



Investment Case

We are well positioned to capitalise on opportunities in this growing and fragmented market.

Strong market position

#2

HOME COLLECTED CREDIT COMPANY IN THE UK, AND GAINING MARKET SHARE

6%

229,000 CUSTOMERS ACROSS THE UK, UP BY 6%



HIGH LEVELS OF CUSTOMER SATISFACTION

Read more on page 14

Scalable infrastructure

463

NEW TERRITORY BUILDS

IT

SCALABLE, HIGHLY INVESTED IT PLATFORM



WIDENING PRODUCT OFFERING

Read more on page 7

Well positioned for growth

c.8m

UNTAPPED MARKET POTENTIAL OF C.8M PEOPLE



ROADMAP OF CUSTOMER INITIATIVES



WELL PLACED FOR CONSOLIDATION IN A FRAGMENTED MARKET

Read more on page 8

Sound risk management



PRUDENT SECTOR CREDIT RISK POLICY, APPLIED THROUGH FACE TO FACE CONTACT BY AGENTS: EVERY CUSTOMER, EVERY LOAN

Proven financial performance

21%

TOTAL CREDIT ISSUED¹ UP 21% TO £174.4M

Experienced and stable executive team

c.100

YEARS OF HOME CREDIT EXPERIENCE

+/-

STRONG BALANCE SHEET AND FUNDING MODEL

17%

REVENUE UP BY 17% VS. LAST YEAR

#1

FIRST OF TOP 3 HCC PROVIDERS TO GAIN FULL FCA AUTHORISATION IN MAY 2017

19%

LOAN BOOK GROWTH OF 19%

22%

PROPORTION OF LOANS ATTRIBUTABLE TO CUSTOMERS WHO ARE NEITHER PAST DUE NOR IMPAIRED UP BY 22%

£

CASH GENERATIVE BUSINESS MODEL THAT ALLOWS FOR A PROGRESSIVE DIVIDEND POLICY

Read more on page 87

Read more on page 25

¹ Definitions are set out in the Glossary of Alternative Performance Measures on pages 98 to 99