

## 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 share

235,000 customers across the UK, up by 2.6%

High levels of customer satisfaction and repeat business

*Read more on page 18*



### SCALABLE INFRASTRUCTURE

Scalable, highly invested IT platform

Widening product offering

*Read more on page 20*



### WELL POSITIONED FOR GROWTH

Roadmap of organic growth initiatives

Well placed for consolidation in a fragmented market

Untapped market potential of c.8m people

*Read more on page 22*





## SOUND RISK MANAGEMENT

Prudent credit risk policy, applied through **face to face contact** by agents: every customer, every loan

**Robust** balance sheet and funding model

*Read more on page 32*



## PROVEN FINANCIAL PERFORMANCE

Revenue up **by 6%** vs. last year\*

Loan book growth **of 6%\***

Cash generative business model that allows for a **progressive dividend policy**

*Read more on page 24*



## EXPERIENCED AND STABLE EXECUTIVE TEAM

**c. 100 years** of home credit experience

\* Like-for-like on an IFRS 9 basis.