

4finance credit rating update

25 April 2022. 4finance Holding S.A. (the “Group”), one of Europe’s largest online and mobile consumer lending group, notes the change in its credit rating issued by Standard & Poor’s (S&P) earlier today. S&P lowered its long term issuer credit rating from “B” to “B-” following the sale of the Group’s Polish business to local management.

S&P said: *“The stable outlook reflects our expectation that 4finance will benefit from economic recovery in its relevant markets through better business prospects, while downside risks from economic uncertainty and regulation will persist over the coming 12 months.”*

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This announcement contains inside information as stipulated under the Market Abuse Regulation. Certain statements in this document are “forward-looking statements”. These statements are based on management’s current expectations and are subject to uncertainty and changes in circumstances. Actual results may differ materially from those included in these statements.

About 4finance

Established in 2008, 4finance is one of Europe’s largest digital consumer lending groups with operations in 9 countries. Leveraging automation and data-driven insights across the business, 4finance has grown rapidly, issuing over €9 billion since inception in instalment loans, lines of credit and single payment loans. 4finance operates a portfolio of market-leading brands offering simple, useful and transparent products to millions of customers. The Group provides convenient products in a responsible way to the many consumers who are often underserved by conventional providers. 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, Romania and Greece.

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