



Numbers  
**Q4 2024**

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

	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024
<b>Net revenue</b>	35,469	29,717	32,346	31,688	29,180	29,475	26,578	26,540
<b>Gross profit</b>	31,384	27,560	29,303	29,764	27,509	27,416	24,250	24,850

## Operating costs in relation to revenue (KSEK)

	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024
<b>Total income</b>	<b>35,420</b>	<b>30,173</b>	<b>31,939</b>	<b>31,788</b>	<b>29,395</b>	<b>29,477</b>	<b>26,579</b>	<b>26,629</b>
Marketing expenses	9,660	10,753	10,101	13,088	10,148	9,006	6,169	9,024
Other external expenses	8,124	7,734	6,488	10,881	8,081	7,245	5,755	6,392
Staff expenses	15,805	14,742	12,129	15,753	13,962	14,003	11,475	14,964
Other operating expenses	0	0	0	172	0	155	70	0
Commission expenses	4,036	2,613	2,636	2,024	1,886	2,061	2,329	1,779
<b>Total cost</b>	<b>37,625</b>	<b>35,842</b>	<b>31,354</b>	<b>41,918</b>	<b>34,077</b>	<b>32,470</b>	<b>25,798</b>	<b>32,159</b>

## Capital on the platform (KSEK)

Quarter	Partner investors	Private savers	Fixura	Institutional	Total
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	1,742,876
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
<b>2024 Q4</b>	<b>-</b>	<b>1,542,964</b>	<b>-</b>	<b>241,210</b>	<b>1,784,174</b>

## Brokered volume per quarter (KSEK)

Period	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024
Brokered volume	405,663	298,930	267,219	279,779	254,731	217,685	168,274	197,197

## Savings platform exposure (KSEK)

Loan type	Q4 2024
Property financing	404,579
Consumer loans	831,329
Business loans	64,569
Invoice purchase	16,341
NPL portfolios	317,698
Liquidity	149,657
<b>Total</b>	<b>1,784,174</b>

## Return Balanced (%)

	2024-01	2024-02	2024-03	2024-04	2024-05	2024-06	2024-07	2024-08	2024-09	2024-10	2024-11	2024-12
Accumulated return	0.66 %	1.23 %	1.83 %	2.47 %	3.05 %	3.65 %	4.22 %	4.77 %	5.34 %	5.89 %	6.40 %	6.92 %

## Return Yield (%)

	2024-01	2024-02	2024-03	2024-04	2024-05	2024-06	2024-07	2024-08	2024-09	2024-10	2024-11	2024-12
Accumulated return	0.67 %	1.36 %	2.03 %	2.67 %	3.32 %	3.95 %	4.64 %	5.20 %	5.75 %	6.30 %	6.93 %	7.49 %

## Average exposure per credit type - Balanced

Credit type	As of 31 December 2024 in %
Property financing	3.5%
Consumer loans 100%	44.6%
Consumer loans 80%	6.2%
Business loans	9.5%

## Average exposure per credit type - Yield

Credit type	As of 31 December 2024 in %
Property financing	4%
Consumer loans 100%	13%
Consumer loans 80%	43.7%
Business loans	22%
NPL portfolios	17.4%

## Percentage Distribution of Returns for Balanced

	<6,00%	6,00-6,49%	6,50-6,99%	7,00-7,49%	7,50-7,99%	>7,99%
Distribution in %	0%	2%	23%	59%	15%	1%

## 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 %	6%	8%	20%	24%	20%	14%	4%	4%

## Number of billing transactions per quarter

	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024
Billing transactions per quarter	1,277,820	1,313,154	1,326,172	1,401,248	1,448,216	1,407,839	1,428,134	1,532,703

