

FinTech Group publishes final compiled numbers for 2015

- **Final compiled IFRS statement for 2015 shows EBITDA of 19.7 million Euro**
- **Strong turnaround in 2015 confirms new strategic setup**
- **IFRS reporting increases transparency for investors and stakeholders**
- **Guidance for 2016 confirmed, outlook for 2017 positive**
- **FinTech Group aims for an up-listing to the Prime Standard of Frankfurt Stock exchange**

Frankfurt, Germany – FinTech Group AG (WKN 524 960, ISIN: DE0005249601, FLA.GR) achieved earnings before interest, taxes, depreciation, and amortization (EBITDA) of 19.7 million Euro, as the group's first final compiled IFRS numbers show. The group increased its profitability significantly and showed a strong turnaround in 2015. Group-wide revenues amounted to 75.2 million Euro in 2015.

The EBITDA according to the final compiled IFRS numbers is slightly higher than the pre-audit EBITDA of 19.0 million Euro announced April 11, 2016. In 2014, the group reported EBITDA of minus 9.5 million Euro, according to German GAAP.

The segment "**Securities Trading & Financial Services**", which comprises the online broker flatex and the high-frequency trader ViTrade, achieved revenues of 28.5 million Euro and EBITDA of 19.6 million Euro in 2015. The number of flatex customers rose by 15% year-on-year to 150.000 as of Dec. 31, 2015. The number of trades executed by flatex in 2015 rose by 23% to more than 7.1 million. The segment had a strong start to 2016. In the first quarter of 2016, the number of flatex customers kept growing to 155.000. FinTech Group expects to increase the number of executed trades and customers significantly once again in 2016.

The segment "**Transaction Processing & White-Label-Banking Services**", which comprises the technology provider XCOM AG and the bank biw AG, achieved revenues of 45.2 million Euro and EBITDA of 8.4 million Euro in 2015. In total, the highly automatized systems of the group executed around 10 million transactions in 2015. FinTech Group aims to become the market leader in the transaction processing business of the DACH region over the medium term. This segment's business is characterized by long-term and stable contracts with renowned B2B partners. Both subsidiaries deliver regulatory and technical support, technology, outsourcing, and transaction-solutions to other financial institutions as well as start-ups (so called White-Label-Banking services) and are expected to expand this business model continuously. With Bankhaus Obotritia and Equatex, two new and important clients have been acquired in 2016.

The combined EBITDA of both segments amounted to 28.0 million Euro in 2015, versus central costs and consolidation effects of 8.3 million Euro.

"We managed to significantly increase our profitability in 2015 and showed a very dynamic turnaround. As we reorganized our business, we have been able to harvest synergies that will have recurring, long-term effects. At the same time, we have reached important milestones", comments Frank Niehage, CEO of FinTech Group AG. "We expect that our efficiency

enhancement program, which we started in 2015, as well as our new treasury strategy will significantly contribute to our EBITDA in 2016. Additionally, we will see very positive effects deriving from the newly launched B2C-products such as the 'flatex flex-credit' and our partnership with Morgan Stanley to jointly market exchange traded products (ETPs). In the B2B business we are in very promising discussions with potential new clients. Hence, I continue to expect EBITDA of between 30 to 35 million Euro in 2016. As for 2017, we are confident to keep increasing our EBITDA then once again."

The full annual report for 2015 will be published at the end of June in German and English language. By applying IFRS, FinTech Group AG has also reached an essential milestone for an up-listing from the Entry Standard to the Prime Standard of Frankfurt stock exchange planned for the end of 2016.

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 wholly owned subsidiary flatex GmbH has been one of the innovation leaders in the German online brokerage market for years. More than 155,000 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

This release may contain forward-looking statements and information, which may be identified by formulations using terms such as "expects", "aims", "anticipates", "intends", "plans", "believes", "seeks", "estimates" or "will". Such forward-looking statements are based on our current expectations and certain assumptions, which may be subject to variety of risks and uncertainties. The results actually achieved by FinTech Group AG may substantially differ from these forward-looking statements. FinTech Group assumes no obligation to update these forward-looking statements or to correct them in case of developments, which differ from those anticipated.

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