

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

UNAUDITED CONSOLIDATED INTERIM RESULTS
for the period ended 30 June 2024 and cash dividend declaration

EXPONENTIAL GROWTH IN THE FINTECH CUSTOMER BASE DELIVERS STRONG PROFITABILITY

- Revenue up 14.6% at R2.0 billion
- Fee revenue earned 32.6% higher to R0.5 billion
- Fintech revenue up 31.5% to R1.1 billion
- Operating profit of R388 million up 36.1%
- 89% of transactions conducted digitally
- Retail sales 1.7% higher to R0.6 billion
- Strong customer collections up 32% to R5.2 billion
- Earnings per share up 37.0% to 196.9 cents (2023: 143.7 cents)
- Headline earnings per share up 37.0% to 196.9 cents (2023: 143.7 cents)
- Interim dividend declared of 95.0 cents per share (2023: 70.0 cents per share)

HIL is a Fintech-focused digital consumer financial solutions and products group providing its offerings to 2.5 million mobile-savvy, mass-market customers in South Africa.

HIL has delivered a strong financial performance, with exceptional growth from Weaver Fintech, which is contributing 95% of the group's operating profit. Our digital-first approach continues to provide scalability and efficiency to our businesses and outstanding customer convenience.

We are excited by the momentum in both our businesses. With more than 2.1 million Weaver customers, a compelling financial services offering, and 2 400 merchants in our ecosystem, we are positioned for a fundamental shift in Weaver Fintech's growth trajectory. We will achieve this by expanding the product range and cross-selling these products within the growing ecosystem. We are also pleased to see accelerated traction in the turnaround of the Retail business.

DIVIDEND DECLARATION

Notice is hereby given that the board of directors has declared an interim gross cash dividend of 95.0 cents (76.0 cents net of dividend withholding tax) per ordinary share for the six months ended 30 June 2024. 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 are as follows:

Last day of trade to receive a dividend	Tuesday, 3 September 2024
Shares commence trading "ex" dividend	Wednesday, 4 September 2024
Record date	Friday, 6 September 2024
Payment date	Monday, 9 September 2024

Share certificates may not be dematerialised or rematerialised between Wednesday, 4 September 2024 and Friday, 6 September 2024, both days inclusive.

RESULTS ANNOUNCEMENT

This results announcement is the responsibility of the directors of HIL. It is a summary of the information contained in the unaudited condensed consolidated group financial results for the six months ended 30 June 2024 (interim results) and does not contain full or complete details.

Any investment decisions by investors and/or shareholders should be based on a consideration of the interim results. The interim results, together with a comprehensive analysis and outlook, can be accessed on the following JSE cloudlink:
<https://senspdf.jse.co.za/documents/2024/JSE/ISSE/HILE/HY2024.pdf> and published on
<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 (Chief Financial Officer)
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, 13 August 2024