



OVB Holding AG

Annual General Meeting

Cologne, 10 June 2020
Mario Freis, CEO





2020

**50 years
of OVB**

**with a strong history
into a strong future**

A very warm welcome!

Safety first

Numerous preventative health practices such as

- Social distancing
- Hygiene measures
- Remote working
- Online meetings instead of travel and events

We are still there for our customers

Personal online communication and consulting mean that we are continuing to provide personal, trustworthy person-to-person consulting



- 1** 2019 financial year
- 2** Business performance in Q1 2020
- 3** Summary and outlook for 2020
- 4** 50 years of OVB in Europe

2019 financial year – an overview



A successful year for OVB

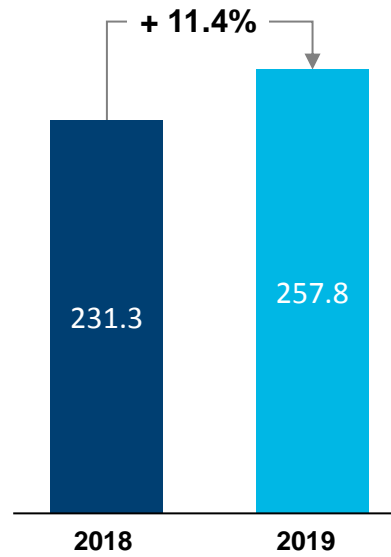
- Sales and earnings forecast surpassed
- Strong sales growth of 11.4%
- EBIT growth of 7.0%

	2018	2019	Change
Clients	3.48 million	3.76 million	+ 7.8%
Financial advisors	4,715	5,069	+ 7.5%
Brokerage income	€231.3 million	€257.8 million	+ 11.4%
EBIT	€13.2 million	€14.1 million	+ 7.0%
Consolidated net income after non-controlling interests	€9.6 million	€11.0 million	+ 14.5%
Earnings per share	€0.67	€0.77	+ 14.5%

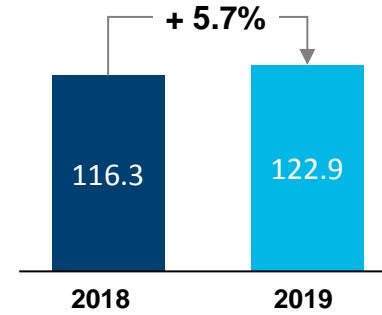
Strong sales growth in the Group

- Strongest segment Central and Eastern Europe sees substantial growth
- Moderate growth in Germany
- Strong growth in Southern and Western Europe

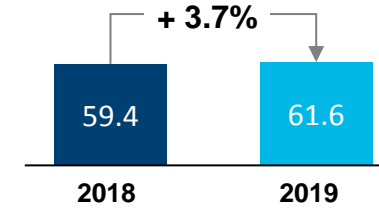
Group



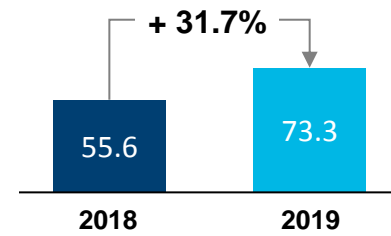
Central and Eastern Europe



Germany

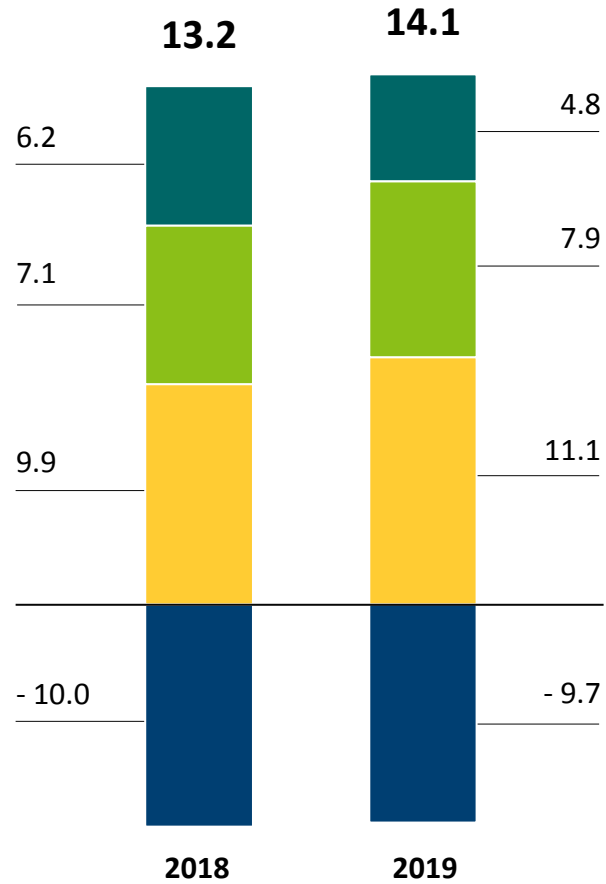


Southern and Western Europe

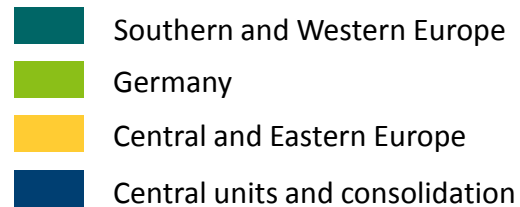


(in € million, rounded)

Considerable EBIT growth

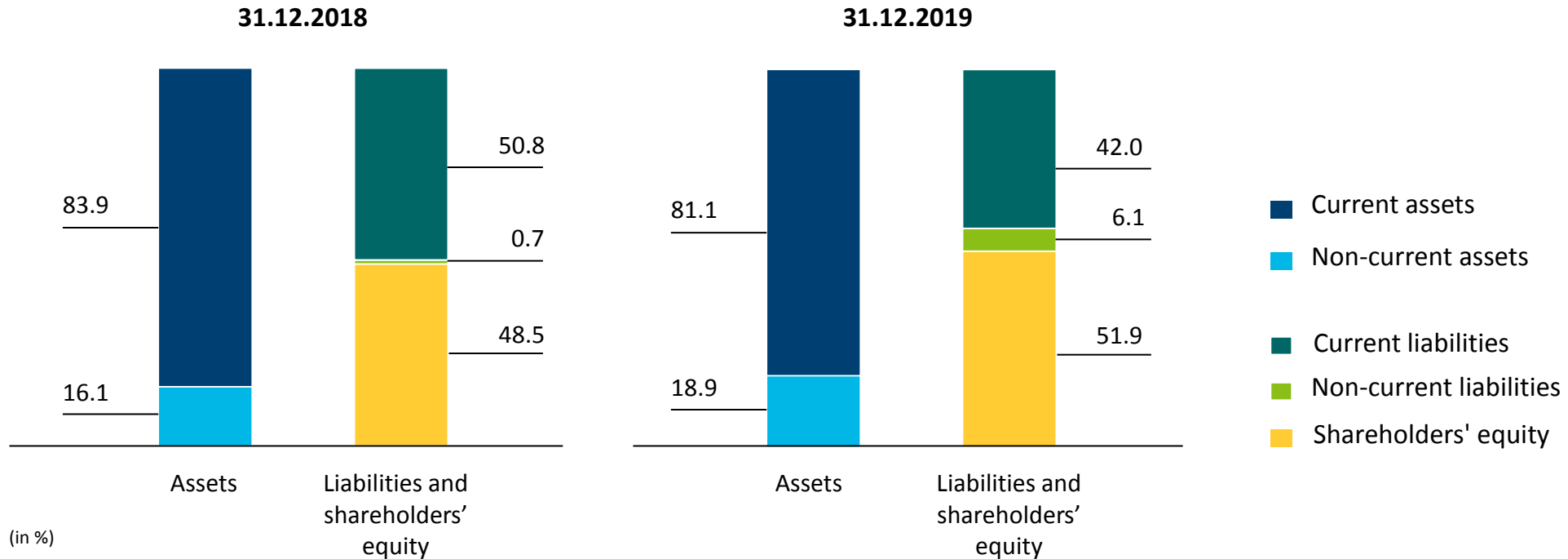


- Group EBIT rises by 7.0% to €14.1 million



(in € million, rounded)

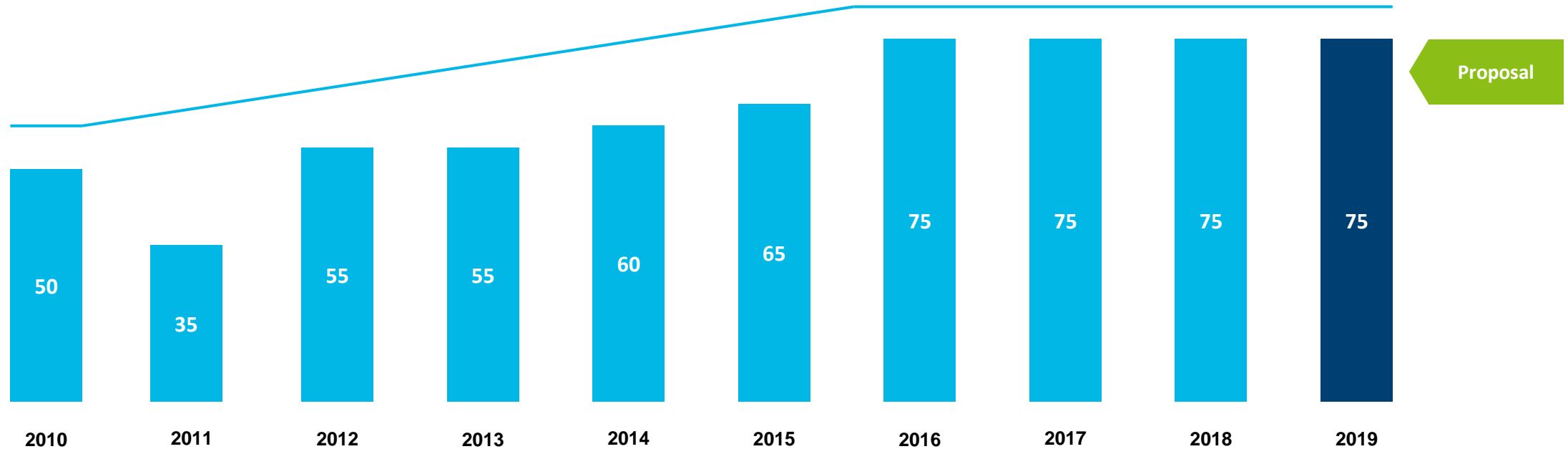
Solid balance sheet and financial strength



- Equity ratio of 42.0% provides scope for further growth
- Return on equity of 12.2%

Dividend proposal for the 2019 financial year

Dividend proposal unchanged on previous year at €0.75 per share



Dividend per share in euro cent

Good start to our 50th anniversary year

- Growth in clients and financial advisors
- Significant upturn in brokerage income
- EBIT growth of 51.6%
- Effects from spread of COVID-19 have limited impact in first quarter

	Q1/2019	Q1/2020	Change
Clients	3.63 million	3.87 million	+ 6.6%
Financial advisors	4,911	5,041	+ 2.6%
Brokerage income	€63.1 million	€66.8 million	+ 5.9%
EBIT	€2.6 million	€3.9 million	+ 51.6%
Consolidated net income after non-controlling interests	€2.4 million	€2.4 million	- 2.1%
Earnings per share	€0.17	€0.17	±0.0%

Q1 2020

- Excellent start to 50th anniversary year with significant increase in sales and earnings
- Online activities of financial advisors increase substantially
- Effects from spread of COVID-19 have limited impact in first quarter

Despite the good development in the first quarter of 2020, the Executive Board now anticipates – in line with the forecast from 25 March 2020 – a decline in brokerage income and in operating income for the 2020 financial year.

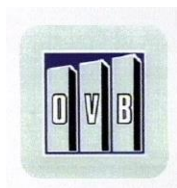
2020 as a whole

A decorative arch of 50 small gold stars, arranged in a semi-circle, framing the central text.

2020 **50 years
of OVB**

**with a strong history
into a strong future**

A strong brand for 50 years, now at home in Europe



1970

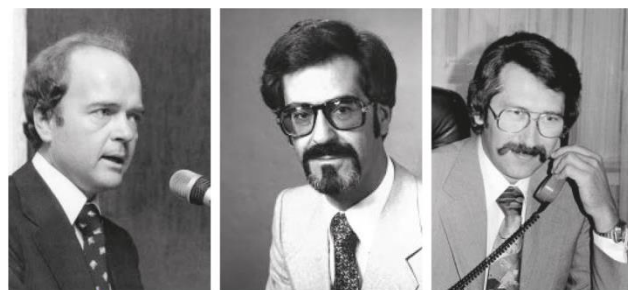
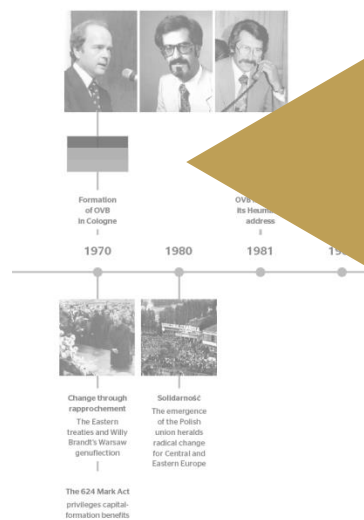
1979

1989

1999

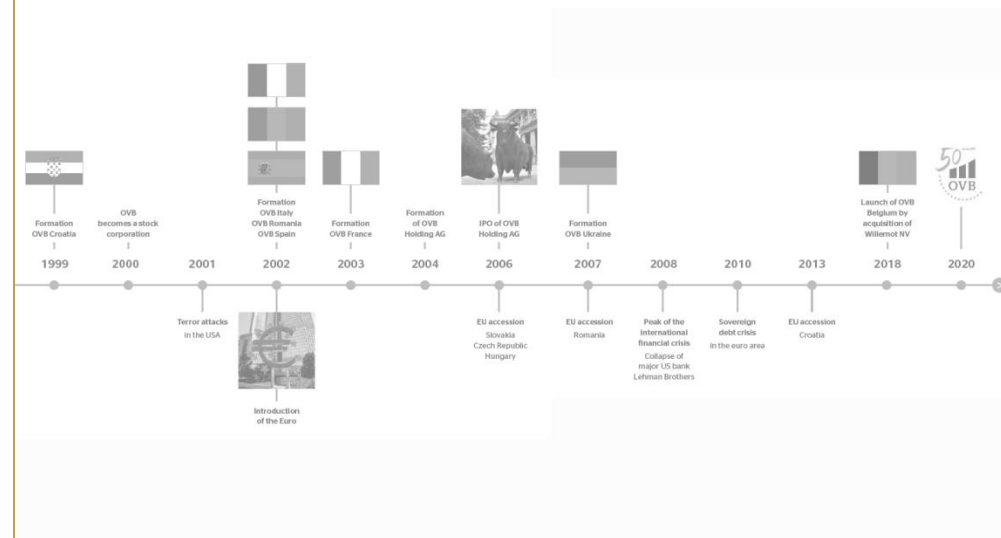
2018

With a strong history into a strong future

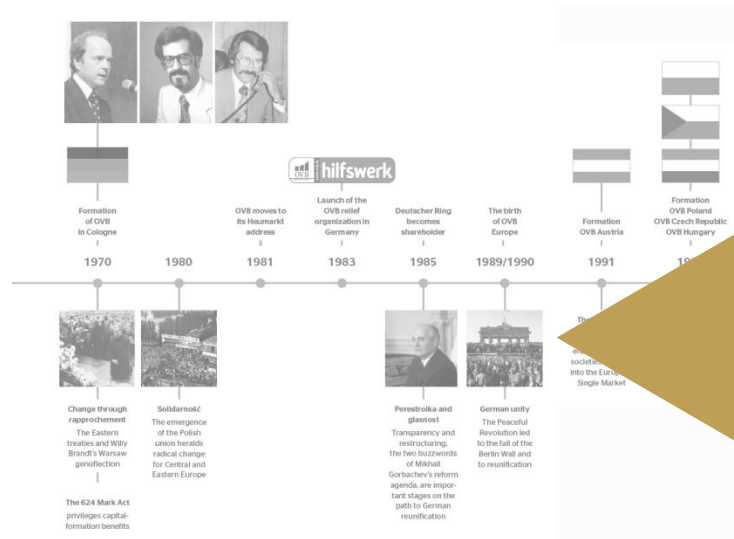


1970

OVB founded in Cologne



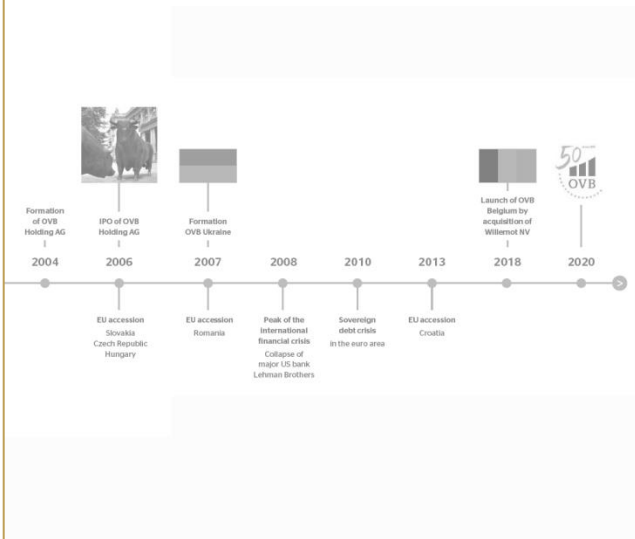
With a strong history into a strong future



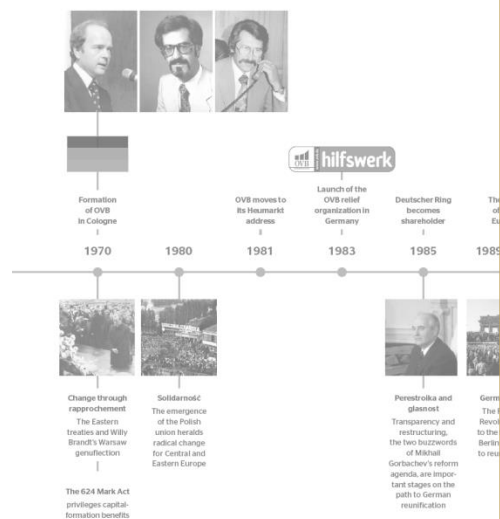
1989/1990

German unity

Beginning of OVB Europe



With a strong history into a strong future



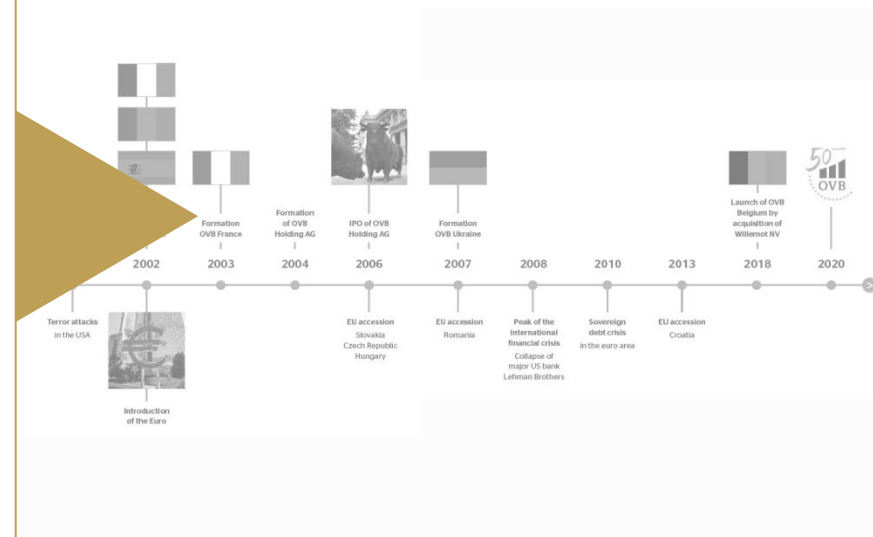
Foundation of OVB Holding AG

2004

IPO

2006

Management holding company founded and IPO



Martin and Valent Sinkovič



“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

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

**Melinda Csányi,
District manager for OVB**



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The information in this document in some cases includes forward-looking statements that are based on assumptions and expectations and are subject to unforeseeable risks.

If the assumptions regarding the further internal and external growth of the company prove to be inaccurate or if other unforeseeable risks materialise, it cannot be ruled out that the actual net assets, financial position and results of operations of the company may differ significantly and adversely from the assumptions and expectations expressed in this document. Such deviations may be caused, for example, by changes in the economic situation, the competitive situation, changes in legislation or tax changes.

OVB Holding AG therefore cannot guarantee that the actual development of the net assets, financial position and results of operations of the company will correspond to the statements contained in this document and does not undertake any obligation to update the statements contained in this document.

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