



The Saxo Bank Factsheet





The Saxo Bank Foundation

Saxo Bank exists to democratise trading and investment. While it is our business to facilitate access to global capital markets for traders, investors and partners, it is our ethical duty to educate and empower every human being who wants to navigate their own financial destiny. Making sense of financial markets is too important to be a privilege that belongs exclusively to individuals or institutions with specific financial expertise. We believe that every human being deserves to be enlightened while given the opportunity to act. This is why it has been our quest to level the playing field and create equal opportunities from the day we were founded – and it will always be core to our DNA.

Our company was founded in 1992 on a vision to transform an industry dominated by opaque prices and constrained service. From the virtue of pursuing win-win relationships with our clients and partners, we revolutionised the foreign exchange trading industry – decreasing costs while increasing accessibility and transparency.

What started as an idea inside the mind of an entrepreneur is today a global multi-asset trading and investment company operating in financial centers around the world with clients throughout the global trading and investment community. We have built an unrivalled platform that provides real-time access to capital markets, enabling tailor-made trading and investment strategies, while allowing individuals to analyse and risk manage their wealth with the tools of professionals.

At Saxo Bank our conviction is that every great relationship is based on win-win. Whether with clients, partners or employees, we only win when they win. In the end, the value of money and accomplishments depends on how they are earned – and we do not compromise long-term progress for short term success.

By leveraging the accelerating opportunities of technology, we continuously aim to improve the experience of navigating financial markets. By leveraging our independence, we continuously partner with the world's leading experts and banks to deliver best-in-class opportunities, insights and education. We will always invest in tomorrow as much as we invest in today to remain at the forefront of technology and finance, never to become extinct.

Whether it is when navigating financial markets or in everyday life – at Saxo Bank we aim to empower all human beings to act and evolve without constraint. You can be as different as you want – but never indifferent. We don't expect anyone to be perfect, but we do expect everyone to always take their point of departure in our seven virtues. We believe the most proven path to a successful career and a meaningful life starts and ends exactly there – every day, every relation, every trade and every investment.

At Saxo Bank we pursue **Rationality** as a guiding principle in all decision-making. Only when enlightened with rational knowledge and skills can a human be truly free and independent. And only when **Independence** prevails, intellectually and physically, can we develop an **Integrity** that ensures as little distance as possible between our commitments and our actions. And because we believe that every win-win relationship starts and ends with **Honesty**, we will always go with the truth, however consuming or unpleasant it might be. Honesty creates transparency which fosters **Justice** for those who deserve to be celebrated and for those who need to be guided. Since we do not believe in entitlement, what matters is not our past but our **Productivity** in democratising trading and investment. And when we grow while breathing through the virtues of Rationality, Independence, Integrity, Honesty, Justice and Productivity, we will carry ourselves with **Pride**.

Saxo Bank will always aspire to keep every trade and investment as transparent, seamless and cost-efficient as possible. Everywhere, all the time. Change is the only constant in our relentless pursuit to continuously improve the SaxoExperience. The better we become at democratising trading and investment, the better we become at creating conditions for win-win relationships with our clients, partners, employees and owners.

Kim Fournais,
CEO & Founder





Profile

The Saxo Bank Group is a leading fintech specialist that connects people to investment opportunities in global capital markets. As a global leader in multi-asset trading and investment, Saxo's vision is to enable people to fulfil their financial aspirations and make an impact.

Founded in Copenhagen in 1992, Saxo was one of the first financial institutions to develop online trading platforms that offer everyday investors the same tools and market access as professional traders, large institutions, and fund managers. As the most innovative and best choice for clients, Saxo offers broad access to global capital markets across asset classes, where clients can trade more than 40,000 instruments in over 20 languages from one single margin account.

The Saxo Bank Group also powers more than 120 financial institutions as partners by boosting the investment experience they can offer their clients via our open banking technology. Whether it is through their investments or the outcome of their investments, Saxo gives clients and partners the tools, platforms, and knowledge to make an impact.

Saxo believes that access to global capital markets is not only for the privileged few. The Group's vision is to enable people to fulfil their financial aspirations to make an impact. That is why Saxo invests heavily in technology to deliver clients what they need, when they need it in a user-friendly and personalised experience. Saxo aims to deliver the world's most user-friendly and personalized

trading and investment platform experience, which gives clients exactly what they need to make informed and optimal decisions in the financial markets in a timely and relevant manner.

In 2020, Saxo Bank doubled down on the integration of BinckBank, following its acquisition in 2019, which added approximately DKK 214 billion in client assets, marking a significant milestone in the history of Saxo Bank. By gaining scale and reducing cost and complexity, Saxo Bank can continue its ambitious investments in the digital client experience and expand its product offering, delivering even more relevant and intuitive platforms and services

The Saxo Bank Group holds four banking licenses and is well regulated globally. With client assets totalling more than 45 billion euros, Saxo is a global company with local presence, employing more than 2,100 people spanning over 60 nationalities represented in financial centres around the world including London, Amsterdam, Singapore, Shanghai, Hong Kong, Sydney, Tokyo, Paris, Zurich and Dubai. Through local sales and service teams and a global online presence, Saxo serves clients and partners in more than 170 countries, and the bank's trading and investment platforms are available in 23 different languages.



What we do

As a fully licensed and regulated bank, Saxo offers a wide range of assets and products enabling its direct clients to trade multiple asset classes across global financial markets from one single margin account and across multiple devices. Saxo Bank is best described as a facilitator of global financial markets providing traders and investors with a broad range of asset classes and tradable instruments.

As a leading facilitator, Saxo connects private and institutional clients with more than 150 global liquidity and product providers to offer access to more than 40,000 financial instruments across asset classes. Additionally, Saxo provides wholesale institutional clients such as banks and brokers with multi-asset execution, prime brokerage services and trading technology, supporting the full value chain delivering Banking-as-a-Service (BaaS).

Saxo Bank offers a wide range of assets and products for online trading including:

- // **180+** FX currency pairs
- // **15,000** Stocks
- // **45** FX options
- // **25** CFD indices
- // **9,400+** CFDs on single stocks & etfs
- // **35+** CFD commodities
- // **250+** Contract futures
- // **3,500+** ETFs, ETCs & ENTs
- // **10** NDFs
- // **250+** Futures & index options
- // **5,000+** Bonds (plus 33,000 offline)
- // **1200+** Stock options
- // **1500+** Mutual funds
- // **27** Saxoselect portfolios & trading strategies

All products and instruments are traded on Saxo Bank's online trading platforms available in several versions: the intuitive and device agnostic SaxoTraderGO platform that enables a seamlessly integrated trading experience across desktop, mobile and tablet and which has received more than 100 industry awards. Another is the easy to use professional grade trading platform SaxoTraderPRO that offers a unique combination of a feature rich trading platform and intuitive usability. Also is SaxoInvestor, the intuitive and user-friendly platform tailored to the investor that makes it easy to build a diversified portfolio across global equities, bonds, ETFs and Mutual Funds.

In order to demonstrate its commitment towards promoting integrity and trust within the financial industry, Saxo Bank has taken a wide range of initiatives to increase transparency and to engender greater confidence in clients so that they can make the best choice when choosing a facilitator. As one of the first banks, Saxo Bank has signed up to the FX Global Code of Conduct, which is aimed at improving industry standards and promoting best practice among FX market participants.

To further emphasise support for openness and transparency, Saxo Bank has taken initiative to publish an Enhanced Disclosure that provides insight to among other things broker incentive, broker stability and client leverage.





SaxoTraderGO, SaxoTraderPRO, SaxoInvestor and Open trading infrastructure

SaxoTraderGO is programmed in HTML5 which ensures a consistent client experience across web, mobile, and tablet. Additionally, HTML5 enables efficient development and maintenance of the platform as changes must only be applied in a single, programming interface and not across various different applications.

SaxoTraderPRO is programmed in the latest front-end technologies such as HTML5/JS/REACT. This platform is an advanced, configurable multi-screen trading platform across web, mobile, and tablet with customizable workspace and extensive service package with no monthly fees. Both platforms are connected to a single REST API that clients and partners can also access directly to develop their own bespoke functionality for trading, risk monitoring or reporting purposes.

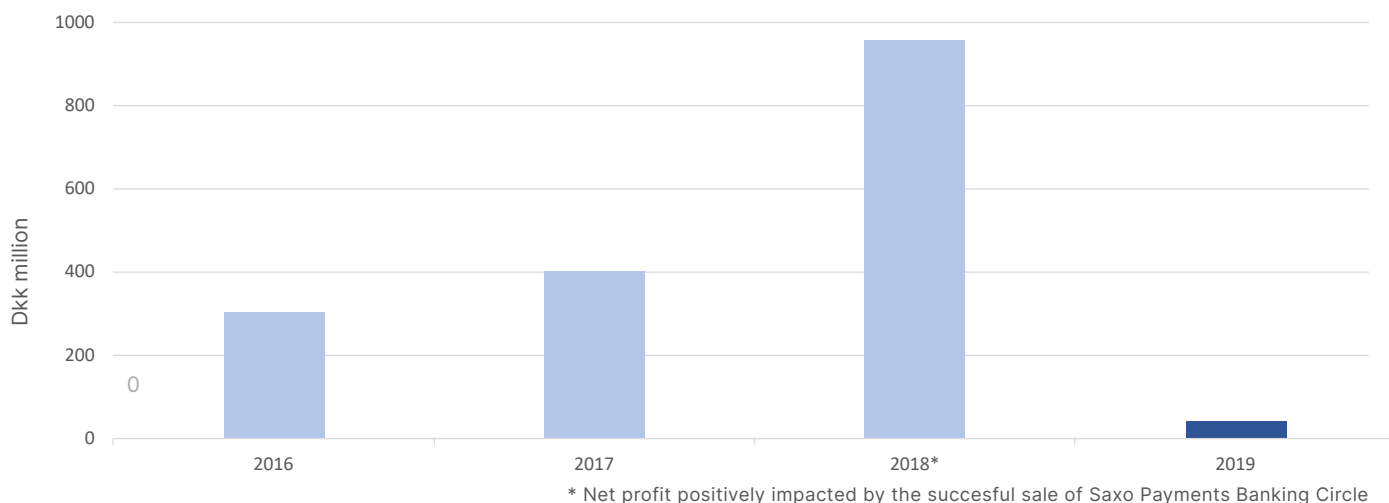
SaxoInvestor is an intuitive and user-friendly platform tailored to the investor that makes it easy to build a diversified portfolio across global equities, bonds, ETFs and Mutual Funds. SaxoInvestor has a dedicated section with dynamic investment themes that combine expert

insights with inspiration on how investors can invest in the long-term trends. Investors can also take advantage of the cost-efficient and transparent SaxoSelect portfolios that are managed by experts such as Blackrock, Nasdaq and Morningstar.

Saxo Bank considers collaborations with a wide range of partners as a key in the future of the financial industry. Saxo Bank has pioneered this trend by opening up its trading infrastructure through OpenAPI, offering partners and external developers the opportunity to build on the bank's core technology, which provides almost unlimited options for customization. This caters to a range of clients such as white label partners, fintech start-ups looking to build their front end on Saxo's trading infrastructure, and private clients with specific needs for certain custom trading capabilities.

Financial results

Net profit 2016 – 2019



Recent milestones

2020

- // Saxo Bank completes the migratation of clients in BinckBank France and launches an enhanced version of SaxoInvestor
- // Saxo Bank formally launches Saxo Fintech, the tech JV with Geely Holding Group, in Chongqing, China.

2019

- // Saxo Bank acquires Dutch BinckBank adding approximately DKK 214 billion in client assets to the Group.
- // Saxo Bank and Geely Holding Group announce an agreement to establish a technological joint venture (JV) serving the China market.

2018

- // Saxo launches SaxoInvestor, a professional, independent and easy to navigate wealth management platform tailored to the investor segment. The platform gives investors access to stocks, bonds, mutual funds, ETFs and managed portfolios.
- // Geely Financials Denmark A/S, a subsidiary of Zhejiang Geely Holding Group Co., Ltd, acquires 51.5 percent of the shares of Saxo Bank A/S, while Sampo Group acquires 19.9 percent.
- // Saxo launches SaxoTraderPRO, the advanced, configurable multi-screen trading platform with customizable workspace and extensive service package with no monthly fees.
- // Saxo partners with Microsoft on running the entire technology stack on the cloud, thus providing an agile and highly secure environment for the Bank to accelerate its digital journey and democratize financial services.

2017

- // Saxo launches Trade Signals which utilize technology to simplify market analysis and makes automated technical analysis across multi asset classes actionable directly in the SaxoTraderGO platform.

2016

- // Saxo launches the first truly digital bond trading solution with access to trading opportunities in over 5,000 investment grade and high yield corporate and government bonds from all over the world.
- // Saxo Bank launches SaxoSelect, the first large-scale, truly digital, investment solution for retail investors in partnership with BlackRock and later Morningstar offers a portfolio of value stocks to SaxoSelect clients.

Recent awards

Saxo Bank has been on an award winning streak during the past years and with Saxo's award winning platforms, SaxoTraderGO and SaxoTraderPRO, Saxo Bank continues to cement its position as the multi asset industry leader with commitment to provide access to tools and features aimed at facilitating greater transparency, control and price improvement. The below list features some of the awards and recognitions that Saxo Bank has received for its products, platforms, technologies and services:



- // Best Retail FX Broker at Finance Magnates Awards 2020
- // Best Retail FX platform at FX Week Awards 2020
- // Best Prime of Prime provider at FX Week Awards 2020
- // Best Boutique Prime Broker in HFM Hedge Fund Asia Awards 2019
- // Best Platform for the Active Trader 2019 at ADVFN International Financial Awards
- // Microsoft Partner Awards 2019: "Danish Digital Transformation - Transforming Products Partner" 2019
- // Best Use of IT Privat Banking/Wealth Management at the Banking Technology Awards 2018
- // Best Retail FX Broker at Finance Magnates Awards London Summit 2019
- // Best B2B Liquidity provider (Prime of Prime) at Finance Magnates Awards London Summit 2019
- // Best Prime of Prime provider at Finance Magnates Awards 2018
- // Best Multi-asset trading platform at Finance Magnates Awards 2018
- // Best Retail CFD Broker at Finance Magnates Awards 2018
- // Best White Label Solution at Finance Magnates Awards 2018

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