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Ferratum Oyj: Senior unsecured bond of Ferratum Capital Germany assigned BB- from Fitch

DGAP-News: Ferratum Oyj / Key word(s): Bond/Rating

25.04.2019 / 16:00

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Senior unsecured bond of Ferratum Capital Germany assigned BB- from Fitch

Helsinki, 25 April 2019 - Ferratum Oyj (ISIN: FI4000106299, WKN: A1W9NS) ("Ferratum" or the "Group") is pleased to announce that Fitch Ratings ("Fitch") has assigned the newly issued bond (ISIN: SE0012453835) of Ferratum Capital Germany GmbH, a wholly owned subsidiary of the Company, with a Long-Term Rating of 'BB-'.

The proceeds from the EUR 80 million of senior unsecured bonds will be used to refinance EUR 25 million of bonds maturing in June 2019 and the additional funds raised shall be used for further business growth. The Bonds will further enhance the capital structure and debt maturity profile of Ferratum Oyj.

The new senior unsecured bonds have a coupon of 3 months Euribor plus 5.50 per cent p.a. and a tenor of four years.

About Ferratum Group:

Ferratum Group is an international provider of mobile banking and digital consumer and small business loans, distributed and managed by mobile devices. Founded in 2005 and headquartered in Helsinki, Finland, Ferratum has expanded rapidly to operate in 25 countries across Europe, Africa, South and North America and the Asia-Pacific region.

As a pioneer in digital and mobile financial services technology, Ferratum is at the forefront of the digital banking revolution. Ferratum's mobile bank, launched in 2016, is an innovative mobile banking platform offering a range of banking services, including real time digital payments and transfers, within a single app. It is currently available in five European markets. Ferratum has approximately 1.9 million active and former customers who have an account or have been granted one or more loans in the past (as at 30 September 2018), of which over 799,000 customers have an open Mobile Bank account or an active loan balance in the last 12 months.

Ferratum Group is listed on the Prime Standard of Frankfurt Stock Exchange under symbol 'FRU.' For more information, visit www.ferratumgroup.com.

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25.04.2019 Dissemination of a Corporate News, transmitted by DGAP - a service of EQS Group AG.

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ISIN:	FI4000106299
WKN:	A1W9NS
Listed:	Regulated Market in Frankfurt (Prime Standard); Regulated Unofficial Market in Berlin, Dusseldorf, Hamburg, Hanover, Munich, Stuttgart, Tradegate Exchange
EQS News ID:	803539

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