Business figures H1/Q2 2026

Wiesloch, August 13, 2026

Highlights H1/Q2 2026

- **Business model** has proven **resilience** whilst unlocking **growth potential –**
  Strategically interlinked business areas reinforce each other, **artificial intelligence** as an accelerator

- **Record high** in **total revenue** (€583 million) –
  Record levels in **assets under management** (€68.8 billion) and
  non-life insurance premium volume (€865 million)

- **EBIT** reaches a **new record high** of €60.4 million –
  Very strong revenue development and continued consistent cost management

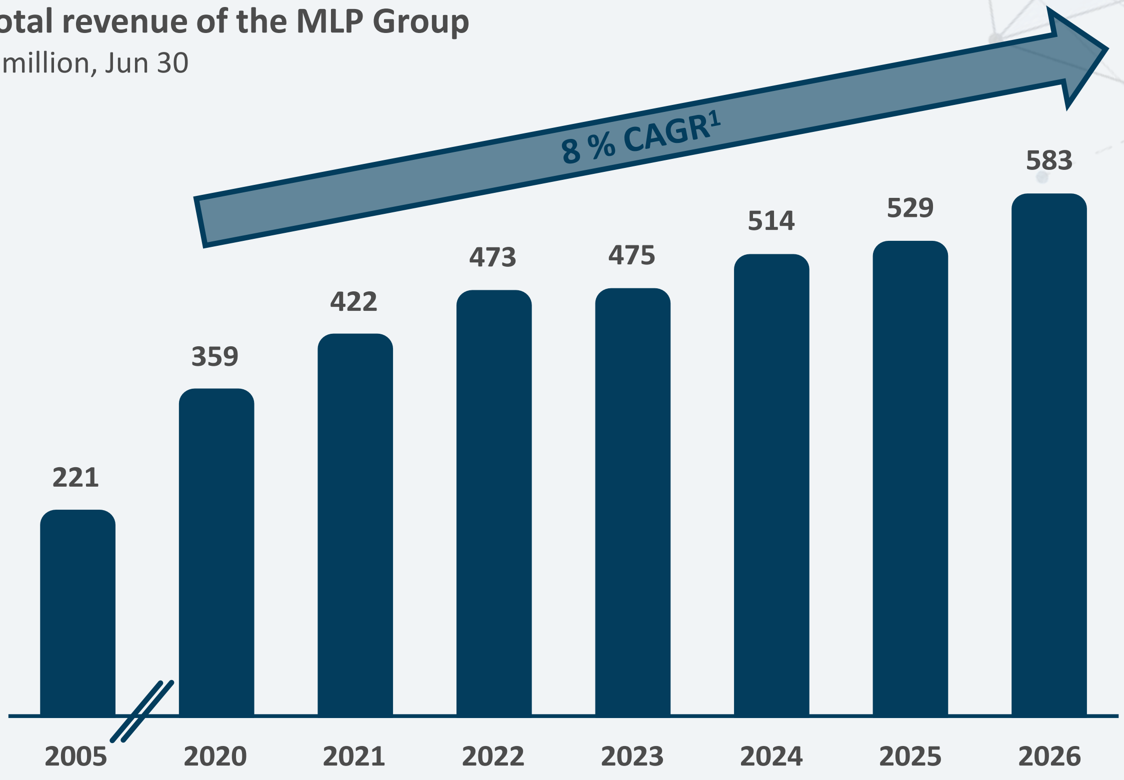
- **Forecast for 2026 confirmed**: EBIT of €100 to €110 million –
  Planning for 2028 reaffirmed: EBIT of €140 to €155 million

Agenda
Business figures H1/Q2 2026

MLP

Total revenue reaches new record high

Total revenue of the MLP Group
€ million, Jun 30



Recurring revenue
Proportion of sales revenue, Dec 31, 2025

72 % of the sales revenue **recurring** (€756 million)

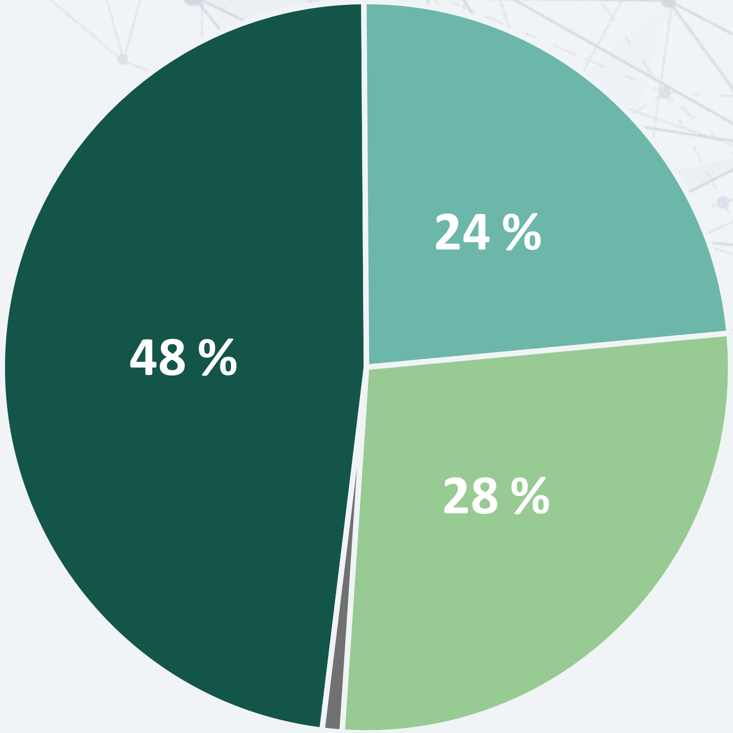
[1] Compound annual growth rate (period H1 2020 - H1 2026)

Growth across all competence fields

Sales revenue breakdown into competence fields
€ million, Jun 30, 2026, previous year's values in brackets

Wealth	**270**	**(244)**	**+11 %**
Wealth management	208	(182)	+15 %
Interest income	40	(40)	-1 %
Real estate brokerage	16	(15)	+7 %
Loans and mortgages	6	(7)	-19 %

Others	**5**	**(5)**	**+5 %**
Real estate development	0	(0)	-100 %
Other commissions and fees	5	(5)	+6 %

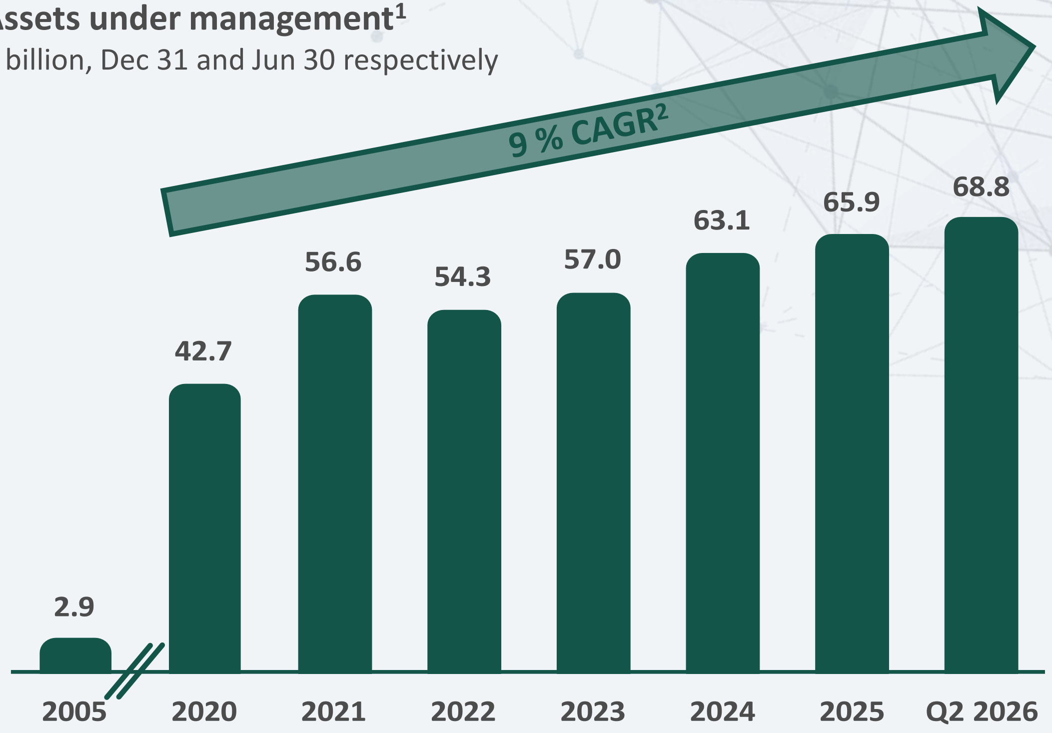


Life & Health	**133**	**(130)**	**+3 %**
Old-age provision	96	(94)	+2 %
Health insurance	37	(36)	+4 %

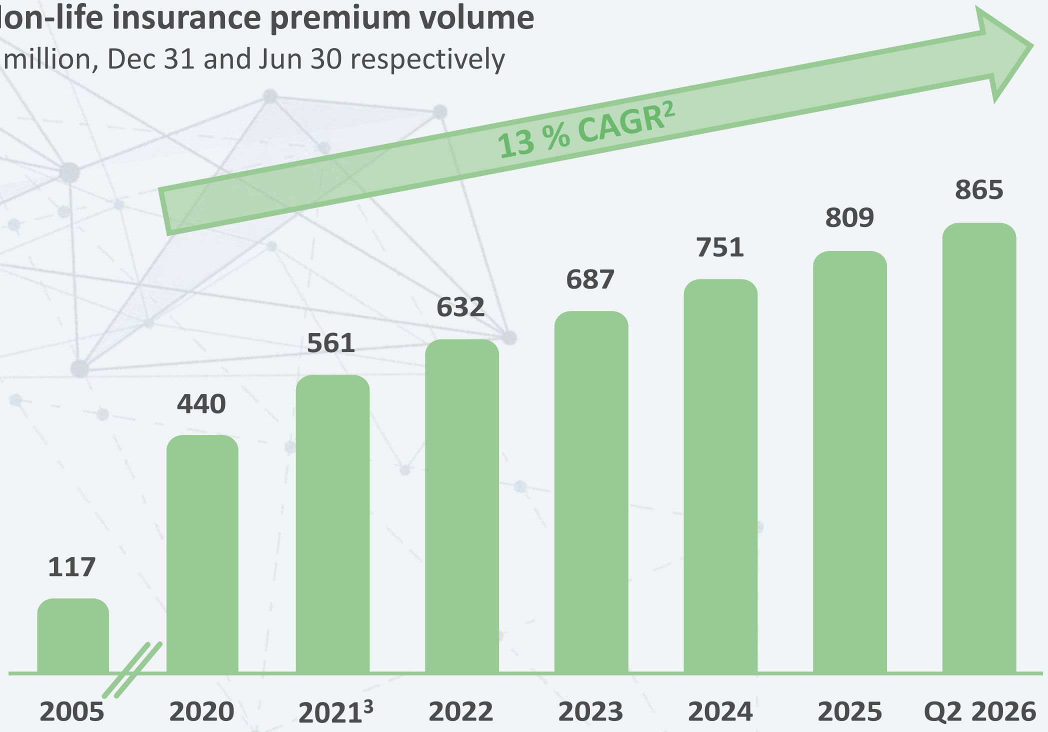
Property & Casualty	**155**	**(139)**	**+12 %**
Non-life insurance	155	(139)	+12 %

Record highs in key figures

Assets under management[1]
€ billion, Dec 31 and Jun 30 respectively



Non-life insurance premium volume
€ million, Dec 31 and Jun 30 respectively



[1] Contains wealth management and interest income
[2] Compound annual growth rate (period FY 2020 - H1 2026)
[3] As from 2021 incl. first-time consolidation of the companies in the Industrial Broker segment; also including RVM with effect from April 1, 2021

MLP

EBIT reaches new record high of €60.4 million

Income statement

MLP Group (€ million)	6M 2026	6M 2025	△
Total revenue	**583.4**	**529.1**	**+10 %**
EBIT	**60.4**	**42.7**	**+41 %**
Financial result	-0.8	-0.9	+16 %
EBT	**59.6**	**41.8**	**+43 %**
Income taxes	-17.6	-12.9	+37 %
Net profit	**42.0**	**28.9**	**+45 %**
EPS in Euro	0.39	0.26	+47 %

Balance sheet figures

MLP Group	Jun 30, 2026
Balance sheet total	**€4,241 million**
Shareholders' equity	**€589 million**
Equity ratio	13.9 %
Return on equity	7.2 %
MLP Financial holding group	**Jun 30, 2026**
Core capital ratio	17.7 %
Liquidity Coverage Ratio (LCR)	831 %

Detailed information can be found on our website: https://mlp-se.com/corporate-calendar/results-for-the-first-half-year-and-the-second-quarter-2026/
Definitions of key figures can be found on our website: https://mlp-se.com/investors/mlp-share/key-figures/

praxeasy: Expansion of the medical business

MLP is already an important partner for medical professionals

Private client business
- Coverage of all financial topics across Wealth, Life & Health and Property & Casualty

Professional sphere
- Including insurance solutions for practices and benefit solutions

Market developments offer potential in the medical business

- Approx. 100,000 medical practices in Germany
- Increasing pressure in the outpatient sector due to developments in the healthcare system and high administrative burdens; lowering the attractiveness of self-employment
- Existing solution offerings have so far only limited support for the self-employment

New offering from MLP for medical professionals

Expansion of the professional sphere
- Practice management and advisory services, incl. service offerings
- Preserving self-employment, reducing administrative burdens

praxeasy

Expansion of the medical business in the professional sphere while further strengthening the retail client business
MLP's 360° approach for medical professionals provides attractive added value for both existing and new clients

Altersvorsorgedepot: Opportunities for clients and MLP

New framework

Reform effective from Jan 1, 2027

- More **flexibility** and **capital market participation,** guarantees remain available
- New product landscape with **standard or individual investment account** as well as **insurance wrapper solutions**
- **Contribution-based incentives:** support increases with own contributions
- **Broader eligibility:** incl. the self-employed, freelancers and members of professional pension schemes

MLP offers broad range of solutions

Available product solutions

Individual investment solution
- Customisable MLP investment account

Standardised investment solution
- Standardised investment account

Insurance wrapper (with/without guarantees)
- Provided through insurance partners

Mortgage repayment solution
- Provided through building societies

Perspective for clients and MLP

Opportunities for clients

- **More attractive incentives** in many cases
- More **flexibility** and **capital market participation** with broader product range

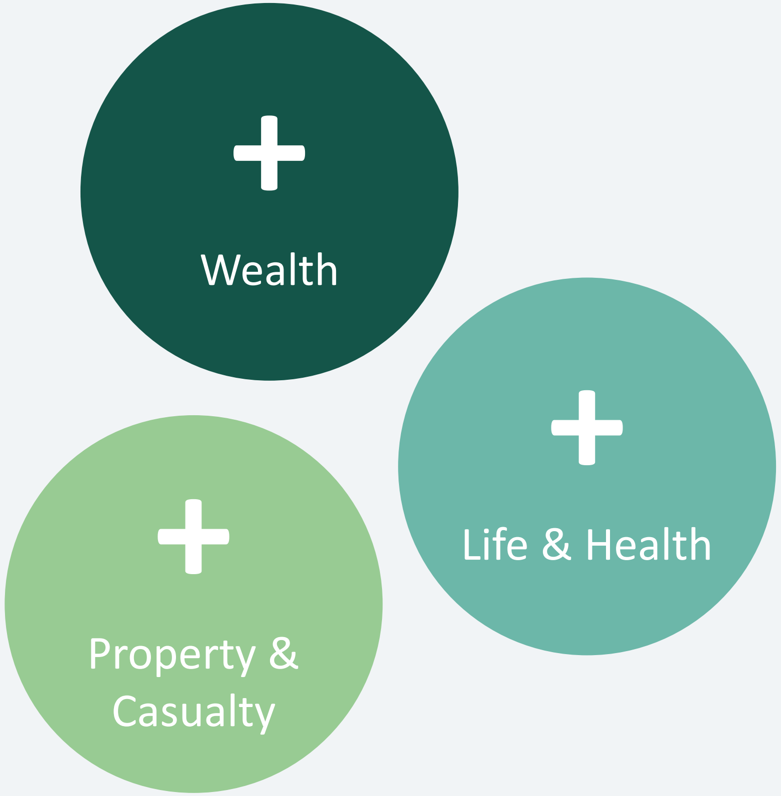
Opportunities for MLP

- **Growing demand** for **client guidance** and **advice**
- **More persons subsidised** and often **more attractive solutions** create opportunities in both new and existing business

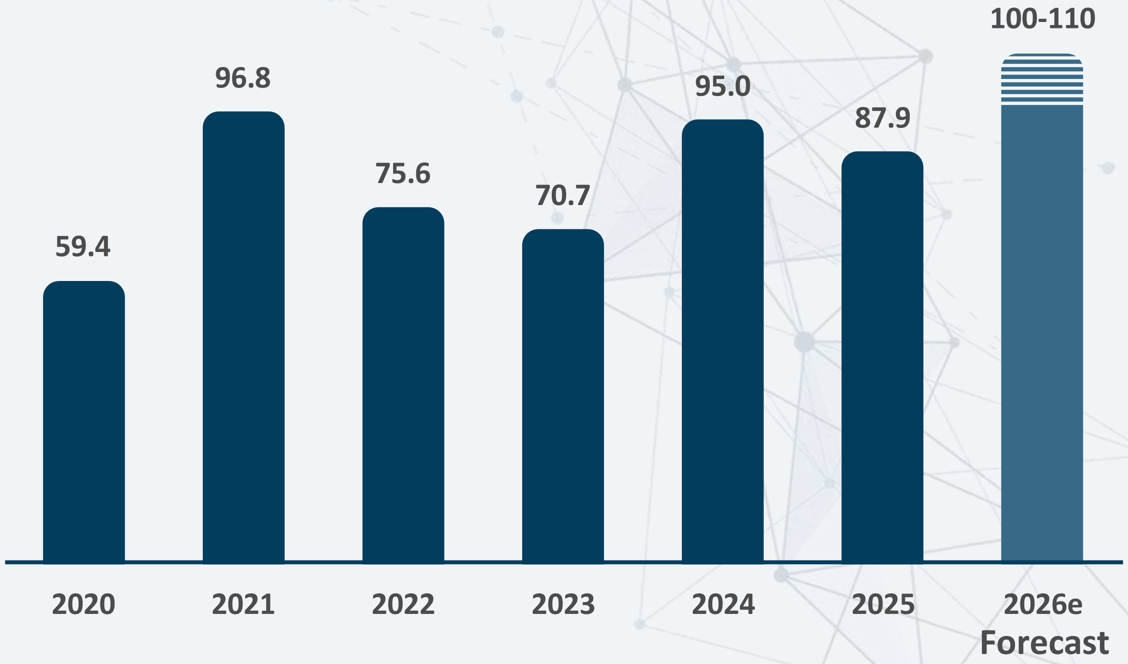
**From 2027, the Altersvorsorgedepot will increase flexibility, capital market participation and demand for advice.
MLP can guide clients to the solution best suited to their needs, creating additional opportunities in new and existing business.**

Forecast 2026

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



EBIT
€ million, Dec 31

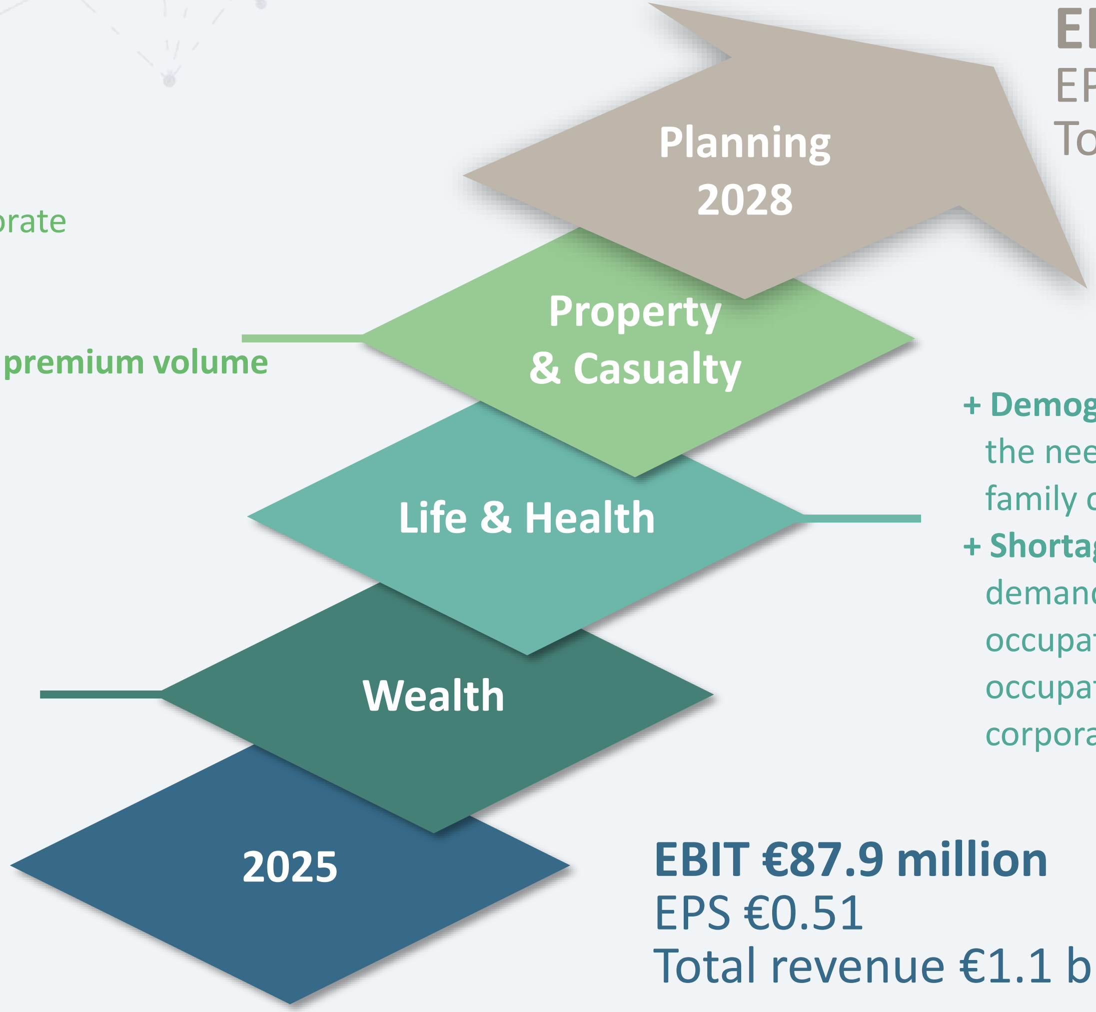


Forecast includes only a small amount of performance-based compensation

Planning 2028: Growth in all competence fields

EBIT €140 – €155 million
EPS €0.90 – €0.99
Total revenue €1.3 – €1.4 billion

\+ Digitalisation strategy & Cost efficiency



\+ **Unlocking potential** in the corporate client business through the extensive MLP network
\+ **Expansion of non-life insurance premium volume from €0.8 billion to €1.0 – €1.1 billion**

\+ **Demographic development** is increasing the need for advisory services in the family client business
\+ **Shortage of skilled specialists** is driving demand for corporate benefits (including occupational health insurance and occupational pension provision) in the corporate client business

\+ **Unlocking potential** in the family client business, as well as among high net worth individuals and institutional clients
\+ **Expansion of assets under management from €66 billion to €75 – €81 billion**

EBIT €87.9 million
EPS €0.51
Total revenue €1.1 billion

Summary

- **Continuous further developments** and **investments** are increasingly paying off –
  Unique business model unlocks **growth potential**

- **Strong first half-year** with **record highs** in **revenues** and **earnings –**
  Record levels in **key portfolio figures** for future revenue development

- **Continuation growth path: Forecast for 2026 confirmed** and **planning for 2028 reaffirmed** –
  Focus on realising potential, artificial intelligence and cost management

Many thanks for your time
We are happy to answer your questions

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Details on upcoming events can be found on our website:
https://mlp-se.com/investors/financial-calendar/

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