



Ferratum™

More than money **to everyone**

Ferratum Oyj | **Conference Call – Full Year Results 2015**

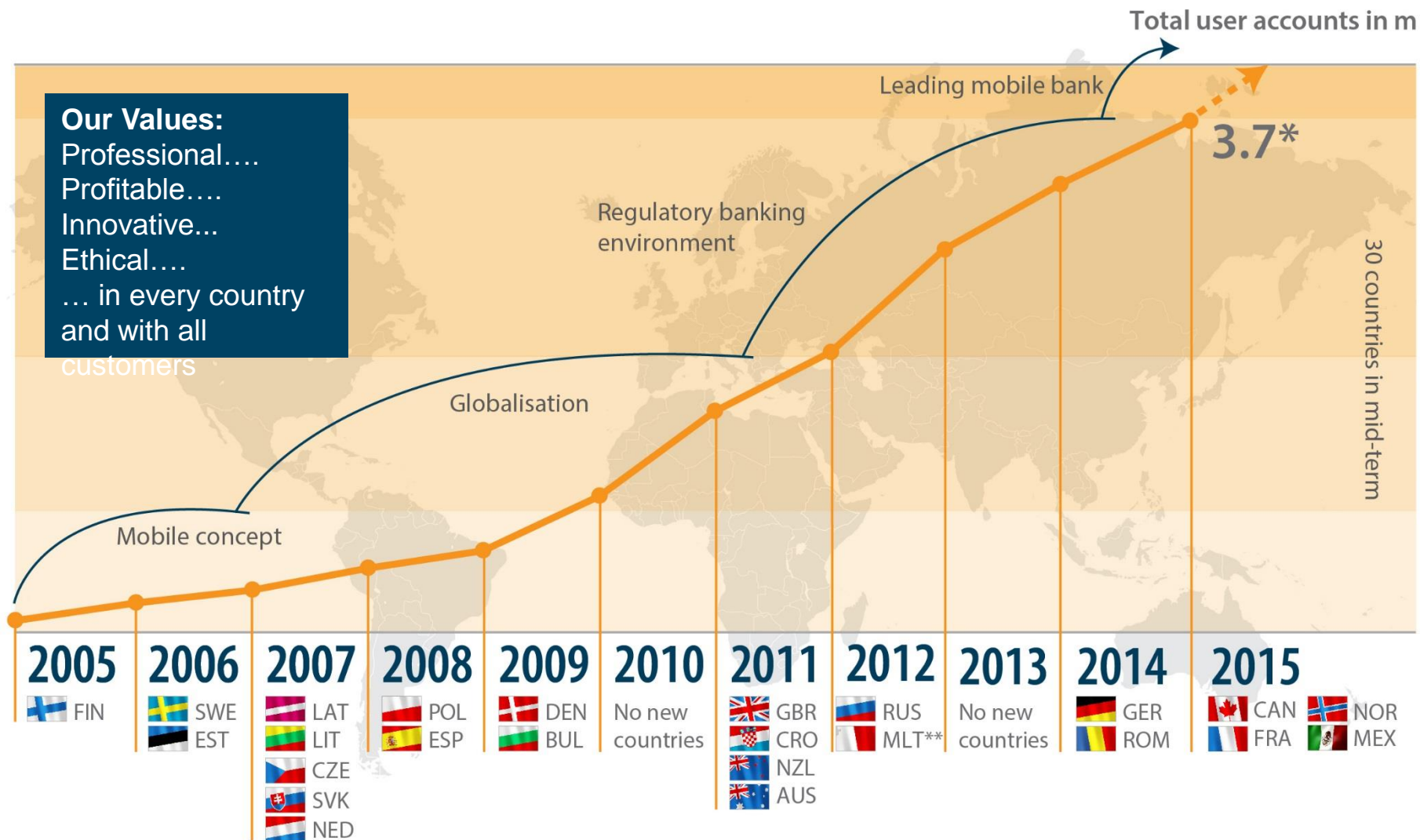
Jorma Jokela and Dr. Clemens Krause

Important Notice

This presentation contains, or may be deemed to contain, forward-looking statements. These statements relate to future events or future financial performance of Ferratum. Such statements are based on the current expectations and certain assumptions of Ferratum's management, of which many are beyond the Ferratum's control. The words "aim", "anticipate", "assume", "believe", "continue", "could", "estimate", "expect", "forecast", "guidance", "intend", "may", "plan", "potential", "predict", "projected", "risk", "should", "will" and similar expressions or the negatives of these expressions are intended to identify forward-looking statements. By their nature, forward-looking statements involve risks and uncertainties because they relate to events and depend on circumstances that may or may not occur in the future. Future results may vary from the results expressed in, or implied by, the forward-looking statements, possibly to a material degree. All forward-looking statements included herein are based on information presently available to Ferratum and, accordingly, Ferratum assumes no obligation to update any forward-looking statements, unless obligated to do so pursuant to an applicable law or regulation.

Nothing in this presentation constitutes investment advice and this presentation shall not constitute an offer to sell or the solicitation of an offer to buy any securities of Ferratum or otherwise to engage in any investment activity.

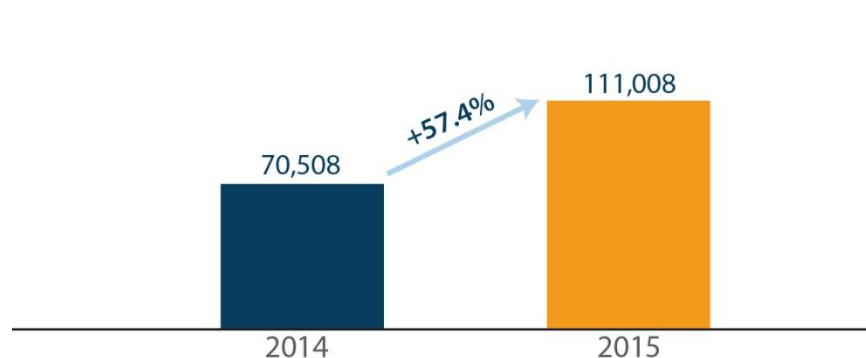
Experience – More than 10 Years of Profitable Growth



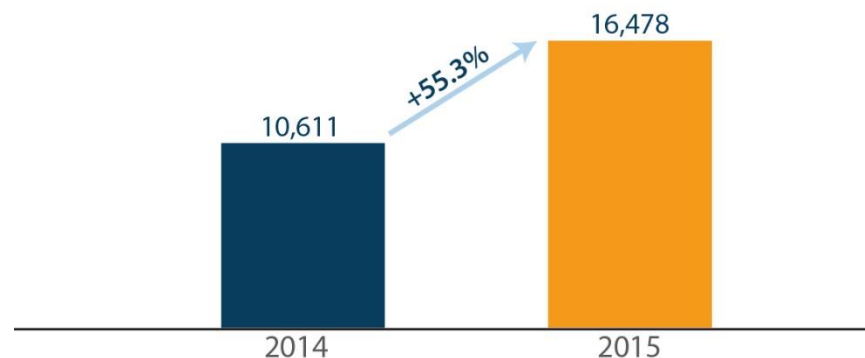
* Total user accounts as of 31/12/15, i.e. registered accounts and active/former customers; ** Malta: No local operations

Convincing Growth Story Delivered

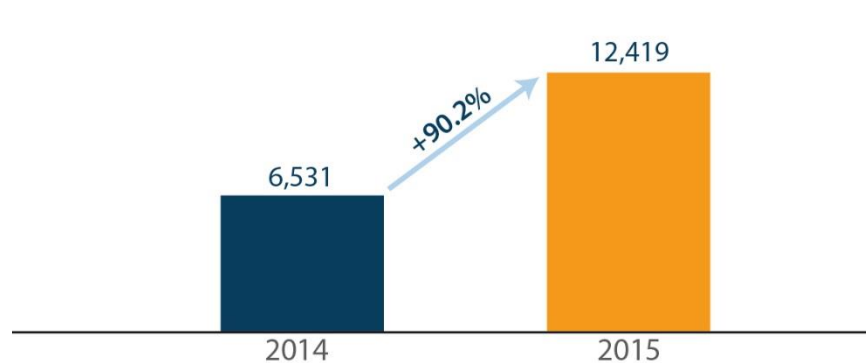
Revenues (€ k)



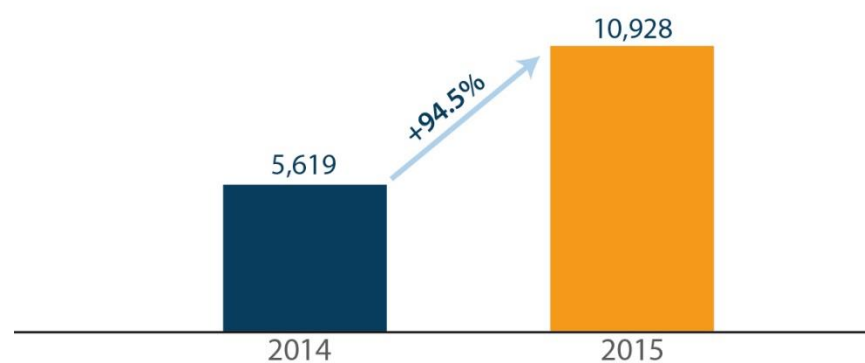
Operating profit – EBIT (€ k)



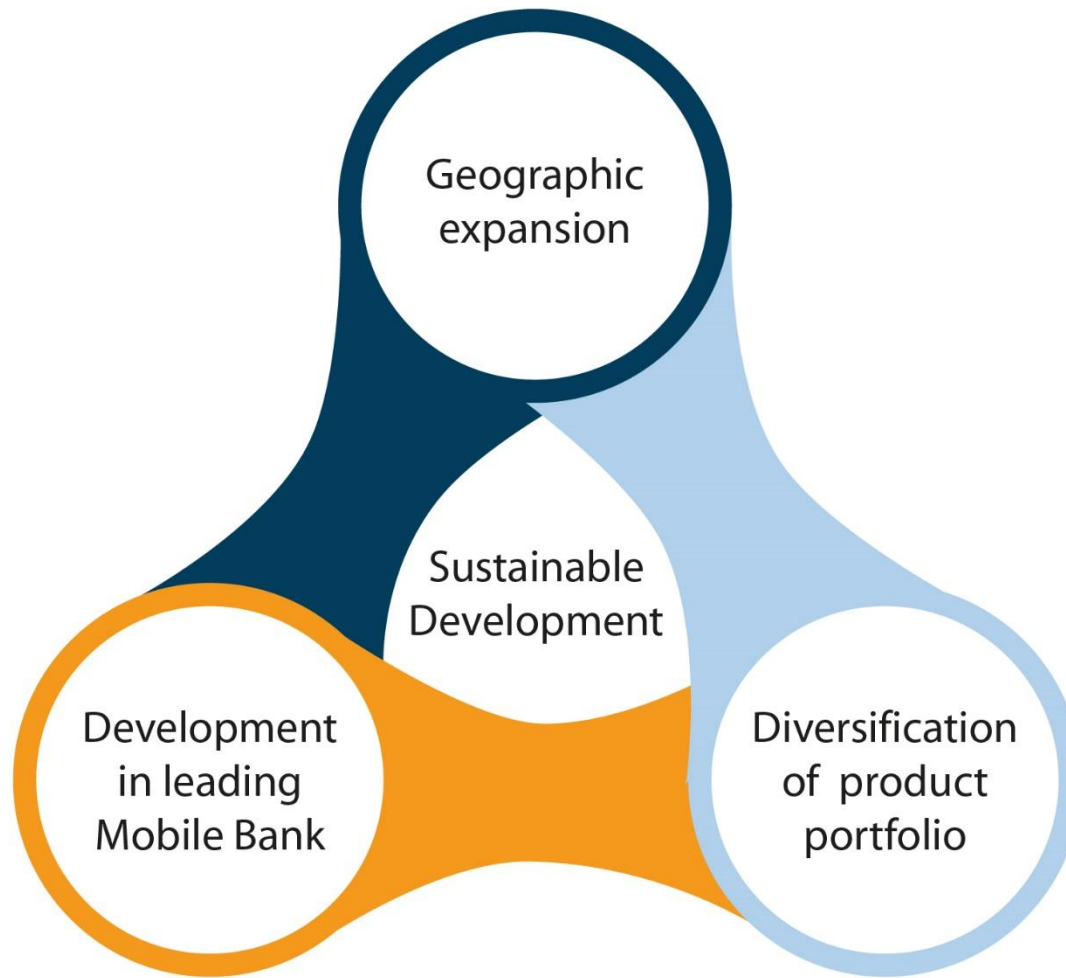
Profit before income tax – EBT (€ k)



Profit for the period (€ k)



Clear Growth Strategy Focused



Clear Growth Strategy Focused on Three Initiatives

Growth strategy – key elements

1 Geographic expansion

2 Diversification of product portfolio

3 Development in leading Mobile Bank

Implementation in 2015 / Q1 2016

Market entries in four markets:
Norway, Canada, France and Mexico

1. Credit Limit and PlusLoans introduced into further existing markets
(a) PlusLoans: Launch in two countries
(b) Credit Limit: Launch in two countries
2. New “Ferratum Business” division already established in four countries

Preparation to launch Mobile Bank:
(a) Pilot project in Sweden
(b) Launch of deposit products in Germany

Product Portfolio and Country Diversification I

Approximate
Revenue Split
2014

Approximate
Revenue Split
2015

Revenue structure by products in 2015

Ferratum Business
(SME lending)

n.a.

Currently active in:
4 markets

FerBuy

FerBuy

n.a.

Currently active in:
2 markets

Credit Limit

20.5%



Credit Limit*

35.5%

€ 39.4 million
+ 173% yoy

Currently active in:
7 markets

PlusLoans

5.5%



PlusLoans**

11.8%

€ 13.1 million
+ 238% yoy

Currently active in:
11 markets

Microloans

74.0%



Microloans

52.7%

€ 58.5 million
+ 12% yoy

Currently active in:
23 markets

* Revenue split incl. FerBuy ; ** Revenue split incl. SME

30 countries

Product Portfolio and Country Diversification II

| Ø | Amount (in € m) | Duration (in days) |
|--|--------------------|-----------------------|
| Product | | |
| SME Loans | 9,000 | 268 |
| Microloans | 255 | 29 |
| PlusLoans | 475 | 303 |
| Rated Ø: SME Loans, Microloans, PlusLoans | 683 | 138 |
| Credit Limit | 750 | n/a |



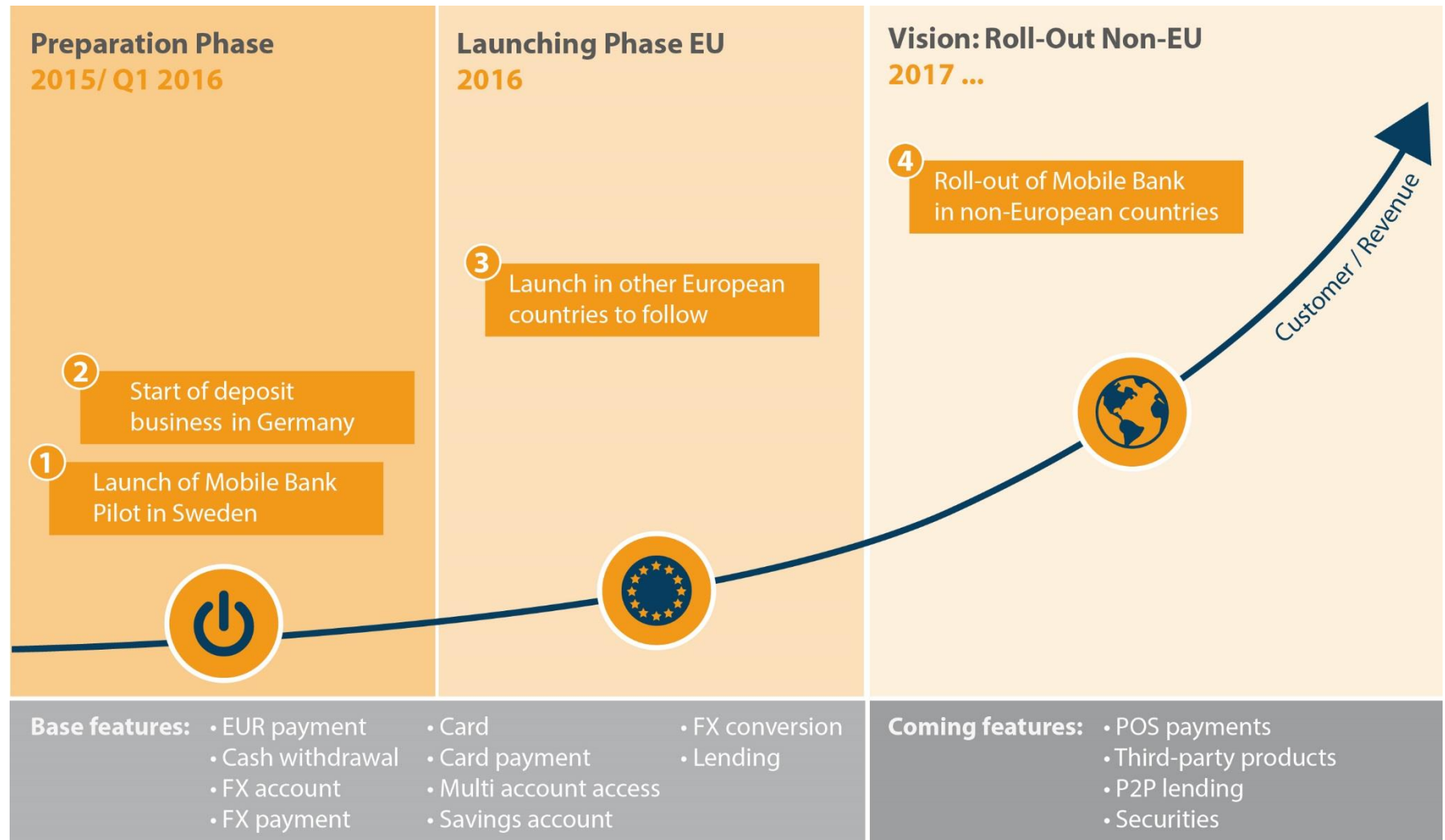
Mobile Bank – The Bank in your Hand



Advantage for Ferratum

- Deposits for more favourable refinancing of loan business
- Open platform for new products like P2P lending and third-party products (commission)
- Mobile features improve customer loyalty
- Multi account access improves Big Data scoring

Step by Step – Planned Mobile Bank Development



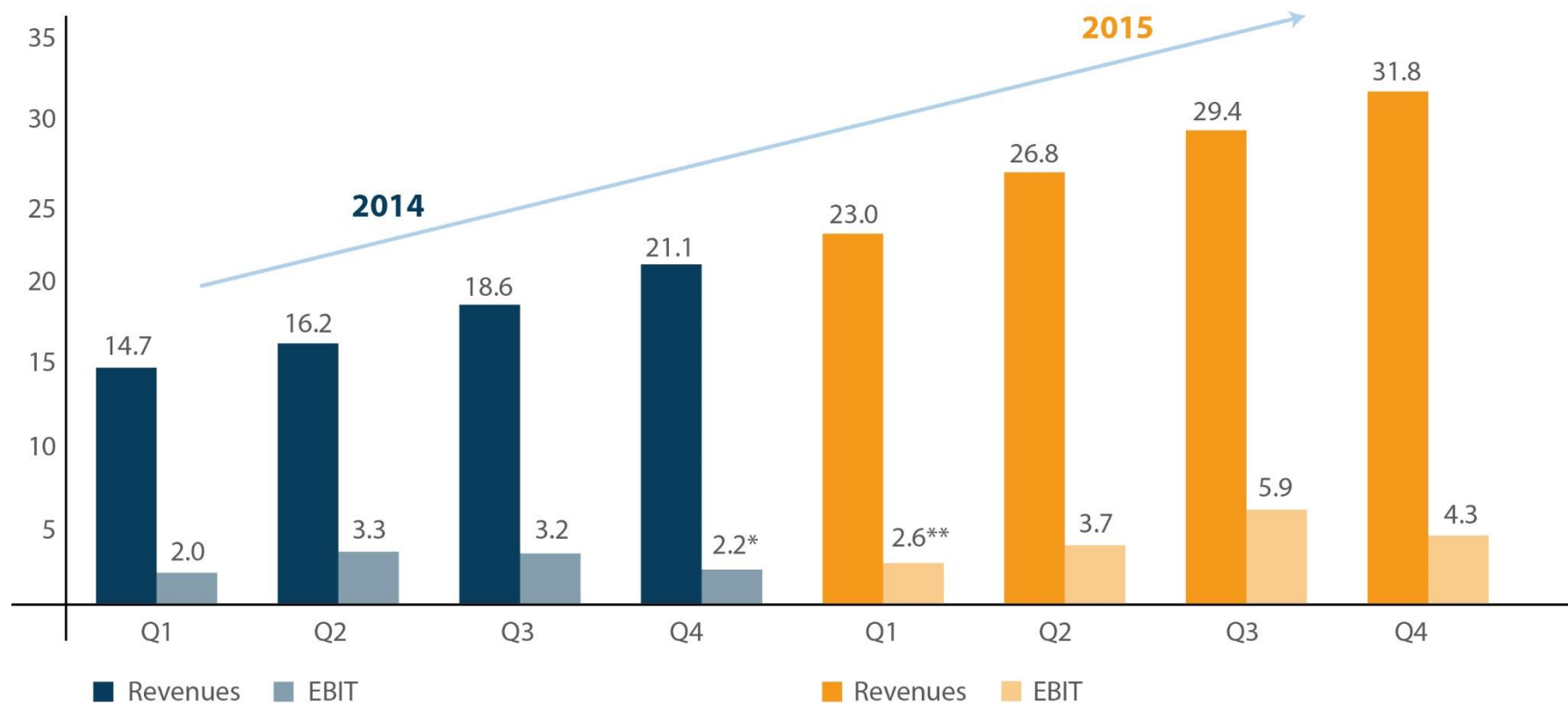
Significant Increase in Revenues and Profitability

| <i>In € m</i> | 2014 | 2015 before IPO-related items | 2015 IPO-related items | 2015 Total |
|---------------------------------------|-------------|--|------------------------------|---------------|
| Income statement | | | | |
| Revenue | 70.5 | 111.0 | | 111.0 |
| Other income | 0.2 | 0.05 | | 0.05 |
| Administration and operating expenses | (39.7) | (59.4) | (0.5) | (59.9) |
| Impairments of loans | (20.4) | (34.7) | | (34.7) |
| EBIT | 10.6 | 17.0 | (0.5) | 16.5 |
| Net financial costs | (4.1) | (4.1) | | (4.1) |
| EBT | 6.5 | 12.9 | (0.5) | 12.4 |
| Income tax | (0.9) | (1.5) | | (1.5) |
| Net profit | 5.6 | 11.4 | (0.5) | 10.9 |
| Earning per share, basic | 0.30 | 0.54 | | 0.51 |
| Earning per share, diluted | 0.26 | 0.53 | | 0.51 |

- **Revenue growth of 57.4% in FY 2015**
- **Sustainable profitability** since foundation of the company: EBIT margin with 14.8% in 2015 on satisfactory level despite increased marketing and selling expenses to further accelerate the growth (2014: 15.1%)
- During the year ended December 31, 2014, IPO-related expenses amounted to EUR 1,176 thousand

Considerable Revenue and EBIT Growth on Quarterly Basis

Revenues and EBIT (in € million)



*Including IPO related costs in the amount of EUR 1,176,242 recognized as operating expenses in Q4 2014

**Including IPO related costs in the amount of EUR 488,941 recognized as operating expenses in Q1 2015

Portfolio Quality Significantly Improved

| <i>In € k</i> | GBV | Impairments | NBV | Coverage ratio (in %) |
|----------------------|----------------|--------------------|---------------|------------------------------|
| Dec. 31, 2014 | | | | |
| Not due | 37,376 | (2,395) | 34,981 | 6.4 |
| 1-90 days due | 18,330 | (4,987) | 13,344 | 27.2 |
| 91-180 days due | 6,956 | (3,485) | 3,471 | 50.1 |
| >181 days due | 43,048 | (33,315) | 9,733 | 77.4 |
| Total | 105,710 | (44,181) | 61,529 | 41.8 |

| <i>In € k</i> | GBV | Impairments | NBV | Coverage ratio (in %) |
|----------------------|----------------|--------------------|----------------|------------------------------|
| Dec. 31, 2015 | | | | |
| Not due | 81,686 | (3,991) | 77,695 | 4.9 |
| 1-90 days due | 16,800 | (4,769) | 12,031 | 28.4 |
| 91-180 days due | 11,832 | (5,661) | 6,172 | 47.8 |
| >181 days due | 45,571 | (34,711) | 10,860 | 76.2 |
| Total | 155,890 | (49,131) | 106,758 | 31.5 |

Solid Balance Sheet Structure: Equity Ratio at 55.4% as of Dec 31, 2015

| <i>In € k</i> | 31-Dec-2014 | 31-Dec-2015 |
|---------------------------|---------------|----------------|
| Assets | | |
| Non-current assets | 7,388 | 11,484 |
| Net receivables | 61,529 | 106,758 |
| Other current assets | 2,862 | 4,433 |
| Cash and cash equivalents | 8,026 | 17,452 |
| Total Assets | 79,805 | 140,127 |

| | | |
|---------------------------------------|---------------|----------------|
| Equity and liabilities | | |
| Equity | 21,443 | 77,638 |
| Non-current liabilities | 28,885 | 48,927 |
| Current liabilities | 29,477 | 13,562 |
| Total Equity & Liabilities | 79,805 | 140,127 |

Cash Position Significantly Increased

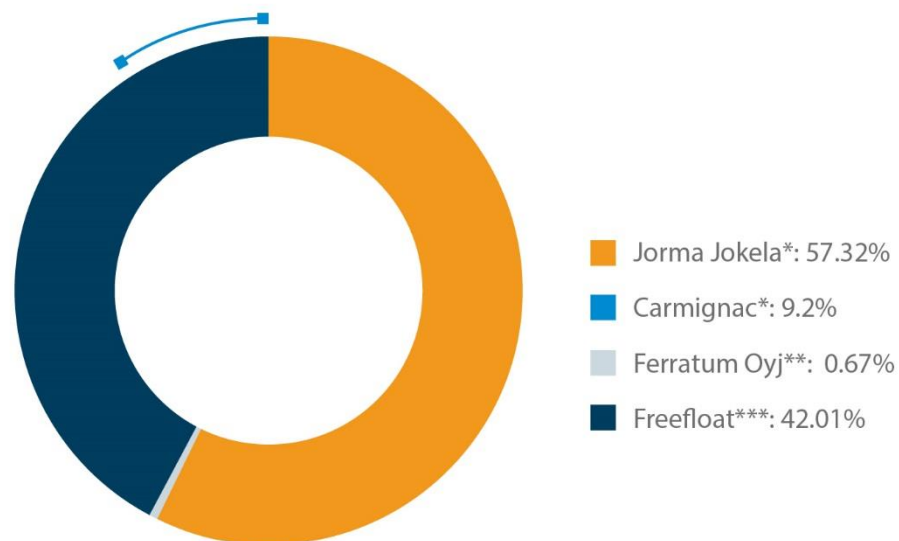
| <i>In € k</i> | 2014 | 2015 |
|--|--------------|---------------|
| Assets | | |
| Net cash from operating activities before movements in portfolio | 7,657 | 19,104 |
| Net cash from operating activities | (8,876) | (32,690) |
| Net cash used in investing activities | (1,918) | (5,450) |
| Net cash used in financing activities | 1,722 | 47,625 |
| Net increase/decrease in cash and cash equivalents | (9,071) | 9,485 |
| Cash and cash equivalents at the end of the period | 8,026 | 17,452 |

- **Strong funding:** IPO net proceeds of EUR 46.2 million and proceeds of EUR 20 million from Ferratum Bank plc's bond emission
- **Cash remained strong:** EUR 17.5 million at the end of 2015 (2014: EUR 8.0 million)
- **Net cash flow from operating activities before movements in the loan portfolio +149.5%** in 2015 to EUR 19.1 million (2014: EUR 7.7 million).

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

Investors Showing Great Confidence in Sustainable Growth Strategy

Shareholder Structure



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

** Treasury shares

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

Financial Calendar

| | |
|-------------------|---|
| 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

Contact

Investor Relations

Ferratum Group
Dr. Clemens Krause
CFO
Telephone: +49 (0) 30 88715308
Fax: +49 (0) 30 88715309
e-Mail: clemens.krause@ferratum.com

Ferratum Group
Paul Wasastjerna
Head of Investor Relations
Telephone: +358 (0) 40 7248247
Fax: +358 (0) 20 741 1614
e-Mail: paul.wasastjerna@ferratum.com

Headquarters

Ferratum Group
Ratamestarinkatu 11 A
00520 Helsinki, Finland
Telephone: +358 20 741 1611
Fax: +358 20 741 1612