



Corporate News

Ferratum concludes placement for its 4.875% bond

- Total of EUR 25 million raised
- Bond to be included into trading on 22 June 2016

Helsinki/Berlin, 21 June 2016 – Ferratum Capital Germany GmbH completed its bond issue, which was publicly offered for subscription to investors between 9 June and 20 June 2016. The bond is expected to be included in the Entry Standard trading segment of the Frankfurt Stock Exchange as of Wednesday, 22 June 2016. Funds totalling EUR 25 million were raised with the issue in order to expand Ferratum's growth. ICF BANK AG acted as the Sole Global Coordinator and Sole Bookrunner.

Jorma Jokela, the founder and CEO of bond guarantor Ferratum Oyj, comments on the transaction: "Investor interest in our bond issue was satisfactory given the currently challenging capital market environment. We appreciate that investors have shown strong confidence in our business model. The proceeds help us fund our activities in markets where we cannot yet operate with a banking license, like the APAC region and North America. In addition, we are pleased to recognize a surprisingly strong development of the deposit business during the last weeks."

Ferratum Oyj achieved average sales growth (CAGR) of 38.1% in the years 2013 to 2015. The average EBIT margin (based on consolidated sales) of 14.2% during this period proved the high profitability of the company. Ferratum's sustainable growth stands on three pillars: the geographic expansion with its existing products, the promotion of products like SME lending or CreditLimit, which resembles a consumer credit card, and its Mobile Bank offering. Jokela continues: "As a Fintech pioneer with a track record of profitable growth we also want to establish our Mobile Bank in further countries, starting in the second half of 2016. Our product enables customers to get all the essential services of a bank on their smartphone – with increased flexibility and speed."



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About Ferratum Group:

The Finnish Ferratum Group, a pioneer in mobile consumer loans in Europe 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 1.3 million active and former customers who have been granted one or more loans in the past and 3.9 million total user accounts in its database (as of 31 March 2016). Ferratum is represented in 23 markets. The IPO in February 2015 was followed by the introduction of the Ferratum shares to the SDAX index in June 2015.

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