

INTERIM REPORT

JANUARY-SEPTEMBER

2025

AVIDA FINANS AB (PUBL)
556230-9004

AVIDA

Interim Report

January-September 2025

Third quarter 2025 (compared to second quarter 2025)

- Lending to the public amounted to 10,400.2 MSEK (10,762.8 MSEK).
- Net interest income amounted to 319.9 MSEK (339.1 MSEK).
- Credit losses amounted to 124.5 MSEK (276.3 MSEK).
- Operating profit was 5.8 MSEK (-138.2 MSEK).
- C/I ratio 0.59 (0.61).
- CET 1 ratio 16.00% (13.50%).
- Return on equity 1.7% (negative).

January-September 2025 (compared to January-September 2024)

- Lending to the public amounted to 10,400.2 MSEK (9,801.8 MSEK).
- Net interest income amounted to 983.8 MSEK (541.0 MSEK).
- Credit losses amounted to 607.0 MSEK (394.7 MSEK).
- Operating profit amounted to -190.0 MSEK (-176.8 MSEK).
- C/I ratio 0.58 (0.61).
- CET 1 ratio 16.00% (11.77%).
- Return on equity negative (negative).

STATEMENT BY THE CEO



DELIVERING ON THE STRATEGIC PLAN

One year ago, I assumed the CEO role and, together with the Board and the organization, launched a comprehensive transformation plan of Avida. The strategic plan for 2025 was built around three key priorities: achieving financial break-even, completing the migration of the acquired Santander portfolio, and building a strong platform for future growth.

One year ago, we faced declining loan volumes, high costs, elevated credit losses, low operational and technology efficiency resulting in several consecutive

quarters of negative earnings. Twelve months later, we are delivering on the plan and have made substantial progress across all three priorities. Through cost reductions, operational improvements, and the successful migration of the acquired card and sales finance business from Santander, we have fundamentally strengthened the company.

This quarter's results clearly confirm that we are on the right track and that Avida has regained financial stability with good progress toward long-term profitability.

RETURN TO PROFITABILITY.

Over the past year, we have moved from quarterly losses of more than SEK 100 million to a profit of approximately SEK 6 million. Achieving this turnaround has required substantial and necessary restructuring efforts.

During the quarter, we have increased new origination volumes in both the B2B and B2C segments. In our B2C segment we are now onboarding customers with materially stronger credit quality, enabled by a comprehensive upgrade of our credit and pricing models. Within the B2B segment we are seeing a strong sales pipe, while existing customers are increasing their financed volumes.

Our cost-reduction program, including a reduction of approximately 30% of the workforce, has been fully executed. The full annualized impact of SEK 200 million is now being realized.

Moreover, we have seen a clear cultural shift within the organization - we now operate with significantly greater professionalism, accountability, cost discipline, and cross-functional collaboration.

LARGE-SCALE MIGRATION EXECUTED ON SCHEDULE.

We have completed one of the largest migrations in the industry, transferring the acquired card and sales finance business from Santander to our own platform in record time. The migration - involving more than half a million customers - was executed at the end of September/beginning of October, fully in line with the plan. Remarkably, this platform did not exist six months earlier. Today, we operate our own fully functioning credit card and sales-finance system. A huge achievement for the organization.

We are now focusing on prioritizing enhancements and refinement of the new systems based on customer feedback and operational needs.

The acquired card and sales finance portfolio, adding approximately 550,000 new customers and expanding our product offering, creates valuable cross-selling and upselling opportunities while diversifying our risk profile.

BUILDING A PLATFORM FOR FUTURE GROWTH

We will continue to invest in improved customer experience, review our

pricing structures and credit-risk frameworks, and further optimize our cost base to ensure profitability. With modern technology platforms, a strengthened capital position, and an expanded offering across consumer and corporate segments, we now have a solid foundation.

Over the past year, we have significantly strengthened Avida's balance sheet and equity position. This includes a capital injection of SEK 876 million. The company has increased the overall coverage ratio in the loan portfolio from 11.6% to 12.6%. For consumer loans, the effect is particularly clear, with coverage ratio rising from 13.9% in Q3 2024 to 19.5% in Q3 2025. The proportion of non-performing loans has decreased from 25.3% to 17.2% during the year. In addition, a significant risk transfer transaction (SRT) has further reinforced our capital position and financial resilience.

SIGNIFICANT EVENTS DURING THE REPORTING PERIOD

The issued warrants from December 2024 have by the fifth of August been fully utilized and share capital has increased by approximately SEK 10 million, strengthening the balance sheet and the capital position, by adding approximately 57.7 million new B-shares.

At the extraordinary general meeting held on 26 September, Johan Roos was elected as a member of the board, replacing Teresa Robson-Capps.

SIGNIFICANT EVENTS AFTER THE REPORTING PERIOD

Avida has, as of 11 November, received a decision from the Swedish Financial Supervisory Authority (FI) entailing a remark and a fine of SEK 20 million. The remark and the fine relate to an investigation conducted by FI into Avida's credit assessment process during 2024. According to FI's assessment, Avida generally has a robust credit assessment process, but a calculation error was identified in the affordability calculation (KALP) for a small number of customers during a limited period.

At the turn of September and October, the migration of the acquired card and sales finance business from Santander to Avida's own platform was completed. The migration, which involved approximately 550,000, was carried out according to plan.

BUILDING MOMENTUM FOR THE FUTURE

Over the past year, we have made significant progress, executed on our strategic plan and strengthening both our financial and operational position. Avida is now in a much stronger position than a year ago, with a solid foundation for future growth. While we are pleased with the improvements, we remain focused on achieving our long-term goals.

With new products, a strengthened balance sheet, improved cost control, modern technology platforms, and upgraded credit processes, we are positioned to continue building momentum and deliver sustainable, long-term success.

Stockholm, November 28 2025

Mikael Johansson
CEO

QUARTERLY REVIEW

INCOME STATEMENT

SEK million	Quarter 3 2025	Quarter 2 2025	Quarter 3 2024	Full year 2024
Net interest income	319.9	339.1	181.3	712.1
Total operating income	315.9	356.3	194.4	746.6
Total operating expenses	-185.7	-218.3	-110.4	-501.4
Credit losses, net	-124.5	-276.3	-138.2	-931.1
Profit/loss before tax	5.8	-138.2	-54.2	-685.9
Net profit or loss for the period	5.8	-138.2	-54.2	-684.6

BALANCE SHEET

SEK million	30 Sep 2025	31 Dec 2024	30 Sep 2024
Lending to the public	10,400.2	12,283.5	9,801.8
Deposits from the public	10,221.5	10,945.1	10,129.7
Equity	1,535.9	1,730.3	1,388.4

KEY RATIOS

	Quarter 3 2025	Quarter 2 2025	Quarter 3 2024	Full year 2024
Net interest margin (%)	12.0%	12.2%	7.5%	7.3%
C/I ratio	0.59	0.61	0.55	0.67
Return on equity (%)	1.7%	NEG	NEG	NEG
CET1 ratio (%)	16.00%	13.50%	11.77%	12.63%
Credit loss ratio (%)	4.7%	10.0%	5.6%	9.4%

For more information on key ratios, see Definitions.

FINANCIAL DEVELOPMENT DURING THE THIRD QUARTER 2025

Comparison figures for the income statement refer to the second quarter of 2025, while for the balance sheet, they are generally made with the previous quarter but, where applicable, also compared with the end of December 2024 and explicitly commented on when so.

Significant events during the quarter

Work during the third quarter has continued to focus on creating a long-term profitable Avida. Costs for the third quarter have been reduced as planned, and the full effect of the measures implemented will take place during the fourth quarter and onwards.

The cost outcome for the third quarter has, like previous quarters, been negatively affected by expenses related to transferring the credit card and sales financing operations from Santander's systems to the company's own systems. System-wise, the credit card and sales financing operations have been managed through a Transitional Service Agreement (TSA) by Santander for a fee during the first three quarters of 2025.

The credit card portfolio has decreased slightly during the quarter and since the acquisition, as Avida has not had the opportunity during the TSA period to actively work with existing customers or actively recruit new customers. The development largely follows the plan with corresponding revenues and credit losses. Credit cards normally have a strong seasonal variation, which is partially offset by the development of sales financing, which is largely influenced by various campaigns at Elgiganten and Elkjøp. Within sales financing, Avida has been able to work with new customers, achieving good customer growth during the period from January to September.

New originations of consumer loans has increased in Norway and Finland during the third quarter. Lending in the Swedish market remains cautious, resulting in a continued overall decrease in the portfolio.

During the third quarter, the sale of Swedish non-performing loans of approximately SEK 320 million, announced in the second quarter, was also carried out at booked value. The market for the sale of Swedish receivables has improved, and the disposal took place at book value.

The factoring business, like in previous quarters, has experienced high business activity and entered into several major agreements, and in the third quarter we are now beginning to see the effects of these agreements with increased financed volume and, to some extent, higher margins.

Corporate loans have a relatively stable development and today are largely a complement to our factoring customers to help them better plan their liquidity situation.

During the third quarter, Avida entered into an agreement with SONA regarding an arrangement for significant risk transfer (SRT) covering Finnish, Norwegian, and Swedish consumer loans corresponding to an initial portfolio of approximately SEK 2,800 million. The agreement provides an initial reduction of risk-weighted assets (REA) of approximately SEK 1,800 million. The cost of the credit protection this entails will affect the net commission from September 2025 onwards. The agreement has a term of 15 years.

Operationally, the company has continued to have high activity in completing the migration of credit card and sales financing operations from Santander to its own systems.

During the third quarter, the company completed the updated credit reserve model in accordance with IFRS 9 and is in line with expectations and previously made provisions, with the release of manual reserves.

At the extraordinary general meeting held on September 26, Johan Roos was elected as a member of the board, replacing Teresa Robson-Capps.

PROFIT AND LOSS STATEMENT

Operating revenue

Net interest income amounted to SEK 319.9 million (339.1) during the quarter. Revenues decreased by SEK 19.2 million between quarters. The decrease is mainly attributable to the Business to Consumer segment, where lower volume has negatively affected both consumer loans and credit cards.

In the Business to Consumer segment, net interest income amounts to SEK 265.7 million (283.5). Of the net interest income, credit cards and sales financing account for SEK 179.3 million (189.0). Part of the net interest income relating to credit cards, SEK 62.2 million (63.6), is attributable to the effective interest method based on the amounts paid by Avida for the portfolios and their actual value; this effect will decrease during the fourth quarter and beyond.

Within the Business to Business segment, net interest income decreased by SEK 1.4 million compared to the second quarter, mainly due to seasonal variations with normally lower volumes in July and August. For September, we see good growth in financed volume. Net interest income amounted to 54.2 million SEK (55.6).

Lending to the public in total has decreased by SEK 362.6 million to SEK 10,400.2 million (10,762.8).

During the first half of the year, Avida had a restrained new origination of consumer loans, but during the third quarter, the origination has increased somewhat for Finland and Norway. We continue to assess

the Swedish market as weak in terms of credit quality. Lending to the public in consumer loans has continued to decline as a result of historically low new origination, divested portfolios, and amortizations and repayments exceeding new lending, which, together with credit reserves, has resulted in a continued decreasing lending volume with reduced interest income during the quarter affecting consumer loans. Business to Consumer reduces the lending volume by SEK 414.1 million, caused both by restrained new lending and the divestment of non-performing portfolios. During the quarter, a Swedish portfolio amounting to approximately SEK 320 million was divested.

Business to Business has increased lending by SEK 51.5 million to SEK 2,262.7 million (2,211.2). Sales activity has been high throughout the year with many new factoring agreements signed, although the financing ratio has been lower than historical levels. Towards the end of the third quarter, we see a slightly increased financing ratio.

Interest expenses for the quarter amounted to -101.0 million SEK (-110.5), the decrease is mainly attributable to lower lending to the public and lower market interest rates.

Net interest income for the quarter amounted to SEK 319.9 million (339.1), of which Business to Consumer decreased by SEK 17.8 million to SEK 265.7 million (286.5) and Business to Business decreased by 1.4 to SEK 54.2 million (55.6). The decrease for Business to Business is attributable to the seasonal variation characterizing the factoring product, with lower volumes mainly during July and early August, while September shows a good growth.

The net provisions increase by SEK 0.7 million to SEK 5.4 million (4.8) and consist of insurance income, card-related income and expenses as well as cost related to the SRT amounting to SEK 1.6 million.

Operating expenses

General administrative expenses amounted to SEK -183.9 million (-180.7). Total costs for the quarter amounted to SEK -185.7 million (-218.3). Similar to previous quarters, general administrative expenses for the third quarter have been negatively impacted by project-related costs not directly attributable to daily operations, amounting to SEK 22.9 million. An assessment regarding costs related to migration activities has been made and it has been assessed that these do not qualify for capitalization. This means that all migration costs have been expensed during the respective quarters. The underlying cost base has continued to be reduced by approximately SEK 9 million between quarters and compared to the cost base in the fourth quarter of 2024, costs have decreased by approximately SEK 24.8 million. The implemented cost-reduction program is expected to have further effect during the fourth quarter, reaching the planned SEK 200 million on an annual basis compared to the 2024 cost base, including capitalized costs.

Credit losses

Net credit losses amounted to SEK 124.5 million (276.3), a decrease of SEK 151.8 million. Comparatively, the credit provision carried out in the second quarter, amounting to SEK 100.0 million, represents the single largest change. Adjusted for this one-time provisioning,

net credit losses decreased by SEK 51.8 million in the third quarter. During the year, Avida has actively focused on reducing the number of customers sent to collections through clearer and faster communication with customers who have overdue invoices. The volume sent to collections has decreased as a result of these efforts, and Avida has seen a significant reduction in the number of loans sent for debt collection over recent quarters. The effect of this work is most apparent within Business to Consumer, where net credit losses decreased from 12.0% in the second quarter to 5.7% in the third quarter, mainly driven by consumer loans. Credit losses in credit cards remain relatively unchanged in terms of ongoing losses.

During the quarter, a Swedish non-performing portfolio amounting to approximately SEK 320 million was sold at book value. The initial assessment is that prices for non-performing portfolios have increased slightly recently, primarily concerning Swedish receivables.

In the Business to Business segment, credit losses amounted to 0.7% for the third quarter compared to 1.6% in the second quarter. Net credit losses in Business to Business include a reversal of EUR 100 thousand related to loans during the quarter.

Tax costs

No tax expense is reported for the quarter.

BALANCE SHEET

Lending and financing

Lending to the public amounted to SEK 10,400.2 (10,762.8) million as of end of September 2025. The total lending volume decreased during the quarter due to continued restrictive new lending in Business to Consumer SEK 8,137.5 million (8,551.6), and an increased volume in Business to Business SEK 2,267.2 million (2,211.2). The decrease in Business to Consumer is mainly related to the Swedish portfolio, where we have continued to be cautious in originating new consumer loans, as well as the divestment of non-performing loans during the quarter. New consumer loan issuance in Finland and Norway has increased compared with previous quarters.

Deposits from the public decreased by SEK 61.1 million and amounted to SEK 10,221.5 million (10,282.7) at the end of the third quarter of 2025. The decrease during the quarter is primarily related to the reduced lending volume and slightly lower liquidity levels. Financing from Santander related to credit cards and sales financing was amortised during the quarter by SEK 553.6 million (824.0) and amounted to SEK 629.0 million (1,182.6) as of the end of September 2025.

Capital

The warrants issued at the extraordinary general meeting on December 16, 2024, which granted the right to subscribe for new shares in the company during the period from the time of registration of the issuance decision with the Swedish Companies Registration Office until December 31, 2030, have been fully exercised as of August 5 and increase the company's share capital by SEK 10,467,816.71 in the form of B shares (57,717,218). The total number of shares has increased from 80,658,696 shares to 138,375,914 shares.

OTHER INFORMATION

Significant risks and uncertainties

Through its operations as a credit institution with a presence in several countries, Avida is exposed to both financial and non-financial risks. The financial risks consist of credit, liquidity, and market risks, while the non-financial risks pertain to strategic and operational risks. All risk exposures have been managed within the company's risk appetite and risk limits during the quarter. The second quarter, similar to the first quarter, has been characterized by turbulence stemming from the tariff changes proposed by the U.S. administration. The Swedish Riksbank has announced an updated interest rate path amid increasingly uncertain short-term prospects for the Swedish economy. The ECB has lowered the key interest rate during the quarter with similar reasoning to that of the Swedish Riksbank. The Norwegian central bank also lowered the interest rate at the end of the quarter. During the quarter, Avida has slightly adjusted deposit rates for SEK and EUR but kept the interest rate level relatively intact for NOK. The inflation rate in the countries where Avida operates has stabilized. Avida has a strong capital and liquidity position, and all deposits are covered by the state deposit guarantee, which creates a stable funding base. Avida continuously monitors developments in the company's loan portfolio and analyzes how the external environment may affect the risk in the portfolios. In the consumer segment, PSD2 data has been incorporated into credit checks to further reduce the risk in new lending. The credit risk in the liquidity portfolio is considered low, and surplus liquidity investments are made in high-quality government and municipal securities. Market risks remain at a stable level as Avida continuously manages its currency risk through derivatives.

Transactions with related parties

During this period, normal business transactions with related parties have occurred. The nature and extent of transactions with related parties have remained unchanged since December 31, 2024, and are disclosed in the annual report.

Events after the end of the quarter

As of November 11, Avida has received a decision from the Swedish Financial Supervisory Authority (FI) involving a remark and a fine of SEK 20 million. The remark and fee relate to an investigation conducted by FI into Avida's credit assessment process during 2024. According to FI's assessment, Avida generally has a sound credit assessment process, but there was a calculation error in the affordability calculation (KALP) calculation for a small number of customers during a limited period. The sanction fee will affect the fourth quarter.

At the turn of September and October, Avida completed the migration of the acquired card and retail finance operations from Santander to its own platform. The migration, which covered more than half a million customers, was executed according to plan.

Apart from this, no events of material significance deviating from the company's normal operations occurred after the end of the quarter.

Expected future development

Avida continues to focus on investing in customer experience, re-viewing pricing and credit risk matrices, and further adjusting the cost base for a profitable business with the goal of developing the business in the long term. Initially, this has been done and will continue through the communicated cost-saving program as well as the expanded product offerings in credit cards and sales financing.

Overview

This interim report has not been subject to special review by the company's auditors.

INCOME STATEMENT

SEK million	Note	Quarter 3 2025	Quarter 2 2025	Quarter 3 2024	Full year 2024
Interest income		420.9	449.6	296.7	1,174.7
Interest expenses		-101.0	-110.5	-115.4	-462.6
Net interest income	4	319.9	339.1	181.3	712.1
Net commission income		5.4	4.8	5.0	20.8
Net result from financial transactions		-9.1	12.6	3.2	9.2
Other operating income		-0.3	-0.2	4.9	4.4
Total operating income		315.9	356.3	194.4	746.6
General administrative expenses		-183.9	-180.7	-108.5	-462.8
Depreciation and amortisation of tangible and intangible assets		-1.8	-37.5	-1.9	-38.6
Total expenses before credit losses		-185.7	-218.3	-110.4	-501.4
Profit/loss before credit losses		130.2	138.1	84.0	245.2
Credit losses, net	5	-124.5	-276.3	-138.2	-931.1
Operating profit/loss		5.8	-138.2	-54.2	-685.9
Profit/loss before tax		5.8	-138.2	-54.2	-685.9
Tax on profit or loss for the period		-	-	-	1.3
Profit or loss for the period		5.8	-138.2	-54.2	-684.6

STATEMENT OF COMPREHENSIVE INCOME

SEK million	Quarter 3 2025	Quarter 2 2025	Quarter 3 2024	Full year 2024
Profit or loss for the period	5.8	-138.2	-54.2	-684.6
Currency rate differences when translating foreign operations	10.5	-4.6	-0.1	0.8
Sum of items that may be subsequently reclassified to the income statement	10.5	-4.6	-0.1	0.8
Total profit or loss for the period	16.2	-142.8	-54.3	-683.8

STATEMENT OF FINANCIAL POSITION

SEK million	Note	30 Sep 2025	31 Dec 2024	30 Sep 2024
ASSETS				
Cash and balances with central banks		77.3	80.3	79.0
Treasury bills eligible for repayment		1,385.2	1,091.6	686.5
Lending to credit institutions		1,055.2	2,689.6	1,196.9
Lending to the public	6	10,400.2	12,283.5	9,801.8
Intangible assets		55.5	96.9	86.3
Tangible assets		4.5	4.6	3.5
Current tax asset		67.1	35.6	59.8
Other assets		54.7	83.2	46.7
Prepaid expenses and accrued income		38.0	17.6	15.8
TOTAL ASSETS		13,137.8	16,382.9	11,976.3
LIABILITIES AND EQUITY				
Deposits from the public		10,221.5	10,945.1	10,129.7
Other liabilities		152.1	130.5	135.1
Debt to credit institutions		629.0	3,226.0	-
Accrued expenses and prepaid income		98.7	104.4	71.4
Other provisions		254.3	2.1	1.9
Current tax liability		1.0	-	-
Subordinated debt		245.3	244.6	249.9
TOTAL LIABILITIES		11,601.9	14,652.7	10,588.0
EQUITY				
Share capital		25.1	14.6	14.6
Other contributed capital		1,119.5	1,119.5	1,119.5
Additional Tier 1 capital		200.0	200.0	193.2
Other reserves		57.1	46.3	76.2
Retained earnings		324.2	1,034.4	161.6
Profit for the year		-189.9	-684.6	-176.7
TOTAL EQUITY		1,535.9	1,730.3	1,388.4
TOTAL LIABILITIES AND EQUITY		13,137.8	16,382.9	11,976.3

STATEMENT OF CHANGES IN EQUITY

SEK million	Restricted equity				Unrestricted equity						Total
	Share capital	Statutory reserve	Development expenditure fund	Additional Tier 1 capital	Premium reserve	Other contributed capital	Translation reserve	Retained earnings	Profit for the year		
Opening balance 1 Jan 2025	14.6	1.8	65.0	200.0	1,119.5	865.8	-11.4	159.5	-684.6	1,730.3	
Transfer of previous year's net profit/loss								-684.6	684.6		
Profit/loss for the year									-189.9	-189.9	
Other comprehensive income							11.2			11.2	
Total comprehensive income							11.2		-189.9	-178.7	
Transfer between restricted and non-restricted equity			-36.7					36.7			
Share issue, net of transaction costs	10.5									10.5	
Transaction costs on Additional Tier 1 capital								-2.3		-2.3	
Interest paid on Additional Tier 1 capital								-23.7		-23.7	
Closing balance 30 Sep 2025	25.1	1.8	28.3	200.0	1,119.5	865.8	-0.2	-514.5	-189.9	1,535.9	

SEK million	Restricted equity				Unrestricted equity						Total
	Share capital	Statutory reserve	Development expenditure fund	Additional Tier 1 capital	Premium reserve	Other contributed capital	Translation reserve	Retained earnings	Profit for the year		
Opening balance 1 Jan 2024	14.6	1.8	56.4	199.4	1,119.5	-	-12.2	193.2	14.1	1,586.9	
Transfer of previous year's net profit/loss								14.1	-14.1		
Profit/loss for the year									-684.6	-684.6	
Other comprehensive income							0.8			0.8	
Total comprehensive income							0.8		-684.6	903.1	
Reclassification within equity			8.6					-8.6			
New share issue, net of transaction costs						865.8				865.8	
Redemption of AT1 capital instruments				-200.0						-200.0	
Issuance of AT1 capital instruments				200.0						200.0	
Correction previous year				0.6				-0.6			
Transaction costs on Additional Tier 1 capital								-5.8		-5.8	
Interest paid on Additional Tier 1 capital								-32.8		-32.8	
Closing balance 31 Dec 2024	14.6	1.8	65.0	200.0	1,119.5	865.8	-11.4	159.5	-684.6	1,730.3	

CASH FLOW STATEMENT

SEK million	Jan-Sep 2025	Jan-Dec 2024	Jan-Sep 2024
Operating activities			
Operating profit/loss	-190.0	-685.9	-178.1
of which interest income received	1,358.0	1,551.4	894.0
of which interest expenses paid	-444.7	-521.2	-359.4
of which recovered credit losses	2.3	-2.0	-0.7
<i>Adjustment for items not included in cash flow</i>			
Depreciation and amortisation of tangible and intangible assets	42.9	20.1	6.7
Provisions for credit losses	611.0	933.1	395.4
Unrealised changes in assets and liabilities	-2.9	-9.3	-1.1
Other non-cash items	-28.8	-16.6	-3.1
Income tax paid	-30.5	-36.6	-29.7
Cash flow from operating activities before changes in operating assets and liabilities	401.7	204.8	189.4
Increase (-)/decrease (+) in lending to the public	1,272.3	-2,698.7	319.4
Increase (-)/decrease (+) in other assets	8.1	165.8	219.6
Increase (+)/decrease (-) in deposits from the public	-723.6	14.9	-800.6
Increase (+)/decrease (-) in other liabilities	268.8	-	40.5
Cash flow from operating activities	1,227.3	-2,313.2	-31.7
Investing activities			
Investments in bonds and other securities, net	-296.5	-251.4	145.0
Acquisition of property, plant and equipment	-0.1	-	-
Acquisition of intangible assets	41.4	-15.5	-35.6
Cash flow from investing activities	-255.2	-266.9	109.5
Financing activities			
Share issue	10.5	865.8	-
Debt financing	-2,597.1	3,281.4	-
Interest paid on Additional Tier 1 capital	-23.7	-24.6	-15.8
Cash flow from financing activities	-2,610.3	4,122.6	-15.8
Cash and cash equivalents at the beginning of the period	2,769.9	1,214.0	1,214.0
Cash flow for the period	-1,638.2	1,542.5	-61.9
FX effect	0.9	13.4	-
Cash and cash equivalents at the end of the period			
Cash and balances with central banks	77.3	80.3	79.0
Lending to credit institutions	1,055.2	2,689.6	1,196.9
Total cash and cash equivalents in the cash flow statement at the end of the period	1,132.5	2,769.9	1,276.0

NOTES

Amounts stated in notes are in SEK million unless otherwise stated.

1 GENERAL INFORMATION

Avida Finans AB (publ) with Corporate ID no. 556230-9004, is authorized by the Swedish Financial Supervisory Authority to operate as a credit market company since 2000. Avida conducts business within deposits and lending to private individuals and corporates in Sweden and through its branches in Norway and Finland: Avida Finans AB NUF, corporate no. 990 728 488 and Avida Finans AB, branch in Finland, corporate no. 2541768-9.

2 ACCOUNTING PRINCIPLES

This interim report is prepared in accordance with IAS 34 Interim Financial Reporting. Avida Finans AB (publ) has prepared its accounts in accordance with the Swedish Annual Accounts Act for Credit Institutions and Securities Companies (1995:1559), the regulatory code issued by the Swedish Financial Supervisory Authority's on Annual Reports in Credit Institutions and Securities Companies (FFFS 2008:25), and The Swedish Financial Reporting Board's recommendation RFR2, Accounting for Legal Entities.

The company's accounting principles, bases for calculation and presentation remain essentially unchanged from those applied in the 2024 Annual Report.

CHANGES IN ACCOUNTING PRINCIPLES

On January 1, 2023, the IASB's amendment to IAS 1, Presentation of financial statements, entered into force regarding the requirements for information on applied accounting principles.

Avida has reviewed and updated the accounting principles stated in the annual report to reflect the standard's new materiality requirements. There are no other changes to IFRS or IFRIC that have entered into force in 2025 that have had any significant impact on the company's financial statements or capital adequacy. The calculation of operational risks based on CRR III has had a positive impact on the company's capital adequacy.

KEY ESTIMATES AND ASSESSMENTS

Avida continuously monitors the development of the company's loan portfolio in the countries in which Avida operates and how these are affected by external factors. The macroeconomic situation has contributed to uncertainty in the financial markets during the quarter, based on discussions about increased trade barriers in the form of proposed increased tariffs. Falling interest rates have a positive impact on Avida's borrowing costs, but the uncertainty in the macroeconomic situation with increased unemployment may lead to reduced repayment capacity among customers. Avida is closely monitoring developments in order to be able to quickly analyse and manage future changes. Other estimates, assumptions and assessments do not deviate from previous ones and can be read in the 2024 Annual Report.

NOTE 3 OPERATING SEGMENTS

Segment reporting is based on how the top executive management - the company management - follows up the operations in Avida. The division has been changed for 2025, and the segment name has been changed to better reflect the direction of the business. Consumer Finance has been renamed Business to Consumer and Business Finance has been renamed Business to Business.

The segments continue to be divided from a customer perspective, where Business to Consumer refers to lending to private individuals including credit cards and sales financing, and where Business to Business refers to factoring offerings to companies, revolving facilities and loans.

From Q1 2025, the segments will be reported at Business to Business and Business to Consumer levels. The comparative figures for 2024 are adjusted according to this change. For 2025, credit cards and sales financing are included in the Business to Consumer segment.

The performance measure that is monitored by management at segment level is profit before tax. For the balance sheet, monitoring is only carried out on lending volume. The income statement for the segments follows the legal format for Operating income.

Each segment carries a portion of total interest expense based on lending volume and estimated lending financing cost.

Reported margins are calculated on average volume during the quarter.

Quarter 3, 2025	Business to Consumer	Business to Business	Total
SEK million			
Interest income	359.9	61.0	420.9
Interest expenses	-94.2	-6.9	-101.0
Net interest income	265.7	54.2	319.9
Net commission income	5.8	-0.3	5.4
Net result from financial transactions	-9.2	0.1	-9.1
Other income	-	-0.3	-0.3
Total operating income	262.3	53.7	315.9
Credit losses, net	-120.5	-3.9	-124.5
Total risk-adjusted net operating income	141.7	49.7	191.5
Operating expenses	-160.5	-25.2	-185.7
Profit before tax	-18.8	24.5	5.8
Lending the public	8,137.5	2,262.7	10,400.2
Key Performance Indicators			
Net Interest Margin	12.6%	9.6%	12.0%
Net Credit Losses	5.7%	0.7%	4.7%

Quarter 2, 2025	Business to Consumer	Business to Business	Total
SEK million			
Interest income	387.1	62.5	449.6
Interest expenses	-103.5	-6.9	-110.5
Net interest income	283.5	55.6	339.1
Net commission income	4.8	-	4.8
Net result from financial transactions	9.6	3.0	12.6
Other income	0.1	-0.2	-0.2
Total operating income	298.0	58.3	356.3
Credit losses, net	-267.7	-8.6	-276.3
Total risk-adjusted net operating income	30.3	49.7	80.0
Operating expenses	-189.4	-28.8	-218.3
Profit before tax	-159.1	20.9	-138.2
Lending to the public	8,551.6	2,211.2	10,762.8
Key Performance Indicators*			
Net Interest Margin	12.7%	10.2%	12.2%
Net Credit Losses ¹	12.0%	1.6%	10.0%

*The above key performance indicators have been adjusted compared to the interim report for the second quarter of 2025 due to a change in methodology.

NOTE 4 NET INTEREST INCOME

SEK million	Quarter 3 2025	Quarter 2 2025	Quarter 3 2024	Full year 2024
Lending to credit institutions and cash and balances with central banks	6.7	5.3	11.8	37.8
Bonds and other interest-bearing securities	4.3	5.2	2.7	13.1
Lending to the public	409.1	438.4	281.6	1,113.8
Other interest income	0.8	0.8	0.5	10.0
Total interest income	420.9	449.6	296.7	1,174.7
Liabilities to credit institutions	-2.6	-0.9	-6.6	-12.8
Deposits from the public	-85.0	-95.8	-101.7	-389.4
Subordinated debt	-7.2	-7.3	-8.3	-56.0
Other interest expenses	-6.3	-6.5	1.3	-4.1
Total interest expenses	-101.0	-110.5	-115.4	-462.6
Net interest income	319.9	339.1	181.3	712.1

NOTE 5 CREDIT LOSSES, NET

SEK million	Quarter 3 2025	Quarter 2 2025	Quarter 3 2024	Full year 2024
Lending to the public				
Provisions - stage 1	-62.3	-65.7	19.0	-83.7
Provisions - stage 2	-76.2	-0.1	10.1	23.2
Provisions - stage 3	243.5	-109.5	-161.7	-502.4
Total provisions	105.0	-175.3	-132.6	-562.9
Write-offs	-229.8	-102.1	-5.9	-370.2
Recoveries	0.4	1.2	0.4	2.0
Total credit losses from lending to the public	-124.5	-276.3	-138.2	-931.1
Total credit losses, net	-124.5	-276.3	-138.2	-931.1

NOTE 6 LENDING TO THE PUBLIC

SEK million	30 Sep 2025	31 Dec 2024	30 Sep 2024
Lending to the public, gross	11,901.7	13,775.0	11,084.8
of which: Stage 1	9,093.8	10,875.9	7,918.9
of which: Stage 2	764.8	337.7	365.5
of which: Stage 3	2,043.0	2,561.3	2,800.4
Total provisions	-1,501.5	-1,491.5	-1,283.0
of which: Stage 1	-228.8	-158.3	-60.2
of which: Stage 2	-110.3	-40.6	-28.1
of which: Stage 3	-1,162.5	-1,292.5	-1,194.7
Lending to the public, net	10,400.2	12,283.5	9,801.8

CHANGE IN GROSS CARRYING AMOUNT AND PROVISIONS

SEK million	Stage 1	Stage 2	Stage 3	Total
Gross carrying amount, 1 Jan 2025	10,875.9	337.7	2,561.3	13,775.0
New financial assets	2,550.7	41.6	43.1	2,635.4
Derecognised financial assets	-2,426.8	-50.2	-1,050.9	-3,527.9
From stage 1 to stage 2	-655.5	615.3	-	-40.3
From stage 1 to stage 3	-330.2	-	316.9	-13.3
From stage 2 to stage 1	20.8	-24.8	-	-4.1
From stage 2 to stage 3	-	-202.3	194.2	-8.1
From stage 3 to stage 1	16.7	-	-20.1	-3.3
From stage 3 to stage 2	-	12.7	-14.6	-1.9
Changes that are not derecognised financial assets	-866.5	39.7	71.0	-755.9
Interest and fee's	-	-	-24.0	-24.0
Exchange-rate differences	-91.2	-4.9	-33.9	-130.0
Gross carrying amount, 30 Sep 2025	9,093.8	764.8	2,043.0	11,901.7
SEK million	Stage 1	Stage 2	Stage 3	Total
Provision for credit losses, 1 Jan 2025	158.3	40.6	1,292.5	1,491.5
New financial assets	7.2	3.6	31.0	41.7
Derecognised financial assets	-8.3	-2.8	-521.6	-532.7
From stage 1 to stage 2	-7.4	90.2	-	82.8
From stage 1 to stage 3	-7.1	-	135.1	128.0
From stage 2 to stage 1	0.7	-2.1	-	-1.4
From stage 2 to stage 3	-	-27.2	84.9	57.7
From stage 3 to stage 1	0.7	-	-8.4	-7.8
From stage 3 to stage 2	-	2.3	-5.9	-3.5
Changes that are not derecognised financial assets	104.3	9.3	282.3	395.9
Management overlay	-18.1	-3.1	-116.8	-138.0
Interest and fee's	-	-	2.3	2.3
Exchange-rate differences	-1.6	-0.6	-12.9	-15.1
Provision for credit losses, 30 Sep 2025	228.8	110.3	1,162.5	1,501.5

CHANGE IN GROSS CARRYING AMOUNT AND PROVISIONS

SEK million	Stage 1	Stage 2	Stage 3	Total
Gross carrying amount, 1 Jan 2024	8,959.1	624.2	1,861.1	11,444.4
New financial assets	6,651.2	100.4	102.9	6,854.6
Derecognised financial assets	-2,927.4	-75.1	-540.6	-3,543.1
From stage 1 to stage 2	-206.5	193.3	-	-13.2
From stage 1 to stage 3	-849.7	-	822.5	-27.2
From stage 2 to stage 1	52.3	-58.3	-	-6.0
From stage 2 to stage 3	-	-368.1	356.9	-11.2
From stage 3 to stage 1	0.8	-	-4.1	-3.3
From stage 3 to stage 2	-	1.7	-1.8	-0.1
Changes that are not derecognised financial assets	-871.7	-86.5	-37.4	-995.6
Exchange-rate differences	67.8	6.1	1.8	75.7
Gross carrying amount, 31 Dec 2024	10,875.9	337.7	2,561.3	13,775.0
SEK million	Stage 1	Stage 2	Stage 3	Total
Provision for credit losses, 1 Jan 2024	74.6	63.8	790.1	928.5
New financial assets	80.0	7.1	47.9	135.1
Derecognised financial assets	-11.8	-6.0	-286.2	-304.0
From stage 1 to stage 2	-4.3	24.7	-	20.4
From stage 1 to stage 3	-27.8	-	353.2	325.4
From stage 2 to stage 1	1.2	-6.6	-	-5.3
From stage 2 to stage 3	-	-62.8	154.9	92.1
From stage 3 to stage 1	-	-	-2.0	-2.0
From stage 3 to stage 2	-	0.1	-0.3	-0.1
Changes in risk factors (PD, EAD, LGD)	-11.7	-3.3	39.5	24.5
Changes due to expert assessments (individual assessments, manual adjustments)	57.3	22.8	193.0	273.1
Exchange-rate differences	0.8	0.7	2.5	4.0
Provision for credit losses, 31 Dec 2024	158.3	40.6	1,292.5	1,491.5

NOTE 7 CLASSIFICATION OF FINANCIAL ASSETS AND LIABILITIES

30 Sep 2025	Fair value through profit and loss	Amortised cost	Total reported value	Total fair value
SEK million				
Cash and balances with central banks		77.3	77.3	77.3
Treasury bills eligible for repayment	163.1	1,385.2	1,548.4	1,131.7
Lending to credit institutions		1,055.2	1,055.2	1,055.2
Lending to the public		10,400.2	10,400.2	10,400.2
Other financial assets	2.3	30.3	32.6	32.6
Total financial assets	165.4	12,948.3	13,113.7	12,697.0
Deposits from the public		10,221.5	10,221.5	10,221.5
Derivatives	4.2		4.2	4.2
Debt to credit institutions		629.0	629.0	629.0
Other financial liabilities		99.2	99.2	99.2
Subordinated debt		245.3	245.3	245.3
Total financial liabilities	4.2	11,195.0	11,199.2	11,199.2

31 Dec 2024	Fair value through profit and loss	Amortised cost	Total reported value	Total fair value
SEK million				
Cash and balances with central banks		80.3	80.3	80.3
Treasury bills eligible for repayment	162.0	929.6	1,091.6	1,114.7
Lending to credit institutions		2,689.6	2,689.6	2,689.6
Lending to the public		12,283.5	12,283.5	12,283.5
Derivatives	4.1		4.1	4.1
Other financial assets	2.1	30.7	32.8	32.8
Total financial assets	168.2	16,013.7	16,181.9	16,205.0
Deposits from the public		10,945.1	10,945.1	10,945.1
Derivatives	3.1		3.1	3.1
Debt to credit institutions		3 226.0	3 226.0	3 226.0
Other financial liabilities		55.0	55.0	55.0
Subordinated debt		250.0	250.0	250.0
Total financial liabilities	3.1	14,476.2	14,479.3	14,479.3

DISCLOSURES ON FAIR VALUE

Avida measures some financial instruments at fair value. This requires information on valuation at fair value per each level in the valuation hierarchy, as stated in IFRS 13.

Level 1) Quoted prices (unadjusted) on active markets for identical assets or liabilities.

Level 2) Other observable data for the instrument than quoted prices in level 1, observed either directly (i.e. as price quotations) or indirectly (i.e. derived from price quotations).

Level 3) Data for the instrument that is not based on observable market data.

Avida currently holds foreign exchange rate derivatives, endowment insurance and a money market fund consisting of high-quality assets valued at fair value.

Valuation of the money market fund is obtained from quoted prices in active markets for identical assets, i.e. level 1. The valuation of derivatives and endowment insurance is based on observable data for the asset, i.e. level 2.

No transfers were made between the different levels during the period.

30 Sep 2025	Level 1	Level 2	Level 3	Total
SEK million				
Financial assets				
Treasury bills eligible for repayment	163.1			163.1
Other financial assets		2.3		2.3
Total financial assets	163.1	2.3		165.4
Financial liabilities				
Derivatives		4.2		4.2
Total financial liabilities		4.2		4.2

31 Dec 2024	Level 1	Level 2	Level 3	Total
SEK million				
Financial assets				
Treasury bills eligible for repayment	162.0			162.0
Derivates		4.1		4.1
Other financial assets		2.1		2.1
Total financial assets	162.0	6.2		168.2
Financial liabilities				
Derivatives		3.1		3.1
Total financial liabilities		3.1		3.1

NOTE 8 CAPITAL ADEQUACY

The information in this note refers to information that must be provided according to FFFS 2008:25, including applicable amendments, on annual reports in credit institutions and securities companies, and FFFS 2014:12 on supervisory requirements capital buffers. The Company's statutory capital requirements are determined primarily by Regulation (EU) No 575/2013 of the European Parliament and of the Council and the Capital Buffers Act (SFS 2014:966).

Template EU KM1 is disclosed semi-annually in accordance with article 447 of Regulation (EU) nr 575/2013.

SEK million	30 Sep 2025	31 Dec 2024	30 Sep 2024
CAPITAL RATIOS AND CAPITAL BUFFERS, %			
CET1 ratio	16.00%	12.63%	11.91%
Tier 1 ratio	18.58%	14.32%	13.91%
Total capital ratio	21.81%	16.43%	16.50%
Total CET1 capital requirement including buffer requirements	8.66%	8.66%	8.48%
of which: capital conservation buffer requirement	2.50%	2.50%	2.50%
of which: countercyclical capital buffer requirement	1.66%	1.66%	1.48%
CET1 available to meet buffers	11.50%	8.13%	7.41%
SPECIFICATION OF OWN FUNDS			
Capital instruments and related share premium: Equity	2,010.3	1,999.9	1,134.1
Retained earnings and reserves	-674.4	-469.9	60.9
Deductions:			
Intangible assets	24.0	31.9	36.7
Securitisation positions	71.1	-	-
Deferred tax assets	0.6	0.5	0.5
Insufficient coverage for exposures in default	-	-	-7.5
CET1 capital	1,240.2	1,497.6	1,150.3
Perpetual subordinated loan	200.0	200.0	193.2
Additional Tier 1 capital	200.0	200.0	193.2
Tier 1 capital, total	1,440.2	1,697.6	1,343.5
Supplementary capital	250.0	250.0	249.9
Tier 2 capital	250.0	250.0	249.9
Total capital	1,690.2	1,947.6	1,593.4
SPECIFICATION OF RISK EXPOSURE AMOUNT (REA)			
Exposures to regional governments and local authorities	5.1	9.1	9.5
Exposures to institutions	231.9	558.6	258.8
Exposures to corporates	1,591.6	1,352.3	1,469.5
Retail exposures	3,905.6	7,063.2	4,787.5
Exposures in default	702.4	1,127.0	1,446.8
Exposures in the form of covered bonds	10.2	-	-
Items representing securitisation positions	319.9	-	-
Other items	81.9	116.6	71.0
Total risk exposure amount for credit risk	6,846.6	10,226.8	8,043.1

SEK million	30 Sep 2025	31 Dec 2024	30 Sep 2024
Total risk exposure amount for market risk (foreign exchange risk)	115.7	61.0	26.8
Total risk exposure amount for operational risk (basic indicator approach)	786.1	1,568.7	1,587.4
Total risk exposure amount for credit valuation adjustment risk (CVA)	0.9	0.2	-
Total risk exposure amount	7,749.3	11,856.7	9,657.3
SPECIFICATION OF OWN FUNDS REQUIREMENT			
Exposures to regional governments and local authorities	0.4	0.7	0.8
Exposures to institutions	18.6	44.7	20.7
Exposures to corporates	127.3	108.2	117.6
Retail exposures	312.4	565.1	383.0
Exposures in default	56.2	90.2	115.7
Exposures in the form of covered bonds	0.8	-	-
Items representing securitisation positions	25.4	-	-
Other items	6.6	9.3	5.7
Total capital requirement for credit risk	547.7	818.1	643.4
Total capital requirement for market risk (foreign exchange risk)	9.3	4.9	2.1
Total capital requirement for operational risk (basic indicator approach)	62.9	125.5	127.0
Total capital requirement for credit valuation adjustment risk (CVA)	0.1	-	-
Total capital requirement - Pillar 1	620.0	948.5	772.5
Credit concentration risk	68.1	110.3	84.6
Interest rate risk in the banking book	34.5	42.9	24.4
Other additional capital requirements	5.2	1.8	2.7
Total capital requirement - Pillar 2	107.8	155.0	111.7
Capital conservation buffer	193.7	296.6	241.4
Countercyclical capital buffer	128.4	197.4	142.5
Total capital requirement - Capital buffers	322.1	493.7	383.9
Total capital requirement	1,049.9	1,597.2	1,268.1
CAPITAL REQUIREMENT AS A PERCENTAGE OF REA			
Pillar 1	8.00%	8.00%	8.00%
Pillar 2	1.39%	1.31%	1.16%
Capital conservation buffer	2.50%	2.50%	2.50%
Institution-specific countercyclical buffer	1.66%	1.66%	1.48%
Total capital requirement	13.55%	13.47%	13.13%
LEVERAGE RATIO			
Total exposure measure for calculating leverage ratio	14,240.3	17,614.6	12,132.4
Tier 1 capital	1,440.1	1,697.6	1,343.5
Leverage ratio, %	10.11%	9.64%	11.07%
Overall leverage ratio requirement	427.2	528.4	364.0
Overall leverage ratio requirement, %	3%	3%	3%

NOT 9 LIQUIDITY RISK

This note provides information on Avida's liquidity reserve and funding sources, required to be disclosed in accordance with FFFS 2010:7, including applicable amendments, regarding the management of liquidity risks in credit institutions and investment firms.

Avida is required to maintain a liquidity reserve reserve of high-quality assets that can be used to secure short-term capacity to meet payment obligations in the event of lost or impaired access to regularly available funding sources. Avida's liquidity reserve is presented in the table below.

LIQUIDITY RESERVE

SEK million	30 Sep 2025	31 Dec 2024	30 Sep 2024
Cash and balances with central banks	77.3	80.3	79.0
Deposits in other banks available overnight	1,055.2	2,689.6	1,196.9
Bonds issued by governments and municipalities	1,385.2	1,091.6	686.5
Total	2,517.8	3,861.5	1,962.4

FUNDING SOURCES

SEK million	30 Sep 2025	31 Dec 2024	30 Sep 2024
Deposits from the public	10,221.5	10,945.1	10,129.7
Debt to credit institutions	629.0	3,226.0	-
Other liabilities	506.1	236.9	208.4
Subordinated debt	245.3	244.6	249.9
Additional Tier 1 capital	200.0	200.0	193.2
Other equity	1,335.9	1,530.2	1,195.2
Total	13,137.8	16,382.9	11,976.3

LIQUIDITY MEASURES, %

	30 Sep 2025	31 Dec 2024	30 Sep 2024
Liquidity coverage ratio (LCR)	252.7%	298.8%	254.0%
Net stable funding ratio (NSFR)	121.7%	113.7%	125.8%

DEFINITIONS

Alternative Performance Measures (APM's) are financial measures of historical or future earnings development, financial position or cash flow that are not defined in the applicable accounting regulations (IFRS) or in the Capital Requirements Directive (CRD IV) or in the EU Capital Requirements Regulation No. 575/2013 (CRR). Avida uses alternative performance measures when relevant to follow up and describe the company's financial position and increase comparability between periods. These do not have to be comparable with similar key figures presented by other companies.

ALTERNATIVE PERFORMANCE MEASURES

RETURN ON EQUITY

Reported profit or loss for the period divided by average equity.

RETURN ON ASSETS

Reported profit or loss for the period divided by total assets at period end. Presented annually in accordance with FFFS 2008:25.

C/I RATIO

Total operating expenses divided by total operating income.

NET INTEREST MARGIN

Net interest income divided by average lending to the public.

CREDIT LOSS RATIO

Net credit losses for the period in relation to average lending to the public.

KEY FIGURES DEFINED IN CAPITAL ADEQUACY- AND LIQUIDITY REGULATIONS

LEVERAGE RATIO

Total exposure amount in relation to Tier 1 capital.

OWN FUNDS

Sum of Tier 1 and Tier 2 capital adjusted for deductions according to Regulation (EU) nr 575/2013.

COMMON EQUITY TIER 1 (CET1) RATIO

Common Equity Tier 1 capital divided by the total risk-weighted exposure amount.

LIQUIDITY COVERAGE RATIO, LCR

The size of the liquidity reserve in relation to an expected stressed net cash outflow during a 30-day period.

TIER 1 CAPITAL RATIO

Tier 1 capital divided by the total risk-weighted exposure amount.

RISK EXPOSURE AMOUNT

The risk weight of each exposure multiplied by the exposure amount, for exposures on and off balance sheet.

NET STABLE FUNDING RATIO, NSFR

Available stable funding in relation to required stable funding.

TOTAL CAPITAL RATIO

Own funds as a percentage of the total risk exposure amount.

THE BOARD AND CEO DECLARATION

The Board of Directors and the CEO assure that the interim report provides a fair picture of Avida's operations, financial standing and result, and describes significant risks and uncertainties that the company faces.

STOCKHOLM NOVEMBER 28, 2025

Magnus Lindquist, Chairman of the Board

Mikael Johansson, CEO

Vaibhav Piplapure, Member

Celina Midelfart, Member

Geir Olsen, Member

John Stein, Member

Johan Roos, Member

PUBLICATION OF FINANCIAL INFORMATION

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ARE AVAILABLE AT WWW.AVIDA.SE

FINANCIAL CALENDAR 2026

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MAY 28 INTERIM REPORT JANUARY-MARCH 2026

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