Investor presentation HORNBACH Holding AG & Co. KGaA

June 2026

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HORNBACH

one of Europe's most attractive home improvement stocks

HORNBACH Holding

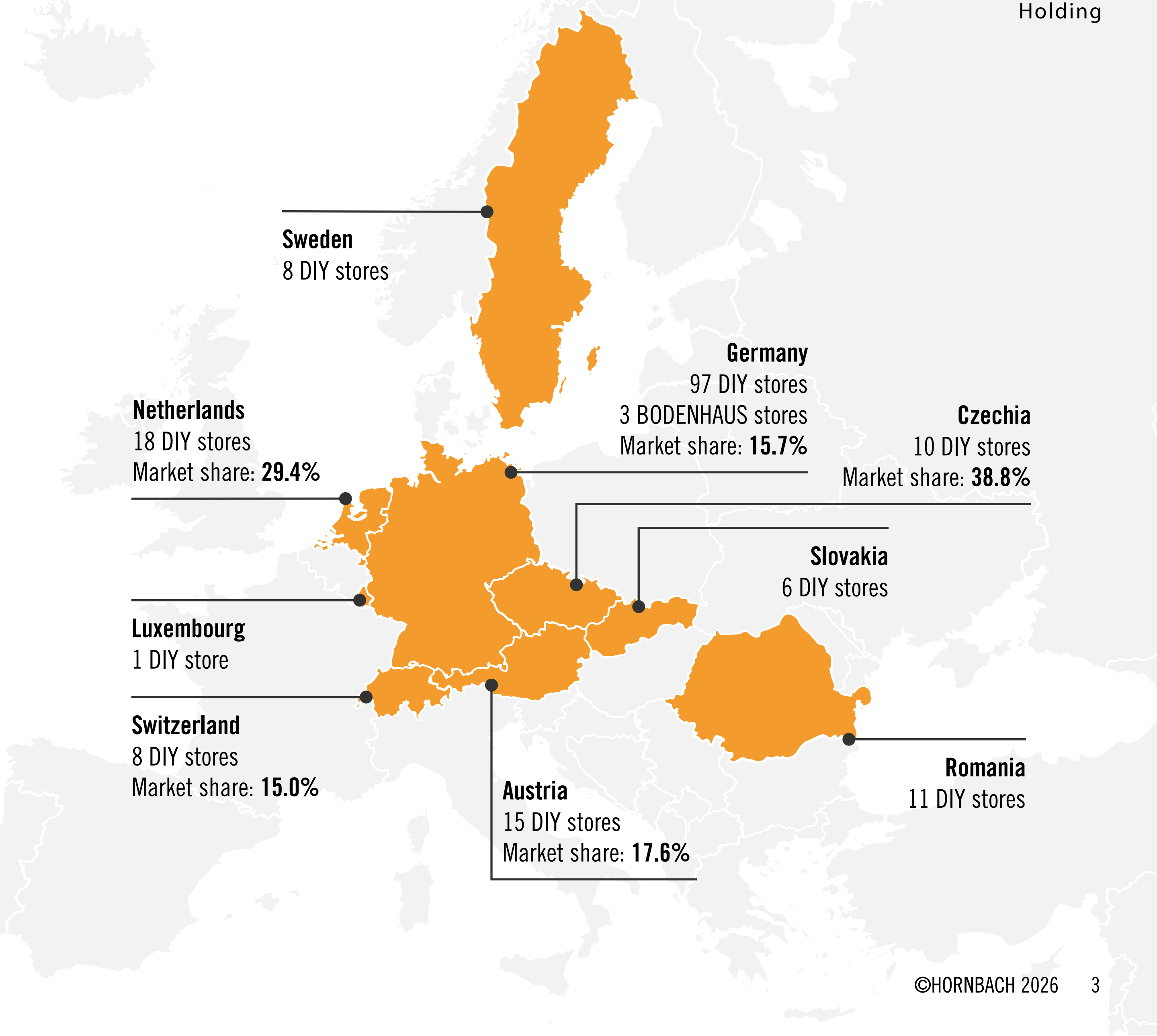
- Group sales: € 6.4bn
- Adjusted EBIT: € 265m
- Reliable dividend since IPO

HORNBACH Baumarkt

- 9 countries
- 174 DIY stores, 3 BODENHAUS stores, 10 online shops
- 95% of Group sales

HORNBACH Baustoff Union

- Regional footprint (GER + FR)
- 39 builders merchant outlets
- 5% of Group sales



Financial figures HORNBACH Group as of Feb 28, 2026; market share: GfK DIY-TSR (Large DIY stores > 1,000 sqm), Jan-Dec 2025; no data for Luxemburg, Romania, Slovakia, Sweden

HORNBACH Holding

HORNBACH Baumarkt: No. 1 project DIY store for DIY enthusiasts and professionals

Our mission

Be the best partner for projects in house, apartment and garden.

Customer needs

Project execution with the right products and quantities within the given time frame and budget.

Broad and deep assortment with high product availability on >10,000 sqm

- More than 50,000 SKUs in large quantities available in-store
- Extended product range in the online store and on the online marketplace

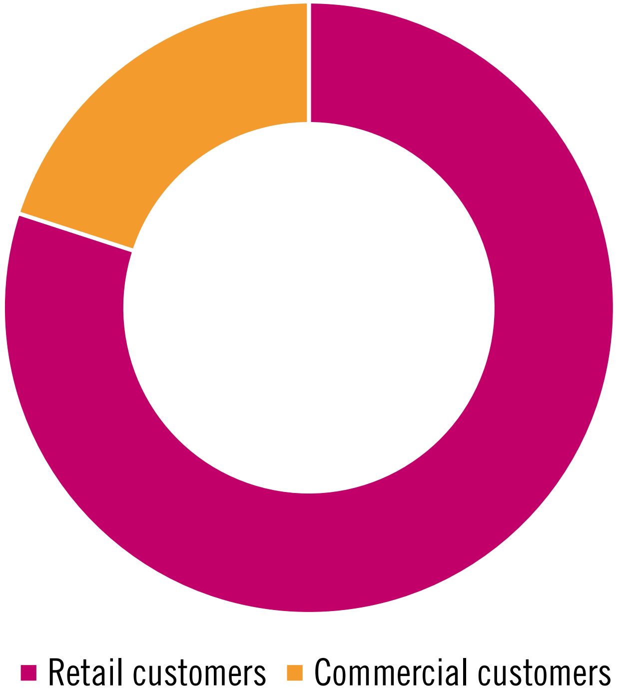
Attractive pricing

- Every-day-low-price guaranteed: Price leadership online and in store
- With customer account: Price guarantee up to 30 days after purchase

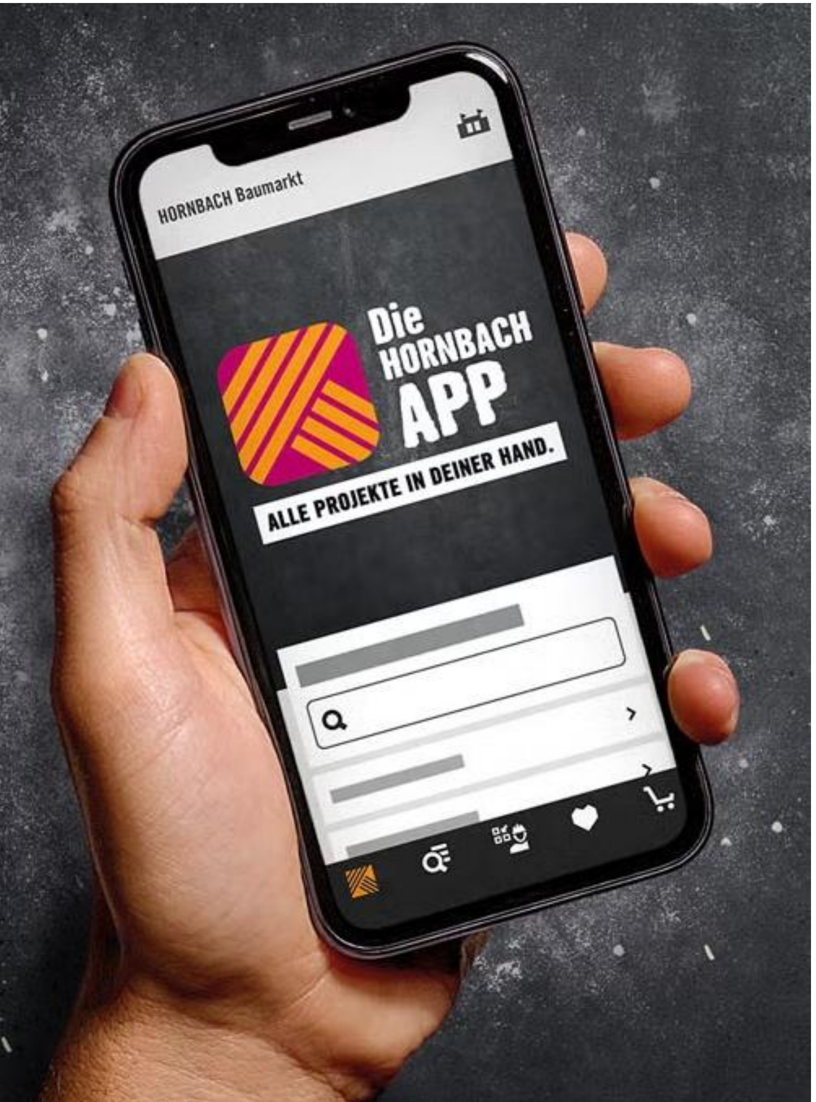
Excellent service and expert advice

- Convenient shopping: Easily accessible locations, generous opening hours, drive-in
- Project consulting, installation services, rental service, financing, repair

Sales split by customer type



HORNBACH Baumarkt: Interconnected retail strategy enhances shopping experience



> 4.3 million
Number of customer accounts

> 350 million
Visits in the HORNBACH web shops in 2025/26

< 5%
Low return ratio across all countries

#1
Best DIY web shop in Germany, Austria and the Netherlands[1]

Seamless "customer journey" across all channels

- Click & Collect, direct delivery of online orders to home / construction site / store
- Product availability and location in store
- Return of online orders to the store

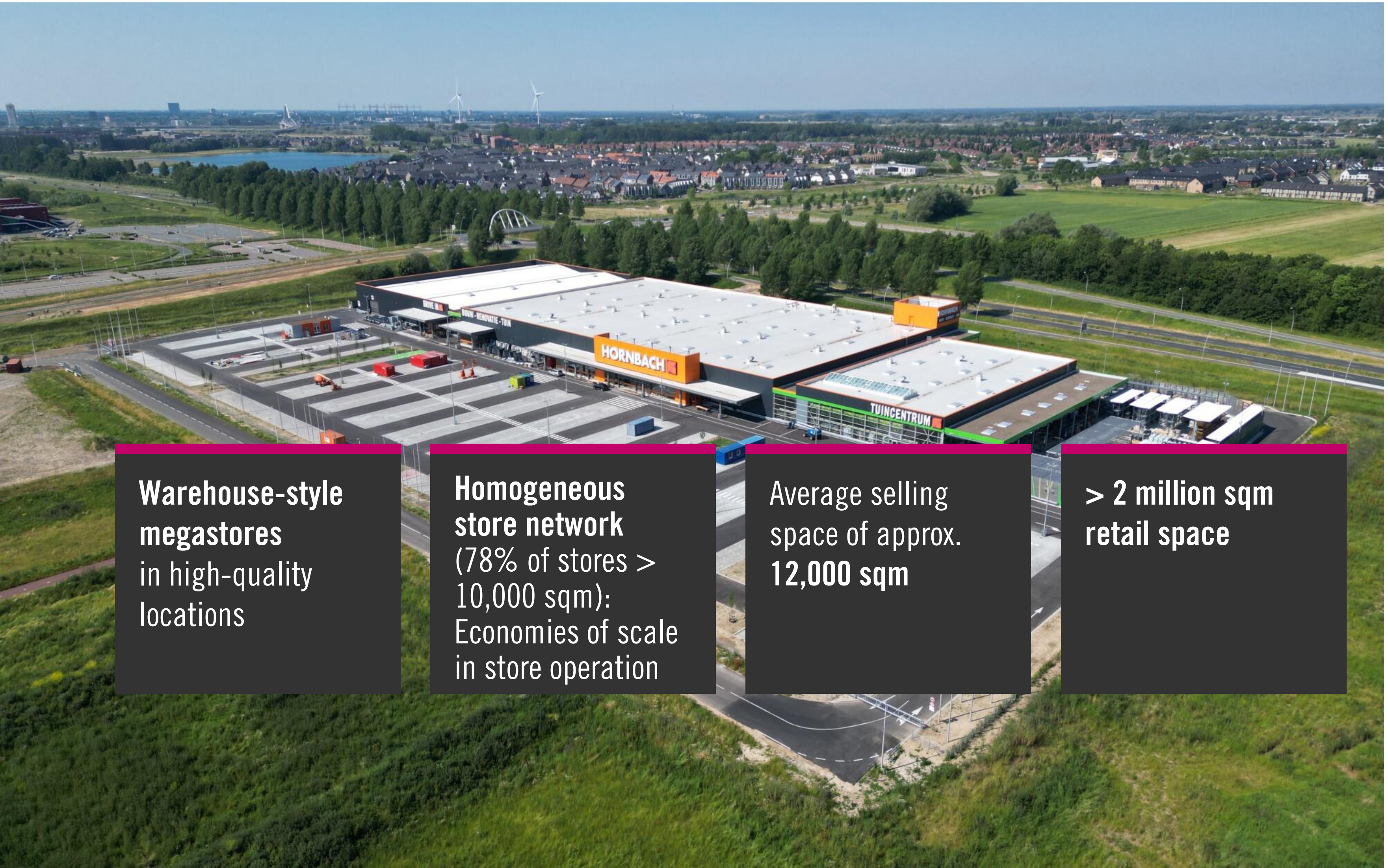
Additional online services

- Large offering of made-to-measure products (paint, sheet metal, doors, windows, shower cubicles, etc.)
- Customer account: Shopping lists, purchase history, electronic invoices, credit notes for price guarantee
- Self-scan for a convenient in-store checkout
- Expert advice also via video conference

1 Kundenmonitor Germany/Austria, "Retailer of the Year" Netherlands

HORNBACH Holding

Mixture of owned and leased real estate supports operational agility



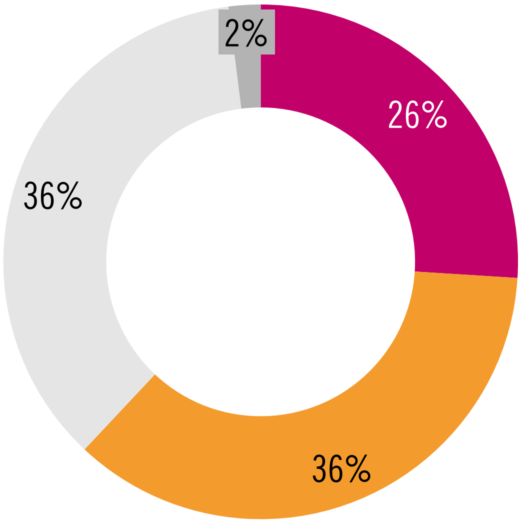
Warehouse-style megastores in high-quality locations

Homogeneous store network (78% of stores > 10,000 sqm): Economies of scale in store operation

Average selling space of approx. **12,000 sqm**

> 2 million sqm retail space

~62% of retail space owned

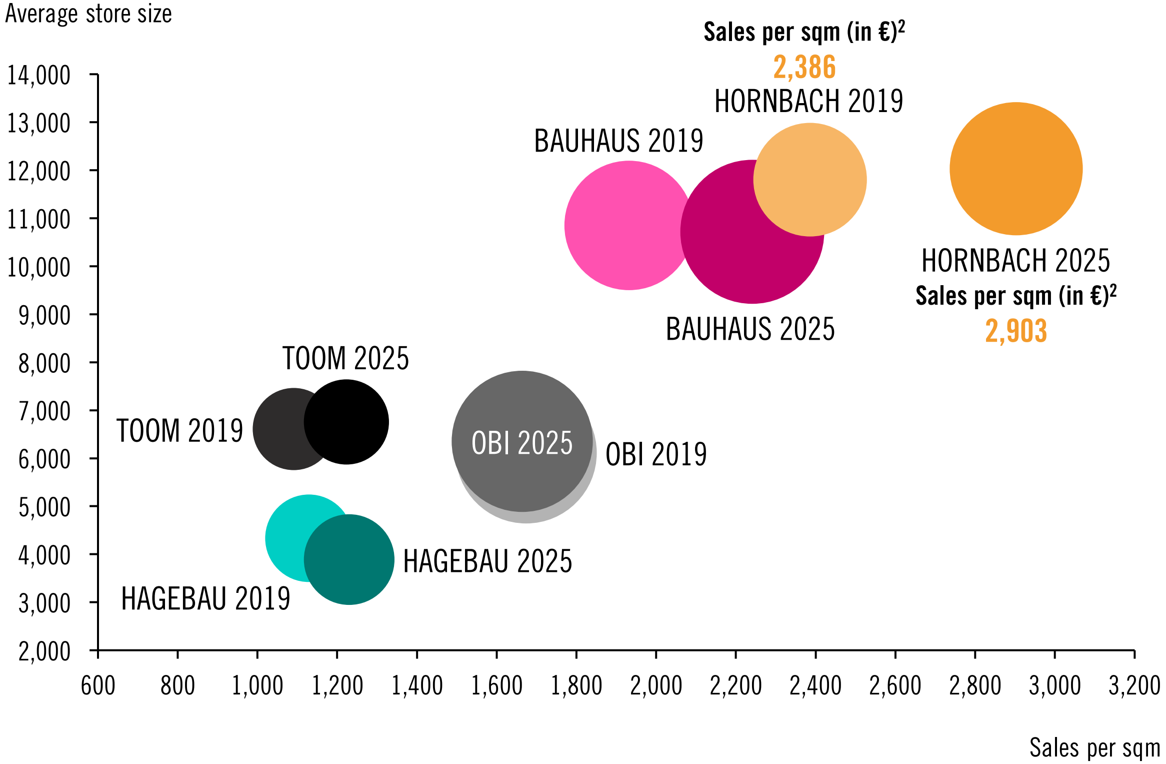


- Owned Property HORNBACH Immobilien
- Owned Property HORNBACH Baumarkt
- Finance Lease
- Land rented, building owned

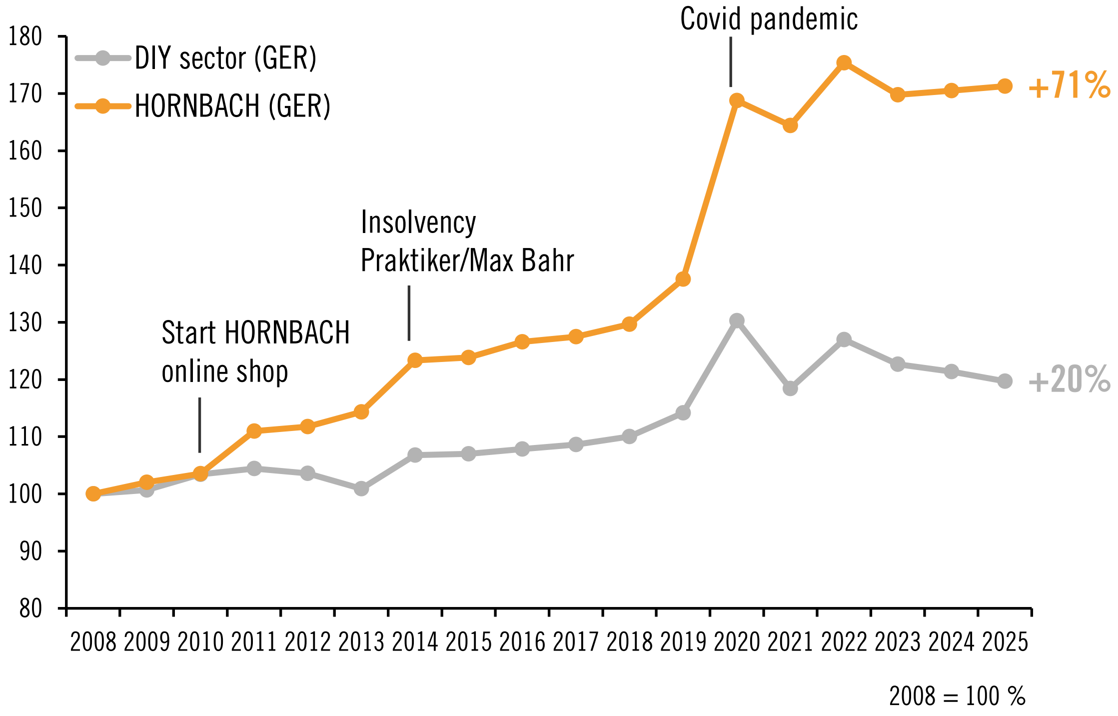
HORNBACH Holding

Market-leading sales density and above-average growth

Sales per sqm (€) of HORNBACH and German competitors[1]



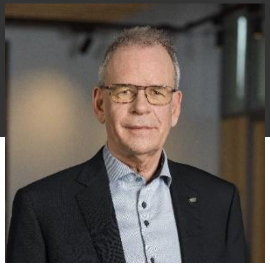
Like-for-like growth rate of the German DIY sector / German GDP vs HORNBACH (calendar year)[3,4]



1 Dähne Statistik Baumarkt + Garten 2026/own calculations; all figures follow the Dähne methodology applied since 2024.
2 Weighted net sales per sqm (fiscal year 2025/26); based on BHB definition for weighted sales area I **3** In constant currencies; includes sales from all stores that have been open for at least one year as well as sales from onlineshops I **4** GfK DIY panel (until 2013), GfK DIY-TSR (from 2014)

HORNBACH Holding

HORNBACH's management combines exceptional expertise in DIY and retail



Albrecht Hornbach

CEO

- Chairman of the Management Board (CEO) of HORNBACH Management AG since 2015
- Appointed until October 31, 2026
- Chairman of the Supervisory Boards of HORNBACH Baumarkt AG and HORNBACH Immobilien AG
- Management positions within the HORNBACH Group since 1991
- Diploma in civil engineering

Erich Harsch

Board member DIY stores

- Chairman of the Management Board (CEO) of HORNBACH Baumarkt AG since 2020
- Member of the Management Board of HORNBACH Management AG since 2023
- Appointed until May 31, 2028
- From 1981 career at dm-drogeriemarkt GmbH & Co. KG, serving as Chairman of the Management Board from 2008 to 2019
- Supervisory Board mandates within the HORNBACH Group from 2013 to 2019

Dr. Joanna Kowalska

CFO

- Since August 15, 2025, Chief Financial Officer (CFO) of HORNBACH Management AG and HORNBACH Baumarkt AG
- Appointed for three-year term
- From 2008 to 2025 career at OBI Group in the finance department, from 2022 as Managing Director, Senior Vice President and member of the extended Management Board
- 2001 Career start at KPMG, tax consultant
- Graduate in Business Administration; PhD

HORNBACH Holding

Structural growth in renovation and refurbishment activity in Europe

An **ageing building stock**, a **shortage of new construction** and growing demand for **multifunctional and flexible living spaces** are driving **renovation and maintenance activity**

Around **85%** of Europe's building stock is over 20 years old, and **85–95%** is expected to remain in use by 2050[1].

Rising energy prices and the goal of **CO_2 neutrality** by 2050 are accelerating **energy-efficient renovation activity**

Approximately **75%** of the EU's building stock is energy-inefficient; the EU aims to at least double the annual energy-efficient renovation rate[2].

Demographic ageing is increasing demand for **barrier-reduced renovation solutions and DIFM services**[3]

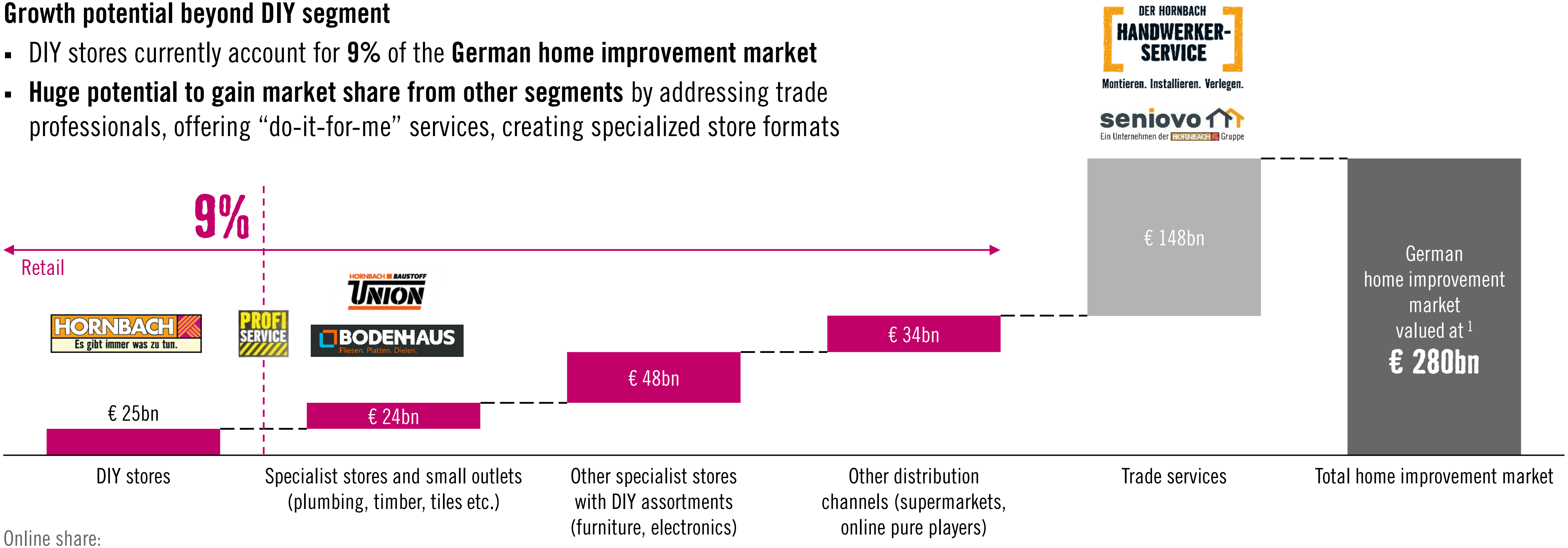
Approximately **70–80%** of the EU's existing housing stock is not suitable for independent living for people with reduced mobility[4].

1 EU Commission – "Renovation Wave for Europe" (2020) I 2 European Environment Agency (EEA) – Buildings and Construction I 3 DIFM = Do-it-for-me I 4 Housing Europe

Growth opportunities beyond traditional DIY and garden retailing

Growth potential beyond DIY segment

- DIY stores currently account for **9%** of the **German home improvement market**
- **Huge potential to gain market share from other segments** by addressing trade professionals, offering "do-it-for-me" services, creating specialized store formats



Online share:				
	4.9%	2.9%	0.5%	10.6%

1 Klaus Peter Teipel, Research & Consulting for 2025

HORNBACH Group: Company structure as of Feb 28, 2026

Strong commitment of Hornbach family as anchor shareholder

HORNBACH Holding

Free float — 62.50%

HORNBACH Familien Treuhand GmbH — 37.50%; 100%

HORNBACH Management AG
(General partner)

HORNBACH Holding AG & Co. KGaA
Neustadt/Weinstraße I Listed Ordinary Shares[1] (ISIN DE0006083405)

- Minority shareholders 4.67%
- 95.33% — HORNBACH Baumarkt AG[2]
  Bornheim, not listed
- 100% — HORNBACH Immobilien AG[2]
  Bornheim, not listed
- 100% — HORNBACH Baustoff Union GmbH[2]
  Neustadt/Weinstraße

HORNBACH Es gibt immer was zu tun.

HORNBACH IMMOBILIEN AG

HORNBACH BAUSTOFF UNION

HORNBACH Familien Treuhand holds all shares in HORNBACH Management AG and must hold more than 10% in HORNBACH Holding (currently 37.5%)

HORNBACH Management AG is led by **Albrecht Hornbach** as CEO

Three family members of the 6th generation hold management positions within HORNBACH Group

1 Number of shares: 16,000,000 / stock market code: HBH I **2** Including other subsidiary companies in Germany and abroad

HORNBACH Holding

Leading European home improvement player with a resilient business model

Best customer experience

Broad and deep product offering, EDLP strategy and industry-leading e-commerce platform

Highest sales density

Efficient big box store network, large project focus and interconnected retail

Strong international contribution

With consistently growing market shares in key international markets

Operational and financial flexibility

62% of high-quality selling space owned in 9 European countries

Well positioned to cater for a rising need for renovations

Energy efficiency, ageing housing stock and demographic change

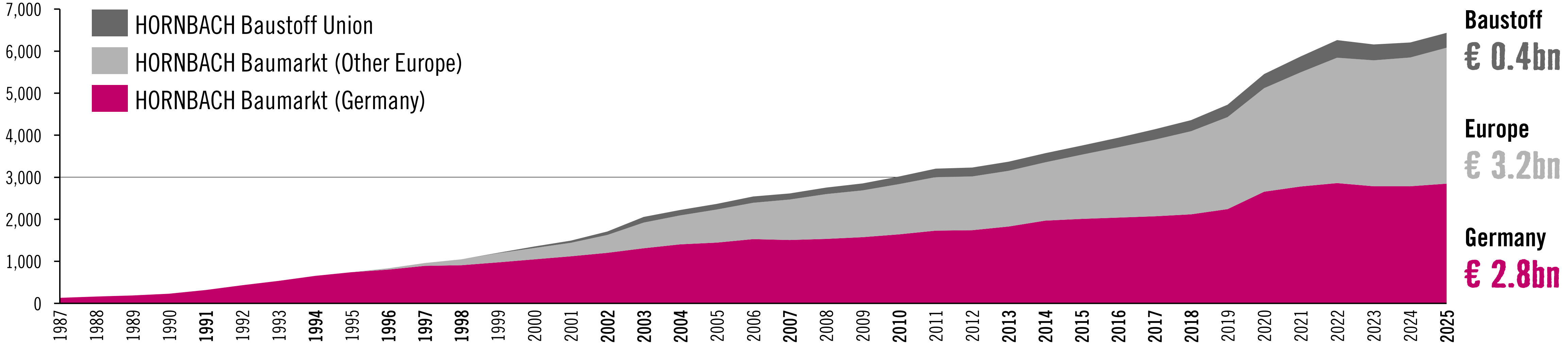
Value stock

With a family anchor shareholder, strong ESG focus and reliable dividend payments since decades

HORNBACH Holding

Successful long-term organic growth

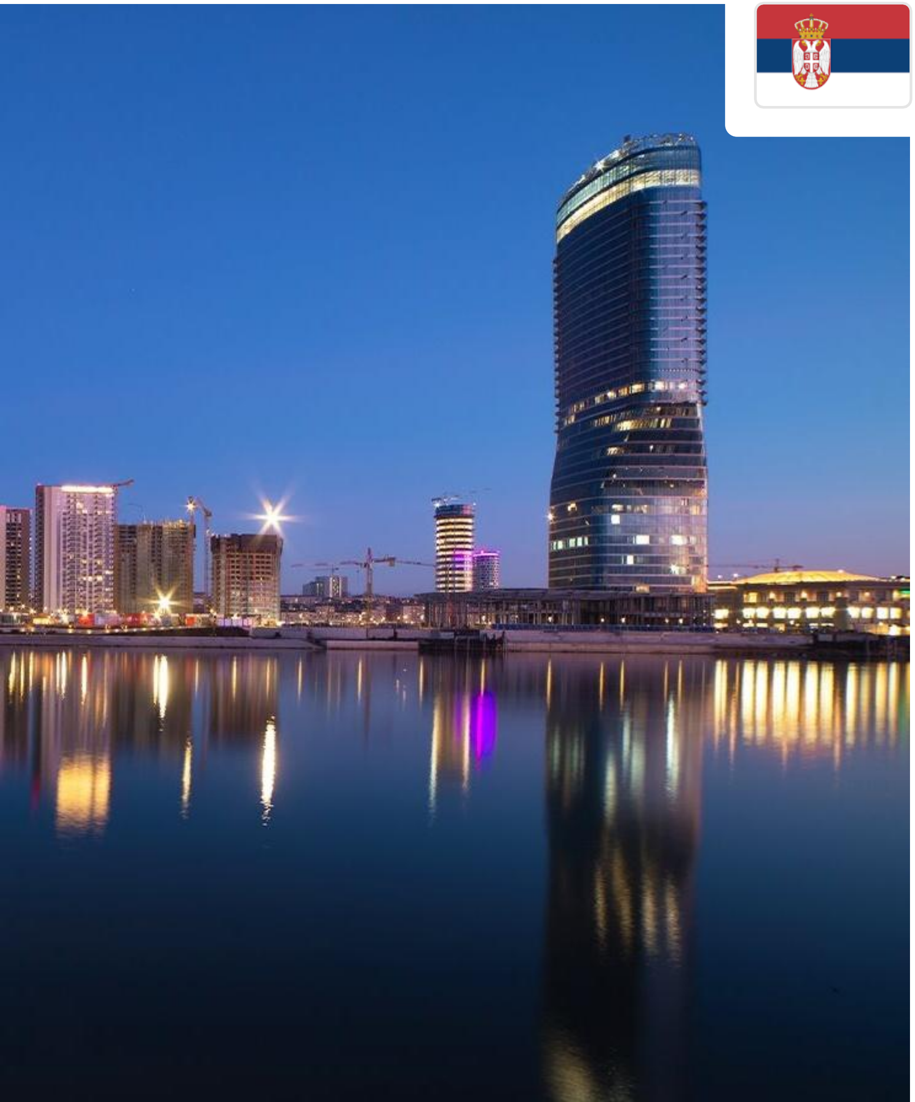
Net sales of HORNBACH Group since IPO in € million



1968, 1991	1994	1996 – 1998	2002 – 2004	2007	2010	2013 – 2018	2025
1st DIY store – from 1991 expansion in former **East Germany**	Expansion of building materials activities	Expansion into **Austria, Netherlands, Czechia** and **Luxembourg**	Expansion into **Switzerland, Sweden** and **Slovakia**	Expansion into **Romania**	Launch of **German online shop**	Further rollout of **online shops across Europe**	Expansion into **Serbia announced**

Unlocking growth opportunities in Serbia

HORNBACH Holding



Expansion into Serbia

- Expansion via **large-scale DIY and garden centers** and launch of **online shop**
- **First openings** at the earliest **end of 2027**
- **Potential for 6 – 8 locations** in large catchment areas
- **Attractive market for home improvement retail:**
  - high demand for renovation and construction
  - 95% home ownership rate
  - rising purchasing power
- **Attractive competitive environment:** no big box DIY players – possibility to gain significant market share

First locations secured – first building permits expected by mid-2026

Investment volume per location between € 25m and € 40m

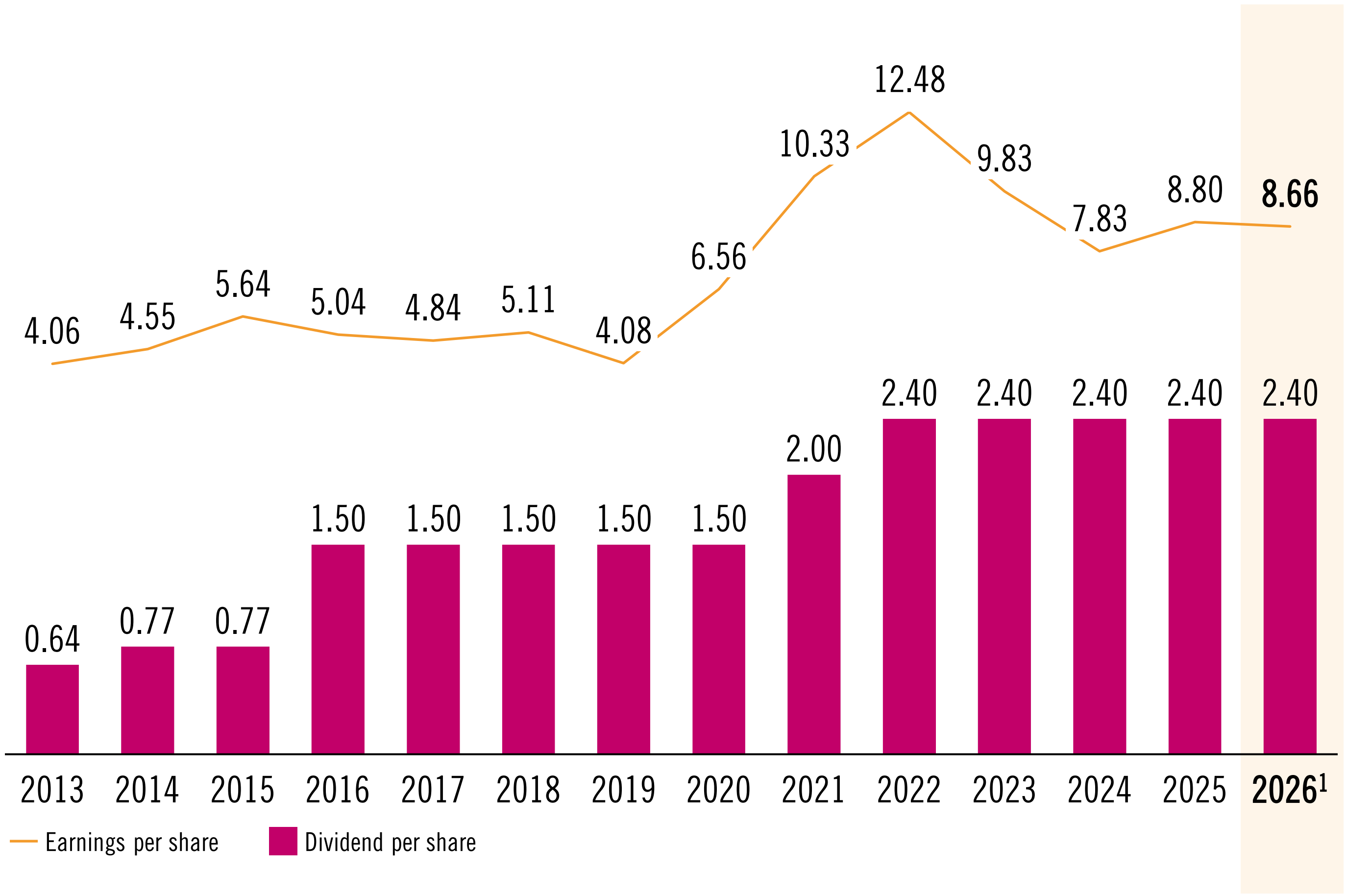
Currently, **no additional investments** in real estate planned[1]

1 Admin / logistics

HORNBACH Holding

Stable dividend proposed for financial year 2025/26

Dividend policy



Reliable dividend payments
since the IPO in 1987

Stable dividend
at least at prior-year level

Payout ratio[2] 27.7% (PY: 27.3%)

1 Current dividend proposal by administration, subject to approval by Annual General Meeting on July 10, 2026
2 Of consolidated net income after minorities

Q1 2026/27 highlights

Successful start to the new financial year

	Q1 2026/27
Net sales	**€ 2,002.4m** (+4.9%)
LFL[1] sales growth	**+2.8%**
Gross profit	**€ 699.9m** (+4.0%)
Gross margin	**35.0%** (-0.2pp.)
Adjusted EBIT	**€ 161.0m** (-0.5%)
Free cash flow[2]	**€ 143.0m** (-2.9%)

1 Lfl = Like-for-like, in constant currencies; includes sales from all stores that have been open for at least one year and sales from online shop; refers to home improvement business of HORNBACH Baumarkt AG. **2** Free Cash Flow after net CAPEX and dividend.

02.

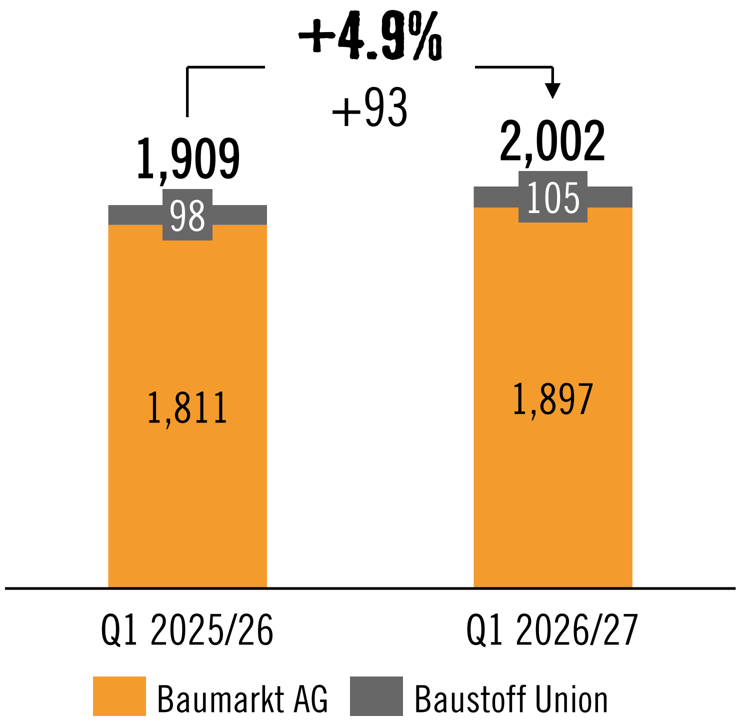
Q1 2026/27 financial figures

HORNBACH Holding

Strong sales growth supported by a diversified European footprint

Net sales

HORNBACH Group



Sales by segments

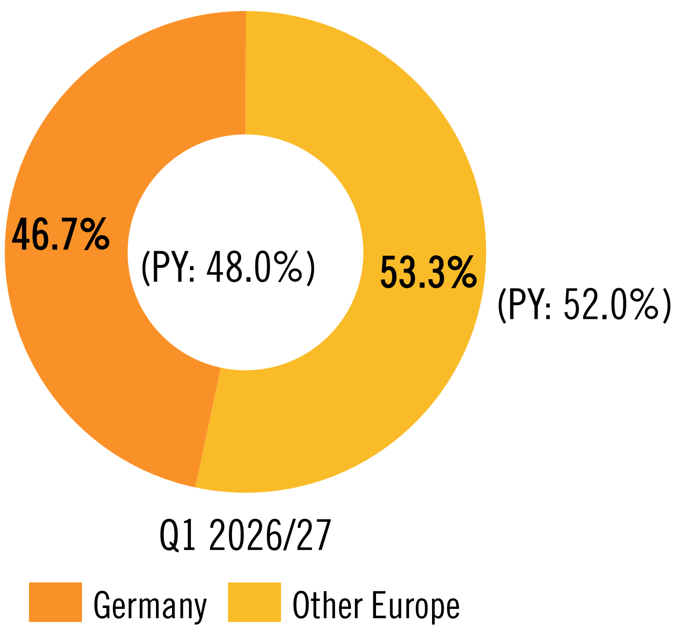
Baumarkt AG sub-group: **+4.7%**

Germany: +1.8%

Other Europe: +7.5%

Baustoff Union sub-group: +6.8%

Baumarkt AG geographical sales split

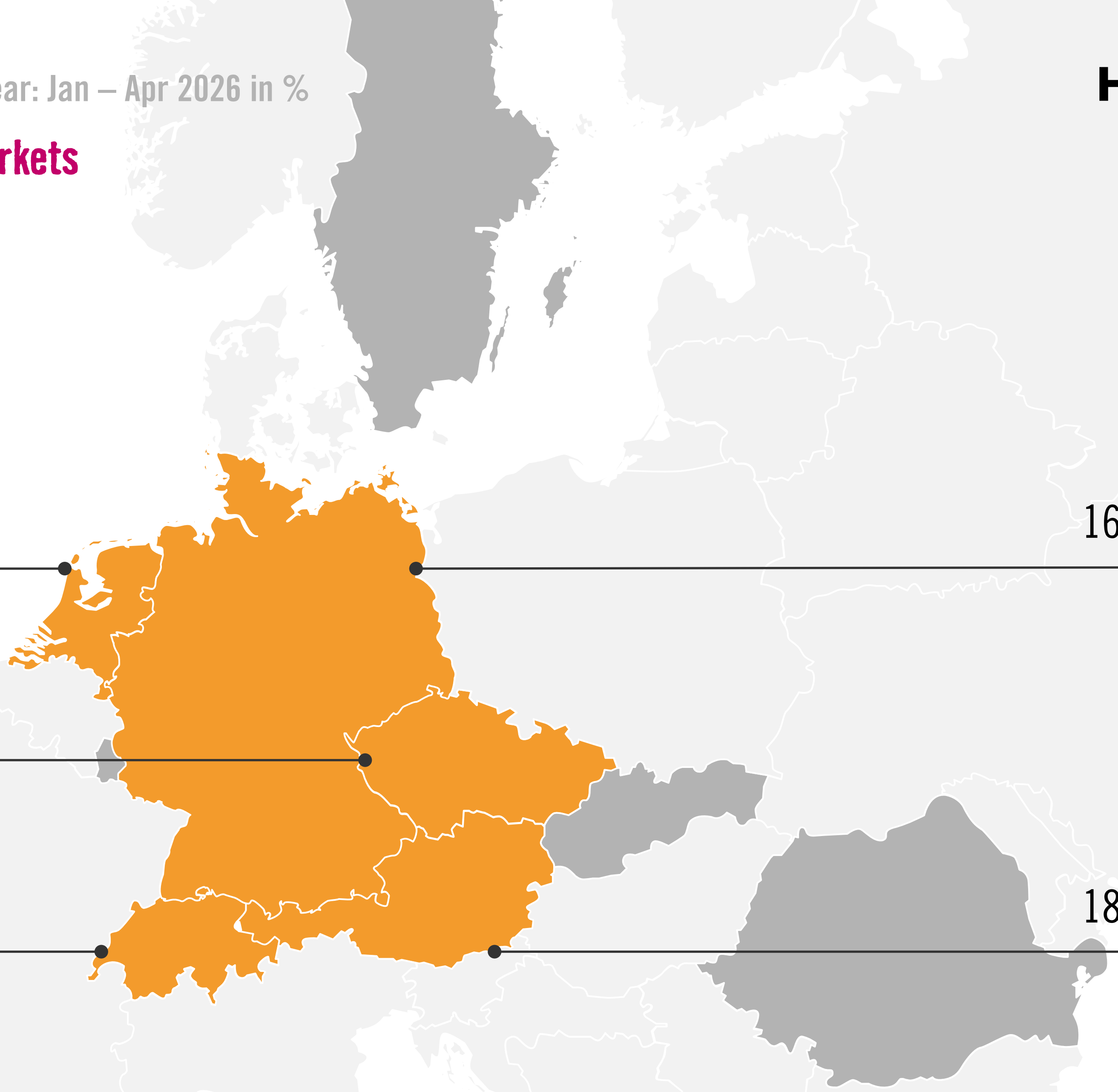


Note: Inaccuracies in sum might result from rounding differences.

HORNBACH Baumarkt: Market share calendar year: Jan – Apr 2026 in %

HORNBACH Holding

Growing market share across all key markets



Netherlands
30.4% (+0.7 ppt)

Czechia
40.1% (+1.5 ppt)

Switzerland
15.5% (+0.6 ppt)

Germany
16.1% (+0.5 ppt)

Austria
18.1% (+0.2 ppt)

Soure: GfK DIY-TSR (Large DIY stores > 1,000 sqm)
Note: No GfK DIY-TSR data for Luxemburg, Romania, Slovakia, Sweden

HORNBACH Holding

Sales improved on a like-for-like basis

in %	Q1 2026/27	Q1 2025/26
Total	**2.8**	**4.7**
Germany	**1.0**	**3.4**
Other Europe	**4.4**	**5.9**
Slovakia	9.1	(1.4)
Netherlands	8.9	10.9
Czechia	5.6	3.0
Switzerland	2.7	4.0
Sweden	2.7	4.6
Austria	1.6	4.8
Luxembourg	1.0	10.9
Romania	(4.4)	4.3

Footfall increased by 1.8% (PY: +4.2%)

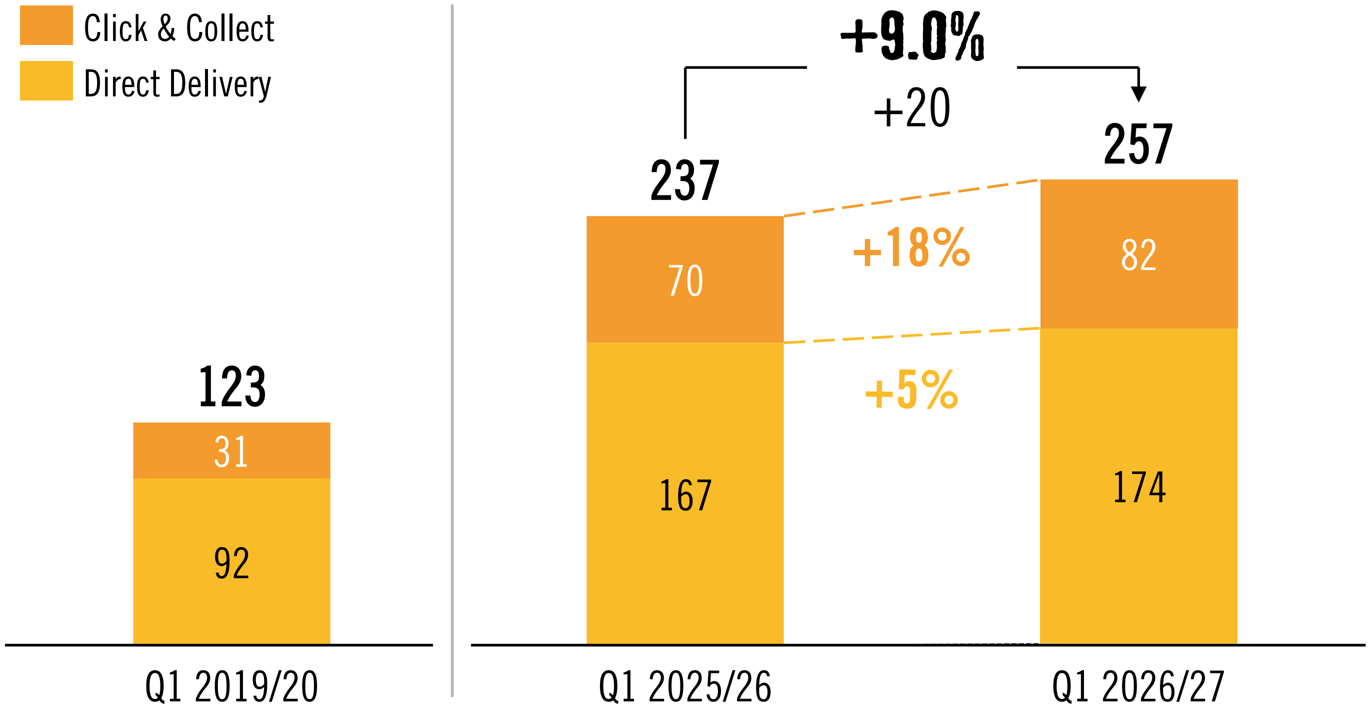
Average basket increased by 2.4% (PY: +1.1%)

- **Groupwide 1.3 business days less** year on year

Note: Like-for-like, in constant currencies; includes sales from all stores that have been open for at least one year as well as sales from online shop.

HORNBACH Baumarkt: Net sales in € million from online channels

E-commerce sales grew significantly



E-commerce share increased to **13.6%**

Strong performance in
Click & Collect as well as **Direct Delivery**

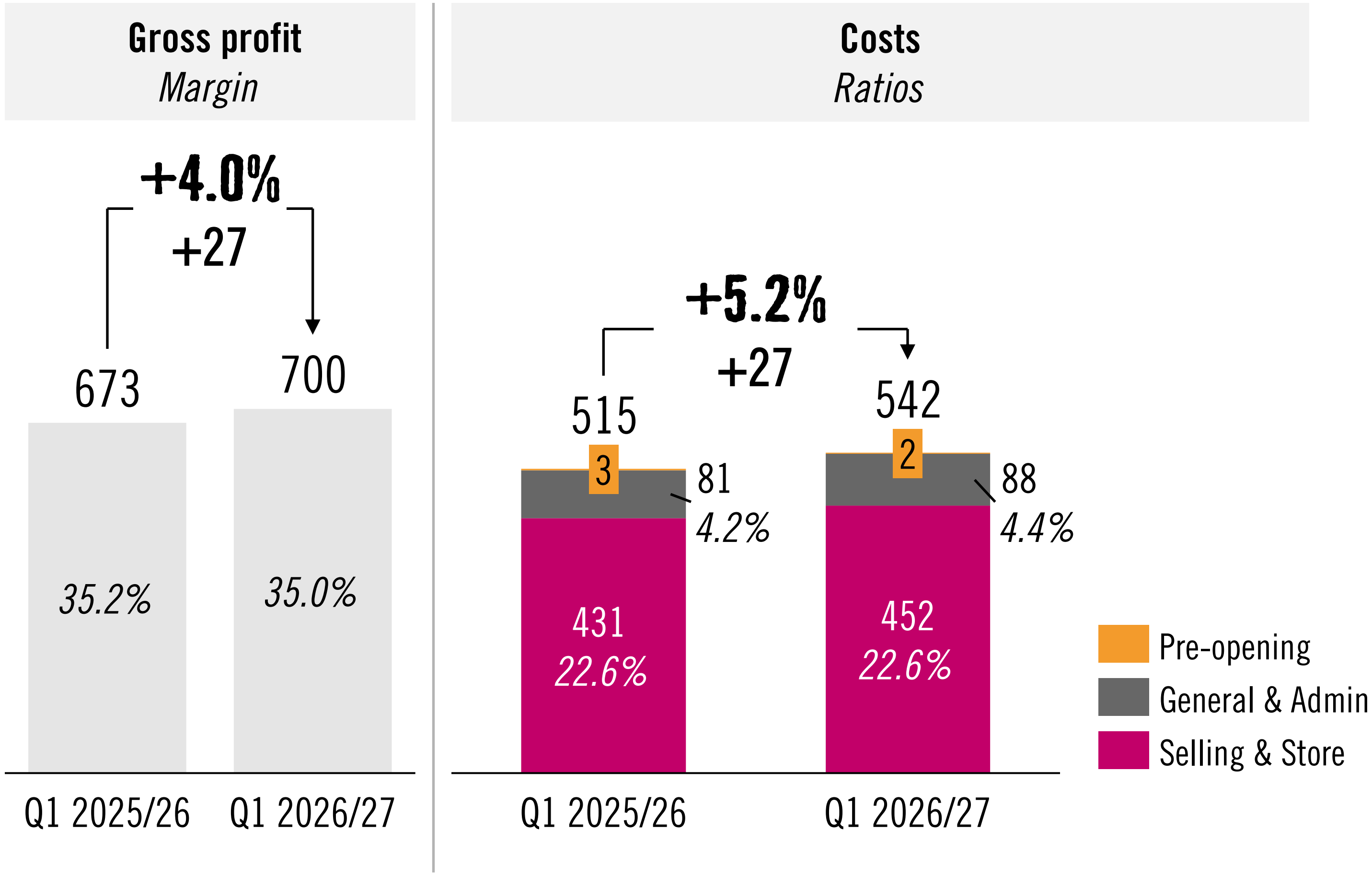
E-Commerce share[1]

Q1 2019/20	Q1 2025/26	Q1 2026/27
9.7%	13.1%	13.6%

Note: Inaccuracies in sum might result from rounding differences. I **1** Of HORNBACH Baumarkt AG net sales

HORNBACH Holding

Gross profit growth covers cost increase



Increase in gross profit (+4.0%) – driven by higher sales

Cost development

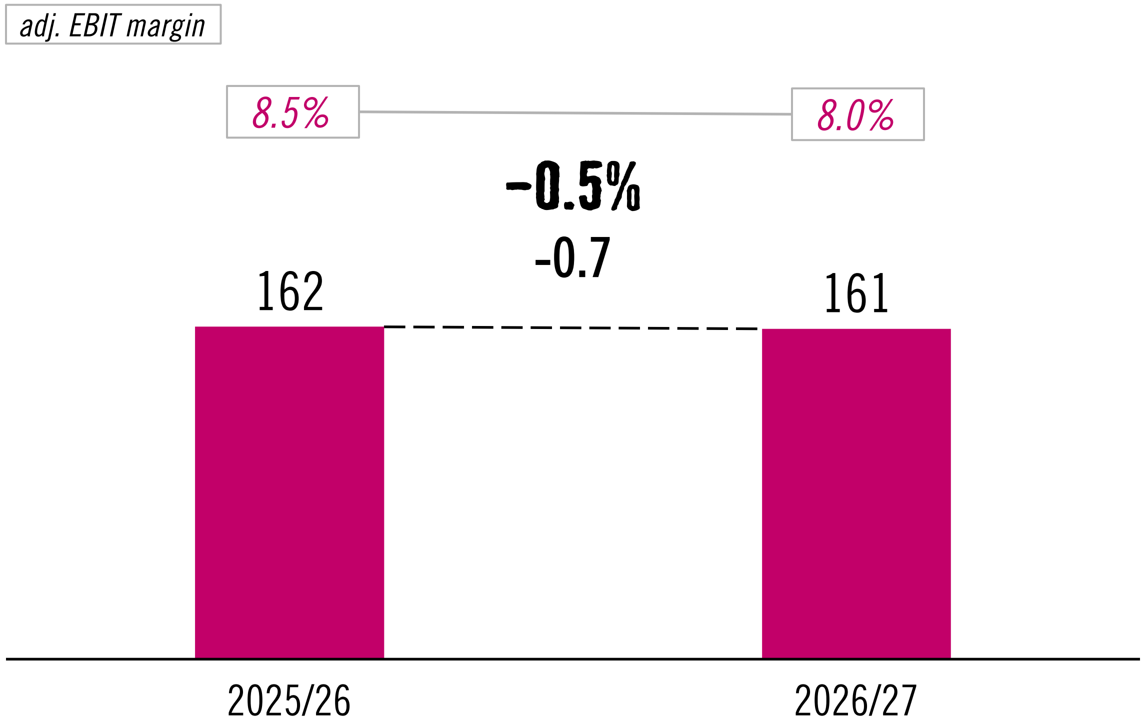
- **Selling & store cost ratio** stable despite increase in personnel and operating costs
- **Increase in general & admin costs** reflects IT infrastructure investments and personnel
- **Pre-opening costs** reflect preparations for new **store openings**

Total personnel costs increased to € 317m (+5.5%)

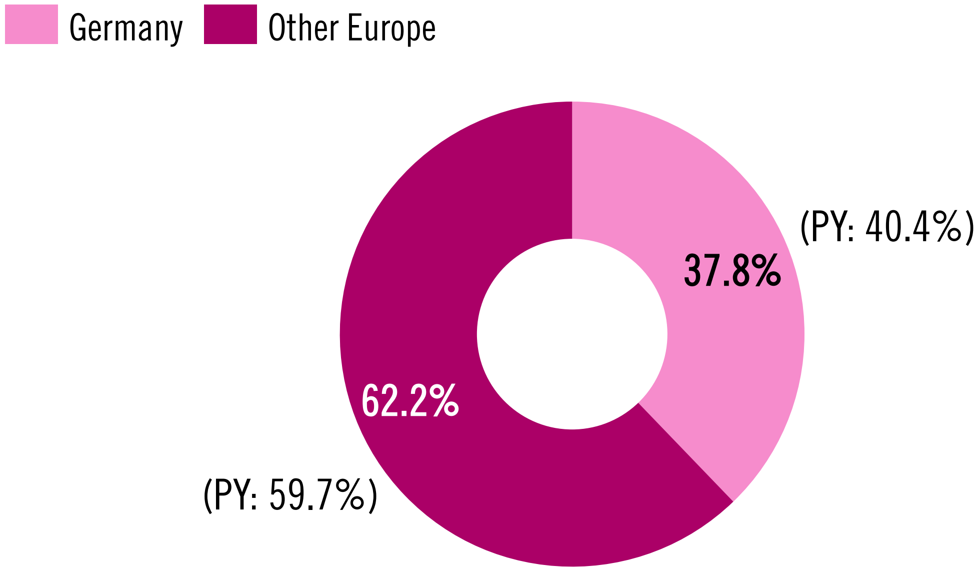
HORNBACH Holding

Adjusted EBIT almost at prior-year level

Q1 2026/27 adjusted EBIT and adjusted EBIT margin



Adjusted EBIT Q1 2026/27 split by geography



- **No non-operating effects** (PY: positive effects of € 0.9m)

1 Adjusted to exclude non-operating earnings items, e.g. impairment losses on assets, income from disposals of properties, income from write-ups of assets impaired in previous years.

Note: Inaccuracies in sum might result from rounding differences.

HORNBACH Group: Cash flow in € million

HORNBACH Holding

Operating cash flow fully covers CAPEX requirements

	Q1 2026/27	Q1 2025/26
Cash flow from operating activities	198.9	192.0
of which: funds from operations	171.6	166.3
of which: change in working capital	27.4	25.7
Cash flow from investing activities	(55.9)	(44.6)
of which: gross CAPEX	(56.0)	(47.7)
Cash flow from financing activities	360.9	(38.3)
Free cash flow (after net CAPEX and dividend)	143.0	147.4

Cash flow from operating activities:

- Change in Working Capital
  - Repayment of reverse factoring program
  - Seasonal reduction of inventories

CAPEX split Q1 2026/27:

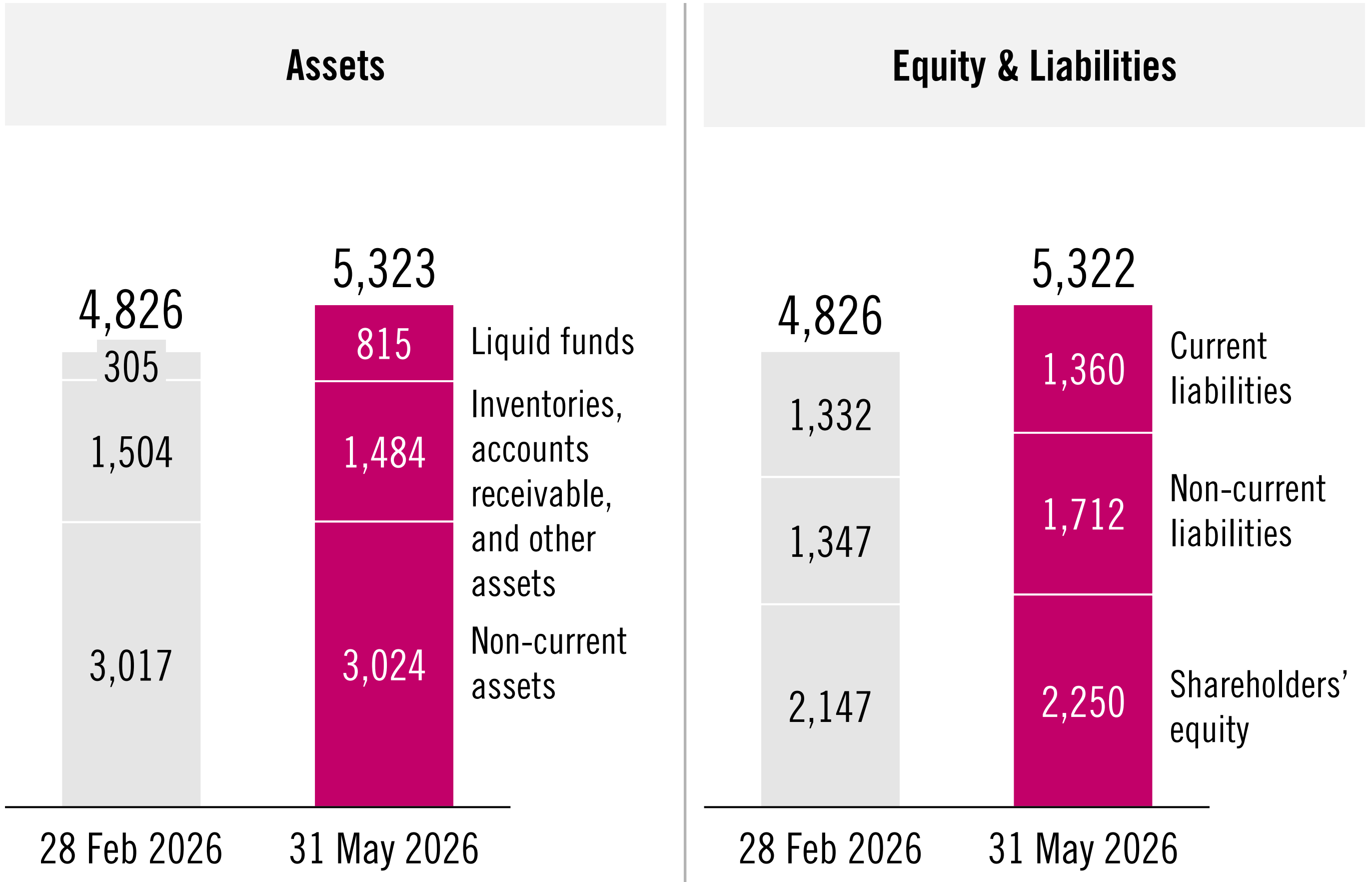
- Land and stores (46%)
- Store equipment (34%)
- Mainly software (19%)

Free cash flow reflects higher investments in expansion

Cash flow from financing activities includes new promissory note loans which will refinance the bond of HORNBACH Baumarkt due on July 27, 2026.

HORNBACH Holding

Strong balance sheet structure underpinned by a high equity ratio



Net financial debt[1] decreased to € 1,224m – driven by increased liquid funds

Leverage ratio[2] at 2.5x (FY 2025/26: 2.8x)

Strong **equity ratio** of 42.3% (FY 2025/26: 44.5%)

1 Sum of short- and long-term financial debt (including lease liabilities) less cash and cash equivalents

2 Net debt/EBITDA

03.

FY 2026/27 Outlook

HORNBACH Holding

FY 2026/27 guidance: Growth in a challenging environment

	2025/26	2026/27
Net sales	€ 6,434m	At or slightly above the prior-year level (-2% to +6%)
Adjusted EBIT	€ 264.7m	At the prior-year level (-5% to +5%)

Additional information

CAPEX	€ 220m	Significantly above the prior-year

Guidance nomenclature:

Sales: "At previous year's level" = -2% to +2% I "Slight" = +/-2% to +/-6% I "Significant" = changes of more than 6%

Adj. EBIT: "At previous year's level" = -5% to +5% I "Slight" = +/-5% to +/-12% I "Significant" = > +/-12%.

Future developments are subject to considerable uncertainty. Please see disclaimer at the beginning of the presentation regarding forward-looking statements.

HORNBACH Baumarkt:
Store openings 2026/27

Trnava (Slovakia), April 22, 2026

Graz-Liebenau (Austria), Autumn 2026

Beuningen "Vloeren" (Netherlands), Autumn 2026

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HORNBACH Holding

Event calendar

July 10, 2026	**Annual General Meeting, Landau (Palatinate)**
August 31, 2026	German Fall Conference - Equity Forum, Frankfurt
September 1, 2026	COMMERZBANK & ODDO Corporate Conference, Frankfurt
September 21, 2026	Berenberg 15th German Corporate Conference, Munich
September 22, 2026	15th Baader Investment Conference, Munich
September 29, 2026	**Half-yearly Financial Report 2025/26**
November 11, 2026	Münchner Kapitalmarkt Konferenz, Munich
November 24, 2026	Deutsches Eigenkapitalforum, Frankfurt
December 22, 2026	**Quarterly Statement Q3 2026/27**

Appendix

HORNBACH Group: Key figures: 10-year overview

HORNBACH Holding

In € million unless otherwise stated	2025/26	2024/25	2023/24	2022/23	2021/22	2020/21	2019/20	2018/19	2017/18	2016/17
Net sales	**6,434**	**6,200**	**6,161**	**6,263**	**5,875**	**5,456**	**4,729**	**4,362**	**4,141**	**3,941**
of which in Germany	3,194	3,129	3,158	3,270	3,149	2,985	2,536	2,376	2,312	2,262
of which in other European countries	3,240	3,071	3,003	2,994	2,726	2,471	2,193	1,986	1,829	1,679
Sales growth as % of net sales	3.8	0.6	(1.6)	6.6	7.7	15.4	8.4	5.3	5.1	4.9
Gross margin as % of net sales	35.0	34.8	33.8	33.4	35.0	35.2	35.8	36.0	36.6	36.6
EBITDA	**486**	**490**	**474**	**505**	**565**	**516**	**420**	**235**	**263**	**254**
as % of net sales	7.6	7.9	7.7	8.1	9.6	9.5	8.9	5.4	6.3	6.5
EBIT	**256**	**253**	**226**	**259**	**355**	**312**	**214**	**121**	**161**	**157**
as % of net sales	4.0	4.1	3.7	4.1	6.0	5.7	4.5	2.8	3.9	4.0
Adjusted EBIT[1)]	**265**	**270**	**254**	**290**	**363**	**326**	**227**	**135**	**166**	**160**
as % of net sales	4.1	4.3	4.1	4.6	6.2	6.0	4.8	3.1	4.0	4.1
Earnings before taxes (EBT)	**201**	**208**	**179**	**218**	**314**	**266**	**166**	**99**	**132**	**130**
as % of net sales	3.1	3.4	2.9	3.5	5.3	4.9	3.5	2.3	3.2	3.3
Net income for the year before non-controlling interest	**144**	**147**	**132**	**168**	**245**	**201**	**123**	**75**	**96**	**90**
as % of net sales	2.2	2.4	2.1	2.7	4.2	3.7	2.6	1.7	2.3	2.3
Earnings per share	**8.66**	**8.80**	**7.83**	**9.83**	**12.48**	**10.33**	**6.56**	**4.08**	**5.11**	**4.84**
Employees -annual average -converted into FTE	**20,968**	**20,750**	**20,750**	**20,582**	**19,961**	**18,720**	**17,935**	**17,053**	**16,223**	**15,751**

1 Adjusted to exclude non-operating earnings items, e.g. impairment losses on assets, income from disposals of properties, income from write-ups of assets impaired in previous years

HORNBACH Group: Own retail properties as of Feb 28, 2026

HORNBACH Holding

62% owned real estate with hidden reserves

Warehouse-style megastores in attractive, big catchment areas

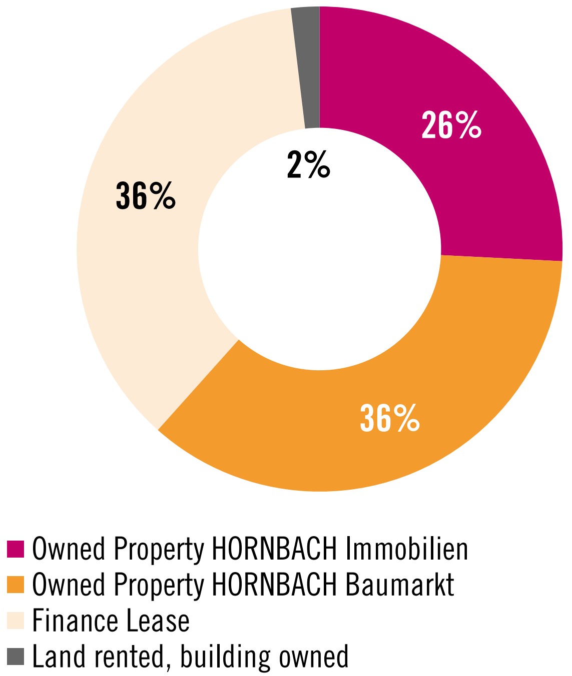
Homogeneous store network (78% of stores > 10,000 sqm): Economies of scale in store operation

Average selling space of **approx. 12,000 sqm**

> 2 million sqm retail space

€ 995 million hidden reserves in owned retail properties as of February 28, 2026

~62% of selling space owned



Hidden reserves in retail properties[1]

February 2026 (in € million)	Book value	Yield value (x13)[2]	Hidden reserves (x13)[2]
HORNBACH Baumarkt subgroup	964	1.415	451
HORNBACH Immobilien subgroup	404	948	544
HORNBACH Group	**1,368**	**2,363**	**995**

1 Based on our own assumptions and calculations as of February 28, 2026 I 2 Long-term average multiplier of 13 and age discount of 0.6 % p.a.


HORNBACH
Holding
There's always a
job to be done.