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Ferratum Group receives BBB in initial rating from Creditreform

Helsinki, April 4, 2016 - Ferratum Oyj (ISIN: FI4000106299, WKN: A1W9NS), a pioneer in the field of financial technology and an international provider of mobile consumer loans and small corporate loans, announces that Creditreform Rating AG has issued BBB in an initial rating for the Group. The rating agency based the rating on the continued revenue growth and positive results of Ferratum Group in the financial year 2015. Ferratum Group released its audited figures for the financial year 2015 on March 24, 2016.

Last year the bond issued by Ferratum Capital Germany GmbH, the German subsidiary of Ferratum Oyj was rated with an investment grade of BBB by Creditreform - today's rating is dedicated for the issuer Ferratum Oyj.

Jorma Jokela, founder and CEO of Ferratum Group, comments: "The Group rating issued by Creditreform is another affirmation of Ferratum's success and the positive results we achieved in fiscal year 2015. With our geographical presence in 23 markets and our diversified product portfolio, we are perfectly positioned to forward our dynamic and profitable growth."

Creditreform's full-length rating report can be found on company's website <https://www.ferratumgroup.com/> in the Investor Relations section.

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 3,000. 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 more than 1.2 million active and former customers who have been granted one or more loans in the past and 3.7 million total user accounts in its database (as of 31 December 2015). Ferratum is represented in 23 markets.

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