Sustainability 2025 report

JDC GROUP

BEST ADVICE. BETTER TECHNOLOGY.

Content

JDC Group AG

KEY FINANCIAL RATIOS OF JDC GROUP AG AS OF 31 DECEMBER 2025

422
employees (FTEs)

16,000
connected partners

Assets under administration (AuA)
8 Bn
Euro

2.5 M
customers

Annual net premium
1.5 Bn
Euro

Revenues
250 M
Euro

Total assets
244 M
Euro

FOREWORD

Sustainability by Conviction – Responsibility That Makes an Impact

DEAR READERS,

For JDC Group AG, sustainable action means far more than fulfilling regulatory requirements. It is an integral part of our self-image and has shaped our daily actions for many years. As a technology and digitalization service provider for the financial industry, we already contribute to conserving resources through our business model. The digitalization of processes, the reduction of paper-based workflows and the continuous improvement of efficiency have always reflected our understanding of responsible business conduct. For us, sustainability is not an inconvenient necessity, but a conviction we live by – including, and especially, in challenging times.

The year 2025 was marked by numerous challenges. Uncertain political conditions, geopolitical conflicts, economic tensions and social change presented major challenges for companies and people alike. Especially in times of increasing uncertainty, responsibility, reliability and long-term thinking become more important. We are convinced that sustainable action can make an important contribution to creating stability and opening up opportunities for a positive future.

Against this backdrop, we consistently continued our commitment in the past year and further expanded it in many areas. A particular highlight was the recognition of TopTen, a branch office of FiNUM.Private Finance AG (Berlin), as an OekoBusiness Vienna Partner, which honors our company's sustainability commitment. In addition, we underscored our social responsibility through numerous initiatives. For the first time, we participated in "Aktionswoche Wiesbaden engagiert!" as well as in the "Du bist BERUFen" initiative in order to actively support social projects and the development of young people. With "FiNUM Herz bewegt," we were once again able to strengthen joint engagement within our Group. FiNUM Austria set a special example of international responsibility with the "Water Is Life" project: new wells and water points were completed in Tanzania, sustainably improving access to clean drinking water for numerous people.

Sustainability is an integral part of our self-image and has shaped our daily actions for many years.

Although JDC Group is no longer subject to CSRD reporting requirements due to current regulatory developments, transparency remains an important concern for us. We therefore continue to report voluntarily on our sustainability activities.

Responsibility, reliability and long-term thinking make an important contribution to creating stability and opening up opportunities for a positive future.

Dr. Sebastian Grabmaier
CEO JDC Group AG

For this report, we are guided by the VSME Standard (Voluntary Sustainability Reporting Standard for SMEs), a voluntary reporting framework developed specifically for small and medium-sized enterprises. This creates a transparent and pragmatic basis for presenting our progress, measures and objectives in the area of sustainability in a comprehensible manner.

We would like to thank all employees, business partners and other stakeholders who are shaping this path together with us. Their commitment, ideas and support are essential to our success. Together, we assume responsibility and work to align economic success with environmental and social concerns – today and in the future.

Dr. Sebastian Grabmaier

GENERAL INFORMATION

Basis of Preparation (B1)

This sustainability report was prepared based on the voluntary reporting standard for non-listed micro, small and medium-sized enterprises (VSME) issued by the European Financial Reporting Advisory Group (EFRAG) in December 2024. Disclosures are provided for both the Basic Module and the Comprehensive Module.

The sustainability report covers the 2025 fiscal year of JDC Group AG from January 1, 2025 to December 31, 2025 and is based on the same scope of consolidation as the financial reporting. The report includes the following subsidiaries:

JDC Group

— Jung, DMS & Cie. Aktiengesellschaft (Widenmayerstraße 36, 80538 Munich)
— JDC Group Austria GmbH (Naglergasse 9/14, 1010 Vienna/Austria)
— FiNUM.Private Finance AG (Kurfürstendamm 201, 10719 Berlin)
— FiNUM.Finanzhaus AG (Widenmayerstraße 36, 80538 Munich)
— FiNUM.Pension Consulting GmbH (Söhnleinstraße 8, 65201 Wiesbaden)

Subsidiary Group Jung, DMS & Cie. AG

— Jung, DMS & Cie. Pool GmbH (Söhnleinstraße 8, 65201 Wiesbaden)
— Jung, DMS & Cie. Pro GmbH (Söhnleinstraße 8, 65201 Wiesbaden)
— JDC plus GmbH (Söhnleinstraße 8, 65201 Wiesbaden)
— JDC Geld.de GmbH (Söhnleinstraße 8, 65201 Wiesbaden)
— MORGEN & MORGEN GmbH (Elisabethenstraße 20, 65428 Rüsselsheim am Main)
— JDC Pro Service GmbH (Söhnleinstraße 8, 65201 Wiesbaden)
— Plug-InSurance GmbH (Widenmayerstraße 36, 80538 Munich)
— DFP Deutsche Finanz Portfolioverwaltung GmbH (Pilotystraße 3, 90408 Nuremberg)
— Fund Development and Advisory AG (Seebuchtstraße 20, 6374 Buochs/Switzerland)
— SF Sicher Finanzieren GmbH (Söhnleinstraße 8, 65201 Wiesbaden)
— FMK Compare GmbH (Poststraße 14, 20354 Hamburg)
— HVG Hanse GmbH (Eifflerstraße 43, 22769 Hamburg)

Subsidiary Group JDC Group Austria GmbH

— FiNUM.Private Finance AG, (Krugerstraße 13, 1010 Vienna/Austria)
— Top-Finanziert GmbH (Krugerstraße 13, 1010 Vienna/Austria)
— benefit consulting gmbH (Krugerstraße 13, 1010 Vienna/Austria)
— I&F Beratungs GmbH(Lendplatz 9–10, 8020 Graz/Austria)

No use was made of the option to omit specific information relating to intellectual property or disclosures concerning impending developments or matters that are in the course of negotiation. To ensure continuity in our reporting, we provide supplementary information on certain topics where such information was already part of our previous reporting. For reasons of better readability, this report does not use gender-inclusive language. All personal designations apply equally to all genders.

JDC Group AG has the legal form of a German stock corporation (Aktiengesellschaft, AG) and, through its subsidiaries, provides a broad range of financial and insurance services – from advisory and brokerage services through to digital processing and IT-supported process support. Its business activities are therefore highly diverse and can be assigned to several NACE codes. The following NACE codes reflect the core areas of our business activities:

62.0 – Information technology service activities

JDC Group AG develops digital solutions for insurance and financial advisory services – including platforms such as iCRM and allesmeins, comparison calculators such as M&M Office and interface solutions for integration into existing IT systems. These software solutions form the technological basis for the digital processing of advisory and brokerage processes.

63.1 – Data processing, hosting and related activities; web portals

Our IT infrastructure enables the secure processing and storage of customer data for financial intermediaries. Hosting, data management and interface operation are carried out in compliance with the highest data protection and security standards. In addition, we operate user-friendly web portals and platform components that provide access to advisory, administrative and analytical functions.

66.22 – Activities of insurance agents and brokers

Through our platform solutions, we enable the digital brokerage of insurance products, including for brokers, multiple agents, commercial agents and banks. In addition, independent intermediaries within the FiNUM Group advise end customers directly on insurance products.

66.19 – Other activities auxiliary to financial services

In addition to insurance brokerage, our digital systems also support intermediary distribution partners in the area of financial advisory services – in particular in the brokerage of investment products, building finance and mortgage loans.

66.30 – Fund management

DFP Deutsche Finanz Portfolioverwaltung GmbH provides services in the area of asset management as well as in connection with the development and support of fund strategies. Implementation is carried out in close cooperation with specialized partners and generally without holding customer funds in custody.

82.99 – Other business support service activities n.e.c.

In the 2025 fiscal year, JDC Group AG acquired the FMK Group, thereby specifically expanding its business model to include digital customer acquisition in the financial and insurance environment. FMK operates a data-driven technology platform specializing in digital lead generation, which generates online transactions with consumers ready to buy for companies.

GROUP LOCATIONS

FMK Compare GmbH
Poststraße 14, 20354 Hamburg
53° 33' 13.10400" N, 9° 59' 2270400" E

HVG Hanse GmbH
Eifflerstraße 43, 22769 Hamburg Altona
53° 33' 45.32400" N, 9° 57' 36.21600" E

DFP Deutsche Finanz Portfolioverwaltung GmbH
Bahnhofstraße 46 21614 Buxtehude
53° 28' 18.79556" N, 9° 41' 27.31634" E

Jung, DMS & Cie. AG
Stationsweg 13, 53840 Troisdorf
50° 48' 58.00588" N, 7° 08' 52.23221" E

MORGEN & MORGEN GmbH
Elisabethenstraße 20, 65428 Rüsselsheim
49° 59' 25.69827" N, 8° 24' 33.96917" E

DFP Deutsche Finanz Portfolioverw. GmbH
Döllgaststraße 12, 86199 Augsburg
48° 20' 32.55323" N, 10° 51' 51.70576" E

FiNUM.Private Finance AG
Kurfürstendamm 201, 10719 Berlin
52° 30' 05.89365" N, 13° 19' 15.71298" E

Jung, DMS & Cie. AG
Merseburgerstr. 26a, 06667 Weißenfels
51° 12' 24.74458" N, 11° 58' 00.07660" E

Jung, DMS & Cie. AG
Webergasse 1, 01067 Dresden
51° 02' 57.45039" N, 13° 44' 07.24402" E

DFP Deutsche Finanz Portfolioverw. GmbH
Pilotystraße 3, 90408 Nuremberg
49° 27' 34.30298" N, 11° 4' 37.90723" E

Jung, DMS & Cie. AG
Widenmayerstraße 36, 80538 Munich
48° 08' 43.83138" N, 11° 35' 42.82469" E

FiNUM.Finanzhaus AG
Nymphenburger Str. 14, 80335 Munich
48° 08' 55.86358" N, 11° 33' 23.44301" E

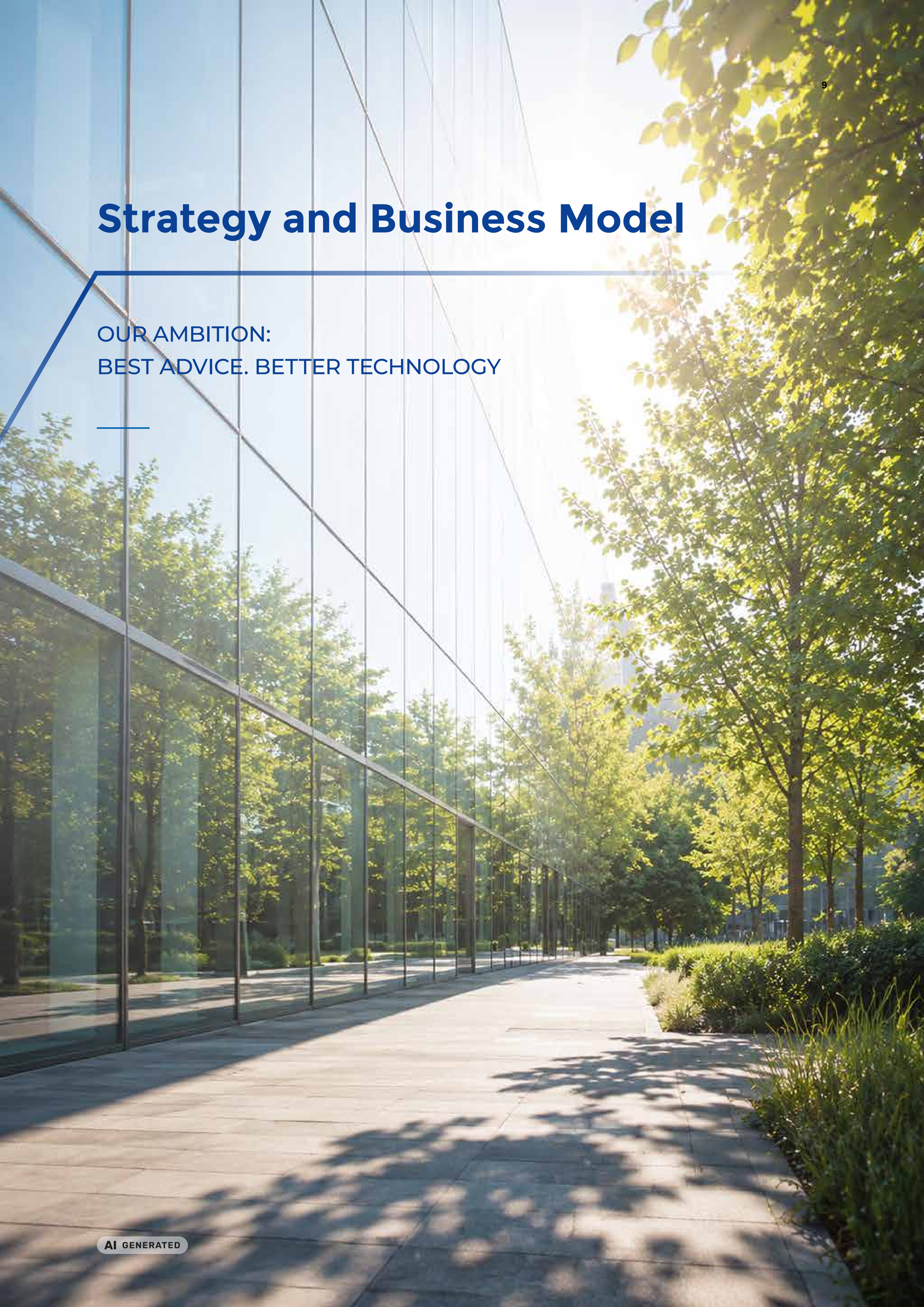
JDC Group Austria GmbH
Naglergasse 9/14, 1010 Vienna/Austria
48° 12' 36.08186" N, 16° 22' 02.47777" E

FiNUM.Private Finance AG
Krugerstraße 13, 1010 Vienna/Austria
48° 12' 14.44656" N, 16° 22' 19.23840" E

I & F Beratungs GmbH
Lendplatz 9–10, 8020 Graz/Austria
47° 04' 29.35073" N, 15° 25' 49.67995" E

Strategy and Business Model

OUR AMBITION:
BEST ADVICE. BETTER TECHNOLOGY



BUSINESS MODEL AND SUSTAINABILITY – RELATED INITIATIVES (C1)

JDC Group AG is an innovative financial services company that stands for intelligent financial distribution and new advisory technologies. The claim "**BEST ADVICE. BETTER TECHNOLOGY**" underscores this ambition.

BEST ADVICE. BETTER TECHNOLOGY.

The operating activities of JDC Group AG can be divided into the two business segments "**Advisortech**" and "**Advisory**." The companies in these two segments operate independently, while supporting one another in implementing a comprehensive, technology-supported all-finance approach.

Advisortech – the digital platform for distributing financial products to private end customers through financial intermediaries

In the Advisortech business segment, JDC Group AG offers a digital platform for insurance products, investment funds and all other financial products and services under the **Jung, DMS & Cie.**, **MORGEN & MORGEN**, **allesmeins**, **TopTen**, **Geld.de** and **FMK** brands. By providing and processing virtually all product providers in the financial market, including the complete product range and full data and document supply, JDC Group AG creates, through its viewing systems and interfaces, the ideal workplace for financial intermediaries of all kinds (brokers, agents, company-affiliated intermediaries, banks, tied-agent organizations and fintechs) and the first genuine financial home for financial services customers. Whether via smartphone app, tablet or PC, customers and intermediaries receive a complete overview of their individual insurance and fund portfolios. In addition, simple transfer options are available for contracts with third-party insurers, as well as tailored closing processes. This not only enables a comprehensive market comparison but also gives customers and advisors a direct opportunity to optimize the cost-benefit ratio.

The platform offering was further expanded in the past year. In September 2025, Jung, DMS & Cie. AG, a wholly owned subsidiary of JDC Group AG, signed a purchase agreement to acquire 60 percent of the shares in **FMK Compare GmbH** and **HVG Hanse GmbH** (together, the FMK Group). With the acquisition of the FMK Group, JDC is taking the next logical step. To accelerate its growth and optimally utilize and scale the platform, JDC will in the future ensure access to end customers for platform users through FMK, in addition to providing technical services.

Advisory – independent retirement planning and investment advisory services for private customers

In the "Advisory" business segment, approximately 300 well-trained advisors under the umbrella of the FiNUM Group advise demanding private customers, freelancers and business customers in Germany and Austria. Together, they serve more than 85,000 customers and manage assets totaling approximately EUR 2 billion (AuM). Advisory services are provided holistically, individually and across all relevant asset classes. This segment complements the platform offering and enables JDC Group AG to cover the entire value chain in financial services distribution.

The tech platform for product partners and intermediaries

SUSTAINABILITY WITHIN THE JDC GROUP

With more than 16,000 connected platform users, approximately 2.5 million customers, fund assets of more than EUR 8.0 billion and annual insurance premiums of more than EUR 1.5 billion, we are one of the market leaders in the German-speaking region. Sustainability has always been an integral part of our entrepreneurial self-image. Long before regulatory requirements or ESG ratings became increasingly important, JDC Group AG consistently focused on digital processes and helped minimize resource consumption in the financial intermediation process. At a time when insurance contracts were still routinely sent in paper form with extensive contractual terms, policies and attachments, we began early on to transition to digital solutions. This not only enabled us to increase efficiency for our partners but also led to a drastic reduction in their paper consumption.

However, sustainability is not a static objective, but a dynamic development process. We therefore continue to strive to align our strategy and business model with the transition to a sustainable economy. Due to its central role in capital allocation, the insurance and financial sector plays a significant role in achieving sustainability objectives. As a link between investors and the real economy, it has considerable leverage to direct investments toward sustainable business models, finance transformation processes and promote long-term value creation in line with environmental and social criteria. Based on our market position, we see it as our responsibility to support intermediaries and end customers in the sustainable transformation of their financial decisions.

Against this backdrop, we have committed ourselves to systematically embedding sustainability aspects in all areas of the company and gradually integrating them along our entire value chain. Accordingly, we do not understand sustainability as an isolated field of action, but as an integral part of our business strategy.

Based on this strategic understanding, JDC Group AG has specifically expanded its sustainability activities in recent years and systematically aligned them with established regulatory frameworks and relevant market standards. The focus is not only on the continuous further development of individual measures, but in particular on a clear prioritization of the topics that are material to long-term business success and to the impact of business activities on the environment and society. The identification and classification of these topics form the basis for the substantive design of our sustainability activities and are presented in the following chapter.

Transition to a More **Sustainable Economy**

PROCEDURES, POLICIES AND FUTURE INITIATIVES (B2, C2)

In 2024, JDC Group AG conducted a double materiality assessment for the first time in order to identify and evaluate the sustainability topics relevant to the company. The results formed the basis for the further development of our sustainability strategy and for deriving targeted management measures. The process for identifying and assessing the material topics was preceded by the formation of an interdisciplinary core CSR team. This team consisted of the internal sustainability team, specialists and managers of JDC Group AG, as well as external sustainability experts. The subsequent double materiality assessment was structured into five fundamental steps:

1. Identification of Potentially Relevant Topics

First, a longlist of potentially relevant sustainability topics was prepared. For this purpose, and in line with the requirements of ESRS 1, paragraph AR 16, we considered the business context, business relationships, the value chain and the affected stakeholders. To avoid redundancies and create a clear structure, we combined and aggregated related topics. In addition, the SASB standards relevant to the industry were reviewed in order to integrate sector-specific aspects. Subsequently, all topics on the longlist were assessed for their relevance to JDC Group AG's business model and condensed into a focused shortlist. Topics and subtopics with no connection to our business model were not considered in the further process.

2. Involvement of Stakeholder Groups

As part of the double materiality assessment, it was important to us to gain a well-founded understanding of how different stakeholder groups perceive JDC Group AG's sustainability-related impacts, risks and opportunities. Therefore, we first identified those stakeholders who are either directly affected by our business activities or who use information from the sustainability report. The core CSR team then evaluated, as part of a stakeholder relevance analysis based on influence, interest and availability, the form in which the respective groups were included in the process – for example through interviews or as participants in workshops for the IRO assessment. Where certain stakeholder groups were not directly available, qualified proxies were selected based on their expertise, their role within the company or their proximity to specific stakeholder groups in order to represent the respective stakeholder group in the IRO assessment process. The internal and external assessments were a key input into the identification and evaluation of the material impacts, risks and opportunities.

3. Identification of Impacts, Risks and Opportunities (IROs)

In preparation for this process step, onboarding sessions were held with the participating departments in order to establish a common understanding of the regulatory requirements and the objective of the double materiality assessment. Subsequently, the potential impacts, risks and opportunities (IROs) were systematically identified and documented for the potentially relevant topics identified in Step 1. Various sources of information were taken into account: the assessments of external ESG experts with regard to sector-specific topics, sustainability reports of competitors and of partners along the value chain – including suppliers and customers. This perspective was supplemented by the sustainability expertise of the members of the core CSR team as well as by the technical assessments of the departments involved, which have a deep understanding of the business activities and internal processes of JDC Group AG. On this basis, a total of 70 IROs were identified.

4. Assessment of Impacts, Risks and Opportunities (IROs)

To assess the identified IROs, we conducted interactive workshops. Participants had the opportunity to critically review the impacts, opportunities and risks defined in advance, adjust them where necessary and add further aspects. The assessment of the IROs was carried out as part of a discursive process based on defined criteria. For each identified impact, risk and opportunity, both impact materiality and financial materiality were assessed. With regard to impact materiality, the severity – comprising scale, scope and irremediability – was assessed, as was the likelihood of occurrence in the case of potential impacts. As part of the financial materiality assessment, we evaluated the extent to which the respective IROs could affect key performance indicators such as EBITDA, investments or costs, differentiated by short- to medium-term (1–5 years) and long-term (> 5 years) time horizons. Each assessment was carried out using a five-point scale. To record the results transparently and consistently, all IROs were briefly described in the workshop and documented with a comprehensible rationale for the assessment.

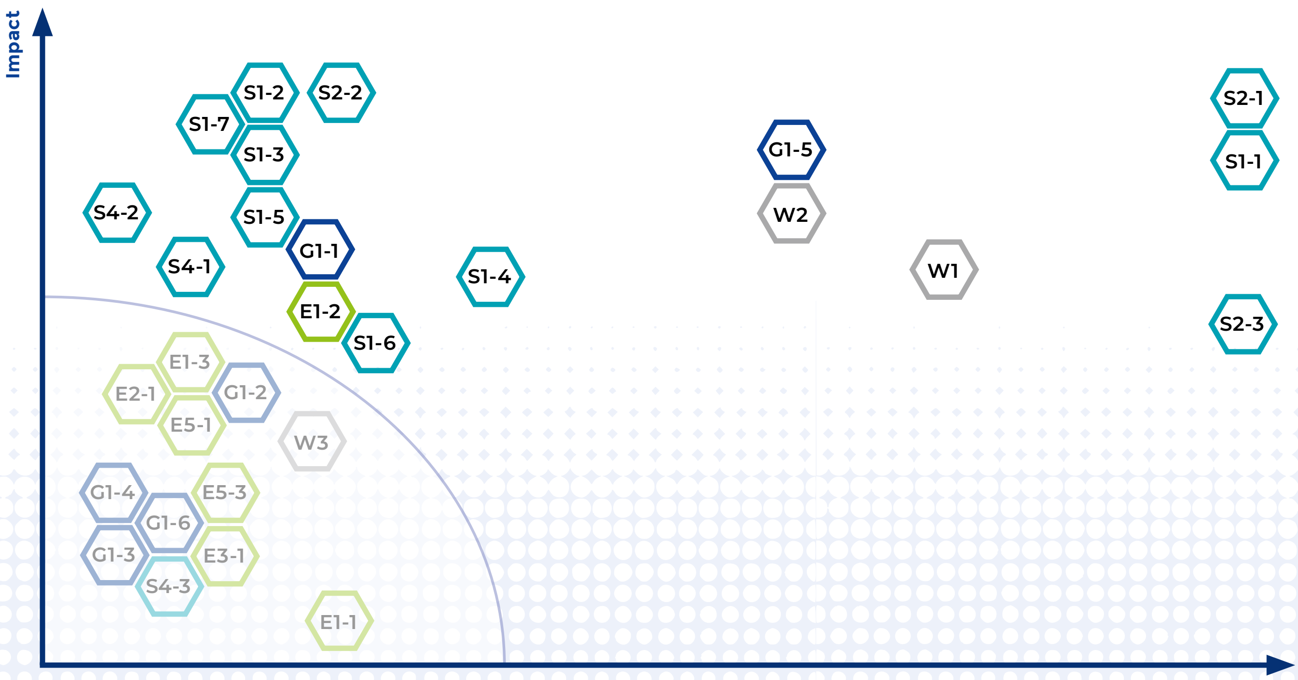
5. Preparation of Results and Determination of Materiality

The results from Step 4 were then subjected to a structured review by the core CSR team. In this process, both the assessments and the related rationales were critically reviewed and adjusted where necessary. As part of this review, it was ensured that, in the case of potential human rights-related impacts, severity took precedence over likelihood in accordance with ESRS 1, paragraph 45. It was also taken into account that sustainability impacts often develop over longer periods of time and that cumulative effects may occur. A sustainability topic was classified as material if at least one assigned IRO exceeded the defined threshold – whether with regard to impact materiality, financial materiality or both dimensions. Topics for which all IROs were below the thresholds were classified as not material.

The thresholds were determined in accordance with the principle that no information should be excluded that could be relevant for the decision-making of relevant stakeholders. The threshold for financial materiality was deliberately set lower, taking into account the likelihood of occurrence. The entire process and the final results were submitted to the Management Board for review, discussion and approval. Comments from this body were incorporated once again. Finally, the Supervisory Board was informed about the process and the results.

RESULTS OF OUR **DOUBLE MATERIALITY ASSESSMENT**

The identified material topics were reviewed and confirmed against the background of current developments in the past year. The following overview visualizes the results of our double materiality assessment:



ENVIRONMENT

Climate change
E1-1 Climate change adaptation
E1-2 Climate change mitigation
E1-3 Energy

Environmental pollution
E2-1 Pollution of air
E2-2 Pollution of water*
E2-3 Pollution of soil*
E2-4 Pollution of living organisms and food resources*
E2-5 Substances of concern*
E2-6 Substances of very high concern*
E2-7 Microplastics*

Water and marine resources
E3-1 Water
E3-2 Marine resources*

Biodiversity and ecosystems
E4-1 Direct impact drivers of biodiversity loss*
E4-2 Impacts on the state of species*
E4-3 Impacts on the extent and condition of ecosystems*
E4-4 Impacts and dependencies of ecosystem services*

Circular economy
E5-1 Resource inflows, including resource use
E5-2 Resource outflows related to products and services*
E5-3 Waste

SOCIAL

Own workforce
S1-1 Secure employment and remuneration
S1-2 Working time and work-life balance
S1-3 Social dialogue and freedom of association, works councils and rights to information, co-determination and collective bargaining
S1-4 Health and safety
S1-5 Equal treatment and equal opportunities
S1-6 Education
S1-7 Other work-related rights

Workers in the value chain
S2-1 Working conditions
S2-2 Equal treatment and opportunities for all
S2-3 Other work-related rights

Affected communities
S3-1 Communities' economic, social and cultural rights*
S3-2 Communities' civil and political rights*
S3-3 Rights of indigenous communities*

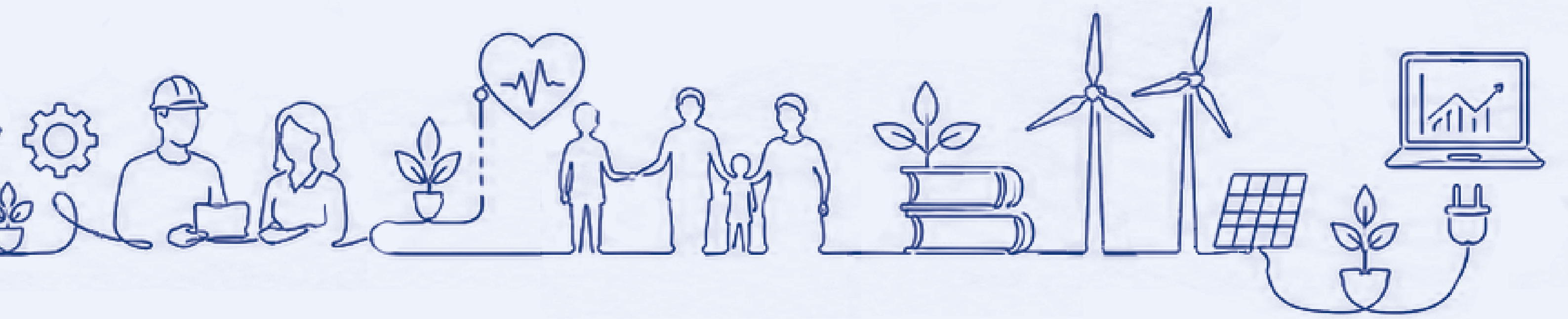
Consumers and end-users
S4-1 Information-related impacts for consumers and/or end-users
S4-2 Personal safety of consumers and/or end-users
S4-3 Social inclusion of consumers and/or end-users

GOVERNANCE

Business conduct
G1-1 Corporate culture
G1-2 Protection of whistle-blowers
G1-3 Animal welfare
G1-4 Political engagement and lobbying activities
G1-5 Management of relationships with suppliers, including payment practices
G1-6 Corruption and bribery

Own topics
W-1 Innovation
W-2 IT-Security
W-3 Corporate Citizenship

* Topics not related to business activities



Sustainability Strategy

Building on the results of the **double materiality assessment**, we further developed our sustainability strategy in a targeted manner. In this context, all previously pursued topic areas were reviewed and reassessed with respect to their continued relevance. Topic areas that had previously not been sufficiently covered were expanded or newly incorporated into the strategic orientation. At the same time, topics that lost significance as part of the materiality assessment were critically reviewed and – where they were no longer considered a priority – removed from the active target system. In this way, a **consistent, cross-topic structure** was created that reflects the material topic areas in their entirety, assigns **clear responsibilities** and provides a reliable basis for **operational implementation**.

The sustainability strategy is an **integral part of the overarching business strategy** and is aligned with the key ESG dimensions of environmental, social and governance. Its objective is to combine long-term value creation with responsible conduct while systematically addressing regulatory requirements and increasing stakeholder expectations. The following overview shows the linkage and integration of the topics material to us with our sustainability strategy.

SUSTAINABLE. EFFECTIVE. FUTURE-READY.

OUR RESPONSIBILITY. OUR ACTIONS. OUR FUTURE.

ENVIRONMENT

- Climate action
- Energy

SOCIAL

- Own workforce
- Workers in the value chain
- Consumers and end users

GOVERNANCE

- Corporate culture
- Innovation
- Data protection and IT security
- Management of relationships with suppliers

ENVIRONMENT

Although our business activities are essentially based on intangible products, they nevertheless involve a certain level of resource consumption and greenhouse gas emissions. The operation of our infrastructure, the use of office buildings and business-related mobility result in environmental impacts that we as a company take seriously. A central aspect of our sustainability strategy is therefore the continuous reduction of the CO_2 emissions caused by us.

In addition, we place a particular focus on energy. As a digitally oriented company, we are highly dependent on IT infrastructures and external data centers.
While the digitalization of processes – for example by reducing paper-based workflows or decreasing business travel – generally makes a positive contribution to climate protection, the energy consumption associated with operating this infrastructure represents a key lever for the transition to a more sustainable economy. Against this backdrop, we aim to make our energy requirements as efficient as possible and gradually align them with sustainability criteria.

SOCIAL

The way in which we deal with people inside and outside our company also plays a role in our sustainability efforts. It is our employees who make the decisive contribution to our success. Their commitment, skills and satisfaction form the foundation of our performance and innovative strength. Creating future-oriented working conditions is therefore a central aspect of our sustainability strategy.

However, our social responsibility does not end at the boundaries of our company. The design of remuneration models, billing processes and organizational framework conditions has a significant influence on the economic stability and scope for action of our connected distribution partners. At the same time, our products and services already provide broad segments of the population with access to (sustainable) financial products and thereby support financial inclusion. Through targeted qualification offerings and clearly prepared information, we can strengthen both the advisory expertise of our distribution partners and the ability of our customers to make independent and informed financial decisions. We intend to further develop these contributions in the future in order to continue promoting sustainable financial decisions and to secure fair framework conditions for our distribution partners.

GOVERNANCE

An effective sustainability strategy requires clear structures, reliable processes and a corporate culture that not only formulates environmental and social objectives, but also systematically integrates them into entrepreneurial decision-making. A central component of this framework is compliance with legal requirements and internal policies. Our processes and control mechanisms are designed to identify risks at an early stage, avoid conflicts of interest and safeguard the integrity of our actions on a lasting basis. A particular focus is placed on the protection of sensitive data and the security of our digital infrastructures. As a technology-oriented company, we bear a high level of responsibility in handling personal information and business-critical systems. At the same time, we see the continuous further development of our digital infrastructure and the promotion of innovative solutions as an opportunity to systematically integrate sustainability aspects into the financial intermediation process and thereby contribute to capital allocation toward sustainable economic activities. In addition, continuous dialogue with our stakeholders ensures that their expectations, requirements and input are also incorporated into our strategic considerations and further development – particularly where digital solutions can serve as drivers of greater sustainability.

TARGETS AND MEASURES

A central component in implementing our sustainability strategy is the definition of **clear, measurable targets**. This creates transparency, enables targeted management of measures and makes our progress traceable and verifiable.

Against this backdrop, we have defined short-, medium- and long-term objectives aimed at continuously improving our sustainability performance. These include both qualitative and quantitative targets and are aligned with the topics material to our business model.

Based on these objectives, we have derived **specific strategic and operational measures** and defined suitable key performance indicators (KPIs) that enable **regular review** of the degree of target achievement. The targets, measures and indicators are an integral part of our sustainability strategy and are continuously developed further to reflect changing regulatory requirements, market conditions and internal progress.

Detailed information on the **measures and initiatives already implemented** by us can be found in the respective topic-specific chapters of this report. The key measures implemented in the 2025 reporting year include, among others:

— the conclusion of a framework agreement for the gradual transition of our electricity supply to certified green electricity after the existing supply contracts expire;
— the initial recording of emissions from purchased goods and services as part of our greenhouse gas accounting;
— the implementation of a Mental Health Week to promote the mental health of our employees;
— the introduction of the internal training format "JDC SkillBoost" to promote cross-functional knowledge transfer within the Group;
— the introduction of the "JDC Lernwelt" learning platform to support the professional development of our connected distribution partners;
— the accessibility-oriented design of our customer app allesmeins;
— the adoption of a Group-wide procurement policy that, for the first time, embeds environmental, social and human rights aspects in the procurement process;
— the initial participation in the "DU bist BERUFen" and "Wiesbaden Engagiert!" projects to promote social participation and our regional engagement.

UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS

With the 2030 Agenda, the United Nations adopted 17 Sustainable Development Goals (SDGs), which serve as a global framework for sustainable development. The SDGs address the most significant environmental, social and economic challenges of our time and define shared objectives to enable a life in dignity for people worldwide and to permanently preserve the natural foundations of life.

The targets and measures derived from our material sustainability topics contribute in particular to the following SDGs:

Targets and Measures	Target year	Implementation
Climate neutrality in our own business operations		
Establishment of an environmental management system	2026	
Development of our own net-zero strategy with appropriate reduction measures and quantitative emission reduction targets for Scope 1 and 2 categories	2026	
Expansion of CO_2 accounting to include all Scope 3 categories material to JDC	2026	
Development of appropriate reduction measures for all material Scope 3 categories	2027	
Promotion of mobile working and online events to reduce travel	ongoing	
Reduction of dependence on and use of fossil energy		
Complete transition of the electricity directly procured by us to renewable energy	2027	
Coordination with landlords regarding the complete transition of electricity not directly procured by us to renewable energy	ongoing	
Analysis and gradual development of sustainable approaches for heating our office space, taking into account lease-related framework conditions	2027–2030	
Gradual transition of our vehicle fleet to energy-efficient drive systems	ongoing	
Expansion of charging infrastructure at our locations to promote electric mobility solutions	ongoing	
Modernization of our IT infrastructure to increase energy efficiency	ongoing	
Creating future-oriented working conditions		
Conducting regular employee surveys to systematically obtain employee feedback	ongoing	
Establishment of flexible working models to support work-life balance	ongoing	
Expansion of measures to promote employee health and implementation of health days at the locations	ongoing	
Introduction of the EGYM Wellpass	2025	
Continuous further development of our qualification and training offering to promote professional and personal development	ongoing	
Signing of the Diversity Charter	2026	
Expansion of measures to strengthen diversity and inclusion	2026–2028	
Creating responsible framework conditions for distribution partners, customers and society		
Ensuring fair and reliable remuneration structures for our connected distribution partners	ongoing	
Expansion of sustainability-related qualification and training offerings for connected distribution partners	2026–2028	
Further development of our digital platform and service offerings to support sustainable and informed financial decisions	ongoing	
Promotion of financial inclusion and low-barrier access to financial and retirement planning solutions	ongoing	
Expansion of our social commitment and regional initiatives	ongoing	
Establishment and further development of professional governance structures for effective sustainability management		
Continuous expansion of internal processes with regard to sustainability requirements	ongoing	
Further development of sustainability metrics and reporting to improve management and transparency capabilities	2025–2027	
Conducting regular external audits in the area of information security and data protection	ongoing	
Certification of our information security management system (ISMS) in accordance with ISO 27001	2029	
Integration of sustainability criteria into existing supplier and service provider assessment processes	2026	
Introduction of a Supplier Code of Conduct to embed sustainability requirements in the supply chain	2026	

SUSTAINABILITY ORGANIZATION/ **RESPONSIBILITY**

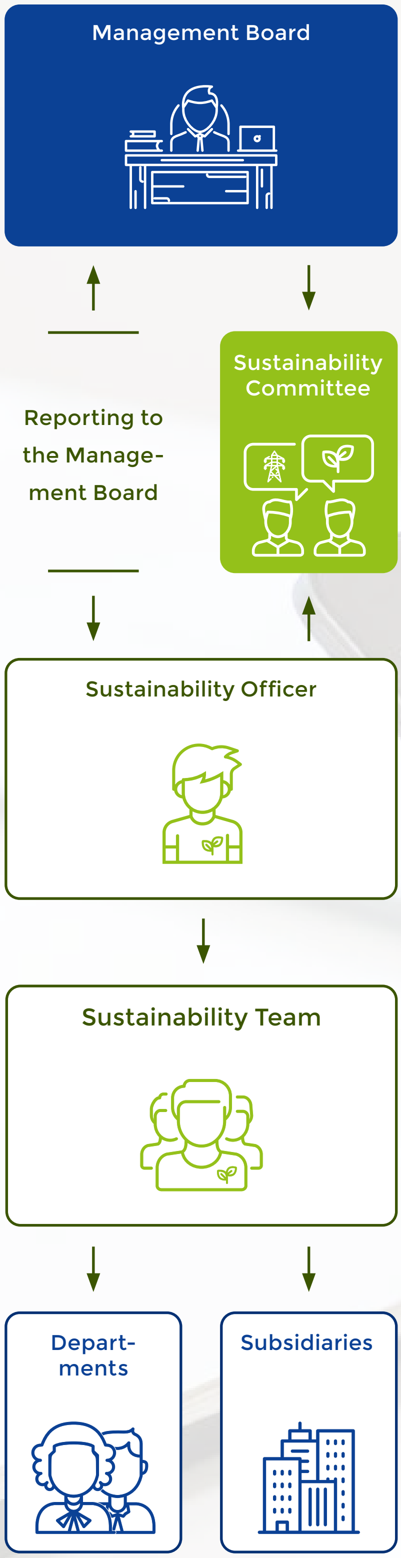
We take our responsibility for sustainability matters seriously and have defined **clear responsibilities at both the strategic and operational levels**.

Overall responsibility for sustainability lies at Management Board level. The Management Board of JDC Group AG is responsible for the company's sustainability strategy and determines the measures and resources required to achieve these objectives. It monitors the implementation of the sustainability strategy and ensures the appropriate integration of sustainability aspects into business processes. Overall monitoring and oversight of our sustainability matters is performed by the Supervisory Board. In its **independent oversight** function, it monitors the appropriateness and effectiveness of strategic management.

To ensure structured management, we have established a **Sustainability Committee**, which includes representatives of the Management Board and executives as well as the Sustainability Officer. This body serves to coordinate strategic measures, prioritize material topics and continuously further develop the sustainability strategy.

Central coordination of sustainability activities is carried out by our **Sustainability Officer**. He acts as the interface between strategic management and operational implementation and is responsible for implementing the sustainability strategy. He also conducts **regular analyses and assessments** of the company's sustainability performance in order to identify weaknesses and initiate improvement measures. The Sustainability Officer reports directly to the Management Board and regularly informs it about progress made in implementing the sustainability strategy.

Our Sustainability Officer is supported by a **sustainability team** that accompanies and monitors the operational implementation of the measures. The representatives of the relevant departments and subsidiaries are responsible for the **specific implementation** of sustainability measures within their respective areas of **operational responsibility**.




ESG
92,000

Environment

RESSOURCES AND **GREENHOUSE GAS EMISSIONS 2025** (2024)

ELECTRICITY FROM RENEWABLE SOURCES

82 % previous year 74%

TOTAL ENERGY CONSUMPTION

–13 %

Our business activities are closely linked to the ongoing digitalisation of the financial and insurance sector. Many processes that were previously paper-based, manual or tied to specific locations are now carried out digitally via our platforms and applications. This has enabled us to make numerous work-flows more efficient and resource-saving and to reduce paper-based processes.

At the same time, however, this also increases our dependence on digital infrastructures such as data centres, cloud services and data processing systems. The operation of these infrastructures requires substantial computing, storage and transmission capacities and is therefore energy-intensive. Responsible energy use is therefore becoming increasingly important to us.

Greenhouse gas emissions t CO_2e

2.544,89

TOTAL WATER CONSUMPTION

2.154,84 m³

BUSINESS MOBILITY

Diesel 267 MWh (445 MWh)

Gasoline 214 MWh (273 MWh)

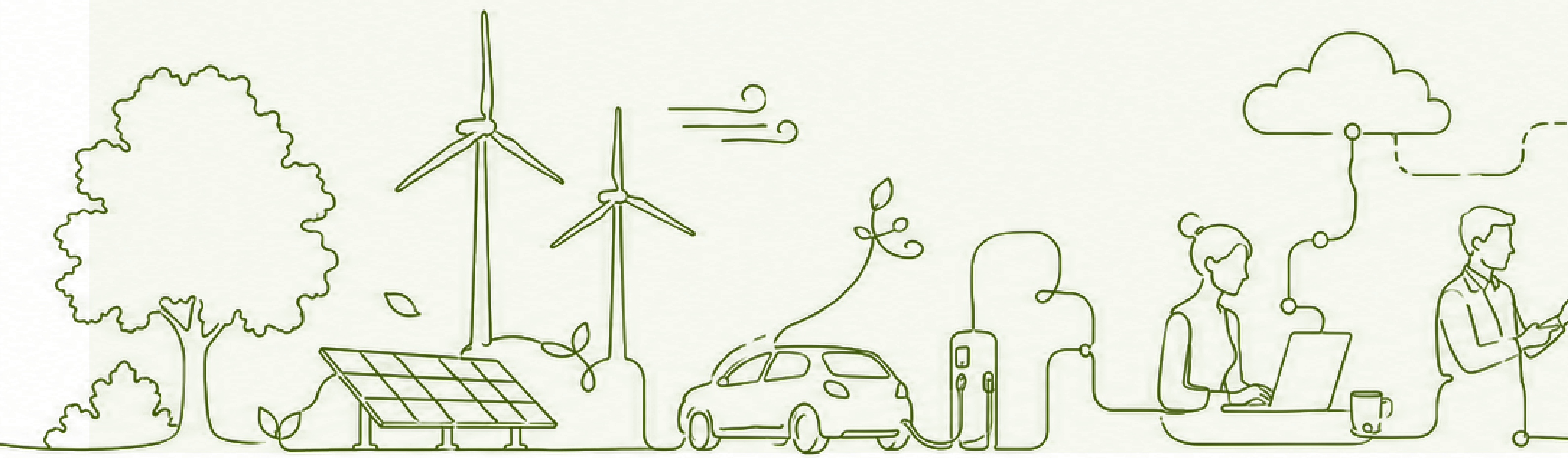
We pursue various measures to reduce our energy consumption and the associated environmental impacts. These include, among other things, the gradual transition of our energy supply to renewable energy, equipping our employees with energy-efficient devices, and using data centres with high energy efficiency standards and sustainable electricity supply. In addition, we regularly review the utilisation of our systems in order to avoid unnecessary resource consumption.

ENERGY (B3)

Our total energy consumption was determined on the basis of available guarantees of origin. Where no primary consumption data was available, we used estimates based on cost information or historical consumption profiles. Where the underlying energy source could not be clearly identified, the relevant quantities were conservatively allocated to non-renewable energy sources.

The electricity category comprises electricity, heating and cooling, all of which were procured entirely from **external suppliers**. A key driver in this category is heating, which, at around 762 MWh (previous year: 687 MWh), represents the largest individual item and accounts for almost 95% of non-renewable energy consumption (previous year: 85%). Against this background, we are currently examining ways to make our heating demand **more sustainable and lower-emission** in the future within the existing **tenant-related framework conditions**.

Total energy consumption in MWh	**Renewable 2025**	Renewable 2024	**Non-renewable 2025**	Non-renewable 2024	**Total 2025**	Total 2024
Electricity	337.59	282.07	807.47	821.25	1.145.07	1.103.32
Fuels	-	-	480.85	755.40	480.85	755.40
Total	**337.59**	282.07	**1.288.32**	1.576.65	**1.625.91**	1.858.72



To further increase the share of renewable energy, JDC Group centralised the **electricity supply** for its locations and subsidiaries in the reporting year and concluded a group-wide framework agreement for the purchase of **green electricity**. The transition will take place gradually as existing supply contracts expire. Once fully implemented, all electricity volumes procured directly by JDC Group will come from renewable energy sources. In total, 82 % of the electricity we procured directly in the reporting year was already generated from **renewable energy sources** (previous year: 74 %). Electricity volumes not procured directly by us, such as general electricity for shared areas charged through landlords' service charge statements and for which no reliable information on origin was available, were conservatively classified as non-renewable. We aim to improve the data basis together with the respective landlords and, where possible, also initiate a switch to green electricity.

The "fuels" category includes the consumption of diesel and petrol in connection with business mobility. In the reporting year, 267 MWh were attributable to diesel (2024: 445 MWh) and 214 MWh to petrol (2024: 273 MWh). In order to sustainably reduce fossil energy consumption in the mobility area and shift to renewable energy in the medium term, we are planning the gradual **electrification of our vehicle fleet**. In the future, the associated electricity demand is to be fully covered by **green electricity**.

Total energy consumption decreased from 1,858.72 MWh in the previous year to 1,625.91 MWh. At the same time, the share of renewable energy increased from 282.07 MWh to 337.59 MWh. Overall, this represents a positive development, indicating that the measures implemented to date to **reduce energy consumption** and expand the use of renewable energy are having an effect.

GREENHOUSE GAS EMISSIONS (B3)

Reducing greenhouse gas emissions is a key prerequisite for limiting the consequences of climate change and achieving the goals of the Paris Agreement. We therefore consider it our responsibility to transparently record and continuously reduce the emissions associated with our business activities. For this purpose, since 2022 we have calculated our CO_2 emissions annually on the basis of the Greenhouse Gas Protocol Corporate Accounting and Reporting Standard developed by the World Resources Institute (WRI) and the World Business Council for Sustainable Development (WBCSD). This standard distinguishes between three categories of emissions (Scopes 1–3). Scope 1 comprises **direct emissions** from sources that are owned or controlled by the organisation. Scope 2 covers **indirect energy-related emissions** from purchased electricity and heat, while Scope 3 refers to all other **indirect emissions along the upstream and downstream value chain**.

The following greenhouse gas inventory covers all material locations of JDC Group. These include the locations in Augsburg, Berlin, Buxtehude, Dresden, Graz/Austria, Hamburg, Munich, Nuremberg, Rüsselsheim am Main, Troisdorf, Weißenfels, Vienna/Austria and Wiesbaden. In addition, three external consulting offices of FiNUM.Private Finance intermediaries were included for which we bear the rent and ancillary costs. These are located in Munich, Mühldorf am Inn and Traunstein. Compared with the previous year, the scope of included locations changed slightly due to the integration of the FMK Group and the closure of the Straubing location.

Greenhouse gas emissions in t CO_2e

	GHG emissions 2025	GHG emissions 2024
Scope 1	126.41	191.98
Scope 2 (location-based)	264.65	277.31
Scope 2 (market-based)	182.91	241.08

Scope 1 emissions decreased in the reporting year from 191.98 t CO_2e to 126.41 t CO_2e.
This was mainly due to a lower volume of fuel consumption in the company car fleet.
This is attributable, among other things, to lower mileage and increased use of electric drivetrains.
At the same time, the data basis was further improved compared with the previous year.
Despite the increase in the vehicle fleet to 39 vehicles (2024: 35 vehicles), the recorded emissions were therefore below the previous year's level.

To determine Scope 2 emissions, the latest available electricity, heating and service charge statements for 2024 and 2025 were used. For locations where current statements of sufficient data quality were not available, methodologically traceable extrapolations were carried out depending on data availability. Overall, market-based Scope 2 emissions decreased in the reporting year from 241.08 t CO_2e to 182.91 t CO_2e. This was mainly due to a slight decline in electricity consumption and, in particular, a higher share of renewable energy in purchased electricity.

Scope 3 greenhouse gas emissions in t CO_2e

	GHG emissions 2025	GHG emissions 2024
Scope 3.1 – Purchased goods and services	1,666.15	26.81
Scope 3.6 – Business travel	203.82	238.04
Scope 3.7 – Employee commuting	365.60	319.69
Total	**2,235.57**	584.54

In order to obtain the most comprehensive possible picture of the **emissions associated with our business activities**, we are continuously developing our greenhouse gas inventory. In addition to the Scope 1 and Scope 2 emissions as well as the Scope 3 categories paper consumption, business travel, home office activities and employee commuting already recorded in the previous year, we included emissions from purchased goods and services for the first time in the reporting year. These emissions were calculated using a spend-based approach.

Greenhouse gas emissions in t CO_2e

	GHG emissions 2025	GHG emissions 2024
Scope 1	126.41	191,98
Scope 2	182.91	241.08
Scope 3	2,235.57	584.54
Total	**2,544.89**	1,017.60

Overall, our carbon footprint increased to 2,544.89 t CO_2e in 2025 (previous year: 1,017.60 t CO_2e). Based on revenue of kEUR 249,952, this corresponds to a greenhouse gas intensity of 0.00001018 t CO_2e per euro of revenue (2024: 0.00000461 t CO_2e) or 10.18 t CO_2e per million euros of revenue (previous year: 4.61 t CO_2e).

GREENHOUSE GAS REDUCTION TARGETS AND CLIMATE CHANGE (C3)

The expansion of the emissions categories, combined with more detailed data collection, initially leads to an increase in reported CO_2 emissions. At the same time, however, it provides the basis for a responsible climate strategy. Only by obtaining a complete picture of our CO_2 emissions can we formulate realistic and measurable targets, define a robust reduction pathway and systematically pursue our long-term objective of climate neutrality.

Against this background, we plan to further expand our CO_2 inventory in the future. In the coming reporting year, we intend to report fully for the first time on Scope 3 category 3.15 (investments) and to systematically record the emissions associated with our capital investments. In addition, all other material Scope 3 categories are also to be included in our CO_2 inventory.

In parallel, we are currently preparing a comprehensive baseline inventory that will serve as the starting point for developing our quantitative reduction targets.

On this basis, we intend to develop a group-wide climate strategy aligned with the goals of the Paris Agreement, the EU's climate policy requirements and the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD). As the strategy is still under development, no reliable statements can currently be made regarding absolute greenhouse gas reduction targets. Until specific reduction targets have been adopted, we manage our environmental and climate-related measures using various performance indicators. These include, in particular, the energy consumption of our locations, the share of renewable energy, greenhouse gas emissions in the individual scope categories, mobility-related indicators and selected efficiency indicators for our IT infrastructure.

CLIMATE RISKS (C4)

JDC Group regularly analyses potential physical and transition risks related to climate change. As part of this assessment, no climate-related hazards or transition events were identified that are expected to have a material impact on JDC Group's business activities.

Physical risks include extreme weather events such as heavy rainfall, flooding or heatwaves. However, due to the predominantly digital and location-independent nature of our business model and the possibility of mobile working, the vulnerability of our business operations to such events is currently assessed as low.

Transition risks arise in particular from regulatory developments, technological changes and increasing expectations from customers, business partners and other stakeholders regarding sustainable business practices. Although these developments are generally relevant for JDC Group, we currently do not consider them to represent material risks to the business model or operating activities.

The further development of climate-related risks is regularly assessed as part of the existing risk management processes and, where necessary, incorporated into corporate management.

In addition to the risks described above, the transition to a more climate-compatible economy may also create opportunities. These include, in particular, the increasing digitalisation of business processes, growing demand for transparent sustainability information and the rising importance of climate-related requirements in the financial and insurance sector. JDC Group considers itself fundamentally well positioned, given its current orientation and the ongoing development of its sustainability management, to respond appropriately to future regulatory and market-related developments and to make use of the opportunities arising from them.

POLLUTION OF AIR, WATER AND SOIL (B4)

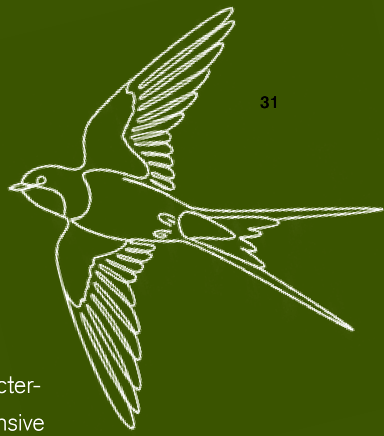
JDC Group does not release pollutants in relevant quantities as part of its business activities. Material emissions to air, water or soil arise neither from the activities we perform nor from the operation of our locations. The topic of “pollution of air, water and soil” was therefore classified as not material as part of the double materiality assessment.
Furthermore, JDC Group is currently not subject to any obligation to report pollutant emissions to public authorities. Against this background, no relevant pollutant emissions to air, water or soil are recorded or reported.

BIODIVERSITY (B5)

JDC Group does not have a material direct impact on biodiversity and ecosystems. In particular, we do not interfere with natural or protected areas, nor do we carry out activities that are typically associated with significant impacts on species diversity, habitats or ecosystems. For this reason, the topic of “biodiversity” was classified as “not material” in the double materiality assessment. Our locations are not situated in or immediately adjacent to particularly protected areas, national parks, Natura 2000 sites or comparable conservation areas. Nevertheless, we continuously monitor regulatory developments and requirements in the field of biodiversity and regularly review whether changes in our business activities, site portfolio or regulatory environment give rise to new risks or impacts.

Working together for greater biodiversity in Wiesbaden

In the reporting year, biodiversity was the focus of several events organised by CSR Regio.Net Wiesbaden, a regional corporate network for exchanging views on sustainable and responsible business practices. In addition to professional exchange, a joint practical activity took place at the Klarenthal community centre. Together with NABU Wiesbaden, other companies from the region and local partners, we created flowering areas, established near-natural hedge structures and provided additional habitats for insects and other animal species.



WATER (B6)

Water also plays a subordinate role in JDC Group's business activities. The business model is characterised by digital services as well as office and administrative activities and does not include water-intensive production, processing or other operational processes.

Direct water use mainly occurs in connection with the operation of our locations, in particular for sanitary purposes and general building operations. No material water withdrawals or wastewater discharges beyond the usual consumption of an office operation arise as part of our business activities. The topic of "water" was therefore classified as not material as part of the double materiality assessment.

We closely monitor potential water-related impacts within the upstream and downstream value chain, for example in connection with the cooling of external cloud and data centre infrastructures. Based on our current assessment, however, no material impacts, risks or dependencies for JDC Group are derived from this.

Total water withdrawal: 2,154.84 cubic metres
of which in water-stressed areas*: 538.37 cubic metres

RESOURCE USE, CIRCULAR ECONOMY AND WASTE MANAGEMENT (B7)

JDC Group does not process material quantities of materials as part of its business activities. Against this background, the topic of "resource use, circular economy and waste management" was classified as not material as part of the double materiality assessment. Nevertheless, we pursue the objective of continuously reducing the consumption of natural resources, avoiding waste wherever possible and continuously improving the resource efficiency of our business operations.

The waste generated within the company arises predominantly from regular office operations and is not related to material- or resource-intensive production processes.
The waste volume recorded in the reporting year amounted to 55.28 t (previous year: 45.80 t). These figures relate to the waste recorded and charged as part of regular office operations. This consisted exclusively of non-hazardous waste. Disposal is generally carried out via the respective landlords or local waste disposal service providers.

Decommissioned IT hardware and confidential documents are disposed of separately and professionally through established disposal and recovery processes. Reliable information on the waste volumes generated in this context, as well as details on the quantities sent for recycling or reuse, is currently not available to JDC Group in sufficient quality. We are working to gradually expand the data basis on waste streams and recovery routes in order to enable more differentiated reporting in the future.

*The classification of sites located in water-stressed areas was based on the Aqueduct Water Risk Atlas developed by the World Resources

Social

NUMBER OF **EMPLOYEES (FTE) 2025** (2024)

422
(404)

Female	227 (217)
Male	195 (187)
Other/n.a.	0

JDC Group has only been able to become the company it is today thanks to the commitment, ideas and diversity of its employees. We therefore see ourselves as an organisation in which people do not simply work but can actively contribute and develop. We promote a respectful, open and inclusive corporate culture in which everyone feels valued, heard and supported. We are equally committed to a working environment that promotes individual strengths, creates space for participation and is geared towards long-term collaboration. This fundamental attitude is also reflected in the diversity and structure of our team. The following section provides a structured overview of the composition of our workforce.

IN D
383
(368)

IN AT
39 (36)

EMPLOYEES FROM

27

NATIONS

AGE OF EMPLOYEES

< 30	30–50	> 50
95	**201**	**126**
(91)	(192)	(121)

TYPE OF **EMPLOYMENT CONTRACT**

TEMPORARY	**15**	(12)
PERMANENT	**407**	(392)

PROPORTION OF WOMEN
in management positions

32.5%
(32.0%)

TURNOVER RATE

16.7%
(13,3%)

The workforce figures presented in this chapter consider the acquisition of the FMK Group completed in the reporting year. The increase in the reported number of employees is therefore partly attributable to inorganic growth; as part of the transaction, the number of employees increased by 10 full-time equivalents. Adjusted for this special effect, our core workforce increased from 404 to 412 FTE year on year. This corresponds to organic growth of around 2.0% compared with the previous year.

DIVERSITY, EQUAL OPPORTUNITIES AND INCLUSION (B8, C5)

Our employees have roots in over 25 countries and represent, among others, all major religious communities. This cultural and ideological diversity enriches our company and shapes the open exchange within our workforce. Respectful, appreciative and unbiased interaction is therefore of central importance to us. Discrimination of any kind is not tolerated in our company. We are committed to equal opportunities and rights for all employees – regardless of gender, age, ethnic origin, sexual orientation, disability or other characteristics.

The principles of equal treatment and non-discrimination are part of our Group-wide Code of Conduct and apply to all employees of the JDC Group. To safeguard these principles and prevent discrimination, we have appointed an Equal Opportunities Officer who serves as an independent point of contact for all matters relating to equal treatment, diversity and inclusion. This includes both support in potential cases of discrimination and advice and assistance with individual concerns. In addition, we promote a respectful working environment through open communication structures and appropriate reporting channels through which employees can raise potential grievances confidentially or anonymously. In the 2025 reporting year, no incidents of discrimination were reported either to the Equal Opportunities Officer or via other internal or anonymous reporting channels (previous year: 0).

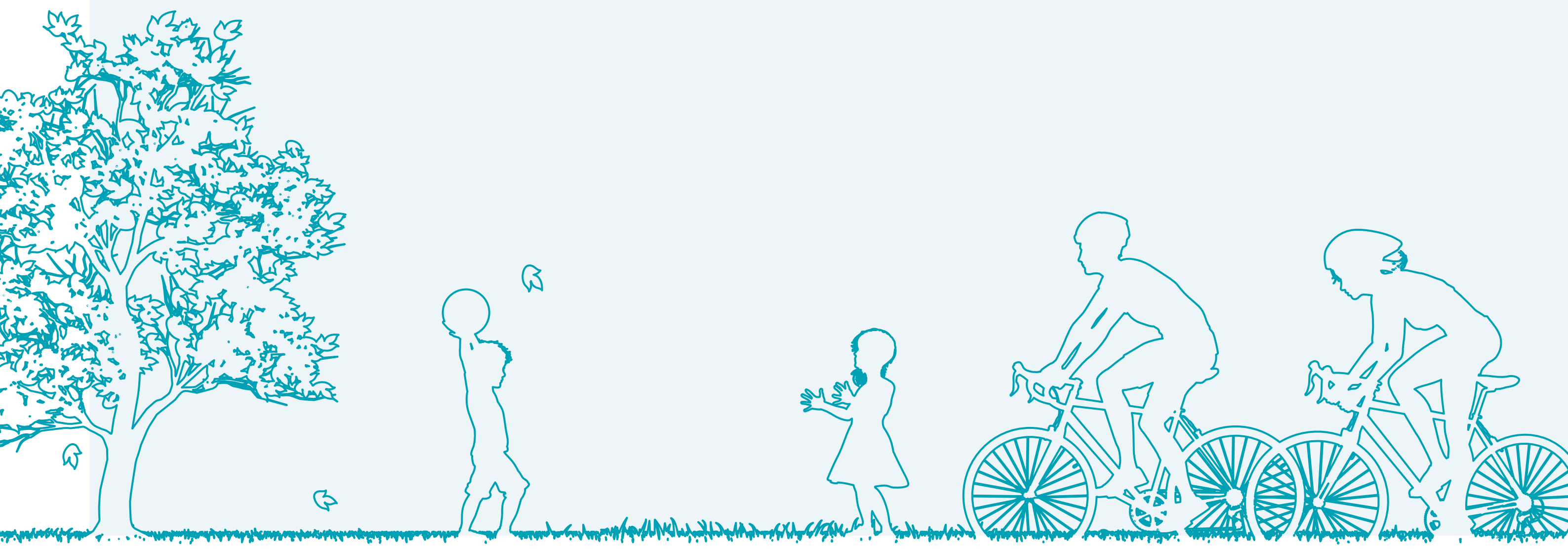
We currently employ two people with a degree of disability of less than 50 percent and 13 severely disabled people. In total, we therefore employ 15 people with a recognised disability. Based on the Group-wide reported workforce of 422 FTE, this corresponds to a share of 3.55 % (2024: 3.39 %).

Diversity is also considered at management level and is being further developed.

We are guided by the holistic understanding that diversity enriches corporate culture and supports the company's success. Employees are therefore selected solely based on their professional suitability: criteria unrelated to qualifications play no role in personnel selection or in filling positions. This applies equally to management positions and to all forms of development and career advancement opportunities.

To further strengthen diversity and equal opportunities, the JDC Group plans to sign the Diversity Charter in 2026. Building on this, our existing measures in the area of diversity, equal treatment and inclusion are to be gradually developed further in the coming years.

Like its subsidiaries, JDC Group AG does not employ any temporary agency workers or self-employed people who work exclusively for us.



HEALTH AND SAFETY (B9)

The safety and well-being of our employees is our highest priority. To promote physical and mental well-being, we offer a comprehensive company health programme that is continuously being developed. Among other measures, we entered a new partnership with KKH Kaufmännische Krankenkasse in 2024 to provide additional impetus for promoting employee health. As part of this collaboration, regular health days are held at all major locations, focusing on various aspects of employee health.

BACK HEALTH

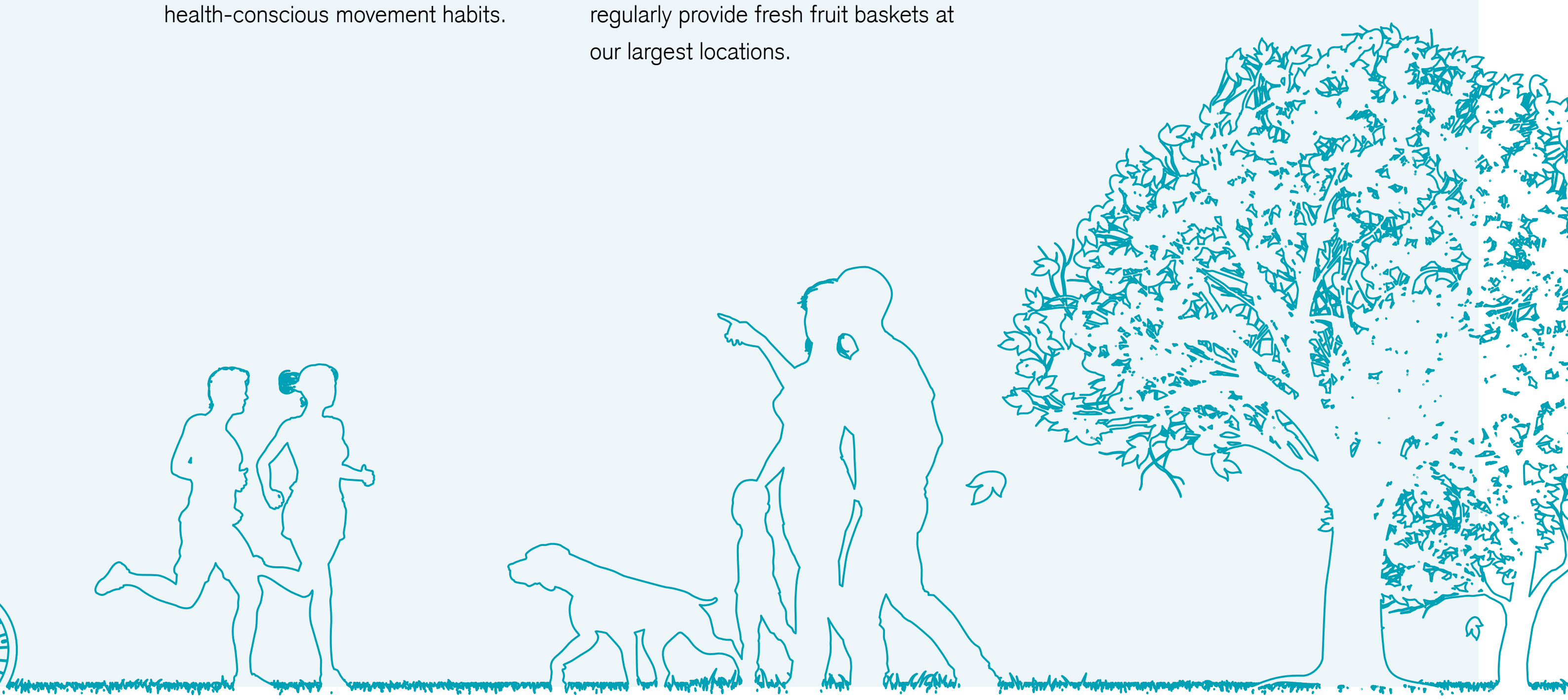
One focus in the previous year was back health. As part of digital screening, our employees were able to assess the condition of their cervical and lumbar spine by answering questions and completing exercises. Based on an individual evaluation, all participants received personal advice and tailored exercise recommendations to strengthen their back muscles and promote health-conscious movement habits.

MENTAL HEALTH WEEK 2025

In addition, a company-wide Mental Health Week was held for the first time in the reporting year. Over several days, it offered a varied digital programme with lectures, interactive formats and practical impulses relating to mental health. The aim of the initiative was to further raise awareness of mental health, communicate preventive approaches and provide concrete support offerings.
In addition to the health days, we seek to prevent physical limitations and maintain our employees' ability to work and perform throughout their working lives and beyond by providing numerous ergonomic workplace solutions. Employees also regularly receive short, practical health-related impulses for everyday office life, for example in the form of mini workouts specifically designed to support back health and improve posture. To support a health-conscious working environment, we also subsidise individually required workplace glasses where needed and regularly provide fresh fruit baskets at our largest locations.

EGYM WELLPASS

To strengthen individual healthcare, we introduced the EGYM Wellpass in 2024. The Wellpass gives our employees access to a Germany-wide network of more than 16,000 partner studios and 6,500 virtual training formats in the areas of exercise, relaxation and mental health. These include gyms, swimming pools, yoga classes, climbing gyms and online training offerings. This gives each employee the opportunity to actively and individually manage their own health care beyond our company initiatives, regardless of location. With the implementation of the Wellpass offer, a key sustainability target for the reporting year was achieved and even implemented one year earlier than originally planned.

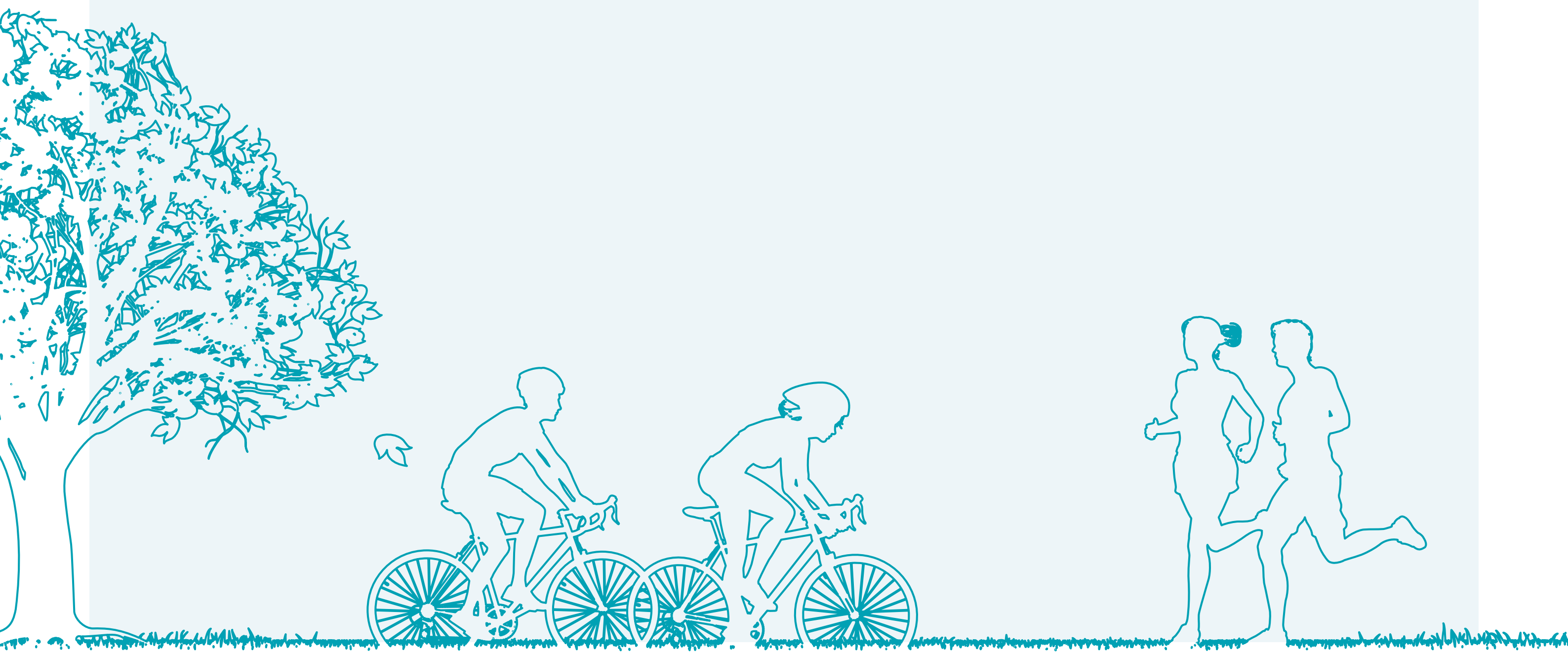


JDC Group AG has been committed to a safe working environment and to the health and well-being of its employees for many years – far beyond the legal requirements. This is also reflected in our comparatively low sickness rate of 4.26% (previous year: 4.94%). We pay particular attention to employees on long-term sick leave. To enable them to return to everyday working life on a sustainable basis, individual reintegration is an integral part of our health commitment.

During the reporting period, there was one minor, non-reportable accident at work and four reportable accidents at work, one of which was a commuting accident. The rate of reportable accidents at work was therefore 1.01 (previous year: 0.00). There were no fatalities in connection with work-related injuries or illnesses in 2025.

OCCUPATIONAL HEALTH AND SAFETY

The principles of occupational health and safety are embedded in a Group-wide Compliance Manual, which serves as a binding code of conduct for all employees of the JDC Group. Compliance with all occupational safety regulations is ensured through regular inspections and preventive measures. In addition, an expert assessment of our working conditions is carried out once a year in accordance with Sections 5 and 6 of the German Occupational Health and Safety Act. This risk assessment takes a holistic and forward-looking view of all potential health risks.



REMUNERATION AND COLLECTIVE BARGAINING (B10)

We attach great importance to compliance with national and international laws and standards, including the ILO core labour standards. Occupational health and safety laws apply in full. This includes fair wages, appropriate working hours, safe and healthy working conditions and the preservation and promotion of the right to freedom of association and collective bargaining. All our employment-law agreements either cover the minimum standards set out there or go beyond them. This naturally also applies to compliance with statutory or collectively agreed minimum wages in all countries in which we operate. Our employees receive remuneration that is at least equal to the applicable minimum wage, but generally significantly above this amount.

Our remuneration system consists of various components. Depending on the level of responsibility, it includes **fixed and variable remuneration components**. In addition to a fixed salary, all members of the Management Board receive remuneration that is linked in particular to the company's performance; its appropriateness is monitored by the Supervisory Board. Parts of this variable remuneration are linked to an obligation to invest in and hold shares of JDC Group AG, thereby aligning the interests of the Management Board with the **company's long-term development**. Our other managers receive a monthly fixed salary as well as individually structured additional remuneration. This is also primarily based on the company's performance, while additionally taking individual performance into account. Salaried employees generally receive a monthly fixed salary. The members of the Supervisory Board receive remuneration determined in accordance with the Articles of Association.

In addition to this monetary remuneration, we offer all employees a comprehensive range of **additional benefits**. These include, among other things, a **bike-leasing offer**, an **employee benefits programme** with exclusive discounts at partner companies and various options for **net-pay optimisation**, for example through meal subsidies or recreational allowances. We also provide our employees with **occupational pension** and **occupational disability protection offerings**. To promote an appreciative corporate culture, employees also have the opportunity several times a year, through an **internal peer bonus system**, to recognise and financially reward special achievements by colleagues.

As part of a holistic understanding of remuneration, we also pay particular attention to possible gender-specific differences in pay. To ensure that women and men are remunerated equally for work of equal value, our remuneration structures are designed to be gender independent. They are based exclusively on objective criteria and are reviewed regularly in order to identify existing imbalances at an early stage and counteract them in a targeted manner. The percentage pay gap between our female and male employees is currently 27.20% (previous year: 25.96%). However, this result is not due to unequal pay for equal work, but reflects structural differences in the distribution of positions, areas of activity and working time models. For example, individual functions are currently more frequently held by male employees, while other areas are predominantly staffed by women. This distribution affects average gross hourly pay but does not allow any conclusions to be drawn about systematic discrimination against one gender.

In Germany, JDC Group AG is currently not bound by collective bargaining agreements. Instead, we rely on individual employment contracts that are market-oriented, performance-related and tailored to the respective job profiles and personal needs of our employees. In Austria, all employees are covered by a collective bargaining agreement. Overall, 39 FTE were covered by a collective bargaining agreement as at the reporting date. This results in a Group-wide collective bargaining coverage rate of 9.24%.

WORK-LIFE BALANCE

In addition to fair remuneration, we also want to provide a working environment that takes account of our employees' individual life situations and enables them to reconcile their professional responsibilities with their personal needs. We rely on modern, **flexible working models** that offer employees a high degree of autonomy. Almost all employees have the opportunity to work remotely for up to 50% of their working time and to organise their working hours flexibly while observing core working hours. In addition, part-time arrangements and individually tailored agreements for childcare and the care of dependent relatives make an important contribution to **reconciling family and career**.

COMMUNICATION AND EMPLOYEE PARTICIPATION

It is equally important to us that our employees' voices are heard and their interests are safeguarded. We therefore promote **open communication** within the company and ensure systematic exchange between employees and managers through **regular employee appraisals**. The proportion of employees who had an individual appraisal interview in the past year was over 90%. In the reporting year, three **employee meetings** were also held, during which management informed employees about all current company matters. In this context, all employees had the opportunity to provide feedback and suggestions for improvement directly and immediately to management. In addition, we have established the "**Ask the Management Board**" format as an additional exchange channel through which employees can address questions and concerns directly to management during the year. Our company suggestion scheme also gives employees the opportunity to contribute their own ideas. This naturally also applies to innovation and sustainability topics. Further exchange formats include regular management meetings, work-shadowing days, after-work events and regular **Welcome Days** for all new employees.

At the same time, we ensure that critical concerns and potential violations can also be addressed: structured complaints management and a **whistleblower system** provide employees with suitable ways to raise concerns and report grievances. This promotes an open culture of dialogue and ensures that feedback is received independently of hierarchies and handled appropriately.

In 2024, we also conducted a company-wide **sustainability survey** for the first time, in which we specifically asked about all material aspects relating to our own workforce. This gave us valuable insights into the perspectives of our employees. Overall, the feedback was very positive; at the same time, employees expressed a desire for additional training opportunities. Against the background of our stated ambition to enable participation and promote individual development measures, we took up this impulse and specifically expanded our training offering in the past year.

TRAINING AND DEVELOPMENT (B10)

Attracting, developing and retaining qualified employees over the long term is one of the key prerequisites for our company's future viability. Promoting **knowledge**, **skills** and **personal development** is therefore of particular importance. Through targeted training and development offerings, we support our employees in expanding their professional expertise, acquiring new skills and developing personally.

To this end, we offer a broad range of learning and qualification opportunities. These include participation in seminars and workshops as well as training to promote leadership and social skills. In addition, we support **personal and professional development** with external training partners both financially and by granting educational leave.

We specifically developed this training offering further during the reporting year. An important impulse for this was provided by the company-wide sustainability survey conducted for the first time. The feedback from our employees made clear the importance of individual development and training opportunities within the JDC Group. The insights gained from this were incorporated directly into the further development of our HR measures. A particular focus was placed on expanding our internal training offering. With the newly introduced "**JDC SkillBoost**" format, we have created a training series by employees for employees. In compact and practice-oriented online training sessions, specialist knowledge, experience and best practices are shared across departments. The aim of the format is to strengthen knowledge exchange within the Group, promote collaboration and provide employees with new impulses for their day-to-day work.

Our training offering is complemented by **mandatory training** in the areas of data protection, anti-money laundering and information security.

Furthermore, in accordance with the European Insurance Distribution Directive (IDD), all employees directly and substantially involved in insurance distribution are required to complete at least 15 hours of continuing professional development each year. All employees actively involved in sales fulfilled this obligation in the reporting year.

The average number of annual training hours per employee increased to 12.49 hours during the reporting year (previous year: 7.00 hours). On average, female employees completed 11.97 hours of training (2024: 6.02 hours), while male employees completed 13.08 hours of training (2024: 8.13 hours).

This **significant increase in average training hours** highlights the positive development and expansion of our employee learning and development programs during the reporting year.

VOCATIONAL TRAINING

In the 2025 financial year, we employed 15 trainees and two dual students. We train them, among other areas, in occupations such as office management assistant, IT specialist and programming. Based on the Group-wide reported workforce of 422 FTE, our trainee ratio was therefore 4.03% (previous year: 3.46%). During their training, our trainees pass through various specialist departments and thus gain a qualified insight into our operational processes. We are particularly proud of the excellent examination results achieved by our trainees and the fact that, as a rule, we are able to offer them long-term employment contracts after completion of their training. In 2025, two trainees completed their apprenticeship, and both were **taken on by us directly**.

HUMAN RIGHTS POLICIES AND PROCESSES (C6)

The JDC Group has a Group-wide **Compliance Manual** that serves as a **binding code of conduct** for all employees and defines the principles for acting with integrity and in compliance with applicable rules. During the reporting year, this framework was specifically further developed and supplemented with key human rights aspects. These include, in particular, issues such as the prohibition of child labour, forced labour and human trafficking, protection against discrimination, and requirements relating to occupational health and safety and accident prevention.

Our actions are also guided by these principles. Respect for human rights is a firm part of our corporate philosophy. We attach great importance to upholding human rights due diligence obligations – both within our company and along the entire value chain. To strengthen these requirements, the JDC Group adopted a Group-wide purchasing policy during the reporting year. For the first time, this policy defines uniform standards for procurement decisions and explicitly embeds human rights requirements in the procurement process. In addition, we consistently exclude companies associated with human rights violations from our investments.

WHISTLEBLOWER SYSTEM

For us, a trusting working environment is characterised by **transparency**, **integrity** and the **assurance** that grievances can be reported without fear of reprisals. The JDC Group has therefore implemented a secure and anonymous whistleblower system across the Group, giving employees the opportunity to report misconduct or irregularities confidentially. This not only ensures the protection of whistleblowers, but also promotes a corporate culture based on responsibility, respect and ethical conduct. The **whistleblower portal** can be found on the intranet.

HUMAN RIGHTS INCIDENTS (C7)

During the reporting period, no confirmed incidents relating to child labour, forced labour, human trafficking, discrimination or other severe human rights violations were identified at JDC Group AG. The company is also not aware of any confirmed cases involving workers in the value chain, affected communities, consumers or end users.

In 1948, the United Nations (UN) adopted the Universal Declaration of Human Rights. It consists of 30 articles that define universal fundamental rights such as the right to life, liberty, equality before the law, and freedom of expression and religion. These rights are unconditionally guaranteed to every person worldwide.

RESPONSIBILITY TOWARD DISTRIBUTION PARTNERS, CUSTOMERS, AND SOCIETY

As the operator of a digital financial services platform, we recognize that our responsibility extends beyond our own organization. Our business model influences the working conditions of our distribution partners as well as end customers' access to financial and retirement planning solutions. Therefore, we take social considerations into account when developing our technological processes, digital solutions, and services. Our goal is to create fair, transparent, and reliable conditions while making a positive contribution to society.

RESPONSIBILITY TOWARD OUR DISTRIBUTION PARTNERS

Our distribution partners are a key component of our business model. We provide the framework for long-term, trust-based collaboration and support them in serving their clients efficiently and with high quality standards. This includes, in particular, reliable and timely compensation. By **processing commissions multiple times per month**, we enable faster payouts and help improve liquidity planning.

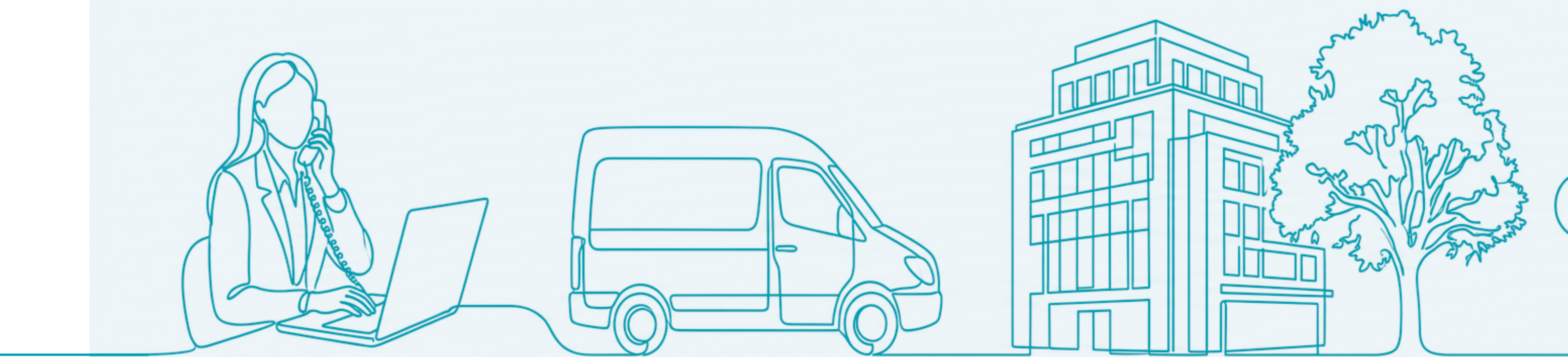
We also support our distribution partners through **dedicated contacts within our service teams** and centers of expertise for insurance, investments, mortgage financing, alternative assets, and real estate. Our Distribution Partner Management team assists with contractual, technical, and organizational matters. In addition, our **AI-powered assistant JOY** answers questions regarding functions, processes, and points of contact within the JDC ecosystem. This ensures that information is readily available while reducing administrative effort.

When enhancing our platform technology, we place a strong emphasis on **user-friendly and intuitive processes**. This applies in particular to our broker management system iCRM, the allesmeins customer app, the ATweb premium investment software, our insurance comparison tools, and Plug-InSurance for occupational benefits solutions. We also offer **qualification and continuing education programs** that support regulatory compliance as well as the professional and personal development of our distribution partners.

RESPONSIBILITY TOWARD CUSTOMERS

Through our distribution partners, our processes and digital solutions directly impact the experience of end customers. Our objective is to provide as many people as possible with **easy access to financial and retirement planning solutions** and to support them in making informed financial decisions. Transparent information and understandable processes are at the core of this commitment. Our applications promote independent, informed decision-making and support customer-focused advisory and service processes.

Another key focus is the user-friendly and accessible design of our digital offerings, from our website to the allesmeins customer app. Our goal is to make digital financial services accessible to as many people as possible, regardless of individual limitations, and to continuously remove barriers to access.



We also incorporate **consumer protection considerations**, such as sustainability preference assessments and support for needs-based product selection. This helps ensure that customers receive solutions aligned with their individual needs and preferences.

To **promote financial literacy**, we work together with our distribution partners to explain financial concepts in a clear and understandable way and to support customers in making informed decisions. In doing so, we help strengthen financial literacy, independence, and self-determination.

In light of demographic change and the growing importance of **private retirement provision**, we also recognize a broader societal responsibility to raise awareness of the need for financial security at an early stage. Through needs-based advice, clear information, and appropriate retirement solutions, we aim to empower customers to take responsibility for their financial future.

RESPONSIBILITY TOWARD SOCIETY

Community engagement is an integral part of our corporate responsibility. Through various initiatives, we contribute to education, inclusion, and social development.

Our core business itself generates societal value. By facilitating access to financial and retirement planning solutions, promoting financial literacy, and helping individuals develop sustainable financial plans, we strengthen **financial inclusion** and personal responsibility.

Our companies are also involved in regional and international projects. These include the TopTen Group's partnership within the **OekoBusiness Vienna** program, participation in the "**Wiesbaden Engagiert!**" campaign week, the "**Du bist BERUFen**" initiative, and FiNUM Austria's "**Wasser ist Leben"** project. Through these efforts, new wells and water access points have been built in Tanzania, sustainably improving access to clean drinking water.

OUTLOOK

We have continuously expanded our social engagement activities in recent years. Going forward, we will continue to **focus on long-term partnerships and projects** that create sustainable value, while evaluating opportunities to extend successful initiatives to additional locations and complement them with new regional projects.

At the same time, we will continue to enhance our digital offerings and services to further strengthen financial literacy, financial inclusion, and access to needs-based retirement planning solutions. In this way, we aim to make a lasting contribution to society and continuously expand our responsibility beyond our core business activities.

Governance

WE ATTACH GREAT IMPORTANCE TO COMPLIANCE WITH APPLICABLE LAWS, REGULATIONS AND INTERNAL POLICIES AND ARE PROUD TO HAVE ESTABLISHED A REPUTATION AS A RESPECTED AND RELIABLE BUSINESS PARTNER SINCE OUR FOUNDATION.


arket
ENTED SHAREHOLDER BASE
JDC GROUP
Shareholder Base
Management
Shares Outstanding
Market Cap
Treasury shares
AI GENERATED

LAWFUL AND POLICY-COMPLIANT CONDUCT

Thanks to the consistent implementation of a Group-wide **compliance management system** and clearly defined responsibilities within the JDC Group, we were also able to maintain a high level of **integrity**, **transparency** and **compliance** during the reporting period. Our company-wide understanding of compliance extends far beyond mere adherence to legal requirements: it reflects our value-based corporate culture and constitutes an integral part of our strategic orientation.

Responsibility for compliance with legal and regulatory requirements is anchored at the highest management level. The Executive Board bears overall responsibility for the establishment, monitoring and continuous development of the compliance management system. It is supported by a central Corporate Compliance Manager, who coordinates Group-wide activities, assesses risks and initiates appropriate **preventive and remedial measures**. Where required by regulatory law, dedicated compliance functions at individual company level also monitor compliance with applicable laws, regulations, supervisory requirements and internal policies.

To ensure legally compliant conduct, a **Compliance Code** forms the common framework for JDC Group AG and its subsidiaries governing conduct within the JDC Group and towards third parties. The Compliance Code supplements and specifies our **corporate principles** and expresses our shared understanding of compliance. Among other things, it covers the handling of corruption, bribery and other criminal offences as well as principles of conduct in the areas of **social responsibility** and **environmental protection**. In cases of doubt, it serves as a legal and ethical guide. The principles described therein apply to all employees, managers and members of corporate bodies. To raise risk awareness, regular training in the area of **anti-money laundering** (AML) is also provided.

If employees become aware of irregularities or corresponding suspicions, they are obliged to report them immediately to their manager and the Corporate Compliance Manager. Alternatively, the internal reporting office is always available to employees to **protect whistleblowers** – anonymously if desired.

Existing whistleblower portals are operated by external service providers and meet the highest standards in terms of protecting the identity of the person making the report, the person affected by the report and the security of the information transmitted. Employees are assured that their concerns will be treated confidentially. We prohibit any form of retaliation against employees who raise a concern or report a violation in good faith. This also applies if the report proves to be unfounded. External stakeholders can also use the complaints management system to report substantiated indications of rule violations.

Reports received are reviewed and investigated by an independent external body, where appropriate involving the relevant internal departments. Where necessary, suitable measures are implemented to investigate incidents and prevent future violations.

CONVICTIONS AND FINES FOR CORRUPTION AND BRIBERY (B11)

During the reporting period, neither JDC Group AG nor any of its subsidiaries were convicted or fined for violations of applicable anti-corruption and anti-bribery laws. Similarly, no material or serious compliance risks in connection with corruption or bribery were identified during the reporting period.

0 Euro
Lobbying expenses

INFORMATION SECURITY AND DATA PROTECTION

Against the backdrop of ongoing digitalisation and continuously increasing cyber risks, the protection of information and personal data is of high importance to JDC Group. Information security and data protection are essential prerequisites for reliable business operations, the integrity of key processes and the trust of customers, business partners and other stakeholders. The implementation of data protection and information security requirements is based on established policies, defined processes and technical and organisational safeguards.

DATA PROTECTION

As part of its business activities, JDC Group processes personal data relating to employees, business partners and other third parties both for its own business purposes and within the scope of data processing services. Given the sensitive nature of the customer and business data processed, responsible data handling is essential.

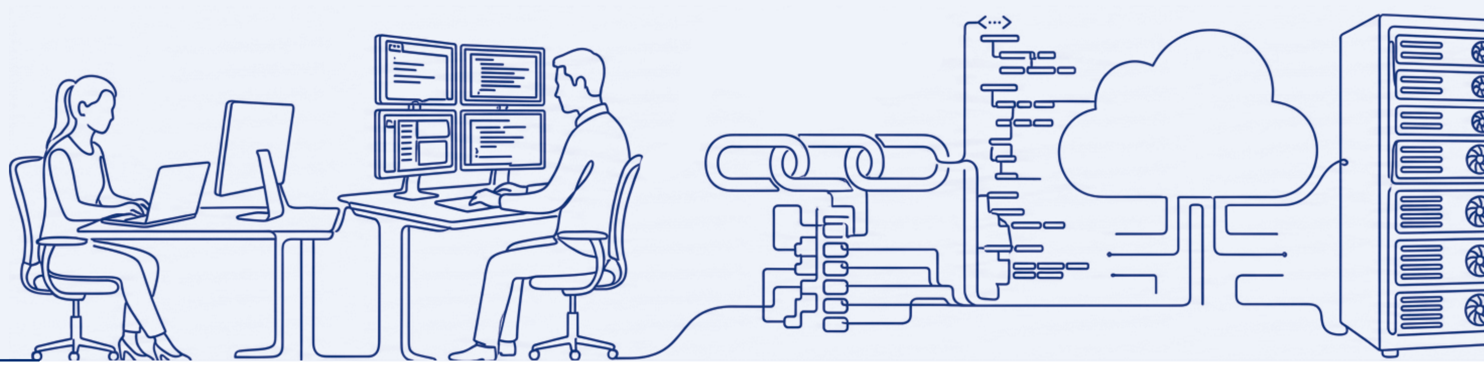
To protect personal data and ensure compliance with legal requirements, especially the General Data Protection Regulation (GDPR) and the German Federal Data Protection Act (BDSG), JDC Group operates a structured and effective Data Protection Management System (DPMS). The system is regularly reviewed and continuously improved to ensure lawful and responsible processing of personal data and to safeguard key data protection objectives, in particular confidentiality, integrity, availability, transparency and purpose limitation. Implementation is carried out through a comprehensive system of technical and organizational measures.

Responsibility for data protection is clearly anchored within the organisation. In addition to an independent Data Protection Officer who is not bound by instructions, an established data protection organisation is responsible for setting up, managing and continuously developing the data protection management system. Its key tasks include assessing and implementing new data processing activities, maintaining the record of processing activities and reviewing existing and new service relationships from a data protection law perspective. The data protection organisation also ensures that all employees receive regular, target-group-specific training on data protection topics. In addition to mandatory basic training for new employees, annual refresher and update training courses are held. The data protection organisation also coordinates the handling of data subject requests, documents and analyses any data protection incidents and, where required, carries out data protection impact assessments.

Regular controls are carried out based on a structured audit plan, and targeted measures to further develop the level of data protection are derived from the results. The DPMS follows the principle of continuous improvement in accordance with the PDCA cycle.

External Review of the Data Protection Management System

During the reporting period, the data protection management system of Jung, DMS & Cie. AG was reviewed by DEKRA Assurance Services GmbH as part of an external audit. The audit confirmed compliance with the data protection requirements of the General Data Protection Regulation (GDPR) and the German Federal Data Protection Act (BDSG).



INFORMATION SECURITY

In parallel with data protection, the JDC Group operates a Group-wide information security management system (ISMS), which is based on recognised standards such as ISO 27001 and consistently takes regulatory requirements into account, including those arising from the Digital Operational Resilience Act (DORA). The objective is to reliably protect sensitive information, systems and processes. The key protection objectives of information security include ensuring confidentiality, integrity, availability and authenticity. Management is based on a risk-oriented approach in which potential threats are continuously analysed, assessed and addressed through suitable measures.

Responsibility for information security lies with the Information Security Officer, who manages the further development of the ISMS in close cooperation with the data protection organisation. Key tasks include integrating appropriate security requirements into processes, products and projects ("security by design"), assessing security-related requirements in existing and new service relationships, structured handling of security incidents, carrying out risk-based analyses and implementing the measures derived from them to manage and reduce information security risks.

A resilient security culture also requires a strong risk awareness across the organisation. Our employees are therefore regularly trained on information security topics and sensitised to current threat situations. In addition to annual mandatory training, the training offering also includes target-group-specific formats, for example for developers. Our training rate in the area of data protection and information security was 61% in the reporting period (previous year: 52%).

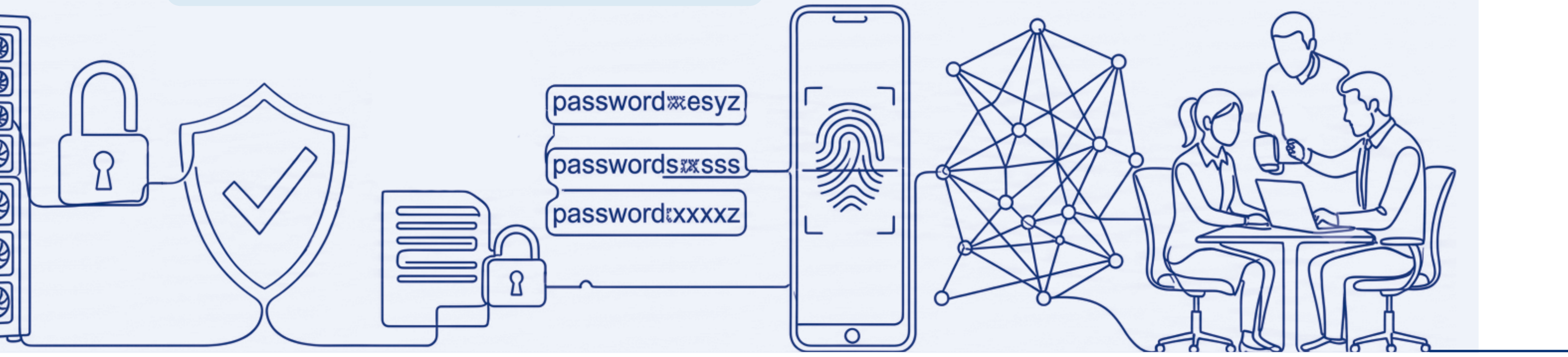
The effectiveness of the information security management system is reviewed through internal and external audits. These audits confirm the appropriateness of the implemented measures and help to systematically identify potential for improvement. The insights gained are used to further develop existing measures and continuously adapt the level of security to regulatory, organisational and technological requirements. As in data protection, information security management also follows the principle of continuous development in accordance with the PDCA cycle.

To further strengthen governance in the area of information security, the JDC Group aims to have its information security management system certified in accordance with the internationally recognised ISO 27001 standard by 2029 at the latest.

External Review of the Information Security Management System

In 2024, the Information Security Management System (ISMS) of Jung, DMS & Cie. AG underwent an external audit conducted by DEKRA Assurance Services GmbH. The audit confirmed conformity with the requirements of DIN EN ISO/IEC 27001:2017. A further external audit is planned for 2026.

0 **Reportet data protection incidents or information security incidents during the 2025 reporting year.**



SUPPLIER MANAGEMENT

The JDC Group works with external service providers and suppliers in numerous areas. These business relationships range from the **procurement of products** to cooperation with **specialised IT service providers**. With increasing digitalisation and the associated dependencies on external partners, as well as against the backdrop of rising regulatory requirements, **structured management** of these business relationships is becoming increasingly important.

In the reporting year, the JDC Group adopted a purchasing policy that sets out **uniform standards for procurement decisions** for the first time. In addition to economic requirements, the policy embeds **environmental**, **social** and **human rights aspects** in the procurement process. When selecting suppliers and products, all employees must ensure that no identifiable risks relating to child labour, forced labour, unacceptable working conditions or unlawful business practices are supported. Where compatible with technical and economic requirements, environmental and climate protection aspects should also be considered in procurement decisions. These include, in particular, resource-efficient solutions, regional sources of supply and short delivery routes.

In addition to the requirements for procurement decisions, cooperation with external IT service providers is governed by **clearly defined processes**. Before commissioning a new service provider, a risk-oriented review is carried out as part of an onboarding process in order to address regulatory, information security and data protection requirements at an early stage and create a reliable basis for cooperation. Standardised questionnaires are used for this purpose to systematically collect and assess key aspects of the organisation, data processing and IT security. The underlying review criteria are continuously developed to appropriately reflect new regulatory requirements as well as developments in information security and data protection.

To ensure compliance with defined requirements and identify potential risks in cooperation at an early stage, we also monitor our service providers on an ongoing basis. For this purpose, supplier audits are regularly carried out at selected suppliers and service providers based on a risk-oriented selection. The selection of partners to be reviewed considers their importance for the business activities of the JDC Group. In order to assess this properly and ensure consistent management, the service provider landscape is regularly analysed and relevant service providers for central business processes are identified.

In the reporting year, a comprehensive analysis was also carried out in connection with regulatory requirements under the **Digital Operational Resilience Act** (DORA), in which ICT service providers were systematically recorded and classified according to their criticality for key business processes.

The existing **review and assessment processes** currently focus in particular on regulatory, information security and data protection requirements. Building on these established structures, the JDC Group intends to gradually expand the consideration of sustainability aspects in supplier and service provider management. In the coming reporting year, the questionnaires and assessment procedures used are to be supplemented with initial selected criteria from the areas of environment, social affairs and governance (ESG). These include, in particular, requirements relating to human rights, labour standards and environmental matters. In addition, the introduction of a Supplier Code of Conduct is planned, defining the key expectations of the JDC Group regarding responsible and sustainable conduct along the supply and value chain.

PRODUCT AND INNOVATION MANAGEMENT

- Digital plattform
- ESG Integration
- Sustainability Data
- Comparison & Rating
- AI
- Scalability
- Education
- Development
- Future-Proofing

As a platform and technology service provider in the financial industry, our influence on sustainability matters within product design and distribution differs fundamentally from that of manufacturing companies. Our value creation is primarily based on the **development of digital platforms and software solutions**. The financial products distributed through our systems are developed by external product providers, particularly insurance companies and asset management firms. Consequently, we have no direct influence over product design or the development of sustainable financial products. These products are predominantly distributed through independent intermediaries who conduct their advisory activities independently and make their own decisions regarding the consideration of sustainability aspects.

INTEGRATION OF SUSTAINABILITY ASPECTS INTO DIGITAL PLATFORM SOLUTIONS

Our primary contribution therefore lies in developing digital solutions that enhance the transparency of sustainability criteria and support their consideration within the advisory process. As part of our product and innovation management activities, we continuously integrate regulatory requirements and ESG-related information into our platform technology. This includes **comparison and filtering functionalities**, **standardized advisory processes**, and the **provision of relevant sustainability data**.

In the insurance sector, we have integrated the **ESG corporate rating** developed by our subsidiary MORGEN & MORGEN into our **iCRM broker management platform**. Intermediaries can use this rating as an additional criterion when selecting insurance products. In the investment sector, our advisory software **ATweb premium** supports the collection of **sustainability preferences** in accordance with the requirements of the Sustainable Finance Disclosure Regulation (SFDR) and incorporates these preferences when identifying suitable Article 8 and Article 9 funds. In addition, the **AI-powered JDC Companion** enables targeted searches for **sustainability-related product characteristics** across more than 80,000 insurance tariffs.

SCALING SUSTAINABLE SOLUTIONS THROUGH THE PLATFORM

As a platform service provider, we offer our services not only to intermediaries and distribution networks but also to major clients in the insurance and banking sectors. Their specific and often advanced requirements regarding **sustainability-oriented advisory** and distribution processes are continuously incorporated into the further **development of our systems**. As a result, these enhancements generally become available to all connected distribution partners through our platform.

QUALIFICATION AND KNOWLEDGE TRANSFER

The effectiveness of these solutions depends on the expertise of the connected distribution partners. Therefore, we complement our technical applications with a **comprehensive training and qualification** offering. Through the **JDC Lernwelt**, we provide training on our systems as well as professional content related to sustainability, and we continuously expand this offering. In this way, we support distribution partners in appropriately integrating sustainability considerations into their advisory processes and implementing regulatory requirements. In addition, during the reporting year, we offered 197 training courses through the "gut beraten" platform, the continuing education initiative of the German insurance industry, in cooperation with product providers and external partners. These programs included sustainability-related topics and were attended by approximately 6,000 intermediaries.

CONTINUOUS DEVELOPMENT OF PLATFORM TECHNOLOGY

The ongoing enhancement of our platform solutions is driven by continuous dialogue with intermediaries and product providers. This enables us to identify user requirements, regulatory developments, and ESG-related topics at an early stage and to incorporate them into the further development of our technological services. In this way, we ensure that our platform technology continues to support the **efficient and regulatory-compliant integration of sustainability considerations** into the advisory process.

OUTLOOK

Against the backdrop of ongoing digitalization and the increasing importance of sustainable financial markets, we believe that our business model as a platform service provider plays a key role. Through the continuous enhancement of our technology, the provision of transparent sustainability information, and the support of independent intermediaries, we contribute to embedding sustainability considerations more deeply throughout the financial advisory and distribution process. Our objective is to translate regulatory and market requirements into digital solutions at an early stage, thereby supporting **future-oriented, efficient, and sustainability-focused financial advice**.

SUSTAINABLE INVESTMENTS

We also take a responsible approach to the investment of liquid funds. By excluding certain industries, companies or practices that are associated with environmental, social or ethical concerns, we ensure that our investments are not based solely on financial considerations but also take their impact on society and the environment into account. The exclusion criteria include, in particular, norm- and value-based exclusion criteria such as violations of international standards (e. g. the principles of the **UN Global Compact**) or the exclusion of individual business activities, such as the manufacture of arms or weapons.

1/4 Proportion of women in leadership positions

REVENUES FROM CERTAIN SECTORS AND EXCLUSION FROM EU REFERENCE BENCHMARKS (C8)

The JDC Group does not generate any revenue from the trade in weapons, the cultivation or processing of tobacco, the extraction of fossil fuels or the manufacture of pesticides and other agrochemical products. It is also not active in any of these sectors; accordingly, there are no grounds for exclusion for us regarding EU reference benchmarks aligned with the Paris Climate Agreement.

CORPORATE GOVERNANCE

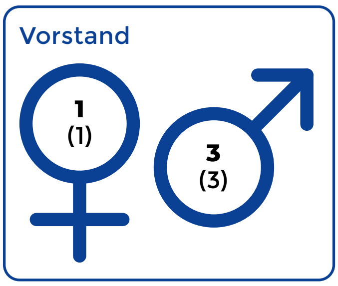
Responsible and transparent corporate governance forms the basis for sustainable business activity. The JDC Group has the **two-tier management and supervisory structure** prescribed for a stock corporation, comprising the Executive Board and the Supervisory Board. While the Executive Board is responsible for the operational and strategic management of the company, the Supervisory Board monitors the management of the company and oversees key entrepreneurial decisions.

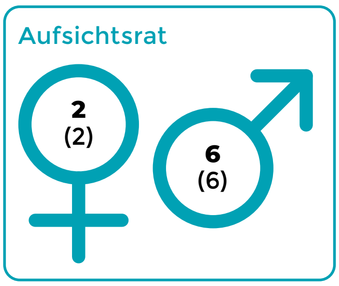
The Supervisory Board of JDC Group AG as of 31/12/2025 consisted of eight members elected by the Annual General Meeting. Its members have diverse professional and personal qualifications as well as many years of experience in the business and activity areas relevant to the JDC Group. In addition, the Chair of the Supervisory Board has **expertise in sustainability** and supports the consideration of corresponding aspects within the work of the Supervisory Board. The Supervisory Board acts independently of the Executive Board and performs its supervisory function within the framework of the statutory requirements.

The Executive Board of JDC Group AG as of 31/12/2025 consisted of four members. The members of the Executive Board are appointed and dismissed by the Supervisory Board. The Executive Board is responsible for developing and implementing the corporate strategy and manages the company's business in accordance with statutory requirements, internal rules and the resolutions of the competent corporate bodies. In addition, the Executive Board bears overall responsibility for the sustainability strategy of the JDC Group. Further information on the sustainability organisation and the associated responsibilities can be found in the chapter "Sustainability organisation".

GENDER DIVERSITY IN GOVERNANCE BODIES (C9)

We are convinced that diverse perspectives, experiences, and competencies make an important contribution to balanced and well-informed decision-making. Therefore, in addition to professional qualifications, diversity considerations are also taken into account when appointing members to executive and supervisory bodies. The gender composition of the Executive Board and Supervisory Board, measured by the proportion of female and male members, is presented below.





News from JDC

INSIGHTS. DEVELOPMENTS. COMMITMENT.

In this section, we regularly provide insights into our day-to-day work and openly show what drives us. Not everything that motivates us is reflected in standardized reporting requirements. Some topics arise from conviction, others from curiosity or from our ambition to continuously improve. In this chapter, we make precisely these developments visible and provide insights into projects, initiatives and topics that shape our everyday work.

FiNUM.HERZ ♥ BEWEGT

COLLECTING KILOMETRES TOGETHER, MAKING A DIFFERENCE TOGETHER

With the “FiNUM.Herz bewegt” initiative, we implemented a Group-wide campaign in the reporting year that combines physical activity, health and social commitment.

Our goal was to collect **9,671 kilometres together for a good cause**. This distance corresponds exactly to the distance to our **FiNUM.forest in Tanzania**, which we reforested several years ago as part of a sustainability project. As this place represents our commitment to the environment and the future, we deliberately chose it as the shared goal of our campaign. Whether walking, jogging, hiking, cycling or swimming: every movement counted.

For the kilometres collected, **FiNUM.Finanzhaus AG** also made a financial contribution. In total, more than 1,000 euros in donations was raised and allocated to projects of **FiNUM.Herz e. V.** as well as to our partner organisations **Tafel Deutschland e. V.**, **BenE München e. V.** and **Netzwerk Blühende Landschaft**.

The campaign is a good example of how **employee engagement**, **health promotion** and **social responsibility** can work together and have an impact beyond day-to-day work.

We thank everyone who took part, provided support and diligently collected kilometres.

FiNUM.HERZ
GEMEINSAM BRÜCKEN BAUEN

AWARDED

ÖkoBusiness company of Vienna

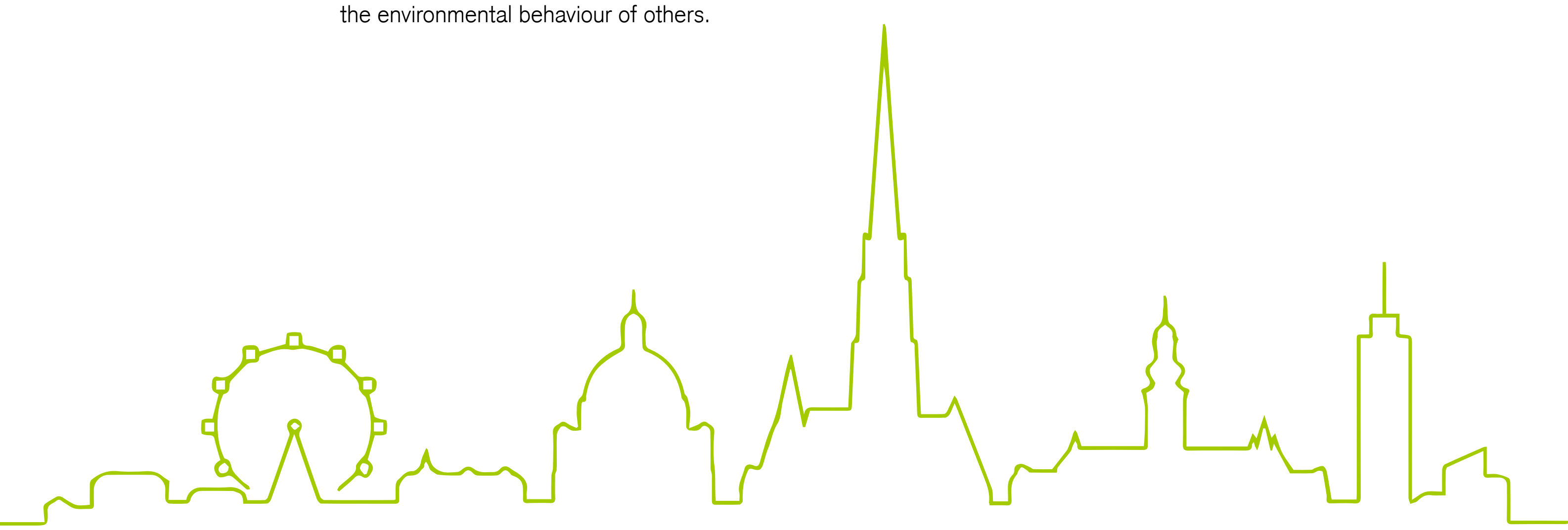
Sustainability starts with small steps and grows with each step that is taken consistently. **TopTen, the Austrian branch of FiNUM. Private Finance AG** (Berlin) and one of Austria's most renowned liability umbrellas, has been demonstrating for years how ecological responsibility and entrepreneurial action can be successfully combined.

In recent years, TopTen has implemented a wide range of effective measures to conserve resources, use energy more efficiently and strengthen awareness of sustainable action in everyday working life. These include, among other things, a fully paperless application process, the promotion of climate-friendly mobility solutions and the deliberate avoidance of single-use plastic in the office.

However, TopTen's objective goes beyond merely reducing its own carbon footprint. Its focus is on increasing its carbon handprint.

TopTen follows this approach and specifically seeks to motivate actors along the value chain, such as advisers, clients and partners, to act more sustainably.

The carbon handprint was developed in 2007 by the Indian Centre for Environment Education (CEE) and, unlike the more familiar carbon footprint, focuses on positive effects: it describes climate-friendly activities that not only reduce one's own emissions but also actively help to positively influence the environmental behaviour of others.



Based on this ambition, TopTen has launched several innovative event formats. In webinars such as "**TopTen goes green**", "**insideESG**" and "**Update Sustainability**", employees, advisers and external financial service providers were invited to engage with current ESG topics.

In addition, the "Salon Verde" format was created as an event framework offering interested financial advisers and investors insights into the "**Faire Dividenden**" dividend strategy. This is a proprietary investment strategy offered jointly with a cooperating banking institution and specifically focused on dividend stocks of companies that take sustainable values into account.

TopTen has since also been recognised as an **ÖkoBusiness company by the City of Vienna** for its comprehensive commitment – a recognition that makes us very proud and encourages TopTen to continue consistently on the path it has chosen.

WATER IS LIFE

Water well project in Lububu, Tanzania

FiNUM. Private Finance AG, Austrian Branch ("FiNUM. Austria"), is therefore supporting the construction of wells in Tanzania and the improvement of access to clean drinking water on site as part of the "Water is life" project.

In many regions of Tanzania, access to clean water remains a daily challenge. Families, especially women and children, often spend several hours fetching water, frequently covering long distances. At the same time, large reserves of clean, drinkable water lie deep underground. Accessing them, however, requires complex drilling work, in some cases reaching depths of up to 300 metres.

Clean Drinking Water
Reliable Access to Clean Water for the Community

Improving Health
Fewer illnesses, a better quality of life, and more time for education and work

Sustainable Impact
Local structures and partnerships ensure long-term improvements

> Clean drinking water is the foundation for health, education, and a better future. That's why we are fully committed to this cause.

In the reporting year, important milestones were achieved in Lububu: the well there was fully completed and is fully operational.
In addition, a water withdrawal point was installed in front of the well; this is now also ready for use.

Through its commitment, FiNUM. Austria was able to provide the community with reliable access to water and sustainably improve everyday life for the people on site.

This project would not have been possible without the great support and cooperation of our partners and donors.

We sincerely thank everyone who believed in this project and joined us on this journey.

GREENING THE COURTYARD AT IGS ALEXEJ VON JAWLENSKY

Last year, we also participated for the first time in the “**Wiesbaden Engagiert!**” campaign week. This is a city-wide initiative in which companies support social institutions through concrete projects.

Our project took place at IGS Alexej von Jawlensky, an **integrated comprehensive school with a particular focus on diversity and equal opportunities**. The school is located in the Schelmengraben district, an area of Wiesbaden where many families face particular social challenges.

The school grounds include an inner courtyard which, in its previous condition, contributed only little to the students’ quality of stay. Together with the school, we redesigned this area and implemented measures to improve its usability and overall quality as a place to spend time. In addition, a room that had previously been used mainly for storing science materials was cleared out and prepared for use as an additional classroom. This created an environment that **supports both learning and well-being** and noticeably improves the students’ everyday school life.

Mitarbeitende der JDC Group AG haben gemeinsam mit Schülerinnen und Schülern tatkräftig angepackt: Unter anderem wurden alte Verunreinigungen entfernt, Materialien für die spätere Bepflanzung ausgelegt und neue Pflanzflächen vorbereitet.

DU BIST **BERUF**EN

In 2025, we participated for the first time in the “**DU bist BERUFen**” initiative, a city-wide career orientation project in which school students gain insights into the world of work over the course of one week.

As part of this project, we welcomed two students to our company and explored the topic of “**sustainability in everyday office life**” together. The participants were each able to choose their own focus topic and work on it independently.

During the **project week**, the students not only gained insights into our working environment, but also actively explored how sustainable action can be implemented in practical terms in everyday professional life. This created a hands-on exchange that provided both **professional insights** and new perspectives on everyday work processes.

By participating in “DU bist BERUFen”, we combine two objectives that are important to us: we contribute to the career orientation of young people while at the same time sending a signal for responsible action in the working environment.

ANOTHER YEAR OF **CSR REGIO.NET WIESBADEN**

Since 2024, JDC Group AG has been part of **CSR Regio.Net Wiesbaden**, a regional network that promotes exchange on sustainable and responsible business practices.

For us, the focus is not only on professional exchange, but also on learning together with other companies from the region. Various network meetings provide a forum for discussing current CSR topics, presenting practical examples and generating ideas for the further development of corporate responsibility.

One focus of the reporting year was **biodiversity**. As part of the network, we contributed our own expert input and took part in the exchange on how companies can integrate biodiversity more strongly into their sustainability considerations. This dialogue was complemented by a practical assignment at the Klarenthal neighbourhood centre, where concrete measures to promote biodiversity were implemented together with other participants.

In addition, JDC Group AG participated in the **CSR Regio.Net practical day "Responsible business in Wiesbaden"**. The central question was how sustainable business can succeed even in challenging times. As part of a panel on developments in EU reporting obligations, we were able to share our experience of sustainability reporting and provide other companies from the region with impulses for dealing with current requirements.

ALLESMEINS

Accessible for all

Through the ongoing development of our allesmeins web app, we strengthen digital inclusion while promoting sustainable, paper-light processes.

Several years ago, we introduced allesmeins as a digital platform that consolidates insurance and financial contracts in one central location. It enables intermediaries and their clients to manage documents digitally, access contract overviews, and utilize needs analyses and comparison tools.

allesmeins is continuously enhanced and adapted to the evolving needs of both customers and intermediaries. In addition to technological innovation, particular emphasis is placed on sustainability and digital accessibility, two factors that are becoming increasingly important for future-oriented customer services. By significantly reducing reliance on paper-based processes, the platform not only simplifies access to information but also contributes to resource conservation and more sustainable customer communication. To improve accessibility, various enhancements have been implemented within allesmeins, including optimized visual design and a redesigned navigation structure.

These measures enable JDC to comply with the requirements of the German Accessibility Strengthening Act (Barrierefreiheitsstärkungsgesetz) while simultaneously establishing the foundation for a long-term inclusive digital customer platform. Accessibility is not viewed as a one-time initiative but as an integral part of the platform's ongoing development. New functionalities are designed with accessibility considerations from the outset, while existing features are regularly reviewed and further optimized where necessary.

Access for everyone, regardless of individual limitations.
Greater participation.
Greater equal opportunity.

HELPING WHERE HELP IS NEEDED

For us, sustainability is not only about how we do business, but also about how we share with others. That is why we regularly support organisations that are specifically committed to social justice, education, health or animal welfare. Last year, we donated to the following organisations, among others:

— Doctors Without Borders Austria
— Make-A-Wish Austria
— SOS Children's Villages
— Nachbarinnen Wien
— Light for the World
— Tabaluga Children's Foundation
— Haus mit Leben Austria
— Cancer Research Initiative

As diverse as these organizations may be, their common goal is clear: to make a difference where support is needed most. Each of these initiatives stands for concrete help and real added value. Together they demonstrate the many different ways in which responsibility can be practised, and also where we can make our contribution. In the future, we will therefore continue to provide targeted support where we can make an effective contribution and create a lasting difference.

... AND MUCH MORE

The past year has impressively shown how sustainability is put into practice at JDC Group AG. Many topics were further developed, new impulses were introduced and existing initiatives were successfully advanced. At the same time, sustainability remains a dynamic field with new questions, opportunities and developments. It therefore remains exciting and makes us curious about what comes next.

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DISCLAIMER

The Sustainability Report of JDC Group AG is available in German and English. The English translation of the Report has been provided for conveniance. The German version is legally binding and can be viewed on the company's website: https://jdcgroup.de/en/investor-relations-en/

We will provide you with additional information about JDC Group AG and its subsidiaries upon request.