FY 2022 PRELIMINARY RESULTS

Presented by:
David Zruia, Chief Executive Officer
Elad Even-Chen, Chief Financial Officer

14 February 2023
OVERVIEW
A LONG TRACK RECORD OF PROFITABLE GROWTH & CASH GENERATION

STRONG FINANCIAL PERFORMANCE SINCE IPO IN 2013

Since IPO year in 2013, Plus500 has generated:

$2.9bn
Cash from operations

$2.3bn
Accumulated net profit

STRONG BALANCE SHEET
Debt-free since inception
101% average annual Operating cash conversion¹ 2013–2022

GROWING TOPLINE
25% CAGR revenue growth between 2013–2022 driven by growing customer base

LEAN OPERATING MODEL
c.57% average annual EBITDA margin 2013–2022 through flexible and efficient cost structure

PROVEN RECORD OF SHAREHOLDER RETURNS
$1.7bn returned to shareholders including $1.2bn in dividends and $0.5bn in share buybacks

¹ Operating cash conversion – Cash generated from operations/EBITDA

Plus500 IT’S TRADING WITH A PLUS
FY 2022 — ANOTHER EXCELLENT PERFORMANCE

REVENUE ($M)

CAGR 2013–2022: 25%

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<tbody>
<tr>
<td>115</td>
<td>229</td>
<td>276</td>
<td>328</td>
<td>437</td>
<td>720</td>
<td>873</td>
<td>719</td>
<td>833</td>
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EBITDA ($M)

CAGR 2013–2022: 24%

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<tbody>
<tr>
<td>67</td>
<td>145</td>
<td>133</td>
<td>151</td>
<td>259</td>
<td>506</td>
<td>516</td>
<td>387</td>
<td>454</td>
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</tbody>
</table>

1. As at 31 December 2022
2. OTC (‘Over-the-Counter’) products, namely CFDs (‘Contracts for Difference’)
3. Market position data source: 2022 Investment Trends Leverage Trading Reports for UK, Germany and Spain
4. Active Customers – Customers who made at least one trade during the period
FY 2022 – ANOTHER EXCELLENT PERFORMANCE

DRIVING GROWTH AND REINFORCING OUR FINANCIAL POSITION

Growth in all key financial metrics in FY 2022 compared with FY 2021

- **$832.6m** Revenue (16% Growth)
- **$453.8m** EBITDA (17% Growth)
- **55%** EBITDA Margin (2% Growth)
- **$3.81** EPS (basic) (25% Growth)
- **$930.2m** Cash Balances (24% Growth)

**Strategy**
- Further development of Plus500’s position as a global multi-asset fintech group
- Significant progress in evolving Plus500’s position in the US futures market
- Supported by more innovation and technological developments
- On-going organic investments and targeted acquisitions

**Governance & Sustainability**
- Gender diversification of the Board continues with female representation now at 50%
- Further donations made to local communities and charities
- Continued focus on customer care, with new educational tools introduced in FY 2022
- High-performance organisational culture further embedded at Plus500
PLUS500 WELL PLACED TO DELIVER GROWTH AND VALUE

A GLOBAL MULTI-ASSET FINTECH GROUP OPERATING PROPRIETARY TECHNOLOGY-BASED TRADING PLATFORMS

- Robust track record of growth and value delivery
- Proprietary technology is a key differentiator and growth enabler
- Diversified product portfolio and geographic footprint
- Organic investments and targeted acquisitions
- Reinforced financial position enables continued investment in growth and attractive shareholder returns
- Major growth opportunities available to drive future shareholder value

PLUS500 IT’S TRADING WITH A PLUS
OUR TECHNOLOGY CAPABILITY AND FUNNEL

PROPRIETARY TECHNOLOGY IS PLUS500’S KEY DIFFERENTIATOR

Technology-Centric Business Model

Marketing Tech  CRM  Payments  Education  Trading & Risk Management  Customer Engagement

Technology Components Supporting End-to-End Customer Lifecycle

CUSTOMERS
- Customer centric culture
- Continuously upgraded educational and training tools
- 24/7 customer service availability

PRODUCTS
- Wide range of products: OTC, share dealing, futures and options on futures
- Feedback driven innovative product cycle

MARKETING
- Multi channel, inter-connected strategy
- Market leading technology driven approach
- Continued focus on innovation, including AI, big data and analytics

RISK
- Proprietary risk management technology with real-time functionality including predefined risk limits
OUR STRATEGIC ROADMAP

KEY GROWTH OPPORTUNITIES

- New Products
- New Markets
- Expanding Offering in Existing Markets
- Deepening Customer Engagement
OPERATING REVIEW
FY 2022 OPERATING OVERVIEW

ANOTHER VERY ROBUST OPERATIONAL PERFORMANCE DURING THE YEAR

KEY OPERATIONAL DRIVERS

- Our proprietary technology
- Continued investment in our people
- Deeper engagement with our long term, high value customers
- Major focus on product development

OPERATIONAL OUTPUTS

- 87% of OTC revenue derived from customers trading with Plus500 for over a year
- Customer deposits of $2.3bn, highlighting on-going customer loyalty
- 85% of OTC revenue generated from mobile or tablet devices
THE US GROWTH OPPORTUNITY

RETAIL AND INSTITUTIONAL OPPORTUNITIES IN THE US FUTURES MARKET

INSTITUTIONAL OPPORTUNITY

Execution
- New B2B line of business as a market infrastructure provider
- Brokerage-execution and clearing services for institutional clients
- Long-standing proprietary technology futures trading platform

Clearing
- Full Clearing Firm Member of the CME Group Exchanges and MGEX
- Growing relationships with Introducing Brokers and institutional parties

RETAIL OPPORTUNITY

- Launched TradeSniper, intuitive new trading platform, designed for retail traders
- Fully holistic, technology-based solution available for the first time for US futures retail customers

Driven by Plus500’s robust financial position and highly differentiated technological capabilities

Plus500 IT’S TRADING WITH A PLUS
EXCELLENT PERFORMANCE IN FY 2022

**FINANCIAL HIGHLIGHTS**

- Strong revenue performance
- Efficient cost base supported EBITDA growth
- Continued high cash generation and conversion
- Reinforced balance sheet
- Plus500 continues to hold no debt or loans

**REVENUE** ($m)

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<tbody>
<tr>
<td>168.1</td>
<td>248.8</td>
<td>254.9</td>
<td>564.2</td>
<td>346.2</td>
<td>329.2</td>
<td>330.9</td>
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**EBITDA** ($m)

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<td>564.2</td>
<td>346.2</td>
<td>329.2</td>
<td>330.9</td>
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**EARNINGS PER SHARE** (Basic) ($)

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<tbody>
<tr>
<td>0.39</td>
<td>0.79</td>
<td>0.96</td>
<td>0.90</td>
<td>0.45</td>
<td>1.62</td>
<td>2.46</td>
</tr>
</tbody>
</table>
# FY 2022 KPIs BY REGION

## OUTSTANDING PERFORMANCE ACROSS GEOGRAPHIES

<table>
<thead>
<tr>
<th>Region</th>
<th>Active Customers</th>
<th>% proportion</th>
<th>New Customers</th>
<th>% proportion</th>
<th>Revenue ($m)</th>
<th>% proportion</th>
<th>ARPU ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>UK</td>
<td>37,627</td>
<td>13%</td>
<td>16,101</td>
<td>15%</td>
<td>100.4</td>
<td>12%</td>
<td>2,667</td>
</tr>
<tr>
<td>EEA</td>
<td>162,747</td>
<td>58%</td>
<td>59,501</td>
<td>56%</td>
<td>372.9</td>
<td>45%</td>
<td>2,291</td>
</tr>
<tr>
<td>Australia</td>
<td>28,252</td>
<td>10%</td>
<td>11,051</td>
<td>10%</td>
<td>67.2</td>
<td>8%</td>
<td>2,379</td>
</tr>
<tr>
<td>RoW</td>
<td>52,143</td>
<td>19%</td>
<td>19,896</td>
<td>19%</td>
<td>292.1</td>
<td>35%</td>
<td>5,602</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>280,769</strong></td>
<td><strong>100%</strong></td>
<td><strong>106,549</strong></td>
<td><strong>100%</strong></td>
<td><strong>832.6</strong></td>
<td><strong>100%</strong></td>
<td><strong>2,966</strong></td>
</tr>
</tbody>
</table>

Active Customers base reflects substantial amount of high value, long term customers

Revenue performance driven by differentiated technological offering

Record annual ARPU achieved during 2022

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1. RoW – Rest of World
2. New Customers – Customers depositing for the first time
3. ARPU – Average Revenue Per User
OUR PRODUCT OFFERINGS

A FOCUSED TRADING EXPERIENCE FOR CUSTOMERS

TRADING PLATFORMS
- Across operating systems:
  - Webtrader
  - iOS (Mobile & iPad)
  - Android (Mobile & Tablets)
- 30 Languages

SUPPORTING PROPRIETARY TECHNOLOGIES
- CRM
- Marketing Machine
- Retention Machine
- Localisation
- Cashier
- Risk Management
- Education
LEADING INDUSTRY POSITIONS IN CORE OTC MARKETS IN EUROPE

<table>
<thead>
<tr>
<th>Country</th>
<th>OTC Market Share (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>UK</td>
<td>18%</td>
</tr>
<tr>
<td>Germany</td>
<td>16%</td>
</tr>
<tr>
<td>Spain</td>
<td>18%</td>
</tr>
</tbody>
</table>

No.1 provider in UK, Germany and Spain

LEADING OTC PROVIDER IN KEY EUROPEAN MARKETS & DEVELOPING POSITION IN US FUTURES MARKET

EVOLVING MARKET POSITION IN THE US FUTURES MARKET

Developing position as market infrastructure provider

Launched TradeSniper tailored for retail market

CUSTOMER FEEDBACK

“Excellent platform to trade CFDs, helpful staff, never had any issues”

“Great platform and easy to use”
Targeted, efficient online marketing initiatives driven by Plus500’s proprietary technology.

Supported by investment in advertising campaign featuring actor Kiefer Sutherland and partnership with the NBA Chicago Bulls - to drive global brand awareness.
PLUS500’S LONG TERM CUSTOMER LOYALTY AND RELATIONSHIPS

OTC REVENUE SPLIT BY CUSTOMER TENURE

Significant increase in longevity of Plus500’s customer base since 2017: OTC customers trading with Plus500 for >1 year (% of total OTC revenue)

Long term, sustainable customer relationships – a key value driver for Plus500

Product diversification enables continued customer longevity

Supported by new customer retention initiatives, including Premium Service

0-6 months 7-12 months 1-3 years 3-5 years 5+ years >1 year
HIGH RETURN ON MARKETING INVESTMENT

DELIVERING CONSISTENT REVENUE RETURNS

Cumulative Return from OTC Registrations ($m)

2018 REGISTRATIONS AND CUMULATIVE RETURNS
- Cumulative cohort revenue
- Marketing investment

2019 REGISTRATIONS AND CUMULATIVE RETURNS
- Cumulative cohort revenue
- Marketing investment

2020 REGISTRATIONS AND CUMULATIVE RETURNS
- Cumulative cohort revenue
- Marketing investment

2021 REGISTRATIONS AND CUMULATIVE RETURNS
- Cumulative cohort revenue
- Marketing investment

Plus500 IT’S TRADING WITH A PLUS
PLUS500’S PORTFOLIO OF INTERNATIONAL LICENCES CONTINUES TO GROW

AN INCREASINGLY VALUABLE ASSET

United Kingdom  Australia  South Africa  New Zealand  USA  Japan

Up to FY 2019

Cyprus  Singapore  Israel  Seychelles  Japan  UAE

Seychelles Jan 2020  Estonia Feb 2022  UAE Feb 2023

It's trading with a Plus
INCOME STATEMENT

KEY METRICS ($M)

<table>
<thead>
<tr>
<th></th>
<th>FY 2022</th>
<th>FY 2021</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenue</td>
<td>832.6</td>
<td>718.7</td>
<td>16%</td>
</tr>
<tr>
<td>Selling and Marketing Expenses</td>
<td>302.1</td>
<td>279.8</td>
<td>8%</td>
</tr>
<tr>
<td>Administrative and General Expenses</td>
<td>80.1</td>
<td>54.3</td>
<td>48%</td>
</tr>
<tr>
<td>EBITDA</td>
<td>453.8</td>
<td>387.1</td>
<td>17%</td>
</tr>
<tr>
<td>EBITDA Margin</td>
<td>55%</td>
<td>54%</td>
<td>2%</td>
</tr>
<tr>
<td>Financing Income, net</td>
<td>23.9</td>
<td>1.8</td>
<td>1,228%</td>
</tr>
<tr>
<td>Tax Expenses</td>
<td>103.9</td>
<td>75.8</td>
<td>37%</td>
</tr>
<tr>
<td>Net Profit</td>
<td>370.4</td>
<td>310.6</td>
<td>19%</td>
</tr>
</tbody>
</table>

Excellent top line performance supported by consistent Customer Income¹ throughout the year

Helped to deliver another strong EBITDA performance supported by Plus500’s lean and efficient cost base

¹ Customer Income – Revenue from OTC Customer Income (customer spreads and overnight charges) and Non-OTC Customer Income (commissions from the Group’s futures and options on futures operation and from Plus500 Invest, the Group’s share dealing platform)
## COST PROFILE

### KEY ELEMENTS OF OUR COST BASE ($M)

<table>
<thead>
<tr>
<th>Cost Category</th>
<th>FY 2022</th>
<th>FY 2021</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advertising, technology and marketing investment</td>
<td>157.8</td>
<td>172.1</td>
<td>(8%)</td>
</tr>
<tr>
<td>Commissions to processing companies</td>
<td>44.9</td>
<td>40.8</td>
<td>10%</td>
</tr>
<tr>
<td>Payroll and related expenses</td>
<td>40.5</td>
<td>33.0</td>
<td>23%</td>
</tr>
<tr>
<td>Variable bonuses</td>
<td>19.0</td>
<td>14.2</td>
<td>34%</td>
</tr>
<tr>
<td>Share-based compensation</td>
<td>21.4</td>
<td>11.7</td>
<td>83%</td>
</tr>
<tr>
<td>Server &amp; data feeds commissions</td>
<td>14.6</td>
<td>11.7</td>
<td>25%</td>
</tr>
<tr>
<td>Professional and regulatory fees</td>
<td>23.0</td>
<td>18.5</td>
<td>24%</td>
</tr>
<tr>
<td>Depreciation and amortisation</td>
<td>3.4</td>
<td>2.5</td>
<td>36%</td>
</tr>
<tr>
<td>Other costs</td>
<td>57.6</td>
<td>29.6</td>
<td>95%</td>
</tr>
<tr>
<td><strong>Total costs</strong></td>
<td><strong>382.2</strong></td>
<td><strong>334.1</strong></td>
<td><strong>14%</strong></td>
</tr>
</tbody>
</table>

### Other Costs
- Including US operation related expenses and one time brand campaign related costs.

### Continued high levels of marketing investment
- To drive high potential levels of returns over time.

### Lean and efficient cost structure
- Technological marketing investment to deliver customer attraction and retention.
- Provides opportunity to drive ROI.
- Control over expenses due to Plus500’s flexible cost structure.

*Variable – advertising technology and marketing investment, variable bonuses, Commissions to processing companies and other variable costs.
## BALANCE SHEET

### KEY LINE ITEMS ($M)

<table>
<thead>
<tr>
<th></th>
<th>FY 2022</th>
<th>FY 2021</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and Cash Equivalents</td>
<td>930.2</td>
<td>749.5</td>
<td>24%</td>
</tr>
<tr>
<td>Other Current Assets</td>
<td>27.1</td>
<td>32.7</td>
<td>(17%)</td>
</tr>
<tr>
<td>Total Current Assets</td>
<td>957.3</td>
<td>782.2</td>
<td>22%</td>
</tr>
<tr>
<td>Non Current Assets</td>
<td>52.7</td>
<td>40.6</td>
<td>30%</td>
</tr>
<tr>
<td>Total Assets</td>
<td>1,010.0</td>
<td>822.8</td>
<td>23%</td>
</tr>
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<table>
<thead>
<tr>
<th></th>
<th>FY 2022</th>
<th>FY 2021</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Liabilities</td>
<td>219.0</td>
<td>157.0</td>
<td>39%</td>
</tr>
<tr>
<td>Non Current Liabilities</td>
<td>10.5</td>
<td>4.5</td>
<td>133%</td>
</tr>
<tr>
<td>Total Liabilities</td>
<td>229.5</td>
<td>161.5</td>
<td>42%</td>
</tr>
<tr>
<td>Equity</td>
<td>780.5</td>
<td>661.3</td>
<td>18%</td>
</tr>
<tr>
<td>Total Liabilities and Equity</td>
<td>1,010.0</td>
<td>822.8</td>
<td>23%</td>
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Plus500 remains debt-free  
No debt on balance sheet since inception

Balance Sheet reinforced  
Due to another strong financial performance in FY 2022

Plus500 remains well placed to invest in future growth through organic investment and targeted acquisitions
## CASH FLOW

### KEY LINE ITEMS ($M)

<table>
<thead>
<tr>
<th>OPERATING ACTIVITIES:</th>
<th>FY 2022</th>
<th>FY 2021</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash generated from operations</td>
<td>506.8</td>
<td>383.0</td>
<td>32%</td>
</tr>
<tr>
<td>Interest received, net</td>
<td>13.5</td>
<td>6.2</td>
<td>118%</td>
</tr>
<tr>
<td>Income tax received (paid), net</td>
<td>(66.2)</td>
<td>16.3</td>
<td>(506%)</td>
</tr>
<tr>
<td>Net cash provided by operating activities</td>
<td>454.1</td>
<td>405.5</td>
<td>12%</td>
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<thead>
<tr>
<th>INVESTING ACTIVITIES:</th>
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<tbody>
<tr>
<td>Acquisition of subsidiaries, net of cash acquired</td>
<td>(4.6)</td>
<td>(32.5)</td>
<td>(86%)</td>
</tr>
<tr>
<td>Purchase of property, plant and equipment</td>
<td>(0.8)</td>
<td>(0.8)</td>
<td>-</td>
</tr>
<tr>
<td>Net cash used in investing activities</td>
<td>(5.4)</td>
<td>(33.3)</td>
<td>(84%)</td>
</tr>
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<thead>
<tr>
<th>FINANCING ACTIVITIES:</th>
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</thead>
<tbody>
<tr>
<td>Payment of principal in respect of leases liability</td>
<td>(2.3)</td>
<td>(2.0)</td>
<td>15%</td>
</tr>
<tr>
<td>Acquisition of the Company’s shares by the Company</td>
<td>(138.8)</td>
<td>(64.9)</td>
<td>114%</td>
</tr>
<tr>
<td>Dividend paid</td>
<td>(119.9)</td>
<td>(144.9)</td>
<td>(17%)</td>
</tr>
<tr>
<td><strong>Net cash used in financing activities</strong></td>
<td><strong>(261.0)</strong></td>
<td><strong>(211.8)</strong></td>
<td><strong>23%</strong></td>
</tr>
<tr>
<td>Losses from exchange differences on cash &amp; cash equivalents</td>
<td>(7.0)</td>
<td>(4.8)</td>
<td>46%</td>
</tr>
<tr>
<td><strong>Balance of cash and cash equivalents at end of the year</strong></td>
<td><strong>930.2</strong></td>
<td><strong>749.5</strong></td>
<td><strong>24%</strong></td>
</tr>
</tbody>
</table>

Continued increase in cash balances to $930.2m at year end
- Driven by strong cash generation

Continued strong cash generation - Operating cash conversion of 112% (FY 2021: 99%)
- Driven by strong EBITDA performance and low capital intensive nature of Plus500

Cash generative business dynamics help to drive shareholder returns
- $119.9m paid as dividends in FY 2022
- $138.8m utilised for share buybacks in FY 2022
REQUIRED REGULATORY / RISK MANAGEMENT CAPITAL AND SURPLUS CAPITAL

**REQUIRED REGULATORY CAPITAL AND ADDITIONAL RISK MANAGEMENT CAPITAL:**

- **c.$550M** of required capital – covering:
  - Regulatory Capital
  - Working Capital
  - Risk Management & Hedging
  - Clearing

* As at 31 December 2022

**CURRENT SURPLUS CAPITAL:**

- **Up to c.$380M** to be invested in:
  - **Growth Opportunities**
    - Through organic investments and targeting additional acquisitions
  - **Shareholder Returns**
    - Through share buybacks and dividends

* As at 31 December 2022
OUR APPROACH TO SHAREHOLDER RETURNS

SHAREHOLDER RETURNS POLICY:

+ At least 50% of net profits will continue to be paid to shareholders through share buybacks and dividends on a half-yearly basis.

+ At least 50% of shareholder returns to be made by way of share buybacks in line with preference for share buybacks highlighted by major Plus500 shareholders.

+ Special share buybacks or other distributions will also be considered on a half-yearly basis.

SINCE 2013
SHAREHOLDER RETURNS $1.7bn

FY 2022
SHAREHOLDER RETURNS $270.2m
OUTLOOK

THE BOARD REMAINS CONFIDENT ABOUT PLUS500’S FUTURE PROSPECTS

Based on Plus500’s significant progress over recent years, the Board remains confident about the Group’s future prospects.

Plus500 remains well positioned to access a range of significant opportunities to grow and diversify its business.

FY 2023 GUIDANCE

For FY 2023, the Board expects Plus500’s performance to be in line with current market expectations¹.

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¹ Market expectations based on compiled analysts’ consensus forecasts, which can be found on the Investor Relations section of the Company’s website. As at 14 February 2023, consensus forecasts for FY 2023 revenue and EBITDA are $605.1m and $270.7m, respectively.
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