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Ferratum Group publishes preliminary, unaudited figures for the financial year 2014

Helsinki/Berlin, 27 February 2015 - Ferratum Oyj (ISIN: FI4000106299, WKN: A1W9NS; together with its consolidated subsidiaries hereinafter "Ferratum Group" or "Ferratum"), an international provider of mobile consumer loans headquartered in Helsinki, releases its report on its preliminary, unaudited results of operations for the financial year 2014 in accordance with the Finnish Securities Markets Act.

Based on the geographical expansion and the diversification of the product portfolio, Ferratum's consumer base increased by 25.9% in a year-on-year comparison to approximately one million customers (2013: 0.8 million customers). As a result, revenues climbed to EUR 70.5 million, up from EUR 58.2 million in 2013.

The Group incurred expenditures of EUR 1.2 million in connection with its IPO that was completed in February 2015. Thereof, EUR 977,000 are related to advantages in form of stock options for several of Ferratum's employees - calculated in accordance with the principles of IFRS 2. These options do and did not affect Ferratum's cash position when they were granted or when they are exercised, because they were granted directly by Ferratum's majority shareholder to the employees and relate to shares from the holdings of the majority shareholder. Adjusted by this one-time effect EBIT improved by 60.8% to EUR 11.8 million, which corresponds to an adjusted EBIT margin of 16.7%. Excluding IPO related costs, the EBIT reported an above-average increase, rising by 44.8% to EUR 10.6 million (2013: EUR 7.3 million) and resulting in an EBIT margin of 15.1% (2013: 12.6%). This performance is due in particular to the improved risk management system and the associated optimised risk

provisioning for the lending business. Despite the higher level of customer receivables (micro credits) of EUR 61.5 million (2013: EUR 44.7 million), the impairments on loans of EUR 21.6 million in the financial year 2013 were reduced to EUR 20.4 million in the reporting period. The adjusted earnings before tax (EBT) also grew significantly to EUR 7.8 million (EUR 6.6 million taking IPO costs into account; 2013: EUR 3.9 million), corresponding to an adjusted EBT margin of 11.0% (9.3% less IPO costs; 2013: 6.7%). These figures translated to a net income of EUR 6.8 million (EUR 5.6 million taking IPO costs into account). Ferratum generated the highest consolidated profit in its history in the period under review (2013: EUR 3.5 million), bringing adjusted earnings per share to EUR 0.36 (based on 18,744,200 shares at the end of the review period), and EUR 0.31 taking into account the IPO costs (2013: EUR 0.19). These preliminary, unaudited figures may deviate from the audited figures of the financial year 2014 which will be published in March 2015.

As from today, the full report on the preliminary, unaudited figures for the financial year 2014 is available for downloading from our website at www.ferratumgroup.com under the "Investor Relations" heading. Guidance for the current financial year will be published together with the 2014 annual report on 27 March 2015.

END OF AD-HOC-ANNOUNCEMENT

About Ferratum Group:

The Finnish Ferratum Group, a pioneer for mobile consumer loans in Europe, offers short-term consumer loans. Ferratum's customers can utilize digital media to apply for consumer credit in amounts varying between EUR 25 and EUR 2,000. Managed by its founder Jorma Jokela, Ferratum has expanded rapidly since it was founded in 2005: Ferratum has 1.0 million active and former customers who have been granted one or more loans in the past and 2.8 million total user accounts in its database (as of 31 December 2014). Ferratum is represented in 20 markets and employs more than 380 people as of 31 December 2014.

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