living better together

UNIQA Insurance Group AG
9M25 Results

November 20th, 2025
Kurt Svoboda, CFRO

1 **Group Results**

- 9M25 Results
- Outlook

2 **Appendix**

- Segments
- Balance Sheet
- Investment Portfolio
- Shareholder Information

Agenda

1.1
Group Results
9M25 Results

9M25 at a glance: Sustained strong momentum

Growth

EUR 6 411m[a] [b] GWP
+ 9% GWP growth vs. 9M24

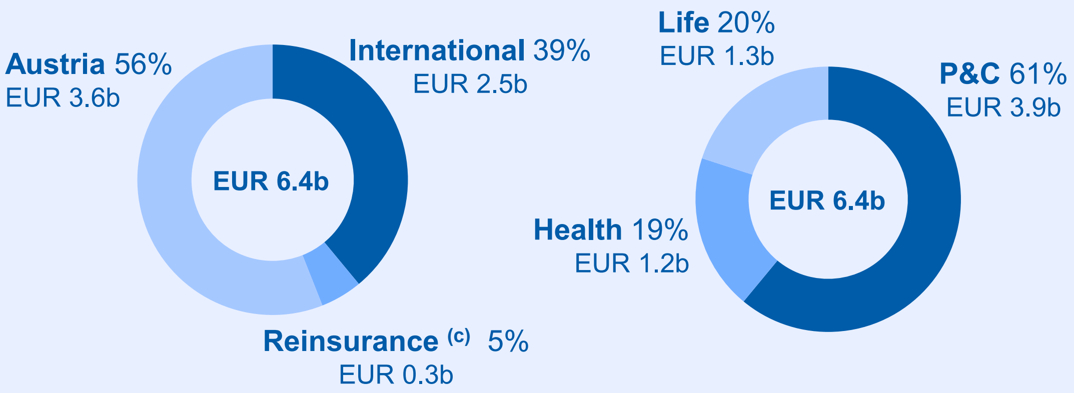
Profitability

14.5% ROE (vs. 12.7% in 9M24)
91.0% net combined ratio (vs. 94.4% in 9M24)
14.5% admin cost ratio (vs. 15.3% in 9M24)
69.5% CSM L&H sustainability ratio (vs. 77.1% in 9M24)
EUR 1.09 EPS (vs. EUR 0.86 in 9M24)

Capital

283% solvency ratio (vs. 264% in FY24)
17.9% RoRAC (vs.14.9% in 9M24)
60 cent dividend per share (vs. 57c in FY23)

GWP diversification [a] [b]



EUR 423m
Earnings Before Taxes
(+24% vs. 9M24)

EUR 333m
Consolidated Profit
(+26% vs. 9M24)

(a) Including the savings portion of premiums from unit- and index-linked life insurance policies (b) Excluding ALMAKOS (c) External reinsurance business

Group P&L: Excellent profitability fueled by accelerated growth and strong core business

EURm	9M24	9M25	%
Gross Written Premium [(b)]	5 872	6 411	9.2%
P&L HIGHLIGHTS			
Insurance Revenue	4 888	5 298	8.4%
of that, CSM release	247	282	14.4%
Technical Result (Net)	391	577	47.6%
Financial Result	182	136	-25.4%
of that, net investment income	619	592	-4.2%
Non-directly attributable costs	200	213	6.6%
Earnings before taxes	340	423	24.4%
Income Taxes	76	91	19.6%
Profit from discont. operations (after taxes)	2	0	n/a
Profit after taxes and minorities	264	333	26.1%
KPIs			
CSM sustainability ratio	77.1%	69.5%	-7.6pp
Admin cost ratio	15.3%	14.5%	-0.8pp
P&C net combined ratio	94.4%	91.0%	-3.4pp
∅ New investment yield [(a)]	4.4%	4.7%	0.3pp
∅ Average investment yield [(a)]	2.9%	3.1%	0.2pp

Top line growth continues in 9M25: International robust with 10% (driven by P&C and Life). **Austria stable with 5%** (from all business lines). UNIQA Re's expanding external reinsurance business continues **gaining significance**

Good development of **basis claims** vs. previous year & neglectable **Nat Cat**

NII weighed down by **unrealized losses** from equities offset by realized gains from STRABAG sales

Robust top line and **technical profitability** overcompensate for **lower financial result**, driving YoY improvement

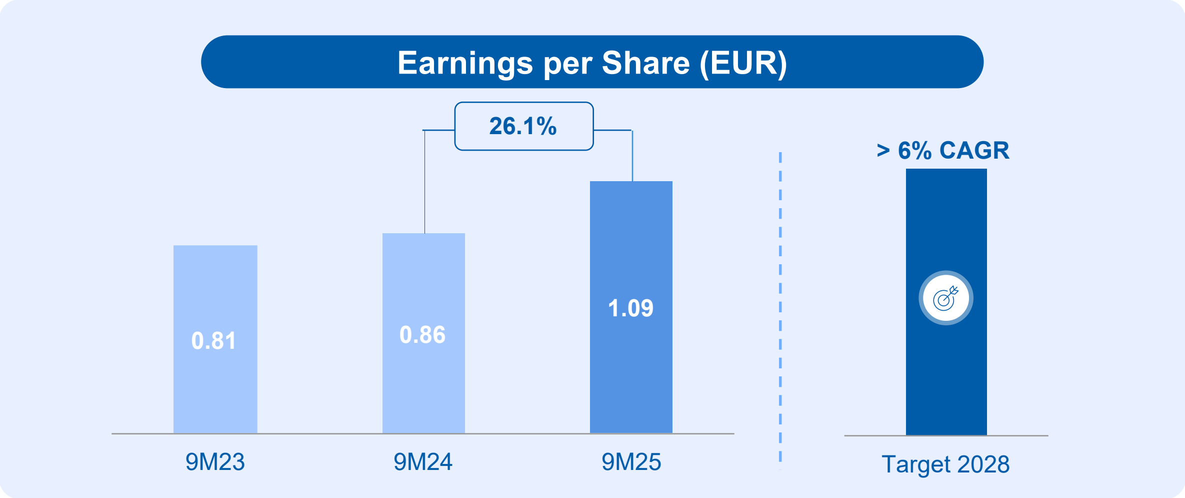
CSM release coming from **Austria Health & Life**, while **Austria Health** continues to be a main **NBV** driver

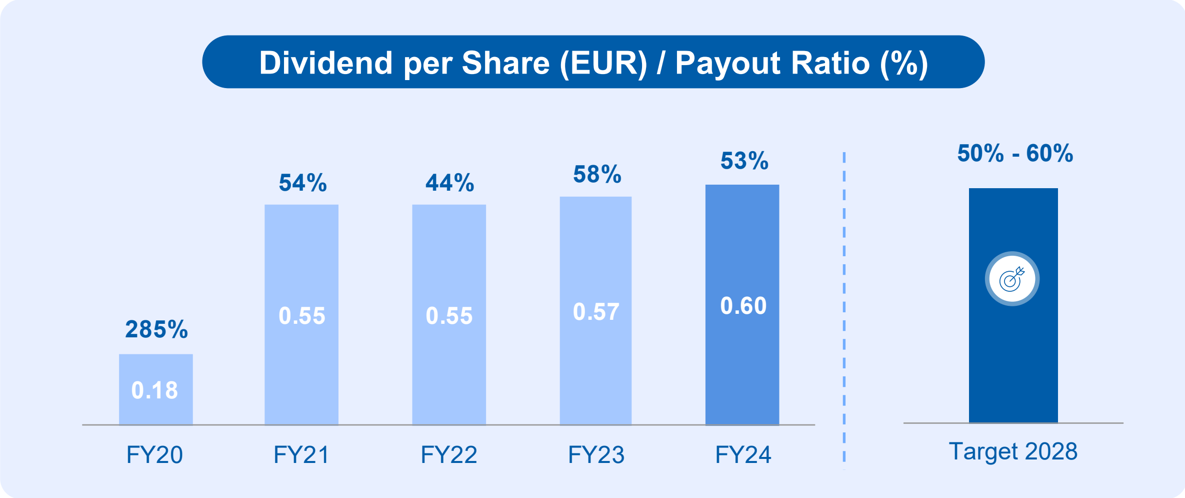
Good development of **basis claims** vs. previous year**,** positive **run-off result** & low **Nat Cat** main contributors

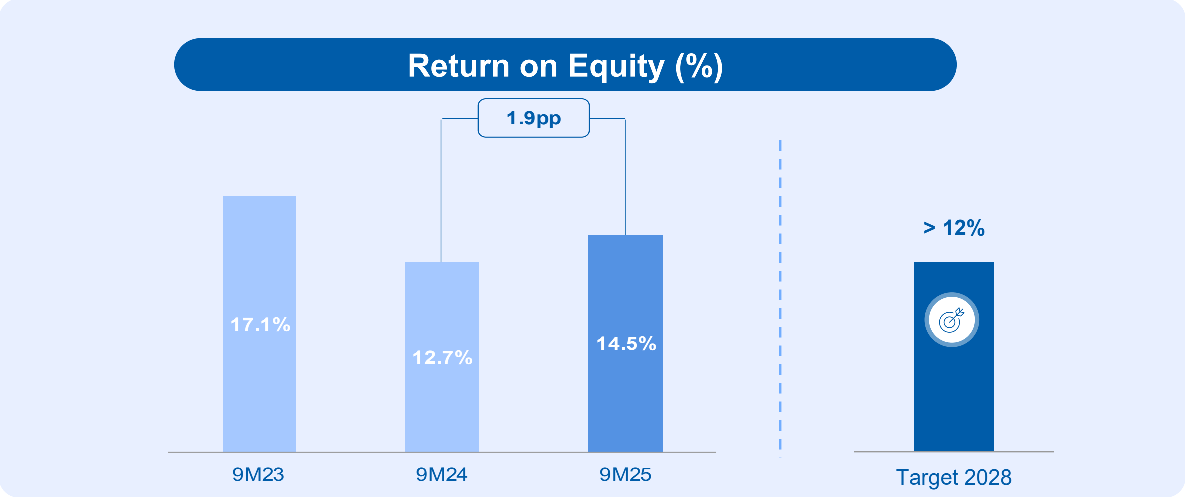
High new investment yields both in **Austrian** (3.5%) and **International** (5.6%) portfolios, with total re-investment volume of EUR 1.5b

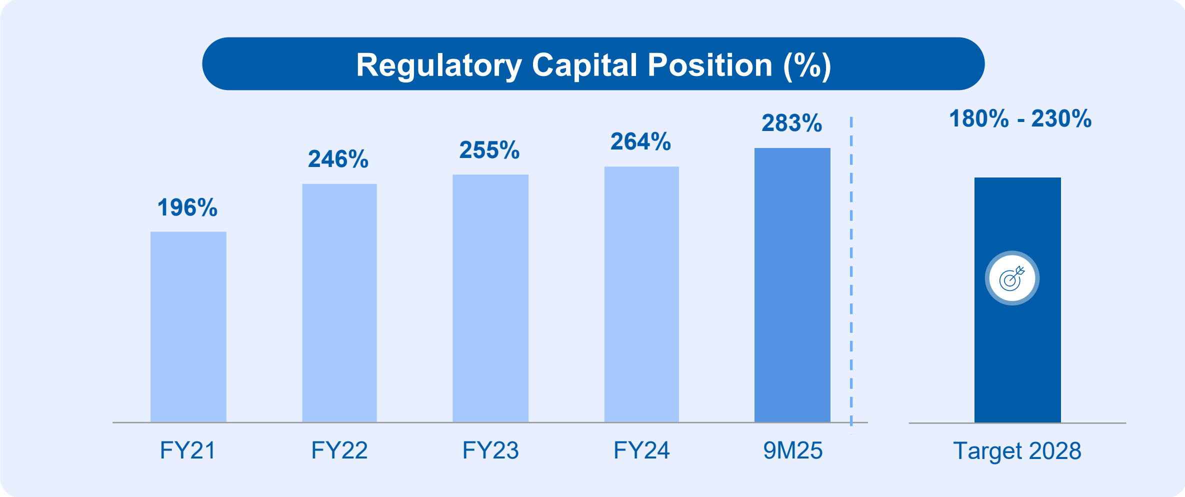
(a) Fixed income assets only (b) Excluding ALMAKOS

Key Financial Indicators

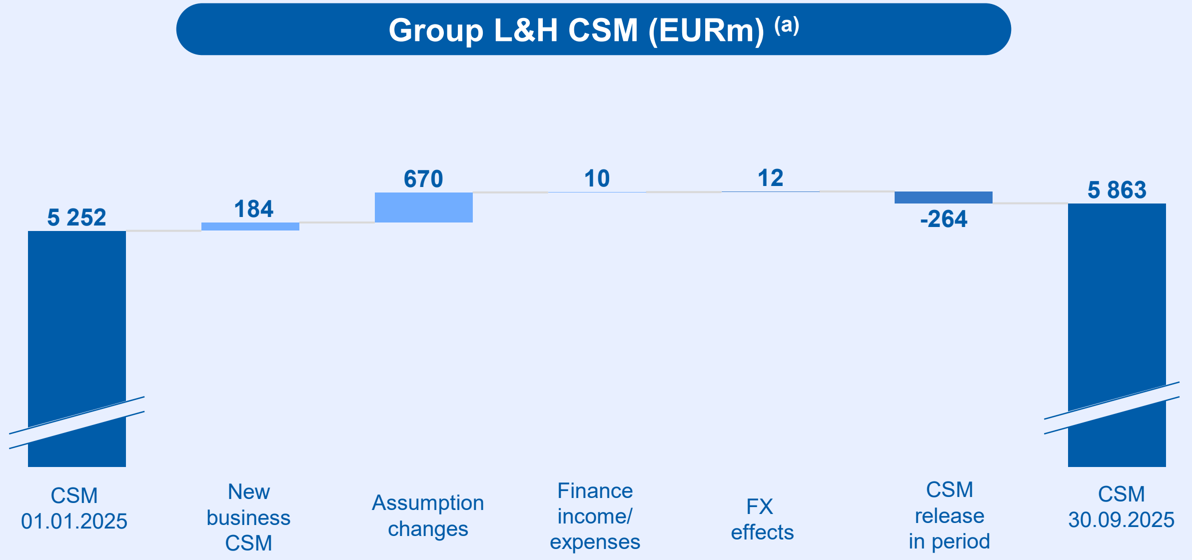


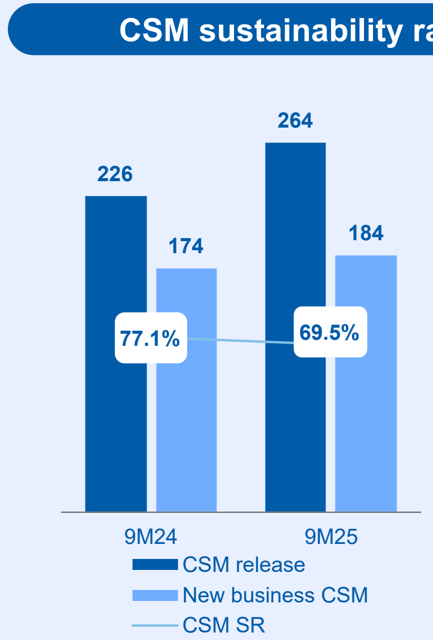






Group L&H CSM: Health continues to be the main driver





Target 2028

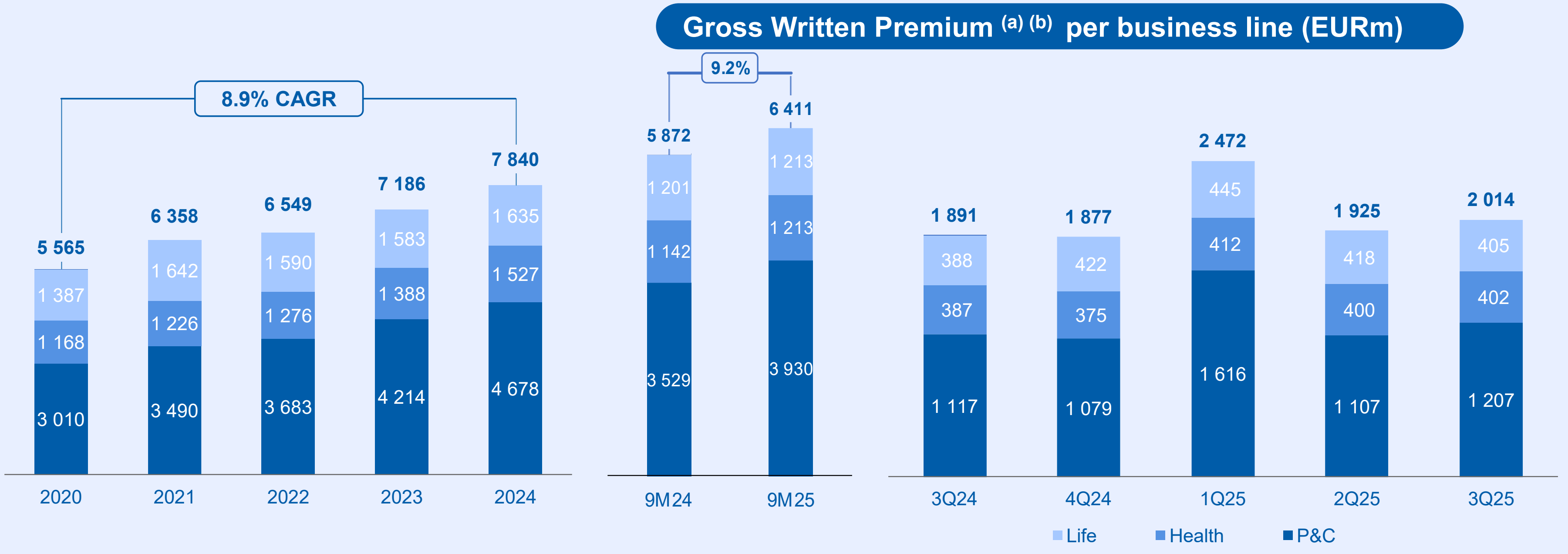
CSM SR Life & Health

~ 90%

- **Group L&H CSM at EUR 5.9bn**, predominantly coming from Austria Health (EUR 4b)
- Increase of **12% in Group L&H CSM** driven by assumption changes of EUR 670m, mainly caused by interest rate environment changes
- Austria Health continues to be a main driver for of NBV in the Group, while CSM release coming from Austria Life & Health

(a) Excluding P&C business

Top Line: Strong growth across all business lines and segments led by P&C



Target 2028

Gross Written Premiums

Group: > 5% CAGR

International: 8% CAGR
Austria: 3% CAGR

- **P&C business:** the strongest growth engine with close to +11%; **International** continues strong momentum with +10% (**Poland** fuelling the growth with its omnichannel approach, expanding distribution & leading pricing expertise); **Austria** with stable +5%; **UNIQA Re** continues to be noticeable growth driver with expanding external reinsurance business
- **Health business:** growth driven by **Austria** with +6%, coming from both indexation and new business
- **Life business :** growth of +6%, on the back of strong growth in **International** of 9%, **Austria** following with + 2% (single premium)

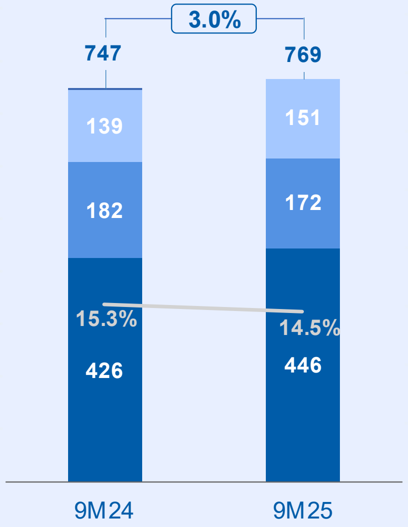
(a) Including savings portion of premiums from unit- and index-linked life insurance (b) Excluding ALMAKOS

Admin Cost Ratio improving following strong topline

P&C | Health | Life | Admin cost ratio

Admin Cost Ratio (%), Costs (EURm)

Group

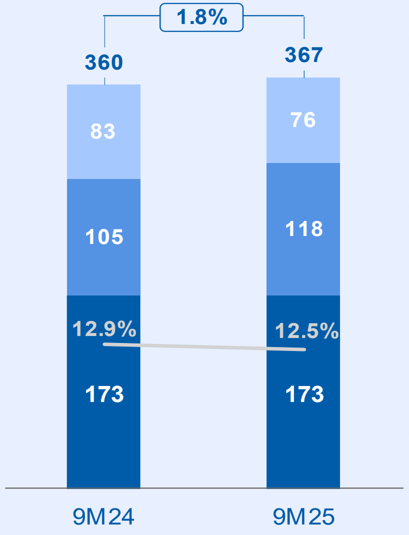


Target 2028

Admin Cost Ratio

< 15%

UNIQA Austria

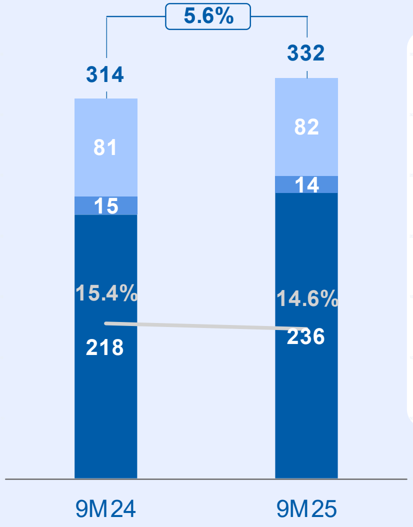


Target 2028

Admin Cost Ratio

~ 13%

UNIQA International



Target 2028

Admin Cost Ratio

~ 14%

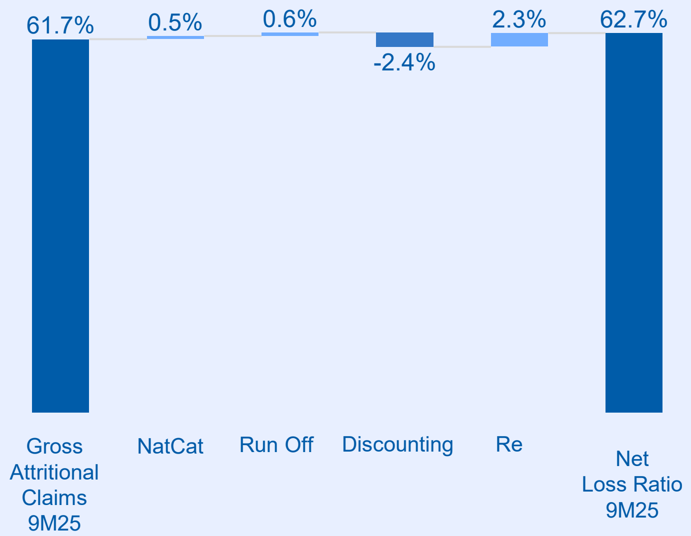
- **Admin cost ratio** improving, following strong insurance revenue growth in 9M25
- Absolute increase in admin costs: **International** - driven by inflationary environment**,** whilst nominal costs increase remains well below the portfolio growth and reflects improving efficiency & economies of scale; **Austria** - baseline costs in line with business development & seasonality of investment projects

P&C: Record EBT, strong technical performance

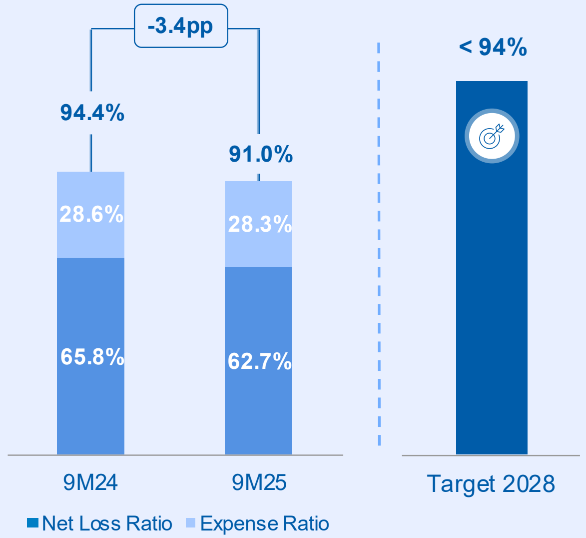
Profitability, EURm

EURm	9M24	9M25	▲%
Insurance Revenue	3 284	3 558	8.3%
Insurance service expenses	-3 063	-3 155	3.0%
Technical result from reinsurance	- 37	- 83	126.8%
Technical result (Net)	**184**	**319**	**73.7%**
Financial Result	131	81	-38.6%
Non-directly attributable expenses	- 105	- 115	9.1%
Earnings before taxes	**172**	**220**	**27.8%**
P&C Combined Radio (Net)	94.4%	91.0%	-3.4pp

Net Loss Ratio decomposition, in %



CoR Net, in %

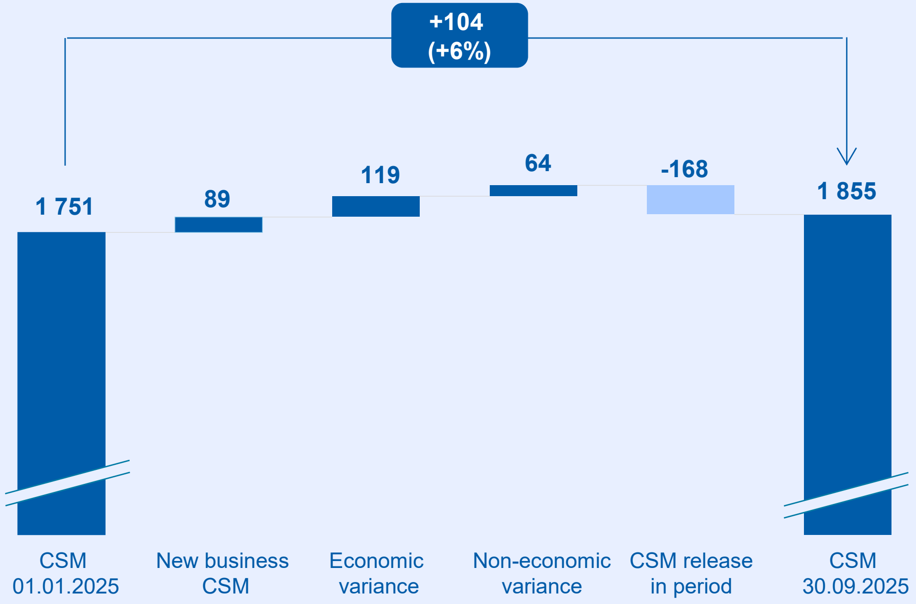


- Excellent Net CoR of **91.0%** (94.4% in 9M24): good **basic claims** development vs. previous year**, positive net run off effects (EUR +45m)** and low **NatCat**
- NatCat has been caused by June hailstorms in Austria, with EUR **-17m gross / net impact on the Group CoR**
- A total of EUR 273m[(a)] gross large claims recorded in 9M25 (EUR 138m in 9M24)
- Financial result impacted by negative market developments, visible in unrealised losses in equity portfolios

(a) Inculding EUR 60m fronting claims predominantly coming from Austria

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

CSM development, EURm [a]



Technical profitability, EURm

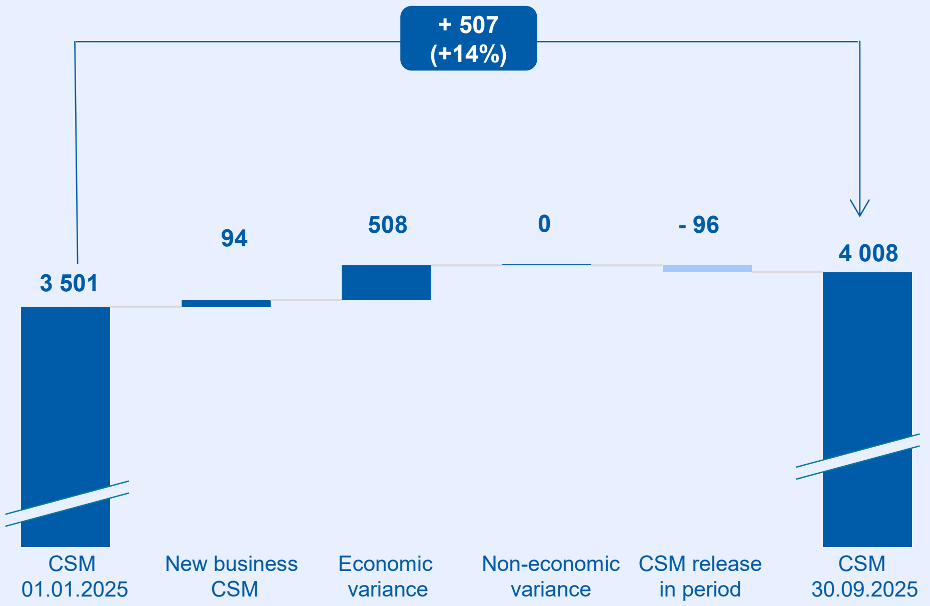
EURm	9M24	9M25	▲%
Insurance Revenue	582	657	12.9%
of that, CSM release	149	168	13.0%
Insurance service expenses	-459	-502	9.5%
Technical result from reinsurance	-9	-2	-80.7%
Technical result (Net)	**114**	**153**	**33.8%**

- +6% growth of CSM in 9M25 indicates reliable increase of future CSM-Release.
- New business CSM coming primarily from CZ&SK (EUR 42m), Poland (EUR 16m) and Austria (EUR 14m)
- CSM sustainability ratio at 53.1% in 9M25
- CSM up driven by economic variance; increase caused by rising interest rates and capital market gains
- 10Y EIOPA Risk Free Rate +28bps YTD;
  20Y EIOPA Risk Free Rate +55bps YTD

(a) Excluding ALMAKOS

Health: Strong NBV growth continues

CSM development, EURm [a]



Technical profitability, EURm

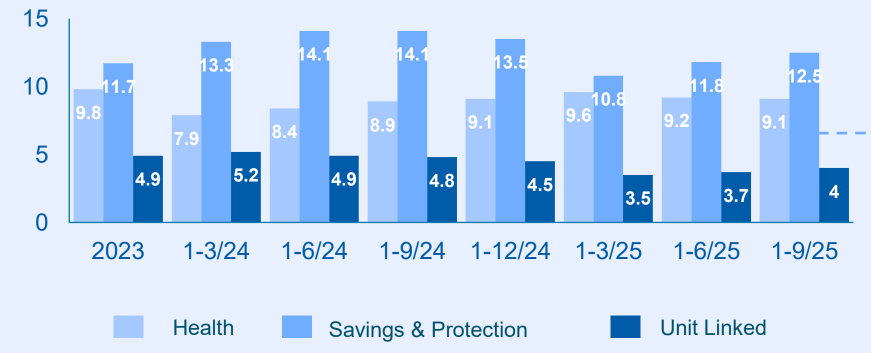
EURm	9M24	9M25	▲%
Insurance Revenue	1 023	1 084	6.0%
of that, CSM release	77	96	24.5%
Insurance service expenses	- 929	- 977	5.1%
Technical result from reinsurance	0	- 1	1054.6%
Technical result (Net)	**93**	**105**	**13.0%**

- **New business volume** and indexation in Austria continue to contribute to strategic targets
- Technical result following the strong growth in 9M25
- CSM: New business margin at 9.1% in line with changed interest rate environment
- Economic variance of EUR 508m mostly reflects the impact of rising interest rates on the liabilities side, as well as capital market gains in investment results
- CSM sustainability ratio reduced to 98.5%, due to faster CSM release rate

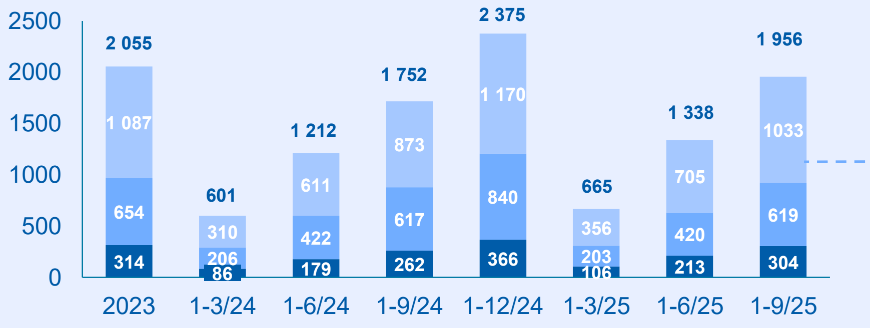
(a) Excluding ALMAKOS

New Business Value in the Group

Contractual Service New Business Margin (%)

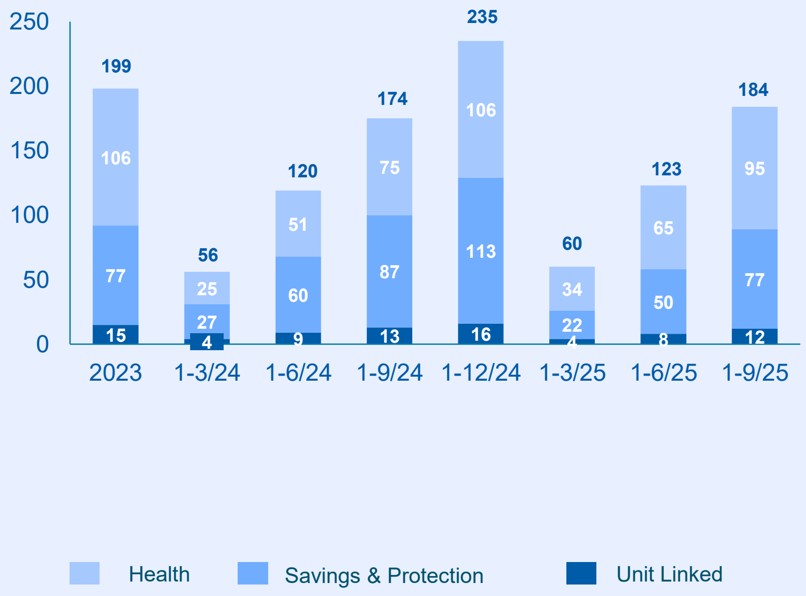


Present Value of Expected Premiums, EURm



x

Contractual Service New Business Value, EURm



- The CS-NBM for UNIQA Group at 9M25 at 9.4% vs. 9.9% at YE24
- Main contributor remains AT with 59% of the CS-NBV (driven by Health business), followed by CZ/SK with 23%, PL with 9% and SEE with 7%.
- CS-NBV increased compared to 9M24 from EUR 174m to EUR 184m driven by health business in Austria.

Core markets: Strong technical performance

UNIQA Austria KPIs

	9M24	9M25	Δ yoy	Target 2028
GWP, EURm	3 439	3 610	5.0%	**~3% CAGR**
P&C Combined Ratio Gross	93.8%	90.5%	-3.3pp	**<91%**
Loss ratio	68.8%	65.0%	-3.7pp	
Cost ratio	25.0%	25.4%	0.5pp	
L&H CSM Sustainability Ratio	66.5%	65.1%	-1.4pp	**>85%**
Admin Cost Ratio	12.9%	12.5%	-0.5pp	**~13%**
Earnings before Taxes	280	343	22.4%	

UNIQA International KPIs

	9M24	9M25	Δ yoy	Target 2028
GWP, EURm	2 293	2 525	10.1%	**~8% CAGR**
P&C Combined Ratio Gross	92.3%	86.2%	-6.2pp	**<86%**
Loss ratio	59.4%	53.7%	-5.7pp	
Cost ratio	33.0%	32.5%	-0.5pp	
Life CSM Sustainability Ratio	94.9%	77.2%	-17.8pp	**~100%**
Admin Cost Ratio	15.4%	14.6%	-0.9pp	**~14%**
Earnings before Taxes	155	184	18.8%	

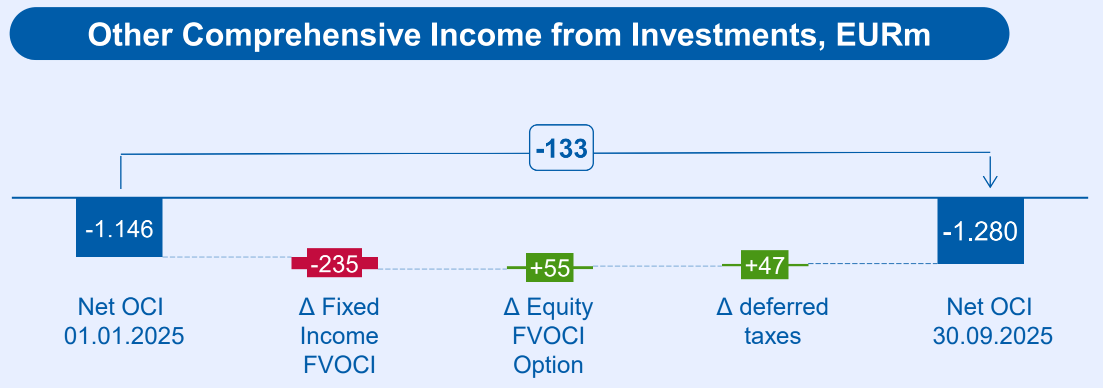
Austria

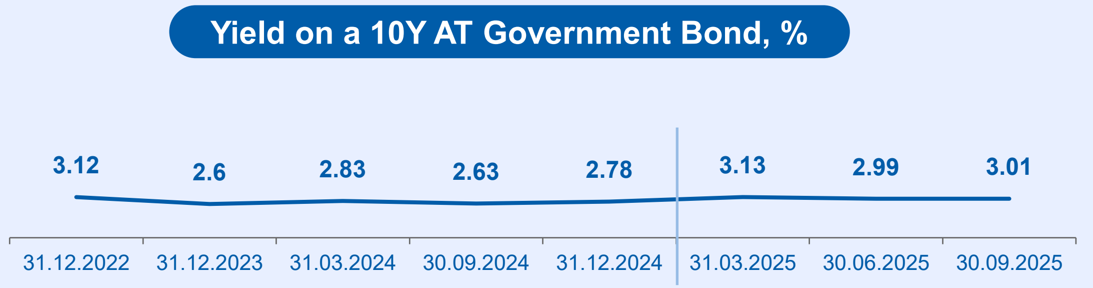
- Overall growth supported by all lines of business, especially P&C & Health
- Gross CoR impacted by EUR 50m one-off fronting business claim in 1Q25 (neutral net effect)
- Remains main contributor of Group CS-NBV (driven by EUR +19.7m in Health, partly offset by -4.7m in Life)

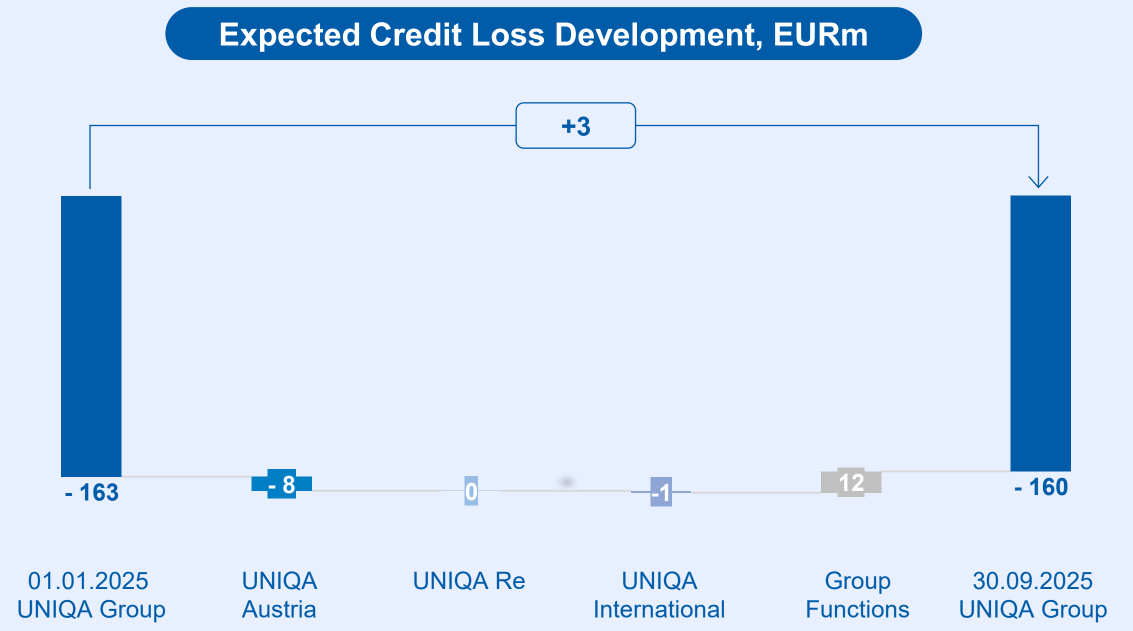
International

- Above market growth mainly coming from CE
- P&C Gross CoR at 86.2% driven by positive claims development and absence of Nat Cat, despite several large claims (Poland)

Detail Investment Portfolio: OCI reduction, ECL stable



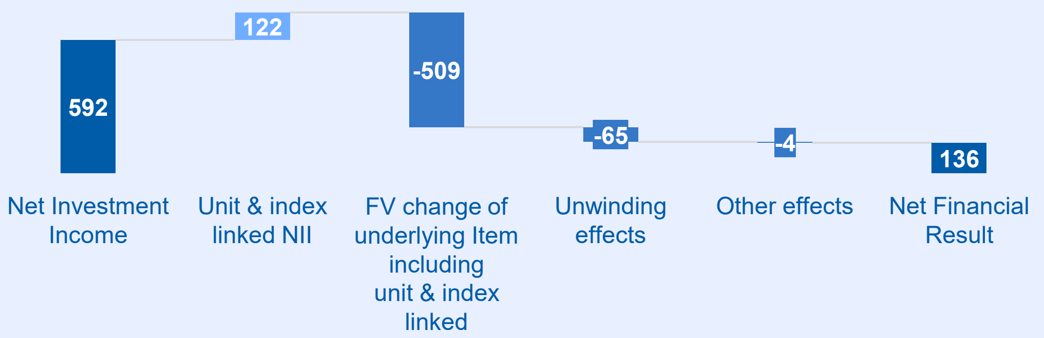




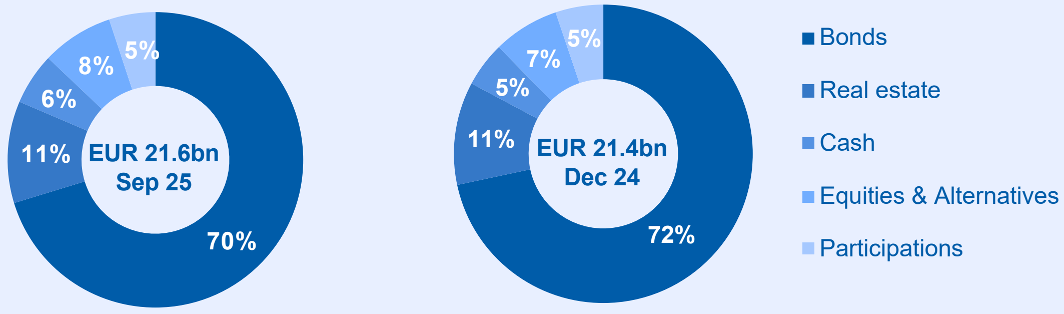
- Net OCI decreased by EUR 133m to EUR -1.280m in 9M25 mainly due to fixed income portfolio valuation effects driven by interest rates movements
- Expected credit loss improved by EUR -3m to EUR -160m in 9M25, mostly due to disposal of Russian bonds

Investment Activity

Net financial result decomposition, EURm



Investment allocation by asset class [a] [b]



Net investment income of EUR 592m (EUR 619m in 9M24) impacted by realized and unrealized losses from equity and FI funds

- Ordinary income of EUR 638m in 9M25 (EUR 618m in 9M24) driven by STRABAG contribution; reinvestment yield of 4.7% on a total reinvested volume of EUR 1.5bn in 9M25
- Realised and unrealised gains of EUR 49m in 9M25 (EUR 43m in 9M24) coming mainly from STRABAG sale & realized gains from real estate, partly offset by unrealized losses from equites
- STRABAG contribution of EUR 158m in 9M25 (EUR 73m in 9M24) driven by previous year adjustment booked in Q2 & one-off gain from sale in June (negligible NFR impact)

Financial result from insurance and reinsurance contracts EUR -578m (EUR -699m in 9M24)

(a) Excluding assets held for Unit and Index Linked business; including cash
(b) Excluding ALMAKOS

1.2
Group Results
Outlook 2025

Outlook

Outlook for 2025

- Targeted **EBT range** of **EUR 490m-510m**

Outlook for 2026 - 2028

- Deep dive at Capital Market Events on 24th & 26th November

Dividend Policy

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

UNIQA

living better together

2.1

Appendix

Segments

Group P&L

EURm	9M24	9M25	Δ yoy
TECHNICAL RESULT (NET)	391.2	577.4	48%
Insurance revenue	4 888.3	5 298.4	8%
Insurance service expenses	-4 451.3	-4 634.7	4%
Technical result from reinsurance	- 45.8	- 86.3	88%
FINANCIAL RESULT	182.0	135.7	-25%
Net investment income	618.7	592.4	-4%
Income from investments	928.9	943.8	2%
Expenses from investments	- 393.7	- 519.6	32%
Financial assets accounted for using the equity method	83.6	168.3	101%
Unit-linked and index-linked life insurance net investment income	262.1	121.7	-54%
Income from unit-linked and index-linked life insurance investments	310.3	233.5	-25%
Expenses from unit-linked and index-linked life insurance investments	- 48.2	- 111.8	132%
Financial result from insurance contracts	- 704.7	- 583.5	-17%
Financial result from reinsurance contracts	5.9	5.1	-13%
NON-TECHNICAL RESULT	- 177.9	- 229.6	29%
Other income	286.8	328.0	14%
Other expenses	- 464.7	- 557.6	20%
OPERATING PROFIT (LOSS)	395.3	483.5	22%
Amortisation of VBI and impairment of goodwill	- 19.5	- 25.8	32%
Finance cost	- 35.5	- 34.3	-3%
EARNINGS BEFORE TAXES	340.3	423.4	24%

Group Operating Segments

EURm	P&C 9M24	P&C 9M25	P&C Δ yoy	Health 9M24	Health 9M25	Health Δ yoy	Life 9M24	Life 9M25	Life Δ yoy
TECHNICAL RESULT (NET)	183.7	319.2	74%	93.2	105.3	13%	114.3	152.9	34%
Insurance revenue	3 283.6	3 557.7	8%	1 022.5	1 083.6	6%	582.2	657.0	13%
Insurance service expenses	-3 063.1	-3 155.2	3%	- 929.3	- 977.1	5%	- 458.9	- 502.4	9%
Technical result from reinsurance	- 36.7	- 83.3	127%	- 0.1	- 1.2	1055%	- 8.9	- 1.7	-81%
FINANCIAL RESULT	131.3	80.6	-39%	- 6.5	- 1.4	-78%	57.1	56.5	-1%
Net investment income	189.3	144.9	-23%	187.7	192.4	2%	241.6	255.1	6%
Income from investments	331.0	361.4	9%	281.6	279.5	-1%	316.2	302.9	-4%
Expenses from investments	- 153.3	- 228.0	49%	- 121.7	- 181.6	49%	- 118.8	- 110.0	-7%
Financial assets accounted for using the equity method	11.6	11.5	-1%	27.8	94.5	240%	44.2	62.3	41%
Unit-linked and index-linked life insurance net investment income	0.0	0.0	n/a	0.0	0.0	n/a	262.1	121.7	-54%
Income from unit-linked and index-linked life insurance investments	0.0	0.0	n/a	0.0	0.0	n/a	310.3	233.5	-25%
Expenses from unit-linked and index-linked life insurance investments	0.0	0.0	n/a	0.0	0.0	n/a	- 48.2	- 111.8	132%
Financial result from insurance contracts	- 63.8	- 69.4	9%	- 194.3	- 193.8	0%	- 446.7	- 320.3	-28%
Financial result from reinsurance contracts	5.7	5.1	-12%	0.0	0.0	n/a	0.1	0.0	-63%
NON-TECHNICAL RESULT	- 104.2	- 137.0	31%	- 38.2	- 66.2	73%	- 35.5	- 26.4	-26%
Other income	78.0	63.0	-19%	156.0	173.5	11%	52.8	91.4	73%
Other expenses	- 182.3	- 200.0	10%	- 194.1	- 239.7	23%	- 88.3	- 117.8	33%
OPERATING PROFIT (LOSS)	210.8	262.8	25%	48.5	37.7	-22%	135.9	183.0	35%
Amortisation of VBI and impairment of goodwill	- 3.3	- 8.4	157%	0.0	0.0	n/a	- 16.2	- 17.3	7%
Finance cost	- 35.2	- 34.0	-3%	0.0	0.0	165%	- 0.3	- 0.3	-7%
EARNINGS BEFORE TAXES	172.4	220.4	28%	48.5	37.6	-22%	119.4	165.4	38%

UNIQA Austria Income Statement

EURm	9M24	9M25	Δ yoy
TECHNICAL RESULT (NET)	226.1	280.6	24%
Insurance revenue	2 787.8	2 941.8	6%
Insurance service expenses	-2 533.6	-2 602.5	3%
Technical result from reinsurance	- 28.2	- 58.7	108%
FINANCIAL RESULT	152.0	170.1	12%
Net investment income	506.0	463.0	-9%
Income from investments	577.3	579.3	0%
Expenses from investments	- 110.5	- 156.4	41%
Financial assets accounted for using the equity method	39.3	40.2	2%
Unit-linked and index-linked life insurance net investment income	147.2	62.8	-57%
Income from unit-linked and index-linked life insurance investments	168.7	109.9	-35%
Expenses from unit-linked and index-linked life insurance investments	- 21.6	- 47.1	119%
Financial result from insurance contracts	- 514.2	- 367.4	-29%
Financial result from reinsurance contracts	12.9	11.7	-10%
NON-TECHNICAL RESULT	- 80.1	- 91.4	14%
Other income	7.4	8.4	13%
Other expenses	- 87.6	- 99.7	14%
OPERATING PROFIT (LOSS)	298.0	359.3	21%
Amortisation of VBI and impairment of goodwill	0.0	0.0	n/a
Finance cost	- 18.1	- 16.6	-8%
EARNINGS BEFORE TAXES	279.9	342.7	22%

UNIQA Austria Operating Segments

EURm	P&C 9M24	P&C 9M25	P&C Δ yoy	Health 9M24	Health 9M25	Health Δ yoy	Life 9M24	Life 9M25	Life Δ yoy
TECHNICAL RESULT (NET)	71.9	104.8	46%	86.3	95.3	10%	67.9	80.5	19%
Insurance revenue	1 670.6	1 755.2	5%	922.1	980.9	6%	195.2	205.7	5%
Insurance service expenses	-1 566.3	-1 588.1	1%	- 835.5	- 884.9	6%	- 131.7	- 129.4	-2%
Technical result from reinsurance	- 32.3	- 62.3	93%	- 0.3	- 0.6	135%	4.4	4.2	-4%
FINANCIAL RESULT	132.0	150.6	14%	- 0.2	3.1	n/a	20.2	16.3	-19%
Net investment income	143.2	162.1	13%	187.3	117.8	-37%	175.5	183.2	4%
Income from investments	163.8	208.5	27%	203.9	169.2	-17%	209.6	201.5	-4%
Expenses from investments	- 21.2	- 47.1	122%	- 32.9	- 65.6	99%	- 56.4	- 43.7	-23%
Financial assets accounted for using the equity method	0.6	0.7	14%	16.4	14.1	-14%	22.3	25.3	14%
Unit-linked and index-linked life insurance net investment income	0.0	0.0	n/a	0.0	0.0	n/a	147.2	62.8	-57%
Income from unit-linked and index-linked life insurance investments	0.0	0.0	n/a	0.0	0.0	n/a	168.7	109.9	-35%
Expenses from unit-linked and index-linked life insurance investments	0.0	0.0	n/a	0.0	0.0	n/a	- 21.6	- 47.1	119%
Financial result from insurance contracts	- 24.0	- 23.1	-4%	- 187.5	- 114.7	-39%	- 302.6	- 229.6	-24%
Financial result from reinsurance contracts	12.8	11.6	-9%	0.0	0.0	45%	0.1	0.1	-40%
NON-TECHNICAL RESULT	- 37.5	- 45.7	22%	- 25.5	- 27.7	8%	- 17.1	- 18.1	5%
Other income	3.2	4.2	32%	1.2	2.8	131%	3.1	1.4	-53%
Other expenses	- 40.6	- 49.8	23%	- 26.7	- 30.4	14%	- 20.2	- 19.5	-4%
OPERATING PROFIT (LOSS)	166.4	209.7	26%	60.6	70.8	17%	70.9	78.8	11%
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	- 11.8	- 10.3	-12%	0.0	0.0	30%	- 6.3	- 6.3	0%
EARNINGS BEFORE TAXES	154.7	199.4	29%	60.6	70.8	17%	64.6	72.5	12%

UNIQA International Income Statement

EURm	9M24	9M25	Δ yoy
TECHNICAL RESULT (NET)	176.1	212.1	20%
Insurance revenue	2 035.4	2 274.7	12%
Insurance service expenses	-1 841.4	-1 941.3	5%
Technical result from reinsurance	- 17.9	- 121.3	576%
FINANCIAL RESULT	58.8	64.0	9%
Net investment income	94.1	98.0	4%
Income from investments	151.5	161.2	6%
Expenses from investments	- 57.4	- 63.2	10%
Financial assets accounted for using the equity method	0.0	0.0	n/a
Unit-linked and index-linked life insurance net investment income	115.0	58.9	-49%
Income from unit-linked and index-linked life insurance investments	141.6	123.6	-13%
Expenses from unit-linked and index-linked life insurance investments	- 26.6	- 64.7	143%
Financial result from insurance contracts	- 168.0	- 112.0	-33%
Financial result from reinsurance contracts	17.8	19.0	7%
NON-TECHNICAL RESULT	- 54.5	- 60.4	11%
Other income	108.0	119.2	10%
Other expenses	- 162.5	- 179.6	11%
OPERATING PROFIT (LOSS)	180.4	215.6	20%
Amortisation of VBI and impairment of goodwill	- 19.5	- 25.8	32%
Finance cost	- 6.1	- 6.0	-1%
EARNINGS BEFORE TAXES	154.9	183.9	19%

UNIQA International Operating Segments

EURm	P&C 9M24	P&C 9M25	P&C Δ yoy	Health 9M24	Health 9M25	Health Δ yoy	Life 9M24	Life 9M25	Life Δ yoy
TECHNICAL RESULT (NET)	109.0	122.5	12%	6.6	10.0	52%	60.5	79.6	32%
Insurance revenue	1 548.5	1 721.8	11%	100.4	102.8	2%	386.5	450.1	16%
Insurance service expenses	-1 429.8	-1 483.5	4%	- 93.8	- 92.1	-2%	- 317.9	- 365.7	15%
Technical result from reinsurance	- 9.7	- 115.8	1095%	- 0.1	- 0.6	607%	- 8.2	- 4.9	-40%
FINANCIAL RESULT	35.4	37.9	7%	- 0.1	- 0.2	35%	23.6	26.3	11%
Net investment income	57.8	61.8	7%	0.4	0.4	-11%	35.9	35.8	0%
Income from investments	92.0	106.9	16%	0.5	0.5	-5%	59.0	53.8	-9%
Expenses from investments	- 34.1	- 45.1	32%	- 0.1	- 0.1	20%	- 23.2	- 18.0	-22%
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	115.0	58.9	-49%
Income from unit-linked and index-linked life insurance investments	0.0	0.0	n/a	0.0	0.0	n/a	141.6	123.6	-13%
Expenses from unit-linked and index-linked life insurance investments	0.0	0.0	n/a	0.0	0.0	n/a	- 26.6	- 64.7	143%
Financial result from insurance contracts	- 40.2	- 43.0	7%	- 0.6	- 0.5	-6%	- 127.3	- 68.5	-46%
Financial result from reinsurance contracts	17.8	19.0	7%	0.0	0.0	n/a	0.0	0.0	n/a
NON-TECHNICAL RESULT	- 42.6	- 55.3	30%	- 3.7	- 4.2	16%	- 8.3	- 0.8	-90%
Other income	9.6	28.1	194%	3.5	3.8	9%	95.0	87.3	-8%
Other expenses	- 52.2	- 83.5	60%	- 7.1	- 8.0	13%	- 103.2	- 88.2	-15%
OPERATING PROFIT (LOSS)	101.8	105.0	3%	2.8	5.6	100%	75.8	105.0	39%
Amortisation of VBI and impairment of goodwill	- 3.3	- 8.4	157%	0.0	0.0	n/a	- 16.2	- 17.3	7%
Finance cost	- 5.7	- 5.7	-1%	0.0	0.0	70%	- 0.3	- 0.3	-3%
EARNINGS BEFORE TAXES	92.8	91.0	-2%	2.8	5.6	100%	59.3	87.4	47%

UNIQA International Country Details

EURm	Gross Written Premiums (b) 9M24	9M25	Δ yoy	Insurance Technical Result (Net) 9M24	9M25	Δ yoy	P&C Combined Ratio (Gross) 9M24	9M25	Δ yoy	Earnings Before Taxes 9M24	9M25	Δ yoy
Poland	942.1	1 071.7	14%	52.8	67.9	29%	90.40%	92.68%	2.3pp	57.7	74.7	29%
Czech Republic & Slovakia	680.0	710.2	4%	45.7	61.6	35%	104.46%	85.15%	-19.3pp	70.5	76.4	8%
SEE6 (a)	352.8	384.0	9%	33.1	43.1	30%	87.63%	79.13%	-8.5pp	29.2	33.8	16%
Hungary	229.3	258.4	13%	27.9	27.6	-1%	77.24%	80.17%	2.9pp	6.6	10.9	65%
Ukraine	73.4	82.7	13%	5.3	3.9	-28%	80.53%	80.69%	0.2pp	10.4	6.6	-37%
Liechtenstein	15.1	18.1	20%	- 0.4	1.5	N/A	126.08%	81.41%	-44.7pp	- 0.8	1.1	N/A
Other	0.0	0.0	N/A	0.0	0.0	N/A	0.00%	0.00%	0pp	- 4.5	- 2.0	-56%
UI Administration	0.0	0.0	N/A	0.0	0.0	N/A	0.00%	0.00%	0pp	- 21.3	- 19.4	-9%
Consolidation	0.0	0.0	N/A	2.5	- 0.5	N/A	0.00%	0.00%	0pp	1.4	- 4.9	N/A
UNIQA International	2 292.7	2 525.1	10%	176.1	212.1	20%	92.33%	86.16%	-6.2pp	154.9	183.9	19%

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

Other Segments

EURm	Consolidation 9M24	Consolidation 9M25	Consolidation Δ yoy	Reinsurance 9M24	Reinsurance 9M25	Reinsurance Δ yoy	Group Functions 9M24	Group Functions 9M25	Group Functions Δ yoy
TECHNICAL RESULT (NET)	0.7	5.6	752%	- 11.7	79.1	n/a	0.0	**0.0**	n/a
Insurance revenue	- 884.4	- 965.8	9%	949.5	1 047.7	10%	0.0	0.0	n/a
Insurance service expenses	895.7	811.9	-9%	- 972.1	- 902.8	-7%	0.0	0.0	n/a
Technical result from reinsurance	- 10.7	159.4	n/a	11.0	- 65.8	n/a	0.0	0.0	n/a
FINANCIAL RESULT	- 265.3	- 213.7	-19%	42.2	31.5	-25%	194.3	**83.9**	-57%
Net investment income	- 241.5	- 111.8	-54%	65.7	59.3	-10%	194.3	**83.9**	-57%
Income from investments	- 288.9	- 276.9	-4%	79.4	81.5	3%	409.6	398.8	-3%
Expenses from investments	7.0	43.0	510%	- 13.7	- 22.2	62%	- 219.2	- 320.9	46%
Financial assets accounted for using the equity method	40.5	122.2	202%	0.0	0.0	n/a	3.8	6.0	56%
Unit-linked and index-linked life insurance net investment income	0.0	0.0	n/a	0.0	0.0	n/a	0.0	**0.0**	n/a
Income from unit-linked and index-linked life insurance investments	0.0	0.0	n/a	0.0	0.0	n/a	0.0	0.0	n/a
Expenses from unit-linked and index-linked life insurance investments	0.0	0.0	n/a	0.0	0.0	n/a	0.0	0.0	n/a
Financial result from insurance contracts	1.0	- 76.7	n/a	- 23.6	- 27.4	16%	0.0	0.0	n/a
Financial result from reinsurance contracts	- 24.8	- 25.1	1%	0.0	- 0.4	3913%	0.0	0.0	n/a
NON-TECHNICAL RESULT	- 0.8	1.5	n/a	- 1.6	- 7.5	360%	- 40.8	**- 71.9**	76%
Other income	- 17.6	- 19.1	9%	2.1	7.4	246%	186.9	212.2	14%
Other expenses	16.8	20.6	23%	- 3.7	- 14.8	296%	- 227.7	- 284.1	25%
OPERATING PROFIT (LOSS)	- 265.4	- 206.6	-22%	28.9	103.2	257%	153.4	**12.0**	-92%
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	40.7	41.8	3%	- 4.4	- 4.4	0%	- 47.7	- 49.2	3%
EARNINGS BEFORE TAXES	- 224.7	- 164.8	-27%	24.5	98.8	303%	105.8	**- 37.2**	n/a

2.2
Appendix
Balance Sheet

Group Balance Sheet

Assets

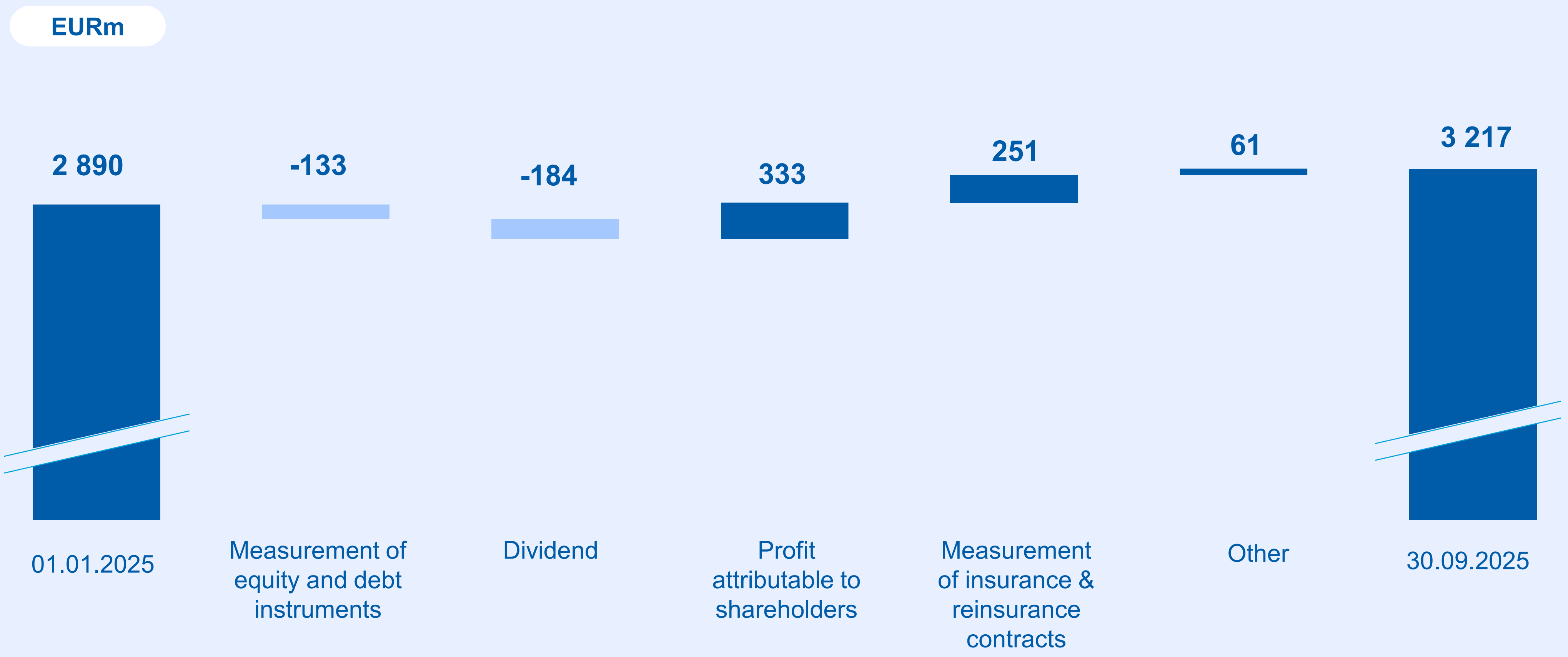
EURm	FY24	9M25	Δ yoy
Property, plant and equipment	380	380	0%
Intangible assets	1 010	1 135	12%
Investments	20 726	20 764	0%
Investment property	2 382	2 407	1%
Financial assets accounted for using the equity method	900	891	-1%
Other investments	17 443	17 466	0%
Unit-linked and index-linked life insurance investments	4 360	4 429	2%
Assets from insurance contracts	118	114	-4%
Assets from reinsurance contracts	544	537	-1%
Receivables and other assets	455	498	9%
Deferred tax assets	91	86	-5%
Cash	637	819	28%
Assets in disposal groups held for sale	212	0	-100%
TOTAL ASSETS	**28 532**	**28 763**	**1%**

Equity and Liabilities

EURm	FY24	9M25	Δ yoy
EQUITY	**2 941**	**3 331**	**13%**
Portion attributable to shareholders of UNIQA Insurance Group AG	2 890	3 217	11%
Subscribed capital and capital reserves	1 790	1 790	0%
Treasury shares	- 17	- 17	0%
Accumulated results	1 116	1 444	29%
Non-controlling interests	52	114	121%
LIABILITIES	**25 591**	**25 432**	**-1%**
Subordinated liabilities	908	709	-22%
Liabilities from insurance contracts	22 196	22 308	1%
Liabilities from reinsurance contracts	7	- 3	-137%
Financial liabilities	696	683	-2%
Other provisions	561	541	-3%
Liabilities and other items classified as liabilities	947	1 057	12%
Deferred tax liabilities	133	137	3%
Liabilities in disposal groups held for sale	142	0	-100%
TOTAL EQUITY AND LIABILITIES	**28 532**	**28 763**	**1%**

Note: ALMAKOS included in Assets/Liabilities in disposal groups held for sale for FY24

Shareholder Equity (excluding minority interest)

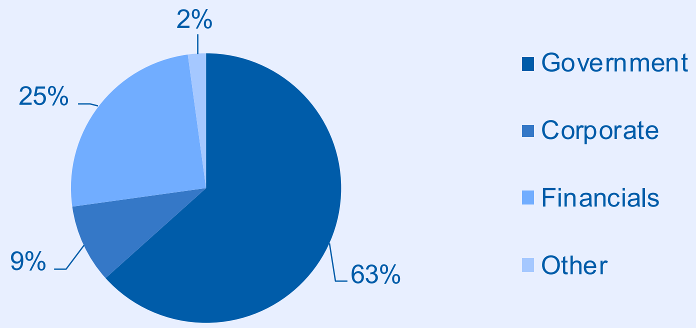


2.3
Appendix
Investment Portfolio

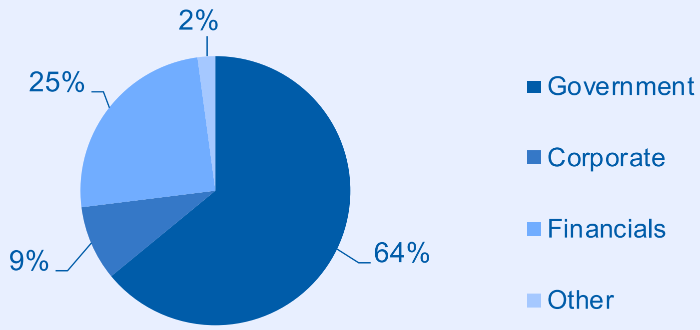
Fixed Income Portfolio [b]

Overall composition

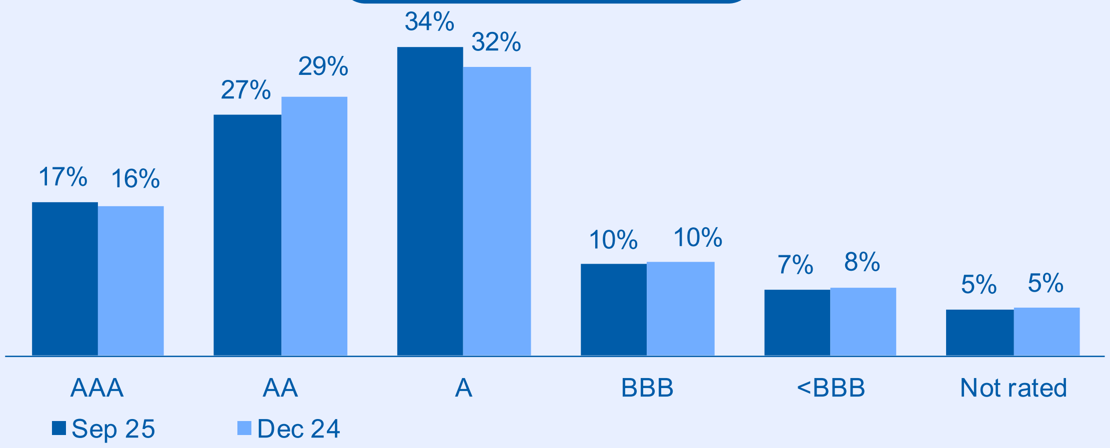
Dec 24
EUR 13.5bn



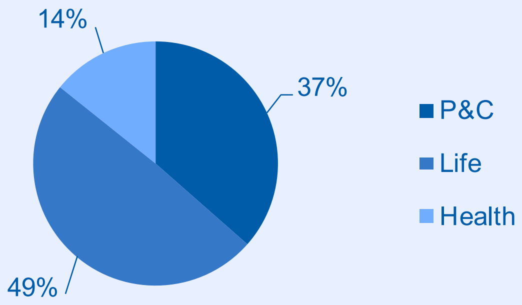
Sept 25
EUR 13.3bn



Rating distribution [a]



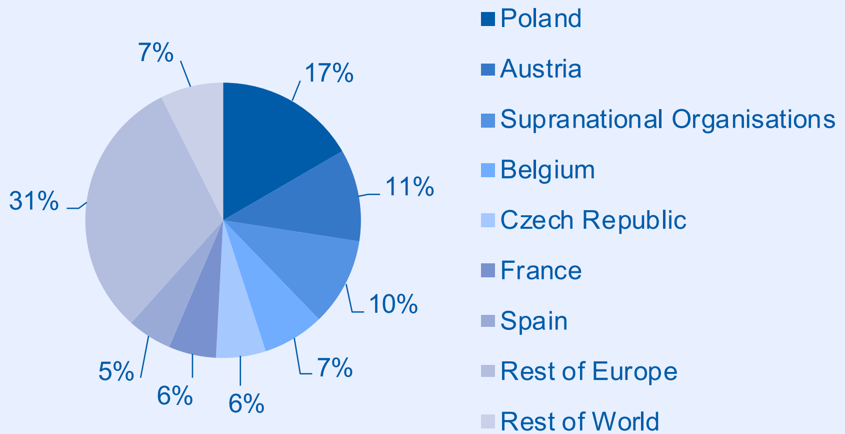
By Segment



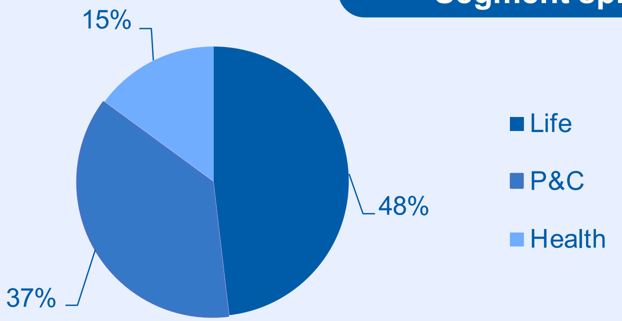
(a) Category <BBB includes BBB- and lower ratings (b) excluding ALMAKOS

Fixed Income Portfolio (b) | Government EUR 8.5bn

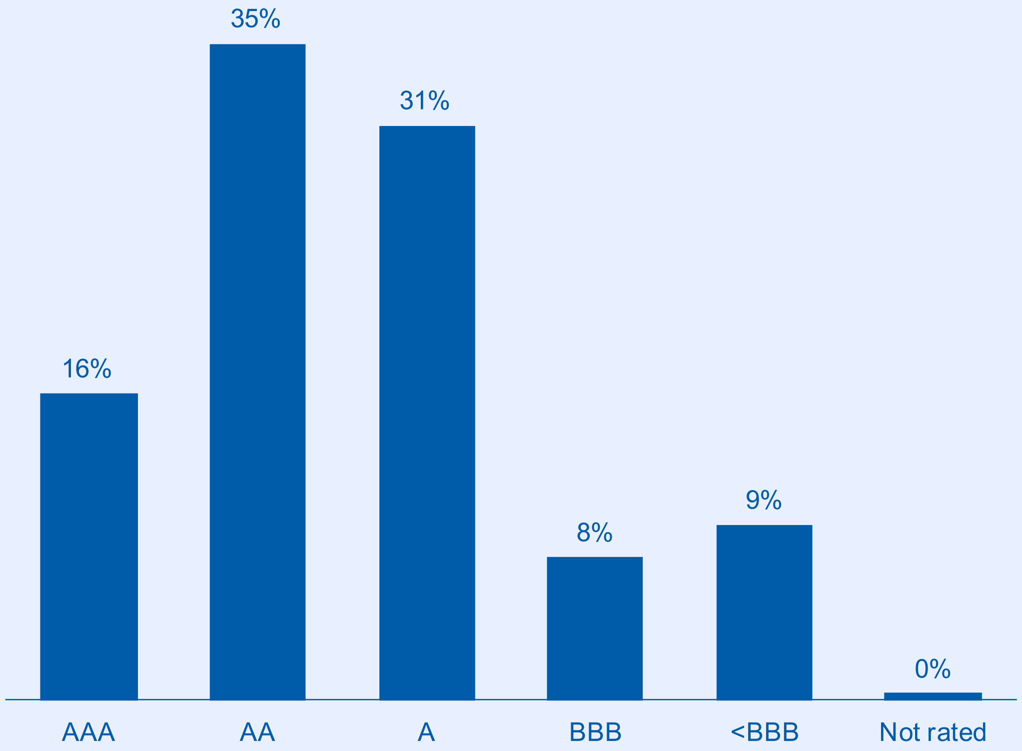
Geographical split



Segment split



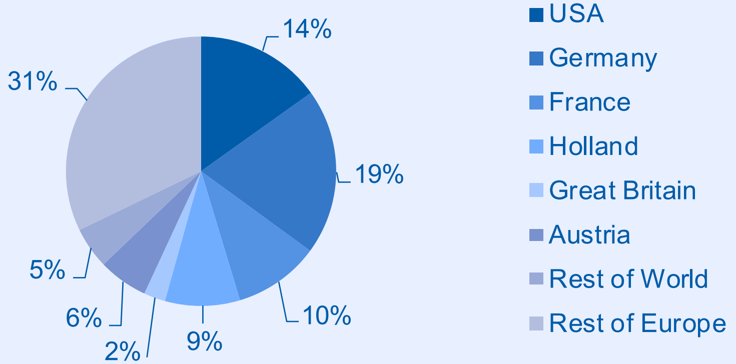
Rating distribution (a)



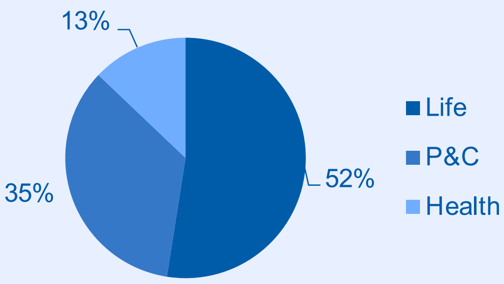
(a) Category <BBB includes BBB- and lower ratings (b) excluding ALMAKOS

Fixed Income Portfolio (b) | Corporates EUR 1.2bn

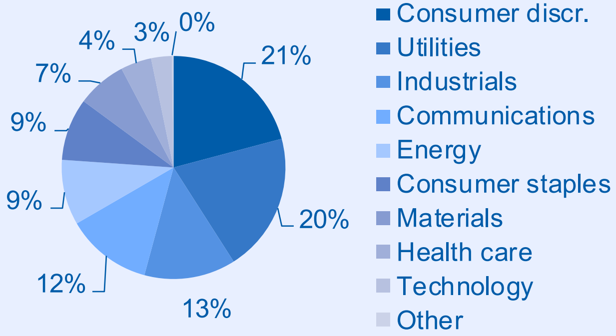
Geographical split



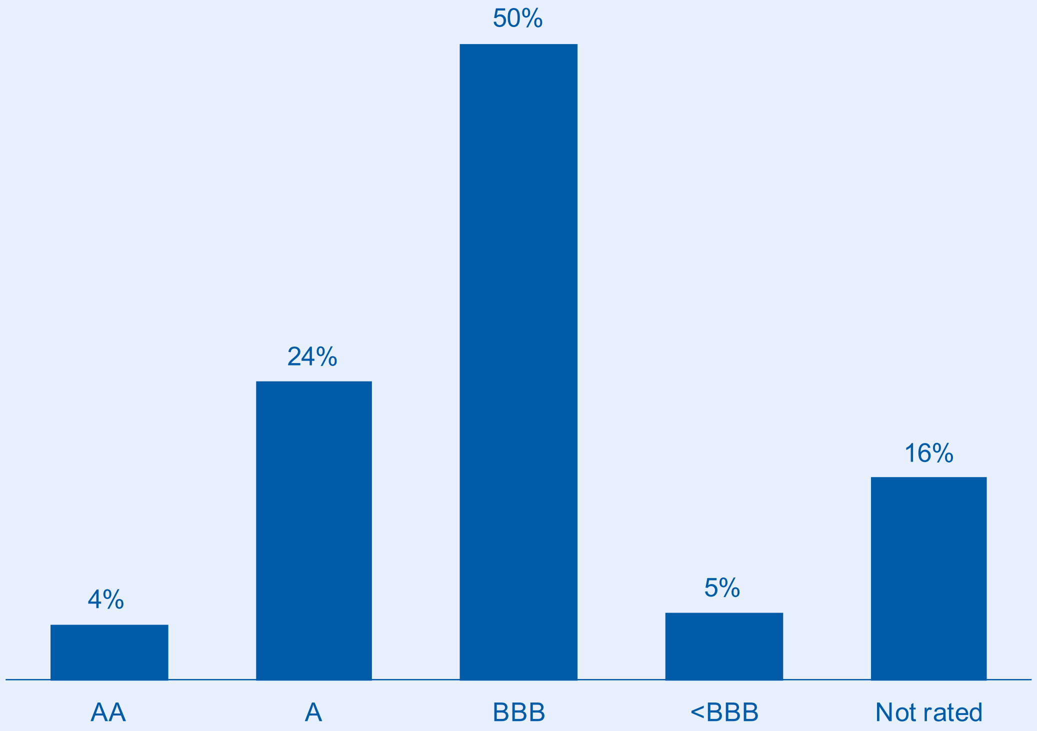
Segment split



Sector split



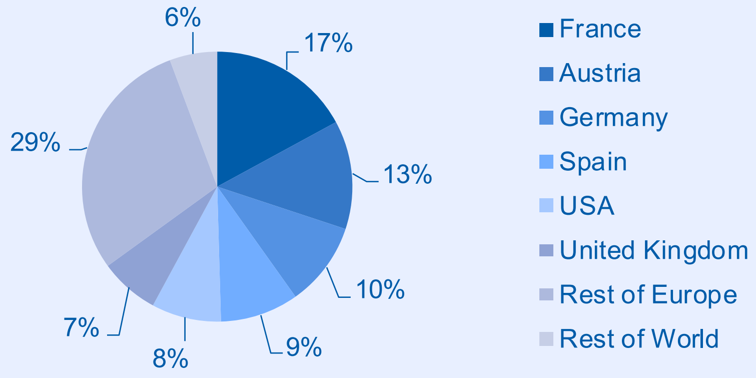
Rating distribution (a)



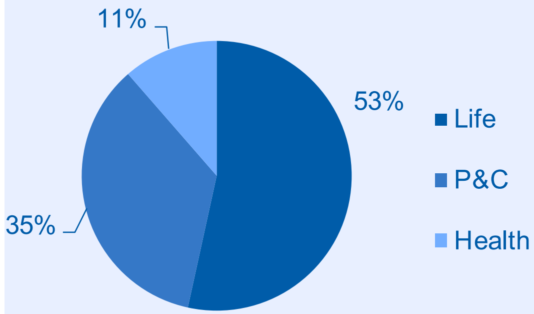
(a) Category <BBB includes BBB- and lower ratings (b) excluding ALMAKOS

Fixed Income Portfolio (b) | Financials EUR 3.3bn

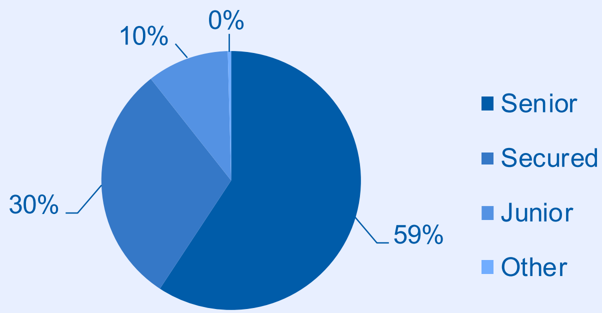
Geographical split



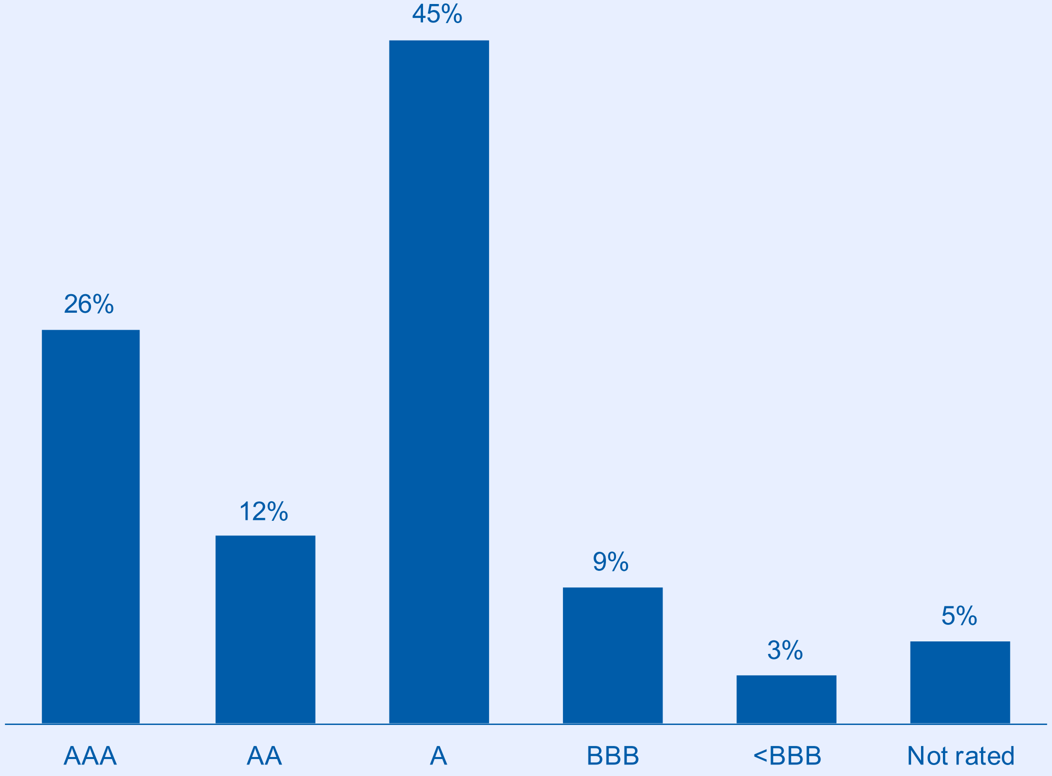
Segment split



Instrument type

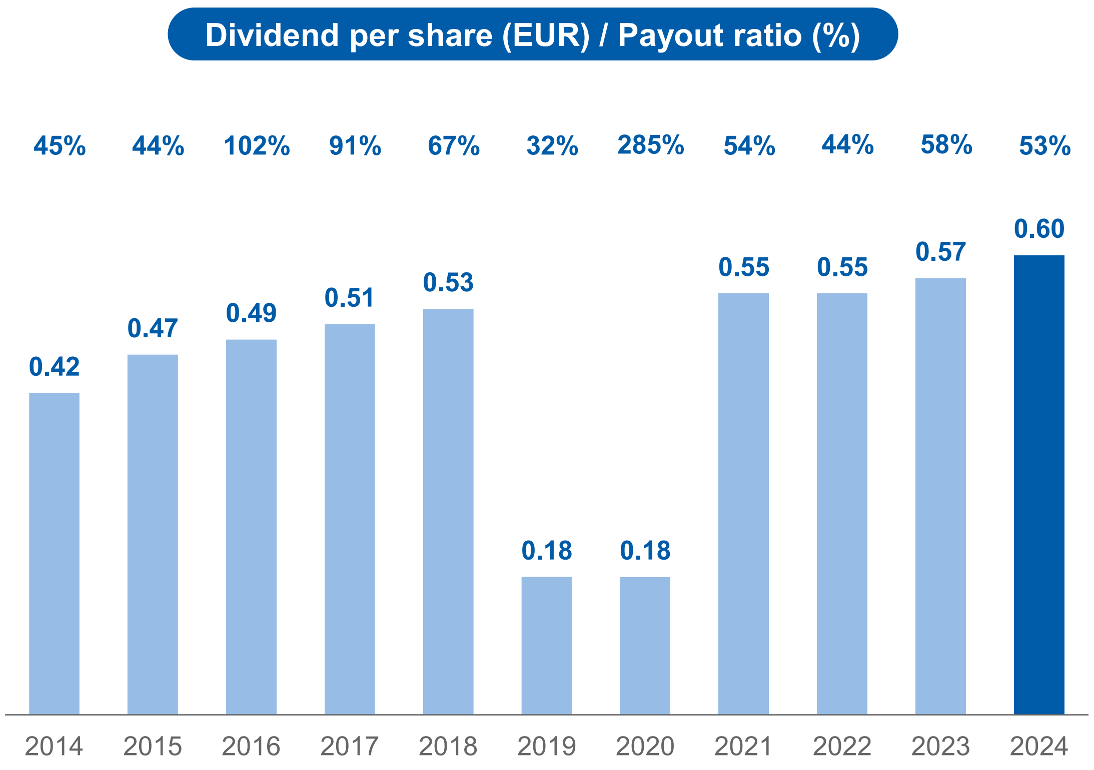


Rating distribution (a)



(a) Category <BBB includes BBB- and lower ratings (b) excluding ALMAKOS

Shareholder Information and Contacts



General Information

UNIQA Insurance Group AG

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

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

Investor Relations

Stoyan Angelov, Tiana Majstorovic, Stefan Glinz

Untere Donaustrasse 21, 1029 Vienna

Phone.: (+43) 1 21175-2028

E-mail: investor.relations@uniqa.at

Disclaimer

This Presentation is being provided for information purposes to selected recipients only and does not constitute or form part of, and should not be construed as an offer or invitation or recommendation to, purchase or sell or subscribe for, or any solicitation of any offer to purchase or subscribe for any securities in UNIQA Insurance Group AG, a stock Corporation organised under Austrian law (the "Company"), in any jurisdiction. Neither the Presentation, nor any part of it nor anything contained or referred to in it, nor the fact of its distribution, should form the basis of or be relied on, in connection with, or act as an inducement in relation to, a decision to purchase or subscribe for or enter into any contract or make any other commitment whatsoever in relation to any such securities.

The information contained in this Presentation has been provided by the Company and has not been verified independently. Unless otherwise stated, the Company is the source of information.

No reliance may be placed for any purpose whatsoever on the information or opinions contained in the Presentation or on its completeness, accuracy of fairness. No representation or warranty, express or implied, is made or given by or on behalf of the Company or any of its respective directors, officers, employees, agents or advisers as to the accuracy, completeness or fairness of the information or opinions contained in the Presentation and no responsibility or liability is accepted by any of them for any such information or opinions. In particular, no representation or warranty is given as to the achievement or reasonableness of, and no reliance should be placed on any projections, targets, estimates or forecasts contained in this Presentation and nothing in this Presentation is or should be relied on as a promise or representation as to the future.

This Presentation contains forward-looking statements based on the currently held beliefs and assumptions of the management of the Company, which are expressed in good faith and, in their opinion, reasonable. Forward-looking statements involve known and unknown risks, uncertainties and other factors, which may cause the actual results, financial condition, performance, or achievements of the Company, or industry results, to differ materially from the results, financial condition, performance or achievements expressed or implied by such forward-looking statements. Given these risks, uncertainties and other factors, recipients of this document are cautioned not to place undue reliance on these forward-looking statements.

All features in this Presentation are current at the time of publication but may be subject to change in the future. The Company disclaims any obligation to update or revise any statements, in particular forward-looking statements, to reflect future events or developments.

Statements contained in this Presentation regarding past events or performance should not be taken as a guarantee of future events or performance.

Prospective recipients should not treat the contents of this Presentation as advice relating to legal, taxation or investment matters, and are to make their own assessments concerning such matters and other consequences of a potential investment in the Company and its securities, including the merits of investing and related risks.

In receiving any information relating to the Company (whether in written or oral form), including information in this Presentation, you will be deemed to have represented and agreed for the benefit of the Company (i) that you will only use such information for the purposes of discussions with the Company, (ii) to hold such information in strict confidence and not to disclose it (or any discussions with the Company) to any person, except as may be required by law, regulation or court order, (iii) not to reproduce or distribute (in whole or in part, directly or indirectly) any such information, (iv) that you are permitted, in accordance with all applicable laws, to receive such information, and (v) that you are solely responsible for your own assessment of the market position of the Company and that you will conduct your own analysis and be solely responsible for forming your own view of the potential future performance of the Company's business.

UNIQA

living better together