



Ferratum Oyj
CONFERENCE CALL – 9 Months 2015
November 12, 2015 / Jorma Jokela and Dr. Clemens Krause

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Our Vision – Leading Mobile Bank

Our Values:

Professional....
Profitable....
Innovative...
Ethical....
... in every country
and with all customer



* Total user accounts as of 31/12/14 and 30/09/15, i.e. registered accounts and active/former customers; ** Malta: No local operations

Credit and Payment Products Serve Different Consumer Requirements



Big data scoring

Fast, easy, online

**Product
variations**

Scalable processes and systems

Different customer groups

Review First 9 Months 2015

- **Ferratum Group further emphasized and accelerated its efforts to execute its growth strategy:**
- 9M revenues +60.2% to EUR 79.2 million already outperform level of full fiscal year 2014; revenue growth on quarterly basis: Q3 2015 +58.0% to EUR 29.4 million
- Adjusted EBIT +50.0% to EUR 12.7 million with EBIT margin at 16.0%*)
- Customer base has grown by 29.3% to 1.2 million customers in 9M 2015
- Net receivables from customers +52.2% to EUR 93.6 million in 9M 2015
- Net cash flow from operating activities before movements in the loan portfolio +218.2% in 9M 2015 to EUR 20.0 million (12/2014: EUR 6.3 million)
- Strong funding situation – cash position of EUR 31.3 million at the end of 9M 2015 (12/2014: EUR 9.3 million)

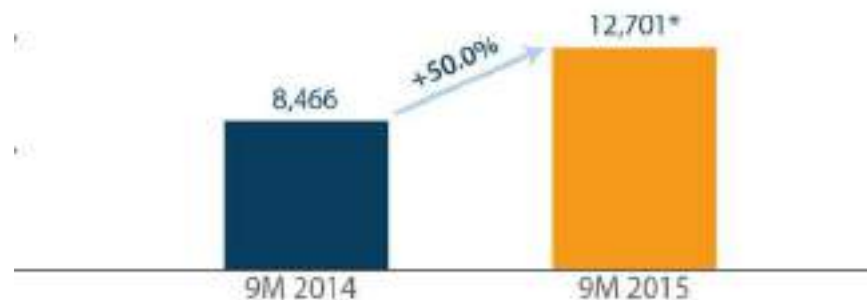
*) The result includes a positive one-time effect of EUR 1.4 million from the improvements in provisioning for credit losses.

Convincing Growth Story Delivered

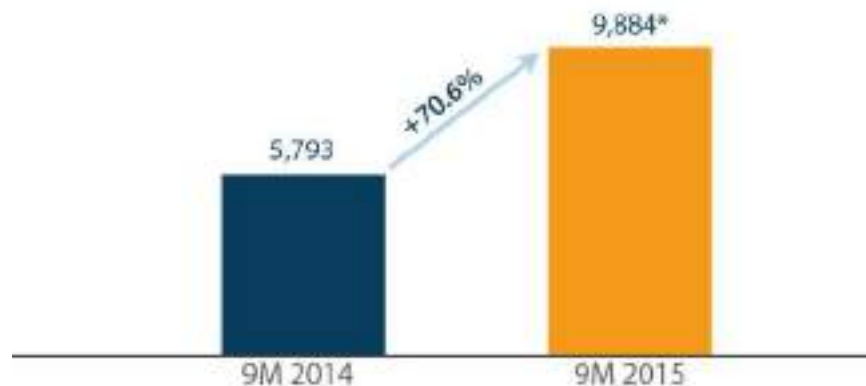
Revenues (€ k)



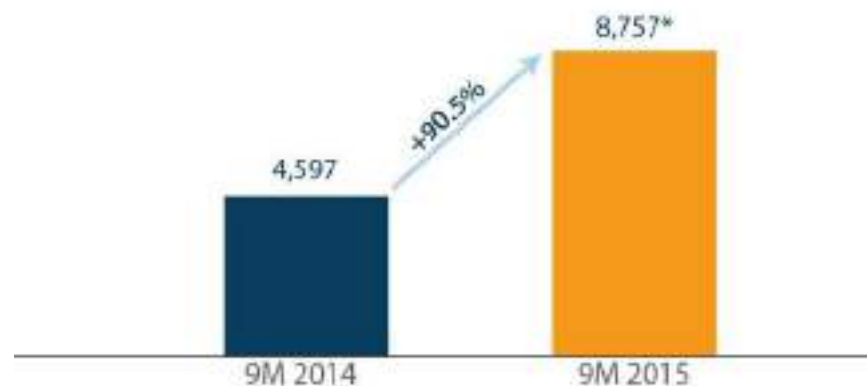
Operating profit – EBIT (€ k)



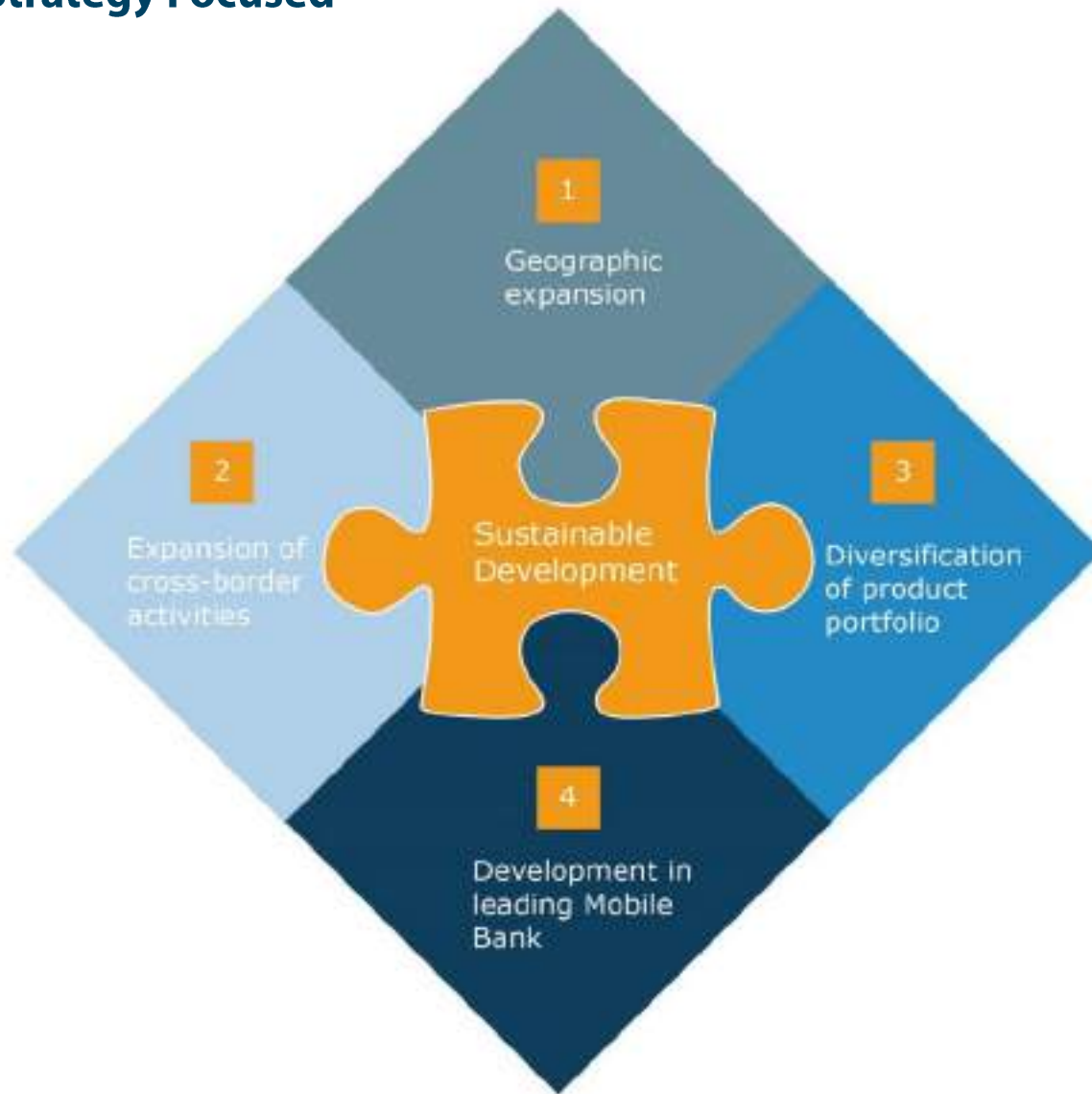
Profit before income tax – EBT (€ k)



Profit for the period (€ k)



Clear Growth Strategy Focused



Strategy Implementation – Our Milestones in 2015 until now



Product Portfolio and Country Diversification

Approximate
Revenue Split
9M 2014

Approximate
Revenue Split
9M 2015

Revenue structure by products in 9M 2015

Ferratum Business
(SME lending)



FerBuy

FerBuy



Credit Limit

19%



Credit Limit*

34%



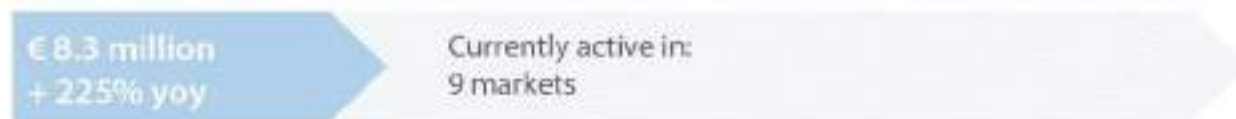
PlusLoan

5%



PlusLoan**

10%



Microloans

76%



Microloans

56%



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

30 countries

Mobile Banking Platform – Launching Soon

- Mobile Bank project to be launched in Sweden in Q4 2015
- Launches in further countries are scheduled from Q1 2016 on
- ⇒ PR / marketing and further development of Mobile Bank are most important strategic targets for 2016

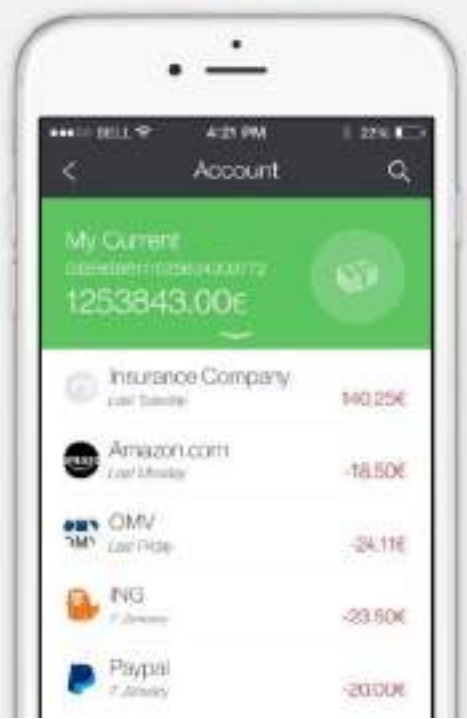


Mobile Banking App

Apply for a range of Ferratum products such as Loans, Savings Accounts and Term Deposit Accounts.



Check your balances and available funds.



Manage your money wherever and whenever it suits you.



Manage your current accounts, savings and cards easily and securely.



Significant Revenue and Net Profit Growth

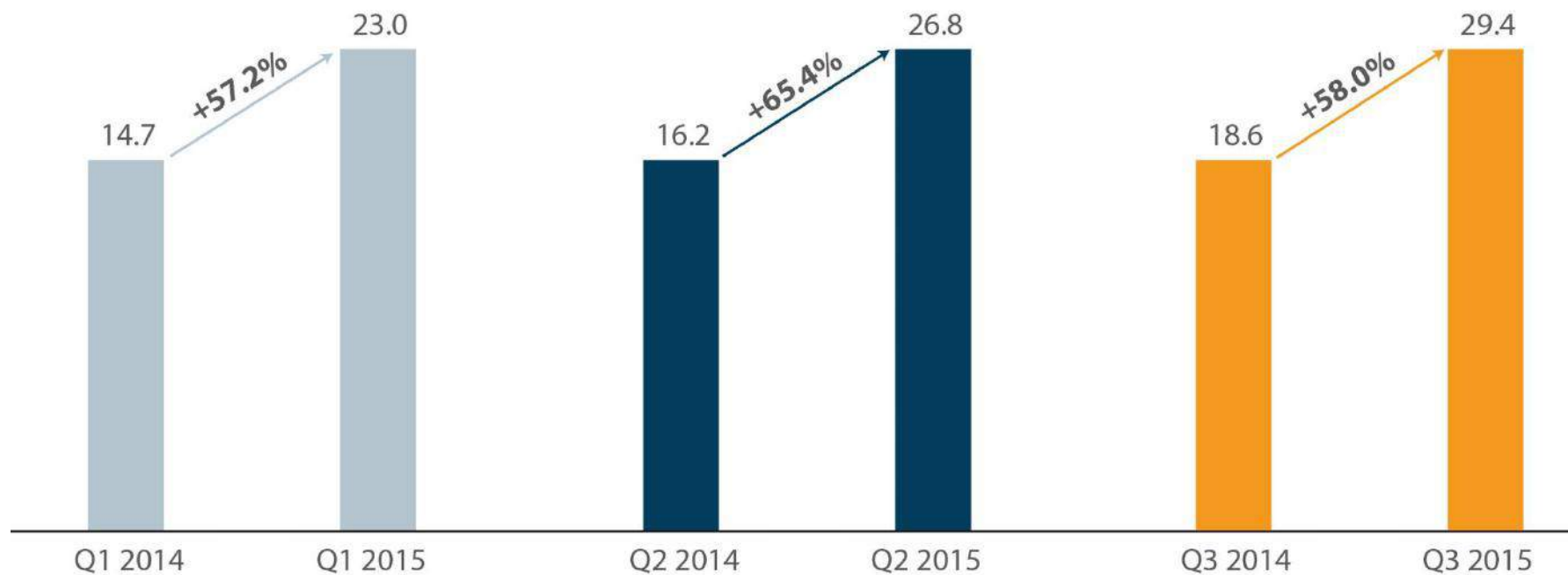
<i>In € m</i>	9M 2014	9M 2015 before IPO related items	9M 2015 IPO related items	9M 2015 Total
Income statement				
Revenue	49.4	79.2		79.2
Other income	0.08	0.05		0.05
Administration and operating expenses	(26.8)	(41.7)	(0.5)	(42.2)
Impairments of loans	(14.2)	(24.8)		(24.8)
EBIT	8.5	12.7	(0.5)	12.2
Net financial costs	(2.7)	(2.8)		(2.8)
EBT	5.8	9.9	(0.5)	9.4
Income tax	(1.2)	(1.1)		(1.1)
Net profit	4.6	8.8	(0.5)	8.3
Earning per share, basic	0.25			0.39
Earning per share, diluted	0.21	0.41		0.38

- **Revenue growth of 60.2% in 9M 2015**
- **Sustainable profitability** since foundation of the company: EBIT margin with 16.0%* in 9M 2015 on satisfactory level despite many further initiatives of Ferratum to accelerate the growth (9M 2014: 17.1%)
- The result includes a positive one-time effect of EUR 1.4 million from the improvements in provisioning for credit losses.

* Before IPO related items; 15.4% after IPO related costs

Continuous Significant Revenue Growth on Quarterly Basis

Revenues (in EUR million)



Solid Balance Sheet Structure: Equity Ratio at 54.5% as of Sept 30, 2015

In €k

31-Dec-2014

30-Sept-2015

Assets		
Non-current assets	7,388	8,713
Net receivables	61,529	93,633
Other current assets	2,862	3,501
Cash and cash equivalents	8,026	31,274
Total Assets	79,805	137,121

Equity and liabilities		
Equity	21,443	74,669
Non-current liabilities	28,885	48,743
Current liabilities	29,477	13,709
Total Equity & Liabilities	79,805	137,121

Cash Position Significantly Increased

In € k	9M 2014	9M 2015
Assets		
Net cash from operating activities before movements in portfolio	6,279	19,978
Net cash from operating activities	(5,868)	(21,501)
Net cash used in investing activities	(933.0)	(2,340)
Net cash used in financing activities	(1,050)	47,690
Net increase/decrease in cash and cash equivalents	(7,852)	23,849
Cash and cash equivalents at the end of the period	9,346	31,274

- **Strong funding situation due to IPO net proceeds of EUR 46.2 million**
- **Cash position increased:** EUR 31.3 million at the end of 9M 2015 (9M 2014: EUR 9.3 million; 12/2014: EUR 8.0 million)
- **Net cash flow from operating activities before movements in the loan portfolio** +218.2% in 9M 2015 to EUR 20.0 million (9M 2014: EUR 6.3 million).

This remarkable improvement underscores the operative strength of Ferratum's business model.

Ferratum Oyj Share – Share Price Performance

February 6, 2015 – November 6, 2015

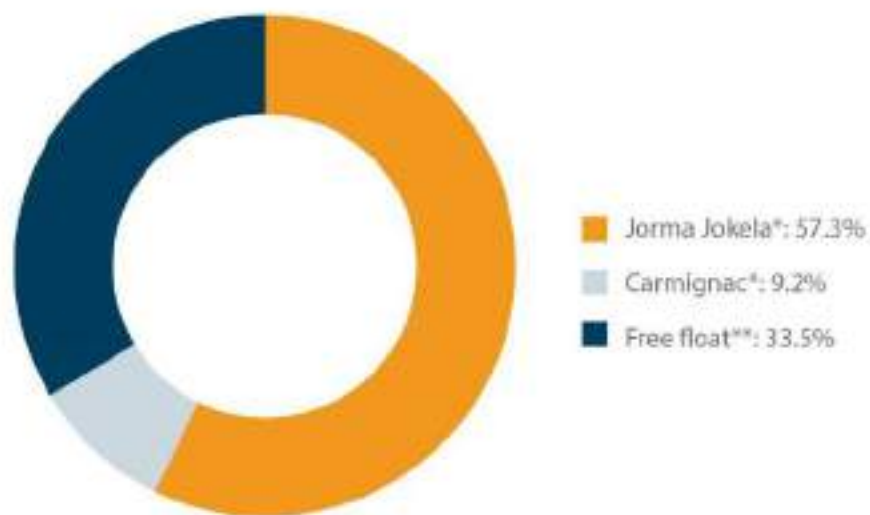
■ Ferratum Oyj ■ SDAX

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.

Financial Calendar

November 23/24, 2015	German Equity Forum 2015
December 9/10, 2015	Geneva European Midcap Event 2015
February 25, 2016	Preliminary unaudited financial figures 2015
March 24, 2016	Annual Report 2015
April 26, 2016	Annual General Meeting 2016
May 12, 2016	Report for the first three months of 2016
August 11, 2016	Report for the first half-year 2016
November 10, 2016	Report for the first nine months of 2016

Q&A Session

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