

Update regarding SaveLend Group's application for authorisation as a credit market company

SaveLend Group AB ("SaveLend Group" or the "Company") considers that obtaining authorisation as a credit market company within the Group would represent an important step in its long-term strategy and continued expansion. The Group already operates an established and successful savings platform. An authorisation as a credit market company would complement this business in several significant ways and create new opportunities for the Group's continued growth.

Authorisation to operate as a credit market company would create new business opportunities for the Group. It would enable the Company to fund its own lending through deposits from the public, such as savings accounts covered by a government deposit guarantee. This would allow the Company to reach both a new customer segment of savers and a broader target group of borrowers. Leveraging its existing savings platform, the Company would be able to structure the new business in a highly capital-efficient manner, whereby originated loans can be continuously sold to platform investors, thereby freeing up capital for new lending. Unlike traditional credit institutions, whose business models rely on expanding their balance sheets, this approach enables a more efficient use of equity.

In order to realise these opportunities, the Company has for an extended period worked intensively on preparing an application for authorisation to the Swedish Financial Supervisory Authority (Finansinspektionen). The application is now, in all material respects, complete. The Company has previously communicated its intention to submit the application during the first quarter of 2026; however, the Board of Directors and management have now made the strategic decision to instead submit the application during the second quarter. This is to ensure that the organisation and the technical platform are fully prepared to commence the new operations without delay once authorisation is granted.

Following submission, the application will be processed by Finansinspektionen. The authority aims to process applications for credit market companies within six months and has communicated that it intends to allocate resources in line with the expected number of applications. The processing time for recent applications has also averaged approximately six months. The application will be submitted well in advance of 31 July 2026, meaning that the Group's operations will be covered by transitional rules allowing existing operators to continue their current business throughout the authorisation process.

The Board of Directors and management see significant potential in obtaining authorisation as a credit market company and view it as an important step in SaveLend Group's long-term development.

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About SaveLend Group:

SaveLend Group AB (559093-5176) is a fintech company with approximately 40 employees and operations in Sweden and Finland. The Company's savings platform, SaveLend, provides savers with the opportunity to earn stable returns by investing in credit assets denominated in SEK and EUR, such as business, real estate, and consumer loans, as well as factoring.

Attachments

[Update regarding SaveLend Group's application for authorisation as a credit market company](#)