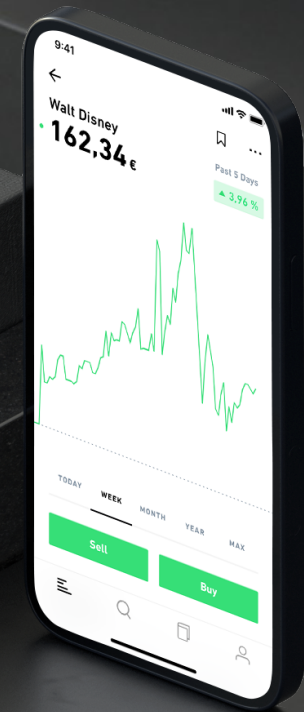


Press Kit

February 2022



About Trade Republic

Trade Republic's mission is to make private wealth accumulation and retirement planning easier for millions of Europeans with secure and easy access to the capital markets. With the intuitive app, anyone can save, invest and trade without hidden costs in the capital markets with just three taps.

The app offers mobile portfolio opening, simple search and filter functions, a personalized timeline, helpful data analysis tools such as analyst assessments and dividend overviews, as well as long trading hours from 7:30 a.m. to 11 p.m. for stocks and ETFs. Investors can trade over 9,000 international stocks & ETFs as well as 9 among the most popular crypto coins with the app. Free and customizable stock and ETF savings plans without a third-party fee round out the offering: Trade Republic customers can choose from 4,000 international stocks and ETFs.

The prices of the shares and ETFs are monitored on the exchange. The spreads are linked to the reference market XETRA when tradable there. By using modern technology, Trade Republic realizes cost advantages that are directly passed on to its customer: No order commissions, no custody fees, no fees for dividend distributions, no negative interest rates - there is only a third-party fee of one euro for the processing of the trade.

Trade Republic Bank is a securities trading bank licensed in Germany and supervised by the Bundesbank and BaFin. Founders Christian Hecker, Thomas Pischke and Marco Cancellieri have been building the company since 2015. Since 2017, the financial services provider sino AG has been an investor. After a successful market launch in 2019, Trade Republic was already able to announce its third financing round in May 2021 with a volume of 870 million USD. It was led by Sequoia and also involved new investors TCV and Thrive Capital as well as existing investors Accel, Founders Fund, Creandum and Project A. This means that several of the world's most renowned venture capital investors are invested in Europe's largest NeoBroker.

In early 2020, Trade Republic started its European expansion, and since October 2020 also offers its investment services in Austria. It continued with the market entry in France in January 2021, in Spain in October 2021 and later in Italy and the Netherlands in December 2021. With more than one million customers, Trade Republic is the leading wealth management app for many Europeans. With a valuation of over \$5 billion, Trade Republic is one of the most highly valued private fintechs in Europe.

Name	Trade Republic Bank GmbH
Headquarters	Berlin, Germany
Product	Saving, investing and brokerage platform
Investment universe	9,000 stocks and ETFs. 4,000 stock and ETF savings plans free of charge, 9 crypto coins
Partners	HSBC Germany, LS Exchange
Supervision	Bundesbank, BaFin

Vision

We are the new home for everyone who wants to take control over their own money

Everyone should get the chance to invest in capital markets easily and without hidden costs.

This is the vision of Trade Republic. With our cutting-edge technology, we bring saving, investing and trading directly to your mobile while freeing you from unnecessary costs at the same time – so you can become a shareholder in just a few steps and manage your wealth.

That's how we bring investing into the 21st century: more mobile, more intuitive, faster – and without hidden costs.

Securities trading on your smartphone.

This conviction has been driving Christian Hecker, Thomas Pischke and Marco Cancellieri since they founded Trade Republic.

In 2011, Christian and Thomas met on their way back from a university seminar in Munich. In 2015, both were still friends. Christian worked in investment banking, Thomas worked at a fintech. The two discussed many things – including their investments. Christian and Thomas saw that the low level of automation and outdated IT at banks and brokers caused high costs – with the customers paying for this. Even trading itself was still complicated and not keeping up with the times.

Shortly after, Thomas met Marco at a hackathon. On the very next day, Marco started developing the prototype of a broker app.

In fall 2015, Christian, Thomas and Marco decided to build the bank of the future.

In 2017, the founders inspired sino AG with the idea for their innovative business model. The financial service provider joined Trade Republic as an investor. In January 2019, the app was launched. In July of the same year, the trading universe of stocks and ETFs was expanded with derivatives. At the same time, Creandum and Project A came aboard as new investors, providing new capital for growth. As early as November 2019, Trade Republic expanded its offering to include commission-free ETF savings plans, and in September 2020, commission-free stock savings plans were added.

With it, the fintech now also addresses savers as another large target group and positions itself as a pioneer of mobile investing in Europe with the expansion of its offering into further markets. For this next step, Trade Republic received fresh capital in a Series B round led by Accel and Founders Fund in spring 2020. In May 2021, the NeoBroker opened waiting lists to interested parties in numerous Eurozone countries. To fund its European expansion, it closed a Series C round led by Sequoia with participation from new investors TCV and Thrive Capital, as well as existing investors Accel, Founders Fund, Creandum and Project A.

Product and offering

9,000
Stocks and ETFs

9
Cryptocurrencies

4,000
Savings Plans in
stocks and ETFs

7:30 – 23:00
Trading hours for
stocks and ETFs

Commission-free investing and saving, only 1 euro per trade

Trade Republic clients can invest in more than 9,000 stocks and ETFs, as well as in 9 among the most popular cryptocurrencies for only 1 euro per trade to cover third party expenses. This amount does not increase by the size of the order and does not depend on the security chosen. They can also invest in more than 4,000 investment plans by regularly investing a fixed amount of money in stocks and ETFs at no cost.

Stock market trading of stocks and ETFs – monitored spreads

The cooperation with LS Exchange, an electronic marketplace that is run by the Hamburg Stock Exchange, facilitates highest trading quality for Trade Republic customers. Stock prices are linked to the reference market XETRA when tradeable there.

Extended trading hours and immediate order execution

Additionally, Trade Republic enables direct order execution within significantly extended hours: Stocks and ETFs can be traded from 7:30 am to 11 pm on each trading day.

Users can create market, limit and even orders with just a few taps on their smartphones. Trade Republic customers will be informed immediately when an order is executed.

Quick and safe account opening

New Trade Republic customers can open their account in less than ten minutes using their smartphones. After the app has been downloaded, users need an ID and a cell phone for the identity verification process. Accounts can be set up just as quickly from a desktop computer using the Trade Republic website.

Keep track of investments anywhere and anytime

The app delivers stock prices in real-time and provides historic charts as well as overviews of the price development of all stocks. If a customer wants to be informed about certain stocks, they can set up price alerts or receive push notifications.

Easy search function and clear timeline

Intuitive search and filter functions, e.g. for countries, industries or indexes, help customers to find stocks and ETFs easily. All orders, dividends, account movements and billings are summarized in a personal timeline. There will be no conventional mailbox or transaction slips delivered by mail.

State-of-the-art security standards

Every transaction or transfer is confirmed with a two-way-authentication that can only be executed with the customer's smartphone and individual PIN, Touch ID or Face ID. In addition, the user receives a PUK that helps in case they lose their smartphone or PIN.

Simple portfolio transfer

Trade Republic offers simple and commission-free portfolio transfers that makes it possible for customers who already have a securities account at another bank to switch to mobile trading in just a few days.

Wide range of account services

Trade Republic's clients receive a comprehensive service in all matters relating to their securities account, such as dividend payments and capital rules. In Italy, a form will be available to facilitate the filing of tax returns on securities transactions. No negative interest is charged on foreign dividend deposits or commissions.

Business model

Trade Republic – technology company with a security trading license

Trade Republic's modern digital infrastructure has been programmed and developed in-house in recent years. This makes it possible for the company to quickly and continuously expand its product offering while maintaining a close dialogue with the Trade Republic community.

By applying cutting-edge technologies, even complex processes can be automated and executed in real-time. This increases the ease-of-use for customers while significantly reducing costs.

Brokers usually receive rebates from trading partners. Trade Republic uses these rebates as well as cost savings and lets its customers benefit from them. Thereby, Trade Republic creates a disruptive business model: mobile securities trading without hidden costs. Users only pay a flat fee of 1 euro per transaction for the settlement of third-party fees.

Regulated and supervised in Germany

Trade Republic is a German securities trading bank supervised by the Bundesbank as well as the Federal Financial Supervisory Authority (BaFin). All deposits in the cash account are legally protected with a maximum of 100,000 euros per investor. Trade Republic operates in Italy as an investment services company. In addition, the cooperation with LS Exchange, an electronic marketplace that is run by the Hamburg Stock Exchange, offers highest trading quality for Trade Republic customers. Stock prices are linked to the reference market XETRA when tradeable there. This enables the highest trading quality and transparency for customers. The security of customers' data has top priority; all data are protected using state-of-the-art encryption technology.

Successful business expansion in Europe

Trade Republic has been a European project from the beginning and, consequently, after the successful entry of the business in Germany, the next step was the expansion of the offer to other European markets. With the entry into the Austrian, French, Spanish, Dutch and Italian markets, the broker has laid the foundations for its international expansion. Trade Republic has strong business partners on its side in this process.

Partners



Germany's largest securities settlement provider

For the settlement of securities transactions, Trade Republic relies on HSBC Transaction Services, the largest securities settlement institution in Germany by number of transactions and a wholly owned subsidiary of HSBC Germany. It also offers the highest quality and efficiency during the execution of complex transactions.



One of Germany's biggest securities trading partners

Trade Republic works with LS Exchange, an electronic trading system operated by the Hamburg Stock Exchange, to enable the trading of shares and ETFs at the highest level of trading quality.

Share prices are linked to the XETRA reference market as long as they can be traded on the XETRA reference market.

LS Exchange allows execution of market and limit orders from 7:30 to 23:00. Trading hours are thus almost twice as long as on XETRA.

Investors

Accel | **CREANDUM** |  **FOUNDERS FUND**

Project A |  | **SEQUOIA** 

TCV |  **THRIVE CAPITAL**

Founders



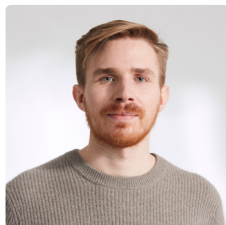
Christian Hecker

Christian Hecker directs the building and strategic development of Trade Republic Bank. He founded the fintech together with Thomas Pischke and Marco Cancellieri in 2016 to bring simple and secure trading for everyone to the smartphone. Before founding Trade Republic, Christian had gained extensive experience in the banking and finance industry. He worked in Bank of America Merrill Lynch's Investment Banking department. He was involved in numerous capital market transactions in the startup and technology sector. Christian holds bachelor's degrees in both Business Administration and Philosophy from LMU Munich.



Thomas Pischke

Thomas Pischke is responsible for developing and scaling the state-of-the-art infrastructure of Trade Republic Bank. Thomas also works to ensure the fintech's high IT security standards as well as a smooth cooperation with Trade Republic's partners. Thomas has already won several programming competitions organized by major banks for developing prototypes of Trade Republic's technology. He worked with the Munich fintech Payworks before founding Trade Republic. Thomas holds a master's degree in Physics, with a special focus on quantum computing from LMU in Munich.



Marco Cancellieri

Marco Cancellieri is responsible for the conception and further development of mobile applications. He met Christian Hecker and Thomas Pischke in late 2015 in Munich. He started developing the Trade Republic app's prototype the very next day. While studying Media Informatics in Munich, Marco led many app-related projects in the media, automotive and logistics industries, winning various major national and international programming competitions. For many years, Marco has been especially interested in Reverse Engineering and developing hard- and software.

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