

Press Release

Christoph Glaser to become HCBV's new Group Chief Financial Officer

Amsterdam, 21 August 2017: Home Credit B.V., the Netherlands-based holding company for Home Credit's leading multi-channel consumer finance operations in CEE and Asia, has appointed a new Group Chief Financial Officer

Home Credit B.V. is pleased to announce the appointment of Christoph Glaser as Group Chief Financial Officer and member of its Group Executive Committee with effect from 1st October, 2017.

Christoph joins from a position of advising several internet-based trade, service and artificial intelligence deploying start-up companies, in some of which he also co-invests. Prior to that he spent 20 years with GE in a number of senior finance and commercial roles across its financial services and renewable energy businesses. Petr Kohout, the current CFO, intends, after a suitable handover period, to take responsibility for another project within the wider PPF Group.

Jiri Smejck, CEO of Home Credit said: *"I am delighted that Christoph has agreed to join the executive team. He brings a wealth of finance, capital markets, and operating experience within a large listed business in addition to recent innovative and entrepreneurial activity. This together with his experience of working across different cultural environments, and an ability to speak Russian and Mandarin, will ensure he will be a strong asset through the next stage of our development. I also thank Petr Kohout for the very good job he has done over the last 3 years. I would like to wish him all the success for the new challenges."*

Christoph Glaser commented: *"I am excited to be joining the world's leading consumer finance company at such an important stage of its development and look forward to contributing to its success."*

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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 144.8 thousand employees have so far served over 83.7 million customers through the vast distribution network comprising 364,735 points of sale, loan offices, branches and post offices. HCBV's total consolidated assets reached EUR 17.8 billion as at 30 June 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 27.0 billion (as at 31 December 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.*