

Press release

31 March 2015

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OVB Holding AG: Profitable growth through concentrating on its own strengths

- Dividend increase to 60 eurocents
- OVB is expanding its market position in Europe
- Sales and earnings have risen sharply
- Number of clients and financial advisors is increasing

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Cologne/Frankfurt am Main, 31 March 2015 – At the presentation of the OVB annual results 2014, Michael Rentmeister, CEO of the Group, presented OVB's views on the issues troubling the industry and markets with his customary assurance: "The increasing infantilisation of citizens under the pretext of alleged consumer protection, which leads continually to legislative initiatives to regulate the market still further, is preventing us from fulfilling our social mission", says Rentmeister. "Irrespective of this, OVB attracted new financial advisors and new clients last year and further expanded its position as one of the leading financial advisors in Europe."

In 2014, total sales commission increased year-on-year by 4.5% to €214.0 million. The growth in sales is broadly based: The Southern and Western Europe segment performed extremely well with an increase of 33.0% to €43.8 million (previous year: €33.0 million). In addition to Italy and Switzerland, the sharp rise in sales is to be credited, above all, to Spain. In Germany, total sales commission rose by 2.4% to €62.8 million (previous year: €61.3 million). In the Central and Eastern Europe segment sales, reaching €107.4 million (previous year: €110.5 million), achieved again a high level. Significantly increased sales were achieved in Hungary, Slovakia, Poland and Romania. However, this was not sufficient to offset the declines in the Czech Republic and Ukraine entirely.

The Group's operating income reached €12.3 million. As a result, the sharp rise in earnings of 20.1% compared with the previous year's figure of €10.2 million was far more marked than had been expected at the beginning of the year.

"In view of the immense challenges throughout Europe, the strength of our business model focused on balancing international risks and rewards is apparent yet again.



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I am proud of the fact that we do not let ourselves be hampered by the many unnecessary and, objectively speaking, unwarranted impediments in our day-to-day operations but concentrate on the people, who need our services more urgently than ever because of the ineffectiveness of social security systems and demographic change. This simple formula is what allowed us to achieve these strong earnings”, comments Rentmeister on the Group’s success.

The shareholders will also participate in the commercial success of the past year. The CEO announced the proposal to the Annual General Meeting on 3 June 2015 of the payment of a dividend from the annual results generated in 2014 of €0.60 per share, which is an increase on 5 eurocents on the previous year.

2015 priorities and outlook

OVB aims to become the leader in system sales for financial services in Europe with its strategy 2016. The Group will continue to press ahead consistently with the defined core measures. From the perspective of the Executive Board, this will also be helped by the course of business in 2015. “Overall, market conditions will still be challenging. OVB will remain a reliable partner for financial advisors. This reliability and the further improvement in our business processes will further increase OVB’s attractiveness for new brokers in a consolidating market environment”, comments Rentmeister on the “to-do list” for 2015.

Following the successes of the 2014 financial year, which OVB achieved under difficult economic circumstances, OVB thinks that, with slightly increasing sales, it has a good chance of matching the operating earnings achieved in 2014 in 2015.

About the OVB Group

The OVB Group, with its holding company headquartered in Cologne, is one of the leading European financial sales organisations. Since its founding in 1970, customer-oriented consulting for private households with regard to asset protection, asset building, pension plans and real estate acquisition has been the focus of OVB’s business activities. OVB currently advises some 3.2 million customers across Europe, working in cooperation with over 100 renowned product partners. OVB is presently active in 14 countries, with 5,173 full-time financial advisors working for the Group. In 2014, OVB Holding AG and its subsidiaries generated total sales commission of €214.0 million and EBIT of €12.3 million. OVB Holding AG has been listed on the Frankfurt Stock Exchange (Prime Standard, ISIN DE0006286560) since July 2006.



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The presentation of the annual results and the annual report 2014 can be downloaded from the Investor Relations section of www.ovv.eu.

This press release is also available on the Internet at:

www.ovv.eu → Press → Press Releases



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Key figures of the OVB Group for financial year 2014

Key operating figures	Unit	2013	2014	Change
Clients (31 December)	Number	3.08 million	3.22 million	+ 4.5 %
Financial advisors (31 December)	Number	5,082	5,173	+ 1.8 %
Total sales commission	€ million	204.8	214.0	+ 4.5 %
Key financial figures				
EBIT	€ million	10.2	12.3	+ 20.1 %
EBIT margin*	%	5.0	5.7	+ 0.7%-pts.
Consolidated net income	€ million	8.0	8.7	+ 8.7 %
Key figures for OVB shares				
Share capital (31 December)	€ million	14.25	14.25	± 0.0 %
Number of shares (31 December)	Number in million	14.25	14.25	± 0.0 %
Earnings per share (basic)	€	0.56	0.61	+ 8.9 %
Dividend per share**	€	0.55	0.60	+ 9.1 %

* Based on total sales commission

** Proposed for 2014

Key figures by region for financial year 2014

	Unit	2013	2014	Change
Central and Eastern Europe				
Clients (12/31)	Number	2.11 million	2.21 million	+ 4.7 %
Financial advisors (12/31)	Number	3,247	3,261	+ 0.4 %
Total sales commission	€ million	110.5	107.4	- 2.8 %
EBIT	€ million	10.9	10.2	- 6.6 %
EBIT margin*	%	9.8	9.5	- 0.3% pts.
Germany				
Clients (12/31)	Number	640,093	644,548	+ 0.7 %
Financial advisors (12/31)	Number	1,356	1,307	- 3.6 %
Total sales commission	€ million	61.3	62.8	+ 2.4 %
EBIT	€ million	6.5	6.5	+ 0.2 %
EBIT margin*	%	10.6	10.3	- 0.3% pts.
Southern and Western Europe				
Clients (12/31)	Number	329,482	364,982	+ 10.8 %
Financial advisors (12/31)	Number	479	605	+ 26.3 %
Total sales commission	€ million	33.0	43.8	+ 33.0 %
EBIT	€ million	1.3	4.5	+ 236.0 %
EBIT margin*	%	4.1	10.3	+ 6.2 %-pts.

* Based on total sales commission