

CJSC HOME CREDIT BANK

ID: 26237202

Company domicile: Ukraine, 24 Kursantska, Dnepropetrovsk 49051

Announces,

that it is, according to Czech Act No. 377/2005 Coll. on financial conglomerates, a member of PPF financial conglomerate.

Supplementary capital adequacy requirements as of 30.9.2007

Regulatory capital of the financial conglomerate	34 419 mil. CZK
Sum of the solvency requirements of the financial conglomerate	16 325 mil. CZK
Difference between the regulatory capital and the sum of the solvency requirements of the financial conglomerate in accordance with technical principles	18 093 mil. CZK

The supplementary capital adequacy requirement of the PPF financial conglomerate is satisfied as of 30th September 2007.

List of members of PPF financial conglomerate as of 30.9.2007

Ing. Petr Kellner	Mixed financial holding person at the head of financial conglomerate according to Czech Act No, 377/2005 Coll, § 2 letter f) on financial conglomerates and according to Czech Ministry of Finance decision ref. number 32/117703/2005-323/R from 2nd March 2006.
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Other members:

Company	ID	Domicile
PPF Group N.V.	33264887	Netherlands, Strawinskylaan 933, 1077 XX, Amsterdam
CP Strategic Investments B.V.	34124690	Netherlands, Strawinskylaan 933, 1077 XX, Amsterdam
Home Credit B.V.	34126597	Netherlands, Strawinskylaan 933, 1077 XX, Amsterdam
Univerzální správa majetku a.s.	60192330	Czech Republic, 140 21 Praha 4, Na Pankráci 1658/121
Contractual Digital Floor, a.s.	25749714	Czech Republic, 140 21 Praha 4, Na Pankráci 1658/121
Česká pojišťovna a.s.	45272956	Czech Republic, 11304 Praha 1, Spálená 75/16
Česká poisťovňa - Slovensko, akciová spoločnosť	31354327	Slovak Republic, Plynárska 7/C, 824 79 Bratislava
Česká pojišťovna ZDRAVÍ a.s.	49240749	Czech Republic, 100 00 Praha 10, Litevská 1174/8
PPF banka a.s.	47116129	Czech Republic, 14062 Praha 4, Na Strži 1702/65
ČP DIRECT, a.s.	25635191	Czech Republic, 14021 Praha 4, Na Pankráci 1658/121
Home Credit International a.s.	60192666	Czech Republic, 14021 Praha 4, Na Pankráci 1658/121
Home Credit Slovakia, a.s.	36234176	Slovak Republic, 921 01 Piešťany, Winterova 7
ČP INVEST investiční společnost, a.s.	43873766	Czech Republic, 11000 Praha 1, Purkyňova 74/2
Penzijní fond České pojišťovny, a.s.	61858692	Czech Republic, 11000 Praha 1, Truhlářská 1106/9
Общество с ограниченной ответственностью «ЧЕШСКАЯ СТРАХОВАЯ КОМПАНИЯ» (Czech Insurance Company, o.o.o.)	7744001803	Russian Federation, Moscow, 125040, ул.Правды, д.8, стр.1
Общество с ограниченной ответственностью «Финансовый Сервис» (Financovij Servis, o.o.o.)	7703304510	Russian Federation, Moscow, 125040, ул.Правды, д.8, стр.1
PPF a.s.	25099345	Czech Republic, 14021 Praha 4, Na Pankráci 1658/121

Company	ID	Domicile
PPF burzovní společnost a.s.	60196211	Czech Republic, 14021 Praha 4, Na Pankráci 1658/121
PPF Art a.s.	63080672	Czech Republic, 11304 Praha 1, Purkyňova 72/4
CP REINSURANCE COMPANY LIMITED	148685	Republic of Cyprus, 11 Florinis Street, Office 502, 1065
PPF SERVICES LIMITED	92432	Republic of Cyprus, 2-4 Arch. Makariou III Avenue, Capital Center, 1505 Nikosia
Public Picture & Marketing a.s.	25667254	Czech Republic, 11304 Praha 1, Purkyňova 74/2
Zábavní a výstavní park a.s.	26143763	Czech Republic, 11304 Praha 1, Purkyňova 74/2
Общество с ограниченной ответственностью «Инко-Технополис» (Inko - Technopolis, o.o.o.)	1027700280640	Russian Federation, 124482 Moscow, 317A Zelenograd
Общество с ограниченной ответственностью „Хоум Кредит энд Финанс Банк“ (Home Credit and Finance Bank, o.o.o.)	1027700280937	Russian Federation, 124482 Moscow, 317A Zelenograd
Общество с ограниченной ответственностью "Инфобос" (Infobos, o.o.o.)	1027739699338	Russian Federation, 124482 Moscow, 317A Zelenograd
Общество с ограниченной ответственностью "Финансовые инновации" (FINANCIAL INNOVATIONS o.o.o.)	1047796566223	Russian Federation, 124482 Moscow, 317A Zelenograd
Общество с ограниченной ответственностью «Лико-Технополис» (Liko - Technopolis, o.o.o.)	1027700461062	Russian Federation, 124482 Moscow, 317A Zelenograd
PPF Asset Management a.s.	25629123	Czech Republic, 14021 Praha 4, Na Pankráci 121/1658
PPF Media B.V.	34186296	Nizozemí, Strawinskylaan 933, 1077 XX, Amsterdam
PPF HOLDINGS B.V.	34186294	Nizozemí, Strawinskylaan 933, 1077 XX, Amsterdam
Česká nezávislá televizní společnost, spol. s r.o. v První Callin agentura a.s.	49616668	Czech Republic, 110 00 Praha 1, Purkyňova 74/2
"Хоум Кредит Казакстан" Акционерлік қоғамы (Home Credit Kazakhstan, AK)	27108562	Czech Republic, 14021 Praha 4, Na Pankráci 1658/121
HC Holding a.s.	70 700 – 1910-AO	Republic of Kazakstan, 050020, Almaty, Medeuckij rajon, Dostyk 310
Home Credit a.s.	26978601	Czech Republic, 60200 Brno, Moravské náměstí 249/8
PPF HOLDINGS LIMITED	26978636	Czech Republic, 60200 Brno, Moravské náměstí 249/8
Закрите акціонерне товариство „Чеська страхова компанія Україна – Страхування життя“ (Czech insurance company Ukraine - Life Insurance, ZAT)	HE 131103	Republic of Cyprus, 2-4 Arch. Makariou III Avenue, Capital Center, 1505 Nikosia
Общество с ограниченной ответственностью «Глобал Кредит Бюро» /in liquidation/; (Global Credit Bureau, o.o.o.)	33783296	Ukraine, Московский проспект 9,04073 Киев
Общество с ограниченной ответственностью «Глобал Пейментс Кредит Сервисиз» (Global Payments Credit Services, o.o.o)	1057747935838	Russian Federation, 124482 Moscow, 317A Zelenograd
PPF TRADE MARKS LIMITED	1047820008895	Russian Federation, 197376 Petrograd, Lva Tolsteho 7
REFICOR s.r.o.	HE 167324	Republic of Cyprus, Griva Digei 51, ATHINEO BUILDING, P.C. 8047, Paphos
Open Gate a.s.	25600958	Czech Republic, 140 21 Praha 4, Na Pankráci 1658/121
OPEN GATE - Boarding school, osmileté	26446081	Czech Republic, 140 21 Praha 4, Na Pankráci 1658/121
CZI Holdings N.V.	27089941	Czech Republic, Babice 5, 25101 Říčany
CF Commercial Consulting (Beijing) Limited	34245976	Netherlands, Strawinskylaan 933, 1077 XX, Amsterdam
TORPERA LIMITED	n.a.	Peoples Republic of China, 50 Liangmaqiao, Office and Apartment Building Beijing Lufthansa Center Kempinski Hotel, C 214 - 215, 100016 Beijing
Home Credit Grand Holding a.s.	175512	Republic of Cyprus, 10 Vas. Freiderikis Street, JACKI COURT, 2 floor, office 202, 1066 Nicosia
HC Asia N.V.	27585492	Czech Republic, 140 21 Praha 4, Na Pankráci 1658/121
	34253829	Netherlands, Strawinskylaan 933, 1077 XX, Amsterdam

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HCES N.V.	34253863	Netherlands, Strawinskylaan 933, 1077 XX, Amsterdam
RP Holding Co Cayman Islands Limited	MC-138948	Cayman Islands, PO Box 309GT Uglan House, South
PFH Turkish Financial Holdings B.V.	34247891	Netherlands, Naritaweg 165 Telestone 8, Amsterdam
REDLIONE LTD	HE 178059	Republic of Cyprus, Pindarou 27, Alpha Business Center 2nd floor, 1060 Nikosia
ČP Services, s.r.o.	36692701	Slovak Republic, Plynárenská 7/C, 82479 Bratislava
LLC HOME CREDIT FINANCE	33338439	Ukraine, Leningradskaja dom 5, Dnepropetrovsk, 49000
Union Wealth Engineering Limited	890063	Hong Kong, 31/F, The Center, 99 Queen's Road Central
Saint World Limited	1065677	Hong Kong, 31/F, The Center, 99 Queen's Road Central
Favour Ocean Limited	1065678	Hong Kong, 31/F, The Center, 99 Queen's Road Central
CJSC HOME CREDIT BANK	26237202	Ukraine, 24 Kursantska, Dnepropetrovsk 49051
Shenzhen Xin Chi Commercial Consulting Co., Ltd	72226	Peoples Republic of China, Shenzhen, Room C, 4 Floor Noble Center, No. 1006, 3rd Fuzhong Rd, Futian
ОАО Лоробанк (ОАО Lorobank)	807000056	Republic of Belarus, 25 Inženernaya str., Minsk
АО «Чешская Страховая Компания Казахстан-Страхование жизни, дочерняя компания (Czech Insurance Company Kazakhstan)	82547-1910-AO	Republic of Kazakhstan, Агентство Республики Казахстан по регулированию и надзору финансового рынка и финансовых организаций, 67 Aitike Bi, Almaty, 050000
Закрите акціонерне товариство «СЗІ Україна» Адміністратор пенсійного фонду» (CZI Ukraine, Pension fund administrator)	34892062	Ukraine, Московский проспект 9,04073 Киев
Товариство з обмеженою відповідальністю „фінансове обслуговування“ (Financial services)	34891975	Ukraine, Московский проспект 9,04073 Киев
Home Credit Guarantee (Jiangsu) Co., Ltd	66008897-6	Peoples Republic of China, Suzhou City, No. 26, Miaowan Street, Jiangsu Province
Home Credit Guarantee (Zhejiang) Co., Ltd	n.a.	Peoples Republic of China, Ningbo, floor 4, No. 1130 Baizhang East Road, Jiangdong District, Zhejiang
PPF Co1 B.V.	34275402	Netherlands, Strawinskylaan 933, 1077 XX, Amsterdam
PPF Co2 B.V.	34275486	Netherlands, Strawinskylaan 933, 1077 XX, Amsterdam
Home Credit Guarantee (Sichuan) Co., Ltd	n.a.	Peoples Republic of China, Chengdu, Sichuan Province, No. 76 South Third Road, New Park, High Technology Singapore Industry Park
HC Fin1 B.V.	34276363	Netherlands, Strawinskylaan 933, 1077 XX, Amsterdam
HC Fin2 B.V.	34276162	Netherlands, Strawinskylaan 933, 1077 XX, Amsterdam
HC Fin3 B.V.	34274924	Netherlands, Strawinskylaan 933, 1077 XX, Amsterdam
Home Credit Guarantee (Liaoning) Co., Ltd	79692363-5	Peoples Republic of China, Dalian, Room 205, No. 782 Huangpu Road, Dalian High-Tech Industrial Zone
Home Credit Guarantee (Chongqing) Co., Ltd	n.a.	Peoples Republic of China, Chongqing, Room 3001, Floor 30, Building B, No. 100 Zourong Road, Yuzhong District
Gradua Finance, a.s.	36792420	Slovak Republic, Bratislava, Lazaretská 3/a, PSČ: 811
Ervine & Doll, a.s.	26182891	Czech Republic, Říčany, Babice 5, PSČ: 25101
Generali PPF Holding B.V.	34275688	Netherlands, Diemerhof 42, 1112XN Diemen
Russia Finance Corporation B.V.	33180424	Netherlands, Strawinskylaan 933, 1077 XX, Amsterdam
E-GATE a.s.	27067726	E-GATE a.s., reg./IC: 27067726, Praha 4, Na Pankráci
HC Kazakh Holding B.V.	35024270	Nizozemí, Strawinskylaan 933, 1077 XX, Amsterdam
Open non-state pension fund "Garant-Pension"	35274991	Ukrainina, Kyjev, Moskovskiy prospekt 9, 04073
Негосударственный пенсионный фонд «Гарант» Non state pension fund Garant	1025004913152	Ruská federace, 119992, Moskva, Usačeva 11, str. 17
ООО "Имидж Маркет" Image Market	1037789013151	Ruská federace, 123424, Moskva, Volokolamskij
DONMERA LIMITED	204966	Kyperská republika, Pindarou 27, Alpha Business
HOMER SOFTWARE HOUSE LIMITED	35364346	Ukrainina, Kyjev, 04070, Illinska, budova 9
Guangdong Hengfeng Financing Guarantee Co., Ltd.	n.a.	Guangzhou, Huanshi Road East, No.417, Yuexiu District, Guangdong Province, Čínská lidová republika