Triglav Group Factsheet

About Triglav Group

A leading insurance and financial group in Slovenia and the Adria region, also operating in the wider international environment.

Founding Year: 1900

Balance sheet (FY 2025): €5.4bn

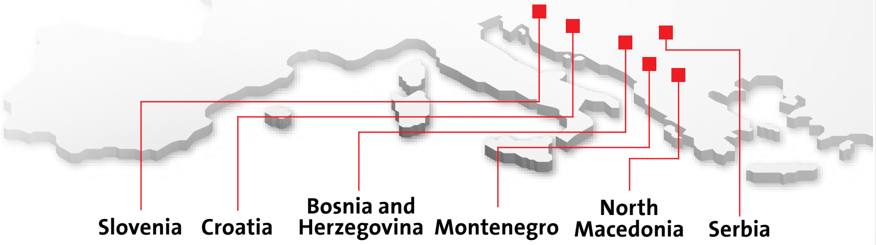
Auditor: Deloitte

> 5,200 employees

Management Board:
Andrej Slapar, president
Uroš Ivanc
Tadej Čoroli
Marica Makoter
Blaž Jakič
Ivica Vulić

International Markets:
Reinsurance operations;
Insurance operations in cooperation with partners

Adria Region:
Market leader



Activities

Insurance:

- Non-Life
- Life
- Health
- Reinsurance

Asset Management:

- Investment portfolios of insurance companies
- Mutual funds & discretionary mandates
- Pension funds

Strategic Ambitions 2025 – 2030

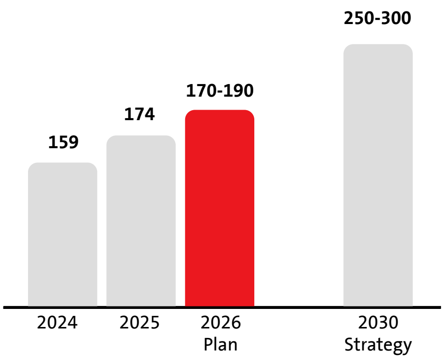
- Profitable operations creating value for shareholders
- Above-average growth in markets outside Slovenia
- Ambitious growth of business volume and AUM
- Best customer experience
- Agile and efficient organization
- Attract and retain the best talent

Key Financials

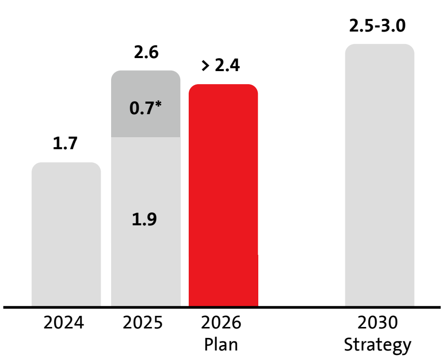
Strategy until 2030:
ROE (2030) 12 – 13%
AuM (2030) > €10bn
EPS (CAGR 2024-2030) ~ 10%
BVPS (CAGR 2024-2030) ~ 8%

H1 2026: Full-year profit guidance reaffirmed

Earnings Before Tax (in €m)

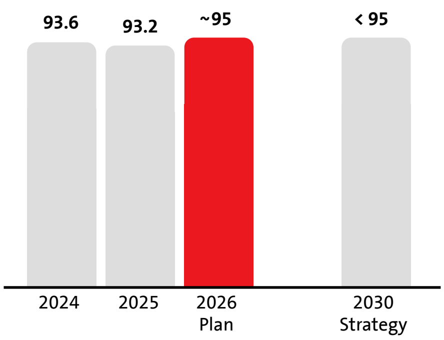


Total Business Volume (in €bn)



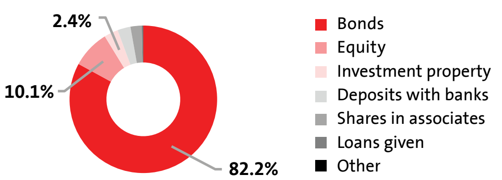
*New Italian business.

Combined Ratio (in %)



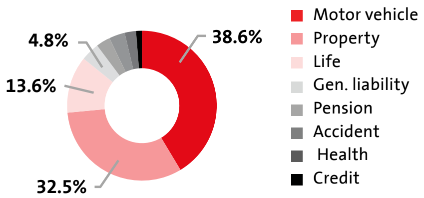
Investment Portfolio

(30 Jun 2026; UL & fin. contracts excl.)

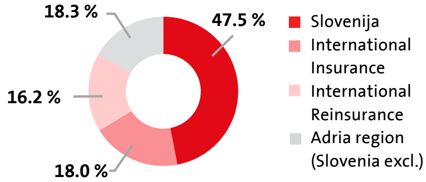


Gross Written Premium Structure

By Products (H1 2026)



By Markets (H1 2026)



Solvency Ratio

Target:
200% - 250%

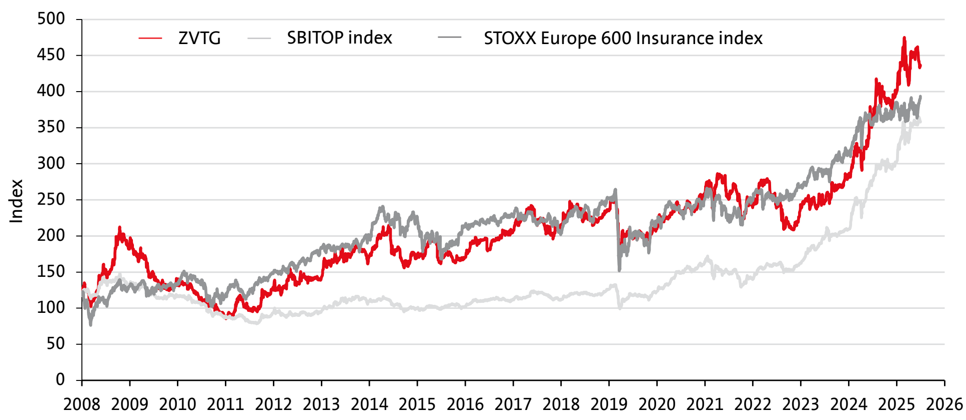
H1 2026 estimate:
207%

Credit Ratings

- S&P
A+ / Stable

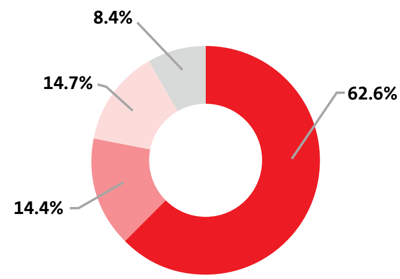
- AM Best
A / Stable

Share Price (since 2009, the first full year of listing on the LJSE)



Source: Ljubljana Stock Exchange, data from 31 Dec 2008 to 30 June 2026

Shareholder Structure (30 June 2026)



- Two state-owned funds
- International shareholders
- Slovenian retail shareholders
- Slovenian institutional shareholders

Attractive & Sustainable Dividend Policy

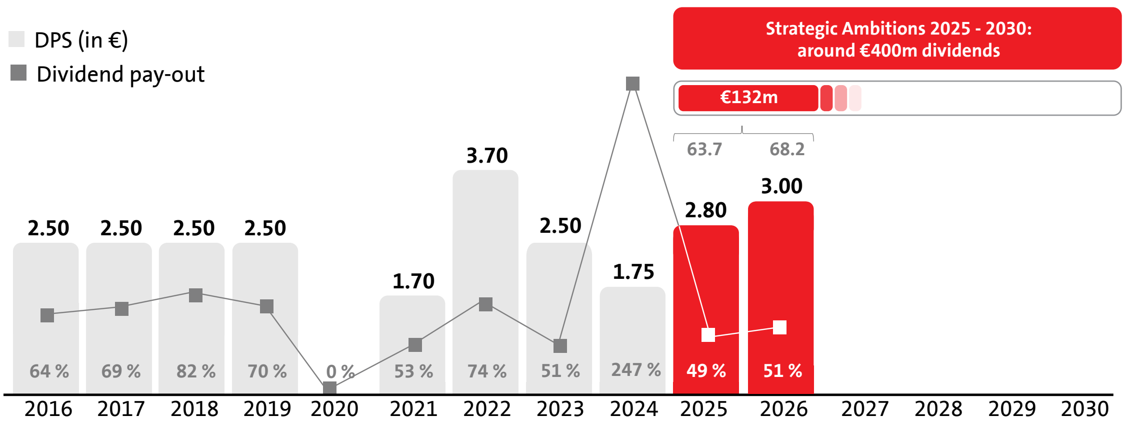
50%

Returned to shareholders[1]

50%

Retained to fund organic growth and nontransformational acquisitions

[1] Payout based on dividend policy & organic growth capital needs.



Dividend yield (at YE):

2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
10.8%	8.7%	8.3%	7.5%	0.0%	4.6%	10.7%	7.2%	4.3%	4.7%

Share Information

Number of shares	**22,735,148**
Market Cap (€bn, 30 June 2026)	**1,477.8**
Traded on (since 2008)	**Ljubljana Stock Exchange (Prime Market)**
Ticker symbol; ISIN	**ZVTG; SI0021111651**
Bloomberg; Reuters	**ZVTG SV; ZVTG.LJ**
Market maker (since 2019)	**InterCapital**
Analysts	**ODDO BHF; InterCapital; Ilirika BPH**

Mission
We build a safer future.

Vision
We are international insurance-financial group.

Committed to Sustainability

Selected 2025 achievements:

- 15% of bonds with ESG characteristics
- Higher premiums from products with S & E benefits
- 34% lower Scope 1 & 2 CO2 footprint vs. 2019
- 75% energy from renewables
- 28% electric & hybrid fleet

More: *sustainable-development*

For more information, please contact:

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Annual report 2025