

Business figures 9M/Q3 2026

Wiesloch, November 12, 2026

Highlights 9M/Q3 2026

- **Business model** combines **resilience** with **growth potential** -
  Strategically created potential is becoming visible, **investments** are paying off

- **New record high** in **total revenue** (€863 million) -
  Record levels in **assets under management** (€70.1 billion) and
  non-life insurance premium volume (€870 million)

- **EBIT** reaches a **new record high** of €87.1 million -
  Very strong revenue development and continued consistent cost management

- **Raised forecast for 2026 confirmed**: EBIT of €110 to €120 million -
  Planning for 2028 reaffirmed: EBIT of €140 to €155 million

Agenda
Business figures 9M/Q3 2026

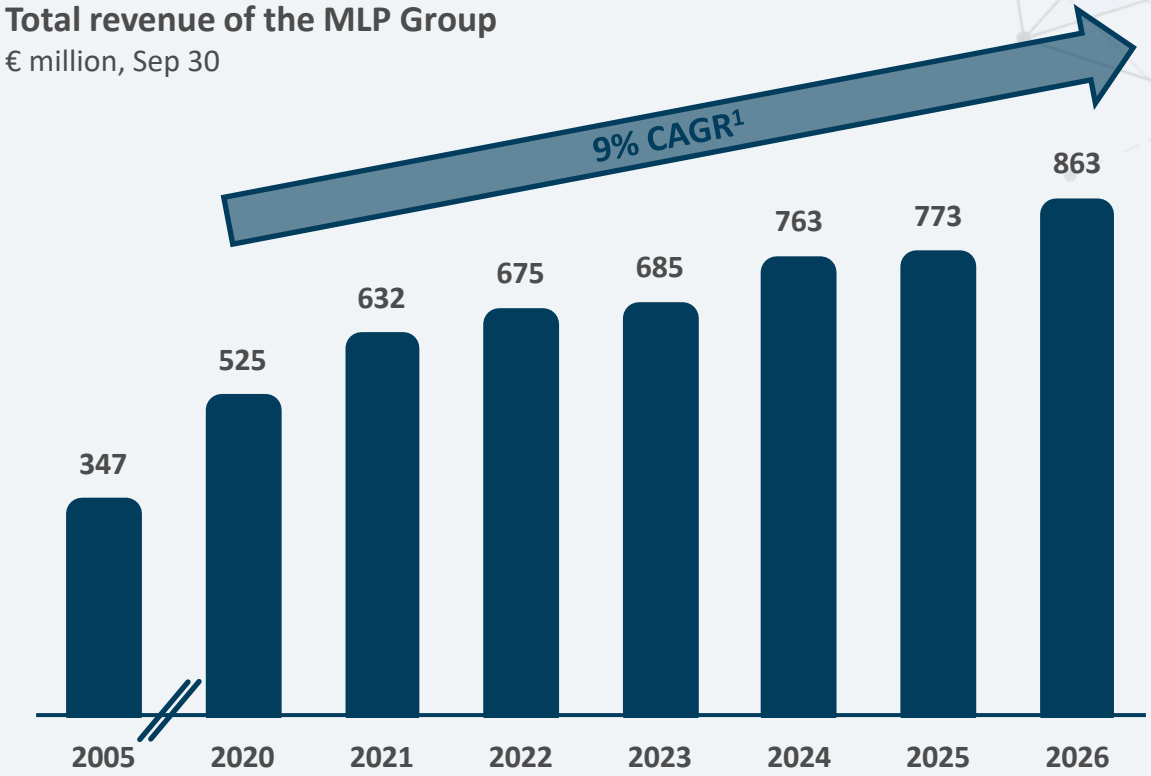
1 | BUSINESS PERFORMANCE 9M/Q3 2026

2 | FORECAST 2026

3 | PLANNING 2028

Total revenue reaches a new record high

Total revenue of the MLP Group
€ million, Sep 30



Recurring revenue
Proportion of sales revenue, Dec 31, 2025

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

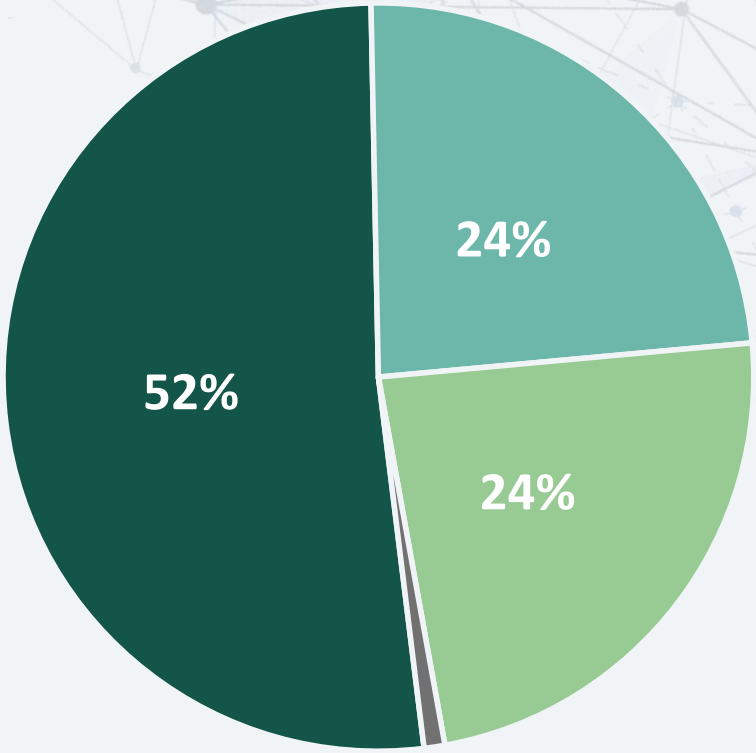
[1] Compound annual growth rate (period 9M 2020 - 9M 2026)

Strong growth in Wealth and Property & Casualty

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

Wealth	431	(372)	+16%
Wealth management	336	(277)	+21%
Interest income	61	(59)	+3%
Real estate brokerage	25	(25)	+2%
Loans and mortgages	9	(11)	-18%

Others	7	(6)	+17%
Real estate development	0	(0)	-100%
Other commissions and fees	7	(6)	+18%

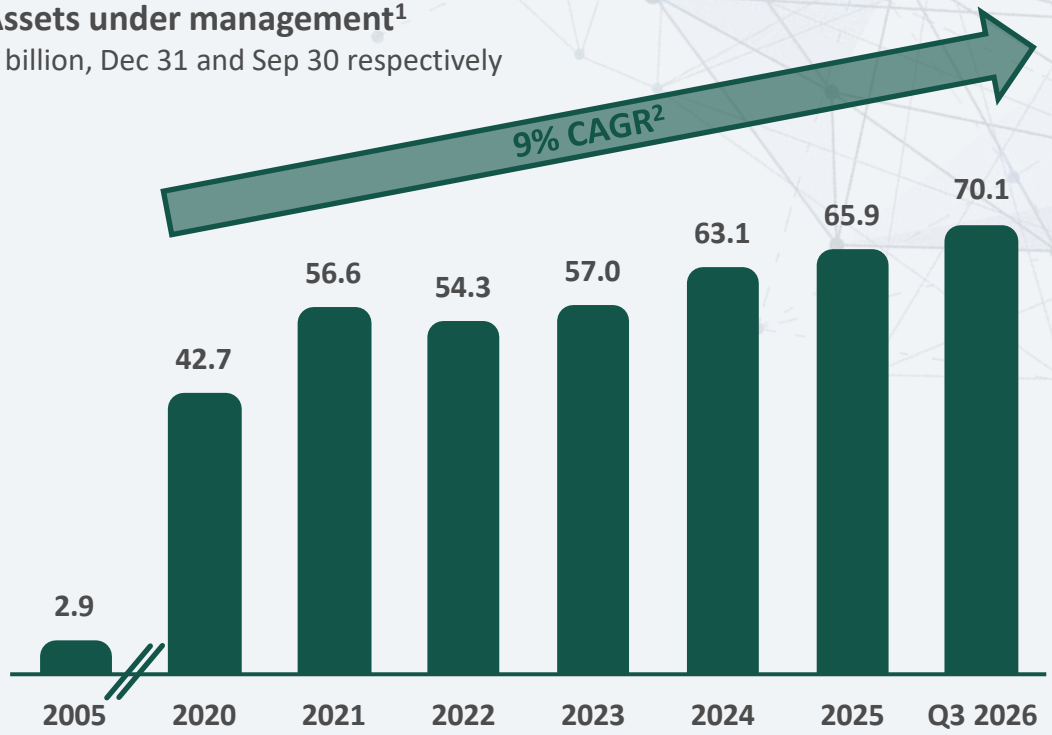


Life & Health	199	(199)	+0%
Old-age provision	145	(146)	-1%
Health insurance	55	(52)	+4%

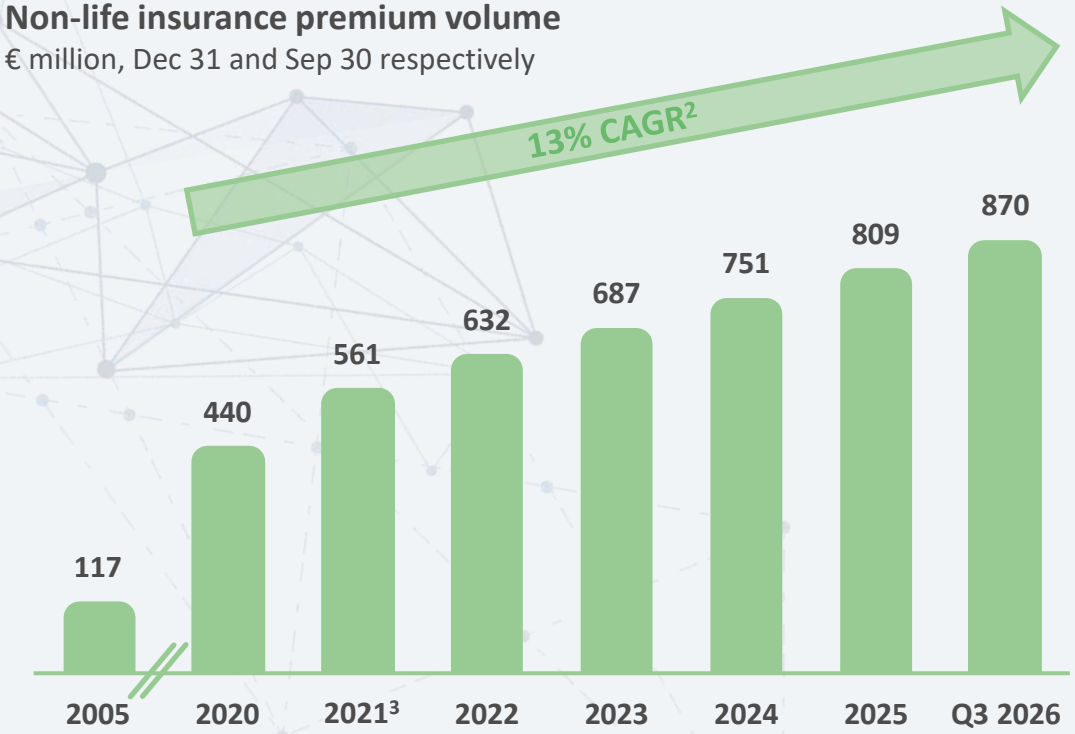
Property & Casualty	197	(177)	+11%
Non-life insurance	197	(177)	+11%

Record highs in key figures

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



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



[1] Contains wealth management and interest-bearing business
[2] Compound annual growth rate (period FY 2020 - 9M 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

EBIT reaches a new record high of €87.1 million

Income statement

MLP Group (€ million)	9M 2026	9M 2025	△
Total revenue	**863.0**	**773.1**	**+12 %**
EBIT	**87.1**	**61.1**	**+43 %**
Financial result	-1.6	-1.7	+6 %
EBT	**85.5**	**59.4**	**+44 %**
Income taxes	-26.7	-14.8	+81 %
Net profit	**58.8**	**44.6**	**+32 %**
EPS in Euro	0.54	0.41	+33 %

Balance sheet figures

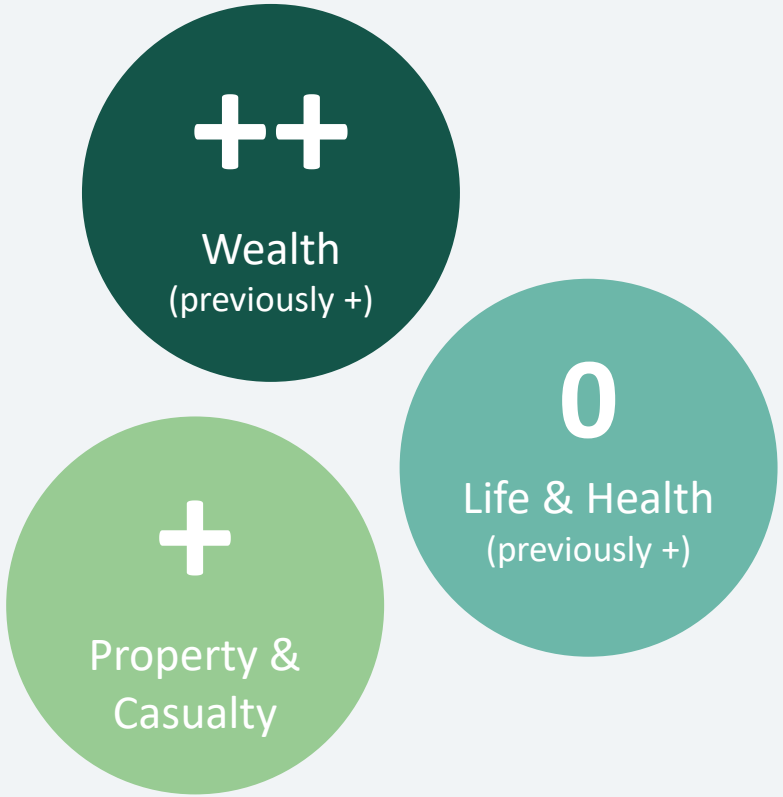
MLP Group	Sep 30, 2026
Balance sheet total	**€4,241 million**
Shareholders' equity	**€609 million**
Equity ratio	14.4 %
Return on equity	10.0 %

MLP Financial holding group	Sep 30, 2026
Core capital ratio	18.2 %
Liquidity Coverage Ratio (LCR)	922 %

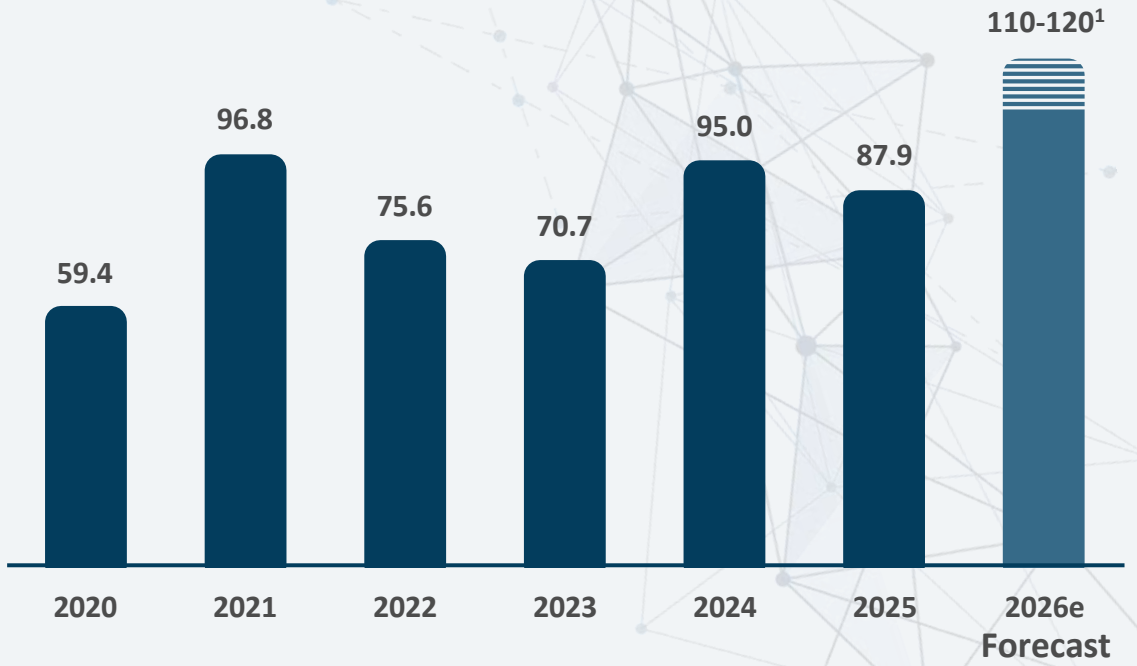
Detailed information can be found on our website: https://mlp-se.com/corporate-calendar/results-for-the-first-nine-months-and-the-third-quarter-2026/
Definitions of key figures can be found on our website: https://mlp-se.com/investors/mlp-share/key-figures/

Forecast 2026

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

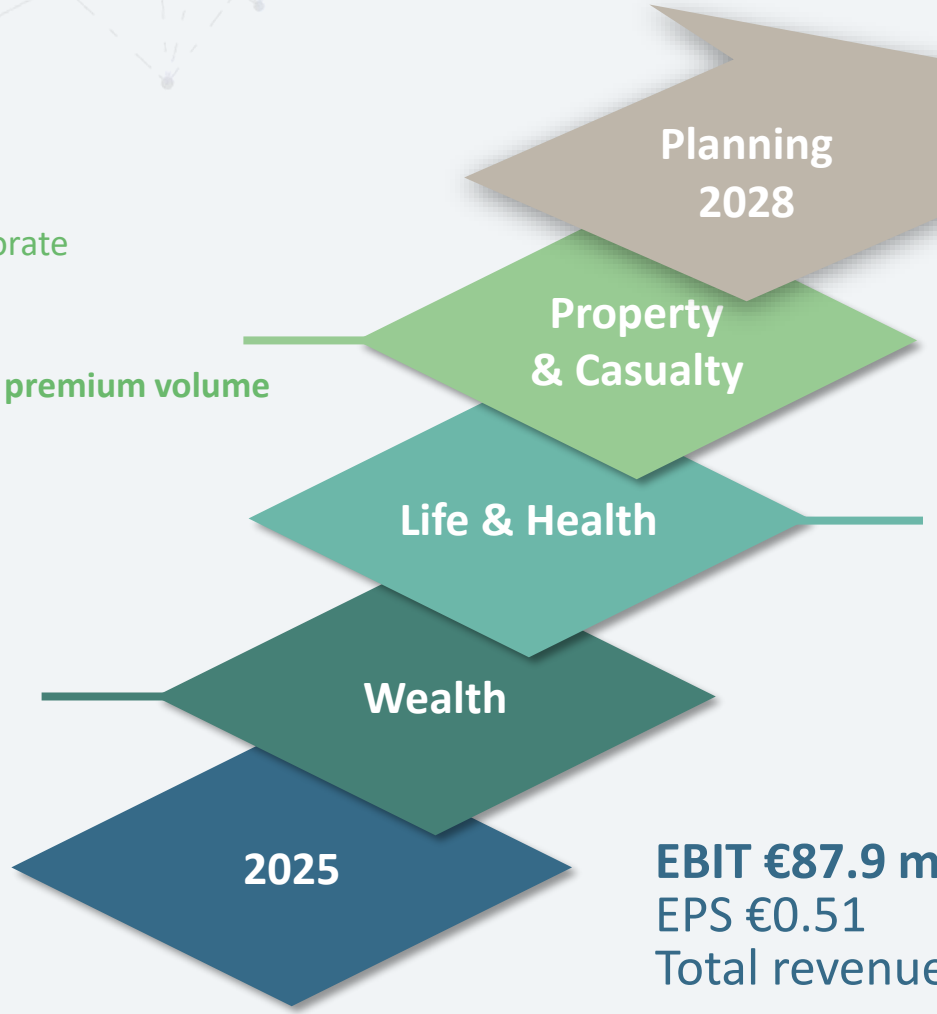


EBIT
€ million, Dec 31



[1] The EBIT forecast 2026 was raised to €110-€120 million on October 2, 2026 (previously: €100-€110 million).

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 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 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 nine months** with **record highs** in **revenue** and **earnings** - **Record levels** in **key figures** provide basis for further revenue growth
- **Continuation of growth path: Raised 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

Phone +49 (0)6222 • 308 • 8320

E-mail investorrelations@mlp.de

Website www.mlp-se.com

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