

## **SDS AB utilizes the opportunity to pay a lower interest amount in February 2025.**

SDS recently renegotiated its bond loan. As part of this renegotiation, SDS was granted the option to, on four occasions during the bond's term, utilize the opportunity to pay a lower interest amount at a selected interest payment date.

As a result, SDS has chosen to pay the reduced amount, equivalent to approximately 50% of the regular interest amount of SEK 5.2 million that was due on February 5, 2025. This means that SDS will pay 5% interest instead of 9%, and 6% interest will be capitalized and added to the bond. The bond will then be adjusted from SEK 231.5 million to SEK 235.0 million for the remainder of its term. The postponement of the interest payment is being carried out in accordance with the renegotiated bond terms dated October 17, 2024.

In 2024, SDS succeeded in exceeding its interim target in its three-year plan by USD 1.0 million. SDS's target was USD 8.0 million in new sales but achieved USD 9.0 million. SDS is very satisfied with surpassing its goal by 12.5%, but as a large portion of the orders were received late in the fourth quarter, SDS needs to strengthen its cash position during the beginning of the first quarter of 2025. By utilizing the option to make a lower interest payment in February, the company is well-prepared to begin building a stable cash reserve for the future starting in March 2025.

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### **ABOUT SDS**

*SDS is a Swedish international software company that specializes in mobile payment services for mobile operators, distributors, retailers, and consumers. SDS ensures that Telecom operators can sell their telephone subscriptions, where SDS products and services handle up to 90% of the Telecom operator's sales. Today, SDS have implemented solutions in fintech, advanced analysis and retail value management, and where these solutions have succeeded, they are transformed into so-called SaaS solutions.*

*SDS has approximately 267 employees in Sweden, France, Belgium, Romania, South Africa, Ghana, Nigeria, Ivory Coast, United Arab Emirates, Pakistan, India, and Indonesia. SDS annually handles more than 15 billion transactions*

*worth over USD 14 billion. Via over 3 million monthly active resellers of digital products, more than 1100 million consumers are served globally.*

*SDS share is listed on Nordic SME at the Nordic Growth Market*