

## Income statement for the period from January 1 to December 31, 2017

| <i>All figures in € '000</i>                               | <b>Q4 2017</b> | <b>Q4 2016</b> | <b>2017</b>    | <b>2016</b>    |
|--|----------------|----------------|----------------|----------------|
| Revenue  | 182,403        | 186,101        | 608,743        | 590,559        |
| Other revenue  | 5,055          | 5,610          | 19,424         | 19,810         |
| <b>Total revenue</b>                                       | <b>187,458</b> | <b>191,711</b> | <b>628,167</b> | <b>610,369</b> |
| Commission expenses  | -90,961        | -96,882        | -309,344       | -298,505       |
| Interest expenses  | -160           | -540           | -1,055         | -1,711         |
| Loan loss provisions                                       | 505            | 248            | -511           | -1,619         |
| Personnel expenses   | -34,369        | -32,023        | -123,245       | -121,847       |
| Depreciation and amortisation                              | -3,939         | -13,038        | -15,293        | -23,962        |
| Other operating expenses                                   | -36,295        | -41,937        | -143,607       | -145,137       |
| Earnings from shares accounted for using the equity method | 719            | 618            | 2,487          | 2,106          |
| <b>Earnings before interest and taxes (EBIT)</b>           | <b>22,958</b>  | <b>8,157</b>   | <b>37,600</b>  | <b>19,694</b>  |
| Other interest and similar income                          | 51             | 275            | 209            | 906            |
| Other interest and similar expenses                        | -553           | -712           | -1,433         | -1,851         |
| <b>Finance cost</b>  | <b>-502</b>    | <b>-437</b>    | <b>-1,223</b>  | <b>-946</b>    |
| <b>Earnings before taxes (EBT)</b>                         | <b>22,456</b>  | <b>7,720</b>   | <b>36,377</b>  | <b>18,748</b>  |
| Income taxes   | -5,761         | -2,576         | -8,582         | -4,052         |
| <b>Net profit</b>  | <b>16,694</b>  | <b>5,144</b>   | <b>27,796</b>  | <b>14,696</b>  |
| Of which attributable to owners of the parent company      | 16,694         | 5,144          | 27,796         | 14,696         |
| <b>Earnings per share in €</b>                             |                |                |                |                |
| basic  | 0.15           | 0.05           | 0,25           | 0.13           |
| diluted  | 0.15           | 0.05           | 0,25           | 0.13           |
| Number of shares   | 109,334,686    | 109,334,686    | 109,334,686    | 109,334,686    |