

Certificate

AAA

AA+

AA

AA-

A+

A

A-

BBB+

BBB

BBB-

BB+

BB

BB-

B+

B

B-

CCC

CC

C

D



Ferratum Oyj

Rating result

BBB

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 2013 to
2015, 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 for
one year and updated if necessary.

Neuss (Germany), April 1st, 2016


Dr. Michael Munsch
Executive Board
Creditreform Rating AG