

## **4finance issues 5 year EUR 100 million corporate bond**

*Riga, Latvia, 19 May 2016.* 4finance Holding S.A. (the “Group”), one of Europe’s largest online and mobile consumer lending groups, announces pricing of a 5 year Euro denominated corporate bond issue. The Group’s finance company, 4finance S.A., today issued EUR 100 million of bonds at par with an interest rate of 11.25%.

The issue is expected to be rated B+ by S&P and B3 (positive outlook) by Moody’s, in line with the Group’s existing USD and SEK bonds, and matures on 23 May 2021. The bonds are expected to be listed on the Frankfurt Stock Exchange ‘Open Market’ on 23 May 2016 and application will be made to list the bonds on the regulated market within 6 months.

Wallich & Matthes (Netherlands) acted as lead manager, with Dero Bank AG (Germany) as co-lead manager and Pareto Securities (Sweden) as co-manager.

### **Kieran Donnelly, Chairman of the Management Board, commented:**

*“We are pleased to welcome to the Group over 60 new investors from 12 countries across Europe. These funds will support our continued growth in Europe, our geographic and product diversification, and potential acquisitions.*

*“This 5 year issue diversifies our funding sources as we build a sustainable business that is fast becoming a global leader in digital consumer finance.”*

### **For more information, please contact:**

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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 14 countries globally. Putting innovative data-driven analysis into all aspects of the business, 4finance has grown rapidly, issuing over EUR 3.0 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 and Sweden. [www.4finance.com](http://www.4finance.com)