

Resolution No. 3/2013
Of the sole shareholder of
Subsidiary Bank Joint-Stock Company
“Home Credit and Finance Bank”

Moscow

21 May 2013

Home Credit & Finance Bank Limited Liability Company (general state registration number: 1027700280937, INT 7735057951), represented by the Chairman of the Management Board Mr. Ivan Svitek (passport No. 39610290, issued – Praha 6 on 12.05.2010, registered at the address: 125040, Moscow, 8 Pravda st., building 1), in its capacity as a sole shareholder of Subsidiary Bank Joint-Stock Company “Home Credit and Finance Bank” (hereinafter “the Company”), resolved to:

- 1) extend the term of powers of the Board of Directors of the Company for 3 (three) years;
- 2) relieve Mr. Pavel Rozehnal of the duties of chairman of the Company to continue as a member of the Board of Directors of the Company for the term of powers of the Board of Directors;
- 3) elect Mr. Ivan Svitek member of the Board of Directors of the Company for the term of powers of the Board of Directors of the Company;
- 4) elect member of the Board of Directors of the Company Mr. Ivan Svitek chairman of the Board of Directors of the Company;
- 5) approve the Company’s annual financial statements together with the report of independent auditors “KPMG Audit” LLP for the year ended 31 December 2012;
- 6) not to accrue and not to pay dividends on the common shares of the Company;
- 7) distribute net income in the amount of KZT 9, 668, 333, 000 (Nine billion six hundred sixty eight million three hundred thirty three thousand) for the increase of the reserve capital of the Company;
- 8) choose “KPMG Audit” LLP for performance of audit for the year 2013;
- 9) take into account information that shareholders have not applied to the Company in relation to actions of the Company or its officers;
- 10) take into account information on the amount and structure of remuneration of the members of the Board of Directors and the Management Board of the Company;
- 11) in connection with the change of the legal name of the Company effective as of 4 April 2013 the old name of the Company in all internal documents of the Company approved by the general shareholders meetings shall be changed to the following: Subsidiary Bank Joint-Stock Company “Home Credit and Finance Bank (full name) and SB JSC “Bank Home Credit” (short name).

Sole shareholder:

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

