

In Amsterdam, on 20 September 2018

## **Home Credit B.V. will be replaced as the issuer of CZK 1,998,000,000 notes due 2020, titled HOME CR. 3,75/20 (ISIN: CZ0000000831) by Home Credit Group B.V., effective as of 1 October 2018**

Notice is hereby given to holders of CZK 1,998,000,000 notes issued by Home Credit B.V. due 2020, titled HOME CR. 3,75/20, ISIN: CZ0000000831 (the “Notes”). In accordance with the decision of the Noteholders’ meeting held on 14 September 2018, Home Credit Group B.V. will, effective as of 1 October 2018, assume from Home Credit B.V. all debts under the Notes. As a result, Home Credit B.V. will, effective as of 1 October 2018, be replaced as the issuer of the Notes by Home Credit Group B.V. (the “Replacement”).

Home Credit Group B.V. is (i) 100% shareholder of Home Credit B.V. and (ii) a company incorporated under the laws of the Netherlands, with its registered office at Strawinskylaan 933, 1077XX Amsterdam, the Netherlands, Id. No. 696 38 284. The Replacement is to be completed in connection with the ongoing internal corporate restructuring of Home Credit group described in the public announcement of 14 June 2018 and the notice of Noteholders’ meeting of 29 August 2018, both available at [www.homecredit.eu](http://www.homecredit.eu).

The Notes will continue to be traded on the Regulated Market of the Prague Stock Exchange but, as of 1 October 2018, as the Notes issued by Home Credit Group B.V. in Home Credit B.V.’s stead.

This announcement does not include the full information on the Noteholders’ meeting held on 14 September 2018 and its results which (including the meeting minutes) will be available at [www.homecredit.eu](http://www.homecredit.eu). This announcement does not constitute an offer to sell or the solicitation of an offer to buy any of the securities described or otherwise referred to herein.

### CONTACTS FOR INVESTORS

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### NOTES TO EDITORS

**Home Credit B.V. (“HCBV” or the “Group”)** is an international consumer finance provider with operations in 10 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 that 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 131 thousand employees have so far served over 106 million customers through a vast distribution network comprising 429,635 points of sale, loan offices, branches and post offices. HCBV’s total consolidated assets reached EUR 21.7 million as at 30 June 2018. *More information on HCBV is available at [www.homecredit.net](http://www.homecredit.net).*

The 100% shareholder of Home Credit B.V. is Home Credit Group B.V., an 88.62% subsidiary of **PPF Financial Holdings B.V. PPF Financial Holdings is 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 38 billion (as at 31 December 2017). *More information on PPF is available at [www.ppf.eu](http://www.ppf.eu).*

A minority stake (11.38%) of Home Credit Group 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](http://www.emmacapital.cz).*