



Independent Auditor's Statement

(Unofficial translation from the Finnish original)

To the shareholders of Ferratum Oyj

The Board of Directors of Ferratum Oyj proposes to an Extraordinary General Meeting to change the company form to European company (Societas Europaea).

The equity of the company is € 104,5 million as disclosed in the approved financial statements from the financial year ended 31 December 2020. The restricted equity amounts to EUR 40,1 million and non-restricted equity amounts to EUR 64,3 million.

In our opinion as independent auditors, the net assets of the entity transforming its legal form to European company is at least equivalent to its capital plus those reserves which must not be distributed under the law or the statutes (EU Council Regulation (EC) 2157/2001 article 57 point 6).

Helsinki 24 March 2021

PricewaterhouseCoopers Oy
Authorised Public Accountants

Jukka Karinen
Authorised Public Accountant (KHT)

The following documents were signed Wednesday, March 24, 2021



**Ferratum Oyj - Auditor's certificate for AGM
(Unofficial translation) (FINAL).pdf**

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The documents are signed by

3/24/2021 8:10:08 AM (CET)



Jukka Karinen, PricewaterhouseCoopers Oy

jukka.karinen@pwc.com
34.99.61.214
Signed with electronic ID (Finnish Trust Network)



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Ferratum Oyj - Auditor's certificate for AGM (Unofficial translation) (FINAL)

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