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Ferratum Bank places bond

Bond with a total issue volume of EUR 20 million and a 4.90% fixed interest rate per annum

Transfer of funding to Ferratum Bank improves financing structure

Helsinki/Berlin, July 22, 2015 - Ferratum Bank Plc, a subsidiary of 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 area of "Financial Technology," has successfully placed a bond with institutional investors in Germany and other EU countries. The bank has placed an issue volume of EUR 20 million with a denomination of EUR 100,000 as the first tranche under a total bond issue program of EUR 30 million. The bond is guaranteed by Ferratum Oyj. The bond is admitted for trading on the EU-regulated European Wholesale Securities Market ("EWSM") in Malta. Furthermore, the bond has also been co-listed on the Frankfurt Stock Exchange in the open market segment (Freiverkehr). The bond has a coupon of 4.90% per annum and matures after 18 months. The interest payments are due on July 21, 2016, and January 21, 2017. ICF BANK AG Wertpapierhandelsbank acted as Bookrunner of the transaction.

The bond issue will allow Ferratum to further optimize its financing structure and to replace expiring financings. This refinancing is part of a regular adjustment of corporate financing and therefore will not substantially increase the company's total debt. Jorma Jokela, the founder and CEO of Ferratum Group, commented on the issue of the bond as follows: "With the bond issue program that we have set up, we aim to shift financing to the level of our bank and thus sustainably improve Ferratum's financing structure. By doing so, we also want to lay the foundations for the planned introduction of our deposit business. Overall, we are in an excellent position to help shape the digital revolution in the banking sector and provide our customers with more user-friendly products and services in the long-term, thanks to our EU banking license and our established Big Data technology."

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 1.0 million active and former customers who have been granted one or more loans in the past and 3.0 million total user accounts in its database (as of 31 March 2015). Ferratum is represented in 22 markets and employed 383 people as of 31 December 2014.

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