

Q3 2020 results presentation

Webcast, 19 October 2020

Mer till dig, mindre till banken

Hos oss ska dina pengar gå till ett ökat sparande, inte till onödiga avgifter. Välkommen till en bank som den borde vara.

Logga in

Bli kund, helt gratis!

Så mycket kan ett månadssparande ge dig

Om du månadssparar på börsen i till exempel fonder eller aktier ger du dina pengar riktigt bra möjligheter att växa. Här ser du hur mycket du kan få ihop.

470 000 kr
Varav 239 000 kr i avkastning*

Månadssparande	1 200 kr
Startbelopp	15 000 kr
Spartid	15 år

Mitt innehav

ÖVERSIKT VÄRDEPAPPER TRANSAKTIONER

Totalt **120 345** Utv. 3 mån **8,06 %**

3 mån 1 år sedan start % kr

Sparande

Aktie & Fondkonto	1 200	1,23 %
Investeringar	3 895	2,75 %
Kapitalförsäkring	18 785	-2,01 %

Buffert 96 465
Utv. sedan start 6,44%

Sparkonto+ Colletor	96 465
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+ Öppna nytt konto

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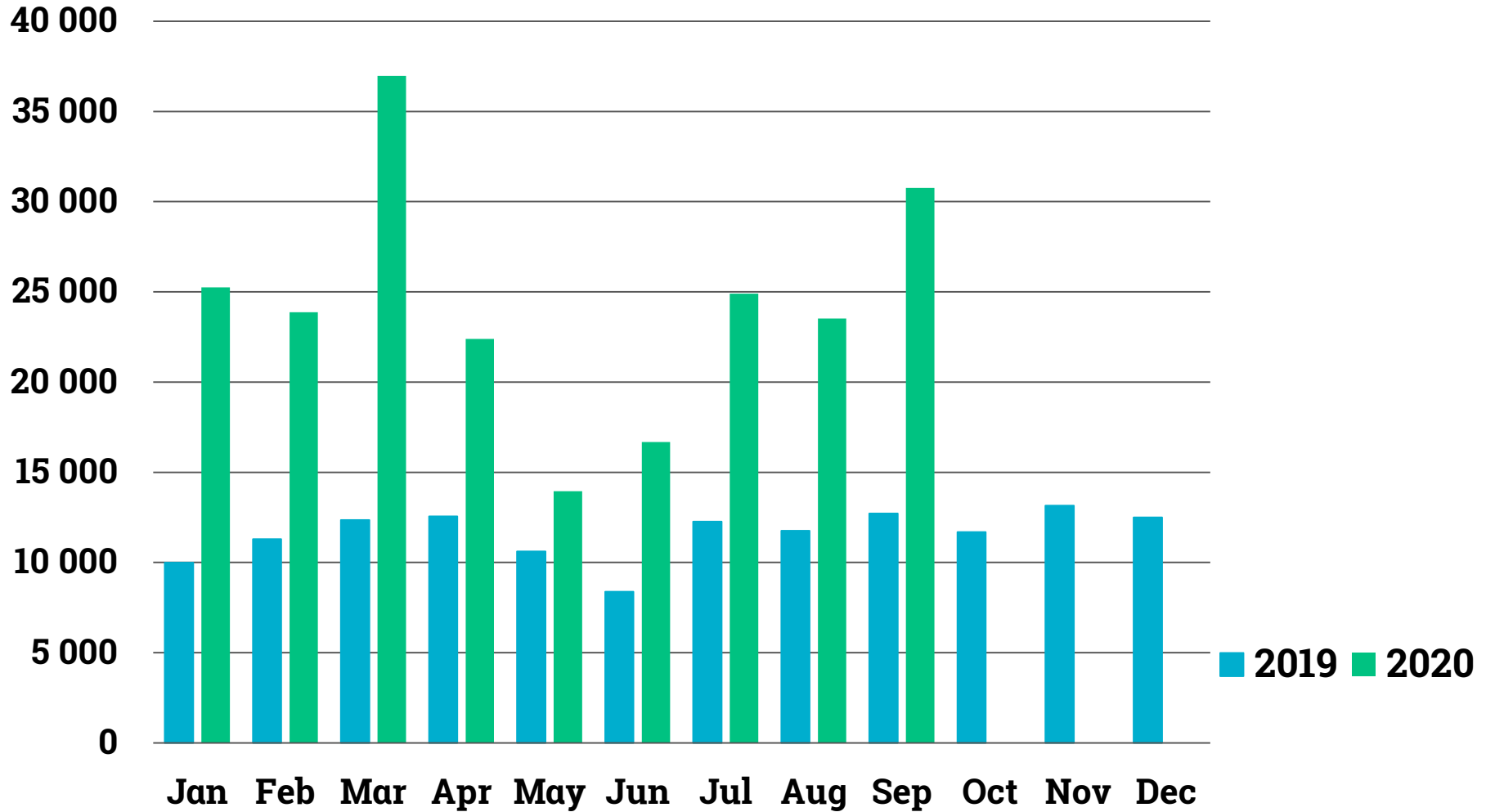
Bli kund, helt gratis!

Så mycket kan ett månadssparande ge dig

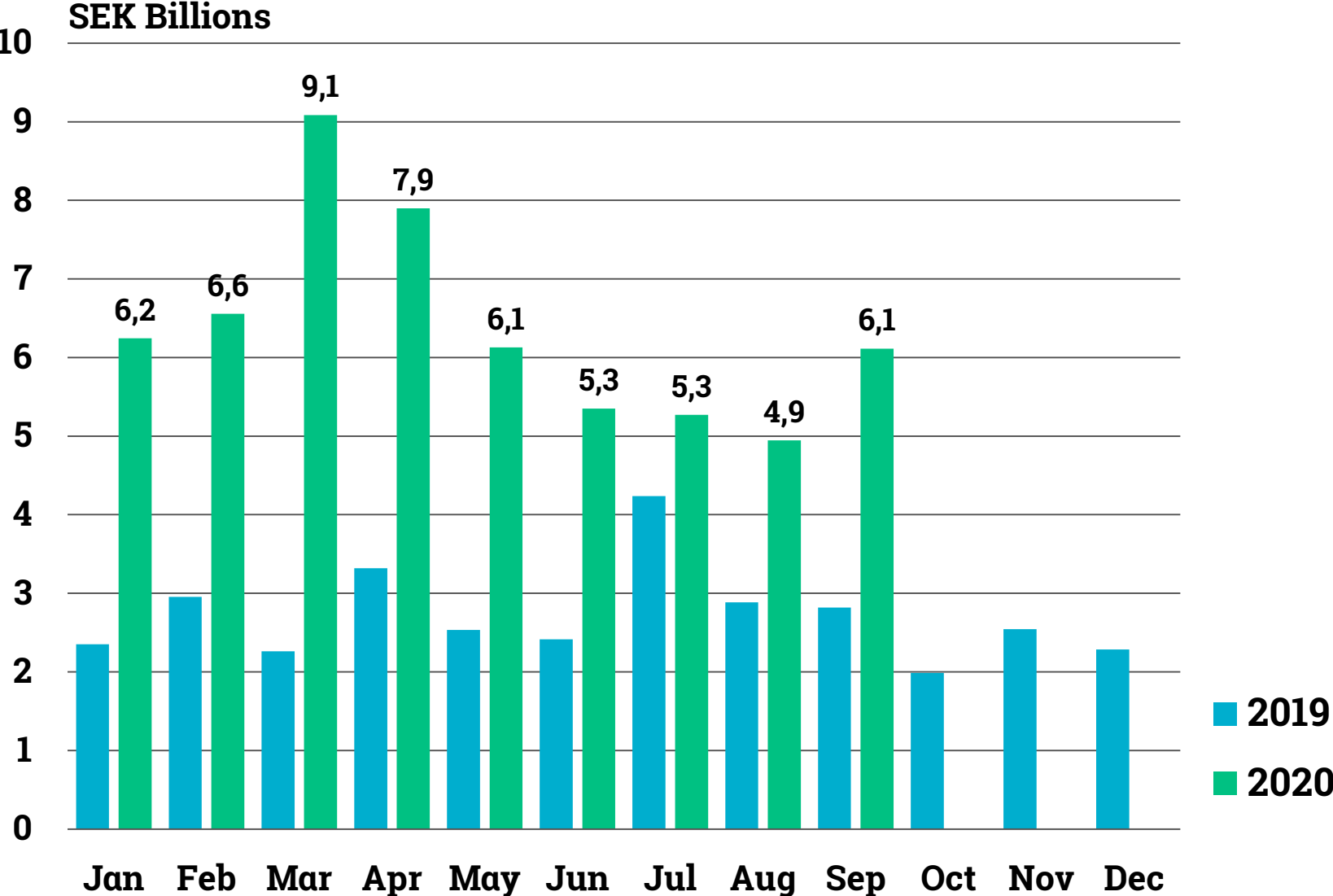
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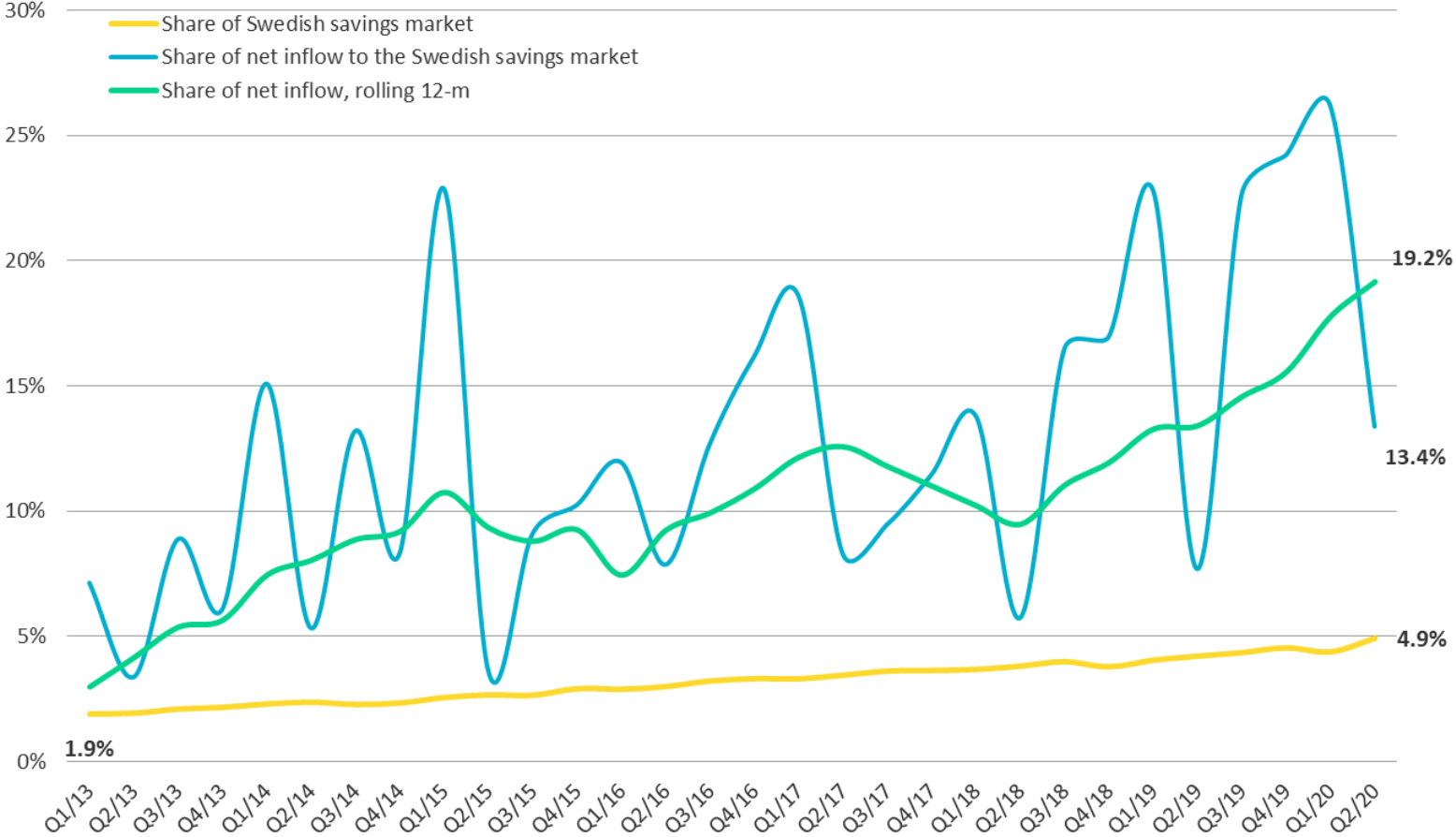
218,300 new customers in 2020 – so far



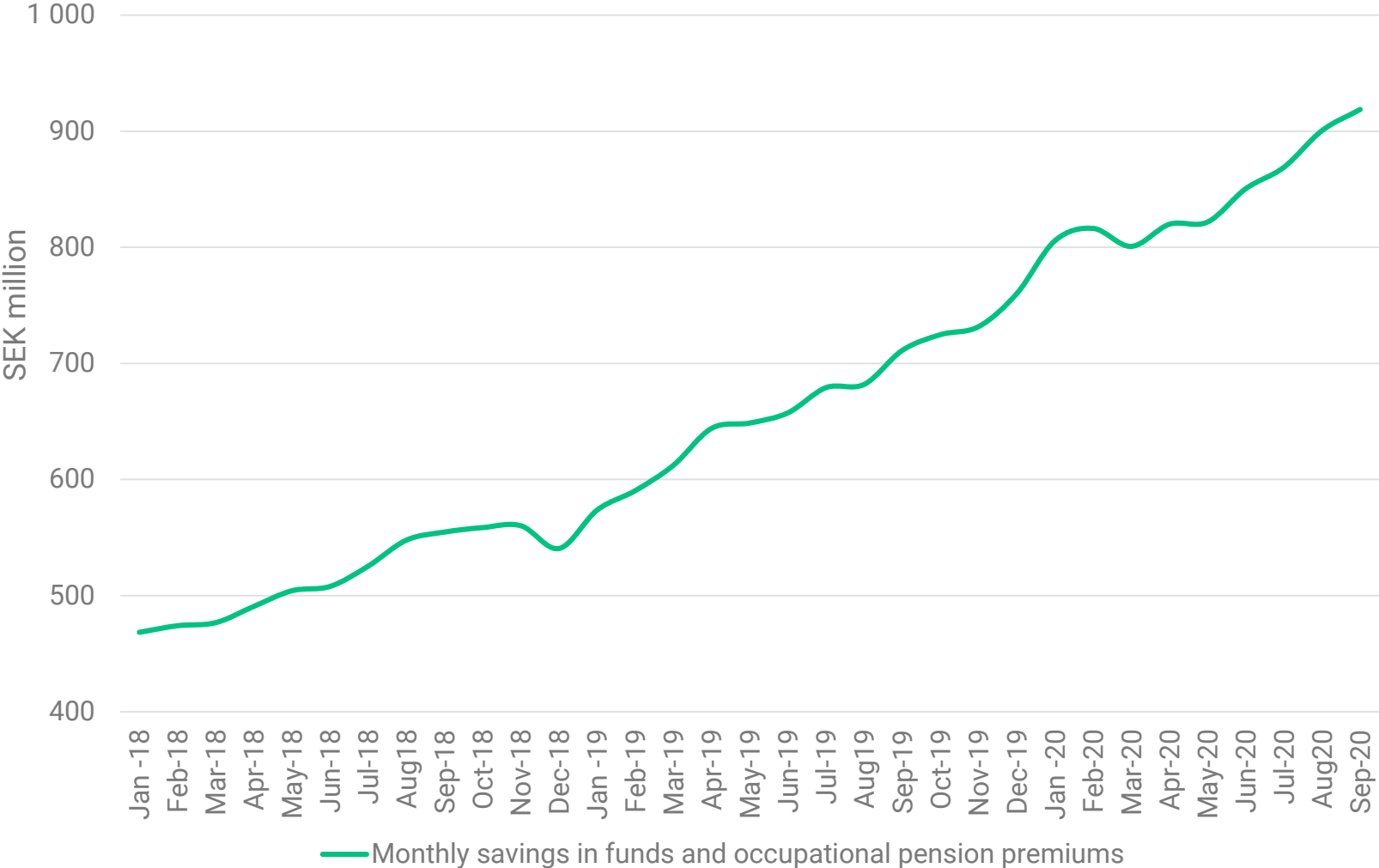
Continued strong net inflow, SEK 57.6 billion YTD



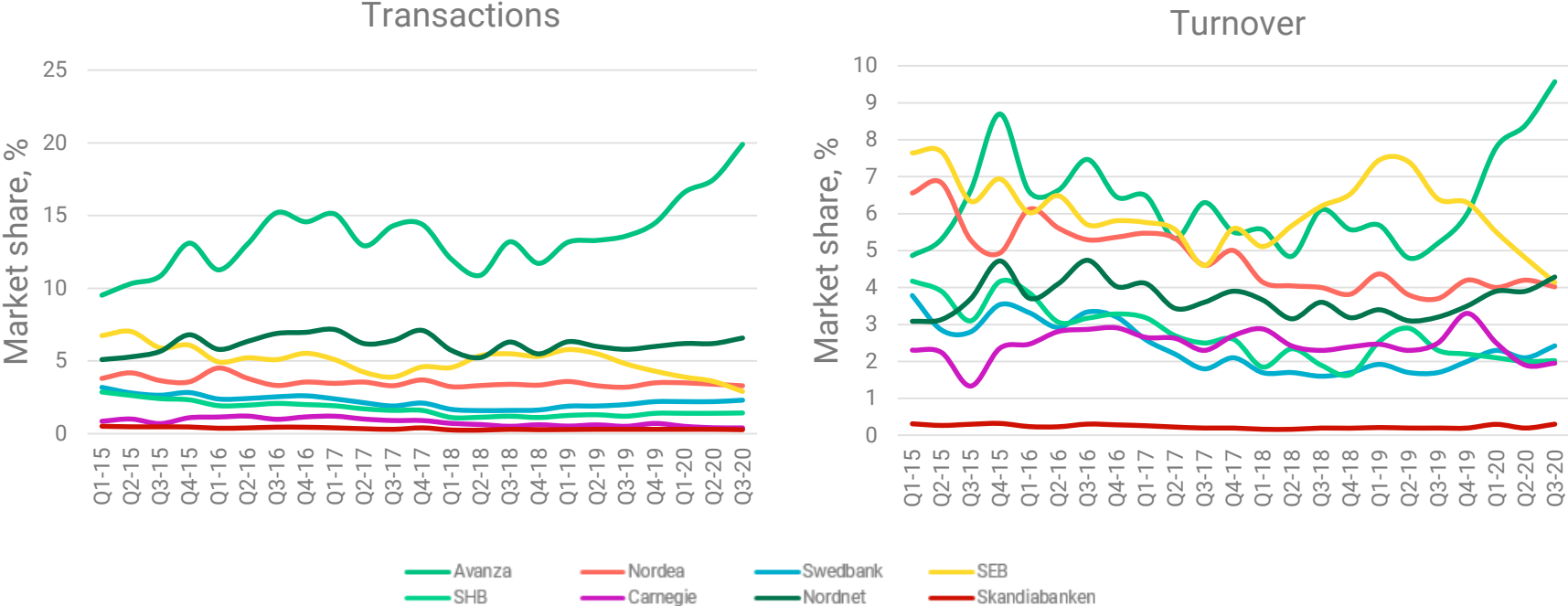
Market share of 19.2% rolling 12M of net savings on the Swedish savings market



Monthly savings an important part of savings capital development



Taking market share – largest Swedish participant on Nasdaq OMX and First North



- Market share of 19.9% in terms of transactions and 9.6% in turnover in Q3 2020

Strong growth makes Avanza more resilient

- Strong customer growth and growth in savings capital
- Avanza has over 160 000 more brokerage generating customers YTD
- Monthly savings have grown with 26 per cent YTD
- Growth in savings capital strongly correlated with growth in income
- Lowest level considerable higher

As always... key success factors for Avanza



Employee engagement key

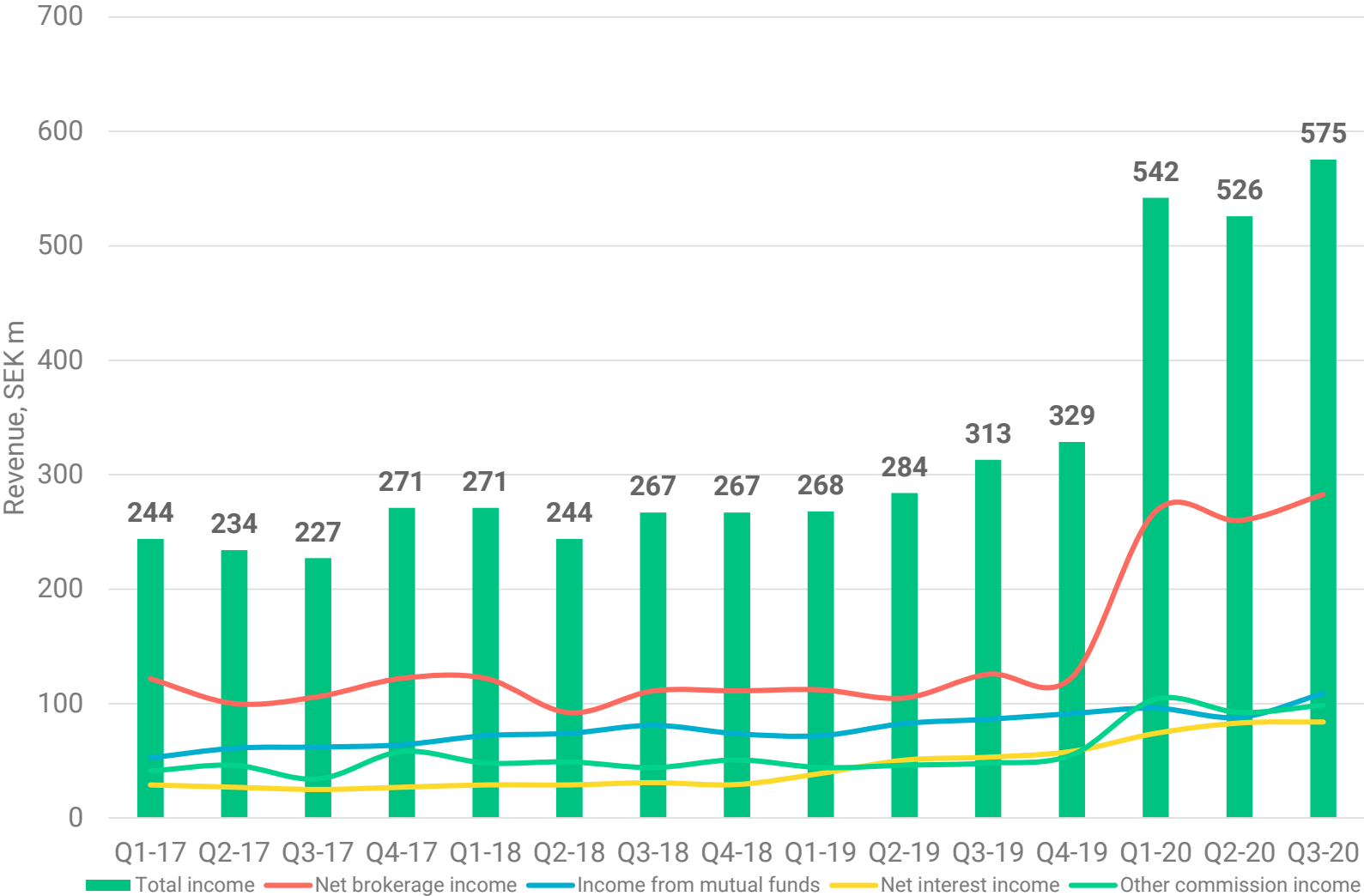
Financials

Q3 results

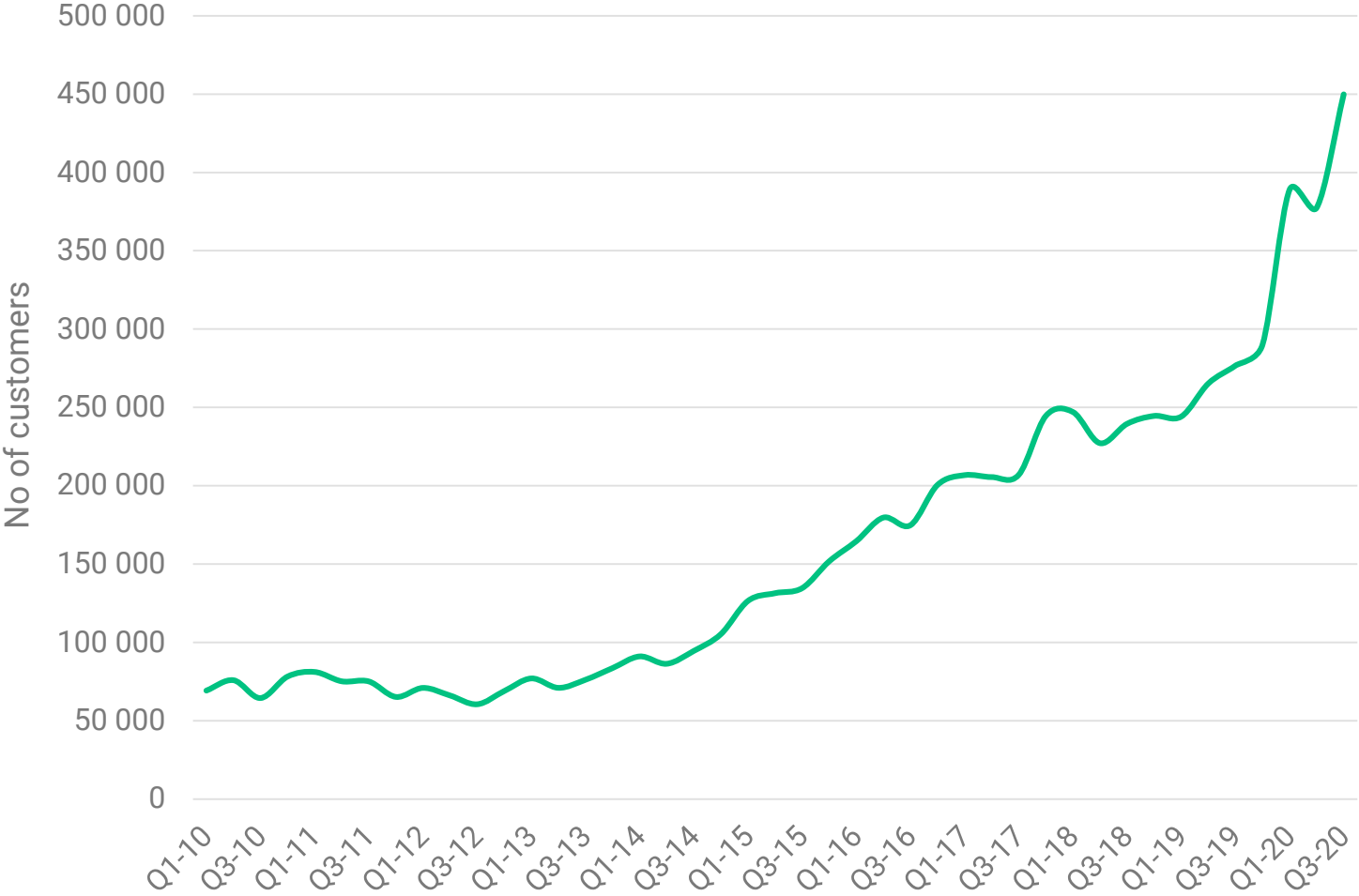
Financial overview

	Q3-20	Q2-20	Δ %	Q3-19	Δ %	9M-20	9M-19	Δ %
Operating income, SEK m	575	526	9	313	84	1,643	865	90
Operating expenses, SEK m	-177	-185	-4	-148	19	-541	-478	13
Operating profit, SEK m	396	333	19	163	144	1,091	380	187
Operating margin, %	69	63	6	52	17	66	44	22
Income to savings capital ratio, %	0.48	0.52	-0.04	0.34	0.14	0.51	0.34	0.17
Costs to savings capital ratio, %	0.15	0.18	-0.03	0.16	-0.01	0.17	0.19	-0.02
ROE, %	55	56	-1	33	23	57	27	30
EPS, SEK	2.15	1.83	18	0.91	137	5.96	2.15	177

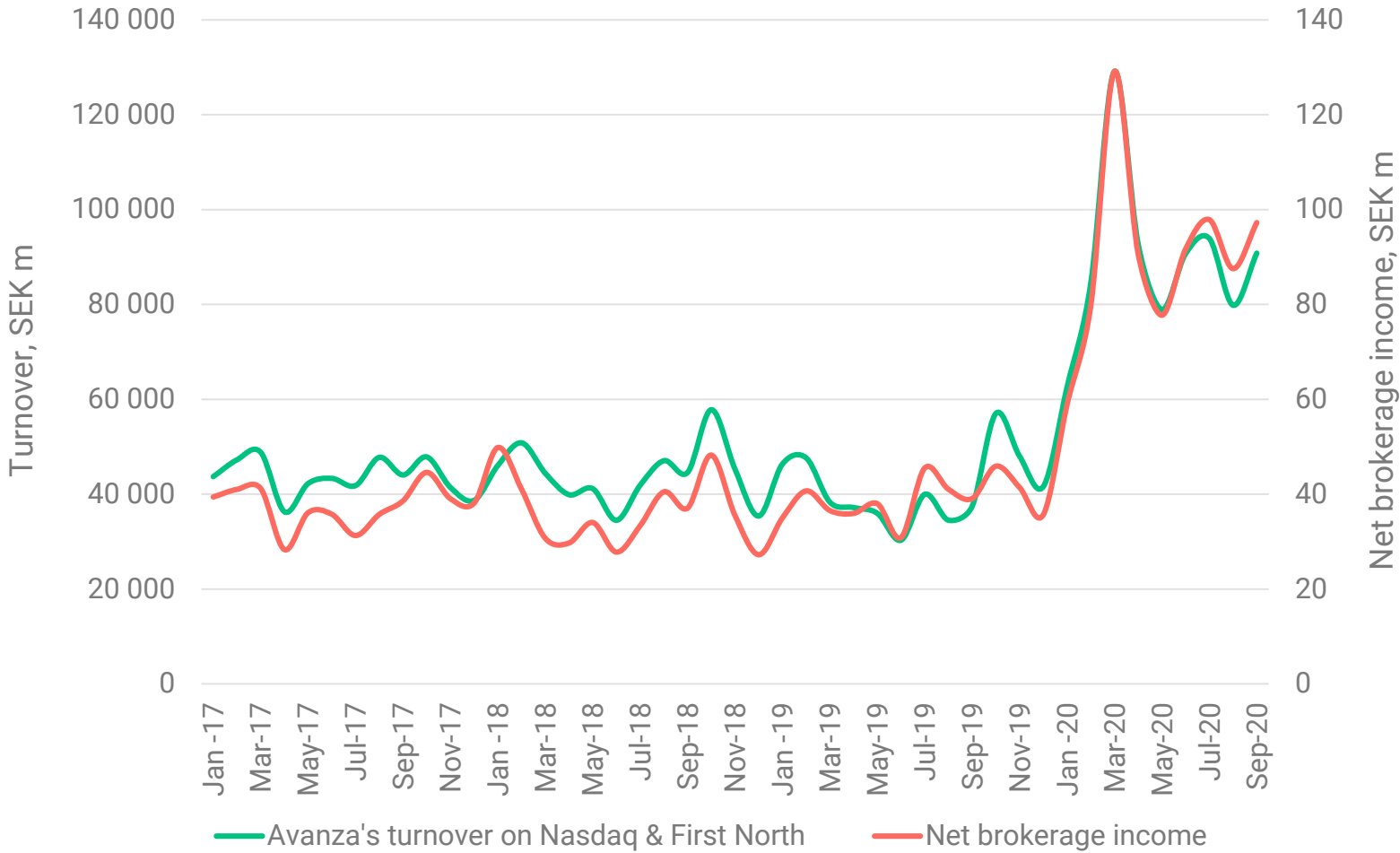
Quarterly revenue development



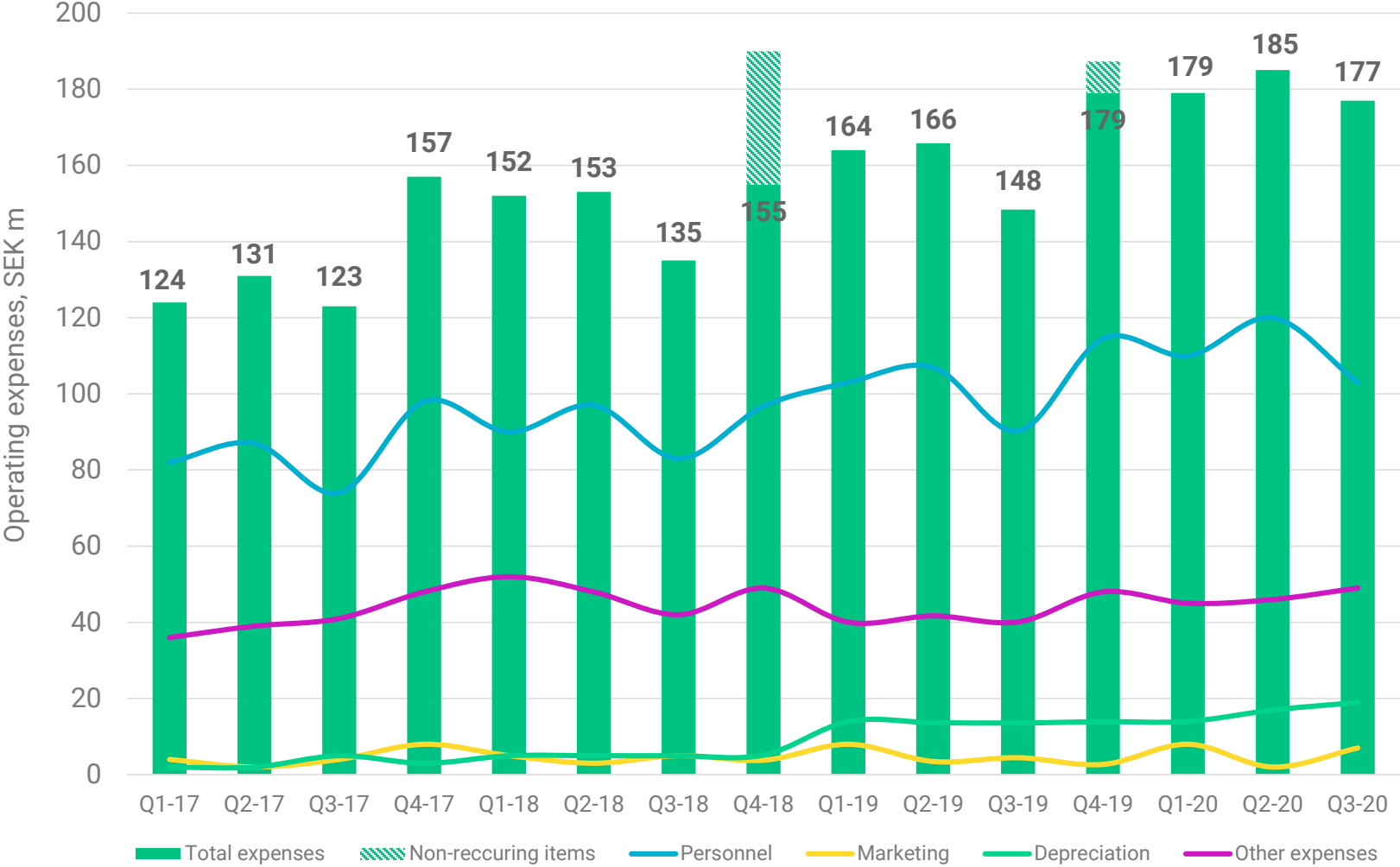
Strong growth in number of commission generating customers



Net brokerage strong correlated with Avanza's turnover on the stock exchange



Quarterly cost development



Capitalisation

SEK m	30 September 2020	30 June 2020	31 December 2019
Total capital ratio	18.7%	17.1%	17.8%
Regulatory capital requirements*	12.0%	11.9%	13.9%
Capital requirements incl. internal buffers	14.0%	13.9%	15.9%
Liquidity coverage ratio (LCR requirement 1.0)	6.8	9.7	6.8
Leverage ratio (requirement of 3%, as of June 2021)	3.1%	2.8%	3.5%

* Including external buffers and Pillar 2 requirements