

6M 2024 RESULTS PRESENTATION

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Vienna, 28 August 2024





HIGHLIGHTS

FINANCIALS

SEGMENTS

APPENDIX

Please note that rounding differences may occur



EXCELLENT HALF-YEAR PERFORMANCE OF VIG

Top and bottom-line growth with improved combined ratio

Insurance service revenue

€ 5,919.0mn

- Revenue up by 10.0%
- 6M 2023: € 5,380.4mn

Profit before taxes

€ 481.0mn

- PBT increased by 3.9%
- 6M 2023: € 462.9mn

P&C net combined ratio

93.3%

- Net COR improved by 0.7pp
- 6M 2023: 94.0%

Earnings per share

€ 5.38

- Annualised based on HY results
- Net profit after taxes and non-controlling interests in 6M 2024 of € 351.7mn
- 30/06/2023: € 5.25

Operating Return on Equity

16.2%

- Annualised based on HY results
- 30/06/2023: 15.8%
- 31/12/2023: 15.1%

Solvency ratio

265%

- Own funds: € 10,477mn
- SCR: € 3,950mn
- Excl. transitionals Solvency Ratio of 243%
- 30/06/2023: 282%

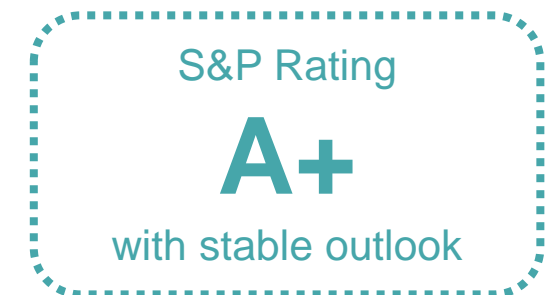



S&P CONFIRMES A+ RATING WITH STABLE OUTLOOK

Revised S&P Capital Model Criteria

S&P published updated research for VIG under revised model and affirmed A+ rating with stable outlook

- Solid capital buffers at the highest confidence level (99.99%), as per S&P's updated risk-based capital model, supported by VIG's underwriting discipline
- VIG's financial leverage moved firmly below 40% and is expected to remain in a range between 30% and 36% in the next few years
- Key strengths:
 - Market leader in Austria and several Central and Eastern European (CEE) markets
 - A well-diversified insurance portfolio, enhanced by strong distribution capabilities and an exclusive bancassurance contract with Erste Group Bank AG
 - Solid reinsurance protection that limits the group's natural catastrophe losses
- Key risks:
 - Operating environment and economic conditions, including elevated inflation in larger emerging markets in the EMEA, namely Hungary, Poland, Romania, and Türkiye, remains challenging
 - Greater regional earnings concentration than higher-rated peers
 - Relatively high capital sensitivity to market movements, particularly interest rates



Reference: S&P Global Ratings (Research Update, July 2024) | Reference: group.vig/en/investor-relations/bonds/rating/ 



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GROUP INCOME STATEMENT

6M 2024 (€ mn)

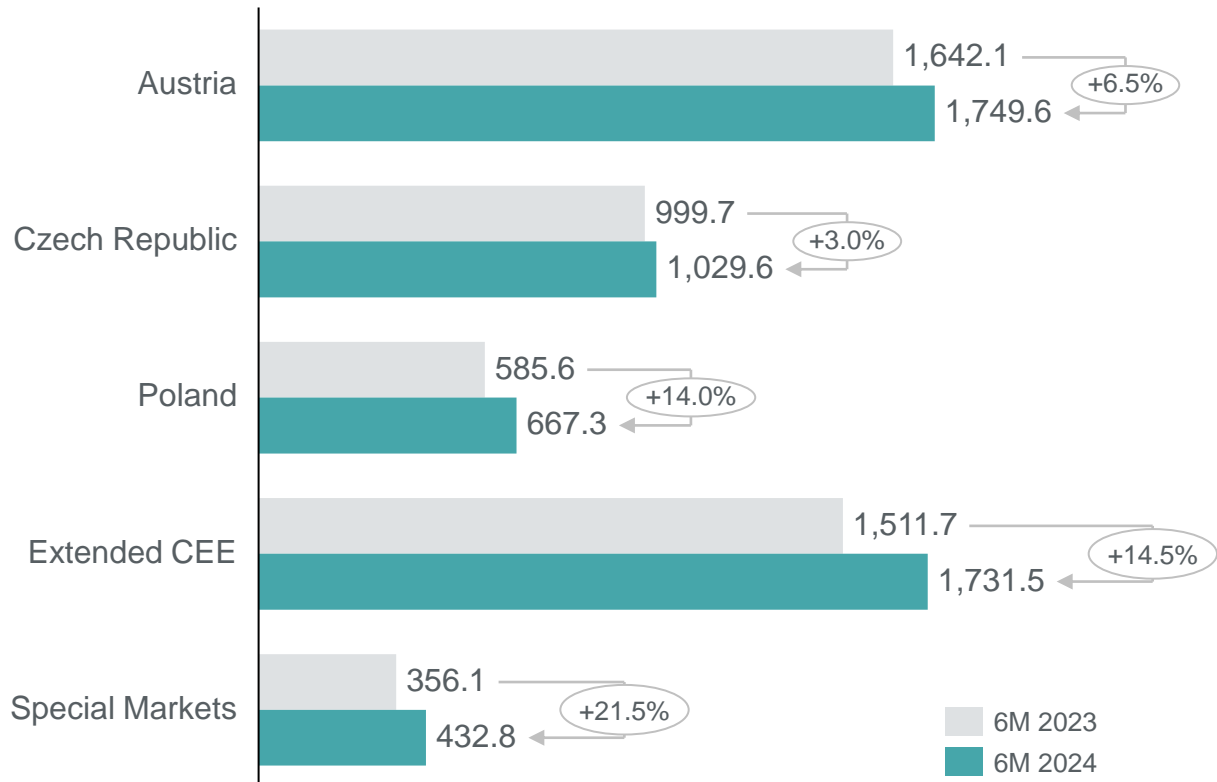
	6M 2024	6M 2023	+/- %
Insurance service result	585.0	550.8	6.2
Insurance service revenue - issued business	5,919.0	5,380.4	10.0
<i>Insurance service revenue (PAA)</i>	4,628.8	4,160.5	11.3
<i>Expected claims</i>	605.4	527.2	14.8
<i>Expected directly attributable expenses</i>	317.3	275.6	15.1
<i>Experience adjustment</i>	-24.6	-3.4	>100
<i>Change of risk adjustment</i>	67.8	80.2	-15.5
<i>CSM release</i>	324.4	340.3	-4.7
Insurance service expenses - issued business	-5,013.9	-4,807.4	4.3
Insurance service result - reinsurance held	-320.1	-22.2	>100
Total capital investment result	223.1	233.4	-4.4
Finance result	-37.9	-52.1	-27.2
Other income and expenses	-289.3	-269.1	7.5
Business operating result	481.0	463.0	3.9
Adjustments	0.0	-0.1	-
Result before taxes	481.0	462.9	3.9
Taxes	-118.4	-110.1	7.6
Non-controlling interests	-10.9	-9.4	15.8
Result for the period after taxes and non-controlling interests	351.7	343.4	2.4

- Insurance service revenue up by € 538.6mn primarily due to strong growth in P&C business (Premium Allocation Approach)
- Total capital investment result down by € 10.2mn; better investment result could not fully compensate for the insurance finance result development
- Result before taxes up by € 18.1mn driven by positive developments in the segments Extended CEE, Poland and Austria
- Tax ratio of 24.6% (6M 2023: 23.8%)



INSURANCE SERVICE REVENUE OF € 5.9 BILLION EURO UP BY 10.0%

Insurance service revenue by segments; 6M 2024 (€ mn)



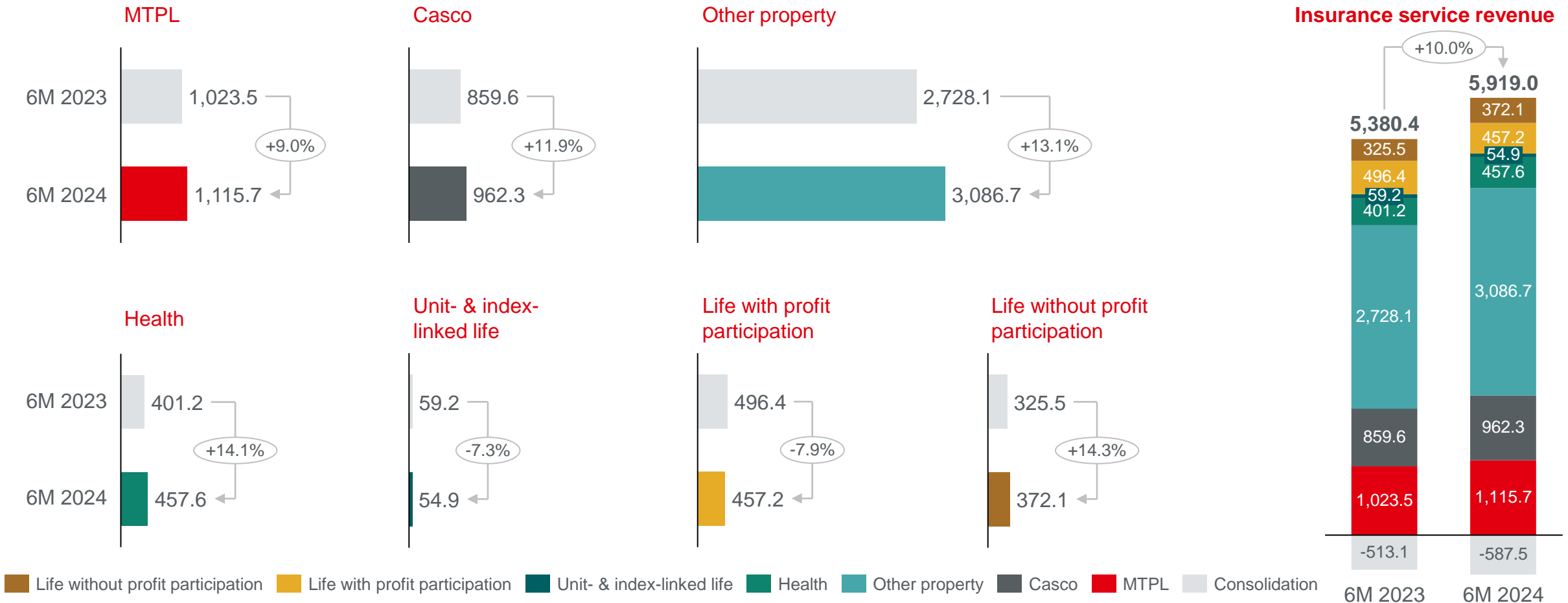
- AT: Solid insurance service revenue up by € 107.5mn coming from non-life business (PAA)
- CZ: Stable revenue growth based on positive development in the motor and other property business
- PL: Double-digit revenue growth mainly driven by other property business
- Extended CEE: Insurance service revenue up by € 219.8mn mainly supported by solid performances of Romania, Slovakia, the Baltics, Bulgaria and Hungary; particularly good growth in motor and other property lines of business
- Special Markets: Significant increase of € 76.7mn attributable to a higher premium volume, particularly in motor and other property in Türkiye

Group Functions: € 895.6mn (6M 2023: € 798.3mn) +12.2%; Consolidation: € -587.5mn (6M 2023: € -513.1mn) +14.5%

INSURANCE SERVICE REVENUE GROWTH IN NON-LIFE, HEALTH AND LIFE INSURANCE WITHOUT PROFIT PARTICIPATION



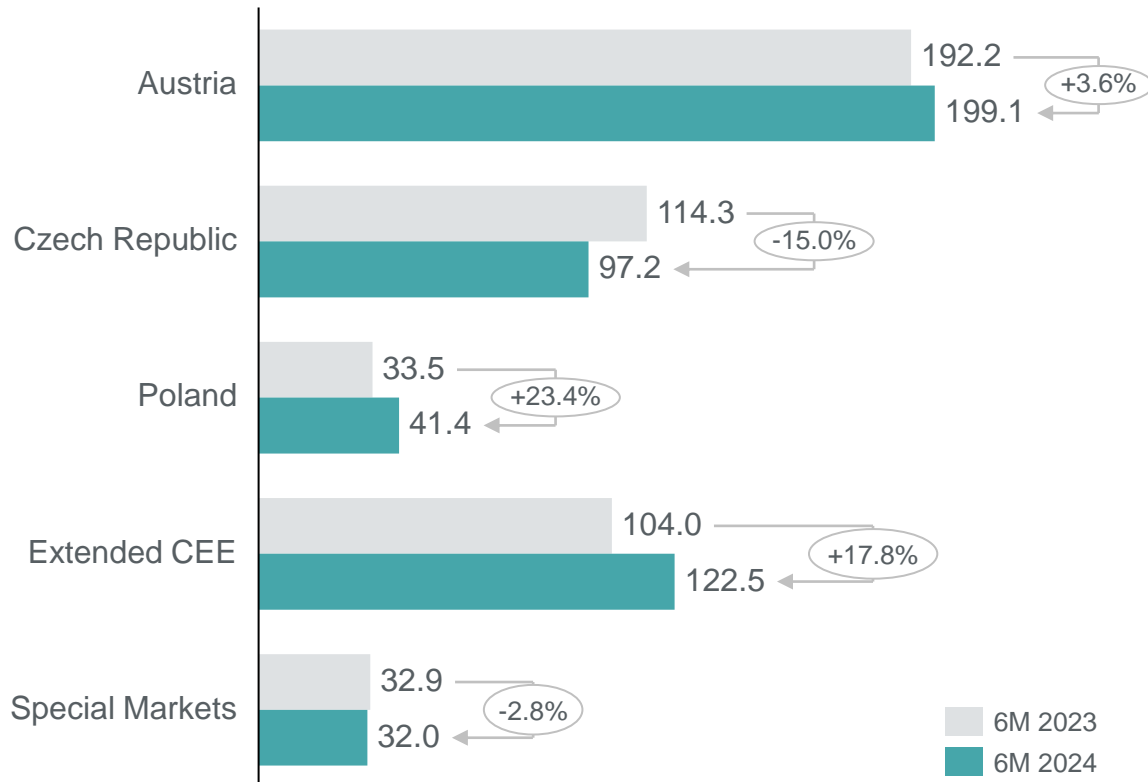
Insurance service revenue by lines of business, incl. Group Functions; 6M 2024 (€ mn)





RESULT BEFORE TAXES GREW BY 3.9% TO 481.0 MILLION EURO

Result before taxes; 6M 2024 (€ mn)



- AT: Result before taxes up by € 7.0mn mainly due to volume growth
- CZ: Result before taxes decline by € 17.1mn due to the decrease in the life insurance result and an increased combined ratio
- PL: Solid increase by € 7.9mn driven by volume growth in non-life and increased profitability in life business
- Extended CEE: Result before taxes up by € 18.5mn; mainly attributable to very good performance in Romania and improved combined ratio in the Baltic states
- Special Markets: Decrease in result before taxes of € 0.9mn due to a negative effect from the application of hyperinflation accounting (IAS 29) in Türkiye; positive combined ratio development due to better claims ratio

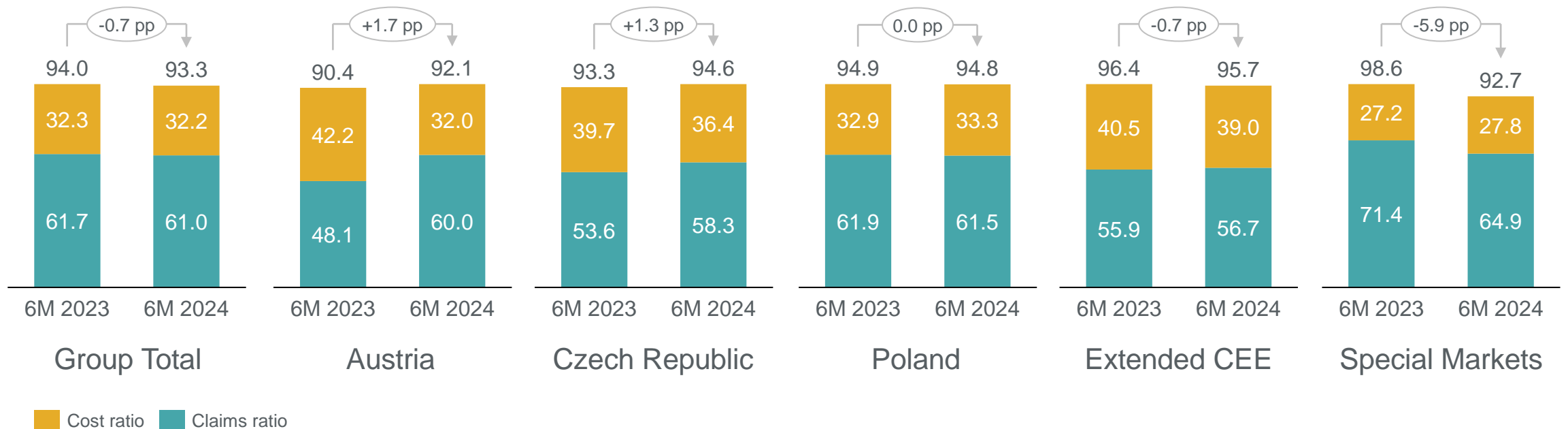
Group Functions: € -11.2mn (6M 2023: € -14.0mn) -19.9%



P&C NET COMBINED RATIO OF 93.3%

Discounting impact on claims ratio in 6M 2024 of 3.1% (12M 2023: 3.3%)

- Net insurance service expenses of € 3,794.6mn (6M23: € 3,325.1mn) / Net insurance service revenue of € 4,067.8mn (6M23: € 3,539.1mn)
- Slightly improved combined ratio compared to the previous year with discounting impact for the first half-year 2024 of around 3%
- In Austria, combined ratio increased mainly due to a higher number of property claims and increased net impact of weather-related claims
- In the Czech Republic, claims development driven by a higher number of motor and other property claims due to local bad weather

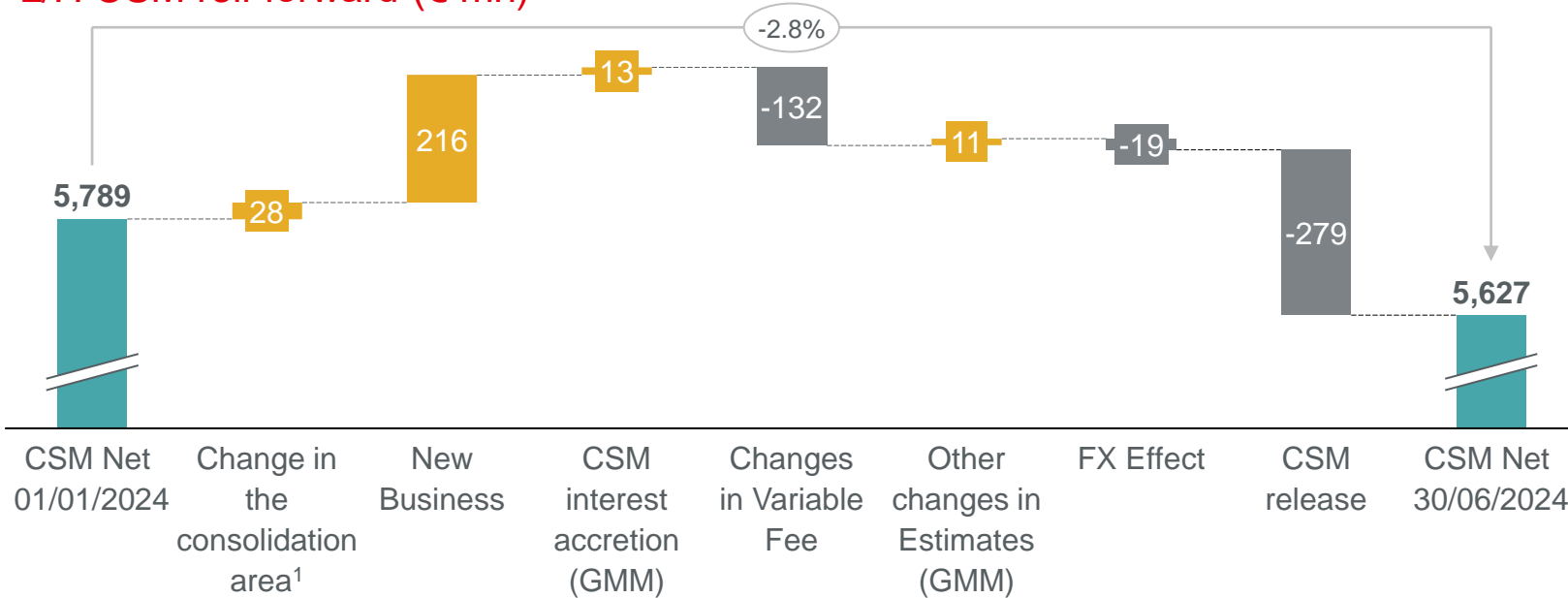




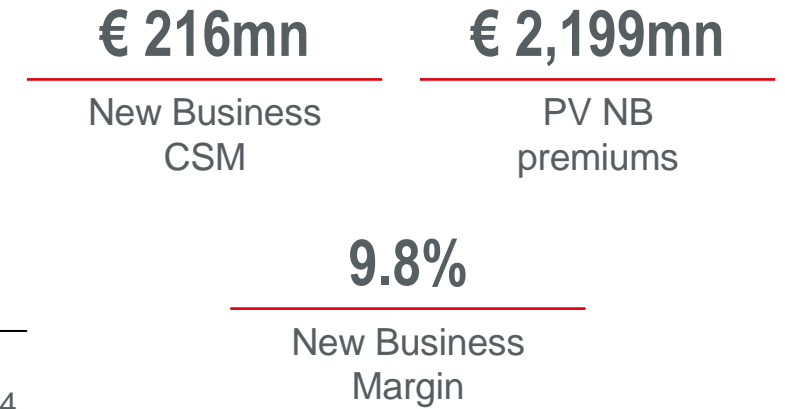
L/H CONTRACTUAL SERVICE MARGIN & L/H NEW BUSINESS

6M 2024

L/H CSM roll-forward (€ mn)



L/H New Business (€ mn)



- Slight decline of L/H CSM by 2.8% in the period
- Continuous improvement of profitability of new business in L/H at 9.8%; New Business Margin increased compared to 8.9% at year-end 2023 reflecting higher volumes of profitable business written in L/H

¹ Aegon RO



TOTAL CAPITAL INVESTMENT RESULT

6M 2024 (€ mn)

	6M 2024	6M 2023	+/- %
Total capital investment result	223.1	233.4	-4.4
Investment result	1,154.1	1,098.4	5.1
Interest revenue using the effective interest method	482.3	449.7	7.2
Impairment losses incl. reversal gains on financial instruments ¹	39.2	24.8	58.2
Remaining result from financial instruments	632.6	623.9	1.4
thereof:			
<i>Other ordinary income and managed portfolio fee</i>	79.1	67.5	17.1
<i>FX differences¹</i>	106.6	135.8	-21.5
<i>Realised gains and losses</i>	-25.6	12.4	-
<i>Non-realised gains and losses¹</i>	462.4	394.2	17.3
Income and expenses from investment property	33.4	30.0	11.2
Insurance finance result¹	-980.1	-910.8	7.6
Result from at-equity consolidated companies	15.7	15.7	0.1

- Total capital investment result slightly decreased by 4.4% (down by € 10.2mn)
- Investment result increase (up by € 55.7mn) driven by interest rate development and positive effects from the change in risk provision for FVtOCI bonds
- Better investment result could not fully compensate for the insurance finance result development (down by € 69.3mn)

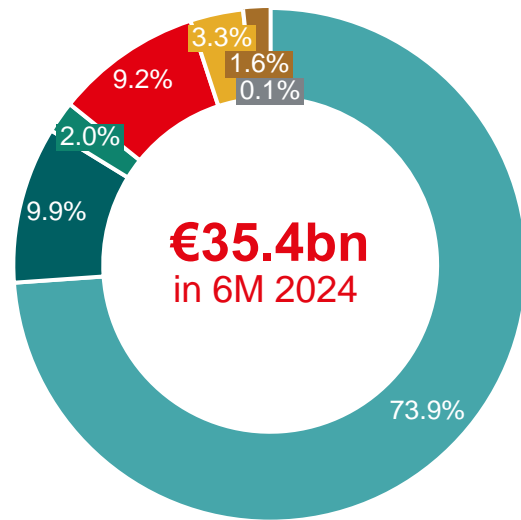
¹ Represents valuation results (non-cash components)



INVESTMENT SPLIT

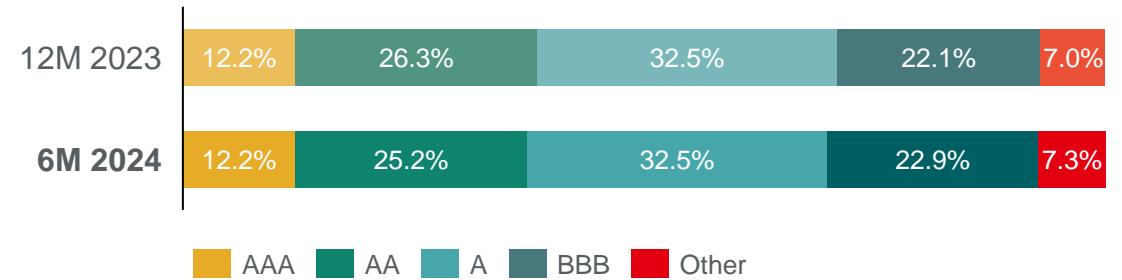
Investments held at VIG's own risk (excl. investments for unit- and index linked life insurance)

Investment split

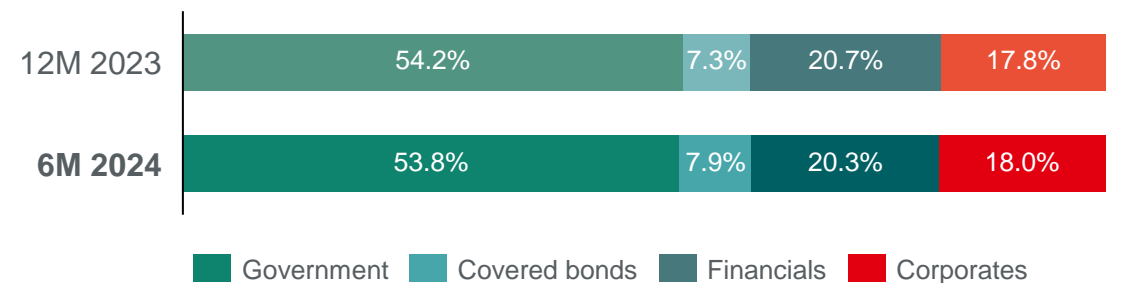


- Bonds
- Loans
- Equities
- Alternative Investments
- Property
- Cash and Deposits
- Affiliated Companies

Bond portfolio by rating¹



Bond portfolio by issuer



¹ Based on second-best rating



EXECUTIVE SUMMARY

Strong first half-year results give confidence in guidance

Profit before taxes expected on the upper end of announced target range of EUR 825 to EUR 875 million in 2024

- Strong business performance underpinned by top-line growth in both insurance service revenue (+10.0%) and gross written premiums (+7.9%)
- Combined ratio improvement in P&C (-0.7pp) and further increased new business margin in Life/Health of 9.8% demonstrate profitability of the business
- Weather related claims in 6M 2024 amounted to ~ € 123mn gross (~ € 112mn net)
- S&P Rating of A+ with stable outlook confirmed under revised risk-based capital model prove capital strength of the Group
- Christoph Rath, appointed Deputy Member of the Managing Board, will take over his function as of 1 September 2024



HIGHLIGHTS

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Please note that rounding differences may occur
Segment overview contains data before consolidation



AUSTRIA

Positive developments in P&C business and overall profit growth

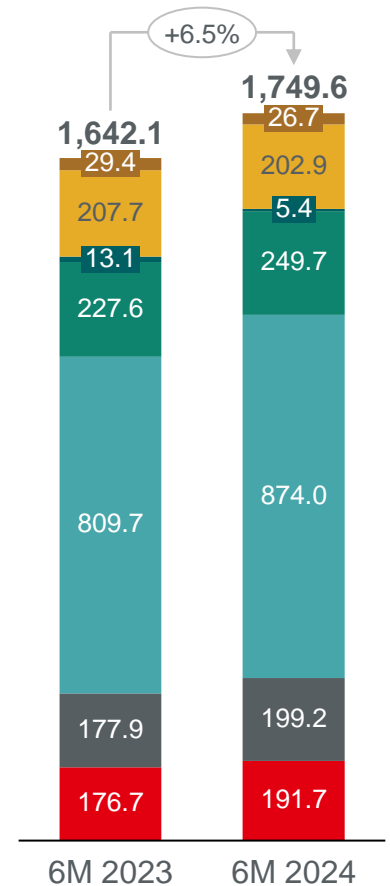
P&L (€ mn)

	6M 2024	6M 2023	+/- %
Insurance service result	210.5	186.4	13.0
Insurance service revenue - issued business	1,749.6	1,642.1	6.6
Insurance service expenses - issued business	-1,425.7	-1,295.9	10.0
Insurance service result - reinsurance held	-113.4	-159.8	-29.0
Total capital investment result	76.9	77.3	-0.5
Investment result	537.5	519.6	3.5
Income and expenses from investment property	22.9	17.6	30.0
Insurance finance result	-498.8	-475.3	5.0
Result from at-equity consolidated companies	15.4	15.4	0.1
Finance result	-13.8	-23.9	-42.1
Other income and expenses	-74.5	-47.6	56.4
Business operating result	199.1	192.2	3.6
Adjustments	0.0	0.0	-
Result before taxes	199.1	192.2	3.6
Taxes	-40.1	-44.3	-9.5
Result for the period	159.0	147.9	7.6

Comments

- Insurance service revenue up by € 107.5mn coming from non-life business (PAA)
- Increase of the result before taxes by € 7.0mn primarily coming from volume growth
- Tax ratio 20.1%

Insurance Service Revenue (€ mn)



■ Life without profit participation
 ■ Life with profit participation
 ■ Unit- & index-linked life
 ■ Health
 ■ Other property
 ■ Casco
 ■ MTPL



CZECH REPUBLIC

Result before taxes impacted by increased combined ratio

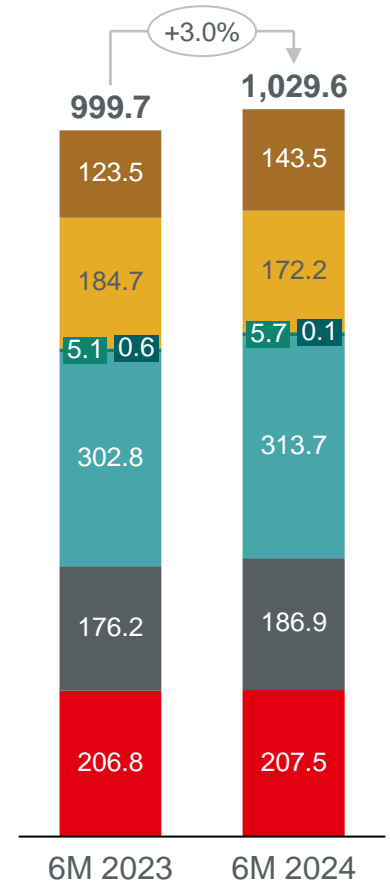
P&L (€ mn)

	6M 2024	6M 2023	+/- %
Insurance service result	109.1	97.4	12.0
Insurance service revenue - issued business	1,029.6	999.7	3.0
Insurance service expenses - issued business	-836.2	-824.3	1.5
Insurance service result - reinsurance held	-84.3	-78.0	8.1
Total capital investment result	21.9	42.8	-48.8
Investment result	86.3	88.5	-2.6
Income and expenses from investment property	-0.1	-0.2	-64.9
Insurance finance result	-64.3	-45.6	41.2
Result from at-equity consolidated companies	0.0	0.0	-
Finance result	-1.2	-1.6	-26.2
Other income and expenses	-32.6	-24.3	34.4
Business operating result	97.2	114.3	-15.0
Adjustments	0.0	0.0	-
Result before taxes	97.2	114.3	-15.0
Taxes	-24.4	-20.8	17.2
Result for the period	72.7	93.4	-22.1

Comments

- Stable revenue growth of € 29.9mn based on positive development in the motor and other property business
- Result before taxes decline by € 17.1mn due to the decrease in the life insurance result and an increased combined ratio

Insurance Service Revenue (€ mn)



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POLAND

Positive developments and sound result improvement

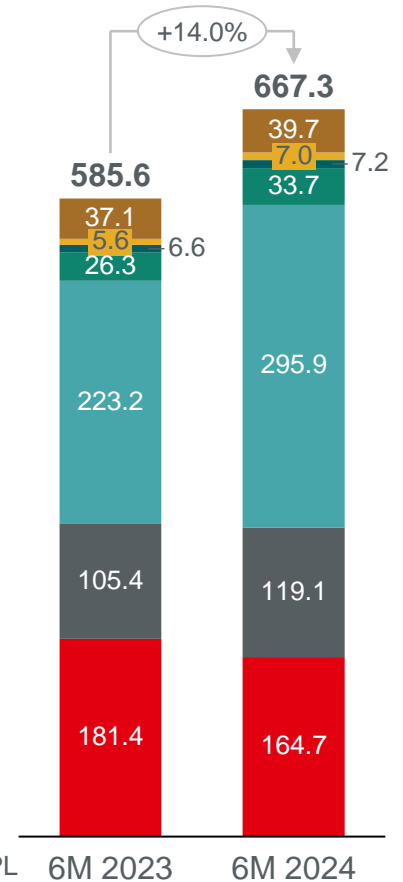
P&L (€ mn)

	6M 2024	6M 2023	+/- %
Insurance service result	42.5	33.7	25.9
Insurance service revenue - issued business	667.3	585.6	14.0
Insurance service expenses - issued business	-583.0	-502.3	16.1
Insurance service result - reinsurance held	-41.9	-49.5	-15.4
Total capital investment result	19.4	18.7	3.3
Investment result	74.7	70.6	5.9
Income and expenses from investment property	0.2	0.1	>100
Insurance finance result	-55.6	-51.9	7.2
Result from at-equity consolidated companies	0.0	0.0	-
Finance result	-0.9	-0.3	>100
Other income and expenses	-19.5	-18.6	5.3
Business operating result	41.4	33.6	23.1
Adjustments	0.0	-0.1	-
Result before taxes	41.4	33.5	23.4
Taxes	-8.4	-6.8	23.3
Result for the period	33.0	26.7	23.5

Comments

- Double-digit revenue growth of 14.0% (+ € 81.7mn) mainly driven by the positive development of other property business
- Solid increase by € 7.8mn of the result before taxes mainly due to significantly increased volume in non-life insurance and increased profitability in life business

Insurance Service Revenue (€ mn)



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EXTENDED CEE

Continuous strong business development in the first half-year 2024

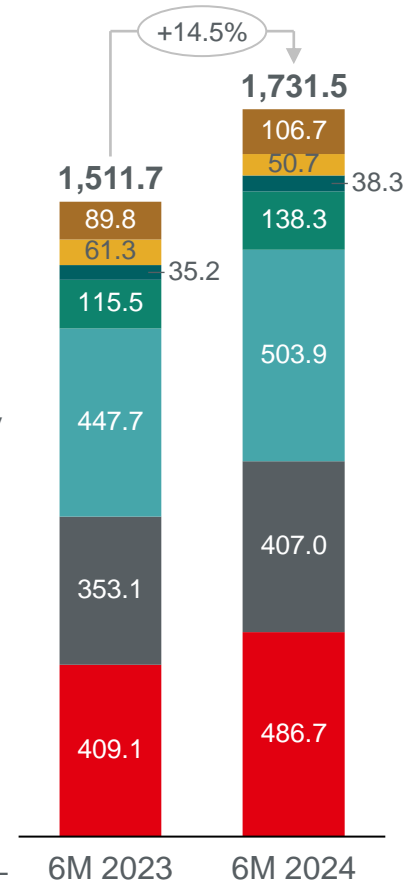
P&L (€ mn)

	6M 2024	6M 2023	+/- %
Insurance service result	96.6	75.8	27.5
Insurance service revenue - issued business	1,731.5	1,511.7	14.5
Insurance service expenses - issued business	-1,505.4	-1,341.8	12.2
Insurance service result - reinsurance held	-129.5	-94.2	37.5
Total capital investment result	75.5	74.9	0.8
Investment result	226.5	169.1	34.0
Income and expenses from investment property	1.8	0.9	90.9
Insurance finance result	-152.8	-95.1	60.7
Result from at-equity consolidated companies	0.0	0.0	-
Finance result	-4.3	-3.6	19.0
Other income and expenses	-45.3	-43.1	5.1
Business operating result	122.5	104.0	17.8
Adjustments	0.0	0.0	-
Result before taxes	122.5	104.0	17.8
Taxes	-31.0	-24.5	26.3
Result for the period	91.6	79.5	15.2

Comments

- Extended CEE: Albania (incl. Kosovo), Baltic states, Bosnia & Herzegovina, Bulgaria, Croatia, Moldova, North Macedonia, Romania, Serbia, Slovakia, Ukraine and Hungary
- Revenue up by € 219.8mn mainly supported by solid performances of Romania, Slovakia, the Baltics, Bulgaria and Hungary; particularly good growth in motor and other property lines of business
- Result before taxes up by € 18.5mn; mainly attributable to very good performance in Romania and improved combined ratio in the Baltic states

Insurance Service Revenue (€ mn)



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SPECIAL MARKETS

Excellent top-line growth; results development impacted by hyperinflation in Türkiye

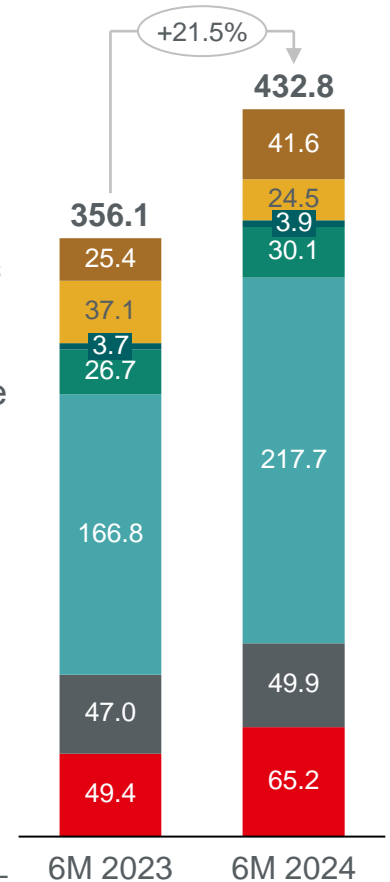
P&L (€ mn)

	6M 2024	6M 2023	+/- %
Insurance service result	44.0	5.1	>100
Insurance service revenue - issued business	432.8	356.1	21.5
Insurance service expenses - issued business	-304.9	-411.0	-25.8
Insurance service result - reinsurance held	-83.9	60.1	-
Total capital investment result	30.3	28.1	7.9
Investment result	209.2	248.5	-15.8
Income and expenses from investment property	0.2	0.2	-35.5
Insurance finance result	-179.0	-220.7	-18.9
Result from at-equity consolidated companies	0.0	0.0	-
Finance result	-0.7	-0.2	>100
Other income and expenses	-41.6	-0.1	>100
Business operating result	32.0	32.9	-2.8
Adjustments	0.0	0.0	-
Result before taxes	32.0	32.9	-2.8
Taxes	-16.2	-15.1	7.5
Result for the period	15.7	17.8	-11.5

Comments

- Special markets include Germany, Georgia, Liechtenstein and Türkiye
- Significant increase of revenue by € 76.7mn attributable to a higher premium volume, particularly in motor and other property lines of business in Türkiye
- Decrease in result before taxes of € 0.9mn due to a negative effect from the application of hyperinflation accounting (IAS 29) in Türkiye; positive combined ratio development due to better claims ratio

Insurance Service Revenue (€ mn)



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GROUP FUNCTIONS

Positive developments in the first half-year 2024

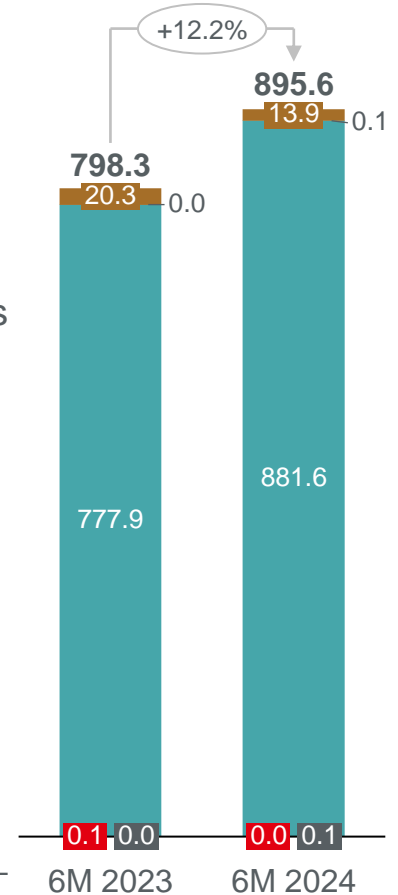
P&L (€ mn)

	6M 2024	6M 2023	+/- %
Insurance service result	75.5	62.1	21.7
Insurance service revenue - issued business	895.6	798.3	12.2
Insurance service expenses - issued business	-768.4	-842.3	-8.8
Insurance service result - reinsurance held	-51.7	106.1	-
Total capital investment result	19.6	17.3	13.7
Investment result	33.6	26.9	24.7
Income and expenses from investment property	8.5	11.5	-26.2
Insurance finance result	-22.8	-21.5	6.0
Result from at-equity consolidated companies	0.4	0.4	-0.2
Finance result	-30.7	-46.6	-34.2
Other income and expenses	-75.7	-46.8	61.6
Business operating result	-11.2	-14.0	-20.3
Adjustments	0.0	0.0	-
Result before taxes	-11.2	-14.0	-20.3
Taxes	1.7	0.7	>100
Result for the period	-9.5	-13.3	-28.7

Comments

- The Group Functions include VIG Holding (incl. the branches in Northern Europe), VIG Re (incl. the branches in Germany and France), Wiener Re, VIG Fund, corporate IT service provider, one asset management company and intermediate holding companies
- Insurance service revenue up by € 97.3mn mainly driven by an increase in intra-group reinsurance business in VIG Holding, as well as increased focus on external reinsurance business of VIG Re
- Result before taxes improved by € 2.8mn

Insurance Service Revenue (€ mn)



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SEGMENT OVERVIEW

Insurance service revenue, result before taxes & combined ratio

	Insurance service revenue (€ mn)			Result before taxes (€ mn)			P&C net combined ratio (%)		
	6M 2024	6M 2023	+/- %	6M 2024	6M 2023	+/- %	6M 2024	6M 2023	+/- pp
Austria	1,749.6	1,642.1	6.5	199.1	192.2	3.6	92.1	90.4	1.7
Czech Republic	1,029.6	999.7	3.0	97.2	114.3	-15.0	94.6	93.3	1.3
Poland	667.3	585.6	14.0	41.4	33.5	23.4	94.8	94.9	0.0
Extended CEE	1,731.5	1,511.7	14.5	122.5	104.0	17.8	95.7	96.4	-0.7
Special Markets	432.8	356.1	21.5	32.0	32.9	-2.8	92.7	98.6	-5.9



OPERATING RETURN ON EQUITY OF 16.2%

Annualised operating return on equity

- Group operating profit annualised based on half-year result in relation to average equity adjusted for unrealised gains and losses

	30/06/2024	31/12/2023	31/12/2022 ²
Shareholders' equity	6,152.6	6,029.7	5,713.9
Unrealised gains and losses recognised in equity ¹	-125.0	-159.3	52.3
Adjusted shareholders' equity	6,027.6	5,870.4	5,766.2
Average adjusted shareholders' equity	5,949.0	5,818.3	
Business operating result	481.0	876.0	
Operating RoE in % (annualised)	16.2	15.1	

¹ Adjusted for non-controlling interests ² Adjusted



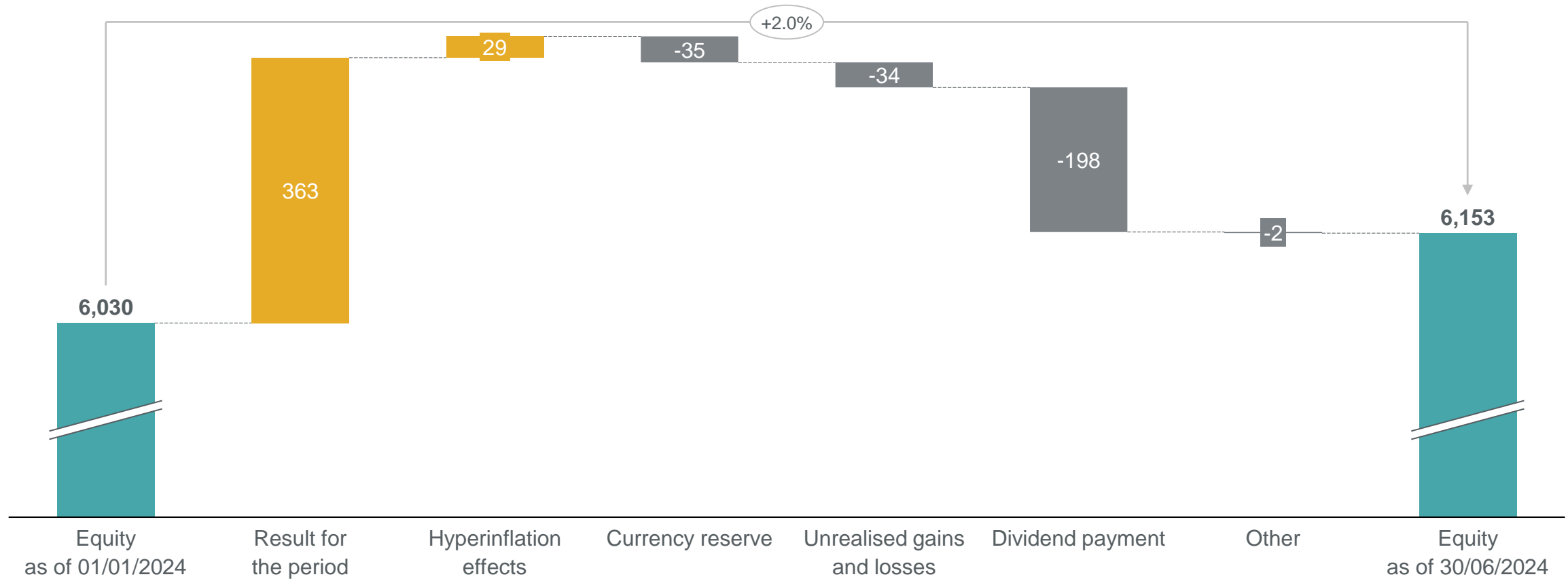
GROUP BALANCE SHEET

€ mn	30/06/2024	31/12/2023	+/- %
Cash and cash equivalents	1,940.4	1,558.1	24.5
Financial assets	38,035.0	37,990.2	0.1
Receivables	553.4	495.7	11.7
Current tax assets	269.2	235.7	14.2
Investments in associates and joint ventures	198.9	185.6	7.2
Insurance contracts assets issued	264.7	229.5	15.3
Reinsurance contracts assets held	1,828.2	1,808.3	1.1
Investment property incl. building right	2,891.3	2,852.1	1.4
Property and equipment	607.5	619.2	-1.9
Other assets	142.6	141.6	0.7
Goodwill	1,360.8	1,371.4	-0.8
Intangible assets	607.6	590.4	2.9
Deferred tax asset	483.6	483.3	0.1
Right-of-use assets	194.9	192.8	1.1
Total assets	49,378.0	48,753.8	1.3
Liabilities and other payables	1,109.6	1,112.7	-0.3
Current tax liabilities	188.9	157.0	20.3
Financial liabilities	2,370.2	2,396.3	-1.1
Other liabilities	81.7	79.0	3.4
Insurance contracts liabilities issued	38,258.4	37,804.1	1.2
Reinsurance contracts liabilities held	47.3	24.2	95.5
Provisions	760.1	748.6	1.5
Deferred tax liabilities	409.3	402.2	1.8
Consolidated shareholders' equity	6,152.6	6,029.7	2.0
Non-controlling interests	136.1	137.5	-1.0
Total liabilities	49,378.0	48,753.8	1.3



EQUITY DEVELOPMENT

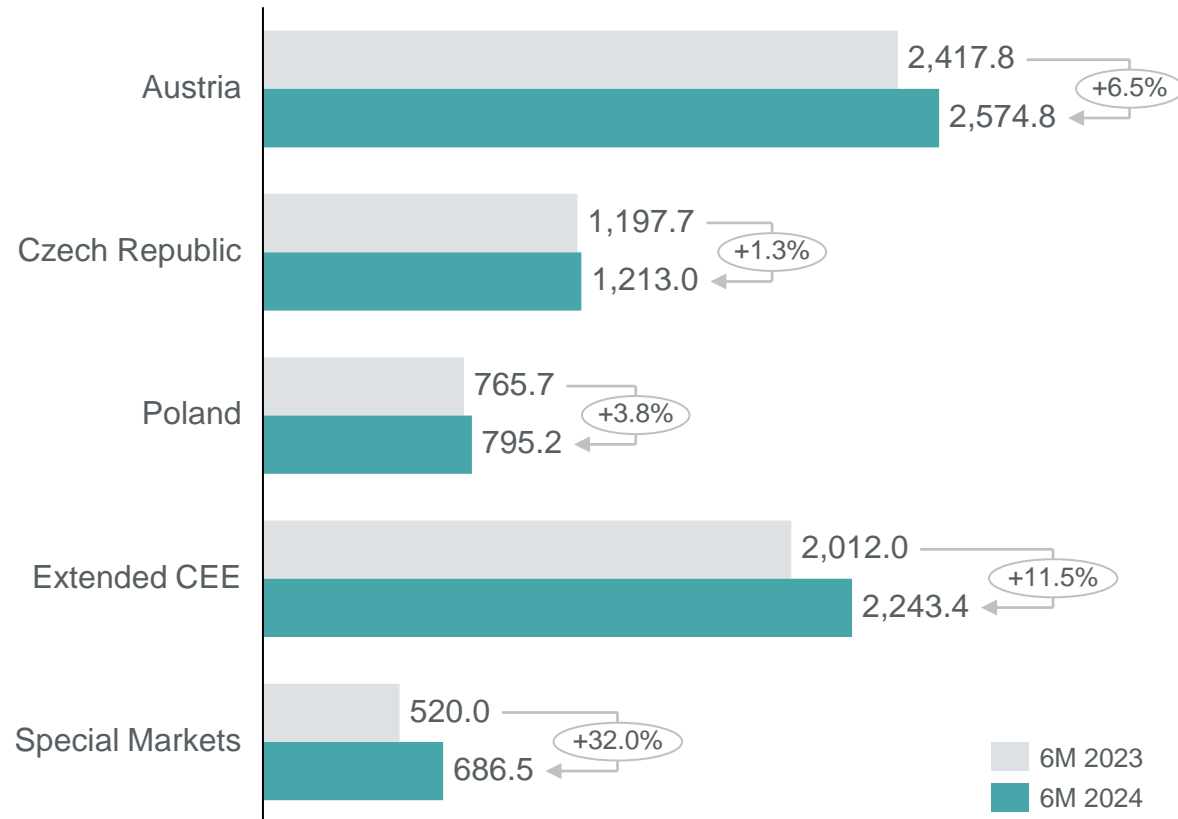
Change in consolidated Shareholders' Equity (€ mn)





SOLID PREMIUM DEVELOPMENT IN FIRST HALF 2024 OF € 7,886.8 MILLION

Gross written premiums (€ mn)



Group Functions: € 1,575mn (6M 2023: € 1,715mn); Consolidation: € -1,383mn (6M 2023: € -1,322mn)

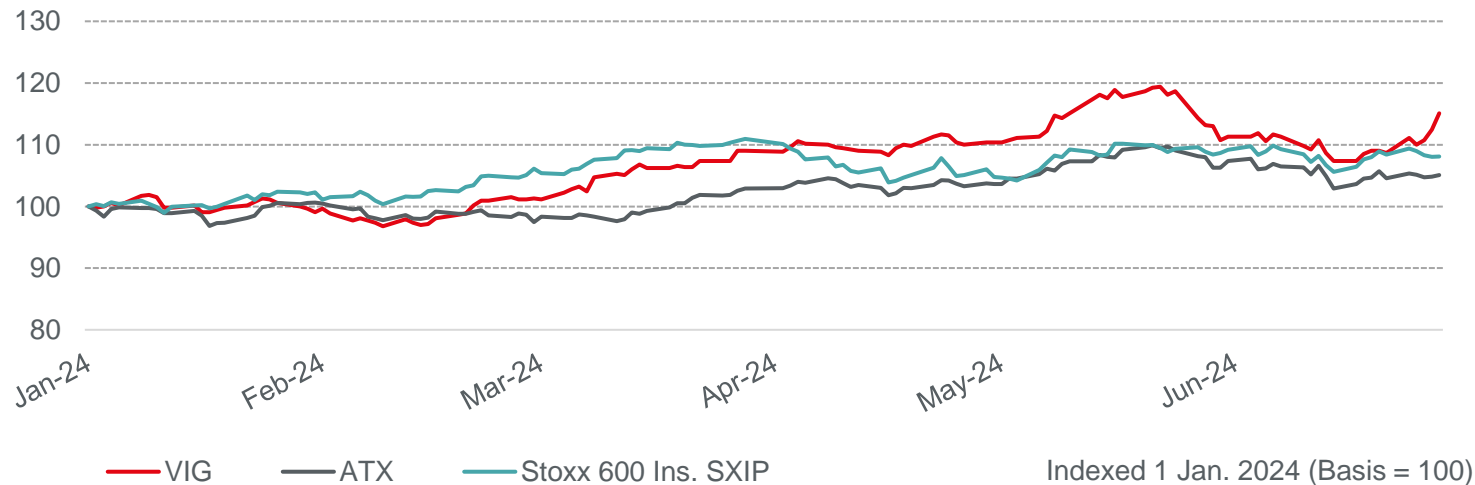
VIG SHARE (I)

Number of common shares: 128,000,000 / ISIN: AT0000908504

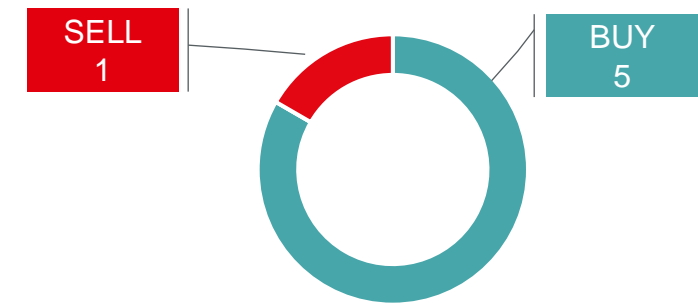
General information

Listings	Ticker	Rating	Major Indices
Vienna	▪ Stock Exchanges: VIG	Standard & Poor's:	ATX
Prague	▪ Bloomberg: VIG AV / VIG CP / VIG XH	A+, stable outlook	ATX Prime
Budapest	▪ Reuters: VIGR.VI / VIGR.PR / VIGR.H		PX

VIG compared to ATX and Stoxx Europe 600 Ins.



Analyst recommendations (as of Aug 2024)



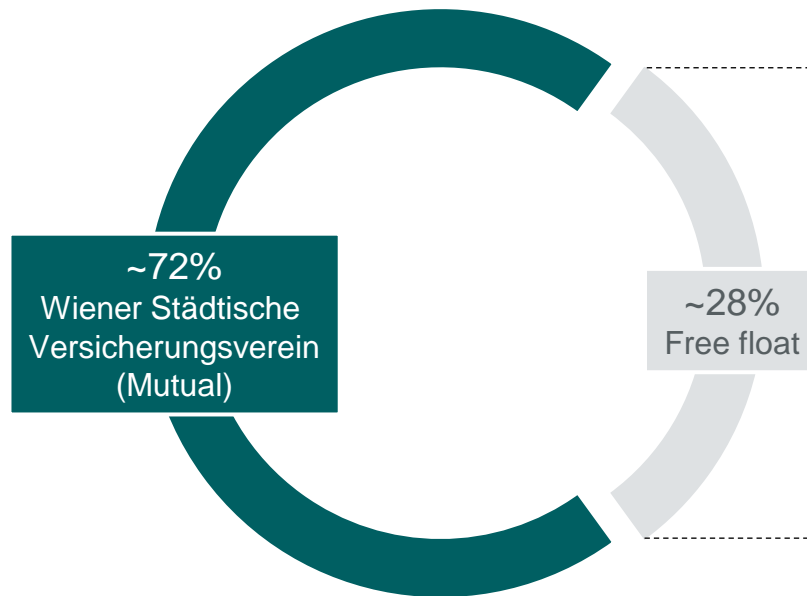
Share price development 6M 2024

High	EUR	31.65
Low	EUR	25.65
Price as of Jun 2024	EUR	30.50
Market cap.	EUR	3.90bn
Share performance (excl. dividends)	%	+15.1

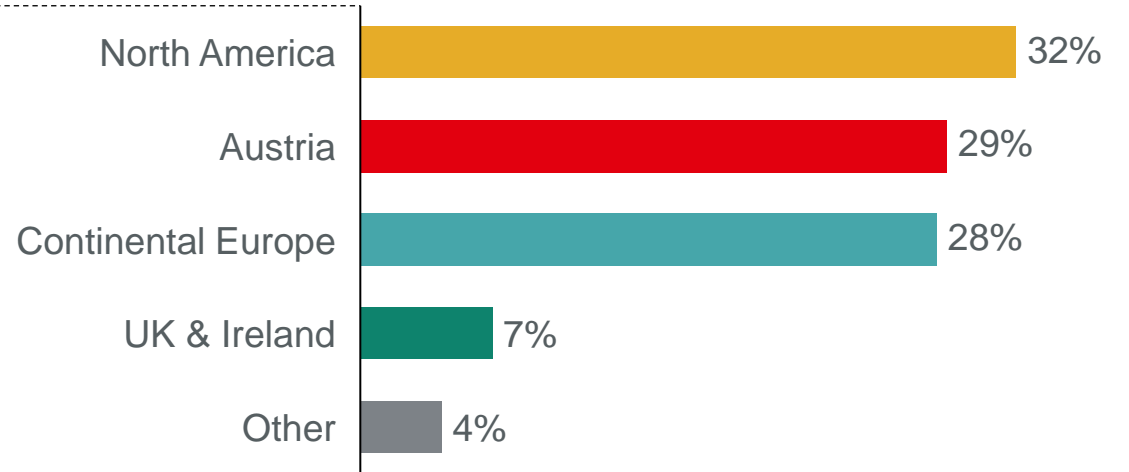


VIG SHARE (II)

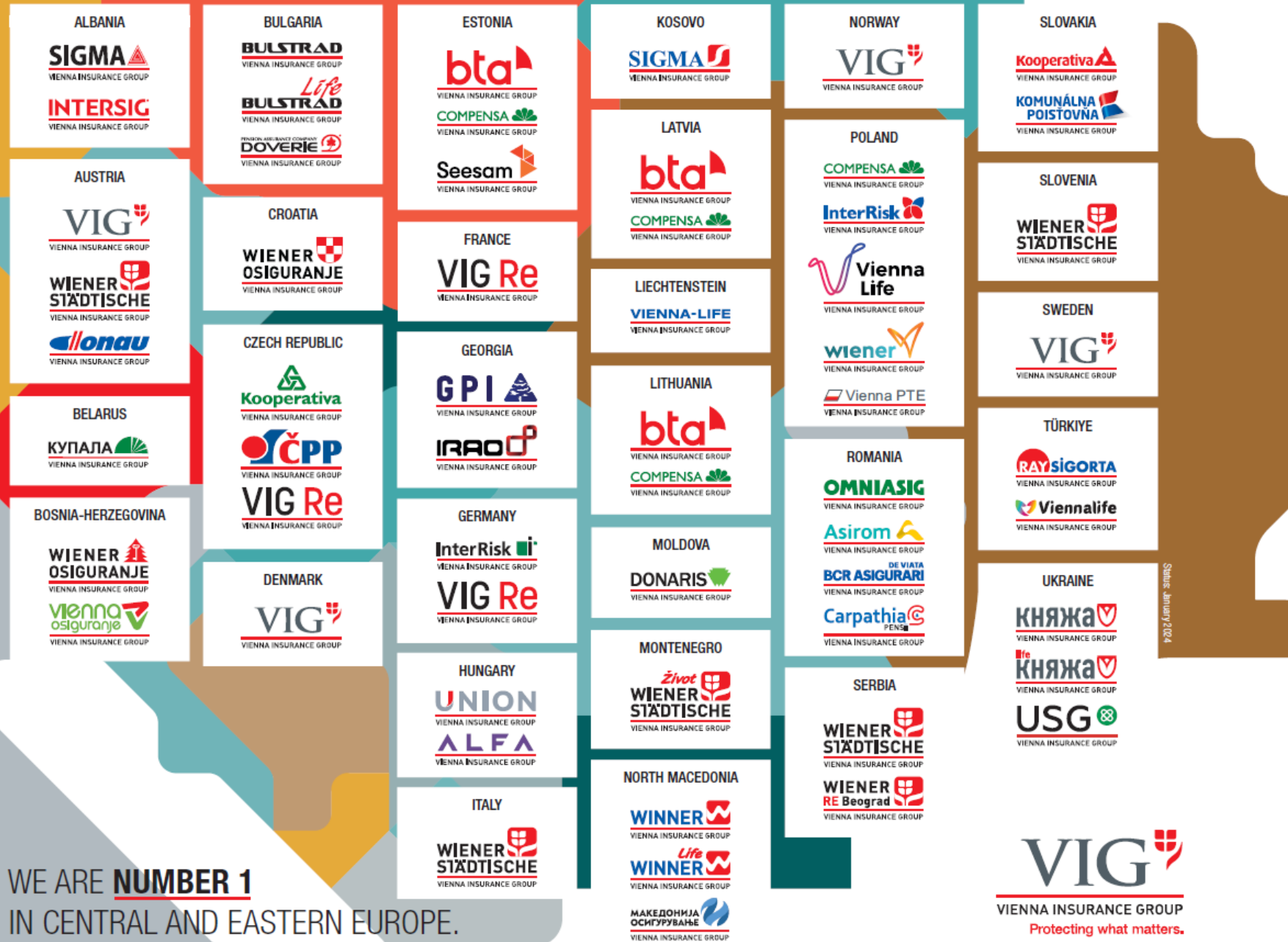
Shareholder structure



Free float split by region¹



¹ Split of identified shares, May 2024 (Source: S&P Global)



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Financial calendar 2024*

Date	Event
12 Mar. 2024	Preliminary results for the financial year 2023
24 Apr. 2024	Results, Annual Report and Sustainability Report for the year 2023
14 May 2024	Record date Annual General Meeting
24 May 2024	Annual General Meeting
27 May 2024	Ex-dividend day
28 May 2024	Record date dividend
29 May 2024	Dividend payment day
29 May 2024	Update first quarter 2024
28 Aug. 2024	Results for the first half-year 2024
26 Nov. 2024	Update first three quarters 2024

* Preliminary planning



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