

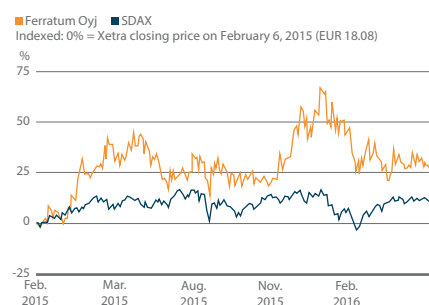
QUARTERLY STATEMENT

For the period January 1, 2016 - March 31, 2016

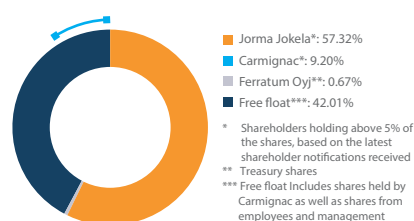
SHARE FACT SHEET Q1 2016

ISIN	FI4000106299
WKN / Stock Exchange symbol	A1W9NS / FRU
Stock Exchange	Frankfurt Stock Exchange
Market segment	Regulated Market / Prime Standard
Index	SDAX
Designated sponsor	ICF BANK AG
Opening / closing price (Q1 2016)	EUR 29.59 / EUR 24.15
High / Low (Q1 2016)	EUR 29.86 / EUR 21.90
Number and class of shares	21,723,960 ordinary shares with no nominal value

SHARE PRICE PERFORMANCE



SHAREHOLDER STRUCTURE



FINANCIAL CALENDAR 2016

August 11, 2016	Report for the first half-year 2016
November 10, 2016	Report for the first nine months of 2016

FERRATUM OYJ - BUSINESS MODEL

Ferratum Group is leading international provider of mobile consumer loans and small business lending. As a pioneer in the field of financial technology and mobile lending, it has expanded its operations to 23 countries in Europe, North America and the APAC regions since 2005. The Group has 1.3 million active and former customers who have been granted one or more loans in the past and a total of 3.9 million user accounts in its database.

As one of the forerunners in developing the credibility of mobile consumer lending and shaping common industry processes, Ferratum Group operates under generally accepted ethical principles. It has geared its business model and processes to being efficient and customer-orientated. The identification and scoring (assessment of creditworthiness) of customers are key factors in conducting the business globally.

FINANCIAL HIGHLIGHTS

Financial highlights, EUR '000

	Jan-Mar 2016	Jan-Mar 2015
Revenue	33,213	23,033
Operating profit	5,193	2,583
Profit before tax	3,792	2,551
Net cash flows from operating activities before movements in portfolio	13,171	8,268
Net cash flows from operating activities	(11,419)	(9,003)
Net cash flows from investing activities	(2,041)	(78)
Net cash flows from financing activities	7,832	40,422
Net increase / decrease in cash and cash equivalents	(5,629)	31,342
Profit before tax %	11.4	11.2

Financial highlights, EUR '000

	31-Mar-2016	31-Dec-2015
Accounts receivable – consumer loans (net)	121,801	106,758
Cash and cash equivalents	11,184	17,452
Total assets	152,388	140,127
Non-current liabilities	49,075	48,927
Current liabilities	22,834	13,562
Equity	80,479	77,638
Equity ratio %	52.8	55.4
Net debt to equity ratio	0.75	0.58

KEY ACTIONS AND DEVELOPMENTS

Ferratum Group was able to continue last year's growth trend during the first three months of 2016: The Group increased its revenues to EUR 33.2 million, an increase of 44.2% compared to the respective period during the previous year (Q1 2015: EUR 23.0 million). The operating profit EBIT grew by 101.0% from EUR 2.6 million in Q1 2015 to EUR 5.2 million in Q1 2016. Profit before tax (EBT) increased grew by 48.6% from EUR 2.6 million in Q1 2015 to EUR 3.8 million in Q1 2016.

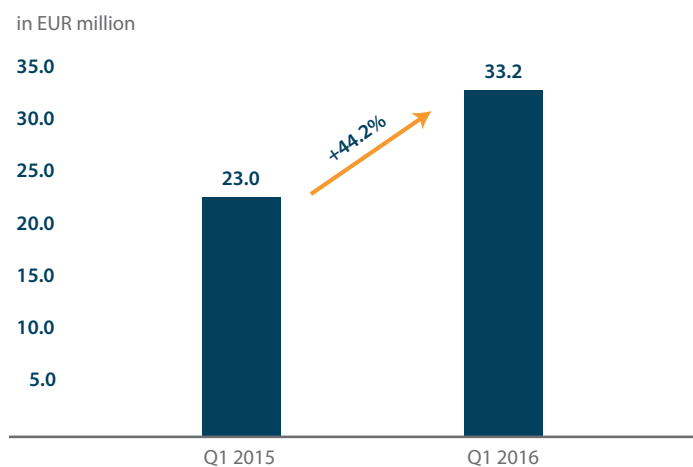
The equity increased to EUR 80.5 million and the equity ratio remained strong with 52.8%. Net receivables from customers grew by 71.2% to EUR 121.8 from EUR 71.1 million in Q1 2015. Due to improvements in portfolio quality in general and positively influenced by a debt sale of almost fully reserved receivables in March 2016 the loan coverage ratio decreased from 41.7% to 32.5%.

Ferratum Bank started offering deposit products to the Swedish market during the fourth quarter of 2015 and has now expanded the offering to the German market. Ferratum Bank currently offers attractive interest rates of 0.8% in Germany (0.5% in Sweden) for savings deposits and 1.25% for time deposits with a maturity of twelve months in Sweden and Germany. The Mobile Bank

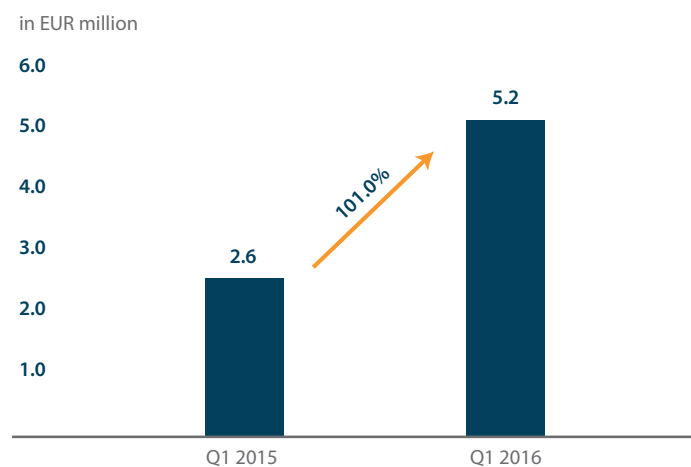
was launched in Sweden to selected customers in Q4 2015 and then to the public during the first three months of 2016. These customers are able now to use their current accounts, savings deposits and debit card in real-time, regardless of the currency. The Mobile Bank is planned to be launched in further European countries during 2016 and allows the company to cross-sell into lending products which will support revenue growth from lending activities.

Ferratum announced the planned acquisition of FCB Firmen-Credit Bank GmbH (FCB) in Q1 2016. FCB, located in Frankfurt am Main (Germany), is part of Avenue Capital Group (ACG) and has a German banking license for deposit and credit business. After the acquisition Ferratum will shift the focus of FCB to the Group's division "Ferratum Business". As a result, FCB should become the central unit within the Ferratum Group for small business lending. The final transaction will take place after obtaining the approval of the European Central Bank (ECB). The ECB's approval is the only suspensive condition to the planned acquisition, and Ferratum Oyj's management expects this condition to be fulfilled during 2016.

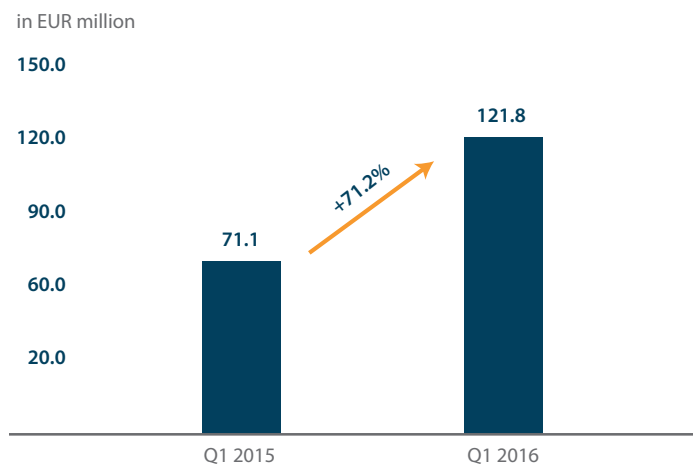
REVENUES



EBIT

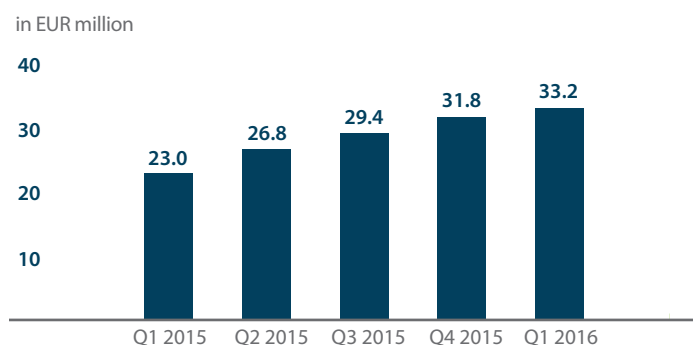


NET RECEIVABLES



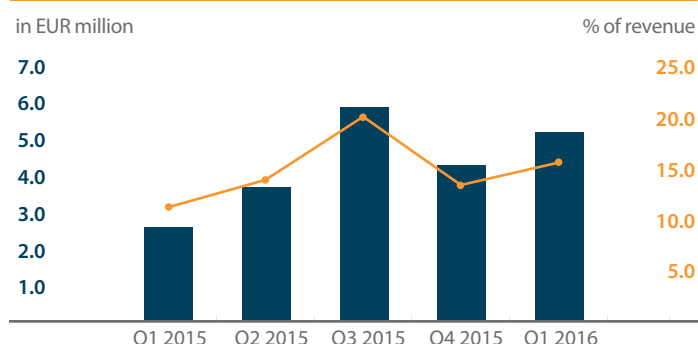
ECONOMIC REPORT

REVENUE



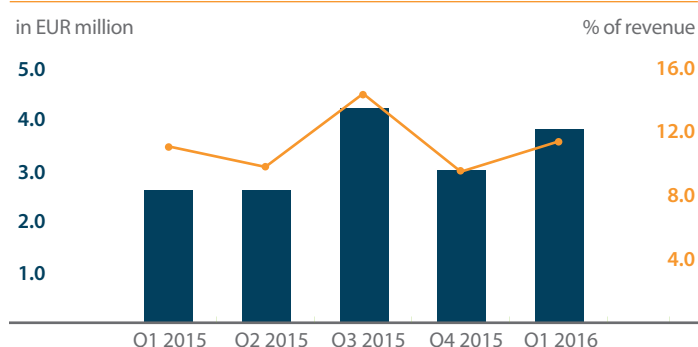
- Continuous revenue growth quarter per quarter
- Year-on-year revenue growth of 44.2% in Q1 2016
- Revenue share of PlusLoans (incl. SME business) and Credit Limit grew from 37.6% in Q1 2015 to 59.6%.
- Revenue share of microloans business decreased (from 62.4% in Q1 2015 to 40.4% in Q1 2016).

OPERATING PROFIT (EBIT)



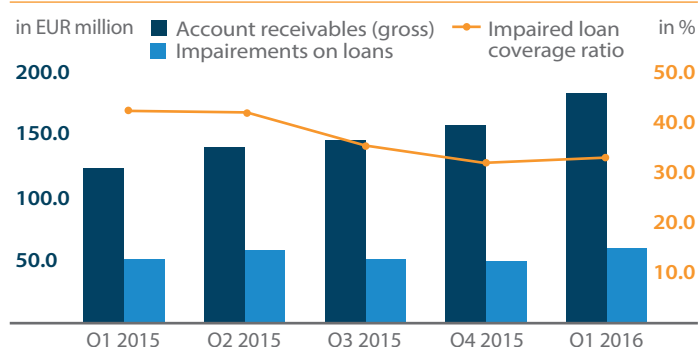
- Average quarterly EBIT margin of 14.9% (Q1 2015 to Q1 2016 included)
- EBIT doubled in Q1 2016 year-on-year (from EUR 2.6 million to EUR 5.2 million); adjusted for IPO related expenses EBIT grew by 69.1% (from EUR 3.1 million to EUR 5.2 million)
- Personnel expenses grew by 46.0% (from EUR 3.7 million to EUR 5.4 million) in line with revenue growth, year-on-year
- Selling and marketing expenses grew by 73.1% (from EUR 3.3 million to EUR 5.6 million)

PROFIT BEFORE TAX (EBT)



- Average quarterly EBT margin 11.2% (Q1 2015 to Q1 2016 included)
- Q1 2016 EBT grew by 48.6% year-on-year (from EUR 2.6 million to EUR 3.8 million); adjusted for IPO related expenses EBT grew by 23.3% (from EUR 3.1 million to EUR 3.8 million)
- Finance costs increased to EUR 1.4 million (Q1 2015: minus EUR 0.03 million), mostly due to FX influence in Q1 2016 with a loss of EUR 0.34 million (Q1 2015: foreign exchange loss of EUR 0.09 million in finance cost and a foreign exchange gain of EUR 0.96 million in finance income)
- Earnings per share (diluted) in Q1 2016 grew by 50.0% year-on-year from EUR 0.10 to EUR 0.15

ACCOUNT RECEIVABLE / IMPAIREMENTS ON LOANS



- Declining impaired loan coverage ratio (from 41.7% in Q1 2015 to 32.5% in Q1 2016) due to improved credit portfolio and debt sale in Q1 2016.
- Net receivables grew year-on-year by 71.2% (from EUR 71.1 million in Q1 2015 to EUR 121.8 million in Q1 2016)



SUBSEQUENT REPORT

In April 2016, Creditreform Rating AG issued BBB in an initial corporate rating for the Ferratum Group. The rating agency based the rating on the continued growth and positive results of the Group in the financial year 2015. In May 2016, Creditreform Rating AG set the corporate rating to BBB (watch) and the issue rating of the Ferratum Capital Germany GmbH (ISIN: DE000A1X3VZ3) from BBB to BBB (watch), both because of a general change in the underlying methodology of all Creditreform ratings. The general rating review does not necessarily result in a change of the Ferratum rating.

In April 2016 the credit line with Nordea was increased further from EUR 15 million to EUR 35 million as refinancing facility for the growth of the non bank sphere of the Group. Ferratum is currently monitoring the debt capital markets in order to prepare the further optimization of its debt capital structure.

In Mai 2016 Ferratum launched Ferratum Business in the Netherlands. With the Netherlands Ferratum's lending products for small businesses are now available in 5 countries.



CONSOLIDATED INCOME STATEMENT

3 months ended March 31

EUR '000	2016 (unaudited)	2015 (unaudited)
Revenue	33,213	23,033
Other income	8	153
Impairments on loans	(9,548)	(7,669)
Operating expenses:	-	-
Personnel expenses	(5,358)	(3,670)
Selling and marketing expenses	(5,591)	(3,229)
Lending costs	(1,772)	(1,516)
Other administrative expenses	(1,598)	(957)
Depreciations and amortization	(385)	(196)
Other operating expenses	(3,775)	(3,365)*
Operating profit	5,193	2,583
Finance income	-	973
Finance costs	(1,401)	(1,006)
Finance costs – net	(1,400)	(32)
Profit before income tax	3,792	2,551
Income tax expense	(455)	(362)
Profit for the period	3,337	2,188
Profit per share, basic and diluted		
Earnings per share, basic	0.15	0.11
Earnings per share, diluted	0.15	0.10
Profit attributable to:		
• owners of the parent company	3,337	2,188
• non-controlling interests	0	0

* Including IPO-related items in amount of EUR 489 thousands



CONSOLIDATED STATEMENT OF FINANCIAL POSITION

EUR'000	31-Mar-2016 (unaudited)	31-Mar-2015 (unaudited)	31-Dec-2015 (audited)
Assets			
Non-current assets			
Property, plant and equipment	1,718	311	560
Intangible assets	8,557	4,242	8,232
Deferred income tax assets	2,677	2,731	2,692
Total non-current assets	12,952	7,284	11,484
Current assets			
Account receivables - consumer loans (net)	121,801	71,131	106,758
Other receivables	6,238	4,363	4,309
Income tax assets	213	427	124
Cash and cash equivalents (excluding bank overdrafts)	11,184	38,990	17,452
Total current assets	139,436	114,911	128,643
Total assets	152,388	122,195	140,127
Equity and liabilities			
Equity attributable to owners of the parent			
Share capital	10,134	10,134	10,134
Treasury shares	(142)	(142)	(142)
Reserves	(1,213)	24	(638)
Unrestricted equity reserve	44,708	45,562	44,708
Retained earnings	26,993	13,974	23,577
Total equity	80,479	69,552	77,638
Liabilities			
Non-current liabilities			
Borrowings	48,888	28,999	48,739
Other payables	3	9	4
Deferred income tax liabilities	184	155	184
Total non-current liabilities	49,075	29,163	48,927
Current liabilities			
Income tax liabilities	1,067	1,407	1,002
Borrowings	11,225	13,734	3,543
Trade payables	1,961	3,275	2,727
Other current liabilities	8,582	5,064	6,290
Total current liabilities	22,834	23,480	13,562
Total liabilities	71,909	52,643	62,489
Total equity and liabilities	152,388	122,195	140,127



CONSOLIDATED STATEMENT OF CASH FLOW

3 months ended March 31

EUR'000	2016 (unaudited)	2015 (unaudited)
<u>Cash flows from operating activities</u>		
PROFIT / LOSS FOR THE PERIOD	3,337	2,188
<u>Adjustments for:</u>		
Depreciation and amortization	385	196
Finance costs, net	1,400	32
Tax on income from operations	455	362
Transactions without cash flow	(210)	(59)
Impairments on loans	9,548	7,669
<u>Working capital changes:</u>		
Increase (-) / decrease(+) in other current receivables	(2,939)	(2,169)
Increase (+) / decrease (-) in trade payables and other current liabilities	1,525	729
Interest paid	(71)	(260)
Interest received	2	2
Other financing items	52	(117)
Income taxes paid	(315)	(307)
Net cash from operating activities before movements in the portfolio	13,171	8,268
Movements in gross portfolio	(24,591)	(16,202)
Fully impaired portfolio write-offs		(1,069)
Net cash from operating activities	(11,419)	(9,003)
<u>Cash flows from investing activities</u>		
Purchase of tangible and intangible assets	(2,041)	(79)
Proceeds from the sale of tangible and intangible assets		1
Proceeds from the sale of other assets		
Net cash used in investing activities	(2,041)	(78)
<u>Cash flows from financing activities</u>		
Proceeds from shares issue		48,171
Expenses related to share issue		(1,923)
Proceeds from short-term borrowings	7,682	2,286
Repayment of short-term borrowings		(8,390)
Proceeds from long-term borrowings	150	280
Repayment of long-term borrowings		
Dividends paid / distribution of equity reserve		
Net cash used in financing activities	7,832	40,422
Net increase / decrease in cash and cash equivalents	(5,629)	31,342
Cash and cash equivalents at the beginning of the period	17,452	8,026
Exchange gains / (losses) on cash and cash equivalents	(639)	(377)
Net increase / decrease in cash and cash equivalents	(5,629)	31,342
Cash and cash equivalents at the end of the period	11,184	38,990



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Editorial

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