

Canada

FERRATUM GROUP INTERNATIONAL

**SUMMER
BAROMETER™
2018**

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What is Ferratum Summer Barometer 2018?

Since 2014, Ferratum Group has asked its customers to share their spending habits. The survey is conducted twice a year — once during the Summer holidays and, again, just before Christmas.

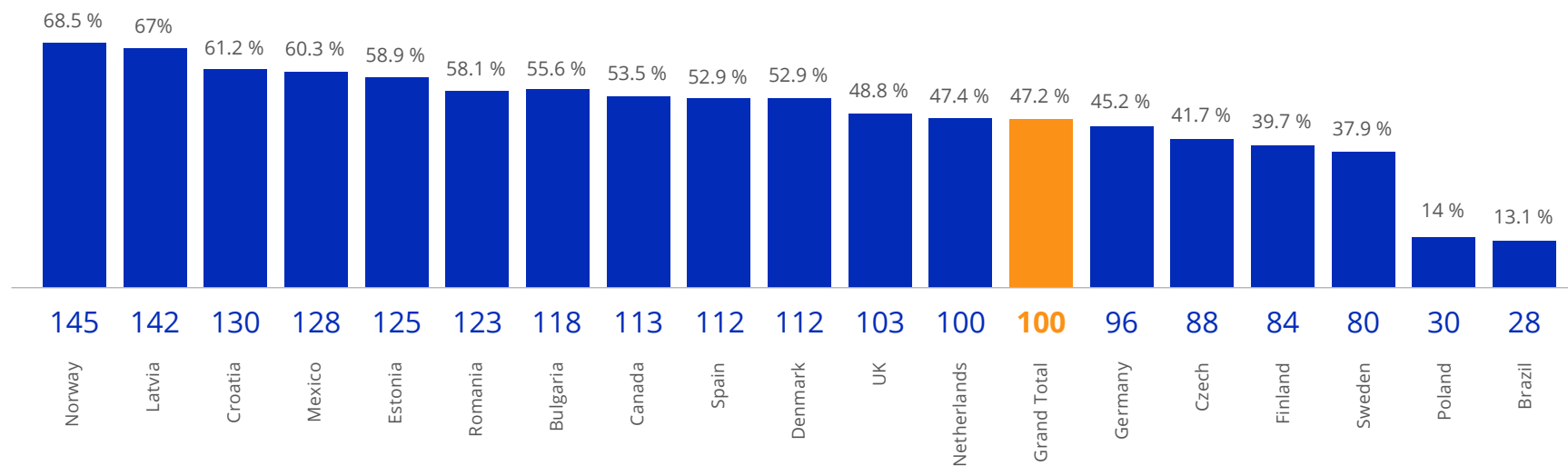
"The purpose of the surveys is to review our customers' spending behaviours during the holidays, explore what types of purchases will be made, and how spending differs between countries.

The surveys also explore what our customers will do during the holidays, which country will spend the most money during this period, which customers will be using Airbnb for their accommodation, and which countries prefer online shopping versus traditional retail.

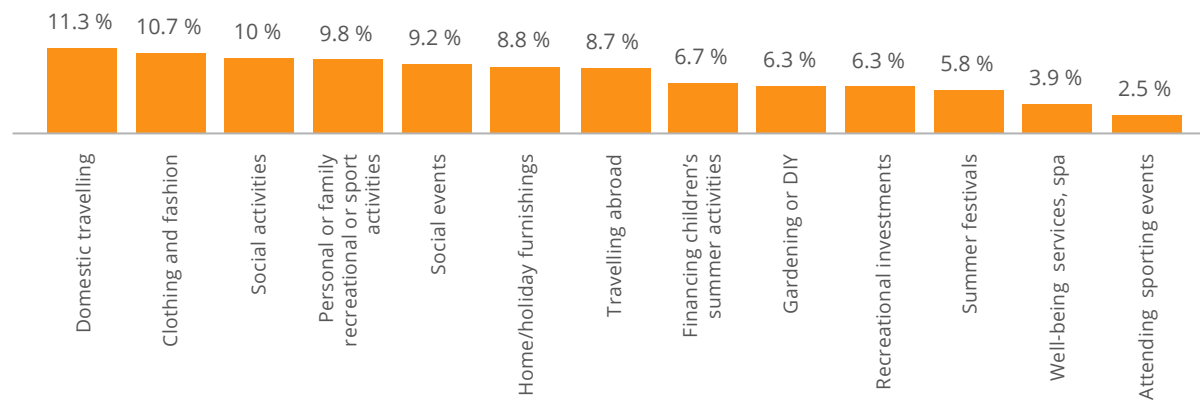
In our most extensive survey to date - with almost 22,000 respondents - we're excited to share the results of the FERRATUM SUMMER BAROMETER 2018™."

Summer spending relative to disposable household income

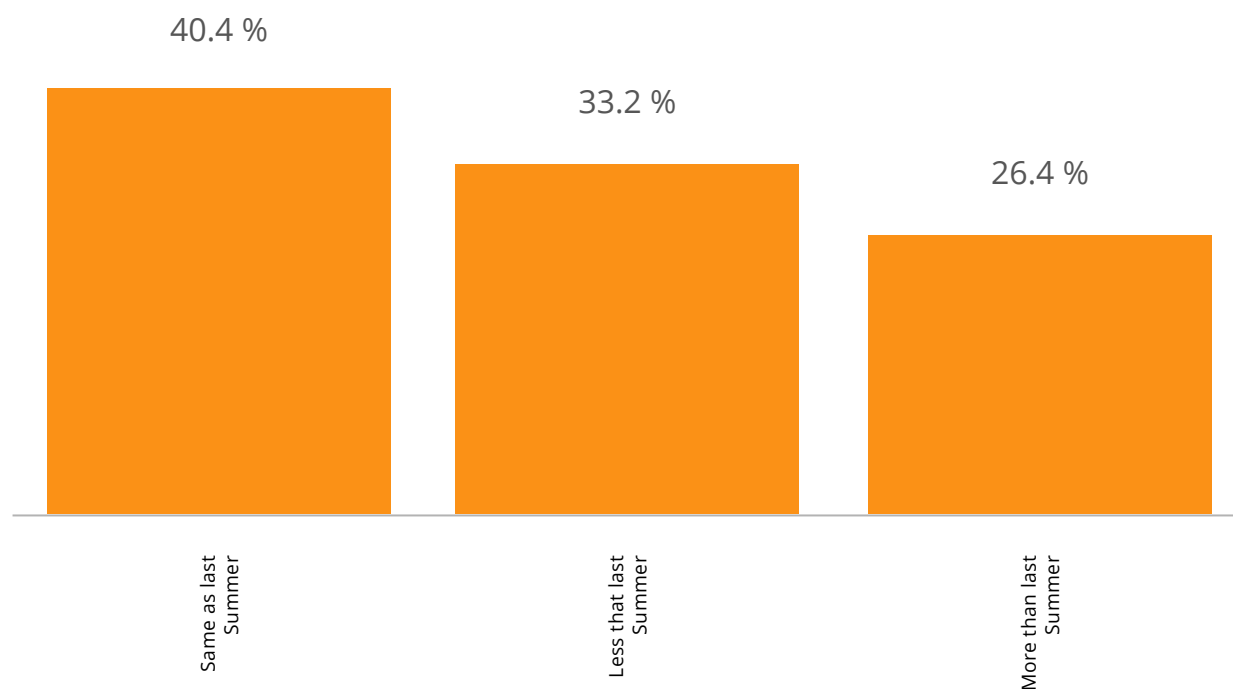
Spending in relation to other countries



International Summer spending 2018



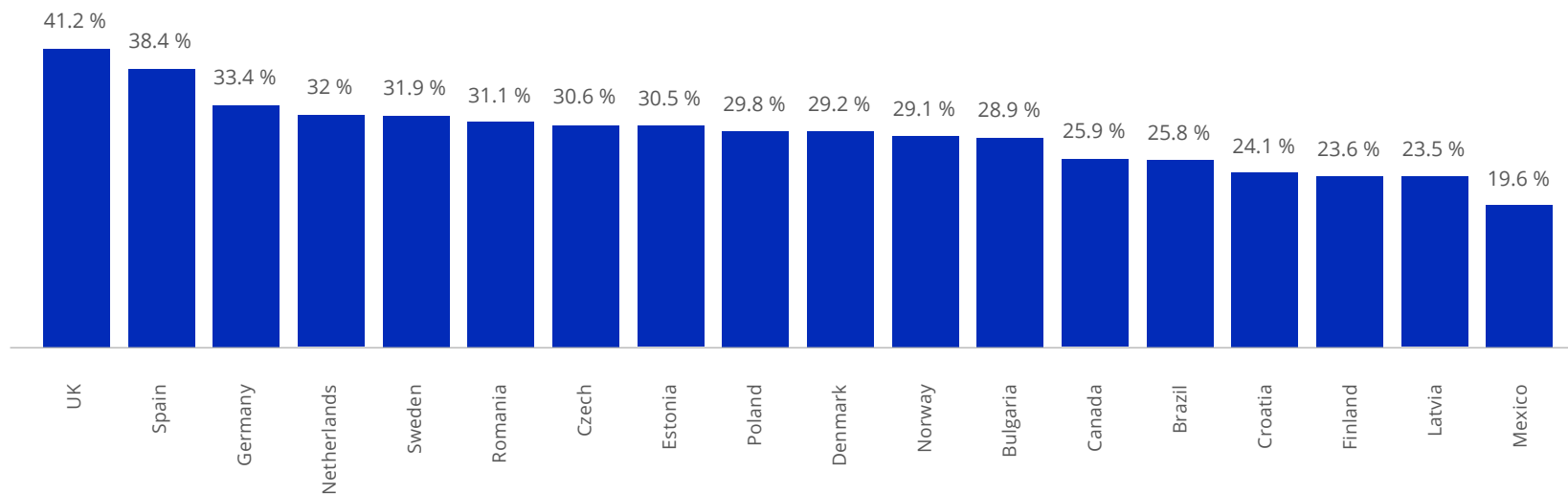
Household Summer spending forecast 2018



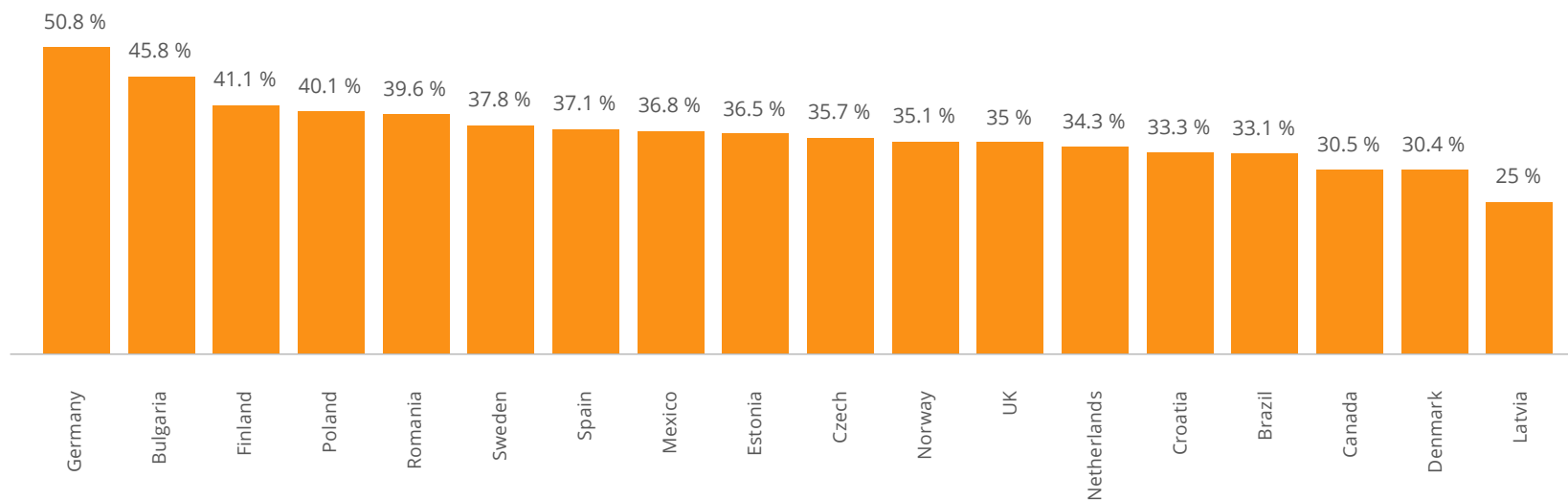
5 FERRATUM GROUP SUMMER BAROMETER™ 2018

The survey was conducted by Ferratum Group who surveyed its active customers in 18 International countries via web survey with a standardised questionnaire. Incomes are stated in local currency, and relative Summer consuming is calculated by the ratio of a family's monthly disposable income in each country. Disposable income was adjusted by each country, individual purchasing power parity based on 2014 figures by The World Bank.

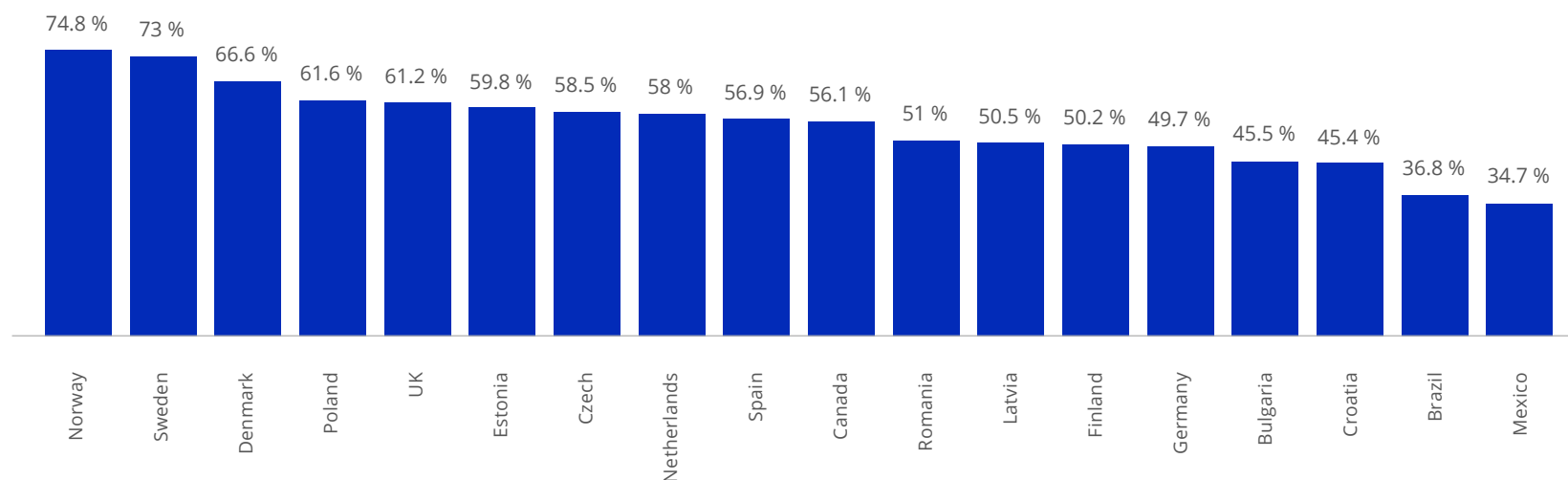
Index of online purchases during Summer



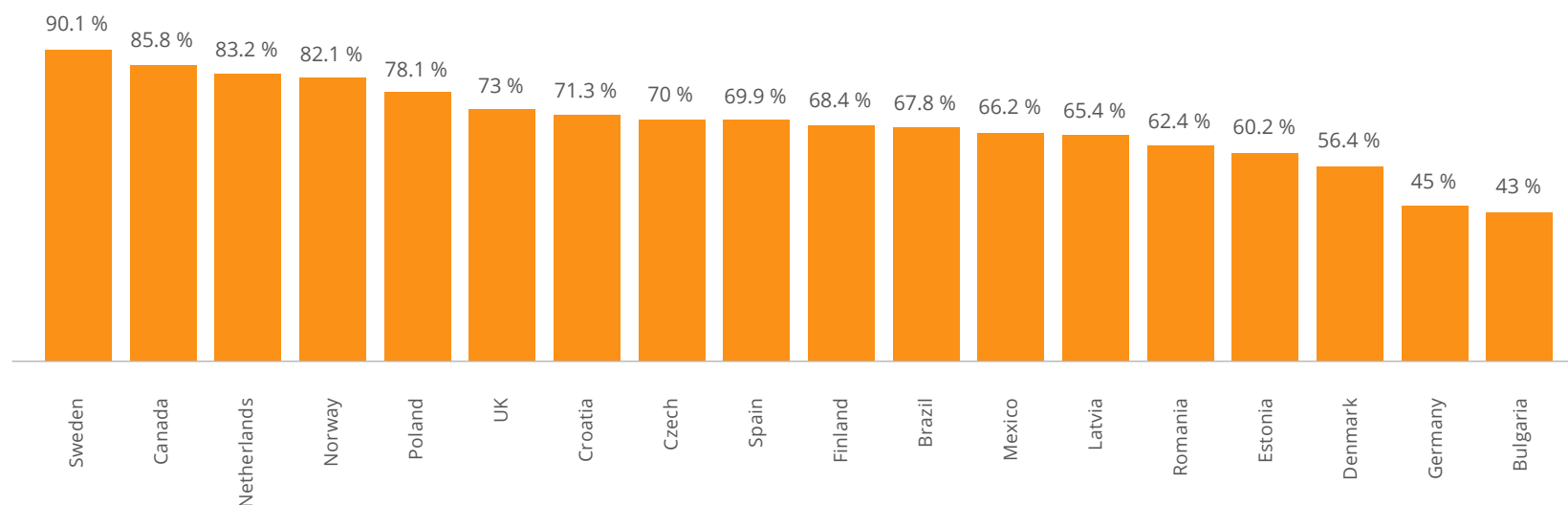
Expenditure allocated for travelling



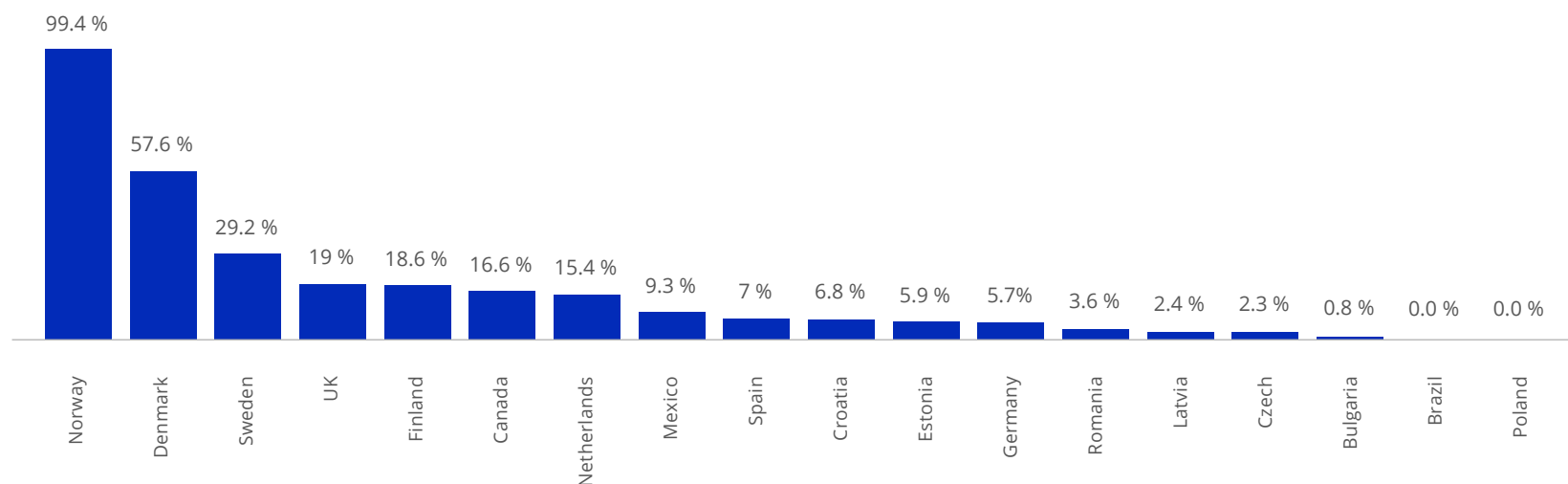
When travelling, how much do you prefer card payments over cash transactions?



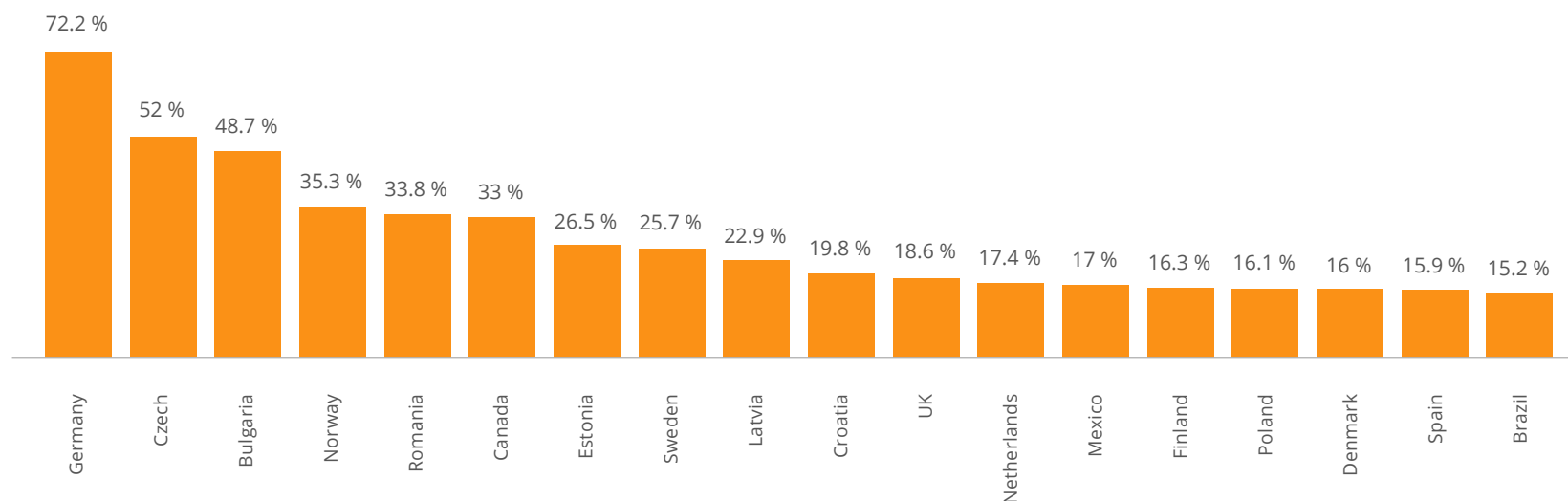
Households utilising mobile banking services during Summer time



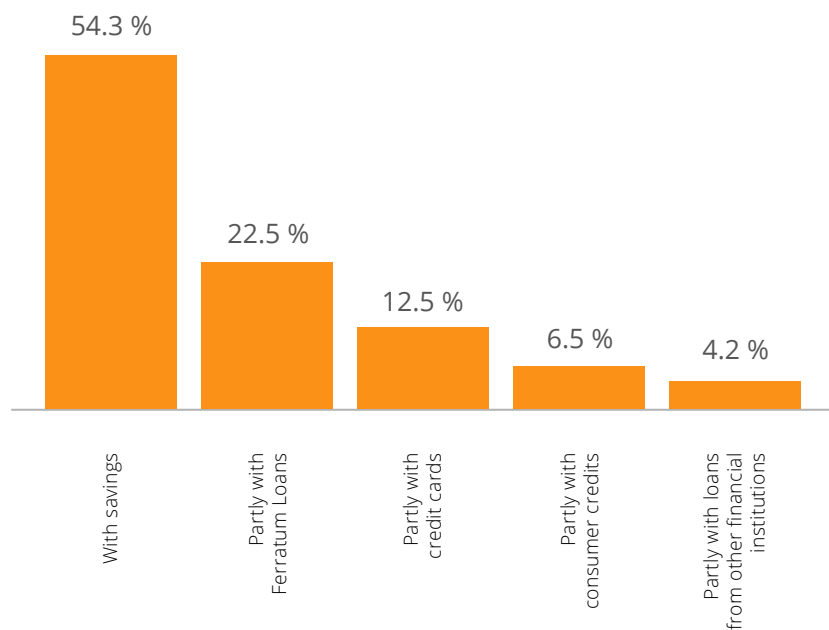
Who will be willing to pay more than 100Eur for a night at a hotel?



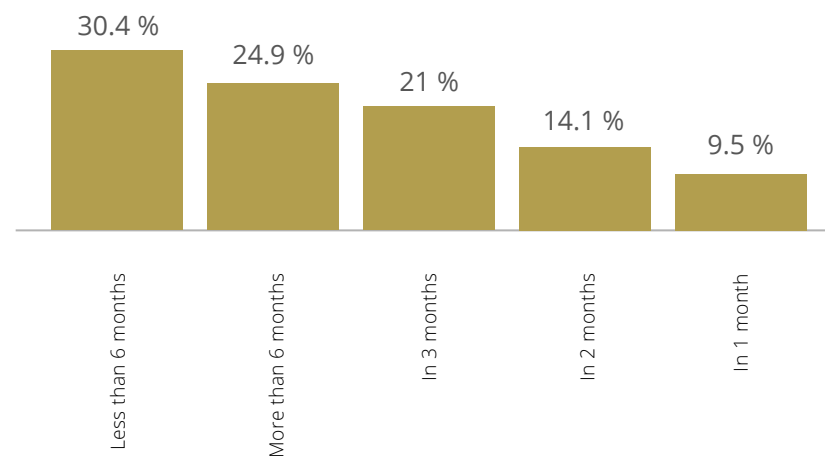
Households planning to utilise AirBnB services during holidays



Holiday financing preferences



How soon do you think you will be able to pay back the loans used for holiday spending?



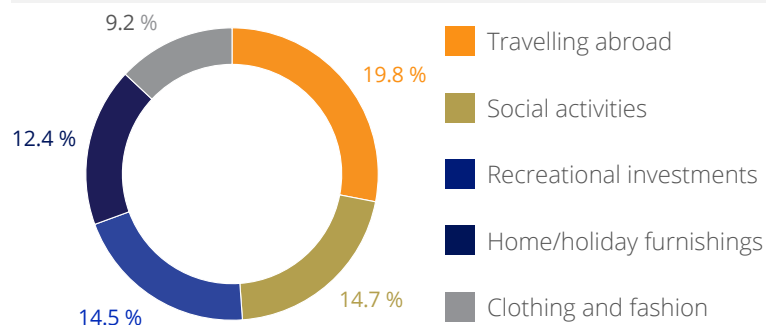


**Top Summer
spending behaviour**

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Top Summer spending behaviour

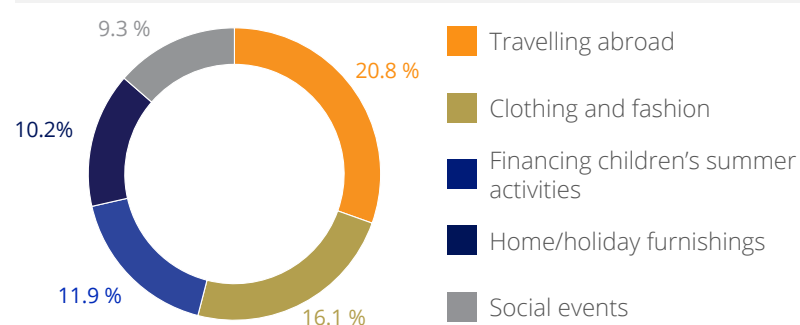
Bulgaria



Spending in relation to other countries: 118 (FE group = 100)

Spending relative to household income: 56% (465 €)

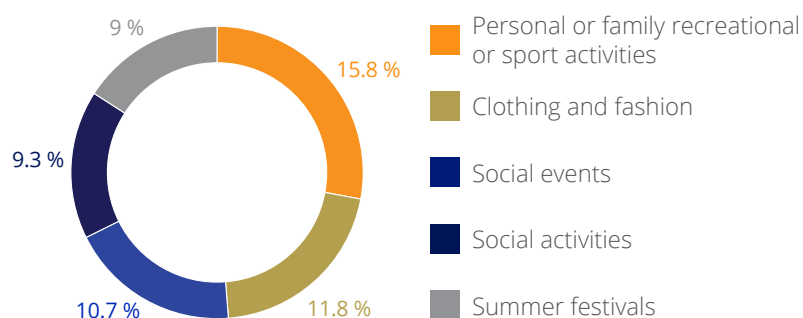
Brazil



Spending in relation to other countries: 28 (FE group = 100)

Spending relative to household income: 13% (128 €)

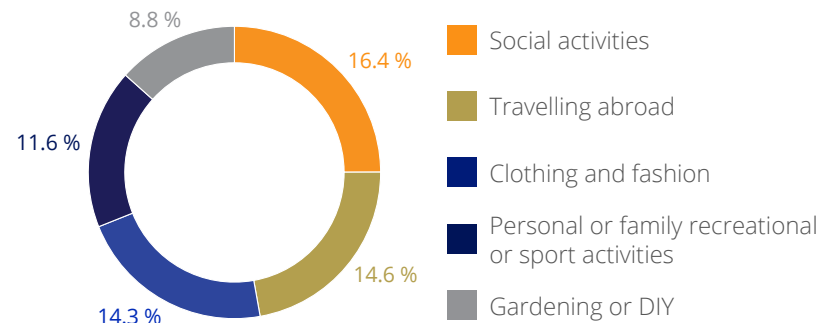
Canada



Spending in relation to other countries: 113 (FE group = 100)

Spending relative to household income: 54% (1209 €)

Croatia

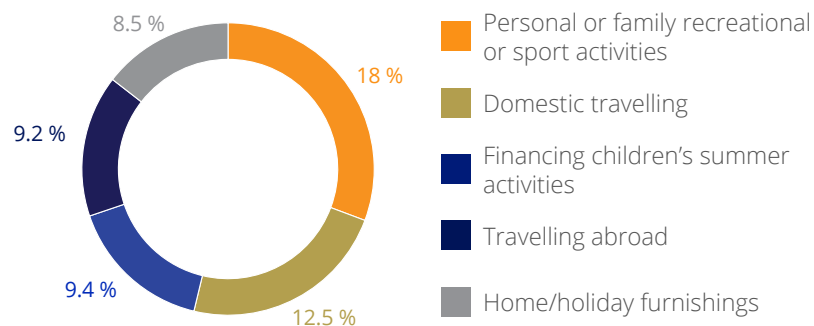


Spending in relation to other countries: 130 (FE group = 100)

Spending relative to household income: 61% (787 €)

Top Summer spending behaviour

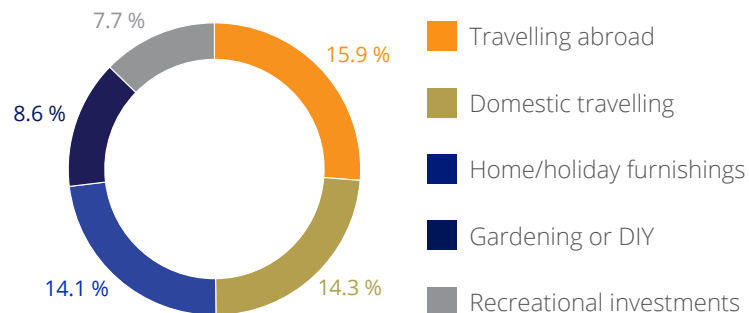
Czech



Spending in relation to other countries: 88 (FE group = 100)

Spending relative to household income: 42% (593 €)

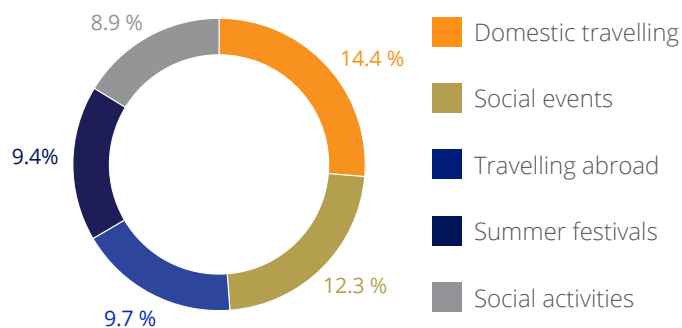
Denmark



Spending in relation to other countries: 112 (FE group = 100)

Spending relative to household income: 53% (1295 €)

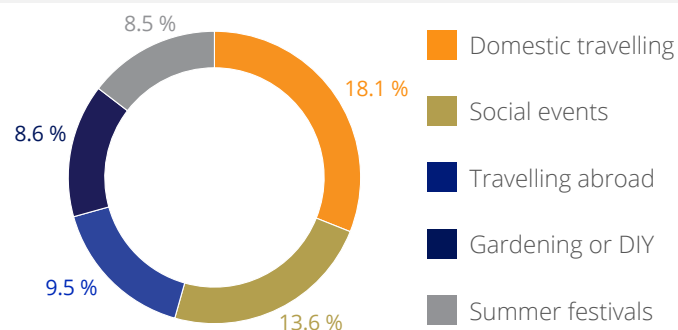
Estonia



Spending in relation to other countries: 125 (FE group = 100)

Spending relative to household income: 59% (826 €)

Finland

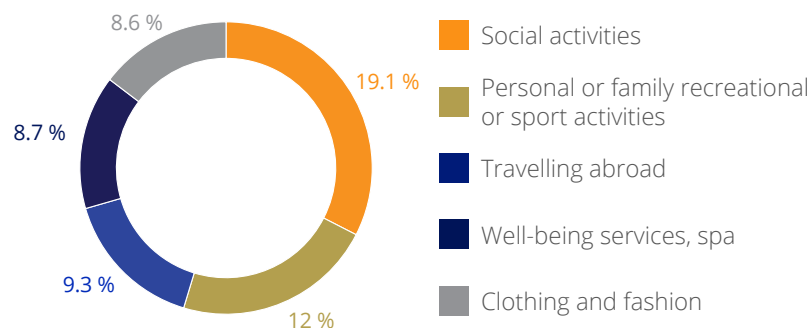


Spending in relation to other countries: 84 (FE group = 100)

Spending relative to household income: 40% (941 €)

Top Summer spending behaviour

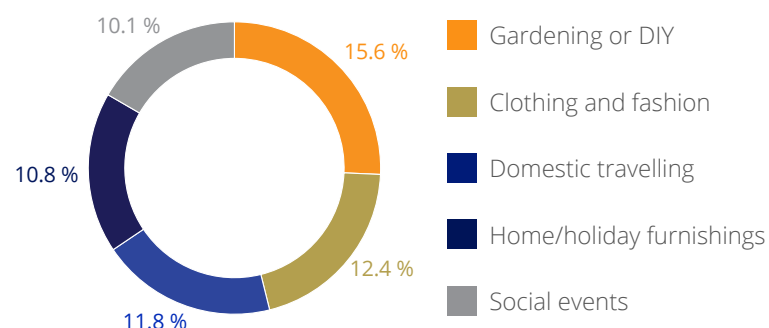
Germany



Spending in relation to other countries: 96 (FE group = 100)

Spending relative to household income: 45% (820 €)

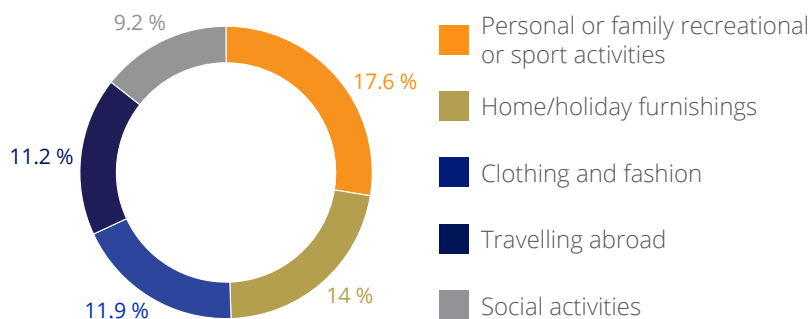
Latvia



Spending in relation to other countries: 142 (FE group = 100)

Spending relative to household income: 67% (676 €)

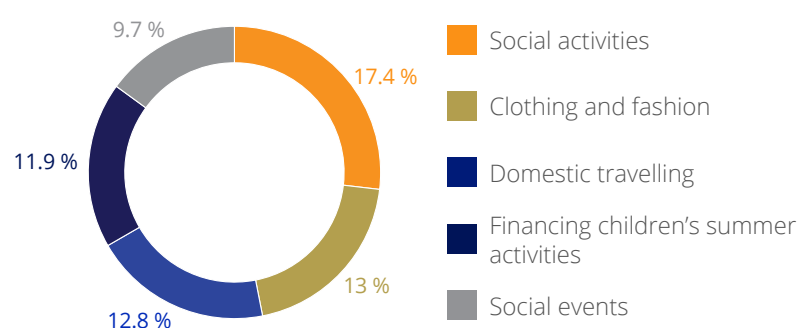
Mexico



Spending in relation to other countries: 128 (FE group = 100)

Spending relative to household income: 60% (360 €)

Netherlands

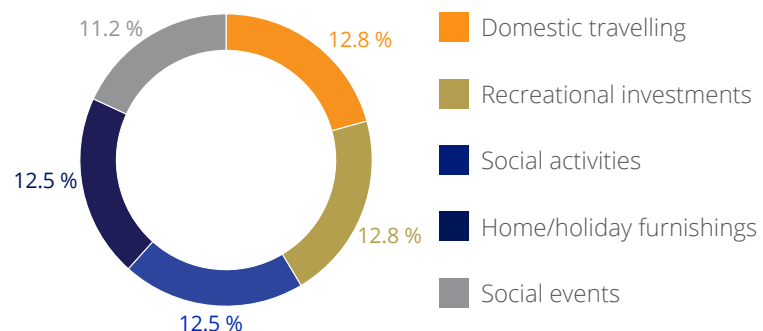


Spending in relation to other countries: 100 (FE group = 100)

Spending relative to household income: 47% (1116 €)

Top Summer spending behaviour

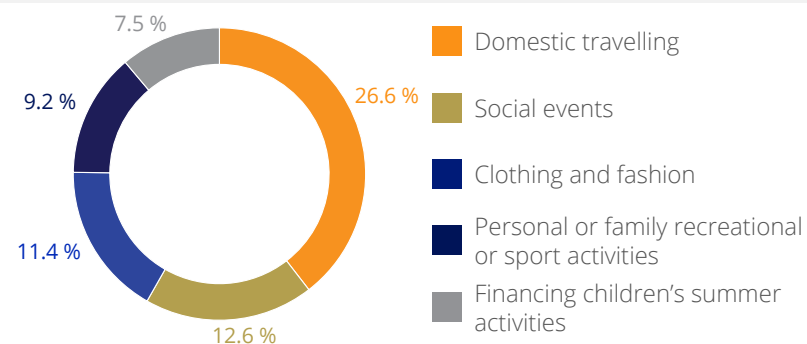
Norway



Spending in relation to other countries: 145 (FE group = 100)

Spending relative to household income: 69% (1771 €)

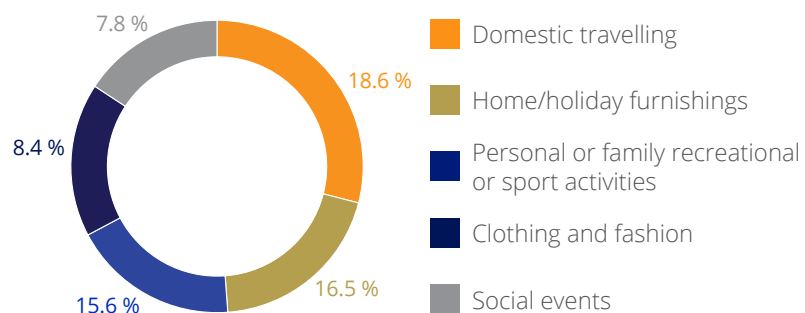
Poland



Spending in relation to other countries: 30 (FE group = 100)

Spending relative to household income: 14% (183 €)

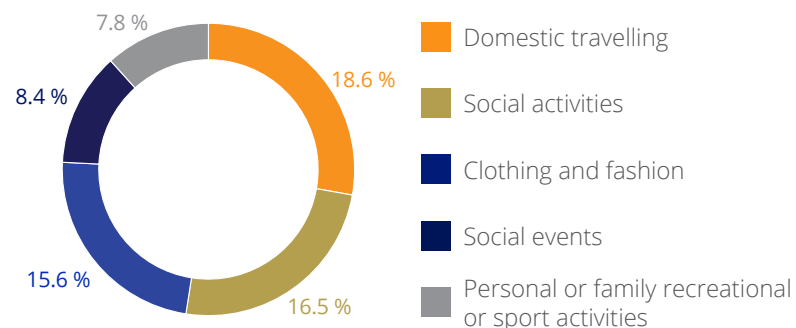
Romania



Spending in relation to other countries: 123 (FE group = 100)

Spending relative to household income: 58% (528 €)

Spain

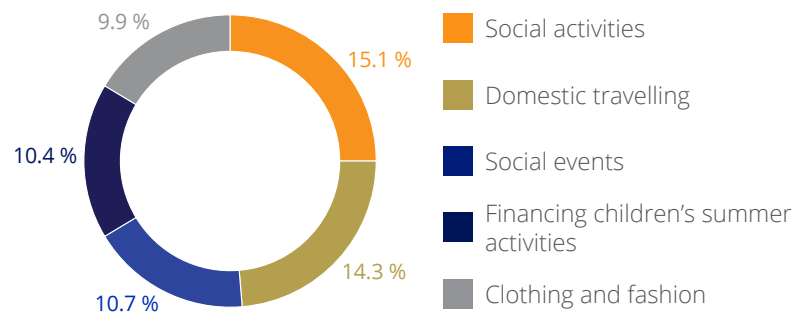


Spending in relation to other countries: 112 (FE group = 100)

Spending relative to household income: 53% (927 €)

Top Summer spending behaviour

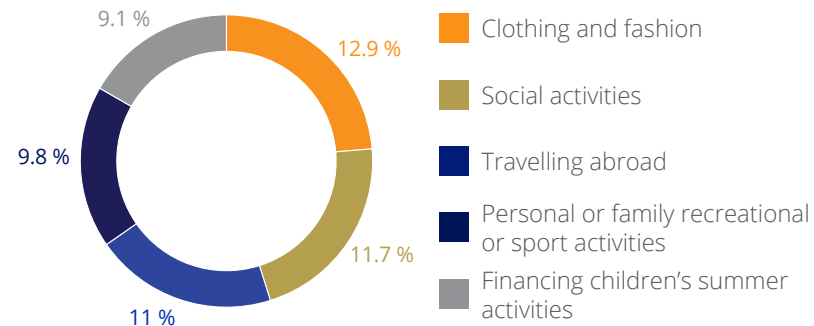
Sweden



Spending in relation to other countries: 80 (FE group = 100)

Spending relative to household income: 38% (998 €)

UK



Spending in relation to other countries: 103 (FE group = 100)

Spending relative to household income: 49% (1121 €)

A man and a woman are riding mountain bikes on a dirt trail. The woman is in the foreground, wearing a teal shirt and a blue helmet, smiling. The man is behind her, wearing a blue shirt and a white helmet, also smiling. They are on a rocky dirt path that winds through a hilly landscape. In the background, there are mountains and a valley with a town. The sky is clear and blue. There are some orange sparkles or particles scattered around the text.

**How was
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Summer Barometer 2018™
conducted?**

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How was Ferratum Group Summer Barometer 2018™ conducted?

The survey was conducted by Ferratum Group who surveyed its active customers in 18 International countries via web survey with a standardised questionnaire. Incomes are stated in local currency, and relative Summer consuming is calculated by the ratio of a family's monthly disposable income in each country. Disposable income was adjusted by each country, individual purchasing power parity based on 2014 figures by The World Bank.

Almost 22.000 households participated in the survey. Respondents were aged from 18 to over 61y. 54.4% of participants were women. The average available net income of participating households was between €603 – €2631. The average household size among the respondents was 2.9 persons.

In addition to demographic factors, respondents were asked about their disposable monthly net income, how much they spend on Summer Holiday, what activities they spend their money on, and if they are going to use Airbnb services or online banking while travelling abroad.

The survey used each country's respective currency. Responses were evened out to reflect the respective purchasing power of each country. All survey respondents were anonymous.