

From: Home Credit Group B.V.

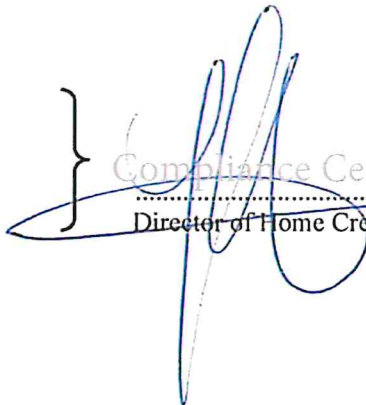
Dated: 17 March 2020

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

1. 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 31 December 2019:
  - 2.1 Total Financial Indebtedness of Home Credit Group B.V. was 62.48 per cent.  
Senior Borrowings: EUR 1,428 million; and  
Total Equity: EUR 2,285 million.
  - 2.2 Tangible Net Worth to Total Assets of Home Credit Group B.V. was 14.53 per cent.  
Tangible Net Worth: EUR 3,863 million; and  
Total Assets: EUR 26,590 million.
3. As announced by Home Credit Group B.V. on 19 February 2020, the Notes will be redeemed in accordance with the Terms and Conditions on 30 March 2020 (i.e., on the Final Redemption Date) and, therefore, this is the last Compliance Certificate published under the Terms and Conditions by Home Credit Group B.V.

Signed

J.C. Jansen

  
} Compliance Certificate  
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Director of Home Credit Group B.V.