



## ÅRSREGNSKAPET FOR REGNSKAPSÅRET 2020 - GENERELL INFORMASJON

### Enheten

Organisasjonsnummer: 917 900 094  
Organisasjonsform: Norskreg. utenlandsk foretak  
Foretaksnavn: LIKEWISE INSURANCE SERVICES  
(NORWEGIAN BRANCH)  
Forretningsadresse: Verkseier Furulunds vei 46  
0668 OSLO

### Regnskapsår

Årsregnskapets periode: 01.01.2020 - 31.12.2020

### Konsern

Morselskap i konsern: Nei

### Regnskapsregler

Regler for små foretak benyttet: Ja  
Benyttet ved utarbeidelsen av årsregnskapet til selskapet: Regnskapslovens alminnelige regler

### Årsregnskapet fastsatt av kompetent organ

Bekreftet av representant for selskapet: Gerhardus J. A. P. Verheij  
Dato for fastsettelse av årsregnskapet: 31.08.2021

### Grunnlag for avgivelse

År 2020: Årsregnskapet er elektronisk innlevert  
År 2019: Tall er hentet fra elektronisk innlevert årsregnskap fra 2020

*Det er ikke krav til at årsregnskapet m.v. som sendes til Regnskapsregisteret er undertegnet. Kontrollen på at dette er utført ligger hos revisor/enhetens øverste organ. Sikkerheten ivaretas ved at innsender har rolle/rettighet for innsending av årsregnskapet via Altinn, og ved at det bekreftes at årsregnskapet er fastsatt av kompetent organ.*

Brønnøysundregistrene, 07.12.2022



## Resultatregnskap

| Beløp i: NOK                                 | Note | 2020               | 2019              |
|--|------|--------------------|-------------------|
| <b>RESULTATREGNSKAP</b>                      |      |                    |                   |
| <b>Inntekter</b>                             |      |                    |                   |
| Salgsinntekt                                 |      | 6 403 550          | 85 916 857        |
| <b>Sum inntekter</b>                         |      | <b>6 403 550</b>   | <b>85 916 857</b> |
| <b>Kostnader</b>                             |      |                    |                   |
| Varekostnad                                  |      | 9 864 374          | 5 713 175         |
| Lønnskostnad                                 |      | 4 310 725          | 23 118 003        |
| Annen driftskostnad                          |      | 4 589 482          | 20 483 191        |
| <b>Sum kostnader</b>                         |      | <b>18 764 581</b>  | <b>49 314 369</b> |
| <b>Driftsresultat</b>                        |      | <b>-12 361 031</b> | <b>36 602 488</b> |
| <b>Finansinntekter og finanskostnader</b>    |      |                    |                   |
| Renteinntekt fra foretak i samme konsern     |      | 118 179            | 338 155           |
| Annen renteinntekt                           |      | 147 218            | 288 613           |
| Annen finansinntekt                          |      | 61 850             | 12 925            |
| <b>Sum finansinntekter</b>                   |      | <b>327 247</b>     | <b>639 693</b>    |
| Annen rentekostnad                           |      | 54 333             | 188 142           |
| Annen finanskostnad                          |      | 1 366 966          | 335 791           |
| <b>Sum finanskostnader</b>                   |      | <b>1 421 299</b>   | <b>523 933</b>    |
| <b>Netto finans</b>                          |      | <b>-1 094 052</b>  | <b>115 760</b>    |
| <b>Ordinært resultat før skattekostnad</b>   |      | <b>-13 455 083</b> | <b>36 718 248</b> |
| Skattekostnad på ordinært resultat           |      | -3 363 771         | 9 180 541         |
| <b>Ordinært resultat etter skattekostnad</b> |      | <b>-10 091 312</b> | <b>27 537 707</b> |
| <b>Årsresultat</b>                           |      | <b>-10 091 312</b> | <b>27 537 707</b> |
| <b>Overføringer og disponeringer</b>         |      |                    |                   |
| Overføringer til/fra annen egenkapital       |      | -10 091 312        | 27 537 706        |
| <b>Sum overføringer og disponeringer</b>     |      | <b>-10 091 312</b> | <b>27 537 706</b> |



### Balanse

| Beløp i: NOK                                   | Note | 2020              | 2019               |
|--|------|-------------------|--------------------|
| <b>BALANSE - EIENDELER</b>                     |      |                   |                    |
| <b>Anleggsmidler</b>                           |      |                   |                    |
| <b>Immaterielle eiendeler</b>                  |      |                   |                    |
| Utsatt skattefordel                            |      | 3 470 021         | 106 250            |
| <b>Sum immaterielle eiendeler</b>              |      | <b>3 470 021</b>  | <b>106 250</b>     |
| <b>Sum anleggsmidler</b>                       |      | <b>3 470 021</b>  | <b>106 250</b>     |
| <b>Omløpsmidler</b>                            |      |                   |                    |
| <b>Varer</b>                                   |      |                   |                    |
| <b>Fordringer</b>                              |      |                   |                    |
| Kundefordringer                                |      | 355 415           | 72 573 040         |
| Andre fordringer                               |      | 1 500             | 41 203             |
| <b>Sum fordringer</b>                          |      | <b>356 915</b>    | <b>72 614 243</b>  |
| <b>Bankinnskudd, kontanter og lignende</b>     |      |                   |                    |
| Bankinnskudd, kontanter og lignende            |      | 60 297 796        | 67 699 706         |
| <b>Sum bankinnskudd, kontanter og lignende</b> |      | <b>60 297 796</b> | <b>67 699 706</b>  |
| <b>Sum omløpsmidler</b>                        |      | <b>60 654 711</b> | <b>140 313 949</b> |
| <b>SUM EIENDELER</b>                           |      | <b>64 124 732</b> | <b>140 420 199</b> |
| <b>BALANSE - EGENKAPITAL OG GJELD</b>          |      |                   |                    |
| <b>Egenkapital</b>                             |      |                   |                    |
| <b>Innskutt egenkapital</b>                    |      |                   |                    |
| <b>Opptjent egenkapital</b>                    |      |                   |                    |
| Annen egenkapital                              |      | 35 788 163        | 45 879 474         |
| <b>Sum opptjent egenkapital</b>                |      | <b>35 788 163</b> | <b>45 879 474</b>  |
| <b>Sum egenkapital</b>                         |      | <b>35 788 163</b> | <b>45 879 474</b>  |



## Balanse

| <b>Beløp i: NOK</b>             | <b>Note</b> | <b>2020</b>       | <b>2019</b>        |
|---------------------------------|-------------|-------------------|--------------------|
| <b>Sum langsiktig gjeld</b>     |             | <b>0</b>          | <b>0</b>           |
| <b>Kortsiktig gjeld</b>         |             |                   |                    |
| Leverandørgjeld                 | 5           |                   | 13 519 751         |
| Betalbar skatt                  | 6           |                   | 9 286 791          |
| Skyldige offentlige avgifter    | 2           | 215 786           | 1 071 165          |
| Kortsiktig konserngjeld         | 5           | 27 038 737        | 63 237 057         |
| Annen kortsiktig gjeld          | 5           | 1 082 047         | 7 425 959          |
| <b>Sum kortsiktig gjeld</b>     |             | <b>28 336 570</b> | <b>94 540 723</b>  |
| <b>Sum gjeld</b>                |             | <b>28 336 570</b> | <b>94 540 723</b>  |
| <b>SUM EGENKAPITAL OG GJELD</b> |             | <b>64 124 733</b> | <b>140 420 197</b> |



Brønnøysundregistrene

ÅRSREGNSKAP FOR REGNSKAPSÅRET 2020 - GENERELL INFORMASJON

Journalnummer: 2021 760070

**Enheten**

Organisasjonsnummer: 917 900 094  
Organisasjonsform: Norskreg. utenlandsk foretak  
Foretaksnavn: BRIGHTSTAR INSURANCE SERVICES  
(NORWEGIAN BRANCH)  
Forretningsadresse: Verkseier Furulunds vei 46  
0668 OSLO

**Regnskapsår**

Årsregnskapets periode: 01.01.2020 - 31.12.2020

**Konsern**

Morselskap i konsern: Nei

**Regnskapsregler**

Regler for små foretak benyttet: Ja  
Benyttet ved utarbeidelsen av  
årsregnskapet til selskapet: Regnskapslovens alminnelige regler

**Årsregnskapet fastsatt av kompetent organ**

Bekreftet av representant for selskapet: Gerhardus J. A. P. Verheij  
Dato for fastsettelse av årsregnskapet: 31.08.2021

**Grunnlag for avgivelse**

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År 2019: Tall er hentet fra elektronisk innlevert årsregnskap fra 2020.

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Brønnøysundregistrene, 30.09.2021



Organisasjonsnr: 917 900 094  
BRIGHTSTAR INSURANCE SERVICES  
(NORWEGIAN BRANCH)

## RESULTATREGNSKAP

| <b>Beløp i: NOK</b>                          | <b>Note</b> | <b>2020</b>        | <b>2019</b>       |
|--|-------------|--------------------|-------------------|
| <b>RESULTATREGNSKAP</b>                      |             |                    |                   |
| <b>Inntekter</b>                             |             |                    |                   |
| Salgsinntekt                                 |             | 6 403 550          | 85 916 857        |
| <b>Sum inntekter</b>                         |             | <b>6 403 550</b>   | <b>85 916 857</b> |
| <b>Kostnader</b>                             |             |                    |                   |
| Varekostnad                                  |             | 9 864 374          | 5 713 175         |
| Lønnskostnad                                 |             | 4 310 725          | 23 118 003        |
| Annen driftskostnad                          |             | 4 589 482          | 20 483 191        |
| <b>Sum kostnader</b>                         |             | <b>18 764 581</b>  | <b>49 314 369</b> |
| <b>Driftsresultat</b>                        |             | <b>-12 361 031</b> | <b>36 602 488</b> |
| <b>Finansinntekter og finanskostnader</b>    |             |                    |                   |
| Renteinntekt fra foretak i samme konsern     |             | 118 179            | 338 155           |
| Annen renteinntekt                           |             | 147 218            | 288 613           |
| Annen finansinntekt                          |             | 61 850             | 12 925            |
| <b>Sum finansinntekter</b>                   |             | <b>327 247</b>     | <b>639 693</b>    |
| Annen rentekostnad                           |             | 54 333             | 188 142           |
| Annen finanskostnad                          |             | 1 366 966          | 335 791           |
| <b>Sum finanskostnader</b>                   |             | <b>1 421 299</b>   | <b>523 933</b>    |
| <b>Netto finans</b>                          |             | <b>-1 094 052</b>  | <b>115 760</b>    |
| <b>Ordinært resultat før skattekostnad</b>   |             | <b>-13 455 083</b> | <b>36 718 248</b> |
| Skattekostnad på ordinært resultat           |             | -3 363 771         | 9 180 541         |
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| <b>Årsresultat</b>                           |             | <b>-10 091 312</b> | <b>27 537 707</b> |
| <b>Overføringer og disponeringer</b>         |             |                    |                   |
| Overføringer til/fra annen egenkapital       |             | -10 091 312        | 27 537 706        |
| <b>Sum overføringer og disponeringer</b>     |             | <b>-10 091 312</b> | <b>27 537 706</b> |



Organisasjonsnr: 917 900 094  
BRIGHTSTAR INSURANCE SERVICES  
(NORWEGIAN BRANCH)

## BALANSE

Beløp i: NOK Note 2020 2019

### BALANSE - EIENDELER

#### Anleggsmidler

##### Immaterielle eiendeler

Utsatt skattefordel 3 470 021 106 250  
Sum immaterielle eiendeler 3 470 021 106 250

Sum anleggsmidler 3 470 021 106 250

#### Omløpsmidler

##### Varer

##### Fordringer

Kundefordringer 355 415 72 573 040  
Andre fordringer 1 500 41 203  
Sum fordringer 356 915 72 614 243

##### Bankinnskudd, kontanter og lignende

Bankinnskudd, kontanter og lignende 60 297 796 67 699 706  
Sum bankinnskudd, kontanter og lignende 60 297 796 67 699 706

Sum omløpsmidler 60 654 711 140 313 949

SUM EIENDELER 64 124 732 140 420 199

### BALANSE - EGENKAPITAL OG GJELD

#### Egenkapital

##### Innskutt egenkapital

##### Opptjent egenkapital

Annen egenkapital 35 788 163 45 879 474  
Sum opptjent egenkapital 35 788 163 45 879 474

Sum egenkapital 35 788 163 45 879 474

Sum langsiktig gjeld 0 0

##### Kortsiktig gjeld

Leverandørgjeld 5 13 519 751  
Betalbar skatt 6 9 286 791  
Skyldige offentlige avgifter 2 215 786 1 071 165  
Kortsiktig konserngjeld 5 27 038 737 63 237 057



|                                 |   |                   |                    |
|---------------------------------|---|-------------------|--------------------|
| Annen kortsiktig gjeld          | 5 | 1 082 047         | 7 425 959          |
| Sum kortsiktig gjeld            |   | 28 336 570        | 94 540 723         |
| Sum gjeld                       |   | 28 336 570        | 94 540 723         |
| <b>SUM EGENKAPITAL OG GJELD</b> |   | <b>64 124 733</b> | <b>140 420 197</b> |



Organisasjonsnr: 917 900 094  
BRIGHTSTAR INSURANCE SERVICES  
(NORWEGIAN BRANCH)

NOTEOPPLYSNINGER - SELSKAP - alle poster oppgitt i hele tall

Note  
1

#### Regnskapsprinsipper

Årsregnskapet er satt opp etter regnskapsloven. For mer info, se signert regnskap.

Note  
3

#### Lønn og ytelser

| <u>Lønn</u>               | <u>Årets</u> | <u>Fjorårets</u> |
|---------------------------|--------------|------------------|
|                           | 3496988.00   | 16722358.00      |
| <u>Arbeidsgiveravgift</u> | <u>Årets</u> | <u>Fjorårets</u> |
|                           | 532662.00    | 2092422.00       |
| <u>Pensjonskostnader</u>  | <u>Årets</u> | <u>Fjorårets</u> |
|                           | 272715.00    | 614666.00        |
| <u>Andre ytelser</u>      | <u>Årets</u> | <u>Fjorårets</u> |
|                           | 8361.00      | 3688556.00       |
| <u>Sum lønnskostnader</u> | <u>Årets</u> | <u>Fjorårets</u> |
|                           | 4310726.00   | 23118002.00      |

Note

#### Ytelser til ledende personer

Er det gitt ytelser til ledende person: Nei

#### Ytelser til daglig leder

| <u>Ytelser</u> | <u>Lønn</u> | <u>Pensj.forpl.</u> | <u>Andre godtgj.</u> |
|----------------|-------------|---------------------|----------------------|
|----------------|-------------|---------------------|----------------------|

Note  
3

#### Ytelser til revisjon

| <u>Revisjon</u> | <u>Årets</u> | <u>Fjorårets</u> |
|-----------------|--------------|------------------|
|                 | 85000.00     | 334000.00        |



| <u>Sum godtgjørelse til revisor</u> | <u>Årets</u> | <u>Fjorårets</u> |
|-------------------------------------|--------------|------------------|
|                                     | 85000.00     | 334000.00        |

**Note**

3

**Antall årsverk i regnskapsåret**

**Virksomheten har hatt følgende antall årsverk:**

4.00

**Note**

4

**Obligatorisk tjenstepensjon**

Er virksomheten pliktig til å ha tjenstepensjonsordning etter lov:

Ja

Oppfyller pensjonsordning lovkravene: Ja

**Note**

**Lån og sikkerhetsstillelse til ledende personer og aksjeeiere**

Er det gitt lån eller sikkerhetsstillelse til ledende personer: Nei



Skatteetaten

|                               |  |  |
|-------------------------------|--|--|
| Vår dato<br>11.06.2019        | Din/Deres dato<br>12.03.2019           | Saksbehandler<br>Torstein Kinden Helleland         |
| 800 80 000<br>Skatteetaten.no | Din/Deres referanse<br>Harald Andersen | Telefon<br>22078139                                |
| Org.nr<br>974761076           | Vår referanse<br>2019/5531975          | Postadresse<br>Postboks 9200 Grønland<br>0134 OSLO |

BRIGHTSTAR 20:20 NORWAY AS  
Stanseveien 25  
0976 OSLO

## Tillatelse til å utarbeide årsregnskap og årsberetning på engelsk språk

Vi viser til deres brev av 12. mars 2019 der det søkes om dispensasjon fra kravet til å utarbeide årsregnskap og årsberetning på norsk språk for følgende selskaper;

|   |                            |
|---|----------------------------|
| <b>Brightstar 20:20 Norway AS</b>                       | <b>org.nr. 982 169 100</b> |
| <b>One2Cel AS</b>                                       | <b>org.nr. 995 683 326</b> |
| <b>Brightstar Insurance Services (Norwegian branch)</b> | <b>org.nr. 917 900 094</b> |

Skattedirektoratet gir på bakgrunn av en konkret helhetsvurdering de overnevnte selskaper dispensasjon fra kravet til å utarbeide årsregnskap og årsberetning på norsk språk, jf. regnskapsloven § 3-4 tredje ledd. Dispensasjonen gjelder så lenge opplysningene som vedtaket baserer seg på ikke endres vesentlig.

Kopi av dette brevet må sendes Regnskapsregisteret i Brønnøysund sammen med årsregnskapet. Det påligger den regnskapspliktige å dokumentere ved dette brev at tillatelsen er gitt.

### Bakgrunn

Selskapet inngår i et japansk konsern der konsernspissen er SoftBank Group Corp. Brightstar 20:20 Norway AS er 100 % eiet av SoftBank Group Corp. One2Cel AS er kontrollert av Brightstar 20:20 Norway AS (51 %) i tillegg til to minoritetsaksjonærer Ødh Invest AS (29 %) og Peak Holding AS (20 %). Brightstar Insurance Services (Norwegian Branch) er et norskregistrert utenlandsk foretak av det nederlandske konsernforetaket Brightstar Insurance Services B.V Limited Partnership. Minst ett av styremedlemmene i alle selskap omfattet av denne søknad er utenlandsk og kun engelsktalende. Konsernets virksomhet er distribusjon av mobiltelefoner og bilforsikring. Selskapene henvender seg ikke til forbrukermarkedet. Dette er et internasjonalt konsern hvor internrapportering er på engelsk, og arbeidsspråk er engelsk. Videre henvender selskapene seg til et profesjonelt marked som selskapene forventer at behersker engelsk.

### Skattedirektoratets vurdering

Etter regnskapsloven § 3-4 tredje ledd skal *årsregnskapet og årsberetningen ... være på norsk. Departementet kan ved ... enkeltvedtak bestemme at årsregnskapet og/eller årsberetningen kan være på et annet språk.*

I Ot. prp. nr. 42 (1997-1998) Om lov om årsregnskap m.v., er det uttalt følgende om regnskapslovens formål, jf. pkt. 1.1:



*"Regjeringen har som siktemål at regnskapsloven skal bidra til informative regnskaper for ulike grupper av regnskapsbrukere. Regnskapsbrukerne er dels investorer og kreditorer som tilfører kapital til foretakene, og dels andre grupper som har interesse av å vite hvordan foretaket drives, f.eks. de ansatte og lokalsamfunnet. Informasjonen til kapitalmarkedet skal gi grunnlag for riktig prising av finansielle objekter. Riktig prisdannelse på aksjer er en forutsetning for at ressursbruken i samfunnsøkonomien skal bli best mulig. Gode regnskaper vil også gjøre det vanskeligere for markedsdeltakere å ta ut spekulasjonsgevinster med basis i skjevt fordelt informasjon."*

Det fremgår således at et av hovedformålene med regnskapsloven er å bidra til "informative regnskaper for ulike grupper av regnskapsbrukere". Regnskapsbrukere vil omfatte, jf. uttalelsen i proposisjonen, blant andre investorer, kreditorer, ansatte og lokalsamfunnet.

Det er etter Skattedirektoratets vurdering derfor avgjørende ved vurdering av om dispensasjon fra kravet til å utarbeide årsregnskap og/eller årsberetning på norsk kan gis, at det ikke foreligger mulige brukere av regnskapsinformasjon som blir vesentlig berørt negativt ved en eventuell dispensasjon.

Det er særlig hensynet til brukerne av regnskapsinformasjon som skal vurderes ved en dispensasjonssøknad. I denne vurderingen har Skattedirektoratet lagt vekt på at selskapene inngår i et utenlandsk konsern. Eierkretsen er begrenset. Konsernspråket er engelsk og all konsernrapportering foregår på engelsk. Videre er det vektlagt at minst ett av styremedlemmene i alle selskap omfattet av denne søknad er utenlandsk og kun engelsktalende.

Vennligst oppgi vår referanse ved henvendelse i saken.

Med hilsen

Henning Stokke  
seniorrådgiver  
Juridisk avdeling  
Skattedirektoratet

Torstein Kinden Helleland

*Dokumentet er elektronisk godkjent og har derfor ikke håndskrevne signaturer.*



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## Brightstar Insurance Services (Norwegian branch) – Annual Report 2020

### Type of business

Brightstar Insurance Services, company no. 917 900 094, handles mobile insurance on behalf of ICE. Brightstar Insurance Services is branch of Brightstar Insurance Services B.V. which is registered in the Netherlands. Brightstar Insurance Services' office is located in Verkseier Furulundsvei 46, Oslo.

### Accounting period

The financial statements apply for a 12-month period from 1 January 2020 to 31 December 2020.

### Correct overview of the development and results

The company's turnover was NOK 6 403 550,- compared with last year's turnover of NOK 85 916 857,-. The company's equity is NOK 35 788 163,- and the company has an equity portion of 55,8 % on 31 December 2020.

After the boards opinion the financial statements gives a true and correct view of the company's assets and liabilities, financial position and result.

### Research and development activities

The company currently has no ongoing research or development activities, besides those normally attributed to company operations and improvement of efficiency together with development of trade and service platforms.

### Going concern assumption

In accordance with the Accounting Act § 3-3 it is confirmed that the going concern assumption is present and that this forms the basis for the preparation of the financial statements. The share capital was intact on 31 December 2020.

### Prospects

Due to the loss of one customer per end 2019, the company expects a significant decrease in number of mobile insurance customers in 2021, in line with 2020. As in all types of business there are some uncertainty regarding the prospects.

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## **Market risk**

At year end, the company had one customer within mobile insurance. It is working to get new customers.

## **Credit risk**

Brightstar Insurance Services have one customer and consider the credit risk to be low.

## **Liquidity risk**

The company's liquidity is considered good and the company's liquidity reserve is adequate for the planned operations that the company has based its short-term and medium-term plans on.

## **Working environment and staff**

Brightstar Insurance Services had an average of 4 FDE's during 2020. It has not been reported work accidents or injuries during the year. Absence due to illness was 1,58 %. At 31 December 2020, the company had no employee on long-term sick leave / on leave. The working environment is considered as healthy.

## **Equal opportunity**

In 2020 the company had an average of 2 female employees in a total of 4 FTE's. Brightstar Insurance Services aims to have an even distribution of women and men.

## **Environmental reporting**

The company does not pollute the environment. Cellphones and accessories are returned for recycling. There are established procedures to ensure that statutory regulations regarding rebounds are complied. During 2020, the company was ECO- Lighthouse certified.

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#### Important events after year-end

In the first quarter of 2020, a global pandemic of the Covid-19 virus erupted also in Norway, causing comprehensive actions taken by the government to prevent further spread of the virus. This has had significant negative impacts to the general economy and to the unemployment rate in Norway. Brightstar Insurance Services has not yet seen any significant effects of the Covid-19 outbreak but are closely monitoring the situation and will take appropriate actions if deemed necessary.

#### Annual results and dispositions

The company posted a loss after tax of NOK 10 091 312,-. The board proposes the following allocation of profit for Brightstar Insurance Services:

|                             |                  |
|-----------------------------|------------------|
| Loss after tax              | NOK 10 091 312,- |
| Transferred to other equity | NOK 10 091 312,- |

Oslo, 31. August 2021

Gerhardus J. A. P. Verheij  
Chairman of the Board

DocuSigned by:  
Johannes M. de Groot  
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Johannes Martinues de Groot  
Board member

Arne Hvidsten  
General manager



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**Financial Statements 2020  
Brightstar Insurance Services  
(Norwegian Branch)**



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## Brightstar Insurance Services (Norwegian Branch)

### Income Statement

|  | Note | 01.01.20<br>- 31.12.20 | 01.01.19<br>- 31.12.19 |
|--|------|------------------------|------------------------|
| <b>Operating income and operating expenses</b>           |      |                        |                        |
| Revenue  | 8    | 6 403 550              | 85 916 857             |
| <b>Total operating income</b>                            |      | <b>6 403 550</b>       | <b>85 916 857</b>      |
| Cost of goods sold                                       |      | 9 864 374              | 5 713 175              |
| Payroll expenses   | 3, 4 | 4 310 725              | 23 118 003             |
| Other operating expenses                                 |      | 4 589 482              | 20 483 191             |
| <b>Total operating expenses</b>                          |      | <b>18 764 581</b>      | <b>49 314 369</b>      |
| <b>Operating result</b>                                  |      | <b>-12 361 031</b>     | <b>36 602 488</b>      |
| <b>Financial income and expenses</b>                     |      |                        |                        |
| Interest received from group companies                   |      | 118 179                | 338 155                |
| Other interest income                                    |      | 147 218                | 288 613                |
| Other interest expenses                                  |      | 54 333                 | 188 142                |
| Other financial expense                                  |      | 1 366 966              | 335 791                |
| Other financial income                                   |      | 61 850                 | 12 925                 |
| <b>Net financial income and expenses</b>                 |      | <b>-1 094 052</b>      | <b>115 760</b>         |
| Ordinary result before tax                               |      | <b>-13 455 083</b>     | <b>36 718 247</b>      |
| Income tax expense                                       | 6    | -3 363 771             | 9 180 541              |
| <b>Net profit for the year</b>                           |      | <b>-10 091 312</b>     | <b>27 537 706</b>      |
| <b>Net profit for the year is distributed as follows</b> |      |                        |                        |
| Other equity   |      | -10 091 312            | 27 537 706             |
| <b>Total distribution of net profit</b>                  |      | <b>-10 091 312</b>     | <b>27 537 706</b>      |

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


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## Brightstar Insurance Services (Norwegian Branch)

### Balance sheet

| Assets                                 | Note | 31.12.2020        | 31.12.2019         |
|--|------|-------------------|--------------------|
| <b>Fixed assets</b>                    |      |                   |                    |
| Deferred tax asset                     | 6    | 3 470 021         | 106 250            |
| <b>Total intangible fixed assets</b>   |      | <b>3 470 021</b>  | <b>106 250</b>     |
| <b>Total fixed assets</b>              |      |                   |                    |
|  |      | <b>3 470 021</b>  | <b>106 250</b>     |
| <b>Current assets</b>                  |      |                   |                    |
| Accounts receivables                   | 5    | 355 415           | 72 573 040         |
| Other receivables                      |      | 1 500             | 41 203             |
| Other receivables from group companies | 5    | 52 440 435        | 41 788 685         |
| <b>Total accounts receivables</b>      |      | <b>52 797 350</b> | <b>114 402 928</b> |
| Cash and cash equivalents              |      | 7 857 361         | 25 911 021         |
| <b>Total current assets</b>            |      | <b>60 654 712</b> | <b>140 313 948</b> |
| <b>Total assets</b>                    |      | <b>64 124 733</b> | <b>140 420 198</b> |



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## Brightstar Insurance Services (Norwegian Branch)

### Cash Flow Statements

|   | 01.01.20          | 01.01.19          |
|---|-------------------|-------------------|
|   | - 31.12.20        | - 31.12.19        |
| <b>Cash Flow from operating activities</b>            |                   |                   |
| Profit before tax                                     | -13 455 083       | 36 718 247        |
| Taxes paid  | -9 286 791        | -5 648 286        |
| Changes in trade receivables                          | 72 217 625        | -9 525 668        |
| Changes in trade payables                             | -13 519 751       | -12 359 671       |
| Changes in other current balance sheet items          | -43 357 908       | 8 145 565         |
| <b>Net cash flow from investing activities</b>        | <b>-7 401 908</b> | <b>17 330 187</b> |
| <b>Cash flow from investing activities</b>            |                   |                   |
| Purchase of tangible and intangible fixed assets      | 0                 | 0                 |
| <b>Net cash flow from investing activities</b>        | <b>0</b>          | <b>0</b>          |
| <b>Cash flow from financing activities</b>            |                   |                   |
| Dividends paid  | 0                 | 0                 |
| <b>Net cash flow from financing activities</b>        | <b>0</b>          | <b>0</b>          |
| Net change in cash and cash equivalents               | -7 401 908        | 17 330 187        |
| Cash and cash equivalents, incl group cash pool 01.01 | 67 699 704        | 50 369 517        |
| <b>Cash and cash equivalents 31.12</b>                | <b>60 297 796</b> | <b>67 699 704</b> |

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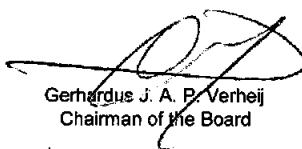
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## Brightstar Insurance Services (Norwegian Branch)

### Balance sheet

| Equity                              | Note | 31.12.2020        | 31.12.2019         |
|-------------------------------------|------|-------------------|--------------------|
| <i>Retained earnings</i>            |      |                   |                    |
| Other equity                        | 7    | 35 788 163        | 45 879 474         |
| <b>Total retained earnings</b>      |      | <b>35 788 163</b> | <b>45 879 474</b>  |
| <b>Total equity</b>                 |      | <b>35 788 163</b> | <b>45 879 474</b>  |
| <b>Liabilities</b>                  |      |                   |                    |
| <i>Current liabilities</i>          |      |                   |                    |
| Trade payables                      | 5    | -                 | 13 519 751         |
| Liabilities to group companies      | 5    | 27 038 737        | 63 237 057         |
| Tax payable                         | 6    | -                 | 9 286 791          |
| Public duties payable               | 2    | 215 786           | 1 071 165          |
| Other current liabilities           | 5    | 1 082 047         | 7 425 959          |
| <b>Total current liabilities</b>    |      | <b>28 336 570</b> | <b>94 540 724</b>  |
| <b>Total liabilities</b>            |      | <b>28 336 570</b> | <b>94 540 724</b>  |
| <b>Total equity and liabilities</b> |      | <b>64 124 733</b> | <b>140 420 198</b> |

Oslo, August 31 2021

  
Gerhardus J. A. P. Verheij  
Chairman of the Board

DocuSigned by:  
  
16E4A8D5FE3E49E...  
Johannes Martinus de Groot  
Board Member

  
Arne Hvidsten  
General Manager



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## Notes to the financial statements

### Note 1 – Accounting Principles

The annual accounts have been prepared in compliance with the Accounting Act and accounting principles generally accepted in Norway.

The annual accounts applies from 01.01 2020 to 31.12. 2020.

#### *Use of estimates*

The preparation of financial statements in compliance with the Accounting Act requires the use of estimates. The application of the company's accounting principles also require management to apply assessments. Areas which to a great extent contain such assessments, a high degree of complexity, or areas in which assumptions and estimates are significant for the financial statements, are described in the notes.

#### *Foreign currencies*

Assets and liabilities in foreign currencies are valued at the exchange rate on the balance sheet date. Exchange gains and losses relating to sales and purchases in foreign currencies are recognised as operating income and cost of goods sold.

#### *Revenues*

Income from sale of goods and services are recognised at fair value of the consideration, net after deduction of VAT, returns, discounts and reductions. Sales are taken to income when the company has delivered its products to the customer and there are no unsatisfied commitments which may influence the customer's acceptance of the product. Delivery is not completed until the products have been sent to the agreed place, and risks relating to loss and obsolescence have been transferred to the customer. Historical data is applied to estimate and recognise provisions for quantity rebates and returns at the sales date. Provisions for expected guarantee work are recognised as expenses and provisions for liabilities upon sh. Services are recognised in proportion to the work performed.

#### *Taxes*

The tax charge in the income statement includes both payable taxes for the period and changes in deferred tax. Deferred tax is calculated at 25 % on the basis of the temporary differences which exist between accounting and tax values, and any carry forward losses for tax purposes at the year-end. Tax enhancing or tax reducing temporary differences, which are reversed or may be reversed in the same period, have been eliminated. The disclosure of deferred tax benefits on net tax reducing differences which have not been eliminated, and carry forward losses, is based on estimated future earnings. Deferred tax is reflected at nominal value.

#### *Classification of balance sheet items*

Assets intended for long term ownership or use have been classified as fixed assets. Assets relating to the trading cycle have been classified as current assets. Other receivables are classified as current assets if they are to be repaid within one year after the transaction date. Similar criteria apply to liabilities. First year's instalment on long term liabilities and long term receivables are, however, not classified as short term liabilities and current assets.

#### *Debtors*

Trade debtors are recognised in the balance sheet after provision for bad debts. The bad debts provision is made on basis of an individual assessment of each debtor and an additional provision is made for other debtors to cover expected losses. Significant financial problems at the customers, the likelihood that the customer will become bankrupt or experience financial restructuring and postponements and insufficient payments, are considered indicators that the debtors should be written down.

Other debtors, both current and long term, are recognised at the lower of nominal and net realisable value. Net realisable value is the present value of estimated future payments. When the effect of a write-down is insignificant for accounting purposes this is, however, not carried out. Provisions for bad debts are valued the same way as for trade debtors.

#### *Pensions*

With a defined contribution plan the company pays contributions to an insurance company. After the contribution has been made the company has no further commitment to pay. The contribution is recognised as payroll expenses. Prepaid contributions are reflected as an asset (pension fund) to the degree the contribution can be refunded or will reduce future payments.

#### *Liabilities*

Liabilities, with the exception of certain liability provisions, are recognised in the balance sheet at nominal amount.

#### *Cash flow statement*

The cash flow statement has been prepared according to the indirect method. Cash and cash equivalents include cash, bank deposits, and other short term investments which immediately and with minimal exchange risk can be converted into known cash amounts, with due date less than three months from purchase date.

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## Note 2 - Public duties payable

The company owe employee tax deduction of kr kr 135 467 pr 31.12.2020. Kr 135 467 is reserved in a separate and restricted bank account.

## Note 3 - Payroll expenses

|                         | 01.01.20         | 01.01.19          |
|-------------------------|------------------|-------------------|
|                         | - 31.12.20       | - 31.12.19        |
| <i>Payroll expenses</i> |                  |                   |
| Salaries/wages          | 3 496 988        | 16 722 358        |
| Social security fees    | 380 388          | 1 362 766         |
| Financial tax           | 152 274          | 729 656           |
| Pension expenses        | 272 715          | 614 666           |
| Other remuneration      | 8 361            | 3 688 556         |
| <b>Total</b>            | <b>4 310 725</b> | <b>23 118 003</b> |

The number of employees in the accounting year has been 4 28

|  | 01.01.20   | 01.01.19   |
|--|------------|------------|
|  | - 31.12.20 | - 31.12.19 |
| <i>Remuneration to general manager</i> |            |            |
| Salary                                 | -          | -          |
| Bonus                                  | -          | -          |
| Other remuneration                     | -          | -          |
| <b>Total</b>                           | <b>-</b>   | <b>-</b>   |

There has not been paid director's fee in the accounting period.

|                           | 01.01.20      | 01.01.19       |
|---------------------------|---------------|----------------|
|                           | - 31.12.20    | - 31.12.19     |
| <i>Expensed audit fee</i> |               |                |
| Statutory audit           | 85 000        | 334 000        |
| <b>Total</b>              | <b>85 000</b> | <b>334 000</b> |

VAT is included in the audit fee.

## Note 4 - Pensions

The company's pension schemes meet the requirements of the law on compulsory occupational pension.

## Note 5 - Balance with group companies

|  | 31.12.20   | 31.12.19   |
|--|------------|------------|
| Trade payable                          | 26 974 542 | 75 668 605 |
| Other short term liabilities           | -          | -          |
| Other receivables from group companies | 52 440 435 | 41 788 685 |

Parts of the company's assets classified as "Other receivables from group companies", kr 52 440 435,- is deposits in a banking arrangement created by the parent company where group companies can utilize excess liquidity within the group. Any deposits made could be used as collateral for debt elsewhere in the group and may therefore be unavailable for withdrawal for shorter periods.

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## Note 6 - Taxes

|   |                    |                   |
|---|--------------------|-------------------|
| <b>Calculation of deferred tax asset</b>          | <b>31.12.20</b>    | <b>31.12.19</b>   |
| <b>Temporary differences</b>                      |                    |                   |
| Accruals for liabilities                          | -                  | -425 000          |
| Carried forward loss                              | -13 880 083        |                   |
| <b>Basis for deferred tax asset</b>               | <b>-13 880 083</b> | <b>-425 000</b>   |
| Deferred tax asset 25 %                           | -3 470 021         | -106 250          |
| <b>Deferred tax (asset)</b>                       | <b>-3 470 021</b>  | <b>-106 250</b>   |
|   | <b>01.01.20</b>    | <b>01.01.19</b>   |
| <b>Payable taxes in the tax expense</b>           | <b>- 31.12.20</b>  | <b>- 31.12.19</b> |
| Result before tax                                 | -13 455 083        | 36 718 247        |
| Permanent differences                             | -                  | 3 917             |
| Changes in temporary differences                  | -425 000           | 425 000           |
| Change in carried forward loss                    | 13 880 083         |                   |
| <b>Taxable income</b>                             | <b>-</b>           | <b>37 147 164</b> |
| Taxes payable (25%)                               | 0                  | 9 286 791         |
|   | <b>31.12.20</b>    | <b>31.12.19</b>   |
| <b>Payable taxes in the balance sheet</b>         |                    |                   |
| Taxes payable on this years result                | -                  | 9 286 791         |
| Taxes payable for previous years                  | -                  | -                 |
| <b>Payable tax in the balance sheet</b>           | <b>-</b>           | <b>9 286 791</b>  |
|   | <b>01.01.20</b>    | <b>01.01.19</b>   |
| <b>Components of the income tax expense</b>       | <b>- 31.12.20</b>  | <b>- 31.12.19</b> |
| Taxes payable (25 % of the basis for payable tax) | -                  | 9 286 791         |
| Change in deferred tax                            | -3 363 771         | -106 250          |
| <b>Income tax expense</b>                         | <b>-3 363 771</b>  | <b>9 180 541</b>  |

## Note 7 - Shareholders' equity

|                        | <b>Other equity</b> | <b>Total</b>      |
|------------------------|---------------------|-------------------|
| Equity 01.01.19        | 18 341 768          | 18 341 768        |
| Profit for the year    | 27 537 706          | 27 537 706        |
| <b>Equity 31.12.19</b> | <b>45 879 474</b>   | <b>45 879 474</b> |
|                        | <b>Other equity</b> | <b>Total</b>      |
| Equity 01.01.20        | 45 879 474          | 45 879 474        |
| Profit for the year    | -10 091 312         | -10 091 312       |
| <b>Equity 31.12.20</b> | <b>35 788 163</b>   | <b>35 788 163</b> |

Brightstar Insurance Services (Norwegian Branch) is a fully owned branch of Brightstar Insurance Services B.V.

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## Note 8 - Operating income

|                        | 01.01.20         | 01.01.19          |
|------------------------|------------------|-------------------|
|                        | - 31.12.20       | - 31.12.19        |
| Revenue                | 6 403 550        | 85 916 857        |
| Other operating income | -                | -                 |
| <b>Total</b>           | <b>6 403 550</b> | <b>85 916 857</b> |

Brightstar Insurance Services' business segments are primarily sale and administration of insurance services for mobile devices and similar products

## Geographical distribution

|                            | 01.01.20         | 01.01.19          |
|----------------------------|------------------|-------------------|
|                            | - 31.12.20       | - 31.12.19        |
| Norway                     | 239 296          | 83 168 202        |
| Sweden and other countries | 6 164 254        | 2 748 655         |
| <b>Total</b>               | <b>6 403 550</b> | <b>85 916 857</b> |

## Note 9 - Related party transactions

Remuneration to executives is disclosed in note 3, and balance with group companies is disclosed in note 5.

|  | 01.01.20   | 01.01.19    |
|--|------------|-------------|
|  | - 31.12.20 | - 31.12.19  |
| <b>Related-party transactions:</b>         |            |             |
| b) Purchases of goods and services         |            |             |
| - Subsidiary                               | -          | -           |
| - Parent company (administrative services) | 6 006 698  | 8 870 797   |
| - Associated companies                     | 981 769    | 225 884 873 |

Trade between BIS BV NUF and its related parties are conducted at commercial conditions.

## Note 10 - Leases

The Company sublets premises in Verkseier Furulundsvei 46 in Oslo. Expensed rental charges in the accounting period is kr 162 088.

## Note 11 - Events after the reporting period

In the first quarter of 2020, a global pandemic of the Covid-19 virus erupted also in Norway, causing comprehensive actions taken by the government to prevent further spread of the virus. This has had significant negative impacts to the general economy and to the unemployment rate in Norway. Brightstar Insurance Services (Norwegian Branch) has not yet seen any significant effects of the Covid-19 outbreak, but are closely monitoring the situation and will take appropriate actions if deemed necessary.

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To the General Meeting of Brightstar Insurance Services (Norwegian Branch)

## INDEPENDENT AUDITOR'S REPORT

### Report on the Audit of the Financial Statements

#### Opinion

We have audited the financial statements of Brightstar Insurance Services (Norwegian Branch) showing a loss of NOK 10 091 312. The financial statements comprise the balance sheet as at 31 December 2020, the income statement and cash flow statement for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements are prepared in accordance with law and regulations and give a true and fair view of the financial position of the Company as at 31 December 2020, and its financial performance and its cash flows for the year then ended in accordance with the Norwegian Accounting Act and accounting standards and practices generally accepted in Norway.

#### Basis for Opinion

We conducted our audit in accordance with laws, regulations, and auditing standards and practices generally accepted in Norway, including International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Company as required by laws and regulations, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### Other information

Management is responsible for the other information. The other information comprises information in the annual report, except the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

### Responsibilities of the Board of Directors and the Managing Director for the Financial Statements

The Board of Directors and the Managing Director (management) are responsible for the preparation in accordance with law and regulations, including a true and fair view of the financial statements in accordance with the Norwegian Accounting Act and accounting standards and practices generally accepted in Norway, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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Independent Auditor's Report -  
Brightstar Insurance Services (Norwegian Branch)

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern. The financial statements use the going concern basis of accounting insofar as it is not likely that the enterprise will cease operations.

### *Auditor's Responsibilities for the Audit of the Financial Statements*

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with laws, regulations, and auditing standards and practices generally accepted in Norway, including ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with laws, regulations, and auditing standards and practices generally accepted in Norway, including ISAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error. We design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves a true and fair view.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

### **Report on Other Legal and Regulatory Requirements**

#### *Opinion on the Board of Directors' report*

Based on our audit of the financial statements as described above, it is our opinion that the information presented in the Board of Directors' report concerning the financial statements, the going concern assumption and the proposed allocation of the result is consistent with the financial statements and complies with the law and regulations.

#### *Opinion on Registration and Documentation*

Based on our audit of the financial statements as described above, and control procedures we have considered necessary in accordance with the International Standard on Assurance Engagements (ISAE) 3000, Assurance

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Independent Auditor's Report -  
Brightstar Insurance Services (Norwegian Branch)

*Engagements Other than Audits or Reviews of Historical Financial Information*, it is our opinion that management has fulfilled its duty to produce a proper and clearly set out registration and documentation of the Company's accounting information in accordance with the law and bookkeeping standards and practices generally accepted in Norway.

Oslo, 31 August 2021  
Deloitte AS

Bjørn Prestegard  
State Authorised Public Accountant (Norway)

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The signatures in this document are legally binding. The document is signed using Penneo™ secure digital signature. The identity of the signers has been recorded, and are listed below.

"By my signature I confirm all dates and content in this document."

## Bjørn Magne Prestegard

State Authorised Public Accountant (Norway)

Serial number: 9578-5999-4-2733085

IP: 81.166.xxx.xxx

2021-09-03 12:26:37Z



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