

**Resolution No. 2/2013**  
Of the sole shareholder of  
**JSC “Home Credit Bank”**

Moscow

18 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”), taking into account the second subparagraph of paragraph 4 of Article 15 of the Law of the Republic of Kazakhstan “On banks and banking activity in the Republic of Kazakhstan” requiring subsidiary banks to use in their names the name of a parent bank, has taken the decisions as follows:

1) To change the name of the Company as follows:

a) Full name of the Company:

in the state language – «Хоум Кредит энд Финанс Банк» акционерлік қоғамы Еншілес банкі;

in the Russian language – Дочерний банк акционерное общество «Хоум Кредит энд Финанс Банк»;

in the English language - Subsidiary Bank Joint-Stock Company “Home Credit and Finance Bank;

b) Short name of the Company:

in the state language – «Банк Хоум Кредит» АҚ ЕБ;

in the Russian language – ДБ АО «Банк Хоум Кредит»;

in the English language – SB JSC “Bank Home Credit”;

2) To introduce the following amendments to the Charter of the Company:

Paragraph 1.3. of the Charter shall be set forth as follows:

«Full name of the Bank:

in the state language – «Хоум Кредит энд Финанс Банк» акционерлік қоғамы Еншілес банкі

in the Russian language – Дочерний банк акционерное общество «Хоум Кредит энд Финанс Банк»

in the English language – Subsidiary Bank Joint-Stock Company “Home Credit and Finance Bank

Short name of the Bank:

in the state language – «Банк Хоум Кредит» АҚ ЕБ

in the Russian language – ДБ АО «Банк Хоум Кредит»

in the English language – SB JSC “Bank Home Credit”».

3) To empower the Chairman of the Management Board of the Company Mr. Pavel Maco to sign the amendments to the Charter of the Company.

Sole shareholder:

**Home Credit & Finance Bank Limited Liability Company**

**represented by Chairman of the Management Board**

**Ivan Svitek**

Stamp



(signature)