

### Home Credit Finance a.s. securitisation

<b>Launched:</b>	September 2004
<b>Issuer:</b>	HCF Funding 1 B.V.
<b>Asset Purchasing Company:</b>	Home Credit Finance 1 B.V.
<b>Originator / Servicer:</b>	Home Credit Finance a.s.
<b>Arranger:</b>	CSFB and HVB
<b>Trustee:</b>	Bank of New York
<b>Programme Volume:</b>	CZK 4 150 000 000
<b>Revolving Period:</b>	15 months
<b>ABCP Issuer</b>	HVB sponsored conduit
<b>Assets</b>	Revolving loans (CZK)
<b>Denomination of Notes</b>	CZK