

## **TRADE REPUBLIC LAUNCHES FRACTIONAL INVESTING AS NEXT STEP TO DEMOCRATIZE WEALTH**

- As a first European broker, Europe's largest savings platform enables investors to easily invest into any stock or ETF at any Euro amount
- Customers can invest into any incremental fraction of a stock or ETF in their portfolio at the same price and with the same spreads as with whole unit purchasing
- Fractional investing allows people to further diversify their portfolio by making expensive stocks available to any budget
- Fractions offer a more relatable investment experience by transferring stock investing into the digital age

**Berlin, October 5th, 2022. Trade Republic, Europe's largest savings platform, furthers its mission to make capital markets accessible for everyone: As the first European broker, Trade Republic enables its customers to now buy a true fraction of a stock or ETF to invest any Euro amount. With fractional investing, customers can now own any stock at any budget. This enables broader diversification and access to all assets. Fractional investing comes with true stock ownership and offers the identical spread as the underlying full share as well as the same pricing model.**

"With fractional investing, we are pushing to democratize wealth creation. It enables everyone to participate in the success of highly priced companies such as Tesla, Adyen or Booking.com," says Christian Hecker, co-founder of Trade Republic. "High stock prices are one of the main reasons why a lot of people have the perception that they don't have enough capital to invest. With fractional investing, we are going to change that and make investing more accessible to everyone: Our customers can now buy any stock at any budget."

Fractional investing helps customers to diversify their portfolio within their savings budget. With full stock or ETF trading, the minimum investment is always one share, meaning that many investors are forced to put all their eggs in one basket, leading to a higher risk on their portfolio. Today, investors can invest into any increment of a stock or ETF and diversify their portfolio as they wish.

"Fractional investing is a true innovation in European financial markets. The concept of shares is a heritage from the past. In the digital age, people expect to own any increment of any asset," adds Marsel Nikaj, Director of Product at Trade Republic. "We combine the advantage of fractional shares with the known quality and reliability of the stock markets. Trade Republic's customers still own the true underlying stock with all privileges. The trading comes with the identical spread as the full stock. Enabling real time fractional trading is a broad technological challenge, one we have heavily invested in to solve for our customers."

With the introduction of fractional investing, Trade Republic is once again pushing innovation in the European finance ecosystem: The company is the first European broker to offer this service in the EU. Europe's largest savings platform is also one of the first to offer trading in full and fractional shares, ETFs, derivatives and cryptos from a single easy-to-use product, and with the reliability of a regulated financial institution. Today, Trade Republic is offering this feature to over 280m people in six European markets, incl. Germany, France, Italy or Spain.

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**ABOUT TRADE REPUBLIC**

Trade Republic is on a mission to set millions of Europeans up for wealth creation with secure, easy and commission-free access to capital markets. With over one million customers, Trade Republic is already the home screen app for many Europeans to manage their wealth. It offers investing in equities and ETF and fractional stock savings plans as well as crypto. Trade Republic is a technology company supervised by Bundesbank and BaFin. As Europe's largest savings platform, Trade Republic has received investments by Accel, Creandum, Founders Fund, Ontario Teachers', Project A, Sequoia, TCV and Thrive Capital. The company based in Berlin was founded in 2015 by Christian Hecker, Thomas Pischke, and Marco Cancellieri.