

This announcement appears as a matter of record only.



Home Credit Finance a.s.

CZK 3,000,000,000

**Syndicated Revolving
Credit Facility**

Original Mandated Lead Arranger

ING Bank N.V.

Mandated Lead Arranger

ABN AMRO

Lead Arrangers

CALYON

COMMERZBANK Aktiengesellschaft, pobočka Praha

HVB Bank Czech Republic a.s.

Arranger

BAWAG Bank CZ a.s.

ING 
WHOLESALE BANKING

 **ABN·AMRO**

August 2005