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flatexDEGIRO implements comprehensive deposit platform for Hamburg Commercial Bank (HCOB)

Frankfurt am Main, March 4, 2026 – As part of its growth strategy in the area of Business Process Outsourcing (BPO), flatexDEGIRO has developed and implemented a fully integrated deposit platform for Hamburg Commercial Bank (HCOB). Under the new digital brand "Hamburg Direct Bank", HCOB is now offering overnight and fixed-term deposit products via the new online platform at www.hamburg-direct-bank.de.

With flatexDEGIRO's banking and IT outsourcing solution, banks can efficiently attract retail deposits without having to set up their own complex IT infrastructure, special teams, or extensive regulatory processes. The platform provides a "Deposits as a Service" approach that impresses with automated workflows, high scalability, and full regulatory compliance.

"We are delighted to welcome HCOB as a strong new partner in our growing BPO business," says **Oliver Behrens**, CEO of flatexDEGIRO SE. "The rapid, tailor-made implementation underscores the benefits of our scalable outsourcing solutions for the deposit business. Our many years of experience as a bank and technology provider enable us to give leading financial institutions real competitive advantages in attracting retail deposits in Europe."

flatexDEGIRO plans to consistently expand the BPO segment and acquire one to two new partner banks each year. Two long-standing bank partners are already successfully using the solution and currently administer around €8 billion in retail deposits attracted via the platform. HCOB is now the first new customer in the current expansion phase, with further partnerships in the pipeline.

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flatexDEGIRO SE – leading platform for wealth creation in Europe

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

With the ambition of being the leading platform for wealth building in Europe, flatexDEGIRO currently supports more than 3.5 million customers in 16 countries. The company holds assets of nearly €100 billion and will process more than 75 million securities transactions for its customers in 2025.

Brokerage and securities trading-related banking business are conducted through flatexDEGIRO Bank SE, a subsidiary with a full banking license. flatexDEGIRO has proprietary technology with very high availability along the entire value chain, setting standards in platform and service quality.

In addition, expanded services in the area of deposit business for third-party customers are provided in "business process outsourcing" (BPO). flatexDEGIRO intends to further strengthen this business area by expanding its customer base.

About Hamburg Commercial Bank
Hamburg Commercial Bank AG (HCOB) is a private commercial bank headquartered in Hamburg that specialises in tailor-made financing solutions for German and European companies. It also has a strong position in Germany-focused real estate financing, is an established project financier in Europe, and a reliable partner for the shipping sector. Efficient and secure payment services, as well as innovative products for foreign trade complete the range of services. The bank is guided by established ESG criteria and operates from several locations in Germany as well as in Amsterdam, London, Luxembourg, and Piraeus. Under the 'Hamburg Direct Bank' brand, HCOB offers call money and fixed-term deposits for private customers. Further information is available at www.hcob-bank.com.