Monthly Statistics October 2026

The total loan portfolio amounted to SEK 28,211 million at the end of October 2026. Compared to October 2025, the loan portfolio has increased by 20% in local currencies. The number of app-users amounted to 617,735 at the end of October, representing an increase of 38% compared with October 2025*.

As of 31 October 2026

28,211 **+20%**

Loan portfolio, SEK million

As of 31 October 2026

618 **+38%**

App-users, thousand

Month	October 2026	October 2025	Change
Everyday Finance			
Transaction volume**, SEK million	4,778	3,754	+27%
Consumer Lending			
New lending, SEK million	425	496	-14%

Cumulative for the year	Jan-Oct 2026	Jan-Oct 2025	Change
Everyday Finance			
Transaction volume**, SEK million	41,879	31,260	+34%
Consumer Lending			
New lending, SEK million	4,439	4,709	-6%

* 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 October 2026 are preliminary.

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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. 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.