Non-IFRS measures (APMs)

This presentation includes non-IFRS measures, including Adjusted EBITDA. These measures are alternative performance measures as defined by the European Securities and Markets Authority ("ESMA"). flatexDEGIRO presents these non-IFRS measures as (i) they are used by its management to measure performance, including in presentations to the Management Board and Supervisory Board members and as a basis for strategic planning and forecasting; and (ii) they represent measures that flatexDEGIRO believes are widely used by certain investors, securities analysts and other parties as supplemental measures of operating and financial performance. These non-IFRS measures may not be comparable to other similarly titled measures of other companies and have limitations as analytical tools and should not be considered as a substitute for analysis of flatexDEGIRO's operating results as reported under IFRS. Non-IFRS measures are not a measurement of flatexDEGIRO's performance or liquidity under IFRS and should not be considered as alternatives to consolidated net profit or any other performance measure derived in accordance with IFRS or other generally accepted accounting principles or as alternatives to cash flow from operating, investing or financing activities.

Forward-looking statements

This release may contain forward-looking statements and information, which may be identified by formulations using terms such as "expects", "aims", "anticipates", "intends", "plans", "believes", "seeks", "estimates" or "will". Such forward-looking statements are based on our current expectations and certain assumptions, which may be subject to a variety of risks and uncertainties. The results actually achieved by flatexDEGIRO AG may substantially differ from these forward-looking statements. flatexDEGIRO assumes no obligation to update these forward-looking statements or to correct them in case of developments, which differ from those anticipated.
Europe's leading low cost broker with unrivaled platform and product offer

1. First, largest and fastest-growing pan-European retail online broker, perfectly positioned for strong structural growth

2. Constantly winning a very loyal and exceptionally high-value customer base

3. Benefitting from long-term secular trends that drive sustainable and high market growth

4. Pure play retail online broker with European banking license, a scalable proprietary IT & banking system and clear cost leadership

5. Best-in-class product portfolio and highly competitive pricing drive impressive customer growth and leading positions in several European countries

6. Clear vision to significantly extend leading market position by 2026
**flatexDEGIRO at a glance**

### Key Operating Metrics 2021

<table>
<thead>
<tr>
<th>Markets</th>
<th>Number of Customer accounts</th>
<th>Employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 countries</td>
<td>&gt;2m</td>
<td>&gt;1,100</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Executed Trades (LTM)</th>
<th>Executed Trade Volume</th>
<th>Assets under Custody</th>
</tr>
</thead>
<tbody>
<tr>
<td>&gt;91m</td>
<td>&gt;€350bn</td>
<td>~€44bn</td>
</tr>
</tbody>
</table>

### Revenue Model and Contribution

- **Online brokerage**
- **Credit and treasury**
- **IT Services & Others**
Highly experienced and committed management team

Frank Niehage, LL.M.  
CEO

Muhamad Said Chahrour  
CFO

Jörn Engelmann  
Chief Risk Officer

Stephan Simmang  
Chief Technology Officer

Steffen Jentsch  
Chief Information Officer

Christiane Strubel  
Chief HR Officer

Giscard Monod de Froideville  
Chief Marketing Officer
Sustainable operational growth..

- Number of customer accounts (m):
  - 2019*: 0.87
  - 2020: 1.33
  - 2021: 2.06
  - CAGR ~ 55%

- Number of transactions (m):
  - 2019*: 31
  - 2020*: 75
  - 2021: 91
  - CAGR > 70%

- Assets under Custody (€ bn):
  - 2019: 14.6
  - 2020: 31.8
  - 2021: 43.9
  - CAGR > 70%

* pro-forma
..paired with outstanding profitability.

### Revenues (€ m)

- **2019**: 132
- **2020**: 261
- **2021**: 418

CAGR > 75%

### Adj. EBITDA pre marketing (€ m)

- **2019**: 50
- **2020**: 138
- **2021**: 223

CAGR > 110%

### Adj. EBITDA (€ m)

- **2019**: 38
- **2020**: 114
- **2021**: 177

CAGR > 115%
Our unique opportunity
flatexDEGIRO – size, speed and dedication

- Realization of our European growth strategy
- Largest pan-European retail online broker in 18 countries
- Cost and innovation leadership with complete value creation in-house
- Improved and more extensive range of products and venues for both brands
- Faster, cheaper and with lower operating risk than competitors

#1 91m trades in 2021
The power of one integrated platform..

Standard online broker

- Risk
- KYC
- Tax
- Regulatory reporting
- IT/Banking system
- Cash accounts
- Margin loans

Outsourced

Bank

Customer

Broker

Exchange(s)

Commercial relationship

Legal relationship

IT

Processing

Outsourced

Cyber security

APIs

Data center

Accounting engine

Execution

Settlement

Clearing

Custody

Exchanges

flatexDEGIRO integrated platform

Customer

Commercial & Legal relationship

Exchanges

Full integration of banking, IT and processing as well as all related services/value chain

Custody
..allows for competitive edge in product innovation.

Europe's leading financial supermarket platform

- Partners integrate with flatexDEGIRO
  - Investment banks
  - ETF provider
  - Funds manager

Open Platform Architecture

Highly experienced in innovative partnership models in the financial industry

Easy integration

Perfect customer base for further expansion

Substantial opportunity to increase share of wallet

Connect to European customer potential of several million

- Investment banks
- ETF provider
- Funds manager
Lead in Offering: ‘next 3.0’ - from pull to push

Insourced banking and IT allows for use of big data!
True stories of investing

Our mission is to make investing accessible to everyone who wants to shape their own financial future in a smart and responsible way. We do this with a high-quality, user-friendly and cost-efficient investment platform, but also with education. In “True Stories of Investing” journalists, professors, behavioural scientists, former ministers and investors refute the biggest misconceptions about investing. And the explain several important investment lessons that every investor should know. Speakers include behavioural scientists and pioneers like Hersh Shefrin (Professor at Santa Clara University and best-selling author of “Beyond Greed and Fear”) and Wendy De La Rosa (TED speaker and PhD Stanford University), Vanguard MD Sean Hagerty, impact investors Mark van Baal and former F1 World Champion Nico Rosberg as well as BBC Journalist Rory Cellan-Jones.

Ep 1
Active versus Passive Trading
Investing is only for experts and, right? No. There are many ways to invest, including options that have made investing accessible to everyone.

Ep 2
Diversification
Investing is pretty risky business, right? While investing does come with risk, we can carefully manage the amount of risk by making a decent plan and diversify.

Ep 3
Crises and Bubbles
Investing is about knowing when to buy and when to sell stocks, right? But when it comes to long-term investing, time in the market is more important than timing the market.

Ep 3
Impact investing
Investing is all about making money, right? But what if we told you that investing can also be about making a positive impact on the world, if you invest in what you believe in.
Massive customer potential in Continental Europe..

<table>
<thead>
<tr>
<th></th>
<th>Underdeveloped G7</th>
<th>Developed brokerage markets</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Addressable population</strong></td>
<td>285m</td>
<td>111m</td>
</tr>
<tr>
<td><strong>Digitalized</strong></td>
<td>89%</td>
<td>97%</td>
</tr>
<tr>
<td><strong>Online banked</strong></td>
<td>55%</td>
<td>86%</td>
</tr>
<tr>
<td><strong>Online brokerage</strong></td>
<td>8% (23m people)</td>
<td>35% (40m people)</td>
</tr>
</tbody>
</table>

Massive structural gap between developed (35%) and “underdeveloped G7” markets (8%) in online brokered population.

Source: company estimate, statista, 2020
..driven by strong secular trends..

A new generation with no negative bias: „What is the DotCom bubble?“

Increasing digitization: „I can invest and manage my wealth on my mobile phone."

Negative interest environment: „Saving accounts don’t generate capital gains."

Tax-incentivized saving schemes: „Will the existing pension schemes survive the next 30 years?"

Listed household brands: „I can invest easily in companies that I like and use."

A new generation with no negative bias:

Increasing digitization:

Negative interest environment:

Tax-incentivized saving schemes:

Listed household brands:
allows for two-folded growth.

285m people

100m customers market

Addressable population

Assuming penetration levels of developed markets (35%)

Existing online brokerage customers

Future new online brokerage customers

existing 23m

steal market share

new 77m

win market share

>55 years
<25 years

25-55 years (~40%)
With Europe's leading zero/low-cost brokerage offer...

- Zero commission US trading on NASDAQ and NYSE in all DEGIRO markets
- Zero commission trading on leading exchanges in most important growth markets
- Trading directly on top Tier 1 US exchanges in 18 countries
- Trading directly on top Tier 1 local exchanges in 6 countries
- No payment for order flow
- No intransparent pricing and hidden fees
..we showed strong growth in all geographies..

Core Markets:
NL, DE, AT

- Customer accounts Dec 2021: **1.30m**
- New customer accounts: **0.41m (+46%)**
- Transactions settled in 2021: **57.7m (+15%)**

Growth Markets:
FR, ES, PT, IT, CH, UK, IE

- Customer accounts Dec 2021: **0.67m**
- New customer accounts: **0.29m (+75%)**
- Transactions settled in 2021: **29.9m (+34%)**

Research Markets:
DK, NO, SE, FI, PL, CZ, HU, GR

- Customer accounts Dec 2021: **0.10m**
- New customers accounts: **0.04m (+67%)**
- Transactions settled in 2021: **3.4m (+36%)**
..outgrowing all major peers, while maintaining high customer quality.

New customer growth 2021

<table>
<thead>
<tr>
<th>Most relevant peers</th>
<th>Sum 1.098k (+19%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>flarxDEGIRO</td>
<td>&gt;730k (+55%)</td>
</tr>
<tr>
<td>Nordnet</td>
<td>380k (+31%)</td>
</tr>
<tr>
<td>Avanza</td>
<td>380k (+30%)</td>
</tr>
<tr>
<td>Hargreaves Lansdown</td>
<td>200k (+13%)</td>
</tr>
<tr>
<td>Swissquote*</td>
<td>80k (+23%)</td>
</tr>
<tr>
<td>Fineco</td>
<td>58k (+4%)</td>
</tr>
</tbody>
</table>

Trades per costumer (annualised)

<table>
<thead>
<tr>
<th>Quarter</th>
<th>flarxDEGIRO</th>
<th>Avanza</th>
<th>Nordnet</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q2 / 2021</td>
<td>46</td>
<td>46</td>
<td>46</td>
</tr>
<tr>
<td>Q3 / 2021</td>
<td>42</td>
<td>42</td>
<td>43</td>
</tr>
<tr>
<td>Q4 / 2021</td>
<td>43</td>
<td>43</td>
<td>43</td>
</tr>
<tr>
<td>Q1 / 2022</td>
<td>41</td>
<td>41</td>
<td>41</td>
</tr>
</tbody>
</table>

* LTM to June 2021
Excellent quality of loyal customer base drives future success
fla texDEGIRO provides its services to mature, highly educated and well-situated clients

- 70% of customers between 23-49 years old
- Majority of customers with academic background and previous trading experience
- Average fla texDEGIRO customer
- 54 trades in 2021
- ~€2,500 order volume in 2021
- ~€21,300 Assets under Custody

Note: All figures as per 31 Dec 2021, if not mentioned otherwise
Stable contribution of each cohort, stellar growth over the last 24 months

Long-term revenue contribution of cohorts

Trade related revenues p.a. (€ m)
Share of „medium-active“ customers increased significantly over time

Share of trades per customer account in relation to total trades of active customers

- **2018**
  - 49% (1-10)
  - 20% (11-25)
  - 12% (26-50)
  - 8% (51-100)
  - 8% (101-500)
  - 9% (>500)
  - 3% (2018 total)

- **2021**
  - 45% (1-10)
  - 22% (11-25)
  - 13% (26-50)
  - 9% (51-100)
  - 8% (101-500)
  - 2% (>500)
  - 2% (2021 total)
Increasing share of high-value customers visible in AuC development

Share of AuC per customer account in € in relation to total number of funded accounts and ARPU in 2021
AuC of customers growing steadily with age.

- **Average AuC in €**
- **Share of total customers**

### Axes:
- **X-axis:** Age groups from 20 to 80
- **Y-axis:** Average AuC in € from 0 to 90k
- **Stylized text:**
  - Average AuC (31.12)
  - Share of new customers 2020 per age group
  - Share of customers per age group
  - Share of new customers 2021 per age group
.. in line with annual revenue contribution.
High activity levels of client base

Customer activity per quarter

- Share of active customer accounts
- Number of trading customer accounts
- Share of customers with at least 1 trade p.a.

Trades per active customer account / quarter

Share of US volume*

* in % of total trading volume in Equities and ETFs
Retaining the right customers

LTM trading activity of leavers very significantly below average trading activity in the year

2021 - low churn on all metrics

Churned* Customer accounts
~ 50k (2.5%)

Churned* Trades
(LTM before churn)
1.2m (1.3%)

Churned* annual revenues
(LTM before churn)
€4.5m (1.1%)

*excluding corporate actions such as offboarding of B2B customers or brand migrations in Austria and the Netherlands
Translating growth into high, sustainable financial performance
Attractive pricing with high incremental margins.

Schematic, based on 2021 figures

Marketing
CAC €58

Customer
wins

trades $54 x
p.a.

Revenue per trade
€4.59

leadering to annual revenues...

Incremental EBITDA margin
80%

€250

perpetual

due to insourced platform

€200

EBITDA contribution
per customer p.a.

perpetual
..makes loyal customer base so highly valuable.

Average lifetime customer value (total revenues) in relation to acquisition costs

- Low customer acquisition costs driven by **online marketing and brand size benefits** (PR & word of mouth)
- High loyalty and stickiness result in sustainably low historic churn rates of < 5%
- Superb scalability of business model with strong **operating leverage of 80%**

<table>
<thead>
<tr>
<th>Customer acquisition cost (CAC)</th>
<th>Annual revenue per client</th>
<th>Discounted Customer lifetime value @7% (DCLTV)</th>
<th>Customer lifetime value undiscounted (CLTV)</th>
</tr>
</thead>
<tbody>
<tr>
<td>~ €58</td>
<td>~ €240</td>
<td>~ €2,800</td>
<td>~ €6,000</td>
</tr>
</tbody>
</table>

Payback period: < 3 months

~100x

~50x

*based on average figures 2021*
## Longevity of customers with continuous high returns

<table>
<thead>
<tr>
<th>Cohort</th>
<th>Revenues since onboarding</th>
<th>CAC</th>
<th>Payback period (years)</th>
<th>ROI</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
<td>€2,166</td>
<td>€76</td>
<td>0.5</td>
<td>2.861%</td>
</tr>
<tr>
<td>2015</td>
<td>€1,528</td>
<td>€113</td>
<td>1.1</td>
<td>1.347%</td>
</tr>
<tr>
<td>2016</td>
<td>€1,218</td>
<td>€91</td>
<td>0.9</td>
<td>1.336%</td>
</tr>
<tr>
<td>2017</td>
<td>€744</td>
<td>€74</td>
<td>0.9</td>
<td>1.012%</td>
</tr>
<tr>
<td>2018</td>
<td>€578</td>
<td>€66</td>
<td>0.9</td>
<td>0.882%</td>
</tr>
<tr>
<td>2019</td>
<td>€428</td>
<td>€73</td>
<td>1.3</td>
<td>0.588%</td>
</tr>
<tr>
<td>2020</td>
<td>€268</td>
<td>€49</td>
<td>0.5</td>
<td>0.544%</td>
</tr>
<tr>
<td>2021</td>
<td>€52</td>
<td>€58</td>
<td>1.1</td>
<td>0.88%</td>
</tr>
</tbody>
</table>

1. Revenue per customer account since on-boarded until 31/12/2021
2. Marketing expenses divided by customer accounts on-boarded
3. Revenues since on-boarding divided by CAC

---

Indicating point of break-even (accumulated revenue = CAC)
High retention rates of all cohorts

<table>
<thead>
<tr>
<th>Cohort</th>
<th>Revenue since onboarding in €</th>
<th>Cohort size (onboarded)</th>
<th>Cohort size (12/2021)</th>
<th>Retention rate</th>
<th>Churn rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
<td>32k</td>
<td>22k</td>
<td>69%</td>
<td>4.8%</td>
<td></td>
</tr>
<tr>
<td>2015</td>
<td>71k</td>
<td>49k</td>
<td>69%</td>
<td>5.4%</td>
<td></td>
</tr>
<tr>
<td>2016</td>
<td>87k</td>
<td>62k</td>
<td>71%</td>
<td>5.8%</td>
<td></td>
</tr>
<tr>
<td>2017</td>
<td>149k</td>
<td>111k</td>
<td>75%</td>
<td>6.0%</td>
<td></td>
</tr>
<tr>
<td>2018</td>
<td>166k</td>
<td>136k</td>
<td>82%</td>
<td>5.0%</td>
<td></td>
</tr>
<tr>
<td>2019</td>
<td>220k</td>
<td>196k</td>
<td>89%</td>
<td>3.9%</td>
<td></td>
</tr>
<tr>
<td>2020</td>
<td>569k</td>
<td>545k</td>
<td>96%</td>
<td>2.2%</td>
<td></td>
</tr>
<tr>
<td>2021</td>
<td>788k</td>
<td>770k</td>
<td>98%</td>
<td>2.2%</td>
<td></td>
</tr>
</tbody>
</table>

1. Annualised churn rate

Indicating point of break-even (Lifetime revenue = CAC)
Super Capital Light Business..
(2021 figures)

Total Assets under Custody

- 93% Securities: EUR 41.0 bn
- 7% Deposits: EUR 2.8 bn

Liquidity portfolio (~ EUR 1.5 bn)

Credit portfolio (~ EUR 1.3 bn)

Commissions

Commission income: EUR 340 m (96 bps)

Future opportunity given potential interest increases

84% margin lending (~ 300-500 bps)

16% secured alternative investments (~ 200-300 bps)

Interest income: EUR 59 m (242 bps)
..with high quality credit book.

**AuC in 2021**

- **€44 bn**
  - 93% Securities
  - 7% Deposits

**Usage of deposits (€ m)**

<table>
<thead>
<tr>
<th>Year</th>
<th>Liquidity</th>
<th>Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>2020</td>
<td>1.098</td>
<td>900</td>
</tr>
<tr>
<td>2021</td>
<td>1.495</td>
<td>1.344</td>
</tr>
</tbody>
</table>

**Credit book (€ m)**

<table>
<thead>
<tr>
<th>Year</th>
<th>Secured alternative investments</th>
<th>Margin loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>2020</td>
<td>297</td>
<td>603</td>
</tr>
<tr>
<td>2021</td>
<td>1.124</td>
<td>1.344</td>
</tr>
</tbody>
</table>

**Credit losses**

- 0.03% Credit losses in % of total assets
- 0.07% Credit losses in EUR m

**Significant**
**Efficiency indicators**

### Revenue by income type (in € m)

- **2018**: 35, 85
- **2019**: 12, 90
- **2020**: 15, 286
- **2021**: 59

- **2018**: 35
- **2019**: 12
- **2020**: 15
- **2021**: 59

### Assets under Custody by Product (in € bn)

- **2018**: 1
- **2019**: 14
- **2020**: 30
- **2021**: 41

- **2018**: 10
- **2019**: 14
- **2020**: 30
- **2021**: 41

**Revenue Margin by Product** (in bsp)

- **2018**: 118
- **2019**: 153
- **2020**: 132
- **2021**: 94

*Based on yearly averages of AuCs in securities and deposits*
Trading activity adds to long term growth - but doesn’t determine it

2017 2018 2019 2020 2021 2022(e)

Vision 2026
250m-350m
(@40 trades/customer account p.a.)

2020
75m
(@73 trades/customer account p.a.)

2021
91m
(@54 trades/customer account p.a.)

2022(e)
95m-115m
(@40-45 trades/customer account p.a.)

Vision 2026
250m-350m
(@40 trades/customer account p.a.)

Average # of customer accounts
0.4m 0.6m 0.8m 1.1m 1.7m 2.4m 7.5m

Tailwind hidden reserve from volatility >40 trades/customer account p.a.

Trades at baseline trading activity of 40 trades/customer account p.a.
Revenues per trade on the rise..

<table>
<thead>
<tr>
<th>Quarter</th>
<th>Revenue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q1 2021</td>
<td>€4.02</td>
</tr>
<tr>
<td>H1 2021</td>
<td>€4.27</td>
</tr>
<tr>
<td>9M 2021</td>
<td>€4.41</td>
</tr>
<tr>
<td>FY 2021</td>
<td>€4.59</td>
</tr>
<tr>
<td>LTM to March 22</td>
<td>€5.05</td>
</tr>
</tbody>
</table>

General level assumed for Vision 2026 “approx. €4”
with prudent savers & investors.

AuC share by product

- Stocks: 67%
- ETF: 25%
- ETP: 3%
- Other: 4%

Revenue share by product

- Stocks: 68%
- ETF: 23%
- ETP: 5%
- Other: 5%
Vision 2026
Increasing customer base x4 and tripling settled transaction

Customer accounts (in m)  

<table>
<thead>
<tr>
<th>Year</th>
<th>2021</th>
<th>2022(e)</th>
<th>2026 (Vision)</th>
</tr>
</thead>
<tbody>
<tr>
<td>CAGR</td>
<td>+30%</td>
<td>+30-40%</td>
<td>CAGR +30%</td>
</tr>
<tr>
<td>2.06</td>
<td>2.7-2.9</td>
<td>7-8</td>
<td></td>
</tr>
</tbody>
</table>

Transactions (in m)  

<table>
<thead>
<tr>
<th>Year</th>
<th>2021</th>
<th>2022(e)</th>
<th>2026 (Vision)</th>
</tr>
</thead>
<tbody>
<tr>
<td>CAGR</td>
<td>+20%</td>
<td></td>
<td>CAGR +20%</td>
</tr>
<tr>
<td>91</td>
<td>95-115</td>
<td>250-350*</td>
<td></td>
</tr>
</tbody>
</table>

* in a year with low market volatility

Due to flatexDEGIRO’s pure focus on online brokerage and its sustained high growth, the share of non-brokerage customers (approx. 41,000 or 2.0%) has become insignificant and will continue to decline. Continuing that focused strategy, flatexDEGIRO plans to off-board approximately 20,000 non-brokerage customers in the first quarter of 2022. In future, historical differentiations between subordinate customer groups are eliminated. flatexDEGIRO will therefore only report uniformly on all customer accounts.
Revenue opportunity of up to €1.5bn p.a.

Schematic

- €417m
- Incremental revenues
- CAGR +20-25%
- Up to €1.5bn

2019 2020 2021 2026 (vision)
Profitable growth results in profitability growth

Adjusted EBITDA margin

- **2019**: 29% (38% pre marketing)
- **2020**: 44% (53% pre marketing)
- **2021**: 44% (55% pre marketing)
- **2026 (Vision)**: >60%

^ Adjusted for long-term incentive plan
Capital Allocation

expected generation of

> €1.5bn

in accumulated Operating Cash Flow 2022-2026

<table>
<thead>
<tr>
<th>Organic growth investments</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Invest in markets</td>
</tr>
<tr>
<td>- Invest in platform and products</td>
</tr>
<tr>
<td>- Maintain sustainable capitalization</td>
</tr>
</tbody>
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<table>
<thead>
<tr>
<th>Sensible acquisition strategy</th>
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<tbody>
<tr>
<td>- High quality sector targets or verticalization</td>
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<tr>
<td>- Opportunities that accelerate customer growth, expand product offering or improve technological set-up</td>
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<table>
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<tr>
<th>Balanced capital return</th>
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<td>- Potential share buybacks especially during inviting market environment</td>
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</table>
Our 2026 Vision

Extending our position as Europe's leading online broker.

- 7-8m Customer accounts
- 250-350m Minimum Transactions
- €1.5bn Revenue (up to)
- >60% Adjusted EBITDA Margin
- >€1.5bn Accumulated Operating Cash Flow (2022-2026)

1 In a year of low market volatility
2 Adjusted for long-term incentive plan
flatexDEGIRO AG - Our shareholder structure

109.9m shares outstanding*

- 12.8% GfBK Gesellschaft für Börsenkommunikation mbH
- 5.2% Heliad Equity Partners
- 1.4% Bernd Förtsch
- 7.5% KipEi B.V.
- 5.8% Nola B.V.

67.2% free float includes ca. 4% held by management incl. exercised option

* Excluding additional approx. 1.3m management options exerciseable over the next three years.
Financial calendar 2022

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>30 August</td>
<td>H1 / 2022 Financial Report</td>
</tr>
<tr>
<td>25 October</td>
<td>Q3 / 2022 Interim Management Statement</td>
</tr>
</tbody>
</table>
Contact

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flatexDEGIRO AG
Corporate Presentation April 2022
EUROPA’S FÜHRENDE ONLINE BROKER