

## Trading Statement



### FBD HOLDINGS PLC 07 May 2026

#### Chief Executive Officer's Address to the Annual General Meeting

In the course of his address to shareholders at the Annual General Meeting today, the Chief Executive Officer, Mr. Tomás Ó Midheach, will make the following statement on current trading:

At FBD, we believe that our customer centric strategy continues to create value for all our stakeholders. Growth has been sustained with Gross Written Premium (GWP) increasing by approximately 5% compared to the same period in 2025. Our commitment to building strong and lasting customer relationships continues to deliver, supported by our nationwide branch network, which provides local expertise and dedicated support to the communities we serve.

Underwriting performance for 2026 to date has been solid. Claims experience has been in line with expectations, and has not been significantly impacted by the weather conditions experienced earlier in the year.

Investment markets have been volatile in recent months, impacted by geopolitical events including the US/Iran conflict. As at the end of April, investment return through the Income Statement has remained positive, supported by increased risk asset valuations and increasing income from our bond and cash portfolios. Returns through the Statement of Other Comprehensive Income are negative over the same period, reflecting lower bond valuations as risk free rates have risen. The impact of lower bond valuations on our Capital Ratio is largely offset by higher discounting of claims liabilities and lower market risk charges.

FBD remains strongly capitalised with a Solvency Capital Ratio in excess of our stated risk appetite. Our intention over time is to move closer to target capital levels, while preserving the sustainability of our annual ordinary dividend and maintaining a robust capital position for our growing business.

We reiterate our confidence in our underlying profitability, our solid capital position, our future growth prospects and continue our focus on delivering value for our customers and our shareholders.

We reaffirm our guidance of a Combined Operating Ratio of low 90s being achievable for the full year 2026.

#### Enquiries

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**About FBD Holdings plc (“FBD”)**

Established in the 1960s by farmers for farmers, FBD has built on our roots in agriculture to become a leading general insurer serving the needs of farmers, businesses and retail customers. With 34 offices throughout Ireland & a multichannel distribution strategy, we are never far away & always ready to support our customers.

The following details relate to FBD’s ordinary shares of €0.60 each which are publicly traded:

Listing	Euronext Dublin
Listing Category	Premium
Trading Venue	Euronext Dublin
Market	Main Securities Market
ISIN	IE0003290289
Ticker	FBD. I or EG7.IR

FBD Holdings plc, FBD House, Bluebell, Dublin 12  
Registered in Dublin, Ireland Registered Number 135882