

Segment Reporting (IFRS)

in EUR mn	Austria			Czech Republic			Slovakia		
	6M 2020	6M 2019	+/- %	6M 2020	6M 2019	+/- %	6M 2020	6M 2019	+/- %
Gross premiums written Total	2,316.2	2,216.2	4.5	879.5	893.1	-1.5	383.2	407.3	-5.9
Result before taxes	104.0	87.9	18.3	108.0	77.5	39.4	28.8	21.2	36.1
Combined Ratio (net in %)	94.4	95.3	-0.9pp	94.1	94.9	-0.9pp	89.2	99.6	-10.3pp

in EUR mn	Poland			Romania			The Baltic		
	6M 2020	6M 2019	+/- %	6M 2020	6M 2019	+/- %	6M 2020	6M 2019	+/- %
Gross premiums written Total	590.5	544.1	8.5	229.1	234.9	-2.5	251.0	257.1	-2.4
Result before taxes	35.5	23.1	53.8	9.5	2.4	>100	8.4	4.0	>100
Combined Ratio (net in %)	94.1	95.2	-1.1pp	96.4	102.6	-6.2pp	94.8	97.0	-2.2pp

in EUR mn	Hungary			Bulgaria			Turkey/Georgia		
	6M 2020	6M 2019	+/- %	6M 2020	6M 2019	+/- %	6M 2020	6M 2019	+/- %
Gross premiums written Total	153.7	143.2	7.3	111.7	124.8	-10.5	127.4	111.5	14.2
Result before taxes	4.8	4.4	9.9	-48.4	9.3	n.a.	-3.5	4.2	n.a.
Combined Ratio (net in %)	94.4	98.2	-3.9pp	90.9	93.6	-2.7pp	84.5	100.6	-16.2pp

in EUR mn	Remaining CEE			Other Markets			Central Functions		
	6M 2020	6M 2019	+/- %	6M 2020	6M 2019	+/- %	6M 2020	6M 2019	+/- %
Gross premiums written Total	231.3	218.8	5.7	142.0	164.1	-13.5	930.6	850.1	9.5
Result before taxes	-24.9	13.9	n.a.	15.3	13.7	11.9	-36.9	-3.3	>100
Combined Ratio (net in %)	90.4	94.3	-3.9pp	77.5	80.4	-3pp			-

in EUR mn	Consolidation			Total		
	6M 2020	6M 2019	+/- %	6M 2020	6M 2019	+/- %
Gross premiums written Total	-768.7	-718.5	7.0	5,577.4	5,446.7	2.4
Result before taxes	0.5	-1.1	n.a.	201.2	257.1	-21.8
Combined Ratio (net in %)			-	95.5	96.4	-0.9pp
Net result after non-controlling interests			-	126.3	151.0	-16.3

Calculation differences may arise when rounded amounts and percentages are summed automatically.