

**Home Credit B.V. Floating Rate Bonds due 2009, ISIN CZ0000000203 - payment of the fifth 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**
- **Fifth Interest Period: 21 June 2008 – 21 December 2008**

announces the beginning of the payment of the fifth coupon on 22 December 2008.

The record date for the coupon payment: 21 November 2008; the ex-coupon date: 22 November 2008.

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 Management and Custody of Separate Accounting Files, Evropská 2690/17, 160 00 Prague 6.

Payment instructions for the coupon payment should be delivered to the Administrator by the close of business on 15 December 2008.

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

31.10.2008