

## FinTech Group starts European expansion and forecasts more than EUR 138 million in revenues for 2019e

- **Guidance 2019: Increase in revenues to more than EUR 138 million (+15% vs. 2018), growth adjusted EBITDA margin of 34% (post growth investments of 27%)**
- **„flatex goes Europe“ – European B2C expansion starts 2019**
- **Major B2B and B2C contracts shortly before announcement**

**Frankfurt/Main – FinTech Group AG (German WKN: FTG111, ISIN: DE00FTG1111, Ticker symbol: FTK.GR) concentrates on the core activities in their B2C business in the coming year 2019. The Executive Board of FinTech Group AG expects an increase in revenues to more than EUR 138 million in 2019. EBITDA margin, adjusted for growth investments of “flatex goes Europe”, will be at least 34 per cent. According to the double-digit EUR million growth investments, Management expects an EBITDA margin of 27 per cent at least in 2019.**

„Record sales four years in a row – based on the current project pipeline we are confident that 2019 is going to be another record year. Future focus on the EBITDA margin takes into consideration our investments for profitable growth as well as the upside of additional volatility at capital markets – our so called ‘hidden reserve’,” explained Muhamad Chahrour, CFO of FinTech Group AG, the change to the more consistent margin figure as future target ratio.

„flatex goes Europe“ will be the kickoff to the European expansion of the continuously growing B2C business. Enhanced investments into the internationalisation of the successful flatex online brokerage platform will be spend mainly for marketing and brand awareness within the targeted European markets. FinTech Group plans, together with the product partners especially from the highly profitable ETP segment (ETP: Exchange Traded Products) the market entry to The Netherlands in 2019. Further European countries will be added in 2019 to the successful and rapidly growing flatex footprint in Germany and Austria.

„The strenghtened investment into the internationalisation of the B2C business opens up new markets and secures our profitable growth in the mid and long term. Excess cash of more than EUR 50 million together with our strong product partners are outstanding prerequisites to succeed with the implementation of our announced flatex internationalisation strategy in 2019,” underlined Frank Niehage, CEO of FinTech Group AG, the strategic move. “In addition, we are preparing the announcement of major profitable and long-lasting contracts within our B2B and B2C business.”

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**About FinTech Group AG**

FinTech Group AG (WKN: FTG111, ISIN: DE000FTG1111, Ticker: FTK.GR) operates with flatex one of the leading and fastest growing online brokerage businesses in Europe. Executing more than 12 million customer's securities transactions paperless per annum. Offering their more than 280,000 own B2C customers top services at a competitive pricing based on their modern, self-developed state-of-the-art technology.

Many B2B customers, the state infrastructure and established financial services companies as well as disruptive business ideas benefit from FinTech Group's white label banking technology and become quickly successful businesses due to the self-developed core banking system (FTG:CBS) that belongs to the most modern and most modular systems in the market – the standard platform for private and specialist banks. In times of bank consolidation, low interest rates and digitisation, FinTech Group is ideally positioned for further growth and well on its way to becoming Europe's leading provider of financial technology.

**Disclaimer**

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