



Conference Call **Consolidated Interim Report January 1 to September 30, 2024**

Cologne, November 7, 2024

Mario Freis, CEO | Frank Burow, CFO | Heinrich Fritzlar, COO



Agenda

- 1** Overview of the first nine months of 2024
- 2** Development of clients and financial advisors
- 3** Brokerage income, regional diversification and product mix
- 4** Financial information in detail
- 5** Summary and outlook
- 6** Disclaimer/Financial Calendar/Contact

OVB at a glance



More than 50 years
of experience



4.65 million
clients



Operating in
16 countries throughout Europe



6,143
financial advisors



Over **100**
product partners

Overview of the first nine months of 2024

OVB continued strong revenue growth and a significant increase in earnings

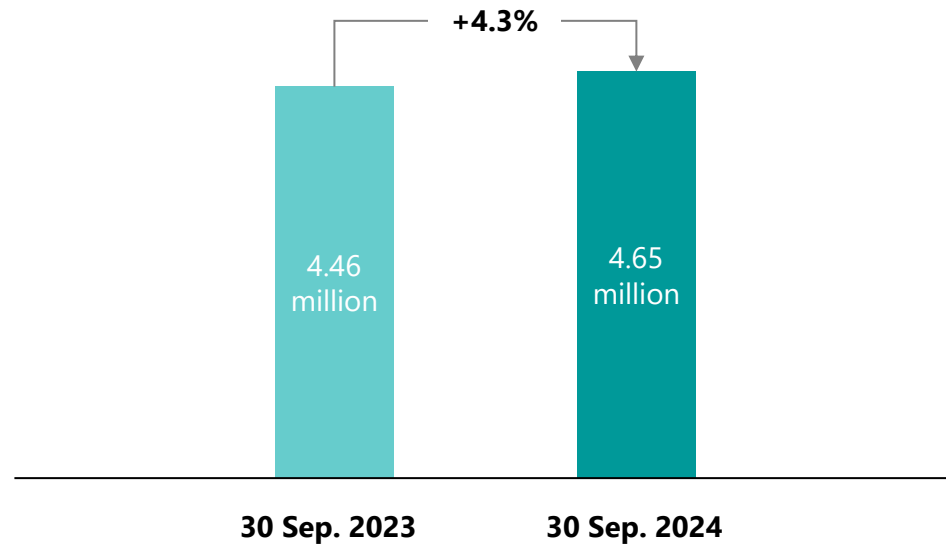
- » Brokerage income grows significantly by 14.6 per cent to Euro 298.1 million
- » Number of clients and financial advisors at a new high
- » EBIT increases by 21.9 per cent to Euro 13.9 million
- » Consolidated net income after non-controlling interests per share increase strongly by 45.8 per cent

	9-1 / 2023	9-1 / 2024	Change
Clients	4.46 million	4.65 million	+4.3%
Financial advisors	5,896	6,143	+4.2%
Brokerage income	€260.3 million	€298.1 million	+14.6%
Operating income (EBIT)	€11.4 million	€13.9 million	+21.9%
Consolidated net income after non-controlling interests	€9.1 million	€13.3 million	+45.8%
Earnings per share	€0.64	€0.93	+45.8%

Number of clients and financial advisors at a new high

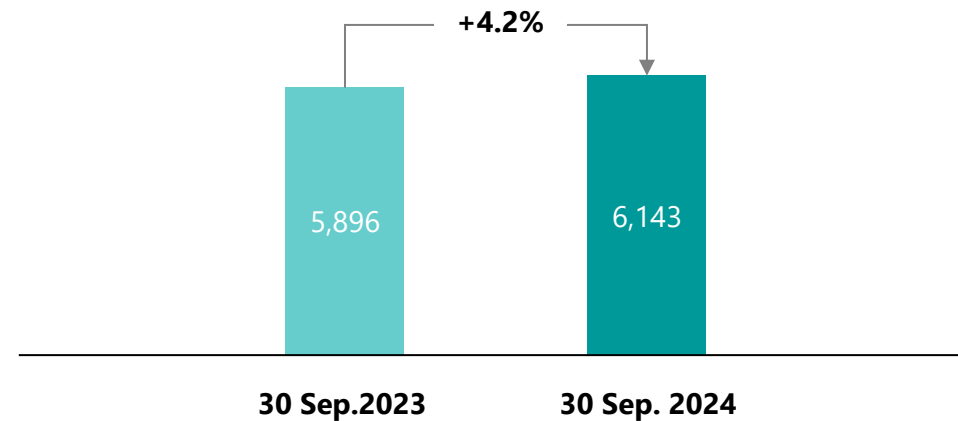
Number of clients

- » Central and Eastern Europe: Significant growth (+5.1 per cent)
- » Germany: Slight decrease (-2.4 per cent)
- » Southern and Western Europe: Significant growth (+6.8 per cent)



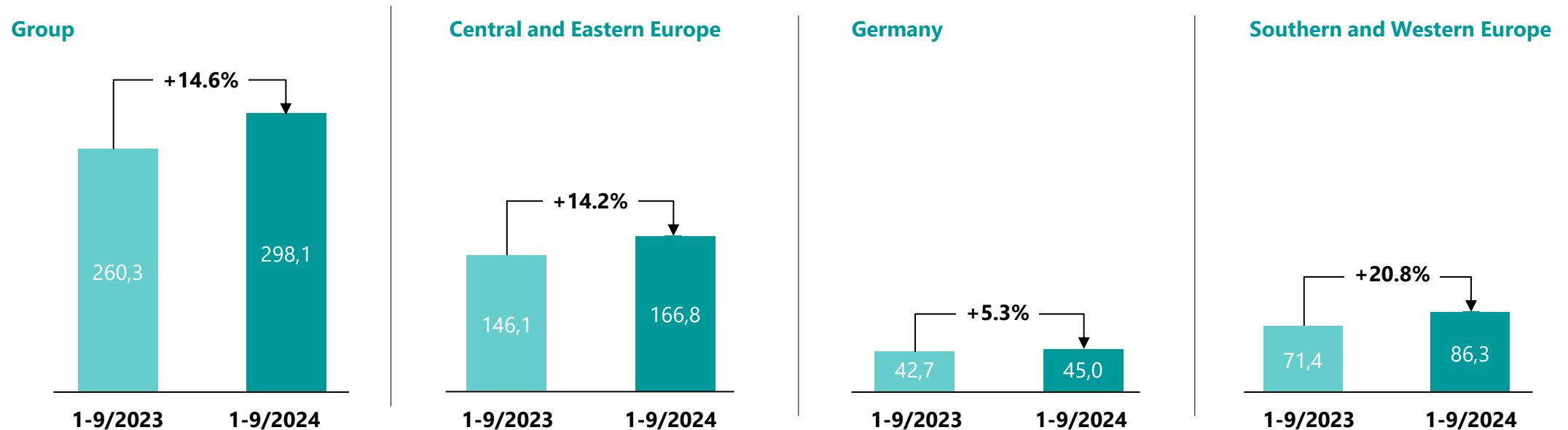
Number of financial advisors

- » Central and Eastern Europe: Significant growth (+5.6 per cent)
- » Germany: Noticeable decline (-5.7 per cent)
- » Southern and Western Europe: Strong growth (+10.1 per cent)



Strong growth in brokerage income

- » All segments with revenue growth
- » Strong growth of 14.2 per cent to Euro 166.8 million in the Central and Eastern Europe segment
- » Germany segment increases brokerage income significantly by 5.3 per cent
- » The Southern and Western Europe segment is developing most dynamically with an increase in sales of 20.8 per cent

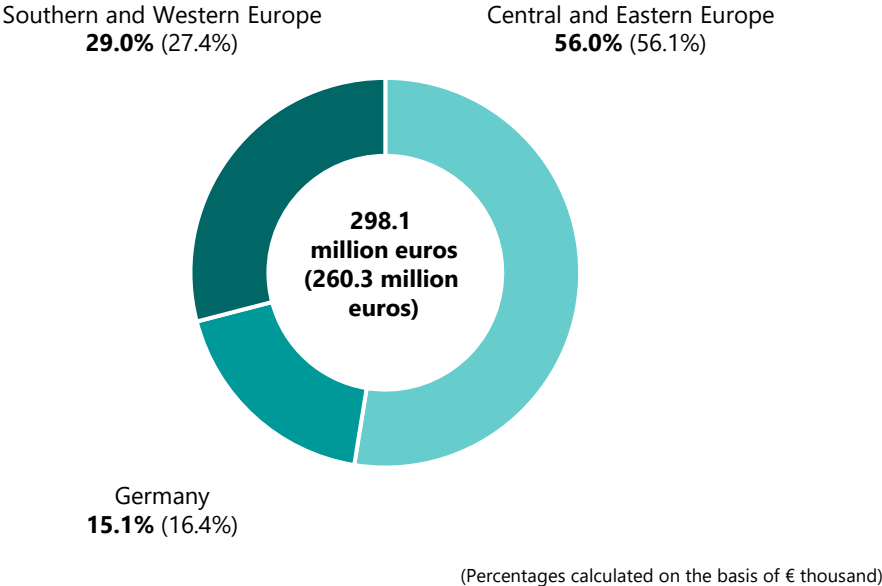


(in € millions, rounded on € thousand basis)

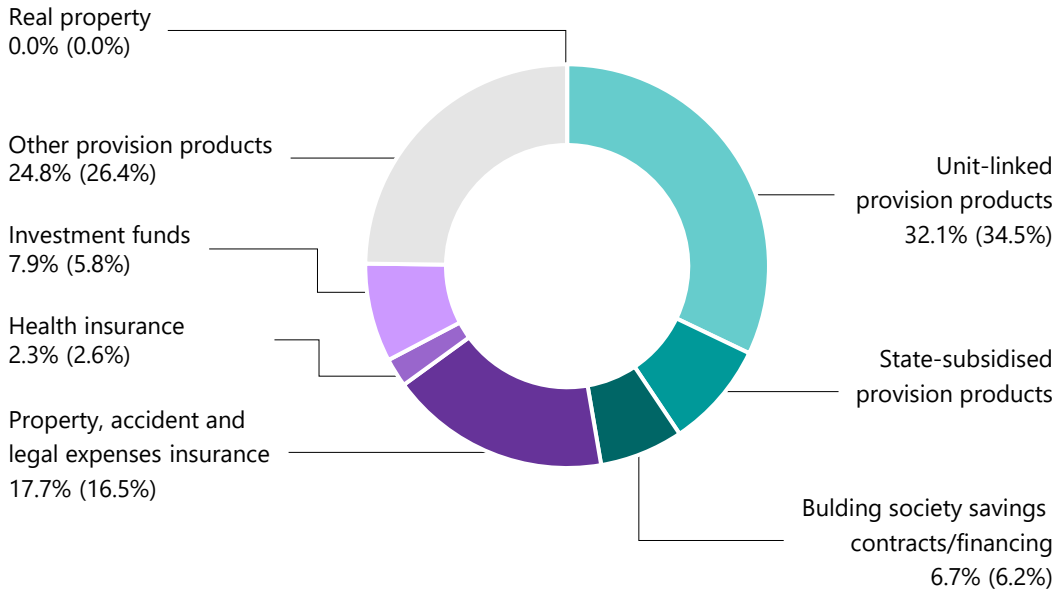
Diversification by regions and product segments

- » Sales by region: Share of the Southern and Western Europe segment increases to 29.0 per cent
- » Allfinanz portfolio: focus on asset-based financial products and products for hedging biometric risks

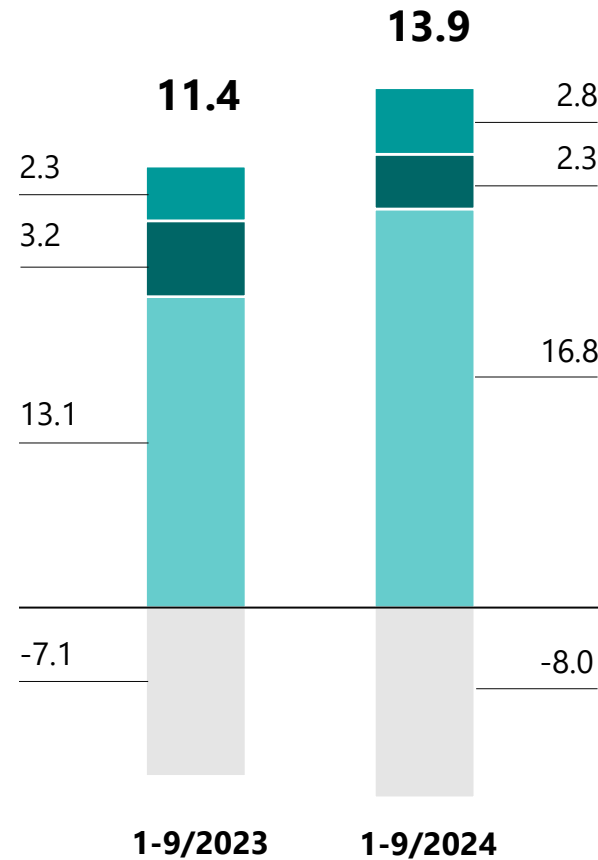
Brokerage income 1-9/2024 (1-9/2023) by region



Composition of new business 1-9/2024 (1-9/2023)

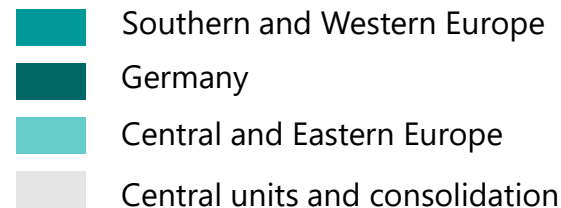


Operating income (EBIT) by segment



(in € million, rounded)

- » Strong EBIT growth of 21.9 per cent in the group
- » EBIT growth of 28.9 per cent in the Central and Eastern Europe segment
- » The Southern and Western Europe segment also increased EBIT by double digits - by 20.9 per cent
- » EBIT of the Germany segment characterised by increasing expenditure on digitalisation as well as training and further education



Selected items of the consolidated income statement

	1-9/2023	1-9/2024	Change ¹⁾
Brokerage income	260.3	298.1	+14.6%
Brokerage expenses	-173.4	-201.2	+16.0%
Other operating income	9.0	8.0	-10.4%
Other operating expenses	-41.2	-43.8	+6.4%
Personnel expenses	-37.0	-39.8	+7.8%
Depreciation and amortisation	-6.3	-7.4	+17.6%
EBIT	11.4	13.9	+21.9%
Financial result	1.9	4.6	+147.9%
Income taxes	-3.9	-5.0	+27.4%
Consolidated net income after non-controlling interests	9.1	13.3	+45.8%
Earnings per share (in euros)	0.64	0.93	+45.8%

(in € million, rounded)

¹⁾ Changes are determined as in the Annual Report (in thousands)

Summary and outlook 2024

1-9/2024

- » Very strong sales and earnings growth in the group
- » All segments with a significant increase in brokerage income
- » Once again, new all-time highs in the number of clients and financial advisors

Outlook for 2024 as a whole

Due to the dynamic business performance, the Board of Directors had already raised the annual forecast as of July 30, 2024.

- » Brokerage income: Euro 380 – 395 million (previously: Euro 360 – 385 million), compared to Euro 354.3 million in 2023
- » Operating income (EBIT): Euro 18 - 21 million (previously: Euro 17 - 20 million), compared to Euro 17.8 million in 2023

Disclaimer

The information in this document contains 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 materialize, it cannot be ruled out that the actual financial position, financial position and earnings of the company deviate significantly from the assumptions and expectations expressed in this document. The causes of such deviations can include changes in the economic situation, the competitive situation, changes in legislation and tax changes.

OVB Holding AG cannot therefore guarantee that the actual development of the company's net assets, financial position and results of operations corresponds to the statements contained in this document and assumes no obligation to update the statements contained in this document.

Financial calendar 2025

March 28, 2025	Publication of the 2024 annual financial statements, analyst conference
May 8, 2025	Results for the 1st quarter of 2025 and conference call
June 18, 2025	Annual General meeting 2025
August 8, 2025	Results for the 2nd quarter of 2025 and conference call
October 30, 2025	Results for the 3rd quarter of 2025 and conference call

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