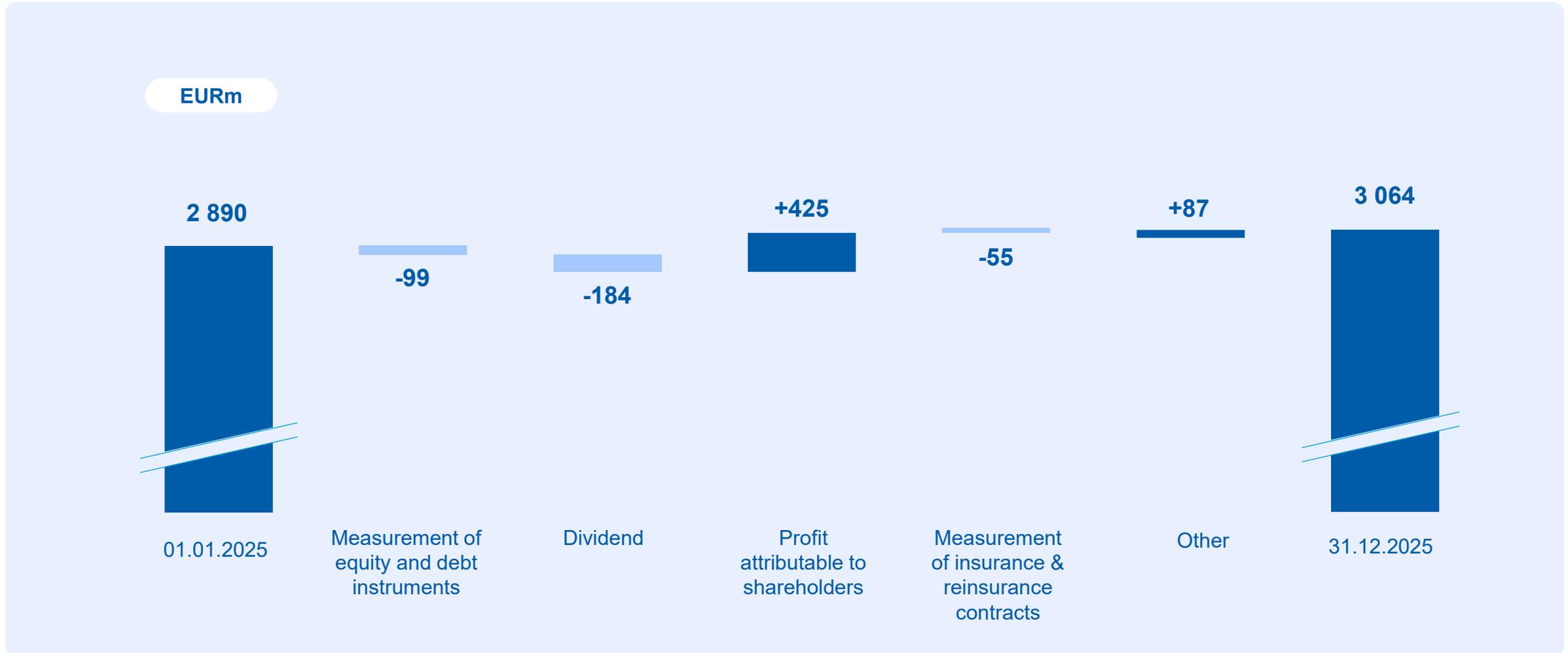
Assets

EURm	FY24	FY25	Δ yoy
Property, plant and equipment	380	405	6%
Intangible assets	1 010	1 152	14%
Investments	20 726	21 064	2%
Investment property	2 382	2 374	0%
Financial assets accounted for using the equity method	900	944	5%
Other investments	17 443	17 745	2%
Unit-linked and index-linked life insurance investments	4 360	4 530	4%
Assets from insurance contracts	118	107	-10%
Assets from reinsurance contracts	544	516	-5%
Receivables and other assets	455	480	5%
Deferred tax assets	91	135	49%
Cash	637	660	4%
Assets in disposal groups held for sale	212	0	-100%
TOTAL ASSETS	28 532	29 048	2%

Equity and Liabilities

EURm	FY24	FY25	Δ yoy
EQUITY	2 941	3 165	8%
Portion attributable to shareholders of UNIQA Insurance Group AG	2 890	3 064	6%
Subscribed capital and capital reserves	1 790	1 790	0%
Treasury shares	- 17	- 17	0%
Accumulated results	1 116	1 290	16%
Non-controlling interests	52	101	95%
LIABILITIES	25 591	25 883	1%
Subordinated liabilities	908	707	-22%
Liabilities from insurance contracts	22 196	22 897	3%
Liabilities from reinsurance contracts	7	10	36%
Financial liabilities	696	690	-1%
Other provisions	561	500	-11%
Liabilities and other items classified as liabilities	947	992	5%
Deferred tax liabilities	133	88	-34%
Liabilities in disposal groups held for sale	142	0	-100%
TOTAL EQUITY AND LIABILITIES	28 532	29 048	2%

Shareholder Equity (excluding minority interest)



2.3

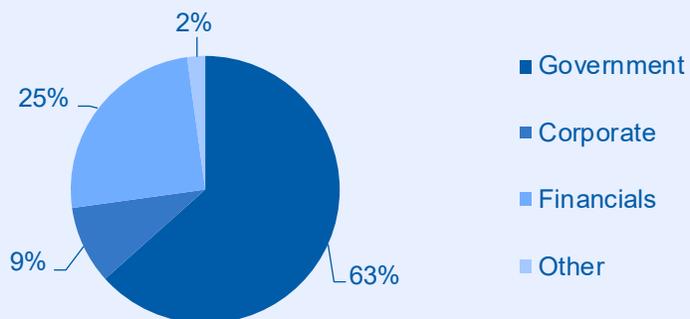
Appendix

Investment Portfolio

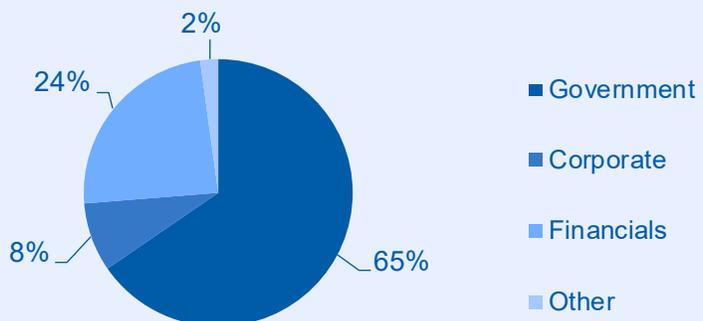
Fixed Income Portfolio (b)

Overall composition

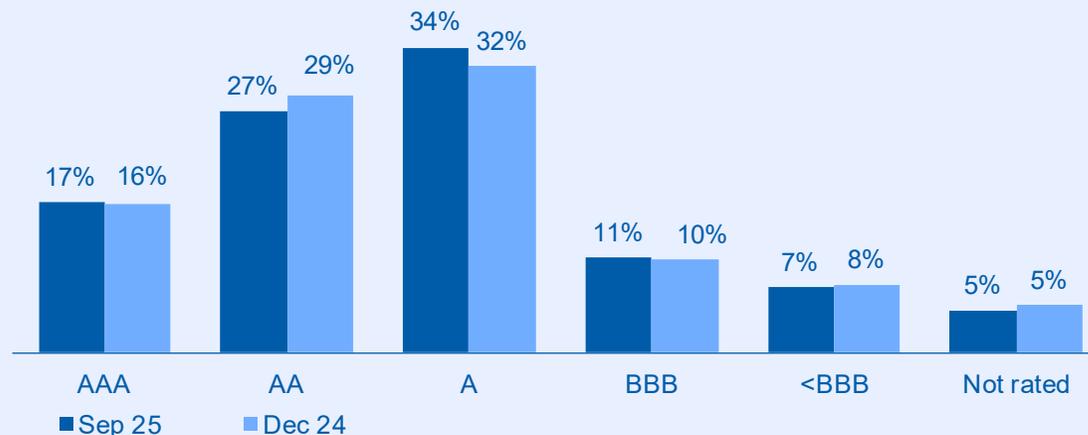
Dec 24
EUR 13.5b



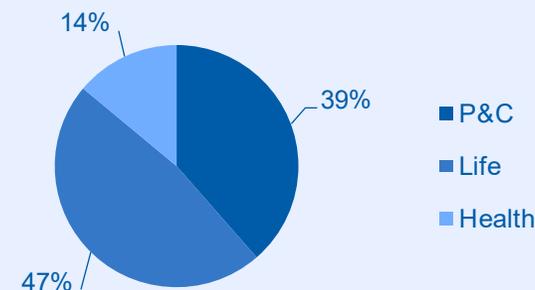
Dec 25
EUR 13.5b



Rating distribution (a)

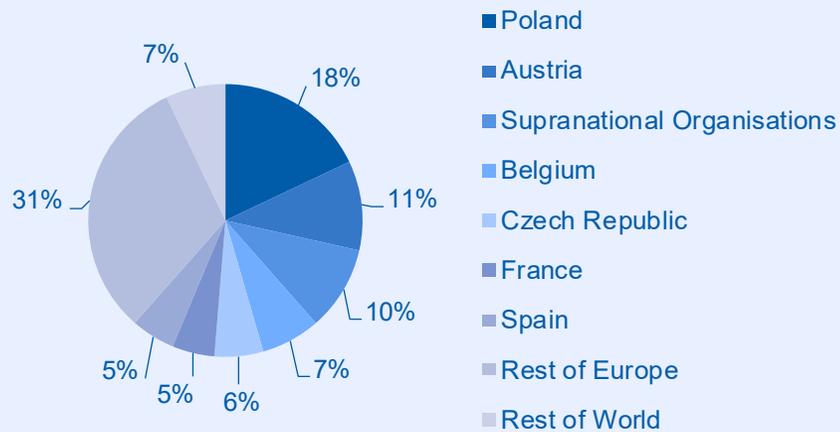


By Segment

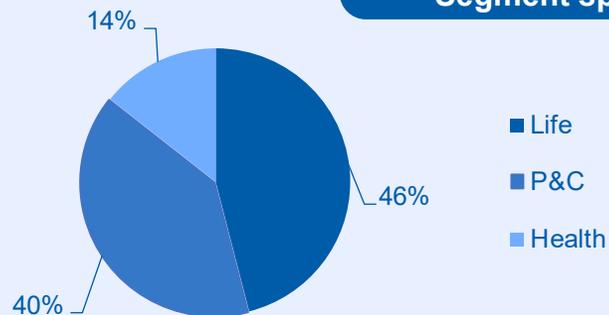


Fixed Income Portfolio ^(b) | Government EUR 8.8b

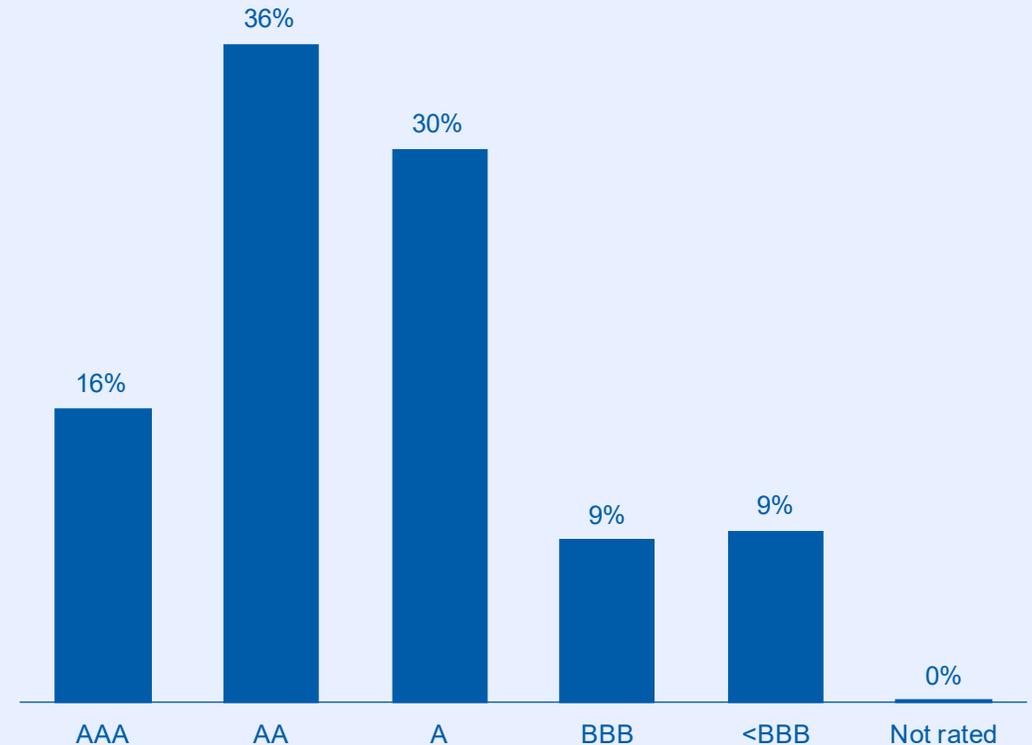
Geographical split



Segment split

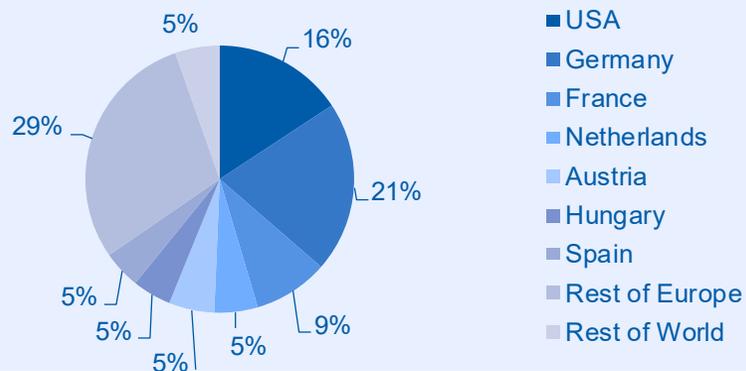


Rating distribution ^(a)

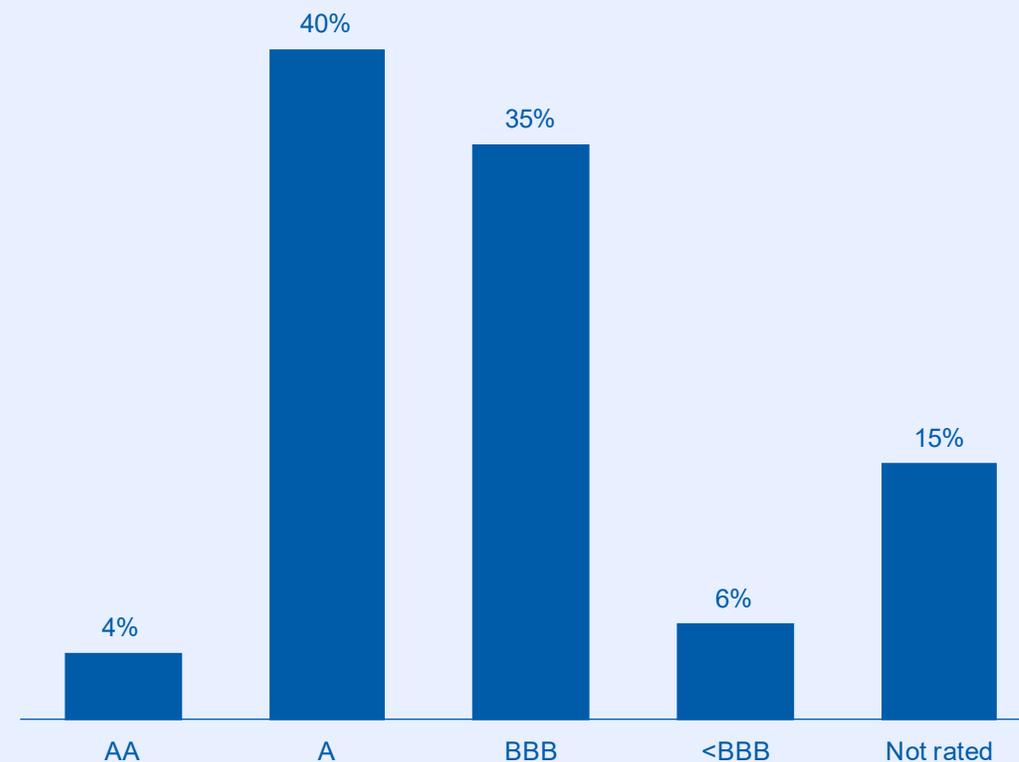


Fixed Income Portfolio ^(b) | Corporates EUR 1.1b

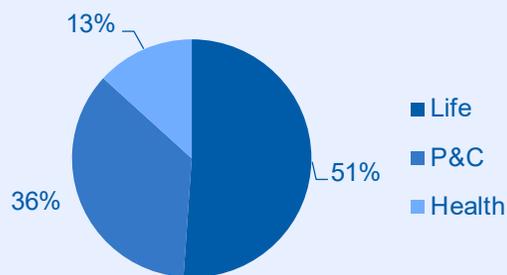
Geographical split



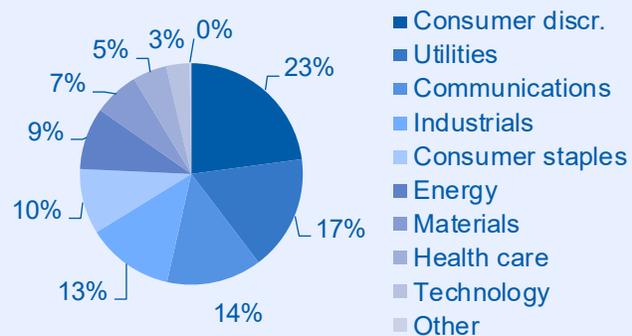
Rating distribution ^(a)



Segment split

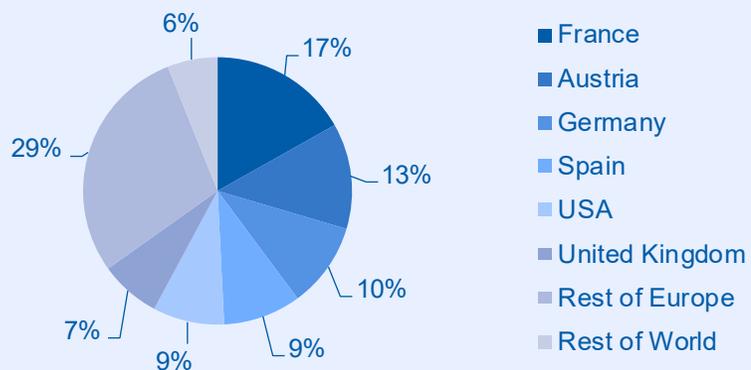


Sector split

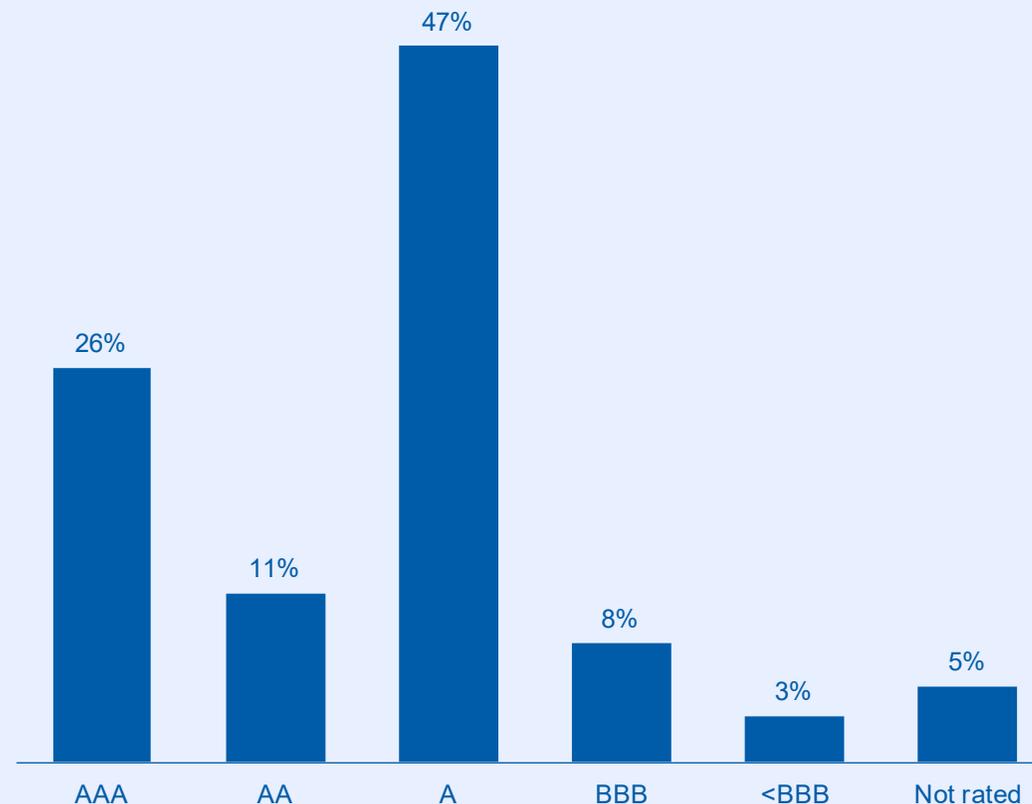


Fixed Income Portfolio (b) | Financials EUR 3.3b

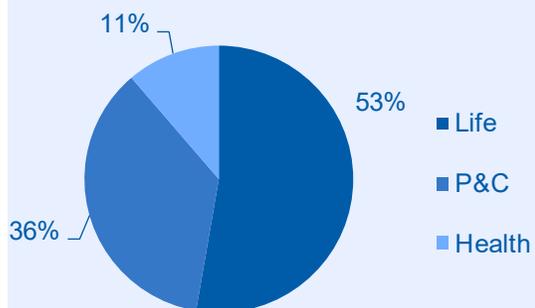
Geographical split



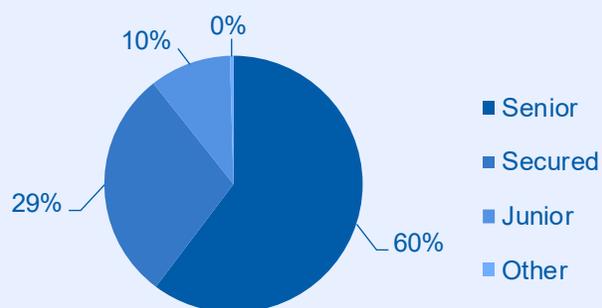
Rating distribution (a)



Segment split



Instrument type



Shareholder Information and Contacts

Dividend per share (EUR) / Payout ratio (%)



General Information UNIQA Insurance Group AG

- Listed on the Vienna Stock Exchange since 1999
- 309m common shares
- ISIN: AT0000821103

Bloomberg: UQA AV
Reuters: UNIQ.VI
Vienna Stock Exchange: UQA



Investor Relations

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