

Resolution No. 1/2013
Of the sole shareholder of
JSC "Home Credit Bank"

Moscow

8 February 2013


Home Credit & Finance Bank Limited Liability Company (general state registration number: 1027700280937, INT 7735057951), represented by the Chairman of the Management Board Ivan Svitek (passport No. 39610290, issued – Praha 6 on 12.05.2010, registered at the address: 125040, Moscow, 8 Pravda st., building 1), being the sole shareholder of the joint-stock company "Home Credit Bank" (hereinafter "the Company"), has taken the decisions as follows:

- 1) to elect Bohumil Polacek a member of the Board of Directors - independent director of the Company for the term of powers of the Board of Directors of the Company;
- 2) to define monthly remuneration of the member of the Board of Directors - independent director of the Company Bohumil Polacek in the amount 400 (four hundred) Euro.

Sole shareholder:

Home Credit & Finance Bank Limited Liability Company
represented by **Chairman of the Management Board**
Ivan Svitek




(signature)