



WHAT UNITES US?

**THE PASSION TO BE
NUMBER 1**

■ Group results



Vienna Insurance Group 1.-3. quarter 2014

Vienna, 18th November 2014



Profit before taxes

Profit before taxes at EUR 431mn (+36.4%)

- Net profit after minorities at EUR 328mn (+50.7%)
- Earnings per share EUR 3.26 (+65.5%)



Premium volume

Premium stable at around EUR 7.0bn

- Adjusted for exchange rate effects 1.7%



Combined Ratio

Combined Ratio reduced from 100.6% to very good 97.2% (-3.5pp)



Mergers

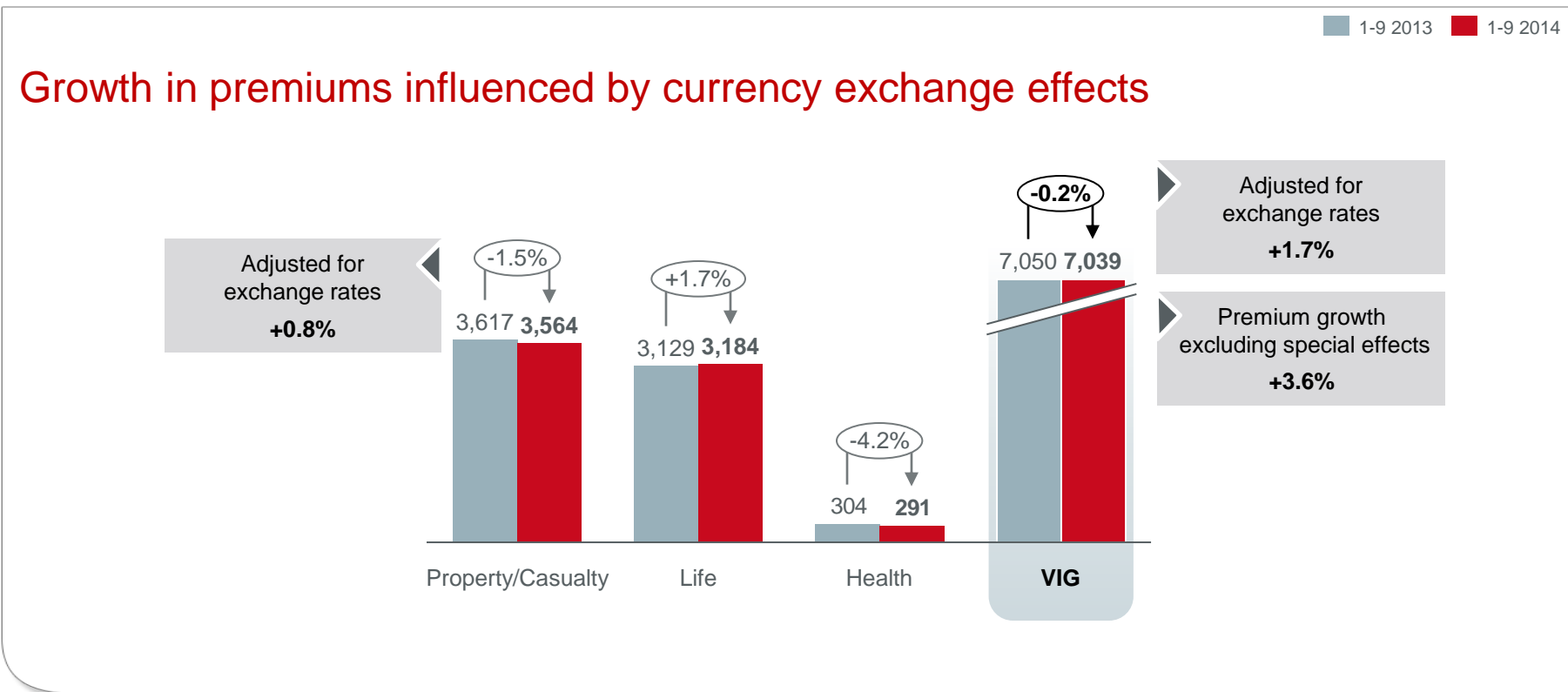
Merger in Poland and Albania completed



People Management

Best Recruiters awarded VIG with the silver label

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

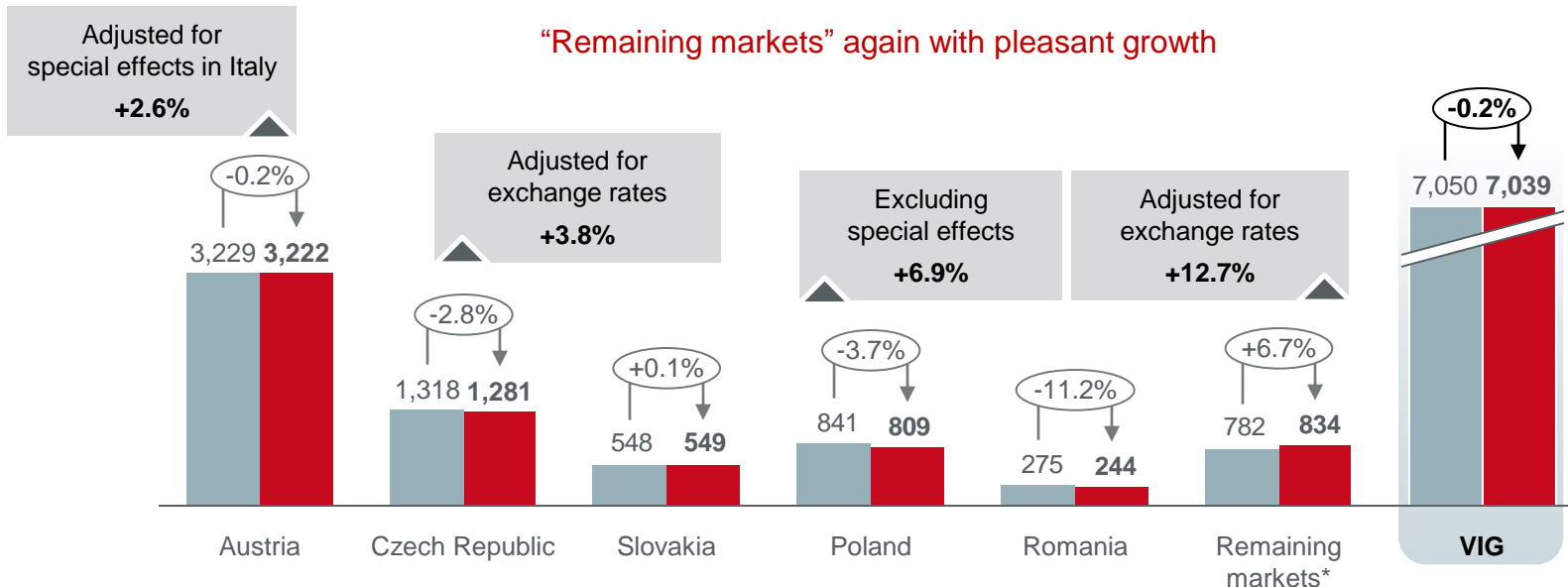


Gross written premiums by regions, IFRS, in EUR mn

Premium stable at around EUR 7.0bn

“Remaining markets” again with pleasant growth

■ 1-9 2013 ■ 1-9 2014



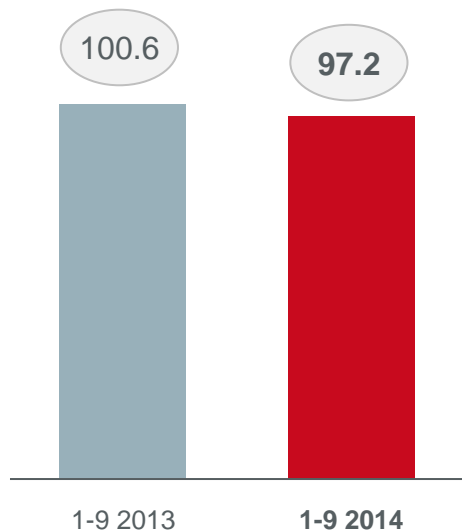
* AL, BA, BG, DE, EE, FL, GE, HR, HU, LT, LV, MK, RS, TR, UA

** BIAC, Central Point, ELVP, LVP Holding, Neue Heimat Holding, Progress, TBIH, VIG Fund, VIG Holding, VIG RE and the non-profit housing societies

Combined Ratio

net, in %

Combined Ratio reduced by 3.5pp to very good 97.2%...



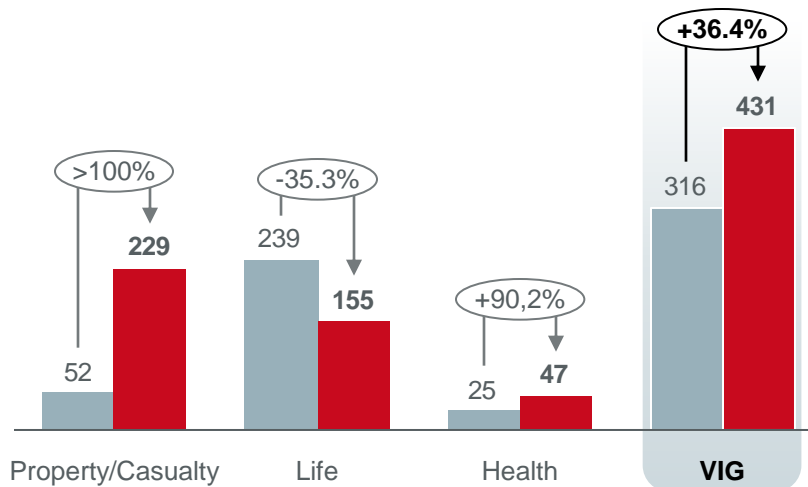
...despite
the ongoing conservative
reserving policy in Italy

Profit before taxes

By lines of business, IFRS, in EUR mn

Strong increase in profit before taxes ...

■ 1-9 2013 ■ 1-9 2014



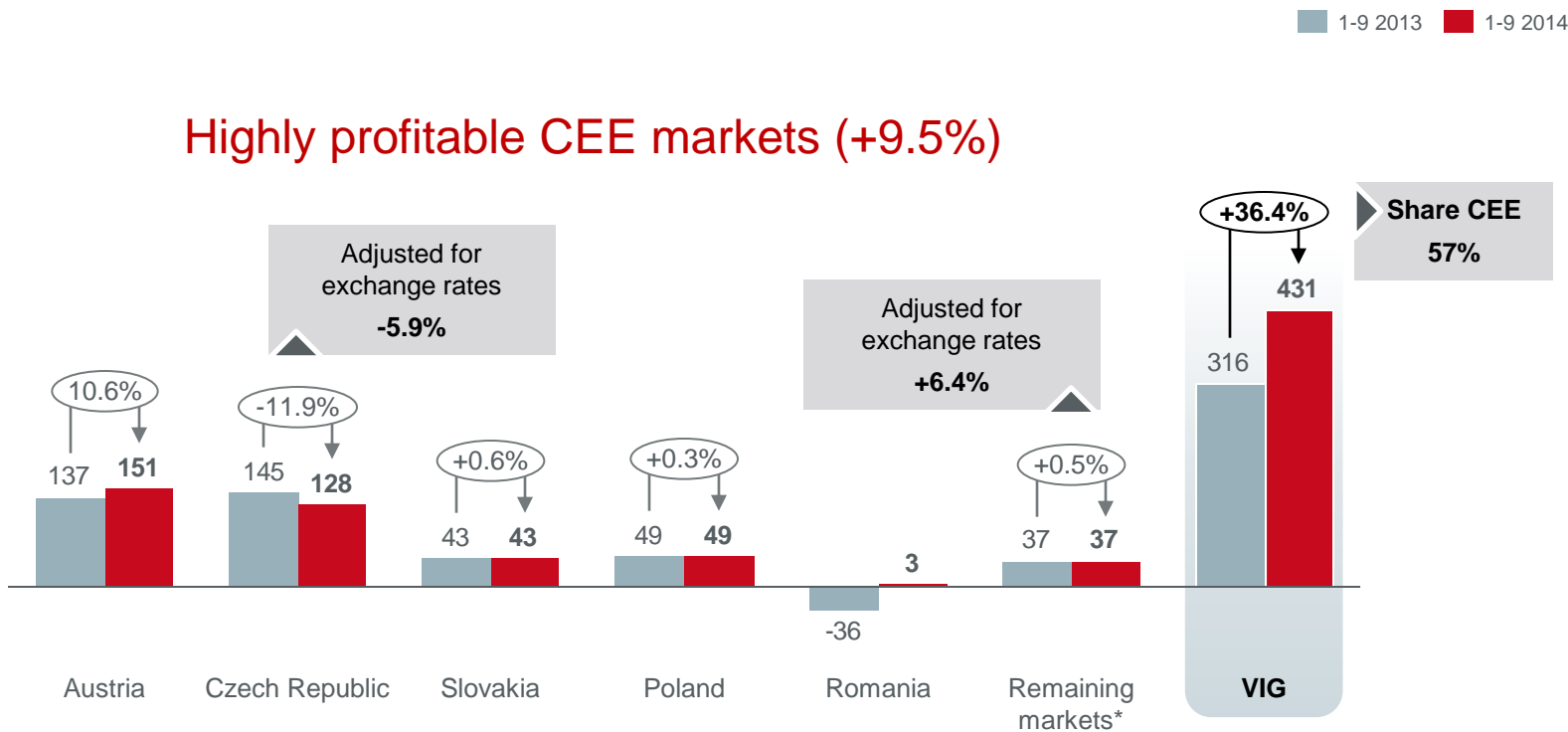
...despite

- the interest expense for the subordinated bond issued in the autumn of 2013 that was booked for the first time
- Impairment Hypo Alpe Adria
- Impairment Verkehrsbüro

Profit before taxes

By regions, IFRS, in EUR mn

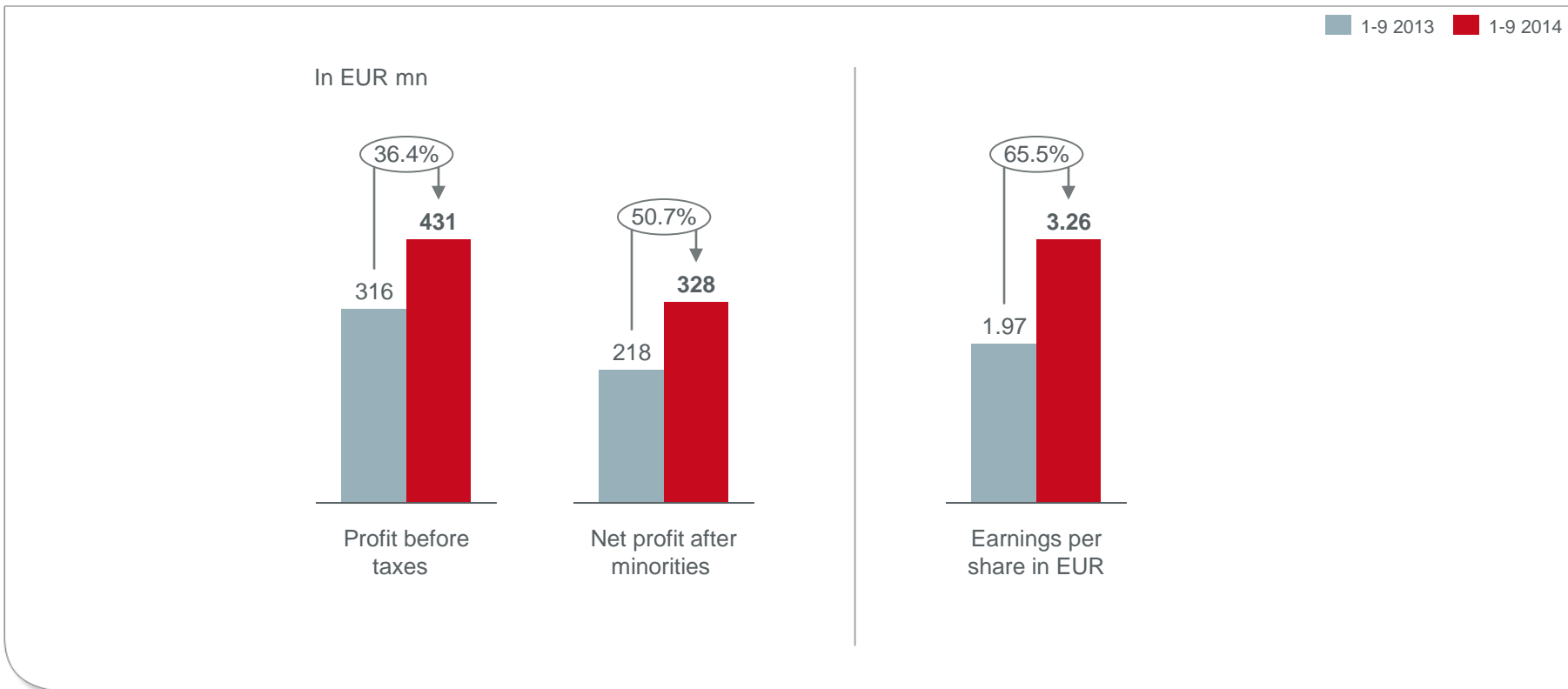
Highly profitable CEE markets (+9.5%)



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

** BIAC, Central Point, ELVP, LVP Holding, Neue Heimat Holding, Progress, TBIH, VIG Fund, VIG Holding, VIG RE and the non-profit housing societies

Strong result increase in the first three quarters of 2014



Best recruiter: VIG received silver seal of quality

VIG has improved by 190 places

Outstanding recruiting

2013



Bronze lable

Place 264
in the overall ranking

2014



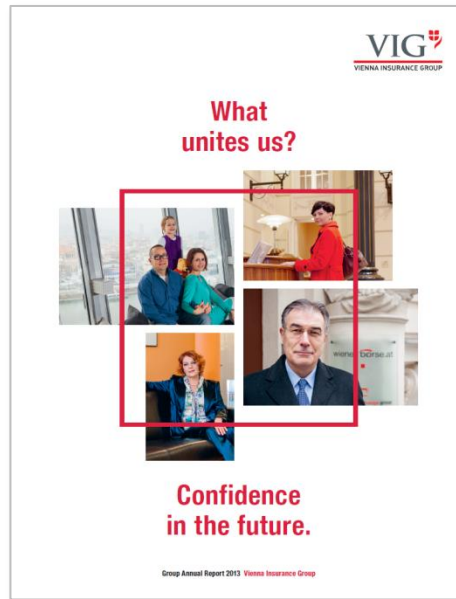
Silver lable

Place 74
in the overall ranking

„Trend“ annually awards the best annual reports from Austrian companies

1st Place in the “Economic Informativeness” category

4th Place
in the „Graphical representation/ Layout“ category



3rd Place in the „Sustainability“ category

5th Place in the overall rating for „Stock listed companies“
→ VIG highest rated financial service provider

THE LEADING
INSURANCE
SPECIALIST
IN AUSTRIA
AND CEE.

VIG
VIENNA INSURANCE GROUP
Wiener Versicherung Gruppe



<p>AUSTRIA</p> <p>WIENER STÄDTISCHE VIENNA INSURANCE GROUP</p> <p>lonau VIENNA INSURANCE GROUP</p> <p>S-VERSICHERUNG VIENNA INSURANCE GROUP</p>	<p>SLOVAKIA</p> <p>Kooperativa A VIENNA INSURANCE GROUP</p> <p>KOMUNÁLNA POISTOVNA VIENNA INSURANCE GROUP</p> <p>POIŠTOVNÁ SLOVENSKEJ ŠPORTILNE VIENNA INSURANCE GROUP</p>	<p>BULGARIA</p> <p>BULSTRAD VIENNA INSURANCE GROUP</p> <p>Life BULSTRAD VIENNA INSURANCE GROUP</p>	<p>UKRAINE</p> <p>КНЯЖА VIENNA INSURANCE GROUP</p> <p>ТОВУС VIENNA INSURANCE GROUP</p> <p>ЮПІТЕР VIENNA INSURANCE GROUP</p> <p>УКРАЇНСЬКА СТРАХОВА ГРУПА VIENNA INSURANCE GROUP</p>	<p>BELARUS</p> <p>КУПАЛА VIENNA INSURANCE GROUP</p>	<p>MACEDONIA</p> <p>ОСИГУРУВАЊЕ МАКЕДОНИЈА VIENNA INSURANCE GROUP</p> <p>WINNER VIENNA INSURANCE GROUP</p> <p>Life WINNER VIENNA INSURANCE GROUP</p>
<p>ITALY BRANCH</p> <p>WIENER STÄDTISCHE VIENNA INSURANCE GROUP</p> <p>lonau VIENNA INSURANCE GROUP</p>	<p>POLAND</p> <p>COMPENSA VIENNA INSURANCE GROUP</p> <p>InterRisk VIENNA INSURANCE GROUP</p> <p>BENEFIA VIENNA INSURANCE GROUP</p>	<p>CROATIA</p> <p>WIENER OSIGURANJE VIENNA INSURANCE GROUP</p> <p>ERSTE OSIGURANJE VIENNA INSURANCE GROUP</p>	<p>ESTONIA</p> <p>COMPENSA VIENNA INSURANCE GROUP</p>	<p>GEORGIA</p> <p>GPI VIENNA INSURANCE GROUP</p> <p>IRAO VIENNA INSURANCE GROUP</p>	<p>MONTENEGRO</p> <p>Život WIENER STÄDTISCHE VIENNA INSURANCE GROUP</p>
<p>SLOVENIA BRANCH</p> <p>WIENER STÄDTISCHE VIENNA INSURANCE GROUP</p>	<p>HUNGARY</p> <p>UNION BIZTOSÍTÓ VIENNA INSURANCE GROUP</p> <p>ERSTE BIZTOSÍTÓ VIENNA INSURANCE GROUP</p> <p>viennalife VIENNA INSURANCE GROUP</p>	<p>TURKEY</p> <p>RAYSIGORTA VIENNA INSURANCE GROUP</p>	<p>BOSNIA HERZEGOVINA</p> <p>JAHORINA OSIGURANJE VIENNA INSURANCE GROUP</p>		
<p>CZECH REPUBLIC</p> <p>Kooperativa A VIENNA INSURANCE GROUP</p> <p>ČPP VIENNA INSURANCE GROUP</p> <p>POJIŠTOVNÁ ČESKÉ ŠPORTILNY VIENNA INSURANCE GROUP</p> <p>VIG Re</p>	<p>ROMANIA</p> <p>OMNIASIG VIENNA INSURANCE GROUP</p> <p>ASIROM VIENNA INSURANCE GROUP</p> <p>DE VIATA BCR ASIGURARI VIENNA INSURANCE GROUP</p>	<p>ALBANIA</p> <p>Sigma INTERALBANIAN VIENNA INSURANCE GROUP</p> <p>INTERSIG VIENNA INSURANCE GROUP</p>	<p>GERMANY</p> <p>InterRisk VIENNA INSURANCE GROUP</p>		
		<p>LATVIA</p> <p>COMPENSA VIENNA INSURANCE GROUP</p>	<p>LITHUANIA</p> <p>COMPENSA VIENNA INSURANCE GROUP</p>	<p>LIETUVA</p> <p>INTERSIG VIENNA INSURANCE GROUP</p>	<p>LIECHTENSTEIN</p> <p>VIENNA-LIFE VIENNA INSURANCE GROUP</p>
		<p>SERBIA</p> <p>WIENER STÄDTISCHE VIENNA INSURANCE GROUP</p>	<p>MOLDOVA</p> <p>DONARIS VIENNA INSURANCE GROUP</p>		