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David Parkinson
President of the
Management Board

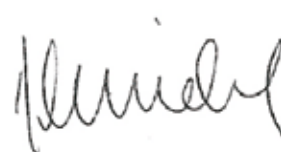
Dear Sirs,

I am pleased to present you with Provident Polska's first Corporate Social Responsibility Report 2012–2013. Despite not having published similar reports in the past, Provident has been actively involved in CSR. Since the establishment of our company in Poland, we have made it our priority to run the business responsibly. For us, business success is not only about financial gains or winning new customers; it is about much more: engaged employees and business partners who want to start working with us, the local communities we know and whose needs we address, and finally it is about being aware of the company's impact on the environment, and the fact that we have been able to minimize it on an ongoing basis. From the very beginning, we have invested in building a durable relationship with all our stakeholders. We have tried to get to know them, to hear them and to respond to their needs. We also wanted them to get to know us. We deeply believe that a long-term development of a company is only possible if its business is based on social dialogue. The report that you are holding in your hands is another step we have taken to accomplish this goal. Preparing a summary on our corporate social responsibility involvement so far has proved to be an excellent starting point to build a comprehensive CSR strategy. Divided into two areas, the business area and the social impact area, this strategy will set the priorities and key initiatives for the years to come. It defines the company's challenges towards its key stakeholders, including customers, employees and business partners, and specifies how to meet these challenges. It also covers environmental issues: we are aware of our impact on the environment, and have strived for many years to successfully minimize the carbon footprint left by Provident Polska each year. Our primary business objective is to offer loans in a responsible and eth-

ical manner, and to ensure financial security for the ever growing group of our customers in Poland, which currently exceeds 850,000 individuals. It is the foundation for building a long-term relationship based on trust and an understanding of their needs. However, this is not enough to be a truly responsible company. We want our most important stakeholders – our employees – to feel that we have created a friendly workplace for them where they can and want to develop. We ensure that our business partners share our understanding of the business. We want to work with those who act and think like us to create durable relationships based on integrity and transparency. The social aspect of the strategy involves commitments that we make not only towards the local communities where we operate, but towards the entire lending market to help build responsible standards to ensure improved customer security. For that reason, we support the Ministry of Finance in its legislative efforts to regulate the lending sector. The aim of the reform being prepared is to better organise the market and apply uniform standards. These actions conform to our CSR strategy and our vision of fair business. In order to search for enhanced solutions and confront our ideas with other companies that think alike, Provident Polska was one of the first to join the "Coalition for Responsible Business" project, and has been a member of the Responsible Business Forum for 11 years. We believe that by acting together we can do more. Today, Provident is a modern and efficient company consistently generating higher financial results. All of this has been possible because we follow our values in everything we do: respect, responsibility and transparency. To prove that we are transparent and play fair, and know how to share our success, International Personal Finance plc., the group owning

Provident Polska, entered the Warsaw Stock Exchange in March 2013. We have reasons to boast: in 2013, together with the IPF Group, we achieved record results, which was also great news for the investors who trusted us. We are proud that in 2013 we successfully entered two new markets: Lithuania and Bulgaria. In addition to our financial results, I also take pride in the success of our social programmes. As part of the "Around Us" [Wokół nas] initiative launched in 2013 to support small-town residents, we have already completed 290 projects worth over PLN 0.7 million. The employees of Provident Polska are active volunteers: the company donated over one million zlotys to support a total of 330 projects as part one of the top-rated corporate volunteering programmes "Yes, I Help!" ["Tak! Pomagam"]. Appreciative of our social initiatives, our customers have named Provident a trustworthy company. We know that this is not our last word on corporate social responsibility. The strategy we have just adopted is a commitment to be even more engaged, and to further improve our activities. We will keep our stakeholders updated with our regularly published CSR reports. We are also looking forward to their involvement and feedback to help us keep on track.

Yours faithfully,



David Parkinson
President of the Management Board

Our company

74%

of Poles think that it is important to pass down traditions to the next generation

Source: CBOS (Polish Centre for Public Opinion Research)

134 years

Joshua Kelley Waddilove founded the company in Bradford in 1880 – we have been providing loans for many generations.

Source: Provident Polska







Let us introduce ourselves

About us

Since 1997, Provident Polska SA has been offering simple and clear financial products. What sets us apart is the individual approach to our customers' needs and a focus on building a long-term relationship which give them the feeling of safety. With 853,000 customers (as at 30th July 2014), we are currently the leader of the cash loan market in Poland. Our extensive network of over 9,000 customer advisors allows us to reach potential lenders across the country. Over the past 17 years, more than 3.5 million people have used our services, and the customer satisfaction with service quality exceeds 75 per cent. (Millward Brown, Loyalty and Satisfaction of Provident Customers, 2013, a sample of 2251 customers)

Provident Polska is a joint-stock company with 100% of the shares owned by International Personal Finance (IPF), a global financial group listed on the London Stock Exchange. Poland is the Group's largest market. In addition to Poland, IPF also owns companies operating in the Czech Republic, Slovakia,



Hungary, Romania, Bulgaria and Mexico. Since 2013, Provident Polska SA has supported the newly entered Lithuanian market.

In March 2013, IPF entered the Warsaw Stock Exchange to become the first lending company listed in Warsaw. The Head Office of Provident Polska is located in Warsaw at ul. Inflancka 4A (from 21 Jul 2014). From 2007 to 2014, the company was based in Warsaw at ul. Polna 11.

The business model is based on the sale of cash loans with a loan protection insurance offered as part of a package or covered by the customer's own insurance policy. Loans can be provided either by customer advisors who offer home visits or through a bank account. Loans are granted from our own funds under a Consumer Credit Agreement and in accordance with the relevant provisions of the Civil Code.

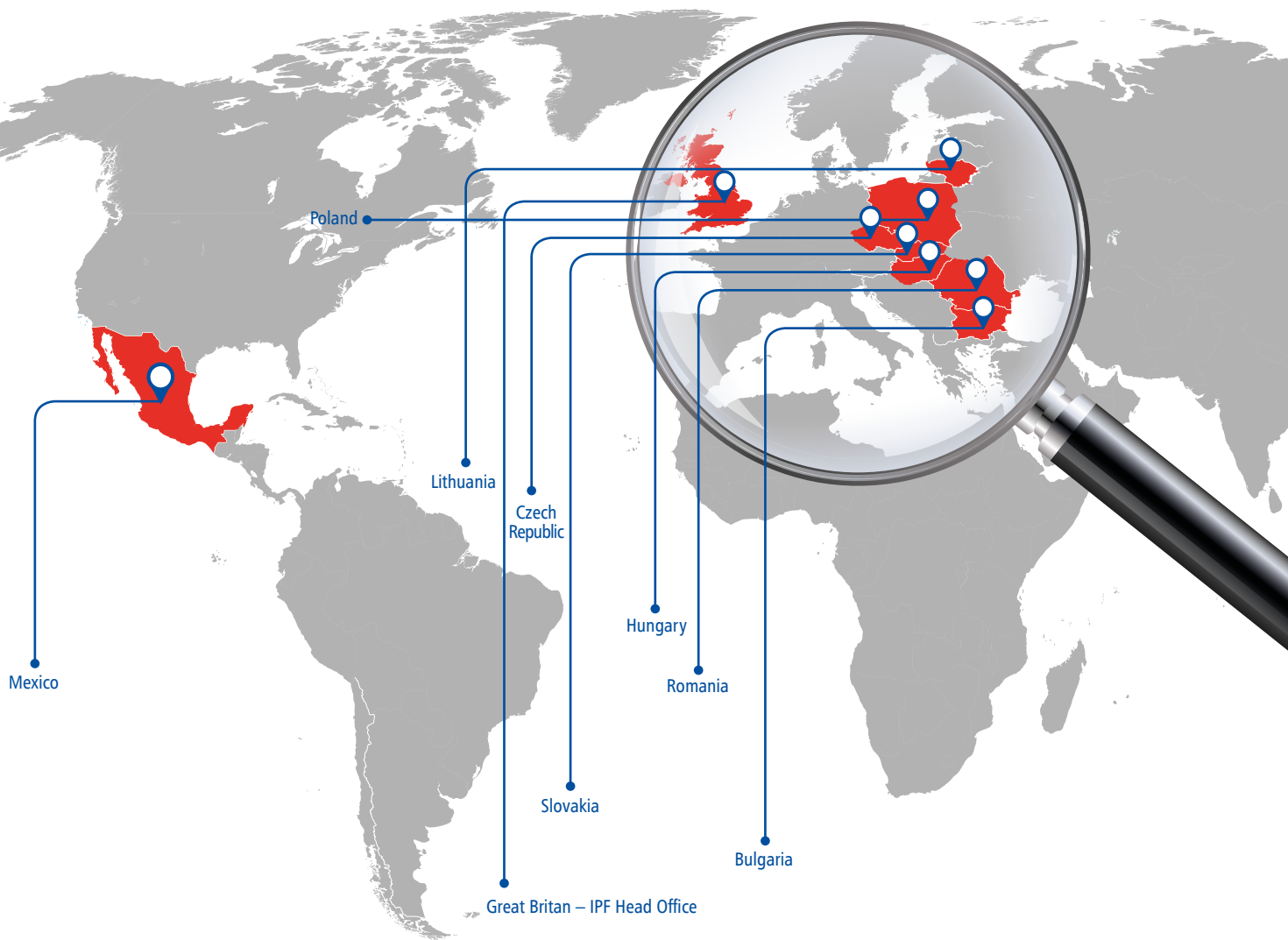
As at the date of this publication, the company's structure is divided into 73 branch offices in eight operational regions and the Head Office in Warsaw.



GERARD RYAN
Chief Executive
Officer, IPF Group

We at IPF are committed to sustainable development as it offers benefits to our customers, shareholders and employees. Sustainable development can only be achieved by ensuring that we treat our customers fairly, adjust our operations to regulatory requirements in our markets, and provide our employees with adequate compensation and development opportunities. As IPF Group, we have a strategic approach to corporate business responsibility and we view all of our actions through the prism of ethics, which means that we are well prepared to support our customers, the communities they live in, and their families. I am happy that Provident Polska has developed a new corporate social responsibility strategy for 2014–2016 which will support our broader business strategy and the organisation's long-term sustainable growth. For the first time, we have summarised our engagement in corporate social responsibility in this important market, and I believe that the report will be a source of valuable information. Thanks to this publication, our stakeholders will be able to learn about our priorities and involvement in corporate social responsibility.

● Provident around the world



IPF on the Warsaw Stock Exchange



Since 27th March 2013, IPF plc, the mother company of Provident Polska, has been dual listed on the Warsaw Stock Exchange (WSE). The company's shares are available under the name of Provident. We are the sole lending company listed on a stock exchange which clearly distinguishes us from the competition. We are entirely transparent which is an additional safety guarantee for customers. The company's entry into the WSE is a proof that the Polish market, which has seen a dynamic, stable and predictable growth, is extremely important for the Group, and that Provident Polska meets the highest business standards. Both IPF plc and its Polish company

comply with the principles of corporate governance. Every year, the Management Board provides information on the company's standing and prospects. Annual Reports and financial statements, as well as circulars and notifications provided by the company at the London Stock Exchange are published on the company's website, both the English (www.ipfin.co.uk), and the Polish one (www.providentpolska.pl/relacje-inwestorskie). Current reports are also available in the company's tab on the Warsaw Stock Exchange website (www.gpw.pl). As part of the company's investor relations policy, IPF plc. executive di-

rectors as well as the Chairman and the Senior independent non-executive director hold regular meetings with institutional shareholders. The Chairman is responsible for the communication between the executive directors and the shareholders, and forwards their feedback to the management which also receives regular updates on the investor relations. Additionally, the company commissions an independent review of the shareholder feedback at least once a year. A special e-mail address (investors@ipfin.co.uk) was created for investors to send their queries and recommendations to the company, including the ones in Polish.

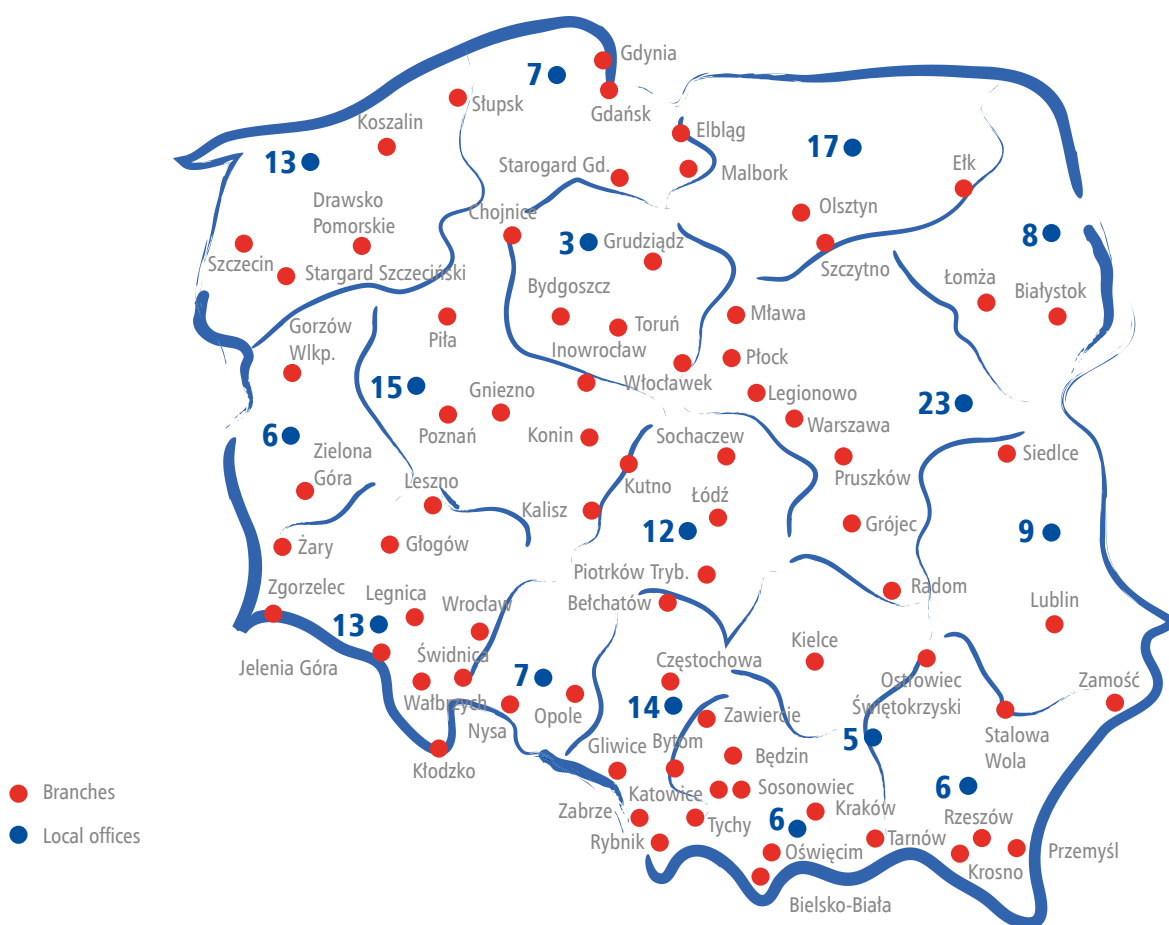
Scale of business

Provident Polska is the largest lending company in Poland and the largest member of the IPF Group. In 2013, the total value of loans granted by the company amounted to nearly PLN 2 billion (GBP 380 million), a 16.5 percent increase compared to 2012. The number of customers who have trust-

ed us continues growing: in 2013, we had 841,000 customers, 2.4 percent more than in the previous year. In 2013, Provident Polska launched its operations in Lithuania: by the end of the year we had set up two branch offices in the country's largest cities, Vilnius and Kaunas, serving some 1800

customers. Provident Polska's headcount at the end of 2013 was 2336 permanent employees and 9240 customer advisors who work with us under a Service Agreement. For complete financial information about Provident Polska and the IPF Group, visit www.providentpolska.pl.

Country-wide operations



Provident is present in Poland through 73 branches in cities and larger towns, and 163 interview rooms in small towns (as at 1st Sep 2014). Thanks to this extensive network of offices and more than nine thousand Customer Advisors, our services are also available in less urbanised and less populous areas. Provident also offers its services online, and for the convenience of our customers, we have a helpline operating 7 days a week from 7:00 am to 9:00 pm.

Provident Polska's key financial results

	2012	2013
Value of loans granted (in PLN M)*	1705	1985
Revenue (in PLN M)	1384	1462
Average customer debts net (in PLN M)	1255	1436
Gross profit (in PLN M)	189	288.9
Number of customers (in thousands)	821	841

* Translated from GBP at the exchange rate announced by the National Bank of Poland on 19 Aug 2014. The company's data are reported in GBP.

Products and services

Provident Polska provides quick, safe and convenient any purpose cash loans, whether to fulfil your plans, make a bargain purchase or meet other necessities. A “Loan for You” is a individual loan from PLN 300 to 10,000 which can be paid back in weekly rates adjusted to the customer’s financial capabilities. Loans are granted for 30, 45, 60 or 90 weeks with a minimum of formalities, clear rules and no hidden costs. In 2013, the average loan value was approximately PLN 1600. Thanks to home visits offered by our customer advisors, a “Individual Loan” can be conveniently obtained and paid back without leaving the house; alternatively, the customer may opt for payment by bank transfer.

To ensure the comfort of our customers, we have enabled them to submit a loan application over the telephone, through our helpline or the website www.provident.pl. If the application is approved, we always present the costs of the loan openly before signing the contract. It is extremely important for us that we make transparent offers and provide complete information about our services without any hidden fees or contract provisions which our customers could find difficult to understand. The rate amount is always fixed, and depends on the interest rate which may not exceed four times the statutory lending rate of the National Bank of Poland. It includes an insurance premium and an upfront fee as well as possible home service costs.

Guarantors are not required to obtain a loan.

In order to obtain a loan from Provident Polska, the borrower needs to be at least 18 years old, have permanent residency confirmed by a relevant entry in his/her personal ID card, and a regular source of income (remuneration received under a contract of employment, a contract for a specific task [umowa o dzieło], a contract of mandate [umowa zlecenia], or a disability or retirement pension). Before taking a decision, we always assess the customer’s creditworthiness and the credit risk to determine whether the amount of the loan and the weekly rates is safe for the customer’s household budget and adequate to his financial capacity.

Our offering**



* Launched in 2014.

** For further information on our product offering, visit www.provident.pl

Diversified offering

In 2013, we launched a special preferential pricing offer [Premia+] for our unique customers who have proven to be the most trustworthy. It is a way to say thank-you for their lasting relationship with Provident based on mutual trust. We reward our special customers in a unique way by offering:

- preferential terms on the “Premia+” offering ;
- lower loan costs;
- special offerings.

Our offering is addressed to individuals as

well as sole proprietors. “Loan for self-employed” is a special corporate loan offer introduced in 2013. The process is just as fast: all you need to apply is a certificate of registration in CEIDG (Central Business Activity Register and Information System), ID card and an email address. Similarly to individual loans, we provide company loans based on the assessment of the micro entrepreneur’s creditworthiness, we check the credit risk and guarantee fixed service fees. The offer also includes an assistance package for companies. It

provides a 24/7 access to expert advice. The assistance service enables micro company owners to clarify their doubts about any legal, tax, accounting or economic issues. Entrepreneurs can also use the help of an IT specialist or the hardware or office support team. The package has been developed together with Europe Assistance to help our customers achieve real savings. In 2014, the company launched new products: loans for senior citizens and consolidation loans.



Management

Our vision, mission and values

Our vision

- We are a company that values its customers, understands their needs and builds long-term relationships with them. Thanks to the simple and quick financial solutions we provide, we are the first option for our customers.
- We are a desired employer who inspires, develops, appreciates and rewards its employees.
- We are trusted and respected.
- We act in a transparent, responsible and ethical way, and we always keep our promises.
- We are a modern organisation promoting continuous development which translates into good results and long-term achievements.

Our mission

“To change our customers’ lives for the better by offering them simple and personalised financial solutions”

Our values

- **Respect:** we abide by basic etiquette rules, and respect other people’s opinions, time and work. Our actions show respect for other people’s rights and appreciation of their contribution, achievements and knowledge. We inspire and get inspired to fully use our potential. We value and respect our customers’ opinions and needs because they are the ones who mean everything to us.
- **Responsibility:** we are responsible towards our customers, shareholders, partners and employees for our commitments, and the results and quality of our work. We act in a well-thought-out and conscious manner, taking into account other people’s interests and needs. We keep our commitments and face the consequences of our decisions and actions.

Our responsibility allows us to keep a balance between focusing on hard business goals and sustainable development.

- **Transparency:** it serves as a basis for our relations with the market and the actions within the organisation. It is important in everything we do, whether it’s customer agreements, interdepartmental collaboration or daily behaviours. We never hide any important facts to avoid making our work and other people’s work unnecessarily complicated. We always believe in what we do, without being fake or pretending. Transparency means that we follow clearly established rules and processes, explain the reasons for our decisions to those who want to know them, and openly state the problems we encounter. There are no taboos for us.

Code of Ethics

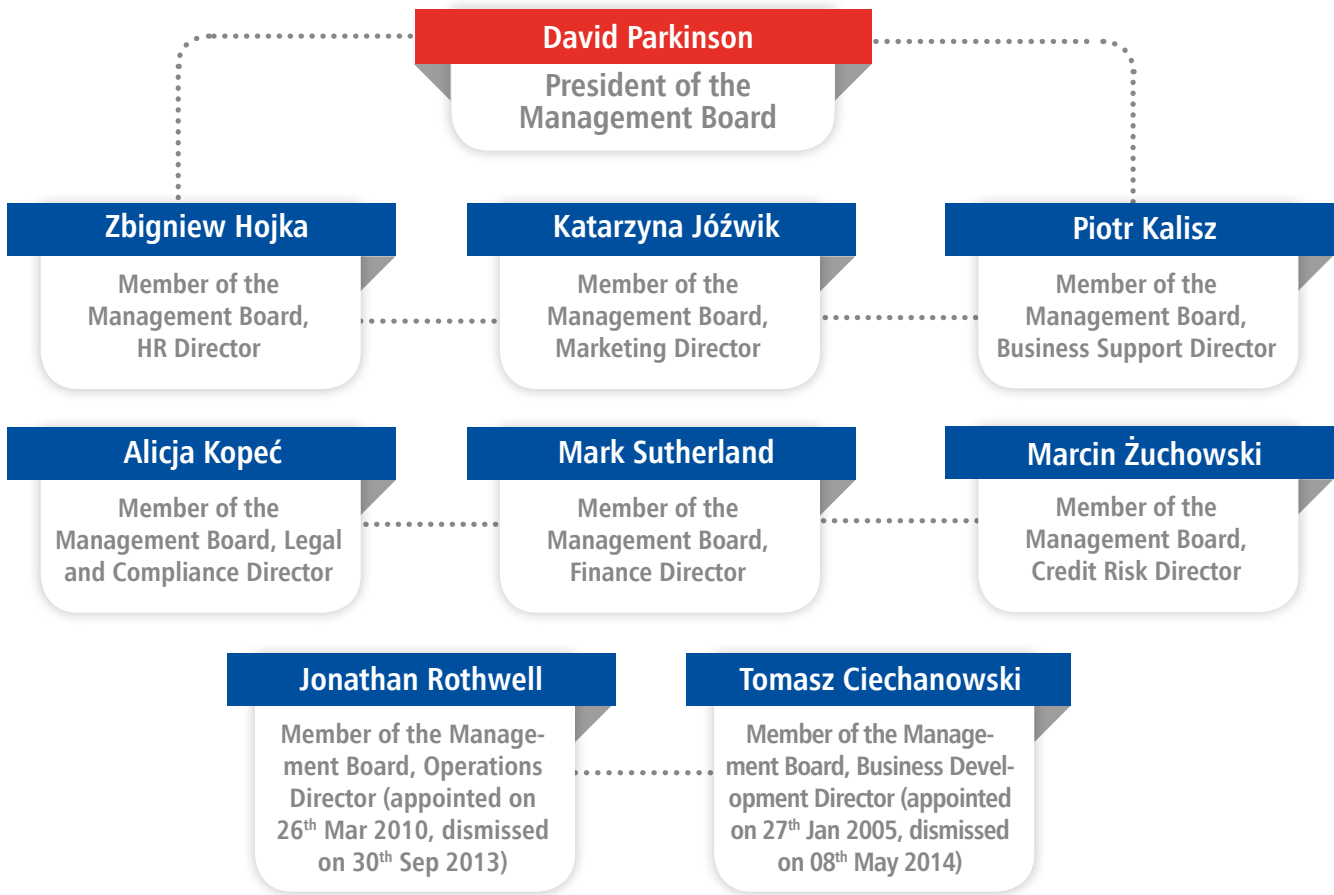
When we implemented the Code of Ethics in 2013, we set up a framework for the ethical business conduct. The Code of Ethics defines the values we support, and ensures that we comply not only with the law but also the principles of ethics and integrity. By following the Code, we pro-

tect our business and act in the interest of our customers.

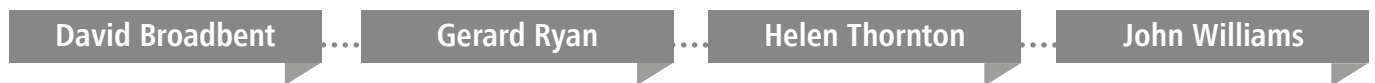
The Code describes our commitments towards all of Provident’s stakeholder groups. It also contains our declaration of commitment to use the environment and environmental resources responsibly.

Every employee and customer advisors is obliged to know the Code. Ultimately, every person acting on our behalf will undergo training on the Code of Ethics and its contents. More information about the Code of Ethics can be found in the “Responsible Lending” report.

● The Management Board of Provident Polska



● Supervisory Board of Provident Polska



● Committees appointed by the Management Board





CSR strategy of Provident Polska

CSR strategy

By initiating the process to develop our first corporate social responsibility report, we accepted the challenge to define our strategic goals in this field, and to formulate Provident Polska's CSR Strategy for 2014–2016. The process of defining the pillars of the CSR strategy which are described herein was made up of several stages:

1



Taking into account the guidelines and the group's expectations

It is very important for us to ensure a coherent strategic and compatible approach to CSR in various markets.

2



Relevant topics for the finance industry

We have created a broad list of CSR topics of relevance to the finance industry based on international CSR reports published by financial institutions, industry reports and CSR trends in the market.

3



Our project team

We have appointed a special project team made up of selected members of the Management Board, directors, managers and experts from thirteen different departments.

Standards

Our business standards take into account the interests and needs of our customers and business partners, as well as employee and environmental matters. The starting point for these standards is “responsible lending”, a key priority for us. These five crucial areas have been our foundation ever since we started our business in Poland; however, it was our work on the CSR Strategy that has helped us define anew the goals and challenges for the future to pursue continuous growth. For Provident Polska, development is not only about business success. What we consider to be a true value is the increased trust among people. We want to offer durable support to the communities where we operate, be a good neighbour and a fair market player. Therefore, as part of our CSR Strategy we have undertaken social commitments in specific areas.

The challenges we accepted for 2014–2016 will be our roadmap for running a socially responsible business. The selection of these challenges is a result of many months of work by many people in our organisation as well as external experts. Each of the eight pillars of our strategy has a strategic goal and detailed measures of success. We are convinced that a strategic perspective on CSR will help us to develop the highest standards in the difficult cash loan market in Poland. In the years to come, we will also keep our stakeholders updated about progress in the implementation of the new CSR strategy. This document is a proof that we have kept one of the first promises and declarations made in the past months about providing transparent information on the company’s social involvement.



PATRYCJA ROGOWSKA-TOMASZYCKA
Corporate Affairs Director,
Provident Polska

Provident has been the leader of the cash loan market for many years. Being part of the financial industry which is extremely sensitive to the risk of losing reputation requires ongoing involvement in social responsibility initiatives. Our approach to sustainable development and social responsibility is based upon our values: respect, responsibility and transparency. They are the roadmap for every aspect of the business helping us build a unique corporate culture. Adherence to ethical and business standards allows us to develop a close relationship based on trust both with our customers, business partners and communities where we operate. We believe that only a long-term strategy can help the lending industry across the market to be seen as a responsible business.



4

Internal dialogue

We have conducted an internal dialogue in the form of internal consultations with the company’s employees (a total of 400 telephone conversations and 80 intranet surveys).



5

SWOT analysis

We have conducted extended SWOT analysis based on a careful examination of various documents, policies, procedures and reports.



6

External dialogue

The engagement and support offered by our external stakeholders has been invaluable. Created out of a joint effort, this document defines our understanding of the business, and how we intend to run it in the years to come.



MICHAŁ DEMBIŃSKI
Chief Advisor at the
British Polish Chamber
of Commerce

The focus on corporate social responsibility sets Provident Polska apart from other companies in the finance sector. The customers, suppliers, employees and environmental care are as important to Provident as generating profit, while corporate volunteering has become a permanent and inseparable part of the company's activities. This approach is a guarantee of stable and sustainable growth.

Strategic course of action

Through our Customer Service Advisors and operational staff, we are a frequent guest to many Polish households and we know thousands of families. It is their needs that we want to accommodate. We are perfectly aware how precious social and family ties can be. Therefore, we decided to take on the challenge and support family development and promote family ties. We also wish to help Polish families by building financial awareness and fighting finan-

cial exclusion of those in need. We want to improve access to education and knowledge, and develop a bottom-up approach by engaging our social partners and experts.

As a participant of the difficult lending market, we know that the industry has many challenges to face, and that is why we are committed to an active promotion of fair and transparent standards to protect customers from over-indebtedness.



MIRELLA PANEK-OWSIAŃSKA
President of the
Responsible Business
Forum

The Responsible Business Forum is a think-and-do-tank which has been promoting CSR and sustainable development in Poland for the past 14 years. We strive to demonstrate the benefits of CSR by bringing together the academic and the business sectors, non-governmental organisations and public administration. Through our collaboration with companies, we try to deliver knowledge on corporate responsibility, and create a network of CSR leaders. As our Strategic Partner of 11 years, Provident Polska has been able to participate in research studies, publications, meetings and conferences on CSR, which hopefully has supported the strategic implementation of CSR principles at the company. For a company operating in the lending sector, social responsibility is not only a key image building tool but a crucial factor to build trust among its stakeholders. I am happy that Provident Polska has the ambition of becoming a leader in its industry, and strives to manage the company that way.

Our definition of CSR

For Provident corporate social responsibility is an indispensable element of running our business. The complex delivery of the strategy provides support for the business in realising its goals and builds the brand's value on the Polish market. Many years of operating in the realm of the company's social responsibility translate into numerous activities in five key areas:

- Employees and customer advisors,
- the market and the customer,

- local communities,
- the natural environment,
- the vision and CSR management.

The purpose behind the activities is building long-lasting, open relations with all the groups of our stakeholders based on dialogue and trust. Social responsibility of Provident Polska has become a measure of corporate governance and one of the priorities in building a complex development strategy of our organisation.

Responsible for the strategy

The ongoing implementation of the CSR strategy is the responsibility of the CSR team reporting to the Corporate Social Responsibility Manager. The team controls, reports and reviews the company's activities in specific areas against the CSR principles. Aware of our impact in key business areas, Provident defines annual goals on sustainable development and corporate responsibility to monitor it. These objectives are developed jointly with the Head Office in group consultations. A comprehensive approach and a uniform system for measuring per-

formance with key indicators ensure continuous monitoring and progress. The ultimate responsibility for CSR matters rests with the Management Board which must ensure appropriate funding and support for the implementation of the company's strategy. The overall process is supervised by the Reputation Committee composed of the President of the Management Board, members of the Management Board and members of the executive team. The meetings of the Committee are held every quarter to ensure ongoing monitoring of the work progress.

Our CSR strategy for 2014-2016

OUR COMMITMENTS TOWARDS THE SOCIETY

Support the development of social ties



We build social ties and support family development on a local level

Build financial awareness



We build financial awareness and support the development of entrepreneurship in the society

Promote market standards



We actively participate in promoting responsible market standards

HOW WE RUN OUR BUSINESS

Responsible lending



We give loans in a responsible and ethical manner

Customer relations



We understand our customers' needs and build long-term relationships with them

Partner in business



Our collaboration with suppliers is based on responsibility and partnership

Good employer



We ensure a friendly workplace for all employees to foster development

Environmental care



We reduce our negative impact on the environment in key areas

GOODWILL

Growth

Support of processes and goals defined in the business strategy of the IPF Group and Provident Polska

Time horizon



The CSR Strategy is our compass by which we will navigate to accomplish our goals. The Strategy's time horizon has been set to 2016. To some extent, the next report will be a report on the fulfilment of our commitments, and a perfect opportunity to review our objectives.



Reporting

Our approach to reporting

The increasing social, environmental and economic awareness of the society has had an ever-growing impact on business. Consumers and customers expect companies not only to make declarations but to demonstrate facts about their activities. Financial data are no longer the only source of information on a company's standing and potential.

Today, it is non-financial information that represents a large percentage of an organisation's market value. This includes intangible assets, such as people, customer relations, social impact, promoting responsible market standards, innovation, and other factors.

Our CSR report reflects the market expectations, and is a response to the numerous enquiries from our customers, and social and business partners.

This is Provident Polska's first corporate social responsibility report. It covers the period from 2012 to 2013; the following reports will be prepared periodically. This publication was developed in 2014 in accordance with the GRI G4 Core standards using basic and additional performance indicators, as well as sector supplement indicators.

It is one of the first reports in Poland developed in accordance with this standard. This is Provident Polska's first corporate social responsibility report. It covers the period from 2012 to 2013; the following reports will be prepared periodically. This publication was developed in 2014 in ac-

cordance with the GRI G4 Core standards using basic and additional performance indicators, as well as sector supplement indicators. It is one of the first reports in Poland developed in accordance with this standard.

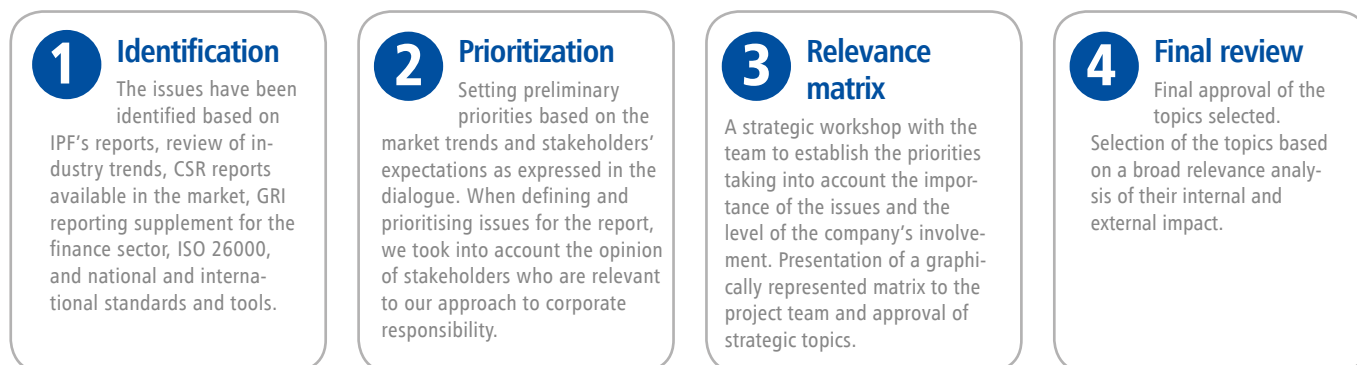
To develop the strategy and the CSR report based on it, we held a series of meetings with stakeholders to identify their expectations towards the company (for details, see "Stakeholders: a source of important insights" further on in this chapter). We have also analysed the strengths, weaknesses, opportunities and threats (SWOT) to our current CSR involvement, looked into the activities of our competitors in Poland and abroad, and conducted an internal survey which was completed by 400 employees and customer advisors, and 80 questionnaires were submitted on-line. When working on our report and strategy we also took into account the priorities defined in the IPF global strategy, including sustainable development, supporting families, responsible lending, responsibility in the supply chain and reduction of CO2 emissions. Additionally, we have created a map of attributes of a CSR leader in Poland. Based on it, we have identified the key aspects of our CSR activities which are described in the report. The report was submitted for an external review by the independent audit company PwC which examined the GRI 4.0 indicators.



ŁUKASZ SMOLAREK
Corporate Social
Responsibility Manager,
Provident Polska

CSR is a natural element of the company's business and the activities of the entire IPF Group. Strategic and responsible management based on values and social dialogue is the future of the non-bank sector. We are convinced that a professional approach to corporate responsibility will be reflected in customer loyalty, and appreciated by the entire market. The general public and our stakeholders are certainly attentive to the changes in Provident's approach to corporate responsibility. As the leader of the lending sector, we are aware of the impact we have on the market. As we cannot remain aloof to these challenges and the growing need for dialogue, we decided to publish the company's first CSR report. This document proves that we listen carefully to what the market and our stakeholders have to say and expect as we strive to build partnerships based on mutual trust. This commitment is also a challenge for us to face in the years to come.

Relevance analysis – key topics step by step



Results of the relevance analysis:

	Lp.	Key topics	Internal impact	External impact
The market	1	Customer service standards	✓	✓
	2	Ethics and CSR in product development		✓
	3	Financial education of the society		✓
	4	Financial management communication and additional customer education	✓	✓
	5	Information and customer data security	✓	✓
	6	Risk management	✓	
	7	Supplier collaboration standards and risk management in the supply chain	✓	✓
	8	Review of supplier compliance with CSR principles	✓	✓
	9	Responsibility for the loans granted	✓	✓
	10	Marketing and sales ethics	✓	✓
	11	Building awareness of the lending market	✓	✓
	12	Doing business based on the principles of ethics and fair play with competitors		✓
The workplace	13	Code of Ethics/Code of Conduct	✓	✓
	14	Terms and conditions of employment and remuneration	✓	
	15	Safety of the employees and customer service advisors	✓	✓
	16	Diversity in the workplace	✓	✓
	17	Corporate volunteering	✓	✓
The society	18	Social engagement strategy: active contribution to address major social issues	✓	✓
	19	Good neighborhood and involvement in local community development	✓	✓
The environment	20	Environmental strategy and management systems	✓	✓
	21	Management of CO ₂ emissions	✓	✓
	22	Reducing paper use	✓	✓
	23	Reducing energy consumption	✓	✓



Stakeholders: a source of important insights

We talk to our stakeholders

A regular collaboration with stakeholders is a form of Provident's contribution to the building and promoting responsible market standards. We promote the culture of open dialogue by holding regular meetings and undertaking joint initiatives. When defining strategic goals, we take into account our stakeholders' opinion.

In 2010, we were the first finance company to hold a dialogue session in conformance with the international standard AA1000SES which was attended by 31 of our key stakeholders and the media. It proved to be a valuable experience and source of information about the company and the actions taken, including CSR. In 2011, together with external partners (the "Employers of Po-

land" organisation and the "Kobieta Bezpieczna" [Safe Woman] Foundation), we organised a roundtable to discuss the safety of our employees and customer advisors.

We have also used dialogue tools to develop both the report and the strategy. This resulted in a list of key topics and issues which should be addressed in both of these documents. To make the process more credible, we invited stakeholders of relevance to the various areas of the company's interaction, to help us develop the strategy. The dialogue connected with strategy development and building contents for the CSR report was made up of several elements.

Our stakeholders identified the following key issues for Provident Polska:

responsibility for the product and the offering, transparent communication, responsible lending, financial education in a broad sense offered in collaboration with a credible social partner, supporting diversity at the workplace, safety of the employees and the customer advisors, and satisfaction surveys among the employees and the customer advisors.

Environmental issues were also important. The stakeholders expect the company to comply with the principles of ethics, corporate governance, and transparency, to actively participate in the industry's CSR associations, and to implement local community programmes taking into account the community's needs.

● The broad list of our stakeholders' expectations was drawn up based on:



400

telephone conversations and 80 questionnaires addressed to the Head Office staff, operational staff and customer advisors.

expert dialogue

which was attended by representatives of: The Polish Association of Listed Companies (SEG), the Responsible Business Forum, the Employers of Poland, and the British Polish Chamber of Commerce.

9

individual in-depth interviews with public officers, representatives of non-governmental organisations, social institutions, and suppliers.

● How we talk to our stakeholders

To engage stakeholders in joint initiatives you need to talk to them. Due to their distinctive characteristics, each group of stakeholders requires a dedicated approach. In order to be effective from a corporate point of view, a dialogue with a stakeholder group must reflect the group's characteristics.

Employees

To conduct a dialogue with our employees, we use:

- technical means and other communication tools, such as intranet, advisor portal, and the internal magazine "Nasz Provident" ["Our Provident"];
- quarterly meetings of the President and members of the Management Board and the employees; Management Board members' visits to branch offices;
- occasional internal publications (leaflets, brochures);
- annual employee engagement survey (conducted by an independent international company; the results of the survey are communicated and discussed at a department level)
- The Employee Forum: a tool allowing even small branch offices to co-participate in taking important management decisions.
- "Mam pomysł" ["I have an Idea"] initiative: a platform for employees and customer advisors to share their ideas on how to improve efficiency

Customers

- annual satisfaction surveys;
- educational initiatives;
- reliable and simple complaint handling system;
- a helpline operating seven days a week from 7 am to 9 pm.

Local communities

We talk to local communities through:

- "Around Us" ["Wokół Nas"] and "Yes! I Help" ["Tak! Pomagam"] programme boards (we invite local authorities or regional media to programme boards to select the best initiatives suggested over the course of social programmes);
- IPSOS and YouGov opinion polls (addressed to local communities to find out how recognizable our CSR programmes are, how they are perceived, and whether they should continue in the same form or require change);
- direct conversations and invitation to themed roundtable discussions.

Opinion leaders

The dialogue with opinion leaders is held in the form of:

- meetings and individual consultations (the business contact programme);
- interviews and expert workshops in the process of strategy and report development;





Participation in external organisations and initiatives

Our partnerships

Our stakeholders expect us to actively build market standards and create good practices. For that reason, as a company we engage with organisations which treat CSR and responsible business as a priority. We have been ac-

tively involved in the working group on Corporate Social Responsibility at the Ministry of Economy (the Corporate Social Responsibility Task Force was dissolved by the order of the Prime Minister No. 60 of 21st August 2013).

Provident is a member of:

- The Employers of Poland
- Global Compact
- Polish Confederation of Private Employers Lewiatan
- Volunteer Centre
- British Polish Chamber of Commerce
- Polish Association of Listed Companies (SEG)
- The Responsible Business Forum
- Diversity Charter



ZBIGNIEW GAJEWSKI
Deputy Chief Executive Officer,
Polish Confederation Lewiatan

Provident is an active member of the Polish Confederation of Private Employers Lewiatan. The company has worked with us in building market standards for the finance sector and the lending market, and in projects on corporate image and corporate social responsibility. Provident operates in a difficult niche in the financial services market which is surrounded by many myths and half-truths. For several years now, the company has strived to face those misrepresentations by undertaking numerous educational initiatives and actively communicating with its customers. Lewiatan is an avid supporter of this involvement, and is looking forward to seeing more of the company's ideas.

Our achievements

Awards and distinctions awarded to Provident Polska

2013

7th Responsible Business Ranking

30th place in the 7th Responsible Business Ranking. We were ranked 6th in the banking, finance and insurance category.



Good Brand 2013

Quality, Trust and Reputation. The "Good Brand" title is awarded to the most promising brands with the largest development potential in the Polish market. The programme is held under the patronage of the Institute of Philosophy and Sociology of the Polish Academy of Sciences (PAN).



Pearl of the Polish Economy

Provident was named "Pearl of the Polish Economy" for the third time. We landed second place in the finance sector category (banking and insurance services) in the 11th edition of the prestigious competition run by the "Polish Market" monthly and the Institute of Political Sciences of the Polish Academy of Sciences (PAN).



Yes, I Help" programme

The "Yes, I Help" programme was named "Initiative of the Month" on CSR.pl portal: Naturally Responsible. The selection criteria include originality of the CSR project (in the area of the environment, business, workplace, the society), and its coherence with the CSR strategy.



Investor in Human Capital

Provident was one of the winners of the Investor in Human Capital programme. The Investor in Human Capital is a research and certification programme run by the Management Observatory Foundation [Fundacja Obserwatorium Zarządzania] to distinguish companies with the best HR policies. The "Investor in Human Capital" title and emblem proves that Provident meets the highest employee care standards.



Top Employers

Provident was named "Top Employer 2013" for the extraordinary employee care it provides, and excellent work and development conditions it creates. The title is awarded by the Corporate Research Foundation (CRF) from the Netherlands based on an independent study of HR policies.



BUSINESSEUROPE

European Business Awards

Provident was one of the 25 Polish finalists in the European Business Awards competition. The title was awarded in recognition not only for the company's business achievements but also for its innovation and social involvement.

2012

The Lazarski University Gold Sycamore Award

For its collaboration with the University in the "Culture of Sharing Knowledge" programme

Winner of the Safe Fleet Award

One of the most prestigious distinctions in the Polish fleet market awarded by the Polish Vehicle Rental and Leasing Association (PZWiLP).

6th Responsible Business Ranking

6th place in the industry category (banking, finance and insurance)

Pearl of the Polish Economy

Provident was named "Pearl of the Polish Economy" for the second time. In the 10th edition of the competition, we were ranked third in the finance sector category (banking and insurance services).

Our duties towards the society

85%

of Poles think that
a human being needs
a family to be
truly happy.

Source: CBOS

17

For 17 years we have been carrying
out the responsible business
strategy through supporting local
communities and directly improving
the quality of life of families.

Source: Provident Polska







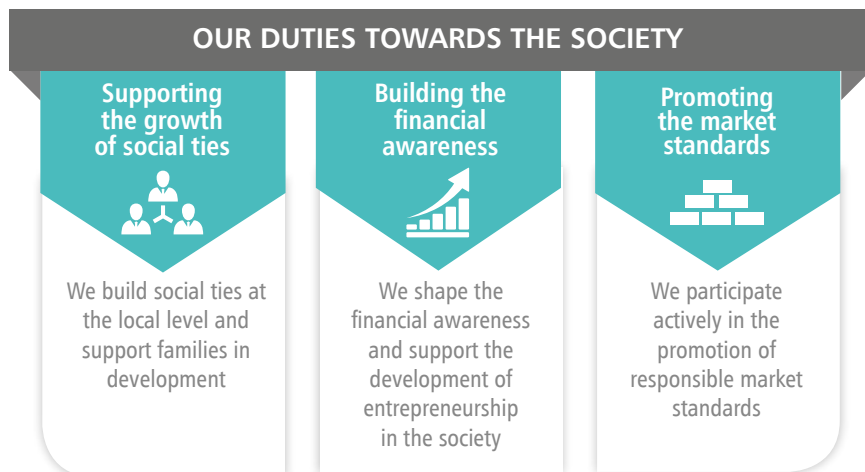
The strategic approach

The description of the strategy area

The strategic obligations towards the communities and the market is our stepping outside the company's basic business activity. We have placed the family in the centre of them, as it is families and their problems we meet with everyday, while performing our operational activity. We have decided to start the works on a programme aiding to build family, intergenerational and social ties and strengthen parent com-

petences. The second area is building the financial awareness and development of the society's entrepreneurship through the support of families which are the most in need in the local communities where we operate. The third social pillar is the obligation towards the market to continually promote and act for the benefit of responsible and honest market standards and support the regulation of the loan market.

Our strategy for the years 2014-2016



MARIA SIEKLUCKA
 Corporate Social Responsibility Specialist
 Provident Polska

From the very beginning of its operations in Poland Provident has been trying, through social actions, to be as close as possible to those among whom it performs its activity. The appropriate addressing of support requires above all a good knowledge of the local conditions and the social needs. Time is also necessary for that. Therefore, our social programmes have been systematically evolving through the years, conforming better and better to the needs of local communities. 17 years of our advisors' work in the field is the time spent on getting to know each other and the period of establishing long-lasting relations based on partnership with beneficiaries of these actions. We believe that with each year Provident will respond even better to the expectations and the needs of local communities among which and for which we act.

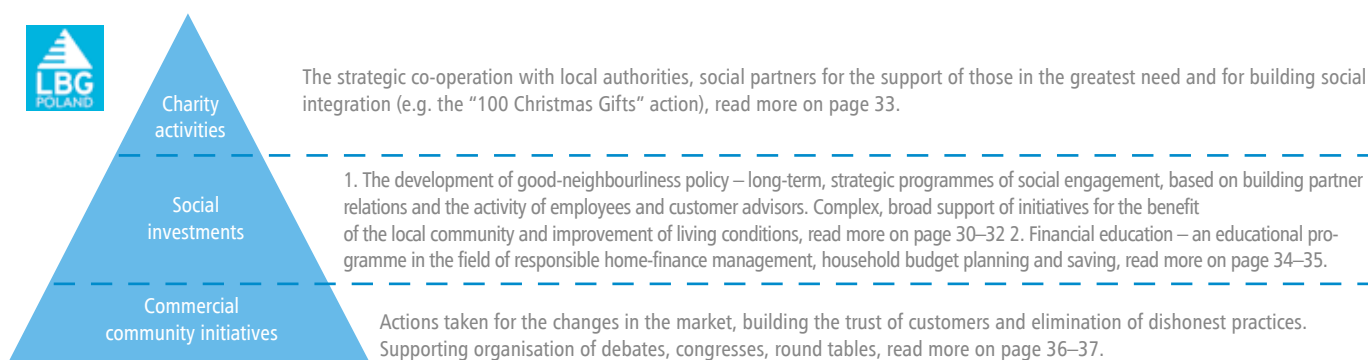
We build new standards of co-operation with local communities, using our business potential to solve their specific problems. Our model of social engagement concentrates on the long-term commitment to problems of local communities. The business' identification with its immediate surroundings is of great importance, since it allows to harmonise the interests of the company with the objectives and needs of

the local environment, posing completely new challenges to the company. These are primarily activities for development of social programmes supporting the company's business goals as a good neighbour and also building influence on local communities, while motivating them for action at the same time. Consequently, we have decided to join the LBG Poland network and introduce new standards for

measuring the effectiveness of our programmes. We have defined the key areas of engagement and reviewed our programmes by laying down priorities in the scope of building the social impact. Owing to systematic work we have managed to specify challenges for the future and work out recommendations for development of our programmes, based above all on constructing social effectiveness.

We develop the effectiveness of our activities

The LBG Model taking into account voluntary social activities of the company



Our obligations for the future

The pillar no. 1: Building social ties and development of family competences

The objective	The measure	The timeframes
Engaging families in spending time together, integration and education	30 organised events (family picnics)	The pilot in 2015
Identification of challenges within the family ties area	Developing an opening report in the area of family ties	2015
Supporting development of parent competences and intergenerational ties	16 initiatives in 2015, 24 initiatives in 2016. Initiatives for supporting parents	The pilot in 2015, 2016 – the development of the programme
Positive perception of Provident as an initiator of social changes	Provident is perceived by opinion leaders as the CSR leader in the financial industry	2015 – 1. the investigation, conclusions, 2016 – 2. the investigation, conclusions

The pillar no. 2: Building the financial awareness

Providing access to the economic knowledge	A new website on the financial education	1. Quarter of 2015
Laying down the assumptions of the systemic approach towards fighting knowledge and awareness deficits	Developing an opening report in the area	2015
Building operational standards for the activity of partner and expert institutions networks	Min.2 partner institutions gained	2015
	8 initiatives in 2015, 24 initiatives in 2016, educational meetings for partners, educating and providing know-how	The pilot in 2015, 2016 – the development of the programme
Launching the pilot of a mentoring programme	Min. 300 people taking part in the programme	The pilot in 2015, 2016 – the development of the programme

The Pillar no. 3: Active participation in promoting the responsible market standards

Activities for the regulation of the loan market and the increase of the consumer safety	Min. 50 meetings a year with leaders, decision-makers, the bill on the financial market supervision	2015–2016
Promotion and positioning of the Provident experts in the media and during conferences	Min. 10 Provident Polska experts active in various areas of the company's activity	2015–2016
Improving the reputation of Provident Polska	The improvement of the Rep Truck indicators – Governance, by 2 percentage points in the next survey	2015–2016



Strengthening of social ties and building long-lasting public-private partnerships



“Around Us” – we care about the needs of local communities

We are open to the needs of local communities in which we operate - hence the concept of the countrywide programme - “Around Us”. Our ambition is to support Polish families and the aim is to prevent social and financial exclusion, improve the access to economic education and build lasting social ties through a long-term public-private partnership. The programme was launched in spring 2013. Three editions took place until the end of the year, which resulted in completion of 225 projects targeted at local communities. These were primarily educational and cultural initiatives, support for schools, children’s homes and other regional public benefit institutions, adapted to individual needs

of particular communities. The actions within the “Around Us” programme are being continued in 2014.

How we help

We believe that often even a minor improvement can diametrically change the life of many people for the better. That is why we encourage looking around and investigating what can be altered in the immediate surroundings. Anyone can submit an action proposal - in each edition of “Around Us”, they are evaluated by nine regional Programme Committees. Non-governmental organisations, communes, public institutions, social co-operatives and sports clubs can join the project as beneficiaries.



ALEKSANDRA STEPANIUK
Area Manager,
the Częstochowa Branch

Thanks to working in Provident Polska, I have noticed that the will to help others may have a dimension other than my single good deed. The realisation of programmes is a great form of integrating the team, co-operating with others in order to improve the local communities’ quality of life. Owing to our programmes, for many years we have been supporting both individuals as well as social and public institutions. I’m glad that I can fulfil various needs of many of our beneficiaries.

In order to broaden the outstretch of the programme in 2014 we enabled submission of projects through a Facebook profile (facebook.pl/takpomagam) as well. We are hoping that through this programme we will succeed in forming local communities uniting around the realisation of actions for the social benefit. We will also strive for co-operation based on partnership between our employees, customer advisors and the authors of individual ideas, and in addition to the exchange of experiences arising from the work for local communities. It will help us in meeting even better the needs of many Polish families.

What we have done so far

The first editions of the programme resulted among others in such projects as: furnishing a multi-sensory experience room in a nursery in Koszalin, an outdoor gym in Byczyn and building a playground for children in Dąbrowa Górnicza. Provident supported also actions regarding the increase of road

safety by funding crash simulators for the citizens of Garwolin and Pruszcz Gdański. Sports clubs could count on the assistance as well - the support from the programme allowed to organise a football championship in Stargard Szczeciński and Kalisz and a volleyball tournament in Wysokie Mazowieckie. We frequently contributed to activities integrating local communities, such as family and recreational picnics in Gładyszów, Furmany and Piła. We are counting on that by carrying out our programme we will encourage joint initiatives and the search for new ideas for improving the conditions of living, playing and learning in minor towns of Poland. While preparing for next editions of "Around Us" we are hoping that more and more of wonderful initiatives will appear with an aim to serve local communities and we will be able to help in making them reality.

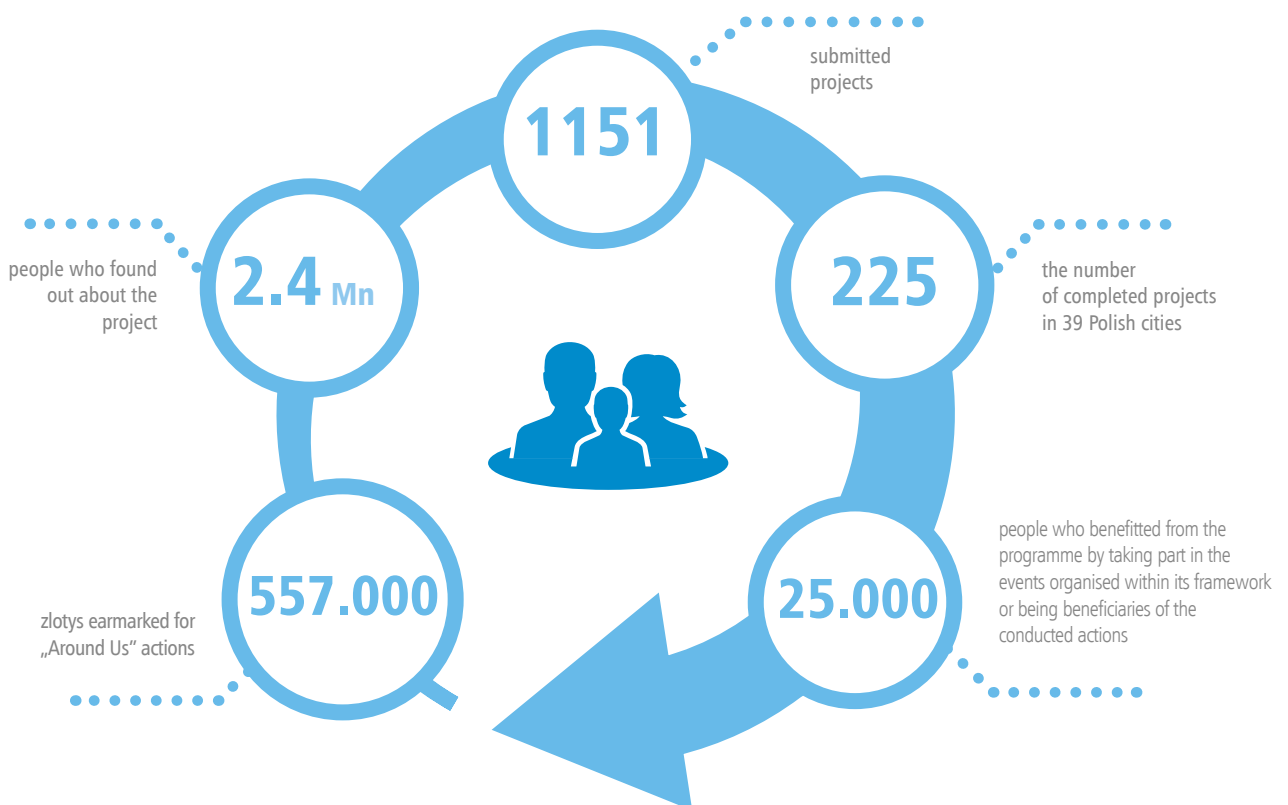
Read also: <http://www.csr-provident.pl/wokol-nas.html>



WOJCIECH SCHMIDT
 Division Development
 Marketing Specialist,
 Provident Polska

The social projects which we carry out within "Around Us" and "Yes! I Help" programmes require consulting with regional authorities and organisations due to their character and significance for local communities. This causes us to carry them out most often within the frame of the public-private partnership. Owing to this we build very positive relations with the local community, what then frequently makes the perception of our company take a 180° turn. From a brand known only from TV commercials we become a partner in performing activities which are crucial for communities of even the smallest villages. What I particularly like about working on such projects, especially the social ones, is the fact of personal, selfless involvement of our employees in their delivery.

The programme in numbers.
 3 editions of "Around Us" in 2013 translate into:



* Source: Press Service, for the day 31.12.2013



EDYTA ŚLEDZIEWSKA
 the Principal of Jan
 Paweł II Primary
 School in Kupiski

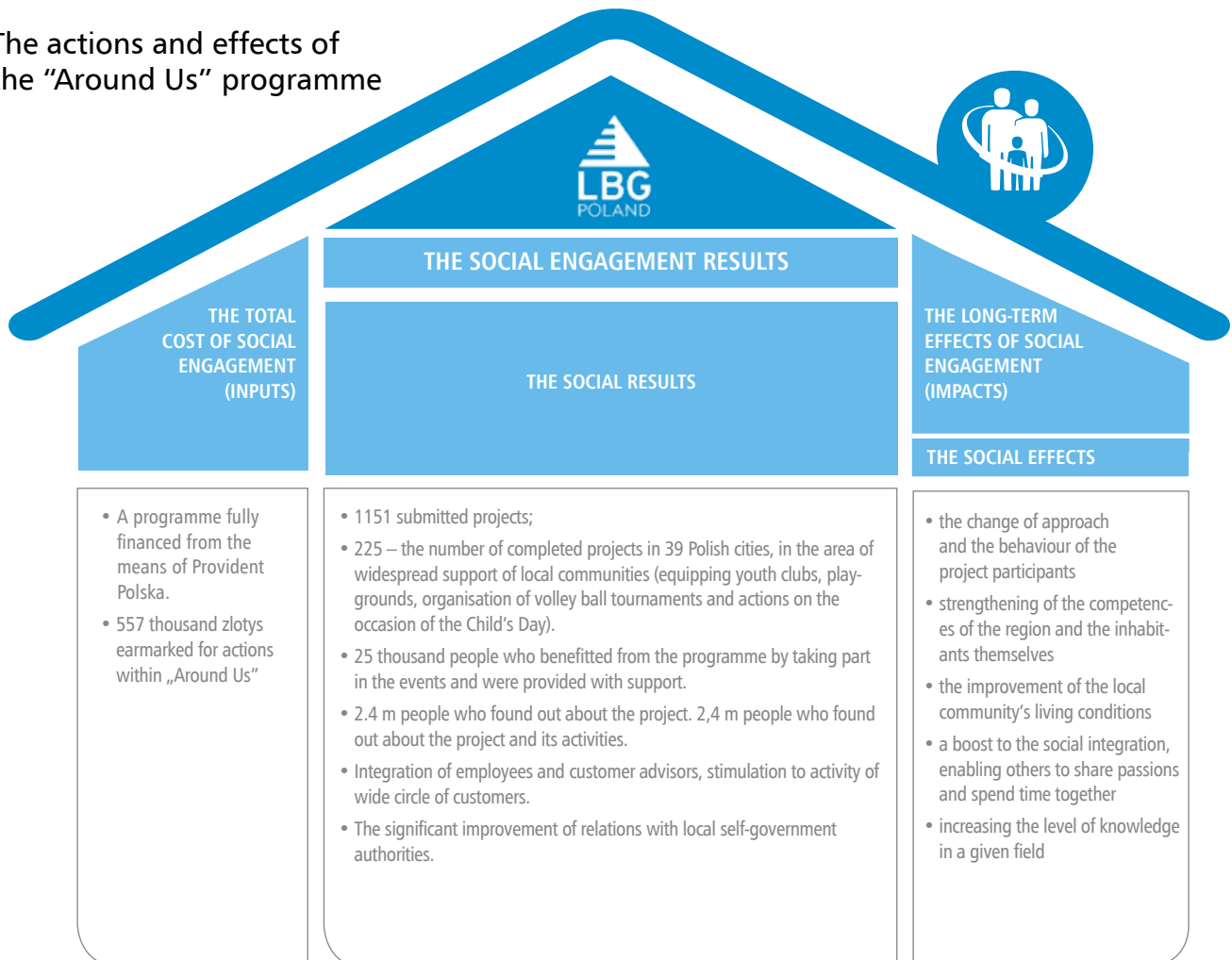
We are grateful to Provident Polska S.A. for the financial support and the assistance in realising the school's tasks within the „Around Us” programme. Thanks to the funds from Provident our school could obtain educational tools used when working with children. The company's engagement made it possible to organise a local meeting with participation of self-government representatives, pupils and parents during which we revived Christmas customs and traditions. It was also an occasion to reveal the winners of the Communal Art Contest under the slogan “A Christmas Card”. Provident Polska sponsored the prizes and sweet refreshments.

We are a good neighbour

Even though we are present in the whole of Poland, locality is the essence of our operations. Employees and advisors of the company comprise over 11 thousand people in total, they reach the places where the needs and expectations may go beyond our business offer. These are also places where we undertake our social actions. Since we know our customers well, both from big cities and the tiniest villages, we are familiar with their problems and we try to respond to them. We put our heart and engagement into making the lives of many families better, safer or simply more pleasant. We are aware that such an approach is another piece of a puzzle contributing to solving valid social problems. We wish to support local communities in which we operate also through building long-term relations as partners. While doing this we are aware that actions which benefit the communities where both

our customers, employees and advisors live and work add their share to creating an environment enabling the growth of our company. This is our understanding of being a good neighbour. The initiatives which we perform locally are unique as their originators are our employees, customer advisors as well as the beneficiaries themselves, who recognise particular problems and needs in their surroundings. This is how “Around Us” was developed, a programme directed to the inhabitants of small towns. Thanks to this programme we would like to show that the activity and a good idea of even one person who convinces us to support them with a financial grant is enough to bring an advantage to the whole community. “Around Us” is a special initiative also for another reason – despite the nationwide extent, its effect are small, yet, important actions for the benefit of local communities.

The actions and effects of the “Around Us” programme



THE GOOD PRACTICE

From recreation to education

The projects delivered within the "Around Us" programme have one thing in common: they are supposed to improve local communities' quality of life. The newly opened outdoor gym in the so-called old park in Byczyn serves this purpose. It is equipped with seven devices for the general fitness training. A recreation and sports centre is also being developed in the

park. Together with the playground and the gym they will form a zone for leading a healthy and active lifestyle and for family leisure. The town hall of Byczyn is the author of the idea. „The Multi-sensory Experience Room”, which was opened in the "Jacek i Agatka" Municipal Nursery in Koszalin is meant to serve the purpose of raising the quality of education. The

furnishings of the room facilitate stimulation of proper development of all cognitive processes of a small child and learning through experience. The senses of the little discoverers are animated by music, light effects, children also learn to explore the world through touch. It is the only facility of that kind in nurseries of the West Pomeranian Voivodeship.



“Yes! I Help” i.e. the employee volunteering

Volunteering has been developing in our company for years. In 2006, as a response to the voices of employees and advisors, we provided it with organisational frames – we created the “Yes! I Help” programme. It is an internal competition organised twice a year for projects addressed to local communities, which are submitted and delivered by employees and customer advisors. The volunteers themselves choose beneficiaries whom they help, our company imposes neither recipients to be supported nor the way the actions are to be performed. The best and most interesting ones are awarded a grant propping up their realisation, third party liability and accident insurance paired with organisational assistance.

The selection is made each time by the independent Programme Committee, which at the same time manages a budget of PLN 75,000 designated for every edition. The programme is organised under the patronage of the Volunteering Centre. Board Members are also among our volunteers. Throughout the 16th edition of the programme we have delivered over 330 projects all over Poland. In order to spread the idea of volunteering, starting from 2009 Provident has been also organising the “Yes! I Help” competition for journalists dealing with the topic. Our concept for volunteering has been listed among the most outstanding CSR programmes in Europe.



AGNIESZKA KRAJNIK
the Corporate Social Responsibility Coordinator, Provident Polska

The employee volunteering programme has been run at Provident since 2006. 500 volunteers on average engage in volunteering projects in each edition: customer advisors, employees and the company's board members. Yes! I Help” is one of the essential pillars of building the image of a socially responsible organisation. Our business model, close contacts with customers and territorial dispersion, make it easy to diagnose local problems, and also to assist in solving them.



MARZENA OWCZAREK
Area Manager, Gorzów Wielkopolski Branch

Volunteering makes me feel needed. I use my organisational skills in volunteering activities with great joy. As there are people who want to help but they don't know how and whom. I suggest "how to do it...". The result is mutual joy both on the side of beneficiaries and volunteers. Volunteering gives me also an opportunity to spend time with my family. We help together – my son, daughters and husband. Owing to "Yes! I Help" I realise my dreams - about bringing help to others, attempting to solve problems and contributing something valuable to the lives of beneficiaries, volunteers, as well as my own.

THE GOOD PRACTICE

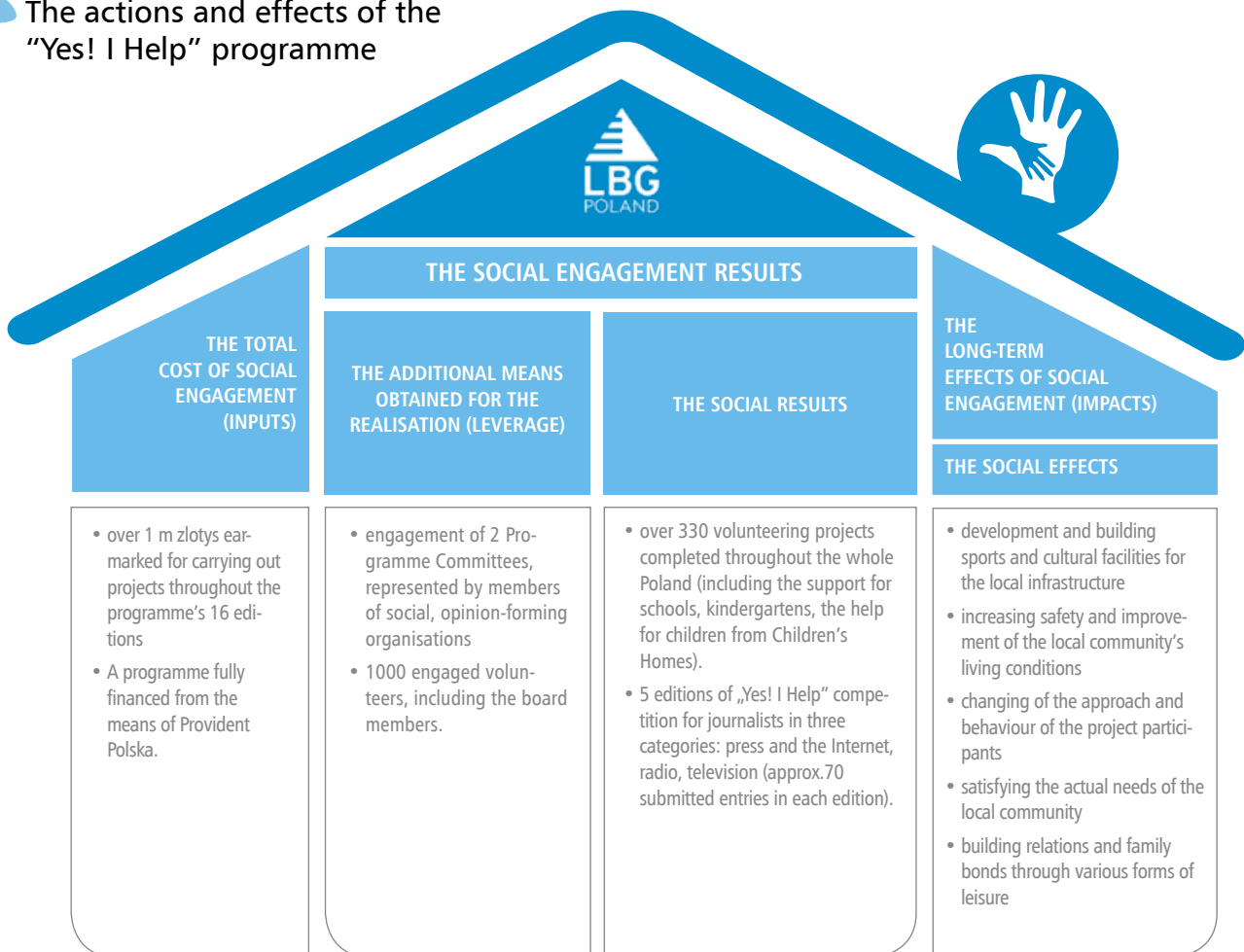


Yes! Let's act

Several dozen of projects of various kind are delivered annually within the "Yes! I Help" volunteering programme. Exam-

ples? In 2013 our volunteers from the Debt Recovery Centre renovated a flat affiliated to the Children's Home no. 9 in Warsaw. Eight children are being brought up there. It was not an easy task as the 100-square-metre flat had to be painted within two days. In turn, the volunteers from the Częstochowa Branch for many years have been supporting the Special Needs School Complex, which caters for children and youngsters with intellectual disability. They organise carnival parties, sports classes and trips. Recently they have organised a trip to the Salt Mine in Wieliczka for the students and their families.

The actions and effects of the "Yes! I Help" programme



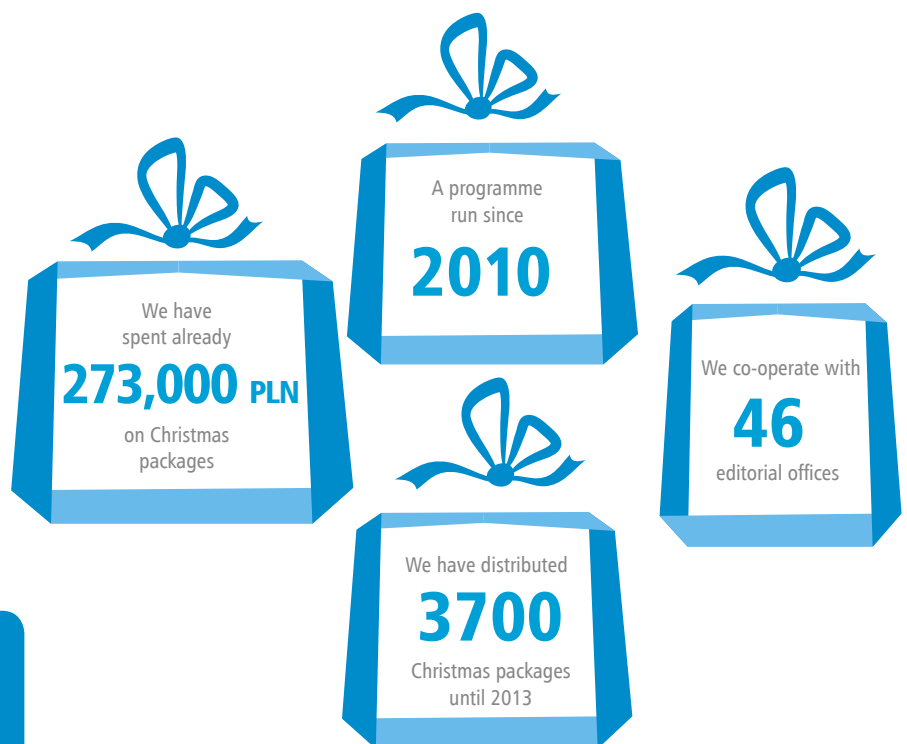
● “Yes! I Help” in numbers



The holiday actions “100 Christmas Gifts”

Not all families can afford buying Christmas presents. We would like to help them so that Santa Claus could leave something under the Christmas tree. Since 2010, within the activities for the benefit of local communities, we have been organising the “100 Christmas Gifts” initiative in co-operation with cultural centres, children’s homes, schools and kindergartens. Local authorities assist us in selecting those who are the most in need. The action is supported by local media. Employees and customer advisors also engage in the project, as they are the ones who know the needs of the communities they work in best. 4 thousand families have received our packages since the launch of the programme.

● The Christmas activities in numbers



DARIUSZ PIETROWSKI
the President of the Volunteering Centre in Warsaw

In the general opinion Provident is an institution which manages finances efficiently and in a cutting-edge manner, generates sizeable profits and holds a strong position in the financial market. However, the company possesses much larger capital than just the assets accumulated in the accounts - it is human kindness of employees, their readiness to help those who don't cope in everyday life or the ones poorly treated by fate. This is how the volunteers of the “Yes! I Help” programme operate - one of the best employee volunteering programmes in Poland being carried out successfully in Provident for many years. “Yes! I Help” is a sign of the company’s maturity as regards the modern way of running a business, taking into account not only expectations of customers but also stakeholders and the local community.

We operate in the regions

In each of our operational regions we identify diverse, local problems. Therefore, not only the centrally co-ordinated social actions are crucial but also the local ones suited to particular needs. The ideas for the projects delivered in the field usually come from our employees and advisors. They are the most familiar with both the local community and the interesting communal, municipal or district cultural and sports events, as well as the self-government plans covering valuable projects. Through sport, fun and sponsorship we would like to strengthen Provident’s position of a company open to people

and their daily concerns. We have been realising other actions of various kind at the regional level - from individual support of families, through sponsoring of town festivals and picnics for the integration of local communities. Employees and customer advisors of our branches co-operate with community centres, support and equip kindergartens, schools, village libraries and co-organise recreational activities for senior citizens. Local sports and cultural events are also covered by Provident’s patronage. This way we build tighter bonds with local communities, we feel that they need us.



We build the financial awareness and support development of the society's entrepreneurship

The financial handbook

Education should be the basis of the activity in the field of corporate social responsibility of every financial institution – promoting knowledge and shaping positive habits in terms of managing money, especially the household budget, are of key importance in the modern world as they directly influence the quality of the society's life. The awareness

and the knowledge of finance allows to gain skills and tools essential for effective handling of one's own budget.

By popularising the economic education we try to turn our customers into conscious participants of the financial market. We understand that it is to the advantage of everyone – consumers and financial institutions alike.

Consumers thus obtain knowledge and skills, owing to which they are able to manage their money effectively. On the other hand a well-educated customer will be a trustworthy and reliable partner in business for financial institutions. As a result, we strongly believe in the necessity of conducting as widespread educational activity as possible.

● The Academy in numbers



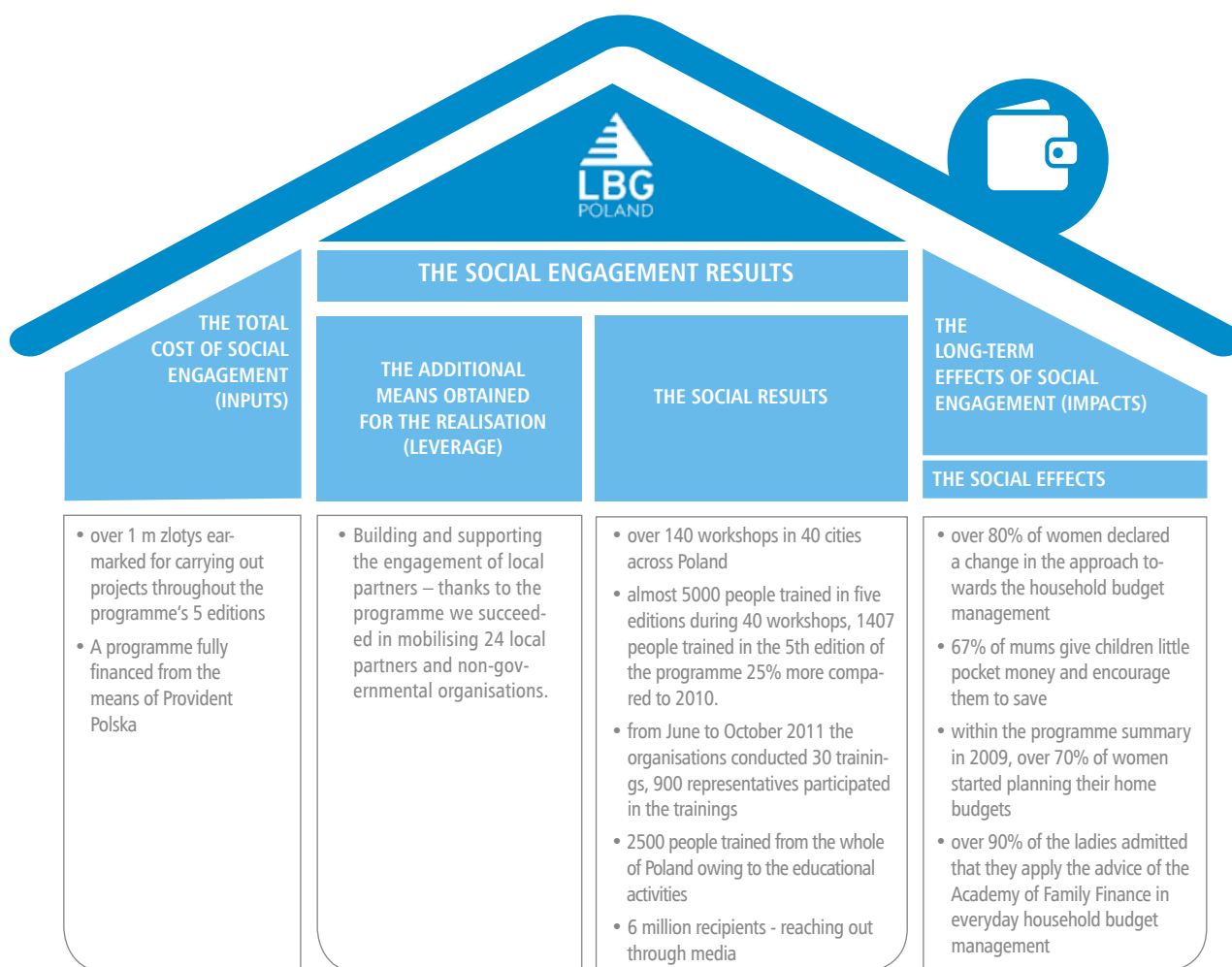
5 
editions of the programme

1 
m – funds donated by the company to realisation of the projects

140 
workshops in 40 cities across Poland

5000 
people trained

The Academy of Family Finance – the results and the effects



How to manage the household budget well

The Academy of Family Finance is a way of popularising knowledge, developing skills and shaping habits helpful in a skilful management of household finances. The programme was launched in 2007 and was run until 2012. The main goal of the Academy was to convince the participants that it is possible to manage one's own finances even with a low income. We ran practical workshops under the slogan "With women about finances" where we held talks about how to plan the household budget the most effectively; how to save without resigning from the current standard of living; how to cope in diffi-

cult situations and how to talk to children about finance. During the training devoted to saving one could, among others, find out how to reduce expenses in everyday life. In the years 2011–2012 the Academy of Family Finances was co-organised by local non-governmental organisations, selected in the nationwide competition "The financial education for the local community". Apart from the workshops the main educational tool used by the Academy is a website – a compendium of knowledge about the household finances. One can find there, among other things, advice on managing the house-

hold budget, educational brochures prepared by consumer organisations, a spread sheet helpful in planning expenses, as well as current information and pieces of advice from experts. In 2011 we published a book titled "The household budget, that is what you must know about saving", fragments of which are available on the Academy of Family Finance website. At the end of 2014 the project will be reactivated, becoming even more effectively consistent with our company's social responsibility strategy.

Find out more at: <http://www.arf.edu.pl>



The active participation in promoting the responsible market standards

The strategic approach

We are a company actively sharing its good practices in order to contribute to building a positive image of the whole industry. Provident is the only institution from this market strongly supporting the Ministry of Finance in the legislative process aiming at regulating the loan sector. The purpose of the planned reform is reorganising the loan companies market and increasing the protection of consumers against dishonest behaviour of some of the lenders. There are companies with stable foundations, having transparent agreements and offering high quality services and players oriented toward quick profit, which do not invest in relations with the customer. The supervision of the industry would provide better protection of consumers, who at the same time being equipped with clear and reliable information on the offered financial products could make responsible decisions. We are convinced that this is the right direction of changes.

We realise that as a consequence of regulating the market we will have to modify some of our products but we understand that it is necessary to rebuild the good name of the sector, and we knowingly agree to that .

Our experts in action

The responsibility towards the market and customers means that, as a company, we gladly join the discussion on the vital changes in the market which are meant for raising the trust of customers and eliminating dishonest practices. In 2012 our voice could be heard among others during:

- 2nd European Financial Congress where we participated in a discussion on “Business and risk in the retail banking market and consumer finance”;
- European Forum for New Ideas in Sopot;
- The Praxeological and Ethical Conference on ethical aspects of CSR in the financial market;



MONIKA ZAKRZEWSKA
Corporate Affairs
Manager, Provident
Polska

We are now at a very important moment for the whole loan sector which will soon become a regulated market. There is a very difficult task ahead of the Polish legislator as it is a highly diversified market in terms of organisations and products, but first of all poorly examined. For this reason in our actions we try to share knowledge on the principles of its functioning – our experts take part in numerous meetings with the Polish regulator, co-ordinating conferences, bilateral meetings, congresses, etc. It is also a great opportunity to promote solutions which have been implemented in our organisation, high level of propriety and mutual respect.

- The Consumer Finance Congress where we talked about the optimal model for the market of credit information management;
- The round table organised together with the Polish Confederation Lewiatan on the topic of economic information exchange and the planned changes in the act encompassing these issues;
- Polish-German Forum of Law and Economy held under the slogan "Compliance and regulation of the finance and banking sector in the time of crisis";
- 1st Risk Management Congress on the role of compliance in building the business safety.

In 2013 we joined among others:

- A macroeconomic debate organised by our company and the Polish Confederation Lewiatan at the Warsaw Stock Exchange on the topic of the condition and the future of cash loans market in Poland;
- the ISBnews debate regarding plans on regulating the market of loan companies in Poland with the participation of experts associated with the sector, market regulators, politicians and independent specialists.

Provident Polska also got involved in the actions of the Coalition for responsible business. The main objective of the project is to support the implementation of the corporate responsibility rules by entrepreneurs through developing and popularising tools and proper standards. We underwent an audit performed by PwC in order to join the Coalition. The report from the audit and the awarded certificate proved that we are a socially responsible company and we meet the highest standards contained in the Responsible Business Code.

Provident also joined the Polish Association of Listed Companies (SEG). This is a prestigious organisation which nurtures the development of the Polish capital market and represents the interests of the companies listed on the Warsaw Stock Exchange. Our active participation in building and promoting responsible market standards is based as well on the systematic co-operation with the stakeholders. We promote the culture of open talks through regular meetings and joint initiatives. Their opinion is crucial to us in the process of defining strategic assumptions. We present below the map of our stakeholders:



KRZYSZTOF KAJDA
 Director of the Legal Department, Polish Confederation Lewiatan

Provident Polska is the only loan lender outside the banking sector to have the status of an associate member of the Confederation Lewiatan. The company meets the high standards of the Confederation regarding the functioning of its members. The experts of Provident Polska actively participate in the Lewiatan's works, including the process of evaluation of legal acts, displaying enormous professionalism in its actions. Provident Polska recognises and supports the necessity of introducing transparent principles for operations of entrepreneurs from the non-bank loan sector, including reinforcing the customer protection, what was evident in backing up of the government proposals to regulate the market. Provident Polska was the only company from the industry to provide such support.

● The map of our stakeholders



Responsible lending

89%

of consumers in Poland
contact a customer service
centre at least from time
to time.

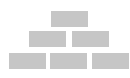
Source: IPSOS

160,000

this is the number
of customers we
call every week.

Source: Provident Polska





3.



Strategic approach

The description of the strategy area

We at Provident Polska understand responsible lending as acting in the customers' best interest and caring about their needs. At every stage of product offering, from promotion, granting the loan to collection, we make sure that all communication and information we

provide is straightforward and easily understandable, and that our act transparently. Before signing an agreement, our priority is to assess the consumer's creditworthiness and the credit risk, and to adjust the rate to the customer's financial capabilities. We believe that respon-

sibility is also about helping our customers if they have difficulties paying back the loan by working out a win-win solution. This approach originates from Provident Polska's Code of Ethics, and we consider it to be honest and fair towards our customers.

Our CSR strategy for 2014–2016





AGNIESZKA ROSIŃSKA
Product & Market
Development Manager,
Provident Polska

We care about customers who are loyal because they trust us and believe that our offer meets their needs. We never start working on a new product by estimating what financial results it could generate. The first thing we do is ask ourselves if our customers need such innovation, how the product will help their households manage their liquidity, is the structure of the product clear and do we have the right mechanisms in place to assess the credit risk and creditworthiness in order to ensure the safety and financial balance of our customers and their families. If there is anything we are unsure of, we carry out additional market research, and then go back to building the product concept. That way, when the offering is ready, we can responsibly say that it fully meets our customers' needs.

How to identify a reliable loan offer

When deciding to take a loan, one needs to choose the right and responsible lender. An unfair approach towards customers may lead them to a debt trap. For many years now, Provident has been engaged in educational initiatives to show customers what they should pay attention to when choosing a loan company. One such initiative was a series of articles published in a local newspaper in 2013 titled "The ABC of borrowing." In the articles, Provident's experts explained why customers need to be very careful when taking the so-called "quick" loans which are granted for a short period of time

without a prior customer's creditworthiness check. They also encouraged potential borrowers to always check if the documents provided by the loan company include details on costs and the right to renounce the contract, and if there is an information sheet attached to the contract describing the requirements set out in the Consumer Credit Act. We also recommended that in case of doubt customers should check if the company is listed on the website of the Financial Supervision Authority (KNF) where you can find warnings and information on unlicensed providers of banking services.

Information security training

	2012		2013	
	introductory	refresher	introductory	introductory
Employees	201	440	339	1277
Customer Service Advisors	4700	0	4050	8316

We ensure information security

Evaluation of creditworthiness is a process that requires collection of various types of customer data. We take special measures to protect these data. The relevant procedures are described in the "Information Security Policy" aimed to ensure security of IT systems, data protection and processing of the data in accordance with the applicable laws and regulations. Every employee and advisor is required to read and understand the policy and the security procedures, and to adhere to the rules at all times. In 2012 and 2013, Provident received

one complaint from a regulatory authority. The complaint had been lodged to the General Inspector for Personal Data Protection (GIODO) by the company's former customer. The complainant alleged that Provident had given access to his personal data to a third party without a legally justified reason, failed to address the customer's objection to having his data processed for marketing purposes, and continued processing the data despite the fact that the customer's debt already extinguished. As regards the unaddressed objection, the

company remedied the situation, whereas the remaining allegations were found to be unsubstantiated. In its decision of 8 May 2014, GIODO dismissed the complaint. As the customer appealed against the decision, GIODO adopted another decision on 17 July 2014 to maintain the contested decision in force. In 2012, out of all complaints received from third parties, 31 were found to be justified. This means that 0.004% of the customer population filed a justified complaint over the year. In 2013, 58 justified complaints were filed representing 0.007% of the customer.

Our obligations for the future

Objective	Indicator	Time frame
All employees and customer advisor must know and abide by the rules defined in the Code of Ethics	Training on the Code of Ethics provided to 100% of the existing and future employees	Q4 2014, 2015–2016
	Training on the Code of Ethics provided to 100% customer advisors	2015
Promote fair market practices	Displaying advertising contents where allowed	from Q4 2014
Build CSR knowledge and awareness among Provident Polska's employees and customer advisors	Training on the company's new CSR strategy provided to 100% employees and customer advisors	by 2016



What does responsible lending mean

We are fair to our customers

To better serve our customers, we have prepared a special video guide. It shows the contract and the costs related with it step by step (the video guide is available at www.providentpolska.pl, "Umowa pożyczki w Provident Polska - zobacz jakie to proste" [A loan agreement with Provident Polska: see how simple it is]).

Mutual observance of commitments, including repayment of the loan, is the essence of the partnership we build with our customers.

And what happens if problems occur along the way? In such situations, our goal is to allow the customers to resume normal repayment on the loan, and avoid falling into a debt spiral.

As provided for in the Consumer Credit Act, when signing a contract, we inform the customer about the actions that we will take if a rate is not paid on the due date. All details are provided in the contract with Provident. We undertake various efforts before the debt collection process starts. Prior to the advisor's visit, the borrower may receive a phone call from the loan recovery de-

partment to decide, together with the customer, the amount that will be repaid during the visit. When negotiating the repayment of any outstanding amount, we apply our best effort to agree on a solution that will be favourable for both parties. We believe that our customers want to repay the loan. At meetings, our advisors remind the customers about their commitments and the terms of the contract, including the negative consequences that may arise if the company starts a debt collection procedure. These may include restrictions on future loans, reminders from the loan recovery department, and if the prerequisites defined in the Act on Access to Commercial Information are met, Provident may provide the information to a commercial information agency, and eventually transfer the case to the debt collection department and terminate the contract. Being honest and playing fair are extremely important to us in our daily interactions with the customers. Being fair is not only a pledge but a commitment to our customers for the future.



ROBERT PAWLAK
Sales Development
Director, Provident
Polska

Success in the finance sector is based on trust. For us, the essence of our business is responsible lending, and at the core of it lies the financial security of our customers (ensuring that the amount of the weekly rate is within the financial capacity of the borrower), and providing reliable information about the loan package options (bank transfer/cash). We always provide transparent information on the type and amount of costs. All of this contributes to building a long-term relationship with the customers. We give high priority to credit rating, and assess the credit risk to see if we can provide the service to the customer or whether it should be avoided for the good of the customer. We only make a loan offer if the result of verification is positive. We put customers first: "they are the focus of everything we do." This slogan is a pledge and a commitment to our customers for the years to come.

The company's responsibility along the product's life cycle

We always talk about our operations in an open and straightforward manner. We thoroughly explain to our customers what they can expect from us and what we commit to at every stage of the lending process.

1 How we design and build products tailored to the customer's needs

We do that based on a detailed analysis of the customers' expectations and careful market observation. Every step of the process is well-defined: from the moment an idea is conceived and approved by the Management Board, through the design of the product, drawing up a detailed specification, in-depth research, and business and customer validation, to shaping the final product that will be part of our portfolio. The process involves various departments, which is a standard procedure for all new projects.

3 Advisor training

Our advisors follow three values that are key to our company: transparency (in relation to the product offering and the company's activities), respect and responsibility. To learn how to behave responsibly and honestly, and put these values into practice, our advisors undergo special training which guarantees that they implement and maintain top quality of service. They also follow the guidelines provided in two documents which set our company apart in the financial services market. It is the Customer Charter and the Advisor Charter which are a collection of good practices known as Treating Customers Fairly developed by the British Financial Services Authority.

5 Clear repayment process and assistance in case of difficulties

When signing a contract, our customers are provided with complete information about the amount of rates and the form of their payment. In case of any unforeseeable event or untoward circumstances, we offer a flexible and personalised approach to each customer. If the customer has difficulties with timely payment of the loan rates, we try to get to know why this happened, and work out a plan of action for the future to reinstate normal payments. We always assume that the customers want to repay their loan, and we show them that we are on their side.

2 Clear and honest communication

The core rules of our business are simplicity and transparency. We provide easily comprehensible information about our products without hiding any fact as required by the Consumer Credit Act. To help customers check and understand the types and amounts of costs charged, we have a calculator on our website www.provident.pl. Our rules of procedure are described in an internal document, "A guide to marketing activities."

4 Credit rating and credit risk assessment

The decision to grant a loan is based on the evaluation of creditworthiness. To assess credibility of our regular customers, we take into account their current financial situation and historical data, such as for instance details regarding repayment of their loan/loans in the past. If we are to start working with a new customer, we verify the information provided by the customer during the advisor's home visit, and use the data collected by commercial information agencies to ensure safe and smooth repayment.

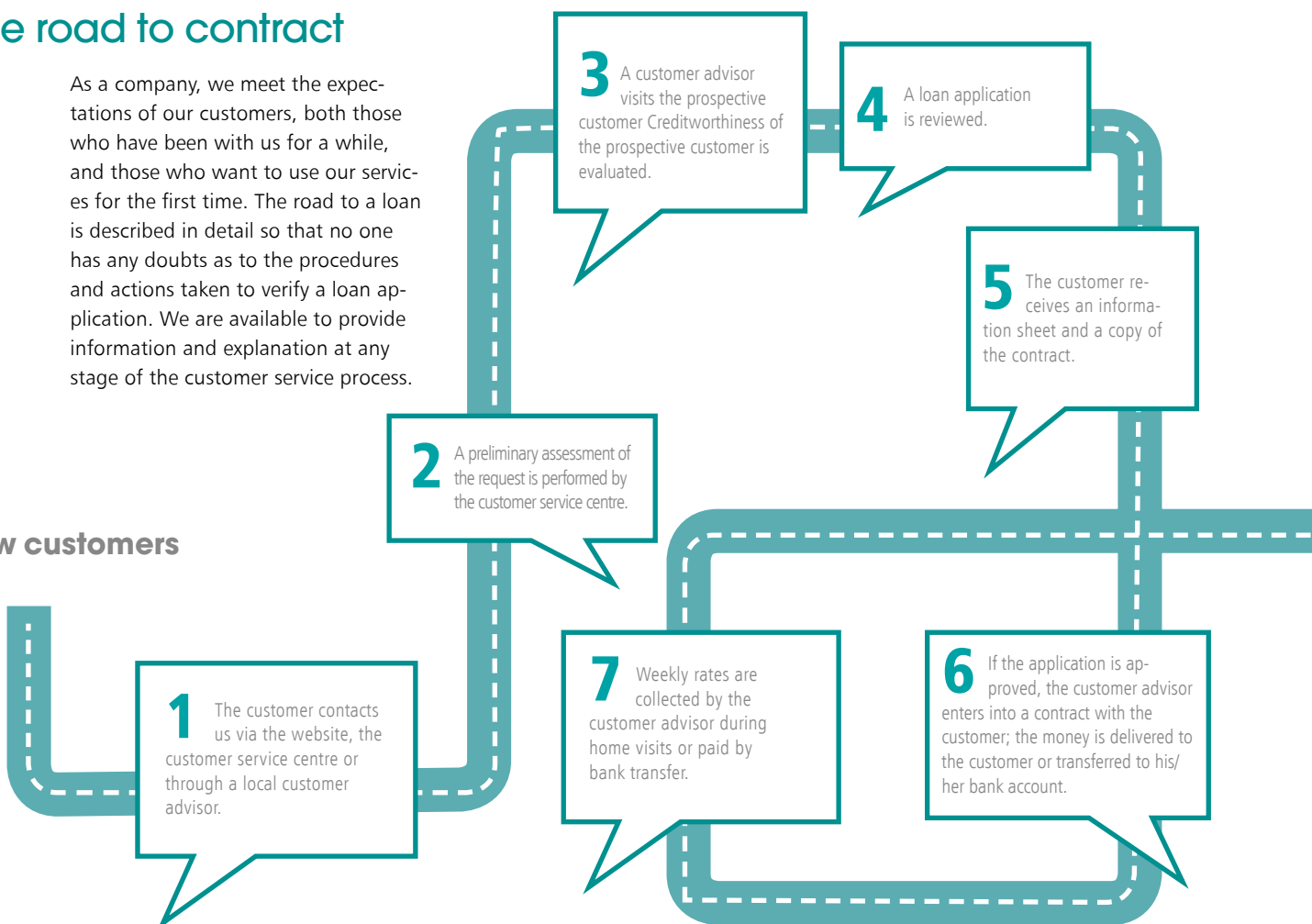


A loan for everyone?

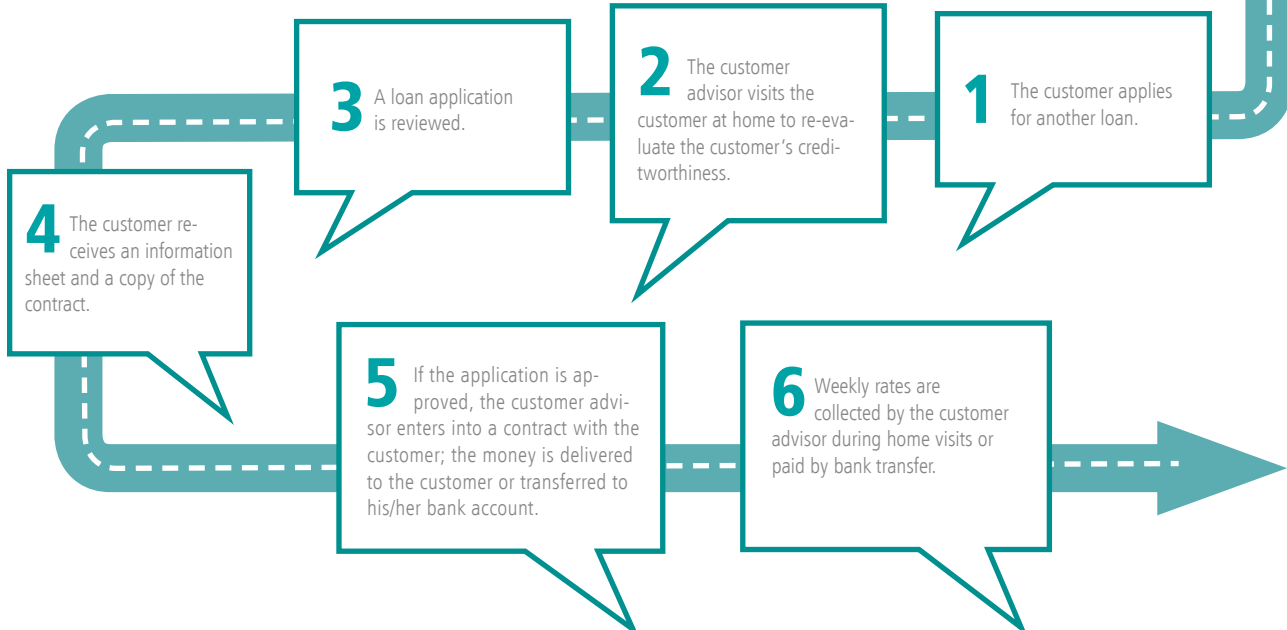
The road to contract

As a company, we meet the expectations of our customers, both those who have been with us for a while, and those who want to use our services for the first time. The road to a loan is described in detail so that no one has any doubts as to the procedures and actions taken to verify a loan application. We are available to provide information and explanation at any stage of the customer service process.

New customers



Existing customers



Loans are not for everyone

We are a responsible lender. When reviewing a loan application of a new customer, we carefully evaluate the customer's creditworthiness, and assess the credit risk. We take into account the customer's financial situation, the balance of current liabilities and other important circumstances. These are our risk management basics. As stipulated in the credit policy, advisors may not allow a situation where the customer has assumed

financial obligations that exceed his/her repayment capacity. Similar rules apply to applications for a subsequent loan before the previous loan is repaid. In such cases, the company checks if the new loan would cause the customer to exceed the debt limit both per customer as well as per household defined by Provident for safety reasons. We want to avoid a situation where the customer's financial situation worsens due to his/her inability to

handle the existing loan. Our customers are not afraid of falling into a debt spiral because when contracting a loan from us which includes a home service, they know from the very start the total amount they need to pay back as our company does not charge any additional fees during the term of the contract. We do that for the good of our current and future customers as a responsible and honest lender.

The percentage of approvals in the loan application approval process

36,9%

2012



28,2%

2013

Source: Own data based exclusively on contracts with new customers

Incidents

Three proceedings brought against Provident Polska by the Polish Office of Competition and Consumer Protection (UOKiK) were underway during the reported period. On 20 December 2012, the Court of Appeal passed a decision which terminated the proceedings in a case initiated in August

2009. By virtue of this decision, Provident Polska was required to change its contract template (which it had already done in March 2009 before the petition was filed); no penalty was administered. In 2013, pursuant to the decision no. RPZ 25/2013 of 26 September 2013, and the partial

decision no. RWA-33/2013 of 20 Dec 2013, the President of UOKiK imposed a penalty on Provident Polska of a total of PLN 12,840,106. The company has appealed against the decision to the Court of Competition and Consumer Protection (SOKiK), and is awaiting trial for both cases.



Provident's Code of Ethics

We believe in our principles

Provident's Code of Ethics is the company's foundation: it shows how we run our business, anywhere and anytime. The Code of Ethics is based on our core values: responsibility, respect and transparency; it ensures that we comply not only with the law but also the principles of ethics and integrity, and is a clear point of reference for us to take the right decisions. The Code is binding upon all our employees, advisors and contractors, regardless of their function or workplace. We also expect our suppliers to follow similar rules.

We also expect our suppliers to apply similar rules. The purpose of our code is to set the business ethics framework. We are an international company operating in various countries and cultures and thus it is very important to set coherent standards. The Code regulates the company's interactions with:

- employees;
- customer advisors;
- customers;
- local communities;
- supervisory bodies;
- governmental authorities;

- the media;
- investors;
- business partners;
- and it shows how we care about the environment.

The Code is currently being promoted among the employees; ultimately, it will be covered as part of the introductory training, and the knowledge of the Code will be tested.

The Code is available and promoted at the company's website: www.csr-provident.pl/filary/kodeks-etyczny

The Code:

- defines the values we support, and ensures that we comply not only with the law but also the principles of ethics and integrity; provides a clear point of reference for decision making, regardless of where we operate;
- is an obligation to promote appropriate business practices; Is a pledge we have made to act responsibly, in compliance with the laws and regulations, and the best business practices;
- creates an ethical framework for the business. We are an international compa-



MAŁGORZATA SKIBIŃSKA
Head of the Personnel Department, Provident Polska

We all face ethical dilemmas, both in life and at work. For a business based on responsibility, respect and transparency, it is crucial to ensure that any such dilemma is properly solved. Our Code of Ethics sets the standards to guide us. We have implemented it to clearly present what our values mean in practice, and to give people a tool they can refer to in case of doubt. It is a key document for us, and therefore we are now providing training on the code and the rules of proper conduct. We want all of our existing employees and customer service advisor to undergo this training, and we will also provide it as part of the induction training for new hires.

ny operating in different countries and cultures; therefore, it is important to establish coherent standards. The Code is a key element of our internal audit system which helps us ensure that we have the right supervision mechanisms in place to minimize risk and support our employees and customer service advisors in their functions. All must adhere to the letter and spirit of these rules.

- Protects our reputation. The company's success and long-term sustainable

development depend to a large extent on our reputation. It is the reason why our customers, employees and investors have trusted us. By adhering to the Code, we protect our reputation, commercial interest and act in the best interest of our customers.

Training on the Code of Ethics

In 2013, we completed the first series of the training related to the implementation of the Code of Ethics at Provident Polska.

The opening group of a total of 300 attendees included the Management Board, senior executives, Head Office directors and Operational Department managers. With the second series, we provided training to 1700 Head Office employees (positions lower than director and senior manager), and members of the sales department (*). The training sessions for the remaining employees and customer service advisors have been scheduled to 2014/2015. (*) as at 01 Sep 2014.

● Values shared by IPF and Provident Polska



Customer relations

66%

of Poles claim to be satisfied with their lives.

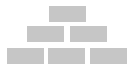
Source: CBOS

75%

of Provident Customers are satisfied with our service.

Source: Provident Polska





4.



Strategic approach

The description of the strategy area

The business model of Provident Polska gives us the opportunity to get to know our customers very well thanks to direct talks and visiting them at their homes. In this way we are aware not only of their financial but also life situation, and can better meet their needs by offering them

suitably tailored products and solutions. In relations with our customers we focus on the highest service quality, openness, honesty and transparency. We make sure that our products are simple, and agreements comprehensible and clear. We want customers to feel

comfortable at every touch point. We closely monitor the complaints process as we are interested in external opinions and use them to improve our services. We are grateful for loyalty and that is why we appreciate and value our long-term customers.

Our CSR strategy for 2014 -2016





KATARZYNA SZERLING
 Head of the Customer Relations Management Department, Provident Polska

The strategy of our company is largely based on developing long-lasting relations with our customers. Thanks to our attention drawn to customers, listening to them carefully and measuring their satisfaction, we are able to enhance the quality of our products and adjust products to our customers' needs. Our operations are focused on developing relations and offering additional benefits, e.g. attractive partnership offers or discount booklets. We have prepared and implemented a special bonus program Premia+ for our long-term, most loyal Customers. Although, we do not forget about small tokens such as birthday wishes. On account of the World Consumer Rights Day, our employees and Advisors visited almost 500 of the most loyal customers in their homes and got them gift baskets together with diplomas suitable for the occasion.

Customer in the spotlight

Treating customers fairly and lending responsibly are the fundamental principles that financial companies should follow. As a leader in the cash loan industry, we feel responsible for determining the operating standards and setting an example for other companies. Dialogues that we hold on a daily basis with our customers resulted in creating so-called Customer Charter. Not only does the document determine customers' expectations towards us, but also presents what we expect in return and how we envisage our cooperation. In the Charter, we commit ourselves to put in every effort to fulfil the obligations and take appropriate action in fortuitous events. Customer Charter may be found on our website dedicated to social responsibility: www.csr-provident.pl/nasze-zobowiazania/karta-klienta.

Liabilities charter

Our goal is to provide our customers with the highest service quality. We commit ourselves to cooperate with customers in compliance with Provident values, i.e. responsibility, respect and transparency. We take full responsibility for how and to whom we issue cash loans. We guaran-

tee to conduct credit vetting and check credit risk with utmost care for each potential customer. When the verification is positive, we will offer customer a loan in an amount adjusted to their financial capabilities.

We can assure you that everyone may expect to be provided with quick and convenient service, a full set of necessary information concerning our products, as well as the information on their loans and repayment balance. We placed a loan calculator on our website www.provident.pl, which may be useful for calculating the rate amount. In the case of temporary difficulties with repayment, we adopt an individual and flexible approach towards every customer and we search for the best and the most secure solutions for both parties.

We believe that every customer who begins to cooperate with us not only is aware of their current needs, but also of their capacity to pay rates on time. We want to base our relations on mutual confidence that commitments will be fulfilled.

Our obligations for the future

Pillar 4: We understand the needs of our customers and build long-lasting relations with them

Objective:	Measures:	Timeframe:
Increased customer loyalty	Increasing the customer loyalty index	1. Quarter 2015
High quality of services rendered	Maintaining the average weekly complaints level in relation to the number of customers at 0.05% or improving it	1. Quarter 2015
Maintenance of high customer satisfaction with services rendered	Maintaining the customer satisfaction level at 75% or improving it (based on Millward Brown research "Provident customers' loyalty and satisfaction", 2013, a sample of 2251 customers)	1. Quarter 2015



ALEKSANDRA FRĄCZEK
 Vice-president of National Council, Consumer Federation

Now being more aware of their own rights, consumers expect not only products that are secure and of good quality, but they also expect open communication between the company and its customers. Consumers' trust largely influences the company's position on the market. Trust is developed thanks to applying simple rules such as honesty, accuracy, operating transparency and responsiveness. All such elements as increasing customer service standards, improving the complaints handling procedures, educating the market or measuring customer satisfaction, influence the dialogue between the company and its stakeholders.



We get familiar with our customers and we take care of them

Individual approach

It is important to create a positive company image and establish good relations already at the first meeting. We want our customers to feel that they are treated individually from the start of applying for a loan. Our customer is never alone. We always encourage them to contact us frequently, ask questions to dispel possible doubts. Apart from a set of necessary information, all new customers receive a welcome letter or call. We want them to feel the most important to us. Customer Advisors visit our customers once a week. Thanks to these visits we know our customers and their needs. New products are offered only after a thorough analysis of our customers' needs, whereas details are only discussed if customer expressed interest in the offer. We also remember that every meeting is an opportunity to thank the customer and encourage them to cooperate with us in the future. We are there to support and help them. We achieve it

thanks to trust we have in one another. Thousands of conversations that we hold every day at our customers' homes are fundamental to develop strong relations based on understanding and respect.

Who our customer is

From the beginning of its business operations, Provident has served over 3.5 million customers. In order to meet their expectations, we continuously

improve our offer with the use of our experience and expertise. The number of persons actively using our loans is constantly increasing, with 821 thousand in 2012 and already 841 thousand in 2013. Moreover, positive tendencies among our customers in terms of their lending awareness are also important. According to Millward Brown research carried out at the end of 2013 on a sample of 500 people who have just taken a loan, almost 2/3 of them

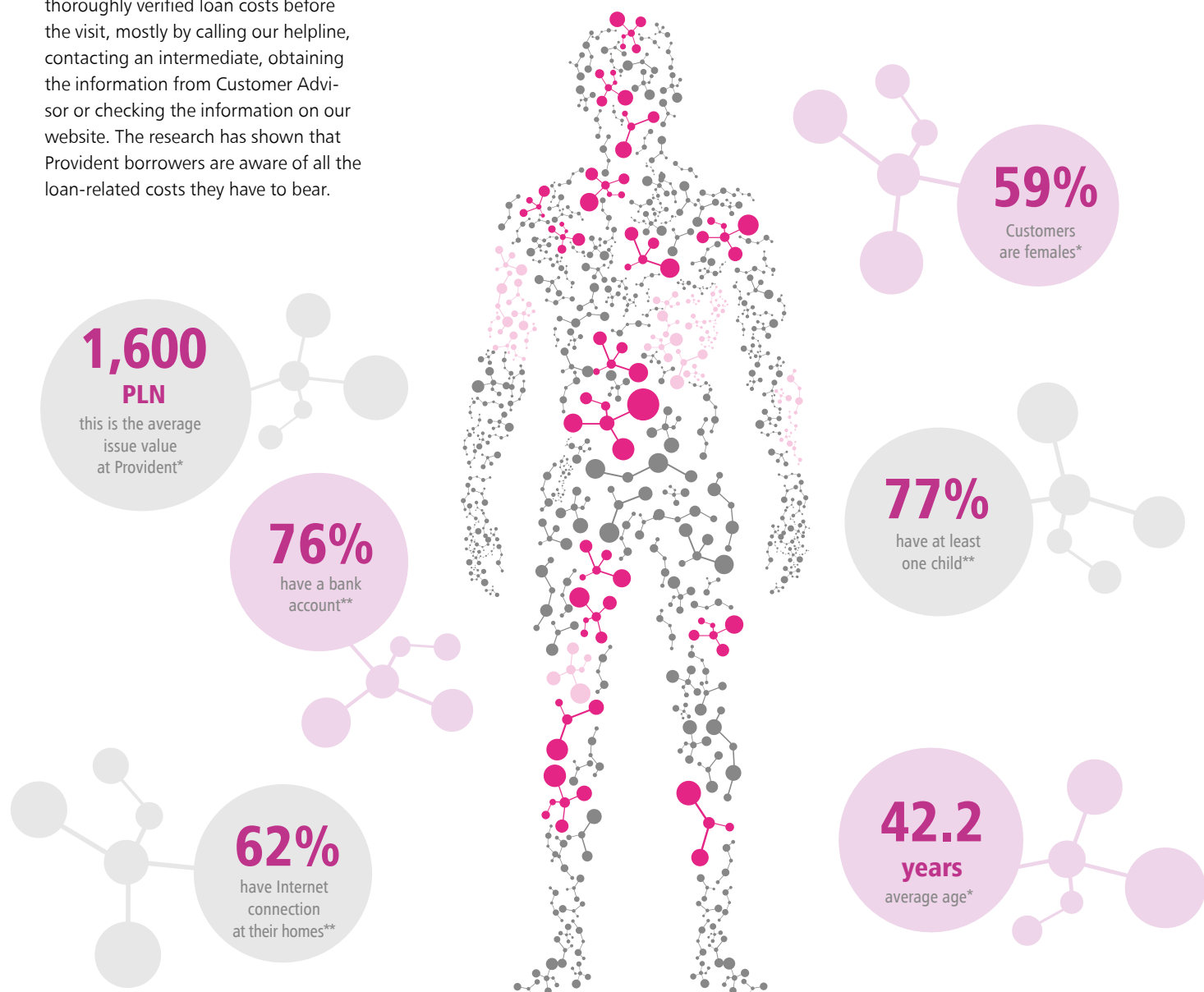
GOOD PRACTICE

My story

What did we help our customers with? What dreams did they make come true thanks to cooperating with Provident? We organised „My story“ contest in order to answer these questions. We asked our customers to share their experience and stories with our Customer Advisors about how Provident loan changed their lives. We received over 7.6 thousand answers with moving, surprising, sometimes funny but always extremely inspiring stories. Since there was no marketing campaign organised for the contest, the number of letters received have shown us how strong the relationship between customer and Advisor may be.

were very well prepared for their meeting with Customer Advisor. Customers thoroughly verified loan costs before the visit, mostly by calling our helpline, contacting an intermediate, obtaining the information from Customer Advisor or checking the information on our website. The research has shown that Provident borrowers are aware of all the loan-related costs they have to bear.

What do we know about our customers? – selected aspects



*Provident Polska internal data. **Millward Brown, Segmentation study of Provident customers N=1021, February 2013.



ELŻBIETA KUŹBIEL, Divisional Operations Director, 7th Division

During my first training at Provident Polska I was asked the following question „In what way does the company stand out on the financial services market?” To our surprise the answer was “it’s all about legs” and no-one came up with such an abstract idea. I was highly impressed with these words. It is true, though. Over nine thousand Customer Advisors throughout the whole Poland visit active and potential customers every week and help them solve everyday problems. Customer Advisors are hosted at customers’ homes every week, they collect rates and try to get to know their daily life from the moment of concluding the agreement. Some of our customers are elder people who are lonely and perceive Customer Advisor’s visit as an opportunity to talk and have a cup of tea together, which is very nice. We are aware that contact with financial institutions is problematic for some people but home visits made by our Customer Advisors are not stressful. We give a hand in getting familiar with the documents and recommend solutions adjusted to customer’s purse. Customers relations are a very important element of cooperation, because customers are the most important to us.



Meet our Customer Advisors

Professional support

Our Advisors are the flagship of the company. At the end of 2013, their number exceeded 9.2 thousand. They have immense responsibility on their shoulders as they are the ones with whom our customers meet. Not only do they present our offer and collect rates, but also give a hand in making financial choices. What is more, quite often they are neighbours, because they visit customers in the nearest area. They know the surrounding, conditions, local difficulties, which makes their job easier. Provident's image depends on how they work, how they approach people and how they present our offer.

Our common commitment is regulated by the „Customer Advisor Policy“ which defines all important stages of business operations, starting from Advisors' obligations, through loan issuing principles, customer service standards, the principles of handling internal documents, counteracting corruption and abiding by ethical standards. Also the form of contact with customer itself is not accidental. Support in this area is provided by the „Customer Service Standards - 8 Steps to Success“. The document defines model behaviour of Advisors basing on vision, corporate

values and fulfilling promises we make to our customer. Key elements described in the guide that require special attention are: the first contact, application handling, loan issuing, collecting rates, presenting a new offer, problems with arrears and lack of payments, loan repayment, further cooperation and a change of Advisor. Each of the abovementioned cases is described in such a way that the Advisor knows how the customer feels at a given moment and what the reaction should be, at the same time maximising customer satisfaction with service. Cooperation with Provident is an additional source of income for many of them, which is possible thanks to flexible terms of Advisor contract. Our advisors fulfil their obligations, they are not directly subject to Provident management, enjoy freedom of activity within hours and days that are most convenient for them. They schedule their visits, choose customers and establish principles of cooperation by themselves. Customer Advisors are most often people from the neighbourhood. Apart from improving household budget, they look for new professional experience and an opportunity to develop additional skills.

Customer Service Standards 8 Steps to Success:



INTERVIEW

Our Customer Advisor

I always say to our customers that we never issue loans without prior credit vetting and we fairly inform them about the total costs of offered products – highlights Zofia Strzałka, Customer Advisor at Provident Polska.

Why did you decide to work at Provident?

A close friend of mine who used to work as Customer Advisor persuaded me to apply. I was looking for a job at that time and I thought it was worth a try. I intended to work as Advisor for only a few months and it's been already four years since that time.

What does Customer Advisor's daily routine look like?

Each day requires proper preparation. Every day we have to plan whom to visit, schedule the itinerary and take all necessary documents with ourselves. We have to be available and flexible while fulfilling our duties. I work part-time at hospital. Therefore, I fulfil my duties as Customer Advisor in the afternoons and on weekends. I have 150 customers and I want to understand them, speak and listen to each one of them.

What competences should Customer Advisor have?

You have to perfectly know the product in the first place. We have to be prepared for all kinds of questions, be competent and experts in our field. Our job is inefficient without product knowledge. Interpersonal skills such as being professional, patient and understanding are also important. We have to win their trust already during the first contact. You also have to know how to listen and give advice.

What does an individual approach consist in?

Every customer is different and has different needs. Consequently, an individual approach is extremely important. On the one hand, I always try to bridge the gap between myself and the person I'm speaking to and learn about their needs. On the other hand,



Zofia Strzałka

I treat them the way I'd like to be treated myself. I always approach Customers in line with our values and approach every case seriously. It helps me select proper offer and propose solution that is the most secure for a given household budget. Should any misfortune happen, you have to be flexible, patient and understanding.

How do you develop relations with customer?

We're always at our customers' service. We address them with due respect. We understand their needs and expectations. Keeping promises and being earnest is also important in our daily work. If we fix a meeting with our customer, we always keep the established date. Conversation with customer is however the most important. I'm a chatty cathy by nature and I love to talk to my customers. I maintain contact with them, not only within business matters. Good relations make it easier to fulfil daily obligations and build trust which is extremely important in our business.

Some of the public claims that Provident Customer Advisors are robust musclemen. What can you say about that?

Such opinion is definitely fading and not true. Customer Advisor is a nice and professional person who supports customer in need by offering secure and transparent loan, and use this opportunity to talk about daily matters.

What was your friends' and family's reaction to your cooperation with Provident?

I've never noticed any negative reaction of my friends or family. Everyone received it very naturally. I openly admit to be Provident Advisor.

How does Provident support its Advisors?

The company supports its Advisors in their development by organising periodical workshops in e.g. new product offer, changes in procedures, legal provisions, etc. These are not always strictly sales workshops. We are also able to develop our interpersonal and communication skills. I can also call my manager at any time and he's always there for me. Integration meetings are also organised every now and then, which is an opportunity for Customer Advisors to talk to each other and share their experience.

Does being a Customer Advisor satisfy you?

Definitely. I love to talk to my customers, I love being in touch with people. That's why I think this job is perfect for me. I think Provident is a good company and many of its customers admit that they chose a solution that was convenient and helpful, even after the cooperation is finished.



Customers' voice

We listen to what customers say

Our intention is to continuously improve the standard of services rendered, and as part of this process we encourage our customers to share their opinions, suggestions and ideas on the company activity and offer, as well as to inform us about any possible irregularities. Every information received from customer is treated seriously.

Feedback is always a valuable source of information on how the company and its services are received by the market and customers. Every opinion matters to us. Accordingly, we provide the possibility of contacting Provident via several independent channels. You may submit your comment or request through our Advisors, helpline or simply by writing a traditional letter.

Talk to our Advisor

For Provident customers conversations with Advisors are the simplest and the most obvious mean of sharing their observations and comments. They meet with customers every week, so it's very easy and convenient to contact them. Every Advisor is obliged to visit all cus-

tomers once a week. The register varies between 50 and 150 customers, but there are Advisors with 200 customers. Customer may contact their Advisor via helpline (helpline employees will pass on the information to a proper person) or as in the case of loyal customers – by calling Customer Advisor on his/her mobile phone. Questions addressed to Customer Advisors most often concern

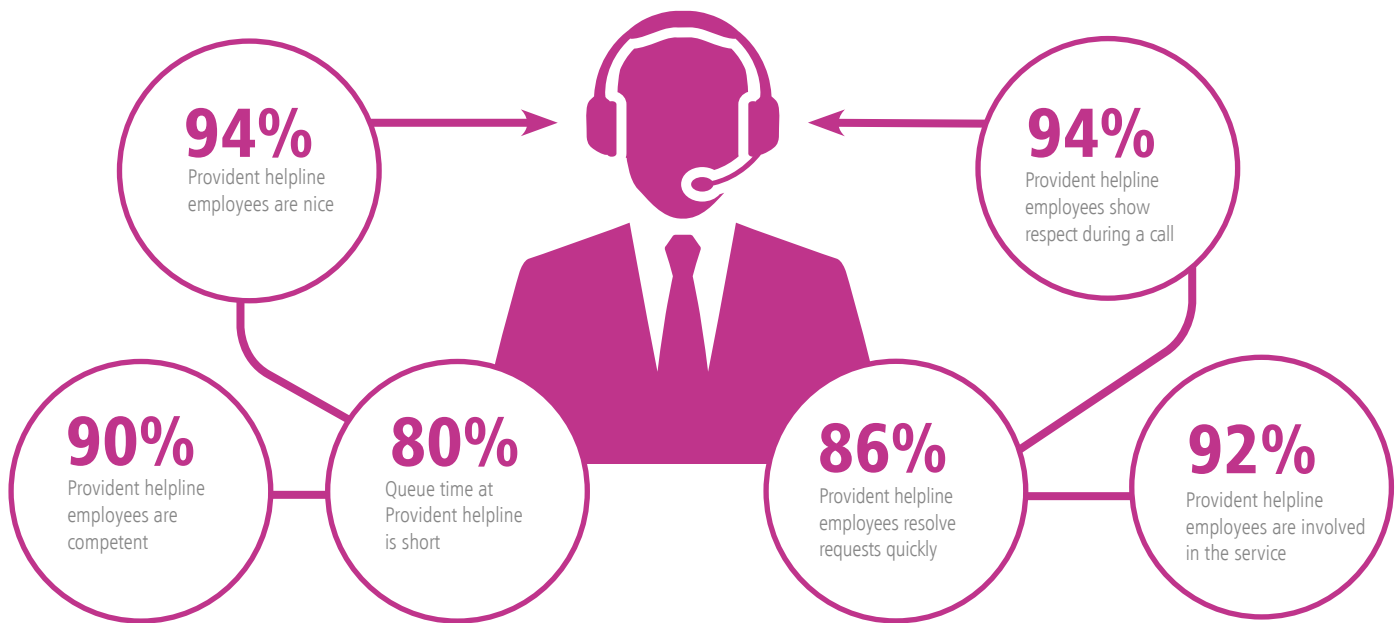
loan matters (rate amount, early settlement, repayment scheme, loan insurance, difference between the „money transfer option“ and the „home service option“) or new products. Customers also request for more information about promotions or changing the visit date, e.g. because they will be out of town.



WIOLETTA WASIURA
Customer Service Development Coordinator,
Provident Polska

Customer is our partner, so we deeply analyse their actual needs and capability before we offer cooperation. Professional counselling is our standard and precedes every offer, even if it's preliminary and non-binding. Our main objective is to satisfy the customer with our services and products. In order to achieve this, we take care of offer flexibility. Financial solutions we offer are tailor-made thanks to the fact that we work on them together with our customers.

● Helpline: good appraisals made by our customers



Source: Millward Brown, „Provident customers loyalty and satisfaction,“ 2013, a sample of 2000 customers. Customers gave marks on a scale from 1 to 7. Marks given were 6 and 7.

Call our helpline

Helpline is a convenient way to contact Provident. Its consultants are available seven days a week from 7 AM to 9 PM.

In order to optimise customer service process, we have launched two helpline channels: sales helpline and post-sales helpline. Sales helpline is dedicated to all kinds of services and products enquiries from customers contacting Provident for the first time. Post-sales helpline handles active customers who are interested in taking another loan or require more information on loan details, want to change their data or file a complaint. The most frequent topic of the post-sales calls covers loan offer enquiries. Since all helpline consultants are well-prepared for their duties, already at this stage they are able to define and verify whether a given customer is entitled to an offer or not. Helpline is a main channel for filing

complaints and submitting requests concerning the company activity. Around 84% of all requests are submitted by this channel.

We continuously work on improving the quality of our helpline. We have introduced new call management process which increased consultants' availability. General rule is that the call is answered already after a second ring. We have also established quality and development teams that monitor and analyse calls. Out of concern about the highest quality, all calls are recorded. We are glad that this action has visible outcome. According to „Provident customers' loyalty and satisfaction“ research carried out in 2013 by Millward Brown on a random sample of 2251 customers, our helpline is highly acknowledged. Both our employees' approach (kindness, willingness to help, competency), as well as our accessibility were highly graded.

GOOD PRACTICE

Customer Chair

While developing new products, improving the existing ones and enhancing our advisors' competences, we always try to look at our company and products from the perspective of our customers. We have labelled some of chairs with a „Customer above all“ logo in 2013 in order to highlight so-called „customer centricity“. It is an incentive for employees to put themselves in the position of a customer during a meeting and represent customer interest. We want customer opinions to be taken into consideration and highlighted in every conversation.



Satisfaction and service quality measurement

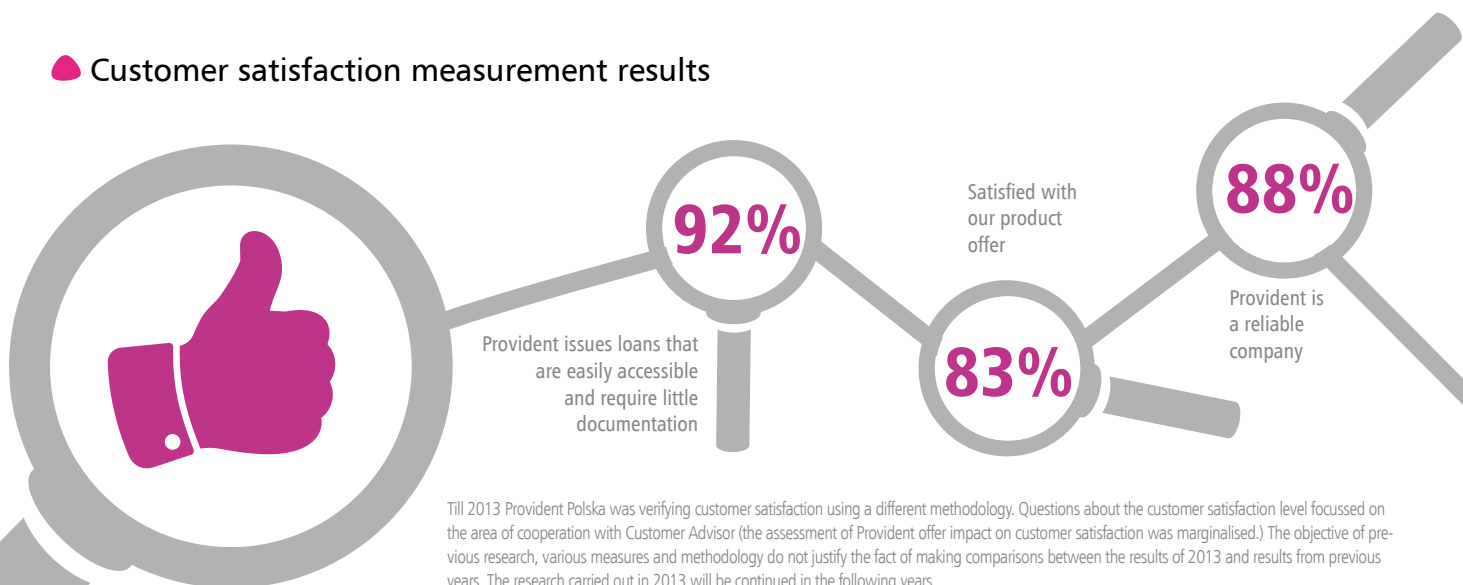
Customers are satisfied

Customer satisfaction is of key importance to us. Do we meet their expectations? Our activity was evaluated in 2013. We asked our customers if we were a recommendable company and if they were satisfied with our services. It turned out that customers are very satisfied with their

cooperation with Provident. Therefore, so-called ambassadors (persons satisfied with our offer and willing to recommend our services to others) constitute over a half of the respondents. 62% of the respondents claims to be certain about their willingness to use Provident services in

the case of financial difficulties. Good appraisals are something to be proud of. They boost our motivation. We put every effort to continuously increase the number of loyal customers.

Customer satisfaction measurement results



Till 2013 Provident Polska was verifying customer satisfaction using a different methodology. Questions about the customer satisfaction level focussed on the area of cooperation with Customer Advisor (the assessment of Provident offer impact on customer satisfaction was marginalised.) The objective of previous research, various measures and methodology do not justify the fact of making comparisons between the results of 2013 and results from previous years. The research carried out in 2013 will be continued in the following years.

Complaints are relevant

Our business is influenced by the trust and loyalty of our customers. We can gain trust and loyalty by improving service quality and discussing areas for development. Accordingly, we encourage them not only to submit praises if we do something good, but also to file legitimate complaints. In order to facilitate the process, our Advisors inform their customers how and to whom they may submit complaints and requests. They may be submitted via helpline, e-mail, mail or directly to Customer Advisor.

In 2013 we have distinguished two categories of contact with our company. One of these categories cover complaints, i.e. all comments on Provident products, services, service quality, employees' behaviour in general. Second category covers requests and enquiries that are not complaints.

These requests concern legal provisions or individual product needs. Our customers' comments are the most important for they enable us to improve the manner in which that the company operates. Our customers' recommendations are approached seriously and with due attention, because they are valuable opinions enabling us to improve the quality of our services.

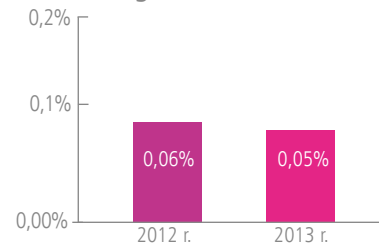
The manner of handling such requests is regulated by the „Complaint Policy.“ Complaints and requests are submitted via various channels and are directed to the Customer Contact Team established in order to provide the highest quality of customer service. Even though the period regulated by internal provisions for examining a complaint is 15 calendar days, we examine complaints within half the time (in 2012: 5.76

day, in 2013: 7.32 day.) Complaints serviced for longer than 30 days in 2012 accounted for 0.33% and 0.2% in 2013. Customer receives information about the time and manner of handling the complaint within maximum two working days, which is also regulated by internal procedures. Customer may request information about the reasons for complaint occurrence, restorative plan and compensation for the irregularities.

No in-depth customer satisfaction research was carried out in Provident Polska against specific elements of customer journey until 2013. Enquires about customer satisfaction focused on the area of cooperation with Customer Advisor. Among others, the assessment of Provident offer influence on customer satisfaction was marginalised. Research purpose, different scale and methodology do not justify the fact of making comparisons between the results of 2013 and results from previous years. The research carried out in 2013 will be continued in the following years.

Complaints index

The number of complaints compared to the average number of customers



2012 r. 2013 r.

Source: Provident Polska internal data.
An average weekly complaints level per year.

GOOD PRACTICE

Customers do respond

We are happy that our customers want to share their experience of cooperation with Provident. „Hello. I'm very satisfied with your services. I was served quickly, by very nice people who were earnest and kind (...). I recommended Provident to a significant group of my friends and they are all satisfied with your service,“ says one of the thank-you-cards. Our customers appreciate not only the quality of our offer, but also the manner in which the company operates in cases where some problems in loan servicing occur. In her letter of gratitude to the Debt Recovery Coordinator, one of our customers wrote: „Debt recovery is not so black as it's painted...“ We have received a letter with gratitude for dividing payments wisely as well as for the fact that our company was the only one to understand her difficulties and find solution convenient for both parties. Such facts prove our high standards of financial services and cooperation with customer. Letters to Customer Contact Team are also sent by customers satisfied with the complaints handling process. Gratitude for „nice and professional conversations, as well as the manner of handling a complaint“ and confidence in „successful cooperation in the future“ prove the fact that our service is professional and our employees are competent.

Number of complaints in 2013 decreased by 13% with respect to 2012. Only 1 customer out of 5000 reports reservations with regard to the service in a form of complaint.

86%

Provident approaches its customers individually

75%

Satisfied with provided services

85%

Provident is a recommendable company

86%

Provident is a company that listens to its customers and understands them

Provident offers transparent financial solutions

89%

Source: Millward Brown, „Provident customers loyalty and satisfaction,“ 2013, a sample of 2254 customers. Customers gave marks on a scale from 1 to 7. Marks given were 6 and 7.

A partner in business

95%

Poles value honesty in
everyday life.

Source: CBOS

1500

of Provident's suppliers
– honesty is the foundation
of our partner relations.

Source: Provident Polska





5.



The strategic approach

The description of the strategy area

In Provident Polska partnership and honesty are the foundation of the co-operation with contractors and suppliers. From the very beginning of the tender process we are characterised by transparency and clearly defined requirements. We would like to co-operate with those whose understanding of responsibility in business is similar

to ours, therefore, we have included a questionnaire regarding the assessment of the CSR issues in the supplier selection system and we are planning to broaden the scope of our audits for our contractors with these aspects. We believe that such approach ensures safety in the supply chain and diminishes the risk of breaking it.

We form long-lasting relations with the partners, with whom we undertook the co-operation, and we invite them to seek innovative solutions together and make the business processes more efficient. In this way we build our and their competitive advantage in the market and enhance mutual relations.

Our CSR strategy for 2014 -2016



Strategically in the supply chain

There are currently approx. 1500 suppliers in the supply chain base of Provident Polska, many of which are well-known and leading worldwide brands. International suppliers constitute roughly 60 per cent of the business partners recognised as the key ones for our organisation, while the domestic brands constitute about 40 per cent. The so-called segmentation of suppliers into key, strategic, standard and developing has been functioning in our supply chain for three years. The classification is carried out on the basis of the value of the turnover with Provident Polska and their significance for the business.

Our relationship is built on the foundation of dialogue, what is reflected in the knowledge and familiarity with the segmentation system by each of our partners. Owing to this, the Procurement Bureau together with the business modifies the co-operation strategies to ensure maximal and mutual benefits, high quality as well as to mitigate the risks related to collaboration. In 2012 we implement-

ed "The policy of management of the risk related to the supply chain of Provident Polska" which allows to monitor in a systematic manner the economic and legal risk resulting from co-operation at various stages, starting from the selection of a supplier, through delivery, to closing of the contract. The reports produced while realising this Policy are cyclically discussed with the board members of Provident Polska.

Promotion of high co-operation standards

The questionnaire for suppliers included in "The policy of responsible management of the supply chain" encompasses ethical, social and ecological criteria. It is not only a requirement dictated by our internal standards but also a response to expectations of external stakeholders.

As a company being a part of the global IPF Group we understand the need for transparency in our supply chain. Any infringement on the part of a contractor influences adversely not just the reputation

of the supplier itself but also their major recipients – that is Provident Polska.

Therefore we collaborate with companies which share our engagement in promoting high standards of acting responsibly.



MONIKA BIS
Head of the Procurement Bureau Provident Polska

From year to year our company sets itself ambitious objectives related to development. We are entering the phase of advanced technologies, growing in new markets and looking for solutions increasing our attractiveness for customers. Reaching these goals wouldn't be possible without our external trade partners. They are the ones to back us up in our concepts of changes with their knowledge and experience regarding co-operation with other market operators and propose tools, which are the most adequate and the best-suited to our needs.



ANDRZEJ ZAWISTOWSKI
the Board member of the Polish Association of Logistic Managers

Lasting, based on partnership co-operation with suppliers constitutes currently one of the key areas of modern business. For a few years Provident Polska has been realising many initiatives to ensure a transparent procurement process, uniform treatment of suppliers and providing them with necessary information, including the results of negotiations. Transparency and respect towards suppliers are the fundamental values of the company's ethical code.

The supplier's engagement in sustainable development and social responsibility is one of the offer assessment criteria in all proceedings conducted by the Procurement Bureau of Provident Polska.

For years the company has been supporting initiatives aimed at integrating the procurement community in Poland, by being a Supporting Member of the Polish Association of Logistic Managers, which brings together top class supply chain managers. The Provident Polska representatives to this forum participate actively in the promotion of good practices.

We care for our suppliers

We are a major and trustworthy business partner. The strong and stable position of Provident Polska is confirmed by the fact that the market leaders gladly co-operate with us. We work together with the best and the biggest brands, such as Orlen, Orange, GTS, Google, Metlife, Hewlett Packard Polska, Ricoh and Toyota. Our turnover with key trade partners amounts to PLN 100 million a year. In our relations

with suppliers we observe co-operation standards based on the so-called Supplier's Charter, where we described our standards, values and mutual rights and duties. This co-operation is something more than just an obligation of the parties to satisfy our business needs. We readily tap into our suppliers' experience, ask for advice and assistance in forming our internal processes.

Our obligations for the future

The pillar no. 6: We co-operate with our suppliers in a responsible manner on a partnership principle

The objective	The measure	The timeframe
Promotion of the highest standards of the trade co-operation	% of canvassed suppliers, with the highest result in the questionnaire for RSCM – 30% in 2014, 60% in 2015, 80% in 2016.	2016
Minimising the risk of breaking the co-operation in the supply chain	Minimising the risk to the level of 80% with the key suppliers (green according to RAG)	2016
New benefits from the trade co-operation	Creating a platform with loyalty programmes for each employee	2015–2016



The responsible supply chain

We verify our suppliers

In Provident Polska we strive for the co-operation with contractors who conduct their business responsibly, respecting ethical standards as well as social and environmental issues. When selecting suppliers of products and services, and while taking procurement decisions in accordance with "The policy of responsible management of the supply chain", we verify if they are worth of our trust. At the same time, desiring to build a balanced supply chain we initiate a dialogue with contractors, jointly working towards solutions minimising our negative impact on the environment and optimising processes originating in the performance of contracts. Each year we conduct a quality audit at our key suppliers coupled with providing feedback on the current co-op-

eration. The contractors are subject to yearly evaluation aiming at verification of legal and financial stability of our partners. In the event when the audit and the periodical evaluation result is below the expected level, we draw up and implement a repair programme together with the contractor.

The supply chain in the organisation

Five strategic segments have been defined in the structure of the Procurement Bureau in Provident Polska with the so-called lead buyers responsible for them. Each one of them manages the relations on a daily basis and together with the business adjusts the co-operation strategies in order to assure maximum benefits, high quality and mitigate risks resulting

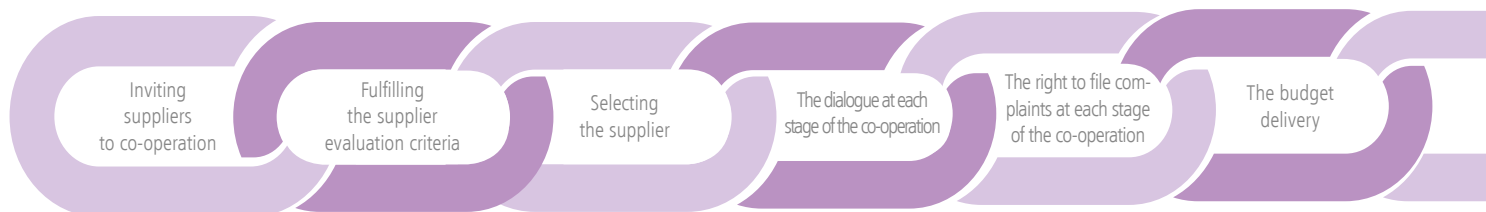


GABRIEL GRUDZIEN
Market Director at Orange Polska

The high expectations as regards the quality of services and products which tenderers are faced with are paired with partnership treatment of suppliers. Despite tough price negotiations, the co-operation with business partners is built on „win-win” foundations and oriented toward long-term collaboration. We appreciate the precisely defined scope of tasks of the Procurement Bureau. Each of its employees has their own „shopping domain” what results in them being well versed in the realities of the market.

It is worth emphasising the accurate and clear approach toward the procurement process itself, comprising among others a „standardised” model of offer enquiries (RFP) directed to potential contractors. In the co-operation with Provident we also value transparent and content-based communication during trade negotiations.

● The supply chain



from the collaboration. All suppliers are obliged to meet local and national legal requirements in the scope of the natural environment protection, employment and Health and Safety. Regardless of binding local regulations, we expect that they will be able to adapt to provisions of the eight key conventions of International Labour Organization including issues related to freedom of association, child labour, forced and compulsory labour and equal rights.

The result of such a procedure is a score expressed in points which qualifies a company to the circle of the recommended suppliers of the IPF Group or causes an existing contractor to be removed from that list. In the justified cases we provide for a possibility to implement a repair plan by our business partners and define a period of time to introduce the changes, which will allow them to remain on the list of recommended suppliers.

Risk in the chain

We have created the Book of Risks in order to ensure safety of our operations from the moment of taking the decision on the selection of a contractor to the moment of finishing the co-operation. It is a description of more than a dozen risks related to the specific character of the market where we canvass our suppliers. Additionally, we have also prepared "Instructions for risk management of the supply chain and suppliers", which describe in detail eight types of risks, procedures enabling elimination of the potential difficulties and threats. At the same time, we build the suppliers' awareness that it is also in their own interest to inform us in advance on the market changes which may have significant impact on their operations. It allows to protect the business and minimise the risk of interruption of the supply chain.

Honest criteria



62

The number of new suppliers which have been subject to evaluation as regards the employee criteria (all suppliers which have filled in the RSCM questionnaire)

204

The total number of new suppliers which the organisation has already started or is about to start co-operating with (the number of all suppliers which the Procurement Bureau is co-operating with in a given year [on the basis of contracts or/ and invoices alone])

30%

The percentage of suppliers which have been verified as regards specific criteria

In 2013 the company implemented a questionnaire for the suppliers. In accordance with the policy of the IPF Group and Provident Polska, only a supplier with a contract exceeding PLN 200,000 (the tender threshold) is subject to obligatory evaluation.

The criteria specified in the questionnaire for the suppliers cover the following areas

Employee criteria



- employment practices
- practices regarding occupational health and safety
- working hours, working conditions
- remuneration and compensation
- occurrence of such incidents as: verbal, physical, psychological, sexual harassment; abuse, extortion

Human rights criteria:



- employing children
- discrimination
- forced or compulsory labour
- freedom of association
- indigenous peoples rights
- safety practices

The social impact criteria:



- impact on local communities
- corruption
- the public policy
- compliance with local regulations
- - dishonest competition

The environmental criteria:



- zreduction of the use of energy, water, resources
- reduction of wastes
- biodiversity
- reduction of CO₂ emission and compounds polluting the atmosphere
- limiting the impact on the environment due to transport

Monitoring legal and economic risks of the supplier

Monitoring risks of the potential discontinuation of co-operation

Timely payments pursuant to the contract

Terminating the contract

Evaluation and reporting to the board

Conclusions and recommendations for the future

Good Employer

50%

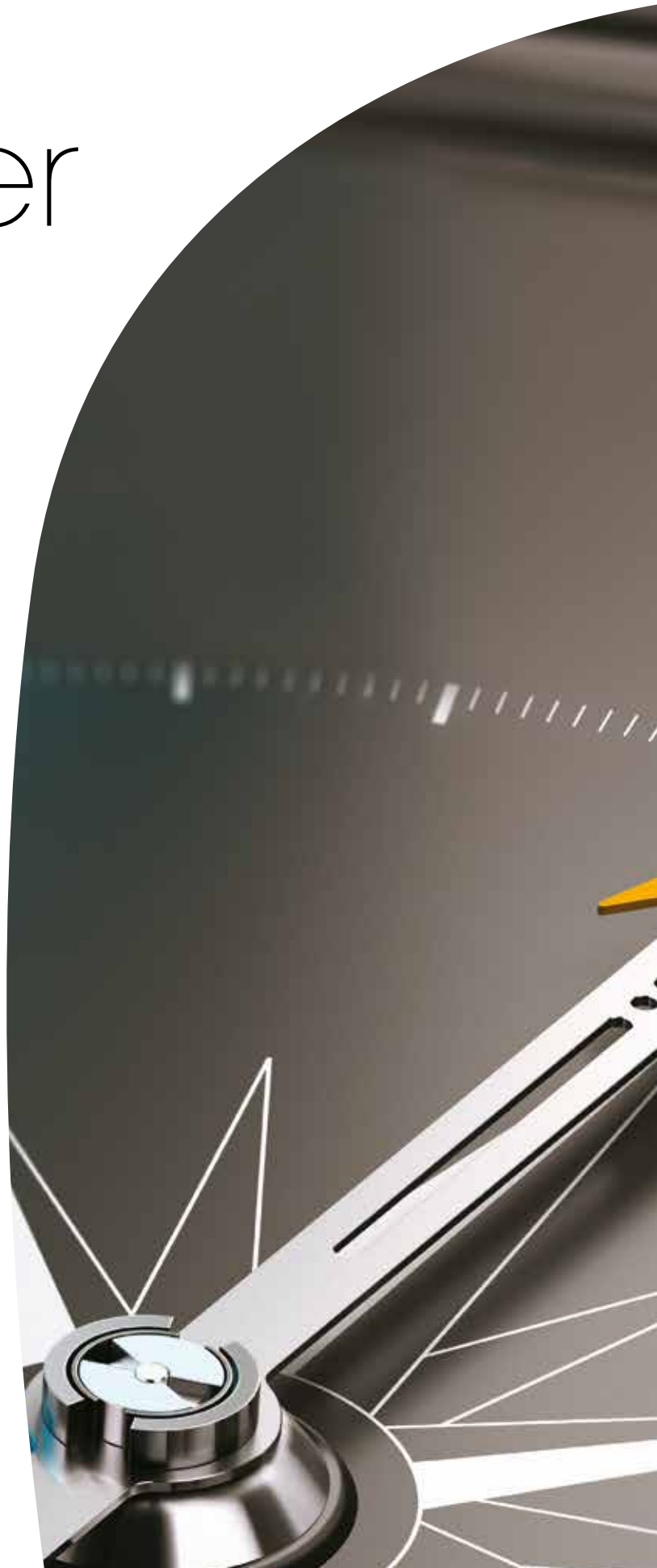
of working Poles have
employment agreements for
unlimited period of time.

Source: CBOS

100%

employees of Provident Polska
are employed on the basis of
employment agreements.

Source: Provident Polska





6.



Strategic Approach

The description of the strategy area

Apart from our customers, major stakeholders of Provident Polska include our employees and Customer Advisors, due to the fact that thanks to them we are able to meet our strategic objectives and respond to new challenges. We wish to be a desired employer; therefore, we provide fair remuneration terms and ensure professional improvement via im-

plementation of clear and transparent principles on every stage of employee development in our organization. We believe that diversity is a factor stimulating innovative solutions and openness. We focus on teams composed of people of different sexes and in various ages. We also believe that it is possible to supplement one's skills at every stage

of professional development; thence, we offer an extensive spectrum of training sessions and workshops. Inclusion of employees and advisors in the process of company development, as well as listening to the opinions of employees is very important for us; with this purpose in mind, we have implemented various communication channels.

Our CSR strategy for 2014–2016



Engaged working environment

Satisfaction and engagement of our personnel is the important source of success of Provident Polska; therefore, one of the strategic objectives is building an engaged work place. Building engagement is the philosophy of managing human resources adopted by the organization; it is an approach to business management which relies on taking into account the impact of an employee's engage-

ment on activities for the benefit of the organization, on personal policy, on policy of the organization's development and its productivity. Provident Polska possess strong foundations enabling it to build an engaged work environment. It is vested with such foundations as mission and vision; furthermore, it has a well-rooted organizational culture, which forms a pool of values and attitudes.

Provident Polska – our engagement and satisfaction

Each year, we conduct an Engagement Survey. Each survey is treated as an integral part of building engagement; it constitutes the tool and not the target; we treat it as a platform for communicating with our Employees and Customer Advisors, whereas the procured information is used as a valuable source of inspiration for further activities on the level of the company and its individual teams. The Engagement Survey has a global character and is performed at one time at all markets of the IPF group. For a number of years, we have been cooperating with the Gallup Institute in America. All employees and advisors collaborating with us are invited to take part in the survey. The participants receive a questionnaire composed of twelve basic questions and several additional ones, referring to activities undertaken by the company. The

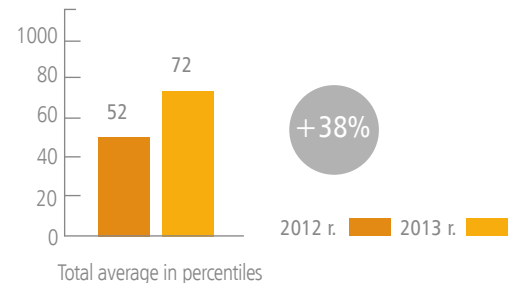
survey is anonymous. High level of participation in the survey has been recorded in Poland on a yearly basis; the last edition was attended by 9,709 people, which makes up more than 90% of all persons entitled to take part in the survey. Results that we obtained in the survey are impressive. The participants evaluated their level of engagement at 72%ile, which is a result higher by 20%ile compared to the previous year. This means that among the companies that take part in the survey around the world, 72%ile has lower level of engagement. The respondents evaluated their relations with superiors and procurement of feedback best, along with access to materials and equipment necessary for work (85%ile), familiarity with expectations (75%ile), possibilities of increasing qualifications and development (80%ile).

Our obligations for the future

Pillar 7: Provision of friendly and development-conducive work environment for everybody

Target	Index	Framework
Preparation of a concept for building a varied work environment	Implementation of diversity management strategy at the work place	until 2016
Provident among leading employers at the Polish market	Procurement of internal certification Top Employer 2015	2015
Continuous improvement of employee assessment system	100% employees subjected to annual evaluation of work results	2015, 2016

Results of the Engagement Survey in Provident Polska



Source: Provident Polska – percentiles are based on total average values and compared to the relevant Database of the Gallup Institute in 2012 and 2013.



ZBIGNIEW HOJKA
Member of the Management Board,
HR Director, Provident Polska

Our strategy in the HR area is inseparably linked to our company's mission. We are a desired employer that inspires, develops, appreciates and motivates. Employees and Customer Advisors are proud that they work for our company. We are a modern organization with continuous improvement culture, which translates to very good results and long-term accomplishments of the entire enterprise. In the era of constantly changing market and social trends, creation of an engaged working environment is very important for every organization. Engaged employees constitute one of our strategic objectives, which supports our operation on the market on an everyday basis. Our values and organizational culture form a basis for building a good and flexible working environment. Provident is governed by such principles as: openness to dialogue (as culture for creating solutions by people and for people), equality, transparency in operation and clearly defined employment, promotion and bonus distribution criteria, based on competences and skills. Competences defining expected behaviour are also an important and practical tool. We possess specialist HR Business Partner structures in the Head Office and in the field; HR Business Partners cooperate with managers and assist employees in building awareness with respect to values of diversified teams, stances and behaviour. When I think of what engagement in a working environment means for me personally, I can say without hesitation: openness in talks, participation in designing solutions and possibility of influencing changes.



Work Place for Everybody

Friendly work place

People constitute our capital. Provident Polska is one of the largest employers at the Polish market. We offer stability and possess high standards in the area of recruitment, remuneration, training and promotion of employees and customer advisors. We are building organ-

izational culture where main elements are ethics in business, diversity, flexibility in action and open communication. We are the laureate of prizes for best employers and were among the final five companies recognised as TOP Employers 2013.

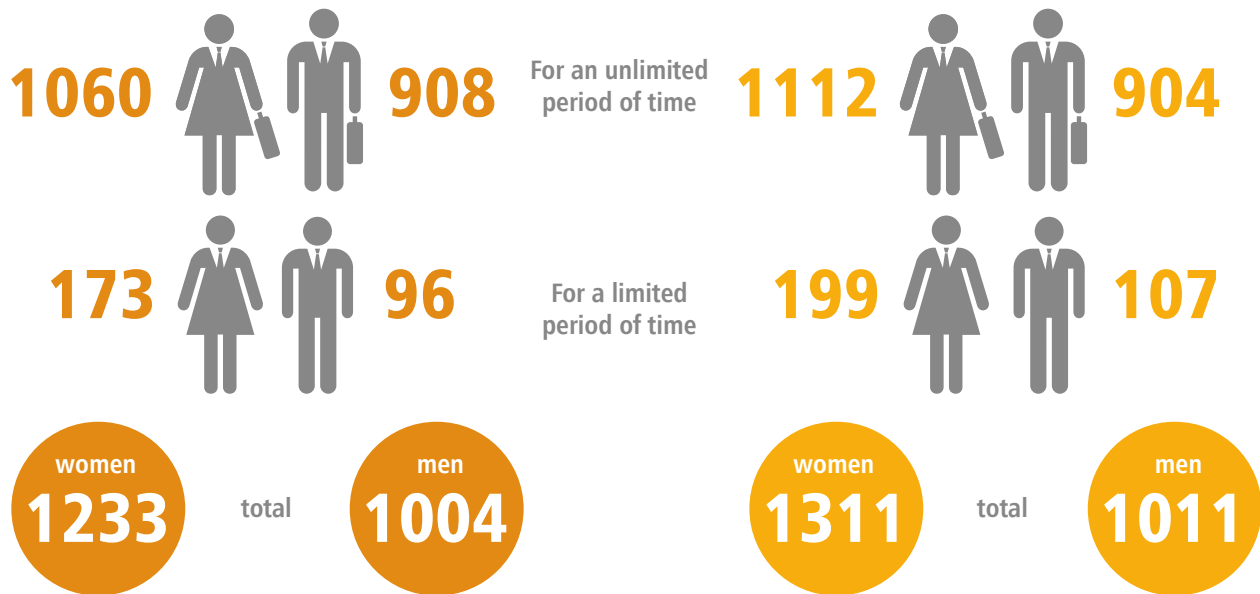
Reliable Employer

We are aware of the fact that for our Employees, Customer Advisors, as well as for their families, stabilization and reliability in the area of employment, remuneration and additional benefits are of crucial importance. Reliability is also built via possi-

Number of employees with employment agreements and persons working on the basis of commission agreements



● Employment depending on the type of agreement



2012 2013

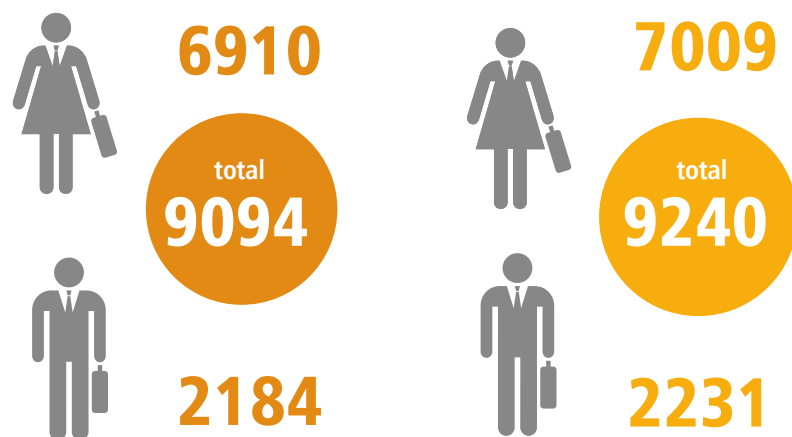
bility of development and promotion. In the area of employment, we guarantee transparent solutions compliant with legal provisions and market practice. The company's standard is provision of employment agreements to our employees. In principle, the first agreement is for a trial period of time, whereas the subsequent one is for an unlimited period of time. On the other hand, our Customer Advisors sign a civil law agreement, which is related to the type of work performed by them and which offers independence in operation and flexibility.

Clear Principles

Transparency is also the guiding principle in recruitment and promotion processes. The competence models and descriptions of positions define the employer's requirements which the candidates have to fulfil. The recruitment process relies on the targeted selection model, which guarantees fairness and objectivity. Remuneration principles are detailed in the policy of remuneration and additional benefits binding in the company. A majority of processes related to HR management, including equal treatment

● Customer Advisors providing services for Provident Polska

Number of customer advisors



2012 2013

Customer Advisors are not employees within the meaning of the Civil Code Act of June 26, 1974. Customer Advisors are natural persons related to Provident Polska on the basis of an agreement on provision of services, pursuant to which they provide credit agency services. Within the scope of the manner of performance of the agreement on provision of services, the Customer Advisor is required to comply with the instructions of Provident. However, within the scope of performance of tasks resulting from the agreement on provision of services, Customer Advisors make independent decisions. The agreement on provision of services with the Customer Advisor is concluded for an unlimited period of time.

David Parkinson, President of the Management Board of Provident Polska, during the ceremonious signing of the Diversity Chart declaration in February 2012.



GOOD PRACTICE

Taking Care of Mothers

Over a half of Provident’s personnel are women; therefore, the company takes care of them in a special way. “Taking Care of Mothers” is a project addressed to women on maternity leave. Its objective is to support parenthood and develop and promote various social functions, which are related to this beautiful period in the life of every family. All mothers working for Provident receive a nice gift after the child is born – a diaper “pyramid” and congratulations from the Company President. We keep in touch with mothers, as this facilitates return to work after the end of their leave.



policy, are described and regulated via procedures and instructions, which ensures order and reliability.

Power of Diversity!

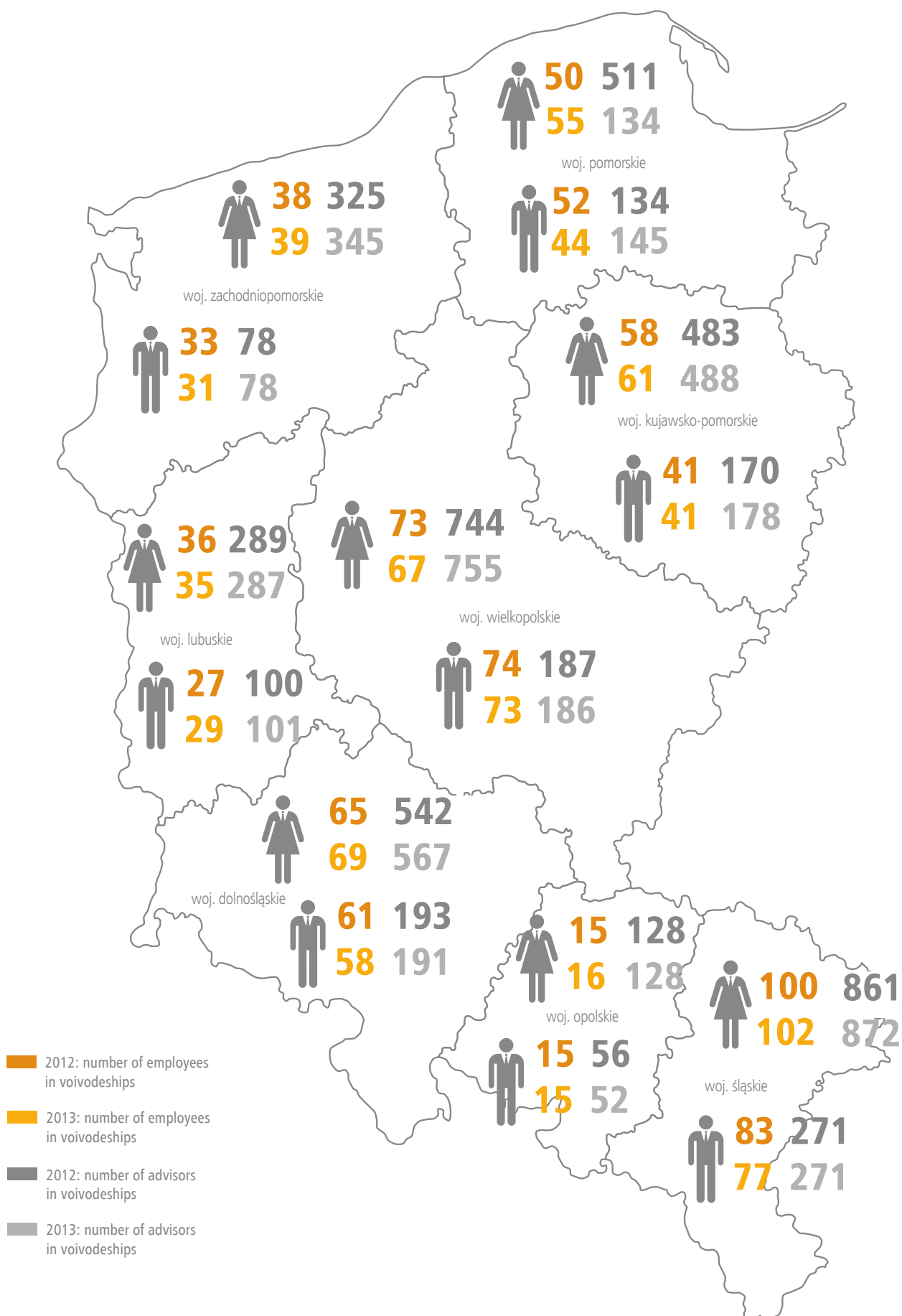
We believe that potential springs out from diversity; potential may become the source of power for the entire organization. The strategy adopted in this area relies on the assumption that barriers related to direct and indirect discrimination are eliminated by transparent activities in the area of recruitment, promotion, access to training and remuneration. We are actively building awareness of line managers with respect to diversity in a team and use of every employee’s and Advisor’s potential, disregarding their age, sex, social obligations, denomination and sexual orientation. We build a dialogue with employees and Advisors and we offer them practical tools to exercise their rights. The company has implemented a complaint submission procedure, whereas HR Business Partners assist in solving difficult personal situations. There is also an independent Whistle-blowing info-line.

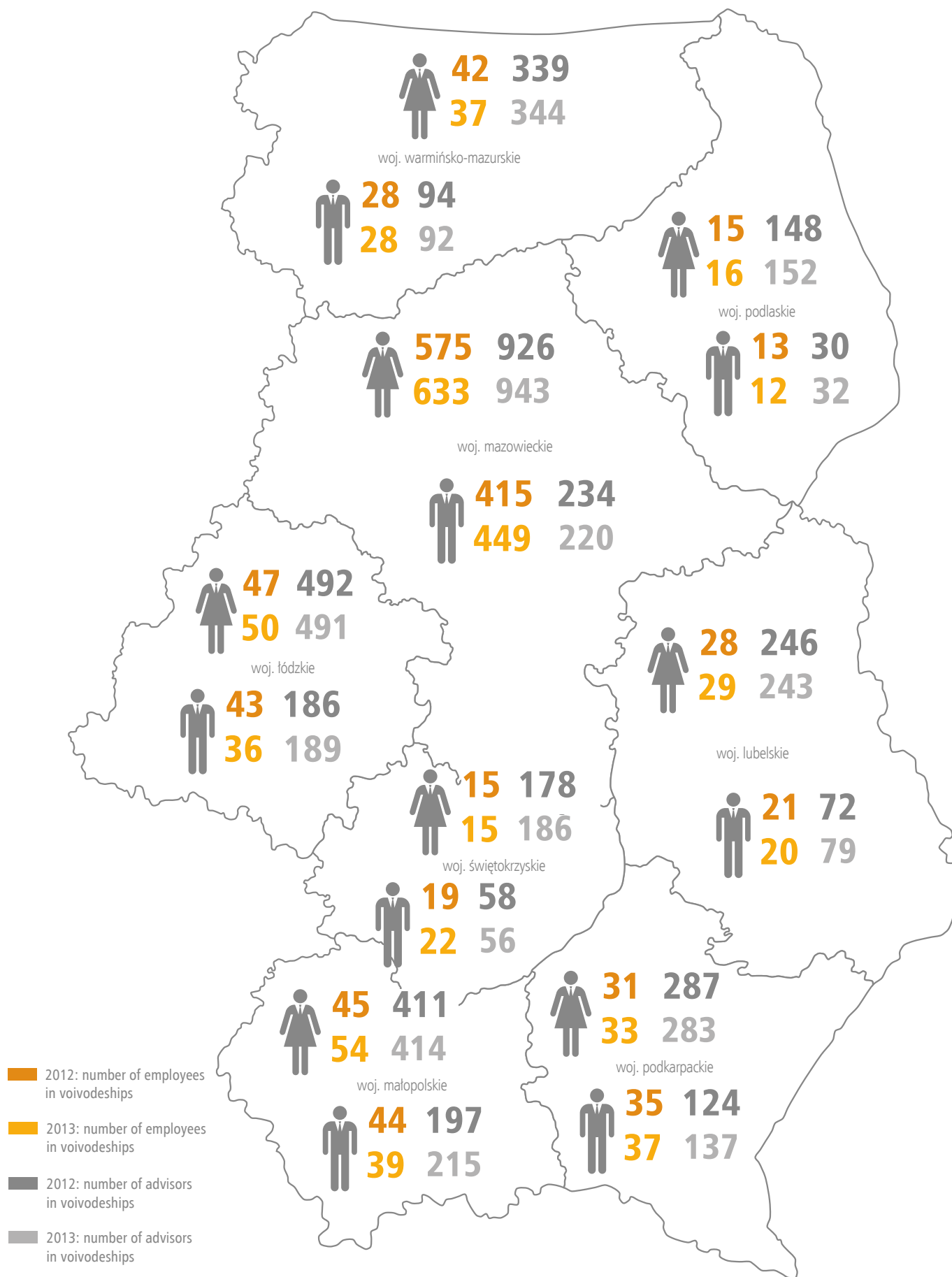
Flexible Approach

We propose solutions which allow for maintaining balance between work and personal life. In 2014 we have implemented flexible work time forms,

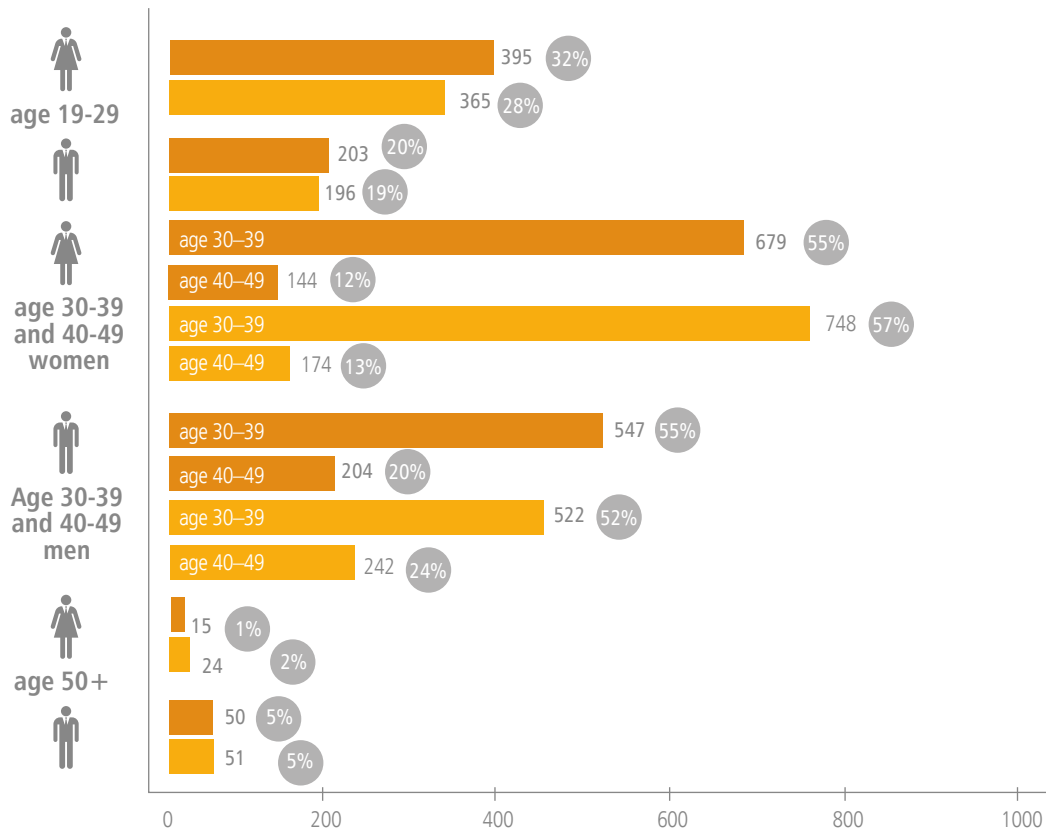
including task-based work time, individual and abbreviated time, along with tele-work. Our employees also work on a part-time basis. We also develop young people, who are a special group for us. Especially for them, we have designed a student internship programme called “One Level Up” (in 2014, almost 2000 candidates applied for 39 work places). Polish students and graduates participate in international development programmes organized by the IPG Group. We cooperate with student career agencies and every year, we give lectures at universities and higher schools in order to motivate and inspire people who are at the threshold of their professional life. We make practical use of diversity. A part of our organizational culture is sharing knowledge and using mutual experiences; therefore, we like working in interdisciplinary working groups, which guarantees diverse perspectives on challenges and searching for new solutions. Our approach found its symbolic reflection in February 2012, when Provident Polska became the signatory of the Diversity Chart. This document constitutes a written obligation of an organization or a company to implement efficient solutions at the work place and to popularize them among business and social partners.

Employees and Customer Advisors in voivodeships





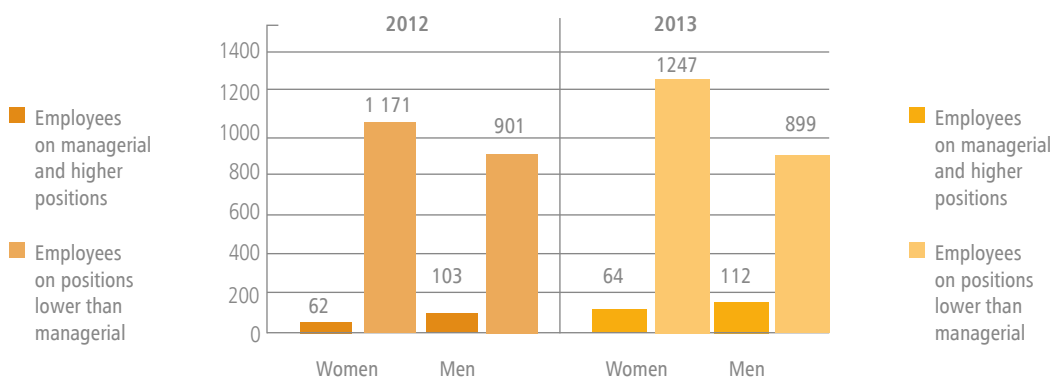
Employees Divided by Age



2012 ■ 2013 ■ Percentage of employees divided by age [%] compared to the total number of employees of a given sex.

Provident Polska reports data according to different age ranges than analogous data collected by the Central Statistical Office (15 – 24, 25 – 34, 35 – 44, 45 – 54, 55 – 64, 65+).

Employees on managerial and lower positions (divided by categories of employment)



Employees: number of foreigners



Newly-hired Employees

PROVINCE	2012								2013							
	WOMEN				MEN				WOMEN				MEN			
AGE	19-29	30-39	40-49	50+	19-29	30-39	40-49	50+	19-29	30-39	40-49	50+	19-29	30-39	40-49	50+
DOLNOŚLĄSKIE	4	3	0	1	1	3	4	0	5	6	1	0	3	4	1	0
KUJAWSKO-POMORSKIE	8	4	0	0	2	6	0	0	4	6	2	0	6	2	1	1
LUBELSKIE	2	1	1	0	0	5	2	0	0	2	0	0	0	1	2	0
LUBUSKIE	2	1	0	0	2	1	1	0	2	1	0	0	3	3	0	0
ŁÓDZKIE	2	0	0	0	5	2	0	0	0	5	2	0	0	3	1	1
MAŁOPOLSKIE	3	1	0	0	1	2	1	0	6	5	1	0	2	1	1	0
MAZOWIECKIE	81	31	8	0	51	20	2	3	69	39	6	2	58	28	6	1
OPOLSKIE	1	0	0	0	2	0	0	0	1	1	0	0	0	3	1	0
PODKARPACKIE	2	2	1	0	1	2	2	0	4	1	1	0	1	1	3	0
PODLASKIE	1	0	0	0	0	1	0	1	2	1	1	0	2	0	0	0
POMORSKIE	2	4	0	0	1	5	1	0	6	7	0	0	0	2	1	0
ŚLĄSKIE	12	7	2	0	6	9	0	0	7	4	3	0	1	2	0	0
ŚWIĘTOKRZYSKIE	2	2	0	0	1	3	0	0	0	1	0	0	1	1	1	0
WARMIŃSKO-MAZURSKIE	4	3	0	0	3	5	2	0	3	1	1	0	1	1	1	0
WIELKOPOLSKIE	6	2	1	0	4	6	2	0	6	4	3	0	6	2	1	1
ZACHODNIOPOMORSKIE	2	0	2	0	0	2	0	0	4	0	0	0	3	4	0	1
TOTAL	134	61	15	1	80	72	17	4	119	84	21	2	87	58	20	5

The breakdown includes employees working for Provident Polska and employed by Provident Polska and working for Lithuania.

GOOD PRACTICE



The Culture of Sharing Knowledge

“The Culture of Sharing Knowledge” started in 2007. This is our in-house social project which is aimed at making students acquainted with busi-

ness knowledge and showing them how theory performs in practice. During meetings, Provident experts talk about their own professional experiences, show how to function at the modern labour market, indicate which competences

and predispositions are unique and which trends have become noticeable in the recent years. Lectures are devoted to issues from marketing, training, internal communication, public relations, HR management and corporate social responsibility. In 2011, Provident received the Golden Plane Tree award from the Lazarski University in the category of Innovative Education Partner. In 2012, students of Lublin universities awarded the company with the Acanthus of Entrepreneurship award in the category Socially Responsible Company. When implementing the “Culture of Sharing Knowledge” programme, Provident is cooperating with Forum Młodych PKPP Lewiatan and career agencies of largest Polish universities.



● The Culture of Sharing Knowledge



KAROLINA CZARNECKA
 Training and Development Programme
 Manager, Provident Polska

Participation in the Culture of Sharing Knowledge is an exceptional opportunity for me to meet young people from various parts of Poland and show them our organization from a different perspective, unknown to them. I delivered a training session on professional reasoning and exerting influence. For students, provision of practical business knowledge has special value. Until the moment of training – even if they heard about certain theories or models – they were not familiar with them or did not understand their practical application. Such meetings are also a great distinction for me, because I am in a group of experts who represent our company outside.

Opportunities for the young

We are aware of changes that are taking place at the labour market; we keep observing demographic registers and forecasts related to the shaping of human resources in the near future. Students and graduates are important partners for us and even though they will commence looking for work in a few years' time, we wish to start building relations with them today.



GOOD PRACTICE

One Level Up: students are welcome

A response to students' and graduates' expectations is the internship programme called "One Level Up", whose assumption is promotion of Provident Polska in the group of people who are going to enter the labour market in the near future. Participation in the programme offers a chance for confronting theoretical knowledge with practice, gives an

opportunity for becoming acquainted with principles of work and functioning in an international and modern organization. Students receive pay for internship, which is an undisputed advantage. "One Level Up" is conducted in the Head Office in Warsaw and in selected branches around the country. Every year, we have record number of applications; almost 2,000 candidates applied for participation in the last edition.

Employees: Total Number of People Leaving Work

PROVINCE	2012								2013							
	WOMEN				MEN				WOMEN				MEN			
AGE	19-29	30-49	40-49	50+	19-29	30-39	40-49	50+	19-29	30-39	40-49	50+	19-29	30-39	40-49	50+
DOLNOŚLĄSKIE	2	7	3	1	2	3	4	2	2	4	1	1	2	2	3	3
KUJAWSKO-POMORSKIE	8	4	0	0	4	7	4	0	3	5	1	0	1	5	5	0
LUBELSKIE	3	1	1	0	1	3	3	0	1	1	0	0	1	2	1	0
LUBUSKIE	2	2	0	0	1	2	1	0	2	0	1	0	1	4	0	0
ŁÓDZKIE	0	0	2	0	1	4	1	1	3	1	0	0	4	3	2	1
MAŁOPOLSKIE	2	2	0	0	0	3	1	0	3	2	0	0	0	2	2	0
MAZOWIECKIE	54	29	2	1	33	34	10	0	36	18	7	2	39	28	5	5
OPOLSKIE	0	1	0	0	0	4	0	0	1	0	0	0	1	3	0	0
PODKARPACKIE	1	1	0	0	1	4	0	0	3	0	0	0	0	1	1	0
PODLASKIE	0	2	0	0	0	2	1	0	1	0	2	0	3	0	0	0
POMORSKIE	4	7	0	0	1	7	0	0	5	3	0	0	2	5	0	1
ŚLĄSKIE	5	15	2	0	5	10	2	0	3	4	3	0	2	3	4	0
ŚWIĘTOKRZYSKIE	2	1	1	0	1	2	2	0	0	1	0	0	0	0	0	0
WARMIŃSKO-MAZURSKIE	3	5	1	0	4	7	1	0	5	3	0	0	0	1	2	0
WIELKOPOLSKIE	3	5	2	0	3	4	4	0	3	14	1	0	2	4	1	0
ZACHODNIOPOMORSKIE	2	2	2	0	1	0	1	0	0	0	2	0	3	1	3	0
TOTAL	91	84	16	2	58	96	35	3	71	56	18	3	61	64	29	10

The breakdown includes employees working for Provident Polska and employed by Provident Polska and working for Lithuania.

● All interested persons receive the guarantee of:



SABINA STODULSKA
Provident Polska Intern

Starting a new job is like going to a new school – you have to commence everything anew. Nobody knows us; we have to build our image from scratch. My experiences from previous internship were not good; therefore, I was surprised when it turned out that they really wanted to teach me something at Provident. During two months in the CSR division, I prepared benchmark analyses; I was also included in work on preparation of the first report on social responsibility of Provident. What is more, the company allowed me to organize an action that I initiated. It consisted in collection of school supplies among employees and interns for a children's care home in Trzemeszna. I benefited a lot from my summer internship; I established new and interesting acquaintances and acquired new skills. My summer holiday was busy, but also very fruitful.

● One Level Up in numbers in the 2014 edition:



2,000

candidates applied for internship

54

persons applied for one work place in the Head Office

40

accepted students

1–3 months

duration of internship

18

internship projects organized in the Head Office and in 18 branches



Transparent Evaluation and Remuneration Policy

Wide range of benefits

In order to implement growth strategy efficiently, we have to be certain that the remuneration and incentive systems are just, consistent and focused on growth and that they build employee engagement and satisfaction, as well as properly motivate for efficient performance of tasks in line with our values. Our remuneration policy relies on total remuneration, which is composed of basic remuneration (resultant of position assessment, knowledge and experience of an employee and individual work results), bonus systems, incentive systems and additional benefits. Such approach is aimed at ensuring that our employees feel appreciated and well-motivated. We try to make sure that the prepared packages of variable remuneration reflect the values and work results of individual employees, both on the level of individual and collective results. The offer of bonus and incentive programmes and additional benefits for employees is broad and adjusted to business strategy, as well as needs and expectations of employees.

Employees: clearly and honestly

The basis for determining the level of remuneration of an employee working pursuant to an employment agreement is the so-called position matrix, i.e. a document that was created as a result of assessment and positioning of all work positions in the organization. The Position Assessment Committee was established to perform this process; it is supported by experts from Hay Group. The assessment was performed on the basis of Hay Group methodology, i.e. analytical-point method, where positions are analyzed with respect to the expected knowledge and skills, complexity of occurring problems or responsibility for outcomes of performed tasks and impact on the organization's results. In this manner, an objective, rational and reliable assessment of each position was prepared. The position matrix is related to the matrix of additional benefits. It specifies clearly which benefits are available at individual positions, leaving no arbitrariness in interpretation.

Customer Advisors: beneficially and transparently

We try to make the system of remuneration clear and understandable for every Advisor cooperating with us. Clear and precise communication was described in an internal document regarding Remuneration Systems and Incentive Programmes for Customer Advisors in Provident Polska. Standard remuneration of an Advisor consists of remuneration for sale of loans to new Customers, as well as commission for rates collected from Customers serviced by a given Advisor. This means that remuneration of an Advisor depends on the quality and efficiency of performed work. Furthermore, Provident Polska offers a package of attractive programmes and financial and bonus instruments to its Advisors. Their value most often depends on sale and development parameters. Additionally, Customer Advisors who accomplish specific targets are awarded with attractive material and cash prizes. Our Advisors operate in various regions of Poland on geographically diversified areas. A financial support programme was designed for Advisors incurring

greater servicing costs. Best Advisors can also develop their skills in the direction of delivery of training sessions and sharing practical knowledge with younger colleagues; for performance of such tasks, they receive additional remuneration. Special accomplishments contributing to the growth of our organization are also rewarded via the Global Incentive System, i.e. an international programme for Employees and Customer Advisors of IPF.

Additional benefits offered by the employer are available for all employees, irrespective of the work time and type of work contract. Availability and type of benefit may depend on the position grading.

Additional benefits for employees:

- Life insurance
- Health care

- Company car as a work tool
- Share programme of IPF
- Sports card (possibility of purchase on preferential terms)

Additional benefits offered by the employer are available to all employees, irrespective of the work time and type of work contract. Availability and type of benefit may depend on the position grading.

Annual Work Quality Assessment



In principle, all employees of Provident Polska should be subjected to a review of annual assessment ("Let's Talk Me"). In exceptional situations (e.g. extended leave from work, employee during a trial period, employee during a notice period), the employee may be exempted from the assessment.

Evaluation System: Evaluate and Appreciate

"Evaluate and Appreciate" engages employees and superiors in open and honest talks about work results and development, focusing on what and how the employee can contribute in the course of a year to implementation of the company's strategy. Once a year, there is an obligatory review of accomplishments

and work results with the superior; the result of such review is the comprehensive final assessment of the employee. The employee assessment is used in the annual remuneration review process, where the amount of basic remuneration increase is directly dependant on the obtained final assessment. For

many positions, the final assessment is also an element of a bonus system and has significant impact on the value of obtained bonus. Data procured in the process of periodical assessment is also used in planning internal training, internal recruitment and development programmes for employees.



Focus on Development

Training programs

We encourage our personnel to improve skills and acquire professional knowledge. Training sessions are scheduled in line with the objectives of the entire company, its specific departments and individual persons.

All development-related activities that we offer rely on an in-depth diagnosis of company needs and development needs of employees and Customer Advisors. Their objective is constant improvement of key competences determined by the company, as well as development of individual talents and skills of specific persons.

Development activities are closely related to the process of annual assessment "Assess and Appreciate." They may consist in direct work with a supervisor or coaching, mentoring or training sessions. Selection of proper tools is the result of a dialogue between the employee and his/her superior. Most importantly – development activities are selected after determination of business objectives. This allows for maintaining consistency of processes. After completion of assessment, the training and development department builds a yearly schedule of training sessions.

The portfolio of training sessions includes sessions addressed to all employees, as well as persons managing individual teams, whose objective is to increase managerial competences in this respect. Special development programmes are prepared for selected groups of employees, created on the basis of 360 Degree Assessment, annual assessment, focus groups, etc. These are: Successors' League, Businessman's Academy, Manager's Academy in the Head Office, Area Manager's Academy, Customer Frenzy, Sales University and Customer Advisor Development Academy.

Training Sessions for Employees

Total number of training hours delivered by trainers and consultants

8543 h



5228 h

Average number of training hours per employee

34.87 h



20.70 h

2012 ■ 2013 ■

The presented data does not contain all training hours attended by employees of Provident, but only the number of training and development hours and training sessions devoted to OHS per employee in a given year. In the 4th quarter of 2014, we are introducing a new application for reporting on training and development activities, which assumes new possibilities of data reporting, e.g. in division per sex and level of grading. Onboarding training sessions have significant impact on the number of training sessions for employees; their number – in relation to the decreasing rotation of employees - dropped by 37% in 2013 in comparison to 2012.

Training Sessions for Customer Advisors



The onboarding cycle of an Customer Advisor lasts 17 weeks. The number of training hours specified above constitutes additional hours that the company offers to its Advisors. In 2013, the process of embedding the new structure of the Department of Training and Development took place. One of the most important changes consisted in selection of a team of trainers, mainly responsible for delivery of training activities (a group of consultants). Their tasks include designing development processes; conduct of 1:1 sessions, coaching and work with directors in the field. These additional development activities definitely extend the range of tools offered by the Department of Training and Development and influence the number of hours spent in the training room. We have introduced national training programmes for various employee groups (sales managers, directors, successors, etc.). In relation to this, there were fewer local training sessions and more central ones, which, in principle, were dedicated to greater numbers of employees.

Training for Customer Advisors

Customer Advisors commence cooperation with Provident from a series of onboarding sessions, which prepare them for cooperation with our company. This initial period lasts 17 weeks, in the course of which they take part in the following training sessions: "Basic Sales Skills", "Fundamentals of Managing Overdue Amounts", "Safety of Information, Penal and Civil Liability, Counteracting Money Laundering and Financing of Terrorism" and a general

administrative training session. Through these sessions, the Advisor obtains a possibility of professional preparation for work on a relevant position. With our Advisors in mind, we have established Customer Advisor Development Academy. The programme intends to provide every-day support in increasing efficiency of Advisor's activities and tool-usage skills, which result in even better and more professional services for our Customers.

GOOD PRACTICE

Provident on Heels

In order to support women in combining various social functions, overcoming their limitations and following their passions, we have implemented a programme called "Provident on Heels." It is addressed to women who wish to extend their knowledge, broaden their horizons and aspirations; it is conducted by women working for our company who have been successful. Meetings in informal atmosphere not only constitute an excellent

opportunity for becoming acquainted with a recipe for a business career; they also provide a possibility for receiving guidelines on how to reconcile work and private life or how to recover from stress. Integral parts of each meeting are make-up demonstrations and stylistic metamorphoses for selected participants. From the moment of programme launch, which took place in April 2013, four meetings have been organized; they were attended by almost 200 Provident employees.

GOOD PRACTICE

Successors' League

Companies intent on implementation of long-term strategic objectives have to be ready for various situations, which may hinder continuity of business functioning, including departure of an employee of key importance for the company. Development of successors provides protection with respect to such situations. In Provident Polska, the process of preparing persons who, if necessary, may substitute key managers, is called the "Successors' League." The league is an elite group of people, whose experience, potential and involvement were noticed by superiors and whose candidacy was accepted by the company's Management Board.

The selected pool of successors consists of 60 employees who face multiple challenges, as well as additional possibilities of development. Then, the training and development division offers support to successors, preparing customized development plans, coaching and a cycle of training sessions along with English-language development workshops. Since 2012, we have delivered 15 development sessions and 12 specialist workshops. Efficiency of the succession process is verified by assessing satisfaction and increase in the level of knowledge of training participants.



Safety of Employees and Customer Advisors

Always Safe

Provident attaches huge importance to safety of employees and Customer Advisors. We conduct activities and implement procedures that are aimed at increase of knowledge and modification of beliefs and customs in a manner that safety issues are complied with in every situation. With this purpose in mind, we make use of the implemented system for managing health and occupational safety, OHSAS 18001, and reach for best practices worked out on the Polish market in the IPF Group.

In July 2013, the Personal Safety Department was divided into two offices:

- Occupational Health and Safety Office, which is responsible for legal compliance within the scope of occupational health and safety and fire protection;
 - Personal Safety Office, responsible for internal procedures within the scope of safety, applicable in our company.
- Together, both offices make up the OHSAS structure and are responsible for compliance of Provident processes with requirements of the OHSAS standard. In line with the OHSAS principles, we

have introduced an occupational health and safety policy and personal safety policy in Provident, whose operation is confirmed by audits and supported by incident reporting systems. Safety coordinators along with Safety Mentors in individual divisions supervise everything. The years 2012 and 2013 in Provident were a period when intense acti-



vities were undertaken for the purpose of building safety culture and increasing awareness in the area of safety among employees on all levels of management. With this objective in mind, we organize safety campaigns twice a year. All employees and Customer Advisors complete an obligatory training session on safety and receive leaflets entitled "Safety and Reliability of Infor-

GOOD PRACTICE

Mentor Will Help You

Safety Mentors provide support for employees and Customer Advisors in the field. Their activities are aimed at improvement of safety; they promote safe work principles and good practices. A Safety Mentor is a connector between individual divisions and the Safety Office and prepares reports on accidents or incidents (AIMS). Any development manager or regional operational director who has been working for at least one year in the company can become a Safety Mentor.

mation” and “Personal Safety.” Special emphasis is put on safety of advisors and employees who work in the field. Specific nature of their work, i.e. visiting customers at homes, is related to various threats. A specially prepared risk evaluation chart for a Customer Advisor is useful in identifying threats, whereas internal procedures of conduct in the customer’s home, in a bank or on the street, i.e. the so-called 7 x 10 Safety Steps, help to avoid threats. The campaign is supported by such tools as films, posters and a booklet containing all internal safety principles applicable in Provident. Safe Driving Academy develops skills of our employees using company cars.

GOOD PRACTICE

Safe Driving

For a numerous group of employees and collaborators of Provident, a car is a tool indispensable for performance of work; therefore, issues related to company vehicle fleet and training sessions improving drivers’ skills are an important element of safety building strategy. Provident organizes training sessions devoted to safe driving. In the first place, employees who caused a collision when driving a company car are sent to the training along with persons who had received a ticket for speeding. As a bonus, persons who use a company car may take part in such training via appointment by their superiors. In 2013, as part of the “Safe Driving Academy”, we trained 160 people, whereas in 2014, 340 employees are going to take part in it.

Index of Number of Employee Accidents

Number of injuries during work



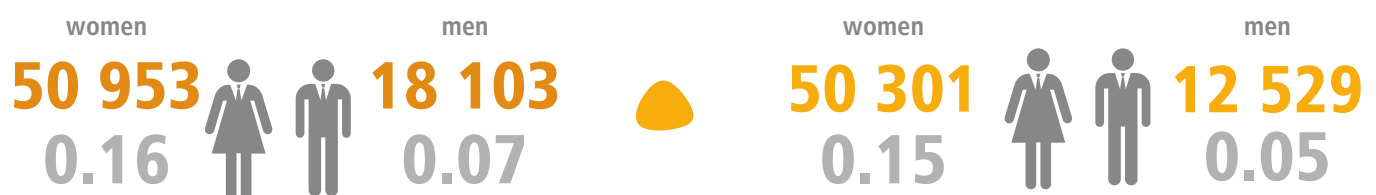
In the reported period (2012 – 2013), there were no fatal accidents and serious accidents related to work or during work. Additionally, there were no cases of occupational diseases related to work.

Index of Unfitness for Work

Number of days of unfitness for work due to accidents and injuries



Index of Work Absence



All types of absence were taken into account, excluding holiday leave and special leave of absence.



Social Dialogue Platform

Employee Forum

Open dialogue and freedom of speech are a standard in our company. Employees and Customer Advisors have actual impact on changes in our organization. A unique platform for communication which constitutes a place of dialogue among employees, directors and the Company's Management Board is the Employee Forum. Its objective is exchange of opinions and creation of solutions supporting implementation of business strategy and influencing construction of an engaged work environment. Trade unions which operate in the company also play an important role.

Feedback on Changes

The Employee Forum is an exceptional platform for communication and dialogue between the employees and the Management Board which has been operating for over 10 years. The Forum performs three basic functions: informative, via provision of key information regarding the organization by the Management Board of the company and Directors; providing feedback by issuing opinions on the implemented solutions or solutions planned for implementation; promoting the culture of influencing changes by creat-

ing and recommending specific solutions. The Forum consists of 101 representatives selected in the course of free and direct elections conducted in Provident branches in Poland. During cyclical meetings in regions, we collect opinions and experiences of employees concerning the work environment, business processes or other activities undertaken by the company. In order to streamline a two-sided communication process and build an internal dialogue of new quality four Regional Forums were appointed in 2013. Regional Forum meetings proceed a central meeting held at the Head Office in Warsaw. Regional meetings are to discuss local issues while the central ones are intended for subjects concerning the entire company.

Management Board Promotes Open Dialogue Culture

The company's Management Board is proactive in the manner of conducting dialogue with the employees. It is open to cyclical meetings and talks. In the Head Office, quarterly meetings are organized with employees, in the course of which the Management Board discusses the company's current strategy, plans, sums up results, as well as answers



TOMASZ KNAP

Area Manager for Operational Issues, Provident Polska

Thanks to the Employee Forum, I can share the knowledge and experience with employees from all over Poland; I can also be inspired by the work of others. The Employee Forum is a very good opportunity for personal development, constant improvement of active listening skills and holding an open dialogue. As a Forum member, I am responsible for honest and transparent presentation of ideas that I receive from my colleagues to the Management Board and Directors. Thanks to the Forum, I can influence changes that take place in the company. Being a Forum member is also a great distinction for me – being aware that I was elected via votes of my colleagues is very mobilizing for me.

individual questions of employees. The company's Management Board cyclically visits the company's branches. The purpose of meetings outside the Head Office is provision of direct information about the company's strategic objectives and their impact on activities of employees and Customer Advisors. This is not one-sided communication – everybody present has the possibility of asking questions and having a direct talk with the members of the Board.

In order to streamline the process of bilateral communication and build a new quality of internal dialogue, in 2013, four Regional Forums were established, which organize meetings preceding the meetings held in the Head Office in Warsaw. The Regional Forums deal with local issues, whereas the central one with issues applicable to the entire company.

Trade Unions

Provident closely cooperates with four trade unions operating in the Company. These are: National Section of the Independent and Self-Governing Trade Union "Solidarity", Trade Union of Provident Polska Employees, the National Association of the Polish Occupational Federation "Employees' Initiative" and All-Poland Alliance of Trade Unions "Labour Confederacy." Director of HR Department is delegated to contacts with trade unions; on behalf of Provident, he conducts direct dialogue with trade union representatives. Together, we consult the issues of work regulations, remuneration terms and the Company Social Benefit Fund. Representatives of trade unions are also invited to participate in the work of the OHS Commission. Approx. 10% of Provident employees belong to trade unions. The Company does not have a collective labour agreement.

Functions of Employee Forum

Informative

via provision by the company's Management Board and Directors of key information regarding the organization

Provision of feedback

by issuing opinions on the implemented solutions or solutions scheduled for implementation

Promotion

promoting culture of influencing changes by creating and recommending specific solutions

Active Employees

15

Number of meetings, after establishment of local structures of the Regional Forum, organized within the scope of the Employee Forum in 2013. During 12 regional meetings, over 240 issues were discussed.

18

number of questions answered, on average, by the Management Board during Employee Forum meetings. In the course of 10 years, this amounts to approx. 720 questions.

1,325
hours

within the "Meet You Board" project meetings were held with around 500 employees and 600 Customer Advisors.

500

hours were spent by the Management Board to date on talks within the scope of the Employee Forum. This gives 55 days of continuous work.

4,840
km

number of kilometers travelled by members of the Management Board to attend the meetings "Meet Your Management Board" – this means that they could have travelled from Warsaw to Athens and back.



**AGNIESZKA
MICHAŁOWSKA**
Customer Advisor
Poznań Branch

The portal for advisors definitely makes my everyday work easier; it gives me a possibility of quicker communication with other advisors and the company. The greatest improvement is the section with files for download – earlier, in order to print the files that I needed, I had to use materials of other advisors. I also use the portal to check the sales results of my section, whereas in current events I can find information concerning valid promotions and activities conducted by the company. The platform definitely needs further modifications, but as for now, it is a great improvement for me.

**GOOD
PRACTICE**

Advisors Enter the Network

At the present moment, approx. 9,000 Customer Advisors cooperate with us. They mainly work in the field. With the aim of making it easier for Advisors to contact the company on an ongoing basis and to offer access

to current information, in 2013, we launched an Internet portal dedicated to them. We have prepared 60 tabs with various subjects – from news related to every-day work to entertainment: kitchen recipes, games or ideas for spending free time sent by Advisors.

Taking care of the environment



85%

of Poles declare personal
engagement in the
environment protection.

Source: European Natura 2000
Network and LIFE

11.2 thousand

employees and customer
advisors are covered by an
ecological program
"Green Provident".

Source: Provident Polska





Strategic approach

The description of the strategy area

Care for the environment is not only part of our company DNA but is an international requirement in the entire IPF Group. We know that only by acting globally, our negative impact on the environment can be reduced in many areas. According to the environmental pillar of our strategy,

we are to ensure that in the business processes we are taking into account sparing use of raw materials, reduction of waste production, and energy and water used. The scale of our business operations is large, therefore we are taking actions aimed at reducing fuel consumption and promoting eco-driving.

Our environmental impact is measured by the size of the carbon footprint which we are consequently trying to reduce. Apart from specific business decisions and environmental management policies, we are also supported by educational actions addressed to the employees.

Our CSR strategy for 2014 -2016





ADAM CZARNECKI
CSR Specialist,
Provident Polska

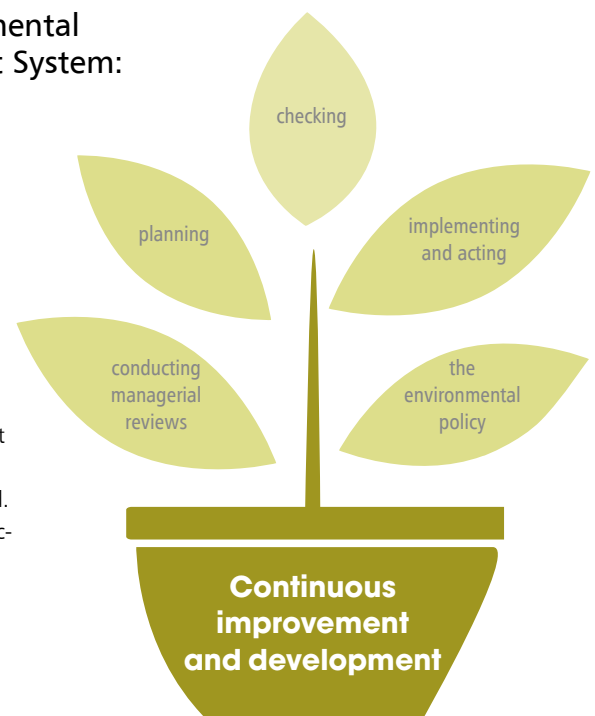
Ecology is very important to us not only because it is one of the pillars of our CSR strategy. All eco-activities are conducted within the Green Provident program. The main objective of the program is to shape, among the company employees and Customer Advisors, the ecological awareness, define environmental needs in the field and adjust procedures to international standards. In practice this translates into such actions as ecological campaigns and events, eco-education via the available internal communications tools, checking the natural resources index and an eco-audit. Those activities are supervised by the IPF Head Office and a specially appointed eco-team composed of persons from departments with the highest impact on the environment.

Ecology – this is important to us

The protection of the environment is one of the pillars of our CSR strategy. In Provident Polska we operate based on standards which minimize the negative impact of our business activities on the environment. Moreover, our obligation is to establish standards and comply with them as well as to impact on shaping pro-ecological approach among our employees. We have been engaged in ecology-related issues since 2003. Being a part of an international project, Green Provident is consistent with the prevailing market trend resulting from the increasing ecological and social awareness in the business sphere.

The company undergoes an external eco-audit consistent with ISO 14001 (for more information visit www.ipfin.co.uk.) The efficiency of such activities from the perspective of a financial market is measured by the FTSE4Good UK index. In our ecological activities we follow 27 principles formulated during the United Nations Conference on Environment and Development in Rio de Janeiro. We promote sustainable growth. At every step we are striving to reduce our impact on the environment and minimise the use of natural resources. Those assumptions are included in our environmental policy.

● The Environmental Management System:



ISO 14001

One of the ISO standards applied to environmental management. This is an environmental management norm. The basic criterion on which the management is based is the identification of environmental aspects. Such aspects are

collected in a register, and those of great significance for the business operations of a given company become highlighted. Afterwards, based on the findings, objectives, tasks and the company's environmental programs are being developed.

● Our obligations for the future

Pillar 8: We are reducing our impact on the environment in key areas

Objective:	Measure:	Timeframes
Implementation of a standard fully consistent with ISO 14001	Outcome of the ecological audits consistent with ISO 14001	2015–2016
Reduction of CO ₂ emission	Reduction of CO ₂ usage by 7.5% per customer	2014–2016
Promotion of pro-ecological behaviours among employees and Customer Advisors	All employees engaged in educational activities – „Eco-week” (an annual event)	Each year until 2016
	Organising an Eco-picnic for employees	Each year until 2016



We are managing our impact on the environment

Systemic eco-support

Protection of the natural environment is one of important CSR aspects in Provident. The Environmental Policy and Environmental Management System (EMS), implemented in the entire IPF Group, help identifying and evaluating the company's impact in this respect.

The operations of Provident Polska do not directly impact on the natural environment but we are aware that certain areas of our business activity may indirectly contribute to its deterioration. The Environmental Policy has been implemented so that all areas of our activity and related administration actions are performed in a way allowing for significant decrease of activities and processes exerting a negative impact on the environment.

Furthermore, the Environmental Management System controls the realisation of our policy and covers all areas of the impact on the environment that concern us.

While implementing the EMS System we had to define whether complying with specified requirements and norms is a legal, regulatory or corporate requirement, and to what extent this aspect is sensitive, i.e. whether the violation of norms may arouse anxiety of our stakeholders (local communities, shareholders, the public opinion, customers, suppliers, employees or the media.) The system also defines environmental threats for

each of the key categories and defines the procedures for reporting environmental incidents.

It is consistent with the requirements of ISO 14001:2004 and every year its consistency is checked by an external auditor. Audits performed to date confirmed effective implementation and functioning of the environment protection program at Provident Polska whose major goal, similarly as in the entire IPF Group, is the reduc-

Our ecological parameters per one customer:

	2012	2013	difference
energy [kWh]	2.96	2.69	-9.12%
petrol [l]	7.05	6.72	-4.68%
travels by plane	0.03	0.04	33.3%
recycled paper	1.23	1.01	-17.88%
paper purchased [kg]	0.42	0.33	-21.43%
carbon footprint [CO ₂]	10.26	9.96	-2.92%

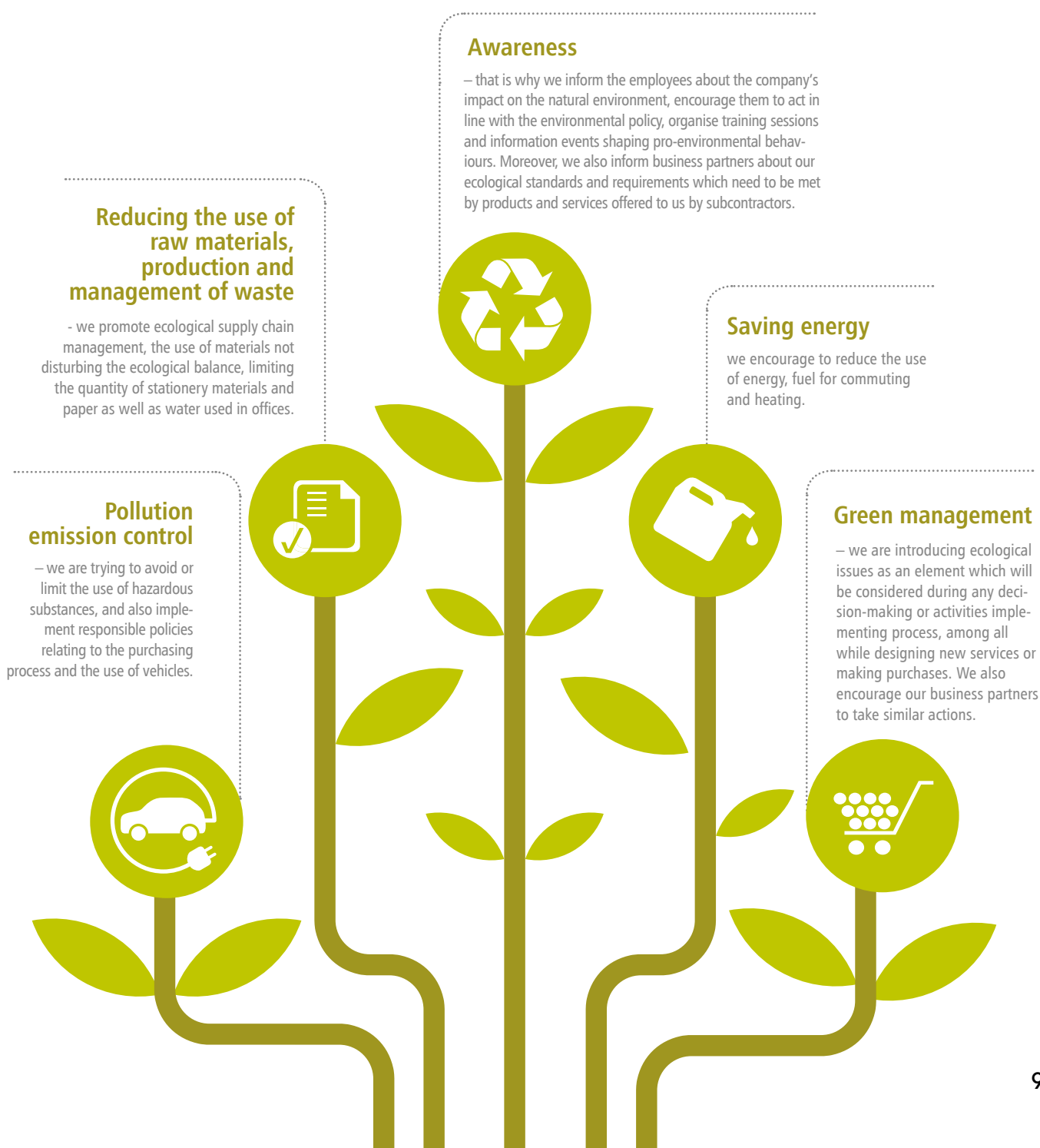
tion of carbon dioxide emissions and the company's carbon footprint, decrease in the petrol and paper used in the company. The company's strategy concerning the natural environment is a part of a business process. Under the strategy we are obliged to precisely define environmental objectives based on the ecological problems identified, and to continuously improve results.

Impact under control

Among the main areas of our activities negatively impacting on the environment are: energy, paper and water usage, driving company cars and commuting to work by other means of transport. We are aware that the consequences of our investment decisions and those related to granting loans,

and also purchase decisions, may exert an indirect impact on the environment. We are trying to include all those categories in the Environmental Policy which is aimed at ensuring that we are operating in a manner limiting to maximum our negative impact on the natural environment.

Provident's environmental policy is built based on:





We are reducing the use of raw materials and CO₂ emissions

Using paper sparingly

Bids, agreements, specifications – in Provident the employees and customer advisors have to deal with a large number of documents which often need to be printed. Reducing the quantity of stationary materials and paper used, and also increasing their reuse and recycling are important aspects of the company’s environmental policy. The policy also covers the cooperation with suppliers whom we also encourage to such savings. It may be observed that the educational activities taken to date promoting printing only those documents which require printing, and reusing already used printouts (for instance to take notes) and double-sided print bring effects – compared to 2012, in 2013 the use of paper was reduced by 12%. The use of recycled paper dropped cause printers at branches are not adjusted to such paper (problems with paper dust.) Paper ordered by the company is FSC paper.



**ZIELONY
PROVIDENT**

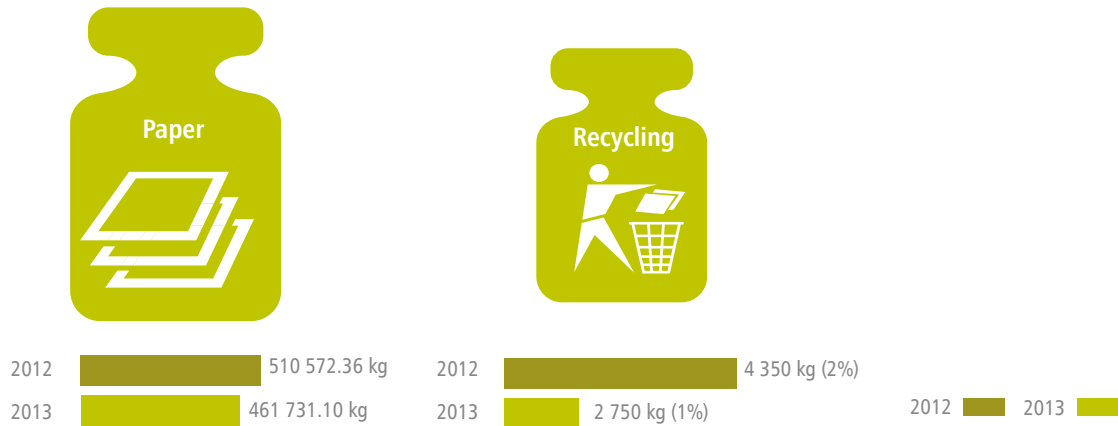


BARTŁOMIEJ WIŚNIEWSKI
Car Fleet and Telecommunications
Manager, Provident Polska

Considering the impact of exhaust fumes on the environment, Provident’s principal focus is on minimising this unfavourable factor. Such effect may be obtained thanks to multi-layer approach to the subject of a company car fleet. Everything starts from selecting cars characterised by low CO₂ emissions, which is achievable mainly by modern small capacity engines. Another stage is about optimizing employees’ driving routes by allocating optimised monthly fuel limits closely connected with the duties performed. Additionally, every year a significant number of our drivers is directed to training during which they learn how to safely and economically drive a car applying the eco-driving principles. Altogether, in 2012 and 2013 we trained 48% of the total number of our company drivers, next ones will have such an opportunity in the coming years. We have also started testing new car fleet technologies. Our two Board Members are currently testing electric cars with the possibly of charging them via power stations which allows for obtaining average fuel consumption of around 2 litres/ 100 km.

● The use of paper

(including printing paper, envelopes, marketing materials) in the reported period (kg)



BEST PRACTICE

Eco-driving is trendy

Lower fuel consumption means less carbon dioxide emitted to the atmosphere. Therefore, we are aware how important it is to properly train our drivers so that they drive not only in a safe but also ecological way. Every newly hired employee who will be using a company car participates in an introductory session on the Car Policy. One of its chapters is dedicated to the most important rules of safe, ecological and economical driving. Once such session is completed, every participant receives a guidebook with the principles of proper car use which in practice help reduce the negative impact of every drive on the environment. Additionally, the company provides the employees with an opportunity to take part in a safe driving training session combined with the elements of ecological driving. In 2012 forty drivers

participated in such a session, while in 2013 already one hundred and sixty. In the coming years this number will be growing. Additionally, in 2014 we have got involved in the Give a gift to yourself and the environment campaign organised by the Environmental Information Centre UNEP/GRID-Warsaw in partnership with the United Nations Global Compact Initiative of the Secretary General. During the campaign a series of seminars and training sessions related to eco-driving were held; eco-driving is effective and economical and as a result pro-ecological and climate friendly (thanks to lower fuel consumption), and allows for lowering the fumes emission and the cost of car usage. Provident employees took part in the sessions. As a result of actions taken to precisely define the fuel limits allocated to subsequent

cars used for business travels, as well as events focussed on promoting the rules of eco-driving, in 2013 fuel consumption was reduced by 2.6% (in 2012 it was 10%). Other projects under consideration, such as optimisation of driving routes with the use of GPS systems, are to allow a further reduction in fuel consumption. But ecology is not only about the manner of using a car but also about the car itself. While selecting new cars the CO2 emissions level is analysed. Cars equipped with small capacity, low emission petrol engines of 1.0 litres or diesel engines of 1.4 litres constitute a significant part of our fleet. Provident has the largest fleet of hybrid cars in Poland (90 vehicles) which efficiency is being monitored on a current basis in order to gather experience and data that might be used for future reference.



We are decreasing our carbon footprint

Decreasing carbon footprint of Provident Polska is one of the priorities of the environmental strategy of the International Personal Finance Group. Most carbon dioxide emitted by us comes from cars (74%) and purchased electricity (20%). Trains and planes used for business travels constitute the remaining components of our carbon footprint. Therefore, most important is to reduce energy consumption and find the most effective energy use. We are also involved in a range of other activities: awareness raising campaigns related to energetic effectiveness, e.g. making savings in electricity usage and other energy carriers in offices, limiting the number of unnecessary business travels, promoting ecological use of vehicles or implementing tele- and video-conferences. In 2014 we moved into a new head office in Warsaw. This building has been constructed in line with the BREEM environmental assessment method for buildings. BREEM certification is currently a standard in the real estate sector in Europe and

around the world. It considers many features of buildings such as energetic effectiveness, materials and construction, usage and delivery, water and waste administration, quality of internal environment, accessibility. Thanks to actions taken in 2013 we have reduced our general carbon footprint by 5%, from 8634 tonnes to 8234 tonnes of CO₂ equivalent. Further challenges are ahead of us. Such significant increase of CO₂ emissions resulted from the water usage and can be explained by the fact that data for 2012 covered office space of 4539 m² (not all the branches were included.) In 2013 the collected data covered almost twice the number of branches (office space of 7209 m²) and additionally the company consolidated some of the branches which resulted in an increased number of employees per m². So in fact the actual increase accounts for 10%. Whereas the increase of CO₂ emissions connected with business flights results from the entry of new markets, e.g. starting the business in Lithuania.

BEST PRACTICE

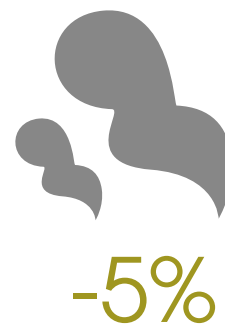
In the service of ecology

Paper can be saved in myriad ways, for instance our office printers by default have a duplex printing option which allows for reducing the number of sheets used, we also monitor printing to check whether everything has to be in a hard-copy version, e.g. communication to employees may be sent in an electronic version and this is what we do. As a part of ecological activities we have replaced the currently used paper with ecological paper. In order to avoid duplicating unnecessary actions, we have also introduced central management for printing marketing materials. Furthermore, we have equipped the employees of the Operations Department with tablets so that, at least partially, they could use them to analyse or show customers the information that previously had to be printed.

However, we would not have achieved the expected results if not for the educational campaigns addressed to the employees and customer advisors, along with eco-events such as an Eco-Week and Eco-Picnic. During such meetings all employees learn how to act responsibly towards the natural environment.



CO₂ emissions indicators:



Compared to 2012, in 2013 CO₂ emissions dropped by 5.0%.

Our carbon footprint is calculated with the use of Defra ratios, which include information on energy, water and fuel usage.

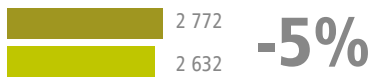
CO₂ emissions indicators:



CO₂ emissions from car fleet (petrol and diesel powered cars)



CO₂ emissions from energy used



CO₂ emissions from business flights



CO₂ emissions generated by water use



2012 ■ 2013 ■ transition ■



MAGDALENA KOSTULSKA
corporate relations, Environmental Information Centre UNEP/GRID-Warsaw

The Environmental Information Centre UNEP/GRID-Warsaw cooperated with Provident Polska on a nationwide information and education campaign entitled Eco-gift. Dear Entrepreneur, Give a gift to yourself and the environment which lasted from December 2013 till June 2014 (www.ekoprezent.org). Provident Polska was a partner of the campaign addressed to companies, their employees and the society. The main goal of such partnership was to increase awareness of climate change related challenges, show the ways of limiting one's impact on the environment combined with finding financial incentives, and also make eco-commitments. It is about implementing simple actions aimed at decreasing our negative impact on the environment which in the end are to translate into attitude and habit change.

We are using less energy

Energy saving is one of the principal elements of the company's Environmental Policy. We do not produce energy but buy it from a company which takes into consideration the environmental aspects when generating energy. The less energy we use, the less we indirectly contribute to the global warming. Thanks to educational cam-

paings and training sessions held to date (e.g. one of the Eco-Week days is dedicated to the problem of energy use), the introduction of a precise registration of the energy consumed, and implementation of less energy-consuming technologies, in 2013 energy consumed by Provident decreased by 8.95%.

BEST PRACTICE

We take care of energetic effectiveness

Frequently, scale is more important than spectacular actions – smaller projects applied commonly also result in great effects and their advantage is realization simplicity. In terms of energy saving in our offices we have replaced normal light bulbs with energy saving ones, and installed motion sensors which turn off the lights which don't have to be on all the time, for instance

in the print rooms. We have also introduced in the company a system which automatically turns off computers after 9 pm, moreover next to the light switches in the kitchens we have placed stickers encouraging to save energy. Additionally, we act centrally, where it was possible we decided to change the location of our branches and move them to more energetically efficient premises with a smaller floor area.

Energy consumption

	2012	2013	change 2013/2012
PURCHASED ELECTRICITY	8 968.28	8 023.90	-11%
DIESEL	71 286.06	65 309.66	-8%
GAS [I]	10 081.74	13 647.65	35%
TOTAL ENERGY USED IN THE ORGANISATION	90 336.08	86 981.21	-4%



Green Provident - our way of building ecological awareness

Eco-awareness also after work

We are responsible not only for what we do for local communities, but also for our approach to the environment. And thus Provident puts great emphasis on performing pro-ecological activities. Within a “green policy” we care about ecological awareness of our employees by implementing work standards that minimise the impact of the company’s business activity on our environment. “Green Provident” is an ecological program which encourages employees and customer advisors to undertake pro-ecological activities not only during working hours but also in their free time. Within the program we have launched numerous initiatives, among others, we prepared green pieces of advice which were sent via e-mail to all the employees and published on the intranet. Topics covered there include such events as the World Water Day or Earth Hour, or our 10 suggestions for an Eco St. Valentine’s Day, an eco-wedding or eco-Xmas, we also encourage to save paper, clean



JOANNA MIESZKOWICZ
President of
the Aeris Futuro Foundation

Every business develops thanks to the use of natural resources – electricity in offices, fuel for company cars, printing paper; this is nothing but carbon, oxygen, water, wood ... The manner in which a company uses the environment is reflected in the effectiveness of its operations, and thus influences the financial result. Therefore, reporting the impact on the environment and active involvement of employees, partners, suppliers in ecological activities is so important. It is worth communicating in a transparent and measurable manner – estimation of the carbon footprint is a great way to do it. It is also worthwhile cooperating with non-governmental organisations, as was proved by the success of the ecological picnic organised at Provident together with the Aeris Futuro Foundation in 2012.

up the world, use detergents correctly, check the parameters of household appliances, switch from a car to a bicycle or reduce the temperature at home. (tu mniej więcej tekst przechodzi na str.99) Both in the Head Office and in branches we have placed Turn off the light eco-stickers next to the light switches, Only boil as much water as you need next to the kettles, and Turn off the water sticker next to the taps. We have also prepared eco-posters encouraging to save paper and energy, and promoting eco-driving. Twice a year we prepare special ecological training sessions for employees, and invite them to an Eco-Picnic event. We are also trying to inform the employees about our impact on the natural environment. Provident Polska is a partner of an event organised by Environmental Information Centre UNEP/GRID-Warsaw under the slogan Give a gift to yourself and the environment. This is a nationwide education and information campaign aimed at turning attention to the fact that seemingly minor and insignificant choices that we make, directly translate into the pace of climate changes on our planet. Any information about green initiatives can be found on the intranet and in an internal magazine Nasz Provident. We endeavour to promote ecological solutions also outside the company. Therefore, we inform our current and prospective business partners of eco-standards functioning in Provident, and requirements to be met by products and services offered to us by subcontractors.



SABINA PASZKOWSKA, translator, Provident Polska

Does everything have to be bio, eco and green? Certainly not. Nevertheless, it's good to know what a pro-ecological attitude is and why it's worth changing our habits gradually to lead a better life. That is way I support such initiatives as eco-week or eco-picnic during which in a congenial and pleasant atmosphere one can learn a lot, for instance about ecological driving, how to distinguish truly eco-products from those pseudo ones or how to properly sort household waste, cause it's not as easy as we think... So, let's act green!

BEST PRACTICE

Green Education

Ecology is trendy especially if one can experience it. Therefore in September 2013, within the Green Provident program, we invited our employees and customer advisors to participate in an eco-week. Each day was dedicated to a different theme connected both with work as well as everyday life. The themes were as follows: "Ecology in motion", "Staying energetic at work", "Stop the deluge of paper", "Saving H2O" and "The way you're perceived – eco shopping". The eco-week ended with an eco-picnic held on the day of St. Francis who is the patron saint of ecologists. All participants received any-stress balls resembling the globe, which help to relax and think about ecological innovations. During the picnic employees could

take part in arts and crafts workshops and make eco-boxes, eco-jewellery, eco-bags, learn how to reuse office stationery and try foodstuffs from BioBazar. Moreover, at its stand CorpoFlota, a company which manages company cars, organised eco-driving workshops. We also chose the winners of the Closer to nature competition which was about employees and customer advisors sending photos of places in which they feel closer to nature.

We believe that our habits and routines can change into more ecological thanks to such activities and consequent education. We also encourage our employees and customer advisors to provide us with their ideas on what else can be done and changed to reduce our negative impact on the environment.

Eco-awareness of our business partners

We want to promote a responsible supply chain and thus we encourage our business partners to apply pro-ecological procedures and practices. We check whether our suppliers have implemented the environmental policy, and if not, we encourage them to introduce it. We also make sure that their products don't contain dangerous materials, that suppliers don't use

too much energy to produce a given item or service, check what they do with waste generated from their operations, and also assess the recycling potential of products and packages. While selecting partners to cooperate with we take into account all these factors as ecology-related issues constitute one of essential items of the Supplier Questionnaire.



Indicator		External Verification	References in the Report
Strategy and Analysis			
G4-1	Statement from the most senior decision-makers of the organization about the relevance of sustainability to the organization and its strategy	✓	5
Organizational Profile			
G4-3	Name of the organisation	✓	8
G4-4	Primary brands, products and/ or services	✓	11
G4-5	Location of organisation's headquarters	✓	8
G4-6	Number of countries where the company operates	✓	8
G4-7	Nature of ownership and legal form	✓	8
G4-8	Markets serviced including geographic breakdown, sectors served, and types of clients/ consumers and beneficiaries	✓	10
G4-9	Scale of the organisation	✓	10
G4-10	Total number of employees by employment type, employment contract type, region and gender	✓	70–71, 73–75
G4-11	Percentage of employees covered by collective bargaining agreements	✓	87
G4-12	Characteristics of the supply chain/ values	✓	64–65
G4-13	Significant changes during the reporting period regarding the organisation's size, structure, ownership, or its supply chain.	✓	Not applicable
G4-14	Explaining whether and how the precautionary principle is addressed by the organisation	✓	46–47
G4-15	Externally developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes or which it endorses	✓	22
G4-16	Membership of associations (such as industry associations) and/ or national or international advocacy organizations	✓	22
Identified Material Aspects and Boundaries			
G4-17	Organisational structure specifying main departments, subsidiaries, affiliates or joint-ventures including those not covered by the report	✓	Not applicable
G4-18	Process for defining the report content and implementing the Reporting Principles for Defining Report Content	✓	18
G4-19	Material aspects identified in the process for defining report content	✓	18–19
G4-20	Scope and significance of every aspect identified within the organisation	✓	18–19
G4-21	Scope and significance of every aspect identified outside the organisation	✓	18–19
G4-22	Explanation of the effects of any restatements of information provided in previous reports, and the reasons for such restatements	✓	Not applicable
G4-23	Significant changes from previous reporting periods in the Scope and Aspect Boundaries	✓	18–19
Stakeholder Engagement			
G4-24	A list of stakeholder groups engaged by the organization	✓	21
G4-25	Basis for identification and selection of stakeholders	✓	20
G4-26	Approach to stakeholder engagement, including frequency of engagement by stakeholder type and by group	✓	20
G4-27	Key topics and concerns that have been raised by stakeholders, and how the organization has responded to those key topics and concerns, including through its reporting	✓	20
Report Parameters			
G4-28	Reporting period	✓	18
G4-29	Date of most recent previous report (if any)	✓	Not applicable
G4-30	Reporting cycle (annual, biennial etc.)	✓	18
G4-31	Contact point for questions	✓	Report cover page
G4-32	Table identifying the location of Standard Disclosure in the report	✓	102–103
G4-33	Policy and internal practice with regard to seeking external assurance for the report	✓	18
Governance Structure and Composition			
G4-34	Governance structure of the organization, including committees under the highest governance body responsible for specific tasks	✓	13
Ethics and Integrity			
G4-56	Values, principles, standards and norms of behaviour such as codes of conduct and codes of ethics	✓	12; 46–47