

## November: Monthly statistics\*

The number of customers at Avanza has during 2022 increased by 110,600, amounting to 3,300 new customers in November. This resulted in 1,770,700 customers at the end of the month. As a result of an insurance portfolio transfer to Futur Pension, the number of customers decreased by 3,870. More information below.

Net inflow in November was SEK -6,050m, amounting to SEK 24,000m during 2022. The net inflow in November includes an insurance portfolio transfer of collectively agreed occupational pensions of SEK -1,430m to Futur Pension. Excluding this transfer, net inflow amounted to SEK -4,620m, compared to SEK 10m in October. Avanza has not been active within collectively agreed occupational pensions for the last seven years. The net inflow for November also includes an outflow of SEK -4,400 m linked to a cooperation with an asset management firm.

In mid-November the Swedish Savings Barometer was published with statistics for the third quarter 2022. Avanza's share of the savings market was stable at 6.3 per cent and decreased from 6.6 per cent a year earlier. The share of the net inflow was 7.7 percent. Rolling 12M the share of the net inflow amounted to 10.7 per cent.

Avanza's share of new lending in the mortgage market amounted to 0.8 per cent during the third quarter 2022, including internal and external mortgages. This was a decrease from 1.5 per cent in the third quarter 2021.

Avanza's market share of premiums paid for non-collective agreement occupational pension insurance increased to 8.4 per cent during October 2021 – September 2022 according to statistics from Insurance Sweden. This was an increase from 7.7 per cent during the corresponding period previous year. Avanza's share of the premiums paid to the entire Swedish life insurance market, including endowment insurance, during the last twelve-month period was 10.4 per cent.

|  | Nov-22    | Oct-22    | Change<br>month<br>% | Nov-21    | Change<br>year<br>% |
|--|-----------|-----------|----------------------|-----------|---------------------|
| No. Customers  | 1,770,700 | 1,767,400 | 0                    | 1,639,500 | 8                   |
| Net inflow, SEKm   | -6,050    | -930      | 551                  | 9,440     | -                   |
| Net inflow excluding items affecting comparability, SEKm             | -4,620    | 10        | -                    | 9,440     | -                   |
| Savings capital, SEKm  | 680,200   | 665,400   | 2                    | 786,200   | -13                 |
| of which deposits  | 96,400    | 98,800    | -2                   | 86,600    | 11                  |
| Lending, SEKm  | 43,300    | 43,500    | 0                    | 39,300    | 10                  |
| of which margin lending  | 8,300     | 8,690     | -4                   | 10,100    | -18                 |
| of which internally financed mortgages                               | 11,200    | 11,200    | 0                    | 10,100    | 11                  |
| of which external mortgages  | 23,900    | 23,600    | 1                    | 19,100    | 25                  |
| No. of brokerage-generating notes per trading day**                  | 150,000   | 132,700   | 13                   | 253,300   | -41                 |
| Turnover in brokerage-generating securities per trading day, SEKm*** | 4,170     | 3,660     | 14                   | 6,720     | -38                 |

of which foreign trades, SEKm 480 420 14 1,120 -57

\* Figures for the current month are preliminary.

\*\* Excluding commission notes for mutual funds, non-brokerage generating notes within Avanza Markets and brokerage class Start, as well as institutional customers.

\*\*\* Excluding turnover in mutual funds and Avanza Markets.

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*Avanza is a digital platform for savings and investments, founded in 1999. The Parent Company, Avanza Bank Holding AB (publ), is listed on the Stockholm Stock Exchange. Avanza's customer promise is a better return on your savings than with any other bank or pension provider in Sweden. Services include saving in shares, funds, savings accounts, mortgages, and a strong pension offering. Avanza has over 1.7 million customers with over SEK 600 billion in total savings capital. This is equivalent to over 6 per cent of the Swedish savings market. Avanza is largest in terms of number of transactions among Swedish banks on the Stockholm Stock Exchange. During the last thirteen years Avanza has won SKI's (Swedish Quality Index) award, "Year's Most Satisfied Savings Customers". For more information visit: [avanza.se/ir](https://avanza.se/ir)*