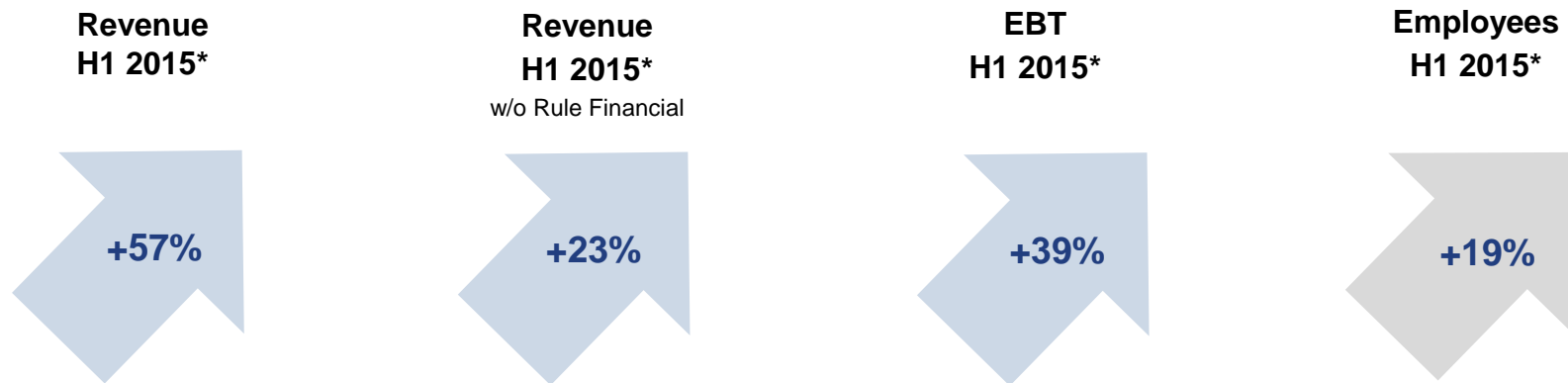


Financial Results January to June 2015

Dr. Jochen Ruetz,
CFO
13 August 2015

Operational business growing in revenue and EBT H1 2014 vs. H1 2015



Segment GFT:

- Revenue +57%
- Revenue** +23%
- EBT +33%
- Ongoing positive trend in core customers
- High utilization level in delivery entities
- Rule Financial included in H1 2015 numbers

Segment Others:

- EBT includes costs for innovation project CODE_n and CeBIT fair presence of -€ 2.14m
- CeBIT fair spending 2015 above previous years due to higher costs plus setting up CODE_n platform
- CODE_n will in future concentrate on the platform & minor events

Segment emagine

(discontinued operations):

- emagine division sold on 27th July 2015 – transfer of ownership scheduled for 30th September 2015
- Revenue H1 2015 € 43.64m
 - EBT Margin H1 2015 (operational) at 1.5%
 - Stable Revenues YoY
 - Negative EBT contribution in Q2 due to impairing loss after goodwill evaluation

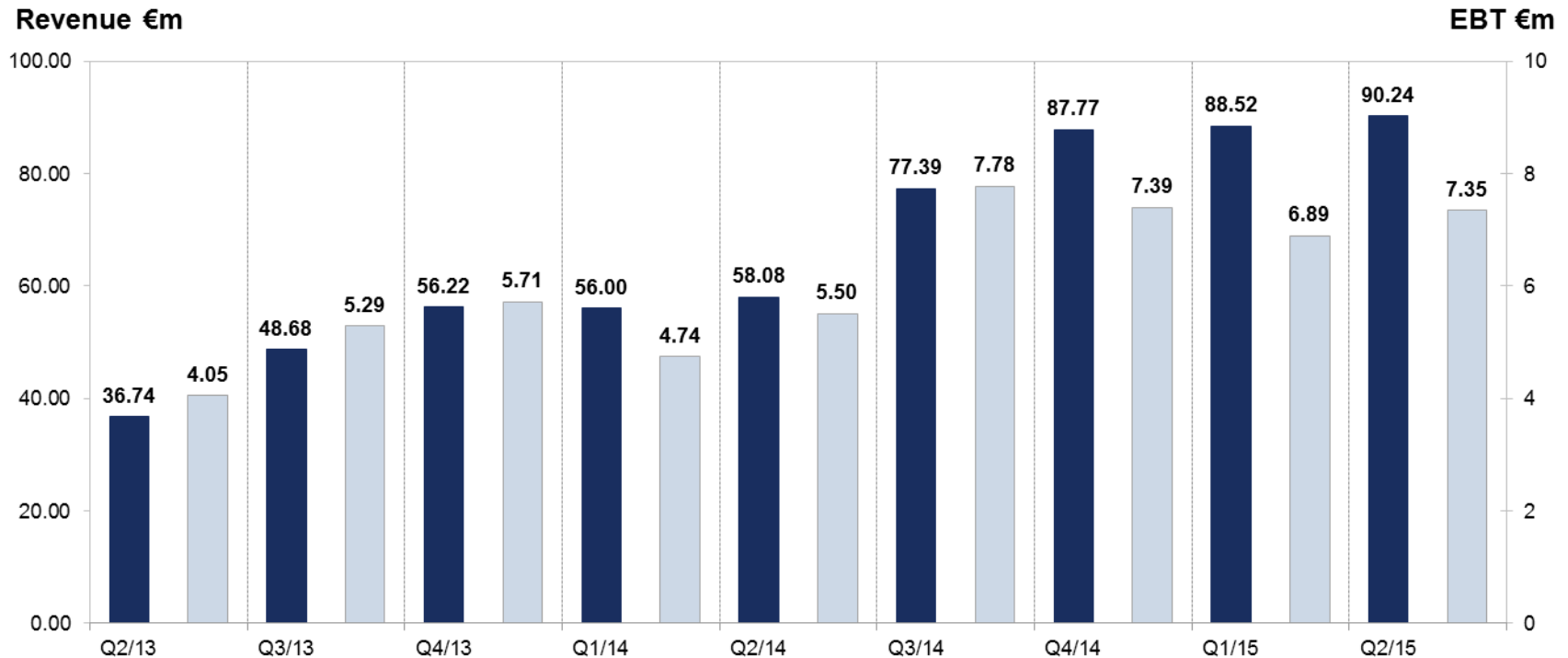
* Only continued operations

** w/o Rule Financial

Revenue growth w/o Rule Financial +23%, EBT increased by € 3.99 m

in €m	H1 2014	H1 2015	2015 vs. 2014
Revenue	114.08	178.76	+57%
Revenue w/o Rule Financial	114.08	140.27	+23%
EBITDA	12.54	19.80	+58%
EBIT	10.42	14.98	+44%
EBT	10.24	14.23	+39%
Net income continued operations	6.59	8.85	+34%
Net income discontinued operations	0.73	-0.34	-146%
Net income	7.32	8.51	+16%
IAS earnings per share continued operations	0.25 €	0.34 €	+34%
Permanent employees at 30/06 continued operations	2,885	3,421	+19%

Strong development of GFT revenue, EBT influenced by PPA



- **Revenue** increased by 55% from € 58.08m (Q2 2014) to € 90.25m (Q2 2015).
- Revenue growth excluding **Rule Financial** +23%.
- **EBT** of € 7.35m (Q2 2015) increased by 34% compared to € 5.50m (Q2 2014), negative influenced by Purchase Price Allocation of Rule.

GFT details in €m

+€ 0.83m Rule operating EBT*
- € 1.45m PPA amortization

H1 2015	GFT		GFT Rule		Others	Total
Revenue	140.27	+23%	38.49		0.00	178.76
EBT	16.33	+39%	-0.62		-1.48	14.23
Employees	2,638	+22%	697	+5%	86	3,421

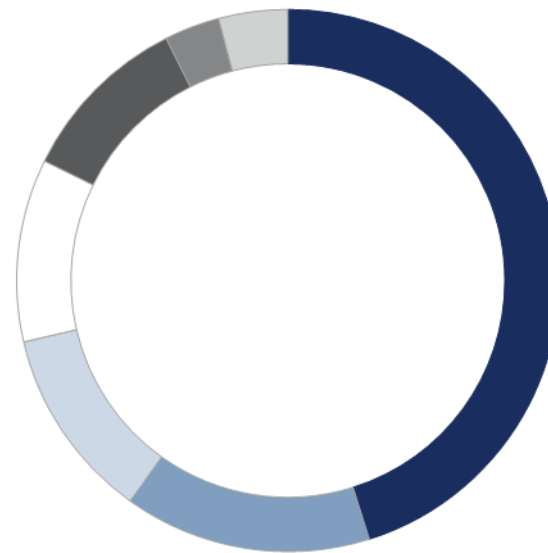
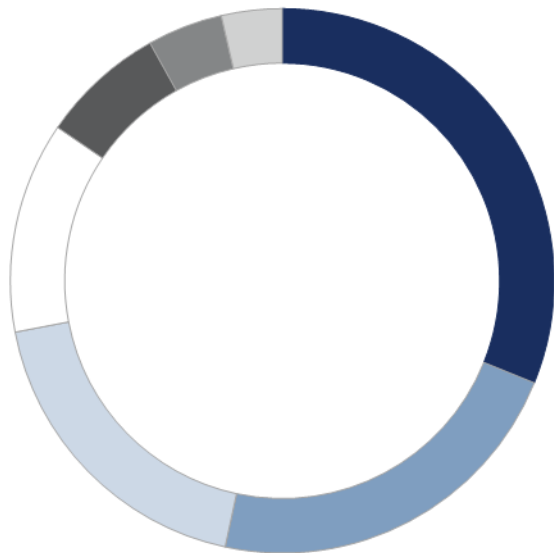
H1 2014	GFT		GFT Rule		Others	Total
Revenue	114.07		0.00		0.01	114.08
EBT	11.78		0.00		-1.54	10.24
Employees	2,158		662		65	2,885

* Rule operating EBT in 2015 w/o Group Allocation

Strong organic growth in Spain and Switzerland

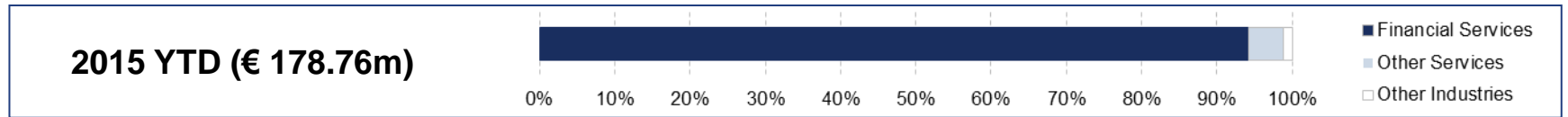
2014 YTD (€ 114.08m)

2015 YTD (€ 178.76m)



Country	2014 YTD (€ m)	2014 %	2015 YTD (€ m)	2015 %	Change %
UK	€ 35.50 m	31%	€ 80.71 m	45%	127%
Italy	€ 25.38 m	22%	€ 26.33 m	15%	4%
Germany	€ 21.24 m	19%	€ 20.53 m	12%	-3%
Spain	€ 14.32 m	13%	€ 19.50 m	11%	36%
USA	€ 8.42 m	7%	€ 18.45 m	10%	119%
Switzerland	€ 5.11 m	4%	€ 5.89 m	3%	15%
Other Countries	€ 4.11 m	4%	€ 7.35 m	4%	79%

GFT main customers



Capital Markets	Bank of America Merrill Lynch BARCLAYS citi CREDIT SUISSE	BancSabadell Bradesco COMMERZBANK Deutsche Bank	Retail Banking
	Deutsche Bank Goldman Sachs HSBC J.P.Morgan Morgan Stanley UBS	iberCaja INTESA SANPAOLO LB= BW MONTE DEI PASCHI DI SIENA Santander UBI Banca	
	MAPFRE SulAmérica Unipol ASSICURAZIONI	BHF BANK Coutts HSBC VONTOBEL	
Insurance			

Net income continued operations increased by 34% to € 8.85m

	H1 2014	H1 2015	2015 vs. 2014
Revenues	114.08	178.76	+57%
Other operating income	1.61	3.01	+87%
Cost of material & purchased services	-20.82	-31.20	+50%
Personnel expenses	-65.01	-103.01	+58%
Other operating expenses*	-17.32	-27.76	+60%
EBITDA	12.54	19.80	+58%
Depreciation and amortisation	-2.12	-4.82	+127%
EBIT	10.42	14.98	+44%
Interest and similar expenses/income	-0.18	-0.75	+317%
EBT	10.24	14.23	+39%
Taxes on income	-3.65	-5.38	+47%
Net Income continued operations	6.59	8.85	+34%
Net Income discontinued operations	0.73	-0.34	-146%
Net Income	7.32	8.51	+16%
IAS earnings per share (in €) continued operations	0.25	0.34	+34%

* Other Operating Expenses including Profit share from associates and depreciation in securities

Split into operating profit and M&A activities

- in T€ -	2013	2014	H1 2015	Guidance 2015*
Operating Profit GFT	20,703	36,901	21,331	44,500
Operating Profit Holding	-2,195	-2,816	-1,538	
Operating Profit	18,508	34,085	19,792	44,500
Earn-Out Accruals	2,322	309	0	0
PPA orderbook	-1,657	-1,675	0	-1,500
EBITDA	19,173	32,719	19,792	43,000
Depreciation	-2,052	-3,365	-2,459	-6,300
PPA amortization	-593	-3,036	-2,363	-4,500
EBIT	16,528	26,318	14,970	32,200
Interest	-173	-915	-737	-2,200
Earn-Out Interest	-38	2	0	0
Earn-out adaption Interest	125	0	0	0
EBT	16,442	25,405	14,234	30,000

* Adesis included with estimated numbers of 1.500 T€ of operating Profit and -1.500 T€ of PPA orderbook

** All figures without emagine (2013-2015)

Mainly influenced by Rule acquisition, raising loans and investments in the new headquarter

Year-end excess payments

GFT's biggest clients overpay in December in order to utilise internal budgets. GFT Balance Sheet at year-end is "untypical" and Operating CFs from Q1 to Q1 are compared to this untypical benchmark. Overpaid amount indicated by light blue colour

31/12/2013 = €(k) 4,600
 31/12/2014 = €(k) 4,475

Operating Cash Flow

Influenced by higher earnings compared to previous year.

Financing Activities

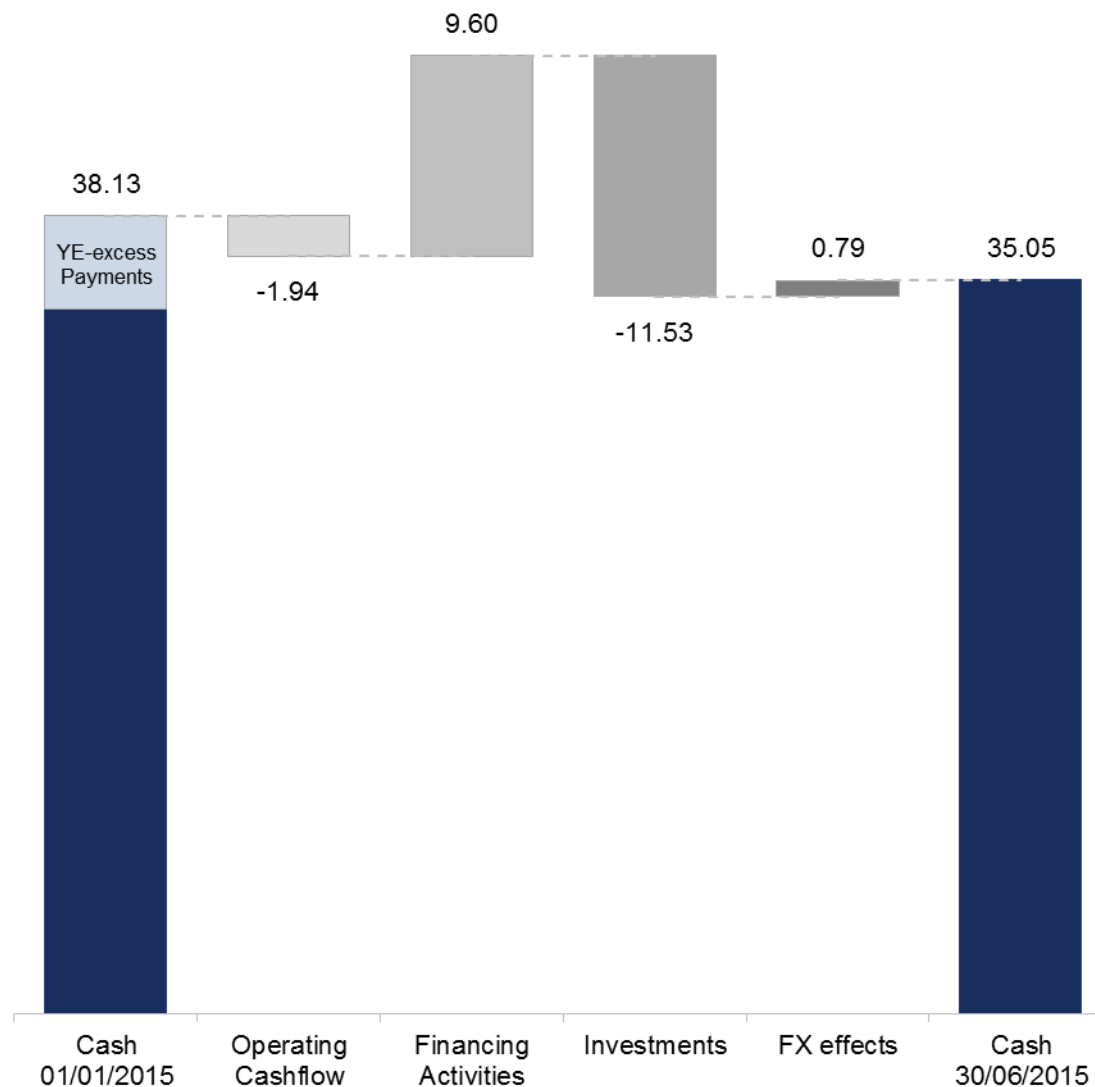
Mainly influenced by raising loans. Dividend pay-out as of June 2015 (€(k) 6,581 = € 0.25 per share).

Investments

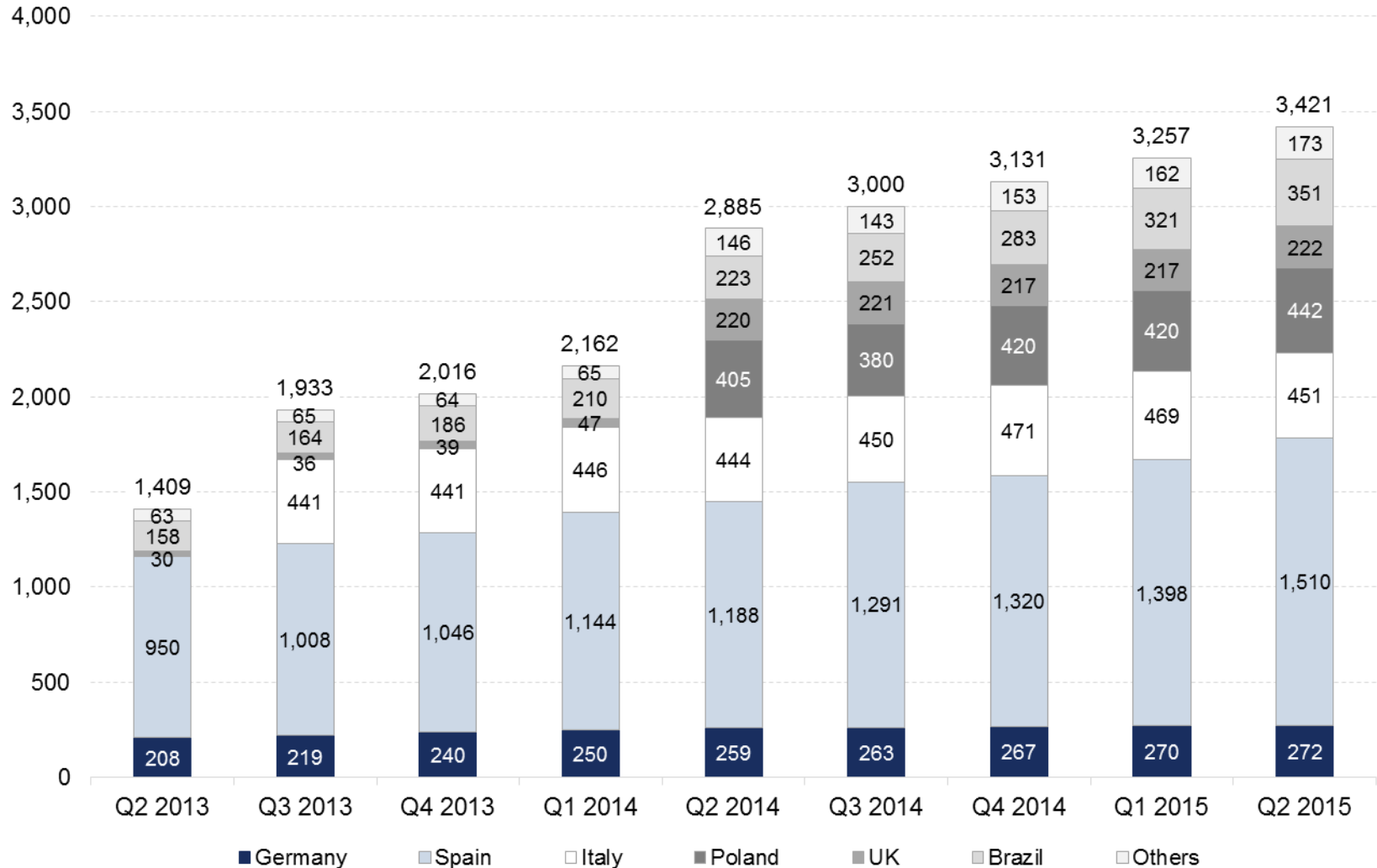
Investments in tangible assets, mainly for the new headquarter in Stuttgart influenced this Cash Flow position. Additionally influenced by payment in connection with the Rule acquisition.

FX effects

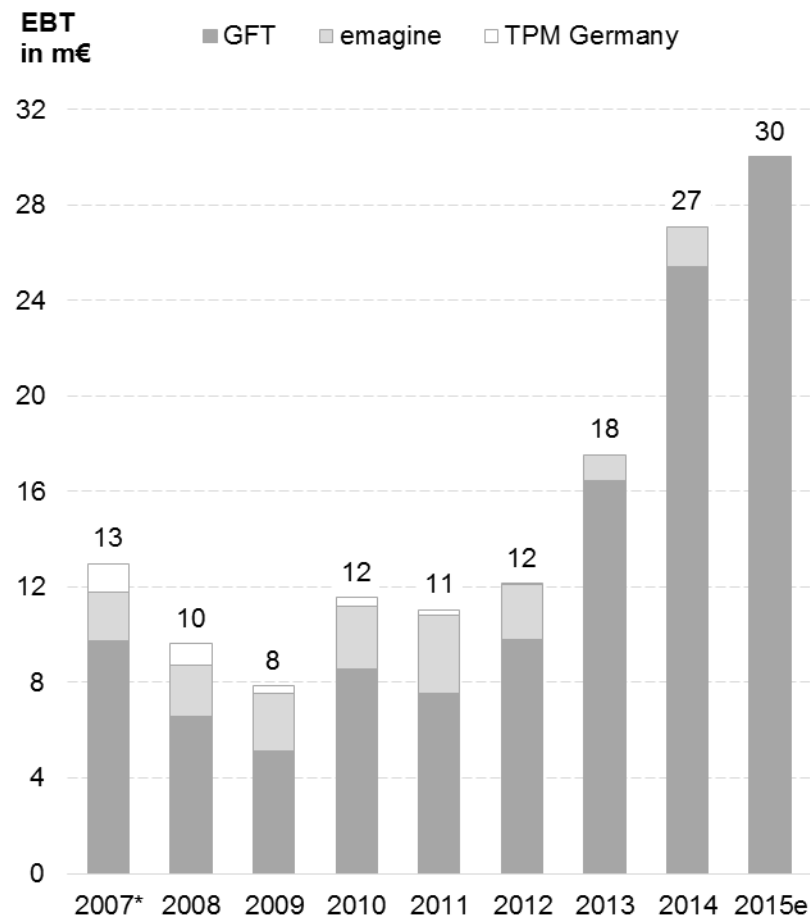
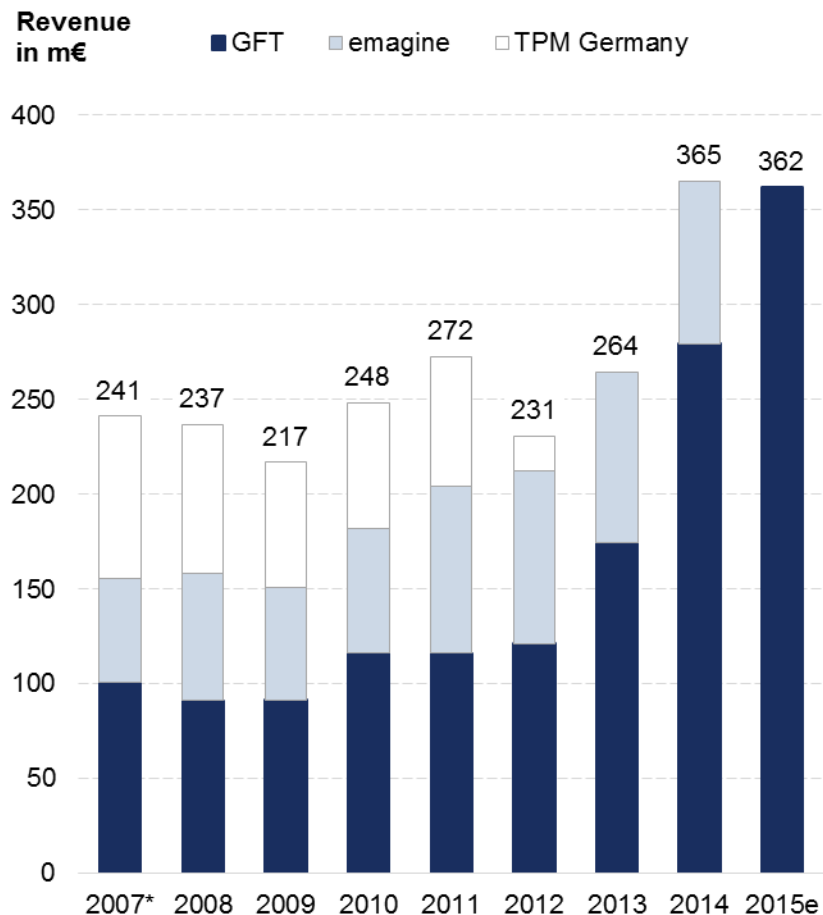
No special effects. FX gains due to foreign currency evaluation.



Continuous growth of employees in almost all countries, Spain +112 FTEs in Q2 2015

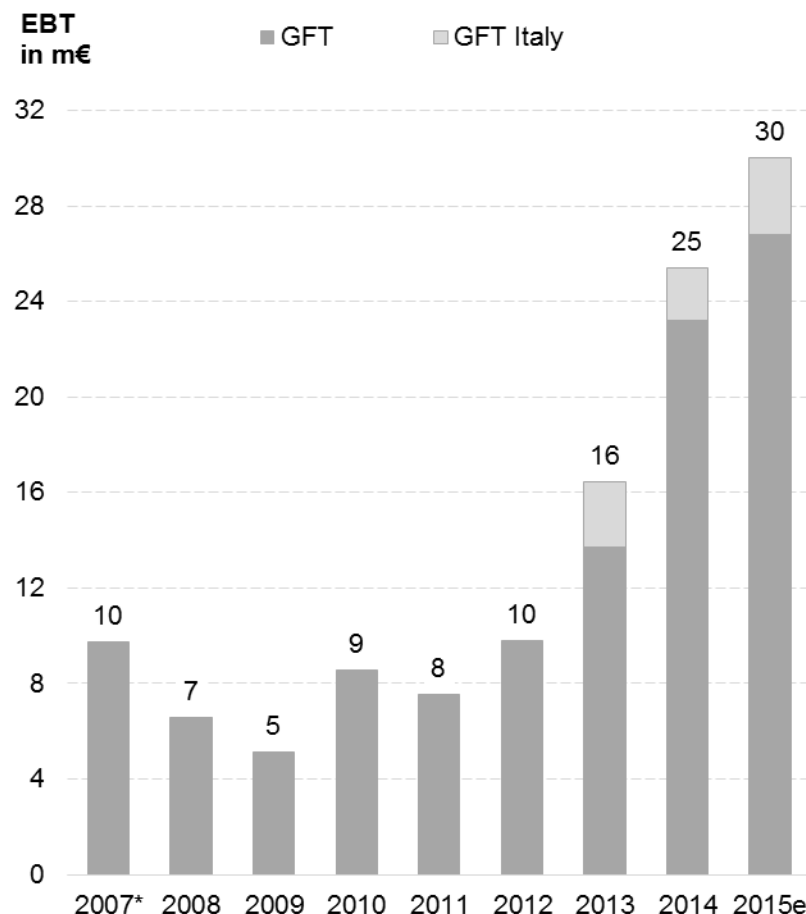
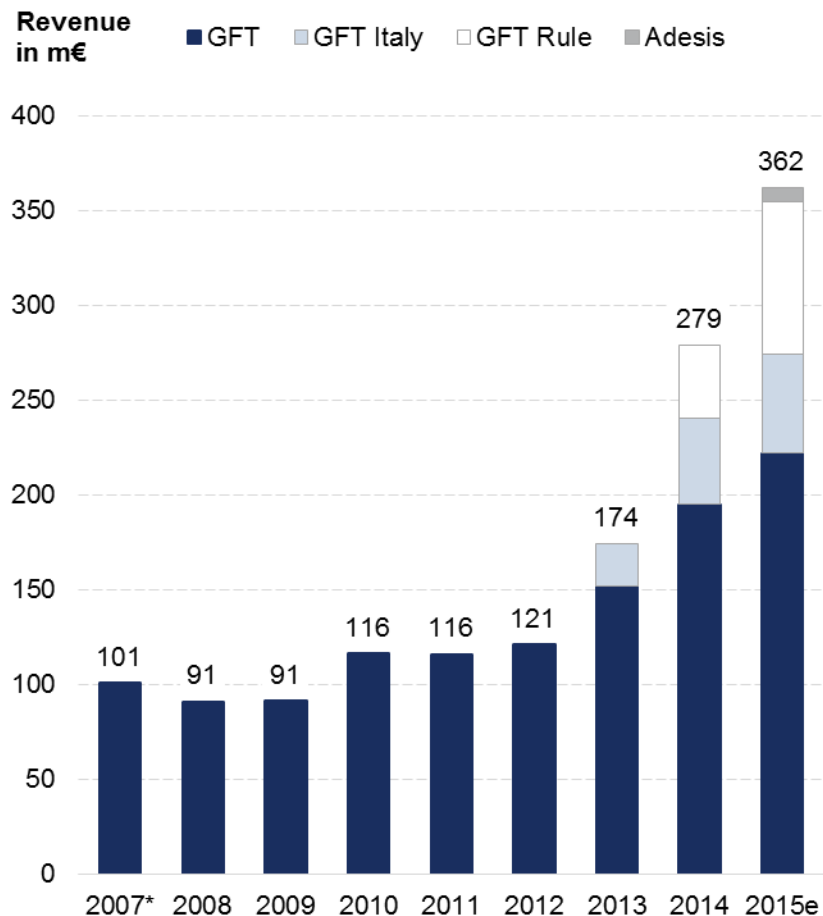


Guidance 2015 w/o emagine shows positive trend in revenue and EBT ongoing



* 2007 EBT peak due to the final billing of 5-year fix price project for Bradesco in Brazil (EBT-contribution in 2007 was exceptionally high at about € 4 m.)

Guidance 2015 includes 7 m€ revenues from Adesis



* 2007 EBT peak due to the final billing of 5-year fix price project for Bradesco in Brazil (EBT-contribution in 2007 was exceptionally high at about € 4 m.)

** EBT of GFT Rule and Adesis not highlighted due to EBT < 1m€

Strong performance in GFT, strong utilization in delivering entities

Strong H1 2015

■ GFT:

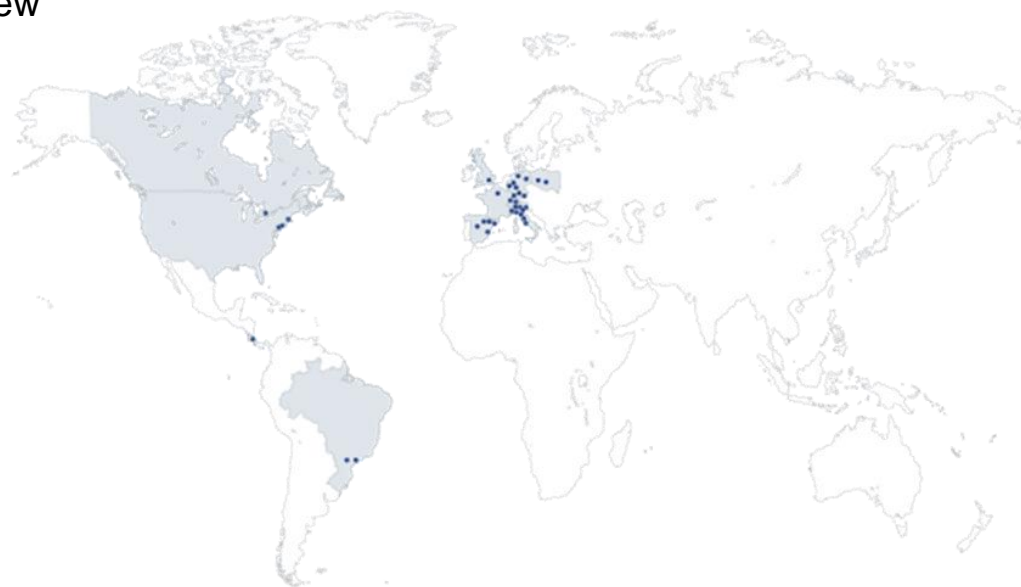
- Clients continued working on regulatory projects and favoring nearshore vendors to local suppliers
- Spending increase is still mainly coming from Investment Banks (regulation & growth)
- Bigger projects in Corporate and Retail Banks are lining up, mayor starting dates reaching into 2016
- Strong utilization despite continuous ramp up of people in Spain, Poland and Brazil
- Rule Financial integration on track, financial performance in H1 2015 in line with business case but due to lower utilisation below our target



Integration of Rule Financial in 2015 ongoing

GFT Group

- **Integration of Rule Financial** together with strong GFT core business aims for **continuous growth** over the coming years
- Acquired company **Adesis** included in new Forecast
- **Forecast 2015**
 - Revenue: € 362.0m
 - EBITDA: € 43.0m
 - EBT: € 30.0m



Thank you for your time.

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