

Press Release

Home Credit B.V.:

Syndicated Credit Facility Oversubscribed by 47%

Amsterdam, 9 June 2017: Home Credit B.V. (“HCBV”), the Netherlands-based holding company for Home Credit’s leading multi-channel consumer finance operations in CEE, CIS, Asia and the U.S. (“Home Credit Group”), announces it has successfully completed syndication of a € 650 million term loan facility from 18 financing institutions.

The two-year facility (with a one year extension option) was significantly oversubscribed in the general syndication and increased from € 500 million to € 650 million to limit scaling-back of the financing institutions. Due to the 47% oversubscription, partial scaling-back was necessary. HCBV’s main objectives were to refinance an existing € 300 million facility and to finance equity investments in its Asian subsidiaries to support them in rapidly acquiring market share in financing consumer durables through small loans.

HSBC Bank plc was Global Coordinator with HSBC Bank plc, Industrial and Commercial Bank of China Limited, ING Bank N.V., Komerční banka, a.s. and Société Générale, London Branch as Bookrunners and ING Bank N.V., London Branch as Agent. The facility was priced at 400bps above Euribor and its all-in financing costs are lower compared to the refinanced facility.

Home Credit Group is developing its footprint in Asia’s fast-growing, high-potential markets and in the U.S., while maintaining its role as a market leader in CEE and CIS. Its distinctive business model of providing consumer finance products which are easily accessible even at the lower end of the economic scale is a formula which has been successfully rolled out in China, India and South East Asia. Home Credit Group has developed both bricks-and-mortar and online distribution that makes it very attractive to manufacturers and retailers who are seeking a consumer finance partner. This in turn supports the rapid development of Home Credit’s loan portfolio.

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NOTES TO EDITORS

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 135.5 thousand employees have so far served over 76 million customers through the vast distribution network comprising

308,703 points of sale, loan offices, branches and post offices. HCBV's total consolidated assets reached EUR 15.9 million as at 31 March 2017. *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 Šmejč. *More information on Emma Capital is available at www.emmacapital.cz.*