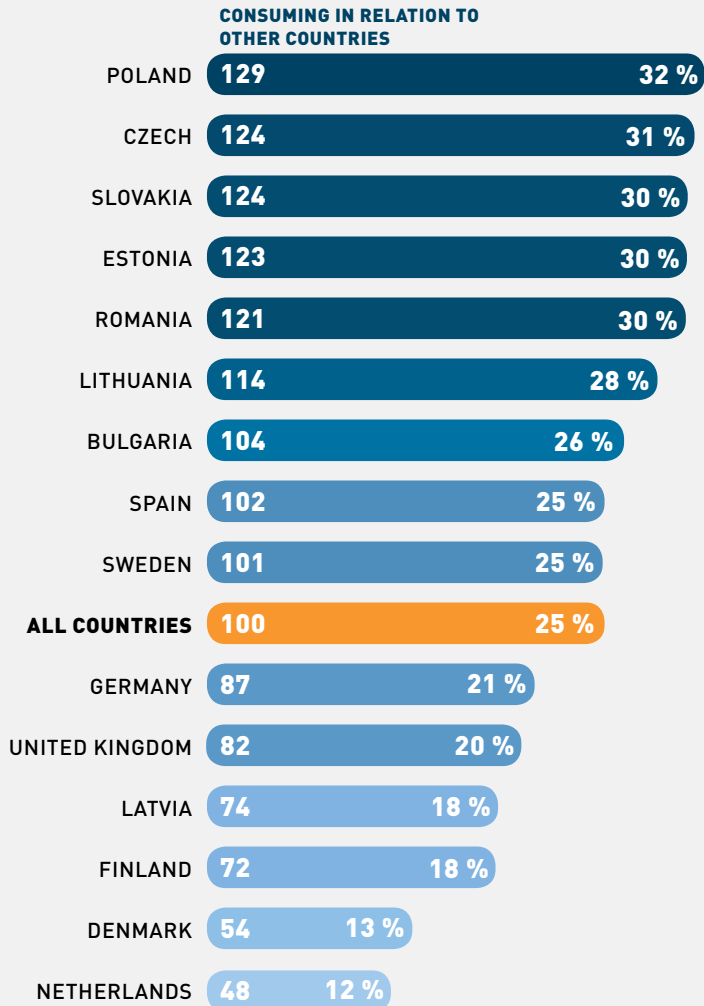
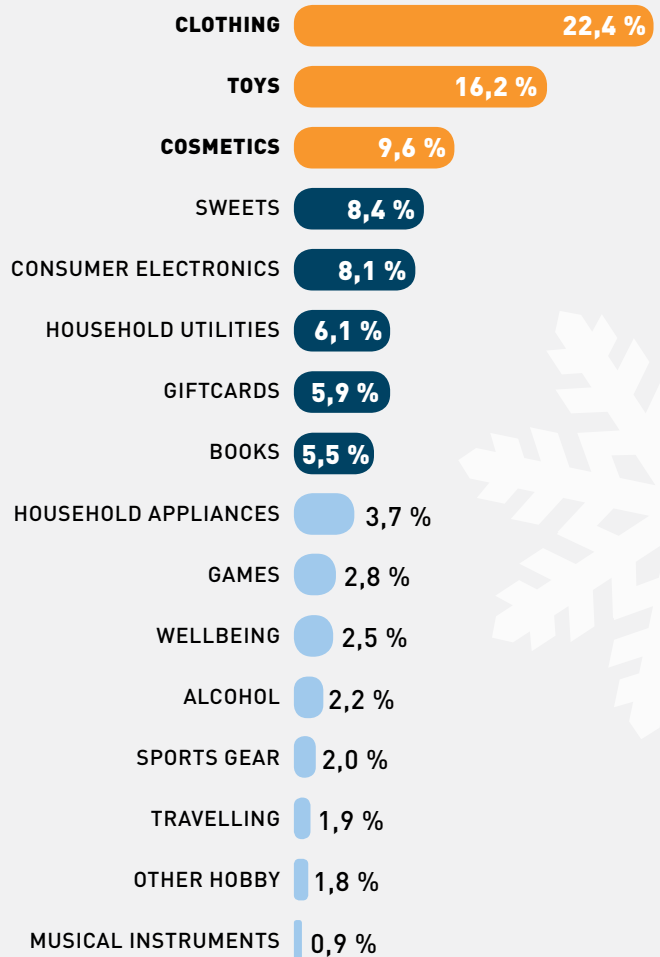


Ferratum Group European Christmas Barometer™ 2014

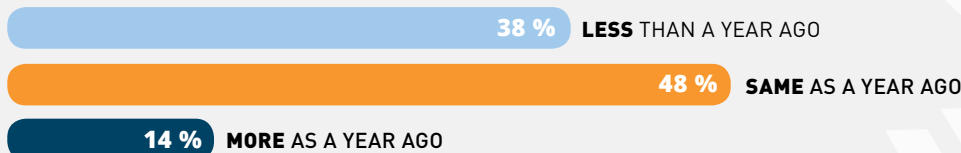
Christmas consuming relative to disposable household income



European Christmas shopping

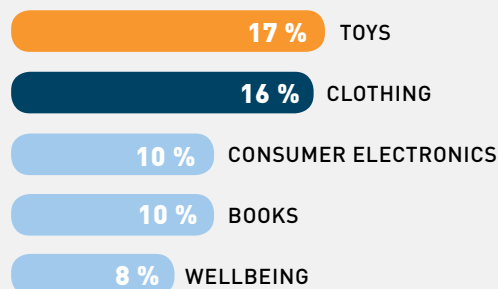


Household consuming prognosis



Top Christmas consuming and behaviour

Finland

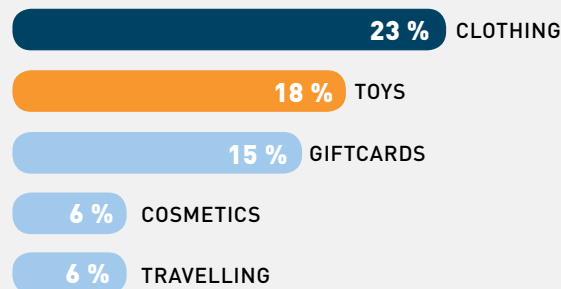


Consuming in relation to other countries: **72** (FE group = 100)

Consuming relative to household income: **18 %** (470 €)

Web purchases: **17 %**

Sweden

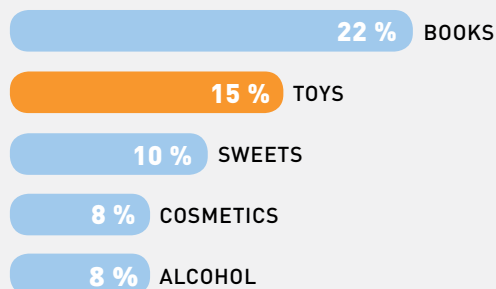


Consuming in relation to other countries: **101** (FE group = 100)

Consuming relative to household income: **25 %** (590 €)

Web purchases: **12 %**

Estonia

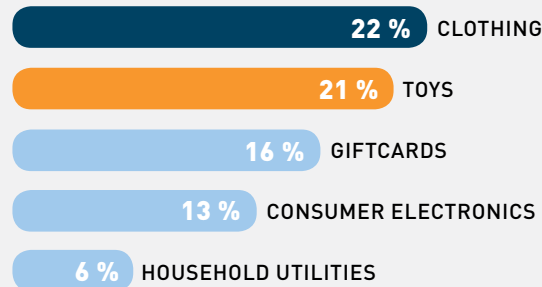


Consuming in relation to other countries: **123** (FE group = 100)

Consuming relative to household income: **30 %** (290 €)

Web purchases: **9 %**

Denmark

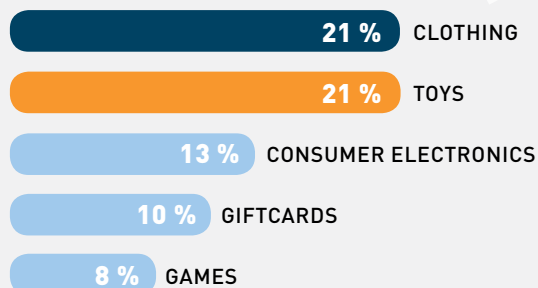


Consuming in relation to other countries: **54** (FE group = 100)

Consuming relative to household income: **13 %** (550 €)

Web purchases: **13 %**

United Kingdom

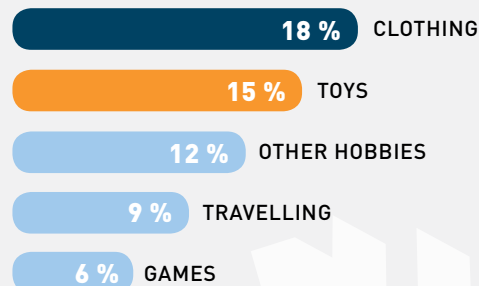


Consuming in relation to other countries: **82** (FE group = 100)

Consuming relative to household income: **20 %** (650 €)

Web purchases: **16 %**

Germany

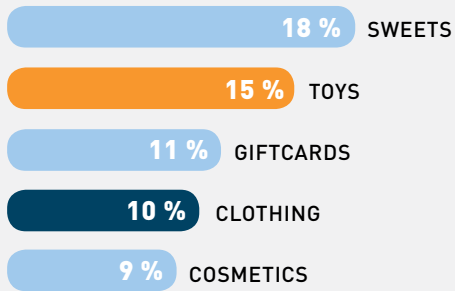


Consuming in relation to other countries: **87** (FE group = 100)

Consuming relative to household income: **21 %** (380 €)

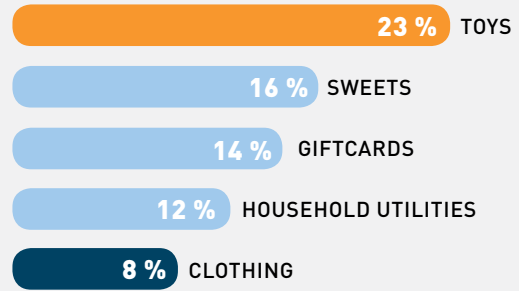
Web purchases: **19 %**

Latvia



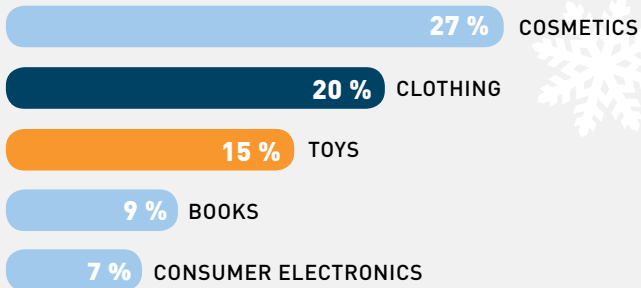
Consuming in relation to other countries: **74** (FE group = 100)
Consuming relative to household income: **18 %** (190 €)
Web purchases: **11 %**

Lithuania



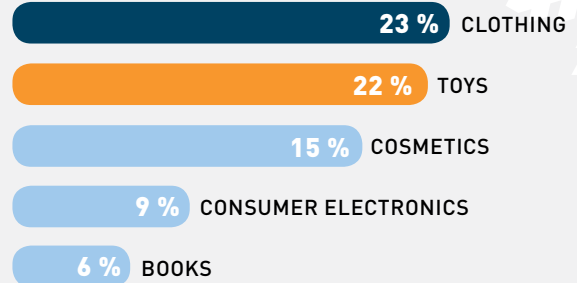
Consuming in relation to other countries: **114** (FE group = 100)
Consuming relative to household income: **28 %** (210 €)
Web purchases: **12 %**

Poland



Consuming in relation to other countries: **129** (FE group = 100)
Consuming relative to household income: **32 %** (350 €)
Web purchases: **16 %**

Czech



Consuming in relation to other countries: **124** (FE group = 100)
Consuming relative to household income: **31 %** (230 €)
Web purchases: **14 %**