

4finance passes EUR 4 billion loans milestone

Online customer base increases to more than 6 million

33% of all loan applications made using smartphones

6 February 2017. 4finance Group S.A. (the “Group”), Europe’s largest online and mobile consumer lending group, announces that it has issued more than EUR 4 billion in loans since the Group was established in 2008.

The milestone, passed in January 2017, follows a year of accelerated growth for 4finance in which it issued more than 3.5 million loans across 17 countries, totalling over EUR 1.1 billion, more than any previous year.

During 2016, the Fintech business reviewed more than 7.7 million applications, demonstrating the significant level of demand for its consumer-focused and convenient products, and has grown its international registered online customer base to more than 6 million.

Millennials currently make up 64% of 4finance’s customer base and 33% of all applications are made using smartphones. The increasing use of handheld devices to access consumer loans represents a growing trend, one that underpins 4finance’s success due to its provision of simple, convenient and transparent access to funds.

George Georgakopoulos, CEO, commented:

“This milestone for the Group is a testament to our strong customer focus and the demand for our offering. The combination of our sophisticated technology, in-depth data analysis coupled with high levels of transparency and customer satisfaction is helping us build a global platform.

“We continue to enhance our service and products to ensure we can effectively meet the growing consumer demand for convenient, digital lending. We see real potential for growth in the 17 markets we currently serve and the EUR 4 billion milestone reflects our position as Europe’s largest online and mobile consumer lender”.

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Notes to Editors

4finance is Europe’s largest and fastest growing online and mobile consumer lending group with operations in 17 countries globally. Putting innovative data-driven analysis into all aspects of the business, 4finance has grown rapidly, issuing over EUR 4.0 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 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