

## Zmarta Group continues to deliver in line with its growth strategy

**Zmarta Group continued its strong growth in the second quarter, with revenues amounting to SEK 114.2 million, 46 % growth. The Group sustains its good margin development and has increased the EBITDA margin to 29.0% (compared to 17.5% in 2015).**

Zmarta Group (Ceratiidae II AB (publ.) and its subsidiaries) has today published its interim report for the second quarter 2016. The comparative figures (in parentheses) show the second quarter 2015.

- Revenue for the quarter amounted to SEK 114.2 million (78.3), an increase of 46%
- Adjusted EBITDA for the quarter amounted to SEK 34.9 million (16.5), an increase of 111%
- Operating profit for the quarter amounted to SEK 29.5 million (10.1), an increase of 193%
- Net income for the quarter amounted to SEK 18.0 million (0.7), an increase of 2 340%
- Operating cash flow before tax and other items amounted to SEK 34.9 million (16.6), an increase of 111%

For the period from January–June 2016:

- Revenue for the first six months amounted to SEK 219.3 million (158.3), an increase of 39%
- Adjusted EBITDA for the first six months amounted to SEK 65.1 million (35.6), an increase of 83%
- Operating profit for the first six months amounted to SEK 54.3 million (22.6), an increase of 140%
- Net income for the first six months amounted to SEK 31.0 million (5.3), an increase of 482%
- Operating cash flow before tax and other items amounted to SEK 48.4 million (27.5), an increase of 76%

*"We are happy to continue our strong performance during the second quarter as well, with very strong revenue growth across all our markets", says Björn Lander, CEO of the Zmarta Group.*

On 6 July 2016, Ceratiidae I AB, the owner of Ceratiidae II AB (publ.), entered into a share purchase agreement with Bauer Media Group relating to the disposal of Zmarta Group. The transaction, which is subject to the fulfillment of certain conditions, is expected to close in September/October this year.

The report can be downloaded from <http://www.zmartagroup.com/investor/financial-reports>

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**About the Zmarta Group**

Zmarta Group offers a range of services within consumer finance. The group is comprised of a range of brands including Zmarta, Freedom Finance and Centum. The company was founded in 1999, has 200 employees and has offices in Stockholm, Ängelholm, Helsinki, Oslo and Munich. Zmarta Group is owned by H.I.G. Capital.