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Bafin lowers SREP capital requirement, individual capital surcharge waived

- SREP capital requirement (P2R) for the flatexDEGIRO Group lowered by 100 basis points to 1.50 percent
- Individual capital surcharge at flatexDEGIRO Bank completely waived

The Federal Financial Supervisory Authority (Bafin) has informed flatexDEGIRO that it will reduce the additional capital requirement (Pillar 2 Requirement, P2R) for the flatexDEGIRO Group, determined as part of the regular Supervisory Review and Evaluation Process (SREP), by 100 basis points, from 2.50 percent to 1.50 percent.

At the same time, the individual capital surcharge previously imposed on flatexDEGIRO Bank, which was mandated several years ago due to identified deficiencies in the business organization, has been completely lifted. flatexDEGIRO Bank's SREP capital requirement will thus be 2.25 percent going forward. flatexDEGIRO views Bafin's decision as recognition of its successful and sustained efforts to address the findings from previous audits and to restore its proper business organization.

Oliver Behrens, Chairman of the Management Board and CEO of flatexDEGIRO, says: "The further reduction of the SREP surcharge and, in particular, the complete removal of the individual capital surcharge, sends a strong signal from the regulator and confirms the significant progress we have made since the Bafin special audit in 2022."

Dr. Benon Janos, CEO of flatexDEGIRO, says: "By successfully addressing all of Bafin's findings in recent years, we have continuously strengthened and developed our organization and, in doing so, have sustainably enhanced our regulatory processes and control systems. This, along with the resulting reduction in capital requirements at the group level, increases our strategic flexibility in capital allocation and supports our long-term growth ambitions."

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flatexDEGIRO SE – Leading Platform for Securities Trading and Wealth Building in Europe

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

With the goal of being the leading platform for securities trading and wealth building in Europe, flatexDEGIRO currently serves more than 3.5 million customers in 16 countries. The company holds assets totaling over 100 billion euros and processed more than 75 million securities transactions for its customers in 2025.

Through three brokerage platforms, DEGIRO, flatex, and ViTrade, flatexDEGIRO offers access to trading on approximately 50 exchanges in Europe, North America, and the Asia-Pacific region, as well as over-the-counter direct trading. Its clients are active and well-informed traders who trade without investment advice. With ViTrade, flatexDEGIRO also serves particularly active traders.

Brokerage services and the banking activities associated with securities trading are conducted through flatexDEGIRO Bank SE, a subsidiary with a full banking license. flatexDEGIRO utilizes proprietary technology with very high availability throughout the entire value chain, thereby setting standards for platform and service quality.