



Annual General Meeting of OVB Holding AG 2023

Cologne, 14. June 2023
Mario Freis, CEO



1 Financial year 2022 at a glance

2 Business performance in the first quarter of 2023

3 „OVV Excellence 2027“

OVB concludes financial year 2022 with record sales

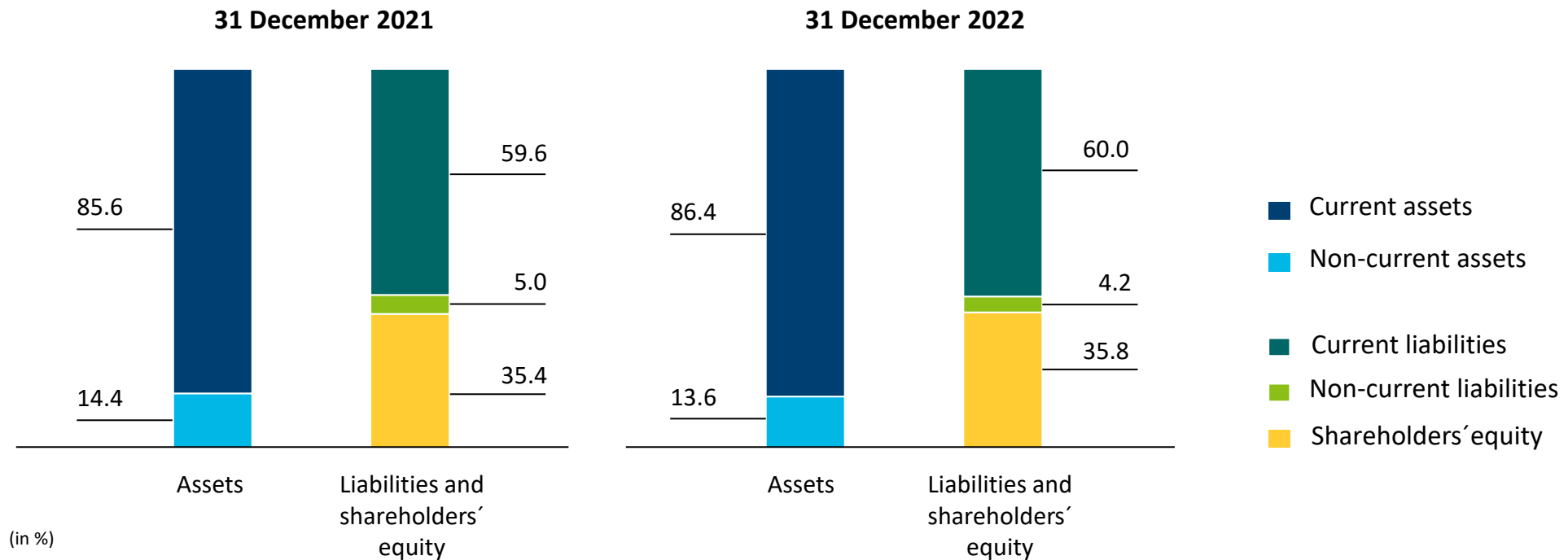
- „OVB Evolution 2022“ strategy period successfully completed
- Brokerage income reaches historic high of €331.9 million
- EBIT improves slightly to €22 million
- Number of clients and financial advisors increases further
- Dividend proposal of €0.90

	2021	2022	Change
Clients	4.13 million	4.27 million	+ 3.4%
Financial advisors	5,603	5,772	+ 3.0%
Brokerage income	€320.7 million	€331.9 million	+ 3.5%
Operating income (EBIT)	€21.8 million	€22.0 million	+ 1.1%
Consolidated net income after non-controlling interests	€15.7 million	€14.7 million	- 6.6%
Earnings per share	€1.10	€1.03	- 6.6%
Dividend per share	€0.90	€0.90*	± 0.0%

* Proposed for 2022

Solid balance sheet and financial strenght

- Equity ratio of 35.8%
- Return on equity of 15.7%



Successful completion of the „OVB Evolution 2022“ corporate strategy

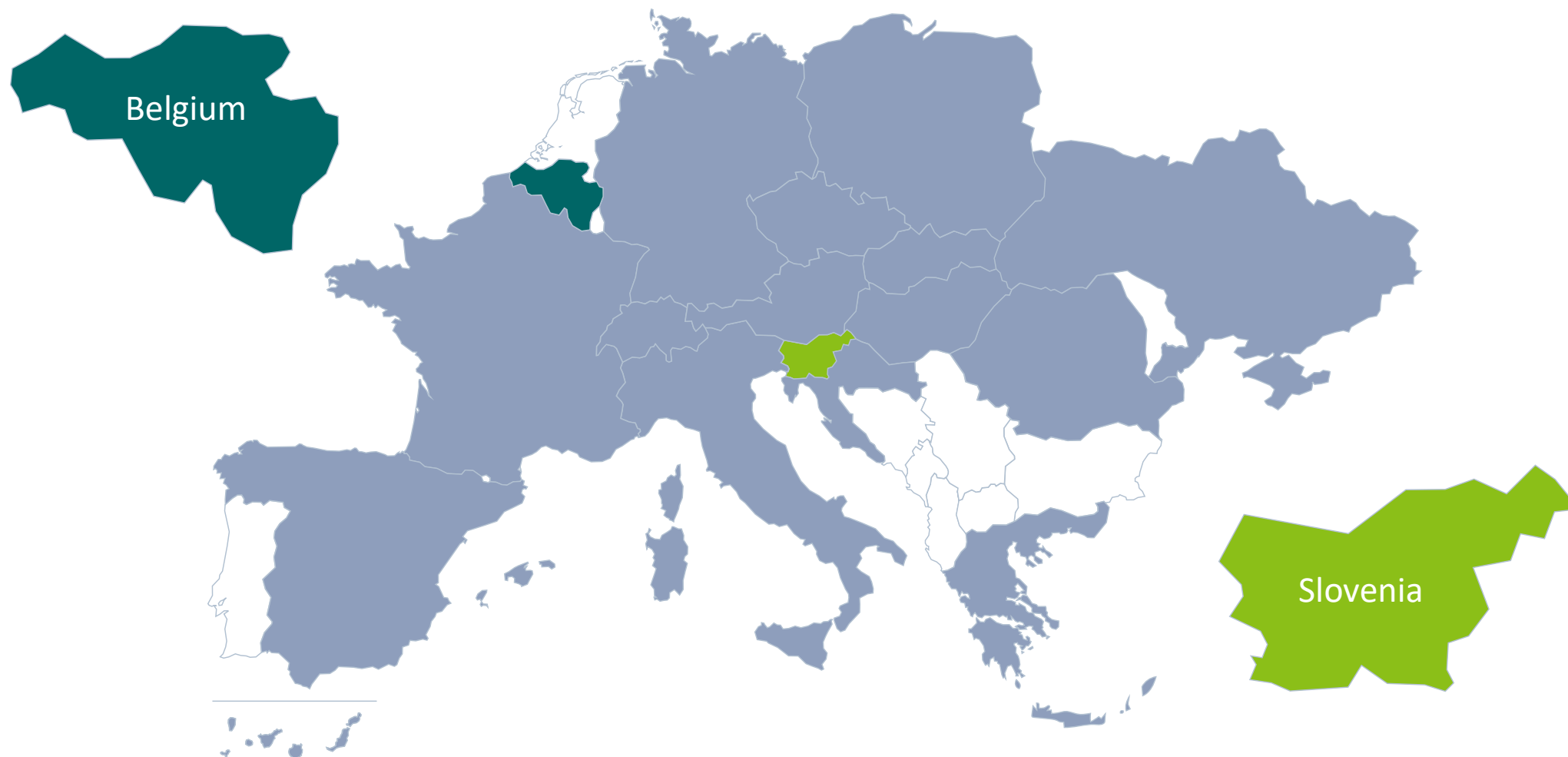


Key figures of OVB Holding AG 2017 vs. 2022

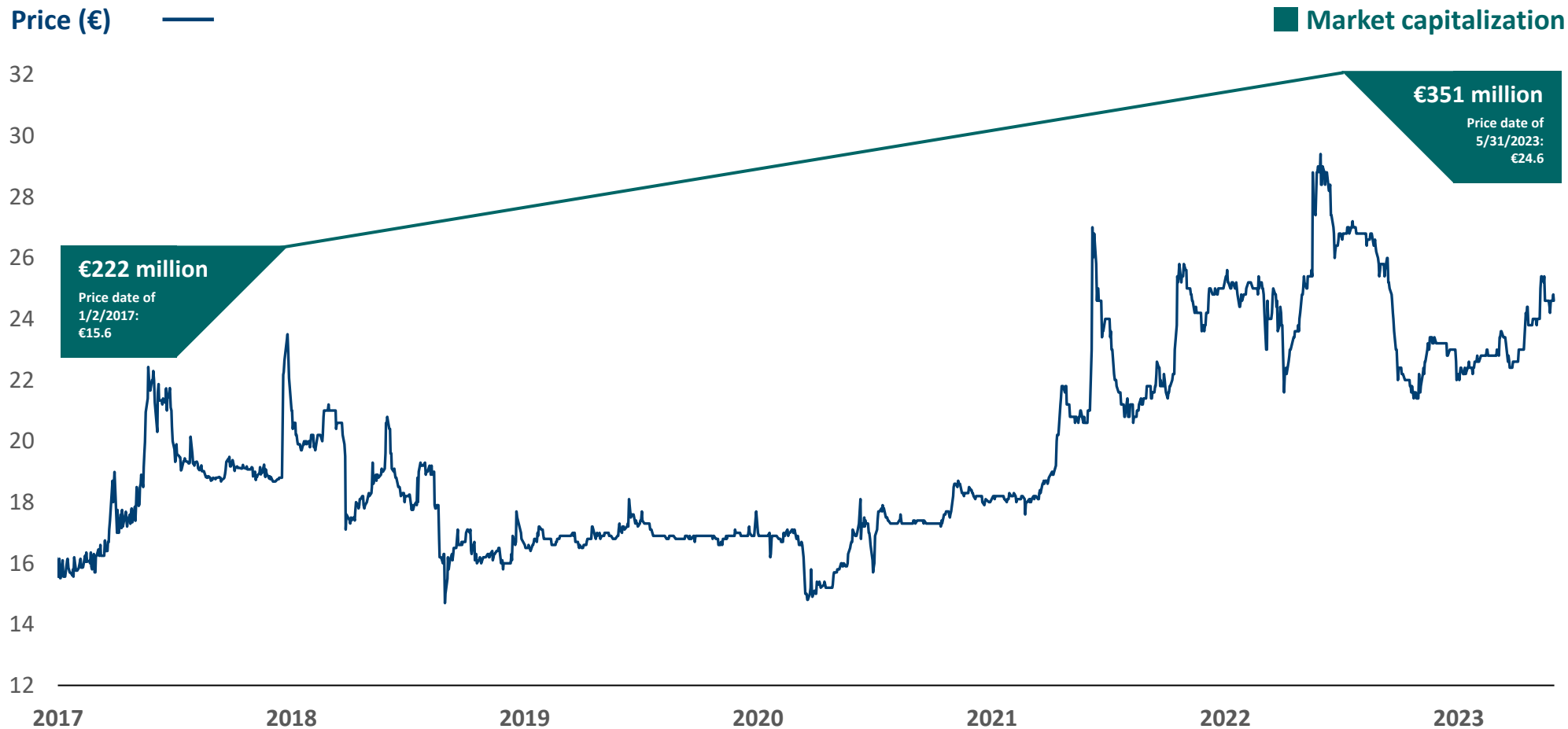
		2017		2022
Clients	Number in million	3.35	↗	4.27
Financial advisors	Number	4,702	↗	5,772
Brokerage income ¹	€ million	225.3	↗	331.9
EBIT – Earnings before interest and taxes	€ million	16.0	↗	22.0

¹ 2017 incl. commission based on secondary contracts

Continuation of expansion into promising markets



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



OVV posts further growth in number of clients and financial advisors

- Client base increases by 2.3%
- Number of financial advisors up 3.1%
- Brokerage income in Q1 2023 in line with planning at €83.4 million and thus almost at previous year's level
- EBIT down to €3.1 million as planned

	Q1 / 2022	Q1 / 2023	Change
Clients	4.18 million	4.27 million	+ 2.3%
Financial advisors	5,613	5,785	+ 3.1%
Brokerage income	€84.2 million	€83.4 million	- 1.0%
Operating income (EBIT)	€6.0 million	€3.1 million	- 48.5%
Consolidated net income after non-controlling interests	€3.4 million	€2.3 million	- 31.9%
Earnings per share	€0.24	€0.16	- 31.9%

Sociocultural transition

- Longevity and aging of society
- Intergenerational fairness
- Refugee movement and migration
- Changing family models
- Shortage of skilled workers
- Changing work models
- Increasing individualization and moralization
- ...



Economic framework

- Inflation
- Interest rate increase
- Threat of recession
- Wage-price spiral
- Currency risks
- Government debt
- Tension between globalization and protectionism
- ...

Digitization

- Big data, machine learning und artificial intelligence
- Innovative distribution channels (social commerce)
- Virtualization
- Cyber security
- Cryptocurrencies
- ...



Regulatory framework

- Growing regulation with different national manifestations
- Complexity of regulatory requirements
- ...

Sustainable development and climate change

- Increasing relevance of sustainability in economy and society
- Energy and mobility transition
- Extreme weather events
- Infrastructure risk
- Health risks (e.g. due to heat)
- ...



Political framework

- Increasing geopolitical tension
- Government interference in pricing processes
- ...





OVB at a glance



More than 50 years' experience



Operating in 16 countries throughout Europe



4.27 million clients



5,785 financial advisors



Over 100 product partners

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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