

In Amsterdam, on 1 October 2018
10:00 am

On 1 October 2018, Home Credit Group B.V. replaced Home Credit B.V. as the issuer of CZK 1,998,000,000 notes due 2020, titled HOME CR. 3,75/20 (ISIN: CZ0000000831)

Announcement of the choice of a member state under Section 123(1) of the Czech Act No. 256/2004 Coll., on conducting business on the capital market, as amended

Notice is hereby given to holders of CZK 1,998,000,000 notes due 2020, titled HOME CR. 3,75/20, ISIN: CZ0000000831 (the “Notes”). On 1 October 2018, Home Credit Group B.V. assumed from Home Credit B.V. all debts under the Notes, in accordance with the decision of the Noteholders’ meeting held on 14 September 2018. As a result, Home Credit B.V. became, on 1 October 2018, the issuer of the Notes (the “Replacement”).

Home Credit Group B.V. is (i) 100% shareholder of Home Credit B.V. and (ii) a company incorporated under the laws of the Netherlands, with its registered office at Strawinskylaan 933, 1077XX Amsterdam, the Netherlands, Id. No. 696 38 284. The Replacement was completed in connection with the ongoing internal corporate restructuring of Home Credit group described in the public announcement of 14 June 2018 and the notice of Noteholders’ meeting of 29 August 2018, both available at www.homecredit.eu.

The Notes continue to be traded on the Regulated Market of the Prague Stock Exchange as the Notes issued by Home Credit Group B.V.

Home Credit Group B.V., as the issuer of the Notes elected the Czech Republic as the home member state for compliance with its obligations to disclose regulated information, in accordance with Section 123(1) of the Czech Act No. 256/2004 Coll., on conducting business on the capital market, as amended, and Article 2 paragraph 1(i) item (ii) of Directive 2004/109/EC.

This announcement does not include the full information on the Noteholders’ meeting held on 14 September 2018 and its results which (including the meeting minutes) are available at www.homecredit.eu. This announcement does not constitute an offer to sell or the solicitation of an offer to buy any of the securities described or otherwise referred to herein.

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NOTES TO EDITORS

Home Credit (the “Group”) is an international consumer finance provider with operations in 10 countries where there is high potential to grow. Founded in 1997, we focus on responsible lending primarily to people with little or no credit history. Our services are simple, easy and fast. We operate in highly attractive markets with significant barriers to entry. We are a leading provider of consumer finance in selected countries. It is our experience and knowledge across the different markets that sustainably puts us ahead of our competitors. We drive and broaden financial inclusion for the unbanked population by providing a positive and safe borrowing experience – the first for many of our customers. We promote higher living standards and meet borrowers’ financial needs. Our 131 thousand employees have so far served over 106 million customers through a vast distribution network comprising 429,635 points of sale, loan offices, branches and post offices. Group’s total consolidated assets reached EUR 21.7 million as at 30 June 2018. *More information on the Group is available at www.homecredit.net.*

Home Credit Group B.V. is 88.62% subsidiary of **PPF Financial Holdings B.V. PPF Financial Holdings is a 100% subsidiary of PPF Group N.V. (“PPF”)**. PPF invests into multiple market segments such as banking and financial services, telecommunications, insurance, real estate, metal mining, agriculture, retail and biotechnology. PPF's reach spans from Europe to Russia, the USA and across Asia. PPF owns assets of EUR 38 billion (as at 31 December 2017). *More information on PPF is available at www.ppf.eu.*

A minority stake (11.38%) of Home Credit Group B.V. is held by **EMMA OMEGA LTD**, an investment holding company ultimately owned by Mr. Jiří Šmejč. *More information on Emma Capital is available at www.emmacapital.cz.*