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Press Release

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Home Credit B.V. announces a successful placement of its largest bond issue amounting to CZK 4,000 million

Amsterdam/Prague: 1 July 2009 - Home Credit B.V. ("HCBV"), the Netherlands based holding company for those consumer finance companies operating under the Home Credit trademark, and one of the market leaders in CEE and CIS countries, today announces the placement of its largest bond issue for a total amount of CZK 4,000 million.

The issue of the bonds ISIN CZ0000000237 in the principal amount of CZK 4,000 million and a 3 year tenor priced to carry a semi-annually coupon based on PRIBOR plus 8% margin. Final maturity of the bonds is 22 June 2012.

PPF banka a.s. acted as the Sole Lead Manager and Bookrunner on the transaction.

The issue was placed to institutional investors from Czech Republic, Slovak Republic, the Netherlands and Cyprus. The bonds started trading on the free market of the Prague Stock Exchange as of 22 June 2009.

The proceeds from the bond issue will be used by HCBV to fund further development and growth of its subsidiaries and for refinancing purposes.

The Prospectus in connection with the issue approved by the Czech National Bank is available on the Issuer's web page www.homecredit.net and on the Lead Manager's web page www.ppfbanka.cz.

More information at: www.homecredit.net

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Notes to Editors:

Home Credit B.V. ("Home Credit Group") is a holding company operating through its subsidiaries in CEE and CIS consumer finance markets. During 2008 the Home Credit Group had granted loans in the combined principal of EUR 3.6 billion. Home Credit Group maintains one of the leading positions in the consumer finance markets of the Czech Republic (Home Credit, since 1997), the Slovak Republic (Home Credit Slovakia, since 1999) and the Russian Federation (Home Credit & Finance Bank, since 2002). Home Credit Group also entered the Kazakh, Ukrainian and Belarusian market in 2005 and 2006. The Home Credit Group is part of the PPF Group, which was established in 1991, and focuses on retail financial services (banking and insurance), private equity investments, and investments in real property. During its 17 years in business, PPF Group has become an important international financial investor, managing assets of EUR 10.7 billion as of 31 December 2008.
