



# 50 years of OVB

With a strong history into a strong future





since 1970

50

OVB



## This is what we've been standing for the past 50 years

**OVB stands for allfinanz.** 3.76 million clients in 15 European countries place their trust in OVB's cross-thematic and client-oriented allfinanz advisory service with a long-term horizon. By protecting clients against a multitude of risks according to the allfinanz advisory approach and helping them achieve their personal goals and fulfill their wishes, our qualified financial agents provide a service of social value.

**OVB stands for a strong community.** More than 5,000 full-time financial agents bring the OVB business model to life, combining entrepreneurial independence with the integration into a high-capacity, international group of companies. Over 600 employees all across Europe support the business performance based on efficient structures and processes.

The experience collected over 50 years of the Company's history gives us the opportunity to go from a strong past to an even stronger future.



**Oskar Heitz, CFO**

- born 1953
- more than 40 years of experience in the financial sector
- with OVB since 1991

**Mario Freis, CEO**

- born 1975
- more than 20 years of experience in the distribution of financial services
- with OVB since 1995

**Thomas Hücker, COO**

- born 1965
- more than 20 years of experience in business operations and management
- with OVB since 2013

## Ladies and gentlemen, Dear friends of OVB,

When the Company you have worked for over several years or even decades celebrates its 50<sup>th</sup> anniversary and looks back on half a century of successful business activity, this brings up highly positive memories and strong emotions. We are proud of our OVB! We are very grateful for the vision of the founders and their first associates who created the foundation for OVB's development to become one of the leading financial intermediaries in Europe.

What is at the core of OVB's success story? Many factors come together here but especially noteworthy from our viewpoint are a long-term perspective, perseverance and reliability. Who would have thought at the beginning of the 1990s for example that the markets of Central and Eastern Europe would become key pillars of the Company's success? It belongs to OVB's history that sales executives from Germany with a pioneering spirit and entrepreneurial drive for expansion established the tried and tested OVB business model in other countries of Europe. At the same time, OVB's international orientation and our strong corporate focus on entrepreneurship saw to it that OVB's financial agents located in one of our national markets recognized the business opportunities in neighbouring countries and expanded their activities there. Perseverance was required quite often. We have stayed in all of the markets, overcome obstacles and have achieved market leading positions in many countries in the meantime. Today we have access to more than 425 million potential clients in 15 European countries. It is exactly this positioning that enables our growth on a broad European basis today.

The 2019 financial year is outstanding proof of that: Sales showed modest to strong growth in all three segments of the Group in 2019 and lead to an 11.4 per cent jump in sales to Euro 257.8 million. OVB significantly expanded its client base once more, by 7.8 per cent to 3.76 million. Compared to the prior-year reporting date, the number of financial agents climbed 7.5 per cent to 5,069. At Euro 14.1 million, OVB increased its operating result by 7.0 per cent, thus exceeding the earnings forecast. Consolidated net income was even up by 14.5 per cent to Euro 11.0 million. Earnings per share came to 77 Eurocents after 67 Eurocents in the previous year.

Even though the further economic development is determined by uncertainty with respect to the spread of COVID-19, the noticeably increasing demand for cross-thematic allfinanz advice among the people of Europe gives us confidence and optimism for the years ahead. We have a lot of plans together. Our anniversary magazine shows the many different sides of OVB, takes a look back and a look ahead. We thank you for your trust and wish you lots of reading pleasure.

Kind regards



Mario Freis  
CEO



Oskar Heitz  
CFO



Thomas Hücker  
COO

## A strong brand for 50 years now

The three letters OVB initially stood for “Organisation zur Vermittlung von Bausparverträgen” as an acronym, Organization for the Intermediation of Building Society Savings Contracts. In order to accommodate the expansion of the product portfolio and the idea of cross-thematic allfinanz advisory service, the Company was renamed “OVB Organisation für Vermögensberatung und Finanzierungen” rather quickly, Organization for Investment Counselling and Financing. Today, OVB stands for itself as an independent international brand.

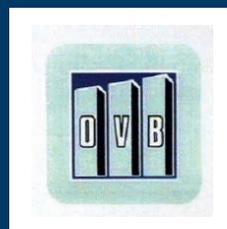
Parallel to the Company’s development, the OVB logo saw some modifications to its design over the past 50 years.

What remains unchanged: Brand and logo are at the centre or, to put it tenderly, at the heart of the consistent corporate design across all of OVB’s 15 national markets, standing for recognition value, identification and uniqueness.

1970



1979



1989



1998



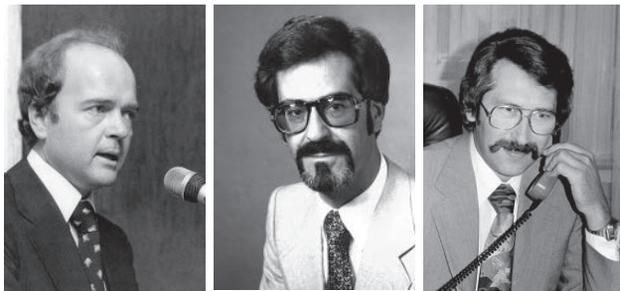
today



## At home in Europe

Founded in 1970 in Cologne, OVB set the course for expansion across the German borders already at the beginning of the 1990s. Today the Company is active in 15 European countries, thus has access to more than 425 million people and generates three fourths of its sales outside Germany. OVB keeps advancing its expansion within the scope of its corporate strategy “OVB Evolution 2022” and even today has a broad geographic setup like no other European financial services provider. Based on its many years of commitment in highly different national markets, OVB has collected a large body of experience in establishing and developing financial services organizations and has achieved market leading positions in most of the countries. OVB is tapping the growth potential Europe provides.

# With a strong history into a strong future



**Formation  
of OVB  
in Cologne**

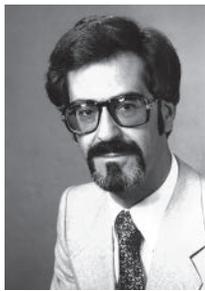
**1970**



**Change through  
rapprochement**

The Eastern treaties and Willy Brandt's Warsaw genuflection

**The 624 Mark Act**  
privileges capital-  
formation benefits



**1980**



**Solidarność**

The emergence of the Polish union heralds radical change for Central and Eastern Europe



**OVB moves to  
its Heumarkt  
address**

**1981**



**Launch of the  
OVB relief  
organization in  
Germany**

**1983**

**Deutscher Ring  
becomes  
shareholder**

**1985**



**Perestroika and  
glasnost**

Transparency and restructuring, the two buzzwords of Mikhail Gorbachev's reform agenda, are important stages on the path to German reunification

**The birth  
of OVB  
Europe**

**1989/1990**



**German unity**

The Peaceful Revolution led to the fall of the Berlin Wall and to reunification



Formation  
OVB Austria

1991

The reform of  
the Building  
Societies Act  
enables building  
societies to move  
into the European  
Single Market



Formation  
OVB Poland  
OVB Czech Republic  
OVB Hungary

1992

Dissolution of  
Czechoslovakia  
The successor  
states Slovakia and  
Czech Republic come  
into being

Volksfürsorge  
becomes  
shareholder



Formation  
OVB Greece  
OVB Slovakia

1993



Launch of OVB  
Switzerland by  
acquisition of  
Fidicon AG

1995

Signal Iduna  
becomes  
shareholder

1996

1998

Pension reform in  
Hungary  
Hungary is the first  
Eastern European  
country to reform  
its public pension  
system



Formation  
OVB Croatia

1999

OVB  
becomes a stock  
corporation

2000



Formation  
OVB Italy  
OVB Romania  
OVB Spain

2002



Formation  
OVB France

2003

Formation  
of OVB  
Holding AG

2004



IPO of OVB  
Holding AG

2006

Terror attacks  
in the USA



Introduction  
of the Euro

EU accession  
Slovakia  
Czech Republic  
Hungary



Formation  
OVB Ukraine

2007

EU accession  
Romania

2008

Peak of the  
international  
financial crisis  
Collapse of  
major US bank  
Lehman Brothers

2010

Sovereign  
debt crisis  
in the euro area

2013

EU accession  
Croatia



Launch of OVB  
Belgium by  
acquisition of  
Willemot NV

2018



2020





**“OVB is a grown community with  
common values and goals.”**

Mario Freis , CEO of OVB Holding AG

## Interview with CEO Mario Freis

**Mr. Freis, OVB is celebrating its 50th anniversary in 2020. And you are celebrating 25 years with OVB yourself this year already! After all these years – what is it that best describes OVB in your opinion?**

**Freis:** I'll say it in one word: people. It's about the people, with everything they share and the little things that make them unique. It's our clients, some of whom we accompany already in the third generation now. It's our financial agents from 15 countries who have all found their professional home at OVB. A grown community with common values and goals.

**What are those values and goals?**

**Freis:** We share a forward-looking mindset with a long-term horizon. Commitment to performance is important at OVB of course – with respect to both career opportunities and financial compensation. But there are also a number of other essential aspects: for instance fair play with each other, based on mutual respect, and a strong team spirit. Or the compelling integrative will that unites people of highly different personal and professional backgrounds, from different countries, young and old. And in view of equal opportunity: an optimistic attitude along the lines of “Everything is possible!”

**What distinguishes OVB from other companies in the industry?**

**Freis:** That is our international scope. During the first years after the Company's formation, the focus was set exclusively on Germany. When Central and Eastern Europe opened their borders to the West, we seized the opportunities that arose in the 1990s. In our expansion to Southern and Western Europe we benefited from our expertise in setting up and developing sales subsidiaries abroad. Particularly helpful in this effort was our business model of cross-thematic allfinanz advice, little-known up to then in many countries and responding to the people's needs. But there is our sustainability as well. We have stayed in the markets, overcame difficulties with perseverance and we have meanwhile achieved market leading positions in many countries. OVB is a fair and reliable sales partner in all its national markets, with a transparent career and compensation model.

**In 2018 OVB went to Belgium. Have you found any new targets for expansion already?**

**Freis:** Following our successful market entry in Belgium, an expansion of our business to Luxembourg for example seems to be an option due to the country's proximity. Slovenia, the Baltic states or Portugal might be other medium-term targets for expansion. We are still deliberating our options but it is certain that we will keep expanding.

**“Especially young people see Europe's opportunities and appreciate OVB's Europe-wide positioning”**

Mario Freis , CEO of OVB Holding AG



**It seems that the European idea is held in high esteem at OVB?**

**Freis:** OVB is a European company through and through and promotes careers across the borders. There are many examples of sales execs who managed to internationalize their entrepreneurial activities: One executive among us comes to mind who hails from Austria and is successful today in ten European countries. We also see quite often that executives who have made a career for themselves in one of OVB's markets expand their business to the country where they have family roots or friends. One executive of Croatian descent and raised in Germany for example has decided to go back to Croatia and continue his career there. Especially young people see Europe's opportunities and appreciate OVB's Europe-wide positioning.

**Since you are mentioning this: How appealing is your business model to young people?**

**Freis:** We are not concerned about recruiting young talent. The average age of our financial agents and of our clients is below the industry's average. Young people value OVB for the high level of independence our business model offers as well as the opportunities for promotion based on performance. It is very important for the young generation to provide a service of social value and with

that attitude all of Europe is open to our financial agents. Of major importance is also the growing share of women on our teams. Above all they appreciate equal opportunity which OVB guarantees but surely also the flexible working hours and thus the compatibility of job and family life. I think diversity is one of the strengths of OVB: Long-serving senior managers of the older generation share their experience with their younger colleagues who in turn contribute their drive and enthusiasm. Different attitudes and ways of thinking open up new angles, colleagues from different countries and generations work toward a common goal. That's the "OVB spirit".

**What about the clients? Do younger clients actually still need a personal advisor?**

**Freis:** We have thousands of one-on-one client meetings every single day in 15 European countries. In addition to that, we recently canvassed one of our key target groups in a panel survey, 7,200 young people between 18 and 35 years of age who live in the countries in which OVB operates. Our findings confirm our conviction that our business model of personal allfinanz advisory service is absolutely sustainable. Especially among young people, contrary to different predictions, there is a lot of interest for financial topics. Of course they get information online but they prefer personal advice in crucial financial issues such as private retirement provision. Personal trust is of undiminished high relevance in our industry. The bottom line is that personal advice remains the essential cornerstone in financial services irrespective of the client's age.

**Where will OVB be headed in the next couple of years?**

**Freis:** OVB celebrates its 50th anniversary this year. As the motto for our anniversary year we chose most deliberately "From a strong past to a strong future". This motto includes the message that we keep holding on to the course that builds on the strengths of our business model and has made us a leading financial services provider in Europe. Yet we constantly evolve in many fields. Within the scope of our strategy "OVB Evolution 2022", we strengthen our Company's future competitiveness systematically. Good examples for this are our increasing expenditures for the training of our financial agents, the further development of the consultant's modern workplace in the era of digitization, our successful market entry in Belgium and of course our newly designed, crisp and contemporary branding. We are not even close to tapping the full business potential of the European market.

A man with a beard, wearing a dark blue suit, white shirt, and dark tie, stands in front of a modern building with a curved facade and several flags. The scene is brightly lit, suggesting daytime. A purple graphic overlay is positioned on the left side of the image, containing text.

**“With OVB I can have a career anywhere  
in Europe. The best thing about my job is  
being my own boss.”**

*Arpád Horváth , Financial Advisor for OVB*

## No borders, no limits - International career with OVB

Arpád Horváth is a Hungarian OVB financial agent who went to France in 2016 to get ahead in business. This courageous step wasn't easy, particularly in the beginning, but it ultimately paid off. Today Arpád Horváth is a successful businessman, living his dream and regretting his decision not for a second.

### Nothing ventured, nothing gained!

As a financial agent in Hungary, Arpád Horváth eventually came to feel that his home country didn't offer him sufficient opportunity for development. The Hungarian market was simply not enough for Arpád Horváth, always driven by strong ambition, and so he started looking for new options. "It was pure coincidence that I talked to a colleague about going to France. Allfinanz advisory service wasn't that far developed in France back then and we saw a huge potential and space for personal achievement", Arpád Horváth reminisces. He learned to speak French, travelled to Strasbourg for a few days each month and made his first contacts. In 2016 he finally moved there.

### Humble beginnings

Arpád Horváth had to consult his first clients in English because his French just wasn't good enough yet. That was the first challenge; however, he had to leave his comfort zone many more times before he really managed to gain a foothold in the French market. But he was never discouraged - quite the contrary. The foreign environment made him perform like never before. He advanced professionally and successfully set up his own team. From his vantage that was possible only because OVB gives its financial agents so much space. "The best thing about my job is being my own boss."

### Think big!

While Arpád Horváth is quite content, he hasn't by far fulfilled his desires yet. His plan and his vision are clear: He wants to keep growing. And who knows, maybe France isn't the last country for his business. Because OVB makes this possible. "If I want to go to Switzerland, I can set up a team there. If I want to start doing business in Italy or Romania, or return to Hungary, I can do that. I think this level of flexibility is a great advantage of working for OVB, an advantage especially young people appreciate."

## Reliable business model

Viktor Zubaj has been working for OVB for 25 years now, enjoying an impressive career. “I had tried to start my own business in many different fields. But that’s quite impossible without experience and seed capital.” With OVB, however, all it took was to apply a proven business model. “I put my mind to it and invested my time and I have achieved astounding results.”

### International expansion

Pretty soon after opening his first office in Slovakia, Viktor Zubaj made plans for expanding to neighbouring markets. Beyond Slovakia, Viktor Zubaj has his business now in Croatia, Poland and the Czech Republic. He values OVB for giving him the opportunity for international expansion: “OVB is unique in providing the conditions for entrepreneurship in every single country.”

**“The best thing about this partnership with OVB is that this is the most European company in the industry. This opens opportunities to me in any country I decide to go to.”**

Viktor Zubaj, Country Director for OVB

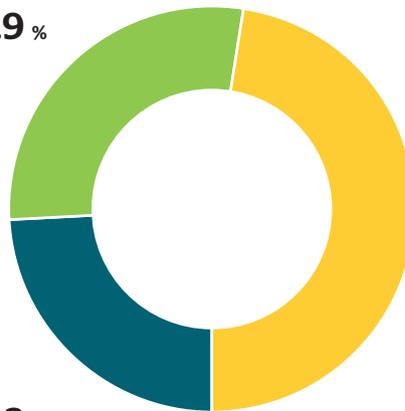


## OVB's broad international positioning stabilizes the business performance and opens up growth potential in many respects

**Brokerage income by segment**  
2019 in Euro million and %

**61.6** Euro million

**23.9** %



**122.9** Euro million

**47.7** %

**73.3** Euro million

**28.4** %

**Central and Eastern Europe:**

- Croatia
- Czech Republic
- Hungary
- Poland
- Romania
- Slovakia
- Ukraine

**Germany**

**Southern and Western Europe:**

- Austria
- Belgium
- France
- Greece
- Italy
- Spain
- Switzerland



“You must be smart and provide for your life after your career is over - and that’s exactly what we’ve been doing with OVB for years now.”

Martin and Valent Sinkovič

## Even world champions need to provide for their post-career lives

Croatian brothers Martin and Valent Sinkovič are passionate athletes and have enjoyed international success as rowers for 20 years. With teamwork, perseverance and great personal dedication, they have won six gold medals at six world championships – in three different events. Such an achievement in rowing stands unique so far. In line with international success rose the brothers' popularity. As role models they wish to inspire particularly teenagers to live active and healthy lives.

### From mere fun to passion

The two Croats came to rowing through their older brother. At first, sports was just a welcome opportunity to spend a lot of time together. "In the first few years we never gave a thought to row professionally; we were practicing because we had so much fun right from the beginning", Martin explains. Fun slowly turned into a downright passion. The more Martin and Valent practiced, the better they became. "When we realized that we could perform above average, ambition set in. We started dreaming of the Olympics and world championships and began to give everything we had to achieve those goals", says Valent.

"It is a great honour for us that we have become athletic idols for some people. However, this goes along with great responsibility. That's why it is important to us to set a good example – not just in sports but in other walks of life as well."

“While I live in the here and now, I still have my future in mind. Every party comes to an end and thanks to OVB I am prepared for anything.”

Jannis Schreiner



## Work hard, play hard – but only with the right provision strategy

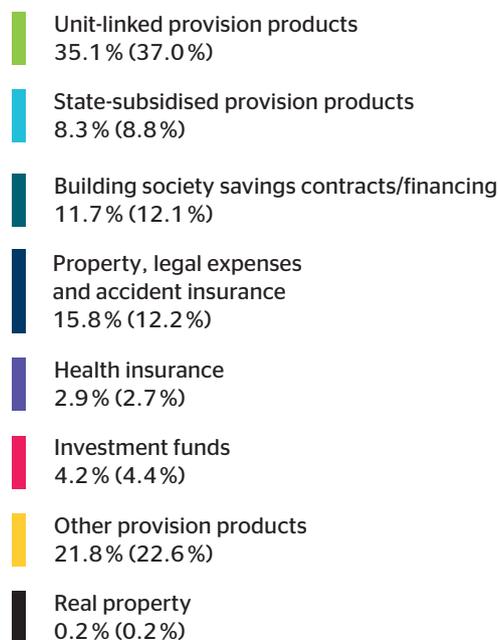
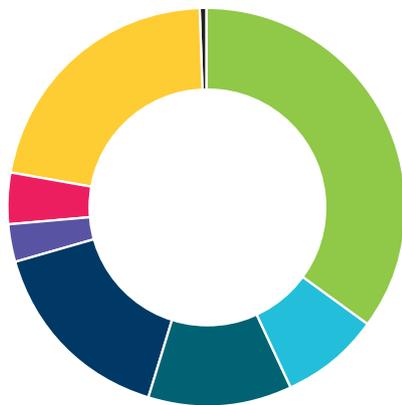
Jannis is a man of contradictions: During the week he is a well-adjusted office clerk for the Evangelical Church, on the weekends he tours the world as a DJ, performs at festivals and in the best clubs, produces music and has two radio shows of his own. The all-rounder is always under pressure, lives his life to the fullest – and yet he thinks about providing for his future.

### Provision doesn't start at old age

The life of a musician is exciting and colourful, but it doesn't guarantee financial security. Therefore Jannis started early to think about his future. Jannis invested in his first investment fund at the tender age of 16. Through a former schoolmate he came to OVB. As a client of many years, his relationship with OVB eventually also involved his business as Jannis began to organize events for OVB. “OVB is not just the company that provides protection for my future; we have become friends. I am extremely happy to have such a reliable partner at my side.”

## The structure of new business reflects OVB's allfinanz advisory approach

Breakdown of new business 2019 (2018)



## Together strong - How you can actually work together as a married couple

Markéta and Ladislav Zajíc are married and work together at OVB. Asking for trouble? Not this power couple! Mutual respect, appreciation and support see to it that the two financial agents are successful both in their personal life and in their jobs.

### Career start while still in school

Mr. and Mrs. Zajíc met at the university. At the time Ladislav Zajíc was looking for a way to launch his professional career alongside the completion of his studies. He found that opportunity at OVB. "I was convinced by OVB's career system. If you deliver high-quality work with diligence and perseverance, you move up the career ladder. And total equal opportunity is a given", says Ladislav Zajíc. Through him, Markéta joined OVB a little later than her husband did. "The first training course I attended was about the OVB career plan. I thought it was great that even as a student I had real career opportunities and could become financially independent", Markéta Zajíc recalls. Today both are successful directors and have their own teams.

### Open communication as the key to success

At the beginning, working together wasn't that easy for the couple. "I needed quite some time to accept Ladislav as a senior executive in our work relationship. We found out soon that the best way for us to get ahead together is by discussing everything openly and listening to each other", Markéta Zajíc reflects. "It is important to exchange different opinions and to always look for compromise", Ladislav Zajíc adds. "And we have managed to do that for 16 years and counting."

### Defining common goals

"We often imagined how our future might look. That gave us tremendous motivation and helped us develop ourselves constantly", Markéta reports. Thanks to mutual support and confidence in the OVB career system, the couple has been taking the journey to success together. They both think that working together is binding them together even more strongly. "We would like to be role models for others. We must conquer obstacles and problems in our personal life and on the job - but no problem is too big for us together!"





**“Thanks to mutual support and confidence in the OVB system, we are taking the journey to success together - on the job and in our personal life.”**

**Markéta und Ladislav Zajíc, Regional Director and Country Director for OVB**

## Successful as a mother – OVB puts an end to the constant balancing act

For Melinda Csányi, reconciling career and family is not a juggling act but daily reality. As a successful financial agent with OVB, she has worked for achieving financial independence.

Melinda Csányi grew up in a small Hungarian town in the countryside. Even as a child she was extremely ambitious and knew she just wasn't cut out for an average career. She wanted more, she wanted to be independent and successful. However, her hometown didn't have anything special to offer her in terms of job prospects. Her way out was studying business in Budapest where a fellow student acquainted her with OVB's career opportunities.

### With great ambition to success

Meanwhile Melinda Csányi has been with OVB for more than ten years and ascended to an executive position. "I have achieved at OVB what I always wanted: financial independence", Melinda Csányi says. "It was also very important to me to have enough time for my own family later on. And that without suffering financial loss or becoming dependent on my partner." Both Melinda Csányi and her husband work with OVB, their daughter is three years old now. Due to the OVB business model they have high flexibility with respect to personal appointments and they can always count on their OVB team.

**"I am a mother and a businesswoman.  
And I am successful as both. Because I  
work with OVB."**

Melinda Csányi, Regional Director for OVB



## A company for entrepreneurs

There is a distinctive high-performance culture in place at OVB. That's the only way to lead a sales organization to success. And it's the only way the Company can compete in the marketplace. The financial agent's personal performance determines the ascent to first executive positions and the performance of the team he or she comes to lead determines the further career development. OVB is a fair and reliable partner all the way. Beyond the customary new business commission, at a certain career level OVB's financial agents start participating in the policy service commission from the contract portfolio they have built. OVB also protects them against a multitude of personal risks by supplementary agreements. A lasting and even emotional commitment of the executives to our Company - spanning decades in many cases - proves the success of this concept based on partnership.

### Successful together

The success of OVB is defined by the sum of all the success stories achieved by its financial agents. OVB has been following this guiding idea ever since the Company's formation. Financial agents create value for clients, for product partners and for the shareholders of OVB.

*Entrepreneurial freedom  
based on a strong network*



*Financial independence through  
performance-based income*



*Unique international  
career model*



*Qualified professional  
training and advancement*





**“OVB’s financial solidity and stability have always been of special concern to me”**

Oskar Heitz, CFO of OVB Holding AG

## A man's working life as mirror of the Company's development

Oskar Heitz has been working for the OVB Group since 1991. This makes him one of the most senior executives within the Group. His CV also reflects the development of OVB's corporate construction over the past three decades: As General Representative of OVB Allfinanzvermittlungs GmbH & Co. KG, a limited partnership with a limited liability company as general partner, Oskar Heitz initially held various executive positions in Finance, Service and Administration. Upon the Company's conversion into OVB Vermögensberatung AG as of 1 January 2001, he joined the first Executive Board of the new stock corporation and was responsible for Finance until May 2014. After the formation of OVB Holding AG as of 1 January 2004, Oskar Heitz was also appointed to the Executive Board as Chief Financial Officer. In this function he also had a leading role in the IPO of OVB Holding AG, taking place on 21 July 2006 at the Frankfurt Stock Exchange.

### Solidity creates trust

Trust is a fundamental business principle for companies in the financial services industry. OVB has therefore always paid attention to a solid equity ratio, a level of liabilities as low as possible and adequate liquidity. A high equity ratio is an expression of the Company's financial strength and provides resources for continued growth and strategic initiative. At the end of 2019, cash and cash equivalents of OVB Holding AG amounted to Euro 56.7 million.

### Lean structures, efficient processes

OVB's lean structures and processes represent another factor of success. With more than 3.7 million clients throughout Europe, some 5,000 full-time financial agents and more than 100 product partners, millions of business processes must be handled each year. This requires a high-performing IT structure and dedicated employees. The OVB Group has a staff of 620 in the holding company, the head offices of the sales subsidiaries and the service companies.

### Transparency at an international level

The share of OVB Holding AG has been listed on the regulated market of Deutsche Börse AG at the Frankfurt Stock Exchange since 21 July 2006. The Company also complies with the transparency requirements and post-IPO obligations of the Prime Standard, equivalent to the highest international transparency standard. We consider the stock exchange listing of our share and the corresponding fulfillment of the highest international transparency requirements a seal of quality for our Company. The publication of annual and quarterly financial statements in accordance with international accounting standards and the detailed explanations of corporate governance in the Company make OVB an equal of the major German and international groups of companies. Clients, financial agents, employees and shareholders all benefit from OVB's high transparency level, business stability and financial solidity.



## The human being is at the heart of everything

OVB's qualified financial agents provide a service of social value by protecting clients against a multitude of risks according to the allfinanz advisory approach and helping them achieve their goals and fulfill their personal wishes. In addition to that, OVB and its financial agents and employees are committed to social concerns.

Giving help where help is needed. That simple was the idea that sparked the formation of the OVB relief organization "Menschen in Not e.V." in Germany as early as 1983. The initial cause was the financial support of a social institution in Cologne. Countless projects were to follow all across Germany and in some cases abroad as well.

It is part of the corporate strategy "OVB Evolution 2022" to expand that social commitment on an international scale: The OVB sales subsidiaries in Croatia, Austria and Romania have meanwhile founded their own relief organizations under the shared name "OVB Charity".

The internationally highly regarded SOS Children's Villages are a distinguished partner to "OVB Charity". "Fit for life" is the guiding idea of our cooperation. With local events we want to prepare children and families for a future worth looking forward to. Two examples:

### SOS Children's Village Seekirchen

In 2019 OVB Austria gave its support to the SOS Children's Village Seekirchen near Salzburg for building a multifunctional house with a sustainable and energy-efficient construction. The house accommodates children and teenagers who move there from children's village families. In addition to group homes, the project also comprises small apartments for short-term accommodation and emergency aid, e.g. for mothers with their children.

### SOS Children's Village Croatia

With a donation by "OVB Charity Croatia", the SOS Children's Village Croatia is able to pay for the efforts of speech therapists and special education therapists in the areas of Lekenik and Glina. The experts make early diagnoses of speech impediments, a condition for the targeted therapy of children. The earlier reasons for developmental disorders are recognized and treated, the greater is the chance to remedy them and thus to support a young person's school career, choice of occupation and success in life.



### Achieving more together:

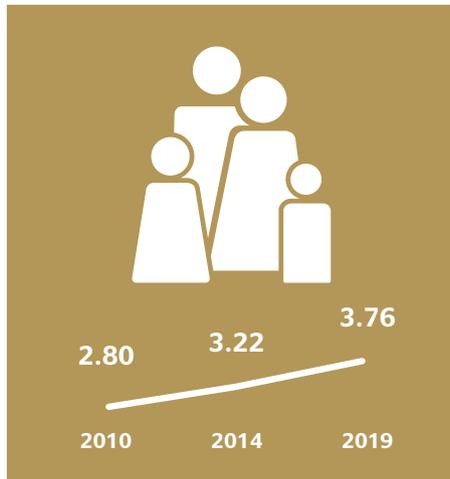
The human being is at the heart of our services. Our financial agents passionately commit themselves to our clients every day. Dedicated, with our hearts and minds, we also assume responsibility for people outside our immediate entrepreneurial sphere. Right where help is needed, especially in the fields of charity and welfare, child and youth welfare, education, elderly care and public healthcare.

The start impulse for such projects mostly comes from among our financial agents and employees. Everyone can contribute with their particular capabilities. The focus is on personal activity - preferably in a team. Thus commitment is not limited to anonymous donations and the team effort for disadvantaged people promotes the team spirit, motivates and is fun. The financial backbone of our charity work is created primarily by donations made by financial agents, employees and the Company.

## Key figures of the Company's development

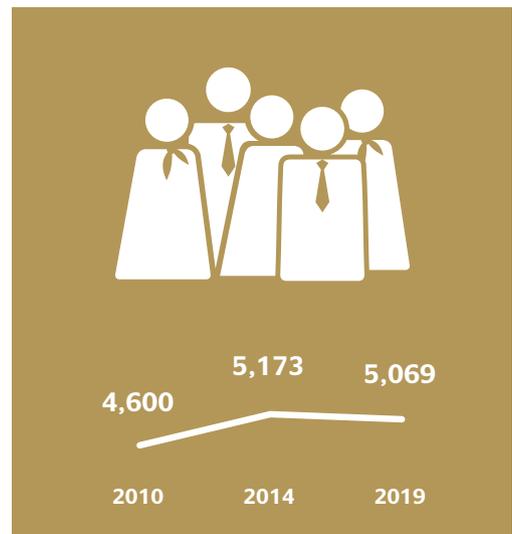
### Clients in Europe

Million



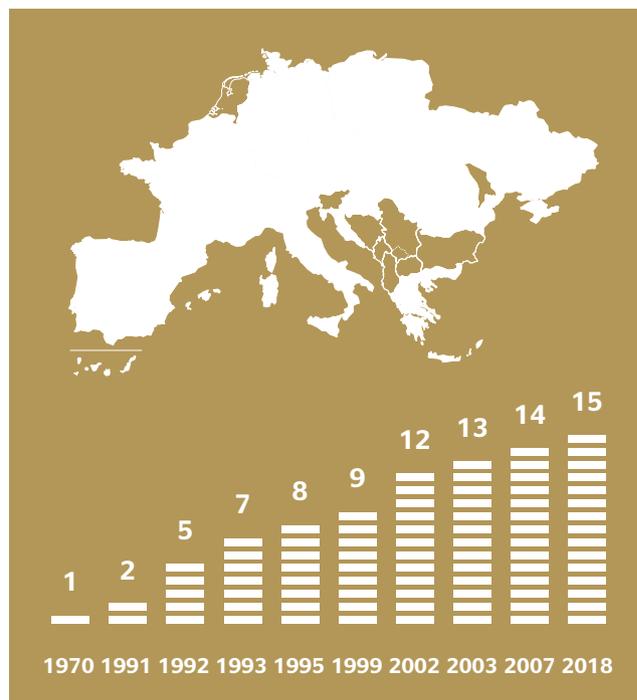
### Financial agents in Europe

Number



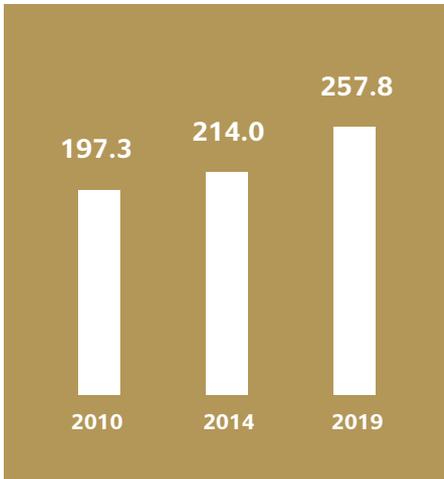
### National markets in Europe

Number



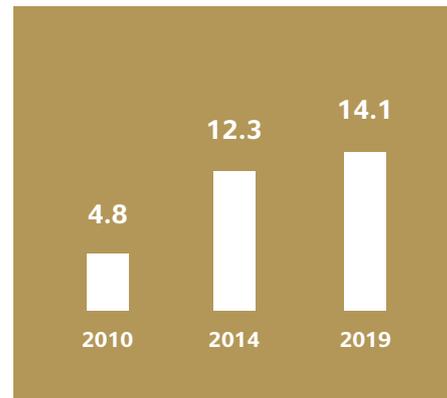
## Brokerage income

Euro million



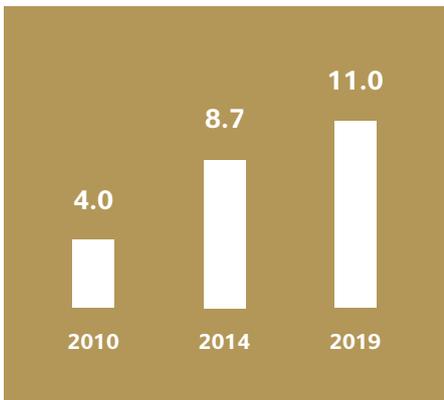
## EBIT

Euro million



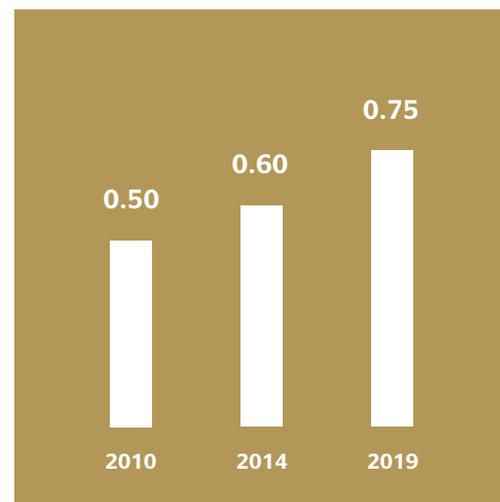
## Consolidated net income

Euro million



## Dividend per share

Euro



# OVB in Europe



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