Interim Report 1. Half of 2026

JDC GROUP

BEST ADVICE. BETTER TECHNOLOGY.

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JDC Group AG

At a glance

P & L in kEUR	2. Quarter 2026 kEUR	2. Quarter 2025 kEUR	Changes compared to previous year in %	30/06/2026 kEUR	30/06/2025 kEUR	Changes compared to previous year in %
Revenues	68,587	58,657	16.9	143,462	120,873	18.7
Gross margin	19,633	15,819	24.1	40,980	32,943	24.4
Gross margin in %	28.6	27.0	5.9	28.6	27	4.8
Total operational costs	14,995	13,942	7.6	29,918	27,594	8.4
EBITDA	6,352	3,481	82.5	14,468	8,520	69.8
EBITDA margin in %	9.3	5.9	57.6	10.1	7	44.3
EBIT	4,638	1,877	> 100	11,062	5,349	> 100
EBIT margin in %	6.8	3.2	> 100	7.7	4	75.0
Net profit	1,895	1,192	58.9	5,215	3,960	31.7
Number of shares in thousands (end of period)	13,299	13,521	–1.6	13,299	13,521	–1.6
Earnings per share in EUR	0.07/0.07	0.09/0.08		0.24/0.23	0.29/0.29	

Cashflow/Balance sheet in kEUR		30/06/2026 kEUR	31/12/2025 kEUR	Changes compared to year in %
Cash flow from operating activities*		8,561	6,477	32.2
Total equity and liabilities		237,413	244,415	–2.9
Equity		66,694	67,960	–1.9
Equity ratio in %		28.1	27.8	1.0

*previous year 30/06/2025


AI MODIFIED
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CEO
Ralph Konrad
CFO, CIO
Dr. Ramona Evens
COO

Management Board letter to shareholders

DEAR SHAREHOLDERS, DEAR BUSINESS PARTNERS,

JDC Group AG continued its successful development in the second quarter of 2026 and again achieved double-digit growth: Consolidated revenues increased by 16.9 percent compared with the prior-year quarter to EUR 68.6 million and, as a result, by 18.7 percent in the first half of 2026, from EUR 120.9 million to EUR 143.5 million.

The development of the Advisortech segment was particularly encouraging, as it demonstrated strong growth despite consumer restraint. Revenues in this segment increased by 19.9 percent to EUR 58.3 million in the second quarter and by 21.2 percent to EUR 124.2 million in the first half of the year. Adjusted for performance fees recognized differently in 2026 than in 2025, revenues rose on a pro forma basis by as much as 30.6 percent in the second quarter and 26.1 percent in the first half.

Driven by the significant increase in revenues, the Group's earnings before interest, taxes, depreciation and amortization (EBITDA) improved by 82.5 percent quarter over quarter to EUR 6.4 million (Q2 2025: EUR 3.5 million) and by 69.8 percent to EUR 14.5 million in the first half. On a pro forma basis, Group growth was even more than 100 percent in the second quarter and 82.7 percent in the first half. Consolidated net income also improved markedly. In the second quarter, it rose by 59 percent to EUR 1.9 million. For the half year, Group net income reached EUR 5.2 million, representing an increase of approximately 32 percent.

Events in the first half of the year to date:

JDC Group successfully completes share buyback of 222,222 shares with a volume of EUR 5 million

The Management Board of JDC Group AG (ISIN: DE000A0B9N37) has resolved to implement a voluntary public share buyback offer. Under the offer, the Company repurchased 222,222 no-par value bearer shares of JDC Group AG. The offer price was EUR 22.50 per share, resulting in a total buyback volume of EUR 5 million.

With the buyback, JDC Group AG underscores its confidence in the Company's long-term development as well as its disciplined capital allocation in the interests of all shareholders.

Voluntary publication of the 2025 sustainability report

Despite the recent regulatory relief measures, the Company remains committed to providing investors and other stakeholders with transparent information on its sustainability activities. Accordingly, it again published a voluntary Sustainability Report for fiscal year 2025. The report is based on the recommendations of the European Commission and was prepared in accordance with the VSME standard published in December 2024.

Through this voluntary reporting, the Company reaffirms its sustainable and responsible corporate mindset. At the same time, it ensures a consistent, robust, and comparable information basis for assessing its ESG activities, thereby strengthening transparency toward the capital market.

Results for the Second Quarter and First Half of 2026

Consolidated revenues again increased at a double-digit rate in the second quarter, rising by 16.9 percent from EUR 58.7 million to EUR 68.6 million. As a result, the Group increased its revenues in the first half of 2026 by 18.7 percent to EUR 143.5 million (H1 2025: EUR 120.9 million).

Earnings before interest, taxes, depreciation, and amortization (EBITDA) improved by 82.5 percent quarter on quarter to EUR 6.4 million (Q2 2025: EUR 3.5 million). This results in consolidated EBITDA of EUR 14.5 million for the first half of the year, corresponding to an increase of 69.8 percent compared with the prior-year figure of EUR 8.5 million.

Earnings before interest and taxes (EBIT) amounted to EUR 4.6 million in the second quarter, more than twice the prior-year figure of EUR 1.9 million. In a half-year comparison, EBIT more than doubled to EUR 11.1 million compared with EUR 5.3 million in the first half of 2025.

Consolidated net income amounted to EUR 1.9 million in the second quarter and was therefore significantly above the prior-year quarter (EUR 1.2 million). This corresponds to an increase of 59.0 percent. Net income also developed very positively for the half-year period: it now amounts to EUR 5.2 million and is therefore approximately 31.7 percent above the prior-year half-year period (H1 2025: EUR 4.0 million).

Equity amounted to EUR 66.7 million as of June 30, 2026. The reduction in equity resulted from the share buyback program in May 2026. The equity ratio therefore stood at a solid 28.1 percent (December 31, 2025: EUR 68.0 million and 27.8 percent).

Overview in kEUR	**Q2/2026 kEUR**	Q2/2025 kEUR	Changes in %	**1. Half of 2026 kEUR**	1. Half of 2025 kEUR	Changes in %
Revenues	68,587	58,657	16.9	143,462	120,873	18.7
		[54,657]	[25.5]		[116,873]	[22.8]
Advisortech	58,311	48,647	19.9	124,199	102,460	21.2
		[44,647]	[30.9]		[98,460]	[26.1]
Advisory	14,365	13,128	9.4	28,845	26,714	8.0
Holding/Consolidation	–4,088	–3,118	–31.1	–9,583	–8,301	–15.4
EBITDA	6,352	3,481	82.5	14,468	8,520	69.8
		[2,881]	[>100]		[7,920]	[82.7]
EBIT	4,638	1,877	>100	11,063	5,350	>100
		[1,277]	[>100]		[4,750]	[>100]
EBT	2,962	1,519	95.0	7,616	4,598	65.6
		[919]	[>100]		[3,998]	[90.5]
Net profit	1,895	1,192	59.0	5,215	3,960	31.7
		[592]	[>100]		[3,360]	[55.2]

The individual business segments developed as follows:

ADVISORTECH

The Advisortech business segment increased its revenues by 19.9 percent to EUR 58.3 million in the second quarter (prior year: EUR 48.6 million). Revenues therefore rose by 21.2 percent to EUR 124.2 million in the first half of 2026 (H1 2025: EUR 102.5 million). Adjusted for performance fees recognized differently in 2026 than in 2025, revenues rose on a pro forma basis by as much as 30.6 percent in the second quarter and 26.1 percent in the first half.

Quarter over quarter, earnings before interest, taxes, depreciation and amortization (EBITDA) increased significantly to EUR 5.9 million (Q2 2025: EUR 3.0 million). In the first half, EBITDA rose from EUR 8.0 million to EUR 14.1 million. This corresponds to an increase of 76.4 percent. Adjusted prior-year first-half EBITDA was EUR 7.6 million (pro forma), which therefore represents an increase of approximately 91 percent.

The background to the prior-year adjustments is that, in 2026, no accruals have yet been recognized for the expected performance fee in the investment area. In the first half of 2025, the Company accrued EUR 4 million in expected performance fees as revenues and the related EUR 0.6 million in EBITDA, amounts that were subsequently more than achieved. Due to the volatile stock market environment and geopolitical uncertainties, however, the Management Board decided against recognizing an interim accrual in 2026, even though seven-figure performance fees are again expected this year based on current information. To enable meaningful comparability, we therefore report the prior year on a pro forma basis.

Earnings before interest and taxes (EBIT) improved significantly to EUR 4.7 million in the second quarter, compared with EUR 1.8 million in the prior year. EBIT therefore doubled to EUR 11.7 million in the first half of 2026 (H1 2025: EUR 5.7 million).

ADVISORY

In the Advisory business segment, revenues increased by 9.4 percent quarter over quarter to EUR 14.4 million (Q2 2025: EUR 13.1 million) and by 8.0 percent to EUR 28.8 million in the first half of 2026 (H1 2025: EUR 26.7 million).

In the second quarter, earnings before interest, taxes, depreciation and amortization (EBITDA) increased by 11.9 percent from EUR 1.3 million in the prior year to EUR 1.5 million. EBITDA therefore rose by 6.3 percent to EUR 2.7 million in the first half of 2026 (H1 2025: EUR 2.5 million).

Earnings before interest and taxes (EBIT) increased by 11.5 percent from EUR 1.0 million in the prior-year period to EUR 1.1 million. EBIT for the first half of 2026 therefore amounted to EUR 1.9 million, 3.9 percent above the prior-year half-year figure of EUR 1.8 million.

Outlook

We confirm our previous assessment for the further course of 2026.

For 2026, the Company expects revenues to increase to between EUR 300 million and EUR 330 million and EBITDA of between EUR 35 million and EUR 38 million.

Due to the currently challenging economic environment, we expect to achieve the guidance at the lower end of the range.

Thanks to Employees and Shareholders

Once again, we would like to express our special thanks to the employees and sales partners of JDC Group AG and its subsidiaries, whose dedication and motivation form the foundation of our success.

We are equally grateful to our shareholders, who believe in our business model and support and endorse the Management Board and Supervisory Board.

We would be very pleased if you continue to accompany us on our journey, and remain

Sincerely yours

Dr. Sebastian Grabmaier   Ralph Konrad   Dr. Ramona Evens

Group management interim report

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Group management interim report

SITUATION OF THE GROUP

The Group's Business Modell

JDC Group AG offers a digital platform for insurance companies, investment funds, and all other financial products and services in its Advisortech division. By offering and processing all product providers in the financial market with a complete product range and comprehensive data and document provision, it creates the perfect workplace for all types of financial intermediaries (brokers, agents, affiliated intermediaries, banks, exclusive organizations, Fintechs) and the first true financial home for financial services customers via its viewing systems and interfaces.

Via a smartphone app, tablet, or PC, customers and brokers get a complete overview of their individual insurance and fund portfolios, simple conclusion paths and transfer options, and a complete market comparison, enabling customers and advisors to optimize their insurance and pension plans easily and with an ideal cost-benefit ratio.

In the Advisory segment, around 300 well-trained advisors under the FiNUM brand complement the platform offering for discerning and affluent private clients.

Research and Development

In the Advisortech business segment, we offer modern consulting and management technologies for our customers and advisors through the Jung, DMS & Cie. Group, in this context, the JDC Group develops its own software solutions. In the first half of 2026, internal services amounting to kEUR 877 were capitalized. We refer to the related disclosures in the notes to the consolidated financial statements.

ECONOMIC REPORT

Overall Economic Conditions

After slight growth at the end of 2025, the German economy also started 2026 on a slightly positive note. In the first quarter of 2026, gross domestic product (GDP), ad-justed for price, seasonal and calendar effects, increased by 0.3 percent compared with the previous quarter. Compared with the same quarter of the previous year, eco-nomic output was 0.5 percent higher in price-adjusted terms than in the first quarter of 2025. This development was driven in particular by a significant increase in exports as well as higher private and government consumer spending. The slight recovery of the German economy therefore continued at the beginning of the year, although it remained moderate in light of persistently high uncertainties.

For the second quarter of 2026, however, economic momentum appears to be weak-ening. According to the ifo Institute, the available indicators as a whole are likely to point to stagnating economic output. The main factors weighing on the economy are the renewed increase in energy prices as a result of geopolitical tensions, subdued purchasing power among private households, deteriorated financing conditions and continued uncertainty in the external economic environment. By contrast, expansion-ary fiscal policy measures, particularly additional government spending on infrastruc-ture, climate neutrality and defense, are having a supportive effect. Overall, the eco-nomic recovery in the first half of 2026 therefore remains fragile; however, if the bur-dens ease, the recovery could gradually continue over the remainder of the year.

The Market and Competitive Position

THE MARKET FOR INVESTMENT PRODUCTS[1)]

In the first three months of 2026, the German fund industry recorded net inflows of EUR 40.1 billion (Q1 2025: EUR 38.6 billion). Of this amount, EUR 33.6 billion related to open-ended retail funds (Q1 2025: EUR 28.7 billion), EUR 10.1 billion to open-ended special funds (Q1 2025: EUR 10.1 billion) and EUR 0.6 billion to closed-end funds (Q1 2025: EUR 0.8 billion). Mandates recorded net outflows of EUR 4.2 billion (Q1 2025: outflows of EUR 1.0 billion).

At the end of the quarter, providers in the German fund market managed assets of approximately EUR 1.8 trillion in open-ended retail funds. Open-ended special funds contributed approximately EUR 2.3 trillion to assets under management. Overall, in-cluding closed-end funds and mandates, the German fund industry managed assets of just under EUR 4.9 trillion at the end of March 2026.

THE INSURANCE MARKET[2)]

Premium income in the German insurance industry increased by 6.6 percent across all lines of business in 2025 to EUR 254 billion. Growth was driven in particular by infla-tion-related premium adjustments, strong single-premium business in life insurance and rising premium income in private health insurance. In property and casualty in-surance, premium income increased by 7.7 percent to EUR 99.7 billion; the key driver was motor insurance, with premium growth of 13.4 percent.

According to the GDV, the other lines of business also developed positively. Life insur-ance recorded premium growth of 5.1 percent in 2025, supported in particular by sig-nificantly higher single premiums. Private health insurance increased its premium in-come by 7.3 percent. Overall, the insurance industry therefore proved stable despite a persistently challenging economic environment.

For the current year 2026, the GDV expects subdued overall premium growth of 4.7 percent. Specifically, the association forecasts an increase of 5.2 percent in property and casualty insurance, an increase of 10.5 percent in private health insurance and an increase of 1.1 percent in life insurance. The outlook therefore remains positive, but is more moderate than in the previous year against the backdrop of the structural weakness of the German economy.

[1)] Unless otherwise indicated, all data in the following description of the market for investment products was taken from the BVI press release on investment statistics for the first quarter of 2026 dated May 15, 2026.

[2)] All data in the following description of the market for insurance products was taken from the industry data on the website of the German Insurers' Association (GDV) at gdv.de.

Competitive Position

JDC Group AG competes with different companies in its individual business segments.

COMPETITORS IN THE ADVISORTECH SEGMENT

In the Advisortech business segment, the JDC Group, through its subsidiaries (JDC), brokers financial products such as investment funds, alternative investment funds, structured products, insurance, and financing products to end customers via independent financial intermediaries (B2B2C).

As a technical platform, JDC competes with all companies that broker the above-mentioned financial products to sub-brokers or end customers via independent brokers. These include broker networks/broker pools such as Fonds Finanz Maklerservice GmbH and BCA AG, as well as other financial sales companies.

In addition, JDC offers white-label front-end services in its Advisortech division, which allows customers (banks, insurance companies, IFAs, end customers) to view contract data via apps, online tools, and web applications. Here, JDC competes with companies such as Clark and getsafe.

In the third sub-segment, we offer end customer consulting and a comparison platform for financial products. Here, JDC competes with Verivox and Smava.

The independent analysis firm MORGEN & MORGEN provides neutral insurance data in the form of insurance comparisons, ratings, stochastic simulations, and data analytics via its own comparison platform, through individual services, and IT services. Its main competitors are comparison platforms such as Franke & Bornberg, Mr. Money, and Softfair.

The Top Ten Financial Network Group offers services in the areas of investment consulting, asset management, and fund management. With its own software solutions, Top Ten administers over EUR 2 billion in investments for approximately 1,000 brokers in its network. It competes with Fondskonzept, Netfonds, Fondsnet, and BCS/BfV.

FMK Compare GmbH, acquired in September 2025, is a data-driven technology plat-form specializing in digital lead generation that generates online transactions with pur-chase-ready consumers for companies. In the future, FMK will additionally generate more recurring revenues through transactions in the insurance and invest-ment/financial assets business areas.

Competitors in the Advisory Segment

In the Advisory business segment, JDC Group AG offers advice on and brokerage of financial products to end customers (B2C) through its subsidiaries FiNUM.Private Finance Deutschland, FiNUM.Finanzhaus and FiNUM.Private Finance Österreich. In principle, all companies compete with a wide range of market participants, i.e., in addition to financial distributors and individual brokers, also exclusive organizations of insurance companies and banks, but also direct sales, e.g., via the Internet. According to JDC Group AG's assessment, the companies' main competitors can be identified as follows based on their different business models and target groups:

FiNUM.Private Finance Deutschland, FiNUM.Finanzhaus, and FiNUM.Private Finance Österreich focus on advising discerning private clients (the mass affluent market) in Germany and Austria. The business mix consists of almost equal parts asset accumulation and insurance business. The main competitors are therefore commercial and private banks and large financial services companies such as MLP AG and Horbach Wirtschaftsberatung AG.

BUSINESS PERFORMANCE OF THE GROUP AND ITS SEGMENTS

Due to its sales strength, increasing market relevance and reliability for product origi-nators in both the insurance and investment industries, JDC Group AG is becoming an increasingly attractive partner.

At the same time, JDC Group AG is also attractive as an institutional partner for finan-cial distribution organizations and financial intermediaries that are looking for a strong partner to outsource their back-office functions in a rapidly changing regulatory envi-ronment.

Overall, from the Management Board's perspective, business performance was very positive. Despite the continued challenging environment, earnings performance con-tinued to develop positively. Consolidated net income improved significantly in the first half of the year to kEUR 5,215 (prior year: kEUR 3,960). The positive development resulted from significant increases in revenues and earnings, particularly in the Advi-sortech segment.

The Management Board therefore considers the current business performance to con-firm its strategic course to date and is confident that it will be able to announce fur-ther major projects in the future.

For further explanations, please refer to the following information on the position of the JDC Group AG.

COMPANY SITUATION

Major Key Figures

ASSET POSITION

Assets in kEUR	**30/06/2026**	31/12/2025	Changes 2025 to 2026 in %
Intangible assets	138,504	139,678	–0.8
Fixed assets	7,681	8,694	–11.6
Financial assets	12,831	12,919	–0.7
Shares in associated companies	548	496	10.4
Deferred taxes	2,357	2,688	–12.3
Long-term non-current assets			
Accounts receivable	344	339	1.5
Other assets	47	864	–94.6
Current assets			
Accounts receivable	34,642	38,181	–9.3
Receivables from associated companies	660	127	>100
Other receivables and other assets	4,758	4,347	9.5
Cash and cash equivalents	35,040	36,082	–2.9
Total assets	**237,413**	244,415	–2.9

The Group's non-current assets as of June 30, 2026 amounted to EUR 162.3 million (December 31, 2025: EUR 165.7 million), thereof approximately EUR 138.5 million (prior year: EUR 139.7 million) relating to intangible assets.

Current assets decreased slightly to EUR 75.1 million (December 31, 2025: EUR 78.7 million).

As of June 30, 2026, total assets amounted to EUR 237.4 million (December 31, 2025: EUR 244.4 million).

Liabilities in kEUR	30/06/2026 kEUR	31/12/2025 kEUR	Changes 2025 to 2026 in %
Equity	66,694	67,960	–1.9
Non-current liabilities			
Deferred taxes	6,112	6,620	–7.7
Bonds	87,175	86,772	0.5
Liabilities due to banks	0	0	0
Accounts payable	16,461	16,216	1.5
Other liabilities	11,361	12,291	–7.6
Provisions	1,481	1,502	–1.4
Current liabilities			
Bonds	0	0	0
Other provisions	259	268	–3.4
Tax liabilities	2,866	2,882	–0.6
Liabilities to banks	0	0	0
Liabilities from deliveries and services	32,440	37,851	–14.3
Liabilities to associates	67	26	>100
Other liabilities	12,497	12,028	3.9
Total equity and liabilities	**237,413**	244,415	–2.9

Non-current liabilities decreased to EUR 122.6 million (December 31, 2025: EUR 123.4 million). Current liabilities decreased from EUR 53.1 million to EUR 48.1 million. This amount includes EUR 32.4 million in trade payables and EUR 12.5 million in other liabilities.

As of June 30, 2026, the Group's equity ratio increased to 28.1 percent of total assets (December 31, 2025: 27.8 percent). JDC Group AG therefore has a very strong equity base.

FINANCIAL POSITION

The statement of cash flows shows how cash flow developed during the reporting period as a result of cash inflows and cash outflows.

Cash flow from operating activities increased as of June 30, 2026 from kEUR 6,477 by kEUR 2,084 to kEUR 8,561. This was primarily due to the decrease in receivables and the increase in earnings.

Cash flow from investing activities was negative at kEUR –1,183. This includes, in particular, payments for investments in intangible assets.

Cash flow from financing activities was negative at kEUR –8,420. This was primarily attributable to payments for the acquisition of treasury shares and interest paid on the outstanding bonds.

Cash and cash equivalents as of June 30, 2026 amounted to kEUR 35,040.

The level of cash and cash equivalents was sufficient at all times during the reporting period. Short-term liquidity is managed through monthly liquidity planning.

Financial performance

P & L in kEUR	**30/06/2026 kEUR**	30/06/2025 kEUR	Changes 2025 to 2026 in %
Revenues	143,462	120,873	18.7
Gross margin	40,980	32,943	24.4
Gross margin in %	28,6	27,3	4.8
Total operational costs	29,918	27,594	8.4
EBITDA	14,468	8,520	69.8
EBITDA margin in %	10,1	7,0	44.3
EBIT	11,062	5,349	>100
EBIT margin in %	7,7	4,4	75.0
Net profit	**5,215**	3,960	31.7

The Group's financial performance improved significantly once again in terms of revenues in the first half of 2026. Half-year revenues increased by 18.7 percent to EUR 143.5 million (H1 2025: EUR 120.9 million).

Gross profit increased by 24.4 percent to just under EUR 41.0 million after EUR 32.9 million in the prior-year half-year period.

EBITDA (earnings before interest, taxes, depreciation and amortization) increased by 69.8 percent to EUR 14.5 million (H1 2025: EUR 8.5 million), and EBIT increased by more than 100 percent to EUR 11.1 million (H1 2025: EUR 5.3 million).

Consolidated net income after taxes now amounts to EUR 5.2 million.

SEGMENT REPORTING

Segment Advisortech

The Advisortech segment developed very positively in the second quarter and in the first half of 2026. Revenues increased by 21.2 percent compared with the prior-year half-year period, resulting from both organic growth and the acquisitions made in the previous fiscal year. In particular, the revenue and earnings contribution of the FMK Group had a fundamental impact on the second quarter and the first half of the year.

Quarterly comparison	**Q2 2026 kEUR**	Q2 2025 kEUR	Changes 2025 to 2026 kEUR	Changes 2025 to 2026 in %
Revenues	58.311	48.647	9.664	19.9
Gross profit	13.953	10.354	3.599	34.8
Gross profit margin in percent	23.9	21.3	2.6	12.4
EBITDA	5.940	2.962	2.978	>100
EBIT	4.736	1.808	2.929	>100
EBT	3.297	1.411	1.886	>100
Segment result Advisortech	**2.278**	1.455	823	56.6

Year-on-year comparison	H1 2026 kEUR	H1 2025 kEUR	Changes 2025 to 2026 kEUR	Changes 2025 to 2026 in %
Revenues	124,199	102,460	21,739	21.2
Gross profit	29,833	22,094	7,739	35.0
Gross profit margin in percent	24.0	21.6	2.5	11.4
EBITDA	14,083	7,982	6,101	76.4
EBIT	11,692	5,705	5,988	>100
EBT	8,734	4,875	3,858	79.1
Segment result Advisortech	**6,542**	4,979	1,564	31.4

Segment Advisory

The Advisory segment also showed a very positive development in terms of both revenues and earnings. In the first half of the year, it increased revenues by 8 percent and EBITDA by more than 6 percent. On a quarterly basis, revenues even increased by more than 9 percent, while EBITDA improved at a growth rate of nearly 12 percent.

Quarterly comparison	Q2 2026 kEUR	Q2 2025 kEUR	Changes 2025 to 2026 kEUR	Changes 2025 to 2026 in %
Revenues	14,365	13,128	1,237	9.4
Gross profit	4,922	4,478	444	9.9
Gross profit margin in percent	34.3	34.1	0.2	0.5
EBITDA	1,475	1,318	157	11.9
EBIT	1,083	972	112	11.5
EBT	955	793	162	20.5
Segment result Advisory	**910**	706	204	29.0

Year-on-year comparison	H1 2026 kEUR	H1 2025 kEUR	Changes 2025 to 2026 kEUR	Changes 2025 to 2026 in %
Revenues	28,845	26,714	2,132	8,0
Gross profit	9,546	8,651	895	10,3
Gross profit margin in percent	33.1	32.4	0.7	2.2
EBITDA	2,669	2,511	158	6,3
EBIT	1,889	1,818	71	3,9
EBT	1,633	1,463	170	11,6
Segment result Advisory	**1,430**	1,299	130	10,0

Segment Holding

In the first half of the year, revenues of the holding segment amounted to EUR 1.9 million. EBITDA decreased to just under EUR –2.3 million, compared with EUR –2.0 million in the first half of 2025. EBIT also declined and now amounts to EUR –2.5 million, compared with EUR –2.2 million in the prior year. In the quarterly comparison, revenues amounted to EUR 0.9 million (Q2 2025: EUR 0.7 million) and EBITDA to EUR –1.1 million (Q2 2025: EUR -0.8 million). EBIT amounted to EUR –1.2 million, compared with EUR –0.9 million in the second quarter of the prior year.

OPPORTUNITY AND RISK REPORT

The future business development of the Group is associated with all the opportunities and risks associated with the sale of financial products and the purchase, management, and sale of companies. The risk management system of JDC Group AG is designed to identify risks at an early stage and minimize them by deriving appropriate measures. Financial instruments are used exclusively for hedging purposes. To identify potential problems in affiliated companies and their investments at an early stage, key figures are requested and assessed. Monthly, weekly, and daily evaluations of sales, revenue, and liquidity are prepared. The management receives a daily overview of the sales and liquidity figures.

JDC Group AG is managed through a monthly reporting system that includes key figures and takes particular account of the liquidity situation. The Management Board is also informed daily about the current position of liquidity.

Relevant **company-related risks** are as follows:

- In the context of brokering financial products and insurance, it cannot be ruled out that cancellations may result in expenses that are not covered by corresponding claims for reimbursement against the brokers. With the increase in insurance sales at JDC, receivables management is becoming increasingly important for the realization of such claims for reimbursement.
- JDC may be held liable for errors in information or advice provided by sales partners. It is not possible to generalize whether the risks are covered by existing insurance or claims for reimbursement against intermediaries in individual cases.
- Due to the ongoing volatility of the capital markets and the difficulty of forecasting product sales, liquidity management is subject to significant demands. A lack of liquidity could become an existential problem.
- JDC is increasingly becoming the focus of the capital market. In addition, JDC counts more and more large corporations among its customers. Should its image be damaged in any way, this could lead to a loss of revenue.

Relevant **market-related risks** are as follows:

- The company's business success is fundamentally dependent on economic developments.
- The development of national and global financial and capital markets is of considerable relevance to JDC's success. Persistent volatility or negative developments could have a negative impact on JDC's earnings power.
- The stability of the legal and regulatory framework in Germany and Austria is of great importance. In particular, short-term changes in the framework conditions for financial services companies, intermediaries, and financial products can have a negative impact on JDC's business model.
- Various crisis hotspots around the world are creating uncertainty regarding economic development. Energy prices may rise, or inflation may be reignited. This may have a negative impact on companies' willingness to invest as well as lead to consumer reluctance to purchase. Should this development materialize, it would have a negative impact on JDC's earnings power.

Relevant **regulatory risks** are as follows:

- The implementation of the European GDPR (General Data Protection Regulation) affects all German companies, but especially companies in the financial services sector that work extensively with personal data. We are subject to extensive information and documentation requirements in this regard. As the digitalization of the insurance industry is still in its infancy, many processes at JDC are still handled manually. This increases the risk of data breaches due to human error.
- The upcoming introduction of MiFID III will bring additional regulatory requirements that will further influence our processes and compliance measures in a way that is not yet fully ident.
- The omnibus proposals published by the EU Commission to amend the CSRD Directive also affect the sustainability reporting obligations of JDC Group AG. Until they are fully adopted, there is a risk that the simplifications will not be implemented after all and that JDC will remain subject to sustainability reporting under the CSRD.

The management is currently unable to identify any further risks that could jeopardize the company's existence or development and believes that the risks identified are manageable and do not jeopardize the company's continued existence.

The management sees the **opportunities** as follows: Many financial distributors are currently financially weakened. As a result, the financial resources of many competitors are exhausted and consolidation pressure is increasing, which benefits the large market participants, including the JDC Group companies. In addition, there is increasing consolidation pressure due to the aging advisor landscape and the lack of young talent. JDC can also benefit from this development.

JDC Group AG has already taken further decisive steps for the coming years, so that the investments of JDC Group AG and thus JDC Group AG itself are expected to continue to develop positively overall in fiscal year 2026.

FORECAST REPORT

Economic outlook

In its World Economic Outlook published in April 2026, the International Monetary Fund (IMF) expects global economic growth of 3.1 percent for 2026. Although the global economy therefore remains generally on a moderate growth path, it continues to face significant burdens from geopolitical tensions, increased risks related to energy and commodity prices, and trade policy uncertainties. The ifo Institute expects the German economy to grow by only 0.8 percent in price-adjusted terms in 2026. The forecast assumes that the burdens from the energy price shock will ease over the further course of the year and that expansionary fiscal policy, in particular higher government spending on infrastructure, climate neutrality and defense, will support the economy.

However, there is consensus in the assessment of the German economy: both the IMF and the ifo Institute expect only moderate growth of 0.8 percent for 2026. The German economy should therefore be able to avoid a recession, although the recovery remains fragile. The main burdens are higher energy prices, geopolitical tensions and still subdued investment activity; by contrast, higher government spending, particularly on infrastructure, climate neutrality and defense, is providing support. Whether this will result in a sustainable turnaround over the further course of the year remains to be seen in light of global uncertainties.

Market and sector outlook

After the very strong stock market year 2025, in which the DAX recorded significant gains, the German and European equity markets also started 2026 with a positive underlying trend. The DAX temporarily reached new record highs and exceeded the 26,000-point mark for the first time. This development was driven in particular by expectations of an economic recovery in Germany and Europe, by government investment stimuli and by structural growth topics such as digitalization, artificial intelligence and defense. At the same time, the capital markets remain vulnerable to setbacks. Geopolitical tensions, trade policy uncertainties, future interest rate developments and potential inflation risks may continue to lead to increased volatility over the course of the year. Against this background, a generally constructive market environment is discernible for 2026; however, the further development of the capital markets remains highly dependent on political and macroeconomic conditions.

Outlook for the JDC Group consolidated group

EXPECTED BUSINESS PERFORMANCE

The assessment of the expected business performance of the JDC Group for 2026 is based on the macroeconomic assumptions presented in the group management report.

The more challenging global conditions that continue to persist could have an impact on the financial position, net assets and financial performance of the JDC Group over the further course of the fiscal year. The corporate planning was therefore prepared on the basis of very detailed surveys and assumptions that JDC Group AG considers realistic.

For JDC Group AG, the clear and sustainable improvement of operating business remains the focus in the current fiscal year. Accordingly, in 2026 the Group will continue to focus on

— growth and thus the scaling of the platform; and

the optimization of internal processes and cost management.

For the further course of 2026, we confirm our positive assessment of future business development. Based on cooperations already concluded, the Company expects revenues to increase to EUR 300–330 million in 2026 and EBITDA of EUR 35–38 million. Due to the currently challenging economic environment, we expect to achieve the guidance at the lower end of the range.

JDC Group AG's corporate planning is based on very detailed surveys and realistic assumptions. The further development of the global economy and the business climate in Germany and Europe as a result of the various crisis hotspots around the world can, of course, have a negative impact on the capital markets and also on our customers' purchasing behavior.

Overall, the Management Board expects business development for the Group as a whole to remain positive.

Wiesbaden, August 18, 2026

Dr. Sebastian Grabmaier | Ralph Konrad | Dr. Ramona Evens

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Consolidated income statement

	Notes	**2. Quarter 2026 kEUR**	2. Quarter 2025 kEUR	**01/01/– 30/06/2026 kEUR**	01/01/– 30/06/2025 kEUR
1. Commission income	[1]	68,587	58,657	143,462	120,873
2. Capitalised services	[2]	415	512	877	868
3. Other operating income	[2]	143	339	371	1,067
4. Commission expenses and received services	[3]	–49,511	–43,689	–103,729	–89,865
5. Personnel expenses	[4]	–9,153	–8,809	–18,515	–17,292
6. Depreciation and amortisation of tangible and intangible assets	[5]	–1,714	–1,604	–3,406	–3,171
7. Other operating expenses	[6]	–4,128	–3,529	–7,997	–7,132
8. Income from investments	[7]	4	0	4	19
9. Share of profit from associates	[7]	51	88	51	88
10. Financial income	[7]	74	37	88	109
11. Impairment losses on financial instruments	[7]	0	0	0	0
12. Financial expenses	[7]	–1,806	–482	–3,591	–967
13. Operating profit/loss		**2,962**	1,519	7,616	4,598
14. Income tax expenses	[8]	–1,066	–325	–2,399	–635
15. Other tax expenses	[8]	–2	–2	–2	–3
16. Net profit		**1,895**	1,192	5,215	3,960
of which attributable to minorities		981	53	2,078	53
thereof attributable to parent company's shareholders		914	1,139	3,137	3,907
17. Earnings per share undiluted/diluted	[9]	**0.07/0.07**	0.09/0.08	0.24/0.23	0.29/0.29

Consolidated statement of comprehensive income

	2. Quarter 2026 kEUR	2. Quarter 2025 kEUR	**01/01/– 30/06/2026 kEUR**	01/01/– 30/06/2025 kEUR
Profit or loss for the period	**1,895**	1,192	**5,215**	3,960
Other income				
In following periods in the profit and loss account to be reclassified into other results	0	0	0	0
Gains/losses from the revaluation of defined benefit plans	0	0	0	0
In following periods not in the profit and loss account to be reclassified into other results	0	0	0	0
			0	0
Other income after taxes	0	0		
Total income after taxes	**1,895**	1,192	**5,215**	3,960
Attributable to:				
– Minorities	981	53	2,078	53
– Parent company's shareholders	**914**	1,139	**3,136**	3,907

Segment reporting YTD

	Advisortech		Advisory	
	30/06/2026 kEUR	30/06/2025 kEUR	**30/06/2026 kEUR**	30/06/2025 kEUR
Segment income				
Commission income	124,199	102,460	28,845	26,714
of which with other segments	1,402	1,300	10,035	7,006
Total segment income	**124,199**	102,460	**28,845**	26,714
Capitalised services	877	868	0	0
Other income	1,069	1,232	–98	80
Segment expenses				
Commissions	–94,366	–80,366	–19,299	–18,062
Personnel expenses	–12,283	–11,509	–3,965	–3,592
Depreciation and amortisation	–2,390	–2,277	–780	–693
Other	–5,413	–4,703	–2,814	–2,628
Total segment expenses	**–114,453**	–98,856	**–26,858**	–24,976
EBIT	**11,692**	5,705	**1,889**	1,818
EBITDA	**14,083**	7,982	**2,669**	2,511
Income from investments	4	19	0	0
Income from at-equity valuation	51	88	0	0
Other interest and similar income	296	288	28	30
Yield on other securities	5	0	0	0
Depreciation of financial assets	0	0	0	0
Other interest and similar expenses	–3,315	–1,224	–284	–385
Financial result	**–2,959**	–829	**–256**	–355
Segment earnings before tax (EBT)	**8,734**	4,875	**1,633**	1,463
Tax expenses	–2,191	103	–203	–164
Segment net profit	**6,542**	4,979	**1,430**	1,299
Segment net profit from discontinued operations	0	0	0	0
Minority interests	2,014	0	64	53
Segment net profit after minority interests	**4,528**	4,979	**1,366**	1,246

	Holding		**Total reportable segments**		**Transfer**		**Total**	
	30/06/2026 kEUR	30/06/2025 kEUR	**30/06/2026 kEUR**	30/06/2025 kEUR	**30/06/2026 kEUR**	30/06/2025 kEUR	**30/06/2026 kEUR**	30/06/2025 kEUR
	1,927	1,193	154,971	130,367	–11,510	–9,494	143,462	120,873
	1,272	1,189	12,710	9,494	–12,710	–9,494	0	0
	1,927	1,193	**154,971**	130,367	**–11,510**	–9,494	**143,462**	120,873
	0	0	877	868	0	0	877	868
	0	227	971	1,539	–600	–472	371	1,067
	–650	0	–114,315	–98,429	10,586	8,564	–103,729	–89,865
	–2,268	–2,190	–18,515	–17,292	0	0	–18,515	–17,292
	–235	–201	–3,406	–3,171	0	0	–3,406	–3,171
	–1,294	–1,203	–9,521	–8,534	1,524	1,402	–7,997	–7,132
	–4,447	–3,593	**–145,757**	–127,425	**12,110**	9,966	**–133,648**	–117,459
	–2,519	–2,174	**11,062**	5,349	**0**	0	**11,063**	5,349
	–2,284	–1,973	**14,468**	8,520	**0**	0	**14,468**	8,520
	0	0	4	19	0	0	4	19
	0	0	51	88	0	0	51	88
	2,651	668	2,974	986	–2,891	–877	83	109
	0	0	5	0	0	0	5	0
	0	0	0	0	0	0	0	0
	–2,883	–235	–6,483	–1,844	2,891	877	–3,591	–967
	–232	433	**–3,448**	–751	**0**	0	**–3,447**	–751
	–2,752	–1,740	7,615	4,598	**0**	0	**7,616**	4,598
	–6	–577	–2,401	–638	0	0	–2,401	–638
	–2,758	–2,318	**5,215**	3,960	**0**	0	**5,215**	3,960
	0	0	0	0	0	0	0	0
	0	0	2,078	53	0	0	2,078	53
	–2,758	–2,318	**3,136**	3,907	**0**	0	**3,137**	3,907

Segment reporting 2. Quarter

	Advisortech		Advisory	
	2. Quarter 2026 kEUR	2. Quarter 2025 kEUR	2. Quarter 2026 kEUR	2. Quarter 2025 kEUR
Segment income				
Commission income	58,311	48,647	14,365	13,128
of which with other segments	682	–725	4,932	3,843
Total segment income	**58,311**	48,647	**14,365**	13,128
Capitalised services	415	512	0	0
Other income	420	340	46	18
Segment expenses				
Commissions	–44,358	–38,293	–9,443	–8,651
Personnel expenses	–6,145	–5,868	–2,070	–1,839
Depreciation and amortisation	–1,204	–1,154	–392	–347
Other	–2,703	–2,377	–1,423	–1,339
Total segment expenses	**–54,409**	–47,692	**–13,327**	–12,175
EBIT	**4,736**	1,808	**1,083**	972
EBITDA	**5,940**	2,962	**1,475**	1,318
Income from investments	4	0	0	0
Income from at-equity valuation	51	88	0	0
Other interest and similar income	172	128	13	12
Yield on other securities	2	0	0	0
Depreciation of financial assets	0	0	0	0
Other interest and similar expenses	–1,670	–612	–141	–190
Financial result	**–1,440**	–397	**–128**	–179
Segment earnings before tax (EBT)	**3,297**	1,411	**955**	793
Tax expenses	–1,019	44	–45	–88
Segment net profit	**2,278**	1,455	**910**	706
Segment net profit from discontinued operations	0	0	0	0
Minority interests	945	0	36	53
Segment net profit after minority interests	**1,333**	1,455	**874**	653

	Holding		**Total reportable segments**		**Transfer**		**Total**	
	2. Quarter 2026 kEUR	2. Quarter 2025 kEUR	**2. Quarter 2026 kEUR**	2. Quarter 2025 kEUR	**2. Quarter 2026 kEUR**	2. Quarter 2025 kEUR	**2. Quarter 2026 kEUR**	2. Quarter 2025 kEUR
	883	691	73,559	62,466	–4,971	–3,809	68,587	58,657
	558	691	6,171	3,809	–6,171	–3,809	0	0
	883	691	**73,559**	62,466	**–4,971**	–3,809	**68,587**	58,657
	0	0	415	512	0	0	415	512
	0	227	465	585	–323	–246	143	339
	–325	0	–54,126	–46,943	4,614	3,254	–49,511	–43,689
	–939	–1,103	–9,153	–8,809	0	0	–9,153	–8,809
	–118	–103	–1,714	–1,604	0	0	–1,714	–1,604
	–683	–614	–4,808	–4,330	680	801	–4,128	–3,529
	–2,064	–1,820	**–69,800**	–61,686	**5,294**	4,055	**–64,506**	–57,631
	–1,182	–902	**4,638**	1,877	**0**	0	**4,638**	1,877
	–1,064	–799	**6,352**	3,481	**0**	0	**6,352**	3,481
	0	0	4	0	0	0	4	0
	0	0	51	88	0	0	51	88
	1,343	331	1,529	471	–1,456	–434	72	37
	0	0	2	0	0	0	2	0
	0	0	0	0	0	0	0	0
	–1,451	–114	–3,263	–917	1,456	434	–1,806	–482
	–108	217	**–1,676**	–358	**0**	0	**–1,676**	–358
	–1,290	–685	**2,962**	1,519	**0**	0	**2,962**	1,519
	–3	–283	–1,067	–327	0	0	–1,068	–327
	–1,293	–968	**1,895**	1,193	**0**	0	**1,895**	1,192
	0	0	0	0	0	0	0	0
	0	0	981	53	0	0	981	53
	–1,293	–968	**914**	1,140	**0**	0	**914**	1,139

Consolidated Balance Sheet

Assets	Notes	30/06/2026 kEUR	31/12/2025 kEUR
Non-current assets			
Intangible assets	[10]	138,504	139,678
Fixed assets	[11]	7,681	8,694
Financial assets	[12]	12,831	12,919
Shares in associated companies	[12]	548	496
		159,564	161,787
Deferred taxes	[8]	2,357	2,688
Long-term non-current assets			
Accounts receivable	[13]	344	339
Other assets	[13]	47	864
		391	1,202
Total non-current assets		**162,312**	165,677
Current assets			
Accounts receivable	[14]	34,642	38,181
Receivables from associated companies	[14]	660	127
Other assets	[14]	4,007	4,346
Securities	[14]	751	1
Cash and cash equivalents	[15]	35,040	36,082
Total current assets		**75,101**	78,737
Total assets		**237,413**	244,415

Liabilities

	Notes	30/06/2026 kEUR	31/12/2025 kEUR
Equity			
Subscribed capital	[16]	13,668	13,668
Own shares	[16]	–369	–147
Capital reserves	[16]	31,873	36,645
Other retained earnings	[17]	436	436
Other equity components	[17]	17,026	13,889
Equity attributable to owners of the parent company	[17]	62,634	64,491
Non-controlling interests	[17]	4,060	3,469
Total equity		**66,694**	67,960
Non-current liabilities			
Deferred taxes	[8]	6,112	6,620
Bonds	[18]	87,175	86,772
Liabilities to banks	[18]	0	0
Accounts payable	[18]	16,461	16,216
Other liabilities	[18]	11,361	12,291
Provisions	[19]	1,481	1,502
Total non-current liabilities		**122,591**	123,400
Current liabilities			
Bonds	[20]	0	0
Other provisions	[20]	259	268
Tax liabilities	[20]	2,866	2,882
Liabilities to banks	[20]	0	0
Liabilities from deliveries and services	[20]	32,440	37,851
Liabilities to associates	[20]	67	26
Other liabilities	[20]	12,497	12,028
Total current liabilities		**48,128**	53,055
Total equity and liabilities		**237,413**	244,415

Consolidated cash flow statement

			01/01/–30/06/2026 kEUR	01/01/–30/06/2025 kEUR	Changes to previous year in kEUR
1.		Result for the period	5,215	3,960	1,255
2.	+	Depreciation and amortisation of fixed assets	3,406	3,171	235
3.	–/+	Other non-cash itemised income/expenses	2,310	367	1,943
4.	–/+	Profit/loss from disposals of fixed assets	–177	–22	–155
5.	–/+	Profit/loss from disposals of fixed assets	0	0	0
6.	–/+	Increase/decrease of inventories, accounts receivable as well as other assets	3,406	4,427	–1,021
7.	– /+	Decrease/increase of accounts payable as well as other liabilities	–1,545	–5,376	3,831
8.	–/+	Income taxes paid/refunded	–4,054	–50	–4,004
9.	**=**	**Cash flow from operating activities**	**8,561**	6,477	2,084
10.	+	Cash receipts from disposals of intangible assets	0	0	0
11.	–	Cash payments for investments in intangible assets	–1,105	–1,257	152
12.	+	Cash receipts from disposals of fixed assets	0	0	0
13.	–	Cash payments for investments in fixed assets	–114	–98	–16
14.	+	Cash receipts from disposals of financial assets	47	0	47
15.	–	Cash payments for investments in financial assets	–11	–1,130	1,119
16.	+	Cash receipts from the disposal of consolidated companies	0	0	0
17.	–	Cash payments for the acquisition of consolidated companies	0	–104	104
18.	**=**	**Cash flow from investment activities**	**–1,183**	–2,589	1,406
19.	+	Cash receipts/payment to equity	0	0	0
20.	+	Cash receipts for stock options issued	6	151	–145
21.	–	Payments from the purchase of own shares	–5,000	0	–5,000
22.	+	Cash receipts from the redemption of bonds	0	0	0
23.	–	Payments from the redemption of bonds	0	0	0
24.	+	Cash receipts from borrowings	0	0	0
25.	–	Cash payments from loan redemptions	0	–59	59
26.	–	Payments for the distribution of profit shares	0	–118	118
27.	–	Payments for the repayment part of the rental and leasing obligations	–930	–1,047	117
28.	–	Interest paid	–2,496	–198	–2,298
29.	**=**	**Cash flow from financing activities**	**–8,420**	–1,271	–7,149
30.		Non-cash itemised changes in cash and cash equivalents (total of pos. 9,18, 29)	–1,042	2,617	–3,659
31.		Cash and cash equivalents at the beginning of the period	36,082	24,654	11,428
32.	**=**	**Cash and cash equivalents at the end of the period**	**35,040**	27,271	7,769

Breakdown of cash and cash equivalents	30/06/2026 kEUR	30/06/2025 kEUR	Changes kEUR
Cash and cash in banks	35,040	27,271	7,769
Current liabilities due to banks	0	0	0
	35,040	27,271	7,769

Consolidated statement of changes in equity

	Number of shares	Sub-scribed capital kEUR	Number of own shares	Capital reserve kEUR	Other retained earnings kEUR	Other equity com-ponents kEUR	Shares without domi-nating influence	**Total equity kEUR**
As of 01/01/2025	**13,668,461**	**13,668**	**–147**	**36,642**	**240**	**6,759**	**176**	**57,338**
Results as of 30/06/2025						3,907	53	3,960
Other results								0
Total					**0**	**3,907**	**53**	**3,960**
Repurchase of own shares								0
Sale of own shares								0
Capital increase								0
Stock options granted				151				151
Liquidation of reserves								0
Other equity changes							–118	–118
As of 30/06/2025	**13,668,461**	**13,668**	**–147**	**36,793**	**240**	**10,666**	**111**	**61,331**
As of 01/01/2026	**13,668,461**	**13,668**	**–147**	**36,645**	**436**	**13,889**	**3,469**	**67,960**
Results as of 30/06/2026						3,137	2,078	5,215
Other results								0
Total					**0**	**3,137**	**2,078**	**5,215**
								–5,000
Repurchase of own shares			–222	–4,778				0
Sale of own shares								0
Capital increase								6
Stock options granted				6				0
Liquidation of reserves							–1,487	–1,487
Other equity changes								0
As of 30/06/2026	**13,668,461**	**13,668**	**–369**	**31,873**	**436**	**17,026**	**4,060**	**66,694**

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1 General Information

The JDC Group is a diversified financial services company with two operating segments, Advisortech and Advisory, and a holding segment.

The company was registered on October 6, 2005, under the name Aragon Aktiengesellschaft in the commercial register of the Wiesbaden Local Court (HRB 22030). The Annual General Meeting on July 24, 2015, resolved to change the name to JDC Group AG, which was completed upon entry in the commercial register on July 31, 2015.

The company is based in Wiesbaden. The address is:

Söhnleinstraße 8
65201 Wiesbaden
Federal Republic of Germany

The shares of JDC Group AG are listed on the Open Market (Scale) segment.

The interim report for the reporting period January 1 to June 30, 2026, relates to the parent company and its subsidiaries on a consolidated basis.

1.1 DECLARATION OF COMPLIANCE BY THE MANAGEMENT BOARD

The interim report of the JDC Group for the first half of 2026 and the figures for the comparative period of the previous year from January 1, 2025, to June 30, 2025, have been prepared in accordance with the International Financial Reporting Standards (IFRS) of the International Accounting Standards Board (IASB) as adopted by the European Union (EU). The term IFRS also includes the International Accounting Standards (IAS) that are still valid. All interpretations of the International Financial Reporting Interpretations Committee (IFRIC), formerly the Standing Interpretations Committee (SIC), that are binding for the 2026 financial year and applicable in the EU are also applied. The term IFRS is used consistently throughout this document.

The interim report has not been subject to an audit review.

JDC Group AG is not a parent company within the meaning of Section 315e (1) or (2) of the German Commercial Code (HGB) that is required to prepare an interim report in accordance with IFRS.
JDC Group AG prepares the IFRS interim report on a voluntary basis.

1.2 ACCOUNTING PRINCIPLES AND VALUATION METHODS APPLIED

The interim financial statements comprise the consolidated income statement, the consolidated statement of comprehensive income, the consolidated balance sheet, the consolidated statement of changes in equity, the consolidated cash flow statement and the notes to the consolidated financial statements.

The financial statements of JDC Group AG and its subsidiaries are included in the consolidated financial statements in accordance with the uniform recognition and measurement principles applicable to the Group. The consolidated financial statements are prepared in euros (EUR), the functional currency of the Group. Unless otherwise stated, all amounts are rounded to the nearest thousand euros (kEUR). The consolidated income statement is prepared using the total cost method. The consolidated financial statements have been prepared uniformly for the periods presented here in accordance with the following consolidation, accounting, and valuation principles.

In principle, the same consolidation principles and accounting and valuation methods were applied in preparing the interim report and the comparative figures for the previous period as in the consolidated financial statements as of December 31, 2025. A detailed description of the accounting and valuation methods is published in the 2025 Annual Report in the notes. This is available on the company's website at www.jdcgroup.de.

1.3 BASIS OF CONSOLIDATION

In addition to JDC Group AG, the interim financial statements generally include all subsidiaries in accordance with IFRS 10 in which JDC Group AG holds the majority of voting rights or over which it otherwise exercises control.

With the exception of Top-Finanziert GmbH, Vienna/Austria, FiNUM.Private Finance AG, Vienna/Austria, benefit consulting gmbh, Vienna/Austria, JDC Group Austria GmbH, Vienna/Austria, Fund Development and Advisory AG, Buochs/Switzerland, and I&F Beratungs GmbH, Graz/Austria, the subsidiaries are based in Germany. In addition to the parent company, the interim financial statements include the direct subsidiaries and the subgroups Jung, DMS & Cie. Aktiengesellschaft and JDC Group Austria GmbH, Vienna/Austria.

2 Notes to the interim consolidated financial statements

2.1 NOTES TO THE CONSOLIDATED INCOME STATEMENT

Income by segment is shown in the segment report.

2.1.1 Revenues [1]

The revenues mainly comprise initial commission and renewal or portfolio commission on brokerage services for insurance, investment funds and equity investments/closed-end funds, as well as on other services, and can be broken down as follows:

	2. Quarter 2026 kEUR	2. Quarter 2025 kEUR	**01/01/–30/06/2026 kEUR**	01/01/–30/06/2025 kEUR
Insurance products	30,235	30,861	66,371	66,246
Investment initial provision	5,744	6,837	11,166	11,628
Alternative Investments	910	1,767	1,602	3,093
Follow-up commission	14,314	12,989	27,851	26,360
Overrides	1,640	1,544	4,053	3,719
Construction financing	931	743	1,500	1,375
Fee-based advisory	1,445	1,354	2,265	2,263
Comparison calculator/rating and lead business	11,875	1,393	24,980	2,672
Other income	1,494	1,169	3,673	3,517
Total	**68,587**	58,657	**143,462**	120,873

Total revenues for the reporting period amounted to kEUR 143,462 and were 18.7 percent above the prior-year period (kEUR 120,873).

2.1.2 Other capitalised services and other operating income [2]

	2. Quarter 2026 kEUR	2. Quarter 2025 kEUR	**01/01/–30/06/2026 kEUR**	01/01/–30/06/2025 kEUR
Capitalised services	415	512	877	868
Reversal of impairments/ income from receivables written off	0	0	0	0
Income from provision's release	121	50	47	180
Income from security sales	0	0	0	0
Income from statute-barred debt	0	0	0	0
Income from benefits in kind	12	15	26	34
Other operating income	10	274	298	852
Total	**557**	851	**1,248**	1,935

Own work capitalized in the amount of kEUR 877 (prior year: kEUR 868) mainly relates to the development of internally used software solutions (Compass, iCRM/iCRM-Web, allesmeins and the Geld.de portal); see Note 2.2.1.1 Concessions and licenses.

2.1.3 Commission expenses [3]

Commission expenses mainly include commissions paid to independent brokers and commercial agents; expenses for purchased services of the FMK Compare Group are also presented.

	2. Quarter 2026 kEUR	2. Quarter 2025 kEUR	**01/01/–30/06/2026 kEUR**	01/01/–30/06/2025 kEUR
Expenses for commissions and purchased services	–49,511	–43,689	–103,729	–89,865

2.1.4 Personnel expenses [4]

	2. Quarter 2026 kEUR	2. Quarter 2025 kEUR	**01/01/–30/06/2026 kEUR**	01/01/–30/06/2025 kEUR
Wages and salaries	–7,547	–7,274	–15,335	–14,297
Expenses from granted stock options	0	–76	–6	–151
Social security contributions	–1,606	–1,460	–3,175	–2,843
Total	**–9,153**	–8,809	**–18,515**	–17,292

Personnel expenses mainly comprise salaries, remuneration and other compensation paid to the Management Board and employees of the JDC Group.

With the approval of the Supervisory Board, the Management Board resolved and im-plemented the introduction of a stock option plan beginning in fiscal year 2021.

The resulting personnel expense amounts to kEUR 6 in the current fiscal year. Social security contributions include statutory employer contributions to social security.

The average number of employees in the fiscal year was 429 full-time equivalents (prior year: 407).

2.1.5 Depreciation and Amortisation [5]

	2. Quarter 2026 kEUR	2. Quarter 2025 kEUR	**01/01/–30/06/2026 kEUR**	01/01/–30/06/2025 kEUR
Depreciation and amortization of intangible assets	–1,158	–1,087	–2,279	–2,135
Acquired software	–175	–156	–345	–309
Software developed in-house	–417	–364	–804	–693
Customer lists	–566	–561	–1,130	–1,121
Contract initiation	0	–6	0	–12
Depreciation of property, plant, and equipment	–556	–517	–1,127	–1,036
Leasehold improvements	–4	–4	–8	–7
Operating and office equipment	–85	–80	–170	–163
Rights of use, rent and leasing	–467	–433	–949	–866
Total	**–1,714**	–1,604	**–3,406**	–3,171

2.1.6 Operating expenses [6]

	2. Quarter 2026 kEUR	2. Quarter 2025 kEUR	**01/01/–30/06/2026 kEUR**	01/01/–30/06/2025 kEUR
Marketing expenses	–536	–271	–1,071	–621
Travel	–82	–140	–198	–239
External services	–332	–197	–497	–400
IT costs	–1,706	–1,475	–3,294	–2,947
Room costs	–206	–171	–377	–302
Motor vehicle costs	–96	–80	–185	–141
Office supplies	–31	–32	–60	–57
Fees, insurance	–335	–203	–707	–610
Postage, telephone	–61	–94	–145	–175
Depreciation	–87	–54	–140	–54
Legal and consulting costs	–364	–419	–655	–824
Further training	–36	–54	–80	–110
Recruitment	0	0	0	0
Remuneration of the Supervisory Board	–32	–48	–64	–75
Non-deductible input tax	–54	–31	–104	–57
Impairments IFRS 9	0	0	0	0
Other	–170	–260	–421	–518
Total	**–4,128**	–3,529	**–7,997**	–7,132

Advertising expenses include expenses for trade fairs, customer events, printed materials and hospitality.

Purchased services include expenses for agencies, external workers, investor relations and annual general meetings.

IT costs include expenses for general IT operations, including servers, clients and data centers, software leasing, scanning services and software licenses, to the extent they cannot be capitalized.

Occupancy costs include expenses for ancillary rental costs, utilities and cleaning costs. Rental expenses are presented under depreciation of right-of-use assets and interest expense from the unwinding of discounts on right-of-use assets in accordance with IFRS 16.

Vehicle expenses include expenses for the vehicle fleet. Vehicle leasing is presented under depreciation of right-of-use assets and interest expense from the unwinding of discounts on right-of-use assets in accordance with IFRS 16.

Fees and insurance include expenses from insurance policies, contributions to professional associations and fees payable to BaFin/FMA Austria.

Legal and consulting expenses include expenses for legal matters/legal advice, tax consulting, annual financial statements and audit costs, as well as general accounting costs.

Due to the existing revenue structure and the non-taxable services included therein, the JDC Group has an input VAT deduction rate of approximately 14 percent; due to ongoing shifts in the revenue structure, this rate is recalculated annually.

2.2 NOTES TO THE CONSOLIDATED BALANCE SHEET

2.2.1 Intangible assets [7]

	30/06/2026 kEUR	31/12/2025 kEUR
Intangible assets		
Concessions and licences	20,628	21,813
Goodwill	117,876	117,865
Total	**138,504**	139,678

2.2.1.1 CONCESSIONS AND LICENCES

The item concessions and licenses mainly includes software licenses for standard busi-ness software (amortization period of 3 years on a straight-line basis) and customer bases (amortization period of 10 to 15 years) with a carrying amount of kEUR 20,628 (December 31, 2025: kEUR 21,813).

In the fiscal year, internally generated software tools in the amount of kEUR 877 (June 30, 2025: kEUR 868) were capitalized. These mainly relate to company-specific soft-ware applications (Compass, iCRM/iCRM-Web, allesmeins, Geld.de portal) used to support the distribution of financial products.

2.2.1.2 GOODWILL

Goodwill arises on the first-time consolidation at the date of the business combination concerned. The breakdown by segment is as follows:

	30/06/2026 kEUR	31/12/2025 kEUR
Advisortech	108,390	108,380
Advisory	9,484	9,484
Holding	1	1
Total	**117,875**	117,865

2.2.2 Property, plant and equipment [8]

	30/06/2026 kEUR	31/12/2025 kEUR
Leasehold improvements	93	99
Operating and office equipment	966	1,022
Rights of use, rent and leasing	6,623	7,572
Total	**7,681**	8,693

Leasehold improvements include work carried out on the leased properties. Operating and office equipment mainly comprises office hardware such as PCs, notebooks, and servers, as well as all office furniture and fixtures. The rights of use from rental and lease agreements include the present values of rental and lease assets available exclusively to the Group, which are capitalized in accordance with IFRS 16.

2.2.3 Impairment losses

An impairment test was performed for goodwill as of December 31, 2025. Any poten-tial impairment requirement is determined by comparing the carrying amount of the CGU or group of CGUs, including the goodwill allocated to it, with its recoverable amount. If the carrying amounts exceed the recoverable amount, an impairment loss on goodwill must be recognized in the statement of profit or loss. The recoverable amount is the higher of fair value less costs of disposal and value in use.

The recoverable amount of the cash-generating units Advisortech and Advisory was deter-mined on the basis of a value-in-use calculation using pre-tax cash flow projections. These projections were derived from the detailed planning calculations for the Group companies ap-proved by management and the Supervisory Board for fiscal year 2026. Moderate growth rates are assumed for fiscal years 2027 to 2028 (Phase I). For subsequent periods, the cash flow was projected as a perpetual annuity (Phase II).

The discount factor (capitalization rate) for the Group companies is determined on the basis of the capital asset pricing model. The assumptions underlying the determination of the capitali-zation rate, including the risk-free base rate, the market risk premium and the beta factor, are derived from publicly available information and capital market data. Based on a risk-free base rate of 2.86 percent derived from the yield curve (prior year: 2.84 percent), a market risk premium of 6.00 percent (prior year: 4.98 percent) and taking into account a beta factor for the peer investment of 1.00 (prior year: 1.09), this results in a capitalization rate of 8.86 per-cent (prior year: 7.82 percent). A growth discount of 1.0 percent (prior year: 1.0 percent) is reflected in the capitalization rate used to determine the present value of the first cash flows of the perpetual annuity. Additional significant factors influencing free cash flow are the assump-tions regarding revenue growth and earnings development of the operating units.

An increase in the pre-tax discount rate to 10.86 percent (i. e., +2.0 percentage points) would not result in an impairment requirement for the cash-generating units. A 20 percent decline in the planned EBIT of the cash-generating units would not result in an impairment requirement either. A further significant reduction in planned EBT growth could result in the carrying amount exceeding the recoverable amount. However, since significant measures to increase EBT have already been initiated, the Management Board does not consider this sce-nario to be likely.

2.2.4 Financial assets and other non-current assets [9]

The carrying amounts are composed as follows:

	30/06/2026 kEUR	31/12/2025 kEUR
Shares in affiliated companies	0	55
Investments	11,703	11,703
Shares in associates	548	496
Securities	1,006	1,006
Loans	123	156
Total	**13,379**	13,416

2.2.5 Deferred tax assets and liabilities [10]

	30/06/2026 kEUR	31/12/2025 kEUR
Deferred tax assets		
Tax refunds from loss carry-forwards	33	58
Tax refunds from other differences in valuation	2,323	2,630
Total	2,357	2,688
Deferred tax liabilities		
Intangible assets (software)	1,455	1,433
Customer base	2,543	2,770
From other recognition differences	2,114	2,417
Total	**6,112**	6,620

Deferred taxes for the German companies were calculated on the basis of the corporate income tax rate of 15 percent, plus the solidarity surcharge of 5.5 percent and the trade tax multiplier of the City of Wiesbaden of 460.0 percent (combined income tax rate: 31.93 percent). For the Austrian company, the corporate income tax rate of 25 percent applicable since 2005 was applied.

2.2.6 Long-term receivables and other assets [11]

	30/06/2026 kEUR	31/12/2025 kEUR
Trade receivables	344	339
Other assets	244	1,060
Impairment from expected losses	–197	–197
Total	**391**	1,202

Trade receivables mainly relate to commission receivables from the cancellation reserve.

Other assets mainly comprise receivables from intermediaries.

In accordance with IFRS 9, an allowance for expected losses of 7 percent was recognized for trade receivables and other receivables; as a result, other receivables were reduced by kEUR 197 (December 31, 2025: kEUR 197).

2.2.7 Current assets [12]

	30/06/2026 kEUR	31/12/2025 kEUR
Trade receivables	34,642	38,181
Receivables from associated companies	660	127
Other assets		
Securities	751	1
Prepaid expenses	1,170	1,335
Impairment losses from expected losses	–98	–98
Other	2,936	3,109
Total	**40,061**	42,655

Trade receivables mainly relate to commission receivables from partner companies and pool partners for brokerage services.

Other assets mainly result from tax refund claims and short term loans as well as receivables from agents.

Prepaid expenses relate to payments made for advertising events after the reporting date, insurance, contributions, and motor vehicle tax.

2.2.8 Equity

The changes in the consolidated equity of JDC Group AG are shown in the statement of changes in equity (see also note 4).

2.2.9 Non-current liabilities [13]

	30/06/2026 kEUR	31/12/2025 kEUR
Bond	87,175	86,772
Liabilities to banks	0	0
Trade payables	16,461	16,216
Other liabilities		
Purchase price liabilities	5,886	5,886
Liabilities from rent and lease	5,252	6,182
Other	223	223
Total	**114,997**	115,279

In 2023, Jung, DMS & Cie. Pool GmbH issued a bond in the amount of EUR 20 million. The bond is collateralized by claims assigned by way of a global assignment relating to existing and future follow-up acquisition commissions and other commission claims amounting to at least 33.33 percent of the issue proceeds. The bond matures no later than November 1, 2028.

On August 28, 2025, the Company issued a bond with a total principal amount of up to EUR 70 million. The bond may subsequently be increased to a total volume of up to EUR 160 million. The bond is divided into equal-ranking notes with a nominal amount of EUR 1,000 each.

The bond is listed on Euronext ABM (Oslo, Norway) and admitted to trading on the Open Market of the Frankfurt Stock Exchange under ISIN NO0013618587. Among other things, the bond is secured by the pledge of shares in significant Group companies and the assignment of intercompany loans. The notes are generally due for repayment on August 28, 2029.

Non-current trade payables relate to liabilities from broker commissions retained until the expiry of the cancellation liability period. The obligation to pay out broker commissions regularly has a remaining term of one to five years. Other liabilities mainly relate to the non-current portion of loan liabilities.

Since initial application in 2019, other liabilities include liabilities recognized under IFRS 16 from right-of-use assets for rent and leases, in this case the non-current portion.

2.2.10 Provisions [14]

	30/06/2026 kEUR	31/12/2025 kEUR
Pension provisions	584	584
Provisions for cancellation liability	883	921
Provisions for financial loss	14	–3
Total	**1,481**	1,502

The provisions for pension obligations relate to commitments that were transferred to the Group subsidiary Jung, DMS & Cie. Pro GmbH as part of the acquisition of Assekuranz Herrmann. The amount of the pension provisions is determined once a year by an actuarial report and recognized accordingly; this is performed at each fiscal year-end. The development of pension obligations is presented in the 2025 annual report.

Provisions for cancellation liability include the portion of cancellation risks from part of a business area that is determined on the basis of an estimate and therefore cannot be allocated to individual persons. In addition, a provision for potential claims arising from financial loss is recognized here.

2.2.11 Current liabilities [15]

	30/06/2026 kEUR	31/12/2025 kEUR
Pension provisions	38	38
Provisions for cancellation liability	221	230
Tax liabilities	2.866	2,882
Liabilities to banks	32.440	37,851
Liabilities from trade and other payables	67	26
Other current liabilities	12.497	12,028
Loan liabilities	0	0
Purchase price liabilities	184	114
Liabilities from rent and leases	1.789	1,789
Other liabilities	10.524	10,125
Total	**48.128**	53,055

Trade payables were settled when due.

Since initial application in 2019, other liabilities include liabilities recognized in accordance with IFRS 16 from usage rights for rent and leases, in this case the current portion.

2.3 RELATED PARTIES

Transactions with members of the Management Board and Supervisory Board:

	30/06/2026 kEUR	30/06/2025 kEUR
Supervisory Board		
Remuneration	64	75
Management Board		
Total remuneration*	1,887	1,781

*The total remuneration of the Boards of JDC Group AG is disclosed, even when the costs have been borne by subsidiaries.

3 Significant events after the reporting date

No significant events occurred after the reporting date.

4 Statement of changes in equity

The development in Group equity as of the reporting date is shown in the statement of changes in equity, which forms part of the interim consolidated financial statements.

5 Cash flow statement

The Group's financial position is presented in the cash flow statement, which is part of the interim financial statements in accordance with IFRS.

Cash flow from operating activities was positive at kEUR 8,561.

The cash flow statement shows the change in cash and cash equivalents in the JDC Group AG during the fiscal year from cash flows from operating activities, investing activities, and financing activities. Non-cash transactions are summarized as a total amount and shown exclusively in cash flow from operating activities.

Cash and cash equivalents

The composition of cash and cash equivalents is presented in the consolidated cash flow statement. This includes cash and cash equivalents with a maximum remaining term of three months and short-term overdraft facilities. Cash equivalents are short-term financial investments that can be converted into cash at any time and are subject to only insignificant risks of fluctuations in value.

6 Segment Reporting

The JDC Group AG reports on three segments, which are managed independently by segment-responsible committees according to the type of products and services offered. The determination of company components as business segments is based in particular on the existence of segment managers who are responsible for results and report directly to the JDC Group AG's highest management body.

The JDC Group AG is divided into the following business areas:
— Advisortech
— Advisory
— Holding

Advisortech
The Advisortech segment combines the Group's business activities with independent financial intermediaries. It offers all asset classes (investment funds, closed-end funds, insurance products, and certificates) from various product companies, including application processing and commission settlement, as well as various other services related to investment advice for end customers. Advisors are supported in their work by various software products developed in-house, such as the digital insurance folder "allesmeins" and the iCRM web platform.

Advisory
The Advisory segment comprises our Group activities focused on consulting and sales to end customers. As independent financial and investment advisors, we offer our customers comprehensive advice on insurance, investments, and financing tailored to their individual situations.

Holding
The Holding segment represents JDC Group AG.

The valuation principles for segment reporting at JDC Group AG are based on the IFRS standards used in the consolidated financial statements. JDC Group AG assesses the performance of the segments based on, among other things, the operating result (EBITDA and EBIT). Sales and input services between the segments are allocated based on market prices.

GEOGRAPHICAL SEGMENT INFORMATION

The JDC Group is primarily active in Germany and Austria, so that there is only one geographical segment (German-speaking region of the European Union) in terms of customer base.

7 Executive Bodies of JDC Group

EXECUTIVE BOARD

Dr. Sebastian Grabmaier
Grünwald
Attorney
Chairman of the Executive Board (CEO)

Ralph Konrad
Wiesbaden
Graduate in Business Administration
Chief Financial Officer (CFO, CIO)

Dr. Ramona Evens
Frankfurt am Main
Business Economist
Chief Operating Officer (COO)

SUPERVISORY BOARD

Jens Harig
Pulheim
Independent entrepreneur
Chairman

Prof. Dr. Markus Petry
Wiesbaden
Chair of Financial Services Controlling and Accounting at RheinMain University of Applied Sciences
Vice Chairman

Dr. Peter Boße
Bruckmühl
Head of IT at Versicherungskammer Bayern

Dr. Igor Radovic
Cologne
Executive Board Member Canada Life Assurance Europe plc

Claudia Haas
Mainz
Chief Market Officer Norther Europe Region, Coface NL D

Franziska von Lewinski
Hamburg
Managing Partner bei The Observatory International Ltd.

Dr. Frederick Krummet
Cologne
Chief Distribution Officer
Canada Life Assurance Europe plc
(since 13/07/2026)

Thomas Lerch
Wiesbaden
Produktmanagement Canada Life Assurance Europe plc
(until 13/07/2026)

Michael Schlieckmann
Steinfurt
General Representative Sales Management
Provinzial Holding AG

The remuneration of the Management Board and Supervisory Board is disclosed under ref. 2.3. There is no obligation to disclose the remuneration of individual members of the Management Board in accordance with Section 314 (1) No. 6a Clause 5 ff. of the German Commercial Code (HGB), as JDC Group AG is not a listed joint stock company within the meaning of Section 3 (2) of the German Stock Corporation Act (AktG).

Contact

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The Interim Report of JDC Group AG is available in German and English. The German version is legally binding. The reports can be downloaded from 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.