

2014 Third quarter

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.

TrustBuddy
Buddylending made simple!

Press release 20 November 2014

Interim report third quarter 2014

The Board of TrustBuddy International AB (publ.), listed on NASDAQ First North, leaving the following quarterly report for July–September 2014

TrustBuddy International AB

Third quarter, July - September 2014

- » Net revenues amounted to SEK 30,3 (21,2) million, 43% increase
- » Operating earnings before depreciation, EBITDA, amounted to SEK -5,0 (-1,9) million
- » Operating earnings, EBIT, amounted to SEK -6,2 (-2,6) million
- » Earnings after tax amounted to SEK -6,3 (-1,8) million
- » Cash flow from operating activities after changes in working capital amounted to SEK -14,9 (-3,3) million

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

The entire report period, January-September 2014

- » Net revenues amounted to SEK 86,7 (61,2) million, 42% increase
- » Operating earnings before depreciation, EBITDA, amounted to SEK -8,0 (-0,2) million
- » Operating earnings, EBIT, amounted to SEK -11,2 (-2,2) million
- » Earnings after tax amounted to SEK -11,1 (-2,2) million
- » Cash flow from operating activities after changes in working capital amounted to SEK -107,5 (-3,2) million

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

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.

Third quarter, July - September 2014

- » Net revenues amounted to **SEK 30,3** (21,2) million (43% increase)
- » Earnings, EBITDA, amounted to **SEK -3,1** (-1,0) million

The entire report period, January - September 2014

- » Net revenues amounted to **SEK 86,7** (61,2) million (42% increase)
- » Earnings, EBITDA, amounted to **SEK -3,3** (7,1) million

Volume and numbers

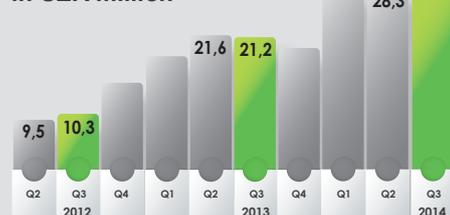
Third quarter, July - September 2014

- » Total number of loans: **57 559** (+36,5% compared to the previous quarter)
- » Total amount lent : **SEK 196 Mkr** (+47,2% compared to the previous quarter)

The entire report period, January - September 2014

- » Total number of loans: **185 640** (+53,1% compared to the previous year)
- » Total amount lent : **SEK 589** (+54,4% compared to the previous year)

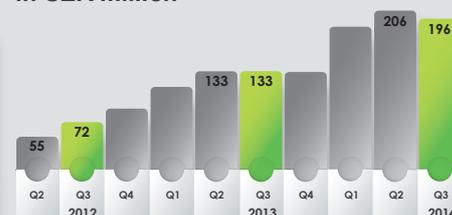
Net revenue
in SEK million



Nr of loans administered
in thousands



Amount lent out
in SEK million



CEO's comments

I am happy to look back on another successful quarter. TrustBuddy reports strong growth, with sales increasing by 43 percent compared to third quarter last year, and I can also state that loans granted increased by as much 47 percent to SEK 196 million compared to the same period last year. The increase is very gratifying as this is performed while we have implemented our new platform which, according to plan, called for extra caution by implementing a less active marketing during the third quarter.

As mentioned in previous quarterly reports, we have worked hard and dedicated in 2014, with our new self-developed and fully scalable platform. During the third quarter we have among others introduced a more sophisticated scoring process on the platform that now is contributing towards improved and risk-adjusted returns for our lenders.

The new scoring process is a valuable addition as we are now seeing an increasing share of institutional lenders and capital on the platform. I am proud that during the period have had the opportunity to make public a framework agreement with a large institutional investors that provide the platform with sought after capital. This injection strengthens our ability to continue to create an accelerating growth in the P2P segment.

The successful implementation of our new platform has inspired us to continue our expansion and I am pleased to announce that the company recently acquired two companies. With the conditional agreement to acquire Geldvoorelkaar in Holland and Prestiamoci in Italy, which was announced in November, we hope to not only gain access to two new markets, but also to gain expertise in two new segments, P2P loans for SME business and consumer loans with long duration. With the expanded product offering TrustBuddy has become the world's most diversified P2P actor.

The successful implementation has been made possible by our highly skilled and dedicated employees who will soon exceed 70 people in total.

The key employees who were contracted in the second quarter are now established and contribute fully. They have in an active and positive way elevated the company's know-how and experience. Among the key employees we have among others a new CTO and also new country managers in Denmark, Spain and in Holland.

In order to proactively meet the growing number of borrowers and TrustBuddys on-going geographic expansion, our support department has received additional staff. Through this, and through the introduction of new channels of communication, we can fulfill our mission to always satisfy our customers' needs for support, service and assistance.

As a result of the FSA's rejection of our license application in July, we have initiated a merger plan. The merger is a step towards simplifying the company structure and thereby improve transparency. These plans have progressed during this fall and has just recently been approved by the shareholders at the Extraordinary General Meeting held on 17 November. Operations in Denmark continues after positive dialogue with the Danish FSA.

Finally, I would like to welcome the new board, elected at the EGM, and I look forward to working together toward our common goals. At the same time I would like to thank the board members who are leaving us after a fantastic and rewarding time together.



Jens Glasø

CEO, TrustBuddy International AB (publ)

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<http://trustbuddyinternational.com/>

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)

Meet you at www.trustbuddy.com



KEY FIGURES

Data per share	2014-07-01 2014-09-30	2014-01-01 2014-09-30	2013-01-01 2013-09-30	2013-01-01 2013-12-31*
Number of shares outstanding	330 568 566	330 568 566	275 817 653	326 268 566
Average number of shares during the period	329 867 479	327 481 387	273 603 421	276 127 910
Average number of shares after dilution	363 405 871	367 384 614	276 603 421	276 246 098
Total number of shares after dilution	364 106 958	364 106 958	275 817 653	364 106 958
Earnings per share before dilution SEK	-0,02 kr	-0,03 kr	-0,01 kr	-0,02 kr
Earnings per share after dilution, SEK	-0,02 kr	-0,03 kr	-0,01 kr	-0,02 kr
Equity per share, SEK	0,15 kr	0,15 kr	0,04 kr	0,18 kr
Key figures	2014-09-30	2014-09-30	2013-09-30	2013-12-31*
ROI, %	Neg	Neg	Neg	Neg
Solidity, %	66%	66%	52%	33%
The average number of employees	55	55	32	34
Changes in equity	2014-07-01 2014-09-30	2014-01-01 2014-09-30	2013-01-01 2013-09-30	2013-01-01 2013-12-31*
Presented Opening balance	53 342	57 486	80 552	80 552
Adjustment of Opening balance	-	-	-72 072	-72 072
Adjusted Opening balance	53 342	57 486	8 480	8 480
New Issue	-	-	6 753	62 249
Issue costs	-	-	-	-5 942
Dividend	-	-	-2 758	-2 758
Warrants	969	2 451	231	231
Adjusted earnings in previous years	-	-	701	701
Net earnings this period	-6 276	-11 066	-2 220	-5 525
Exchange differences	68	232	54	50
Closing balance	49 103	49 103	11 241	57 486

* Comparisons according to the adopted Annual Report 2013

Definitions of key figures

EBITDA	Earnings before interest, taxes, amortization, depreciation
EBIT	Profit before interest and tax
Earnings per share	Shareholders' equity at the balance sheet date divided by the number of shares outstanding.
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

July 1-September 30 2014

Consolidated net sales for the period amounted to SEK 30,3 (21,2) million.

Operating profit before depreciation, EBITDA, was -5,0 (-1,9) million. Depreciation primarily derived from activation on development works.

Operating profit, EBIT, amounted to SEK -6,2 (-2,6) million.

Profit after tax amounted to SEK -6,3 (-1,8) million.

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

1 January to 30 September 2014

Consolidated net sales for the period amounted to SEK 86,7 (61,2) million.

Operating profit before depreciation, EBITDA, was -8,0 (-0,2) million. Depreciation primarily derived from activation on development works.

Operating income, EBIT, amounted to SEK -11,2 (-2,2) million.

Profit after tax amounted to SEK -11,1 (-2,2) million.

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

The access to institutional capital in Q4 2013 has shown its positive effect in Q3 2014, with revenues increasing by 42% compared to the corresponding period previous year.

Work on the establishment of our new European markets in 2013 continued during the third quarter of 2014. This expansion has led to increased costs when the Board and management adopted a more cautious introduction in each market to ensure control.

TrustBuddy has been preparing for a cautious launch in England in 2015 through the acquisition of the British company from which the business is intended to be conducted.

Net revenue for the operating subsidiary TrustBuddy AB for the period July-September amounted to SEK 30,3 (21,2) million. Earnings before depreciation, EBITDA for the period July-September amounted to SEK -3,1 (-1,0) million.

Net revenue for the period January-September amounted to SEK 86,7 (61,2) million. Earnings before depreciation, EBITDA for the period January - September amounted to SEK -3,3 (7,1) million.

TAX

July 1-September 30 2014

Group tax expense for the period July-September amounted to SEK -0,0 (0,7) million.

1 January to 30 September 2014

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

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 players. Growth in the segment during the second 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.

FINANCIAL POSITION AND CASH FLOW

July 1-September 30 2014

Cash-flow from operating activities after changes in working capital was SEK -14,9 (-3,3) million.

1 January to 30 September 2014

Cash-flow from operating activities after changes in working capital amounted to SEK -107,5 (-3,2) million.

FINANCING

The Group has an equity capital of SEK 49,1 (11,2) million, and an equity ratio of 66 (52)%. The company is self-finance off and no interest bearing debt at the delivery of this Report.

TrustBuddy has 330 568 566 shares representing a share capital of SEK 12 974 756. 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 juli – 30 september 2014

Investments during the period amounted to SEK -3,4 (-0,4) million and everything is in substantial development related.

1 januari – 30 september 2014

Investments during the period amounted to SEK -12,3 (-1,5) million and everything is in substantial development related.

Focus and resources during the period has been directed to the development of the company's new IT platform, which was launched in June. The platform that puts TrustBuddy ahead of the competition in the segment has a high degree of automation regarding payments and credit checks for increased speed in case management and scalability.

EMPLOYEES

The average number of employees in the Group at end of period 55 (32).

INCENTIVE PROGRAM

There are two incentive programs

The first incentive 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 originally amounted to 8,300,000 pieces, and after the first redemption period, there are 4.000.000 pieces of outstanding options which are 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 33.538.392 pieces and initially represented by one (1) warrant certificate, or multiples thereof, addressed to the holder.

EVENTS DURING THE REPORTING PERIOD

Full details are available on the Company website www.trustbuddyinternational.com under "Press Releases". Below refer to events of significant nature.

- 25.09.2014** TrustBuddy management changes
- 22.08.2014** TrustBuddy: continues operations in denmark following positive dialogue with danish FSA
- 21.08.2014** TrustBuddy: Q2 shows continued strong growth despite previous market update
- 21.08.2014** TrustBuddy: interim report second quarter 2014
- 04.08.2014** TrustBuddy acquires uk company aiming to open UK P2P lending by end of 2014
- 21.07.2014** TrustBuddy insiders buy shares
- 18.07.2014** TrustBuddy moves to strengthen its Board of Directors
- 18.07.2014** Q2 forecast: revenues for Q2 expected to be in line with Q1
- 01.07.2014** TrustBuddy: secures \$ 40 million [SEK 270 million] in lending capital from institutional investor
- 01.07.2014** TrustBuddy: credit facilitator license not approved - business continues as usual

EVENTS AFTER THE REPORTING PERIOD

Full details are available on the Company website www.trustbuddyinternational.com under "Press Releases". Below refer to events of significant nature.

- 17.11.2014** TrustBuddy: extraordinary general meeting of TrustBuddy International AB [publ]
- 14.11.2014** TrustBuddy: results of placing bookbuild

- 14.11.2014** TrustBuddy: equity issue and financing agreement
- 14.11.2014** TrustBuddy: becoming the world's most diversified P2P lender
- 13.11.2014** TrustBuddy: proposed equity raise
- 13.11.2014** TrustBuddy: TrustBuddy acquires Italian peer-to-peer lender company Prestiamoci
- 13.11.2014** TrustBuddy: TrustBuddy acquires Dutch peer-to-peer lender company Geldvoorelkaar
- 13.11.2014** TrustBuddy: acquisition of Italian and Dutch peer-to-peer companies
- 28.10.2014** Extraordinary shareholders´ meeting for TrustBuddy International AB [publ]
- 24.10.2014** TrustBuddy announces its second major institutional lending capital investor [€12m]
- 13.10.2014** TrustBuddy propose company merger to ensure adaptation to the new regulatory requirements

PARENT COMPANY

July 1-September 30 2014

Company Net sales for the period amounted to SEK 0,1 (0,2) million. Profit after financial items amounted to SEK -1,6 (-1,0) million. Shareholders' equity amounted to SEK 138,8 (92,3) million, representing an equity ratio of 99 (99) percent.

1 January to 30 September 2014

Company Net sales for the period amounted to SEK 1,7 (0,4) million. Profit after financial items amounted to SEK -4,9 (-4,0) million.

The tax has been adjusted by 0.5 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, Euroclear, Certified Adviser and Others

TrustBuddy

Buddylending made simple!



Safe

Loan 100-600€
Always free for 14 days
No hidden costs



Fast

Free membership, easy overview
Answer within 15 minutes
First class customer service



Flexible

You are loaning from other persons
Quick and easy registration

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.

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

A change in government regulations for the segment is to be expected during the current year. TrustBuddy are well prepared for these expected changes and believes that this will not affect the company in a negative way.

Except for the above, it is TrustBuddys assessment that no significant risks other than that mentioned in the Annual Report 2013 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 significant changes have been made to the Group or its parent in relationships or transactions with related parties compared with that described in the Annual Report 2013.

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, short-term 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 player, LendingClub, will conduct an IPO in 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 remaining quarter 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 is in Swedish – This is an excerpt.

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 is 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 First North.

MARKET LISTING

The company's shares are listed on NASDAQ First North. Highest price paid at 30 September was SEK 1.41.

CERTIFIED ADVISER

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REPORT FROM THE CEO

Questions regarding this report will be answered by:

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

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FORTHCOMING FINANCIAL INFORMATION

Year End report Q4 2014:	19 February 2015	Year End report Q4 2015:	18 February 2016
Annual Report 2014:	27 March 2015	Annual Report 2015:	6 April 2016
Annual General Meeting:	15 April 2015	Annual General Meeting:	27 April 2016
Interim Report Q1:	20 May 2015		
Interim Report Q2:	19 August 2015	All reports are available after publishing on the website:	
Interim Report Q3:	19 November 2015	http://trustbuddyinternational.com	



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BUDDIES!**

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  KG Rickhamre and 42,161 others like this.

Result from group

Amount in KSEK	2014 3 MONTHS JULI - SEPT	2013 3 MONTHS JULI - SEPT	2014 9 MONTHS JAN - SEPT	2013 9 MONTHS JAN-SEPT	2013 12 MONTHS* JAN-DEC
Net revenue	30 290	21 248	86 668	61 209	80 910
Capitalized work for own account	408	-	1 077	-	-
	30 698	21 248	87 745	61 209	80 910
Operating costs					
Direct costs	-12 490	-5 807	-32 731	-17 664	-27 950
Other external costs	-14 467	-10 612	-39 339	-28 911	-35 295
Staff costs	-8 507	-6 541	-23 424	-14 365	-19 599
Depreciation and impairment of Intangible costs	-1 277	-676	-3 246	-1 986	-2 692
Other operating costs	-199	-227	-234	-510	-583
Total operating costs	-36 940	-23 863	-98 974	-63 436	-86 119
Operating result	-6 242	-2 615	-11 229	-2 227	-5 209
Other interest receivable and Similar incomes	-	122	261	127	135
Interest payable and similar charges	-22	-69	-36	-150	-239
Total result from financial investment	-22	53	225	-23	-104
Result after financial posts	-6 264	-2 562	-11 004	-2 250	-5 313
Tax for the period	-12	736	-62	30	-212
Result of the period.	-6 276	-1 826	-11 066	-2 220	-5 525

* Comparisons according to the adopted Annual Report 2013

Consolidated balance

Amount in KSEK	2014-09-30	2013-09-30	2013-12-31*
ASSETS			
Fixed Assets			
<i>Intangible Assets</i>			
Balanced expenses research and dev.	16 273	7 726	7 319
Goodwill	2 880	3 307	3 200
<i>Tangible fixed assets</i>			
Equipment, tools and installations	81	13	15
<i>Financial Assets</i>			
Other long term assets	701	263	272
Total Fixed Assets	19 935	11 309	10 806
Current Assets			
<i>Short-term receivables</i>			
Accounts receivables	49	184	98
Tax receivable	2 144		170
Other current receivables	12 549	939	6 159
Prepayments and accrued income	7 563	5 223	5 819
Cash and cash equivalents	32 466	4 009	149 781
Total current assets	54 771	10 355	162 027
Total Assets	74 706	21 664	172 833

Amount in KSEK	2014-06-30	2013-06-30	2013-12-31*
EQUITY AND LIABILITIES			
Equity			
<i>Restricted equity Share</i>			
Share capital	12 975	10 826	12 806
Restricted reserves	339	339	339
Non-restricted equity	46 855	2 296	49 866
Net profit for the period	-11 066	-2 220	-5 525
Total Equity	49 103	11 241	57 486
Provisions			
Deferred taxes	96	96	96
Total long-term liabilities	96	96	96
Current liabilities			
Trade accounts payable	5 345	2 291	6 433
Tax liabilities	-	115	-
Other current liabilities	16 263	5 179	104 850
Accrued expenses and deferred income	3 899	2 742	3 968
Total current liabilities	25 507	10 327	115 251
Total equity and liabilities	74 706	21 664	172 833

* Comparisons according to the adopted Annual Report 2013

Cash flow from group

Amount in KSEK	2014 3 MONTHS JUL-SEPT	2013 3 MONTHS JUL-SEPT	2014 9 MONTHS JAN-SEPT	2013 9 MONTHS JAN - SEPT	2013 12 MONTHS* JAN-DEC
Cash flow from operating activities					
Operating profit before financial items	-6 242	-2 615	-11 229	-2 227	-5 209
Paid interest	-22	-69	-36	-150	-239
Received interest	-	122	261	127	135
Income taxes paid	7	-588	-2 036	-375	-902
Adjustment for items not included in the result	1 613	1 136	3 365	2 965	3 683
Cash flow from operating activities before changes in working capital	-4 644	-2 014	-9 675	340	-2 532
Increase/decrease in current trade receivables	-26	4 548	49	3 226	3 312
Increase/decrease in current receivables	-5 002	-5 235	-8 134	-1 309	-7 125
Increase/decrease in current liabilities	-5 213	-635	-89 744	-5 485	99 554
Cash flow from operating activities	-14 885	-3 336	-107 504	-3 228	93 209
Investing activities					
Investments in tangible fixed assets	-69	-	-69	-15	-17
Capitalised expenditure	-3 032	-366	-11 764	-1 485	-1 693
Investments in other financial assets	-258	-	-429	-	-
Cash flow from investing activities	-3 359	-366	-12 262	-1 500	-1 710
Financing activities					
Stock Options	969	66	2 451	231	231
Change in long-term receivables	-	-161	-	-221	-230
Dividends	-	-	-	-2 758	-2 758
New issue	-	-	-	6 753	56 307
Cash flow from financing activities	969	-95	2 451	4 005	53 550
Cash flow for the period	-17 275	-3 797	-117 315	-723	145 049
Cash and cash equivalents, beginning of period	49 741	7 806	149 781	4 732	4 732
Cash and cash equivalents, end of period	32 466	4 009	32 466	4 009	149 781

* Comparisons according to the adopted Annual Report 2013

Result from parent company

	2014 3 MONTHS JUL-SEP	2013 3 MONTHS JUL-SEPT	2014 9 MONTHS JAN-SEPT	2013 9 MONTHS JAN-SEPT	2013 12 MONTHS* JAN-DEC
Amounts in KSEK					
Net revenue	95	163	1 656	430	636
Other operating revenues	2	2	2	14	15
Total operating revenue	97	165	1 658	444	651
Operating expenses					
Other external expenses	-1 710	-1 276	-6 445	-4 076	-5 039
Other operating expenses	-7	-	-58	-	-
Total operating expenses	-1717	-1 276	-6 503	-4 076	-5 039
Operating earnings	-1 620	-1 111	-4 845	-3 632	-4 388
Result from shares in Group companies	-	-	-	-	-377
Other interest receivable and similar income items	-	119	-	119	119
Interest and similar expense items	-7	-1	-15	-2	-2
Total income from financial investments	-8	118	-16	117	-260
Profit after financial items	-1 628	-993	-4 861	-3 515	-4 648
Tax on earnings	-	-	-	-523	-422
Profit for the period	-1 628	-993	-4 861	-4 038	-5 070

* Comparisons according to the adopted Annual Report 2013

Balance parent company

Amount i KSEK	2014-09-30	2013-09-30	2013-12-31*
ASSETS			
<i>Financial Assets</i>			
Shares in group company	92 000	92 658	92 281
Other long-term receivables	228	-	-
Total Fixed Assets	92 228	92 658	92 281
Current Assets			
<i>Short-term receivables</i>			
Receivables from group companies	38 709	768	10 591
Other current receivables	11	93	383
Prepayments and accrued income	228	108	140
Cash and cash equivalents	8 819	-	44 742
Total current assets	47 767	969	55 856
Total Assets	139 995	93 627	148 137

Amount in KSEK	2014-09-30	2013-09-30	2013-12-31*
EQUITY AND LIABILITIES			
Equity			
Share Capital	12 975	10 826	12 806
Restricted reserves	10 013	10 013	10 013
Share premium account	190 357	142 783	190 357
Balanced earnings	-69 693	-67 267	-66 906
Net profit for the period	-4 861	-4 038	-5 070
Total equity	138 791	92 317	141 200
Short-term liabilities			
Accounts payables	1 019	597	4 990
Tax liability	-	517	519
Short-term liability group	-	26	-
Other current liabilities	145	37	41
Accruals and Deferred income	40	133	1 387
Total short-term liabilities	1 204	1 310	6 937
Total equity and liabilities	139 995	93 627	148 137

* Comparisons according to the adopted Annual Report 2013

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