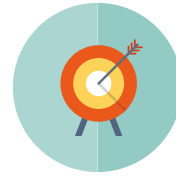


Proven business model



PERSONAL LOANS AND SAVINGS

We offer unsecured personal loans with long and flexible repayment periods to people who are financially stable. Our savings customers receive competitive terms.



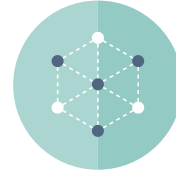
OUR MARKETING

We use a total of over 20 different channels to distribute offers in four geographical markets. The majority of lending is through our own channels, where we target customers ourselves with offerings.



CENTRAL PLATFORM

All our employees work at our office in Stockholm. Since the start in 2003 we have grown to around 200 employees, who service nearly 150,000 customers in Sweden, Norway, Finland and Germany.



DIVERSIFIED FUNDING

The key to our business model is not to rely on a single source of funding and instead have a diversified funding structure to match assets and liabilities in terms of maturity and currency.



DATA-DRIVEN AND RESPONSIBLE LENDING

The foundation of our business is our expertise in risk assessment and marketing. We use sophisticated data-driven methods to reach customers through our marketing and to make credit assessments.



RESPONSIBLE BUSINESS

We are committed to running our business responsibly. This is reflected in our attitude toward customers, society, authorities, investors and employees. Since 2016 we are a participant in the UN Global Compact and work actively with sustainability.