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Ferratum Oyj: Ferratum considers refinancing options for maturing bond

Helsinki/Berlin, November 21, 2016 - Ferratum Oyj (ISIN: FI4000106299, WKN: A1W9NS), a pioneer in the field of financial technology and an international provider of mobile banking services, is currently evaluating refinancing options for the EUR 20 million bond of Ferratum Bank Plc, the Maltese banking subsidiary of Ferratum Oyj, issued in 2015 which matures on January 21, 2017. Therefore, Ferratum has mandated Pareto Securities and ICF Bank to arrange European investor meetings and a new bond issue may follow, subject to market conditions.

Ferratum has continued its fast growth in 2016 and was able to achieve a steady increase of its credit portfolio quality. Ferratum's management sees excellent growth opportunities also for the upcoming years. Consequently, the volume of the potential bond issue could, subject to favorable market conditions, be larger than the bond maturing in January 2017 to support the further business expansion of Ferratum.

In total, the Ferratum Group currently has four bonds outstanding, which were issued by Ferratum Bank Plc, Ferratum Capital Germany and Ferratum Capital Poland, all subsidiaries of Ferratum Oyj, respectively. The rating of Ferratum Oyj, the guarantor of all existing bonds, was upgraded to BBB+ by Creditreform Rating AG in June 2016.

About Ferratum Group:

The Finnish Ferratum Group, a pioneer for mobile consumer loans, offers short-term consumer loans for private customers. 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 1.5 million

active and former customers who have been granted one or more loans in the past and 4.3 million total user accounts in its database (as of 30 September 2016). Ferratum is represented in 23 markets.

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