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Announcement according to Article 9, paragraph 3 of Commission Regulation (EC) No. 2273/2003 as of December 22, 2003

Announcement according to Article 9, paragraph 3 of Commission Regulation (EC) No. 2273/2003 as of December 2003 in relation to the Initial Public Offering of

Ferratum Oyj, Helsinki

ISIN FI4000106299, WKN A1W9NS

concerning the exercise of the Greenshoe option/the end of the stabilisation period/the implementation of stabilisation measures

Within the IPO of Ferratum Oyj, a Greenshoe option was granted to ICF BANK AG. On 16 February 2015, ICF BANK AG fully exercised the Greenshoe option. Accordingly, the stabilisation period ended on 16 February 2015. During the stabilisation period, no stabilisation measures have been taken by ICF BANK AG.

Frankfurt/Main, 17 February 2015

ICF BANK AG Wertpapierhandelsbank

About Ferratum Group:

The Finnish Ferratum Group, a pioneer for mobile micro credits 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 2.8 million total user accounts in its database (as of 31 December 2014). In the fiscal year 2013 revenues amounted to EUR 58.2 million with an EBIT margin of 12.6%. Ferratum is represented in 20 markets (including Canada) and employs more than 350 people.

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