



# BinckBank – Fact sheet

Amsterdam, 1 August 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)	30 June 2020	31 December 2019
<b>ASSETS</b>		
Cash and balances with central banks	3,346,154	2,662,555
Due from banks	381,706	261,542
Investments at amortised cost	516,700	446,797
Loans and receivables	1,135,694	1,313,929
Intangible assets	154,713	154,837
Other assets	239,806	228,498
<b>Total assets</b>	<b>5,774,773</b>	<b>5,068,158</b>
<b>LIABILITIES</b>		
Due to banks	139,311	5,092
Funds entrusted	4,944,442	4,435,793
Other liabilities	245,938	207,741
<b>Total liabilities</b>	<b>5,329,691</b>	<b>4,648,626</b>
<b>Total equity</b>	<b>445,082</b>	<b>419,532</b>
<b>Total equity and liabilities</b>	<b>5,774,773</b>	<b>5,068,158</b>

### Condensed consolidated profit and loss account

(amounts in € 000's)	20H1	19H1
Net interest income	7,801	15,610
Net fee and commission income	80,127	46,072
Impairment charges loans & receivables etc.	(2,584)	258
Other income from operating activities	5,287	2,633
<b>Total income from operating activities</b>	<b>90,631</b>	<b>64,573</b>
Total operating expenses	45,870	55,629
<b>Result from operating activities</b>	<b>44,761</b>	<b>8,944</b>
Taxes	(11,194)	(2,310)
<b>Net result</b>	<b>33,567</b>	<b>6,634</b>
Cost / income ratio	51%	86%

### Capital adequacy

(amounts in € 000's)	30 June 2020	31 December 2019
Own funds - Tier 1	288,693	280,321
Capital ratio	51.6%	46.4%
Leverage ratio	5.1%	5.6%

*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.*