



Corpia®

CORPIA SPV 1 AB FINANCIAL REPORT Q3 2021

THIRD QUARTER 2021

- **Total operating income** – A surplus of 445 TSEK (662)
- **Operating Profit** – A profit of -154 TSEK (11)
- **Cash Balance** – Cash balance 38 591 TSEK (19 412)
- **Lending Portfolio** – Portfolio 103 207 TSEK (121 662)

Management COMMENTARY

In Q3 2021 the lending portfolio shrank, as expected given that no new loans were originated into the facility. The credit quality of the lending portfolio remained strong, with no defaults in the quarter. Net Profit for the quarter was negative, primarily due to interest costs incurred on unutilised financing.

Andrew Karmy
CEO Corpia Group AB

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CORPIA SPV 1 AB - P&L	Q3 2021	Q2 2021	2020
(TSEK)			
Total operating income	445	662	-1 266
Interest income	2 748	2 814	2 604
Interest expenses	-1 993	-1 972	-3 529
Other interest income, net	39	15	-38
Group contributions	-350	-196	-315
Other operating income	2	0	12
Total expenses	-599	-651	-1 699
General administration expenses	-261	-317	-1 072
Other operating expenses	-338	-334	-626
Result pre credit losses	-154	11	-2 965
Credit Losses	0	0	0
Operating profit	-154	11	-2 965
Closing positions	0	0	641
NET PROFIT	-154	11	-2 324

CORPIA SPV 1 AB - BALANCE SHEET	Q3 2021	Q2 2021	2020
(TSEK)			
Loan portfolio	103 207	121 662	56 728
Other current assets	3 032	3 612	3 424
Cash	38 591	19 412	47 281
Fixed and current assets	144 830	144 686	107 433
TOTAL ASSETS	144 830	144 686	107 433
Balanced profit and other Equity	785	785	3 110
Profit	-674	-520	-2 324
Total Equity	111	265	785
Public lending related debt	130 000	130 000	100 000
Subordinated debt	13 545	13 545	5 374
Other debt	1 174	876	1 274
Liabilities	144 718	144 420	106 648

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TOTAL EQUITY AND LIABILITIES	144 830	144 686	107 433
<i>E/R (Total equity + Subordinated debt) / Loan portfolio</i>	<i>13,23%</i>		

CORPIA SPV 1 AB CASH FLOW	Q3 2021	Q2 2021	2020
(TSEK)			
Opening Balance	19 412	19 717	48 422
Change cash period	19 179	-305	-1 141
Balance end of Period	38 591	19 412	47 281
Operating Cash flow	18 659	-835	-54 200
Cash flow from investing activities	0	0	0
Cash flow from operating and investing activities	18 659	-835	-54 200
Change in Equity	520	530	3 060
Change in Debt	-	-	50 000
Cash flow from financing activities	520	530	53 060
Change cash period	19 179	-305	-1 141

