

The Swedish FSA's results from its 2022 review and evaluation process of Avanza

The notification from the Swedish Financial Supervisory Authority (SFSA) regarding Avanza's Pillar 2 guidance on the leverage ratio is fully consistent with the expectation of 0.9 per cent. The total leverage ratio requirement thereby amounts to 3.9%.

The SFSA has concluded its Supervisory Review and Evaluation Process (SREP) of Avanza and decided on a Pillar 2 requirement (P2R) and Pillar 2 guidance (P2G) on Avanza's consolidated situation consisting of Avanza Bank Holding AB, Avanza Bank AB and Avanza Fonder AB.

Avanza's capitalisation is determined by the leverage ratio requirement. The SFSA has informed Avanza of Pillar 2 guidance on the leverage ratio requirement at the Group level of 0.9 per cent, beyond the minimum requirement for the leverage ratio of 3.0 per cent. This is fully consistent with previously announced expectations. Avanza reported a leverage ratio of 4.4 per cent as of 30 June 2022.

The SFSA has also decided on a Pillar 2 requirement of 3.59 per cent of the Group's total risk exposure amount as well as a Pillar 2 requirement for Avanza Bank AB. The capital ratios at the Group level as well as for the bank exceed by a good margin the requirements set by the SFSA.

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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 twelve years Avanza has won SKI's (Swedish Quality Index) award, "Year's Most Satisfied Savings Customers". For more information visit: avanza.se/ir