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Ferratum Oyj: Jussi Mekkonen appointed Chief Executive of Ferratum Bank p.l.c.

DGAP-News: Ferratum Oyj / Key word(s): Change of Personnel

01.09.2017 / 10:00

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Helsinki, 1 September 2017 - Ferratum Oyj (ISIN: FI4000106299, WKN: A1W9NS) / "Ferratum" is pleased to announce the appointment of Jussi Mekkonen as the new Chief Executive Officer of Ferratum Bank p.l.c., subject to MFSA approval.

Mr Mekkonen will assume his responsibilities with Ferratum Bank from 1 November in the bank's headquarters in Malta, succeeding Ms Lea Liigus who will continue as Head of Legal and Directors Team member for Ferratum Group, as well as on the Boards of Ferratum Group and Ferratum Bank. There will be no change in the position of Mr Jorma Jokela, who will continue to serve as the CEO and member of the Board of Ferratum Group. Mr Mekkonen joins the Ferratum Directors team from Nordea Bank AB, where he served in a number of senior positions for 22 years. He was most recently the Executive

Vice President and Head of Personal Banking in Finland.

The appointment of Mr Mekkonen is at a time that Ferratum Group continues to grow. Mr Mekkonen will play a key role in developing the Ferratum Mobile Bank and its products and will be leading its expansion across further markets in Europe.

Announcing Mr Mekkonen's appointment, Mr Jokela, Founder and CEO of Ferratum Group said:

"I am delighted that Jussi will be joining the Ferratum family as CEO of Ferratum Bank. He brings with him a wealth of experience and critical knowledge of new technologies and disruptive change in banking. His track record of driving sales and profits for his divisions is exceptional and I am confident he is ideally placed to take Ferratum Bank to the next phase of growth."

Jussi Mekkonen said:

"Banking is entering a new era and disruptive players like Ferratum are taking a lead. The business has already grown around a model fit for the future, supported by a highly competent team and long term vision. I am very excited to be joining a company that is driving the digital revolution in banking and I believe my experience, in product and service development and operative management, will help direct and guide the business to further growth. I look forward to working with all of my colleagues at Ferratum and the journey ahead."

Ferratum Bank as a part of Ferratum Group provides consumer loans, savings and deposit products and other consumer and business orientated financial products, distributed through a mobile based platform and online. It currently provides services across 12 countries in Europe.

The Mobile Bank is a revolutionary platform that assembles customers' full financial lives in one app. Users can access all their basic banking services in real time in an easy, secure and mobile manner, regardless of the place or currency. The Mobile Bank also offers a unique platform for partners to bring added value with their services into it.

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About Ferratum Group:

Ferratum is an international provider of consumer and small business loans, distributed and managed by mobile devices. Founded in 2005 and headquartered in Helsinki, Finland, Ferratum is a pioneer in the fields of financial technology and mobile lending and has expanded rapidly to operate in 24 countries. Ferratum's customers utilize digital media to apply for consumer credit in amounts varying between EUR 25 and EUR 20,000 and small businesses instalment loans up to EUR 100,000 with a term of six to twelve months. Led by its founder, Jorma Jokela, Ferratum has more than 1.7 million active and former customers who have been granted one or more loans in the past (as at June 30, 2017).

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

Contacts:

<p>Ferratum Group Jorma Jokela CEO T: +358 40 506 1715 E: jorma.jokela@ferratum.com</p>	<p><u>European media enquiries:</u> Edelman.ergo, A Daniel J Edelman Company Alexander Schmidt Andreas Martin T: +49 69 27 13 89 26 E: Alexander.Schmidt@edelmanergo.com E: Andreas.Martin@edelmanergo.com</p>
<p>Ferratum Group Emmi Kyykkä Business Support Manager for CEO T: +41 79 940 6315 E: emmi.kyykka@ferratum.com</p>	<p><u>UK media enquiries:</u> Smithfield, A Daniel J Edelman Company Alex Simmons Brett Jacobs T: +44 20 3047 2543 +44 20 3047 2537 E: asimmons@smithfieldgroup.com E: bjacobs@smithfieldgroup.com</p>

01.09.2017 Dissemination of a Corporate News, transmitted by DGAP - a service of EQS Group AG.
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Language:	English
Company:	Ferratum Oyj
	Ratamestarinkatu 11 A
	00520 Helsinki
	Finland
Internet:	https://www.ferratumgroup.com
ISIN:	FI4000106299
WKN:	A1W9NS
Listed:	Regulated Market in Frankfurt (Prime Standard); Regulated Unofficial Market in Berlin, Dusseldorf, Hamburg, Hanover, Munich, Stuttgart, Tradegate Exchange

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