

From: Home Credit Group B.V.

Dated: June 28, 2019

**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 December 31, 2018:
 - 2.1 Total Financial Indebtedness of Home Credit Group B.V. was 58.62 per cent.
Senior Borrowings: EUR 1,156 million; and
Total Equity: EUR 1,972 million.
 - 2.2 Tangible Net Worth to Total Assets of Home Credit Group B.V. was 14.30 per cent.
Tangible Net Worth: EUR 3,060 million; and
Total Assets: EUR 23,647 million.
3. The audited annual individual and consolidated financial statements of Home Credit Group B.V. for the financial year 2018 published on the date hereof (the “**2018 FY Financial Statements**”) cover the 15-month period ending on December 31, 2018 and in section “*Other information*” also the 12-month period ending on December 31, 2018. The financial ratios calculated as at December 31, 2018 and set out above in paragraphs 2.1 and 2.2 are the same irrespective whether calculated based on 15-months or 12-months financial results under the 2018 FY Financial Statements.

Signed

J.C. Jansen

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Director of Home Credit Group B.V.