

■ Strong performance maintained



9M 2011 results telephone conference

Vienna, 15 November 2011

Presenting Team and Topics

Presenting Team

- ▶ Martin Simhandl, CFO
- ▶ Peter Höfinger, Member of the Managing Board
- ▶ Roland Gröll, Head of Group Finance and Accounting
- ▶ Nina Higatzberger, Investor Relations

Topics

- ▶ Highlights p. 3
- ▶ P&L and Balance Sheet p. 8
- ▶ Outlook and Dividend p. 20
- ▶ Appendix p. 21

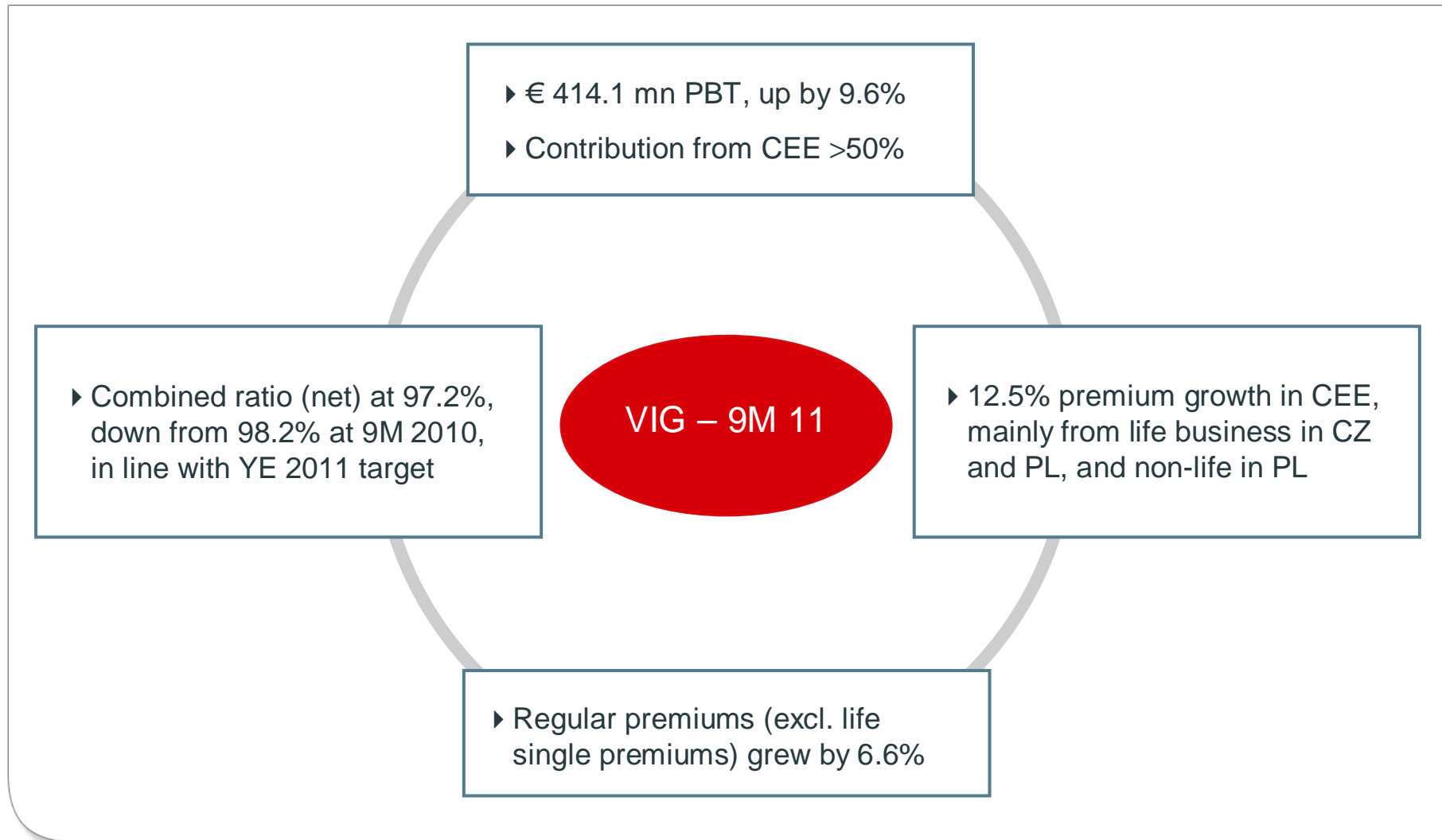
Highlights

Vienna Insurance Group – 9M 2011 results

Stable performance

- ▶ VIG 9M results in line with guidance
- ▶ Strong results in line with management's strategy of providing steady long-term earnings growth
- ▶ CEE share of both profit and premiums exceeds 50%
- ▶ Performance influenced by adverse financial market conditions and weak Romania, balanced by better result in other core markets
- ▶ Strategic moves: market entry into Bosnia-Herzegovina, acquisition in Albania
- ▶ Efficiency: mergers of non-life companies in Poland (Interrisk and PZM), Romania (BCR NL and Omniasig) and Bulgaria (Bulstrad and Bulgarski Imoti)

9M 2011 Performance Indicators



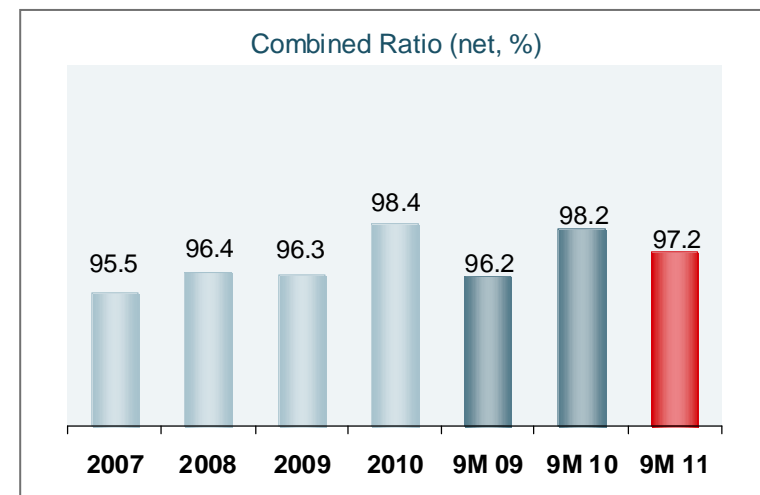
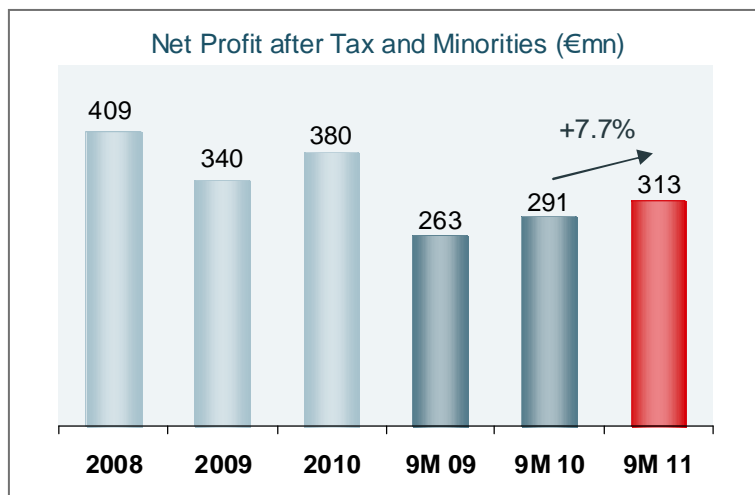
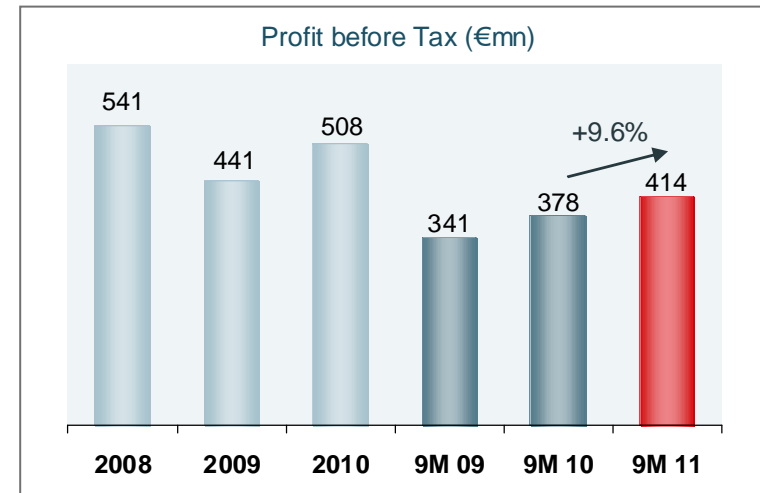
9M 2011 Financial Highlights (I)



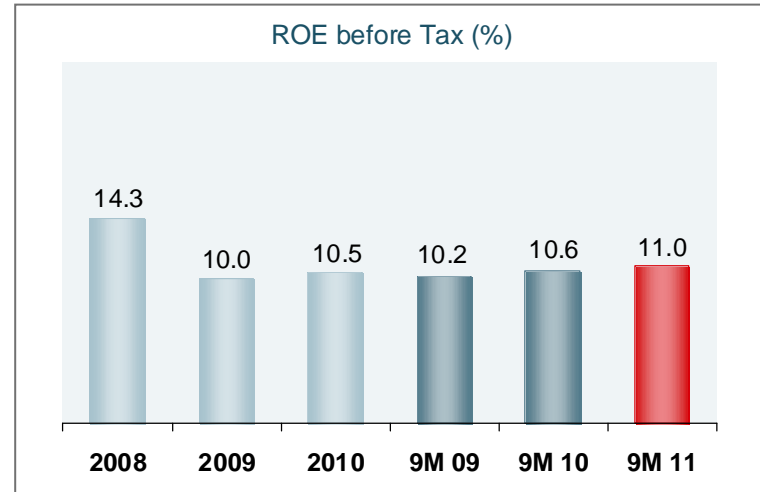
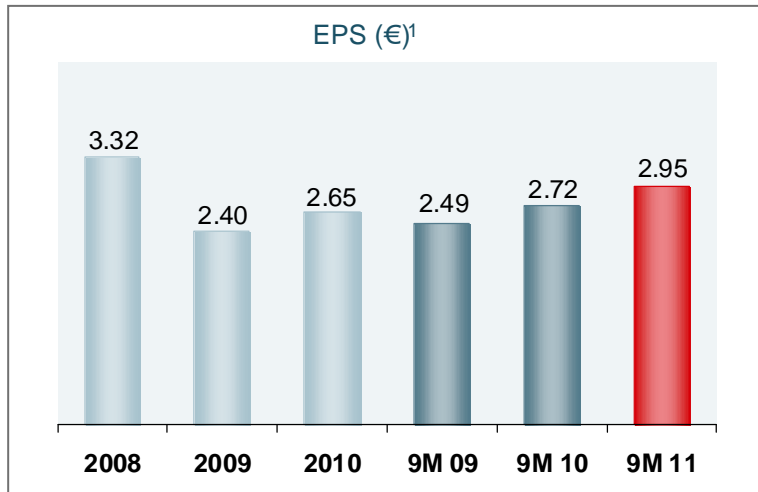
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HIGHLIGHTS

PBT increase driven by CEE performance



9M 2011 Financial Highlights (II)



1: annualised values net of hybrid interest

P&L and Balance Sheet Details

Vienna Insurance Group – 9M 2011 results

9M 2011 Income Statement



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P&L AND BALANCE SHEET DETAILS

IFRS (€mn)

€mn	9M 2011	9M 2010	+/-%
1. Gross premiums written	6,802.1	6,538.3	4.0
2. Net earned premiums	6,077.0	5,919.4	2.7
3. Financial result ¹	798.6	895.7	-10.8
4. Other income	73.6	109.0	-32.5
Total income	6,949.1	6,924.1	0.4
6. Expenses for claims and insurance benefits	-4,995.5	-5,004.8	-0.2
7. Acquisition and administrative expenses	-1,331.2	-1,311.3	1.5
8. Other expenses	-208.3	-230.2	-9.5
Total expenses	-6,535.0	-6,546.3	-0.2
Profit before taxes	414.1	377.7	9.6
Taxes	-77.7	-67.5	15.2
Net profit before minorities (Profit for the period)	336.4	310.3	8.4
Minorities	-23.1	-19.3	19.5
Net profit after minorities	313.3	291.0	7.7

1: Incl. result from equity participations

9M 2011 Balance Sheet



VIENNA INSURANCE GROUP

P&L AND BALANCE SHEET DETAILS

IFRS (€mn)

€mn	30.9. 2011	31.12.2010	+/-%
Intangible assets	2,068	2,104	-1.7
Investments	27,815	28,160	-1.2
Unit- and index-linked investments	5,483	5,479	0.1
Reinsurers' share in underwriting provisions	1,218	1,118	8.9
Receivables	1,705	1,681	1.4
Tax receivables and advance payments out of income tax	116	68	68.8
Deferred tax assets	99	108	-7.8
Other assets	348	359	-3.0
Cash and cash equivalents	1,112	396	>100
Total assets	39,962	39,473	1.2
Shareholders' equity	5,054	5,030	0.5
<i>thereof minorities</i>	409	396	3.3
Subordinated liabilities	532	539	-1.4
Underwriting provisions	24,585	24,018	2.4
Unit- and index-linked technical provisions	5,249	5,228	0.4
Non-underwriting provisions	536	558	-3.8
Liabilities	3,576	3,675	-2.7
Tax liabilities out of income tax	99	64	53.9
Deferred tax liabilities	111	127	-12.9
Other liabilities	221	234	-5.6
Total liabilities and equity	39,962	39,473	1.2

9M 2011 P&L– Gross Written Premiums



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P&L AND BALANCE SHEET DETAILS

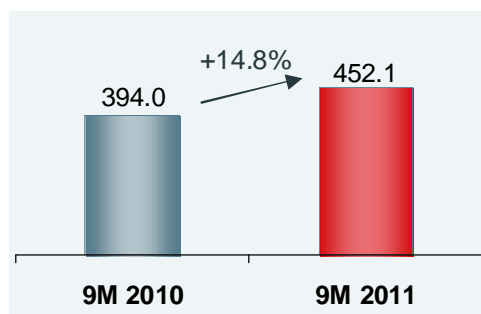
Growth with different dynamics by lines and markets (€mn)

€mn	GWP Non-life			GWP Life			Total		
	9M 2011	9M 2010	+/-%	9M 2011	9M 2010	+/-%	9M 2011	9M 2010	+/-%
Austria	1,661.0	1,524.4	9.0	1,461.6	1,669.0	-12.4	3,122.6	3,193.5	-2.2
Czech Rep.	781.6	759.3	2.9	623.4	530.8	17.4	1,404.9	1,290.1	8.9
Slovakia	239.7	232.1	3.3	259.0	246.4	5.1	498.7	478.5	4.2
Poland	473.0	410.8	15.1	269.8	123.7	118.1	742.8	534.5	39.0
Romania	322.3	326.5	-1.3	76.7	70.1	9.3	398.9	396.6	0.6
Remaining	396.8	345.7	14.8	237.4	299.5	-20.7	634.2	645.2	-1.7
Total	3,874.3	3,598.8	7.7	2,927.8	2,939.6	-0.4	6,802.1	6,538.3	4.0

- ▶ Remaining: very mixed picture by country and business line; CEE up by 10.6%; main factor in other Remaining life is sharp drop in single premiums in Liechtenstein

- ▶ Austria: motor stabilising, sound non-motor growth; weak life single premiums due to new tax regime
- ▶ Czech Republic: weak motor market; life strong both in regular and single premiums (from Erste Group)
- ▶ Slovakia: more selective underwriting in motor; strong single premium life business from Erste Group
- ▶ Poland: non-life growing above market; dynamics in life from tax-driven single premiums
- ▶ Romania: weak motor comprehensive business; sound growth in single premium life

s Versicherung Group CEE¹ GWP



- ▶ Premium growth of 20.0% in CZ
- ▶ In Romania, life banking distribution increased by 13.3%, mainly from single premiums
- ▶ Significant premium increase in all major CEE markets

1: s Versicherung Group excluding BCR Non-Life

Note: First time consolidation of UIG and full consolidation of Ray Sigorta as of Q3 2010, full consolidation of Georgia and TBIH as of Q4 2010

9M 2011 – Expenses for Claims Incurred



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P&L AND BALANCE SHEET DETAILS

Loss ratio improving due to absence of NatCat events

- ▶ Group loss ratio (net) down by 0.8% pts
- ▶ Austria and Czech Republic recorded loss ratio down by 1.2% pts and 2.8% pts as a consequence of better weather conditions
- ▶ In Slovakia, loss ratio stable, first impact of motor restructuring
- ▶ Poland: decrease of loss ratio by 2.3% pts due to absence of NatCat claims and improved motor rates
- ▶ Romania saw increase of claims ratio by 8.5% pts reflecting difficult motor claims situation
- ▶ Remaining: loss ratio improved by 3.1% pts, mainly from Ukraine, Hungary and Germany

%	Claims Ratio		
	9M 2011	9M 2010	+/- %-pts
Austria	66.4	67.6	-1.2
Czech Rep.	63.9	66.7	-2.8
Slovakia	57.4	57.5	-0.1
Poland	67.6	69.9	-2.3
Romania	76.4	68.0	8.5
Remaining	62.1	65.2	-3.1
	66.0	66.8	-0.8

No NatCat claims in 9M 2011

€mn	P&C	
	9M 2011	9M 2010
Net Earned Premiums:	2,902.3	2,748.4
Expenses for Claims Incurred:	1,916.8	1,836.0
Ratio	66.0%	66.8%

9M 2011 – Acquisition and Administrative Expenses



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P&L AND BALANCE SHEET DETAILS

Cost ratio fairly stable

- ▶ Group cost ratio (net) decreased by 0.2% pts
- ▶ Slight reduction of cost ratio in Austria due to lower admin expenses
- ▶ In the Czech Republic, stable cost ratio
- ▶ In Slovakia, cost ratio up by 2.3% pts due to lower reinsurance commissions and change of distribution structure
- ▶ Poland recorded a reduction of the cost ratio by 2.0% pts from economies of scale and shared services efficiency
- ▶ In Romania, lower cost ratio due to effects from restructuring
- ▶ In Remaining, cost ratio increased by 3.0% pts, influenced by Germany (change of reinsurance structure) and Turkey (legal change in personal damage regulation)

%	Cost Ratio		
	9M 2011	9M 2010	+/- %-pts
Austria	28.2	29.2	-1.0
Czech Rep.	28.6	28.4	0.2
Slovakia	36.5	34.2	2.3
Poland	32.9	34.9	-2.0
Romania	33.2	34.1	-0.9
Remaining	38.9	35.9	3.0
	31.2	31.4	-0.2

€mn	P&C	
	9M 2011	9M 2010
Net Earned Premiums:	2,902.3	2,748.4
Acquisition and administrative expenses: ¹	904.7	862.9
Ratio	31.2%	31.4%

¹: Including other underwriting result of €76.0mn for 9M 2011 (9M 2010: € 75.0mn)

9M 2011 P&L Major Items – Financial Result



VIENNA INSURANCE GROUP

P&L AND BALANCE SHEET DETAILS

Lower appreciations and income from disposals

Income	P&C		Life		Health		Total	
	9M 2011	9M 2010	9M 2011	9M 2010	9M 2011	9M 2010	9M 2011	9M 2010
in € '000								
Current income	376,075	272,906	677,095	672,297	26,787	28,292	1,079,957	973,495
Income from appreciations	5,959	14,198	12,638	100,342	1,291	1,418	19,888	115,958
Income from the disposal of investments	28,730	59,704	85,690	93,982	5,678	3,867	120,098	157,553
Other income	7,214	3,123	25,079	21,161	12	0	32,305	24,284
Total Income	417,978	349,931	800,502	887,782	33,768	33,577	1,252,248	1,271,290

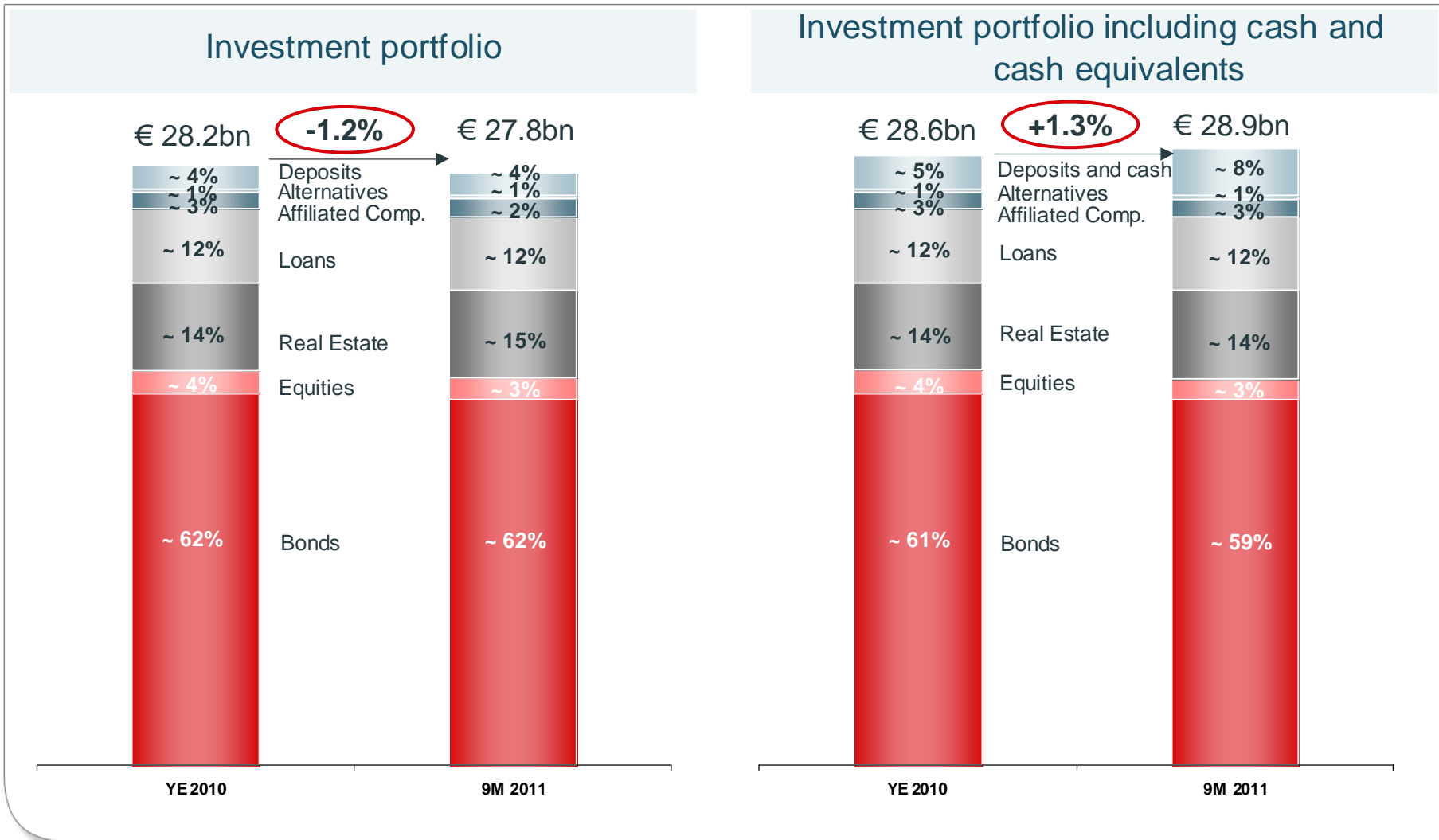
Expenses	P&C		Life		Health		Total	
	9M 2011	9M 2010	9M 2011	9M 2010	9M 2011	9M 2010	9M 2011	9M 2010
in € '000								
Depreciation of investments	73,241	56,934	41,805	30,784	1,576	1,123	116,622	88,841
Impairment of investments	5,892	50,711	50,767	19,489	386	966	57,045	71,166
Exchange rate changes	-5,573	1,209	475	-4,155	46	14	-5,052	-2,932
Losses from the disposal of investments	16,573	5,408	44,005	23,958	1,810	1,462	62,388	30,828
Interest expenses	54,080	39,273	25,447	34,012	3,878	4,244	83,405	77,529
Other expenses	89,400	54,396	47,361	52,631	2,505	3,130	139,266	110,157
Total Expenses	233,613	207,931	209,860	156,719	10,201	10,939	453,674	375,589

Total Financial Result¹	184,365	142,000	590,642	731,063	23,567	22,638	798,574	895,701
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1: Incl. result from equity participations

9M 2011 Investment Split

Investments incl. cash and cash equivalents grow by €370mn or 1.3%



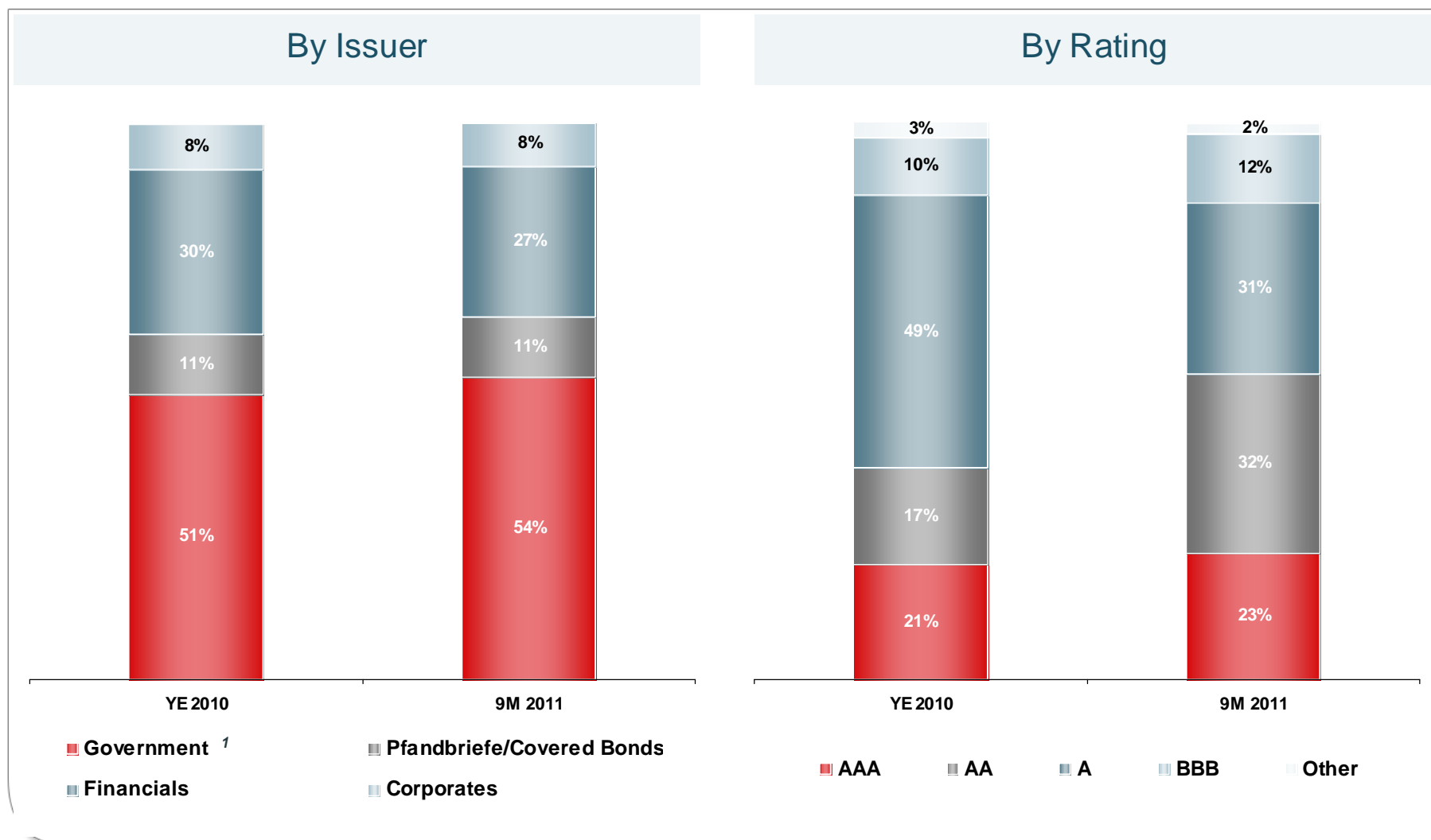
Development of Bond Portfolio



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P&L AND BALANCE SHEET DETAILS


Rating upgrades in CEE improve structure



1: Government and government guaranteed

PIIGS – Government Bonds

€mn	Book value
Portugal	-
Ireland ¹	52
Italy ²	13
Greece ¹	21
Spain	7
Total	93

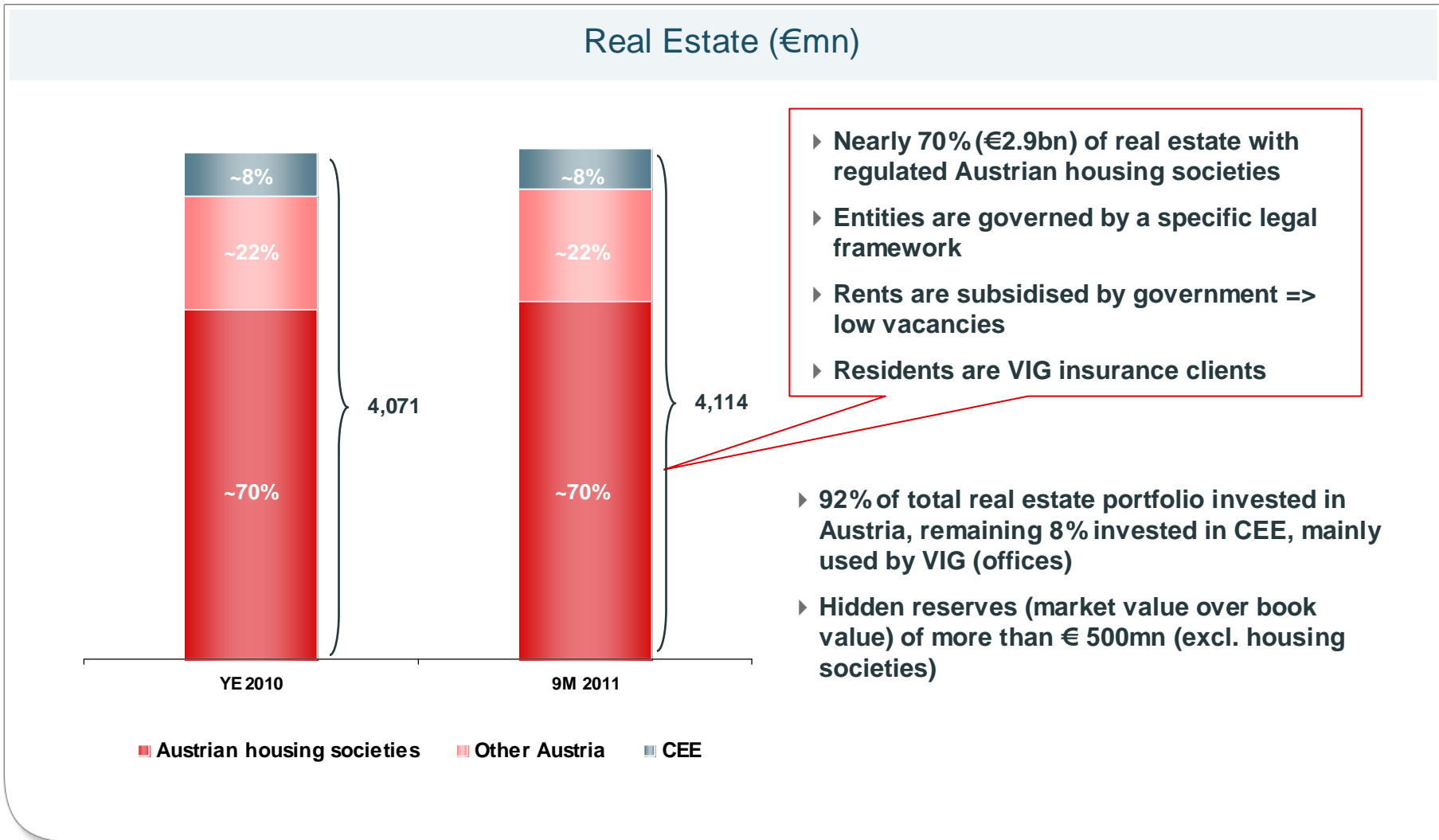


▶ Approximately 0.3% of total investments

1: Net of YE 2010 impairments of about 20%; Q3 11: Greece additional impairment of 30%; 2: Italy impaired by 10% in Q3 11

Composition of Real Estate

Austrian housing societies do not represent typical real estate risk



9M 2011 Shareholders' Equity

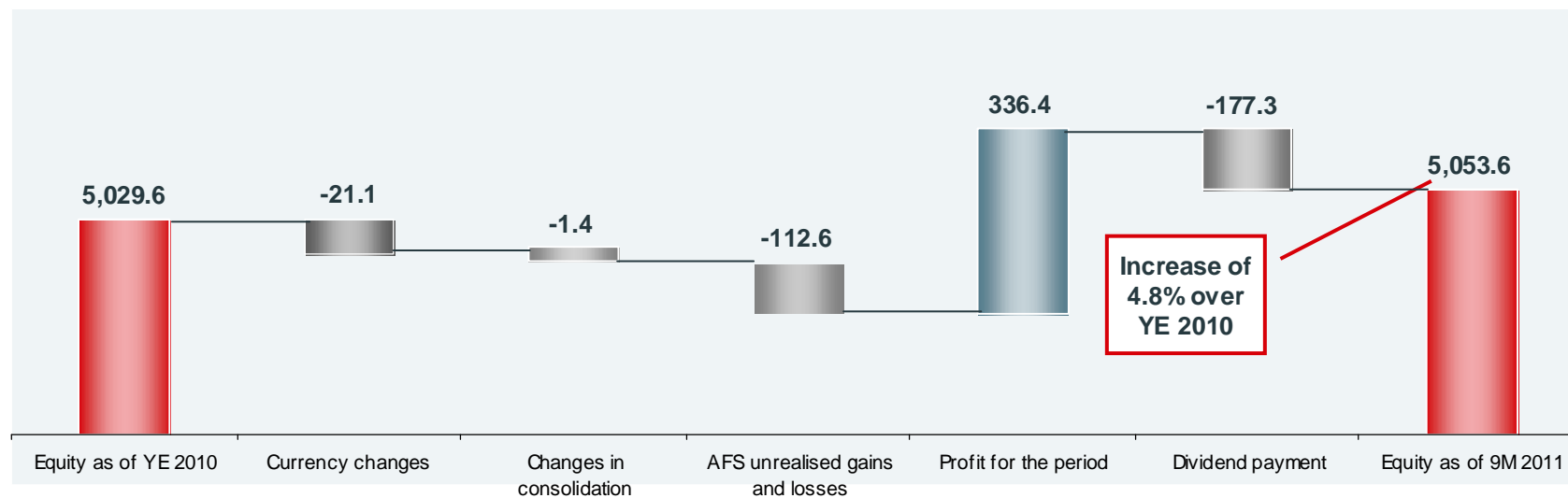


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P&L AND BALANCE SHEET DETAILS

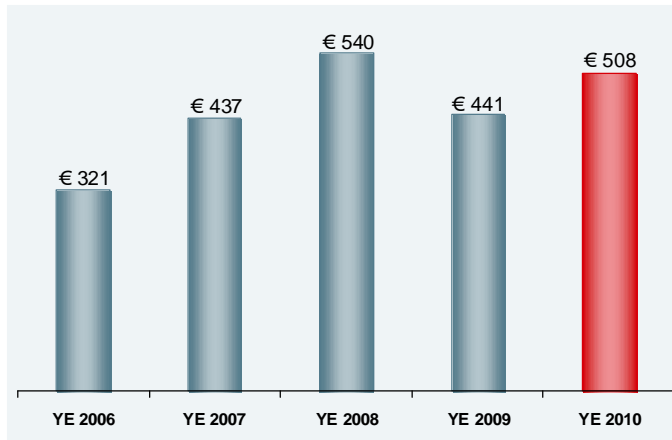
Shareholders' equity supports strong capitalisation

Change in Group Shareholders' Equity (€mn)



VIG has a Solvency I ratio of more than 200%

VIG's Path of Profitability (€mn)

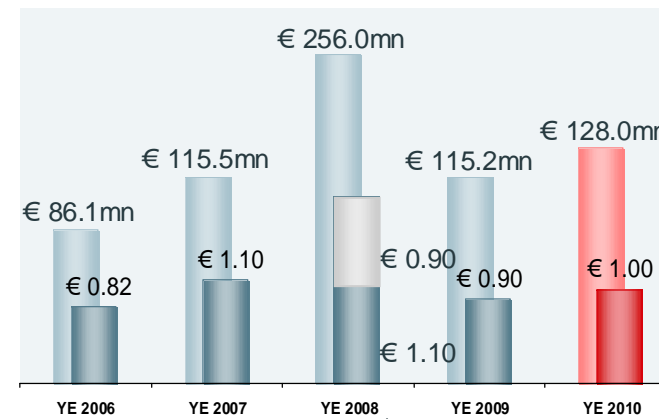


Outlook

The Management of Vienna Insurance Group has been striving for many years to avoid volatilities of premiums and of the profit as well as to ensure the sound capitalisation of the Group.

This will remain a key objective of the Group in the near future, particularly in view of the current global economic environment as well as the European economic and currency situation.

Development of Dividend



*: One-off bonus dividend paid out in 2009

- Payout volume
- Dividend/share
- Bonus dividend/share

- ▶ VIG keeping to its dividend policy which is defined as a payout ratio of minimum 30% of Group net profit

Appendix

Vienna Insurance Group – 9M 2011 results

9M 2011 P&L – Business Segments

Property & Casualty, IFRS (€mn)

APPENDIX

€mn	9M 2011	9M 2010	+/-%
1. Gross premiums written	3,604.4	3,353.0	7.5
2. Net earned premiums	2,902.3	2,748.4	5.6
3. Financial result	184.4	142.0	29.8
4. Other income	43.1	30.7	40.3
Total income	3,129.8	2,921.2	7.1
6. Expenses for claims and insurance benefits	-1,916.8	-1,836.0	4.4
7. Acquisition and administrative expenses	-828.7	-788.0	5.2
8. Other expenses	-145.6	-117.3	24.1
Total expenses	-2,891.1	-2,741.4	5.5
Profit before taxes	238.6	179.8	32.7

9M 2011 P&L – Business Segments

Life, IFRS (€mn)

APPENDIX

€mn	9M 2011	9M 2010	+/-%
1. Gross premiums written	2,927.8	2,939.6	-0.4
2. Net earned premiums	2,909.1	2,928.4	-0.7
3. Financial result	590.6	731.1	-19.2
4. Other income	30.4	78.2	-61.1
Total income	3,530.2	3,737.7	-5.6
6. Expenses for claims and insurance benefits	-2,862.8	-2,968.1	-3.5
7. Acquisition and administrative expenses	-470.5	-496.4	-5.2
8. Other expenses	-61.9	-112.6	-45.0
Total expenses	-3,395.2	-3,577.1	-5.1
Profit before taxes	135.0	160.6	-15.9

9M 2011 P&L – Business Segments

Health, IFRS (€mn)

APPENDIX

€mn	9M 2011	9M 2010	+/-%
1. Gross premiums written	269.9	245.8	9.8
2. Net earned premiums	265.6	242.6	9.5
3. Financial result	23.6	22.6	4.1
4. Other income	0.0	0.0	n.a.
Total income	289.1	265.2	9.0
6. Expenses for claims and insurance benefits	-216.0	-200.7	7.6
7. Acquisition and administrative expenses	-32.0	-26.9	18.6
8. Other expenses	-0.8	-0.2	>100.0
Total expenses	-248.7	-227.8	9.2
Profit before taxes	40.4	37.3	8.3

9M 2011 P&L – Split by Regions (I)



VIENNA INSURANCE GROUP

APPENDIX

Regional segments, IFRS (€mn)

€mn	Austria			Czech Republic		
	9M 2011	9M 2010	+/-%	9M 2011	9M 2010	+/-%
1. Gross premiums written	3,122.6	3,193.5	-2.2	1,404.9	1,290.1	8.9
2. Net earned premiums	2,717.3	2,844.7	-4.5	1,287.9	1,182.9	8.9
3. Financial result	558.4	640.4	-12.8	96.8	94.0	3.0
4. Other income	13.2	16.3	-19.4	23.1	11.7	97.8
Total income	3,288.8	3,501.4	-6.1	1,407.7	1,288.5	9.3
6. Expenses for claims/benefits	-2,568.9	-2,801.9	-8.3	-893.2	-830.7	7.5
7. Acquisition and administrative expenses	-483.6	-493.6	-2.0	-319.5	-302.1	5.8
8. Other expenses	-29.0	-25.2	15.1	-55.5	-51.9	6.9
Total expenses	-3,081.5	-3,320.8	-7.2	-1,268.3	-1,184.8	7.0
Profit before taxes	207.3	180.6	14.8	139.5	103.7	34.5
Combined Ratio	94.6%	96.9%		92.5%	95.2%	

9M 2011 P&L – Split by Regions (II)

Regional segments, IFRS (€mn)

€mn	Slovakia			Poland			Romania		
	9M 2011	9M 2010	+/-%	9M 2011	9M 2010	+/-%	9M 2011	9M 2010	+/-%
1. Gross premiums written	498.7	478.5	4.2	742.8	534.5	39.0	398.9	396.6	0.6
2. Net earned premiums	452.8	436.1	3.8	683.5	489.4	39.7	382.3	372.6	2.6
3. Financial result	33.2	35.3	-6.0	36.4	40.5	-10.3	18.0	32.3	-44.1
4. Other income	4.2	3.6	17.4	4.1	4.1	1.7	15.9	10.8	46.7
Total income	490.2	475.0	3.2	724.0	534.0	35.6	416.2	415.7	0.1
6. Expenses for claims/benefits	-351.7	-348.5	0.9	-502.9	-318.0	58.1	-291.8	-261.6	11.5
7. Acquisition and administrative expenses	-71.8	-64.9	10.6	-181.2	-190.3	-4.8	-110.5	-113.0	-2.2
8. Other expenses	-24.0	-32.5	-26.1	-8.6	-7.9	8.2	-22.6	-15.2	49.3
Total expenses	-447.6	-446.0	0.4	-692.7	-516.2	34.2	-425.0	-389.8	9.0
Profit before taxes	42.6	29.0	46.8	31.2	17.8	76.0	-8.8	25.9	-133.8
Combined Ratio	93.9%	91.7%		100.5%	104.8%		109.6%	102.0%	

9M 2011 P&L – Split by Regions (III)

Regional segments, IFRS (€mn)

€mn	Remaining			TOTAL		
	9M 2011	9M 2010	+/-%	9M 2011	9M 2010	+/-%
1. Gross premiums written	634.2	645.2	-1.7	6,802.1	6,538.3	4.0
2. Net earned premiums	553.2	593.8	-6.8	6,077.0	5,919.4	2.7
3. Financial result	55.8	53.2	4.9	798.6	895.7	-10.8
4. Other income	13.1	62.5	-79.0	73.6	109.0	-32.5
Total income	622.2	709.5	-12.3	6,949.1	6,924.1	0.4
6. Expenses for claims/benefits	-387.0	-444.0	-12.8	-4,995.5	-5,004.8	-0.2
7. Acquisition and administrative expenses	-164.4	-147.3	11.6	-1,331.2	-1,311.3	1.5
8. Other expenses	-68.5	-97.4	-29.7	-208.3	-230.2	-9.5
Total expenses	-620.0	-688.8	-10.0	-6,535.0	-6,546.3	-0.2
Profit before taxes	2.2	20.7	-89.3	414.1	377.7	9.6
Combined Ratio	101.0%	101.2%		97.2%	98.2%	

9M 2011 Results by Country



VIENNA INSURANCE GROUP

APPENDIX

IFRS (€mn)

€mn	GWP Non-Life		Life GWP		GWP Total		Profit before Taxes		Net Combined Ratio	
	9M 2011	9M 2010	9M 2011	9M 2010	9M 2011	9M 2010	9M 2011	9M 2010	9M 2011	9M 2010
Austria	1,661.0	1,524.4	1,461.6	1,669.0	3,122.6	3,193.5	207.3	180.6	94.6%	96.9%
Czech Rep.	781.6	759.3	623.4	530.8	1,404.9	1,290.1	139.5	103.7	92.5%	95.2%
Slovakia	239.7	232.1	259.0	246.4	498.7	478.5	42.6	29.0	93.9%	91.7%
Poland	473.0	410.8	269.8	123.7	742.8	534.5	31.2	17.8	100.5%	104.8%
Romania	322.3	326.5	76.7	70.1	398.9	396.6	-8.8	25.9	109.6%	102.0%
Remaining	396.8	345.7	237.4	299.5	634.2	645.2	2.2	20.7	101.0%	101.2%
<i>Hungary</i>	41.0	36.6	53.7	61.3	94.7	97.9	4.9	4.4	93.9%	93.2%
<i>Croatia</i>	30.9	35.0	40.8	45.1	71.8	80.1	4.4	7.4	102.8%	100.9%
<i>Serbia</i>	22.8	23.1	16.7	14.3	39.5	37.4	1.8	2.0	97.3%	95.8%
<i>Bulgaria</i>	74.7	93.0	9.4	8.9	84.1	101.9	-1.1	-5.9	106.3%	110.4%
<i>Ukraine</i>	43.4	25.9	1.6	1.0	45.1	26.8	2.2	-3.2	101.3%	123.0%
<i>Turkey</i>	76.4	60.1	-	-	76.4	60.1	-1.6	-2.9	111.2%	105.2%
<i>Georgien</i>	29.1	-	-	-	29.1	-	2.4	-	92.3%	-
<i>Baltics</i>	-	-	16.9	12.6	16.9	12.6	-0.3	0.9	-	-
<i>Albania</i>	15.1	12.6	-	-	15.1	12.6	1.5	1.8	94.1%	88.8%
<i>Macedonia</i>	7.0	4.3	-	-	7.0	4.3	0.3	0.3	91.9%	93.9%
<i>Netherlands</i>	-	-	-	-	-	-	-27.0	-	-	-
<i>Liechtenstein</i>	-	-	51.6	110.9	51.6	110.9	0.4	0.2	-	-
<i>Germany</i>	56.4	55.0	46.6	45.4	103.0	100.4	14.3	15.8	86.5%	81.8%
Total	3,874.3	3,598.8	2,927.8	2,939.6	6,802.1	6,538.3	414.1	377.7	97.2%	98.2%

Change in Group Shareholders' Equity

IFRS (€ '000)

	1.1. - 30.09.2011	1.1. - 30.09.2010
Equity as of 1 January	5,029,647	4,628,573
Exchange rate changes	-21,057	34,760
Changes in scope of consolidation	-1,432	2,632
Capital increase	-	-
Unrealised gains and losses from financial instruments available for sale	-112,631	106,893
Profit for the period	336,378	310,270
Dividend payment	-177,260	-165,363
Equity as of 30 September	5,053,645	4,917,765

Life Insurance Premium Split



VIENNA INSURANCE GROUP

APPENDIX

IFRS (€mn)

Premiums written - direct business	9M 2011	9M 2010	+/- %
Regular premiums	1,705.0	1,636.2	4.2%
Single premiums	1,212.0	1,291.2	-6.1%
Total premiums written - direct business	2,917.0	2,927.4	-0.4%
thereof:			
Policies with profit participation	1,461.5	1,402.4	4.2%
Policies without profit participation	249.3	224.1	11.3%
unit linked life insurance	1,043.5	1,024.6	1.8%
index linked life insurance	162.8	276.3	-41.1%

9M 2011 Exchange Rates

National currency unit per EUR

9M 2011			
Country	Curr.	Balance Sheet EUR	P & L EUR
Bulgaria	EUR/BGN	1.9558	1.9558
Croatia	EUR/HRK	7.4995	7.4199
Estonia	EUR/EEK	1.0000	1.0000
Liechtenstein	EUR/CHF	1.2170	1.2337
Poland	EUR/PLN	4.4050	4.0211
Romania	EUR/RON	4.3575	4.2068
Serbia	EUR/CSD	101.1732	101.9013
Slovakia	EUR	-	-
Czech Republic	EUR/CZK	24.7540	24.3622
Hungary	EUR/HUF	292.5500	271.3828
Turkey	EUR/TRY	2.5100	2.2920
Ukraine	EUR/UAH	10.8548	11.2031
Albania	EUR/ALL	140.9500	140.8100
Macedonia	EUR/MKD	61.5040	61.5429
Georgia	EUR/GEL	2.2641	2.3905
Belarus	EUR/BYR	7638.1600	5937.8889

9M 2010	
Balance Sheet EUR	P & L EUR
1.9558	1.9558
7.3058	7.2618
15.6466	15.6466
1.3287	1.4002
3.9847	4.0043
4.2718	4.1858
106.1751	101.8154
-	-
24.6000	25.4541
275.7480	275.3835
1.9806	1.9989
10.7711	10.4276
138.4505	137.8360
61.6363	61.5256
2.3492	2.4585
3903.3789	4099.6200

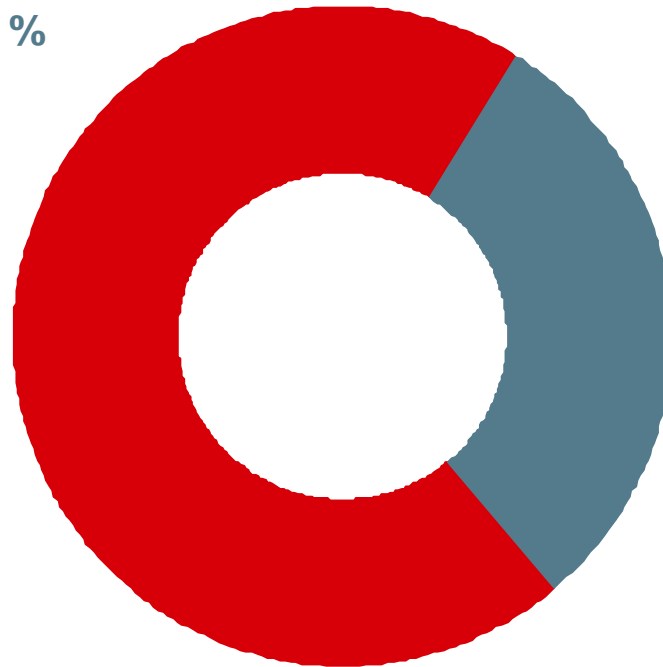
Shareholder Structure (I)

Total number of shares 128,000,000

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**Wiener Städtische
Wechselseitiger Versicherungsverein -
Vermögensverwaltung – Vienna Insurance Group**

~70 %



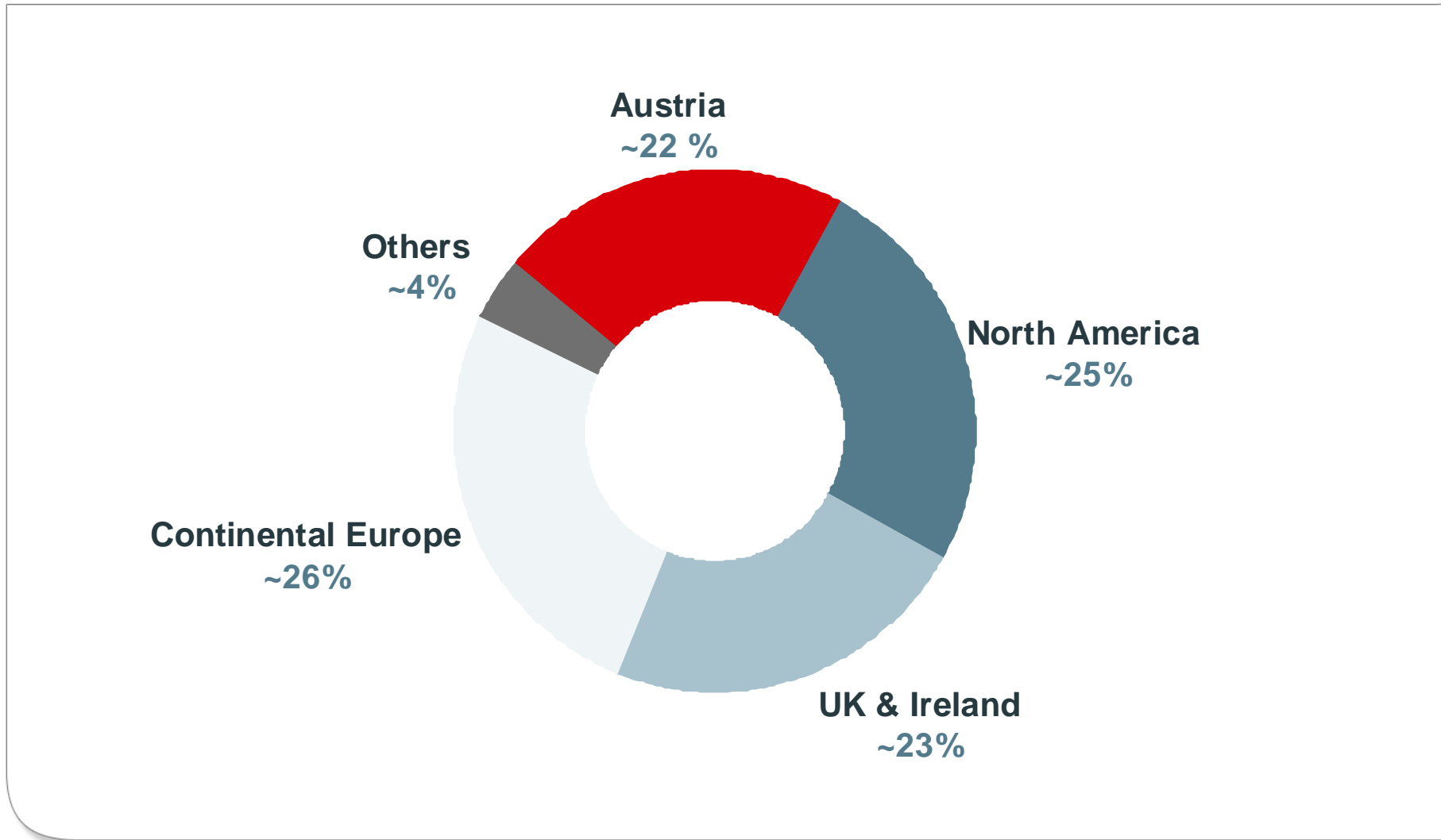
Free Float

~ 30 %

Shareholder Structure (II)

Free float split

APPENDIX



VIG Share & Contact Details



VIENNA INSURANCE GROUP

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Investor Relations

VIG Share

- ▶ Number of common shares
128mn
- ▶ ISIN
AT0000908504
- ▶ Listing
Vienna – since 17 Oct. 1994
Prague – since 5 Feb. 2008
- ▶ Ticker symbol
VIG
- ▶ Bloomberg
VIG AV / VIG CP
- ▶ Reuters
VIGR.VI / VIGR.PR

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