

Sambla Group ApS

**Kronprinsessegade 54, 4.th.
1306 København K.**

CVR no. 40 80 47 14

Annual report for 2024

Adopted at the annual general
meeting on May 23, 2025

Christian Grye Nesjan
Chairman

Table of contents

Statements

Statement by management on the annual report	3
Independent auditor's report	4

Management's review

Company details	7
Management's review	8

Financial statements

Accounting policies	9
Income statement 1 January - 31 December	12
Balance sheet 31 December	13
Statement of changes in equity	16
Notes	17

Statement by management on the annual report

The supervisory board and executive board have today discussed and approved the annual report of Sambla Group ApS for the financial year 1 January - 31 December 2024.

The annual report is prepared in accordance with the Danish Financial Statements Act.

In our opinion, the financial statements give a true and fair view of the company's financial position on 31 December 2024 and of the results of the company's operations for the financial year 1 January - 31 December 2024.

In our opinion, management's review includes a fair review of the matters dealt with in the management's review.

Management recommends that the annual report should be approved by the company in general meeting.

Copenhagen, 05.23.2025

Executive board

Christian Grye Nesjan
CEO

Supervisory board

Per Håkan Österström
Chairman

Christian Grye Nesjan

Erik Olof Ingemar Daniels

Independent auditor's report

To the shareholders of Sambla Group ApS

Opinion

We have audited the financial statements of Sambla Group ApS for the financial year 1 January – 31 December 2024, which comprise accounting policies, income statement, balance sheet, statement of changes in equity and notes. The financial statements are prepared in accordance with the Danish Financial Statements Act.

In our opinion, the financial statements give a true and fair view of the financial position of the Company at 31 December 2024 and of the results of the Company's operations for the financial year 1 January – 31 December 2024 in accordance with the Danish Financial Statements Act.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs) and additional requirements applicable in Denmark. Our responsibilities under those standards and requirements are further described in the "Auditor's responsibilities for the audit of the financial statements" section of our report. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Independence

We are independent of the Company in accordance with the International Ethics Standards Board for Accountants' International Code of Ethics for Professional Accountants (IESBA Code) and the additional ethical requirements applicable in Denmark, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the IESBA Code.

Management's responsibilities for the financial statements

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with the Danish Financial Statements Act and for such internal control as Management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, Management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting in preparing the financial statements unless Management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance as to whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs and additional requirements applicable in Denmark will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial statements.

Independent auditor's report

As part of an audit conducted in accordance with ISAs and additional requirements applicable in Denmark, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by Management.
- Conclude on the appropriateness of Management's use of the going concern basis of accounting in preparing the financial statements and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and contents of the financial statements, including the note disclosures, and whether the financial statements represent the underlying transactions and events in a manner that gives a true and fair view. ☐

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Statement on the Management's review

Management is responsible for the Management's review.

Our opinion on the financial statements does not cover the Management's review, and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the Management's review and, in doing so, consider whether the Management's review is materially inconsistent with the financial statements or our knowledge obtained during the audit, or otherwise appears to be materially misstated.

Moreover, it is our responsibility to consider whether the Management's review provides the information required under the Danish Financial Statements Act.

Based on the work we have performed, we conclude that the Management's review is in accordance with the financial statements and has been prepared in accordance with the requirements of the Danish Financial Statements Act. We did not identify any material misstatement of the Management's review.

Copenhagen, 05.23.2025

EY Godkendt Revisionspartnerselskab

CVR no. 30 70 02 28

Rasmus Berntsen

State Authorised Public Accountant

mne35461

Company details

The company

Sambla Group ApS
Kronprinsessegade 54, 4.th.
1306 København K

CVR no: 40 80 47 14

Reporting period: 1 January–31 December 2024

Incorporated: 23 September 2019

Financial Year: 5th financial year

Domicile: Copenhagen

Supervisory board

Per Håkan Österström, Chairman
Christian Grye Nesjan
Erik Olof Ingemar Daniels

Executive board

Christian Grye Nesjan, CEO

Auditors

EY
Godkendt Revisionspartnerselskab
Dirch Passers Allé 36
2000 Frederiksberg

General meeting

The annual general meeting is held at the company's
address on May 23, 2025

Management's review

Business review

Sambla Group ApS is 100 percent owned by its Swedish parent company Sambla Group AB and its purpose is mainly to provide loan brokerage services. The company is the market leader in its industry across the Nordic countries, and its best-known brands in Denmark are Digifinans and Saverium. At the group level, Sambla Group serves its customers in all Nordic countries except Iceland.

The company's goal, together with its partners, is to be able to offer its customers the most competitive loans and the best possible loan terms.

Financial review

The company's income statement for the year ended 31 December 2024 shows a profit of kr. 435.668 and the balance sheet on 31 December 2024 shows equity of kr. 2.878.143.

Significant events occurring after the end of the financial year

No events have occurred after the balance sheet date which could significantly affect the company's financial position.

Accounting policies

The annual report of Sambla Group ApS for 2024 has been prepared in accordance with the provisions of the Danish Financial Statements Act applying to enterprises of reporting class B applying provision from a higher reporting class of regards to presentation of equity.

The accounting policies applied are consistent with those of last year.

The annual report for 2024 is presented in kr.

Basis of recognition and measurement

Income is recognized in the income statement as earned, including value adjustments of financial assets and liabilities. All expenses, including amortisation, depreciation and impairment losses, are also recognized in the income statement.

Assets are recognized in the balance sheet when it is probable that future economic benefits will flow to the company and the value of the asset can be measured reliably.

Liabilities are recognized in the balance sheet when it is probable that future economic benefits will flow from the company and the value of the liability can be measured reliably.

On initial recognition, assets and liabilities are measured at cost. On subsequent recognition, assets and liabilities are measured as described below for each individual accounting item.

Certain financial assets and liabilities are measured at amortised cost using the effective interest method. Amortised cost is calculated as the historic cost less any installments and plus/less the accumulated amortisation of the difference between the cost and the nominal amount.

On recognition and measurement, allowance is made for predictable losses and risks which occur before the annual report is presented and which confirm or invalidate matters existing at the balance sheet date.

Income statement

Gross profit

In pursuance of section 32 of the Danish Financial Statements Act, the company does not disclose its revenue.

Gross profit reflects an aggregation of revenue and consumables and other external expenses.

Revenue

The company has chosen IAS 18 Revenue as interpretation for revenue recognition.

Income from the sale is recognized in revenue with the most significant reward and risks have been transferred to the buyer and provided the income can be measured reliably and payment is expected to be received.

Revenue is measured at the fair value of the agreed consideration exclusive of VAT and taxes charged on behalf of third parties. All discounts and rebates granted are recognized in revenue.

Other external costs

Other external costs include expenses related to sale, administration, premises etc.

Staff costs

Staff costs include wages and salaries, including compensated absence and pensions, as well as other social security contributions, etc. made to the entity's employees.

Financial income and expenses

Financial income and expenses are recognized in the income statement at the amounts that relate to the financial year. Financial income and expenses include interest income and expenses, realised and unrealised capital/exchange gains and losses on foreign currency transactions and allowances under the Danish Tax Prepayment Scheme, etc.

Tax on profit/loss for the year

Tax for the year, which comprises the current tax charge for the year and changes in the deferred tax charge, is recognized in the income statement.

Balance sheet**Fixed asset investments****Deposits**

Deposits, which consist of rent deposits are recognized at cost.

Receivables

Receivables are measured at amortised cost.

Cash and cash equivalents

Cash and cash equivalents comprise cash and deposits at banks.

Equity**Dividends**

Proposed dividends are disclosed as a separate item under equity. Dividends are recognized as a liability when declared by the annual general meeting of shareholders.

Income tax and deferred tax

Current tax liabilities and current tax receivables are recognized in the balance sheet as the estimated tax on the taxable income for the year, adjusted for tax on the taxable income for previous years and tax paid on account.

Deferred tax is measured according to the liability method in respect of temporary differences between the carrying amount of assets and liabilities and their tax base, calculated on the basis of the planned use of the asset and settlement of the liability, respectively. Deferred tax is measured at net realisable value.

Liabilities

Liabilities, which include trade payables, payables to group enterprises and other payables, are measured at amortised cost, which is usually equivalent to nominal value.

Foreign currency translation

On initial recognition, foreign currency transactions are translated applying the exchange rate at the transaction date. Foreign exchange differences arising between the exchange rates at the transaction date and at the date of payment are recognized in the income statement as financial income or financial expenses.

Income statement 1 January – 31 December

	Note	2024 kr.	2023 kr.
Gross profit		17.018.191	13.910.830
Staff costs	1	-15.748.167	-12.918.978
Profit/loss before net financials		1.270.024	991.852
Financial income		15.686	24.219
Financial expenses		-597.388	-63.588
Profit/loss before tax		688.322	952.483
Tax on profit/loss for the year		-252.655	-211.486
Profit/loss for the year		435.668	740.997
Retained earnings		435.668	740.997
		435.668	740.997

Balance sheet 31 December

	Note	2024 kr.	2023 kr.
Assets			
Deposits		311.000	265.240
Fixtures and fittings, tools and equipment		142.103	113.526
Total fixed assets		453.104	378.766
Trade receivables		2.192.485	1.487.261
Receivables from group enterprises		16.856.595	8.896.651
Other receivables		121.226	132.783
Receivables		19.170.305	10.516.695
Cash at bank and in hand		587.752	6.434.576
Total current assets		19.758.057	16.951.271
Total assets		20.211.161	17.330.035

Equity and liabilities

	<u>Note</u>	<u>2024</u>	<u>2023</u>
Share Capital		40.001	40.001
Retained earnings		2.838.142	2.402.474
Equity		<u>2.878.143</u>	<u>2.442.475</u>
Trade payables		140.054	174.079
Payables to Group enterprises		11.327.218	10.636.966
Corporation tax		252.655	211.486
Other payables		5.613.091	3.865.029
Total current liabilities		<u>17.333.019</u>	<u>14.887.560</u>
Total liabilities		<u>17.333.019</u>	<u>14.887.560</u>
Total equity and liabilities		<u>20.211.161</u>	<u>17.330.035</u>

Balance sheet 31 December (continued)

	<u>Note</u>
Equity and liabilities	
Rent and lease liabilities	2
Related parties and ownership structures	3

	Share capital	Retained earnings	Total
Equity at 1 January 2024	40.001	2.402.474	2.442.475
Net profit/loss for the year	0	435.668	435.668
Equity at 31 December 2024	40.001	2.838.142	2.878.143

Notes

	2024	2023
	kr.	kr.
1 Staff costs		
Wages and salaries	10.532.880	11.193.049
Pensions	733.138	604.678
Other social security costs	172.448	142.232
Other staff costs	4.309.700	979.019
	<u>15.748.167</u>	<u>12.918.978</u>
Average number of employees	<u>26</u>	<u>27</u>

	2024	2023
	kr.	kr.
2 Rent and lease liabilities		
Rent liabilities		
Rent liabilities, period of non-terminability 3 months	393.989	381.187

3 Related parties and ownership structure

Consolidated financial statements

The company is reflected in the group report as the parent company

Sambla Group AB, Strandvägen 5
11451 Stockholm

PENNEO

Underskrifterne i dette dokument er juridisk bindende. Dokumentet er underskrevet via Penneo™ sikker digital underskrift. Underskrivernes identiteter er blevet registreret, og informationerne er listet herunder.

“Med min underskrift bekræfter jeg indholdet og alle datoer i dette dokument.”

ERIK DANIELS

Supervisory board

På vegne af: Sambla Group ApS

Serienummer: 997840b759df67[...]3fe7aeb4008a5

IP: 185.40.xxx.xxx

2025-05-23 12:33:25 UTC



Christian Grye Nesjan

Chairman

På vegne af: Sambla Group ApS

Serienummer: b3fa1843-f7d4-4295-a2d7-942055b2d7aa

IP: 89.45.xxx.xxx

2025-05-23 13:03:43 UTC



Christian Grye Nesjan

Executive board, CEO

På vegne af: Sambla Group ApS

Serienummer: b3fa1843-f7d4-4295-a2d7-942055b2d7aa

IP: 89.45.xxx.xxx

2025-05-23 13:03:43 UTC



Christian Grye Nesjan

Supervisory board

På vegne af: Sambla Group ApS

Serienummer: b3fa1843-f7d4-4295-a2d7-942055b2d7aa

IP: 89.45.xxx.xxx

2025-05-23 13:03:43 UTC



PER ÖSTERSTRÖM

Supervisory board, Chairman

På vegne af: Sambla Group ApS

Serienummer: c05e202b49b78c[...]f718b6fffa4fd

IP: 85.229.xxx.xxx

2025-05-25 20:00:11 UTC



Rasmus Berntsen

EY Godkendt Revisionspartnerselskab CVR: 30700228

Statsaut. revisor

På vegne af: EY Godkendt Revisionspartnerselskab

Serienummer: b8d76b10-1fe7-4dff-a99a-6aeb80315ca8

IP: 147.161.xxx.xxx

2025-05-26 05:17:24 UTC



Dette dokument er underskrevet digitalt via [Penneo.com](https://penneo.com). De underskrevne data er valideret vha. den matematiske hashværdi af det originale dokument. Alle kryptografiske beviser er indlejret i denne PDF for validering i fremtiden.

Dette dokument er forseglet med et kvalificeret elektronisk segl. For mere information om Penneos kvalificerede tillidstjenester, se <https://eutl.penneo.com>.

Sådan kan du verificere, at dokumentet er originalt

Når du åbner dokumentet i Adobe Reader, kan du se, at det er certificeret af **Penneo A/S**. Dette beviser, at indholdet af dokumentet er uændret siden underskriftstidspunktet. Bevis for de individuelle underskrivers digitale underskrifter er vedhæftet dokumentet.

Du kan verificere de kryptografiske beviser vha. Penneos validator, <https://penneo.com/validator>, eller andre valideringstjenester for digitale underskrifter.