

Press Release

Amsterdam

Date: 19 June 2015

PPF and EMMA Group agreed on the sale of certain equity interests

PPF Group and EMMA Group, founded and led by Jiří Šmejč, have signed an agreement on the sale of certain equity interests in Home Credit B.V., Air Bank a.s., and Eldorado Ltd. The agreement covers specifically the following transactions:

- ✓ PPF Group **has bought** a stake of 2% in Home Credit B.V. from EMMA Group;
- ✓ PPF Group **has bought** a stake of 2% in Air Bank a.s. from EMMA Group; and
- ✓ PPF Group **has sold** a stake of 20% in Eldorado Ltd., a Russian retailer, to EMMA Group.

Following these transactions, the current shareholder structure of the above-mentioned companies is as follows:

Company	PPF Group's equity interest	EMMA Group's equity interest
Home Credit B.V.	88.62%	11.38%
Air Bank a.s.	88.62%	11.38%
Eldorado Ltd.	80%	20%

Notes for editors

PPF Group

PPF Group invests in multiple market segments such as banking and financial services, telecommunications, insurance, real estate, mineral extraction, agriculture, retail and biotechnology. PPF's reach spans from Europe to Russia, the US and across Asia. PPF Group owns assets of EUR 21.9 billion (as at 31 December 2014).

PPF Group in the Czech Republic

In the Czech Republic, in addition to its recent acquisition in the telecommunications industry, PPF Group operates in a range sectors such as banking and financial services, real estate and biotechnology. The Group employs some 12,000 people in the Czech Republic as of 2014,

through both large established companies as well as the newer start up Czech firms that the Group is developing, such as Air Bank and innovative projects with SOTIO.

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