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FinTech Group AG Increases Profitability

- **FinTech Group reaches strong 2015 EBITDA of EUR 19 million (pre-audited results)**
- **Online-brokerage subsidiary flatex has been profiting from strong customer activity as well as from winning new customers**
- **The innovative credit line “flatex flex”, an alternative to usually expensive overdraft facilities of other German banks, meets high demand**
- **Guidance for 2016 confirmed: EBITDA of up to EUR 35 million expected**

Frankfurt am Main – FinTech Group AG (WKN 524 960, ISIN: DE0005249601, Ticker Symbol: FLA.GR) has closed 2015 with strong operational results. Its pre-audited earnings before interest, taxes, depreciation and amortisation (EBITDA) amounted to EUR 19 million. Results were mainly driven by strong trading activity of the customers of its online-brokerage unit flatex as well as synergies on the back of the integration of XCOM Group. In the first quarter of 2016, FinTech Group continued its successful growth strategy and, hence, confirms its guidance of achieving a 2016 full-year EBITDA of up to EUR 35 million.

Final and audited figures alongside the annual report for 2015, for the first time featuring segment reporting according to IFRS, will be published May 31, 2016.

The positive 2015 EBITDA results and the new business initiatives in 2016 confirm FinTech Group’s growth path towards becoming the leading European provider of financial technology services. flatex, the group’s online-brokerage unit, delivered a strong contribution to the 2015 results: flatex benefited from high trading activity as well as an increase in the number of customers by 15% year-on-year to 150,000. The number of trades executed rose by 23% to more than 7.1 million. In 2016, flatex prepares to launch various product innovations and to intensify its marketing efforts so as to grow at the same or an even higher pace.

The achievements of 2015 position FinTech Group as an ideal strategic partner for both incumbents as well as start-ups in the financial sector: For example, in February flatex has announced a cooperation with Morgan Stanley to bring structured products to the German market. Additional highlights included the successful integration of the Peter Thiel backed Deposit Solutions’ interest offering and an expansion of available exchange traded funds (ETFs) on the flatex platform.

One of the most important earnings driver in 2016 is a comprehensive initiative in order to build up a technology based lending business based on the approx. EUR 1bn cash deposits of flatex’ clients. For example, the innovative flatex flex-creditline - introduced to clients at the end of March 2016 and with 3.9% p.a. as a competitive alternative to expensive overdraft facilities - is already in strong demand. Within a few days after launch, flatex issued loans totalling more than EUR 10.3 million to almost 2,800 customers.

Frank Niehage, CEO of FinTech Group AG, comments: “Not only have we reached our ambitious earnings goals for 2015, but also had a great start into 2016. The integration of XCOM AG and Bank biw AG is already bearing fruits. We are, however, not resting, but rather are preparing for further continuous growth. Our unique position as an experienced financial services technology provider combined with an innovative corporate culture enables us to benefit heavily from ongoing changes in the banking sector. In 2016, we will continue to enjoy further synergies and organic growth and also do not rule out further acquisitions.”

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For the first time, FinTech Group AG reports its financials for 2015 in accordance with the International Financial Reporting Standards (IFRS). In addition, XCOM AG and biw AG, acquired in March 2015, are consolidated in the group statements for the first time. Therefore, comparability with published 2014 figures of -7.9 million EBITDA in 2014 (in accordance with German-GAAP) is limited.

The takeover of XCOM and biw Bank have allowed the entire group to harvest synergies in 2015, which will also bring ongoing positive effects in the medium and long term. For example, both in the B2C and B2B sector the organisation has been streamlined and overhead costs have been reduced. Fintech Group has also launched an expense-reduction program and is consolidating group wide procurement to further reduce operating costs.

About FinTech Group AG

FinTech Group AG (WKN: 524 960, ISIN: DE0005249601, Ticker Symbol: FLA:GR) is one of the most significant innovative financial technology companies in Europe. Our B2C brands service a total of 200,000 private clients. Likewise, our B2B business lines are important technology partners for German and international banks and financial institutions. Our preliminary EBITDA 2015 is EUR 19 million.

Our wholly owned subsidiary flatex GmbH has been one of the innovation leaders in the German online brokerage market for years. About 150,000 private clients both in Germany and internationally have chosen flatex' clear and transparent pricing model.

XCOM AG, in which we hold a majority interest, was founded in 1988 and is a German pioneer in the area of financial technology. Today, XCOM AG is one of the most successful software and technology providers for banks and financial institutions.

biw Bank für Investments und Wertpapiere AG, which is also belongs to FinTech Group, has a full-service banking license and is the group wide backbone of our banking services. It also serves as outsourcing partner for other well-known banks ("white label banking services") and is one of the most modern online banks in Europe.

FinTech Group AG is also an important partner for many young fintech companies in the up-and-coming German start-up scene, who benefit from our innovative profile.

Disclaimer:

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