living better together

Ahead of Plan

UNIQA 3.0 Growing Impact

Half-Year Financial Report 2026 | UNIQA Group

Consolidated Key Figures

In € million

	1–6/2026	1–6/2025	Change
Premiums written[1]	**4,924.2**	**4,397.2**	**12.0 %**
of which property and casualty insurance	3,163.3	2,723.2	16.2 %
of which health insurance	875.3	811.3	7.9 %
of which life insurance	885.6	862.7	2.6 %
Premiums written[1]	**4,924.2**	**4,397.2**	**12.0 %**
of which UNIQA Austria	2,591.1	2,486.7	4.2 %
of which UNIQA International	1,823.0	1,705.9	6.9 %
Insurance revenue	**3,773.8**	**3,498.8**	**7.9 %**
of which property and casualty insurance	2,482.9	2,337.2	6.2 %
of which health insurance	816.7	731.4	11.7 %
of which life insurance	474.2	430.2	10.2 %
Insurance revenue	**3,773.8**	**3,498.8**	**7.9 %**
of which UNIQA Austria	2,101.3	1,947.0	7.9 %
of which UNIQA International	1,595.1	1,501.3	6.2 %
of which reinsurance	758.3	694.7	9.2 %
of which consolidation	–680.8	–644.1	5.7 %
Insurance service expenses	**–3,325.9**	**–3,065.7**	**8.5 %**
of which property and casualty insurance	–2,189.7	–2,063.1	6.1 %
of which health insurance	–764.2	–677.5	12.8 %
of which life insurance	–372.0	–325.1	14.4 %
Insurance service expenses	**–3,325.9**	**–3,065.7**	**8.5 %**
of which UNIQA Austria	–1,859.2	–1,748.4	6.3 %
of which UNIQA International	–1,379.1	–1,262.5	9.2 %
of which reinsurance	–623.4	–580.5	7.4 %
of which consolidation	535.8	525.7	1.9 %
Reinsurance service result	–88.1	–54.7	61.1 %
Insurance service result	**359.9**	**378.4**	**–4.9 %**
Net investment income	586.7	400.0	46.7 %
Financial result	**176.4**	**88.2**	**100.0 %**
Non-technical result	**–174.6**	**–133.8**	**30.5 %**
Operating profit/(loss)	**361.7**	**332.8**	**8.7 %**
Earnings before taxes	**326.5**	**295.5**	**10.5 %**
Profit/(loss) for the period	258.6	232.0	11.5 %
Consolidated profit/(loss)	**258.4**	**232.5**	**11.1 %**
Combined ratio (net after reinsurance)	91.6 %	90.5 %	–
Administrative expense ratio	14.8 %	14.8 %	–
Return on equity (after taxes and non-controlling interests)	16.3 %	15.7 %	–

[1] Including savings portions from unit-linked and index-linked life insurance (amounts determined in accordance with local accounting practices)

In € million

	30/6/2026	31/12/2025	Change
Investments	**22,162.5**	**21,063.6**	**5.2 %**
Equity	**3,275.4**	**3,063.8**	**6.9 %**
Contractual service margin (CSM)	**6,316.5**	**5,879.3**	**7.4 %**
Total assets	**30,262.6**	**29,047.9**	**4.2 %**

Foreword by the CEO

Dear shareholders,

On behalf of the Management Board, I am delighted to report on a very successful first half of 2026, during which UNIQA generated earnings before taxes of €326.5 million (compared with €295.5 million in the first half of 2025) – an increase of 10.5 per cent. The Earnings per Share (EPS) increase by 11.1 per cent from €0.76 to €0.84.

Premiums written (including savings portions) – which are not included in IFRS 9/17 reporting – grew by 12.0 per cent to €4,924.2 million. Our insurance revenue, i.e. the insurance income, increased by 7.9 per cent to €3,773.8 million, with all business lines and segments contributing to this growth: property and casualty insurance grew by 6.2 per cent, health insurance by 11.7 per cent and life insurance by 10.2 per cent. Insurance revenue in Austria rose by 7.9 per cent and gained 6.2 per cent in the international companies.

At €359.9 million, the technical result was slightly below the previous year's figure. The combined ratio (net of reinsurance) in property and casualty insurance remained at a very good level of 91.6 per cent. This is also attributable to our strong growth in 2026, our high standards of underwriting discipline and, once again, the low burden from natural disasters. The administrative cost ratio remained stable at 14.8 per cent.

Net investment income rose by 46.7 per cent in the second quarter of 2026 to €586.7 million due to the recovery of the capital markets; we were particularly pleased with the positive share performance. As a result of this, the financial result doubled from €88.2 million to €176.4 million. The solvency ratio remained stable at 271 per cent.

Dear ladies and gentlemen, dear shareholders, our first half results for 2026 were very satisfactory with earnings before taxes of €326.5 million. Our focus for the remaining months of the year will remain on strengthening our core underwriting business. Our focus in Austria is on sustainably improving profitability and efficiency, as well as on expanding our health insurance business. In our CEE markets, we are focusing on accelerated profitable growth and expect premium growth to outpace GDP growth.

Against this background, we are confident that we will achieve our targets for the 2026 financial year and reaffirm our outlook: barring any extraordinary negative effects from natural disasters or capital market distortions, we expect earnings before taxes of between €540 million and €570 million for the 2026 financial year.

Furthermore, we confirm our target dividend payout ratio of 50 to 60 per cent, thereby ensuring that our shareholders will continue to benefit progressively and attractively from our successful performance.

Sincerely,

Andreas Brandstetter

CEO UNIQA Group

Vienna, August 2026

Group Management Report

- **PREMIUMS WRITTEN (INCLUDING SAVINGS PORTIONS) ROSE IN THE FIRST HALF OF 2026 BY 12.0 PER CENT TO € 4,924.2 MILLION**
- **INSURANCE REVENUE ROSE BY 7.9 PER CENT TO € 3,773.8 MILLION**
- **COMBINED RATIO (NET) AT A VERY GOOD LEVEL OF 91.6 PER CENT**
- **NET INVESTMENT INCOME ROSE TO € 586.7 MILLION**
- **EARNINGS BEFORE TAXES OF € 326.5 MILLION**

UNIQA Group

Changes in premiums

The UNIQA Group's premiums written including savings portions from unit-linked and index-linked life insurance rose in the first half of 2026 by 12.0 per cent to € 4,924.2 million (1 – 6/2025: € 4,397.2 million). Above all, property and casualty insurance and health insurance, as well as life insurance, contributed to this very encouraging growth.

Premiums written in property and casualty insurance grew in the first six months of 2026 by 16.2 per cent to € 3,163.3 million (1 – 6/2025: € 2,723.2 million). In health insurance, they rose by 7.9 per cent to € 875.3 million (1 – 6/2025: € 811.3 million). In life insurance, premiums written, including the savings portion of unit-linked and index-linked life insurance, increased only slightly by 2.6 per cent to € 885.6 million (1 – 6/2025: € 862.7 million).

The premium volume written including savings portions from UNIQA Austria's unit-linked and index-linked life insurance increased in the first half of 2026 by 4.2 per cent to € 2,591.1 million (1 – 6/2025: € 2,486.7 million). In the UNIQA International segment, it increased by a very pleasing 6.9 per cent to € 1,823.0 million (1 – 6/2025: € 1,705.9 million).

Change in insurance revenue

The UNIQA Group's insurance revenue rose in the first half of 2026 by 7.9 per cent to € 3,773.8 million (1 – 6/2025: € 3,498.8 million). Property and casualty insurance, health insurance and life insurance all contributed to this strong growth.

The release of the contractual service margin (CSM) amounted to € 192.9 million (1 – 6/2025: € 183.2 million).

Insurance revenue in property and casualty insurance grew in the first six months of 2026 by 6.2 per cent to € 2,482.9 million (1 – 6/2025: € 2,337.2 million).

In health insurance, insurance revenue rose in the reporting period by 11.7 per cent to € 816.7 million (1 – 6/2025: € 731.4 million). The release of the contractual service margin increased by 20.1 per cent to € 69.6 million (1 – 6/2025: € 58.0 million).

In life insurance, insurance revenue increased in the first six months of 2026 by 10.2 per cent to € 474.2 million (1 – 6/2025: € 430.2 million). The release of the contractual service margin also grew by 2.7 per cent to € 115.3 million (1 – 6/2025: € 112.3 million).

Change in insurance service expenses

The insurance service expenses of the UNIQA Group increased in the first half of 2026 by 8.5 per cent to € 3,325.9 million (1 – 6/2025: € 3,065.7 million).

In property and casualty insurance, insurance service expenses rose by 6.1 per cent to € 2,189.7 million (1 – 6/2025: € 2,063.1 million). The combined ratio (gross before reinsurance) therefore decreased slightly to 88.2 per cent (1 – 6/2025: 88.3 per cent). The combined ratio (net after reinsurance) increased slightly, however, to 91.6 per cent (1 – 6/2025: 90.5 per cent).

In health insurance, insurance service expenses increased in the first half of 2026 by 12.8 per cent to € 764.2 million (1 – 6/2025: € 677.5 million).

In life insurance, insurance service expenses rose by 14.4 per cent to € 372.0 million (1 – 6/2025: € 325.1 million).

The overall cost ratio – the ratio of direct and indirect costs to insurance revenue – increased to 30.8 per cent (1 – 6/2025: 31.1 per cent). The administrative cost ratio remined stable in the first half of 2026 at 14.8 per cent (1 – 6/2025: 14.8 per cent).

Technical result from reinsurance

The technical result for reinsurance in the first six months of 2026 totalled €–88.1 million (1 – 6/2025: €–54.7 million).

Technical result

The technical result of the UNIQA Group fell in the first half of 2026 by 4.9 per cent to € 359.9 million (1 – 6/2025: € 378.4 million).

Financial result

The UNIQA Group's investment portfolio (including investment property, financial assets accounted for using the equity method and other investments) increased as at 30 June 2026 compared with the last reporting date to € 22,162.5 million (31 December 2025: € 21,063.6 million).

Net investment income rose in the first half of 2026 to € 586.7 million (1 – 6/2025: € 400.0 million) mainly due to the recovery of the capital markets in the second quarter of 2026. The financial result therefore increased to € 176.4 million (1 – 6/2025: € 88.2 million).

The net investment income for unit-linked and index-linked life insurance in the first six months of 2026 totalled € 247.2 million (1 – 6/2025: € 18.7 million).

Non-technical result

The non-technical result in the first half of 2026 was €–174.6 million (1 – 6/2025: €–133.8 million). Other income rose by 13.6 per cent to € 257.6 million (1 – 6/2025: € 226.8 million), while other expenses increased by 19.8 per cent to € 432.2 million (1 – 6/2025: € 360.6 million).

Earnings before taxes

The operating profit grew by 8.7 per cent to € 361.7 million (1 – 6/2025: € 332.8 million). The UNIQA Group's earnings before taxes rose accordingly by 10.5 per cent to € 326.5 million (1 – 6/2025: € 295.5 million).

Profit/(loss) for the period in the first six months of 2026 totalled € 258.6 million (1 – 6/2025: € 232.0 million). The consolidated profit (share of the profit/(loss) for the period attributable to the shareholders of UNIQA Insurance Group AG) increased by 11.1 per cent to € 258.4 million (1 – 6/2025: € 232.5 million). Earnings per share amounted to € 0.84 (1 – 6/2025: € 0.76).

The annualised return on equity (after taxes and non-controlling interests) in the reporting period was 16.3 per cent (1 – 6/2025: 15.7 per cent).

Group equity and total assets

The equity attributable to the shareholders of UNIQA Insurance Group AG increased as at 30 June 2026 to € 3,275.4 million (31 December 2025: € 3,063.8 million). Non-controlling interests amounted to € 121.2 million (31 December 2025: € 101.0 million). The Group's total assets rose as at 30 June 2026 to € 30,262.6 million (31 December 2025: € 29,047.9 million).

Change in contractual service margin

The contractual service margin increased as at 30 June 2026 to € 6,316.5 million (31 December 2025: € 5,879.3 million). In addition to the contribution from new business, the other main reason for this development was the positive effects arising from the economic environment, particularly in Austria. In health insurance, the CSM rose to € 4,202.8 million (31 December 2025: € 3,919.8 million) and in life insurance to € 2,054.4 million (31 December 2025: € 1,889.3 million). In property and casualty insurance it fell to € 59.3 million (31 December 2025: € 70.1 million).

Consolidated Statement of Comprehensive Income

The profit/(loss) for the period in the first half of 2026 was € 258.6 million (1 – 6/2025: € 232.0 million). Due to effects from the assessment of government and corporate bonds in particular, other comprehensive income rose to € 172.4 million in the reporting period (1 – 6/2025: €86.2 million). Accordingly, total comprehensive income was € 431.0 million (1 – 6/2025: € 318.2 million).

Consolidated Statement of Cash Flows

Net cash flow from operating activities in the first half of 2026 amounted to € 679.4 million (1 – 6/2025: € 541.8 million). The UNIQA Group's net cash flow from investing activities, corresponding to the net investment income received in the reporting period, totalled €–737.5 million (1 – 6/2025: €–87.8 million), and the net cash flow from financing activities amounted to€109.9 million (1 – 6/2025: €–112.8 million) due to the issue of a subordinated bond. Overall cash and cash equivalents decreased by € 266.4 million to € 711.6 million (1 – 6/2025: € 978.0 million).

Employees

The average number of employees (full-time equivalents, FTEs) in the UNIQA Group rose in the first six months of 2026 to 14,854 (1 – 6/2025: 14,715), of which 3,404 (1 – 6/2025: 3,712) worked in sales as salaried sales representatives. The number of employees in administration increased to 11,449 (1 – 6/2025: 11,003).

Operating segments

UNIQA Austria

The insurance revenue of UNIQA Austria increased in the first half of 2026 by 7.9 per cent to € 2,101.3 million (1 – 6/2025: € 1,947.0 million).

The release of the contractual service margin increased by 7.6 per cent to € 121.6 million (1 – 6/2025: € 113.0 million).

In property and casualty insurance, insurance revenue rose by 4.9 per cent to € 1,207.6 million (1 – 6/2025: € 1,151.3 million), and in health insurance UNIQA Austria also recorded growth in insurance revenue of 12.3 per cent to € 745.1 million (1 – 6/2025: € 663.5 million). The insurance revenue in the life insurance segment increased in the UNIQA Austria segment by 12.4 per cent to € 148.6 million (1 – 6/2025: € 132.2 million).

The insurance service expenses of UNIQA Austria grew in the first half of 2026 by 6.3 per cent to € 1,859.2 million (1 – 6/2025: € 1,748.4 million).

In property and casualty insurance, insurance service expenses grew by 1.9 per cent to € 1,072.1 million (1 – 6/2025: € 1,052.0 million). The combined ratio (gross before reinsurance) decreased to 88.8 per cent (1 – 6/2025: 91.4 per cent). In health insurance, insurance service expenses grew in the first half of 2026 by 14.3 per cent to € 703.0 million (1 – 6/2025: € 615.0 million). In life insurance, insurance service expenses increased slightly to € 84.1 million (1 – 6/2025: € 81.4 million).

The cost ratio in the UNIQA Austria segment fell to 24.3 per cent (1 – 6/2025: 24.7 per cent). The administrative cost ratio in the first half of 2026 was 12.5 per cent (1 – 6/2025: 12.8 per cent).

UNIQA Austria's reinsurance technical result in the first six months of 2026 totalled €–101.3 million (1 – 6/2025: €–35.7 million).

The technical result of UNIQA Austria decreased in the first half of 2026 by 13.5 per cent to € 140.8 million (1 – 6/2025: € 162.8 million).

Net investment income in the first half of 2026 amounted to € 497.2 million (1 – 6/2025: € 340.9 million). The financial result increased to € 220.1 million (1 – 6/2025: € 155.6 million).

The net investment income of UNIQA Austria's unit-linked and index-linked life insurance totalled € 146.7 million in the first six months of 2026 (1 – 6/2025: € 2.2 million).

The non-technical result of UNIQA Austria in the first half of 2026 amounted to €–68.6 million (1 – 6/2025: €–60.0 million).

The operating profit increased by 13.1 per cent to € 292.3 million (1 – 6/2025: € 258.5 million) owing to the improved financial result and increase in the financial result.

UNIQA Austria's earnings before taxes rose accordingly to € 284.1 million (1 – 6/2025: € 246.4 million).

UNIQA International

In the UNIQA International segment, insurance revenue increased in the first six months of 2026 by 6.2 per cent to €1,595.1 million (1–6/2025: €1,501.3 million). This means that in the first half of 2026 the international companies contributed a total of 42.3 per cent (1–6/2025: 42.9 per cent) to the Group's insurance revenue.

The release of the contractual service margin increased by 1.6 per cent to €71.3 million (1–6/2025: €70.2 million).

In the UNIQA International segment, the insurance revenue in property and casualty insurance rose by 5.5 per cent to €1,199.1 million (1–6/2025: €1,136.6 million). The share of Group companies outside Austria in property and casualty insurance thus totalled 48.3 per cent (1–6/2025: 48.6 per cent).

In health insurance, the insurance revenue increased in the first half of 2026 by 5.4 per cent to €71.6 million (1–6/2025: €67.9 million). As such, the segment was responsible for 8.8 per cent (1–6/2025: 9.3 per cent) of the UNIQA Group's health insurance revenue.

In the international life insurance business, insurance revenue grew by 9.3 per cent to €324.4 million (1–6/2025: €296.8 million). UNIQA International's share thus totalled 68.4 per cent (1–6/2025: 69.0 per cent).

In the UNIQA International segment, insurance service expenses increased in the first half of 2026 by 9.2 per cent to €1,379.1 million (1–6/2025: €1,262.5 million).

In property and casualty insurance, insurance service expenses increased by 7.8 per cent to €1,035.9 million (1–6/2025: €961.2 million). The combined ratio (gross before reinsurance) increased to 86.4 per cent (1–6/2025: 84.6 per cent). In health insurance, insurance service expenses decreased in the first half of 2026 by 2.1 per cent to €61.2 million (1–6/2025: €62.5 million).
In life insurance, insurance service expenses rose by 18.1 per cent to €282.0 million (1–6/2025: €238.8 million).

The cost ratio in the UNIQA International segment increased to 38.8 per cent (1–6/2025: 37.5 per cent). The administrative cost ratio in the first half of 2026 was 14.7 per cent (1–6/2025: 14.6 per cent).

The technical result of UNIQA International's reinsurance amounted to €–68.4 million (1–6/2025: €–92.5 million).

The technical result of UNIQA International increased in the first half of 2026 by 0.9 per cent to €147.6 million (1–6/2025: €146.3 million).

In the Central Europe (CE) region – Poland, Slovakia, Czechia and Hungary – the technical result rose by 10.0 per cent to €118.8 million (1–6/2025: €108.1 million), in Eastern Europe (EE) – Romania and Ukraine – it decreased to €11.2 million (1–6/2025: €11.9 million). In Southeastern Europe (SEE) – Bosnia and Herzegovina, Bulgaria, Croatia, Montenegro, North Macedonia and Serbia – it totalled €16.3 million (1–6/2025: €26.0 million). In Western Europe (WE) – the region includes Liechtenstein and Switzerland – it totalled €1.5 million (1–6/2025: €0.8 million).

Net investment income rose in the first half of 2026 to € 87.9 million (1 – 6/2025: € 61.4 million). The financial result therefore increased to € 66.5 million (1 – 6/2025: € 38.0 million).

The net investment income for unit-linked and index-linked life insurance at UNIQA International in the first six months of 2026 totalled € 100.5 million (1 – 6/2025: € 16.5 million).

The non-technical result of UNIQA International amounted to €–58.3 million (1 – 6/2025: €–44.0 million).

The operating profit grew to € 155.8 million (1 – 6/2025: € 140.3 million).

The earnings before taxes of UNIQA International rose accordingly to € 140.1 million (1 – 6/2025: € 122.9 million). The Central European region contributed to this pleasing result with € 129.5 million (1 – 6/2025: € 107.4 million). Earnings before taxes in the Eastern Europe region totalled € 21.3 million (1 – 6/2025: € 15.1 million). In the Southeastern Europe region, they came to € 9.3 million (1 – 6/2025: € 17.1 million).

Reinsurance

In the reinsurance segment, the insurance revenue increased in the first half of 2026 by 9.2 per cent to € 758.3 million (1 – 6/2025: € 694.7 million).

In property and casualty insurance, insurance revenue grew by 9.3 per cent to € 743.6 million (1 – 6/2025: € 680.5 million). In health insurance, it amounted to € 1.1 million (1 – 6/2025: € 1.1 million) and in life insurance to € 13.5 million (1 – 6/2025: € 13.1 million).

The insurance service expenses rose in the reinsurance segment by 7.4 per cent to € 623.4 million (1 – 6/2025: € 580.5 million).

In property and casualty insurance, insurance service expenses increased by 7.6 per cent to € 602.7 million (1 – 6/2025: € 560.1 million). The combined ratio (gross before reinsurance) fell to 81.0 per cent (1 – 6/2025: 82.3 per cent). In health insurance, insurance service expenses in the first half of 2026 totalled € 0.9 million (1 – 6/2025: € 0.6 million). In life insurance, insurance service expenses remained unchanged at € 19.9 million (1 – 6/2025: € 19.9 million).

The technical result for reinsurance in the reinsurance segment in the first six months of 2026 was €–65.8 million (1 – 6/2025: €–47.3 million).

The technical result increased to € 69.0 million (1 – 6/2025: € 66.8 million).

Net investment income rose in the first half of 2026 to € 40.0 million (1 – 6/2025: € 35.1 million). The financial result therefore also increased to € 24.0 million (1 – 6/2025: € 12.0 million).

The non-technical result in the reinsurance segment totalled €0.1 million (1 – 6/2025: € –2.1 million).

The operating profit totalled € 93.1 million (1 – 6/2025: € 76.7 million).

Earnings before taxes rose to € 90.2 million (1 – 6/2025: € 73.9 million).

Group Functions

In the Group Functions segment, the financial result increased in the first half of 2026 to € 103.2 million (1 – 6/2025: € 31.4 million).

The non-technical result for the first six months of 2026 was €–44.9 million (1 – 6/2025: €–32.6 million). Other income rose by 20.9 per cent to € 174.1 million (1 – 6/2025: € 144.1 million). However, other expenses also grew in the first half of 2026 by 23.9 per cent to € 219.0 million (1 – 6/2025: € 176.7 million).

The operating profit therefore increased to €58.3 million (1 – 6/2025: € –1.2 million).

Earnings before taxes amounted to €24.6 million (1 – 6/2025: € –35.1 million).

Consolidation

In the Consolidation segment, the technical result increased in the first half of 2026 to € 2.4 million (1 – 6/2025: €2.5 million).

The financial result totalled €–237.3 million (1 – 6/2025: €–148.9 million).

The non-technical result for the first six months of 2026 was slightly negative at € –3.0 million (1 – 6/2025: €4.9 million).

The operating profit therefore amounted to €–237.9 million (1 – 6/2025: €–141.4 million).

Earnings before taxes totalled €–212.4 million (1 – 6/2025: €–112.5 million).

Capital market

UNIQA shares – key figures

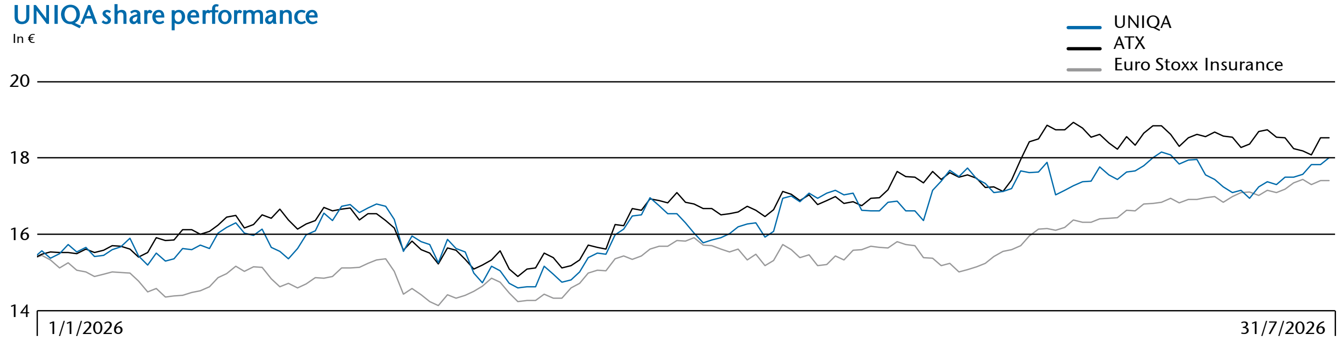
In €

	1–6/2026	1–6/2025	Change
UNIQA share price as at 30 June	17.64	11.50	53.4 %
High	17.88	12.98	–
Low	14.60	7.80	–
Market capitalisation as at 30 June (in € million)	5,414.9	3,530.1	53.4 %
Earnings per share	0.84	0.76	11.1 %
Average number of shares in circulation	306,965,261	306,965,261	–

The UNIQA share price increased in the first half of 2026. After deducting the dividend of €0.72 the share price on 30 June 2026 was €17.64. Compared with the 2025 year-end price (€15.46), this equates to a gain of 14.1 per cent. The share price subsequently rose further, reaching an annual high of €18.16 on 6 July 2026. The share price stood at €18.00 on 31 July 2026. The carrying amount per share increased to €10.67 per share as at 30 June 2026 (31 December 2025: €9.98 per share).

UNIQA share performance

In €



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

Financial calendar

20 November 2026	First to third quarter results 2026

Significant events after the reporting date

No material reportable events occurred after the reporting date.

Outlook

Our focus for the remaining months of the 2026 financial year will remain on strengthening our core underwriting business. In Austria, we are concentrating in particular on a sustainable increase in profitability and efficiency as well as the expansion of our health insurance business. In our CEE markets, the emphasis is on accelerated, profitable growth, and we therefore expect premium growth to outstrip GDP in 2026 as well.

The geopolitical environment remains unstable, and weather-related damage exhibits a rising trend, meaning that any forecast concerning future business development is subject to uncertainty. Barring any extraordinary negative effects from natural disasters or capital market distortions, UNIQA still expects earnings before taxes of between €540 million and €570 million for the 2026 financial year.

With a target payout ratio of 50 to 60 per cent, we continue to strive for progressive and attractive profit-sharing for our shareholders.

Consolidated Income Statement

In € million	1 – 6/2026	1 – 6/2025
Insurance service result		
Insurance revenue	3,773.8	3,498.8
Insurance service expenses	–3,325.9	–3,065.7
Reinsurance service result	–88.1	–54.7
	359.9	**378.4**
Financial result		
Net investment income		
Income from investments	767.0	628.6
(of which interest income from the application of the effective interest method)	*238.0*	*220.7*
(of which changes in value based on the impairment model for expected credit losses)	*50.9*	*11.8*
Expenses from investments	–329.6	–354.1
(of which changes in value based on the impairment model for expected credit losses)	*–1.9*	*–7.2*
Result of financial assets accounted for using the equity method	149.3	125.5
	586.7	**400.0**
Net investment income from unit-linked and index-linked life insurance		
Income from unit-linked and index-linked life insurance investments	331.0	123.9
Expenses from unit-linked and index-linked life insurance investments	–83.8	–105.3
	247.2	**18.7**
Financial result from insurance contracts	**–663.4**	**–333.8**
Financial result from reinsurance contracts	**5.9**	**3.4**
	176.4	**88.2**
Non-technical result		
Other income	257.6	226.8
Other expenses	–432.2	–360.6
	–174.6	**–133.8**
Operating profit/(loss)	**361.7**	**332.8**
Amortisation of VBI and impairment of goodwill	–11.3	–13.4
Finance cost	–23.9	–23.9
Earnings before taxes	**326.5**	**295.5**
Income taxes	–67.9	–63.5
Profit/(loss) for the period	**258.6**	**232.0**
of which attributable to shareholders of UNIQA Insurance Group AG	258.4	232.5
of which attributable to non-controlling interests	0.2	–0.5
Earnings per share (in €)[1]	**0.84**	**0.76**
Average number of shares in circulation	**306,965,261**	**306,965,261**

[1] Diluted earnings per share equate to undiluted earnings per share. This is calculated on the basis of the consolidated profit/(loss) for the period.

Consolidated Statement of Comprehensive Income

In € million	1–6/2026	1–6/2025
Profit/(loss) for the period	**258.6**	**232.0**
Items not reclassified to profit or loss in subsequent periods		
Remeasurement of defined benefit obligations		
Gains (losses) recognised in equity	5.7	25.8
Gains (losses) recognised in equity – deferred tax	–1.3	–5.9
Measurement of equity instruments		
Gains (losses) recognised in equity	92.6	35.0
Gains (losses) recognised in equity – deferred tax	–18.5	–7.0
Other income from financial assets accounted for using the equity method		
Gains (losses) recognised in equity	1.0	0.7
	79.4	**48.6**
Items reclassified to profit or loss in subsequent periods		
Currency translation		
Gains (losses) recognised in equity	–19.2	1.6
Measurement of debt instruments		
Gains (losses) recognised in equity	122.6	–197.9
Gains (losses) recognised in equity – deferred tax	–28.3	47.5
Measurement of insurance contracts		
Gains (losses) recognised in equity	–14.3	209.5
Gains (losses) recognised in equity – deferred tax	27.2	–30.8
Measurement of reinsurance contracts		
Gains (losses) recognised in equity	–4.9	0.6
Gains (losses) recognised in equity – deferred tax	0.6	–0.6
Other income from financial assets accounted for using the equity method		
Gains (losses) recognised in equity	9.4	7.6
	93.0	**37.6**
Other comprehensive income	**172.4**	**86.2**
Total comprehensive income	**431.0**	**318.2**
of which attributable to shareholders of UNIQA Insurance Group AG	430.9	319.9
of which attributable to non-controlling interests	0.1	–1.7

Consolidated Statement of Financial Position

Assets
In € million

Assets	30/6/2026	31/12/2025
Property, plant and equipment	402.6	404.6
Intangible assets	1,147.6	1,152.4
Investments		
Investment property	2,345.6	2,374.3
Financial assets accounted for using the equity method	859.1	944.4
Other investments	18,957.9	17,744.9
Unit-linked and index-linked life insurance investments	4,670.0	4,530.0
Assets from insurance contracts	101.1	106.6
Assets from reinsurance contracts	448.3	516.1
Receivables and other assets	503.8	479.8
Deferred tax assets	115.1	135.1
Cash	711.6	659.8
Total assets	**30,262.6**	**29,047.9**

Equity and liabilities
In € million

Equity and liabilities	30/6/2026	31/12/2025
Equity		
Portion attributable to shareholders of UNIQA Insurance Group AG		
Subscribed capital and capital reserves	1,789.9	1,789.9
Treasury shares	–16.6	–16.6
Accumulated results	1,502.1	1,290.5
	3,275.4	**3,063.8**
Non-controlling interests	**121.2**	**101.0**
	3,396.7	**3,164.8**
Liabilities		
Subordinated liabilities	1,064.4	707.4
Liabilities from insurance contracts	23,337.7	22,896.6
Liabilities from reinsurance contracts	4.7	9.7
Financial liabilities	726.5	690.0
Other provisions	522.2	500.0
Liabilities and other items classified as liabilities	1,109.9	991.7
Deferred tax liabilities	100.6	87.6
	26,866.0	**25,883.1**
Total equity and liabilities	**30,262.6**	**29,047.9**

Consolidated Statement of Changes in Equity

In € million	Subscribed capital and capital reserves	Treasury shares	Measurement of equity and debt instruments	Remeasurement of defined benefit obligations	Measurement of insurance contracts	Measurement of reinsurance contracts
						Accumulated
At 1 January 2025	**1,789.9**	**–16.6**	**–1,146.4**	**–254.1**	**841.4**	**–9.5**
Change in scope of consolidation						
Dividends to shareholders						
Total comprehensive income			**–122.1**	**19.9**	**178.9**	**–0.0**
Profit/(loss) for the period						
Other comprehensive income			–122.1	19.9	178.9	–0.0
At 30 June 2025	**1,789.9**	**–16.6**	**–1,268.4**	**–234.2**	**1,020.4**	**–9.5**
At 1 January 2026	**1,789.9**	**–16.6**	**–1,245.4**	**–218.9**	**785.8**	**–9.0**
Change in scope of consolidation						
Dividends to shareholders						
Total comprehensive income			**168.3**	**4.4**	**12.8**	**–4.3**
Profit/(loss) for the period						
Other comprehensive income			168.3	4.4	12.8	–4.3
At 30 June 2026	**1,789.9**	**–16.6**	**–1,077.1**	**–214.5**	**798.7**	**–13.3**

results

Differences from currency translation	Other accumulated results	Portion attributable to shareholders of UNIQA Insurance Group AG	Non-controlling interests	Total equity
–104.9	**1,789.9**	**2,889.7**	**51.7**	**2,941.4**
	13.8	13.8	64.5	78.3
	–184.2	–184.2	–0.5	–184.7
2.4	**240.8**	**319.9**	**–1.7**	**318.2**
	232.5	232.5	–0.5	232.0
2.4	8.3	87.4	–1.2	86.2
–102.5	**1,860.4**	**3,039.3**	**113.9**	**3,153.2**
–82.6	**2,060.4**	**3,063.8**	**101.0**	**3,164.8**
	1.7	1.7	20.2	22.0
	–221.0	–221.0	–0.1	–221.1
–18.9	**268.7**	**430.9**	**0.1**	**431.0**
	258.4	258.4	0.2	258.6
–18.9	10.3	172.5	–0.1	172.4
–101.5	**2,109.8**	**3,275.4**	**121.2**	**3,396.7**

Consolidated Statement of Cash Flows

In € million

	1–6/2026	1–6/2025
Profit/(loss) for the period	258.6	232.0
Amortisation of VBI, impairment of goodwill and other intangible assets, and depreciation of property, plant and equipment	70.5	65.2
Impairment losses/reversal of impairment losses on other investments	–33.7	31.9
Gain/(loss) on the disposal of investments	–63.0	–93.0
Change in deferred acquisition costs	–0.1	0.4
Change in securities at fair value through profit or loss	–224.4	–49.2
Change in other receivables	17.0	–13.1
Change in other liabilities	125.0	67.7
Change in technical provisions	490.2	137.9
Change in defined benefit obligations	1.3	–0.4
Change in deferred tax assets and deferred tax liabilities	12.0	–1.6
Change in other statement of financial position items	26.1	164.0
Net cash flow from operating activities	**679.4**	**541.8**
Proceeds from disposal of intangible assets and property, plant and equipment	2.7	3.3
Payments for acquisition of intangible assets and property, plant and equipment	–77.1	–206.4
Proceeds from disposal of consolidated companies	0.0	30.1
Payments for acquisition of consolidated companies	–10.0	–7.2
Proceeds from disposal and maturity of other investments	1,756.4	2,500.8
Payments for acquisition of other investments	–2,269.4	–2,439.3
Proceeds from disposal of unit-linked and index-linked life insurance investments	1,727.5	2,639.2
Payments for acquisition of unit-linked and index-linked life insurance investments	–1,867.5	–2,608.4
Net cash flow from investing activities	**–737.5**	**–87.8**
Dividend payments	–221.1	–184.7
Transactions between owners	–21.1	81.8
Proceeds from other financing activities	493.0	0.0
Payments from other financing activities	–140.9	–9.9
Net cash flow from financing activities	**109.9**	**–112.8**
Change in cash and cash equivalents	**51.9**	**341.2**
of which due to acquisitions/sale of consolidated subsidiaries	0.8	–3.5
Change in cash and cash equivalents due to movements in exchange rates	0.0	–0.4
Cash and cash equivalents at beginning of year	659.8	637.1
Cash and cash equivalents at end of period	**711.6**	**978.0**
Income taxes paid (net cash flow from operating activities)	–64.3	–43.1
Interest paid (net cash flow from operating activities)	–10.2	–3.0
Interest received (net cash flow from operating activities)	252.9	238.9
Dividends received (net cash flow from operating activities)	77.9	68.3

Notes to the Condensed Consolidated Interim Financial Statements

GENERAL INFORMATION

Accounting principles

The consolidated interim financial statements at 30 June 2026 were prepared in accordance with the requirements of IAS 34 and the International Financial Reporting Standards (IFRSs) of the International Accounting Standards Board (IASB) recognised by the European Union (EU) as well as the interpretations of the IFRS Interpretations Committee.

The accounting, measurement and consolidation principles correspond to those applied in the consolidated financial statements at 31 December 2025, with the exception of the new and amended standards listed below. The functional currency for UNIQA Insurance Group AG is the euro.

In preparing the consolidated interim financial statements, estimates and planning have been used to a greater extent than for annual reporting.

The consolidated interim financial statements were prepared in € million. Rounding differences may occur when totalling rounded amounts and percentages.

Adoption of new and amended standards

IFRS 18 – "Presentation and Disclosure in Financial Statements"

The implications of the new IFRS 18 standard, "Presentation and Disclosure in Financial Statements", which must be applied to financial years beginning on or after 1 January 2027, are being analysed on an ongoing basis. The key impacts currently identified relate to the presentation in the Consolidated Income Statement, the structure of the Statement of Financial Position and the extended disclosure requirements.

The impact of the requirements under IFRS 18 on the future presentation in the Consolidated Income Statement is still being analysed. The amendments to IAS 28 concerning the fair value option for investments in associates and joint ventures, published on 26 June 2026, are also being evaluated in this context. The aim of the analyses is to assess possible alternative presentation methods and their impact on the profit categories specified in accordance with IFRS 18.

Changes are also expected to the presentation of the Statement of Financial Position. These relate in particular to the presentation of the financial statements, as well as a more detailed breakdown of key items in the Statement of Financial Position. This includes, in particular, additional breakdowns within investments and liabilities arising from insurance contracts.

The analysis of the specific details of the future presentation of the financial statements and the additional disclosure requirements has not yet been fully completed as at the reporting date.

SEGMENT REPORTING

OPERATING SEGMENTS – CONSOLIDATED INCOME STATEMENT

In € million	UNIQA Austria		UNIQA International		Reinsurance	
	1–6/2026	1–6/2025	1–6/2026	1–6/2025	1–6/2026	1–6/2025
Insurance service result						
Insurance revenue	2,101.3	1,947.0	1,595.1	1,501.3	758.3	694.7
Insurance service expenses	–1,859.2	–1,748.4	–1,379.1	–1,262.5	–623.4	–580.5
(of which directly attributable costs plus commissions)	–454.4	–430.7	–554.3	–505.4	–6.5	–19.0
(of which directly attributable admin costs)	–205.6	–198.4	–169.4	–161.4	–22.5	–13.7
Reinsurance service result	–101.3	–35.7	–68.4	–92.5	–65.8	–47.3
	140.8	**162.8**	**147.6**	**146.3**	**69.0**	**66.8**
Financial result						
Net investment income						
Income from investments	548.8	395.5	125.0	111.1	74.1	51.6
(of which interest income from the application of the effective interest method)	*120.9*	*117.1*	*68.3*	*60.4*	*35.0*	*28.2*
Expenses from investments	–92.9	–94.7	–37.1	–49.7	–34.2	–16.4
Result of financial assets accounted for using the equity method	41.3	40.2	0.0	0.0	0.0	0.0
	497.2	**340.9**	**87.9**	**61.4**	**40.0**	**35.1**
Net investment income from unit-linked and index-linked life insurance						
Income from unit-linked and index-linked life insurance investments	190.6	48.2	140.4	75.7	0.0	0.0
Expenses from unit-linked and index-linked life insurance investments	–43.9	–46.1	–39.9	–59.2	0.0	0.0
	146.7	**2.2**	**100.5**	**16.5**	**0.0**	**0.0**
Financial result from insurance contracts	**–431.7**	**–195.9**	**–134.6**	**–54.1**	**–18.2**	**–21.7**
Financial result from reinsurance contracts	**7.9**	**8.3**	**12.6**	**14.3**	**2.2**	**–1.4**
	220.1	**155.6**	**66.5**	**38.0**	**24.0**	**12.0**
Non-technical result						
Other income	4.5	5.8	94.7	79.6	3.6	6.6
Other expenses	–73.1	–65.8	–152.9	–123.7	–3.5	–8.7
(of which not directly attributable admin costs)	–56.7	–51.2	–65.1	–57.9	–0.1	–0.2
	–68.6	**–60.0**	**–58.3**	**–44.0**	**0.1**	**–2.1**
Operating profit/(loss)	**292.3**	**258.5**	**155.8**	**140.3**	**93.1**	**76.7**
Amortisation of VBI and impairment of goodwill	0.0	0.0	–11.3	–13.4	0.0	0.0
Finance cost	–8.2	–12.0	–4.4	–4.0	–2.9	–2.9
Earnings before taxes	**284.1**	**246.4**	**140.1**	**122.9**	**90.2**	**73.9**
Combined ratio before reinsurance[1]	88.8 %	91.4 %	86.4 %	84.6 %	81.0 %	82.3 %
Combined ratio after reinsurance[1]	97.4 %	94.7 %	91.7 %	92.4 %	89.8 %	89.4 %
Cost ratio (before reinsurance)[2]	24.3 %	24.7 %	38.8 %	37.5 %	0.9 %	2.8 %
Admin cost ratio[3]	12.5 %	12.8 %	14.7 %	14.6 %	3.0 %	2.0 %

1) Ratio of directly attributable insurance service expenses to insurance revenue in property and casualty insurance (before and after reinsurance)
2) Share of the directly and indirectly attributable costs plus commissions on insurance revenue (before reinsurance)
3) Share of the directly and indirectly attributable administration costs on insurance revenue (before reinsurance)

Group functions		Consolidation		Group	
1–6/2026	1–6/2025	1–6/2026	1–6/2025	1–6/2026	1–6/2025
0.0	0.0	–680.8	–644.1	3,773.8	3,498.8
0.0	0.0	535.8	525.7	–3,325.9	–3,065.7
0.0	0.0	13.2	12.4	–1,002.0	–942.7
0.0	0.0	0.0	0.0	–397.5	–373.5
0.0	0.0	147.4	120.9	–88.1	–54.7
0.0	**0.0**	**2.4**	**2.5**	**359.9**	**378.4**
288.8	260.5	–269.7	–190.0	767.0	628.6
34.1	*38.3*	*–20.3*	*–23.4*	*238.0*	*220.7*
–191.8	–235.0	26.4	41.7	–329.6	–354.1
6.2	6.0	101.7	79.4	149.3	125.5
103.2	**31.4**	**–141.6**	**–68.9**	**586.7**	**400.0**
0.0	0.0	0.0	0.0	331.0	123.9
0.0	0.0	0.0	0.0	–83.8	–105.3
0.0	**0.0**	**0.0**	**0.0**	**247.2**	**18.7**
0.0	**0.0**	**–78.8**	**–62.1**	**–663.4**	**–333.8**
0.0	**0.0**	**–16.9**	**–17.8**	**5.9**	**3.4**
103.2	**31.4**	**–237.3**	**–148.9**	**176.4**	**88.2**
174.1	144.1	–19.3	–9.3	257.6	226.8
–219.0	–176.7	16.3	14.2	–432.2	–360.6
–39.0	–34.9	0.0	0.0	–160.9	–144.2
–44.9	**–32.6**	**–3.0**	**4.9**	**–174.6**	**–133.8**
58.3	**–1.2**	**–237.9**	**–141.4**	**361.7**	**332.8**
0.0	0.0	0.0	0.0	–11.3	–13.4
–33.7	–33.9	25.4	28.9	–23.9	–23.9
24.6	**–35.1**	**–212.4**	**–112.5**	**326.5**	**295.5**
n/a	n/a	n/a	n/a	88.2 %	88.3 %
n/a	n/a	n/a	n/a	91.6 %	90.5 %
n/a	n/a	n/a	n/a	30.8 %	31.1 %
n/a	n/a	n/a	n/a	14.8 %	14.8 %

OPERATING SEGMENTS – CLASSIFIED BY BUSINESS LINE

Property and casualty insurance

In € million	UNIQA Austria		UNIQA International		Reinsurance	
	1–6/2026	1–6/2025	1–6/2026	1–6/2025	1–6/2026	1–6/2025
Insurance service result						
Insurance revenue	1,207.6	1,151.3	1,199.1	1,136.6	743.6	680.5
Insurance service expenses	–1,072.1	–1,052.0	–1,035.9	–961.2	–602.7	–560.1
Reinsurance service result	–104.1	–38.1	–63.6	–89.0	–64.9	–48.6
	31.4	**61.1**	**99.6**	**86.5**	**76.1**	**71.9**
Financial result						
Net investment income						
Income from investments	218.8	176.2	81.4	75.0	74.0	51.4
Expenses from investments	–25.8	–20.3	–22.6	–35.9	–34.2	–16.4
Result of financial assets accounted for using the equity method	2.4	0.7	0.0	0.0	0.0	0.0
	195.4	**156.6**	**58.8**	**39.1**	**39.9**	**35.0**
Financial result from insurance contracts	**–17.3**	**–16.3**	**–26.9**	**–30.9**	**–18.1**	**–21.6**
Financial result from reinsurance contracts	**7.9**	**8.3**	**12.6**	**14.3**	**2.2**	**–1.4**
	186.0	**148.6**	**44.5**	**22.5**	**23.9**	**12.0**
Non-technical result						
Other income	3.1	2.3	23.4	18.6	3.6	6.6
Other expenses	–29.5	–30.9	–82.4	–56.1	–3.5	–8.7
	–26.4	**–28.6**	**–59.0**	**–37.5**	**0.1**	**–2.1**
Operating profit/(loss)	**191.1**	**181.1**	**85.1**	**71.4**	**100.1**	**81.8**
Amortisation of VBI and impairment of goodwill	0.0	0.0	–6.0	–5.2	0.0	0.0
Finance cost	–4.4	–7.9	–4.2	–3.8	–2.9	–2.9
Earnings before taxes	**186.7**	**173.3**	**74.9**	**62.4**	**97.2**	**78.9**

	Group functions		Consolidation		Group	
	1–6/2026	1–6/2025	1–6/2026	1–6/2025	1–6/2026	1–6/2025
	0.0	0.0	–667.4	–631.1	2,482.9	2,337.2
	0.0	0.0	520.9	510.1	–2,189.7	–2,063.1
	0.0	0.0	147.6	123.1	–85.0	–52.6
	0.0	**0.0**	**1.2**	**2.1**	**208.3**	**221.5**
	104.3	100.3	–196.0	–150.5	282.6	252.5
	–64.9	–93.0	6.0	15.8	–141.4	–149.8
	1.3	1.7	5.1	4.6	8.8	7.0
	40.7	**9.0**	**–184.8**	**–130.1**	**150.0**	**109.6**
	0.0	**0.0**	**16.8**	**16.9**	**–45.5**	**–51.8**
	0.0	**0.0**	**–16.8**	**–17.8**	**5.9**	**3.4**
	40.7	**9.0**	**–184.8**	**–131.0**	**110.4**	**61.2**
	28.9	19.2	–13.1	–3.6	45.8	43.1
	–53.7	–28.8	10.9	10.6	–158.2	–113.9
	–24.8	**–9.6**	**–2.3**	**7.0**	**–112.4**	**–70.9**
	16.0	**–0.6**	**–185.9**	**–121.9**	**206.3**	**211.8**
	0.0	0.0	0.0	0.0	–6.0	–5.2
	–32.7	–33.0	20.5	23.8	–23.6	–23.7
	–16.7	**–33.6**	**–165.4**	**–98.1**	**176.7**	**182.9**

Health insurance

In € million	UNIQA Austria		UNIQA International		Reinsurance	
	1–6/2026	1–6/2025	1–6/2026	1–6/2025	1–6/2026	1–6/2025
Insurance service result						
Insurance revenue	745.1	663.5	71.6	67.9	1.1	1.1
Insurance service expenses	–703.0	–615.0	–61.2	–62.5	–0.9	–0.6
Reinsurance service result	–0.1	–0.4	–0.4	–0.8	–0.5	–0.5
	42.0	**48.1**	**10.0**	**4.6**	**–0.2**	**0.0**
Financial result						
Net investment income						
Income from investments	170.2	95.1	0.3	0.3	0.0	0.0
Expenses from investments	–42.9	–49.0	–0.1	–0.1	0.0	0.0
Result of financial assets accounted for using the equity method	16.4	14.1	0.0	0.0	0.0	0.0
	143.7	**60.2**	**0.3**	**0.2**	**0.0**	**0.0**
Financial result from insurance contracts	**–125.7**	**–64.2**	**–0.3**	**–0.4**	**0.0**	**0.0**
Financial result from reinsurance contracts	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
	17.9	**–3.9**	**0.0**	**–0.2**	**0.0**	**0.0**
Non-technical result						
Other income	0.5	2.6	2.8	2.5	0.0	0.0
Other expenses	–20.6	–21.0	–5.0	–5.1	0.0	0.0
	–20.2	**–18.5**	**–2.2**	**–2.6**	**0.0**	**0.0**
Operating profit/(loss)	**39.8**	**25.7**	**7.8**	**1.8**	**–0.2**	**0.0**
Finance cost	0.0	0.0	0.0	0.0	0.0	0.0
Earnings before taxes	**39.8**	**25.7**	**7.8**	**1.8**	**–0.2**	**0.0**

Group functions		Consolidation		Group	
1–6/2026	**1–6/2025**	**1–6/2026**	**1–6/2025**	**1–6/2026**	**1–6/2025**
0.0	0.0	–1.1	–1.1	816.7	731.4
0.0	0.0	0.9	0.6	–764.2	–677.5
0.0	0.0	0.1	0.4	–0.9	–1.4
0.0	**0.0**	**–0.2**	**–0.2**	**51.6**	**52.5**
122.5	106.3	–51.5	–26.8	241.6	174.9
–88.6	–100.0	11.1	18.9	–120.5	–130.2
0.0	0.0	2.5	68.0	18.9	82.1
33.9	**6.3**	**–37.9**	**60.1**	**140.0**	**126.8**
0.0	**0.0**	**–2.9**	**–69.4**	**–128.9**	**–133.9**
0.0	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
33.9	**6.3**	**–40.8**	**–9.3**	**11.1**	**–7.1**
139.5	117.9	–1.6	–1.3	141.2	121.7
–154.6	–136.2	0.0	0.3	–180.3	–162.1
–15.1	**–18.3**	**–1.6**	**–1.0**	**–39.0**	**–40.4**
18.8	**–12.0**	**–42.6**	**–10.5**	**23.6**	**5.0**
–1.0	–1.0	1.0	0.9	0.0	0.0
17.8	**–13.0**	**–41.6**	**–9.5**	**23.6**	**5.0**

Life insurance

In € million	UNIQA Austria		UNIQA International		Reinsurance	
	1–6/2026	1–6/2025	1–6/2026	1–6/2025	1–6/2026	1–6/2025
Insurance service result						
Insurance revenue	148.6	132.2	324.4	296.8	13.5	13.1
Insurance service expenses	–84.1	–81.4	–282.0	–238.8	–19.9	–19.9
Reinsurance service result	2.9	2.8	–4.4	–2.8	–0.4	1.8
	67.4	**53.6**	**38.0**	**55.2**	**–6.8**	**–5.0**
Financial result						
Net investment income						
Income from investments	159.8	124.1	43.2	35.9	0.1	0.1
Expenses from investments	–24.1	–25.4	–14.4	–13.8	0.0	0.0
Result of financial assets accounted for using the equity method	22.5	25.3	0.0	0.0	0.0	0.0
	158.2	**124.1**	**28.8**	**22.1**	**0.1**	**0.1**
Net investment income from unit-linked and index-linked life insurance						
Income from unit-linked and index-linked life insurance investments	190.6	48.2	140.4	75.7	0.0	0.0
Expenses from unit-linked and index-linked life insurance investments	–43.9	–46.1	–39.9	–59.2	0.0	0.0
	146.7	**2.2**	**100.5**	**16.5**	**0.0**	**0.0**
Financial result from insurance contracts	**–288.7**	**–115.5**	**–107.4**	**–22.8**	**–0.1**	**–0.1**
Financial result from reinsurance contracts	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
	16.1	**10.9**	**21.9**	**15.8**	**0.0**	**0.0**
Non-technical result						
Other income	1.0	1.0	68.5	58.6	0.0	0.0
Other expenses	–23.0	–13.9	–65.5	–62.4	0.0	0.0
	–22.0	**–12.9**	**3.0**	**–3.9**	**0.0**	**0.0**
Operating profit/(loss)	**61.5**	**51.6**	**62.9**	**67.1**	**–6.8**	**–5.0**
Amortisation of VBI and impairment of goodwill	0.0	0.0	–5.3	–8.2	0.0	0.0
Finance cost	–3.9	–4.2	–0.2	–0.2	0.0	0.0
Earnings before taxes	**57.6**	**47.4**	**57.4**	**58.7**	**–6.8**	**–5.0**

UNIQA INTERNATIONAL – REGIONS

In € million	Insurance service result		Net investment income		Earnings before taxes	
	1–6/2026	1–6/2025	1–6/2026	1–6/2025	1–6/2026	1–6/2025
Central Europe (CE)	118.8	108.1	59.0	40.6	129.5	107.4
Eastern Europe (EE)	11.2	11.9	16.8	9.3	21.3	15.1
Southeastern Europe (SEE)	16.3	26.0	10.1	9.9	9.3	17.1
Western Europe (WE)	1.5	0.8	0.1	0.1	1.3	0.5
Administration	0.0	0.0	0.0	0.4	–21.1	–16.4
Consolidation	–0.3	–0.5	1.9	1.1	0.2	–0.2
Other	0.0	0.0	0.0	0.0	–0.4	–0.7
Total	**147.6**	**146.3**	**87.9**	**61.4**	**140.1**	**122.9**

The "UNIQA International classification by region" is based on the IFRS results of the individual companies in the segment adjusted for intra-segment dividends. The other consolidation effects within the UNIQA International segment are recognised in the "Consolidation" line.

	Group functions		Consolidation		Group	
	1–6/2026	1–6/2025	1–6/2026	1–6/2025	1–6/2026	1–6/2025
	0.0	0.0	–12.3	–11.9	474.2	430.2
	0.0	0.0	14.1	15.0	–372.0	–325.1
	0.0	0.0	–0.3	–2.5	–2.2	–0.7
	0.0	**0.0**	**1.5**	**0.6**	**100.0**	**104.4**
	62.0	53.8	–22.3	–12.7	242.8	201.2
	–38.4	–42.0	9.3	7.0	–67.7	–74.1
	5.0	4.3	94.1	6.7	121.6	36.4
	28.6	**16.2**	**81.1**	**1.1**	**296.7**	**163.5**
	0.0	0.0	0.0	0.0	331.0	123.9
	0.0	0.0	0.0	0.0	–83.8	–105.3
	0.0	**0.0**	**0.0**	**0.0**	**247.2**	**18.7**
	0.0	**0.0**	**–92.8**	**–9.7**	**–489.0**	**–148.1**
	0.0	**0.0**	**–0.1**	**0.0**	**0.0**	**0.0**
	28.6	**16.2**	**–11.7**	**–8.6**	**55.0**	**34.1**
	5.7	6.9	–4.6	–4.4	70.6	62.1
	–10.7	–11.7	5.5	3.4	–93.7	–84.6
	–5.0	**–4.8**	**0.9**	**–1.0**	**–23.2**	**–22.5**
	23.6	**11.4**	**–9.4**	**–9.0**	**131.8**	**116.0**
	0.0	0.0	0.0	0.0	–5.3	–8.2
	–0.1	0.0	3.9	4.2	–0.3	–0.2
	23.5	**11.4**	**–5.4**	**–4.9**	**126.3**	**107.6**

CONSOLIDATED STATEMENT OF FINANCIAL POSITION – CLASSIFIED BY BUSINESS LINE

	Property and casualty insurance		Health insurance	
In € million	30/6/2026	31/12/2025	30/6/2026	31/12/2025
Assets				
Property, plant and equipment	172.6	172.5	85.1	84.6
Intangible assets	837.0	841.3	70.9	66.0
Investments				
Investment property	173.4	175.9	921.5	926.8
Financial assets accounted for using the equity method	152.0	141.9	264.2	259.2
Other investments	6,739.4	6,301.4	4,421.3	4,159.4
Unit-linked and index-linked life insurance investments	0.0	0.0	0.0	0.0
Assets from insurance contracts	12.0	6.5	12.4	10.4
Assets from reinsurance contracts	432.1	512.0	2.7	1.2
Receivables and other assets	422.7	260.0	131.8	136.9
Deferred tax assets	65.6	65.6	0.2	0.5
Cash	400.6	332.0	114.1	125.8
Total assets by business line	**9,407.4**	**8,809.1**	**6,024.2**	**5,770.9**
Liabilities				
Subordinated liabilities	1,064.4	707.4	0.0	0.0
Liabilities from insurance contracts	5,075.2	4,962.3	4,517.8	4,301.1
Liabilities from reinsurance contracts	2.6	3.3	2.1	1.5
Financial liabilities	668.8	645.9	36.7	29.2
Other provisions	238.2	231.7	206.8	211.5
Liabilities and other items classified as liabilities	461.6	371.1	338.5	219.0
Deferred tax liabilities	77.9	64.5	9.3	9.3
Total liabilities by business line	**7,588.8**	**6,986.2**	**5,111.1**	**4,771.5**

Life insurance		Consolidation		Group	
30/6/2026	**31/12/2025**	**30/6/2026**	**31/12/2025**	**30/6/2026**	**31/12/2025**
144.9	147.6	0.0	0.0	402.6	404.6
239.7	245.1	0.0	0.0	1,147.6	1,152.4
1,250.6	1,271.6	0.0	0.0	2,345.6	2,374.3
442.9	543.3	0.0	0.0	859.1	944.4
8,157.9	7,710.1	–360.7	–426.0	18,957.9	17,744.9
4,670.0	4,530.0	0.0	0.0	4,670.0	4,530.0
76.7	89.7	0.0	0.0	101.1	106.6
13.5	2.8	0.0	0.0	448.3	516.1
102.7	89.2	–153.5	–6.3	503.8	479.8
49.4	69.0	0.0	0.0	115.1	135.1
196.9	202.0	0.0	0.0	711.6	659.8
15,345.2	**14,900.4**	**–514.2**	**–432.4**	**30,262.6**	**29,047.9**
202.0	264.8	–202.0	–264.8	1,064.4	707.4
13,744.7	13,633.3	0.0	0.0	23,337.7	22,896.6
20.1	17.4	–20.0	–12.5	4.7	9.7
29.9	27.8	–8.9	–12.8	726.5	690.0
77.2	56.8	0.0	0.0	522.2	500.0
612.8	556.2	–303.0	–154.5	1,109.9	991.7
13.4	13.8	0.0	0.0	100.6	87.6
14,700.0	**14,570.0**	**–533.9**	**–444.6**	**26,866.0**	**25,883.1**
			Consolidated equity and non-controlling interests	**3,396.7**	**3,164.8**
			Total equity and liabilities	**30,262.6**	**29,047.9**

The amounts indicated for each business line have been adjusted to eliminate amounts resulting from internal transactions. Therefore, the equity allocated to the respective business line cannot be inferred from the balance of the business line assets and liabilities.

FINANCIAL INSTRUMENTS, INVESTMENTS AND FINANCIAL LIABILITIES

The following table presents a comparison of the carrying amounts and fair values of financial instruments, investments and financial liabilities.

In € million	At 30 June 2026		At 31 December 2025	
	Carrying amounts	Fair values	Carrying amounts	Fair values
Investments				
Investment property	2,345.6	2,944.4	2,374.3	2,974.0
Financial assets accounted for using the equity method	859.1	1,513.1	944.4	1,569.6
Other investments	18,957.9	18,958.6	17,744.9	17,744.8
Financial assets at fair value through profit or loss	4,553.9	4,553.9	4,012.0	4,012.0
Financial assets at fair value through other comprehensive income	13,663.0	13,663.0	13,341.6	13,341.6
Financial assets at amortised cost	741.0	741.7	391.2	391.2
Unit-linked and index-linked life insurance investments	4,670.0	4,670.0	4,530.0	4,530.0
Cash	711.6	711.6	659.8	659.8
Subordinated liabilities	1,064.4	1,031.1	707.4	680.9
Financial liabilities	726.5	681.5	690.0	645.9
Bond liabilities	605.9	560.9	601.5	557.3
Loan liabilities	18.6	18.6	0.0	0.0
Derivative financial instruments	14.1	14.1	0.1	0.1
Lease liabilities	87.9	87.9	88.5	88.5

Financial assets and financial liabilities are recognised and measured in the statement of financial position according to the rules of IFRS 9. Financial assets are recognised for the first time on the settlement date. They are derecognised when the contractual rights to cash flows from an asset expire or the rights to receive the cash flows in a transaction in which substantially all the risks and rewards of ownership of the financial asset are transferred.

The classification and measurement of financial assets under IFRS 9 is based on the business model and the SPPI criterion (“Solely Payments of Principal and Interest”).

Financial assets are divided into the following classification categories:

Other investments At 30 June 2026

In € thousand

	Fixed-income securities	Variable-income securities	Loans and other investments	Derivative financial instruments	Total
Financial assets at fair value through profit or loss	**2,624.5**	**1,924.6**	**0.6**	**4.2**	**4,553.9**
Mandatory	2,624.5	1,924.6	0.6	4.2	4,553.9
Financial assets at fair value through other comprehensive income	**13,260.3**	**402.7**	**0.0**	**0.0**	**13,663.0**
Mandatory	13,260.3	0.0	0.0	0.0	13,260.3
Designated	0.0	402.7	0.0	0.0	402.7
Financial assets at amortised cost	**0.0**	**0.0**	**741.0**	**0.0**	**741.0**
Total	**15,884.8**	**2,327.2**	**741.6**	**4.2**	**18,957.9**

Other investments At 31 December 2025

In € million

	Fixed-income securities	Variable-income securities	Loans and other investments	Derivative financial instruments	Total
Financial assets at fair value through profit or loss	**2,321.2**	**1,681.9**	**0.5**	**8.4**	**4,012.0**
Mandatory	2,321.2	1,681.9	0.5	8.4	4,012.0
Financial assets at fair value through other comprehensive income	**13,029.5**	**312.1**	**0.0**	**0.0**	**13,341.6**
Mandatory	13,029.5	0.0	0.0	0.0	13,029.5
Designated	0.0	312.1	0.0	0.0	312.1
Financial assets at amortised cost	**0.0**	**0.0**	**391.2**	**0.0**	**391.2**
Total	**15,350.7**	**1,994.0**	**391.8**	**8.4**	**17,744.9**

A reclassification of financial assets is only possible if the business model in which a financial asset is held has changed. Such changes of the business model are only expected in very rare cases. Reclassifications are to be performed prospectively in these cases.

Financial assets at fair value through profit or loss (mandatory)

Financial assets must be measured at fair value through profit or loss if they

- are held within the framework of an “other” business model in accordance with IFRS 9, or
- the contractual cash flows of the asset do not represent solely payments of principal and interest on the outstanding principal (“SPPI criterion” is not met).

All unit-linked and index-linked life insurance investments are assigned to an “other” business model and are therefore required to be classified and measured at fair value through profit or loss.

All value changes are recorded in profit/(loss) for the period.

Unit-linked and index-linked life insurance investments At 30 June 2026

In € million

	Fixed-income securities	Variable-income securities	Loans and other investments	Investments under investment contracts	Total
Financial assets at fair value through profit or loss	1,507.9	2,851.2	75.8	235.0	4,670.0
Total	**1,507.9**	**2,851.2**	**75.8**	**235.0**	**4,670.0**

Unit-linked and index-linked life insurance investments At 31 December 2025

In € million

	Fixed-income securities	Variable-income securities	Loans and other investments	Investments under investment contracts	Total
Financial assets at fair value through profit or loss	1,669.9	2,501.5	122.9	235.6	4,530.0
Total	**1,669.9**	**2,501.5**	**122.9**	**235.6**	**4,530.0**

Financial assets (mandatory) measured at fair value through other comprehensive income
Financial assets are required to be recognised at fair value through other comprehensive income if they are

- held as part of a "hold-and-sell" business model in accordance with IFRS 9, and
- the contractual cash flows of the asset represent solely payments of principal and interest on the outstanding principal ("SPPI criterion" is met).

Financial assets at fair value through other comprehensive income are initially measured at fair value plus directly attributable transaction costs. The subsequent measurement takes place at fair value. Changes in market value are generally recognised in other comprehensive income. Changes resulting from the effective interest method and foreign currency translation are recognised in profit/(loss) for the period. Expenses and income from impairments of the model for expected credit losses are recognised both in profit/(loss) for the period and in other comprehensive income. In the case of derecognition of financial assets, the accumulated other comprehensive income is reclassified to profit/(loss) for the period.

Financial assets at fair value through other comprehensive income (designated)
For equity instruments, an irrevocable option exists at the date of addition to reclassify them as at fair value through other comprehensive income ("FVOCI option"). This option can be exercised individually for each equity instrument.

The FVOCI option is used for selected strategic investments and equity investments.

All value changes are recorded in other comprehensive income. A reclassification of value changes recorded in other comprehensive income to profit/(loss) for the period is not permitted upon derecognition.

Financial assets at fair value through other comprehensive income

In € million

	Fair value		Recognised dividend income		Cumulative gains/losses on disposals	
	30/6/2026	31/12/2025	30/6/2026	31/12/2025	30/6/2026	31/12/2025
Equity instruments designated at fair value through other comprehensive income[1]	402.7	312.1	11.3	8.9		
Equity instruments derecognised during the reporting period and measured at fair value through other comprehensive income	0.1	0.0			–0.1	0.0

1) These mainly comprise shares in Raiffeisen Bank International AG.

Financial assets at amortised cost
Financial assets are measured at amortised cost if they

- are held as part of a "hold" business model in accordance with IFRS 9, and
- the contractual cash flows of the asset represent solely payments of principal and interest on the outstanding principal ("SPPI criterion" is met).

Financial assets at amortised cost are initially recognised at acquisition cost plus directly attributable transaction costs. Changes resulting from the effective interest method, foreign currency translation and impairments are recognised in profit/(loss) for the period.

Business model criterion
The assessment of the relevant business models focuses in particular on the strategic management of the investments. As an insurance company, UNIQA holds financial assets mainly to finance liabilities from insurance contracts.

Under other investments, the business models are divided into "hold-and-sell", "hold" and "other". Financial assets under other investments are mainly allocated to the "hold-and-sell" business model. Other investments without the intention to sell, such as term deposits and loans, are allocated to the "hold" business model. Other investments are allocated to the "other" business model if they are primarily managed and assessed on a fair value basis, such as in the case of venture capital or restructurings.

SPPI criterion
When the SPPI criterion is reviewed, the characteristics of the contractual cash flows are analysed. To analyse the cash flows, both the specific contracts (such as securities prospectuses) and (semi-)automated IT support from external information systems are used. External information systems are usually relied upon for exchange-traded securities such as government bonds and corporate bonds because these exchanges record the characteristics of the contractual cash flows in standardised databases.

Determination of fair value – significant estimates

A range of accounting policies and disclosures requires the determination of the fair value of financial and non-financial assets and liabilities. UNIQA has defined a control framework with regard to the determination of fair value. This includes a measurement team, which bears general responsibility for monitoring all major measurements of fair value, including Level 3 fair values, and reports directly to the respective Member of the Management Board.

A regular review is carried out of the major unobservable inputs and the measurement adjustments. If information from third parties (e.g. price quotations from brokers or price information services) is used to determine fair values, the evidence obtained from third parties is examined in order to determine whether it meets the requirements of IFRSs. The level in the fair value hierarchy to which these measurements are attributable is also tested. Major items in the measurement are reported to the Investment Committee.

As far as possible, data is used that is observable on the market when determining the fair value of an asset or a liability. Based on the inputs used in the valuation techniques, the fair values are assigned to different levels in the fair value hierarchy:

- Level 1: quoted prices (unadjusted) in active markets for identical assets and liabilities. These primarily involve quoted equities, quoted bonds and quoted investment funds.
- Level 2: measurement parameters that are not quoted prices included in Level 1 but which can be observed for the asset or liability either directly (i.e. as a price) or indirectly (i.e. derived from prices), or are based on prices from markets that have been classified as inactive. The parameters that can be observed here include, for example, exchange rates, yield curves and volatilities. These include in particular quoted bonds that do not fulfil the conditions under Level 1, along with structured products.
- Level 3: measurement parameters for assets or liabilities that are not based or are only partly based on observable market data. The measurement here primarily involves application of the discounted cash flow method, comparative procedures with instruments for which there are observable prices and other procedures. As there are often no observable parameters, the estimates used can have a significant impact on the measurement result.

Level 3 primarily includes other equity investments, private equity and hedge funds as well as structured products that do not fulfil the conditions under Level 2.

If the inputs used to determine the fair value of an asset or a liability can be assigned to different levels of the fair value hierarchy, the entire fair value measurement is assigned to the respective level of the fair value hierarchy that corresponds to the lowest input significant for the measurement overall.

Reclassifications between different levels of the fair value hierarchy are recognised at the end of the reporting period in which the change occurred.

The measurement processes and methods are as follows:

Financial instruments measured at fair value
For the measurement of capital investments, techniques best suited to the establishment of corresponding value are applied. The following standard measurement procedures are applied to financial instruments classified in Levels 2 and 3:

- Market approach
  The measurement method in the market approach is based on prices or other applicable information from market transactions which involve identical or comparable assets and liabilities.
- Income approach
  The income approach corresponds to the method whereby the future (expected) payment flows or earnings are inferred on a current amount.

Valuation techniques and inputs in the determination of fair values

	Price method	Input factors	Price model
Investment property			
Land and buildings used by third parties measured at fair value	Theoretical price	Long-term rent attainable, operating costs, capitalisation rate, useful life of the property, land value	Expert opinion
Fixed-income securities			
Listed bonds	Listed price	Listed prices	-
Unlisted bonds	Theoretical price	CDS spread, yield curves	Discounted cash flow
Variable-income securities			
Listed shares/investment funds	Listed price	Listed prices	-
Private equities	Theoretical price	Certified net asset values	Net asset value method
Infrastructure financing	Theoretical price	CDS spread, yield curves	Discounted cash flow
Other shares	Theoretical value	WACC, (long-term) revenue growth rate, (long-term) profit margins, control premium	Expert opinion
Derivative financial instruments			
Swap, cross currency swap	Theoretical price	CDS spread, yield curves, volatilities (FX, cap/floor, swaption, constant maturity swap, shares)	Black-Scholes-Garman-Kohlhagen Monte Carlo N-DIM, Black-76 model, LIBOR market model, contract-specific model
Investments under investment contracts			
Listed shares/investment funds	Listed price	Listed prices	-
Unlisted investment funds	Theoretical price	Certified net asset values	Net asset value method

Measurement hierarchy

Assets and liabilities measured at fair value

In € million	Level 1		Level 2		Level 3		Total	
	30/6/2026	31/12/2025	30/6/2026	31/12/2025	30/6/2026	31/12/2025	30/6/2026	31/12/2025
Properties that constitute underlying items								
Investment property					1,287.7	1,308.9	1,287.7	1,308.9
Total					**1,287.7**	**1,308.9**	**1,287.7**	**1,308.9**
Financial assets at fair value through profit or loss								
Variable-income securities	859.5	696.6	0.0	0.2	1,065.1	985.1	1,924.6	1,681.9
Fixed-income securities	1,176.3	937.4	45.3	29.7	1,402.9	1,354.1	2,624.5	2,321.2
Loans and other investments					0.6	0.5	0.6	0.5
Derivative financial instruments			3.0	8.4	1.3	0.0	4.2	8.4
Total	**2,035.8**	**1,634.0**	**48.3**	**38.3**	**2,469.8**	**2,339.7**	**4,553.9**	**4,012.0**
Financial assets at fair value through other comprehensive income								
Variable-income securities	326.9	230.2	0.0	0.0	75.8	81.9	402.7	312.1
Fixed-income securities	11,292.6	9,897.5	1,649.7	2,918.2	318.1	213.8	13,260.3	13,029.5
Total	**11,619.5**	**10,127.7**	**1,649.7**	**2,918.2**	**393.9**	**295.7**	**13,663.0**	**13,341.6**

In € million	Level 1		Level 2		Level 3		Total	
	30/6/2026	31/12/2025	30/6/2026	31/12/2025	30/6/2026	31/12/2025	30/6/2026	31/12/2025
Financial liabilities								
Derivative financial instruments			4.9	0.1	9.2	0.0	14.1	0.1

Fair values of assets and liabilities measured at amortised cost

In € million	Level 1		Level 2		Level 3		Total	
	30/6/2026	31/12/2025	30/6/2026	31/12/2025	30/6/2026	31/12/2025	30/6/2026	31/12/2025
Investment property					**1,656.7**	**1,665.2**	**1,656.7**	**1,665.2**
Loans and other investments			**670.9**	**276.1**	**70.9**	**115.1**	**741.7**	**391.2**

In € million	Level 1		Level 2		Level 3		Total	
	30/6/2026	31/12/2025	30/6/2026	31/12/2025	30/6/2026	31/12/2025	30/6/2026	31/12/2025
Financial liabilities								
Bond liabilities	560.9	557.3					560.9	557.3
Loan liabilities			18.6	0.0	0.0	0.0	18.6	0.0
Lease liabilities					87.9	88.5	87.9	88.5
Total	**560.9**	**557.3**	**18.6**	**0.0**	**87.9**	**88.5**	**667.4**	**645.8**
Subordinated liabilities	**1,031.1**	**680.9**					**1,031.1**	**680.9**

Transfers between Levels 1 and 2
In the reporting period, transfers from Level 1 to Level 2 were made in the amount of €23.8 million (2025: €149.8 million) and from Level 2 to Level 1 in the amount of €897.6 million (2025: €1,147.6 million). These are attributable primarily to changes in trading frequency and trading activity.

Measurement hierarchy in unit-linked and index-linked life insurance investments

Assets measured at fair value

In € million	Level 1		Level 2		Level 3		Total	
	30/6/2026	31/12/2025	30/6/2026	31/12/2025	30/6/2026	31/12/2025	30/6/2026	31/12/2025
Financial assets at fair value through profit or loss								
Unit-linked and index-linked life insurance investments	3,231.1	2,911.6	393.4	497.9	810.5	884.9	4,435.0	4,294.4
Investments under investment contracts	**233.4**	**233.7**	**0.5**	**0.6**	**1.1**	**1.3**	**235.0**	**235.6**
Total	**3,464.5**	**3,145.3**	**393.9**	**498.5**	**811.6**	**886.1**	**4,670.0**	**4,530.0**

Level 3 financial instruments

The following table shows the changes to the fair values of financial instruments whose valuation techniques are not based on observable inputs.

In € million	Fixed-income securities		Other		Other investments Total		Unit-linked and index-linked life insurance investments	
	2026	2025	2026	2025	2026	2025	2026	2025
At 1 January	**1,567.9**	**1,708.4**	**1,067.5**	**930.5**	**2,635.4**	**2,638.9**	**886.1**	**740.1**
Transfers from Level 3 to Level 1	0.0	–0.5	0.0	0.0	0.0	–0.5	0.0	0.0
Transfers from Level 3 to Level 2	–32.2	–70.5	0.0	0.0	–32.2	–70.5	–0.3	0.0
Transfers to Level 3	116.5	10.9	0.0	0.0	116.5	10.9	0.1	150.3
Gains and losses recognised in profit or loss	24.1	–12.3	28.0	–22.0	52.0	–34.3	2.5	7.2
Gains and losses recognised in other comprehensive income	–4.0	–14.7	–2.1	4.8	–6.1	–9.9	0.0	0.0
Additions	132.4	152.0	111.8	194.3	244.3	346.3	120.4	100.1
Disposals	–82.6	–207.3	–61.6	–40.3	–144.2	–247.6	–198.2	–112.3
Changes from currency translation	–1.2	1.9	–0.1	0.2	–1.3	2.1	1.0	0.7
Change in scope of consolidation	0.0	0.0	–0.8	0.0	–0.8	0.0	0.0	0.0
At 30 June and/or 31 December	**1,721.0**	**1,567.9**	**1,142.7**	**1,067.5**	**2,863.7**	**2,635.4**	**811.6**	**886.1**

Sensitivities

Fixed-income securities

The most important unobservable input in the measurement of fixed-income securities is the specific credit spread. To be able to measure these securities in a discounted cash flow model, the spreads are determined using a selection of reference securities with comparable characteristics. For the fixed-income securities in Level 3, an increase in the discount rate by 100 basis points results in a 2.3 per cent reduction in value (2025: 3.4 per cent). A reduction in the discount rate by 100 basis points results in a 2.2 per cent increase in value (2025: 3.5 per cent).

Other

Other securities under Level 3 mainly comprise private equity funds and other equity investments. Private equity funds are measured based on the net asset values which are determined by the fund manager using specific unobservable inputs for all underlying portfolio positions. This is done in accordance with the International Private Equity and Venture Capital Valuation (IPEV) Guidelines.

Securities lending transactions

Securities loaned within the framework of securities lending continue to be recognised in the statement of financial position, as the significant opportunities and risks are not transferred through the lending. In return, UNIQA receives collateral in the form of securities, which are accordingly not recognised in the statement of financial position. As at the reporting date, the carrying amount of the loaned financial assets in the category of "Fixed-income securities at fair value through other comprehensive income" from securities lending transactions amounts to €627.7 million (2025: €–581.9 million). The fair value corresponds to the carrying amount. The equivalent amount of the collateral received is €–686.7 million (2025: €–617.4 million). The components of these transactions recognised in profit or loss are reported under "Net investment income".

Net investment income

Classified by business line

In € million	Property and casualty insurance		Health insurance		Life insurance		Total	
	1–6/2026	1–6/2025	1–6/2026	1–6/2025	1–6/2026	1–6/2025	1–6/2026	1–6/2025
Investment property	**18.3**	**27.1**	**12.5**	**11.5**	**23.2**	**25.7**	**54.0**	**64.4**
Financial assets accounted for using the equity method	**8.8**	**7.0**	**18.9**	**82.1**	**121.6**	**36.4**	**149.3**	**125.5**
Variable-income securities	**58.9**	**–9.8**	**55.5**	**–23.9**	**30.3**	**–1.4**	**144.6**	**–35.1**
At fair value through profit or loss	49.4	–20.0	55.1	–24.3	29.7	–1.8	134.2	–46.1
At fair value through other comprehensive income	9.5	10.2	0.4	0.4	0.5	0.4	10.4	10.9
Fixed-income securities	**79.2**	**71.6**	**64.8**	**39.1**	**126.3**	**93.7**	**270.3**	**204.4**
At fair value through profit or loss	18.4	14.1	13.9	18.2	10.9	8.7	43.1	41.0
of which mandatory	18.4	14.1	13.9	18.2	10.9	8.7	43.1	41.0
At fair value through other comprehensive income	60.9	57.5	50.8	20.9	115.5	85.0	227.2	163.4
of which mandatory	60.9	57.5	50.8	20.9	115.5	85.0	227.2	163.4
Loans and other investments	**9.5**	**8.6**	**2.7**	**2.5**	**3.9**	**4.1**	**16.1**	**15.2**
At fair value through profit or loss	–0.3	0.2	0.0	0.0	0.0	0.0	–0.3	0.2
At amortised cost	9.8	8.4	2.7	2.5	3.9	4.1	16.4	15.0
Derivative financial instruments	**–6.5**	**25.2**	**–9.0**	**20.8**	**–3.5**	**8.8**	**–19.0**	**54.7**
Investment administration expenses, interest paid and other investment expenses	**–18.2**	**–20.1**	**–5.3**	**–5.3**	**–5.0**	**–3.7**	**–28.6**	**–29.1**
Total	**150.0**	**109.6**	**140.0**	**126.8**	**296.7**	**163.5**	**586.7**	**400.0**

Classified by type of income

In € million	Current income/expenses		Gains/losses from disposals and changes in value		Total	
	1–6/2026	1–6/2025	1–6/2026	1–6/2025	1–6/2026	1–6/2025
Financial assets at fair value through profit or loss	**52.4**	**61.0**	**105.6**	**–11.2**	**158.0**	**49.8**
Variable-income securities	19.0	13.4	115.2	–59.5	134.2	–46.1
Mandatory	19.0	13.4	115.2	–59.5	134.2	–46.1
Fixed-income securities	33.4	47.6	9.8	–6.6	43.1	41.0
Mandatory	33.4	47.6	9.8	–6.6	43.1	41.0
Loans and other investments	0.1	0.0	–0.4	0.2	–0.3	0.2
Derivative financial instruments	0.0	0.0	–19.0	54.7	–19.0	54.7
Financial assets at fair value through other comprehensive income	**237.5**	**213.1**	**0.0**	**–38.7**	**237.5**	**174.4**
Variable-income securities	11.3	8.8	–0.9	2.1	10.4	10.9
Designated	11.3	8.8	–0.9	2.1	10.4	10.9
Fixed-income securities	226.2	204.3	1.0	–40.9	227.2	163.4
Mandatory	226.2	204.3	1.0	–40.9	227.2	163.4
Financial assets at amortised cost	**11.8**	**16.4**	**4.6**	**–1.3**	**16.4**	**15.0**
Loans and other investments	11.8	16.4	4.6	–1.3	16.4	15.0
Investment property	**54.2**	**55.1**	**–0.2**	**9.3**	**54.0**	**64.4**
Financial assets accounted for using the equity method	**58.5**	**58.8**	**90.8**	**66.6**	**149.3**	**125.5**
Investment administration expenses, interest paid and other investment expenses	**–28.6**	**–29.1**			**–28.6**	**–29.1**
Total	**385.9**	**375.3**	**200.8**	**24.6**	**586.7**	**400.0**

The currency losses in net investment income amount to €0.4 million (1–6/2025: €9.7 million).

Current income from fixed-income securities measured at fair value through other comprehensive income includes current interest income according to the effective interest method in the amount of €226.2 million (1–6/2025: €204.3 million). In the category “Financial assets at amortised cost”, these amount to €11.8 million (1–6/2025: €16.4 million).

Impairment – significant estimates

Expected credit losses are calculated using the 3-stage model for debt instruments measured at amortised cost or at fair value through other comprehensive income. Financial instruments measured at fair value through profit or loss and equity instruments measured at fair value through other comprehensive income (“FVOCI option”) are not subject to the impairment model.

To determine the expected credit losses, a credit deterioration model is used in which the amount of the risk provision to be recognised is based on the change in the default risk of a financial instrument following its addition. The risk provision is also recognised for expected losses and therefore represents a prospective impairment in the amount of the present value of the expected credit losses.

The expected credit losses are determined as at the measurement date as the difference between the discounted contractual cash flows and the risk-weighted cash flows. The scenario-based risk weighting of the cash flows is carried out using the probability of default and the loss given default. The model used to determine the expected credit losses aims to come up with an undistorted and scenario-weighted amount. It does this by taking into account the time value of money as well as data on current economic conditions and their future forecasts that are available at the measurement date without unreasonable time and cost. The probabilities of default also include forward-looking information and take the macro-economic development of the unemployment rate into account as well as the high-yield spreads.

The probability of default is the probability that debtors will be unable to meet their payment obligations, either within the next twelve months or over the entire remaining term. The loss given default corresponds to the expectation of how much the loss of a financial asset will be in the event of default.

The data used to calculate the probability of default and the loss given default is obtained primarily from external data sources. The probability of default is determined at issuer level, and the loss given default is allocated on the basis of long-term averages of individual classes of financial instruments. In cases where specific input data is not completely available from external data sources (e.g. financial assets that are not externally rated), the risk parameters were allocated on the basis of benchmarks of comparable instruments and expert assessments.

The time value of money (which is needed to determine the expected credit losses) is the effective interest rate of the respective financial asset, determined at the time when the financial asset was acquired.

The expected credit loss of a financial instrument is determined based on the assigned impairment level on the measurement date either as the present value of the expected defaults over the next twelve months or as the present value of the expected defaults over the entire remaining term.

At each measurement date, all financial assets within the scope of the impairment model are assigned to an impairment level.

For financial instruments in Level 1, an impairment is recognised in the amount of the 12-month expected credit loss (12-month ECL). The 12-month ECL represents a portion of the total expected credit losses (lifetime ECLs) that result from default events on a financial instrument that are possible within twelve months after the reporting period. Financial instruments for which no significant increase in the credit risk was determined on the measurement date as well as financial instruments first recognised on the measurement date are assigned to Level 1. Furthermore, instruments with a low default risk (investment grade) are regularly assigned to Level 1 of the impairment model. In doing so, the option of not analysing a significant increase in credit risk for instruments with a low default risk (investment grade – in UNIQA's model up to the equivalent of a rating level of BBB–) on the measurement date is exercised.

For Level 2 financial instruments, an impairment is recognised in the amount of the present value of the expected credit losses over the entire maturity. Financial instruments for which a significant increase in the credit risk was identified on the measurement date are assigned to Level 2.

For Level 3 financial instruments, an impairment is recognised in the amount of the present value of the expected credit losses over the entire maturity. Financial instruments viewed as having diminished creditworthiness on the measurement date are assigned to Level 3.

A significant increase in credit risk is assessed overall on the basis of quantitative and qualitative criteria. To make this quantitative assessment, the probability-of-default curve over the lifetime at the measurement date is compared with the forward-looking probability-of-default curve over the lifetime at the time of initial recognition. A significant increase in credit risk is normally assumed whenever there is a relative doubling of the probability of default since the date of purchase. If a significant increase in credit risk is determined on the measurement date, an allocation to Level 2 is made. As a backstop for the identification of a significant increase in the credit risk of a financial instrument, contractual cash flows are assumed to be overdue at more than 30 days.

In the overall assessment, a qualitative evaluation of the level allocation for Level 1 or Level 2 is also carried out based on external market indicators and by subject matter experts. In the qualitative assessment, particular consideration is given to factors such as a significant change in contractual terms, a borrower's ability to repay their other exposures, as well as external factors with a potentially significant influence on the borrower's ability to repay.

An allocation to Level 3 (credit-impaired financial assets) of the impairment model is made if one or more events with an adverse effect on the expected future cash flows of the financial asset occur. Among others, the following events are considered to be indicators:

- significant financial difficulties on the part of the issuer or borrower;
- default of or overdue contractual cash flows;
- financial concessions by lenders;
- increased likelihood of insolvency or restructuring proceedings;
- disappearance of an active market due to the financial difficulties of the financial asset; and
- financial assets with a large discount that already reflects the credit losses incurred.

In addition, a financial instrument is assigned to Level 3 if contractual cash flows are more than 90 days in default. To assess whether a financial asset is credit-impaired, the indicators are considered both individually and collectively.

Expected credit losses on fixed-income securities measured at fair value through other comprehensive income

Changes in value that are recognised on the basis of the impairment model in accordance with IFRS 9 for expected credit losses can include both losses and reversals. In the financial year, a surplus of reversals of losses was recorded in the category "Financial assets measured at fair value through other comprehensive income" in the amount of €49.0 million (2025: €4.6 million).

Change in impairment

In € million	Stage 1		Stage 2		Stage 3		Total	
	2026	2025	2026	2025	2026	2025	2026	2025
At 1 January	**5.4**	**3.0**	**1.5**	**5.0**	**154.5**	**155.1**	**161.3**	**163.0**
Additions	1.4	3.6	0.0	0.0	0.0	0.0	1.4	3.6
Changes due to transfer between stages	–0.2	1.1	0.2	–1.1	0.0	0.0	0.0	0.0
Transfers from Stage 1	–0.2	–0.2	0.2	0.2	0.0	0.0	0.0	0.0
Transfers from Stage 2	0.0	1.4	0.0	–1.4	0.0	0.0	0.0	0.0
Decrease due to derecognition	–0.8	–1.2	–1.0	–2.4	–32.3	–18.7	–34.0	–22.3
Changes due to risk parameters	–2.0	–0.1	–0.1	–0.3	–14.3	17.7	–16.4	17.3
Changes from currency translation	–0.2	–0.9	–0.3	0.3	0.4	0.4	–0.1	–0.3
At 30 June	**3.6**	**5.4**	**0.3**	**1.5**	**108.3**	**154.5**	**112.3**	**161.3**

The amounts for Level 1 include financial assets totalling €12,194.3 million (2025: €10,619.9 million) for which the level allocation was applied based on the exemption for instruments with a low default risk (investment grade).

Ratings

In € million	Stage 1		Stage 2		Stage 3		Total	
	2026	2025	2026	2025	2026	2025	2026	2025
AAA	2,560.3	2,577.2	0.0	0.0	0.0	0.0	2,560.3	2,577.2
AA	4,683.3	4,654.1	0.0	0.0	0.0	0.0	4,683.3	4,654.1
A	4,988.1	4,826.1	0.0	0.0	0.0	0.0	4,988.1	4,826.1
BBB	2,043.3	2,008.1	0.0	0.0	0.0	0.0	2,043.3	2,008.1
BB	254.5	314.6	3.1	0.0	0.0	0.0	257.6	314.6
B	69.3	70.6	0.0	2.0	0.0	0.0	69.3	72.6
≤ CCC	65.1	61.5	7.4	21.0	0.0	0.0	72.5	82.5
Not rated	197.0	232.5	39.0	40.9	126.1	163.7	362.1	437.0
Total	**14,860.9**	**14,744.6**	**49.5**	**63.9**	**126.1**	**163.7**	**15,036.5**	**14,972.2**

Maximum default risk

In € million	Stage 1		Stage 2		Stage 3		Total	
	2026	2025	2026	2025	2026	2025	2026	2025
Carrying value	13,202.8	12,966.4	39.8	54.0	17.8	9.2	13,260.3	13,029.5
Gross carrying amount	14,860.9	14,744.6	49.5	63.9	126.1	163.7	15,036.5	14,972.2
Impairment	–3.6	–5.4	–0.3	–1.5	–108.3	–154.5	–112.3	–161.3

Concentration risk per country

In € million	Carrying amounts	
	2026	2025
Poland	1,825.4	1,706.6
Austria	1,325.1	1,088.3
France	1,140.3	1,301.9
Germany	843.1	821.8
Spain	805.5	684.4
Belgium	684.0	807.0
Czechia	548.7	589.2
USA	519.9	505.3
Netherlands	484.4	474.4
Italy	483.4	451.9
Hungary	404.3	342.4
Romania	383.7	401.3
United Kingdom	306.2	282.8
Ireland	261.4	252.3
Slovakia	247.8	225.7
Other countries under € 200 million each	2,996.9	3,094.1
Total	**13,260.3**	**13,029.5**

INSURANCE CONTRACTS

Insurance and reinsurance contracts along with investment contracts with discretionary participation features fall within the scope of IFRS 17 (Insurance Contracts), which differentiates between three measurement models: the general measurement model, the premium allocation approach and the variable fee approach. The general measurement model is applied for the long-term property and casualty insurance business as well as for life insurance contracts without profit participation. For short-term contracts – this is predominantly the case in the area of property and casualty insurance – UNIQA uses the premium allocation approach. The variable fee approach is applied in health insurance and for contracts that involve profit participation and unit-linked and index-linked life insurance contracts.

In the application of the general measurement model as well as the variable fee approach, the contractual service margin serves as a significant component. This represents the as yet unrealised profit for a group of insurance contracts that will be generated for services provided in the future and which is recognised through profit or loss over the coverage period in accordance with the provision of services. In the consolidated statement of financial position, the contractual service margin is included in the line items “Assets from insurance contracts” and “Liabilities from insurance contracts”.

Change in contractual service margin

In € million	Long-term property and casualty insurance	Health insurance	Life insurance	Total
At 1 January 2026	**70.1**	**3,919.8**	**1,889.3**	**5,879.3**
Opening assets	0.0	0.0	226.6	226.6
Opening liabilities	70.1	3,919.8	1,662.7	5,652.7
Changes in profit or loss and OCI				
Addition from initially recognised contracts	0.7	73.1	67.8	141.6
Changes in estimates	–4.3	279.1	200.1	475.0
Interest effects recognised in the financial result	1.0	0.0	6.6	7.6
Effects of changes in foreign exchange rates	–0.3	0.3	5.9	5.9
Release for services provided	–8.0	–69.6	–115.3	–192.9
Total	**–10.8**	**283.0**	**165.1**	**437.2**
At 30 June 2026	**59.3**	**4,202.8**	**2,054.4**	**6,316.5**
Closing assets	0.0	0.0	126.0	126.0
Closing liabilities	59.3	4,202.8	1,928.4	6,190.5

Change in contractual service margin

In € million	Long-term property and casualty insurance	Health insurance	Life insurance	Total
At 1 January 2025	**93.9**	**3,501.0**	**1,750.6**	**5,345.6**
Opening assets	0.0	0.0	219.9	219.9
Opening liabilities	93.9	3,501.0	1,530.7	5,125.6
Changes in profit or loss and OCI				
Addition from initially recognised contracts	1.0	133.0	126.1	260.1
Changes in estimates	–3.9	418.4	210.5	625.0
Interest effects recognised in the financial result	2.9	–1.6	13.8	15.2
Effects of changes in foreign exchange rates	–0.2	0.2	13.9	13.9
Release for services provided	–23.5	–131.2	–225.6	–380.4
Total	**–23.8**	**418.8**	**138.7**	**533.7**
At 31 December 2025	**70.1**	**3,919.8**	**1,889.3**	**5,879.3**
Closing assets	0.0	0.0	226.6	226.6
Closing liabilities	70.1	3,919.8	1,662.7	5,652.7

Changes in estimates represent changes to the fulfilment cash flows that relate to and encompass future services and include

- experience adjustments arising from premiums received in the period that relate to future services and related cash flows (such as acquisition cash flows);
- changes in estimates of the present value of the future cash flows in the insurance provision, except for the fair value of the money and the financial risk;
- deviations with respect to investment components in life and health insurance; and
- changes in the risk adjustment for non-financial risks that relate to future services.

OTHER INFORMATION

1. Employees

Average number of employees	1–6/2026	1–6/2025
Total	14,854	14,715
of which sales	3,404	3,712
of which administration	11,449	11,003

2. Dividends paid

A dividend of €0.72 per share was paid on 22 June 2026 (previous year: €0.60). This corresponds to a distribution of €221.0 million (previous year: €184.2 million).

3. Scope of consolidation

The basis of consolidation – including UNIQA Insurance Group AG – includes 116 consolidated companies (31 December 2025: 115) and 5 associates (31 December 2025: 4) accounted for using the equity method.

The acquisition of SEWICO Consulting GmbH (Vienna) was completed on 1 January 2026. The acquisition strengthens the range of services on offer to sales partners in the intermediary business. The company is recognised in the Group Functions segment and within the Property and Casualty Insurance business line.

Mavie Med Arbeitsmedizin und Prävention GmbH (formerly Meditrina GmbH) (Vienna) was acquired on 12 February 2026. The aim of the acquisition was to expand the product portfolio. The company is recognised in the Group functions segment and in the health insurance business line.

RSG – Risiko Service und Sachverständigen GmbH (Vienna) and MavieMe GmbH (Vienna) were subject to initial consolidation in the first quarter of 2026. PKV Beteiligungs GmbH (Klagenfurt) was also consolidated into the Consolidated Financial Statements using the equity method for the first time.

Three further companies were also deconsolidated in the first quarter of 2026: UNIQA Raiffeisen Software Service Kft. (Hungary, Budapest), UNIQA Software Services S.R.L. (Romania, Cluj-Napoca) and CherryHUB BSC Kft. (Hungary, Budapest).

4. Buy-back and new issue of a subordinated Tier 2 bond

Part of a Tier 2 bond issued in 2015, with an original nominal value of €500.0 million and an outstanding nominal amount of €326.3 million at that time, was bought back in May 2026. The buy-back volume amounted to €148.5 million at a price of 100.750 per cent of the nominal value. The outstanding nominal amount fell to €177.8 million as a result of this. As part of the buy-back, a subordinated Tier 2 bond with an issue volume of €500.0 million was placed at an issue price of 99.369 per cent of the nominal amount. The bond has a maturity period of 20 years and cannot be terminated early until November 2035. The coupon equals 4.5 per cent per annum for the first ten years. A variable interest rate applies after this period. The termination option stipulated by contract was exercised in respect of the outstanding nominal amount of €177.8 million remaining following the buy-back. Full repayment was made on the first issuer's termination date of 27 July 2026.

5. Relationships with related companies and persons

Companies in the UNIQA Group maintain various relationships with related companies and persons.

Related companies refer to companies which exercise either a controlling or a significant influence on UNIQA. The group of related companies also includes the non-consolidated subsidiaries and associates of UNIQA.

Related persons include the members of the Supervisory Board and the Management Board as well as their close relatives. This also includes the members of management in key positions at those companies that exercise either a controlling or a significant influence on the UNIQA Group.

Transactions and balances with related companies
In € million

	Companies with significant influence on UNIQA Group	Affiliated but not consolidated companies	Associated companies of UNIQA Group	Other related parties	Total
Transactions in 1 – 6/2026					
Premiums	0.4	0.0	0.3	5.4	6.1
Income from investments	12.4	0.0	46.5	0.6	59.6
Expenses from investments	–0.1	0.0	0.0	–0.3	–0.4
Other income	1.1	2.3	1.5	7.0	12.0
Other expenses	–0.7	–3.6	–1.3	–22.7	–28.4
At 30 June 2026					
Investments	354.5	17.1	859.1	39.2	1,269.8
Cash	227.6	0.0	0.0	128.2	355.8
Receivables and other assets	0.5	0.9	0.0	0.8	2.3
Liabilities and other items classified as liabilities	0.8	2.5	0.0	0.6	3.9

Transactions and balances with related companies
In € million

	Companies with significant influence on UNIQA Group	Affiliated but not consolidated companies	Associated companies of UNIQA Group	Other related parties	Total
Transactions in 1 – 6/2025					
Premiums	0.5	0.0	0.4	3.1	4.1
Income from investments	10.3	0.0	46.1	0.5	57.0
Expenses from investments	0.0	0.0	0.0	–0.2	–0.2
Other income	0.1	3.0	1.4	1.1	5.5
Other expenses	–0.2	–4.8	–1.1	–8.1	–14.2
At 31 December 2025					
Investments	248.3	8.5	944.4	37.4	1,238.6
Cash	214.2	0.0	0.0	79.8	294.0
Receivables and other assets	0.1	2.6	0.1	2.7	5.5
Liabilities and other items classified as liabilities	0.0	3.3	0.0	1.3	4.7

Transactions with related persons
In € million

	1 – 6/2026	1 – 6/2025
Premiums	0.3	0.3
Salaries and short-term benefits [1]	–6.2	–4.8
Pension expenses	–0.6	–0.7
Compensation on termination of employment contract	–0.1	–0.1
Expenditures for share-based payments	–1.5	–1.0
Other income	0.1	0.1

[1] This item includes fixed and variable Management Board remuneration paid from the beginning of the financial year to the reporting date, as well as the Supervisory Board remuneration.

6. Significant events after the reporting date
No material reportable events occurred after the reporting date.

Declaration of the legal representatives

The Management Board of UNIQA Insurance Group AG hereby confirms that, to the best of its knowledge, the condensed consolidated interim financial statements, prepared in accordance with the applicable accounting standards, give a true and fair view of the assets, liabilities, financial position and profit or loss of the Group and that the interim Group Management Report gives a true and fair view of the Group's financial position with respect to significant events that occurred during the first six months of the financial year and the impact on the condensed consolidated interim financial statements with respect to the significant risks and uncertainties for the remaining six months of the financial year, and with respect to the material transactions with related companies or persons that are subject to disclosure.

These consolidated interim financial statements were neither audited in full nor reviewed by a statutory auditor.

Vienna, August 2026

Andreas Brandstetter
Chairman of the Management Board

Wolf-Christoph Gerlach
Member of the Management Board

Peter Humer
Member of the Management Board

Wolfgang Kindl
Member of the Management Board

René Knapp
Member of the Management Board

Sabine Pfeffer
Member of the Management Board

Kurt Svoboda
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Information
This is a translation of the German Half-Year Financial Report of UNIQA Group. In case of any divergences, the German original is legally binding.

www.uniqagroup.com

Clause regarding predictions about the future
This report contains statements which refer to the future development of UNIQA. These statements present estimations which were reached on the basis of all of the information available to the Group at the present time. If the assumptions on which they are based do not occur, the actual events may vary from the results currently expected. As a result, no guarantee can be provided for the information given.