



EARNINGS CALL Q1 2022: PROMISING START

Dr. Sebastian Grabmaier (CEO)

Ralph Konrad (CFO)

JDC's Earnings Call presented by



Dr. Sebastian Grabmaier (CEO)

Responsible for Strategy, Sales, Products, IR/PR & Data Security

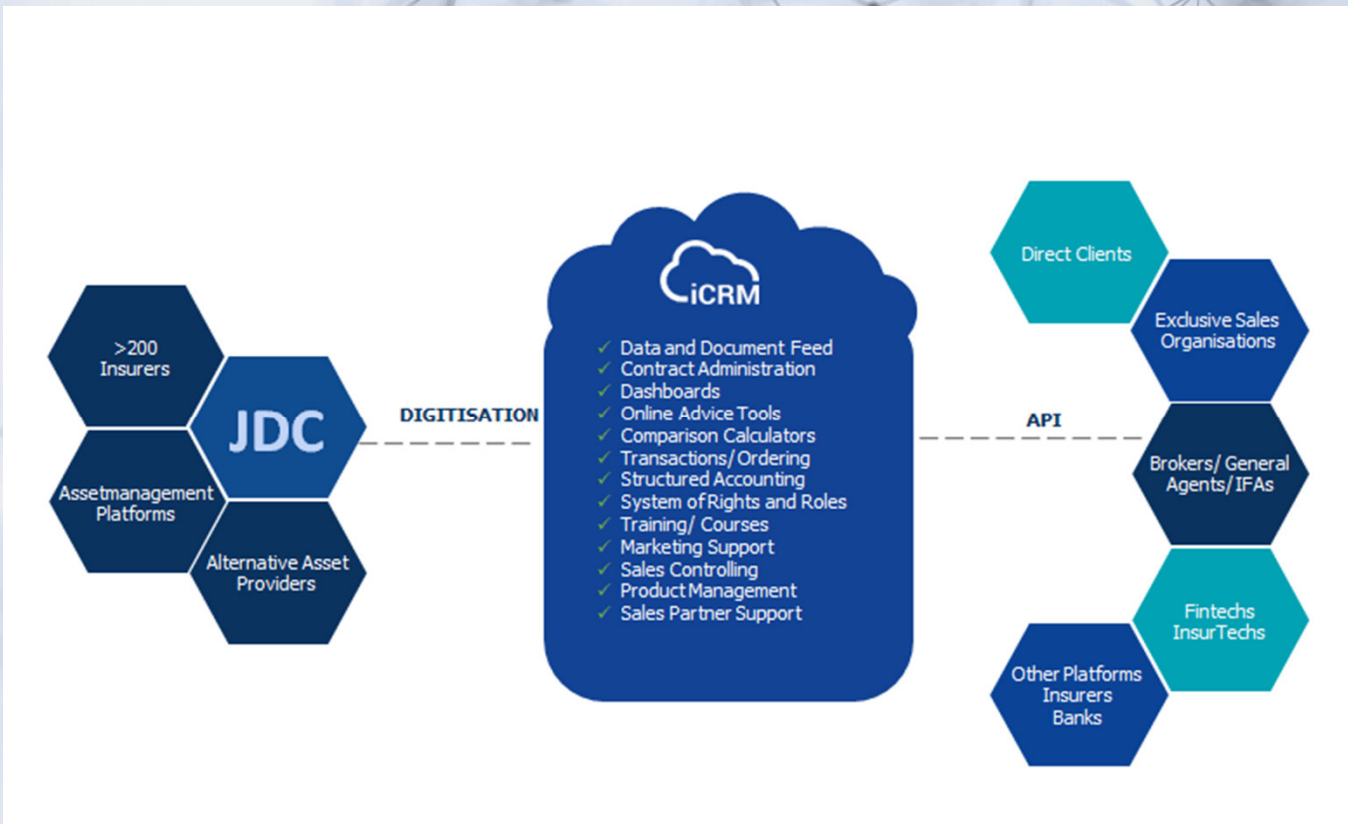


Ralph Konrad (CFO)

Responsible for IT, Operations and Finance

Platform technology

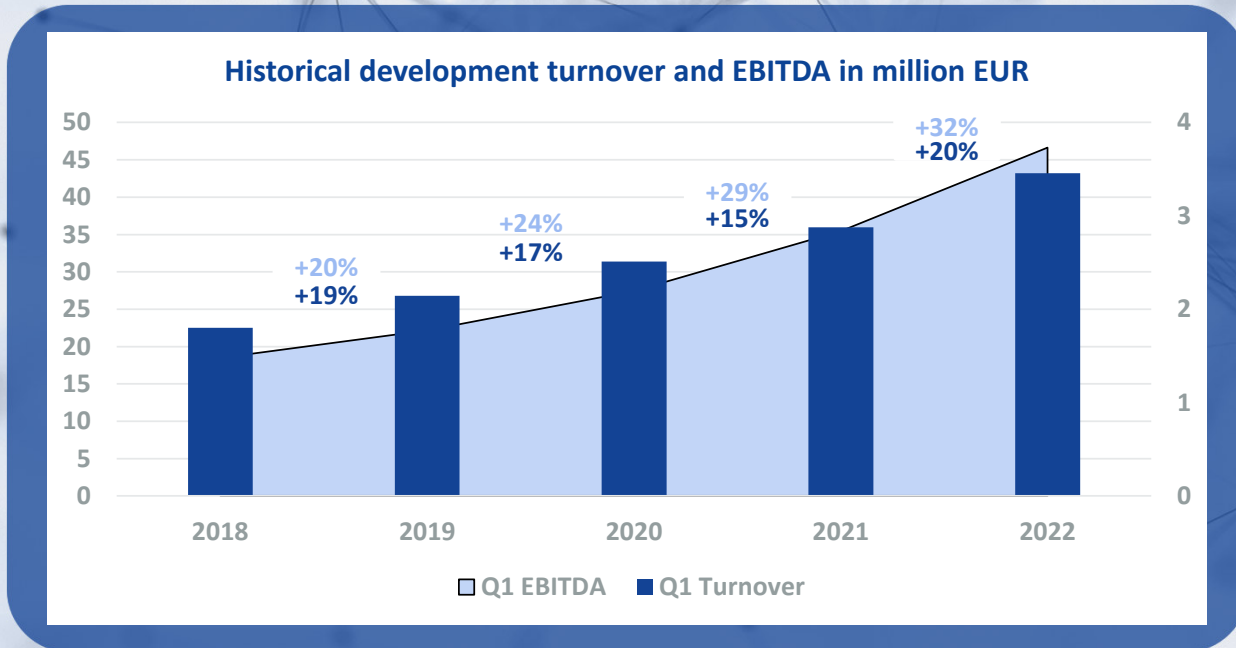
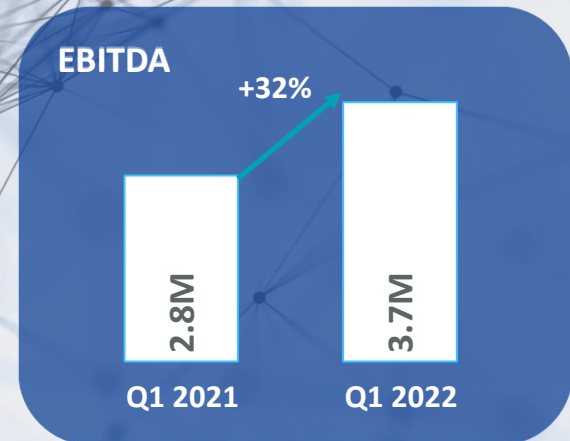
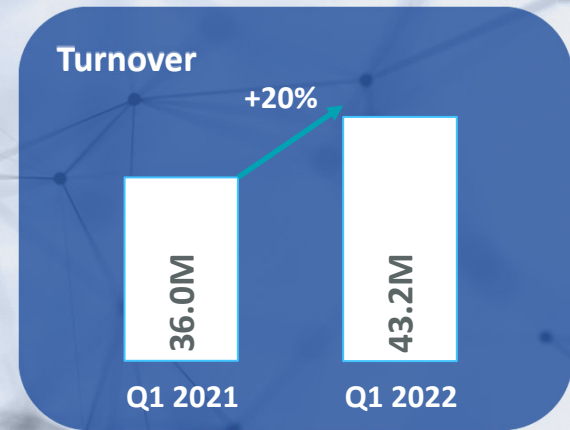
MAKING GERMAN INSURANCE DIGITAL



- 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.

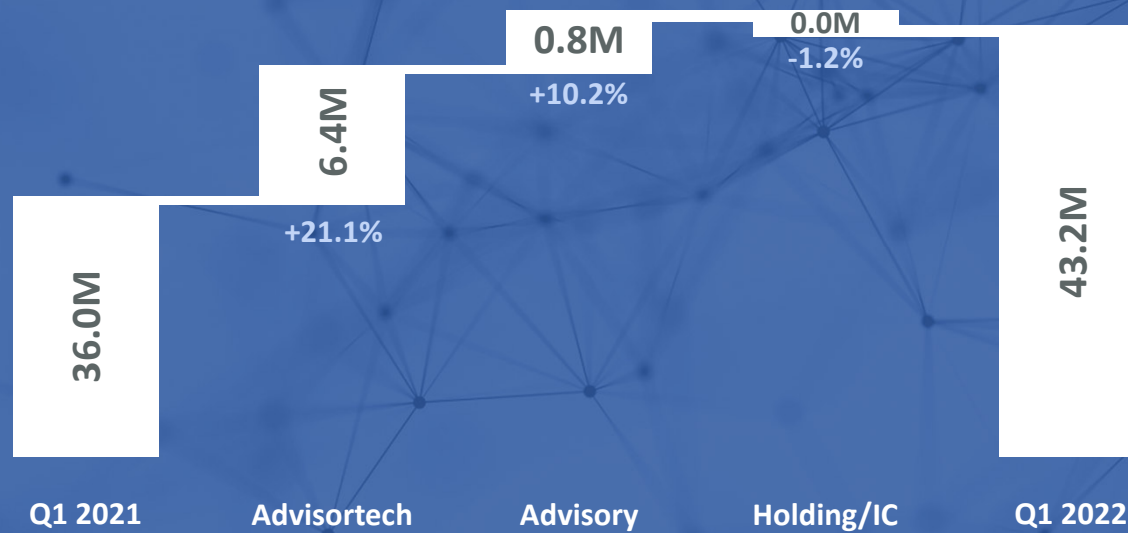
Q1 2022 HIGHLIGHTS

- Q1 2022 with **very satisfying development**
- **Turnover growth** Q1 2022 + 20.2% to 43.2m EUR
- EBITDA rises from 2.8 to 3.7m EUR (+31.5%)
- Long term growth path

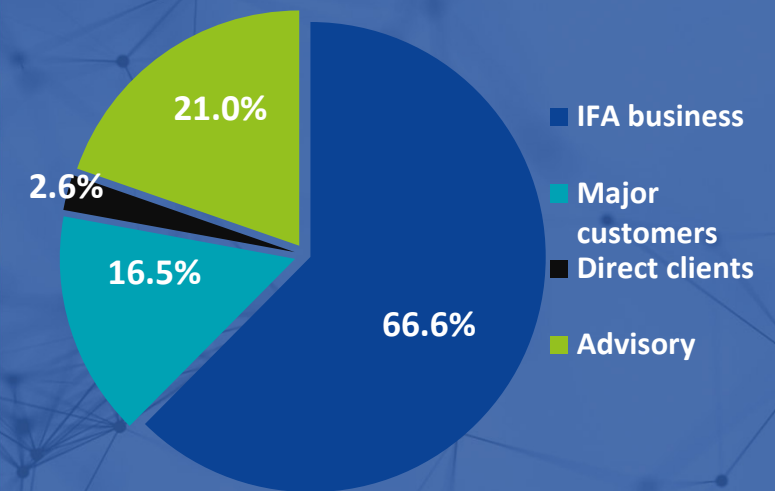


Composition of turnover growth & turnover

Turnover development Q1 2022



Turnover split Q1 2022



- Strong growth of traditional IFA business
- 20+% growth in JDC's advisortech business

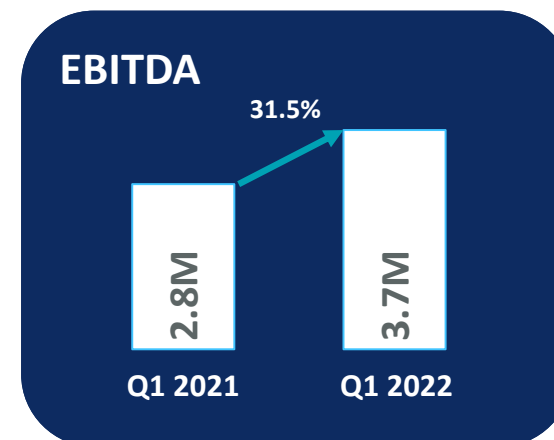
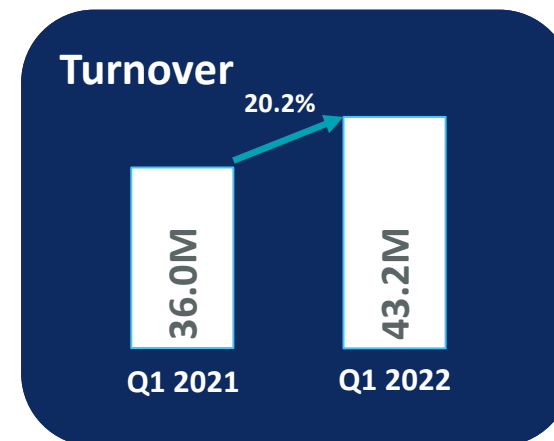
Already over 15% of JDC's turnover contributed by major customers

Q1 2022

Q1 2022 IN NUMBERS – GROUP



in million EUR	Q1 2022	Q1 2021	Q1 2022 vs. Q1 2021
Revenues	43.2	36.0	20.2%
→ Advisortech	37.1	30.6	21.1%
→ Advisory	9.1	8.3	10.2%
→ Holding/IC	-2.9	-2.9	-1.2%
Gross profit margin	13.1	9.9	32.1%
EBITDA	3.7	2.8	31.5%
EBITA	2.8	2.1	32.7%
EBIT	2.3	1.7	34.8%

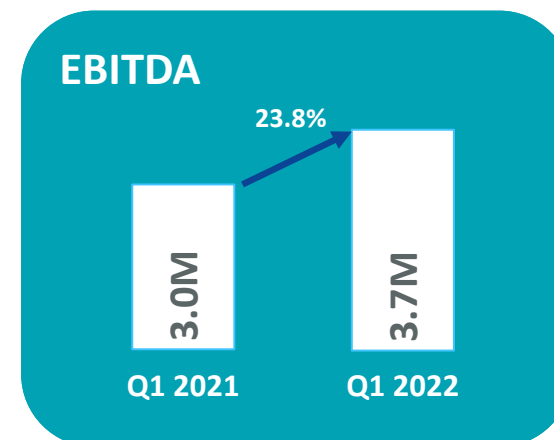
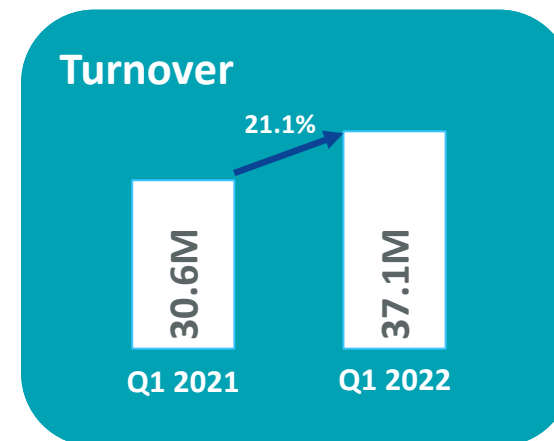


Q1 2022

Q1 2022 IN NUMBERS – ADVISORTECH



ADVISORTECH	Q1 2022	Q1 2021	Q1 2022 vs. Q1 2021
Revenues	37.1	30.6	21.1%
Gross profit margin	10.2	7.9	29.3%
Depreciation and amortization	-1.1	-0.9	-23.4%
Personell expenses	-4.5	-3.2	-39.8%
Other operating expenses	-2.0	-1.7	-18.9%
EBITDA	3.7	3.0	23.8%
EBITA	3.0	2.5	21.4%
EBIT	2.6	2.1	23.9%



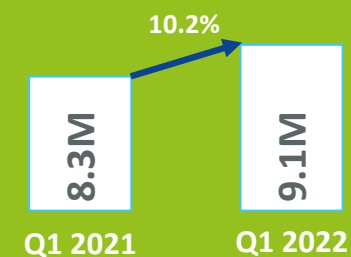
Q1 2022

Q1 2022 IN NUMBERS – ADVISORY

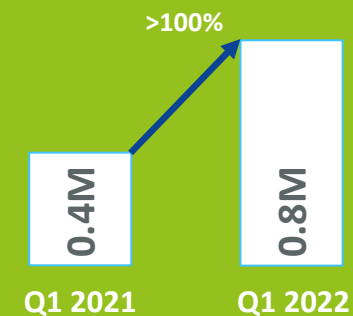


ADVISORY	Q1 2022	Q1 2021	Q1 2022 vs. Q1 2021
Revenues	9.1	8.3	10.2%
Gross profit margin	2.9	2.2	35.4%
Depreciation and amortization	-0.3	-0.2	-49.5%
Personell expenses	-1.3	-0.9	-37.1%
Other operating expenses	-0.9	-0.9	-0.2%
EBITDA	0.8	0.4	>100%
EBITA	0.6	0.2	>100%
EBIT	0.5	0.2	>100%

Turnover



EBITDA



Q1 2022

CASH & LIABILITIES

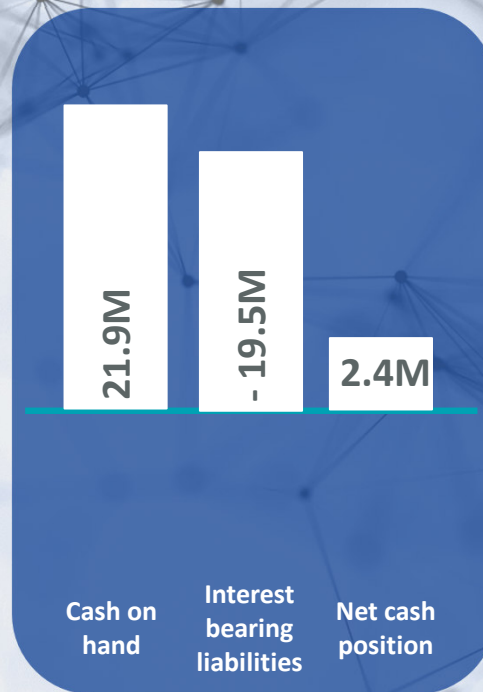


9M 2021



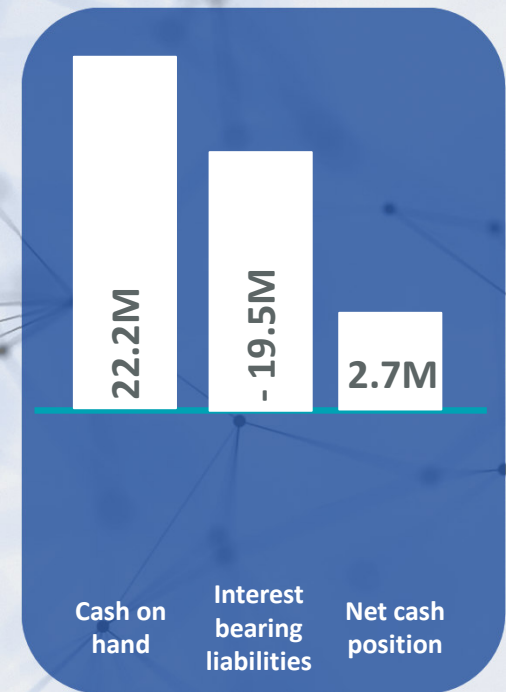
Rights issue to VKB 10.6m, solid cashflows, interest paid 1.1m, deferred payments for purchase prices 2.6m

FY 2021



High payouts Jan/Feb 22 due to extraordinary year-end business 21

Q1 2022



Bond 2019/2024



Quote: 101.70 % (May 11, 2022)

Volume: 25,000,000 EUR

coupon: 5.5% p.a

ISIN: DE000A2YN1M1

Development of share price

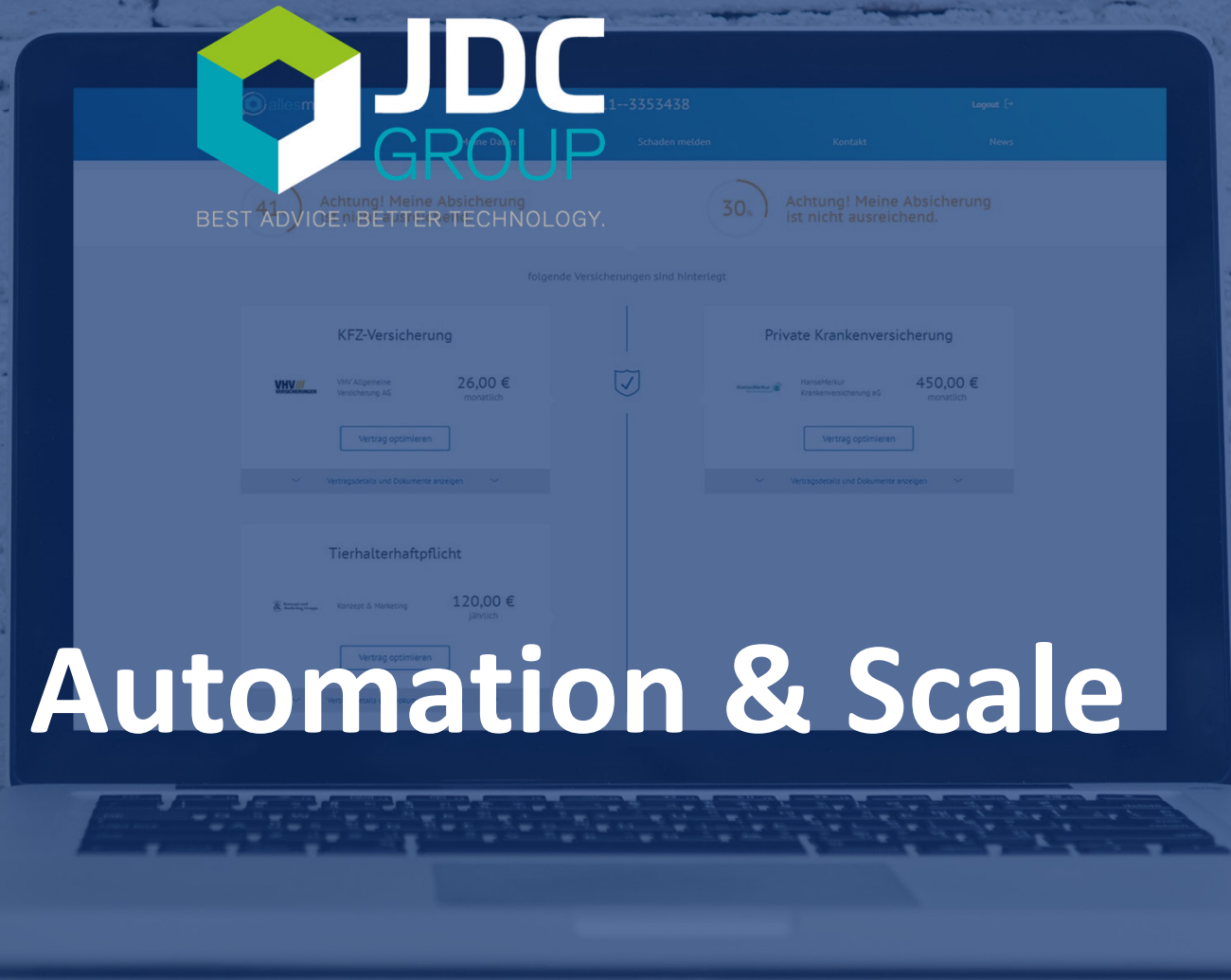


Price: 19.40 EUR (May 11, 2022)

505,202 own shares

Purchase price 6.10 per share

Reserves 6.7M / Share value 9.8M

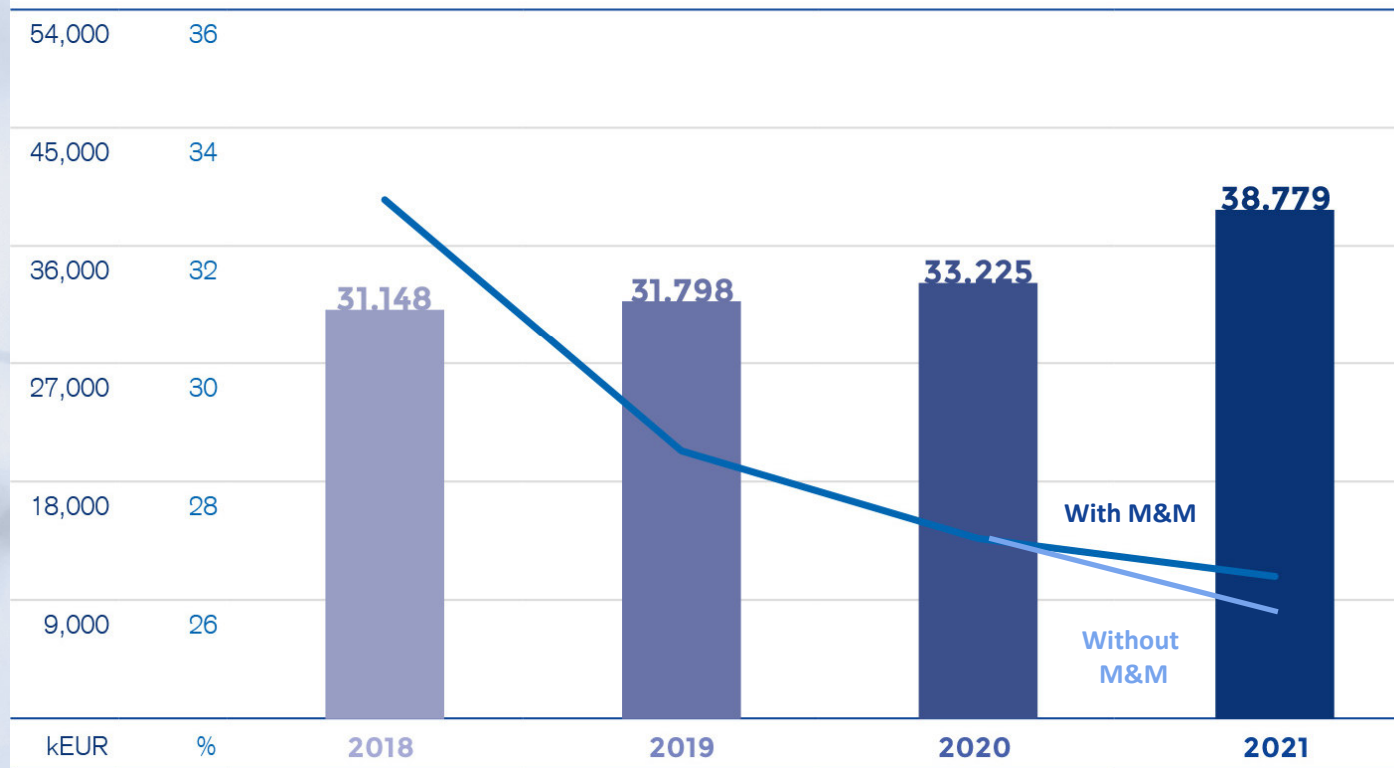


Spotlight: Automation & Scale

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

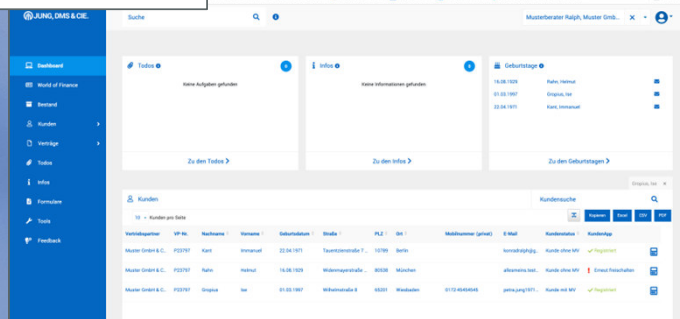
Jump in total costs 2021 due to acquisition of IT company Morgen & Morgen

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

PLATFORM WITHIN THE PLATFORM – JDC.INSIDE



ICRMweb



iCRMweb with a clear focus on broker, customer and portfolio management

allesmeins



Allesmeins as the financial wallet of end customers



JDC.INSIDE



JDC.INSIDE focused on automation of internal processes and mass data handling

JDC.INSIDE is a collection of special purpose automation apps feeding into one workflow system and summarized under a common UI for the internal user. Some design principals are:

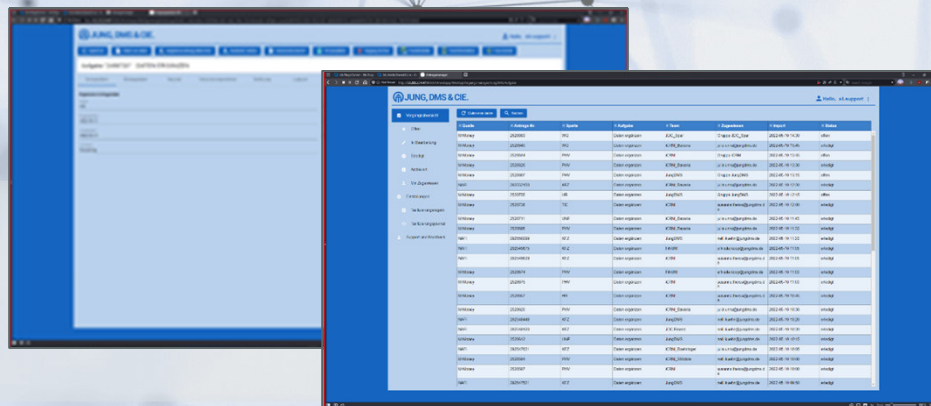
- Use of existing APIs of the connected systems
- Fully integrated, no dependency on third parties
- Automation as far as possible. Only in case of exception or error a workflow item pops up to the user
- Use of state of the art technology
- First AI integration planned for Q3 2022

PLATFORM WITHIN THE PLATFORM – JDC.INSIDE / 4 EXAMPLES

1

Automated processing of comparative portal applications

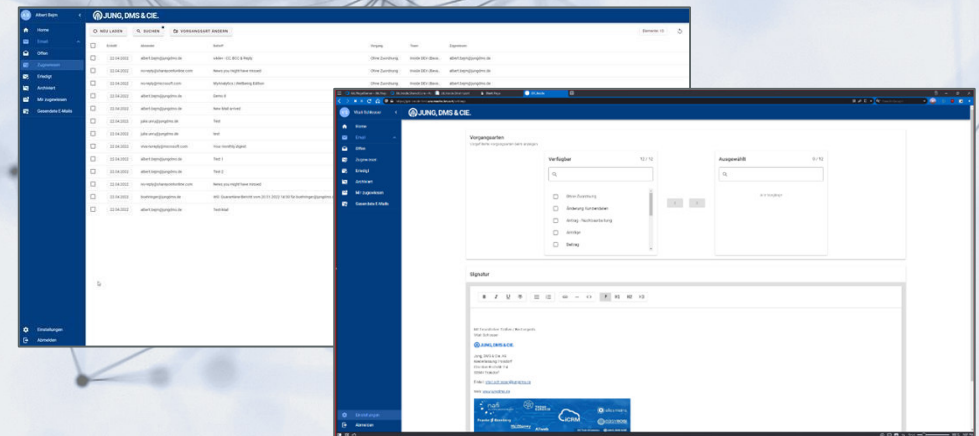
- Downloads applications and documents for new business from several portals automatically
- Identifies existing customer or creates new customer
- Creates application at customer in iCRM and uploads application documents
- 3 click action for staff in case of error (usually data mismatch between CRM and portal data)
- Blackbox ratio up to 90%



2

JDC.INSIDE Mail

- Imports Mails from Outlook centralized group mailboxes
- Creates workflow item from each mail
- Logs and controls settlement of each item
- Full mail handling in app
- Automation on identified email classification possible

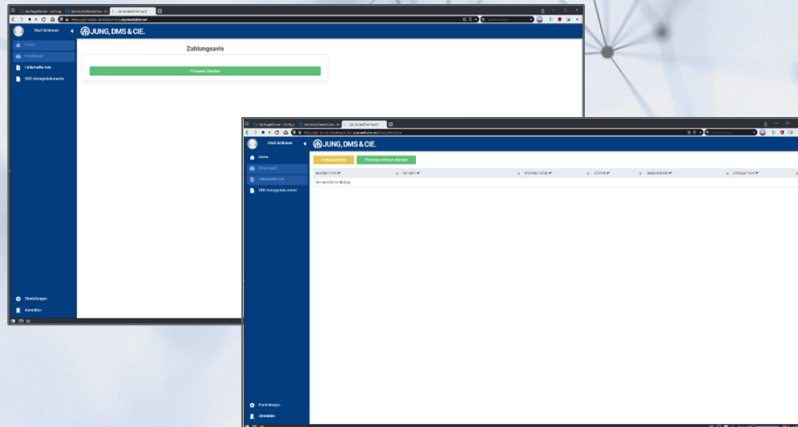


PLATFORM WITHIN THE PLATFORM – JDC.INSIDE / 4 EXAMPLES

3

JDC.Inside payment notifications

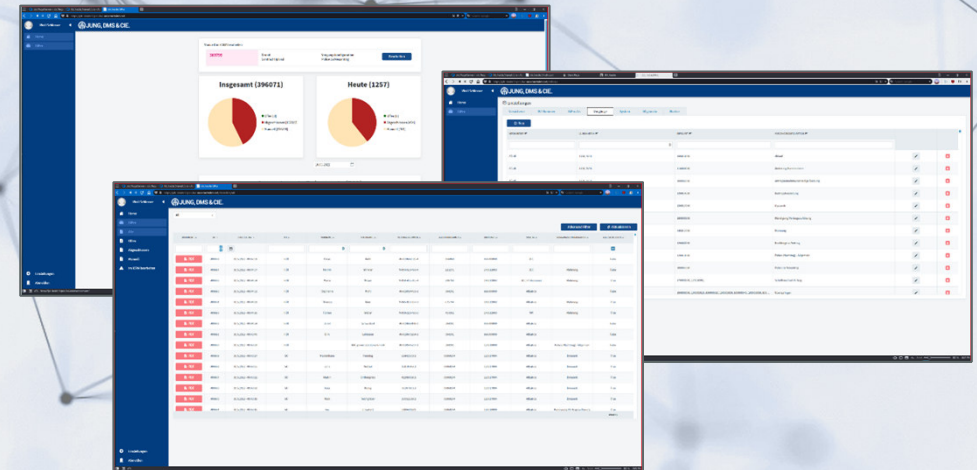
- Payment notifications are created with each payment run for each broker (3times per month) by accounting system
- App imports each notificaton pdf from accounting system
- Checks iCRM for related broker
- Uploads PDF to broker file in iCRM
- Blackbox ratio 99%



4

JDC.Inside BiPro

- Imports preaggregated XML data from almost all insurance portals (volume growth >30% p.a.)
- Creates workflow item from each Dataset
- Identifies existing customer or contract according to predefined ruleset
- Enriches contract data and uploads related documents automatically



Q1 and Guidance 2022



Guidance 2022

Turnover
165 to 175 million


EBITDA
>11 million

Achievements Q1

Turnover
43.2 million ✓

EBITDA
3.7 million ✓

Goals 2022	<ul style="list-style-type: none"> • 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) ✓ • Meaningful success in the further technical development of the JDC platform (new features, further automation) ✓
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	<p>JDC Group AG's business model is not immediately affected by the Ukraine conflict. In particular, the Group has no dependence on supply chains or external service providers. General developments of the global economy and the business climate in Germany and Europe may, of course, have a negative impact on capital markets and on the purchasing behaviour of our customers.</p>
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Thank you for your attention!

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