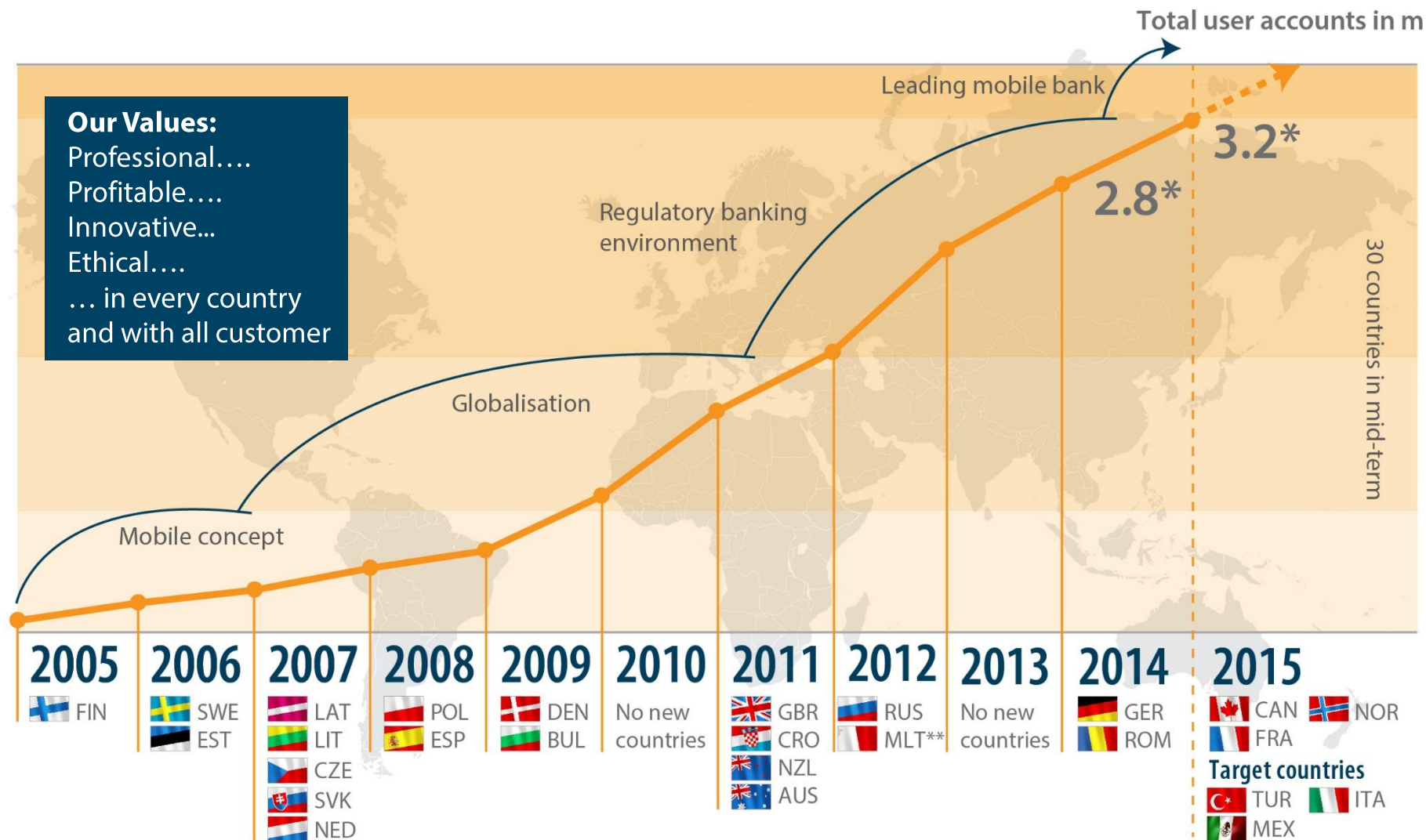




Ferratum Oyj
CONFERENCE CALL – Half-Year 2015
August 13, 2015 / Jorma Jokela and Dr. Clemens Krause

STRICTLY CONFIDENTIAL

Our Vision – Leading Mobile Bank



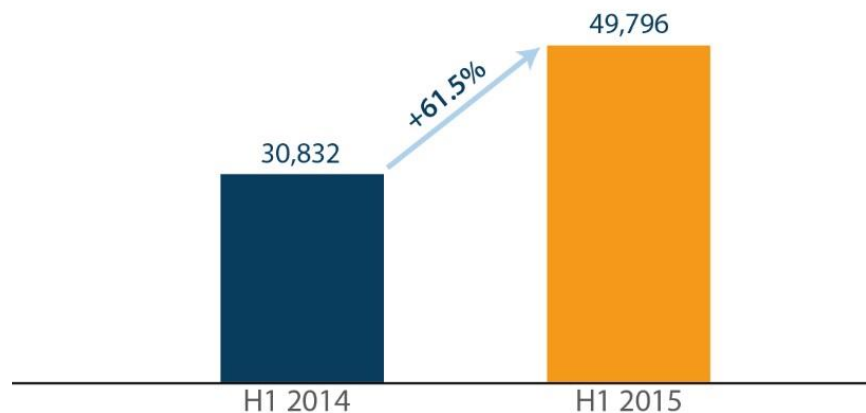
* Total user accounts as of 31/12/14 and 30/06/15, i.e. registered accounts and active/former customers; ** Malta: No local operations

Review First Half Year 2015

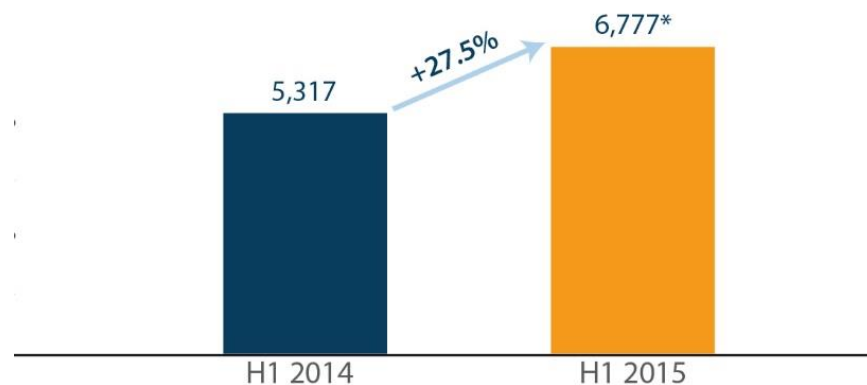
- Successful first half of 2015: Revenues +61.5% to EUR 49.8 million; revenue growth in the second quarter with 65.4% even stronger – Q2 2015: EUR 26.8 million vs. Q2 2014: EUR 16.2 million.
- Adjusted EBIT +27.5% to EUR 6.8 million with EBIT margin at 13.6%
- Customer base has grown by 28.9% to 1.1 million customers in H1 2015
- Net receivables from customers +31.6% to EUR 81.0 million in H1 2015
- Strong funding situation due to IPO proceeds – cash position of EUR 23.5 million at the end of H1 2015 (12/2014: EUR 8.0 million)
- Consequent implementation of growth strategy

Convincing Growth Story Delivered

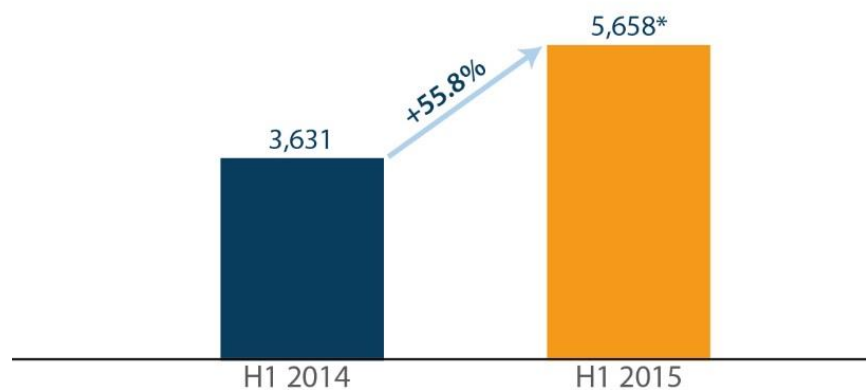
Revenues (€ k)



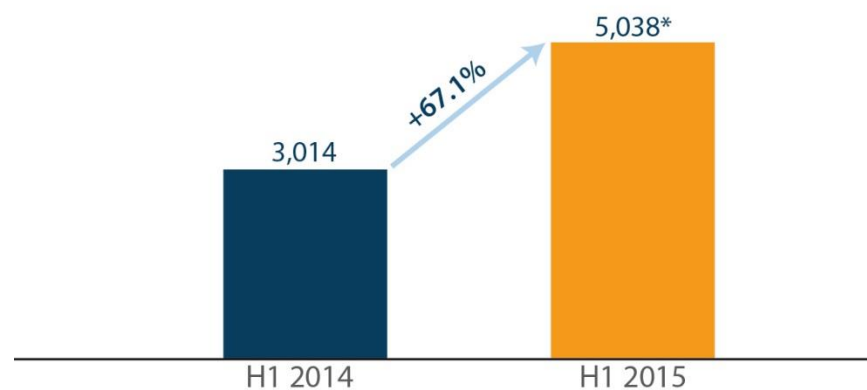
Operating profit – EBIT (€ k)



Profit before income tax – EBT (€ k)

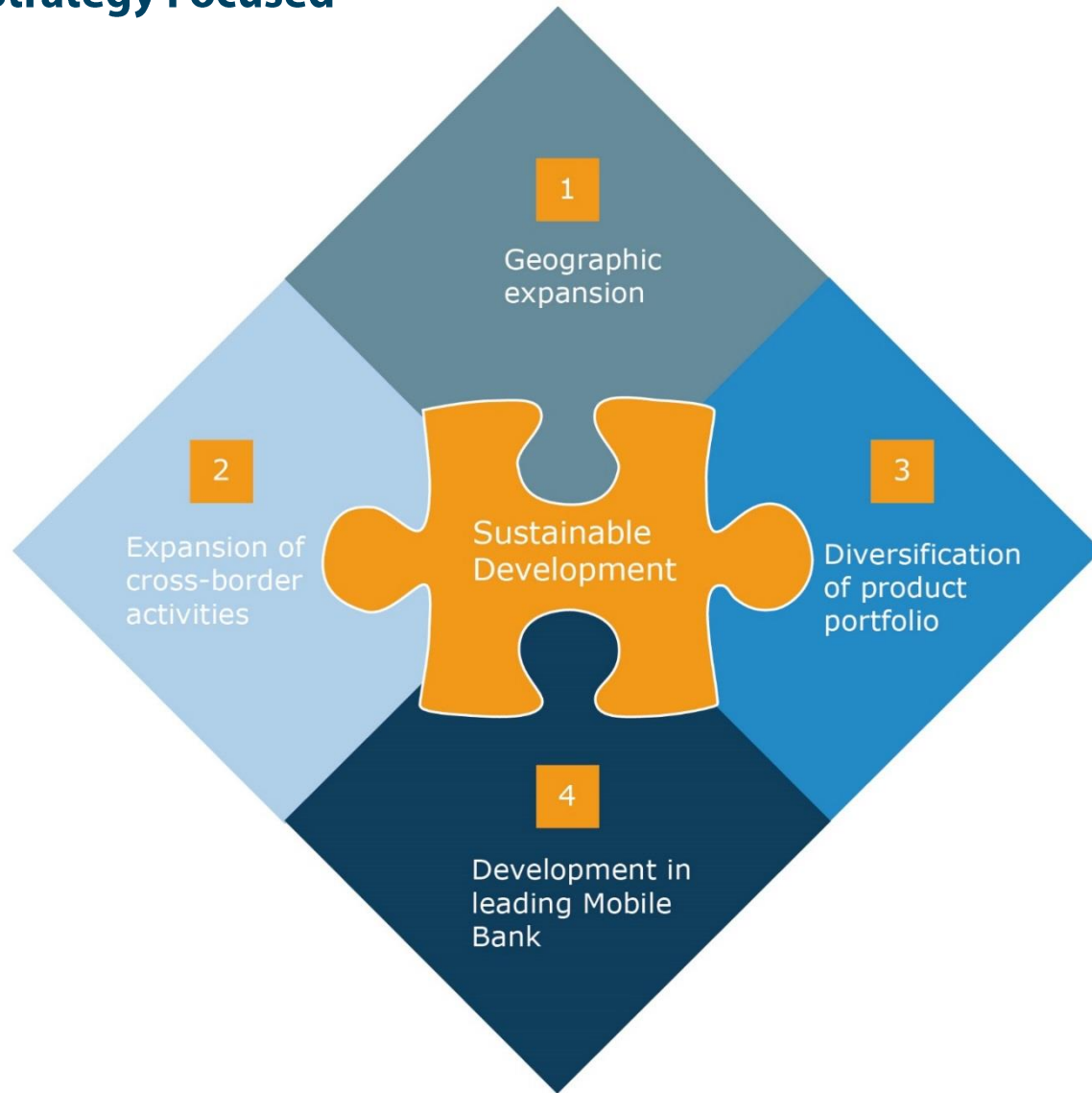


Profit for the period (€ k)



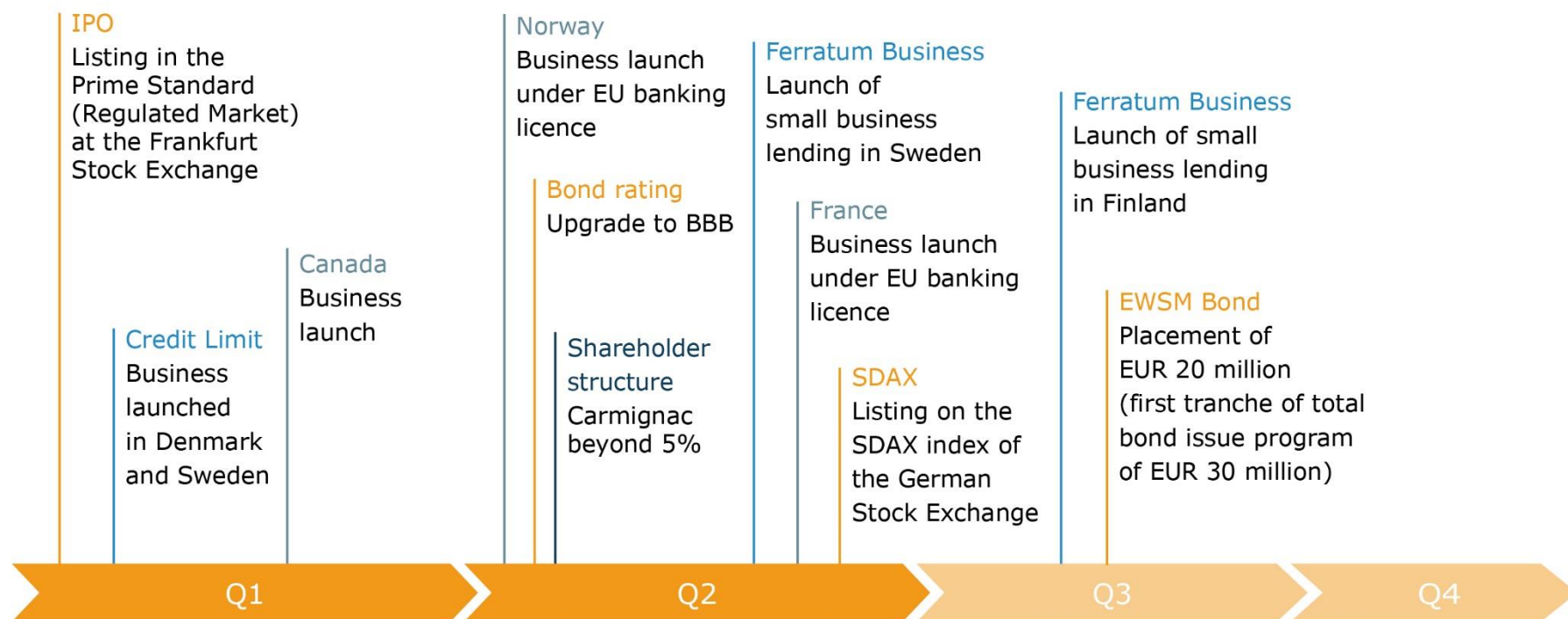
* Adjusted for the non-recurrent costs of the IPO (before IPO related items)

Clear Growth Strategy Focused



Strategy Implementation – Our Milestones in 2015 until now

Further preparation of mobile bank project to be launched in 2015



Product Portfolio and Country Diversification

Approximate
Revenue Split
H1 2014

Approximate
Revenue Split
H1 2015

Ferratum Business
(SME lending)

FerBuy

FerBuy

Credit Limit
17%



Credit Limit*
31%

PlusLoan
5%



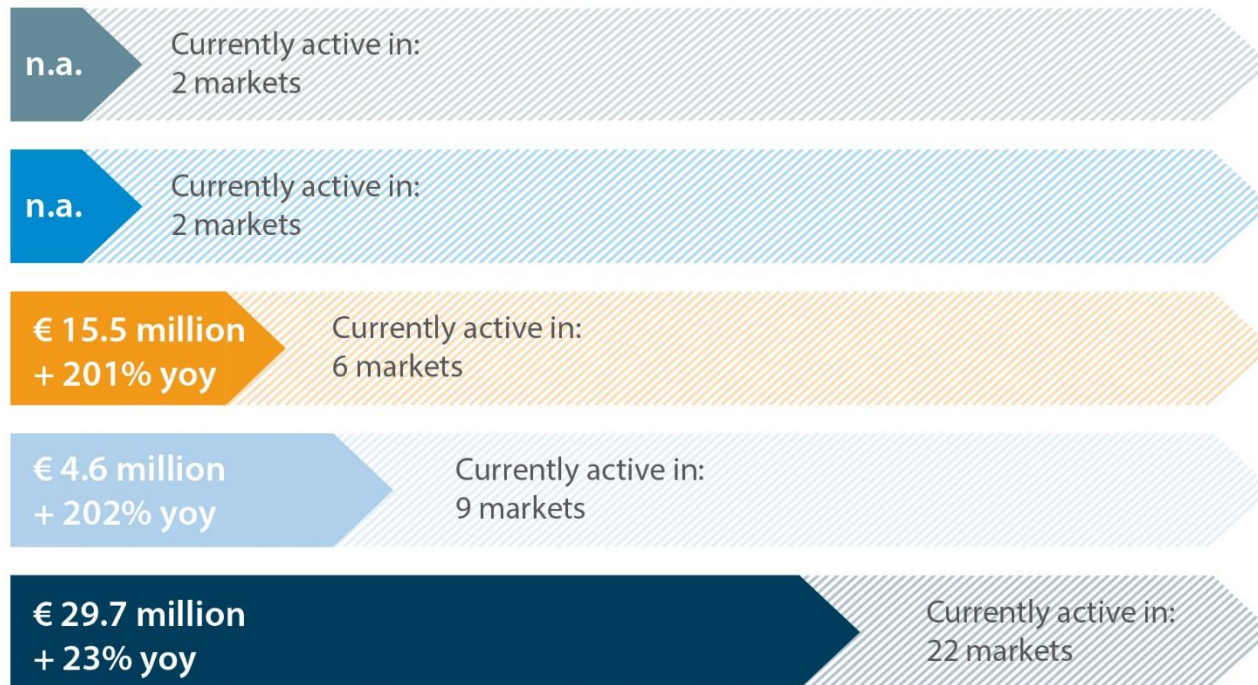
PlusLoan**
9%

Microloans
78%



Microloans
60%

Revenue structure by products in H1 2015



* Revenue split incl. Ferbuy ; ** Revenue split incl. SME

30 countries

Mobile Banking Platform – Launching Soon

CUSTOMER

- Free basic banking service
- Instant account opening
- Deposits
- Real-time loans

- 24/7 customer service
- Consolidation of customer's bank accounts



- Multi-language
- Multi-currency
- Big Data CRM

FERRATUM

- Attract deposits for more favourable refinancing
- Offer new products like P2P lending
- Further improve customer loyalty
- Open architecture - Eco System also for third-party products

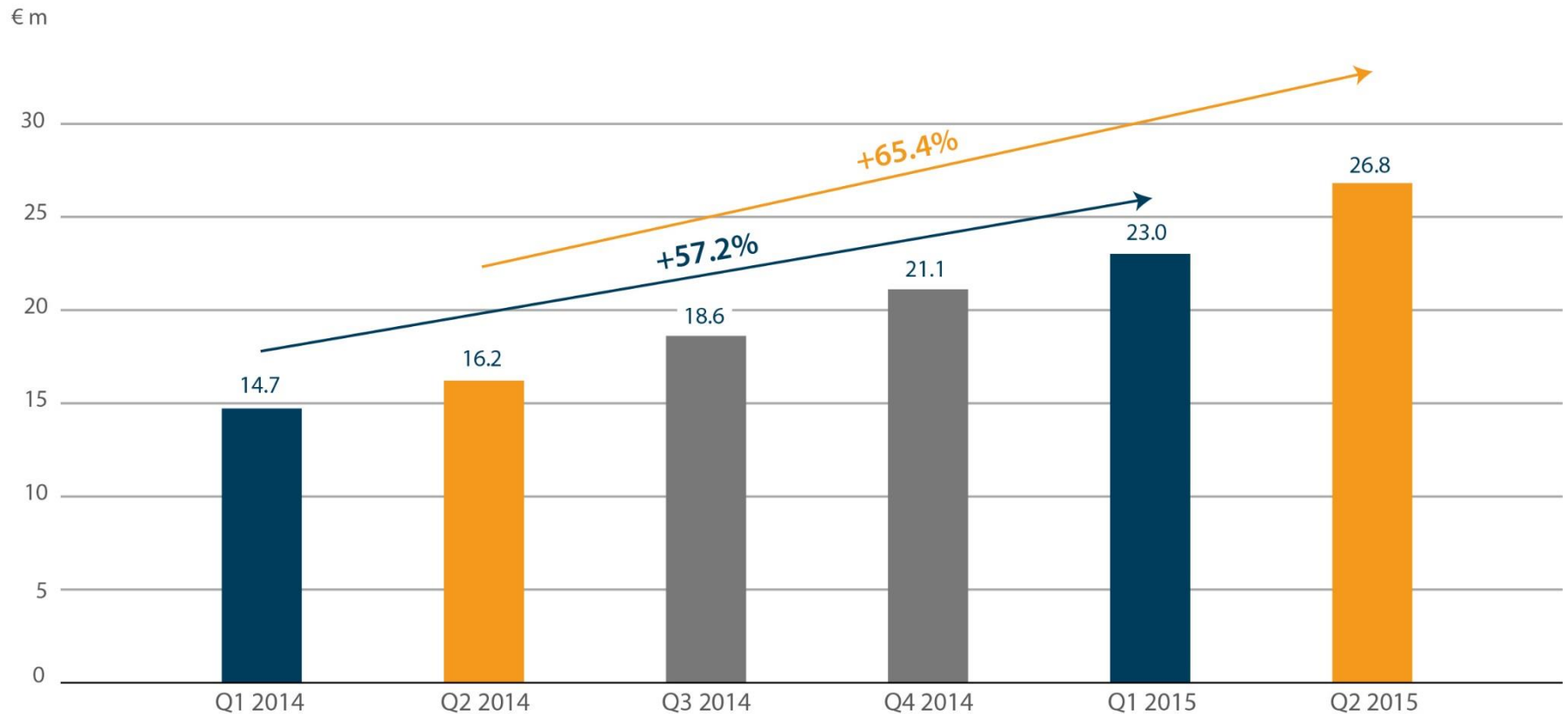
Significant Revenue and Net Profit Growth

| <i>In € m</i> | H1 2014 | H1 2015 before IPO related items | H1 2015 IPO related items | H1 2015 Total |
|---------------------------------------|----------------|--|--|--------------------------------|
| Income statement | | | | |
| Revenue | 30.8 | 49.8 | | 49.8 |
| Other income | 0.3 | 0.01 | | 0.01 |
| Administration and operating expenses | (16.3) | (26.6) | (0.5) | (27.1) |
| Impairments of loans | (9.5) | (16.4) | | (16.4) |
| EBIT | | | | |
| | 5.3 | 6.8 | (0.5) | 6.3 |
| Net financial costs | (1.7) | (1.1) | | (1.1) |
| EBT | | | | |
| | 3.6 | 5.7 | (0.5) | 5.2 |
| Income tax | (0.6) | (0.6) | | (0.6) |
| Net profit | 3.0 | 5.0 | (0.5) | 4.6 |
| Earning per share, basic | 0.16 | | | 0.22 |
| Earning per share, diluted | 0.14 | 0.23 | | 0.21 |

- **Revenue growth of 61.5% in H1 2015**
- **Sustainable profitability** since foundation of the company: EBIT margin at 13.6%* in H1 2015 despite many further initiatives of Ferratum to accelerate the growth (H1 2014: 17.2%)

* Before IPO related items; 12.6% after IPO related costs

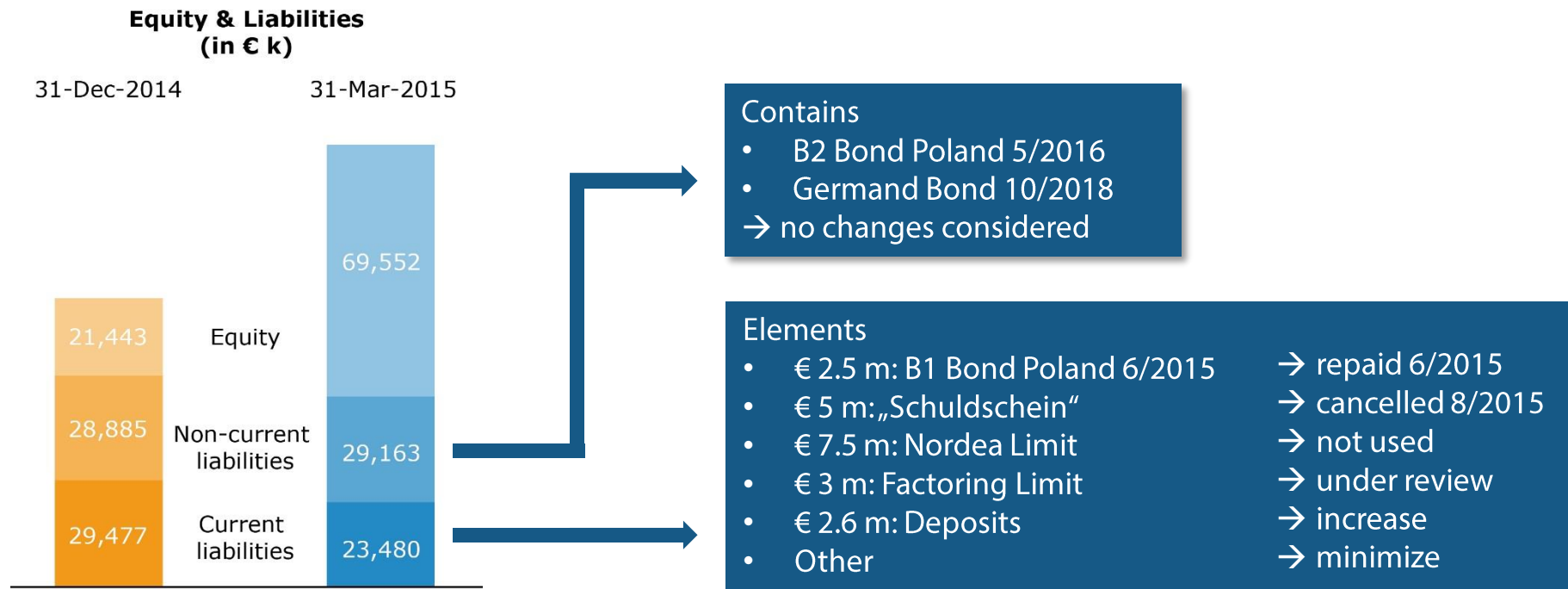
Continuous Revenue Growth with Accelerating Dynamic



Accelerating growth rate:

- **CAGR: 12.0%** revenue growth from Q1 2014 to Q1 2015
- **CAGR: 13.4%** revenue growth from Q2 2014 to Q2 2015

Optimize Corporate Funding: EWSM Bond Issue



2015 Priorities

- reduce expensive group funding where possible
- low interest deposits are preferred funding source for H2 2015
- maintain a capital market funding but now on Ferratum Bank level with EWSM Bond issue in Q3 2015

Solid Balance Sheet Structure: Equity Ratio at 60.5% as of June 30, 2015

In €k

31-Dec-2014

30-Jun-2015

| Assets | | |
|---------------------------|---------------|----------------|
| Non-current assets | 7,388 | 8,127 |
| Net receivables | 61,529 | 80,960 |
| Other current assets | 2,862 | 4,373 |
| Cash and cash equivalents | 8,026 | 23,464 |
| Total Assets | 79,805 | 116,925 |

| Equity and liabilities | | |
|---------------------------------------|---------------|----------------|
| Equity | 21,443 | 70,691 |
| Non-current liabilities | 28,885 | 29,164 |
| Current liabilities | 29,477 | 17,070 |
| Total Equity & Liabilities | 79,805 | 116,925 |

Cash Position Significantly Increased

| <i>In € k</i> | H1 2014 | H1 2015 |
|--|----------------|----------------|
| Assets | | |
| Net cash from operating activities before movements in portfolio | 1,626 | 12,925 |
| Net cash from operating activities | (5,164) | (16,459) |
| Net cash used in investing activities | (480.0) | (1,205) |
| Net cash used in financing activities | (1,415) | 33,989 |
| Net increase/decrease in cash and cash equivalents | (7,059) | 16,325 |
| Cash and cash equivalents at the end of the period | 10,284 | 23,464 |

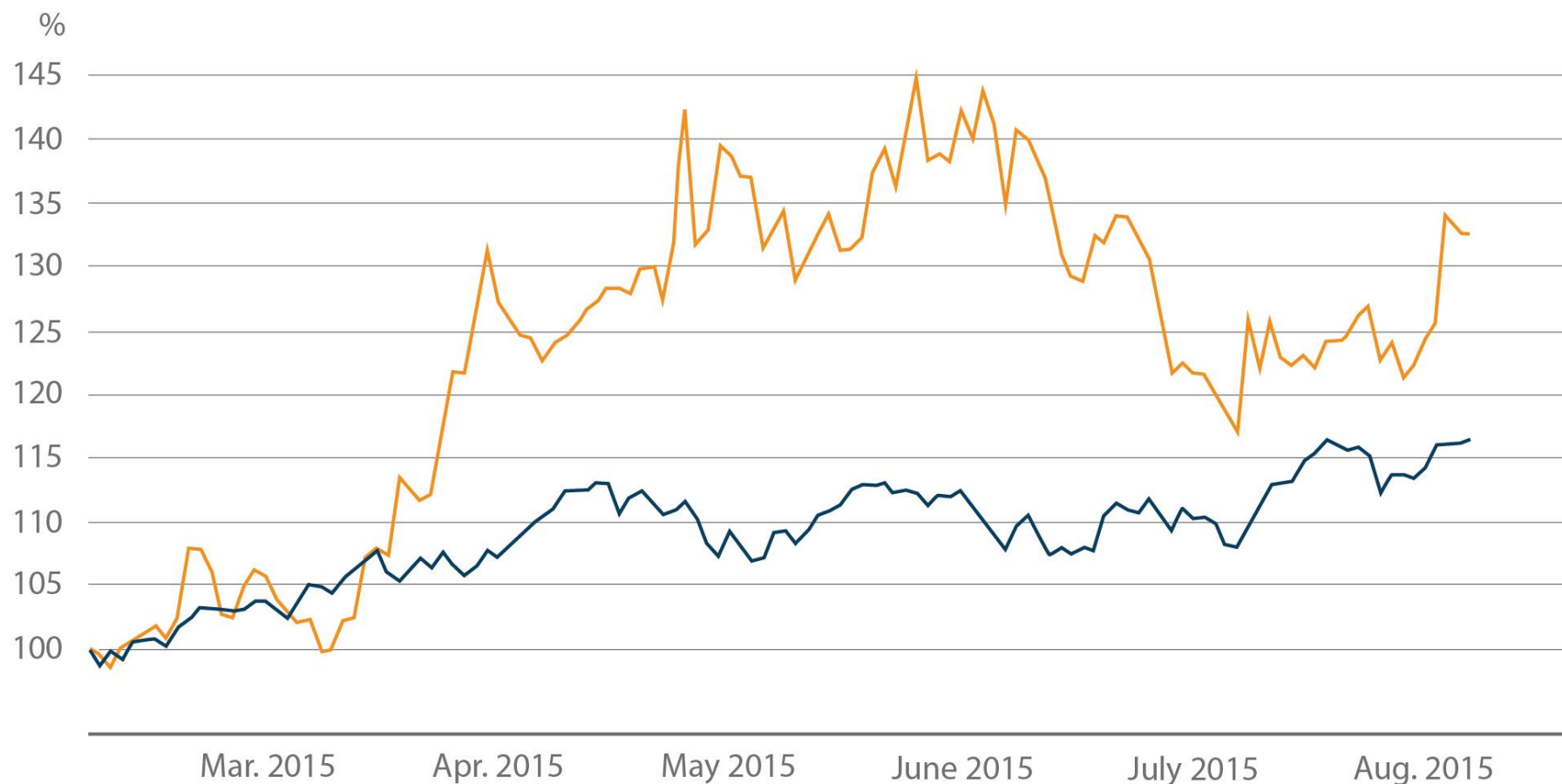
- **Strong funding situation due to IPO net proceeds of EUR 46.2 million**
- **Cash position increased:** EUR 23.5 million at the end of H1 2015 (H1 2014: EUR 10.3 million; 12/2014: EUR 8.0 million)

Ferratum Oyj Share – Share Price Performance

February 6, 2015 – August 6, 2015

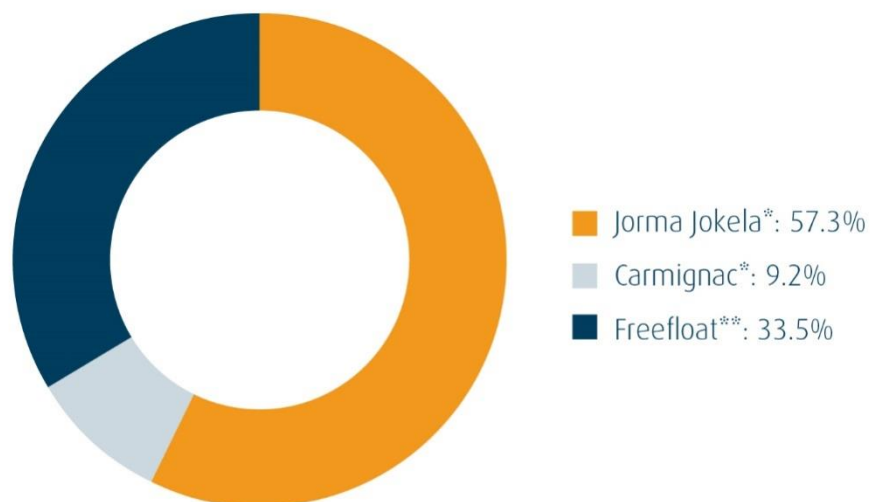
■ Ferratum Oyj ■ SDAX

Indexed: 100 = Xetra closing price on February 6, 2015



Investors Showing Great Confidence in Sustainable Growth Strategy

Shareholder structure



* Shareholders holding above 5% of the shares, based on the latest shareholder notifications received.

** Amount includes shares held by employees and managers of Ferratum.

Carmignac beyond 5%

- **Carmignac** bought 1,012,889 shares from **AS Pontos Capital** and its subsidiary (Pontos Companies), **exceeding the threshold of 5%** and now amounting to **1,988,811 shares**.
- Thus, the **internationally recognized investment company** now holds **9.2% of all shares** and votes in Ferratum.
- **Pontos** has reduced its holdings as planned in Q2 2015 and finally sold the rest of its shares in Ferratum (0.92%) **after six years of engagement**.

Q&A Session

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