



Business figures H1/Q2 2022

Reinhard Loose
Chief Financial Officer of MLP SE

Wiesloch, August 11, 2022



Finanzen verstehen. Richtig entscheiden.

Agenda

- **Highlights of H1/Q2 2022**
- Key financial figures H1/Q2 2022
- Consultants and clients
- Summary and outlook
- Questions and answers

Highlights of H1/Q2 2022

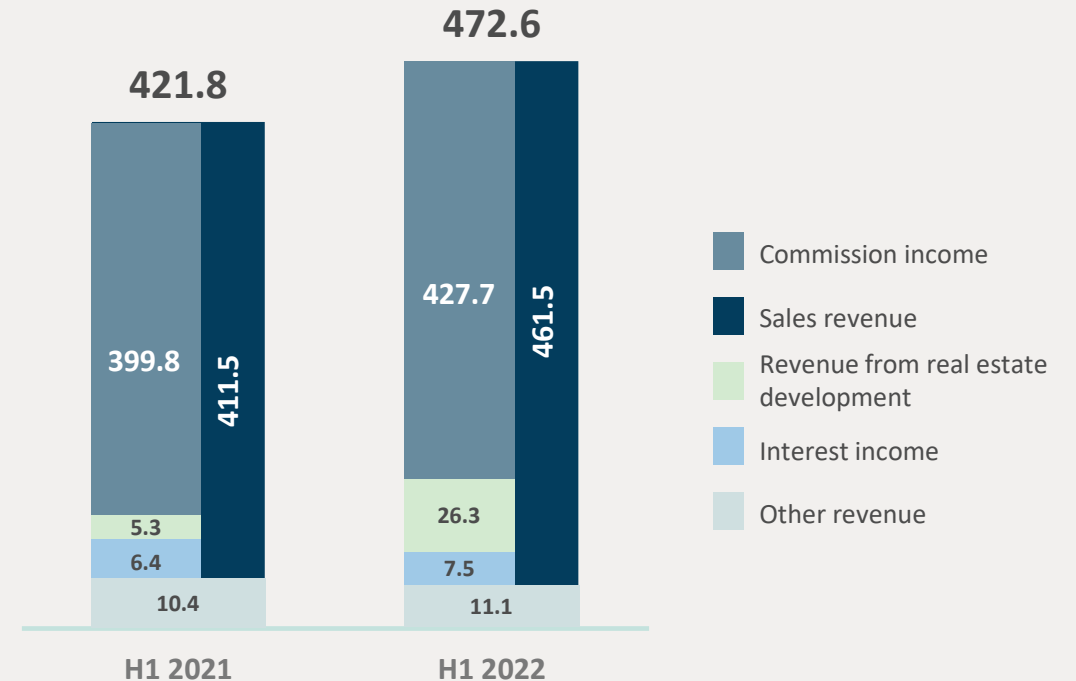
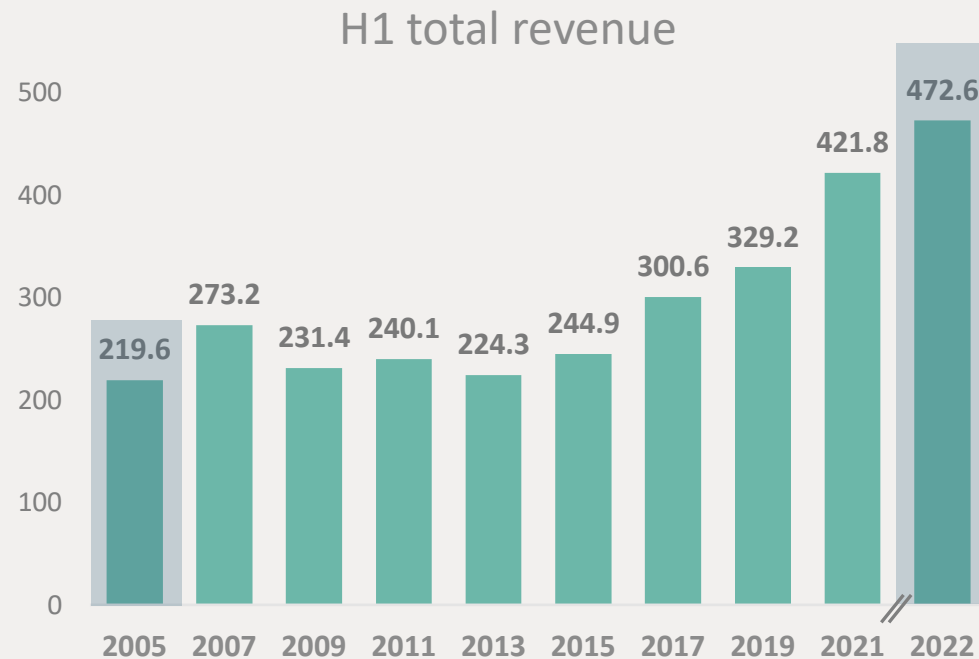
- **Total revenue** increases to **€ 472.6 million** in the first six months of 2020 (up 12 %)
- Key revenue drivers are real estate (up 126 %) and non-life insurance (up 20 %)
- **H1 EBIT** increases to **€ 44.1 million** (H1 2021: € 31.4 million), Q2 EBIT stable at € 9.5 million despite difficult framework conditions (Q2 2021: € 9.6 million)
- Despite additional economic **burdens**: MLP **reaffirms** its **forecast** for the financial year (EBIT of € 75 to 85 million)
- Mid-term planning confirmed: **EBIT** set to reach **€ 100 to 110 million** by the end of 2025 with more than **€ 1.1 billion in sales revenue**

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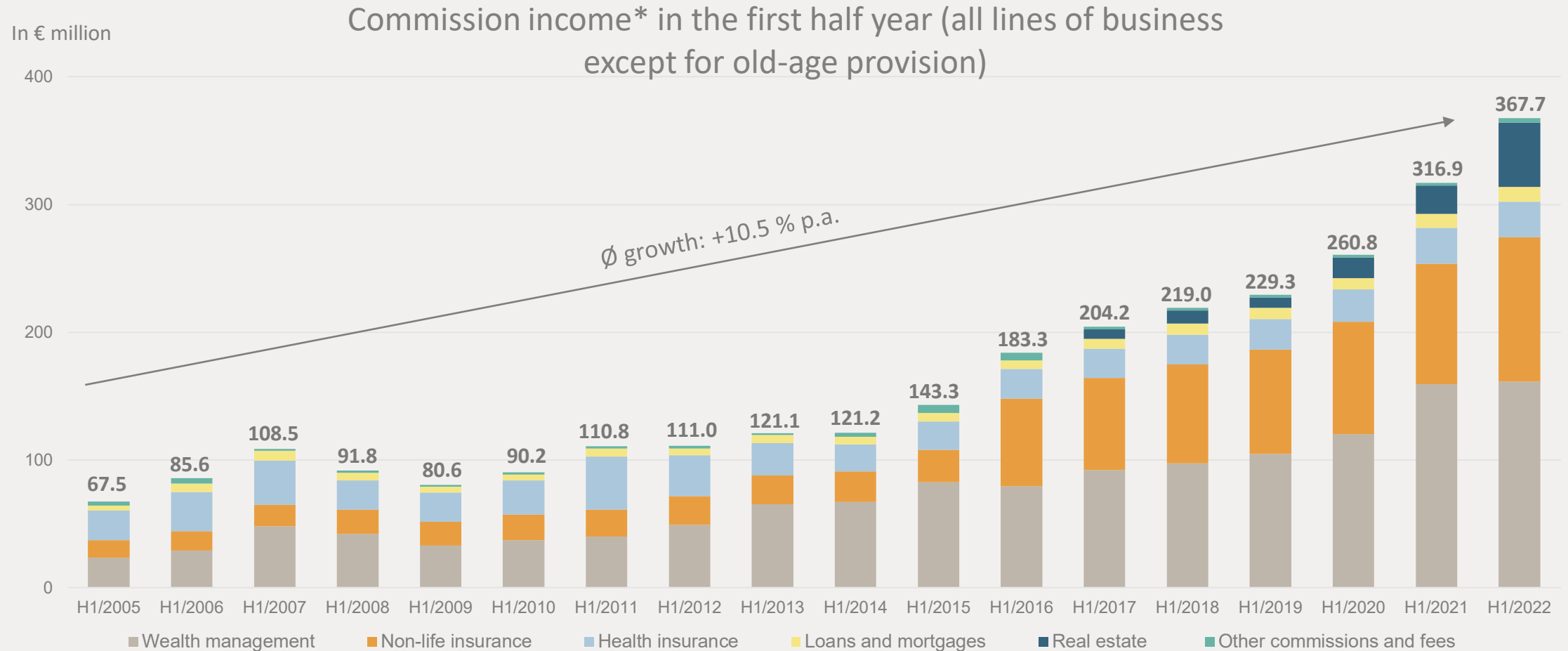
Total revenue up by 12 %

In € million



Each as at June 30

Successful diversification beyond old-age provision



*incl. real estate development

Revenue growth above all in real estate and non-life insurance business

Revenue in € million



Wealth management

H1: 161.4 (159.4)
Q2: 80.3 (82.1) | -2.2%

+1.3%



Old-age provision

H1: 86.3 (88.2)
Q2: 45.9 (49.0) | -6.3%

-2.2%



Non-life insurance

H1: 112.8 (94.3)
Q2: 30.6 (27.2) | +12.5%

+19.6%

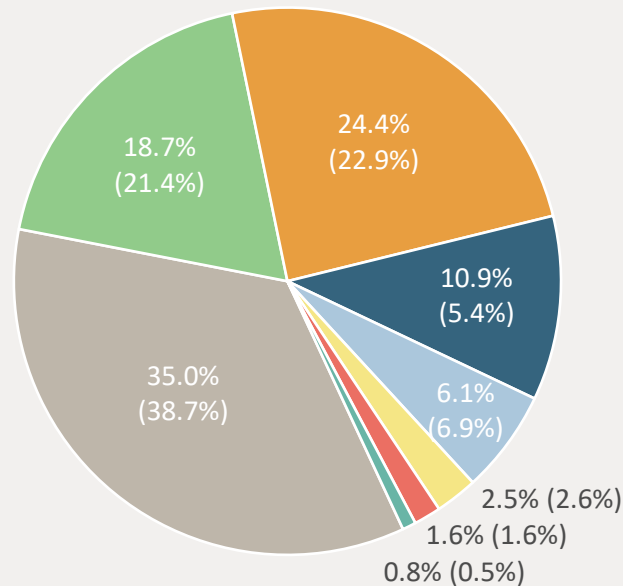


Real estate brokerage and development

H1: 50.4 (22.3)
Q2: 30.3 (13.6) | +122.8%

+126.0%

Revenue breakdown:



Health insurance

H1: 28.1 (28.2)
Q2: 13.5 (14.0) | -3.6%

-0.4%



Loans and mortgages*

H1: 11.5 (10.6)
Q2: 5.8 (5.7) | +1.8%

+8.5%



Interest income

H1: 7.5 (6.4)
Q2: 3.9 (3.1) | +25.8%

+17.2%



Other commissions and fees

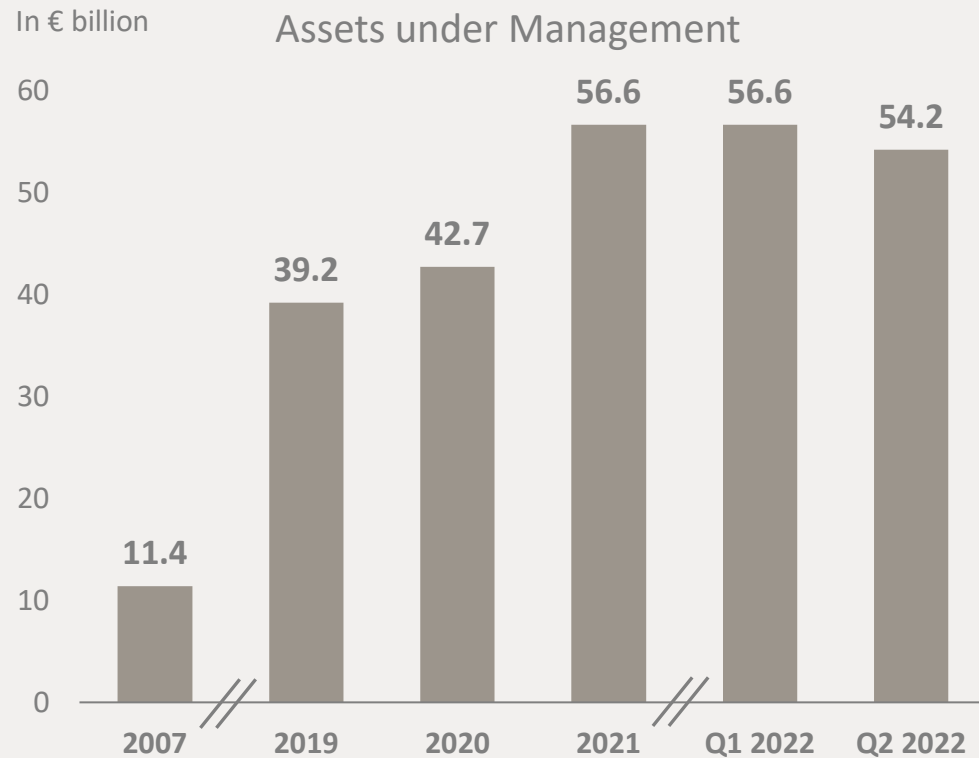
H1: 3.5 (2.1)
Q2: 1.2 (1.1) | +9.1%

+66.7%

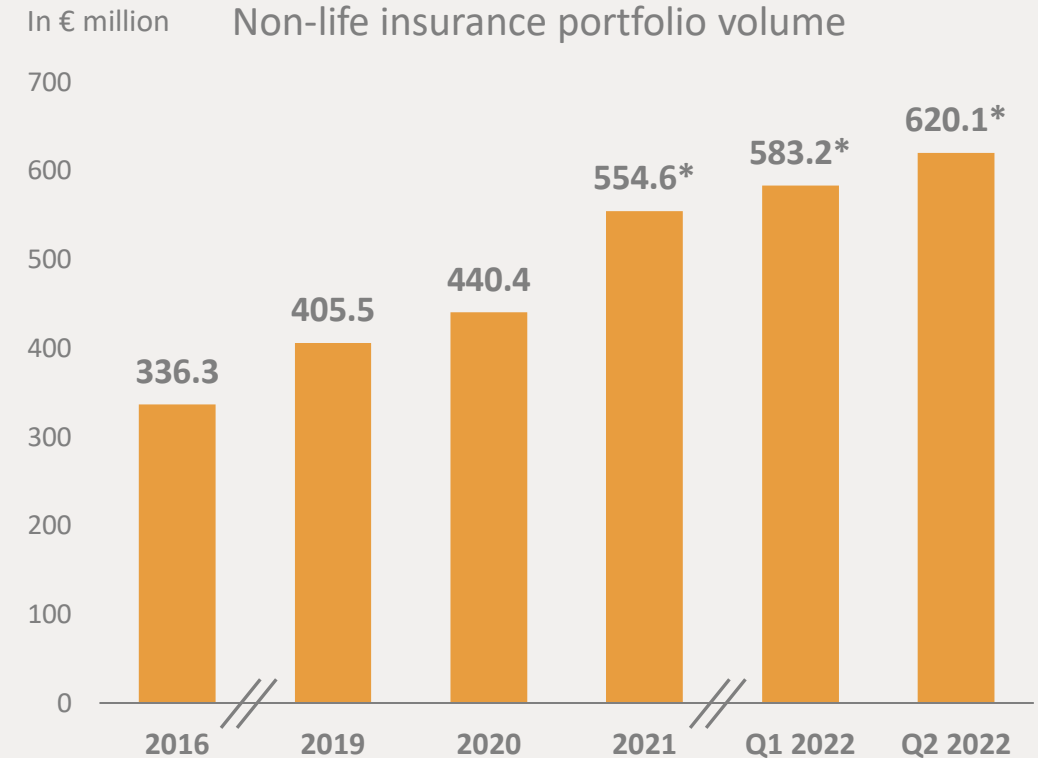
Previous year's values in brackets

* Excluding MLP Hyp

An overview of key figures



As of December 31, Q1 as of March 31, Q2 as of June 30



*incl. first-time consolidation of RVM Group as of April 1, 2021

H1: EBIT increases significantly to € 44.1 million

Income statement

In € million

	Q2 2021	Q2 2022	Change in %	H1 2021	H1 2022	Change in %
Total revenue	200.4	217.9	+8.7	421.8	472.6	+12.0
EBIT	9.6	9.5	-1.0	31.4	44.1	+40.4
Finance cost	-0.8	-0.7	-12.5	-1.7	-1.4	-17.6
EBT	8.8	8.7	-1.1	29.7	42.7	+43.8
Taxes	-3.4	-1.9	+44.1	-8.5	-11.7	-37.6
Net profit	5.4	6.8	+25.9	21.2	31.0	+46.2
EPS in € (diluted/basic)	0.05	0.05	0	0.19	0.28	+47.4

Strong balance sheet

In € million

Assets	Dec 31, 2021	June 30, 2022
Intangible assets	226.8	241.1
Financial assets	195.2	250.6
Receivables from clients in the banking business	961.4	1,055.6
Receivables from banks in the banking business	478.3	590.3
Other receivables and assets	261.9	237.1
Cash and cash equivalents	1,377.8	1,168.6
Liabilities and shareholders' equity		
Shareholders' equity	496.2	504.1
Provisions	137.0	99.7
Liabilities due to clients in the banking business	2,516.1	2,603.4
Liabilities due to banks in the banking business	129.3	135.4
Other liabilities	370.3	339.4
Total	3,693.4	3,734.1

Equity ratio: 13.5 %

Return on equity: 6.1 %

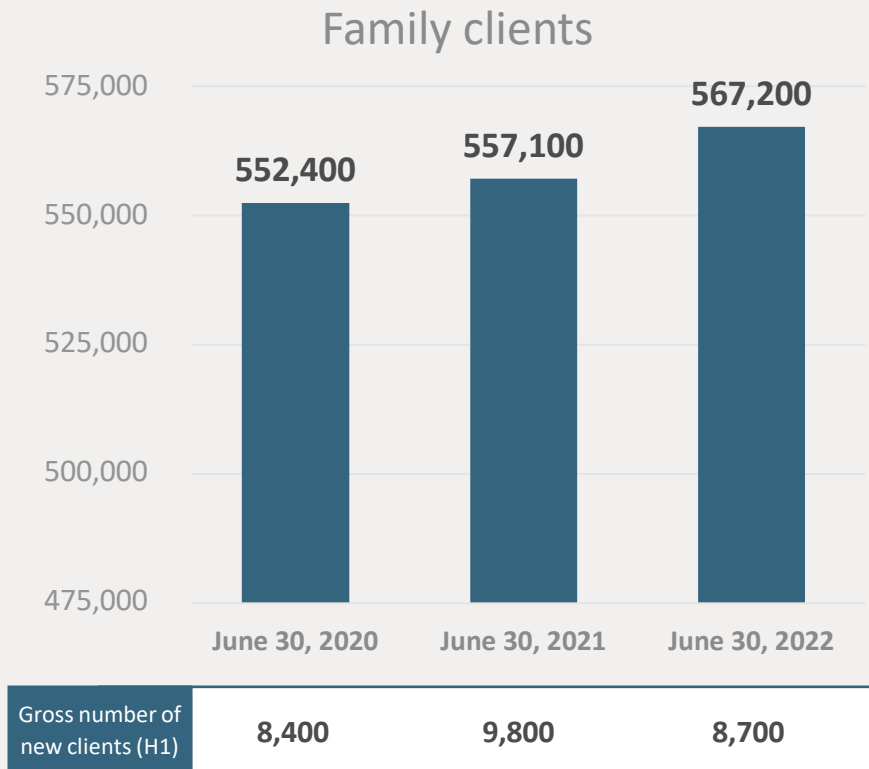
Core capital ratio: 18.2 %

Net liquidity: € 144 million

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Development of client and consultant numbers



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Extended value creation within the MLP Group

Expansion of business relations with growing range of services in the network

Intensive networking and further knowledge transfer among specialists from the Group divisions



Strong brands in their respective business field:



Digitalisation to increase process efficiency for both clients and consultants

*Different client groups within the Group: private clients, family offices, institutional investors, companies, brokers and other intermediaries etc.

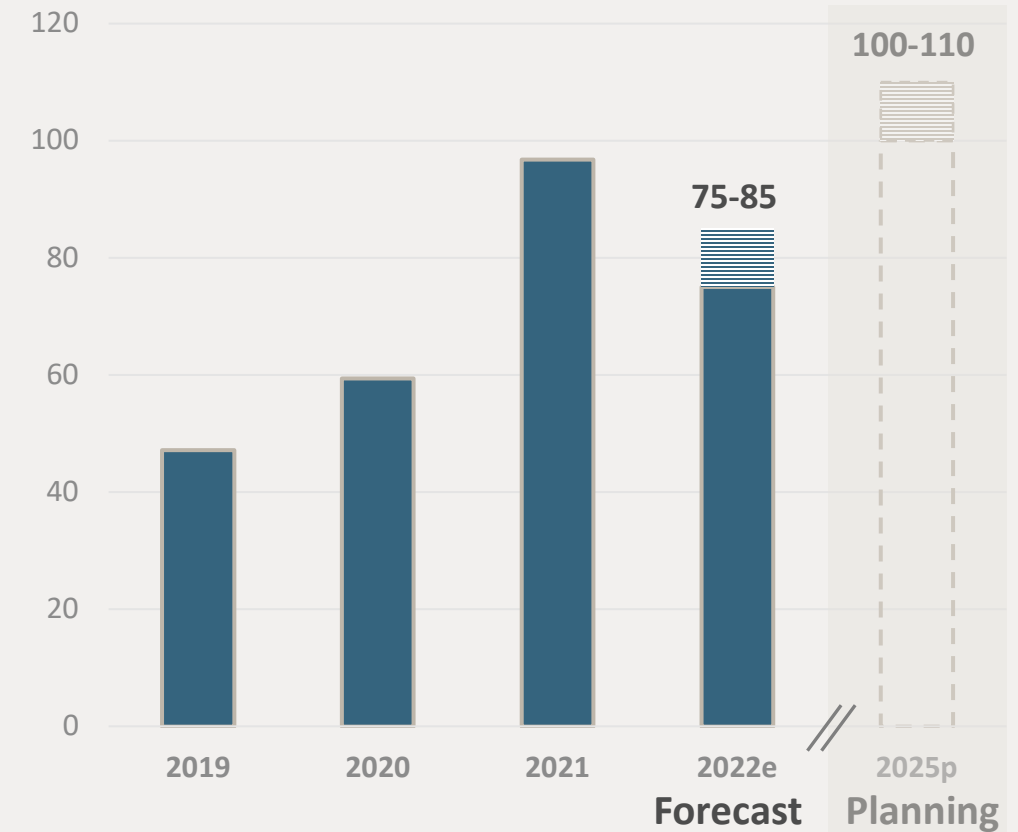
Forecast for 2022 confirmed

Qualitative assessment of the development of sales revenues



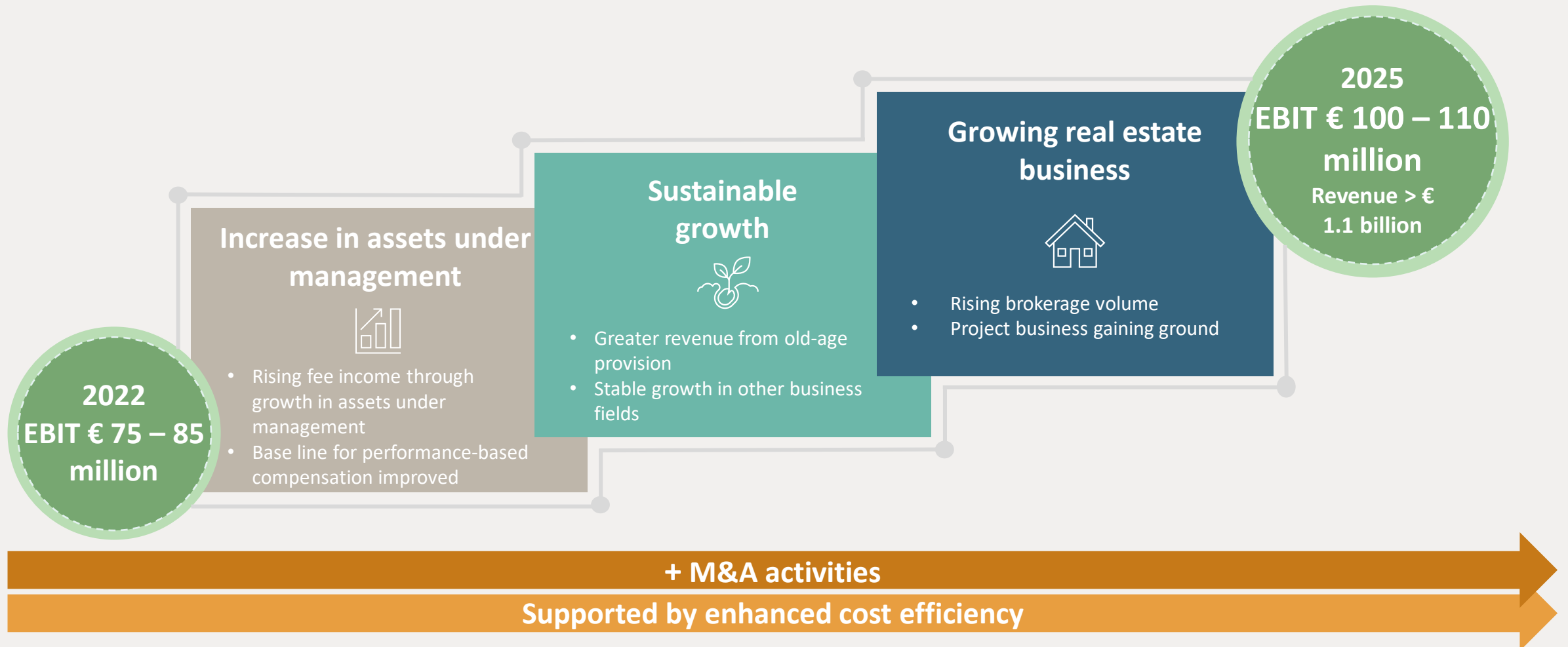
In € million

Earnings performance (EBIT)



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

Planning for 2025 reaffirmed



Summary

- Further **increase in revenue** and **EBIT** in the first six months – despite an **economic slowdown** which has already begun in parts of the market
- **Overall positive outlook** for the **second half of the year**, while maintaining awareness of further **rising risks**
- **Focus remains on mid-term planning**: taking the MLP Group to the **next level in terms of both sales revenue and earnings** by the end of 2025

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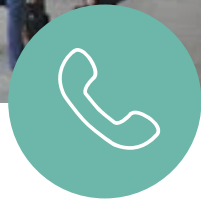
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Many thanks for your time.

We are happy to answer any questions you may have.



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