



JDC GROUP AG

Company Presentation



JDC Group AG Management Board



Dr. Sebastian Grabmaier (CEO)

Strategy, Sales, Products, IR/PR



Ralph Konrad (CFO)

Finance, IT, Operations, Legal



Stefan Bachmann (CDO)

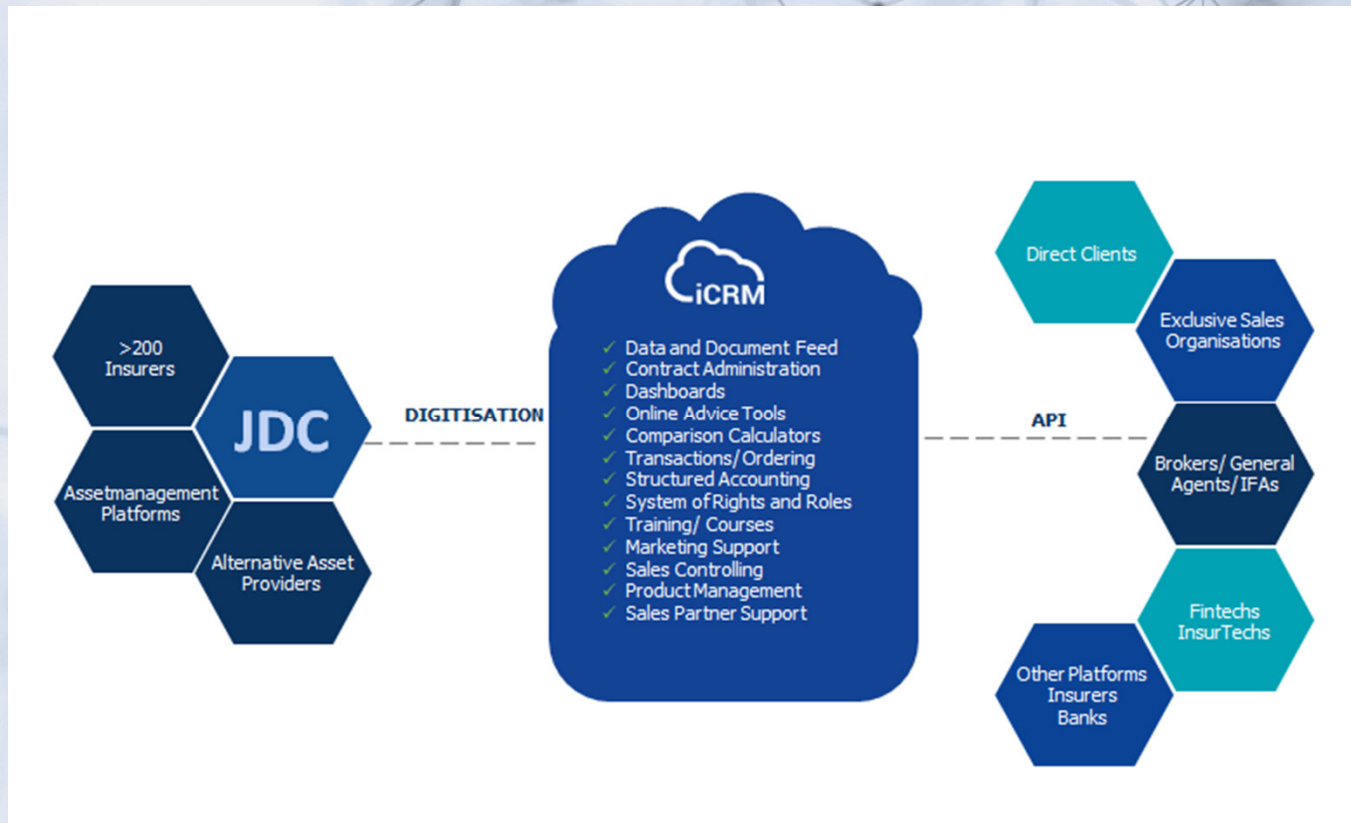
Bancassurance, Marketing, Service,
People Ops

About JDC



Platform technology

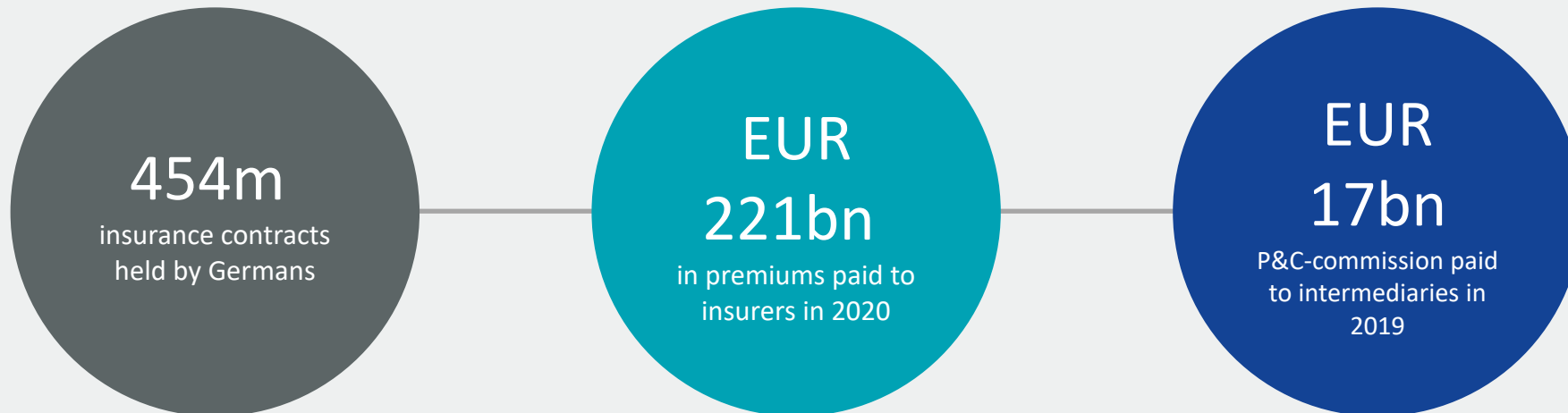
MAKING GERMAN INSURANCE DIGITAL



- JDC's platform is a market leader for the administration and processing of financial products and the #1 for insurance contracts.
- Currently there are 3.9M contracts on the platform.
- Next to increasing back office efficiency through digitalisation, JDC's solutions and iCRM also actively support the selling process for financial intermediaries.
- The platform's value is driven by JDC's IT stack, established relationships to more than 200 insurance companies and proven ability to connect into a wide range of verticals.
- JDC is trusted by clients from the banking and insurance industry as well as corporates and fintech companies.

Insurance Market Germany

HIGH INSURANCE DENSITY WITH 17BN IN COMMISSION FOR INTERMEDIARIES IN P&C ALONE



- 41.5m German households with more than 10 contracts on average.
- Average household pays intermediaries more than EUR 350 annual commission.

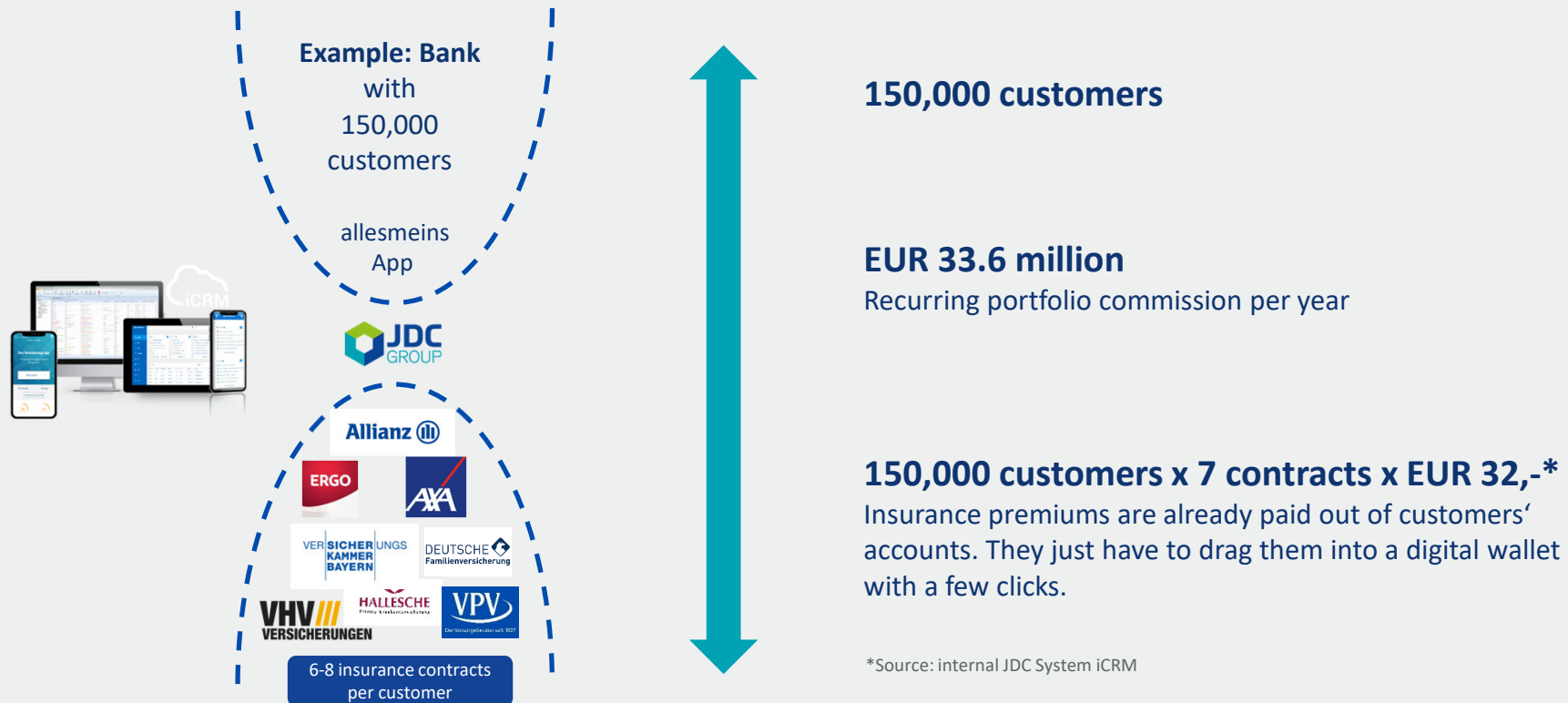
- Still a very domestic and fragmented market with >500 insurance companies.
- Despite innovation in customer interfaces (apps, insurance wallets, comp. platforms,...), information gathering and processing remain very manual.

- Contracts on the JDC platform pay an average of EUR 32 commission p.a.
- Tied and independent financial agents are still dominate the market.
- However banks and direct channels are getting more important.

* Source: Website GDV- Gesamtverband der Deutschen Versicherungswirtschaft (Association of the German Insurance Industry)

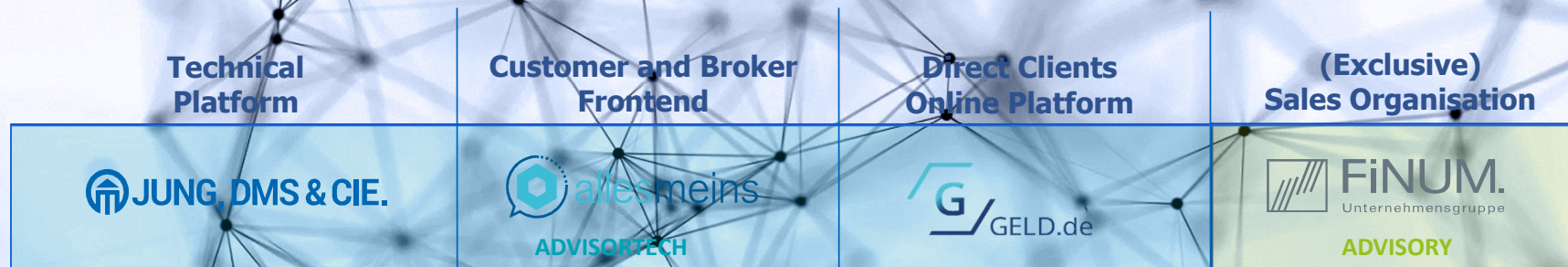
Aggregation business model

INSURANCE AS THE OPPORTUNITY



JDC Group:

AS A PLATFORM, OUR BRANDS & SERVICES COVER THE ENTIRE VALUE CHAIN



- B2B2C-Sales of financial products to private clients via independent financial advisors.
- More than 16,000 intermediaries (independent financial advisors).
- 1.8m clients.
- EUR 121 million commission earnings.

- Modular white-label offering of software, online tools and web applications for brokers, consultants, banks, insurance companies, distributors and customers.

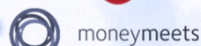
- Comprehensive portal for product comparison and transactions of financial products.
- Among the TOP-5 online platforms in Germany.

- Independent, holistic advisory to demanding and wealthy customers.
- > 290 tied agents.
- 85,000 clients.
- EUR 35.6 million commission earnings.

Other market leaders across the value chain (Germany)

Netfonds AG

FondsKonzept
...your financial cloud



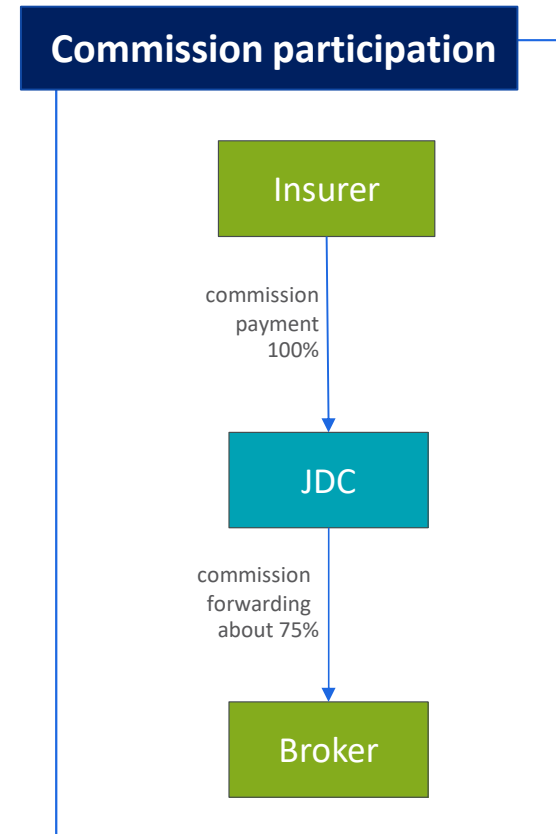
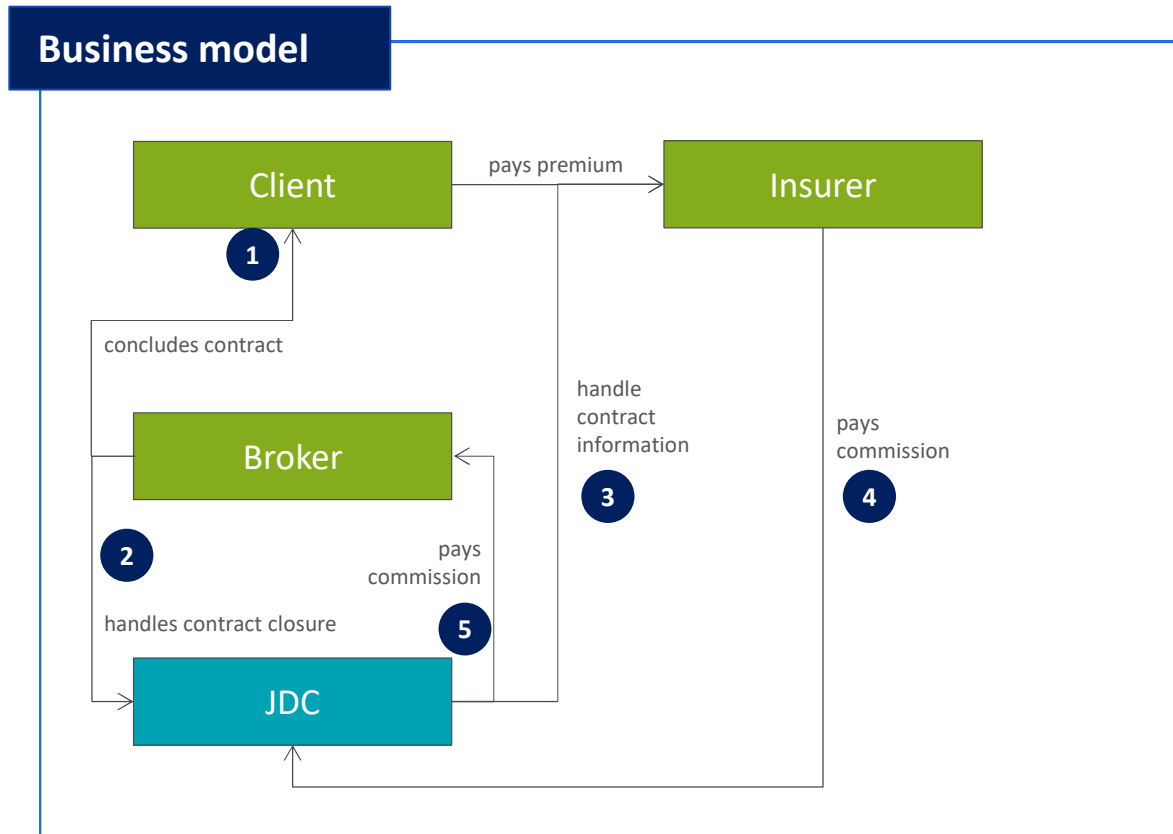
CLARK

FINANZCHECK.DE



Economics

BUSINESS MODEL

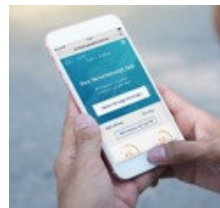




JDC Tech-Stack

Display and aggregate insurance contracts

- Automatic data procurement
- All contracts at a glance
- Easy administration
- Automatic update



Transfer with just two clicks!

WebApp on all devices

- No Download in App-/Playstore necessary
- No new or parallel installations required



Insight on smartphone, tablet or desktop-PC!

Online damage claims

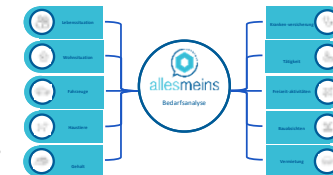
- Online form including photo upload
- Contact the consultant



Your contact-App – that is all that is required!

Needs analysis

- Match with portfolio
- Recommendation of existential / obligatory insurance products
- Contact consultant for any changes
- Regardless of the insurance folder



10 simple questions!

Comparison calculator

- Available for six different items
- Performance comparison
- Continuous development



Conveniently complete online!

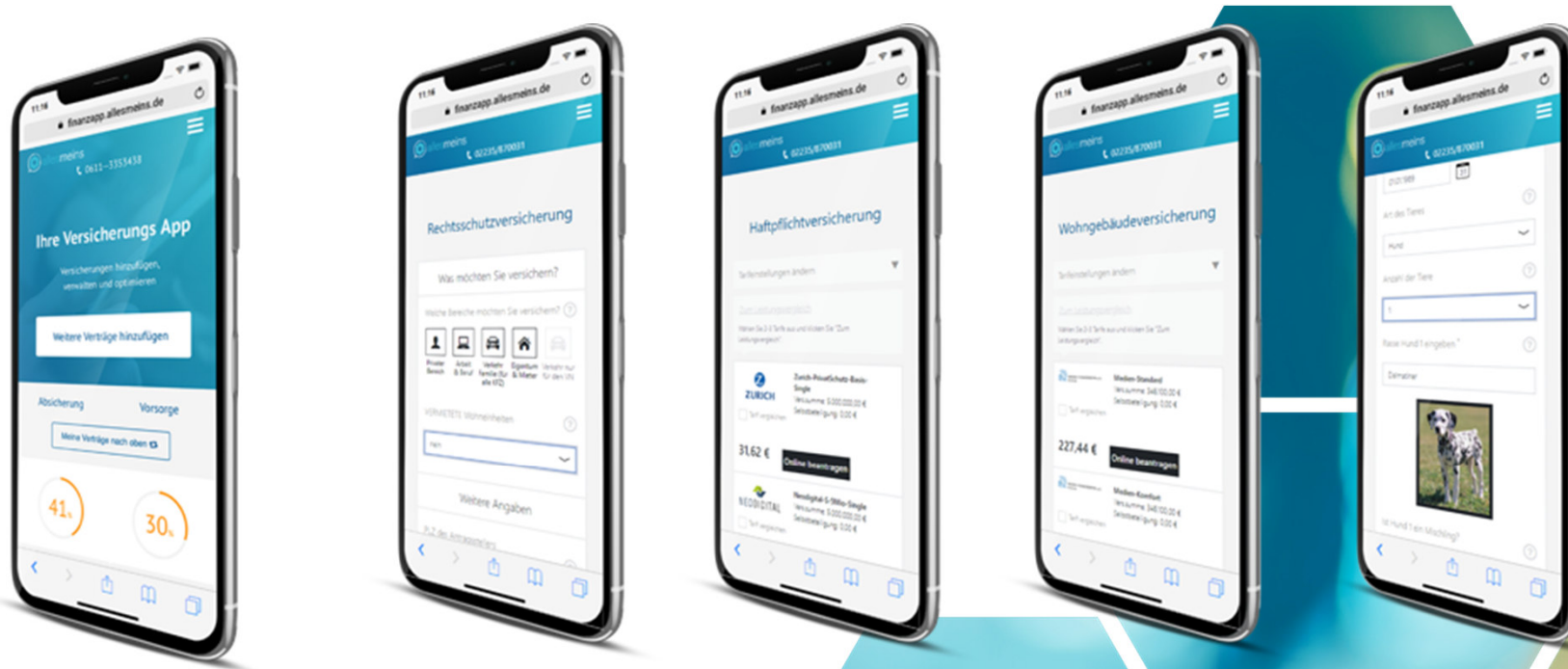
Compare existing contracts



Smart and easy!

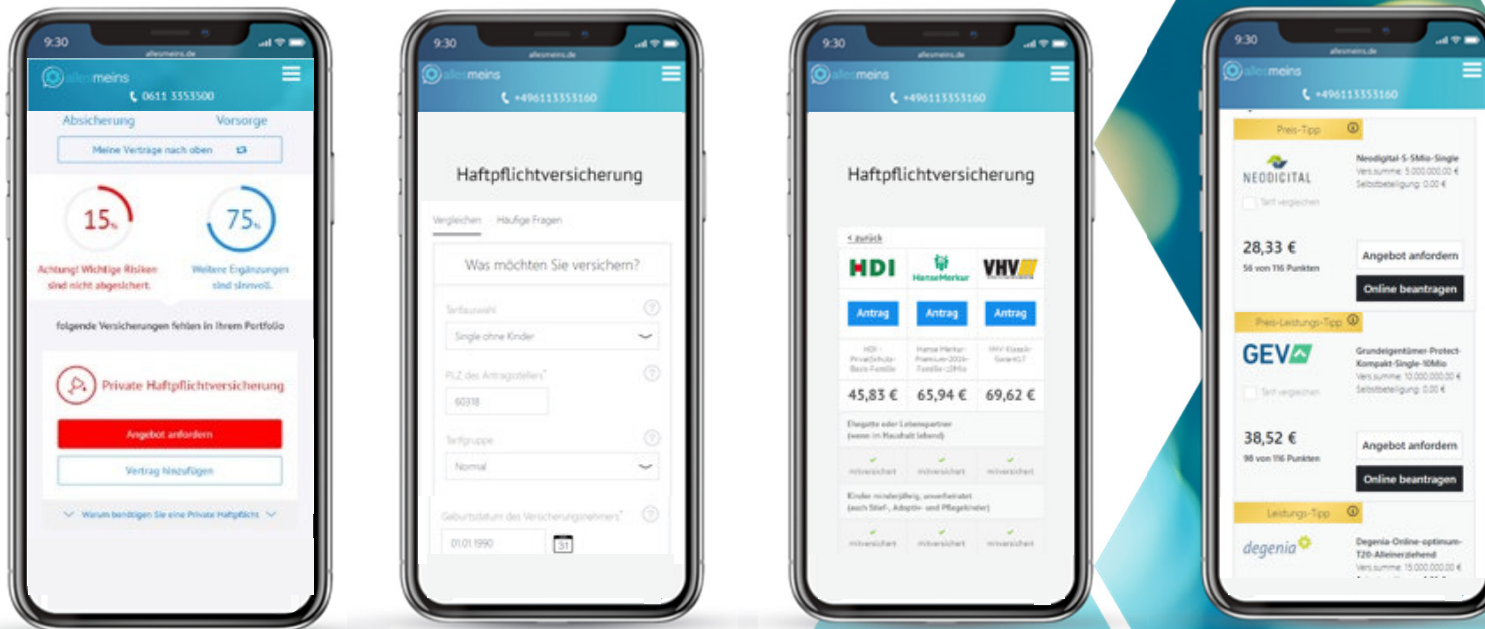
App & comparison tools

B2C READY IN 7 P&C INSURANCE PRODUCTS – USER SELF DIRECTED



App & comparison tools

B2C READY IN 7 P&C INSURANCE PRODUCTS – USER SELF DIRECTED



iCRM – Web based Customer Relationship Management Program



The screenshot displays the iCRM web interface for JUNG, DMS & CIE. The left sidebar contains navigation options: Dashboard, World of Finance, Bestand, **Kunden**, Verträge, Vertragsablauf, Todos, Infos, Formulare, Tools, and Logout. The main content area shows the profile for 'Max, Muster' with the following details:

Anrede: Herren	Titel	Land	Nationalität	E-Mail	
Nachname: Max	Vorname: Muster	Kundenstatus: Interessent		Telefon (privat)	Telefon (geschäftlich)
Geburtsdatum: 13.12.2018	Geburtsname	Beruf	Erwerbstätigkeit	Mobilenummer (privat)	Mobilenummer (geschäftlich)
Geburtsort	Familienstand: Ledig	IBAN		Fax (privat)	Fax (geschäftlich)
Straße: Rheingastr.	Haus-Nr: 90210	BIC	Kontoinhaber		
PLZ: 65321	Ort: Wiesbaden	Sozialversicherungsnummer			

Below the profile, there are tabs for 'Alle', 'Versicherungen', 'Investments', 'Sachwerte', 'Finanzierungen', 'Konten', and 'Bausparen'. The 'Verträge von Max, Muster' section shows a table with one contract:

Anbieter	Vertrags-Nr.	Produkt	Zeichnungssumme	Depotsumme	Prämie	Status
Deutsche Asset & Wealth Management International ...	11/2222222/33	Basis Rente Komfort	0,00 €	0,00 €	0,00 €	Aktiv

At the bottom, there is a '+ Dokumente hinzufügen' button and a section for 'Dokumente von Max, Muster'.

Interfaces to all leading comparison tools in the market FOR INTERMEDIARIES



Comparison Tool for IFAs	Product segment
	Life & Health
	Health supplement
	P&C
	Car
	Investment/AIF
	Occupational pension fund
	Financial analyses as to DIN 77230, Calculation of biometric risk, Calculators for state pension schemes
	corporate insurances

Landingpages or SSO-Access to tools of insurance companies (> 120 tools, free configuration)		
Aachener Aachener Bausparkasse	Continentale Leben Tarifsoftware	HDI Leben Tarifsoftware
Aachener Anmelde Daten Aachener	Covomo Reise- und Spezialversicherungen	HEK Maklerportal
allesmeins-Berater-App	DAK-Gesundheit Maklerportal	Helvetia LV Bruttotarife Tarifsoftware
Allianz Kranken Tarifsoftware	DBV Kranken Tarifsoftware	Helvetia LV Nettotarife Tarifsoftware
Allianz Leben Tarifsoftware	DBV Leben Tarifsoftware	Hiscox Onlinerechner Ferienimmobilien
Alte Leipziger Anmelde Daten	DFFINO	Hiscox Onlinerechner BHV für IT-

Soon to come: occupational pension funds, employer platform, employee benefits

Allianz 

Albatros

A member of the Lufthansa Group



Boehringer
Ingelheim



NÜRNBERGER
VERSICHERUNG

RheinLand
VERSICHERUNGSGRUPPE

Sparda-Bank



VOLKSWAGEN BANK



mobile
Versicherungsmakler



Finanzguru



PROVINZIAL



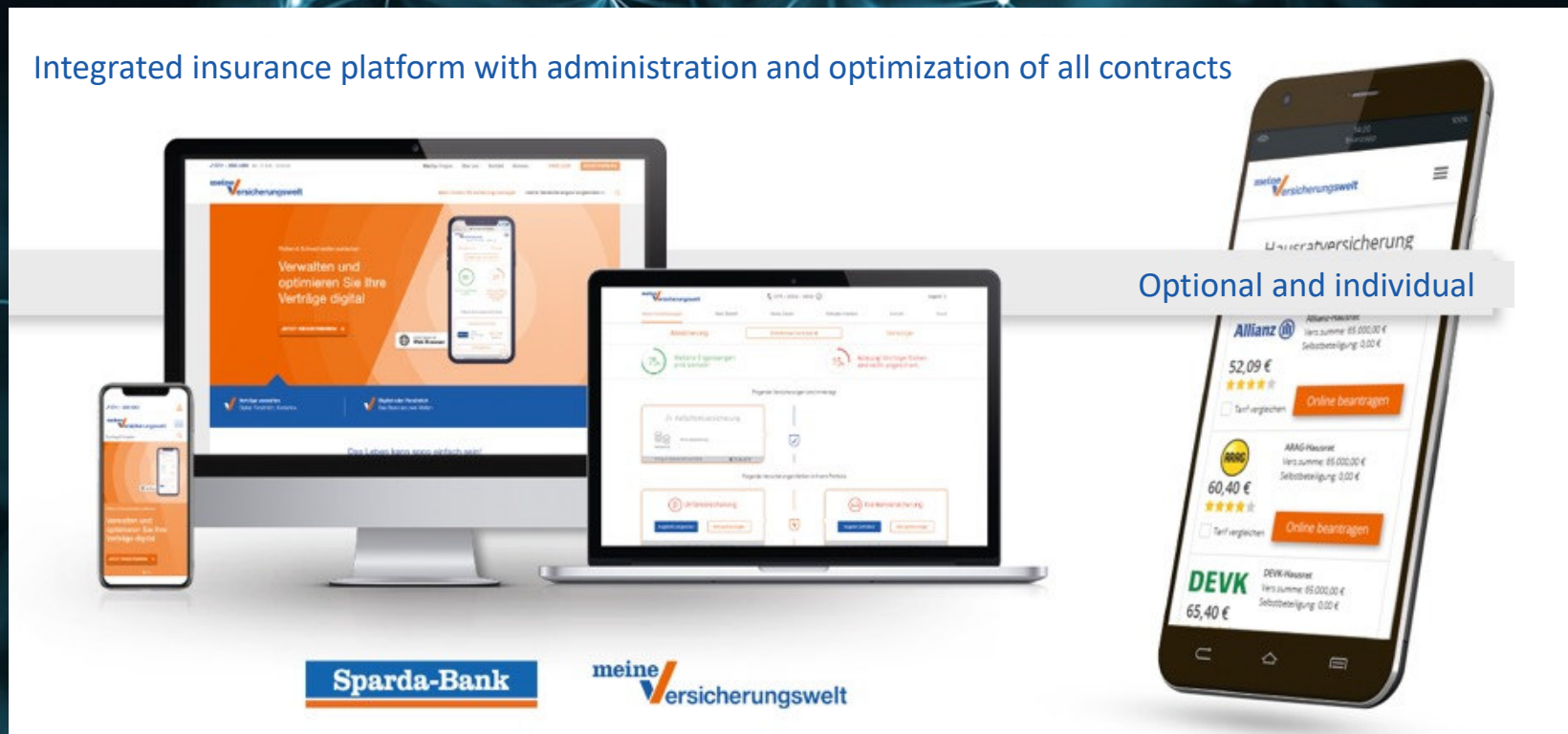
Sparkasse

Already successfully in
use with branch and
agency integration



Example: Sparda – White Label COMPLETE SOLUTION WITH OWN COMPARISON PORTAL

Integrated insurance platform with administration and optimization of all contracts



Example: Sparkasse (Savings Bank) – White Label

Integrierte Versicherungswelt mit Verwaltung und Optimierung aller Verträge



+ offene Versicherungsplattform

S | mobile
Versicherungsmakler

Sparkassen Versicherung	HanseMerkur	VHV
Antrag	Antrag	Antrag
Sparkassen Versicherung	HanseMerkur Premium-2018 Familie-0181a	VHV Classic Gesamt17
65,83 €	65,94 €	69,62 €

JDC platform growth potential with existing key accounts

JUNG, DMS & CIE.

Key Account Segment

Bancassurance

API-Suite

(Inhouse) Brokers

Insurance Companies

1st Level



2nd Level

>200 Savings Banks

Bremen
 Baden-Württemberg

4 major cooperative banks (Berlin, Karlsruhe, Gestalterbank,...)

> 40.000 employees with existing contracts on platform

Best multi-banking software
 Bank account aggregation
 Pure online player with > 600.000 App-User

Served by Albatros

Exclusive insurance services & advantages for employees

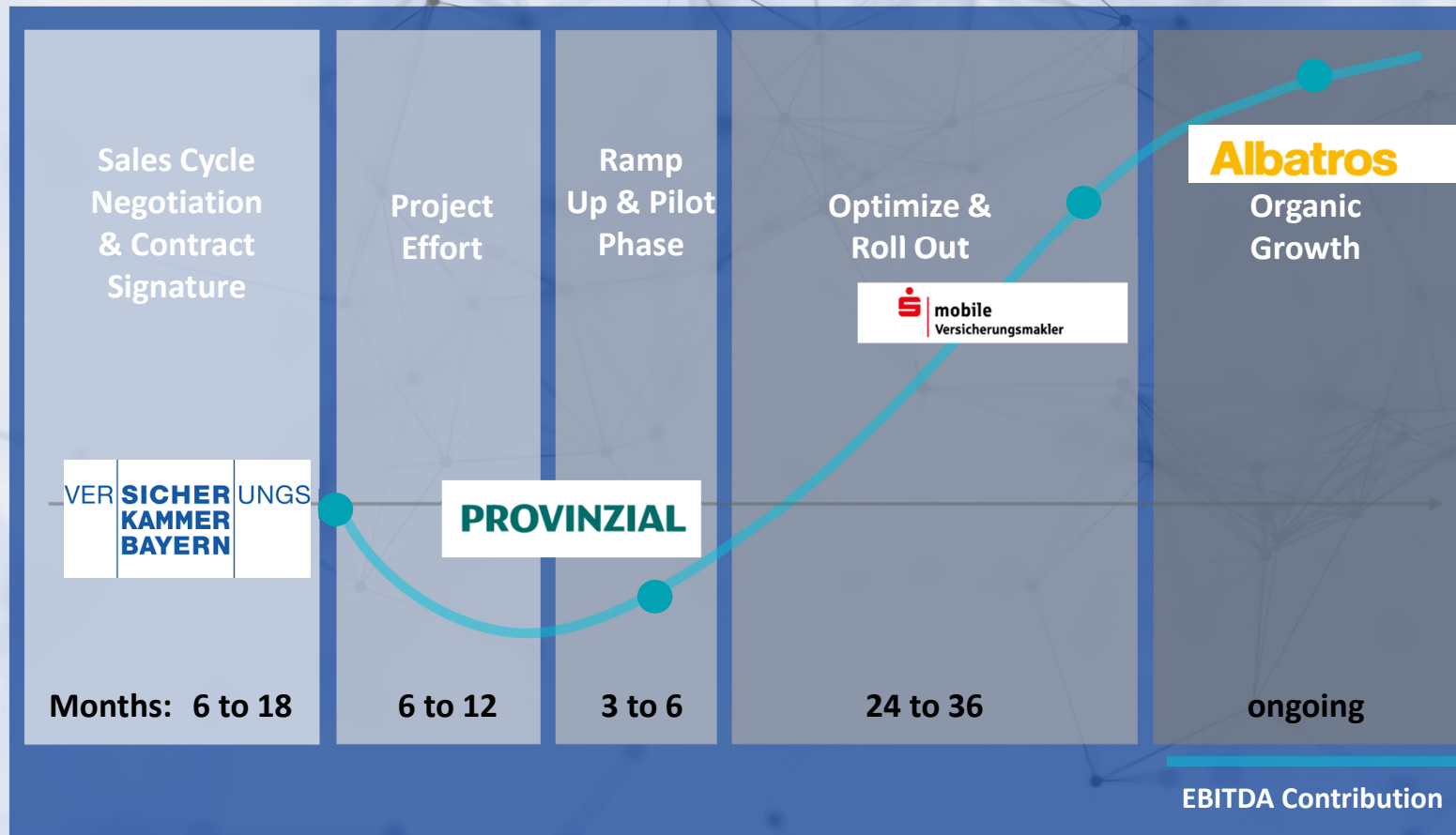
> 1000 exclusive sales reps. and their clients base

Direct customer contracts

> 500 sales reps. Using platform for 3rd party sales

Life Cycle of JDC's Key Accounts

FOUR EXAMPLES



- Majority of JDC's key accounts is still in the Ramp-Up or in the beginning of the Roll-Out phase
- Growth contribution of key accounts expected to increase in the future
- Major impact of the Provinzial cooperation from 2023 onwards

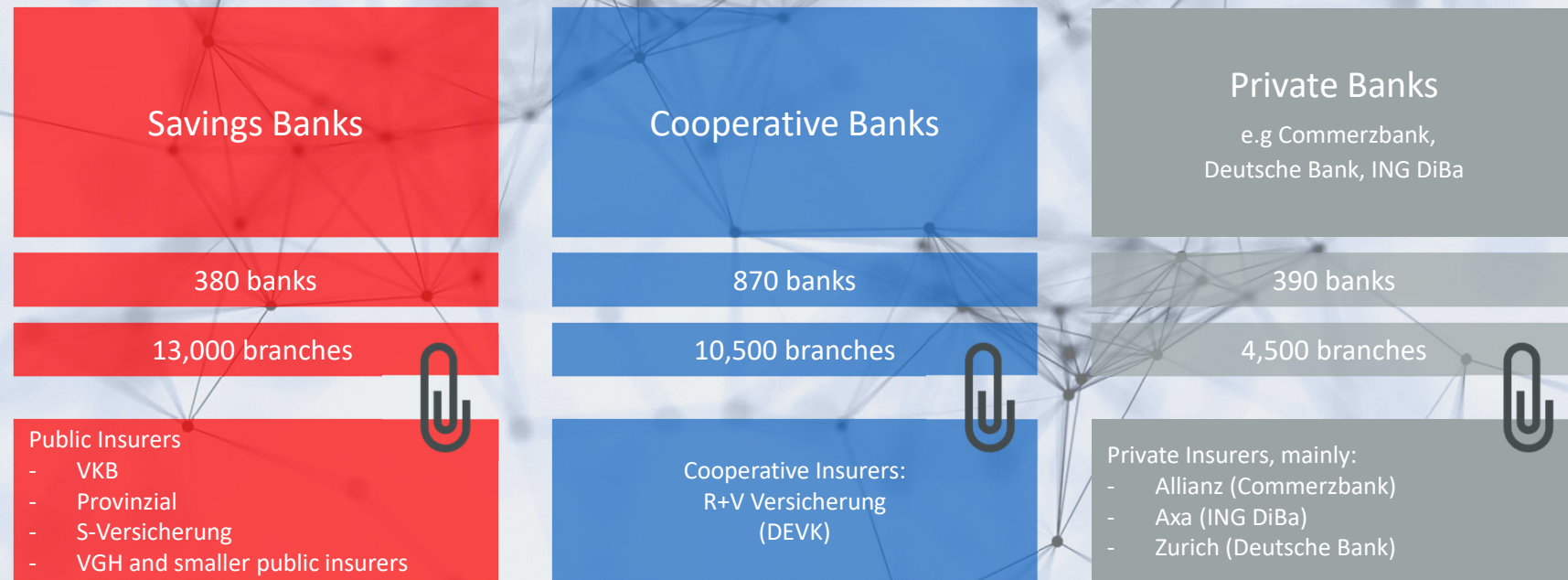


Spotlight: German Bancassurance Market

German Banking System

BANKING PILLARS AND MAIN INSURERS

German banking system



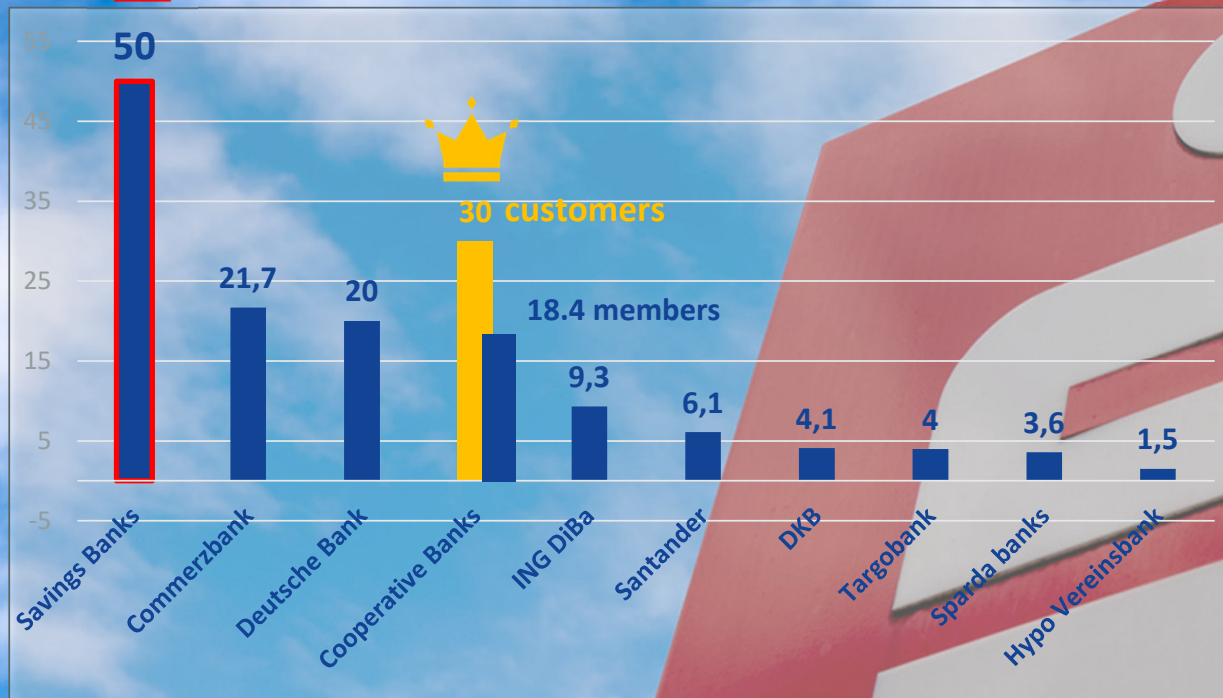
Rapidly growing third party insurance business via platforms

German Banking System

SAVINGS BANKS AND OTHERS



Ranking by number of customers (mn)



- Savings banks with the most customers by far, cooperative banks second
- Savings banks network more than twice as big as Commerzbank or Deutsche Bank
- Savings- and Cooperative banks addressing almost every customer in Germany

Source: company information, websites, publications

German Banking System

BANKING PILLARS AND MAIN INSURERS

German banking system

Savings Banks

380 banks

13,000 branches

Public Insurers

- VKB
- Provinzial
- S-Versicherung
- VGH and smaller public insurers

VERSICHERUNGS
KAMMER

PROVINZIAL

SV Sparkassen
Versicherung









and others using the same frontend and tech-stack

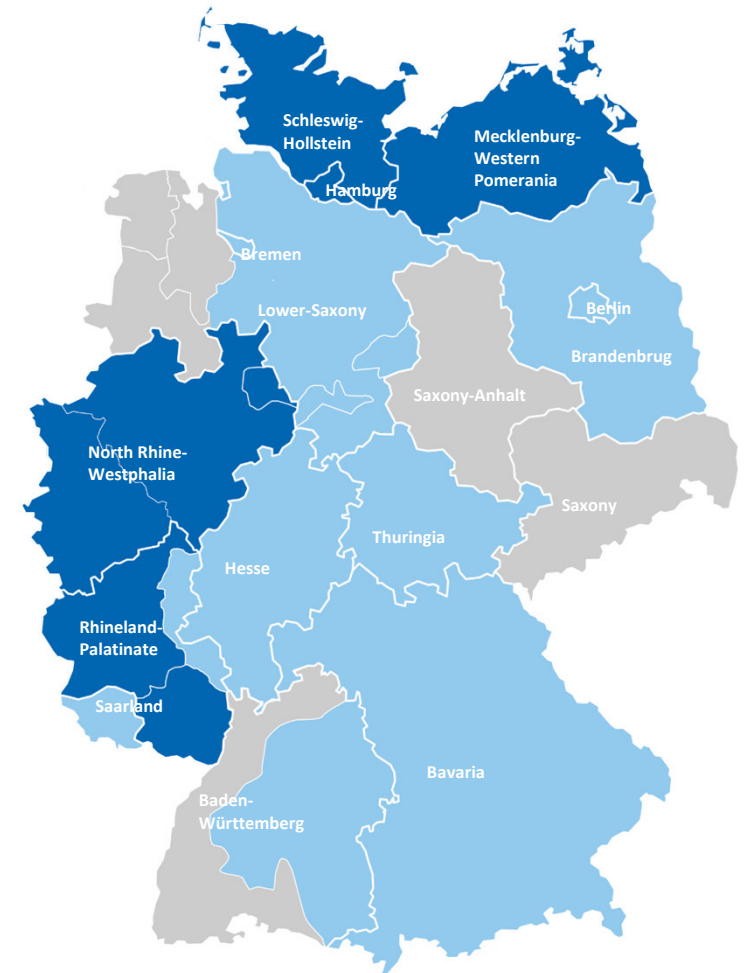


Rapidly growing third party insurance business via platforms

The Ten Largest Public Primary Insurance Groups

IN GERMANY

Insurance Group	Gross premium income in mil. euros	Business Area	Legend
Konzern Versicherungskammer	9.358	Bavaria, Palatinate, Saarland, Berlin, Brandenburg	
Provinzial Konzern	6.511	North Rhine-Westphalia, Rhineland-Palatinate (former administrative districts of Koblenz and Trier), Schleswig-Holstein, Free and Hanseatic City of Hamburg, Mecklenburg-West Pomerania	
SV SparkassenVersicherung	3.475	Baden-Württemberg, Hesse, Thuringia and parts of Rhineland-Palatinate	
VGH Versicherungen	2.270	Lower Saxony, Bremen	
Sparkassen-Versicherung Sachsen	720	Free State of Saxony	
Öffentliche Versicherung Braunschweig	435	Old Country Brunswick	
Badischer Gemeinde-Versicherungs-Verband	391	Former administrative districts of North and South Baden in their boundaries as of December 31, 1972	
ÖSA Öffentliche Versicherungen Sachsen-Anhalt	321	Saxony-Anhalt	
Öffentliche Versicherung Oldenburg	273	Former Land of Oldenburg	
Ostfriesische Landschaftliche Brandkasse	43	Former government district of Aurich	



Source: Verband der öffentlichen Versicherer, 03/2022

German Banking System

BANKING PILLARS AND MAIN INSURERS

German banking system

Cooperative Banks

870 banks

10,500 branches

Cooperative Insurers:
R+V Versicherung
(DEVK)



- contract for 5 years
- Hybrid sales model for agents
- Full JDC whitelabel using app and CRM
- Pilot with 4 major banks
- 12 months pilot with rollout mandate in cooperation with R+V as key insurer
- using R&Vs insurance specialists embedded in the bank branches for sales rollout



Rapidly growing third party insurance business via platforms

German Banking System

BANKING PILLARS AND MAIN INSURERS

German banking system

Private Banks

e.g Commerzbank,
Deutsche Bank, ING DiBa

390 banks

4,500 branches

Private Insurers, mainly:

- Allianz (Commerzbank)
- Axa (ING DiBa)
- Zurich (Deutsche Bank)

The image shows two smartphones displaying banking app interfaces. The left phone shows a 'Übersicht' (Overview) screen with a 'Statistik' (Statistics) section showing '574 € vom Gehalt verfügbar' (574 € from salary available) and a 'Tägliche Konten' (Daily Accounts) section with various account balances. The right phone shows a 'Verträge' (Contracts) screen with a table of monthly, quarterly, and half-yearly payments for services like 'Miete' (Rent), 'Sparen' (Savings), 'Strom' (Electricity), 'Streaming', 'Mobilfunk' (Mobile), 'Bildungskredit' (Education loan), and 'Telefon & Internet'. To the right, a laptop displays a news article titled 'Frankfurter Fintech: Aus der „Höhle der Löwen“ zu JDC' with a photo of two men and a small text snippet below it.

- Most successful multi-banking app in Germany
- Already 500.000+ app-users
- Rapidly growing aggregation of insurance contracts



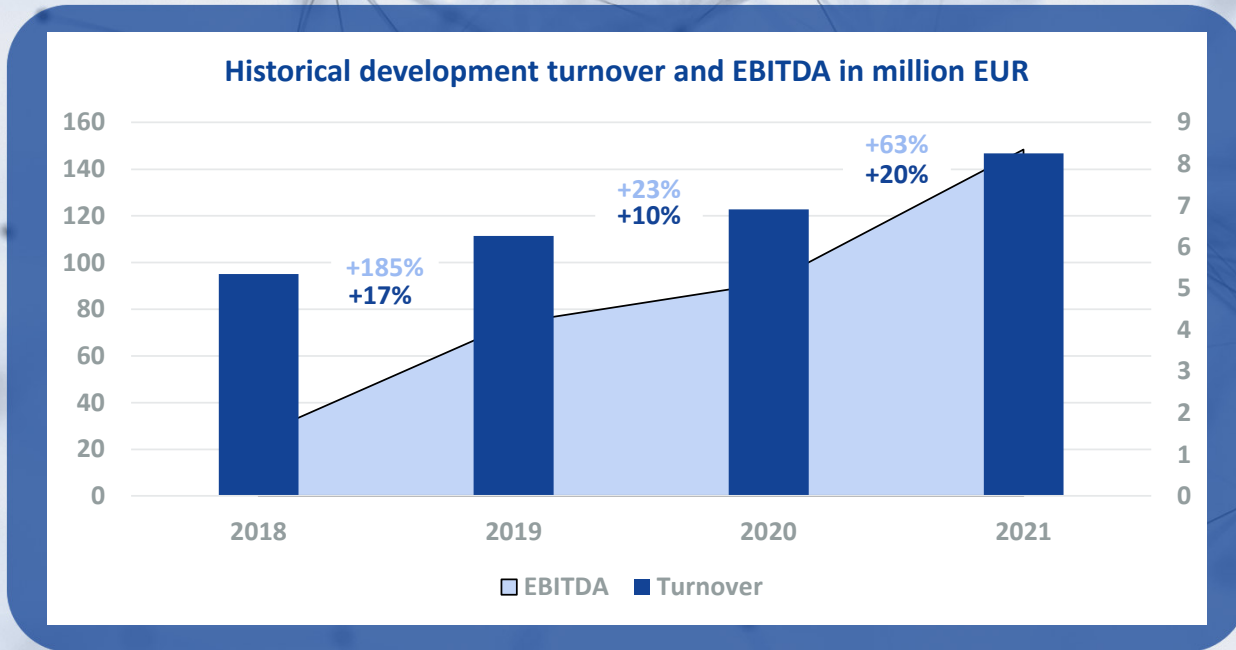
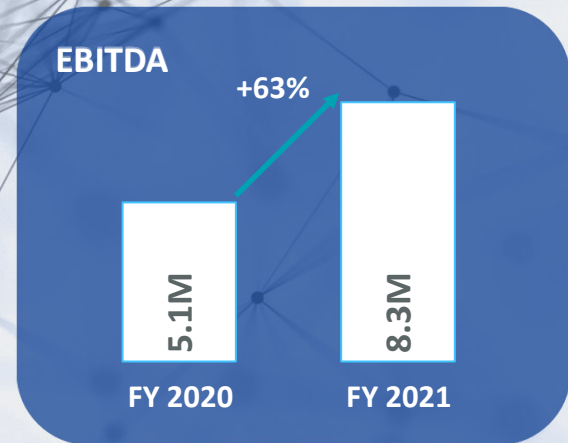
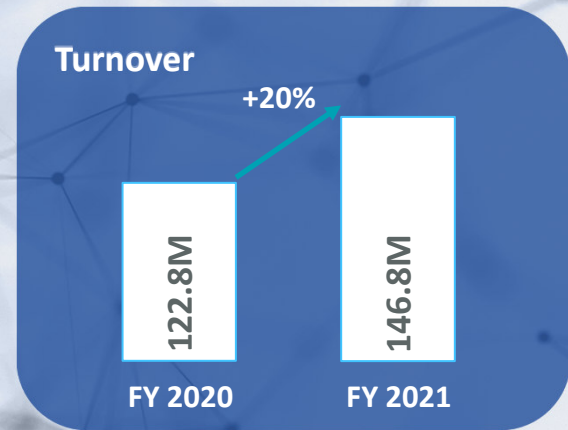
Rapidly growing third party insurance business via platforms

JDC Figures FY 2021 & HY1 2022



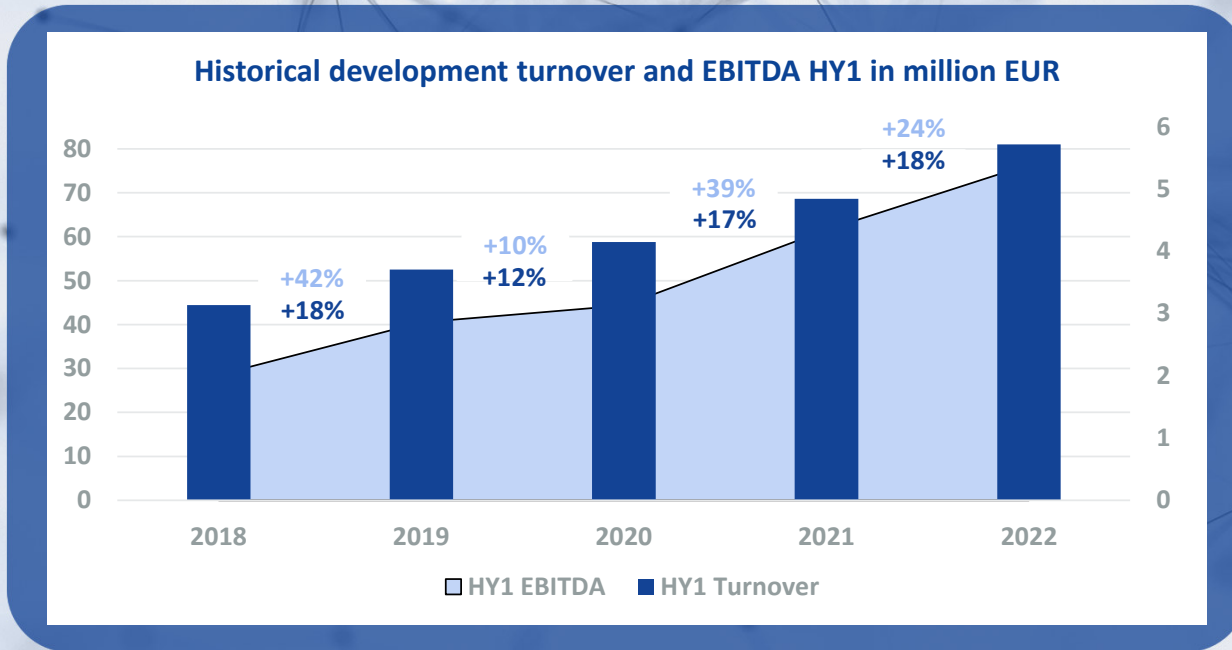
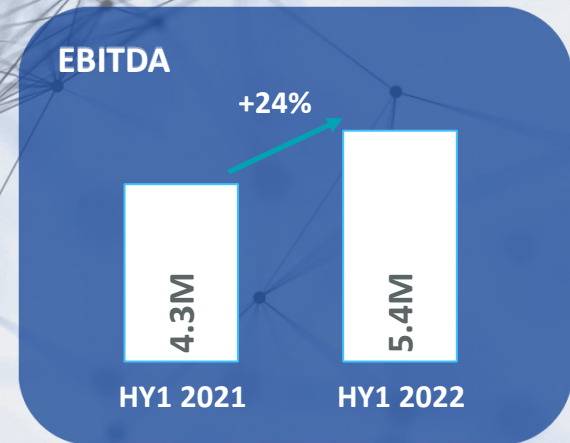
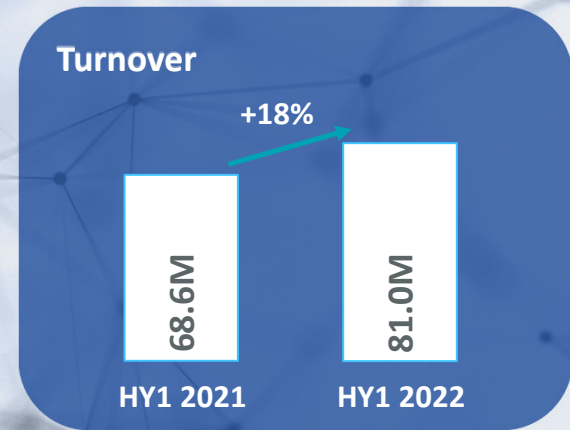
FY 2021 HIGHLIGHTS

- FY 2021 with **very satisfying development**
- **Turnover growth** FY 2021 + 19.5% to 146.8m EUR
- EBITDA rises from 5.1 to 8.3m EUR (+62.8%)
- Long term growth path - growth accelerating



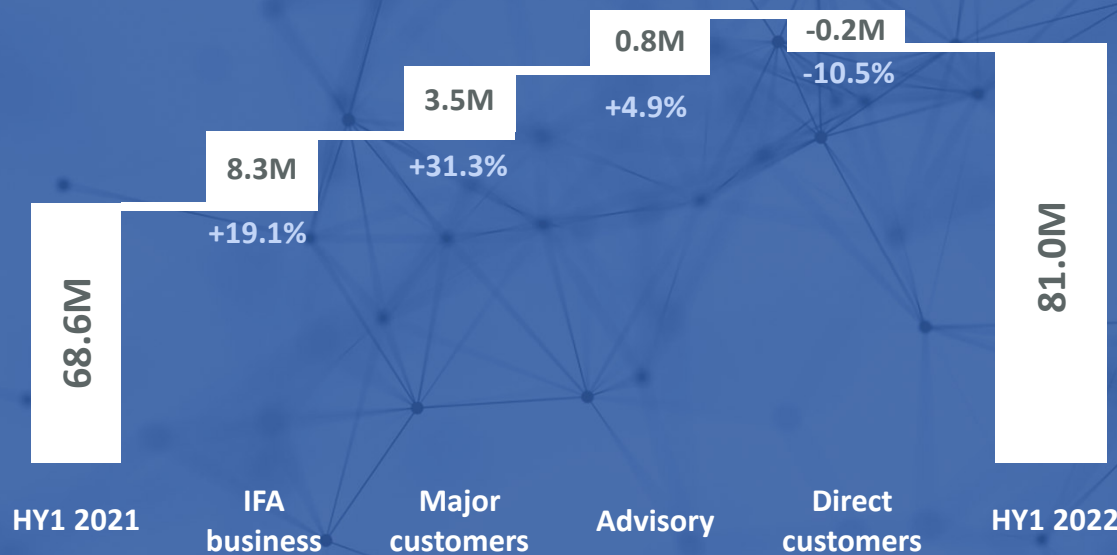
HY1 2022 HIGHLIGHTS

- Despite all global economic difficulties, the **positive development continued**
- **Turnover growth** first half year 2022: +18.0% to 81.0m EUR
- EBITDA rises from 4.3 to 5.4m EUR (+24.2%) // compared to EBITDA FY 2021 8.3m
- Long-term growth path

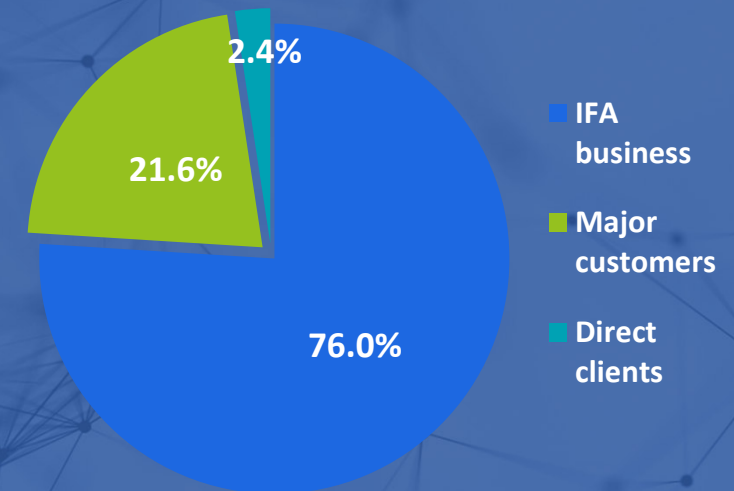


Composition of turnover growth & turnover

Turnover development HY1 2022



Advisortech turnover split HY1 2022



- Positive turnover development with an increase of 18% (from 68.6m to 81.0m)
- Traditional IFA business continues to grow strongly
- Major customer-business picks up speed and develops very satisfying
- Already 22% of JDC's Advisortech turnover contributed by major customers

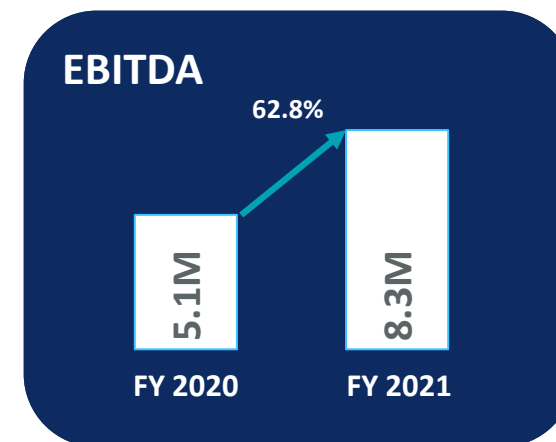
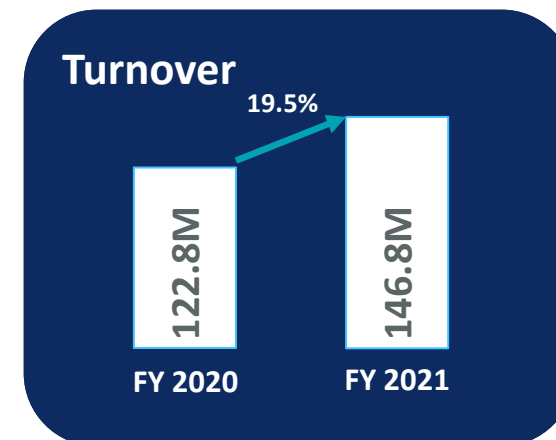
FY 2021

FY 2021 IN NUMBERS – GROUP



in million EUR	Q4 2021	Q4 2020	Q4 2021 vs. Q4 2020	FY 2021	FY 2020	FY 2021 vs. FY 2020
Revenues	43.8	36.4	20.4%	146.8	122.8	19.5%
→ Advisortech	36.7	30.9	18.8%	121.0	102.6	18.0%
→ Advisory	9.5	8.4*	13.1%	35.6	29.7*	20.2%
→ Holding/IC	-2.4	-2.9*	16.8%	-9.9	-9.4*	-4.8%
Gross profit margin	13.0	9.4	38.0%	41.8	33.7	23.8%
EBITDA	3.0	1.4	>100%	8.3	5.1	62.8%
EBITA	1.8	0.7	>100%	4.8	2.1	>100%
EBIT	1.4	0.2	>100%	2.9	0.5	>100%

*allocation advisory/holding reaudited due to consolidation

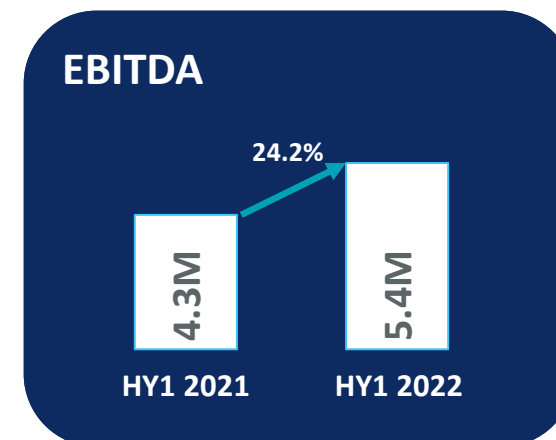
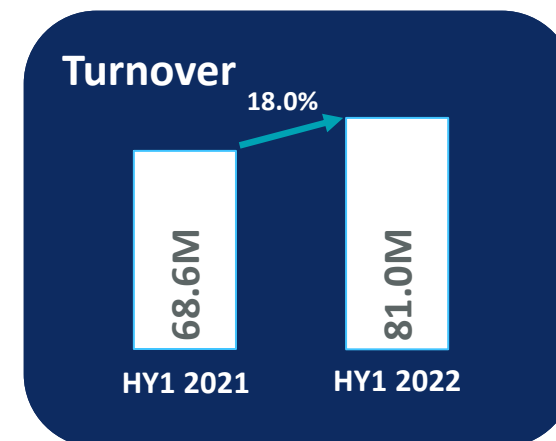


HY1 2022

HY1 2022 IN NUMBERS – GROUP



in million EUR	Q2 2022	Q2 2021	Q2 2022 vs. Q2 2021	HY1 2022	HY1 2021	HY1 2022 vs. HY1 2021
Revenues	37.8	32.6	15.7%	81.0	68.6	18.0%
→ Advisortech	30.4	25.8	17.6%	67.5	56.4	19.5%
→ Advisory	9.0	9.0	0.1%	18.1	17.3	4.9%
→ Holding/IC	-1.7	-2.2	24.8%	-4.6	-5.1	10.2%
Gross profit	10.8	9.0	20.5%	23.9	18.9	26.6%
EBITDA	1.7	1.5	10.3%	5.4	4.3	24.2%
EBITA	0.6	0.7	-5.6%	3.4	2.8	23.5%
EBIT	0.1	0.2	-45.5%	2.4	1.9	25.4%

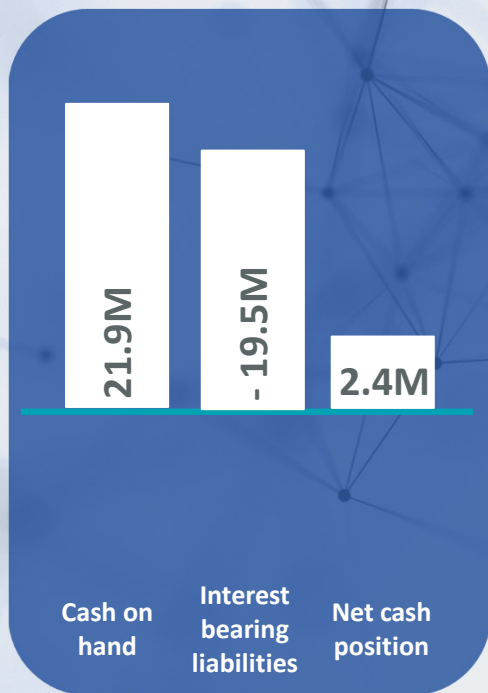


HY1 2022

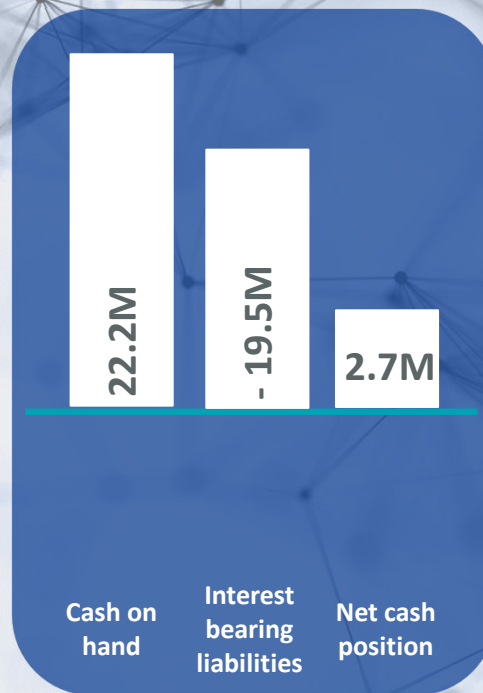
CASH & LIABILITIES



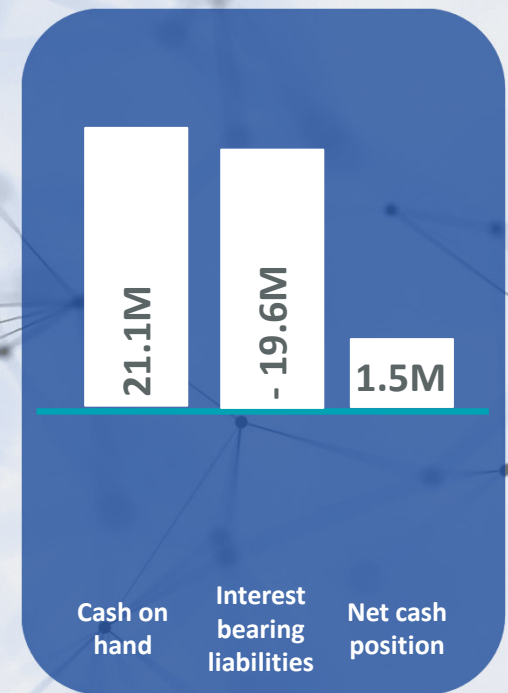
FY 2021



Q1 2022



HY1 2022

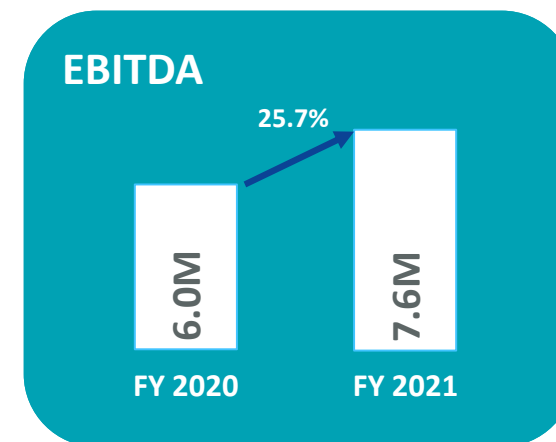
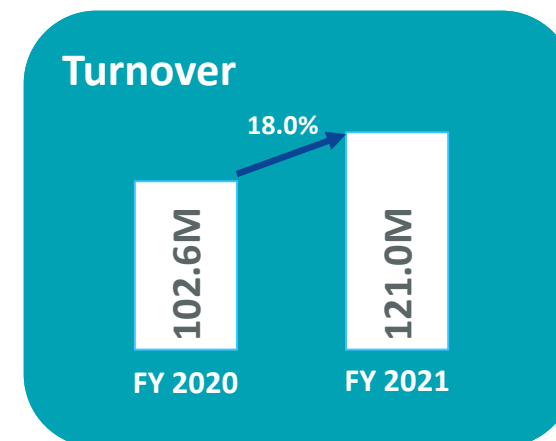


FY 2021

FY 2021 IN NUMBERS – ADVISORTECH



ADVISORTECH	Q4 2021	Q4 2020	Q4 2021 vs. Q4 2020	FY 2021	FY 2020	FY 2021 vs. FY 2020
Revenues	36.7	30.9	18.8%	121.0	102.6	18.0%
Gross profit margin	9.2	6.8	34.7%	31.0	25.7	20.5%
Depreciation and amortization	-1.3	-0.9	-42.3%	-4.1	-3.6	-13.8%
Personell expenses	-4.3	-3.5	-25.5%	-14.9	-12.5	-19.0%
Other operating expenses	-2.8	-1.9	-46.0%	-8.5	-7.2	-18.9%
EBITDA	2.0	1.4	41.9%	7.6	6.0	25.7%
EBITA	1.1	0.9	20.8%	4.8	3.7	31.8%
EBIT	0.7	0.5	41.1%	3.5	2.5	42.8%

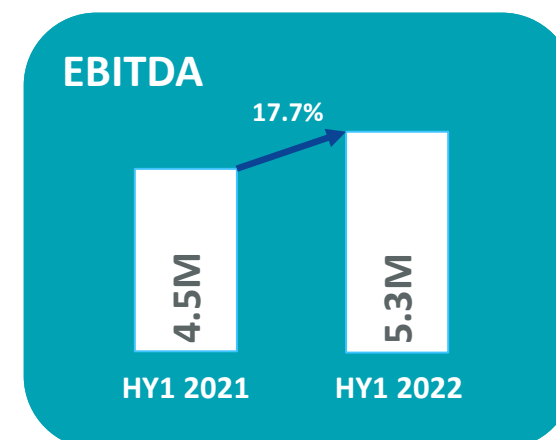
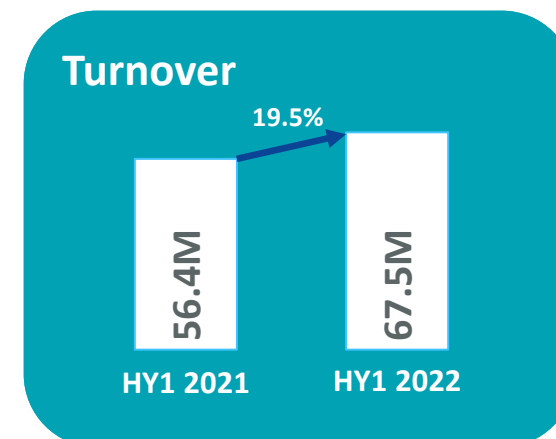


HY1 2022

HY1 2022 IN NUMBERS – ADVISORTECH



ADVISORTECH	Q2 2022	Q2 2021	Q2 2022 vs. Q2 2021	HY1 2022	HY1 2021	HY1 2022 vs. HY1 2021
Revenues	30.4	25.8	17.6%	67.5	56.4	19.5%
Gross profit	8.1	6.6	22.8%	18.3	14.5	26.3%
Depreciation and amortization	-1.1	-1.0	-11.0%	-2.1	-1.8	-19.7%
Personell expenses	-4.6	-3.3	-40.2%	-9.1	-6.5	-40.0%
Other operating expenses	-2.0	-1.8	-6.0%	-3.9	-3.5	-12.1%
EBITDA	1.6	1.5	5.6%	5.3	4.5	17.7%
EBITA	0.9	0.8	11.4%	3.9	3.3	17.4%
EBIT	0.5	0.6	-3.8%	3.1	2.7	16.3%



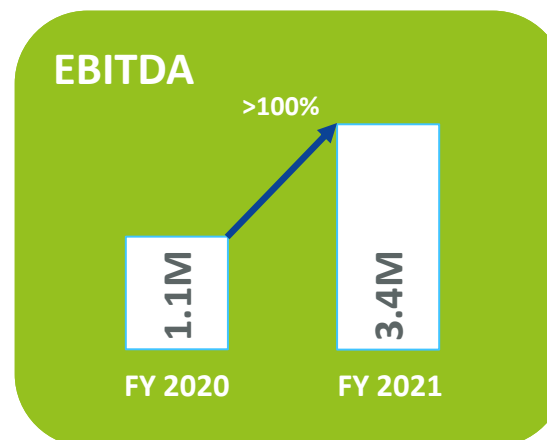
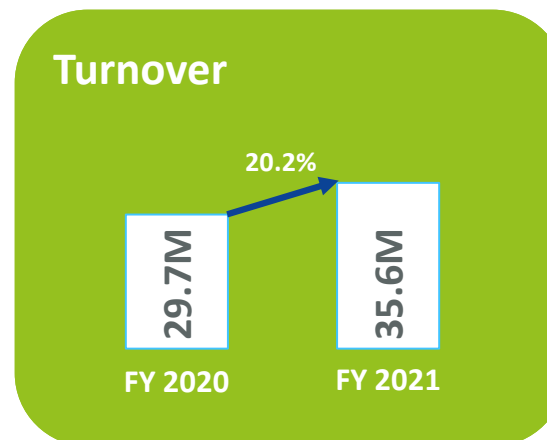
FY 2021

FY 2021 IN NUMBERS – ADVISORY



ADVISORY	Q4 2021	Q4 2020	Q4 2021 vs. Q4 2020	FY 2021	FY 2020	FY 2021 vs. FY 2020
Revenues	9.5	8.4*	13.1%	35.6	29.7*	20.2%
Gross profit margin	3.9	2.8	39.8%	11.3	8.8	28.9%
Depreciation and amortization	-0.2	-0.2	7.8%	-1.1	-0.9	-17.3%
Personell expenses	-1.3	-1.1	-22.8%	-4.5	-4.0	-12.7%
Other operating expenses	-0.8	-1.3	36.9%	-3.5	-3.7	7.4%
EBITDA	1.8	0.4	>100%	3.4	1.1	>100%
EBITA	1.7	0.3	>100%	2.8	0.6	>100%
EBIT	1.5	0.2	>100%	2.3	0.2	>100%

*allocation advisory/holding reaudited due to consolidation



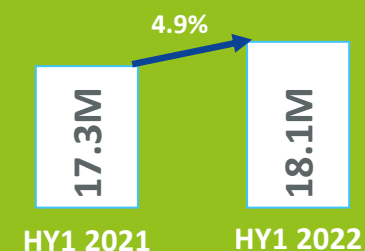
HY1 2022

HY1 2022 IN NUMBERS – ADVISORY

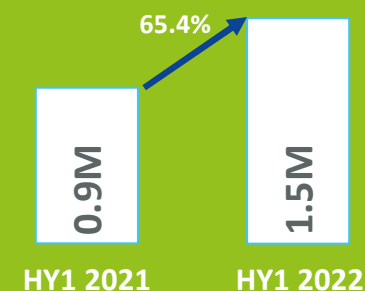


ADVISORY	Q2 2022	Q2 2021	Q2 2022 vs. Q2 2021	HY1 2022	HY1 2021	HY1 2022 vs. HY1 2021
Revenues	9.0	9.0	0.1%	18.1	17.3	4.9%
Gross profit	2.8	2.5	13.3%	5.7	4.6	23.7%
Depreciation and amortization	-0.3	-0.3	-19.0%	-0.6	-0.5	-20.9%
Personell expenses	-1.2	-1.1	-6.7%	-2.4	-2.0	-20.6%
Other operating expenses	-0.9	-0.8	-11.2%	-1.8	-1.7	-5.5%
EBITDA	0.7	0.5	30.1%	1.5	0.9	65.4%
EBITA	0.5	0.5	13.7%	1.1	0.6	80.5%
EBIT	0.4	0.3	40.2%	0.9	0.4	>100%

Turnover



EBITDA



Guidance 2022

Guidance 2022

Turnover
165 to 175 million

EBITDA
>11 million

Achievements HY1

Turnover **81.0 million** ✓

EBITDA **5.4 million** ✓

Goals 2022

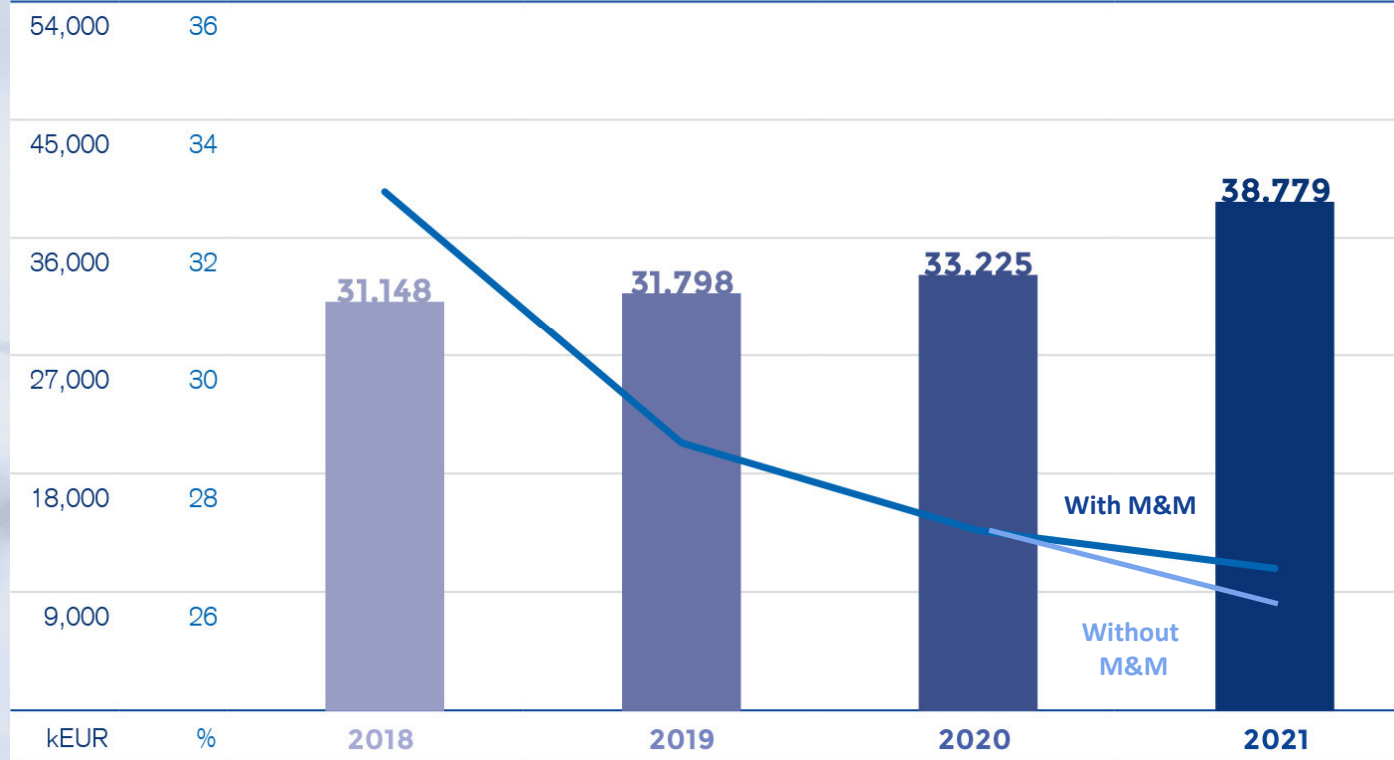
- Successful rollout of further savings banks in the Provinzial region ✓
- Onboarding of other public insurers (e.g. VKB)
- Leverage existing partnerships and improve profitability ratios ✓
- Add further major customers (e.g. Gothaer, Ecclesia) ✓
- Meaningful success in the further technical development of the JDC platform (new features, further automation) ✓



JDC's future business performance also depends on the further development of global economic environment, such as the course of the Corona pandemic, inflation, the current energy crisis or the development of the Ukraine war. Even if the business development has not been impaired so far, it is possible that the current influences will also affect JDC in the second half of the year.

Scaling up with JDC's platform

Total costs
in kEUR & in percent from turnover



Very stable cost structure:

- from 31.1 Mio. EUR 2018
- only to 33.2 Mio. EUR 2020

Jump in total costs 2021 due to acquisition of IT company Morgen & Morgen

Platform shows scale. Total costs in percent from turnover with a continuous decrease



JDC on Capital Market

HY1 2022

FURTHER FACTS



Bond 2019/2024



Quote: 101.50 % (September 01, 2022)

Volume: 25,000,000 EUR

coupon: 5.5% p.a

ISIN: DE000A2YN1M1

Development of share price



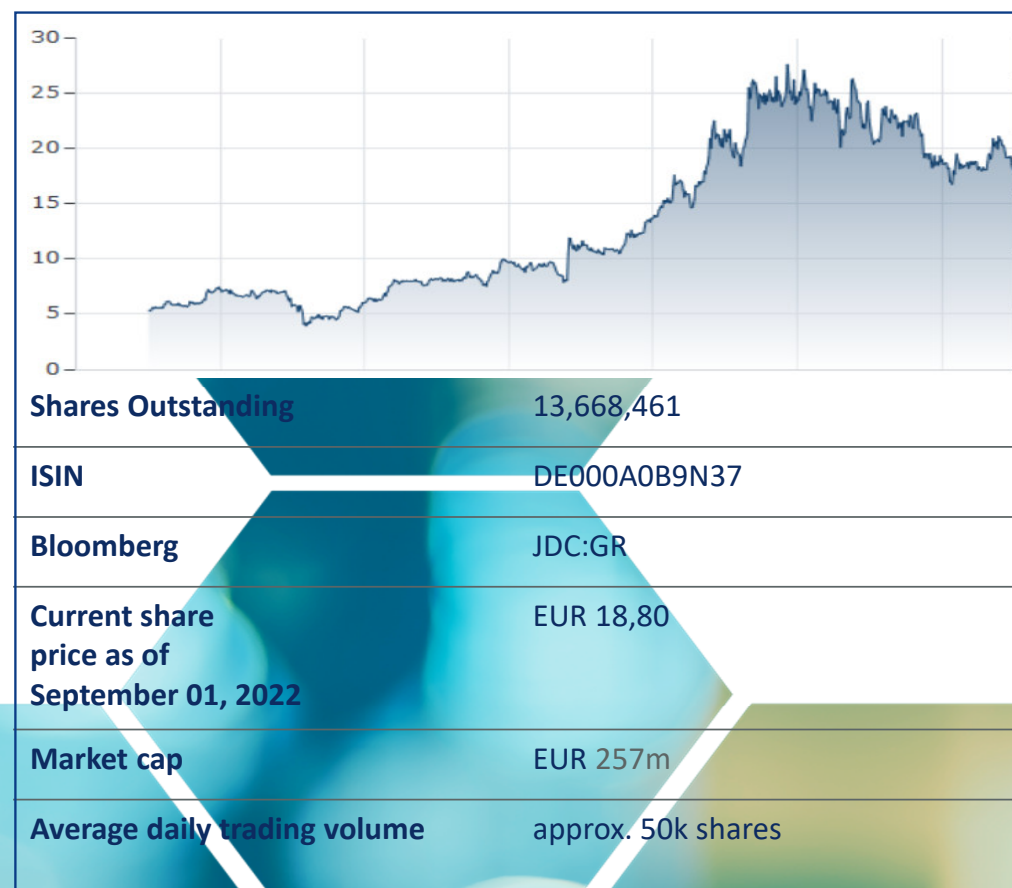
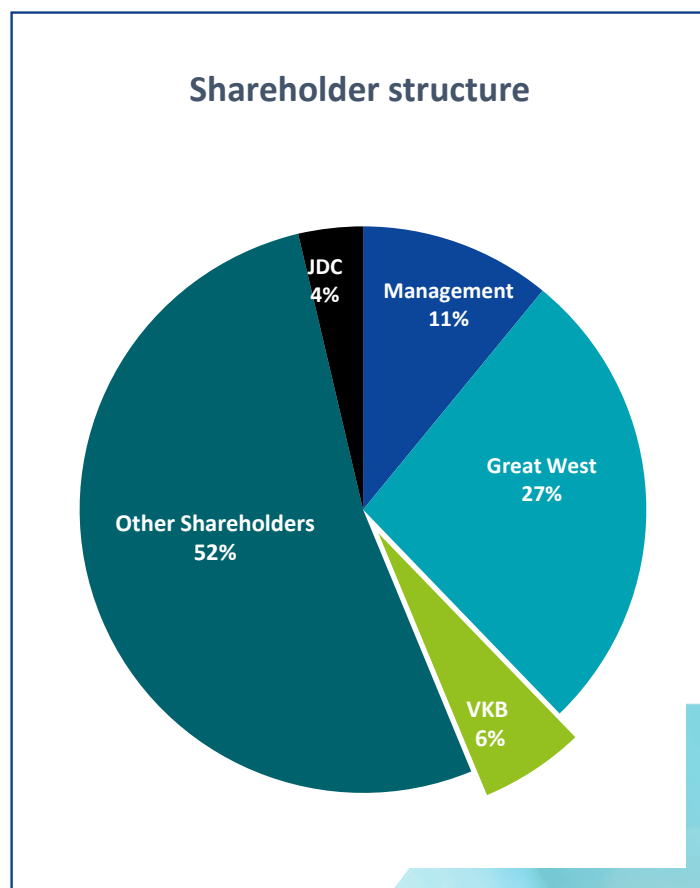
Price: 18.80 EUR (September 01, 2022)

546,275 own shares

Purchase price 7.06 per share

Reserves 6.4M / Share value 10.3M

JDC Group – stock market data – VKB a new anchor shareholder



Strategy of SUSTAINABILITY: JDC is a good investment as to ESG Criteria



- All of our decision-making processes are taking into account social and ecological aspects with the involvement of suppliers and contractual partners.
- Participation in industry-wide solutions and contribution in cross-company sustainability networks.
- JDC subsidiary FiNUM.Finanzhaus as first climate neutral financial distributor:



Management Team JDC Group

AGE 30 TO 52, 50% FEMALE EMPLOYEES, > 50 NATIONS REPRESENTED IN WORKFORCE



Dr. Werner Stein
IT & Technology



Petra Adler
Product Management
White Label Services



Johanna Bartsch
Project Management



Christian Jaffke
Product Management Life &
Health



Claudia Gerke
Operations



Amra Hrstic
Legal



Ralf Funke
Finance & Accounting



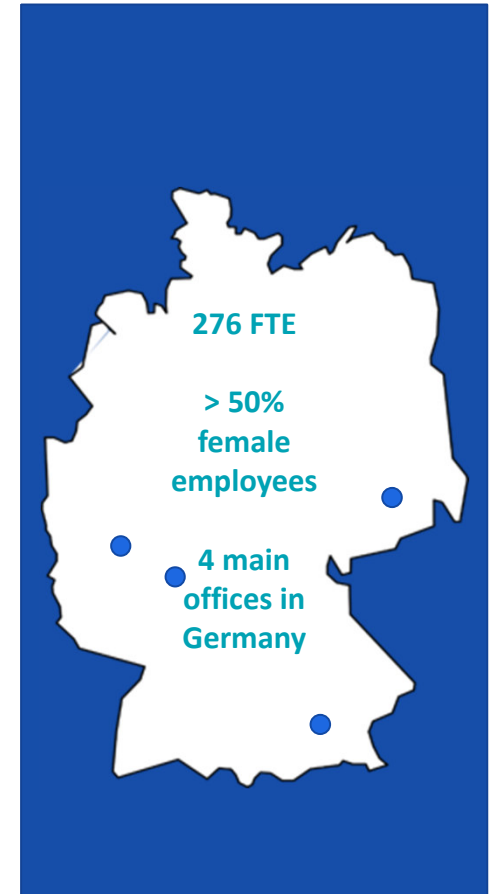
Jens Hildebrandt
Billing



Christina Scheunig
Product Management P&C



Christoph Schmitz
Digitization & Data
Management



ICRM - voted as best broker platform of all broker pools JDC - voted as TOP 100 Innovator 2021



Quelle: ServiceValue/Versicherungsmagazin, Studie: Makler-Champions 2021

2020	2021	ServiceWert P
Professional works von DEMV	Professional works von DEMV	90
Keasy	2. JUNG, DMS & CIE.	81
ELVIS.one von [pma.]	Finass	81
4. JUNG, DMS & CIE.	Keasy	79
Finass	ELVIS.one von [pma.]	72
blau direkt - MVP	VENTAKVM von fonds finanz	71
aB - Agenta	blau direkt - MVP	68
meinMVP	aB - Agenta	65
Salla	Charta.Casa	65
VENTAKVM von fonds finanz	meinMVP	52

Muster, Paula (P21028)
Provisionen

Musterfrau Test, Laura

0 Mail
laura.thomae@jungdms.de

Telken (privat) Telken (geschäftlich)

Mobilnummer (privat) Mobilnummer (geschäftlich)
015112345679

File (privat) File (geschäftlich)

Karte Satellit

KundenApp Status
✓ Registriert am 17.07.2020

M Angaben ändern



TOP 100[®]

Top-Innovator 2021

JDC Group AG

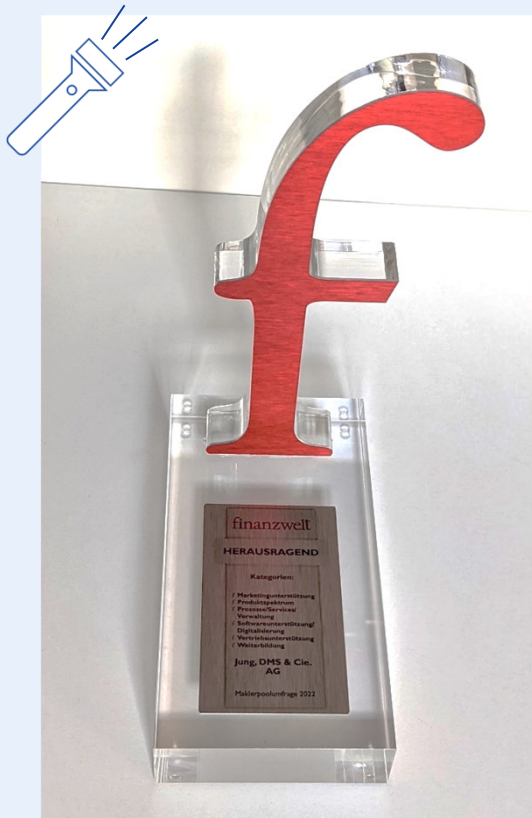
Prof. Dr. Nikolaus Franke
Wissenschaftlicher Leiter von TOP 100

Ranga Yogeshwar
Mentor von TOP 100

TOP100.de

Top award for comprehensive broker pool services

CURRENT AWARD FROM FINANZWELT




JDC delivers across the board for connected platform partners.

BEST ratings in 6 out of 7 possible categories.

- Marketing support
- Product range
- Processes/Services/Administration
- Software support/digitalization
- Sales support
- Training

JDC Group AG
Rheingau-Palais
Söhnleinstraße 8
65201 Wiesbaden


Stefan Bachmann

 +49 1743487201

 bachmann@jdcgroup.de

Ralph Konrad

 +49 1743487223

 konrad@jdcgroup.de

Dr. Sebastian Grabmaier

 +49 1733576985

 grabmaier@jdcgroup.de

CAPITAL MARKET

JDC Group – Contact



Ralf Funke

Head of Investor Relations

JDC Group AG
Rheingau-Palais
Söhnleinstraße 8
65201 Wiesbaden
Germany

Fon: +49 611 3353-500

Fax: +49 611 3353-355

E-Mail: ir@jdcgroup.de





Thank you for your attention!

Disclaimer



This presentation does not address the investment objectives or financial situation of any particular person or legal entity. Investors should seek independent professional advice and perform their own analysis regarding the appropriateness of investing in any of our securities.

While JDC Group AG has endeavored to include in this presentation information it believes to be reliable, complete and up-to-date, the company does not make any representation or warranty, express or implied, as to the accuracy, completeness or updated status of such information.

Some of the statements in this presentation may be forward-looking statements or statements of future expectations based on currently available information. Such statements naturally are subject to risks and uncertainties. Factors such as the development of general economic conditions, future market conditions, changes in capital markets and other circumstances may cause the actual events or results to be materially different from those anticipated by such statements.

This presentation serves information purposes only and does not constitute or form part of an offer or solicitation to acquire, subscribe to or dispose any, of the securities of JDC Group AG.

©JDC Group AG. All rights reserved.