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1. Key Figures / Highlights
## Key Figures first half of fiscal 2015

<table>
<thead>
<tr>
<th>Results</th>
<th>6M 2015</th>
<th>6M 2014</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transaction Volume</td>
<td>EUR bn</td>
<td>20.2</td>
<td>15.5</td>
</tr>
<tr>
<td>Revenues</td>
<td>EUR mn</td>
<td>340.1</td>
<td>268.8</td>
</tr>
<tr>
<td>EBITDA</td>
<td>EUR mn</td>
<td>98.3</td>
<td>75.0</td>
</tr>
<tr>
<td>EBIT adjusted*</td>
<td>EUR mn</td>
<td>83.2</td>
<td>64.3</td>
</tr>
<tr>
<td>EBIT</td>
<td>EUR mn</td>
<td>72.5</td>
<td>56.3</td>
</tr>
<tr>
<td>Earnings after taxes</td>
<td>EUR mn</td>
<td>60.9</td>
<td>44.9</td>
</tr>
<tr>
<td>Operating Cash Flow**</td>
<td>EUR mn</td>
<td>85.6</td>
<td>56.7</td>
</tr>
<tr>
<td>Earnings per share</td>
<td>EUR</td>
<td>0.49</td>
<td>0.37</td>
</tr>
</tbody>
</table>

**Earnings per share (undiluted)**

**Dividend**

The Company's AGM of 17th June 2015 resolved to distribute a dividend of EUR 0.13 per share

* Adjusted by PPA incurred amortisation
** Consolidated Cash Flow from operating activities (adjusted)
Average Transaction Volume per Merchant 2009 - 2014

in mn EUR

2009 2010 2011 2012 2013 2014

0.96 1.05 1.19 1.49 1.67 1.81
In first half 2015 the transaction volume* grew to EUR 20.2 billion (30.3% yoy). Thereof EUR 4.9 billion (24.3% from total volume) was generated outside of Europe.

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

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

- **New customer gains in the first half of 2015 with a transaction volume potential of EUR 6.6 billion (up 32% from EUR 5 bn 1st half 2014)**

- **Examples of strong customer gains/extension of business relations in target sectors:**
  
  - Carrefour Indonesia (Retail chain), ProSiebenSat.1 Media AG (German media corporation), M1 mPOS (mPOS solution of leading Singaporean telecommunication company), LSG Sky Chefs (Airline catering), CIMB Bank (Malaysian universal bank), Spectrum Brands (Consumer products: Varta, Russell Hobbs, Remington, etc.) Heise Gruppe (Publisher of IT-magazines), Cuscal Limited (Leading Australian payment service provider), Triumph International AG (manufacturer of lingerie and bodywear), Voltking (Specialist for electronics), Sparhandy.de (Online reseller for smartphones and accessories), Vineshop24 (Online shop for wines), Skypicker.com (Flight booking machine), Kairos Watches Ltd. (Smart watches and t-bands), Schauninsland Reisen (Tour operator), Premier Taxis (Singaporean transportation and taxi provider), Sky Deutschland (Pay TV market leader in Germany and Austria), MyOrder (mCommerce platform, subsidiary of Rabobank Group)

- **Orange Cash now in Spain:** Wircard supports Orange Cash in Spain, providing the E-Money and scheme license as well as the technical platform needed to manage the mobile payment application. Including all technical and financial processes related to the payment app Orange Cash. This includes the issuing and payment processing of digital Visa cards.

- **Fintech clients/partners** (Wircard providing technology-, riskmanagement-, banking and processing-services): Lendico (Peer-to-Peer lending platform for private borrowers), Zencap (Peer-to-Peer lending platform for SMEs), Number 26 (Mobile banking), Rate Pay (Deferred payment solutions for online shops), Holvi (Online banking for SMEs)
Key Figures / Highlights

Operative Highlights/Innovations 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.
Key Figures / Highlights

Operative Highlights/Innovations YTD 2015

- **Wirecard Checkout Portal** - Higher conversion rate through targeted search engine marketing: With Google AdWords, Wirecard AG is offering with its partners a new premium service for its Checkout Portal, a fully automated solution that enables online payment processing for small and medium-sized businesses (SMB) as well as marketplaces.

- **Wirecard's new development platform for mobile payment solutions** in the retail trade offers a number of advantages: It enables retailers to increase the appeal and functional scope of their own apps by integrating open and closed-loop contactless payment functions, the peer-to-peer dispatch of vouchers, discount offers and their own customer loyalty programmes.

- **B2B payment solution for the Asian Market**: The Wirecard Group has announced the launch of an innovative virtual credit card solution for companies that have supplier relations with China. The procurement payment solution from Wirecard, specially designed for China’s business-to-business market, enables the processing of real time electronic payments in Chinese Renminbi using single-use virtual cards.
Key Figures / Highlights

Where we are
2. Products and Solutions
## Products and Solutions

### WIRECARD PLATFORM

#### END-TO-END SERVICES FOR ALL INDUSTRY VERTICALS
- Online, POS, Mobile, Mail order, Telephone order (MPOS)
- 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
- Hit lists (black/white/grey)
- Connection to sanction lists and other relevant databases to combat money laundering and funding of terrorism
- Define and offline customer legalisation processes

#### 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 (ISP)
- 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 mobile-ATM solutions for emerging markets

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

#### MOBILE
- SP- TSM gateway to all major SE-TSMs
- EBE HCE solution for mobile cards
- Wallet solutions
- Direct charging-on-card
cards
- Integration of HCE re-usable 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

#### SERVICES
- Card personalization
- Multilingual service team with vast expertise in providing support for financial products, available 24/7
- Case management
- Payment guarantee
- Banking 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 20,000 merchants

WIRECARD PAYMENT SCHEMES

PAYMENT METHOD TYPES

- ELECTRONIC FUNDS TRANSFER: Direct Debit, Wire Transfer
- ONLINE BANKING PAYMENTS: Real-time bank transfer
- ALTERNATIVE PAYMENT SCHEMES: Wallet, Cash/Debit Cards
- MOBILE SERVICES: Mobile payments
- CARD PAYMENTS: Credit Cards, Debit Cards

ASIA, ASIA PACIFIC
- MasterCard, Visa, American Express, JCB, Diners International, Discover, UnionPay
- Apple Pay, Skrill Digital Wallet, MasterPass, Wire Transfer

PHILIPPINES
- Maybank2u, CIMB Clicks

SINGAPORE
- Maybank2u, CIMB Clicks

THAILAND
- mipay/Boku

AUSTRALIA
- POLI
- Alipay
- mipay/Boku

CHINA
- mipay/Boku

INDONESIA
- mipay/Boku

MALAYSIA
- Maybank2u, CIMB Clicks

NEW ZEALAND
- POLI

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

ARGENTINA
- mipay/Boku

BRAZIL
- Transferencia Bradesco, Debito Bradesco
- Boletos Bancarios, Mercado Pago

MEXICO
- mipay/Boku

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

SOUTH AFRICA
- mipay/Boku

BRITISH INDIAN OCEAN
- mipay/Boku

EUROPE, EAST EUROPE, RUSSIA
- MasterCard, Visa, American Express, JCB, Diners International, Discover, UnionPay
- Maestro, VPay
- PayPal, Skrill Digital Wallet, MasterPass, Wire Transfer
- SEPA Direct Debit, SEPA Credit Transfer, Swift

AUSTRIA
- Bank Austria, Einzahlungsbelege

BELGIUM
- Sofortüberweisung.de, Bancontact/Mister Cash

BULGARIA
- ePay bg

CZECH REPUBLIC
- eKonto, TatraPay

DENMARK
- Klarna

ESTONIA
- Trustly

FINLAND
- Trustly, Euteller

KIIRNA
- Sofortüberweisung.de

FRANCE
- Sofortüberweisung.de

GERMANY
- giroPay, Sofortüberweisung.de
- Deutsche Bank, Raiffeisen, Sparkasse

ITALY
- Sofortüberweisung.de

NETHERLANDS
- iDEAL, Sofortüberweisung.de

NORWAY
- Klarna

PODAND
- Trustly, Preziserve24, Sofortüberweisung.de

RUSSIA
- Moneta.ru, YandexMoney

SWEDEN
- Trustly

UK
- Klarna

SWITZERLAND
- Sofortüberweisung.de

Edition April 2015. Subject to change.

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Products and Solutions

B2B Payment solution for the Asian market

- Automated solution for international, multi currency payments to suppliers
- Based on virtual single use credit cards
- Support of 30 currencies, including Chinese Reminbi
- Manage and load cards in real-time via XML or graphical user interface (WEP)
- Integration in customers ERP system possible
- Instant payment worldwide and easy reconciliation of transactions
- Reduction of fraud potential due to usage of one-time-virtual credit cards

→ Payment security
→ Real time
→ Simplification of accounting processes
→ Reduction of transaction costs
→ Reduction of treasury-/forex costs

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Fintech lending platform clients (Wirecard providing risk management, technology, banking, processing and backup services):

- Wirecard
  - Risk management
  - Technology
  - Processing
  - Banking services

Collection of Credit Funding

Peer-to-Peer lending platform

Platform matches borrowers with investors

Payback collection (principal + interest)

Payback payout to investors

Individual or institutional investors

Borrowers: Private individuals or SMEs

Payout of Loan to borrower
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)

```
<table>
<thead>
<tr>
<th>Country</th>
<th>2014</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Germany</td>
<td>49</td>
<td>75</td>
</tr>
<tr>
<td>UK</td>
<td>70</td>
<td>98</td>
</tr>
<tr>
<td>France</td>
<td>41</td>
<td>65</td>
</tr>
</tbody>
</table>
```

*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, December 2014)

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

- Worldwide Mobile Payments are projected to grow by 60.8% to 47 billion transactions through to 2015 (2013: 29.2 billion) (Capgemini, October 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: The Management Board has increased the previous EBITDA guidance 2015 of EUR 210 to EUR 230 million to a bandwidth of between EUR 220 to EUR 232 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
4. Financial Data
# Key Figures 6M 2015/6M 2014

<table>
<thead>
<tr>
<th>in kEUR</th>
<th>6M 2015</th>
<th>6M 2014</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenues</td>
<td>340,086</td>
<td>268,815</td>
<td>27%</td>
</tr>
<tr>
<td>EBITDA</td>
<td>98,299</td>
<td>74,953</td>
<td>31%</td>
</tr>
<tr>
<td>EBIT adjusted*</td>
<td>83,215</td>
<td>64,281</td>
<td>29%</td>
</tr>
<tr>
<td>EBIT</td>
<td>72,550</td>
<td>56,322</td>
<td>29%</td>
</tr>
<tr>
<td>Taxes</td>
<td>8,027</td>
<td>8,664</td>
<td>-7%</td>
</tr>
<tr>
<td>Profit after Taxes</td>
<td>60,949</td>
<td>44,862</td>
<td>36%</td>
</tr>
<tr>
<td>EPS (undiluted) in EUR</td>
<td>0.49</td>
<td>0.37</td>
<td>32%</td>
</tr>
<tr>
<td>Operating cash flow**</td>
<td>85,594</td>
<td>56,710</td>
<td>51%</td>
</tr>
<tr>
<td>Shareholders’ equity</td>
<td>1,122,882</td>
<td>1,003,207</td>
<td>12%</td>
</tr>
<tr>
<td>Total equity and liabilities</td>
<td>2,125,384</td>
<td>1,771,695</td>
<td>20%</td>
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<tr>
<td>Employees*** as of 30.06.2015 / 30.06.2014</td>
<td>2,007</td>
<td>1,631</td>
<td>23%</td>
</tr>
<tr>
<td>thereof full-time employees</td>
<td>1,782</td>
<td>1,475</td>
<td>21%</td>
</tr>
<tr>
<td>thereof part-time employees</td>
<td>225</td>
<td>156</td>
<td>44%</td>
</tr>
</tbody>
</table>

* Adjusted by PPA incurred amortisation  
** Consolidated cash flow from operating activities (adjusted)  
*** Thereof 131 employees 3Pay, GFG Group, Wirecard Africa Holding Pty Ltd. (formerly Amara technology Africa Pty. Ltd.) and Wirecard India Private Limited (formerly Visa Processing Service) (M&A)
Financial Data

Revenues, Costs & EBITDA Growth 6M 2015/6M 2014

<table>
<thead>
<tr>
<th></th>
<th>6M 2014</th>
<th>6M 2015</th>
<th>Growth</th>
</tr>
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<tbody>
<tr>
<td>Revenues</td>
<td>268,815</td>
<td>340,086</td>
<td>+26.5%</td>
</tr>
<tr>
<td>Cost of materials,</td>
<td>193,863</td>
<td>241,786</td>
<td>+24.7%</td>
</tr>
<tr>
<td>Own work capitalised,</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personnel expenses,</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other operating expenses,</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other operating income</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>EBITDA</td>
<td>74,953</td>
<td>98,299</td>
<td>+31.1%</td>
</tr>
</tbody>
</table>
## Development Acquiring & Issuing Segment 6M 2015

### in kEUR

<table>
<thead>
<tr>
<th>6M 2015</th>
<th>Revenues</th>
<th>EBITDA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acquiring &amp; Issuing Segment</td>
<td>120,315</td>
<td>17,851</td>
</tr>
<tr>
<td>Acquiring</td>
<td>97,039</td>
<td>11,959</td>
</tr>
<tr>
<td>Issuing</td>
<td>23,275</td>
<td>5,892</td>
</tr>
</tbody>
</table>
## Financial Data

### Consolidated Income Statement 6M 2015/6M 2014

<table>
<thead>
<tr>
<th></th>
<th>6M 2015</th>
<th>6M 2014</th>
<th>of revenues</th>
<th>of revenues</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Revenues</strong></td>
<td>340,086</td>
<td>268,815</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Own work capitalised</strong></td>
<td>13,297</td>
<td>11,787</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Cost of materials</strong></td>
<td>-186,867</td>
<td>-153,233</td>
<td>54.9%</td>
<td>57.0%</td>
</tr>
<tr>
<td><strong>Personnel expenses</strong></td>
<td>-43,253</td>
<td>-30,705</td>
<td>12.7%</td>
<td>11.4%</td>
</tr>
<tr>
<td><strong>Other operating expenses</strong></td>
<td>-29,724</td>
<td>-24,078</td>
<td>8.7%</td>
<td>9.0%</td>
</tr>
<tr>
<td><strong>Other operating income</strong></td>
<td>4,762</td>
<td>2,367</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>EBITDA</strong></td>
<td>98,299</td>
<td>74,953</td>
<td>28.9%</td>
<td>27.9%</td>
</tr>
<tr>
<td><strong>Amortisation and depreciation (M&amp;A adjusted)</strong></td>
<td>-15,085</td>
<td>-10,672</td>
<td>4.4%</td>
<td>4.0%</td>
</tr>
<tr>
<td><strong>EBIT adjusted</strong>*</td>
<td>83,215</td>
<td>64,281</td>
<td>24.5%</td>
<td>23.9%</td>
</tr>
<tr>
<td><strong>PPA related amortisation</strong></td>
<td>-10,665</td>
<td>-7,959</td>
<td>3.1%</td>
<td>3.0%</td>
</tr>
<tr>
<td><strong>EBIT</strong></td>
<td>72,550</td>
<td>56,322</td>
<td>21.3%</td>
<td>21.0%</td>
</tr>
<tr>
<td><strong>Financial results</strong></td>
<td>-3,574</td>
<td>-2,796</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Income tax</strong></td>
<td>-8,027</td>
<td>-8,664</td>
<td><strong>11.6%</strong></td>
<td><strong>16.2%</strong></td>
</tr>
<tr>
<td><strong>Profit after Taxes</strong></td>
<td>60,949</td>
<td>44,862</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Adjusted by PPA incurred amortisation
** Taxes on income and profit with regards to Earnings before Taxes (EBT)
## Financial Data

### Income taxes 6M 2015/6M 2014

<table>
<thead>
<tr>
<th></th>
<th>in kEUR 6M 2015</th>
<th>in % of earnings before taxes</th>
<th>in kEUR 6M 2014</th>
<th>of earnings before taxes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earnings before taxes</td>
<td>68,976</td>
<td></td>
<td>53,526</td>
<td></td>
</tr>
<tr>
<td>Taxes on income and profit</td>
<td>-8,027</td>
<td>11.6%</td>
<td>-8,664</td>
<td>16.2%</td>
</tr>
<tr>
<td>thereof impact from deferred taxes</td>
<td>1,890</td>
<td>-2.7%</td>
<td>-951</td>
<td>1.8%</td>
</tr>
<tr>
<td>thereof taxes to be paid</td>
<td>-9,917</td>
<td>14.4%</td>
<td>-7,713</td>
<td>14.4%</td>
</tr>
<tr>
<td>Paid taxes on income</td>
<td>-10,748</td>
<td></td>
<td>-12,012</td>
<td></td>
</tr>
<tr>
<td>thereof income taxes</td>
<td>-10,748</td>
<td></td>
<td>-6,693</td>
<td></td>
</tr>
<tr>
<td>thereof capital gain tax on dividends</td>
<td>0</td>
<td></td>
<td>-5,319</td>
<td></td>
</tr>
</tbody>
</table>
# Financial Data

## Balance Sheet as of 30 June 2015/31 December 2014

<table>
<thead>
<tr>
<th>Assets in kEUR</th>
<th>30.06.2015</th>
<th>31.12.2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-current assets</td>
<td>842,282</td>
<td>812,145</td>
</tr>
<tr>
<td>Goodwill</td>
<td>223,823</td>
<td>218,202</td>
</tr>
<tr>
<td>Customer relationships</td>
<td>337,541</td>
<td>341,365</td>
</tr>
<tr>
<td>Internally gen. intangible assets</td>
<td>70,654</td>
<td>62,173</td>
</tr>
<tr>
<td>Other intangible assets</td>
<td>48,573</td>
<td>49,229</td>
</tr>
<tr>
<td>Deferred tax assets</td>
<td>1,177</td>
<td>894</td>
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<tr>
<td>Other property, plant &amp; equipm.</td>
<td>26,016</td>
<td>16,292</td>
</tr>
<tr>
<td>Fin. assets/ int. bearing securities</td>
<td>134,498</td>
<td>123,991</td>
</tr>
<tr>
<td><strong>Current assets</strong></td>
<td><strong>1,283,102</strong></td>
<td><strong>1,183,013</strong></td>
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<tr>
<td>Trade receivables</td>
<td>373,450</td>
<td>354,602</td>
</tr>
<tr>
<td>Cash and cash equivalents</td>
<td>724,495</td>
<td>695,076</td>
</tr>
<tr>
<td>Interest-bearing securities</td>
<td>170,859</td>
<td>122,919</td>
</tr>
<tr>
<td>Other</td>
<td>14,297</td>
<td>10,416</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td><strong>2,125,384</strong></td>
<td><strong>1,995,159</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Equity and liabilities in kEUR</th>
<th>30.06.2015</th>
<th>31.12.2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shareholders´ equity</td>
<td>1,122,882</td>
<td>1,072,886</td>
</tr>
<tr>
<td>Liabilities</td>
<td>1,002,502</td>
<td>922,273</td>
</tr>
<tr>
<td>Current provisions</td>
<td>810</td>
<td>1,284</td>
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<tr>
<td>Tax provisions</td>
<td>8,389</td>
<td>9,498</td>
</tr>
<tr>
<td>Trade payables</td>
<td>291,346</td>
<td>298,367</td>
</tr>
<tr>
<td>Interest-bearing bank loans</td>
<td>135,815</td>
<td>98,359</td>
</tr>
<tr>
<td>Deferred income taxes</td>
<td>27,347</td>
<td>28,721</td>
</tr>
<tr>
<td>Other non-current liabilities</td>
<td>22,768</td>
<td>29,257</td>
</tr>
<tr>
<td>Other current liabilities</td>
<td>43,167</td>
<td>60,053</td>
</tr>
<tr>
<td>Customer deposits</td>
<td>472,859</td>
<td>396,733</td>
</tr>
<tr>
<td><strong>Total equity and liabilities</strong></td>
<td><strong>2,125,384</strong></td>
<td><strong>1,995,159</strong></td>
</tr>
</tbody>
</table>
### Financial Data


<table>
<thead>
<tr>
<th></th>
<th>30.06.2015</th>
<th>31.12.2014</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Net Cash Position in kEUR</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-current interest-bearing securities</td>
<td>53,763</td>
<td>49,078</td>
</tr>
<tr>
<td>Interest-bearing securities and fixed-term deposits</td>
<td>170,859</td>
<td>122,919</td>
</tr>
<tr>
<td>Cash and cash equivalents</td>
<td>724,495</td>
<td>695,076</td>
</tr>
<tr>
<td>Trade and other receivables</td>
<td>373,450</td>
<td>354,602</td>
</tr>
<tr>
<td>Interest-bearing liabilities / other current liabilities</td>
<td>-44,942</td>
<td>-69,083</td>
</tr>
<tr>
<td>Customer deposits from banking operations</td>
<td>-472,859</td>
<td>-396,733</td>
</tr>
<tr>
<td>Trade payables</td>
<td>-291,346</td>
<td>-298,367</td>
</tr>
<tr>
<td><strong>Net Cash Position</strong></td>
<td>513,420</td>
<td>457,492</td>
</tr>
</tbody>
</table>

| **Free cash flow in kEUR**      |            |            |
| Cash flow from operating activities (adjusted) | 85,594     | 56,710     |
| Operative CAPEX                 | 23,085     | 24,622     |
| **Free cash flow**              | 62,509     | 32,088     |

| **Cash conversion in kEUR**     |            |            |
| Free cash flow                  | 62,509     | 32,088     |
| Earnings after tax              | 60,949     | 44,862     |
| **Cash conversion in percent**  | 102.6      | 71.5       |

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