



Corporate Presentation

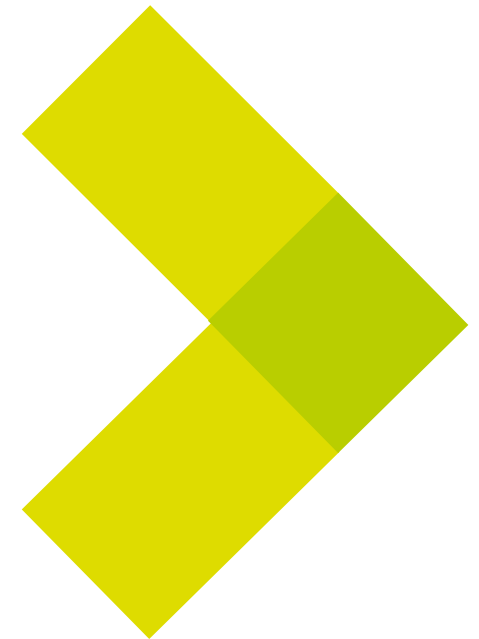
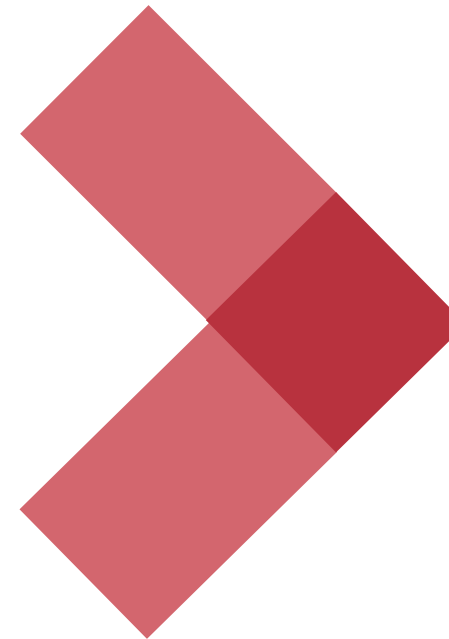
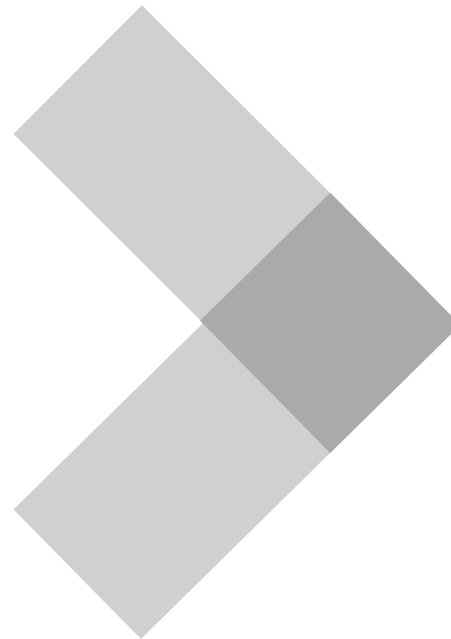
Financial Services Technologies

The leading European
infrastructure provider and operator

May 2016

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1. About us: key facts and operational figures

	▪ Customer cash deposits	approx. EUR 1bn
	▪ Number of own B2C Customers	approx. 200k
	▪ Number of inst. B2B Clients	approx. 250
	▪ Assets under Admin. (biw AG)	approx. EUR 5.5bn
	▪ Trades executed p.a.	approx. 10m (forecast based on H1 2015 figures)
	▪ Tier 1 Capital	approx. EUR 60m
	▪ CRR indicator	> 16
	▪ Headquarters	Frankfurt, Germany
	▪ Other locations	Berlin, Düsseldorf, Kulmbach, Willich, Andernach, Zwickau
	▪ Employees	approx. 500
	▪ Investors (two of them listed)	GfBk Gesellschaft für Börsenkommunikation mbH (40.10%) Heliad Equity Partners (listed on the Frankfurt Stock Exchange) (17.75%) SafeCharge International Group Ltd. (listed on London AIM) (4.82%) Others (incl. free float) (37.33%)

1. About us: key facts and operational figures

Shares outstanding: 16.8m

Options outstanding: max. 1.7m

Market Cap: EUR 290m

(29/04/2016 share price EUR 17.16)

ISIN: DE0005249601

Bloomberg: FLA GY Equity

Reasonable daily trading volume

- Approx. EUR 250k/day

Stock covered by

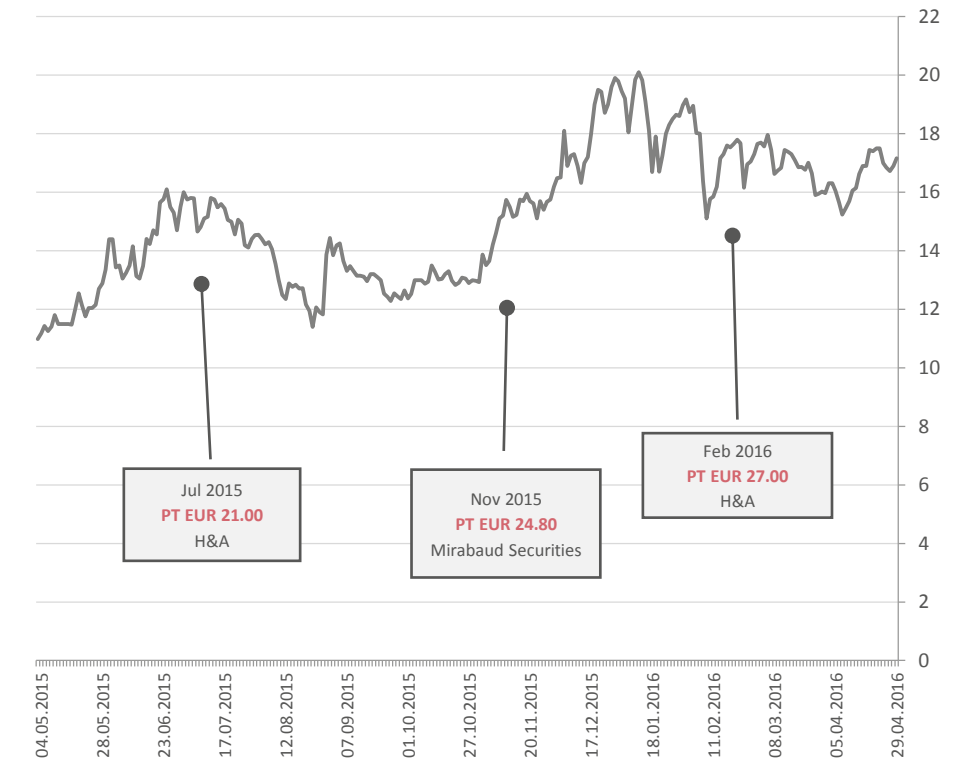


- Latest price target range of 27.00 EUR

Stockprice development

shareholder return LTM: 56%

Share Price (EUR)




1. About us: our business model at a glance



B2B Business

Technology and white-label banking business for third parties



Leading provider of software and technology solutions for banks and financial services companies in Europe with more than 250 clients



German BaFin licensed bank with full range of white label banking services (EU-Passport)

B2B Brands


B2C Brands

B2C Business


Business models operated by FinTech Group AG under own brands



- Renowned, third largest online broker in Germany with flat fee trading model
- Approx. 150,000 customers
- Strong brand in Germany
- European expansion in progress
- Continuous product development



- Professional trading for highly active investors



- kesh: mobile payment system
- benk: B2C online bank with a large portfolio of products

1. About us: B2B service portfolio



Leading provider of software and technology solutions for banks and financial services companies in Europe with more than 250 clients



German BaFin licensed bank with full range of white label banking services (EU Passport)

Trading

- Trading system
- Market maker system
- Trading platforms
- Market and price data supply

Payment

- Payment services (physical and electronic)
- Mobile payment "kesh"
- Card processing
- ATM operations (incl. mobile payment)

E-Banking




- Payment platform
- SEPA platform incl. mandate management
- Online banking
- Secure transactions

Banking

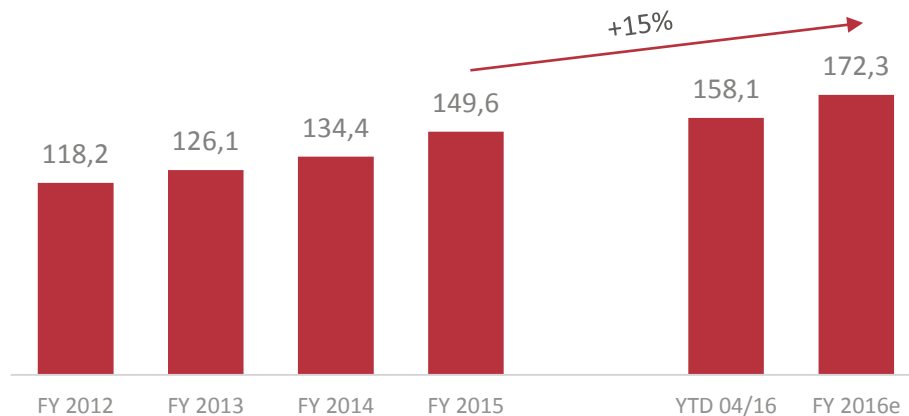
- Business process outsourcing (white-labeling)
- Core banking
- Reporting systems (client, regulatory, etc.)



1. About us: leading flatex brokerage business

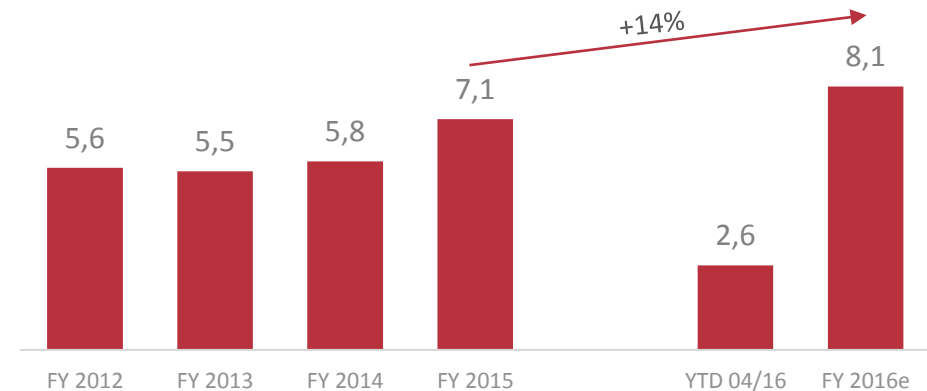
-  ▪ Steady and organic B2C growth
-  ▪ Increasing share of wallet, e.g. flatex flex credit line and international expansion
-  ▪ 40+ flatex trades per customer in average per annum

A growing number of flatex customers (in k)




Source: FinTech Group

Number of flatex transactions (in m)

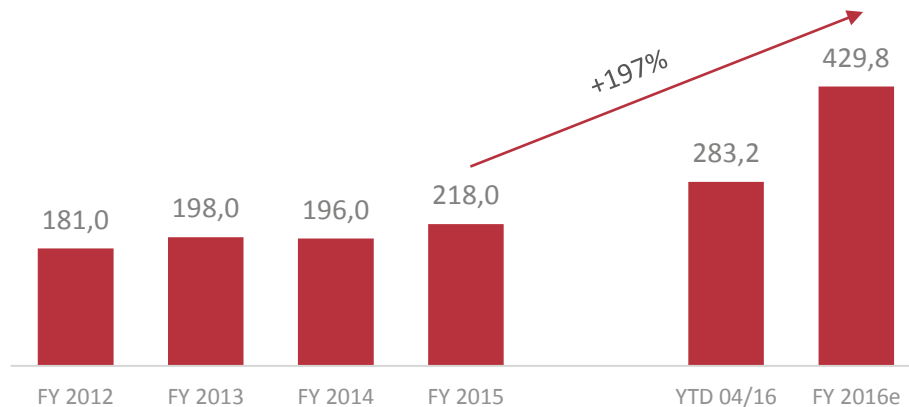


Source: FinTech Group

1. About us: focus on banking customer base

-  Clear strategy to become Europe's number one in transaction processing
-  Steady growth in expansion of client base and custody services
-  Cooperation with Equatex - a global plan administrator for numerous blue chips with > EUR 2 bn AuC and more than 180k managed accounts - boosts 2016 figures

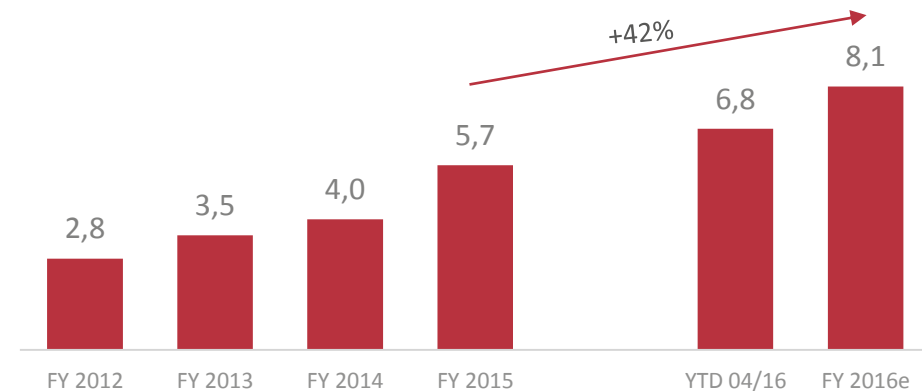
Strong increase in number of managed accounts



Source: FinTech Group




Development of assets under administration

(billion EUR)

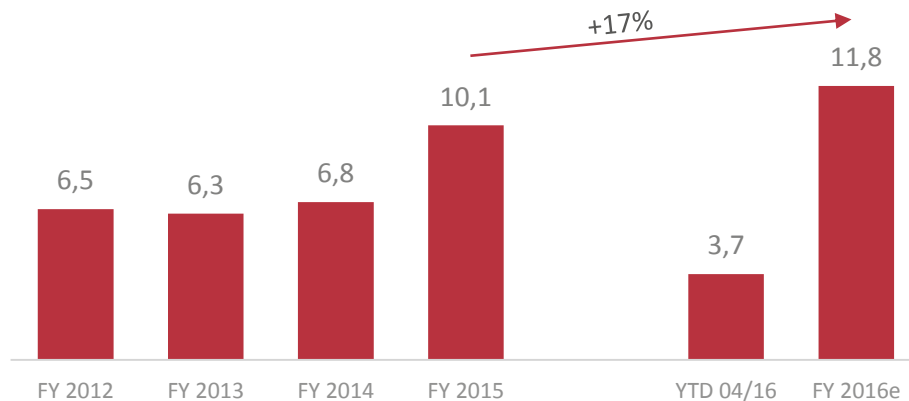


Source: FinTech Group

1. About us: strengthening transaction processing business

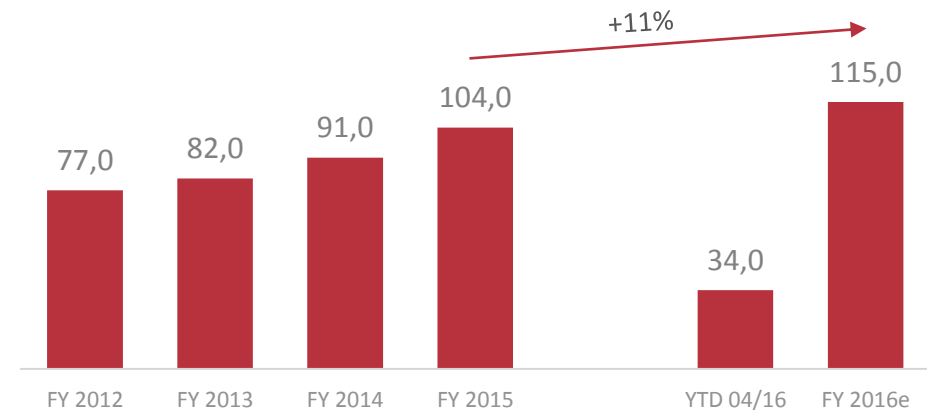
-  Strategic focus on further expansion of B2B transaction banking business
-  Diversifying transaction business by strengthening position as Europe's leading transaction processor
-  Steady growth in number of transactions and corporate stock actions

Growing number of total transactions (in m)






Source: FinTech Group

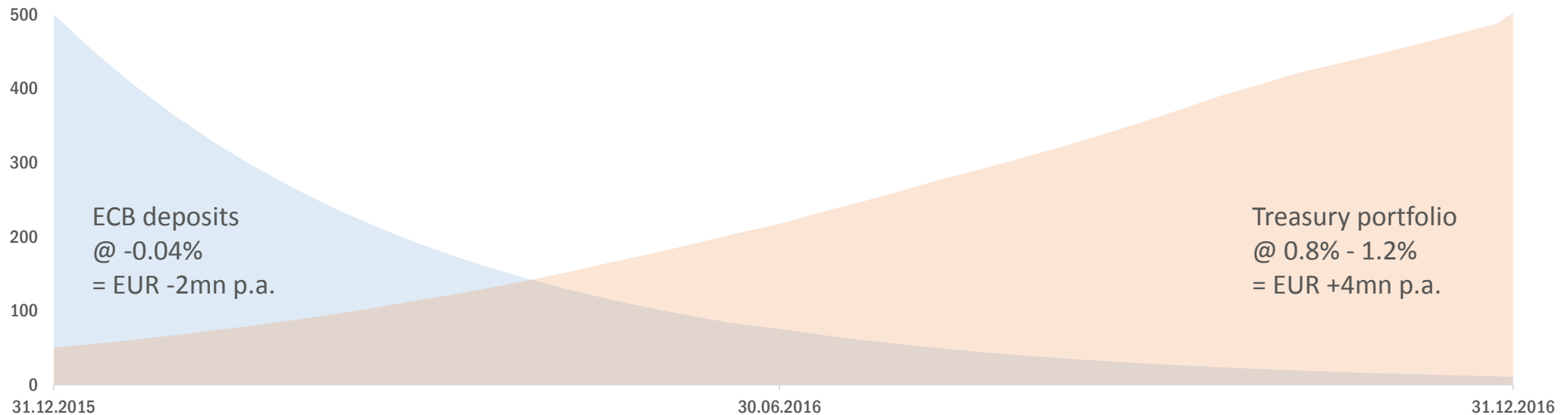
Positioned as corporate stock action processor (in k)






Source: FinTech Group

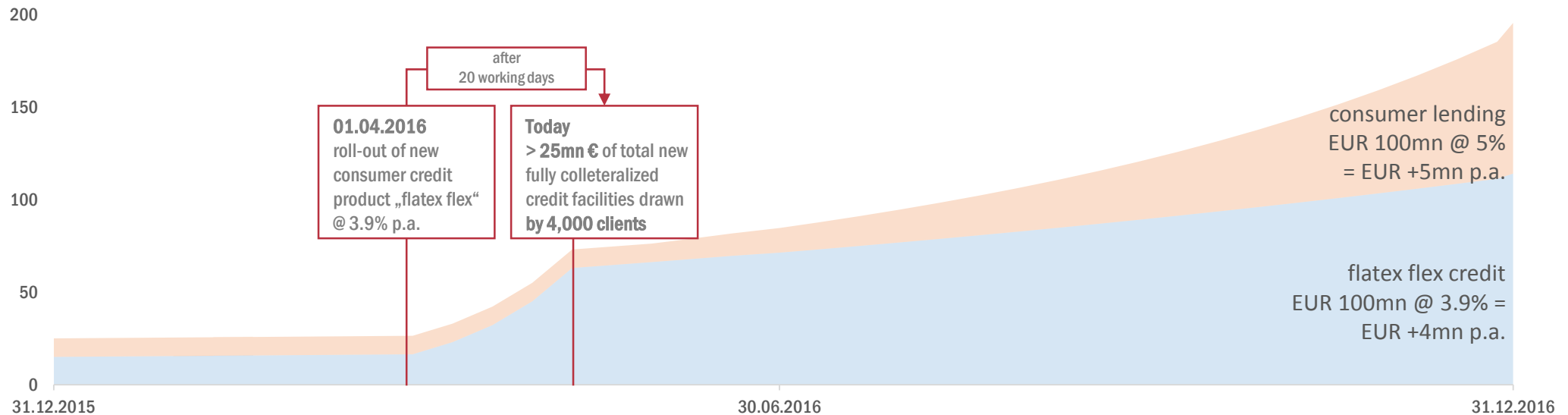
1. About us: leveraging treasury portfolio

-  biw AG holds approx. EUR 1bn in deposits haven't been used actively
-  parking large deposits with ECB caused EUR 7-digit interest expenses
-  reallocation of ECB deposits into profitable and diversified treasury portfolio (soverign and federal state bonds, corporate bond, factoring) @ approx. 1% → turn around of approx. EUR 5-7 mn



1. About us: setting up consumer lending portfolio

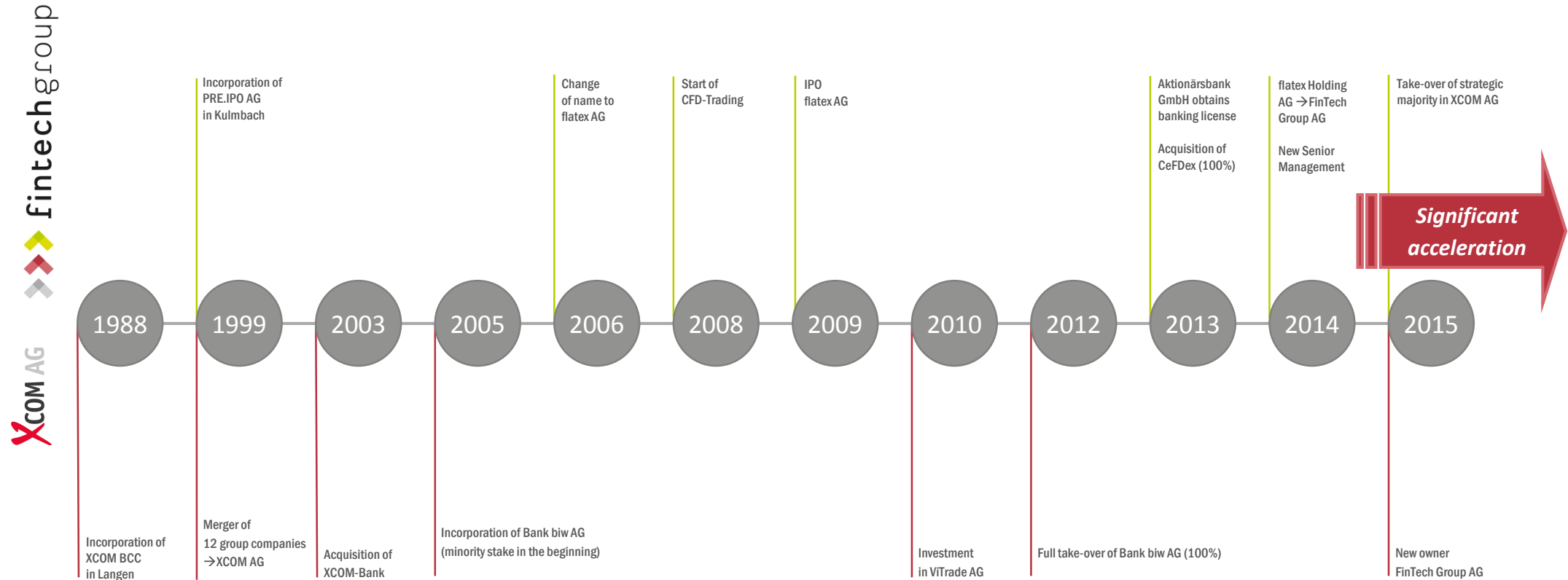
-  setting-up a consumer lending credit portfolio, diversified over risk, maturity and amount
-  aimed portfolio size of EUR 200mn @ average interest rate of 4-5%
-  successful introduction of first product: fully collateralized “flatex flex credit line” with EUR 25mn credit lines drawn after 20 working days



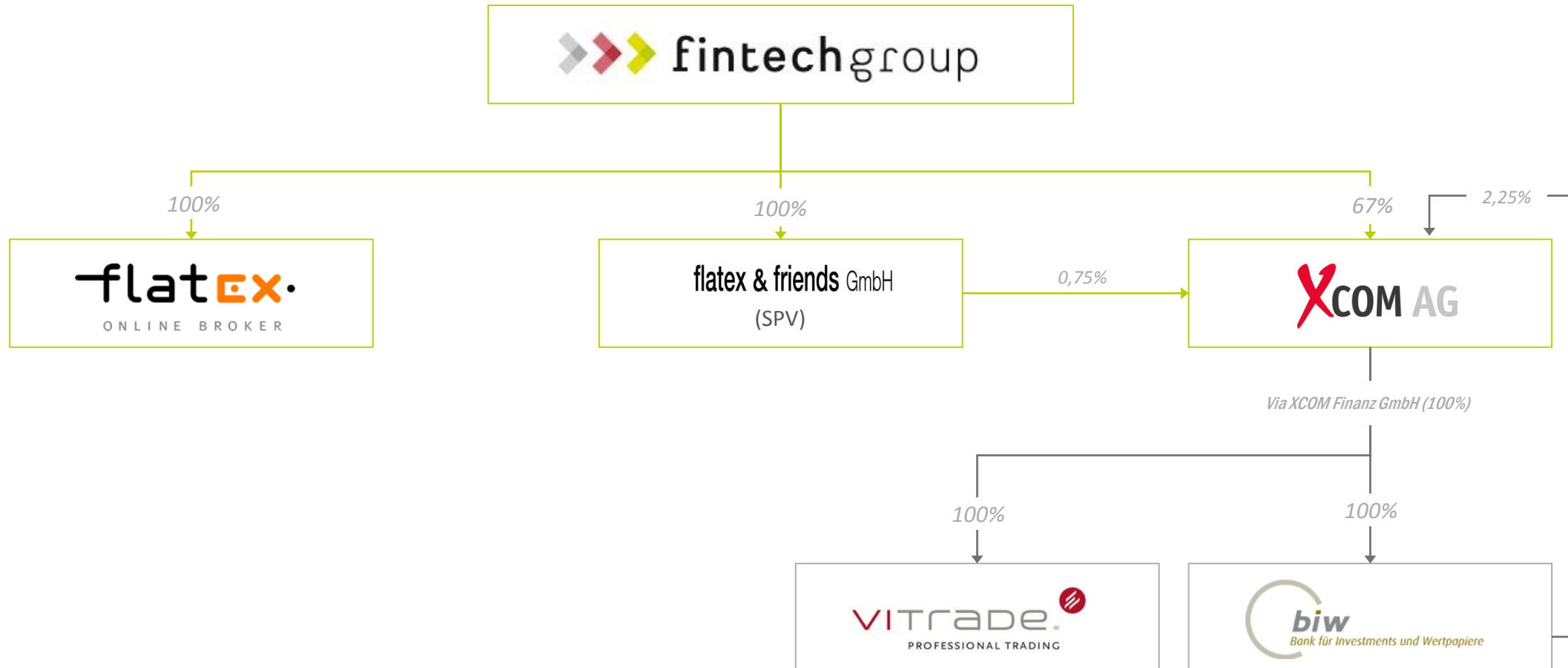
2. Organisation and corporate strategy



2. Organisation and corporate strategy : company history

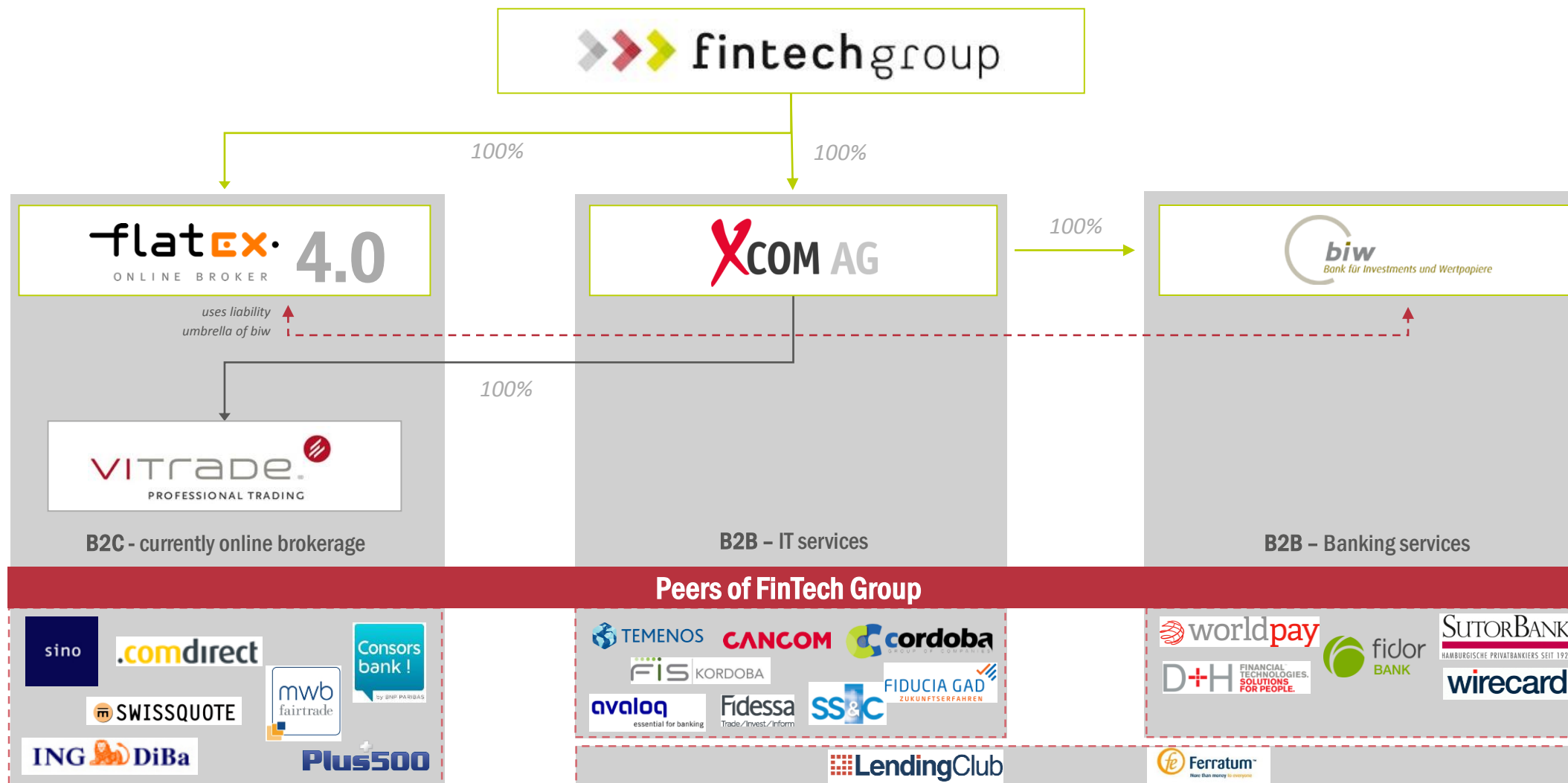


2. Organisation and corporate strategy : organistional chart

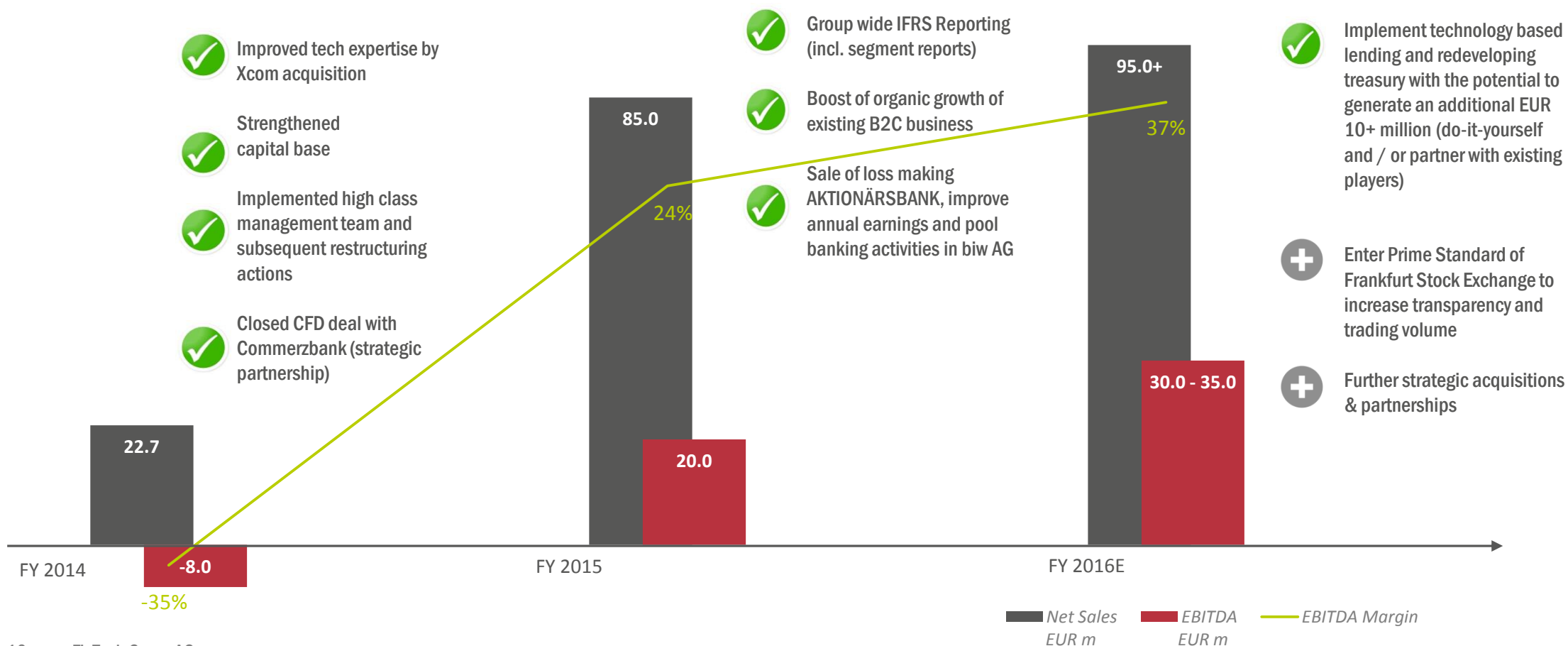


As of April 2016

2. Organisation and corporate strategy : aimed structure



2. Organisation and corporate strategy : roadmap and guidance



2. Organisation and corporate strategy: full-year results¹ 2015

FinTech Group AG underpins growth strategy with strong indicative FY15 results

-  Indicative EBITDA under German IFRS of **EUR 19m** in FY 2015
-  **XCOM AG fully consolidated** for the first time following integration in second quarter
-  Number of executed **transactions sets record high**
(The number of trades executed rose to 10.1 million in FY 2015)
-  *biw*AG develops **lending business** following bolstering of capital
-  The innovative credit line “flatex flex”, an alternative to usually expensive overdraft facilities of other German banks, meets high demand
-  Strategic partnership between **flatex** and Morgan Stanley allows for significantly higher profit stake in the ETP business

(1) pre-audit results

2. Organisation and corporate strategy: senior management



Frank Niehage

CEO

(since 15.08.2014)

Vast experience across all segments of retail and commercial banking. Previously a Managing Director at Goldman Sachs. He was also instrumental in the growth of Bank Sarasin AG as CEO in Germany.



Martin Korbmacher

Chairman of the Supervisory Board

(since 30.10.2014)

Extensive expertise in both traditional banking and financial services technologies. Previously Global Head of Equities at Dresdner Kleinwort and Investment Banking Head of Germany and Austria for Credit Suisse (2005-2011)

2. Organisation and corporate strategy: executive committee



Frank Niehage

- CEO FTG
- Chairman Executive Committee FTG
- Chairman XCOM AG
- Chairman biw AG



Sascha Bochartz

- Head IT FTG
- Board Member XCOM AG



Muhamad Chahrour

- Head Finance FTG
- Board Member XCOM AG



Niklas Helmreich

- Head B2C FTG
- CEO flatex
- CEO ViTrade
- Board Member XCOM AG



Dr. Benon Janos

- Head B2B FTG
- Chief Representative FTG
- Board Member XCOM AG
- Supervisory Board biw



Stefan Müller

- Head Regulatory FTG
- Chief Representative FTG
- Supervisory Board biw AG



Bernd Würfel

- CEO biw AG
- CEO Aktionärsbank
- Board Member XCOM AG

2. Organisation and corporate strategy : flatex as „Bank 4.0“



Flatex is the current market leader in the areas of **usability, transparency and transaction costs**. Our goal is to shift flatex's online brokerage business model to a modern, state of the art and mobile “**fully fledged online bank**” business model and to roll out new products (incl. debit/credit cards) – “**vertical integration**” to gain a larger “**share of wallet**” (a recent survey proved that more than 60% of our customers are willing to increase their business activities with flatex).



Through the acquisition of XCOM AG/biw AG, we are uniquely placed to achieve vertical integration at an extremely low cost as the systems and products are already in place.



We have greatly increased our number of customers in **Austria** (by more than 8 times since Jul 2015) and will continue to build on this success.



We seek to expand into other **European countries in 2016/17** and are currently targeting a number of Central and Eastern European markets – “**horizontal integration**”.

2. Organisation and corporate strategy : fostering own FinTech ideas

kash
smart bezahlen



We developed our own multichannel mobile payment system which has been rolled out in Germany in 2016.



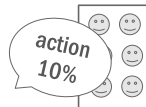
✓ interaction with cash machines

- withdraw money from kash-account
- load money into kash with EC/credit card



✓ „social banking“

- collect contacts
- collect favorite dealers



✓ value added-services

- voucher code
- browser-access



✓ payments among individuals

- transfer money
- demand money



✓ payments in ecommerce

- transfer of address data
- payment approval in kash



✓ payment at POS

- smartphone / tablet
- monitor with internet access
- integration in cash register system



✓ backend integration

- connection to third systems via API



2. Organisation and corporate strategy : FinTech campuses

Frankfurt and Berlin one-stop-shop FinTech labs - offering **Fin**, **Tech** and **Cap**



CORPORATE INNOVATION

- TECHNOLOGY MATCH-MAKING AND SUPPORT
- BANKING AND REGULATORY KNOW-HOW
- FINTECH PROJECT DEAL FLOW SESSIONS

MENTORING NETWORK

- BANKING AND TECHNOLOGY EXPERTS ON SITE
- DEDICATED EDUCATION – FINTECH B.Sc.
- ENTREPRENEURIAL WORKSHOPS AND EVENTS

GROWTH INVESTMENT

- SERVICE & MANAGEMENT FOR EQUITY
- EARLY STAGE SEED INVESTMENTS
- VC FOLLOW-ON INVESTMENTS

ACCESSIBLE LOGISTICS

- PLUG & PLAY OFFICE AND EVENT VENUES (WORKING TERRACE, SOHO CLUB, HEALTH CLUB)
- BIG DATA FOR RESEARCH & DEVELOPMENT
- ACCESS TO MARKETING AND PR CHANNELS

2. Organisation and corporate strategy : FinTech campuses - impressions



2. Organisation and corporate strategy : FinTech campuses - impressions



3. Strategic partnership



3. Strategic partnerships (ETPs and CFDs)

➤ In February 2016, flatEX entered into a strategic Joint Venture with Morgan Stanley

- Morgan Stanley starts issuing flatEX labeled structured products and warrants in Germany
- Significantly higher profit stake through MS joint venture than through standard product distribution
- Larger number of structured flatEX products clients can trade at zero costs
- Joint Venture basis for future flatEX internationalization and verticalization strategy

➤ In June 2015, we closed a strategic long-term CFD partnership with Commerzbank

- Key commercial points of the deal are:
 - Cooperation began in Q4 2015 and will run for seven years (until 2022)
 - Commerzbank takes over FinTech Group AG's entire CFD orderflow execution (as market maker)
 - FinTech Group AG received a double digit million amount upfront and will receive 40% of profits each year
- Key business impacts for FinTech Group AG are:
 - FinTech Group AG significantly reduces its cost base and avoids investments in IT infrastructure
 - Wind-down of CefDeX frees up regulatory capital and reduces overall risk exposure

WALL STREET
JOURNAL

"U.S. bank announces strategic partnership with online broker Flatex"

Bloomberg

"Morgan Stanley Pushes Into German Note Market With Partnership"

Thank you



Contact details

Frank Niehage

CEO

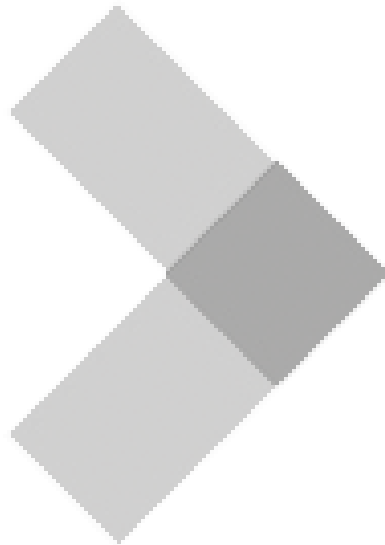
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All information in this presentation is PUBLIC knowledge

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