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# Ferratum Oyj: EUR 100 million unsecured bonds of Ferratum Capital Germany GmbH listed on Prime Standard of Frankfurt Stock Exchange

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Helsinki, 9 November 2018 - Ferratum Oyj (ISIN: FI4000106299, WKN: A1W9NS) ("Ferratum" or the "Group") announces that the EUR 100 million of senior unsecured bonds with ISIN: SE0011167972 of Ferratum Capital Germany GmbH (a wholly owned subsidiary of the Group) have been listed on the Prime Standard of the Frankfurt Stock Exchange.

The EUR 100 million of senior unsecured bonds with a tap option of EUR 50 million have a coupon of 3 months Euribor plus 5.50 per cent p.a. and a tenor of four years, and are also listed on Nasdaq Stockholm with ISIN: SE0011167972.

Jorma Jokela, CEO of the Group commented:

*"This is a new milestone for Ferratum, as a bond of this size enables us to list a fixed income instrument for the first time on the Prime Standard of the Frankfurt Stock Exchange, alongside our equity shares.*

*Our core strategy of delivering sustainable, profitable growth depends on having the balance sheet strength to finance our operations and growth initiatives. The EUR 100 million bond has further strengthened our balance sheet and enabled us to refinance two earlier bonds totalling EUR 45 million on more favourable terms."*

#### About Ferratum Group:

Ferratum Group is an international provider of mobile banking and digital consumer and small business loans, distributed and managed by mobile devices. Founded in 2005 and headquartered in Helsinki, Finland, Ferratum has expanded rapidly to operate in 25 countries across Europe, Africa, South and North America and the Asia-Pacific region.

As a pioneer in digital and mobile financial services technology, Ferratum is at the forefront of the digital banking revolution. Ferratum's mobile bank, launched in 2016, is an innovative mobile banking platform offering a range of banking services, including real time digital payments and transfers, within a single app. It is currently available in five European markets. Ferratum has approximately 2 million active and former customers who have an account or have been granted one or more loans in the past (as at 30 June 2018), of which over 780,000 customers have an open Mobile Bank account or an active loan balance in the last 12 months.

Ferratum Group is listed on the Prime Standard of the Frankfurt Stock Exchange under symbol 'FRU.' For more information, visit [www.ferratumgroup.com](http://www.ferratumgroup.com).

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