

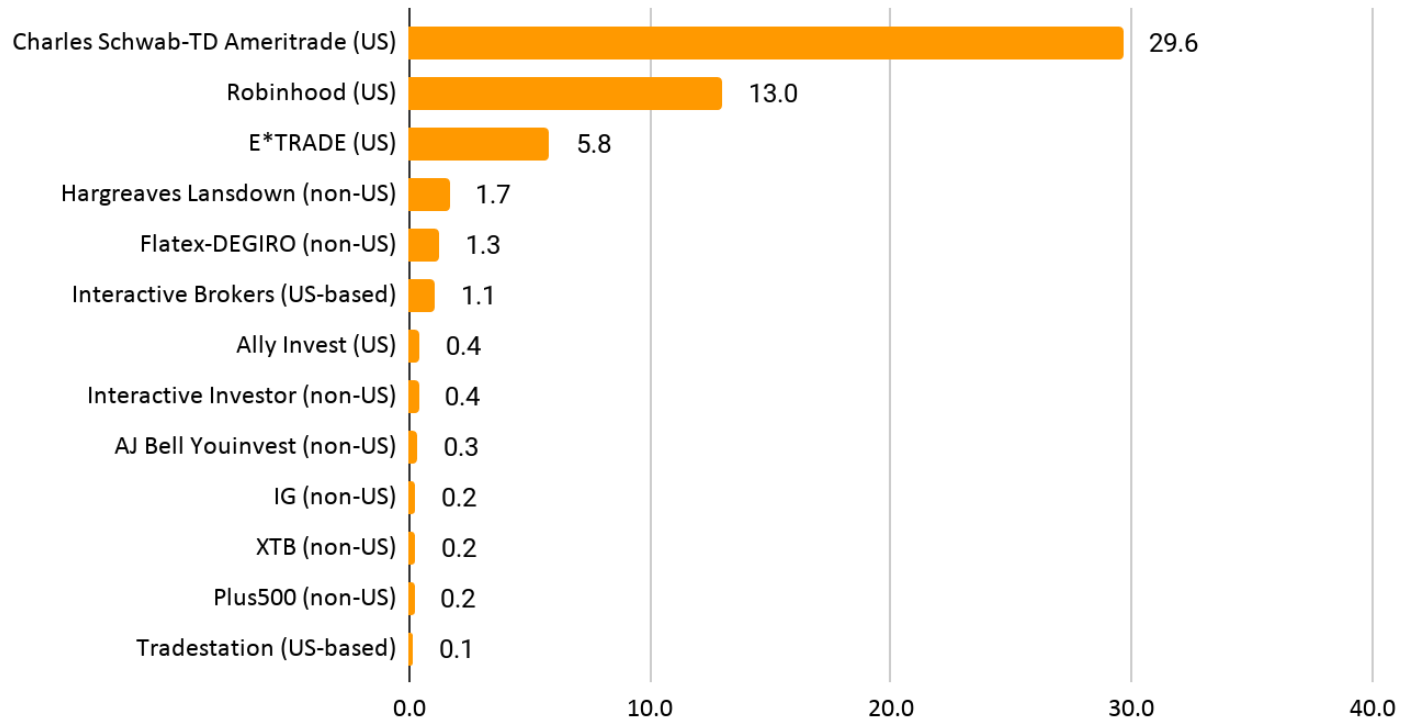


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**Differences between
US and EU brokerage
markets**

Bigger client base at US brokers compared with non-US brokers

Number of total broker accounts at the end of Q4 2020

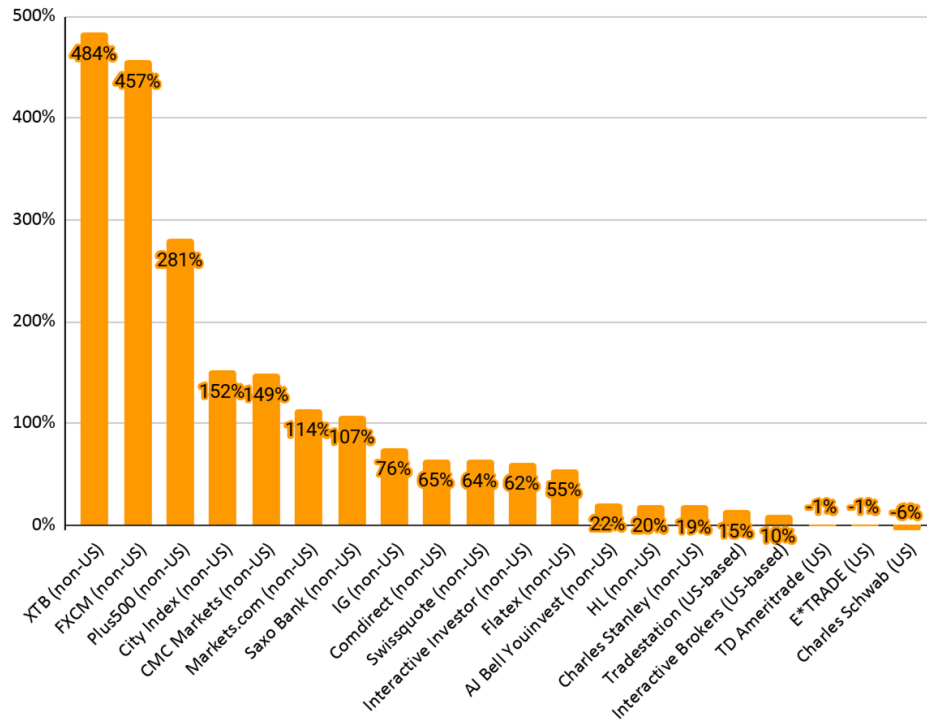


Number of total broker accounts at the end of Q4 2020 (in millions)*

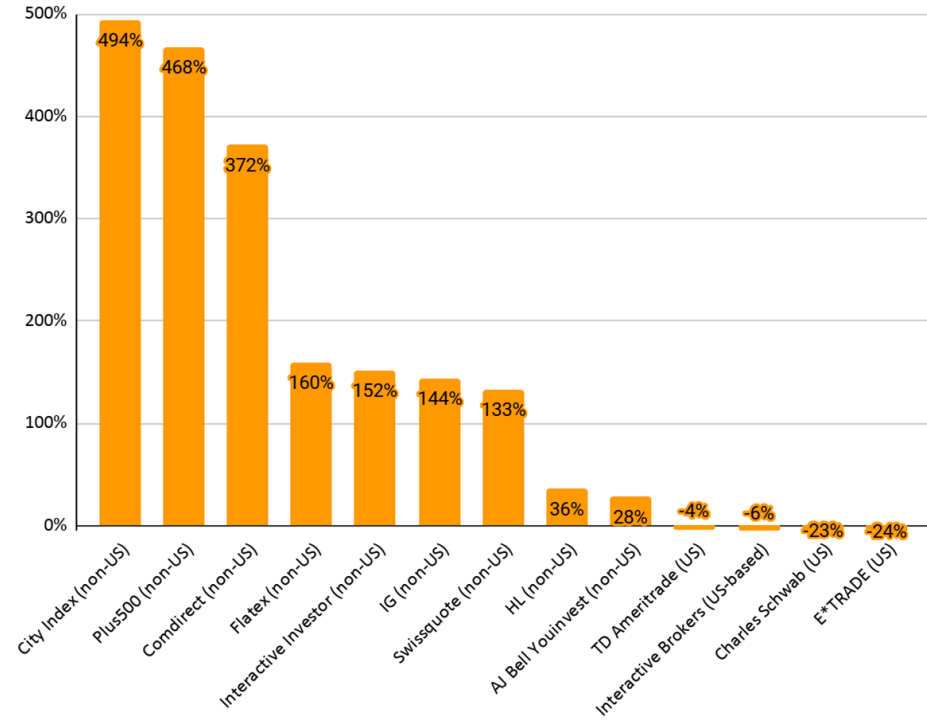
*Plus500, E*TRADE, and XTB data gathered at the end of Q3 2020, Robinhood data gathered at the end of Q2 2020.

Revenue and profitability decreased at US brokers

Change in operating income between H1 2020 vs H1 2019



Change in net income between H1 2020 vs H1 2019



Note to the charts: the data is collected for H1 2020 and compared with H1 2019 because most of the brokers don't have Q3-Q4 closed financial quarters available.

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