

4finance Opens Successfully in Romania

*2,500 Loans in Just Two Months of Operations
Now Active in 13 countries*

Riga, Latvia, 27 August 2015. 4finance Holding S.A. (“4finance” or the “Group”), one of Europe’s largest online and mobile consumer lending groups, is pleased to announce a strong start to its new operations in Romania, with over 2,500 loans made within just two months of beginning operations there in mid-June.

This achievement marks the latest milestone in the rapid geographic expansion of 4finance, a company at the forefront of data-driven, customer-centric financial technology. The Group is meeting the growing demand amongst Romanian customers for convenient access to loans. Zaplo.ro, 4finance’s brand in Romania, has seen over 50,000 unique visits to its website in the first two months alone.

4finance sees substantial opportunity for further growth in Romania, where traditional banking and consumer lending practices are significantly out of step with its highly internet-enabled, and increasingly on mobile, population of some 20 million. Supported by a developing market economy and a growing consumer finance market, 4finance - as an established player of scale in Europe - has significant competitive advantage in the region and is well placed to meet this demand.

Kieran Donnelly, CEO of 4finance, said:

“We are excited to have launched Zaplo.ro in Romania. Romania has a growing economy with a dynamic and under-served population – exactly the sort of customer base that 4finance is set up to support.

“What we are achieving in Romania reflects our vision for 4finance worldwide – to become a global leader in consumer finance, using data and digital technology to meet our customers’ requirements quickly and responsibly.”

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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