

HOMECHOICE INTERNATIONAL PLC  
(Incorporated in the Republic of Mauritius)  
Registration number: C171926  
JSE share code: HIL  
ISIN: MT0000850108  
("HIL" or "the group")

CONDENSED GROUP FINANCIAL RESULTS  
for the financial year ended 31 December 2022 and cash dividend declaration

FAST-GROWING PROFITABLE FINTECH GROUP

- Revenue up 6.5% to R3.6 billion
- Operating profit up 83.3% to R482 million
- Loan disbursements up 28.9% to R4.3 billion
- BNPL gross merchant value growth +260% to R747 million
- Retail sales down 5.6% to R1.6 billion
- Earnings per share up 81.1% to 289.4 cents
- Headline earnings per share up 41.8% to 288.5 cents
- Final dividend declared of 77.0 cents per share (2021: 20.0 cents per share)
- Total dividend declared of 141.0 cents per share (2021: 67.0 cents per share)
- R0.6 billion of cash and undrawn facilities

HIL PROVIDES INNOVATIVE FINANCIAL SERVICES AND RETAIL PRODUCTS  
TO OVER 1.4 MILLION MOBILE-SAVVY, MASS-MARKET CUSTOMERS IN SOUTH AFRICA.

Executive chair, Shirley Maltz, commented:

"I am pleased with the strong results achieved for the year. These results are supported by the substantial demand for FinChoice loan products and the rapid adoption of PayJustNow's digital BNPL product. High customer engagement and an attractive product suite offering, along with excellent customer service ratings, creates strong customer appeal and a springboard for Weaver Fintech's continued strong growth.

Our well-established digital-first strategy continues to provide the platform from which we accelerate innovation, target and acquire new customers, improve customer experiences and pursue robust growth. This, while also providing us with the ability to scale quickly and capitalise on cost efficiencies.

More than 75% of the group's transactions are now digital - 95% of Weaver Fintech's 940 500 customers are digital users and 35% of HomeChoice Retail customers are digital shoppers. We have tremendous opportunities to broaden our product ranges, cross-sell within our sizeable fintech customer base and accelerate customer acquisition through analytics and high customer conversion. I am confident the group is well positioned and amply funded to drive our growth ambitions."

DIVIDEND DECLARATION

Notice is hereby given that the board of directors have declared a final gross cash dividend of 77.0 cents (61.60 cents net of dividend withholding tax) per ordinary share for the year ended 31 December 2022. The dividend has been declared from income reserves. HIL is registered in the Republic of Mauritius and the dividend is a foreign dividend. A dividend withholding tax of 20% will be applicable to all South African shareholders who are not exempt.

The issued share capital at the declaration date is 106 730 376 ordinary shares.

The salient dates for the dividend will be as follows:

Last day of trade to receive a dividend	Tuesday, 11 April 2023
Shares commence trading "ex" dividend	Wednesday, 12 April 2023
Record date	Friday, 14 April 2023
Payment date	Monday, 17 April 2023

Share certificates may not be dematerialised or rematerialised between Wednesday, 12 April 2023 and Friday, 14 April 2023, both days inclusive.

SHORT-FORM ANNOUNCEMENT

This short-form announcement is the responsibility of the directors of HIL. It is a summary of the information contained in the full announcement and does not contain full or complete details.

Any investment decisions by investors and/or shareholders should be based on a consideration of the full announcement. The full announcement and a more comprehensive analysis of HomeChoice International's results and outlook, can be accessed on the following JSE link: <https://senspdf.jse.co.za/documents/2023/JSE/ISSE/HILE/FY2022.pdf>, published on <https://www.homechoiceinternational.com/financial-results/>

Copies of the full announcement may be requested from the company secretary at [governance@homechoiceinternational.com](mailto:governance@homechoiceinternational.com)

These annual results have been audited by the company's external auditors, PricewaterhouseCoopers Inc., who expressed an unmodified audit opinion thereon. The report also includes communication of key matters. This opinion is available, along with the annual financial statements, published on the company's website at <https://www.homechoiceinternational.com/financial-results/>

CORPORATE INFORMATION

Registered office: c/o Sanlam Trustees International Limited  
Labourdonnais Village, Mapou, Riviere du Rempart, 31803, Mauritius  
Executive directors: S Maltz (Chair\*), S Wibberley (Chief Executive Officer), P Burnett  
Non-executive directors: E Gutierrez-Garcia\*, M Harris, P Joubert (Lead Independent Director), R Phillips, A Ogunsanya\* (alternate) \* non-independent  
Company secretary: Sanlam Trustees International (Mauritius)  
Sponsor: Rand Merchant Bank (A division of FirstRand Bank Limited)

Mauritius, 14 March 2023