

## Evgeni Kaplun new Chief Risk Officer of flatexDEGIRO Bank

- Dr. Matthias Heinrich is stepping down from the Management Board as Chief Risk Officer at his own request in order to pursue new challenges outside the bank

Effective June 1, 2025, Evgeni Kaplun shall be promoted to Chief Risk Officer (CRO) of flatexDEGIRO Bank AG. The appointment to the Management Board is subject to the usual approval requirements of BaFin. He succeeds Dr. Matthias Heinrich, who is leaving the Management Board at his own request with effect from April 30, 2025.

The handover had been prepared for some time in connection with the advanced implementation of regulatory requirements.

Kaplun (40) has been responsible for the combined Financial and Non-Financial Risk Control division as Division Head Risk Control at flatexDEGIRO Bank since January 2023. He has more than 16 years of experience in risk management and regulation. Before joining flatexDEGIRO, Kaplun was Division Head Risk Control / Risk Management and Deputy Chief Risk Officer at VTB Bank (Europe) SE in Frankfurt/Main from 2017 to 2022, where he was responsible for all major risk types.



*Evgeni Kaplun takes over as Chief Risk Officer at flatexDEGIRO Bank*

The Chairman of the Supervisory Board of flatexDEGIRO Bank AG, Stefan Müller, said: "We are very pleased to be able to fill the position of Chief Risk Officer with such a highly qualified risk manager from within the bank. Evgeni Kaplun is assuming responsibility for a key management and control function, the importance of which will continue to increase, especially in a fast-growing company like flatexDEGIRO."

Heinrich (62) has been a member of the Management Board of flatexDEGIRO Bank AG since October 2022 and has focused on the further development and harmonization of the risk function and its alignment with regulatory requirements.

Müller thanked the departing Chief Risk Officer for his services: "Dr. Matthias Heinrich realigned the risk function at flatexDEGIRO Bank and was instrumental in ensuring that the bank successfully implemented the regulator's requirements quickly and effectively. We wish him all the best and every success for his next professional challenges."

"I am very grateful for the trust and support I have received from the Supervisory Board, my colleagues on the Management Board, and the employees. After almost three years of working on regulatory issues in the risk area, my assignment will soon be completed," said Dr. Matthias Heinrich on his departure.

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