

PPF Group and EMMA Capital announce further cooperation in Home Credit Group

PPF Group and EMMA Capital announced that they have completed the transfer of Emma Capital's 2.5% shareholding in Home Credit to PPF. As a result, PPF Group now holds 91.12% of the shares of Home Credit Group, with EMMA Capital holding the remaining 8.88%. This transaction values Home Credit Group at EUR 8.5 billion.

The broader arrangement also includes an extension of the constructive cooperation between PPF and EMMA Capital in Home Credit Group for an extra five years. Jiří Šmejč will remain as Home Credit's Chairman of the Board of Directors.

Notes for editors

Founded in 1997, **Home Credit Group** is today a leading consumer finance provider worldwide. With operations in 10 countries, including China, Russia, India, and the US, the Group employs over 125,500 people. Throughout its existence it has served more than 116 million clients and its total consolidated assets now amount to EUR 23.6 billion.

PPF Group invests in multiple market segments such as banking and financial services, telecommunications, mechanical engineering, biotechnology, insurance, real estate, and agriculture. PPF's reach spans from Europe across Asia to North America. The Group owns assets of almost EUR 38 billion (as at 30 June 2018).

EMMA is an investment group established in 2012. It is currently an investment group oriented towards international markets, focusing its activities mostly on retail business. Thanks to its stakes in Home Credit Group as well as other holdings, EMMA is present through its equity stakes in markets of the European Union, former Soviet Union countries, the dynamically growing markets in Asia, and in the US.

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