

## Press Release

### Home Credit releases inaugural Environmental, Social and Governance (ESG) report

*Report marks the formal codification of ESG principles in the Home Credit business*

**Prague | Hong Kong, November 9, 2021:** Home Credit today released its inaugural Environmental, Social and Governance (ESG) [Report](#). The report sets out the programmes and measures that Home Credit has been delivering to support communities and customers, and how the company has focused on delivering responsible, sustainable financial services.

The report – set to be released on an annual basis - also sets out a six-pillar framework that guides Home Credit’s ESG approach and carries a particular focus on some of the pandemic related support the company has been extending to customers and communities across the world.

“Responsible finance, digital empowerment and financial inclusion are woven into our company DNA. These principles are central to ESG at Home Credit and they underpin our support for customers, communities, staff, and stakeholders. The Covid-19 pandemic showed how strong these commitments are – and how much we can achieve when extraordinary people drive innovation. Everyone at Home Credit rose to the many challenges, building on our ESG foundation and transforming the business so we could better help others,” said Jean-Pascal Duvieusart, Group CEO, Home Credit.

“Our ESG Policy – approved in 2020, represents an evolution rather than a revolution. It codifies and improves what we were already doing for customers, employees and the communities we live in. This approach ensures that ESG and sustainability are consciously and consistently embedded in all of our operations,” added Jan Ruzicka, Group Chief External Officer, Home Credit, and responsible for ESG & Sustainability.

Some of the key findings from the report include:

- \$4.2 million USD worth of PPE and logistics support was donated worldwide
- 22% of customers are first time borrowers – inclusive, responsible finance is reaching new – unbanked – audiences
- 80% of Home Credit’s business is now on mobile
- 4.4 million customers have been given the option of payment holidays and deferred payments during Covid-19 pandemic

The inaugural Home Credit ESG Report was prepared in reference to the Global Reporting Initiative (GRI) Standards.

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#### NOTES TO EDITORS

Founded in 1997, Home Credit is a global consumer finance provider with operations in nine countries of Central and Eastern Europe, the Commonwealth of Independent States and Southeast Asia, as well as India and China. The company headquartered in Prague, Czech Republic, offers non-collateralised, purpose-driven loans, cash loans and revolving lending products both online and in partnering retail shops. It drives and broadens financial inclusion for unbanked populations and encourages economic development through supporting domestic consumption.

More information about HCGBV is available at <https://www.homecredit.net/>