

■ Press Conference



Development of Vienna Insurance Group Preliminary, unconsolidated premiums 2013

Vienna, 29th January 2013

Solid operating performance in a difficult environment



Premium volume

EUR 9.4 Mrd. (-4.9%)

- Adjusted for special effects and exchange rates about +2.2%
- Segment „Remaining markets“ for the first time above the mark of EUR 1 bn.



Profit before taxes Operating Performance

Profit before taxes preliminary about EUR 350 mn

Operating performance preliminary about EUR 580 mn



Capital strength

Excellent solvency ratio above 200%

Record level of guarantee funds at about EUR 38.5 bn

Hidden reserves (without bonds) about EUR 1.5 bn



Dividend proposal*

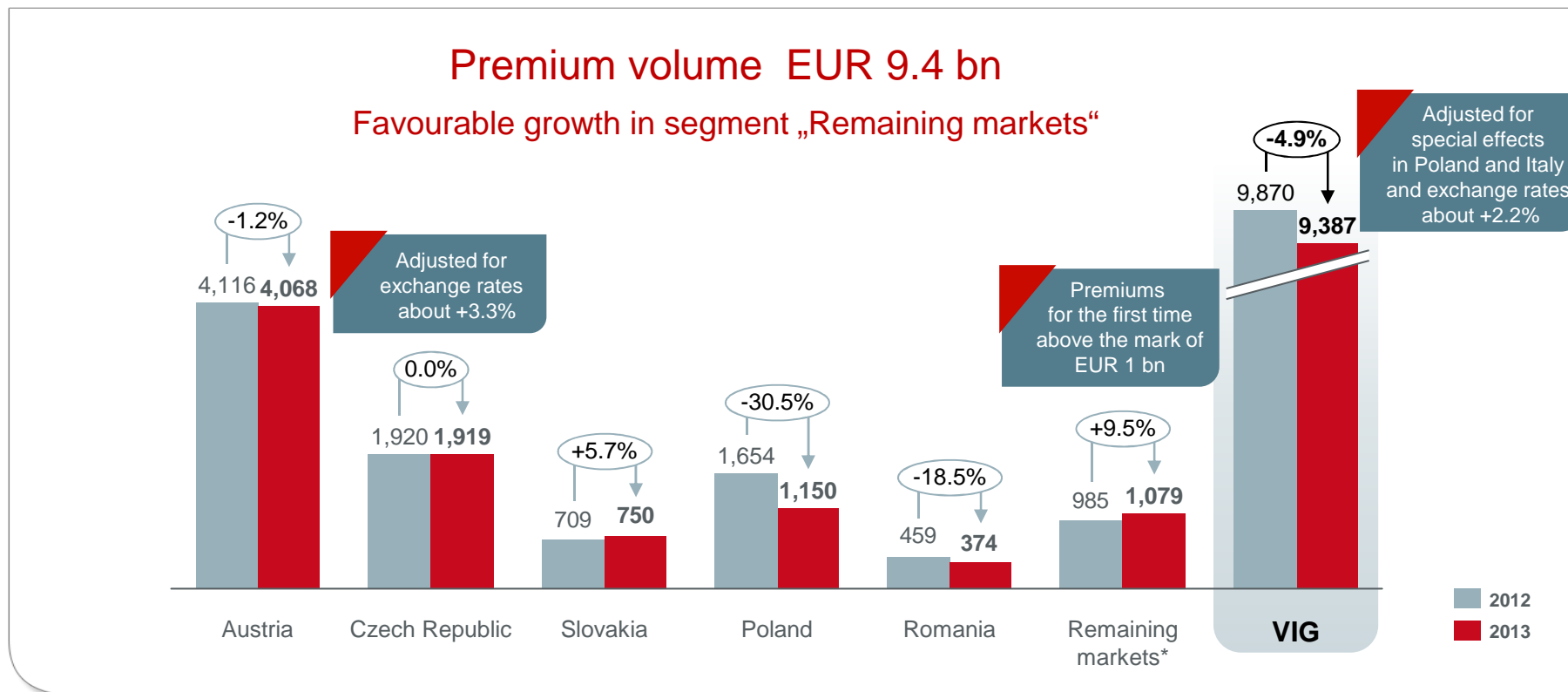
Increase in the dividend per share by 10 Cent to EUR 1.30 (+8.3%)

Comparative data 2012: press conference 24th January 2013

* Subject to the approval of the competent corporate bodies

Premiums

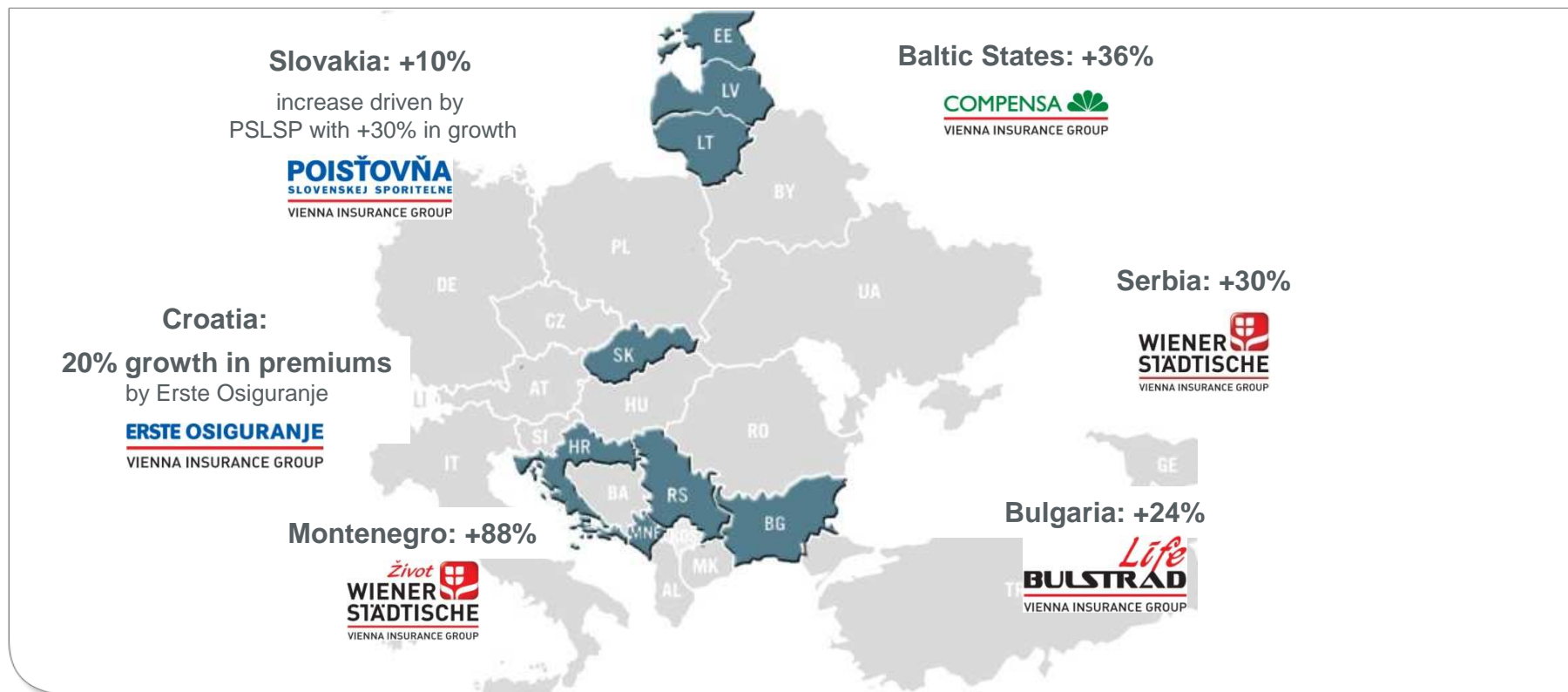
Gross written premiums by regions, IFRS, in EUR mn



* AL, BA, BG, BY, DE, EE, FL, GE, HR, HU, LT, LV, ME, MK, RS, TR, UA
Preliminary, unaudited and unconsolidated

Highlights Life

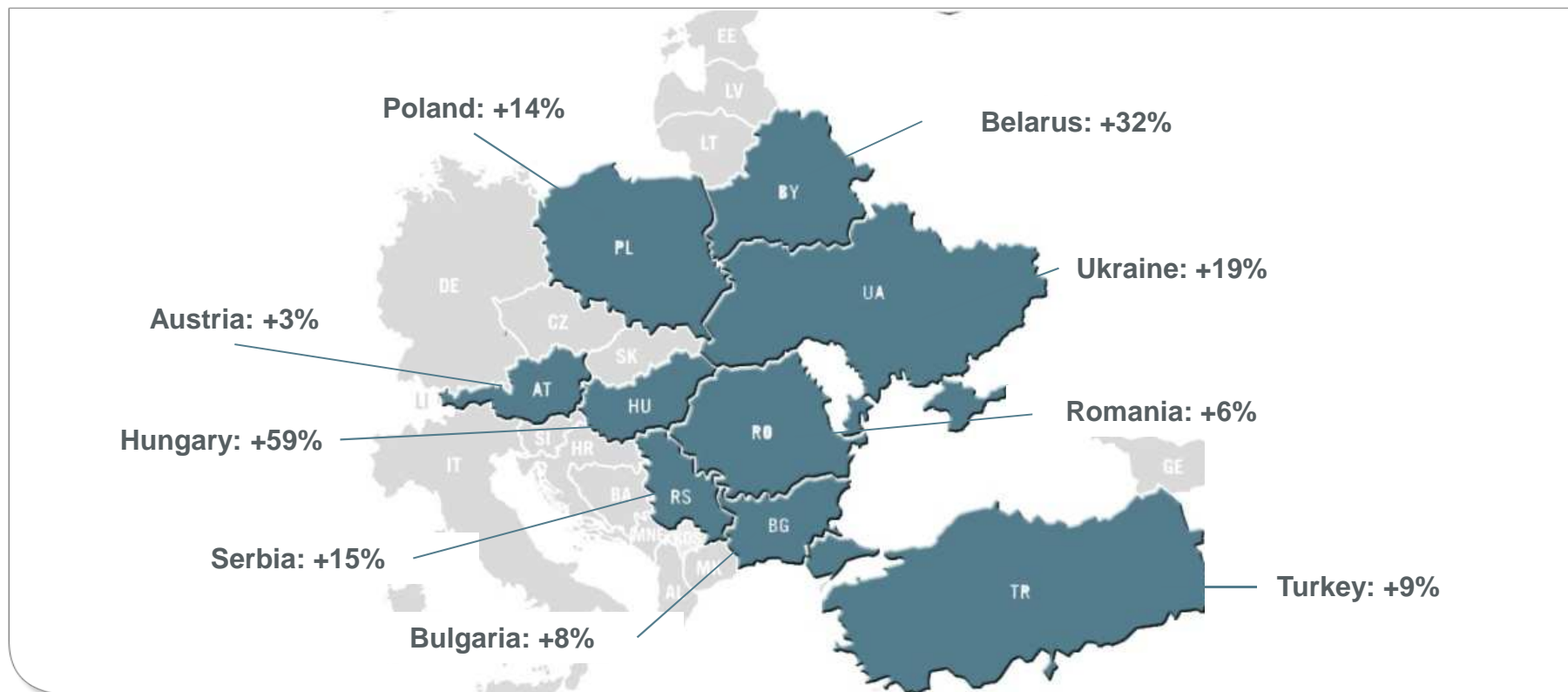
Premiums



Preliminary, unaudited and unconsolidated

Successes of property lines in nearly all markets

Premiums non-motor vehicle

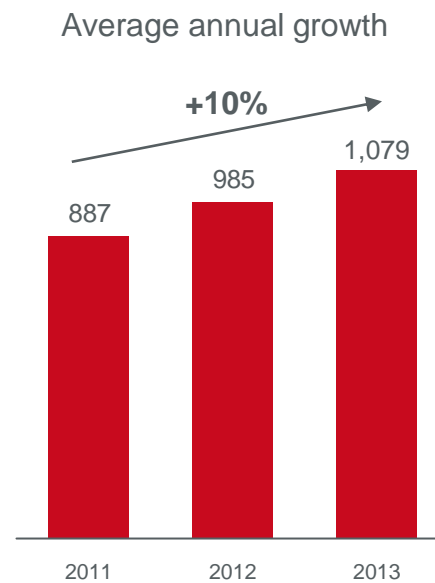


Preliminary, unaudited and unconsolidated

Development of segment „Remaining markets“

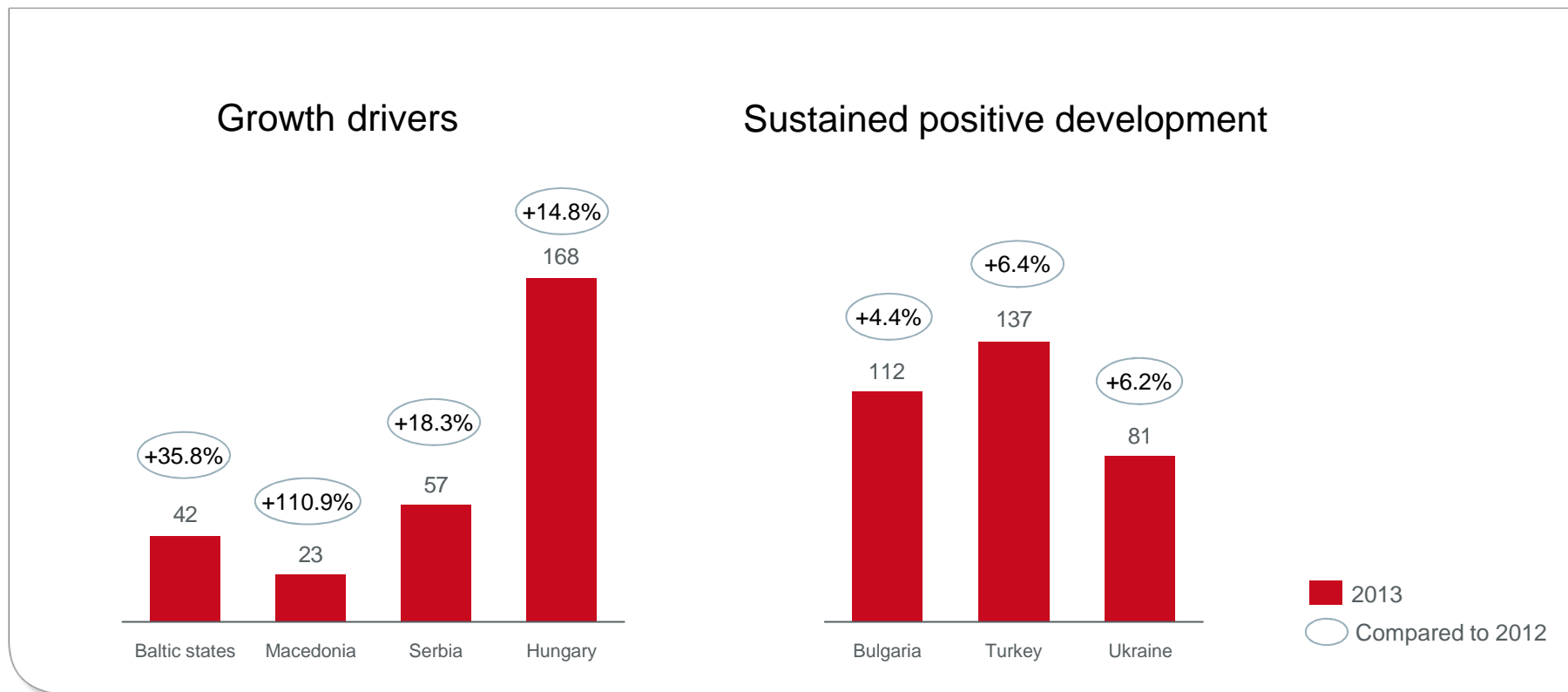
Gross written premiums, IFRS, in EUR mn

For the first time above the mark of EUR 1 bn



Details remaining CEE markets

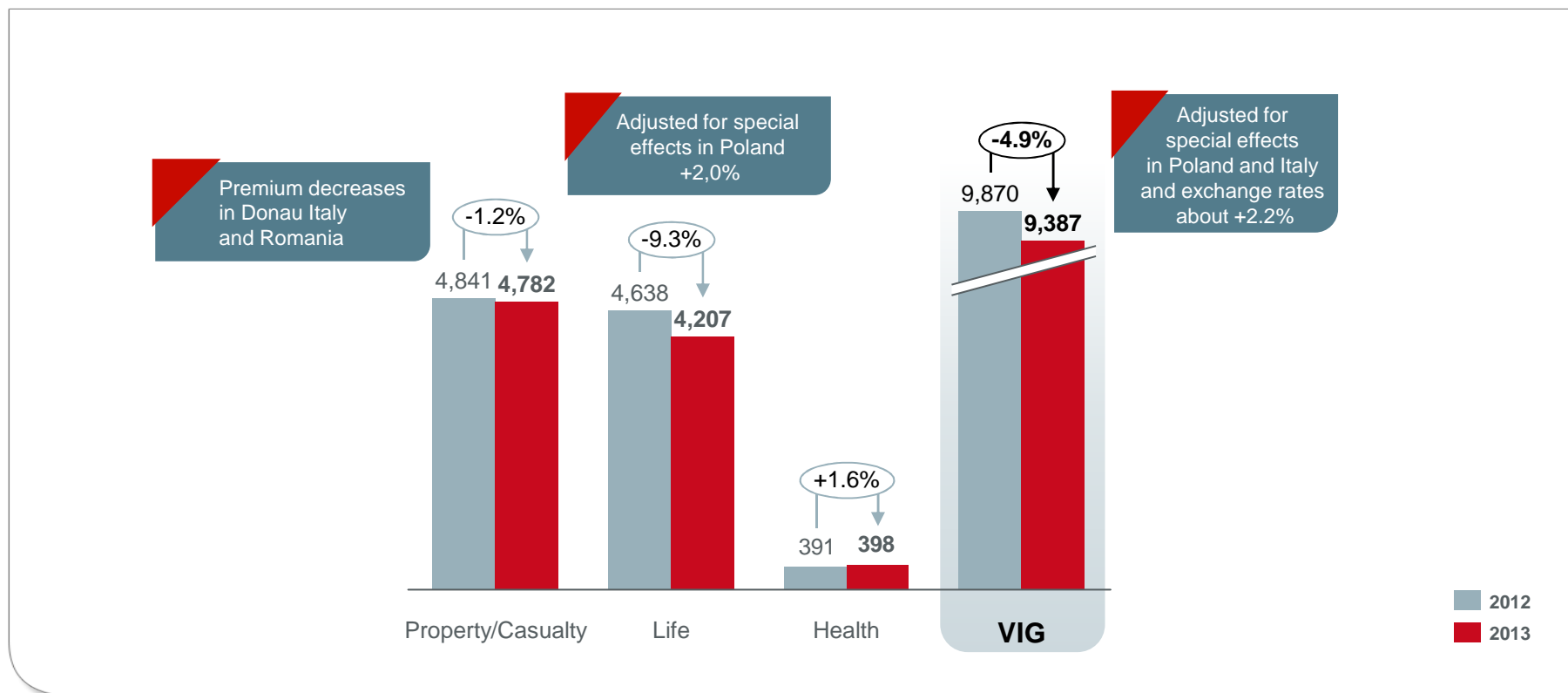
Gross written premiums by regions, IFRS, in EUR mn



Preliminary, unaudited and unconsolidated

Premiums

Gross written premiums by lines of business, IFRS, in EUR mn



Preliminary, unaudited and unconsolidated

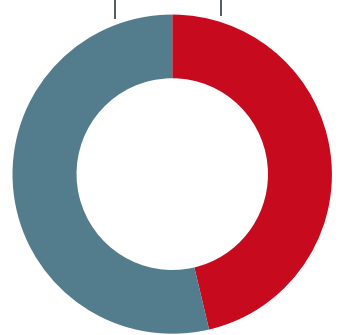
Premium income (unconsolidated, preliminary)

2013 (2012)

Premium share according to regions

CEE*
53.4% (55.7%)

Non CEE
46.6% (44.3%)

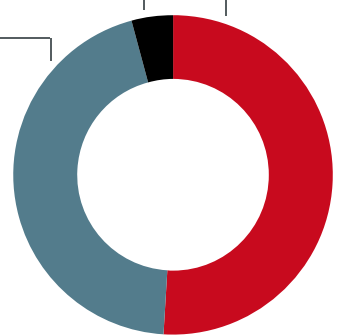


Premium share according to lines of business

Health
4.2% (4.0%)

Property/Casualty
51.0% (49.0%)

Life
44.8% (47.0%)

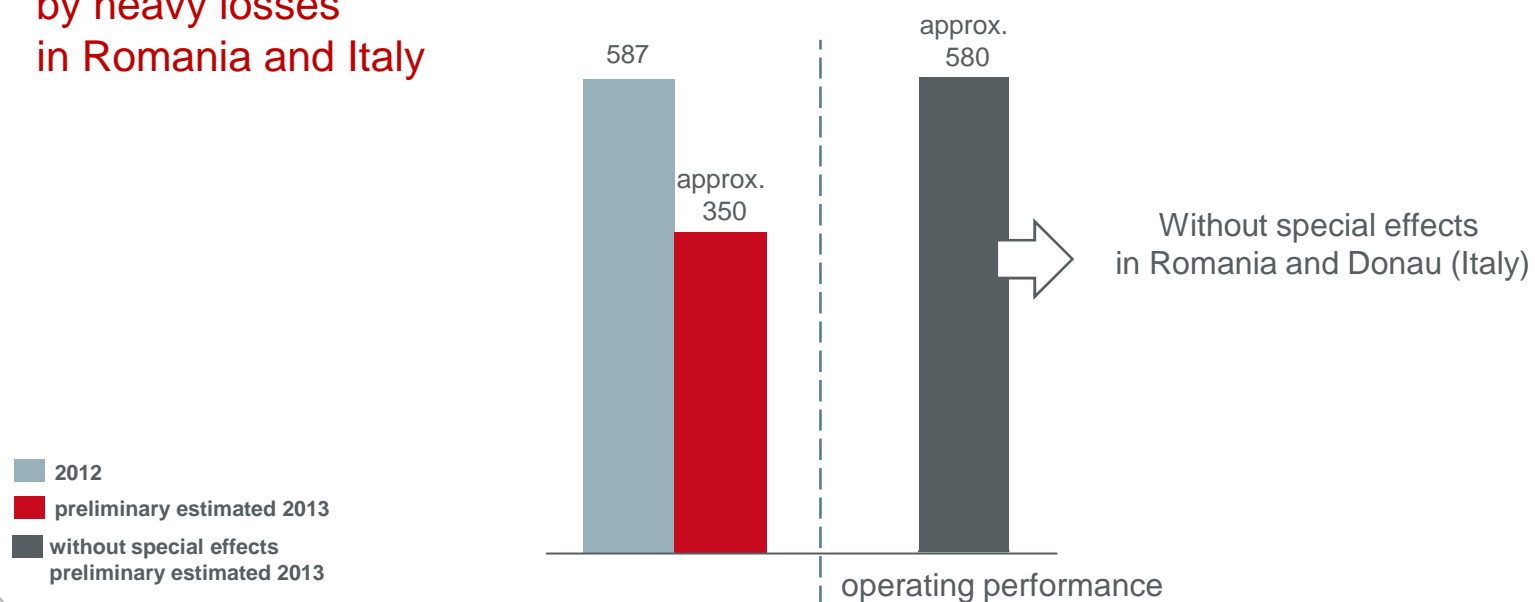


* AL, BA, BG, BY, CZ, EE, GE, HR, HU, LT, LV, ME, MK, PL, RO, RS, SK, TR, UA

Profit before taxes (preliminary)

IFRS, in EUR mn

Solid operating performance still affected by heavy losses in Romania and Italy



Positive results in nearly all markets

Profit before taxes (preliminary)





Recent acquisitions

Property insurer Macedonia insurance (Closing)

- premium volume 2013 about EUR 11 mn

Life insurer Skandia Poland*

- premium volume 2012 about EUR 91 mn

Life insurer AXA Biztosító Ungarn*

- premium volume 2012 about EUR 45.2 mn

* The acquisitions are subject to approval by the relevant regulatory and competition authorities

Capital strength

means

safety:

The **core competency** of an insurance

Capital strength :

Excellent solvency ratio above 200%

Record level of guarantee funds at about EUR 38.5 bn

Hidden reserves (without bonds) about EUR 1.5 bn,
additional hidden reserves (fixed-income securities) about EUR 1.5 bn

Successful launch of a subordinated bond
with a volume of EUR 500 mn in oktober 2013

Dividend payout

2013

Solid operating performance



Capital strength

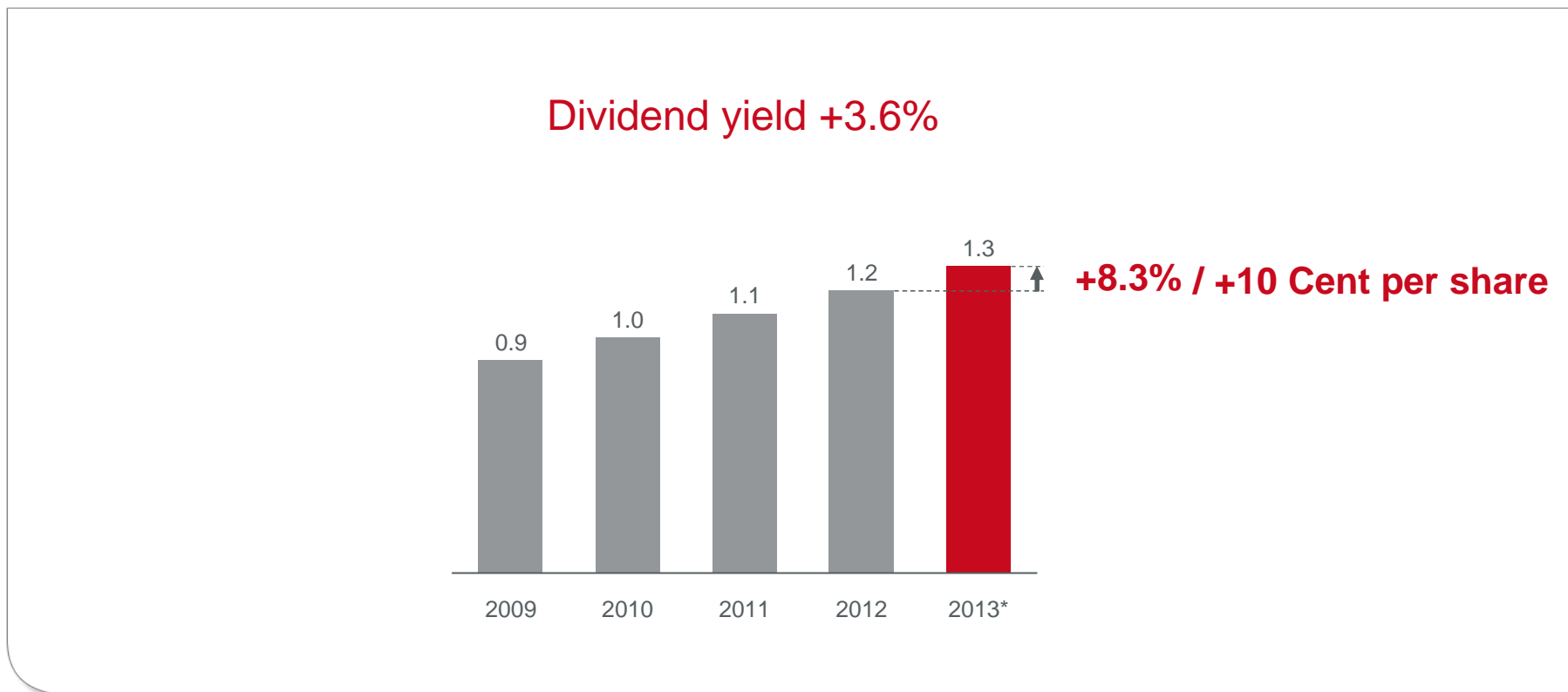


Proposal for increasing the dividend
to EUR 1.30* per share (+8.3%)

** subject to the approval of the competent corporate bodies*

Steady dividend payout

2013, in EUR



* subject to the approval of the competent corporate bodies



Thank you for your attention

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



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