



Corporate News

Ferratum Bank Plc successfully places a EUR 25 million senior unsecured bond

- **Successful refinancing of EUR 20 million bond of Ferratum Bank Plc**
- **Additional capital raised will fund further business growth**
- **New bond maturing in March 2020 runs with a floating rate coupon of 3 months Euribor plus a margin of 6.25 per cent**

Helsinki, 12 December 2016 - Ferratum Oyj (ISIN: FI4000106299, WKN: A1W9NS) is pleased to announce that Ferratum Bank Plc, the Maltese banking subsidiary of Ferratum Oyj, has successfully concluded a new EUR 25 million bond issue following a European bookbuilding process run by Pareto Securities and ICF Bank. The bond issuance was placed as part of a new EUR 60 million bond issuance program of Ferratum Bank Plc.

The proceeds from the new bond will principally be used for refinancing of the EUR 20 million bond issued by Ferratum Bank Plc in 2015, which matures on 21 January 2017. The additional funds raised shall be used for further business growth.

The new senior unsecured bond has a coupon of 3 months Euribor plus 6.25 per cent p.a. and matures on 15 March 2020. The settlement of the new bond is expected to take place on 15 December 2016. The bond will be listed on the European Wholesale Securities Market (EWSM) and co-listed on both the Frankfurt Stock Exchange (Open Market) and Nasdaq Stockholm.

Pareto Securities acted as lead manager and sole bookrunner and ICF Bank acted as co-lead manager in the transaction. By focusing on investors in the Nordics, Ferratum successfully further broadens its investor base.

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 5,000. 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.

Contacts:

Ferratum Group
Dr. Clemens Krause
CFO



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T: +49 30 88715308
F: +49 30 88715309
M: clemens.krause@ferratum.com

Ferratum Group
Paul Wasastjerna
Head of Investor Relations
T: +358 40 7248247
F: +358 20 741 1614
M: paul.wasastjerna@ferratum.com

cometis AG
Henryk Deter | Claudius Krause
T: +49 611 20 58 55-28
F: +49 611 20 58 55-66
M: krause@cometis.de