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flatexDEGIRO adopts new capital allocation policy – increase in annual dividend by a factor of seven planned; 2025 guidance slightly exceeded

- Based on preliminary, unaudited figures, Revenues in FY 2025 increase by around 17% to approximately EUR 560 million, while Net Income rises by around 44% to approximately EUR 160 million
- New capital allocation strategy includes a framework for regular dividend distribution of 20% of Net Income, with a possible dividend for 2025 of around EUR 0.30 per share (2024: EUR 0.04) envisaged
- Further increase in Revenues and Net Income expected for 2026

Frankfurt am Main, February 18, 2026 – flatexDEGIRO SE continues its profitable growth course and plans to significantly increase its annual dividend distribution. Based on preliminary, unaudited figures, the Company expects Revenues of around EUR 560 million and Net Income of around EUR 160 million for FY 2025 – both figures coming in at or above the upper end of the Company's previous guidance (Revenues: EUR 530 to 550 million | Net Income: EUR 150 to 160 million). flatexDEGIRO had already raised its original guidance twice in the course of 2025.

The Management Board anticipates further profitable growth in 2026: Revenues are expected to increase by 5 to 10 percent (EUR 588 to EUR 616 million) and Net Income by 5 to 15 percent (EUR 168 to EUR 184 million). Both, the flatex and DEGIRO brands, are expected to achieve further organic customer growth in all key markets. Recently introduced product and service offerings, including Crypto trading and Securities Lending, will be further expanded and are expected to drive higher Revenues and Net Income in 2026. In addition, flatexDEGIRO plans to significantly expand its savings plan offering throughout 2026, further enhance its personal customer service and to early on launch competitive pension products in Germany in light of expected pension reforms.

New capital allocation policy: Focus on further growth, significant increase in annual dividend payments

Against this backdrop, flatexDEGIRO has adopted new growth-oriented principles for its capital allocation. Going forward, flatexDEGIRO intends to propose 20% of Net Income as an annual dividend. Based on preliminary, unaudited Net Income figures for FY 2025 of around EUR 160 million, the dividend would amount to around EUR 32 million, or around EUR 0.30 per dividend-bearing share. This would correspond to a sevenfold increase compared to the dividend per share paid in previous years (EUR 0.04). Based on flatexDEGIRO’s XETRA closing price on February 17, 2026 (EUR 33.20), this would result in a dividend yield of just under 1 percent.

"Our expanded dividend policy marks the beginning of a new chapter: we are combining sustainable growth with reliable shareholder returns. The strong operating performance in 2025 clearly demonstrates the effectiveness of our strategy. At the same time, we continue to invest in technology, enhance user experience, and advance our product expansion efforts in order to further establish ourselves as Europe's leading platform for building wealth," says **Oliver Behrens**, CEO of flatexDEGIRO SE.

In addition to regular dividend payments, flatexDEGIRO's capital allocation policy focuses primarily on driving organic growth in existing and new product and service areas. Existing retained earnings and current profits also enable potential consolidation steps, growth and bolt-on acquisitions as well as the opportunistic use of share buybacks.

The new capital allocation policy is expected to be implemented as early as the proposal for the appropriation of profits at the Company's upcoming Annual General Meeting on June 2, 2026, which will decide on the dividend distribution.

flatexDEGIRO will publish its full preliminary results for FY 2025 on February 26, 2026, at 08:00 a.m. CET. A press conference will be held on the same day at 09:00 a.m. CET. Further information is available at www.flatexdegiro.com.

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flatexDEGIRO SE – leading platform for building wealth

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

Serving more than 3.5 million customers in 16 countries, flatexDEGIRO's aspiration is to be the leading European platform for building wealth. The company holds Assets under Custody of close to EUR 100 billion and processed more than 75 million securities transactions for its customers in 2025.

Through three brokerage platforms – DEGIRO, flatex and ViTrade, flatexDEGIRO provides trading access to around 50 stock exchanges in Europe, North America and the Asia-Pacific region as well as to over-the-counter direct trading. Its customers are active and well-informed traders who trade without investment advice. With ViTrade, flatexDEGIRO also serves highly active traders.

Brokerage and banking business related to securities trading are handled by flatexDEGIRO Bank SE, a subsidiary with a full banking license. flatexDEGIRO uses proprietary technology with very high availability along the entire value chain and thus sets standards in platform and service quality.