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## Ferratum Oyj: HSBC increases shareholding above 5%

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### Ferratum Group: HSBC increases shareholding above 5%

Helsinki, 20 November, 2018 - Ferratum Oyj (ISIN: FI4000106299, WKN: A1W9NS) ("Ferratum") disclosed earlier today a notification that HSBC Holdings PLC ("HSBC") now holds 1,166,939 shares in Ferratum, representing 5.37% of the total issued share capital of Ferratum.

The shareholdings of HSBC Global Asset Management France (HSBC France) and INKA Internationale Kapitalanlagegesellschaft mbH Dusseldorf (HSBC Germany) make up 0.67% and 4.70% of Ferratum's total share capital respectively.

Jorma Jokela commented:

"HSBC is a long term supporter of Ferratum and we are pleased to see two subsidiaries growing their stakes in Ferratum as

we implement our growth initiatives."

### 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](http://www.ferratumgroup.com).

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