



Home Credit B.V., World Trade Center , Tower B, Level 9
Strawinskylaan 933, 1077 XX Amsterdam
www.homecredit.net



PPF banka a.s.
Evropska 2690/17, 160 41, Praha 6
www.ppfbanka.cz

Announcement

In Prague, 20 September 2010

Issue of Zero-coupon Notes Due 2015

Re: Mandatory publication of information in accordance with Section 119b (3) of the Act No. 256/2004 Coll., on Business Activities on the Capital Market, as amended (hereinafter the "Act").

Issuer's details: Home Credit B.V., with its registered office at Strawinskylaan 933 Tow. B Lev. 9, 1077 XX, Amsterdam, the Netherlands, a company incorporated and existing under the Dutch law, registered with the trade register of the Chamber of Commerce for Amsterdam (Kamer van Koophandel Amsterdam) under file No. 34126597.

On 20 September 2010, PPF Banka a.s. as leading manager successfully placed a new issue of **Home Credit B.V.** zero coupon notes in the amount of CZK 2,900,000,000, due in September 2015.

The senior unsecured bonds will be issued at a price of 70,375% of the principal nominal amount and will carry no rating. The notes (represented by global note) will have certificated form and will be issued as bearer securities. The global note will represent 2000 definitive notes each with denomination of CZK 1,450,000. The expected issue and settlement date is 22 September 2010.

The notes have been accepted for trading on the Prague Stock Exchange.

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.

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