



Avida Finans AB (publ) completes SEK 2.8 billion securitisation, creating conditions for continued growth.

Avida has finalised a Significant Risk Transfer (SRT) through a synthetic securitisation of a SEK 2.8 billion consumer loan portfolio. The transaction delivers substantial capital relief, strengthens the Company's balance sheet, and supports continued growth.

Under the agreement, investors assume a pre-determined share of potential credit losses in the portfolio, providing robust loss protection and increased financial flexibility.

"This is an important step for Avida and a strategy we believe will give us long-term strength in the market," said **Lennart Erlandson**, CFO at Avida. "We view this transaction as a move in the right direction to reinforce our position for the future. By reducing our capital requirements while keeping our focus on our customer base, we are building a solid platform being able to support our customers going forward."

Through the SRT structure, investors assume responsibility for a pre-defined portion of any potential credit losses within the reference portfolio. The scale of this credit loss protection is sufficient to cover unforeseen losses, enhancing the Company's capital structure and providing greater flexibility to continue offering competitive financing solutions to its customers.

Avida was advised on the transaction by Revel Partners and White & Case.

Settlement and closing of the transaction are estimated on the 11th of September 2025 and is structured in accordance with applicable regulations including the STS-securitisation criteria.

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About Avida

Avida is a credit market company under the supervision of the Swedish Financial Supervisory Authority (Finansinspektionen). Since its founding in 1983, Avida has focused on providing financing services to businesses, consumer lending, and deposit accounts for the general public. Avida has approximately 170 employees, with its head office in Sweden and branches in Norway and Finland. The company also operates cross-border services in Belgium, Denmark, Estonia, Finland, Germany, Latvia, Lithuania, the Netherlands, Norway, Austria, and Poland, serving customers in these countries.

Avida's business idea is to offer competitive financial products for businesses and private individuals seeking loans, financing, or savings solutions at attractive interest rates. The aim is to support both large and small financial needs in everyday life – as an alternative to traditional banks.

At the turn of the year 2024/2025, Avida acquired the credit card operations in Sweden and Norway from Santander Consumer Bank AS, as well as the sales finance business previously operated by Santander in cooperation with Elkjøp in Norway and Elgiganten in Sweden. This

acquisition added approximately 450,000 new retail customers and now forms the foundation of Avida's consumer offering.

Avida is majority-owned (over 64%) by Kohlberg Kravis & Roberts (KKR), one of the world's leading investment firms. The company has two bonds listed on Nasdaq Stockholm.