



## Press Release

### **Home Credit B.V. announces that Mr. Petr Kohout has been appointed as the Group's Chief Financial Officer**

03/09/2014 - Reporting to Jiri Smejck, the Group CEO, Mr. Petr Kohout will be responsible for the Home Credit Group's finance and funding from 1 October 2014. He has already been on board from 1 September 2014 in order to smoothly take over the position from the current CFO, Pavel Horak.

Petr Kohout (42) joined Home Credit Group from ALD Automotive, s.r.o., a Société Générale company, where he served as Chief Executive Officer (March 2012 to September 2014). Mr. Kohout has a long track record of experience in the consumer finance industry and financial services more generally, having started out in the Prague branch of Société Générale in 1996. Mr. Kohout was also part of the team responsible for restructuring ŠKODA HOLDING in 2000 – 2001. He then worked for PriceWaterhouseCoopers, and later rejoined Société Générale Group as Chief Financial and Operations Officer for ESSOX (its consumer finance arm) in the Czech Republic. Mr. Kohout's career also includes the position of Chief Executive Officer of SG Viet Finance, another SG consumer finance company. His extensive background in financial services and deep expertise both in the consumer finance sector and in the rapidly-growing emerging markets in the South-East Asia region make him a strong addition to our team.

Home Credit Group would like to thank Pavel Horak for his committed and energetic efforts over the last several years in this position. His valuable expertise and professional leadership enabled the Group to establish itself as a major international consumer finance player and also as a respected borrower within the international financial community.

### **Contacts for journalists**

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### **Notes to editors**

**Home Credit B.V. ("HCBV")** is a leading multi-channel provider of consumer finance in Central and Eastern Europe ("CEE") and 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\*. 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 52.2 thousand employees have so far served 38.6 million customers through its vast distribution network comprising 143,510 points of sale, loan offices, branches and post offices. HCBV's total consolidated assets reached EUR 8.5 billion as at 31 March 2014. *More information on HCBV is available at [www.homecredit.eu](http://www.homecredit.eu).*

The majority shareholder (86.62% stake) of Home Credit B.V. is **PPF Group N.V. ("PPF")**. PPF invests into multiple market segments such as banking and financial services, telecommunications, insurance, real estate,



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The company is incorporated in the trade register of the Chamber of Commerce for Amsterdam under the file number 34126597.

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 of EUR 20.9 billion (as at 31 December 2013). *More information on PPF Group N.V. is available at [www.ppf.eu](http://www.ppf.eu).*

A minority stake (13.38%) of Home Credit B.V. is held by **EMMA OMEGA LTD**, an investment holding company ultimately owned by Mr. Jiří Šmejč.

*\* 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 was subject to obtaining regulatory approval from the respective regulators in China and Vietnam. Therefore, these three entities were not consolidated as at 30 June 2014. After the reporting date, in August 2014, the regulatory approvals needed for the transfer of ownership rights to Home Credit Consumer Finance Co., Ltd. and PPF Vietnam Finance Company LLC were obtained. As a result, Home Credit B.V. will prospectively start consolidating these two entities' results."*