



OVB

Invitation to the  
Annual General Meeting 2010

Financial Service Provider for Europe

OVB Holding AG  
Cologne  
ISIN DE0006286560

**Dear shareholders,**

you are hereby invited to our **Annual General Meeting** to be held on **Friday, 11 June 2010**, 11:00 a.m. (admission from 10:00 a.m.), at the Hotel INTERCONTINENTAL Köln, Pipinstraße 1, 50667 Cologne, Germany.

**OVB Holding AG**  
50667 Cologne

## Agenda

1. **Presentation of the adopted separate financial statements of OVB Holding AG and the approved consolidated financial statements as of 31 December 2009, the management reports of OVB Holding AG and the Group for financial year 2009, the Supervisory Board's report, and the Executive Board's explanatory report on the statements required under Sections 289 (4), 315 (4) HGB**
2. **Resolution on the appropriation of the retained profits as of 31 December 2009**

Executive Board and Supervisory Board propose that the retained earnings of financial year 2009 in the amount of EUR 12,811,090.17 be appropriated as follows:

Distribution of a dividend of EUR 0.50 per each no-par share entitled to dividend; with 14,251,314 no-par shares entitled to dividend, this amounts to

	EUR 7,125,657.00
Profit carryforward	EUR 5,685,433.17
Retained earnings	EUR 12,811,090.17

If and insofar as the company holds own stock as of the day of the General Meeting, the proposal for resolution will be changed to the effect that the dividend amount allotted to the company's own stock will be carried forward to new accounts.

3. **Resolution on the formal discharge of the members of the Executive Board for financial year 2009**

Executive Board and Supervisory Board propose that the members of the Executive Board, with the exception of Michael Frahnert, be granted formal discharge for financial year 2009.

The formal discharge of the respective Executive Boards members shall be put to the vote individually.

#### **4. Resolution on the formal discharge of the members of the Supervisory Board for financial year 2009**

Executive Board and Supervisory Board propose that formal discharge be granted to the members of the Supervisory Board for financial year 2009.

#### **5. By-election to the Supervisory Board**

Supervisory Board member Jörn Stapelfeld resigned from the board effective 31 December 2009. The District Court of Cologne (Amtsgericht Köln) thereupon appointed Winfried Spies new member of the Supervisory Board by court order of 30 December 2009.

The Supervisory Board proposes that Winfried Spies, Chairman of the Executive Boards of Generali Versicherung AG and Generali Lebensversicherung AG, Wadgassen, be elected member of the Supervisory Board for the Supervisory Board's remaining term, i.e. until the end of the Annual General Meeting to decide on the Supervisory Board's formal discharge for financial year 2012.

According to Sections 95, 101 AktG (Stock Corporation Act) in conjunction with Section 10 (1) of the articles of association, the Supervisory Board consists of six members, all to be elected by shareholders' resolution passed at the General Meeting. The General Meeting is not bound by election proposals.

In the person of Graf Christian von Bassewitz, the Supervisory Board already has one member who qualifies as independent financial expert.

#### **6. Election of auditor and group auditor for financial year 2010**

The Supervisory Board proposes that PricewaterhouseCoopers Aktiengesellschaft, Wirtschaftsprüfungsgesellschaft, Düsseldorf, Germany, be elected auditor and group auditor for financial year 2010. The auditor will also carry out audit reviews of any interim financial reports prepared.

## **7. Resolution on the authorisation to acquire and use own stock of OVB Holding AG**

The authorisation resolved at last year's Annual General Meeting for the acquisition of own stock will expire in December 2010. Therefore the company shall be newly authorised by shareholders' resolution to acquire own stock. For this purpose, Executive Board and Supervisory Board propose that the following resolution be passed:

- a. In accordance with Section 71 (1) no. 8 AktG, the company is authorised, subject to the Supervisory Board's consent, to acquire bearer shares of the company in one or several transactions up to a maximum number of 300,000 shares until 10 June 2015.
- b. The acquisition of shares is made on the stock market or by the public submission of a tender offer directed at all shareholders. If the acquisition is made on the stock market, the company may engage third parties, provided that those third parties adhere to the restrictions given below.

If the acquisition is made on the stock market, the purchase price per share (not including additional purchase costs) must neither exceed nor undercut the average amount of the stock prices (closing prices of the OVB stock on the Xetra trade or a functionally comparable successor system replacing the Xetra trade at the Frankfurt Stock Exchange) by more than 5 percent on the last five trading days prior to entering into the commitment to purchase.

In the case of a public submission of a tender offer, the purchase price must neither exceed nor undercut the average amount of the stock prices (closing prices of the OVB stock on the Xetra trade or a functionally comparable successor system replacing the Xetra trade at the Frankfurt Stock Exchange) by more than 10 percent on the last five trading days prior to the day of the tender offer's announcement. The volume of the tender offer may be limited. To the extent that total subscription to the tender offer exceeds this volume, the acceptance must occur in proportion to the shares offered. A privileged acceptance of small numbers of up to 100 shares offered to the company for purchase per shareholder may be allowed for, with partial exclusion of any rights the shareholders may have to offer their shares for sale.

- c. The Executive Board is authorised, subject to the Supervisory Board's consent, to use the shares of the company repurchased on the basis of aforementioned authorisation as follows:
  - (1) to dispose of the stock for the purpose of (partial) consideration within the framework of business combinations or for the acquisition of companies, investments in companies, operations, or other assets;
  - (2) to utilise the stock for the purpose of an employee participation scheme for members of the management, other executives, and independent sales agents of OVB Holding AG and its subsidiaries in Germany and abroad (within the meaning of Sections 15 et seq. AktG);
  - (3) to retire the stock without the requirement for another shareholders' resolution on the retirement or the realisation of the retirement. The retirement may be restricted to part of the acquired stock. The Executive Board is authorised, subject to the Supervisory Board's consent, to reduce the share capital by the portion of share capital apportioned to the retired shares. The retirement may be realised in such a way that the share capital will not be changed, but the remaining shares' portion of the share capital will be increased by the retirement (Section 237 (3) no. 3 AktG).
- d. The aforementioned authorisations according to lit. c. (1) to (3) may be used in their entirety or in several instalments.
- e. The shareholders' subscription rights to the company's own stock are precluded insofar as the shares are used according to aforementioned authorisations framed under lit. c. (1) and (2).
- f. The existing authorisation for the acquisition of own stock, granted by shareholders' resolution of 12 June 2009 and limited until 11 December 2010, is revoked effective with the new authorisation's coming into force.

The report of the Executive Board to the General Meeting on the preclusion of shareholders' subscription rights for the utilisation of own stock (Section 71 (1) no. 8 in conjunction with Section 186 (3) and (4) AktG) is published as Annex 1 of the invitation at hand.

## 8. Resolution on amendments to the articles of association based on the Act on the Implementation of the Shareholders' Rights Directive (ARUG)

The Act on the Implementation of the Shareholders' Rights Directive (Gesetz zur Umsetzung der Aktionärsrechterichtlinie – ARUG) came into effect on 1 September 2009. Among other things, the Act introduces new regulations relating to time limits, dates, and their determination, the participation in the General Meeting, and formal requirements for the power of proxy.

The articles of association shall be adapted to the new legal situation.

Executive Board and Supervisory Board therefore propose that the following resolutions be passed:

- a. Section 15 (3) of the company's articles of association is rephrased as follows:

*“(3) The General Meeting shall be convened at least thirty days prior to the last day of the period determined for the shareholders' registration for the General Meeting. The day of convening shall not be included in the calculation of the notice period.”*

- b. Section 15 of the company's articles of association is amended by a new paragraph 5:

*“(5) The transmission of notifications by credit institutions required under Sections 125, 128 AktG is restricted to means of electronic communication. The Executive Board is authorised, yet not obligated, to forward such information by other means as well.”*

- c. Section 16 (1) to (3) of the company's articles of association are rephrased as follows:

*“(1) Only those shareholders are entitled to participate in the General Meeting and to exercise their voting rights who have registered prior to the General Meeting. Registration must be in German or English and requires text form. The registration must be received by the company at the address provided in the convening notice at least six days prior to the General Meeting. The day of the General Meeting and the day of receipt are not included in this period.*

*(2) Beyond their registration, shareholders must furnish proof of their entitlement to participate in the General Meeting. This requires proof*

*of respective shareholdings provided in German or English and in text form by the depositary credit institution or financial institution. The proof must relate to the beginning of the twentyfirst day prior to the General Meeting and be received by the company at least six days prior to the General Meeting. The day of the General Meeting and the day of receipt are not included in this period.*

*(3) The voting right may be exercised by a proxy. Granting the power of proxy, its revocation, and proof of the power of proxy to the company require text form. The convening notice may provide for a simplification with respect to the text form. Section 135 AktG shall remain unaffected. If a shareholder grants the power of proxy to more than one person, the company may refuse one or several of them.”*

#### **Information on agenda item 5 in accordance with Section 125 (1) sentence 5 AktG:**

Winfried Spies is a member of the following statutory Supervisory Boards and comparable supervisory bodies in Germany and abroad:

##### **Statutory Supervisory Boards:**

OVB Vermögensberatung AG, Cologne

Volksfürsorge AG Vertriebsgesellschaft für Vorsorge- und Finanzprodukte, Hamburg, (Chairman)

Advocard Rechtsschutzversicherung AG, Hamburg, (Chairman)

Europ Assistance Versicherungs-AG, Munich, (Chairman)

Cosmos Lebensversicherungs-AG, Saarbrücken, (Deputy Chairman)

Cosmos Versicherung AG, Saarbrücken, (Deputy Chairman)

Dialog Lebensversicherungs-AG, Augsburg, (Deputy Chairman)

ENVIVAS Krankenversicherung AG, Cologne, (Deputy Chairman)

Central Krankenversicherung AG, Cologne

##### **Comparable supervisory bodies in Germany:**

Generali Deutschland Schadenmanagement GmbH, Cologne, (Chairman)

Pensionskasse der Angestellten der Thuringia Versicherungs-AG, Cologne (Chairman)

Bank 1 Saar eG, Saarbrücken



## Annex 1:

### **Report of the Executive Board on the preclusion of the shareholders' subscription rights for the utilisation of own stock (Section 71 (1) no. 8 AktG in conjunction with Section 186 (3) and (4) AktG) in respect of agenda item 7:**

By Section 71 (1) no. 8 AktG, the legislator has given stock corporations the opportunity to acquire their own stock on the basis of an authorisation granted by shareholders' resolution for a maximum period of five years, unless the purpose of the acquisition is trading own stock and as long as equal treatment in accordance with stock corporation law is observed. In order to improve the company's flexibility with regard to equity financing, the Executive Board is in agreement that it is advisable for the company to acquire own stock and to be able to dispose of the stock other than by a tender offer to all shareholders.

The Annual General Meeting of 3 June 2008 and the following Annual General Meeting of 12 June 2009 had already authorised the company to acquire bearer shares of the company with the Supervisory Board's consent in one or several transactions up to a maximum number of 250,000 shares until 11 December 2010 and to use them other than through sale on the stock exchange. No use has been made of this authorisation to date. Since the existing authorisation expires prior to the Annual General Meeting 2011, a new authorisation is required to allow for the acquisition of own stock and its use other than through sale on the stock exchange.

By the proposed shareholders' resolution, the company shall be enabled to use own stock thus acquired for all legal purposes under preclusion of the shareholders' subscription rights.

The authorisation applies in particular to the use of own stock directly or indirectly as consideration within the framework of business combinations and the acquisition of companies, investments in companies, or other assets. As acquisition currency, own stock is an important financial instrument. Own stock can represent a favourable financing alternative for the company, and sellers often request own stock as consideration. When determining the valuation relations, the Executive Board will take care to ensure that the interests of shareholders are upheld and will base its calculation of the value of own stock as consideration

on the stock market price of the OVB Holding AG share. With the corresponding authorisation, the company shall be enabled to transact acquisitions for which the consideration consists in shares entirely or in part expeditiously and in a flexible manner, especially without referring the matter to the General Meeting, often rendered impossible due to time issues. Using own stock for acquisitions also carries the advantage for shareholders that their voting rights are not diluted compared to the situation prior to the company's acquisition of own stock.

The company shall also be given the opportunity to acquire own stock by means of a public submission of a tender offer. In this case, every shareholder is free to decide whether he or she wishes to offer shares to the company, and if so, how many. If the quantity of shares offered to the company exceeds the number of shares requested by the company, the acceptance of the selling tenders must be allocated. This allocation is generally based on the ratio of shares offered in each case. However, it should be possible for the company to facilitate a preferential acceptance of smaller offers of up to 100 of the company's shares offered per shareholder. The objective of this option is to avoid fractional amounts when specifying the quota to be acquired and small leftover amounts as far as possible and hence simplify the technical realisation.

Finally, the authorisation opens up to the opportunity to the company to make use of the acquired stock within the scope of an employee participation scheme and to offer them for subscription to employees, executives, members of the management, and the independent sales agents of OVB Holding AG and its subsidiaries in Germany and abroad under preclusion of the shareholders' subscription rights. The issue of shares to Group employees and to the subsidiaries' independent sales agents follows the objective to commit employees and sales agents to the company and to increase their motivation through strengthened identification with the company. Participation thus serves the increase of the company's success and is therefore in the direct interest of the company.

In view of the purposes intended with the disposal of own stock, which are in the company's as well as the shareholders' interest, and the limitation of its scope, the preclusion of subscription rights is objectively justified and adequate.

At present there are no concrete plans for acquisitions that involve the intended use of own stock. The Executive Board will report on each use of the authorisation at each following General Meeting.

According to Section 71 (1) no. 8 AktG, the total number of shares to be acquired must not exceed 10 percent of the share capital. This is guaranteed by the corresponding limitation of the authorisation to 300,000 shares, equalling about 2.1 percent of the existing share capital of EUR 14,251,314.00 EUR divided into 14,251,314 no-par shares.

The Executive Board shall also be authorised by the Annual General Meeting to retire own stock without another shareholders' resolution. In accordance with Section 237 (3) no. 3 AktG, the proposed authorisation provides that the Executive Board may retire the stock even without a capital decrease. By retiring the shares without a capital decrease, the remaining no-par shares' portion of the company's share capital will increase. Insofar the Executive Board is authorized, subject to the Supervisory Board's consent, to adjust the wording of the articles of association with respect to the number of no-par shares. The shareholders' other rights are not affected by a retirement of shares.

The written report of the Executive Board to the Annual General Meeting in accordance with Section 71 (1) no. 8 AktG in conjunction with Section 186 (3) and (4) AktG is available to the shareholders on the Internet at <http://www.ovb.ag/InvestorRelations/Hauptversammlung/Hauptversammlung2010> and will also be on display at the Annual General Meeting.

## Participation in the General Meeting

### Documents

The content of this convening notice, an explanation of agenda item 1, the total number of shares and voting rights at the time of convening, the documents listed under agenda item 1, the Executive Board's proposal for the appropriation of retained earnings, and the report of the Executive Board on agenda item 7 are available as of the time of convening the Annual General Meeting at <http://www.ovb.ag/InvestorRelations/Hauptversammlung/Hauptversammlung2010> on the Internet. The aforementioned documents will also be on display at the Annual General Meeting.

## **Total number of shares and voting rights at the time of convening the General Meeting**

As of the time of convening the Annual General Meeting, the company's share capital is divided into 14,251,314 no-par bearer shares carrying just as many voting rights. As of the time of convening the Annual General Meeting, the company does not hold any of its own stock.

## **Requirements for the participation in the General Meeting and the exercise of voting rights**

The participation in the Annual General Meeting and the exercise of voting rights require the shareholders to register their participation with the company. The registration must be furnished in German or English and received by the company in text form ("Textform", Section 126 b BGB (Civil Code)) before midnight of Friday, 4 June 2010, at the following address:

**OVB Holding AG**  
**c/o Computershare HV-Services AG**  
**Prannerstraße 8**  
**80333 Munich, Germany,**  
**Fax: +49 (0)89 3 09 03 - 746 75**  
**E-mail: [anmeldestelle@computershare.de](mailto:anmeldestelle@computershare.de)**

Apart from the registration, proof of the shareholders' entitlement to participation and the exercise of voting rights is necessary. This requires special proof of shareholdings provided by the respective depository institute in text form (Section 126 b BGB). The proof must be in German or English and relate to the beginning of the 21st day prior to the Annual General Meeting (record date), i.e. the beginning of Friday, 21 May 2010. This proof must be received by the company before midnight of Friday, 4 June 2010, at the aforementioned address or per fax message or e-mail.

Upon the receipt of registration and the proof of shareholdings, tickets of admission will be sent to the shareholders. In order to secure the timely receipt of admission tickets, we kindly ask our shareholders to see to their registration and the submission of proof of their shareholdings to the company in good time.

## Significance of the record date

The record date is the decisive date with respect to the scope and exercise of the rights to participate and to vote in the General Meeting. In relation to the company, shareholders entitled to the participation in the General Meeting or the exercise of voting rights are deemed only those who have furnished proof of their shareholdings. The entitlement to participation and the scope of voting rights are based solely on existing shareholdings as of the record date. The record date does not have a blocking effect on the marketability of shareholdings. Even in the case of the entire or partial sale of shareholdings subsequent to the record date, the shareholder's stock owned as of the record date remains the solely deciding quantity for participation and scope of voting rights; i.e. the sale of shares subsequent to the record date has no effect on the entitlement to participation and the scope of voting rights. The same applies for the purchase of shares after the record date. Those who do not own any shares as of the record date and become shareholders only later are not entitled to participation or the exercise of voting rights.

## Proxy voting

Shareholders who do not want to attend the General Meeting in person may have their voting rights exercised in the General Meeting by a proxy, e.g. a credit institution, shareholders' association, or a person of their choice. In this case shareholders must register and submit proof of their share ownership in good time as well.

If the power of proxy is not subject to the scope of Section 135 AktG, i.e. if the power of proxy is neither granted to a credit institution, shareholders' association, or another person or association deemed equal to credit institutions according to Section 135 (8) AktG or Section 135 (10) in conjunction with Section 125 (5) AktG nor it is otherwise subject to the scope of Section 135 AktG, granting the power of proxy, its revocation, and furnishing proof of the power of proxy to the company require text form (Section 126 b BGB), deviating from Section 16 (3) of the articles of association. Pursuant to the transitional arrangement under Section 20 (1) EGAktG (Introductory Act to the Stock Corporation Act), Section 134 (3) AktG takes preference over the provision of the articles of association.

Proof of the power of proxy granted may be furnished in such a way that the proxy shows the power of proxy at the admissions desk on the day of the General Meeting. For electronic transmission of the proof of the power of proxy, the company provides the following e-mail address to its shareholders:

**E-mail to: [HV-Vollmacht2010@ovb.de](mailto:HV-Vollmacht2010@ovb.de)**

The aforementioned way of transmission is also available if the power of proxy is intended to be granted by way of declaration to the company; a separate proof of the power of proxy is obsolete in this case. Even the revocation of the power of proxy granted may be declared directly to the company using the aforementioned way of transmission.

A form for granting the power of proxy is printed on the back of the ticket of admission, sent to the shareholders after the registration has been received in due time and form. If a shareholder grants the power of proxy to more than one person, the company may refuse one or several of them.

With respect to granting the power of proxy to credit institutions, shareholders' associations, or other persons or institutions deemed equal under stock corporation law, statutory provisions apply. If you want to grant the power of proxy to a credit institution, shareholders' association, or another person or institution deemed equal to a credit institution under stock corporation law, please consult this entity for the possible forms of the power of proxy.

### **Authorisation of proxies nominated by the company**

We provide our shareholders with the option to grant the power of proxy even prior to the General Meeting to company-nominated proxies bound by instructions. Shareholders who want to grant the power of proxy to proxies nominated by the company prior to the General Meeting must register and furnish proof of their shareholdings in good time. Together with the ticket of admission, you will receive further information on proxy voting as well as a form for granting the power of proxy and giving instructions to the proxies nominated by the company.

The power of proxy granted to proxies nominated by the company, its revocation, proof of the power of proxy to the company, as well as the

issue of instructions to company-nominated proxies, their revocation, or changes to the instructions require text form.

Insofar as the proxies nominated by the company are granted power of proxy, they must be given instructions for the exercise of voting rights with respect to each agenda item. The proxies are obligated to vote according to their instructions. The proxies nominated by the company do not accept power of proxy for filing objections to shareholders' resolutions, exercising the right to talk or ask questions, or for filing motions.

Shareholders who want to grant the power of proxy to company-nominated proxies are kindly asked for organisational considerations to submit the power of proxy including voting instructions until Wednesday, 9 June 2010, per mail, fax message, or e-mail to the company at the following address:

OVB Holding AG  
c/o Computershare HV-Services AG  
Prannerstraße 8  
80333 Munich, Germany  
Fax: +49 (0)89 3 09 03 - 746 75  
E-mail: [anmeldestelle@computershare.de](mailto:anmeldestelle@computershare.de)

Furthermore, we provide the option to shareholders who have registered in due form and time and who are present at the General Meeting to authorise the company-nominated proxies to exercise their voting rights even at the General Meeting.

## Shareholders' rights

### Supplements to the agenda

Shareholders whose combined share ownership comes to a twentieth of the share capital or the proportionate amount of EUR 500,000.00 are entitled to request in accordance with Section 122 (2) AktG that topics of their choice be announced and put on the agenda. Each new topic must be accompanied by an explanatory statement or a proposal for resolution. Shareholders' requests for supplements to the agenda according to Section 122 (2) AktG must be directed to the company's

Executive Board in writing and received by the company before midnight of Tuesday, 11 May 2010. Please submit any such requests exclusively to the Executive Board at the following address:

**OVB Holding AG**  
**Investor Relations**  
**Hauptversammlung 2010**  
**Heumarkt 1**  
**50667 Cologne, Germany**

Any supplements to the agenda subject to announcement are promptly announced in the electronic Federal Gazette upon the request's receipt and transmitted for publication to media outlets of which it can be expected to spread the information throughout the entire European Union. They are also announced on the Internet at <http://www.ovb.ag/InvestorRelations/Hauptversammlung/Hauptversammlung2010> and communicated to the shareholders.

### **Counter motions and election proposals**

Furthermore, the company's shareholders may submit election proposals and counter motions with regard to the Executive Board's and/or Supervisory Board's proposals for resolution on individual agenda items. If counter motions are meant to be made accessible, they must include an explanatory statement. Counter motions, election proposals, and other shareholder's requests for the General Meeting must be directed exclusively to:

**OVB Holding AG**  
**Investor Relations**  
**Hauptversammlung 2010**  
**Heumarkt 1**  
**50667 Cologne, Germany**  
**Fax: +49 (0)221 20 15 -325**  
**E-mail: [Hauptversammlung2010@ovb.de](mailto:Hauptversammlung2010@ovb.de)**

We will announce election proposals and counter motions to be made accessible on the Internet at <http://www.ovb.ag/InvestorRelations/Hauptversammlung/Hauptversammlung2010> upon their receipt, including the respective shareholder's name and any explanatory state-



ments to be made accessible. Those counter motions and election proposals with respect to individual agenda items will be considered that have been received at aforementioned address or per fax message or e-mail before midnight of Thursday, 27 May 2010. Any statements issued by the management will also be announced at the aforementioned Internet address.

### **Requests for information**

In accordance with Section 131 (1) AktG, the Executive Board must give information on the company's matters upon any shareholder's request at the General Meeting, insofar as the information is necessary for the proper assessment of an item on the agenda. The duty to provide information also includes the legal and business relationships the company maintains with its affiliates. Requests for information must generally be made verbally at the General Meeting during the debate. The duty of the Executive Board of a parent company (Section 290 (1) and (2) HGB) to provide information at the Annual General Meeting presented with the consolidated financial statements and the consolidated management report also includes the situation of the Group and the companies included in the consolidated financial statements.

### **Information supplied on the company's Web site**

Compliant with Section 124a AktG, the required information is available to the shareholders at <http://www.ovb.ag/InvestorRelations/Hauptversammlung/Hauptversammlung2010> on the Internet.

Cologne, May 2010

**OVB Holding AG**  
The Executive Board



## How to find the Hotel INTERCONTINENTAL, Cologne.

### By air

15 km from the hotel to the Cologne/Bonn Airport  
- by car about 15 minutes (A 59), Taxi about 25 €

### By rail

0,5 km from hotel to the Cologne Main Train Station

## By car

From all directions of the compass ten motorways lead to the Cologne's motorway ring (A1, A3 and A4 ), which is surrounding the municipal area.

Please use the street "Grosse Sandkaul" for your GPS.

### From the A3 (coming from Frankfurt/Oberhausen)

1. to motorway interchange Köln-Ost (Cologne East)
2. turn off for Köln-Deutz/Zentrum, Kölnmesse
3. pass fair ground on the right hand side to Deutz-Mülheimer Str.
4. after the underpass turn right to Opladener Straße (street), following Mindener Straße (street)
5. drive over Deutzer Brücke (bridge), the hotel is on your right

### From the A57 (coming from Krefeld/Neuss)

1. continue on to the end of motorway
2. turn left into Subbelrather Straße (street)
3. direction of Zentrum
4. Nord-Süd Fahrt continue till Cäcilienstraße
5. turn left, the hotel is on your left sight
6. make a u-turn to the left

### From the A4 (coming from Olpe) or from the A1 (coming from Dortmund, Trier)

continue on motorway A3

Please note that all automobiles require a sticker that indicates their mikro-particle emission to be permitted to drive in the city centre of Cologne. For further information about the Low Emission Zone and the stickers visit [www.stadt-koeln.de/en](http://www.stadt-koeln.de/en).

## From the Financial Calendar

30 March 2010	Publication of the annual financial statements for 2009, Annual Report 2009, analyst conference, Frankfurt/Main
12 May 2010	Results for the first quarter of 2010
11 June 2010	Annual General Meeting, Cologne
12 August 2010	Results for the second quarter of 2010
5 November 2010	Results for the third quarter of 2010

### **OVB Holding AG**

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### **Investor Relations**

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Financial Service Provider for Europe

