SaveLend Group

NUMBERS

Q3 2023

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SUPPORTING DOCUMENT, GRAPHS Q3 2023

Net revenue per quarter (KSEK)

	Q4-2021	Q1-2022	Q2-2022	Q3-2022	Q4-2022	Q1-2023	Q2-2023	Q3-2023
Net revenue	30,263	29,785	35,004	40,723	44,747	44,553	40,454	42,435

Operating costs in relation to revenue (KSEK)

	Q4-2021	Q1-2022	Q2-2022	Q3-2022	Q4-2022	Q1-2023	Q2-2023	Q3-2023
Total income	30,305	29,852	35,724	41,057	46,167	45,084	42,610	42,475
Marketing expenses	12,634	8,543	13,781	12,932	10,533	9,882	10,928	10,380
Other external expenses	8,892	7,885	7,837	8,002	5,510	8,792	9,083	7,494
Staff expenses	12,678	15,065	19,947	16,560	20,869	20,050	19,467	16,801
Other operating expenses	8	691	0	0	16	0	0	407
Commission expenses	3,429	3,961	5,643	5,668	7,085	5,409	5,102	4,145
Total costs	37,641	36,145	47,208	43,162	44,013	44,133	44,580	39,227

Capital on the platform (KSEK)

Quarter	Partner investors	Private savers	Fixura	Institutional	Total
2021-Q4	267,055	249,872	100,049	11,721	628,697
2022-Q1	282,965	289,328	99,181	22,347	693,822
2022-Q2	340,107	345,096	100,748	89,746	875,697
2022-Q3	384,169	431,283	80,371	107,467	1,003,290
2022-Q4	383,473	551,865	-	186,632	1,121,970
2023-Q1	-	989,070	-	184,750	1,173,820
2023-Q2	-	1,530,220	-	184,483	1,714,703
2023-Q3	-	1,557,798	-	185,077	1,742,875

Brokered volume per quarter (KSEK)

Period	Q4-2021	Q1-2022	Q2-2022	Q3-2022	Q4-2022	Q1-2023	Q2-2023	Q3-2023
Brokered volume	266,215	194,025	356,317	350,429	460,460	405,663	298,930	267,220

Savings platform - Net revenue per quarter (KSEK)

	Q4-2021	Q1-2022	Q2-2022	Q3-2022	Q4-2022	Q1-2023	Q2-2023	Q3-2023
Net revenue	22,855	22,745	27,465	32,734	36,247	35,280	30,368	32,812
Gross margin%	95%	90%	85%	87%	85%	89%	91%	92%
EBITDA%	-31%	-20%	-29%	-5%	13%	5%	0%	13%
EBIT%	-46%	-29%	-39%	-13%	5%	-3%	-19%	2%

Savings platform exposure as of September 30 (KSEK)

Loan types	Q3-2023
Property financing	493,325
Consumer loans	932,317
Business loans	36,359
Invoice purchase	10,186
NPL portfolios	167,211
Import financing	6,463
Liquidity	97,086
Total	1,729,947

Return Balanced (%)

	2023-06	2023-07	2023-08	2023-09	2023-10
Accumulated return	0.63%	1.15%	1.83%	2.43%	3.00%

Return Yield (%)

	2023-06	2023-07	2023-08	2023-09	2023-10
Accumulated return	0.61%	1.32%	2.24%	3.08%	3.71%

Balanced exposure as of October 31

Credit type	As of October 31%
Property financing	11.4%
Consumer loans	71.6%
Business loans	3.6%
NPL portfolios	13.4%

Yield exposure as of October 31

Credit type	As of October 31%
Property financing	11.1%
Consumer loans	75.1%
Business loans	2.7%
NPL portfolios	11.1%

Percentage Distribution of Returns for Balanced

	0.0-2.0%	2.1-2.5%	2.6-3.0%	3.1-3.%	3.6-4.0%	4.1-4.5%	4.6-5.0%	5.1-5.5%	5.6-6.0%
Distrubution in %	0.2%	6.5%	61.0%	21.2%	8.2%	2.2%	0.5%	0.2%	0.0%

Percentage Distribution of Returns for Yield

	0.0-2.0%	2.1-2.5%	2.6-3.0%	3.1-3.5%	3.6-4.0%	4.1-4.5%	4.6-5.0%	5.1-5.5%	5.6-6.0%
Distribution in %	0.4%	0.5%	2.4%	40.3%	32.9%	9.5%	11.1%	2.4%	0.5%

Number of billing transactions per quarter

	Q4-2021	Q1-2022	Q2-2022	Q3-2022	Q4-2022	Q1-2023	Q2-2023	Q3-2023
Billing transactions per quarter	970,732	1,014,961	1,052,687	1,069,340	1,218,261	1,277,820	1,313,154	1,326,172

Billing platform net revenue per quarter

	Q4-2021	Q1-2022	Q2-2022	Q3-2022	Q4-2022	Q1-2023	Q2-2023	Q3-2023
Net revenue	7,408	7,273	7,752	8,351	9,131	9,852	10,577	10,159
Gross margin%	68%	74%	78%	80%	73%	80%	72%	80%
EBITDA%	28%	20%	15%	33%	10%	27%	14%	23%
EBIT%	19%	11%	5%	23%	0%	16%	3%	11%

MONEY SHOULDN'T SLEEP!