

## **4finance Credit Ratings Reaffirmed**

*Standard & Poor's confirms B+/Stable rating*

*Moody's affirms B3 rating with outlook changed to positive*

*Riga, Latvia, 17 September 2015.* 4finance Holding S.A. (the "Group" or the "Company"), one of Europe's largest online and mobile consumer lending groups, acknowledges the recent confirmation of its credit ratings. Standard & Poor's Rating Services ("S&P") reaffirm a counterparty rating of B+/Stable and an issue rating of BB- on our listed US dollar and Swedish krona bonds. Moody's Investors Service retain a B3 corporate rating and upgrade the outlook to positive from negative.

Citing 4finance's flexible and scalable business model and strong earnings track record, the report from S&P reflects the expectation that the company will maintain strong profit growth as it continues to expand into new markets and develop its product range.

Moody's affirmation of 4finance's ratings reflects the Company's high capitalisation, which is underpinned by strong earnings levels that Moody's views as increasingly reliable, owing to the Company's gradual shift towards long-term lending.

The change in Moody's outlook to positive is driven by 1) the increasing geographic diversification of the company, which reduces the risk that the introduction of restrictive consumer protection regulations in one market could pose to the company's overall financial performance, and 2) increasing predictability of earnings.

For more information, please contact:

**4finance** (Investor Relations)  
James Etherington

Email: [investorrelations@4finance.com](mailto:investorrelations@4finance.com)  
+44 (0)7766 697 950

**Instinctif Partners** (International Media)  
Helen Tarbet  
Mark Walter  
James Gray

Email: [4finance@instinctif.com](mailto:4finance@instinctif.com)  
+44 (0)207 457 2020

### **Notes to Editors**

Established in 2008, 4finance is one of the largest and fastest growing online and mobile consumer lending groups in Europe with operations in 13 countries. Putting innovative data-driven analysis into all aspects of the business, 4finance has grown rapidly, issuing over EUR 2.5 billion in single payment and instalment loans to date.

4finance operates through a portfolio of market leading brands with strong regional presence including Vivus, SMSCredit and Zaplo. A responsible lender, offering simple, convenient and transparent products and service, 4finance is meeting growing customer demand from those increasingly under-served by conventional lending.

4finance is headquartered in Riga, Latvia and currently operates in Argentina, Armenia, Bulgaria, the Czech Republic, Denmark, Finland, Georgia, Latvia, Lithuania, Poland, Romania, Spain and Sweden. To support its international expansion, 4finance continues to pursue a twin-track strategy of strong organic growth bolstered by targeted acquisition. [www.4finance.com](http://www.4finance.com)