



Business figures 9M/Q3 2022

Reinhard Loose
Chief Financial Officer of MLP SE

Wiesloch, November 10, 2022



Finanzen verstehen. Richtig entscheiden.

Agenda

- **Highlights 9M/Q3 2022**
- Key financial figures 9M/Q3 2022
- Consultants and clients
- Summary and outlook
- Questions and answers

Highlights 9M/Q3 2022

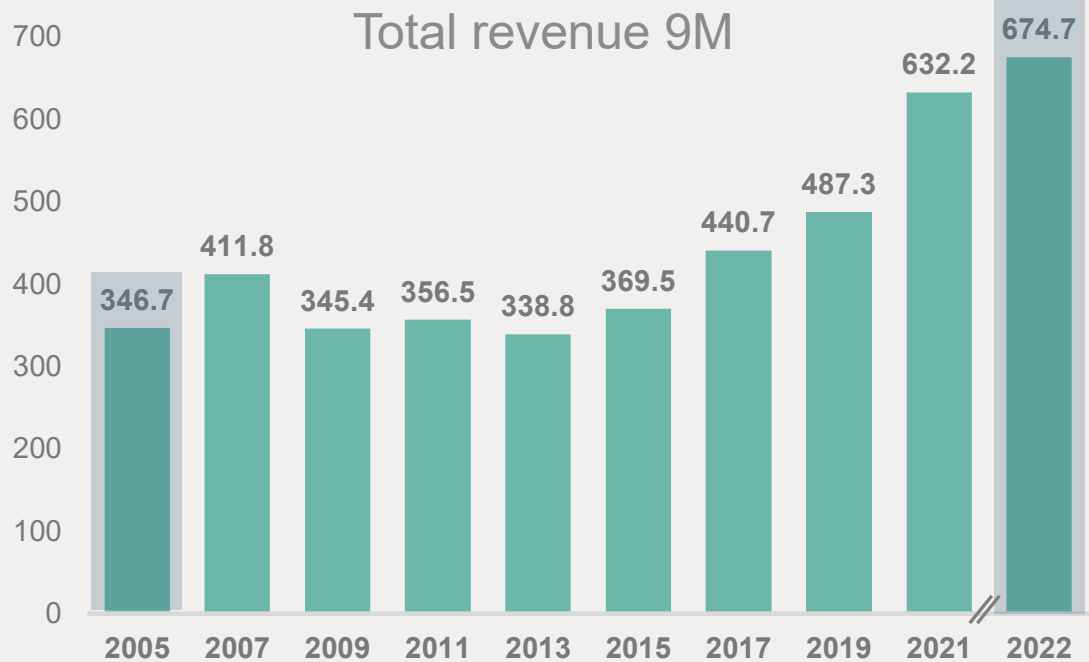
- **Total revenue** increases to **€ 674.7 million** in the first nine months (up 7 %)
- **9M: Revenue growth** especially in the field of **real estate** (up 66 %), **interest rate business** (up 31 %) and **non-life insurance** (up 17 %)
- **9M: EBIT** increases to **€ 52.2 million** (9M 2021: € 47.3 million), **Q3 EBIT** stands at **€ 8.2 million** (Q3 2021: € 15.9 million)
- Despite challenging geopolitical conditions and a tense market situation: MLP **reaffirms** its **forecast** for the financial year (EBIT of € 75 to 85 million)
- Mid-term planning reaffirmed: **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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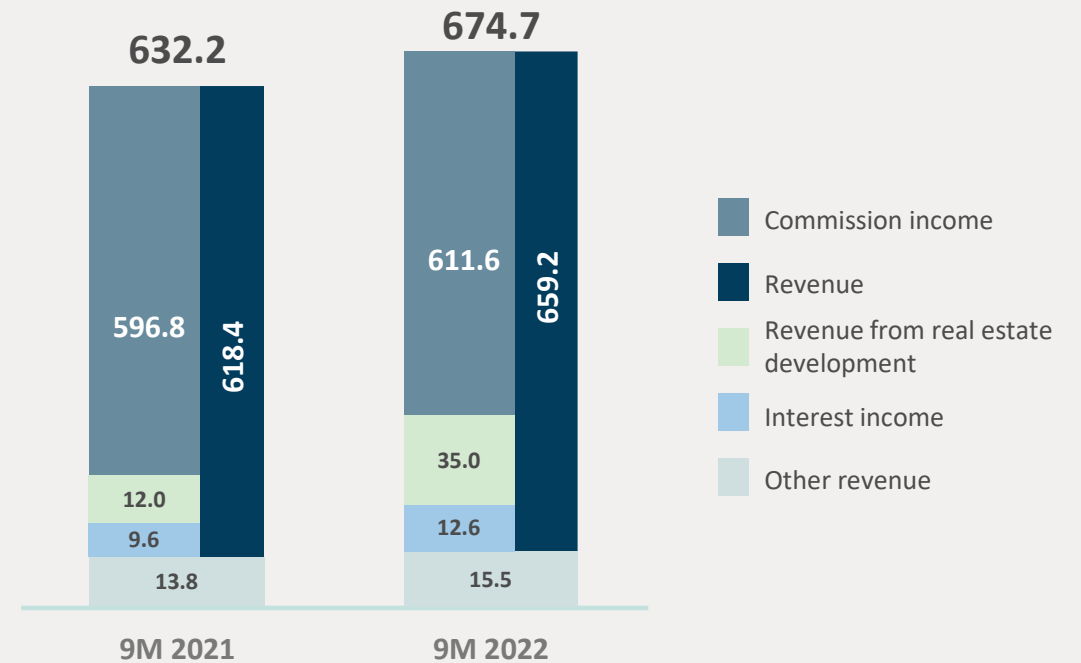
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Total revenue up by 7 %

in € million



Each as at September 30



9M: Real estate and non-life insurance business remains clearly in plus

Revenue in € million



Wealth management

9M: 240.1 (249.8)
Q3: 78.6 (90.4) | -13.0 %

-3.9 %



Old-age provision

9M: 136.3 (137.9)
Q3: 49.9 (49.7) | +0.6 %

-1.2 %



Non-life insurance

9M: 142.1 (121.4)
Q3: 29.3 (27.1) | +8.0 %

+17.0 %

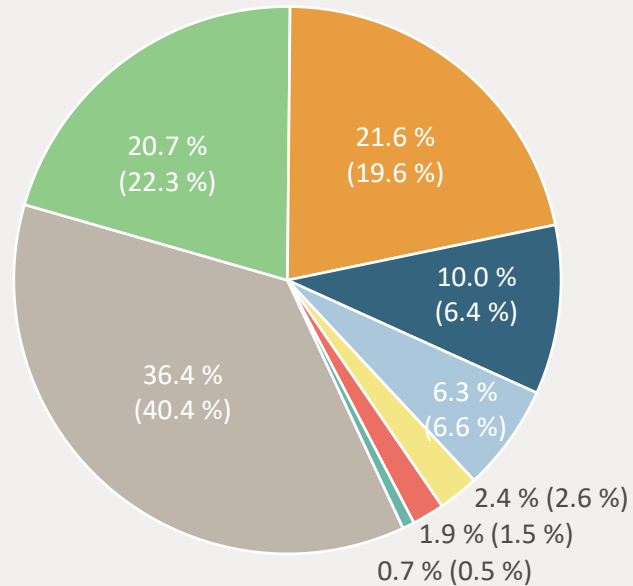


Real estate brokerage and development

9M: 66.0 (39.7)
Q3: 15.5 (17.4) | -10.9 %

+66.1 %

Revenue breakdown 9M:



Health insurance

9M: 41.6 (40.8)
Q3: 13.5 (12.6) | +6.9 %

+2.0 %



Loans and mortgages*

9M: 16.1 (15.9)
Q3: 4.6 (5.3) | -12.5 %

+1.5 %



Interest income

9M: 12.6 (9.6)
Q3: 5.1 (3.2) | +57.2 %

+31.3 %



Other commissions and fees

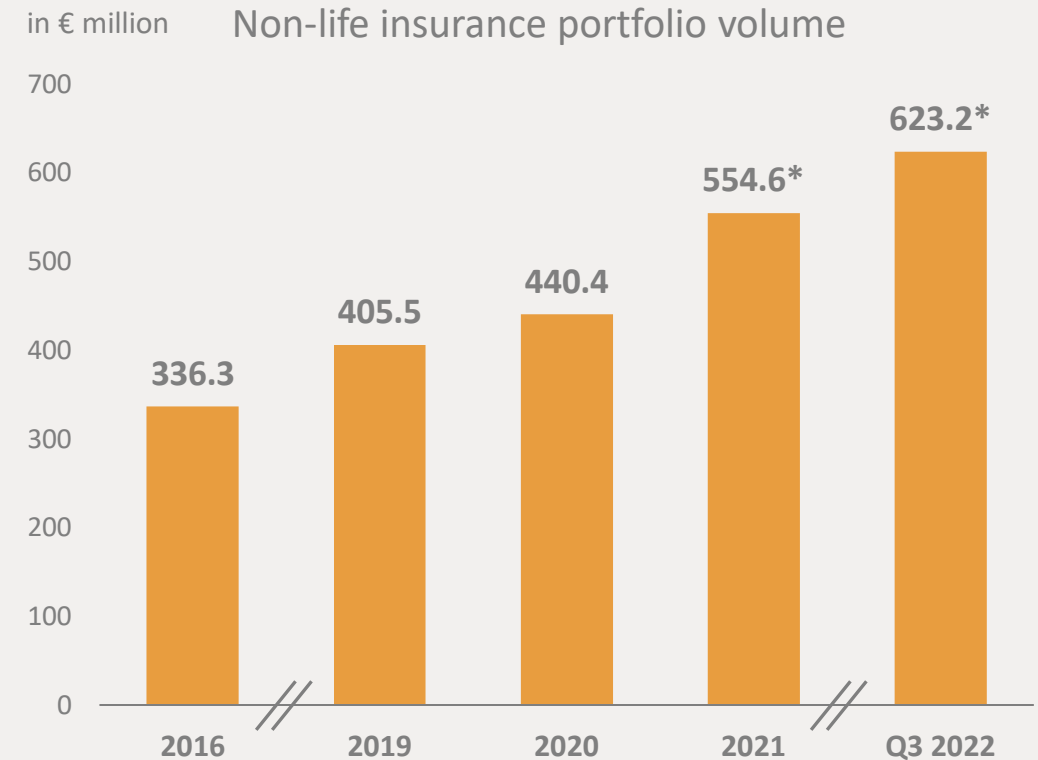
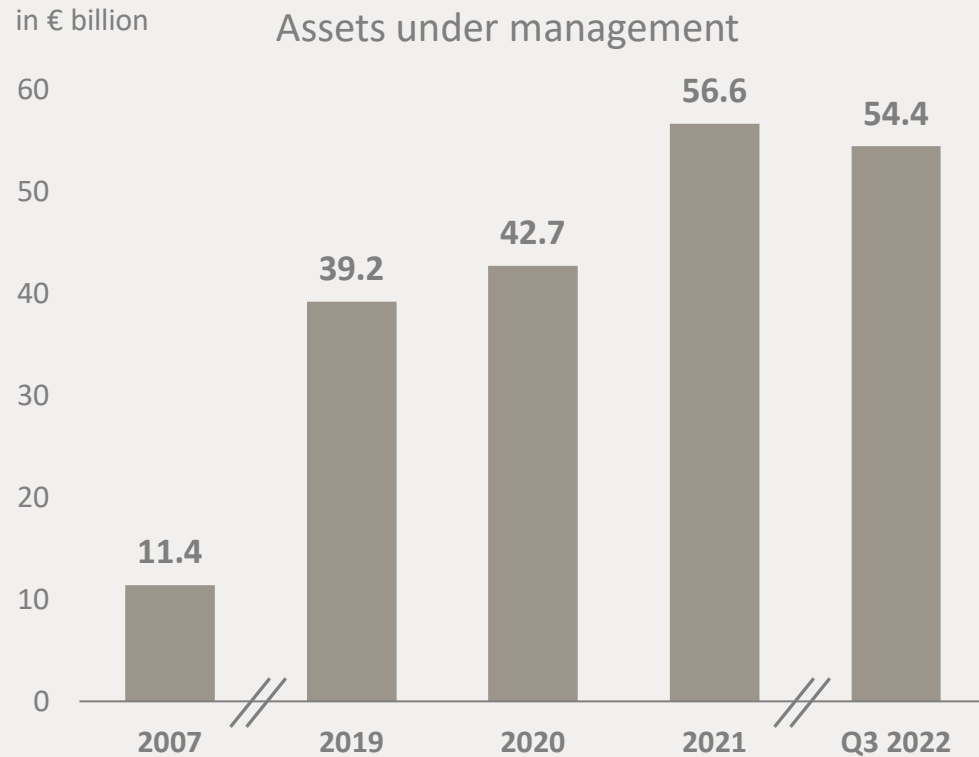
9M: 4.6 (3.3)
Q3: 1.1 (1.2) | -8.8 %

+37.7 %

Previous year's values in brackets

*Excluding MLP Hyp

An overview of key figures



As of December 31, Q3 as of September 30

*incl. first-time consolidation of the companies in the Industrial Broker segment; among them RVM Group as of April 1, 2021

9M: EBIT increases to € 52.2 million

Income statement

in € million

	Q3 2021	Q3 2022	Change in %	9M 2021	9M 2022	Change in %
Total revenue	210.4	202.1	-3.9	632.2	674.7	+6.7
EBIT	15.9	8.2	-48.4	47.3	52.2	+10.4
Finance cost	-0.9	-0.7	+22.2	-2.7	-2.0	+25.9
EBT	15.0	7.5	-50.0	44.6	50.2	+12.6
Taxes	-4.9	-3.6	-26.5	-13.4	-15.3	+14.2
Net profit	10.0	3.9	-61.0	31.2	34.9	+11.9
EPS in € (diluted/basic)	0.09	0.04	-55.5	0.29	0.32	+10.3

Strong balance sheet

in € million

Assets	Dec. 31, 2021	Sep. 30, 2022
Intangible assets	226.8	238.4
Receivables from clients in the banking business	961.4	1,115.9
Receivables from banks in the banking business	478.3	698.3
Financial assets	195.2	248.6
Other receivables and assets	261.9	237.4
Cash and cash equivalents	1,377.8	997.3
Liabilities and shareholders' equity		
Shareholders' equity	496.2	511.1
Provisions	137.0	100.4
Liabilities due to clients in the banking business	2,516.1	2,608.5
Liabilities due to banks in the banking business	129.3	136.7
Other liabilities	370.3	332.4
Total	3,693.4	3,732.6

Equity ratio: 13.7 %

Return on equity: 6.8 %

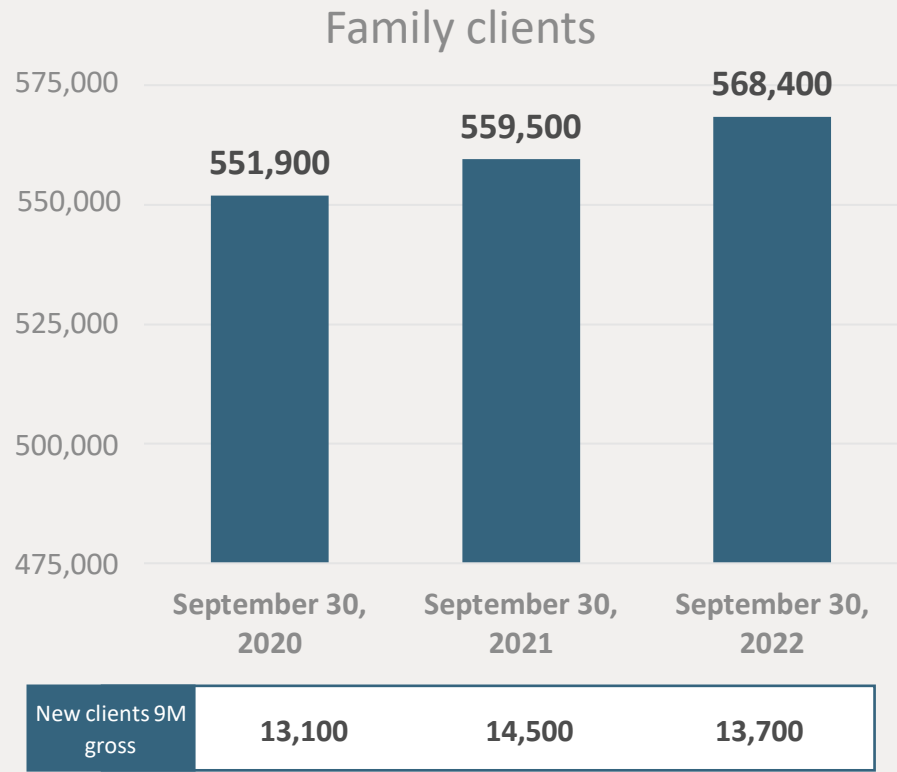
Core capital ratio: 17.9 %

Net liquidity: € 137 million

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Development of client and consultant numbers

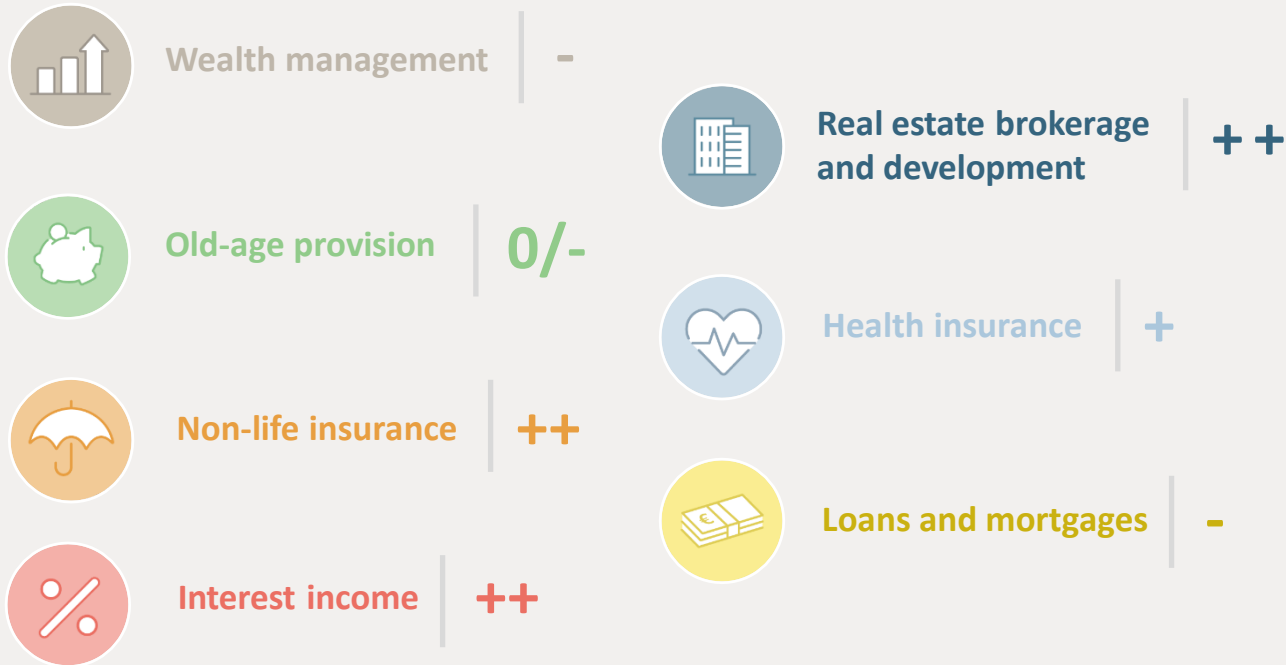


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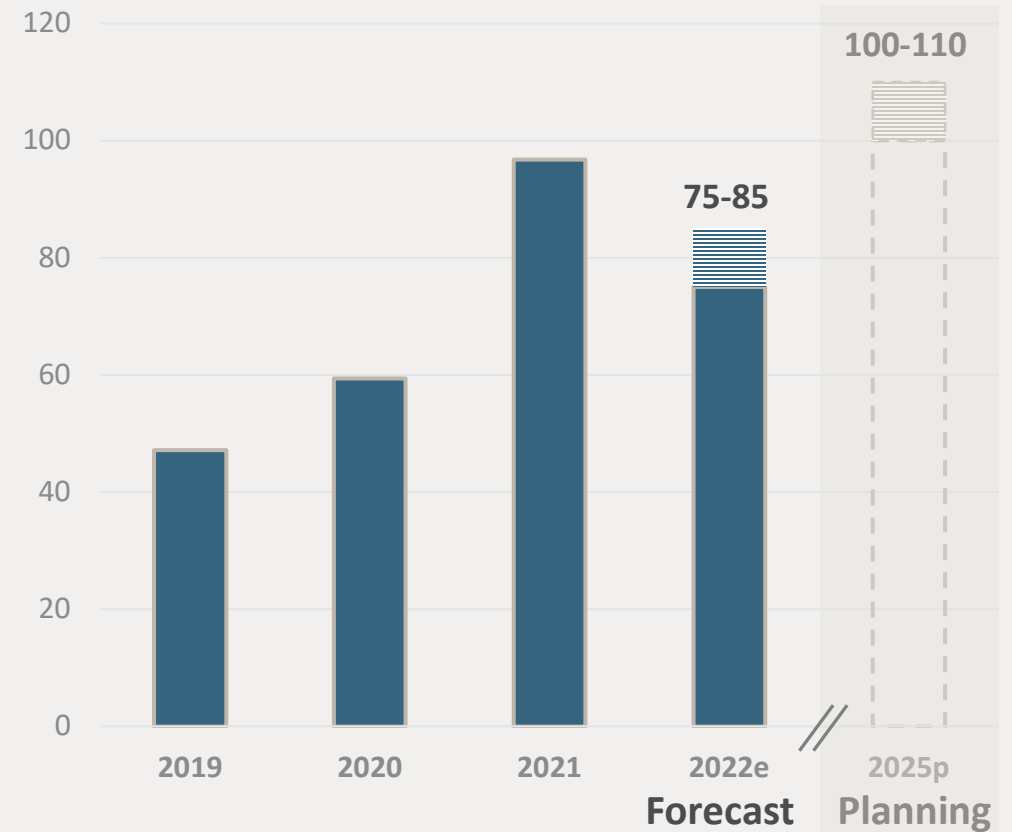
Forecast for 2022 confirmed

Qualitative assessment of the development of sales revenues



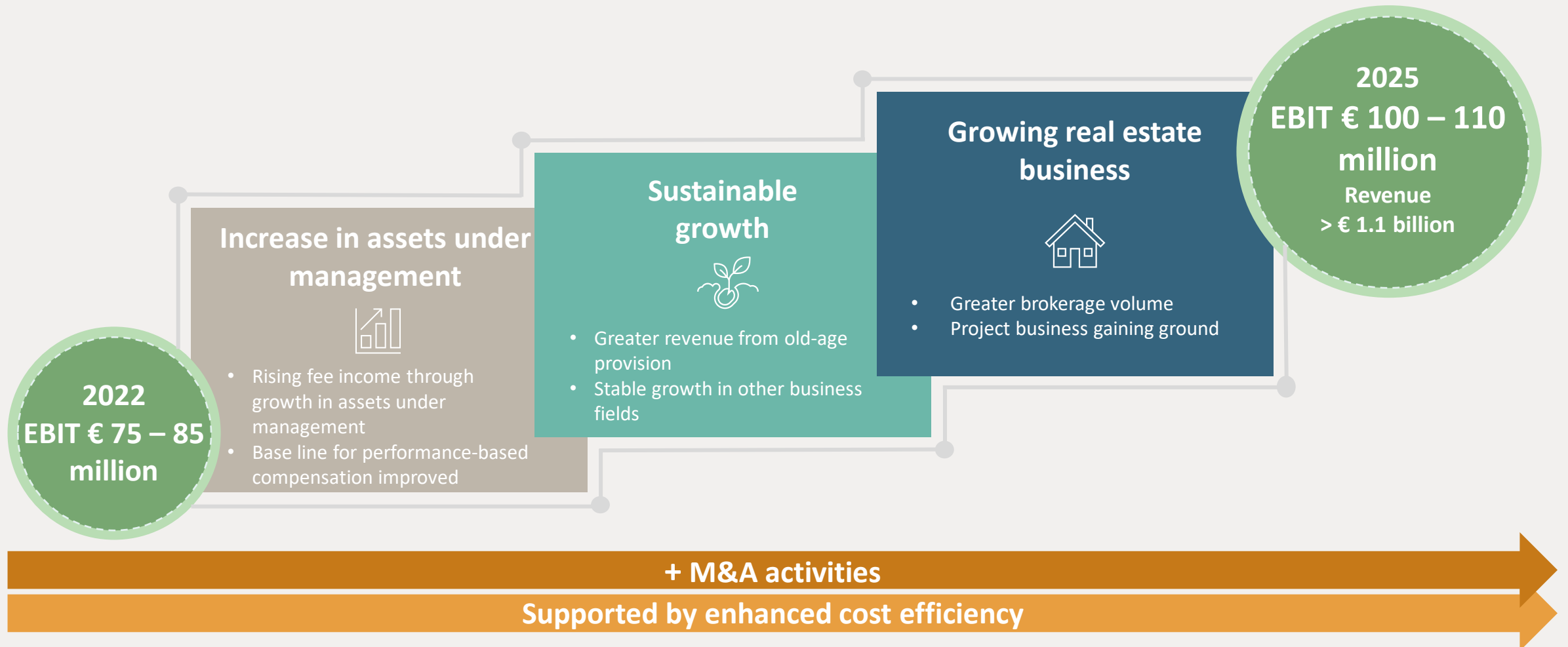
in € million

Earnings performance (EBIT)



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

Planning for 2025 reaffirmed



Summary

- Further **growth** in terms of **revenue** and **EBIT** in the first nine months – thanks to a **broad diversification strategy** and despite a **challenging market environment**
- **Good starting position** created for achieving annual targets:
EBIT-Forecast for FY2022 **confirmed** – keeping a close eye on potentially further **increasing risks** in the markets
- **Focus** remains on **mid-term planning**: taking the MLP Group to the **next level in terms of sales revenue and earnings** by the end of 2025

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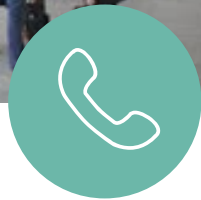
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Many thanks for your time.

We are happy to answer any questions you may have.



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