



PROG
Holdings, Inc.

2024 Environmental, Social and Governance Tear Sheet



**SASB
STANDARDS**

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**SUSTAINABLE
DEVELOPMENT
GOALS**

PROG Holdings 2024 ESG Tear Sheet

This document contains disclosure by PROG Holdings, Inc. (which we may refer to as the “Company”, “we”, “our”, or “us”) of environmental, social and governance metrics and practices that we consider to be relevant to our business, as well as certain of those included in the IFRS Foundation Sustainability Accounting Standards Board (“SASB”) standards for the Consumer Finance industry. The disclosures in this document are also aligned with certain aspects of the United Nations Sustainable Development Goals (“UN SDGs”), as indicated by the numbered squares appearing at the beginning of the various sections of this document. This report discloses ESG data for the Company for the period January 1, 2024, through December 31, 2024, unless otherwise noted.

Our Approach to ESG

Our Environmental, Social and Governance (“ESG”) program, which we will continuously strive to improve, is based upon information and feedback we have received from our key stakeholders, including our shareholders, customers, employees and Board of Directors (“Board”). In addition, we have considered principles and recommendations from leading ESG standards and rating agencies. Our management team and Board believe that responsible ESG practices are critical to our long-term success and sustainability, and that those practices help drive shareholder value. Currently, our ESG program and initiatives focus on five important goals:

- Respecting and valuing our customers by providing them with transparent, compliant and easy-to-use product offerings, as well as excellent customer service, to position them to have a positive and successful experience with our offerings;
- Recruiting, developing, promoting and retaining a workforce that is representative of the customers we serve, with the goal of ensuring that all of our employees feel a sense of belonging with the Company and their co-workers;
- Improving and investing in the communities where our customers and employees live and work;
- Understanding the Company’s environmental footprint, and working to reduce our unfavorable impacts on the environment, including greenhouse gas (“GHG”) emissions, and energy, water and paper consumption; and
- Implementing and maintaining strong corporate governance practices.

We believe that pursuing these goals will be an ongoing journey of continuous improvement. We value the views of our key stakeholders regarding our ESG programs and initiatives, and thus, will continue to listen to the information and feedback we receive from them, as we continue our journey to improve the lives of our customers and employees, and our communities and environment.

About Us

PROG Holdings, Inc. (NYSE:PRG), headquartered in Salt Lake City, Utah, is a financial technology holding company that provides transparent and competitive payment options to consumers. The Company owns Progressive Leasing, an in-store, app-based, and e-commerce point-of-sale lease-to-own solutions provider; Vive Financial, an omnichannel provider of second-look revolving credit products; Four Technologies, Inc. which offers Buy Now, Pay Later (“BNPL”) payment options to consumers through the Four platform; and Build, a credit building financial management tool.

Consolidated Activity Metrics for the Company

Metric	2024	2023	2022
Revenue (\$MM)	\$2,463	\$2,408	\$2,598
Gross Merchandise Volume, or “GMV”* (\$MM)	\$2,370	\$2,041	\$2,215
Full-Time Employees	1,403	1,606	1,692
Active customer count by reportable segment and other:**			
(1) Progressive Leasing	(1) 934,000	(1) 893,000	(1) 943,000
(2) Vive Financial	(2) 90,000	(2) 86,000	(2) 92,000
(3) Other	(3) 252,000	(3) 113,000	(3) 39,000
SASB: FN-CF-000.A			

*Progressive Leasing’s GMV is defined as the retail price of merchandise acquired by Progressive Leasing, which it then leases to its customers. Vive’s and Four’s GMV is defined as gross loan originations. We believe GMV is a key performance indicator of our Progressive Leasing and Vive segments, as it provides the total value of new lease and loan originations written into our portfolio over a specified time period. GMV does not represent revenues earned by the Company, but rather is a leading indicator we use in forecasting revenues the Company may earn in the short-term.

**Active customer counts include customers that may have an active lease or loan agreement with more than one segment.

Respecting and Valuing Our Customers



We empower our customers with transparent and flexible payment options that allow them to have many of the same purchasing opportunities as consumers with higher credit scores. We appreciate our customers and recognize that they are the lifeblood of our business. Our commitments to ethical and transparent selling practices, providing excellent customer service, working with our customers to help them achieve success with our offerings, including when they face unexpected financial hardships or other life challenges, and protecting the security of their personal information, are all part of how we show our customers that we respect and value them.

We believe the strong focus by Progressive Leasing, Vive and Four on customer satisfaction generates repeat business from our customers and long-lasting relationships with their POS partners. Progressive Leasing's, Vive's and Four's customers are provided access to products through multiple channels, including Progressive Leasing's and Vive's network of POS partner locations and e-commerce sites. Our customers benefit from Progressive Leasing's flexible payment alternatives and other features, including early purchase options, reinstatement options, product replacement, discounts and other benefits.

Customer Welfare

Metric	Disclosure
Supporting customers to enable ownership of leased merchandise	<p>A significant portion of Progressive Leasing's customers achieve merchandise ownership, including by paying-off their leases early, successfully completing their lease term, or through other arrangements with the Company. Our Progressive Leasing business provides its customers with flexible terms, including low initial payments, early buyout options, and the ability to cancel their lease at any time without any negative consequences.</p> <p>For leases funded by Progressive Leasing in 2023, the large majority of those transactions resulted in customers achieving ownership of the leased merchandise. Approximately 76% of customers who paid off their leases that were funded in 2023 did so using an early purchase option.</p>
Supporting customers facing economic challenges	<p>Our goal in situations where our customers are facing unexpected financial and life challenges is to assist those customers in finding a way to ultimately be successful with our product offering, despite the hardships they are facing. To assist customers who experience financial difficulties, we carefully evaluate each customer's unique situation. Our actions to support those customers may include:</p> <ul style="list-style-type: none">■ Suspending collections activities;■ Modifying payment schedules personalized to the customer's unique situation;■ Offering discounted settlement opportunities, where appropriate;■ Waiving non-sufficient fund fees; and■ Allowing customers to defer making payments owed to us <p>In addition, with respect to Progressive Leasing customers who are active duty military personnel, when those customers experience financial challenges, or are deployed, we typically forgive their remaining lease payments and allow them to keep their leased merchandise.</p>

Customer Welfare

Metric	Disclosure																				
Resolving customer concerns in a timely manner	We provide customers with multiple avenues for making us aware of any complaints or concerns they may have about their experiences with us. We carefully track the complaints we receive from customers, the timeliness of our responses to customers who call us with complaints, and the time it takes for us to resolve those matters.																				
	<table border="1"> <thead> <tr> <th>Customer Welfare Data</th> <th>2024</th> <th>2023</th> <th>2022</th> </tr> </thead> <tbody> <tr> <td>Progressive Leasing customer complaints resolved on the same day</td> <td>57%</td> <td>53%</td> <td>54%</td> </tr> <tr> <td>Progressive Leasing customer complaints resolved in less than 10 days</td> <td>79%</td> <td>91%</td> <td>76%</td> </tr> <tr> <td>Progressive Leasing customer complaints resolved in less than 30 days</td> <td>95%</td> <td>99%</td> <td>89%</td> </tr> <tr> <td>Customer complaints expressed as a percentage of total active leases</td> <td>0.35%</td> <td>0.40%</td> <td>0.56%</td> </tr> </tbody> </table>	Customer Welfare Data	2024	2023	2022	Progressive Leasing customer complaints resolved on the same day	57%	53%	54%	Progressive Leasing customer complaints resolved in less than 10 days	79%	91%	76%	Progressive Leasing customer complaints resolved in less than 30 days	95%	99%	89%	Customer complaints expressed as a percentage of total active leases	0.35%	0.40%	0.56%
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Monitoring customer satisfaction	We believe the service our customers receive through our customer support agents is critical to them having a positive experience and wanting to utilize our product offerings again as repeat customers. For that reason, we frequently conduct customer satisfaction surveys that are focused on how customers view their interactions with our support agents, at all phases of the transaction lifecycle.																				
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Responsible Selling Practices

The Company maintains compliance policies, procedures and internal controls that are designed to ensure that our product offerings are advertised, marketed, and otherwise presented to consumers in a manner that complies with laws and our internal policies, including those that prohibit unfair or deceptive acts. The Company works to detect and promptly remediate any acts or practices that are inconsistent with these expectations and requirements.

Metric	Disclosure
Responsible product offering	<p>In connection with launching new product offerings, or implementing significant changes to our existing offerings, we have a review process designed to ensure that:</p> <ul style="list-style-type: none">✓ The new or revised offering complies with all laws, internal disclosure requirements, and Company policies, including a review by Compliance and Law departments, as well as external counsel as appropriate;✓ The terms of use are transparent and easy for the customer to understand;✓ The product is easy for the customer to use, which we confirm by beta testing;✓ The product and the customer related interactions with it and with us are designed to protect customers' personal information, including a review by Information Security and data privacy functions; and✓ We conduct compliance reviews of all promotional materials to ensure we continue to market responsibly to our customers. <p>We do not knowingly facilitate any advertising that is exploitative, discriminatory, deceptive, or abusive. We do not allow third parties to use our data to make impactful decisions about individuals, such as eligibility for credit, insurance, housing, employment, or education. Our data is used exclusively to match people to our ads that may interest them.</p>
Percentage of total remuneration for covered employees that is variable and linked to the amount of products and services sold	<p>None of our Progressive Leasing, Vive, or Four employees have variable compensation connected to the number of individual LTO or credit agreements generated with end customers. For certain employees, their incentive compensation is connected to the GMV generated from the POS partners that are assigned to them as their accounts. However, our sales employees do not have the ability to influence decisioning for our customers or to reverse decisions for individual applicants.</p>

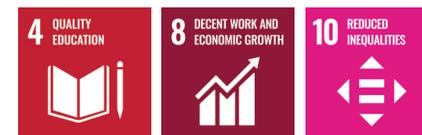
Responsible Selling Practices

Metric	Disclosure																								
<p>Approval rate for (1) credit and (2) pre-paid products for applicants with FICO scores above and below 660</p> <p>SASB: FN-CF-270a.2</p>	<p>Our review and evaluation process, and the decisions we reach to approve an applicant for an LTO or credit transaction are all made with the objective of ensuring the customer can satisfy their payment obligations. However, when customers experience unanticipated financial challenges, we work with them in a number of ways, including those referenced above in “Supporting Customers Facing Economic Challenges.”</p>																								
<p>(1) Average fees from add-on products, (2) average APR, (3) average age of accounts, (4) average number of trade lines, and (5) average annual fees for pre-paid products, for customers with FICO scores above and below 660</p> <p>SASB: FN-CF-270a.3</p>	<p>Our Progressive Leasing, Vive and Build businesses do not sell or otherwise offer add-on or pre-paid products. Our Four business offers customers the ability to voluntarily opt in to a feature that allows them to use Four’s buy now, pay later offering at various national retailers, including premium retailers, and receive enhanced customer service in exchange for a small monthly fee. Four’s customers may cancel this feature at any time. As relevant to our reportable segments, we measure performance for this area of SASB based on the metrics described below, and other factors.</p> <p>Progressive Leasing</p> <table border="1"> <thead> <tr> <th></th> <th>2024</th> <th>2023</th> <th>2022</th> </tr> </thead> <tbody> <tr> <td>Provision for lease merchandise write-offs as a percentage of Progressive Leasing Revenue</td> <td>7.5%</td> <td>6.7%</td> <td>7.7%</td> </tr> </tbody> </table> <p>Vive Financial</p> <table border="1"> <thead> <tr> <th>Average age of accounts</th> <th>2024</th> <th>2023</th> <th>2022</th> </tr> </thead> <tbody> <tr> <td>30-59 days</td> <td>6.0%</td> <td>6.6%</td> <td>6.0%</td> </tr> <tr> <td>60-89 days</td> <td>3.8%</td> <td>3.9%</td> <td>3.4%</td> </tr> <tr> <td>90+ days</td> <td>5.9%</td> <td>5.8%</td> <td>5.1%</td> </tr> </tbody> </table>		2024	2023	2022	Provision for lease merchandise write-offs as a percentage of Progressive Leasing Revenue	7.5%	6.7%	7.7%	Average age of accounts	2024	2023	2022	30-59 days	6.0%	6.6%	6.0%	60-89 days	3.8%	3.9%	3.4%	90+ days	5.9%	5.8%	5.1%
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Customer Privacy

Metric	Disclosure
Privacy Policy	PROG Leasing Privacy Policy , Vive Financial Privacy Policy and Four Technologies Privacy Policy
<p>Number of account holders whose information is used for secondary purposes</p> <p>SASB: FN-CF-220a.1</p>	<p>Our privacy policies describe the purposes for collection of personal information, to whom we may disclose the personal information, and the manner in which we use the personal information, including:</p> <ul style="list-style-type: none"> ■ providing and improving our services ■ providing users with a personalized user experience on our website ■ contacting users about our services, and providing customer service ■ providing users with personalized advertising and marketing communications ■ detecting, preventing, mitigating, and investigating fraudulent or illegal activity <p>When we share personal information with service providers, we require those service providers to maintain reasonable safeguards to protect the availability, confidentiality, and integrity of the personal information.</p>
<p>Total amount of monetary losses as a result of legal proceedings associated with customer privacy</p> <p>SASB: FN-CF-220a.2</p>	<p>Information about material legal proceedings can be found in our Annual Report on Form 10-K for the year ended December 31, 2024, which was filed with the SEC on February 19, 2025.</p>
<p>Protecting our customers' information</p>	<p>See "Description of approach to identifying and addressing data security risks SASB: FN-CF-230a.3" under the "Data Security" heading below.</p>

Recruiting, Developing, Promoting and Retaining Our Employees



Our Board of Directors and management team believes that recruiting, hiring, developing, promoting, and retaining a diverse and highly motivated and qualified team of employees is critical to the long-term success and sustainability of our business. Our Board of Directors ensures our commitment to these efforts through ongoing oversight of Human Capital practices and ethics issues via an update from our Chief People Officer at least twice a year.

Human Capital Management

Metric	Disclosure								
Employee engagement	<p>Employee engagement continues to be a key component of our overall success. We use the results from employee engagement surveys to identify areas to further enhance the employee experience and implement improvements.</p> <p>In addition to formal engagement surveys, we have implemented numerous other programs and initiatives to promote and increase employee engagement and to improve our employee satisfaction, including:</p> <ul style="list-style-type: none"> ■ A Company-wide, digital peer recognition tool that allows employees at any level of the organization to recognize other employees for notable accomplishments; ■ Creative townhall “all hands on” meetings held at least twice per year, to update employees on Company initiatives and performance, and recognize employee and/or departmental accomplishments; ■ Community service projects, designed to bring employees and management together for a common cause and expanded mentorship for employees; ■ Manager meetings to review the status of Company and departmental initiatives and projects, and discuss employee career development and training opportunities; ■ Service awards at 5, 10, and 15 years of service, through which employees are provided with a bonus award, and Company-wide recognition; and ■ Employee and family appreciation events each year that bring employees and their families together. 								
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	2024	2023	2022						
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Human Capital Management

Metric	Disclosure			
Talent Retention		2024	2023	2022
	Average employee tenure (years)	3.87	3.24	3.60
	Voluntary turnover (non-operations)	9%	9%	24%
	Involuntary turnover (non-operations)*	21%	3%	12%
	Voluntary turnover (operations)	27%	32%	53%
	Involuntary turnover (operations)*	16%	7%	12%

*A reduction in force implemented as part of our cost reduction initiatives in Q1 2024 led to the increase in involuntary turnover.

Training and development

We are dedicated to providing training, development opportunities, and tools for our employees that not only enable professional growth, but also provide them with the experiences and learning to enable them to succeed professionally and personally. Our strategic investment in human capital reflects our belief in the transformative power of education on organizational performance and sustainability.

Training and development opportunities we provide to our employees throughout their career development cycles include:

- Providing no-cost access to LinkedIn Learning to all employees, enabling them to take unlimited courses from a library of thousands of options;
- Offering tuition assistance reimbursement of up to \$5,250 per year for full time employees and \$2,625 per year for part time employees;
- Partnering with NYU Tandon School of Engineering to offer a free Cyber Fellows program for those seeking an advanced degree in Cybersecurity; and
- Providing employees at every level with tailored training specific to their department, helping them strengthen both technical and soft skills, unlock their potential, enhance individual and team performance, and achieve measurable results.

	2024	2023	2022
Total training hours*	142,000	158,000	122,000
Tuition reimbursement dollars	\$109,950	\$134,590	\$202,449
Internal promotions	117	138**	259**

*Includes training provided to our global workforce.

**Reflects promotions received by employees who applied for internal positions.

Human Capital Management

Metric	Disclosure												
Benefits and compensation	<p>We provide competitive benefits to eligible team members, including healthcare, 401k, tuition reimbursement, parental leave and paid time off. Our employees may customize their benefits to meet their specific needs and goals. Those benefits include:</p> <ul style="list-style-type: none"> ■ Disability, Life and Accidental Death and Dismemberment insurance ■ An Employee Assistance Program that provides employees and their immediate family members with professional referrals, counseling sessions (provided at no charge for the first five sessions), financial planning services, family assistance and legal assistance is also provided without cost to the employee ■ Health and wellness programs and perks for employees and their spouses or partners, which includes personalized health coaching, team and individual challenges, live wellness webinars and a monthly stipend for gym memberships and fitness classes ■ Multiple options for medical insurance coverage for all eligible employees, including hourly employees ■ Access to Vision Insurance, Health Savings and Flexible Spending accounts, Supplemental Life and AD&D Insurance, Critical Illness, Accident, and Hospital Indemnity plans, Legal Insurance, Identity Theft, and Pet Insurance ■ An employee stock purchase program with above-market discounts for eligible employees ■ A 401(k) plan that matches employees' contributions after 90 days of service with a 100% match on the first 3% of pay that the employee contributes, and a 50% match on the next 2% of pay that the employee contributes ■ Paid Parental Leave is provided for full-time employees who have a parental event (birth or adoption) <p>All of our employees earn more than the federal minimum wage. The average wage of a full-time hourly employee of the Company as of December 31, 2024 was \$19.59, with approximately 94% of those employees earning an average hourly wage of \$15 or more. The average total compensation and benefits for a full-time hourly employee of the Company at December 31, 2024 was approximately \$52,288 including base wages, average overtime wages, bonuses, and benefits.</p>												
Employee health and safety	<p>As shown in the table below, we believe in providing employees with a safe and healthy workplace, a commitment that is reflected in our Human Rights Policy.</p> <table border="1"> <thead> <tr> <th></th> <th>2024</th> <th>2023</th> <th>2022</th> </tr> </thead> <tbody> <tr> <td>Total Recordable Incidents</td> <td>4</td> <td>12</td> <td>6</td> </tr> <tr> <td>Total cases w/ days away</td> <td>1</td> <td>6</td> <td>1</td> </tr> </tbody> </table>		2024	2023	2022	Total Recordable Incidents	4	12	6	Total cases w/ days away	1	6	1
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Total cases w/ days away	1	6	1										

Creating an Inclusive Workplace

Metric	Disclosure
Employee Resource Groups (ERGs)	<p>We believe in being an inclusive workplace for all our employees and are committed to having a workforce of highly qualified employees who are representative of our customers and the communities in which we operate our businesses. A variety of perspectives enriches our culture, leads to innovative solutions for our business and enables us to better meet the needs of our diverse customer base. Our aim is to develop inclusive leaders and an inclusive culture where all employees feel welcome.</p> <p>Our goals also include developing, promoting and retaining employees, and ensuring that they feel a sense of belonging with the Company and their coworkers. One of the ways we strive to achieve those goals is by providing executive, monetary and other support to our ERGs, listed below, all of which encourage and welcome participation from all employees in all positions and locations. Our ERGs work to ensure their members have a voice in the Company's on-going conversations about creating an inclusive and welcoming workplace.</p> <ul style="list-style-type: none"> ■ ¡Adelante! – Hispanic and Latino Communities ■ PRIDE – PROGPeople Respecting Individuality, Diversity, and Equality ■ BIG – Black Inclusion Group ■ WIL – Women In Leadership ■ PACE – Pacific Islanders & Asians Celebrating Equality ■ VALOR – Veterans and Allies Leading the Organization Responsibly

Workforce Diversity Metrics

Our workforce data captures gender and racial/ethnic group representation for the Company as of December 31, 2024. Our reporting follows the same methodology as EEO-1 disclosure.

2024 Gender Summary Metrics*	Male	Female
Executives	82.9%	17.1%
First/Mid Managers	63.6%	36.4%
All Other Employees	39.3%	60.7%

2024 Race/Ethnicity Metrics*	American Indian or Alaskan Native	Asian	Black or African American	Hispanic or Latino	Native Hawaiian or Pacific Islander	Two or More Races	White	Did Not Identify
Executives	—	11.4%	2.9%	5.7%	—	—	80.0%	—
First/Mid Managers	—	6.2%	3.7%	11.2%	0.8%	5.0%	73.1%	—
All Other Employees	0.6%	4.7%	9.5%	24.5%	1.6%	6.3%	52.8%	—

*Metrics rounded to the nearest tenth.

Investing in Our Communities

Communities

Metric	Disclosure
Community engagement strategy	Our Board of Directors and management team are committed to giving back to, and making a positive impact in, our communities, a commitment that we carry out through the PROG Holdings Foundation (including through its PROG Development Center), the Employee Matching Gift Program, the Paid Service Program, our Dollars for Doing program, and various other community engagement activities.
PROG Foundation	The Foundation is committed to improving lives by contributing to non-profit organizations that leverage educational, developmental, and technological resources to drive socio-economic advancement and mobility for underserved populations. In 2024, the Foundation demonstrated this commitment by making over \$360,000 in total contributions to organizations such as Big Brothers Big Sisters, Boys and Girls Clubs and numerous other deserving causes. In addition, the Foundation also donated a large amount of furniture and office equipment to a local school district in Utah which was used to significantly improve office and classroom spaces.
PROG Development Center	Our PROG Development Center brings together technology, education, community and community-based organizations, and government partnerships to provide young adults in economically challenged areas of Utah the opportunities for socio-economic mobility. The Foundation-funded Development Center's benefits and functions include: <ul style="list-style-type: none"> ■ Providing young adults, primarily between the ages of 16 and 24, with access to technology, in-person and hybrid programming initiatives, and other offerings designed to develop the skills and resources necessary to support job readiness ■ Creating programming collaboratively with community leaders, local organizations and businesses, local school district representatives, and current and former high school students
Matching Gift Program	Our Matching Gift Program matches employee donations to most non-profit organizations, with a maximum annual match of \$1,000 per employee. We believe our Matching Gift Program helps ensure that a meaningful portion of our charitable giving is responsive to the local needs of the communities where our employees live and work.

Communities

Metric	Disclosure												
Paid Service and Community Engagement Programs	<p>We believe it is crucial that our managers and employees, at every level of the Company, become personally engaged in the work of improving our communities by volunteering their time. To foster that objective, we have taken the following steps:</p> <ul style="list-style-type: none"> ■ Through our Paid Service Program, all of our employees are provided with up to eight hours of paid time to perform services for eligible non-profit organizations ■ Through our Dollars for Doing program, the Company will donate up to \$1,000 per employee each year to eligible non-profit organizations, based on the number of hours the employee has volunteered for the organization ■ The Company sponsors and participates in numerous community engagement and improvement events each year 												
Community Engagement Data													
	<table border="1"> <thead> <tr> <th></th> <th>2024</th> <th>2023</th> <th>2022</th> </tr> </thead> <tbody> <tr> <td>Annual charitable spend*</td> <td style="text-align: right;">\$1,762,400</td> <td style="text-align: right;">\$1,245,300</td> <td style="text-align: right;">\$1,202,700</td> </tr> <tr> <td>Employee volunteer hours**</td> <td style="text-align: right;">2,798</td> <td style="text-align: right;">2,961</td> <td style="text-align: right;">1,354</td> </tr> </tbody> </table>		2024	2023	2022	Annual charitable spend*	\$1,762,400	\$1,245,300	\$1,202,700	Employee volunteer hours**	2,798	2,961	1,354
	2024	2023	2022										
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Employee volunteer hours**	2,798	2,961	1,354										

*Annual charitable spend amount represents (1) contributions made to charitable organizations by both PROG Holdings and the Foundation, (2) costs for conducting programming that benefits the Foundation's young adult participants, and (3) the Foundation's operating costs, which were approximately \$742,000, \$599,000 and \$300,000 in 2024, 2023 and 2022, respectively. The programming costs and operations of the Foundation are primarily funded by PROG Holdings.

**The number of hours reported for 2022, 2023, and 2024 includes hours volunteered by our employees for non-profit organizations at events that were not sponsored or coordinated by the Company and that were not part of our paid service program.

Understanding and Improving Our Environmental Impacts



Given the limited number of facilities used in our operations, and the nature of our business, we have a much less significant impact on the environment than many other industries. In addition, because all of our facilities are leased, we have restrictions on our ability to modify them and their systems, to improve their environmental impacts, or for any other reason. Nonetheless, we are committed to doing our part to further reduce energy, water and paper use, as well as our greenhouse gas (“GHG”) emissions, and our overall impact on the environment, as detailed in our [Environmental Policy](#).

In line with our environmental management commitments, we seek to reduce the use of paper for communications with customers and employees and reduce our water usage. For example, during recent years we have transitioned away from paper based communications to digital communications to reduce the use of paper, and converted our landscaping to xeriscaping, which has led to a reduction in our external water usage for the second year compared to our usage prior to introducing xeriscaping.

Digital communications used in 2024 resulted in:



approximately 157,900 trees saved



approximately 147,800,000 gallons of water being saved



avoiding an estimated 121,200,000 pounds of carbon dioxide emissions



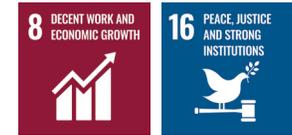
preventing approximately 8,150,000 pounds of solid waste from being sent to landfills or incinerators

Our hybrid office policy reduces our emissions associated with employee commuting, which compared to a full-time in-office scenario helped us avoid an estimated 3,046 MTCO₂e throughout 2024.

Climate Change & Energy

Metric	2024	2023	2022
GHG EMISSIONS			
Scope 1 emissions (MTCO ₂ e)	574.18	886.99	900.31
Scope 1 emissions intensity (MTCO ₂ e/\$M revenue)	0.24	0.37	0.35
Scope 1 emissions intensity (MTCO ₂ e/building square foot)	0.003	0.005	0.004
Scope 2 emissions (MTCO ₂ e)	635.34	786.23	1,190.06
Scope 2 emissions intensity (MTCO ₂ e/\$M revenue)	0.27	0.33	0.46
Scope 2 emissions intensity (MTCO ₂ e/building square foot)	0.003	0.004	0.005
Scope 3 emissions (MTCO ₂ e)	1,574.02	2,164.79	1,545.55
ENERGY MANAGEMENT			
Percentage grid electricity	100%	100%	100%
Percentage renewable energy	0%	0%	0%

Implementing Governance Best-Practices



Board of Directors Oversight

Metric	Disclosure
Board of Directors	<ul style="list-style-type: none"> ■ Provide comprehensive oversight of ESG matters, initiatives, and progress ■ Receive an update on ESG matters at least once each year
Nominating, Governance & Corporate Responsibility Committee	<ul style="list-style-type: none"> ■ Oversee the Company's overall approach to ESG and corporate responsibility matters, including ESG prioritization, integration and external positioning ■ Oversee alignment of ESG initiatives with the Company's overall business strategy and objectives and receive an update at least once each year ■ Monitor, consider, and communicate with the full Board regarding investor preferences and priorities with respect to ESG matters
Compensation & Human Capital Committee	<ul style="list-style-type: none"> ■ Oversee the Company's human capital strategies, programs and practices, culture, and employee engagement ■ Receive periodic updates from management about such ESG matters
Audit Committee	<ul style="list-style-type: none"> ■ Work with the Vice President of Audit Services regarding the policies, processes and procedures relating to our ESG disclosures ■ Receive periodic updates from management about such ESG matters

Business Ethics

We are committed to engaging in ethical business practices and providing quality products that are transparent, easy-to-use and compliant with all laws and our policies. Servicing our customers and achieving results the right way – not only in a manner that complies with all laws and regulations, but also ethically – is critically important to us successfully growing our business and ensuring its sustainability.

Metric

Company Ethics Program

Our [Code of Conduct](#), which applies to our employees, officers, and directors, outlines our key business practices and ethical principles, including policies related to harassment, anti-corruption, insider trading, and political activities. We are committed to maintaining a culture that promotes the detection and resolution of instances of misconduct, which we try to prevent.

Employees are trained annually on the Code of Conduct, including on ways to report violations of the Code of Conduct or any violation of laws, regulations, other Company policies or procedures or behavior that otherwise appears to be unethical. We require each employee to acknowledge the Code and we also provide ethics-related training.

Our strong culture of compliance is supported by a substantial investment in people, processes, and technology, and demonstrated by the following factors:

- The compliance functions for Progressive Leasing, Four, and Build are led by the Chief Legal and Compliance Officer
- Vive also has a stand-alone compliance function that is led by its Senior Director of Compliance, who reports directly to Vive's President
- The tone at the top from our Board, executive management, and business unit leaders is supportive of compliance efforts
- A portion of executive compensation is tied to completion of compliance goals
- Our management-level Enterprise Risk Management Committee oversees the Company's compliance risk program
- Oversight of business ethics, including anti-bribery and anti-corruption is managed by our compliance department, led by our Chief Legal and Compliance Officer, and ultimately by the Audit Committee of the Board of Directors

Ethics Hotline

We are committed to an environment where open, honest communications are the expectation, not the exception. The Company and senior management encourage a culture where employees speak-up and escalate issues that have the potential to cause, or have already caused, harm to the Company's stakeholders. Employees have multiple avenues for reporting such concerns, including to:

- Supervisors
- The People Team representatives
- The Law Department
- The Compliance Department
- The Company's ethics hotline, which allows employees and others to anonymously report concerns 24 hours a day, seven days a week

We maintain a Non-Retaliation Policy that strictly prohibits any form of retaliation against any employee who, in good faith, reports a possible violation of laws, regulations or Company policies.

Political involvement

We are committed to conducting business with integrity and provide ethical guidance to our employees on political involvement and lobbying in our [Code of Conduct](#), pg. 29. The Company has a Political Action Committee that is committed to partnering with lawmakers whose values are aligned with the Company's and focus on initiatives that support our industry and enable financial empowerment for our customers.

Supply chain management

We expect our vendors to be strongly committed to ethical business practices and corporate social responsibility. Our [Vendor Code of Conduct](#) is intended to make sure our vendors (including their employees, agents, contractors, and other representatives acting on our behalf) understand our expectations regarding the ethical conduct of business and is in addition to, but not in conflict with, the agreements they enter with us.

Data Security

Metric	
<p>(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected</p> <p>SASB: FN-CF-230a.1</p>	<p>PROG Holdings did not experience any data breaches in 2024.</p>
<p>Card-related fraud losses from (1) card-not present and (2) card-present and other fraud</p> <p>SASB: FN-CF-230a.2</p>	<p>For our Progressive Leasing business unit, the amount of fraud related losses associated with its lease-to-own product offerings was immaterial to our financial statements in 2024, as was the amount of card-related fraud losses for our Vive segment, which we believe was due to our robust fraud prevention initiatives and processes.</p>
<p>Description of approach to identifying and addressing data security risks</p> <p>SASB: FN-CF-230a.3</p>	<p>Our Chief Information Security Officer leads a dedicated team of employees overseeing our cybersecurity and data privacy initiatives in consultation with internal and external attorneys and other professional advisors. As part of our efforts to protect and maintain the confidentiality and security of customer, employee and vendor information, and non-public information about our Company, we have developed a program designed to detect, identify, classify and mitigate cybersecurity and other data security threats. That program is based in-part on, and its maturity is measured using, the U.S. Department of Commerce's National Institute of Standards and Technology Cybersecurity Framework.</p> <p>Some of the other steps we have taken to identify, detect and mitigate data security and privacy risks include:</p> <ul style="list-style-type: none">■ Adopting information security and privacy policies;■ Conducting targeted audits and penetration tests using both internal and external resources;■ Complying with the Payment Card Industry Data Security Standard;■ Engaging an industry-leading, nationally-known third party to independently evaluate our information security maturity on a regular basis;■ Adopting a vendor risk management program, which includes receiving the results of cybersecurity and data privacy audits conducted on those vendors;■ Providing mandatory security and privacy training and awareness to all employees; and■ Maintaining cyber liability insurance.

Corporate Governance

Board Composition*

59

Average age

7.29

Years average tenure

36%

Female

4

Women

7

Men

36%

Racial/ethnic/nationality diversity

4

Number of racial/ethnic/nationality diversity

82%

Independence

9

Independent directors

2

Non-independent director

*As of December 2024.

Best Practices	Accountability	Shareholder Rights
Separate CEO and Chair roles	Annual election of all directors	Shareholder right to call special meeting
Overboarding limits on CEO and number of Audit Committees	Majority voting (plurality for contested elections)	Shareholder right to act by written consent
Stock ownership guidelines for executive officers and directors	Annual Board and Committee self-evaluations	No poison pill
Robust orientation and continuing education for directors	Annual evaluation of CEO by independent directors	One-share, one-vote
Board oversight of ESG	Cash and equity clawback policy	Majority voting director elections
Shareholder engagement program	Resignation policy	
Mandatory retirement age: 75**		

**The mandatory age is subject to being waived by a majority vote of the Board of Directors