UNIQA

living better together

UNIQA Insurance Group AG

6M26 Results

20th August 2026
Kurt Svoboda, CFRO

Agenda

UNIQA

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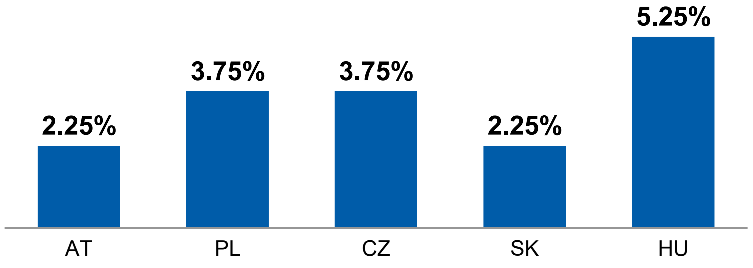
Operating Environment

Navigating current macro headwinds

Interest rate

- CEE central banks cautious as inflation risks persist, while the ECB may deliver an additional rate hike in September
- European sovereign yields increased YTD [c]
- UNIQA's Asset Liability Management limits sensitivity

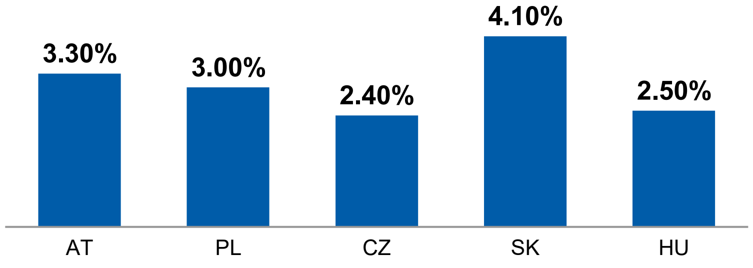
Central Bank Policy Rate 2026f [a] (%)



Inflation

- Oil price shocks have driven inflation higher, with elevated levels expected to persist through 2026
- UNIQA mitigates cost pressures through price indexation, selective underwriting and alternative claims handling solutions

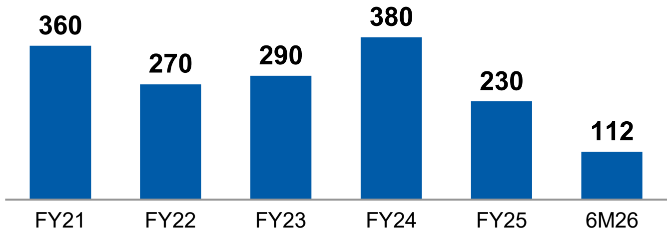
CPI 2026f [a] (avg. %) (YoY)



Climate & Nat Cat

- No major Nat Cat events in 2025 & 6M26 across UNIQA markets
- **Heat waves across Europe** are shifting from a temporary to structural economic threat, disrupting regional energy grids, halting industrial supply chains and impacting insurance business
- UNIQA Re, Nat Cat expertise & enhanced underwriting serve as protection from elevated frequency and severity

Worldwide Overall Losses [b] (USDb)



Prudent Finance & Risk Management underpinning UNIQA´s stability

(a) Fitch / Business Monitor International (BMI), adjusted to 2026 values based on local CPI (b) Munich Re NatCatSERVICE, April 2026 (c) 10y sov. yields YTD: DE +35bps, AT + 33bps, IT +47bps, FR +44bps (30.07.2026)

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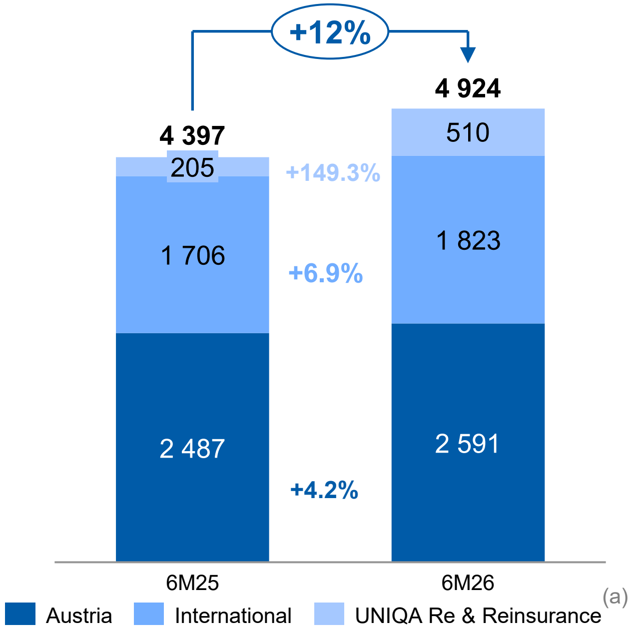
Group Results

6M26 Results

UNIQA

Strong underlying technical performance supports resilient earnings

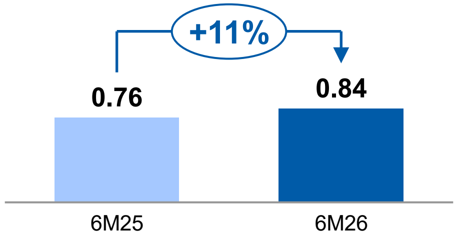
Top-line growth driven by a diversified portfolio (EURm) (%)



2028 Target >6% CAGR

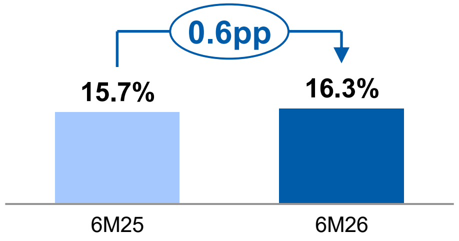
Profitability

EPS (EUR)



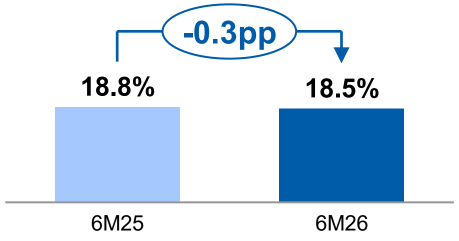
2028 Target >7% CAGR

ROE (%)



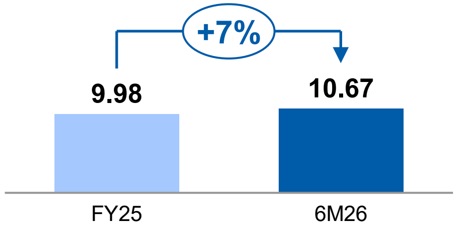
2028 Target >13% CAGR

RoRC (b) (%)

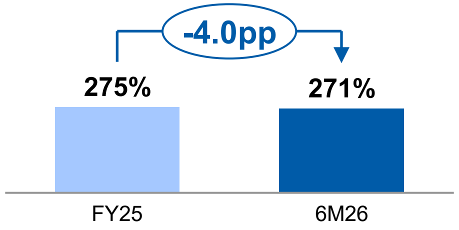


Capital strength supporting growth and dividends

BVPS (EUR)

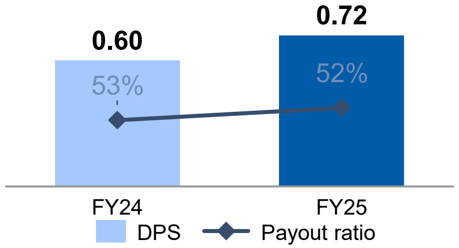


Solvency II (%)



2028 Target 180-230%

Dividends (EUR)



2028 Target 50-60% payout

General note: ALMAKOS included in 1Q25 P&L & fully excluded from GWP & balance sheet
(a) Refers to UNIQA Re external business (EUR 488m in 6M26) & UIG reinsurance (EUR 22m in 6M26)
(b) Return on risk capital (RoRC) = net income after tax / Ø SCR (previous year + current year)

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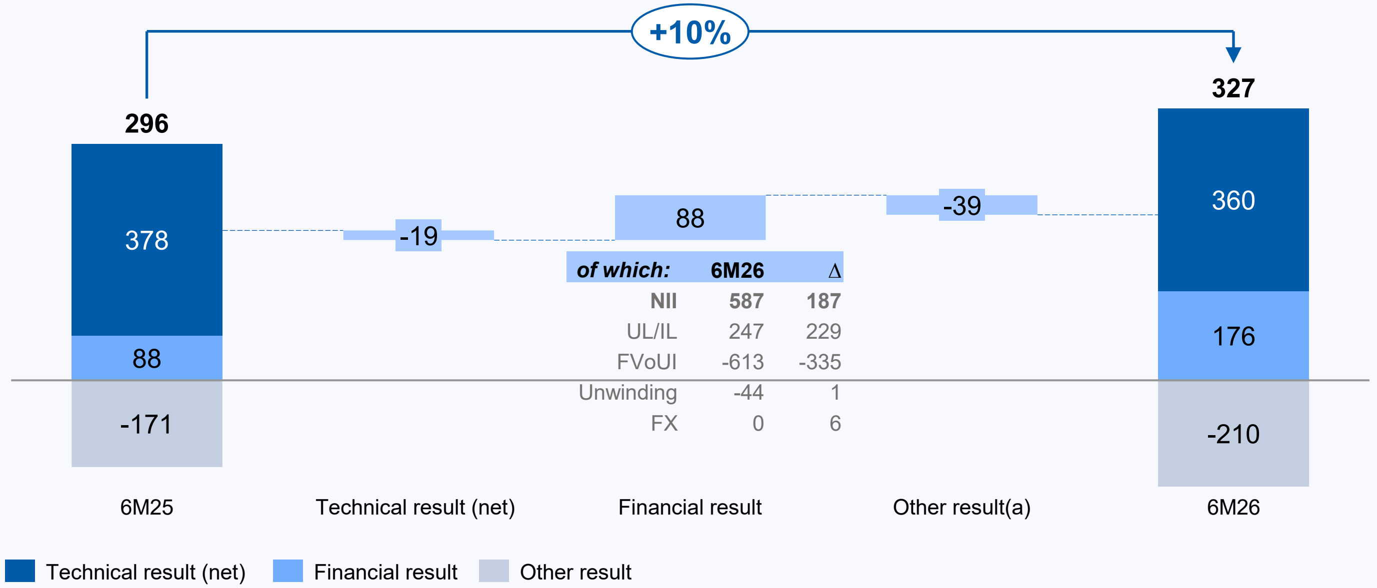
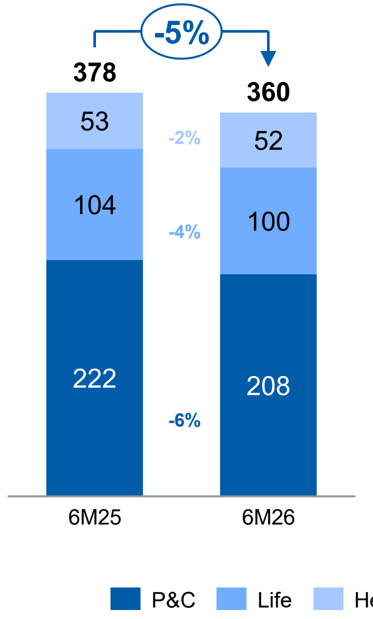
Group profitability I Financial results key upside driver

Earnings Before Taxes (EURm)

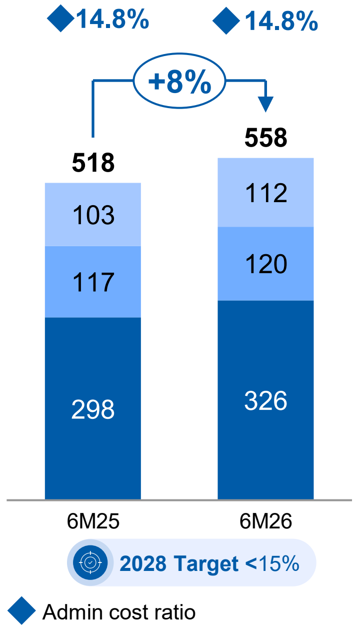


of which:	6M26	Δ
NII	**587**	**187**
UL/IL	247	229
FVoUI	-613	-335
Unwinding	-44	1
FX	0	6

Technical Result (net) (EURm)



Admin Costs and Ratio (EURm) (%)



- **Underlying core business performance** strong in 6M26: Insurance technical result -5% due to strengthening technical resilience in P&C
- **Financial result doubled to EUR 176m in 6M26** (6M25: EUR 88m): Outperformance driven by favorable capital market dynamics (details in Section 3.2 Investment Performance)
- **Other result** reflects selected management actions aimed at maintaining a resilient financial profile and supporting long-term earnings stability
- **EBT rose +10% to EUR 327m:** Outstanding financial performance more than offset targeted strengthening actions reflected in the technical and other result
- Strong insurance revenue growth in 6M26 helped maintain a **stable admin cost ratio** YoY, despite higher costs associated with existing projects

(a) Other result includes Non-technical result, Amortisation of VBI and impairment of goodwill, and Finance cost

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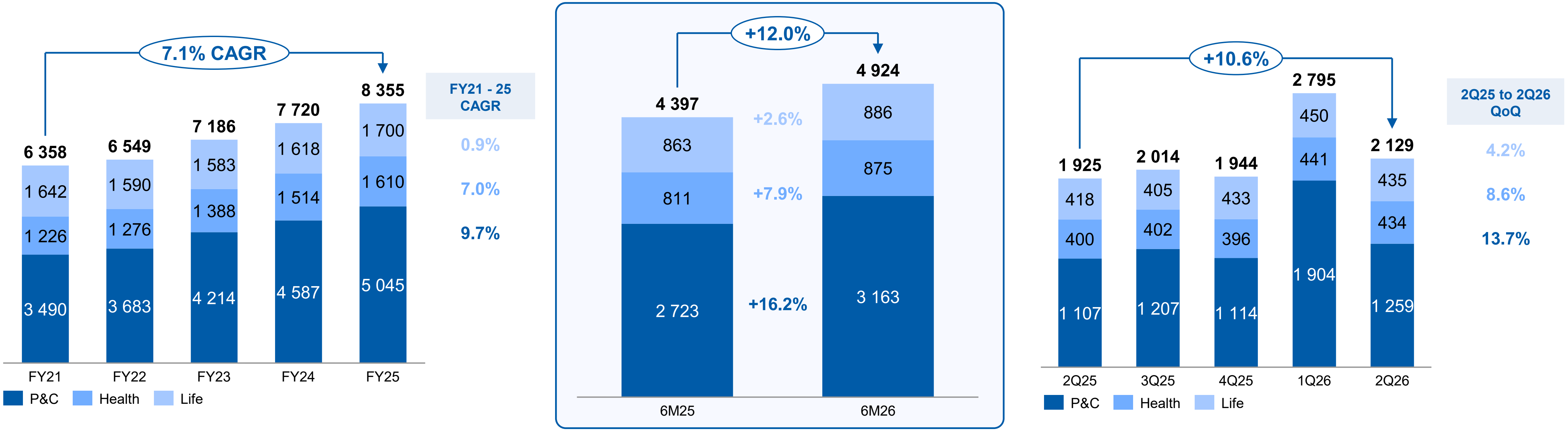
GWP growth driven by a diversified portfolio

GWP growth across all business lines (EURm) (%)



- GWP up +12% to EUR 4 924m, with P&C (+16%) & Health (+8%) as the primary drivers, both ahead of the ~ 6% CAGR required to meet 2028 targets
- Quarterly momentum remains strong, where all three business lines grew +11%
- Growth profile well balanced:
  - **International** with +7% (P&C and Life)
  - **Austria** with +4% (P&C and Health)
  - **UNIQA Re** significant growth driver with its external reinsurance (especially strong effect in Q1)

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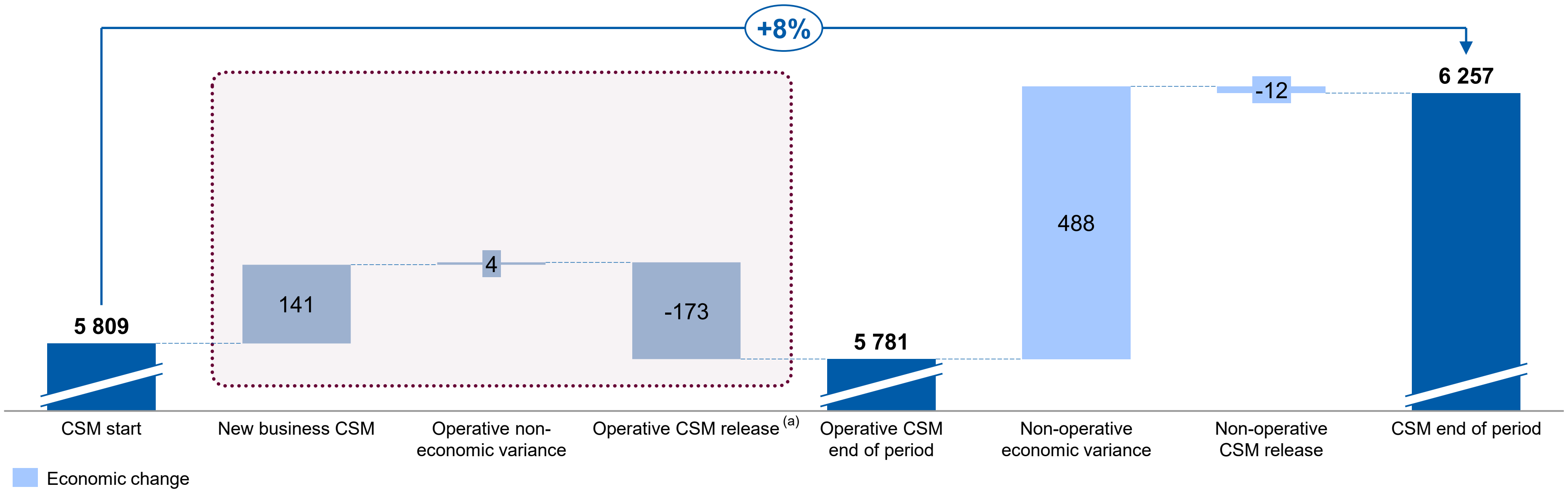
Group L&H I Health drives CSM growth & NBV

Group Life & Health CSM Walk 6M26 (EURm)



2028 Target
Group L&H CSM SR

~ 90%

	6M25	6M26
CSM Sustainability ratio (b)	78.0%	81.4%

- Group L&H CSM at EUR 6.3b, predominantly coming from Austria Health (EUR 4.2b)
- Increase of 7.7% in Group L&H CSM driven by economic variance of EUR 488m, mainly caused by higher market valuation of underlying assets, slightly offset by interest rate environment changes
- Austria Health continues to be a main driver of NBV in the Group; CSM release coming from Austria Life & Health

(a) CSM release excluding economic effects and one-off non-operative effects (b) Calculated using Operative CSM release

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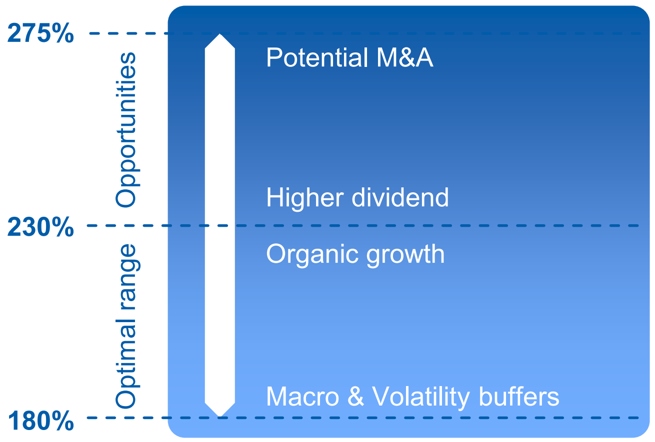
Strong capital generation drives sustainable returns

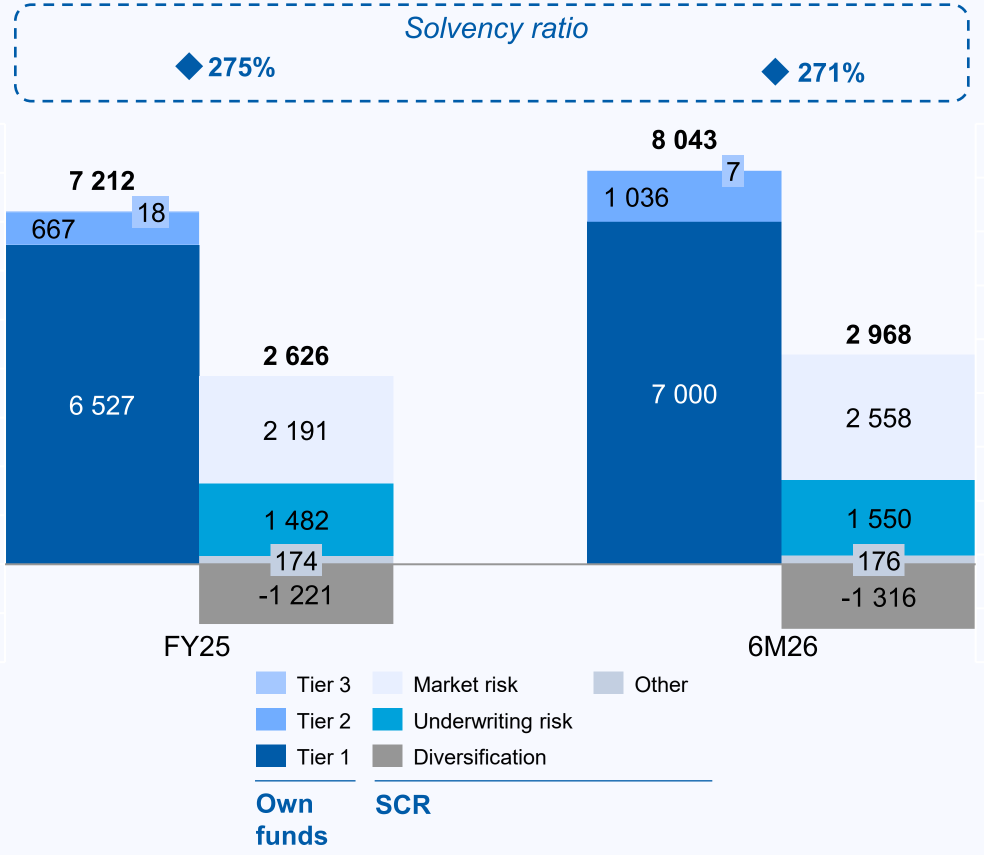
Strong capital buffer above target

- 271% solvency ratio, ~41pp well above target range
- Eligible own funds increased by EUR 831m mainly due to favourable market developments and new Tier 2 bond
- Solvency capital requirement increased by EUR 342m mainly due to market risk
- High quality capital stack, with 90% Tier 1 capital
- Solvency II buffers provide significant future optionality
- Strong resilience of the solvency ratio to interest rate fluctuations

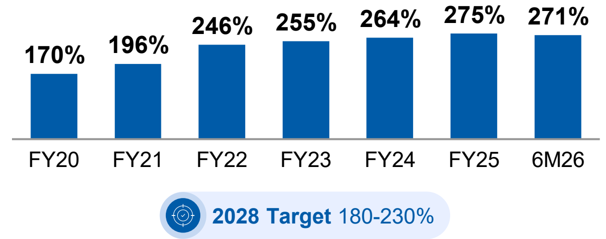
Solvency Ratio Framework



Own Funds and Capital Requirement (EURm)

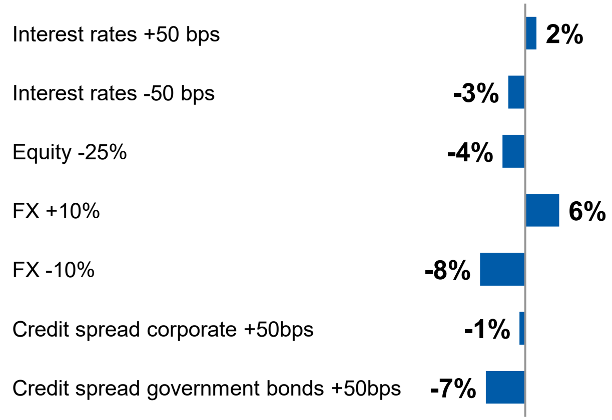


Solvency Ratio Development



2028 Target 180-230%

Impact of Sensitivities on Solvency Ratio 275% (FY25)



Note: please refer to UNIQA's SCR presentation for further information on UNIQA Insurance Group's solvency position

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Business Line Performance

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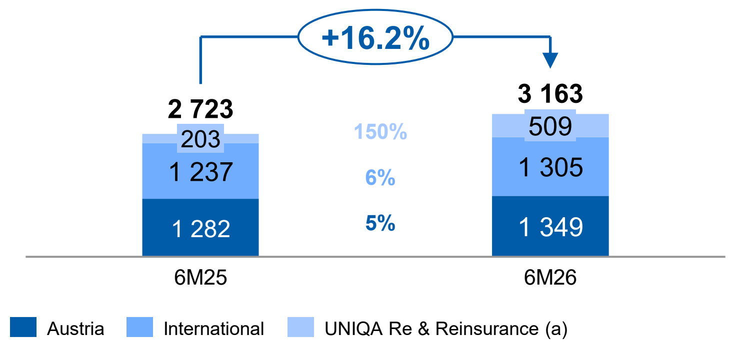
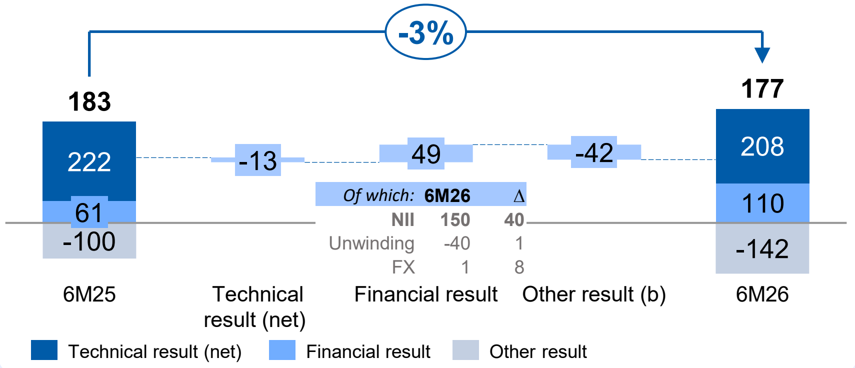
P&C I Resilient profitability backed by capital market performance

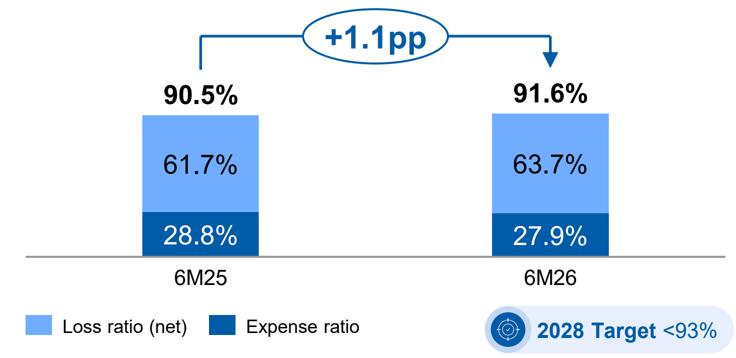
Gross Written Premium (EURm)



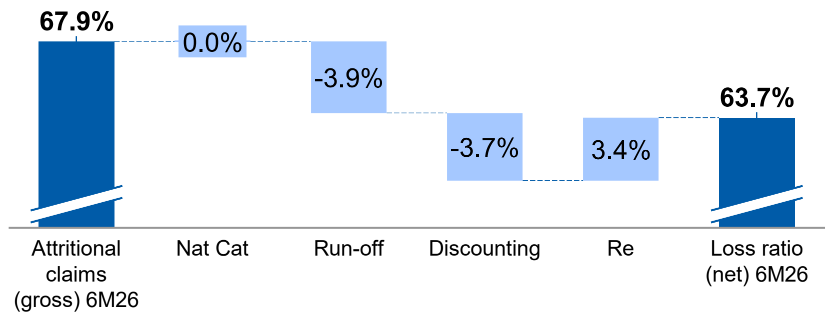
Earnings Before Taxes (EURm)



Combined Ratio (net) (%)



Loss Ratio Decomposition (%)



- **Excellent growth of +16.2% YoY**
  - **Austria:** motor & other P&C driving growth
  - **International:** driven by casco, household & other P&C
  - **UNIQA Re** boosts growth via external reinsurance (strongest effect in Q1)
- **P&C CoR (net) at 91.6% (6M25: 90.5%)**
  - EUR 109m of net run-off gains and no significant Nat Cat events helped mitigate increased basic claims, which normalized after the unusually favorable claims experience in 2025
  - Stable level of large claims: total of EUR 146m in 6M26 (6M25: EUR 159m)
- **EBT** slightly down to EUR 177m (6M25: EUR 183m); strong financial result partially compensating lower technical & other result

(a) Refers to UNIQA Re external business (EUR 488m in 6M26) & UIG reinsurance (EUR 22m in 6M26)
(b) Other result includes Non-technical result, Amortisation of VBI and impairment of goodwill, and Finance cost

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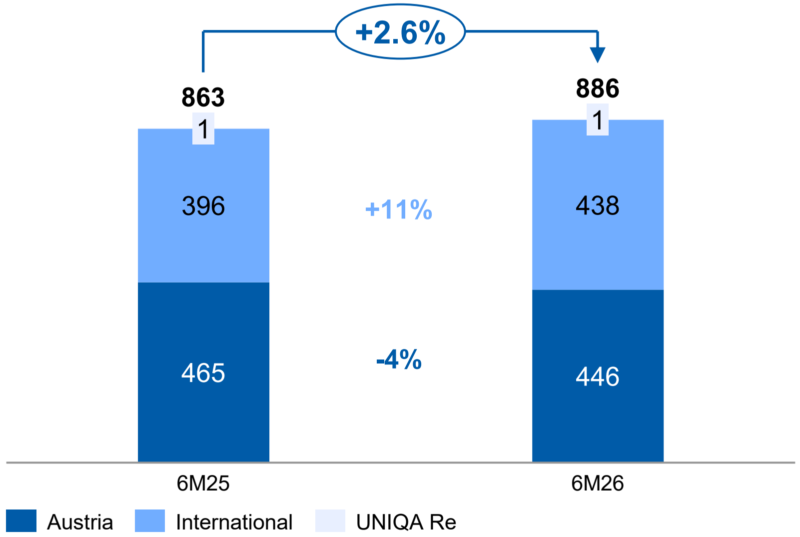
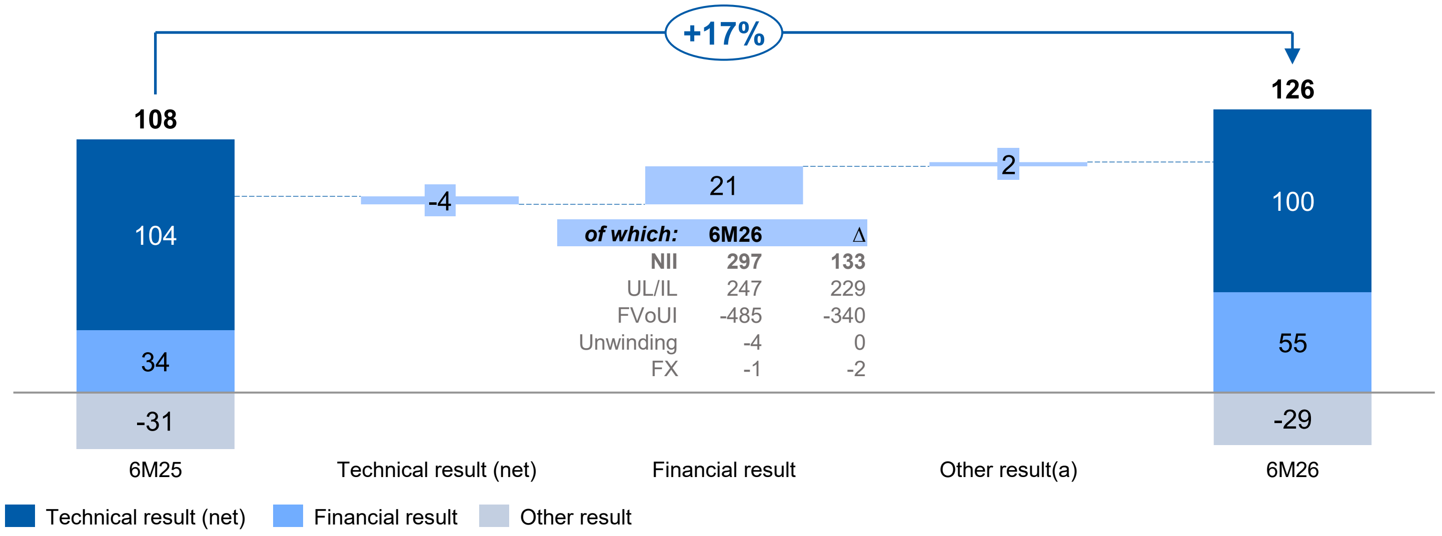
Life I International driving top line

Gross Written Premium (EURm)



Earnings Before Taxes (EURm)



of which:	6M26	Δ
NII	**297**	**133**
UL/IL	247	229
FVoUI	-485	-340
Unwinding	-4	0
FX	-1	-2

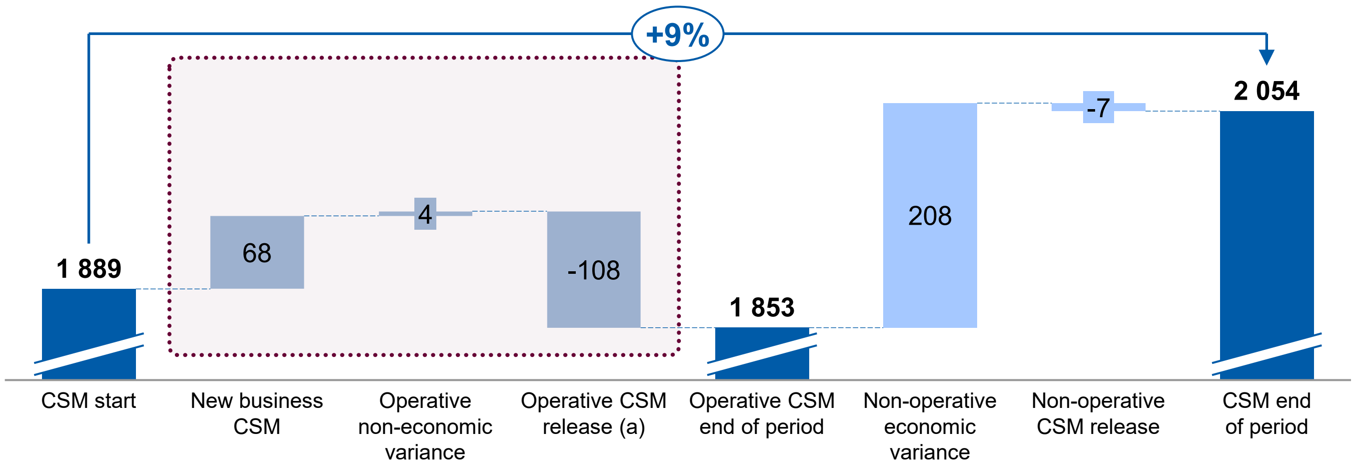
- **Top-line up +3% in 6M26:**
  - **International** (+11%): Strong momentum in PL and CZ/SK across protection and savings products driving high NBV generation
  - **Austria** reflects high 6M25 base effect: Moderation driven by prior-year single premium volumes and expected portfolio run-off; structural business mix shift toward savings and protection expected to support higher NBM, future value creation and continued capital efficiency
- **Financial result** improved to EUR 55m in 6M26 (6M25: EUR 34m), reflecting higher realized & unrealized gains
- **EBT** growth of 17% YoY driven by strong financial result, overcompensating slight drop of technical result

(a) includes Non-technical result, Amortisation of VBI and impairment of goodwill, and Finance cost

UNIQA

Life CSM I International growth builds store of future profits

Life CSM Development 6M26 (EURm)



Building profitability via the Life CSM

Diversified growth

Austria NBM	4.4%	+1.0 pp YoY	Positive economic environment increases profitability
International NBM	12.6%	-0.4 pp YoY	Highly profitable protection business supports higher margins

New Business growth supports Life CSM SR improvement

Pace of change	Austria	International	Group
NB CSM accretion rate (b)	1.0%	8.3%	3.6%
CSM release rate	3.3%	9.0%	5.3%
CSM Sustainability ratio (c)	27.9%	84.7%	62.8%
	+7.0 pp YoY	+7.6 pp YoY	+8.1 pp YoY

- CSM up +8.7% in 6M26, driven by positive economic variance in Austria (EUR 174m)
- New business CSM reached EUR 68m, supported by strong volume across key countries: CZ/SK (EUR 27m), Poland (EUR 14m), Austria (EUR 12m), and Romania (EUR 8m)
- Operative CSM decreased slightly by 1.9%, reflecting higher operative release relative to new business CSM and non-economic variance
- Economic variance driven by positive impact of higher market valuation for underlying assets, offset by negative impact of lower interest rates
- Group Life new business margin expanded +0.4 pp YoY to 9.5%, benefiting from an improved portfolio mix toward high-margin protection products
- Operative CSM sustainability ratio at 62.8%, up mainly due to positive impact of the new business in SK, PL and BiH

(a) Operative CSM release - CSM release excluding economic effects and one-off non-operative effects (b) Accretion rate calculated as NB CSM / CSM start (c) Calculated using Operative CSM release

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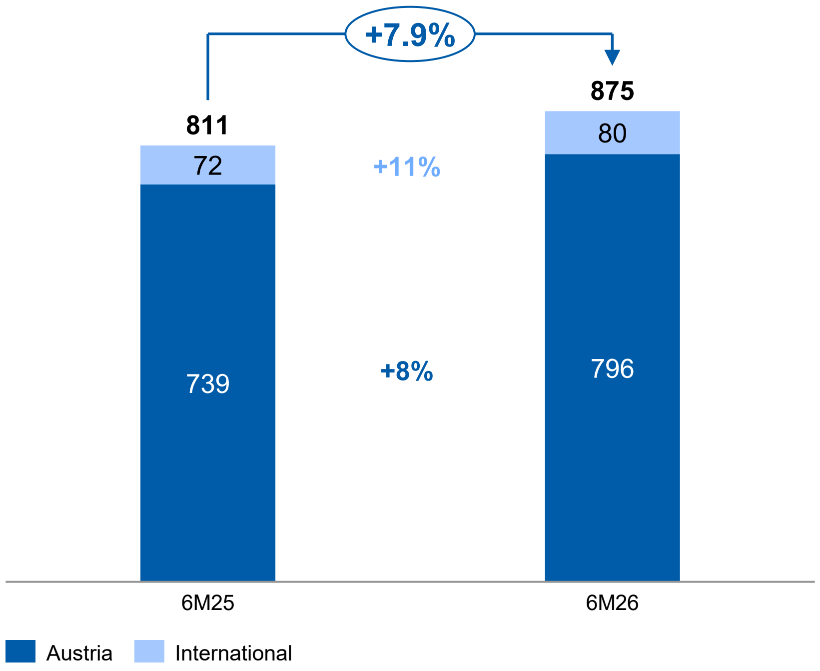
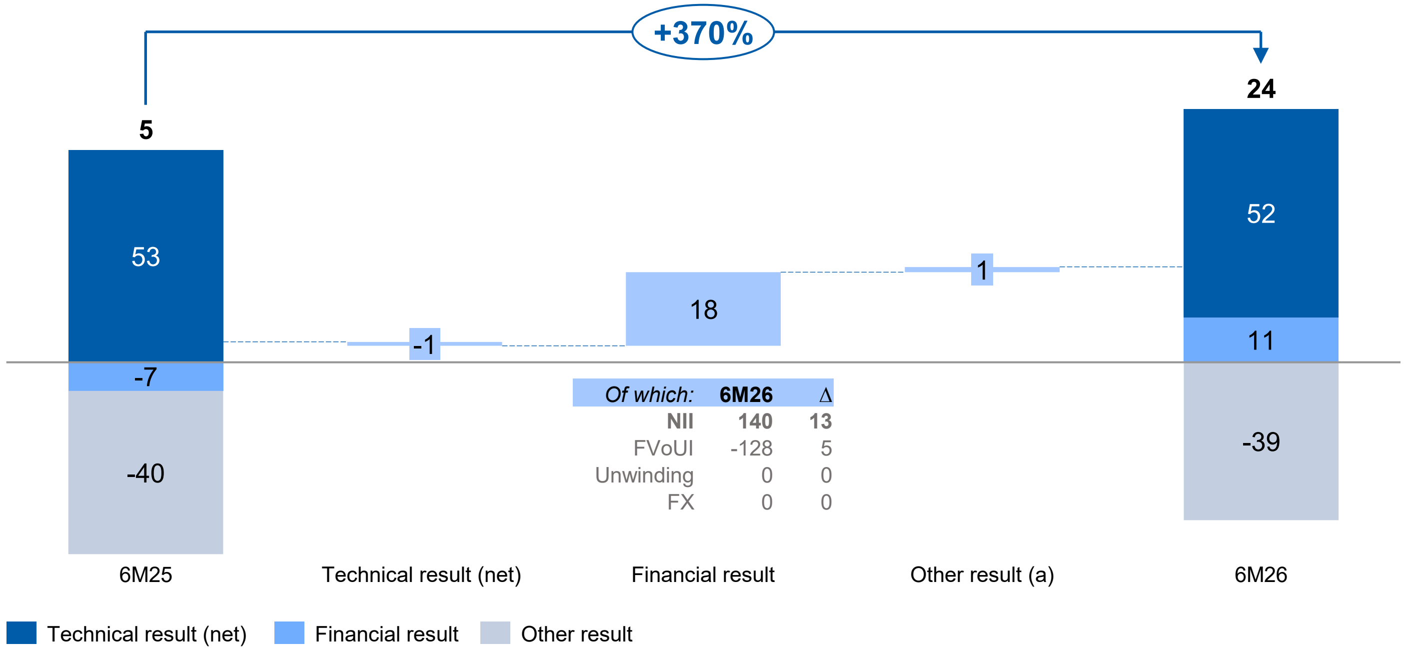
Health I Building on #1 position in Austria

Gross Written Premium (EURm)



Earnings Before Taxes (EURm)



Of which:	**6M26**	**Δ**
NII	**140**	**13**
FVoUI	-128	5
Unwinding	0	0
FX	0	0

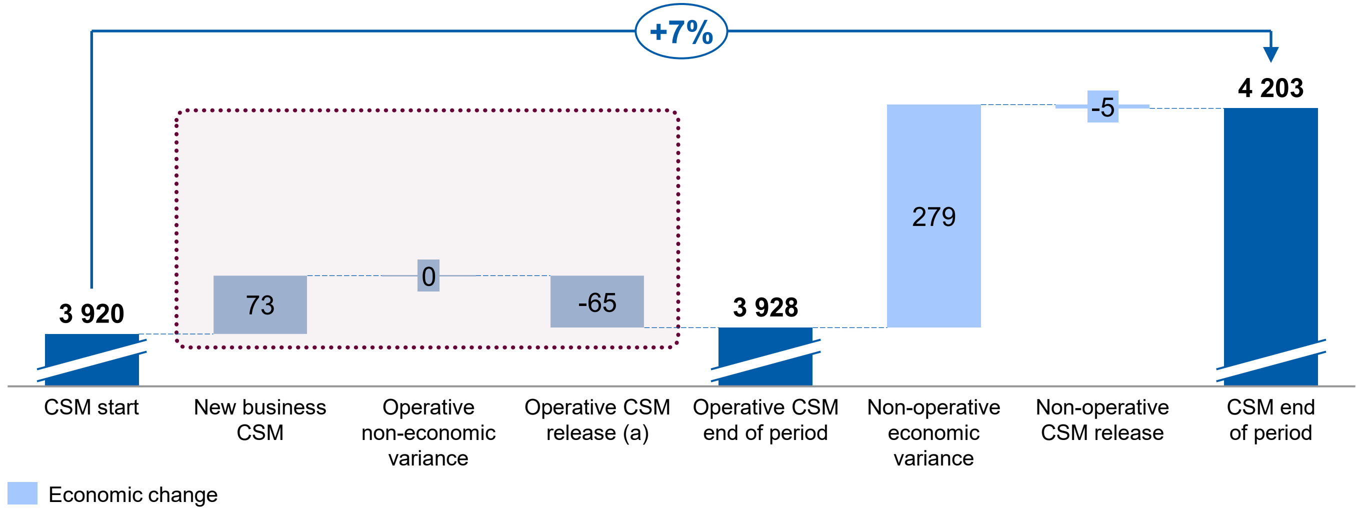
- **GWP growth of 8% YoY** comes from Austria, balanced contribution of volume & price and supported by continued demand across inpatient, supplementary and outpatient health products. The diversified nature of the portfolio and its recurring premium base continue to sustain high value creation
- **New business value** remains predominantly driven by the inpatient portfolio, supporting sustainable value creation through its long-duration and recurring business characteristic
- **EBT** normalization comes from the financial result (realized & unrealized gains), core business performance stable

(a) Includes Non-technical result, Amortisation of VBI and impairment of goodwill, and Finance cost

UNIQA

Health CSM I Strong NBV growth & profit contribution

Health CSM Development (EURm)



Long duration, high margin, growing Health CSM

Resilient margin

Health NBM 7.8% >99% of CSM in Austria

-1.4 pp YoY

The Health portfolio provides a reliable & visible earnings stream

Pace of change

1.9% NB CSM accretion rate (b)

1.6% CSM release rate

112.4% CSM Sustainability ratio (c)

-12.5 pp YoY

- CSM up +7.2% in 6M26, mainly supported by positive economic variance in Austria
- Economic variance of EUR 279m reflects updated economic assumptions on liabilities and capital market gains in the investment result
- Higher present value of expected new business premiums more than offsets NBM decline from seasonality and product mix shifts
- CSM SR robust at 112.4% in 6M26

(a) CSM release excluding economic effects and one-off non-operative effects (b) Accretion rate calculated as NB CSM / CSM start (c) Calculated using operative CSM release

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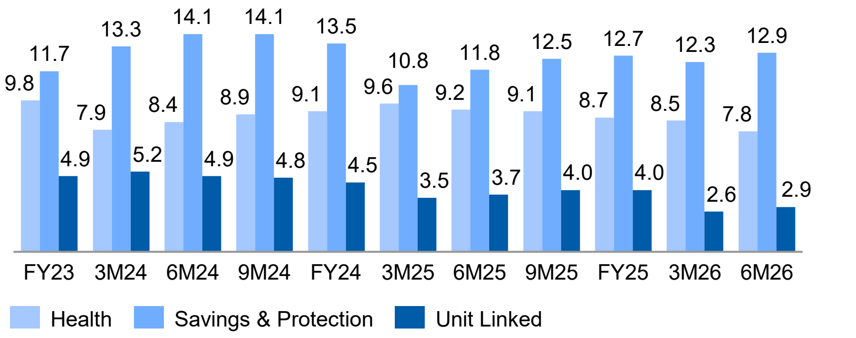
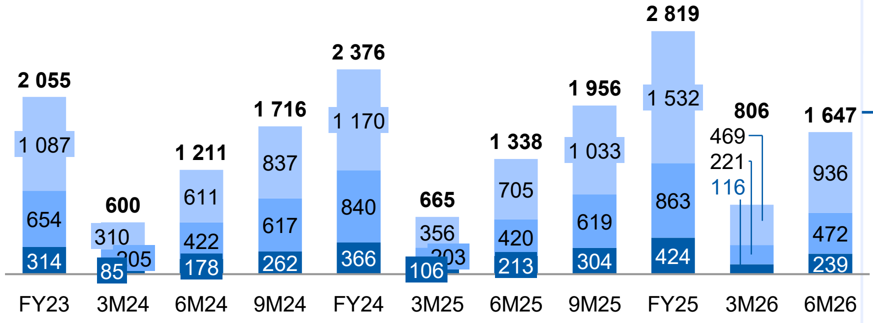
New business value growth across product groups

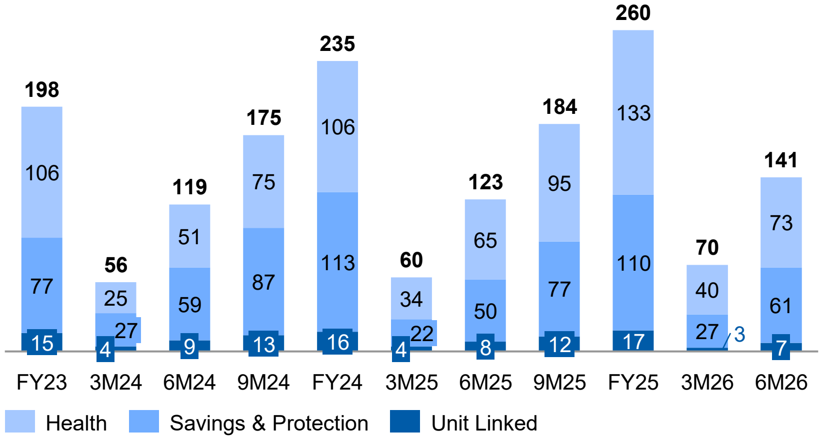
Contractual Service New Business Margin (%)



Present Value of Expected Premiums (EURm)



Contractual Service New Business Value (EURm)



- UNIQA Group NBM robust at 8.6% in 6M26 (6M25: 9.2%), with slight mix-driven pressure from Health and UL more than offset by strong PVEP volume growth to EUR 1 647m (6M25: EUR 1 338m)
- CS-NBV increased to EUR 141m (6M25: EUR 123m)
- Austria accounts for 60% of total CS-NBV, driven primarily by Health (52% share), International contributes the remaining 40% coming from CZ/SK (19%), Poland (10%), and SEE (9%)

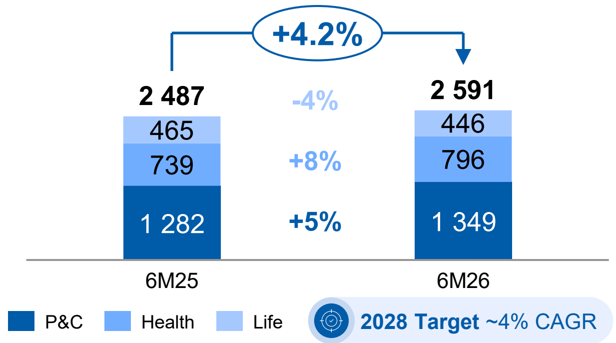
3.1

Market Performance

UNIQA

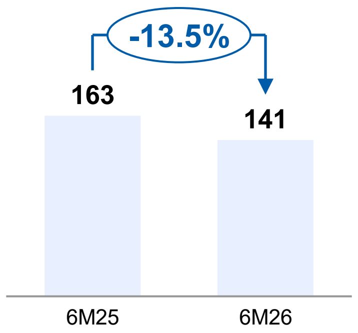
Austria delivers profitable growth across all lines

GWP (EURm)

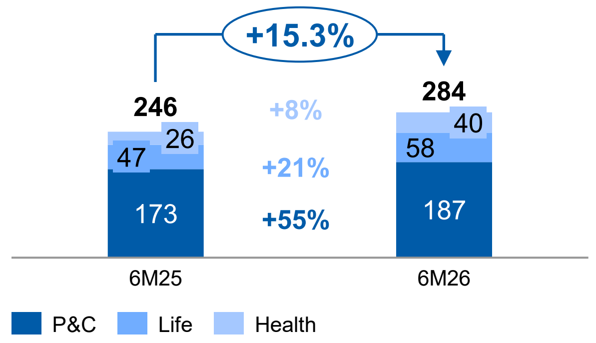


2028 Target ~4% CAGR

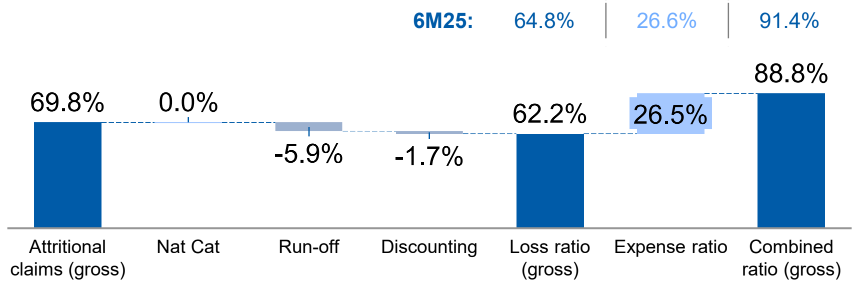
Technical Result (net) (EURm)



Earnings Before Taxes [(a)] (EURm)

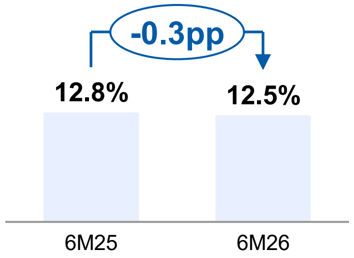


P&C Combined Ratio (gross) (%)



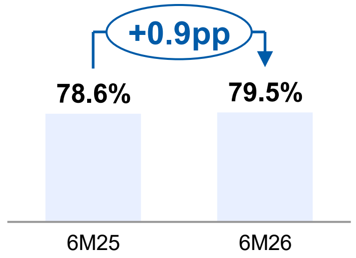
2028 Target <91%

Admin Cost Ratio (%)



2028 Target ~13%

L&H CSM SR [(b)] (%)



2028 Target >85%

- GWP up 4% driven by:
  - Health (+8%) well balanced between index & volume
  - P&C (+5%) from motor & other P&C
  - Life growth set to strengthen, supported by New business mix with higher NBM
- Strengthening technical resilience visible in P&C segment
- P&C CoR (gross) at 88.8% (6M25: 91.4%)
  - Benefits from positive run-off, no Nat Cat and lower large claims (1Q25 impacted by EUR 50m fronting claim)
- EBT performance was supported by a very strong financial result because of strong capital market performance across segments
- Admin costs below run rate

(a) Include dividends from international companies (b) Calculated using Operative CSM release

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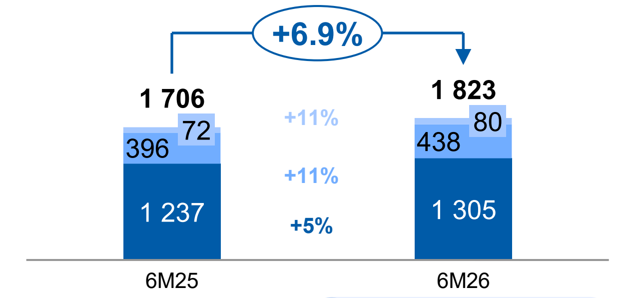
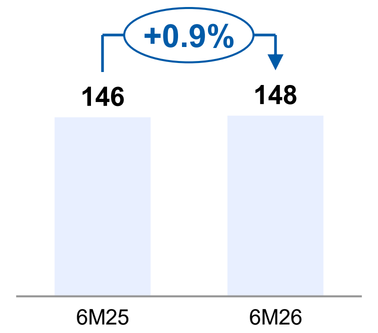
International growth across all markets

GWP (EURm)

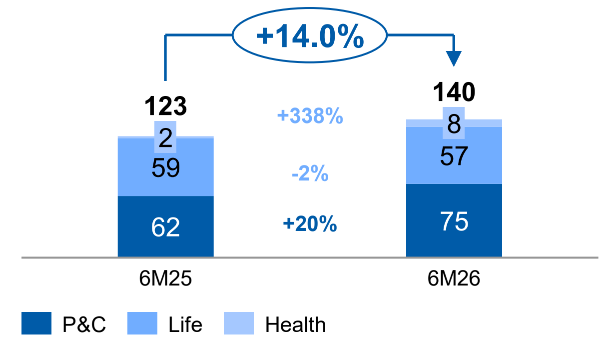


2028 Target ~8% CAGR

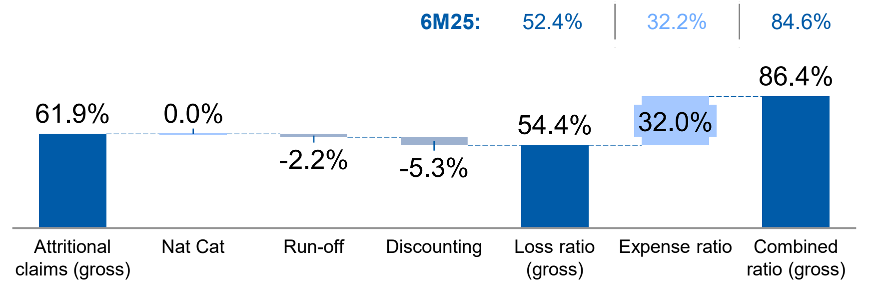
Technical Result (net) (EURm)



Earnings Before Taxes (EURm)

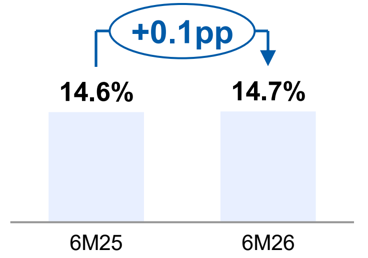


P&C Combined Ratio (gross) (%)



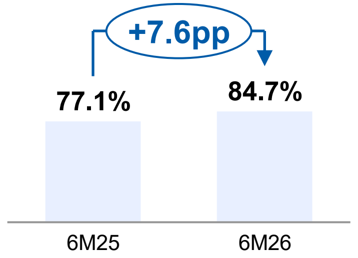
2028 Target <86%

Admin Cost Ratio (%)



2028 Target ~14%

Life CSM SR[(a)] (%)



2028 Target ~ 100%

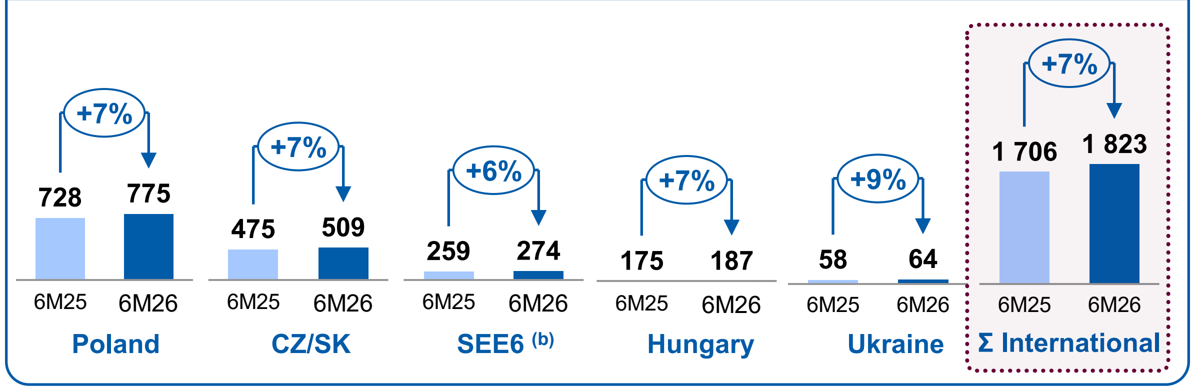
- Growth rebound in 2Q26 driven by:
  - Both P&C and Life, with strong growth in Bancassurance
  - Improving performance in motor new business in PL & CZ/SK
- Technical result stable YoY
- P&C CoR (gross) at 86.4% (6M25: 84.6%)
  - Above PY level following multiple large claims in Poland in 6M26; attritional loss ratio stable at a favorable level
- Very strong performance in 6M26, with YoY EBT growth of approx. 14%, supported by increasing financial result
- PL and CZ/SK are two logical strongholds, given their size, each contributing EUR 58m to the EBT
- Admin cost ratio under control

(a) Calculated using Operative CSM release

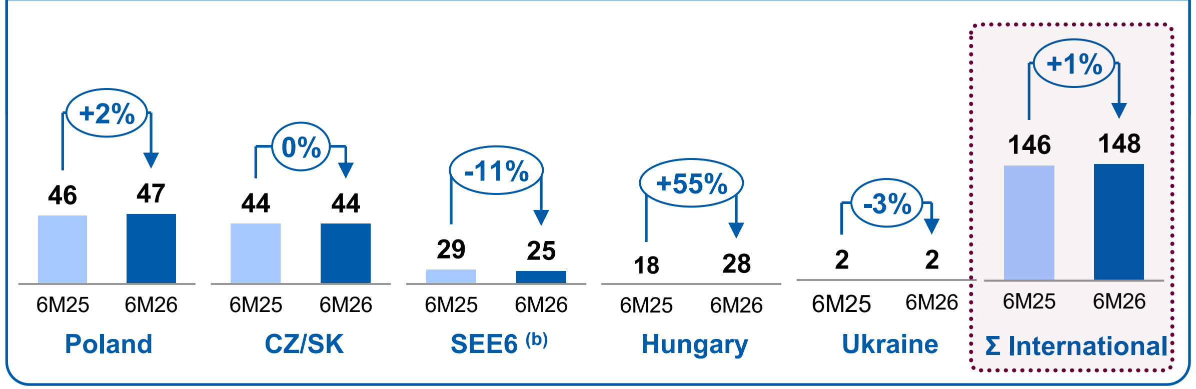
UNIQA

International country deep dive

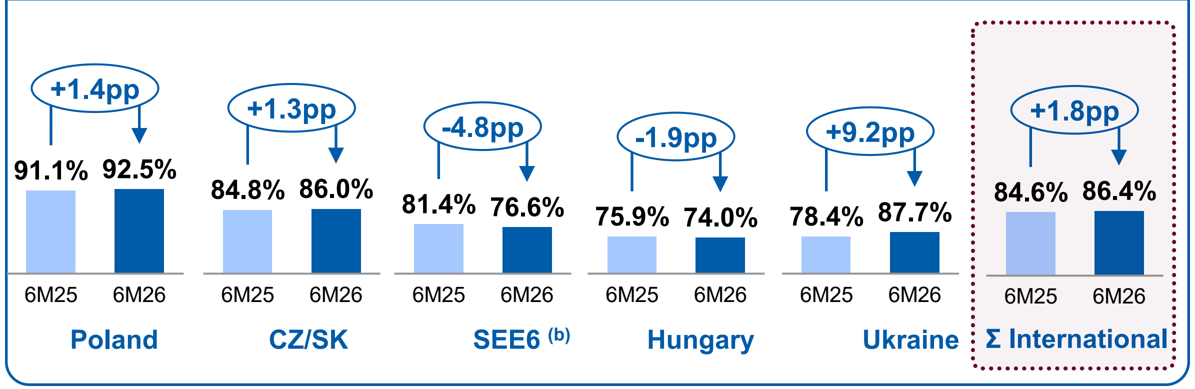
GWP (a) (EURm)



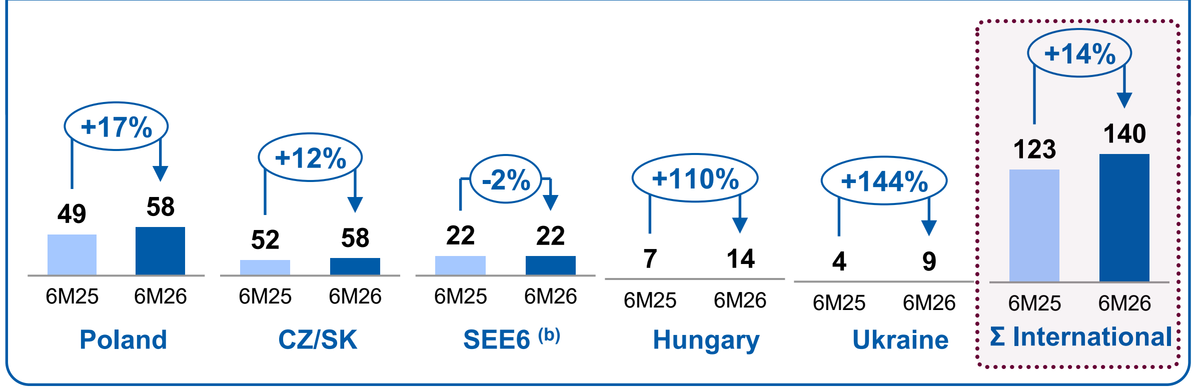
Technical Result (net) (EURm)



P&C Combined Ratio (gross) (%)



Earnings Before Taxes (EURm)



(a) Excluding ALMAKOS (b) SEE6 includes Bulgaria, Bosnia & Herzegovina, Croatia, Montenegro, Romania and Serbia

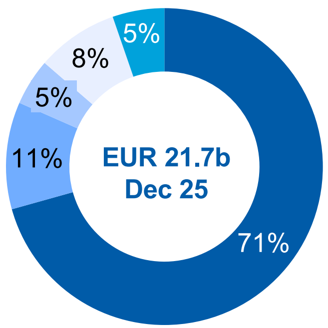
3.2

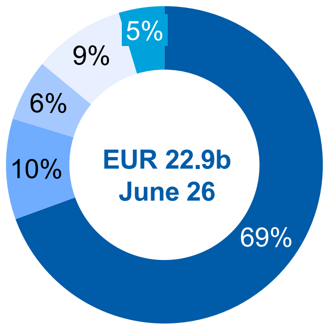
Investment Performance

UNIQA

Growing AUM, OCI improved

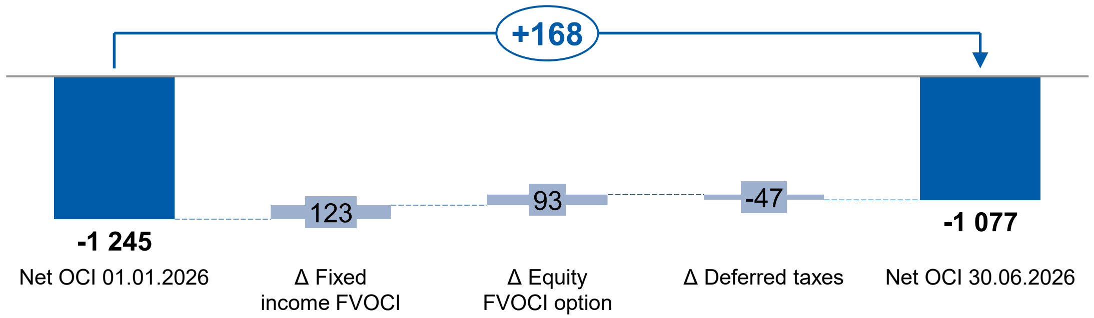
Stable investment allocation by asset class [a] (%)



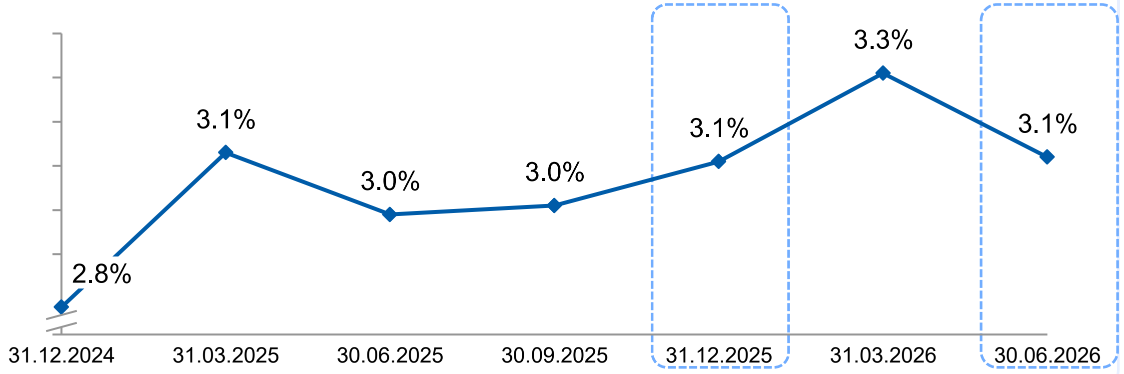


Note: see appendix for fixed income investment portfolio detail

Other Comprehensive Income from Investments (EURm)



Yield on a 10Y AT Government Bond (%)



- Assets under management increased YTD, predominantly driven by strong investment performance and the strategic build-up of the UNIQA equity fund portfolio
- Net OCI improved by EUR 168m to EUR -1 077m in 6M26, mainly driven by positive valuation effects in the fixed income portfolio following interest rate movements, supported by gains from equity FVOCI assets

(a) Excluding assets held for unit and Index linked business

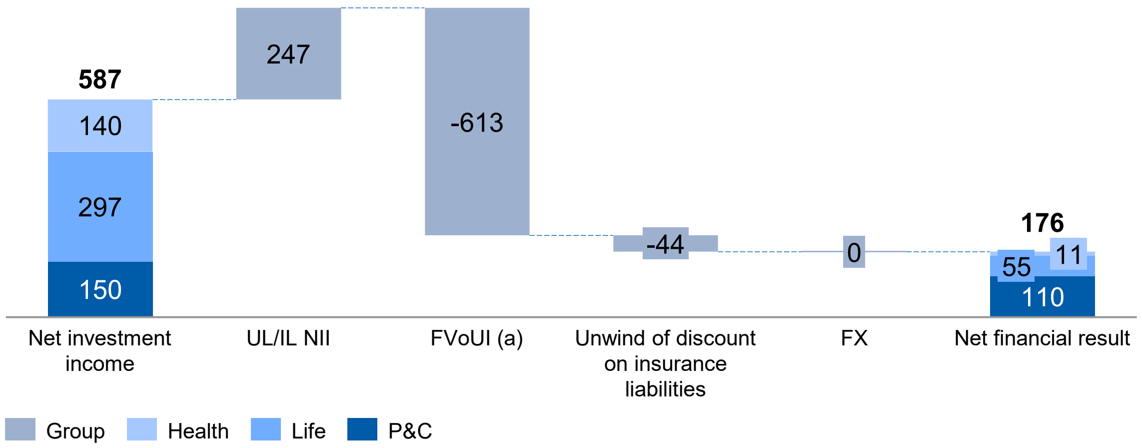
UNIQA

Investment Activity

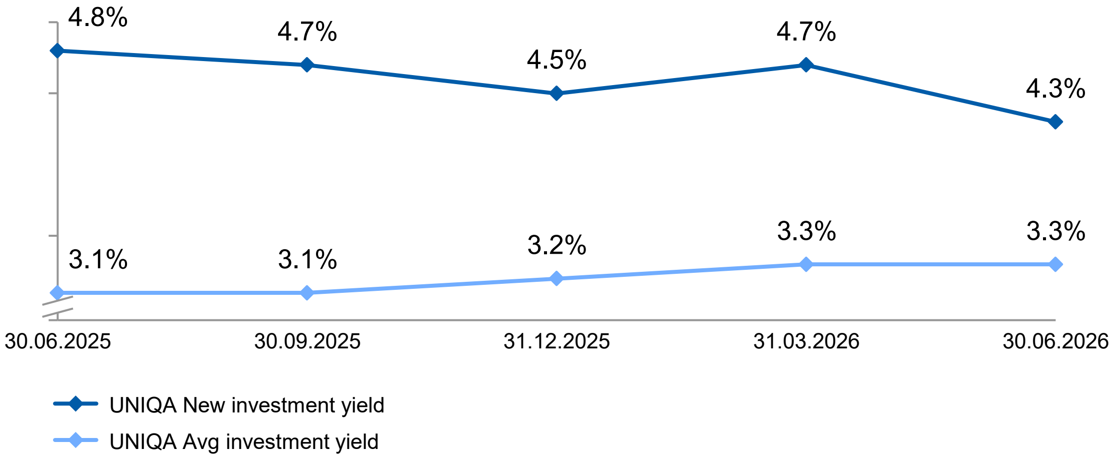
Net Financial Result: EUR 176m

Extraordinary YoY contribution (6M25: EUR 88m)

How the EUR 587m Investment income translates to EUR 176m NFR:



Investment portfolio yield (b)



- NII up +47% to EUR 587m in 6M26 (6M25: EUR 400m)
  - Ordinary income of EUR 430m, up +2% YoY (6M25: EUR 421m)
  - Strong realized & unrealized gains of EUR 166m (6M25: EUR 43m) reflecting excellent equity performance
  - Positive ECL of EUR 36m (6M25: EUR -9m) driven by upward revaluation of fixed income instruments
  - Average investment portfolio yield of 3.3%; EUR 0.8bn new money being deployed at 4.3%

(a) Fair Value change of Underlying Items including Unit & Index linked (b) Fixed income assets only

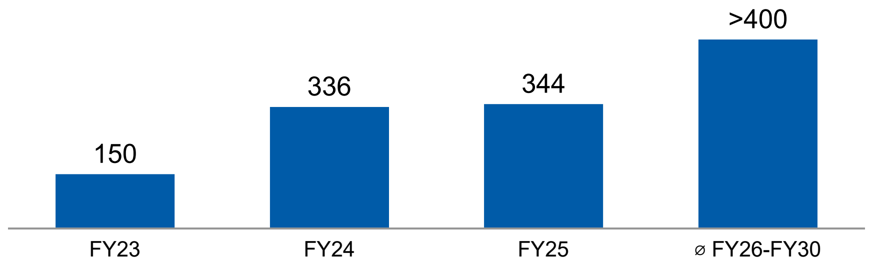
4

Cash and Financial Leverage

UNIQA

Cash remittance supports progressive dividend growth

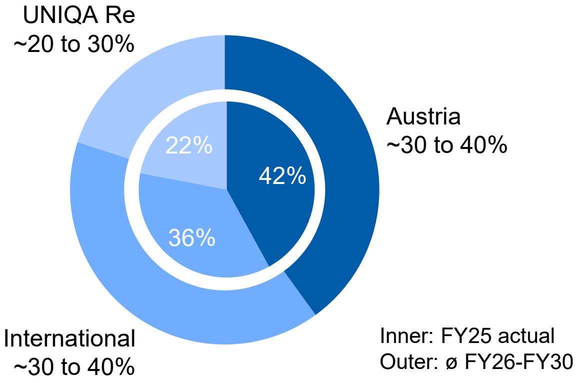
Cash Remittances to Group (EURm)



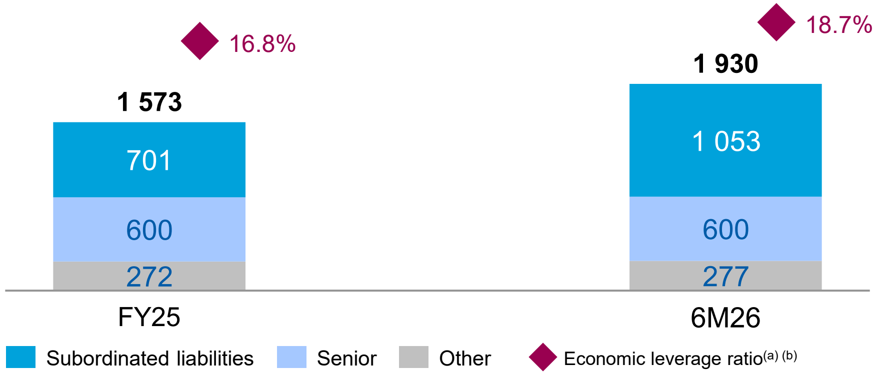
Defined as dividend and interest payments from business units to UAT and UIG, including change in UAT free equity capital reserves

Growing Dividend Cash Flows (EURm)

Diversified Cash Remittances to Group (%)



Balanced Capital Structure (EURm)



- Strong and growing cash generation, combined with geographically diversified remittances, strengthen group cash flow resilience
- Balanced capital structure, reflected in a moderate economic leverage ratio of 18.7% consistent with strong credit rating
- Debt maturity profile consists of:
  - Senior liabilities:
    - EUR 600m Senior 1.375% 2030
  - Subordinated liabilities:
    - EUR 178m T2 6.000% NC26 / 2046 (redeemed in July 2026)
    - EUR 375m Green T2 2.375% NC31 / 2041
    - EUR 500m T2 4.5000% NC35 / 2046

(a) Economic leverage ratio: (Senior debt, Subordinated liabilities, Others) / (Senior debt, Subordinated liabilities, Others + IFRS equity + CSM after tax) (b) Adjusted Leverage ratio at 6M26 is standing at **17.3%** (excluding fully redeemed NC26 T2 in July 26)

5

Outlook and Guidance

Outlook and guidance
Clear Path to Value Creation

Outlook for 2026

Continuing to demonstrate the benefits of UNIQA's resilience and diversification

Targeted EBT range of EUR 540m-EUR 570m, reflecting sustained operational excellence and market growth

Dividend FY25: EUR 0.72 DPS

Dividend Policy: 50-60% dividend payout ratio with progressive DPS

2028 targets reconfirmed

Growth	Profitability	Capital
> 6% Premium CAGR	**> 7%** EPS CAGR **>13%** ROE **<93%** Combined ratio (net) **<15%** Admin cost ratio **~90%** CSM SR	**180 - 230%** Solvency ratio **50 - 60%** Payout ratio **Progressive dividend**

Save the Date

Capital Markets Update in London on 25th November 2026

6

Appendix

6.1

Appendix
Segments

UNIQA

Group P&L

EURm	6M25	6M26	Δ yoy
TECHNICAL RESULT (NET)	378.4	359.9	-5%
Insurance revenue	3 498.8	3 773.8	8%
Insurance service expenses	-3 065.7	-3 325.9	8%
Technical result from reinsurance	-54.7	-88.1	61%
FINANCIAL RESULT	88.2	176.4	100%
Net investment income	400.0	586.7	47%
Income from investments	628.6	767.0	22%
Expenses from investments	-354.1	-329.6	-7%
Financial assets accounted for using the equity method	125.5	149.3	19%
Unit-linked and index-linked life insurance net investment income	18.7	247.2	1222%
Income from unit-linked and index-linked life insurance investments	123.9	331.0	167%
Expenses from unit-linked and index-linked life insurance investments	-105.3	-83.8	-20%
Financial result from insurance contracts	-333.8	-663.4	99%
Financial result from reinsurance contracts	3.4	5.9	76%
NON-TECHNICAL RESULT	-133.8	-174.6	30%
Other income	226.8	257.6	14%
Other expenses	-360.6	-432.2	20%
OPERATING PROFIT (LOSS)	332.8	361.7	9%
Amortisation of VBI and impairment of goodwill	-13.4	-11.3	-16%
Finance cost	-23.9	-23.9	0%
EARNINGS BEFORE TAXES	295.5	326.5	10%
Income Taxes	-63.5	-67.9	7%
Minority interests	-0.5	0.2	n/a
PROFIT AFTER TAXES AND MINORITIES	232.0	258.4	11%

UNIQA

Group Operating Segments

	P&C			Health			Life		
EURm	**6M25**	**6M26**	**Δ yoy**	**6M25**	**6M26**	**Δ yoy**	**6M25**	**6M26**	**Δ yoy**
TECHNICAL RESULT (NET)	221.5	208.3	-6%	52.5	51.6	-2%	104.4	100.0	-4%
Insurance revenue	2 337.2	2 482.9	6%	731.4	816.7	12%	430.2	474.2	10%
Insurance service expenses	-2 063.1	-2 189.7	6%	-677.5	-764.2	13%	-325.1	-372.0	14%
Technical result from reinsurance	-52.6	-85.0	62%	-1.4	-0.9	-35%	-0.7	-2.2	208%
FINANCIAL RESULT	61.2	110.4	80%	-7.1	11.1	n/a	34.1	55.0	61%
Net investment income	109.6	150.0	37%	126.8	140.0	10%	163.5	296.7	81%
Income from investments	252.5	282.6	12%	174.9	241.6	38%	201.2	242.8	21%
Expenses from investments	-149.8	-141.4	-6%	-130.2	-120.5	-7%	-74.1	-67.7	-9%
Financial assets accounted for using the equity method	7.0	8.8	26%	82.1	18.9	-77	36.4	121.6	234%
Unit-linked and index-linked life insurance net investment income	0.0	0.0	n/a	0.0	0.0	n/a	18.7	247.2	1222%
Income from unit-linked and index-linked life insurance investments	0.0	0.0	n/a	0.0	0.0	n/a	123.9	331.0	167%
Expenses from unit-linked and index-linked life insurance investments	0.0	0.0	n/a	0.0	0.0	n/a	-105.3	-83.8	-20%
Financial result from insurance contracts	-51.8	-45.5	-12%	-133.9	-128.9	-4%	-148.1	-489.0	230%
Financial result from reinsurance contracts	3.4	5.9	75%	0.0	0.0	n/a	0.0	0.0	n/a
NON-TECHNICAL RESULT	-70.9	-112.4	59%	-40.4	-39.0	-3%	-22.5	-23.2	3%
Other income	43.1	45.8	6%	121.7	141.2	16%	62.1	70.6	14%
Other expenses	-113.9	-158.2	39%	-162.1	-180.3	11%	-84.6	-93.7	11%
OPERATING PROFIT (LOSS)	211.8	206.3	-3%	5.0	23.6	369%	116.0	131.8	14%
Amortisation of VBI and impairment of goodwill	-5.2	-6.0	16%	0.0	0.0	n/a	-8.2	-5.3	-36%
Finance cost	-23.7	-23.6	-1%	0.0	0.0	172%	-0.2	-0.3	29%
EARNINGS BEFORE TAXES	182.9	176.7	-3%	5.0	23.6	370%	107.6	126.3	17%

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UNIQA Austria Income Statement

EURm	6M25	6M26	Δ yoy
TECHNICAL RESULT (NET)	162.8	140.8	-14%
Insurance revenue	1 947.0	2 101.3	8%
Insurance service expenses	-1 748.4	-1 859.2	6%
Technical result from reinsurance	-35.7	-101.3	183%
FINANCIAL RESULT	155.6	220.1	41%
Net investment income	340.9	497.2	46%
Income from investments	395.5	548.8	39%
Expenses from investments	-94.7	-92.9	-2%
Financial assets accounted for using the equity method	40.2	41.3	3%
Unit-linked and index-linked life insurance net investment income	2.2	146.7	6613%
Income from unit-linked and index-linked life insurance investments	48.2	190.6	295%
Expenses from unit-linked and index-linked life insurance investments	-46.1	-43.9	-5%
Financial result from insurance contracts	-195.9	-431.7	120%
Financial result from reinsurance contracts	8.3	7.9	-5%
NON-TECHNICAL RESULT	-60.0	-68.6	14%
Other income	5.8	4.5	-22%
Other expenses	-65.8	-73.1	11%
OPERATING PROFIT (LOSS)	258.5	292.3	13%
Amortisation of VBI and impairment of goodwill	0.0	0.0	n/a
Finance cost	-12.0	-8.2	-31%
EARNINGS BEFORE TAXES	246.4	284.1	15%

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UNIQA Austria Operating Segments

	P&C			Health			Life		
EURm	**6M25**	**6M26**	**Δ yoy**	**6M25**	**6M26**	**Δ yoy**	**6M25**	**6M26**	**Δ yoy**
TECHNICAL RESULT (NET)	61.1	31.4	-49%	48.1	42.0	-13%	53.6	67.4	26%
Insurance revenue	1 151.3	1 207.6	5%	663.5	745.1	12%	132.2	148.6	12%
Insurance service expenses	-1 052.0	-1 072.1	2%	-615.0	-703.0	14%	-81.4	-84.1	3%
Technical result from reinsurance	-38.1	-104.1	173%	-0.4	-0.1	-86%	2.8	2.9	4%
FINANCIAL RESULT	148.6	186.0	25%	-3.9	17.9	n/a	10.9	16.1	49%
Net investment income	156.6	195.4	25%	60.2	143.7	138%	124.1	158.2	27%
Income from investments	176.2	218.8	24%	95.1	170.2	79%	124.1	159.8	29%
Expenses from investments	-20.3	-25.8	27%	-49.0	-42.9	-12%	-25.4	-24.1	-5%
Financial assets accounted for using the equity method	0.7	2.4	245%	14.1	16.4	16	25.3	22.5	-11%
Unit-linked and index-linked life insurance net investment income	0.0	0.0	n/a	0.0	0.0	n/a	2.2	146.7	6613%
Income from unit-linked and index-linked life insurance investments	0.0	0.0	n/a	0.0	0.0	n/a	48.2	190.6	295%
Expenses from unit-linked and index-linked life insurance investments	0.0	0.0	n/a	0.0	0.0	n/a	-46.1	-43.9	-5%
Financial result from insurance contracts	-16.3	-17.3	7%	-64.2	-125.7	96%	-115.5	-288.7	150%
Financial result from reinsurance contracts	8.3	7.9	-4%	0.0	0.0	n/a	0.0	0.0	-8%
NON-TECHNICAL RESULT	-28.6	-26.4	-8%	-18.5	-20.2	9%	-12.9	-22.0	71%
Other income	2.3	3.1	35%	2.6	0.5	-81%	1.0	1.0	1%
Other expenses	-30.9	-29.5	-5%	-21.0	-20.6	-2%	-13.9	-23.0	66%
OPERATING PROFIT (LOSS)	181.1	191.1	5%	25.7	39.8	55%	51.6	61.5	19%
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	-7.9	-4.4	-45%	0.0	0.0	-16%	-4.2	-3.9	-7%
EARNINGS BEFORE TAXES	173.3	186.7	8%	25.7	39.8	55%	47.4	57.6	21%

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UNIQA International Income Statement

EURm	6M25	6M26	Δ yoy
TECHNICAL RESULT (NET)	146.3	147.6	1%
Insurance revenue	1 501.3	1 595.1	6%
Insurance service expenses	-1 262.5	-1 379.1	9%
Technical result from reinsurance	-92.5	-68.4	-26%
FINANCIAL RESULT	38.0	66.5	75%
Net investment income	61.4	87.9	43%
Income from investments	111.1	125.0	12%
Expenses from investments	-49.7	-37.1	-25%
Financial assets accounted for using the equity method	0.0	0.0	n/a
Unit-linked and index-linked life insurance net investment income	16.5	100.5	509%
Income from unit-linked and index-linked life insurance investments	75.7	140.4	85%
Expenses from unit-linked and index-linked life insurance investments	-59.2	-39.9	-33%
Financial result from insurance contracts	-54.1	-134.6	149%
Financial result from reinsurance contracts	14.3	12.6	-11%
NON-TECHNICAL RESULT	-44.0	-58.3	32%
Other income	79.6	94.7	19%
Other expenses	-123.7	-152.9	24%
OPERATING PROFIT (LOSS)	140.3	155.8	11%
Amortisation of VBI and impairment of goodwill	-13.4	-11.3	-16%
Finance cost	-4.0	-4.4	11%
EARNINGS BEFORE TAXES	122.9	140.1	14%

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UNIQA International Operating Segments

	P&C			Health			Life		
EURm	**6M25**	**6M26**	**Δ yoy**	**6M25**	**6M26**	**Δ yoy**	**6M25**	**6M26**	**Δ yoy**
TECHNICAL RESULT (NET)	86.5	99.6	15%	4.6	10.0	117%	55.2	38.0	-31%
Insurance revenue	1 136.6	1 199.1	5%	67.9	71.6	5%	296.8	324.4	9%
Insurance service expenses	-961.2	-1 035.9	8%	-62.5	-61.2	-2%	-238.8	-282.0	18%
Technical result from reinsurance	-89.0	-63.6	-29%	-0.8	-0.4	-49%	-2.8	-4.4	59%
FINANCIAL RESULT	22.5	44.5	98%	-0.2	0.0	n/a	15.8	21.9	39%
Net investment income	39.1	58.8	50%	0.2	0.3	48%	22.1	28.8	30%
Income from investments	75.0	81.4	9%	0.3	0.3	23%	35.9	43.2	20%
Expenses from investments	-35.9	-22.6	-37%	-0.1	-0.1	-30%	-13.8	-14.4	5%
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	16.5	100.5	509%
Income from unit-linked and index-linked life insurance investments	0.0	0.0	n/a	0.0	0.0	n/a	75.7	140.4	85%
Expenses from unit-linked and index-linked life insurance investments	0.0	0.0	n/a	0.0	0.0	n/a	-59.2	-39.9	-33%
Financial result from insurance contracts	-30.9	-26.9	-13%	-0.4	-0.3	-34%	-22.8	-107.4	371%
Financial result from reinsurance contracts	14.3	12.6	-12%	0.0	0.0	n/a	0.0	0.0	n/a
NON-TECHNICAL RESULT	-37.5	-59.0	57%	-2.6	-2.2	-14%	-3.9	3.0	n/a
Other income	18.6	23.4	26%	2.5	2.8	12%	58.6	68.5	17%
Other expenses	-56.1	-82.4	47%	-5.1	-5.0	-2%	-62.4	-65.5	5%
OPERATING PROFIT (LOSS)	71.4	85.1	19%	1.8	7.8	338%	67.1	62.9	-6%
Amortisation of VBI and impairment of goodwill	-5.2	-6.0	16%	0.0	0.0	n/a	-8.2	-5.3	-36%
Finance cost	-3.8	-4.2	12%	0.0	0.0	255%	-0.2	-0.2	4%
EARNINGS BEFORE TAXES	62.4	74.9	20%	1.8	7.8	338%	58.7	57.4	-2%

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Other Segments

EURm	Consolidation 6M25	Consolidation 6M26	Consolidation Δ yoy	Reinsurance 6M25	Reinsurance 6M26	Reinsurance Δ yoy	Group Functions 6M25	Group Functions 6M26	Group Functions Δ yoy
TECHNICAL RESULT (NET)	2.5	2.4	-3%	66.8	69.0	3%	0.0	**0.0**	n/a
Insurance revenue	-644.1	-680.8	6%	694.7	758.3	9%	0.0	0.0	n/a
Insurance service expenses	525.7	535.8	2%	-580.5	-623.4	7%	0.0	0.0	n/a
Technical result from reinsurance	120.9	147.4	22%	-47.3	-65.8	39%	0.0	0.0	n/a
FINANCIAL RESULT	-148.9	-237.3	59%	12.0	24.0	100%	31.4	**103.2**	228%
Net investment income	-68.9	-141.6	105%	35.1	40.0	14%	31.4	**103.2**	228%
Income from investments	-190.0	-269.7	42%	51.6	74.1	44%	260.5	288.8	11%
Expenses from investments	41.7	26.4	-37%	-16.4	-34.2	108%	-235.0	-191.8	-18%
Financial assets accounted for using the equity method	79.4	101.7	28%	0.0	0.0	n/a	6.0	6.2	5%
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	-62.1	-78.8	27%	-21.7	-18.2	-16%	0.0	0.0	n/a
Financial result from reinsurance contracts	-17.8	-16.9	-5%	-1.4	2.2	n/a	0.0	0.0	n/a
NON-TECHNICAL RESULT	4.9	-3.0	n/a	-2.1	0.1	n/a	-32.6	**-44.9**	37%
Other income	-9.3	-19.3	108%	6.6	3.6	-46%	144.1	174.1	21%
Other expenses	14.2	16.3	15%	-8.7	-3.5	-60%	-176.7	-219.0	24%
OPERATING PROFIT (LOSS)	-141.4	-237.9	68%	76.7	93.1	21%	-1.2	**58.3**	n/a
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	28.9	25.4	-12%	-2.9	-2.9	0%	-33.9	-33.7	-1%
EARNINGS BEFORE TAXES	-112.5	-212.4	89%	73.9	90.2	22%	-35.1	**24.6**	n/a

6.2

Appendix

Balance Sheet

UNIQA

Group Balance Sheet

Assets

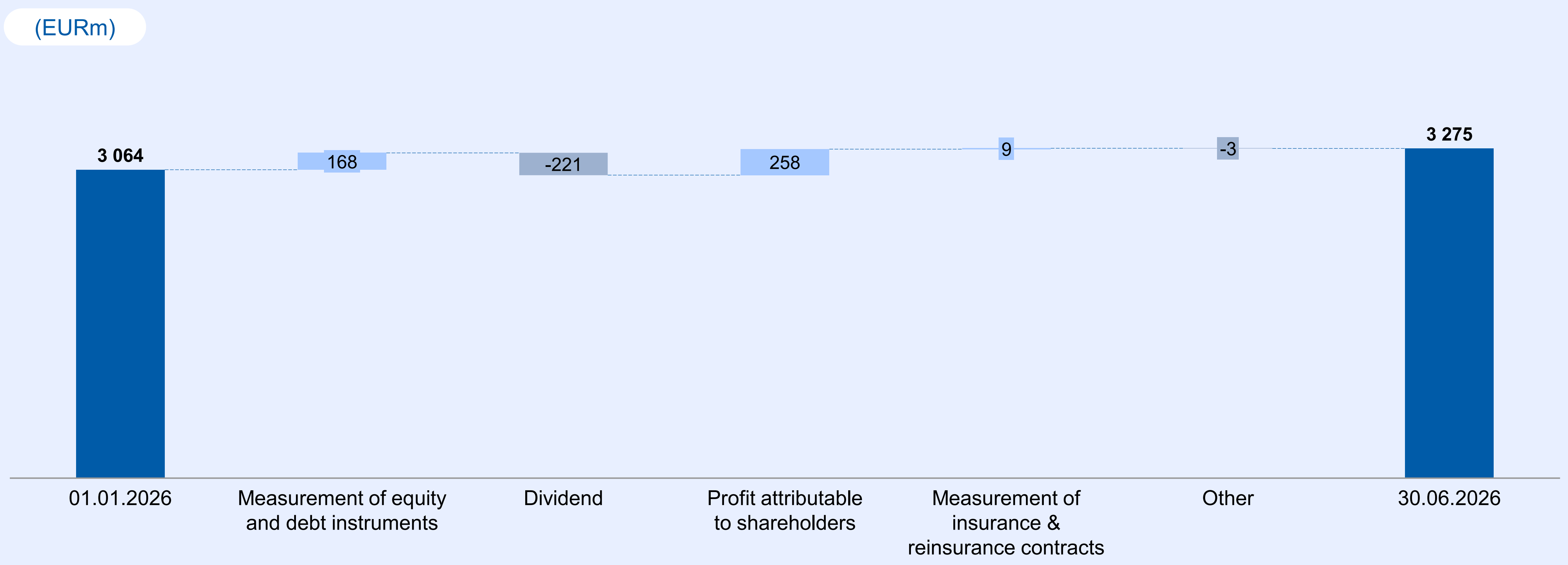
EURm	FY25	6M26	Δ yoy
Property, plant and equipment	405	403	-1%
Intangible assets	1 152	1 148	0%
Investments	21 064	22 163	5%
Investment property	2 374	2 346	-1%
Financial assets accounted for using the equity method	944	859	-9%
Other investments	17 745	18 958	7%
Unit-linked and index-linked life insurance investments	4 530	4 670	3%
Assets from insurance contracts	107	101	-5%
Assets from reinsurance contracts	516	448	-13%
Receivables and other assets	480	504	5%
Deferred tax assets	135	115	-15%
Cash	660	712	8%
Assets in disposal groups held for sale	0	0	n/a
TOTAL ASSETS	**29 048**	**30 263**	**4%**

Equity and Liabilities

EURm	FY25	6M26	Δ yoy
EQUITY	**3 165**	**3 397**	**7%**
Portion attributable to shareholders of UNIQA Insurance Group AG	3 064	3 275	7%
Subscribed capital and capital reserves	1 790	1 790	0%
Treasury shares	-17	-17	0%
Accumulated results	1 290	1 502	16%
Non-controlling interests	101	121	20%
LIABILITIES	**25 883**	**26 866**	**4%**
Subordinated liabilities	707	1 064	50%
Liabilities from insurance contracts	22 897	23 338	2%
Liabilities from reinsurance contracts	10	5	-51%
Financial liabilities	690	726	5%
Other provisions	500	522	4%
Liabilities and other items classified as liabilities	992	1 110	12%
Deferred tax liabilities	88	101	15%
Liabilities in disposal groups held for sale	0	0	n/a
TOTAL EQUITY AND LIABILITIES	**29 048**	**30 263**	**4%**

UNIQA

Shareholder Equity (excluding minority interest)



6.3

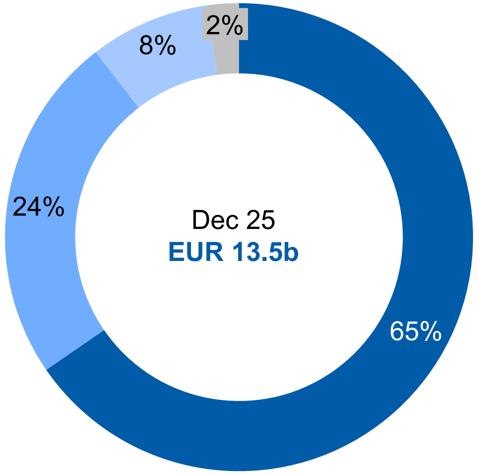
Appendix

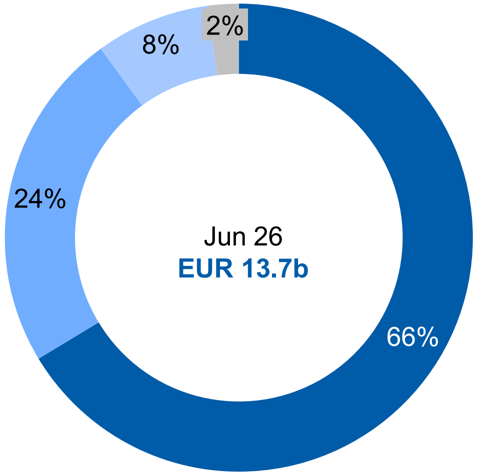
Investment Portfolio

UNIQA

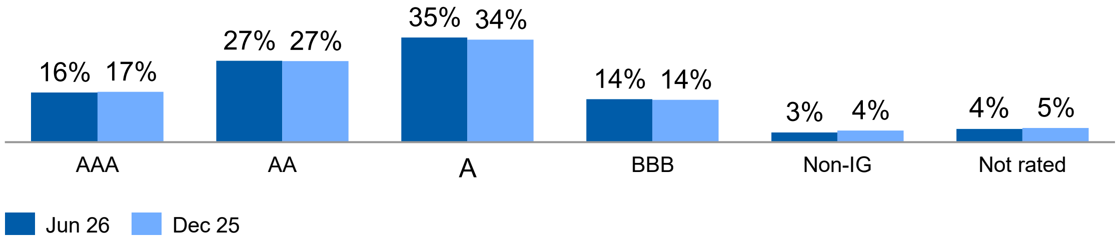
Fixed Income Portfolio

Overall Composition

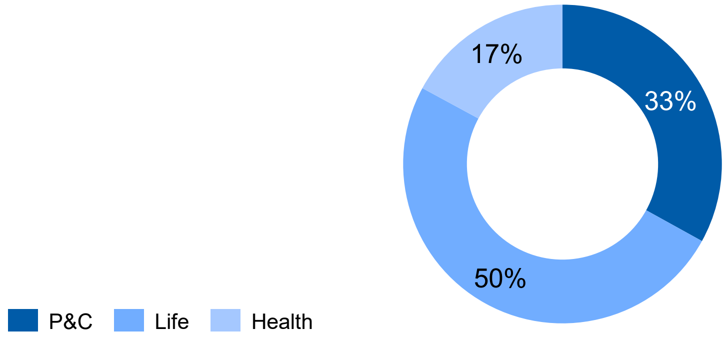




Rating Distribution (a)



By Segment



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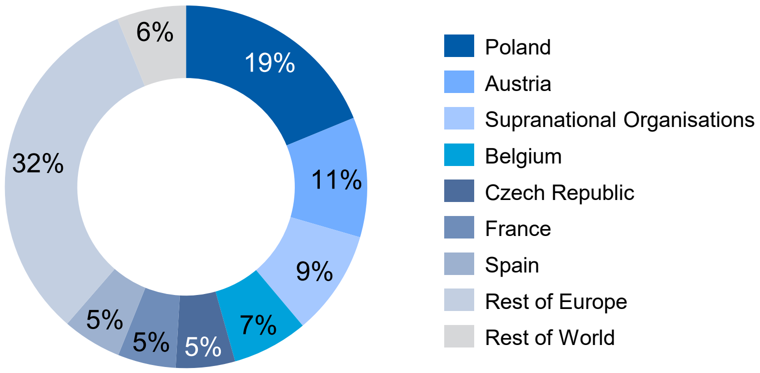
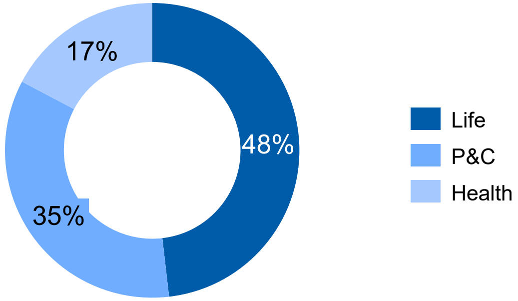
Fixed Income Portfolio | Government EUR 9.1b

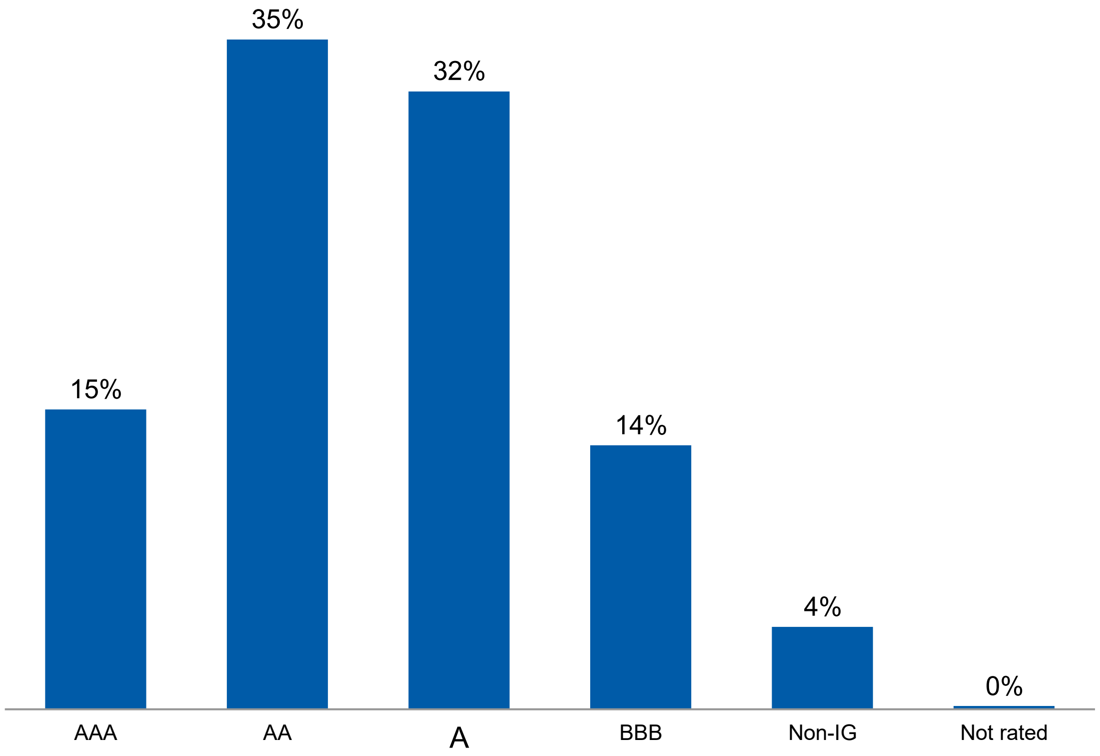
Geographical Split



Segment Split



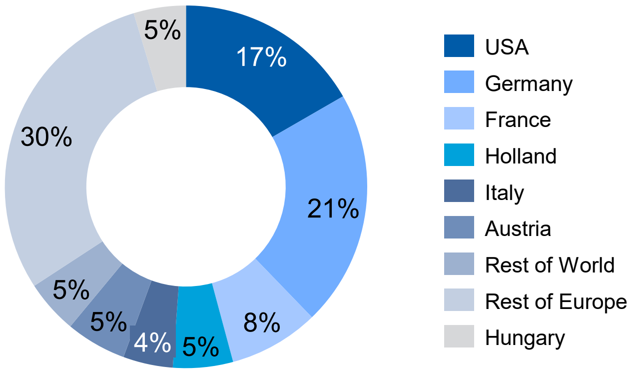
Rating Distribution [a]



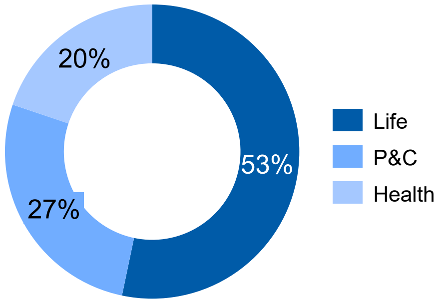
UNIQA

Fixed Income Portfolio | Corporates EUR 1.1b

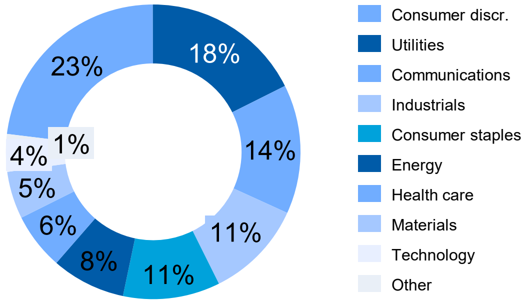
Geographical Split



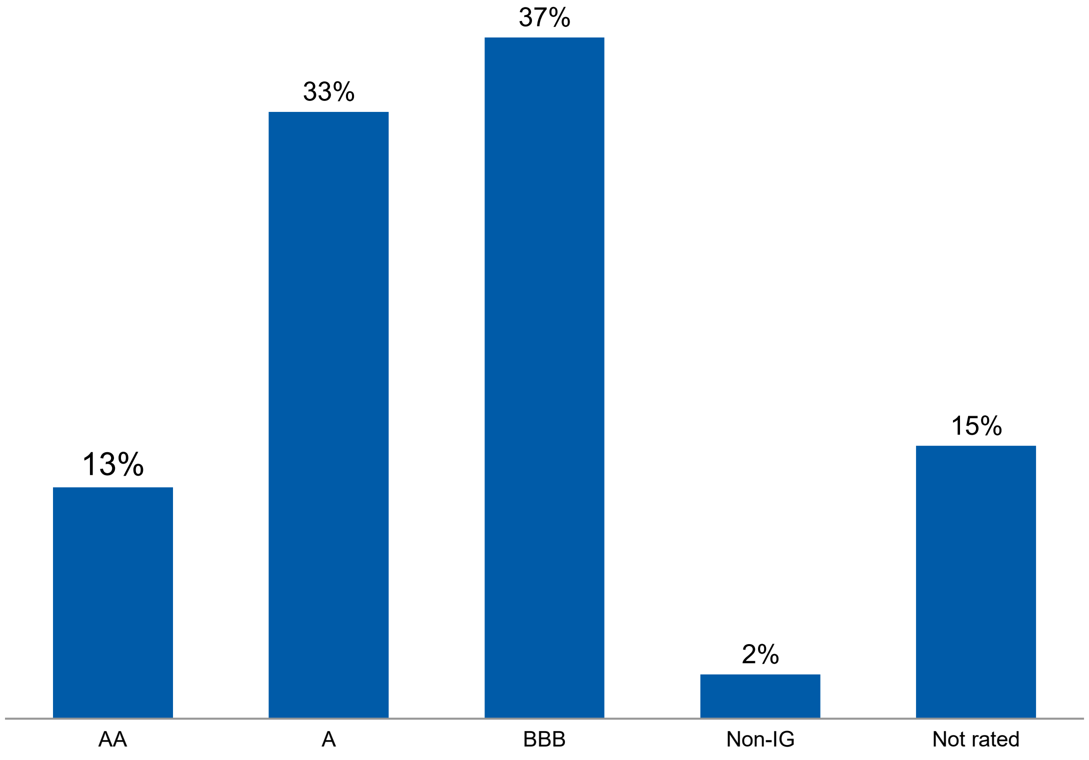
Segment Split



Segment Split



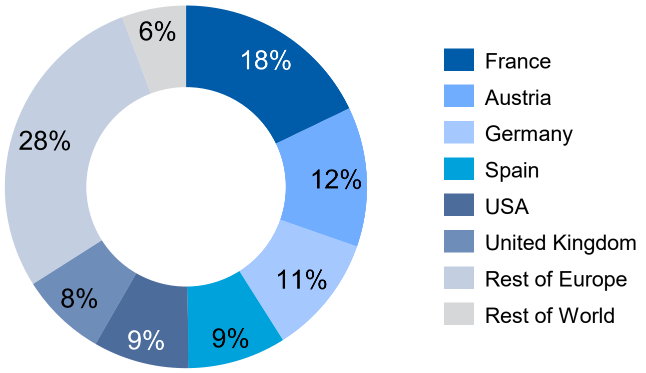
Rating Distribution [a]



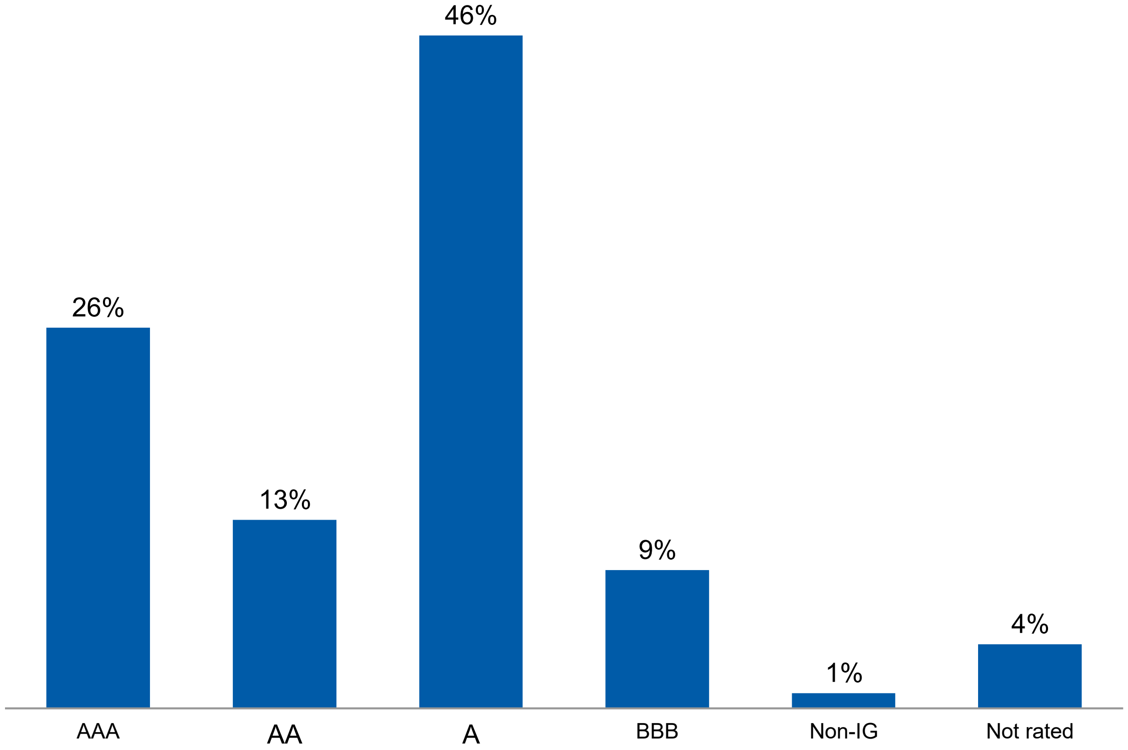
UNIQA

Fixed Income Portfolio | Financials EUR 3.2b

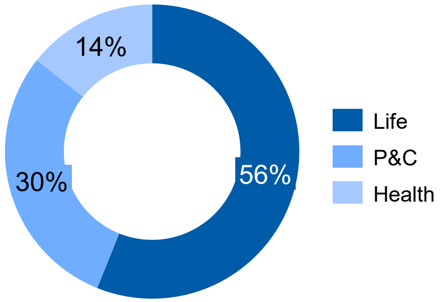
Geographical Split



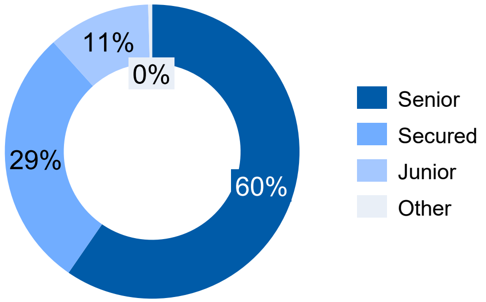
Rating Distribution (a)



Segment Split

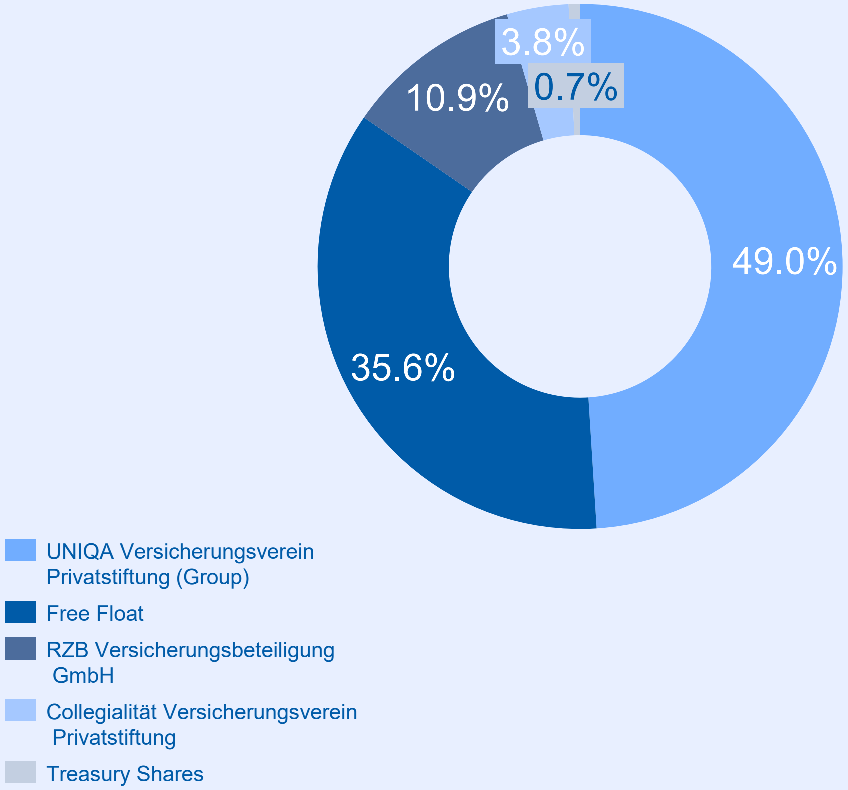


Instrument Type

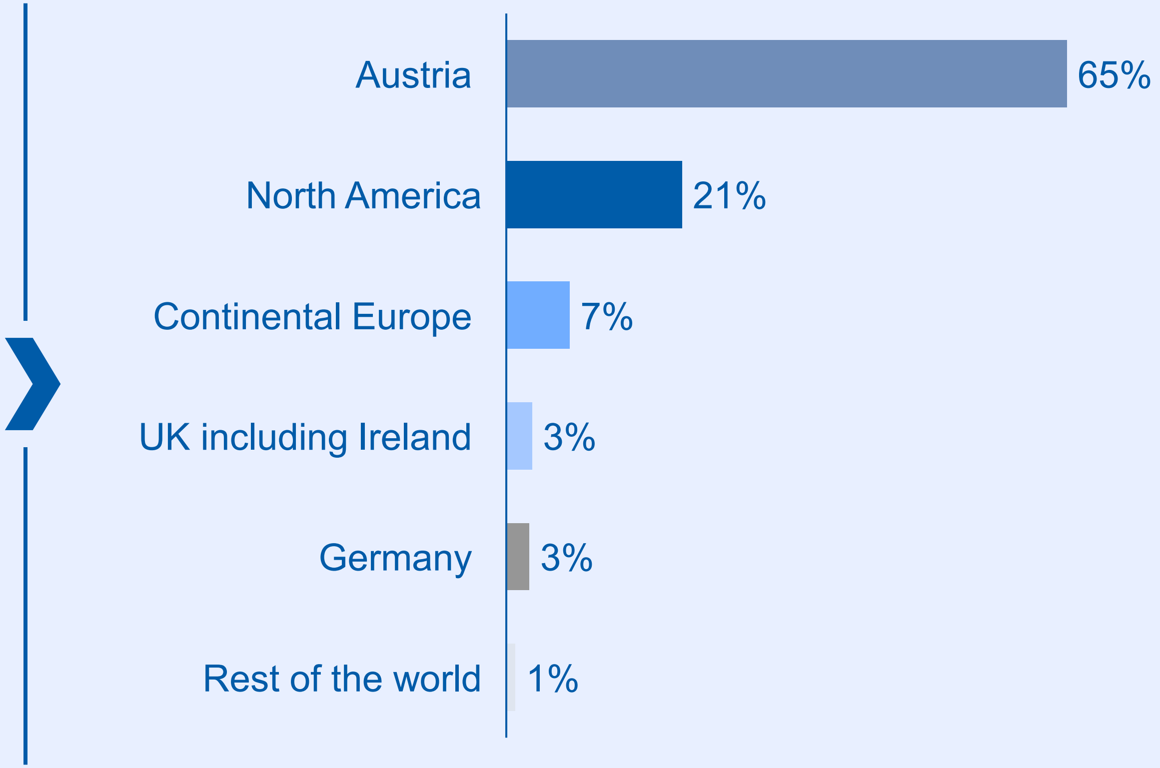


UNIQA Share

Shareholder Structure



Free Float split by region



UNIQA

Shareholder Information

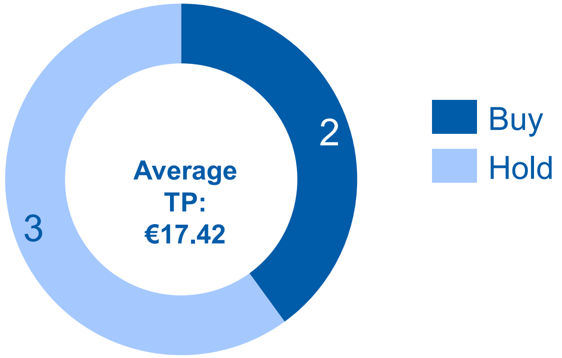
309 000 000 Common Shares I Prime Market Vienna Stock Exchange

General Information

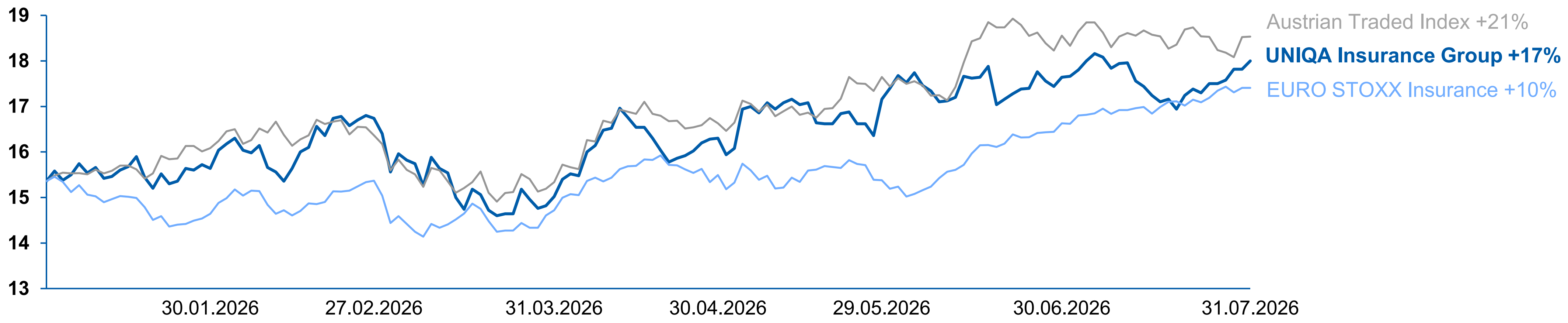
ISIN:	AT0000821103
Bloomberg:	UQA AV
Reuters:	UNIQ.VI
Vienna Stock Exchange:	UQA
Indices:	ATX ATX Top Dividend VÖNIX

UNIQA share price as of 30 June	17.64 EUR
High	17.88 EUR
Low	14.60 EUR
Market capitalization as of 30 June	5 415 EURm
Ø no of shares traded by day	~160 000

Analyst Recommendations



Share performance YTD 2026 I UNIQA compared to ATX and EURO STOXX Insurance



UNIQA share price increased by 17% YTD, corresponding to a **TSR of 21%** including dividends

UNIQA

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Untere Donaustrasse 21, 1029 Vienna
investor.relations@uniqa.at

Meet our Management in 2nd Half 2026

17 September	Natixis FIG Forum, Paris
22 September	Baader Investment Conference, Munich
28 September	Mbank European Financial Conference, Warsaw
29 September	Barclays Hybrid & Capital Conference, London
15 October	UniCredit FI Talks, Milano
22 October	Oddo Bhf Art: Autumn Round Table, Frankfurt
4 November	Asia Roadshow, Singapore
24 November	Deutsches Eigenkapitalforum, Frankfurt
25 November	Capital Market Update, London
3 December	Vienna Calling, Capital Market Summit, Vienna
1 - 4 December	Wood Winter Wonderland Conference, Prague

Status: as of 20th August 2026

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