

Key figures OVB Group

Key operating figures

	Unit	2011	2012	2013	2014	2015	Change 2014 vs 2015
Clients (31/12)	Number million	2.86	3.00	3.08	3.22	3.24	+ 0.6 %
Financial advisors (31/12)	Number	4,908	5,097	5,082	5,173	5,062	- 2.1 %
Total sales commission	Euro million	222.1	214.7	204.8	214.0	224.7	+ 5.0 %

Key financial figures

	Unit	2011	2012	2013	2014	2015	Change 2014 vs 2015
Earnings before interest and taxes (EBIT)	Euro million	6.1	10.7	10.2	12.3	14.0	+ 14.5 %
EBIT margin*	%	2.7	5.0	5.0	5.7	6.2	+ 0.5 %-pts.
Consolidated net income	Euro million	4.2	8.3	8.0	8.7	9.4	+ 7.5 %

* Based on total sales commission

Key share figures

	Unit	2011	2012	2013	2014	2015	Change 2014 vs 2015
Share capital (31/12)	Euro million	14.25	14.25	14.25	14.25	14.25	± 0.0 %
Number of shares (31/12)	Number million	14.25	14.25	14.25	14.25	14.25	± 0.0 %
Earnings per share (undiluted/diluted)*	Euro	0.29	0.58	0.56	0.61	0.66	+ 8.2 %
Dividend per share**	Euro	0.35	0.55	0.55	0.60	0.65	+ 8.3 %

* Based on 14,251,314 shares

** For the respective financial year, 2014 proposal

Key figures per region

Key figures Central and Eastern Europe

	Unit	2011	2012	2013	2014	2015	Change 2014 vs 2015
Clients (31/12)	Number million	1.89	2.00	2.11	2.21	2.21	± 0.0 %
Financial advisors (31/12)	Number	3,226	3,307	3,247	3,261	3,087	- 5.3 %
Total sales commission	Euro million	126.2	121.1	110.5	107.4	108.2	+ 0.8 %
Earnings before interest and taxes (EBIT)	Euro million	10.6	11.6	10.9	10.2	9.4	- 7.1 %
EBIT margin*	%	8.4	9.6	9.8	9.5	8.7	- 0.8 %-pts.

Key figures OVB Germany

	Unit	2011	2012	2013	2014	2015	Change 2014 vs 2015
Clients (31/12)	Number	656,113	652,059	640,093	644,548	642,107	- 0.4 %
Financial advisors (31/12)	Number	1,319	1,343	1,356	1,307	1,309	+ 0.2 %
Total sales commission	Euro million	72.8	66.8	61.3	62.8	64.9	+ 3.3 %
Earnings before interest and taxes (EBIT)	Euro million	6.1	7.0	6.5	6.5	6.5	+ 0.5 %
EBIT margin*	%	8.4	10.5	10.6	10.3	10.1	- 0.2 %-pts.

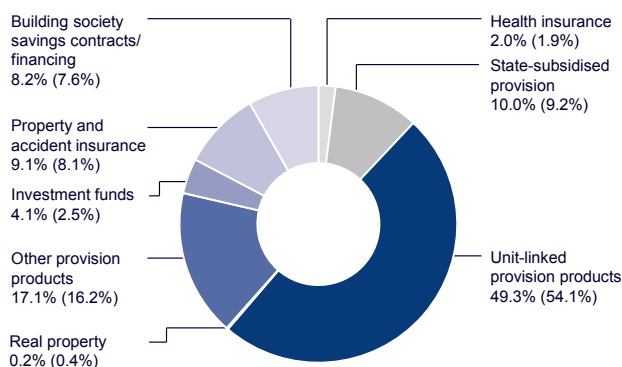
Key figures Southern and Western Europe

	Unit	2011	2012	2013	2014	2015	Change 2014 vs 2015
Clients (31/12)	Number	308,298	310,129	329,482	364,982	388,728	+ 6.5 %
Financial advisors (31/12)	Number	363	447	479	605	666	+ 10.1 %
Total sales commission	Euro million	23.1	26.8	33.0	43.8	51.6	+ 17.8 %
Earnings before interest and taxes (EBIT)	Euro million	-2.4	0.0	1.3	4.5	6.7	+ 49.1 %
EBIT margin*	%	-10.5	0.0	4.1	10.3	13.1	+ 2.8 %-pts.

* Based on total sales commission

Prior-year figures adjusted to reflect applications of IAS 19 R.

Breakdown of income from new business 2015 (2014)



Financial Calendar 2014/2015

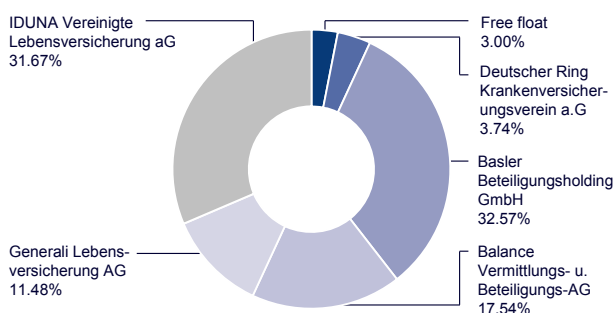
March	31 2015	Full year results 2014
May	12 2015	Results for the first quarter of 2015
June	3 2015	Annual General Meeting 2015, Cologne
August	14 2015	Results for the second quarter of 2015
November	13 2015	Results for the third quarter of 2015
March	17 2016	Full year results 2015
May	11 2016	Results for the first quarter of 2016
June	3 2016	Annual General Meeting 2016, Cologne
August	10 2016	Results for the second quarter of 2016
November	10 2016	Results for the third quarter of 2016

Share Data 2015

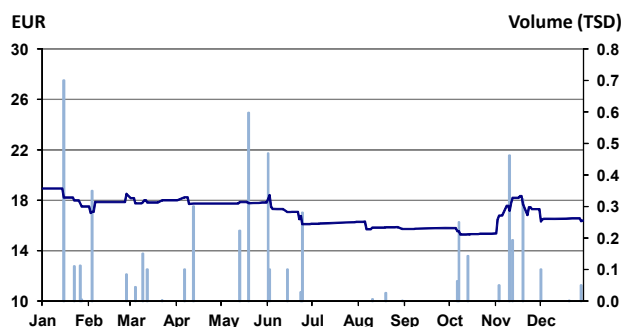
SIC	628656
ISIN	DE0006286560
Ticker symbol	O4B
	Reuters: O4BG.DE
	Bloomberg: O4B:GR
Type	No-par value ordinary bearer shares
Number of shares	14,251,314
Regulated Segment	Prime Standard

Issue price	Euro 21.00
Initial share price Xetra	Euro 21.40 (07/21/2006)
End of year 2014	Euro 21.00 (12/30/2014)
High 2015	Euro 19.05 (01/12/2015)
Low 2015	Euro 15.40 (10/14/2015)
Last 2015	Euro 17.00 (12/30/2015)
Market capitalisation	Euro 242 million (12/30/2015)

Shareholder structure of OVB Holding AG 31/12/2015



Equity price 2015



Executive Board

Mario Freis (CEO)
Oskar Heitz (CFO)
Thomas Hücker (COO)

Supervisory Board

Michael Johnigk (Chairman)
Dr. Thomas A. Lange (Deputy Chairman)
Markus Jost

Winfried Spies
Wilfried Kempchen
Dr. Alexander Tourneau

Company profile

Throughout Europe, OVB stands for the interdisciplinary, competent and comprehensive financial advice principally of private households, based on a long-term approach. OVB's mission statement is: simply better allfinanz solutions! The Company cooperates with more than 100 high-capacity product providers and fulfils its clients' individual needs for retirement provision, asset generation, asset and financial risk protection as well as wealth management with competitive products. OVB is currently active in 14 countries of Europe. 3.24 million clients trust the advisory service and support provided by some 5,000 full-time OVB financial advisors. In 2015, OVB Holding AG and its subsidiaries generated total sales commission of €224,7 million and EBIT of €14.0 million. OVB Holding AG has been listed on the Frankfurt Stock Exchange (Prime Standard, ISIN DE0006286560) since July 2006.