

OVB Holding AG

Annual General Meeting 2016

- 46 years of experience
- Represented in 14 European countries
- 3.26 million clients
- More than 5,000 financial advisors
- More than 500,000 new contracts per year
- Over 100 product partners



Cologne, 3 June 2016
Mario Freis, CEO

OVB Allfinanz – simply better!



Executive Board report – agenda



1

The 2015 financial year – an overview

2

Overview of Q1 2016

3

Current environment and outlook for the 2016 financial year

4

Key strategic action areas

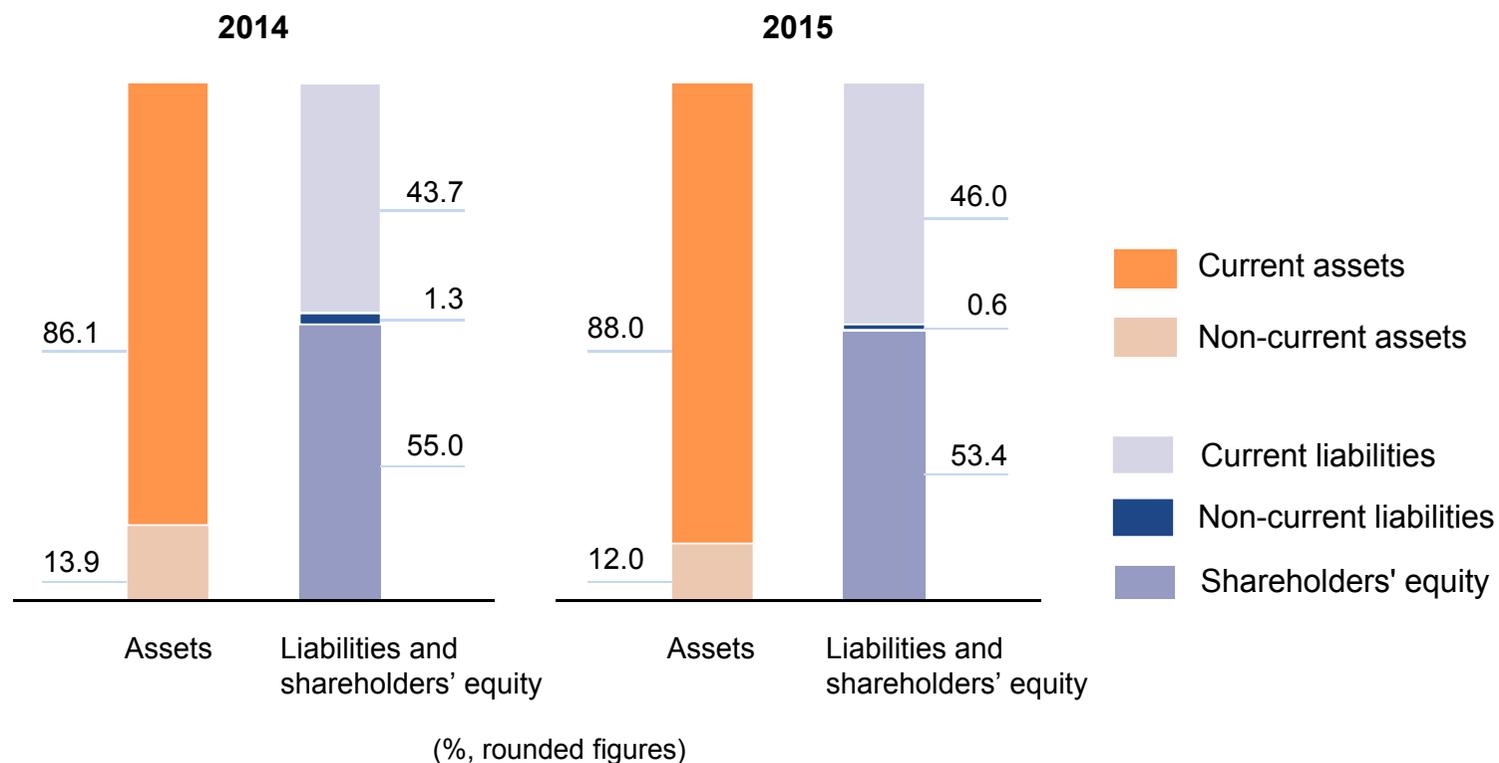
The 2015 financial year – an overview



	2014	2015
Clients advised	3.22 million	3.24 million
Full-time financial advisors	5,173	5,062
Total sales commission	€214.0 million	€224.7 million
EBIT	€12.3 million	€14.0 million
Consolidated net income	€8.7 million	€9.4 million
Earnings per share	€0.61	€0.66

- OVB is growing despite increasingly challenging conditions
- Dividend proposal of €0.65 per share – an increase of 5 euro cents for our shareholders
- Strongest year since the financial crisis

Solid balance sheet



- **Cash and cash equivalents: €48.8 million (30.6% of total assets)**
- **Equity ratio: 53.4%**

Q1 2016: Good start to the year



	Q1/2015	Q1/2016
Clients advised	3.24 million	3.26 million
Full-time financial advisors	5,204	5,179
Total sales commission	€54.5 million	€57.1 million
EBIT	€2.2 million	€3.0 million
Consolidated net income	€1.6 million	€2.0 million
Earnings per share	€0.11	€0.14

- **OVB continues to grow profitably**
- **Sales performance in Germany and Central and Eastern Europe better than anticipated**

Current environment and outlook for the 2016 financial year



Unchanged conditions

Long-term business potential in the area of private insurance and pension provision continues to exist throughout Europe (demography, risk of old-age poverty, etc.)

A changing regulatory environment poses one of the greatest challenges

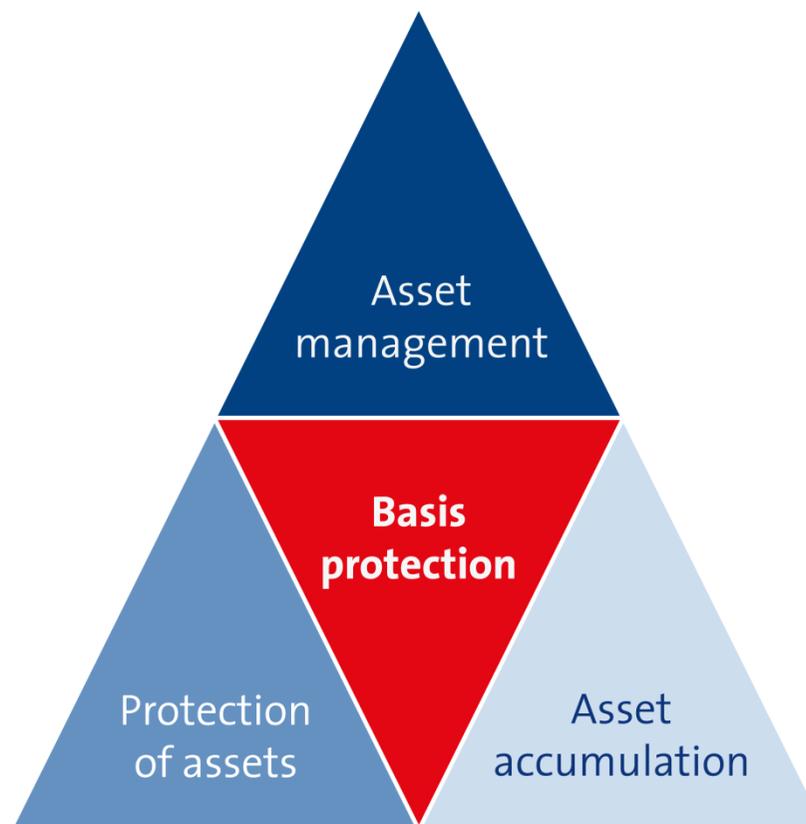
Low interest rates are influencing our business

Slightly improved outlook

OVB's expectations for 2016 based on the successful first quarter:

- **Sales approaching the level of the previous year**
- **Operating income (EBIT) slightly above the level of the previous year**

The OVB allfinanz concept



Our services are valuable

Current environment and outlook for the 2016 financial year



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Key strategic action areas



Topics	Starting situation	Strategic orientation
One-stop finance	OVB's comprehensive allfinanz concept has proven itself, both internationally and with regard to changing market situations.	OVB will continue to systematically take advantage of the wide-ranging potential in the field of allfinanz.
Finding, training and retaining financial advisors	OVB has an attractive, long-term career system throughout Europe and offers qualified training and a fair remuneration model for entrepreneurs at the company.	OVB will continue to press ahead with sustainably gaining financial advisors and will gear their qualified training even more systematically towards uniform basic structures throughout Europe.
Internationality	OVB has already successfully established itself in 14 countries with its business model.	OVB will expand its market position further in existing markets and take its business model to new markets given suitable general conditions.

Key strategic action areas



Topics	Starting situation	Strategic orientation
Regulation	OVB is already subject to constant regulatory changes throughout Europe.	Wherever possible, OVB will anticipate further regulatory changes in order to adopt the right strategic positioning in the competitive environment.
Process optimisation	OVB has documented its processes in a standardised form throughout the Group, identified best practice standards and implemented specific measures for improvement in individual countries.	On this basis, OVB will achieve further increases in efficiency and effectively support the implementation of the target photo for IT throughout Europe.
Digitalisation	OVB has defined a “target photo” for IT and is working on a configurable modular IT landscape throughout Europe.	OVB will systematically implement this target photo for IT in order to align itself more closely with sales and customer requirements.

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