

Management changes in Home Credit in China

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Home Credit B.V., the Netherlands-based holding company for Home Credit's leading multi-channel consumer finance operations in CEE and Asia, has announced management changes for its operations in China.

Mr. Ondrej Frydrych is moving from Home Credit China to take a new role as Group CEO of Home Credit Group at the Group's headquarters. Mr Roman Wojdyla will become Country Manager in Home Credit China. Roman will report to Ondrej.

Roman Wojdyla has been with Home Credit Group for four years. Prior to joining the Group, he worked as Chief Financial Officer for Czech energy giant's ("CEZ") operations in the Balkans. Roman has over 20 years of experience in finance, banking and insurance. His professional careers runs from his work in FP&A at Pepsi Cola, through financial controller and later Chief Financial Officer at GE Money Bank in the Czech Republic and Spain, to CFO at CEZ in the Balkan states.

Roman graduated from the Czech Technical University in Prague, majoring in Economics and Management.

The role of Chief Financial Officer in Home Credit China will be assumed by Mr Thomas Wang, upon receiving all regulatory approvals.

Thomas Wang joins Home Credit from Siemens Finance & Leasing in Beijing where he has been CFO for several years. Thomas brings a wealth of over 20 years' finance, funding, risk management and internal control experience across the financial services, industrial, internet and telecom industries. He has worked for major companies including Siemens Westinghouse, Mercedes Benz (Daimler) Financial Services' subsidiaries in China, and in leading internet companies like Yahoo China and Alibaba. Thomas, a native of the Peoples' Republic of China, is a Fellow of the Public Accountants Institute in Australia and member of Institute of Financial Accountants in the United Kingdom.

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NOTES TO EDITORS

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 140 thousand employees have so far served 101 million customers through the vast distribution network comprising 403,577 points of sale, loan offices, branches and post offices. HCBV's total consolidated assets reached EUR 22.0 billion as at 31 March 2018. 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 38.2 billion (as at 31 December 2017). More information on PPF is available at www.ppf.cz.

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 Šmejč. More information on Emma Capital is available at www.emmacapital.cz.

