



Business figures H1/Q2 2021

Reinhard Loose
Chief Financial Officer

Wiesloch, August 12, 2021



Finanzen verstehen. Richtig entscheiden.

Agenda

- Highlights of H1/Q2 2021
- Key financial figures H1/Q2 2021
- Consultants and clients
- Summary and outlook
- Questions and answers

Highlights of H1/Q2 2021

- At € 31.4 million after the first six months of the year, EBIT is significantly above the previous year's level, increase also recorded in Q2
- Total revenue rises significantly in H1 (+17 %) reaching a new all-time high of € 421.8 million, record gains in Q2 (+21 %)
- H1: Revenue increases in all consulting fields, above all in the fields of real estate brokerage (+39 %) and wealth management (+33 %)
- At € 51.4 billion, assets under management surpass the € 50 billion mark for the first time
- Forecast for 2021: Upper end of the communicated EBIT corridor of € 55 to 61 million expected – Planning for 2022 confirmed

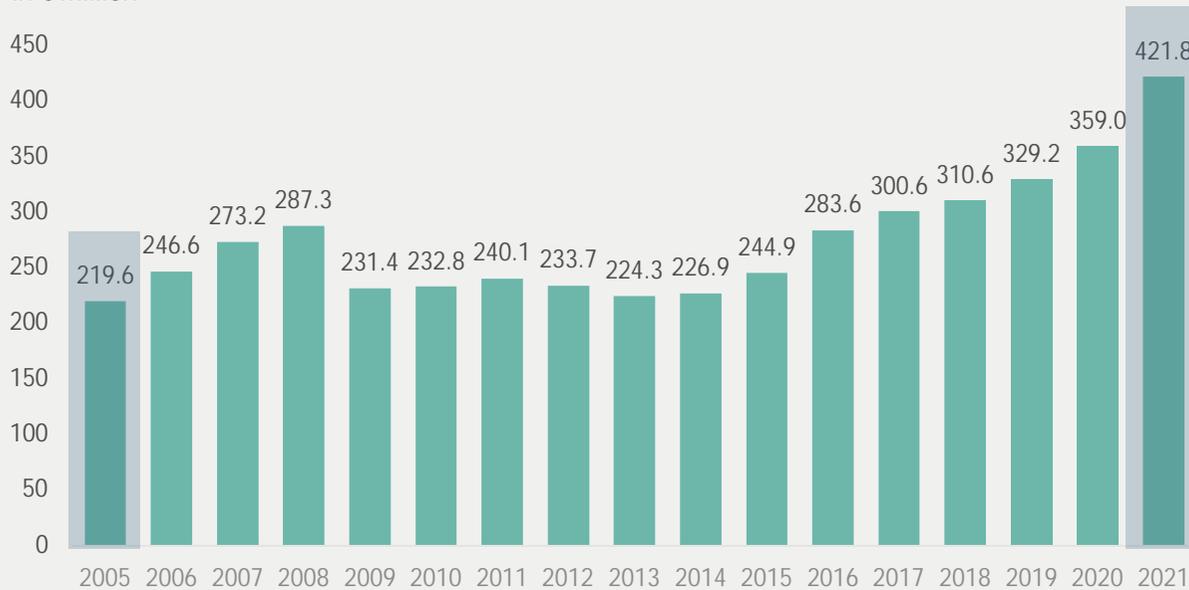
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Rise in total revenue by 17 % (H1) and 21 % (Q2)

H1 total revenue

in € million



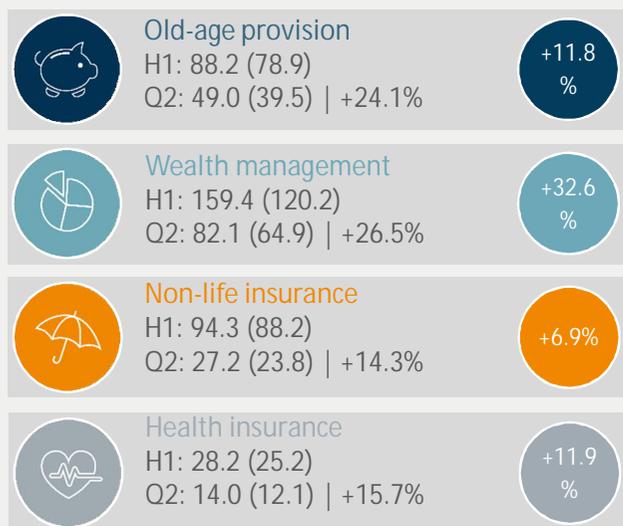
Each as at June 30



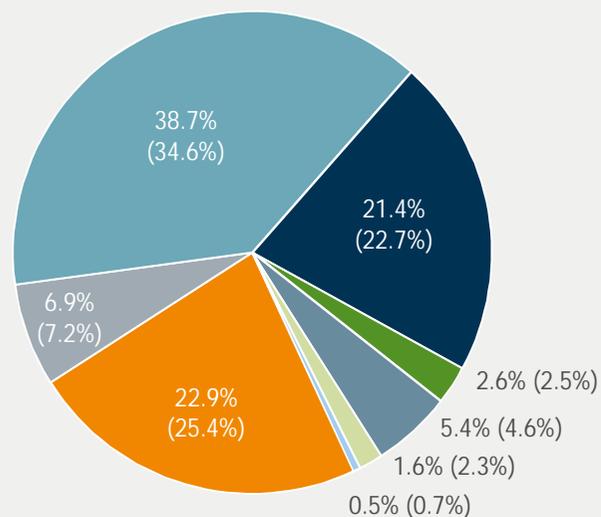
Growth in all consulting fields

Revenue H1 and Q2

in € million



Revenue breakdown H1 2021:



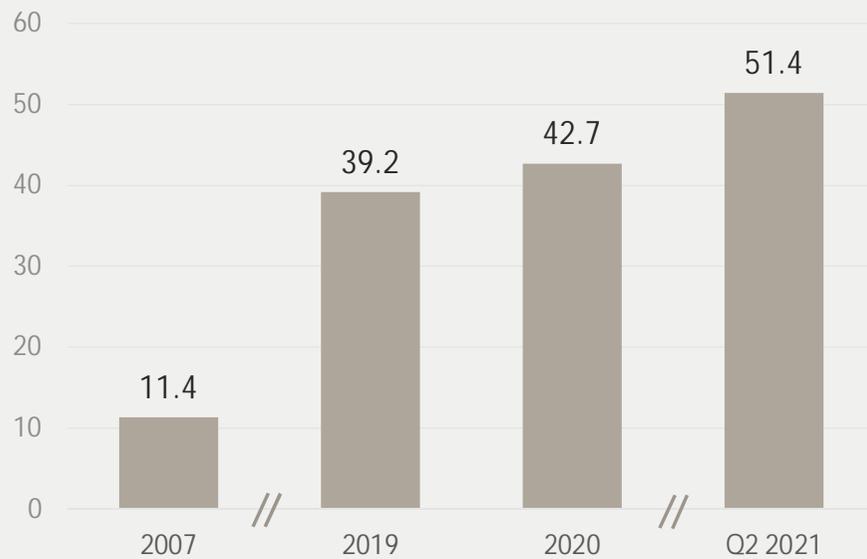
Previous year's values in brackets

* Excluding MLP Hyp

Positive development of key figures

Assets under management

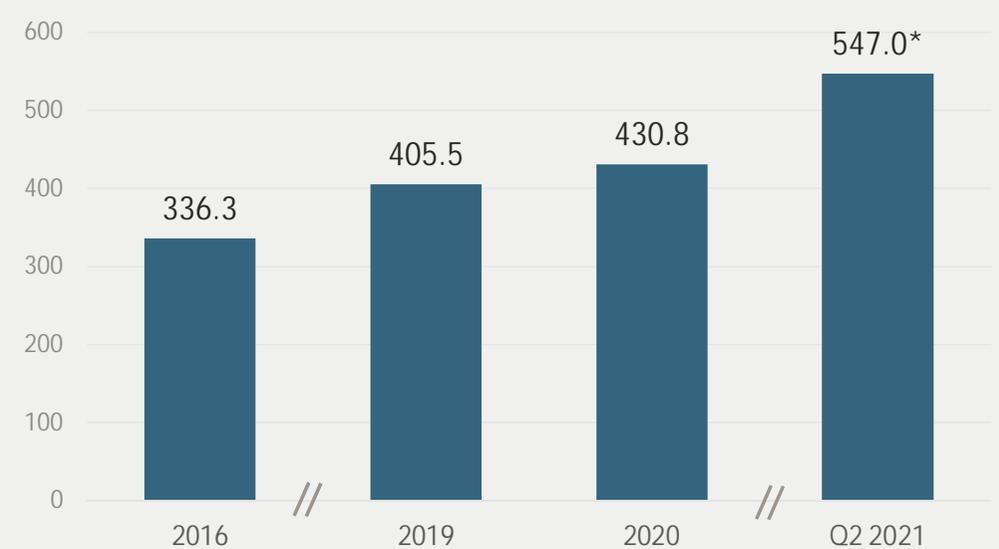
in € billion



As of December 31, Q2 as of June 30

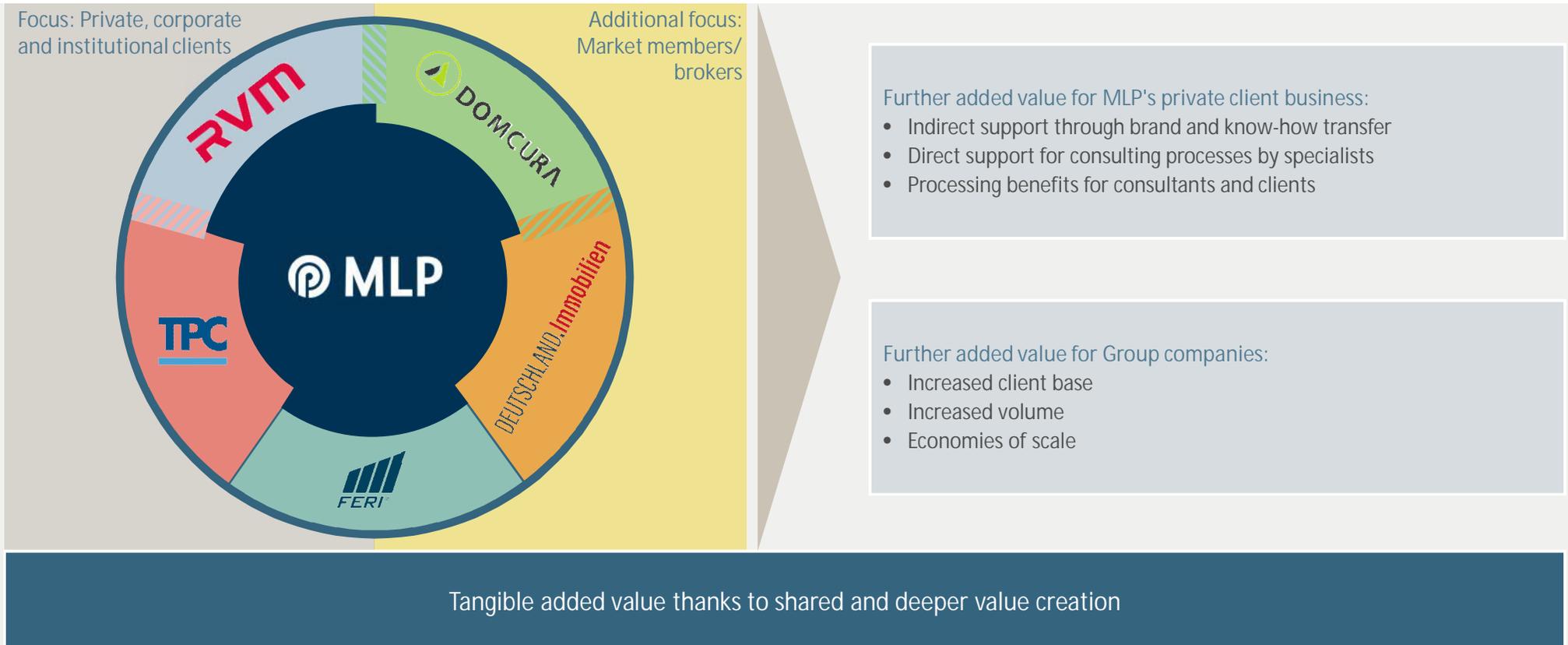
Non-life insurance portfolio volume

in € million



*incl. first-time consolidation of RVM Group

Targeted value creation within the MLP Group



H1: EBIT at € 31.4 million

Income statement

in € million

	Q2 2020	Q2 2021	H1 2020	H1 2021
Total revenue	165.3	200.4	359.0	421.8
EBIT	8.1	9.6	18.8	31.4
Finance cost	0	-0.8	-1.0	-1.7
EBT	8.1	8.8	17.8	29.7
Taxes	-2.5	-3.4	-4.7	-8.5
Net profit	5.6	5.4	13.1	21.2
EPS in € (diluted/basic)	0.05	0.05	0.12	0.19

Significant EBIT effects in Q2:

- Q2/2020: One-off earnings contribution of € 3.4 million for a VAT refund
- First-time consolidation of RVM with an EBIT effect of € -1.1 million
- Increased consulting expenses

Strong balance sheet

in € million		31.12.2020	30.06.2021
Excerpt	<u>Assets</u>		
	Intangible assets	178.9	222.7
	Financial assets	197.6	207.4
	Receivables from clients in the banking business	880.6	913.2
	Receivables from banks in the banking business	751.5	588.5
	Other receivables and assets	199.8	198.1
	Cash and cash equivalents	859.0	1,209.1
	<u>Liabilities and shareholders' equity</u>		
	Shareholders' equity	454.0	450.1
	Provisions	115.8	103.9
	Liabilities due to clients in the banking business	2,271.9	2,507.4
	Liabilities due to banks in the banking business	107.5	120.5
	Other liabilities	265.7	302.4
	<u>Total</u>	3,235.0	3,513.5

Equity ratio: 12.8%

Return on equity: 4.7%

Core capital ratio: 18.5%

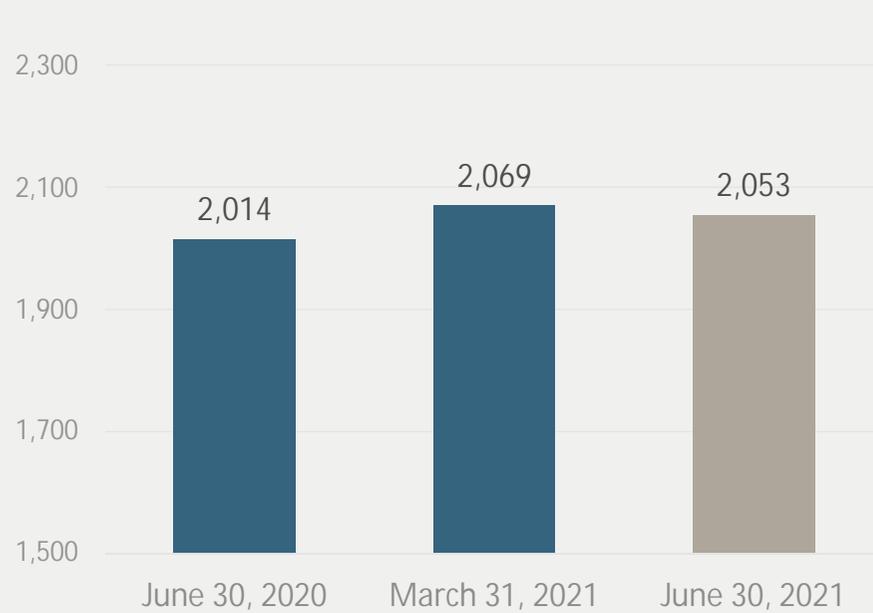
Net liquidity: € 149 million

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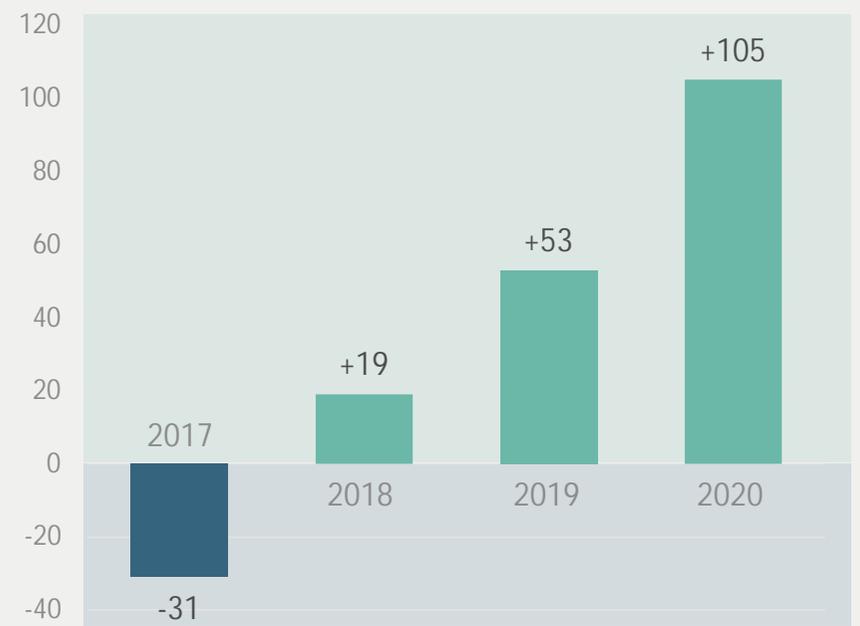
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Number of consultants above previous year

Number of client consultants

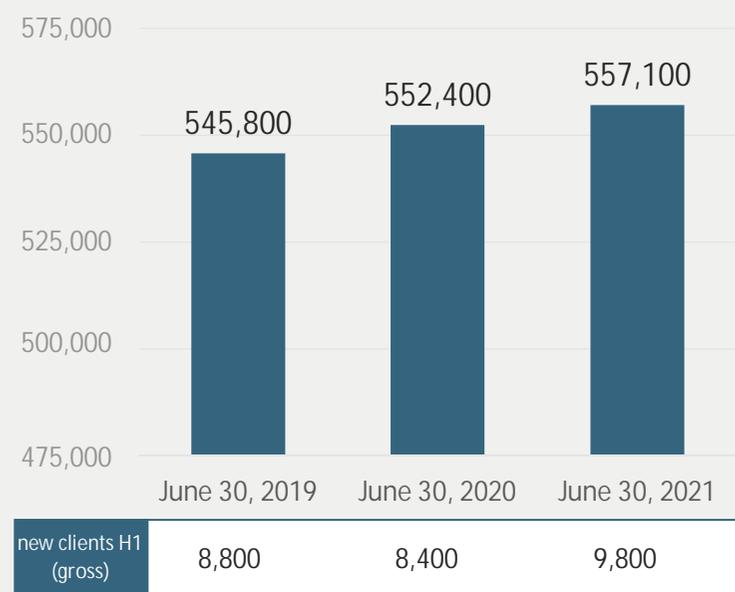


Year-on-year trend in consultant numbers

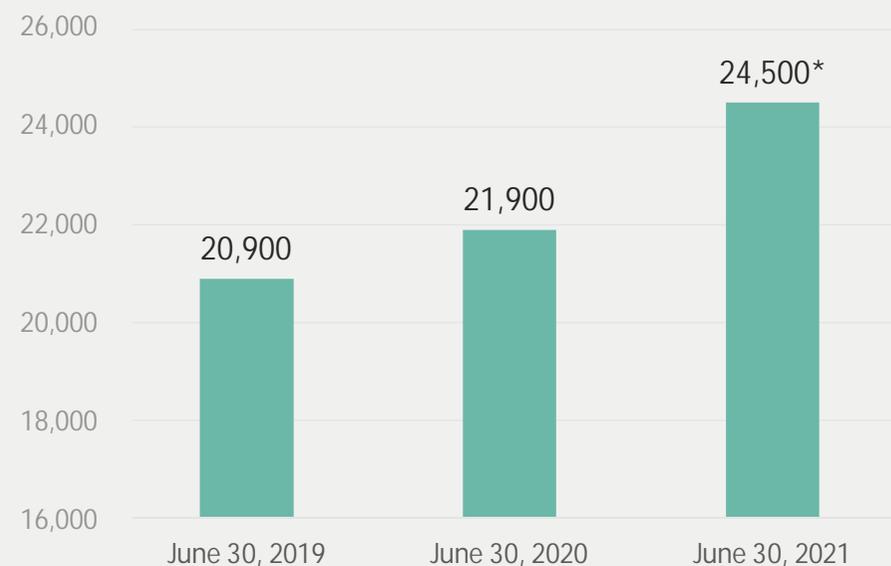


Number of family clients increases to 557,100

Family clients



Corporate and institutional clients



*incl. first-time consolidation of RVM Group

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Forecast 2021

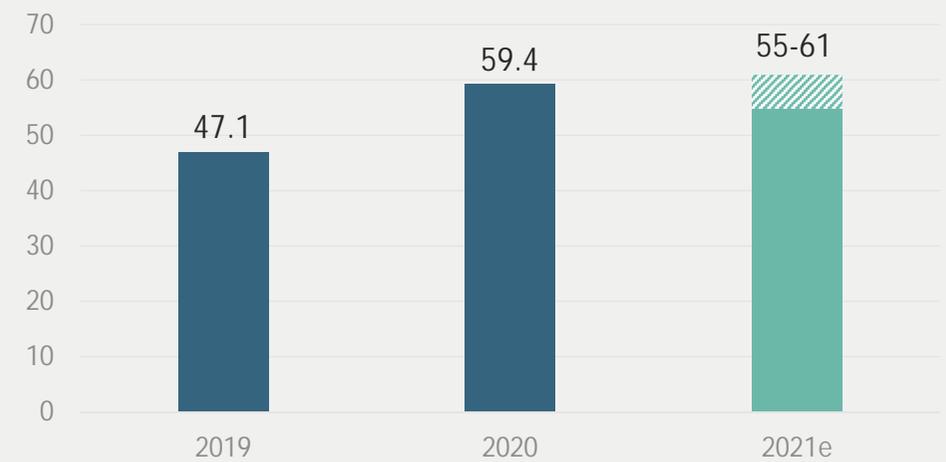
Qualitative assessment of revenue development

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 at the upper end of the corridor expected

EBIT target range for 2022 of € 75 to 85 million confirmed

EBIT performance

in € million



An overview of growth areas for 2022

1 EBIT contribution from the young segment

in € million

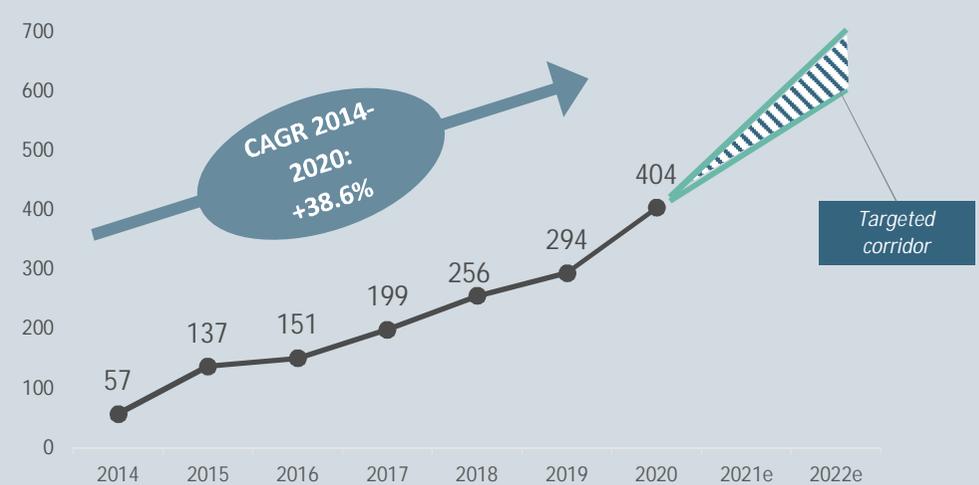


2 Growth in sales revenue across various fields of consulting

- 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

- Further increase in revenue and profit in the first half year – providing a positive impetus for the rest of the year
- MLP benefits from a broad base and networking of diverse perspectives and areas of expertise within the Group
- Optimistic outlook for the second half of the year – the Group also remains on course in terms of its 2022 planning

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Many thanks for your time.

We are happy to answer any questions you may have.



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