



# Business figures 9M/Q3 2024

Wiesloch, November 14, 2024

# Highlights 9M 2024

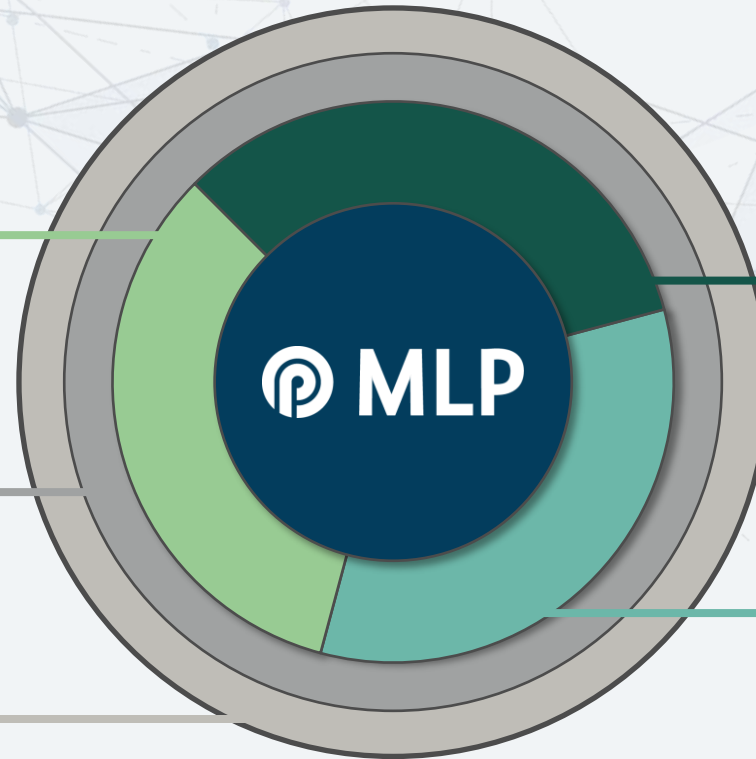
- **Total revenue and EBIT reach new record levels – strategically further developed positioning of the MLP Group proves its worth**
- Particular **strong revenue growth** in the **wealth** competence field – **total revenue at €763 million** (€685 million) and **EBIT at €66.4 million** (€45.2 million) significantly above the previous year
- **Key figures growing towards planning figures 2025 – assets under management now at €61.0 billion**
- **Raised EBIT forecast for 2024 (€85 to 95 million) confirmed – EBIT planning for 2025 of €100 to 110 million reaffirmed**

# Strong trends encourage growth path

**INFLATION** increases demand for financial consulting in various competence fields

**DIGITALISATION** improves client experience and cost efficiency

**SUSTAINABILITY** creates new prospects and need for consulting services



**GROWING WEALTH, MORE ASSET SUCCESSIONS** increases demand for wealth management with a diversified portfolio

**DEMOGRAPHIC DEVELOPMENT** increasingly generates need for private and occupational pension provision

# Agenda

## Business figures 9M/Q3 2024

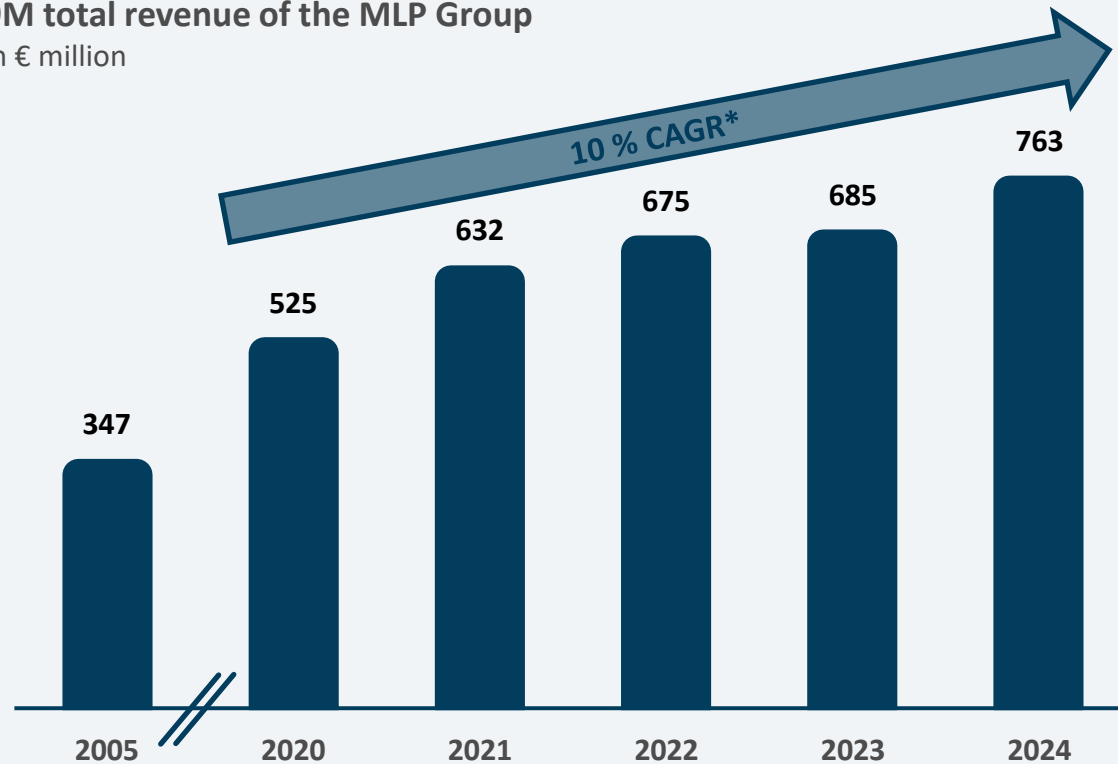
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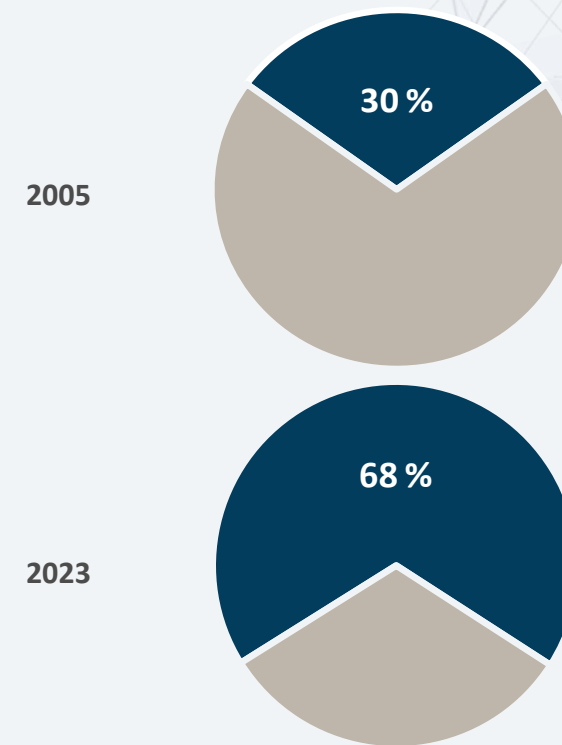
# Total revenue increased to new all-time high

9M total revenue of the MLP Group  
in € million



\* Compound Annual Growth Rate over the period of 9M 2020 to 9M 2024

Recurring revenue  
Proportion of sales revenue

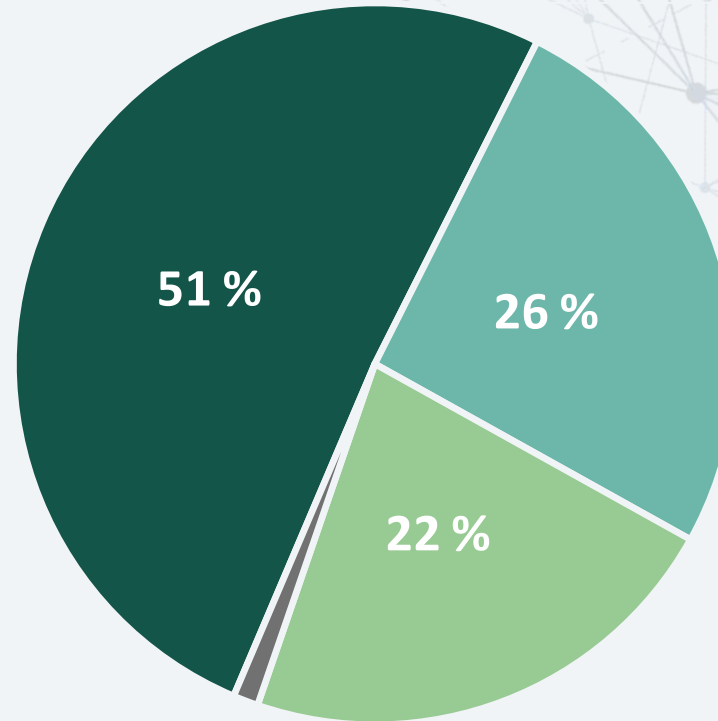


# Wealth competence field with strong growth

9M sales revenue breakdown into competence fields  
in € million, previous year's values in brackets

<b>Wealth</b>	<b>381</b>	<b>(293)</b>	<b>+30 %</b>
Wealth management	281	(228)	+23 %
Interest income	69	(46)	+50 %
Real estate brokerage	21	(9)	+140 %
Loans and mortgages	10	(10)	-4 %

<b>Others</b>	<b>8</b>	<b>(21)</b>	<b>-59 %</b>
Real estate development	3	(16)	-82 %
Other commissions and fees	6	(5)	+19 %



<b>Life &amp; Health</b>	<b>192</b>	<b>(189)</b>	<b>+1 %</b>
Old-age provision	145	(144)	+0 %
Health insurance	47	(45)	+5 %

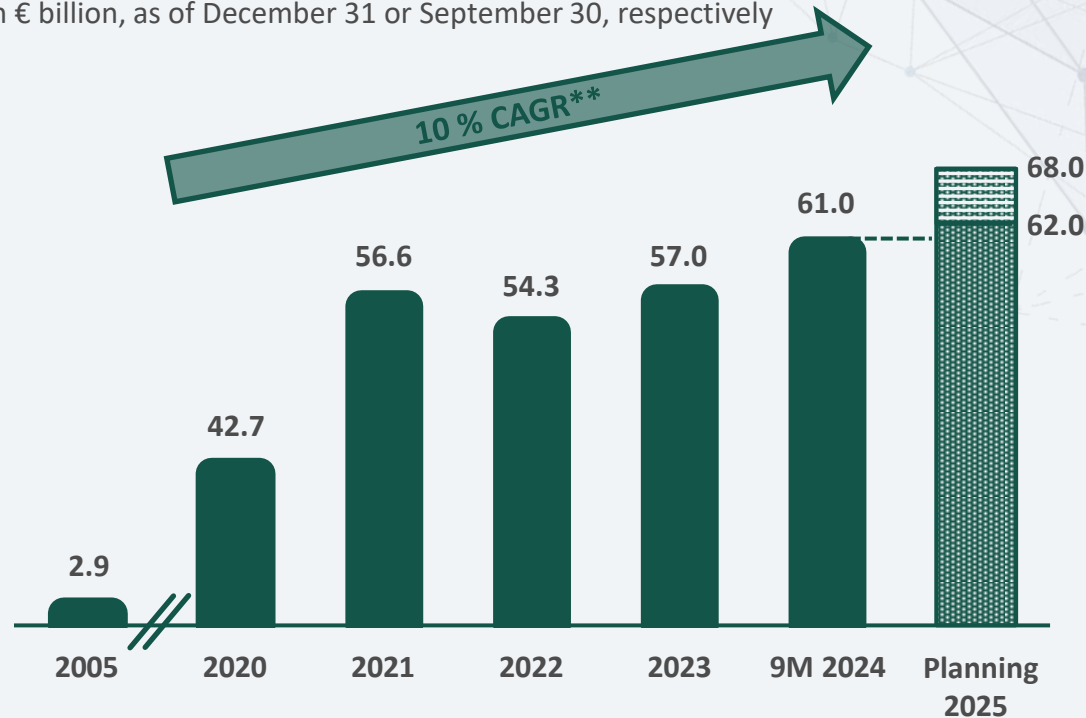
<b>Property &amp; Casualty</b>	<b>165</b>	<b>(162)</b>	<b>+2 %</b>
Non-life insurance	165	(162)	+2 %



# Key figures: Planning figures for the end of 2025 already achieved or within immediate reach

## Assets under management\*

in € billion, as of December 31 or September 30, respectively

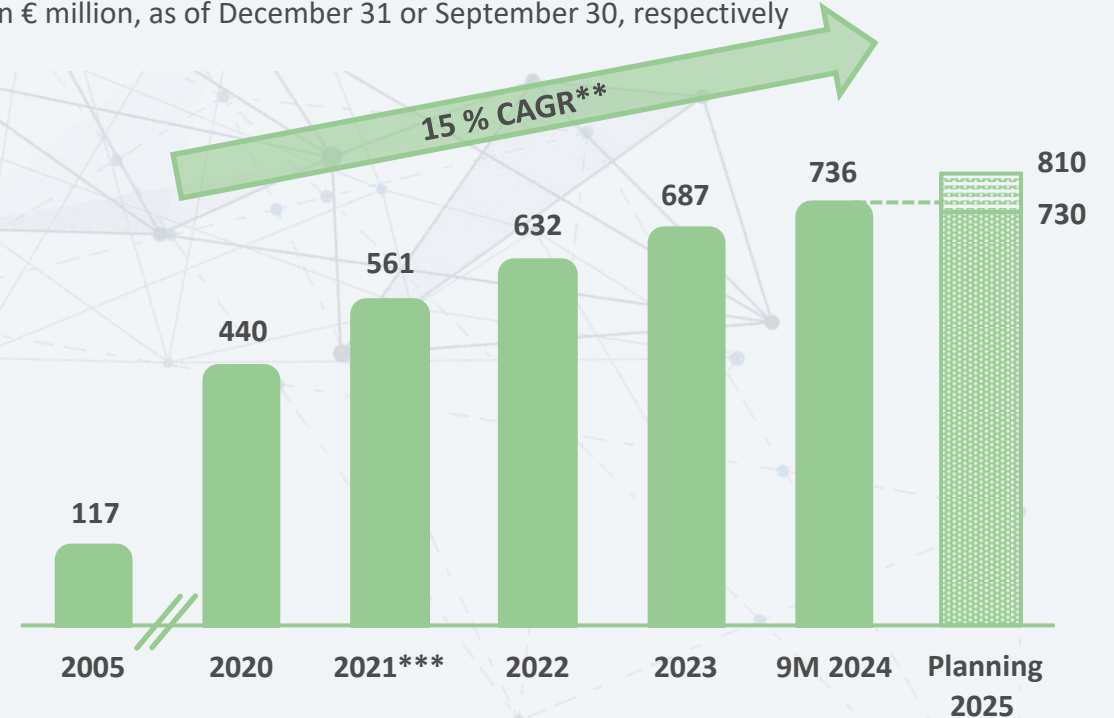


\* contains wealth management and interest income

\*\* Compound Annual Growth Rate over the period of FY 2020 to 9M 2024

## Non-life insurance portfolio volume

in € million, as of December 31 or September 30, respectively

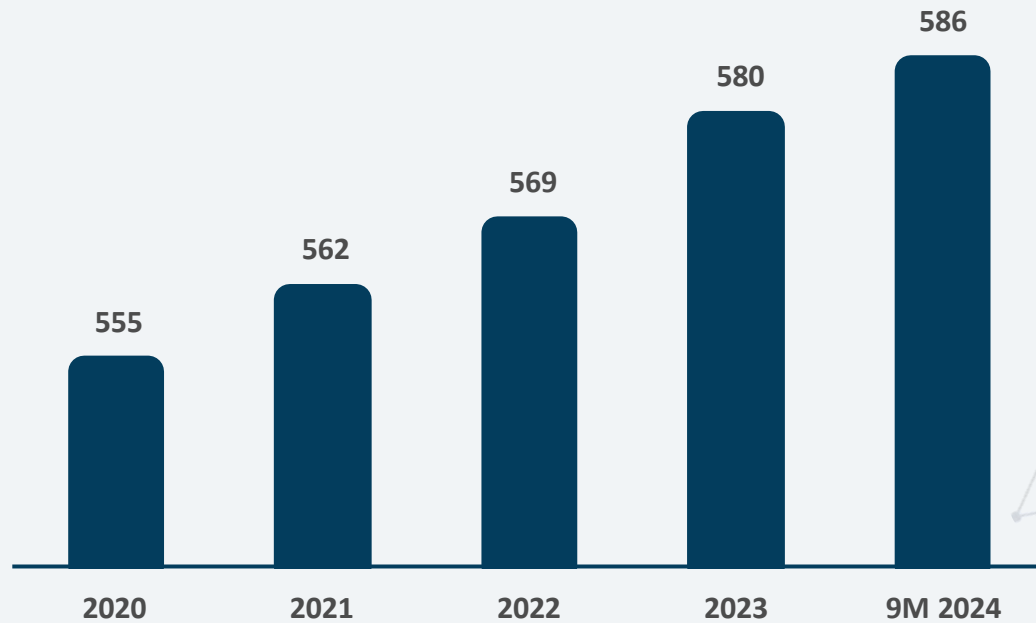


\*\*\* as from 2021 incl. first-time consolidation of the companies in the Industrial Broker segment; also including RVM with effect from April 1, 2021

# Growth in all client groups

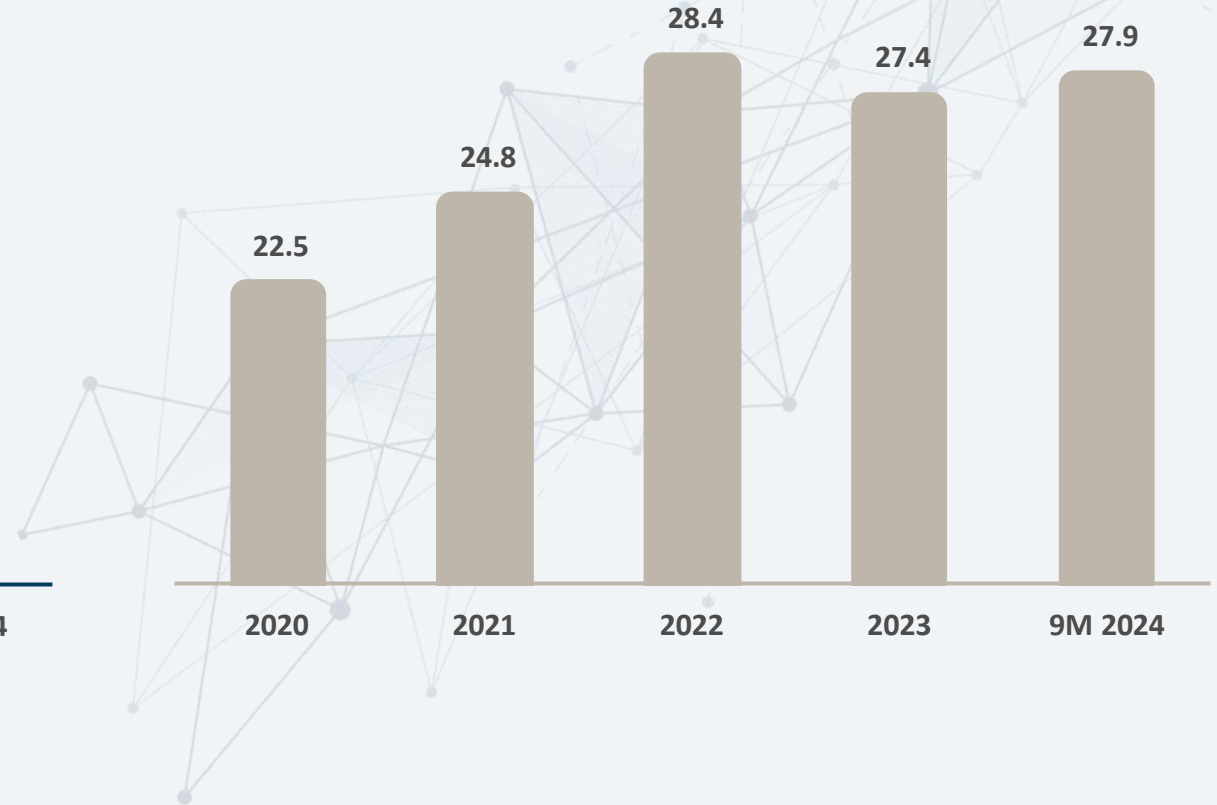
## Family clients

in thousands, as of December 31 or September 30, respectively



## Corporate and institutional clients

in thousands, as of December 31 or September 30, respectively





# 9M EBIT sets new record at €66.4 million

## Income statement

MLP Group (in € million)	9M 2024	9M 2023	△
<b>Total revenue</b>	<b>763.3</b>	<b>684.6</b>	<b>+11 %</b>
<b>EBIT</b>	<b>66.4</b>	<b>45.2</b>	<b>+47 %</b>
Finance result	4.7	-1.8	+362 %
<b>EBT</b>	<b>71.1</b>	<b>43.4</b>	<b>+64 %</b>
Income taxes	-23.1	-14.4	-61 %
<b>Net profit</b>	<b>48.1</b>	<b>29.0</b>	<b>+66 %</b>
EPS in Euro	0.44	0.30	+49 %

## Balance sheet figures

MLP Group	September 30, 2024
<b>Balance sheet total</b>	<b>€3,987 million</b>
<b>Shareholders' equity</b>	<b>€547 million</b>
Equity ratio	13.7 %
Return on equity	9.0 %
MLP Financial holding group	September 30, 2024
Core capital ratio	19.5 %
Liquidity Coverage Ratio (LCR)	1,712 %

Detailed information can be found in our quarterly group statement for the first nine months and the third quarter 2024 on our website: <https://mlp-se.com/investors/financial-publications/reports/reports-2024/>

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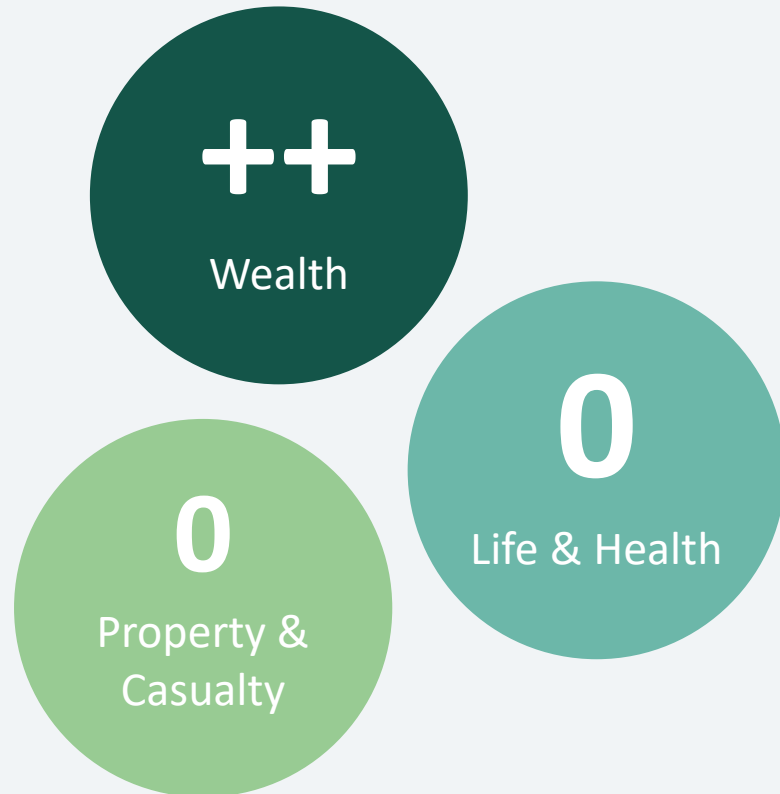
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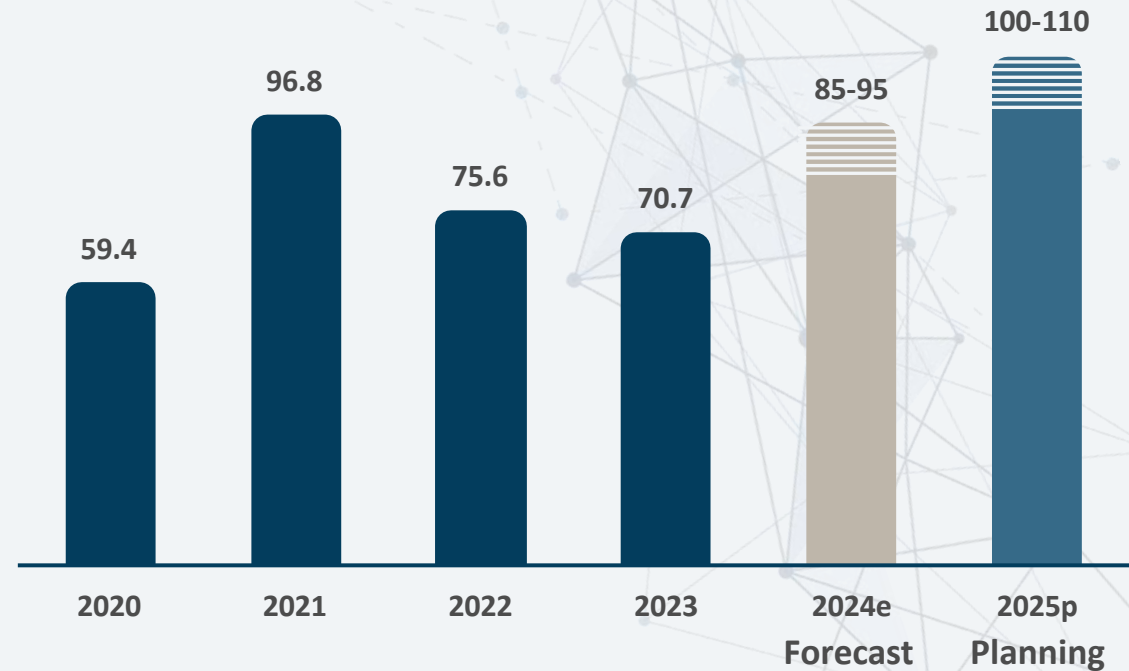
# Forecast 2024

## Sales revenue

very positive: ++, positive: +, neutral: 0, negative: -, very negative: --

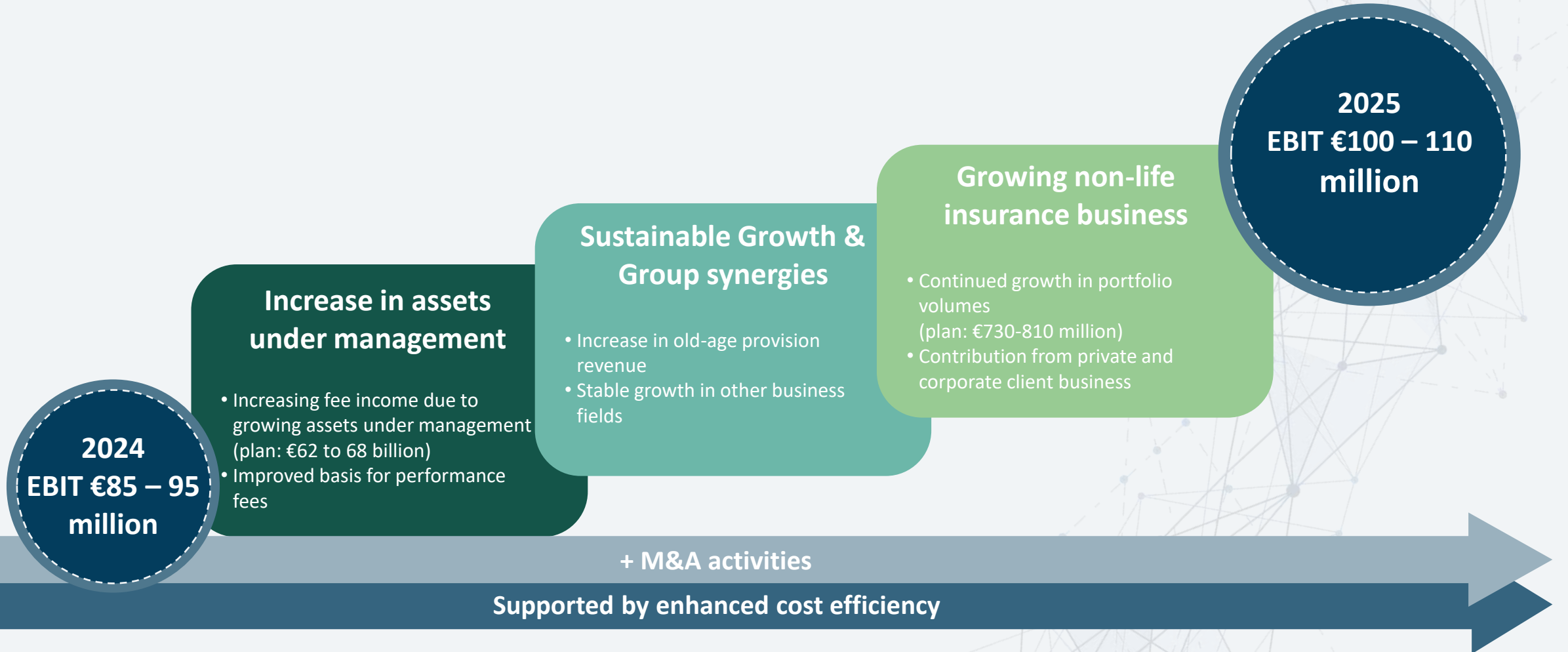


## EBIT in € million



EBIT forecast 2024 raised in the course of the year from €75-85 million up to €85-95 million

# Planning 2025



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# Summary

- **Successful development** in the current year 2024 – **raised forecast confirmed**, confident for remaining fourth quarter
- **EBIT planning** of EUR 100 to 110 million **for end of 2025 confirmed** – further increase in key figures and sustainable growth across all competence fields
- **Further growth potential** for the MLP Group thanks to successful strategic development – **digital strategy** as an important factor



# We are happy to answer any questions you may have

## Your contact



**Pascal Löcher**

Head of Investor Relations

Tel. +49 (0)6222 • 308 • 3559

E-mail [pascal.loecher@mlp.de](mailto:pascal.loecher@mlp.de)



**Simon Knaack**

Manager Investor Relations

Tel. +49 (0)6222 • 308 • 2715

E-mail [simon.knaack@mlp.de](mailto:simon.knaack@mlp.de)



**Tobias Wolf**

Manager Investor Relations

Tel. +49 (0)6222 • 308 • 4337

E-mail [tobias.wolf@mlp.de](mailto:tobias.wolf@mlp.de)

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