

## CORPORATE NEWS

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### JDC Group concludes 2016 with record quarter

- **Preliminary Revenues Q4 2016 increase by 13.6 % to EUR 22.5 m, preliminary Revenues 2016 up 2.4 % to EUR 77.2 m**

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- **Preliminary EBITDA Q4 2016 multiplies to EUR 2.0 m, with an EBITDA margin of 8.9 %, preliminary EBITDA 2016 doubles to EUR 2.7 m**

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- **New earnings dimension materializes in quarterly figures for the first time after portfolio acquisitions**

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- **Digitalization strategy accelerates transformation of business model**

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JDC Group AG (ISIN DE000A0B9N37) has successfully concluded fiscal year 2016. On the basis of preliminary, not yet testified figures published today, revenues in the fourth quarter increased by 13.6 % to EUR 22.5 m (Q4 2015: EUR 19.8 m). The earnings growth was even more notable. Earning before interest, taxes, depreciation and amortization (EBITDA) multiplied to EUR 2.0 m (Q4 2015: EUR 0.1 m), corresponding to an EBITDA margin of 8.9 % (Q4 2015: 0.5 %).

Revenues in the full year 2016 rose to EUR 77.2 m (2015: EUR 75.4 m), while EBITDA more than doubled to EUR 2.7 m despite considerable transaction costs for portfolio acquisitions and one-time effects (about EUR 0.5 m) (2015: EUR 1.3 m). Decisive driver of this development was the business segment Advisortech, in which the company completed extensive acquisitions of insurance portfolios since mid 2016. Thus JDC Group accomplished to transfer highly profitable insurance portfolios at attractive terms, which are now held on own account.

In 2017 JDC Group plans to intensify her digitalization strategy and to accelerate the transformation from a classic broker pool towards the leading digital manager of insurances and financial investments. For this reason, the company appointed Mr. Stefan Bachmann (30) as Chief Digital Officer into the Management Board. Mr. Bachmann was Finance & Fintech Industry Manager at Google Germany before and recently directed Google's "German Fintech Program".

The Business Segment Advisory, which reflects the classic distribution channel of JDC Group, developed promising as well, closing the year with very good business performance.

Overall preliminary Revenues and EBITDA are presented below:

	Q4 2016 [mEUR]	Q4 2015 [mEUR]	Delta [%]	2016 [mEUR]	2015 [mEUR]	Delta [%]
Revenues	22.5	19.8	13.6	77.2	75.4	2.4
<i>thereof Advisortech</i>	18.0	16.0	12.5	61.1	60.3	1.3
<i>thereof Advisory</i>	7.2	6.2	16.1	23.3	22.0	5.9
EBITDA	2.0	0.1	>100	2.7	1.3	>100
EBITDA margin [%]	8.9	0,5		3.5	1.7	

In 2017 for the first time, proceeds from the insurance portfolios acquired last year will be included in the financial figures for the full twelvemonths. At the same time however, transaction costs resulting from the acquisitions will not occur anymore, which burdened 2016 earnings with one-time effects.

Against the backdrop of winning multiple major broker clients and the starting of JDCs Eastern-European business, the Management Board of JDC Group expects a sustained positive revenue and earnings development for the current fiscal year. For 2017 the company expects a further increase in revenues to EUR 85.0 to 95.0 m as well as a nearly doubled EBITDA of EUR 5.0 to 6.0 m.

The company plans to release the final testified figures for the fiscal year 2016 on 27 April 2017. Further information about JDC Group AG can be found at [www.jdcgroup.de](http://www.jdcgroup.de).

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## About JDC Group AG

JDC Group AG (ISIN: DE000A0B9N37) stands for modern financial advice and intelligent financial technology for advisors and customers. In the "Advisortech" business unit, we provide our customers and advisors with modern advisory and administration technology using the Jung, DMS & Cie. Groups. While many sales and distribution partners perceive the technological transformation as a problem and the young Fintech companies as the new competitors, we perceive the "technology" factor to be a great opportunity. Solutions from the "Advisortech" business unit will help advisors in the future to take even better care of their customers and generate increased sales in their earnings. In the "Advisory" segment, we convey financial products to private end customers via free advisors, brokers and financial

distributors using the FiNUM Group. With over 16,000 connected sales partners, around 1,000,000 end customers, a portfolio of more than EUR 4 billion and over EUR 1.3 billion in product sales each year, we are one of the market leaders in the German-speaking area.

**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.