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UNIQA Insurance Group AG

9M26 Results

20th November 2026

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Kurt Svoboda, CFRO



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Agenda

1 Group Results

2 Business Line Performance

3 Cash & Financial Leverage

4 Outlook

5 Appendix



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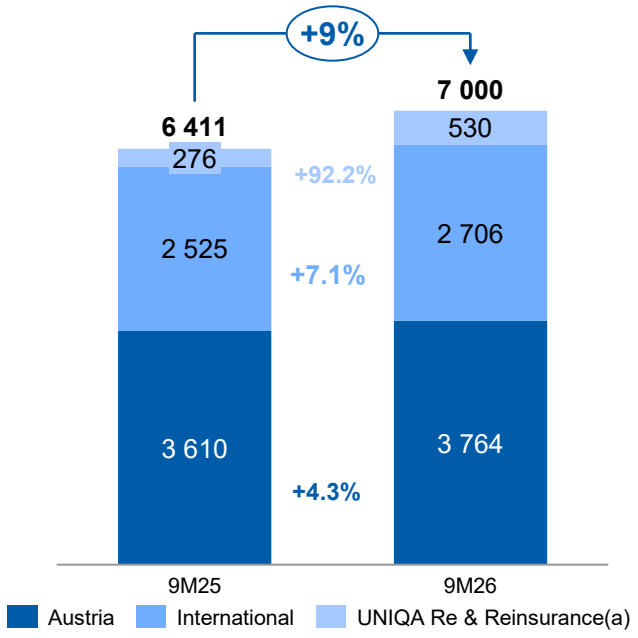
Group Results

9M26 Results

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Excellent 9M26 across the board, well on track

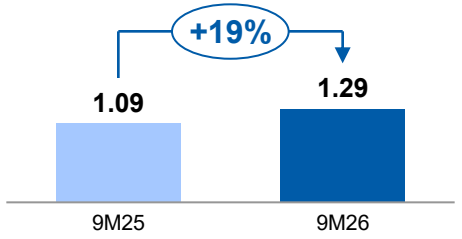
Top-line growth driven by a diversified portfolio (EURm) (%)



2028 Target >6% CAGR

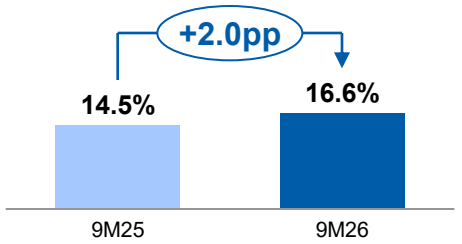
Profitability – record high EBT of EUR 495m (+17% YoY)

EPS (EUR)



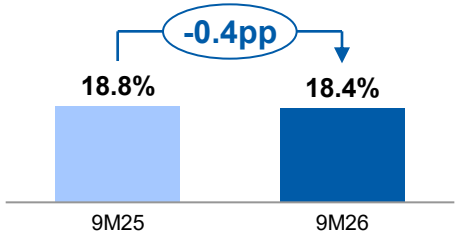
2028 Target >7% CAGR

ROE (%)



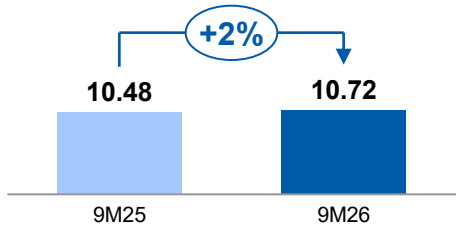
2028 Target >13%

RoRC [b] (%)

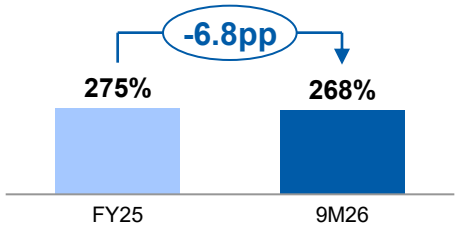


Capital strength supporting growth and dividends

BVPS (EUR)

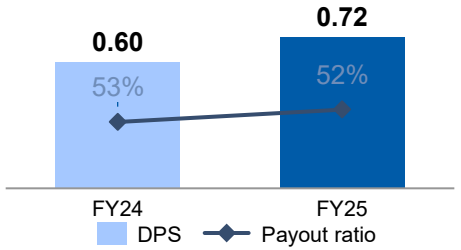


Solvency II (%)



2028 Target 180-230%

Dividends (EUR)



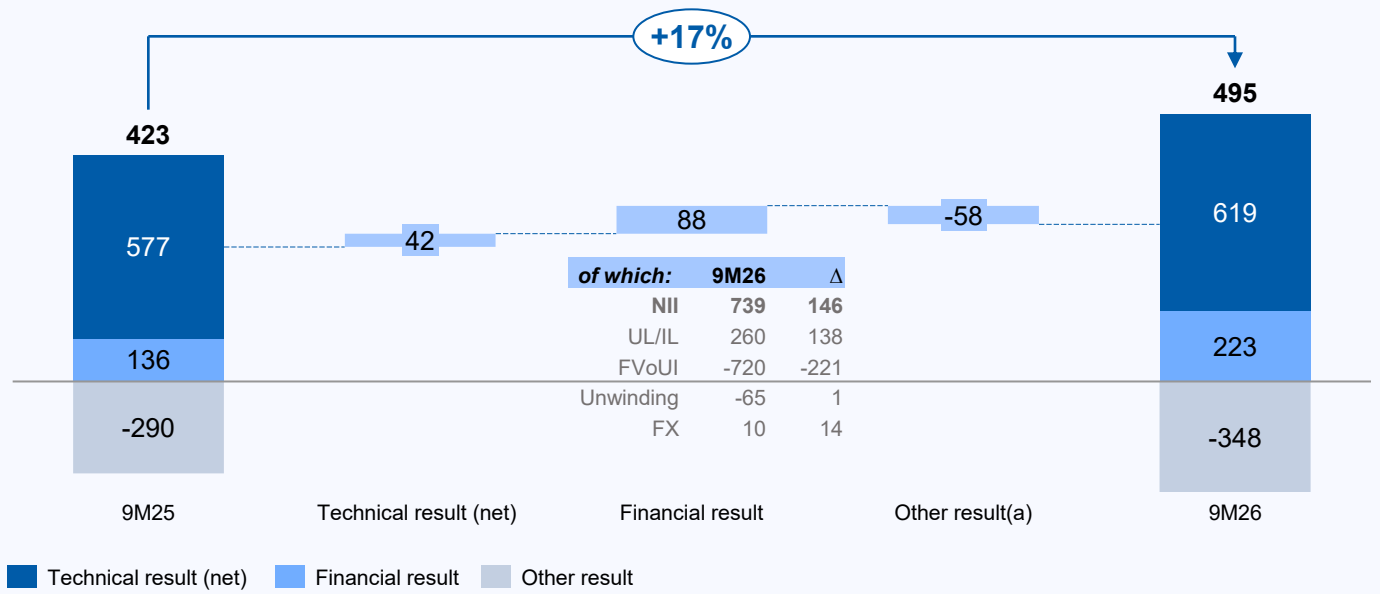
2028 Target 50-60% payout

General note: ALMAKOS included in 1Q25 P&L & fully excluded from GWP & balance sheet
(a) Refers to UNIQA Re external business (EUR 495m in 9M26) & UIG reinsurance (EUR 35m in 9M26)
(b) Return on risk capital (RoRC) = net income after tax / Ø SCR (previous year + current year)

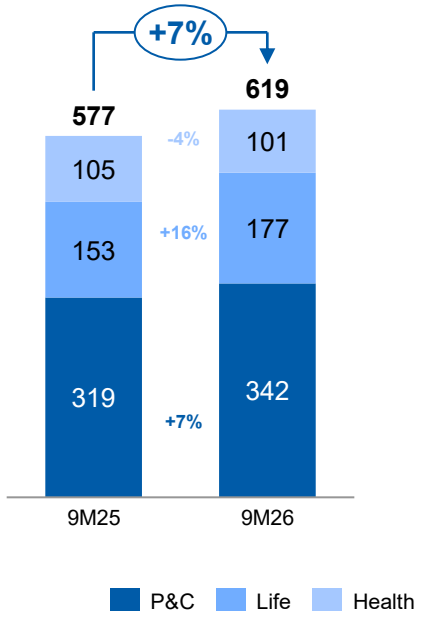
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Core business performance and capital markets drive EBT

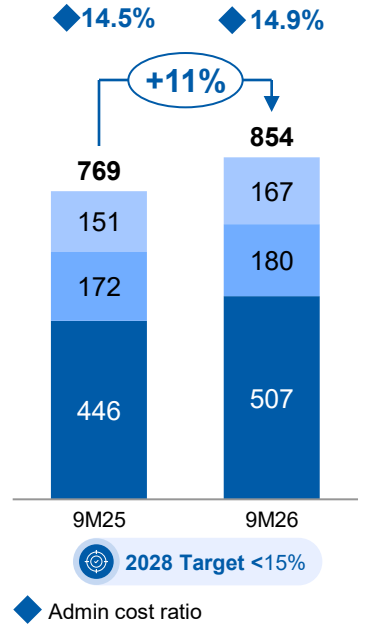
Earnings Before Taxes (EURm)



Technical Result (net) (EURm)



Admin Costs and Ratio (EURm) (%)



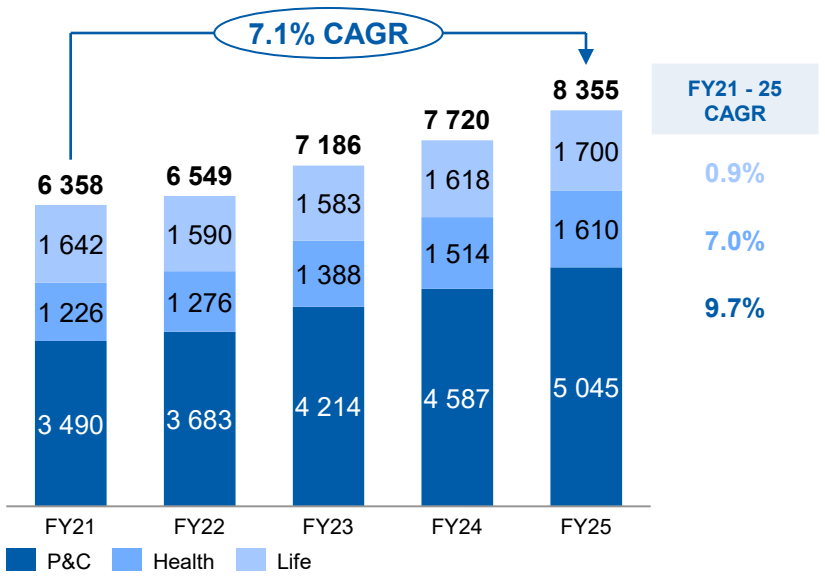
- **9M26 confirms strong earnings momentum across the core business lines & segments**
- **Insurance technical result +7%,** driven by favorable P&C loss experience and run-off gains and higher CSM release in Life.
- **Financial result increased to EUR 223m in 9M26** (9M25: EUR 136m): favorable capital markets dynamics driving outperformance (details in Section 2.2 Investment Performance)
- **Other result** performance reflects selected management actions aimed at maintaining a resilient financial profile and supporting long-term earnings stability
- **EBT rose +17% to EUR 495m:** driven by excellent core business performance & capital market tailwinds

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

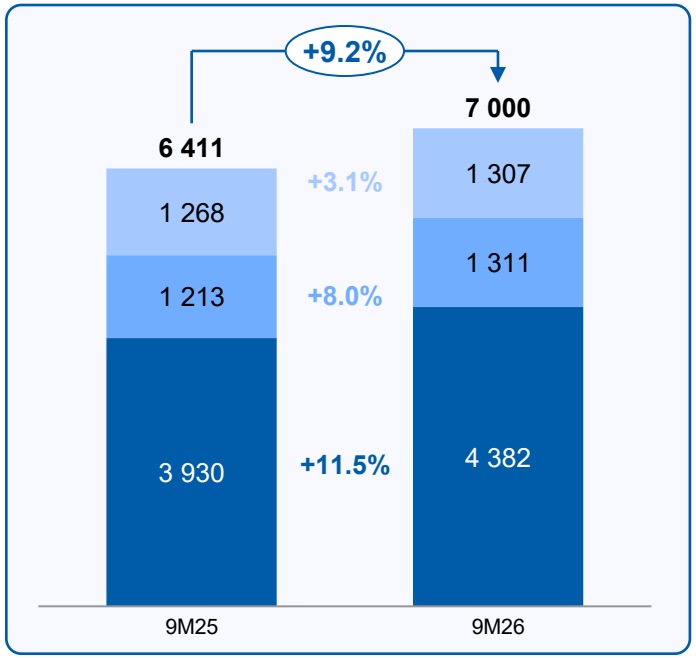
UNIQA

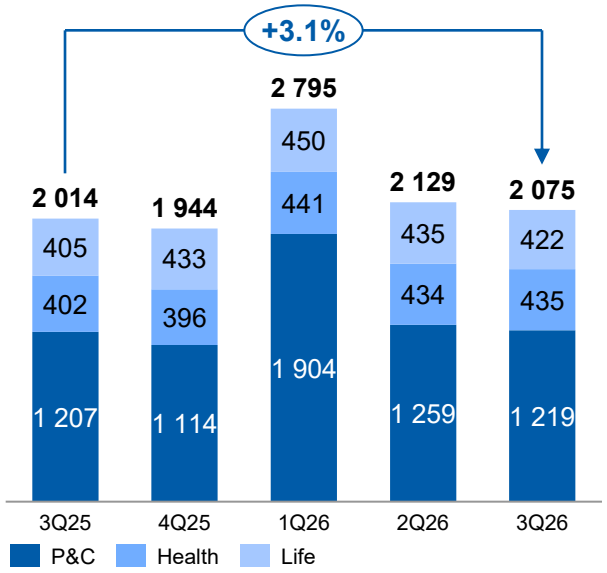
Diversified premium growth across markets & segments

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



FY21 - 25 CAGR
0.9%
7.0%
9.7%





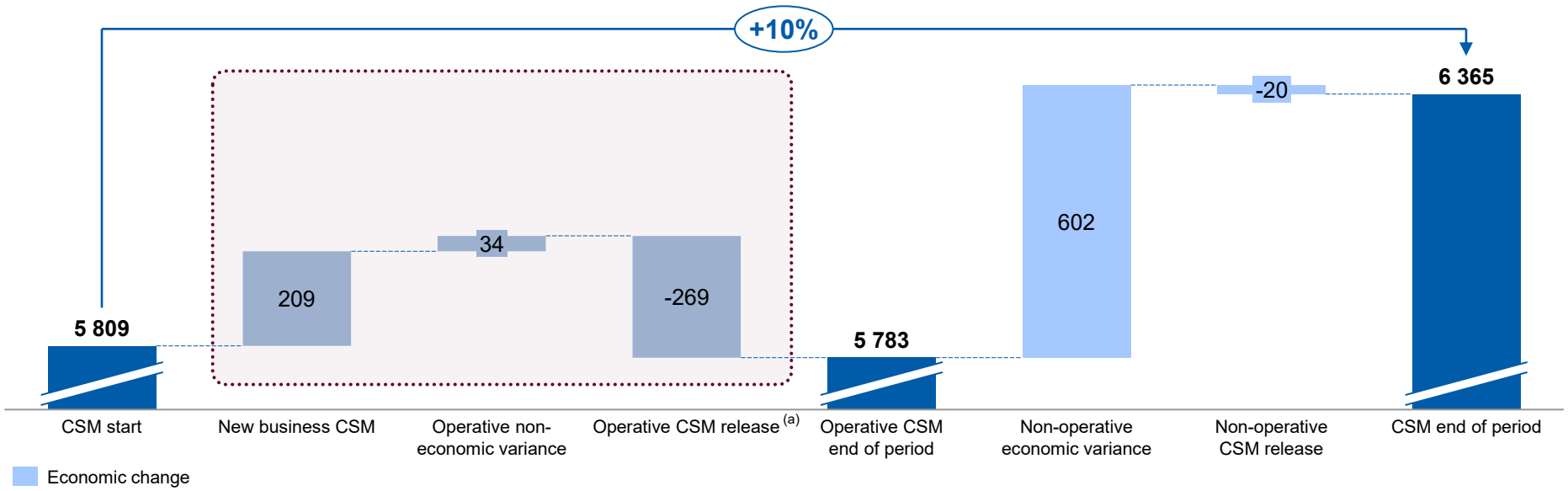
3Q25 to 3Q26 QoQ
4.1%
8.3%
1.0%

- GWP up +9% to EUR 7b, with P&C (+11%) & Health (+8%) as the primary drivers, both ahead of the ~ 6% CAGR required to meet 2028 targets
- Quarterly premiums up 3%, driven by personal lines (especially Health)
- Broad-based growth, with around two-thirds driven by volume effects:
  - **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

Group Life & Health CSM Walk 9M26 (EURm)



2028 Target
Group L&H CSM SR

~ 90%

	9M25	9M26
CSM Sustainability ratio (b)	79.6%	77.7%

- **Group L&H CSM** at EUR 6.4b, predominantly coming from Austria Health (EUR 4.3b); 10% increase driven by economic variance
- **Economic variance** of EUR 602m, caused by higher market valuation of underlying assets (EUR 306m), supported by rates changes and short-term inflation (EUR 288m)
- **Austria Health** continues to be the main driver of NBV in the Group (50%); CSM Release coming from Austria Life & Health
- **CSM Sustainability Ratio** remains solid at 77.7% against a strong Health comparison base in 9M25

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

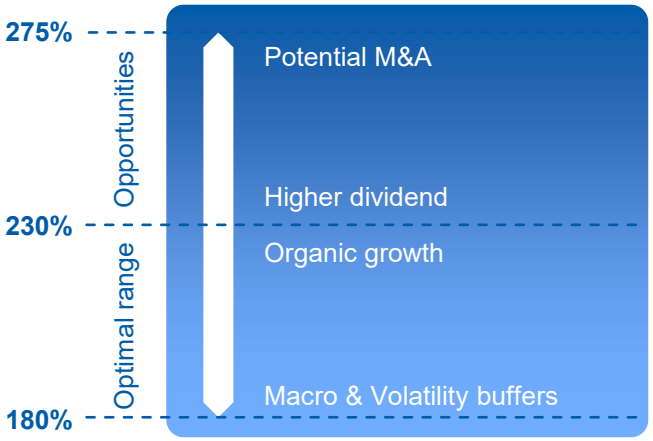
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Strong capital generation drives sustainable returns

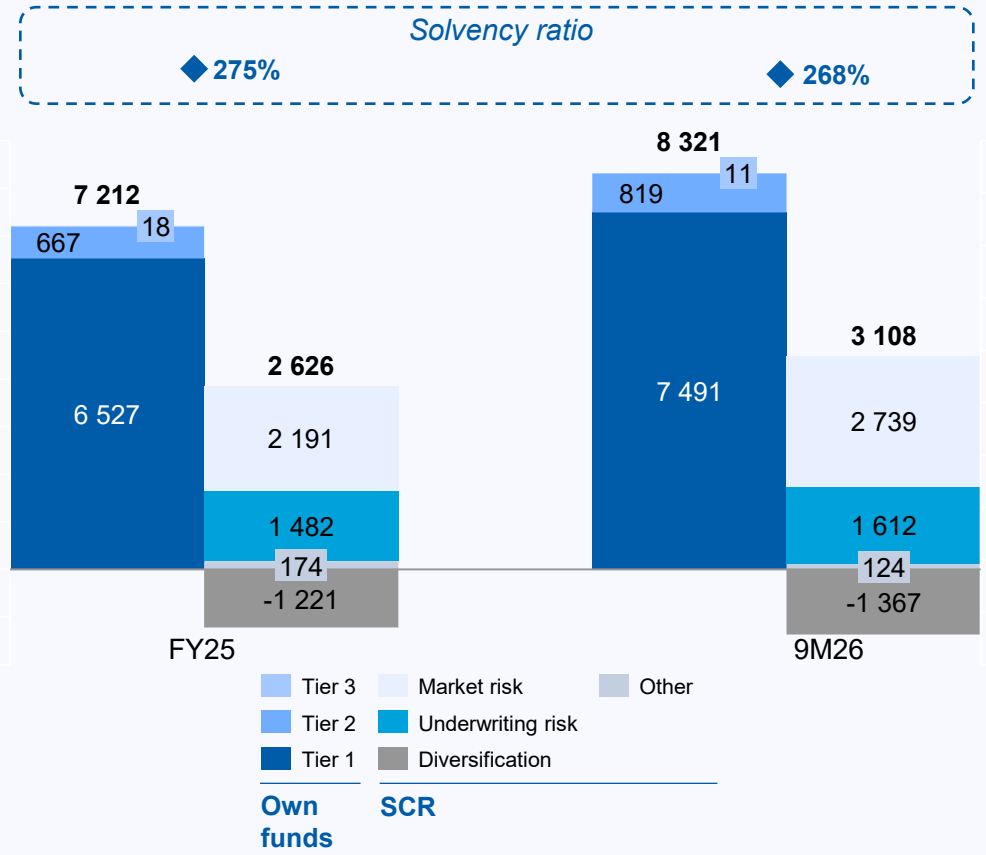
Strong capital buffer above target

- 268% solvency ratio, ~38pp well above target range
- Eligible own funds increased by EUR 1 108m mainly due to favourable market developments and new subordinated instrument issuance
- Solvency capital requirement increased by EUR 482m 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

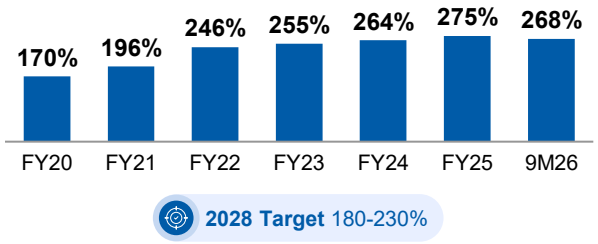
Solvency Ratio Framework



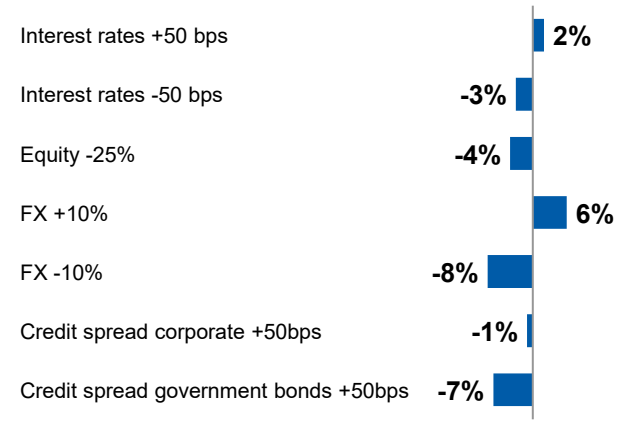
Own Funds and Capital Requirement (EURm)



Solvency Ratio Development



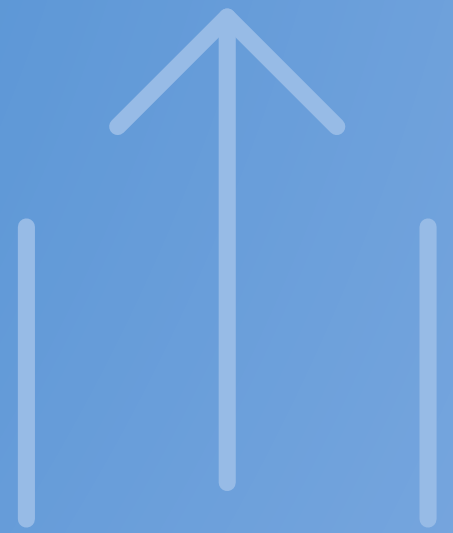
Impact of Sensitivities on Solvency Ratio 275% (FY25)



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

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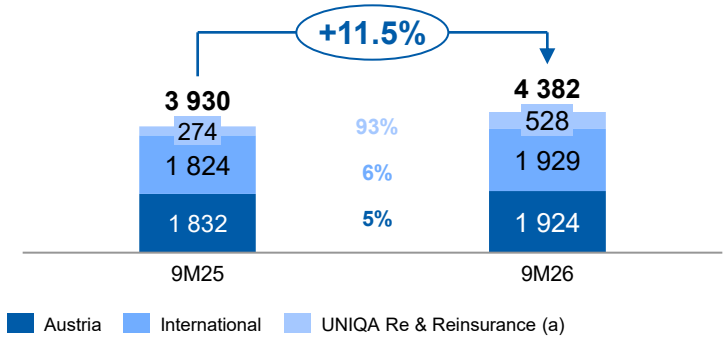
Business Line Performance



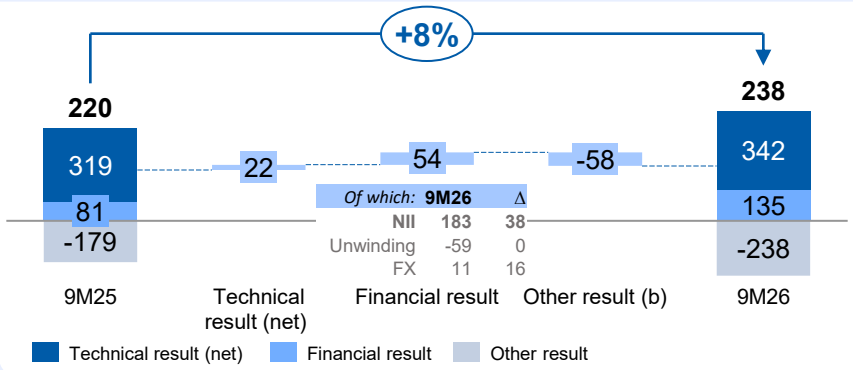
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P&C I Strong growth with excellent technical profitability

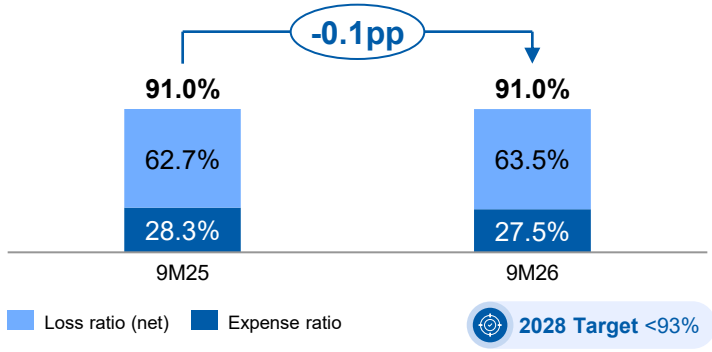
Gross Written Premium (EURm)



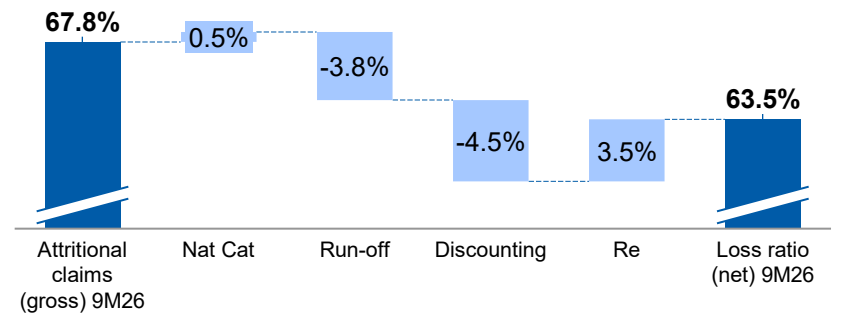
Earnings Before Taxes (EURm)



Combined Ratio (net) (%)



Loss Ratio Decomposition (%)



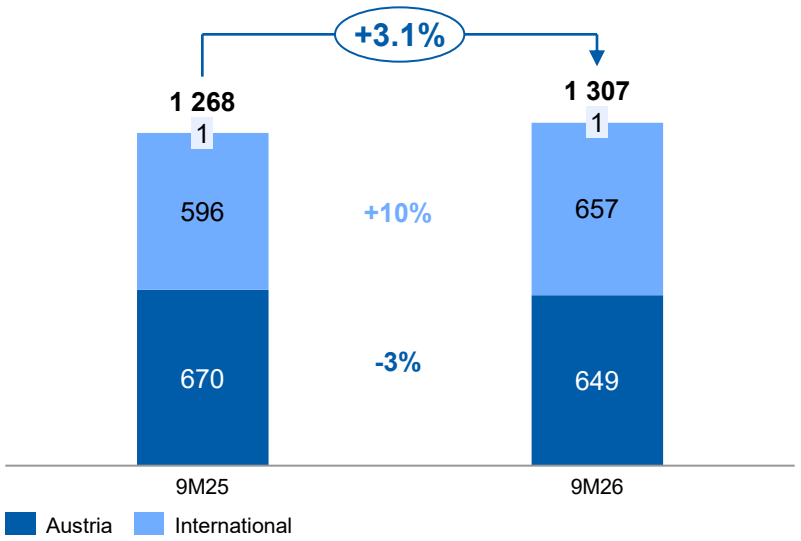
- **Excellent growth of +11.5% YoY**
  - **Austria:** motor & other P&C driving growth
  - **International:** driven by motor new business in PL & CZ/SK
  - **UNIQA Re** boosts growth via external reinsurance (strongest effect in Q1)
- **P&C CoR (net) stable at 91.0% (9M25: 91.0%)**
  - Benign NatCat, strong run-off gains and discounting benefits more than offset the expected normalization of underlying claims
  - Large claims remained stable at EUR 236m in 9M26 (9M25: EUR 259m)
- **EBT up 8% to EUR 238m,** driven by strong technical and financial performance, partly offset by a lower other result

(a) Refers to UNIQA Re external business (EUR 494m in 9M26) & UIG reinsurance (EUR 34m in 9M26)
(b) Other result includes Non-technical result, Amortisation of VBI and impairment of goodwill, and Finance cost

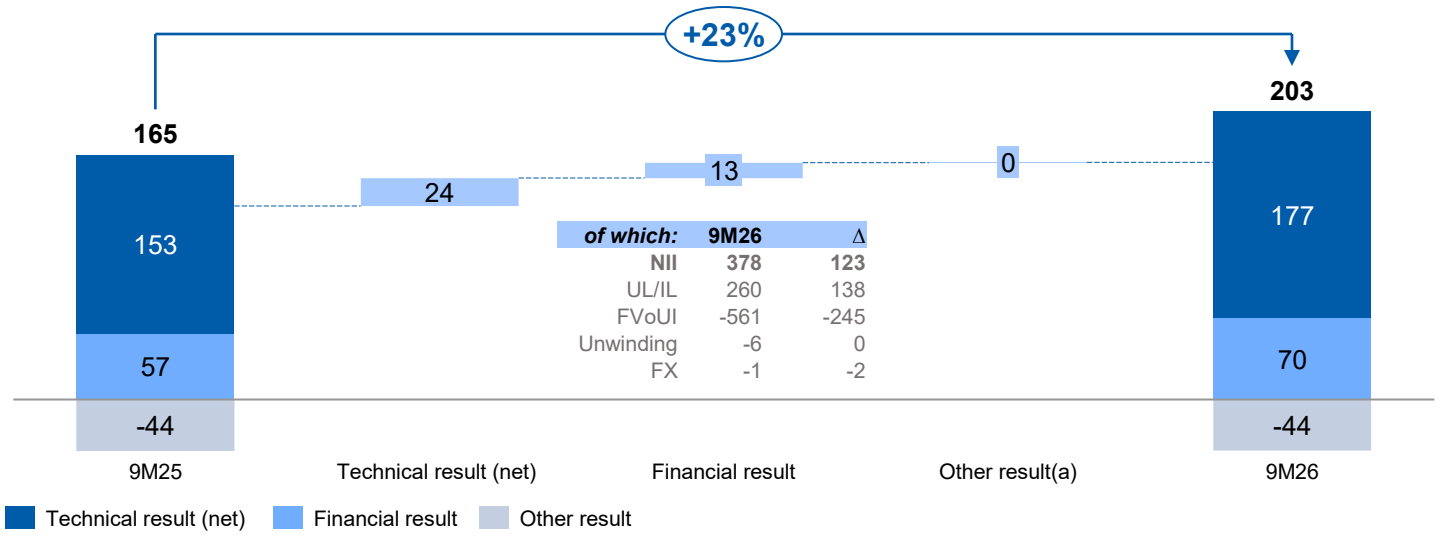
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Life I Technical & financial performance drive EBT growth

Gross Written Premium (EURm)



Earnings Before Taxes (EURm)



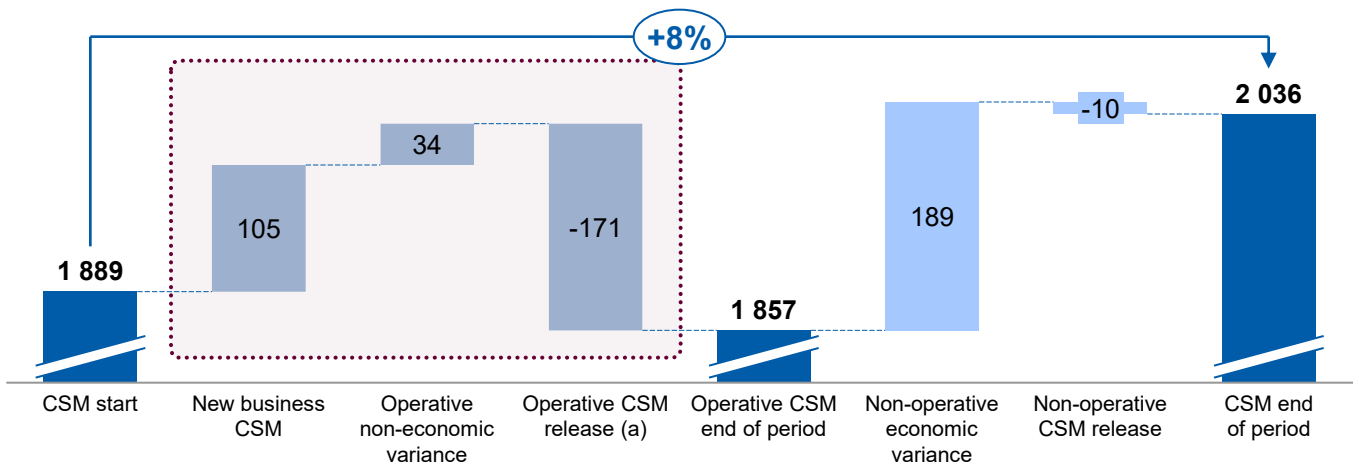
- **Top-line up +3% in 9M26:**
  - **International** (+10%): Strong momentum in PL and CZ/SK across protection and savings products driving high NBV generation
  - **Austria** reflects high 9M25 base effect: Moderation driven by prior-year single premium volumes and expected portfolio run-off; structural business mix shift toward savings and protection expected to support higher NBM, future value creation and continued capital efficiency
- **Financial result** improved to EUR 70m in 9M26 (9M25: EUR 57m), backed by a strong net investment income followed by market developments
- **EBT** growth of 23% YoY driven by strong technical result (predominantly Austria) and financial result

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

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Life CSM I High-margin new business strengthens CSM quality

Life CSM Development 9M26 (EURm)



Building profitability via the Life CSM

Diversified growth

Austria NBM	4.4% (+0.5 pp YoY)	Positive economic environment increases profitability
International NBM	13.1% (-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)	1.4%	13.0%	5.5%
CSM release rate	5.4%	13.3%	8.2%
CSM Sustainability ratio (c)	26.1% (+2.6 pp YoY)	84.1% (+3.0 pp YoY)	61.3% (+2.9 pp YoY)

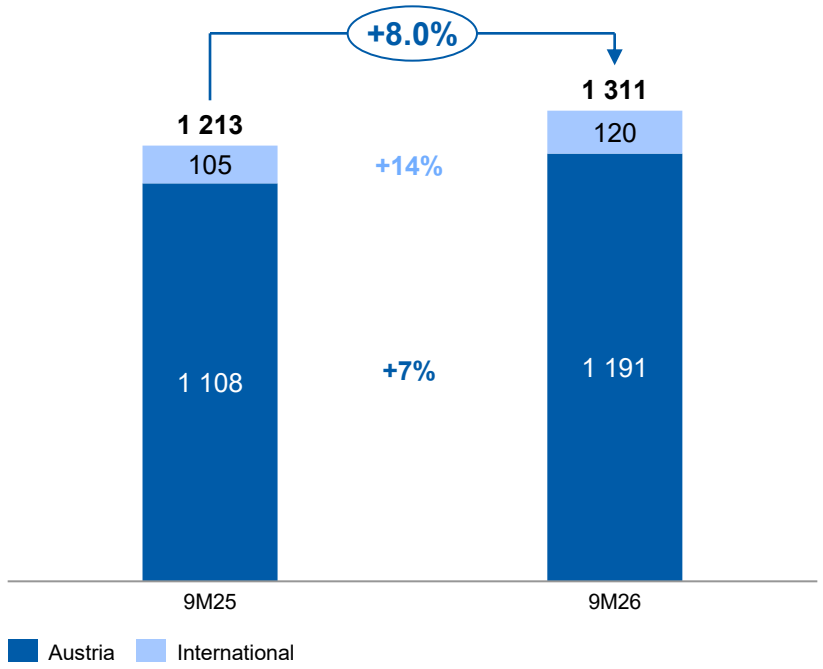
- **Increased CSM** in 9M26 +7.8%, mainly driven by positive impact coming from economic environment of UNIQA Austria
- **New business CSM** of EUR 105m driven by new business volumes from CZ/SK EUR 43m, Poland EUR 21m, Austria EUR 18m and Romania EUR 13m
- **Economic variance:** Higher asset valuations and yield changes offset adverse FX movements
- **Group NBM stable** at 9.8%: Favourable mix from higher traditional volumes (AT) offsets lower biometric and UL margins.
- **Operative CSM Sustainability Ratio** at 61.3%: Up YoY, driven by strong new business in SK and PL.

(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

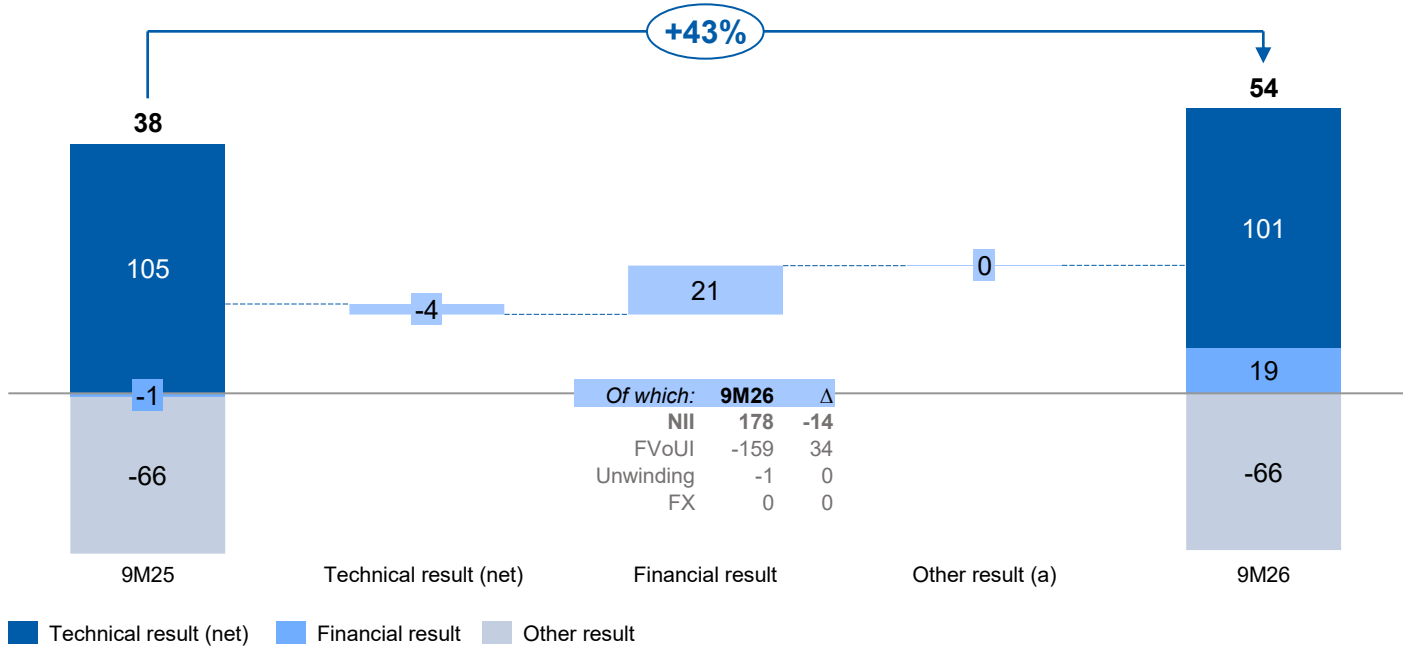
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Health I Sustained growth with higher earnings

Gross Written Premium (EURm)



Earnings Before Taxes (EURm)



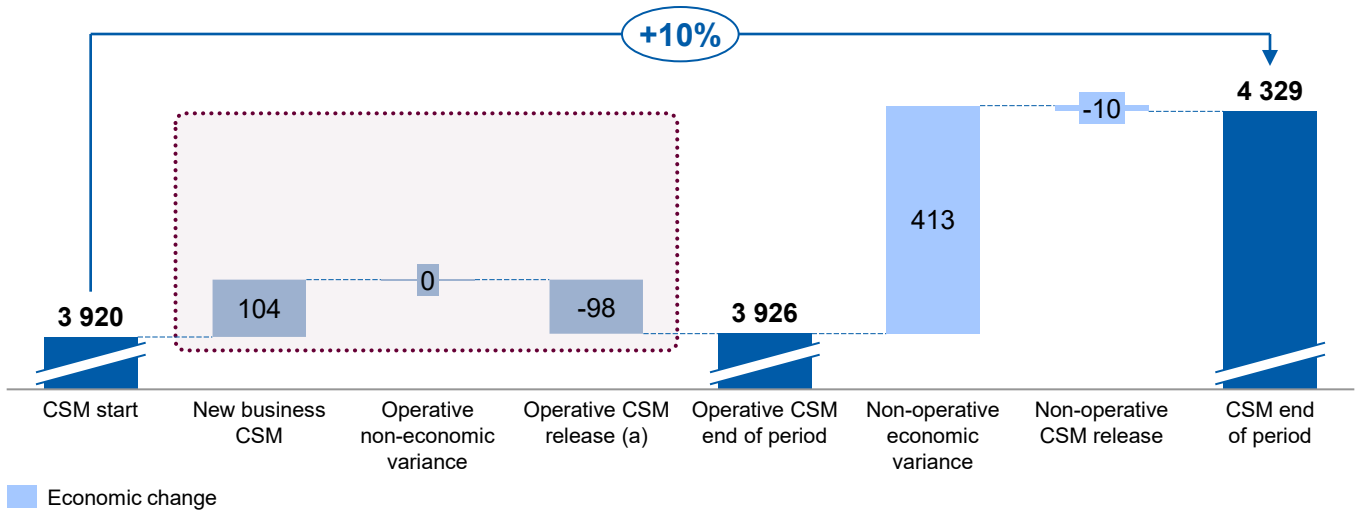
- **GWP growth of 8% YoY** driven by Austria, balanced contribution of volume & price and supported by continued demand across inpatient, supplementary and outpatient health products. The diversified nature of the portfolio and its recurring premium base continue to sustain high value creation
- **New business value** remains predominantly driven by the inpatient portfolio, supporting sustainable value creation over the long term
- **EBT** normalisation comes from the financial result reflected in higher ordinary income and favorable valuation effects

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

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Health CSM I A resilient source of future earnings

Health CSM Development (EURm)



Long duration, high margin, growing Health CSM

Resilient margin

Health NBM 7.4% >99% of CSM in Austria

-1.7 pp YoY

The Health portfolio provides a reliable & visible earnings stream

Pace of change

2.7% NB CSM accretion rate (b)

2.4% CSM release rate

106.2% CSM Sustainability ratio (c)

-15.7 pp YoY

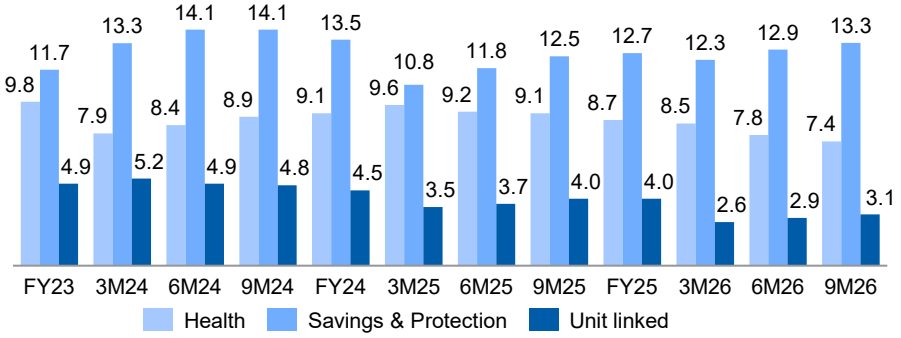
- **Higher CSM** in 9M26 +10% mainly driven by positive impact from economic variance of UNIQA Austria (EUR +413m)
- **Positive economic variance** mainly driven by higher interest rates and short-term inflation, with additional support from higher asset valuations
- **Inpatient products** account for 77% of New Business Value
- **CSM Sustainability Ratio** remained solid at 106.2% in 9M26

(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

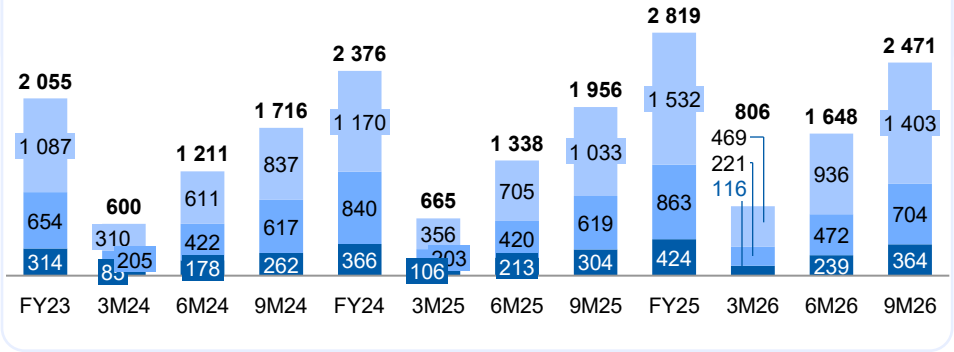
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New business value growth across product groups

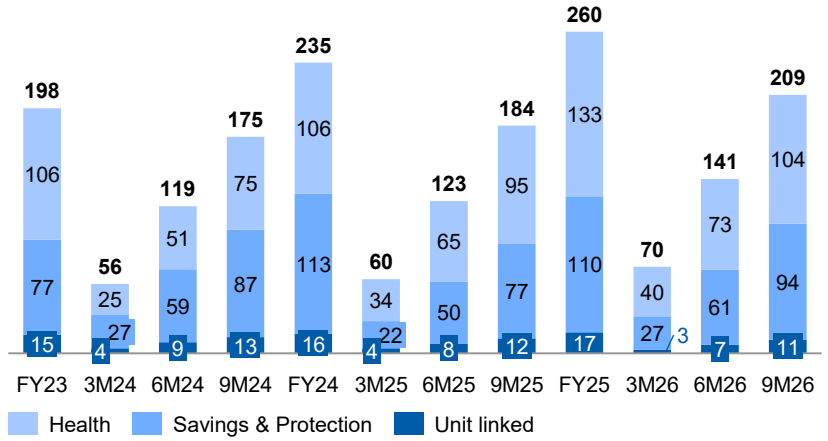
Contractual Service New Business Margin (%)



Present Value of Expected Premiums (EURm)



Contractual Service New Business Value (EURm)



- The slight decrease of CS-NBM for UNIQA Group to 8.5% at 9M26 (9.4% at 9M25), mainly driven by Health and UL, is outweighed by higher PVEP of EUR 2 471m (EUR 1 956m at 9M25)
- CS-NBV increased to EUR 209m (EUR 184m in 9M25)
- Main contributor remains AT with 58% of the CS-NBV (driven by Health business with 50%), followed by CZ/SK with 20%, PL with 10% and SEE region with 10%

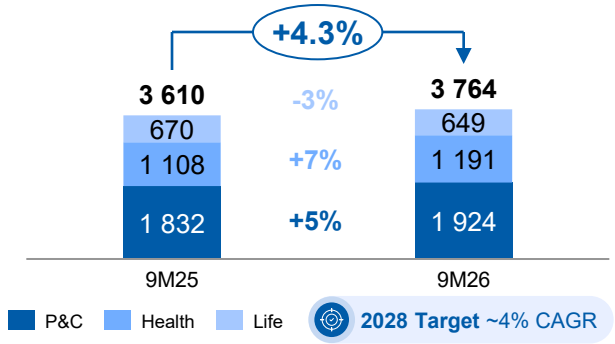
2.1

Market Performance

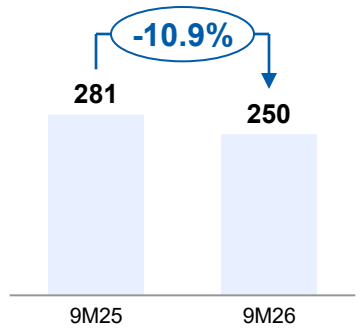
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Austria combines solid growth with strong earnings performance

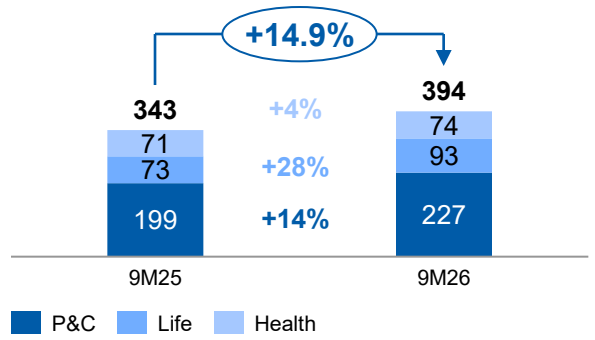
GWP (EURm)



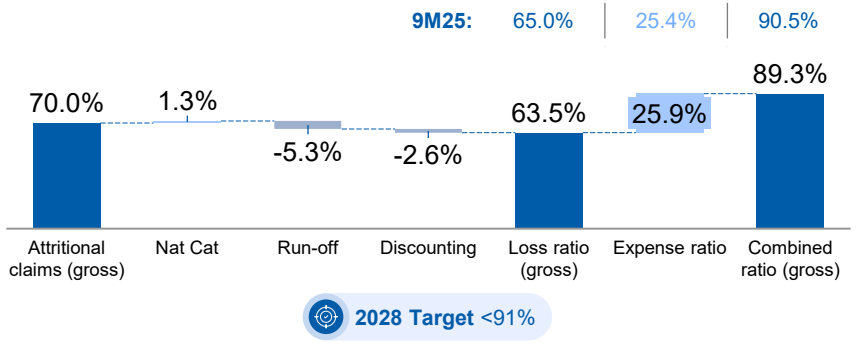
Technical Result (net) (EURm)



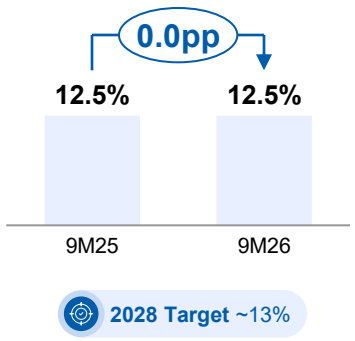
Earnings Before Taxes [a] (EURm)



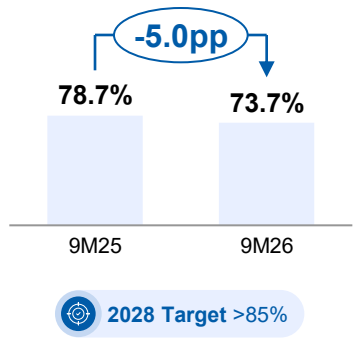
P&C Combined Ratio (gross) (%)



Admin Cost Ratio (%)



L&H CSM SR [b] (%)



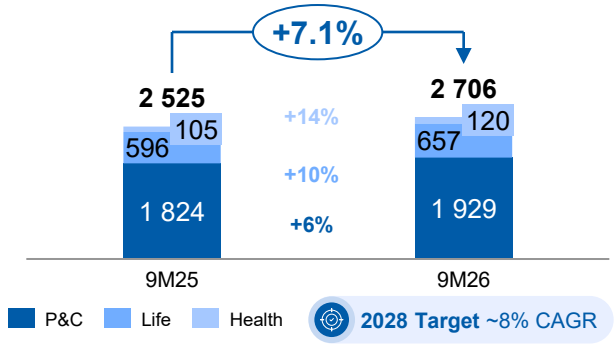
- GWP up 4% driven by:
  - Health (+7%) well balanced between index & volume
  - P&C (+5%) from motor & other P&C
  - Life growth set to strengthen, supported by New business mix with higher NBM
- Strengthening technical resilience visible in P&C segment
- P&C CoR (gross) at 89.3% (9M25: 90.5%)
  - Benefits from positive run-off, low Nat Cat and lower large claims (1Q25 impacted by EUR 50m fronting claim)
- EBT performance was supported by a strong financial result, benefiting from favorable capital market performance across segments
- Stable admin cost ratio

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

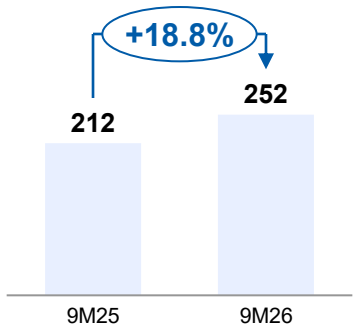
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International growth accompanied by strong earnings performance

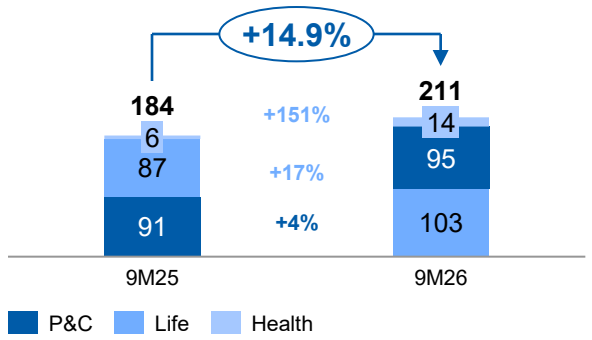
GWP (EURm)



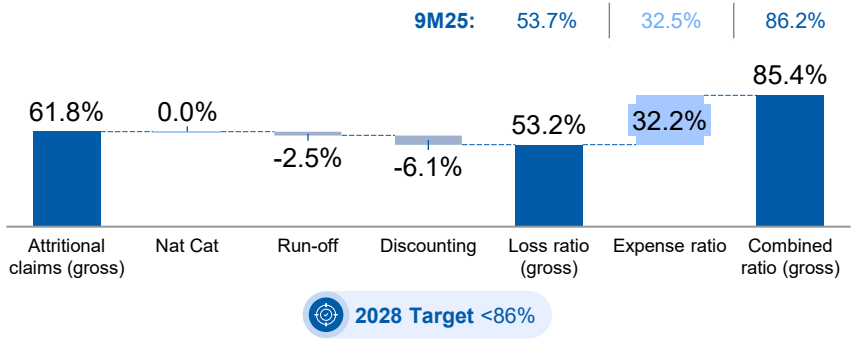
Technical Result (net) (EURm)



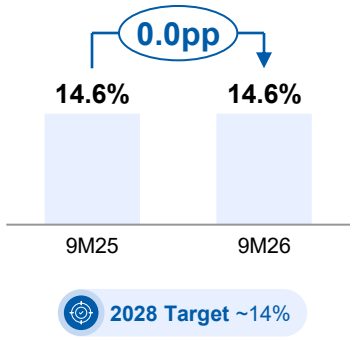
Earnings Before Taxes (EURm)



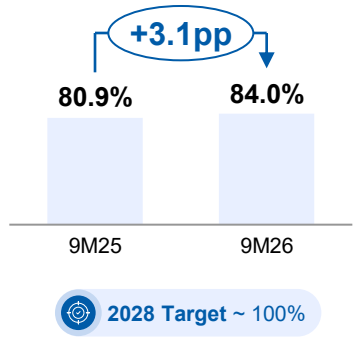
P&C Combined Ratio (gross) (%)



Admin Cost Ratio (%)



Life CSM SR[a] (%)



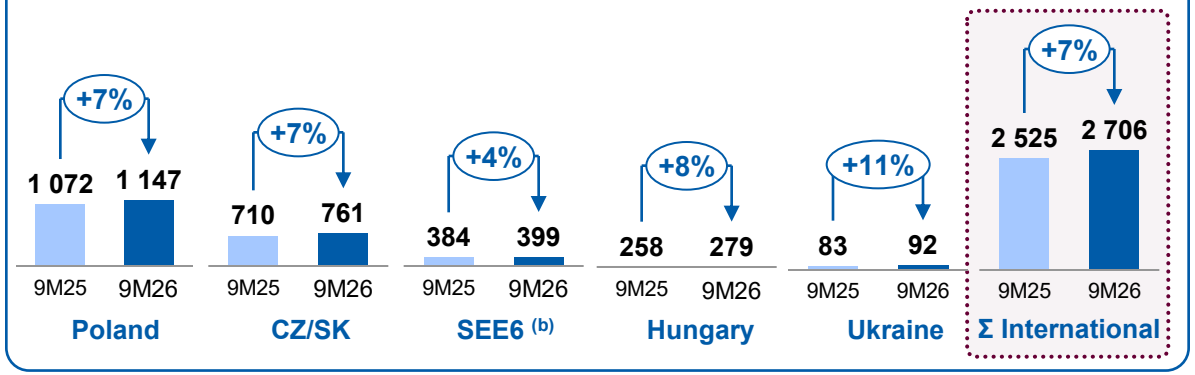
- Growth rebound in 3Q26, with continued improvement driven by:
  - Both P&C and Life, with solid growth in Bancassurance
  - Further improvement in motor new business in PL & CZ/SK and Corporate business in PL
- Strong improvement in Technical Result, up +19% YoY to EUR 252m
- P&C CoR (gross) at 85.4% (9M25: 86.2%)
  - affected by large-loss pressure, offset by better weather-related claims, run-off, attritional claims and positive discounting effects from higher yields
- Very strong performance in 9M26, with YoY EBT growth of approx. 15%, supported by increasing technical and financial result
- PL and CZ/SK remain key strongholds, with significant contributions to EBT
- Admin cost ratio under control

(a) Calculated using Operative CSM release

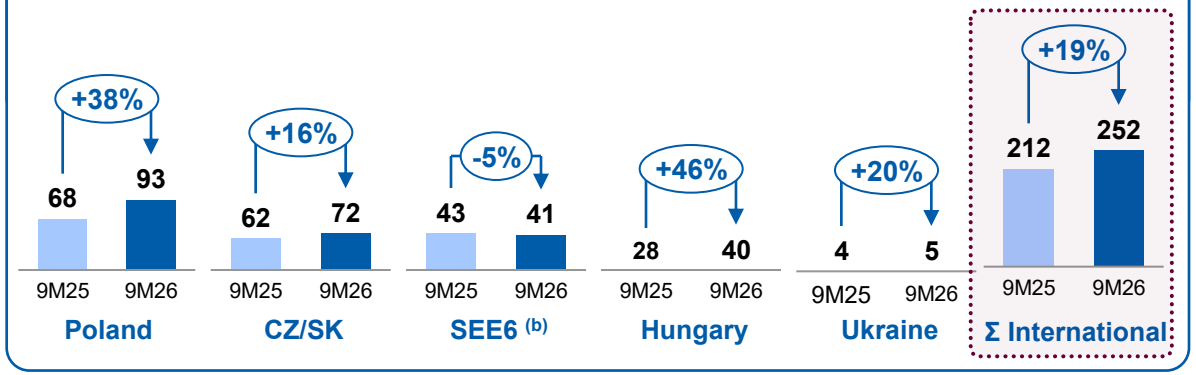
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International country deep dive

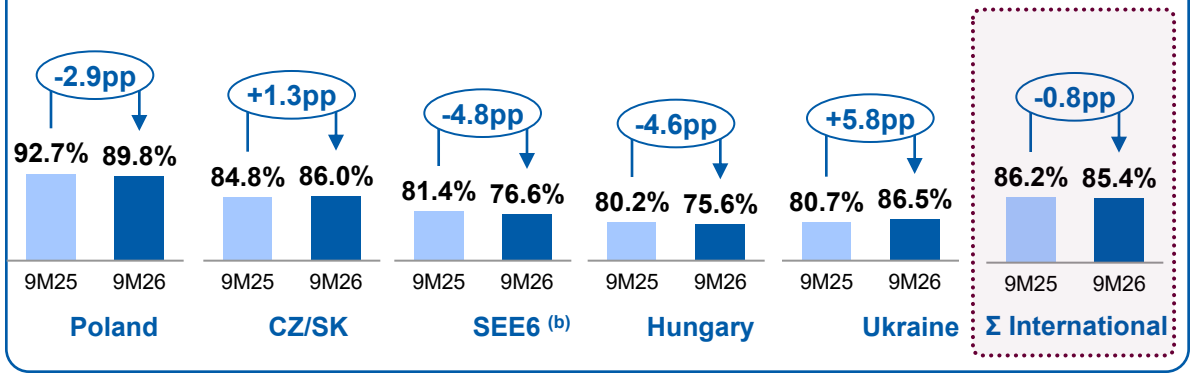
GWP [a] (EURm)



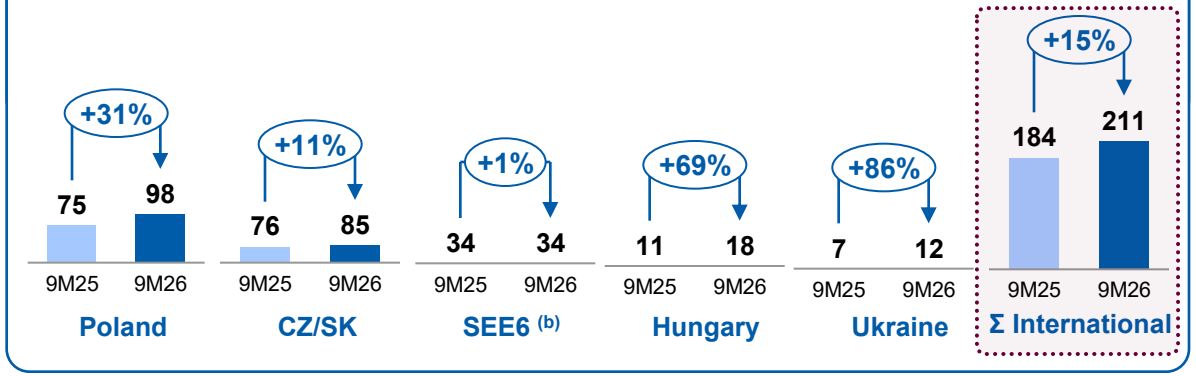
Technical Result (net) (EURm)



P&C Combined Ratio (gross) (%)



Earnings Before Taxes (EURm)



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

UNIQA

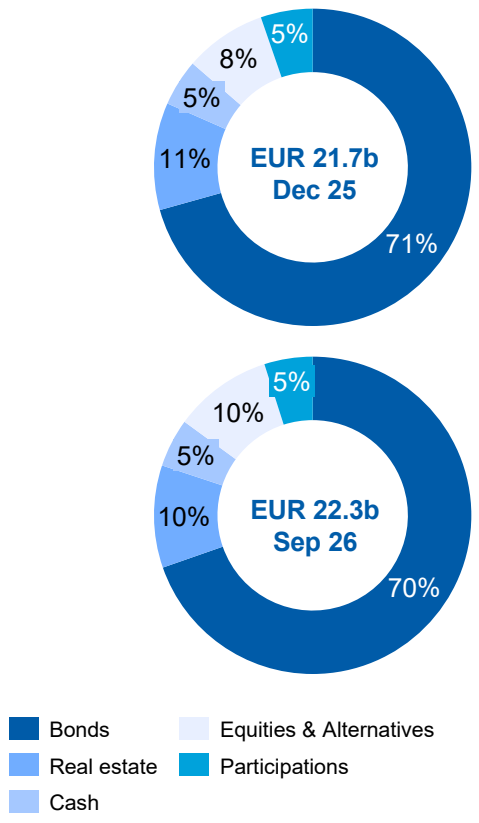
2.2

Investment Performance

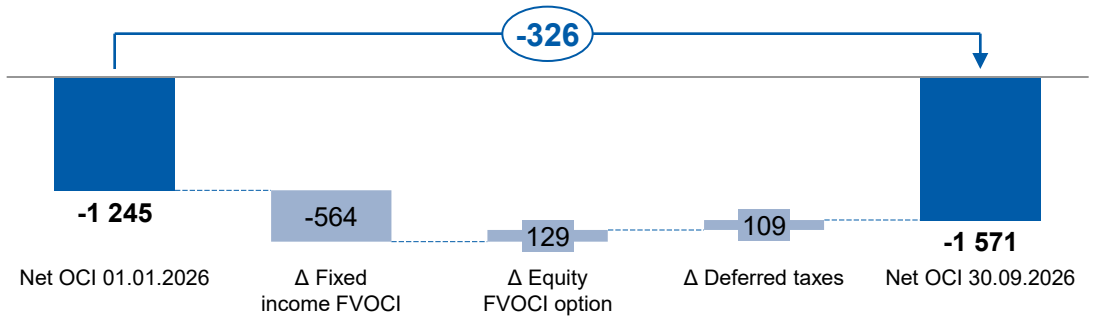
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Growing AUM, OCI reduction

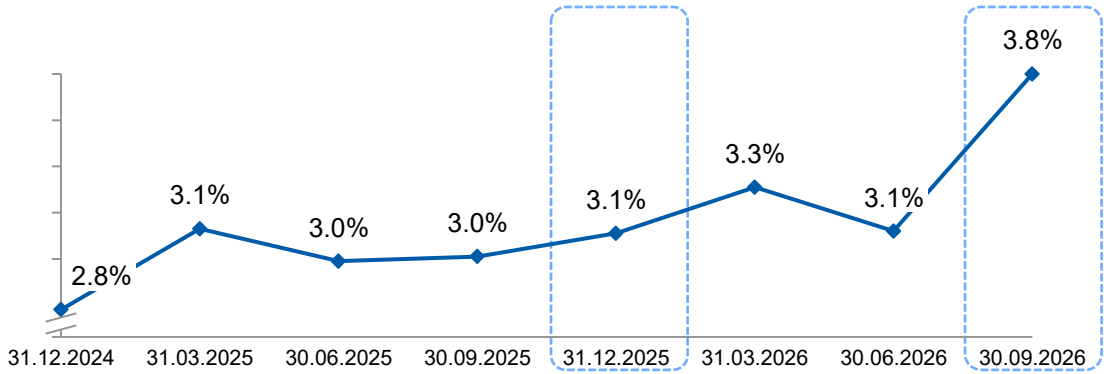
Stable investment allocation by asset class [a] (%)



Other Comprehensive Income from Investments (EURm)



Yield on a 10Y AT Government Bond (%)



- Assets under management increased YTD, predominantly driven by strong investment performance, particularly in equities and fixed income funds
- Net OCI worsened by EUR 326m to EUR -1 571m in 9M26, mainly driven by negative valuation effects in the fixed-income portfolio following higher yields, partially offset by gains from equity FVOCI assets

Note: see appendix for fixed income investment portfolio detail

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

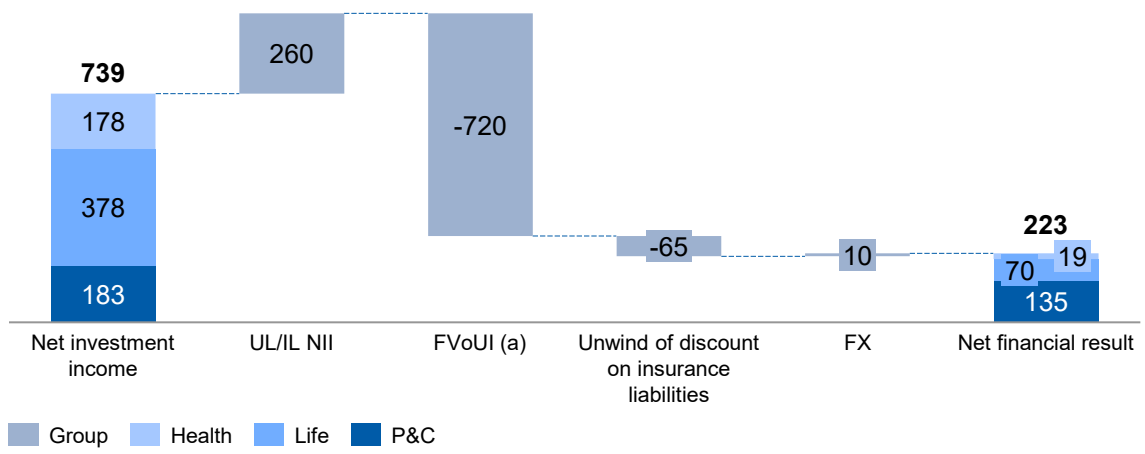
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Investment Activity

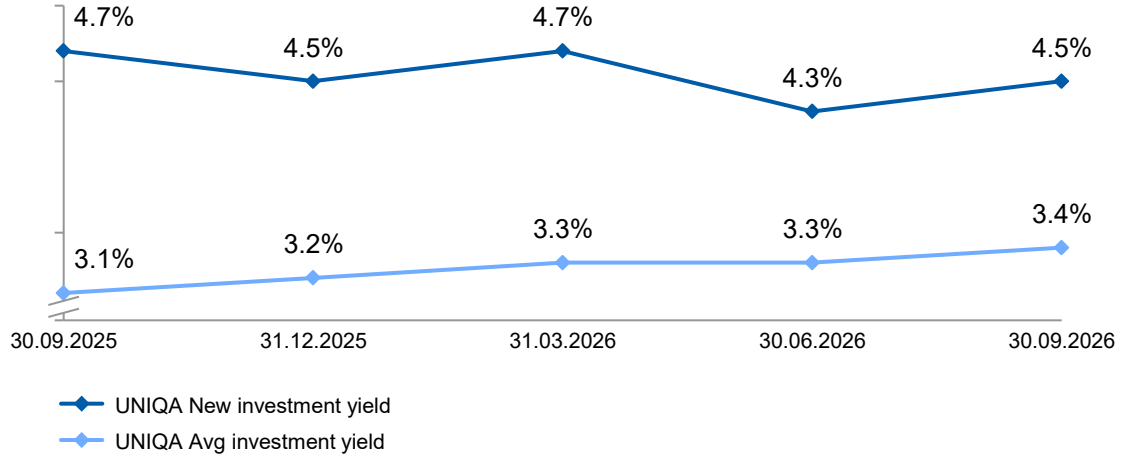
Net Financial Result: EUR 223m

Extraordinary YoY contribution (9M25: EUR 136m)

How the EUR 739m Investment income translates to EUR 223m NFR:



Investment portfolio yield (b)



- NII up +25% to EUR 739m in 9M26 (9M25: EUR 592m)
  - Ordinary income of EUR 660m, up +3.4% YoY (9M25: EUR 638m)
  - Strong realised & unrealised gains of EUR 141m (9M25: EUR 21m) reflecting excellent equity performance
  - Average investment portfolio yield of 3.4%; EUR 2.1b new money being deployed at 4.5%

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

3

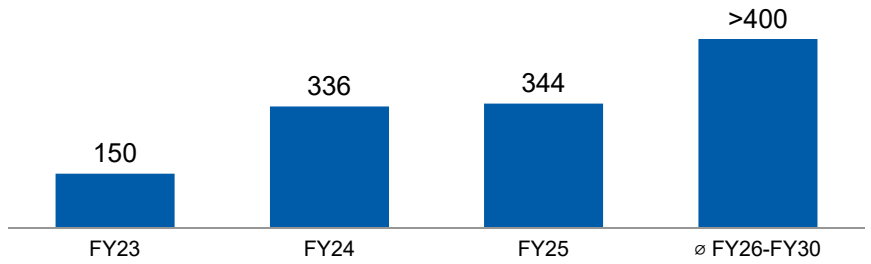
Cash and Financial Leverage



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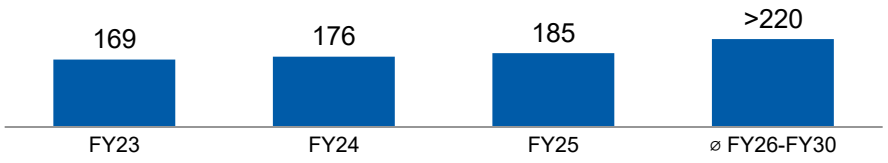
Cash remittance supports progressive dividend growth

Cash Remittances to Group (EURm)

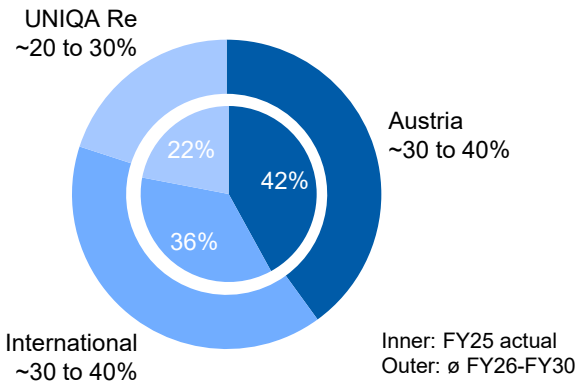


Defined as dividend and interest payments from business units to UAT and UIG, including change in UAT free equity capital reserves

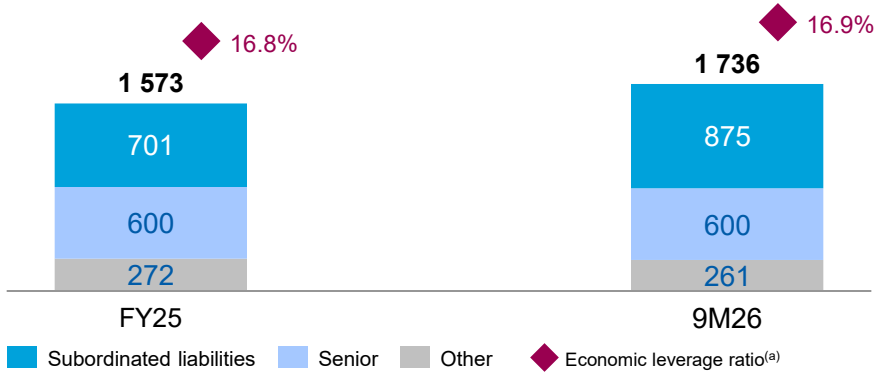
Growing Dividend Cash Flows (EURm)



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 16.9% consistent with a strong credit rating & provides financial flexibility
- Debt maturity profile consists of:
  - Senior liabilities:
    - EUR 600m Senior 1.375% 2030
  - Subordinated liabilities:
    - 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)

4

Outlook and Guidance



Outlook and guidance

2026 guidance raised on strong 9M performance

Outlook 2026

Targeted EBT upgraded to EUR 590 - 610m (from EUR 540 - 570m)
driven by strong core business profitability and capital market tailwinds

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

2028 targets reconfirmed

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



5

Appendix



5.1

Appendix
Segments

UNIQA

Group P&L

EURm	9M25	9M26	%
Gross Written Premium	6 411.0	6 999.6	9.2%
P&L HIGHLIGHTS			
Insurance Revenue	5 298.4	5 715.9	7.9%
of that, CSM release	282.3	289.0	2.4%
Technical Result (Net)	577.4	619.5	7.3%
Financial Result	135.7	223.4	64.6%
of that, net investment income	592.4	738.7	24.7%
Non-directly attributable costs	552.5	602.7	9.1%
Earnings before taxes	423.4	495.1	16.9%
Income Taxes	90.6	100.2	10.7%
Profit from discont. operations (after taxes)	0.0	0.0	n/a
Profit after taxes and minorities	333.1	394.9	18.6%
KPIs			
CSM sustainability ratio	79.6%	77.7%	-1.9pp
Admin cost ratio	14.5%	14.9%	0.4pp
P&C net combined ratio	91.0%	91.0%	-0.1pp
Ø New investment yield (a)	4.7%	4.5%	-0.2pp
Ø Average investment yield (a)	3.1%	3.4%	0.3pp

Growth profile well balanced: International with **+7%** (P&C and Life) and **Austria** stable with **+4%** (P&C and Health). **UNIQA Re** significant growth driver with its external reinsurance (especially strong effect in Q1)

Excellent P&C & Life performance offsets decrease in Health

Financial result contribution improved driven by higher NII and significantly stronger realised and unrealised gains.

EBT rose +17% to EUR 495m: driven by excellent core business performance & capital market tailwinds

Effective tax rate of 20% (21% in 9M25)

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

Stable **large claims,** positive **run-off result** & absence of **Nat Cat** **partially** offsetting increased **basic claims** (post excellent 9M25)

New investment yield remains high; **Austrian** portfolio at 3.7% and **International** portfolio at 5.5%, with a total re-investment volume of EUR 2.1b

(a) Fixed income assets only

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Group P&L

EURm	9M25	9M26	Δ yoy
TECHNICAL RESULT (NET)	577.4	619.5	7%
Insurance revenue	5 298.4	5 715.9	8%
Insurance service expenses	-4 634.7	-4 961.2	7%
Technical result from reinsurance	-86.3	-135.2	57%
FINANCIAL RESULT	135.7	223.4	65%
Net investment income	592.4	738.7	25%
Income from investments	943.8	1 048.7	11%
Expenses from investments	-519.6	-504.7	-3%
Financial assets accounted for using the equity method	168.3	194.7	16%
Unit-linked and index-linked life insurance net investment income	121.7	259.5	113%
Income from unit-linked and index-linked life insurance investments	233.5	399.1	71%
Expenses from unit-linked and index-linked life insurance investments	-111.8	-139.6	25%
Financial result from insurance contracts	-583.5	-783.3	34%
Financial result from reinsurance contracts	5.1	8.5	66%
NON-TECHNICAL RESULT	-229.6	-293.1	28%
Other income	328.0	369.9	13%
Other expenses	-557.6	-663.0	19%
OPERATING PROFIT (LOSS)	483.5	549.8	14%
Amortisation of VBI and impairment of goodwill	-25.8	-18.9	-27%
Finance cost	-34.3	-35.8	4%
EARNINGS BEFORE TAXES	423.4	495.1	17%
Income Taxes	-90.6	-100.2	11%
Minority interests	-0.2	0.0	-99%
PROFIT AFTER TAXES AND MINORITIES	333.1	394.9	19%

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Group Operating Segments

	P&C			Health			Life		
EURm	**9M25**	**9M26**	**Δ yoy**	**9M25**	**9M26**	**Δ yoy**	**9M25**	**9M26**	**Δ yoy**
TECHNICAL RESULT (NET)	319.2	341.7	7%	105.3	100.9	-4%	152.9	176.9	16%
Insurance revenue	3 557.7	3 781.5	6%	1 083.6	1 201.0	11%	657.0	733.4	12%
Insurance service expenses	-3 155.2	-3 308.9	5%	-977.1	-1 098.9	12%	-502.4	-553.4	10%
Technical result from reinsurance	-83.3	-130.9	57%	-1.2	-1.1	-8%	-1.7	-3.1	83%
FINANCIAL RESULT	80.6	134.7	67%	-1.4	19.2	n/a	56.5	69.6	23%
Net investment income	144.9	182.6	26%	192.4	178.5	-7%	255.1	377.6	48%
Income from investments	361.4	377.1	4%	279.5	331.4	19%	302.9	340.2	12%
Expenses from investments	-228.0	-208.3	-9%	-181.6	-186.9	3%	-110.0	-109.5	-1%
Financial assets accounted for using the equity method	11.5	13.8	20%	94.5	34.0	-64%	62.3	146.9	136%
Unit-linked and index-linked life insurance net investment income	0.0	0.0	n/a	0.0	0.0	n/a	121.7	259.5	113%
Income from unit-linked and index-linked life insurance investments	0.0	0.0	n/a	0.0	0.0	n/a	233.5	399.1	71%
Expenses from unit-linked and index-linked life insurance investments	0.0	0.0	n/a	0.0	0.0	n/a	-111.8	-139.6	25%
Financial result from insurance contracts	-69.4	-56.4	-19%	-193.8	-159.2	-18%	-320.3	-567.6	77%
Financial result from reinsurance contracts	5.1	8.5	67%	0.0	-0.1	1269.2%	0.0	0.1	148%
NON-TECHNICAL RESULT	-137.0	-191.5	40%	-66.2	-66.1	0%	-26.4	-35.5	35%
Other income	63.0	66.1	5%	173.5	197.0	14%	91.4	106.8	17%
Other expenses	-200.0	-257.6	29%	-239.7	-263.1	10%	-117.8	-142.3	21%
OPERATING PROFIT (LOSS)	262.8	284.8	8%	37.7	54.0	43%	183.0	210.9	15%
Amortisation of VBI and impairment of goodwill	-8.4	-11.0	31%	0.0	0.0	n/a	-17.3	-7.9	-55%
Finance cost	-34.0	-35.4	4%	0.0	0.0	121%	-0.3	-0.3	21%
EARNINGS BEFORE TAXES	220.4	238.4	8%	37.6	54.0	43%	165.4	202.7	23%

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UNIQA Austria Income Statement

EURm	9M25	9M26	Δ yoy
TECHNICAL RESULT (NET)	280.6	250.1	-11%
Insurance revenue	2 941.8	3 154.1	7%
Insurance service expenses	-2 602.5	-2 777.2	7%
Technical result from reinsurance	-58.7	-126.8	116%
FINANCIAL RESULT	170.1	256.3	51%
Net investment income	463.0	641.0	38%
Income from investments	579.3	763.0	32%
Expenses from investments	-156.4	-163.3	4%
Financial assets accounted for using the equity method	40.2	41.3	3%
Unit-linked and index-linked life insurance net investment income	62.8	130.1	107%
Income from unit-linked and index-linked life insurance investments	109.9	214.6	95%
Expenses from unit-linked and index-linked life insurance investments	-47.1	-84.5	79%
Financial result from insurance contracts	-367.4	-526.0	43%
Financial result from reinsurance contracts	11.7	11.2	-4%
NON-TECHNICAL RESULT	-91.4	-100.9	10%
Other income	8.4	6.7	-20%
Other expenses	-99.7	-107.6	8%
OPERATING PROFIT (LOSS)	359.3	405.5	13%
Amortisation of VBI and impairment of goodwill	0.0	0.0	n/a
Finance cost	-16.6	-11.7	-30%
EARNINGS BEFORE TAXES	342.7	393.8	15%

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UNIQA Austria Operating Segments

	P&C			Health			Life		
EURm	**9M25**	**9M26**	**Δ yoy**	**9M25**	**9M26**	**Δ yoy**	**9M25**	**9M26**	**Δ yoy**
TECHNICAL RESULT (NET)	104.8	64.1	-39%	95.3	84.3	-12%	80.5	101.7	26%
Insurance revenue	1 755.2	1 835.2	5%	980.9	1 090.4	11%	205.7	228.4	11%
Insurance service expenses	-1 588.1	-1 639.7	3%	-884.9	-1 006.5	14%	-129.4	-131.1	1%
Technical result from reinsurance	-62.3	-131.4	111%	-0.6	0.3	n/a	4.2	4.3	2%
FINANCIAL RESULT	150.6	208.9	39%	3.1	21.6	602%	16.3	25.8	58%
Net investment income	162.1	222.4	37%	117.8	174.9	49%	183.2	243.8	33%
Income from investments	208.5	259.7	25%	169.2	237.1	40%	201.5	266.3	32%
Expenses from investments	-47.1	-39.7	-16%	-65.6	-78.6	20%	-43.7	-45.0	3%
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	62.8	130.1	107%
Income from unit-linked and index-linked life insurance investments	0.0	0.0	n/a	0.0	0.0	n/a	109.9	214.6	95%
Expenses from unit-linked and index-linked life insurance investments	0.0	0.0	n/a	0.0	0.0	n/a	-47.1	-84.5	79%
Financial result from insurance contracts	-23.1	-24.8	7%	-114.7	-153.1	34%	-229.6	-348.1	52%
Financial result from reinsurance contracts	11.6	11.2	-3%	0.0	-0.1	n/a	0.1	0.1	-8%
NON-TECHNICAL RESULT	-45.7	-39.1	-14%	-27.7	-32.2	16%	-18.1	-29.6	64%
Other income	4.2	4.7	13%	2.8	0.5	-82%	1.4	1.5	6%
Other expenses	-49.8	-43.8	-12%	-30.4	-32.7	7%	-19.5	-31.1	60%
OPERATING PROFIT (LOSS)	209.7	233.9	12%	70.8	73.8	4%	78.8	97.9	24%
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	-10.3	-6.6	-36%	0.0	0.0	-43%	-6.3	-5.1	-18%
EARNINGS BEFORE TAXES	199.4	227.4	14%	70.8	73.8	4%	72.5	92.7	28%

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UNIQA International Income Statement

EURm	9M25	9M26	Δ yoy
TECHNICAL RESULT (NET)	212.1	252.0	19%
Insurance revenue	2 274.7	2 435.6	7%
Insurance service expenses	-1 941.3	-2 061.3	6%
Technical result from reinsurance	-121.3	-122.3	1%
FINANCIAL RESULT	64.0	88.6	39%
Net investment income	98.0	121.1	24%
Income from investments	161.2	175.6	9%
Expenses from investments	-63.2	-54.5	-14%
Financial assets accounted for using the equity method	0.0	0.0	n/a
Unit-linked and index-linked life insurance net investment income	58.9	129.4	120%
Income from unit-linked and index-linked life insurance investments	123.6	184.5	49%
Expenses from unit-linked and index-linked life insurance investments	-64.7	-55.0	-15%
Financial result from insurance contracts	-112.0	-180.0	61%
Financial result from reinsurance contracts	19.0	18.0	-5%
NON-TECHNICAL RESULT	-60.4	-103.9	72%
Other income	119.2	138.9	17%
Other expenses	-179.6	-242.8	35%
OPERATING PROFIT (LOSS)	215.6	236.8	10%
Amortisation of VBI and impairment of goodwill	-25.8	-18.9	-27%
Finance cost	-6.0	-6.5	8%
EARNINGS BEFORE TAXES	183.9	211.4	15%

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UNIQA International Operating Segments

	P&C			Health			Life		
EURm	**9M25**	**9M26**	**Δ yoy**	**9M25**	**9M26**	**Δ yoy**	**9M25**	**9M26**	**Δ yoy**
TECHNICAL RESULT (NET)	122.5	151.4	24%	10.0	17.4	74%	79.6	83.2	4%
Insurance revenue	1 721.8	1 821.5	6%	102.8	110.5	8%	450.1	503.6	12%
Insurance service expenses	-1 483.5	-1 554.9	5%	-92.1	-92.4	0%	-365.7	-414.0	13%
Technical result from reinsurance	-115.8	-115.2	-1%	-0.6	-0.6	8%	-4.9	-6.5	33%
FINANCIAL RESULT	37.9	60.1	59%	-0.2	0.0	n/a	26.3	28.5	9%
Net investment income	61.8	81.8	32%	0.4	0.4	13%	35.8	38.9	9%
Income from investments	106.9	114.1	7%	0.5	0.5	7%	53.8	61.1	14%
Expenses from investments	-45.1	-32.2	-29%	-0.1	-0.1	-12%	-18.0	-22.2	23%
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	58.9	129.4	120%
Income from unit-linked and index-linked life insurance investments	0.0	0.0	n/a	0.0	0.0	n/a	123.6	184.5	49%
Expenses from unit-linked and index-linked life insurance investments	0.0	0.0	n/a	0.0	0.0	n/a	-64.7	-55.0	-15%
Financial result from insurance contracts	-43.0	-39.8	-7%	-0.5	-0.4	-26%	-68.5	-139.8	104%
Financial result from reinsurance contracts	19.0	18.0	-5%	0.0	0.0	n/a	0.0	0.0	-81%
NON-TECHNICAL RESULT	-55.3	-99.5	80%	-4.2	-3.5	-18%	-0.8	-0.9	6%
Other income	28.1	32.2	14%	3.8	4.1	8%	87.3	102.6	18%
Other expenses	-83.5	-131.7	58%	-8.0	-7.5	-6%	-88.2	-103.5	17%
OPERATING PROFIT (LOSS)	105.0	111.9	7%	5.6	14.0	151%	105.0	110.8	6%
Amortisation of VBI and impairment of goodwill	-8.4	-11.0	31%	0.0	0.0	n/a	-17.3	-7.9	-55%
Finance cost	-5.7	-6.1	8%	0.0	0.0	322%	-0.3	-0.3	2%
EARNINGS BEFORE TAXES	91.0	94.8	4%	5.6	14.0	151%	87.4	102.6	17%

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Other Segments

	Consolidation			Reinsurance			Group Functions		
EURm	**9M25**	**9M26**	**Δ yoy**	**9M25**	**9M26**	**Δ yoy**	**9M25**	**9M26**	**Δ yoy**
TECHNICAL RESULT (NET)	5.6	0.1	-98%	79.1	117.3	48%	0.0	**0.0**	n/a
Insurance revenue	-965.8	-1 002.4	4%	1047.7	1128.6	8%	0.0	0.0	n/a
Insurance service expenses	811.9	789.1	-3%	-902.8	-911.8	1%	0.0	0.0	n/a
Technical result from reinsurance	159.4	213.4	34%	-65.8	-99.5	51%	0.0	0.0	n/a
FINANCIAL RESULT	-213.7	-262.1	23%	31.5	23.9	-24%	83.9	116.6	39%
Net investment income	-111.8	-176.7	58%	59.3	36.6	-38%	83.9	116.6	39%
Income from investments	-276.9	-383.6	39%	81.5	97.9	20%	398.8	395.8	-1%
Expenses from investments	43.0	59.9	39%	-22.2	-61.3	177%	-320.9	-285.4	-11%
Financial assets accounted for using the equity method	122.2	147.1	20%	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	-76.7	-61.5	-20%	-27.4	-15.9	-42%	0.0	0.0	n/a
Financial result from reinsurance contracts	-25.1	-23.9	-5%	-0.4	3.2	n/a	0.0	0.0	n/a
NON-TECHNICAL RESULT	1.5	-5.4	n/a	-7.5	-1.4	-82%	-71.9	-81.6	13%
Other income	-19.1	-27.2	42%	7.4	2.9	-60%	212.2	248.5	17%
Other expenses	20.6	21.7	5%	-14.8	-4.3	-71%	-284.1	-330.0	16%
OPERATING PROFIT (LOSS)	-206.6	-267.4	29%	103.2	139.8	36%	12.0	35.1	193%
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	41.8	37.5	-10%	-4.4	-4.4	0%	-49.2	-50.8	3%
EARNINGS BEFORE TAXES	-164.8	-229.9	39%	98.8	135.5	37%	-37.2	-15.7	-58%

5.2

Appendix
Balance Sheet

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Group Balance Sheet

Assets

EURm	FY25	9M26	Δ yoy
Property, plant and equipment	405	397	-2%
Intangible assets	1 152	1 136	-1%
Investments	21 064	21 721	3%
Investment property	2 374	2 329	-2%
Financial assets accounted for using the equity method	944	905	-4%
Other investments	17 745	18 487	4%
Unit-linked and index-linked life insurance investments	4 530	4 584	1%
Assets from insurance contracts	107	103	-4%
Assets from reinsurance contracts	516	442	-14%
Receivables and other assets	480	449	-6%
Deferred tax assets	135	110	-18%
Cash	660	604	-8%
Assets in disposal groups held for sale	0	0	n/a
TOTAL ASSETS	**29 048**	**29 545**	**2%**

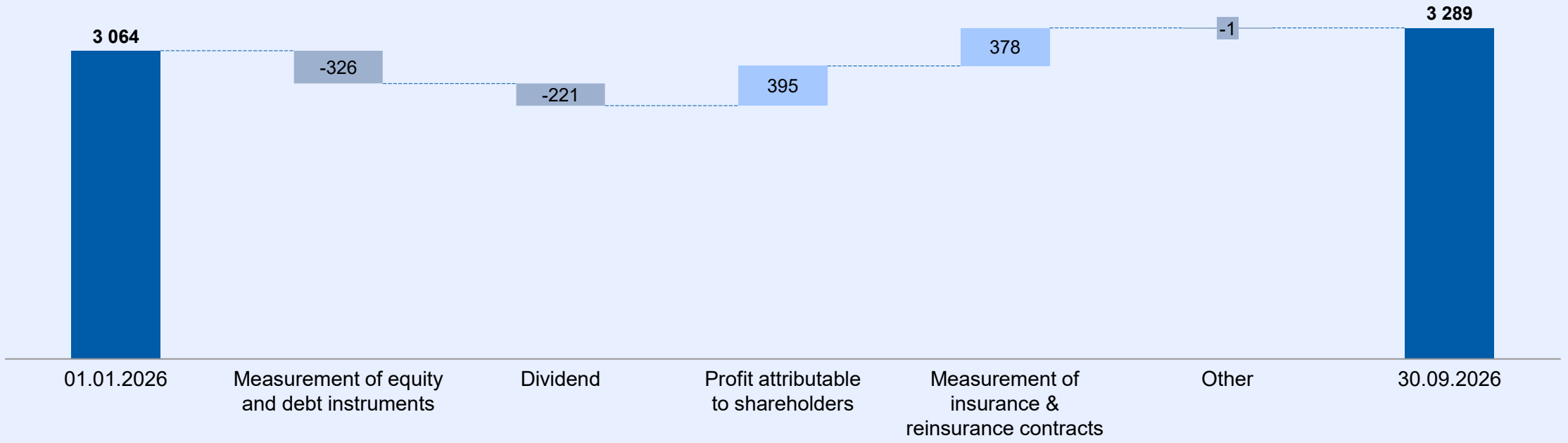
Equity and Liabilities

EURm	FY25	9M26	Δ yoy
EQUITY	**3 165**	**3 488**	**10%**
Portion attributable to shareholders of UNIQA Insurance Group AG	3 064	3 289	7%
Subscribed capital and capital reserves	1 790	1 790	0%
Treasury shares	-17	-17	0%
Accumulated results	1 290	1 516	17%
Non-controlling interests	101	198	96%
LIABILITIES	**25 883**	**26 057**	**1%**
Subordinated liabilities	707	885	25%
Liabilities from insurance contracts	22 897	22 723	-1%
Liabilities from reinsurance contracts	10	5	-48%
Financial liabilities	690	767	11%
Other provisions	500	536	7%
Liabilities and other items classified as liabilities	992	1 045	5%
Deferred tax liabilities	88	96	9%
Liabilities in disposal groups held for sale	0	0	n/a
TOTAL EQUITY AND LIABILITIES	**29 048**	**29 545**	**2%**

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Shareholder Equity (excluding minority interest)

(EURm)



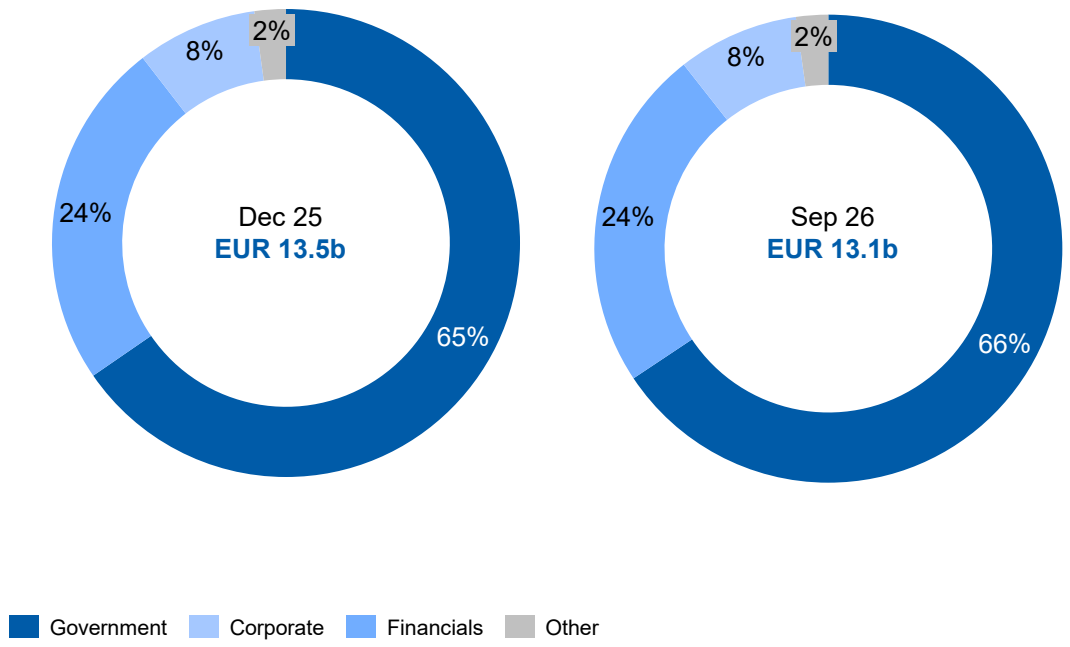
5.3

Appendix
Investment Portfolio

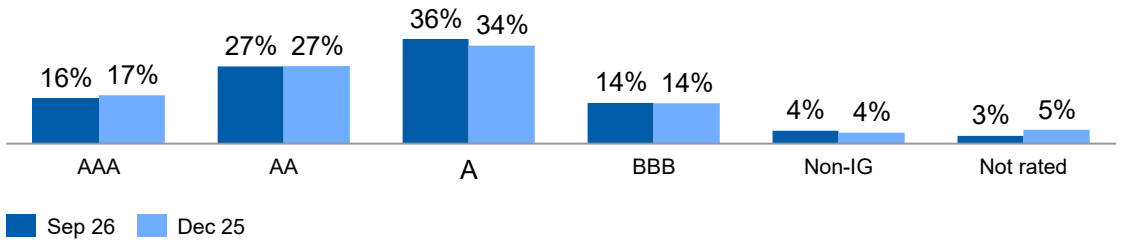
UNIQA

Fixed Income Portfolio

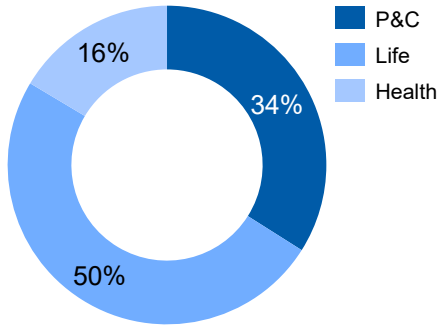
Overall Composition



Rating Distribution [a]



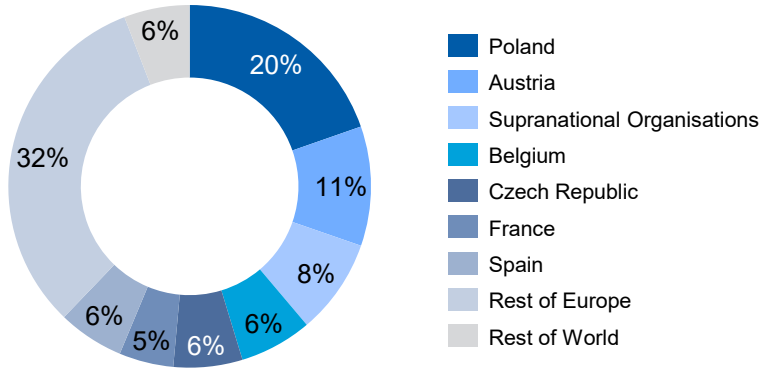
By Segment



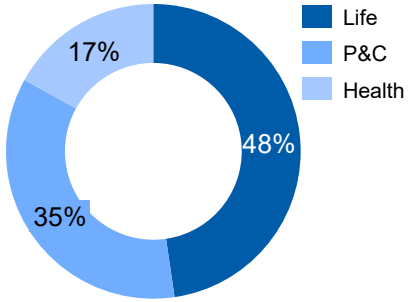
UNIQA

Fixed Income Portfolio | Government EUR 8.6b

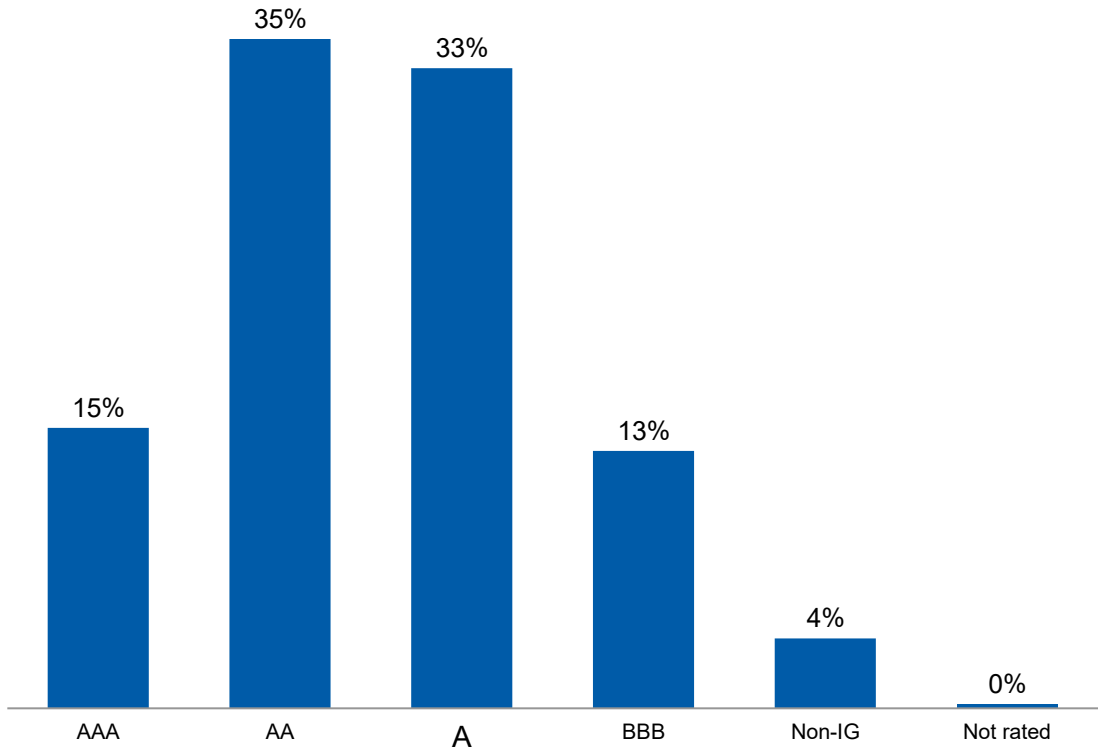
Geographical Split



Segment Split



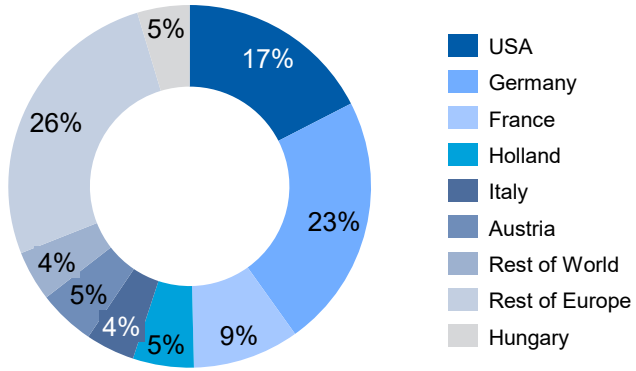
Rating Distribution [a]



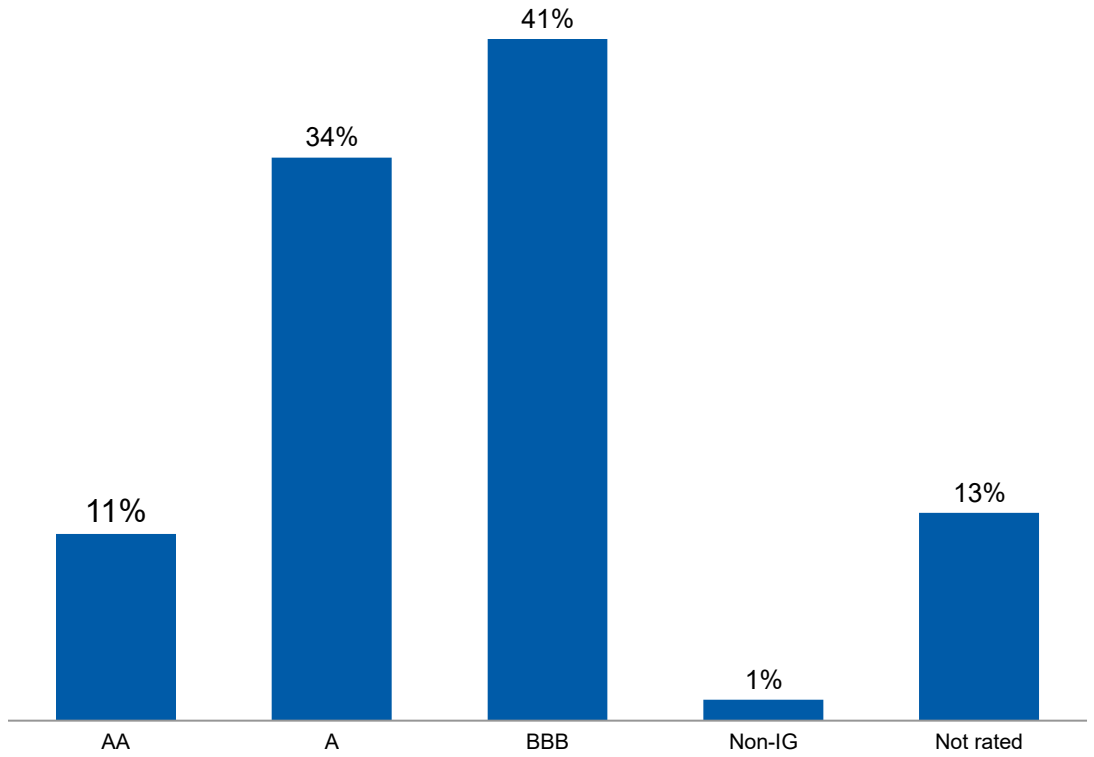
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Fixed Income Portfolio | Corporates EUR 1.1b

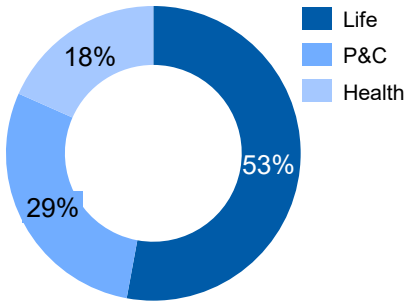
Geographical Split



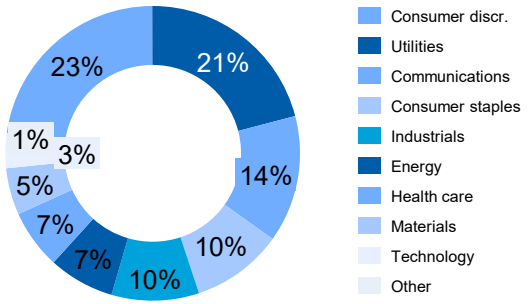
Rating Distribution [a]



Segment Split



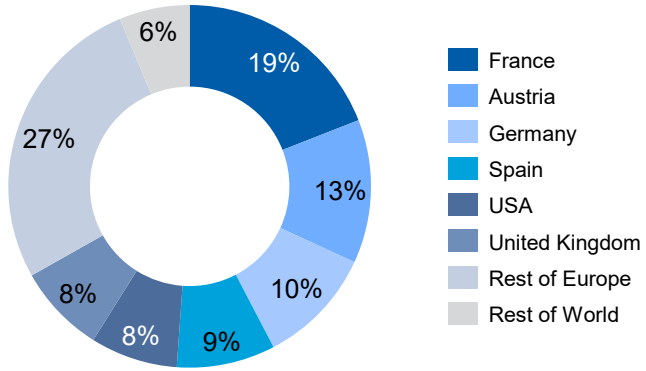
Segment Split



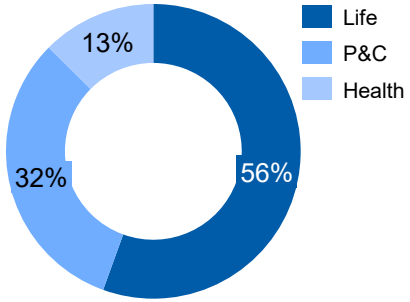
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Fixed Income Portfolio | Financials EUR 3.1b

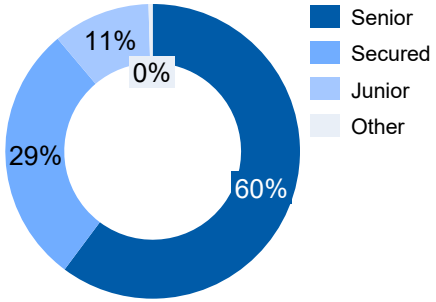
Geographical Split



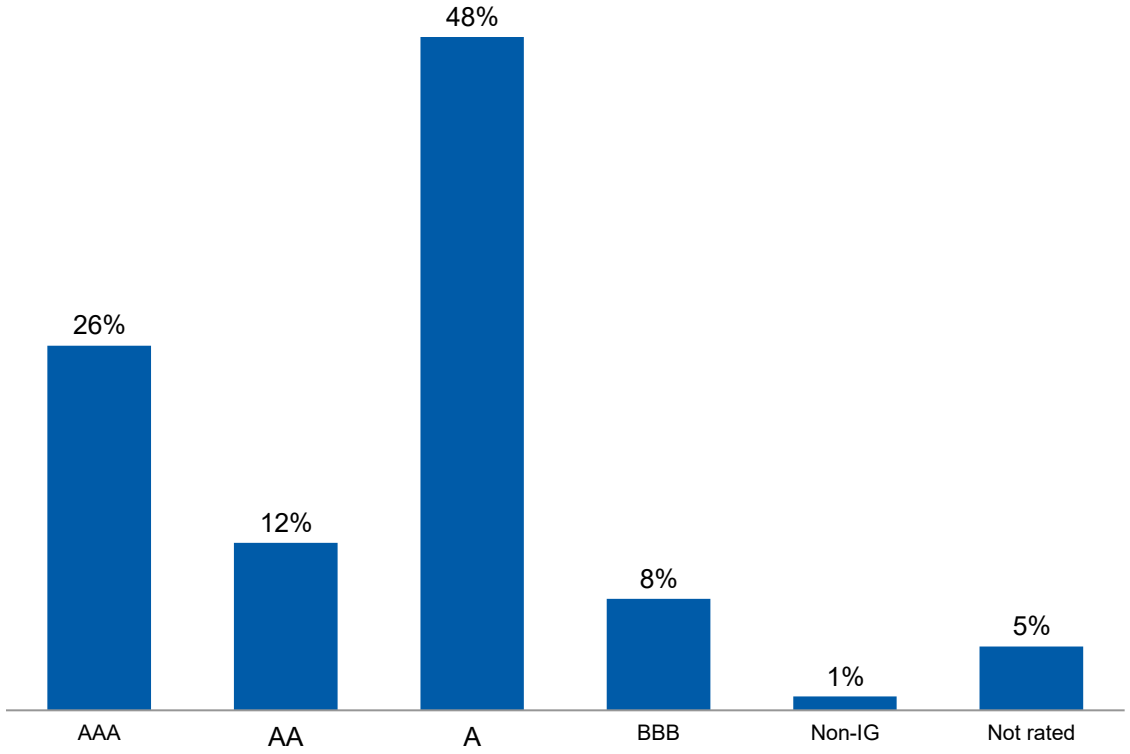
Segment Split



Instrument Type



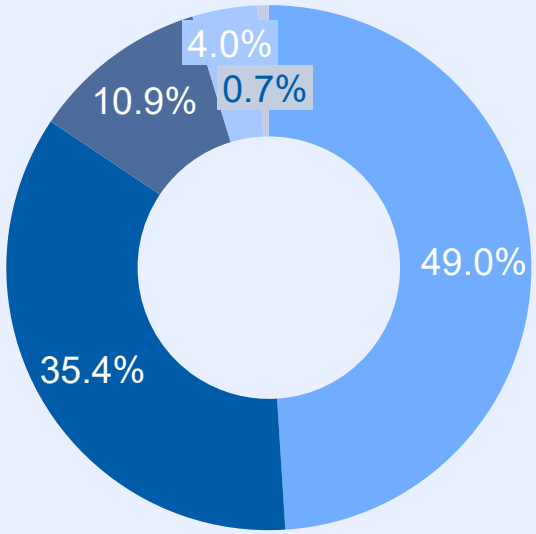
Rating Distribution [a]



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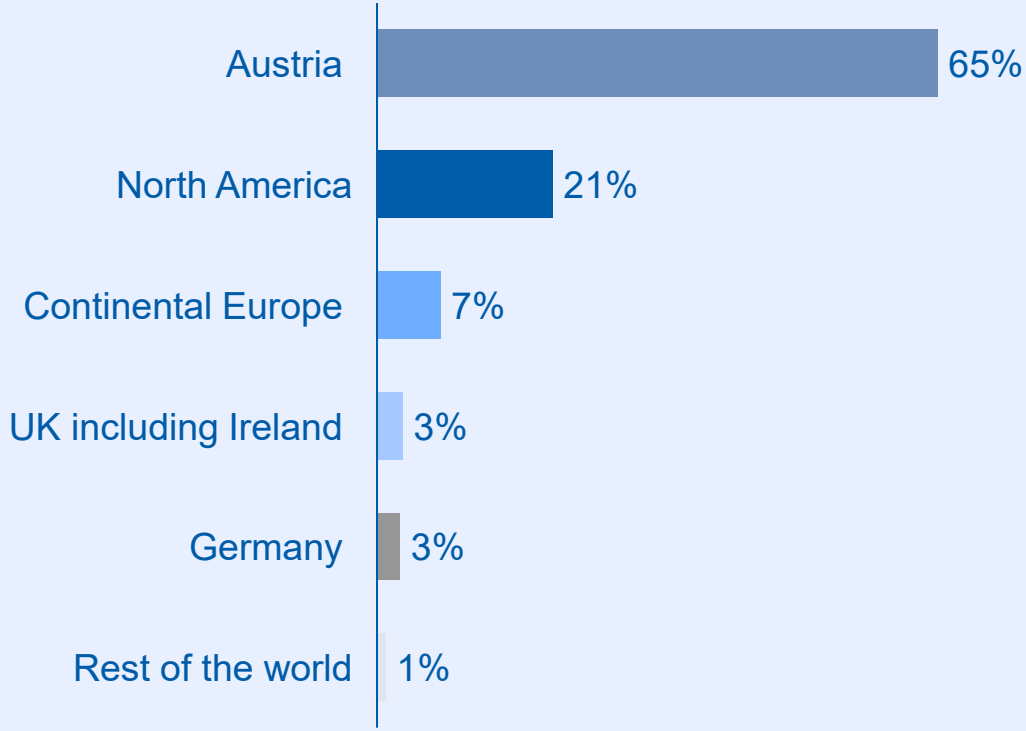
UNIQA Share

Shareholder Structure



- UNIQA Versicherungsverein Privatstiftung (Group)
- Free Float
- RZB Versicherungsbeteiligung GmbH
- Collegialität Versicherungsverein Privatstiftung
- Treasury Shares

Free Float split by region



UNIQA

Shareholder Information

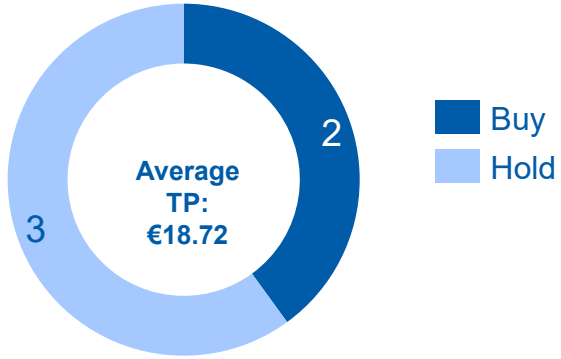
309 000 000 Common Shares I Prime Market Vienna Stock Exchange

General Information

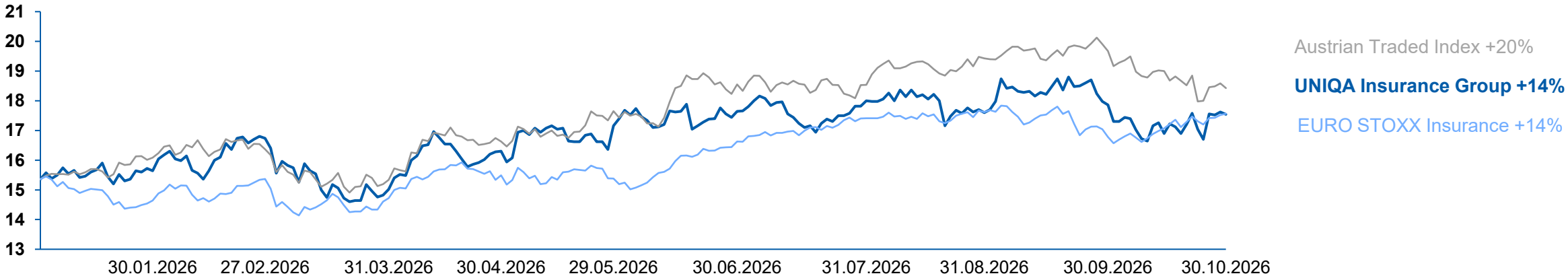
ISIN:	AT0000821103
Bloomberg:	UQA AV
Reuters:	UNIQ.VI
Vienna Stock Exchange:	UQA
Indices:	ATX ATX Top Dividend VÖNIX

UNIQA share price as of 30 September	17.54 EUR
High	18.80 EUR
Low	14.60 EUR
Market capitalization as of 30 September	5 420 EURm
Ø no of shares traded by day	~143 000

Analyst Recommendations



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



UNIQA share price increased by 13.5% YTD, corresponding to a **TSR of 17.6%** including dividends

UNIQA

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investor.relations@uniqa.at

Important dates

24 November 2026	Deutsches Eigenkapitalforum, Frankfurt
25 November 2026	Capital Market Update, London
1 December 2026	Wood Winter Wonderland Conference, Prague
3 December 2026	Vienna Calling, Capital Market Summit, Vienna
11 March 2027	Preliminary Figures 2026
15 April 2027	Group Report 2026, Solvency Capital Report 2026
21 May 2027	Results 1st Quarter 2027
1 June 2027	Annual General Meeting, Vienna
19 August 2027	Half-Year Financial Report 2027
25 November 2027	Results 1st to 3rd Quarter 2027

Status: as of 20th November 2026

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