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## Ferratum: Carmignac beyond 5%

Helsinki/Berlin, May 20, 2015 - 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 field of "financial technology", has recorded a favorable change in its shareholder structure. Carmignac Gestion bought 1,012,889 shares from AS Pontos Capital and its subsidiary (Pontos Companies), exceeding the threshold of 5 % and now amounting to 1,988,811 shares (9.15 % of all shares and votes in Ferratum). ICF Bank AG, as Sole Global Arranger and Sole Bookrunner in Ferratum's IPO, had given its prior consent to the transaction in the light of a very positive share price development since the IPO. The Ferratum share was sold at EUR 17 during the IPO in February this year and traded at EUR 23.9 at the end of yesterday's trading session in the XETRA system (+40.6 %).

Pontos has further informed Ferratum that 300,000 further shares from Pontos Companies have been sold to three other institutional investors. Pontos Companies now holds (directly and indirectly through PontCap 1 OÜ) 200,000 shares and votes in Ferratum (0.92 %).

Jorma Jokela, founder and CEO of the Ferratum Group, states: "We are pleased that with Carmignac Gestion, an internationally recognized investment company, has acquired further shares in Ferratum. This shows the great confidence the investor has in our sustainable growth strategy. With assets under management of 58 billion Euros Carmignac Gestion is currently one of the leading European players in asset management."

Pontos Group invests into private equity and real estate in Finland, the Baltic States and Portugal, aiming to secure sustainable growth in all partnerships and investments. Pontos Companies have been investing in Ferratum since 2009. Kai Becker, CEO of Pontos Group, comments: "Ferratum has steadily continued its growth trend in recent years which had been accelerated again by the successful IPO earlier this year. After six years of engagement, the time came for Pontos to sell a large part of our shares in Ferratum Oyj."

## About Ferratum Group:

The Finnish Ferratum Group, a pioneer for mobile consumer loans in Europe, offers short-term consumer loans. Ferratum's customers can utilize digital media to apply for consumer credit in amounts varying between EUR 25 and EUR 2,000. 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 21 markets and employs 383 people as of 31 December 2014.

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