Numbers
Q2 2024

SaveLend Group

Net revenue and gross profit per quarter (KSEK)

	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024
Net revenue	40,723	44,747	44,553	40,454	42,435	42,329	40,179	41,561
Gross profit	35,055	37,662	39,144	35,352	38,290	38,446	36,510	37,980

Operating costs in relation to revenue

	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024
Total income	41,057	46,167	45,084	42,610	42,475	42,477	40,442	41,611
Marketing expenses	12,932	10,533	9,882	10,928	10,380	13,618	10,586	9,596
Other external expenses	8,002	5,510	8,792	9,083	7,494	14,270	7,701	7,860
Staff expenses	16,560	20,869	20,050	19,467	16,801	22,436	20,581	21,023
Other operating expenses	0	16	0	0	407	172	-	-155
Commission expenses	5,668	7,085	5,409	5,102	4,145	3,883	3,669	3,581
Total costs	43,162	44,013	44,133	44,580	39,227	54,379	42,573	42,215

Capital on the platform (KSEK)

Quarter	Partner investors	Private savers	Fixura	Institutional	Total
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
2024 Q2	**-**	**1,554,427**	-	**215,000**	**1,769,427**

Brokered volume per quarter (KSEK)

Period	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024
Brokered volume	350,429	460,460	405,663	298,930	267,220	279,800	254,731	217,685

Savings platform - Net revenue per quarter (KSEK)

	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024
Net revenue*	32,734	36,247	35,280	30,368	32,812	31,522	29,109	29,388
Gross margin%	88%	87%	90%	93%	94%	96%	96%	95%
EBITDA%	-4%	14%	7%	2%	14%	-29%	0%	2%
EBIT%	-12%	7%	-1%	-8%	4%	-40%	-13%	-10%

* Net revenue are reported exlusive of internal provisions.

Savings platform exposure as of 30 juni (KSEK)

Loan type	Q2 2024
Property financing	424,885
Consumer loans	920,751
Business loans	50,927
Invoice purchase	3,881
NPL portfolios	263,609
Liquidity	105,375
Total	**1,769,427**

Return Balanced (%)

	2023-07	2023-08	2023-09	2023-10	2023-11	2023-12	2024-01	2024-02	2024-03	2024-04	2024-05	2024-06
Accumulated return	0,52%	1,20%	1,80%	2,37%	2,92%	3,44%	4,10%	4,68%	5,28%	5,91%	6,49%	7,09%

Return Yield (%)

	2023-07	2023-08	2023-09	2023-10	2023-11	2023-12	2024-01	2024-02	2024-03	2024-04	2024-05	2024-06
Accumulated return	0,71%	1,63%	2,47%	3,10%	3,59%	4,17%	4,84%	5,53%	6,21%	6,84%	7,49%	8,12%

Balanced exposure as of June 30

Credit type	As of June 30 in %
Property financing	2,56%
Consumer loans 100 %	51,66%
Consumer loans 80 %	8,68%
Business loans	6,51%
NPL portfolios	30,60%

Yield exposure as of June 30

Credit type	As of June 30 2024 in %
Property financing	7,22%
Consumer loans 100 %	11,23%
Consumer loans 80 %	51,49%
Business loans	14,71%
NPL portfolios	15,36%

Percentage Distribution of Returns for Balanced

	<6,0%	6,00-6,49%	6,50-6,99%	7,00-7,49%	7,50-7,99%	> 7,99%
Distribution in %	2%	5%	16%	46%	29%	2%

Percentage Distribution of Returns for Yield

	<6,00%	6,00-6,49%	6,50-6,99%	7,00-7,49%	7,50-7,99%	8,00-8,49%	8,50-8,99%	>8,99%
Distribution in %	2%	5%	15%	23%	23%	19%	8%	6%

Number of billing transactions per quarter

	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024
Billing transactions per quarter	1,069,340	1,218,261	1,277,820	1,313,154	1,326,172	1,401,248	1,448,216	1,407,839

Billing platform net revenue per quarter

	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024
Net revenue*	7,989	8,500	9,273	10,086	9,623	10,806	11,070	12,173
Gross margin%	79%	72%	79%	70%	79%	76%	78%	82%
EBITDA%	30%	3%	22%	10%	18%	4%	15%	13%
EBIT%	19%	-8%	11%	-1%	6%	-7%	3%	1%

* Net revenue are reported exlusive of internal provisions.

SAVELEND GROUP AB | Kammakargatan 7, 111 40 Stockholm | +46 (0) 8 12 44 60 67 • investor@savelend.se