



»Shaping the future together«

Annual General Meeting of OVB Holding AG 2022

Cologne, 15 June 2022
Mario Freis, CEO





Y **United**
we help

2021 financial year – an overview



OVB achieves strong sales and earnings growth in 2021

- Brokerage income increases to new high of €320.7 million – all three regional segments contribute to the sales growth
- Significant increase in profitability: EBIT improves by 46.2% and reaches €21.8 million
- Further growth in clients and financial advisors
- Dividend proposal of €0.90

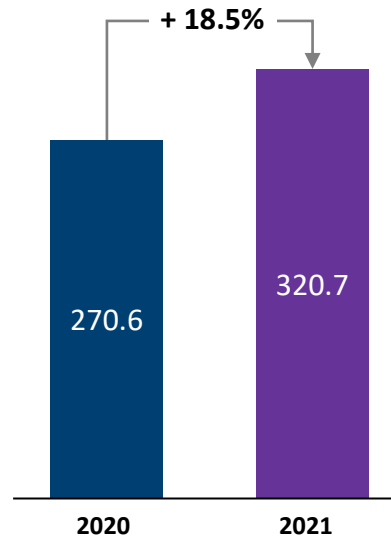
	2020	2021	Change
Clients	3.96 million	4.13 million	+ 4.3%
Financial advisors	5,248	5,603	+ 6.8%
Brokerage income	€270.6 million	€320.7 million	+ 18.5%
EBIT	€14.9 million	€21.8 million	+ 46.2%
Consolidated net income after non-controlling interests	€10.5 million	€15.7 million	+ 49.9%
Earnings per share	€0.74	€1.10	+ 49.9%
Dividend per share*	€0.75 + €0.25	€0.90	+ 20.0%

* Proposal; change versus the ordinary dividend of €0.75 for 2020

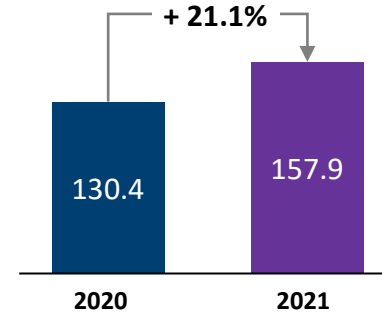
Brokerage income reaches new all-time high in 2021

- Growth of 21.1% in the Central and Eastern Europe segment
- Increase of 5.1% in the Germany segment
- Southern and Western Europe segment climbs by 24.7%

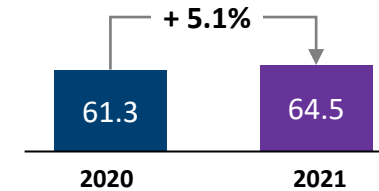
Group



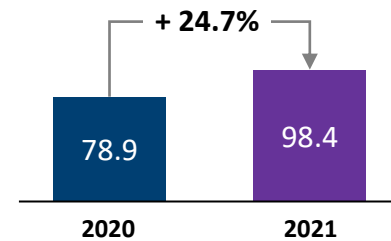
Central and Eastern Europe



Germany



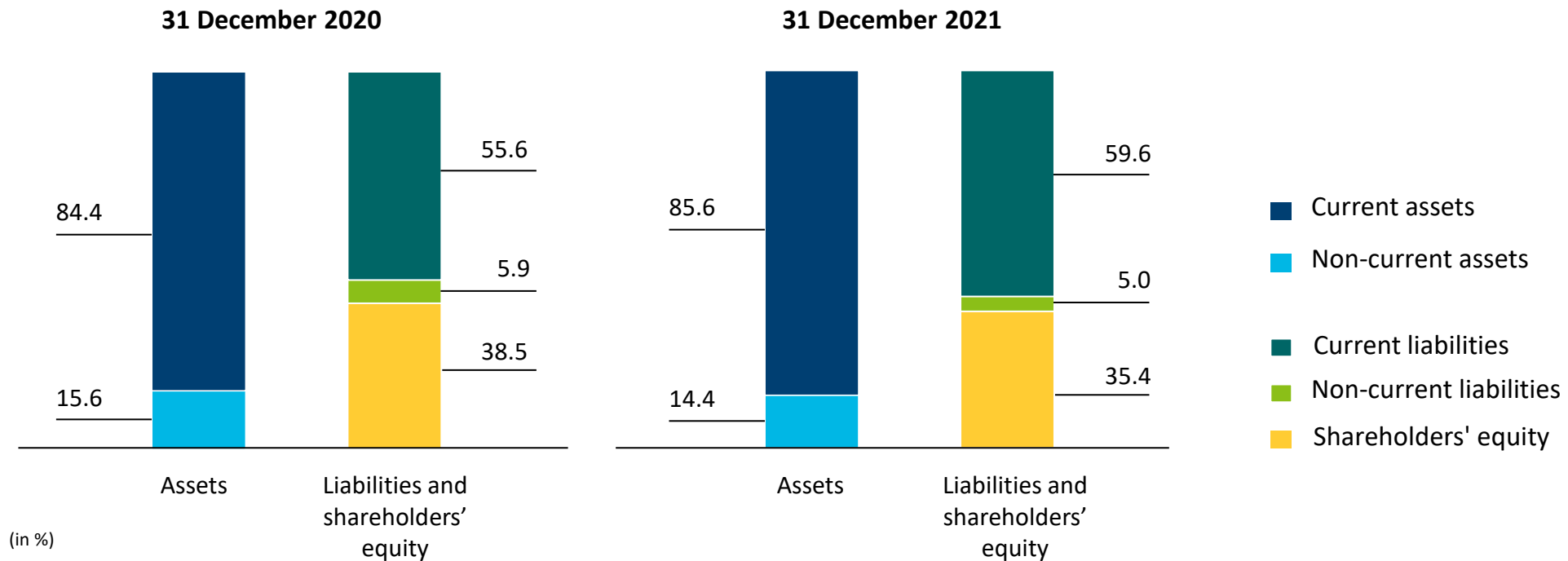
Southern and Western Europe



(in € million, rounded)

Solid balance sheet and financial strength

- Equity ratio of 35.4%
- Return on equity of 17.2%



OVV continues to grow at a high level in 2022

- Further expansion in the number of financial advisors and clients
- Significant increase in brokerage income to €84.2 million
- EBIT rises further to €6.0 million
- Net financial income and income tax expenses burden consolidated net income

	Q1/2021	Q1/2022	Change
Clients	4.01 million	4.18 million	+ 4.2%
Financial advisors	5,358	5,613	+ 4.8%
Brokerage income	€78.7 million	€84.2 million	+ 7.0%
Operating income (EBIT)	€5.9 million	€6.0 million	+ 1.8%
Consolidated net income after non-controlling interests	€4.7 million	€3.4 million	- 26.2%
Earnings per share (basic)	€0.33	€0.24	- 26.2%

Q1 2022

- Increasing challenges due to the ongoing pandemic and the war in Ukraine
- After very dynamic growth, OVB got off to a good start in 2022
- Strong performance from the Central and Eastern Europe and Southern and Western Europe segments

Outlook for 2022 as a whole

Despite increasing risks and uncertainties, the Executive Board confirms its outlook for 2022:

- Brokerage income: in a range between €315 million and € 330 million
- Operating result (EBIT) between €22 million and € 25 million

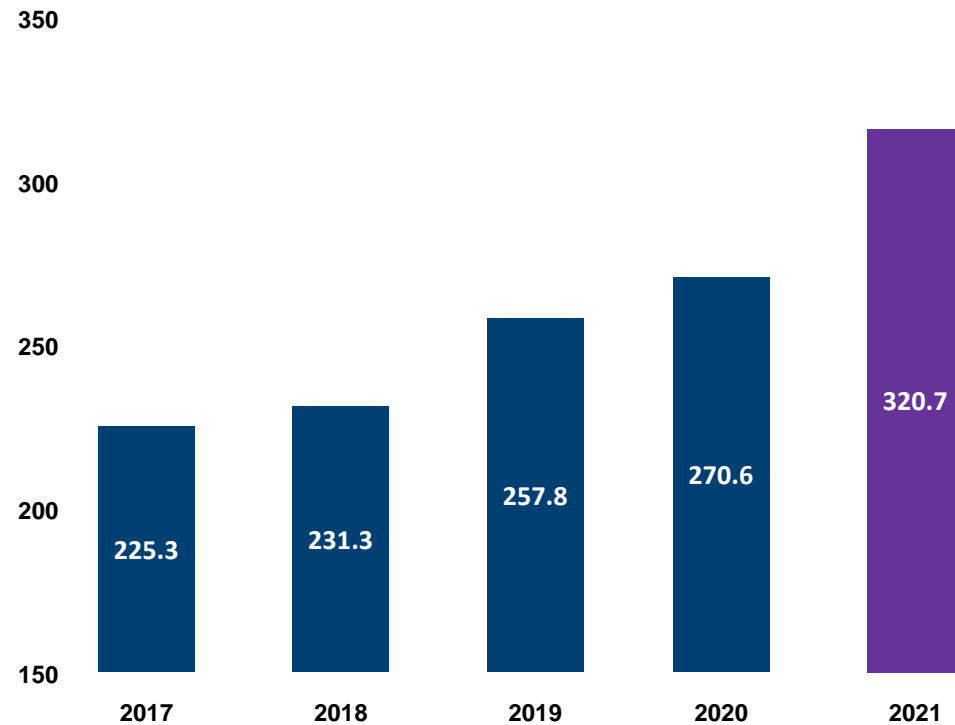


**Final phase
»OVB Evolution 2022«**

“OVB Evolution 2022” strategy period

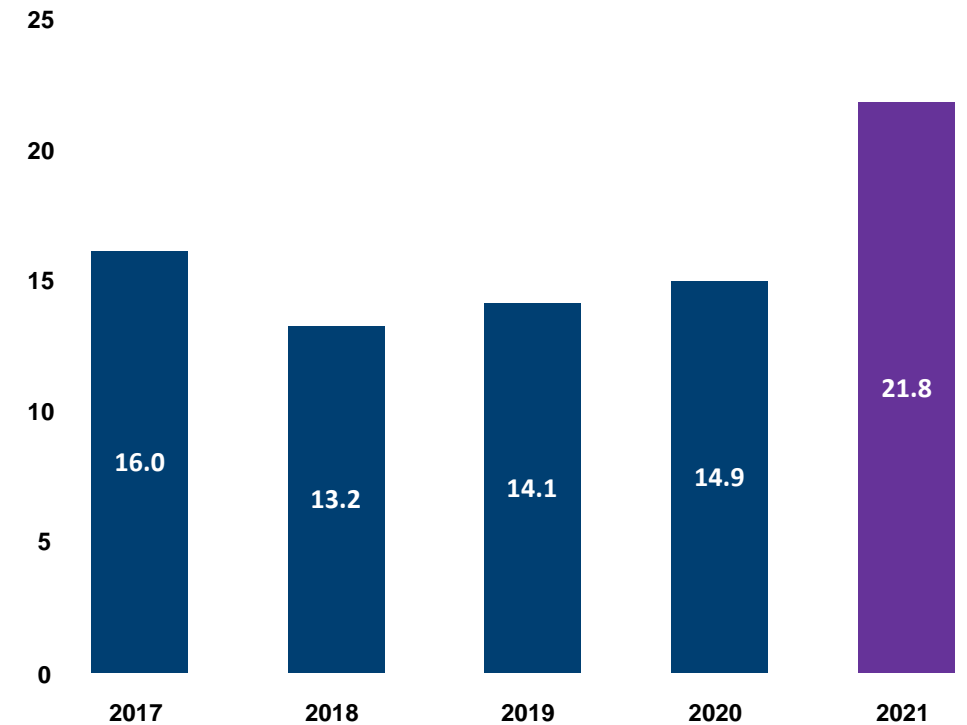


Change in brokerage income, 2017 to 2021



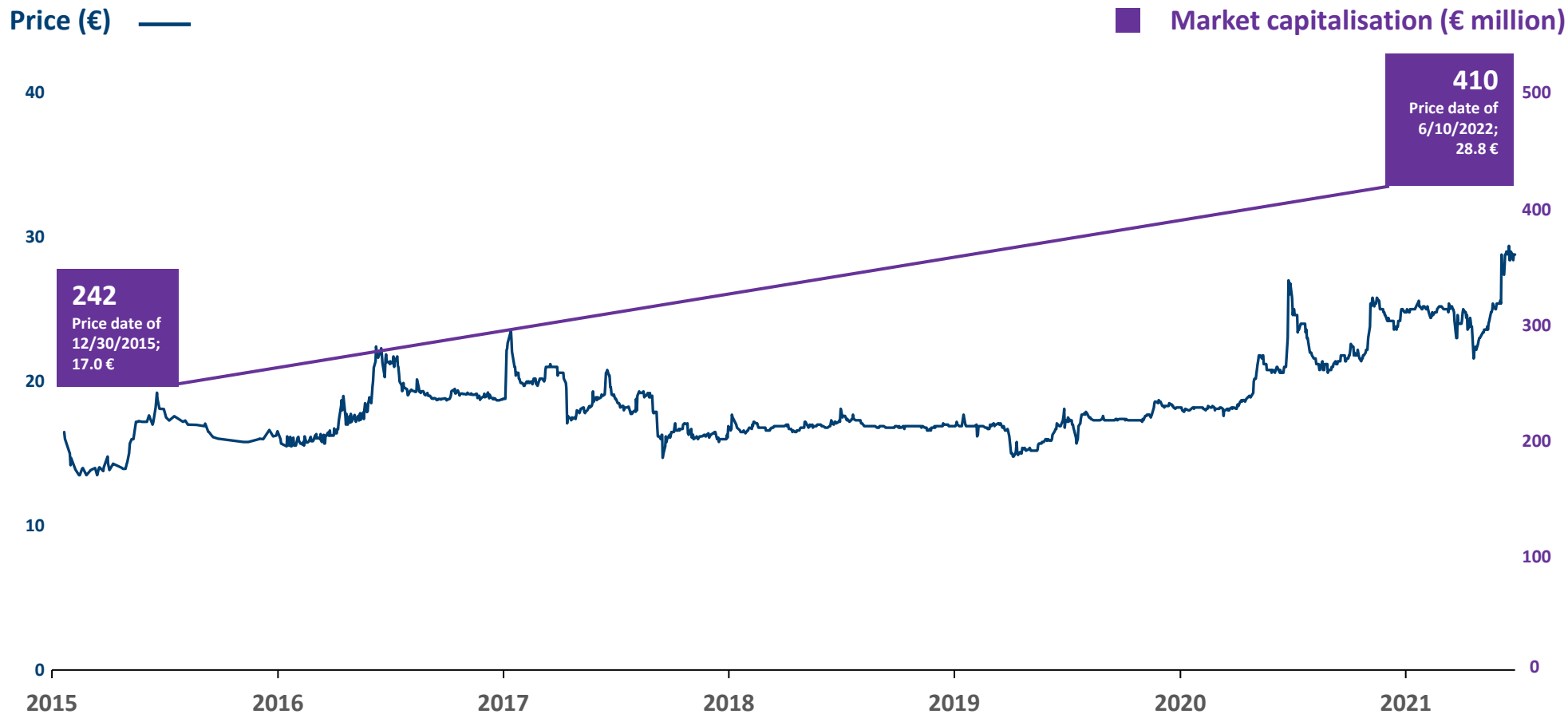
(in € million, rounded; previously total sales commissions)

Change in operating income (EBIT), 2017 to 2021



(in € million, rounded)

OVB Holding AG share price performance (Xetra) and market capitalisation





**OVB Slovenia:
Expansion target in
sight for 2022**



OVB is currently laying the groundwork to enter the Slovenian market



Market data



OVB at a glance



More than **50 years** of experience



Represented in **15 European countries**



4.18 million clients



5,613 financial advisors



Over **100** product partners



**Gemeinsam
Zukunft gestalten**

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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