



ONIX ASIGURARI SA

SUMMARY OF FINANCIAL STATEMENTS

EXTRACTS FROM THE PREPARED FINANCIAL STATEMENTS

IN ACCORDANCE WITH ASF NO. 41/2015

31 DECEMBER 2025

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The Independent Auditor's Report on the condensed financial information

To: The Shareholders of the company ONIX ASIGURARI S.A.

Opinion

The condensed financial statements presented in the attached Annual Report of ONIX ASIGURARI S.A. ("the Company"), based in Bucharest at no. 2, Daniel Danielopolu Str., 3rd floor, Sector 1, registered with the Trade Register under no. J40/7361/2012, with fiscal registration code: 10509908, registered with the Insurers Register under no. RA-031/10.04.2003, which include the abridged balance sheet as at 31.12.2025, the summarized statement of the profit and loss account for the year ended on December 31, 2025, are derived from the audited financial statements for the year ended December 31, 2025.

In our opinion, the attached condensed financial statements comply, in all material respects, with the audited financial statements prepared in accordance with the Financial Supervisory Authority Rule no. 41/2015 approving the Accounting Regulations on individual annual financial statements and consolidated annual financial statements of entities that carry out insurance and/ or reinsurance activities, with subsequent amendments and completions ("ASF Rule 41/2015"), as well as with the Rule of the Financial Supervision Authority no. 9/2020 on the conclusion of the financial year for insurance companies / 2020 ").

Condensed financial statements

The summarized financial statements do not include all the disclosures required by ASF Rule no. 41/2015 and ASF Rule no. 9/2020. Thus, the reading the Condensed financial statements and of the auditor's report on them is not a substitute for reading the Audited financial statements and of the auditor's report thereon. The condensed financial statements and the audited financial statements do not reflect the effects of events occurring after the date of our report on the audited financial statements.

Audited financial statements and our related report

We have expressed an unchanged opinion on the complete financial statements, prepared in accordance with ASF Rule no. 41/2015, audited in our report dated March 19, 2026.

Liability of the Company's management for the condensed financial statements

The Company's management is responsible for the condensed financial statements

Auditor's responsibility

It is our responsibility to express an opinion regarding the extent to which the condensed financial statements comply, in all material respects, with the audited financial statements, based on our procedures, which have been performed in accordance with International Auditing Standard (ISA) 810 "Reporting engagements regarding the condensed financial statements".

Badiu Dan-Andrei

registered in the Electronic Public Register of Financial Auditors and audit firms with number 4426 / 2012



For and on behalf of 3B Expert Audit S.R.L.:

Autoritatea pentru Supravegherea Publică a
Activității de Audit Statutar (ASPAAS)
Auditor financiar: DAN ANDREI BADIU
Registrul Public Electronic: AF 4426

3B EXPERT AUDIT
J40/6669/1998
RO10767770

CECCAR 158/2000
CAFR 073/2001
UNPRL 2032/2000
ASF IT 184/2016
ASF 220/2016



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registered in the Electronic Public Register of Financial Auditors and audit firms with number 73 / 2001

Bucharest, Romania

May 19, 2026

Autoritatea pentru Supravegherea Publică a
Activității de Audit Statutar (ASPAAS)
Firmă de audit: 3B EXPERT AUDIT S.R.L.
Registrul Public Electronic: FA 73

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Summary Balance Sheet
31 DECEMBER 2025
(All amounts in "lei")

Summary Balance Sheet

	LEI	
	31.12.2024	31.12.2025
ASSETS		
Intangible assets	15,727	6,270
Financial assets	467,887,991	467,467,047
Receivables	12,722,376	11,383,958
Prepayments	11,678,641	10,488,421
Cash and cash equivalents	3,809,335	15,431,204
Tangible assets	1,233,052	842,253
TOTAL ASSETS	497,347,122	505,619,153
LIABILITIES		
Capital and reserves, from which:	324,487,152	380,294,676
<i>Share capital</i>	<i>50,000,000</i>	<i>50,000,000</i>
Technical reserves	115,606,950	106,006,214
Provisions	84,866	179,675
Debts	56,692,031	18,660,666
Unearned income	476,123	477,922
TOTAL LIABILITIES	497,347,122	505,619,153

Summary Profit and Loss accounts

31 DECEMBER 2025

(All amounts in "lei")

Summary Profit and Loss accounts

		LEI
General insurance technical account – summarized	31.12.2024	31.12.2025
Premium income, net of reinsurance	117,886,607	78,392,236
Other technical income, net of reinsurance	13,076,185	1,753,701
Claims expenses, net of reinsurance	(10,562,354)	(1,773,112)
Variability of loss reserves, net of reinsurance	(12,267,506)	726,145
Variability of unexpired risk reserve	6,204,861	2,077,364
Net operating expenses	(45,459,985)	(39,477,970)
Other technical expenses, net of reinsurance	(6,224,399)	(429,330)
The technical result of general insurance (profit)	62,653,409	41,269,034
The non-technical account - summarized	31.12.2024	31.12.2025
The technical result of general accounting (profit)	62,653,409	41,269,034
Investment incomes	21,861,896	17,597,047
Investment expenses	-	-
Other non-technical income	1,656,678	10,561,156
Other non-technical expenses	(3,888,527)	(3,498,355)
Current result for the year (gross profit)	82,283,456	65,928,882
Profit tax	(13,237,823)	(10,121,358)
The net result of the year	69,045,633	55,807,524

The principles of preparing summarized financial statements

The summarized financial statements as at 31.12.2025, consisting of the balance sheet and the profit and loss account, were prepared by extracting, without alterations, the relevant information from the complete financial statements of the company, prepared in accordance with:

- ASF Rule no. 41 / 2015 approving the accounting regulations concerning the separate and consolidated annual financial statements of the entities pursuing the insurance and/or reinsurance business;
- ASF Rule No 9/2020 on the financial year-end for insurance entities and the subsequent amendments;
- ASF Rule no. 38/2015 on the technical reserves established for the insurance business, their calculation manner for the purposes of preparing annual financial statements and the special register of assets it covers;
- Accounting Law no. 82/1991, and the subsequent amendments.

The financial statements of Onix Asigurari S.A. prepared for the financial year 2025, in their entirety, are available at the company's headquarters and were audited by the company 3B Expert Audit SRL, a full member of the Russell Bedford International Network, based in Bucharest, Aurel Vlaicu street, no 114, 2nd district, registered at the Trade Registry Office under no. J40/6669/1998, registered in the electronic public Register of Financial Auditors and Audit Firms with no. 073/31.05.2001, company registered on the Auditors' List authorized by ASF, with experience in the field, represented by administrator Adriana Badiu, financial auditor registered in the electronic Public Register of Financial Auditors and Audit Firms with number 77/2000.

These summarized financial statements shall be available on the company's website: www.onix.eu.com