



Announcement

Home Credit B.V. announces board change

Amsterdam, 1 October 2012: “Home Credit B.V. (‘HCBV’), the Netherlands-based holding company for Home Credit’s leading multi-channel consumer finance operations in CEE, CIS and Asia, today announces new appointments to the Board of Directors.

Effective 1 October 2012, new members of the Board of Directors of HCBV have been appointed:

- Mr. Jiri Smejck, Chairman
- Mr. Jan Cornelis Jansen, Vice-Chairman
- Mr. Jean-Pascal Duvieusart, Member
- Mr. Pavel Horak, Member
- Mr. Rudolf Bosveld, Member

The new members of the Board of Directors are replacing Mr. Alexander Labak and Ms. Sonia Slavtcheva.

Mr. Mel Carvill, the current member of the Board of Directors of HCBV, remains in his position.

NOTES

Home Credit B.V. (“HCBV”) is a leading multi-channel consumer finance provider in Europe with a strong foothold in Asia. The HCBV customer base comprises more than 29 million clients that the group has served so far in eight countries. In selected countries, HCBV has been successfully developing retail banking services. This year Home Credit B.V. (a holding company that includes operations in the Czech Republic, Slovakia, Russia and Belarus) acquired HC Asia N.V. and thus started to consolidate operations in Asia (China, India and Indonesia). This consolidation is part of the PPF Group shareholders’ strategic intention to include all Home Credit-branded companies operating in different geographies into a single holding entity. In addition, the Home Credit brand has been present in Kazakhstan since 2005, with Home Credit B.V. holding a minority interest in Home Credit Bank JSC.

More information is available at www.homecredit.net

Home Credit B.V. is fully owned by **PPF Group N.V.** (“PPF”), one of the largest investment and finance groups in Central and Eastern Europe. With approximately EUR 14.4 billion assets under management (as at 31 December 2011), PPF’s activities range from banking and insurance to real estate, energy, mining and agriculture to Russia’s largest consumer electronics retail chain. PPF’s reach stretches from Central and Eastern Europe to Russia and across Asia.

More information is available at www.ppf.eu



Home Credit B.V., Strawinskylaan 933, Tower B Level 9, 1077 XX Amsterdam, Netherlands
Tel.: +31 (0) 208 813 120, Fax: +31 (0) 208 813 129, E-mail: info@homecredit.eu, Web: www.homecredit.eu
The company is incorporated in the trade register of the Chamber of Commerce for Amsterdam under the file number 34126597.

CONTACTS FOR JOURNALISTS

Home Credit B.V.

David Sahula
Group Communications Manager
Home Credit International, a.s.

Tel.: +420 2241 74485

E-mail: david.sahula@homecredit.eu

CONTACTS FOR INVESTORS

Frantisek Kalivoda

Head of Structured Finance
Home Credit International, a.s.

Tel.: +420 224 174 705

E-mail: Frantisek.Kalivoda@homecredit.eu