

# The Swedish Financial Supervisory Authority Closes Investigation into SaveLend Group's Subsidiary SBL Finans AB Without Further Action

**The Swedish Financial Supervisory Authority (Finansinspektionen) has decided to close its investigation into SaveLend Group AB's subsidiary SBL Finans AB ("SBL Finans"), which was initiated in May 2024. The investigation concerned the company's credit assessment procedures for consumer loans during the third and fourth quarters of 2023 and the beginning of 2024. The matter has now been closed without further action.**

The review focused on how SBL Finans complies with the regulatory framework governing credit assessments, with particular emphasis on the evaluation of consumers' repayment capacity and the analyses and documentation forming the basis for credit decisions.

"This has been a comprehensive process that has been ongoing for a considerable period of time. We have maintained a constructive and transparent dialogue with the Swedish Financial Supervisory and the outcome was therefore in line with our expectations. Nevertheless, it is naturally very valuable to have this formally confirmed," says Peter Balod, CEO of SaveLend Group.

The decision by Finansinspektionen means that no deficiencies were identified that would have required further supervisory measures by the authority.

"Strong consumer protection and robust credit assessment processes are fundamental to our business. Since our savers' returns are directly linked to the quality of the loans we facilitate, we have a strong inherent interest in ensuring that every credit decision is sustainable over time. This creates a model where incentives are clearly aligned," says Peter Balod.

## For further information:

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Peter Balod, CEO of SaveLend Group AB

Phone: +4670 412 49 93

Email: [investor@savelend.se](mailto:investor@savelend.se)

[www.savelendgroup.se](http://www.savelendgroup.se)

## Certified Adviser

Corpura Fondkommission AB

Phone: +4673 501 58 58

Email: [ca@corpura.se](mailto:ca@corpura.se)

[www.corpura.se](http://www.corpura.se)

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### **About SaveLend Group:**

SaveLend Group AB (559093-5176) is a fintech company with approximately 45 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**

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