

OVB Group Key Figures 2025

Key operating figures

	Unit	2024	2025	Change
Clients (31.12.)	Number	4.70 million	4.90 million	+4.1 %
Financial advisors (31.12.)	Number	6,278	6,539	+4.2%
Brokerage income	€ million	404.2 ¹⁾	437.2	+8.2 %

Key financial figures

	Unit	2024	2025	Change
Earnings before interest and taxes (EBIT)	€ million	20.3	10.6	-47.9 %
EBIT margin	%	5.0	2.4	-2.6% pts
Consolidated net income attributable to shareholders of OVB Holding AG	€ million	19.2	8.6	-55.4 %

Key figures for the OVB share

	Unit	2024	2025	Change
Share capital (31.12.)	€ million	14.25	14.25	±0.0%
Number of shares (31.12.)	Million units	14.25	14.25	±0.0%
Earnings per share (undiluted)	€	1.35	0.60	-55.4 %
Dividend per share	€	1.00	0.75 ²⁾	-25.0 %

Key figures for the regions in 2025

Central and Eastern Europe

	Unit	2024	2025	Change
Clients (31.12.)	Number	3.28 million	3.42 million	+4.3 %
Financial advisors (31.12.)	Number	3,951	4,129	+4.5%
Brokerage income	€ million	227.3 ¹⁾	263.3	+15.8 %
Earnings before interest and taxes (EBIT)	€ million	23.9	29.7	+24.4 %
EBIT margin	%	10.5 ¹⁾	11.3	+0.8% pts

Germany

	Unit	2024	2025	Change
Clients (31.12.)	Number	599,690	594,111	-0.9 %
Financial advisors (31.12.)	Number	1,118	1,093	-2.2 %
Brokerage income	€ million	61.1 ¹⁾	59.4	-2.8 %
Earnings before interest and taxes (EBIT)	€ million	4.4	3.5	-20.4 %
EBIT margin	%	7.1	5.8	-1.3% pts

Southern and Western Europe

	Unit	2024	2025	Change
Clients (31.12.)	Number	830,014	886,847	+6.8%
Financial advisors (31.12.)	Number	1,209	1,317	+8.9 %
Brokerage income	€ million	115.8 ¹⁾	114.5	-1.2 %
Earnings before interest and taxes (EBIT)	€ million	1.7	-7.8	> -100%
EBIT margin	%	1.5	-6.8	> -100%

Percentages and figures may be subject to rounding differences. Percentages are calculated on the basis of thousands of €.

1) The comparative figures have been restated following a change in accounting policy (see Note 4.3 to the consolidated financial statements: Revenue recognition)

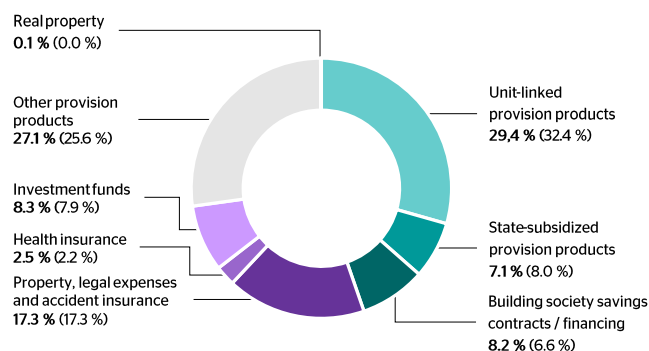
2) 2025 Proposal

FACTSHEET

OVB Group business year 2025 (State 03/2026)



Breakdown of income from new business 2025 (2024)



Financial calendar 2025/2026

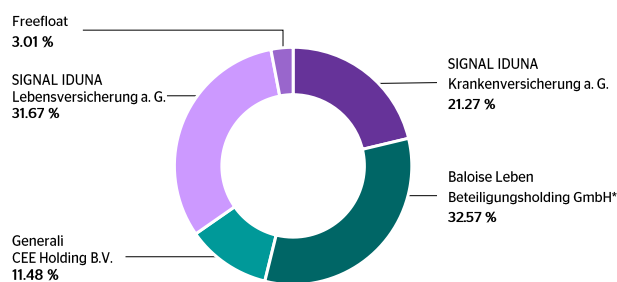
28 March 2025	Full year results 2024
8 May 2025	Results for the first quarter of 2025
18 June 2025	Annual General Meeting 2025, Cologne
8 August 2025	Results for the second quarter of 2025
30 October 2025	Results for the third quarter of 2025
26 March 2026	Full year results 2025
13 May 2026	Results for the first quarter of 2026
12 June 2026	Annual General Meeting 2026, Cologne
13 August 2026	Results for the second quarter of 2026
3 November 2026	Results for the third quarter of 2026

OVB Share Data 2025

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

Issue price	Euro 21.00
Initial share price Xetra	Euro 21.40 (07/21/2006)
End of year 2024	Euro 20.00 (12/30/2024)
High	Euro 23.40 (06/06/2025)
Low	Euro 18.70 (10/23/2025)
Last	Euro 20.20 (12/30/2025)
Market capitalisation	Euro 288 million (12/30/2025)

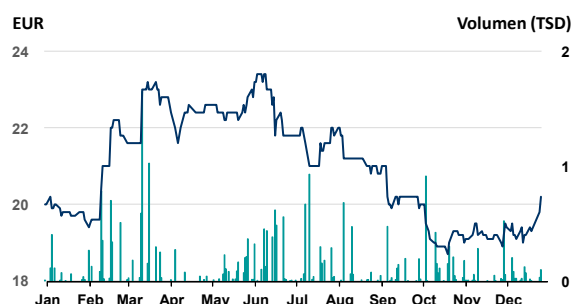
Shareholder structure of OVB Holding AG as of 12/31/2025



(in % of share capital)

* Following completion of the merger between Baloise Holding AG and Helvetia Holding AG on 5 December 2025, the indirect stake of Baloise Holding AG in OVB Holding AG (32.57%) has been transferred to Helvetia Baloise Holding AG, Basel, Suisse.

Equity price 2025 (Xetra)



Executive Board

Mario Freis (CEO)
Heinrich Fritzlär (COO)

Supervisory Board

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

Sascha Bassir
Roman Juráš
Alexandra Markovic-Sobau

Company profile

The OVB Group, with its holding company headquartered in Cologne, is one of Europe's leading financial advisory groups. Since being founded in 1970, OVB's business activities have focused on long-term, comprehensive and above all customer-oriented financial consulting for private households. OVB works with more than 100 high-performance providers and uses competitive products to serve its clients' individual needs, from subsistence and property/asset insurance to pensions and asset building and growth. OVB currently operates in 16 European countries. 6,539 full-time financial advisors currently advise 4.90 million clients. In 2025 OVB Holding AG and its subsidiaries generated total sales commission of €437.2 million and EBIT of €10.6 million. OVB Holding AG has been listed on the Frankfurt Stock Exchange (Prime Standard, ISIN DE0006286560) since July 2006.