SaveLend Group

NUMBERS Q4 2023

SUPPORTING DOCUMENT, GRAPHS Q4 2023

Net revenue and gross profit per quarter (KSEK)

	Q1-2022	Q2-2022	Q3-2022	Q4-2022	Q1-2023	Q2-2023	Q3-2023	Q4-2023
Net revenue	29,785	35,004	40,723	44,747	44,553	40,454	42,435	42,329
Gross profit	25,824	26,361	35,055	37,662	39,144	35,352	38,290	38,446

Operating costs in relation to revenue (KSEK)

	Q1-2022	Q2-2022	Q3-2022	Q4-2022	Q1-2023	Q2-2023	Q3-2023	Q4-2023
Total income	**29,852**	**35,724**	**41,057**	**46,167**	**45,084**	**42,610**	**42,475**	**42,477**
Marketing expenses	8,543	13,781	12,932	10,533	9,882	10,928	10,380	13,618
Other external expenses	7,885	7,837	8,002	5,510	8,792	9,083	7,494	14,270
Staff expenses	15,065	19,947	16,560	20,869	20,050	19,467	16,801	22,436
Other operating expenses	691	0	0	16	0	0	407	172
Commission expenses	3,961	5,643	5,668	7,085	5,409	5,102	4,145	3,883
Total costs	**36,145**	**47,208**	**43,162**	**44,013**	**44,133**	**44,580**	**39,227**	**54,379**

Capital on the platform (KSEK)

Quarter	Partner investors	Private savers	Fixura	Institutional	Total
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
2023 Q4	**-**	**1,576,795**	**-**	**191,000**	**1,767,795**

Brokered volume per quarter (KSEK)

Period	Q1-2022	Q2-2022	Q3-2022	Q4-2022	Q1-2023	Q2-2023	Q3-2023	Q4-2023
Brokered volume	194,025	356,317	350,429	460.460	405,663	298,930	267,220	279,800

Savings platform - Net revenue per quarter (KSEK)

	Q1-2022	Q2-2022	Q3-2022	Q4-2022	Q1-2023	Q2-2023	Q3-2023	Q4-2023
Net revenue	22,745	27,465	32,734	36,247	35,280	30,368	32,812	31,552
Gross margin%	90%	85%	87%	85%	89%	91%	92%	94%
EBITDA%	-20%	-29%	-5%	13%	5%	0%	13%	-31%
EBIT%	-29%	-39%	-13%	5%	-3%	-19%	2%	-42%

Savings platform exposure as of December 31 (KSEK)

Loan types	Q4-2023
Property financing	497,948
Consumer loans	949,649
Business loans	43,511
Invoice purchase	5,968
NPL portfolios	198,810
Liquidity	71,909
Total	1,767,795

Return Balanced (%)

	2023-06	2023-07	2023-08	2023-09	2023-10	2023-11	2023-12
Accumulated return	0,63 %	1,15 %	1,83 %	2,43 %	3,00 %	3,55 %	4,07 %

Return Yield (%)

	2023-06	2023-07	2023-08	2023-09	2023-10	2023-11	2023-12
Accumulated return	0,61 %	1,32 %	2,24%	3,08 %	3,71 %	4,20 %	4,78 %

Balanced exposure as of December 31

Credit type	As of December 31 in %
Property financing	6,20%
Consumer loans	67,53%
Business loans	6,73%
NPL portfolios	19,55%

Yield exposure as of December 31

Credit type	As of December 31 i %
Property financing	8,65 %
Consumer loans	68,65 %
Business loans	11,80 %
NPL portfolios	10,90 %

Percentage Distribution of Returns for Balanced

	0,0-3,4 %	3,5-3,9 %	4,0-4,4 %	>4,5 %
Distrubution in %	4,8 %	47,5 %	45,6 %	2,1 %

Percentage Distribution of Returns for Yield

	0,0-3,4 %	3,5-3,9 %	4,0-4,4 %	4,5-4,9 %	5,0-5,4 %	5,5-5,9 %	6,0-6,4 %	>6,5 %
Distrubution in %	2,4 %	8,9 %	32,2 %	25,6 %	14,9 %	7,1 %	5,7 %	3,2 %

Number of billing transactions per quarter

	Q1-2022	Q2-2022	Q3-2022	Q4-2022	Q1-2023	Q2-2023	Q3-2023	Q4-2023
Billing transactions per quarter	1,014,961	1,052,687	1,069,340	1,218,261	1,277,820	1,313,154	1,326,172	1,401,248

Billing platform net revenue per quarter

	Q1-2022	Q2-2022	Q3-2022	Q4-2022	Q1-2023	Q2-2023	Q3-2023	Q4-2023
Net revenue	7,273	7,752	8,351	9,131	9,852	10,577	10,159	11,334
Gross margin%	74%	78%	80%	73%	80%	72%	80%	77%
EBITDA%	20%	15%	33%	10%	27%	14%	23%	9%
EBIT%	11%	5%	23%	0%	16%	3%	11%	-2%

MONEY SHOULDN'T SLEEP!