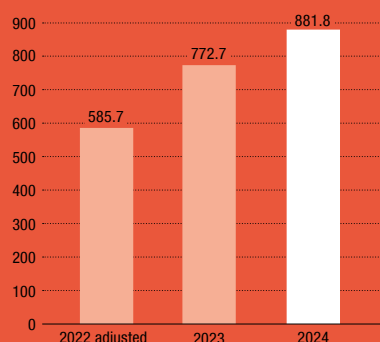


AT A GLANCE

VIG is the leading insurance group in Central and Eastern Europe.
It consists of the listed VIG Holding as well as more than
50 insurance companies and pension funds in 30 countries.

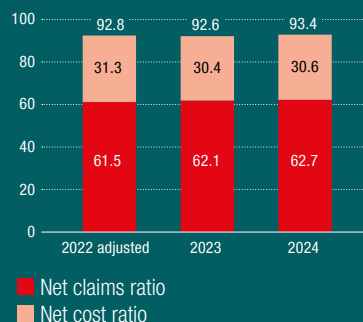
Result before taxes

in EUR million



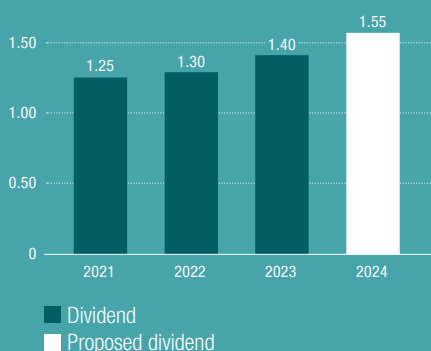
Development of the net combined ratio

in percent



Dividend per share

in EUR



EUR 4.98 Earnings per share

Top result in a challenging environment

EUR 1.55 dividend per share

This represents an increase of 10.7% compared to the previous year.

261% solvency ratio

VIG continues to be very well capitalised.

Key figures

		2024	2023	2022 adjusted
Income statement				
Gross written premiums	EUR million	15,226.3	13,784.0	12,559.2
Insurance service revenue – issued business	EUR million	12,138.5	10,921.8	9,737.6
Result before taxes	EUR million	881.8	772.7	585.7
Net result for the period after taxes and non-controlling interests	EUR million	645.3	559.0	472.3
Net combined ratio	%	93.4	92.6	92.8
Balance sheet				
Total capital investment portfolio	EUR million	44,568.3	42,586.1	41,062.2
Consolidated shareholders' equity (including non-controlling interests)	EUR million	6,513.3	6,029.7	5,713.9
Insurance contracts liabilities issued	EUR million	39,598.1	37,804.1	36,370.4
Total assets	EUR million	51,196.4	48,753.8	47,217.7
Operating Return on Equity (Operating RoE)	%	16.4	15.1	11.6
Contractual Service Margin (CSM)	EUR million	5,523.2	5,797.2	5,838.1

Contact information for the Investor Relations department is available on the VIG website at group.vig/investor-relations



Additional information about the 2024 financial year is available online at www.annual-report.vig/2024





Version: March 2025

We are number 1
in Central and Eastern Europe.

VIG
VIENNA INSURANCE GROUP