

2013

Year End Report

TrustBuddy International AB (publ.)

THIS REPORT IS A TRANSLATION AND AN ABSTRACT

For the full quarterly report for the period, please refer to the Swedish version.

Press release 27 February 2013

Year End Report 2013

The Board of TrustBuddy International AB (publ.), listed on NASDAQ OMX First North, leaving the following quarterly report for October-December 2013

TrustBuddy International AB

Fourth quarter, October - December 2013

- » Net revenues amounted to SEK 19,7 (14,7) million
- » Operating earnings before depreciation, EBITDA, amounted to SEK -2,3 (0,8) million
- » Operating earnings, EBIT, amounted to SEK -3,0 (0,2) million
- » Earnings after tax amounted to SEK -3,2 (-6,1) million
- » Cash flow from operating activities after changes in working capital amounted to SEK 96,4 (-4,9) million

(Figures in brackets refer to the corresponding period last year)

The entire report period, January - December 2013

- » Net revenues amounted to SEK 80,9 (38,4) million, increase of 110.7%
- » Operating earnings before depreciation, EBITDA, amounted to SEK -2,5 (5,6) million
- » Operating earnings, EBIT, amounted to SEK -5,2 (3,9) million
- » Earnings after tax amounted to SEK -5,4 (-2,2) million
- » Cash flow from operating activities after changes in working capital amounted to SEK 93,2 (8,7) million

(Figures in brackets refer to the corresponding period last year)

Recalculation of previous periods

In this report, figures for previous periods have been restated. See also page 6 section *Adjustment of accounts for previous periods* and page 14 *Recalculation bridges*.

TrustBuddy AB

Summary of the operating subsidiary

The operating activities of TrustBuddy International AB are conducted through its subsidiary TrustBuddy AB org. No. 556794-5083 from offices in Stockholm and with support functions in each market and country. Figures reported below, refers only to TrustBuddy AB including affiliates.

Fourth quarter, October - December 2013

- » Net revenues amounted to SEK 19,7 (14,7) million, **increase of 36.1%**
- » Earnings, EBITDA, amounted to SEK -5,7 (2,2) million

The entire report period, January - December 2013

- » Net revenues amounted to SEK 80,9 (38,4) million, **increase of 111,7%**
- » Earnings, EBITDA, amounted to SEK 2,7 (8,6) million

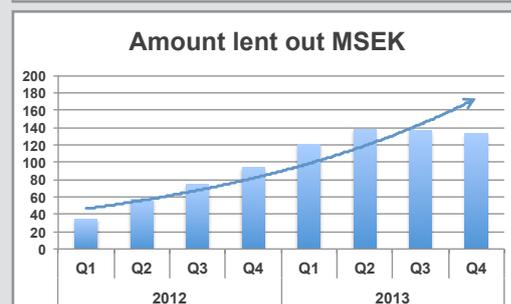
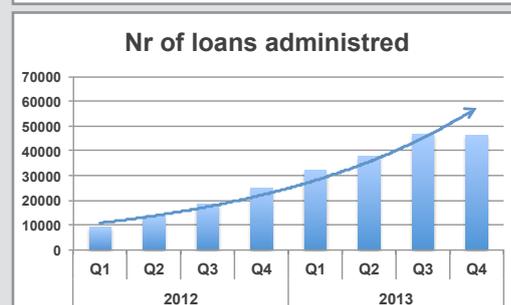
Volume and number

Fourth quarter, October - December 2013

- » Total number of loans: **46 368 st (+84,7%** compared to corresponding period, prev year)
- » Total amount lent : SEK **132,9 Mkr (+41,4%** compared to corresponding period, prev year)

The entire report period, January - December 2013

- » Total number of loans: **163 041 st (+146%** compared to the previous year)
- » Total amount lent : SEK **527,8 Mkr (+103%** compared to the previous year)



CEO's comments

TrustBuddy has actively strengthened its position in 2013 and is today a leading global P2P actor. This autumn we received a lot of attention from several major international parties showing interest in TrustBuddy and our business model. This is in line with what we have seen on the market in general - a very large and growing interest in companies within Peer to Peer lending.

The vast international interest that we are experiencing, suggests that 2014 will become a milestone and a defining moment for TrustBuddy and other international P2P players.

The fourth and final quarter was exciting in many areas, but also challenging. The demand for loan capital was very high during the period and is continuing to be high, as we have passed in to 2014. One of the company's challenges in the fourth quarter was insufficient access to capital for lending. The lack of capital yielded in negative impact on earnings during the period but has also been a positive opportunity and an incentive to expand our organisation and streamline the respective teams.

This development was something that we had anticipated for some time and we have actively been working to find suitable investors. Shortly before Christmas, our efforts to find the right category of investors and simultaneously resolve the situation with inadequate access to capital for lending came through and a solution was found - Through a transaction in multiple layers, we secured the company SEK 180 million divided between equity and loan capital. At the same time we also got the institutional owners that we had hoped for.

The additional capital contributes to the strengthening of TrustBuddy's ability, skills and business processes. Looking ahead, we can now act even more efficiently and respond to the rapid increase in demand from our customers and grow our lending volumes significantly. Organizationally and financially, we

are now better equipped than ever to handle the large volumes that will be the result from the capital injected at the end of December.

In terms of profit the goals set for Q4 and for the full year was not achieved. 2013 was the year when the Board of Directors took the strategic decision to move TrustBuddy from being a Scandinavian company to become a PAN-European company. Based on this decision, the management chose to focus on growth before profit and it is against this background that the reported results should be viewed.

Through our efforts to consolidate a position as the world's largest P2P operator, including our application for a license as Credit market company, TrustBuddy has successfully strengthened it's offering financially. At the same time we can also provide even higher security in the product offering to our lenders.

Overall, this result in a company that today is not only a European player, but is a global company with operations in eleven countries. By this year-end our operations are covering Sweden, Finland, Denmark, Norway, Poland and Spain. Also included are Estonia, Germany, Netherlands, UK and USA for lenders.

As the CEO of the company, I am looking forward to a new exciting year together with my colleagues, customers and shareholders. Through TrustBuddy's well-oiled machinery and our clear target scenario, we will be able to reach new heights in 2014.

Jens Glasø

CEO, TrustBuddy International AB (publ)

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<http://trustbuddyinternational.com/>

TrustBuddy

Buddylending made simple!

TrustBuddy is a meeting point

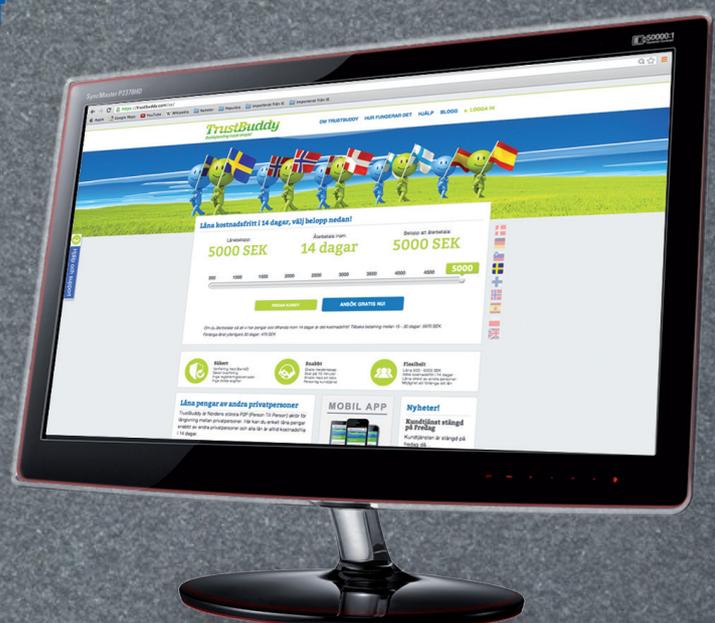
TrustBuddy is an Internet based meeting point where registered Members in an easy way can borrow money to and from each other.

TrustBuddy allows individuals to lend out money Fast, Easy and Secure.

For lenders, the interest rate is far higher than with traditional saving products.

For borrowers, TrustBuddy offer secure conditions and a clear picture of all costs.

TrustBuddy has rapidly taken a leading position in the market for short term loans.(PayDay Loans)



KEY FIGURES

Data per share	2013-12-31	2012-12-31	2011-12-31	2010-12-31
Number of shares outstanding	326 268 566	269 386 959	262 738 903	11 647 063
Average number of shares during the period	276 127 910	268 433 130	126 278 992	297 000 120
Average number of shares after dilution	276 246 098	268 433 130	126 278 992	297 000 120
Total number of shares after dilution	369 406 958	269 386 959	262 738 903	11 647 063
Earnings per share before dilution SEK	-0,02 kr	-0,01 kr	-0,05 kr	-0,05 kr
Earnings per share after dilution, SEK	-0,02 kr	-0,01 kr	-0,05 kr	-0,05 kr
Equity per share, SEK	0,18 kr	0,03 kr	0,35 kr	0,46 kr
Key figures	2013-12-31	2012-12-31	2011-12-31	2010-12-31
ROI, %	Neg	17%	Neg	Neg
Solidity, %	33%	34%	57%	26%
The average number of employees	34	6	1	3
Changes in equity	2013-01-01 2013-12-31	2012-01-01 2012-12-31	2011-01-01 2011-12-31	2010-01-01 2010-12-31
Presented Opening balance	80 552	90 960	5 387	18 257
Adjustment of Opening balance	-72 072	-80 557	-	-
Adjusted Opening balance	8 480	10 403	5 387	18 257
Shareholder contributions (unconditional)	-	-	4 405	-
New share issue	62 239	-	-	-
Issue costs	-5 942	-	-	-
Offset issue	-	233	90 000	-
Dividend	-2 758	-	-	-
Warrants	231	42	-	-
Adjusted earnings due to new taxation	701	-	-	-
Reverse acquisition	-	-	-3 395	-
Net earnings this period	-5 407	-2 201	-5 853	-14 419
Exchange differences	65	3	416	1 549
Balance carried forward	57 609	8 480	90 960	5 387

Definitions of key figures

EBITDA	Earnings before interest, taxes, amortization, depreciation
EBIT	Profit before interest and tax
Earnings per share before dilution	Earnings for the period in relation to the average number of shares.
Earnings per share after dilution	Earnings for the period in relation to the average shares outstanding after dilution.
Equity per share	Equity at the end of the period divided by number of shares outstanding.
Return on equity capital	Earnings after financial items in relation to equity and untaxed reserves (net of deferred tax).
Solidity	Equity capital and untaxed reserves (net of deferred tax) in relation to total assets.

Operations

SALES AND EARNINGS

1 October – 30 December 2013

Consolidated net sales for the period amounted to SEK 19,7 (14,7) million.

Operating profit before depreciation was -2,3 (0,8) million.
Depreciation relates primarily to goodwill.

Operating profit amounted to SEK -3,0 (0,2) million.

Profit after tax amounted to SEK -3,2 (-6,1) million.

Earnings per average share was negative both before and after dilution.
Earnings per share for the period was negative.

During the fourth quarter, the Company classified some of the other external costs to direct costs. The adjustment relates to costs that are directly related to the revenues. Reclassification amounted to SEK 4.9 million for the year.

Net revenue for the operating subsidiary TrustBuddy AB for the period October-December amounted to SEK 19.7 (14.7) million. Earnings before depreciation, EBITDA for the period October-December amounted to SEK -5.7 (2.2) million.

1 Januari – 30 December 2013

Consolidated net sales for the period amounted to SEK 80,9 (38,4) million.

Operating profit before depreciation was -2,5 (5,6) million.
Depreciation relates primarily to goodwill.

Operating income amounted to SEK -5,2 (3,9) million.

Profit after tax amounted to SEK -5,4 (-2,2) million.

Earnings per average share was negative both before and after dilution.
Earnings per share for the period was negative.

Work on the new establishments have continued in the fourth quarter. In conjunction with the new introductions, launch costs have increased as the board and management decided on a more cautious introduction in each market in order to ensure control. The Company has also during the period had additional costs in connection with its application to become a credit market company.

During 2013 analysis of the Group's accounting policies and processes was performed. This is to assure the quality of the flow associated with increased transactions and the application to be a credit market company. During the investigation it has been discovered inaccuracies in relation to a number of accounting principles whereupon the 2012 results have now been adjusted.

The adjustments relate primarily to the deduction of input VAT where it has been clarified that the group can make bigger deductions than previously reported. Earnings Adjustment attributable to 2012 was recognized against equity and therefore have no impact on earnings. Adjustment in 2013 has been recognized in earnings, and have a positive impact of SEK 0.4 million.

For the period January - December, net sales for the operating company TrustBuddy AB amounted to 80.9 (38.4) million, earnings before depreciation, EBITDA, 2.7 (8.6) million.

TAX

Group tax expense for the period October - December amounted to SEK -0,1 (-3,6) million.

Group tax expense for the period January - December amounted to SEK -0,1 (-3,6) million.

Taxable income is in Sweden related to Swedish market, which totals 22%.

MARKET OVERVIEW

The market for short-term funding has in recent years grown considerably and is now a mature market with a number of serious actors. Growth in the segment during the first quarter continued to point upward and TrustBuddy has increased its market share.

The company sees no signs to suggest that the Nordic and European market is saturated, but leaves plenty of room for continued growth within the existing offering, new products and service offerings.

Today there are no direct competitors, which operates within a similar IT-based, Peer-to-Peer, P2P platform, in the segment of short-term financing. This indicates that in the foreseeable future there are no serious threats that could disrupt the Company's expansion and market position.

The market is clearly signaling a continued strong growth and demand for all of TrustBuddys active geographic markets, Sweden, Norway, Denmark and Finland, and since the first quarter of 2013, Spain, Poland, Slovenia and Estonia. In the third quarter Germany, Netherlands, UK and USA was also included, initially for lenders only. *(Read more: Events during the reporting period)*

FINANCIAL POSITION AND CASH FLOW

1 October – 30 December 2013

Cash-flow from operating activities after changes in working capital was SEK 96,4 (-4,9) million.

1 Januari – 30 December 2013

Cash-flow from operating activities after changes in working capital amounted to SEK 93,2 (8,7) million.

FINANCING

The Group has an equity capital of SEK 57,6 (8,5), and an equity ratio of 33 (34) %. The company is self-finance off and no interest bearing debt at the delivery of this Report.

TrustBuddy has 326 268 566 shares representing a share capital of SEK 12 805 982. The quota value is SEK 0,039. Each share carries one voting right way voice and all shares have equal rights to dividends and surplus on liquidation.

INVESTMENTS

1 October – 30 December 2013

Investments during the period amounted to SEK -0,2 (-4,6) million and everything is in substantial development related.

1 Januari – 30 December 2013

Investments during the period amounted to SEK -1,7 (-6,1) million and everything is in substantial development related.

EMPLOYEES

The average number of employees in the Group at end of period 34 (6).

INCENTIVE PROGRAM

There are two incentive programs

The first incentives program is targeted at key employees. Pricing is according to the Black-Scholes option pricing model. Holders of warrants will be entitled to for each warrant to subscribe for one (1) new share in the Company at a subscription price equal to 140 percent of the average price of the Company's shares between 29 May 2012 and 26 June 2012.

Application for subscription of shares can take place the period from May 1, 2013 to July 1, 2014, and from May 1, 2015 and July 1, 2015.

The number of warrants totaling 5.300.00 pieces and is initially represented by one (1) warrant certificate, or multiples thereof, addressed to the holder.

The second program was decided at the AGM 2013-12-09. Eligible for subscription, with deviation from the shareholders' preferential rights, be JAC Invest AS, Cryptonymous AS, Fibi AS, Rugl AS, Bøen Spar AS, Lise og Arnfinn Hejes Fund, TTT AS, Bert AS, ovata Invest AS, Firm Factory AB and TrustBuddy AB why no oversubscription can occur.

Each warrant will entitle the holder to subscribe for one (1) new share in the Company at a subscription price of SEK 1.20 and shares, in accordance with the terms of the warrants, may take place from 30 October 2015 until 31 December 2015.

The number of warrants totaling 37,838,392 pieces and initially represented by one (1) warrant certificate, or multiples thereof, addressed to the holder.

EVENTS DURING THE REPORTING PERIOD

- 12.12.2013** TrustBuddy: Allocation of subscribed shares
- 09.12.2013** TrustBuddy: Report from the Extraordinary General Meeting
- 28.11.2013** Correction: TrustBuddy – Implements VISA/MASTER-CARD/MAESTRO/SOLO on it's P2P platform
- 28.11.2013** TrustBuddy – Net Revenue Margins on Lent Out Capital Increasing
- 28.11.2013** TrustBuddy – Building infrastructure to accommodate for new products and banking license
- 28.11.2013** Interim report third quarter 2013
- 26.11.2013** TrustBuddy; Norwegian investor, Arne Fredly, invests SEK 26m into TrustBuddy's P2P Lending Platform
- 25.11.2013** TrustBuddy on track to meet the expected additional 400M SEK P2P lending capital
- 25.11.2013** TrustBuddy's 10 largest shareholders guarantees €18,5M transaction with own shares
- 24.11.2013** TrustBuddy raises €6.20m in directed share issue subject to EGM and €12.30m in P2P lending capital
- 24.11.2013** Notice to attend Extraordinary Shareholders meeting in TrustBuddy International AB (publ.)

Additional information is available at:

<http://trustbuddyinternational.com>

EVENTS AFTER THE REPORTING PERIOD

- 26.02.2014** TrustBuddy: Future growth secured through large investment in new P2P IT-platform - doubling capacity
- 23.01.2014** TrustBuddy is experiencing 25% volume increase so far in 2014

PARENT COMPANY

1 October – 30 December 2013

Company Net sales for the period amounted to SEK 0,2 (0,4) million. Profit after financial items amounted to SEK -1,1 (-0,3) million. Shareholders' equity amounted to SEK 140,7 (92,1) million, representing an equity ratio of 95,3 (97,5) percent.

1 Januari – 30 December 2013

Company Net sales for the period amounted to SEK 0,6 (0,8) million. Profit after financial items amounted to SEK -4,6 (-1,9) million. The tax has been adjusted by 0,5 SEK million attributable to the year 2013.

TrustBuddy International AB (publ) has as its main task is to provide management functions to its subsidiary, TrustBuddy AB. There is also the parent company functions that are directly related to the parent company as a publicly listed company, including investor relations, interface with Nasdaq OMX, Euroclear, Certified Adviser and Others.

PRINCIPLES OF REPORTING

This report has been prepared in accordance with the law of Annual reporting Chapter 9, and RR 20 interim reporting. The same accounting and valuation policies were applied as in the most recent annual report delivered with the exception of the adjustments described below.

ADJUSTMENT OF THE ACCOUNTS FOR EARLIER PERIODS

On 30 June 2011, 360 Holding AB (now TrustBuddy International AB) acquired all shares in TrustBuddy AB. The acquisition was a so-called reverse merger, which, therefore, means that the group accounts should have been prepared as if the legal parent company (360 Holding AB) was the company being acquired.

A reverse merger means that even if the parent company is the legal acquirer, the group shall be accounted for as if the legal subsidiary is the acquirer in the transaction instead.

This means that it was this company that should have been reappraised to its actual value at the time of acquisition and not the legal subsidiary (TrustBuddy AB).

In earlier presented reports up to and including the first quarterly report 2013, TrustBuddy AB has been reappraised instead, which means that goodwill and amortizations have been accounted for to higher amounts than if the new principles, as applied in this report, would have been applied. The comparative numbers in this report concerning earlier periods are presented according to the new principles. The effects on earlier periods of these conversions are presented on p. 14. To summarize, the acquisition value has decreased from SEK 89,2 million to 4,3 million and monthly amortizations have decreased from SEK 0,7 million to 0,04 million. The adjustment has been settled against equity and has no impact on the group's liquidity.

SEGMENT REPORTING

Operating segments are reported in a manner consistent with the internal reporting provided to the chief operating decision maker. As of today, there is no separate reporting from the different countries, which could be considered in future reports.

ESTIMATES

In order to prepare the financial statements, the board and senior management make estimates and assumptions that affect the company's earnings and financial position and other information disclosed.

Estimates and judgments are continually evaluated and based on historical experience and other factors, including expectations of future events that are expected to be reasonable under the circumstances. Actual results may differ from estimates.

The areas where estimates and assumptions could pose significant risk to adjustments in reported values for the results and financial position in future reporting periods are primarily evaluated on;

market conditions, the useful life of the Group's intangible assets, impairment testing for goodwill, the valuation of non-capitalized deferred tax assets, valuation of accounts receivable.

RISKS AND UNCERTAINTIES

TrustBuddy estimates that no significant risks other than what is described in the Annual Report 2012 has been added.

TrustBuddy has chosen to turn towards a market based on low risk and high-volume and thus has created its own niche. Access to capital, like the influx of new customers are uncertainties. With Internet marketing success as well as professional providers of lenders, however, seems that uncertainty be minimized.

TRANSACTIONS WITH RELATED PARTIES

No transactions with related parties occurred during the fourth quarter.

DISPUTES AND LEGAL PROCESSES

No disputes or legal proceedings have occurred in the third quarter.

OUTLOOK FOR 2014

TrustBuddy are market leaders in P2P, Peer-to-Peer, lending in Europe. Early in 2013 the company was launched in Spain, Poland and Estonia, and in the third quarter, also in Germany, the Netherlands, the UK and the U.S. was included thus initially for lenders only.

TrustBuddy's savings product is now available in a total of 11 different countries. In 2013 TrustBuddy has further strengthened its leading position and continue to successfully take shares in all active markets.

The company estimates that the market for P2P lending will continue growing strongly in 2014. It is expected that the American actor Lending-Club, will conduct an IPO in the second quarter of 2014. The introduction will help create greater global interest and focus on the P2P industry, both from borrowers and from new lenders who want a more attractive alternative to conventional bank interest.

We expect an increased focus from major global investors wanting to take ownership stakes in the P2P industry during 2014. Our assessment is that the increased interest benefits the industry as a whole as it provides liquidity and prospects for continued growth for both TrustBuddy and other major global P2P players.

TrustBuddy intend to continue its expansion into new markets during 2014. During the first two quarters of 2014, the company's focus will be on enhancing the product offering, operations and profitability for our customers and for TrustBuddy as a company. The clear trend of increasing volumes as we have seen in the previous year will continue in 2014, resulting in a significant increase in lending volume.

AUDIT

The original report in Swedish has been reviewed by the company's auditors. This is an excerpt and a translation.

SHORT ABOUT TRUSTBUDDY

TrustBuddy is a credit intermediary in the market for short-term financing. The company offers individuals to borrow and lend money among each other, so-called Peer-to-peer lending or P2P. TrustBuddy is Scandinavia's first and largest P2P operator, operating in markets in Sweden, Norway, Denmark, Finland, Slovenia and during the first quarter 2013 Spain, Estonia, Poland. Germany, the Netherlands, Great Britain and USA was established in the third quarter 2013, initially for lenders only. The company's total number of active markets with new launches this year amounts to 11 countries which takes TrustBuddy to a leading position in Europe.

The business is exclusively conducted through TrustBuddy's proprietary website, in which all customers become members by registering an account, and specify whether they want to borrow or lend money. The loan agreements are established between private citizens, while all administration concerning the loans managed by TrustBuddy.

A member of TrustBuddy offers a safe and easy way to both borrow and lend money to the clearly defined costs and benefits.

Those members who register must, as a safeguard for all parties, have their identity authenticated through BankID before the account can be activated. In connection with the registration, and operating in regular time intervals, control is performed by the member to verify and ensure creditworthiness.

The security measures required to get the safest service possible for both lenders and borrowers.

Saving in a TrustBuddy account s as easy as in a bank and a loan application is both secure and easy.

Operations are conducted through its subsidiary TrustBuddy AB org. No. 556794-5083 from office in Stockholm and with support functions in each market and country.

The group's parent TrustBuddy International (publ), reg. No. 556510-9583, which is listed on NASDAQ OMX First North.

MARKET LISTING

The company's shares are listed on NASDAQ OMX First North. Highest price paid at 30 December was 2,60 SEK.

CERTIFIED ADVISER

Mangold Fondkommision AB.

<http://www.mangold.se>

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REPORT FROM THE BOARD AND CEO

This report is a translation and an abstract. For the full quarterly report for the period, please refer to the Swedish version.

Stockholm 27 February 2014

Mr. Eivind Jørundland, Board Chairman

Mr. Rune Glasø, Board Member

Mr. Linus L. Lönnroth, Board Member

Mr. Trond R. Ramslie, Board Member

Mr. Alf Erik Skuland, Board Member

Mr. Jens B. Glasø, CEO



Questions regarding this report will be answered by:

Jens B. Glasø, VD TrustBuddy International AB (publ)

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FORTHCOMING FINANCIAL INFORMATION

The Annual Report will be published on 27 March 2014 and will be available on the Company's website. For the fiscal year 2013, the Board proposes that no dividend be paid

2014-04-10 AGM 2014

2014-05-22 Quarterly report Q1

2014-08-21 Quarterly report Q2

2014-11-20 Quarterly report Q3

2015-02-19 Quarterly report Q4

All reports are available after publishing on the website:

<http://trustbuddyinternational.com>

Result from group

Amount in KSEK	2013 3 MONTHS OKT-DEC	2012 3 MONTHS OKT-DEC	2013 12 MONTHS JAN-DEC	2012 12 MONTHS JAN-DEC
Net revenue	19 701	14 732	80 910	38 384
Other operating income	-	33	-	250
	19 701	14 765	80 910	38 634
Operating costs				
Direct costs	-10 286	-4 887	-27 950	-11 601
Other external costs	-6 384	-6 764	-35 295	-18 036
Staff costs	-5 234	-2 292	-19 599	-3 389
Depreciation and impairment of Intangible costs	-706	-623	-2 692	-1 705
Other operating costs	-73	-	-583	-
Total operating costs	-22 683	-14 566	-86 119	-34 731
Operating result	-2 982	199	-5 209	3 903
Results from term financial assets	-	-2 715	-	-2 715
Other interest receivable and Similar incomes	8	77	135	253
Interest payable and similar charges	-89	-4	-239	-8
Total result from financial investment	-81	-2 642	-104	-2 470
Result after financial posts	-3 063	-2 443	-5 313	1 433
Tax for the period	-124	-3 634	-94	-3 634
Result of the period.	-3 187	-6 077	-5 407	-2 201

Consolidated balance

Amount in KSEK	2013-12-31	2012-12-31
ASSETS		
Fixed Assets		
<i>Intangible Assets</i>		
Balanced expenses research and dev.	7 319	8 130
Goodwill	3 200	3 626
<i>Tangible fixed assets</i>		
Equipment, tools and installations	15	-
<i>Financial Assets</i>		
Other long term assets	272	42
Total Fixed Assets	10 806	11 798
Current Assets		
<i>Short-term receivables</i>		
Accounts receivables	98	3 410
Tax receivable	292	
Other current receivables	6 159	1 047
Prepayments and accrued income	5 819	3 806
Cash and cash equivalents	149 781	4 732
Total current assets	162 149	12 995
Total Assets	172 955	24 793
Amount in KSEK		
	2013-12-31	2012-12-31
EQUITY AND LIABILITIES		
Equity		
<i>Restricted equity Share</i>		
Share capital	12 806	10 573
Restricted reserves	339	483
Non-restricted equity	49 871	-375
Net profit for the period	-5 407	-2 201
Total Equity	57 609	8 480
Provisions		
Deferred taxes	96	136
Total long-term liabilities	96	136
Current liabilities		
Bank overdraft	-	43
Trade accounts payable	6 433	2 292
Tax liabilities	-	480
Other current liabilities	104 850	7 318
Accrued expenses and deferred income	3 967	6 044
Total current liabilities	115 250	16 177
Total equity and liabilities	172 955	24 793

Cash flow from group

Amount in KSEK	2013 3 MONTHS OKT - DEC	2012 3 MONTHS OKT - DEC	2013 12 MONTHS JAN-DEC	2012 12 MONTHS JAN - DEC
Cash flow from operating activities				
Operating profit before financial items	-2 982	-199	-5 209	3 903
Paid interest	-89	-4	-239	-8
Received interest	8	77	135	253
Income taxes paid	-531	-9	-906	-8
Adjustment for items not included in the result	731	-1 560	3 696	-1 005
Cash flow from operating activities before changes in working capital	-2 863	-1 695	-2 523	3 135
Increase/decrease in current trade receivables	86	-3 410	3 312	-3 411
Increase/decrease in current receivables	-5 816	7 047	-7 125	1 246
Increase/decrease in current liabilities	105 038	-6 835	99 553	7 689
Cash flow from operating activities	96 445	-4 893	93 217	8 659
Investing activities				
Investments in tangible fixed assets	-	-	-15	-
Capitalised expenditure	-208	-4 581	-1 693	-6 115
Cash flow from investing activities	-208	-4 581	-1 708	-6 115
Financing activities				
Employee Stock Options	-	42	231	42
Change in long-term receivables	-9	-	-230	-42
Dividends	-	-	-2 758	-
New issue	49 544	-	56 297	233
Cash flow from financing activities	49 535	42	53 540	233
Cash flow for the period	145 772	-9 432	145 049	2 777
Exchange difference in cash equivalents	-	-	-	-
Cash and cash equivalents, beginning of period	4 009	14 164	4 732	1 955
Cash and cash equivalents, end of period	149 781	4 732	149 781	4 732

Result from parent company

	2013 3 MONTHS OKT-DEC	2012 3 MONTHS OKT-DEC	2013 12 MONTHS JAN-DEC	2012 12 MONTHS JAN-DEC
Amounts in KSEK				
Net revenue	206	375	636	823
Other operating revenues	1	-	15	7
Total operating revenue	207	375	651	830
Operating expenses				
Other external expenses	-963	-616	-5 039	-2 706
Other operating expenses	-	-6	-	-
Total operating expenses	-963	-622	-5 039	-2 706
Operating earnings	-756	-247	-4 388	-1 876
Result from shares in Group companies	-377	-	-377	-
Other interest receivable and similar income items	-	-	119	1
Interest and similar expense items	-	-3	-2	-3
Total income from financial investments	-377	-3	-260	-2
Profit after financial items	-1 133	-250	-4 648	-1 878
Tax on earnings	101	-1 587	-422	-1 587
Profit for the period	-1 032	-1 837	-5 070	-3 465

Balance parent company

Amount i KSEK	2013-12-31	2012-12-31
ASSETS		
<i>Financial Assets</i>		
Shares in group company	92 281	92 517
Total Fixed Assets	92 281	92 517
Current Assets		
<i>Short-term receivables</i>		
Receivables from group companies	10 591	1 061
Current tax receivables	-	8
Other current receivables	383	750
Prepayments and accrued income	140	135
Cash and cash equivalents	44 742	18
Total current assets	55 856	1 972
Total Assets	148 137	94 489

Amount in KSEK	2013-12-31	2012-12-31
EQUITY AND LIABILITIES		
Equity		
Share Capital	12 806	10 573
Restricted reserves	10 013	10 013
balanced earnings	-66 906	-61 274
Share premium account	190 357	136 283
Net profit for the period	-5 070	-3 465
Total equity	141 200	92 130
Short-term liabilities		
Accounts payables	4 990	1 116
Tax liability	519	-
Short-term liability group	-	245
Other current liabilities	41	922
Accruals and Deferred income	1 387	76
Total short-term liabilities	6 937	2 359
Total equity and liabilities	148 137	94 489
Pledged assets	300	300
Contingent liabilities	none	none

Conversion bridges

The following conversion bridges discloses the effects that the adjustment described on page 6 under the heading "Approval of the accounts for previous periods," will have on the financial statements for prior periods.

Consolidated Balance Sheet	Values presented per 2012-12-31	Adjustment	Values presented per 2012-12-31
Assets			
<i>Fixed assets</i>			
Goodwill	75697	-72071	3626
Other fixed assets	8172		8172
Current assets	12995		12995
Total assets	96864	-72071	24793
Liabilities and equity			
Share Capital	10573		10573
Restricted reserves	483		483
Free reserves	80183	-80557	-374
profit for the year	-10687	8486	-2201
Total equity	80552	-72071	8481
Long-term liabilities	16312		16312
Total liabilities and equity	96864	-72071	24793

Consolidated Balance Sheet	Values presented per 2011-12-31	Adjustment	Values presented per 2011-12-31
Assets			
<i>Fixed assets</i>			
Goodwill	84610	-80557	4053
Other fixed assets	6303		6303
Current assets	8054		8054
Total assets	98967	-80557	18410
Liabilities and equity			
Share Capital	10312		10312
Restricted reserves			
Free reserves	86501	-85963	538
profit for the year	-5853	5406	-447
Total equity	90960	-80557	10403
Long-term liabilities	8007		8007
Total liabilities and equity	98967	-80557	18410

Extract consolidated income statement	Values presented full year 2012	Adjustment	Adjusted values full year 2012
Depreciation and amortization of tangible and intangible assets	-10191	8486	-1705
Profit for the period	-10687	8486	-2201

Extract consolidated income statement	Values presented for Oct - Dec 2012	Adjustment	Adjusted values for Oct - Dec 2012
Depreciation and amortization of tangible and intangible assets	-2763	2140	-623
Profit for the period	-8217	2140	-6077

TrustBuddy

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The image shows a woman in a black blazer looking at a tablet. The tablet displays the TrustBuddy website interface. The website has a blue and green color scheme. At the top, there's a navigation bar with links for 'OM TRUSTBUDDY', 'HUR FUNGERAR DET', 'HJÄLP', 'BLOGG', and 'LOGGA IN'. The main content area features a large banner with the text 'Låna kostnadsfritt i 14 dagar, välj belopp nedan!' and a slider for loan amounts from 500 to 5000 SEK. Below the slider, there are several informational boxes: 'Säkert' (Safe), 'Snabbt' (Fast), 'Tjänst 12% bli långivare', 'Nyheter!' (News), 'Mobil app', and 'Facebook'. The footer contains the company name 'TrustBuddy', address 'Wallingatan 12, SE-111 63 Stockholm', and contact information.

TrustBuddy
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Låna kostnadsfritt i 14 dagar, välj belopp nedan!

Lånebelopp: **5000 SEK**

Årsbetala inom: **14 dagar**

Belopp att återbetala: **5000 SEK**

ANSÖK GRATIS NU!

Om du återbetalar så vitt du har pengar ösa tillbaka inom 14 dagar är det kostnadsfritt! Tillbaka betalning mellan 15 - 30 dagar: 5870 SEK. Föringa återbetalning: 30 dagar: 4700 SEK.

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