

4finance EUR 2025 bondholders approve refinancing

Delivers balanced maturity profile, with bonds extended to May 2028

Resounding support for the amendments with over 70% participation and over 90% approval

27 October 2023. 4finance Holding S.A. (the "Group"), one of Europe's largest digital consumer lending groups, today announces results of its recent bondholder vote. The resolution, which included extending the maturity of its EUR 2025 bonds to May 2028, was successfully passed. On Monday 30 October, the deed signed by the Notary will be filed with the German Federal Gazette and published on the Group's website.

The Notary, acting as scrutineer to the vote, has confirmed that valid votes were received from over 1,200 investors, in total holding approximately EUR 95 million in nominal value of bonds. Such participation represents of 72% of outstanding bonds, so the quorum threshold of 50% was duly satisfied. The resolution was approved by 94% of investors by value, so the qualifying majority threshold of 75% was also duly satisfied.

The extension sees bondholders who voted receiving a 1.25% participation fee.

Fees will be paid to the participating investors once the Terms and Conditions of the EUR bonds are formally amended in early December 2023. The full documentation is available on the Group's website.

Kieran Donnelly, CEO of 4finance, commented, "Our investor base had indicated strong support for our business and our efficient way of refinancing. One that intentionally puts much of the cost of refinancing into the pockets of our bondholders. We are pleased to have that view resoundingly confirmed at the vote."

James Etherington, CFO of 4finance said: "I'm grateful to our bondholders for the high level of interest in the process and hope that they will remain actively engaged. Over 1,200 investors participated, both large and small, with 94% approval by count as well as by value, demonstrating strong support from both retail and institutional investors."

Aalto Capital (Munich) and Gottex Brokers are acting as financial advisors to the Group.

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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.

Notes to Editors

About 4finance

Established in 2008, 4finance is one of Europe’s largest digital consumer lending groups with operations in 11 countries.

Leveraging a high degree of automation and data-driven insights across all aspects of the business, 4finance has grown rapidly, issuing over €10 billion since inception in single payment loans, instalment loans and lines of credit.

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 and Luxembourg, and currently operates in 11 countries globally including the Philippines 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 primarily in Bulgaria, Romania and Greece.