

Inside Information

Home Credit B.V. – company indirectly majority-owned by PPF Financial Holdings B.V. – filed application to list on Hong Kong Stock Exchange

Amsterdam, 15 July, 2019 – PPF Financial Holdings B.V. (“**PPFFH**”) announces that Home Credit B.V. (“**HCBV**”), a company that is indirectly majority-owned by PPFFH, has today submitted a listing application to The Stock Exchange of Hong Kong Limited (“**HKSE**”) for the listing of, and permission to deal, in the shares of HCBV on the Main Board of the HKSE (the “**Filing**”). The Filing was made in preparation for a contemplated global offering of HCBV shares. If the contemplated global offering is completed, Home Credit Group B.V. (“**HC Group**”), a parent undertaking of HCBV, would retain a controlling shareholding in HCBV.

The listing and the contemplated global offering are subject to, among other things, the approval of the HKSE, the final decisions of corporate bodies of HC Group and HCBV, market conditions and other factors. Accordingly, there is no assurance that the listing or any global offering of HCBV shares will take place or as to when it may take place.

A redacted form of the application proof of the HCBV prospectus (the “**Application Proof**”) is expected to be available on the website of the HKSE (www.hkexnews.hk) from 15 July 2019. The Application Proof contains, among other things, certain business and financial information relating to HCBV. The Application Proof is in draft form and the information contained therein is subject to change which may be material. PPFFH does not have any obligation or liability whatsoever in relation to the contents of the Application Proof.

Citigroup Global Markets Asia Limited, HSBC Corporate Finance (Hong Kong) Limited and Morgan Stanley Asia Limited (in alphabetical order) have been appointed by HCBV as the joint sponsors of HCBV’s proposed listing on the HKSE.

HCBV is the Netherlands-based holding company for Home Credit’s operations in (i) South & South East Asia including India, Indonesia, Vietnam and Philippines; (ii) China; (iii) the Commonwealth of Independent States including Russia and Kazakhstan; and (iv) Central & Eastern Europe including the Czech Republic and Slovakia.

This announcement is for information purposes only and does not constitute an invitation or offer to sell or the solicitation of an offer to subscribe for or buy any securities nor is it calculated to invite any such invitation or offer. This announcement does not constitute a recommendation regarding any securities.

This announcement is inside information pertaining to PPFFH as the issuer of CZK 4,000,000,000 notes due 2027, titled PPF FIN.H. VAR/27, ISIN: CZ0000001011 and listed on the Prague Stock Exchange under Article 7 of Regulation (EU) No 596/2014.

This announcement is not for publication, distribution or release, directly or indirectly in or into the United States or any other jurisdiction in which such publication, distribution or release would be prohibited by applicable laws or to any U.S. persons (as defined in Regulation S under the US Securities Act of 1933 (the “Securities Act”).

This announcement does not constitute and is not an offer to sell or the solicitation of an offer to buy securities of HCBV (the “Securities”) in Hong Kong, the United States or elsewhere. HCBV has not registered and does not intend to register the Securities under the Securities Act, and the Securities may not be offered or sold in the United States or to U.S. persons absent registration under the Securities Act or an exemption from registration under the Securities Act. There will be no public offer of the Securities in the United States or any jurisdiction other than Hong Kong.

In connection with the proposed global offering of HCBV shares (if any), the price of the HCBV shares may be stabilised in accordance with the Securities and Futures (Price Stabilizing) Rules (Chapter 571W of the Laws of Hong Kong). Details of any intended stabilisation and how it will be regulated under the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong) will be contained in the prospectus of HCBV, which will be issued in Hong Kong in connection with the public offering of HCBV, if the listing and the global offering proceed.

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Registration: a company
registered in the commercial
register of the Chamber of
Commerce and Industry of
Amsterdam under
registration Number
61880353
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