

FINTECHS AND FINANCIAL SERVICES IN EUROPE

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FT 1000 RANKING– TOP 10 OF THE LARGEST GROWING FINTECHS IN EUROPE

FT Rank	Name	In Ranking		Country	Category	Absolute Growth Rate [in %]	CAGR [in %]	Revenue 2018 [in €m]	Revenue 2015 [in €m]	Number of employees 2018	Founding Year
		2019	2018								
1	OakNorth Bank	no	no	United Kingdom	Fintech	37,462.5 %	621.5%	67.91	0.22	200	2015
8	Qred Företagslån	no	no	Sweden	Fintech	7,300.9%	319.9%	13.65	0.20	26	2015
18	ID Finance Investments	no	no	Spain	Fintech	5,018.5%	271.3%	41.00	0.85	399	2015
51	Yoyo Wallet	no	no	United Kingdom	Fintech	2,102.7%	180.3%	3.97	0.22	68	2013
67	LVS Brokers	yes	no	Finland	Fintech	1,742.2%	164.1%	8.92	0.48	12	2012
86	Comply Advantage	no	no	United Kingdom	Fintech	1,448.8%	149.3%	6.78	0.53	159	2014
94	Tylia Invest	no	no	France	Fintech	1,359.4%	144.4%	1.51	0.10	11	2012
112	Oradian	no	no	Croatia	Fintech	1,742.2%	133.1%	2.20	0.17	125	2012
119	Crossflow Payments	no	no	United Kingdom	Fintech	1,635.3%	130.6%	2.89	0.29	8	2013
125	Landbay Partners	no	no	United Kingdom	Fintech	1,448.8%	128.2%	4.90	0.50	57	2013

No German Fintech among the Top 10

ABOUT THE COMPANIES

FT 1000 – Europe's Fastest Growing Companies 2020 – Fintechs

FT Rank	Name	Country	Products & Services
1	 OakNorth	United Kingdom	<ul style="list-style-type: none"> Specialized in lending to lower mid-market businesses Providing its partners a platform that enhances efficiency by data-based insights and improving credit analysis and monitoring \$1bn capital raised by Softbank, Clermont, GIC Market opportunity: \$7bn
8	 FÖRETAGSLÅN	Sweden	<ul style="list-style-type: none"> Specialized in lending services to lower mid-market business
18	 ID FINANCE	Spain	<ul style="list-style-type: none"> Specialized in lending services to customers not able to access credit from banks
51	 yoyo	United Kingdom	<ul style="list-style-type: none"> Mobile wallet company that enables users to pay for their goods with their smartphones
67	 LVS brokers	Finland	<ul style="list-style-type: none"> Using AI-based brokering to connect banks, lenders and insurers to consumers
86	 ComplyAdvantage	United Kingdom	<ul style="list-style-type: none"> Provides AI-driven financial crime risk data and detection technology to enterprises in 75 countries The company's aim is to neutralize the risk of money laundering, terrorist financing, corruption and other financial crime
94	 TYLIA Invest	France	<ul style="list-style-type: none"> Investment platform specialized in wealth management and family office advisors and their clients Areas of investments: real estate, wine investment, forestry, innovative French SMEs or social investments
112	 oradian°	Croatia	<ul style="list-style-type: none"> Cloud-based banking platform Offered services: Integrated accounting, Loan and portfolio management, Customer relationship management (CRM), Real-time reporting and business intelligence, Compliance and risk management, Product and delivery channels, Offline capabilities
119	 CROSSFLOW PAYMENTS	United Kingdom	<ul style="list-style-type: none"> Marketplace that connects global businesses and their suppliers to funders for fast, flexible working capital finance powered by technology
125	 LANDBAY®	United Kingdom	<ul style="list-style-type: none"> Buy-to-let mortgage marketplace for investors, borrowers and brokers

Notes: Rank according to CAGR

FT 1000 RANKING– TOP 10 OF THE LARGEST GROWING FINANCIAL SERVICES IN EUROPE











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		2019	2018								
42	Blue Motor Finance	yes	yes	United Kingdom	Financial Services	2,585.9%	199.5%	97.51	4.42	185	1992
49	Payment Assist	no	no	United Kingdom	Financial Services	2,139.9%	181.9%	2.79	0.15	17	2013
50	Workcapital	no	no	Spain	Financial Services	2,125.5%	181.3%	28.12	1.26	9	2015
74	Novicap	no	no	United Kingdom	Financial Services	1,635.3%	158.9%	1.75	0.10	32	2014
207	JBR Capital	no	no	United Kingdom	Financial Services	769.7%	105.6%	18.66	2.62	45	2015
250	Aquis Exchange	no	no	United Kingdom	Financial Services	652.5%	96.0%	4.50	0.73	32	2012
267	Gruppo Del Barba Consulting	no	no	Italy	Financial Services	621.2%	93.2%	3.82	0.53	15	2010
291	INDOS Financial	no	no	United Kingdom	Financial Services	570.9%	88.6%	2.97	0.54	34	2012
301	gohenry	no	no	United Kingdom	Financial Services	543.4%	86.0%	9.39	1.78	89	2009
305	Assetz Capital	no	no	United Kingdom	Financial Services	541.1%	85.8%	19.26	3.62	98	2012

No German Financial Service among the Top 10

Source: Financial Times Annual List of Fastest Growing Companies

ABOUT THE COMPANIES

FT 1000 – Europe's Fastest Growing Companies 2020 – Financial Services

FT Rank	Name	Country	Products & Services
42		United Kingdom	<ul style="list-style-type: none"> Specialized in auto-financed products Risk-based consumer lending platform that allows customers to purchase vehicles from the UK's best dealers
49		United Kingdom	<ul style="list-style-type: none"> Specialized in car-repair lending to individuals
50		Spain	<ul style="list-style-type: none"> Specialized in financing through discount of promissory notes and factoring of SMEs and self-employed individuals
74		United Kingdom	<ul style="list-style-type: none"> Specialized in invoice factoring, supply chain finance and dynamic discounting for SMEs in Spain and the Netherlands
207		United Kingdom	<ul style="list-style-type: none"> Specialized in high-end vehicle finance (classic, prestige, racing & supercar finance) to individuals and businesses
250		United Kingdom	<ul style="list-style-type: none"> Exchange services group which specialized in pan-European cash equities trading business, growth and regulated primary markets and develops/licenses exchange software to third parties
267		Italy	<ul style="list-style-type: none"> Specialized in subsidized finance (non-repayable grants (or capital grants), subsidized loans (or interest rate grants), guarantee interventions, tax credits and tax incentives) for businesses
291		United Kingdom	<ul style="list-style-type: none"> Specialized in independent fund oversight first Alternative Investment Fund Managers Directive (AIFMD) Depositary to be authorised by the UK Financial Conduct Authority in January 2014, and first non-bank Depositary to be authorised as a full Depositary for UK unauthorised funds in May 2017
301		United Kingdom	<ul style="list-style-type: none"> A debit card and app with parental control for young people aged 6 to 18
305		United Kingdom	<ul style="list-style-type: none"> Marketplace that specialized in peer-2-peer lending that connects investors with small business owners

Notes: Rank according to CAGR