

Segment reporting 2019 - restated

Income statement, SEK thousand	CONSUMER LENDING	ECOMMERCE SOLUTIONS	CREDIT CARDS	TF BANK
	Jan-Dec 2019	Jan-Dec 2019	Jan-Dec 2019	Jan-Dec 2019
Net interest income	562,723	114,846	29,415	706,984
Net fee and commission income	29,506	32,587	-25	62,068
Net results from financial transactions	-145	-34	-9	-188
Total operating income	592,084	147,399	29,381	768,864
General administrative expenses	-151,979	-85,956	-16,929	-254,864
Depreciation and amortisation of tangible and intangible assets	-10,315	-6,765	-1,048	-18,128
Other operating expenses	-14,375	-297	-3,211	-17,883
Total operating expenses	-176,669	-93,018	-21,188	-290,875
Profit before loan losses	415,415	54,381	8,193	477,989
Net loan losses	-152,393	-21,223	-15,018	-188,634
Operating profit	263,022	33,158	-6,825	289,355

Balance sheet, SEK thousand	CONSUMER LENDING	ECOMMERCE SOLUTIONS	CREDIT CARDS	TF BANK
	31 Dec 2019	31 Dec 2019	31 Dec 2019	31 Dec 2019
Loans to the public				
Household sector	5,144,824	1,039,341	292,835	6,477,000
Corporate sector ¹	-	18,780	-	18,780
Total household sector	5,144,824	1,058,121	292,835	6,495,780

Key figures, % ²	CONSUMER LENDING	ECOMMERCE SOLUTIONS	CREDIT CARDS	TF BANK
	Jan-Dec 2019	Jan-Dec 2019	Jan-Dec 2019	Jan-Dec 2019
Operating income margin	13.4	15.2	14.1	13.7
Net loan loss ratio	3.5	2.2	7.2	3.4
Cost/Income ratio	29.8	63.1	72.1	37.8

¹ Lending to the corporate sector consists of a loan in stage 1 to one of the segments partners.

² For definitions, see page 40 in the year-end report 2019.

Consumer Lending 2019 - unchanged

Income statement, SEK thousand	Jan-Mar 2019	Apr-Jun 2019	Jul-Sep 2019	Oct-Dec 2019	Jan-Dec 2019
Net interest income	128,238	137,222	143,851	153,412	562,723
Net fee and commission income	6,378	7,614	7,143	8,371	29,506
Net results from financial transactions	376	-231	-482	192	-145
Total operating income	134,992	144,605	150,512	161,975	592,084
General administrative expenses	-36,040	-36,839	-37,235	-41,865	-151,979
Depreciation and amortisation of tangible and intangible assets	-2,264	-2,407	-2,769	-2,875	-10,315
Other operating expenses	-2,692	-4,281	-3,598	-3,804	-14,375
Total operating expenses	-40,996	-43,527	-43,602	-48,544	-176,669
Profit before loan losses	93,996	101,078	106,910	113,431	415,415
Net loan losses	-39,101	-38,925	-39,719	-34,648	-152,393
Operating profit	54,895	62,153	67,191	78,783	263,022

Balance sheet, SEK thousand	31 Dec 2018	31 Mar 2019	30 Jun 2019	30 Sep 2019	31 Dec 2019	31 Dec 2019
Loans to the public						
Household sector	3,466,309	4,009,687	4,423,203	4,858,283	5,144,824	5,144,824
Corporate sector	-	-	-	-	-	-
Total household sector	3,466,309	4,009,687	4,423,203	4,858,283	5,144,824	5,144,824

Key figures, % ¹	Jan-Mar 2019	Apr-Jun 2019	Jul-Sep 2019	Oct-Dec 2019	Jan-Dec 2019
Operating income margin	15.1	14.5	13.8	13.4	13.4
Net loan loss ratio	3.8	3.7	3.7	3.5	3.5
Cost/Income ratio	30.4	30.1	29.0	30.0	29.8

¹ For definitions, see page 40 in the year-end report 2019.

Ecommerce Solutions 2019 - restated

Income statement, SEK thousand	Jan-Mar 2019	Apr-Jun 2019	Jul-Sep 2019	Oct-Dec 2019	Jan-Dec 2019
Net interest income	27,929	29,273	30,203	27,441	114,846
Net fee and commission income	8,127	8,129	7,744	8,587	32,587
Net results from financial transactions	85	-52	-109	42	-34
Total operating income	36,141	37,350	37,838	36,070	147,399
General administrative expenses	-20,699	-21,457	-19,978	-23,822	-85,956
Depreciation and amortisation of tangible and intangible assets	-1,631	-1,694	-1,768	-1,672	-6,765
Other operating expenses	15	-78	-122	-112	-297
Total operating expenses	-22,315	-23,229	-21,868	-25,606	-93,018
Profit before loan losses	13,826	14,121	15,970	10,464	54,381
Net loan losses	-3,041	-4,733	-3,428	-10,021	-21,223
Operating profit	10,785	9,388	12,542	443	33,158

Balance sheet, SEK thousand	31 Dec 2018	31 Mar 2019	30 Jun 2019	30 Sep 2019	31 Dec 2019	31 Dec 2019
Loans to the public						
Household sector	818,318	885,115	988,320	1,001,449	1,039,341	1,039,341
Corporate sector ¹	-	18,760	19,005	19,312	18,780	18,780
Total household sector	818,318	903,875	1,007,325	1,020,761	1,058,121	1,058,121

Key figures, % ²	Jan-Mar 2019	Apr-Jun 2019	Jul-Sep 2019	Oct-Dec 2019	Jan-Dec 2019
Operating income margin	18.4	17.5	16.6	15.2	15.2
Net loan loss ratio	3.5	2.8	2.2	2.2	2.2
Cost/Income ratio	61.7	62.2	57.8	71.0	63.1

¹ Lending to the corporate sector consists of a loan in stage 1 to one of the segments partners.

² For definitions, see page 40 in the year-end report 2019.

Credit Cards 2019 - new segment

Income statement, SEK thousand	Jan-Mar 2019	Apr-Jun 2019	Jul-Sep 2019	Oct-Dec 2019	Jan-Dec 2019
Net interest income	5,228	6,552	7,178	10,457	29,415
Net fee and commission income	-413	333	145	-90	-25
Net results from financial transactions	21	-13	-27	10	-9
Total operating income	4,836	6,872	7,296	10,377	29,381
General administrative expenses	-2,862	-3,083	-4,060	-6,924	-16,929
Depreciation and amortisation of tangible and intangible assets	-210	-248	-305	-285	-1,048
Other operating expenses	-425	-870	-1,517	-399	-3,211
Total operating expenses	-3,497	-4,201	-5,882	-7,608	-21,188
Profit before loan losses	1,339	2,671	1,414	2,769	8,193
Net loan losses	-1,394	-3,629	-3,254	-6,741	-15,018
Operating profit	-55	-958	-1,840	-3,972	-6,825

Balance sheet, SEK thousand	31 Dec 2018	31 Mar 2019	30 Jun 2019	30 Sep 2019	31 Dec 2019	31 Dec 2019
Loans to the public						
Household sector	164,598	176,178	194,617	219,912	292,835	292,835
Corporate sector	-	-	-	-	-	-
Total household sector	164,598	176,178	194,617	219,912	292,835	292,835

Key figures, % ¹	Jan-Mar 2019	Apr-Jun 2019	Jul-Sep 2019	Oct-Dec 2019	Jan-Dec 2019
Operating income margin	12.9	13.1	13.3	14.1	14.1
Net loan loss ratio	3.0	4.3	5.1	7.2	7.2
Cost/Income ratio	72.3	61.1	80.6	73.3	72.1

¹ For definitions, see page 40 in the year-end report 2019.