

4finance Issues its 10 Millionth Loan

Group's scale and data insight driving enhanced customer experience

Riga, Latvia, 14 January 2016. 4finance Group S.A. (the "Group"), one of Europe's largest online and mobile consumer lending groups, announces that it has issued its ten millionth loan, marking a major milestone in the Group's ambition to build one of the world's leading digital consumer finance businesses.

Providing easily accessible online and mobile platforms that allow customers to access funds conveniently, whenever and wherever they need them, 4finance's success further evidences the consumer's appreciation of its product offering.

With 4finance's success predicated on an innovative, data-driven analytics model, reaching the 10 millionth loan milestone significantly enhances the Group's data insight, further helping in the mitigation of risk, tracking and optimisation of marketing spend and ultimately driving an ever improving customer experience.

Kieran Donnelly, CEO of 4finance, commented:

"This is a significant moment for us as we build a business of global scale. 10 million loans, over 20 million applications – each capturing thousands of data points – with this high volume, variety, and velocity, 4finance is truly working with big data. We are growing a dynamic, sustainable and profitable business reinforced by a robust, scalable platform that enables us to use data and digital technology to meet customer requirements quickly and responsibly."

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Notes to Editors

4finance is one of Europe's largest and fastest growing online and mobile consumer lending groups with operations in 15 countries globally. Putting innovative data-driven analysis into all aspects of the business, 4finance has grown rapidly, issuing over EUR 2.5 billion to date in single payment loans, instalment loans and lines of credit.

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 under-served by conventional lending.

Established in 2008, 4finance is headquartered in Riga, Latvia and operates in Argentina, Armenia, Bulgaria, the Czech Republic, Denmark, Finland, Georgia, Latvia, Lithuania, Mexico, Poland, Romania, Spain, Sweden and the United States. www.4finance.com