



Business figures 9M/Q3 2021

Reinhard Loose
Chief Financial Officer

Wiesloch, November 11, 2021



Finanzen verstehen. Richtig entscheiden.

Agenda

- Highlights 9M/Q3 2021
- Key financial figures 9M/Q3 2021
- Consultants and clients
- Summary and outlook
- Questions and answers

Highlights 9M/Q3 2021

- At € 47.3 million after nine months, EBIT is significantly above the previous year's level; a strong increase was also recorded in the third quarter
- 9M: Total revenue up significantly by 20 % and reach a new all-time high of € 632.2 million
- 9M: Revenue increases in all consulting fields, above all in real estate brokerage (plus 53 %) and wealth management (plus 35 %)
- Forecast for 2021: As already communicated, EBIT anticipated significantly above the upper end of the corridor of € 55 to 61 million
- MLP confirms planning for 2022: anticipated EBIT of € 75 to 85 million

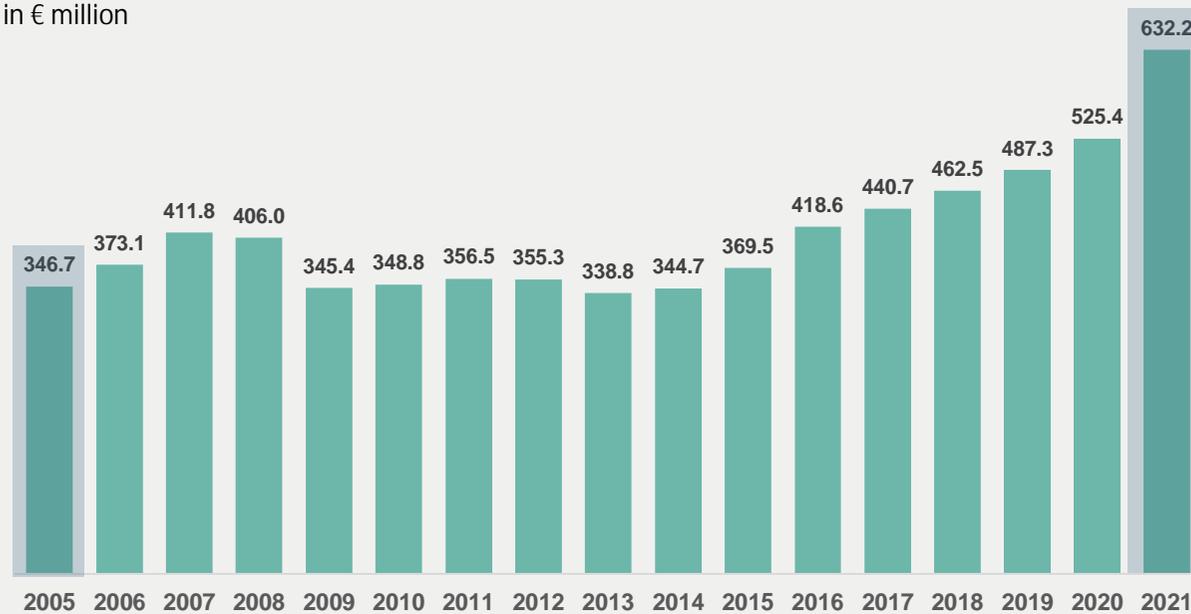
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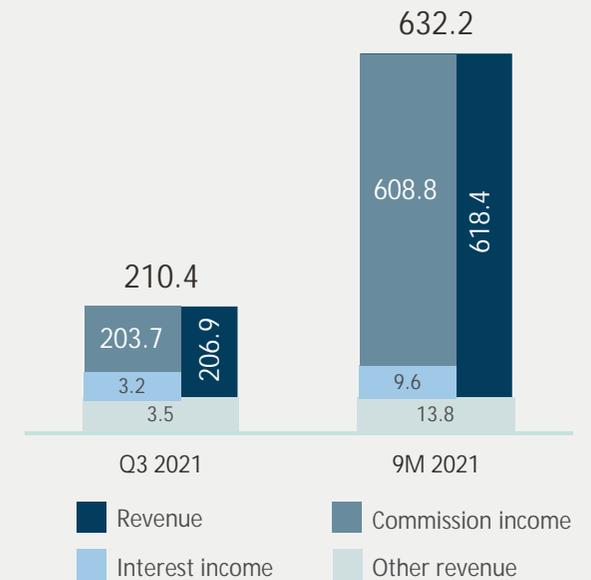
Rise in total revenue by 20 % (9M) and 27 % (Q3)

Total revenue 9M

in € million



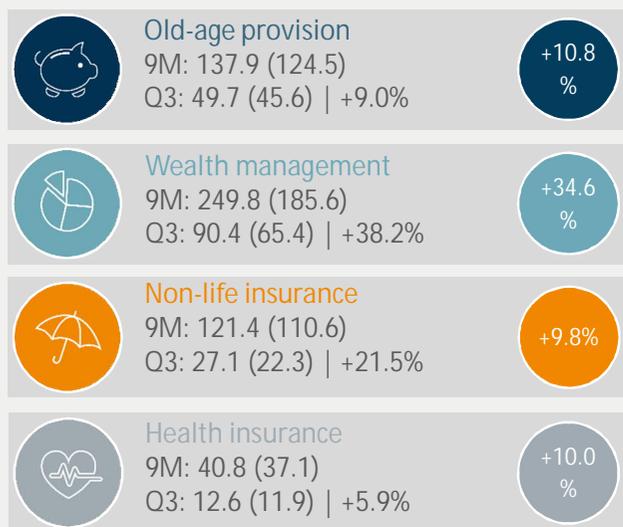
Each as at September 30



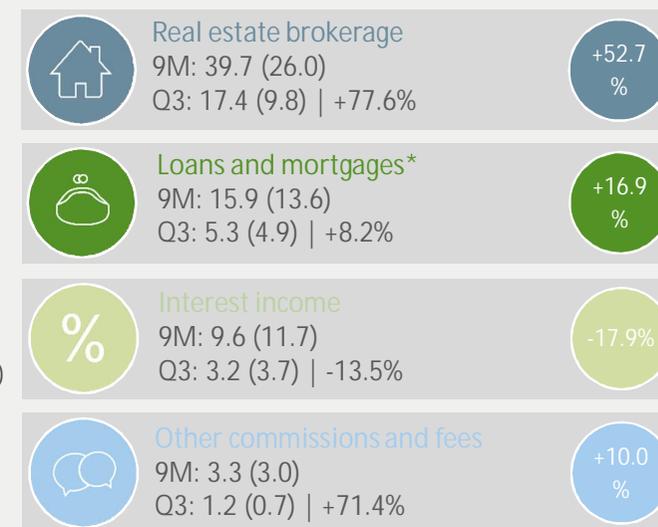
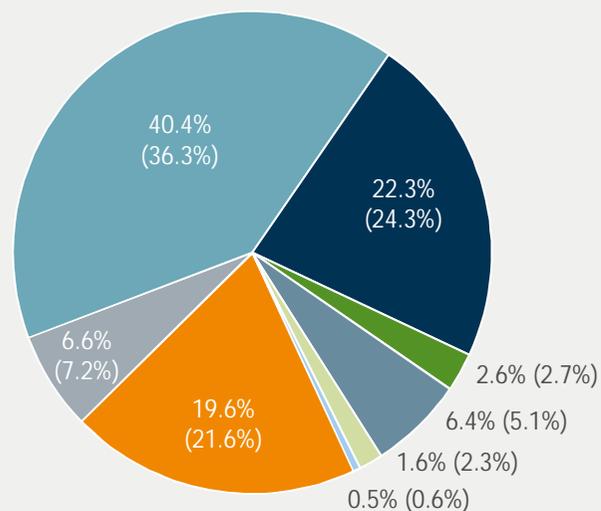
Growth in all consulting fields

Revenue 9M and Q3

in € million



Revenue breakdown 9M 2021:



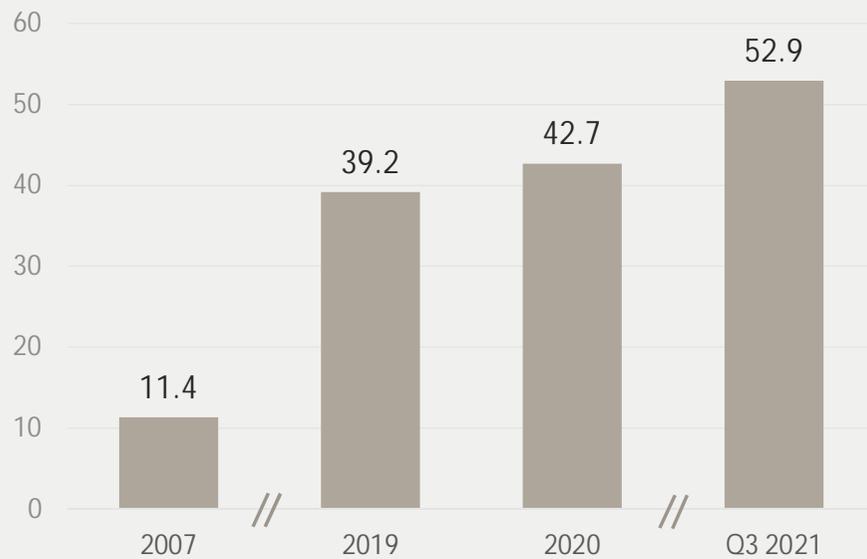
Previous year's values in brackets

* Excluding MLP Hyp

Positive development of important key figures

Assets under management

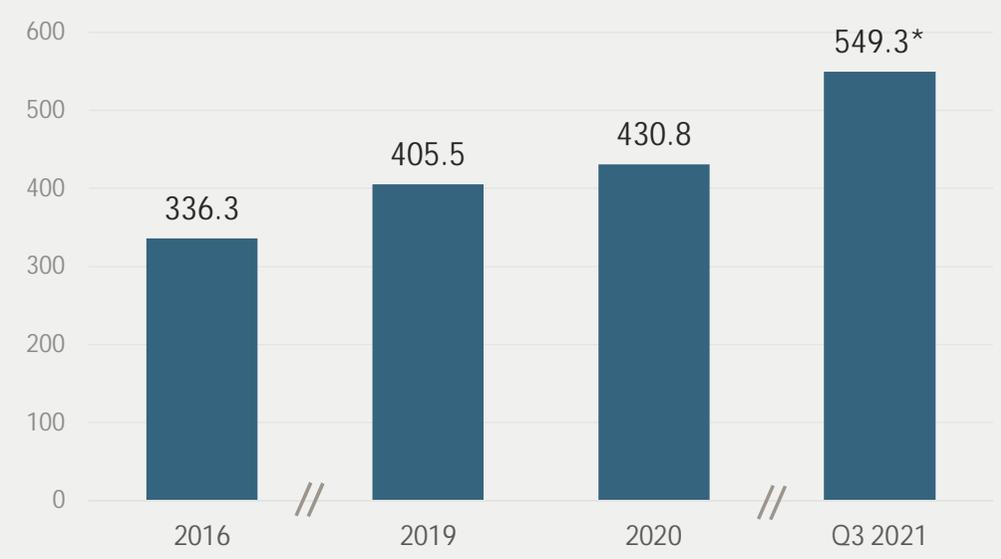
in € billion



As of December 31, Q3 as of September 30

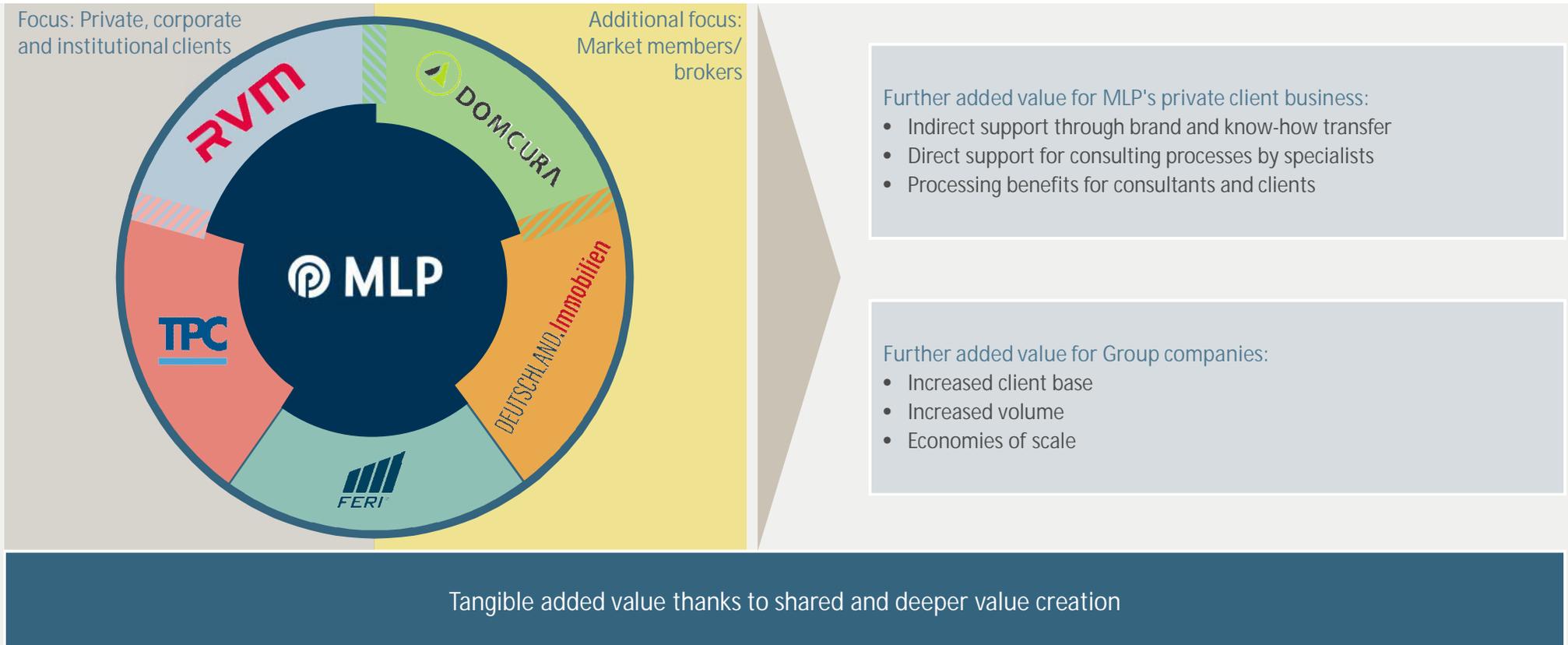
Non-life insurance portfolio volume

in € million



*incl. first-time consolidation of RVM Group as of June 30

Targeted value creation within the MLP Group



9M: EBIT increases to € 47.3 million

Income statement

in € million

	Q3 2020	Q3 2021	9M 2020	9M 2021
Total revenue	166.3	210.4	525.4	632.2
EBIT	8.1	15.9	26.8	47.3
Finance cost	-0.9	-0.9	-1.9	-2.7
EBT	7.1	15.0	25.0	44.6
Taxes	-2.0	-4.9	-6.6	-13.4
Net profit	5.2	10.0	18.3	31.2
EPS in € (diluted/basic)	0.05	0.09	0.17	0.29

Strong balance sheet

in € million		31.12.2020	30.09.2021
Excerpt	<u>Assets</u>		
	Intangible assets	178.9	221.0
	Financial assets	197.6	194.6
	Receivables from clients in the banking business	880.6	928.9
	Receivables from banks in the banking business	751.5	551.8
	Other receivables and assets	199.8	205.4
	Cash and cash equivalents	859.0	1,300.7
	<u>Liabilities and shareholders' equity</u>		
	Shareholders' equity	454.0	462.1
	Provisions	115.8	109.9
	Liabilities due to clients in the banking business	2,271.9	2,544.8
	Liabilities due to banks in the banking business	107.5	122.5
	Other liabilities	265.7	316.3
	<u>Total</u>	3,235.0	3,588.5

Equity ratio: 12.9 %

Return on equity: 6.8 %

Core capital ratio: 18.2 %

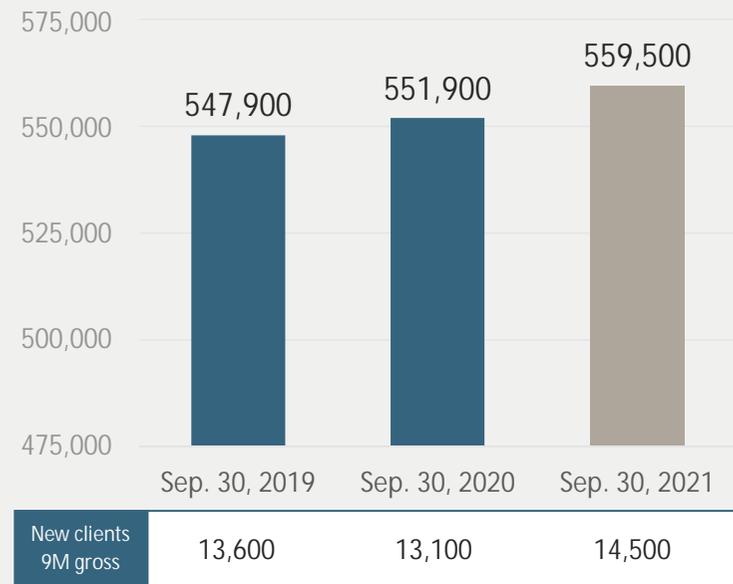
Net liquidity: € 158 million

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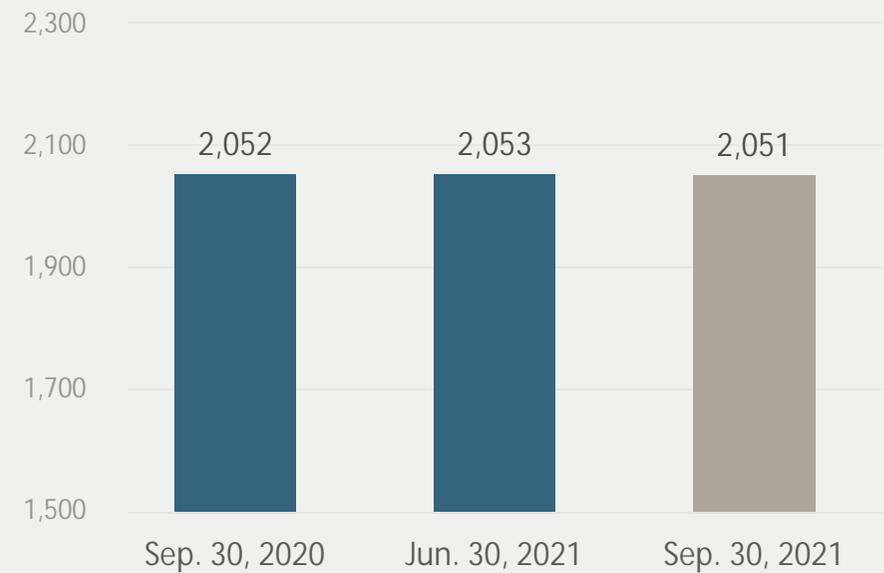
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Number of family clients increases to 559,500

Family clients



Number of client consultants



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Forecast 2021

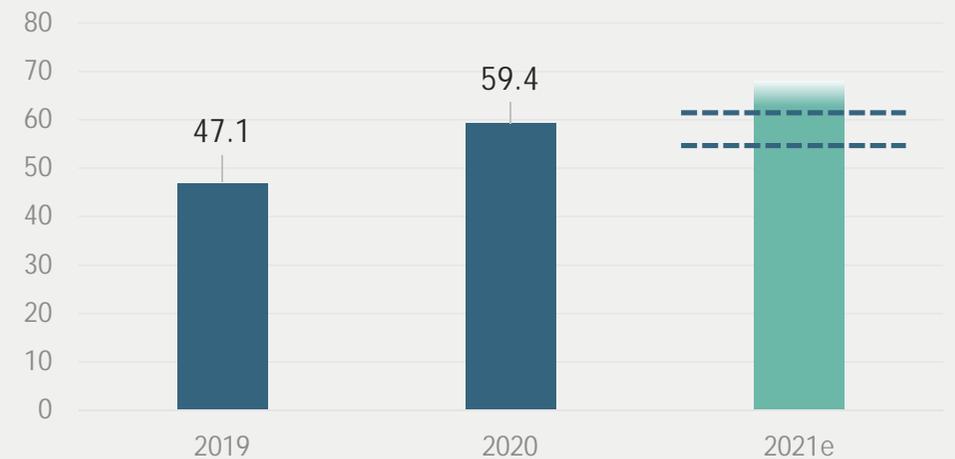
Qualitative assessment of revenue development

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

	Old-age provision	
	Wealth management	
	Health insurance	
	Non-life insurance	
	Loans and mortgages	
	Real estate brokerage	

Earnings performance (EBIT)

in € million



EBIT 2021 anticipated significantly above initial corridor (€ 55-61 million)

EBIT of € 75 to 85 million still planned for 2022

EBIT performance

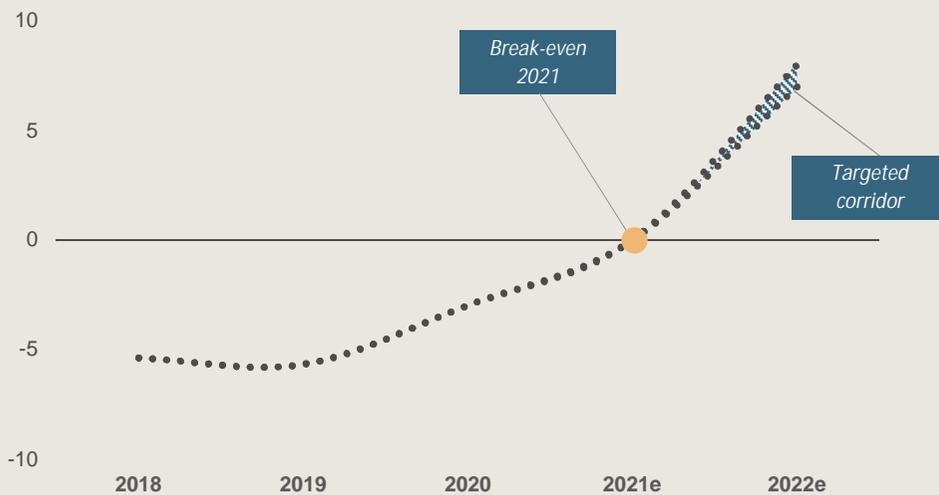
in € million



An overview of growth areas for 2022

1 EBIT contribution from the young segment

in € million

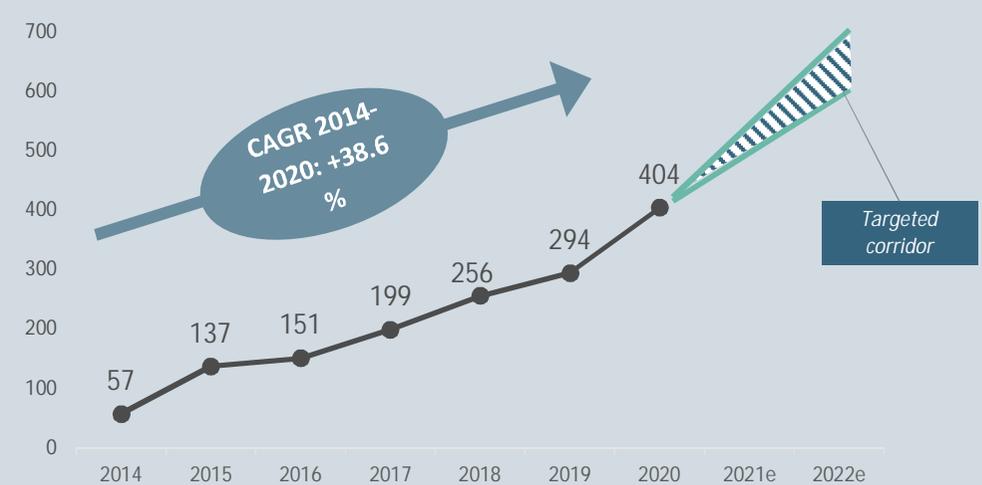


2 Growth in sales revenue across various fields of consulting

- Renewed increase in occupational pension provision following negative impacts, above all in the previous year (COVID-19)
- Continuous organic growth in the non-life insurance business

3 Brokered real estate volume

in € million



4 Project business DEUTSCHLAND.Immobilien

- Significant increase in project volume planned: At least 10 projects p.a. in the pipeline from 2021 onwards

Summary

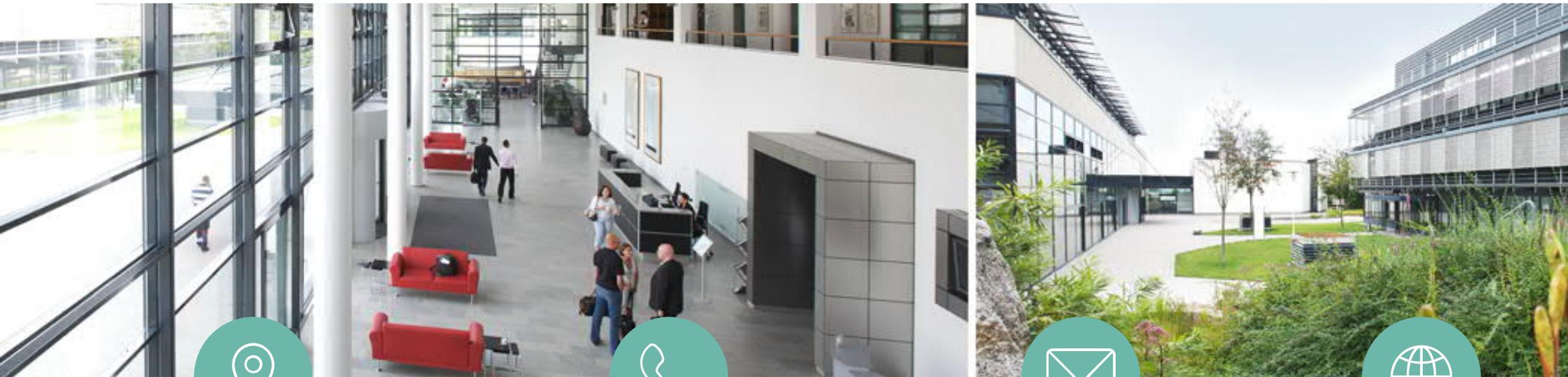
- Revenue and profit significantly increased in the first nine months – momentum carried forward into the crucial final quarter
- Growth levers develop as planned, EBIT for 2021 anticipated significantly above the upper end of the corridor of € 55 to 61 million
- Planning for the end of 2022 reaffirmed: EBIT is likely to rise to € 75 to 85 million

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Many thanks for your time.

We are happy to answer any questions you may have.



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