



Announcement

Home Credit B.V. acquires insurance companies in CIS

Amsterdam, March 28, 2013: “Home Credit B.V.” today announces that it has acquired from “Generali PPF Holding B.V.”, either directly or via its subsidiaries, 100% stakes in the following insurance companies operating in the CIS region: “PPF Life insurance, LLC” (Russia), “PPF General insurance, LLC” (Russia), “PPF Insurance, Inc.” (Russia), and “Generali Foreign Insurance Company Inc.” (Belarus). Home Credit B.V. has also acquired a 19.9% stake in “YU - ID Systems B.V.” (Netherlands). The transactions have been approved by the respective regulators in Russia and Belarus.

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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 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*. 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.eu

Home Credit B.V. is fully owned by **PPF Group N.V. (“PPF”)**. 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

* 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



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

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.