

INSIDE INFORMATION

In Amsterdam, on 1 September 2019

HOME CREDIT N.V. - CONTEMPLATED LISTING ON HONG KONG STOCK EXCHANGE POST HEARING INFORMATION PACK

Home Credit Group B.V. (“**HC Group**”) refers to its announcement of 15 July 2019. HC Group announces that its 100% subsidiary Home Credit N.V., formerly Home Credit B.V. (“**HCNV**”), has today submitted the Post Hearing Information Pack (“**PHIP**”) to The Stock Exchange of Hong Kong Limited (“**HKSE**”) with respect to a contemplated global offering of HCNV shares. The PHIP was submitted to the HKSE for publication on the website of the HKSE (www.hkexnews.hk). The PHIP contains, among other things, certain business and financial information relating to HCNV. The PHIP is in draft form and the information contained therein is subject to change which may be material. HC Group does not have any obligation or liability whatsoever in relation to the contents of the PHIP.

The HKSE listing and the contemplated global offering are subject to, among other things, the approval of the HKSE, the final decisions of corporate bodies of HC Group and HCNV, market conditions and other factors. Accordingly, there is no assurance that the listing or any global offering of HCNV shares will take place or as to when it may take place.

HCNV is the Netherlands-based holding company for Home Credit's operations in (i) South & South East Asia including India, Indonesia, Vietnam and Philippines; (ii) China; (iii) the Commonwealth of Independent States including Russia and Kazakhstan; and (iv) Central & Eastern Europe including the Czech Republic and Slovakia.

Other information

This announcement is for information purposes only and does not constitute an invitation or offer to sell or the solicitation of an offer to subscribe for or buy any securities nor is it calculated to invite any such invitation or offer. This announcement does not constitute a recommendation regarding any securities.

This announcement is inside information pertaining to HC Group as the issuer of CZK 1,998,000,000 notes due 2020, titled HOME CR. 3,75/20, ISIN: CZ0000000831 and listed on the Prague Stock Exchange under Article 7 of Regulation (EU) No 596/2014.

This announcement is not for publication, distribution or release, directly or indirectly in or into the United States or any other jurisdiction in which such publication, distribution or release would be prohibited by applicable laws or to any U.S. persons (as defined in Regulation S under the US Securities Act of 1933 (the “Securities Act”).

This announcement does not constitute and is not an offer to sell or the solicitation of an offer to buy securities (the “Securities”) of HCNV in Hong Kong, the United States or elsewhere. HCNV has not registered and does not intend to register the Securities under the Securities Act, and the Securities may not be offered or sold in the United States or to U.S. persons absent registration under the Securities Act or an exemption from registration under the Securities Act. There will be no public offer of the Securities in the United States or any jurisdiction other than Hong Kong.

In connection with the proposed global offering of HCNV shares (if any), the price of the HCNV shares may be stabilised in accordance with the Securities and Futures (Price Stabilizing) Rules (Chapter 571W of the Laws of Hong Kong). Details of any intended stabilisation and how it will be regulated under the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong) will be contained in the prospectus of HCNV, which will be issued in Hong Kong in connection with the public offering of HCNV, if the listing and the global offering proceed.