Numbers
Q3 2024

SaveLend Group

Net revenue and gross profit per quarter (KSEK)

	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024
Net revenue	44,747	44,553	40,454	42,435	42,329	40,179	41,561	37,315
Gross profit	37,662	39,144	35,352	38,290	38,446	36,510	37,980	33,040

Operating costs in relation to revenue (KSEK)

	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024
Total income	**46,167**	**45,084**	**42,610**	**42,475**	**42,477**	**40,442**	**41,611**	**37,365**
Marketing expenses	10,533	9,882	10,928	10,380	13,618	10,586	9,596	6,541
Other external expenses	5,510	8,792	9,083	7,494	14,270	7,701	7,860	8,113
Staff expenses	20,869	20,050	19,467	16,801	22,436	20,581	21,023	17,477
Other operating expenses	16	0	0	407	172	-	155	70
Commission expenses	7,085	5,409	5,102	4,145	3,883	3,669	3,581	4,275
Total costs	**44,013**	**44,133**	**44,580**	**39,227**	**54,379**	**42,573**	**42,215**	**36,476**

Capital on the platform (KSEK)

Quarter	Partner investors	Private savers	Fixura	Institutional	Total
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
2024 Q3	-	1,545,201		228,000	1,773,201

Brokered volume per quarter (KSEK)

Period	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024
Brokered volume	460,460	405,663	298,930	267,220	279,800	254,731	217,685	168,274

Savings platform - Net revenue per quarter (KSEK)

	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024
Net revenue*	36,247	35,280	30,368	32,812	31,522	29,109	29,388	26,080
Gross margin%	87%	90%	93%	94%	96%	96%	95%	93%
EBITDA%	14%	7%	2%	14%	-29%	0%	2%	6%
EBIT%	7%	-1%	-8%	4%	-40%	-13%	-10%	-9%

** Net revenue are reported exlusive of internal provisions.*

Savings platform exposure as of 30 September (KSEK)

Loan type	Q3 2024
Property financing	429,241
Consumer loans	871,154
Business loans	59,042
Invoice purchase	4,205
NPL portfolios	291,684
Liquidity	117,876
Total	**1,773,201**

Return Balanced (%)

	2023-10	2023-11	2023-12	2024-01	2024-02	2024-03	2024-04	2024-05	2024-06	2024-07	2024-08	2024-09
Accumulated return	0.57%	1.12%	1.64%	2.30%	2.88%	3.48%	4.11%	4.69%	5.29%	5.86%	6.41%	6.98%

Return Yield (%)

	2023-10	2023-11	2023-12	2024-01	2024-02	2024-03	2024-04	2024-05	2024-06	2024-07	2024-08	2024-09
Accumulated return	0.63%	1.12%	1.70%	2.37%	3.06%	3.74%	4.37%	5.02%	5.65%	6.34%	6.91%	7.46%

Average exposure per credit type - Balanced

Credit type	As of 30 September 2024 in %
Property financing	3.90%
Consumer loans 100%	46.46%
Consumer loans 80%	7.65%
Business loans	7.86%
NPL portfolios	34.13%

Average exposure per credit type - Yield

Credit type	As of 30 September 2024 in %
Property financing	5.34%
Consumer loans 100%	12.21%
Consumer loans 80%	47.92%
Business loans	17.52%
NPL portfolios	17.01%

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 %	0%	3%	41%	52%	4%	0%

Percentage Distribution of Returns for Yield

	<6.0%	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 %	13%	18%	22%	25%	12%	9%	1%	1%

Number of billing transactions per quarter

	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024
Billing transactions per quarter	1,218,261	1,277,820	1,313,154	1,326,172	1,401,248	1,448,216	1,407,839	1,428,134

Billing platform net revenue per quarter

	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024
Net revenue*	8,500	9,273	10,086	9,623	10,806	11,070	12,173	11,235
Gross margin%	72%	79%	70%	79%	76%	78%	82%	79%
EBITDA%	3%	22%	10%	18%	4%	15%	13%	10%
EBIT%	-8%	11%	-1%	6%	-7%	3%	1%	−2%

** 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