



Ad-hoc announcement

Ferratum publishes its guidance for 2016 and 2017

Helsinki, September 6, 2016 - Ferratum Oyj (ISIN: FI4000106299, WKN: A1W9NS) quantifies its expectations concerning the company's further business development and issues guidance for the fiscal years 2016 and 2017. The Board of Directors of Ferratum Oyj estimates revenues for the fiscal year 2016 to range between EUR 150 million and EUR 160 million and for 2017 to range between EUR 200 and EUR 225 million. The operative profitability margin (EBIT margin) is expected to range between 13% and 16% for both fiscal years.

Ferratum Oyj bases the given guidance on certain assumptions, including:

- Consumer credit volumes continue to grow, exceeding the market average, based on new customers, continued diversification of consumer lending products and growth in new markets.
- Ferratum Business (SME) continues to grow as market share in the 5 existing markets is small and will increase. Ferratum plans to introduce the product in additional markets.
- The Ferratum Mobile Bank is to be introduced in additional countries and thus to generate new customers, improve customer loyalty, stimulate cross selling, increase deposit volume and to diversify deposit currencies.
- No material negative changes in the consumer and business credit markets.
- Stable capital market conditions.
- No unexpected significant new regulatory challenges or changes.

Disclaimer

All of the estimates presented herein are based on the Company's current opinion. The information presented above may include forward-looking statements. These statements are not a guarantee of the development of the Company's result of operations and financial position in the future, and the Company's actual result of operations and financial position could differ significantly from any information expressly or indirectly presented in forward-looking statements due to numerous factors. Investors are advised to take a qualified view of the aforementioned statements.

END OF THE AD-HOC ANNOUNCEMENT

About Ferratum Group:



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The Finnish Ferratum Group, a pioneer for 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 instalment 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 1.4 million active and former customers who have been granted one or more loans in the past and 4.1 million total user accounts in its database (as of 30 June 2016). Ferratum is represented in 23 markets.

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