

From: Home Credit Group B.V.

Dated: November 29, 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 September 30, 2019:
  - 2.1 Total Financial Indebtedness of Home Credit Group B.V. was 61.13 per cent.  
Senior Borrowings: EUR 1,423 million; and  
Total Equity: EUR 2,328 million.
  - 2.2 Tangible Net Worth to Total Assets of Home Credit Group B.V. was 13.67 per cent.  
Tangible Net Worth: EUR 3,406 million; and  
Total Assets: EUR 26,407 million.

**Signed**

J.C. Jansen

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