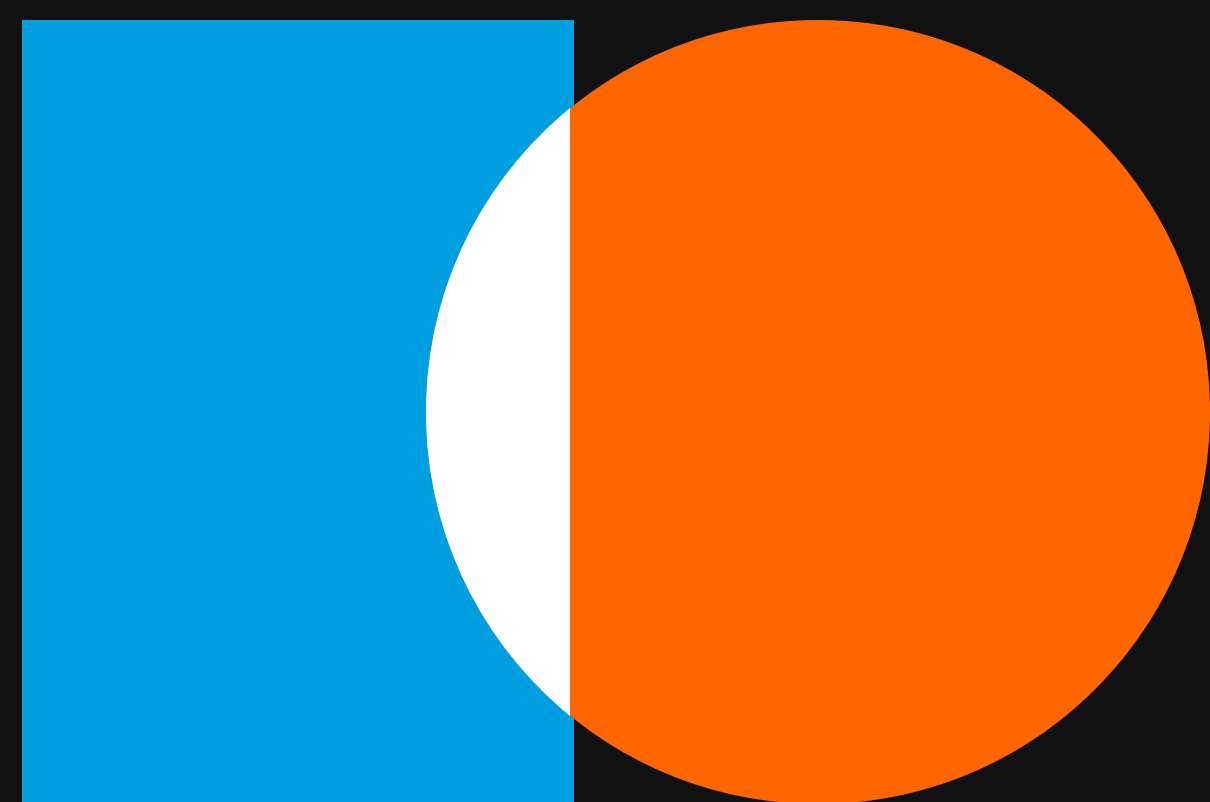


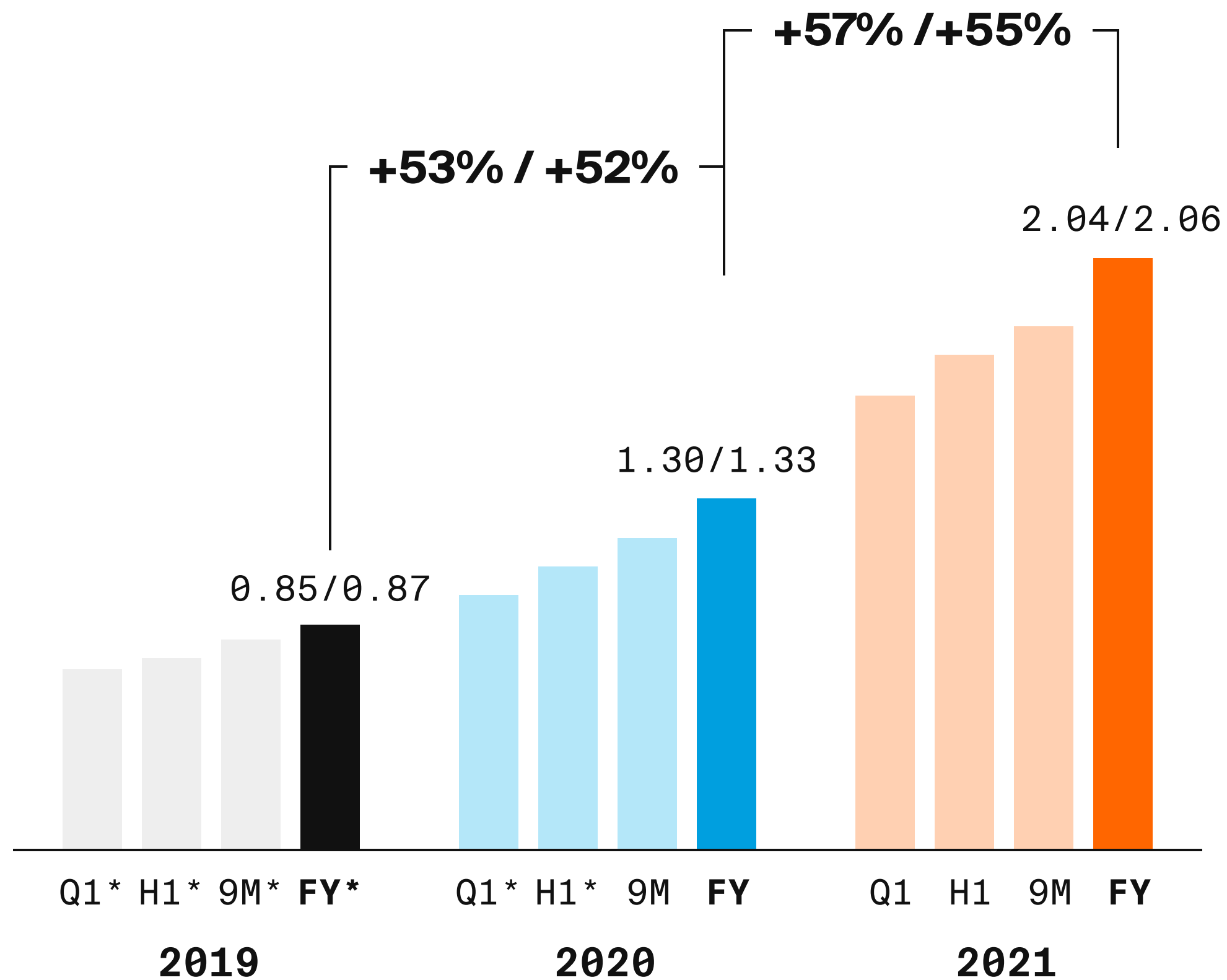
FLATEXDEGIRO AG | 06 JANUARY 2022

# RECORD YEAR AND STRONG GROWTH PROSPECTS

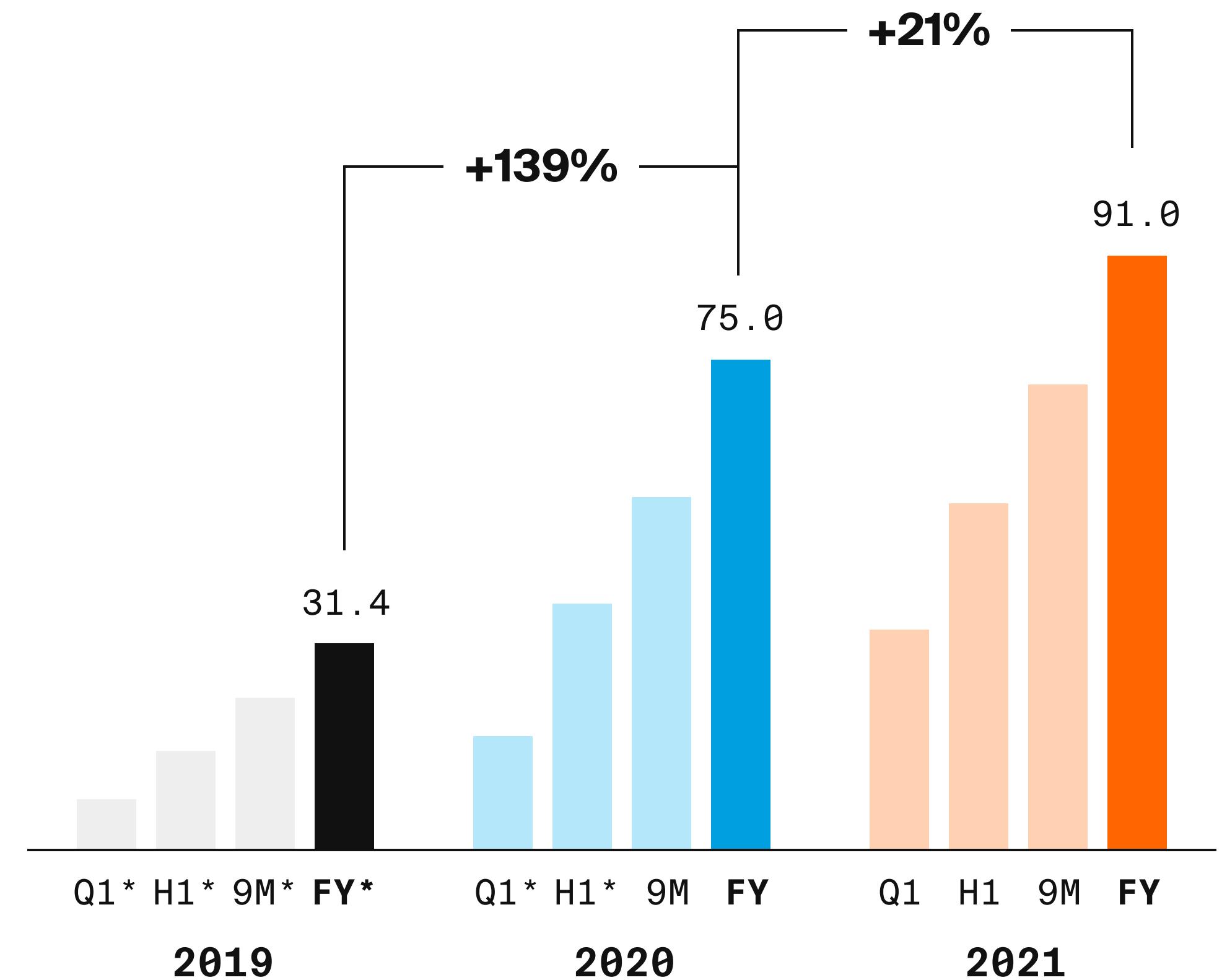


## Commercial guidance fulfilled

Customers/customer accounts  
(in m)



Transactions  
(in m)



\* 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

	<b>GEOGRAPHICAL FOCUS</b>	<b>CUSTOMER ACCOUNTS 2020</b>	<b>CUSTOMER ACCOUNTS 2021</b>	<b>NEW CUSTOMER ACCOUNTS</b>	<b>GROWTH RATE</b>
<b>flatexDEGIRO</b>	<b>Europe</b>	<b>1.33m</b>	<b>2.06m</b>	<b>+730k</b>	<b>+55%</b>
Hargreaves Lansdown <sup>1</sup>	UK	1.44m	1.67m	+220k	+16%
Fineco <sup>2</sup>	Italy	1.36m	1.42m	+60k	+4%
Avanza	Nordics	1.28m	1.66m	+380k	+30%
Nordnet	Nordics	1.22m	1.60m	+380k	+31%
Swissquote <sup>3</sup>	Switzerland	0.34m	0.42m	+80k	+23%

<sup>1</sup> LTM to September 2021

<sup>2</sup> LTM to November 2021

<sup>3</sup> 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..

### Launched in H1 / 2021..

- Merger with DEGIRO completed, all measures implemented as planned
- Introduction of zero commission ETF & Funds saving plans at flatex

### Launched in H2 / 2021..

- 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‘

### To come in early 2022..

- Educational Documentary
- Increased marketing push

**..is expected to continue in 2022.**

## Customer accounts

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**2.7 - 2.9 million**

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**+30 - 40%**

## Transactions

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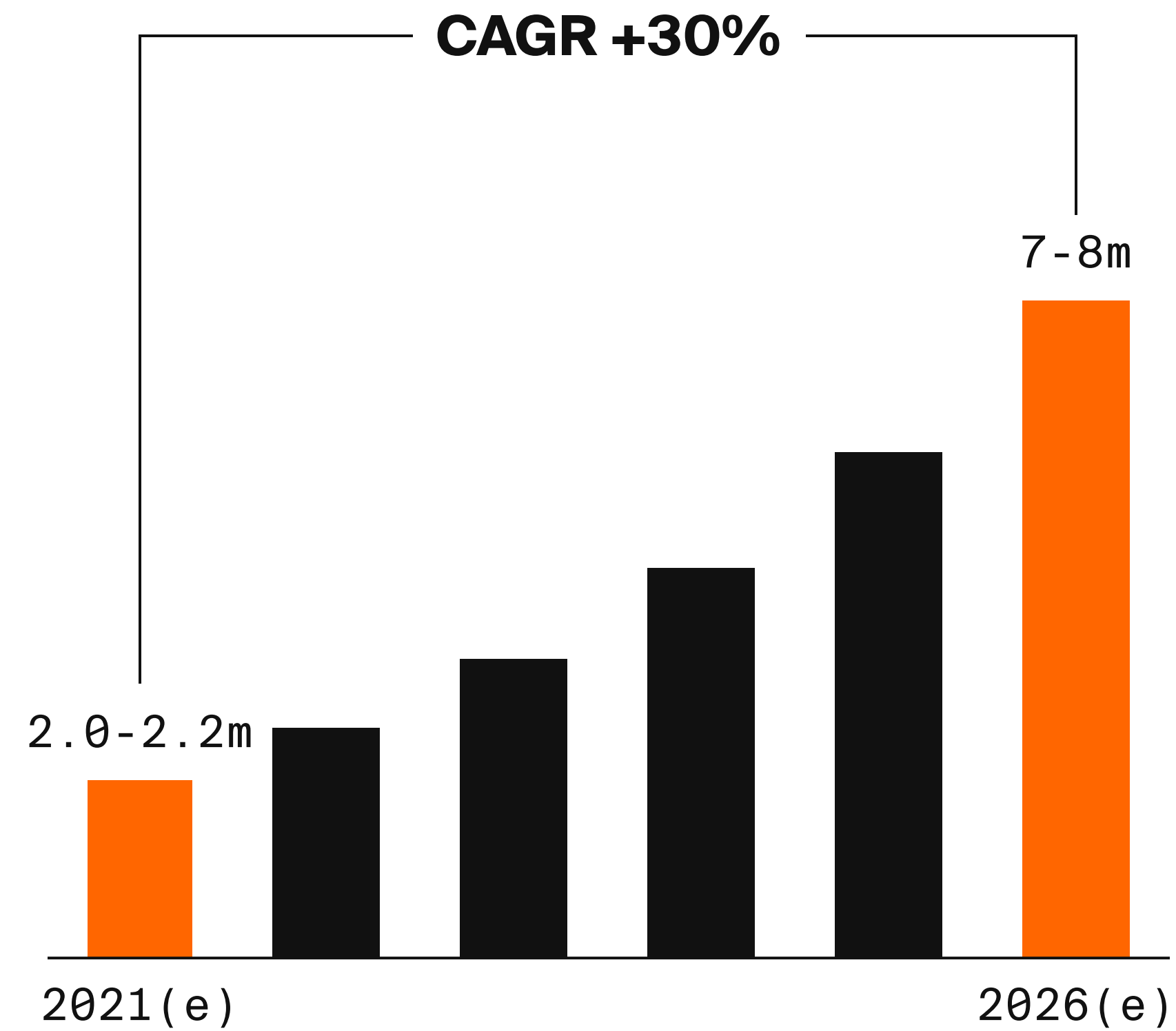
**95 - 115 million**

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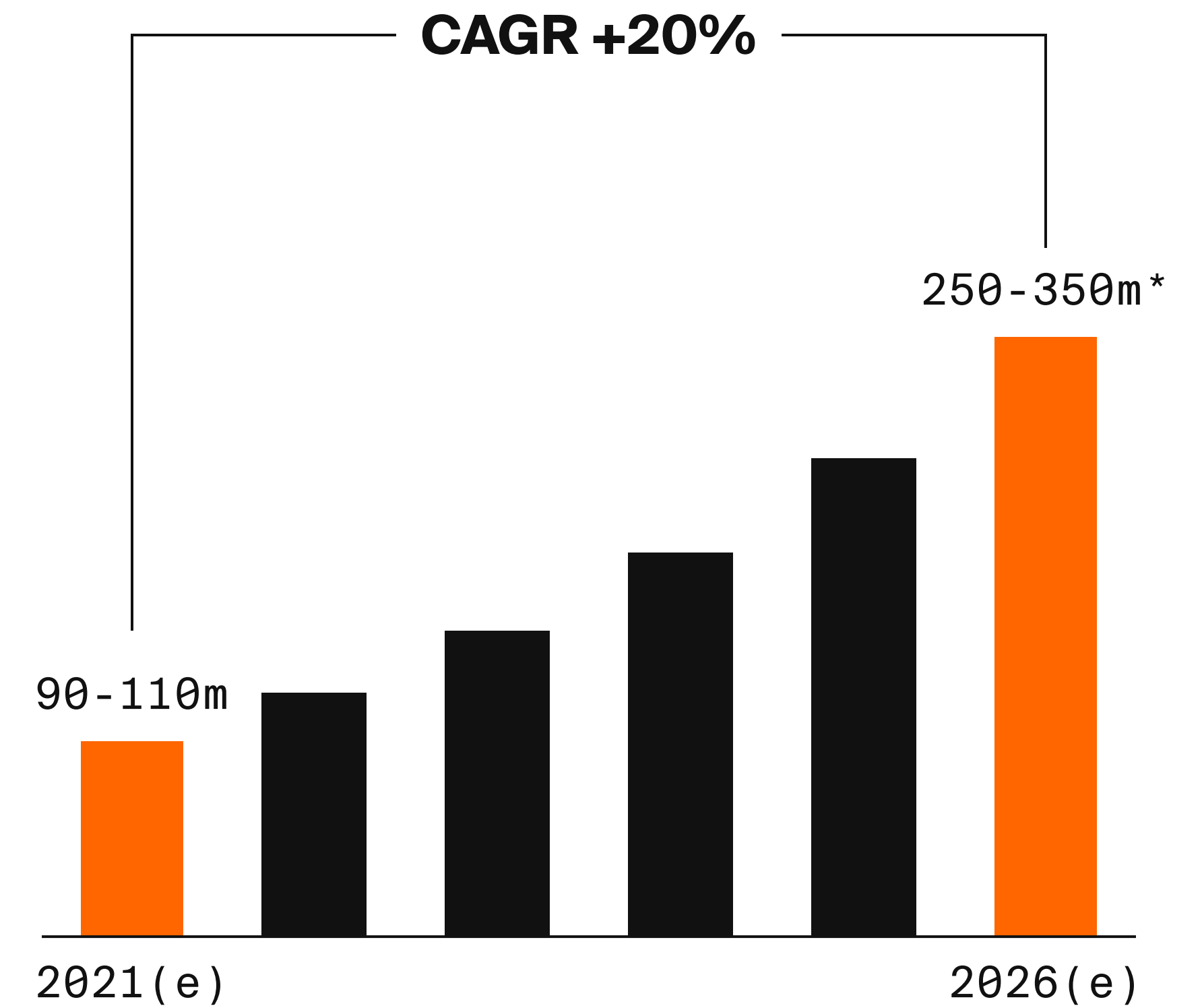
based on **conservative assumptions**  
with average customer trading activity  
of **40 to 45 transactions p.a.**  
(approx. 55 in 2021)

## In May we have presented our growth vision..

Customers/customer accounts  
(in m)



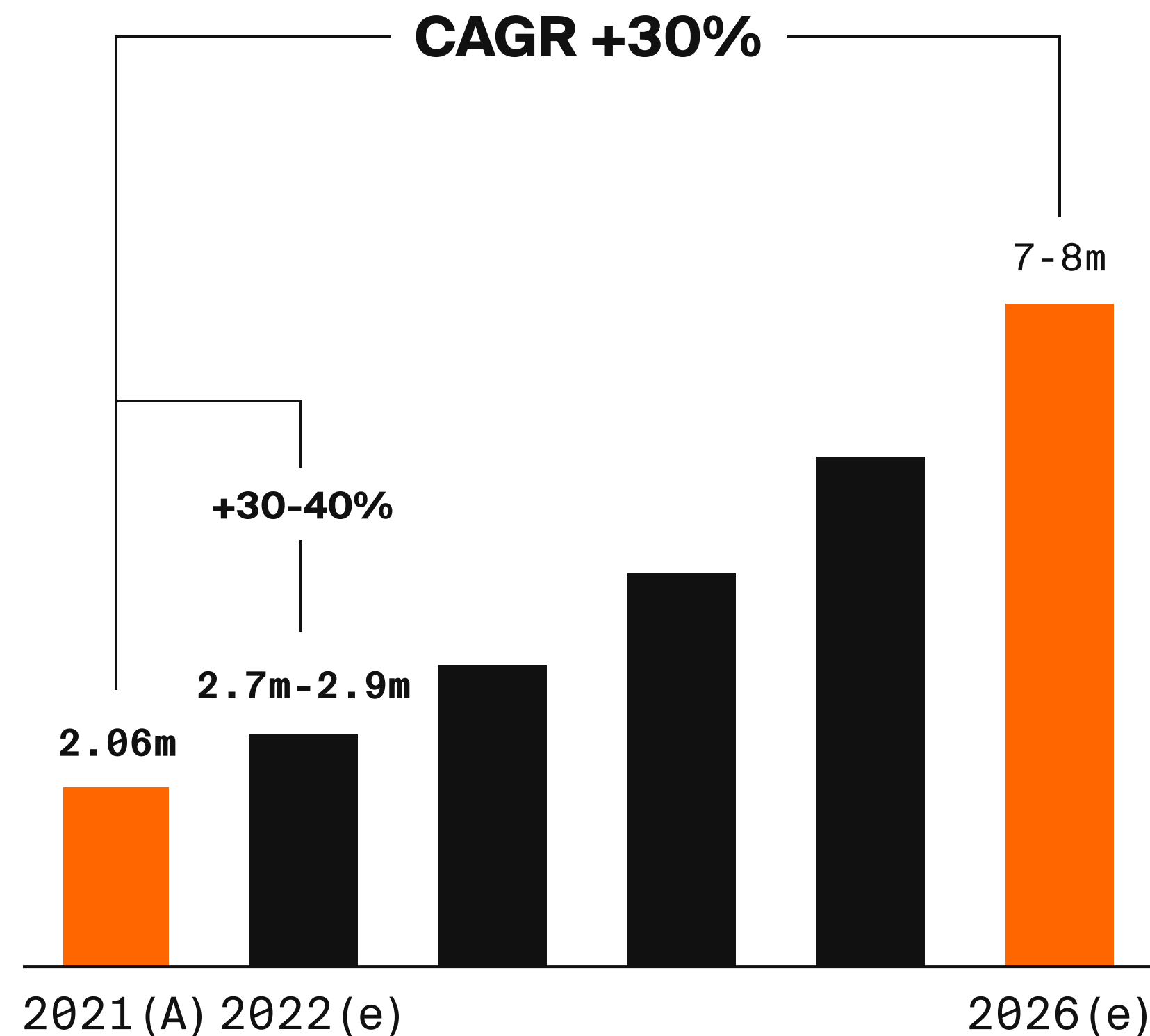
Transactions  
(in m)



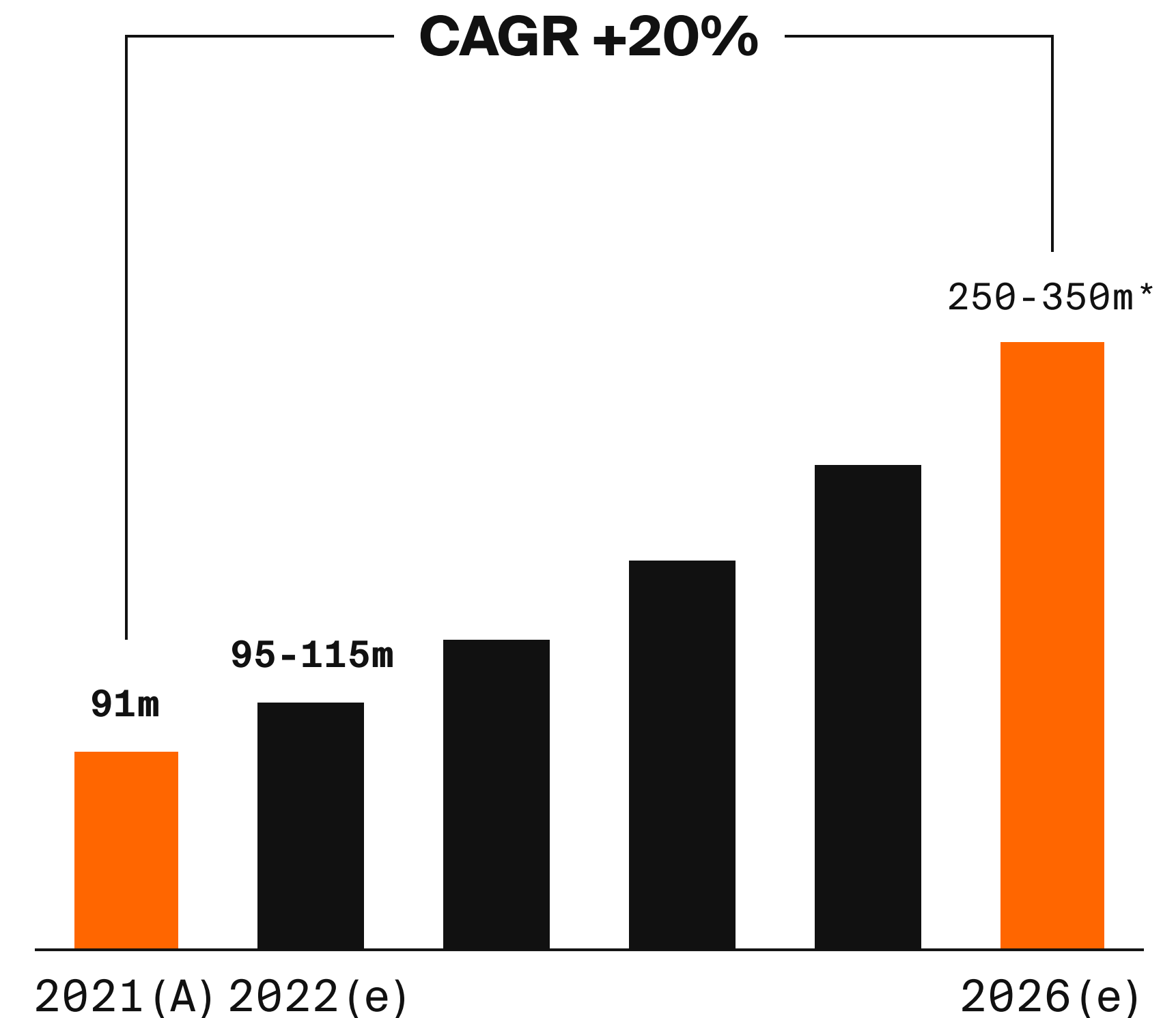
\* in a year with low market volatility

## ..we have delivered in 2021 and are well on track to deliver our Vision 2026.

Customer accounts  
(in m)



Transactions  
(in m)



\* 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.



## Financial calendar 2022

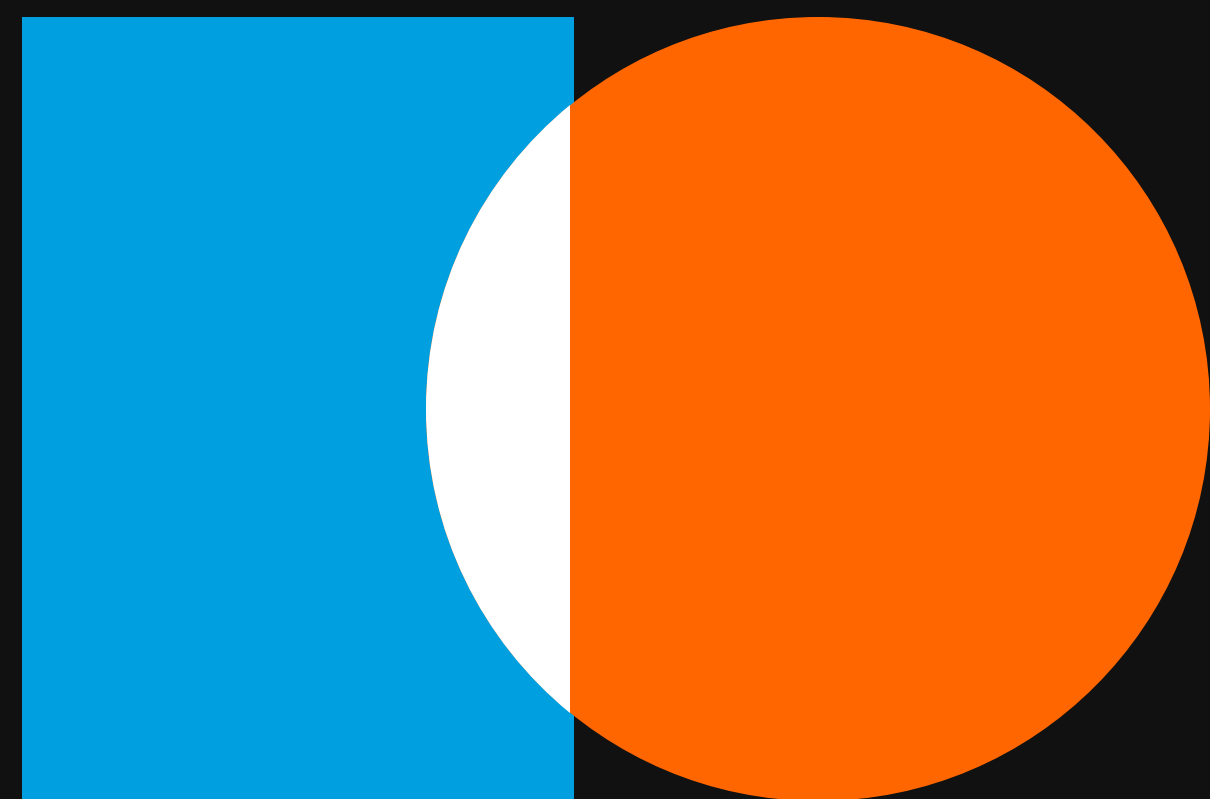


### Financial Publications 2022

<u>February 2022</u>	<u>Preliminary Results 2021</u>
<u>29 March 2022</u>	<u>Annual Report 2021</u>
<u>26 April 2022</u>	<u>Q1 / 2022 Interim Management Statement</u>
<u>17 May 2022</u>	<u>Annual General Meeting</u>
<u>30 August 2022</u>	<u>H1 / 2022 Financial Report</u>
<u>25 October 2022</u>	<u>Q3 / 2022 Interim Management Statement</u>

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# RECORD YEAR AND STRONG GROWTH PROSPECTS



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Record year and strong growth prospects  
Jan 2022

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