

flatexDEGIRO significantly increases profitability and strengthens foundation for further growth

- Revenues rose 14 percent to EUR 150 million in the third quarter
- Net Profit grew disproportionately to EUR 50 million (+29%)
- Commission Income rose by 6% to EUR 89 million; Interest income by 33% to EUR 56 million
- New management structure strengthens customer focus and growth trajectory
- Management Board resolves proposal for a share buyback program of up to EUR 100 million

Frankfurt/Main, October 21, 2026 – flatexDEGIRO SE continued its profitable growth trajectory in the third quarter of 2026, delivering significant revenue and earnings growth. In the third quarter, which is typically a seasonally softer period for trading, Europe's leading platform for securities trading and wealth building generated Revenues of EUR 150 million (Q3 2025: EUR 132 million), exceeding the prior-year figure by 14 percent. Net Profit rose disproportionately by 29 percent to EUR 50 million (Q3 2025: EUR 39 million). In addition to continued growth in the brokerage business, the strong Net Interest Income was a key driver of this performance.

"Even in a seasonally slower quarter, we continued our growth and further increased profitability. Our results demonstrate the strength and resilience of our business model as well as the successful implementation of our strategy. At the same time, we have laid the foundation for the next phase of flatexDEGIRO's growth, positioning the company to consistently capitalize on additional opportunities and create sustainable long-term value." said Oliver Behrens, CEO and Chairman of the Management Board of flatexDEGIRO.

Growth in Client Assets and Brokerage Activity

The number of Settled Transactions in the third quarter reached 19.2 million, up 8 percent versus the previous year's figure of 17.7 million. Commission Income rose by 6 percent to EUR 89 million (Q3 2025: EUR 85 million). Assets under Custody increased by approximately EUR 4 billion in the third quarter of 2026 to a new record high of EUR 113 billion. This growth was supported by Net Cash Inflows of EUR 1.7 billion (Q3 2025: EUR 1.6 billion). The number of customer accounts rose to 3.7 million, of which approximately 390,000 were newly opened in the past twelve months.

"An increasing number of Europeans are turning to capital markets for long-term wealth creation and active investing. Our strong growth in customer accounts, assets, and transactions demonstrates that our offering meets the needs of retail investors across Europe. With our integrated platform, we see significant potential to further expand our brokerage business while deepening customer relationships and unlocking additional growth opportunities across the entire customer lifecycle." said Dr. Benon Janos, CEO of flatexDEGIRO.

Net Interest Income continued to develop favorably in the third quarter. Interest Income rose by one-third to EUR 56 million (Q3 2025: EUR 42 million). This growth was supported by higher customer deposits, a favorable interest-rate environment, persistently strong demand for margin loans, and increased treasury activity.

Retirement Savings Account Unlocks Additional Growth Potential

In September, flatexDEGIRO unveiled its concept for the new retirement savings account in Germany for the first time. This positions the Company early in a key growth area of the German financials sector. The standard CORE model offers a particularly attractive proposition for retail investors, under which flatexDEGIRO charges no account fees and fully covers the product costs of 0.07 percent p.a. (TER) for its customers for at least the first five years.

“The reform of private retirement savings creates a unique opportunity to introduce millions more people to capital markets and long-term investing. Our offering is more than just a retirement savings account. Customers can build up state-subsidized assets for retirement while simultaneously investing flexibly in stocks, ETFs, and international markets through their brokerage account. It is precisely this combination of wealth building and modern securities trading that makes our model particularly attractive,” said Behrens.

New Management Structure Strengthens Growth Agenda

In September, the Supervisory Board approved adjustments to the Management Board’s structure and allocation of responsibilities. Dr. Benon Janos was appointed CEO and assumes responsibility for the operational brokerage and B2C business. As Chairman of the Management Board and CEO, Oliver Behrens will focus in particular on the B2B business, the treasury activities as well as the representation of the Company in public. In addition, Dr. Thomas Lindner was appointed to the Management Board as Chief Financial Officer. Furthermore, as future Chief Growth Officer (Divisional Board Member), Dominik Beier will play a central role in driving the Company’s growth agenda.

With this enhanced leadership structure, flatexDEGIRO is sharpening its customer and market focus, strengthening execution capabilities, and positioning itself to unlock further growth potential across its platform.

Planned Share Buyback Program

In October 2026, the Management Board has decided to apply to BaFin for approval of a share buyback program in order to utilize the authorization granted by the Annual General Meeting to acquire its own shares. Subject to regulatory approval, flatexDEGIRO intends to launch a share buyback program of up to EUR 100 million to efficiently deploy excess capital and underline the Company’s strong capital position.

“With the planned share buyback, we are continuing our disciplined capital allocation strategy. Supported by our strong capital position, we can continue investing in future growth while efficiently returning surplus capital to our shareholders. At the same time, the share buyback increases each shareholder’s participation in flatexDEGIRO’s future earnings and dividends while underscoring our confidence in the Company’s long-term growth prospects.” said Janos.

Outlook

flatexDEGIRO reiterates its full year 2026 outlook. The Company continues to expect Revenues of approximately EUR 650 million and Net Profit in the range of EUR 200 to 230 million. This continued strong performance is supported by growing client assets, a resilient earnings base, the expansion of our retirement savings offering, and additional momentum from strategic growth initiatives.

“We have laid the groundwork to successfully shape the next phase of growth. With our expanded management structure, a strong market position, and attractive offerings for securities trading and wealth accumulation, we believe we are exceptionally well-positioned to further strengthen our leading position in Europe,” said Behrens.

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flatexDEGIRO SE – Europe’s leading online-brokerage and wealth-building platform

(www.flatexdegiro.com, ISIN: DE000FTG1111, Ticker: FTK.GR)

With the ambition of being Europe’s leading online-brokerage and wealth-building platform, flatexDEGIRO currently serves more than 3.5 million customers across 16 countries. The Company holds more than EUR 100 billion in assets under custody and executed more than 75 million securities transactions for its customers in 2025.

Through its three brokerage platforms, DEGIRO, flatex and ViTrade, flatexDEGIRO provides access to trading on around 50 exchanges across Europe, North America and the Asia-Pacific region, as well as over-the-counter (OTC) trading. Its customers are active and well-informed investors who trade on an execution-only basis without investment advice. Through ViTrade, flatexDEGIRO also caters to particularly active traders.

Brokerage services and the banking business associated with securities trading are provided through flatexDEGIRO Bank SE, a wholly owned subsidiary holding a full banking license. flatexDEGIRO operates proprietary technology across the entire value chain, delivering exceptionally high platform availability and setting industry standards for platform and service quality.

Profit and Loss Statement		Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026	Q3 2026	9M 2025	9M 2026	Change in %
Revenues	mEUR	146.3	132.1	132.0	149.4	173.6	166.5	150.3	410.4	490.4	+19.5
Commission income	mEUR	96.1	83.2	84.5	99.8	115.5	107.3	89.4	263.7	312.2	+18.4
of which: Transaction-related commission income	mEUR	86.9	79.2	80.3	93.5	104.9	101.8	85.0	246.3	291.7	+18.4
of which: Other commission income	mEUR	9.1	4.0	4.2	6.2	10.5	5.5	4.5	17.4	20.5	+17.8
Commission expenses	mEUR	15.2	14.3	14.3	15.8	18.4	17.2	13.9	43.8	49.5	+13.1
Net commission income	mEUR	80.9	68.9	70.2	83.9	97.1	90.1	75.5	220.0	262.7	+19.4
Margin	%	84.2	82.9	83.1	84.1	84.1	84.0	84.4	83.4	84.1	+0.8
Interest income	mEUR	43.4	42.8	42.1	44.9	49.3	52.7	55.9	128.3	158.0	+23.2
Interest expenses	mEUR	3.2	1.0	1.9	1.5	2.5	2.2	2.3	6.1	7.1	+16.1
Net interest income	mEUR	40.1	41.8	40.2	43.4	46.8	50.5	53.6	122.2	150.9	+23.5
Margin	%	92.5	97.8	95.5	96.7	94.9	95.7	95.8	95.2	95.5	+0.3
Other operating income	mEUR	6.8	6.1	5.3	4.8	8.8	6.5	4.9	18.3	20.2	+10.2
Other operating expenses	mEUR	3.0	2.8	3.7	2.1	2.7	2.4	1.6	9.4	6.8	-27.4
Net other operating income	mEUR	3.8	3.4	1.7	2.7	6.0	4.0	3.3	8.9	13.3	+49.7
Margin	%	56.5	55.1	31.5	56.6	68.7	62.5	66.5	48.7	66.2	+35.9
Gross profit	mEUR	124.8	114.2	112.1	130.0	149.9	144.7	132.4	351.1	427.0	+21.6
Current personnel expenses	mEUR	26.4	27.9	24.7	23.5	26.0	25.0	25.6	79.0	76.5	-3.2
Personnel expenses for long-term variable remuneration components	mEUR	5.1	2.6	1.2	14.1	2.7	-0.8	1.6	8.9	3.4	-61.8
Marketing expenses	mEUR	12.0	7.0	6.0	9.3	21.0	8.6	6.5	25.0	36.1	+44.3
Other administrative expenses	mEUR	11.7	13.0	11.0	16.5	13.0	13.9	15.7	35.7	42.6	+19.2
Depreciation & Amortization	mEUR	9.9	9.6	11.5	15.0	10.9	12.9	12.2	31.1	36.1	+16.1
Operating expenses	mEUR	65.1	60.2	54.5	78.4	73.5	59.6	61.6	179.8	194.7	+8.3
Operating profit	mEUR	59.7	54.0	57.6	51.6	76.5	85.1	70.8	171.3	232.3	+35.6
Operating profit margin	%	47.8	47.3	51.4	39.7	51.0	58.8	53.5	48.8	54.4	+11.5
Profit before income taxes	mEUR	59.2	53.5	57.1	51.0	76.0	84.6	70.2	169.7	230.8	+35.9
Income taxes	mEUR	17.1	14.0	18.1	11.1	22.2	23.2	19.9	49.2	65.4	+32.8
Net Profit	mEUR	42.0	39.5	39.0	39.9	53.7	61.3	50.3	120.5	165.4	+37.2
Net Profit Margin	%	33.7	34.6	34.8	30.7	35.8	42.4	38.0	34.3	38.7	+12.8

DISCLAIMER

Preliminary, unaudited Results

This press release contains preliminary, unaudited information that is subject to change and is not intended to be comprehensive.

Non-IFRS Financial Measures (APMs)

This press release contains non-IFRS financial measures. These metrics are alternative performance measures as defined by the European Securities and Markets Authority ("ESMA"). flatexDEGIRO presents these non-IFRS metrics because (i) they are used by management to measure performance, including in presentations to the Management Board and members of the Supervisory Board, as well as a basis for strategic planning and forecasts, and (ii) they represent metrics that, in flatexDEGIRO's view, are frequently used by certain investors, securities analysts, and other parties as supplementary measures of operating and financial performance. These non-IFRS financial measures may not be comparable to similarly named measures used by other companies and have their limitations as analytical tools. They should not be viewed as a substitute for an analysis of flatexDEGIRO's business results in accordance with IFRS. Non-IFRS financial measures are not a measure of flatexDEGIRO's performance or liquidity under IFRS and should not be considered as an alternative to net income or other performance measures derived in accordance with IFRS or other generally accepted accounting principles, or as an alternative to cash flows from operating, investing, or financing activities.

Forward-Looking Statements

This press release may contain forward-looking statements and information identified by terms such as "expect," "aim," "anticipate," "intend," "plan," "believe," "estimate," or "will." Such forward-looking statements are based on our current expectations and certain assumptions, which may be subject to a number of risks and uncertainties. The actual results achieved by flatexDEGIRO SE may differ materially from these forward-looking statements. flatexDEGIRO assumes no obligation to update or correct these forward-looking statements if developments differ from expectations.