

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

From: Home Credit Group B.V.

Dated: September 27, 2019

Home Credit Group B.V. – CZK 1,998,000,000 Fixed Rate Notes Due 2020 (ISIN CZ0000000831) (the "Notes")

- We refer to the Terms and Conditions of the Notes, as amended from time to time by resolutions of Noteholders' meetings (the "Terms and Conditions"). This is the Compliance Certificate pursuant to the Terms and Conditions. Terms defined in the Terms and Conditions have the same meaning when used in this Compliance Certificate.
- 2. We confirm that as at June 30, 2019:
 - 2.1 Total Financial Indebtedness of Home Credit Group B.V. was 55.70 per cent.

Senior Borrowings: EUR 1,373 million; and

Total Equity: EUR 2,465 million.

2.2 Tangible Net Worth to Total Assets of Home Credit Group B.V. was 14.04 per cent.

Tangible Net Worth: EUR 3,635 million; and

Total Assets: EUR 25,882 million.

Signed

J.C. Jansen

Director of Home Credit Group B.V.