

Ferratum: Proposed new Board member – Biography

Dr Clemens Krause

Dr Clemens Krause, born 1962, joined Ferratum in 2012 as the Company's CFO and has since, in addition to his CFO duties, held a number of management positions in Group companies

- Head of Risk and Finance at Ferratum Bank p.l.c. (2012-2015)
- Managing director of Ferratum Capital Germany GmbH (2013-2019)
- Chairman of the Board at Swespar AB (2013 – ongoing)
- Managing Director at Pactum Collections (2017 – ongoing)
- Member of the Board at Ferratum Bank p.l.c. (2017-ongoing)

Dr Krause served as CFO of the Group until 2019 when he took the role of Chief Risk Officer of the Group. Dr Krause studied business administration at the Westfälische Wilhelms-Universität in Münster from 1983 to 1989 after which he worked at the Institut für Rechnungswesen in Münster and completed his PhD thesis about Credit Rating with Artificial Intelligence. Dr Krause joined Bankgesellschaft Berlin AG in 1994 where he worked as a manager and director of Project Finance before holding various management positions at companies including Deutsche Bahn, E-Loan Europe, E*Trade Germany, GE Money Bank (General Electric) and Commerzbank. Since 2008, Dr Krause has also been CEO and owner of EXCELLENCE Wealth Management GmbH.