

3M 2022 RESULTS PRESENTATION

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Vienna, 17 May 2022



HIGHLIGHTS

FINANCIALS & INVESTMENTS

SOLVENCY DATA YE 2021

APPENDIX 1: SEGMENTS

APPENDIX 2: FINANCIALS

Please note: Rounding differences may occur.



RESULTS HIGHLIGHTS

Double-digit premium growth rate in the first quarter

Gross written premiums

€ 3,454.7mn (+11.2%)

- Strongest contribution by segment coming from Extended CEE (+€147.9mn), Group Functions (+€132.8mn) and the Czech Republic (+€102.8mn)
- GWP growth in all lines of business; strongest increase by €253.4mn coming from other property (+15.2%)

Profit before taxes

€ 123.8mn (-3.3%)

- Profit before taxes impacted by precautionary measures related to Russian investment exposure
- Net result at €91.3mn (-7.7%)

Combined Ratio

94.6% (95.2%)

- Claims ratio improved to 62.2% (62.4%)
- Cost ratio down to 32.4% (32.8%)

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STRONG PREMIUM AND COMBINED RATIO DEVELOPMENT

3M 2022 Income statement

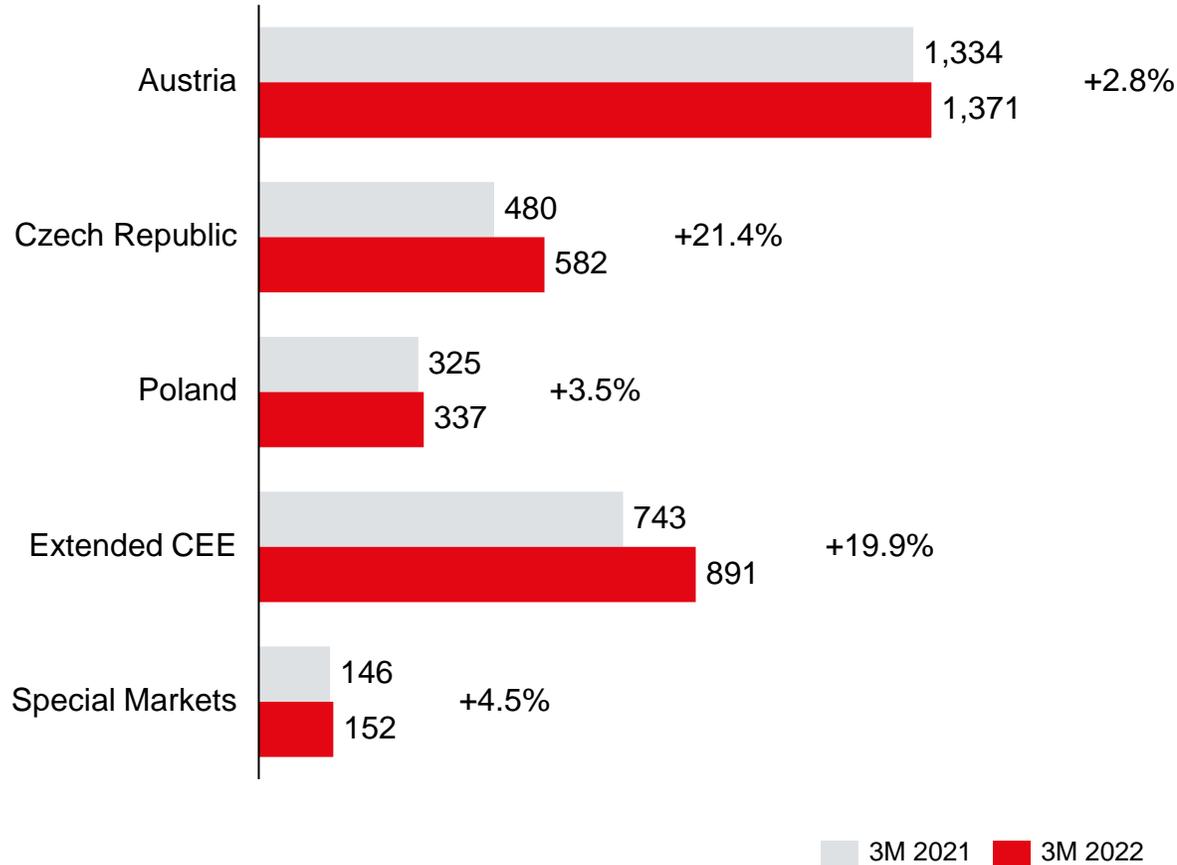
€mn	3M 2022	3M 2021	+/- %
Gross premiums written	3,454.7	3,106.8	11.2
Net earned premiums	2,622.0	2,416.3	8.5
Financial result excl. result from shares in at equity consolidated companies	148.1	175.8	-15.7
Result from shares in at equity consolidated companies	-0.2	-2.3	-91.5
Other income	32.8	58.4	-43.9
Expenses for claims/benefits	-1,935.6	-1,822.6	6.2
Acquisition and admin. expenses	-675.3	-627.6	7.6
Other expenses	-68.1	-70.1	-2.9
Business operating result	123.8	128.0	-3.3
Adjustments	0.0	0.0	n.a.
Result before taxes	123.8	128.0	-3.3
Taxes	-29.4	-27.9	5.5
Result of the period	94.3	100.1	-5.7
Non-controlling interests in the result for the period	-3.0	-1.1	>100
Result of the period after taxes and non-controlling interests	91.3	99.0	-7.7

- Strong premium growth in all segments and lines of business
- Financial result down by €27.7mn due to precautionary measures of ~€75mn related to Russian investment exposure
- Other income decreased by €25.6mn due to FX effects
- Tax ratio of 23.7% (3M 2021: 21.8%)
- Combined ratio improved to 94.6% (3M 2021: 95.2%)



TOP-LINE UP BY 11.2% BASED ON GROWTH IN ALL SEGMENTS

Gross written premiums (€mn; y-o-y change)



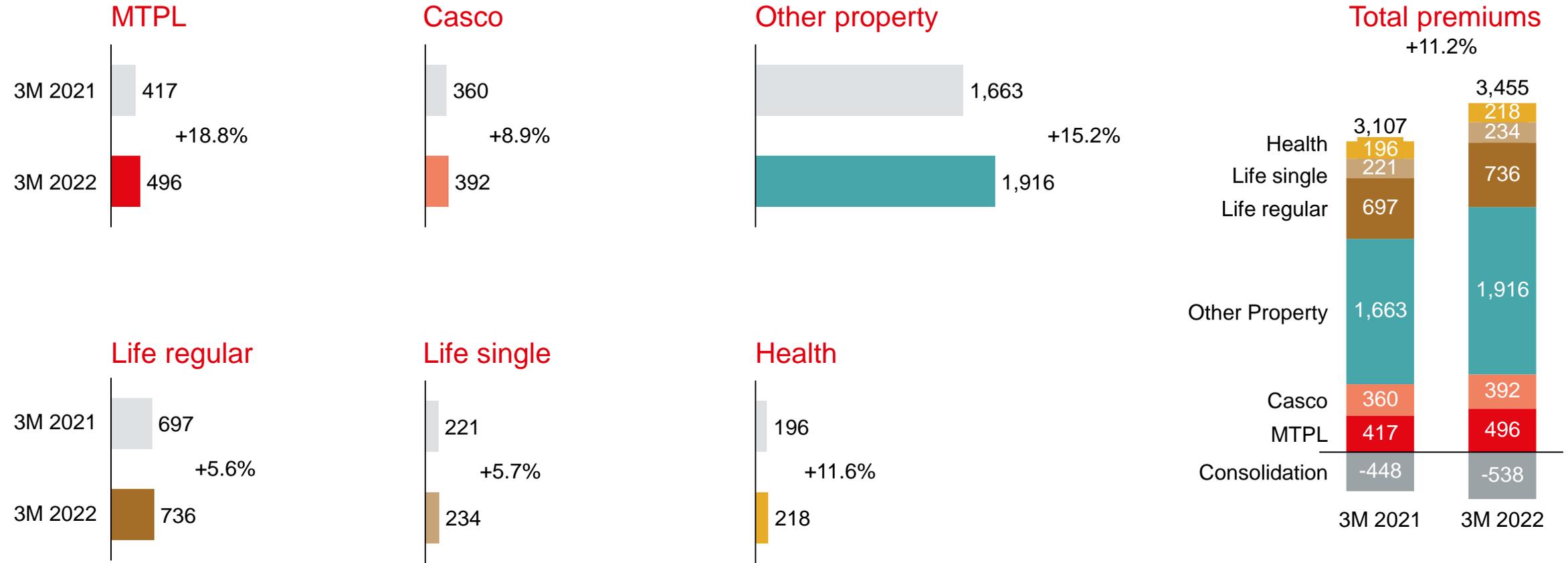
- Excellent start into the year leads to GWP increase of €347.9mn
- Strongest contribution to double-digit growth rate in Czech Republic (+€102.8mn) coming from other property (+€55.5mn) and motor (+€24.6mn)
- Main growth drivers in the segment Extended CEE (+€147.9mn) were Romania (+€78.6mn), the Baltic states, (+€28.3mn) and Hungary (+€10.2mn)
- Premium increase of €132.8mn in Group Functions mainly coming from other property (+€131.4mn)

Group Functions €660mn (3M 2021: €527mn) +25.2%; Consolidation -€538mn (3M 2021: -€448mn) +20.2%



STRONG GROWTH IN ALL LINES OF BUSINESS

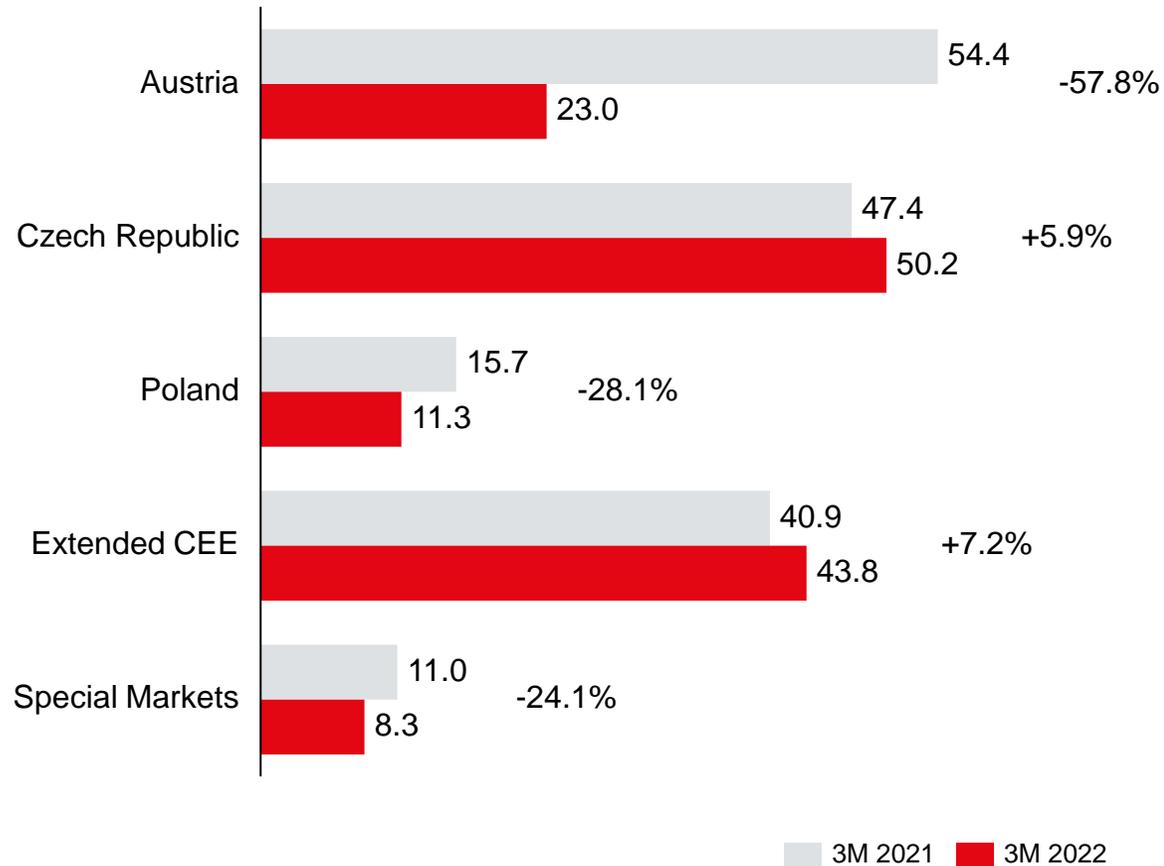
Gross written premiums by lines of business (€mn; y-o-y change); incl. Group Functions





GROUP RESULT BEFORE TAXES OF €123.8MN SLIGHTLY DOWN BY 3.3%

Result before taxes (€mn; y-o-y change)



- AT: result before taxes down (-€31.4mn) due to declined financial result impacted by precautionary measures related to Russian investment exposure
- CZ: higher financial result as main driver for solid result before taxes (+€2.8mn)
- PL: decrease in profit mainly due to lower financial result
- Extended CEE: solid result before taxes driven by life
- Special Markets: result before taxes impacted (-€2.7mn) by one-off in Turkey

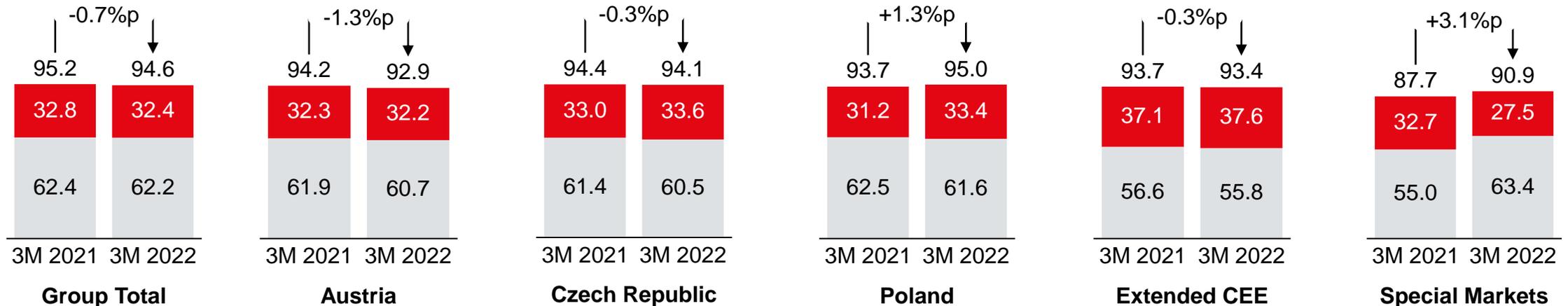
Group Functions -€12.7mn (3M 2021: -€42.0mn) -69.7%; Consolidation -€0.1mn (3M 2021: €0.7mn) n.a.



COMBINED RATIO P&C AT 94.6%

Overview Group and segments (y-o-y development net, %)

- One NatCat event (storm) in 3M 2022 with ~€30mn net impact
- Strong combined ratio improvement in the segment Austria due to better claims and cost ratio
- Slightly improved combined ratio in the Czech Republic and Extended CEE
- Increased combined ratio in Poland due to higher cost ratio
- Higher combined ratio in the segment Special Markets mainly driven by Turkey



■ Cost ratio ■ Claims ratio



FINANCIAL RESULT

Stable current income

in EUR '000	3M 2022	3M 2021	+/- %
Current income	226,737	226,231	0.2
Income from appreciations	13,468	4,826	>100
Income from disposal of investments	53,942	40,171	34.3
Other income	27,166	21,677	25.3
Total Income	321,312	292,905	9.7
Depreciation of investments	-27,041	-21,077	28.3
thereof impairment of investments	-58	-170	-65.9
Exchange rate changes	1,078	-1,238	n.a.
Losses from disposal of investments	-8,002	-2,642	>100
Interest expenses	-24,485	-23,542	4.0
Other expenses	-114,729	-68,626	67.2
Total Expenses	-173,178	-117,125	47.9
Financial Result (excl. at equity)	148,134	175,780	-15.7

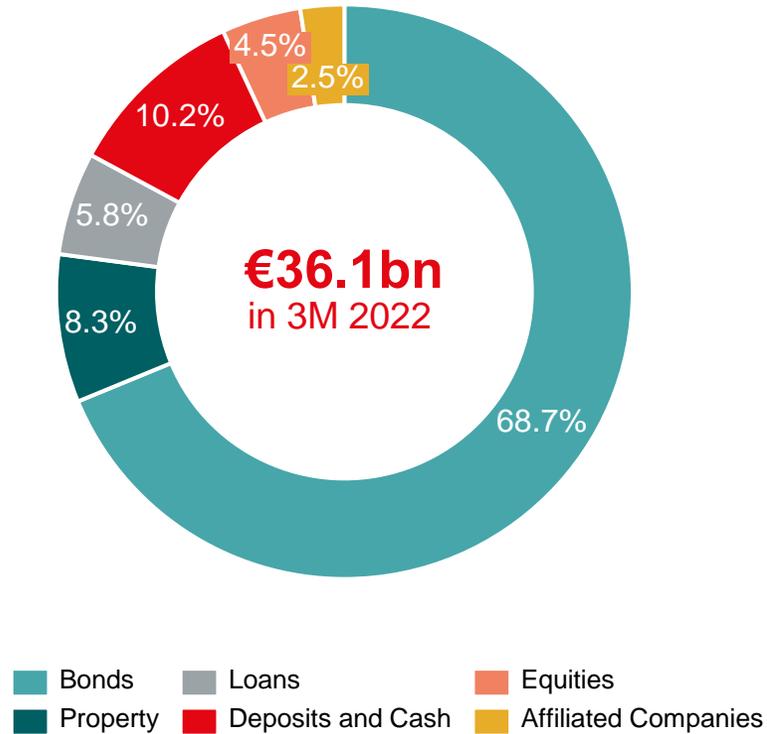
- Higher income from appreciations and income from disposal of investments (+€22.4mn) offset increased depreciation of investments and losses from disposal of investments (-€11.3mn)
- Other expenses up by €46.1mn mainly due to precautionary measures related to Russian investment exposure



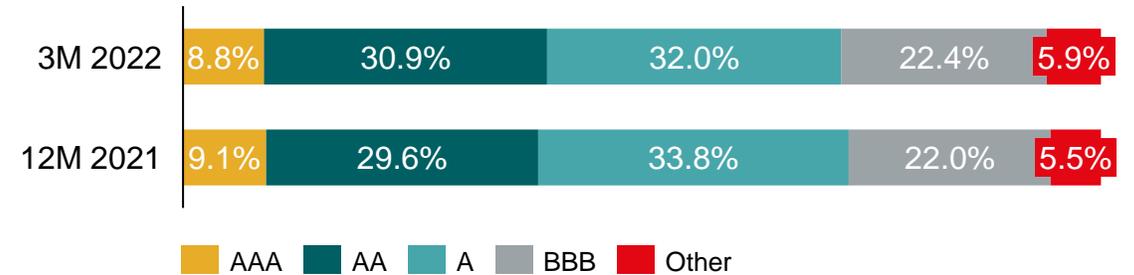
INVESTMENT SPLIT AND BOND PORTFOLIO OVERVIEW

Stable portfolio mix

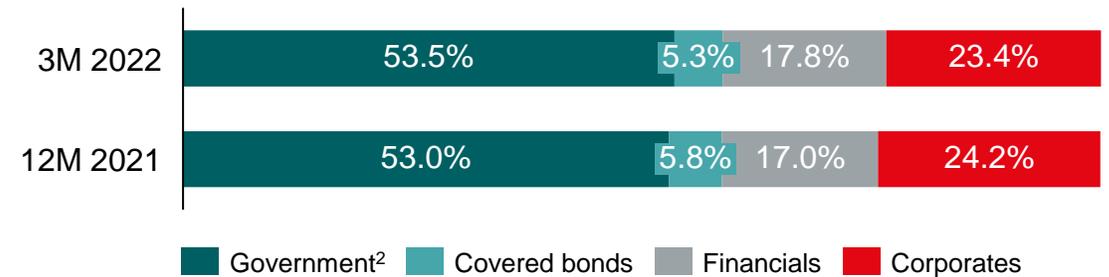
Investment split



Bond portfolio by rating¹



Bond portfolio by issuer



¹ Based on second-best rating ² Government bonds also include bonds issued by supranational organisations, government agencies, federal or constituent states and municipalities



EXECUTIVE SUMMARY Q1 2022

Update on Russia and Ukraine

- Russian investment exposure of ~€190mn excluding cash deposits with Sberbank
- Business exposure Ukraine: Net Asset Value ~€57mn

Good start into 2022

- Positive top-line performance in all lines of business and segments
- Double-digit premium growth rate in Q1 driven by seasonal effects; growth expected to normalise over the year
- Precautionary measures taken related to Russian investment exposure
- Good combined ratio of 94.6% despite NatCat event
- Q1 results underpin the positive operating performance VIG aims for 2022
- Further development in the financial year 2022 difficult to assess due to geopolitical and economic uncertainties

HIGHLIGHTS

FINANCIALS & INVESTMENTS

SOLVENCY DATA YE 2021

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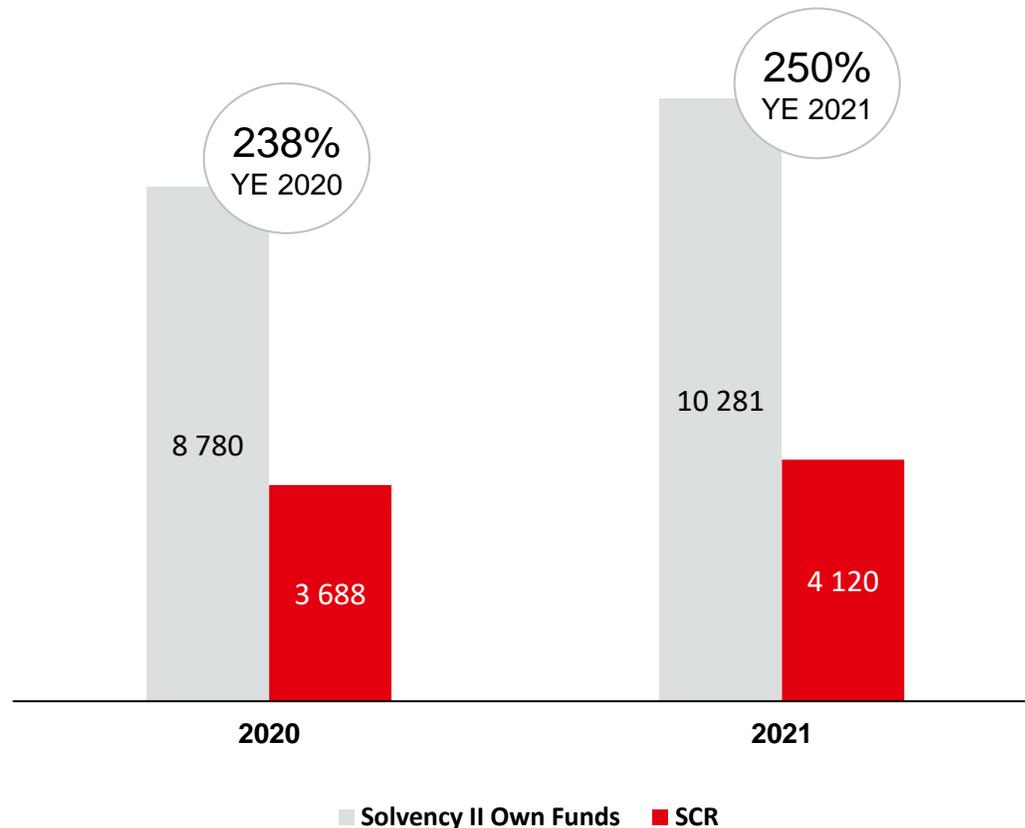
Please note: Rounding differences may occur.



SOLVENCY RATIO OF VIG GROUP AS OF YE 2021 IMPROVED TO 250%

Solvency Position YE 2021 compared to YE 2020

in EUR million



VIG AG in EUR million	31.12.2020	31.12.2021
Solvency capital requirement	3 688	4 120
Market risk	3 133	3 556
Counterparty default risk	330	382
Life underwriting risk	1 410	1 548
Health underwriting risk	605	607
Non-life underwriting risk	707	795
Intangible asset risk	0	0
Diversification	-1 878	-2 061
Basic solvency capital requirement	4 307	4 827
Operational risk	322	341
Loss-absorbing capacity of technical provisions	-498	-631
Loss-absorbing capacity of deferred taxes	-553	-557
Capital requirement for other financial sectors	41	46
Capital requirement for non-controlled participations	16	16
Capital requirement for residual undertakings	54	79
Eligible own funds	8 780	10 281
Solvency ratio	238%	250%

SOLVENCY CAPITAL REQUIREMENT

Allocation of Solvency Capital Requirement calculated with the Partial Internal Model

- **Market risk accounts for 62% of total solvency capital requirement**

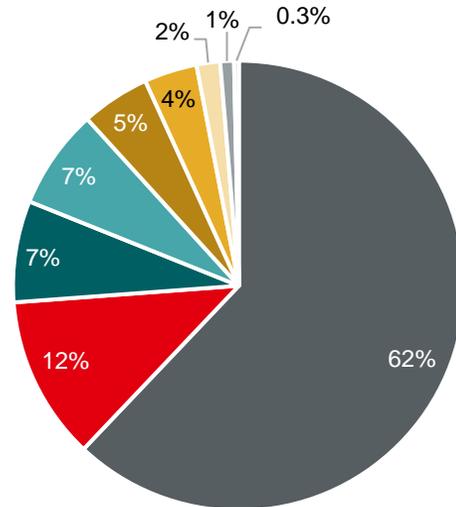
- 66% of total market risk consists of spread risk and equity risk
- Interest rate risk and currency risk make up more than one fourth of total market risk

- **Life underwriting risk contributes to the total solvency capital requirement with 12%**

- 61% of life underwriting risk derives from lapse risk
- Second biggest driver is life expense risk with 28% of total life underwriting risk

- **Operational risk ranks third with 7% of total solvency capital requirement**

- **Non-life underwriting risk and health underwriting risk together correspond to 12% of total solvency capital requirement**

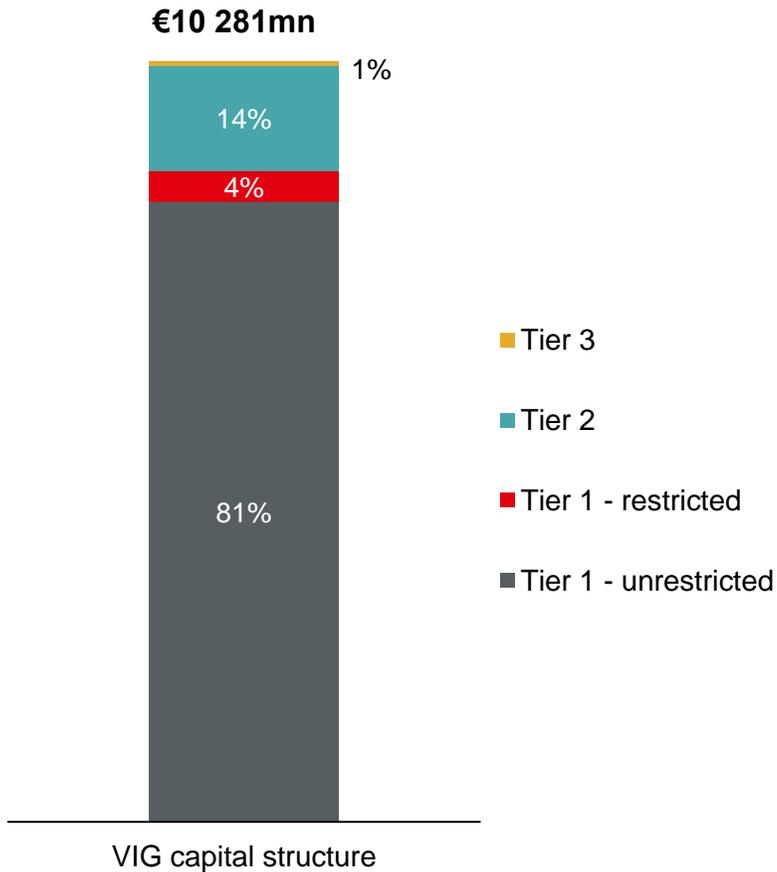


- Market risk
- Life underwriting risk
- Operational risk
- Non-life underwriting risk
- Health underwriting risk
- Counterparty default risk
- Capital requirement for residual undertakings
- Capital requirement for other financial sectors
- Capital requirement for non-controlled participations

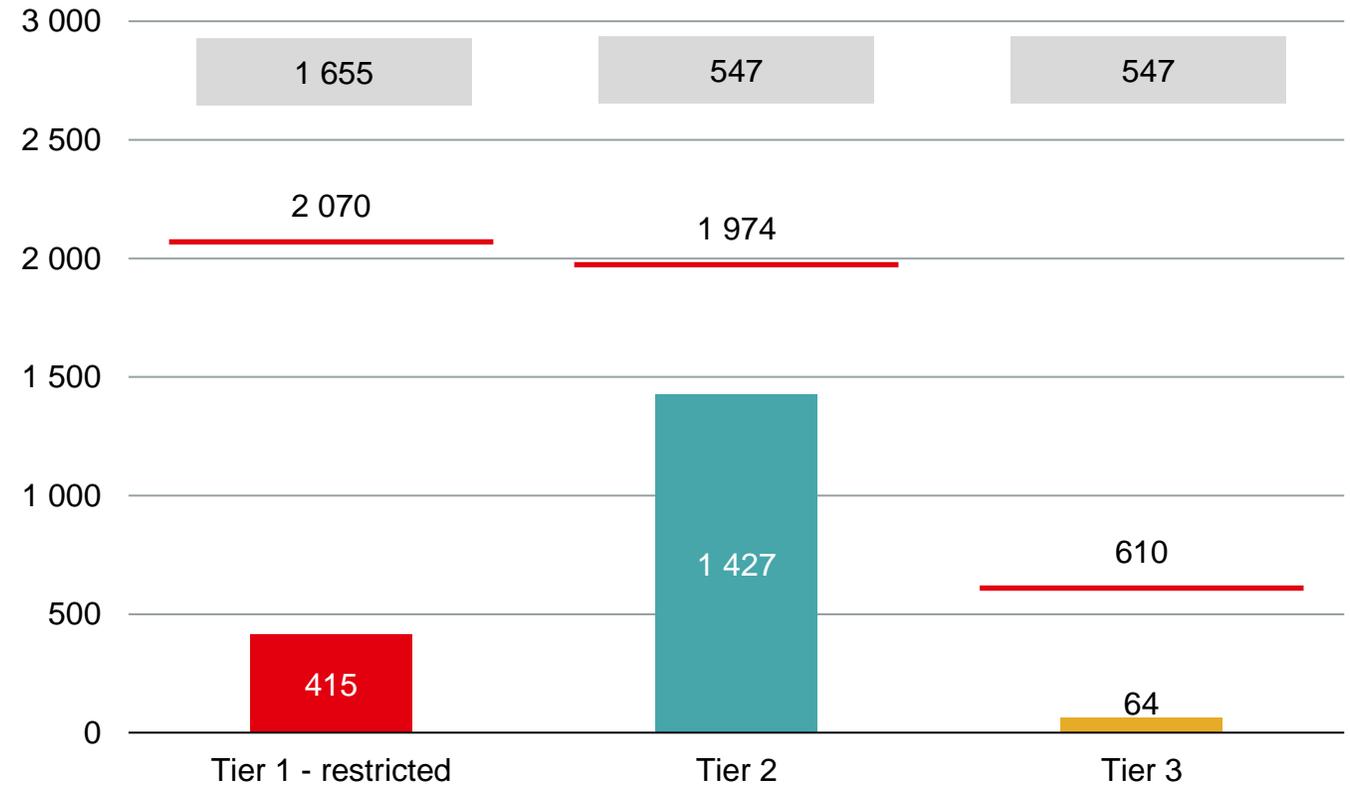
Note: Risk allocation calculated with Euler method based on risks net after diversification

OWN FUNDS (I)

Composition of Own Funds as of 31.12.2021 and uptake capacities for capital measures



in EUR million



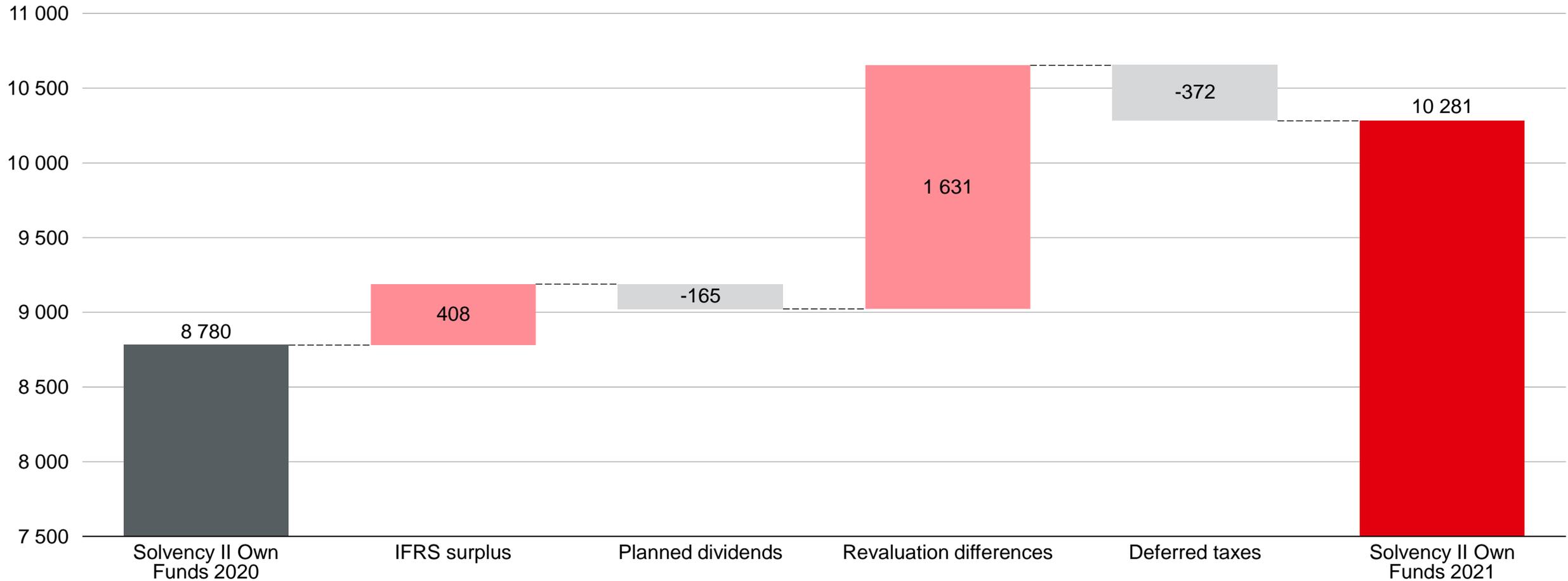
Uptake Capacity if all other parameters stay unchanged



OWN FUNDS (II)

Own Funds 2020 compared to Own Funds 2021

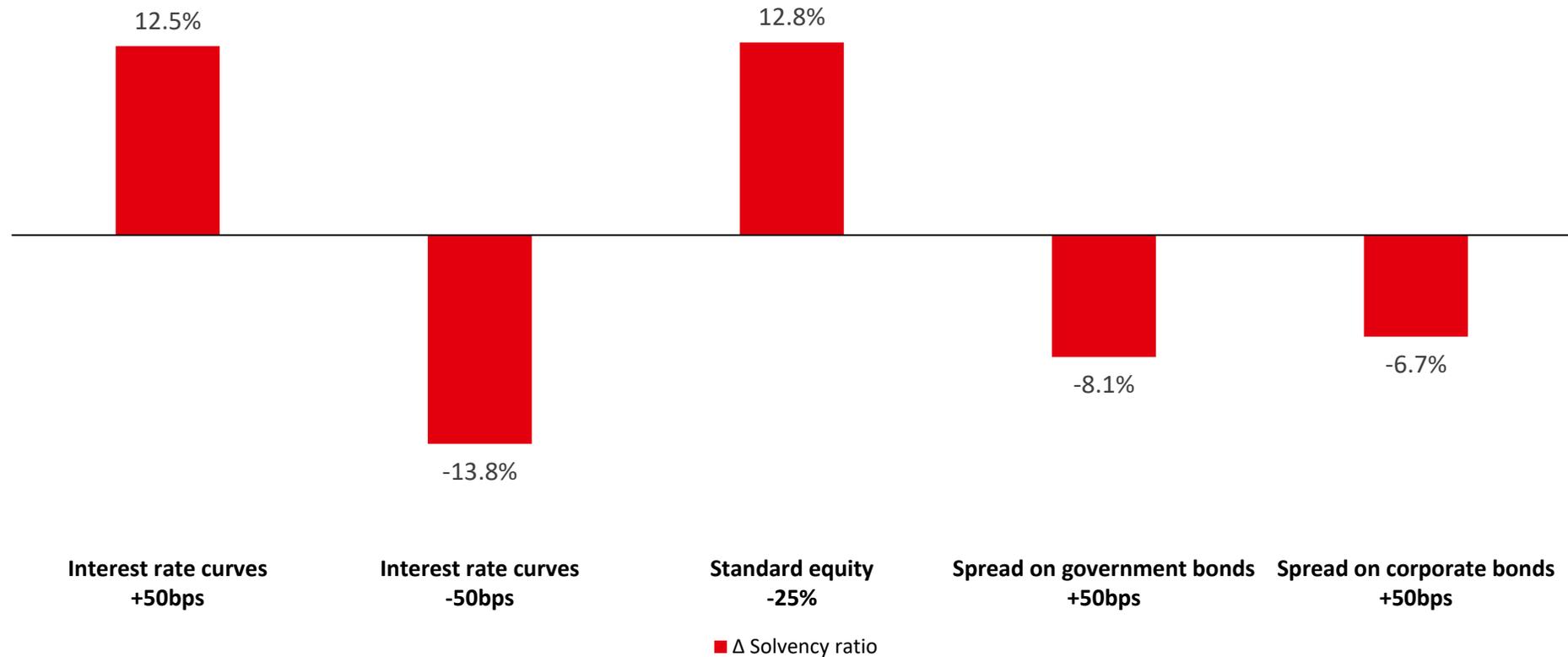
in EUR million





SENSITIVITY ANALYSIS

Market Sensitivities as of 31.12.2021



Interest rate
Standard equity
Spreads

50 basis points shift of the liquid part of the risk free curve and convergence to UFR

All equity positions except strategic participations (including equities in investment funds) and adjustment of the symmetric adjustment factor

Increase of implied spreads of all corporate / government bonds (including corporate / government bonds in investment funds)

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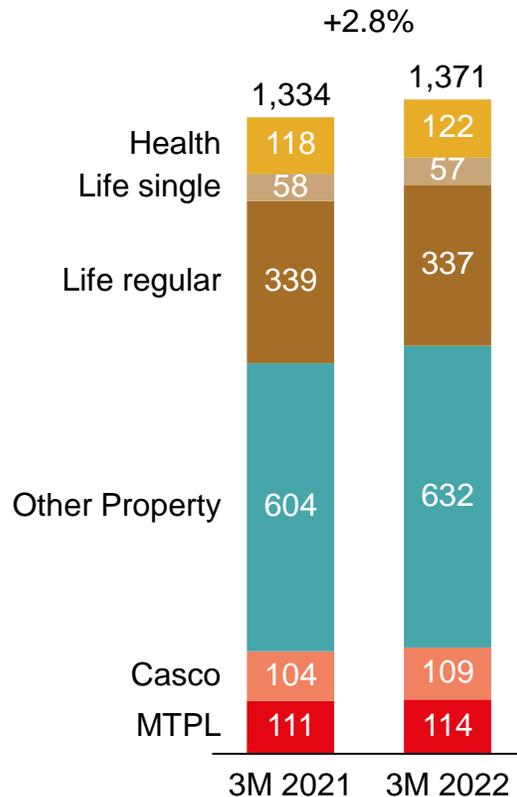
APPENDIX 2: FINANCIALS

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AUSTRIA

Precautionary measures impact profit

GWP development (€mn)



P&L

€mn	3M 2022	3M 2021	+/- %
Gross premiums written	1,371.0	1,334.1	2.8
Net earned premiums	868.2	848.9	2.3
Financial result excl. result from shares in at equity consolidated companies	101.8	153.4	-33.6
Result from shares in at equity consolidated companies	-0.4	-2.8	-87.1
Other income	5.4	5.3	2.0
Expenses for claims/benefits	-751.9	-751.6	0.0
Acquisition and admin. expenses	-198.7	-192.7	3.1
Other expenses	-1.4	-6.2	-77.6
Business operating result	23.0	54.4	-57.8
Adjustments	0.0	0.0	n.a.
Result before taxes	23.0	54.4	-57.8
Taxes	-6.5	-16.4	-60.3
Result of the period	16.5	38.0	-56.7

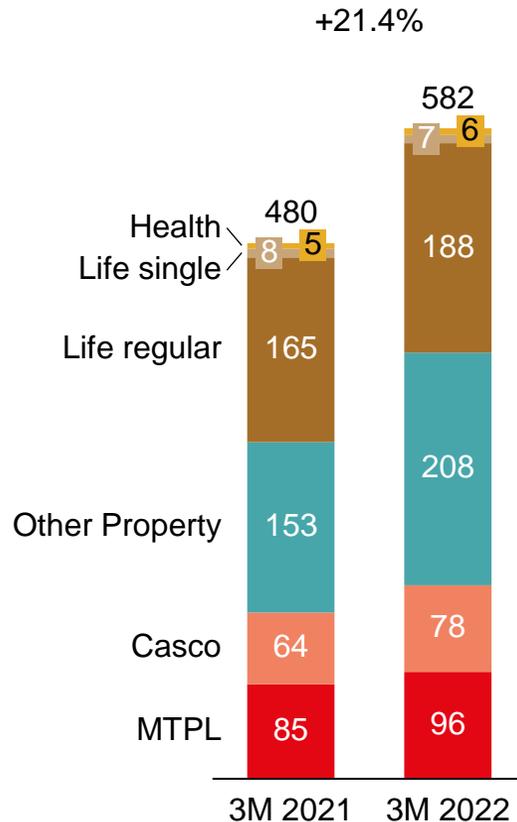
Comments

- Strong premium growth in other property (+€28.3mn) and motor (+€8.0mn)
- Financial result down by €51.6mn due to precautionary measures of ~€65mn related to Russian investment exposure
- Result before taxes decreased (-€31.4mn) mainly due to the declined financial result
- Very good CoR of 92.9% (3M 2021: 94.2%) resulting from a better claims and cost ratio

CZECH REPUBLIC

Favourable development in P&C supported by improved claims ratio

GWP development (€mn)



P&L

€mn	3M 2022	3M 2021	+/- %
Gross premiums written	582.5	479.6	21.4
Net earned premiums	390.7	342.4	14.1
Financial result excl. result from shares in at equity consolidated companies	29.1	21.3	36.6
Result from shares in at equity consolidated companies	0.0	0.1	n.a.
Other income	8.1	9.4	-13.5
Expenses for claims/benefits	-253.7	-223.8	13.4
Acquisition and admin. expenses	-113.4	-91.1	24.5
Other expenses	-10.6	-10.9	-3.0
Business operating result	50.2	47.4	5.9
Adjustments	0.0	0.0	n.a.
Result before taxes	50.2	47.4	5.9
Taxes	-11.9	-10.4	14.1
Result of the period	38.3	37.0	3.6

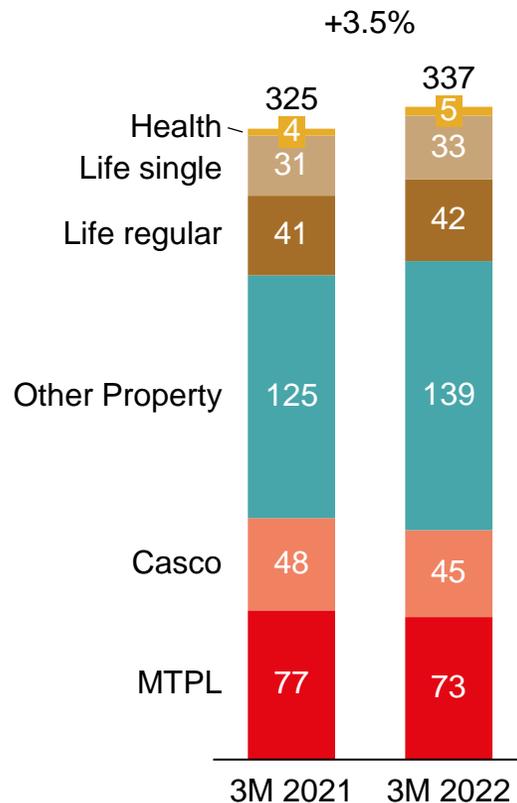
Comments

- Strong premium growth of €102.8mn mainly coming from other property (+€55.5mn) and motor (+€24.6mn)
- Higher financial result as main driver for better result before taxes (+€2.8mn)
- Slightly improved CoR of 94.1% (3M 2021: 94.4%)

POLAND

Decreased result before taxes due to lower financial result

GWP development (€mn)



P&L

€mn	3M 2022	3M 2021	+/- %
Gross premiums written	336.6	325.3	3.5
Net earned premiums	248.9	237.7	4.7
Financial result excl. result from shares in at equity consolidated companies	2.7	10.9	-75.1
Result from shares in at equity consolidated companies	0.0	0.0	n.a.
Other income	3.6	3.7	-3.5
Expenses for claims/benefits	-171.4	-170.3	0.6
Acquisition and admin. expenses	-65.0	-57.9	12.2
Other expenses	-7.6	-8.3	-8.7
Business operating result	11.3	15.7	-28.1
Adjustments	0.0	0.0	n.a.
Result before taxes	11.3	15.7	-28.1
Taxes	-3.6	-3.4	5.5
Result of the period	7.7	12.3	-37.3

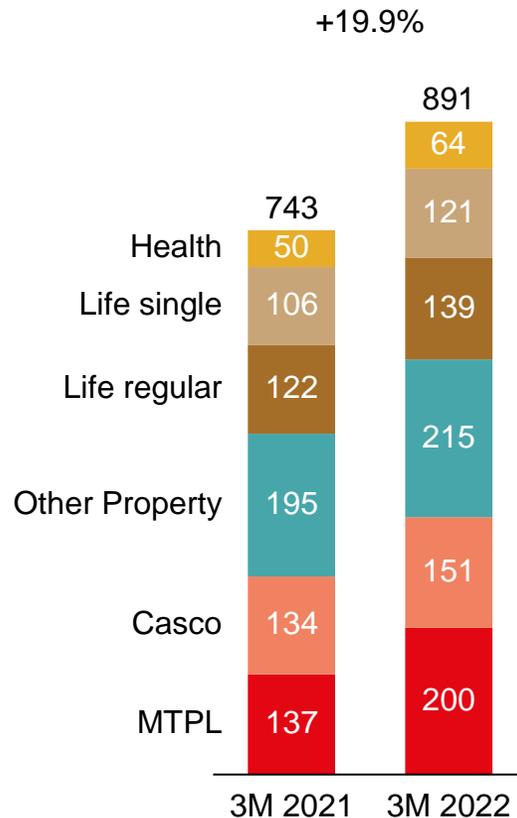
Comments

- Premium growth of €11.2mn coming mainly from other property (+€13.6mn) offsetting decline in motor (-€6.2mn)
- Decrease in financial result (-€8.2mn) due to less income from disposal of investments
- Higher combined ratio of 95.0% (3M 2021: 93.7%) based on increased cost ratio

EXTENDED CEE

Double-digit premium growth and solid result before taxes

GWP development (€mn)



P&L

€mn	3M 2022	3M 2021	+/- %
Gross premiums written	890.9	743.0	19.9
Net earned premiums	597.1	526.3	13.4
Financial result excl. result from shares in at equity consolidated companies	28.1	32.6	-14.1
Result from shares in at equity consolidated companies	0.0	0.0	n.a.
Other income	9.1	12.3	-26.2
Expenses for claims/benefits	-405.3	-370.5	9.4
Acquisition and admin. expenses	-155.3	-134.5	15.4
Other expenses	-29.8	-25.4	17.5
Business operating result	43.8	40.9	7.2
Adjustments	0.0	0.0	n.a.
Result before taxes	43.8	40.9	7.2
Taxes	-7.3	-6.8	7.1
Result of the period	36.5	34.1	7.2

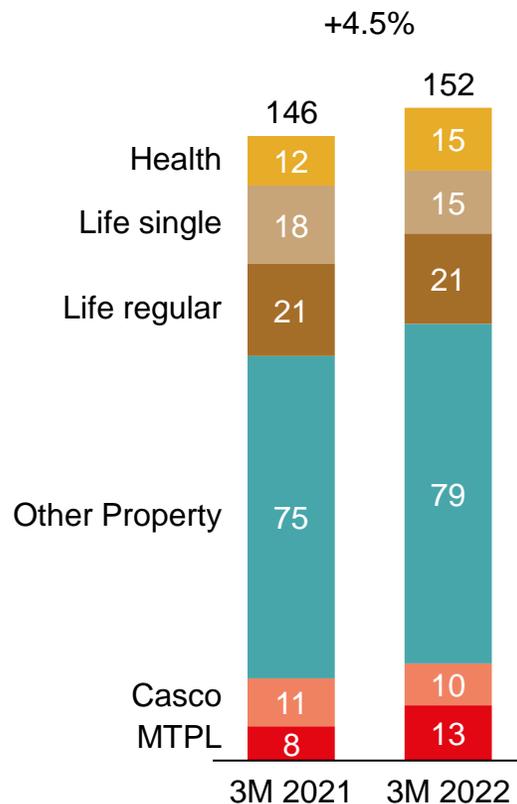
Comments

- Extended CEE include Albania incl. Kosovo, Baltic states, Bosnia & Herzegovina, Bulgaria, Croatia, Moldova, North Macedonia, Romania, Serbia, Slovakia, Ukraine, Hungary
- Premium growth of €147.9mn coming from all lines of business; main driver country wise were Romania (+€78.6mn), the Baltic states (+€28.3mn) and Hungary (+€10.2mn)
- Financial result impacted by precautionary measures of ~€10mn related to Russian investment exposure
- Solid result before taxes driven by life
- Combined ratio improved slightly to 93.4% (3M 2021: 93.7%)

SPECIAL MARKETS

Lower result before taxes based on increased combined ratio

GWP development (€mn)



P&L

€mn	3M 2022	3M 2021	+/- %
Gross premiums written	152.1	145.5	4.5
Net earned premiums	82.0	89.9	-8.8
Financial result excl. result from shares in at equity consolidated companies	6.4	7.5	-14.9
Result from shares in at equity consolidated companies	0.0	0.0	n.a.
Other income	5.9	23.5	-74.9
Expenses for claims/benefits	-56.4	-76.9	-26.7
Acquisition and admin. expenses	-13.6	-17.3	-21.6
Other expenses	-16.0	-15.7	1.8
Business operating result	8.3	11.0	-24.1
Adjustments	0.0	0.0	n.a.
Result before taxes	8.3	11.0	-24.1
Taxes	-2.6	-3.3	-19.6
Result of the period	5.7	7.7	-26.0

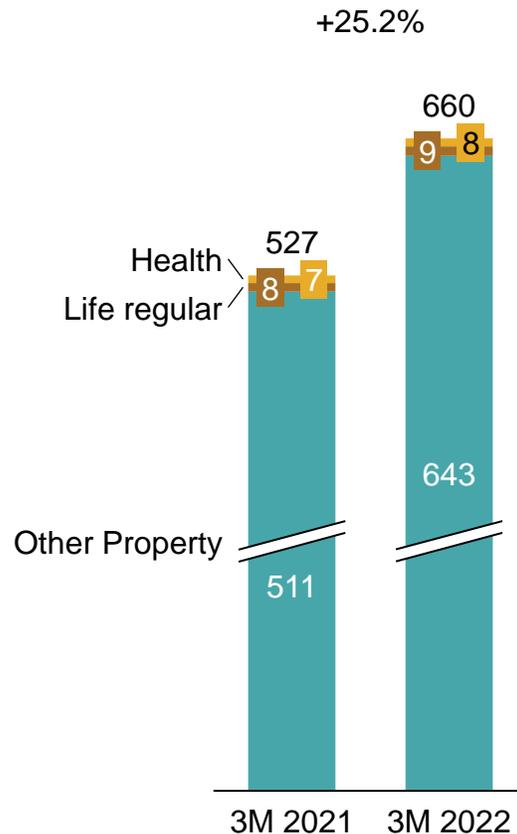
Comments

- Special Markets include Germany, Georgia, Liechtenstein, Turkey
- Premium growth of €6.6mn coming mainly from other property, MTPL and health; main driver country wise were Georgia (+€5.1mn) and Turkey (+€4.5mn)
- CoR up to 90.9% (3M 2021: 87.7%) mainly driven by Turkey

GROUP FUNCTIONS

Double-digit premium growth and positive development in result before taxes

GWP development (€mn)



P&L

€mn	3M 2022	3M 2021	+/- %
Gross premiums written	659.6	526.8	25.2
Net earned premiums	438.1	371.0	18.1
Financial result excl. result from shares in at equity consolidated companies	-19.2	-49.4	-61.2
Result from shares in at equity consolidated companies	0.2	0.5	-63.2
Other income	1.6	4.8	-67.5
Expenses for claims/benefits	-295.2	-230.9	27.8
Acquisition and admin. expenses	-133.4	-134.9	-1.1
Other expenses	-4.8	-3.0	59.5
Business operating result	-12.7	-42.0	-69.7
Adjustments	0.0	0.0	n.a.
Result before taxes	-12.7	-42.0	-69.7
Taxes	2.4	12.3	-80.4
Result of the period	-10.3	-29.7	-65.3

Comments

- Group Functions include VIG Holding, VIG Re, Wiener Re, VIG Fund, corporate IT service providers and intermediate holding companies
- Strong premium development driven by other property

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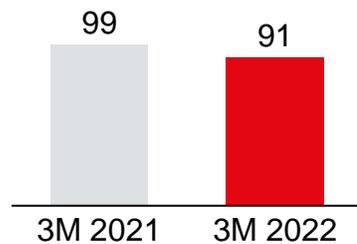
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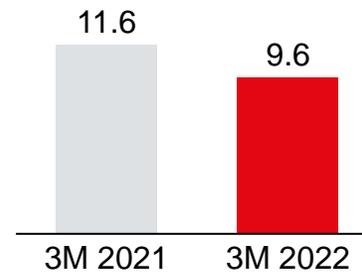
3M 2022 KEY FINANCIALS

Overview of KPIs

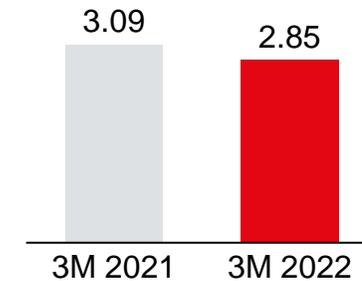
Net result for the period after taxes and non-controlling interest (€mn)



Operating RoE (%)



Earnings per share (€)*



* Annualised figures



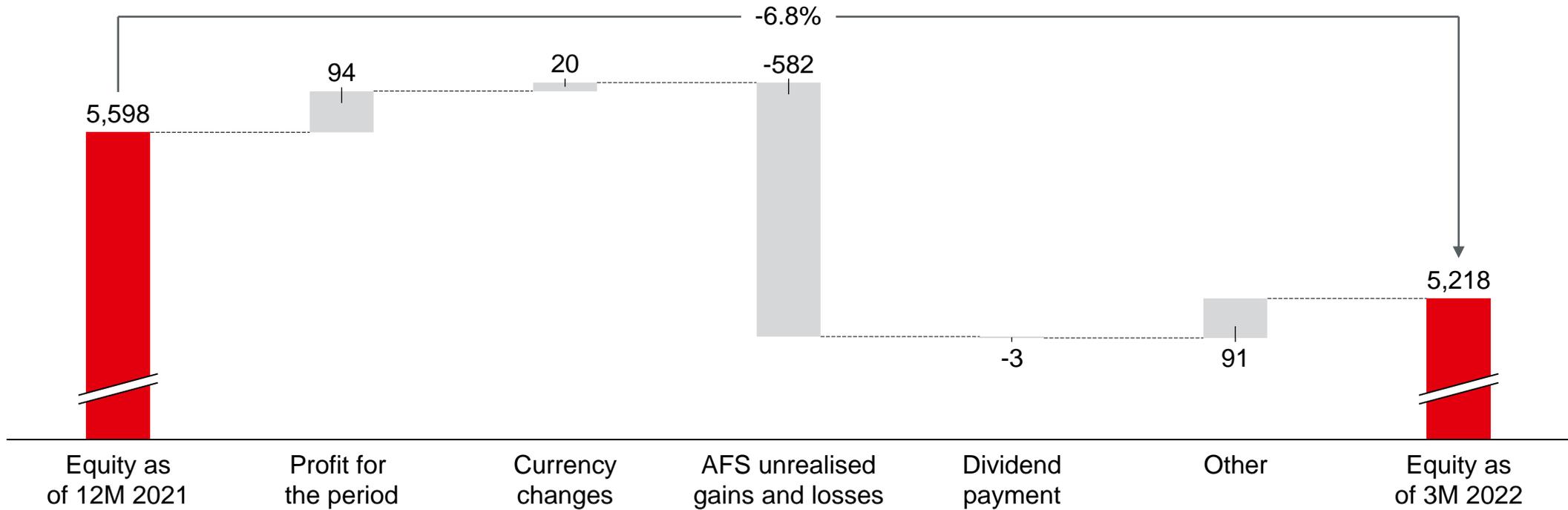
3M 2022 BALANCE SHEET

IFRS (€mn)

€mn	31.03.2022	31.12.2021	+/- %
Intangible assets	1,751	1,744	0.4
Right-of-Use assets	173	173	-0.3
Investments	33,589	34,810	-3.5
Investments of unit- and index-linked life insurance	8,027	8,525	-5.9
Reinsurers' share in underwriting provisions	1,878	1,565	20.0
Receivables	2,201	2,067	6.5
Tax receivables and advance payments out of income tax	113	135	-16.5
Deferred tax assets	365	311	17.3
Other assets	428	391	9.4
Cash and cash equivalents	2,526	2,456	2.8
Total assets	51,051	52,178	-2.2
Shareholders' equity	5,218	5,598	-6.8
thereof non-controlling interests	133	120	11.0
Subordinated liabilities	1,462	1,461	0.0
Underwriting provisions	32,302	32,546	-0.8
Underwriting provisions for unit- and index-linked life insurance	7,700	8,189	-6.0
Non-underwriting provisions	869	890	-2.4
Liabilities	3,042	2,900	4.9
Tax liabilities out of income tax	222	243	-8.9
Deferred tax liabilities	105	219	-51.9
Other liabilities	132	131	0.6
Total liabilities and shareholders' equity	51,051	52,178	-2.2

EQUITY DEVELOPMENT

Change in consolidated Shareholders' Equity (€mn)





3M 2022 PREMIUMS BY BUSINESS LINES AND COUNTRY (I)

IFRS (€mn)

	MTPL			Casco			Other property		
	3M 2022	3M 2021	+/- %	3M 2022	3M 2021	+/- %	3M 2022	3M 2021	+/- %
Austria	113.6	110.9	2.4	109.2	103.9	5.1	632.3	604.0	4.7
Czech Republic	95.8	84.6	13.3	77.5	64.2	20.8	208.2	152.7	36.4
Poland	73.4	76.9	-4.5	44.8	47.6	-5.7	138.9	125.3	10.8
Extended CEE	200.2	136.9	46.2	151.2	133.6	13.2	215.2	194.6	10.6
<i>Albania incl. Kosovo</i>	6.4	6.1	5.1	0.6	0.5	17.3	2.0	2.1	-6.5
<i>Baltic states</i>	27.8	25.0	10.9	25.7	24.0	7.2	38.2	31.2	22.5
<i>Bosnia & Herzegovina</i>	0.7	0.6	7.9	0.5	0.5	9.0	4.4	3.5	25.2
<i>Bulgaria</i>	7.9	8.6	-8.8	19.5	16.9	15.3	18.2	14.0	30.1
<i>Croatia</i>	4.7	4.2	12.1	2.8	2.3	21.8	17.8	14.8	20.0
<i>Moldova</i>	1.1	0.7	55.8	0.8	0.7	13.6	0.8	0.9	-17.6
<i>North Macedonia</i>	3.2	3.0	7.0	0.4	0.4	8.0	3.2	3.2	2.6
<i>Romania</i>	73.7	23.0	>100	55.2	46.2	19.3	42.6	36.2	17.6
<i>Serbia</i>	2.2	1.3	65.1	3.0	2.6	15.0	11.6	9.2	27.1
<i>Slovakia</i>	41.2	40.8	1.0	29.9	27.1	10.1	39.7	46.2	-14.0
<i>Ukraine</i>	13.2	8.4	56.6	4.9	5.3	-7.3	4.8	4.8	0.0
<i>Hungary</i>	18.1	15.1	20.3	7.9	7.1	12.0	31.9	28.5	11.7
Special Markets	12.8	7.9	61.9	9.8	11.2	-13.0	79.2	75.2	5.3
<i>Germany</i>	-	-	-	-	-	-	38.5	37.6	2.4
<i>Georgia</i>	0.5	0.4	25.6	2.1	1.6	30.1	3.9	2.8	37.9
<i>Liechtenstein</i>	-	-	-	-	-	-	-	-	-
<i>Turkey</i>	12.4	7.6	63.7	7.7	9.6	-20.0	36.8	34.7	5.8



3M 2022 PREMIUMS BY BUSINESS LINES AND COUNTRY (II)

IFRS (€mn)

	Life regular			Life single			Health		
	3M 2022	3M 2021	+/- %	3M 2022	3M 2021	+/- %	3M 2022	3M 2021	+/- %
Austria	337.0	339.2	-0.7	57.4	57.8	-0.6	121.5	118.3	2.7
Czech Republic	187.6	165.5	13.4	7.5	7.9	-4.9	5.9	4.9	21.0
Poland	42.0	41.2	2.0	33.0	30.9	6.6	4.5	3.6	27.1
Extended CEE	139.2	121.6	14.5	121.1	106.2	14.0	64.0	50.1	27.7
<i>Albania incl. Kosovo</i>	-	-	-	-	-	-	0.8	0.8	3.8
<i>Baltic states</i>	21.0	18.5	13.5	12.1	8.2	48.9	34.1	23.7	43.7
<i>Bosnia & Herzegovina</i>	3.6	3.6	0.3	0.8	0.8	-7.6	0.1	0.1	-1.2
<i>Bulgaria</i>	12.8	9.1	39.6	2.2	3.1	-28.6	7.9	5.8	36.5
<i>Croatia</i>	6.2	6.5	-4.1	12.8	17.5	-26.6	3.6	2.9	21.3
<i>Moldova</i>	-	-	-	-	-	-	0.2	0.1	17.3
<i>North Macedonia</i>	-	-	-	-	-	-	0.1	0.1	56.0
<i>Romania</i>	13.6	12.7	7.2	34.5	24.7	40.0	5.2	3.4	50.8
<i>Serbia</i>	7.9	7.8	1.0	4.4	2.7	62.4	2.3	1.9	21.9
<i>Slovakia</i>	50.6	41.8	21.2	36.3	31.3	15.8	1.4	4.5	-69.6
<i>Ukraine</i>	0.4	0.5	-17.2	-	-	-	4.3	3.5	20.8
<i>Hungary</i>	23.2	21.2	9.6	17.9	17.9	0.0	4.2	3.3	28.3
Special Markets	21.1	21.5	-1.8	14.6	18.2	-19.7	14.7	11.5	26.9
<i>Germany</i>	19.6	19.6	0.1	6.2	5.4	13.0	-	-	-
<i>Georgia</i>	-	-	-	-	-	-	13.6	10.1	34.2
<i>Liechtenstein</i>	1.5	1.9	-21.1	8.5	12.8	-33.7	-	-	-
<i>Turkey</i>	-	-	-	-	-	-	1.1	1.4	-25.0



3M 2022 COUNTRY OVERVIEW GWP / PBT / COMBINED RATIO

IFRS (€mn)

	GWP Total			Result before tax			Combined Ratio net (in %)		
	3M 2022	3M 2021	+/- %	3M 2022	3M 2021	+/- %	3M 2022	3M 2021	+/- %p
Austria	1,371.0	1,334.1	2.8	23.0	54.4	-57.8	92.9	94.2	-1.3
Czech Republic	582.5	479.6	21.4	50.2	47.4	5.9	94.1	94.4	-0.3
Poland	336.6	325.3	3.5	11.3	15.7	-28.1	95.0	93.7	1.3
Extended CEE	890.9	743.0	19.9	43.8	40.9	7.2	93.4	93.7	-0.3
<i>Albania incl. Kosovo</i>	9.8	9.5	3.0	1.0	0.5	>100	87.8	97.9	-10.1
<i>Baltic states</i>	158.9	130.6	21.7	1.7	4.1	-59.1	99.4	97.0	2.4
<i>Bosnia & Herzegovina</i>	10.0	9.1	10.3	0.0	0.1	-73.4	107.1	115.5	-8.4
<i>Bulgaria</i>	68.5	57.6	18.9	12.1	6.2	95.1	75.3	90.2	-14.9
<i>Croatia</i>	47.8	48.1	-0.6	3.1	2.9	5.1	94.2	96.4	-2.2
<i>Moldova</i>	2.8	2.5	14.3	0.1	0.2	-28.7	104.4	96.8	7.6
<i>North Macedonia</i>	6.9	6.6	5.3	0.3	0.3	26.4	96.5	95.7	0.7
<i>Romania</i>	224.8	146.2	53.8	7.6	4.6	64.5	95.4	100.6	-5.1
<i>Serbia</i>	31.4	25.5	23.3	2.4	2.3	4.7	86.0	83.3	2.7
<i>Slovakia</i>	199.2	191.8	3.8	10.1	16.1	-37.3	89.6	82.4	7.2
<i>Ukraine</i>	27.6	22.6	22.2	3.1	0.9	>100	92.4	92.4	0.0
<i>Hungary</i>	103.2	93.0	11.0	2.2	2.7	-21.1	103.7	99.9	3.9
Special Markets	152.1	145.5	4.5	8.3	11.0	-24.1	90.9	87.7	3.1
<i>Germany</i>	64.2	62.6	2.6	7.9	8.3	-4.6	78.7	76.9	1.8
<i>Georgia</i>	20.0	14.9	34.3	0.1	0.2	-40.7	90.7	80.1	10.7
<i>Liechtenstein</i>	10.0	14.6	-32.1	-0.1	-0.1	-38.5	-	-	-
<i>Turkey</i>	57.9	53.4	8.5	0.3	2.5	-88.1	109.7	102.6	7.1

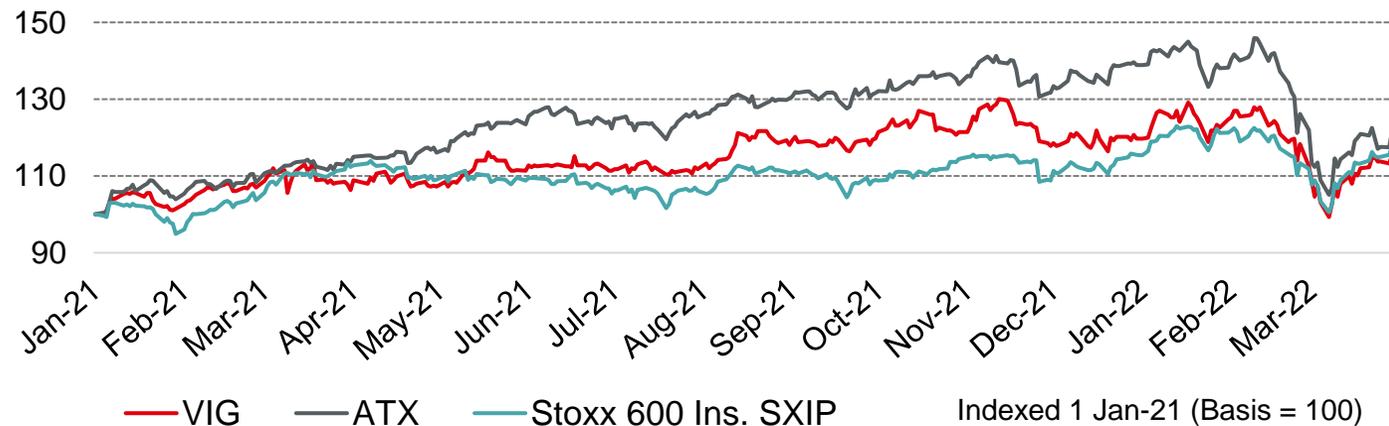
VIG SHARE (I)

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

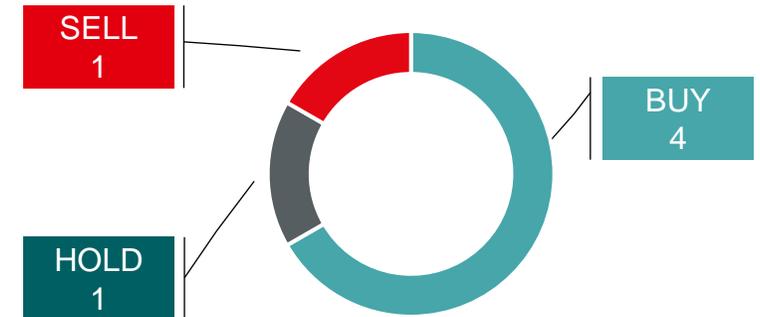
General information

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

VIG compared to ATX and Stoxx Europe 600 Ins.



Analyst recommendations (13/5/2022)



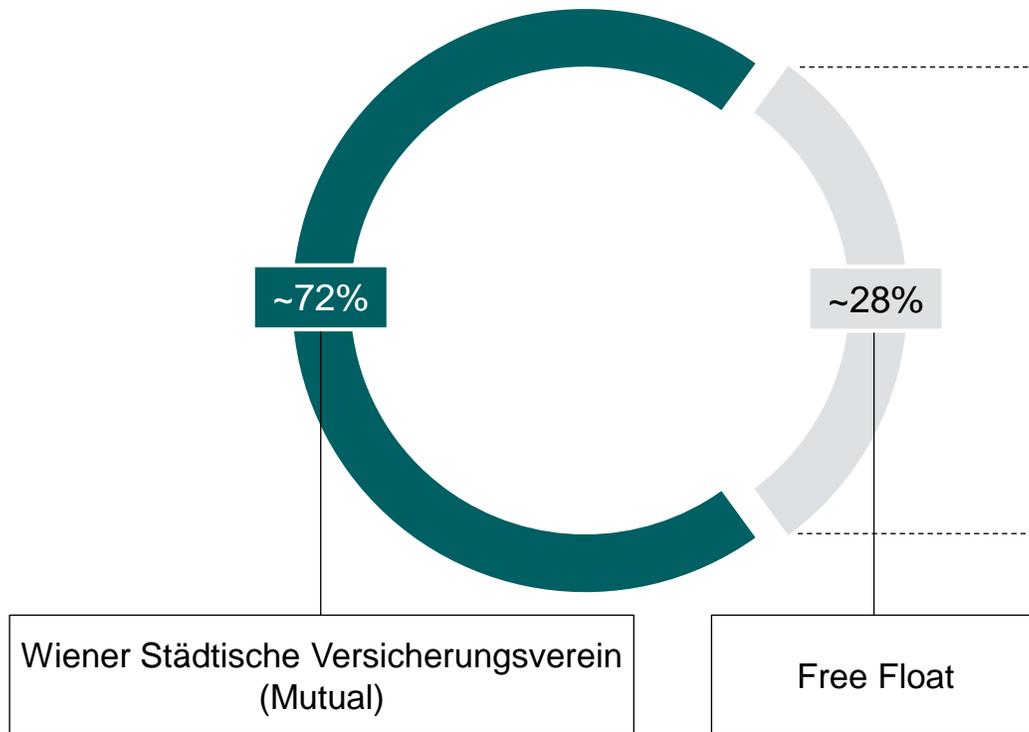
Share price development 3M 2022

High	EUR	26.850
Low	EUR	20.650
Price as of 31 Mar. 2022	EUR	23.450
Market cap.	EUR	3.00bn
Share performance (excl. dividends)	%	-5.82

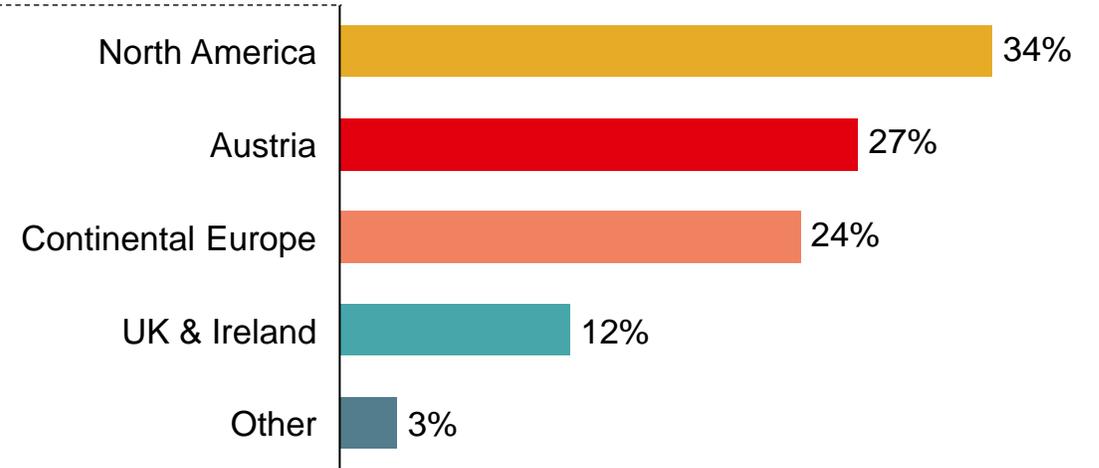


VIG SHARE (II)

Shareholder structure



Free float split by region*



* Split of identified shares, May 2021 (Source: Investor Update)



Status: January 2022

WE ARE **NUMBER 1**
IN CENTRAL AND EASTERN EUROPE.

VIG
VIENNA INSURANCE GROUP
Protecting what matters.

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Financial calendar 2022*

Date	Event
08 Mar. 2022	Preliminary results for the financial year 2021
14 Apr. 2022	Results, Annual Report and Sustainability Report for the year 2021
10 May 2022	Record date Annual General Meeting
17 May 2022	Results for the first quarter 2022
20 May 2022	Annual General Meeting
23 May 2022	Ex-dividend day
24 May 2022	Record date dividend
25 May 2022	Dividend payment day
18 Aug. 2022	Results for the first half-year 2022
15 Nov. 2022	Results for the first three quarters 2022

* Preliminary planning

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