

FACT SHEET

As of: December 04, 2022

BAADER

COMPANY PROFILE

Baader Bank is one of the leading European partners for investment and banking services.

Trading and banking are combined using a single powerful platform that offers a unique setup and optimum access to the capital market using a secure, automated and scalable approach.

As a family-run, full-service bank headquartered in Unterschleißheim near Munich with around 490 employees (in full-time positions), it is active in the business lines of Market Making, Capital Markets, Brokerage, Fund Services, Account Services and Research Services.

Market Making

We are a full-service provider offering outstanding quoting and execution quality and optimum process efficiency. We utilise a range of stock exchanges and collaboration models. We are quick to assess and implement the latest technology, process and service innovations and tap into potential new markets and products.

Brokerage

We are a high-profile trading partner and count among the market leaders, particularly in relation to the cash equity business from Germany, Austria and Switzerland. Our product portfolio is completed by derivatives and interest rate products. We are the number one contact for international investors in German-speaking regions, and in particular for the German-speaking business, though also for pan-Europe and global.

Capital Markets

As a capital market partner for corporate clients and issuers, we offer added value with our trading expertise. Our collaborative role in transactions is bolstered by our placement and structuring expertise. Our service offering for corporate clients is rounded off by excellent, award-winning corporate and sector research, investment technology and asset management from a market leader.

Account Services

We are the pioneer behind the pioneers. We provide our modern infrastructure to numerous leading fintechs, making a fundamental contribution to their business model. With our regulatory-compliant and highly efficient banking platform, we guarantee the fulfilment of future banking requirements through our performance — from custody account management straight through to break down. We also offer our banking services to traditional asset managers and corporate clients, always B2B or B2B2C.

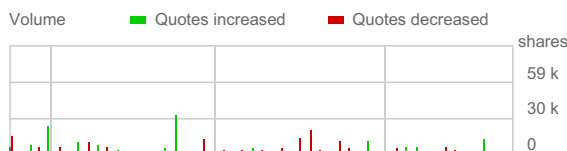
Research Services

Together with our partner AlphaValue, we are the leading provider of independent pan-European equity and sector research. We provide quality research for selected companies and sectors within the GSA Region, plus an extensive range of pan-European corporate securities. With this approach, we create added value for corporate clients looking to generate capital and for investors seeking investment ideas.

Fund Services

We provide a regulatory-compliant and highly efficient banking platform for asset managers, liability umbrellas, family offices, foundations and fintechs and, as an outsourcing partner of capital management companies, we realise fund mandates. We relieve the strain on resources and processes in asset management and portfolio management by taking on all regulatory and administrative tasks relating to a mandate.

SHARE CHART



MANAGEMENT BOARD



Nico Baader
Chairman

Dietmar von Blücher

Oliver Riedel

SUPERVISORY BOARD

> **Helmut Schreyer**
(Chairman)
> **Christoph B. Mast**
> **Thomas Leidel**

> **Prof. Dr. Georg Heni**
(Deputy Chairman)
> **Ali Cavli**

STOCK FUNDAMENTALS

ISIN	DE0005088108
WKN	508810
Share type	Ordinary
Bloomberg Code	BWB@GR
Reuters Code	BLM.MU
Ticker	BWB
Branch	Banking
Segment	Open Markets
Last Dividend	EUR 0.35 (2022) EUR 0.25 (2021) EUR 0 (2020) EUR 0 (2019) EUR 0 (2018) EUR 0 (2017)
No. of shares	48,797,311
Market Cap	EUR 223.00 mn

SHAREHOLDER STRUCTURE

28.31%	Freefloat
5.39%	Ubtrend GmbH & Co. KG
66.30%	Baader Beteiligungs GmbH

FINANCIAL CALENDAR

Feb 17, 2022	Corporate News: Preliminary Annual Results 2021
Apr 01, 2022	Corporate News: Final Annual Results 2021
Apr 28, 2022	Corporate News: First Quarter 2022 Results
May 25, 2022	Publication Annual Report 2021
Jul 07, 2022	Annual General Meeting
Jul 28, 2022	Corporate News: Half Year Results 2022
Jul 28, 2022	Publication Half Year Report 2022
Oct 12, 2022	m:access Analysts Conference
Oct 27, 2022	Corporate News: Nine Months Results 2022

www.baaderbank.de



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KEY FIGURES OVERVIEW

Baader Bank Group	2021	2020	Change to the previous year
Income Statement	EUR'000	EUR'000	relativ/ %
Income	215,476	212,661	1.3
of which net interest income and current income	(1,626)	(2,634)	(38.3)
of which net commission income	12,889	30,977	(58.4)
of which net trading income	185,030	168,215	10.0
of which revenue	11,048	11,962	(7.6)
of which other income	8,134	4,142	96.4
Expenses	(158,033)	(156,642)	0.9
of which personnel expenses	(73,491)	(71,239)	3.2
of which administrative expenses and other operating expenses	(55,921)	(48,141)	16.2
of which amortisation and depreciation	(10,117)	(20,452)	(50.5)
of which additions to the fund for general banking risks	(18,504)	(16,837)	9.9
Earnings before taxes (EBT)	57,444	56,019	2.5
Operating result	70,537	81,529	(13.5)
Baader Bank Group	2021	2020	Change to the previous year
Balance Sheet	EUR'000	EUR'000	relativ/ %
Total assets	1,819,682	888,578	104.8%
Balance Sheet Equity Ratio	9%	14%	-

In accordance with the provisions of the German Commercial Code (HGB)

Baader Bank Group	01/01-30/06/2022	01/01-30/06/2021	Delta
Key P&L Figures ¹	EUR'000	EUR'000	%
Income	84,816	135,582	(37.4)
of which net interest income and current income	(61)	(482)	(87.3)
of which net commission income	8,647	9,656	(10.5)
from commission revenue	55,972		5.2
of which net trading income	68,662	115,070	(40.3)
of which revenue	5,219	5,719	(8.7)
of which other income	2,349	5,619	(58.2)
Expenses	(73,847)	(91,825)	(19.6)
of which personnel expenses	(32,700)	(42,337)	(22.8)
of which other Administrative expenses and other operating expenses	(31,268)	(25,540)	22.4
of which amortisation and depreciation on intangible assets and property, plant and equipment	(4,967)	(4,154)	19.6
of which other amortisation and depreciation/risk provision	3,788	(1,405)	>100.0
of which write-downs/write-ups of loans and advances and certain securities as well as additions to provisions in lending business	3,788	(1,405)	>100.0
of which ¹ Expenses from the addition of the fund for general banking risks ²	(8,700)	(18,389)	(52.7)
Earnings before taxes (EBT)	10,969	43,757	(74.9)
Operating result³	14,569	59,372	(75.5)
Baader Bank Group	30.06.2022	31.12.2021	Delta
Key balance sheet figures ¹	in EUR mn	in EUR mn	%
Total Assets	2,401.9	1,819.7	32
Common Equity Tier 1 ratio (CET 1)	21.1%	22.1%	-

¹ Financial figures of the Baader Bank Group; all figures preliminary and unaudited; reported in accordance with the provisions of the German Commercial Code (Handelsgesetzbuch - HGB).

² The transfer to the fund for general banking risks also takes into account the statutory transfer to the fund for general banking risks in accordance with Section 340e HGB at the end of the year.

³ Gross profit (= net interest income + current income + net commission income and trading income + revenues) less personnel expenses and other administrative expenses as well as amortisation/depreciation on intangible assets and property, plant and equipment.

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