



Press release

Stockholm, 27 February 2014

TrustBuddy: Year-end Result 2013 - Harder, Better, Faster, Stronger

TrustBuddy, the world's largest Peer-to-Peer Lending Company within the payday loan segment today announces its year-end results 2013. For full report see www.trustbuddyinternational.com

For the fifth consecutive year, the TrustBuddy P2P Lending platform grew by more than 100 % on a YoY basis, with no indication of the future expansion slowing down.

2013 revenues were SEK 80.9m up 111 % YoY driven by a 103 % increase in lending volumes to reach SEK 528m. EBITDA declined slightly to SEK -2.5m (2012: SEK -1.2m) due to increased system investment and expansion of our European presence.

Operationally 2013 was a year of great success and significant progress: with strong revenue growth, Pan European expansion, investment in a new and highly effective online P2P-platform and systems, and the arrival of institutional capital. Adding to this, also the success of introducing SEK 110m in institutional loan capital on the platform in December 2013 that will become a key driver of loan volume increase in 2014 and beyond.

The fourth quarter of 2013 was challenged by the high demand from borrowers not being matched by adequate access to capital for lending. This yielded a negative impact on the performance during the period. This is now addressed by the institutional capital injection mentioned above which arrived on the 27th December 2013. The benefit from this capital will be apparent in Q1 2014.

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About TrustBuddy International AB (publ)

TrustBuddy International AB (publ) is one of the first in the world to focus on arranging loans and capital provision between buddies in Scandinavia in an organised manner. The company is listed at NASDAQ OMX First North in Stockholm. Mangold Fondkommission is TrustBuddy International AB (publ)'s Certified Adviser and market maker, phone number: +46 8-503 015 50.