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Ferratum Oyj: Ferratum Capital Germany GmbH successfully aligns terms of its bonds

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Ferratum Capital Germany GmbH successfully aligns terms of its bonds

Helsinki, 16 October 2019 - Ferratum Oyj (ISIN: F14000106299, WKN: A1W9NS) ("**Ferratum**" or the "**Group**") announced yesterday the successful completion of the written procedure in relation to Ferratum Capital Germany GmbHs ("the issuer") outstanding up to EUR 150,000,000 senior unsecured bond loan 2018/2022 with ISIN SE0011167972.

The Group is pleased that the vast majority of bondholders agreed on the benefits of the alignment of the Net Debt to Equity covenant with the issuers other bond (ISIN SE0012453835) with a net-debt to equity ratio of 3.5x. This allows the

Group to continue its strategically important transition towards providing its customers with larger, longer-term loans (e.g. Primeloans, Credit Limit and loans to Small and Medium size Enterprises). The product category evolution results in an increased customer lifetime value. This, in turn, also leads to an improved risk profile of Ferratum, as the customers targeted for e.g. Primeloans are on the higher end of the Group's scoring classes.

The transition towards lower risk products opens a vast segment of customers with better payment behavior and a lower credit risk, while also increasing the Group's readiness to deal with further changes in the interest rate environment.

Jorma Jokela, CEO of the Group commented:

"Our strategy of delivering sustainable, profitable growth builds on the solid support from our fixed income investor base. I would like to take the opportunity to thank our investors for their continued support and trust in our strategy of shifting towards longer term products with an improved customer lifetime value."

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 23 countries across Europe, Africa, South and North America, Australia and Asia.

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 four European markets. Ferratum has approximately 784,000 active customers that have an open Mobile Bank account or an active loan balance in the last 12 months (as at 30 June 2019).

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

For further information, please contact:

Ferratum Investor Relations

ir@ferratum.com

<https://www.ferratumgroup.com/investors/ir-contact>

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Language:	English
Company:	Ferratum Oyj
	Ratamestarinkatu 11 A
	00520 Helsinki
	Finland

Phone:	+49 (0) 30 9210058-44
Fax:	+49 (0)30 9210058-49
E-mail:	ir@ferratum.com
Internet:	https://www.ferratumgroup.com
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