

Amsterdam, 14 June 2018

Announcement of Home Credit: Changes in Home Credit group holding structure

Home Credit group is changing its corporate structure to increase its strategic flexibility at various levels of Home Credit group.

In order to achieve this ultimate goal Home Credit Group B.V., a new Dutch company was established above the Dutch company Home Credit B.V. ("HCBV"), which used to be the key holding entity for Home Credit group. Home Credit Group B.V. ("HCG") has an identical shareholding structure as HCBV has had so far, i.e. HCG is held by (i) PPF Financial Holdings B.V. with an ownership share of 88.62% and (ii) Emma Omega Ltd with an ownership share of 11.38% (PPF Financial Holdings B.V. and Emma Omega Ltd are hereinafter collectively referred to as the "Shareholders"). In May 2018 HCG became the new ultimate holding company of Home Credit group when the Shareholders transferred their shares in HCBV into HCG.

As the following step, Home Credit's non-Chinese operations (currently held under HCBV together with Chinese operating entities) will be separated in a separate holding structure by the way of a demerger of Home Credit B.V. As a result of this operation, the current ultimate holding company of the group – HCG - shall directly hold two sub-holding companies: (i) HCBV which will hold solely Home Credit Chinese business and (ii) "Home Credit NewCo", which will hold all Home Credit business other than Chinese business. Home Credit NewCo will be a Dutch B.V. company with a corporate structure similar to the one of Home Credit B.V.

Depending on the receipt of various regulatory approvals, it is currently the best estimate that the whole process will be completed by the end of 2018.

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NOTES TO EDITORS

Home Credit B.V. ('HCBV' or '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, which 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 140 thousand employees have so far served 101 million customers through the vast distribution network comprising 403,577 points of sale, loan offices, branches and post offices. HCBV's total consolidated assets reached EUR 22.0 million as at 31 March 2018. More information on HCBV is available at www.homecredit.net.

The majority shareholder (88.62% stake) of Home Credit B.V. is PPF Financial Holdings B.V., 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,

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metal mining, agriculture, retail and biotechnology. PPF's reach spans from Europe to Russia, the USA and across Asia. PPF owns assets of EUR 34.8 billion (as at 30 June 2017). More information on PPF is available at www.ppf.eu.

A minority stake (11.38%) of Home Credit 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.