



PROVIDENT ROMANIA

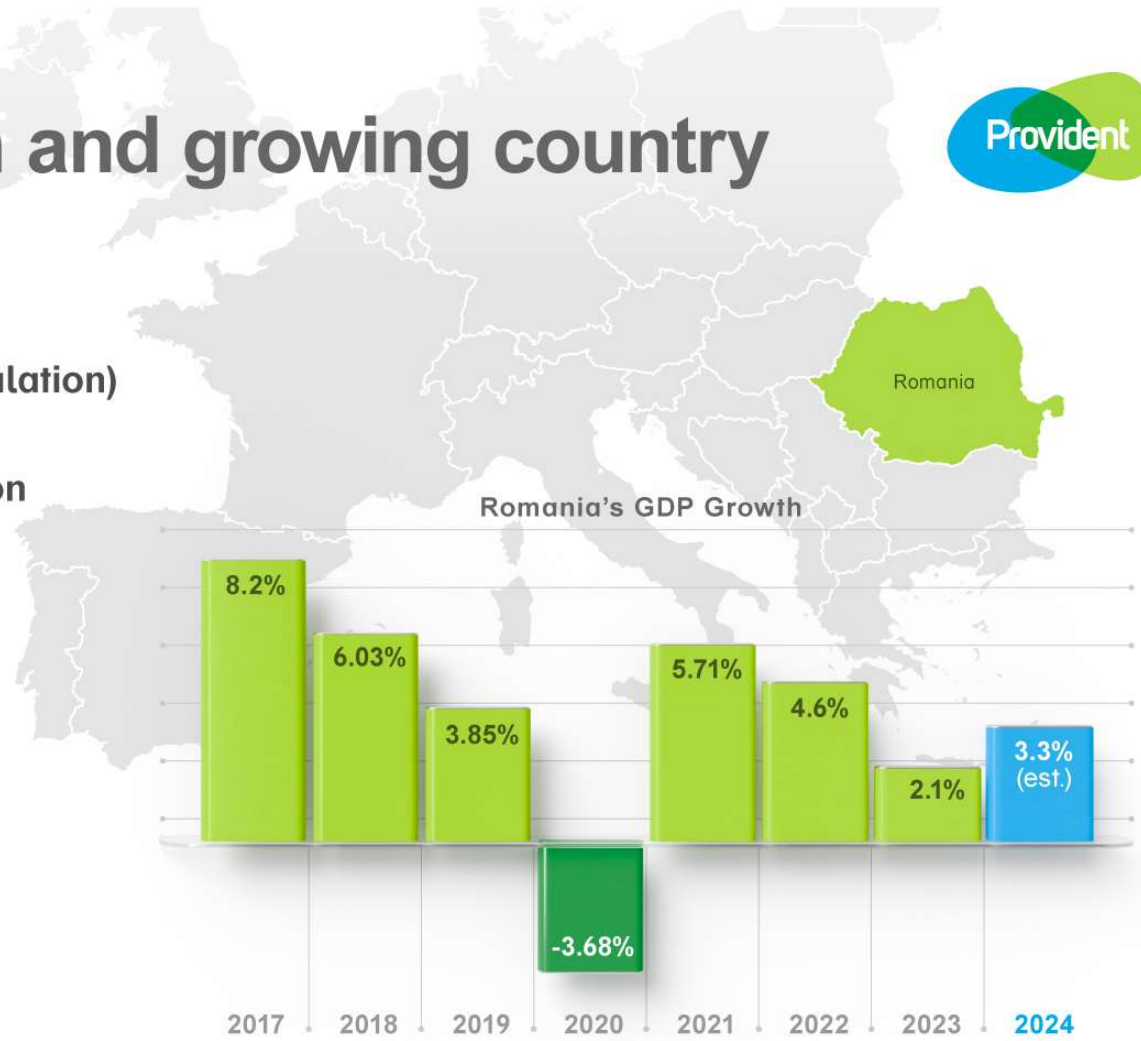
A DRIVER OF GROWTH AND INNOVATION



A large, culturally-rich and growing country

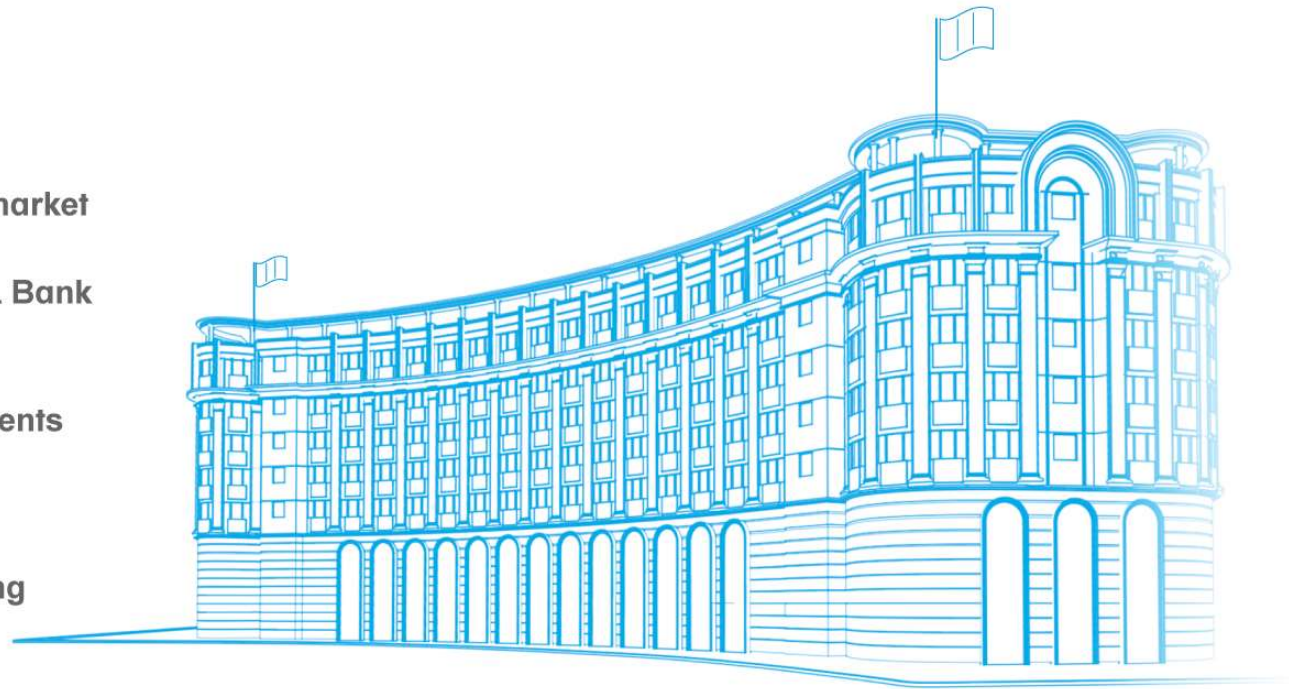


- Sixth largest country in the EU (19M population)
- A generator of stability in a volatile region
- Currency: Romanian RON
- Exchange rate: 5.85 RON/£
- Net minimum wage: ~£364
- Net minimum pension: ~£219



A strictly regulated market

- **Competitive and well-functioning credit market**
- **Licensed and supervised by the National Bank of Romania, similar to banks**
- **Strict risk management, capital requirements and affordability rules in place**
- **100% total cost of credit legislation passed by the Parliament in 2024, awaiting ruling from the Constitutional Court**



A growing market with healthy competition

New personal loans + 80% Q1/2024 vs. Q1/2023



Non-banking financial institutions



Payday lenders



Banks



	Loan value ranges	Average loan	Term ranges	Average term	APR ranges
Provident	£85 – £3,300	£800	11 – 31 months	19 months	68% – 356%
Payday lenders	£17 – £1,700	£220*	1 – 3 months	1 month*	237% – 13,852%*
NBFIs	£51 – £8,500	£1,050*	6 – 60 months	42 months*	22% – 4,084%*
Banks (consumer)	£170 – £34,000	£4,850*	6 – 60 months	54 months*	10% – 136%*

*based on estimations

Building a better world through financial inclusion

Provident in Romania



One of the most important British investments and one of the largest British employers in Romania.

Playing an essential social role

Financial inclusion

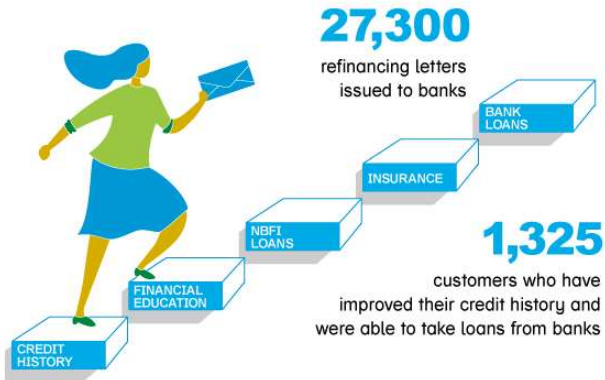
47%

of our customers live in small villages

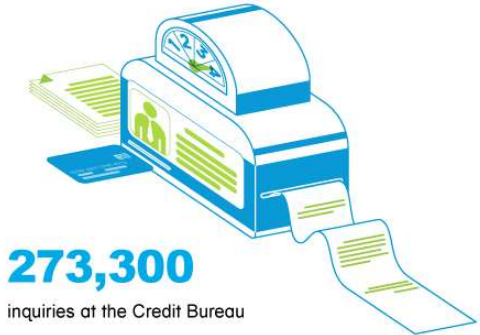


29%

of new customers with no credit history

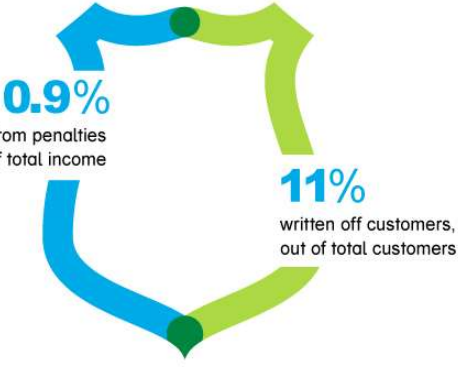
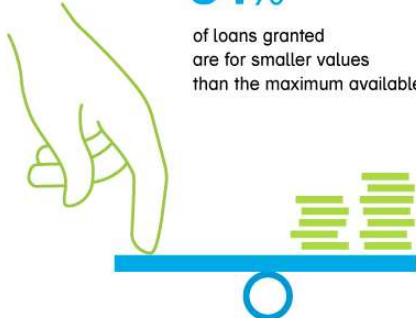


Responsible lending



54%

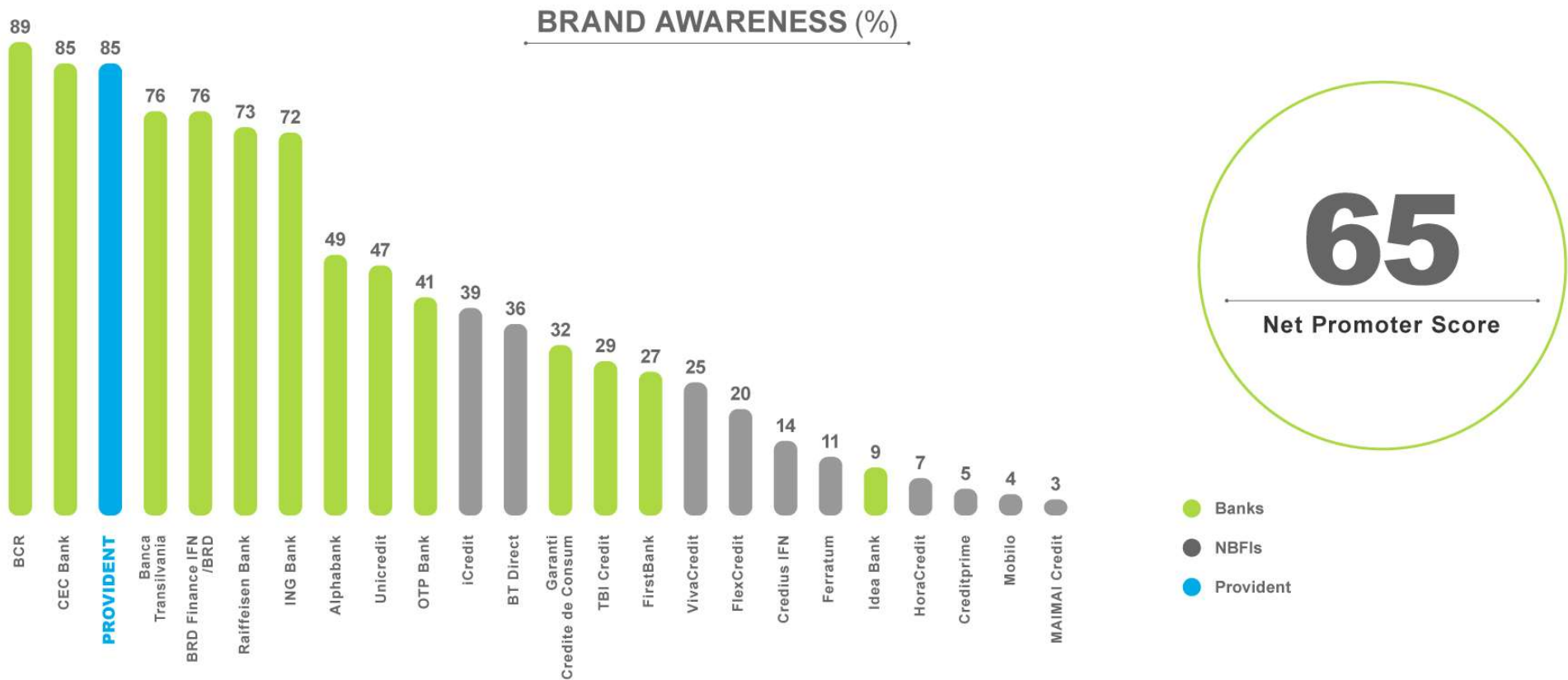
of loans granted are for smaller values than the maximum available



47% OF ROMANIANS BELIEVE THAT PROVIDENT SUPPORTS FINANCIAL INCLUSION BY CREATING A CREDIT HISTORY FOR THOSE WITH LOWER INCOMES (RepTrack)

Excellent brand awareness and reputation in Romania

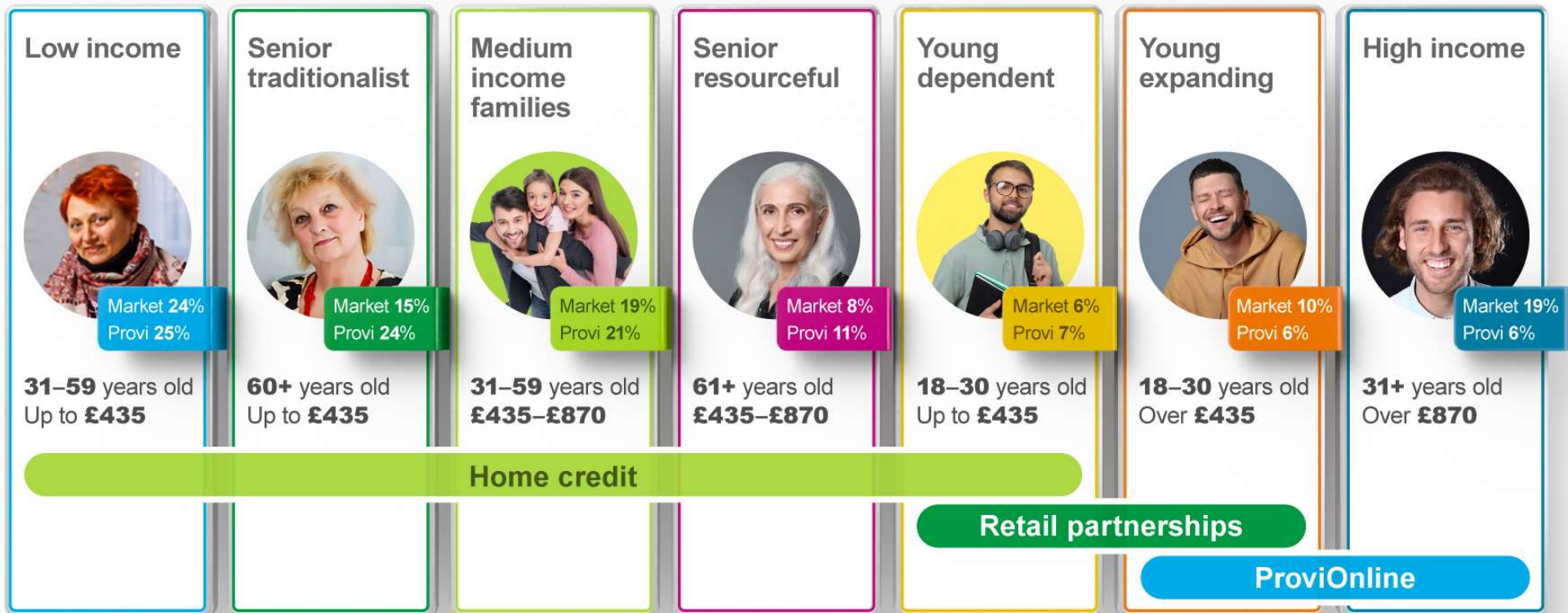
High awareness of Provident – top 3 brand among banks and an indisputable leader of NBFIs



Source: Brand Tracking 2023 – IPSOS PL

Building a better world through financial inclusion

Evolving to serve a larger, more diverse consumer base



Home credit has a highly effective, large-scale infrastructure

Difficult to replicate and takes years of experience to manage effectively



Building a better world through financial inclusion

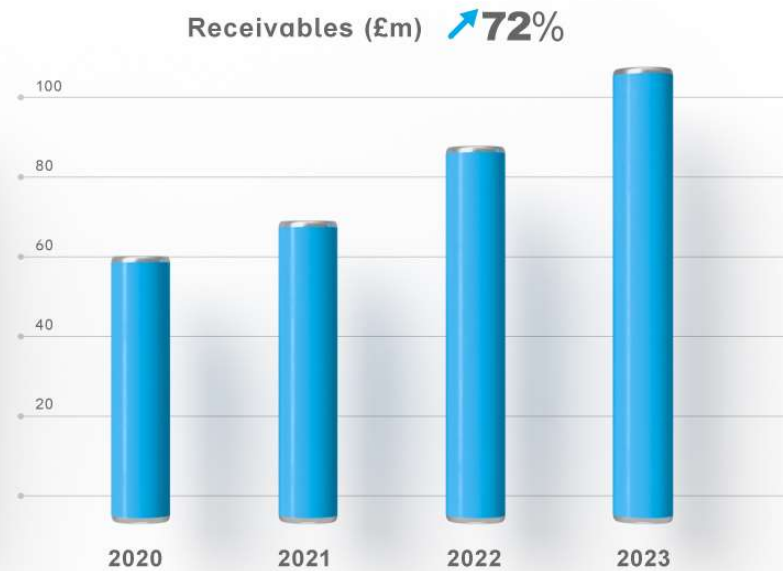
Meet our Customer Representatives



- Account for 74% of the total employees
- 80% are women, average age: 45
- Most of them have high school education
- More than 40% work part-time and many have a second job
- Around 400 have worked with us for more than 10 years

Building a better world through financial inclusion

Excellent growth supported by strong financial performance



20+%
Return on required equity

- Significant increase in receivables post-pandemic
- Strong lending growth while achieving excellent receivables portfolio
- Strong profit contributor for the Group

Building a better world through financial inclusion

Expanding portfolio and distribution to deliver growth opportunities



Building a better world through financial inclusion

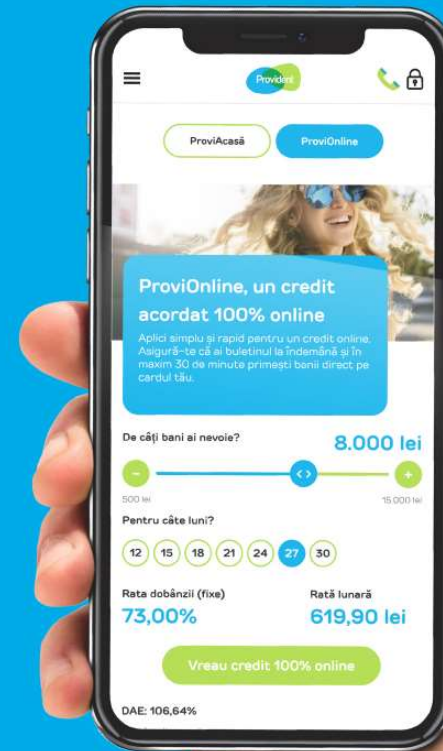
ProviOnline – new digital offering to meet customers' evolving needs

Provident

- 100% digital end-to-end product to support growth
- User-friendly, mobile responsive self-service platform
- Dedicated customer care team offering fast support
- Excellent customer acceptance and opportunity to expand the Provident brand



2024 customer acquisition (number of loans)



Building a better world through financial inclusion

ProviOnline – attracting a new generation of customers



Customers like:

- Ease of use
- Speed of money transfer

76%
New customers

84%
Customer satisfaction

63
High Net Promoter Score

Demographics



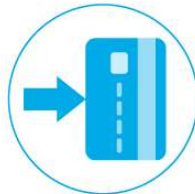
Male **61%**



Average age
31



Average loan
£765

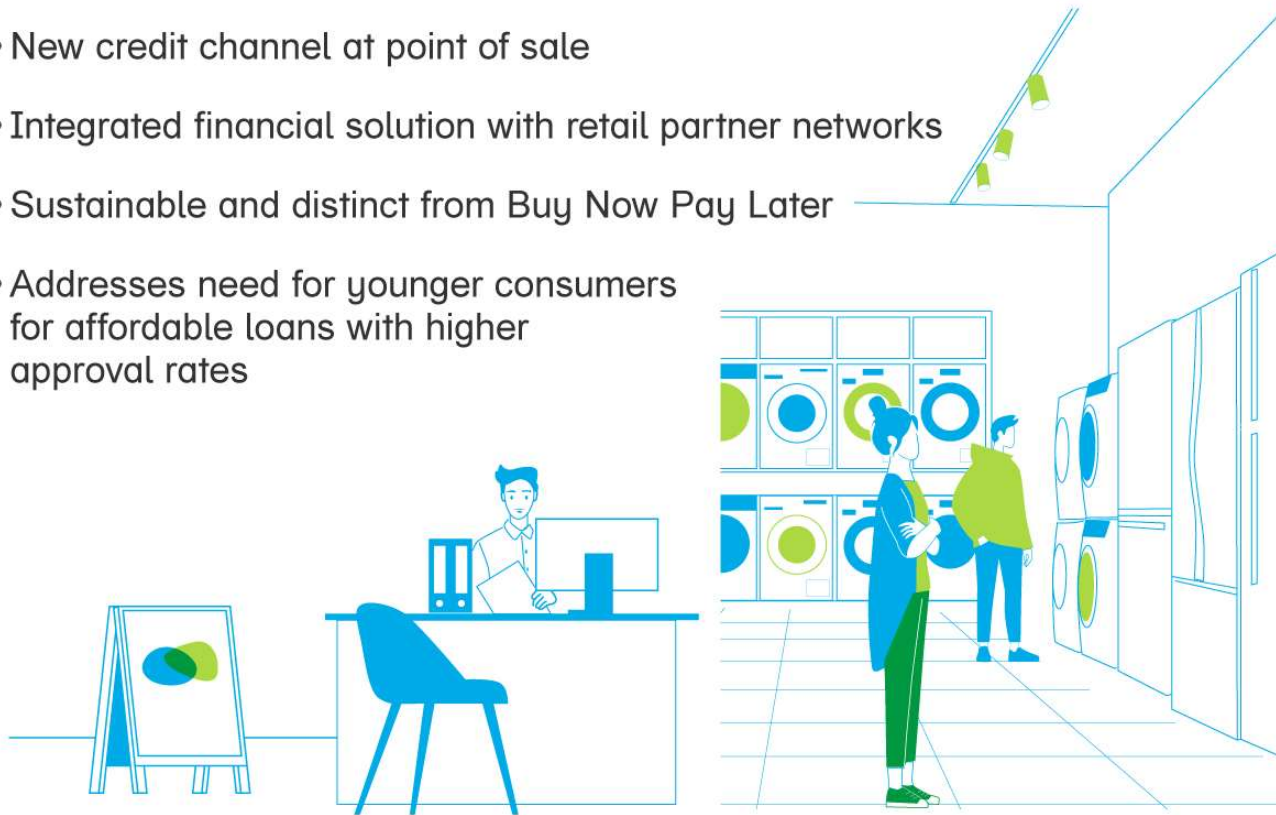


Average income
£721

Retail partnerships – an engine for customer growth



- New credit channel at point of sale
- Integrated financial solution with retail partner networks
- Sustainable and distinct from Buy Now Pay Later
- Addresses need for younger consumers for affordable loans with higher approval rates



Clear benefits for:

Consumers

- Meets expectations for purchase finance
- Smooth onboarding process and fast approval

Retailers

- Improves credit acceptance rates
- Incremental sales, higher order values, and greater customer satisfaction and retention

IPF

- Opens new growth channel to meet purpose
- Attracts a greater pool of younger customers

Building a better world through financial inclusion



Retail loans available in 350 points of sale and growing

- 2 large retailers with national coverage
- Numerous retailers via brokerage platforms
- New retailers added every month



Building a better world through financial inclusion

Multi-channel approach with hybrid customer management

The only lender in Romania with a range of channels to serve and support retail finance customers



Clear opportunities to expand locations and channels



OPPORTUNITIES IN MEXICO

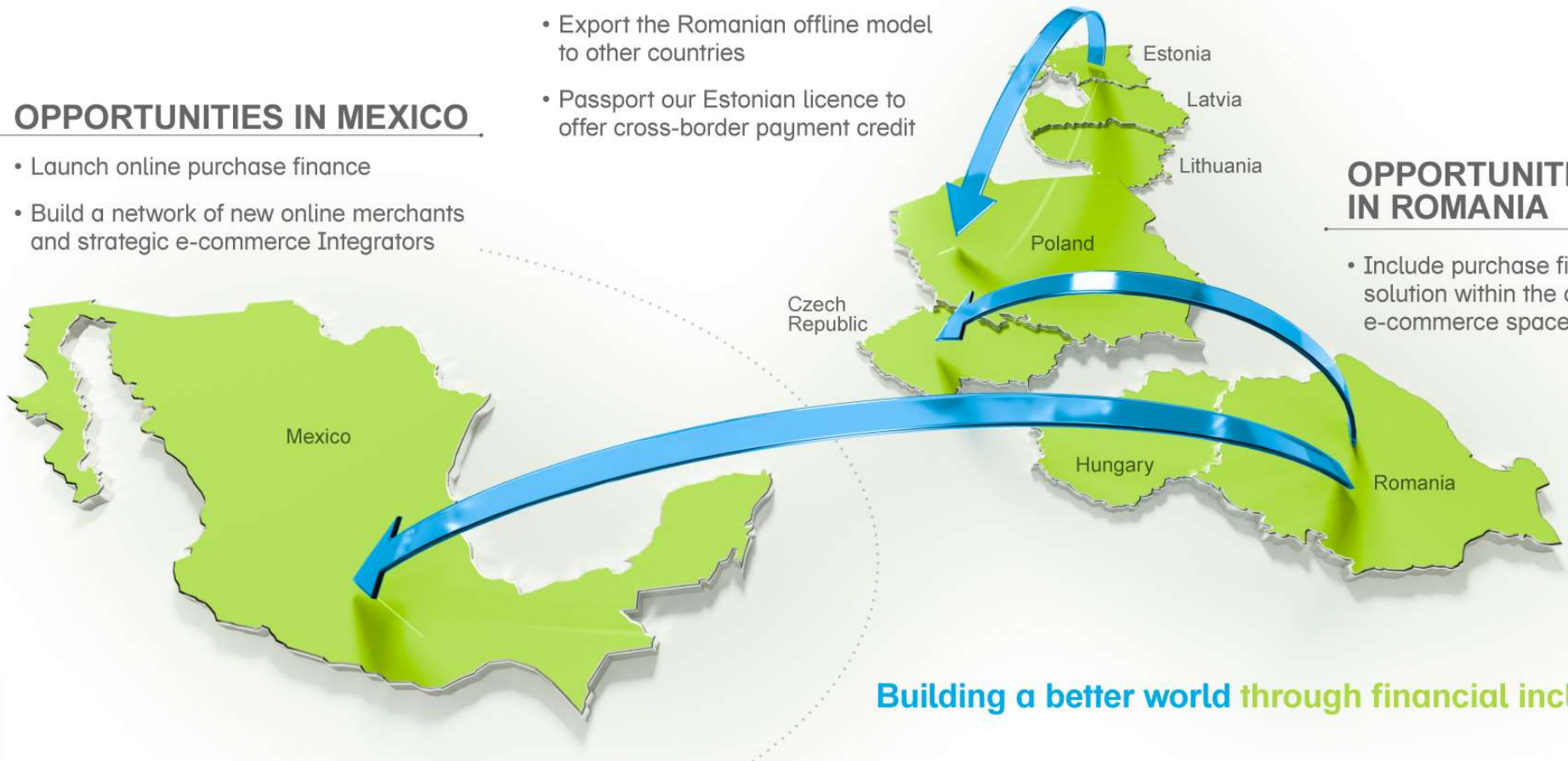
- Launch online purchase finance
- Build a network of new online merchants and strategic e-commerce Integrators

OPPORTUNITIES IN EUROPE

- Export the Romanian offline model to other countries
- Passport our Estonian licence to offer cross-border payment credit

OPPORTUNITIES IN ROMANIA

- Include purchase financing solution within the online e-commerce space



Building a better world through financial inclusion

Our road to serving 350,000 customers



Strong financial returns



Experienced and capable team



Channel diversification supported by strong brand



Clear strategy for growth



Vision to double customer number



Building a better world through financial inclusion