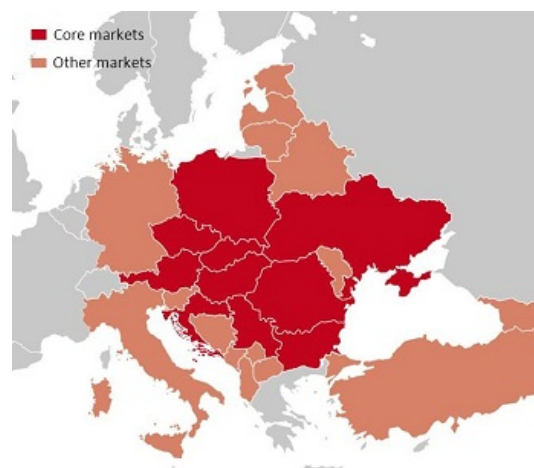


## The Vienna Insurance Group

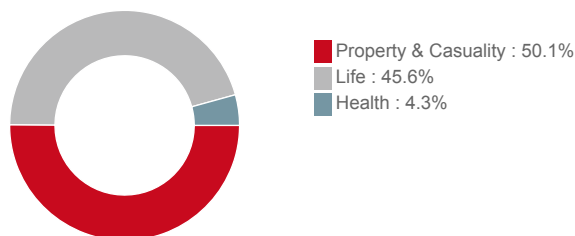
The Vienna Insurance Group AG Wiener Versicherung Gruppe is one of the leading international insurance groups active in Central and Eastern Europe (CEE) and headquartered in Vienna. Insurance services in the life and non-life segments are offered by the group via approximately 50 insurance companies in 25 countries.

- 20 years of experience in CEE
- 23,000 employees in 25 countries
- Premium volume of EUR 9.2 billion
- CEE markets account for more than 50 percent of premiums and profit

## Markets of the VIG



## Premium split for 2013 - Total EUR 9.2 billion



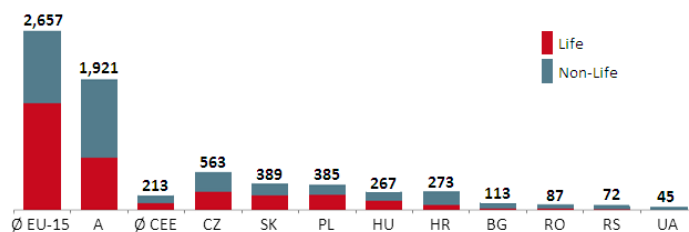
## Focus on CEE

The Vienna Insurance Group is currently active in 25 countries, 21 of which are classified as being in the CEE region. Customer potential is attractive and amounts to 400 million people. Austria, the Czech Republic, Slovakia, Poland, Romania, Hungary, Ukraine, Bulgaria, Serbia and Croatia are the core markets. VIG has the goal of being one of the leading insurance companies in each of these markets.

## Growth potential in CEE

As the chart on the right shows, the insurance density - the average annual amount per capita paid in insurance premiums - is considerably lower in the VIG markets in CEE than the level seen in Western Europe. For example, each inhabitant in Slovakia pays an average of approximately EUR 400 for insurance policies, whereas inhabitants in Austria spend about five times as much on insurance. **The long-term catching up process in each country shell lead to a significant increase in the demand for insurance services.** VIG should benefit from this huge potential due to its leading market position in the region.

## Insurance density 2012 (EUR)



CEE: weighted average of the core markets of Bulgaria (BG), Croatia (HR), Poland (PL), Romania (RO), Serbia (RS), Slovakia (SK), Czech Republic (CZ), Ukraine (UA), Hungary (HU)

Source: in-house calculations VIG, 2013

## News

### PROFITS EARNED IN ALL SEGMENTS AND MARKETS IN THE 1ST QUARTER OF 2014 (26. May. 2014)

+++ Solid premium growth to EUR 2.7 billion (+1.0 %) – satisfying growth of +2.9 % after adjusting for exchange rate effects – in spite of further portfolio adjustments +++ Robust profit (before taxes) of EUR 152 million (-4.7 %); +2.8 % after adjusting for special effects – all segments and markets made positive contributions to profits +++ Combined ratio – improved to an excellent 96.4 % following 100.6 % at the end of 2013 +++

### VIENNA INSURANCE GROUP IN 2013 (10. Apr. 2014)

+++ Premiums reach EUR 9.2 billion +++ Premiums adjusted for special effects increase by 2.8 percent +++ Profit (before taxes) EUR 355.1 million +++ Result adjusted for special effects around EUR 570 million +++ "Remaining markets" pass EUR 1 billion mark in premiums for the first time +++ Strong capitalization: solvency ratio significantly higher than 200 percent +++ Managing Board proposes increase in dividend to EUR 1.30 per share +++

#### Media owner and producer

Business place of the publishing house and the producer:  
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	2013	2012	2011	2010
<b>Premiums written (EUR mn)</b>	<b>9,219</b>	<b>9,646</b>	<b>8,884</b>	<b>8,593</b>
Property/Casualty	4,618	4,673	4,580	4,350
Life	4,202	4,581	3,944	3,905
Health	398	392	360	338
<b>Profit before taxes (EUR mn)</b>	<b>355</b>	<b>564</b>	<b>559</b>	<b>508</b>
Property/Casualty	57	331	271	223
Life	262	201	240	248
Health	36	31	48	37
<b>Profit after tax and minority interests (EUR mn)</b>	<b>235</b>	<b>426</b>	<b>407</b>	<b>380</b>
<b>Equity (EUR mn)</b>	<b>5,020</b>	<b>5,689</b>	<b>5,050</b>	<b>5,030</b>
<b>Number of employees</b>	<b>23,139</b>	<b>24,086</b>	<b>24,902</b>	<b>25,006</b>
<b>Combined Ratio %</b>	<b>100.6</b>	<b>96.7</b>	<b>96.8</b>	<b>98.4</b>

## Financial calendar

**27 May 2014**  
Results for the first quarter 2014

**06 June 2014**  
Annual General Meeting

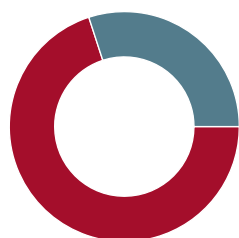
**11 June 2014**  
Ex-dividend-day

**16 June 2014**  
Dividend payment day

## Basic information on VIG shares

ISIN	AT0000908504
Number of common shares	128 million
Listings	Vienna and Prague
Ticker symbol	VIG
Bloomberg	VIG AV / VIG CP
Reuters	VIGR.VI / VIGR.PR
<b>Rating Standard &amp; Poor's</b>	<b>A+, stable outlook</b>

## Shareholder structure



■ Wiener Städtische Wechselseitiger Versicherungsverein - Vermögensverwaltung - Vienna Insurance Group : approx. 70%

■ Free Float : approx. 30%

## VIG dividend policy

Due to the good operating performance achieved by VIG, the Managing Board is planning to propose an increase in dividend from EUR1.20 to EUR 1.30 per share (+8.3%) for financial year 2013. This is the highest dividend per share in VIG's history and takes full account of the long-established dividend policy of distributing a minimum of 30% of Group profits (after taxes and non-controlling interests). The dividend payment date is provisionally set for 16 June 2014.

## ShareMonitor

Trade Time	Change, €	High	52 weeks high	Volume
5/26/2014 5:45 PM	+0.24 EUR	EUR	42.81 EUR	
Last	Change, %	Low	52 weeks low	Market cap
38.67 EUR	+0.64 %	EUR	33.30 EUR	4,949.12 m EUR

## Managing Board of the Vienna Insurance Group



**Peter Hagen**  
General Manager (CEO)



**Martin Simhandl**  
Member of the Managing Board (CFO)



**Franz Fuchs**  
Member of the Managing Board



**Peter Höfinger**  
Member of the Managing Board

© Michael Kammeter (All Pictures)

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