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Ferratum: Notification of change in major holdings

Helsinki/Berlin, 20 February 2015 - Ferratum Oyj (ISIN: FI4000106299, WKN A1W9NS) ("Ferratum") has received the following notification of a change in major holdings. Ferratum publishes this ad-hoc announcement pursuant to Chapter 9, Section 10 of the Finnish Securities Markets Act.

AS Pontos Capital has on 9 February 2015 notified Ferratum that its combined direct and indirect holding of the shares and voting rights in Ferratum has fallen below 10% as of 6 February 2015.

Prior to the transaction, AS Pontos Capital held (directly and indirectly through PontCap 1 OÜ) 1,890,400 shares and votes (representing 10.01% of all shares and votes in Ferratum). Of such shares, AS Pontos Capital held 1,669,400 shares (8.84%) and PontCap 1 OÜ held 221 000 shares (1.17%). After the transaction, AS Pontos Capital holds directly 1,325,298 shares and votes (7.02%) and PontCap 1 OÜ holds directly 187,591 shares and votes (0.99%), and AS Pontos Capital's combined direct and indirect holding in Ferratum Oyj is 1,512,889 shares and votes (8.01%).

AS Pontos Capital has sold 91,739 shares as greenshoe shares which may be returned (in part or in whole) to AS Pontos Capital upon the termination of the stabilization period, as described in Ferratum Oyj's prospectus dated 20 January 2015. The maximum number of shares that may be returned to AS Pontos Capital is 91,739. If all of the greenshoe shares are returned to AS Pontos Capital, AS Pontos Capital will hold (directly and indirectly through PontCap 1 OÜ) 1,604,628 shares and votes (8.49%). Of such shares and votes, AS Pontos Capital would hold 1,417,037 shares and votes (7.50%) and PontCap 1 OÜ would hold 187,591 shares and votes (0.99%). No notification thresholds will be reached, exceeded or fallen below if or when greenshoe shares are returned.

AS Pontos Capital holds 51% of the shares in PontCap 1 OÜ.

END OF THE AD-HOC ANNOUNCEMENT

About Ferratum Group:

The Finnish Ferratum Group, a pioneer for mobile micro credits 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). In the fiscal year 2013 revenues amounted to EUR 58.2 million with an EBIT margin of 12.6%. Ferratum is represented in 20 markets and employs more than 350 people.

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