

## November: Monthly statistics\*

The number of customers at Avanza has during 2023 increased by 114,200, amounting to 8,820 net new customers in November. This resulted in 1,890,900 customers at the end of the month. Net inflow in November was SEK 4,880m, amounting to SEK 66,300m during 2023.

In mid-November, the Swedish Savings Barometer was published with statistics for the third quarter 2023. Avanza's share of the savings market decreased to 6.5 per cent from 6.6 per cent in the second quarter, but increased from 6.3 per cent a year earlier. The share of the net inflow was 32.6 per cent. Rolling 12M the share of the net inflow amounted to 13.6 per cent, a result of negative net inflow in the fourth quarter 2022. The net inflow in the fourth quarter included an insurance portfolio transfer of collectively agreed occupational pensions of SEK -2,400m to Futur Pension, as well as an outflow of SEK -4,400m linked to a cooperation with an asset management firm.

Avanza's market share of premiums paid for non-collective agreement occupational pension insurance was 8.3 per cent during October 2022 – September 2023 according to statistics from Insurance Sweden. This was a decrease from 8.4 per cent during the corresponding period the previous year. Avanza's share of the premiums paid to the entire Swedish life insurance market, including endowment insurance, during the last twelve-period was 9.1 per cent.

	Nov-23	Oct-23	Change month %	Nov-22	Change year %
No. Customers	1,890,900	1,882,000	0	1,770,700	7
Net inflow, SEKm	4,880	7,210	-32	-6,050***	-
Net inflow excluding items affecting comparability, SEKm	4,880	7,210	-32	-4,620	-
Savings capital, SEKm	741,100	699,900	6	680,200	9
of which deposits	103,500	103,300	0	96,400	7
of which Savings account	25,300	24,400	4	2,920	766
of which external deposits	42,000	41,500	1	34,600	21
Internally financed lending, SEKm	19,600	19,700	-1	19,500	1
of which margin lending	8,140	8,190	-1	8,300	-2
of which mortgages	11,500	11,500	0	11,200	3
External mortgages, SEKm	20,900	21,000	0	23,900	-13
No. of brokerage-generating notes per trading day**	112,500	113,100	-1	150,000	-25
Turnover in brokerage-generating securities per trading day, SEKm**	2,650	2,690	-1	4,170	-36
of which foreign trades, SEKm	440	450	-2	480	-8

\* Figures for the current month are preliminary.

\*\* Excluding commission notes and turnover for mutual funds and non-brokerage generating trades such as Avanza Markets and brokerage class Start.

\*\*\* The net inflow in November 2022 included an insurance portfolio transfer of collectively agreed occupational pensions of SEK -1,430m to Futur Pension and an outflow of SEK -4,400M linked to a cooperation with an asset management firm.

**For further information please contact:**

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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 that you as a customer will have more left in your own pockets than with any other bank or pension company. Services include saving in shares, funds, savings accounts, mortgages, and a strong pension offering. Avanza has over 1.8 million customers with nearly SEK 750 billion in total savings capital. This is equivalent to 6.5 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 fourteen 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)*