



BinckBank – Fact sheet

Amsterdam, 1 April 2020

BinckBank N.V. (BinckBank) is an online bank for investors and savers, established in the Netherlands. As from August 2019, BinckBank is part of the Saxo Bank Group (Saxo Bank), a Danish fintech specialist focused on multi-asset trading and investment and offering “Banking-as-a-Service” to other financial institutions. BinckBank offers services in investment and asset management, and targets its services to retail customers, businesses/legal entities, and independent asset managers. BinckBank operates from offices in the Netherlands, Belgium, France, Italy and Spain.

UNAUDITED

Condensed consolidated balance sheet

(amounts in € 000's)	31 December 2019	31 December 2018
ASSETS		
Cash and balances with central banks	2,662,555	1,096,838
Due from banks	261,542	134,675
Investments at amortised cost	446,797	1,033,590
Loans and receivables	1,313,929	1,409,649
Intangible assets	154,837	157,214
Other assets	228,498	239,027
Total assets	5,068,158	4,070,993
LIABILITIES		
Funds entrusted	4,435,793	3,562,200
Other liabilities	212,833	105,409
Total liabilities	4,648,626	3,667,609
Total equity	419,532	403,384
Total equity and liabilities	5,068,158	4,070,993

Condensed consolidated profit and loss account

(amounts in € 000's)	2019	2018
Net interest income	28,045	32,070
Net fee and commission income	100,974	102,975
Other income from operating activities	10,292	7,749
Total income from operating activities	139,311	142,794
Total operating expenses	115,343	115,368
Result from operating activities	23,968	27,426
Taxes	(7,820)	(400)
Result from associates	-	8,436
Net result	16,148	35,462
Result attributable to non-controlling interests	-	(282)
Result attributable to shareholders BinckBank	16,148	35,180
Cost / income ratio	83%	81%

Capital adequacy

(amounts in € 000's)	2019	2018
Own funds - Tier 1	280,321	248,998
Capital ratio	46.4%	31.8%
Leverage ratio	5.6%	6.3%

This fact sheet is a voluntary publication of unaudited condensed BinckBank financials and is not mandated by any law or regulation. Therefore it does not contain all the information required for full financial statements, and consequently should be read in combination with the last published consolidated financial statements.