

From: Home Credit B.V.

Dated: 1 March 2017

**Home Credit 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. This is a Compliance Certificate. Terms defined in the Terms and Conditions of the Notes have the same meaning when used in this Compliance Certificate.
2. We confirm that as of December 31, 2016:
  - 2.1. Total Financial Indebtedness is 28.61 per cent.  
Senior Borrowings: TEUR 450,414  
Total Equity: TEUR 1,574,240
  - 2.2. Tangible Net Worth to Total Assets is 16.50 per cent.  
Tangible Net Worth: TEUR 2,425,704  
Total Assets: TEUR 14,703,825

**Signed**

Jan Cornelis Jansen



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Director of Home Credit B.V.