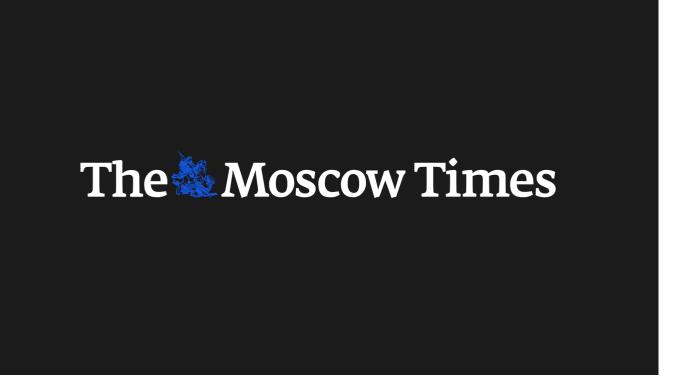


## **Home Credit Plans Bond**

By The Moscow Times

October 16, 2012



Home Credit and Finance Bank, one of the largest consumer-credit lenders in Russia, plans to raise \$500 million in

7 1/2-year subordinated eurobond issue, IFR, a Thomson Reuters news and market analysis service, said Wednesday.

It added that yield guidance was set at about 9.5 percent for the deal, which will help the lender improve its Tier 2 capital adequacy ratio. Citigroup, HSBC and Sberbank CIB are arranging the deal.

Russian borrowers have raised almost \$40 billion in eurobond deals so far this year, gaining on investors' positive attitude toward emerging markets.

(Reuters)

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