




We build on
established
foundations

■ Press Conference






Vienna Insurance Group 1st quarter 2013


Vienna, 28 May 2013



UNION
BIZTOSÍTÓ
VIENNA INSURANCE GROUP

ERSTE BIZTOSÍTÓ
VIENNA INSURANCE GROUP




-  Many years of experience: Since 1996 on the Hungarian insurance market
-  2000 acquisition of majority stake in composite insurance Union Biztosító
-  2008 acquisition of life insurer Erste Biztosító
-  Strong cooperation with Erste Bank
-  Hungary: VIG Core market



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VIENNA INSURANCE GROUP

Further extension of VIG market position

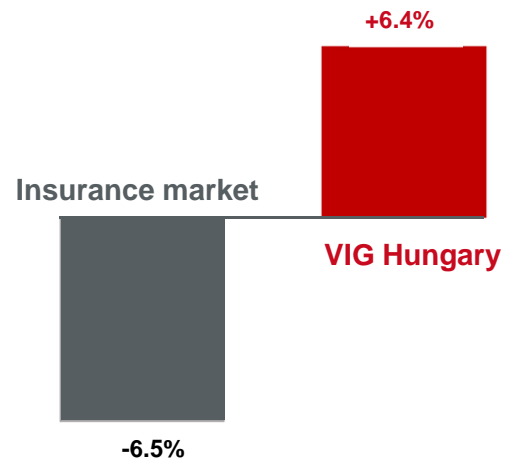
-  VIG within Top 10 Hungarian insurers with a market share of 5.5%
-  Ranked 6th in non-live insurance
-  Ranked 3rd in corporate business
-  Ranked 7th in life insurance

VIG – Hungary

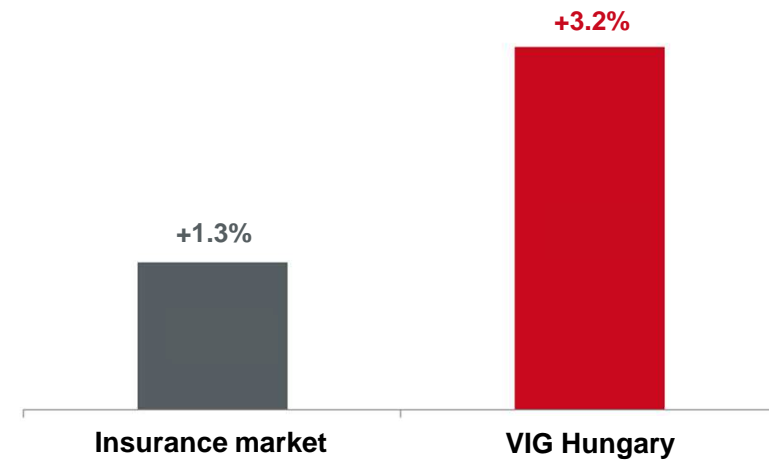
Premiums comparison insurance market / VIG

VIG Hungary grows significantly faster than the market

Full year 2011 / 2012

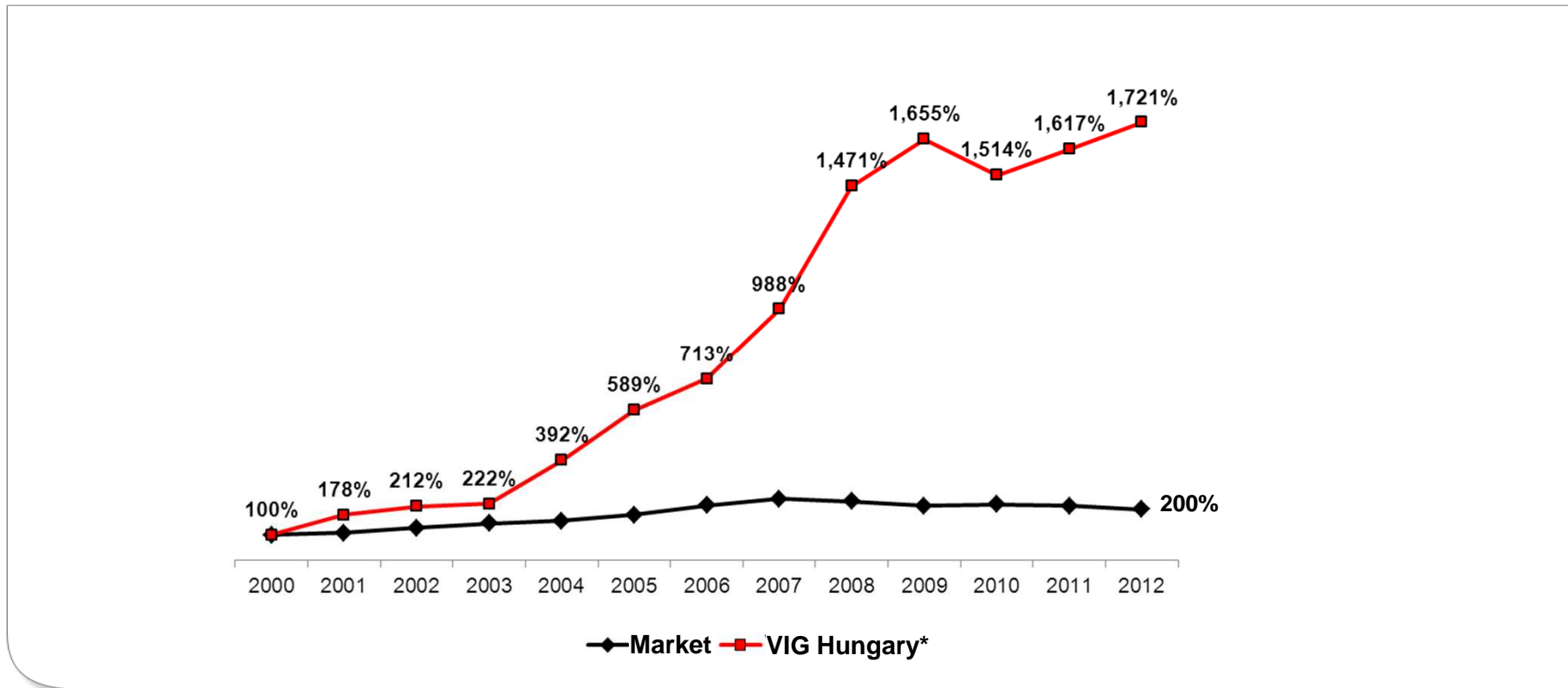


Q1 2012 / Q1 2013



Comparison with competitors

Annual premium development, indexed

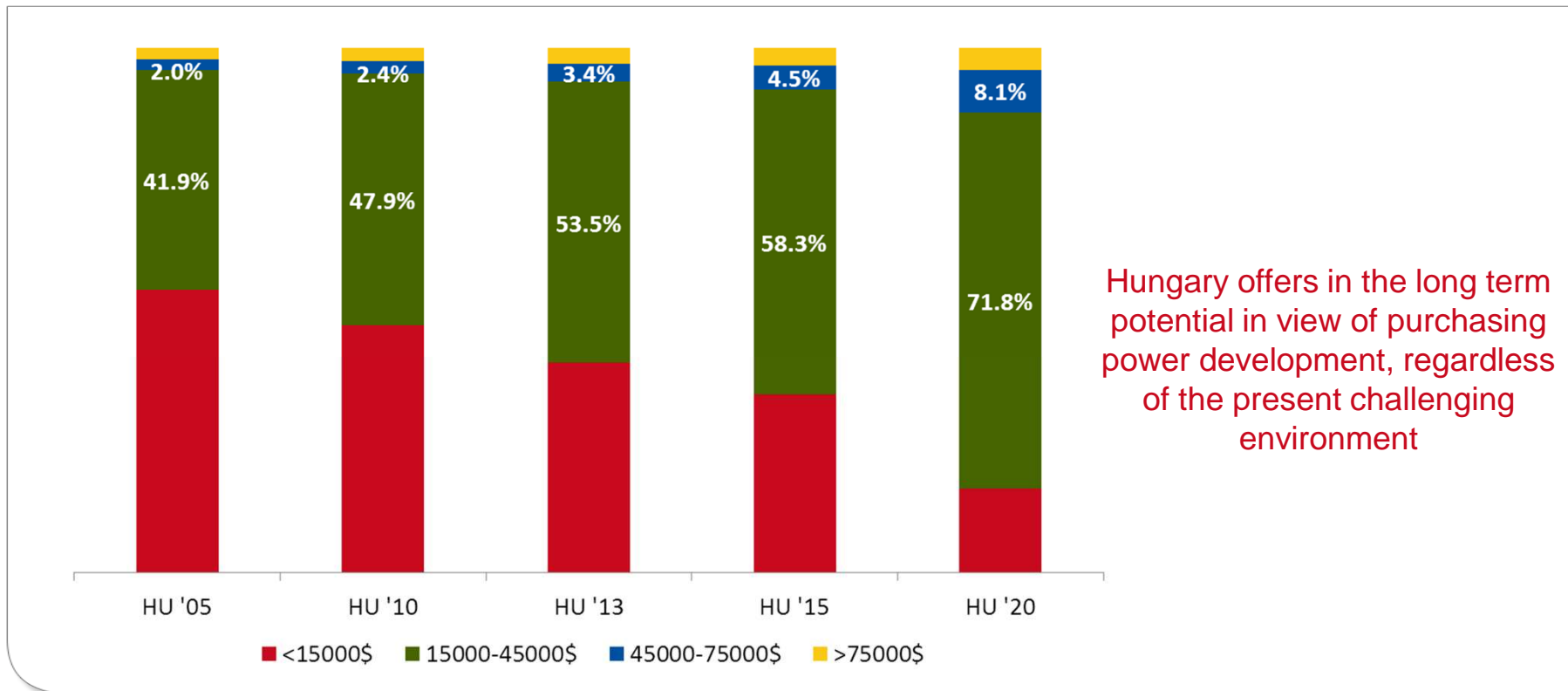


Source: Market reports

* VIG Hungary: Union Biztosító, since 2008 Erste Biztosító

VIG – Hungary

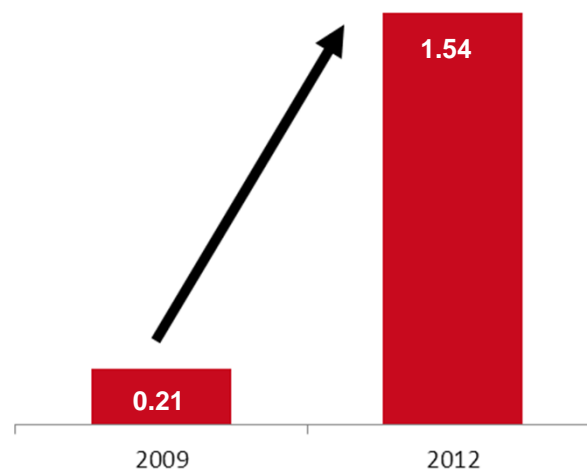
Development of the disposable household income



Source: Euromonitor

VIG – Hungary

Profit before taxes, in EUR m.

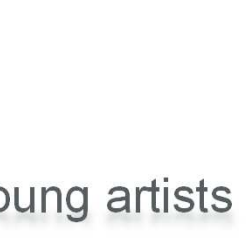
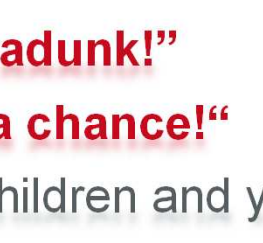
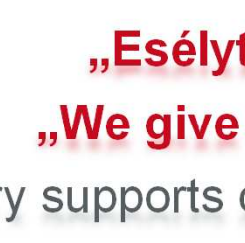


Pleasant cooperation with
Erste Bank in Hungary

Annual average profit growth
above +90%

VIG – Hungary

Social and cultural engagement



„Esélyt adunk!”
„We give a chance!“
VIG Hungary supports children and young artists

VIG Hungary supports children:

Kids Camp „Bátor Tábor“ since 2007

- Therapeutic recovery plan for children suffering of chronic diseases
- Founded in 2002 by a group of Hungarian health experts, Bátor Tábor is member of „Association of Hole in the Wall Camps“, an organisation founded by Paul Newman
- About 2,000 children from Hungary, Czech Republic, Slovakia and Poland participated already in the annual international summer camps
- Commitment awarded „Günter-Geyer-Award“ with second place
- Renovation work and gardening within the „Social Active Day“





Awards

AT

The contest
„Goldmünze“
shows big
winner

**Wiener
Städtische**

in 9 categories
placed **Nr. 1**

CZ

Koperativa

**Insurer of the year
2012**

1st place
in industrial and
corporate insurance,
individual client
insurance and
motor vehicle insurance

2nd place
life insurance

RO

BCR Life

Crowned as
**Insurer of the
Year 2012** in life
Insurance
category

Omniasig

**Insurer of the
Year 2012** in non
life Insurance
category

SK

Komunálna

**Best PR
campaign in
2012**

BG

Bulstrad

Awarded as the
**fast growing
insurer**

GE

GPI Holding

Awarded as the
**most popular
insurance brand**

HU


Erste Biztosító

**Most customer-
friendly insurer
in 2012**



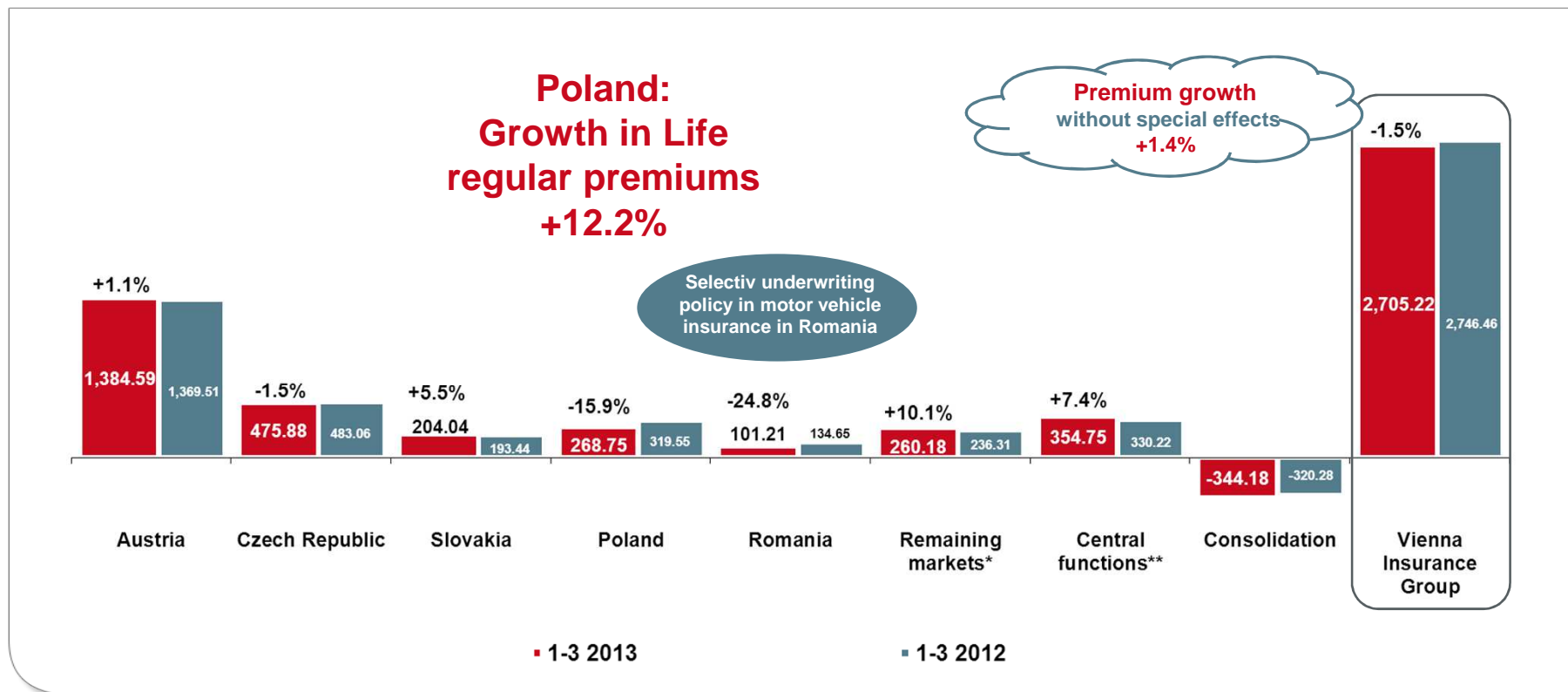
Development of 1st quarter 2013

Best 1st quarter in company history

-  Increase in **profit before taxes to EUR 159.4 m. (+5.2%)**
Profit after taxes and minority interests of EUR 123.8 m. (+5.2%),
-  **Premium volume EUR 2.7 bn.**
-  **Combined Ratio (net) below 97%**
-  **CEE share of profit again expanded to 51.5%**
-  **Merger of Kvarner and Helios approved**
New name: Wiener Osiguranje Vienna Insurance Group d.d.

Premiums

Gross written premiums by regions, IFRS, in EUR m.

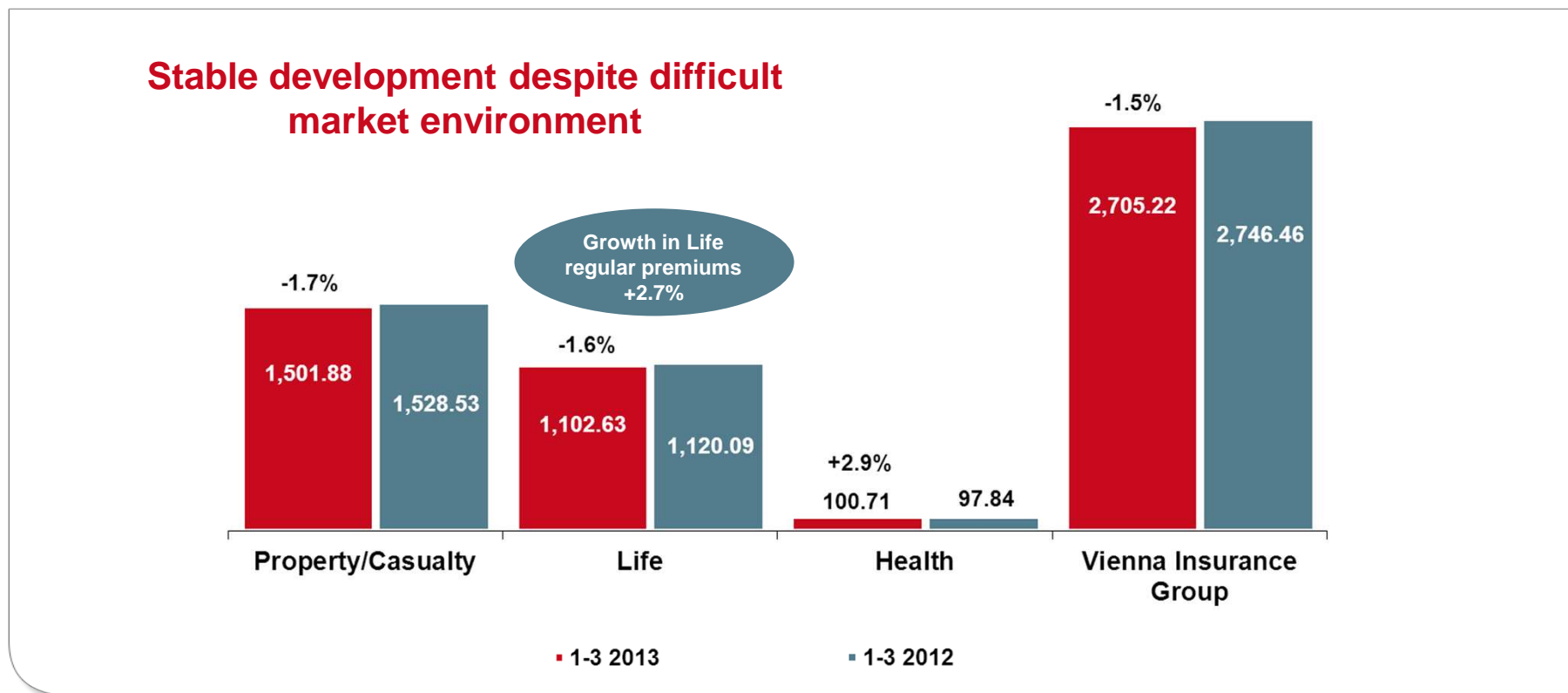


* AL, BA, BG, DE, EE, FL, GE, HR, HU, LT, LV, MK, RS, TR, UA

** among others VIG Holding, VIG RE, BIAC, Central Point, as non profit housing development companies

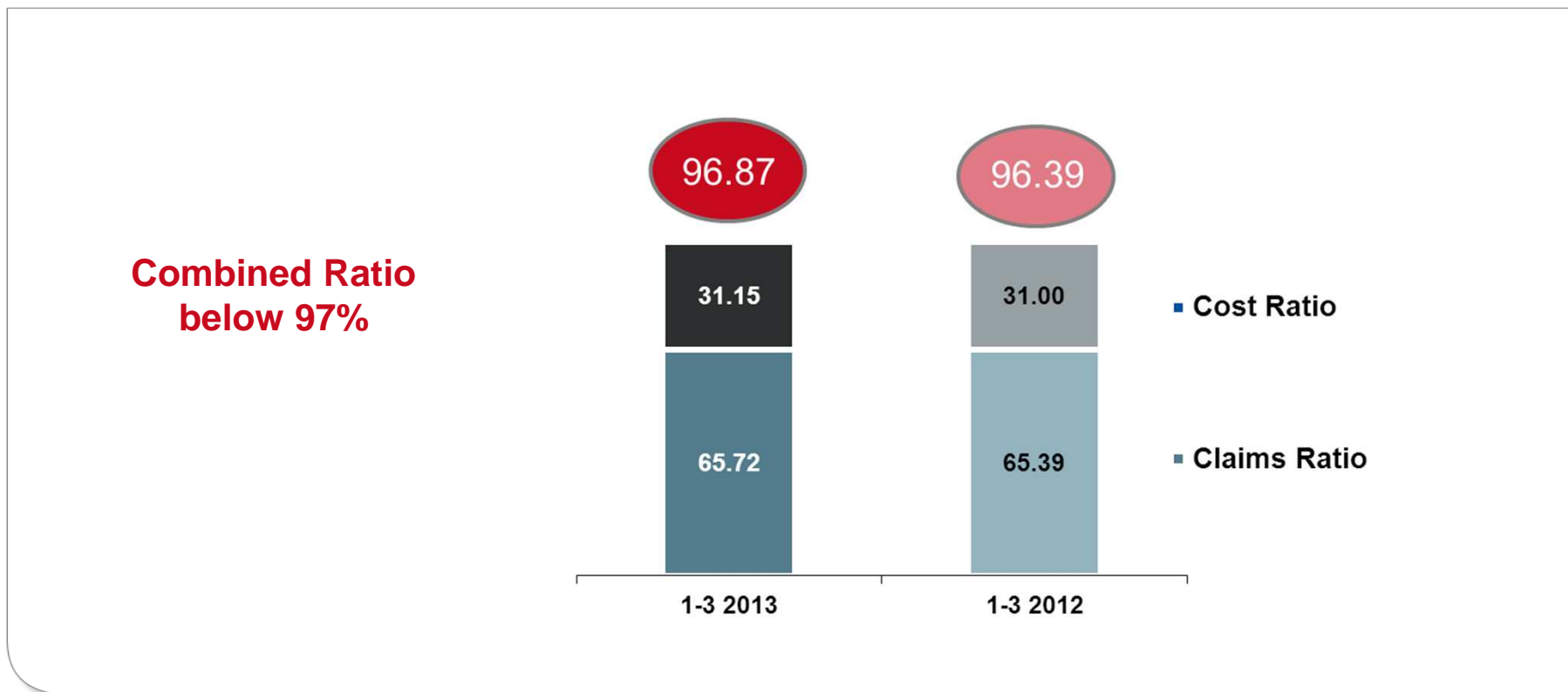
Premiums

Gross written premiums by lines of business, IFRS, in EUR m.



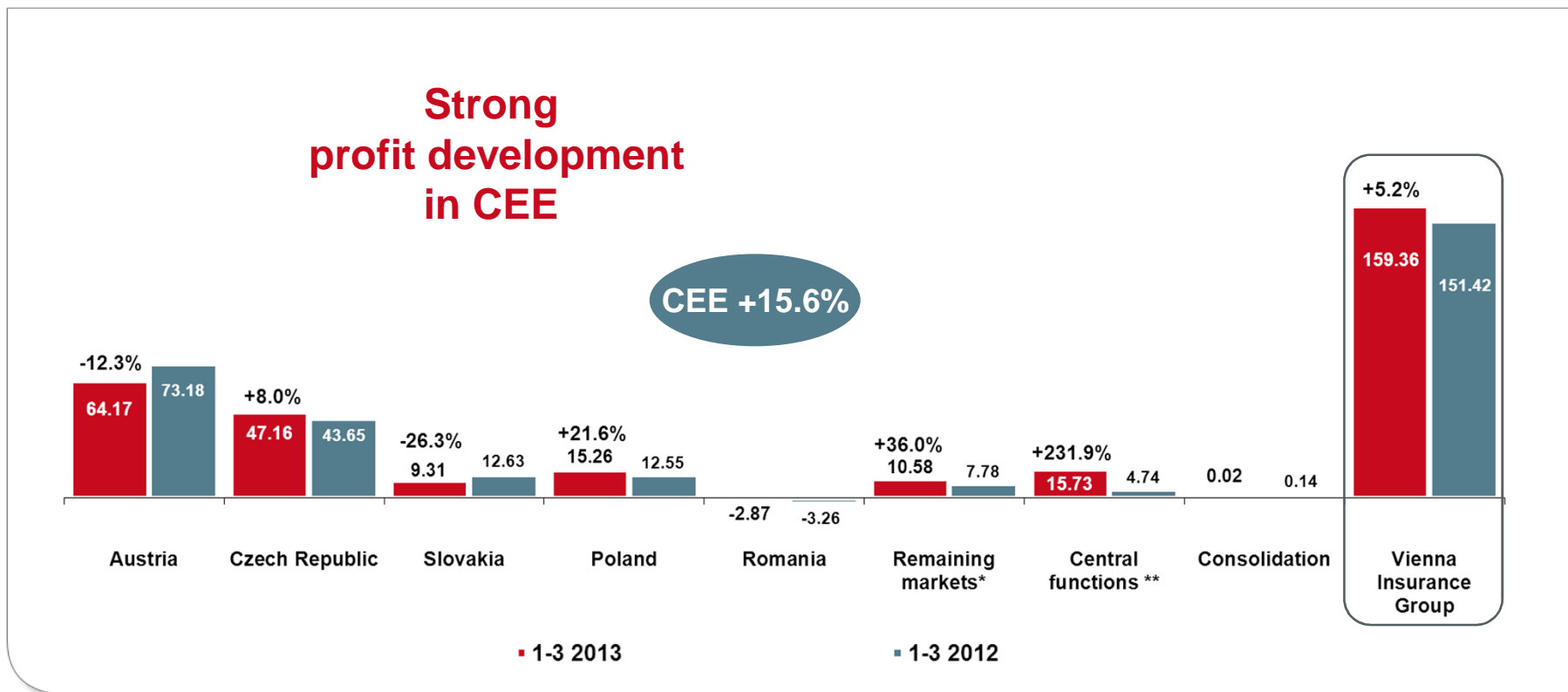
Combined Ratio

Net, in %



Profit before taxes

By regions, IFRS, in EUR m.

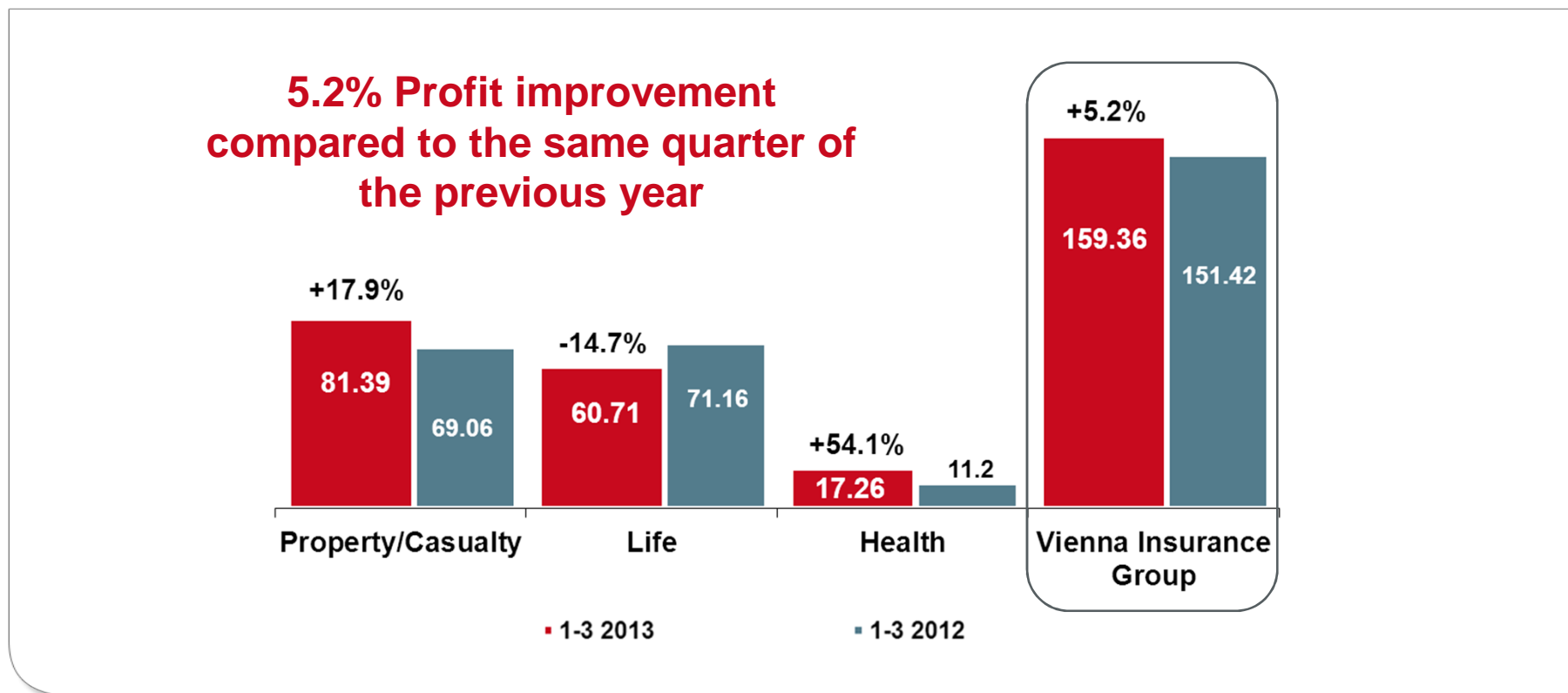


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Profit before taxes

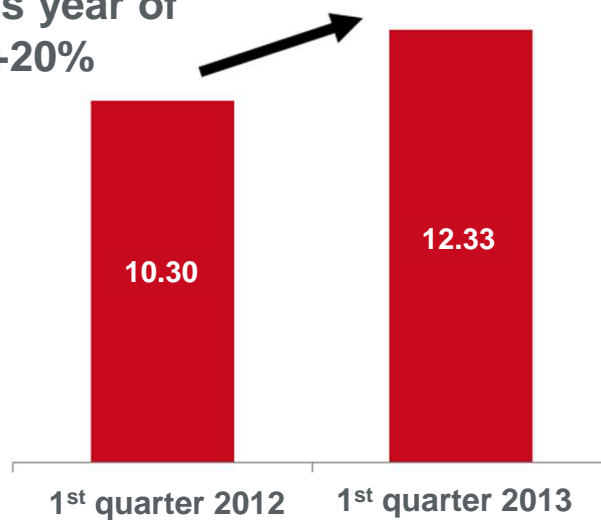
By lines of business, IFRS, in EUR m.



Profit development s Versicherung Group

CEE life insurance, in EUR m.

Profit growth compared to the same quarter of the previous year of about +20%



Successful cooperation with Erste Group

S-VERSICHERUNG
VIENNA INSURANCE GROUP

POJIŠŤOVNA
ČESKÉ SPORITELNY
VIENNA INSURANCE GROUP

POIŠŤOVŇA
SLOVENSKEJ SPORITELNE
VIENNA INSURANCE GROUP

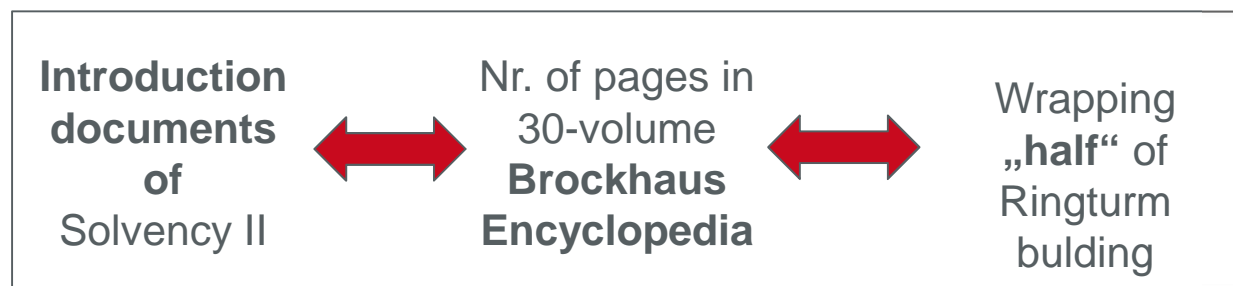
ERSTE OSIGURANJE
VIENNA INSURANCE GROUP

ERSTE BIZTOSÍTÓ
VIENNA INSURANCE GROUP

DE VIATA
BCR ASIGURARI
VIENNA INSURANCE GROUP

Solvency II – Current volume of documentation

From a different point of view





Thank you for your attention!

Welcome to
the family of
VIENNA INSURANCE
GROUP AG
Wiener Versicherung
Gruppe



AUSTRIA WIENER STÄDTISCHE VIENNA INSURANCE GROUP lonau VIENNA INSURANCE GROUP S-VERSICHERUNG VIENNA INSURANCE GROUP	SLOVAKIA Kooperativa VIENNA INSURANCE GROUP KOMUNÁLNA poisťovňa VIENNA INSURANCE GROUP POIŠŤOVŇA SLOVENSKEJ SPORITELNE VIENNA INSURANCE GROUP	BULGARIA BULSTRAD VIENNA INSURANCE GROUP Life BULSTRAD VIENNA INSURANCE GROUP	UKRAINE КНЯЖА VIENNA INSURANCE GROUP ГЛОБУС VIENNA INSURANCE GROUP ЮПІТЕР VIENNA INSURANCE GROUP УКРАЇНСЬКА СТРАХОВА ГРУПА VIENNA INSURANCE GROUP	TURKEY RAY SIGORTA VIENNA INSURANCE GROUP BELARUS КУПАЛА VIENNA INSURANCE GROUP	MACEDONIA WINNER VIENNA INSURANCE GROUP Life WINNER VIENNA INSURANCE GROUP
ITALY BRANCH WIENER STÄDTISCHE VIENNA INSURANCE GROUP lonau VIENNA INSURANCE GROUP	POLAND COMPENSA VIENNA INSURANCE GROUP InterRisk VIENNA INSURANCE GROUP BENEFIA VIENNA INSURANCE GROUP POLISA-ŻYCIE VIENNA INSURANCE GROUP	CROATIA KVARNER VIENNA INSURANCE GROUP HELIOS VIENNA INSURANCE GROUP ERSTE OSIGURANJE VIENNA INSURANCE GROUP	ESTONIA COMPENSA VIENNA INSURANCE GROUP	GEORGIA GPIA VIENNA INSURANCE GROUP IRAO VIENNA INSURANCE GROUP	MONTENEGRO Život WIENER STÄDTISCHE VIENNA INSURANCE GROUP BOSNIA HERZEGOVINA JAHORINA OSIGURANJE VIENNA INSURANCE GROUP
SLOVENIA BRANCH WIENER STÄDTISCHE VIENNA INSURANCE GROUP	ROMANIA OMNIASIG VIENNA INSURANCE GROUP ASIROM VIENNA INSURANCE GROUP DE VIATA BCR ASIGURARI VIENNA INSURANCE GROUP	HUNGARY UNION BIZTOSÍTÓ VIENNA INSURANCE GROUP ERSTE BIZTOSÍTÓ VIENNA INSURANCE GROUP	LATVIA COMPENSA VIENNA INSURANCE GROUP	ALBANIA SIGMA VIENNA INSURANCE GROUP interalbanian VIENNA INSURANCE GROUP INTERSIG VIENNA INSURANCE GROUP	GERMANY InterRisk VIENNA INSURANCE GROUP LIECHTENSTEIN VIENNA-LIFE VIENNA INSURANCE GROUP
CZECH REPUBLIC Kooperativa VIENNA INSURANCE GROUP ČPP VIENNA INSURANCE GROUP POJIŠŤOVNA ČESKÉ SPORITELNY VIENNA INSURANCE GROUP VIG Re	SERBIA WIENER STÄDTISCHE VIENNA INSURANCE GROUP		LITHUANIA COMPENSA VIENNA INSURANCE GROUP		