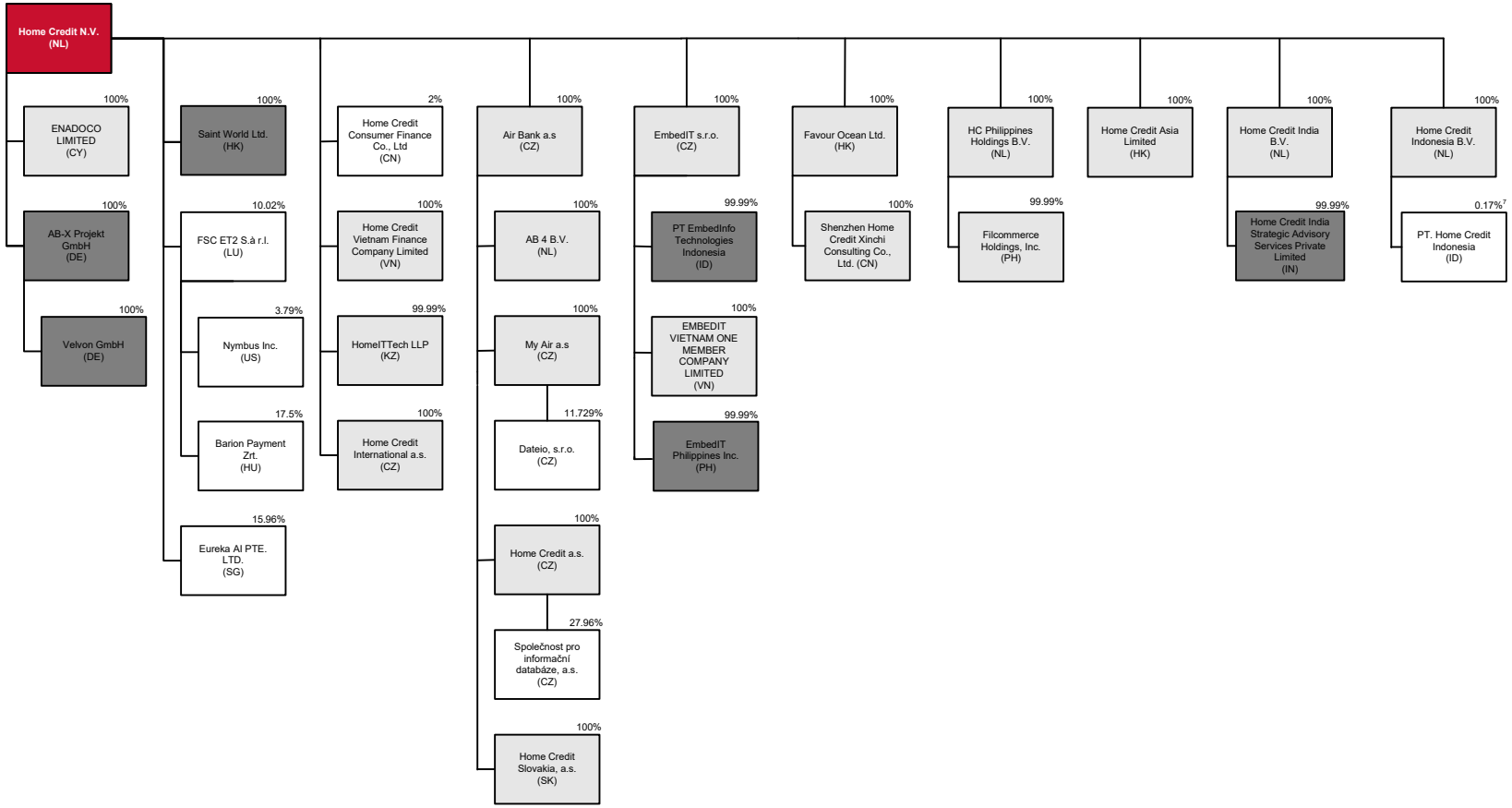Home Credit Group Full Structure as at 24 October 2025