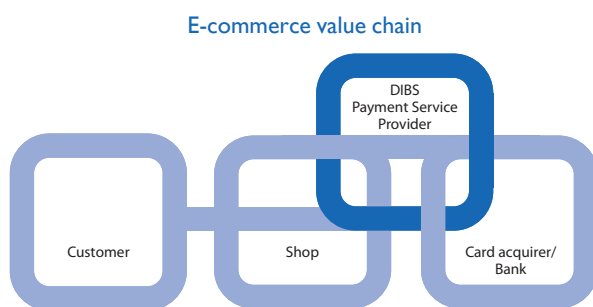




DIBS in brief, 2007

DIBS Payment Services is the Nordic region's leading independent supplier of functional, secure and innovative payment services via the Internet, and creates a link between shops and banks.



Underlying business drivers in 2007

- At year-end, customers totaled slightly more than 7,100.
- Growth in the number of customers amounted to 64% and the inflow of new customers was approximately 2,800.
- The shops' collective volume of e-commerce transactions grew by 39% during the year exceeding SEK 40 billion at year-end.

Significant events during 2007

- On June 18, the company was listed on First North at an introductory share price of SEK 36.00; the issue was oversubscribed seven times.
- The Norwegian competitor Cardia was acquired.

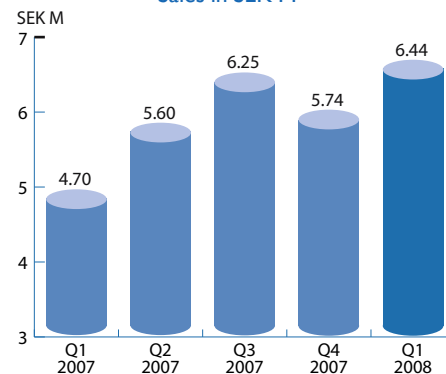
Financial trend

- Net sales amounted to SEK 80.9 M, up 30% since 2006.
- EBITDA margin amounted to 28% including restructuring costs in Cardia and product development expenses (R&D).
- Non-capitalized taxable loss carryforward exceeded SEK 30 M.
- Share capital expanded by approximately 8% during 2007, and new share issue in conjunction with public listing of the company generated a cash contribution of SEK 23.8 M to the company.
- Cash balance amounted to SEK 42.6 M.

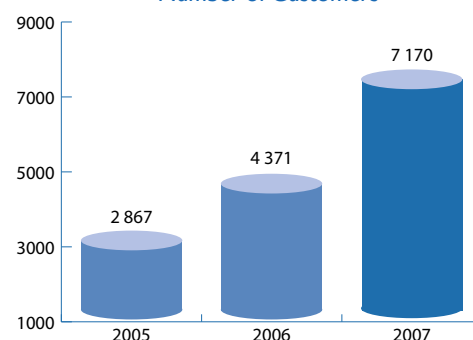
Acquisitions in 2007

Cardia, the largest independent supplier of payment solutions for e-commerce in the Norwegian market, was acquired on September 3. This acquisition strengthened DIBS' position in Norway. Cardia is included in DIBS' consolidated income statement and balance sheets from the date of acquisition. This resulted in an impact of SEK 3.6 M on consolidated sales and of SEK 0.9 M on EBITDA (adjusted for non-recurring costs amounting to SEK 1.3 M)

Sales in SEK M



Number of Customers



Volume of e-commerce in shops; SEK billion

