

Bulletin from the Annual General Meeting of Avarda Bank AB 2026

Avarda Bank AB held its Annual General Meeting on Tuesday 5 May 2026.

The main resolutions passed at the Meeting were as follows. All resolutions were made in accordance with the Board of Directors' and Nomination Committee's proposals as they were presented in the notice for the Annual General Meeting. More detailed information about the contents of the resolutions may be obtained from the complete notice of the Annual General Meeting, which is available on the Company's website.

Adoption of balance sheets and profit and loss accounts

The Meeting resolved to adopt the income statement and balance sheet, as well as the consolidated income statement and consolidated balance sheet for the financial year 2025.

Dividend

The Meeting resolved, in accordance with the Board of Directors' proposal, on a dividend of SEK 5.00 per share. The record date was determined as 7 May 2026. With this record date, dividends are expected to be paid on 12 May 2026. Of the funds at the disposal of the Annual General Meeting, SEK 3,094,087,215, SEK 323,250,000 will be distributed to shareholders through the dividend and the remainder, SEK 2,770,837,215, will be carried forward.

Discharge from liability

The Meeting discharged the Board members and Group CEO from liability towards the Company for the financial year 2025.

Guidelines for remuneration to senior executives

The Meeting resolved, in accordance with the Board of Directors' proposal, on guidelines for remuneration to senior executives.

Approval of remuneration report

The Meeting resolved, in accordance with the Board of Directors' proposal, to approve the Board of Directors' report on remuneration.

Board of Directors, auditors and fees

The Meeting resolved, in accordance with the Nomination Committee's proposal, to re-elect the Board members John Brehmer, Niklas Johansson, Michael Lindengren, Sara Mindus and Arti Zeighami, and to new elect Jina Zachrisson, as Board members. The Meeting resolved to re-elect John Brehmer as Chairman of the Board of Directors.

The Meeting resolved, in accordance with the Nomination Committee's proposal, to appoint the registered accounting firm Öhrlings PricewaterhouseCoopers AB as auditor.

The Meeting resolved, in accordance with the Nomination Committee's proposal, that the fees to the Board members shall be paid in accordance with the following:

- a. SEK 1,500,000 to the Chairman of the Board of Directors and SEK 550,000 to each of the other members of the Board of Directors
- b. SEK 200,000 to the Chairman and SEK 100,000 to each of the other members of the Audit Committee
- c. SEK 100,000 to the Chairman and SEK 50,000 to each of the other members of the Remuneration Committee
- d. SEK 200,000 to the Chairman and SEK 100,000 to each of the other members of the Risk- and Compliance Committee

The Meeting resolved, in accordance with the Nomination Committee's proposal, that fees would be paid to the auditor in accordance with approved invoices.

Share Program 2026

The Meeting resolved, in accordance with the Board of Directors' proposal, to adopt the Share Program 2026. The program has a three-year duration and means that certain senior executives, conditional upon certain terms being met, may in total receive up to 22,000 shares in the Company, provided that they have acquired a corresponding number of shares. The Meeting further resolved that a maximum of 29,000 acquired shares in the Company may be transferred for the purpose of carrying out the Share Program 2026 or to cover thereto related costs.

Authorisations

The Meeting resolved, in accordance with the Board of Directors' proposal, to authorise the Board of Directors to, on one or several occasions, during the period until the next Annual General Meeting, resolve on new issues of shares, with or without deviation from the shareholders' preferential rights.

The Meeting resolved, in accordance with the Board of Directors' proposal, to authorise the Board of Directors to, on one or several occasions for the period until the next Annual General Meeting, acquire own shares in the Company so that, as a maximum, the Company's holding following the acquisition does not exceed five percent of all the shares in the Company at any given time. Furthermore, the Meeting resolved, in accordance with the Board of Directors' proposal, to authorise the Board of Directors to, on one or several occasions for the period until the next Annual General Meeting, transfer own shares. The number of shares to be transferred may not exceed the total number of shares held by the Company at any time.

For further information, please contact:

Mikael Meomuttel, Group CFO
Mobile: +46 (0) 70 626 95 33
E-mail: ir@avarda.com

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About Avarda Group

Avarda Group simplifies how customers across Europe manage their personal finances. We have been listed on Nasdaq Stockholm since 2016. Born in a small Swedish town, 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 self-developed, scalable platform and infrastructure enable efficient expansion across multiple markets. We move customers, partners and ourselves forward – towards new opportunities and evolving needs.