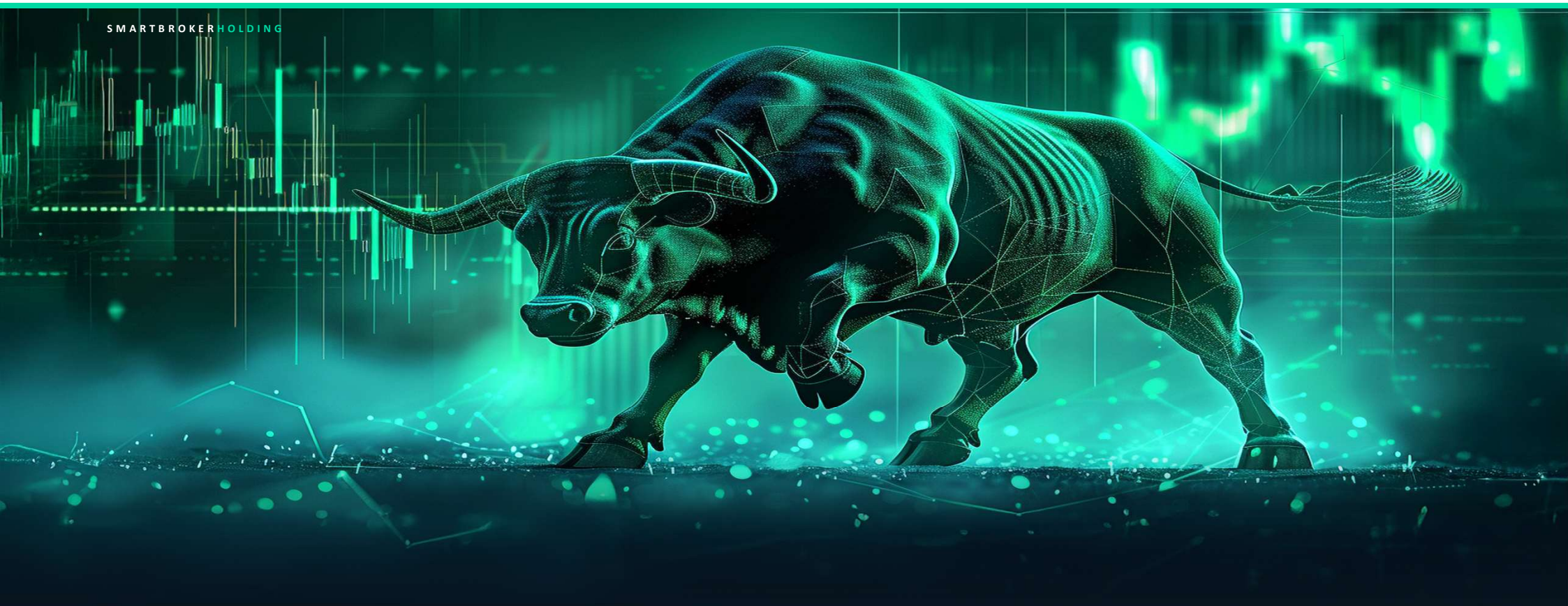


SMARTBROKERHOLDING



Herbstkonferenz - 31.8.2026

SMARTBROKERHOLDING AG

DISCLAIMER

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These factors include, but are not limited to, the following: (i) market risks: principally economic price and volume developments; (ii) dependence on performance of major customers and industries, (iii) our level of debt, management of interest rate risk; (iv) costs associated with regulation relating to providing financial services; (v) inflation, interest rate levels and fluctuations in exchange rates; (vi) general economic, political and business conditions and existing and future governmental regulation; and (vii) the effects of competition.

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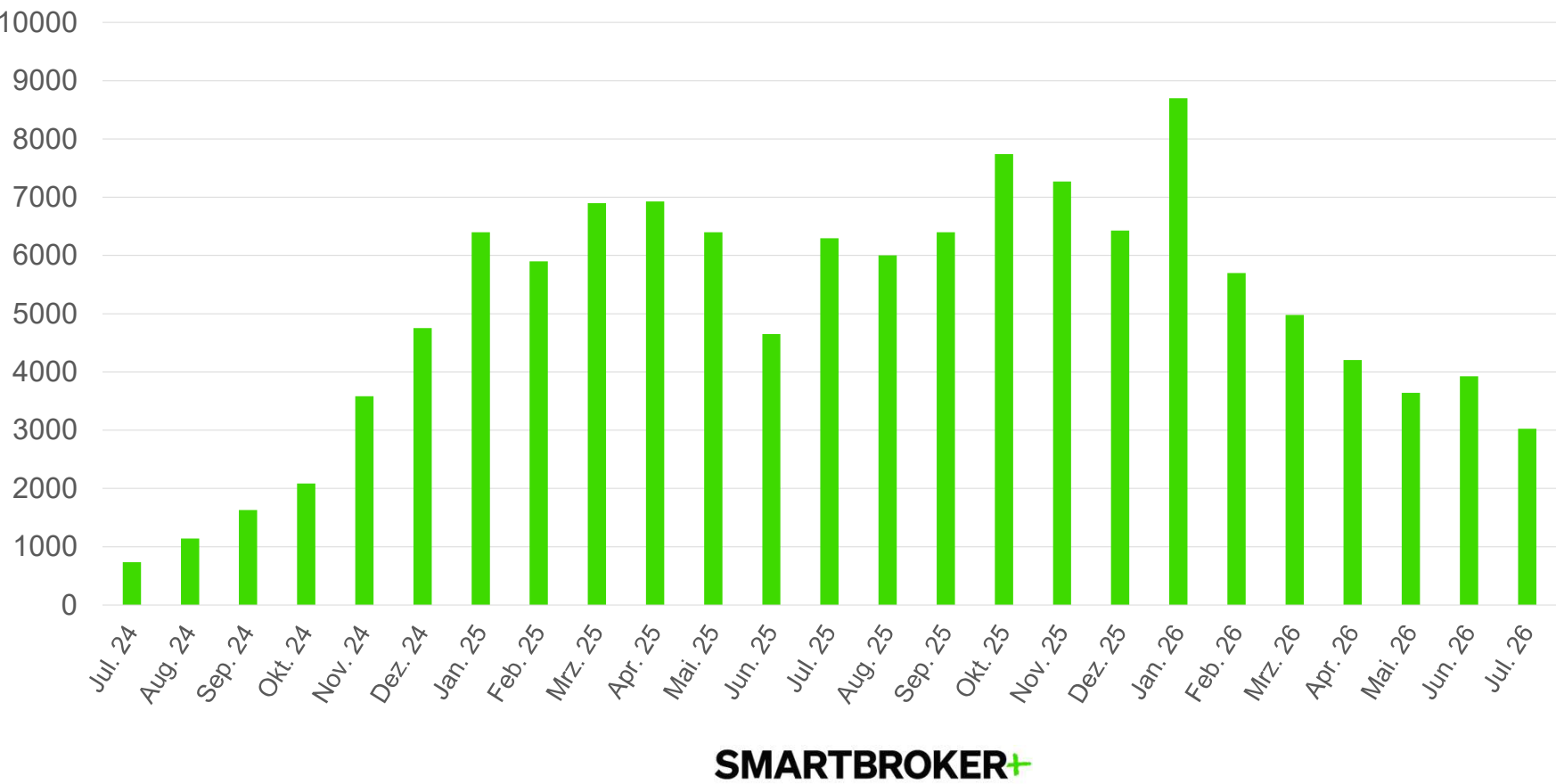
Preliminary and Unaudited Information

This presentation contains financial information that is preliminary, unaudited and subject to revision upon completion of the financial statements of Smartbroker Holding. Figures in this presentation are rounded which may lead to deviations in summations and in the calculation of percentages.

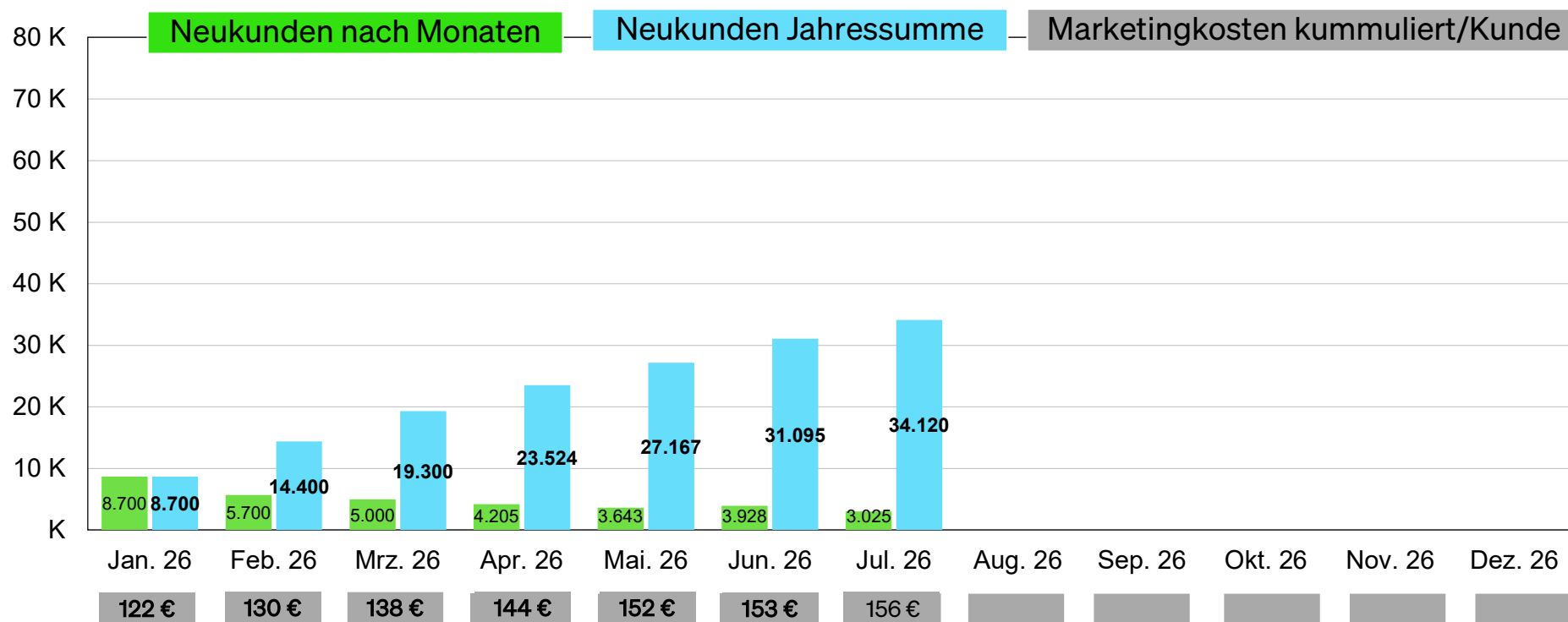
The product [Altersvorsorgedepot (AVD) (Retirement Savings Accounts)]

The product [Altersvorsorgedepot (AVD) (Retirement Savings Accounts)] is currently being developed by Smartbroker Holding. However, the development process is not yet complete. The product launch is currently scheduled for January 2027. The exact launch date, however, depends on the progress made by Smartbroker Holding’s IT Development Department as well as the support from external service providers. Regarding the product [Altersvorsorgedepot (AVD) (Retirement Savings Accounts)], Smartbroker Holding does not have any historical or empirical data on revenue, customer behavior, or the distribution of orders across different asset classes.

Neukunden je Monat SMARTBROKER+



Entwicklung Neukunden SMARTBROKER+

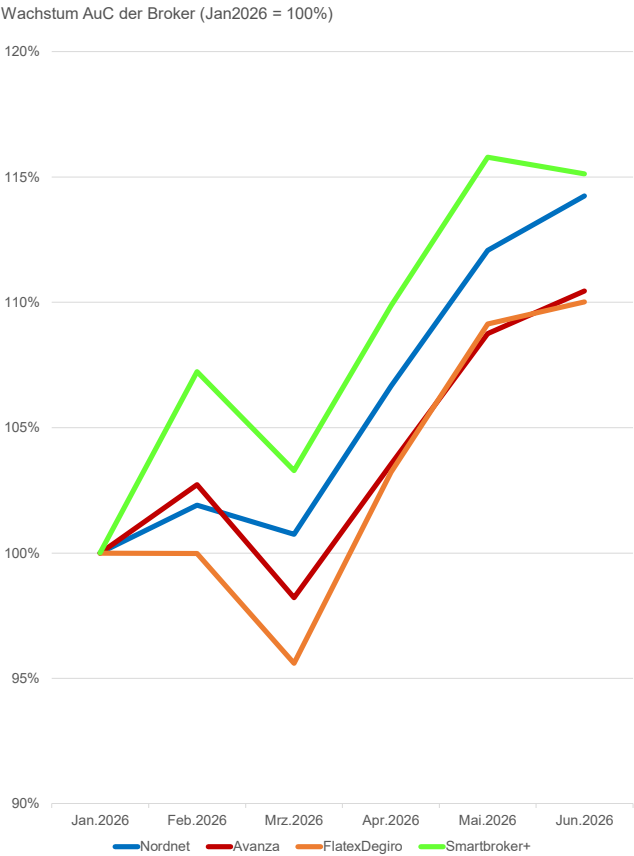


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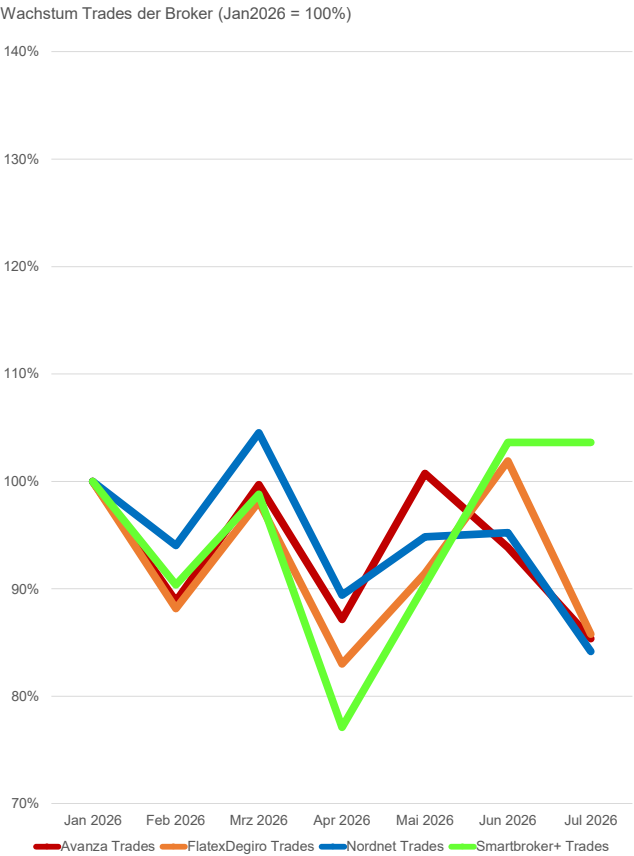


Vergleich AUMs, Neukunden, Trades div. Mitbewerber

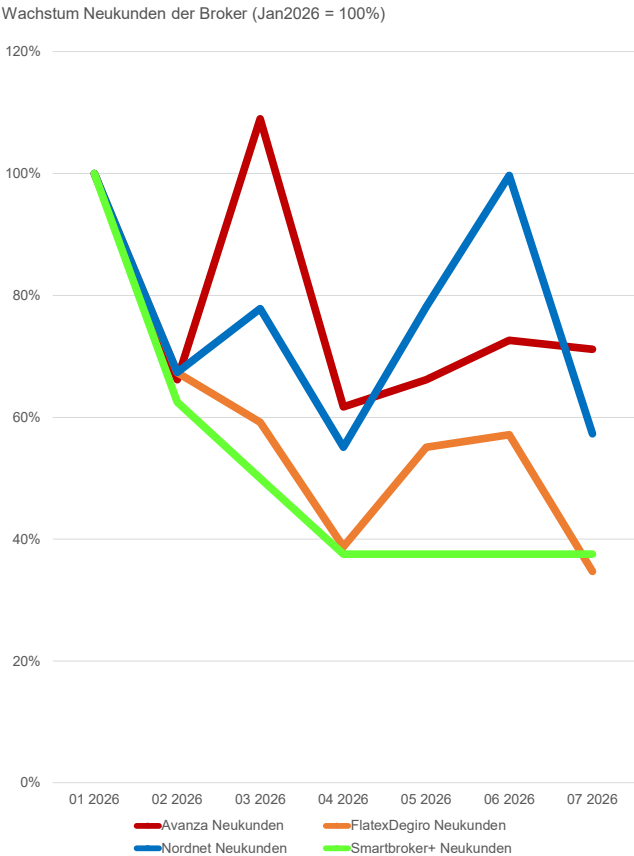
Vergleich AuC-Wachstum im Vergleich Jan'26 in %



Trades-Wachstum im Vergleich Jan'26 in %



Neukunden-Wachstum im Vergleich Jan'26 in %



Anm.: Der AuC-Wert für Juni von Robin Hood lag bei Erstellung der Grafik noch nicht vor. In der Grafik ist im Juni der Wert aus Mai dargestellt.
RH, SB+: Zahlen aus dem Vormonat übernommen, Juli-Werte lagen bei Erstellung der Grafik noch nicht vor.





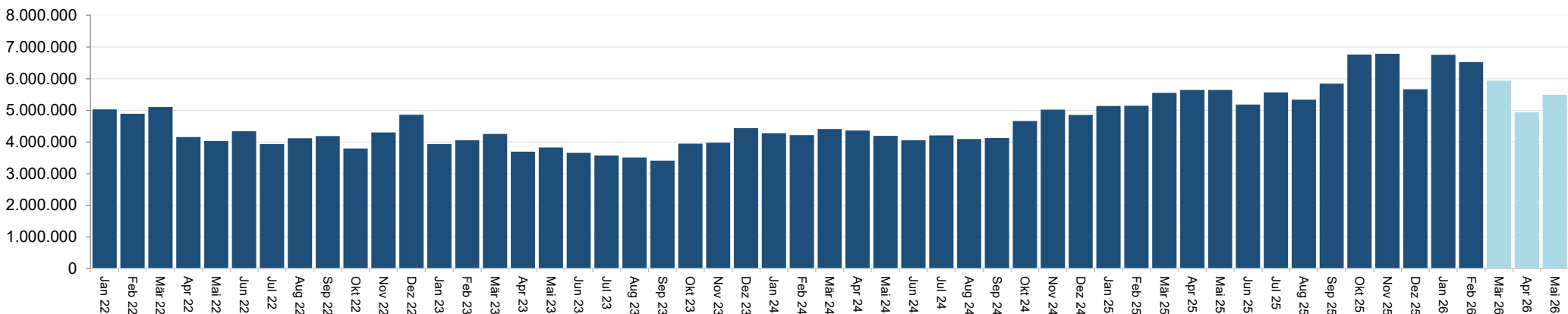
Smartbroker Finanzkennzahlen

Entwicklung ausgewählter Unternehmenskennzahlen (IST-Zahlen), Januar 2022 bis Mai 2026

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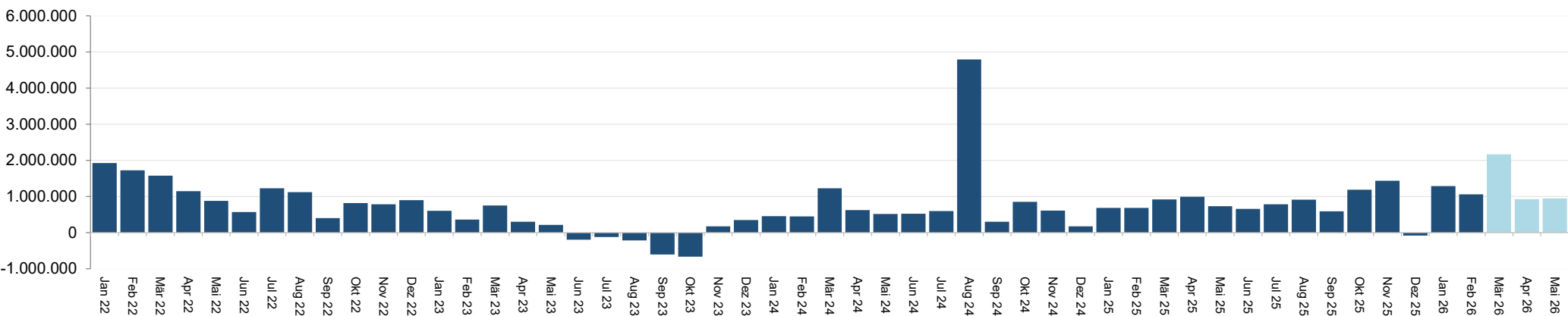
Konzern Umsatz

IST-Werte je Monat, in EUR



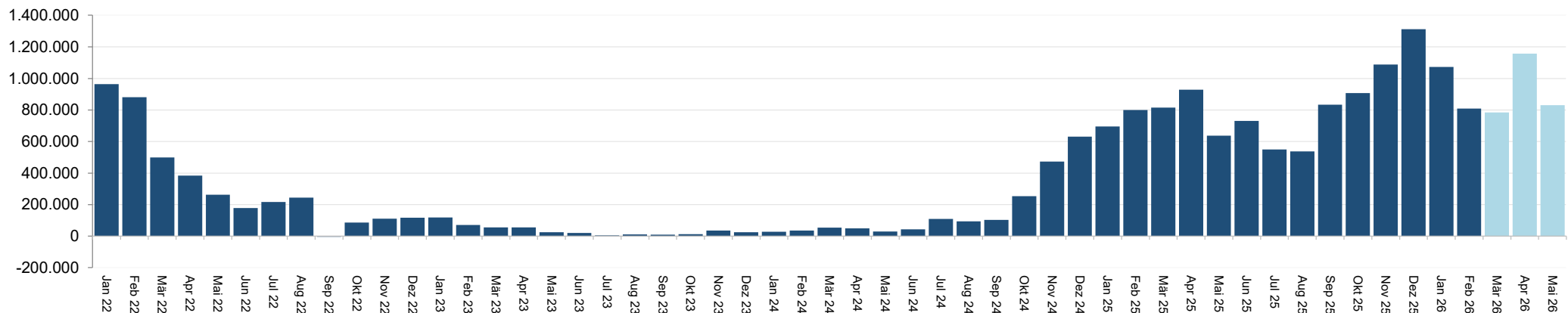
Konzern EBITDA vor CAC

IST-Werte je Monat, in EUR



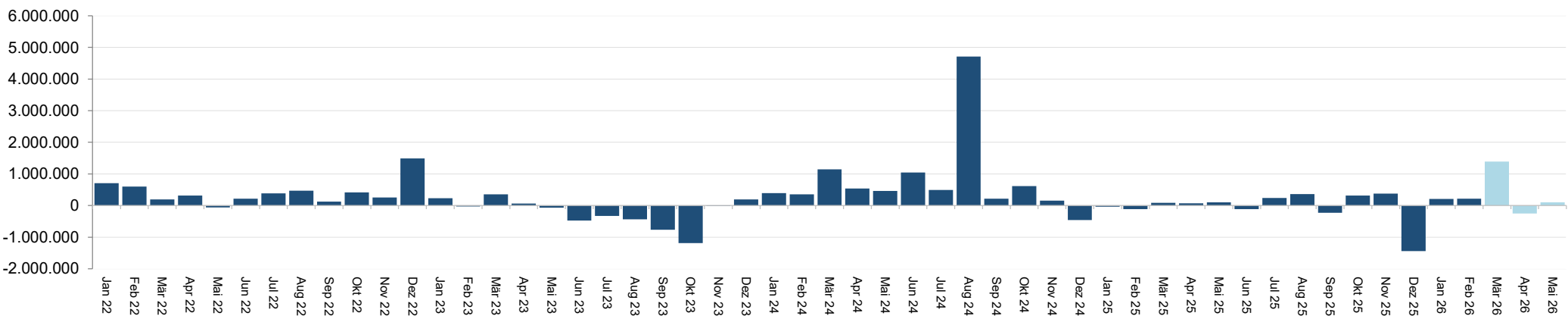
Konzern CAC

IST-Werte je Monat, in EUR



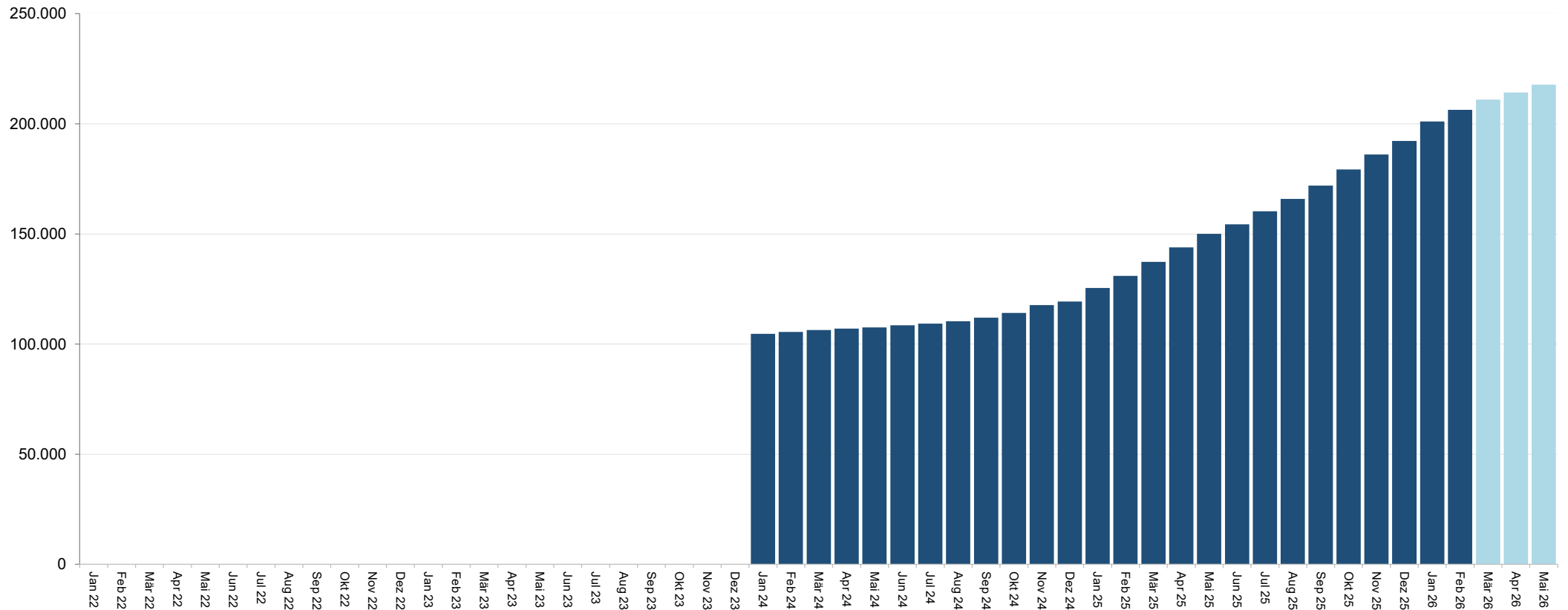
Konzern operativer Cashflow nach CAC

IST-Werte je Monat, in EUR



Smartbroker+ Anzahl Kunden eom

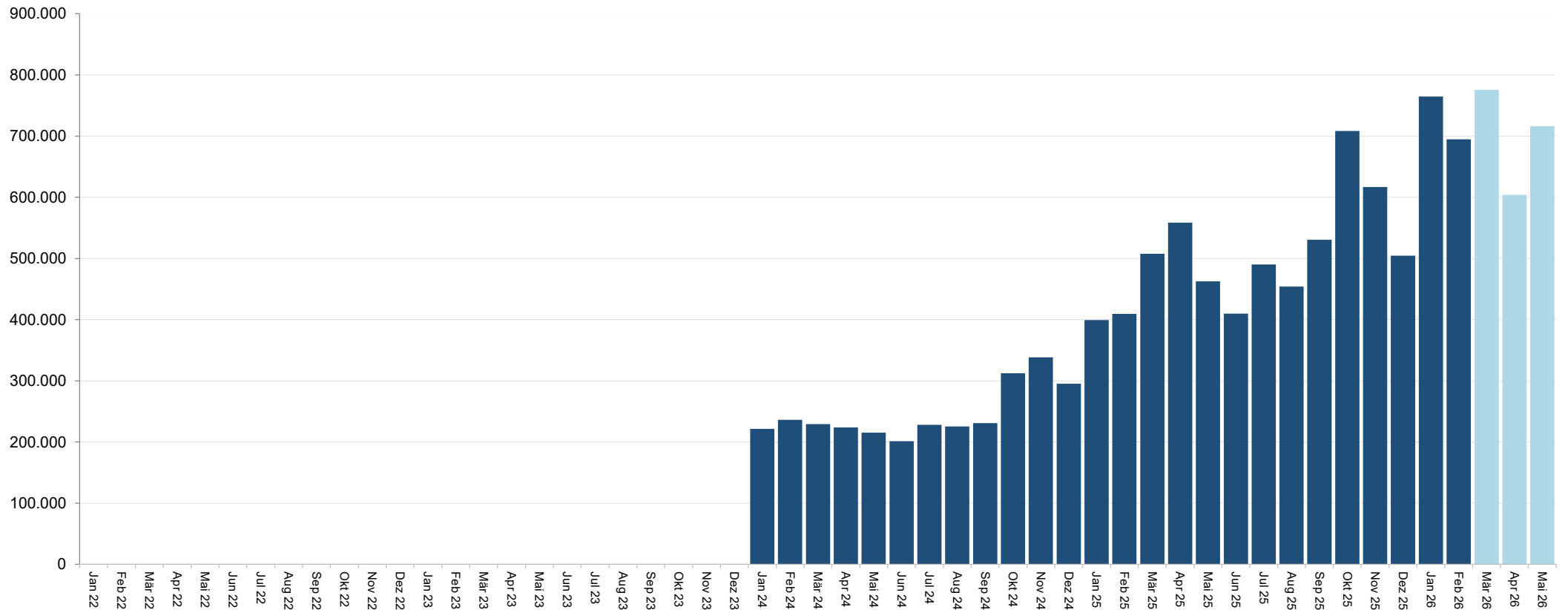
IST-Werte je Monat, Anzahl



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Smartbroker+ Anzahl Trades

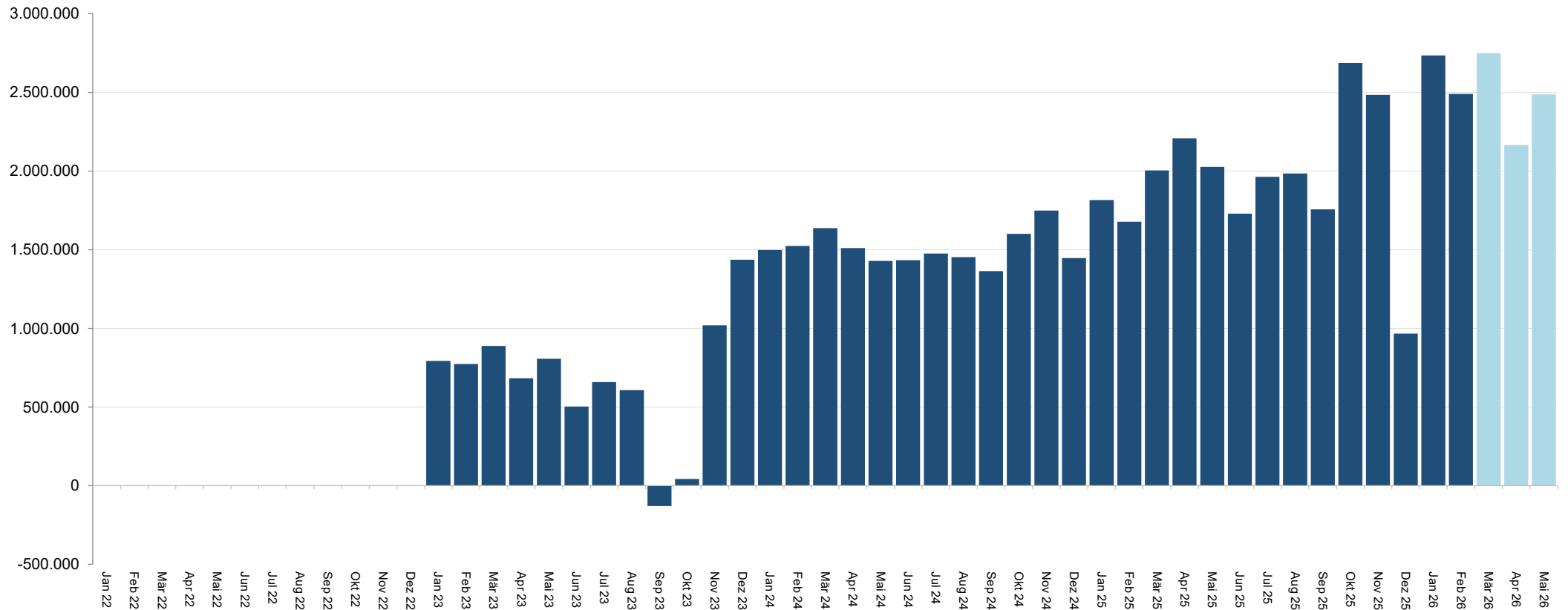
IST-Werte je Monat, Anzahl



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Transaktionen gesamt Rohertrag VOR CAC

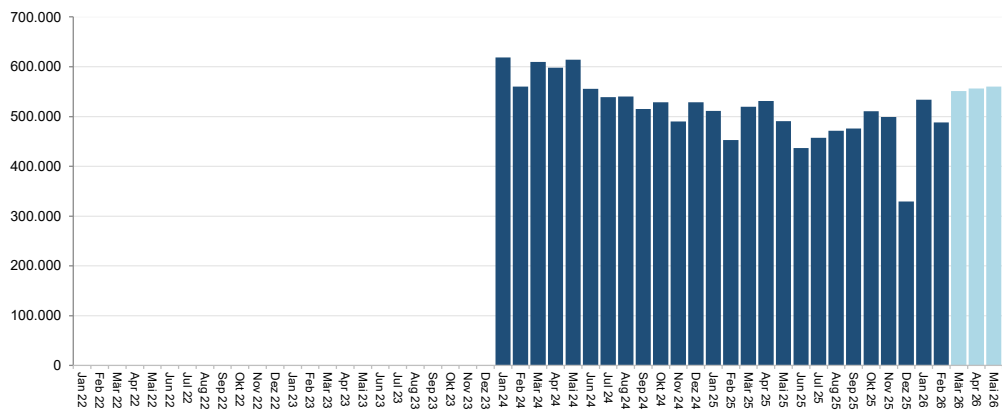
IST-Werte je Monat, in EUR



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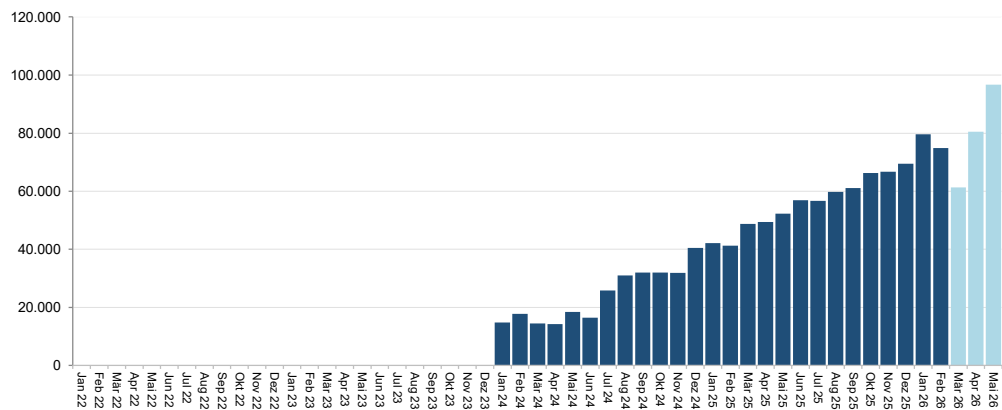
Smartbroker+ zinsnahe Erträge

IST-Werte je Monat, in EUR



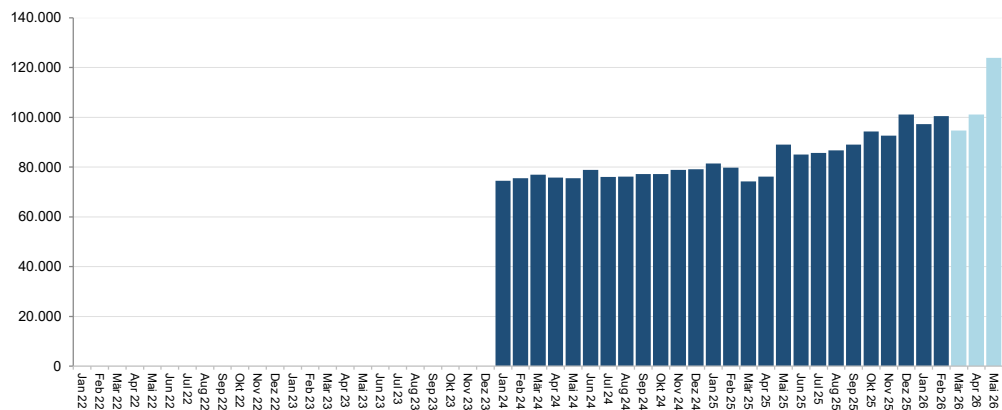
Smartbroker+ Einnahmen Lombardkredite

IST-Werte je Monat, in EUR



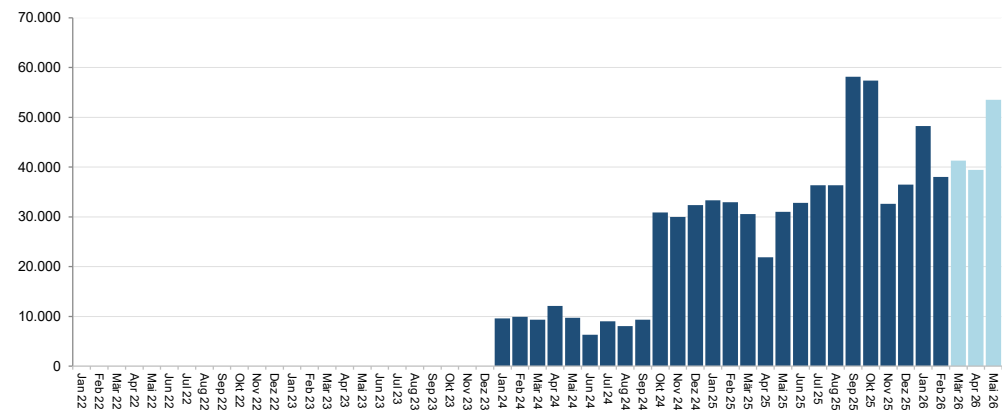
Smartbroker+ Bestandsprovisionen Fonds

IST-Werte je Monat, in EUR



Smartbroker+ Einnahmen Devisenmarge

IST-Werte je Monat, in EUR



Produkt Ausblick 2026

- » **PFOF Thema gelöst**
- » **AVD Marktstart**
- » **MCP, KI Fabrik & Data-Plattform**
- » **Professional Trader Frontends**

Status Guidance 2026

- » **Umsatz im Plan**
- » **EBITDA im Plan**
- » **Kundenzahlen per 31.07. ca. 30 % unter interner Planung, aufholbar in Q4 2026**

Bekanntgabe Markteintritt / Start AVD Depot erfolgt in wenigen Wochen, dann erfolgt gegebenenfalls Aktualisierung

Termine 2026

- » 31.08.-01.09.2026 **Herbstkonferenz, Frankfurt (Main)**
- » 09.09.2026 **Veröffentlichung Halbjahreszahlen**
- » 10.09.2026 **Hauptversammlung**
- » 14/15.09.2026 **Roadshow Nordics**
- » 22.10.2026 **ODDO BHF Herbstkonferenz**
- » 12.11.2026 **MKK, München**
- » 24.11.-26.11.2026 **Eigenkapital-Forum, Frankfurt (Main)**

Kursentwicklung 10 Jahre

Smartbroker Holding
ISIN: DE000A2GS609 | WKN: A2GS60
10 Jahre (EUR)

wallstreet **ONLINE**

May 2026 Eröffnung: 12,300

Hoch: 13,250

Tief: 11,700

Schluss: 12,300

Smartbroker Holding



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Q&A

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