

2013 THIRD QUARTER

TrustBuddy International AB (publ.)

THIS REPORT IS A TRANSLATION AND AN ABSTRACT

For the full quarterly report for the period, please refer to the Swedish version.

TrustBuddy
Buddylending made simple!

Press release 28 November 2013

Interim report third quarter 2013

The Board of TrustBuddy International AB (publ.), listed on NASDAQ OMX First North, leaving the following quarterly report for July-September 2013

TrustBuddy International AB

Third quarter, July - September 2013

- » Net revenues amounted to SEK 21,2 (910,3) million
- » Operating earnings before depreciation, EBITDA, amounted to SEK -1,9 (2,8) million
- » Operating earnings, EBIT, amounted to SEK -2,6 (2,4) million
- » Earnings after tax amounted to SEK -1,8 (2,5) million
- » Cash flow from operating activities after changes in working capital amounted to SEK -3,3 (9,3) million

(Figures in brackets refer to the corresponding period last year)

The entire report period, January - September 2013

- » Net revenues amounted to SEK 61,3 (23,7) million
- » Operating earnings before depreciation, EBITDA, amounted to SEK -0,2 (4,8) million
- » Operating earnings, EBIT, amounted to SEK -2,2 (3,7) million
- » Earnings after tax amounted to SEK -2,2 (3,9) million
- » Cash flow from operating activities after changes in working capital amounted to SEK -3,2 (13,6) million

(Figures in brackets refer to the corresponding period last year)

Recalculation of previous periods

In this report, figures for previous periods have been restated. See also page 6 section *Adjustment of accounts for previous periods* and page 13 *Recalculation bridges*.

TrustBuddy AB

Summary of the operating subsidiary

The operating activities of TrustBuddy International AB are conducted through its subsidiary TrustBuddy AB org. No. 556794-5083 from offices in Stockholm and with support functions in each market and country. Figures reported below, refers only to TrustBuddy AB.

Third quarter, July - September 2013

- » Net revenues amounted to SEK **21,2 (10,3)** million
- » Earnings, EBITDA, amounted to SEK **-1,0 (3,2)** million

The entire report period, January - September 2013

- » Net revenues amounted to SEK **61,3 (23,7)** million
- » Earnings, EBITDA, amounted to SEK **7,1 (6,4)** million

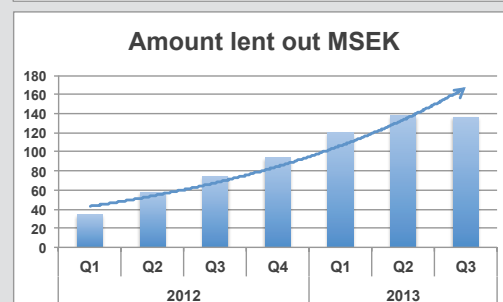
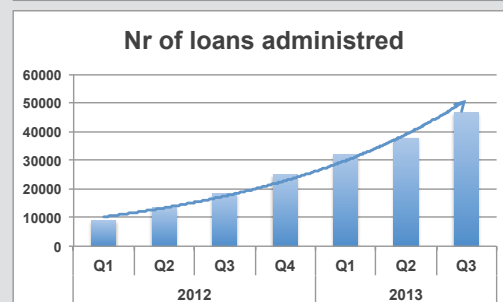
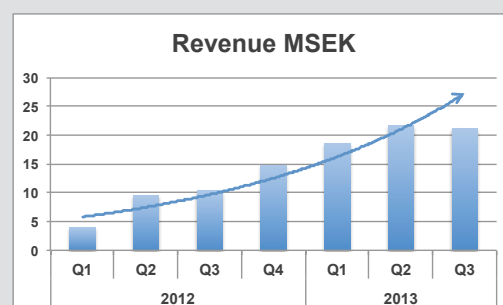
Volume and number

Third quarter, July - September 2013

- » Total number of loans: **46 766 units (+23,8%** compared to the previous quarter)
- » Total amount lent : SEK **136,3 Mkr (-1,2%** compared to the previous quarter)

The entire report period, January - September 2013

- » Total number of loans: **116 673 units (+283%** compared to the previous year)
- » Total amount lent : SEK **394,9 Mkr (+237%** compared to the previous year)



CEO's comments

The third quarter has meant another period rich in content. In this period we continued our focused and structured efforts to further develop, enhance and strengthen our technology platform. Meanwhile, we have established our presence in additional markets in which timing and circumstances have been favorable. Overall, TrustBuddy today operates in eleven countries including the United States. From being a leader in the Nordic region, we have now become established as a leading player in Europe.

The demand for TrustBuddy's existing products continues to increase steadily on all our active markets. At the same time, we also see an increasing demand from customers and partners for the new products that are under development. Organizational- and Product Development are dealt with in a controlled and structured manner despite the rapid expansion and growth of the Company.

TrustBuddy's IT platform has a central position in our business. During the period we completed and integrated the functionality required when we receive our license as Credit market company. Undergoing completion is also new features to globalize the platform making it possible to evaluate customers' creditworthiness and carry out identity checks across country borders. The model gives us reliable and seamless control without the need to rely on local suppliers. The result is reduced risk of lending and creates an even more attractive savings product for our lenders.

The strong demand for our products and our rapid expansion into new markets requires in a corresponding extent access to funds

for lending. As we reported earlier, work is underway to establish contact with several institutional investors for lending capital. The work on this task has been time consuming but also very appealing. I am confident that we with this workeffort will reach our goal to ensure a strong volume growth in loans during 2014. This affects the Company's earnings positively and creates value for our shareholders.

These time-consuming efforts have created an even better offer and range of products. Profit for the period has been negatively affected by the future-oriented actions, but I believe our decision to invest in the Company's future growth and expansion during this period has been very sensible.

We are now climbing the stairs two steps at a time, creating value for our shareholders and customers.

Me and my fantastic staff at TrustBuddy, would like to wish a nice ending to the year as we take the company to the next level.

Jens Glasø

CEO, TrustBuddy International AB (publ)

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Internet: <http://trustbuddy.com/>
<http://trustbuddyinternational.com/>

TrustBuddy
Buddylending made simple!

TrustBuddy is a meeting point

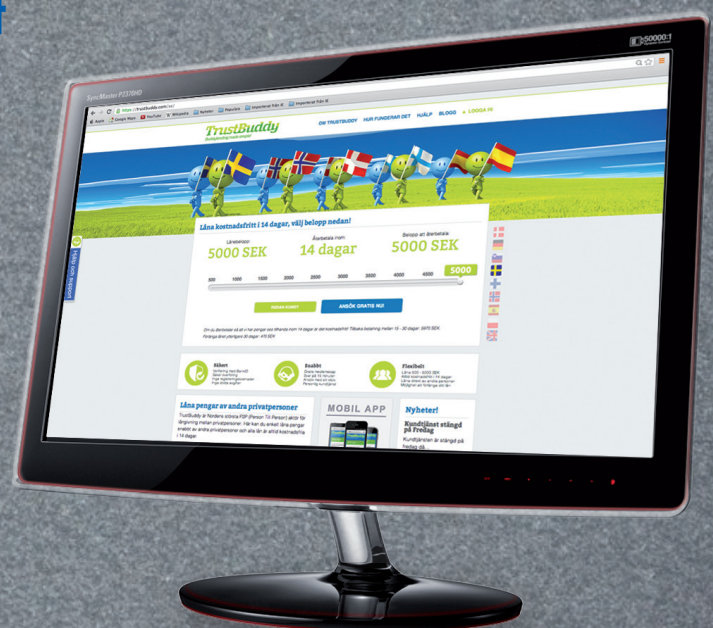
TrustBuddy is an Internet based meeting point where registered Members in an easy way can borrow money to and from each other.

TrustBuddy allows individuals to lend out money Fast, Easy and Secure.

For lenders, the interest rate is far higher than with traditional saving products.

For borrowers, TrustBuddy offer secure conditions and a clear picture of all costs.

TrustBuddy has rapidly taken a leading position in the market for short term loans.(PayDay Loans)



KEY FIGURES

Data per share	2013-07-01 2013-09-30	2013-01-01 2013-09-30	2012-01-01 2012-09-30	2012-01-01 2012-12-31
Number of shares outstanding	275 817 653	275 817 653	269 386 959	269 386 959
Average number of shares during the period	275 817 653	273 603 421	268 112 867	268 433 130
Average number of shares after dilution	275 817 653	276 603 421	268 112 867	268 433 130
Total number of shares after dilution	275 817 653	275 817 653	269 386 959	269 386 959
Earnings per share before dilution SEK	-0,01 kr	-0,01 kr	0,01 kr	-0,01 kr
Earnings per share after dilution, SEK	-0,01 kr	-0,01 kr	0,01 kr	-0,01 kr
Equity per share, SEK	0,04 kr	0,04 kr	0,05 kr	0,03 kr

Key figures	2013-09-30	2013-09-30	2012-09-30	2012-12-31
ROI, %	Neg	Neg	27%	17%
Solidity, %	52%	52%	39%	34%
The average number of employees	32	32	4	6

Changes in equity	2013-07-01 2013-09-30	2013-01-01 2013-09-30	2012-01-01 2012-09-30	2012-01-01 2012-12-31
Presented Opening balance	12 635	80 552	90 960	90 960
Adjustment of Opening balance	0	-72 072	-80 557	-80 557
Adjusted Opening balance	12 635	8 480	10 403	10 403
New issue	-	6 753	-	-
Offset issue	-	-	233	233
Dividend	-	-2 758	-	-
Warrants	66	231	-	42
Adjusted earnings previous years	316	701	-	-
Net earnings this period	-1 826	-2 220	3 876	-2 201
Exchange differences	50	54	-	3
Balance carried forward	11 241	11 241	14 512	8 480

Definitions of key figures

EBITDA	Earnings before interest, taxes, amortization, depreciation and goodwill amortization
EBIT	Profit (revenue minus expenses) before interest and tax
Earnings per share before dilution	Earnings for the period in relation to the average number of shares.
Earnings per share after dilution	Earnings for the period in relation to the average shares outstanding after dilution.
Equity per share	Equity at the end of the period divided by number of shares outstanding.
Return on equity capital	Earnings after financial items in relation to equity and untaxed reserves (net of deferred tax).
Solidity	Equity capital and untaxed reserves (net of deferred tax) in relation to total assets.

Operations

SALES AND EARNINGS

1 July – 30 September 2013

Consolidated net sales for the period amounted to SEK 21.2 (10,3) million.

Operating profit before depreciation was -1,9 (2,8) million.
Depreciation relates primarily to goodwill.

Operating profit amounted to SEK -2,6 (2,4) million.

Profit after tax amounted to SEK -1,8 (2,5) million.

Earnings per average share was negative both before and after dilution.
Earnings per share for the period was negative.

1 Januari – 30 September 2013

Consolidated net sales for the period amounted to SEK 61,2 (23,7) million.

Operating profit before depreciation was -0,2 (4,8) million.
Depreciation relates primarily to goodwill.

Operating income amounted to SEK -2,2 (3,7) million.

Profit after tax amounted to SEK -2,2 (3,9) million.

Earnings per average share was negative both before and after dilution.
Earnings per share for the period was negative.

Work on the new establishments have continued in the third quarter. In conjunction with the new introductions, launch costs have increased as the board and management decided on a more cautious introduction in each market in order to ensure control. The Company has also during the period had additional costs in connection with its application to become a credit market company.

During the third quarter analysis of the Group's accounting policies and processes continued. This is to assure the quality of the flow associated with increased transactions and the application to be a credit market company. During the investigation it has been discovered inaccuracies in relation to a number of accounting principles whereupon the 2012 results have now been adjusted.

The adjustments relate primarily to the deduction of input VAT where it has been clarified that the group can make bigger deductions than previously reported. Earnings Adjustment attributable to 2012 was recognized against equity and therefore have no impact on earnings. Adjustment in 2013 has been recognized in earnings, and have a positive impact of SEK 0.4 million.

Net sales for the operating subsidiary TrustBuddy AB for the period from July to September was 21.2 (10,3) million. Profit before depreciation, EBITDA for the period July - September was SEK -1,0 million (3,2)

For the period January - September, net sales amounted to SEK 61,3 (23,7) million, earnings before depreciation, EBITDA, SEK 7,1 (6,4) million.

TAX

Group tax expense for the period July - September amounted to SEK 0,7 (0) million.

Group tax expense for the period January - September amounted to SEK 0,03 (0) million.

Tax expense is preliminarily calculated.

Taxable income is in Sweden related to Swedish market, which totals 22%.

MARKET OVERVIEW

The market for short-term funding has in recent years grown considerably and is now a mature market with a number of serious actors. Growth in the segment during the first quarter continued to point upward and TrustBuddy has increased its market share.

The company sees no signs to suggest that the Nordic and European market is saturated, but leaves plenty of room for continued growth within the existing offering, new products and service offerings.

Today there are no direct competitors, which operates within a similar IT-based, Peer-to-Peer, P2P platform, in the segment of short-term financing. This indicates that in the foreseeable future there are no serious threats that could disrupt the Company's expansion and market position.

The market is clearly signaling a continued strong growth and demand for all of TrustBuddys active geographic markets, Sweden, Norway, Denmark and Finland, and since the first quarter of 2013, Spain, Poland, Slovenia and Estonia. In the third quarter Germany, Netherlands, UK and USA was also included, initially for lenders only. *(Read more: Events during the reporting period)*

FINANCIAL POSITION AND CASH FLOW

1 July – 30 September 2013

Cash-flow from operating activities after changes in working capital was SEK -3,3 (9,3) million.

1 Januari – 30 September 2013

Cash-flow from operating activities after changes in working capital amounted to SEK -3,2 (13,6) million.

FINANCING

The Group has an equity capital of SEK 11,2 (14,5), and an equity ratio of 52 (39) %. The company is self-finance off and no interest bearing debt at the delivery of this Report.

TrustBuddy has 275 817 653 shares representing a share capital of SEK 10 825 792. The quota value is SEK 0,039. Each share carries one voting right way voice and all shares have equal rights to dividends and surplus on liquidation.

INVESTMENTS

1 July – 30 September 2013

Investments during the period amounted to SEK -0.4 (-0.6) million and everything is in substantial development related.

1 Januari – 30 September 2013

Investments during the period amounted to SEK -1.5 (-1,6) million and everything is in substantial development related.

EMPLOYEES

The average number of employees in the Group at end of period 32 (4).

INCENTIVE PROGRAM

There is an incentive program targeted at key employees. Pricing is according to the Black-Scholes option pricing model. Holders of warrants will be entitled to for each warrant to subscribe for one (1) new share in the Company at a subscription price equal to 140 percent of the average price of the Company's shares between 29 May 2012 and 26 June 2012.

Application for subscription of shares can take place the period from May 1, 2013 to July 1, 2014, and from May 1, 2015 and July 1, 2015.

The number of warrants totaling 8.100.00 pieces and is initially represented by one (1) warrant certificate, or multiples thereof, addressed to the holder.

EVENTS DURING THE REPORTING PERIOD

25.09.2013 TrustBuddy is now Live for Lenders in 4 additional countries

29.08.2013 Interim report second quarter 2013

21.08.2013 TrustBuddy appoints new Director(CIO)

20.08.2013 TrustBuddy approaching organic growth limits; seeking SEK 400 million in additional funding reserves

20.08.2013 TrustBuddy to update group accounts – increasing year-end result and reducing amortizations

02.07.2013 European institutional investor acquires 3% of TrustBuddy

Earlier in the year.

13/05/2013 TrustBuddy predicts strong growth.

05/03/2013 Dividend record date established

04/17/2013 Bulletin from Annual General Meeting 2013

17/04/2013 TrustBuddy expanding through local presence in Estonia

19.03.2013 Resolution on the issue and the outcome of subscription

03/15/2013 The company is establishing a local presence in Poland

14/03/2013 The company announces faster than expected growth in Spain.

11.02.2013 External investor acquires stake in TBDY for approximately 30 million; Board decides redirected issue

18.01.2013 The Company establishes operations in Spain

Additional information is available at:

<http://trustbuddyinternational.com>

EVENTS AFTER THE REPORTING PERIOD

26.11.2013 TrustBuddy; Norwegian investor, Arne Fredly, invests SEK 26m into TrustBuddy's P2P Lending Platform

25.11.2013 Trustbuddy on track to meet the expected additional 400m SEK P2P lending capital

25.11.2013 Trustbuddy's 10 largest shareholders guarantees €18.5m transaction with own shares

24.11.2013 Trustbuddy raises €6.20m in directed share issue subject to egm and €12.30m in P2P lending capital

24.11.2013 Notice to attend extraordinary shareholders' meeting in Trustbuddy International AB (publ)

PARENT COMPANY

1 July – 30 September 2013

Company Net sales for the period amounted to SEK 0,2 (0,1) million. Profit after financial items amounted to SEK -1,0 (-0,4) million. Shareholders' equity amounted to SEK 92,3 (89,9) million, representing an equity ratio of 98,6 (94,2) percent.

1 Januari – 30 September 2013

Company Net sales for the period amounted to SEK 0,4 (05) million. Profit after financial items amounted to SEK -3,5 (-1,6) million. The tax has been adjusted by 0,5 SEK million attributable to the year 2013.

TrustBuddy International AB (publ) has as its main task is to provide management functions to its subsidiary, TrustBuddy AB. There is also the parent company functions that are directly related to the parent company as a publicly listed company, including investor relations, interface with Nasdaq OMX, Euroclear, Certified Adviser and Others.

PRINCIPLES OF REPORTING

This report has been prepared in accordance with the law of Annual reporting Chapter 9, and RR 20 interim reporting. The same accounting and valuation policies were applied as in the most recent annual report delivered with the exception of the adjustments described below.

ADJUSTMENT OF THE ACCOUNTS FOR EARLIER PERIODS

Through a so-called reverse merger completed on 30 June 2011, TrustBuddy was acquired by 360 Holding AB (publ) (renamed to TrustBuddy International AB (publ)). A reverse merger means that even if the parent company is the legal acquirer, the group shall be accounted for as if the legal subsidiary is the acquirer in the transaction instead. On 30 June 2011, 360 Holding AB (now TrustBuddy International AB) acquired all shares in TrustBuddy AB. The acquisition was a so-called reverse merger, which, therefore, means that the group accounts should have been prepared as if the legal parent company (360 Holding AB) was the company being acquired. This means that it was this company that should have been reappraised to its actual value at the time of acquisition and not the legal subsidiary (TrustBuddy AB).

In earlier presented reports up to and including the first quarterly report 2013, TrustBuddy AB has been reappraised instead, which means that goodwill and amortizations have been accounted for to higher amounts than if the new principles, as applied in this report, would have been applied. The comparative numbers in this report concerning earlier periods are presented according to the new principles. The effects on earlier periods of these conversions are presented on p. 13. To summarize, the acquisition value has decreased from SEK 89,2 million to 4,3 million and monthly amortizations have decreased from SEK 0,7 million to 0,043 million. The adjustment has been settled against equity and has no impact on the group's liquidity.

SEGMENT REPORTING

Operating segments are reported in a manner consistent with the internal reporting provided to the chief operating decision maker. As of today, there is no separate reporting from the different countries, which could be considered in future reports.

ESTIMATES

In order to prepare the financial statements, the board and senior management make estimates and assumptions that affect the company's earnings and financial position and other information disclosed. Estimates and judgments are continually evaluated and based on historical experience and other factors, including expectations of future events that are expected to be reasonable under the circumstances. Actual results may differ from estimates. The areas where estimates and assumptions could pose significant risk to adjustments in reported values for the results and financial position in future reporting periods are primarily evaluated on; market conditions, the useful life of the Group's intangible assets, impairment testing for goodwill, the valuation of non-capitalized deferred tax assets, valuation of accounts receivable.

RISKS AND UNCERTAINTIES

TrustBuddy estimates that no significant risks other than what is described in our Annual Report has been added.

TrustBuddy has chosen to turn towards a market based on low risk and high-volume and thus has created its own niche. Access to capital, like the influx of new customers are uncertainties. With Internet marketing success as well as professional providers of lenders, however, seems that uncertainty be minimized.

TRANSACTIONS WITH RELATED PARTIES

No transactions with related parties occurred during the third quarter.

DISPUTES AND LEGAL PROCESSES

No disputes or legal proceedings have occurred in the third quarter.

OUTLOOK FOR 2013

TrustBuddy are market leaders in P2P, Peer-to-Peer, lending in Europe. During the first quarter of 2013, TrustBuddy was launched in Spain, Poland and Estonia. In the third quarter Germany, the Netherlands, UK and USA was included thus initially for lenders only. TrustBuddys savings product is now available in a total of 11 different countries. With this TrustBuddy further strengthened its leading position and increase its shares on all active markets.

TrustBuddy's assessment is that the market for P2P lending continues to grow in 2013 and the outlook for the coming period is positive. The company will increase its market share and further strengthen its position as a leader in short-term financing. TrustBuddy has a clear leading position in the Nordic. The company's total number of active markets with new launches this year amounts to 11 countries which takes TrustBuddy to a leading position in Europe. For 2013, the company estimates a loan turnover of SEK 650 million, which is more than double the previous year.

The focus in 2013 will continue to be on to further refine, adapt and streamline the offering for each submarket to increase its lead in the segment of short-term financing products.

AUDIT

This report has not been audited and is the translation and an abstract from the original in Swedish.

SHORT ABOUT TRUSTBUDDY

TrustBuddy is a credit intermediary in the market for short-term financing. The company offers individuals to borrow and lend money among each other, so-called Peer-to-peer lending or P2P. TrustBuddy is Scandinavia's first and largest P2P operator, operating in markets in Sweden, Norway, Denmark, Finland, Slovenia and during the first quarter 2013 Spain, Estonia, Poland. Germany, the Netherlands, Great Britain and USA was established in the third quarter 2013, initially for lenders only. The company's total number of active markets with new launches this year amounts to 11 countries which takes TrustBuddy to a leading position in Europe.

The business is exclusively conducted through TrustBuddy's proprietary website, in which all customers become members by registering an account, and specify whether they want to borrow or lend money. The loan agreements are established between private citizens, while all administration concerning the loans managed by TrustBuddy.

A member of TrustBuddy offers a safe and easy way to both borrow and lend money to the clearly defined costs and benefits.

Those members who register must, as a safeguard for all parties, have their identity authenticated through BankID before the account can be activated. In connection with the registration, and operating in regular time intervals, control is performed by the member to verify and ensure creditworthiness.

The security measures required to get the safest service possible for both lenders and borrowers.

Saving in a TrustBuddy account is as easy as in a bank and a loan application is both secure and easy.

Operations are conducted through its subsidiary TrustBuddy AB org. No. 556794-5083 from office in Stockholm and with support functions in each market and country.

The group's parent TrustBuddy International (publ), reg. No. 556510-9583, which is listed on NASDAQ OMX First North.

MARKET LISTING

The company's shares are listed on NASDAQ OMX First North. Highest price paid at 30 September was 1,37 SEK.

CERTIFIED ADVISER

Mangold Fondkommision AB.

<http://www.mangold.se>

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REPORT FROM THE BOARD AND CEO

This report is a translation and an abstract. For the full quarterly report for the period, please refer to the Swedish version.

Stockholm 28 November 2013

Mr. Eivind Jørundland, Board Chairman

Mr. Rune Glasø, Board Member

Mr. Linus L. Lönnroth, Board Member

Mr. Trond R. Ramslie, Board Member

Mr. Alf Erik Skuland, Board Member

Mr. Jens B. Glasø, CEO



Questions regarding this report will be answered by:

Jens B. Glasø, VD TrustBuddy International AB (publ)

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FORTHCOMING FINANCIAL INFORMATION

27-02-2014 Year-end report Q4, 2013

17-04-2014 AGM 2014

All reports are available after publishing on the website:

<http://trustbuddyinternational.com>

Result from group

Amount in KSEK	2013	2012	2013	2012	2012
	3 MONTHS JULY - SEPT	3 MONTHS JULY -SEPT	9 MONTHS JAN-SEPT	9 MONTHS JAN-SEPT	12 MONTHS JAN-DEC
Net revenue	21 248	10 279	61 209	23 652	38 384
Other operating income	-	112	-	217	250
	21 248	10 391	61 209	23 869	38 634
Operating costs					
Direct costs	-5 807	-2 847	-17 664	-6 714	-11 601
Other external costs	-10 612	-4 333	-28 911	-11 272	-18 036
Staff costs	-6 541	-376	-14 365	-1 097	-3 389
Depreciation and impairment of Intangible costs	-676	-389	-1 986	-1 082	-1 705
Other operating costs	-227	-	-510	-	-
Total operating costs	-23 863	-7 945	-63 436	-20 165	-34 731
Operating result	-2 615	2 446	-2 227	3 704	3 903
Results from term financial assets	-	-	-	-	-2 715
Other interest receivable and Similar incomes	122	93	127	176	253
Interest payable and similar charges	-69	-1	-150	-4	-8
Total result from financial investment	53	92	-23	172	-2 470
Result after financial posts	-2 562	2 538	-2 250	3 876	1 433
Tax for the period	736	-	30	-	-3 634
Result of the period.	-1 826	2 538	-2 220	3 876	-2 201

Consolidated balance

Amount in KSEK	2013-09-30	2012-09-30	2012-12-31
ASSETS			
Fixed Assets			
<i>Intangible Assets</i>			
Balanced expenses research and dev.	7 726	4 066	8 130
Goodwill	3 307	3 733	3 626
<i>Tangible fixed assets</i>			
Equipment, tools and installations	13	-	-
<i>Financial Assets</i>			
Deferred tax receivable	-	3 009	-
Other long term assets	263	42	42
Total Fixed Assets	11 309	10 850	11 798
Current Assets			
<i>Short-term receivables</i>			
Accounts receivables	184	-	3 410
Other current receivables	939	4 067	1 047
Prepayments and accrued income	5 223	7 835	3 806
Cash and cash equivalents	4 009	14 164	4 732
Total current assets	10 355	26 066	12 995
Total Assets	21 664	36 916	24 793
Amount in KSEK			
EQUITY AND LIABILITIES			
Equity			
<i>Restricted equity Share</i>			
Share capital	10 826	10 573	10 573
Restricted reserves	339	-	483
Non-restricted equity	2 296	63	-375
Net profit for the period	-2 220	3 876	-2 201
	415	3 939	-2 093
Total Equity	11 241	14 512	8 480
Provisions			
Deferred taxes	96	-	136
Total long-term liabilities	96	0	136
Current liabilities			
Bank overdraft	-	-	43
Trade accounts payable	2 291	1 369	2 292
Tax liabilities	115	-	480
Other current liabilities	5 179	20 430	7 318
Accrued expenses and deferred income	2 742	605	6 044
Total current liabilities	10 327	22 404	16 177
Total equity and liabilities	21 664	36 916	24 793

Cash flow from group

Amount in KSEK	2013 3 MONTHS JULY-SEPT	2012 3 MONTHS JULY - SEPT	2013 9 MONTHS JAN - SEPT	2012 9 MONTHS JAN - SEPT	2012 12 MONTHS JAN - DEC
Cash flow from operating activities					
Operating profit before financial items	-2 615	2 446	-2 227	3 704	3 903
Paid interest	-69	-1	-150	-4	-8
Received interest	122	93	127	176	253
Income taxes paid	-588	-	-375	-	-8
Adjustment for items not included in the result	1 136	389	2 965	1 082	-1 005
Cash flow from operating activities before changes in working capital	-2 014	2 927	340	4 958	3 135
Increase/decrease in current trade receivables	4 548	-	3 226	-	-3 411
Increase/decrease in current receivables	-5 235	-3 509	-1 309	-5 803	1 246
Increase/decrease in current liabilities	-635	9 850	-5 485	14 397	7 689
Cash flow from operating activities	-3 336	9 268	-3 228	13 552	8 659
Investing activities					
Investments in tangible fixed assets	-	-	-15	-42	-
Capitalised expenditure	-366	-645	-1 485	-1 534	-6 115
Cash flow from investing activities	-366	-645	-1 500	-1 576	-6 115
Financing activities					
Employee Stock Options	66	-	231	-	42
Change in long-term receivables	-161	-	-221	-	-42
Dividends	-	-	-2 758	-	-
New issue	-	-	6 753	233	233
Cash flow from financing activities	-95	-	4 005	233	233
Cash flow for the period	-3 797	8 623	-723	12 209	2 777
Exchange difference in cash equivalents	-	-	-	-	-
Cash and cash equivalents, beginning of period	7 806	5 541	4 732	1 955	1 955
Cash and cash equivalents, end of period	4 009	14 164	4 009	14 164	4 732

Result from parent company

Amounts in KSEK	2013 3 MONTHS JULY-SEPT	2012 3 MONTHS JULY - SEPT	2013 9 MONTHS JAN-SEPT	2012 9 MONTHS JAN - SEPT	2012 12 MONTHS JAN-DEC
Net revenue	163	135	430	448	823
Other operating revenues	2	10	14	13	7
Total operating revenue	165	145	444	461	830
Operating expenses					
Other external expenses	-1 276	-502	-4 076	-2 090	-2 706
Total operating expenses	-1 276	-502	-4 076	-2 090	-2 706
Operating earnings	-1 111	-357	-3 632	-1 629	-1 876
Other interest receivable and similar income items	119	-	119	1	1
Interest and similar expense items	-1	-	-2	-	-3
Total income from financial investments	118	0	117	1	-2
Profit after financial items	-993	-357	-3 515	-1 628	-1 878
Tax on earnings	-	-	-523	-	-1 587
Profit for the period	-993	-357	-4 038	-1 628	-3 465

Balance parent company

Amount i KSEK	2013-09-30	2012-09-30	2012-12-31
ASSETS			
<i>Financial Assets</i>			
Shares in group company	92 658	92 118	92 517
Deferred tax receivable	-	3 009	-
Total Fixed Assets	92 658	95 127	92 517
Current Assets			
<i>Short-term receivables</i>			
Receivables from group companies	768	-	1 061
Current tax receivables	-	-	8
Other current receivables	93	152	750
Prepayments and accrued income	108	138	135
Cash and cash equivalents	-	29	18
Total current assets	969	319	1 972
Total Assets	93 627	95 446	94 489

Amount in KSEK	2013-09-30	2012-09-30	2012-12-31
EQUITY AND LIABILITIES			
Equity			
Share Capital	10 826	10 573	10 573
Restricted reserves	10 013	10 013	10 013
balanced earnings	-67 267	-65 299	-61 274
Share premium account	142 783	136 282	136 283
Net profit for the period	-4 038	-1 628	-3 465
Total equity	92 317	89 941	92 130
Short-term liabilities			
Accounts payables	597	800	1 116
Tax liability	517	-	-
Short-term liability group	26	4 208	245
Other current liabilities	37	414	922
Accruals and Deferred income	133	83	76
Total short-term liabilities	1 310	5 505	2 359
Total equity and liabilities	93 627	95 446	94 489

Conversion bridges

The following conversion bridges discloses the effects that the adjustment described on page 6 under the heading "Approval of the accounts for previous periods," will have on the financial statements for prior periods.

Consolidated Balance Sheet	Values presented per 2012-12-31	Adjustment	Values presented per 2012-12-31
Assets			
<i>Fixed assets</i>			
Goodwill	75697	-72071	3626
Other fixed assets	8172		8172
Current assets	12995		12995
Total assets	96864	-72071	24793
Liabilities and equity			
Share Capital	10573		10573
Restricted reserves	483		483
Free reserves	80183	-80557	-374
profit for the year	-10687	8486	-2201
Total equity	80552	-72071	8481
Long-term liabilities	16312		16312
Total liabilities and equity	96864	-72071	24793

Consolidated Balance Sheet	Values presented per 2012-09-30	Adjustment	Values presented per 2012-09-30
Assets			
<i>Fixed assets</i>			
Goodwill	77944	74211	3733
Other fixed assets	7117		7117
Current assets	26066		26066
Total assets	111127	74211	36916
Liabilities and equity			
Share Capital	10573		10573
Restricted reserves			
Free reserves	80620	80557	63
profit for the year	-2470	-6346	3876
Total equity	88723	74211	14512
Long-term liabilities	22404		22404
Total liabilities and equity	111127	74211	36916

Consolidated Balance Sheet	Values presented per 2011-12-31	Adjustment	Values presented per 2011-12-31
Assets			
<i>Fixed assets</i>			
Goodwill	84610	-80557	4053
Other fixed assets	6303		6303
Current assets	8054		8054
Total assets	98967	-80557	18410
Liabilities and equity			
Share Capital	10312		10312
Restricted reserves			
Free reserves	86501	-85963	538
profit for the year	-5853	5406	-447
Total equity	90960	-80557	10403
Long-term liabilities	8007		8007
Total liabilities and equity	98967	-80557	18410

Extract consolidated income statement	Values presented full year 2012	Adjustment	Adjusted values full year 2012
Depreciation and amortization of tangible and intangible assets	-10191	8486	-1705
Profit for the year	-10687	8486	-2201
Extract consolidated income statement			
	Values presented for Jan-Sep 2012	Adjustment	Adjusted values for Jan-Sep 2012
Depreciation and amortization of tangible and intangible assets	-7428	6346	-1082
Profit for the period	-2470	6346	3876
Extract consolidated income statement			
	Values presented for July-Sep 2012	Adjustment	Adjusted values for July-Sep 2012
Depreciation and amortization of tangible and intangible assets	-2504	2115	-389
Profit for the period	423	2115	2538

TrustBuddy

Buddylending made simple!

The screenshot displays the TrustBuddy website's loan application page. At the top, there is a navigation bar with links for 'OM TRUSTBUDDY', 'HUR FUNGERAR DET', 'HJÄLP', 'BLOGG', and 'LOGGA IN'. The main header features the TrustBuddy logo and a banner with cartoon characters holding flags from various countries. Below the banner, a large form allows users to specify the loan amount and term. The loan amount is set to 5000 SEK, and the term is 14 days. A 'REKONSULT' button is visible. To the right, there is a 'Belopp att återbetala: 5000 SEK' and a '5000' input field. Below the form, there are several informational sections: 'Säkert' (Safe), 'Snabbt' (Fast), 'Flexibelt' (Flexible), 'Låna pengar av andra privatpersoner' (Borrow money from other private individuals), 'TJÄNA 12% BLI LÅNGIVARE' (Earn 12% become a lender), 'Nyheter!' (News!), 'MOBIL APP' (Mobile app), and 'Facebook'. At the bottom, there is a footer with the TrustBuddy logo, address (Wallingatan 12, SE-111 63 Stockholm), copyright (© 2013 Trustbuddy AB. All Rights Reserved.), and a section for 'Användbara länkar' (Useful links) including 'Bli en Buddy' and 'Låna'.

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