

PRESS RELEASES

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Ferratum Group continues on its successful course again in Q4 2015

Helsinki/Berlin, December 18, 2015 - Ferratum Oyj (ISIN: FI4000106299, Securities Identification Number: A1W9NS), a pioneer in the area of "Financial Technology" and an international provider of mobile consumer loans and small business loans, was successful in executing its corporate strategy in the fourth quarter following a positive development in the first nine months of 2015 and has thus expanded its business. Here, the continued geographic expansion is having a positive effect on Ferratum's business development. The company was also able to achieve important milestones with respect to offering established loan products in other existing markets.

Ferratum entered the Mexican market in the fourth quarter. To start with, Ferratum is offering individuals in Mexico its classic consumer loans. The products Credit Limit and PlusLoan are also to be introduced to the Mexican market in the near future. Now that Ferratum has entered this market, the company is now active in 23 countries worldwide and thus clearly managed to accelerate its geographical expansion in 2015. With market entries in Norway, Canada and France, Mexico is already the fourth market that Ferratum commenced operations in fiscal year 2015. Entering new markets is part of Ferratum's growth strategy, which calls for expansion of activities to 30 countries in the medium term.

Jorma Jokela, CEO and Founder of Ferratum Group, is very pleased with the company's development. "By entering the Mexican market, we have taken the next major step towards setting ourselves up even more broadly geographically in order to benefit from economies of scale, for example."

In addition to geographic expansion, the diversification of its product portfolio is also a key success factor. Therefore, the new products will be gradually introduced in the markets in which Ferratum is operationally active. For example, Ferratum

introduced the product PlusLoan to the market in Slovakia and Australia in the fourth quarter. This means that PlusLoan is currently available in eleven countries. PlusLoans are flexible loan products that exceed the typical framework of microloans. The loan amount is usually between EUR 300 and EUR 3,000 with PlusLoans with a term of 2 to 36 months. The installments are usually distributed evenly over the entire term of the loan. This allows customers to manage their finances during the repayment of installment repayment plans.

"With PlusLoans and the Credit Limit product, we can offer our customers higher loan amounts and longer terms and thus increase our revenue per customer. We are therefore very satisfied with the current development. While revenue from business with classic microloans rose by 17% in the first nine months of 2015, we are seeing growth rates of 225% and 187% with the products PlusLoan and Credit Limit. Together, these two products now account for around 45% of our total revenues", commented Dr. Clemens Krause, CFO of Ferratum Group.

Furthermore, Ferratum introduced the Ferratum Business division in Lithuania in the fourth quarter of 2015. Ferratum has thus succeeded in further expanding its business with small business loans. About seven months after launching the new division, Ferratum can already offer loans for financing working capital with terms of six to twelve months to established small companies with successful track records of at least two years in three different countries.

Jorma Jokela is also optimistic for the future development of Ferratum Group: "We are in an excellent position worldwide with our established business model in the future-oriented field of "Financial Technology." We plan to continue transferring our established credit business to new markets and expand it in the markets we are already active in. We will use the opportunities that present themselves from this to strengthen our market position even further. In addition, we have already launched our Mobile Bank in Sweden and intend to offer it in other European countries in the first half of 2016. We are confident that our platform can revolutionize the private banking business - simple, mobile, in real-time and independent of currencies - these are the key traits that characterize our Mobile Bank."

About Ferratum Group:

The Finnish Ferratum Group, a pioneer for mobile consumer loans in Europe, offers short-term consumer loans for private persons. Ferratum's customers can utilize digital media to apply for consumer credit in amounts varying between EUR 25 and EUR 3,000. Moreover, Ferratum offers successful small businesses installment loans with a term of six to twelve months. Managed by its founder Jorma Jokela, Ferratum has expanded rapidly since it was founded in 2005: Ferratum has 1.2 million active and former customers who have been granted one or more loans in the past and 3.5 million total user accounts in its database (as of 30 September 2015). Ferratum is represented in 23 markets (incl. Mexico). At the end of September 2015 Ferratum Group employed 501 persons compared with 383 persons at year-end 2014.

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