

The Swedish FSA's results from its 2025 review and evaluation process of Avanza

The Swedish Financial Supervisory Authority (FSA) has today informed Avanza of its decision regarding the 2025 Supervisory Review and Evaluation Process (SREP). Avanza's Pillar 2 guidance on the leverage ratio remains at 0.5%. The total leverage ratio requirement thereby still amounts to 3.5%. Additionally, the risk-based Pillar 2 requirement (P2R) is reduced from 5.71 to 5.02%, which decreases Avanza's total risk-based requirement from 18.21 to 17.52%.

The Swedish FSA has concluded its SREP of Avanza and decided on a Pillar 2 requirement (P2R) and Pillar 2 guidance (P2G) on Avanza's consolidated situation.

Avanza's leverage ratio requirement as per June amounted to 4.8% and the total capital requirement to 32.2%, meaning that Avanza has prudent margins to both the leverage ratio, including P2G, and the total capital requirement including risk-based P2R.

The decision is applicable as per 30 September 2025.

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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 2 million customers with more than SEK 1,000 billion in total savings capital. This is equivalent to 7.9 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 15 years Avanza has won SKI's (Swedish Quality Index) award, "Year's Most Satisfied Savings Customers". For more information visit: avanza.se/ir