

From: Home Credit B.V.

Dated: 5 September 2018

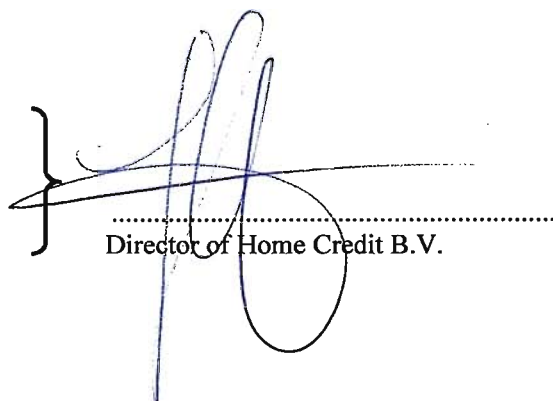
**Home Credit B.V. – CZK 1,998,000,000 Fixed Rate Notes Due 2020
(ISIN CZ0000000831) (the “Notes”)**

1. We refer to the Terms and Conditions of the Notes. This is a Compliance Certificate. Terms defined in the Terms and Conditions of the Notes have the same meaning when used in this Compliance Certificate.
2. We confirm that as of June 30, 2018:
 - 2.1. Total Financial Indebtedness is 71.34 per cent.
Senior Borrowings: MEUR 1,344
Total Equity: MEUR 1,884
 - 2.2. Tangible Net Worth to Total Assets is 11.75 per cent.
Tangible Net Worth: MEUR 2,557
Total Assets: MEUR 21,763

This Compliance Certificate was prepared in accordance with the provisions of the Terms and Conditions of the Notes as contained in the prospectus of notes elaborated on 4 January 2017 and approved by the decision of Czech National Bank No. 2017/016005/CNB/570, File No. S-Sp-2016/00055/CNB/572, as of the date 1 February 2017, which entered into force on 3 February 2017, and the subsequent amendments to the Terms and Conditions of the Notes based on the approval of the meeting of noteholders of the Notes that was held on 3 August 2017.

Signed

Jan Cornelis Jansen



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Director of Home Credit B.V.