



HOME CREDIT

SUSTAINABILITY
REPORT
2021

CONTENTS

CEO MESSAGE	3	OUR COMMUNITIES	42
ESG HIGHLIGHTS	5	DIRECT AID	43
WHO WE ARE	6	SOCIAL INCLUSION	46
AT A GLANCE	8	PLANET	50
AWARDS	9	DIGITALISATION	51
ESG AT HOME CREDIT	10	ENCOURAGING SUSTAINABLE CONSUMPTION	52
ALIGNING WITH THE SUSTAINABLE DEVELOPMENT GOALS	12	GREEN OPERATIONS	53
MATERIALITY	14	OUR PARTNERS & STAKEHOLDERS	54
OUR CUSTOMERS	17	OUR RETAIL PARTNERS	55
RESPONSIBLE LENDING	18	GOVERNMENTAL AND FINANCIAL INDUSTRY STAKEHOLDERS	58
FINANCIAL LITERACY	24	INVESTOR COMMUNITY	59
DIGITAL EMPOWERMENT	27	GOVERNANCE AT HOME CREDIT	60
PROTECTING CUSTOMERS' DATA AND PRIVACY	30	GOVERNANCE	61
OUR PEOPLE	32	RISK MANAGEMENT	63
LEARNING AND DEVELOPMENT	33	APPENDICES	65
EMPLOYEE ENGAGEMENT	36	DEFINITIONS	66
DIVERSITY, EQUITY & INCLUSION	38	DISCLOSURES	67
WELLBEING	40		
GRIEVANCE MANAGEMENT	41		

CEO MESSAGE

2021 marked a turning point in the pandemic, leading to new opportunities. We are spearheading ongoing efforts to support an equitable post-Covid recovery in our markets – by driving innovation and financial inclusion as well as promoting financial literacy.

Home Credit celebrated its 25th anniversary this year, and our Environmental, Social and Governance (ESG) achievements reflect a quarter of a century at the forefront of sustainable growth. Throughout our history, we have sought creative ways to deliver fair products and services that provide real value to customers, partners and communities; drive innovation in financial services; and reflect our values.

Our markets experienced particular hardship due to Covid-19, with long lockdowns, devastated industries and curtailed personal incomes. We are continuing our proud tradition of responsible corporate citizenship as economies reopen and recoveries gather pace. Not only did this involve dedicating USD 1.3 million to community direct aid in 2021 but it also encompassed ESG initiatives that support customers, partners, communities, staff and stakeholders.

A HOLISTIC AND STRATEGIC ESG APPROACH

ESG at Home Credit is not just about how we do things; it is also about embedding ESG principles into our governance, strategy and offering. That way, we continually expand access to responsible finance, champion financial literacy and foster digital adoption – which are central to a bright post-Covid future.

ESG commitments come from the highest levels at Home Credit, with the Board of Directors engaged in regular strategic ESG discussions and performance monitoring. They extend to our investors and funding partners, too: in 2021, we collaborated with Deutsche Bank on a pioneering ESG loan facility which has KPIs related to financial inclusion, digital empowerment and data protection. More similar projects are happening in 2022.

AT THE FOREFRONT OF INNOVATION

We broaden our impact by investing heavily in technology and digitalisation. As you will see in this



CEO MESSAGE CONTINUED

report, we have made impressive progress across risk management, operations, transparency, security and employee engagement – whether it is in Big Data for origination, AI for an enhanced customer experience, digital ways of promoting employee wellbeing or cutting-edge data security to protect our customers and partners.

I am proud that our 2021 efforts led to a further 6% increase in customer satisfaction and nearly 7% increase in employee satisfaction.

BROADENING ACCESS TO RESPONSIBLE FINANCE

Responsible lending and financial inclusion have always been at the heart of Home Credit's approach and the value we create for our customers and partners.

In 2021, 23% of our customers were first-time borrowers who had never used formal financial services before. Thanks to Home Credit, they were able to finance two-wheelers, mobile devices, business supplies, education for their children and even hospital treatment – in a safe, affordable way.

Over the year, we also extended the scope of insurance offered through our channels. In our markets with large underbanked populations, there is a wide insurance coverage gap, too. The pandemic has increasingly driven customers to seek more protection for themselves and their families. Through Home Credit and our partners, customers can now access policies with the right coverage.

CHAMPIONING FINANCIAL LITERACY

We believe that post-pandemic poverty reduction efforts must focus on improving financial knowledge and skills at scale. In short, financial literacy and empowerment for a better life are closely entwined. Financial literacy has long been a key pillar of our ESG efforts, and in 2021 we expanded our reach using gamification and digitalisation to drive engagement. In total we reached a record 109 million people in 2021.

PROMOTING DIGITAL ADOPTION

Home Credit encourages responsible and sustainable consumption while helping our customers and retail partners thrive in an increasingly digital and online-to-offline (O2O) market.

This year, we piloted a new global mobile app that makes it easier for people to make informed financial decisions. We also evolved our digital Home Credit Marketplace, which is a vibrant information hub where customers can browse products, compare prices and buy from local retailers. Our merchant partners are using the Marketplace to embrace e-commerce so they can reach new customers, promote offers and encourage people to participate in the circular economy. Importantly, these user-friendly tools are backed by robust data and information security – helping everyone safely benefit from the opportunities digitalisation offers.

ESG IS SMART BUSINESS

Our 2021 achievements demonstrate a key principle at Home Credit: ESG and business growth are intertwined. I would like to end with a big thank you to all my colleagues, who continue to show creativity, passion, agility and dedication in everything they do. They are living proof that when ESG is consciously embedded in our culture and mindsets, real change happens.



Jean-Pascal Duvieusart
Chief Executive Officer

Home Credit Group

ESG HIGHLIGHTS

NEW TO CREDIT

23%

of our customers are first-time borrowers

ZERO INTEREST

44%

of our consumer loans have 0% interest, thanks to our partnerships with retailers and manufacturers

SAFE LENDING

52%

of consumer loans covered with a quality repayment insurance

FINANCIAL LITERACY

109m

people benefited from our financial literacy initiatives

PAYMENT HOLIDAYS

2.2m

customers were given the option of payment holidays and deferred payments to help them better cope with the pandemic

GIVING BACK

1.3m

USD dedicated to direct aid in one of over 50 projects across the markets

PROUD OF HOME CREDIT

85%

of employees are proud they work for Home Credit

CARBON FOOTPRINT

12K

tCO₂e in scope 1 & 2

CIRCULAR ECONOMY

4.5K

phased-out office electronic devices refurbished and resold or donated

WHO WE ARE

Our purpose and mission are clear: we responsibly deliver trusted financial services that customers and business partners access via their channel of choice. We continuously meet evolving needs, both directly and through innovative ecosystems – helping to build a more resilient world. We empower people to live the life they want now.

In our 25th anniversary year, we are proud of our heritage of delivering a broad range of innovative financial products and services in a responsible way. Whether it is helping our customers save for the future, enabling our business partners to develop closer relationships with their customers or financing purchases, we have been making it happen for a quarter of a century. Our financial services are designed to fit seamlessly into our customers' daily lives. They are powered by a dynamic and scalable technology platform, itself driven by extensive and proprietary data-led insights that deliver a frictionless experience for our customers.

Historically, Home Credit has been successful in developing and delivering innovative financial services. From fully regulated banking services to dynamic revolving loan products to integration with powerful partner retail platforms – we are consistently evolving the way we do business and adapting to our customers and partners. When it comes to our business partners, we have a strong track record of integrating with their ecosystems, which has delivered value and created connections across a range of financial, banking and value-added services. Our expanding portfolio – which now includes health and life insurance products – is providing new ways for



WHO WE ARE CONTINUED

partners to diversify and drive growth, enabling us to create a stronger bond with our customers. Our responsible approach to business is underpinned by a robust operating model and a disciplined focus on risk management, coupled with a deep understanding of the diverse markets where we are present. This has allowed us to serve nearly 142 million customers throughout our history. This strong foundation means Home Credit is well positioned for future growth.

We know Home Credit has the power to have a positive and transformative effect in shaping better societies and stronger economies.

That is why we continue to heavily invest in improving financial and digital inclusion and literacy. We offer accessible, responsible and affordable products and services, while giving our customers the know-how to use them properly. In addition, Home Credit is often an integral part of the communities in which we operate, the environment that surrounds them and the post-pandemic opportunities they can leverage. We have a proud tradition championing social inclusion, promoting entrepreneurship and operating as an accountable corporate citizen to positively develop the communities we operate in. It is a responsibility that we embrace.



AT A GLANCE

PURPOSE

We empower people to live the life they want now.

MISSION

We responsibly deliver trusted financial services that customers and business partners access via their channel of choice. We continuously meet evolving needs, both directly and through innovative ecosystems – helping to build a more resilient world.

OVERVIEW

41.4K

loans approved per day - we approve one loan every 2 seconds

142m

approved borrowers in our database

60%

of our partner stores are small, family-owned businesses

90%+

new volumes via app

CUSTOMERS

13.1m

monthly active users of our apps globally

82%

volume with repeat customers

29s

median time needed to underwrite a client after receiving their information (9s shorter YOY)

53

NPS across the Group ex China, YOY growth by 3 points (weighted average)

0.4%

complaint rate (YOY drop by 0.2 pp)

4.4

average app rating in App Store and Google Play Store

EMPLOYEES

49K

employees

75

different ethnic groups

35.6

NPS for Home Credit as a place of work (YOY increase by 7%)

20h

of training per employee on average

54.5%

employees under 30

42%

of working time at home office

AWARDS



FASTEST GROWING CONSUMER FINANCE COMPANY 2021

Cosmopolitan The Daily Business Awards (Philippines)

BEST CONSUMER FINANCE MOBILE APPLICATION 2021

International Finance Awards (Philippines)

MOST INNOVATIVE CONSUMER FINANCE DIGITAL TRANSFORMATION STRATEGY

Global Economic Award (Vietnam)

BEST INTERNATIONAL CONSUMER FINANCE PROVIDER

Global Economic Award (Vietnam)

OUTSTANDING FINANCIAL PERFORMANCE AND DIGITAL PRODUCT ACCELERATION

Best Multifinance Awards 2021 (Indonesia)

CSR INDONESIA AWARDS 2021

Majalah CSR Indonesia and Meprindo (Indonesia)

BEST FINANCIAL PRODUCT OF 2021

Zlatá Koruna (Czech Republic)

MOST TRUSTWORTHY BRAND 2021

(Non-banking Lenders) for Zonky ranked in a Nielsen survey (Czech Republic)

GREEN CONSUMER FINANCE STAR OF THE YEAR 2021

China International Fair for Trade in Services (China)

BEST HR INITIATIVE 2021

HR Brand Central Asia Award (Kazakhstan)

ESG AT HOME CREDIT

Sustainability and responsible business have always been integral to Home Credit's approach, even when they weren't formalised under ESG nomenclature. Therefore, we see implementing ESG principles as a natural evolution of our strategy and ways of working. Our efforts during the Covid-19 pandemic and this year's emerging recovery have demonstrated just how intrinsic ESG is to our culture and operations.

Home Credit's ESG approach intertwines with our purpose: responsibly delivering trusted financial services that customers and business partners access via their channel of choice, ultimately helping to build a more resilient world.

In 2012, we established 12 core responsible lending principles in our Customer Charter, which is based on Treating Customers Fairly regulations and the EU Consumer Credit Directive. These best practices were designed to prevent overleveraging customers, strengthen consumer rights and help our customers make informed financial decisions. To systematise and codify ESG at Home Credit, we brought all existing policies and commitments together in a holistic policy, which was adopted in 2020.

The ESG Policy was therefore built on our existing

principles and best practices to ensure everyone is treated fairly and protected. It is an evolution rather than a revolution as it formalises ESG strategy development, governance and performance monitoring, so we consciously adapt based on the needs of our customers, communities, colleagues, stakeholders and planet.

ESG now takes centre stage in business strategy development – it is embraced at the highest levels of decision making and has the full support of Home Credit leadership. The ESG Policy provides a systematic governance framework, applied across the Group. The Board meets bi-annually to review ESG performance and set priorities. ESG management is then managed by our Group ESG committee that reports to the Board, in collaboration with local ESG committees.



ESG AT HOME CREDIT CONTINUED

In 2021, we improved our ESG data collection methodology and processes. We have metrics across 13 areas for ESG performance monitoring, and this year, we reviewed our metrics to align more closely with Global Reporting Initiative (GRI) and Sustainability Accounting Standards Board (SASB) reporting standards. An ESG metrics specialist GreenOmeter is supervising our methodology.

We now have access to richer internal ESG data through a centralised Power BI dashboard which streamlines data management and analysis. This is helping departments and subsidiaries set their individual ESG priorities, and starting this year, subsidiaries began publishing their own ESG highlights. From 2022, each subsidiary formulates its annual ESG plan approved by the CEO.



“
Fairness to customers, employees and communities have always been part of our DNA. It is who we are. ESG principles now give us a tool to show our responsible business practices in a formal, comprehensive way. And I am proud that we can already count a number of milestones on our ESG journey.

”

Jiri Smejck

Chief Executive Officer, PPF Group
Chairman of the Board, Home Credit Group



“
Our 2021 achievements demonstrate how Home Credit is living and breathing our ESG Policy. Not only did we strengthen our ESG governance and systems this year, but we also had a sustained and measurable impact as we supported our customers, colleagues and communities with the challenges of adapting to the ‘new normal’.

”

Jan Ruzicka

Chief External Affairs Officer
Home Credit Group

ALIGNING WITH THE SUSTAINABLE DEVELOPMENT GOALS

In formulating Home Credit's ESG priorities and roadmap, we have been guided by the 17 United Nations Sustainable Development Goals (SDGs), which provide a blueprint for a sustainable future. Our products, services, operations and community programmes most directly contribute to six of those goals:

1 NO
POVERTY



NO POVERTY

By giving everyone the opportunity to access financial services, including those underserved by traditional banks, we help people improve their quality of life. Being able to buy a mobile device for the first time often means gaining access to the internet – and with it, access to a plethora of new opportunities. Affordable appliances and access to insurance help improve quality of life and wellbeing. Access to credit and training in use of digital tools help people start and grow businesses. We also support charities fighting poverty in underdeveloped regions, and we collaborate on projects helping people at risk of social exclusion learn new skills and start microbusinesses.

3 GOOD HEALTH
AND WELL-BEING



GOOD HEALTH & WELLBEING

Our value-added product portfolio makes health insurance, life insurance and telehealth affordable to the mass market in areas with low penetration, making it easier for people to get the right protection for themselves and their families. As the tide of the pandemic turned, we supported education campaigns and vaccine roll-outs, including turning offices into vaccine centres for staff and the general public. We stand with our communities to promote public health, whether it's providing hygiene kits to help stop the spread of infectious disease or donating money and medical supplies to hospitals.

4 QUALITY
EDUCATION



QUALITY EDUCATION

In many markets where we operate, education is not always affordable. Thanks to our financial services, customers can access schooling and training, gaining new skills and qualifications that open up new opportunities and promote entrepreneurship. We also run financial basics workshops for children, provide university scholarships to talented children from underprivileged backgrounds and offer free IT and coding courses to people from disadvantaged groups who want to learn tech skills.

5 GENDER
EQUALITY



GENDER EQUALITY

We are mass market and inclusive. Not only do we provide services that empower all people to attain financial freedom but we also spearhead initiatives that help women launch and grow businesses. We promote gender diversity across Home Credit, particularly in markets where women are under-represented in financial services generally. We support women across recruitment and professional development, helping them build careers and take on leading roles in our business.

ALIGNING WITH THE SUSTAINABLE DEVELOPMENT GOALS CONTINUED

8 DECENT WORK AND
ECONOMIC GROWTH



DECENT WORK & ECONOMIC GROWTH

As a consumer finance provider, we enable economic growth. And by giving people access to credit, we make them more financially resilient. We facilitate consumption, which is an important component of GDP. We also help our retail and manufacturing partners uplift sales, which indirectly contributes to job creation and growth. We pride ourselves on being an employer of choice in our markets. We protect our employees' rights and take care of their wellbeing. We offer fair and competitive remuneration and provide development opportunities. And we nurture a meritocratic culture that helps people advance.

12 RESPONSIBLE
CONSUMPTION
AND PRODUCTION



RESPONSIBLE CONSUMPTION & PRODUCTION

We are fully supportive of the Paris Agreement goals. As a responsible corporate citizen, we strive to reduce our carbon footprint wherever possible. And as a global business, we recognise the cumulative impact of our efforts. These efforts include major strategic decisions, like processing loans digitally, going paperless and aiming for carbon neutrality in some markets. They also include everyday behavioural decisions, like reducing travel, promoting recycling in offices and using energy-efficient IT equipment and LED lights. Our efforts extend to developing products that promote sustainable consumption, like our green debit card that incentivises purchases of green products by giving reward points that can be turned into cash or donated to environmental charities. We also support the circular economy by promoting electronics recycling and second-hand devices.

SUSTAINABLE
DEVELOPMENT **GOALS**

MATERIALITY

In 2021, we conducted a materiality assessment to map out the most significant issues facing Home Credit – in terms of our responsibility towards customers and employees as well as business’ resilience.

We now have access to richer internal ESG data through a centralised Power BI dashboard which streamlines data management and analysis. This is helping departments and subsidiaries set their individual ESG priorities, and starting this year, subsidiaries began publishing their own ESG highlights. From 2022, each subsidiary formulates its annual ESG plan approved by the CEO.

To create a list of potentially relevant topics, we analysed sustainability megatrends, performed peer benchmarking and referred to international organisations’ standards, such as Standards and Practices for Responsible Inclusive Finance by the Social Performance Task Force (SPTF), Principles for Responsible Banking by the United Nations

Environment Programme Finance Initiative (UNEPFI) and Materiality Finder by the Sustainable Accounting Standards Board (SASB).

All Board members as well as executive, employee and customer representatives then assessed the relative importance of the key ESG areas. Issues have been rated between 1 and 10, with a higher number indicating higher materiality.

The identified topics are not new to Home Credit, but the process added additional depth to our ESG approach. Results of the assessment serve as the basis for further Board discussions on the long-term development of our ESG strategy.



“As the world gets back on its economic feet post-pandemic, access to responsible consumer finance and digital innovation will play a key role in driving a speedy, equitable recovery. Home Credit is uniquely placed to support this. Over our 25 years, we have championed innovation and education for our customers. And we continue to offer products and services that empower people who are ambitious to embrace opportunities, support their families and improve their quality of life.”

Frederic Tardy

Group Strategy and Customer Officer

Home Credit Group

MATERIALITY CONTINUED

MATERIALITY MATRIX

Issues have been rated between 1 and 10, with a higher number indicating higher materiality. The overview below displays material issues rated 6 and above by any stakeholder.

ISSUES*	STAKEHOLDERS		
	BUSINESS	EMPLOYEES	CUSTOMERS
Customer satisfaction	10	10	10
Clear and transparent communication with customers	10	10	10
Customer resilience	10	8	10
Customer privacy	10	10	8
Responsible repayments	8	10	10
Digitalisation and transition to e-commerce	10	8	10
Board efficiency	10	10	7
Information security	10	10	6
Workplace culture	10	10	6
Talent development	8	10	6
Workforce continuity and talent management	8	10	6
Financial inclusion	10	10	7
Financial and digital literacy	10	10	7
Giving back to society	7	10	10
Anti-corruption and anti-money laundering	10	10	6
Remuneration incentivising executive long-termism	10	10	6
Adaptation to remote working	10	10	6
Workforce diversity and culture	10	10	6
Employee wellbeing	7	10	6
Small retailer engagement	8	8	7
Sustainable consumption incentivisation	6	6	6
Green operations	6	7	6

* Issue definitions available on [page 66](#)

RATING COLOR SCALE



MATERIALITY CONTINUED



As the materiality assessment shows, customer satisfaction and protection gain the highest weight – including for employees’ needs. Fair business is not just a condition for our social licence to operate but also for the sense of purpose which is crucial for our employees. We believe that this strong focus on responsibility towards the customer and customer experience is also something that distinguishes us from many of our peers, and we are further cultivating this competitive advantage. In the section on Customers, you can read more on what we do to ensure this area gains proper attention.

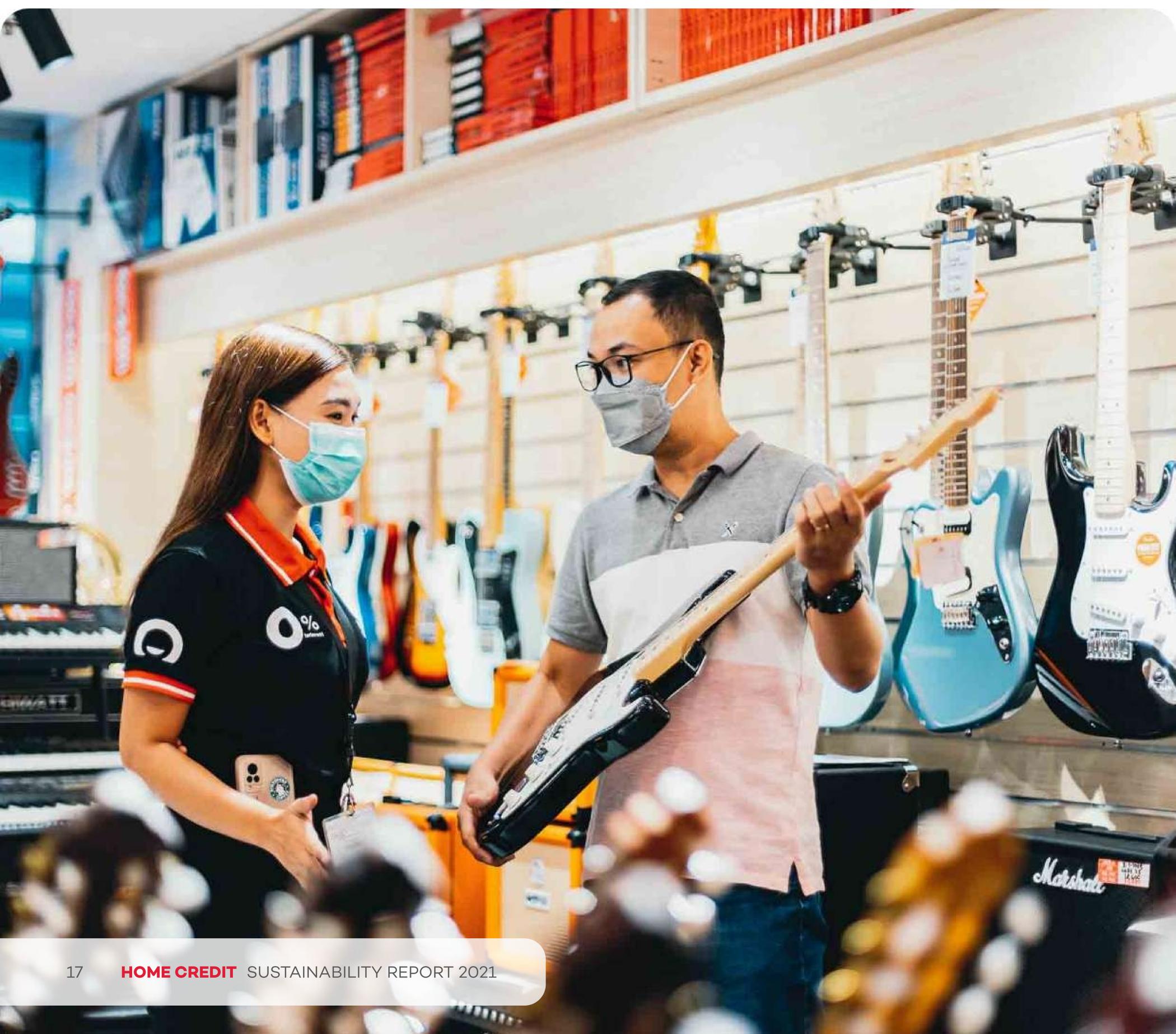
Also, successful digitalisation and keeping pace with changing customer behaviours towards e-commerce are among the topics with the highest weight. This is why we have invested heavily in digital innovation, both in customer-facing processes as well as employee infrastructure. Hand in hand with this goes information security and privacy protection.

Workplace culture, proper talent management and development opportunities rank among the top priorities, just closely behind the two above-mentioned areas. You can read more on what we do to nurture an engaged, loyal and diverse workforce in the section on People.

Environmental issues carry relatively less priority than social or governance issues. As a financial services provider, our carbon footprint is relatively light. Nevertheless, we are still exploring ways to generate even less carbon by being more energy efficient through the smarter utilisation of resources and using more energy-efficient equipment or IT infrastructure solutions. We also recognise the potential of our positive impact by incentivising sustainable consumption. We expect an increase in the materiality of this topic in the future. See the Planet section to find out more about how we are addressing environmental issues.

OUR CUSTOMERS

- ➔ Responsible lending
- ➔ Financial literacy
- ➔ Digital empowerment
- ➔ Protecting customers' data and privacy



RESPONSIBLE LENDING

Home Credit's inclusive approach to finance is a differentiator for us. As part of this, responsible lending is embedded in all customer journey stages – from how we develop products and services to how we communicate and how we support people experiencing difficulties. In 2021, we had a particular focus on enhancing the portfolio of services our customers can access, as well as the experience we offer.

ORIGINATION

We use cutting-edge data science to help us make responsible lending decisions. We assess customers' overall credit capacity using advanced algorithms, Big Data and AI to analyse complex factors common in our markets, for example daily wage earnings, unpredictable incomes and a lack of credit history. Then, we provide products based on customers' true capability to repay. In light of the Covid-19 pandemic, we tightened our underwriting schemes to protect people from overleveraging.

Our approach is never about pushing products; it is about ensuring that customers understand their options and are helped to make informed decisions. The Home Credit affordable loan calculator makes it easy for customers to check whether the loan amount they are considering is reasonable given their household income. Our product mix also reinforces our responsible lending approach: for example, we offer 0% options where customers can schedule instalments over 6 to 24 months to suit their needs. We write all product documentation in a way that is clear and easy to understand, without jargon or fine print.

23%

of our customers are first-time borrowers (4.5% increase YOY)

43%

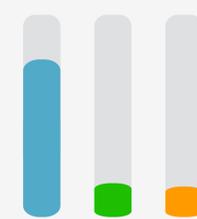
are women

62%

are millennials

24%

are self-employed



CUSTOMERS' EDUCATION

- High school 91%
- Elementary school 4.6%
- College 4.4%



In our industry, trustworthiness and operating responsibly are critical factors for success. That is why it is particularly rewarding to hear from our customers that we make them feel comfortable and their interactions with us are like talking to a friend. They feel valued as customers, and that is really what makes us stand out in the market. Focusing on transparency, fairness and friendliness are core parts of our responsible financing approach. ESG is not just a line item in our budget. What we are striving to do is widen our embrace of ESG, ensure there is consistency and coherence to our business methods, and continue to empower our customers.

Annica Witschard

Chief Executive Officer

Home Credit Vietnam

RESPONSIBLE LENDING CONTINUED

In the days after customers take out a product, we make welcome calls to ensure they are happy with their decision and fully understand essential terms and conditions of their service. We also provide a 14- or 15- day cooling-off period (depending on the market), during which people can cancel their loan free of charge. This feature is unique in the industry in China, and we were the first in Indonesia to offer it.

RESPONSIBLE PRODUCTS & SERVICES

ESG principles have long driven Home Credit's portfolio development – whether it is a 0% interest product that helps someone buy their first smartphone, a revolving loan that provides more resilient cash flow or a payment holiday that helps someone whose financial circumstances have suddenly changed.

Building on our 2020 experience of offering widespread Covid-19 payment holidays, we created an enhanced Safe Lender Toolkit which aims to help customers resolve unexpected financial difficulties. From deferred payments and collection exclusion to debt resolution support, dynamic repayments and settlements, our Safe Lender Teams provide a range of support options over both the short- and long-term.

Our lending business model is based on offering great value services to customers who are able to duly repay, while late fees only serve as a deterrent against delinquency. The fact that late fees only account for an insignificant 1.2% of our revenues stands testament to this.

In our markets with large underbanked populations, there is also a wide insurance coverage gap. For instance, life insurance penetration in Southeast Asian population ranges from 1.2% to 3.4%. The pandemic has increasingly driven customers to seek more protection for themselves and their families, so in 2021, we expanded health and life insurance within our value-added service offering.

This included partnering with Mitsui Sumitomo Insurance Group (MSIG), one of Asia's leading general insurance providers, to expand access to insurance and support financial inclusion in Indonesia, the Philippines and Vietnam. Through Home Credit and our partners, customers can access policies with the



CUSTOMER TESTIMONIAL

Ar Peralta

Primary school director
Quezon City, Philippines

Aside from his main job, Ar earns money from various side activities – a very common way to earn additional income in the Filipino working culture.

“**Before the pandemic, I earned extra income as a make-up artist and events host. But when the pandemic hit, I had to find other ways to earn additional money. I started selling goods via live streaming, which at the beginning required good-quality equipment. I also wanted to keep my family happy during the lockdown, so I decided to buy them a karaoke set. However, it would have been unwise to have spent all my cash at the time. Financing via Home Credit was really useful to manage my budgeting smoothly.**”

Thanks to our affordable instalment product, Ar was able to quickly adapt to the situation during the pandemic without losing a significant part of his income.

2.2m

customers were given the option of payment holidays and deferred payments to help them better cope with the pandemic

39.5

NPS survey among our employees on their view of company products

3%

of customers decide to repay their loan early

1.2%

of revenues from late fees

RESPONSIBLE LENDING CONTINUED

right coverage, using financing to make it affordable. They benefit from innovative features; for example, in Indonesia, some policies include a daily cash allowance during hospitalisation, a perk that was previously rare in that country. Importantly, the entire process reflects our well-established commitment to transparency, affordability and consumer protection – ensuring customers have easy access to trusted providers and fully understand their coverage.

Philippines

In 2021, we partnered with major provider BPI/MS to address the growing demand for insurance services. Together, we are working to close the country's significant protection gap by providing customers with appropriate and affordable insurance.

Kazakhstan

During Covid-19, we provided penalty-free payment holidays to any customer whose income had been affected by the pandemic. This allowed them to freeze repayments until their financial circumstances improved. In early 2022 when there was a state of emergency due to protests, we provided payment holidays of up to three months in recognition of difficulties customers may have faced during the unrest.



INSURANCE PARTNER
TESTIMONIAL

Mark Simmons
Chief Executive Officer
Bolttech Europe & Asia



As a company that always prioritises the customer's needs, Bolttech is proud to partner Home Credit and together offer a trustworthy and sustainable customer journey for our protection programmes. We are continually impressed by Home Credit's commitment to serving their customers ethically and responsibly. We are also inspired by Home Credit's commitment to financial inclusion and digital empowerment for the communities they operate in as part of their ESG strategy, in particular in their emerging markets in Asia where the underserved are at risk of being left behind by technology advancements. These areas of ESG are critical for a sustainable future, and we are excited about the opportunity to continue to drive positive change around the world with Home Credit.



91K

standalone life insurance contracts sold (45-fold increase YOY)

26%

of two-wheelers sold with accident insurance

52%

of consumer loans covered with a quality repayment insurance

97

NPS for insurance products in Indonesia

AWARD

Air Bank, Zonky and Home Credit (all three brands belong to the Home Credit Group) ranked first, second and fourth, respectively, in the well-known Responsible Lending Index published by People in Need, Czech human rights NGO. The organisation compared 35 providers of unsecured consumer loans that have applied for a licence with the Czech National Bank. On the basis of 15 parameters, the organisations were assessed by cost of credit, transparency and customer friendliness to provide a ranking that shows how consumer lenders behave towards their customers.

RESPONSIBLE LENDING CONTINUED

Czech Republic

This year, Home Credit Czech Republic voluntarily participated in the 'Merciful Summer', a country-wide debt-relief initiative that waived interest and legal costs for people in financial difficulties. Home Credit was recognised by KPMG as the second most admired company in the Czech Republic based on customer experience.

CUSTOMER EXPERIENCE

We are focused on outcomes throughout the customer journey. Technology has the power to significantly improve the customer experience with a fast seamless journey and better risk assessment but comes with risks such as impulse buying and risks to vulnerable customers that need to be considered. Customer centricity is at the heart of Home Credit's culture, and as part of our commitment to responsible lending, we take a systematic approach to ensure we are supporting people in the best possible way.

This year, ongoing digitalisation and data science innovations have strengthened the customer experience while better safeguarding customers. Home Credit's pioneering Big Data approach to underwriting ensures that customers receive affordable products that effectively meet their needs. Our electronic Know Your Customer (e-KYC) process uses artificial intelligence (AI) to check and verify identification, resulting in a swift application evaluation and fast approvals. Building on the rapid expansion of the Home Credit mobile app initiated last year, we expanded our use of AI-powered interactive virtual assistants and voicebots to make it easier for customers to access support and resolve issues more quickly. From customer service to collections, the technology uses state-of-the-art speech recognition and voice-to-text in multiple languages to provide rapid, tailored support.

To help us monitor and continuously improve the customer experience we offer, we have robust processes for tracking satisfaction data like Net Promoter Score (NPS). This data is reviewed monthly at executive level to ensure issues are addressed, root causes are identified and standards are consistently upheld. In 2021, average NPS for Home Credit Group increased to 53 from 36 in 2020, and complaint rate fell to 0.4% (YOY drop by 0.2 pp).



Financial inclusion has always been at the heart of our business approach. Affordability assessment sits at the core of this approach. We understand the importance of not over-debting customers and working with them to ensure the right product fit for their particular circumstances. Taking this approach allows our customers to build a more financially resilient future, despite rising global uncertainties.

Zdenek Jankovsky

Director and Treasurer
Home Credit Philippines



RESPONSIBLE LENDING CONTINUED

53

average NPS across the Group ex China (6% increase YOY)

0.4%

complaint rate (0.2 pp drop YOY)

27m

inbound calls

2.5K

customer support employees



“At Home Credit, we devote a great deal of time and effort to ensure every member of our teams not only listens to our customers but understands them and puts themselves in their shoes. For that reason, everyone – including our country CEOs – take part in ‘customer days’ where top managers visit all our touch points, sell our products, listen to customers in call centres, collections or telesales, and in some cases even respond to customers. This programme is designed to help our people get under the skin of what makes our customers tick.”

Umut Deniz

Head of Customer Engagement and Value Management
Home Credit Group



CUSTOMER TESTIMONIAL

Doni Saputro

Store owner
West Java, Indonesia

Doni has been our customer since 2017 when he bought his first smartphone on instalments via Home Credit. A few years later, he had already started a small business – but due to personal circumstances, he ran short of ready cash:

“

I urgently needed financing to stock up on inventory for my business. I remember I had previously been offered working capital financing (WCF) so I immediately tried to apply for WCF through the My Home Credit app. The application process is very fast and straightforward, and everything is processed through the app – perfect for anyone who has urgent needs like me.”

Very soon, Doni’s business improved and his store is now running well.



“Customer experience and responsible lending are part of the day-to-day process for every function at Home Credit. We monitor and improve by collecting data from all interactions and using it to ensure we are fulfilling our commitments to customers.”

Irina Ilchovska

Customer Experience & Customer Care Director
Home Credit Kazakhstan

RESPONSIBLE LENDING CONTINUED

Philippines

Thanks to newly deployed interactive virtual assistant technology, in 2021 we moved to 24/7 customer service for our revolving product – making us the first in the Philippines to offer this level of support. Just before the pandemic, our average NPS was 58; in 2021, our average NPS was 67, reflecting the effectiveness of these developments. As of the end of 2021, the Home Credit app was rated 4.6 in the Google Play store, making it one of the country's highest-rated financial apps.

Czech Republic

To better support our customers, our call centres use automatic speech recognition to understand customers' intent and direct them more efficiently. We also use AI-powered tools to evaluate feedback, so we can respond faster and drive continuous improvement more effectively. In 2021, the complaint rate in the Czech Republic was just 0.06%.



“Since the beginning, Air Bank has been built on the principles of sustainable and responsible business. We understand this topic in a broad sense: from environmental aspects, where we avoid unnecessary printing and run our services digitally; through social responsibility, which includes transparency and fairness of financial services; all the way to a healthy corporate culture based on openness, mutual respect and equal treatment of all employees regardless of rank, age or gender.”

Michal Strcula

Chief Executive Officer

Air Bank

Indonesia

Home Credit Indonesia tracks NPS in real-time across 11 touchpoints and is using AI across channels to better support customers. AI-driven text mining models triage customer emails based on keyword and sentiment analyses, resulting in high-priority messages being answered two hours faster compared with 2020. In November 2021, we implemented an AI-powered WhatsApp interactive virtual assistant, which has achieved a customer satisfaction score (CSAT) of 3.9 for clear information and 3.8 for customer satisfaction. We also launched new negative feedback handling and social media listening processes, which have led to a 58% year-on-year reduction of complaints.



FINANCIAL LITERACY

How can financial services empower people in emerging markets with large unbanked and underbanked populations? The answer lies in large-scale financial literacy efforts, particularly those empowering women and under-represented groups. A key tenet of our ESG approach is about boosting financial knowledge among our customers, their families and their communities so people can improve their quality of life.

Digitalisation has created new opportunities to improve financial literacy throughout the customer experience and beyond. In 2021, we continued to expand the reach of our ongoing efforts, driving further gamification and creativity across our social media campaigns, videos, books, TV shows, online portals and influencer partnerships. As Covid-19 restrictions allowed, we also resumed in-person workshops alongside our successful webinars, with the combined efforts making 2021 a record year for engagement.

We also launched initiatives to take a more systematic and scientific approach to financial literacy, especially with activities aimed at women. For example, in the Philippines, we conducted a customer financial literacy survey via a quiz within

the Home Credit app. More than 4,000 people participated, and the results demonstrated a particularly high interest among women between 25 and 35 years old. Only 12% of participants answered all the questions correctly, and based on those outcomes, we partnered with influencer Rose Fausto to create financial literacy content aimed at that demographic.

To integrate developments in behavioural economics into our efforts, we partnered with Professor Sumit Agarwal from the National University of Singapore, who is a specialist in this area. Together, we conducted research into 10 key financial literacy topics to explore how we can more effectively leverage behavioural economics principles to boost the effectiveness of our educational campaigns.

109m

people benefited from Home Credit financial literacy content

230K

USD invested to develop financial literacy initiatives

16K

participants of our offline events at schools or other venues

43

original financial literacy videos or TV shows



“In 2021, we hit a new record for the reach of our financial literacy campaigns. This achievement reflects decades of sustained effort in this area – and the creativity of our colleagues in communicating effectively with customers and communities despite two years of pandemic and lockdowns.”

Mel Carvill

Non-executive Director
Home Credit Group

FINANCIAL LITERACY CONTINUED

India

According to the Global Financial Literacy Excellence Centre, only 24% of India's adult population is financially literate. We have a range of initiatives to help increase that. This year, our #SamajhdaariHaiZaruri (Be Wise) social media campaign provided valuable financial education content when the country was still reeling from the effects of Covid-19. Our Money School microsite features information, quizzes, videos and online classes on money management and debt management topics, in both English and Hindi. To date, more than 3 million people have engaged with the content. We also placed financial literacy articles from our in-house experts in national and regional media.

Indonesia

Our flagship #DoITCERDAS (Manage Your Money the Smart Way) campaign continued across digital channels such as Instagram and YouTube, plus we resumed in-person classes this year. As part of this initiative, we joined forces with renowned entrepreneur and author Ryan Filbert to create a popular financial literacy video. Since 2019, we have reached more than 1.4 million people with our digital content. More than 7,000 people have taken a Home Credit class since 2015, the majority of whom come from key groups such as young people, small business owners, women and people with disabilities.

Philippines

We partnered with famous cartoonist Manix Abrera to launch original comics on financial and digital literacy topics. We used the comics in a social media campaign that has reached 1.2 million people. Our award-winning Juan, Two, Three initiative received new accolades this year, winning the Bronze Stevie Award for our efforts during the Covid-19 pandemic.

Czech Republic

Home Credit is a long-term partner of the Financial Distress Assistance Centre – an NGO operated by the Czech Consumer Association and the University of Economics of Prague. The Centre provides free financial assistance to people having trouble repaying debts, so they can plan their finances and avoid falling into a debt trap. Last year, the Centre helped over 8,000 people out of financial distress.



We understand that improving financial literacy in markets like the Czech Republic and Slovakia is an important step for customers to improve their lives. However, in some cases, customers find themselves in serious life situations that impact their ability to repay loan products. This is where I come in. I will help individuals with personal data issues, repayment plans and generally offering support where needed. I regularly appear on TV and radio as a way to pass on that advice. It is all part of our holistic approach to customer service.

Miroslav Zborovský

Client Ombudsman

Home Credit Czech Republic and Slovakia



FINANCIAL LITERACY CONTINUED

Vietnam

We teamed up with Professor Ngo Ngoc Quang from Foreign Trade University and well-known publisher Sai Gon to publish a new book, Personal Finance for Young People. The book gives comprehensive, engaging information on topics ranging from financial health to budgeting and goal setting.

We were also proud to sponsor and contribute to the Tiền Khéo Tiền Khôn (Smart Money) TV knowledge-contest show in partnership with the State Bank of Vietnam and station VTV. This Smart Money series helped bring financial knowledge to the mass market in an entertaining yet educational way.



Delivering the tools to understand financial products and services is a critical pathway for unbanked populations to enter the formal, global economy. At its core, financial literacy is about empowering communities – particularly in developing economies – to engage with basic financial and monetary principles in a responsible and sustainable way. I believe that the financial services industry has a genuine opportunity to help create the conditions for greater social mobility for future generations.



Professor Sumit Agarwal

Behavioural economics expert
National University of Singapore

China

2021 featured a successful social media campaign with real-life stories, videos and infographics on financial and digital literacy topics reaching 8.2 million people.

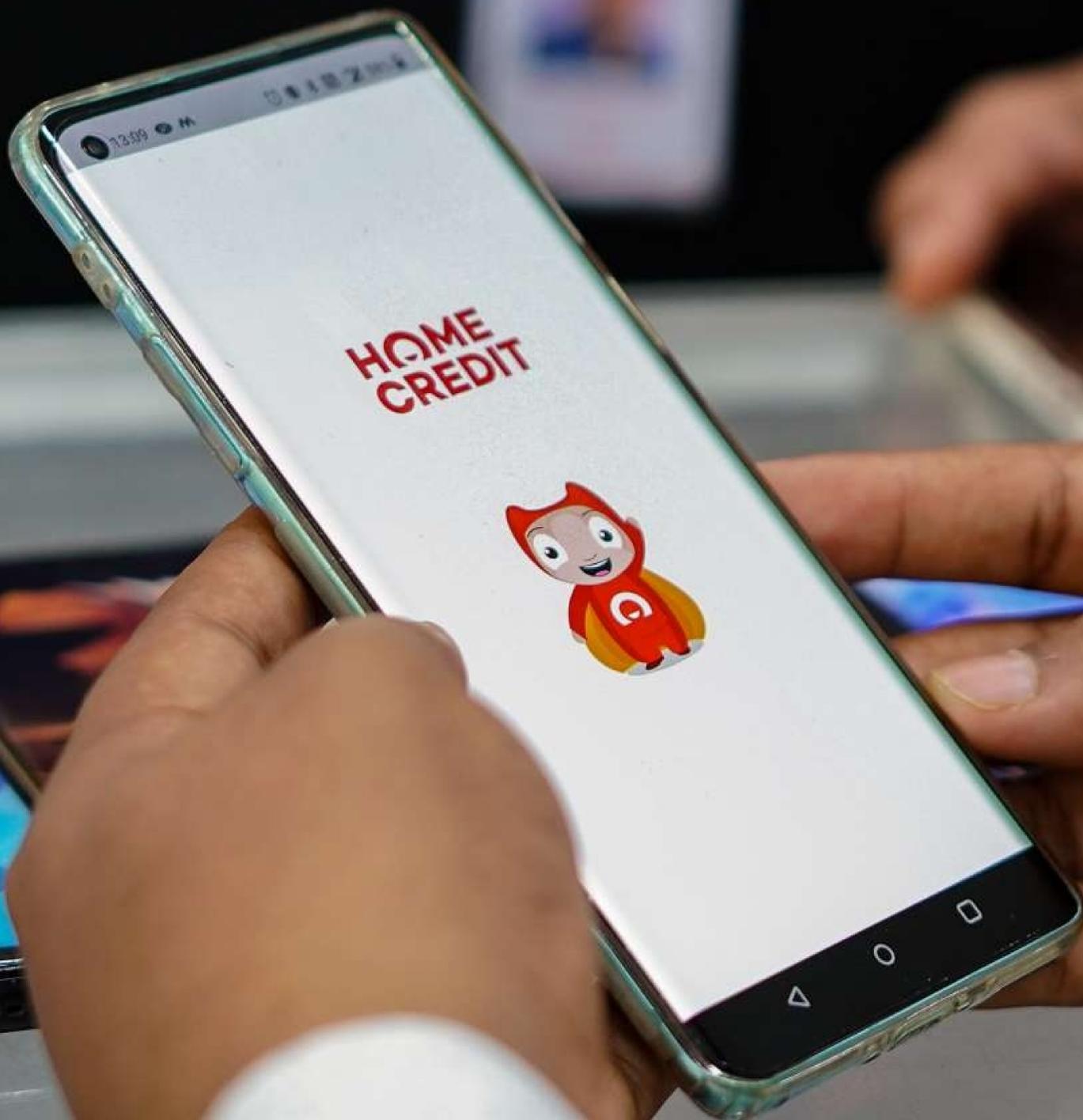
Kazakhstan

We partnered with popular Kazakh broadcaster Gary Shker to create a podcast in which Gary asked our PR manager Alexandra Umbetalieva to share her experiences of managing her personal finances. The 45-minute episode was broadcast on Instagram and YouTube, and made it into the top 50 for Kazakh Apple podcasts.

We also ran financial education Instagram and Telegram accounts, which achieved in total 7,700 followers in total. In 2021 we established our own financial literacy blog with easy-to-read, practical resources.

DIGITAL EMPOWERMENT

In 2021, approximately 90% of customer journeys started via the Home Credit app, reflecting a broader behavioural shift towards digital and online consumption. Digitalisation is making finance more inclusive, so we are galvanising our increasingly digitally savvy customers by offering more functionality, more convenience and more robust security.



DIGITAL EMPOWERMENT CONTINUED

In 2020, we built on existing in-person and online payment channels by expanding the Home Credit app into a self-service hub and ecosystem for the end-to-end customer journey. This year, we took on board the lessons of that rapid digitalisation and launched a global mobile app that will give every Home Credit customer in every country the benefit of cutting-edge functionality and security. This unified approach to our mobile app is giving us greater agility in bringing digital benefits to more people, more quickly.

In developing the global app, we further increased the amount of research we conduct to better understand customer needs, particularly among those with lower literacy levels. Features include enhanced personalised content thanks to new data capabilities, smart decisioning systems and e-KYC capabilities, making it simpler for people to make informed financial decisions. The global app also facilitates more extensive partnerships with retailers, utility companies and payment providers, so it is easier for customers to find deals, learn about products and pay bills. We successfully piloted the global mobile app in four Indian cities and are now rolling it out nationwide as well as in the next countries on our roadmap: Vietnam and the Philippines.

In 2021, we also developed our digital Home Credit Marketplace capabilities. Our Marketplace app has evolved into a vibrant hub of information where customers can browse products, compare prices and buy from local retailers. Our merchant partners use the Marketplace app to foster sustainable consumption by promoting energy-efficient products and encouraging people to participate in the circular economy. Customers can apply for Home Credit financing from the app or pay outright using a range of methods. In this way, digitalisation is helping customers connect with local retailers who may not otherwise have a web presence – and strike the ideal balance between online and in-store shopping.

India

Our Buy Nearby initiative helps people who are comfortable with online shopping but still want to see bigger-ticket products before purchasing. Through the Home Credit app, customers can research products, in-store availability and competitive discounts. Then, they go to their chosen shop to touch and feel the product before committing. They can then buy the product using standard in-store payment methods, through Home Credit financing.



106m+

registered app users

13.1m

monthly active users
of our apps globally
(year average)

4.3

app rating in App
Store and Google
Play respectively

DIGITAL EMPOWERMENT CONTINUED

Indonesia

In 2021, Home Credit Indonesia achieved a 100% digital self-onboarding process via the Home Credit app. In less than a minute after completing the form, customers receive a personalised offer. This offer is generated by advanced algorithms which use Big Data and AI to assess credit capacity based on a broad range of factors common in the market. It is quick and convenient so customers can access financing exactly when they want to make a purchase. But at the same time, it also has robust safeguards and embodies our responsible lending approach.

Czech Republic

We launched our Air Bank Children app which helps young people learn basic money management skills in a fun yet safe way under parental supervision. In this simplified and gamified version of our customer app, children can easily track pocket money spending and save up for desired purchases. Shortly after launching, the app had already been downloaded by 5,000 people.

Kazakhstan

To focus on developing digital capabilities that matter most to customers, we held online roundtables with customers and Home Credit product and process owners. Our end-to-end digital application process is now the fastest in Kazakhstan, with customers receiving approvals within three minutes. We have integrated Apple Pay and Samsung Pay to make payments more convenient. And we have introduced features such as bill sharing and free peer-to-peer transfers, even for those who are not Home Credit customers. Thanks to these efforts, the number of app users increased by 12.5% year on year, and Forbes Kazakhstan ranked it as one of the top six best apps in the country.

AWARD

Home Credit International was shortlisted as a 2021 Banking Tech Awards Finalist in the Best Use of AI category. This achievement recognised Home Credit International's use of AI-powered optimisation, incorporating more than 50 raw features and predictions from four machine-learning models and using FICO® Decision Optimizer. Ultimately, this allows for better service and greater financial inclusion.



“ Whatever gets measured, gets done. For this reason, streamlining ESG data collection and creating an automated ESG dashboard with all important indicators in one place was one of our key priorities. ”

Vit Papousek

ESG Manager

Home Credit Group



“ For us, digitalisation is about becoming more inclusive and giving more people access to safe, convenient financial services. The relationship between online and offline has changed so much since the pandemic, and our approach is about helping people become more digitally savvy while recognising the role in-store continues to play. Basically, we aim to give customers the best of both worlds in a way they know they can trust. ”

Phuc Le

Head of Digital

Home Credit Vietnam

PROTECTING CUSTOMERS' DATA AND PRIVACY

Interconnected information and communication technologies (ICT) play an enormous role in cybersecurity risk management. A single security issue can cascade along the supply chain into an industry-wide cyber-crisis, so we are proactive in monitoring and mitigating security risks, ensuring customer data privacy and maintaining robust systems.

CYBERSECURITY

Due to remote working and the associated rise in cloud service use, unauthorised access and data leakages were the top risk areas identified in 2021. To mitigate these, we conducted a comprehensive review of access and authorisations, improved sensitive data masking to boost system protection and enhanced monitoring to safeguard our IT infrastructure. We also rolled out a rapid multi-factor authentication (MFA) programme starting with major systems containing sensitive data. In just five months, we rolled out MFA to five countries and more than 20 applications, with additional applications being added continuously.

To keep up with the evolving threat landscape, we also increased automation around incident detection, thereby accelerating our response time. The new global mobile app is secure by design and built with constantly monitored, automated controls. Thanks to these combined efforts, we increased our detection rates while limiting incidents – and reducing the impact of any incidents.

To support these technical efforts, we conducted employee information security training on topics such as phishing and vishing to boost awareness and overall resilience. This is being reinforced by our new Group IT Security Awareness Strategy, which we developed in 2021 and launched in 2022 with five cybersecurity New Year's resolutions for all employees. As part of the strategy, staff Group-wide receive annual mandatory training on evolving cybersecurity threats and prevention techniques.

In 2021, we completed more than 50 assessments to validate our information security processes, including renewals for ISO 27001 in India and Indonesia as well as PCI DSS certification in Indonesia and Vietnam. We also reviewed our IT and cybersecurity internal control systems in line with EU guidelines to ensure ongoing compliance with the highest standards.

CUSTOMER DATA PRIVACY

The Home Credit Group Personal Data Protection Framework reflects current data protection best practices and unifies data protection principles and rules in all the countries we operate in. It therefore provides a robust foundation for compliance with local regulations while ensuring the highest standards of data processing and use.

This year, we had a major focus on processes surrounding the secondary use of data, ensuring customer communications are clear and transparent, and that partner consents go above and beyond basic legal requirements.

DIGITAL LITERACY

Digital literacy efforts are a key component of our customer protection approach. Our anti-fraud teams continually monitor the online threat landscape, and their research informs content of campaigns that raise awareness among customers of fraud tactics and promote safe online behaviour. In 2021, activities concentrated on identifying and protecting against phishing and vishing.

China

We had a major focus on educating people on the dangers of financial fraud. As part of this, we ran digital campaigns as well as a series of events. One popular lecture at a community centre in Shandong province focused on middle-aged and elderly women, who are frequent targets for fraudsters. Another interactive workshop in Tianjin, developed in alignment with the China Banking and Insurance Regulatory Commission (CBIRC), focused on helping older people avoid online financial fraud. We also delivered an event for 200 students at Kunming University of Science and Technology covering fraud prevention as well as financial management basics.

PROTECTING CUSTOMERS' DATA & PRIVACY CONTINUED

Vietnam

To combat a spike in social networking fraud, we launched an awareness and education campaign in 2021. PR activity was complemented by a social monitoring and listening programme that identified phrases fraudsters commonly use so we could work proactively to unmask scams.

Kazakhstan

2021 initiatives focused on educating customers about vishing risks, including how to determine if a caller is genuine, what questions are red flags and how to protect against a fraudulent money transfer request or loan offer.

Czech Republic

This year, we partnered with the Czech Banking Association to support a major public information campaign about spotting fraud and phishing. The initiative worked with influencers and involved social media and TV segments to educate people about evolving tactics.



Protecting customers requires a multi-faceted approach, from the IT processes and systems we use to the way we educate employees and the general public. Automation of services is a vital weapon against the rising sophistication of scams. As a result, we can help our people to be fully informed and ultimately protect them and our business.



Lukas Frohlich

Data Protection Officer

Home Credit Group



OUR PEOPLE

- ➔ Learning & development
- ➔ Employee engagement
- ➔ Diversity, equity & inclusion
- ➔ Wellbeing
- ➔ Grievance management



LEARNING AND DEVELOPMENT

The Home Credit culture is rooted in four values: being fair, focused on results, innovative and entrepreneurial. Our learning and development approach focuses on embedding these values into our core business operations by nurturing eight leadership and individual qualities along with core functional qualities.

Training and performance management align with our eight leadership and individual qualities, so there is clear accountability and progression. Our Home Credit DNA Stars and #OneHomeCreditHero recognition schemes celebrate employees who have been advocates of our values and demonstrate excellence in our qualities.

OUR 8 LEADERSHIP AND INDIVIDUAL QUALITIES

- | | |
|-----------------------------|---------------------------------|
| 1 Customer obsession | 5 Operational excellence |
| 2 Digital savviness | 6 Entrepreneurship |
| 3 Risk in mind | 7 People centricity |
| 4 Integrity | 8 Thinking big |

In 2021, we launched a new global onboarding programme to help immerse new executive-level joiners in the Home Credit culture. Members of the Executive Committee ran sessions on each of their areas, providing a holistic, strategic introduction to the business and how our functional and leadership qualities manifest themselves in day-to-day business. The first two cohorts have now completed the programme, and feedback has been positive, particularly about the opportunity to engage with top Home Credit leaders in this unique way.

Another successful 2021 pilot was a new global mentoring and reverse mentoring scheme. The first cohort connected 38 mentor/mentee pairs, with mentors drawn from executive level and mentees nominated by each country. It was a structured, moderated process, and there was positive feedback from both sides. Based on this success, we are expanding the scheme with a new, bigger cohort.

The Home Credit Academy portfolio expanded this year with a new People Academy. For the launch, we



LEARNING & DEVELOPMENT CONTINUED

designed a new delivery model comprised of webinars with internal and external speakers and online self-study through selected Udemy and Yale University modules. The pilot cohort included 21 HR participants for a three-month programme covering topics such as business acumen, HR strategy, digitalisation, talent acquisition, learning and development, and diversity and inclusion. The new model was well-received, and we are now using it to develop further Academies.

1m+

training hours delivered in 2021

26

training courses per employee on average

17h

of online training per employee on average

100%

of staff received regular performance and career development review



“Our diversity, equity and inclusion efforts are about empowering individuals at all levels. But they are also about creating greater, mutual opportunities that help everyone at Home Credit and in our wider communities achieve greater success. The more open and welcoming we are, the more we all succeed personally, professionally and as a Home Credit family.”

Renata Mrazova

Chief People Officer
Home Credit Group



LEARNING & DEVELOPMENT CONTINUED

Philippines

This year, several cohorts participated in dedicated leadership and management upskilling programmes. 17 people graduated from our Middle Odyssey Programme for high-potential talent, with an average learner satisfaction score of 4.5 out of five. In addition, 248 people went through our customised Sales Leadership Development Programme, which had an average learner satisfaction score of 4.8 out of five. More than 70 people participated in CliftonStrengths Assessments and coaching to develop their natural strengths. We also expanded IT and digital skills training by investing in the Pluralsight platform.

Czech Republic

The First-time Manager Programme, conducted as a five-day course, was popular in the Czech Republic, too. This success was part of our commitment to designing more tailored professional development programmes. We also expanded the training available through the Home Credit Academy, which now caters for more than 300 learning and development

China

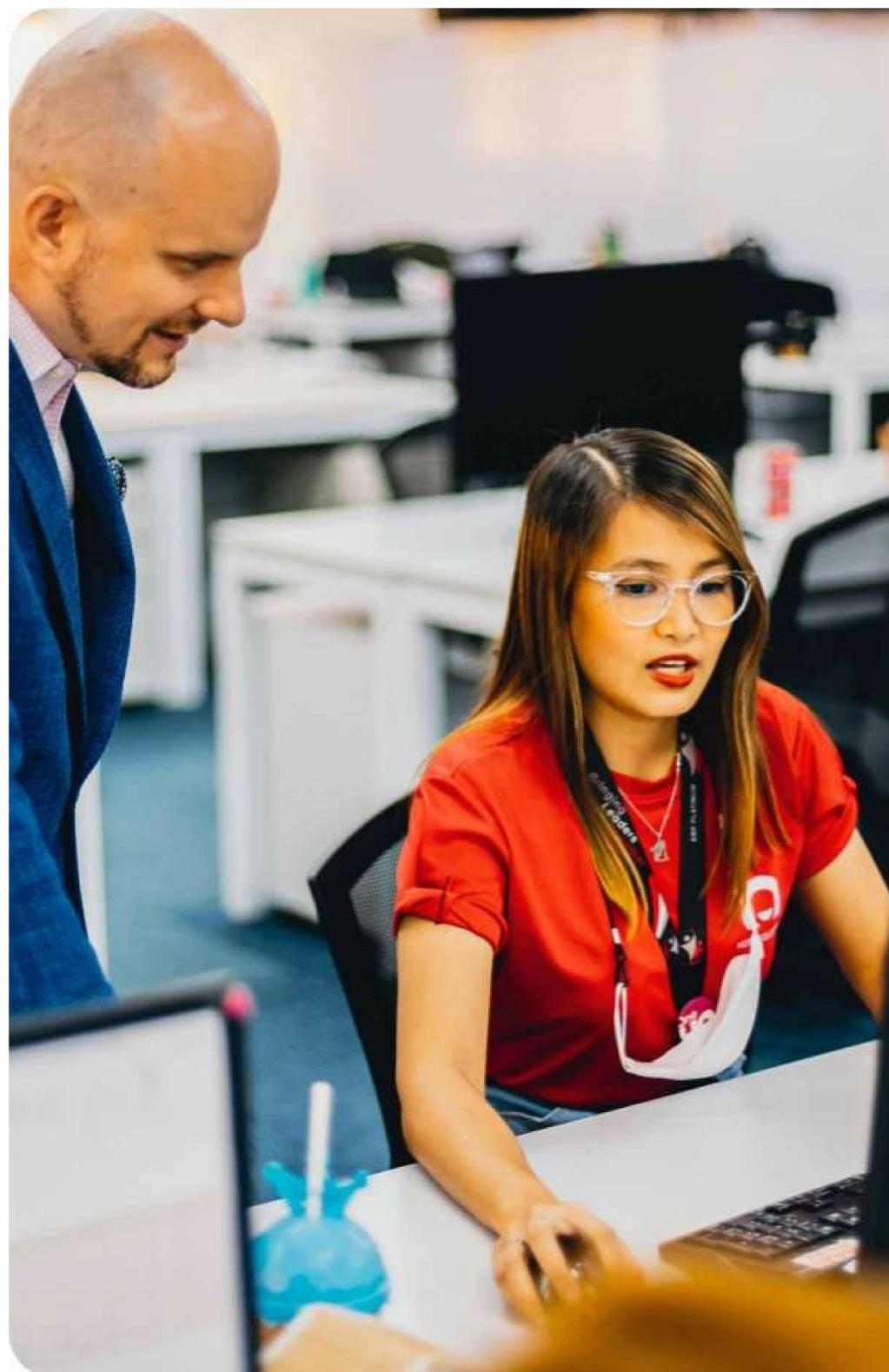
This year, we extended our Leadership Development Programme with new initiatives aimed at high-potential talent at different career stages. The Middle Odyssey Programme involved three sessions focusing on leadership, business, cross-functional collaboration and communication skills. The Junior Odyssey Programme featured a session on management responsibilities.

Vietnam

In light of continued remote working, we conducted training sessions to help people develop their digital skills. Popular sessions focused on presenting in video meetings and conducting online training sessions; these had eNPS scores of more than 80. The Future Skills series helped people expand their data and technology skills. To make it easier for people to engage with training in these circumstances, we also promoted proactive self-learning opportunities. Leadership development programmes continued this year, with more than 100 first-time managers and leaders participating in strategy and people management sessions.

India

A new First-time Manager Programme focused on people management and leadership skills for people entering this exciting phase in their careers. Throughout 2021, we focused on adapting our approach to different ways of learning to ensure our training is as inclusive as possible. This included developing various tools, practical activities, printed literature and digital options. We also introduced bite-sized Home Credit DNA training to continually embed our values into our culture. We achieved more than 80% coverage on all digital training.



EMPLOYEE ENGAGEMENT

Employee engagement was at the heart of our people strategy this year as we focused on making Home Credit a motivating and rewarding place to work despite pandemic-related challenges.

To strengthen and underpin our employee engagement approach, we launched an employer value proposition initiative in 2021. The aim is to articulate what makes Home Credit a great place to work – and to hold the business accountable for offering a best-in-class employee experience. Home Credit China and Kazakhstan led the way this year, with the project expanding to other countries and Group level in 2022.

Our flagship 2021 employee engagement initiative was our ‘no glitch’ hackathon, conducted remotely due to the pandemic. The task was to bring the most creative ideas on applications, frameworks, processes and products that would help deliver best-in-class financial services with zero glitches or incidents. The key? We had to be able to implement the ideas within two years. Approximately 150 staff participated, working in 30 teams across time zones for two days. The winners were decided by a judging panel and received a USD 3,000 prize. First place went to the Philippines, which came up with a way to anticipate points of failure. Teams from Vietnam and China won second and third place, respectively. The People’s Choice Award went to a team from Kazakhstan.

A cornerstone of our employee engagement approach is our annual employee survey, which helps us gauge general satisfaction, identify and address challenges and drive meaningful improvements. This year, 85% of respondents said they were proud to tell people they worked at Home Credit. Employees also had a positive view of leadership, with 83% saying they had confidence in the leadership to make the right decisions and 81% agreeing that they keep people informed about what is going on. There were also strong recognition of the impact Home Credit has, with 85% of respondents saying that the work they do positively impacts people’s lives and 86% agreeing that customer perspectives are integrated into decision making.

Each year we also measure employee Net Promoter Score (eNPS) at a Group level and for each subsidiary. In 2021, the average Group eNPS increased to 35.6 from 33 for Home Credit as a place to work. It increased to 48.3 (2020: 44) for teams and 53.3 (2020: 46) for managers.

36

average eNPS for Home Credit as a place to work

85%

of staff said they were proud to work at Home Credit

85%

of employees said the work they do positively impacts people’s lives

83%

of staff have confidence in Home Credit leadership to make the best decisions



EMPLOYEE ENGAGEMENT CONTINUED

Kazakhstan

In 2021, we launched the Buddy Project to drive engagement among new joiners at all levels. When people start, they have the option to be assigned a buddy who helps introduce them to Home Credit and develop a tailored motivation programme. 55 buddies supported more than 180 newcomers across 18 regional offices during the year.

AWARD

Home Credit India was certified as a Great Place to Work® – the most definitive employer-of-choice recognition. Certification was awarded based on a nationwide survey at its offices and more than 47 branches. Over 86% of eligible employees participated, rating the organisation on five key metrics. This recognition recognizes Home Credit's commitment to fostering a culture of camaraderie, fairness, respect, pride and credibility among its employees.



The hackathon is an opportunity for people to come up with brilliant new ideas that will make a difference. We continue to work on almost everything people come up with, gradually putting them into practice. Through the hackathon, people make a real impact on the way Home Credit operates and develops.



Jan Cenkr

Chief Information Officer
Home Credit Group

Vietnam

Our Roar Together – Transform Together campaign showcased the people behind Home Credit projects. For example, Product Owner Thanh Vo talked about efforts to build a digital finance solution across India, the Philippines, Indonesia and Vietnam. She talked about challenges the team faced and how the team transformed those challenges into opportunities. Head of Legal Thuy Tran talked about her career journey, her experience developing at Home Credit and how she balances work and home life.



DIVERSITY, EQUITY & INCLUSION

Home Credit's mission is to empower people to live the life they want now. And that is not just about our commitment to customers – it is also about our commitment to our colleagues. We focus on creating opportunities for all, nurturing diverse talents and creating a workplace where everyone is celebrated and cared for.

2021 was a year of facilitating, collaborating and driving change around diversity, equity and inclusion (DEI). We established a DEI working group with representatives from all countries, which prepared a dedicated strategy and began updating our DEI policy. We also implemented a more systematic approach to embedding DEI accountability in talent acquisition processes, looking at everything from job descriptions to interview processes to help attract diverse candidates.

Achievements included DEI involvement in the Group-wide mentoring and reverse mentoring initiative to ensure it promoted the benefits of generational diversity. A rich webinar programme covered a range of DEI issues, and for the second year running the most popular session was on tackling unconscious biases. This year's training featured practical ideas on how to 'walk the talk' on DEI and harness diversity to build higher-performing teams. October was named Diversity Month at Home Credit and featured a resource-packed intranet site, activities and panel discussions.

In 2021, we published our first full [DEI report at Group level](#), reflecting our commitment to transparency and accountability.

75+

nationalities work at Home Credit

43%

Home Credit China's management team are women

75%

employees at Home Credit India are millennials

70%

of employees at Home Credit Indonesia are Gen Y, 24% are Gen Z and 42% are women

Vietnam

To mark the return to the office after lockdown, Home Credit Vietnam launched its first-ever Tech Talk to highlight diversity in the workplace. During the session, employees at all levels were empowered to speak up and share their experiences and perspectives.

Indonesia

Home Credit Indonesia has a major focus on supporting people with disabilities through dedicated training, hiring and empowerment programmes. Among our activities, we partnered with Tokyo Paralympics silver medalist Ni Nengah Widiasih to create motivational videos that point to the strengths, rather than the weaknesses, of people with disabilities. We went on to hire seven people from the cohort to work in our Jakarta call centre.



Diversity, equity and inclusion are central to how we interact with our employees but also the communities where we are present in the Philippines. Whether it is empowering internal DEI advocates who can advance our agenda with passion and pride or launching DEI Awareness Forums, 2021 saw a deepening in our focus and commitment to establish D+E+I not as a project but as an employee-owned and driven cultural reality. For us at Home Credit Philippines, there is still much to be done. And definitely, DEI is here to stay.

Nina Dacanay

HR Business Partner

Home Credit Philippines

DIVERSITY, EQUITY & INCLUSION CONTINUED

India

Gender diversity is a flagship DEI focus at Home Credit India. We have many ongoing programmes across learning and development, mentoring and recognition, including a new mandatory training session on microaggressions and inclusivity. In 2021, we also launched a new initiative to protect women's safety, which is a hot topic in India. We take our employees' safety extremely seriously, creating a new door-to-door drop-off service for all women who work past 8pm.

Philippines

Our May townhall meeting focused on DEI. This was followed by a dedicated DEI survey and the creation of a DEI Circle of ambassadors and volunteers. The first major 2021 campaign focused on LGBTQA awareness, with an employee pride feature, Facebook frame and forum. This initiative contributed to Home Credit Philippines being nominated for Diversity Company of the Year at the Asia CEO Awards. We also launched partnerships with the LGBT Chamber of Commerce and the Philippine Business Coalition for Women Empowerment.

50%

of Home Credit Philippines' Executive Committee are female

11

nationalities are represented in Home Credit Vietnam

Kazakhstan

We started the year by conducting a survey to assess awareness of DEI themes and terms. Based on the results, we launched an education campaign with videos, posters, case studies and team-building activities to demonstrate the importance of DEI and what it means. The survey also showed that many DEI challenges relate to varied access to education and opportunities, particularly among staff coming from smaller towns. We therefore launched Syrlasu (Heart to Heart) sessions – where people discuss the biases and challenges they have faced, and we look at how Home Credit can better foster diversity and inclusivity.



WELLBEING

How can we best support employees under the ‘new normal’? That was the fundamental question driving our 2021 wellbeing agenda. From mental health support to vaccination drives to flexi-working, we were creative and agile in helping staff through another unusual year.

We started 2021 with a Group-driven programme looking holistically at wellbeing – educating employees about ergonomic workstation best practices, combating loneliness, preventing burnout and more. Feedback from the programme highlighted specific areas of interest for each country, which informed ongoing local activities throughout the year.

A key 2021 focus was on Covid-19 vaccinations. We ran education campaigns in all our countries, leading to a 86% vaccination rate among Home Credit staff globally. As lockdowns eased and offices reopened, we began piloting flexi-working to promote an ongoing work-life balance for staff.

India

Home Credit offers employees a range of benefits, including health insurance and mental health support. This year, our insurance partner ran a series of weekly webinars on physical health, stress management and mental wellbeing. We also partnered with a telehealth provider that gives easy access to doctor’s appointments as well as discounts on medicines and diagnostic tests.

Kazakhstan

In January, when rising fuel costs led to widespread protests and a nationwide state of emergency, we acted quickly to support our staff. The multi-pronged approach involved regular texts with updates and checking in on colleagues, webinars on managing uncertain situations and the availability of counselling.

Vietnam

In preparation for office reopenings, we ran a campaign to help staff be in the best possible health before returning. This included delivering more than 1,000 care packages to employees, holding a Wellness Talk series about mental health and resilience, and facilitating the Glow and Shine Bright Home Chat to connect employees and spread positive vibes.

13K

Covid-19 vaccine doses provided to employees in Indonesia and Vietnam

China

This year, we partnered with healthcare service providers to offer a range of wellbeing workshops for employees. The most popular were related to eye health, joint health, fitness and diet, shoulder and neck health, and stress management.



2021 saw high attrition rates among employers globally, but we have outperformed the industry in terms of retention. Our culture – and the way it is embedded in structured training and performance management – have helped Home Credit attract and nurture top talent.



Wiwik Muji

Head of HR

Home Credit Indonesia

GRIEVANCE MANAGEMENT

Our robust grievance management processes make it easy for staff to report concerns and for managers to resolve issues promptly and fairly.

Employee grievances are concerns, complaints, violations or problems related to tasks, processes or ways of working which staff think are unacceptable or cause dissatisfaction. The Home Credit Grievance Committee oversees processes under our established Grievance Channel Framework and tracks complaints and resolutions using a real-time management dashboard.

Employees can submit grievances through various channels. A dedicated team then assesses the complaint, sends an initial response and escalates it, if required. The standard resolution time is a maximum of 18 business days.

18 days

is our internal deadline for resolving grievances



OUR COMMUNITIES

- ➔ Direct aid
- ➔ Social inclusion



DIRECT AID

For Home Credit, being a responsible member of the community is as important as doing business in a responsible way. During challenging times – like a natural disaster or a pandemic – we provide direct aid to support those affected. For many years, we have been active in this regard, organising our own projects and cooperating with local NGOs, government agencies and business partners on relief initiatives.



Our 2021 direct aid efforts had a significant focus on pandemic recovery. We assisted with the complex logistics of rolling out Covid-19 treatments and vaccines, helping governments purchase doses and funding public health information campaigns for our people and communities. Our offices became temporary vaccination centres for staff and the general public, with more than 13k doses administered across our Asian operations.

For example, in India, in cooperation with the Don Bosco Network (Bosconet) and Friends of the Earth, we funded medical care for 1,000 people with Covid-19 and distributed nearly 4,000 hygiene kits to help prevent infection spread in impoverished areas. In Indonesia, we partnered with the NGO Sujitates to supply 23 mobile ventilators and with the Red Cross to administer 1,000 booster vaccines before people travelled for Ramadan. In 2021, we donated USD 16k. to the Philippines General Hospital Medical Foundation for Covid-19 paediatric wards. And as part of our ongoing Home Love initiative in Vietnam, we provided 30k free meals to hospitals, care homes and orphanages during lockdowns. We also donated VND 1 billion (USD 44k) to Vietnam's National Vaccination Fund.

Vietnam

During the peak of the pandemic, we donated around USD 44k to Vietnam National Vaccine Fund and assisted frontline healthcare workers distributing several thousand meals and necessities for ten field hospitals. The company also worked with other donors and sponsors to present 1,000 gifts to children, most of whom became orphans due to COVID-19. For our contribution we were awarded Certificate of Merit by the State Bank of Vietnam (SBV).

DIRECT AID CONTINUED

2K

winter uniforms supplied to emergency workers in Kazakhstan

5K+

relief packages donated to victims of Super Typhoon Odette in the Philippines

Kazakhstan

During the civil unrest that swept Kazakhstan in January, the medical emergency services were under extreme pressure. As part of a range of initiatives during this time, we donated 2,000 winter uniforms for paramedics to replace those that were destroyed or damaged.



Despite the obstacles, and sometimes threats to their health and safety, ambulance workers demonstrated bravery in providing emergency medical assistance to the city's population during the tragic events in January. During the riots, 32 specialised vehicles were damaged. In all, 2,160 workers from the ambulance service were involved over those days. We are grateful to the management of Home Credit Bank for providing charitable assistance in the form of 2,060 sets of summer uniforms for medical workers of the service. I am sure that the new form will be recognizable among the city residents and will become an example of timely provided medical assistance. The staff of Emergency Medical Services wishes success to your company and hopes for continued cooperation.

Yerbol Sarsenbayev

General Director

Almaty Ambulance Service



DIRECT AID CONTINUED

Czech Republic

300k refugees have fled Ukraine to the Czech Republic since February 2022. Our parent company PPF Group donated USD 4.5 million to help refugee children continue their education during this tumultuous time. Air Bank and Zonky together donated an additional USD 450k as part of an initiative to triple donations employees made to causes supporting Ukraine. Fundraising also included a charity breakfast for Home Credit staff. In addition, Air Bank launched a simplified process for Ukrainians to open a bank account in the Czech Republic, with no fees for transfers to their home country.

Philippines

In December 2021, Super Typhoon Odette devastated the lives of 13 million people. Together with our NGO partner World Vision, we mobilised to distribute over 5,000 life-saving relief packages to families in the stricken provinces. We also sent water purifier packets and containers to areas without access to clean water and Huggy tents to extend hospital facilities for treating those suffering from waterborne diseases. For our activities we received the Most Socially Responsible Consumer Finance Company of 2021 award by Cosmopolitan Daily.



We are always thinking about ideas to build a sustainable community. CSR initiatives are always carefully considered before being implemented to bring about long-term and practical but timely impacts. All those efforts are the resonance of many people from the company, employees and all customers of Home Credit.



Pham Thi Bich Lien

Head of Sustainability
Home Credit Vietnam

1.3m USD dedicated to community direct aid in 2021	50+ charitable initiatives supported globally
23 ventilators supplied for Covid-19 treatment in Indonesia	44K USD donated to Vietnam's National Vaccination Fund
16K USD to the Philippines General Hospital Medical Foundation for Covid-19 paediatric wards	450K USD donated, tripling employees' donations to support refugees from Ukraine.



SOCIAL INCLUSION

Social inclusion is a major challenge in our markets, where many people struggle to access better economic opportunities. We have a long tradition of championing projects that foster social inclusion – promoting employment for women and people with disabilities, broadening access to education and helping people develop essential skills.

Our commitment to supporting communities is part of the Home Credit culture. Not only are we involved as a company but we also encourage employees to be active in initiatives – working as volunteers and through fundraising.

EDUCATION, TRAINING AND EMPLOYMENT

Education opens new employment opportunities, which boosts social inclusion. Our 2021 efforts focused on digital empowerment and entrepreneurship among groups underrepresented in our markets.

Philippines

Children were particularly hard hit by Covid-19 lockdowns, losing more than one academic year of education. According to the World Bank, the Philippines is one of the countries struggling most to get children back into education. In partnership with World Vision, we funded back-to-school kits and textbooks for 3,500 students from the Philippines' most underprivileged communities.

China

We donated 50 computers to build an IT classroom at a rural school in Sichuan province. This new facility will give young people the opportunity to learn essential digital skills early in their education.

Vietnam

Home Credit Vietnam has a proud tradition of supporting female entrepreneurs. In 2021, we continued these efforts by becoming a gold sponsor of the Vietnam Women's Union Forum, the Vietnam Women's Awards and the Start-up Businesswomen Contest. In total, these programmes recognised and assisted 27 women spearheading innovation, creativity and growth. We helped six additional female-led start-ups during the year.

3.5K

children in the Philippines supported to return to school

137

people with disabilities received scholarships for app development courses in Indonesia

57

female entrepreneurs supported with interest-free loans, training and mentoring in Indonesia

500

female migrant workers trained to launch online businesses in India



SOCIAL INCLUSION CONTINUED

Since 2014, we have supported women living in poor, mountainous regions who have unstable jobs. We provide interest-free loans so they can start a small business, for example raising livestock, tailoring or running a grocery store. Over nine years, we have supported more than 80 families.

In 2022, we are increasing the scale and impact of these efforts – partnering with Hagar International and the Vietnam Women’s Union to help victims of human trafficking start businesses. In the first year of the partnership, 57 women and 288 family members have benefitted from joint support.

Indonesia

For many years, Home Credit Indonesia has spearheaded initiatives to support people with disabilities. In 2021, we expanded these efforts, launching the Dicoding Initiative which provided 137 scholarships for app development training programmes. Based on this success, we are expanding this to 200 in 2022, with a particular focus on women. Our Disabled Heroes project helps para-athletes. This year, we partnered with powerlifter Ni Nengah Widiasih, who won a silver medal at the 2021 Tokyo Paralympics, to create motivational videos. We also funded a new gym for para-athletes in Bali. For our activities we received CSR Indonesia Award 2021 by Majalah CSR.



At Home Credit Indonesia, we take an equitable approach to how we offer non-banking services to our customers. I am proud to say that we apply this fair approach to our CSR efforts as well. Principally, we aim to assist others facing personal or community challenges or those marginalised to help them build a better life. Without the passion, dedication and support of our employees, these CSR efforts would not be possible, that is why we focus heavily on employee engagement principles as a way to unite everyone behind our common purpose.



Esra Masniari Tambunan

Sustainability and Social Impact Manager

Home Credit Indonesia



SOCIAL INCLUSION CONTINUED



Being responsible, fair and inclusive is part of Home Credit's DNA. Everything we do is about empowering people. We give them the right products based on their needs and what they can afford, and we always help them make informed decisions.



Nguyen Phuoc Bao Dung

Chief Marketing Officer
Home Credit Vietnam

Kazakhstan

Home Credit Bank Kazakhstan's IT Hub offers free IT classes and subsidises participants' living costs. In 2021, we trained a cohort of 130 students, 40% of whom were women. Later, 22 participants went on to intern at Home Credit for three months and 15 people received job offers to work at Home Credit.

India

According to the International Labour Organization, just 23% of India's workforce is female, which is one of the world's lowest rates. Home Credit India has a major focus on female economic empowerment, aligning with the government vision of Atmanirbar Bharat – a self-reliant India. In 2021, we partnered with the Self-Employed Women's Association (SEWA Bharat) to support 500 migrant workers. We helped them establish an online business, with training covering handicrafts and digital skills. We also promoted their products through our social networks.



We continued to support our communities in their fight against COVID-19. One of the crucial tasks this year was to distribute vaccines to where they were needed and keep people in our communities informed as the public health situation evolved. As part of these efforts, we turned offices in Indonesia into vaccination centres for staff and the general public.



Animesh Narang

Chief Executive Officer
Home Credit Indonesia



SOCIAL INCLUSION CONTINUED

VOLUNTEERING

Home Credit staff continued their active involvement in a broad range of initiatives, raising money for worthy causes and sharing their expertise with young people, entrepreneurs and communities with low digital and financial literacy. Whether our volunteers contribute to disaster relief, act as ambassadors at local schools or appear as guest speakers at lectures, their work with partner organisations and universities helps us reach a broader audience.

Czech Republic

This year, the Czech Republic's normally calm climate was interrupted by a deadly tornado – Europe's worst since 2014. The tornado wreaked havoc in seven municipalities and left many families homeless. A group of Home Credit employees volunteered in the rebuilding efforts, including bringing 60 trees to plant.

Philippines

This year, Home Credit volunteers conducted workshops for 10-year-old children to teach money management basics. Staff also organised a community pantry project providing food parcels to 400 people in Quezon City.



Financial literacy is the greatest gift we can give the youth of today. It will help them understand the world better and make wise financial decisions.



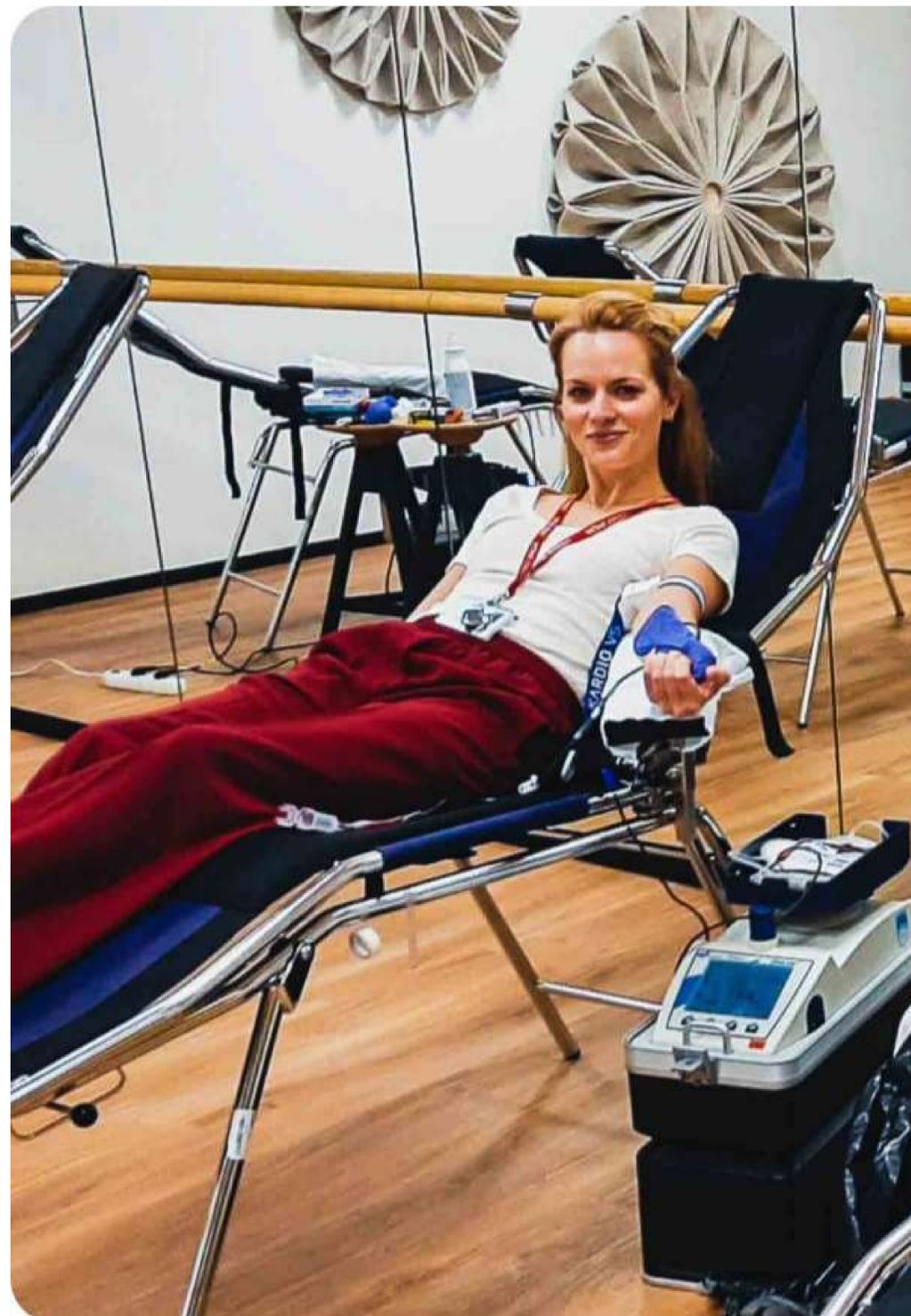
Rahul Chauhan

Employee Volunteer for Sakhsham

Home Credit India

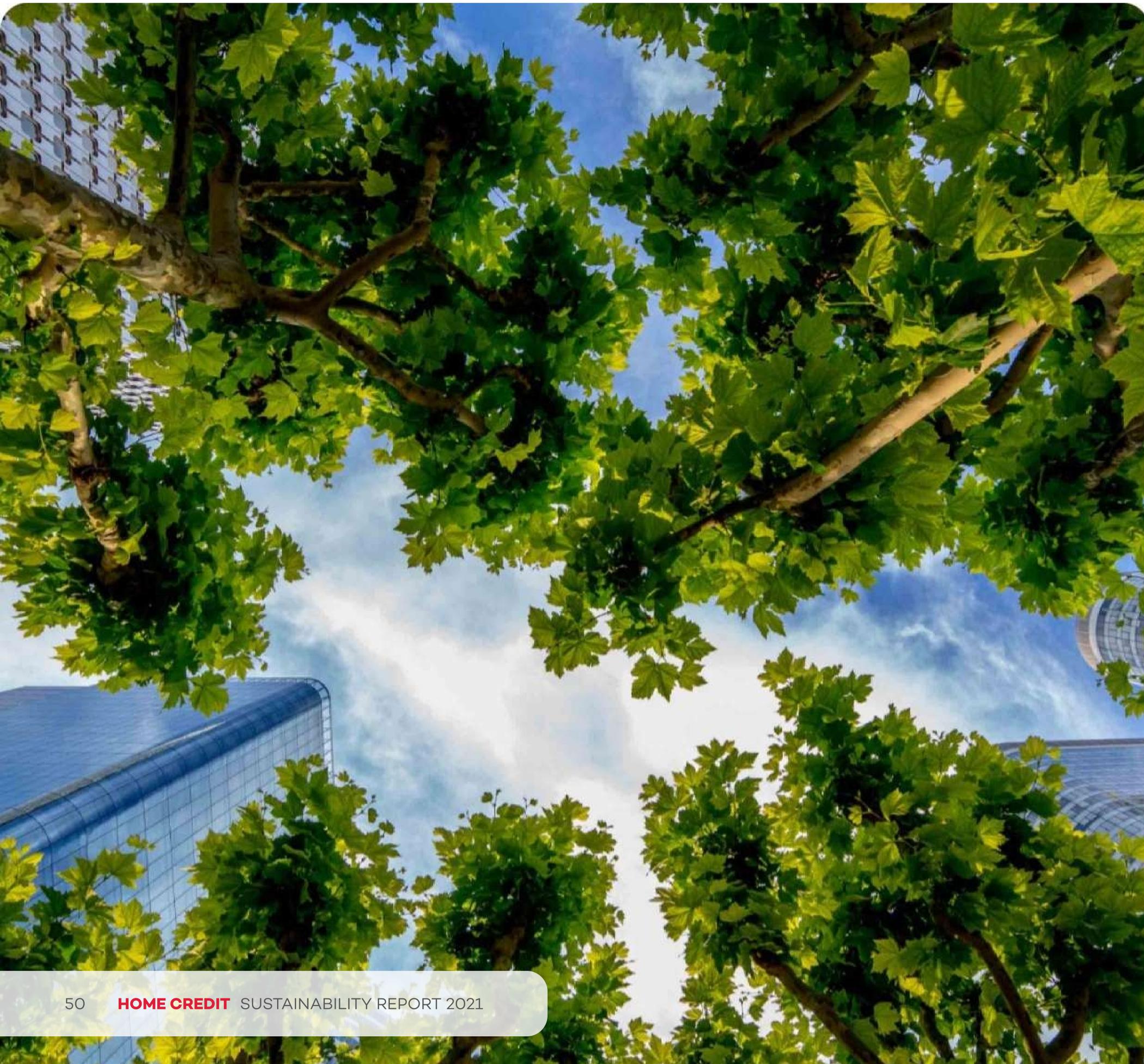
Indonesia

As part of Home Credit Indonesia's focus on supporting people with disabilities, our staff volunteered for the Becoming Eyes for our Visually Impaired Friends programme. They recorded 17 audiobooks and prepared nine Braille textbooks for primary school pupils, which were distributed by our partner NGO Mitra Netra. To contribute to broader financial and digital literacy, Home Credit experts regularly volunteer at workshops and events. A recent highlight was a free data-science education through webinars from our Head of Data Science Kirill Odintsov, who provided valuable insight into data innovation trends and opportunities.



PLANET

- ➔ Digitalisation
- ➔ Encouraging sustainable consumption
- ➔ Green operations



DIGITALISATION

As a responsible corporate citizen, we strive to reduce our carbon footprint wherever possible. As a global business, we recognise the cumulative impact of our efforts.

These efforts include major strategic decisions like processing loans digitally and going paperless; incentivising sustainable consumption and the circular economy; and aiming for carbon neutrality in some markets.

We are minimising our impact on the planet by reducing paper and plastic use across the customer journey. Due to digitalisation and electronic 'know your customer' (e-KYC) checks, our entire application process is paperless. As a result, we save 107 million sheets of paper a year, equivalent to 13.5k trees. There are also emissions savings from reduced travel because customers no longer have to visit a Home Credit branch for identity verification.

Other environmental benefits come from our virtual credit cards, which can save up to 11.5 tonnes of plastic each year if all credit card customers choose this option.



Home Credit China has ambitious plans to achieve carbon neutrality by 2025. This year's major investment in renewable energy is the latest milestone in these efforts, which include a range of initiatives to drive digitalisation, energy efficiency, recycling and sustainable consumption.

Eddy Tai

Chief Information Officer, IT & Operations

Home Credit China

107m

sheets of paper, equating to 13.5k trees, saved each year through paperless process

11.5

tonnes of plastic can be saved annually by issuing virtual credit cards



ENCOURAGING SUSTAINABLE CONSUMPTION

E-mobility is critical to Southeast Asia's transition to a greener economy. We want to be part of this transformation and are contributing by making electric two-wheelers more affordable. For example, in Vietnam, we partnered with VinFast, a major electric motorbike manufacturer, to help the country's 58 million motorbike riders switch to electric vehicles. As part of these efforts, we're offering a preferential interest rate of just 0.99% on e-motorbike financing.

To promote the circular economy and encourage recycling, at some markets, we are building partnerships with the goal to offer mobile device buyback schemes. This would encourage people to return their old phones to be refurbished and resold.

5.5%

of two-wheelers financed in China are electric

107K

loan contracts for circular economy products

0.99%

preferential interest rate for financing electric motorbikes in Vietnam



GREEN OPERATIONS

16m

USD to be invested in an 8 million kWh renewable energy project at Home Credit China by 2025

25%

of the energy used at Home Credit Czech Republic comes from renewable sources

4.5K

phased out electronic devices refurbished and resold or donated

150

written-off computers donated to a new IT classroom in rural China

CARBON FOOTPRINT

This year was a milestone in performance monitoring for green operations – we began monitoring our carbon footprint across all three scopes.*

Scope one emissions produced directly by the company’s operations include only those from company cars and power generators that are necessary in some locations to ensure a stable electricity supply. Scope two represents emissions indirectly resulting from electricity purchased. Scope three represents equivalent of CO₂ emissions from assets which are not controlled by Home Credit but part of the company value chain. This includes mainly employees’ commuting, business flights, products and services purchased and waste generated. These benchmarks are helping us evaluate where we can achieve further reductions, for example by reducing travel, using LED lights and energy-efficient IT equipment, promoting recycling in offices and using renewable energy.

China

Home Credit China launched its plan for achieving carbon neutrality for scope one and two emissions by 2025. As part of this initiative, Home Credit China is investing RMB 16 million in a renewable energy project with the State Development and Investment Corporation, which will generate an estimated 8 million kWh each year. It has also migrated all its IT infrastructure to the cloud, which has boosted IT energy efficiency by more than 20%.

AWARD

Home Credit China received the Green Consumer Finance Star of the Year 2021 awarded by the China International Fair for Trade in Services (CIFTIS) for our ESG governance and eco-friendly operations.



Mixed waste
368t



Paper waste
126t



Plastic waste
24.9t

* Greenhouse gases emitted in producing a unit of energy have been converted to the corresponding amount of carbon dioxide equivalents (CO₂e). Some emission factors are nationally specific – for example, electricity depends on the national energy mix, which is different for each country and also changes over time. Some of the data which were unavailable at the time of calculation were estimated based on Group average. Carbon footprint calculation was carried out by an independent entity (GreenOMeter).



Scope 1 (t CO₂e) 3.4K

- Company cars 1,672
- Diesel power generators 0.3
- Emissions from gas burned in boilers 1,684

Scope 2 (t CO₂e) 8.6K

- Electricity purchased 8,648

Scope 3 (t CO₂e) 18.9K

- Commuting to work 16.5K
- Material and waste 577
- Upstream emissions from energy 756
- Flights 1,542

OUR PARTNERS & STAKEHOLDERS

- ➔ Our retail partners
- ➔ Governmental and financial industry stakeholders
- ➔ Investor community

Pine Labs
PAY LATER
HOME CREDIT

Shop on Easy EMIs
with Home Credit

FLAT
5%
CASHBACK*

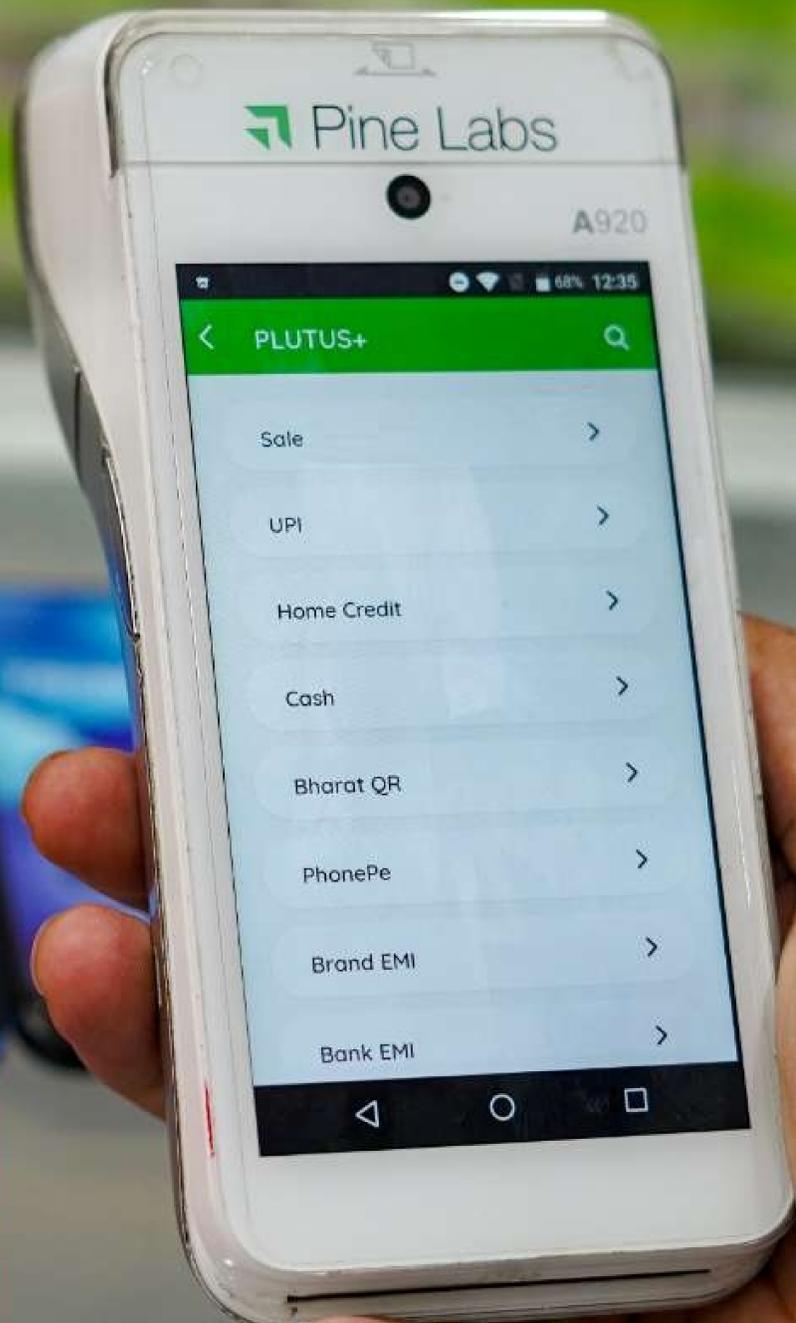
Ujjwal
EMI CARD
XXX XXX XXXX
VIKRAM AHUJA
HOME CREDIT

(For new to Home Credit customers only)

SCAN THE QR CODE TO APPLY
FOR UJJWAL EMI CARD

- ✓ Processing Fee - ₹399
- ✓ Instant Approval
- ✓ Only 2 Documents Required
(PAN and AADHAAR)

0124-6629100



OUR RETAIL PARTNERS

The pandemic forced a dramatic change in the retail landscape, with merchants compelled to embrace e-commerce and omnichannel shopping. Home Credit has played a vital role supporting our retail partners through this digital transformation. In 2021, we continued this momentum by enhancing support and by offering new growth opportunities.

DIGITAL TRANSFORMATION

For decades, we have helped retailers reach new customers because our loans make their products more affordable. Since the pandemic, we have had a major focus on helping our partners digitalise to adapt to Covid-19 conditions so they could reach customers where they were.

This year, we improved the support we offer retailers, helping to simplify their ongoing digital transformation and to connect with customers. We piloted a new global mobile app that makes it more convenient for people to secure financing, with a user-friendly, completely digital process that makes products more affordable to a wider customer base. Because everything is done through the app, it is even easier for retailers to offer Home Credit financing to their customers. The app also facilitates more extensive partnerships with utility companies and payment providers, enabling partners to offer a more seamless customer experience.

The Home Credit Marketplace within the app gives partners an easy way to embrace e-commerce and omnichannel shopping. From the app, customers can research, find the best prices and offers, see store availability and reserve the product for in-store pick-up. We helped retailers with tools to upload their products and offers and to target people near their stores. We also expanded digital support with real-time, local language troubleshooting through WeChat, including with interactive virtual assistants that enable quick self-service for common questions.

The digitalisation of retailer training continued. 100% of training is now available digitally, and there has been sustained and substantial participation. For example, in India, training uptake used to be half digital, half in person. This year, it was more than 90% digital, which made information more convenient and broadly accessible.



“We understand the importance of giving our customers and communities the tools and understanding they need to make responsible financial decisions. That is why Home Credit China launched “Jieshanghui” (Home Credit Merchants), a platform designed for our retail partners as a resource integrator and eCommerce experience sharing solution. This provides users with up-to-date industry insights and promotes knowledge sharing courses on sales techniques and consumer finance updates to help upskill small store operators.”

Saro Vinci

Chief Risk Officer and Deputy CEO

Home Credit China

NEW GROWTH OPPORTUNITIES

To help drive business growth – and, by extension, wider economic growth – we continued to help retailers capitalise on new revenue streams.

This year, we focused on expanding partnerships beyond traditional stores, working with e-commerce and e-wallet companies to develop lending solutions for their platforms. From Indonesia’s Tokopedia and India’s Pine Labs to Vietnam’s MoMo, we are helping leading providers diversify with consumer finance.

OUR RETAIL PARTNERS CONTINUED

These partnerships benefit our small and medium-sized retail partners as well because they can use these well-known platforms to offer customers a range of convenient payment methods.

Another Home Credit offering is our white label consumer finance platform. Retailers get a comprehensive and user-friendly online solution they can use to expand their offering together with the trusted Home Credit brand. Our expanded value-added services portfolio – with in-demand health and life insurance products – is also providing new ways for partners to diversify and drive growth.



OPPO and Home Credit have been partners since the very first year OPPO established itself in the Vietnam market in 2014. Together, we have implemented many business cooperation activities such as expanding the sales network, sales programmes through consumer loan packages, promotions, etc. Our cooperation with Home Credit Vietnam through consumer finance packages has provided an opportunity for consumers to easily own OPPO products in the form of instalment payments with preferential interests. Currently, OPPO and Home Credit are continuously deploying instalment payment plans with preferential interest rates to stimulate consumers' shopping needs. Home Credit is contributing approximately 30% for the sales of OPPO products in the Vietnam market.

Va Ba Luyt
Product Director
OPPO Vietnam

60%

of our retail partner stores are local, independent and family-owned shops

100%

of retailer training modules are available digitally

India

We launched a new partnership with Pine Labs, which operates more than 600k payment terminals across India. This makes it easy for customers to use their credit at a broad range of merchants. In cooperation with Pine Labs, we also launched a virtual card their customers can use for online purchases.

Indonesia

Through our partnership with digital payment company KasPro, consumers can use the Home Credit app as an e-wallet. This enables merchants to offer a more convenient customer experience, because people can pay using a QR code in the Home Credit app at millions of points of sale across Indonesia.

Kazakhstan

Smaller retailers told us that banking fees posed a challenge, so we launched a new low-cost current account for small- and medium-sized businesses. It offers some of the most competitive rates on the market, helping partners boost their bottom line in the current environment. As of the end of 2021, more than 4,100 businesses had benefited.

Czech Republic & Slovakia

Home Credit embedded finance helps our partners plug financial services into their ecosystems. We have collaborated with supermarket chain Tesco in Slovakia since 2008 and the Czech Republic since 2010. Thanks to this partnership, Tesco customers can access a broad range of services linked to the retailer's loyalty scheme. Home Credit staff support

OUR RETAIL PARTNERS CONTINUED

customers in 40 Tesco branches across the two countries. The services had more than 50k active customers as of the end of 2021.

Philippines

The Philippines is at the forefront of developing the Home Credit Marketplace app, which has evolved into a vibrant hub where customers can browse products, compare prices and buy from local retailers. Our partners are using the Marketplace app to foster sustainable consumption by promoting energy-efficient products and encouraging people to

participate in the circular economy. As part of our 2021 efforts, we expanded from major national retailers to specialist and smaller stores, including smaller, underserved cities. We also piloted improvements to the Marketplace customer experience, streamlining check-out processes and creating a personalised feed with relevant articles, offers and product comparisons. As of the end of 2021, the Marketplace featured products from over 70 merchants in the Philippines. Customer traffic doubled year on year to approximately 600k unique visitors per month.



RETAILER TESTIMONIAL

Surjit Singh

Owner
Om Mobiles, India



I have partnered with Home Credit for three years now. Initially, I had one store, and now I have more than eight thanks to Home Credit's support. Home Credit is the most important part of my business' success.



RETAILER TESTIMONIAL

Elena Peycheva

Director
IE Zhumaniyazova, Kazakhstan



We have been cooperating with Home Credit for over six months, and in that time our sales have increased by 157%. Our premium-class winter coats are now available to every customer, making Home Credit an integral part of our business.



RETAILER TESTIMONIAL

Doan Van Hieu Em

Chief Executive Officer
Mobile World JSC



About 10 years ago when consumers could only use cash for shopping, Home Credit and Mobile World started our cooperation and pioneered the retail industry when offering instalment payment methods. Home Credit is a strategic partner of Mobile World. The close cooperation among us as strategic partners has provided customers with more flexible payment methods, helping them to improve and enhance their quality of life through easy access to desired products.

In recent years, Home Credit and Mobile World have constantly innovated with activities such as digital transformation for paperless procedures and documents, implementation of many initiatives and new service offerings to meet the needs of consumers, aiming to turn Vietnam into a key market in order to optimise benefits for our customers. I believe that the cooperation between Mobile World – Vietnam's leading multi-industry retail group – and Home Credit will create opportunities for both sides to expand our markets, sectors and active regions more strongly in the coming time.



GOVERNMENTAL & FINANCIAL INDUSTRY STAKEHOLDERS

We work with government agencies, regulators and industry organisations to share knowledge and help develop new standards. Our experiences from Europe to Southeast Asia mean we bring an informed outlook that balances international best practices with local requirements.

We believe that strong regulation is a bedrock for driving sustainable growth through financial services. Our experiences as a financial inclusion champion and innovation leader are helping inform new standards and regulations in areas such as responsible lending, data privacy, fraud prevention and cybersecurity. In 2021, we continued to work with a range of organisations such as the Association for Financial Inclusion (AFI) on evolving pandemic-related support and the post-Covid recovery. For example, we participated in an AFI panel discussion on financial inclusion alongside central bank representatives.

India

To help inform post-pandemic recovery planning in India, we conducted the How India Borrows (HIB) survey to capture an overview of borrowing patterns and drivers during and after the second wave of Covid-19. The study surveyed 1,200 people across nine cities and highlighted a significant transition in borrowing behaviour from need-based and survival borrowing to desire-based borrowing. It also revealed a sharp up-tick in borrowing for business set-up and expansion.

Czech Republic

Home Credit is a partner of the Business Leaders Forum, helping raise awareness of ESG in the Czech Republic. This year, we carried out a number of activities including holding an annual ESG conference, organising regular ESG clubs where Home Credit and other companies share best practices, and arranging sustainability shadowing to help businesses introduce ESG principles.

Vietnam

In November 2021, we announced a partnership with Standard Chartered Bank to launch an entrustment lending programme in Vietnam. The initiative aims to enhance affordable access to finance for millions of Vietnamese consumers, particularly those under-served by traditional financial services.



We believe in the power of finance in catalysing greater social and economic inclusion, especially in emerging economies like Vietnam. A key pillar in Standard Chartered's sustainability agenda is 'lifting participation'. We have been making continuous efforts to enable access to trusted, affordable sources of finance for more people so that they can unleash their full potential and improve their lives and their communities. We are very pleased to join hands with Home Credit Vietnam in this exciting partnership and look forward to making an impact in Vietnam.



Michele Wee

Chief Executive Officer

Standard Chartered Bank Vietnam

INVESTOR COMMUNITY

We have been proactive in pursuing ESG-linked financing opportunities and are a pioneer in our markets. This year we achieved a milestone with our first sustainability-linked loan and there is more to come in 2022.

Interest in ESG-linked funding opportunities is increasing across Asia and the world, and we are working with our funding partners to advocate financing with a social impact. Through this cooperation, we can broaden our reach to provide financial services to more customers – to further help improve their quality of life and to support the sustainable development of our economies. Ongoing joint efforts from communities, customers, partners, investors and regulators will allow us to continue fulfilling our social responsibility.

As the financial market is becoming more ESG-focused, we are seeing growing interest from the investor community on sustainability-linked transactions. We are actively engaging with partners to explore these transactions to demonstrate Home

Credit's social impact, as well as utilizing facilities to promote social wellbeing for our customers as end users. In December 2021, we announced a sustainability-linked loan in the Philippines, where 47% of the population is unbanked. The facility, arranged with Deutsche Bank, features KPIs focused on promoting financial inclusion among women and young borrowers, promoting digital inclusion by enabling access to mobile devices, expanding financial literacy campaigns and protecting customer data. Other KPIs relate to digitalisation, tying in with the Bangko Sentral ng Pilipinas (BSP) digital agenda for financial services. The loan complies with the Asia Pacific Loan Market Association's Sustainability-Linked Loan Principles, and the KPIs will be measured and verified by an independent party.



Our recent pioneering transaction with Home Credit reflects the shift of consumer finance in Asia towards responsible and sustainable lending. It also evolves the ESG landscape by demonstrating that beyond environmental considerations, financing can also be meaningfully tied to social impact objectives, which in this case are strongly focused on financial inclusion. The parameters of the loan track and incentivize Home Credit's commitment to provide loans to new market entrants, which are typically women and young adults obtaining credit for the first time. This is an emerging and important area of ESG, particularly in Asia; both the need and the opportunity to drive impact are great.

Kamran Khan
Head of ESG for Asia Pacific
Deutsche Bank



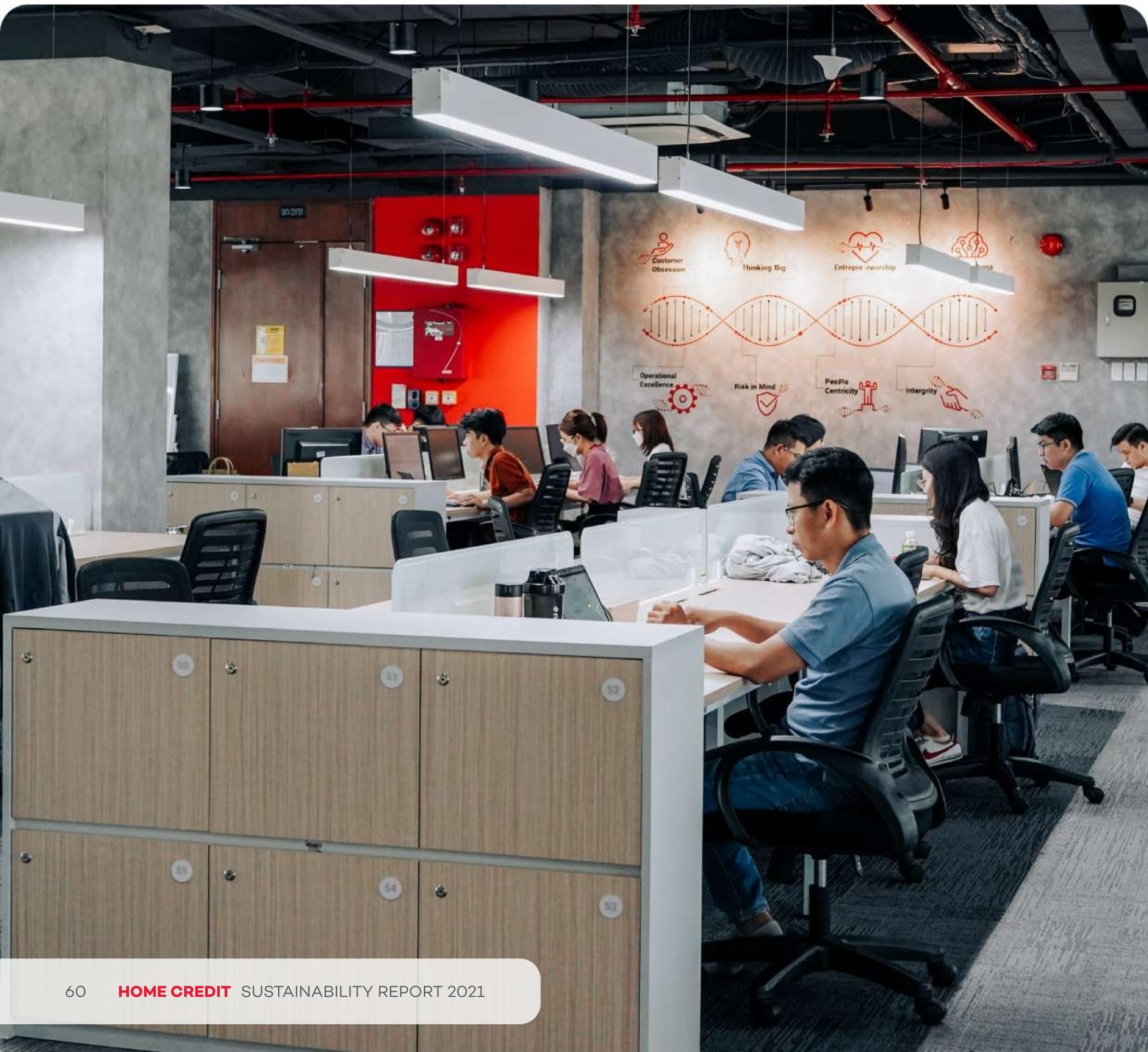
As a business, we are consistently looking at innovative funding solutions. Our recent transaction with Deutsche Bank was our first ever ESG-linked loan at Group level. With the KPIs linked to this loan facility, we are even better placed to continue to deliver equitable and transparent access to financial services for the communities where we operate. This transaction reflects the trust our partners have in our work to drive our ESG agenda.

Jean Lafontaine
Head of Funding M&A and Investor Relations
Home Credit Group

GOVERNANCE AT HOME CREDIT

➔ Governance

➔ Risk management



GOVERNANCE

Our governance approach involves decision making and oversight that promote Home Credit's long-term success. This benefits our shareholders as well as our customers, colleagues, partners, communities and other stakeholders.

Home Credit's robust corporate governance provides a sustainable foundation for our success and growth.

The Group holds equity stakes in consumer finance companies located in eight countries across four regions:

- Central and Eastern Europe*
- Commonwealth of Independent States
- China
- South and Southeast Asia

Home Credit operating entities are regulated companies – fully licensed by a national regulator and compliant with local laws.

OUR GOVERNANCE FRAMEWORK

Home Credit is a diverse organisation, and our governance framework is designed to enable effective management across the Group. It allows the

Group CEO and senior management to challenge and oversee Home Credit subsidiaries in line with each market's legal and regulatory requirements – and in compliance with PPF Financial Holdings' Czech regulatory requirements. The framework comprises a robust suite of central policies that are implemented globally. These include, among others:

- ESG Policy
- Code of Business Conduct and Ethics
- Anti-bribery and Corruption Policy
- Anti-money Laundering and Counter-Terrorism Financing Policy
- Group Compliance Charter
- Personal Data Protection Framework
- Risk Management Framework
- Group Remuneration Policy

* In 2022, PPF and Home Credit announced the signing of an agreement to sell their Russian banking assets and subsidiaries to a group of individual investors in Russia.



GOVERNANCE CONTINUED

The Board of Directors is responsible for setting Home Credit's strategic direction and risk appetite – and is the ultimate decision-making body for matters of Group-wide strategic, risk, financial, regulatory and reputational significance. There are Operational Risk and Asset and Liability Committees which provide support to the Board of Directors in the areas of operational risk and liquidity risk management. All our operating companies are regulated in their own countries and have their own boards and committees (and in certain cases, supervisory boards as well).

The Board strives to evaluate all stakeholder views to assess our impact on customers, colleagues, suppliers, communities and society more broadly. On an ongoing basis, it monitors key indicators in areas such as culture, citizenship, conduct and customer satisfaction. It is also actively involved in ESG strategy discussions and monitors ESG progress on an ongoing basis. This helps ensure we are converting good environmental, social and governance intentions into practical and measurable action.

In 2021, the Board continued to focus on supporting customers, colleagues and communities with the ongoing impact of Covid-19 and lockdowns, as people in our markets were particularly hard-hit this year. They put considerable emphasis on our Safe Lender approach, ensuring customers experiencing

financial difficulties had access to payment holidays and other support needed as the public health situation evolved.



Since the launch of Home Credit Group's ESG reporting last year, the business has made significant strides to further integrate ESG principles into its operations. The Board is taking an active role in ESG strategy and performance monitoring, underscoring the importance Home Credit continues to place on responsible lending and strong governance.



Pavel Rozehnal

Chief Legal and Compliance Officer

Home Credit Group



RISK MANAGEMENT

ESG is closely linked to business sustainability and financial performance. Home Credit has a rigorous approach to addressing risks arising from environmental, social and governance factors – and to managing their effect on broader credit, market, reputational and operational risks.

Home Credit is committed to building a sustainable business for all our stakeholders, customers and communities. By effectively managing uncertainty, risks and opportunities, we enhance our capacity to deliver value.

ENTERPRISE RISK MANAGEMENT

Our Enterprise Risk Management Framework (ERMF) is designed to identify, measure, manage, monitor and report risks that could affect Home Credit's ability to achieve our business objectives. At Group level, the ERMF is split between market, liquidity, capital and operational risk management, together with reporting and reserving and business continuity management.

The ERMF is embedded throughout the Group and is codified through risk policies and business standards. These set out the risk strategy, appetite, framework and minimum requirements for our worldwide operations. Compliance is managed by risk oversight committees. The Board sets the Group's risk appetite and establishes and operates controls to assess and manage risks. Then, the Group CEO, executives and line managers have delegated authority and are accountable for risk management. As licensed entities, we are also subject to regulatory review.

The Group places a strong focus on operational risk management. Central and local teams oversee processes and serve as quality assurance, supported by centralised, tailor-made methodologies and IT tools. Our operational risk management approach is based on four pillars:

- Risk identification
- Risk and control self-assessment, consolidated at Group level
- Ongoing risk exposure monitoring through key indicators
- Collection of data loss events, together with proper root-cause analysis and action plan set-up

Conduct risk management is another priority. We are committed to delivering a superior customer experience, and our conduct risk management approach helps set the right tone from the top. The ERMF therefore helps embed a customer-centric mindset and culture across the Group, which strengthens customer relationships and enables more effective control management.



“ We strongly believe that companies that embrace ESG principles are ultimately more stable and have more robust risk management. Home Credit's ever-deepening ESG approach is therefore an exciting development that benefits all stakeholders in all our markets. ”

Radek Pluhar

Chief Finance and Risk Officer

Home Credit Group

29s

median time needed to underwrite a client after receiving their information

92

Big Data sources used in underwriting process globally

RISK MANAGEMENT CONTINUED

CREDIT RISK MANAGEMENT

For Home Credit, credit risk management is a competitive advantage. We are a mature operator when it comes to using data science to assess credit risk, examining customer information related to geography, transactions and behaviour as well as metadata. For example, in Indonesia, new partnerships mean we now cooperate with all four major telecom companies to use their customer data as part of our credit risk assessment processes – meaning we are better able to serve people with little to no credit history. This reduces risks while boosting our underwriting capability and allowing us to customise our services based on customers' needs and repayment ability. Our ongoing research and development also improves our approach to areas such as 'know your customer' (KYC) and identity checks. Thanks to advanced technologies including liveness checks and biometrics, we have effective

ways of verifying identities – which means we can make it even safer for customers to use digital services.

As a result, we have the agility to approve a loan every two seconds, optimising size and pricing to empower people in a responsible way. Our ability to deliver this level of rigour and service quality while serving underbanked people is unique in our markets.

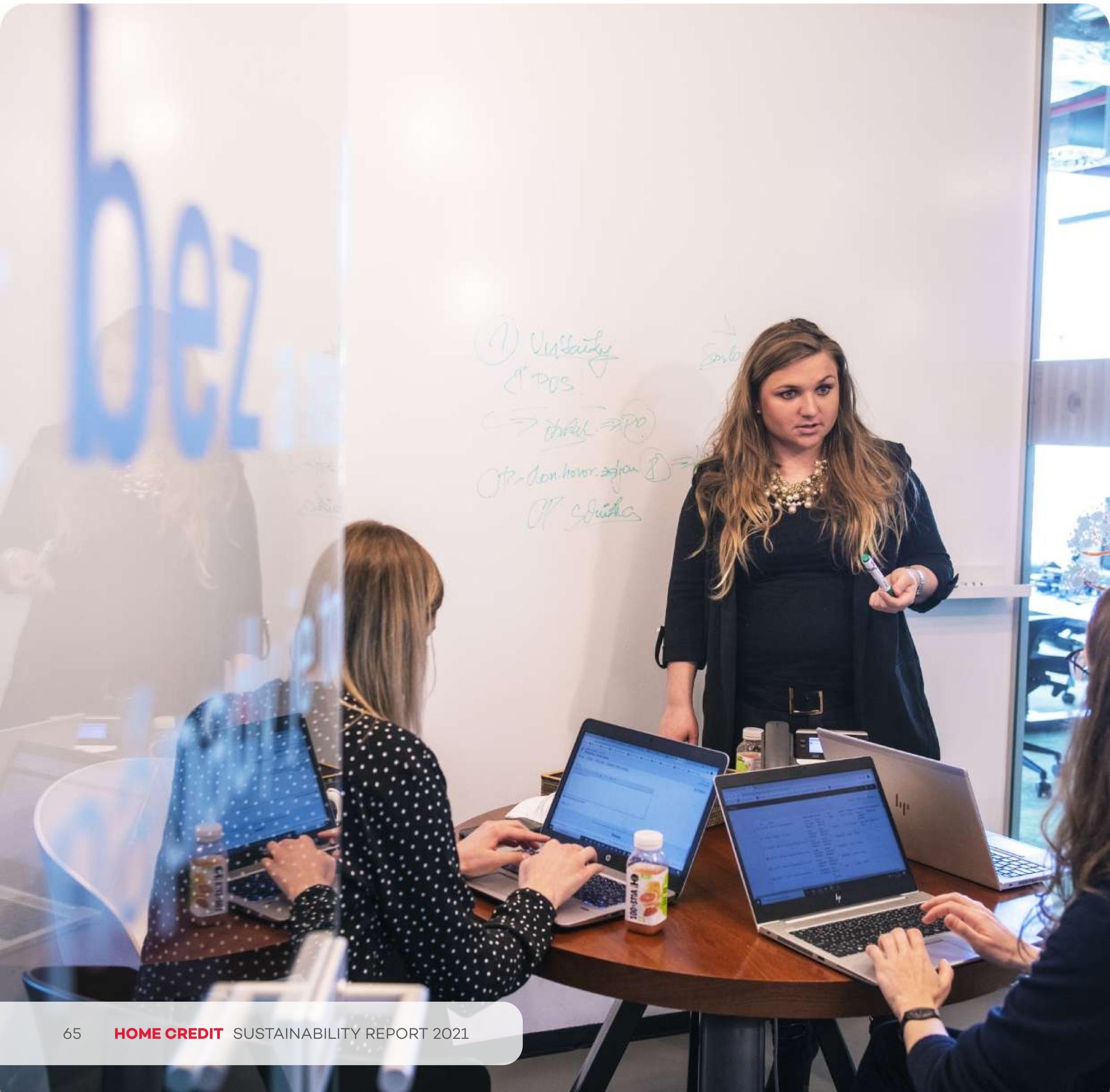
We conduct regular, systematic and rigorous risk management processes, including maintaining contact with customers to ensure they are treated fairly and are not at risk of fraud. Our early warning system flags irregularities in customer behaviour, meaning we can mitigate fraud risks with high efficiency. Thanks to these systems and processes, we can quickly identify fraud cases and act on them.



APPENDICES

➔ Definitions

➔ Disclosures



DEFINITIONS

ESG topics considered in the [materiality assessment](#)

Customer satisfaction

Ensuring an exceptional experience throughout the customer lifecycle, handling negative feedback efficiently and providing strong customer support.

Clear and transparent communication with customers

Clear, easy-to-understand and user-friendly information within all documentation, including before and after contracts are signed.

Customer resilience

Customers' ability to repay based on their income. Helping customers who find themselves in financial distress and who are struggling with repayments.

Customer privacy

Full compliance with data-related obligations. Fostering trust among customers about how their data is used.

Responsible repayments

Handling collections with tact, sensitivity and robust quality control.

Digitalisation and transition to e-commerce

Keeping up with customers' expectations and competitors' activities. Using digital in more and more ways to benefit customers, partners and staff.

Board efficiency

Ensuring necessary resources are in place for Home Credit to meet its objectives and measure its performance against those objectives.

Information security

Resistance to cyberattacks and prevention of data and information breaches.

Workplace culture

Creating a culture of meritocracy, collaboration, ownership and accountability. Upholding company values: customer obsession, thinking big, entrepreneurship, digital savviness, operational excellence, risk in mind, people centricity and integrity.

Workforce continuity and talent management

Attracting key talent and retaining them.

Talent development

Helping to develop talent internally. Giving people a place to grow and the resources to learn new skills based on personal development objectives and changing business requirements.

Financial inclusion

Providing easier access to useful, affordable and responsible financial products and services.

Financial and digital literacy of customers

Helping customers understand how to make sound financial decisions and manage their money effectively. Informing customers about the key principles for using online digital services safely.

Anti-corruption and anti-money laundering

Preventing the products and services we provide from being used to facilitate and commit crime.

Remuneration incentivising executive long-termism

Remuneration policies and practices designed to support Home Credit's strategy and promote long-term, sustainable success. Executive remuneration aligned to our purpose and values – and clearly linked to successfully delivering our long-term strategy.

Adaptation to remote working

Offering flexible work models. Online learning and digital tools to support productivity while working away from the office.

Workforce diversity and culture

Supporting workforce diversity in terms of gender, background, age, skillset and perspective.

Employee wellbeing

Organising activities to support employees' mental and physical wellbeing. Listening to employees' grievances and addressing them swiftly.

Small retailer engagement

Providing extra value, especially to small retailers, to drive partner engagement. Existing examples include helping retailers embrace e-commerce and providing low-cost bank accounts for small and medium-sized businesses.

Sustainable consumption incentivisation

Helping drive the transition to a greener economy by advocating for and providing preferential financing terms for sustainable products (e.g., electric, solar, healthy lifestyle). Includes recycling and buyback options to promote the circular economy.

Green operations

Energy-efficient, paperless operations and steering towards carbon neutrality. Fostering a green culture and environment-friendly ways of working and travelling.

DISCLOSURES

CUSTOMERS

Customer profile

First-time borrowers	23%
Female customers	43%

Service

Average age of account in non-banks	4y
Average age of account in banks	5y+
Customers who received payment holidays	2,2m
Share of zero interest loan contracts	44%
Early repaying customers (new contracts in 2021)	3%
Children bank accounts	17K

Sustainable consumption

Electric scooters (loan volume)	640m USD
Education financing (loan volume)	94m USD
Healthcare financing (loan volume)	87m USD

Mortgages

Homes financed by of our mortgages (Air Bank)	2.6K
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Insurance

POS and Cash loans covered by quality repayment insurance	52%
Standalone life insurance (number of contracts)	91K
Two-wheelers sold with accident insurance	26%

Customer service

Number of customer support staff	2.5K
Handled inbound calls	27m
Incoming customer care calls handled by advanced voice bots	32%

Customer satisfaction

Group NPS	53
Share of repeat customers	82%
Complaint rate (Group average)	0.4%
Complaint rate YOY drop	0.2 pp

App and digital

Average app rating - App Store	4.3
Average app rating - Google Play Store	4.3
Monthly active users	13.1m
Average time of underwriting decision	29s
Number of Big Data sources	92
New volumes via app	90%+
Registered app users	106m+

PEOPLE

Number of employees	49K
Voluntary attrition	4.40%
Rate of vaccination	86%
Vaccines provided to our employees	13K
Working time at home office	42%

Diversity and inclusion

Female employees	43%
Share of women in executive councils	23%
Ethnic groups	75

Learning and development

Total time of training received by our staff	1,006,095h
Average time of trainings per employee	20h
Average time of Udemy training per participant	17h
Percentage of employees receiving regular performance and career development reviews	100%

Employee satisfaction

eNPS Home Credit as a place to work	35.6
tNPS - employees feeling about their own teams	48.3
mNPS employees feeling about their managers	53.3
pNPS employees view of the company products	39.5

COMMUNITIES

Funds donated to communities	1.3m USD
Number of charitable initiatives globally	50+

Financial literacy

Total reach of our financial literacy activities	109m
Reach through social media	65m
Visitors of our financial literacy microsite	3m
Participants of our offline financial literacy events	16K
Invested in our financial literacy activities	230K USD

PARTNERS

Share of small, family owned stores	60%
Minimum fee corporate accounts offered to SMEs (only HC Bank Kazakhstan)	4.1K

PLANET

Energy consumption	22.50 GWh
Green energy in HC CZ/SK	26%
Mixed waste	368t
Recycled paper	126t
Recycled plastic	24.9t
Water usage	124K m3

Scope 1 emissions (CO2e)

Company cars (CO2e)	3,356t
Diesel power generators (CO2e)	1,672t
Emissions from gas burned in boilers (CO2e)	0.3t
	1,684t

Scope 2 emissions (CO2e)

Electricity purchased (CO2e)	8,648t
	8,648t

Scope 3 emissions (CO2e)

Emissions from commuting to work (CO2e)	18,930t
Emissions from material and waste (CO2e)	16,540t
Emissions from flights (CO2e)	577t
Upstream emissions from energy (CO2e)	1,542t
	756t

DISCLOSURES

Written-off electronics to circular economy	18%
Distance travelled by company cars	5.1m km
Distance travelled by plane	4.97m km

PROSPERITY

Interest paid to providers of funding	772m EUR
Paid in employee wages and benefits	633m EUR
Total tax paid*	316.6m EUR
Total capital expenditures (CapEx) minus depreciation	65m EUR

* The total global tax borne by the company, including corporate income taxes, property taxes, non-creditable VAT and other sales taxes, employer-paid payroll taxes, and other taxes that constitute costs to the company.



HOME CREDIT