

4finance issues additional EUR 50 million bonds

Riga, Latvia, 23 November 2016. 4finance Holding S.A., Europe's largest and fastest growing online and mobile consumer lending group, announces a successful tap issue of EUR 50 million of its EUR 2016/2021 bonds, priced at par. Together with the EUR 100 million issued in May 2016, this brings the total issued amount to EUR 150 million, which is the maximum amount under the Terms and Conditions.

Settlement for the new bonds will occur on 30 November 2016, forming a single series with the existing bonds (ISIN: XS1417876163, WKN: A181ZP). The company will apply for admission of the new bonds on the Prime Standard für Unternehmensanleihen of the Frankfurt Stock Exchange, subject to the approval of an updated listing prospectus by the CSSF, the competent supervisory authority of Luxembourg.

The issue was joint-lead managed by Wallich & Matthes and ABG Sundal Collier, with Dero Bank as co-lead manager and Renaissance Capital as co-manager. SCALA Corporate Finance GmbH acts as the Group's Capital Market Partner.

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Notes to Editors

4finance is Europe's largest and fastest growing online and mobile consumer lending group with operations in 16 countries globally. Putting innovative data-driven analysis into all aspects of the business, 4finance has grown rapidly, issuing over EUR 3.5 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 has group offices in Riga (Latvia), London (UK) and Miami (USA), and currently operates Argentina, Armenia, Bulgaria, the Czech Republic, Denmark, the Dominican Republic, Finland, Georgia, Latvia, Lithuania, Mexico, Poland, Romania, Slovakia, Spain and Sweden. The group also provides consumer and SME lending through TBI Bank, its EU licensed banking operations in Bulgaria and Romania. www.4finance.com