

Annual General Meeting of OVB Holding AG 2024

Cologne, 12 June 2024

Mario Freis, Chief Executive Officer



Agenda

- 1 Financial year 2023 at a glance
- 2 Business performance in the first quarter of 2024
- 3 Summary and outlook
- 4 »OVB Excellence 2027«





Financial year 2023 at a glance

OVB sets new sales record in the financial year 2023

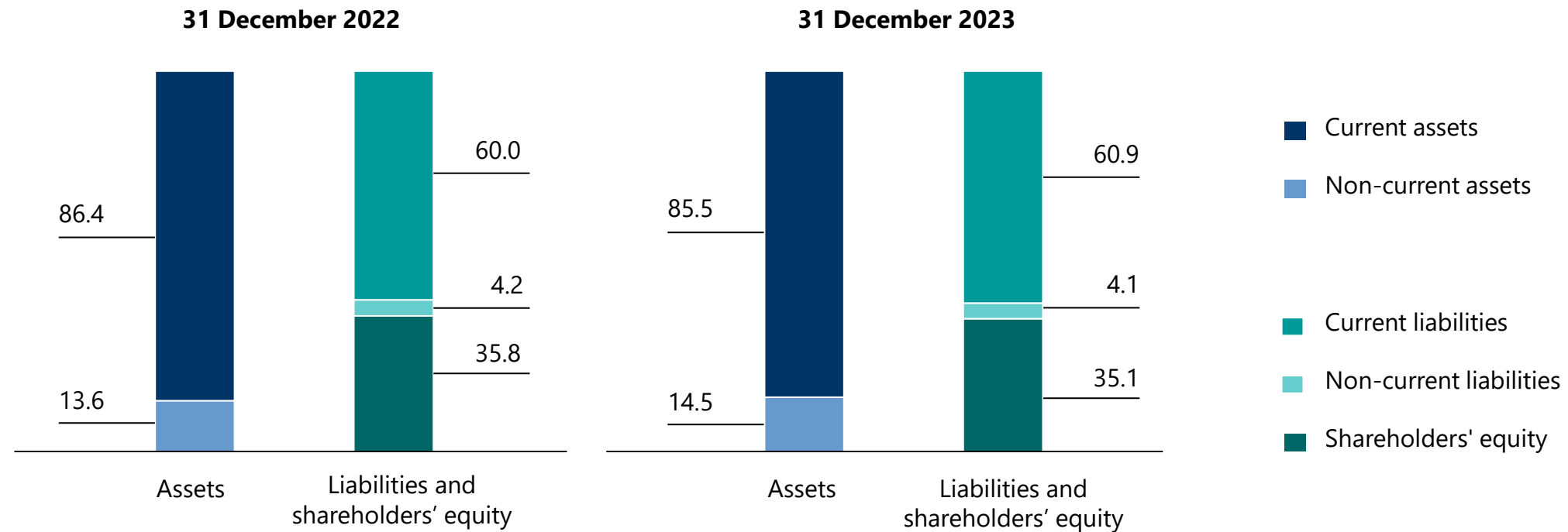
- » Brokerage income increases significantly by 6.7 percent to €354.3 million
- » EBIT on target at €17.8 million
- » Earnings per share at previous year's level
- » Further growth in the number of clients and financial advisors
- » Dividend proposal of €0.90 per share unchanged from the previous year

	2022	2023	Change
Clients	4.27 million	4.50 million	+5.4%
Financial advisors	5,772	5,892	+2.1%
Brokerage income	€331.9 million	€354.3 million	+6.7%
Operating income (EBIT)	€22.0 million	€17.8 million	-19.0%
Consolidated net income after non-controlling interests	€14.7 million	€14.3 million	-2.4%
Earnings per share	€1.03	€1.00	-2.4%
Dividend per share	€0.90	€0.90*	±0.0%

* Proposed for 2023

Solid balance sheet structure and good equity base

- » Equity ratio of 35.1%
- » Equity return of 15.0%



(in percent; rounding differences may occur)

First quarter of 2024 at a glance

OVB starts the financial year 2024 with a rise in sales and income

- » Client base grows by 6.5 percent
- » Number of financial advisors increases by 2.7 percent to 5,939
- » Brokerage income increases significantly by 16.1 percent to €96.8 million
- » EBIT growth of 37.2 percent
- » Earnings per share improve from €0.16 to €0.31

	Q1/2023	Q1/2024	Change
Clients	4.27 million	4.55 million	+6.5%
Financial advisors	5,785	5,939	+2.7%
Brokerage income	€83.4 million	€96.8 million	+16.1%
Operating income (EBIT)	€3.1 million	€4.3 million	+37.2%
Consolidated net income after non-controlling interests	€2.3 million	€4.4 million	+87.2%
Earnings per share	€0.16	€0.31	+87.2%

Summary

- » **2023:** For the fourth time in a row, OVB was able to achieve an all-time best result in brokerage income
- » **Successful start to the financial year 2024** with strong sales and earnings growth in Q1 2024: Further increase in the number of clients and financial advisors, growth momentum picks up

Outlook for 2024 as a whole

- » The Executive Board of OVB Holding AG assumes that the overall **positive trend in sales performance** will continue
- » In order to take into account the current uncertainties in the macroeconomic developments, OVB is forecasting **brokerage income** for the Group in the range **from €360 to €385 million and an operating income between €17 and €20 million** in the financial year 2024

Development OVB Europe 2018 – 2023

Compound Annual Growth Rate

KPI	2018	2019	2020	2021	2022	2023	CAGR*
Brokerage income (in € million)	231.3	257.8	270.6	320.7	331.9	354.3	+ 8.9 %
EBIT (in € million)	13.1	14.1	14.8	21.8	22.0	17.8	+ 6.3 %
Financial advisors	4,715	5,069	5,248	5,603	5,772	5,892	+ 4,6 %
Clients (in million)	3.48	3.76	3.93	4.13	4.27	4.50	+ 5.3 %

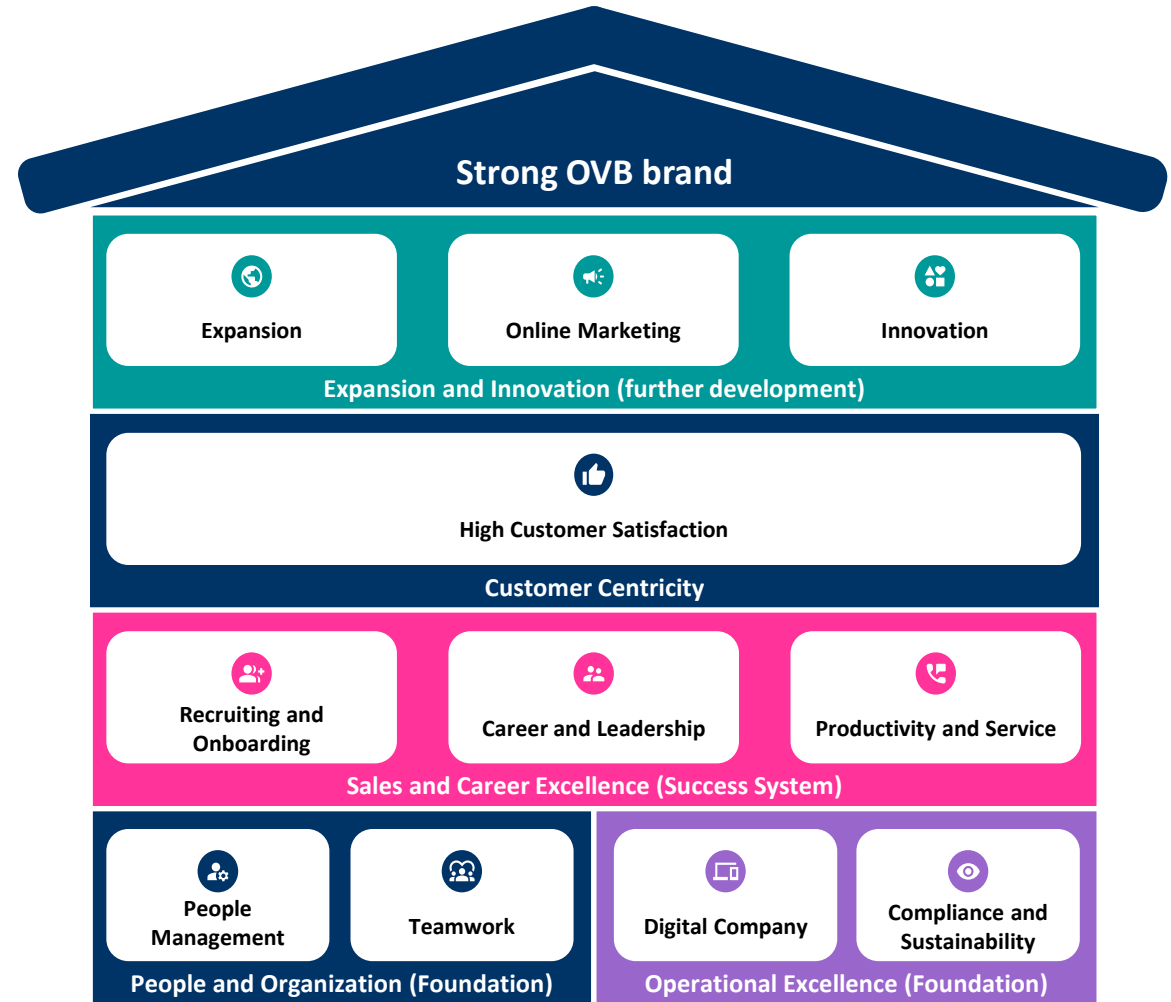
* Compound Annual Growth Rate

»OVB Excellence 2027« | Customer Centricity



**Our clients
are at the centre of
»OVB Excellence 2027«.**

»OVB Excellence 2027« | Strategic action areas



OVB at a glance



More than 50 years'
experience



5,939
financial advisors



4.55 million
clients



Operating in
16 countries throughout Europe



Over **100**
product partners



Financial calendar 2024

21 March 2024

Publication of the financial statements 2023, analyst conference

8 May 2024

Results for the first quarter 2024 and conference call

12 June 2024

Annual General Meeting 2024

13 August 2024

Results for the second quarter 2024 and conference call

7 November 2024

Results for the third quarter 2024 and conference call



Disclaimer

The information in this document in some cases includes forward-looking statements that are based on assumptions and expectations and are subject to unforeseeable risks.

If the assumptions regarding the further internal and external growth of the company prove to be inaccurate or if other unforeseeable risks materialise, it cannot be ruled out that the actual net assets, financial position and results of operations of the company may differ significantly and adversely from the assumptions and expectations expressed in this document. Such deviations may be caused, for example, by changes in the economic situation, the competitive situation, changes in legislation or tax changes.

OVB Holding AG therefore cannot guarantee that the actual development of the net assets, financial position and results of operations of the company will correspond to the statements contained in this document and does not undertake any obligation to update the statements contained in this document.

Contact

OVB Holding AG

Heumarkt 1
50667 Cologne
Germany

www.ovb.eu

Jürgen Kotulla
Chief Marketing Officer

Tel.: +49 (0) 221 - 2015 - 233

E-mail: jkotulla@ovb.de

Brigitte Bonifer
Director Investor Relations

Tel.: +49 (0) 221 - 2015 - 288

E-mail: bbonifer@ovb.de