

## Nordnet: Monthly statistics November

In November, 4,634,500 trades were made in listed financial instruments among Nordnet's customers, which corresponds to 212,600 trades per day. The net change in the customer base in November was 11,700 customers. The number of new customers in 2022 is 151,200 gross and 99,500 net. The latter figure includes the customer relationships terminated as a result of the completed project on obtaining complete customer documentation as described in Nordnet's interim report for the third quarter of 2021. The total number of customers at the end of November was 1,700,300.

Net savings for November was SEK 800 million and the total net savings during 2022 is SEK 35.6 billion. Net savings in November was affected by a restructured cooperation with a partner in the asset management area in the Danish market. A number of the asset manager's end customers have transferred their capital as a result of Nordnet implementing a fee for service and administration. In total, net savings during November was negatively affected by SEK 500 million from this change, which means that net savings would otherwise have amounted to SEK 1.3 billion. In September and October, the negative effect from the changed cooperation was SEK -900 million and SEK -1.6 billion, respectively. The outflow of savings capital as a result of the changed cooperation has a marginal impact on Nordnet's revenue.

The savings capital was SEK 730 billion and lending amounted to SEK 27.0 billion at the end of November.

	November 2022 <sup>1</sup>	October 2022	Change one month	November 2021	Change one year
<b>Savings &amp; customers</b>					
Number of customers	1,700,300	1,688,600	0.7%	1,579,400	7.7%
Net savings (SEK billion)	0.8	-0.5	n/a	6.5	-88.2%
Savings capital (SEK billion)	730	711	2.7%	777	-6.1%
<b>Lending (SEK billion)</b>					
Margin lending <sup>2</sup>	12.1	12.0	0.8%	12.6	-4.2%
Mortgage	10.8	10.6	1.9%	8.6	25.6%
Personal loans	4.1	4.1	-0.1%	4.1	0.0%
<b>Total lending</b>	<b>27.0</b>	<b>26.7</b>	<b>1.1%</b>	<b>25.3</b>	<b>6.6%</b>
<b>Number of trades<sup>3</sup></b>					
Sweden	1,900,800	1,734,900	9.6%	2,452,100	-22.5%
Norway	994,800	882,700	12.7%	1,333,100	-25.4%
Denmark	812,500	713,700	13.8%	1,228,200	-33.8%
Finland	926,400	833,200	11.2%	1,284,900	-27.9%
<b>Total</b>	<b>4,634,500</b>	<b>4,164,500</b>	<b>11.3%</b>	<b>6,298,300</b>	<b>-26.4%</b>
Share of cross border trades	25.6%	24.3%	1.3%	31.4%	-5.8%
<b>Average number of trades per day<sup>4</sup></b>					
Sweden	88,400	82,600	7.0%	114,100	-22.5%
Norway	45,200	42,000	7.6%	60,600	-25.4%
Denmark	36,900	34,000	8.5%	55,800	-33.9%
Finland	42,100	39,700	6.0%	58,400	-27.9%
<b>Total</b>	<b>212,600</b>	<b>198,300</b>	<b>7.2%</b>	<b>288,900</b>	<b>-26.4%</b>

<sup>1</sup> The numbers for November 2022 are preliminary.

<sup>2</sup> Lending excluding pledged cash and cash equivalents.

<sup>3</sup> Nordnet's total trades on all exchanges and market places for all customers, and share of cross border trades.

<sup>4</sup> Average number of trades per day is calculated as total trades per market divided by the number of days each stock exchange was open.

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