

## Press Release

### Home Credit Places Inaugural RMB 1.5 Billion Bond in China's Interbank Market

#### *Approval and launch of debt issuance ensures sustainable funding source to support Home Credit's long-term growth plans in China*

Tianjin, China – 25 Apr 2018: Home Credit Consumer Finance Company (the Company), a subsidiary of Home Credit B.V. (the Group), is pleased to announce it successfully placed its inaugural corporate bond transaction in the Chinese Interbank Bond Market on Tuesday, 24 April 2018.

The first bond issuance amounts to RMB 1.5 billion with a three-year maturity and coupon rate of 6.74% per annum. The company's debt rating is AA+/AA+, and Citic Securities and China Merchants Banks are serving as the joint-lead underwriters. The total amount approved by China Banking Regulatory Commission in June 2017 and subsequently by the People's Bank of China in January 2018 for financial bond issuance is RMB 3.5 billion.

The issuance has received a strong demand from investors and was 1.6x oversubscribed, reflecting confidence in the quality of the Company's assets and financial track record. Bond placements in China provide Home Credit with a highly transparent and sustainable source of funding in the world's third-largest capital debt market.

Commenting on the launch of the company's first bond in China, Roman Wojdyla, General Manager of Home Credit CFC, stated *"This is a significant milestone for Home Credit China, underscoring the long-term performance and continued growth potential of our business in the world's largest consumer market. This issuance will provide an incremental source of funding for our business and will help support the expansion of our offering among Chinese consumers under-serviced by traditional banking institutions."*

In March 2017, the Company also fully utilized its first ever syndicated loan, amounting to RMB 725 million with a one year tenor. HSBC and BNP Paribas acted as bookrunners, while Bank of East Asia, Bank of Nanjing, BNP Paribas and HSBC were joint mandated lead arrangers.

The country unit's solid performance is representative of Home Credit Group's strong positions across its target markets globally. In 2017, Home Credit delivered strong new loan volumes across APAC, including 216% growth in India, 180% growth in Indonesia and a 220% increase in the Philippines.

**NOTES TO EDITORS:**

**About Home Credit Consumer Finance Company Ltd. (China)**

Home Credit CFC Ltd. ('the Company') is a Tianjin-based consumer finance provider operating across China with locations in 29 provinces and major urban districts, as well as 312 cities. Our credit products are designed to offer affordable and practical ways of purchasing durable goods to consumers who are underserved by traditional banks. The Company currently has over 19 million active customers in China, who are served through more than 230,000 Home Credit points of sale. Home Credit launched its initial business in China in 2007, and in 2010 it received one of the first four consumer finance licenses granted in the country. The Company remains the only wholly foreign-invested consumer finance provider in China.

**About Home Credit B.V.**

Home Credit B.V. ('HCBV' or 'the Group') is an international consumer finance provider with operations in 10 countries where there is 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 157.7 thousand employees have so far served over 97 million customers through the vast distribution network comprising 399,228 points of sale, loan offices, branches and post offices. More information on HCBV is available at [www.homecredit.net](http://www.homecredit.net).

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