Interim results for first half of 2015 and my money goes social...
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Decisive for the acquisition of cashcloud AG shares is solely the information in the approved Listing Prospectus dated 13 May 2015 which is published on the Company's website [www.cashcloud.ag](http://www.cashcloud.ag) under the section Investor Relations. Additionally the Listing Prospectus can be requested free of charge at the Company (Steinvorstadt 13, 4051 Basel, Switzerland).
Cashcloud is an innovative and comprehensive mobile eWallet

- Already available in Germany, France, Spain and the Netherlands
- Research studies* see considerable market potential
- Over 150,000 registered users (Status 7/2015)
- Preparations being made for geographic expansion, primarily in Europe
- Received numerous renowned awards
- Cooperation agreements, including MasterCard®, ensure global usage capability

Awards:

* for example TechNavio: „Mobile Market in Europe, 2015-2019“
85% increase in registered users between January 1st and June 30th – momentum continues

Awards
• 03/2015: FinTech Innovations Awards 2015 (Paymenteye)
• 05/2015: Best Payment Service 2015 and Best FinTech Startup 2015 (BankingCheck)
• Nominated for additional awards in H2

Further expansion of teams
• Number of employees in H1 rises from 22 to 29 (primarily in Customer Service)
• Management strengthened with Head of Marketing and Head of Business Development

Further development of application
• 04/2015: Introduction of new design and new functions e.g. cashcloud Messenger
• 06/2015: Introduction of cashcloud Prepaid MasterCard

Stable group of core shareholders
• Additional loan from shareholders for EUR 850,000 as interim financing in H1
• 06/2015: Shares listed in General Standard of Deutsche Börse AG

Focused implementation leads to operational advances
Cashcloud on track to growth

133,000 registered users as of June 30, 2015
Over 150,000 registered users as of July 31, 2015
Over 200,000 registered users target for full year 2015

Monthly growth of 16% recorded since product launch

(CMGR - Compound Monthly Growth Rate)
Selected key figures based on IFRS

- Revenues H1 2015: CHF 1.4 (thousand); First revenues CHF 6 (thousand) from campaigns generated in July – these revenues should increase rapidly
- Consolidated Group results H1 2015: - CHF 2.0 million
- Average cash burn rate in H1 2015: CHF 0.3 million per month
- Liquidity as of June 30, 2015: CHF 0.5 million; Equity capital: - CHF 1.5 million
- New shareholder loans made since July 1, 2015 for EUR 450,000

Capital measures planned in H2 2015

- Binding commitments for EUR 4.3 million – conversion of shareholder loans and fresh capital
- Subscription to new shares for EUR 8.00 per share and 9.50 per share, respectively – will result in about 518,000 new shares
- 106,500 shares to be issued for employee options
- Existing shareholder loans will be converted into shares or repaid from incoming funds

First earnings generated by campaigns – still unchanging need for financing
Outlook for second half of 2015

Top priority is to increase number of registered users and revenues

- Create conditions in 2H 2015 needed to multiply the number of registered users in 2016
- Expand revenues generated by campaigns

Geographic expansion in the Eurozone and into countries with other currencies

- Advanced stage of negotiations with technology partners
- Activation planned in additional Eurozone countries starting in 4Q 2015
- Countries having other currencies. E.g. UK (GBP), Switzerland (CHF), Poland (PLN) and Romania (RON). Starting in 2016
- Technology project for comprehensive HCE adaption in the MasterCard network

Strengthen organizational structures and US market development

- Recruit at Management and Board of Directors levels
- Develop mobile eWallet concept for the US
- Prepare ADR program for US investors

Extraordinary general shareholders meeting

- Elect members of Board of Directors
- Appointment of auditors
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