

Home Credit B.V. Floating Rate Bonds due 2009, ISIN CZ0000000203 - payment of the third coupon

Česká spořitelna, a. s. having its registered office at Prague 4, Olbrachtova 1929/62, Identification No. 45244782 as the appointed Administrator of the Issue

- **Home Credit B.V. Floating Rate Bonds due 2009**
- **ISIN CZ0000000203**
- **the Third Interest Period: 21 June 2007 – 21 December 2007**

Announces the beginning of the payment of the third coupon on 21 December 2007.

The record date for the coupon payment is 21 November 2007; the ex-coupon date is 22 November 2007.

In accordance with the terms and conditions of the bonds the coupon will be provided by the wire transfer in the specified office: Česká spořitelna, a.s., Department for the Control of the Products of the Financial Markets, Národní 27, 110 00 Prague 1.

Payment instructions for the coupon payment should be delivered to the Administrator by the close of business on 14 December 2007.

Further information can be obtained from +420 224 995 433 a +420 224 995 314.

16.11.2007