

PRESS RELEASE

Home Credit Group announces its new Country CEO in India

Home Credit B.V., the Netherlands-based holding company for Home Credit Group's leading multi-channel consumer finance operations in CEE and Asia, has appointed a new country head for its operations in India.

Ondrej Kubik will become Country CEO in India as of August 2018, taking over from Pavel Maco. Ondrej will report to David Minol, Group Regional Executive Director.

Ondrej Kubik has been with the Group since February 2008. His career spans from accounting and financial consultancy to top executive positions across Home Credit's countries. Prior to being promoted to his current role of Country CEO in Kazakhstan (a role he has held since September 2014), Ondrej was Chief Financial Officer in two of the Group's countries – in Kazakhstan (2010 - 2012) and later in Belarus (2012 - 2014). In Belarus, Ondrej also served as Acting CEO for a period of time. In August this year, Ondrej will take over the position of Country CEO India and will be based in Gurgaon.

Ondrej graduated from the University of Economics in Prague with a Masters' degree in finance and commercial law and has a diploma from the CFO Academy in London. Ondrej has been an ACCA Member since 2002 and a Chartered Financial Analyst since 2006.

Commenting on the appointment, Group CEO Jiri Smejck said, *"I am pleased to welcome Ondrej move to his new post in his continuing successful career in Home Credit Group. Ondrej has shown great skill as a leader in several countries already, and I am eager to see the new heights that he will take our Indian country operations to. Let me also take this opportunity to thank Pavel Maco for his long years at the helm of Home Credit Kazakhstan and currently in India. In India, Pavel led our operations through an impressive build-up from an unknown start-up into the most-recognized non-banking financial company, whose market leadership in loans under INR 10,000 is indisputable. The pace of growth within a tough, long-existing and well-established consumer finance sector has been unparalleled. I wish Pavel all the best on a well-deserved sabbatical, and we look forward to welcoming him back in the future."*