



Corporate News

Ferratum plans further bond issue to continue its growth

Quick facts

Issuer	Ferratum Capital Germany GmbH
Guarantor	Ferratum Oyj
Status of the Bond	Senior unsecured obligations of the issuer
Offering size	Up to EUR 50 million
Issue price	EUR 1,000
Term	3 years
Listing	Frankfurt Stock Exchange (Entry Standard)

Helsinki/Berlin, 3 June 2016 – Ferratum Capital Germany GmbH, the German subsidiary of Ferratum Oyj, a pioneer in the area of “Financial Technology”, plans to issue a bond and apply for a listing of the bond on the Entry Standard of the Frankfurt Stock Exchange. Ferratum intends to raise an amount of up to EUR 50 million. The denomination of the bond is planned to be EUR 1,000 per note and the bond is expected to have a 3-year term.

The total issue volume will be used to finance Ferratum’s fast growing activities and support the ambition to become a leading mobile bank. The proceeds will mainly be used to finance operations in markets where Ferratum does not operate under the credit licence of Ferratum Bank plc, this includes all jurisdictions where Ferratum operates outside the European Economic Area and certain European countries where the group has a long-standing history. In addition, the proceeds may also be used for general corporate purposes.

The subscription period will be announced with the approval of the securities prospectus, which is expected this month. The exact interest rate of the bond will be determined and announced prior to the start of the subscription period. ICF BANK AG acts as Sole Global Coordinator and Sole Bookrunner in the transaction.

Creditreform Rating AG announced on 2 June 2016 that the rating of Ferratum Oyj and the bond issued by Ferratum Capital Germany in 2013 have both been upgraded to BBB+ (previously BBB). This upgrade was made as part of a change and implementation in the rating methods of Creditreform.

Jorma Jokela, the founder and CEO of Ferratum Group, comments on the bond issue: “Ferratum is growing fast. The growth is based on both new countries with increasing market share and new lending products in



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existing markets. The mobile bank which is available to the public in Sweden will be launched in additional European countries during the second half of the year.”

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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