

From: Home Credit Group B.V.

Dated: November 27, 2018

**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, the latest consolidated version of which was published on October 1, 2018 on the webpage www.homecredit.eu. This is the Compliance Certificate pursuant to the Terms and Conditions. Terms defined in the Terms and Conditions of the Notes have the same meaning when used in this Compliance Certificate.
2. As at September 30, 2018, the Issuer of the Notes was Home Credit B.V. As of October 1, 2018, Home Credit B.V. as the Issuer was replaced by Home Credit Group B.V. This Compliance Certificate shall disclose information on the Issuer as at September 30, 2018, therefore, with respect to Home Credit B.V.
3. We confirm that as at September 30, 2018:
 - 3.1. Total Financial Indebtedness of Home Credit B.V. was 44.83 per cent.
Senior Borrowings: MEUR 1,010
Total Equity: MEUR 2,253
 - 3.2. Tangible Net Worth to Total Assets of Home Credit B.V. was 14.02 per cent.
Tangible Net Worth: MEUR 2,793
Total Assets: MEUR 22,214

Signed

J.C. Jansen

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Director of Home Credit Group B.V.