

Extraordinary General Meeting of Shareholders

Helsinki, 10 June 2021 – Ferratum Oyj (ISIN: FI4000106299, WKN: A1W9NS) (“Ferratum” or “Company”).

DECISIONS OF FERRATUM’S EXTRAORDINARY GENERAL MEETING

Ferratum held its Extraordinary General Meeting today under special arrangements and the meeting made the following resolutions.

CONVERSION OF THE COMPANY INTO A EUROPEAN PUBLIC LIMITED LIABILITY COMPANY

Ferratum Plc has on 16 December 2020 announced that the Board of Directors had on that date resolved to approve the Draft Terms of Conversion of Ferratum Plc into a European Company (SE) (**Terms of Conversion**) and a related report (**Report**) concerning the contemplated conversion of the Company from a Finnish public limited liability company (Plc) into a European public limited liability company (Societas Europaea, SE) (**Conversion**).

The Terms of Conversion have been registered in the Finnish Trade Register on 18 December 2020.

The Extraordinary General Meeting approved the Terms of Conversion and resolved on the Conversion in accordance with the Terms of Conversion.

The reasons for converting the Company into an SE are strategic. While the Company was incorporated in Finland, its operations have since expanded across Europe and the world, and currently the Company is a multinational company having operative actions in several countries. The conversion into an SE, which currently is the only supranational corporate form available in Europe, is expected to emphasise the international reach of the Company’s operations and strengthen its European identity. The aim is to make the group structure more transparent and leaner from governance perspective.

The Conversion will enter into force upon its registration with the Finnish Trade Register on or about 15 June 2021.

The Extraordinary General Meeting also resolved to amend the Company’s Articles of Association as set forth in the Terms of Conversion, including without limitation amending the Company’s trade name so as to include a new indication of corporate form (SE).

APPROVAL OF A NEW TRADE NAME

The Extraordinary General Meeting approved a new trade name for the Company. The new trade name is Multitude SE. The new trade name will enter into force upon its registration with the Finnish Trade Register on or about 15 June 2021.

About Ferratum Group:

Ferratum Group is an international provider of mobile banking and digital consumer and small business loans, distributed and managed by mobile devices. Founded in 2005 and headquartered in Helsinki, Finland, Ferratum has expanded to operate in 19 countries across Europe, South and North America, Australia and Asia.

As a pioneer in digital and mobile financial services technology, Ferratum is at the forefront of the digital banking revolution. Ferratum has approximately 480,000 active customers that have an open

Mobile Bank or Wallet account or an active loan balance in the last 12 months (as at 31 March 2021).

Ferratum Group is listed on the Prime Standard of Frankfurt Stock Exchange under symbol 'FRU.' For more information, visit www.ferratumgroup.com.

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