

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

UNAUDITED INTERIM CONSOLIDATED RESULTS
for period ended 30 June 2023 and cash dividend

FAST-GROWING AND PROFITABLE DIGITAL CONSUMER FINANCIAL SOLUTIONS

- Revenue flat at R1.8 billion
- Digital revenue now 57% of group revenue
- Fintech contributes 95% of profits before group costs
- Retail sales 26% lower to R0.6 billion
- Operating profit up 25.0% to R285 million
- R1.6 billion of cash and undrawn facilities
- Earnings per share of 143.7 cents (2022: 143.9 cents)
- Headline earnings per share at 143.7 cents (2022: 144.8 cents)
- Interim dividend declared of 70.0 cents per share (2022: 64.0 cents per share)

Executive chair, Shirley Maltz, commented:

"We are pleased with our financial performance in the tough macro environment.

The benefits of our digital-first strategy are evident in our strong fintech performance. We are making good progress with growing our largely female customer base and are consistently improving our customers' experience.

We are excited by the tremendous potential that exists to broaden the Weaver Fintech product range across lending, payments and insurance, and the good momentum that is building in our cross-selling efforts within the sizeable fintech customer base.

We have the vision as well as the funding to drive our growth ambitions."

DIVIDEND DECLARATION

Notice is hereby given that the board of directors has declared an interim gross cash dividend of 70.0 cents (56.0 cents net of dividend withholding tax) per ordinary share for the six months ended 30 June 2023. 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, 5 September 2023
Shares commence trading "ex" dividend	Wednesday, 6 September 2023
Record date	Friday, 8 September 2023
Payment date	Monday, 11 September 2023

Share certificates may not be dematerialised or rematerialised between Wednesday, 6 September 2023 and Friday, 8 September 2023, both days inclusive.

This short-form announcement is the responsibility of the directors of HIL. It is a summary of the information contained in the 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 results. The results 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/H12023.pdf> and published on
<https://www.homechoiceinternational.com/financial-results/>

Copies of the results may be requested from the company secretary at
governance@homechoiceinternational.com

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, 15 August 2023