

## Zmarta Group delivered all-time high revenues during the fourth quarter

The Zmarta Group continued to deliver substantial growth in the fourth quarter with revenues amounting to SEK 98.1 million, an increase of 40 %. During the quarter the group changed its name from Freedom Finance Group to Zmarta Group.

The Zmarta Group (Ceratiidae III AB (publ.) and its subsidiaries) has today published its interim report for the fourth quarter 2015. The comparative figures (in parentheses) show the fourth quarter 2014.

- Revenue for the quarter amounted to SEK 98.1 million (69.9), an increase of 40%
- For the full year 2015, revenue amounted to SEK 347.0 million (253.1), an increase of 37%
- Adjusted EBITDA for the quarter amounted to SEK 27.5 million (19.1), an increase of 44%
- Operating profit for the quarter amounted to SEK 21.9 million (10.1), an increase of 116%
- Net income for the quarter amounted to SEK 10.1 million (-5.7)
- Operating cash flow before tax and other items amounted to SEK 27.4 million (6.5), an increase of 315%

*"We look back at a very eventful year during which we have entered new markets and launched new products. As part of our strategy, the Group's new consumer brand Zmarta has been launched across the Nordics and we are very proud to present the interim report for the fourth quarter showing impressive growth in both revenue and EBITDA", says Björn Lander, CEO of the Zmarta Group.*

The change of corporate name during the quarter is a strategically important step to further enhance the investment in the consumer finance platform Zmarta.

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.