

Press Release

Home Credit B.V. successfully issues a CZK 2 billion bond

Amsterdam, 13 February 2017: Home Credit B.V. (“HCBV”), the Netherlands-based holding company for Home Credit’s leading multi-channel consumer finance operations in CEE, CIS, Asia and the US, announces the successful private placement of a Czech crown-denominated bond issue worth CZK 2 billion (about EUR 75 million), its first since 2012.

The nominal value of the ISIN CZ0000000831 bond is CZK 1,998,000,000. The issue date of the bond was 10 February 2017.

The bond will bear interest at a fixed rate of 3.75 per cent per year, and interest will be payable semiannually on 30 March and 30 September, however the first interest payment will be deferred to 30 September 2018. The bond will be repaid at nominal value on 30 March 2020.

The bond has the status of a listed security on the Regulated Market of the Prague Stock Exchange.

PPF banka a.s. is acting as the Sole Lead Manager and Bookrunner on the transaction.

The proceeds from the issue will be used by HCBV for general corporate purposes.

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NOTES TO EDITORS

Home Credit B.V. ('HCBV' or 'the Group') is an international consumer finance provider with operations in 11 countries with high potential to grow. Founded in 1997, we focus on responsible lending primarily to people with little or no credit history. Our services are simple, easy and fast. We operate in highly attractive markets with significant barriers to entry. We are a leading provider of consumer finance in selected countries. It is our experience and knowledge across the different markets, which sustainably puts us ahead of our competitors. We drive and broaden financial inclusion for the unbanked population by providing a positive and safe borrowing experience – the first for many of our customers. We promote higher living standards and meet borrowers’ financial needs. Our 103.9 thousand employees have so far served 64.2 million customers through the vast distribution network comprising 241,460 points of sale, loan offices, branches and post offices.



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The company is incorporated in the trade register of the Chamber of Commerce for Amsterdam under the file number 34126597.

HCBV's total consolidated assets reached EUR 12.4 billion as at 30 September 2016. *More information on HCBV is available at www.homecredit.net.*

The majority shareholder (88.62% stake) of Home Credit B.V. is PPF Financial Holdings B.V., a 100% subsidiary of **PPF Group N.V. ("PPF")**. PPF Group invests into multiple market segments such as banking and financial services, telecommunications, biotechnology, real estate, retail, insurance and agriculture. PPF's reach spans from Europe to Russia, the USA and across Asia. PPF Group owns assets exceeding EUR 24.2 billion (as at 30 June 2016). *More information on PPF is available at www.ppf.eu.*

A minority stake (11.38%) in Home Credit B.V. is held by **EMMA OMEGA LTD**, an investment holding company ultimately owned by Mr. Jiří Šmejč.