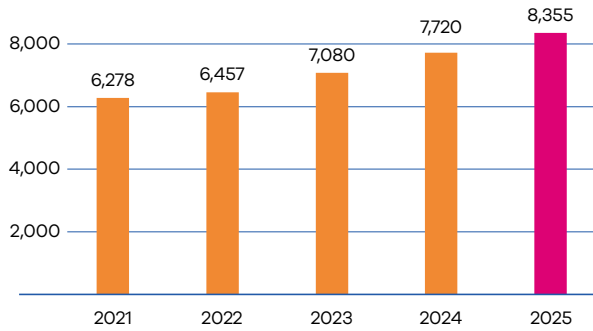


UNIQA Group at a glance

Consolidated key figures In € million	2025	2024	Change
Premiums written ¹⁾	8,354.7	7,719.9	+8.2%
• of which property and casualty insurance	5,044.7	4,587.0	+10.0%
• of which health insurance	1,609.5	1,514.5	+6.3%
• of which life insurance	1,700.4	1,618.4	+5.1%
Premiums written UNIQA Austria ¹⁾	4,702.9	4,488.3	+4.8%
Premiums written UNIQA International ¹⁾	3,353.8	3,054.8	+9.8%
Insurance revenue	7,115.5	6,557.2	+8.5%
• of which property and casualty insurance	4,774.6	4,421.8	+8.0%
• of which health insurance	1,449.8	1,355.8	+6.9%
• of which life insurance	891.1	779.6	+14.3%
Insurance service expenses	-6,280.6	-5,900.4	+6.4%
• of which property and casualty insurance	-4,257.6	-4,029.8	+5.7%
• of which health insurance	-1,333.9	-1,255.2	+6.3%
• of which life insurance	-689.0	-615.4	+12.0%
Reinsurance service result	-124.2	-96.3	+29.0%
Insurance service result	710.8	560.5	+26.8%
• of which property and casualty insurance	396.3	306.2	+29.4%
• of which health insurance	114.8	99.8	+15.1%
• of which life insurance	199.7	154.5	+29.2%
Administrative expense ratio	15.3%	15.9%	-
Combined ratio (net after reinsurance)	91.7%	93.1%	-
Financial result	209.4	210.2	-0.4%
• of which net investment income	798.8	749.7	+6.5%
Non-technical result	-325.9	-254.5	+28.1%
Operating profit/(loss)	594.2	516.2	+15.1%
Earnings before taxes	516.4	441.9	+16.9%
Profit/(loss) for the period from continuing operations	423.3	348.2	+21.6%
Profit/(loss) for the period from discontinued operations (after tax)	0.0	2.3	-
Profit/(loss) for the period	423.3	350.5	+20.8%
Consolidated profit/loss	424.8	347.6	+22.2%
Return on equity	14.3%	12.4%	-
Investments	21,063.6	20,725.5	+1.6%
Shareholders' equity	3,063.8	2,889.7	+6.0%
Equity, including non-controlling interests	3,164.8	2,941.4	+7.6%
Total assets	29,047.9	28,532.1	+1.8%
Average number of employees (FTE)	14,959	15,131	-1.1%

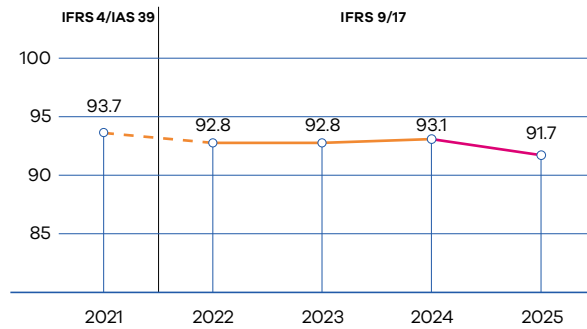
¹⁾ Including savings portions from unit-linked and index-linked life insurance (figures according to local accounting standards)

Premiums written
In € million



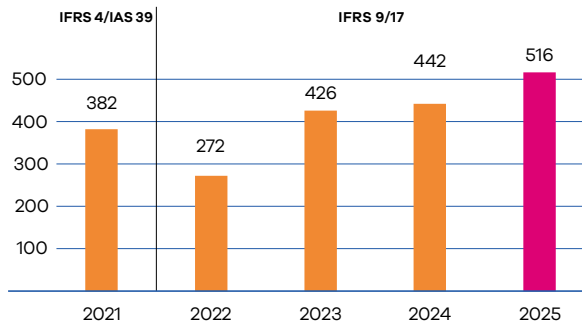
Including savings portions from unit-linked and index-linked life insurance

Combined ratio¹⁾
In per cent

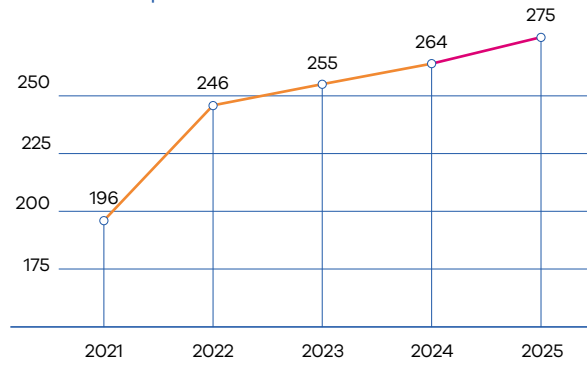


¹⁾ Net after reinsurance

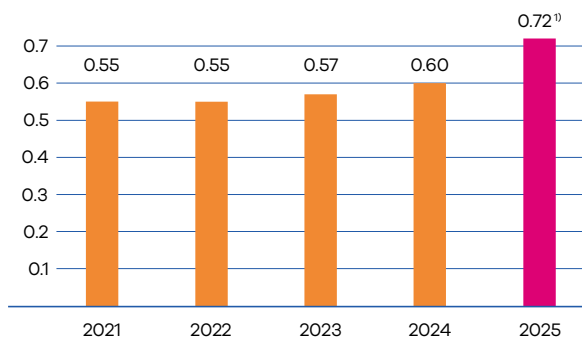
Earnings before taxes
In € million



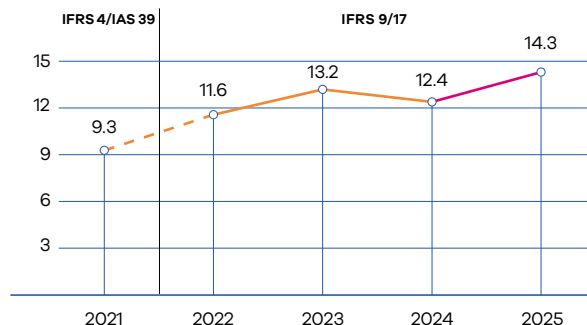
Regulatory solvency ratio
In per cent



Dividend per share
In €



Return on equity
In per cent

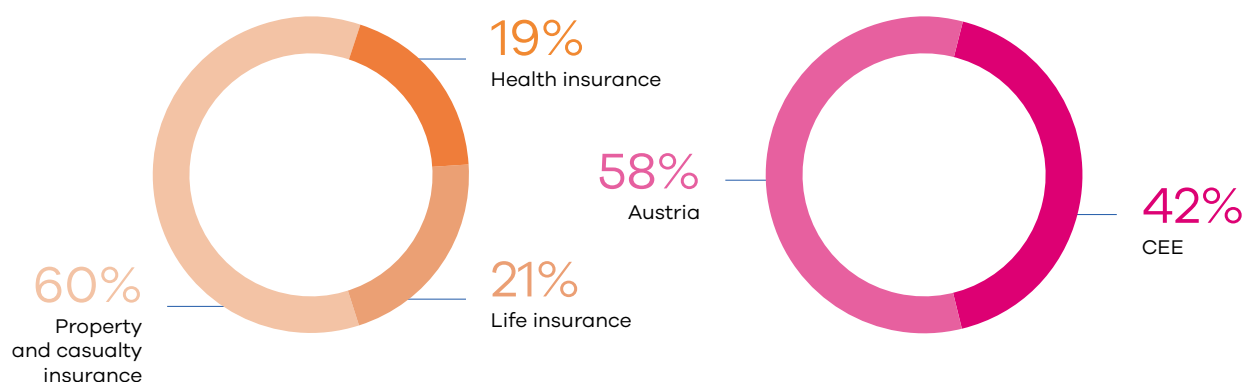


¹⁾ Proposal to the Annual General Meeting

The UNIQA Group is one of the leading insurance companies in its two core markets of Austria and Central and Eastern Europe (CEE). Over 21,000 employees and exclusive sales partners serve more than 18 million customers across 14 countries. UNIQA is the second largest insurance group in Austria with a market share of about 21 per cent. In the CEE growth region, UNIQA is present in eleven markets: Bosnia and Herzegovina, Bulgaria, Croatia, Czechia, Hungary, Montenegro, Poland, Romania, Serbia, Slovakia and Ukraine. In addition, insurance companies in Switzerland and Liechtenstein are also part of the UNIQA Group.

Balanced
portfolio ...

... in the core markets
of Austria and CEE



Premium distribution

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Growing Impact

Europe bashing may be in vogue, but some day Europe, with its 450 million inhabitants and an economic output of €16 trillion, will no longer be a global lightweight.

Once we have a capital markets union to ensure functioning capital markets and help Europeans invest their savings in companies with a strong future – and not merely leave them to lie dormant in unproductive savings accounts, where billions of euros are earning interest below the rate of inflation and are losing value. Once this enables us to secure the long-term viability of our pension and healthcare systems.

Once we have our own electricity super-highway and a digital infrastructure serving as the central nervous system of a functioning, truly cross-border economy free from bureaucratic robber barons and protected by a modern European defence structure.

Once everyone has (painfully) learnt once again that as many people as possible must pull together as the basic prerequisite for prosperity and growth.

UNIQA is active in the part of Europe with the fastest-growing economies and insurance markets and that is home to around 150 million people. This means a great opportunity for future growth and great potential for our shares. Because the promise of living better together with UNIQA extends to our shareholders as well!

Highlights of 2025

UNIQA Group



“UNIQA 3.0 - Growing Impact” strategy update: financial targets raised

We were able to present a positive interim review during a capital market update in Vienna and London at the end of November 2025, just under one year after presenting our new “UNIQA 3.0 - Growing Impact” strategy. We had already exceeded our targets in the first year, sometimes by a considerable amount, thanks to our strong performance and high cost and capital discipline. We raised our financial ambitions as a result of this and are now targeting average annual premium growth of 6 per cent by 2028. With a combined ratio of no more than 93 per cent, earnings after tax should continue to rise by at least 7 per cent annually. The return on equity is expected to remain stable at over 13 per cent. At the same time, we are committed to a progressive dividend strategy with a payout ratio of 50 to 60 per cent and rising dividends.

Standard & Poor’s raises ratings

In November 2025, international rating agency Standard & Poor’s (S&P) raised the rating for UNIQA Österreich Versicherungen AG, the reinsurance company UNIQA Re AG in Zurich and UNIQA Towarzystwo Ubezpieczeń S.A. in Poland to A+. S&P also upgraded the long-term issuer rating for UNIQA Insurance Group AG from A– to A. The outlook for all companies remains stable. The rating is based on our consistently strong and resilient operating performance, our robust capitalisation and our broader revenue and earnings diversification. S&P also highlighted our continuous development, which intensified even further following the acquisition of the AXA companies in the CEE region in 2020.

Boosting the climate strategy: official membership of the PCAF

The UNIQA Group joined the international climate initiative Partnership for Carbon Accounting Financials (PCAF) in June 2025. As an official member, we undertake to record and disclose the GHG emissions from our financing, investing and underwriting activities transparently in accordance with uniform standards based on scientific principles. PCAF membership boosts our ESG strategy and complements our transition plan by way of which we are aiming for net zero in Austria by 2040 and across the Group by 2050. In addition, applying the internationally recognised standards means that we can make a quantifiable contribution to achieving the Paris climate targets, improve the management of climate-related risks and enhance comparability of GHG emissions within the industry.

Full membership of the CRO Forum

Following years of participation, the UNIQA Group became a full member in early 2025 of the international CRO Forum, an association of major international insurance companies that addresses risk management topics. This enables us to contribute our expertise even more effectively to international dialogue and exchange within our industry and to help shape regulatory and professional developments in Europe. This applies in particular to the area of natural disasters and climate risks, where we are able to make contributions to further development of risk management practices in the insurance industry as a whole thanks to the expertise of our NatCat Competence Centre.



Chief Financial and Risk Officer Kurt Svoboda represents the UNIQA Group in the international CRO Forum.

External recognition for our ESG strategy

Two recent ratings confirmed our sustainable course in the past year: UNIQA proved to be the industry winner among Austria's insurance companies in the ESG Performance Ranking 2025 from auditing firm PwC Austria. In the renowned climate rating of the international non-profit organisation Carbon Disclosure Project, we also achieved a significantly higher result than before with an A-. Both ratings are based on our clear net-zero strategy and, as a result, on our exit from fossil fuels and expansion of our green business activities. We have already made around €2.5 billion of sustainable investments and are promoting climate-friendly technologies and reinforcing our management of climate risks through our subsidiary UNIQA Sustainable Business Solutions, which was founded in 2024.



Highlights of 2025 Austria



Regional Director Josef Pöchtrager, Peter Humer and former Governor of Salzburg State Wilfried Haslauer at the opening of the new regional office in Salzburg

New regional offices in Salzburg and Tyrol

We were able to officially reopen two of our regional offices in March 2025 following extensive refurbishment and modernisation. The Salzburg regional office, located near the Europark, offers our customers flexible consultations and an integrated vehicle registration office with the UNIQA Profit Center in Salzburg. State-of-the-art workstations, a training centre, and meeting rooms and workspaces were created on three levels at the Tyrol regional office in Innsbruck. Both locations boost our regional presence in the federal provinces and create an environment in which advice and support can be provided at the highest level, not least thanks to high sustainability and accessibility standards.



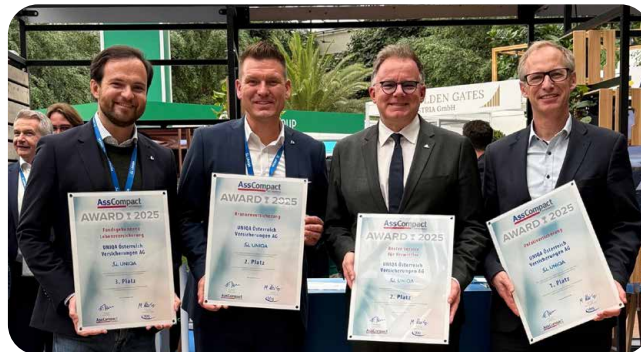
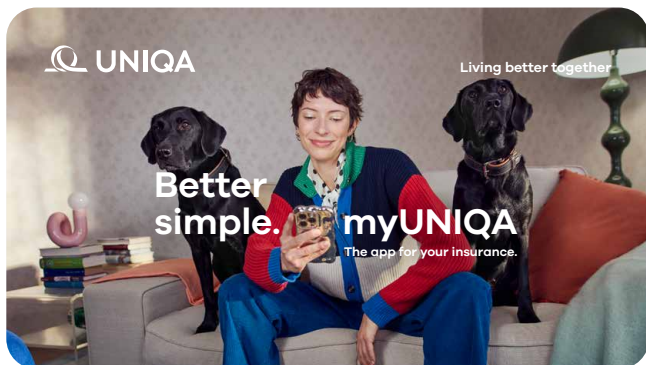
Regional Director Johannes Rumpl and project consultant Vera Enzi proudly show the international WGIN Award 2025 won for the façade greening of the Styrian regional office on the Annenstraße in Graz.

Façade greening in Graz wins WGIN Award

The greening of the 800 m² façade of UNIQA's Styrian regional office in Graz won the prestigious WGIN Award 2025 conferred by the World Green Infrastructure Network and was thereby recognised as an international flagship project. The project is considered a scalable flagship example of climate-resilient green infrastructure in densely built-up city centres that promotes biodiversity and has a social impact. Implemented back in 2019, the greening improves the microclimate and energy balance and boosts biodiversity. The award underlines our consistent commitment to sustainability and our clear journey towards net zero emissions.

New products: focused on customer needs

The only constant in life is change. We respond to this with innovative and flexible insurance solutions. Since September 2025, our customers have, for instance, been able to customise their private medical insurance to suit their stage of life and pocket. "Privatarzt neu" allows customers to plan self-determined healthcare provision that can be modified free of charge and at any time without a medical examination. In addition, new additional modules allow families, young people and older consumers to enjoy highly personalised cover. We have also been offering modular and additional options in motor vehicle insurance with customised combination options since April 2025. This allows our customers to tailor both their liability insurance and their comprehensive insurance even more precisely to their personal needs with new product modules.



Guido Friesacher, Christian Voith, Peter Humer and Jörg Brickwedel holding different AssCompact Awards conferred in 2025.

AssCompact Award 2025: UNIQA scores points on multiple fronts

In October 2025, UNIQA once again received several awards at the annual AssCompact Trend Day: in addition to first place in the "Accident Insurance" category for our new product, which was praised for its high level of flexibility, we were also delighted to be awarded silver in the "Health Insurance" and "Best Service for Brokers" categories. The holistic approach of our health start-up Mavie, our strong regional presence and our digital services were highlighted here in a positive light. Finally, we took third place in the "Unit-linked life insurance" category – not least due to the broad diversification and flexibility of our product. The awards are all based on independent broker ratings.

Highlights of 2025

CEE

Accelerated growth in CEE: strategic expansion and regional synergies

UNIQA is increasing its growth momentum in CEE and consolidating its position in the world's most dynamic insurance region. We expanded our strong market position even further with an increase in premiums of 10 per cent to €3.4 billion in 2025. Almost 80 per cent of our customers and 42 per cent of our premiums already originate from the CEE region. The SEE6 region is particularly successful here, with over €500 million in premiums and 2.5 million customers. It benefits from close collaboration across national borders, cultural transformation and shared platforms. We are continuing to drive development in all of our markets in the CEE region with strong partnerships, digital innovation and clear growth targets.

Strong together: UNIQA shows solidarity for Ukraine

We reaffirmed our unreserved solidarity with Ukraine once again in 2025. Since the beginning of the war, we have been providing support for our roughly 840 employees and their families, but also beyond that. We have already spent a total of around €6 million on relief supplies and donations. Despite the challenging conditions, UNIQA Ukraine remains fully operational and offers reliable insurance cover to more than one million customers. The ongoing commitment of our employees highlights our Group's responsibility to ensure security, stability and support, including in the future.

Mavie Work: acquisition massively increases CEE presence

Mavie Work, part of our holistic healthcare brand Mavie, massively expanded its presence in CEE and its portfolio of services in August 2025 with the acquisition of Assessment Systems, a leading provider of personality diagnostics for talent and manager development. As a result of the acquisition, Mavie Work's services are now also being offered in Czechia, Slovakia, Hungary, Poland, Croatia and Serbia in addition to Austria and Germany. Mavie Work is now the leading provider of holistic occupational health in the CEE region. Shortly before the end of 2025, Mavie Next also announced the acquisition of a majority stake of 70 per cent in the Czech healthcare provider uLekare.cz, the leading digital healthcare platform in Czechia, Slovakia and Hungary. More than 270 corporate customers with over 150,000 employees use uLekare.cz's digital platform, which seamlessly combines digital and physical healthcare.



Wolfgang Kindl and Vinzenz Benedikt, Head of Group Finance, with Teimour Bagirov, Chairman of the Supervisory Board and President of UNIQA Ukraine, on a visit to Kyiv in December 2025



UNIQA as official insurance partner of the 2026 European Water Polo Championship

UNIQA is supporting the 2026 Men's European Water Polo Championship in Belgrade as the official insurance partner and providing comprehensive protection for athletes, organisers, volunteers, spectators and the event arena. The tournament with 16 top national teams – including many from UNIQA markets such as Croatia, Hungary, Montenegro, Romania, Serbia and Slovakia – provides a strong platform for our brand. Through reliable coverage, UNIQA is creating the conditions to facilitate peak performance and fair competitions. The partnership brings our brand values to life in an authentic way and boosts our presence throughout the Southeastern Europe region.

UNIQA SEE: cooperation as a driver for growth

The SEE6 region is becoming a key growth driver for UNIQA with over 2.5 million customers and high satisfaction rates. At the SEE Regional Days in Tivat, it became clear how much the region benefits from genuine cross-border cooperation. Teams from six countries have been working together since 2022 on IT solutions, new products and digital services – from telemedicine in Croatia, Serbia, Montenegro and Bosnia and Herzegovina to innovative offerings such as MedUNIQA in Bulgaria or the digital assistant ANA in Romania. The new MyUNIQA portal also marks the start of a standardised customer journey in the region. Growth is complemented by social responsibility: the UNIQA SEE FUTURE Foundation promotes young talent in sport, culture and sustainability.

UNIQA Sustainable: expansion into Hungary and Romania consolidates regional leadership role

One year after its launch, UNIQA Sustainable is significantly expanding its presence: the company has also been active in Hungary since 1 July 2025 and the new SEE division has been established – with Romania as the regional hub for all six of our markets in the region. UNIQA Sustainable is thereby becoming a key partner for companies that need to manage climate risks and rising market complexity. More than 50 experts offer risk assessments, loss prevention and training. In addition to traditional insurance, we also support our corporate customers with integrated solutions – from climate risk analyses to carbon footprint measurements. The aim is to make the companies more resilient and sustainable – and to lead the region towards a climate-friendly future over the long term.



Nela Belevic, UNIQA Regional Chief Officer for Corporate and Affinity Business in Southeastern Europe, at the Green Peak Festival in Belgrade, a leading international conference on sustainability, climate protection and green innovation

Dear ladies and gentlemen,
dear shareholders,

We are a team of around 15,000 people who work as service providers for more than 18 million customers in 14 European markets – from Switzerland and Liechtenstein in the west to admirable Ukraine in the east. In 2025 alone, around 1,900 new colleagues decided to start their careers at UNIQA or switch to us from another employer. We are very pleased about this and would like to congratulate them all for standing out among 80,000 applicants. At 4.1 stars (out of a possible 5), our employees' Engagement Index is just as high as the Satisfaction Index, which also stands at 4.1 stars (out of 5).



The UNIQA leadership team at the International Institute for Management Development in Lausanne in April 2025

This attractiveness of our brand as an employer also has a positive impact on our customers' satisfaction with our products and services, which is a high 4.6 stars (out of 5) across the Group. All of this ultimately resulted in an **increase in earnings before taxes (EBT)** of around **17 per cent to €516 million** (previous year: €442 million).

I would like to emphasise three particularly positive factors:

1. the growth in our premiums written of 8.2 per cent, comprising 5 per cent growth in Austria and 10 per cent in our international markets;
2. the significant improvement in the insurance service result by 27 per cent to €711 million (€560 million in the previous year);
3. the stable financial result of €209 million and, in particular, the increase in net investment income of €50 million to just under €800 million. Our investments generated an average return of 3.2 per cent (2.9 per cent at the end of 2024). In 2025, we reinvested around €1.9 billion at a slightly higher return of 4.5 per cent.

This EBT places us beyond the range of €490 million to €510 million forecast in August 2025, which had already been revised upward. **Our relevant key figures** have also **improved again compared to the previous year**: the combined ratio (net) to 91.7 per cent, the cost ratio to 15.3 per cent and the operating contractual service margin sustainability ratio to 81.1 per cent.

With a tax rate of 18 per cent, which is around 2 percentage points below the long-term average, our **net income amounts to €425 million** (€348 million in the previous year), which translates to **growth in earnings per share (EPS) of around 22 per cent to €1.38** (€1.13 in the previous year) and a return on equity of 14.3 per cent. The regulatory solvency ratio is now 275 per cent, an increase of 11 percentage points compared to the end of 2024.

“The attractiveness of our brand as an employer is instrumental to ensuring the satisfaction of our customers with our products and services.”

We are therefore pleased to be able to propose a **20 per cent higher dividend of €0.72 per share** at the Annual General Meeting on 9 June (previous year: €0.60). This amount corresponds to a payout ratio of 52 per cent and is within the target range of 50 to 60 per cent promised to you.

How can this gratifying 2025 financial year be put into context?

2025 was the first year of our “UNIQA 3.0 – Growing Impact” strategic programme, which runs until 2028.

First and foremost, we are pleased by the confirmation that our shared **company** is **broadly diversified** – evident, for example, in the well-distributed pre-tax earnings contributions of the **Austrian operating business at €236 million** (already net of dividends from the international companies), **the international segment at €246 million and reinsurance at €142 million**.

“The robustness of our business allowed us to revise our targets upwards in the course of the year.”

Our product groups also reflect this diversity in their pre-tax results: **€264 million comes from property and casualty insurance**, which accounts for around 61 per cent of our portfolio with a premium volume of around €5.1 billion and an excellent combined ratio (net) of 91.7 per cent in 2025, a year with few adverse weather events. **€252 million comes from personal insurance**, i.e. life and health insurance, whose premium volume of around €3.3 billion accounts for 39 per cent of our total business volume. Our contractual service margin (CSM), i.e. the sum of our expected profits over the contract terms, rose by 11 per cent to around €5.8 billion, while the **operating CSM sustainability ratio improved to 81.1 per cent** (previous year: 77.9 per cent), as mentioned above.

We are very pleased that **Standard & Poor's raised our ratings in November 2025**, with the ratings of UNIQA Österreich Versicherungen AG, our reinsurance company UNIQA RE AG in Zurich and our Polish subsidiary moving up to A+ and the rating of UNIQA Insurance Group AG rising to A. These upgrades are a clear recognition of our accomplishments in recent years.

Moreover, we came to the conclusion in the course of 2025 that the robustness of our business allowed us to **revise our targets upwards**. We are working with great energy, creativity and determination to take the momentum from the first year of “UNIQA 3.0 – Growing Impact” into the years 2026 to 2028. In this spirit, we wish to ...

- 1.) increase our premiums written by an average of 6 per cent per year, rather than 5 per cent;
- 2.) keep the combined ratio (net) consistently below 93 per cent, not just 94 per cent;
- 3.) generate a sustainable return on equity of at least 13 per cent, rather than 12 per cent; and
- 4.) increase earnings per share (EPS) on average by at least 7 per cent annually, rather than 6 per cent.

And all this with a solvency ratio of at least 180 per cent, allowing us to propose **an annually increasing dividend per share** to the Annual General Meeting that remains within the **attractive payout ratio range of 50 to 60 per cent**.

For the current financial year, i.e. for 2026, we expect earnings before taxes (EBT) to increase in the range of **€540 to €570 million**. In addition to volatility on the capital market as a consequence of geopolitical uncertainties and tensions, we anticipate slower growth in the insurance markets in Central and Eastern Europe, stronger competition in the corporate business and higher burdens from natural catastrophes than in 2025.

We see great potential in the medium term in the **focused use of artificial intelligence**, which will very quickly become an indispensable part of the everyday lives of our current and future customers. It will also revolutionise the way people buy insurance and generate additional growth opportunities for us.

“We will continue to work with great enthusiasm, determination and optimism to further improve on the success of our shared group of companies.”

Growth will also come in the medium term from the **healthcare segment**. **Under the Mavie brand name**, we already offer our occupational healthcare services, medical concierge services, personalised health diagnostics, telemedicine and occupational medicine to more than 1,000 corporate customers in ten countries – eight more than a year ago. Additional important contributors in the healthcare segment are the services of our hospital group Mavie Med with locations in Vienna, Graz, Salzburg and Wörgl, which is currently investing €265 million in the federal capital, as well as those of cura domo, Austria’s largest private agency for 24/7 care at home.

On behalf of all our employees, we would like to thank you once again this year for your trust and your interest in UNIQA! Despite all the geopolitical instability and growing burdens from climate change, which may unfortunately be receiving less media attention of late but is continuing unabated, we promise you that we will work with great enthusiasm, determination and optimism to further improve on the success of our shared group of companies – buoyed by what is by far the strongest insurance brand in Austria and by the dedication of a performance-driven community of almost 15,000 employees!



Andreas Brandstetter
on behalf of the Management Board

35 YEARS ON THE VIENNA STOCK EXCHANGE

continuity, growth and trust

The IPO of the former Bundesländer-Versicherung in December 1990 marked the beginning of a new phase in the evolution of the UNIQA Insurance Group as it stands today. The flotation took place during a time of structural change in the Austrian insurance industry. This decision proved to be groundbreaking. The capital market opened up new scope for action, promoted more professional governance and risk management and made long-term strategic developments possible.

As a result, the capital market became a decisive factor in our corporate strategy – initially to strengthen our equity base and later as a catalyst for internationalisation, growth and increased levels of professionalism. CEO Andreas Brandstetter: “For more than 200 years, we have been protecting what matters most to people. We have been listed on the Vienna Stock Exchange for 35 years, and our expansion into Eastern Europe began around 25 years ago. Today, almost 18 million customers place their trust in us.”

Merger, new brand and expansion

The end of the 1990s saw a strategic turning point with the merger of several insurance companies and the launch of the UNIQA brand. A complex multi-brand structure was transformed into an umbrella brand that rapidly evolved to become Austria’s best-known insurance brand. The single-brand strategy proved to be a decisive competitive advantage both nationally and internationally.

Expansion into Central and Eastern Europe began in the early 2000s. UNIQA focused on organic growth and targeted acquisitions in an economic area with around 150 million inhabitants. Seven new markets

were developed between 2005 and 2008. The capital market facilitated this development by providing scope for financing, and at the same time increased the requirements related to governance, reporting and risk management.

Change of course and strategic focus

The financial crisis of 2007/2008 posed fundamental challenges for UNIQA as well, resulting in greater emphasis being placed on financial strength, risk management and sustainability. Our company underwent a strategic reorganisation from 2011, which involved a sharpened focus on the core business in Austria and CEE, divestments in Western Europe, increased profitability and a clear growth agenda.

A key milestone on this path was the re-IPO in 2013, which we deliberately positioned as a “second public offering”. The free float rose to around 35 per cent and the issue price was €8 per share. Employees were selectively involved in the process. This brought the capital market even more sharply into focus from a governance perspective. “The consistent focus on the capital market was not only a financial transformation, but also a cultural one,” underlined Kurt Svoboda, Chief Financial and Risk Officer (CFO/CRO).

Growth, customers and earnings quality

UNIQA currently serves more than 18 million customers, with around 14 million of these in Central and Eastern Europe and just under 4 million in Austria. We are one of the insurance companies with the highest margins in the CEE region. We have more than doubled our number of customers since 2011, while stabilising our

capital base and increasing our operational efficiency. Integration of the former AXA companies in Poland, Czechia and Slovakia was an important milestone on this journey.

UNIQA shares have been included in the ATX consistently for more than ten years and have also been included in the ATX Top Dividend since 2022. Following the presentation of the new “UNIQA 3.0 – Growing Impact” strategy for the 2025–2028 period, the share price rose steadily and stood at €15.46 at the end of 2025. The free float of 35.6 per cent corresponds to a value of €1.7 billion.

Progressive dividend strategy

UNIQA is clearly positioned as a dividend stock with growth prospects. We distributed a dividend of €0.60 per share for the 2024 financial year, with the total amounting to €184 million. Our proposed dividend

for 2025 is €0.72 per share or €221 million in total. Assuming that this is approved by the Annual General Meeting, the dividend yield will be around 6 per cent. We remain committed to a progressive dividend strategy with a payout ratio of 50 – 60 per cent. This highlights our commitment to giving our shareholders a sustainable share in the company’s success while holding sufficient funds for investment and growth.

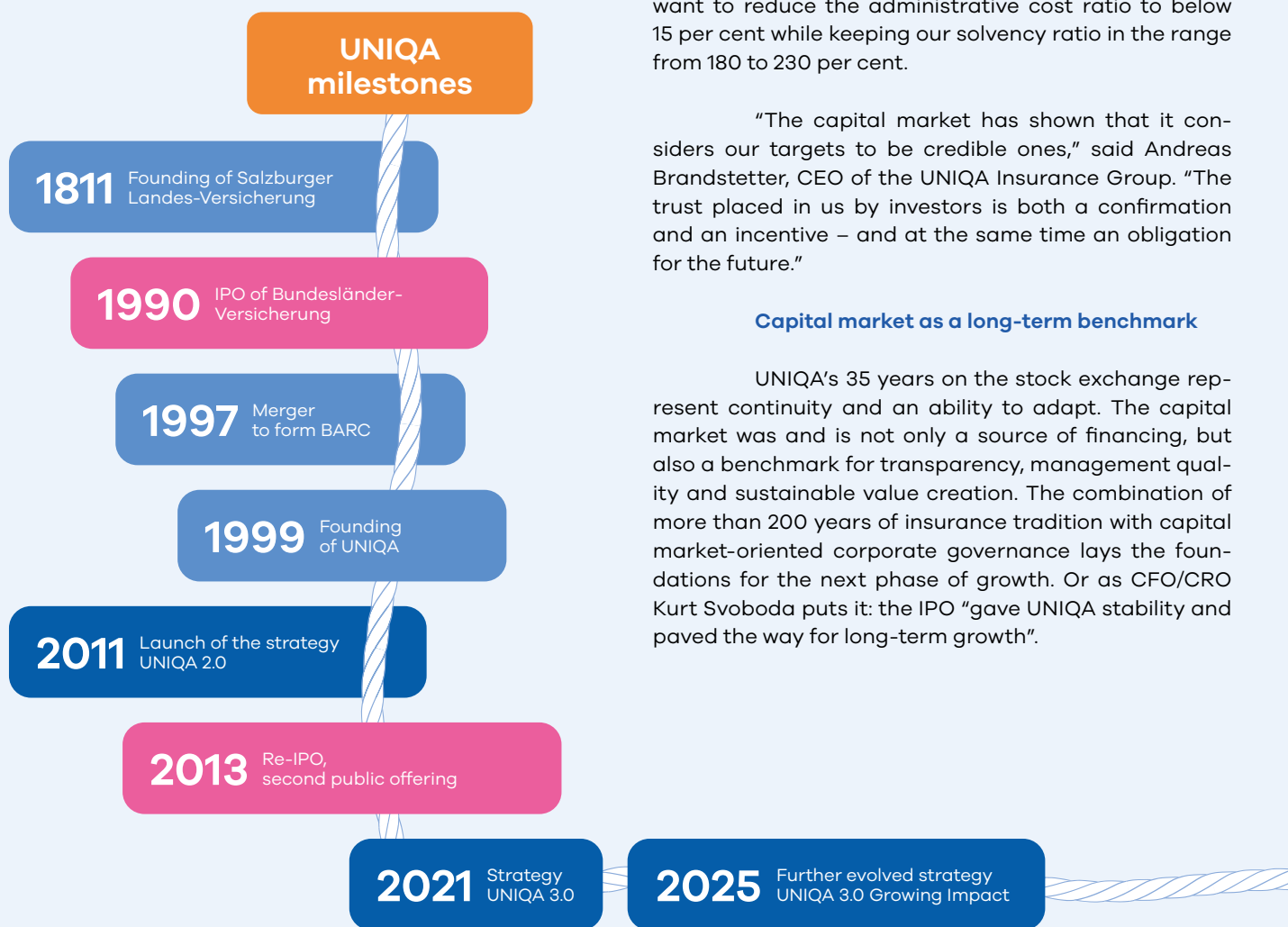
Profitability, efficiency and impact

With “UNIQA 3.0 – Growing Impact”, we are focusing on a strategy that is clearly geared towards the capital market. We even raised most of our growth and profitability targets in November 2025 thanks to the successful implementation of this strategy, with UNIQA aiming for average premium growth of around 6 per cent per year by 2028 and annual growth in earnings per share of at least 7 per cent. The target return on equity is expected to be over 13 per cent and the combined ratio (net) below 93 per cent. In addition to this, we also want to reduce the administrative cost ratio to below 15 per cent while keeping our solvency ratio in the range from 180 to 230 per cent.

“The capital market has shown that it considers our targets to be credible ones,” said Andreas Brandstetter, CEO of the UNIQA Insurance Group. “The trust placed in us by investors is both a confirmation and an incentive – and at the same time an obligation for the future.”

Capital market as a long-term benchmark

UNIQA’s 35 years on the stock exchange represent continuity and an ability to adapt. The capital market was and is not only a source of financing, but also a benchmark for transparency, management quality and sustainable value creation. The combination of more than 200 years of insurance tradition with capital market-oriented corporate governance lays the foundations for the next phase of growth. Or as CFO/CRO Kurt Svoboda puts it: the IPO “gave UNIQA stability and paved the way for long-term growth”.



What we stand for:

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Since 1811, we have been working to earn the trust of the people who insure themselves with us. Our mission has not changed since then: risks that individuals cannot bear alone are spread across the shoulders of a community. UNIQA oversees this risk pool. The core of what we do is mobilising this collective power to protect individuals.

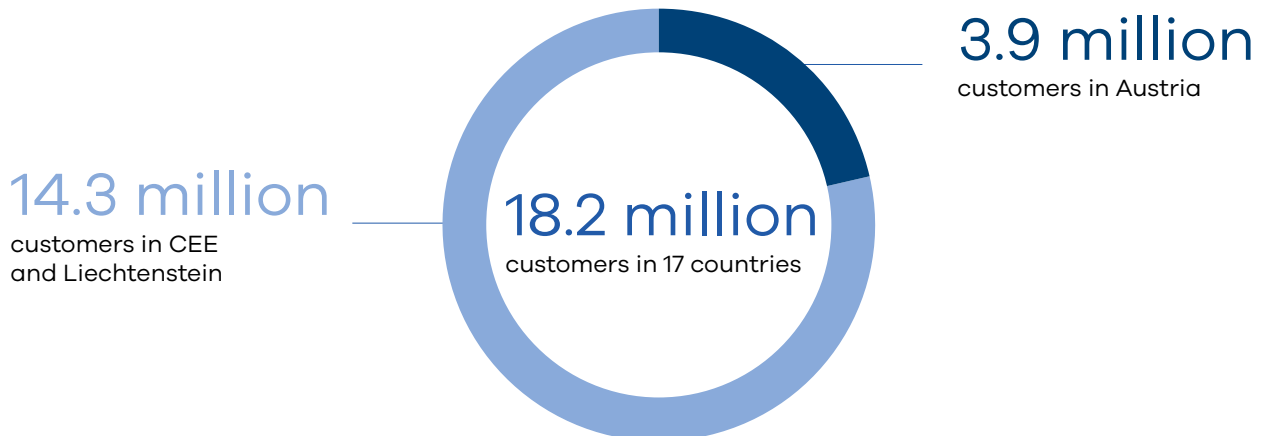
Our vision is to become the best service provider for safety, health and prevention in people's lives.

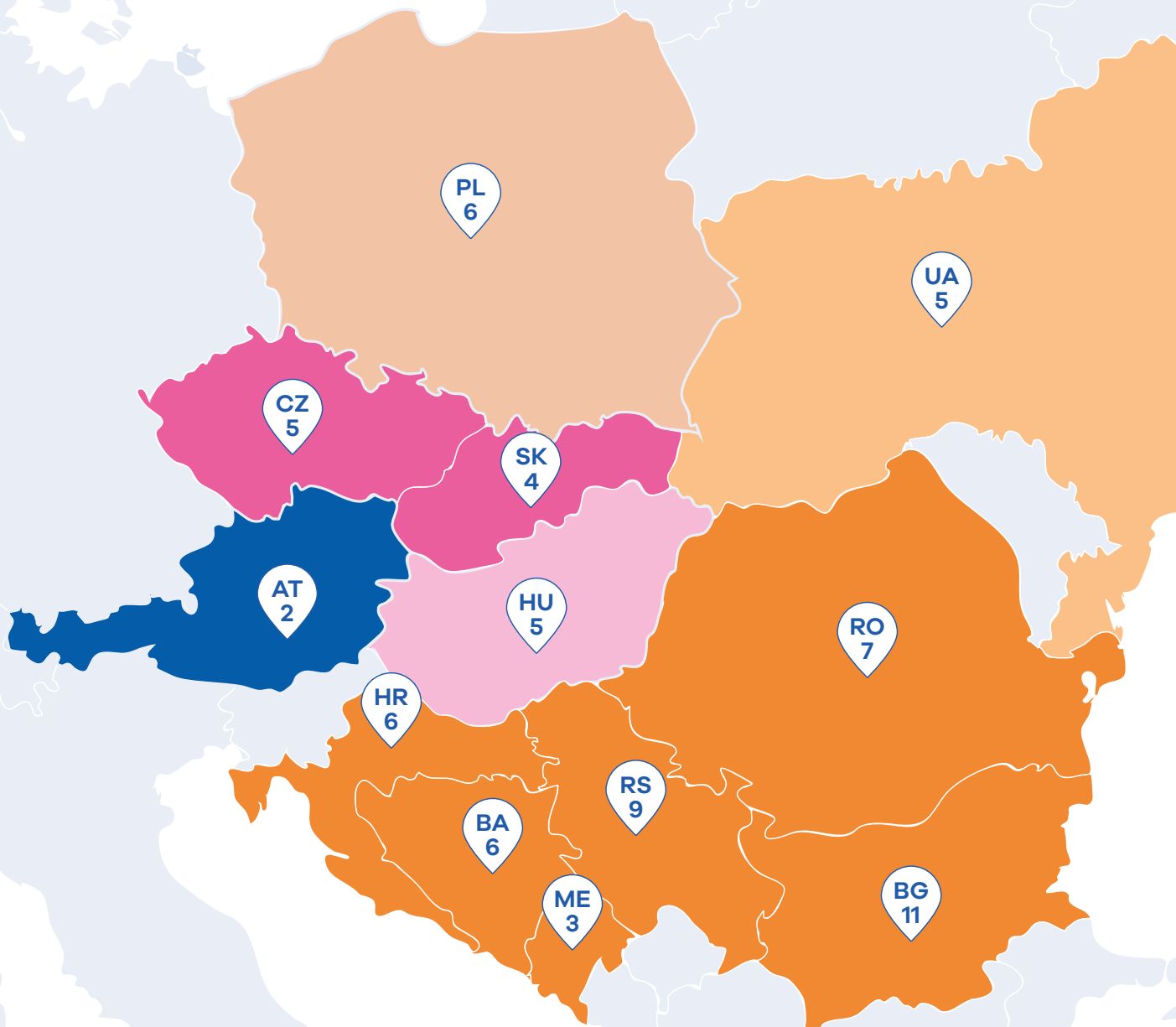
In taking responsibility for a community of more than 18 million people in 14 European countries, we offer private and corporate customers reliable and practical services for a safe and healthy life. At the same time, we promote sustainable and responsible social progress and the protection of our environment.

Strong position in Austria and CEE

The UNIQA Group strives to earn the trust of more than 18 million customers in Austria and CEE with first-class service. Our goal is to be recognised as a leading service provider in both markets and to guarantee customer satisfaction at the highest level – with a rating of at least 4.5 out of 5 stars.

Drawing on over 200 years of experience, UNIQA is one of the leading insurance providers in Austria. We have significantly strengthened our market position in the CEE region in recent years through the successful integration of the former AXA companies in Poland, Slovakia and Czechia. The UNIQA Group continues to focus consistently on profitable growth despite the geopolitical and economic challenges.





The pin shows the market position in the relevant country.

- Austria
- Poland
- Slovakia/Czechia
- Hungary
- Ukraine
- SEE6: Bosnia and Herzegovina, Bulgaria, Croatia, Montenegro, Romania, Serbia

Austria: strong market position and attractive growth opportunities

We secure our leading position in Austria with innovative products, efficient sales and strong brands such as UNIQA and Raiffeisen. Our market share of around 21 per cent makes us the second-largest insurance company in Austria and we have also been the undisputed market leader in private health insurance for many years. We support 3.9 million customers in Austria, either directly or through our banking and sales partner Raiffeisen. We see great potential in the healthcare sector in particular over the next few years, as this is a market with high growth momentum. We are therefore expanding our activities specifically in this business segment.

The Austrian insurance market also offers interesting long-term development potential. Austrians currently invest around €2,335 per capita per year in insurance products, which remains noticeably below the European average despite the country's high standard of living. A stable economic situation and a prudent regulatory environment also ensure good prospects.



Peter Humer with office manager Victoria Rafeiner at the handover of new electric vehicles to UNIQA Austria's regional offices

CEE: growth through rising insurance density

Three-quarters of our customers, i.e. more than 14 million customers, live in Central and Eastern Europe. This region already accounts for around 40 per cent of the UNIQA Group's total premiums.

The markets in Central and Eastern Europe are growing at a rate that is around twice as fast as the eurozone. Current forecasts for the EU member states in Eastern, Central and Southeastern Europe indicate economic growth of 2.2 per cent by the end of the year (with Poland spearheading growth at +3.5 per cent), which will once again be significantly higher than that of the eurozone (+0.9 per cent). This trend is expected to continue in 2026 and will also be driven by strong consumer spending, increased corporate investment and higher government spending with a significant increase in defence budgets in the CEE region.

With a total population of around 150 million people, the CEE region offers enormous potential. It has been experiencing a remarkable economic upturn for several years. Following the strong growth in 2023 and 2024, the premium volume in the region rose significantly again in 2025, increasing by almost 10 per cent.



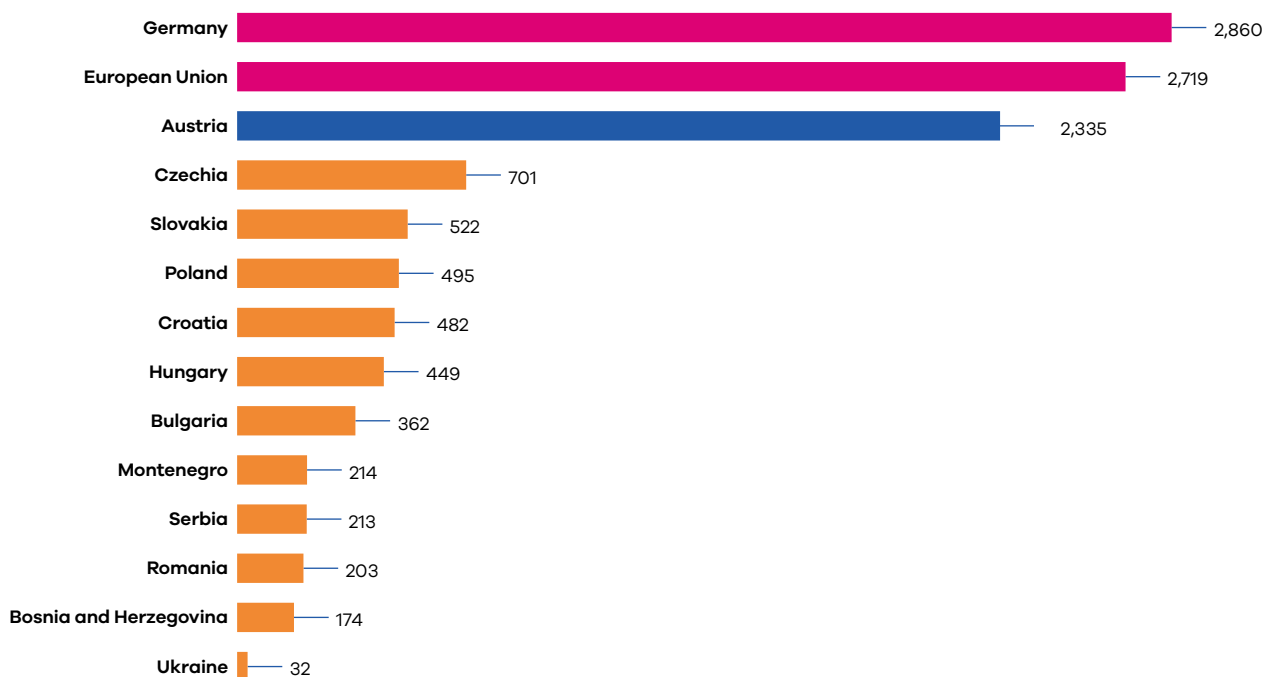
Wolfgang Kindl at the International Forum 2025, where managers from all UNIQA markets met for a strategic exchange of views

Despite this dynamic growth, insurance density in terms of average annual insurance premiums per capita is still well below the level in Western Europe. The average insurance expenditure per capita in the region is a fraction of the Austrian figure at €320. The average premium is around €523 in our core markets of Poland, Slovakia, Czechia and Hungary and is set to increase further. The ongoing catch-up process thereby provides attractive growth opportunities from which UNIQA is benefiting disproportionately.

UNIQA has been significantly outpacing the market for years in CEE, which is the world's fastest growing insurance region. We rely on a strong sales organisation as well as on our proven strong collaboration with Raiffeisen, mBank and the exclusive cooperation with the Addiko Group. In addition to growth, we focus clearly on profitability, scaling and regional diversification.

CEE: A region with major growth potential

Insurance spending per capita and year in €



UNIQA International: five management and control units

We finalised the measures planned as part of our strategic country portfolio management in the second quarter of 2025 with the successful completion of the sale of our companies in Albania, Kosovo and North Macedonia. As part of an efficient management and governance model, our focus is therefore on five international business units – Poland, Slovakia and Czechia, Hungary, Ukraine and SEE6.

In the strategically important Polish insurance market, our market leadership in pricing, our successful omni-channel strategy with a particular focus on digital sales and our significantly expanded sales capacities in 2025 were once again reflected in extremely successful business performance. UNIQA Poland is currently growing well above the market average and has thereby positioned itself as a top player.

A balanced portfolio in Czechia and Slovakia ensures well-balanced profit contributions from the non-life, life and pension business. We were recently able to achieve a welcome increase in margins in the motor vehicle insurance business thanks to a targeted focus on pricing expertise and AI-supported claims initiatives.

Despite the structural challenges in the market environment, UNIQA Hungary is systematically pressing ahead with the transformation initiatives that it



has begun and is sustainably strengthening its competitiveness and earning power thanks to a strategic sales partnership with the leading Hungarian broker along with ongoing efficiency and synergy programmes.

UNIQA remains operationally stable and profitable in Ukraine despite the environment of the war. With more than one million customers and around 780 employees, we are one of the top five insurers in the country and the market leader in health insurance. In addition to health and motor vehicle insurance, our strategic focus is primarily on digital transformation and strict cost management.

We integrated our activities in Romania into the highly successful Southeastern Europe (SEE6) region in 2024 which, in addition to Romania, includes Bosnia and Herzegovina, Bulgaria, Croatia, Montenegro and Serbia. These markets were merged back in 2022. The aggregated individual results have increased by more than €30 million since 2022 thanks to a uniform regional strategy and product and process harmonisation across six countries.

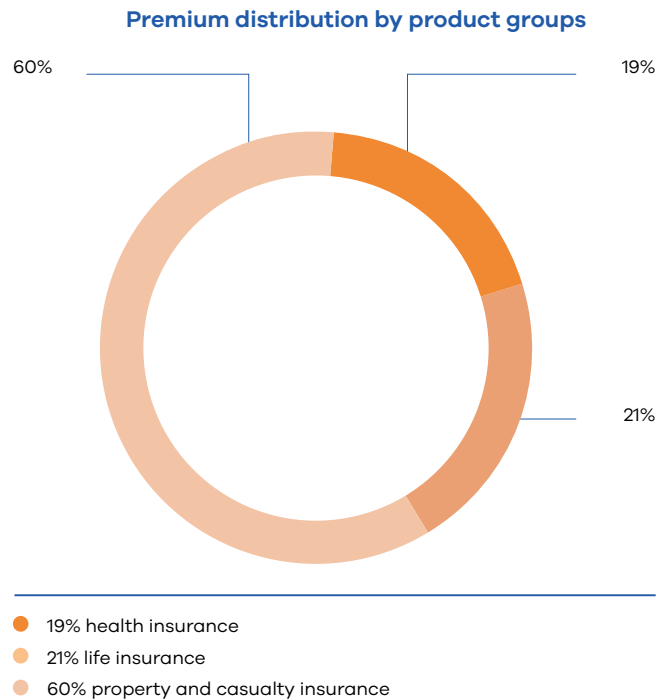


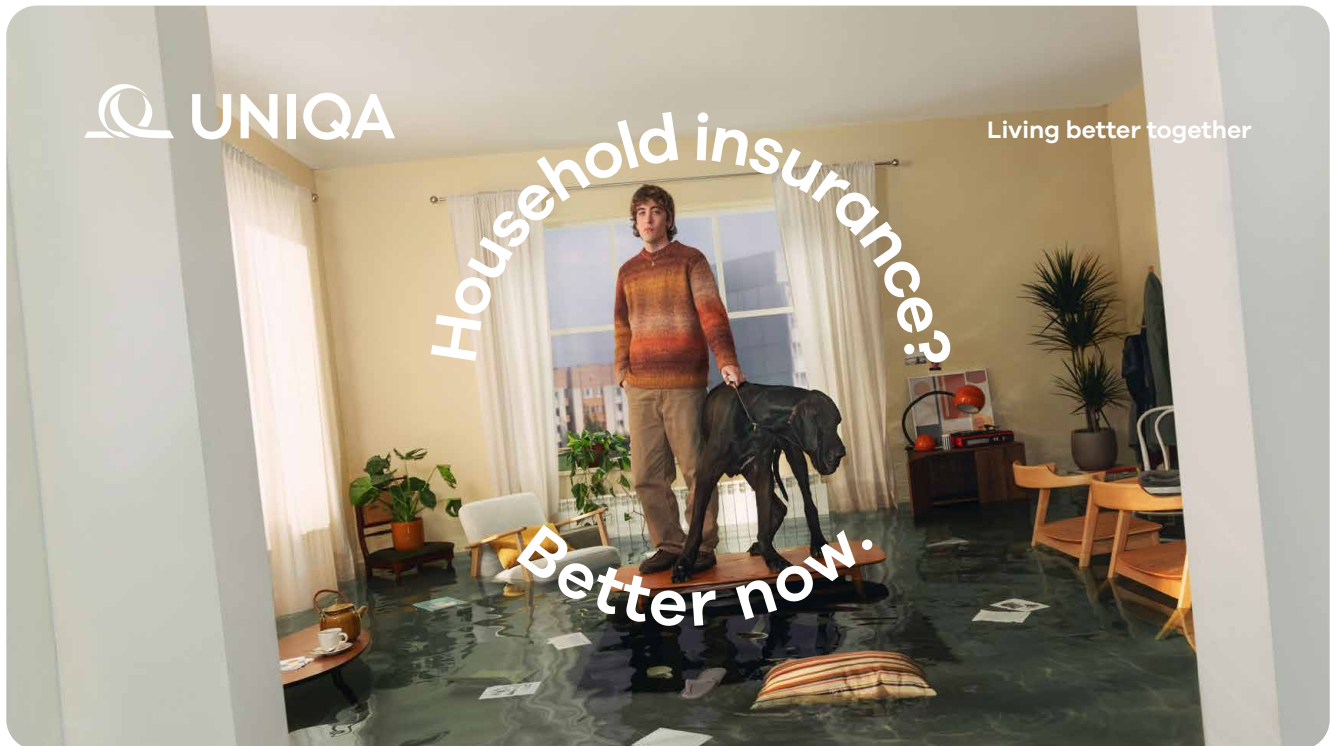
At Summit 2025, representatives of the four communities Pricing, Value Proposition, Data & Analytics and Transformation from across the entire UNIQA Group were able to work together beyond market boundaries to find innovative solutions and inspire each other.

Safe all round: all insurance products under one roof

As a full-service insurer, we offer solutions in all central product groups – property and casualty, life and health insurance – and thus cover all of our customers’ needs. Our aim is to recognise developments in the market at an early stage and to refine our product range accordingly. We drive innovation, particularly in the areas of health, smart home and mobility, and combine traditional insurance expertise with a commitment to digital transformation. This makes us a reliable partner to retail customers and companies alike.

In 2025, we once again delivered on our promise of superior service: with a harmonised Customer Satisfaction Index of 4.6 stars (on a scale of 1 to 5), we have maintained our customer satisfaction at a very good level. We are also seeing steady growth in the uptake of our digital offerings. More than 700,000 customers already use the myUNIQA app and rate it with 4.7 stars. By expanding digital services and self-service processes, we are reducing costs and waiting times – especially in the benefits and claims process.





A new campaign shows off UNIQA's new brand identity.

Property and casualty insurance: protection against loss of assets

Property and casualty insurance is our largest business segment, accounting for around 60 per cent of our premiums. We protect retail and corporate customers against the financial consequences of accidents, natural disasters or business interruptions. Motor vehicle, liability, legal expenses and homeowner's insurance remain in particularly high demand. At the same time, requirements relating to digital risks and renewable energy technology are increasing – areas in which we are constantly expanding our offering.

We modernised our product portfolio even further in 2025, offering a simplified no-claims bonus system and additional innovative cover options with our new motor vehicle product. We also redesigned our casualty insurance product and introduced more customisable variants.

We continue to view mobility as a concept that spans many product groups, which is why we cover the risks involved in the use of car sharing, public transport, bicycles and e-bikes and offer modular products that can be flexibly tailored to individual requirements.

Our digital services in the area of property and casualty also received important upgrades in 2025: customers can now report motor claims directly in the myUNIQA app or online via our portal – a significant addition to the previous digital submission options for health and household insurance. For corporate customers, we launched myUNIQA business, Austria's first comprehensive corporate customer portal. It creates transparency with regard to existing contracts, offers new self-service options and strengthens customer loyalty, especially in the SME segment.

€5.0 billion in premiums in property and casualty insurance



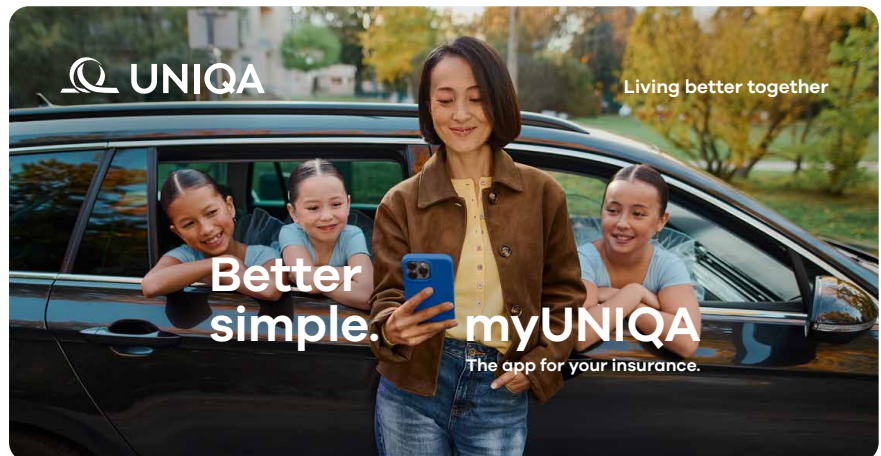
**Health insurance:
health and prevention**

With a market share of 44 per cent, we are the market leader in private health insurance in Austria. And we also see great potential for development in the CEE region. Our range of services includes inpatient and outpatient care and gives our customers quick, straightforward access to high-quality medical assistance – for example via our LARA healthcare network or the UNIQA Medical Partner Centers.

In 2025, we rolled out a completely new product for private outpatient medical insurance. This consists of four basic plans plus several optional additional modules, including “Mental Health” and “Prevention”. The new solution combines diverse service modules with simple handling and – in selected plans – a convenient online application process.

We are also consistently investing in preventive care and telemedicine. We promote active health with VitalPlan and Vital-Check, while digital health services facilitate counselling and diagnosis via video, chat or telephone. This makes it easier to access these services, shortens waiting times and supports our customers in their everyday lives.

**€1.6 billion in
premiums
in health
insurance**



The myUNIQA app was also promoted with a new campaign.

Life insurance: providing for the future

Around 20 per cent of our premium revenues comes from life insurance. Here, our range extends from classic capital-forming solutions to unit-linked models. As customers increasingly want flexibility in how they make provision for the future, we have created products that can be customised and combine capital guarantees with fair cost structures. Flexible structuring over the entire term is a central component of these offerings.

In addition to retirement provision, we also offer biometric products such as term life insurance, disability insurance and critical illness cover – benefits that are becoming increasingly relevant in response to the growing need for individual forms of protection. Capital-forming insurance provision products also play a central role as an investment instrument.

We continue to see considerable potential for this business line in the CEE region, because as the standard of living rises, so too does the need for long-term protection. Austria currently accounts for 52 per cent of life insurance premiums and the CEE region for 48 per cent. In view of the challenges facing state pension schemes, private retirement provision is also becoming increasingly important.

€1.7 billion in premiums in life insurance

Digital services: ongoing expansion

We are making substantial ongoing investments in digital solutions to offer our customers faster, more explicit and more convenient services. AI-supported processes speed up claims management and make procedures simpler and more transparent for customers. We are also increasingly focusing on digital channels for advising customers: chatbots, virtual assistants and online tools provide support in navigating our product range and designing customised insurance solutions.

By constantly expanding our digital services – including the option of concluding contracts online and submitting claims directly via the app – we are increasing efficiency and user-friendliness at the same time. This creates modern, transparent processes that offer our customers genuine added value.



UNIQA has been a partner of the Austrian Football Association for many years. We have also supported this partnership with a suitable campaign that is integrated into the new brand identity.

New Group-wide brand identity

In March 2025, we launched a new, highly modernised brand identity and rolled it out across the entire Group. It is rooted in our founding idea from 1811, focusing on the brand promise of “living better together” – translated into the respective national language – and establishing a consistent through-line from brand communication to product and service communication. The concept focuses on real-life stories showcasing the power of the UNIQA community. This is deliberately done in very short and concise formats in order to do justice to changing media consumption behaviour and to be suitable for use in all channels from TV to digital and social media. The new brand identity ensures a uniform strategic orientation for the UNIQA brand across all markets while allowing for local flexibility.

Focus on high-performing employees

Our employees and our ambition to become the most attractive employer in the industry are moving even further into focus with the “UNIQA 3.0 – Growing Impact” strategic programme. Faced with a challenging environment, we are focusing on talent development and a clear employer brand. The initiatives that were continued in 2025 are already showing measurable improvements in employee satisfaction.

Employee survey

In UNIQA 3.0, we defined the goal of becoming the best employer for high-performing employees. We measure progress on this journey using several indices, including first and foremost the Employee Experience Index and the Engagement Index. Since 2023, we have increased the Group-wide scores for both from 3.8 and 3.9 respectively to 4.1 out of 5 stars in each case. This brings us ever closer to our medium-term goal of achieving 4.5 out of 5 stars by 2028. Regular employee surveys enable us to systematically measure satisfaction and develop this further in a targeted manner.



The UNIQA Tower provides ample space for our employees to interact. Pictured: Café Aioli on the ground floor

Recruitment and employer branding

Our employer branding strategy continues to show some impressive successes. Around 80,000 applications were received across the Group in 2025 – 20 per cent more than in the previous year in Austria alone. The interviews conducted with numerous job seekers ultimately resulted in around 1,700 external hires and more than 230 internal transfers. The offer acceptance rate was an impressive 89 per cent. A share of 60 per cent replacement hires and 24 per cent new hires in Austria demonstrates our company's dynamic development and innovative course.



A new campaign is specifically supporting our HR team in employer branding and recruiting.

These successes are also being recognised externally: for the fifth time in a row, we were awarded the silver Best Recruiters seal in 2025, putting us in third place in our industry.

Our initiatives have likewise met with significant approval internally: in the latest "Voice of Employee" survey carried out in November 2025, our new hires in Austria gave the recruitment process 4.6 out of 5 stars and the onboarding process 4.3 out of 5 stars.



In 2025, we also introduced the SuccessFactors recruitment tool in the regional offices to ensure a standardised experience for candidates. This makes open vacancies visible centrally and allows us to present ourselves more clearly as a unified employer.

New slogan "Better works for me"

With the new slogan "Better works for me" – a further development of our previous slogan #startyourbetter – we are translating our brand promise of "living better together" into the work context. "Better works for me" is directly linked to our corporate strategy and supports the goal of becoming the best employer for high-performing employees – with a clear focus on personal added value and ability to be deployed across the entire Group.



We also rely on internal communication initiatives, such as for the promotion of women. The topic of "careers in sales" represents a further focal area. Appearances at trade fairs, collaborations with colleges and universities and student visits to the head office round off the measures. The high level of employee and applicant satisfaction was confirmed once again with the Kununu "Top Company" seal of approval.



Training and further education are a top priority for UNIQA. Our more than 100 apprentices can testify to that.

Roll-out for the “UNIQA University” learning platform

With the introduction of UNIQA University, we reached a key milestone in the further development of our learning culture in 2025. Under the motto “your space to grow”, the digital platform provides Group-wide access to a diverse range of learning opportunities that is clear, flexible and accessible at all times. It has been available to all Group employees since the beginning of 2026. This also includes the Austrian sales employees.

Ten newly established specialised faculties within UNIQA University combine specialist training and further education along strategic focal points and support implementation of the “UNIQA 3.0 – Growing Impact” strategy. For our employees, this means transparent development opportunities and learning content that is specifically geared towards their day-to-day work and the development of expertise that is relevant for the future.

Extensive training opportunities for sales

Sales training made a significant contribution to the sustainable qualification and future viability of our sales organisation in 2025. Overall, we supported 392 employees in their basic training and implemented 271 training modules, supplemented by numerous examination formats to ensure high quality and compliance standards.

We organised 70 courses, webinars and face-to-face training sessions for our internal sales team. A total of 163 participants completed the basic training programme and 70 successfully passed the customer service examination. These training programmes last between 12 and 18 months. One particular focus was on the development of our sales managers, with 31 training formats involving 63 training days and 32 individual coaching sessions held for this purpose. We set a new record for participation with 340 registrations.

Another milestone in 2025 involved consolidating the existing continuing education formats into the UNIQA Continuing Education Campus. Offering more than 120 training courses covering around 50 subject areas, this now provides targeted support for the professional and personal development of our approximately 1,600 sales employees.



Top managers from all UNIQA countries took part in our WeInspire programme at the International Institute for Management Development in Lausanne.

Mentoring and shadowing

In June 2025, 24 mentoring pairs successfully completed their programme. The very positive feedback overall highlighted the cooperative exchange and dialogue and the practical support. In October, 23 new mentoring and reverse mentoring pairs started working together in an effort to promote exchange of knowledge between generations and enhance the participants' personal and professional development. The programme offers structured processes and supplementary formats, such as coaching and EASI workshops.

Our shadowing format, which enables interested employees to accompany individual top managers for half a day, was held for the fourth time in 2025, with more than 450 employees taking advantage of this opportunity. With a rating of 4.7 out of 5 stars, it is considered to be particularly rewarding and will therefore be continued in 2026.

Apprentices – the workforce of the future

Our apprenticeship training is consistently evolving towards digitalisation and innovation. In addition to traditional apprenticeships, we have also been training application developers since 2025. A total of 121 apprentices – around 100 of these in sales – are currently completing a practical dual training programme at UNIQA in Austria. Given demographic developments, this is of key strategic importance in our efforts to attract future employees to our company.

Leadership development

Top executive education

Around 80 top executives took part in an international "Learning Journey" in 2025 in cooperation with the IMD Business School. The focus was on customer centricity, AI, high-performing teams and global trends. The combination of in-depth specialist presentations by renowned professors with practical simulations and interactive formats not only strengthened international exchange and dialogue, but also fostered direct transfer of practical experience.

New "Lead with impact!" programme

Our new "Lead with impact!" leadership programme was launched in September 2025 for middle managers in Austria. It addresses key topics such as digitalisation, agile leadership, employee retention, diversity, AI, resilience and financial management. The programme offers a variable mix of free modules on areas of focus, new formats such as "Talk at 11:00", individual coaching sessions and online learning. Focusing in particular on modern leadership, personal responsibility and sustainable corporate success, the programme will run until the end of 2026.



On the occasion of the UNIQA Summer Festival 2025, numerous UNIQA apprentices came together for a workshop in the UNIQA Tower.

Digital and AI literacy

We likewise expanded our range of digital and AI-related learning formats in 2025. We registered a total of 1,079 participants on AI training courses. Building on this, the AI Ambassador programme also underwent further targeted development. There are now 22 AI Ambassadors acting as multipliers in the individual business lines, promoting the responsible use of AI and enabling employees to apply AI solutions in practice. A Group-wide AI and digital literacy programme roll-out has been underway since the beginning of 2026. AI roundtables also promote dialogue across the different business lines on specific use cases.

New ways of working

Innovative formats such as “Agile Coffee” and “Creativity Breaks” offer short and practical ideas for learning. Agile coaching and communities of practice strengthen collaboration, a culture of learning and feedback.

Diversity and inclusion as a strategic success factor

Diversity is a key success factor for us, from both an ethical and a financial perspective. Data from our day-to-day operations shows a clear correlation between inclusion in practice, higher commitment, longer employee tenure and lower levels of staff turnover and absenteeism. Specific dashboards help manage the topic of JEDI (justice, equity, diversity & inclusion). We received the “Diversity Leader 2025” award for this data-based business case.

Focal points in 2025 continued to be reducing the gender pay gap, promoting women in management positions, inclusion of people with disabilities and targeted generational management. We made significant progress in these areas again in the reporting year: the Group-wide gender pay gap was reduced from 3.5 per cent (basis: total target cash) in 2025 to 2.4 per cent. In Austria, the already very strong baseline of below one per cent was maintained. The proportion of women in senior roles reached 26.5 per cent in Austria in 2025 (2024: 25.6 per cent) and 47.4 per cent internationally (2024: 45.4 per cent).

With regard to the integration of people with disabilities, we were able to continue our established collaborations on various topics in Poland, Czechia, Slovakia and Austria in 2025. A Key Inclusion Assessment provided a valuable assessment of the current situation in Austria, and a special representative for people with disabilities was also elected for the first time. Further measures are currently being planned. The “My unique Summer” international trainee programme and preparations for a cross-border mentoring programme to complement our existing mentoring programmes highlight the focus on increased exchange and dialogue between the generations.

Against discrimination and abuse of power

The safety of our employees – in particular psychological safety – is a top priority for us. A new Group-wide brochure not only explains the various aspects of discrimination and abuse of power, but also defines clear responsibilities and contact points within the company. Complaints are dealt with in a structured manner and the required actions are implemented without delay. This approach is supported by clear messages from the Management Board on the topic and through targeted employer branding measures.



Networks and initiatives

Various networks for employees actively drive our diversity agenda:

- The women's network organises panel discussions, webinars and events such as the Women's Run.
- The family network offers specific counselling services.
- The LGBTQIA+ network organises community events.
- Inclusion initiatives such as the co-operation with "Ich in O.K.", the SummerMusicWeek at the Wiener Konzerthaus and the Vienna International Ballet Experience foster engagement with people with disabilities.



The UNIQA Women's Network offers a variety of opportunities for exchange and networking within the Group (pictured: Sabine Pfeffer).

We also supported numerous initiatives and highlighted new priorities outside the company in 2025. Examples of these in Austria include involvement in the establishment of a crèche in Tyrol, Disability Confidence Day and the Queer Business Women network. In Czechia and Slovakia, we conducted the countries' largest survey on families with over 2,000 respondents. This provided important insights and momentum for both our product design and our positioning as an attractive employer.

Further information on diversity management can be found in the Consolidated Corporate Governance Report starting on page 73.

Promoting health in the workplace

We offer a comprehensive health programme together with our Group company Mavie Work in order to provide sustainable support for our journey to becoming the best employer in the industry; this includes services ranging from advice and coaching to live sessions and individual check-ups. The aim is to incorporate the topic of health as an integral part of our corporate culture. This is to ensure the well-being of our employees and thereby also the satisfaction of our customers and our commercial success in the long term.

Group Executive Board

Wolf Gerlach

Peter Humer

Sabine Pfeffer

Kurt Svoboda

René Knapp

Wolfgang Kindl

Andreas Brandstetter



Andreas Brandstetter, 56, has been in the insurance industry for 28 years and has been a member of the Executive Board since 2002 and its Chair since 2011. Before joining UNIQA, he was head of the EU office of the Austrian Raiffeisen Association in Brussels. He holds a doctorate in political science, having studied in Vienna and the U.S. and completed an Executive MBA at California State University, Hayward/ IMADEC. Andreas Brandstetter completed his postgraduate studies at the Stanford Graduate School of Business and Harvard Business School. From 2018 until 2024 he served as President of Insurance Europe, the representative body in Brussels of European insurance and reinsurance companies.

Wolf Gerlach, 46, has been in the insurance industry for 21 years and has been a member of the Executive Board and responsible for the function Operations and Data & IT since 2020. A graduate in business administration, he began his career with the Allianz Group before joining UNIQA's International Bancassurance in 2008 and subsequently headed the department of Group Strategy from 2010 until 2012. He then served as Chief Operations Officer of our Romanian subsidiary for four years, before joining the Management Board for Retail at UNIQA Hungary in 2016. Wolf Gerlach completed his postgraduate studies at Harvard Business School.

Peter Humer, 54, has been in the insurance industry for 29 years and has been responsible for the function Customers & Markets Austria since January 2020. With a doctorate in social and economic sciences, he started his professional career at UNIQA in 1996 in sales, followed by various national and international positions within the Group. In 2009, Peter Humer took over the functions of Management Board member at Salzburger Landes-Versicherung AG (wholly owned subsidiary of UNIQA) and of Regional Director in Salzburg, and in 2017 he was appointed Member of the Management Board for Sales at UNIQA Österreich Versicherungen AG. In 2019 he completed postgraduate studies at the IMD in Lausanne and at Harvard Business School.

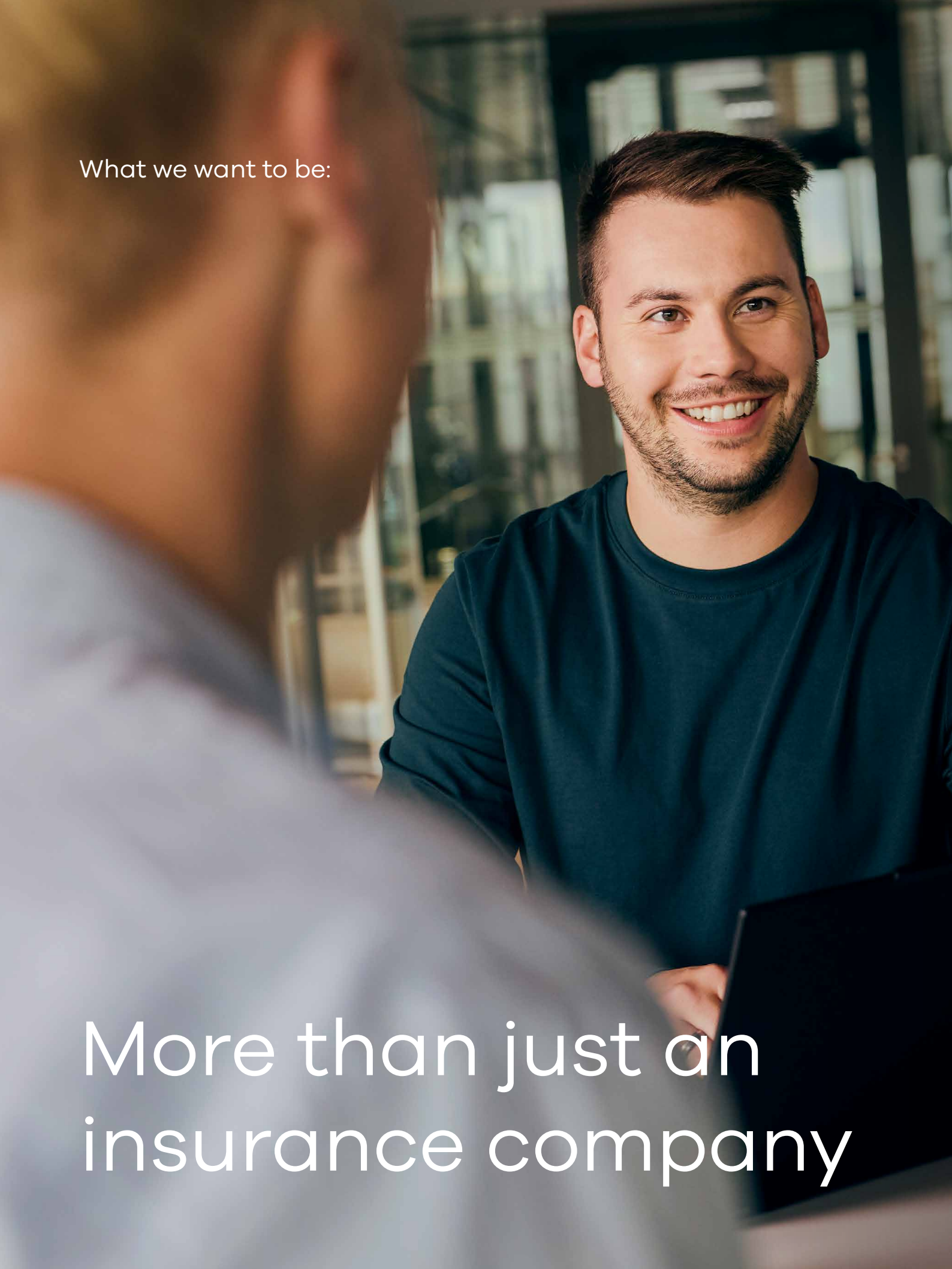
Wolfgang Kindl, 59, has been in the insurance industry for 29 years and has been a member of the Executive Board since 2011, where he is responsible for the function Customers & Markets International. Wolfgang Kindl has worked for the UNIQA Group since 1996, managing our subsidiary in Geneva from 2000 to 2004 and acting as Managing Director of UNIQA International from 2005. When he was appointed to the Group Management Board in 2011, he was also appointed Chairman of the Management Board of UNIQA International. Since 2024, he has also been a Board Member at Eurapco,

a strategic alliance of mutual insurance companies in Europe. With a doctorate in social sciences and economics, he graduated from a postgraduate programme in environmental management. He also completed postgraduate studies at the IMD in Lausanne and at Harvard Business School.

René Knapp, 43, has been in the insurance industry for 18 years and has been a member of the Executive Board since January 2020, where he is responsible for the functions Asset Management, Personal Lines and People & Brand. The mathematics graduate and recognised actuary began his career at UNIQA in 2007 and took over responsibility for the life insurance actuarial department in 2010. From 2012, he headed the Group Actuarial department, which was expanded to include Group Risk Management in 2015. In addition to his activities for UNIQA, René Knapp is not only committed to the actuarial profession as a member of the Management Board of AVÖ, but has also held numerous guest professorships at Austrian universities. He also completed executive programmes at Harvard Business School and the Sloan School of Management (MIT).

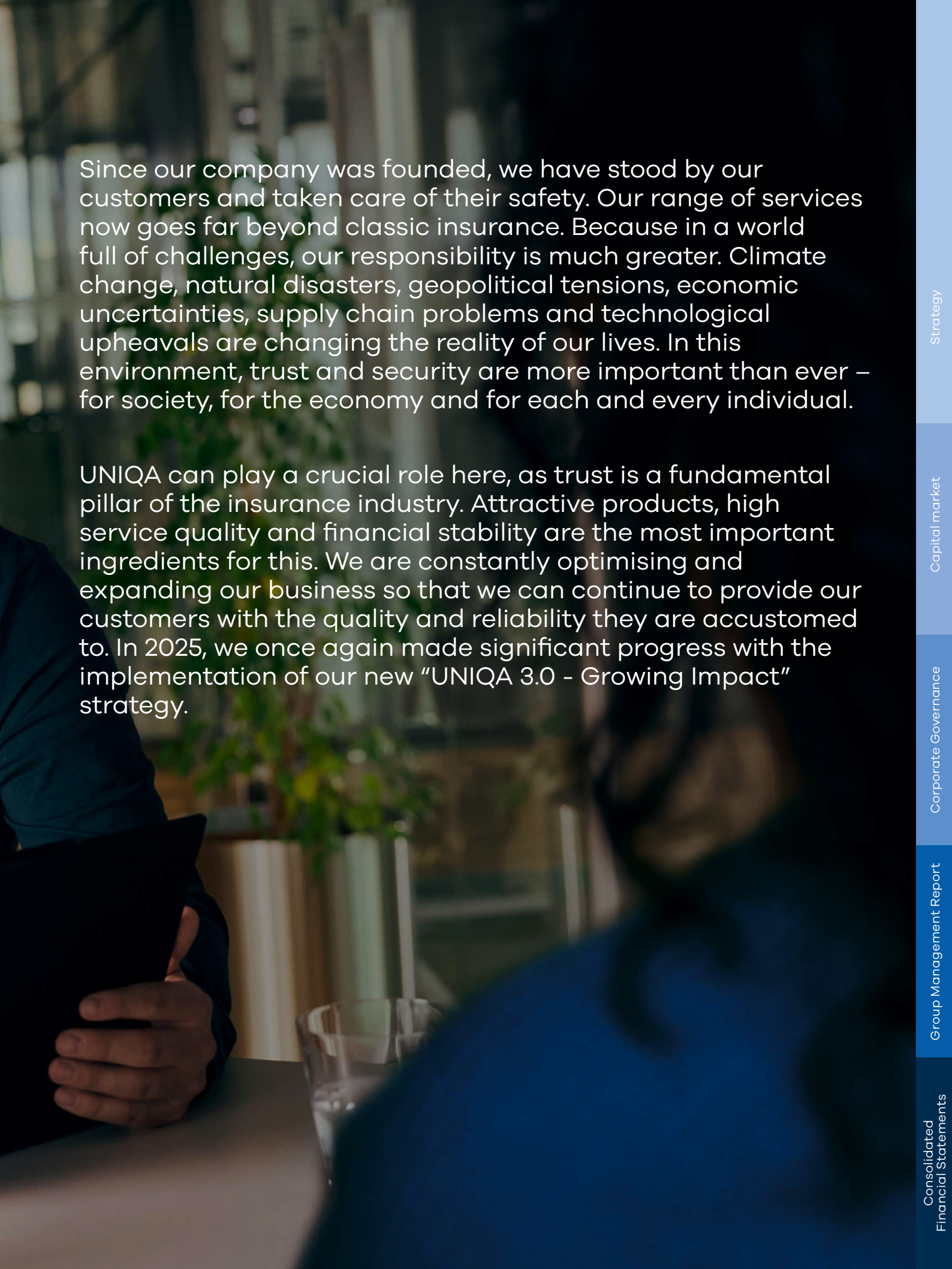
Sabine Pfeffer, 53, has been in the insurance industry for 32 years and took over as head of the function Customers & Markets Bancassurance Austria in April 2023, where she has since been responsible for the Raiffeisen Insurance Austria brand. The graduate in Business Administration, who has also completed a Master's degree in Legal Studies as well as a university course in Insurance Management at the WU Executive Academy, started her professional career in 1993 at Generali, followed by senior positions at Wiener Städtischen Versicherung AG, where she was most recently responsible for the personal insurance administration department, before switching to UNIQA. She has more than 25 years of management experience.

Kurt Svoboda, 59, has been in the insurance industry for 29 years and has been responsible for the functions Finance and Risk Management on the Group Executive Board since July 2011. He was also CEO of UNIQA Österreich Versicherungen AG from December 2017 until June 2020. He began his career at KPMG Austria GmbH in 1992, before joining the Group as Managing Director of UNIQA Finanz Service GmbH in 2003 after holding management positions at various insurance companies. Kurt Svoboda studied business administration, specialising in international taxation and insurance management, and completed an international management course at the University of St. Gallen, as well as postgraduate studies at the Stanford Graduate School of Business and Harvard Business School.

A man with short brown hair and a beard, wearing a dark blue t-shirt, is smiling warmly at another man whose back is to the camera. The second man is wearing a light blue shirt. They are in an office environment with blurred bookshelves in the background.

What we want to be:

More than just an
insurance company



Since our company was founded, we have stood by our customers and taken care of their safety. Our range of services now goes far beyond classic insurance. Because in a world full of challenges, our responsibility is much greater. Climate change, natural disasters, geopolitical tensions, economic uncertainties, supply chain problems and technological upheavals are changing the reality of our lives. In this environment, trust and security are more important than ever – for society, for the economy and for each and every individual.

UNIQA can play a crucial role here, as trust is a fundamental pillar of the insurance industry. Attractive products, high service quality and financial stability are the most important ingredients for this. We are constantly optimising and expanding our business so that we can continue to provide our customers with the quality and reliability they are accustomed to. In 2025, we once again made significant progress with the implementation of our new “UNIQA 3.0 - Growing Impact” strategy.

UNIQA 3.0 – Growing Impact: ahead of plan

It was only at the end of 2024 that we presented our new Group strategy for 2025 – 2028 known as “UNIQA 3.0 – Growing Impact”. Implementation of this has been so successful since then that we were even able to announce an upgrade for some of the targets set at a capital market update in London in November 2025. The key elements in this strategy of profitable growth, further efficiency improvements and the expansion of our strong market position in Austria and CEE remain unchanged. The overriding goal is to position UNIQA as a diversified and attractive dividend share with sustainable premium, earnings and distribution growth.

With “UNIQA 3.0 – Growing Impact”, we are continuing a successful course that has already led to significant customer and premium growth as well as increased profitability in the insurance business in previous years. The fact that it has now been possible to upgrade most of the growth and profitability targets after less than a year is due to consistent implementation of the strategy and overachievement of some important objectives. This will add even more momentum to the already successful efforts to implement the strategy.



René Knapp and Wolf Gerlach clearly demonstrate that even a strategy meeting needs breaks every so often ...



At a capital market update in London in November 2025, our Executive Board announced that several targets set out in our “UNIQA 3.0 – Growing Impact” strategy had been updated after less than a year (pictured: Kurt Svoboda, Andreas Brandstetter, Wolfgang Kindl and René Knapp).



In view of last year's strong performance, we've raised the bar even higher (in the form of the targets set out in our "UNIQA 3.0 – Growing Impact" strategy) ... (pictured: Kurt Svoboda and Wolfgang Kindl)

Even more ambitious objectives

Our objectives for the future are therefore even more ambitious: the annual growth target for premium volume by 2028 has been raised from an average of 5 per cent to 6 per cent, and we are also now aiming for annual growth of more than 7 per cent in earnings per share (EPS) thanks to consistent cost management (previously: 6 per cent). We also want to see significant improvements in our earning power: the plan is for the combined ratio (net) to be permanently reduced to below 93 per cent (previously: 94 per cent), and we have raised the target value for return on equity (ROE) from 12 per cent to over 13 per cent. Our target for the administrative cost ratio remains unchanged and we want to continue to reduce this to below 15 per cent.

While international business in the CEE region is expected to continue to grow by around 8 per cent annually, we have increased our target for premium growth in Austria from around 3 per cent per year to 4 per cent, thereby aiming to grow faster than GDP in the respective markets.

Unchanged are our objectives for strong capitalisation, which is aimed at underpinning our growth strategy, and for our progressive dividend strategy, through which we aim to share our success with our shareholders: The solvency ratio, which was a solid 275 per cent at the end of 2025, should be at least between 180 and 230 per cent in future. This will give us sufficient room for organic growth and potential acquisitions. Our dividends are also expected to grow steadily in line with the targeted earnings performance. The basis for this is a distribution ratio of 50–60 per cent of profits.



Sabine Pfeffer speaking at a town hall meeting at the UNIQA Tower, our largest regular employee event on strategic Group topics

Most objectives for 2025 exceeded

As already stated, the background to these upgrades is the extremely successful implementation of the new strategy in the past year. We were already well on the way to exceeding the 2025 targets after just three quarters. This was due to faster implementation of existing initiatives, continued cost discipline despite accelerated growth and the virtual absence of natural disasters. In addition, Austria saw stronger growth in health insurance and a further increase in profitability in property and casualty insurance. At the international level, successful continuation of the general growth course and sustained high profitability in the property and casualty insurance business had a positive effect.

Looking at 2025 as a whole, premium growth for the entire UNIQA Group of 8 per cent clearly exceeded the target value of 5 per cent. Premiums increased by 10 per cent in CEE, while in Austria they were 5 per cent above the previous year's figure.

We also made faster progress in further increasing our earning power in 2025 than envisaged:

at 15.3 per cent, the administrative cost ratio was already only marginally above the target of 15 per cent after just one year, while the combined ratio (net) was already below the objective of 94 per cent at 91.7 per cent. In line with this, the ROE also noticeably exceeded the target value of 12 per cent at 14.3 per cent.

Our journey towards becoming the best service provider and the best employer in the industry has been similar. We are aiming for a rating of 4.5 out of 5 stars in both areas. In terms of customer satisfaction, we have already achieved this objective with 4.6 stars and are now working consistently to maintain the high standard we have achieved over the long term. In terms of employee satisfaction – measured using the Employee Experience Index and the Engagement Index – we are currently at 4.1 stars in each case and have therefore also made welcome progress.

UNIQA 3.0 – Growing Impact

		Target November 2024	Target upgrade November 2025	2025	
Business success	Growth				
	Premiums CAGR	~ 5%	~ 6%	8.2%	
	Profitability	EPS CAGR	› 6%	› 7%	22.2%
		ROE	› 12%	› 13%	14.3%
		Combined ratio (net)	‹ 94%	‹ 93%	91.7%
		Administrative cost ratio		‹ 15%	15.3%
		CSM sustainability ratio		~ 90%	72.7%
	Capital	Solvency ratio	180–230%		275%
		Payout ratio	50–60%		52%
	Best service	Customer satisfaction (1-5 stars)	★★★★★ 4.5		★★★★★ 4.6
Best employer	Employee experience (1-5 stars)	★★★★★ 4.5		★★★★★ 4.1	
	Employee engagement (1-5 stars)	★★★★★ 4.5		★★★★★ 4.1	

Strong starting position in Austria and CEE

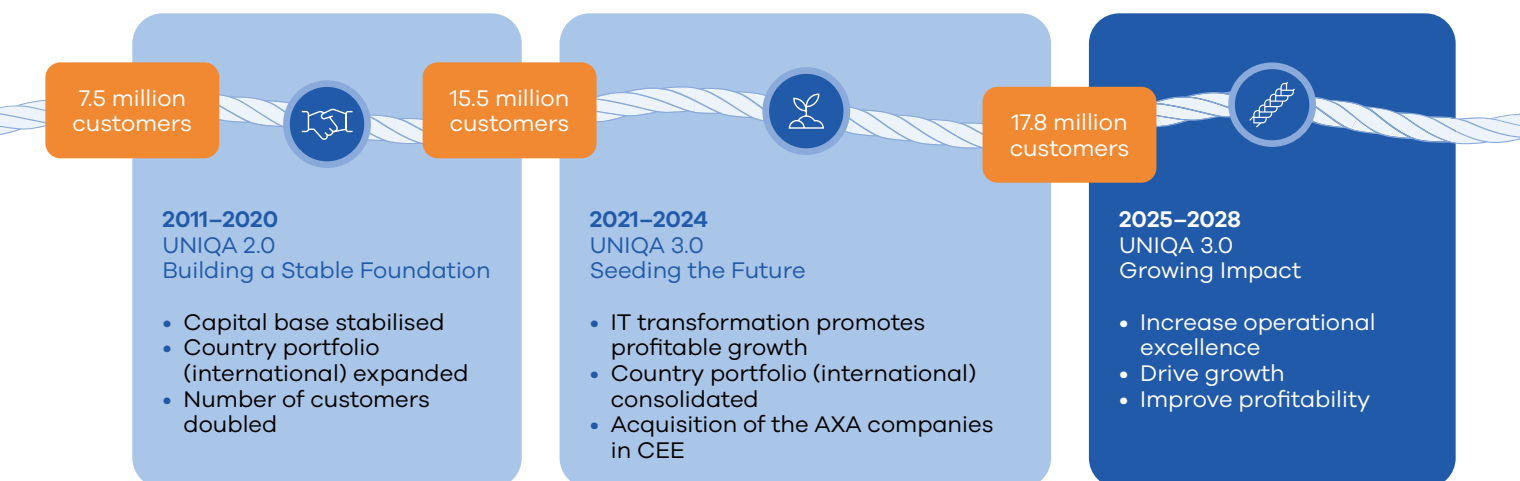
Our objectives may seem ambitious – and even more ambitious after the upgrade – but they are realistic given our strong market position and the measures already implemented in previous years. The progress made in 2025 alone is impressive proof of this.

With over 18 million customers and almost 15,000 employees in 14 countries, UNIQA is now one of the leading insurance groups in Austria and CEE. A very high level of brand awareness makes us the second-largest insurer in Austria and one of the top five insurers in many CEE countries. Our positioning is particularly strong in the healthcare business, where UNIQA is the clear market leader in Austria.

Continuation of a successful path

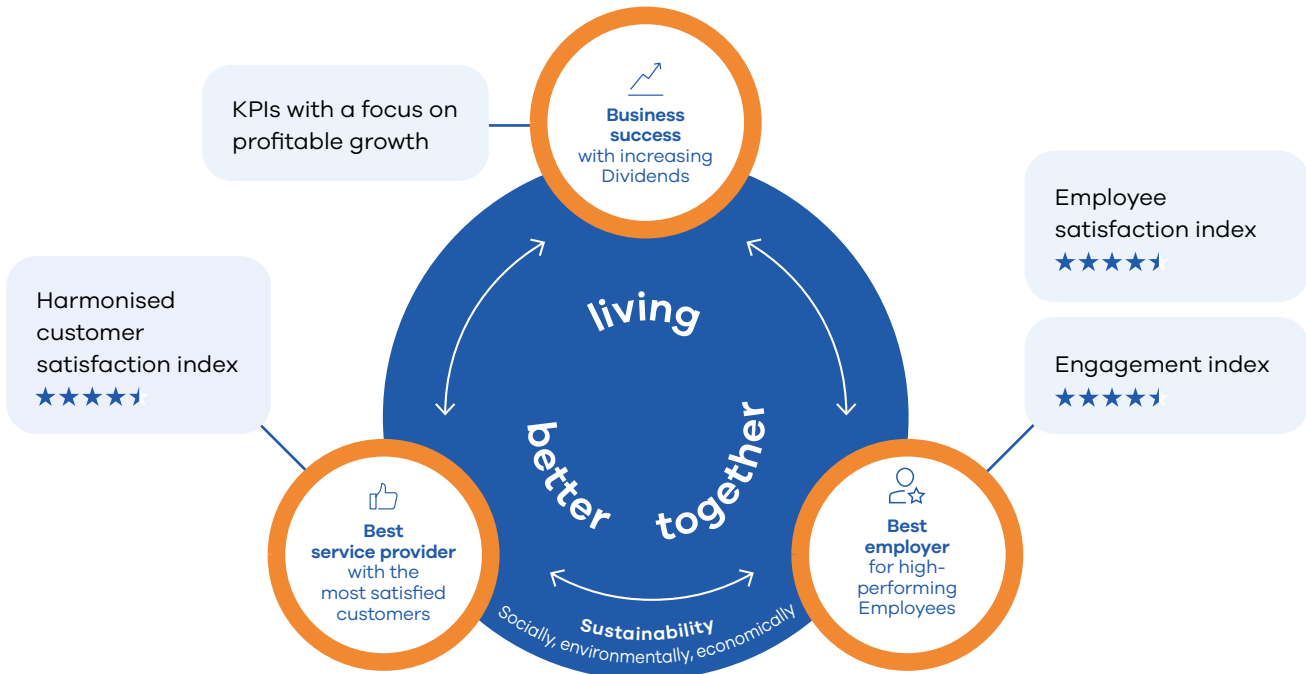
UNIQA owes this strong position to a consistent long-term focus on growth and profitability, which the company has been working on resolutely since 2011. In addition to expanding the customer base and strengthening the balance sheet structure, the focus here has been on expanding and consolidating the country portfolio – particularly through the integration of the former AXA companies in Poland, Czechia and Slovakia, the withdrawal from Russia and the sale of the companies in Albania, North Macedonia and Kosovo – as well as consistent digitalisation. We also managed to improve both our current business and our capital base alongside these efforts. The number of customers has more than doubled since 2011 from 7.5 million, and the premium volume rose from €5.3 billion in 2011 to €8.4 billion most recently. The solvency ratio increased to a remarkable 275 per cent in the last decade.

Profitable growth and operational transformation



UNIQA now intends to continue along this path and even accelerate the process. The overriding objectives are economic success and positioning ourselves as the best service provider and best employer in the industry.

Our goals by 2028



Challenging environment

The “UNIQA 3.0 – Growing Impact” strategic programme means that we are responding in a structured manner to the diverse challenges facing our industry, as well as society and the economy as a whole. In addition to diverging rates of economic growth, which we aim to exceed with our premium growth both in Austria and in CEE, we also face a volatile macroeconomic environment with uncertainty regarding inflation and interest rate developments, as well as a rise in the number of claims due to natural disasters. We are countering this with active financial and risk management to absorb the impact of interest rate trends, inflation and natural disasters on our business as far as possible.

However, climate change and the increased ESG requirements also require new answers in our product and investment policy. This is compounded by an

ageing society and a healthcare system that is frequently stretched to the limit. As an insurance company, we can offer a wide range of products and services that play a part in solving social problems and at the same time expand our business radius.

Digitalisation as a driver for growth

Systematic digitalisation provides important leverage for achieving our goals, which is why we have been investing heavily in our IT systems and digital processes for years. We want to reduce our administrative costs significantly on this basis while also improving our customer service. For instance, UNIQA already processes around 90 per cent of claims in the health insurance business digitally – that’s double the figure for 2020. We are also increasingly focusing on digital channels in sales, without neglecting the important agency business in the process.

Expansion of the healthcare business

One particular focus is on further expansion of the profitable healthcare business. UNIQA wants to operate here both as an insurer and increasingly as a healthcare provider. We already offer various innovative healthcare services through our subsidiary Mavie – from telemedicine to health centres and private clinics through to preventive services (see page 52 onwards).

The healthcare market presents significant opportunities: in our home market of Austria alone, where we are the number one health insurer, there is annual market potential of over €11 billion in the private healthcare sector. The premium volume in the healthcare business is expected to grow by around 7 per cent per year by 2028.



Andreas Brandstetter, Eva-Maria Keller, Managing Director, Herbert Obermoser, Anesthesiology Department Chair, and Burkhard Gantenbein, Chairman of the Supervisory Board of the UNIQA Group, visiting the newly acquired Wörgl Private Hospital in March 2025

Higher income from life insurance

In life insurance, we are working not only to compensate for but also to surpass the expiring business, which is the reason why we are aiming for an increase in premiums across the entire Group. While the international segment is expected to achieve average growth rates of 8 per cent per annum, the life insurance business in Austria will continue to decline slightly. One important driver for the planned growth in CEE is the ageing population, which is leading to rising demand for pension and life insurance products. The profitable protection business in CEE is also expected to make an important contribution. The completion of our IT transformation initiative will likewise contribute to this. Looking at life and health insurance combined, we are aiming for a sustainability ratio of more than 90 per cent.

Increased efficiency in Austria, accelerated growth in CEE

From a regional perspective, our focus in Austria as traditionally the domestic market of the UNIQA Group is on increasing profitability, with improvements in pricing as well as an increased focus on SMEs and a reduction in the loss ratio through strategic claims management contributing to this. Supported by a growing exclusive sales network, we are number one in most federal provinces and, on this basis, are now aiming for premium growth of 4 per cent per year. This growth will be driven primarily by property and casualty insurance and health insurance. It will be accompanied by the aforementioned IT transformation and digitalisation, which is expected to reduce the administrative cost ratio to 13 per cent by 2028.

We are aiming for rising earnings contributions and dividends in our international business, where we are able to build on a well-diversified product and country portfolio. Our starting point is very good with top five positions in many of our CEE markets and the growth differential to Western Europe, coupled with insurance density that is still low. We plan to increase our premium volume in this region by 8 per cent annually – and thereby above market levels – supported by a strong customer base, while also increasing our profitability through portfolio optimisation and operational improvements. At the same time, the administrative cost ratio is set to decrease to 14 per cent by 2028 thanks to digitalisation and economies of scale.

Sustainability as an integral component

We have also set ourselves ambitious targets when it comes to sustainability. The Group aims to become climate-neutral in Austria by 2040 and then across the entire Group by 2050. The plan is for coal, oil and gas businesses to be completely eliminated from the investment and insurance portfolio by 2030/2035. The fact that sustainability is not just lip service for us, but is consistently implemented in all business lines, is also reflected in the ESG ratings, where UNIQA is well above the industry average. (More information on the topic of ESG can be found from page 46 onwards.)

Focusing on satisfied customers

Our motto “living better together” precisely describes how we see our role: we don’t just want to support people after a claim has occurred; we want to offer them guidance and reassurance in their daily lives. Reliability and trust are more important than ever, especially in times of increasing uncertainty. As Inspiring Coaches, we encourage our customers to take responsibility for shaping their own future – and support them in doing so with first-class products and services.

The launch of our “UNIQA 3.0 – Seeding the Future” strategy in 2020 marked a fundamental change in our customer service. Instead of organising ourselves along traditional insurance lines, we have since focused on the **Retail, Corporate and Affinity** and **Banking** segments. This structure allows us to provide customers with consistent support across all business lines – with positive effects on satisfaction, loyalty and growth. The foundation is our strong brand, attractive product range, efficient processes and modern digital services. Ongoing digitalisation – combined with our **omni-channel strategy** – is streamlining processes and noticeably raising the customer experience to a new level.

With our new strategy “UNIQA 3.0 – Growing Impact”, which we presented at the end of 2024 (details starting on page 36), we are continuing along this path and further refining our measures in order to consistently pursue our long-term goals.



Health and providing for the future play a central role in our work.

Retail: growth and customer focus

In the Retail segment, we place particular emphasis on strengthening our leading position in Austria – above all in health insurance – while achieving sustainable, profitable growth in the CEE markets. The UNIQA Customer Platform (UCP) acts as the central digital sales system for this purpose. It combines standardised processes with hybrid sales channels and a steadily growing portfolio of attractive products. Mavie Holding, which was founded in 2022, also plays an important role, providing us with crucial support in the development and expansion of our “healthcare ecosystem”. Thus the Retail segment consistently combines growth with customer focus, creating the basis for the scalable, future-oriented development of our business model across all markets.

Our goals in Austria are clearly defined: to further consolidate our market leadership in health insurance, to strengthen profitable growth in property and casualty insurance and to stabilise the life insurance portfolio. With the myUNIQA app and the myUNIQA customer portal – currently used by more than 750,000 customers – we provide a central digital hub for almost all insurance matters. Since 2025, motor vehicle claims can also be reported via the app – in addition to claims in health and accident insurance. The continuous expansion of the myUNIQA app not only strengthens digital interaction with our customers, but also increases service quality and efficiency along the entire customer journey.

In view of the rising cost of living, our modular retail products are becoming more and more important, as customers can select the specific modules that meet their requirements. The new motor, accident and health insurance products launched in 2025, which are flexible and easily customisable thanks to a wide range of options, are also very popular. Our strategy is confirmed not least by the fact that our “Accident Protection Leisure & Work” product once again took first place (gold) in the accident insurance category at the AssCompact Award 2025.

A key element of our success is the precise targeting of our customer groups. For example, we address young adults directly with specific digital campaigns. The specially designed “Young living” landing page combines target group-orientated imagery with an integrated home insurance calculator. We also use the data-based “Next Best Action” tool to provide sales teams with intelligent decision-making support. Following a pilot phase in autumn 2024, the system has been available to all advisers in exclusive sales since March 2025. This makes it possible to address customers in a more personalised manner, consistently improve the quality of advice and increase the closing rate.

Alongside these digital measures, we are also continuing to expand our physical sales network. In addition to strengthening our general agencies and the sales force, we are developing modern websites for all locations. We have successfully completed the roll-out of around 360 individualised websites. This approach is complemented by the myUNIQA Messenger, which enables simple, direct, timely communication between customers and advisers, thus consistently pursuing the omni-channel concept.

In the CEE markets, we are leveraging the continued low insurance density for growth. As in Austria, here we are also pursuing a consistent omni-channel strategy, which offers a standardised experience at all contact points. The digital customer journey is becoming increasingly important. In our SEE6 region – Bosnia and Herzegovina, Bulgaria, Croatia, Montenegro, Romania and Serbia – we rely on the proven combination of regional management, process optimisation and synergies to fully exploit the region’s growth potential.

Banking: market expansion and digitalisation

Banking sales in Austria is a central component of our growth strategy. We are systematically expanding our market presence in close cooperation with our banking partner Raiffeisen. The aim is to anchor insurance products in the banks' product range in a targeted manner and thus tap the potential of banking sales in the long term.

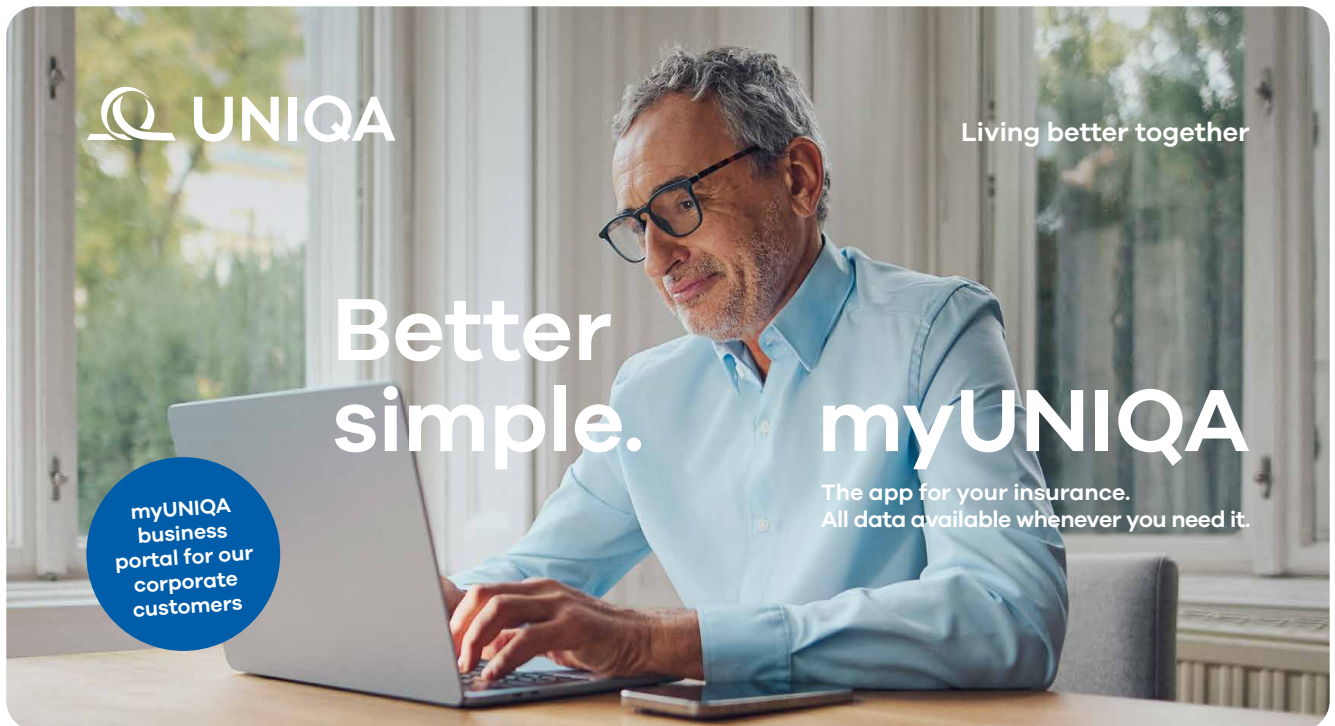
We are also working closely with our banking partners in the CEE region to further leverage the opportunities offered by this sales channel. In the process, we consistently align our portfolio with the needs of the respective target groups and offer standardised product solutions.

A central component of our strategy is digital sales channels that seamlessly integrate insurance products into banking sales. Digital processes support the customer journey, shorten lead times and increase efficiency along the entire value chain. In addition, stationary, digital and telephone sales models increase our reach and enable us to flexibly address different customer segments.

Corporate: innovative products and a focus on ESG

In the corporate business, the focus is on tailored solutions, comprehensive risk expertise and ESG-orientated offerings. With the go-live of the new corporate customer portal myUNIQA business in January 2025, we reached an important milestone in the digital support of corporate customers. Even in the first expansion stage, companies benefit from fully digital regulation of liability insurance – from data entry to status tracking. Reminder functions and clear status displays reduce the administrative effort and provide a better overview in the event of a claim. The role management system also allows corporate customers to flexibly assign read and usage rights. This makes myUNIQA business the central platform for insurance management within the company.

In 2025, we established UNIQA Sustainable as another integral element of our corporate business. The focus was on the further development of preventive services and ESG-related consulting services – particularly in the areas of climate risk and climate threat analysis, liability assessment and strengthening corporate resilience.



The offerings were increasingly dovetailed with the corporate business and have already proven themselves in the first concrete customer scenarios. UNIQA Sustainable is thus positioning itself as a useful addition to traditional insurance – with the aim of supporting companies in identifying and reducing risks at an early stage.

In the CEE markets, we are driving growth in the micro and SME sector with modular product concepts, digital self-service solutions and sector-specific offerings. The increasing automation of our processes also opens up new customer segments and strengthens our market position in these segments.

UNIQA 3.0: digitalisation and scaling

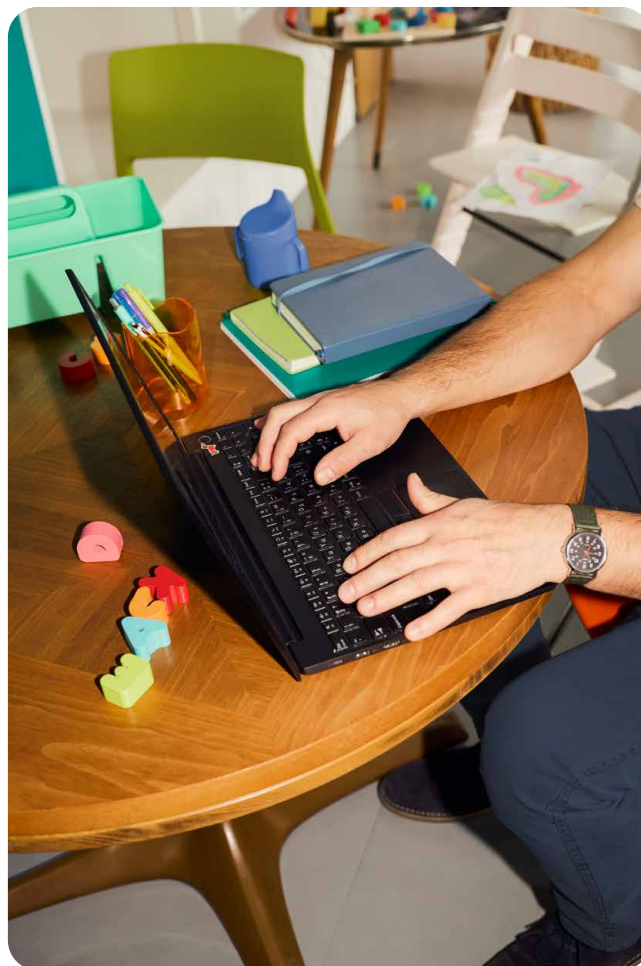
Digitalisation remains one of the most important driving forces for our further development – with a view to both efficiency and customer satisfaction. We are therefore continuously modernising our IT landscape and making central functions scalable. This includes a cross-border pricing software solution that enables even more precise pricing, as well as increased investment in cybersecurity. Another key element is the AI-supported Next Best Action tool that supports our advisory teams with data-based recommendations.

Digital direct sales are also becoming increasingly important: customers can use our website uniqa.at to compare products, take out insurance online and book consultation appointments. Online calculators make it easier to select rates and now also make it possible to take out numerous products – from travel insurance to household, homeowner, legal expenses, accident, bicycle and e-bike insurance. Since October 2025, our new outpatient health insurance products can now also be taken out online.

In addition to the above-mentioned Messenger, which enables simple, direct communication between customers and advisers in the myUNIQA app and

the myUNIQA customer portal, we also offer digital video consultations, available weekdays between 8 a.m. and 8 p.m. in German and English.

Through these continuous investments in digital solutions and in efficient and scalable processes, we are sustainably increasing our competitiveness and safeguarding our long-term position as a leading insurer in our core markets.



More and more UNIQA products and services are also conveniently accessible digitally.

Steadily moving towards net zero: UNIQA remains on course

Sustainability is not a short-term trend for UNIQA, but an integral part of our corporate strategy. Despite some noticeable volatility in the regulatory framework and public interest in the topic, we remain committed to our climate targets and are clearly aligning our business model with net zero emissions and the goals of the Paris Climate Agreement:

“For UNIQA, **sustainability** is the **central framework** for **long-term value creation** and **responsible business practices**. We are pursuing the transformation consistently – with **clear goals, verifiable measures** and a **long-term perspective** focused on **future generations.**”
René Knapp



Climate risks exist irrespective of political framework conditions and are increasing to a measurable extent. Looking at the past five years, there is a clear upward trend in weather-related claims, both in Austria and in other UNIQA countries, even if there are strong fluctuations from year to year. In 2025, for example, UNIQA's weather-related losses were significantly lower than in the previous year at €102.6 million. These long-term developments confirm the relevance of our business and our responsibility towards customers, investors, suppliers and society.

UNIQA has been pursuing a strategic, fact-based and long-term sustainability approach for many years. Our transition plan provides us with a clearly defined roadmap for decarbonisation: net zero emissions in Austria by 2040 in the insurance business and in operational ecology, and across the Group by 2050 in all core business lines. The gradual phase-out of coal, oil and natural gas gives us important leverage here. Alongside this, we are continuously expanding our portfolio of sustainable investments, which already reached the €2.5 billion mark in 2025.

This consistent focus on sustainability is also reflected in international ratings. UNIQA was able to improve its important external sustainability ratings once again in 2025. The continuous progress ensures that our sustainability performance is among the best in the industry, in terms of both transparency and the effectiveness of the actions taken.

UNIQA remains committed to some well-known initiatives such as the Green Finance Alliance (GFA), the Net Zero Asset Owner Alliance (NZAOA), the Principles for Responsible Investment (PRI) and the Principles for Sustainable Insurance (PSI). These alliances regularly review actions and interim targets and ensure that the path toward transformation remains robust and transparent.

We are also currently sharpening our focus on the development of sustainable insurance products. Our newly developed ESG Customer Strategy has enabled us to systematically incorporate processes and solutions with which we actively and effectively support customers in their transformation.

Our focus for 2026 involves continuing to put our transition plan into operation. This includes Group-wide implementation of green electricity solutions, ongoing electrification of our vehicle fleet and further measures to decarbonise our own operations. At the same time, diversity and inclusion remains an indispensable part of the company's development and of our cultural focus.



Bernhard Spitaler (third from left), Wolf Gerlach (centre), Andrea Sternberg (third from right), Stephan Neuberger (second from right), and Ernst Beiszer (far right) during an inspection of the new photovoltaic system being installed at the Vienna headquarters, together with representatives of the contractor. The system will generate 100,000 kWh of solar power per year, saving 21 tons of CO₂.

ESG Key Performance Indicators		2024	2025	Target
Company management	Greenhouse gas emissions from owner-occupied buildings and vehicle fleet	9,965 ¹⁾ t CO ₂ e (-16.3% since 2021)	10,010 t CO ₂ e (-15.9% since 2021)	-42% (between 2021 and 2030)
	Electrification of the UNIQA vehicle fleet	AT ²⁾ : 57.2% UI ³⁾ : 1.1%	AT: 74.0% UI: 0.9%	AT: 100% (by 2030) UI: 100% (by 2040)
Investments	Emissions intensity of the investment portfolio (WACI)	44 t CO ₂ e / € million revenue (-55.6% since 2021)	42 t CO ₂ e / € million revenue (-57.5% since 2021)	40 t CO ₂ e / € million revenue (by 2030)
	Sustainable investments	€2.4 billion	€2.5 billion	€2 billion (by 2025)
Insurance business	Greenhouse gas emissions from the corporate business (Scope 1 & 2)	AT: 33,933 ¹⁾ t CO ₂ e UI: 117,921 ¹⁾ t CO ₂ e	AT: 35,314 t CO ₂ e UI: 113,137 t CO ₂ e	AT: -20% UI: -15% (between 2022 and 2030)
	Corporate customers with net zero targets (AT)	55.3%	68.6%	100% (by 2040)
	Greenhouse gas emissions from the retail motor vehicle portfolio	393,405 t CO ₂ e	389,531 t CO ₂ e	-
People	Employees	16,394 (HC ⁴⁾ of which women: 9,354 of which men: 7,040	15,866 (HC) of which women: 9,228 of which men: 6,636 of which diverse: 2	-
	Gender pay gap (adjusted)	3.4%	2.4%	2.8% (by 2025)
	Women in top management positions	39.4%	42.5%	-
	Best employer, measured by the EX Index (Employee Experience Index)	4.0 stars out of 5 stars	4.1 stars out of 5 stars	4.5 stars out of 5 stars (to 2028)

1) The values have been recalculated and restated. Further details can be found in the non-financial report.

2) UNIQA Austria

3) UNIQA International

4) Headcount

ESG ratings	Rating agency	2024	2025
CDP		C	↗ A-
Morningstar Sustainalytics		18.9	↗ 171
S&P ESG Score		43	↗ 49



Sophie Widman from our Group ESG Office explains the interactive learning format Climate Puzzle, which familiarises employees with the topic of climate change in a simple and understandable way.

Building up expertise for the future

To effectively communicate the Group's sustainability ambitions to the outside world, UNIQA consistently focuses on its own employees; they form the foundation of the Group-wide sustainability strategy and are key to successful implementation of our sustainability targets.

We further strengthened this focus in 2025 with the UNIQA University internal training platform. The newly created "Sustainability & Business Resilience" faculty offers numerous courses on general and UNIQA-specific sustainability-related topics. The programme is constantly being expanded and will remain a focal area in 2026 in order to build up the relevant expertise.

We introduced the Climate Puzzle as an interactive learning format in Austria in 2025 to improve systemic understanding of climate change. A roll-out to other UNIQA countries is planned for 2026. In addition, regular workshops, action days and presentation formats with internal and external experts were held during the financial year. Action weeks and specific learning programmes on the topic of sustainability were also offered in Czechia, Slovakia and Poland during the financial year. We are currently working on expanding this offering for employees in our other markets and will implement this progressively over the next few years.





These initiatives not only strengthen the base of knowledge and skills across the entire company, but also foster sustainable development of products, processes and customer solutions.

Developing resilience together

Founded in 2024, our subsidiary UNIQA Sustainable develops and operates professional services relating to sustainability, climate risks, risk management and training and supports companies in developing their sustainability performance strategically, transparently and effectively. We made considerable progress in this area last year – particularly with the development of new services and the expansion of the UNIQA Sustainable Academy, which provides companies with practical training and tools for their journey towards sustainable corporate governance.

The successful implementation of our first project as part of our new Voluntary Standard for Small and Medium-sized Enterprises (VSME) service represented another important milestone in 2025. New Originals, a company that produces high-quality tofu products and places particular emphasis on quality, regional ingredients and a sustainable plant-based diet, was the first customer acquired here. The VSME report that we compiled provides a clearly structured and credible description of New Originals' sustainability performance, provides orientation and increases transparency for stakeholders. It thus supports targeted further development of the sustainability strategy both for the customer and for the UNIQA Group.

UNIQA Sustainable – Services at a glance

 <h3>RISK ENGINEERING</h3> <ul style="list-style-type: none"> • Asset protection (property damage & business interruption) • Building assessment (assessment of buildings & machines) • Liability assessment (product, recall, environmental, general liability) • Vehicle fleet assessment • Building assessment (building project risks/all risk assessments) 	 <h3>SUSTAINABILITY</h3> <ul style="list-style-type: none"> • Sustainability report for SMEs (VSME) • Climate risk analyses (CRA) • Company carbon footprint (CCF) 	 <h3>RESILIENCE</h3> <ul style="list-style-type: none"> • Cyber checks/assessments • Business continuity management • Stress tests for your business model 	 <h3>ACADEMY</h3> <ul style="list-style-type: none"> • ESG & sustainability fundamentals • Operational risks & resilience awareness • Cyber & AI risk training
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We have also already successfully implemented our first customer projects in the area of climate risk analysis – one of them together with the company brotsüchtig, an artisan bakery that stands for high-quality regional and sustainably produced baked goods. Our climate risk analysis provides brotsüchtig with valuable insights into possible physical risks that could arise as a result of climate change and identifies specific options for action. This gives the company planning security, strengthens the resilience of its supply chains and helps safeguard its sustainable direction in the long term.

We further expanded the UNIQA Sustainable Academy in 2025 following its successful launch last year: The new learning platform for external business customers provides multilingual online courses on ESG risks, sustainability and climate change that can be booked directly and used in our target countries.

A training programme for UNIQA risk engineers and commercial customer managers on the topics of climate change, sustainability and cyber risks has also been developed in close cooperation with UNIQA University.



Marcel Gabalin, Andreas Bertl and René Knapp discuss the effects of climate change on the insurance business at the UNIQA Environment Day 2025.



Davidie

UNIQA's
"health ecosystem"
is growing

A lot is happening at UNIQA’s health holding, founded in 2022: thanks to acquisitions, new offers and partnerships as well as a strengthened market presence, Mavie once again significantly expanded its presence in 2025. As a result, Mavie’s product range has expanded considerably in both Austria and the CEE region, and the Group is now present in ten markets – eight more than a year ago. The number of B2B customers rose simultaneously to more than 1,000. The strong momentum is also reflected in the revenue development: Mavie Next and its subsidiaries achieved a considerable revenue increase of 48.6 per cent last year. Mavie being on the right track is also confirmed by the increase in aided brand awareness in Austria by a further 10 percentage points in 2025 alone.

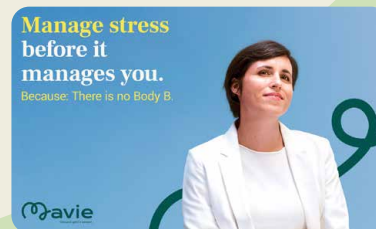
Health: a market with major potential

Good health is essential for everyone. However, the existing healthcare services are increasingly reaching their limits: an ageing population, the increase in chronic diseases and growing mental strain are leading to ever greater challenges. In addition, costs are rising, and the shortage of skilled workers is further exacerbating the situation. Prevention is therefore becoming increasingly important. To date, however, only 4.2 per cent of Austrian healthcare expenditure is allocated to preventive medicine. The remaining 95 per cent is spent on restoring health. The OECD average is even lower, at 3.4 per cent. In Austria, only 15 per cent of people regularly attend free health screening checks, even though 50 per cent of cancer deaths could be prevented by regular preventive examinations. At the same time, the healthcare market offers considerable opportunities: there is an annual market potential of about €10 billion in the private healthcare sector in Austria alone.

New concepts are needed here. Health services from employers are becoming increasingly relevant, and individual awareness of prevention also needs to be strengthened. At the same time, efficient, high-quality treatment in the event of illness – both inpatient and outpatient, supported by digital services – must be ensured in the event of illness, as well as high-quality care services for ageing with dignity.

UNIQA’s “health ecosystem”

UNIQA is facing up to precisely this challenge and is positioning itself – primarily through the companies combined in Mavie Holding – as a holistic healthcare provider. As the Austrian market leader in private health insurance, UNIQA can make valuable contributions in this area and has therefore been increasingly active in the prevention and healthcare sector for several years.



Focus on stress prevention

Dealing with stress and mental burdens is a central element of all of Mavie’s activities. To identify developments in this field at an early stage, Mavie commis-

sions a comprehensive stress study every year. The latest survey from 2025 shows that 70 per cent of Austrians often or very often feel stressed, especially due to work. The results underline the importance of preventive measures – from workplace health promotion and digital services to new diagnostic services such as the new stress hormone test from MavieMe, which was introduced in 2025.

The diverse portfolio ranges from private hospitals, medical centres and outpatient clinics, health networks such as LARA, VitalCoaches and VitalHotels, and 24-hour care all the way to company health management and organisational development, telemedicine and innovative home health and screening tests. Continuous growth leads to new offerings and enables us to provide the best possible service to both existing and new customers.

Mavie Holding: holistic healthcare offering

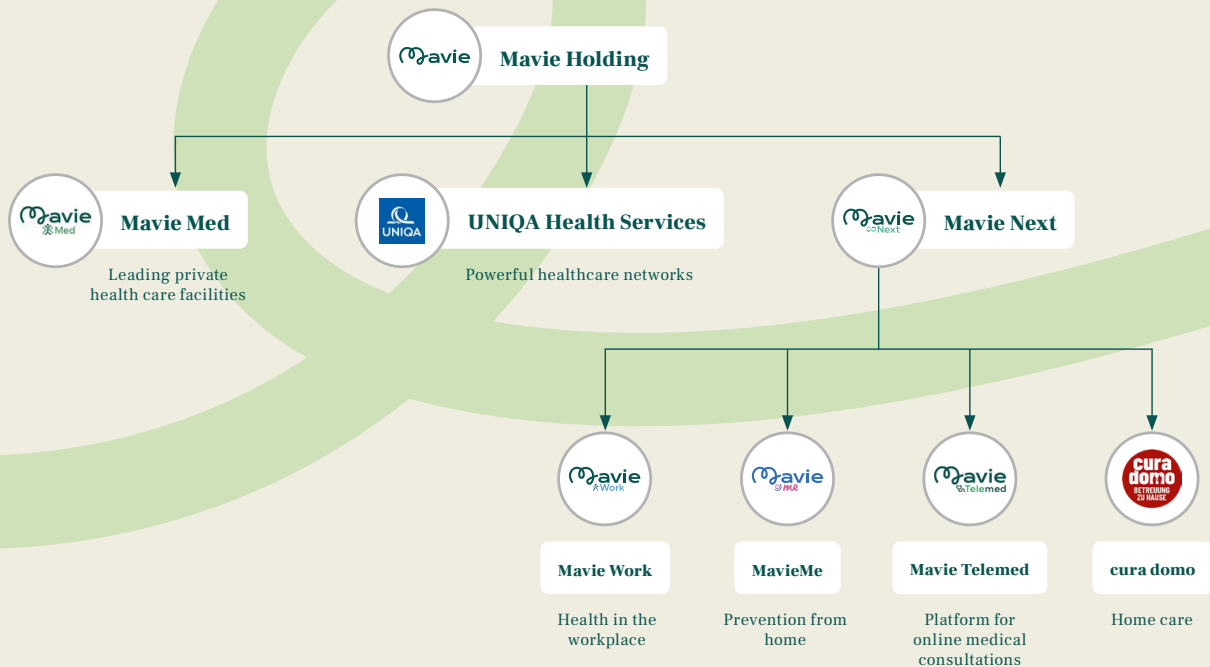
All these offerings are combined under the umbrella of Mavie Holding, which was founded in 2022 to further develop UNIQA's "health ecosystem" in a targeted manner and to tap into new business segments. It identifies innovation potential and drives the expansion of forward-looking healthcare solutions.

The following areas operate under the umbrella of the holding company:

- **Mavie Next** includes the corporate healthcare prevention services of **Mavie Work**, a leading provider of preventive and diagnostic health solutions, as well as organisational development services, for businesses. Mavie also holds a 70 per cent stake in **cura domo**, the Austrian market leader for 24-hour

care. In 2023, the portfolio was expanded to include **MavieMe**, which offers innovative health and preventive tests for home use. In the same year, Mavie also strengthened its position in the European telemedicine market by acquiring the Polish telemedicine provider **Telemedi**. At the same time, Mavie Next is driving the development of new business models in the healthcare sector.

- With its private hospitals, medical centres and outpatient clinics, **Mavie Med** represents excellent medical care at the highest level. In total, Mavie Med treated around 52,000 inpatients and 135,000 outpatients in 2025.
- **UNIQA Health Service** operates healthcare networks such as **LARA** and offers services for quick and networked healthcare. Roughly 7,500 **network partners** provide medical counselling, diagnostics and prevention.



The viability of Mavie's vision was validated in 2025 with the entry of a strong partner: In May 2025, Raiffeisen-Holding NÖ-Wien became a strategic partner in Mavie Next and will invest around €100 million in the coming years to jointly promote innovative and low-threshold healthcare services.

Mavie Work: market presence massively expanded

In 2025, Mavie Work, the subsidiary of Mavie Next responsible for occupational health management and organisational development, succeeded in significantly expanding its range of activities: the acquisition of Assessment Systems, a premier provider of scientifically based personality diagnostics for talent and management development as well as occupational health promotion services, has made Mavie Work one of the leading providers of holistic occupational health in the CEE region. The company has thus taken an important step towards realising its vision of becoming the provider of holistic workplace health promotion with the highest impact in CEE.



Holistic health programs for healthier employees

Services offered

Occupational health management through physical and mental health offers, as well as organisational well-being (employee assistance programme, diagnostics and health check-ups, nutrition, organisational development, management development, work and organisational psychology)

Together with Mavie Med: statutory occupational health services from a single source

Customers

> 1,000 companies in Austria and CEE

work.mavie.care

The number of countries in which Mavie Work offers its services increased from two to eight through the acquisition. Following Austria and – since 2024 – Germany, Mavie Work’s Employee Assistance Programme is now also offered in Czechia, Slovakia, Hungary, Poland, Croatia and Serbia. The acquisition increased the number of B2B customers by 750 to more than 1,000, making a significant contribution to the strong growth of the Mavie ecosystem. The number of Mavie Work advisers grew from around 40 to around 130, and the number of languages offered increased to over 20. This means that supported employees can receive personalised guidance in their native language regardless of their location – a highly attractive service, especially for companies with international teams.



10,000 patients counselled

The Mavie Health Mobil, which offers diagnostics on four wheels throughout Austria, is proving very popular. It brings efficient, low-threshold preventive screenings including medical consultations directly to company locations. Care is provided by qualified medical specialists from Mavie Med and partner doctors from all over

Austria. This makes the Mavie Health Mobile a valuable component of the Mavie Work prevention programme. According to Statistics Austria, fewer than 15 per cent of Austrians take advantage of free health screening checks every year, with over a quarter citing a lack of time as the main reason. At the beginning of December 2025, the Mavie Health Mobile welcomed its 10,000th patient at Salzburg AG.

However, the signs at Mavie Work continue to point to growth. At the end of 2025, Mavie announced the acquisition of Wellbeing Polska, one of the leading corporate health providers in Poland with around 200 B2B customers. The company focuses on physical health, integrated exercise and prevention programmes and digital coaching to sustainably improve employee health – and has usage rates that exceed the market average. Wellbeing Polska’s expertise will now be integrated into Mavie Work’s range of services to further strengthen the health and performance of employees and companies.

Mavie Teled: further expansion of the offering

Mavie Teled offers a platform for digital healthcare in the form of online doctor consultations. The company entered this business segment in 2023 with the acquisition of the Polish market leader Telemedi, which further increased the number of consultations carried out to more than 1 million in 2025. Telemedicine services have also been available in Austria since 2024. This means that around 500,000 eligible UNIQA private medical customers have access to straightforward digital medical advice – seven days a week, from 7 a.m. to 10 p.m. The service can be booked directly via the myUNIQA app and offers a convenient, low-threshold addition to physical visits to the doctor. The roll-out of Mavie Teled in Serbia, Montenegro, Croatia and Bosnia and Herzegovina also began in 2024.

Shortly before the end of 2025, Mavie Next announced that it was taking a majority stake of 70 per cent in the Czech healthcare provider uLekare.cz, the leading digital healthcare platform in Czechia, Slovakia and Hungary. More than 270 corporate customers with over 150,000 employees use uLekare.cz's digital platform, which seamlessly combines digital and physical healthcare. Together with Mavie Work, the uLekare.cz offering will now be further expanded and rolled out in new markets while maintaining the same quality and continuity for existing customers. This gives companies integrated, low-threshold access to medical care, prevention and psychosocial support for their employees. uLekare.cz addresses this need with an end-to-end platform that includes preventive health content, a medical concierge service and a call centre.



Digital medical advice

Services offered

Platform for online consultations for doctors and patients; online consultations via video, telephone or chat as a convenient, easy access alternative to physical visits to the doctor

Consultations

> 1 million consultations in the core market of Poland in 2025

 mavie.care

MavieMe: new tests on the market

MavieMe was founded in May 2022 as an innovative option for personalised health diagnostics. MavieMe customers can carry out health and screening tests from the comfort of their own home. After initially offering **blood and gut microbiome tests**, Mavie launched three more tests on the market in 2025: the **allergy test** checks 98 allergens and shows users their individual sensitivities, the **stress hormone test** provides insight into how the body deals with stress, and the **glucose guide** helps users monitor their tissue sugar level. All tests can be ordered online and conveniently sent in by post for analysis by certified partner laboratories.

Since 2022, MavieMe has already sold a total of around 21,000 test kits, of which around 9,200 were delivered last year alone. Depending on the test type, the results are checked by independent partner doctors and clearly explained, and users can also consult with nutritional counselors. For around a quarter of all customers, Mavie recommends further clarification by a doctor if the parameters detected indicate further risks or irregularities.



Another milestone

MavieMe home tests in over 500 Austrian BIPA shops – since April 2026



Preventive care from the comfort of your own home

Services offered

Blood, microbiome and saliva tests for convenient and low-threshold precautionary care and early detection from home

Test kits sold

around 9,600 in 2025

mavie.me

Mavie Med: extensive investment in medical excellence

Mavie Med, part of the UNIQA family since 2011, consistently invests in the range of services offered by its healthcare companies. Construction work on the joint new building for the **Confraternität** and **Goldenes Kreuz Private Hospitals** in the Skodagasse, Vienna, will start in the first half of 2026. The hospital will have 120 beds, six operating theatres, four delivery rooms as well as a doctor's surgery and day clinic. It is scheduled for completion in 2028.

A modern extension went into operation at **Döbling Private Hospital**, Austria's most efficient private hospital, at the beginning of 2025. It includes three state-of-the-art operating theatres with daylight, four new delivery rooms, a central sterilisation unit and 19 additional rooms. Since summer 2025, the Döbling Private Hospital also has a da Vinci Xi, making it the first private hospital in Austria to use the latest generation of operating theatre robots for robot-assisted surgery.

Mavie Med achieved significant regional expansion at the beginning of 2025 with the purchase of **Wörgl Private Hospital**. The 29-bed facility offers a wide range of medical services, including accident surgery, sports traumatology, orthopaedic surgery, vascular surgery, ophthalmology and a first-aid outpatient clinic.

At the end of 2025, Mavie Med announced the planned takeover of the Meditrina Occupational Health Centre (AMZ) of the former VAMED Group. With locations in Vienna and Kapfenberg, the AMZ supports companies and their workplaces throughout Austria with a comprehensive range of services that includes occupational medicine, occupational psychology, health promotion and reintegration management. The services provided by the AMZ will also further strengthen the joint corporate health offering of Mavie Med and Mavie Work. This creates an even more comprehensive range of health services for corporate customers to support their employees – from legally mandated services all the way to voluntary services.



The planned new building of the Confraternität and Goldenes Kreuz Private Hospitals in Vienna's Skodagasse.



Leading operator of private health care facilities

Services offered

High-performance offering in the areas of inpatient, day clinic, outpatient and rehabilitation with a focus on excellent medical care, service quality and optimised processes

Patients

around 52,000 inpatients and around 135,000 outpatients in 2025

mavie-med.at

cura domo: more than 400,000 care days

Mavie Next had already acquired a 39 per cent stake in the leading provider of 24-hour care in Austria in 2021. In view of the very satisfactory development of the company, Mavie increased its holding to 70 per cent in 2024. The increasing demand for home care makes this expansion an important element of Mavie's growth strategy. In 2025, cura domo once again recorded revenue growth of 12.7 per cent. For the first time, the company was able to invoice more than 400,000 days of care, and a further increase is expected.



Austria's number 1 for 24-hour care

Services offered

Home care, assisted living and facility management

Care days

> 400,000 in 2025

curadomo.at



UNIQA Health Service: powerful health networks

Services offered

Service and convenience through partner networks (LARA, VitalHotels, VitalCoaches, etc.) with numerous healthcare providers (quick appointments, 24/7 service, online appointment booking, medical care, prevention, wellness, fitness, etc.)

Services provided by our partners

€42.7 million

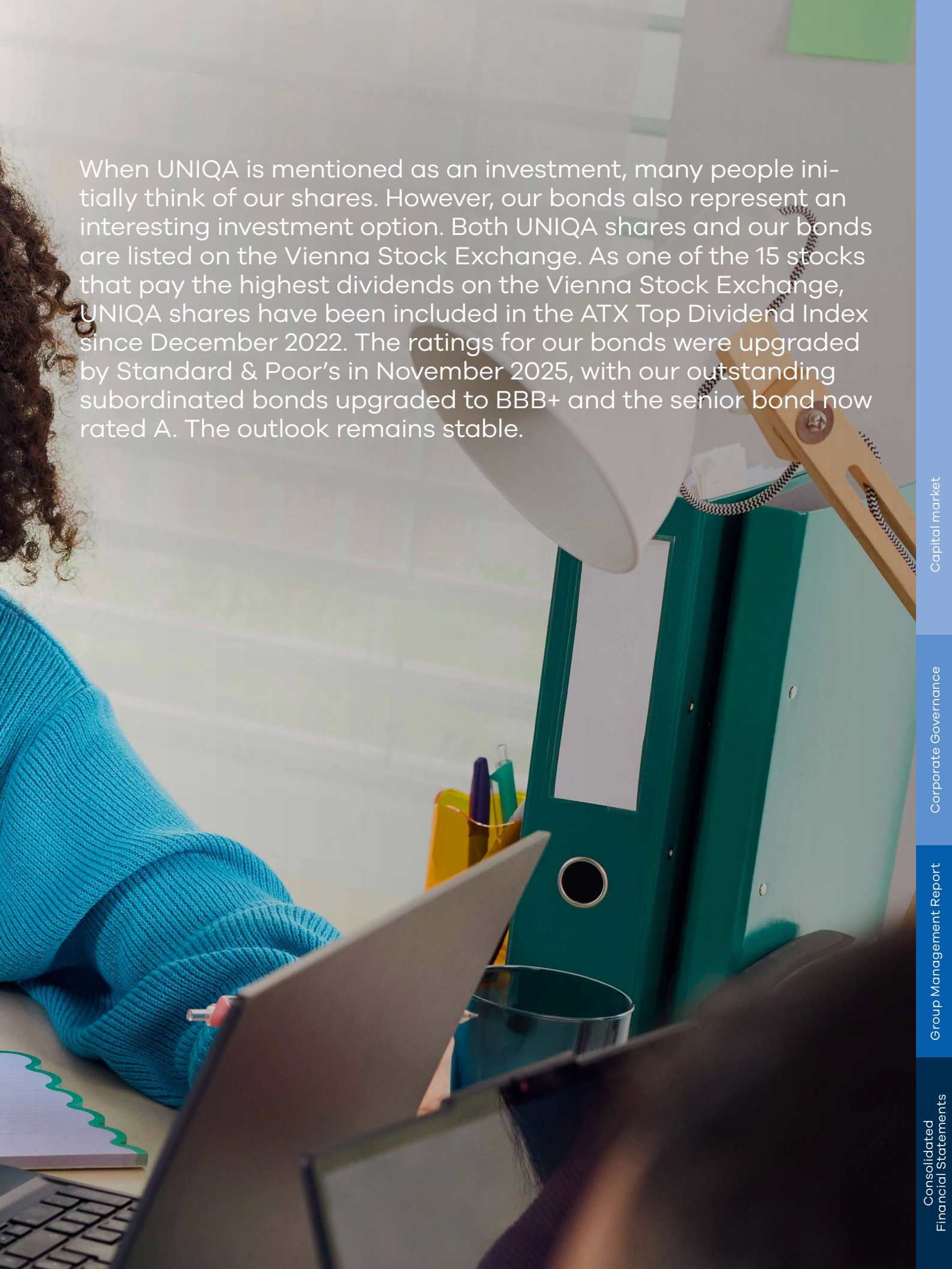
Network partners

around 7,500 in the preventive and curative area, significant growth through partnerships (Austrian Medical Association, Latido, etc.)



We offer investors:

Attractive investments
in shares and bonds



When UNIQA is mentioned as an investment, many people initially think of our shares. However, our bonds also represent an interesting investment option. Both UNIQA shares and our bonds are listed on the Vienna Stock Exchange. As one of the 15 stocks that pay the highest dividends on the Vienna Stock Exchange, UNIQA shares have been included in the ATX Top Dividend Index since December 2022. The ratings for our bonds were upgraded by Standard & Poor's in November 2025, with our outstanding subordinated bonds upgraded to BBB+ and the senior bond now rated A. The outlook remains stable.

This positive rating is based on the consistent nature of our Group's strong performance. UNIQA was also able to continue its dynamic business development in 2025, and at the same time we are well ahead of plan in implementing our new strategy. Supported by the substantial lack of natural disasters, we achieved a record result of €516 million. The insurance service result increased significantly across all business lines to a total of €711 million. The combined ratio (after reinsurance) was an outstanding 91.7 per cent. At €1.38, earnings per share were also higher than ever before. We will therefore propose a significantly higher dividend of €0.72 per share at the Annual General Meeting in June 2026.

Capital market defies difficult geopolitical conditions

2025 was characterised by geopolitical uncertainties, fluctuating interest rate expectations and pronounced exchange rate fluctuations. Despite increased volatility, the equity markets performed positively overall, while aggregate bond returns were lower than in the previous year.

Equity markets: significant price gains

The equity markets posted significant gains in 2025. The Euro Stoxx 50 recorded an increase of more than 18 per cent, while the German benchmark index, the DAX, rose by around 23 per cent. In the USA, the S&P 500 gained more than 16 per cent over the course of the year, while the Nikkei 225 climbed 26 per cent. With an increase of more than 45 per cent, the ATX recorded its highest annual gains since 2005.

Following a strong start to the year for European equities, there were increased price fluctuations in the first half of the year in particular. Stagflation concerns in the USA, changing expectations regarding the central banks' interest rate policy and trade policy measures by the US government weighed on the markets at times. Progress in the trade conflict between the USA and China, strong corporate profits and interest rate cuts by the US Federal Reserve bolstered the stock markets as the year progressed. High valuations, particularly for US technology heavyweights, uncertainties regarding the Fed's future interest rate path and increased market volatility slowed the upward momentum in the final quarter.

Bond markets: low returns with diverging yield performance

Conditions on the bond markets remained challenging in 2025. Government bonds only generated low returns overall. Yield performance was characterised by a clear divergence between the USA and the eurozone. In Germany, yields rose over the course of the year, particularly at the long end of the yield curve. The yield on ten-year German government bonds was around 2.7 per cent to 2.8 per cent by the end of the year. By contrast, yields fell in the USA, with yields on ten-year US Treasury bonds most recently at around 4.4 per cent to 4.5 per cent. From the perspective of euro investors, the generally positive price performance of US bonds was largely offset by the significant depreciation of the US dollar.

Monetary policy: differences in interest rate policy between Europe and the USA

The central banks pursued divergent monetary policies in 2025. The European Central Bank lowered its key interest rates several times over the course of the year and ended its cycle of interest rate cuts in June at 2.0 per cent. The US Federal Reserve, on the other hand, initially kept interest rates stable and only cut them multiple times in the second half of the year to 3.75 per cent. Political pressure on the Fed, fiscal concerns and significant fluctuations in interest rate expectations generated increased uncertainty in the financial markets, particularly in the US.



Our capital market update in London in November 2025 met with great interest from investors and analysts.

Inflation: cooling and moving closer to target

The inflation trend was moderate overall. Eurozone inflation continued to recede over the course of the year, moving closer to the ECB's inflation target in December 2025 at around 2.0 per cent. Inflation in the USA also remained at a more moderate level during the year, though surpassing the European rates at times. Cooling inflation gave the central banks some leeway to ease monetary policy, without completely eliminating uncertainty about the future course. At 3.6 per cent in 2025, annual inflation in Austria was above the 2024 level of 2.9 per cent.

Cautiously optimistic outlook

Elevated uncertainty is likely to predominate in the capital markets in 2026. Following the significant price gains of the previous year, valuation issues, the development of corporate profits and the monetary policy stance of the central banks are now taking centre stage. Moderate global growth and declining inflation rates are generally proving accommodative, while increased valuations and fiscal risks are limiting the upside potential and are indicative of a more volatile market trend. A more stable but still challenging environment can be expected on the bond markets following the interest rate cuts of the previous year. Currency movements remain a key factor influencing the performance of international investments. A more volatile market environment is expected in 2026, with greater emphasis on underlying fundamentals.

UNIQA shares flying high

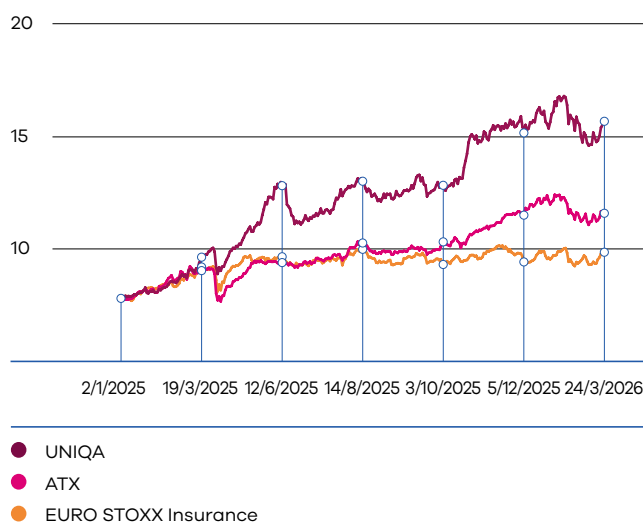
Following the successful re-IPO in October 2013 and the significant increase in trading volumes as a result, UNIQA shares have also been listed on the ATX since 2014, and since 2022 they have additionally been part of the ATX Top Dividend, which combines the 15 shares with the highest dividend yield on the Vienna Stock Exchange.

Share price doubles in 2025

UNIQA shares performed exceptionally well in the first year of our “UNIQA 3.0 – Growing Impact” strategic programme. Having started 2025 trading at €7.80, the share price rose steadily throughout the year, breaking through the €10 mark with a closing price of €10.02 on 26 March. The upward trend continued unchanged in the second half of the year, reaching an interim high of €13.14 on 15 August.

Supported by positive analyst commentaries and higher upside targets, the share regularly traded above €12 in the autumn before picking up significant momentum again from mid-November to reach its high for the year of €15.50 following our capital market update on 17 December. UNIQA shares ultimately closed 2025 trading at €15.46. This means that our share price rose by a total of 97.4 per cent year-on-year, significantly outperforming all benchmark indices. The EURO STOXX Insurance, the benchmark index for the European insurance industry, rose by 31.3 per cent in the same period, while the ATX was up by 45.4 per cent. At the beginning of 2026, the UNIQA share price remained above the €15 mark and stood at €15.52 on April 2, 2026.

UNIQA share performance
In € (indexed)



Our equity story

- Diversified income and profit streams
- Accelerated growth and profitability in CEE
- Increased profitability and efficiency in Austria
- Growth in health insurance and in the health ecosystem
- Robust capital position and strong governance
- Progressive dividend strategy

	IFRS 9/17			IFRS 4/IAS 39	
UNIQA Group key figures In €	2025	2024	2023	2022 ¹⁾	2021
UNIQA share price as at 31 December	15.46	7.83	7.46	7.00	8.07
High	15.50	8.31	8.31	8.48	8.40
Low	7.80	7.08	7.05	5.99	6.30
Average daily turnover (in € million)	3.8	2.2	3.4	3.8	3.5
Market capitalisation as at 31 December (in € million)	4,745.7	2,403.5	2,290.0	2,148.8	2,477.2
Average number of shares in circulation	306,965,261	306,965,261	306,965,261	306,965,261	306,965,261
Earnings per share	1.38	1.13	0.99	0.83	1.03
Dividend per share	0.72 ²⁾	0.60	0.57	0.55	0.55

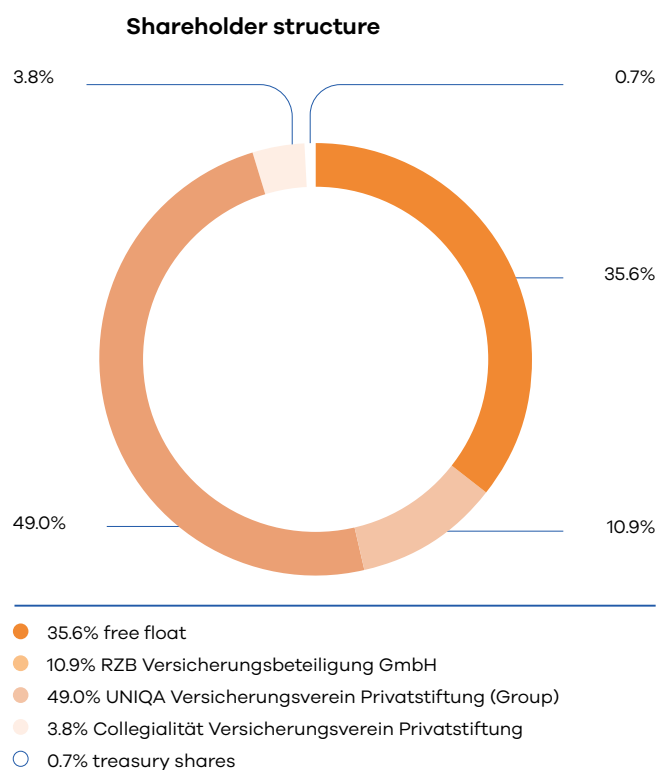
1) The figures for 2022 were calculated pro forma in accordance with IFRS 9/17 in the interests of better comparability.

2) Proposal to the Annual General Meeting

Shareholder structure remains virtually unchanged

The shareholder structure of the UNIQA Group again remained stable in 2025: the core shareholder UNIQA Versicherungsverein Privatstiftung (Group) continues to hold a total of 49.0 per cent of UNIQA shares. Of these, 41.3 per cent belong to Austria Versicherungsverein Beteiligungs-Verwaltungs GmbH, while UNIQA Versicherungsverein Privatstiftung holds 7.7 per cent. Raiffeisen Bank International AG is another core shareholder that holds 10.9 per cent of shares through RZB Versicherungsbeteiligung GmbH. Finally, the core shareholder Collegialität Versicherungsverein Privatstiftung holds 3.8 per cent of UNIQA shares. The company's portfolio of treasury shares remains unchanged at 0.7 per cent. The free float amounted to 35.6 per cent by the end of 2025 and therefore represented more than one-third of total shares and a value of €1.7 billion.

The shares of the three core shareholders are counted together as a result of their pooled voting rights. Reciprocal purchase option rights have also been agreed.



Dividend proposed of €0.72

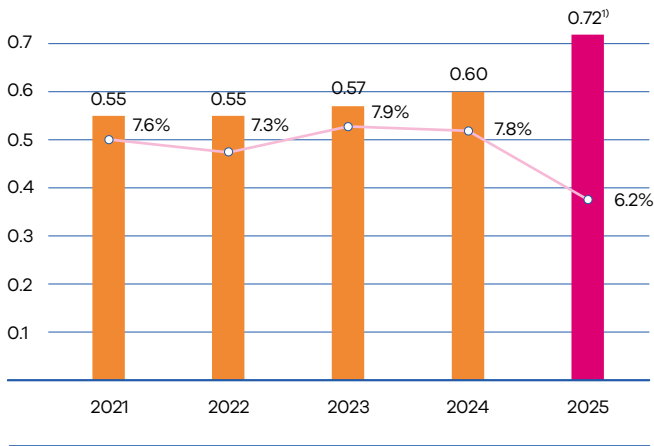
As we are aware of our responsibility for UNIQA's long-term sustainable development and the capital invested by our shareholders, it is important to us that UNIQA shareholders enjoy a reasonable portion of the company's profits. On the basis of the separate financial statements of UNIQA Insurance Group AG, the Management Board will therefore propose to the Annual General Meeting the payment of a dividend of €0.72 per dividend-bearing share for the 2025 financial year. In total, this corresponds to a distribution of €221 million. The payout ratio is 52 per cent.

In continuous dialogue with the financial community

We attach the utmost importance to providing our shareholders, bond investors, analysts, as well as the entire financial community with regular, comprehensive and up-to-date information regarding our company's ongoing performance and strategy. To this end, the UNIQA management team was once again available in 2025 to answer the questions of investors and analysts at numerous roadshows, investor conferences and one-on-one meetings. We also held two capital market events in Vienna and London in November 2025, where we provided an update on our "UNIQA 3.0 – Growing Impact" strategic programme and presented updated and even more ambitious targets for 2028 to a wide audience.

Development of UNIQA dividends

in €



- Dividend in €
- Dividend yield (average closing rate)

1) Proposal to the Annual General Meeting

The focus here is on profitable growth, further efficiency improvements, expanding our strong market position in Austria and CEE, systematic digitalisation and strategic investments in the healthcare sector. We are aiming for average premium growth of around 6 per cent per year by 2028, while profitability should continue to increase with a combined ratio (loss/cost ratio) of less than 93 per cent and annual earnings growth of at least 7 per cent. The return on equity is expected to exceed 13 per cent. The new strategy also reaffirms our progressive dividend strategy with a payout ratio of 50 to 60 per cent.



Tiana Majstorovic, the new Head of Investor Relations & Capital Markets at the UNIQA Group, speaking with investors at the capital market update in London in November 2025

All reports and corporate information can also be accessed online at www.uniqagroup.com. In addition, our investor relations team is always happy to answer individual questions:

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UNIQA shares – information	
Ticker symbol	UQA
Reuters	UNIQ.VI
Bloomberg	UQA AV
ISIN	AT0000821103
Market segment	Vienna Stock Exchange – prime market
Trading segment	Official market
Indices	ATX, ATX FIN, ATX TD, VÖNIX, MSCI Europe Small Cap
Number of shares	309,000,000



Kurt Svoboda is in regular contact with the financial community.

UNIQA bonds: Solidly financed on a sustainable basis

Subordinated bonds: important component of our capital structure

In addition to equity, subordinated capital is also highly significant when it comes to financing our insurance business: UNIQA had two subordinated bonds outstanding as at 31 December 2025 with a total nominal value of around €700 million. The weighted average interest rate of our subordinated bonds was 4.06 per cent as at 31 December 2025.

Green bonds: active investment in a sustainable future

Of the €700 million, €375 million is attributable to a green bond. As part of the issuance, we have committed ourselves to making investments in equal amounts in renewable energy projects (wind and solar parks) as well as in sustainable waste management (waste separation and recycling including energy production) and mobility (rail transport, local public transport). We see a positive trend here in terms of climate change mitigation: sustainability has become a determining factor in investment decisions.

RESEARCH

The following investment banks currently publish regular research reports on UNIQA shares:

- Baader Bank
- Berenberg Bank
- Erste Group
- Kepler Cheuvreux
- ODDO BHF
- UBS

Senior bond: favourable long-term financing

In addition, there is currently a senior bond with a nominal value of €600 million on the market, which we issued in July 2020 in connection with the acquisition of the former AXA companies in CEE. The bond has a remaining term of 4.5 years and a coupon of 1.375 per cent.

Standard & Poor's raises UNIQA's rating

Standard & Poor's (S&P) upgraded its current rating for UNIQA Insurance Group AG in November 2025 from A- to A. S&P based this upgrade primarily on UNIQA's very strong operating performance and compelling underwriting results. Successful implementation of the strategy and in particular the broader diversification of earnings between Austria and the international markets were also highlighted. This is underpinned by robust capitalisation and a solid balance sheet structure, according to S&P. The ratings for UNIQA Österreich Versicherungen AG, the reinsurance company UNIQA Re AG in Switzerland and UNIQA Poland were also raised to A+ as part of the upgrade. UNIQA's two outstanding subordinated bonds were upgraded to BBB+, while the senior bond was upgraded to A.

Financial calendar 2026

18 May	Solvency and Financial Condition Report 2025
29 May	First Quarter Results 2026, record date for the Annual General Meeting
9 June	Annual General Meeting
18 June	Ex-dividend date
19 June	Dividend record date
22 June	Dividend payment date
20 Aug.	Half-Year Financial Report 2026
20 Nov.	First to Third Quarter Results 2026



UNIQA places great emphasis on transparency both internally and externally and regularly briefs all relevant stakeholder groups.