

Corporate governance report

Proper corporate governance practices are fundamental in maintaining the market's confidence in the Group and creating added value for our stakeholders. As part of this effort and in order to prevent any conflicts of interest, roles and responsibilities are clearly defined and delegated among shareholders, the Board of Directors, management and other stakeholders. A detailed presentation of corporate governance at Resurs Holding AB (publ) ("Resurs Holding") is provided on the following pages.

CORPORATE GOVERNANCE/ MANAGEMENT MODEL/GOVERNANCE AND MANAGEMENT

Resurs Holding is a Swedish public limited liability company whose shares have been listed on Nasdaq Stockholm since April 2016. The company's corporate governance practices are predominantly based on Swedish law, the Swedish Financial Supervisory Authority's regulations, the company's Articles of Association and internal policies. In addition to the regulations of the Swedish Companies Act (2005:551), the Swedish Annual Accounts Act (1995:1554) and the company's Articles

of Association, the company applies Nasdaq Stockholm's Rule Book for Issuers and the Swedish Corporate Governance Code (the "Code"), as well as other applicable Swedish and foreign laws and regulations related to listed companies.

SWEDISH CORPORATE GOVERNANCE CODE

The Code applies to all Swedish companies whose shares are listed in a regulated marketplace in Sweden and must be observed as of the first day of trading. The Code stipulates a standard for sound corporate governance at a higher level of ambition than that of the Companies Act and the minimum criteria stipulated in other regulations. The Code is based on the comply or explain principle, meaning that the company is not compelled to always comply with every rule of the Code, and is instead free to opt for other solutions that are deemed to better suit the circumstances in a particular case.

provided that the company transparently reports every such deviation, describes the alternative solution, and states the reasons for said actions in its corporate governance report.

In 2020 the company had a deviation from the Code, namely that Chairman of the Board Martin Bengtsson, was the Chairman of the Nomination Committee. The reason for this deviation is that the Nomination Committee instruction adopted by the general meeting of shareholders states that the member appointed by the largest shareholder in terms of votes shall be appointed Chairman of the Nomination Committee. This member was Martin Bengtsson.

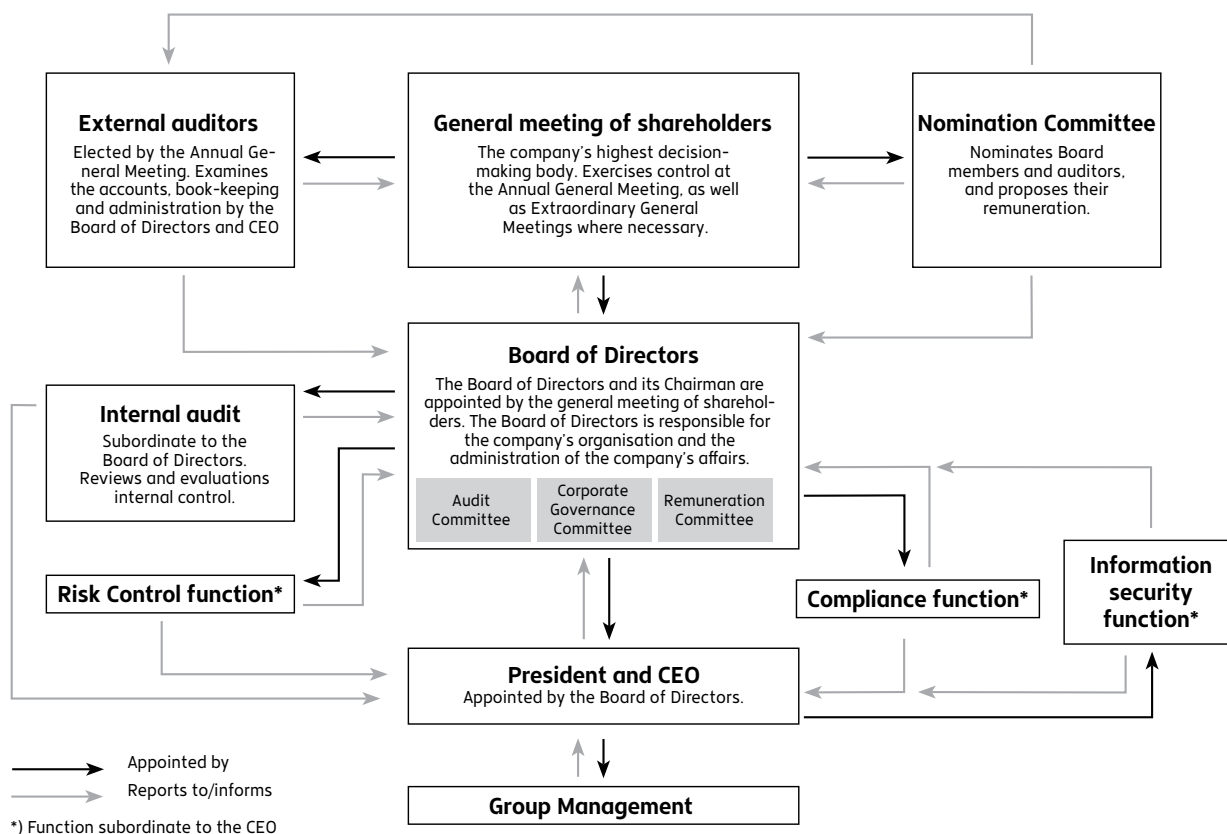
SHAREHOLDERS' ROLE IN CORPORATE GOVERNANCE/ LARGEST SHAREHOLDERS

Resurs Holding's share register is maintained by Euroclear Sweden AB. At 31 December 2020, the company had a total of 200,000,000 shares.

Shareholders (holding exceeding 10%) at 31 December 2020:

Shareholders	Number of shares	% ownership
Waldakt Aktiebolag	57,885,556	28.9%

RESURS HOLDING'S CORPORATE GOVERNANCE STRUCTURE



GENERAL MEETING OF SHAREHOLDERS

The general meeting of shareholders can resolve every company matter that does not expressly fall under the exclusive expertise of another company body. At the Annual General Meeting (AGM), which must be held within six months of the end of the financial year, shareholders exercise their voting rights on matters including the adoption of the income statement and balance sheet, appropriation of the company's profit or loss, motions on discharge from liability for Board members and the CEO for the financial year, the election of Board members and auditors, as well as fees to be paid to Board members and auditors.

In addition to the AGM, Extraordinary General Meetings may also be convened. Pursuant to the Articles of Association, notice of a general meeting of shareholders must be announced in Post- och Irikes Tidningar and by making the notice available on the company's website. Confirmation that the official notification has been issued must simultaneously be announced in Svenska Dagbladet. A press release in Swedish and English including the notice in its entirety is published ahead of every general meeting of shareholders.

The Chairman of the Board, the minimum number of Board members needed to form a quorum, and the CEO are to attend extraordinary meetings of shareholders. In addition to the aforementioned parties, AGMs must be attended by at least one member of the Nomination Committee, at least one of the company's auditors, and, whenever possible, all Board members.

The company's Articles of Association do not include any specific stipulations concerning the election or dismissal of Board members, limitations to sales of shares or amendments to the Articles of Association. The Board does not currently hold any authority granted by a general meeting of shareholders to make a decision on Resurs Holding issuing any new shares. At the Annual General Meeting on 17 June 2020, the Board was once again authorised to buy back own shares to encompass up to five per cent of all of the shares in the company up until the next Annual General Meeting.

A total of 106,872,475 shares were represented at the 2020 AGM. The represented shares comprised approximately 53.4 per cent of the total number of shares in the company.

The resolutions passed at the 2020 AGM included:

- Adoption of the income statement and balance sheet, and consolidated income statement and consolidated balance sheet
- A resolution on the appropriation of the Company's profit according to the adopted balance sheet
- Resolution on discharge from liability for the Board of Directors and the CEO

- Determination of fees for Board members and auditors
- Reelection of Board members Martin Bengtsson, Fredrik Carlsson, Lars Nordstrand, Marita Odélius Engström, Mikael Wintzell and Johanna Berlinde for the period until the next Annual General Meeting, and the election of Kristina Patek and Susanne Ehnåge as new Board members for the period until the next Annual General Meeting. Martin Bengtsson was re-elected as Chairman of the Board.
- Election of auditors
- Resolution on guidelines for compensation for the CEO and other senior executives
- Authorisation to buy back own shares to encompass up to five per cent of all of the shares in the company up until the next Annual General Meeting
- Resolution to buy back warrants of series 2016/2020
- Resolution on private placement of warrants of series 2020/2023 and transfer of such warrants

Resurs Holding's next AGM will be held on 28 April 2021.

RIGHT TO PARTICIPATE IN THE GENERAL MEETING

All shareholders who are entered in the extract from the share register concerning the status of the shareholders five days prior to the meeting (including Saturdays) and who registered their participation on time, pursuant to the stipulations in the notice, are entitled to participate in the meeting and to cast votes based on the number of shares that they hold. Shareholders who are unable to attend in person may be represented by a proxy. Shareholders will also have the opportunity to vote via post for the 2021 Annual General Meeting.

In addition to registering with the company, shareholders whose shares are held in the custody of a trustee through a bank or other securities firm must temporarily register their shares in their own name with Euroclear Sweden AB in order to be entitled to participate in the meeting. Shareholders should inform their trustees of this well in advance of the general meeting.

Resurs Holding's Articles of Association do not stipulate any limitations as to how many votes each shareholder may cast at a general meeting.

NOMINATION COMMITTEE

The Nomination Committee represents Resurs Holding's shareholders. The Nomination Committee is tasked with preparing and presenting motions for resolution, for example, determining the proposals on the number of and election of Board members, the Board Chairman, fees for the Board of Directors and for work on its

Committees, the election of and fees for the company's auditors, and the Nomination Committee instruction that is to govern Nomination Committee's work and compensation.

The Nomination Committee's efforts focus especially on ensuring that the Board of Directors comprises members who possess the expertise and experience to match the criteria that applicable regulations and Resurs Holding's shareholders impose on its Board Of Directors, including the requirements that are stipulated in financial regulations and the Code. Accordingly, in the process of assessing candidates for the Board, the Chairman of the Board presents the Nomination Committee with the evaluation that has been conducted of the Board's work and of the individual members during the past year. The Nomination Committee is also given the opportunity to meet the Board's members. The Nomination Committee also makes preparations for the election of auditors. Shareholders are free to submit proposals to the Nomination Committee pursuant to the instructions posted on Resurs Holding's website.

The Annual General Meeting decides on the Nomination Committee instruction that will apply for Resurs Holding's Nomination Committee. According to the current instruction, the Nomination Committee is to be comprised of the Chairman of the Board and Board members appointed by the four shareholders with the greatest number of votes per the final banking day in August every year, based on share information from Euroclear Sweden AB and other reliable share information that has been provided by the company, as well as rules concerning changes in ownership. Ahead of the 2021 AGM, the Nomination Committee accordingly comprised members appointed as follows: Martin Bengtsson appointed by Waldakt AB, which is the largest shareholder of Resurs Holdings (the Bengtsson family) with 28.9 per cent of the votes; Jonas Strömberg appointed by the Erik Selin Fastigheter AB Group; Anna Sundberg appointed by Handelsbanken Fonder AB; and Johannes Wingborg appointed by Länsförsäkringar Fondförvaltning AB (publ). Some major shareholders have declined to appoint members to the Nomination Committee. In accordance with the applicable instructions for the Nomination Committee, Martin Bengtsson is the Chairman of the Nomination Committee since he is appointed by Resurs Holding's largest shareholder Waldakt AB (with 28.9 per cent of the shares/votes).

The Nomination Committee applies item 4.1 of the Code as its diversity policy, and strives for a combination of skills and experience that meet the demands set for Resurs Holding's Board of Directors. The Nomination Committee believes that

the diversity issue is important, and it actively endeavours to achieve an even gender distribution.

The Nomination Committee's proposals for the 2021 AGM will be published in the forthcoming AGM notice on Resurs Holding's website, and proposals for elections to the Board will be announced in a press release as soon as they are determined.

BOARD OF DIRECTORS

Following the general meeting of shareholders, the Board is the company's highest decision-making body and its highest executive body. The work of the Board is primarily governed by the Swedish Companies Act. The Board's work is also governed by the rules of procedure that are established annually by the Board. The rules of procedure govern such matters as the delegation of tasks and responsibilities among the Board and the CEO, and the procedures for the CEO's financial reporting. The Board also adopts rules of procedure for the Board's Committees. The Board's tasks include establishing strategies, business plans and budgets, submitting interim reports and financial statements and adopting policies. The Board must also monitor the company's financial performance, ensure the quality of the financial reporting and reporting by the control functions, and evaluate the company's operations based on the

established targets and policies adopted by the Board. Finally, the Board also decides on major investments and organisational and operational changes in the company. The Chairman of the Board is to monitor the company's earnings in close cooperation with the CEO. The Chairman leads the Board's work and creates an open and constructive dialogue. The Chairman's tasks also include monitoring and evaluating the skills, work and contributions of individual Board members to the Board. In addition to the regular Board members, the CEO, CFO and the Board's secretary also participate in Board meetings. Other members of Group Management and other executives report on specific matters.

EVALUATION OF THE BOARD

Once a year, the Board conducts a systematic evaluation during which Board members are given an opportunity to provide their views on approaches, Board material, their own and other members' work on the Board with the aim of improving the work of the Board and providing the Nomination Committee with a relevant basis for making decisions ahead of the AGM. An evaluation was performed by an external company led by the Chairman of the Board ahead of the 2021 AGM, and the results were presented to the Board and the Nomination Committee.

MEMBERS OF THE BOARD

The members of the Board are elected on an annual basis by the AGM for the period until the end of the next AGM. According to Resurs Holding's Articles of Association, the Board is to comprise three to ten members elected by a general meeting. The Board currently comprises eight members elected by a general meeting for the period until the end of the 2021 AGM.

Under the Code, a majority of the AGM-elected Board members must be independent in relation to the company and its management. To determine whether a Board member is independent, a collective assessment must be made of all circumstances that may give reason to question a Board member's independence in relation to the company or its management, such as if a Board member has recently been employed by the company or one of its related companies. At least two of the Board members who are independent in relation to the company and its management must also be independent in relation to the company's major shareholders. In order to determine this independence, the scope of the member's direct or indirect relations to major shareholders must be taken into account. Major shareholders are defined under the Code as shareholders who directly or indirectly control 20 per cent or more of the company's shares or voting rights.

Members of the Board

Name	Function	Elected ¹⁾	Independent	Audit Committee	Remuneration Committee	Corporate Governance Committee	Board meeting attendance	Committee meeting attendance	Total fees	No. of own and related parties' shares
Martin Bengtsson	Chairman ¹⁾	2012	No ^{2) 3)}	•			13/14	13/13	SEK 1,370,000	57,885,556
Johanna Berlinde	Board member	2019	Yes			•	12/14	4/4	SEK 628,000	1,220
Mariana Burenstam Linder	Board member ⁴⁾	2015	Yes			• ⁴⁾	8/8	2/2	SEK 246,000	- ⁵⁾
Fredrik Carlsson	Board member	2012	Yes	•	•		14/14	18/18	SEK 633,000 ⁶⁾	167,254
Anders Dahlvig	Board member ⁴⁾	2012	Yes		• ⁴⁾		7/8	3/3	SEK 183,000	- ⁵⁾
Lars Nordstrand	Board member ¹⁾	2012	Yes		•	•	12/14	7/9	SEK 990,000 ⁶⁾	64,994
Marita Odélius Engström	Board member	2015	Yes	• ⁷⁾		•	14/14	12/13	SEK 640,000	23,407
Mikael Wintzell	Board member	2018	Yes				14/14		SEK 440,000	4,500 ⁸⁾
Kristina Patek	Board member ⁹⁾	2020	Yes	• ⁹⁾			6/6	4/4	SEK 264,000	5,232
Susanne Ehnåge	Board member ⁹⁾	2020	No		• ⁹⁾		6/6	2/2	SEK 264,000	2,600

1) Were also former Board members of Resurs Bank and/or Solid prior to the foundation of Resurs Holding in 2012.

2) Not independent in relation to the company's major shareholders.

3) Not independent in relation to the company and its management.

4) Stepped down as Board member and Committee member 17 June 2020 on the General meeting.

5) Stepped down 17 June 2020 on the General meeting. Therefore no information on shareholdings at 31 December 2020 is provided.

6) Is also Chairman of the board or board member of the subsidiary Solid Försäkringsaktiebolag and the remuneration includes this assignment.

7) Committee member since 17 June 2020.

8) 0 shares on 31/12/2020. Shareholding has come after that.

9) Elected on the General meeting 17 June 2020 and are also member of Committee.

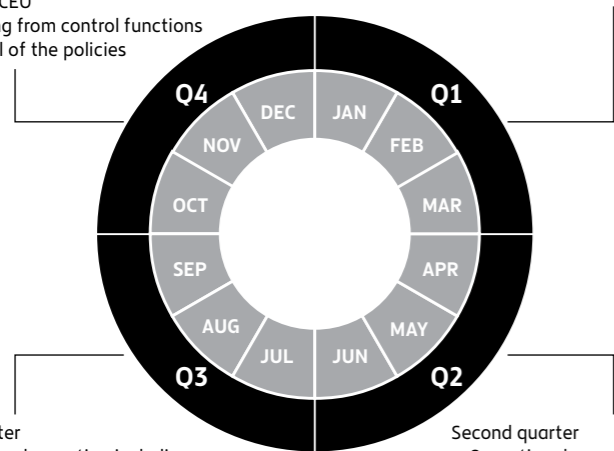
THE BOARD'S WORK IN 2020

Fourth quarter

- Operational reporting including financial reporting
- Credit matters including NPE strategy, credit risk, large exposures, problem credits and insider loans
- Q3 report
- Sale of NPL portfolio
- Budget and operational plan for 2021
- Group recovery plan
- Evaluation of the Board of Directors and the CEO
- Reporting from control functions
- Approval of the policies

First quarter

- Operational reporting including financial reporting
- Credit matters including credit risk, large exposures, problem credits and insider loans
- Year-end report
- Offer to repurchase LTI 2016/2020 and the new programme LTI 2020/2023
- Notice and documents for 2020 Annual General Meeting



Third quarter

- Operational reporting including financial reporting as well as issue of organisational change in the Nordic region
- Sustainability work
- Credit matters including NPE strategy, credit risk, large exposures, problem credits and insider loans
- Q2 report
- NPE strategy
- ABS
- Internal liquidity adequacy assessment process (ILAAP)
- Reporting from control functions
- Approval of the policies

Second quarter

- Operational reporting including financial reporting
- Credit matters including credit risk, large exposures, problem credits and insider loans
- Q1 report
- Annual Report and Annual General Meeting
- Statutory meeting
- Reporting from control functions and complaint function
- Approval of the policies
- Annual update to prospectus

BOARD COMMITTEES

Although the overall responsibility of the Board cannot be delegated, the Board institutes Committees from among its ranks that prepare, evaluate and monitor matters within each specific area ahead of decisions by the Board. Accordingly, the Board has instituted an Audit Committee, Corporate Governance Committee and Remuneration Committee. The Committee members and Chairmen are appointed by the Board and their work is governed by each Committee's rules of procedure.

AUDIT COMMITTEE

One of the primary tasks of the Audit Committee in accordance with Chapter 8, Section 49b of the Swedish Companies Act is to ensure that the Board meets its oversight requirements pertaining to auditing, accounting and financial reporting. The Audit Committee is also tasked with reviewing the processes and procedures for the aforementioned areas. In addition, the Audit Committee is to supervise the impartiality and independence of the auditor, evaluate the auditing practices and discuss the coordination between the external and internal auditing functions with the auditors. The Audit Committee is also to assist Resurs Holding's Nomination Committee in producing candidates for external auditors. The Audit Committee

has three members: Fredrik Carlsson (Chairman), Martin Bengtsson and Kristina Patek. The Audit Committee fulfils the requirements on auditing and accounting expertise as stipulated in the Swedish Companies Act.

CORPORATE GOVERNANCE COMMITTEE

The Corporate Governance Committee's tasks include evaluating the Group's internal control and policies pertaining to compliance, risk control and internal audit, insofar as these do not influence the area of financial reporting, for which the Audit Committee is responsible. Among other matters, the Corporate Governance Committee is to evaluate observations and proposals for improvement measures based on reports submitted by the compliance function, risk control function and internal audit function, review Resurs Bank's internal capital and liquidity assessments, and monitor proposals on legislative amendments that may impact the Group's licensed operations. The Corporate Governance Committee is also to inform the Board of and provide recommendations on the results of these reviews and evaluations. The Corporate Governance Committee has three members: Lars Nordstrand (Chairman), Johanna Berlinge and Marita Odélius Engström.

REMUNERATION COMMITTEE

The Remuneration Committee's task is to prepare matters concerning terms of employment and assignments for Board members and executive management. The Remuneration Committee is to monitor and evaluate the application of the guidelines for remuneration to senior executives which the general meeting is to adopt according to the law, and assist the Board with support and advice in formulating the Group companies' respective remuneration policies to promote sound and efficient risk management and, if necessary, propose changes. The internal policies govern matters such as the balance between fixed and variable remuneration, and the relation between earnings and compensation, the primary terms for bonus and incentive schemes, and the terms for other benefits, pensions, resignation/dismissal and termination benefits if applicable. The Remuneration Committee is tasked with monitoring and evaluating the results of variable remuneration, and the Group's compliance with the guidelines for remuneration as adopted by a general meeting. The Remuneration Committee has three members: Fredrik Carlsson (Chairman), Lars Nordstrand and Susanne Ehnåge.

CEO AND OTHER SENIOR EXECUTIVES

The CEO is subordinate to the Board of Directors and is responsible for the company's operational management and its day-to-day business. The delegation of duties among the Board and the CEO is outlined in the Board's rules of procedure and the CEO's instructions. The CEO is also responsible for preparing reports and compiling information from management ahead of Board meetings and makes presentations at the Board meetings.

Pursuant to the internal policies on financial reporting, the CEO is responsible for financial reporting at Resurs Holding and must thus ensure that the Board has sufficient information in order to be able to regularly assess the company and the Group's financial position. Accordingly, the CEO continuously keeps the Board informed of the performance of the business, earnings and financial position, trends in liquidity and credit risk, key business developments, as well as any other event, circumstance or condition that could be assumed to be of significance for the company's shareholders. Furthermore, the CEO is to lead the executive management and execute the decisions made by the Board.

Resurs Holding's Group Management comprises ten people: the CEO, CFO, CCO Nordic Consumer Loans, CCO Nordic Payment Solutions, CCO Nordic B2B, CHRO, CIO, COO, Chief Credit & NPL Officer and Chief Customer Service Officer.

Remuneration of the CEO senior executives may include fixed salary, long-term incentive programmes, pensions and other benefits. Senior executives are not paid

Name	Position	Member of Group Management since	Employed by Resurs since	No. of own and related parties' shares	Own number of warrants
Nils Carlsson ¹⁾	President and CEO	2020	2020	25,000	750,000
Jonas Olin ²⁾	Former CFO	2020	2020	9,000	250,000
Claes Wenthzel ³⁾	Interim CFO	2021	2021	50,000 ⁴⁾	0
Anna Nauclér	CCO Nordic Payment Solutions	2018	2018	0	115,704
Eva Brike	CHRO	2017	2017	0	162,663
Johan Flodén ⁵⁾	CCO Nordic Consumer Loans	2020	2006	4,597	45,532
Sebastian Green	CIO	2018	2018	0	50,000
Erik Frick	COO	2013	2012	75,485	182,663
Anita Tidner ⁶⁾	CCSO	2020	2021	1,039	50,000
Andreas Fridell ⁷⁾	CCO Nordic B2B	2020	2020	0	85,000
Stefan Noderen ⁵⁾	Chief Credit & NPL Officer	2020	2013	16,000	12,500

1) Assumed as CEO 1 June 2020.

2) Assumed as CFO April 2020 and resigned as CFO 10 February 2021.

3) Assumed as interim CFO on February 10, 2021 and is since then a member of group management.

Claes Wenthzel is not employed but holds consultancy assignments.

4) Shareholdings that have been acquired after 31/12/2020.

5) Member of Group Management since 1 September 2020.

6) Member of Group Management since 1 September 2020. employed since January 2021.

7) Employed on 1 October 2020 and is since that member of Group Management

a bonus or variable remuneration. The Annual General Meeting on 17 June 2020 resolved on remuneration guidelines that are to apply for remuneration of the CEO and other senior executives. Remuneration of the CEO and other senior executives is to be determined by the Board in accordance with the guidelines on remuneration of senior executives approved by a general meeting and internal policies based on regulations on remuneration systems in banking and insurance operations applicable at any time.

INTERNAL CONTROL

The Board's responsibility for internal control is governed by the Swedish Companies Act, the Annual Accounts Act (1995:1554), the Code and the applicable elements of the Swedish Financial Supervisory Authority's regulations and general recommendations. The procedures for internal control, risk assessment, control activities and monitoring regarding its financial reporting were designed to ensure reliable overall financial reporting and external financial reporting pursuant to IFRS, prevailing laws and regulations, and other requirements that must be complied with by companies listed on the Nasdaq Stockholm. These efforts involve the Board, Group Management and other personnel.

CONTROL ENVIRONMENT

The Board has adopted a number of policies, which, along with the external regulatory framework, comprise the basis for Resurs Holding's control environment. All

employees are responsible for complying with the adopted policies. The Board has adopted policies that govern the responsibilities of the CEO and the Board. The Board's rules of procedures stipulate that due to the consolidated situation, which includes Resurs Holding together with Resurs Bank, the Board is to ensure the presence of a risk control function (second line of defence), a compliance function (second line of defence) and an internal audit function (third line of defence), all of which are organisationally separated from one another. A function for information security function (the second line of defence) has also been designated. The control functions must regularly report on significant weaknesses and risks to the Board and CEO. The reports are to follow up on previously reported weaknesses and risks and account for each newly identified significant weakness and risk. The Board and the CEO are to take the appropriate actions based on the control functions' reports as soon as possible. The Board and the CEO are to ensure that Group has procedures in place to regularly monitor actions that were taken based on reports made by the control functions. Responsibility for maintaining an effective control environment and a regular focus on risk assessment and internal control regarding financial reporting is delegated to the CEO. However, responsibility ultimately lies with the Board. The CEO must regularly provide the Board with a written CEO report, including general commentary on significant events. As operative personnel in the first line of defence, managers at

various levels within the Group are responsible for identifying and addressing identified risks.

Resurs Holding's Audit Committee continuously ensures the quality of Resurs Holding's financial reporting, while the Corporate Governance Committee ensures the quality of Resurs Holding's corporate governance, internal control, compliance, risk control, information security and internal audit functions.

RISK ASSESSMENT AND CONTROL ACTIVITIES

Resurs Holding has implemented a model for assessing the risk of errors in the accounting and the financial reporting. The most significant items and processes in which the risk of material errors may typically exist include income-statement and balance-sheet items, leading to the public, intangible assets and financial instruments. Resurs Holding continuously monitors the effectiveness of the control of these items and processes.

MONITORING, EVALUATION AND REPORTING

The Board continuously evaluates the information it receives. The Board regularly receives reports from the business areas concerning Resurs Holding's financial position and reports from the Audit Committee regarding their observations, recommendations, and proposals on actions and decisions. The internal audit function, compliance function, risk control function and information security function regularly report their observations and proposals for actions to the CEO, the Board and certain Board Committees. The internal and external regulatory frameworks that govern financial reporting are communicated internally by way of policies that are published on the Group's intranet.

AUDITORS

Ernst & Young AB (Jakobsbergsgatan 24, SE-111 44, Stockholm, Sweden), has served as the company's auditor since 2013, with Jesper Nilsson as the Auditor-in-Charge since 2020. Jesper Nilsson is an Authorised Public Accountant and a member of FAR, the institute for the accountancy profession in Sweden, as well as a licensed auditor for financial companies.

In 2020 the auditor participated in eight Audit Committee meetings, at which the quarterly reports for 2020 and the Annual Report for 2019 were discussed. In addition, the auditor participated in two Board meetings at which the Annual Report and the quarterly report for the first quarter of 2019 were considered. The external auditing of the company's and subsidiaries' financial statements and accounts, as well as the Board's and CEO's administration, is conducted in accordance with generally accepted accounting policies.

Board of Directors



Martin Bengtsson

Born in 1970. Member of the Board since 2012. Chairman of the Nomination Committee and member of the Audit Committee.

Education and professional experience: MSc in Economics and Business Administration. Previously Manager, Business development at SIBA Aktiebolag, Country Manager at SIBA Aktiebolag, Danish Branch and Investment Manager at Waldir Aktiebolag.

Other significant appointments: Chairman of the Board, SIBA Fastigheter AB. Board member and CEO of SIBA Invest AB.



Johanna Berlinde

Born in 1970. Member of the Board since 2019. Member of the Corporate Governance Committee.

Education and professional experience: MSc in Economics and Business Administration. Former Sales Director Tele2Vision, Director of Product & Marketing B2B Tele2 Sweden, VP Head of TV & Media Telia Company, Head of M&A and Partner Management Telia Sweden and VP Head of Product Area Connectivity Telia Company. Currently VP Head of Customer Service & Delivery Telia Sweden.

Other significant appointments: Board member of Solidtango AB.



Fredrik Carlsson

Born in 1970. Member of the Board since 2012. Chairman of the Audit Committee and Remuneration Committee.

Education and professional experience: MBA, BSc in Business Administration. Former Global Head of Research, SEB Enskilda, Head of Equities, Second AP Fund, Bank of America/Merrill Lynch and HSBC.

Other significant appointments: Chairman of the Board of Directors of Svolder Aktiebolag and Sten A Olssons Pensionsstiftelse. Board member of Betsson AB and the Torsten Söderberg Foundation.



Lars Nordstrand

Born in 1951. Member of the Board since 2012. Member of the Corporate Governance Committee and Remuneration Committee.

Education and professional experience: BSc, MSc in Economics and Business Administration. Previously CEO of Moderna Försäkringar Movestic Livförsäkring AB and Deputy CEO of Inviki, major in the reserve.

Other significant appointments: Chairman of the Board of Euroaccident Livförsäkring, Akademikerförsäkring, Nordnet Pensionsförsäkring and Anticimex Försäkringar.



Marita Odélius Engström

Born in 1961. Member of the Board since 2015. Member of the Corporate Governance Committee.

Education and professional experience: MSc in Economics and Business Administration, Authorised Public Accountant. Former CFO and Head of Process & Synergies, Skandia Nordic Group.

Other significant appointments: CEO of Fora AB.



Mikael Wintzell

Born in 1981. Member of the Board since 2018.

Education and professional experience: Upper-secondary engineering course. Deputy Chief Commercial Officer at Klarna, Sales Director at Payex. Currently Founder and CEO of Wellstreet Group.

Other significant appointments: Board member of companies associated with Wellstreet Group.



Susanne Ehnåge

Born in 1979. Member of the Board since 2020. Member of the Remuneration Committee.

Education and professional experience: MSc in Economics from the School of Business, Economics and Law at the University of Gothenburg. Former CEO and other positions at NetOnNet and SIBA AB.

Other significant appointments: CEO of Lindex. Board member of Quimper.



Kristina Patek

Date of birth: 1969. Member of the Board since 2020. Member of the Audit Committee.

Education and professional experience: MSc in Business Studies and Economics, Uppsala University. Previously Head of M&A at Tieto, partner at Scope Capital, investment manager at Ratos and management consultant at Accenture.

Other significant appointments: Senior Investment Director, Stena Sessan AB and Scandic Hotels Group AB. Member of the Boards of Didner & Gerge Fonder AB and Scandic Hotels Group AB.

Group Management



Nils Carlsson

Date of birth: 1969. President and CEO.

Education and professional experience: MSc in Economics and Business Administration from Växjö University, Stockholm School of Economics, MBA Heriot-Watt University, Edinburgh Director of Product Development at Europolitan, Director Business Development at Vodafone, Vice President Sales, Marketing & Product at Telenor, CEO of Netbooster, CEO of Electrolux Sverige, CEO of Fortnox AB.

Other current appointments: Member of the Boards of Tradedoubler AB and Svensk Fastighetsförmedling.



Claes Wentzhel

Date of birth: 1962. Interim Chief Financial Officer (CFO) since 10 February 2021.

Education and professional experience: MSc in Economics and Business Administration from Stockholm University. Previous posts include CFO of Starbreeze AB (publ.), Catena Media PLC, Pricer AB (publ.), CFO and Deputy CEO of Orexo AB (publ.), CFO and Deputy CEO of Perbio Science AB (publ.).

Other current appointments: Chairman of the Board of Sozap AB (publ.), Board member of WenCon AB



Eva Brike

Date of birth: 1968. Chief Human Resources Officer & Sustainability Director (CHRO).

Education and professional experience: BSc in Human Resource Management, University of Lund. Previously Senior Vice President Human Resources at Rosti Group and HR Director at Air Liquide Norden, BRIO Group and Ericsson Mobile Platforms.

Other current appointments: -



Erik Frick

Date of birth: 1982. Chief Operating Officer (COO) and Deputy CEO of Resurs Bank.

Education and professional experience: BSc in Business Administration, Växjö University and MSc in Business & Corporate entrepreneurship, Chalmers University of Technology. Previously Head of Group CRM and Project Management at CDON Group and Sales Manager at CDON AB.

Other current appointments: Board member of Kivra Oy. Deputy Board member of Resurs Norden AB and Resurs Förvaltning Norden AB.



Sebastian Green

Born in 1973. Chief Information Officer (CIO).

Education and professional experience: MSc in Computer Engineering, Lund University. Previously CIO and Head of Development at Bergendahls Food, IT consultant at Cag Gemini, NCR Teradata and IKEA.

Other current appointments: -



Anna Naucler

Born in 1977. Chief Commercial Officer (CCO) and Deputy CEO of Resurs Bank AB.

Education and professional experience: MSc in Business Administration, Stockholm University. Previously Sales Manager and Country Manager at Unilever FoodSolutions, BI Consultant at KnowIT, CFO at Innograte.

Other current appointments: Board member at Out of Home.



Johan Flodén

Born in 1977. Chief Commercial Officer, Nordic Consumer Loans.

Education and professional experience: BSc in Business Administration from Örebro University. Former Product Manager Consumer Loans at Resurs Bank and Business Area Director Consumer Loans at Resurs Bank.

Other current appointments: -



Andreas Fridell

Date of birth: 1981. Chief Commercial Officer, Nordic B2B.

Education and professional experience: Degree in Marketing and Communication. Studies in pedagogy and leadership. Military Officer in the Swedish Armed Forces, Sales Manager at Eniro, Chief Commercial Officer at Fortnox AB, Board member of Ny-företagarecentrum, Head of Solution Management and Deputy CEO at IST AB and CEO and Head of Business Region Sweden at IST AB and IST Group.

Other current appointments: -



Stefan Noderen

Date of birth: 1968. Chief Credit & NPL Officer.

Education and professional experience: Upper secondary school business diploma. Former CEO of Redcats Finans AB, CEO of Time Finans AB, Head of Business Development & IT at Finaref Sverige AB.

Other current appointments: -



Anita Tidner

Date of birth: 1964. Chief Customer Service Officer.

Education and professional experience: DIHM Marketing IHM Business School, former Head of Customer Service Telia Sweden, Head of Sales Telia Operator Business, Head of Sales UC Kreditinformation. Consultant in leadership development and sales.

Other current appointments: Board member of Alliera Sälj- & Ledarutveckling AB