

AIR BANK GROUP UNAUDITED COMBINED FINANCIAL RESULTS FOR Q3 2021

Press Release

AIR BANK GROUP DELIVERS CZK 1.472 BILLION PROFIT FOR THE YEAR TO DATE - A 16.9% RISE IN NET PROFITS YEAR ON YEAR - DEMONSTRATES SOLID GROWTH FOUNDATION IN PLACE TO CAPITALISE ON CONTINUED ECONOMIC RECOVERY

Air Bank Group's unaudited combined financial results for the third quarter (Q3) of 2021, contain the results from Air Bank a.s., Benxy s.r.o. (Zonky), Home Credit a.s., and Home Credit Slovakia, a.s.

Executive Summary

- The Air Bank Group posted a 16.9% rise in year-to-date net profits, compared to the same period in 2020
- Air Bank mobile platform has maintained a solid 21% year-on-year growth with over 700,000 users and 23,9% DAU (daily app usage)
- The Group also posted strong demand across its business portfolio. For example, compared to Q3 2020, the Group's mortgage loan portfolio is up 50%
- The Group's total net loans amounted to CZK 63.3 billion as of Q3 2021 with retail loans accounting for CZK 55.0 billion, which grew at 17.8% year-on-year
- In 2021 YTD, the Air Bank Group released impairments of CZK 41 million compared to impairment charge of CZK 314 million in the same period in the last year. This highlights the strength of the national economic recovery and demonstrates sound credit quality of the Group's customer loan portfolio.
- Operating costs were cut by a further 0.2% YTD, as continued efforts to drive efficiencies continued
- Deposits at The Group's banking business continue to demonstrate strong growth, showing a 13.6% increase compared to Q3 of last year
- The Group continued its robust performance by delivering a 240bps increase in Return on Equity (ROE) for 2021 YTD, compared to the same period last year
- The better-than-expected performance and profitability from The Group underscores the continued resilience and focus on quality delivery of service, despite ongoing COVID related challenges.

Prague, 19 November – In the most recent quarter (Q3) of 2021, retail bank Air Bank, P2P digital lending platform Zonky and consumer finance providers Home Credit Czech Republic and Home Credit Slovakia (“Air Bank Group”) posted a 16.9% increase in Year-to-Date net profit compared to the same period last year. Continued business growth is being driven by robust demand for services at Air Bank and Zonky, with solid Group performance being complemented by the stable Home Credit Czech Republic and Home Credit Slovakia businesses.

“The Air Bank Group's story of growth and resilience continues with this robust quarter of performance results. This year, we celebrate Air Bank's tenth anniversary of operations, and I am proud to lead a business that has changed the landscape of Czech banking over the past decade. Presently, we are seeing our laser focus on driving innovation and delivering value for our customers

continue to pay-off,” said **Michal Strcula**, Chief Executive of Air Bank and member of the supervisory board at Benxy, Home Credit and Home Credit Slovakia.

Key combined financial metrics (in CZK millions)	Q3 FY21	Q3 FY20	Y-on-Y change
Net Profit (YTD)	1,472	1,259	16.9%
Operating Income (YTD)	4,293	4,363	(1.6%)
Operating Expenses (YTD)	2,466	2,472	(0.2%)
Impairment losses (YTD)	(41)	314	(113.1%)
Total Assets	151,049	134,807	12.0%
Total Deposits	134,430	118,369	13.6%
Total Equity	11,940	11,387	4.9%
Return on Equity (YTD)	17.4%	15.0%	+240 bps

About The Group

Air Bank

Air Bank is the fastest and largest growing neo-bank and one of the few in the world to have already achieved both significant size and profitability. It offers a full range of retail banking products through its digital channels.

Last year, Air Bank for the third time won KPMG’s best customer experience rating out of two hundred regularly evaluated brands active in the Czech market.

Home Credit CZ-SK

Home Credit is the biggest non-bank consumer finance company in the Czech market and offers point-of-sales financing, credit cards, consumer loans, car loans and micro credit. Last year, Home Credit CZ won third place in the Responsible Lending Index, which is compiled regularly by the People in Need NGO.

Zonky

Zonky – legal entity name is Benxy - is an exclusively online peer-to-peer lending platform that connects retail borrowers and investors. It offers digital onboarding and no paperwork that enables the ongoing growth of its customer base.

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a.s., and Home Credit Slovakia, a.s. form a single consolidated accounting entity. The combined results have not been audited or verified by an auditor in any way whatsoever. In this document, Air Bank a.s., Benxy s.r.o., Home Credit a.s., and Home Credit Slovakia, a.s. are referred to as the Group. Each of the above companies is indirectly controlled by Home Credit Group B.V., a member of the PPF Group.

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