



Business figures: Q1 2022

Reinhard Loose
Chief Financial Officer of MLP SE

Wiesloch, May 12, 2022



Finanzen verstehen. Richtig entscheiden.

Agenda

- **Highlights Q1 2022**
- Key financial figures Q1 2022
- Consultants and clients
- Summary and outlook
- Questions and answers

Highlights Q1 2022

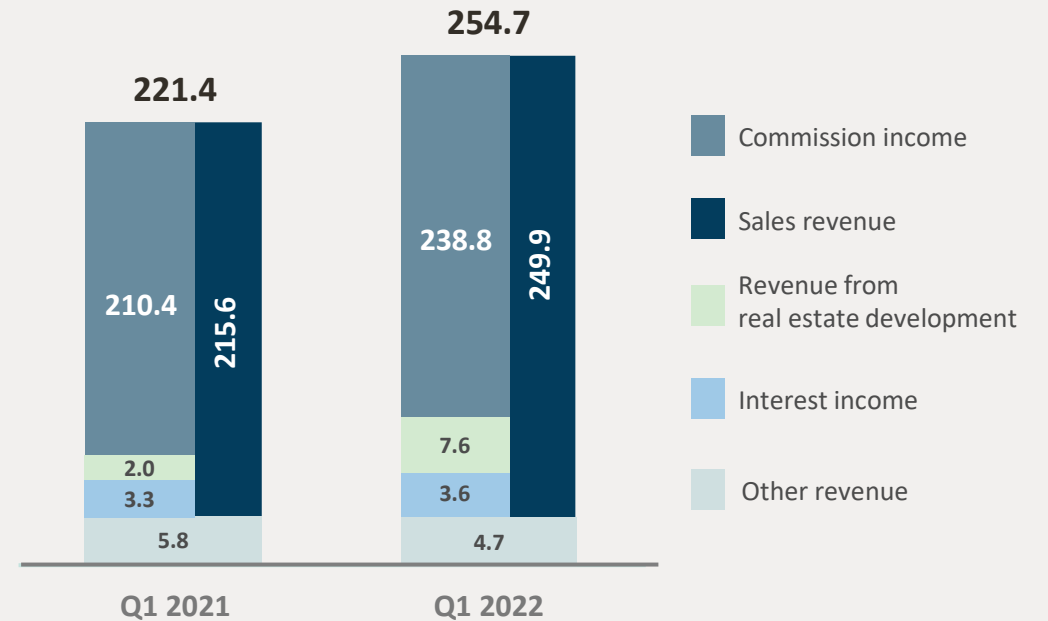
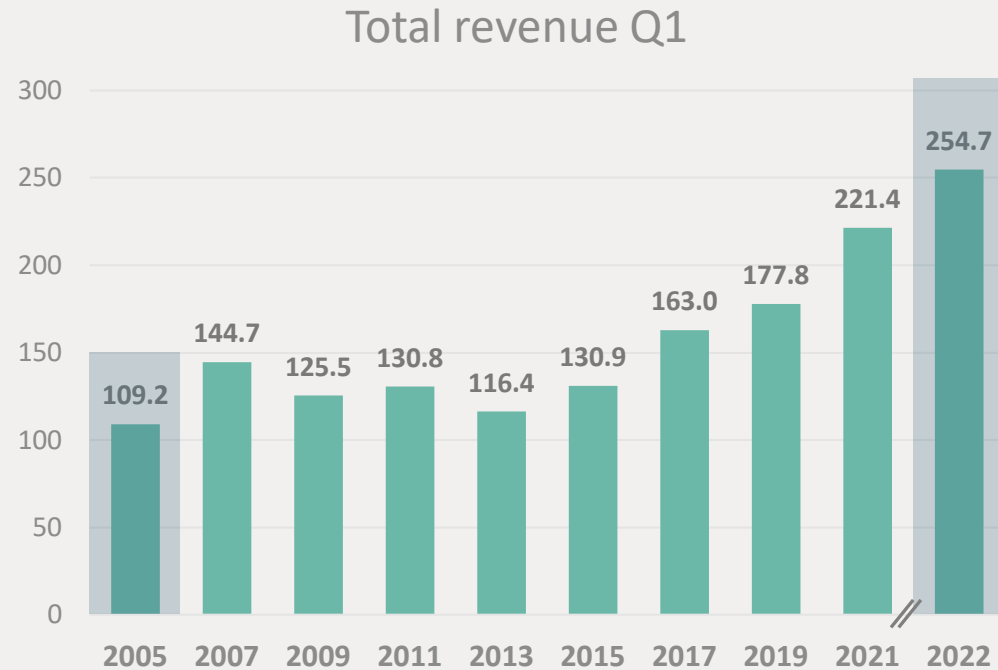
- Significant **increase in total revenue to € 254.7 million** at the start of the year (up 15 %)
- **Gains across all fields of consulting** and in virtually all parts of the MLP Group
- **EBIT increases significantly to € 34.6 million** (Q1 2021: € 21.8 million) – **first-time consolidation of the Industrial Broker segment in a first quarter** and a pronounced increase in the real estate business
- **Forecast for 2022 confirmed:** Despite increased risks in the markets, MLP still anticipates recording **EBIT of € 75 to 85 million**
- **Medium-term planning** of reaching EBIT of **€ 100 to 110 million** and sales revenue of more than **€ 1.1 billion by the end of 2025** reaffirmed

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Total revenue up by 15 %

in € million

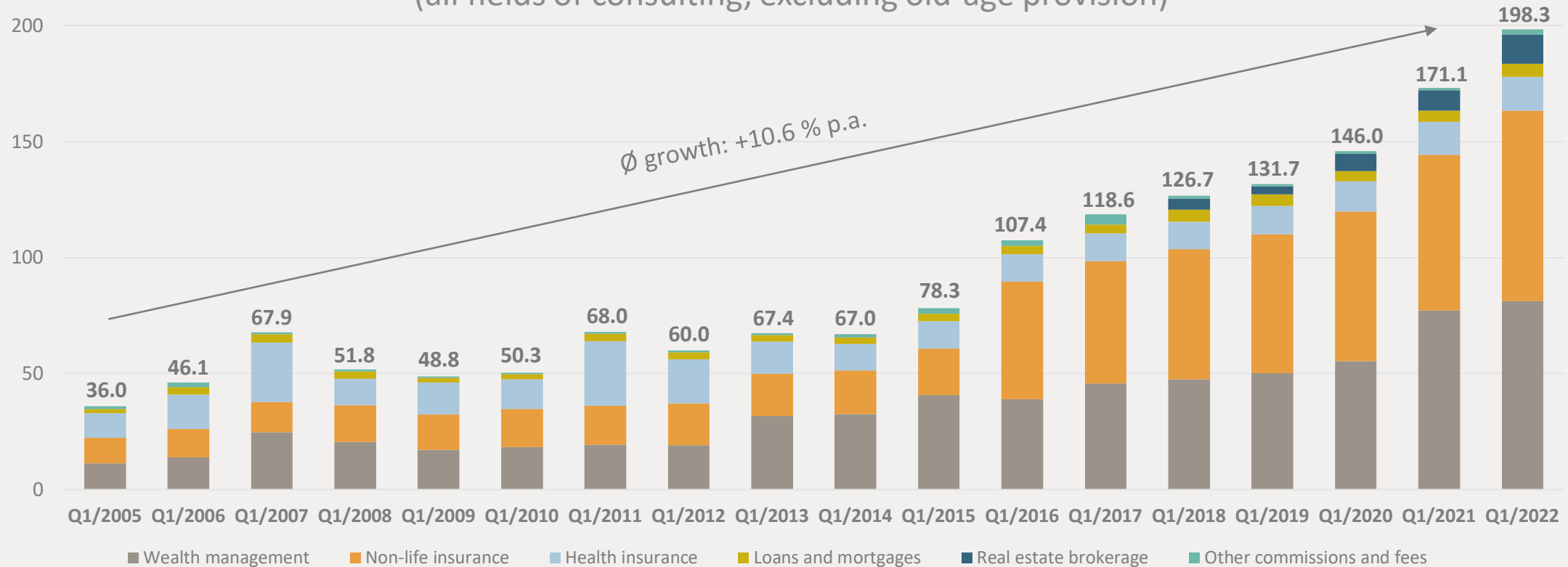


Each as of March 31

Successful diversification beyond old-age provision

in € million

Commission income in the first three months
(all fields of consulting, excluding old-age provision)



Gains in all consulting fields

Revenue in € million



Wealth management
Q1: 81.2 (77.3) | **+5.0%**



Old-age provision
Q1: 40.4 (39.2) | **+3.1%**

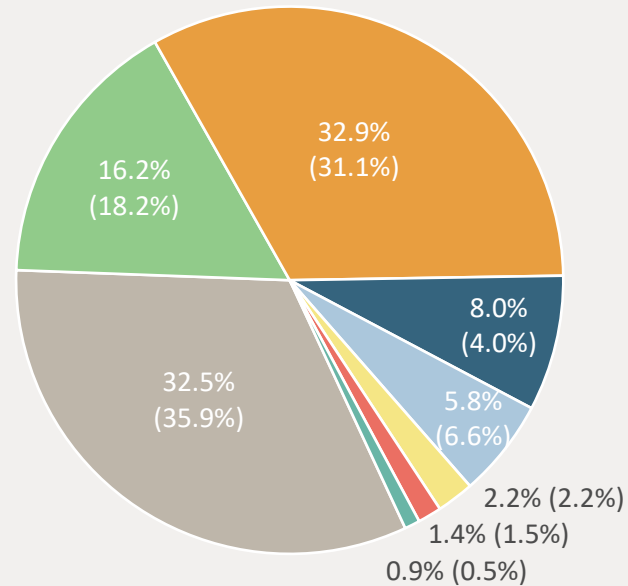


Non-life insurance
Q1: 82.2 (67.1) | **+22.5%**



Real estate brokerage and development*
Q1: 20.1 (8.7) | **+131.0%**

Revenue breakdown:



Health insurance
Q1: 14.6 (14.2) | **+2.8%**



Loans and mortgages**
Q1: 5.6 (4.8) | **+16.7%**



Interest income
Q1: 3.6 (3.3) | **+9.1%**

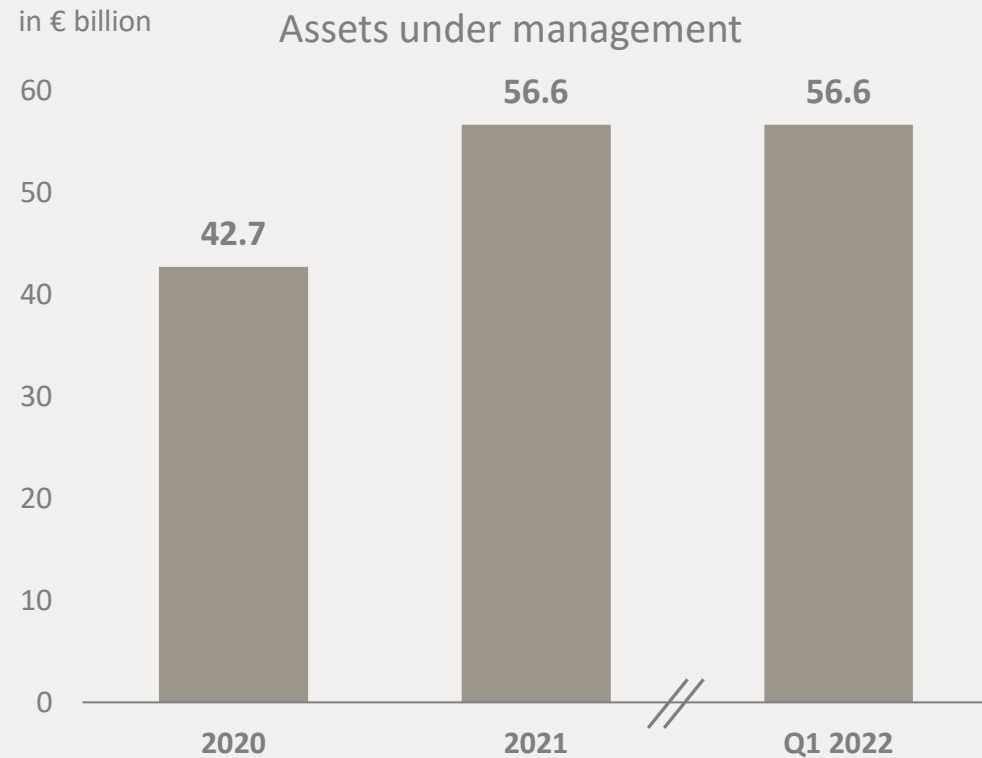


Other commissions and fees
Q1: 2.2 (1.0) | **+120.0%**

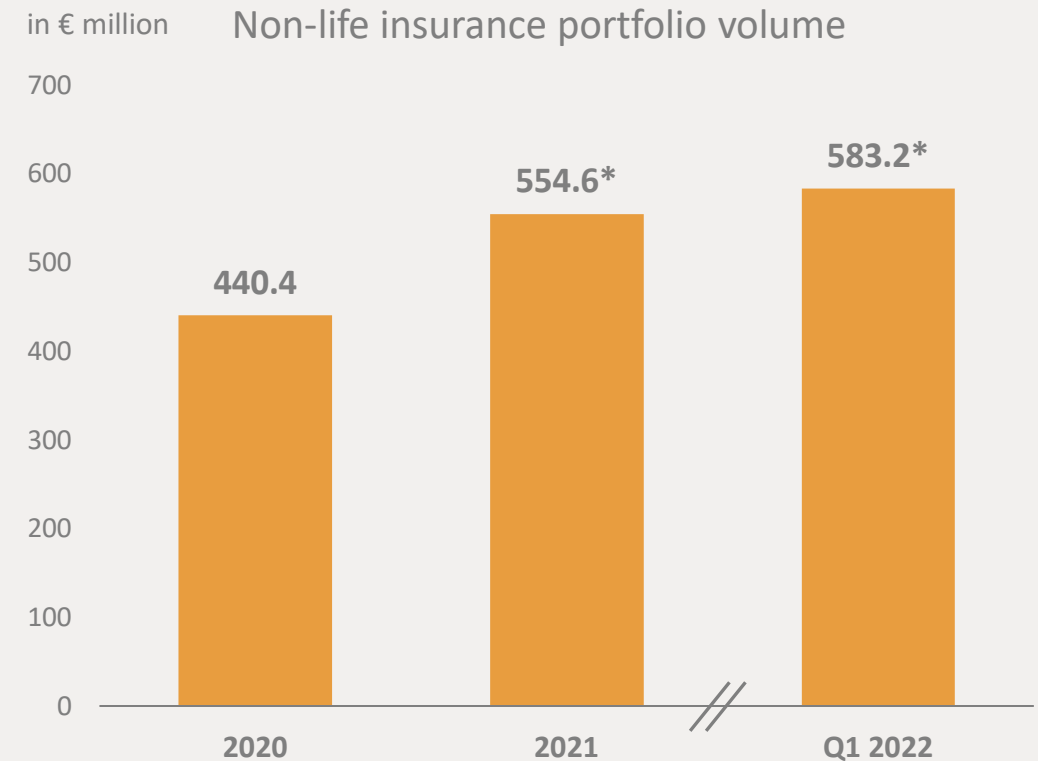
Previous year's values in brackets

*of which real estate project development: Q1 2022: € 7.6 million (Q1 2021: € 2.0 million) | **excl. MLP Hyp

Assets under management remain at record level



As of December 31, Q1 as of March 31



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

Q1: EBIT increases significantly to € 34.6 million

Income statement

in € million

	Q1 2021	Q1 2022	Change in percent
Total revenue	221.4	254.7	+15.0
EBIT	21.8	34.6	+58.7
Finance cost	-0.9	-0.6	+33.3
EBT	20.9	34.0	+62.7
Taxes	-5.1	-9.8	-92.2
Net profit	15.8	24.2	+53.2
EPS in € (diluted/basic)	0.15	0.23	+53.3

Strong balance sheet

in € million

Assets	Dec 31, 2021	March 31, 2022
Intangible assets	226.8	225.6
Financial assets	195.2	210.2
Receivables from clients in the banking business	961.4	1,019.0
Receivables from banks in the banking business	478.3	560.1
Other receivables and assets	261.9	225.2
Cash and cash equivalents	1,377.8	1,311.5
Liabilities and shareholders' equity		
Shareholders' equity	496.2	522.6
Provisions	137.0	129.1
Liabilities due to clients in the banking business	2,516.1	2,553.2
Liabilities due to banks in the banking business	129.3	136.5
Other liabilities	370.3	350.8
Total	3,693.4	3,742.3

Equity ratio: 14.0%

Return on equity: 4.9%

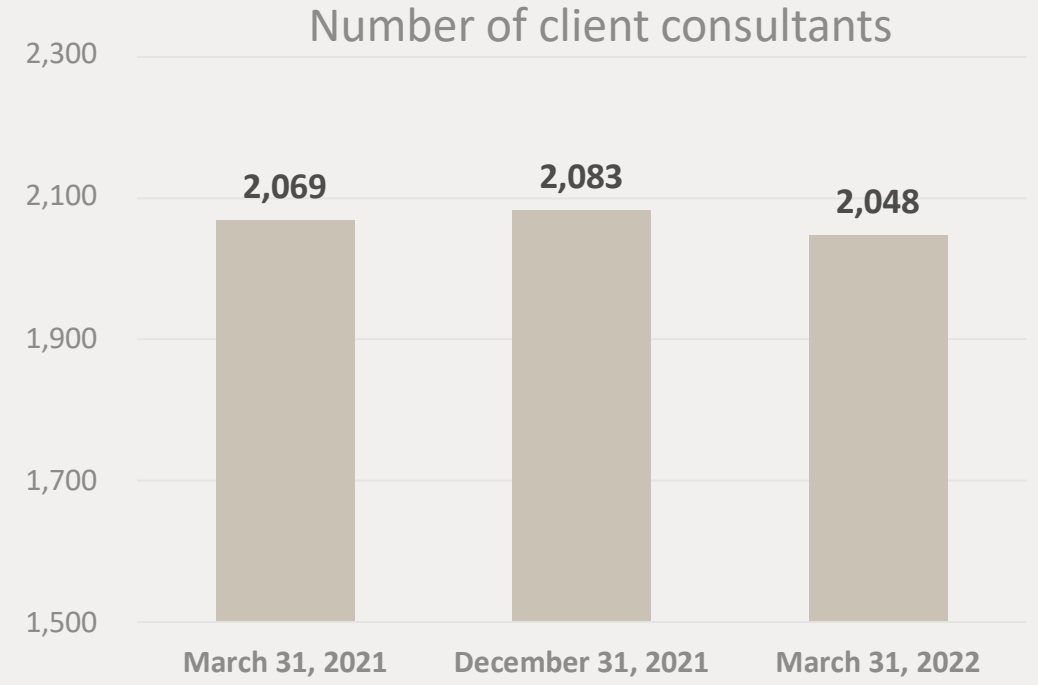
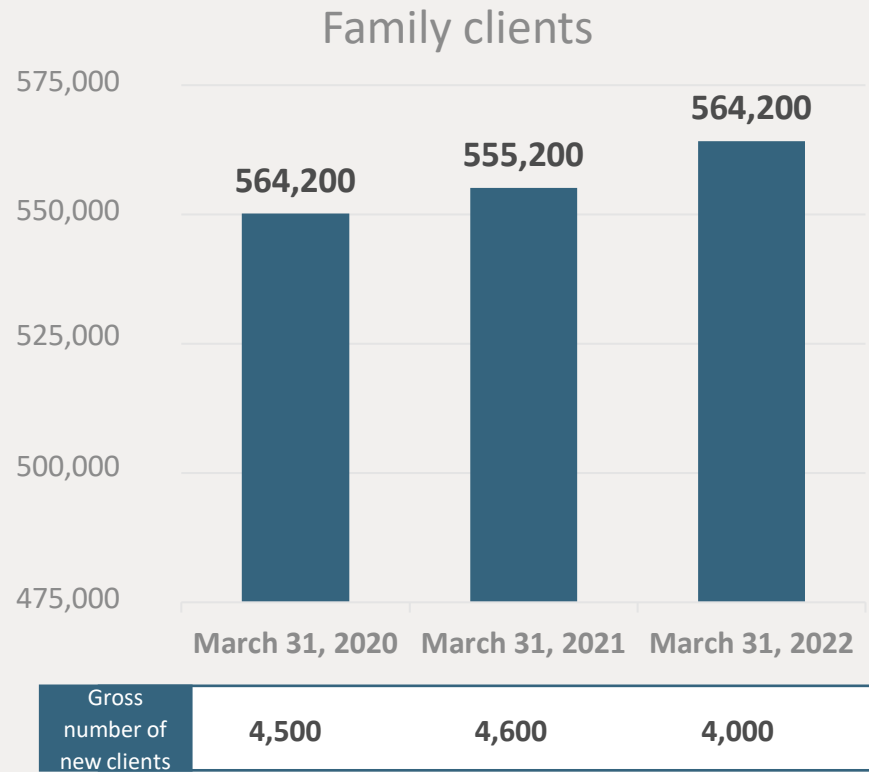
Own funds ratio: 18.8%

Net liquidity € 233 million

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Development of client and consultant numbers

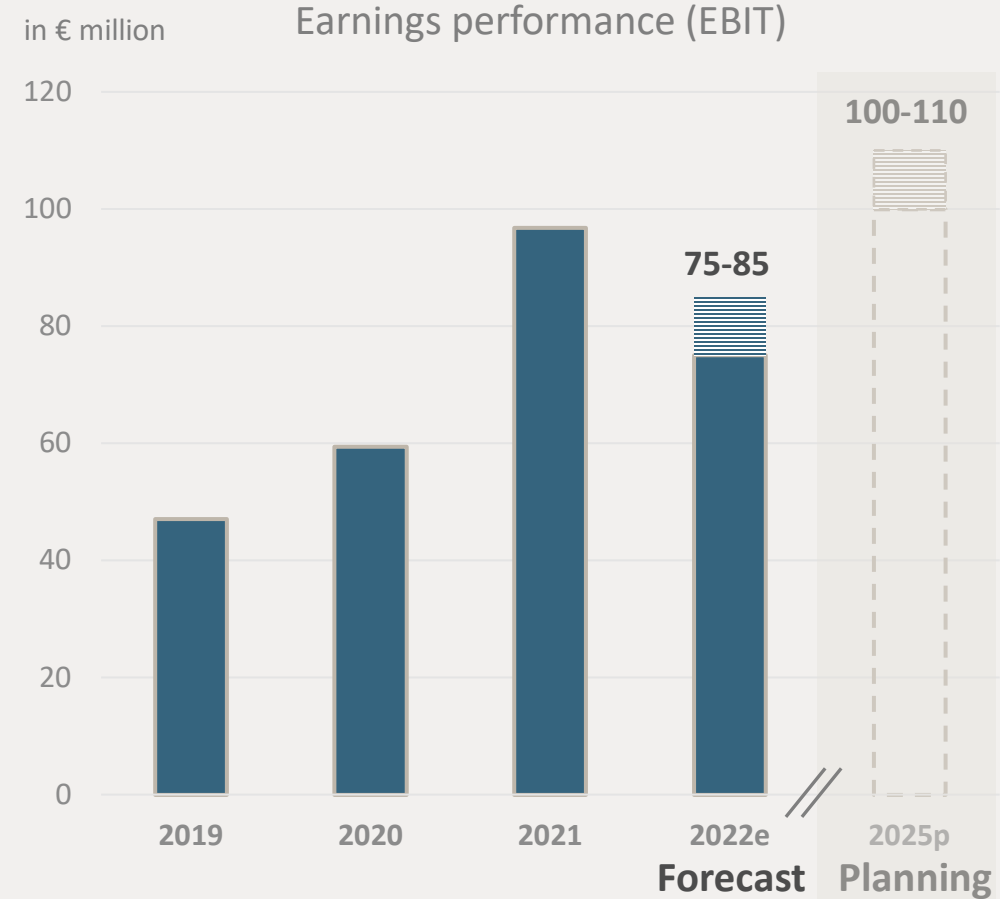


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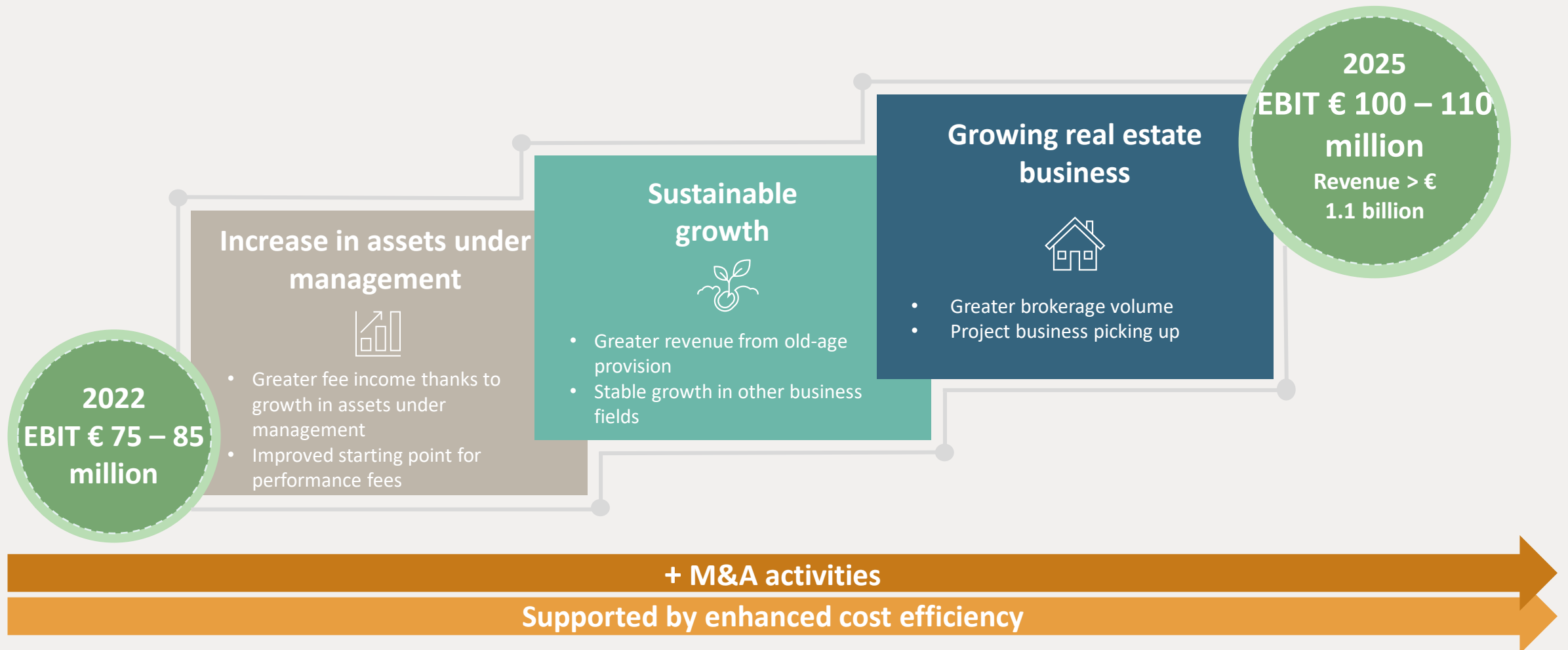
Forecast for 2022 confirmed

Qualitative assessment of revenue development



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

Planning for 2025 reaffirmed



Summary

- **Significant rise in revenue and profit** recorded in the first quarter – despite **intensified challenges in the markets**
- Right **on track** for the **current year**; at the same time **MLP prepares itself** to weather any potential setbacks due to the effects of **inflation** and the **Ukraine war**
- **Focus on mid-term planning for 2025**: to raise revenue and profit in the MLP Group to the **next level**

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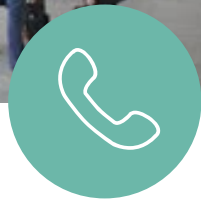
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Many thanks for your time.

We are happy to answer any questions you may have.



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