



## Announcement

### Home Credit B.V. sells selected insurance assets

**Amsterdam, April 30, 2013: “Home Credit B.V.”, today announces that it has sold its 100% stake in “PPF Life insurance, LLC” (Russia) and 19.9% stake in “YU - ID Systems B.V.” (Netherlands) to “PPF Group N.V.” The transactions have been approved by the respective regulators.**

#### CONTACTS FOR INVESTORS

##### **Frantisek Kalivoda**

Head of Structured Finance  
Home Credit B.V. / Home Credit International, a.s.  
Tel.: +420 224 174 705  
E-mail: [Frantisek.Kalivoda@homecredit.eu](mailto:Frantisek.Kalivoda@homecredit.eu)

#### CONTACTS FOR JOURNALISTS

##### **David Sahula**

Group Communications Manager  
Home Credit B.V. / Home Credit International, a.s.  
Tel.: +420 2241 74485  
E-mail: [david.sahula@homecredit.eu](mailto:david.sahula@homecredit.eu)

#### NOTES TO EDITORS

**Home Credit B.V.** (“HCBV”) is a leading multi-channel provider of consumer finance in Central and Eastern Europe (CEE) and Commonwealth of Independent States (CIS) with a strong foothold in Asia. Founded in 1997, HCBV is focused on the eight key consumer finance markets of the Czech Republic, Slovakia, the Russian Federation, Belarus, Kazakhstan, China, India, Indonesia and is developing a new business in the Philippines<sup>1</sup>. HCBV’s core business is to provide consumer finance lending to qualified mass market retail customers (POS loans, cash loans, revolving loans, credit cards and car loans). As its business expands HCBV is also selectively adding retail deposit and current account services for its customers in the markets where it holds a banking licence. Its 38.8 thousand employees have so far served 32 million customers through its vast distribution network comprising 108,945 points of sale, loan offices, branches and post offices. HCBV’s total consolidated assets reached EUR 9.4 billion as at 31 December 2012.

More information is available at [www.homecredit.net](http://www.homecredit.net)

Home Credit B.V. is fully owned by **PPF Group N.V.** (“PPF”)<sup>2</sup>. PPF invests in multiple market segments such as banking and financial services, insurance, real estate, energy, metal mining, agriculture, retail and biotechnology. PPF’s reach spans from Central and Eastern Europe to Russia and across Asia. PPF Group owns assets amounting to EUR 17.6 billion (as at 30 June 2012).

More information is available at [www.ppf.eu](http://www.ppf.eu)

1) Home Credit B.V. also executed agreements with PPF Group N.V. concerning the future acquisition of a 100% ownership stake in the following companies: Home Credit Consumer Finance Co., Ltd. [China], CF Commercial Consulting (Beijing) Co. Ltd. [China] and PPF Vietnam Finance Company Limited [Vietnam]. The completion of the transactions is subject to obtaining regulatory approval from the respective regulators in China and Vietnam. Therefore, these three entities were not consolidated as at 31 December 2012.

2) On 29 March 2013, PPF Group N.V. announced execution of agreements regarding assets division following Jiří Šmejč's departure from the position of PPF Group N.V. shareholder. Upon completion Jiří Šmejč shall gain, among others, a direct shareholding of 13.37% in Home Credit B.V. The remaining 86.63% stake will be owned by PPF Group N.V. The completion of the transaction is subject to approval of appropriate regulatory authorities. Following the settlement of the transaction the shareholding of PPF Group N.V. will be divided as follows: Petr Kellner 98.94%, Ladislav Bartoníček 0.53% and J.-P. Duvieusart 0.53%.