

collector

Q2

INTERIM REPORT JAN – JUNE 2018

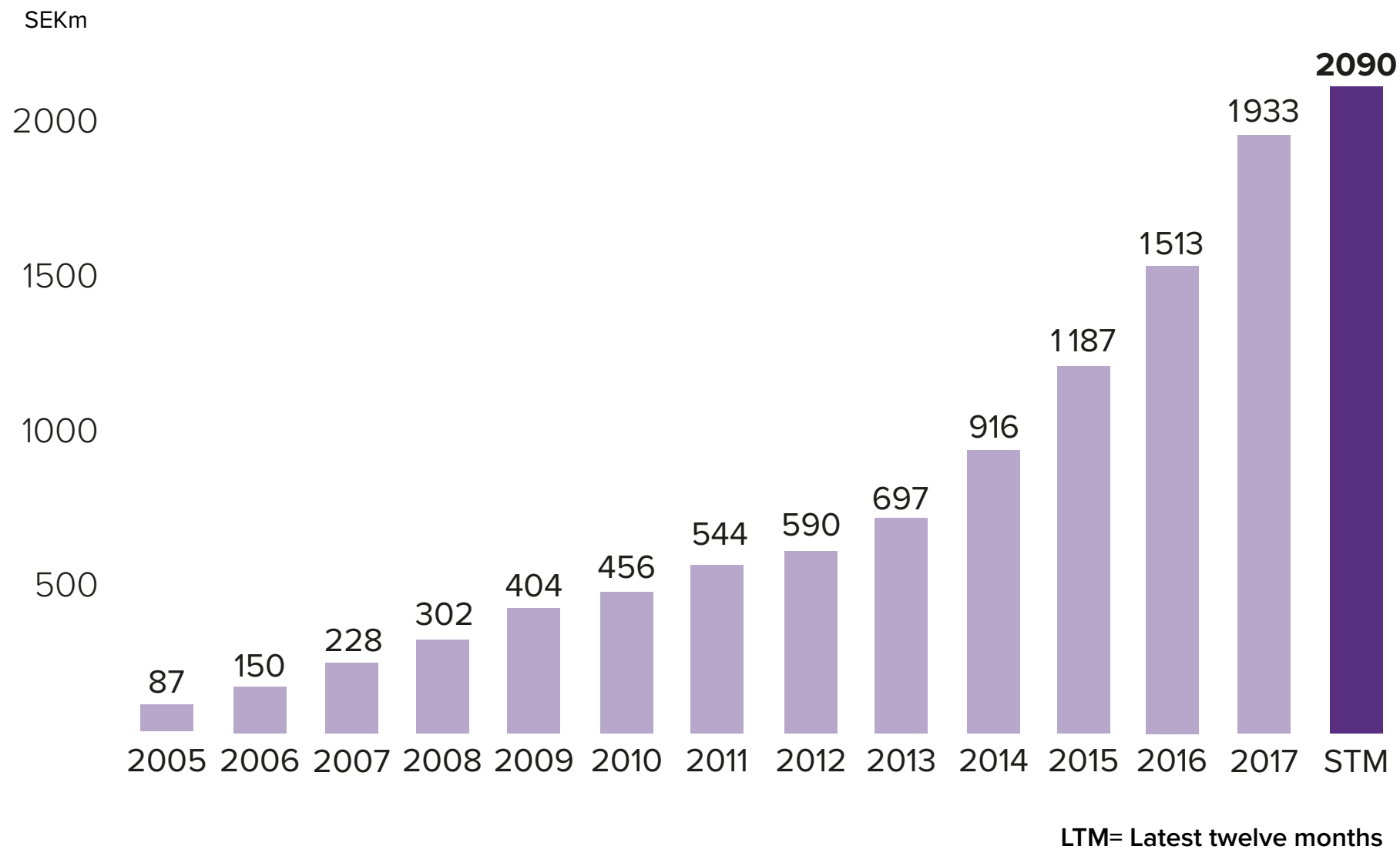
Q2 – Conclusion

- Higher income and better result, strong June
- Strong performance for Factoring & company lendings, Property finance and Personal loans
- Saving Programme has contributed to an improved C/I-ratio
- Good growth in the loan portfolio
- Acquisition of a major portfolio of Swedish consumer credits
- New CEO – Martin Nossman
- New CFO – Magnus Erkander

Total income

Q2
SEK 556m (473), +18 %

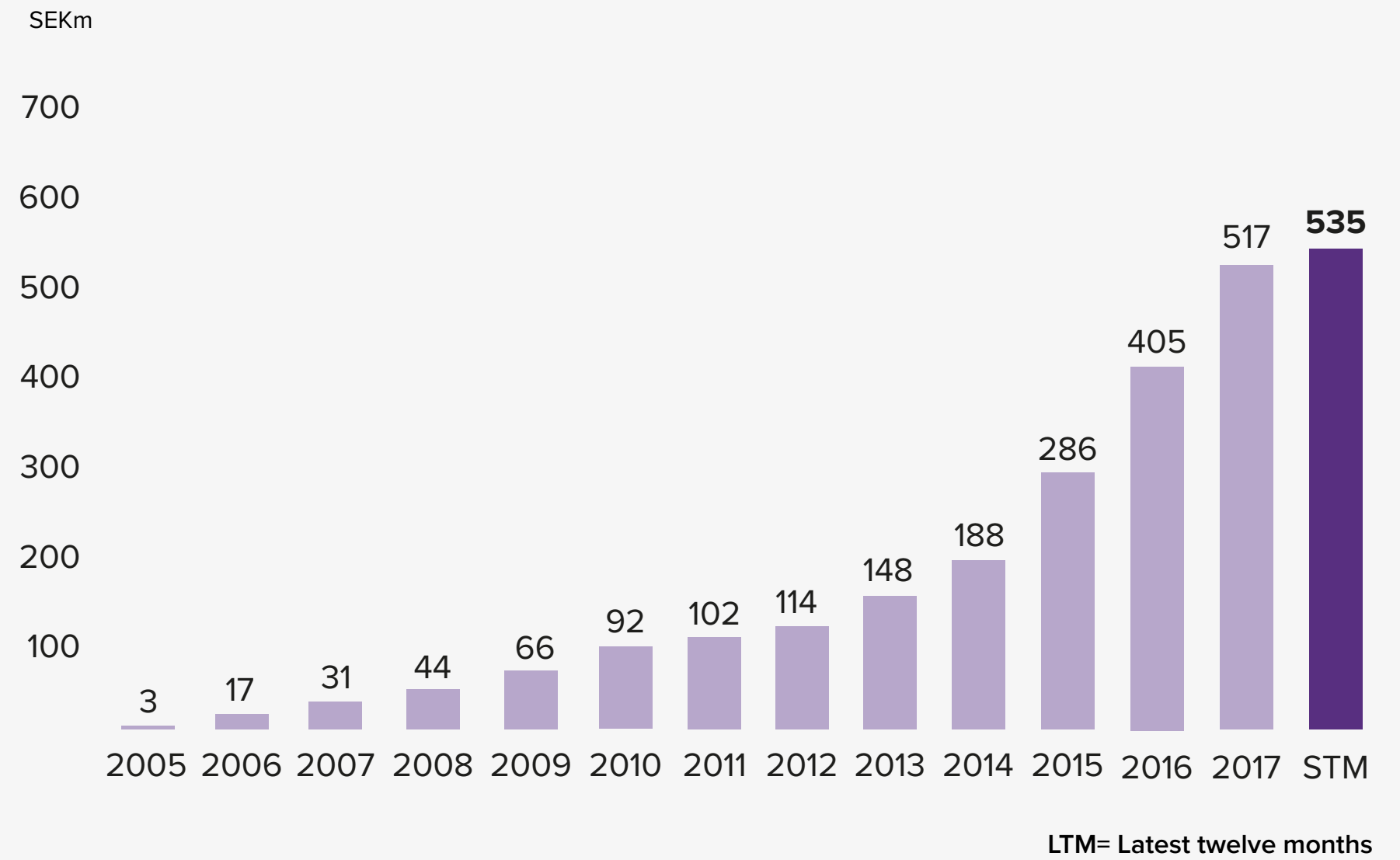
Jan–June 2018
SEK 1 068m (911), +17 %



EAT

Q2
SEK 147m (128), 15 %

Jan–June 2018
SEK 259m (241), 7 %



Earnings per share, SEK

	Q2 2018	Q2 2017	Δ
Earnings per share	1.43	1.24	+15%
	jan–juni 2018	jan–juni 2017	Δ
Earnings per share	2.52	2.35	+7%

Jan–June 2018 – Trends

PRIVATE

+62 % of income
+36 % profit contribution
+51% of total credit portfolio

Personal loans



- Good growth and improved quality
- Focus on premium segment

Payments



- Lower performance due to the loss of major client
- Postponement of implementation of new client

Corporate

+38 % of income
+58 % profit contribution
+49 % of total credit portfolio

Factoring and company credits



- Strong income- and result performance
- Influx of new costumers
- Agreement with Mr Shoebox

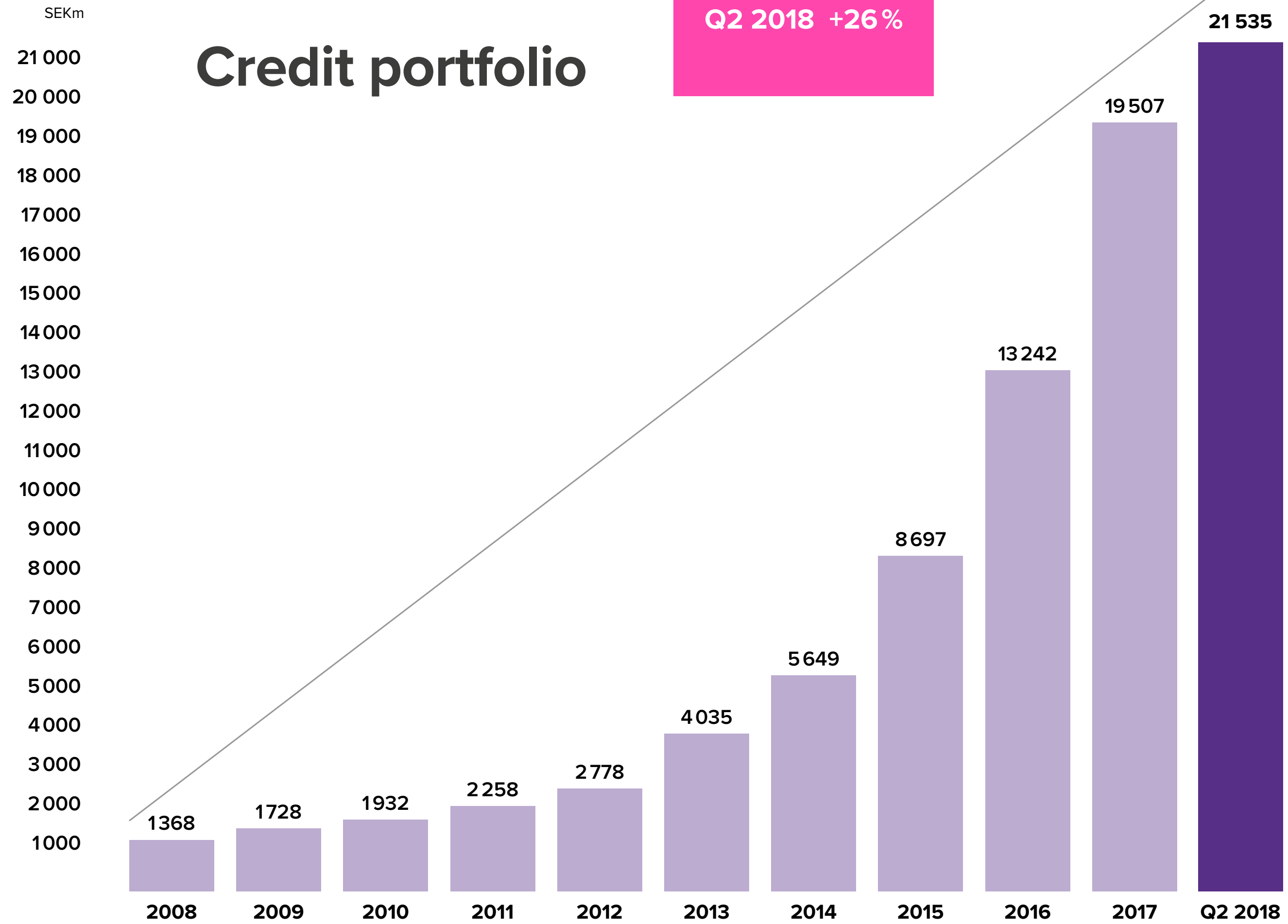
Propity finance



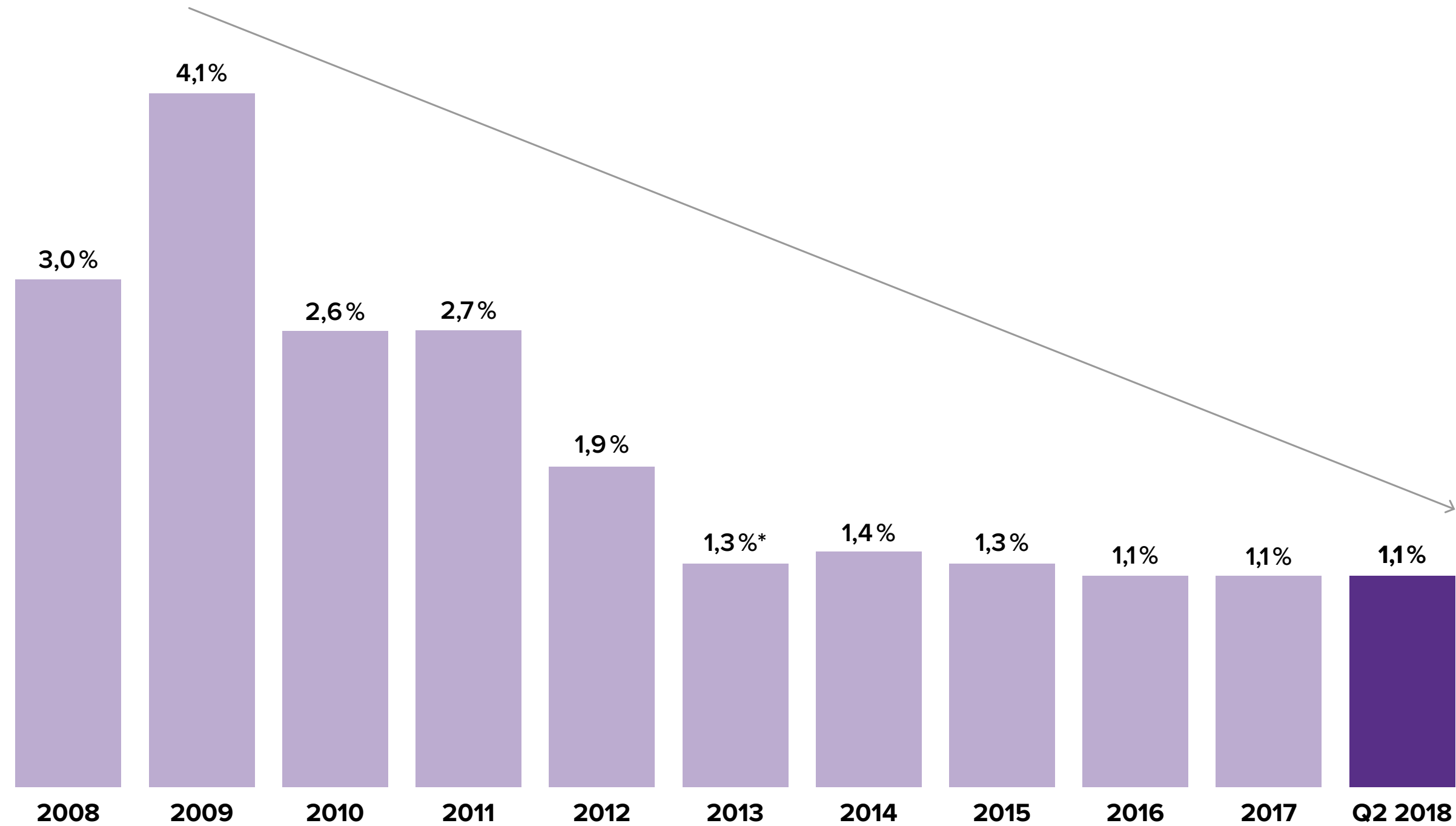
- Remain strong performance
- Major investments in Denmark and Finland

Credit portfolio

Q2 2018 +26%



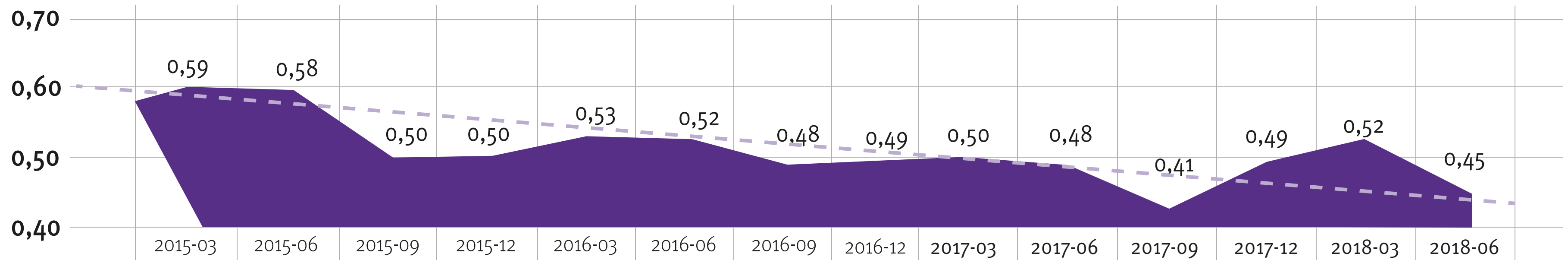
Net credit losses



*Excluding insurance compensation SEK 6m

Cost/income Ratio

Economies of Scale

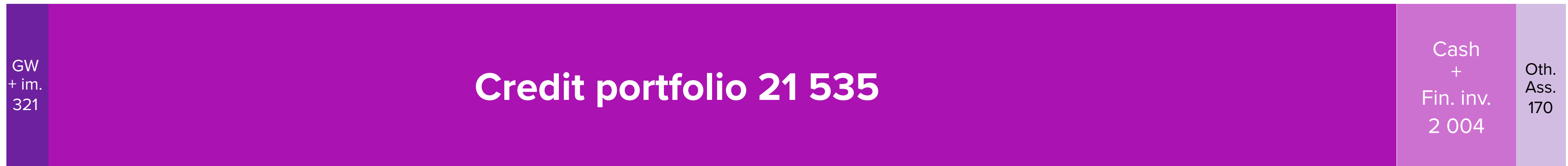


Return on equity



Balance sheet

December 30, 2018

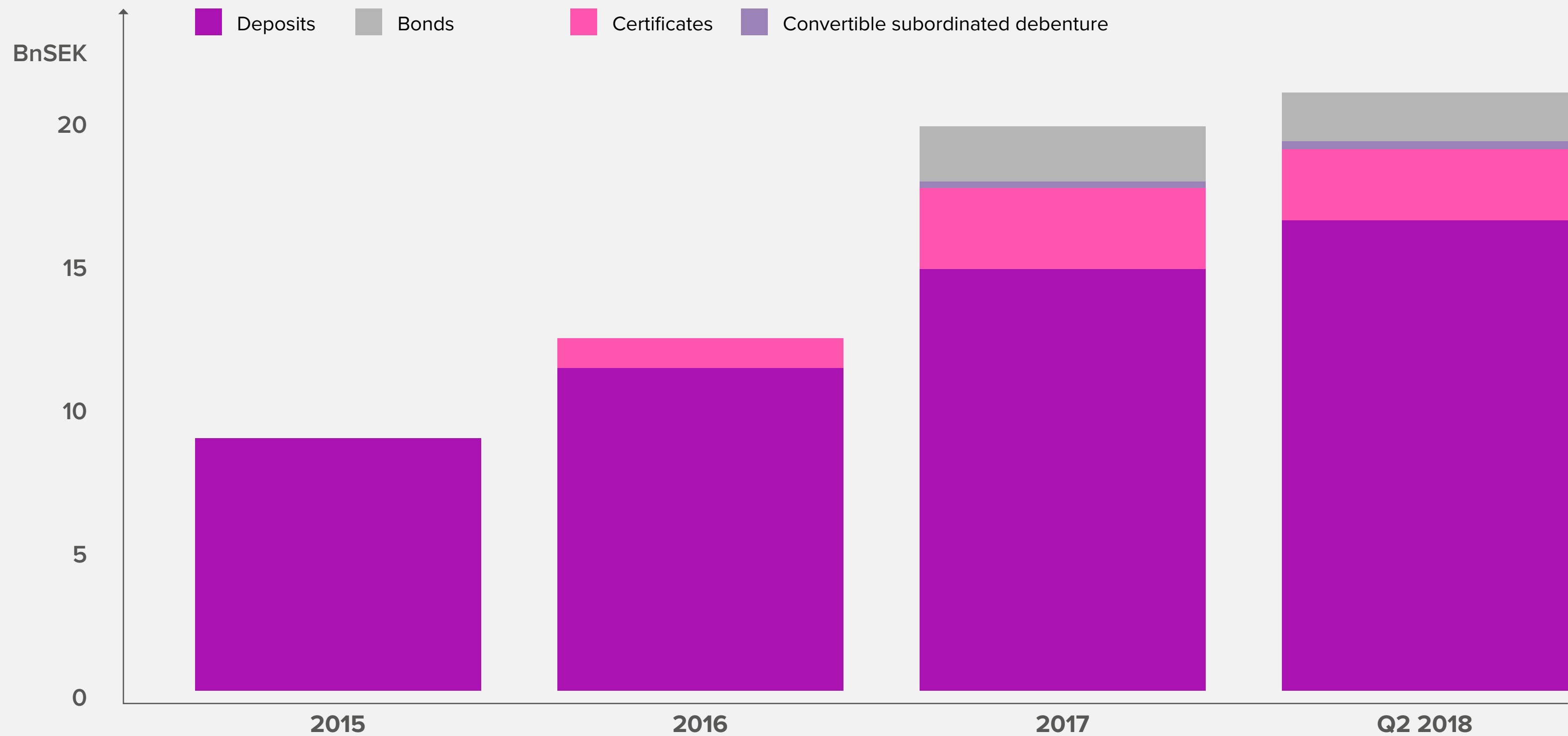


Total assets: SEK 24 030m



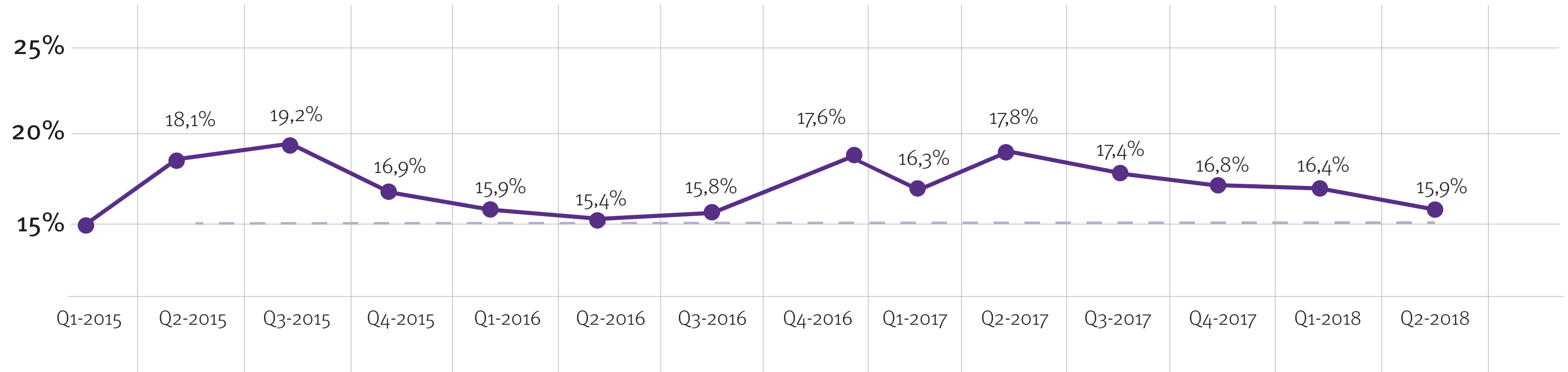
Debt and equity: SEK 24 030m

Diversified financing



Total capital ratio

Financial objective $\geq 15\%$

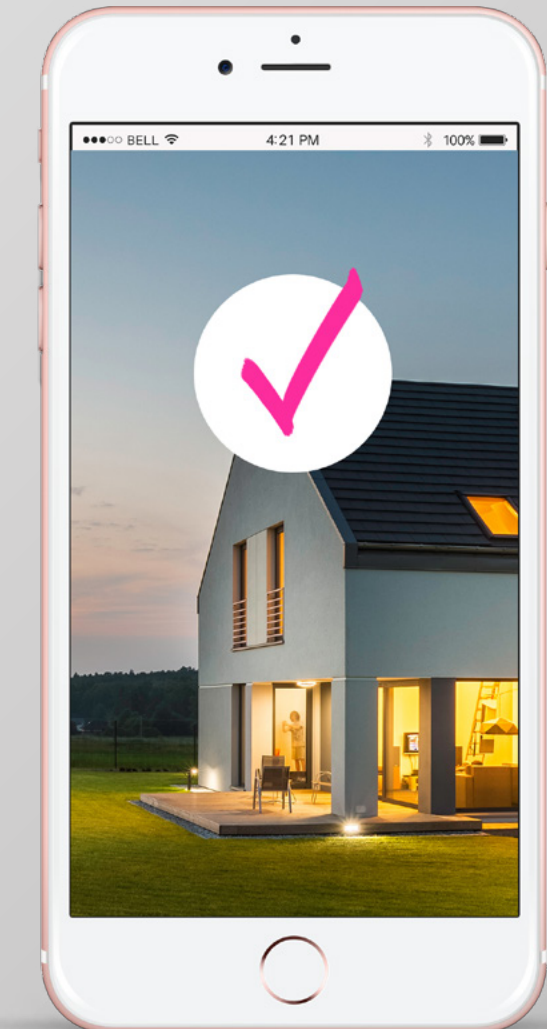
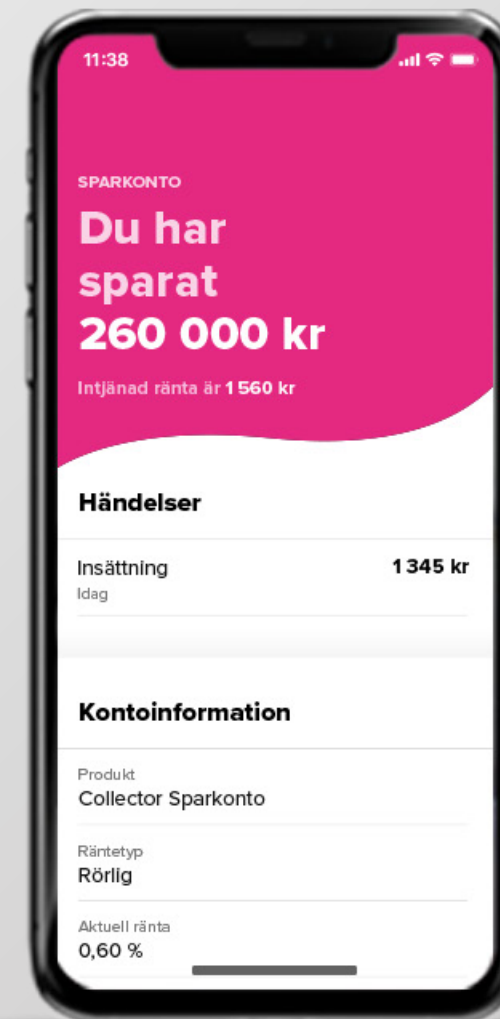


Collector Ventures

- Invested approximately SEK 173m since its inception 2016
- 24 companies
- Several have performed better than expected

Future

- Digital residential mortgages
- Client relations
- Direct contact to clients
- Bankapp



collector bank