

THE BOARD OF DIRECTORS' STATEMENT
pursuant to Chapter 18, Section 4 and Chapter 19, Section 22
of the Swedish Companies Act (2005:551)

Proposed allocation of earnings

The statements of income and the balance sheets of the parent company and the group are subject to adoption by the Annual General Meeting on 28 April 2026.

Funds at the disposal of the annual general meeting of the parent company:

	SEK
Share premium reserve	674,004,991
AT1 Capital	800,000,000
Retained profit	76,351,504
Net profit for the year	1,965,567,791
Total	3,515,924,287

The board of directors has proposed that the annual general meeting on 28 April 2026 resolves that the profits at the disposal of the general meeting are allocated as follows:

	SEK
a dividend to the shareholders of SEK 12.75 per share	2,012,320,910
retained earnings to be carried forward	1,503,603,377
Total	3,515,924,287

Proposal on record date for dividend

As the record date for dividend, the board of directors has proposed 30 April 2026. If the annual general meeting resolves in accordance with the proposal, the dividend is expected to be distributed by Euroclear Sweden AB on 6 May 2026.

Proposed authorization to acquire the company's own shares

The board of directors has further proposed that the 2026 annual general meeting should authorize the board of directors to, on one or several occasions during the time up to the next annual general meeting, decide on the acquisition of the company's own shares. The proposal entails that the board of directors may decide on the acquisitions so that the maximum number of shares held by the company at each point in time does not exceed one tenth of the total number of shares outstanding in the company.

The board of directors' statement on the proposed dividend and the proposed authorization to acquire the company's own shares

The board of directors gives the following statement in respect of the proposed dividend and the proposed authorization to acquire the company's own shares pursuant to Chapter 18, Section 4 and Chapter 19, Section 22 of the Swedish Companies Act (2005:551).

The company's funds at disposal of the general meeting as of 31 December 2025 amount to SEK **3,515,924,287** and the net profit for the year amount to SEK 1,965,567,791. Certain assets have been valued at fair value pursuant to Chapter 4, Section 14 a of the Annual Reports Act (1995:1554).

Provided that the 2026 annual general meeting resolves to allocate the earnings in accordance with the board of director's proposal, SEK 1,503,603,377 will be carried forward. After distribution of the proposed dividend there will be full coverage for the company's restricted equity.

The board of directors' assessment is that the parent company's and group's profit and position are good, which is evident from the most recent profit and loss statement and balance sheet. It is the opinion of the board of directors that the proposed dividend is covered by equity and is within the remit of Avanza's dividend policy. The capital ratio and liquidity, following the proposed dividend, will be satisfactory in relation to the group's activities.

The board of directors has especially considered the uncertain macroeconomic situation. The assessment is that Avanza's financial position is not jeopardised by the proposed dividend. Avanza has not seen a deteriorated payment capacity among customers, has not incurred any credit losses during the year, and also does not anticipate that the macroeconomic situation will result in a significant increase in credit losses that would have a materially negative impact on shareholders' equity. Both capital adequacy and the liquidity situation are still considered satisfactory after the proposed dividend.

The board of directors will only carry out any acquisitions of the company's own shares pursuant to the authorization under the condition that the company's capital cover ratio and liquidity, even after an acquisition of the company's own shares, are adequate in relation to the business that the group operates in.

Therefore, the board of directors considers the proposed dividend and the proposed authorization to acquire the company's own shares justified with regards to

1. the requirements, that the nature, scope and risks of the activities (the company's and the group's respectively), place on the amount of equity, and
2. the company's and the group's consolidation requirements, liquidity and the position in general.

Stockholm in March 2026
The board of directors of Avanza Bank Holding AB (publ)