IOU Financial Inc.
PRESS RELEASE

IOU Financial Inc.'s Results for the Fourth Quarter and Year Ended December 31, 2014

Montreal, April 28, 2015 – **IOU FINANCIAL INC.** ("IOU" or "the Company"; ticker symbol IOU/TSX-V), a leading online lender to small businesses, announced today its results for the fourth quarter and year ended December 31, 2014.

Loan originations for the fourth quarter period ended December 31, 2014 were US$33.2 million, representing an increase of 120% over loan originations of US$15.1 million for the same period last year. Loan originations for 2014 were US$99.5 million, a 101% increase from US$49.5 million in 2013.

On December 31, 2014, IOU Financial's total assets under management amounted to approximately $57.8 million as compared to $27.1 at the end of 2013, representing an increase of 113% over the previous year. On December 31, 2014, the principal balance of the loan portfolio amounted to $15.2 million compared to $12.3 million at the end of 2013 while the principal balance of IOU Financial's servicing portfolio (loans being serviced on behalf of a third-party) amounted to approximately $42.7 million compared to $14.7 million at the end of 2013.

IOU Financial recorded net financial income before operating expenses for the quarter ended December 31, 2014 of $1.6 million versus $0.7 million for the quarter ended December 31, 2013, representing a 129% increase. IOU Financial recorded net financial income before operating expenses during the year ended December 31, 2014 of $5.1 million versus $2.0 million for the year ended December 31, 2013, representing a 155% increase.

The Company closed its fourth quarter 2014 with a net loss attributable to common shareholders of $308,518, or $0.01 per share, compared to a net loss of $422,185 or $0.01 per share during the same period of 2013. As a result of early loan repayments on loans sold during the year, and included in the net loss for the fourth quarter is a total of $308,433 in additional amortization that has been recognized against the servicing asset.

The Company recorded a net loss attributable to common shareholders for the year ended December 31, 2014 of $1,318,656, or $0.03 per share, compared to a net loss of $1,444,702 or $0.03 per share during the same period of 2013.

IOU Financial's financial statements and management discussion & analysis for the year ended December 31, 2014 have been filed on SEDAR and are available at www.sedar.com.

About IOU Financial Inc.

IOU Financial, via its U.S. subsidiary, IOU Central, provides small businesses throughout the U.S. access to the capital they need to seize growth opportunities quickly. Typical customers include medical and dental practices, grocery and retail stores, restaurant and hotel franchisees and e-commerce companies. In a unique approach to lending, IOU Central's advanced, automated application and approval system accurately assesses applicants' financial realities, with an emphasis on day-to-day cash flow trends. It makes loans of up to $100,000 to qualified applicants within a few business days, with affordable charges favorable to cash-flow management. IOU Central's speed and transparency make it a trusted alternative to banks. To learn more visit: www.ioucentral.com

Forward Looking Statements
Certain information set forth in this news release may contain forward-looking statements that involve substantial known and unknown risks and uncertainties. These forward-looking statements are subject to numerous risks and uncertainties, certain of which are beyond the control of IOU including, but not limited to, the impact of general economic conditions, industry conditions, dependence upon regulatory and shareholder approvals, the execution of definitive documentation and the uncertainty of obtaining additional financing. Readers are cautioned that the assumptions used in the preparation of such information, although considered reasonable at the time of preparation, may prove to be imprecise and, as such, undue reliance should not be

placed on forward-looking statements. IOU does not assume any obligation to update or revise its forward-looking statements, whether as a result of new information, future events, or otherwise.

The TSX-V has not reviewed and does not accept responsibility for the adequacy or accuracy of this release.

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