

PRESS RELEASE

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- **JDC Group continues growth course in 3rd quarter 2015 and continuously improves its earnings**
- **AdvisorTech-App „allesmeins“ launches in January 2016**

JDC Group AG, a leading financial service provider in German-speaking countries, increased within the first nine months 2015 the product sales by nearly 10 percent to Euro 885 million (previous year: Euro 807 million). The revenues increased by 7 percent to Euro 55.6 million (previous year: Euro 55.2 million). EBIT and EBITDA are significantly improved by Euro 2.2 million.

The earnings before interests, taxes and depreciation (EBITDA) rose in the first nine months 2015 to Euro 1.2 million (previous year: Euro -0.9 million). The earnings before interests and taxes (EBIT) developed equally positive to Euro 0.0 million (previous year: Euro -2.2 million).

The **Broker Pools segment** generated revenues of Euro 43.2 million in the first nine months of 2015. Thus exceeding the previous year's figure by 9.5 percent (9M 2015: Euro 39.5 million). At Euro 1.5 million, earnings before interest, taxes, depreciation and amortization (EBITDA) for the first nine months of 2015 were significantly up on the previous year (9M 2014: Euro 0.4 million). At Euro 1.1 million, earnings before interest and taxes (EBIT) for the first nine months of 2015 were also substantially higher than in the previous year (9M 2014: Euro -0.2 million). Comparing the quarters revenues rose by 8.6 percent to Euro 13.9 million (Q3 2014: Euro 12.8 million).

The **Financial Consulting segment** can also report revenues growth for the first nine months of 2015 (excluding compexx Finanz-Gruppe, which was still included for five months in the previous year revenues) by around 14.8 percent to Euro 15.8 million (9M 2014 (adjusted): Euro 13.8 million).

Earnings before interest, taxes, depreciation and amortization (EBITDA) improved to Euro 0.3 million in the first nine months of the year (9M 2014 (adjusted): Euro -0.1 million). Earnings before interest and taxes (EBIT) rose to Euro 0.0 million in the first nine months of 2015 (9M 2014 (adjusted) Euro -0.5 million). Comparing the quarters revenues rose by 6.3 percent to Euro 5.1 million (Q3 2014: Euro 4.8 million).

„The third quarter is due to the long summer holidays a weaker quarter in the yearly development and for this time declining capital markets added it up.“ commented Ralph Konrad, CFO of the JDC Group AG, the numbers of the third quarter. “Keeping this in mind we are pleased, that we continued our unchanged growth and could continuously improve the earnings. Therefore we are still within the plan.”

AdvisorTech-App „allesmeins“ launches in January 2016

The JDC smartphone application „allesmeins“ combines the advantages of online-based customer entries and advisory processes with the established world of financial advisory. Broker clients can view overall-providers their insurance contracts with the necessary documentation via their smartphone or tablet and contracts can easily be added or optimized. With a significant difference compared to the straight FinTech-solutions: the individual insurance- or investment advisor fully remains to the benefit of the customer with his whole advisor competency. „allesmeins“ will be launched in January 2016 after a test phase.

The letter to shareholders for the first 9 months of 2015 and the third quarter 2015 is now available at www.jdcgroup.de.

About JDC Group AG

JDC Group AG (ISIN: DE000A0B9N37) stands for smart financial sales flanked by new advisory technologies in the age of the digital natives.

In our “Advisory” segment, our Jung, DMS & Cie. and FINUM subsidiaries broker financial products to private end customers via independent advisors, brokers and financial sales operations. With more than 16,000 affiliated sales partners, more than 900,000 end customers, a managed portfolio of more than Euro 4 billion and new business of more than Euro 1 billion a year, we are one of the market leaders in German-speaking countries.

In our “AdvisorTech” segment, we are developing state-of-the-art advisory and administration technologies for customers and advisors alike. Many sales operations and partners view technological change as presenting a problem and see young fintech players as new competitors. We, by contrast, see the “technology” factor as offering a great opportunity. In future, solutions from the “AdvisorTech” segment will help advisors support their customers even more closely and thus also generate higher sales. Further information about the company and its subsidiaries can be found at www.jdcgroup.de.

Detailed information regarding the company and its daughters can be found under www.jdcgroup.de.

Business units to be continued (in TEUR)	Q3 2015	Q3 2014	change in %	9M 2015	Pro Forma 9M 2014	Pro forma change in %	9M 2014	Change as %
Commission income	18.637	17.771	4,87%	55.586	52.243	6,40%	56.217	-1,12%
of which Broker Pools unit	13.855	12.810	8,16%	43.255	39.497	9,51%	39.497	9,51%
of which Financial Consulting unit	5.131	4.811	6,65%	15.801	13.764	14,80%	17.738	-10,92%
of which Holding/Cons. unit	-349	150	> -100%	-3.470	-1.018	> -100%	-1.018	> 100%
Pre-tax result of operating activities (EBITDA)	157	-509	> 100%	1.179	-1.373	> 100%	-937	> 100%
Result of operating activities (EBIT)	-252	-909	72,28%	10	-2.596	> 100 %	-2.188	> 100%
Result of ordinary activities (EBT)	-481	-981	50,97%	-459	-2.968	84,54%	-2.539	81,92%
Annual net income	-361	-990	63,54%	-712	-3.053	76,68%	-2.764	74,24%
EPS (in EUR)	-0,03	-0,09	36,46%	-0,07	---	---	-0,25	74,24%
Assets under administration (in EUR bn)				4,2			4,1	

Disclaimer:

Members of the Management Board of JDC Group AG hold material shareholdings in JDC Group AG and thus have proprietary interests in the nature and contents of the information provided in this notification.