

Home Credit Group Recognised as 2017 Asia-Pacific Aon Best Employer

Global Study by Aon Hewitt Evaluates Employee Opinions to Measure Engagement, Leadership, Performance Culture and Employer Brand

Prague, 12 April 2017 - Home Credit Group, an international consumer finance provider with operations in 11 countries including the fastest-growing markets in Asia, announced that it has been declared a 2017 Asia-Pacific Best Employer by [Aon Hewitt](#), the global talent, retirement and health solutions business. The Aon Best Employers programme measures and identifies employer excellence worldwide.

Home Credit Group has been recognised by the Aon Best Employers programme in the Asia-Pacific Region and also declared **the Best Employer in India, Indonesia, China and the Philippines**. The Aon Best Employers programme uses more than 15 years' experience in best employer studies across the world, backed by more than 20 years' experience in employee research, to compare organisations and identify those that strive to create a competitive advantage through their people and become employers of choice. The Best Employer Award is based on a set of exact criteria benchmarked globally which define employees' engagement, leadership and performance culture.

To achieve global recognition through the Aon Best Employers programme, Home Credit Group was assessed on four measures:

1. Engagement Index: Home Credit Group's employees speak positively about their employer, intend to stay and are motivated by their employment experience to do their best work every day.
2. Leadership Index: Home Credit Group's leaders clearly define the vision for the future, recognise employees' critical importance and lead them to success.
3. Performance Culture Index: Home Credit Group's employees are aligned to company goals and are rewarded and recognised for their contributions.
4. Employer Brand Index: Home Credit Group's employees are proud of the company they work for and know what makes Home Credit Group distinctive as a place to work.

Daniela Razimova, Group Head of Human Resources in Home Credit, said: "We are very proud that Aon Hewitt, the international expert in evaluating criteria which drive consistent, long-term, sustainable performance, and benchmarking them internationally, has recognised the high level of employee engagement across Home Credit's Asian operations. We are committed to developing a customer-centric corporate culture that in turn supports a high-performance culture. We pride ourselves on our flexibility to adopt local attitudes and solutions across our 11 different markets, creating a compelling employer brand. Through effective leadership and strong corporate values, we strive to engage our country teams to deliver high value for our customers and stakeholders."

Aon's substantial experience in evaluating employer excellence confirmed that solid employee engagement translates into a working environment that delivers stronger business results – an average 4% increase in incremental operating profit annually or 6% incremental sales growth per year. Positive employee engagement also leads to an average 33% lower staff turnover rate.

Neil Crawford, the Aon Best Employers Program leader, and partner at Aon Hewitt, said: "The Aon Best Employers program recognises the outstanding achievements of organisations that demonstrate excellence in the workplace and consistently deliver strong, sustainable business results. These exceptional organisations stand above the rest because they empower results through high employee engagement, a compelling employer brand, effective leadership and a high-performance culture. We congratulate Home Credit Group on being recognised with this distinct honour."

Notes to editors:**About Aon**

Aon plc (NYSE:AON) is a leading global provider of [risk management](#), insurance brokerage and [reinsurance](#) brokerage, and [human resources](#) solutions and [outsourcing](#) services. Through its more than 69,000 colleagues worldwide, [Aon](#) unites to empower results for clients in over 120 countries via [innovative risk](#) and [people](#) solutions. For further information on our capabilities and to learn how we empower results for clients, please visit: <http://aon.mediaroom.com>.

About Home Credit Group

Home Credit B.V. ('HCBV' or 'the Group') is an international consumer finance provider with operations in 11 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 120.2 thousand employees have so far served over 70 million customers through the vast distribution network comprising 270,537 points of sale, loan offices, branches and post offices. HCBV's total consolidated assets reached EUR 14.7 million as at 31 December 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 invests into multiple market segments such as banking and financial services, telecommunications, insurance, real estate, metal mining, agriculture, retail and biotechnology. PPF's reach spans from Europe to Russia, the USA and across Asia. PPF owns assets of EUR 24.2 billion (as at 30 June 2016). *More information on PPF is available at www.ppf.eu.*

A minority stake (11.38%) of Home Credit B.V. is held by EMMA OMEGA LTD, an investment holding company ultimately owned by Mr. Jiří Šmejc. *More information on Emma Capital is available at www.emmacapital.cz.*