Wirecard AG
Results 1st quarter of fiscal 2015
Investor Presentation

13 May 2015
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1. Key Figures / Highlights
### Key Figures first quarter of fiscal 2015

<table>
<thead>
<tr>
<th>Results</th>
<th>Q1 2015</th>
<th>Q1 2014</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transaction Volume</td>
<td>EUR bn</td>
<td>9.5</td>
<td>7.3</td>
</tr>
<tr>
<td>Revenues</td>
<td>EUR mn</td>
<td>159.4</td>
<td>126.2</td>
</tr>
<tr>
<td>EBITDA</td>
<td>EUR mn</td>
<td>46.0</td>
<td>35.0</td>
</tr>
<tr>
<td>EBIT adjusted*</td>
<td>EUR mn</td>
<td>38.7</td>
<td>30.0</td>
</tr>
<tr>
<td>EBIT</td>
<td>EUR mn</td>
<td>33.4</td>
<td>26.2</td>
</tr>
<tr>
<td>Earnings after taxes</td>
<td>EUR mn</td>
<td>28.6</td>
<td>21.1</td>
</tr>
<tr>
<td>Operating Cash Flow**</td>
<td>EUR mn</td>
<td>46.2</td>
<td>25.0</td>
</tr>
<tr>
<td>Earnings per share (undiluted)</td>
<td>EUR</td>
<td>0.23</td>
<td>0.18</td>
</tr>
</tbody>
</table>

* Adjusted by PPA incurred amortisation
** Consolidated Cash Flow from operating activities (adjusted)
Diversified Customer Portfolio – Target Industries

In first quarter 2015 the transaction volume* amounted to EUR 9.5 billion (30.1% yoy). Thereof EUR 2.3 billion (24.2% from total volume) was generated outside of Europe.

The allocation as at the end of the first quarter 2015 to the individual industry vertical is as follows:

- **32.7%**
  - **Digital Goods**
    - Downloads (Music / Software)
    - Games
    - Apps / SaaS
    - Sports betting / Poker

- **23.7%**
  - **Travel & Mobility**
    - Airlines / Hotel chains
    - Travel sites / Tour operators
    - Cruise lines / Ferries
    - Car rental and transportation companies

- **43.6%**
  - **Consumer Goods**
    - Distance trade (mail order) and brick and mortar shops
    - All sales channels – in each case physical products

*Transaction volume: basically acceptance and issuing means of payment along with associated value added services*
Operative Highlights Q1 2015

- Strong customer gains/extension of business relations to existing customers in all of the Wirecard Group’s target sectors (examples):
  - Triumph International AG (manufacturer of lingerie and bodywear), ProSiebenSat.1 Media AG (German media corporation), Voltking (specialist for electronics), Flyeralarm (European B2B online printer), Livenation (music-event ticketing), Skypicker.com (flight booking machine), Sky Express (regional greek airline), Air Calédonia (New Caledonian airline), Orbest Air (Portuguese airline), Opentabs GmbH (App for food and hospitality venues), Five by Five Ltd. (AgentCASH mPOS solution), Kairos Watches Ltd. (smart watches and T-bands)

- **Vodafone**: From now on user of Vodafone SmartPass can pay with the Visa debit card V PAY. The solution is based on newest EMV-technology.

- **Orange**: Wirecard supports the nationwide launch of Orange Cash in Spain and will provide the E-Money and scheme license as well as the technical platform needed to manage the mobile payment application. Wirecard Group is responsible for the design, implementation and processing of all technical and financial processes related to the payment app Orange Cash. This includes the issuing and payment processing of digital Visa cards. Users of Orange Cash can now make mobile payments at any contactless Visa terminal in more than 530,000 stores across Spain and at 2.4 million acceptance points throughout Europe.
Operative Highlights YTD 2015

- **Payment Wearable/Payment Wearable SDK:** Wirecard presented a payment wearable solution based on HCE technology and launched a Software Development Kit (SDK) for wearable payment solutions. A dedicated developer portal will provide access to a range of programming interfaces (APIs), tools and simulators, which simplify the integration of payment functions into various different applications and devices ranging from wristbands and smart-watches to clothes. The first customer to integrate the Payment Wearable SDK: Kairos Watches Ltd.

- **Boon:** Wirecard AG is redefining smartphone payments. Wirecard showcased an HCE app for mobile payment at the Mobile World Congress in Barcelona. As a digital payment solution for Android smartphones, boon will in future combine innovative payment functions, loyalty points and couponing as well as a range of personal finance services. The app communicates with point of sale terminals via near field communication (NFC). The first distribution partner will be network-independent telecoms service provider, Drillisch AG. Boon will be launched in summer 2015.
Key Figures / Highlights

Operative Highlights YTD 2015

- **Cooperation with Bank Mega and Carrefour Indonesia**: Wirecard and Bank Mega are supporting Carrefour Indonesia with innovative point-of-sale terminals and integrated payment processing. Customers of the globally active chain of department stores can now make NFC-based contactless payments for their purchases throughout Indonesia.

- **Vietnam Eximbank**: Wirecard’s Singapore subsidiary Trans Infotech Pte. Ltd. cooperates with Vietnam Export Import Commercial Joint Stock Bank (Eximbank) in the field of mobile payment via innovative mPOS terminals. The new service to accept card transactions via smartphones or tablets is called “Eximbank’s mPOS”. It enables small and medium-sized enterprises to offer MasterCard, Visa or JCB card payments - anytime and anywhere. Wirecard manages the complete mPOS-lifecycle - the service includes card readers for magstripe and EMV-chip, an application with transaction overview, the complete terminal management as well as the operation of the mPOS payment gateway.

- **CIMB Bank**: The partnership between CIMB Bank Singapore and Wirecard enables both parties to leverage on their respective core expertise to provide an all-encompassing suite of banking and payment services to address the diverse needs of merchants. The collaboration offers businesses in Singapore the advantage of accessing end-to-end banking and electronic payment services from a single point of convenience.
Wirecard AG has taken over the acquiring customer portfolio from Lufthansa AirPlus Servicekarten GmbH.

Until now, AirPlus has predominantly offered service agreements for Visa and MasterCard acquiring under the acceptance brand. These agreements will be assigned to Wirecard during the first half year of 2015. This integration will require no extra efforts from the respective clients, which include international airlines.

**Closing:** Closing expected in the first half year of 2015.
2. Products and Solutions
Products and Solutions

WIRECARD PLATFORM

END-TO-END SERVICES FOR ALL INDUSTRY VERTICALS
- Online, POS, Mobile, Mail order, Telephone order (MTO)
- White-Label, Co-Branded, Wirecard Branded

RISK MANAGEMENT
- 360° risk management
- Automated fraud recognition
- Address verification
- Credit rating agency gateway
- Device fingerprinting
- Real-time rule-engine
- Bespoke decision logic
- Score cards
- Motions (black/white/grey)
- Connection to sanction lists and other relevant databases to combat money laundering and funding of terrorism
- Online and offline customer legalisation processes
- Know your customer (KYC) in accordance with national regulations

MULTI-CHANNEL PAYMENT GATEWAY
- More than 200 international payment networks (banks, payment solutions and card networks)
- All globally relevant payment solutions
- Tokenisation of sensitive payment data
- Industry-specific software solutions
- Real-time reporting and business intelligence tools across all sales channels (POS, e-Commerce, m-Commerce, etc.)
- Subscription management
- Billing and settlement plan (ISPS)
- Automated dispute management
- White-label user and system interfaces
- One platform/Interface for payments at POS, unattended, e-Commerce, m-Commerce/ carrier billing
- Automated merchant self-sign-up solution

PAYMENT ACCEPTANCE SOLUTIONS
- Card acquiring/processing
- Card acceptance for Visa, MasterCard, JCB, American Express, Discover/Diners, Union Pay
- Payment acceptance of alternative payment solutions/processing
- Processing in all globally relevant currencies
- Settlement in 25 currencies
- Terminal software for payment and value-added services
- Terminal management solutions
- Biometric and mini-ATM solutions for emerging markets
- International white-label programme for mobile point of sale (mPOS) solutions

ISSUING SOLUTIONS
- Processing of card transactions
- Tokenisation of credit card data
- Issuing licences for Visa and MasterCard
- e-money licence for SEPA countries
- Open and closed loop cards
- Debit card management
- Multi-channel self-service user registration and data management
- Various types of account (prepaid, decoupled debit/credit)
- Comprehensive application program interfaces (APIs) for flexible integration in the customer system
- Credit facility management

Card-based issuing solutions
- Multiple card types (credit, debit and prepaid cards) in various formats
- Plastic cards with magnetic strips
- EMV cards for chip and PIN payments
- Dual interface cards for chip and PIN and contactless payments
- Securer for contactless payments
- Virtual cards for use in e-Commerce
- Mobile cards for contactless payments in high-street retail and for in-app payments
- 3D Secure Service
- One-time use cards
- Combot and partner cards

Issuing solutions for mobile payments
- SP, TSM gateway to all major SE-TSMs
- ETE HCE solution for mobile cards
- Wallet solutions
- Direct charging-on-of card fees
- Standard white-label mobile apps and responsive online kit
- Storage of encrypted card data via cloud-based payment/HCE on SIM card or in an embedded secure element for contactless payments at the POS
- In-app payments on smartphones (HCE, QR codes)
- Payment at the POS
- Core creation and provision in real time
- Various top-up methods via alternative payment processors and automatic top-up
- Full integration in all Wirecard issuing standard products, such as corporate expense cards, premium cards, payroll cards, gift cards, etc.

MOBILE
- P2P funds transfer function/international money remittance
- In-app payments
- Credit on demand
- Microcredits
- Personal finance
- Integration of HCE resealable software development kit (SDK)
- Payment SDK for iOS and Android
- Mobile payments (including wallets and payment apps)
- Platform-based white-label wallet solutions
- Mobile banking

VALUE-ADDED SERVICES
Transaction-independent coupon management system | Connection to third party loyalty systems
White-label merchant self-service platform for campaign management | Loyalty and couponing services

SERVICES
Card personalisation | Multilingual service teams with vast expertise in providing support for financial products, available 24/7
Case management | Payment guarantee | Bankcard services for business and private customers | Currency management
Banking services for business and private customers | Consolidated settlement and treasury services

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Products and Solutions

More than 19,000 merchants

WIRECARD PAYMENT SCHEMES

NORTH AMERICA
- MasterCard, Visa, American Express, JCB, Diners International/Discover, UnionPay
- Swift
- PayPal, Skrill Digital Wallet, MasterPass, Wire Transfer

USA
- Apple Pay
- Canada
- mypay/boku

EUROPE, EAST, EUROPE, RUSSIA
- MasterCard, Visa, American Express, JCB, Diners International/Discover, UnionPay
- Skrill Direct
- PayPal, Skrill Digital Wallet, MasterPass, Wire Transfer

France
- Sofortüberweisung.de

Germany
- giropay, Sofortüberweisung.de
- Guaranteed Installments, Guaranteed Payment on Invoice, Klarna
- mPass, YAPITAL

Italy
- Soprintendenza de

Netherlands
- IDEAL, Sofortüberweisung.de
- Klarna

Norway
- Klarna

Spain
- Sofortüberweisung.de
- Moneta.ru, YandexMoney

United Kingdom
- Sofortüberweisung.de

LATIN AMERICA
- MasterCard, Visa, American Express, JCB, Diners International/Discover, UnionPay
- Swift
- PayPal, Skrill Digital Wallet, MasterPass, Wire Transfer

Mexico
- mpay/boku

AFRICA
- MasterCard, Visa, American Express, JCB, Diners International/Discover, UnionPay
- Swift
- PayPal, Skrill Digital Wallet, MasterPass, Wire Transfer

South Africa
- mpay/boku

ASIA, ASIA PACIFIC
- MasterCard, Visa, American Express, JCB, Diners International/Discover, UnionPay
- Switt
- PayPal, Skrill Digital Wallet, MasterPass, Wire Transfer

Australia
- POLI
- China
- AliPay
- Indonesia
- mpay/boku

Philippines
- Maybank2u, CIMB Clicks

Singapore
- Maybank2u, CIMB Clicks

Thailand
- mpay/boku

LATIN AMERICA
- MasterCard, Visa, American Express, JCB, Diners International/Discover, UnionPay
- Swift
- PayPal, Skrill Digital Wallet, MasterPass, Wire Transfer

Brazil
- Transferencia Bradesco, Debito Bradesco
- Itau Bancaria, Mercado Pago

Mexico
- mpay/boku

Edition April 2015 (Subject to change)

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Wirecard ePOS concept: customer-controlled check-out

The customer uses the merchant's application and is checked in at the retailer using Bluetooth on the mobile phone.

Customer scans the goods using the app.

No more queuing at the check-out.

Loyalty points and vouchers can be transferred easily via the app.

For the payment, Wirecard processes a card present transaction (HCE / SIM card or handset based secure element).

Customer pays via self-check-out using the retailer's store app – no matter where he is in the store.
3. Growth Drivers, Strategy and Outlook
Growth Drivers, Strategy and Outlook

E-Commerce

- Online retail sales in Western Europe are growing at a CAGR of 12% until 2018 (Forrester Research Online Retail Forecast, 2013 to 2018)

- The annual transaction value of online, mobile and contactless payments: $4.7 trillion by 2019 (2014: $2.5 trillion) (Juniper Research, June 2014)

- Worldwide E-Commerce for 2015 and 2016 expected to grow by 13% to 15% (eMarketer, July 2014)

- German E-Commerce market to grow around 11.8% in 2015 (Handelsverband Deutschland Online Monitor 2014)

- Projected online retail sales by country in billion USD*:

  - UK: 70 (2018)

*Source: Forrester Research Online Retail Forecast, 2013 to 2018 (Western Europe) Report
Growth Drivers, Strategy and Outlook

Issuing and Mobile Services

- 195 billion mobile commerce transactions annually from mobile phone and tablet users by 2019, up from 72 billion in 2014 (CAGR: 22.05%) (Juniper Research, Dec. 2014)

- Over 2 billion mobile phone or tablet users will make some form of mobile commerce transaction by the end of 2017 (Juniper Research, Nov. 2014)

- Worldwide Mobile Payments are projected to grow by 60.8% to 47 billion transactions through to 2015 (2013: 29.2 billion) (Capgemini, Oct. 2014)

- The number of NFC-enabled phones is expected to keep growing and reach around 550 million devices in 2014, helped by Apple's devices and an expanding number of Android gadgets (Gartner, September 2014)

- Over 1.75 billion mobile phone users will have used their devices for banking purposes by the end of 2019 (2014: 800 million user) (Juniper Research, July 2014)

- According to MasterCard (all) 600,000 terminals in Germany shall be replaced by NFC enabled devices by January 2018 (Handelsblatt, July 2014)

- 2.1 million contactless terminals in Europe currently (Visa Europe, January 2015)
Outlook

FY 2015: EBITDA guidance 2015 in a bandwidth of between EUR 210 to EUR 230 million

Forecast based on:

- European e-commerce market growth ~12%
- Increase in transaction volume processed with existing and new customers for Wirecard Group
- Economies of scale from transaction-oriented business model
- Cross-selling effects with existing customers
- Expanding issuing and bank services (including Mobile Services)
- Earnings contributions from M&A transactions
- First earning contributions from Mobile Payment

Proposed dividend: AGM on 17th June 2015
EUR 0.13 per share (previous year: EUR 0.12)
4. Financial Data
## Financial Data

### Key Figures Q1 2015/Q1 2014

<table>
<thead>
<tr>
<th>in kEUR</th>
<th>Q1 2015</th>
<th>Q1 2014</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenues</td>
<td>159,413</td>
<td>126,231</td>
<td>26%</td>
</tr>
<tr>
<td>EBITDA</td>
<td>46,034</td>
<td>35,038</td>
<td>31%</td>
</tr>
<tr>
<td>EBIT adjusted*</td>
<td>38,739</td>
<td>29,971</td>
<td>29%</td>
</tr>
<tr>
<td>EBIT</td>
<td>33,410</td>
<td>26,227</td>
<td>27%</td>
</tr>
<tr>
<td>Taxes</td>
<td>3,729</td>
<td>3,945</td>
<td>-5%</td>
</tr>
<tr>
<td>Profit after Taxes</td>
<td>28,596</td>
<td>21,145</td>
<td>35%</td>
</tr>
<tr>
<td>EPS (undiluted) in EUR</td>
<td>0.23</td>
<td>0.18</td>
<td>28%</td>
</tr>
<tr>
<td>Operating cash flow**</td>
<td>46,228</td>
<td>25,023</td>
<td>85%</td>
</tr>
<tr>
<td>Shareholders’ equity</td>
<td>1,111,765</td>
<td>995,143</td>
<td>12%</td>
</tr>
<tr>
<td>Total equity and liabilities</td>
<td>2,069,655</td>
<td>1,738,818</td>
<td>19%</td>
</tr>
<tr>
<td>Employees*** as of 31.03.2015 / 31.03.2014</td>
<td>1,978</td>
<td>1,482</td>
<td>33%</td>
</tr>
<tr>
<td>thereof full-time employees</td>
<td>1,758</td>
<td>1,317</td>
<td>33%</td>
</tr>
<tr>
<td>thereof part-time employees</td>
<td>220</td>
<td>165</td>
<td>33%</td>
</tr>
</tbody>
</table>

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* Adjusted by PPA incurred amortisation  
** Consolidated cash flow from operating activities (adjusted)  
*** Thereof 122 employees 3Pay, GFG Group, Amara Technology and Visa Processing Service (M&A)

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Revenues, Costs & EBITDA Growth Q1 2015/Q1 2014

<table>
<thead>
<tr>
<th>Category</th>
<th>Q1 2014</th>
<th>Q1 2015</th>
<th>Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenues</td>
<td>126,231</td>
<td>159,413</td>
<td>+26.3%</td>
</tr>
<tr>
<td>Cost of materials, own work</td>
<td>91,193</td>
<td>113,379</td>
<td>+24.3%</td>
</tr>
<tr>
<td>capitalised, personnel expenses,</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>other operating expenses, other</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>operating expenses, other</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>operating expenses, other</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income</td>
<td>35,038</td>
<td>46,034</td>
<td>+31.4%</td>
</tr>
</tbody>
</table>
# Development Acquiring & Issuing Segment Q1 2015

in kEUR

<table>
<thead>
<tr>
<th>Q1 2015</th>
<th>Revenues</th>
<th>EBITDA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acquiring &amp; Issuing Segment</td>
<td>58,013</td>
<td>8,490</td>
</tr>
<tr>
<td>Acquiring</td>
<td>46,796</td>
<td>5,585</td>
</tr>
<tr>
<td>Issuing</td>
<td>11,217</td>
<td>2,905</td>
</tr>
</tbody>
</table>
## Consolidated Income Statement Q1 2015/Q1 2014

<table>
<thead>
<tr>
<th>Financial Data</th>
<th>Q1 2015 (in kEUR)</th>
<th>% of revenues</th>
<th>Q1 2014 (in kEUR)</th>
<th>% of revenues</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Revenues</strong></td>
<td>159,413</td>
<td></td>
<td>126,231</td>
<td></td>
</tr>
<tr>
<td><strong>Own work capitalised</strong></td>
<td>5,871</td>
<td></td>
<td>5,506</td>
<td></td>
</tr>
<tr>
<td><strong>Cost of materials</strong></td>
<td>-87,767</td>
<td>55.1%</td>
<td>-72,031</td>
<td>57.1%</td>
</tr>
<tr>
<td><strong>Personnel expenses</strong></td>
<td>-20,711</td>
<td>13.0%</td>
<td>-14,587</td>
<td>11.6%</td>
</tr>
<tr>
<td><strong>Other operating expenses</strong></td>
<td>-13,874</td>
<td>8.7%</td>
<td>-12,050</td>
<td>9.5%</td>
</tr>
<tr>
<td><strong>Other operating income</strong></td>
<td>3,103</td>
<td></td>
<td>1,970</td>
<td></td>
</tr>
<tr>
<td><strong>EBITDA</strong></td>
<td>46,034</td>
<td>28.9%</td>
<td>35,038</td>
<td>27.8%</td>
</tr>
<tr>
<td><strong>Amortisation and depreciation adjusted (M&amp;A adjusted)</strong></td>
<td>-7,295</td>
<td>4.6%</td>
<td>-5,067</td>
<td>4.0%</td>
</tr>
<tr>
<td><strong>EBIT adjusted</strong></td>
<td>38,739</td>
<td>24.3%</td>
<td>29,971</td>
<td>23.7%</td>
</tr>
<tr>
<td><strong>PPA related amortisation</strong></td>
<td>-5,329</td>
<td>3.3%</td>
<td>-3,744</td>
<td>3.0%</td>
</tr>
<tr>
<td><strong>EBIT</strong></td>
<td>33,410</td>
<td>21.0%</td>
<td>26,227</td>
<td>20.8%</td>
</tr>
<tr>
<td><strong>Financial results</strong></td>
<td>-1,085</td>
<td></td>
<td>-1,136</td>
<td></td>
</tr>
<tr>
<td><strong>Income tax</strong></td>
<td>-3,729</td>
<td><strong>11.5%</strong></td>
<td>-3,945</td>
<td><strong>15.7%</strong></td>
</tr>
<tr>
<td><strong>Profit after Taxes</strong></td>
<td>28,596</td>
<td></td>
<td>21,145</td>
<td></td>
</tr>
</tbody>
</table>

* Adjusted by PPA incurred amortisation
** Taxes on income and profit with regards to Earnings before Taxes (EBT)
## Income taxes Q1 2015/Q1 2014

<table>
<thead>
<tr>
<th></th>
<th>in kEUR</th>
<th>Q1 2015</th>
<th>in % of earnings before taxes</th>
<th>Q1 2014</th>
<th>of earnings before taxes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earnings before taxes</td>
<td>32,325</td>
<td></td>
<td></td>
<td>25,090</td>
<td></td>
</tr>
<tr>
<td>Taxes on income and profit</td>
<td>-3,729</td>
<td>11.5%</td>
<td>-3,945</td>
<td>15.7%</td>
<td></td>
</tr>
<tr>
<td>thereof impact from deferred taxes</td>
<td>-323</td>
<td>1.0%</td>
<td>-27</td>
<td>0.1%</td>
<td></td>
</tr>
<tr>
<td>thereof taxes to be paid</td>
<td>-3,406</td>
<td>10.5%</td>
<td>-3,918</td>
<td>15.6%</td>
<td></td>
</tr>
<tr>
<td>Paid taxes on income</td>
<td>-4,229</td>
<td></td>
<td></td>
<td>-2,240</td>
<td></td>
</tr>
<tr>
<td>thereof income taxes</td>
<td>-4,229</td>
<td></td>
<td></td>
<td>-2,240</td>
<td></td>
</tr>
<tr>
<td>thereof capital gain tax on dividends</td>
<td>0</td>
<td></td>
<td>0</td>
<td>0</td>
<td></td>
</tr>
</tbody>
</table>
## Financial Data

### Balance Sheet as of 31 March 2015/31 December 2014

<table>
<thead>
<tr>
<th></th>
<th>31.03.2015</th>
<th>31.12.2014</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets in kEUR</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-current assets</td>
<td>839,443</td>
<td>812,145</td>
</tr>
<tr>
<td>Goodwill</td>
<td>223,545</td>
<td>218,202</td>
</tr>
<tr>
<td>Customer relationships</td>
<td>347,150</td>
<td>341,365</td>
</tr>
<tr>
<td>Internally gen. intangible assets</td>
<td>65,892</td>
<td>62,173</td>
</tr>
<tr>
<td>Other intangible assets</td>
<td>49,194</td>
<td>49,229</td>
</tr>
<tr>
<td>Deferred tax assets</td>
<td>957</td>
<td>894</td>
</tr>
<tr>
<td>Other property, plant &amp; equipm.</td>
<td>25,705</td>
<td>16,292</td>
</tr>
<tr>
<td>Fin. assets/ int. bearing securities</td>
<td>127,000</td>
<td>123,991</td>
</tr>
<tr>
<td><strong>Current assets</strong></td>
<td>1,230,212</td>
<td>1,183,013</td>
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<tr>
<td>Trade receivables</td>
<td>371,881</td>
<td>354,602</td>
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<td>Cash and cash equivalents</td>
<td>708,346</td>
<td>695,076</td>
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<tr>
<td>Interest-bearing securities</td>
<td>136,237</td>
<td>122,919</td>
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<tr>
<td>Other</td>
<td>13,749</td>
<td>10,416</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td>2,069,655</td>
<td>1,995,159</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>31.03.2015</th>
<th>31.12.2014</th>
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<tbody>
<tr>
<td><strong>Equity and liabilities in kEUR</strong></td>
<td></td>
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<tr>
<td>Shareholders´ equity</td>
<td>1,111,765</td>
<td>1,072,886</td>
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<tr>
<td>Liabilities</td>
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<td>Current provisions</td>
<td>1,046</td>
<td>1,284</td>
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<td>Tax provisions</td>
<td>9,211</td>
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<td>Trade payables</td>
<td>282,562</td>
<td>298,367</td>
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<td>Interest-bearing bank loans</td>
<td>130,992</td>
<td>98,359</td>
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<td>Deferred income taxes</td>
<td>30,500</td>
<td>28,721</td>
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<tr>
<td>Other non-current liabilities</td>
<td>32,834</td>
<td>29,257</td>
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<tr>
<td>Other current liabilities</td>
<td>47,140</td>
<td>60,053</td>
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<tr>
<td>Customer deposits</td>
<td>423,605</td>
<td>396,733</td>
</tr>
<tr>
<td><strong>Total equity and liabilities</strong></td>
<td>2,069,655</td>
<td>1,995,159</td>
</tr>
</tbody>
</table>

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