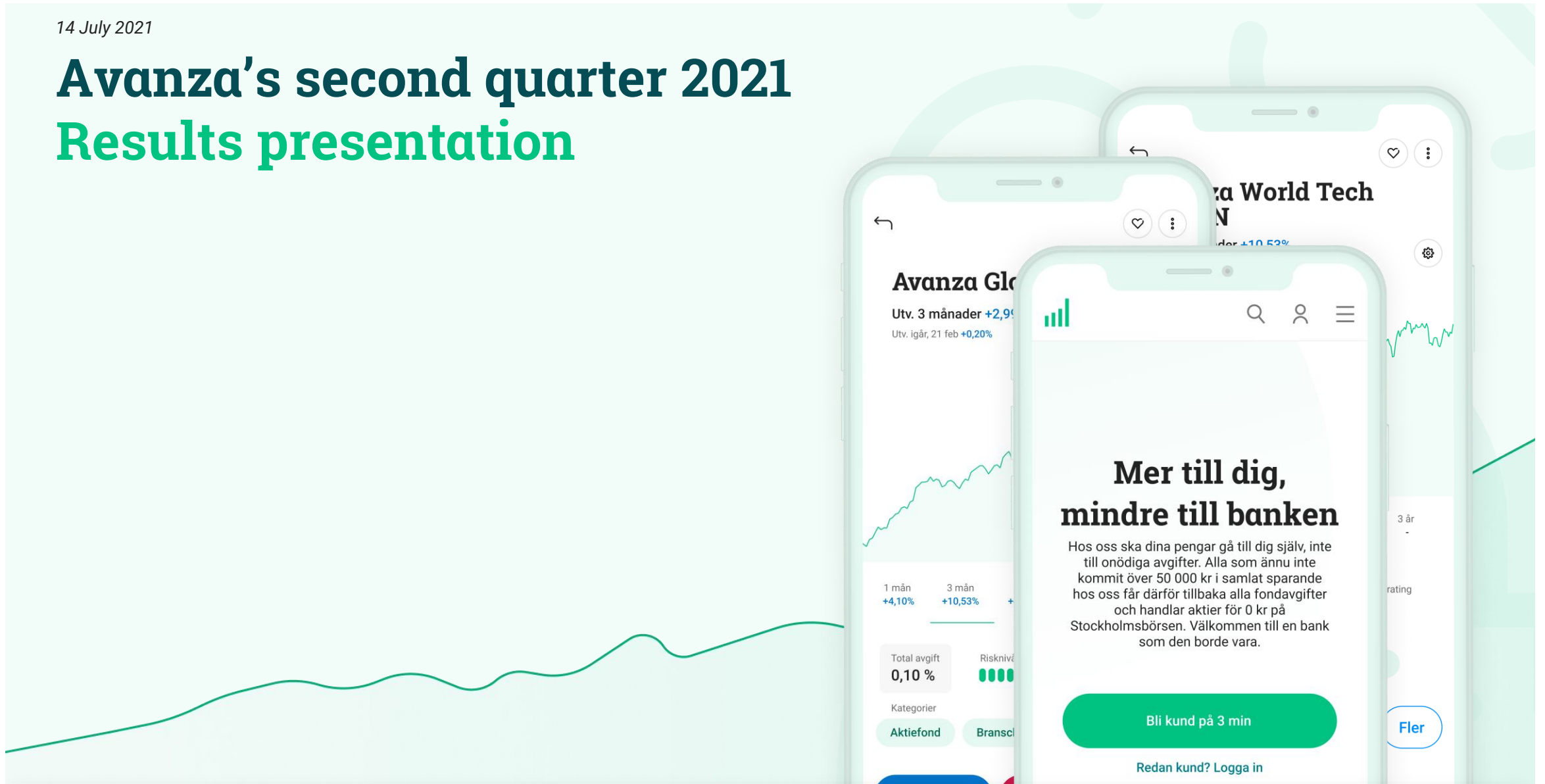
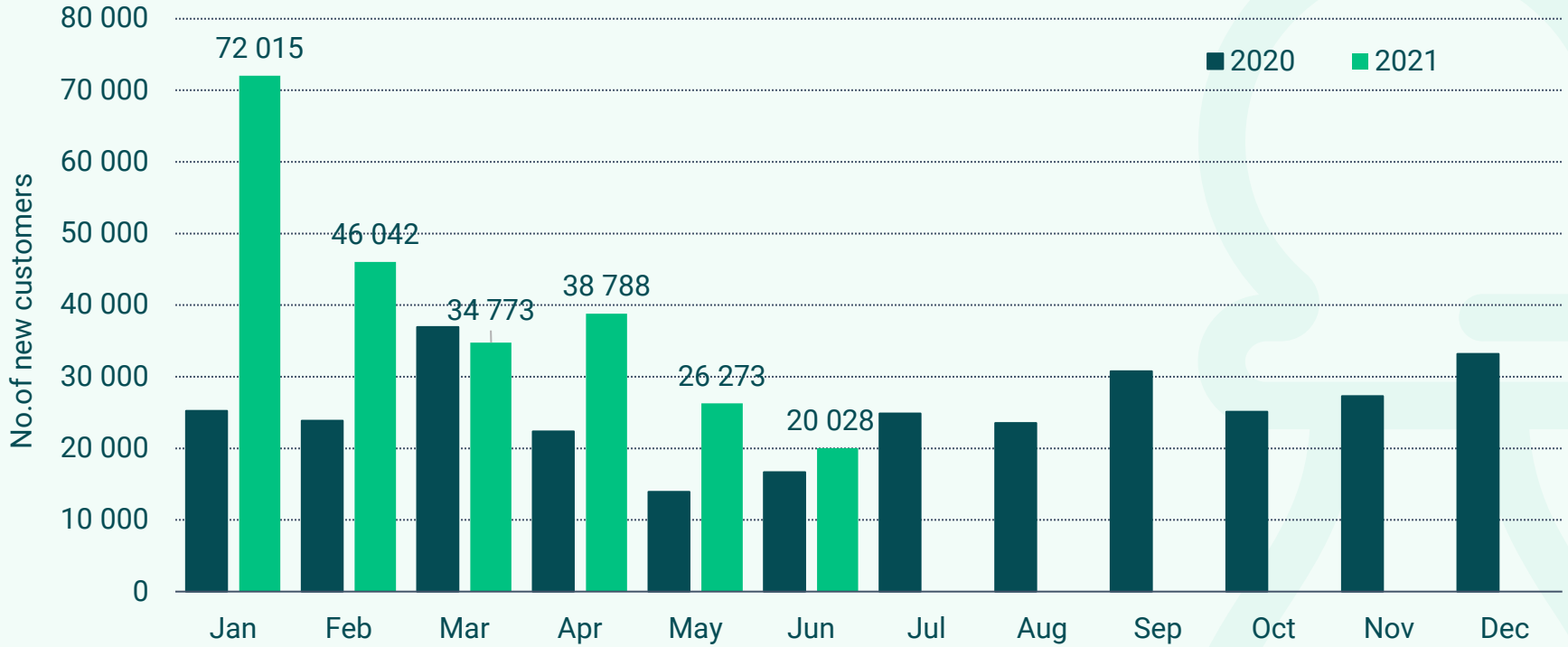


14 July 2021

Avanza's second quarter 2021 Results presentation

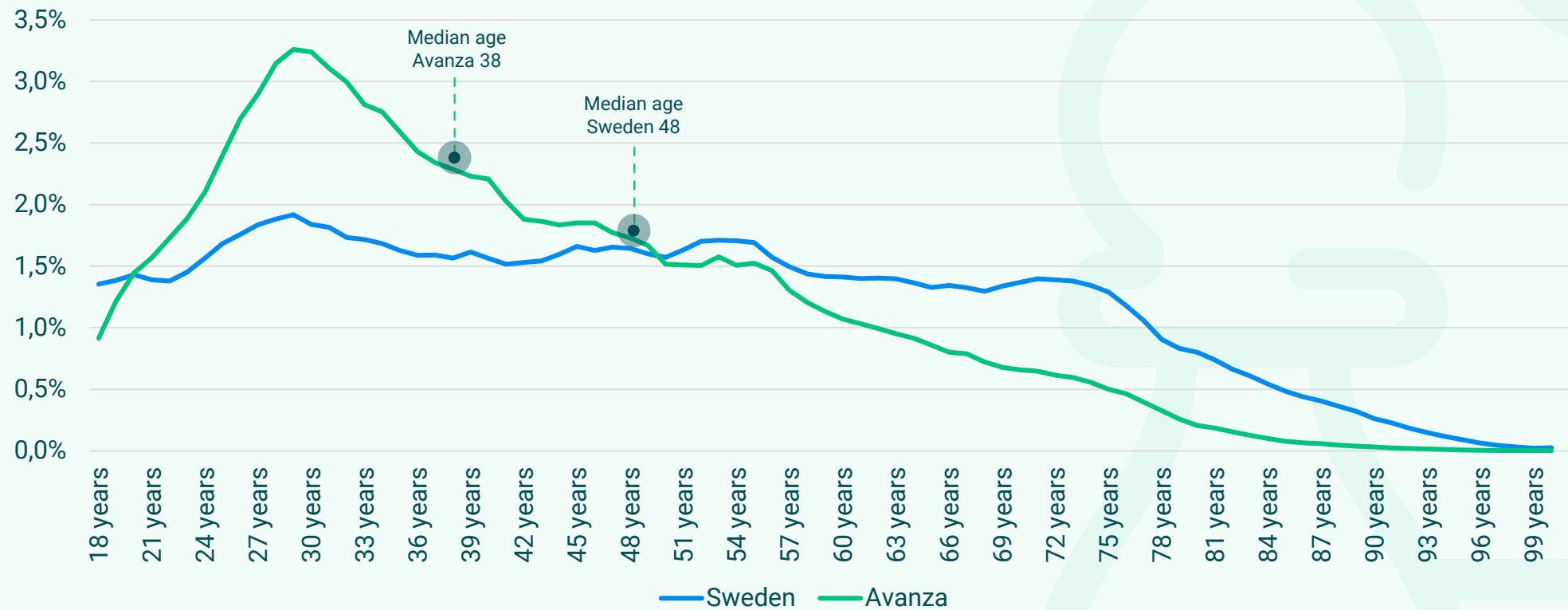


Customer growth of 237,900 in 2021 (+71% Y/Y)

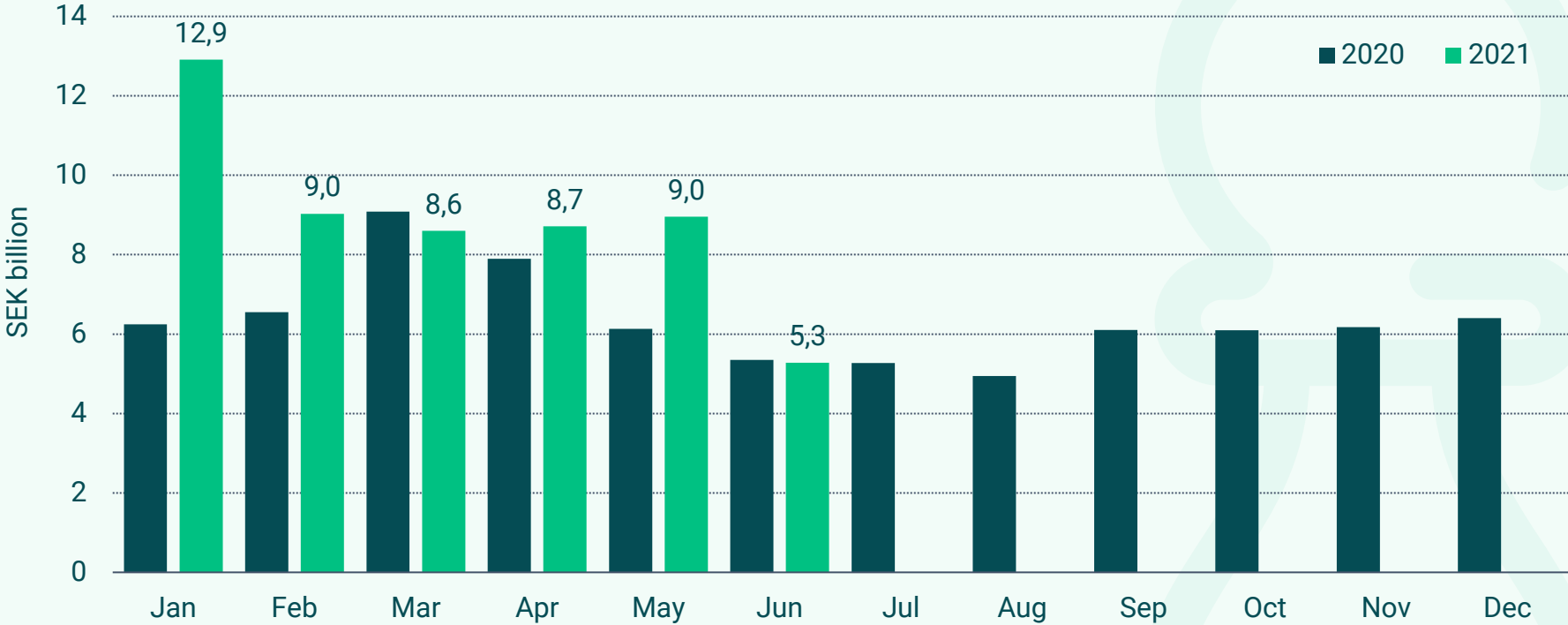


Strong potential in Avanza's young customer base

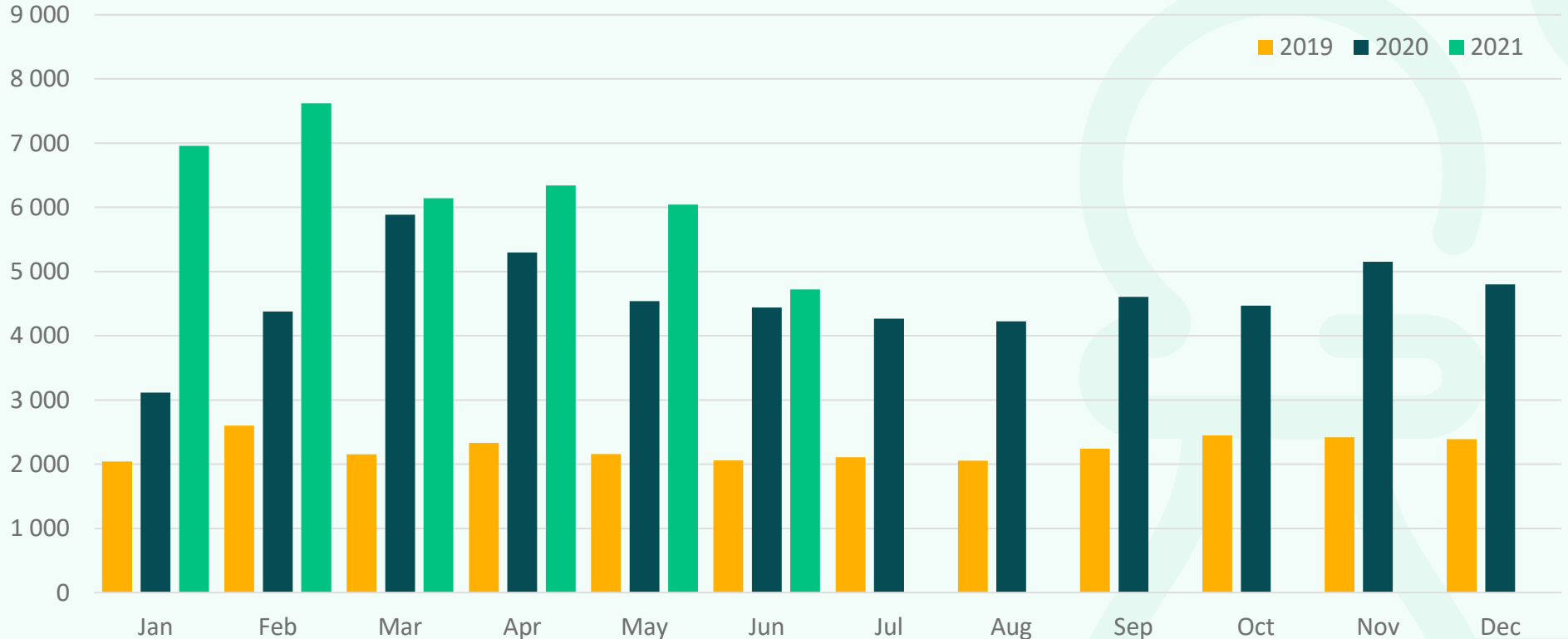
Age distribution Swedish population and Avanza's customers



Net inflow of SEK 53,500m in 2021 (+30% Y/Y)

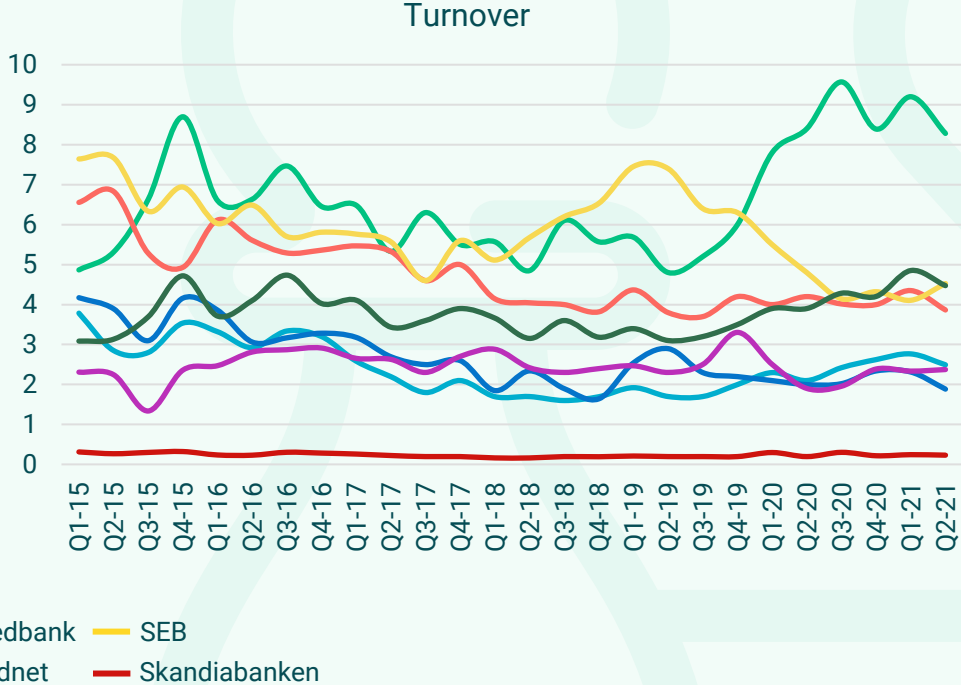
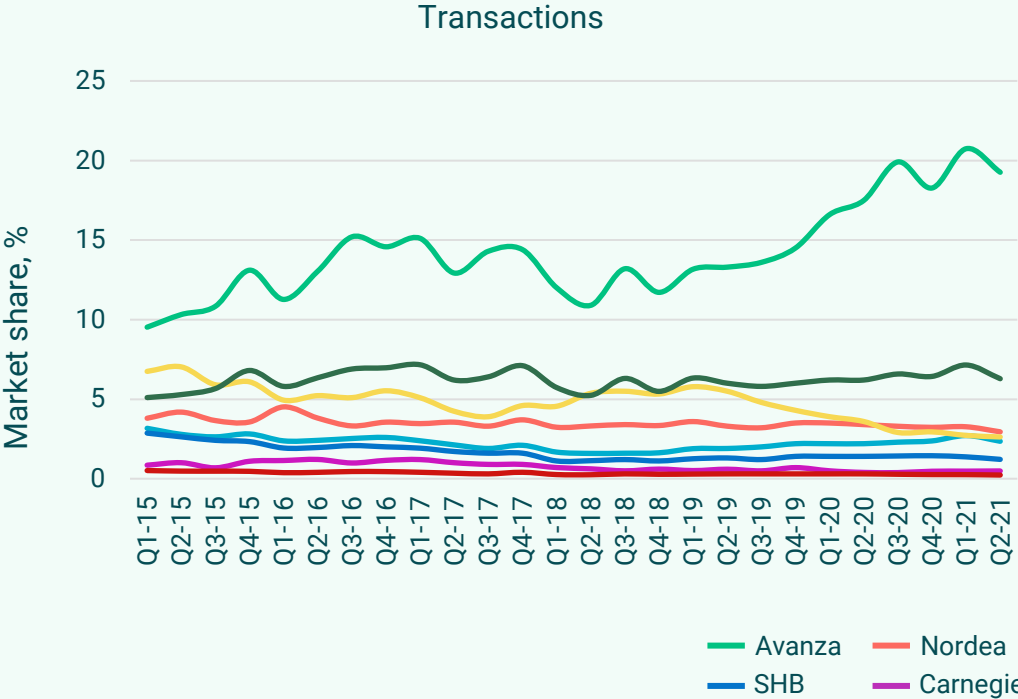


Brokerage-generating turnover per trading day still on a high level



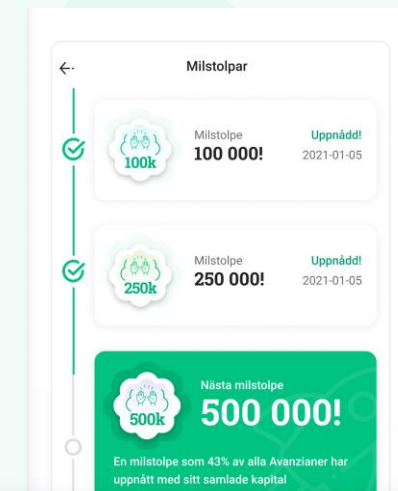
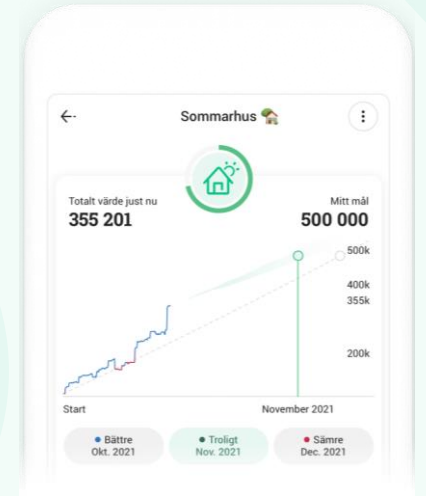
The largest Swedish participant on Nasdaq OMX and First North

- Market share of 19.3% in terms of transactions and 8.3% of turnover in Q2 2021



Launches to motivate and commit to saving

- Milestones – show when customers have reached certain savings levels and are designed to encourage savings
- Savings targets for visual and concrete goals
- The Nordic Swan Ecolable to make sustainable savings easier
- Updated stock pages
- More eligible securities in margin lending, and improved rates
- Improved digital onboarding for corporate customers in occupational pension



Employee engagement a key success factor for Avanza

Long-term targets

- Customer satisfaction – keep the No 1 position
- Continuous growth in both number of customers and volume
- Create possibilities for continued strong innovation

Continuous growth
Customer satisfaction
Strong innovation

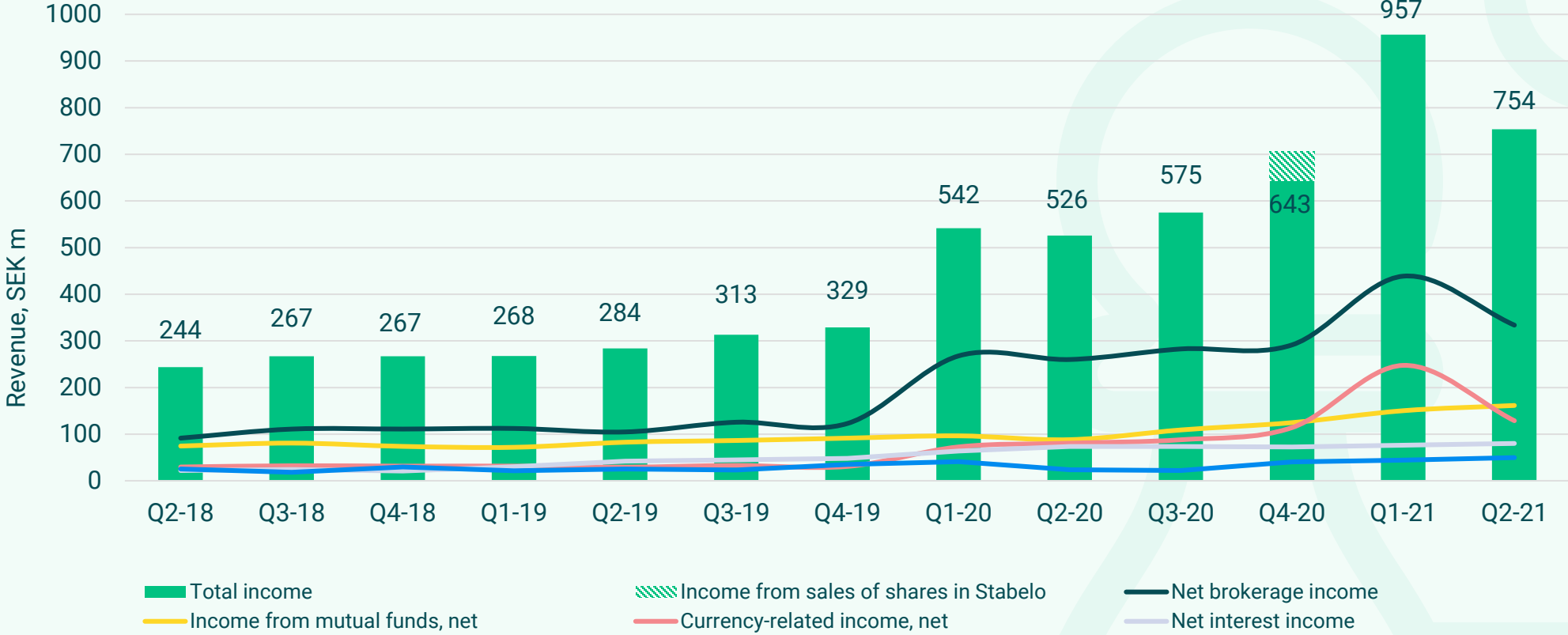
Financials – Q2 results

Second strongest quarter ever

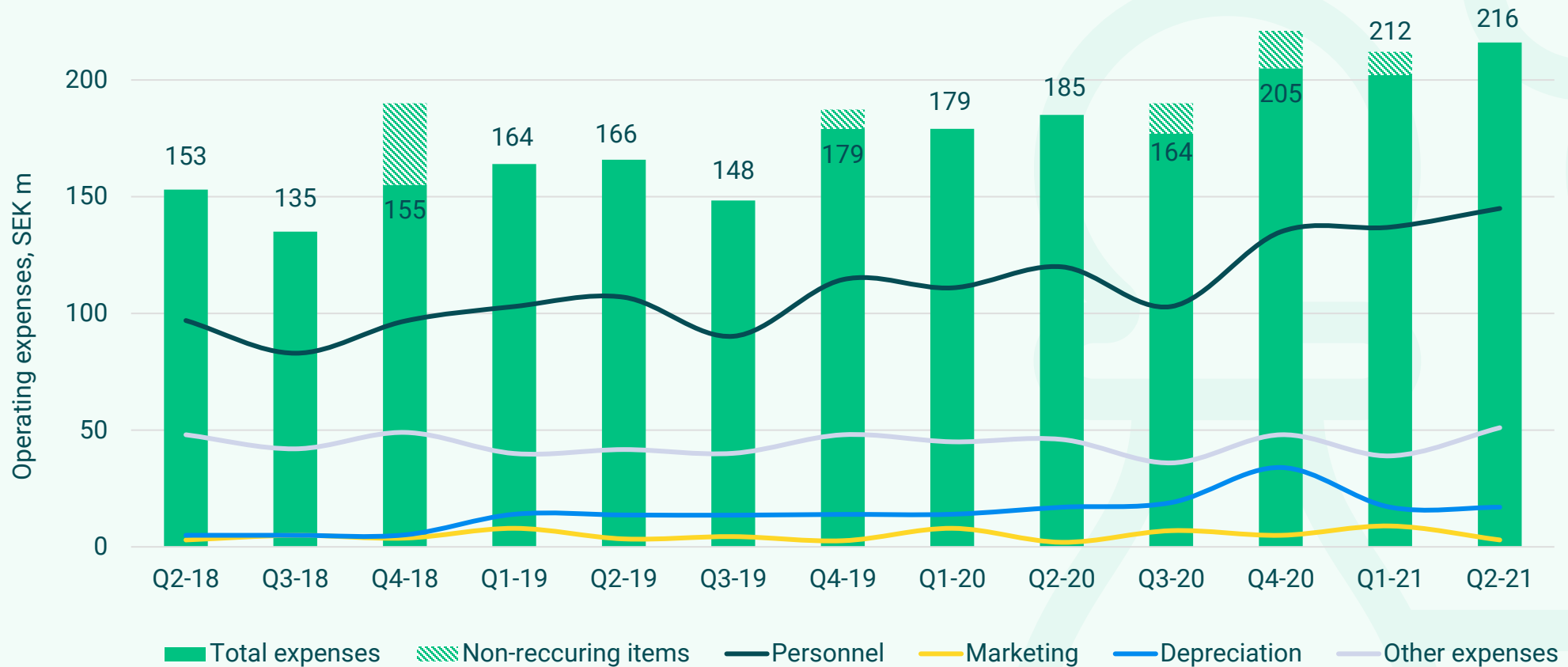
	Q2 21	Q1 21	Δ %	H1 21	H1 20	Δ %
Operating income, SEK m	754	957	-21	1,710	1,067	60
Operating expenses, SEK m ¹⁾	-216	-202	7	-419	-364	15
Operating profit, SEK m	536	756	-29	1,292	694	86
Net profit, SEK m	451	632	-29	1,082	585	85
Operating margin, %	71	79	-8	76	65	11
ROE, %	46	74	-28	59	59	0
EPS, SEK	2.91	4.08	-29	6.98	3.81	83

1) Including a reversal of write-down of SEK 10 million in Q1 21.

Lower transaction-related income yet strong



Strong cost control remains in focus



High scalability in Avanza's business model



Strong capital position with additional distribution capacity

	30 June 2021	31 December 2020
Total capital requirement, %	13.0	13.1
Capital requirement buffer, %	12.0	11.3
Total capital ratio, %	25.0	24.4
Leverage ratio, %	4.7	4.9
Capital surplus after LR-requirement and internal buffer	0.9	1.1
Additional distribution capacity for 2020, 2.95 SEK/share, SEK m		457

Well positioned for the future

- Low risk balance sheet
- Well capitalised
- Strong growth in savings capital
- Competitive cost to savings capital ratio of 13 bps

Opening up for questions

