RECORD YEAR AND STRONG GROWTH PROSPECTS
Commercial guidance fulfilled

Customers/customer accounts (in m)

- 2019: Q1 - 0.85, H1 - 0.87, 9M - 1.30
- 2020: Q1 - 1.30, H1 - 1.33, 9M - 2.04
- 2021: Q1 - 2.04, H1 - 2.06, 9M - 3.14

Transactions (in m)

- 2019: Q1 - 0.4, H1 - 0.4, 9M - 0.75
- 2020: Q1 - 0.75, H1 - 0.75, 9M - 1.16
- 2021: Q1 - 1.16, H1 - 1.16, 9M - 3.14

* pro forma

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.
## Competition outperformed

<table>
<thead>
<tr>
<th>GEOGRAPHICAL FOCUS</th>
<th>CUSTOMER ACCOUNTS 2020</th>
<th>CUSTOMER ACCOUNTS 2021</th>
<th>NEW CUSTOMER ACCOUNTS</th>
<th>GROWTH RATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>flatexDEGIRO</td>
<td>Europe</td>
<td>1.33m</td>
<td>2.06m</td>
<td>+730k</td>
</tr>
<tr>
<td>Hargreaves Lansdown¹</td>
<td>UK</td>
<td>1.44m</td>
<td>1.67m</td>
<td>+220k</td>
</tr>
<tr>
<td>Fineco²</td>
<td>Italy</td>
<td>1.36m</td>
<td>1.42m</td>
<td>+60k</td>
</tr>
<tr>
<td>Avanza</td>
<td>Nordics</td>
<td>1.28m</td>
<td>1.66m</td>
<td>+380k</td>
</tr>
<tr>
<td>Nordnet</td>
<td>Nordics</td>
<td>1.22m</td>
<td>1.60m</td>
<td>+380k</td>
</tr>
<tr>
<td>Swissquote³</td>
<td>Switzerland</td>
<td>0.34m</td>
<td>0.42m</td>
<td>+80k</td>
</tr>
</tbody>
</table>

¹ LTM to September 2021  
² LTM to November 2021  
³ LTM to June 2021
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%)**
..with significant measures recently started to drive accelerated growth..

- Merger with DEGIRO completed, all measures implemented as planned
- Introduction of zero commission ETF & Funds saving plans at flatex
- Early & Late Trading
- ETP Partnerships with Société Générale and BNP Paribas
- Crypto Trackers
- New pricing structure including zero commission brokerage („DEGIRO goes Zero“)
- Launch ‘next 3.0‘
- Educational Documentary
- Increased marketing push
..is expected to continue in 2022.

**Customer accounts**

2.7 - 2.9 million

+30 - 40%

**Transactions**

95 - 115 million

Based on conservative assumptions with average customer trading activity of 40 to 45 transactions p.a. (approx. 55 in 2021)
In May we have presented our growth vision..

Customers/customer accounts (in m)

- **CAGR +30%**
- 2021(e): 2.0-2.2m
- 2026(e): 7-8m

Transactions (in m)

- **CAGR +20%**
- 2021(e): 90-110m
- 2026(e): 250-350m*

*in a year with low market volatility*
..we have delivered in 2021 and are well on track to deliver our Vision 2026.

Customer accounts (in m)

<table>
<thead>
<tr>
<th>Year</th>
<th>2021(A)</th>
<th>2022(e)</th>
<th>2026(e)</th>
</tr>
</thead>
<tbody>
<tr>
<td>CAGR +30%</td>
<td>2.86m</td>
<td>2.7m-2.9m</td>
<td>7-8m</td>
</tr>
<tr>
<td>+30-40%</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Transactions (in m)

<table>
<thead>
<tr>
<th>Year</th>
<th>2021(A)</th>
<th>2022(e)</th>
<th>2026(e)</th>
</tr>
</thead>
<tbody>
<tr>
<td>CAGR +20%</td>
<td>91m</td>
<td>95-115m</td>
<td>250-350m*</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 2.8%) has become insignificant and will continue to decline. Continuing that focused strategy, flatexDEGIRO plans to off-board approximately 26,000 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.
Financial calendar 2022

Financial Publications 2022

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>February 2022</td>
<td>Preliminary Results 2021</td>
</tr>
<tr>
<td>29 March 2022</td>
<td>Annual Report 2021</td>
</tr>
<tr>
<td>26 April 2022</td>
<td>Q1 / 2022 Interim Management Statement</td>
</tr>
<tr>
<td>17 May 2022</td>
<td>Annual General Meeting</td>
</tr>
<tr>
<td>30 August 2022</td>
<td>H1 / 2022 Financial Report</td>
</tr>
<tr>
<td>25 October 2022</td>
<td>Q3 / 2022 Interim Management Statement</td>
</tr>
</tbody>
</table>
RECORD YEAR AND STRONG GROWTH PROSPECTS
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