



B a a g ø e | S c h o u
statsautoriseret revisionsaktieselskab

MNW ApS

Carl Jacobsens Vej 16, st., 2500 Valby

Company reg. no. 37 44 52 90

Annual report

2023

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The annual report was submitted and approved by the general meeting on the 16 February 2024.

Christoffer Nylandsted
Chairman of the meeting



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Notes:

- To ensure the greatest possible applicability of this document, IAS/IFRS English terminology has been used.
- Please note that decimal points have not been used in the usual English way. This means that for instance DKK 146.940 means the amount of DKK 146,940, and that 23,5 % means 23.5 %.



Management's statement

Today, the Board of Directors and the Executive Board have approved the annual report of MNW ApS for the financial year 2023.

The annual report has been prepared in accordance with the Danish Financial Statements Act.

We consider the chosen accounting policy to be appropriate, and in our opinion, the financial statements give a true and fair view of the financial position of the Company at 31 December 2023 and of the results of the Company's operations for the financial year 1 January – 31 December 2023.

Further, in our opinion, the Management's review gives a true and fair review of the matters discussed in the Management's review.

We recommend that the annual report be approved at the Annual General Meeting.

Valby, 16 February 2024

Executive board

Carl Frederik Leetmaa Murmann

Christoffer Nylandsted

Board of directors

Jostein Christian Dalland
chairman

Sverre Andre Mehn



Independent auditor's report

To the Shareholder of MNW ApS

Opinion

We have audited the financial statements of MNW ApS for the financial year 1 January - 31 December 2023, which comprise income statement, balance sheet, statement of changes in equity, notes and a summary of significant accounting policies, for the Company. The financial statements are prepared under the Danish Financial Statements Act.

In our opinion, the financial statements give a true and fair view of the financial position of the Company at 31 December 2023, and of the results of the Company's operations for the financial year 1 January - 31 December 2023 in accordance with the Danish Financial Statements Act.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs) and the additional requirements applicable in Denmark. Our responsibilities under those standards and requirements 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 in accordance with the International Ethics Standards Board for Accountants' International Code of Ethics for Professional Accountants (IESBA Code) and the additional ethical requirements applicable in Denmark, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Management's Responsibilities for the Financial Statements

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with the Danish Financial Statements Act, 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.

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 and using the going concern basis of accounting in preparing the financial statements unless Management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

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 ISAs and the additional requirements applicable in Denmark will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.



Independent auditor's report

As part of an audit conducted in accordance with ISAs and the additional requirements applicable in Denmark, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, 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 in preparing the financial statements 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 contents of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that gives 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.

Statement on Management's Review

Management is responsible for Management's Review.

Our opinion on the financial statements does not cover Management's Review, and we do not express any form of assurance conclusion thereon.



Independent auditor's report

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

Moreover, it is our responsibility to consider whether Management's Review provides the information required under the Danish Financial Statements Act.

Based on the work we have performed, we conclude that Management's Review is in accordance with the financial statements and has been prepared in accordance with the requirements of the Danish Financial Statement Act. We did not identify any material misstatement of Management's Review.

Copenhagen, 16 February 2024

Baagøe | Schou

State Authorised Public Accountants
Company reg. no. 21 14 81 48

Søren Larsen

State Authorised Public Accountant
mne10850

Louis Frits Strøm

Registered Accountant
mne40142



Company information

The company	MNW ApS Carl Jacobsens Vej 16, st. 2500 Valby Company reg. no. 37 44 52 90 Domicile: Copenhagen Financial year: 1 January - 31 December
Board of directors	Jostein Christian Dalland, chairman Sverre Andre Mehn
Executive board	Carl Frederik Leetmaa Murmann Christoffer Nylandsted
Auditors	Baagøe Schou statsautoriseret revisionsaktieselskab Fiolstræde 44, 3. th. 1171 København K
Parent company	AXO AS, Norge



Management's review

The principal activities of the company

LendMe's primary activities are to offer intermediary services between financial institutions and private individuals, primarily within the consumer loans space, while offering related services and products hereto, such as insurances.

LendMe's fully digitized and scalable IT platform allows users to compare financial products, such as loans, from multiple financial institutions, in a transparent and objective manner - free of charge.

The business model continues to show its advantages both for users and financial institutions on the platform, as it saves considerable time and money for users wanting to compare financial products while providing a highly cost-effective customer acquisition platform to the financial institutions with access to large volumes of high quality leads.

Development in activities and financial matters

The gross profit for the year totals DKK 20.743.000 against DKK 11.958.000 last year. Income or loss from ordinary activities after tax totals DKK 5.031.000 against DKK -777.000 last year. The management considers the net profit for the year satisfactory.

Events occurring after the end of the financial year

No events have occurred after the balance sheet date to this date, which would influence the evaluation of this annual report.



Income statement 1 January - 31 December

Amounts concerning 2023: DKK.

Amounts concerning 2022: DKK thousand.

<u>Note</u>	<u>2023</u>	<u>2022</u>
Gross profit	20.743.112	11.958
1 Staff costs	-13.157.419	-11.445
Depreciation, amortisation, and impairment	-1.266.949	-1.817
Other operating expenses	-17.608	0
Operating profit	6.301.136	-1.304
Other financial income	405.874	5
2 Other financial expenses	-572.326	-219
Pre-tax net profit or loss	6.134.684	-1.518
3 Tax on net profit or loss for the year	-1.103.202	741
Net profit or loss for the year	5.031.482	-777
Proposed distribution of net profit:		
Transferred to retained earnings	5.031.482	0
Allocated from retained earnings	0	-777
Total allocations and transfers	5.031.482	-777



Balance sheet at 31 December

Amounts concerning 2023: DKK.

Amounts concerning 2022: DKK thousand.

<u>Note</u>	<u>2023</u>	<u>2022</u>
Assets		
Non-current assets		
4 Completed development projects, including patents and similar rights arising from development projects	228.822	1.014
5 Development projects in progress and prepayments for intangible assets	<u>17.674.398</u>	<u>7.714</u>
Total intangible assets	<u>17.903.220</u>	<u>8.728</u>
6 Other fixtures and fittings, tools, and equipment	<u>930.901</u>	<u>1.106</u>
Total property, plant, and equipment	<u>930.901</u>	<u>1.106</u>
7 Deposits	<u>298.906</u>	<u>288</u>
Total investments	<u>298.906</u>	<u>288</u>
Total non-current assets	<u>19.133.027</u>	<u>10.122</u>
Current assets		
Trade receivables	5.824.867	2.770
Income tax receivables	1.045.798	2.115
Prepayments	<u>215.000</u>	<u>73</u>
Total receivables	<u>7.085.665</u>	<u>4.958</u>
Cash and cash equivalents	<u>1.493.440</u>	<u>2.129</u>
Total current assets	<u>8.579.105</u>	<u>7.087</u>
Total assets	<u>27.712.132</u>	<u>17.209</u>



Balance sheet at 31 December

Amounts concerning 2023: DKK.

Amounts concerning 2022: DKK thousand.

<u>Note</u>	<u>2023</u>	<u>2022</u>
Equity and liabilities		
Equity		
Contributed capital	203.080	203
Reserve for development costs	13.964.512	6.808
Retained earnings	-2.054.244	70
Total equity	<u>12.113.348</u>	<u>7.081</u>
Provisions		
Provisions for deferred tax	3.241.000	1.254
Total provisions	<u>3.241.000</u>	<u>1.254</u>
Liabilities other than provisions		
Payables to group enterprises	6.738.739	5.185
Total long term liabilities other than provisions	6.738.739	5.185
Trade payables	2.452.703	2.960
Other payables	3.166.342	729
Total short term liabilities other than provisions	5.619.045	3.689
Total liabilities other than provisions	<u>12.357.784</u>	<u>8.874</u>
Total equity and liabilities	<u>27.712.132</u>	<u>17.209</u>

8 Charges and security

9 Contingencies



Statement of changes in equity

All amounts in DKK.

	Contributed capital	Reserve for development costs	Retained earnings	Total
Equity 1 January 2022	203.080	6.808.760	70.026	7.081.866
Retained earnings for the year	0	0	5.031.482	5.031.482
Transferred from retained earnings	0	7.155.752	-7.155.752	0
	203.080	13.964.512	-2.054.244	12.113.348



Notes

Amounts concerning 2023: DKK.

Amounts concerning 2022: DKK thousand.

	<u>2023</u>	<u>2022</u>
1. Staff costs		
Salaries and wages	12.057.904	10.702
Pension costs	939.572	686
Other costs for social security	159.943	57
	<u>13.157.419</u>	<u>11.445</u>
Average number of employees	<u>28</u>	<u>21</u>
2. Other financial expenses		
Financial costs, group enterprises	553.617	185
Other financial costs	18.709	34
	<u>572.326</u>	<u>219</u>
3. Tax on net profit or loss for the year		
Tax on net profit or loss for the year	0	0
Adjustment of deferred tax for the year	1.987.000	630
Other taxes	-883.798	-1.371
	<u>1.103.202</u>	<u>-741</u>



Notes

Amounts concerning 2023: DKK.

Amounts concerning 2022: DKK thousand.

	<u>31/12 2023</u>	<u>31/12 2022</u>
4. Completed development projects, including patents and similar rights arising from development projects		
Cost 1 January 2023	6.968.262	6.968
Additions during the year	0	0
Disposals during the year	0	0
Cost 31 December 2023	<u>6.968.262</u>	<u>6.968</u>
Amortisation and write-down 1 January 2023	-5.953.823	-4.573
Amortisation and depreciation for the year	-785.617	-1.381
Amortisation and write-down 31 December 2023	<u>-6.739.440</u>	<u>-5.954</u>
Carrying amount, 31 December 2023	<u>228.822</u>	<u>1.014</u>
5. Development projects in progress and prepayments for intangible assets		
Cost 1 January 2023	7.714.641	1.483
Additions during the year	9.959.757	6.231
Cost 31 December 2023	<u>17.674.398</u>	<u>7.714</u>
Amortisation and write-down 1 January 2023	0	0
Amortisation and write-down 31 December 2023	<u>0</u>	<u>0</u>
Carrying amount, 31 December 2023	<u>17.674.398</u>	<u>7.714</u>



Notes

Amounts concerning 2023: DKK.

Amounts concerning 2022: DKK thousand.

	<u>31/12 2023</u>	<u>31/12 2022</u>
6. Other fixtures and fittings, tools, and equipment		
Cost 1 January 2023	2.029.823	1.499
Additions during the year	<u>306.426</u>	<u>531</u>
Cost 31 December 2023	<u>2.336.249</u>	<u>2.030</u>
Depreciation and writedown 1 January 2023	-923.865	-488
Amortisation and depreciation for the year	<u>-481.483</u>	<u>-436</u>
Depreciation and writedown 31 December 2023	<u>-1.405.348</u>	<u>-924</u>
Carrying amount, 31 December 2023	<u>930.901</u>	<u>1.106</u>
7. Deposits		
Cost 1 January 2023	287.432	268
Additions during the year	<u>11.474</u>	<u>20</u>
Cost 31 December 2023	<u>298.906</u>	<u>288</u>
Carrying amount, 31 December 2023	<u>298.906</u>	<u>288</u>
8. Charges and security		
The company has no charges and security.		
9. Contingencies		
Contingent liabilities		
		DKK in thousands
Total contingent liabilities		<u>486</u>



Accounting policies

The annual report for MNW ApS has been presented in accordance with the Danish Financial Statements Act regulations concerning reporting class B enterprises. Furthermore, the company has decided to comply with certain rules applying to reporting class C enterprises.

The accounting policies are unchanged from last year, and the annual report is presented in DKK.

Recognition and measurement in general

Income is recognised in the income statement concurrently with its realisation, including the recognition of value adjustments of financial assets and liabilities. Likewise, all costs are recognised in the income statement, including depreciations amortisations, writedowns for impairment, provisions, and reversals due to changes in estimated amounts previously recognised in the income statement.

Assets are recognised in the statement of financial position when it seems probable that future economic benefits will flow to the company and the value of the asset can be reliably measured.

Liabilities are recognised in the statement of financial position when it is seems probable that future economic benefits will flow out of the company and the value of the liability can be reliably measured.

Assets and liabilities are measured at cost at the initial recognition. Hereafter, assets and liabilities are measured as described below for each individual accounting item.

Upon recognition and measurement, allowances are made for such predictable losses and risks which may arise prior to the presentation of the annual report and concern matters that exist on the reporting date.

Foreign currency translation

Transactions in foreign currency are translated by using the exchange rate prevailing at the date of the transaction. Differences in the rate of exchange arising between the rate at the date of transaction and the rate at the date of payment are recognised in the profit and loss account as an item under net financials. If currency positions are considered to hedge future cash flows, the value adjustments are recognised directly in equity in a fair value reserve.

Receivables, payables, and other foreign currency monetary items are translated using the closing rate. The difference between the closing rate and the rate at the time of the occurrence or initial recognition in the latest financial statements of the receivable or payable is recognised in the income statement under financial income and expenses.

Income statement

Gross profit

Gross profit comprises the revenue, changes in inventories of finished goods, and work in progress, own work capitalised, other operating income, and external costs.



Accounting policies

The enterprise will be applying IAS 11 and IAS 18 as its basis of interpretation for the recognition of revenue.

Revenue is recognised in the income statement if delivery and passing of risk to the buyer have taken place before the end of the year and if the income can be determined reliably and inflow is anticipated. Revenue is measured at the fair value of the consideration promised exclusive of VAT and taxes and less any discounts relating directly to sales.

Cost of sales comprises costs concerning purchase of raw materials and consumables less discounts and changes in inventories.

Other external expenses comprise expenses incurred for distribution, sales, advertising, administration, premises, loss on receivables, and operational leasing costs.

Staff costs

Staff costs include salaries and wages, including holiday allowances, pensions, and other social security costs, etc., for staff members.

Depreciation, amortisation, and writedown for impairment

Depreciation, amortisation, and writedown for impairment comprise depreciation on, amortisation of, and writedown for impairment of intangible and tangible assets, respectively.

Other operating expenses

Other operating expenses comprise items of secondary nature as regards the principal activities of the enterprise, including losses on the disposal of intangible and tangible assets.

Financial income and expenses

Financial income and expenses are recognised in the income statement with the amounts concerning the financial year. Financial income and expenses comprise interest income and expenses, financial expenses from financial leasing, realised and unrealised capital gains and losses relating to securities, debt and transactions in foreign currency, amortisation of financial assets and liabilities as well as surcharges and reimbursements under the advance tax scheme, etc.

Tax on net profit or loss for the year

Tax for the year comprises the current income tax for the year and changes in deferred tax and is recognised in the income statement with the share attributable to the net profit or loss for the year and directly in equity with the share attributable to entries directly in equity.



Accounting policies

Statement of financial position

Intangible assets

Development projects, patents, and licences

Development costs and internally generated rights are recognised in the income statement as costs in the acquisition year.

Patents and licenses are measured at cost less accrued amortisation. Patents are amortised on a straightline basis over the remaining patent period and licenses are amortised over the contract period, however, for a maximum of 10 years.

Property, plant, and equipment

Property, plant, and equipment are measured at cost less accrued depreciation and write-down for impairment.

The depreciable amount is cost less any expected residual value after the end of the useful life of the asset. The amortisation period and the residual value are determined at the acquisition date and reassessed annually. If the residual value exceeds the carrying amount, the depreciation is discontinued.

If the amortisation period or the residual value is changed, the effect on amortisation will, in future, be recognised as a change in the accounting estimates.

The cost comprises acquisition cost and costs directly associated with the acquisition until the time when the asset is ready for use.

The cost of a total asset is divided into separate components. These components are depreciated separately, the useful lives of each individual components differing, and the individual component representing a material part of the total cost.

Depreciation is done on a straight-line basis according to an assessment of the expected useful life:

	Useful life
Leasehold improvements	5 years
Other fixtures and fittings, tools and equipment	3-5 years

Minor assets with an expected useful life of less than 1 year are recognised as costs in the income statement in the year of acquisition.

Profit or loss derived from the disposal of property, land, and equipment is measured as the difference between the sales price less selling costs and the carrying amount at the date of disposal. Profit or loss is recognised in the income statement as other operating income or other operating expenses.



Accounting policies

Leases

All leases are regarded as operating leases. Payments in connection with operating leases and other lease agreements are recognised in the income statement for the term of the contract. The company's total liabilities concerning operating leases and lease agreements are recognised under contingencies, etc.

Impairment loss relating to non-current assets

The carrying amount of both intangible and tangible fixed assets as well as equity investments in group enterprises are subject to annual impairment tests in order to disclose any indications of impairment beyond those expressed by amortisation and depreciation respectively.

If indications of impairment are disclosed, impairment tests are carried out for each individual asset or group of assets, respectively. Writedown for impairment is done to the recoverable amount if this value is lower than the carrying amount.

The recoverable amount is the higher value of value in use and selling price less expected selling cost. The value in use is calculated as the present value of the expected net cash flows from the use of the asset or the asset group and expected net cash flows from the sale of the asset or the asset group after the end of their useful life.

Previously recognised impairment losses are reversed when conditions for impairment no longer exist. Impairment relating to goodwill is not reversed.

Investments

Deposits

Deposits are measured at amortised cost and represent lease deposits, etc.

Receivables

Receivables are measured at amortised cost, which usually corresponds to nominal value.

In order to meet expected losses, impairment takes place at the net realisable value. The company has chosen to use IAS 39 as a basis for interpretation when recognising impairment of financial assets, which means that impairments must be made to offset losses where an objective indication is deemed to have occurred that an account receivable or a portfolio of accounts receivable is impaired. If an objective indication shows that an individual account receivable has been impaired, an impairment takes place at individual level.

Accounts receivable for which there is no objective indication of impairment at the individual level are evaluated at portfolio level for objective indication of impairment. The portfolios are primarily based on the debtors' domicile and credit rating in accordance with the company's and the group's credit risk management policy. Determination of the objective indicators applied for portfolios are based on experience with historical losses.



Accounting policies

Impairment losses are calculated as the difference between the carrying amount of accounts receivable and the present value of the expected cash flows, including the realisable value of any securities received. The effective interest rate for the individual account receivable or portfolio is used as the discount rate.

Prepayments

Prepayments recognised under assets comprise incurred costs concerning the following financial year.

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand.

Equity

Reserve for development costs

The reserve for development costs comprises recognised development costs less related deferred tax liabilities.

The reserve cannot be used as dividends or for covering losses.

The reserve is reduced or dissolved if the recognised development costs are amortised or abandoned. This is done by direct transfer to the distributable reserves of the equity.

Income tax and deferred tax

Current tax liabilities and current tax receivable are recognised in the statement of financial position as calculated tax on the taxable income for the year, adjusted for tax of previous years' taxable income and for tax paid on account.

Deferred tax is measured on the basis of temporary differences in assets and liabilities with a focus on the statement of financial position. Deferred tax is measured at net realisable value.

Deferred tax is measured based on the tax rules and tax rates applying under the legislation prevailing in the respective countries on the reporting date when the deferred tax is expected to be released as current tax. Changes in deferred tax due to changed tax rates are recognised in the income statement, except for items included directly in the equity.

Deferred tax assets, including the tax value of tax losses allowed for carryforward, are recognised at the value at which they are expected to be realisable, either by settlement against tax of future earnings or by set-off in deferred tax liabilities within the same legal tax unit. Any deferred net tax assets are measured at net realisable value.

Liabilities other than provisions

Liabilities concerning payables are measured at amortised cost which usually corresponds to the nominal value.

Christoffer Nylandsted

Navnet returneret af dansk MitID var:
Christoffer Nylandsted
Executive board member
ID: 2ba65396-9202-495f-93ce-b77b1502c50b
CPR-match med dansk MitID
Dato for underskrift: 16-02-2024
Underskrevet med MitID



Carl Frederik Leetmaa Murmann

Navnet returneret af dansk MitID var:
Carl Frederik Leetmaa Murmann
Executive board member
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Dato for underskrift: 16-02-2024
Underskrevet med MitID



Jostein Christian Dalland

Navnet returneret af norsk BankID (NO) var:
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Chairman
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Dato for underskrift: 16-02-2024
Underskrevet med BankID (NO)



Sverre Andre Mehn

Navnet returneret af norsk BankID (NO) var:
Sverre André Mehn
Board member
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Dato for underskrift: 16-02-2024
Underskrevet med BankID (NO)



Søren Larsen

Navnet returneret af dansk MitID var:
Søren Henrik Larsen
State Authorised Public Accountant
ID: 7bfa2d65-a20b-41d8-b29f-c9594a540d10
CVR-match med dansk MitID
Dato for underskrift: 16-02-2024
Underskrevet med MitID



Louis Frits Strøm

Navnet returneret af dansk MitID var:
Louis Frits Strøm
Registered Accountant
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CVR-match med dansk MitID
Dato for underskrift: 16-02-2024
Underskrevet med MitID



Christoffer Nylandsted

Navnet returneret af dansk MitID var:
Christoffer Nylandsted
Chairman of the meeting
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CPR-match med dansk MitID
Dato for underskrift: 16-02-2024
Underskrevet med MitID



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