



FINTECH
CONSULT



FinTech in Germany

RESEARCH REPORT
H2 2021

- STRICTLY CONFIDENTIAL -

Executive Summary

1. FinTech in Germany is **decentralized**. Several hubs (Berlin, Frankfurt, Hamburg, Munich, Cologne) exist, each with a decent share of a total number of FinTechs. Among the top ones, Frankfurt is home to many **B2B** FinTechs, while Berlin is rather **B2C**, due to its ecommerce roots.
2. Many FinTechs are now in **scale-up** phase, step-by-step becoming profitable, after the 2018 peak of new FinTechs. In 2019 and 2020 combined, more €3 bn were invested in German FinTechs. Thanks to several mega funding rounds, €3 bn has already been surpassed in 2021.
3. Frankfurt and Berlin are the two official FinTech hubs assigned by the German government as part of its digital hub strategy (**de:hub**). Cologne and Munich are the two official InsurTech hubs.
4. National & international FinTechs use Frankfurt as **the place to meet and to do business** with German financial institutions and corporates. In the last years, many foreign start-ups came to Frankfurt and Berlin, in particular from the EU, Israel and various Asian countries.
5. Berlin attracts many developers and excels in **Digital Banking** and **Blockchain/Crypto**. Major topics in Frankfurt are **Open Banking** and **RegTech**, driven by rich process & infrastructure expertise locally as well as the presence of several German & EU regulatory authorities.
6. Main topics of ecosystem building between 2014 and 2017 were co-working spaces, talent, accelerators/incubators, investors, regulation & events. Since 2018, the focus is more on new trends, e.g., **AI in Finance**, **Blockchain** and **Green/Sustainable FinTech**.
7. During the pandemic, we have witnessed a boom in **retail brokerage**, thanks to zero commissions and mobile one-click trading.

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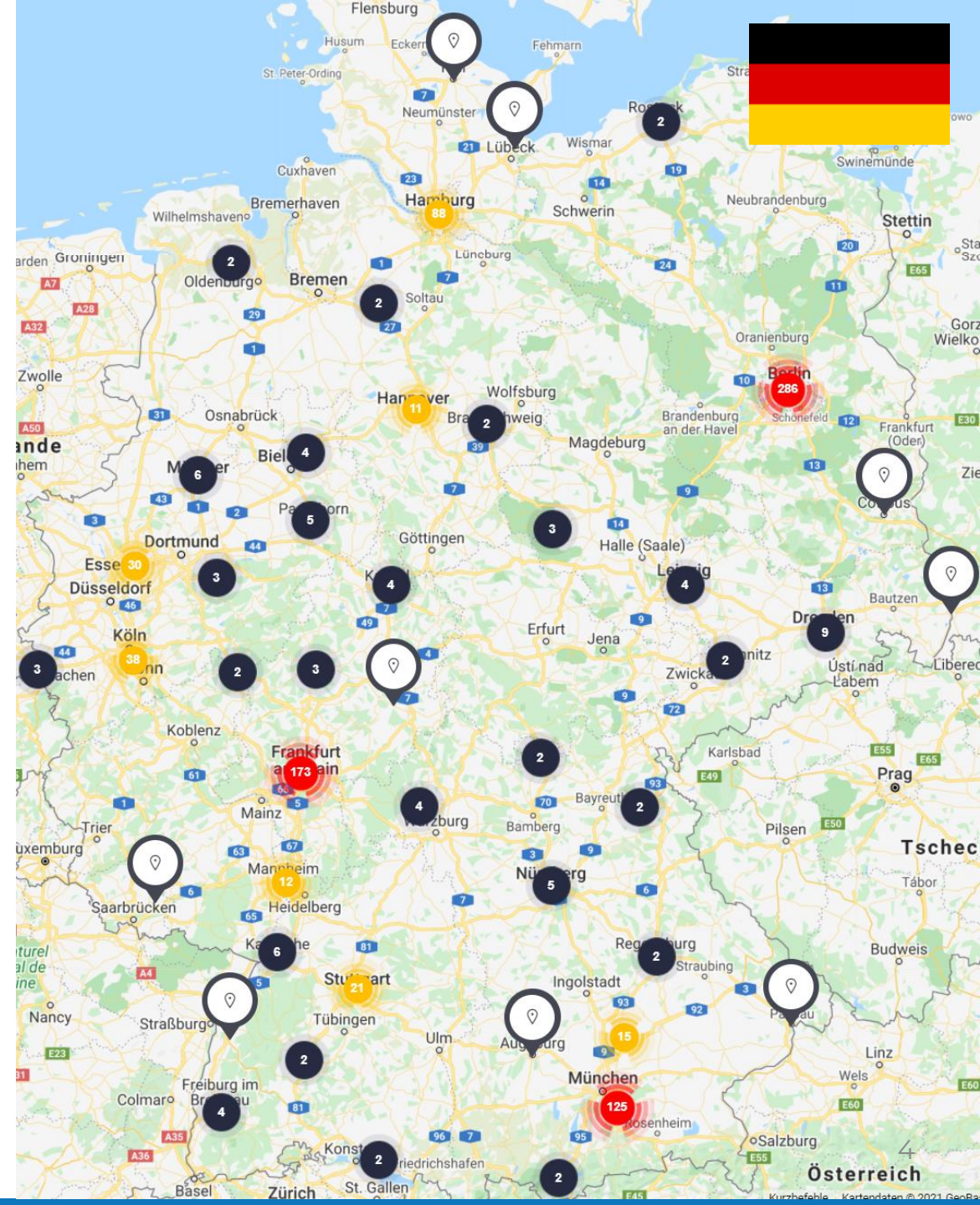
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1 German Fintech Map

Our database comprises 959 German FinTechs, whereof 53 are closed. The remaining 906 FinTechs are shown on our map.

Most of them are located in the major FinTech hubs, namely, Berlin, Frankfurt am Main, Munich, Hamburg, and Cologne.

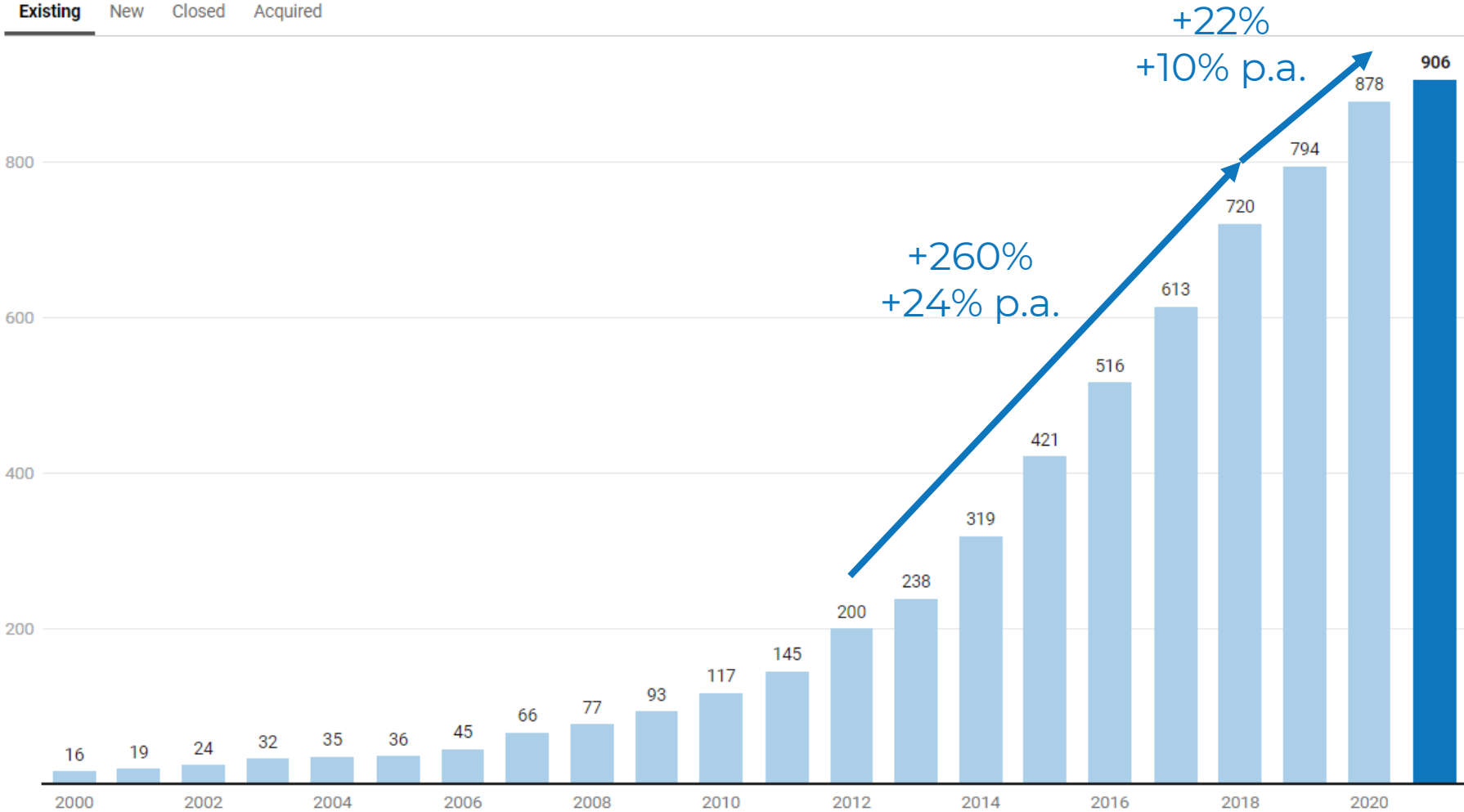


Growth (1/2)

FinTech Companies in Germany

as of 25 July 2021

Existing New Closed Acquired

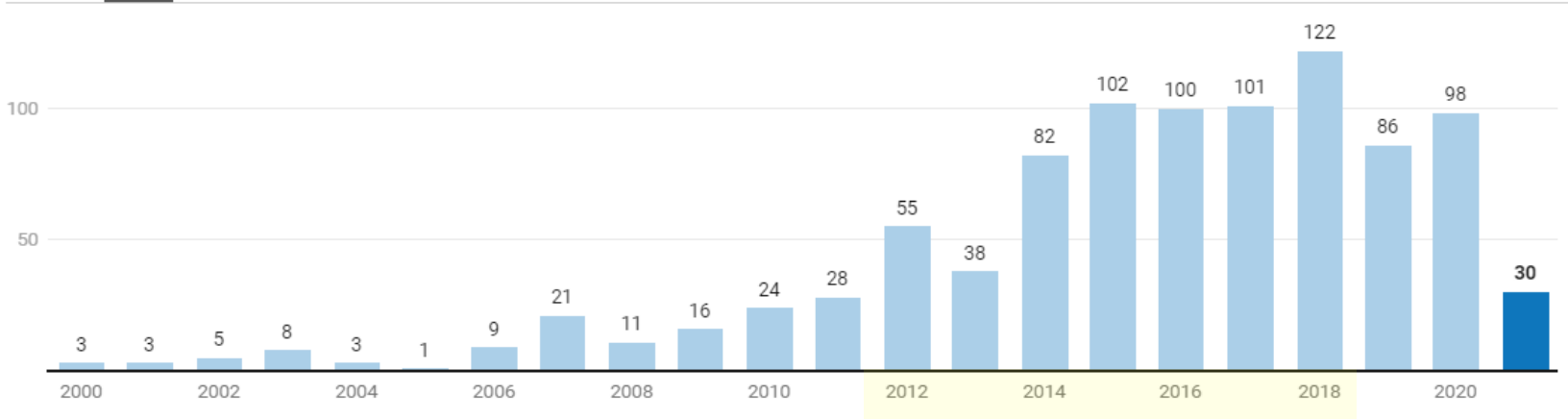


Growth (2/2)

FinTech Companies in Germany

as of 25 July 2021

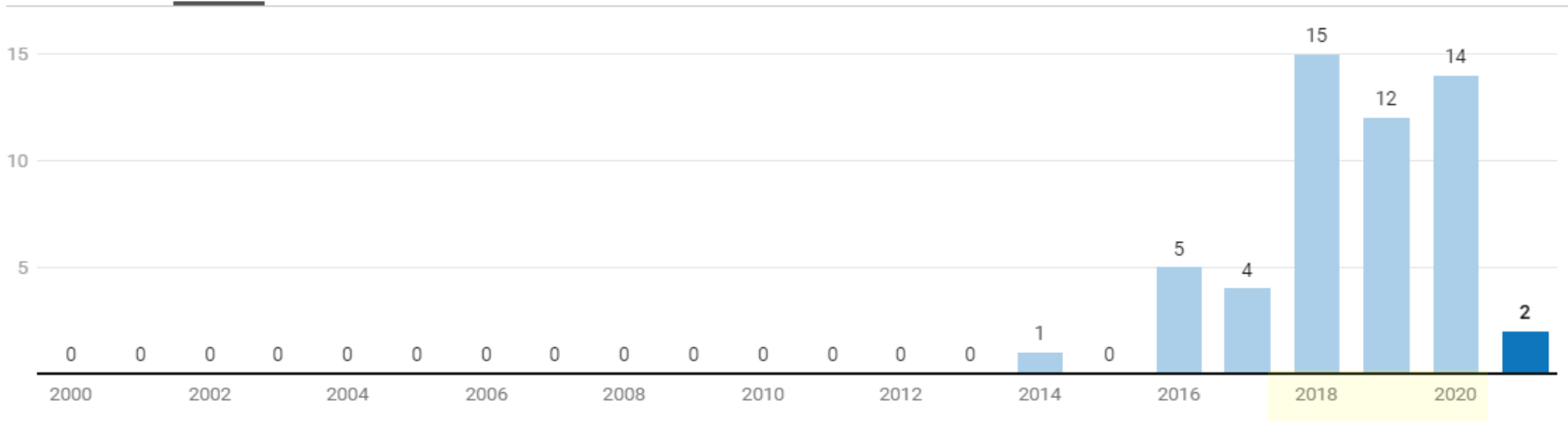
Existing **New** Closed Acquired



The strongest period of growth was between 2012 and 2018, with 600 FinTechs entering the market.

More FinTechs have closed their businesses since 2018. 14 closures in 2020 keeps within limits in the face of the pandemic, though.

Existing New **Closed** Acquired

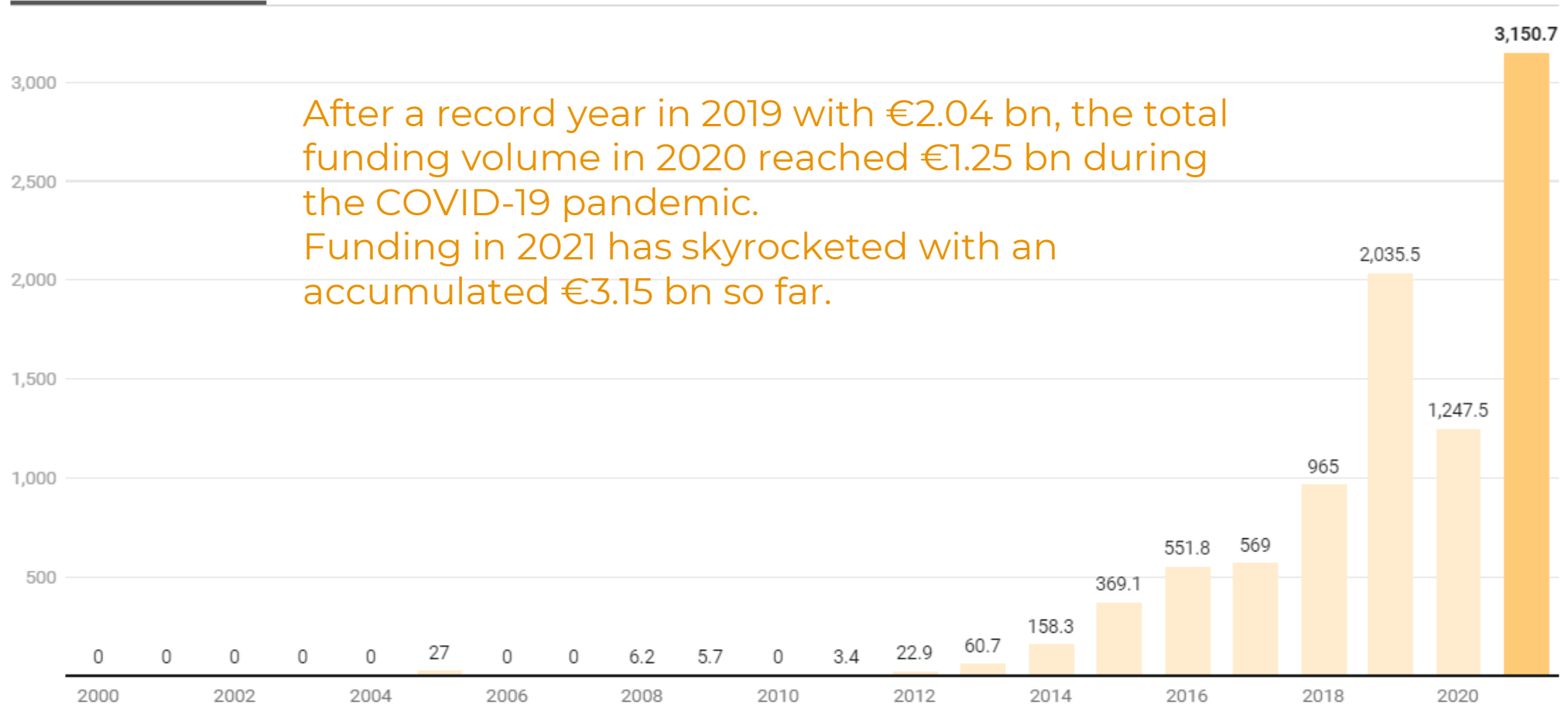


Funding Rounds (1/2)

Funding Rounds of German FinTech Companies

as of 25 July 2021

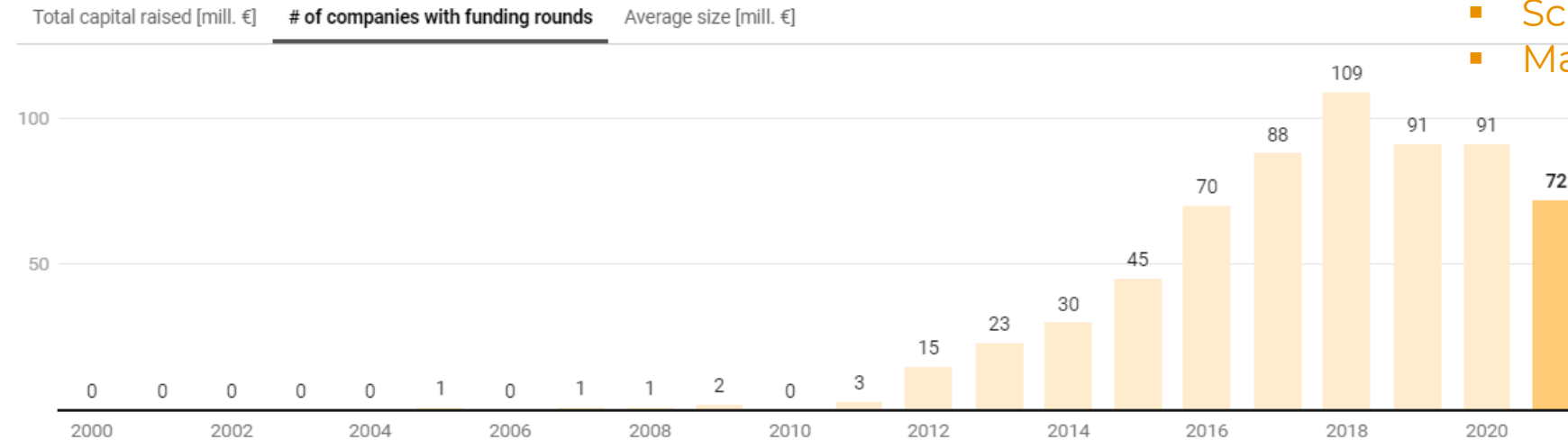
Total capital raised [mill. €] # of companies with funding rounds Average size [mill. €]



Funding Rounds (2/2)

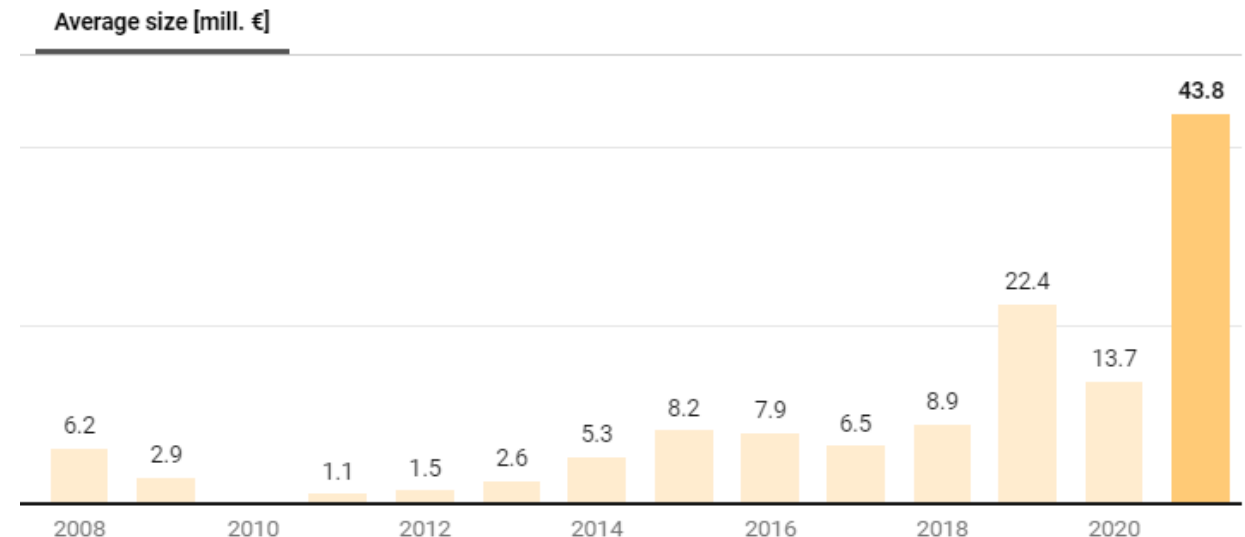
Funding Rounds of German FinTech Companies

as of 25 July 2021



In 2020, we saw 91 financing rounds with an average size of €22 mn, after the same number of rounds in 2019 with an average size of €14 mn.

In 2021, we have seen 72 rounds so far with a highly impressive average size of €44 mn.



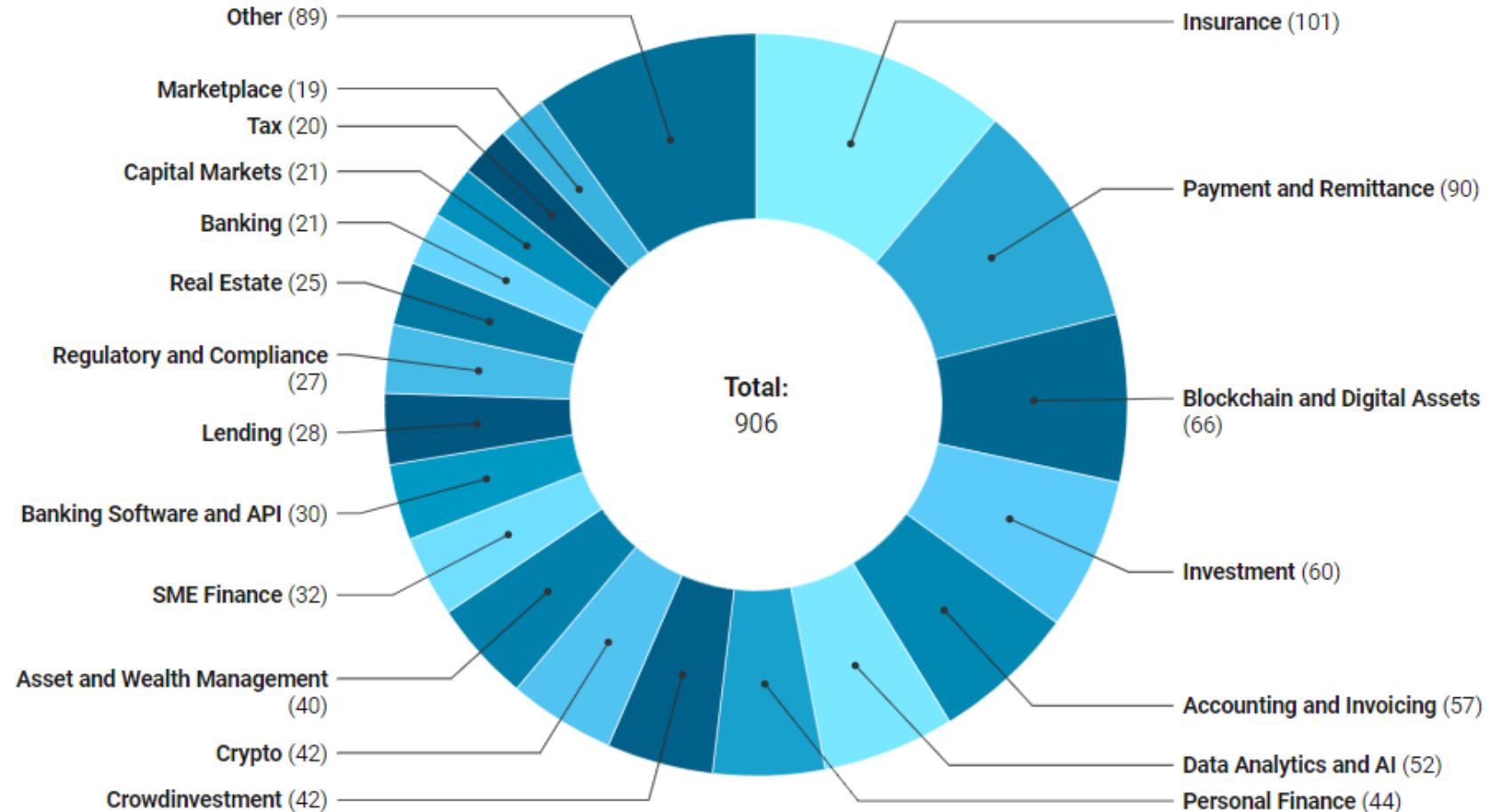
Top funding rounds in 2021:

- sumup: €750 mn (Mar)
- Trade Republic: €615 mn (May)
- Wefox: €530 mn (Jun)
- Solarisbank: €190 mn (Jul)
- Scalable Capital: €150 mn (Jun)
- Mambu: €110 mn (Jan)

Ecosystem Diversity

Categories of German FinTechs

as of 25 July 2021

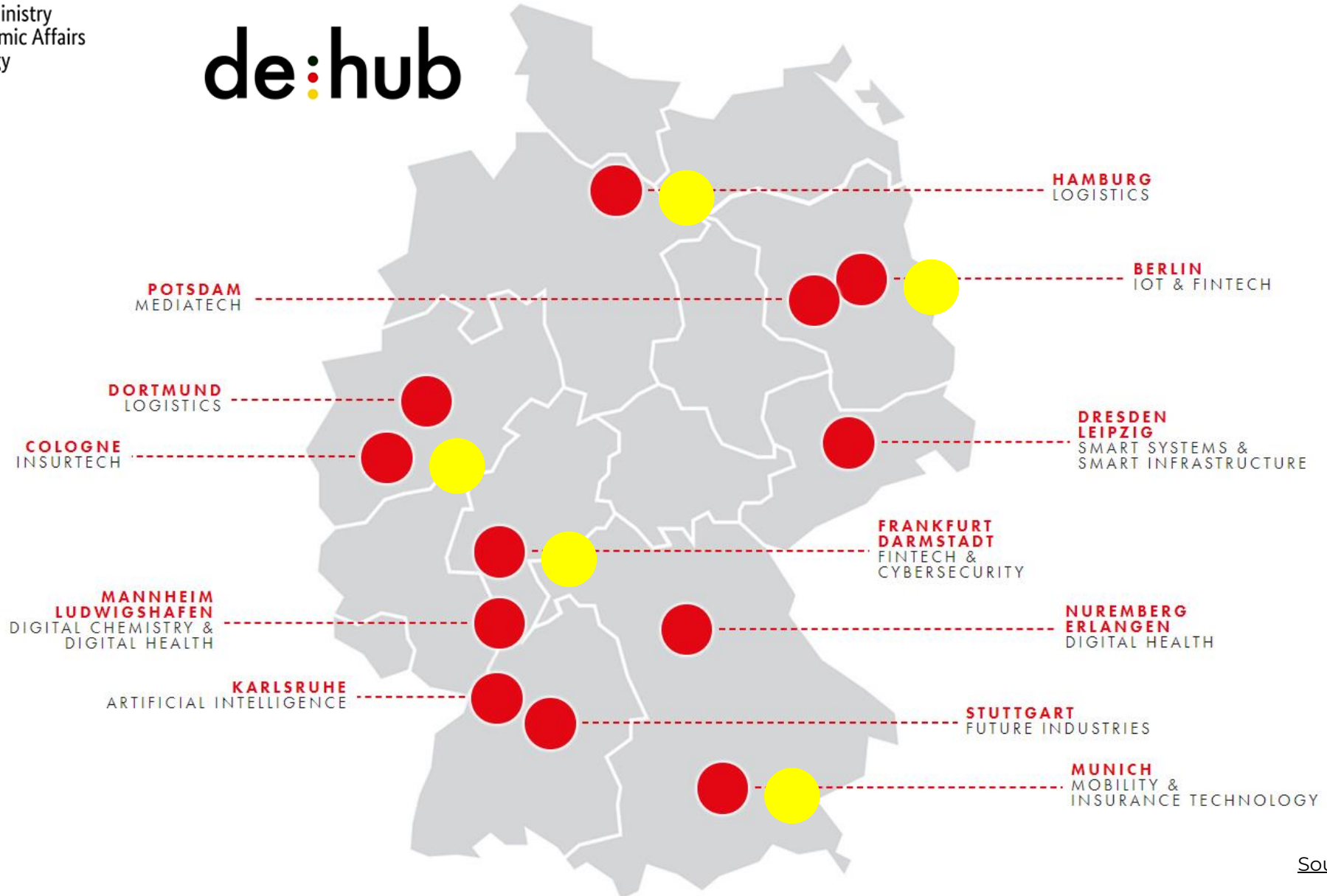


2 Major Hubs



Federal Ministry
for Economic Affairs
and Energy

de:hub



- German capital and largest German city
- 276 active FinTechs in and around Berlin
- FinTech roots in ecommerce payments
- Mainly B2C FinTechs

Berlin

PLUGANDPLAY

MINDSPACE

betahaus

finleap

Factory

DEEP
BRN

Techcode 太库

wework

GTEC

- Top FinTechs (valuation): N26 (€ 3.6bn), wefox (€ 2.7bn), mambu (€ 1.7bn), solarisbank (€ 1.4bn), raisin/Deposit Solutions (€ 1.3bn), smava (€ 0.8bn), Grover, Friday (€ 0.4bn), Vivid Money (€ 0.4bn), taxfix (€ 0.3bn)
- Listed FinTechs (market cap): Hypoport (€ 3.2bn)
- Top FinTech categories: Payment & Remittance (29), Insurance (26), Blockchain & Digital Assets (26)

Berlin

Berlin is a digital melting pot and the home of venture capital. With its powerful network of experts and entrepreneurs, the German capital is a strong competitor with other international start-up cities.

- With around 40,000 new companies founded each year, Berlin is the start-up capital of Germany.
- A healthy entrepreneurial culture, tech conferences, start-up contests, incubators, and investors attract talented founders from all over the world, year after year.
- The atmosphere in Berlin is young, creative, and fresh combining an elaborate history with assorted culture which makes new ideas welcome to the market.
- As the city tries to make its mark on the Fintech world, it is providing more and more opportunities to entrepreneurs with innovative and marketable business strategies.
- Berlin attracts developers from Eastern Europe and elsewhere into an international hub where English is the lingua franca among startups and costs are noticeably lower than in London or Paris.
- Top international VCs are active in the Berlin ecosystem and invest into German FinTechs. Receiving 59 % of the venture capital invested in Germany, Berlin is clearly the most important region for tech investments.
- Berlin continues to be one of the top European locations for such investment and is just behind London on the second place.

Frankfurt am Main

- Germany's leading financial center
- Home of ECB, EIOPA, Bundesbank, BaFin (German Financial Regulatory Authority), as well as 200+ banks
- 169 active FinTechs in and around Frankfurt am Main
- Top FinTechs: 360T, October, ConCardis, Clark (€ 0.4bn), Arabesque, S-Ray (€ 0.1bn), crossinx (€ 0.1bn)
- Listed FinTechs (market cap): flatexDEGIRO (€ 2.8bn), creditshef (€ 0.1bn)
- Mainly B2B FinTechs
- Top FinTech categories: Insurance (19), Data Analysis & AI (16), Blockchain & Digital Assets (16)

PLUGANDPLAY

Unibator
enabling innovation.



Goethe University
Business Incubator
Frankfurt am Main

MINDSPACE



blackprint
PROPTech BOOSTER



TechQuartier

fintechlab

main
INCUBATOR

wework



BEEHIVE
COWORKING

Frankfurt am Main

Frankfurt region (Frankfurt Rhein-Main) is one of the strongest economic and research centers in Germany and across Europe. Frankfurt am Main and Darmstadt, two outstanding university cities, have joined forces in the fields of finance and cybersecurity to deliver marketable solutions for the digitization of Germany.

- Frankfurt is a leading international financial center, boasting a high concentration of outstanding universities.
- As a FinTech hub, it builds upon these locally founded strengths. It unites players from the financial sector and the entrepreneurial scene, who work together on new security products and infrastructures for the financial market.
- Innovative entrepreneurial ideas are developed into market-ready products in the environment of scientific institutions, and in partnership with businesses.
- Frankfurt Rhein-Main also hosts Germany's Cybersecurity hub (CRISP) and the largest Internet node world-wide in terms of traffic (DE-CIX). Frankfurt's data centers are not only home to capital market and financial institutions, but also to many FinTechs.
- Open Banking and RegTech are core in Frankfurt, driven by rich process & infrastructure expertise locally as well as the presence of several German & EU regulatory authorities.

- Germany's 2nd largest financial center
- 89 active FinTechs in and around Hamburg
- Top FinTechs (valuation):
Deposit Solutions (€ 0.5bn) – before merger w/ raisin, finleap connect (€ 0.1bn)
- Listed FinTechs (market cap):
The Naga Group (€ 0.2bn)
- Top FinTech categories:
Investment (14), Real Estate (9), Insurance (7)

Fintech Hamburg FinHam

MINDSPACE

SPARKASSEN
INNOVATION HUB

wework

HaspaNEXT

betahaus | hamburg

finhaven
hamburg

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Hamburg

Hamburg is the international innovation hub for digital business transformation in the fields of finance and logistics.

- Hamburg is not just one of Germany's oldest banking cities, but one of its most innovative financial economies, and offers high quality of life and a compact center.
- Furthermore, it is the best point of contact for digital business transformation in the logistics industry for both the region and across Germany. From financing of vessels up to trade & supply chain finance: start-ups in Hamburg work at the intersection of logistics and finance.
- FinTech Hamburg is a community initiative with the aim is to provide a forum for exchange open to all FinTechs and established financials.

- Germany's 4th largest financial center
- 137 active FinTechs in and around Munich
- Top FinTechs (valuation): Check24, Scalable Capital (€ 1.3bn), Ottanova (€ 0.3bn)
- Listed FinTechs (market cap): UMT (€ 0.1bn)
- Top FinTech categories: Payment & Remittance (19), Asset & Wealth Management (12), Personal Finance (10)



Munich

The automotive and insurance industries come together in Munich: a digital eco-system with radiant influence around the globe is growing around these two core industries.

- Bavaria and the greater Munich area constitute one of the most important innovation centers in Europe.
- The automotive industry, which accounts for 28% of total revenue, and the insurance industry, with more than 100,000 employees, represent the strongest sectors of the regional economy.
- Established companies and founders work together in Munich to promote the digital transformation of products and services.

- 29 active FinTechs in and around Cologne
- Top FinTechs: nextmarkets (€ 0.1mn), moneymeets
- Top FinTech categories: Insurance (7), Payment & Remittance (5), Blockchain & Digital Assets (3)



Cologne

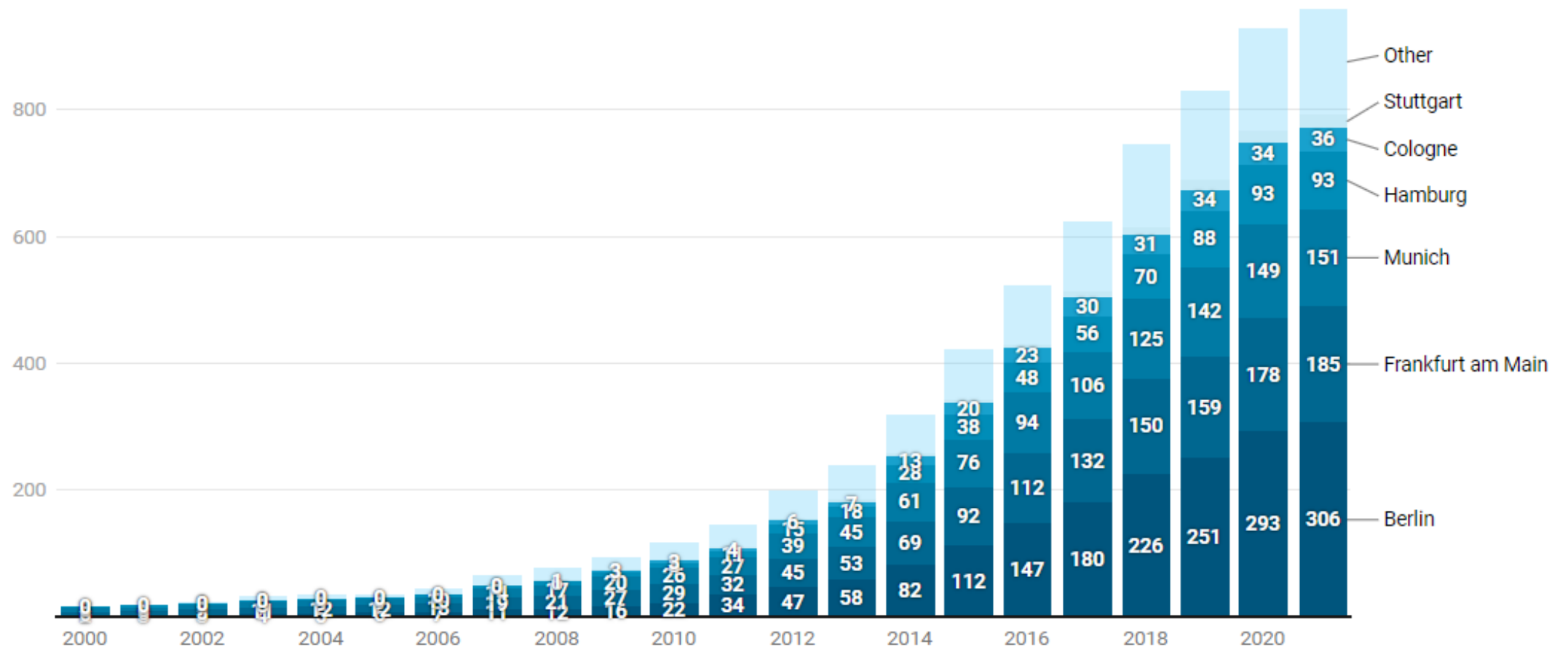
Cologne has a long history as a center for the insurance industry. The collaboration between established companies and entrepreneurs from the insurance technology sector is just one example of the industry's readiness to develop innovative insurance solutions.

- Cologne is one of Germany's most important insurance locations. The city attracts founders from all over Germany and abroad.
- There are currently around 650 start-ups with more than 9,000 employees based in Cologne.
- They focus on digital solutions for the German insurance sector and facilitate transfers of knowledge between the scientific community and the industry itself, thereby guaranteeing that the insurance sector remains on the cutting edge.

Historic FinTech Hub Comparison

Development of German FinTech Hubs (# of FinTechs)

as of 25 July 2021



3 German Unicorns (1/3)*



- Founded in 1999
- Private company
- Platform for financial services
- 1000+ employees
- 15+ million customers
- €0.5 billion revenues already in 2015/2016



- Founded in 2011
- Private company
- Household name in banking SaaS
- 500+ employees
- Valuation of €1.7 billion after €110 million round in Jan 2021



- Founded in 2013
- Private company
- European mobile bank
- 7+ million clients in 25 countries
- 1,500+ employees
- Valuation of €3.6 billion after \$100 million financing round in May 2020 and €30 million in 2021



- Founded in 2015
- Private company
- B2B2C platform that connects carriers, agents, and insurers
- €100+ million revenues expected in 2020
- 500k+ customers
- 400+ employees
- Valuation of €2.7 billion after raising €530 million in June 2021

German Unicorns (2/3)



- Founded in 2014
- Private company
- Digital wealth management (robo advice)
- 230+ employees
- €4B+ assets under management
- Valuation of €1.3 billion after €150 million financing round in June 2021



- Founded in 2015
- Private company
- Mobile zero-commission broker
- 400+ employees
- 1M+ customers
- €6B+ assets under management
- Valuation of €4.3 billion after raising €620 million in May 2021



- Founded in 2016
- Private company
- Banking-as-a-service provider
- 500+ employees
- Valuation of €1.4 billion after €190 million financing round in July 2021



- Founded in 2011
- Private company
- Card payment terminals
- 2300+ employees
- 3M+ business clients in 33+ countries
- Valuation of over €1 billion after €330 mn financing round in 2019

German Unicorns (3/3)

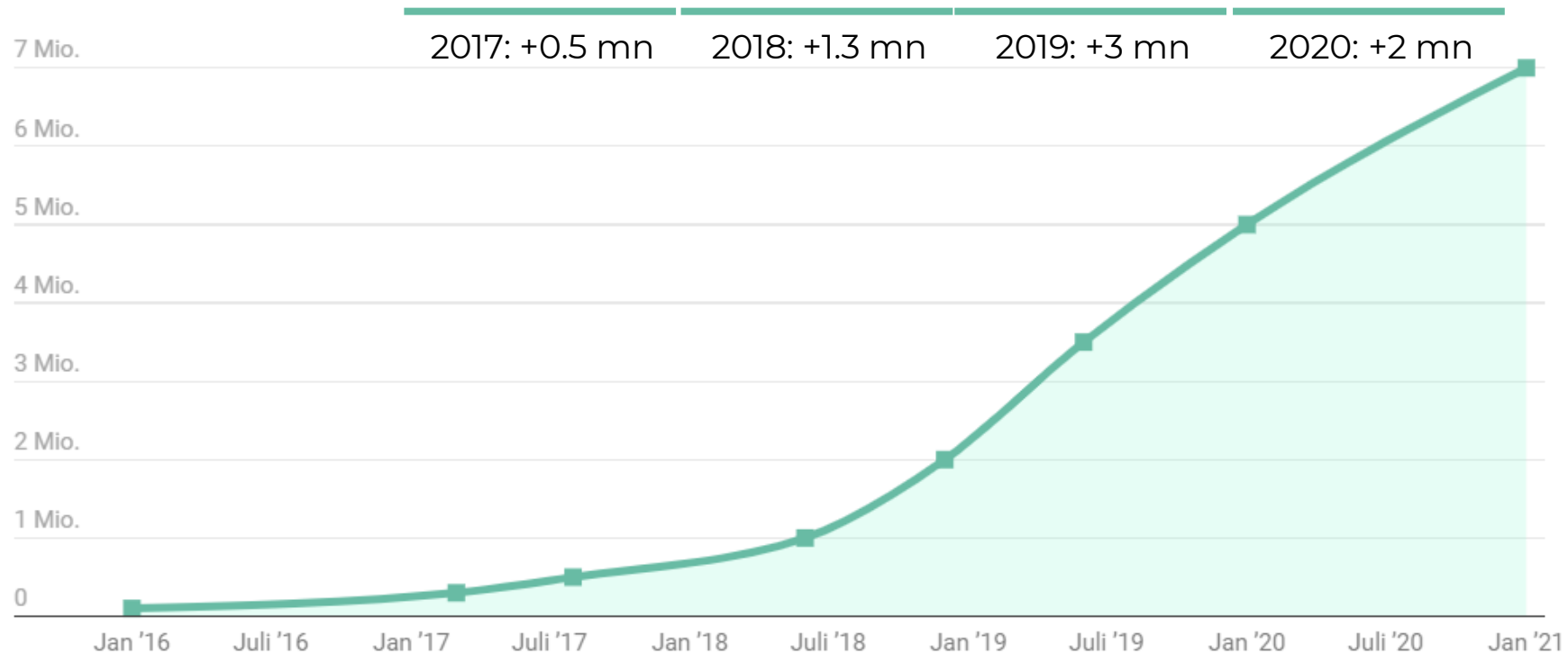


DEPOSIT
SOLUTIONS

- Merger announced in June 2021
 - Founded in 2013
 - Private company
 - Term savings
 - 300+ employees
 - Valuation of €1.3 billion after the merger
 - €20B+ assets under management jointly
- Founded in 2011
 - Private company
 - Term savings
 - 200+ employees

User Growth vs. Expenses

N26, the leading German Mobile Bank



Year	Costs (€mn)	Cost per New User (€)
2017	€33mn	€66
2018	€92mn	€70
2019	€317mn	€105
2020	€200-300mn	€100-150

Sources: Finance Forward, own research

M&A Deals in Fintech



- Founded in 2000
- Located in Frankfurt
- FX trading platform for corporates
- Bought by the global exchange group Deutsche Börse for **€ 725 million** in July 2015

- Founded in 2003
- Located in Eschborn (near Frankfurt)
- Acquirer / payment service provider
- Bought by private equity investors Advent and Bain Capital for more than **€ 700 million** in January 2017



- Founded in 2003
- Located in Heidelberg (south of Frankfurt)
- Payment service provider
- Majority bought by KKR in August 2019, at a valuation of almost **€ 930 million**

Winners of the Fintech Germany Awards 2020



Seed Stage:



Tangany

Custody of digital assets. Founded 2019
Last Financing Round 2020
Total Raised: 0.2mn €, EBIT 2019: 0.0mn €

Early Stage:



Myos

Working capital for merchants. Founded 2018
Last Financing Round 2020 (2mn €),
Total Raised: 11.4mn €

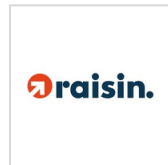
Late Stage:



Penta

Business banking for SMEs. Founded 2016
Last Financing Round 2020 (22.5mn €),
Total Raised: 39.7mn €, Valuation: 68mn €

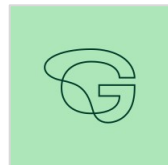
Growth Stage:



Raisin

Interest rate savings for consumers. Founded 2013
Last Financing Round 2019 (121mn €),
Total Raised: 169mn €, Valuation: 700mn €

InsurTech:



GetSafe

Digital insurer. Founded 2015
Last Financing Round 2020 (25.2mn €),
Total Raised: 45.2mn €, Valuation: 110mn €

AI:



Hawk.AI

Fighting financial crime.
Founded 2018

Blockchain:



Cashlink

Digitalization of company participation rights.
Founded 2016, Last Financing Round 2018

Our Watchlist



Arabesque S-Ray

Well-positioned to profit from increasing demand in ESG data



Hypoport

Well-established, listed player with profitable platform business (loans, mortgages, insurances)



CrossLend

€49 mn funding received so far. Interesting new partnerships



Mambu

Household name in banking SaaS. Valuation of €1.7 bn after €110 mn funding in 2021



Finanzguru (dwins)

Mobile UI of Deutsche Bank and backed by them. Profitable, €6 mn funding so far



raisin

Germans continue to prefer term deposits. Synergies from merger with Deposit Solutions



Fraugster

Benefits from increasing no. of fraud cases in ecommerce & payments. €17 mn funding so far



Trade Republic

First mobile-only and commission-free broker. Benefits a lot from German retail brokerage boom



GetSafe

Popular digital insurer. Profitable in 2018. Valuation of €110 mn after €25 mn funding in 2020



troy

Smart and digital debt collection. Possible beneficiary of the crisis



4 Major Trends

New technological developments, e.g., machine learning and blockchain, have created the basis for new FinTech services in Germany.

Furthermore, the COVID-19 pandemic has accelerated the adoption of cashless payments in a society, which clearly preferred cash payments before.

Finally, sustainable finance has become a top priority, enabling new business models for FinTechs addressing the UN Sustainable Development Goals.



Cashless Payments



Artificial Intelligence
in Finance



Blockchain/Distributed
Ledger Technology



Sustainable
Development Goals



Digital Securities

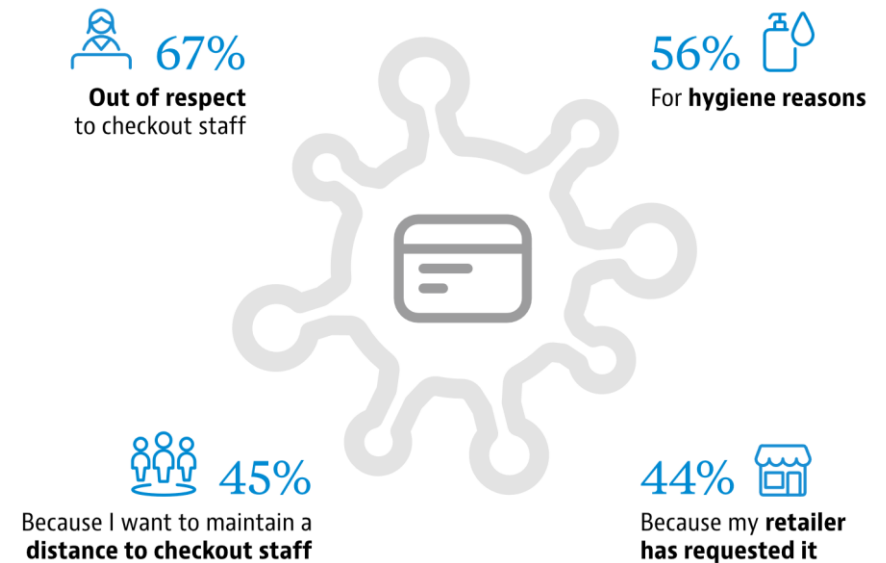
Cashless Payments

- Cashless payment instruments in Germany were already being used more frequently in 2019, i.e., prior to the outbreak of the COVID-19 pandemic.
- A total of 24 billion cashless payment transactions, worth a combined €61 trillion, were processed by German payment service providers. This represents an increase of 7% in volume or 8% in value compared with 2018.
- Card payments increased the most, by almost 19% to 6.3 billion, with debit card transactions accounting for the greatest share. Their usage rose by 20% in 2019. Cash was withdrawn less frequently at ATMs.
- The average payment made with a debit card was €49 in 2019, lower than in previous years. This indicates that such cards are increasingly being used for smaller transactions, too.
- The coronavirus pandemic heralded a rise in the number of contactless payments.



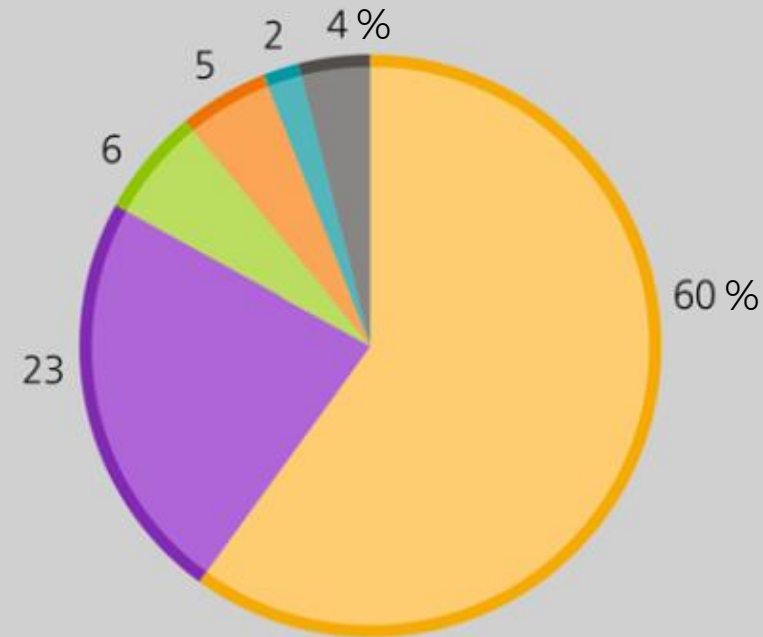
Reasons for More Card Payments

multiple choice answers possible

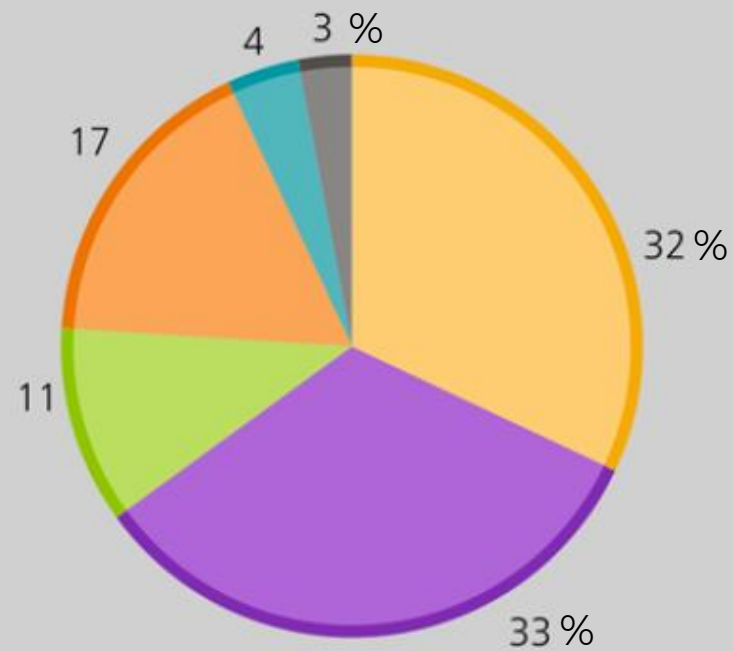


Cashless Payments

Number of transactions



Value of transactions

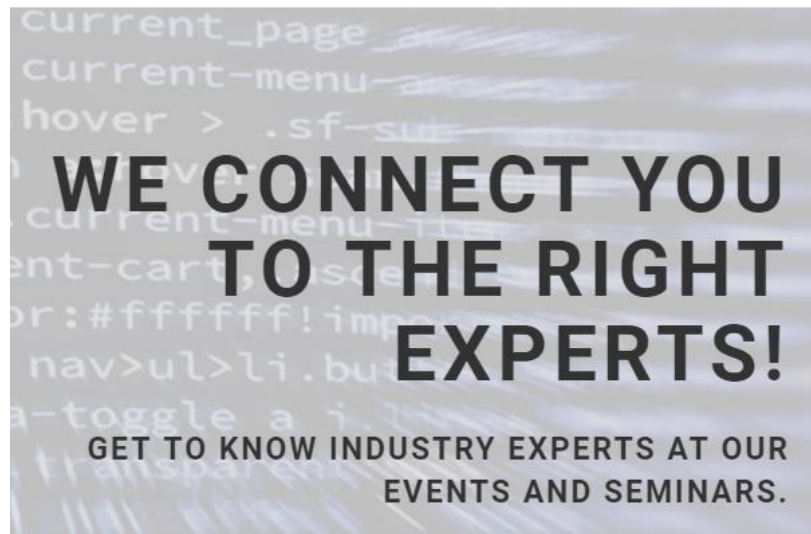


- Cash
- Debit card
- Credit card
- Bank transfer/direct debit
- Internet payment method
- Other

84% of Germans own a smartphone. 13% of them have already used it for making mobile payments.

Artificial Intelligence in Finance

- Artificial intelligence (AI) is already playing a significant role in the German financial sector.
- Especially for credit decisions and fraud detection, FinTechs have developed AI-based applications, which they use themselves or license to incumbents like banks.
- A major hub for AI is the city of Karlsruhe, with is leading in academia and research.
- The association AlinFS e.V. (“Artificial Intelligence in Financial Services”), based in Frankfurt, pools the knowledge of start-ups, universities, and traditional companies in the financial sector.



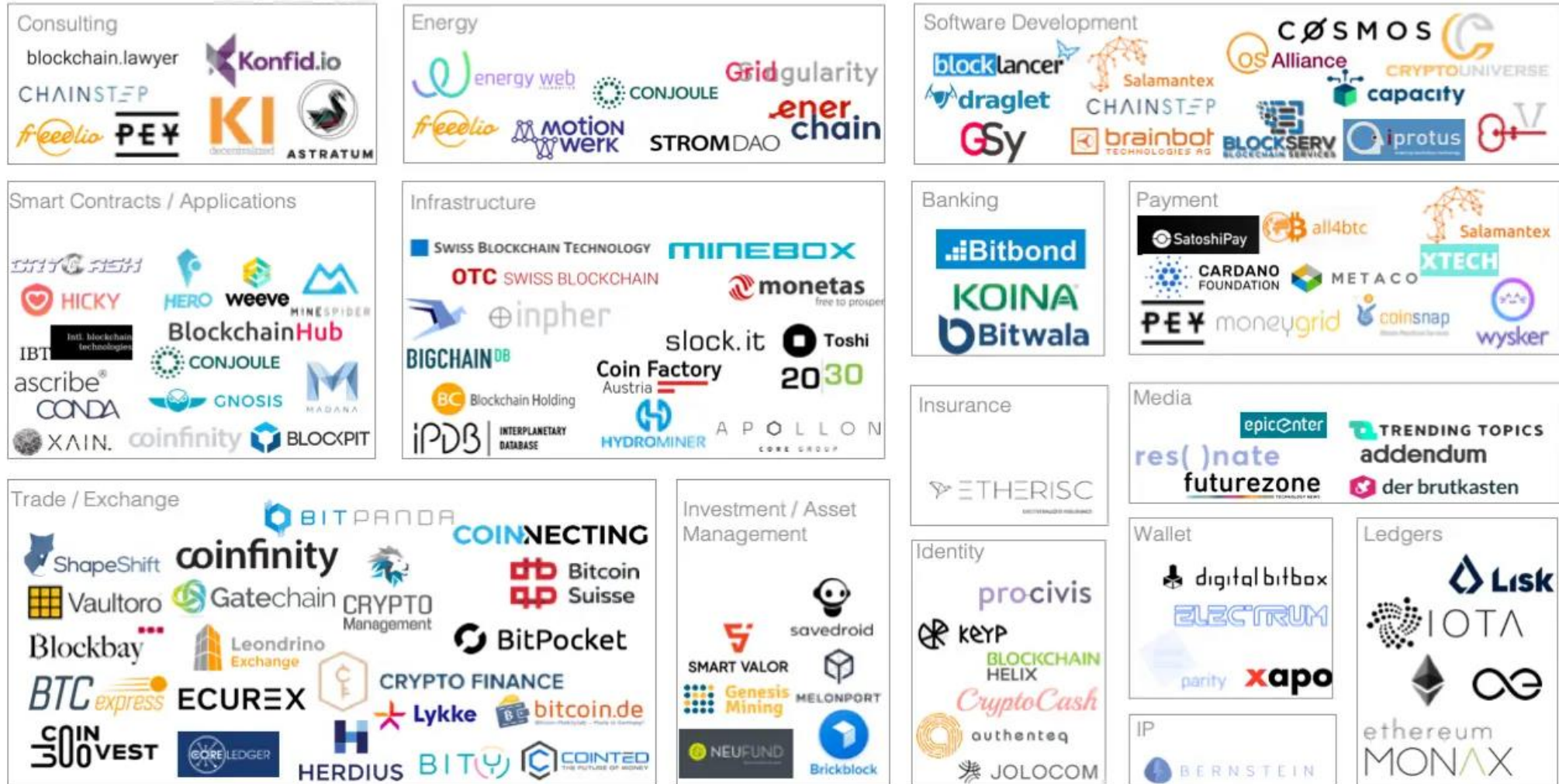
**WE CONNECT YOU
TO THE RIGHT
EXPERTS!**

GET TO KNOW INDUSTRY EXPERTS AT OUR
EVENTS AND SEMINARS.



Blockchain/Distributed Ledger Technology

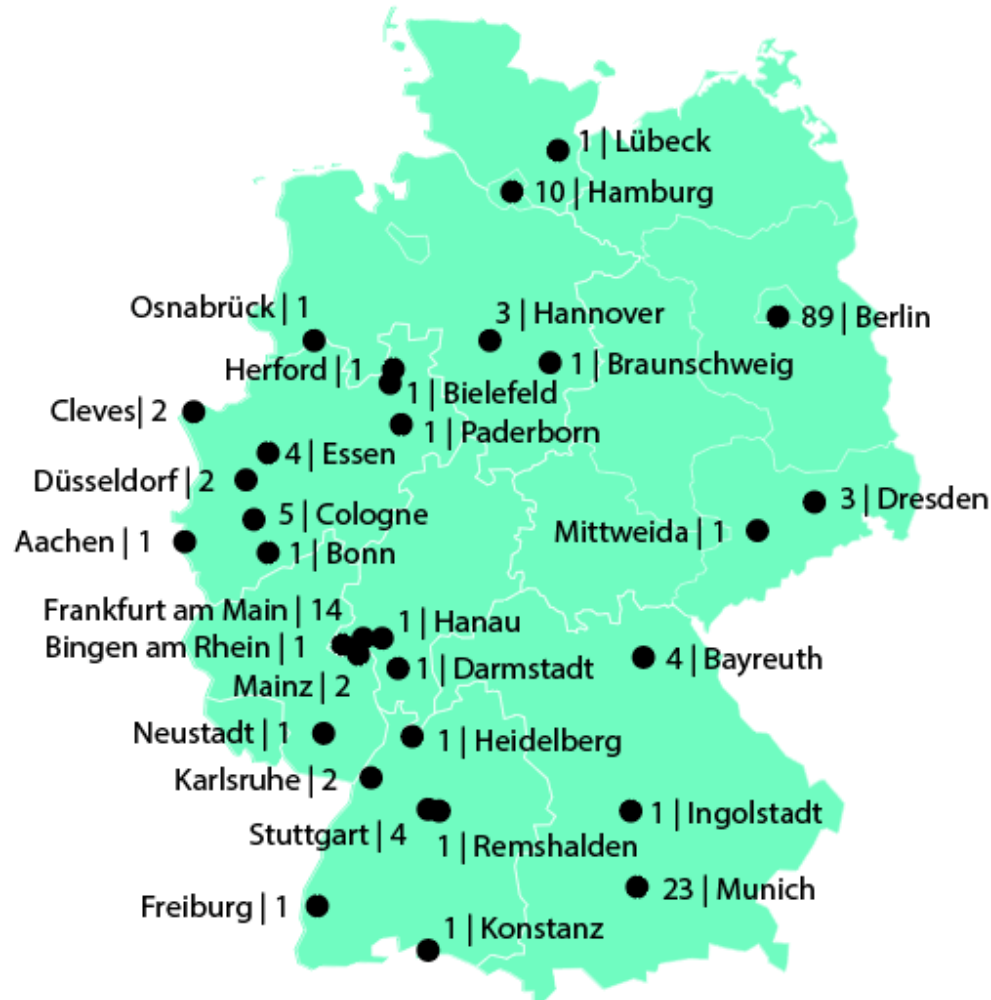
About 200 startups in Germany



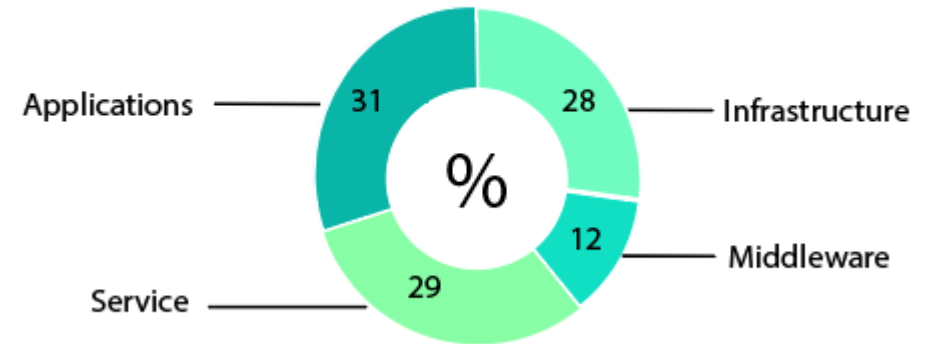
Blockchain/Distributed Ledger Technology

Many smaller teams all over Germany

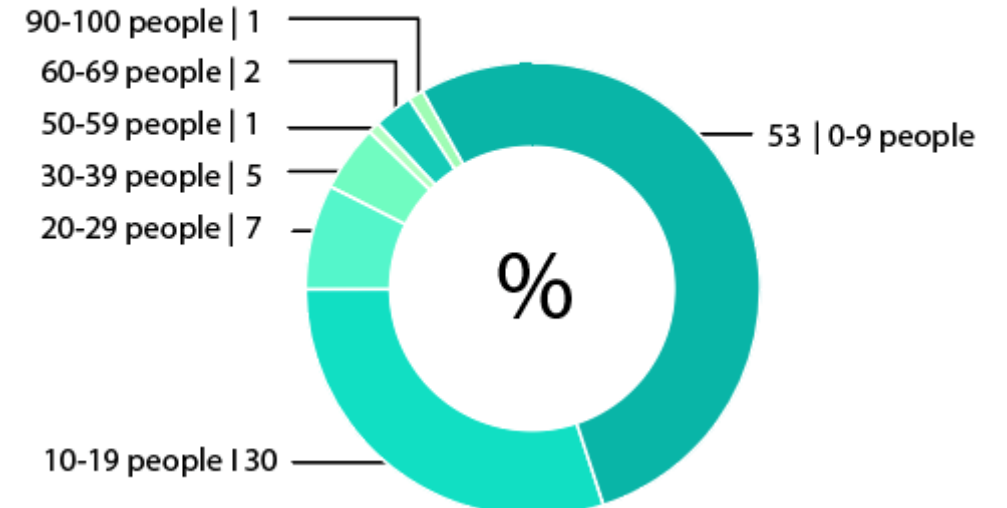
The cities where the companies are located



The „layers“ in which the companies are active



Team sizes (excluding contractors)



Source: German Blockchain Index by Blockstate

Sustainable FinTechs



SDG-FINTECH INITIATIVE

Sustainability and responsible conduct in the financial industry

An increasing number of German FinTechs address the UN Sustainable Development Goals: 24 are active in Sustainable Finance and further 9 in addressing social issues. Some of them have established the SDG-FinTech Initiative in 2017.



Digital Securities

German Ministries publish draft for a new Electronic Securities Act (Aug 2020)

- In the implementation of the AMLD5, the German Federal Government focused on the regulation of crypto assets. Following on from this, the federal ministries of justice and finance recently published a proposal to further digitalize the world of securities. The Electronic Securities Act would allow the issue of bearer bonds without a physical securities certificate.
- According to the draft, securities can be issued electronically. Such electronic securities are issued through a record in a newly established electronic securities register, instead of issuing a securities certificate. They are supposed to carry the same rights and obligations as physical, certificate-based securities.

Electronic bonds

- Electronic bonds are proposed to be full electronic securities, and generally, all rules regarding certificate-based bonds apply. The electronic bond becomes an object by legal fiction, allowing property rights.

Crypto securities registry management

- The draft also introduces a new financial service, the crypto securities registry management, and anyone who manages a crypto securities register must obtain a license as a financial services institution.
- The issuer of a crypto security must name a crypto securities registry manager. The issuer who does not name such a manager, shall itself be a register managing entity.
- A crypto securities registry must be managed through a decentralized, tamper-proof recording system that records all data in a time series and save these from unauthorized deletion or subsequent changes.
- The registry manager is obliged to fulfil the orderly entry of securities and the orderly change of entries. Consumers shall receive a register excerpt every time there is a change of the registration, or at least once a year.

5 Recent Developments



Founded in 1999

International supplier of electronic payment and risk management solutions

Successful cooperation with Alipay

Joined the German blue-chip index DAX in 2018, replacing Commerzbank

5300+ employees in 2019

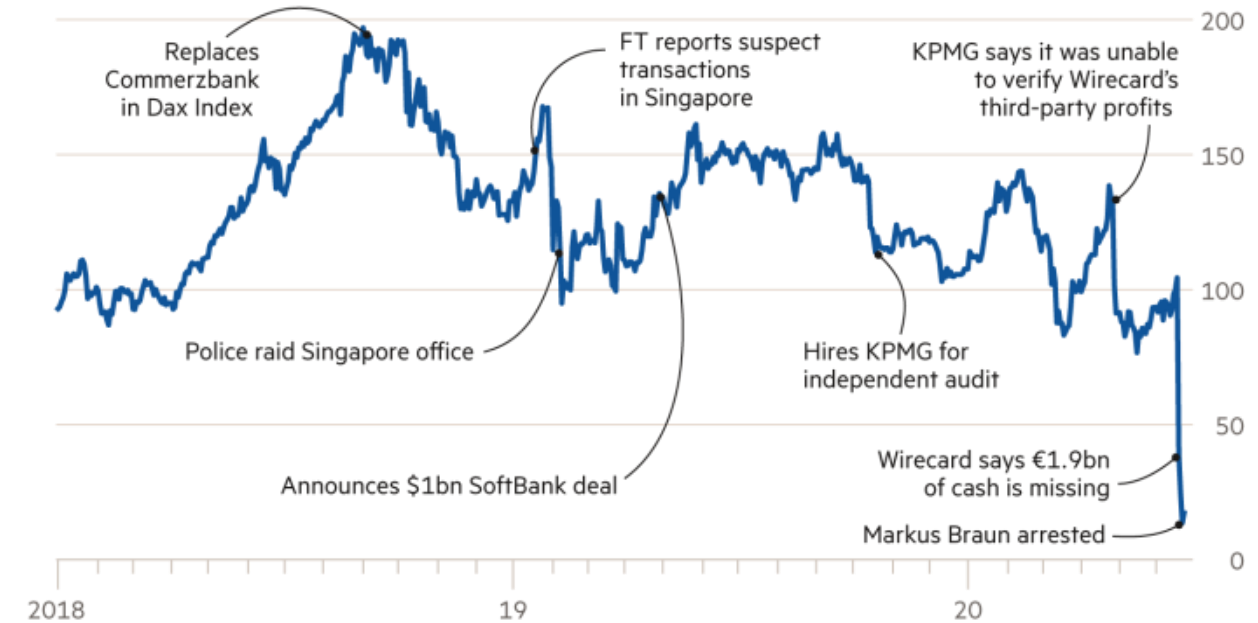
Early 2019, Wirecard's market value hit around €17 billion, matching Deutsche Bank with 15 times fewer workers and revenues.

Beginning of 2019, a string of Financial Times reports highlighted accounting irregularities, notably in Wirecard's Asian division.

Filed for bankruptcy in June 2020, after € 1.9bn cash missing at two trustee accounts on the Philippines, which might never have existed.

Wirecard: from stock market star to scandal

Share price (€)

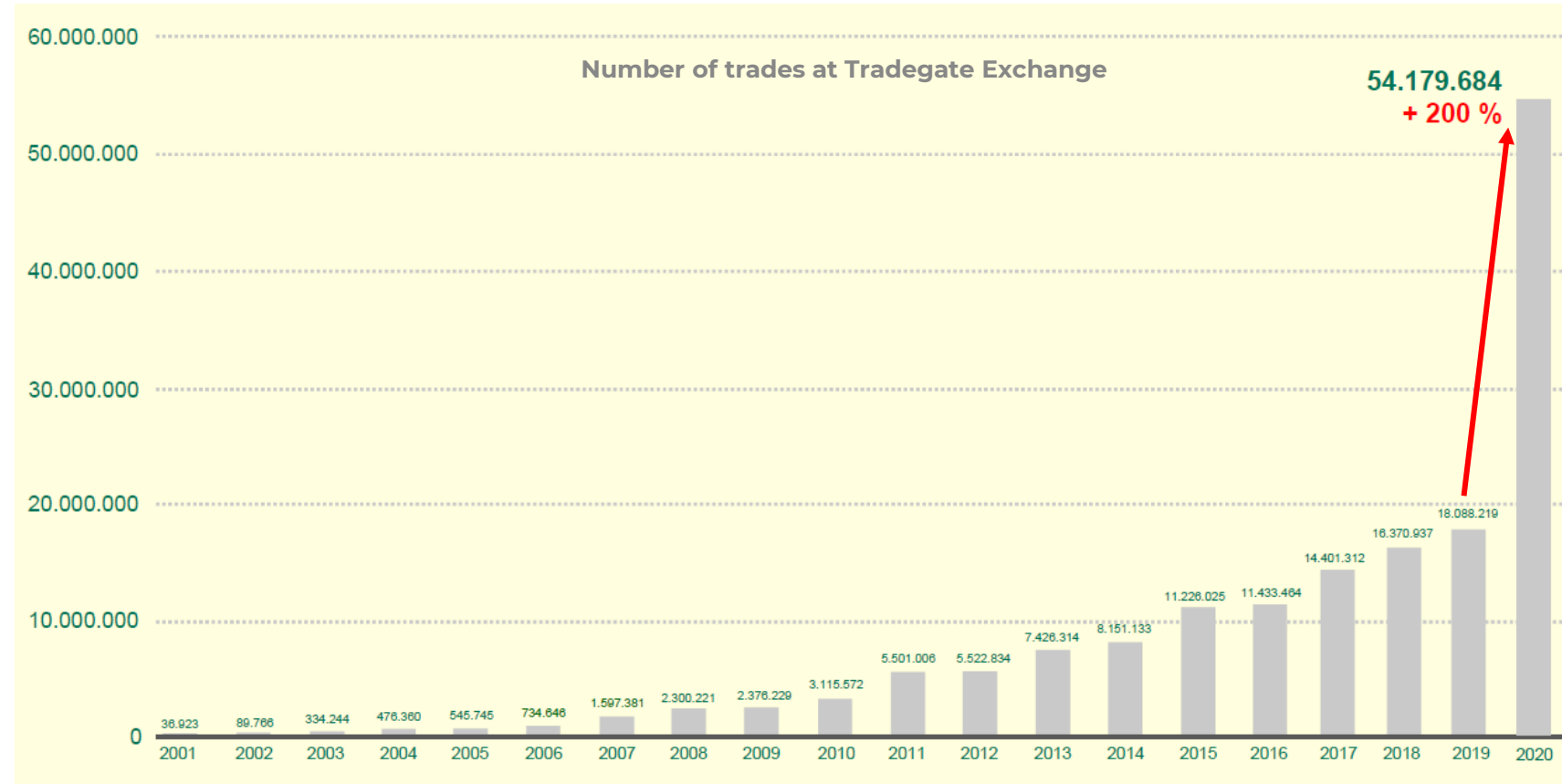


Source: Refinitiv / FT

Boom in Retail Brokerage

TradeGate Exchange

- specialized on retail investors:
 - no transaction fees
 - free of charge real-time market data
- 16,000 securities tradable (stocks, bonds, funds)
- 54 million trades in 2020, up from 18 million in 2019 (+200 %)
- 324 billion € turnover in 2020, up from 123 billion in 2019 (+164 %)



Securities trading by retail investors increased by ~80% in 2020 over all German exchanges

Major service improvements in retail brokerage



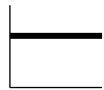
Direct bank (no branches)



Online brokerage



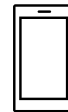
Real-time market data & trading



Flat brokerage commissions



No transaction fees on exchanges



Mobile apps & one-click trading

0\$

Commission-free trading



Fractions

1995 - 2005

2006 - 2010

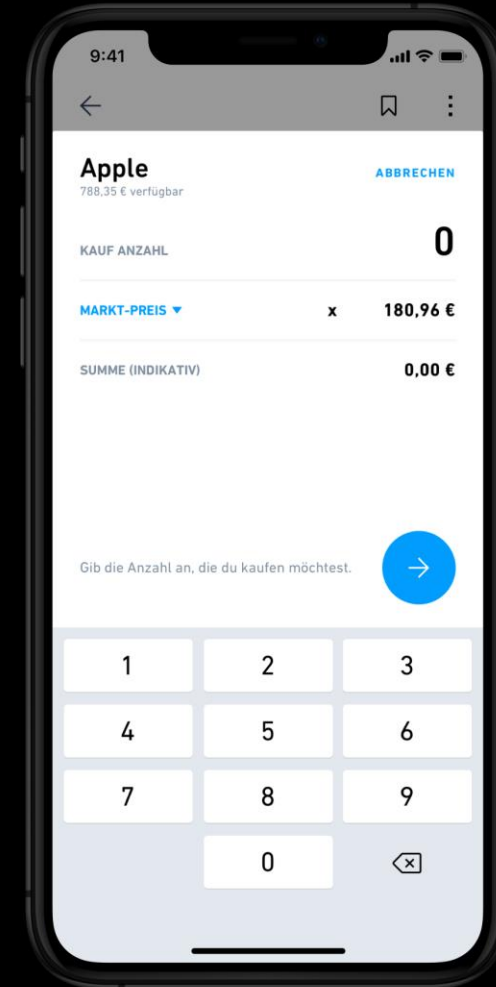
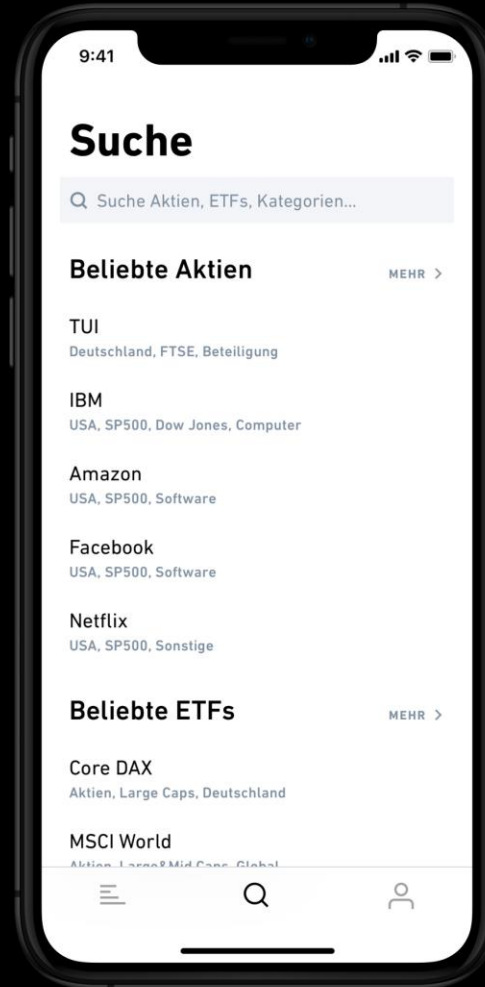
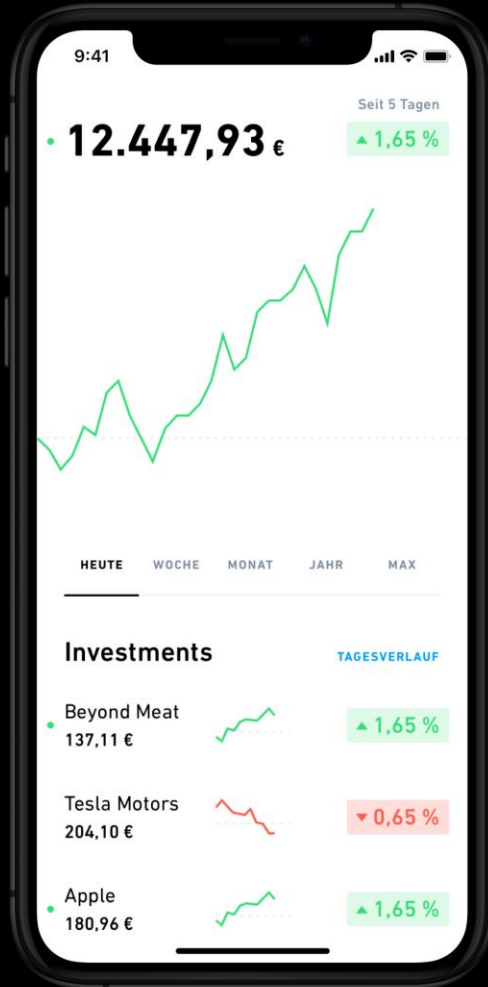
2011 - 2015

2016 - 2020

2021 - 2025

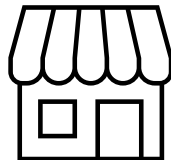
New player: Trade Republic

Mobile convenience and zero commissions



6 German Market Entry

- The German market is attractive for foreign FinTech companies. On one hand, it offers a **sizeable consumer market** with 83 million inhabitants domestically, and access to the whole EU with 450 million consumers via passporting regimes. This is a great potential for B2C FinTechs, which excel in their home market.
- On the other hand, Germany has **3.5 million SMEs**, and among them leading global exporters. B2B FinTechs offering innovative financing solutions for SMEs, from accounting up to trade finance, find plenty opportunities for selling their products.
- Finally, German incumbents like banks, insurance companies, or asset managers, often need to improve their digital service offering and are **willing to license** from leading global FinTechs.
- German consumers are **risk averse**, and not easy to convince to change to new technologic solutions, even if they are superior. They are often happy with their existing (second best) solution, which works and is proven.
- Furthermore, they are **highly price-sensitive** and used to search for the best deal. This leads to the proliferation of so called “comparison portals”, which find the best service for the lowest possible price. CHECK24, a German FinTech unicorn and comparison portal makes more than half a billion € in sales.
- Also, German SMEs are rather **conservative**. Many of them are **family-owned**, sticking to their traditional ways of doing business. It is difficult to reach out to them, and it takes long time to convince them changing their behavior, i.e., selling new services to them. Personal relationships are very helpful.
- The same applies for German financial institutions. Without **access to decision makers**, preferably via personal contacts, it is extremely difficult to sell to them.
- The **sales cycles are** usually **quite long**, typically more than 12 months, as numerous departments have to be involved: from business, to legal & compliance, to IT.



Appendix

Methodology

This research report bases on our database of 959 German FinTech companies (as of 25 July 2021).

We update our database and this report on a regular basis, so that you always get as up-to-date information as possible.

We only include startups with a FinTech (financial technology) product or service, and only legal entities.

We also include foreign FinTechs with a legal presence (subsidiary) in Germany, but we will not count funding rounds nor financials of their parent company for our statistics.

We cannot and will not guarantee that we cover all German FinTech companies. Some new entrants start in stealth mode and might not be publicly visible in their first year.

Unlike other surveys, we publish our [list of German FinTech companies](#) on our website, so that everybody can check which startup is included and which is not. Furthermore, we offer [free and easy registration](#) of missing FinTech companies.

If you have any suggestions how we can improve our database and reports, please do not hesitate to [contact us](#).



ABOUT FINTECH CONSULT

ABOUT US

We are an international team of FinTech founders, experts & investors from the cities of Amsterdam, Doha, Frankfurt, Hong Kong, Kigali, Seoul, Singapore, Tel Aviv, Vienna, and Vilnius.

All our partners are FinTech founders themselves, investors or experts and have an excellent knowledge of their local ecosystems.

We support FinTech companies in raising capital and expanding globally.

We do so by providing research & market studies. And we introduce them to investors, clients, partners, and peers.

We have specialized in European, Asian, MENA, and African markets.

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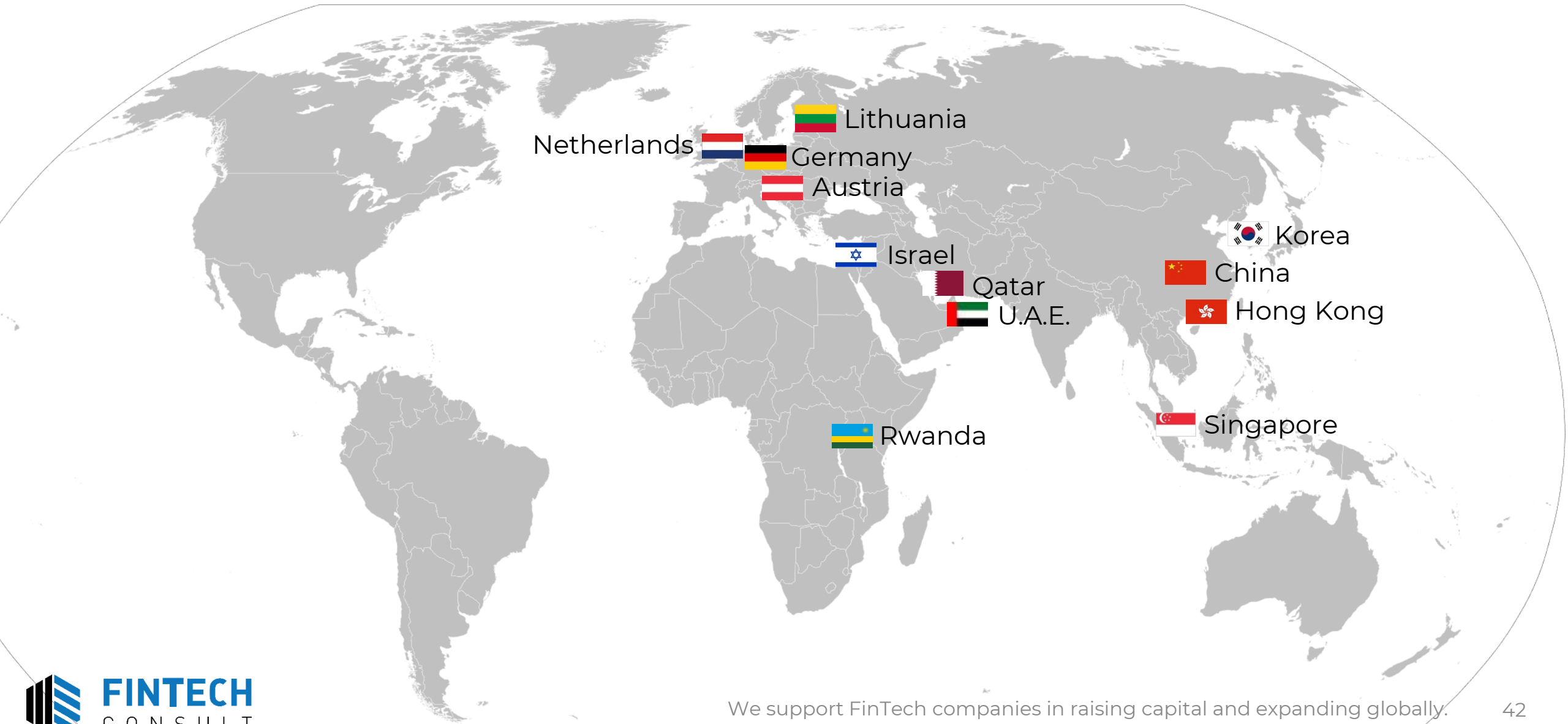
Furthermore, we support Asian, MENA, and African FinTech companies in getting started in Germany, the Netherlands, Lithuania, as well as in Austria and South-East Europe.

We bring corporates together with FinTech companies in the most innovative cities worldwide.

We support you in scouting for innovation and managing your digital transformation process.



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