

A snapshot of the Group

Customer numbers

2017: 2,550k

2,395k

Adjusted basic earnings per share^{2,3} (p)

2017: 36.8p (IFRS 9¹), 45.7p (IAS 39)

46.6p

Adjusted profit before tax²

2017: £84.2m (IFRS 9), £109.1m (IAS 39)

£153.5m

Proposed dividend

2017: £nil

10p

Return on assets^{1,4}

2017: 6.9% (IFRS 9¹), 6.9% (IAS 39)

7.5%

Community investment

2017: £2.6m

£1.7m

Amounts receivable from customers

2017: , £2,071.3m (IFRS 9¹), £2,309.4m (IAS 39)

£2,162.9m

Basic earnings/(loss) per share^{2,3}

2017: (75.3p) (IFRS 9¹), (66.4p) (IAS 39)

25.2p

Statutory profit/(loss) before tax

2017: (£147.9m) (IFRS 9), (£123.0m) (IAS 39)

£90.7m

Dividend cover

2017: n/a

4.7times

CET 1 ratio (%)⁵

2017: 14.5%

29.7%

Total tax contribution

2017: £168.0m

£133.6m

1 The Group has adopted IFRS 9 from 1 January 2018. Statutory prior year comparatives have not been restated. The Group has provided unaudited pro forma 2017 income statement and balance sheet comparatives as though IFRS 9 had been implemented from 1 January 2017.

2 Adjusted profit before tax is stated before: £7.5m of amortisation in respect of acquisition intangibles established as part of the acquisition of Moneybarn in August 2014 (2017: £7.5m) and exceptional charges of £55.3m (2017: £224.6m).

3 The weighted average number of shares in the period prior to the rights issue in April 2018 has been adjusted to take account of the bonus element of the rights issue of 1.367 and EPS comparatives restated.

4 Return on assets is calculated as adjusted profit before interest after tax as a percentage of average receivables for the 12 months ended 31 December.

5 Common equity tier 1 (CET 1) ratio is measured against a fully loaded total capital requirement of 25.5%.