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Ferratum Oyj : Publication pursuant to §26 sect.1 WpHG (the German Securities Trading Act) with the aim of pan-European distribution

Helsinki/Berlin, 26 March 2015 - Ferratum Oyj (ISIN: FI4000106299, WKN A1W9NS) ("Ferratum") has received the following notifications of changes in major holdings. Ferratum publishes this ad-hoc announcement pursuant to Chapter 9, Section 10 of the Finnish Securities Markets Act.

Jorma Jokela has on 9 February 2015 notified Ferratum that his combined direct and indirect holding of the shares and voting rights in Ferratum has fallen below two thirds (approx. 66.67%) as of 6 February 2015.

European Recruitment Company OÜ has on 9 February 2015 notified Ferratum that its holding of the shares and voting rights in Ferratum has fallen below the 5%, 10%, 15%, 20%, 25% and 30% notification thresholds as of 6 February 2015.

Prior to the transaction, Jorma Jokela held (directly and indirectly through European Recruitment Company OÜ) 15,626,400

shares and votes (representing 82.72% of all shares and votes in Ferratum). Of such shares and votes, Jorma Jokela held 9,677,400 shares and votes (51.23%) and European Recruitment Company OÜ held 5,949,000 shares and votes (31.49%). After the transaction, Jorma Jokela holds directly 9,677,400 shares and votes (51.23%) and European Recruitment Company OÜ holds 1010 shares and votes (less than 0.01%), and Jorma Jokela's combined direct and indirect holding is 9,678,410 shares and votes (51.23%).

European Recruitment Company OÜ has subscribed for 2,833,560 new shares in Ferratum. The new shares are expected to be registered on or about 11 February 2015. Upon the new shares being registered, European Recruitment Company OÜ will hold 2,834,570 shares and votes (13.04% of 21,723,960 shares), Jorma Jokela will directly hold 9,677,400 shares and votes (44.55% of 21,723,960 shares following the registration of the new shares), and Jorma Jokela's combined direct and indirect holding will be 12,511,970 shares and votes (57.59% of 21,723,960 shares). Thus when the new shares are registered, the holding of European Recruitment Company OÜ will exceed the 5% and 10% notification thresholds and Jorma Jokela's direct holding will fall below the 50% threshold. However, Jorma Jokela's combined direct and indirect holding will not reach, exceed or fall below any notification thresholds.

Additionally, European Recruitment Company OÜ has sold 758,329 shares as greenshoe shares which may be returned (in part or in whole) to European Recruitment Company OÜ upon the termination of the stabilization period, as described in Ferratum Oyj's prospectus dated 20 January 2015. The maximum number of shares that may be returned to European Recruitment Company OÜ is 758,329. If all of the greenshoe shares are returned to European Recruitment Company OÜ (and assuming that the greenshoe shares are returned after the new shares have been registered), European Recruitment Company OÜ will hold 3,592,899 shares and votes (16.53% of 21,723,960 shares), Jorma Jokela will hold directly 9,677,400 shares and votes (44.55%), and Jorma Jokela's combined direct and indirect holding will be 13,270,299 shares and votes (61.08% of 21,723,960 shares). Thus the receipt of returned greenshoe shares may result in the holding of European Recruitment Company OÜ exceeding the 15% notification threshold. However, Jorma Jokela's combined direct and indirect holding will not reach, exceed or fall below any notification thresholds.

Jorma Jokela holds 100% of the shares in European Recruitment Company OÜ.

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