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## Ferratum Oyj : Ferratum to expand its product range in Germany to include deposit products

Helsinki/Berlin, January 13, 2016 - Ferratum Oyj (ISIN: F14000106299, WKN: A1W9NS), a pioneer in the area of "Financial Technology" and international provider of mobile consumer loans and small corporate loans, will also be offering its customers in Germany deposit products starting today, through its subsidiary Ferratum Bank plc. These will include mainly savings and time deposits with attractive interest rates.

Ferratum had already successfully introduced its deposit products to the market in the fourth quarter of 2015 by launching the Mobile Bank in Sweden. With its expansion to Germany, these products will now also be available to German customers at attractive conditions on the Internet at [www.ferratumbank.de](http://www.ferratumbank.de). Ferratum will be offering an annual yield of 0.8% for savings deposits of up to EUR 100,000. Time deposits with a maturity of 12 months will pay interest of 1.250% per year. With this new range of products for German savers, Ferratum is pleased to be in a position to offer a wider choice to individuals seeking a secure return on their capital. Thanks to the EU's deposit guarantee scheme, deposits by individuals are protected up to a maximum of EUR 100,000.

Jorma Jokela, CEO and founder of Ferratum Group, views the product extension to be the logical step in achieving further growth: "By introducing conventional deposit products in Germany, we are opening up additional opportunities in a very liquid market. Sweden and Germany are just the beginning. Over the course of 2016, we intend to offer these traditional banking products in other European countries as well." At the same time, Ferratum is receiving additional capital from deposit products that can generate further growth in earnings through cross-product use, such as in the lending business.

This product extension also represents an important milestone for the company on the way to becoming the mobile bank of the future. For instance, Ferratum is planning to enhance its own mobile banking platform during the year to include other products such as free current accounts, MasterCard services and the mobile app in the respective countries. Jorma Jokela is optimistic: "We are confident that our platform can revolutionize the private banking business. Customers will be able to access their current accounts, savings deposits and bank cards in real time in an easy, secure and mobile manner, regardless of the currency. National boundaries in banking are thus a thing of the past. This will eliminate exchange costs and place the way that people do their banking on an entirely new foundation. Our Mobile Bank will thus offer customers real added value."

### 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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