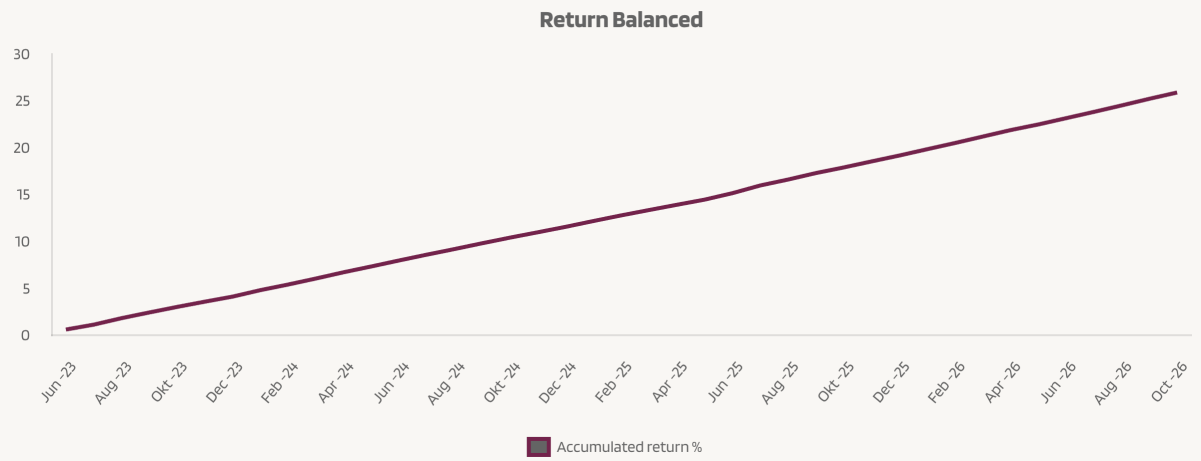
SaveLend Group

Returns and Exposure

Balanced, October 2026

Accumulated Return Since Inception

The average return for Balanced over a rolling 12-month period, including compound interest, amounts to 6.76%. Since the savings strategies were launched in June 2023, the accumulated average return including compound interest amounts to 25.91% for Balanced. The strategy has not had a single month with negative returns.



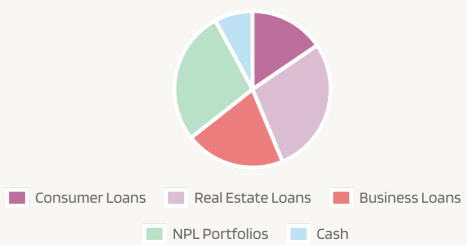
Monthly Returns

Monthly data for average returns. The returns are calculated after credit losses and fees, before tax and without compound interest.

Balanced	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
2026	0.56%	0.55%	0.57%	0.57%	0.49%	0.55%	0.54%	0.56%	0.57%	0.53%			**5.49%**
2025	0.55%	0.54%	0.50%	0.49%	0.49%	0.60%	0.71%	0.55%	0.59%	0.51%	0.54%	0.53%	**6.61%**
2024	0.66%	0.58%	0.60%	0.63%	0.58%	0.60%	0.57%	0.55%	0.57%	0.55%	0.51%	0.52%	**6.92%**
2023						0.63%	0.52%	0.68%	0.60%	0.57%	0.55%	0.52%	**4.07%**

Balanced Exposure

Exposure by credit type for Balanced as of 2026-10-31.



About Balanced

The Balanced strategy is suitable for investors seeking stable returns and high liquidity. With Balanced, your capital is invested across a large number of loans with low risk of credit losses and strong cash flow. Interest payments are typically distributed monthly or quarterly.

The strategy is also suitable for investors who wish to maintain the option of withdrawing funds when needed. Following each twelve-month period, you may sell investments of up to SEK 100,000 free of charge. Any unused withdrawal allowance accumulates over time.