

Main Positions of the Consolidated Balance Sheet (IFRS) 31 Dec. 2007

in TEUR	31/12/2007	31/12/2006	+/- %
Investments	20,171,389	17,260,368	16.9
Investments of unit- and index-linked life insurance	3,065,985	2,340,578	31.0
Shareholders' equity	2,615,563	2,283,208	14.6
Underwriting provisions (total)	20,040,651	16,867,282	18.8
Balance sheet total	26,745,073	22,483,454	19.0

Consolidated Income Statement (IFRS) 1 Jan. 2007 - 31 Dez. 2007

(in EUR mn)	2007	2006	+/- %
<i>Gross premiums written</i>	6,911.93	5,881.51	17.5
A. Net earned premiums	5,941.69	5,038.68	17.9
B. Net investment income	995.77	711.45	40.0
C. Other income	51.96	61.41	-15.4
D. Claims and insurance benefits	-5,031.51	-4,213.32	19.4
E. Operating expenses	-1,345.11	-1,136.40	18.4
F. Other expenses	-182.38	-145.85	25.0
Result from shares in affiliated and associated companies	6.87	5.00	37.4
Profit before taxes	437.30	320.97	36.2
Tax expense	-88.43	-56.65	56.1
Profit for the period	348.87	264.32	32.0
Minority interests	-36.25	-3.42	960.3
Net profit after minorities	312.62	260.90	19.8

Combined Ratio	95.5%	96.9%
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Segment Reporting - Main Positions of the P&L 1 Jan. 2007 - 31. Dec. 2007

Split by Business Segment:

	P&C		Life		Health		Total	
	2007	2006	2007	2006	2007	2006	2007	2006
(in EUR mn)								
Gross written premiums	3,671.17	3,067.15	2,934.17	2,516.46	306.60	297.90	6,911.93	5,881.51
Profit before taxes	265.07	175.69	157.20	132.47	15.03	12.81	437.30	320.97

Split by Regions:

	Austria		Czech Republic		Slovakia		Poland	
	2007	2006	2007	2006	2007	2006	2007	2006
(in EUR mn)								
Gross written premiums	3,695.37	3,434.73	1,130.47	1,048.00	494.52	387.68	543.14	335.06
Profit before taxes	286.80	209.06	73.81	59.12	30.30	27.66	18.78	7.73

	Romania		Other CEE		Other		Total	
	2007	2006	2007	2006	2007	2006	2007	2006
(in EUR mn)								
Gross written premiums	413.49	236.89	383.77	198.37	251.17	240.78	6,911.93	5,881.51
Profit before taxes	4.56	2.75	10.25	2.83	12.80	11.82	437.30	320.97