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## Ferratum: Full exercise of IPO Greenshoe option

Helsinki/Berlin, 17 February 2015 - Within the IPO of Ferratum Oyj (ISIN: FI4000106299, WKN: A1W9NS; together with its consolidated subsidiaries hereafter "Ferratum Group" or "Ferratum"), an international provider of mobile consumer loans headquartered in Helsinki, ICF BANK AG - Sole Global Arranger and Sole Bookrunner - fully exercised the Greenshoe option at an early stage.

Based on the Greenshoe option further 850,068 shares that were previously held by the two largest existing shareholders of Ferratum Oyj were placed with private and institutional investors. As a consequence of the full exercise of the Greenshoe option on 16 February 2015 the number of shares placed in the IPO of Ferratum Oyj amounts to a total of 6,517,188 shares. The free float amounts to 30.00%.

Jorma Jokela, founder and CEO of Ferratum Group, comments: "We are very pleased that the exercising of the Greenshoe option was fully realised at such an early stage. This underlines the considerable interest of the capital market in Ferratum's shares. Therefore, we have reached our objectives of ensuring a broadly diversified shareholder structure - an important precondition for a liquid trading in our share."

### 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 (including Canada) and employs more than 350 people.

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