

Home Credit Group FY18 Consolidated Results

Amsterdam, 8 March 2019: Home Credit Group B.V. ('HCG BV'), the Netherlands-based ultimate holding company for Home Credit group, announces its consolidated financial results for the 12-month period ending on 31 December 2018.

12-month period ending on 31 December 2018 (EUR, million, consolidated, IFRS)*

Net Profit	422
Total Net Loans	17,462
Total Assets	23,647
Total Liabilities	21,493
Equity	2,154

^{*} Preliminary consolidated HCG BV results for the 12-month period ended on 31 December 2018 are not sourced from HCG BV's statutory audited financial statements for the financial year 2018 which will be published subsequently (in accordance with HCG BV's duties). Pursuant to HCG BV's articles of association and applicable law, HCG BV's audited financial statements for the financial year 2018 will cover the 15-month period starting in October 2017.