

Ad hoc announcement pursuant to Art. 53 LR

Basel, 28 April 2026

Helvetia Baloise publishes financial condition report and reports very strong solvency

Helvetia Baloise reports very strong solvency for the 2025 financial year. The high SST ratios of Helvetia and Baloise underline the financial strength of the new Group and provide a robust foundation for integration, growth, and attractive dividend payments.

Helvetia Baloise today publishes its [financial condition report](#) (in German) for the 2025 financial year, confirming a very strong capitalisation. With high SST ratios at the two former companies, the Group underscores its financial strength and reiterates its dividend ambitions.

Following the [merger at holding level](#) completed on 5 December 2025, the granular Group SST model was applied. Under this model, Helvetia and Baloise are reported as two separate clusters for SST purposes.

As at 31 December 2025, the Helvetia cluster reports an SST ratio of 325% (31 December 2024: 288%), while the Baloise cluster reports an SST ratio of 219% (31 December 2024: 204%). [As already communicated in connection with the 2025 annual results](#), Helvetia Baloise estimates a combined pro forma Group SST ratio of around 260%¹ as at the end of 2025.

The increase in solvency ratios compared with the previous year reflects the successful business performance in 2025 as well as positive developments in the capital markets. The Group's strong capitalisation and balanced risk profile enhance its resilience and earnings capacity and provide a solid foundation for a successful integration and the implementation of Helvetia Baloise's strategic targets.

Important dates

- Friday, 22 May 2026: Annual General Meeting of Helvetia Baloise Holding Ltd
- Wednesday, 27 May 2026: Ex-dividend date
- Friday, 29 May 2026: Dividend payment date
- Thursday, 17 September 2026: Publication half-year results 2026

¹ The pro forma combined SST figure shown represents an internal, indicative estimate, provided for capital markets purposes only, and does not constitute a regulatory-relevant SST figure.

Further information

- This ad hoc announcement can also be found at www.helvetia-baloise.com/media.
- The financial condition report and the accompanying slide deck are available at helvetia-baloise.com/annual-results

For more information, please contact:**Media**

Corporate Communications

Tel: +41 (0)58 280 50 33

media.relations@helvetia-baloise.com**Analysts**

Investor Relations

Tel: +41 (0)58 280 89 91

investor.relations@helvetia-baloise.com**Privacy notice**

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About Helvetia Baloise

Helvetia Baloise is Switzerland's largest multi-line insurer and one of Europe's leading insurance groups. Every day, around 22,000 employees work hard to support around 13 million customers with insurance, pension, and financial solutions. These customers range from individuals and small to medium-sized enterprises (SMEs) through to international customer groups, which also benefit from areas such as specialty insurance and reinsurance. Headquartered in Basel, Switzerland, Helvetia Baloise operates in eight European markets as well as in global specialty markets, combining its strong Swiss roots with a clear international focus. Helvetia Baloise creates safety and security and opens up opportunities, both today and in the future. Through profitable growth and business operations geared towards long-term stability, we create tailored solutions for our customers, provide an attractive and reliable investment for our shareholders, promote strong partnerships and offer rewarding career prospects for our employees. Helvetia Baloise Holding Ltd shares (HBAN) are listed on the SIX Swiss Exchange.

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