

SaveLend Group divests subsidiary Billecta AB

SaveLend Group AB ("SaveLend Group") has today entered into a binding share purchase agreement regarding the divestment of all of its shares, corresponding to an ownership interest of approximately 78%, in the subsidiary Billecta AB ("Billecta"), for a total purchase price of up to SEK 117 million. The buyer is the Norwegian fintech and debt collection company Kravia Group ("Kravia"), founded in 2017, whose owners include Amp Eleven and Verdane, among others. The transaction is based on a valuation of Billecta as a whole of up to nearly SEK 150 million, subject to full payment of a performance-based earn-out. Completion of the transaction is expected at the turn of January–February 2026 and is subject to approval by the Swedish Inspectorate of Strategic Products ("ISP").

Background and rationale

On 19 June 2024, SaveLend Group announced the initiation of a strategic review of the billing platform segment, which has now resulted in the divestment of the subsidiary Billecta. The divestment is carried out with the aim of optimising shareholder value and ensuring the best possible conditions for both SaveLend Group and Billecta to continue developing in a positive direction. The proceeds from the sale are intended to finance SaveLend Group's path towards applying for a licence, and conducting operations, as a credit market company.

Terms and financial impact

The share purchase agreement covers all of SaveLend Group's shares in Billecta. The purchase price consists of an initial consideration, payable upon completion of the transaction in early 2026, amounting to approximately SEK 82 million. Of this amount, approximately SEK 18 million will be paid through a vendor note, to be repaid in two instalments over a maximum period of five years and bearing an annual interest rate of 8.5%. In addition, an earn-out consideration of up to approximately SEK 35 million may be paid, based on Billecta's results for the year 2026. The profit effect is expected to amount to approximately SEK 40 million upon completion of the transaction in early 2026, and, upon payment of the earn-out in early 2027, up to an additional approximately SEK 35 million.

"The strategic review of Billecta has been an extensive and resource-intensive process, during which we have invested significant time and energy to ensure the best possible outcome for SaveLend Group, our shareholders and our colleagues at Billecta. Reaching an agreement with a valuation we are satisfied with and a counterparty in which we have great confidence is a very welcome conclusion to 2025. This enables us to enter 2026 with full focus on our core segment, the savings platform, and our journey towards becoming a credit market company," says Peter Balod, CEO of SaveLend Group.

Completion of the transaction is expected to take place at the turn of January–February 2026 and is subject to approval by the ISP of the notification submitted by the buyer under the Swedish Act on the Review of Foreign Direct Investments.

The financial targets communicated by SaveLend Group for 2027 include Billecta's operations. The Board of Directors will therefore review the existing targets and revert with further information at a later stage.

About the buyer

Kravia is a tech-driven player within debt collection and receivables management, founded in Norway in 2017 with the ambition of making the collection process simpler, smarter and more customer-friendly. Kravia is a privately held company and part of the investment portfolio of the Norwegian tech investor Amp Eleven, which has long been a significant shareholder. The European growth fund Verdane has also invested in the company. With a strong focus on automation, integrations and user experience, Kravia helps companies and accounting firms save time and gain better control over their accounts receivable.

"We have followed Billecta for some time and have been impressed by how the company has built profitable growth in the Swedish market. Billecta is a strong industrial and strategic fit for Kravia, and together we share a clear ambition to strengthen the value chain from invoicing to payment. We are very pleased to welcome Billecta and look forward to realising significant joint growth ambitions – to the benefit of both partners and customers in existing and new markets," says Svein Ove Kvalsund, Group CEO of Kravia.

Billecta's CEO Mats Röjdmarm also expresses his satisfaction with the transaction:

"Billecta has built a strong offering within billing and payments. With Kravia as owner, we gain a clearly complementary partner that creates synergies across billing, payments and debt collection. The acquisition also provides us with better conditions to accelerate our international expansion and take the next step in Billecta's development," concludes Mats Röjdmarm.

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About SaveLend Group:

SaveLend Group AB, 559093-5176, is a fintech company with approximately 60 employees and offices in Sweden and Finland. The business is based on the savings platform SaveLend and the billing platform Billecta.

The savings platform makes it possible for savers to get yield through saving in credits, such as SME, real estate, consumer credit and factoring in both SEK and EUR. The billing platform consists of a complete billing system containing, among other things, accounts receivable, notification, and financing solutions.

This information is information that SaveLend Group AB is obliged to make public pursuant to the EU Market Abuse Regulation. The information was submitted for publication, through the agency of the contact persons set out above, at 2025-12-22 10:51 CET.

Attachments

[SaveLend Group divests subsidiary Billecta AB](#)