



Year- end report 2024

Information about Consensus Asset Management AB (publ)

The company conducts discretionary and advice in asset management.

The company administers the funds Consensus Småbolag, Consensus Lighthouse Asset, Consensus Sverige Select and Consensus Global Select. In addition to capital management and insurance brokerage the company also conducts certain corporate finance operations. The insurance brokerage provides advice in the earned pension system. The company also offers complete trust management including administration and acts as generator of structured products. Clients are primarily corporations, institutions and private individuals and trusts.

The company has representation in Mölndal (HQ), Borås, Eskilstuna, Västerås, Halmstad, Malmö, Värnamo and Örebro.

The company is listed on Spotlight Stock Market since May, 2009.

The number of shareholders amount to approximately 2,650.

Information about the company is available on the company's homepage www.consensusam.se.

Income statement

SEK 000	2024 Jan-Dec	2023 Jan-Dec
Operating income		
Commission income	61 020	56 311
Commission costs	-149	-276
Commissions net	60 871	56 035
Interest income	1 378	1 363
Interest costs	-	-
Interest net	1 378	1 363
Other operational income	1 311	5 218
Nest result from financial transactions	5 354	2 167
Total operational income	68 914	64 783
General administration costs	-67 441	-71 109
Depreciation of tangible and intangible non-current assets	-1 320	-2 024
Other operational costs	-3 467	-1 898
Total operational costs	-72 227	-75 032
Operational result	-3 313	-10 249
Appropriations	3 430	6 681
Current year income tax	0	0
Net loss	117	-3 569
Result per share		
Result per total number of outstanding shares at end of the period (SEK/share)	0.02	-0.47
Result per average number of outstanding shares during the period (SEK/share)	0.02	-0.47

Balance sheet

SEK 000	Dec 31 2024	Dec 31 2023
Assets		
Loans to credit institutions	52 885	66 857
Bonds and other interest bearing equities	12 371	15 255
Shares and other holdings	39 348	36 932
Goodwill	-	1 040
Non-current assets	1 274	1 586
Current tax receivable	4 124	4 471
Other assets	653	841
Prepaid costs and accrued income	12 352	11 750
Total assets	123 007	138 732
Liabilities and equity		
Other liabilities	3 249	2 600
Accrued expenses and prepaid income	17 445	28 241
Deferrals	1 345	3 611
Total liabilities	22 040	34 452
Non- taxed reserves	52 972	56 402
Equity		
Restricted equity		
Share capital	38 108	38 108
Total restricted equity	38 108	38 108
Unrestricted equity		
Profits carried forward	5 863	9 431
Share premium reserve	3 907	3 907
Current year result	117	-3 569
Total unrestricted equity	9 887	9 770
Total equity	47 995	47 878
Total liabilities and equity	123 007	138 732

Statement of changes in equity

SEK 000	Restricted equity	Unrestricted equity		
	Share capital	Share premium reserve	Profits carried forward incl. loss for the period	Total equity
Opening equity on Jan 1, 2023	38 108	3 907	9 431	51 447
Dividends			-	-
Total comprehensive result for the year			-3 569	-3 569
Closing equity on Dec 31, 2023	38 108	3 907	5 863	47 878
Opening equity on Jan 1, 2024	38 108	3 907	5 863	47 878
Dividends			-	-
Total comprehensive result for the year			117	117
Closing equity on Dec 31 2024	38 108	3 907	5 980	47 995

Cash flow analysis

SEK 000	2024 Jan-Dec	2023 Jan-Dec
Operating loss after depreciation , before financial items	-9 958	-14 330
Operating activities	1 443	3 671
Non - cash flow affecting items		
Received interest	2 103	1 989
Paid interest	-	-
Paid tax	347	-1 545
Cash flow from operations before changes in operational assets and liabilities	-6 065	-10 215
Increase/ decrease in operating assets and liabilities		
Increase/ decrease in accounts receivable	188	1 614
Increase/ decrease in accounts payable	341	-1 001
Increase/ decrease in other receivables	-602	-467
Increase/ decrease in other liabilities	-12 753	-19 195
Cash flow from operating activities	-18 890	-29 263
Investment activities		
Acquisition of material non- current assets	-91	-1 217
Acquisition of financial non- current assets	-33 114	-43 000
Divestment of financial non- current assets	38 123	76 073
Cash flow from investment activities	4 918	31 856
Financing activities		
Dividends	-	-
Cash flow from financing activities	-	-
Cash flow for the year	-13 972	2 593
Cash and cash equivalents at the beginning of the period	66 857	64 264
Cash at end of year	52 885	66 857

Other information

This financial report is a translation from the 2024 Annual Report. If there are any discrepancies the Swedish version shall prevail.