



Numbers  
**Q1 2024**

## Net revenue and gross profit per quarter (KSEK)

	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024
Net revenue	35,004	40,723	44,747	44,553	40,454	42,435	42,329	40,179
Gross profit	26,361	35,055	37,662	39,144	35,352	38,290	38,446	36,510

## Operating costs in relation to revenue (KSEK)

	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q4 2023
Total income	35,724	41,057	46,167	45,084	42,610	42,475	42,477	40,442
Marketing expenses	13,781	12,932	10,533	9,882	10,928	10,380	13,618	10,586
Other external expenses	7,837	8,002	5,510	8,792	9,083	7,494	14,270	7,701
Staff expenses	19,947	16,560	20,869	20,050	19,467	16,801	22,436	20,581
Other operating expenses	0	0	16	0	0	407	172	0
Commission expenses	5,643	5,668	7,085	5,409	5,102	4,145	3,883	3,669
Total costs	47,208	43,162	44,013	44,133	44,580	39,227	54,379	42,573

## Capital on the platform (KSEK)

Quarter	Partner investors	Private savers	Fixura	Institutional	Total
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
2024 Q1	-	1,601,819	-	198,000	1,799,819

## Brokered volume per quarter (KSEK)

Period	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024
Brokered volume	356,317	350,429	460,460	405,663	298,930	267,220	279,800	254,731

## Savings platform - Net revenue per quarter (KSEK)

	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024
Net revenue	27,465	32,734	36,247	35,280	30,368	32,812	31,522	29,109
Gross margin%	86%	88%	87%	90%	93%	94%	96%	96%
EBITDA%	-29%	-4%	14%	7%	2%	14%	-29%	0%
EBIT%	-38%	-12%	7%	-1%	-8%	4%	-40%	-13%

\* Net revenue are reported exclusive of internal provisions.

## Savings platform exposure as of 31 Mars (KSEK)

Loan type	Q1 2024
Property financing	489,759
Consumer loans	950,211
Business loans	45,620
Invoice purchase	6,567
NPL portfolios	233,957
Liquidity	73,704
<b>Total</b>	<b>1,799,819</b>

## Return Balanced (%)

	2023-06	2023-07	2023-08	2023-09	2023-10	2023-11	2023-12	2024-01	2024-02	2024-03
Accumulated return	0,63 %	1,15 %	1,83 %	2,43 %	3,00 %	3,55 %	4,07 %	4,73 %	5,31 %	5,91 %

## Return Yield (%)

	2023-06	2023-07	2023-08	2023-09	2023-10	2023-11	2023-12	2024-01	2024-02	2024-03
Accumulated return	0,61 %	1,32 %	2,24 %	3,08 %	3,71 %	4,20 %	4,78 %	5,45 %	6,14 %	6,82 %

## Balanced exposure as of December 31

Credit type	As of Mars 31 in %
Property financing	6,20 %
Consumer loans 100 %	57,85 %
Consumer loans 80 %	9,68 %
Business loans	6,73 %
NPL portfolios	19,55 %

## Yield exposure as of December 31

Credit type	As of 31 mars in %
Property financing	8,64 %
Consumer loans 100 %	9,98 %
Consumer loans 80 %	58,67 %
Business loans	11,80 %
NPL portfolios	10,90 %

## Percentage Distribution of Returns for Balanced

	0,0-5,5 %	5,5-5,75 %	5,75-6,0 %	6,0-6,25 %	6,25-6,5 %	> 6,5 %
Distribution in %	8 %	22 %	37 %	24 %	7 %	2 %

## Percentage Distribution of Returns for Yield

	0,0-5,5 %	5,5-6,0 %	6,0-6,5 %	6,5-7,0 %	7,0-7,5 %	7,5-8,0 %	> 8,0 %
Distribution in %	5 %	17 %	24 %	26 %	13 %	8 %	7 %

## Number of billing transactions per quarter

	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024
Billing transactions per quarter	1,052,687	1,069,340	1,218,261	1,277,820	1,313,154	1,326,172	1,401,248	1,448,216

## Billing platform net revenue per quarter

	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024
Net revenue	7,539	7,989	8,500	9,273	10,086	9,623	10,806	11,070
Gross margin%	77%	79%	72%	79%	70%	79%	76%	78%
EBITDA%	13%	30%	3%	22%	10%	18%	4%	15%
EBIT%	3%	19%	-8%	11%	-1%	6%	-7%	3%

\* Net revenue are reported exclusive of internal provisions.

