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Ferratum publishes financial figures for the first half year of 2015

Helsinki/Berlin, August 13, 2015 - Ferratum Oyj (ISIN: FI4000106299, WKN: A1W9NS; together with its consolidated subsidiaries hereinafter "Ferratum Group" or "Ferratum"), an international provider of mobile consumer loans and a pioneer in the field of "financial technology", announced its key financial figures for the first six months of the financial year 2015 today.

In the first half of 2015, the revenues of Ferratum Group increased significantly by a total of 61.5% to EUR 49.8 million (H1 2014: EUR 30.8 million). Due to the increase of customer receivables during the reporting period in the amount of EUR 81.0 million (12/2014: EUR 61.5 million) risk provisioning also increased from EUR 9.5 million to EUR 16.4 million. Operating costs rose significantly from EUR 16.3 million in the reporting period of the previous year to EUR 27.1 million in the first half of 2015. This figure includes the costs of EUR 0.5 million associated with the IPO. Increased marketing and selling expenses that amounted to EUR 6.8 million (H1 2014: EUR 3.9 million) in the reporting period were also partially responsible for the significant increase. In line with this development, Ferratum posted earnings before interest and tax (EBIT) of EUR 6.8 million adjusted for non-recurring IPO expenses with its business operations. This corresponds to an adjusted EBIT margin of 13.6%. Taking the IPO costs into consideration, EBIT rose by 18.3% to EUR 6.3 million (H1 2014: EUR 5.3 million). This resulted in an EBIT margin of 12.6% (H1 2014: 17.2%). After taking the net financial charges into account, adjusted earnings before tax (EBT) increased by 55.8% to EUR 5.7 million (EUR 5.2 million after IPO costs; H1 2014: EUR 3.6 million). The adjusted EBT margin was 11.4% (10.4% after IPO costs; H1 2014: 11.8%). As a result, adjusted net income increased significantly by a total of 67.1% to EUR 5.0 million (EUR 4.6 million after IPO costs) following EUR 3.0 million in the first half of 2014. With 21,577,750 shares issued (excluding treasury shares), undiluted (basic) earnings per share amounted to EUR 0.22 (H1 2014: EUR 0.16) at the end of the reporting period.

The full-length English-language report on the first six months of 2015 is as of today available for downloading from the website under www.ferratumgroup.com in the "Investor Relations" section.

END OF THE AD-HOC ANNOUNCEMENT

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 2,000. 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 1.1 million active and former customers who have been granted one or more loans in the past and 3.2 million total user accounts in its database (as of 30 June 2015). Ferratum is represented in 22 markets and employed 383 people as of 31 December 2014.

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