

Monthly Statistics July 2026

The total loan portfolio amounted to SEK 26,741 million at the end of July 2026. Compared to July 2025, the loan portfolio has increased by 21% in local currencies. The number of app-users amounted to 552,260* at the end of July, representing an increase of 28% compared with July 2025.

As of 31 July 2026
26,741 +21%
 Loan portfolio, SEK million

As of 31 July 2026
552 +28%
 App-users, thousand

Month	July 2026	July 2025	Change
Everyday Finance			
Transaction volume**, SEK million	4,519	3,464	+30%
Consumer Lending			
New lending, SEK million	526	505	+4%

Cumulative for the year	Jan-Jul 2026	Jan-Jul 2025	Change
Everyday Finance			
Transaction volume**, SEK million	27,968	20,473	+37%
Consumer Lending			
New lending, SEK million	3,104	3,267	-5%

* Number of app-users is equated with the number of active credit cards.

** The sum of all purchases made through Avarda Group's platform.

All figures for July 2026 are preliminary.

For further information, please contact:

Mikael Meomuttel, Group CFO

Email: ir@avarda.com

The information was submitted for publication, through the agency of the contact person set out above, on 14 August 2026 at 8:30 CEST.

About Avarda Group

Avarda Group simplifies how customers across Europe manage their personal finances. We have been listed on Nasdaq Stockholm since 2016. Rooted in our Swedish heritage, we combine a pragmatic and disciplined business mindset, with cutting-edge technology and innovation, always with a strong focus on cost-efficiency and profitability. Our proprietary, scalable platform and infrastructure enable efficient expansion across multiple markets. We move customers, partners and ourselves forward – towards new opportunities and evolving needs.