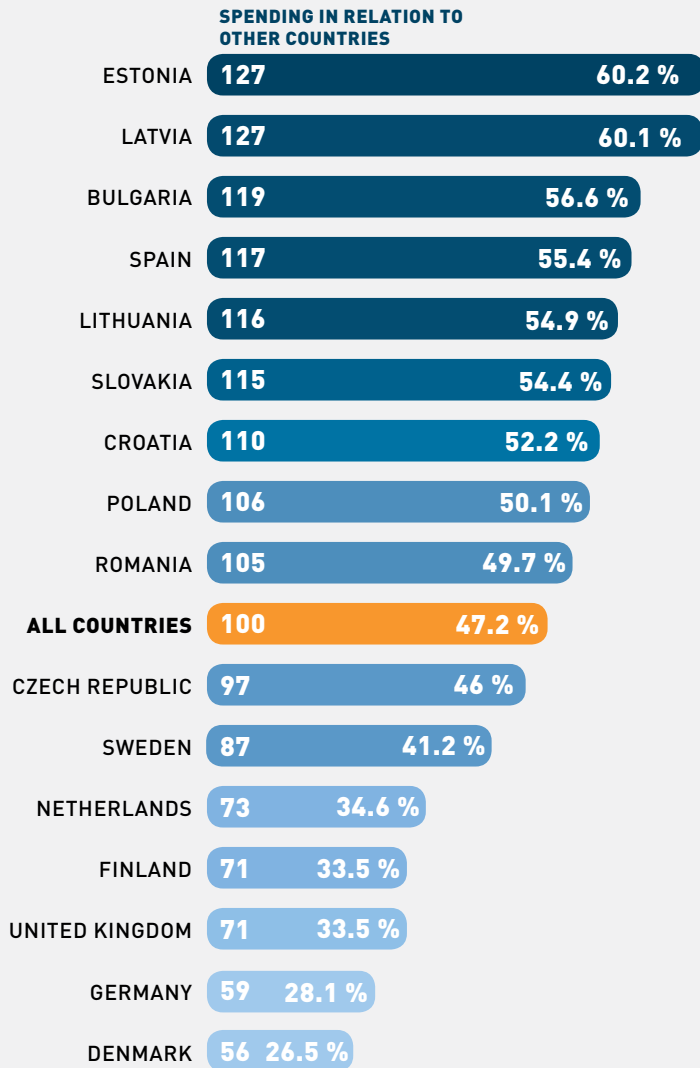
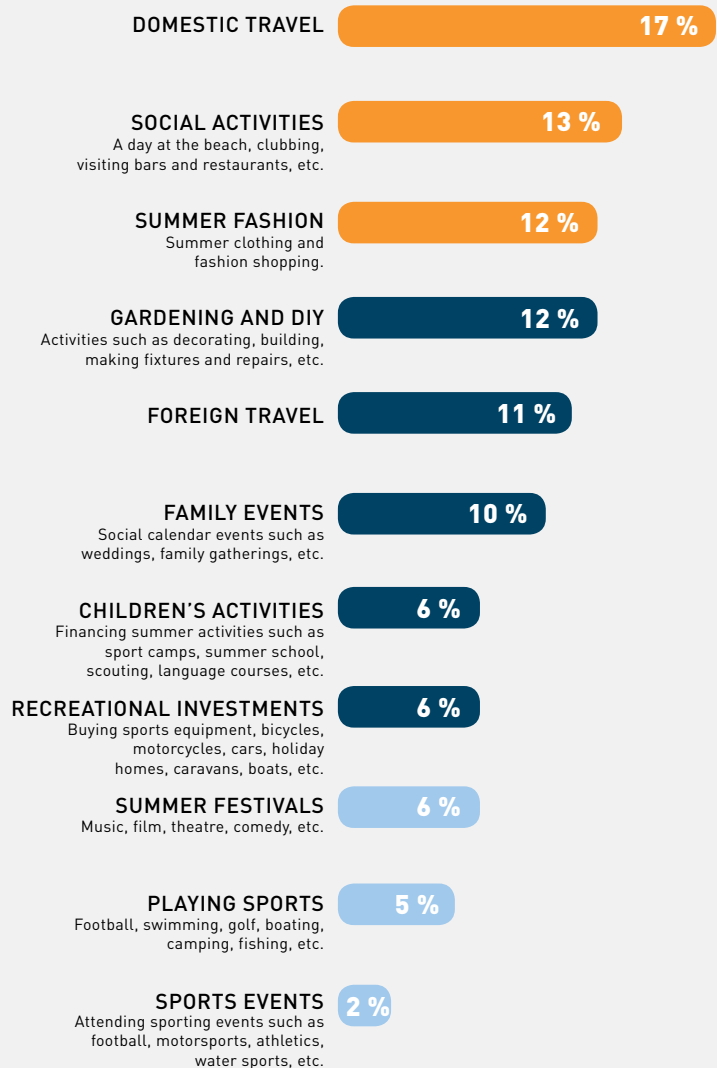


Ferratum Group European Summer Barometer™ 2015

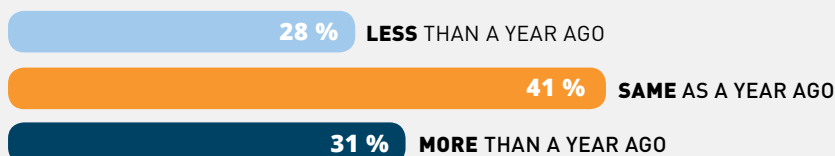
Summer holiday spending relative to disposable household income



European Summer spending



Household Summer holiday spending forecast

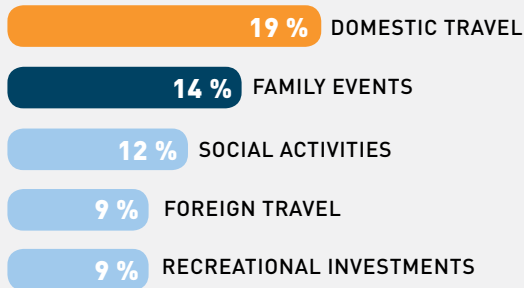


FERRATUM GROUP EUROPEAN SUMMER BAROMETER™ 2015

The survey was conducted for Ferratum Group's active customers in 17 countries across Europe as a web survey with a standardised questionnaire for all locations. Incomes were stated in local currency and relative summer investment is calculated as a ratio of summer expenditures to family's disposable income in each location. Disposable incomes were adjusted by each location's individual purchasing power parities based on 2014 figures by The World Bank. 5685 households answered the survey.

Top holiday spending behaviour in Europe

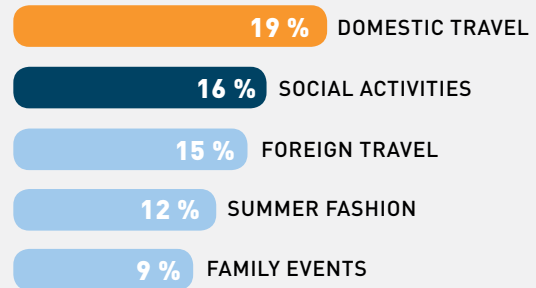
Finland



Spending in relation to other countries: **71** (FE group = 100)

Spending relative to household income: **33.5 %** (795 €)

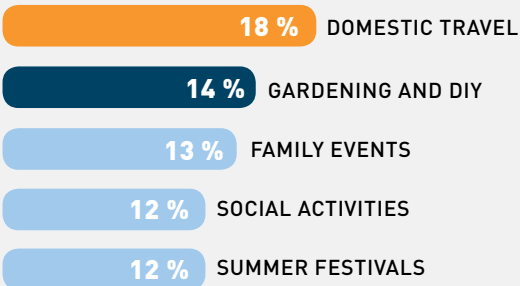
Sweden



Spending in relation to other countries: **87** (FE group = 100)

Spending relative to household income: **41.2 %** (1171 €)

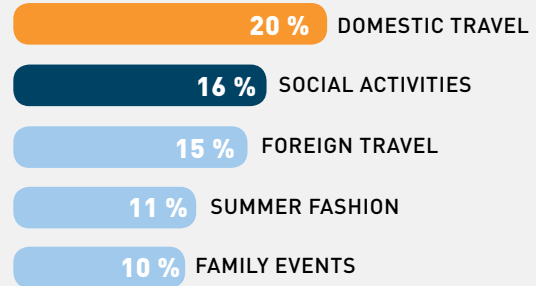
Estonia



Spending in relation to other countries: **127** (FE group = 100)

Spending relative to household income: **60.2 %** (629 €)

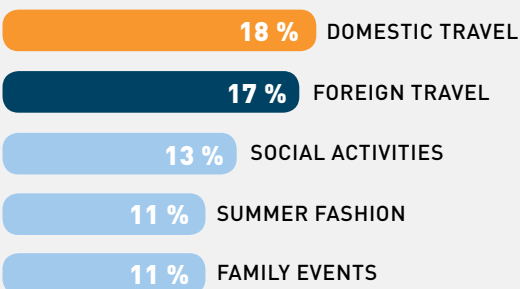
Denmark



Spending in relation to other countries: **56** (FE group = 100)

Spending relative to household income: **26.5 %** (916 €)

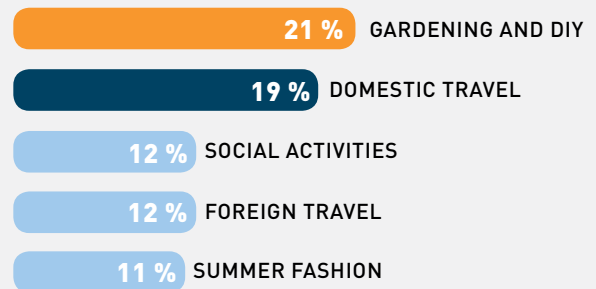
United Kingdom



Spending in relation to other countries: **71** (FE group = 100)

Spending relative to household income: **33.5 %** (896 €)

Bulgaria



Spending in relation to other countries: **119** (FE group = 100)

Spending relative to household income: **56.6 %** (359 €)

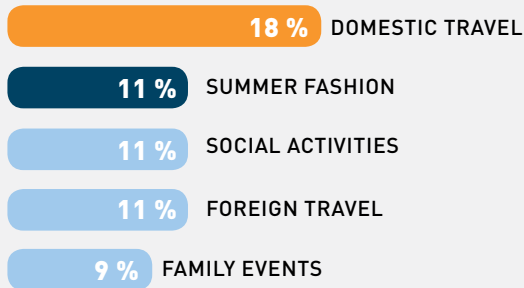
FERRATUM GROUP EUROPEAN SUMMER BAROMETER™ 2015

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Top holiday spending behaviour in Europe



Czech Republic

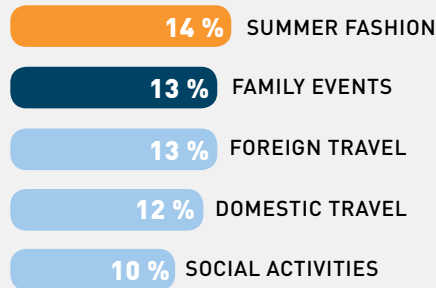


Spending in relation to other countries: **97** (FE group = 100)

Spending relative to household income: **46 %** (445 €)



Germany

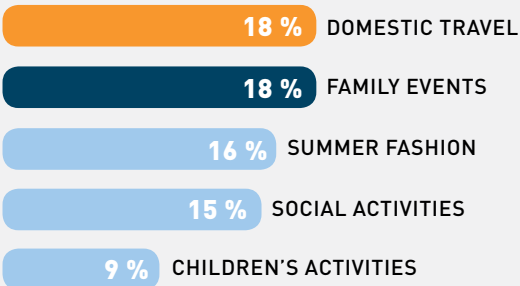


Spending in relation to other countries: **59** (FE group = 100)

Spending relative to household income: **28.1 %** (808 €)



Croatia

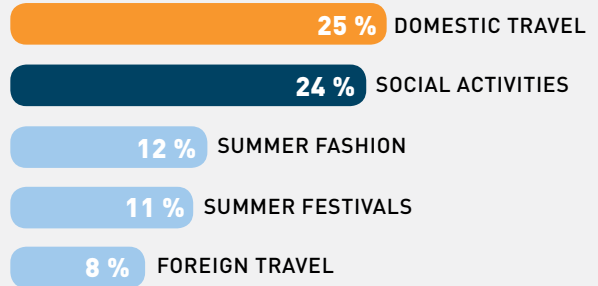


Spending in relation to other countries: **110** (FE group = 100)

Spending relative to household income: **52.2 %** (584 €)



Spain

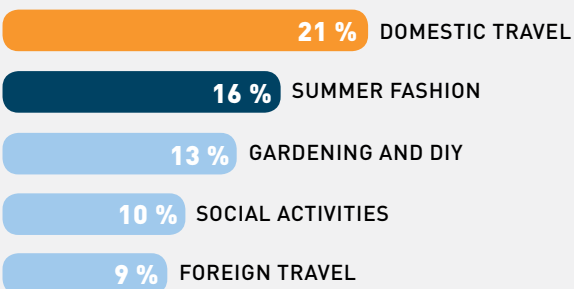


Spending in relation to other countries: **117** (FE group = 100)

Spending relative to household income: **55.4 %** (1130 €)



Lithuania

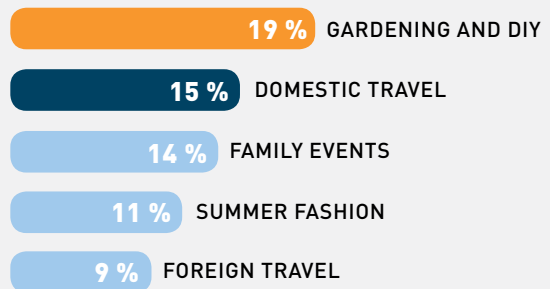


Spending in relation to other countries: **116** (FE group = 100)

Spending relative to household income: **54.9 %** (569 €)



Latvia



Spending in relation to other countries: **127** (FE group = 100)

Spending relative to household income: **60.1 %** (621 €)

FERRATUM GROUP EUROPEAN SUMMER BAROMETER™ 2015

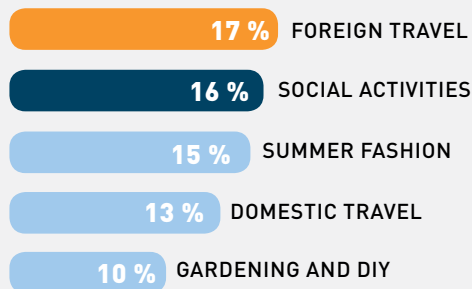
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Ferratum™
More than money to everyone

Top holiday spending behaviour in Europe

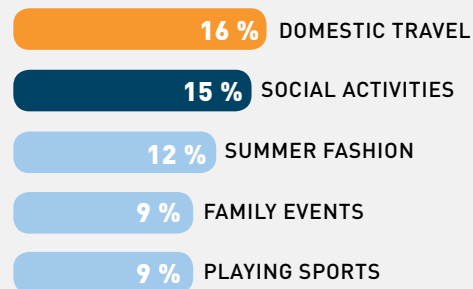
Netherlands



Spending in relation to other countries: **73** (FE group = 100)

Spending relative to household income: **34.6 %** (786 €)

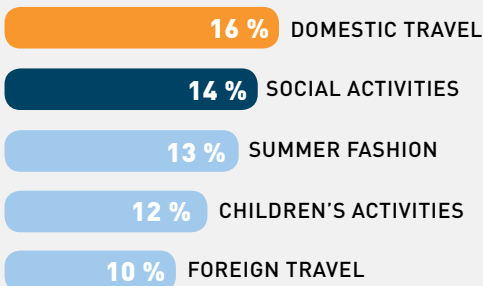
Poland



Spending in relation to other countries: **106** (FE group = 100)

Spending relative to household income: **50.1 %** (499 €)

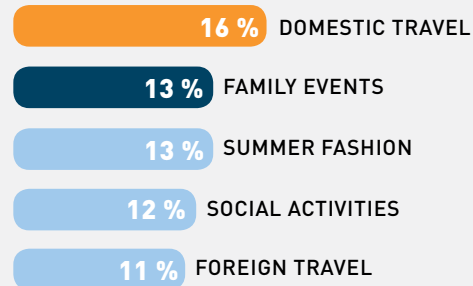
Romania



Spending in relation to other countries: **105** (FE group = 100)

Spending relative to household income: **49.7 %** (291 €)

Slovakia



Spending in relation to other countries: **115** (FE group = 100)

Spending relative to household income: **54.4 %** (685 €)

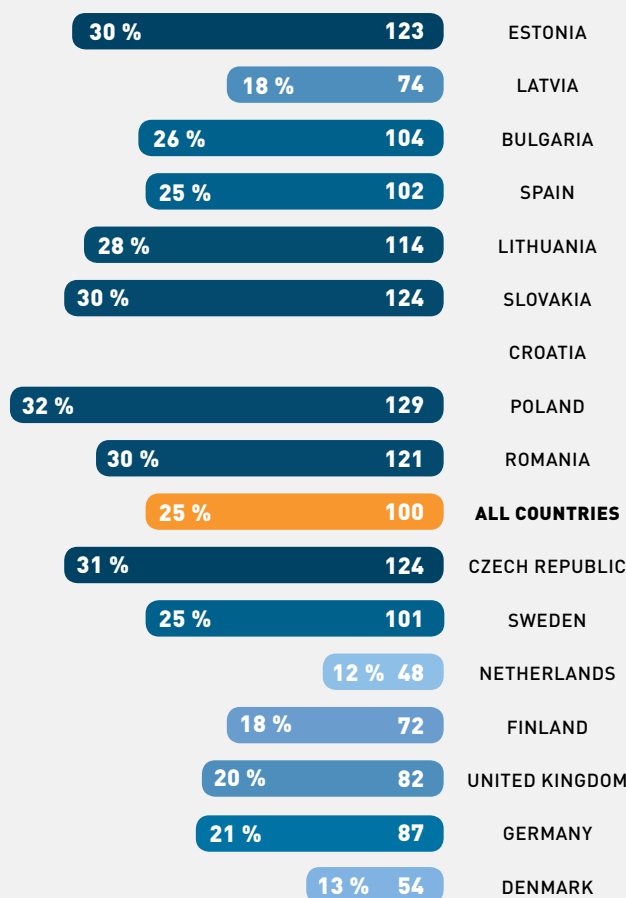
FERRATUM GROUP EUROPEAN SUMMER BAROMETER™ 2015

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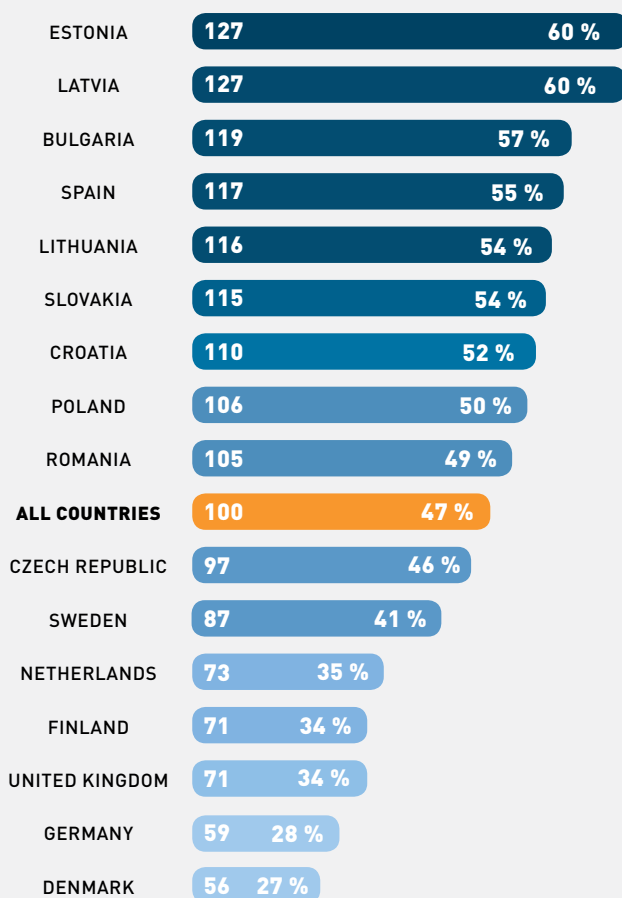
How was Ferratum Group Summer Barometer 2015™ conducted?

- The survey was conducted for Ferratum Group's active customers in 17 countries across Europe as a web survey with a standardised questionnaire for all locations. Incomes were stated in local currency and relative summer investment is calculated as a ratio of summer expenditures to family's disposable income in each location. Disposable incomes were adjusted by each locations individual purchasing power parities based on 2014 figures by The World Bank.
- 5685 households participated in the survey. Respondents were aged between 21 and 65 and 60 % were women. The average available net income of participating households in these 17 countries was € 720–€ 3,800.
- In addition to demographic factors, respondents were asked about disposable monthly net income, how much they spend on summer holidays, which summer activities they spend their money, how much holiday shopping they do online and how soon the respondents expected to regain financial balance after the summer holidays.
- The surveys used each country's respective currency. Responses were evened out to reflect the respective purchasing power of each country. All survey respondents were anonymous and not offered any remuneration for participating in the survey.

Christmas spending relative to disposable household income by Ferratum Group Christmas Barometer 2014™



Summer holiday spending relative to disposable household income by Ferratum Group Summer Barometer 2015™



FERRATUM GROUP EUROPEAN SUMMER BAROMETER™ 2015

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