

Home Credit Group B.V., Strawinskylaan 933, 1077XX Amsterdam, The Netherlands Tel.: +31 (0) 208 813 120, Fax: +31 (0) 208 813 129, Web: www.homecreditgroupbv.nl The company is registered with The Netherlands Chamber of Commerce Business Register under the number 69638284.

INSIDE INFORMATION

In Amsterdam, on 21 November 2019

HOME CREDIT DECIDED NOT TO PROCEED WITH IPO

Home Credit Group B.V. today announced that due to market conditions it has decided not to proceed with a global offering for its wholly-owned subsidiary Home Credit N.V. on the Stock Exchange of Hong Kong.

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 Home Credit Group B.V. as the issuer of CZK 1,998,000,000 notes due 2020, titled HOME CR. 3,75/20, ISIN: CZ000000831 and listed on the Prague Stock Exchange under Article 7 of Regulation (EU) No 596/2014.