

9M 2018 RESULTS PRESENTATION

Vienna, 28 November 2018





9M 2018 RESULTS CONFERENCE CALL

Presenting team and topics

Attending Members of the Board

- Liane Hirner, CFO
- Judit Havasi
- Peter Höfinger

Topics

- Financials & Investments p. 3
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Note: Rounding differences may occur when rounded amounts or percentages are added up.

FINANCIALS & INVESTMENTS

SUMMARY & TARGETS 2018

APPENDIX 1: SEGMENTS

APPENDIX 2: FINANCIALS



HIGHLIGHTS 9M 2018

VIG well on track to reach full-year targets 2018

Gross written premiums

€ 7,357.5mn

GWP up by 2.9% compared to 9M 2017

- Current premium business: +5.4%
- CEE premium growth: +4.4%
- Double-digit growth rates in the Baltics and in Hungary; Bulgaria and Remaining CEE each growing by more than 8%

Profit before taxes

€ 352.3mn

PBT increased by 6.4%

- CEE profit growth impacted by goodwill impairment in Romania in Q2 and precautions in Romania and Poland in Q3
- Solid PBT developments with double-digit growth rates in Austria, Hungary, Bulgaria and Remaining CEE

Combined Ratio

96.3%

Down from 97.3% in 9M 2017

- Claims ratio improved to 65.4%
- Cost ratio slightly up to 30.9%
- CoR improvements in Austria, Czech Republic, Poland and Remaining CEE



STRONG OVERALL PERFORMANCE OF VIG

9M 2018 Income statement

€mn	9M 2018	9M 2017	+/- %
Gross premiums written	7,357.5	7,152.6	2.9
Net earned premiums	6,518.1	6,325.8	3.0
Financial result ¹	795.9	732.1	8.7
Other income	83.3	131.7	-36.8
Total Income	7,397.2	7,189.6	2.9
Expenses for claims/benefits	-5,195.6	-5,167.8	0.5
Acquisition and administrative expenses	-1,600.6	-1,513.5	5.8
Other expenses	-248.7	-177.1	40.5
Total Expenses	-7,044.9	-6,858.3	2.7
Result before taxes	352.3	331.2	6.4
Tax expenses/income	-76.9	-65.0	18.2
Result of the period	275.5	266.2	3.5
Non-controlling interests	-68.6	-51.3	33.7
Net profit after non-controlling interests	206.9	215.0	-3.7
Claims Ratio	65.4%	66.8%	-1.5%p
Cost Ratio	30.9%	30.4%	0.4%p
Combined Ratio	96.3%	97.3%	-1.0%p

- Premiums up by €205mn; adjusted for life single premium business premium growth of 5.4%
- Financial result up by €64mn driven by realised gains from investment funds, proceeds from the sale of s Immo stake and other real estate
- Other income down by €48mn mainly due to high FX impact from other markets (CHF) last year
- Other expenses include goodwill impairment of €50.1mn in Romania in Q2 and precautionary measures for Poland and Romania in Q3
- Result before taxes increased by 6.4% mainly supported by the financial result and the improved CoR

1: Incl. €42.0mn (9M 2017: €36.2mn) as result from shares in at equity consolidated companies



TRENDS OF PREVIOUS QUARTERS CONTINUE IN Q3 2018

Q3 2018 Income statement

€mn	Q3 2018	Q3 2017	+/- %
Gross premiums written	2,207.2	2,180.2	1.2
Net earned premiums	2,163.2	2,106.7	2.7
Financial result ¹	284.6	243.7	16.8
Other income	17.0	71.9	-76.3
Total Income	2,464.8	2,422.3	1.8
Expenses for claims/benefits	-1,737.9	-1,773.1	-2.0
Acquisition and administrative expenses	-510.1	-482.7	5.7
Other expenses	-97.2	-55.9	74.0
Total Expenses	-2,345.2	-2,311.6	1.5
Result before taxes	119.6	110.7	8.0
Tax expenses/income	-17.8	-16.7	6.4
Result of the period	101.8	94.0	8.3
Non-controlling interests	-31.5	-25.6	23.1
Net profit after non-controlling interests	70.3	68.4	2.8
Claims Ratio	66.6%	69.3%	-2.7%p
Cost Ratio	29.5%	28.7%	0.8%p
Combined Ratio	96.1%	98.0%	-1.8%p

- Premiums up by 1.2% despite the lower single premium life business; growth driven by other property and motor
- Financial result increased by 16.8% supported by income from disposal of investments (real estate)
- Other income down by €55mn mainly driven by positive FX impact from CHF in Q3 2017
- Other expenses in Q3 2018 increased mainly due to precautions made in Poland and in Romania
- Result before taxes increased by 8.0% supported mainly by the financial result and the improved CoR
- Development of non-controlling interests reflects fluctuating results at housing societies

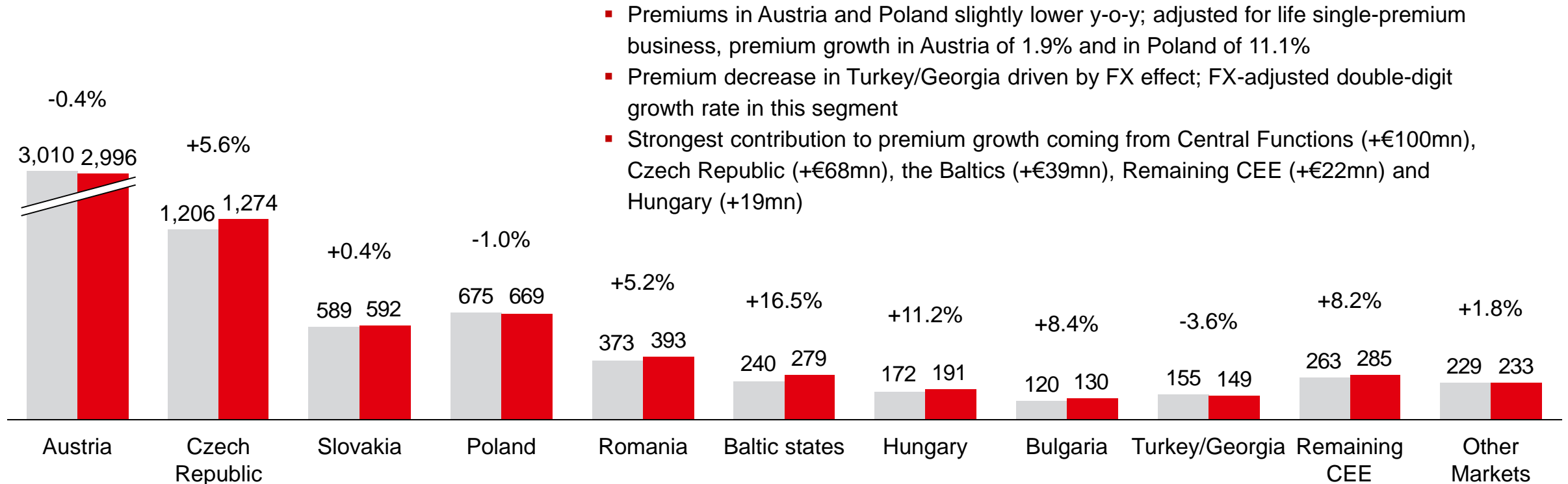
1: Incl. result from shares in at equity consolidated companies



GROSS WRITTEN PREMIUMS OF €7.4bn UP BY €205mn

Overview by segments

Gross written premiums (€mn; y-o-y chg.)



- Premiums in Austria and Poland slightly lower y-o-y; adjusted for life single-premium business, premium growth in Austria of 1.9% and in Poland of 11.1%
- Premium decrease in Turkey/Georgia driven by FX effect; FX-adjusted double-digit growth rate in this segment
- Strongest contribution to premium growth coming from Central Functions (+€100mn), Czech Republic (+€68mn), the Baltics (+€39mn), Remaining CEE (+€22mn) and Hungary (+19mn)

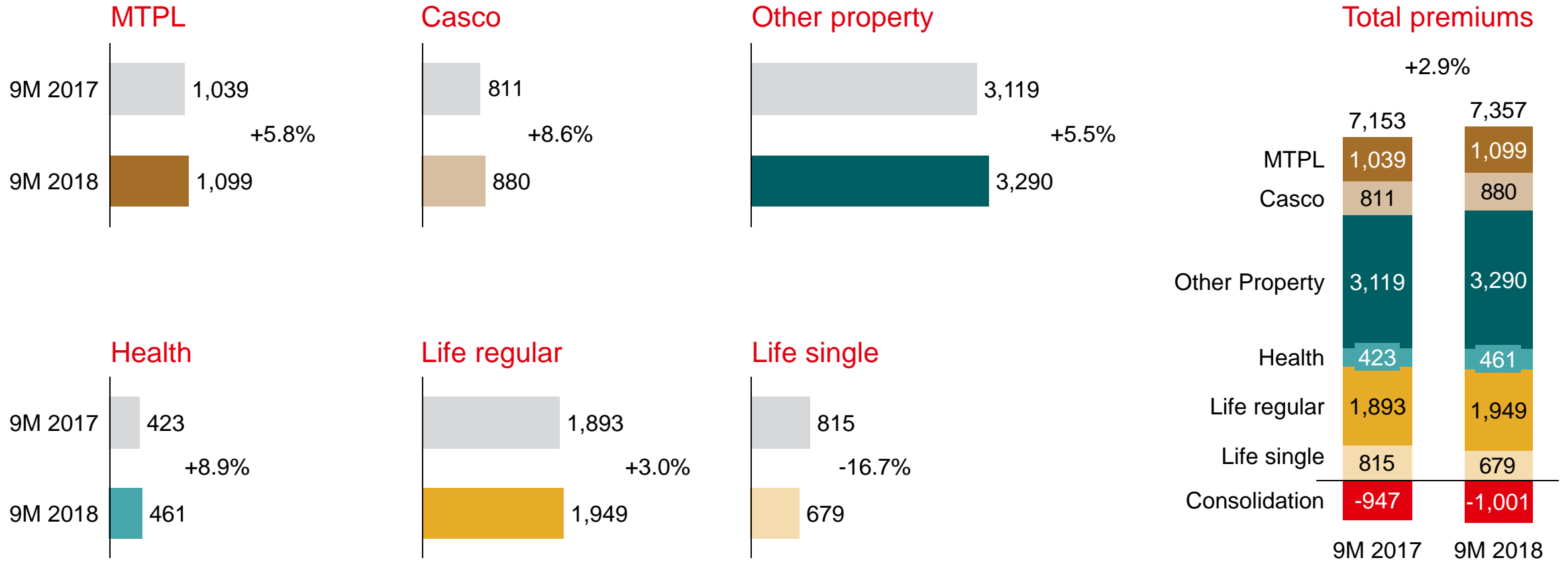
Central Functions €1,168mn (9M 2017: €1,068mn) +9.4%; Consolidation -€1,001mn (9M 2017: -€947mn) +5.7%

9M 2017 9M 2018



PREMIUM DEVELOPMENT AS EXPECTED – ALL BUSINESS LINES EXPERIENCE GROWTH, EXCEPT FOR LIFE SINGLE PREMIUM BUSINESS

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

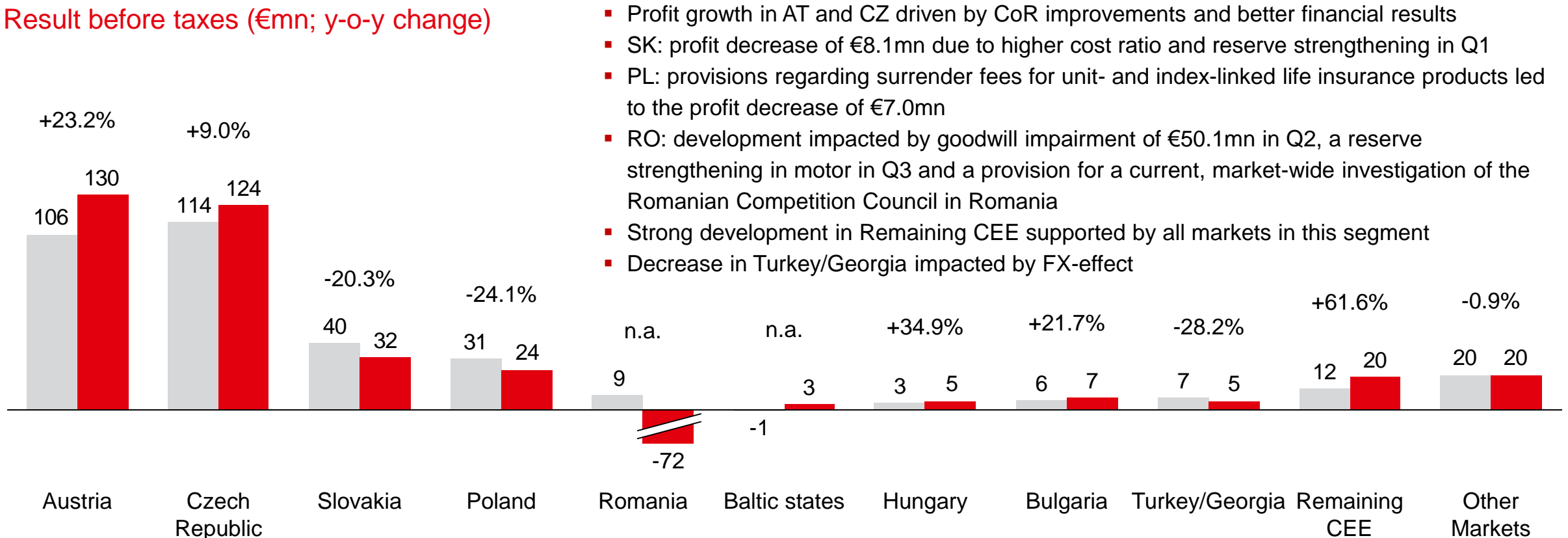




GROUP PROFIT BEFORE TAXES OF €352.3mn UP BY 6.4%

Overview by segments

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



- Profit growth in AT and CZ driven by CoR improvements and better financial results
- SK: profit decrease of €8.1mn due to higher cost ratio and reserve strengthening in Q1
- PL: provisions regarding surrender fees for unit- and index-linked life insurance products led to the profit decrease of €7.0mn
- RO: development impacted by goodwill impairment of €50.1mn in Q2, a reserve strengthening in motor in Q3 and a provision for a current, market-wide investigation of the Romanian Competition Council in Romania
- Strong development in Remaining CEE supported by all markets in this segment
- Decrease in Turkey/Georgia impacted by FX-effect

Central Functions €55.5mn (9M 2017: -€15.2mn); Consolidation -€0.1mn (9M 2017: -€0.2mn)

9M 2017 9M 2018

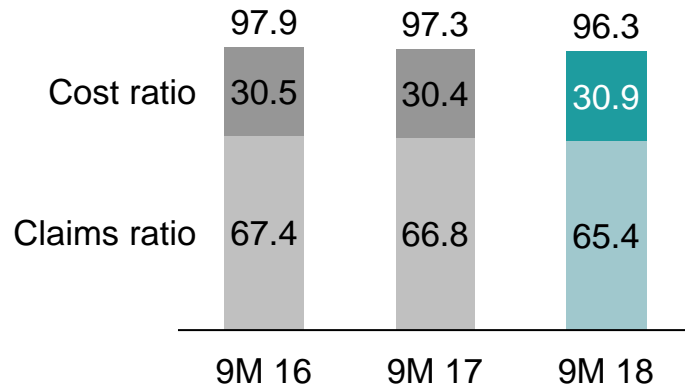


COMBINED RATIO (P&C) IMPROVED TO 96.3%

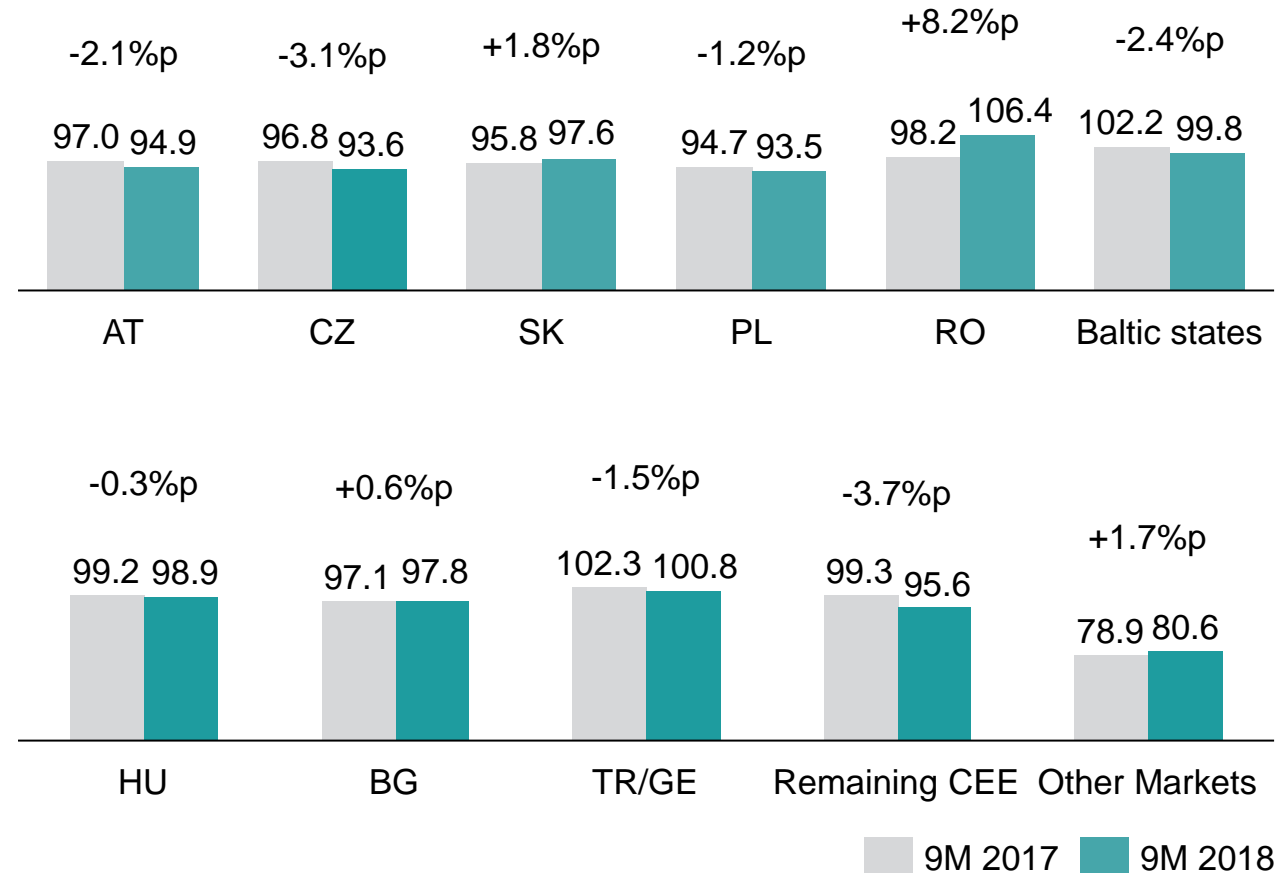
Positive development driven by improved claims ratio in AT, CZ and PL

P&C Combined Ratio development

- AT and CZ: improved cost and claims ratios
- SK: CoR increase driven by cost ratio (up from 32.9% to 35.0%) linked to reserve strengthening in Q1
- RO: CoR >100%; claims ratio up from 64.7% to 72.8% due to reserve strengthening
- Baltics: CoR <100% due to substantial improvement of cost ratio driven by positive developments in motor
- Other Markets: CoR impacted by Q1 storm Friederike



Overview by segments (9M y-o-y development net, %)

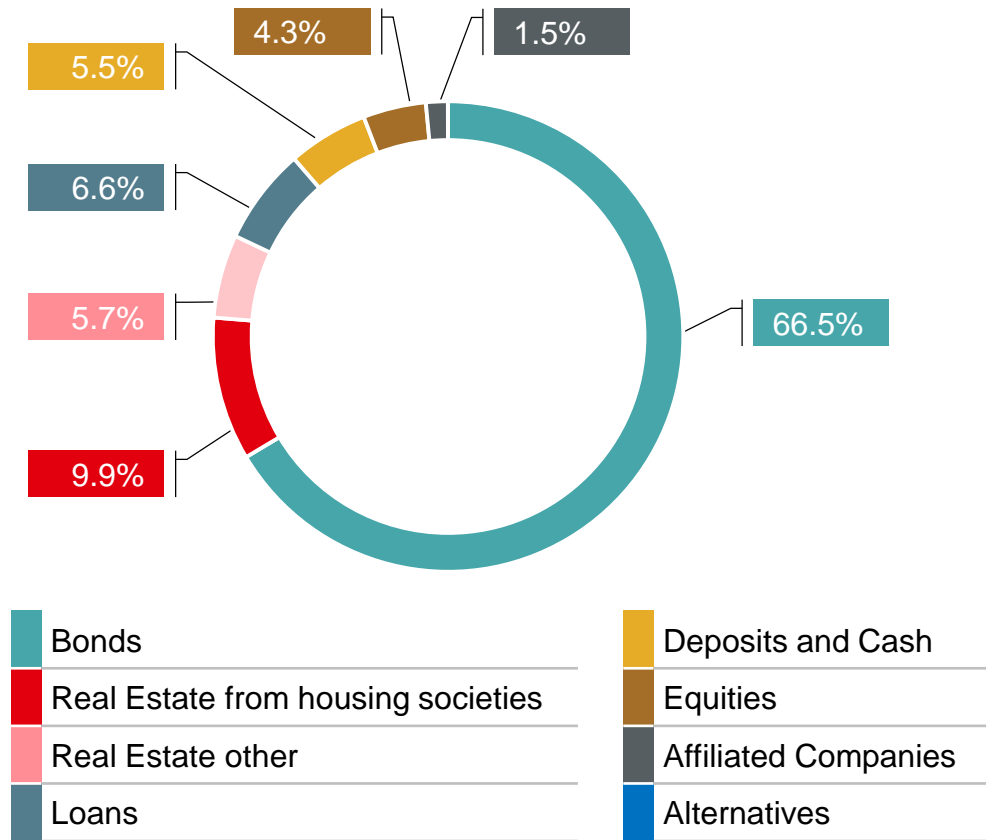




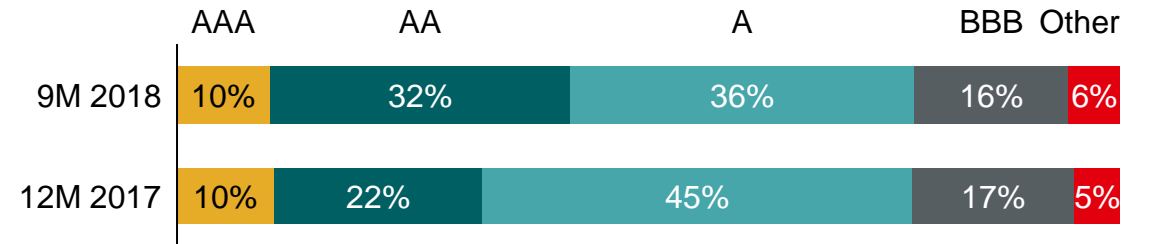
INVESTMENT SPLIT AND BOND PORTFOLIO OVERVIEW

Bond portfolio split by rating changed due to rating upgrade of CZ in Q3

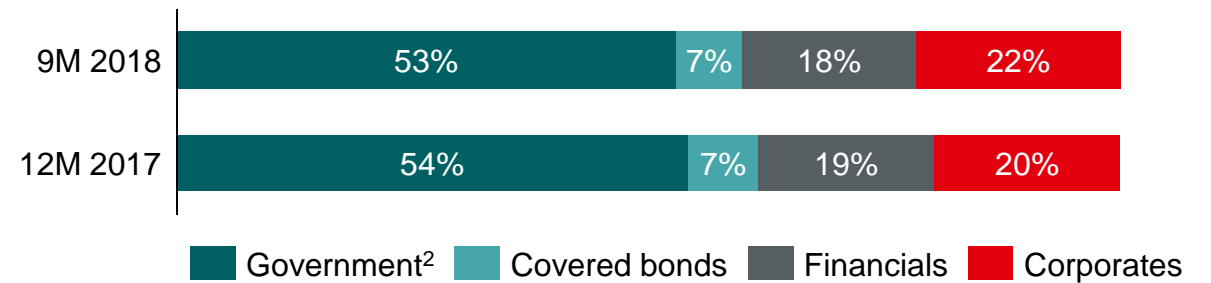
9M 2018: Total €37.5bn



Bond portfolio by rating¹



Bond portfolio by issuer



1: Based on second-best rating 2: Government, government guaranteed, government agencies, municipalities and supranationals



FINANCIAL RESULT INCREASED BY 8.7%

Current income and income from disposal of investments incl. at equity consolidated companies

Income	Total		+/- %
	9M 2018	9M 2017	
Current income	1,022,521	1,020,810	0.2
Income from appreciations	7,137	16,461	-56.6
Income from the disposal of investments	146,204	99,740	46.6
Other income	86,095	76,157	13.0
Total Income	1,261,957	1,213,168	4.0
Expenses			
Depreciation of investments	131,948	134,084	-1.6
Impairment of investments	2,607	9,483	-72.5
Exchange rate changes	13,617	20,864	-34.7
Losses from the disposal of investments	30,497	12,890	>100
Interest expenses	91,388	87,736	4.2
Other expenses	196,049	216,040	-9.3
Total Expenses	466,106	481,097	-3.1
Total Financial Result	795,851	732,071	8.7

- Financial result up by €63.8mn incl. at equity consolidated companies
 - Overall contribution of housing societies €63mn in 9M 2018 (€48mn in 9M 2017)
- Income from appreciations decreased by €9.3mn impacted by all asset classes
- Income from disposal of investments increased by €46.5mn mainly due to realised gains from investment funds as well as sales of equity stakes and real estate
- Losses from disposal of investments up by €17.6mn driven by derivatives

FINANCIALS & INVESTMENTS

SUMMARY & TARGETS 2018

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VIG WITH SOLID RESULTS WELL ON TRACK TO REACH TARGETS FOR 2018

Executive summary

Highlights

Consolidation ongoing

- Mergers of local composite insurers with life insurance companies specialised in bank distribution completed in Austria, Slovakia, Hungary and Croatia; merger in Czech Republic expected to be completed by early 2019
- Acquisitions of Seesam Insurance in the Baltic states and merger in Romania of AXA and BCR Life as well as merger of Compensa Life and Polisa Life in Poland completed; purchase agreement of Gothaer TU in Poland signed

S&P rating of VIG confirmed in August 2018: A+/stable outlook

Long-term partnership between Erste Group and VIG extended to 2033

Agenda 2020

- Initiatives (Closed File Review, Assistance services, among others) are implemented and further rolled-out
- Expansion of VIG Re according to plan – branch office in France opened recently

Targets 2018

VIG confirms targets for 2018

- Gross written premiums: €9.5bn
- Profit before taxes: €450mn - €470mn

FINANCIALS & INVESTMENTS

SUMMARY & TARGETS 2018

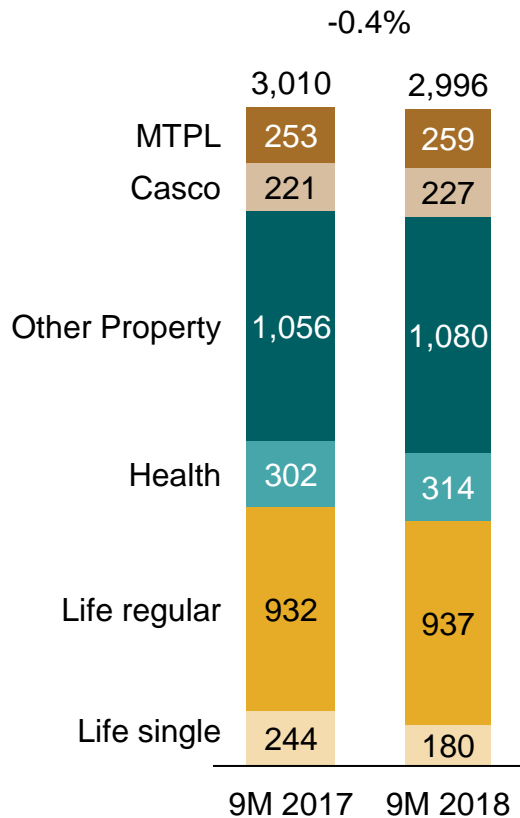
APPENDIX 1: SEGMENTS

APPENDIX 2: FINANCIALS

AUSTRIA

Merger of Wiener Städtische and S-Versicherung successfully completed

GWP development (€mn)



€mn	9M 2018	9M 2017	+/- %
Gross premiums written	2,996.4	3,009.6	-0.4
Net earned premiums	2,364.5	2,380.3	-0.7
Financial result ¹	576.9	557.1	3.6
Other income	14.2	14.3	-0.8
Total income	2,955.6	2,951.7	0.1
Expenses for claims/benefits	-2,318.1	-2,336.0	-0.8
Acquisition and admin. expenses	-490.1	-492.9	-0.6
Other expenses	-17.2	-17.1	0.3
Total expenses	-2,825.4	-2,846.0	-0.7
Result before taxes	130.2	105.7	23.2
Tax expenses/income	-50.0	-23.5	>100
Result of the period	80.3	82.2	-2.3
Claims Ratio	66.6%	68.6%	-2.1%p
Cost Ratio	28.3%	28.4%	-0.1%p
Combined Ratio	94.9%	97.0%	-2.1%p

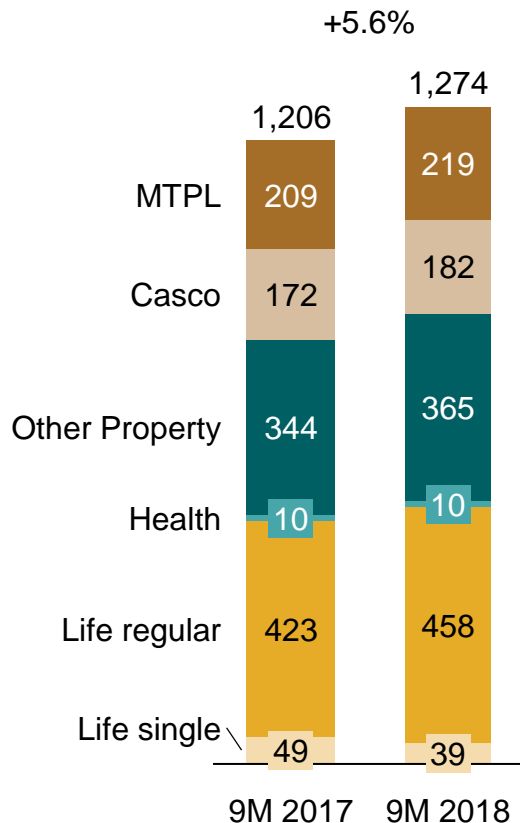
- Adjusted for life single premium business, premiums in Austria up by 1.9%; growth in other property (+€24mn), health (+€12mn) and motor (+€11mn) not fully offset the decrease of €65mn in life single premium business
- Financial result up by €20mn impacted by sale of s Immo stake and disposal of real estate
- CoR improved based on better claims and cost ratio driven by positive claims development in motor and fire insurance

1: Incl. result from shares in at equity consolidated companies

CZECH REPUBLIC

Ongoing strong premium and profit development

GWP development (€mn)



€mn	9M 2018	9M 2017	+/- %
Gross premiums written	1,274.4	1,206.5	5.6
Net earned premiums	955.7	896.6	6.6
Financial result ¹	79.6	69.2	14.9
Other income	16.4	33.9	-51.5
Total income	1,051.7	999.7	5.2
Expenses for claims/benefits	-605.8	-589.8	2.7
Acquisition and admin. expenses	-294.6	-270.1	9.0
Other expenses	-27.5	-26.1	5.4
Total expenses	-927.9	-886.1	4.7
Result before taxes	123.8	113.7	9.0
Tax expenses/income	-24.5	-23.4	4.8
Result of the period	99.4	90.3	10.0
Claims Ratio	62.9%	65.8%	-2.9%p
Cost Ratio	30.7%	31.0%	-0.3%p
Combined Ratio	93.6%	96.8%	-3.1%p

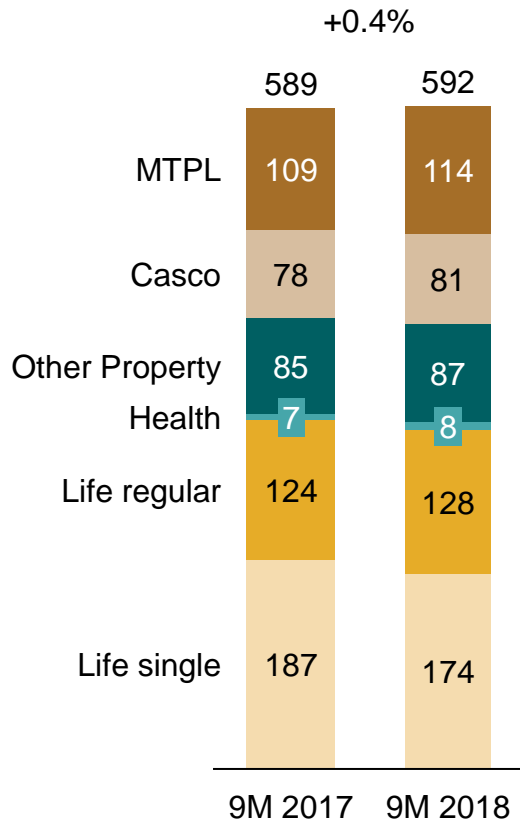
- Premium growth driven by life regular premium business (+€35mn), other property (+€22mn) and motor (+€20mn) offsetting the decrease in life single premium business (-€10mn)
- Financial result up by €10mn driven by realised gains from investment funds
- Decrease in other income due to fewer reversal of receivable adjustments
- Profit before taxes up by €10mn impacted mainly by improved CoR
- Claims ratio in 9M 2017 impacted by major claims in other property

1: Incl. result from shares in at equity consolidated companies

SLOVAKIA

Premiums up in all lines of business, except for life single premium business

GWP development (€mn)



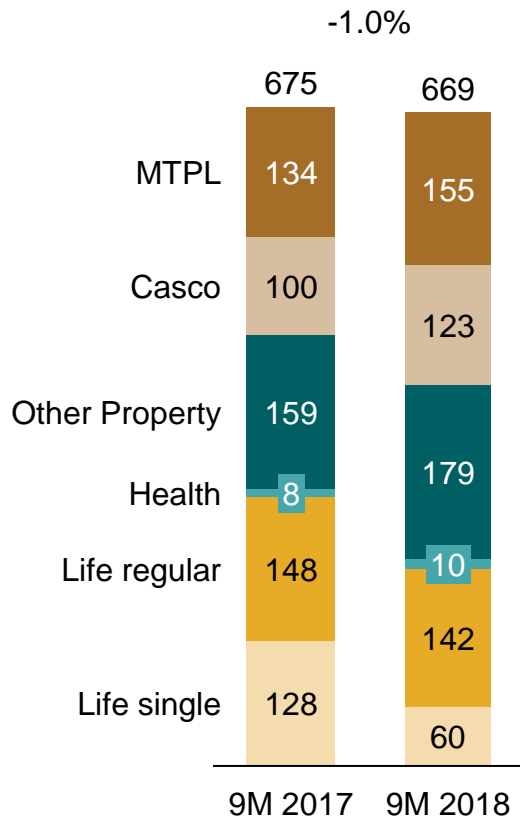
€mn	9M 2018	9M 2017	+/- %
Gross premiums written	591.7	589.2	0.4
Net earned premiums	490.0	486.3	0.8
Financial result	38.3	40.6	-5.6
Other income	2.8	6.7	-57.6
Total income	531.1	533.6	-0.5
Expenses for claims/benefits	-393.9	-398.1	-1.1
Acquisition and admin. expenses	-89.1	-76.4	16.7
Other expenses	-16.3	-19.1	-14.7
Total expenses	-499.4	-493.7	1.2
Result before taxes	31.8	39.9	-20.3
Tax expenses/income	-11.0	-11.5	-4.2
Result of the period	20.8	28.4	-26.8
Claims Ratio	62.6%	63.0%	-0.4%p
Cost Ratio	35.0%	32.9%	2.1%p
Combined Ratio	97.6%	95.8%	1.7%p

- Premium growth of 3.8% adjusted for life single premium business
- Result before taxes down by €8.1mn due to higher cost ratio and reserve strengthening in Q1 2018
- CoR for 9M 2018 impacted by reserve strengthening in Q1; Q3 cost ratio q-o-q improved

POLAND

Adjusted for life-single premium business, premium growth of 11.1%

GWP development (€mn)



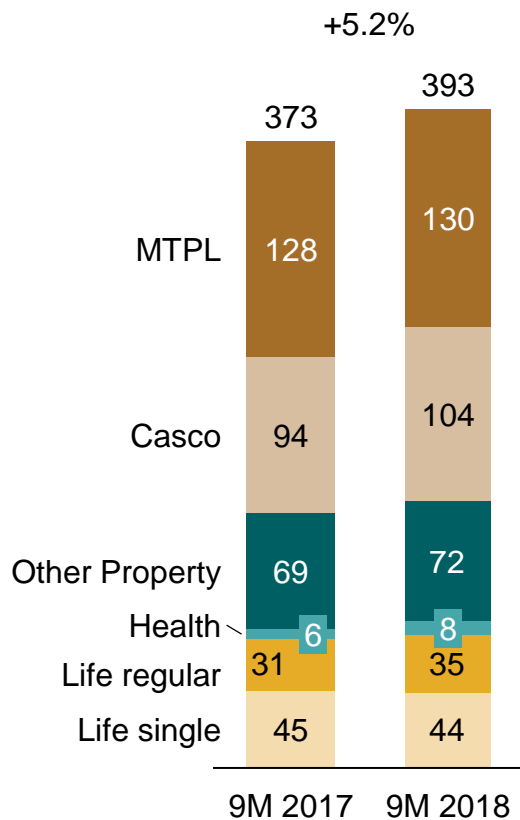
€mn	9M 2018	9M 2017	+/- %
Gross premiums written	668.7	675.2	-1.0
Net earned premiums	508.6	541.4	-6.1
Financial result	19.2	24.2	-20.9
Other income	5.4	4.3	24.2
Total income	533.2	570.0	-6.5
Expenses for claims/benefits	-371.7	-410.8	-9.5
Acquisition and admin. expenses	-110.4	-114.7	-3.8
Other expenses	-27.5	-13.4	>100
Total expenses	-509.7	-539.0	-5.4
Result before taxes	23.5	31.0	-24.1
Tax expenses/income	-6.0	-7.1	-15.4
Result of the period	17.5	23.9	-26.7
Claims Ratio	64.4%	65.1%	-0.7%p
Cost Ratio	29.1%	29.6%	-0.5%p
Combined Ratio	93.5%	94.7%	-1.2%p

- Premium growth in motor lines of business (+€45mn) and other property (+€21mn) could not off-set decrease in life lines of business (-€74mn)
- Other expenses increased by €14.1mn due to provisions in light of discussions with the Polish Consumer Protection Agency (UOKiK) regarding surrender fees for uni- and index-linked life insurance products
- Result before taxes due to above mentioned provision down by €7.5mn.
- CoR improved to 93.5% driven by both, lower claims and cost ratio

ROMANIA

After goodwill impairment of €50.1mn in Q2 2018, reserve strengthening and special provision in Q3 2018

GWP development (€mn)



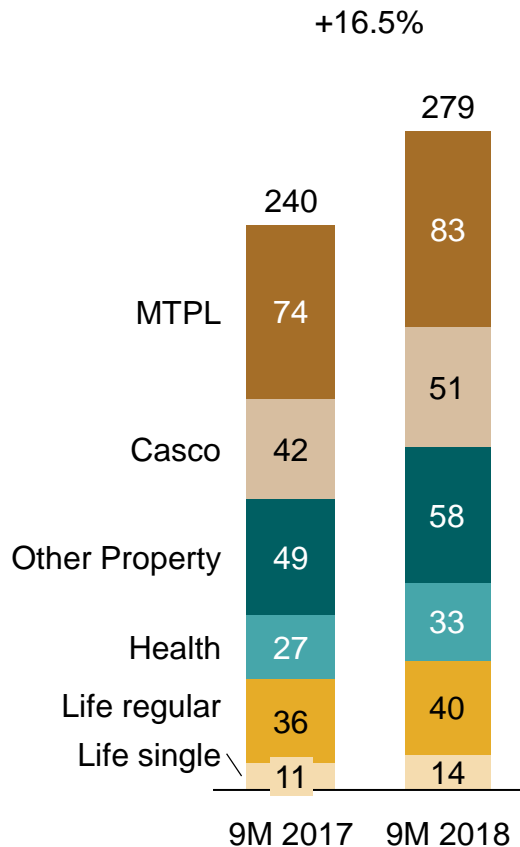
€mn	9M 2018	9M 2017	+/- %
Gross premiums written	392.9	373.4	5.2
Net earned premiums	294.2	278.2	5.7
Financial result	9.7	10.0	-2.9
Other income	3.4	12.8	-73.2
Total income	307.3	300.9	2.1
Expenses for claims/benefits	-219.6	-191.7	14.5
Acquisition and admin. expenses	-78.8	-78.0	1.1
Other expenses	-81.0	-22.4	>100
Total expenses	-379.5	-292.0	29.9
Result before taxes	-72.2	8.9	n.a.
Tax expenses/income	-3.1	-0.3	>100
Result of the period	-75.3	8.6	n.a.
Claims Ratio	72.8%	64.7%	8.1%p
Cost Ratio	33.7%	33.5%	0.1%p
Combined Ratio	106.4%	98.2%	8.2%p

- Deterioration of motor market requires reserve strengthening
- Expenses for claims and insurance benefits increased by €27.9mn mainly driven by reserve strengthening for motor lines of business in Q3
- Other expenses up €58.6mn due to goodwill impairment of €50.1mn in Q2 and a provision for an ongoing investigation of the Romanian Competition Council against the major insurance companies in Romania in Q3
- Result before taxes of -€72.2mn after +€8.9mn in 9M 2017

BALTIC STATES

CoR below 100%

GWP development (€mn)



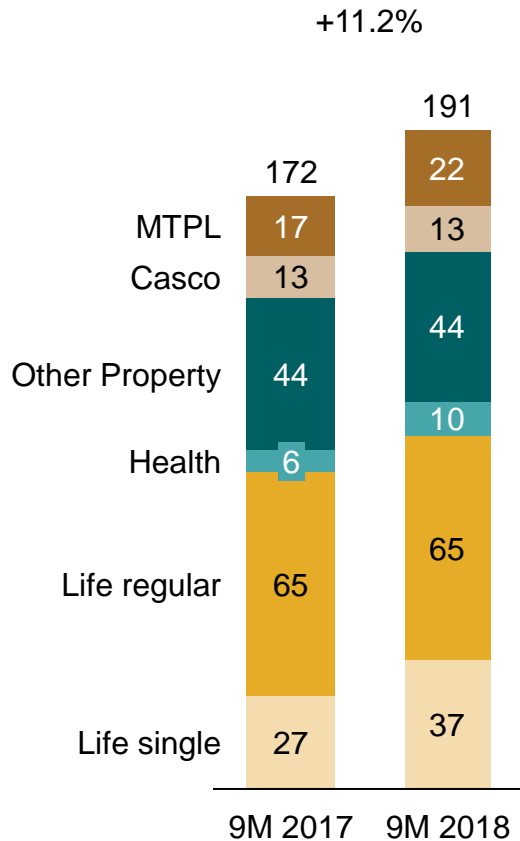
€mn	9M 2018	9M 2017	+/- %
Gross premiums written	279.2	239.7	16.5
Net earned premiums	202.1	179.0	12.9
Financial result	4.1	4.7	-13.8
Other income	0.9	1.5	-41.2
Total income	207.1	185.2	11.8
Expenses for claims/benefits	-145.9	-125.3	16.4
Acquisition and admin. expenses	-49.6	-50.0	-0.8
Other expenses	-8.4	-11.0	-23.0
Total expenses	-204.0	-186.4	9.5
Result before taxes	3.1	-1.2	n.a.
Tax expenses/income	-1.1	0.1	n.a.
Result of the period	1.9	-1.1	n.a.
Claims Ratio	66.9%	65.4%	1.5%p
Cost Ratio	32.9%	36.8%	-3.9%p
Combined Ratio	99.8%	102.2%	-2.4%p

- Strong premium growth in all lines of business
- Positive result contribution of €3.1mn
- CoR down to 99.8% driven by significantly improved cost ratios

HUNGARY

Double-digit top- and bottom-line growth

GWP development (€mn)



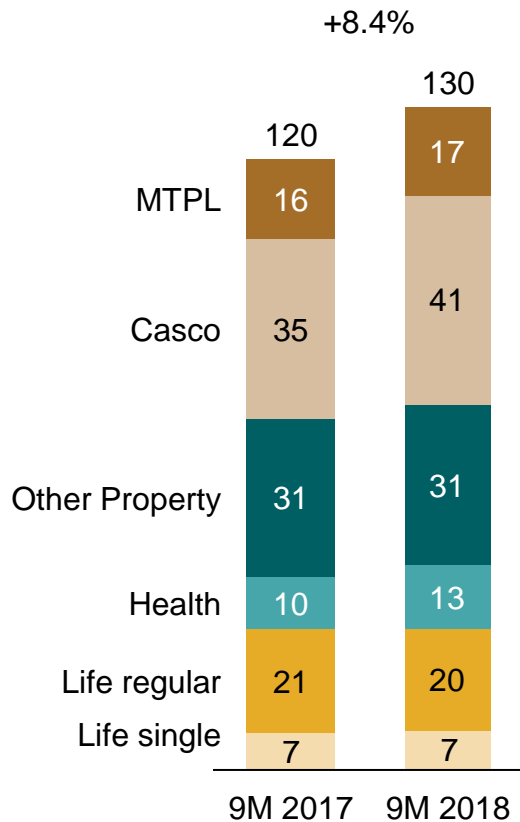
€mn	9M 2018	9M 2017	+/- %
Gross premiums written	191.1	171.8	11.2
Net earned premiums	143.5	121.8	17.8
Financial result	4.8	4.9	-2.4
Other income	4.4	2.0	>100
Total income	152.7	128.7	18.7
Expenses for claims/benefits	-111.9	-86.4	29.5
Acquisition and admin. expenses	-28.7	-30.1	-4.8
Other expenses	-7.4	-8.7	-14.6
Total expenses	-148.0	-125.2	18.2
Result before taxes	4.7	3.5	34.9
Tax expenses/income	-0.4	-0.3	55.1
Result of the period	4.3	3.2	33.3
Claims Ratio	64.6%	59.3%	5.3%p
Cost Ratio	34.4%	39.9%	-5.5%p
Combined Ratio	98.9%	99.2%	-0.3%p

- Premium growth driven by life single premium business (+€10mn), motor (+€6mn) and health business (+€4mn)
- Last year, result before taxes still impacted by depreciation of insurance portfolios
- Cost ratio reduction fully compensated the increase in claims ratio

BULGARIA

Solid overall development despite slight CoR increase

GWP development (€mn)



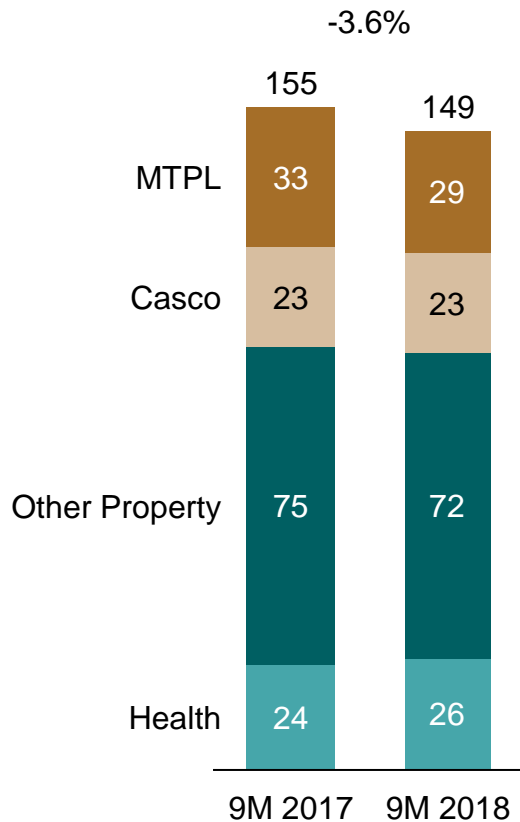
€mn	9M 2018	9M 2017	+/- %
Gross premiums written	129.6	119.6	8.4
Net earned premiums	93.8	83.1	12.9
Financial result	7.6	8.3	-9.2
Other income	0.3	5.6	-93.9
Total income	101.7	97.0	4.9
Expenses for claims/benefits	-54.8	-48.6	12.8
Acquisition and admin. expenses	-33.9	-28.7	18.0
Other expenses	-6.1	-14.0	-56.7
Total expenses	-94.7	-91.3	3.8
Result before taxes	7.0	5.7	21.7
Tax expenses/income	-0.8	-0.5	71.3
Result of the period	6.2	5.3	17.3
Claims Ratio	55.4%	54.1%	1.3%p
Cost Ratio	42.4%	43.1%	-0.7%p
Combined Ratio	97.8%	97.1%	0.6%p

- Premium increase driven by motor and health business
- Result before taxes up by €1.3mn; last year result impacted by depreciation of insurance portfolio of Doverie pension fund
- CoR improved to 97.8% due to lower cost ratio

TURKEY/GEORGIA

Developments impacted mainly by FX situation in Turkey

GWP development (€mn)



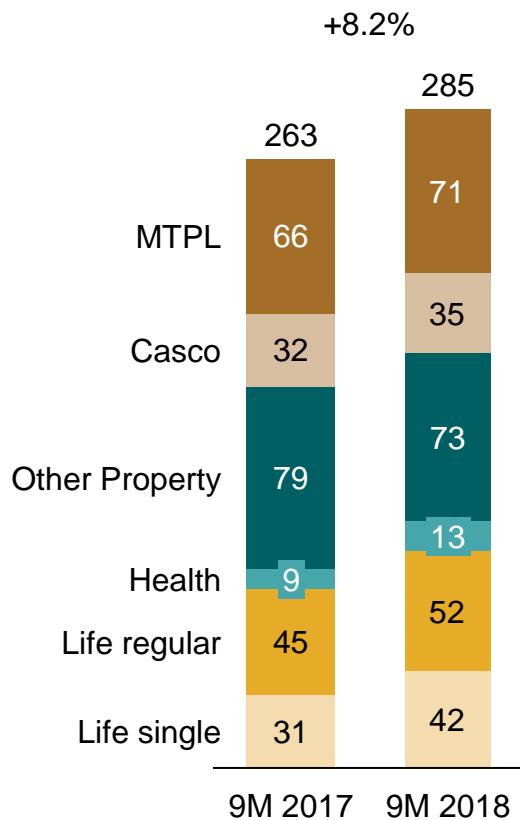
€mn	9M 2018	9M 2017	+/- %
Gross premiums written	149.1	154.7	-3.6
Net earned premiums	70.2	76.9	-8.8
Financial result	5.1	6.7	-23.8
Other income	15.0	3.4	>100
Total income	90.3	87.1	3.7
Expenses for claims/benefits	-57.1	-63.1	-9.6
Acquisition and admin. expenses	-14.2	-15.3	-7.4
Other expenses	-14.0	-1.7	>100
Total expenses	-85.3	-80.2	6.4
Result before taxes	4.9	6.9	-28.2
Tax expenses/income	-0.9	-1.3	-30.8
Result of the period	4.1	5.6	-27.7
Claims Ratio	79.8%	81.9%	-2.1%p
Cost Ratio	21.0%	20.4%	0.6%p
Combined Ratio	100.8%	102.3%	-1.5%p

- Premiums as well as the result impacted mainly by TRY FX effects
- Other income and other expenses also effected by FX changes
- CoR still slightly >100% despite claims ratio improvement

REMAINING CEE

Ongoing strong performance in the 9M 2018

GWP development (€mn)



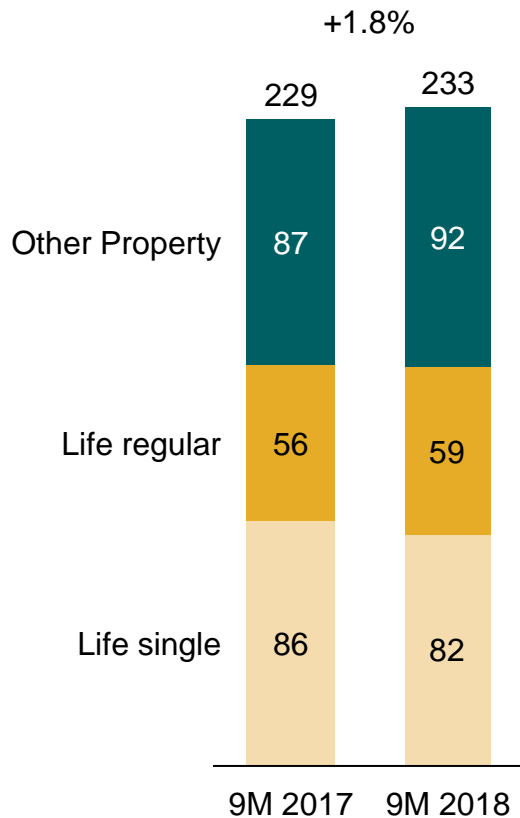
€mn	9M 2018	9M 2017	+/- %
Gross premiums written	284.6	263.1	8.2
Net earned premiums	213.3	183.8	16.0
Financial result	26.1	20.1	29.9
Other income	4.9	10.6	-54.3
Total income	244.2	214.5	13.8
Expenses for claims/benefits	-146.5	-123.9	18.2
Acquisition and admin. expenses	-70.0	-68.1	2.8
Other expenses	-7.7	-10.2	-24.0
Total expenses	-224.2	-202.2	10.9
Result before taxes	20.0	12.4	61.6
Tax expenses/income	-3.6	-3.1	15.5
Result of the period	16.4	9.3	76.8
Claims Ratio	54.7%	52.9%	1.8%p
Cost Ratio	40.9%	46.3%	-5.4%p
Combined Ratio	95.6%	99.3%	-3.7%p

- Remaining CEE includes Albania (incl. Kosovo), Bosnia-Herzegovina, Croatia, Macedonia, Moldova, Serbia and Ukraine
- Premium increase driven by life and other property business in Croatia and first-time consolidation of Vienna osiguranje (former Merkur) in Bosnia-Herzegovina
- Profit before taxes up by €7.6mn due to positive developments in all markets
- CoR down to 95.6% due to improved cost ratio in all markets

OTHER MARKETS

Germany and Liechtenstein

GWP development (€mn)



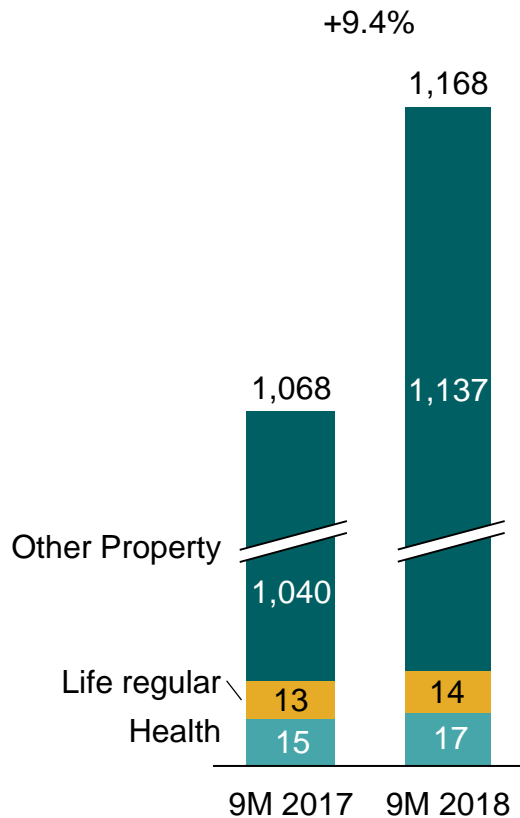
€mn	9M 2018	9M 2017	+/- %
Gross premiums written	232.7	228.5	1.8
Net earned premiums	198.3	196.0	1.2
Financial result	14.6	15.4	-5.3
Other income	2.0	35.9	-94.4
Total income	214.9	247.2	-13.1
Expenses for claims/benefits	-135.0	-189.8	-28.9
Acquisition and admin. expenses	-20.3	-16.6	22.7
Other expenses	-39.5	-20.6	91.6
Total expenses	-194.7	-226.9	-14.2
Result before taxes	20.1	20.3	-0.9
Tax expenses/income	-5.0	-5.1	-2.7
Result of the period	15.2	15.2	-0.3
Claims Ratio	55.8%	58.3%	-2.5%p
Cost Ratio	24.8%	20.6%	4.1%p
Combined Ratio	80.6%	78.9%	1.7%p

- Premium increase driven by other property and life business in Germany
- Other income and other expenses effected by FX changes (CHF)
- Result before taxes down by €0.2mn impacted by storm Friederike in Q1 in Germany
- CoR of 80.6% increased due to higher cost ratio

CENTRAL FUNCTIONS

Substantial improvement driven by financial result and other expenses

GWP development (€mn)



€mn	9M 2018	9M 2017	+/- %
Gross premiums written	1,168.1	1,068.1	9.4
Net earned premiums	979.7	901.2	8.7
Financial result ¹	10.0	-29.1	n.a.
Other income	13.5	1.2	>100
Total income	1,003.2	873.3	14.9
Expenses for claims/benefits	-628.7	-604.6	4.0
Acquisition and admin. expenses	-315.5	-268.5	17.5
Other expenses	-3.7	-15.6	-76.5
Total expenses	-947.8	-888.6	6.7
Result before taxes	55.5	-15.2	n.a.
Tax expenses/income	29.4	10.8	>100
Result of the period	84.9	-4.5	n.a.
Claims Ratio			
Cost Ratio			
Combined Ratio			

- Central Functions include VIG Holding, VIG Re, VIG Fund, the non-profit societies, corporate IT service providers, intermediate holding companies and since Q2 2018 also Wiener Re, the Serbian reinsurance company
- Premium increase mainly driven by Group internal reinsurance in connection with the increased motor business
- Result before taxes strongly improved driven by quarterly fluctuations of the housing societies' results, lower IT-expenses and better technical results

1: Incl. result from shares in at equity consolidated companies

FINANCIALS & INVESTMENTS

SUMMARY & TARGETS 2018

APPENDIX 1: SEGMENTS

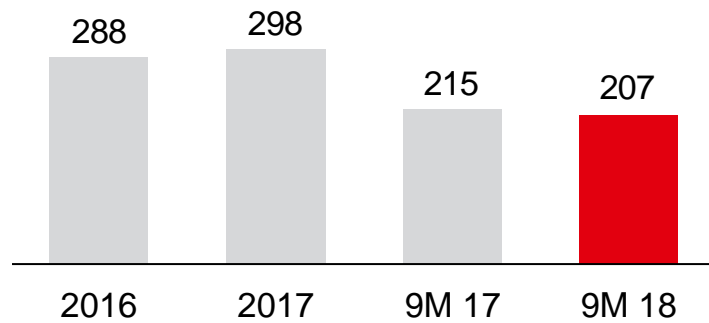
APPENDIX 2: FINANCIALS



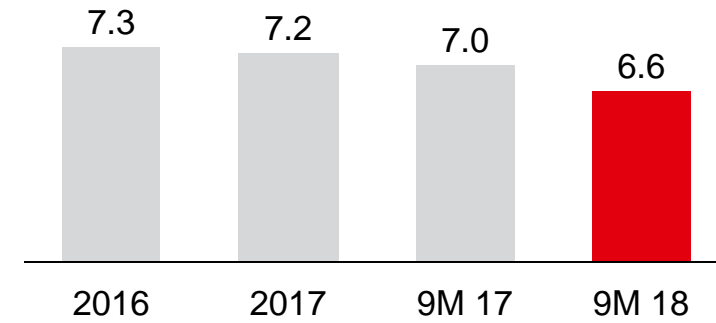
9M 2018 KEY FINANCIALS

Overview of KPIs

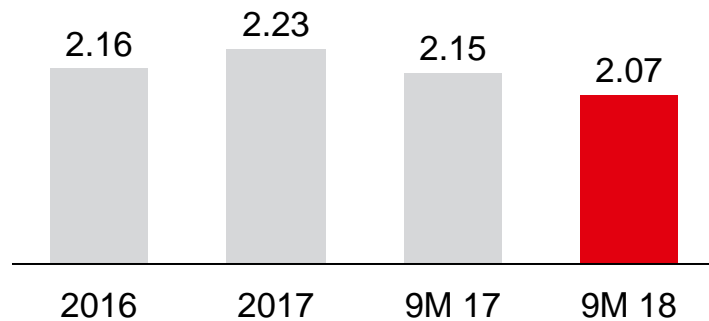
Net result for the period after taxes and non-controlling interest (€mn)



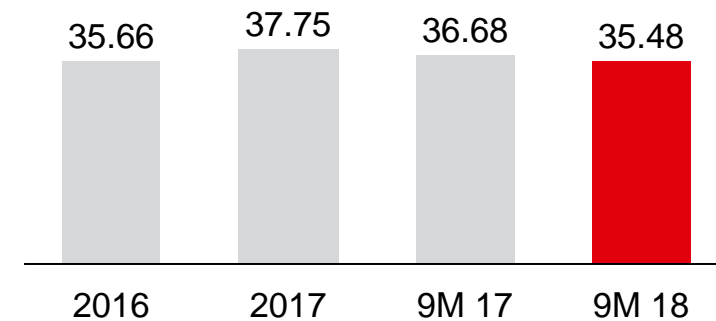
ROE after tax and minorities¹ (%)



EPS net of hybrid interest¹ (€)



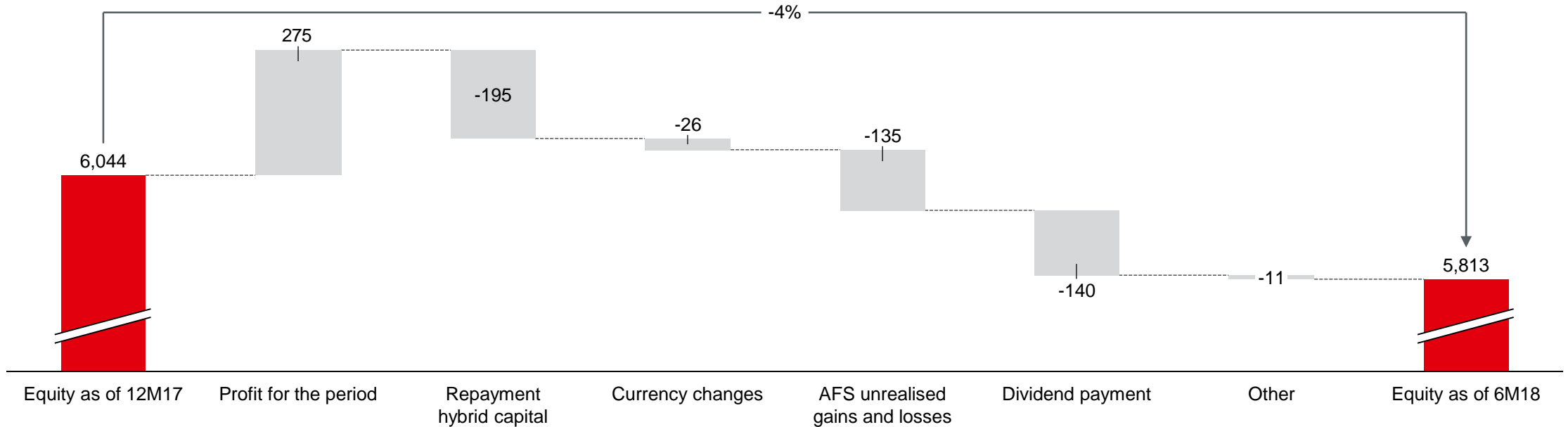
Book value per share (€)



1: 9M 2017 and 9M 2018 annualised figures

EQUITY DEVELOPMENT IN 9M 2018

Change in Group Shareholders' Equity (€mn)





9M 2018 BALANCE SHEET

IFRS (€mn)

€mn	30.09.2018	31.12.2017	+/- %
Intangible assets	1,905	1,971	-3.3
Investments	36,530	35,933	1.7
Unit- and index-linked investments	8,743	9,061	-3.5
Reinsurers' share in underwriting provisions	1,081	1,066	1.4
Receivables	1,544	1,476	4.6
Tax receivables and advance payments out of income tax	277	239	15.5
Deferred tax assets	91	81	12.1
Other assets	408	389	4.8
Cash and cash equivalents	977	1,498	-34.8
Total assets	51,556	51,714	-0.3
Shareholders' equity	5,813	6,044	-3.8
thereof minorities (incl. non-profit housing societies)	1,272	1,212	4.9
Subordinated liabilities	1,459	1,459	0.0
Underwriting provisions	30,521	30,168	1.2
Unit- and index-linked technical provisions	8,340	8,613	-3.2
Non-underwriting provisions	794	794	0.0
Liabilities	4,015	4,032	-0.4
Tax liabilities out of income tax	221	202	9.5
Deferred tax liabilities	250	255	-1.9
Other liabilities	143	147	-2.7
Total liabilities and equity	51,556	51,714	-0.3



9M 2018 FINANCIAL RESULT BY SEGMENT (I)

IFRS (€'000)

	Austria			Czech Republic			Slovakia			Poland		
	9M 2018	9M 2017	+/- %	9M 2018	9M 2017	+/- %	9M 2018	9M 2017	+/- %	9M 2018	9M 2017	+/- %
Income												
Current income	555,451	561,881	-1.1	72,839	72,988	-0.2	32,497	32,192	0.9	16,623	18,071	-8.0
Income from appreciations	2,771	3,812	-27.3	1,711	3,059	-44.1	968	1,935	-50.0	989	3,925	-74.8
of which reduction in impairment	0	0		0	0		0	0		0	0	
Income from the disposal of investments	73,531	50,382	45.9	29,457	19,550	50.7	6,736	8,731	-22.8	2,860	3,295	-13.2
Other income	40,881	39,363	3.9	13,130	6,496	>100	1,072	951	12.7	8,094	8,286	-2.3
Total Income	672,634	655,438	2.6	117,137	102,093	14.7	41,273	43,809	-5.8	28,566	33,577	-14.9
Expenses												
Depreciation of investments	30,992	38,713	-19.9	5,977	4,485	33.3	1,640	2,228	-26.4	3,272	1,574	>100
Thereof impairment of investments	2,069	2,572	-19.6	0	0		0	0		0	274	n.a.
Exchange rate changes	153	73	>100	-3,739	18,544	n.a.	-7	24	n.a.	-1,195	1,499	n.a.
Losses from the disposal of investments	6,275	6,336	-1.0	17,821	3,206	>100	502	88	>100	857	634	35.2
Interest expenses	41,926	35,914	16.7	3,237	2,257	43.4	88	86	2.3	2,939	2,941	-0.1
Other expenses	54,559	49,843	9.5	16,573	6,556	>100	754	823	-8.4	3,533	2,722	29.8
Total Expenses	133,905	130,879	2.3	39,869	35,048	13.8	2,977	3,249	-8.4	9,406	9,370	0.4
Financial Result (excl. at equity)	538,729	524,559	2.7	77,268	67,045	15.2	38,296	40,560	-5.6	19,160	24,207	-20.8
Result from at equity cons. companies	38,151	32,535	17.3	2,288	2,181	4.9	0	0		0	0	



9M 2018 FINANCIAL RESULT BY SEGMENT (II)

IFRS (€'000)

	Romania			Baltic states			Hungary			Bulgaria		
	9M 2018	9M 2017	+/- %	9M 2018	9M 2017	+/- %	9M 2018	9M 2017	+/- %	9M 2018	9M 2017	+/- %
Income												
Current income	14,333	11,829	21.2	5,332	5,481	-2.7	4,033	4,107	-1.8	3,055	3,019	1.2
Income from appreciations	6	114	-94.7	166	630	-73.7	0	0		256	803	-68.1
of which reduction in impairment	0	0		0	0		0	0		0	0	
Income from the disposal of investments	978	1,558	-37.2	272	77	>100	213	755	-71.8	740	1,456	-49.2
Other income	558	623	-10.4	81	34	>100	1,823	1,546	17.9	14,535	14,883	-2.3
Total Income	15,875	14,124	12.4	5,851	6,222	-6.0	6,069	6,408	-5.3	18,586	20,161	-7.8
Expenses												
Depreciation of investments	1,223	1,007	21.4	651	723	-10.0	330	0	>100	1,206	1,069	12.8
Thereof impairment of investments	0	44	n.a.	0	0		317	0	>100	0	0	
Exchange rate changes	-204	-411	-50.4	63	33	90.9	19	127	-85.0	44	478	-90.8
Losses from the disposal of investments	535	8	>100	175	53	>100	157	325	-51.7	368	493	-25.4
Interest expenses	2,857	1,894	50.8	300	214	40.2	58	263	-77.9	266	264	0.8
Other expenses	1,780	1,657	7.4	593	480	23.5	697	765	-8.9	9,127	9,516	-4.1
Total Expenses	6,191	4,155	49.0	1,782	1,503	18.6	1,261	1,480	-14.8	11,011	11,820	-6.8
Financial Result (excl. at equity)	9,684	9,969	-2.9	4,069	4,719	-13.8	4,808	4,928	-2.4	7,575	8,341	-9.2
Result from at equity cons. companies	0	0		0	0		0	0		0	0	



9M 2018 FINANCIAL RESULT BY SEGMENT (III)

IFRS (€'000)

	Turkey / Georgia			Remaining CEE			Other Markets		
	9M 2018	9M 2017	+/- %	9M 2018	9M 2017	+/- %	9M 2018	9M 2017	+/- %
Income									
Current income	7,763	7,663	1.3	28,070	26,306	6.7	14,993	15,561	-3.7
Income from appreciations	72	1,263	-94.3	84	727	-88.4	18	34	-47.1
of which reduction in impairment	0	0		64	621	-89.7	18	6	>100
Income from the disposal of investments	123	76	61.8	2,796	3,706	-24.6	719	1,346	-46.6
Other income	1,347	769	75.2	760	720	5.6	257	294	-12.6
Total Income	9,305	9,771	-4.8	31,710	31,459	0.8	15,987	17,235	-7.2
Expenses									
Depreciation of investments	834	1,378	-39.5	937	1,272	-26.3	507	971	-47.8
Thereof impairment of investments	0	0		124	445	-72.1	97	0	>100
Exchange rate changes	147	-237	n.a.	2,957	7,939	-62.8	4	0	>100
Losses from the disposal of investments	807	23	>100	21	254	-91.7	82	71	15.5
Interest expenses	1,432	1,019	40.5	346	485	-28.7	165	151	9.3
Other expenses	956	858	11.4	1,391	1,447	-3.9	672	669	0.4
Total Expenses	4,176	3,041	37.3	5,652	11,397	-50.4	1,430	1,862	-23.2
Financial Result (excl. at equity)	5,129	6,730	-23.8	26,058	20,062	29.9	14,557	15,373	-5.3
Result from at equity cons. companies	0	0		0	0		0	0	



9M 2018 FINANCIAL RESULT BY SEGMENT (IV)

IFRS (€'000)

Income	Central Functions			Consolidation			Total		
	9M 2018	9M 2017	+/- %	9M 2018	9M 2017	+/- %	9M 2018	9M 2017	+/- %
Current income	287,702	268,408	7.2	-48,183	-42,906	12.3	994,508	984,600	1.0
Income from appreciations	97	159	-39.0	0	0		7,138	16,461	-56.6
of which reduction in impairment	0	0		0	0		82	627	-86.9
Income from the disposal of investments	13,788	8,808	56.5	0	0		132,213	99,740	32.6
Other income	3,556	2,643	34.5	0	-452	n.a.	86,094	76,156	13.0
Total Income	305,143	280,018	9.0	-48,183	-43,358	11.1	1,219,953	1,176,957	3.7
Expenses									
Depreciation of investments	86,987	90,148	-3.5	0	0		134,556	143,568	-6.3
Thereof impairment of investments	0	6,148	n.a.	0	0		2,607	9,483	-72.5
Exchange rate changes	15,377	-7,205	n.a.	0	0		13,619	20,864	-34.7
Losses from the disposal of investments	2,896	1,399	>100	0	0		30,496	12,890	>100
Interest expenses	85,992	85,142	1.0	-48,221	-42,894	12.4	91,385	87,736	4.2
Other expenses	105,415	141,155	-25.3	0	-452	n.a.	196,050	216,039	-9.3
Total Expenses	296,667	310,639	-4.5	-48,221	-43,346	11.2	466,106	481,097	-3.1
Financial Result (excl. at equity)	8,476	-30,621	n.a.	38	-12	n.a.	753,847	695,860	8.3
Result from at equity cons. companies	1,565	1,495	4.7	0	0		42,004	36,211	16.0



9M 2018 DEVELOPMENT FOR P&C BUSINESS ACCORDING TO VAG (AUSTRIAN INSURANCE SUPERVISION ACT)

IFRS (€mn)

€mn	9M 2018	9M 2017	+/- %
Gross direct premiums written	4,186.63	3,954.94	5.9
Gross direct ¹	445.76	306.68	45.3
Underwriting result	345.25	219.72	57.1
Financial result	100.508	86.97	15.6
Direct reinsurance cessions	-148.91	-96.89	53.7
Operating result for direct business	296.84	209.80	41.5
Gross indirect premiums written	162.16	134.63	20.4
Gross indirect	9.829	14.26	-31.1
Indirect reinsurance cessions	-72.75	-47.06	54.6
Operating result for indirect business	-62.92	-32.80	91.8
Operating result for direct and indirect retention	233.93	177.00	32.2
Other non-underwriting income and expenses	-26.97	-35.15	-23.3
Expenses for profit-related premium refunds	0.00	0.00	
Result before taxes	206.96	141.85	45.9
Tax expenses/income	-29.80	-31.82	-6.3
Result of the period	177.16	110.03	61.0

1: Gross direct total of €809.2mn (9M 2017: €597.4mn) includes commissions of €917.0mn (9M 2017: €870.9mn) for direct insurance business.



9M 2018 DEVELOPMENT FOR LIFE BUSINESS ACCORDING TO VAG (AUSTRIAN INSURANCE SUPERVISION ACT)

IFRS (€mn)

€mn	9M 2018	9M 2017	+/- %
Gross direct premiums written	2,627.19	2,704.88	-2.9
Gross direct	333.25	257.33	29.5
Underwriting result	0.00	0.00	
Financial result	0.00	0.00	
Direct reinsurance cessions	-14.71	-13.21	11.3
Operating result for direct business	318.54	244.12	30.5
Gross indirect premiums written	14.33	12.77	12.2
Gross indirect	1.68	3.03	-44.7
Indirect reinsurance cessions	-0.65	-1.01	-35.4
Operating result for indirect business	1.02	2.02	-49.4
Operating result for direct and indirect retention	319.57	246.14	29.8
Other non-underwriting income and expenses	-43.34	8.44	n.a.
Expenses for profit-related premium refunds	-160.84	-98.00	64.1
Result before taxes	115.39	156.58	-26.3
Tax expenses/income	-41.59	-28.07	48.1
Result of the period	73.80	128.50	-42.6



9M 2018 DEVELOPMENT FOR HEALTH BUSINESS ACCORDING TO VAG (AUSTRIAN INSURANCE SUPERVISION ACT)

IFRS (€mn)

€mn	9M 2018	9M 2017	+/- %
Gross direct premiums written ¹	367.09	345.36	6.3
Gross direct	30.15	33.37	-9.7
Underwriting result	0.00	0.00	
Financial result	0.00	0.00	
Direct reinsurance cessions	-0.01	-0.15	-91.9
Operating result for direct business	30.14	33.23	-9.3
Gross indirect premiums written	0.08	0.08	0.0
Gross indirect	0.07	0.06	10.0
Indirect reinsurance cessions	0.00	0.00	
Operating result for indirect business	0.07	0.06	10.0
Operating result for direct and indirect retention	30.20	33.29	-9.3
Other non-underwriting income and expenses	-0.23	-0.48	-51.5
Expenses for profit-related premium refunds	0.00	0.00	
Result before taxes	29.98	32.81	-8.6
Tax expenses/income	-5.46	-5.13	6.4
Result of the period	24.53	27.68	-11.4

1: Premiums from companies with separate health segments.



9M 2018 PREMIUMS BY BUSINESS LINES AND COUNTRY (I)

IFRS (€mn)

	MTPL			Casco			Other property		
	9M 2018	9M 2017	+/- %	9M 2018	9M 2017	+/- %	9M 2018	9M 2017	+/- %
Austria	258.8	253.2	2.2	227.1	221.4	2.6	1,080.0	1,056.5	2.2
Czech Republic	219.4	208.8	5.1	182.3	172.3	5.8	365.2	343.6	6.3
Slovakia	114.2	108.9	4.9	80.9	78.0	3.6	87.0	85.0	2.3
Poland	155.4	133.8	16.2	122.6	99.6	23.0	179.4	158.8	13.0
Romania	129.9	128.0	1.5	103.9	93.8	10.7	71.8	69.4	3.5
Baltic states	83.3	74.3	12.1	50.8	42.0	20.9	57.8	49.4	17.2
Hungary	21.9	17.0	28.5	13.4	12.6	6.2	43.8	44.2	-1.0
Bulgaria	17.2	15.6	10.1	41.3	35.3	16.8	31.2	31.0	0.5
Turkey/Georgia	28.7	32.7	-12.3	23.0	23.2	-0.8	71.8	74.6	-3.7
<i>Georgia</i>	1.5	0.6	>100	4.3	5.2	-17.3	9.9	9.1	8.2
<i>Turkey</i>	27.1	32.1	-15.5	18.7	18.0	3.9	61.9	65.5	-5.4
Remaining CEE	70.6	66.4	6.3	34.7	32.1	8.0	72.8	79.0	-7.9
<i>Albania incl. Kosovo</i>	20.2	18.9	6.4	1.4	1.1	26.2	5.8	5.9	-3.0
<i>Bosnia & Herzegovina</i>	2.7	3.6	-23.0	0.9	0.9	1.2	7.3	5.6	29.9
<i>Croatia</i>	9.0	10.4	-13.4	3.8	4.0	-4.4	21.2	15.1	40.8
<i>Macedonia</i>	9.2	8.7	5.5	1.5	1.5	0.9	10.0	9.8	1.9
<i>Moldova</i>	2.8	2.9	-5.5	2.2	2.2	-1.0	1.7	1.7	-1.1
<i>Serbia</i>	8.6	7.0	23.4	9.6	7.6	27.3	20.7	34.8	-40.4
<i>Ukraine</i>	18.1	14.9	21.7	15.2	14.8	2.5	6.1	6.0	0.9
Other Markets	0.0	0.0		0.0	0.0		91.8	86.8	5.8
<i>Germany</i>	0.0	0.0		0.0	0.0		91.8	86.8	5.8
<i>Liechtenstein</i>	0.0	0.0		0.0	0.0		0.0	0.0	



9M 2018 PREMIUMS BY BUSINESS LINES AND COUNTRY (II)

IFRS (€mn)

	Life regular			Life single			Health		
	9M 2018	9M 2017	+/- %	9M 2018	9M 2017	+/- %	9M 2018	9M 2017	+/- %
Austria	937.1	932.4	0.5	179.8	244.5	-26.4	313.5	301.7	3.9
Czech Republic	457.7	422.7	8.3	39.4	49.1	-19.8	10.4	9.9	5.4
Slovakia	128.0	123.6	3.6	173.7	186.7	-6.9	7.9	6.9	14.2
Poland	141.5	147.9	-4.3	60.1	127.6	-52.9	9.8	7.5	30.1
Romania	35.1	31.1	12.6	44.3	45.3	-2.3	8.0	5.7	40.4
Baltic states	39.8	35.7	11.7	14.2	11.0	28.6	33.3	27.3	21.9
Hungary	65.1	65.2	-0.2	37.0	26.5	39.6	10.0	6.3	59.0
Bulgaria	20.0	20.5	-2.7	7.3	6.9	5.7	12.7	10.2	24.8
Turkey/Georgia	0.0	0.0		0.0	0.0		25.6	24.3	5.6
<i>Georgia</i>	0.0	0.0		0.0	0.0		21.2	21.2	0.3
<i>Turkey</i>	0.0	0.0		0.0	0.0		4.4	3.1	41.9
Remaining CEE	51.9	45.5	14.1	41.6	31.2	33.3	13.0	8.8	46.9
<i>Albania incl. Kosovo</i>	0.0	0.0		0.0	0.0		2.1	1.9	13.3
<i>Bosnia & Herzegovina</i>	7.5	1.1	>100	1.1	1.1	-3.0	0.1	0.0	>100
<i>Croatia</i>	21.9	23.6	-7.3	36.3	23.2	56.5	1.5	1.1	41.4
<i>Macedonia</i>	0.0	0.0		0.0	0.0		0.0	0.0	87.5
<i>Moldova</i>	0.0	0.0		0.0	0.0		0.5	0.4	23.6
<i>Serbia</i>	21.1	19.5	8.2	4.2	6.8	-38.4	3.9	2.5	58.1
<i>Ukraine</i>	1.4	1.3	7.3	0.1	0.1	-29.1	4.8	3.0	61.2
Other Markets	59.3	55.6	6.6	81.6	86.1	-5.2	0.0	0.0	
<i>Germany</i>	53.0	50.0	5.9	13.5	9.1	48.6	0.0	0.0	
<i>Liechtenstein</i>	6.3	5.6	12.5	68.1	77.0	-11.6	0.0	0.0	



9M 2018 COUNTRY OVERVIEW GWP / PBT / COMBINED RATIO

IFRS (€mn)

	GWP Total			Result before taxes			Combined Ratio net		
	9M 2018	9M 2017	+/- %	9M 2018	9M 2017	+/- %	9M 2018	9M 2017	+/- %p
Austria	2,996.4	3,009.6	-0.4	130.2	105.7	23.2	94.9%	97.0%	-2.1
Czech Republic	1,274.4	1,206.5	5.6	123.8	113.7	9.0	93.6%	96.8%	-3.1
Slovakia	591.7	589.2	0.4	31.8	39.9	-20.3	97.6%	95.8%	1.7
Poland	668.7	675.2	-1.0	23.5	31.0	-24.1	93.5%	94.7%	-1.2
Romania	392.9	373.4	5.2	-72.2	8.9	n.a.	106.4%	98.2%	8.2
Baltic states	279.2	239.7	16.5	3.1	-1.2	n.a.	99.8%	102.2%	-2.4
Hungary	191.1	171.8	11.2	4.7	3.5	34.9	98.9%	99.2%	-0.3
Bulgaria	129.6	119.6	8.4	7.0	5.7	21.7	97.8%	97.1%	0.6
Turkey/Georgia	149.1	154.7	-3.6	4.9	6.9	-28.2	100.8%	102.3%	-1.5
<i>Georgia</i>	36.9	36.1	2.4	1.7	1.9	-15.2	74.0%	81.9%	-7.9
<i>Turkey</i>	112.2	118.7	-5.5	3.3	4.9	-33.4	105.7%	105.8%	-0.1
Remaining CEE	284.6	263.1	8.2	20.0	12.4	61.6	95.6%	99.3%	-3.7
<i>Albania incl. Kosovo</i>	29.5	27.9	5.7	2.2	1.7	31.2	90.6%	89.5%	1.1
<i>Bosnia & Herzegovina</i>	19.6	12.3	59.5	0.7	-0.4	n.a.	104.4%	106.6%	-2.2
<i>Croatia</i>	93.7	77.3	21.2	6.1	5.8	4.2	98.1%	99.3%	-1.1
<i>Macedonia</i>	20.7	20.0	3.5	2.1	1.9	11.5	85.7%	85.1%	0.6
<i>Moldova</i>	7.2	7.3	-1.5	0.7	0.2	>100	93.4%	105.4%	-12.0
<i>Serbia</i>	68.2	78.2	-12.8	5.0	3.1	60.1	97.1%	99.9%	-2.8
<i>Ukraine</i>	45.7	40.2	13.8	3.2	0.1	>100	97.4%	105.7%	-8.4
Other Markets	232.7	228.5	1.8	20.1	20.3	-0.9	80.6%	78.9%	1.7
<i>Germany</i>	158.3	145.9	8.5	20.0	20.3	-1.4	80.6%	78.9%	1.7
<i>Liechtenstein</i>	74.4	82.6	-9.9	0.2	0.1	>100	0.0%	0.0%	0.0



9M 2018 EXCHANGE RATES

Balance Sheet: period-end exchange rate / P&L: average exchange rate

Country	Currency	2018		2017	
		Balance Sheet EUR	P&L EUR	Balance Sheet EUR	P&L EUR
Albania	EUR/ALL	126.2900	128.5953	133.7000	134.3349
Belarus	EUR/BYN	2.4537	2.3977	2.3141	2.1293
Bosnia & Herzegovina	EUR/BAM	1.9558	1.9558	1.9558	1.9558
Bulgaria	EUR/BGN	1.9558	1.9558	1.9558	1.9558
Croatia	EUR/HRK	7.4346	7.4176	7.4950	7.4411
Czech Republic	EUR/CZK	25.7310	25.5744	25.9810	26.5475
Georgia	EUR/GEL	3.0306	2.9683	2.9252	2.7620
Hungary	EUR/HUF	324.3700	317.5141	310.6700	308.4044
Liechtenstein	EUR/CHF	1.1569	1.1611	1.1457	1.0951
Macedonia	EUR/MKD	61.4938	61.5170	61.4680	61.5939
Moldova	EUR/MDL	19.7618	19.9466	20.7465	20.9524
Poland	EUR/PLN	4.2774	4.2488	4.3042	4.2651
Romania	EUR/RON	4.6638	4.6518	4.5993	4.5523
Serbia	EUR/RSD	118.4179	118.2478	119.3659	122.1763
Turkey	EUR/TRY	6.9650	5.5098	4.2013	4.0031
Ukraine	EUR/UAH	33.1288	32.2088	31.2365	29.4746



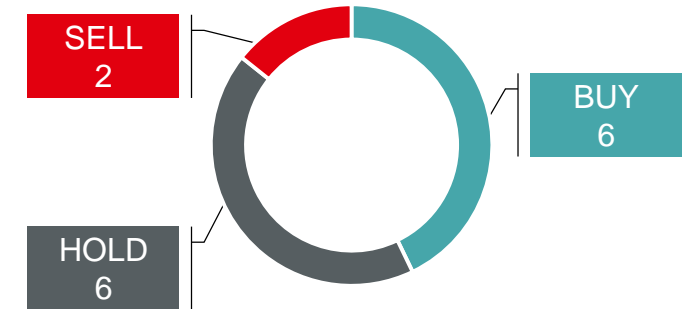
VIG SHARE (I)

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

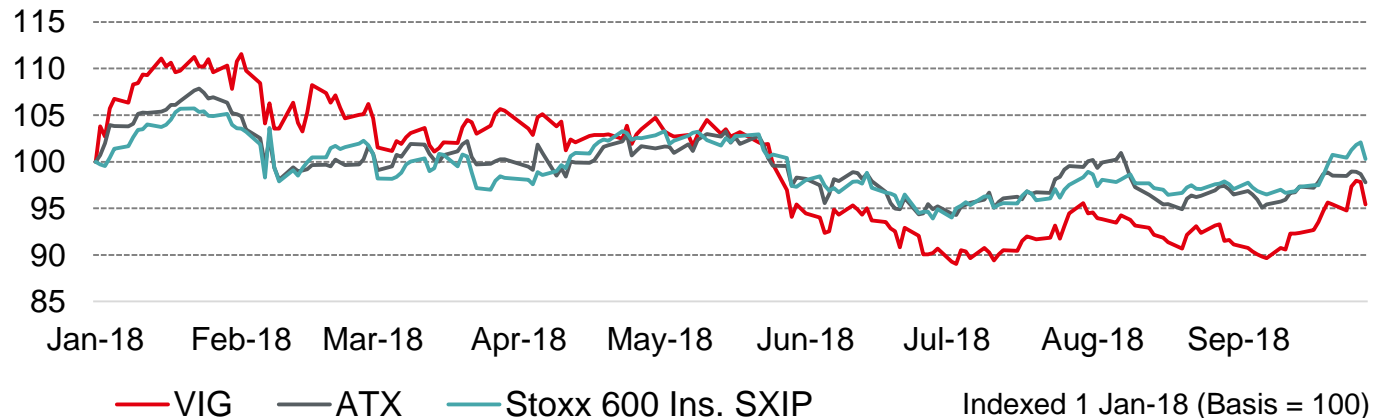
General information

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

Current analyst recommendation split



VIG compared to ATX and Stoxx Europe 600 Ins.

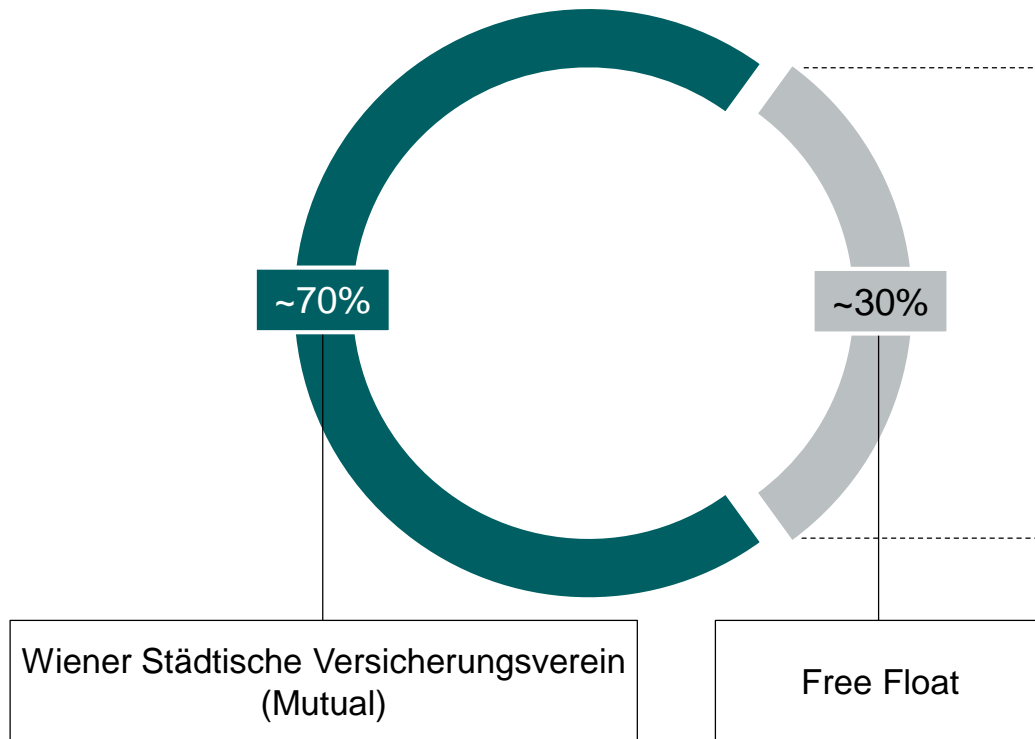


Share price development 9M 2018

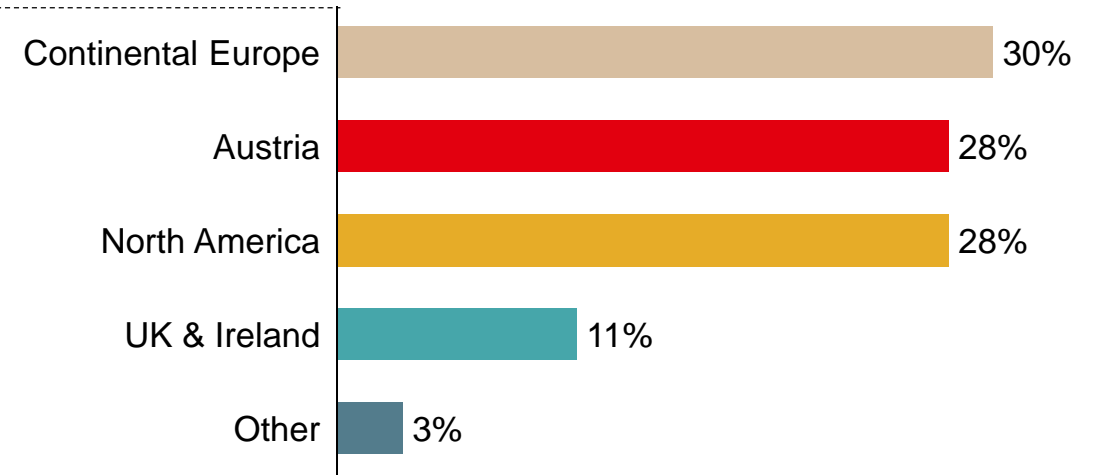
High	EUR	28.740
Low	EUR	22.940
Price as of 28 Sep.	EUR	24.580
Market cap.	EUR	3.15bn
Share performance (excl. dividends)	%	-4.6

VIG SHARE (II)

Shareholder structure



Free float split by region¹



¹ Split of identified shares, May 2018 (Source: CMi2i)

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Financial calendar 2019*

Date	Event
21 Mar. 2019	Preliminary results for the financial year 2018
17 Apr. 2019	Results and Annual Report for the year 2018
14 May 2019	Record data Annual General Meeting
22 May 2019	Results for the first quarter 2019
24 May 2019	Annual General Meeting
27 May 2019	Ex-dividend-day
28 May 2019	Record date dividend
29 May 2019	Dividend payment day
27 Aug. 2019	Results for the first half-year 2019
27 Nov. 2019	Results for the first three quarters 2019

* Preliminary planning

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