Conference Call
Consolidated Interim Report January 1 to September 30, 2025

Cologne, October 30, 2025

Mario Freis, CEO | Heinrich Fritzlar, COO | Thomas Fuhrmann, Director Group & Financial Accounting

Agenda

OVB at a glance

55 years
of experience

4.85 million
clients

Operating in
16 countries through Europe

6,525
financial advisors

Over **100**
product partners

Overview of the first nine months of 2025

OVB Holding AG with noticeable sales growth – Earnings influenced by special items

- Brokerage income rises 10.3 per cent to EUR 328.7 million
- EBIT influenced by temporary factors
- Number of financial advisors and clients increases again

	1-9/2024	1-9/2025	Change
Clients	4.65 million	**4.85 million**	+ 4.2 %
Financial advisors	6,143	**6,525**	+ 6.2 %
Brokerage income	€298.1 million	**€328.7 million**	+ 10.3 %
Operating income (EBIT)	€13.9 million	**€6.2 million**	- 55.3 %
Owners of the parent	€13.3 million	**€5.6 million**	- 58.3 %
Earnings per share	€0.93 Euro	**€0.39 Euro**	- 58.3 %

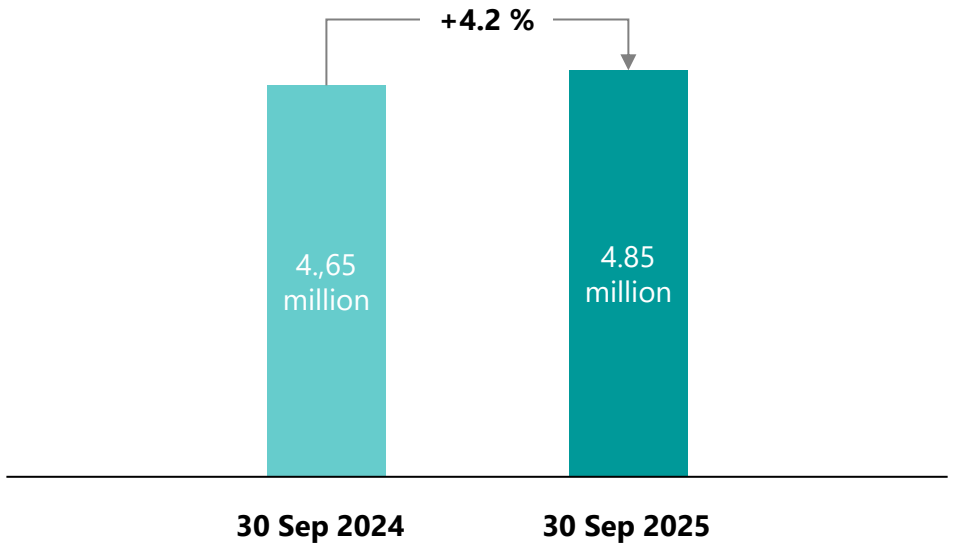
Number of clients and financial advisors at a new high

Number of clients

» Central and Eastern Europe: Significant growth (+4.4 per cent)

» Germany: Slight decline (-0.7 per cent)

» Southern and Western Europe: Significant growth (+6.7 per cent)

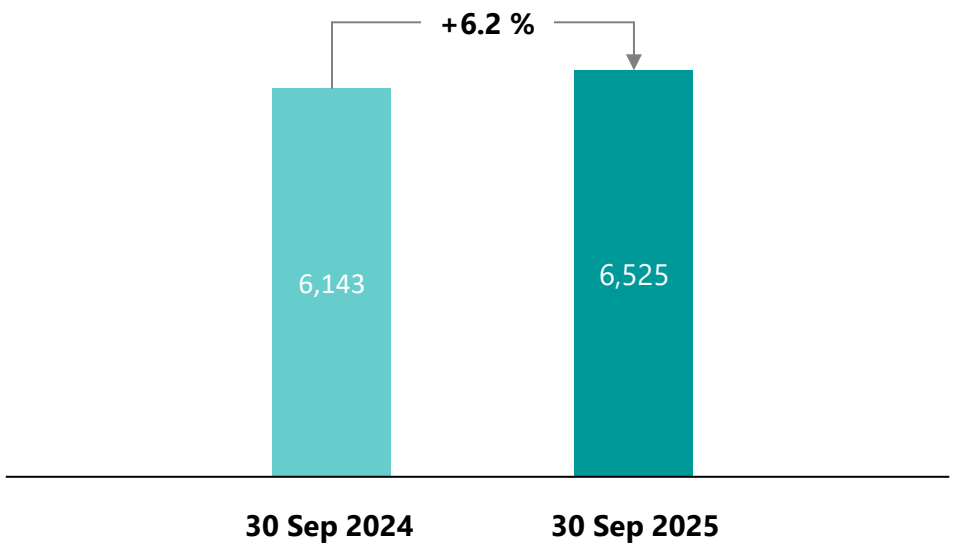


Number of financial advisors

» Central and Eastern Europe: Significant growth (+7.3 per cent)

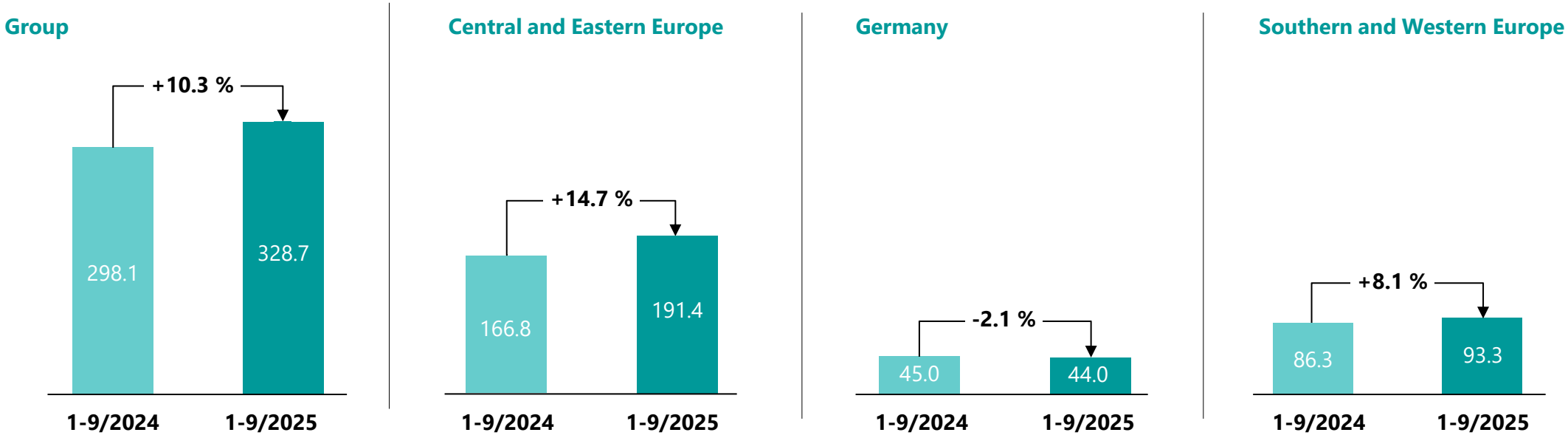
» Germany: Slight decline (-0.8 per cent)

» Southern and Western Europe: Strong growth (+9.4 per cent)



Strong growth in brokerage income

- Double-digit growth in brokerage income at Group level
- Segment Central and Eastern Europe: Significant increase of 14.7 percent to EUR 191.4 million
- Segment Germany : Income from brokerage decreased by 2.1 percent
- Segment Southern and Western Europe : Brokerage income up 8.1 percent

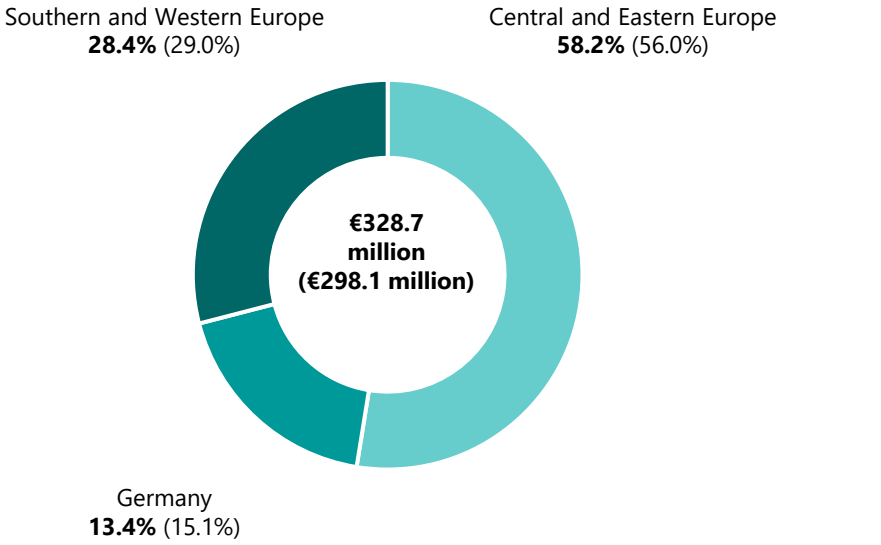


(in € millions, rounded on € thousand basis)

Diversification by regions and product segments

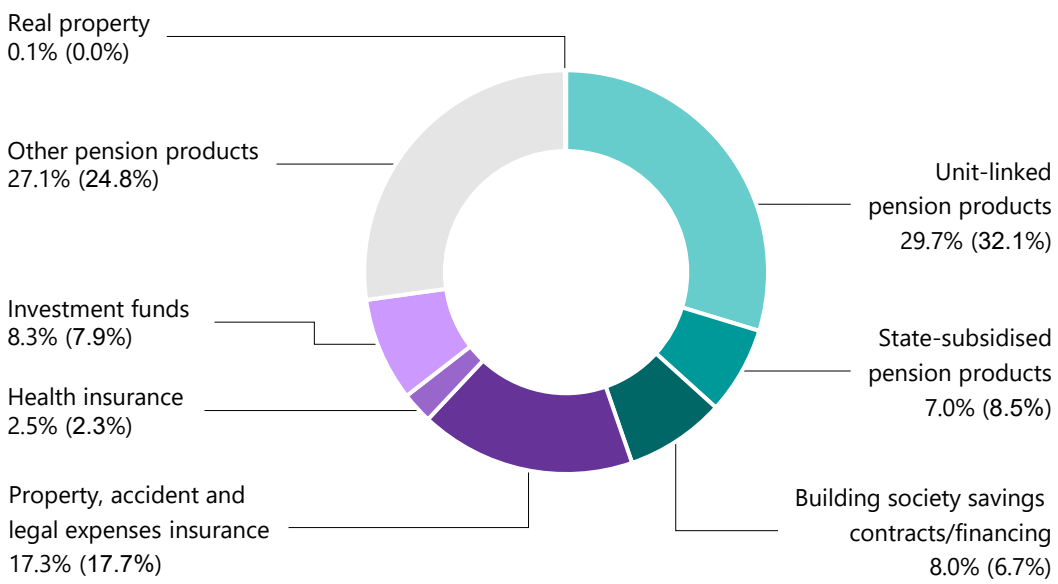
- Sales by region: Share of the Central and Eastern Europe segment rises to 58.2 percent
- Product portfolio: Focus on tangible assets and protection against biometric risks
- Additional drivers: Other pension products, building society savings contracts/financing, and investment funds

Brokerage income 1-9/2025 (1-9/2024) by region

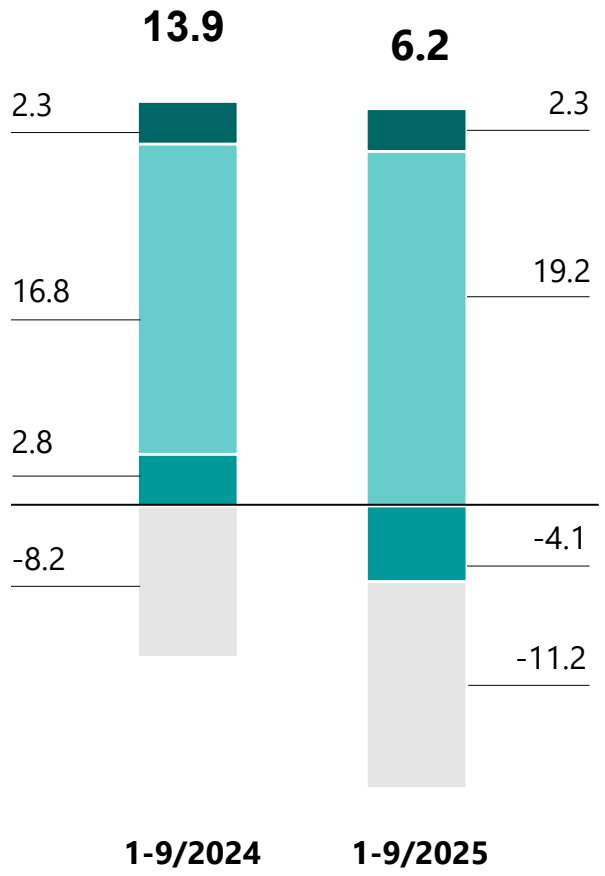


(Percentages calculated on the basis of € thousand)

Composition of new business 1-9/2025 (1-9/2024)



Operating income (EBIT) by segment



(in € million, rounded)

- Operating income (EBIT) down by 55.3 percent at Group level
- Segment Central and Eastern Europe: EBIT up by 14.2 percent
- Segment Southern and Western Europe: EBIT influenced by special items
- Segment Germany: EBIT remains stable

Southern and Western Europe
Germany
Central and Eastern Europe
Central units and consolidation

Selected items of the consolidated income statement

	1-9/2024	1-9/2025	Change[1)]
Brokerage income	298.1	**328.7**	+10.3 %
Brokerage expenses	-201.2	**-225.0**	+11.8 %
Other operating income	7.5	**13.3**	+78.0 %
Other operating expenses	-41.6	**-56.2**	+34.9 %
Personnel expenses	-39.8	**-44.6**	+12.0 %
Depreciation and amortisation	-7.4	**-8.7**	+18.1 %
EBIT	13.9	**6.2**	-55.3 %
Financial result	4.6	**3.3**	-27.6 %
Income taxes	-5.0	**-3.9**	- 22.4 %
Owners of the parent	13.3	**5.6**	-58.3 %
Earnings per share (in euros)	0.93	**0.39**	-58.3 %

(in € million, rounded)
[1)] Changes are determined as in the Annual Report (in thousands)

Summary and outlook 2025

1-9/2025

- Double-digit brokerage income growth at Group level
- EBIT influenced by special items
- Number of clients and financial advisors continues to rise

Outlook for 2025 as a whole

In view of significant burdens on operating income related to the insolvency and liquidation of a former product partner with which OVB maintained business relations in four countries, OVB continues to expect, based on the information currently available, an operating income in the range of €10 to €15 million.

Group brokerage income is expected to range between €430 and €450 million.

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 2026

26 March 2026	Publication of the 2025 annual financial statements, analyst conference
13 May 2026	Results for the 1st quarter of 2026 and conference call
12 June 2026	Annual General Meeting (AGM) 2026
11 August 2026	Results for the 2nd quarter of 2026 and conference call
3 November 2026	Results for the 3rd quarter of 2026 and conference call

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