

4finance passes €6 billion online lending milestone

Instalment Loans become largest share of net receivables in an increasingly diversified product mix

24 October 2018. 4finance Holding S.A. (the "Group"), one of Europe's largest digital consumer lending groups, announces that it has issued more than €6 billion in online loans since the Group was established in 2008.

The landmark was reached following a 74% year-on-year increase in instalment loan issuance in the first half of 2018, taking it to 45% of net receivables. This latest milestone is a strong indication of 4finance's scale and focus on its customers. It demonstrates 4finance's commitment to responsible lending and the Group's ability to deliver growth while simultaneously transforming its product mix.

Oyvind Oanes, CEO of 4finance, commented:

"This milestone signals the scale of the opportunity ahead of us. Given our reach and experience, we are uniquely positioned to build a global online/mobile consumer finance business with a focus on the underserved and near-prime segments. We see substantial potential across our markets as we continue to develop our advanced technology and product offering, led by in-depth data analysis.

"Surpassing €6 billion loans reflects our position as one of Europe's largest online and mobile consumer lenders and comes at an exciting point in our development. Interest income increased by 15% during the first half of 2018, we maintain a broad mix of interest income by geography and we have made good progress in diversifying our loan portfolio, with single payment loans now representing less than 30% of net receivables."

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Notes to Editors

Established in 2008, 4finance is one of Europe's largest digital consumer lending groups with operations in 15 countries.

4finance operates a portfolio of market leading brands, through which, as a responsible lender, the firm offers simple, convenient and transparent products to millions of customers who are typically underserved by conventional providers.

4finance has group offices in Riga (Latvia), London (UK) and Miami (USA), and currently operates in 13 countries in Europe plus Argentina and Mexico. The Group also offers deposits, in addition to consumer and SME loans through its TBI Bank subsidiary, an EU licensed institution with operations in Bulgaria and Romania.

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