

Certificate

AAA

AA+

AA

AA-

A+

A

A-

BBB+

BBB

BBB-

BB+

BB

BB-

B+

B

B-

CCC

CC

C

SD

D

Ferratum Oyj

BBB- / stable

Ratamestarinkatu 11 A
00520 Helsinki (Finland)

Business ID: 1950969-1 (Finnish Patent and
Registration Office / Trade Register Helsinki)

Creditreform ID: 2000000345

The BBB- rating represents a highly
satisfactory credit-worthiness.

It reflects our analysis of the financial
statements of Ferratum Oyj from 2015 to 2018,
of business sector information and information
from Creditreform's company database, and of
the discussions held by the analysts with the
management.

The rating will be kept under observation and
updated if necessary.

Neuss (Germany), April 15th, 2019


Dr. Michael Munsch
Executive Board
Creditreform Rating AG