



Business figures H1/Q2 2024

Wiesloch, August 14, 2024

Highlights H1 2024

- **Record highs in total revenue and EBIT reached – Success of the strategically developed business model**
- **Total revenue increased to €514 million (PY: €475 million), above all in the Wealth competence field – EBIT of €48.7 million significantly above previous year's level (€37.4 million)**
- Key figure for future revenue development: **Assets under management surpasses the €60 billion mark for the first time**
- **EBIT forecast for 2024 of €75 to 85 million confirmed and specified to the upper half of the corridor – EBIT plan for 2025 of €100 to 110 million reaffirmed**

Developed positioning of the MLP Group

1971 – 2000

1971
Founding of MLP
(Marschollek, Lautenschläger & Partner)

1988
Initial Public Offering

1999
Founding of MLP Corporate University (CU)

2001 – 2005

2005
Strengthening of independence, sale of insurance subsidiaries

2006 – 2010

2006
Holding in FERI Finance AG

2008
Strengthening of occupational provision – acquisition of TPC

2011 – 2015

2012
MLP CU accredited for CFP training

2015
Strengthening of the non-life insurance business – acquisition of DOMCURA

2016 – 2020

2017
Conversion of MLP AG into MLP SE

2019
Majority holding in Deutschland.Immobilien

2021 – today

2021
MLP acquires RVM and strategically opens the industrial insurance market

2021
50 years of MLP

2022
Further development of the platform business with :pxtra

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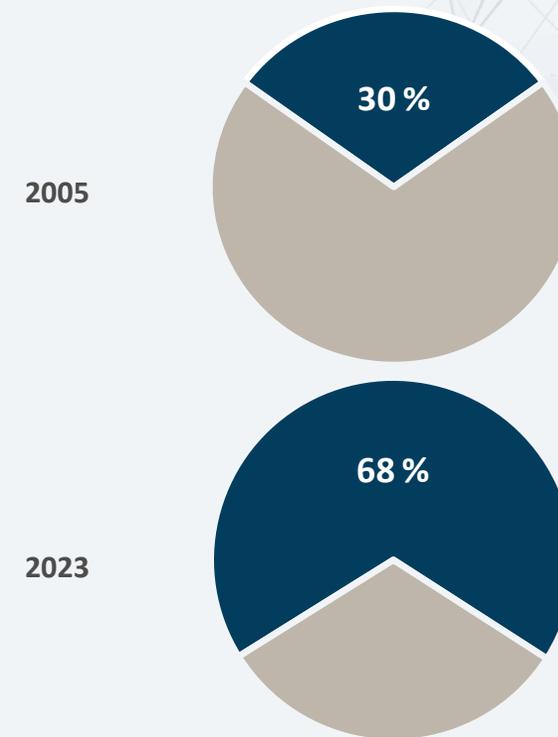
4 | SUMMARY AND QUESTIONS

Total revenue reaches new peak

6M total revenue of the MLP Group
in € million



Recurring revenue
Proportion of sales revenue

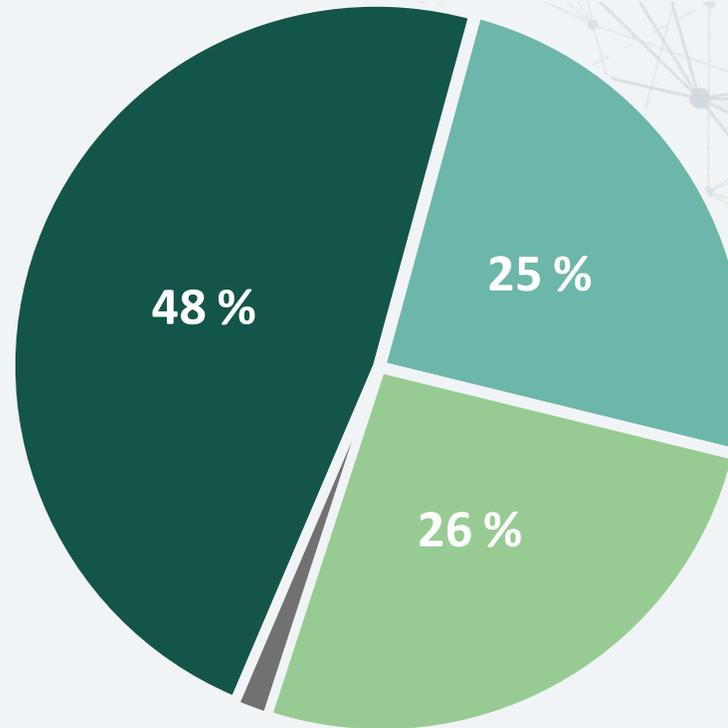


Strong growth in the Wealth competence field

6M sales revenue breakdown into competence fields
in € million, previous year's values in brackets

Wealth	240	(190)	+26 %
Wealth management	176	(150)	+17 %
Interest income	46	(27)	+66 %
Real estate brokerage	11	(6)	+107 %
Loans and mortgages	6	(7)	-7 %

Others	7	(19)	-63 %
Real estate development	3	(15)	-81 %
Other commissions and fees	4	(4)	+8 %



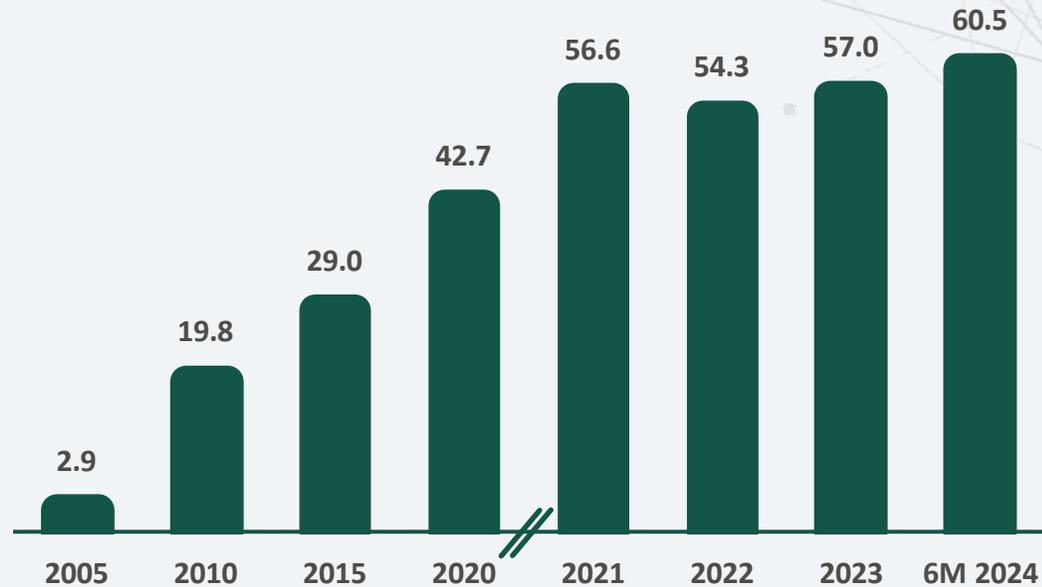
Life & Health	123	(123)	+1 %
Old-age provision	93	(93)	-0 %
Health insurance	31	(30)	+3 %

Property & Casualty	131	(128)	+3 %
Non-life insurance	131	(128)	+3 %

Assets under management pass the €60 billion mark

Assets under management*

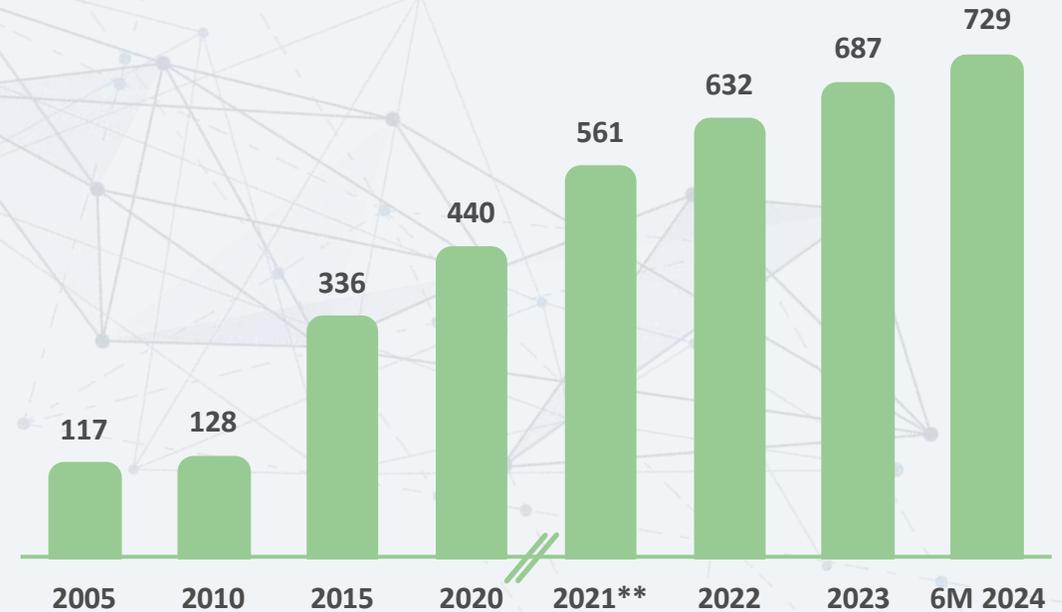
in € billion, as of December 31 or June 30, respectively



*contains wealth management and interest income

Non-life insurance portfolio volume

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

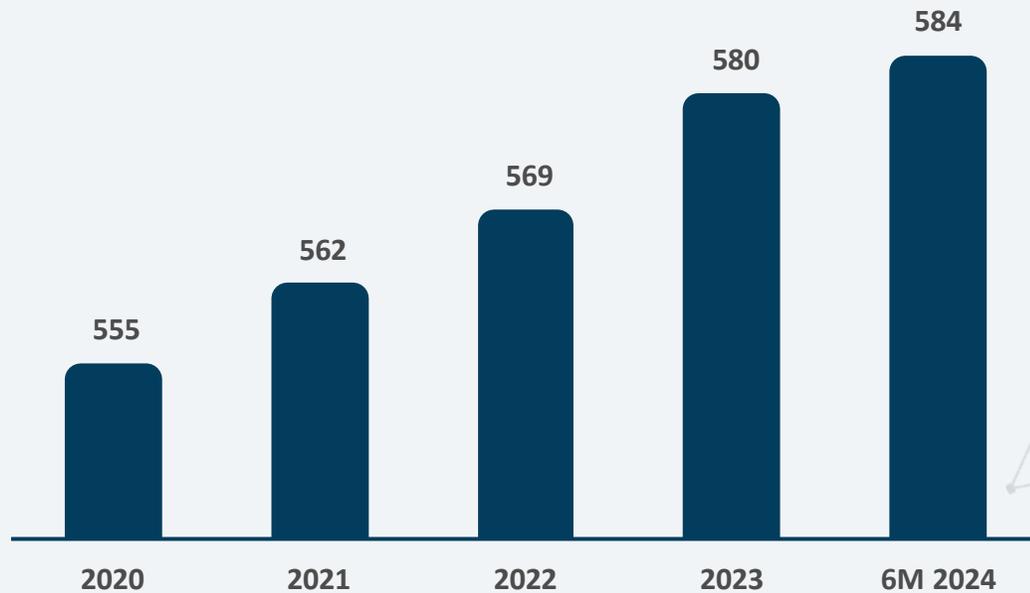


**as from 2021 incl. first-time consolidation of the companies in the Industrial Broker segment; also including RVM with effect from April 1, 2021

Growth in all client groups

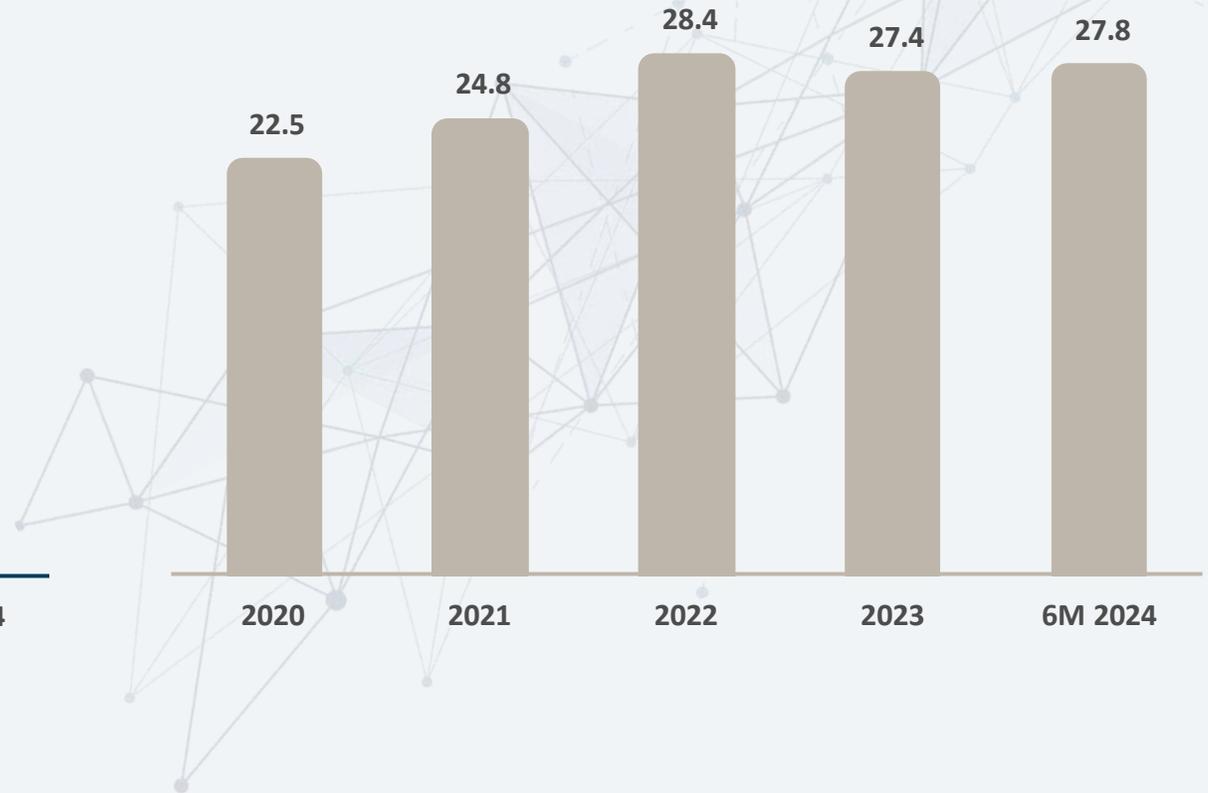
Family clients

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



Corporate and institutional clients

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



EBIT at €48.7 million – strong second quarter

Income statement

MLP Group (in € million)	6M 2024	6M 2023	△
Total revenue	514.3	475.0	+8 %
EBIT	48.7	37.4	+30 %
Finance result	5.5	-2.4	+332 %
EBT	54.1	35.1	+54 %
Income taxes	-16.4	-11.4	-43 %
Net profit	37.8	23.6	+60 %
EPS in Euro	0.35	0.24	+45 %

Balance sheet figures

MLP Group	June 30, 2024
Balance sheet total	€4,076 million
Shareholders' equity	€570 million
Equity ratio	14.0 %
Return on equity	7.1 %
MLP Financial holding group	June 30, 2024
Core capital ratio	19.9
Liquidity Coverage Ratio (LCR)	1,092

Detailed information can be found in our report for the first half year and second quarter of 2024 on our website:
<https://mlp-se.com/investors/financial-publications/reports/reports-2024/>

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Digitalisation strategy: Client and consultant portal as a competitive advantage

Digital complement to the personal client relationship

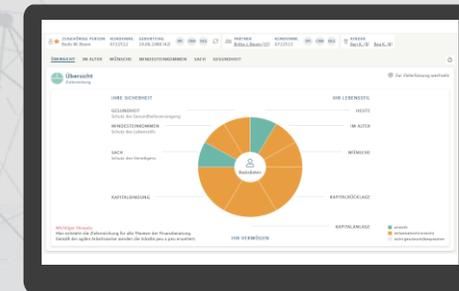
Digital financial overview thanks to **Financial Home**



Presentation and management of the entire asset structure and all contracts for risk protection: accounts, credit cards, custody accounts, crypto assets, insurance policies

Client

Personal consulting facilitated by the **Consultant Portal**



Gap analysis of customer needs as a central element for comprehensive, client-centric consulting

Responsible use of robotics and artificial intelligence

Successful trainee programme for junior consultants

Programme start on July 1, 2023

Interim status as of June 30, 2024

Recruiting

- Future consultants
- Prerequisite: university degree

Innovative offering

- 4 months of undivided attention to participants' own training
- MLP Corporate University ensures the quality of the training
- Employment status provides financial security

123

trainees have become MLP consultants since the start of the programme (46 currently in the programme)

32 %

of all joined trainees are female and 68% are male

20 - 30

trainees per round with multiple programme starts per year

Part of MLP's demographic management

Trainee programme

- Participants become self-employed commercial agents after the programme
- Continuous further training at MLP Corporate University
- Advising clients throughout all stages of life

Site planning

Structured succession planning

2 | STRATEGIC DEVELOPMENTS

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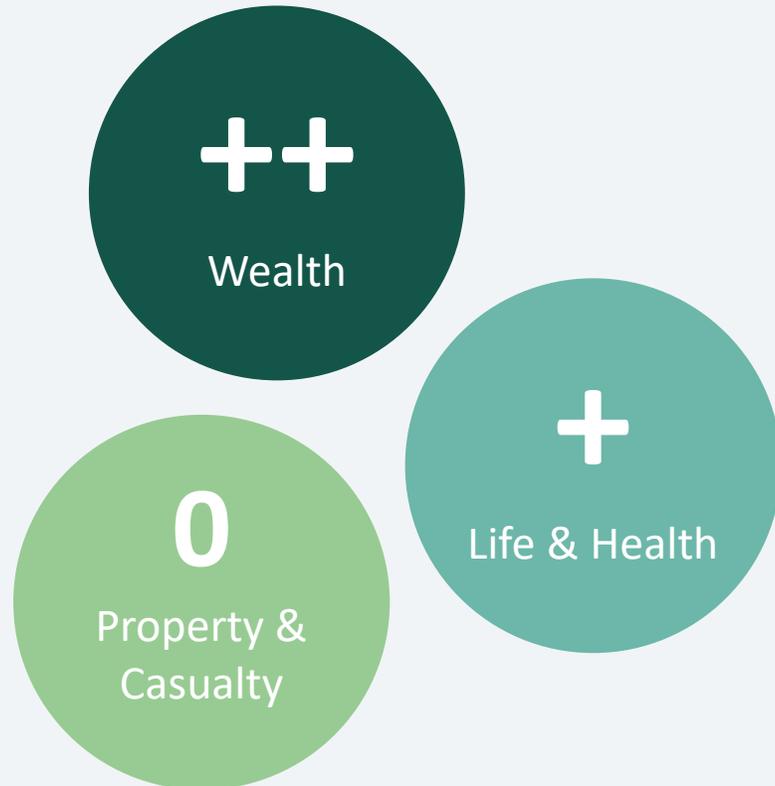
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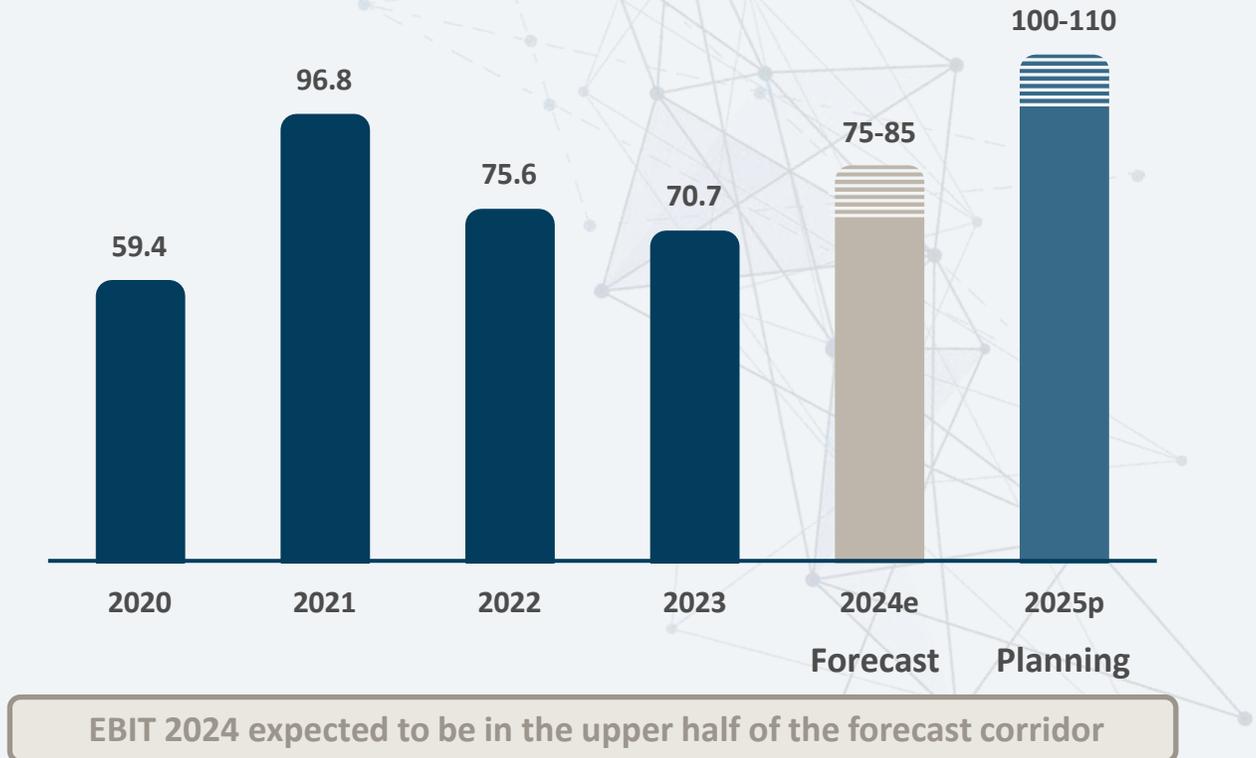
Forecast 2024

Sales revenue

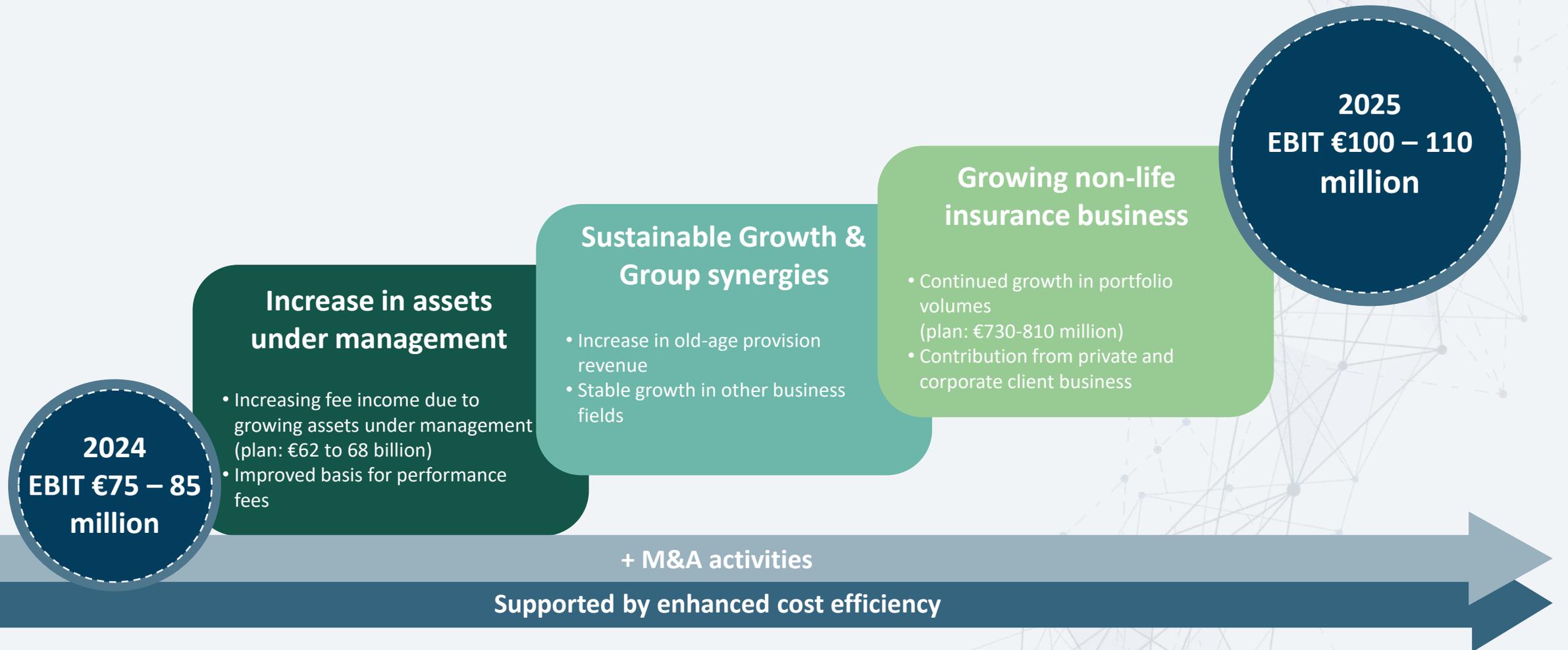
very positive: ++, positive: +, neutral: 0, negative: -, very negative: --



EBIT in € million



Planning 2025



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Summary

- Great potential in the **broad and strategically interlinked positioning** of the MLP Group – Synergy of **high-quality consulting with digital support** as a success driver
- **EBIT forecast for 2024** of €75 to 85 million **confirmed** and **specified to the upper half of the corridor** – despite ongoing risks in the market environment
- **EBIT planning for the end of 2025 reaffirmed:** €100 to 110 million driven by the further increase in key figures and sustainable growth across all competence fields

We are happy to answer any questions you may have

Your contact



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