Financial Results for the First Quarter to 30 June 2019

Today's Presenters

Hamish Paton
CEO

Nayan Kisnadwala
CFO

Nicholas Beal
Chief Regulatory and Public Affairs Officer

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Because consolidated financial information for the Company is not available prior to the year ended March 31, 2016, unless otherwise indicated, financial information presented in this presentation for periods prior to March 31, 2016 is that of Amigo Loans Ltd. Amigo Loans Ltd is the Company’s primary operating subsidiary and represented 99.9% of the Company’s consolidated revenue for the twelve months ended December 31, 2018, and differences between the consolidated financial information for the Company and financial information of Amigo Loans Ltd for periods prior to March 31, 2016 would be negligible.

Hamish Paton

Chief Executive Officer

Welcome and Agenda

- Introduction and Highlights
- Financial Review
- Regulatory Update
- Business Update
- Summary and Outlook

Evolving regulatory and macroeconomic environment with new leadership team in place

Increased regulatory focus

- Sector review to include guarantor lending assessment
- Broader review into repeat lending
- ‘Breathing space’ proposals expected to be implemented 2021
- Proactive response as sector leader, FCA data requests submitted

Deteriorating economic outlook

- Worsening macro economic environment
- Increased probability of a `no-deal` Brexit
- Growth in consumer credit continues to slow

New leadership team

- CEO in position from July 2019
- CFO: January 2019
- COO: February 2019
- CRO: January 2019

Financial Highlights: Q1 FY20 relative to Q1 FY19

Customer numbers[1]	↑ 17.3%	Customer base of 210,300 (Q1 FY19: 179,300), an increase of 17.3% year on year
Net Loan Book[2] growth	↑ 14.1%	Net loan book of £728.4m, a 14.1% increase year on year
Impairment:revenue	↑ 5.1ppts	Impairment:revenue ratio up 5.1ppts to 30.5% (Q1 FY19: 25.4%)
Cost:income	↑ 5.9ppts	Cost:income ratio increased to 23.4% (Q1 FY19: 17.5%)
Adjusted Profit after Tax	↓ 6.4%	Adjusted profit after tax of £20.4m, below prior year (Q1 FY19: £21.8m). Statutory profit after tax up 47.2% at £18.1m

[1]Number of customers has been rebased and represents the number of accounts with a balance greater than zero, now exclusive of charged off accounts.
[2]Net loan book represents total outstanding loans less provision for impairment excluding deferred broker costs.
[3]Adjusted profit is a non IFRS measure. Adjusted profit after tax for Q1 2020 is profit after tax plus impact on profit of the £28.0m bond buyback in the period (£0.5m), plus impact on profit of writing off previously capitalised fees relating to our prior revolving credit facility (£1.8m). Adjusted profit after tax for Q1 2019 is profit after tax plus shareholder loan note interest (£6.0m) and IPO costs and related financing (£3.9m) less incremental tax expense (£0.4m).

Nayan Kisnadwala

Chief Financial Officer

Key Financials

P&L (£m)

£'millions	Three months ended 30-Jun-18	Three months ended 30-Jun-19	% Change
Net Loan Book	***638.2***	***728.4***	***14.1%***
Customer numbers ('000)	***179.3***	***210.3***	***17.3%***
Revenue	62.9	71.5	13.7%
Interest payable	(9.0)	(10.4)	15.6%
Shareholder loan note interest	(6.0)	-	-
Total interest payable	**(15.0)**	**(10.4)**	**(30.7)%**
Impairments	(16.0)	(21.8)	36.3%
Operating expenses	(11.0)	(16.7)	51.8%
IPO costs and related financing	(3.9)	-	-
Profit before tax	**17.0**	**22.6**	**32.9%**
Tax on profit	(4.7)	(4.5)	(4.3)%
Profit after tax	**12.3**	**18.1**	**47.2%**
Bond buy back	-	0.5	-
RCF Fees	-	1.8	
Shareholder Loan Note interest	5.6	-	-
IPO and related financing costs	3.9	-	-
Adjusted profit after tax	**21.8**	**20.4**	**(6.4)%**
EPS (Pence)	***3.1***	***3.8***	***22.6%***
Adjusted EPS (Pence)	***5.5***	***4.3***	***(21.8%)***
Net Borrowings/ adj. tangible equity	***2.5***	***1.8***	***(28.0%)***

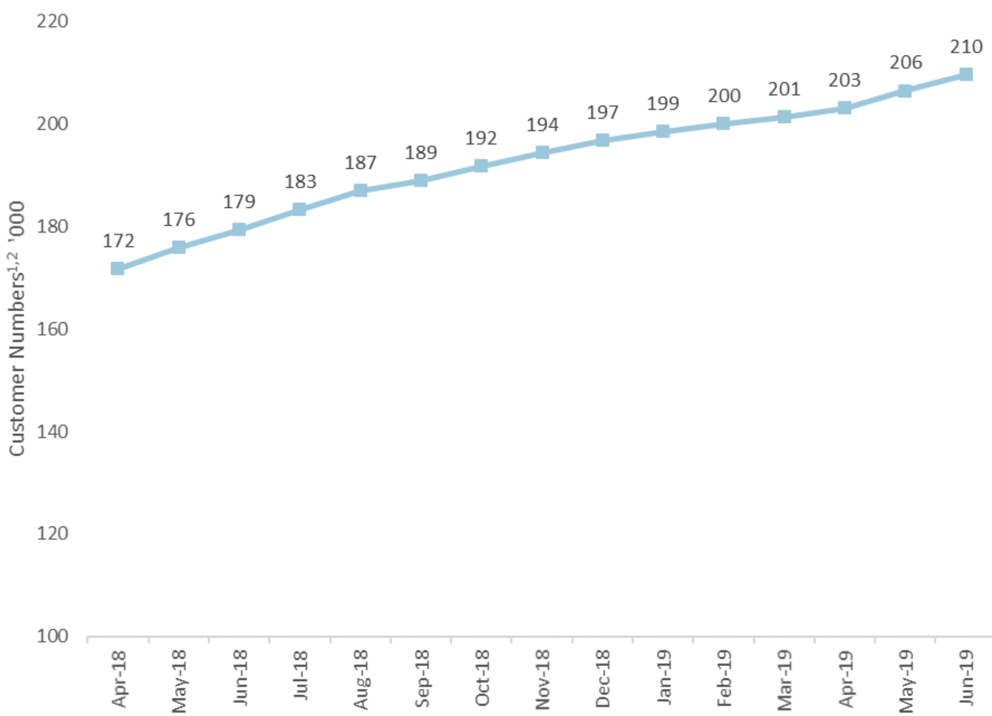
Commentary

- Strong customer and net loan book growth of 17.3% and 14.1% respectively, drives double digit revenue growth
- Underlying savings in finance costs (i.e. excluding RCF & Bond fee write offs) reflect the revised capital structure
- Impairment growth is driven primarily by operational challenges in the collections function. This is combined with a step change in quarterly originations and an increase in our assessment of the probability of a no deal Brexit
- Costs vs prior year Q1 reflect continued investments in our operations. A provision of £2.0m relating to expected losses arising from existing customer complaints has been recognised
- £2.2m of previously capitalised fees relating to the RCF have been written off as a result of the recent modification and extension of the facility, £1.8m net of tax.
- Basic earnings per share increased 22.6% to 3.8p and Adjusted basic earnings per share decreased 21.8% to 4.3p due to increase in the average number of shares post IPO and reduction in Adjusted PAT
- Net borrowings / adjusted tangible equity has improved to 1.8x

Adjusted profit is a non IFRS measure. Adjusted profit after tax for Q1 2020 is profit after tax plus impact on profit of the £28.0m bond buyback in the period (£0.5m), plus impact on profit of writing off previously capitalised fees relating to our prior revolving credit facility (£1.8m). Adjusted profit after tax for Q1 2019 is profit after tax plus shareholder loan note interest (£6.0m) and IPO costs and related financing (£3.9m) less incremental tax expense (£0.4m).

Customer Numbers

Customer Numbers



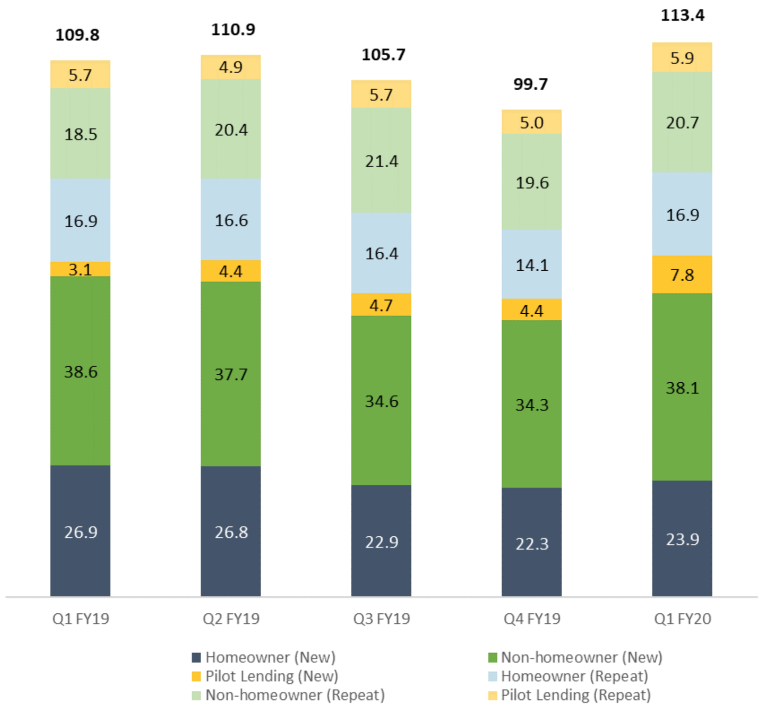
Commentary

- UK customer growth has continued to perform strongly. Jun-19 customer numbers are 17.3% higher year on year
- Customer growth primarily driven by increase in lead volume
- There is a renewed focus on customer growth

[1]Number of customers has been rebased and represents the number of accounts with a balance greater than zero, now exclusive of charged off accounts
[2]Does not include Ireland

Originations

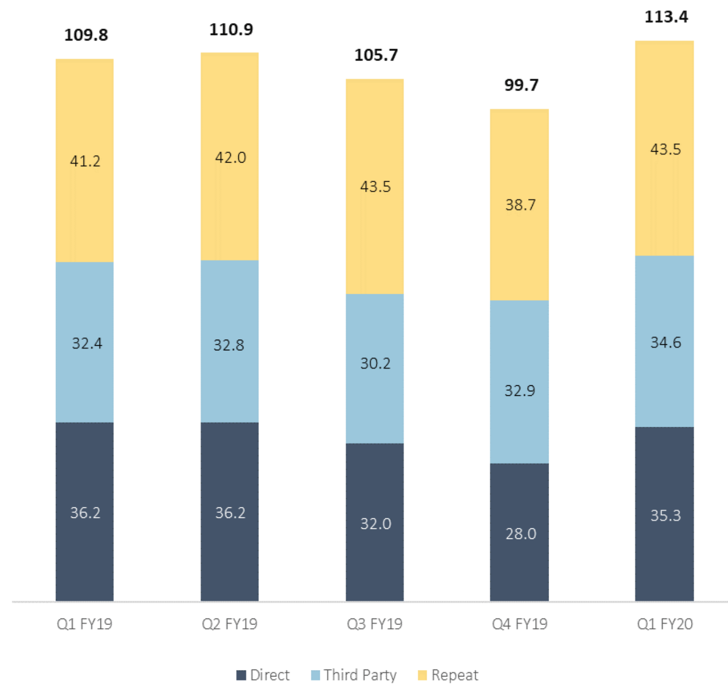
Risk segmentation (£m)



- New lending represents 62% of total originations, and will increase over coming quarters – renewed focus on new customers
- Pilot lending increased by £4.9m year on year following the release of new scorecards at the beginning of May

Amigo UK only, excludes Ireland originations

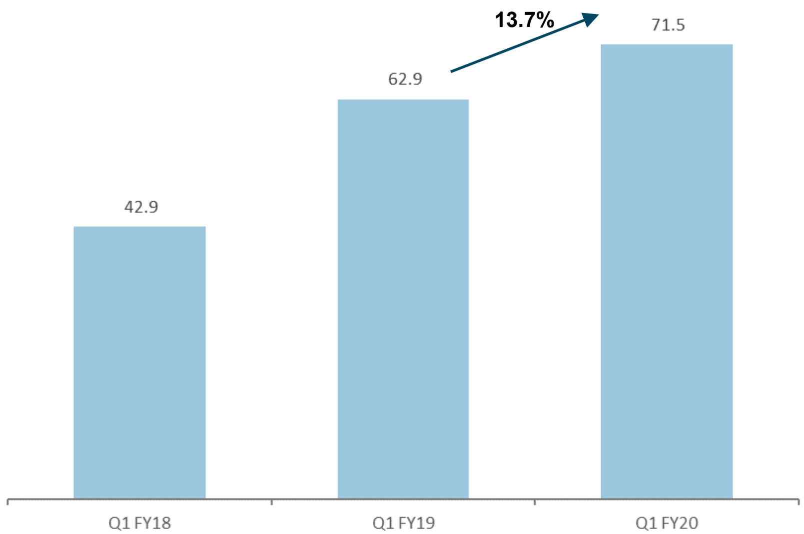
Channel mix (£m)



- Volume from Third Party channels continues to grow
- Increased marketing spend facilitated direct origination growth of 26% quarter on quarter

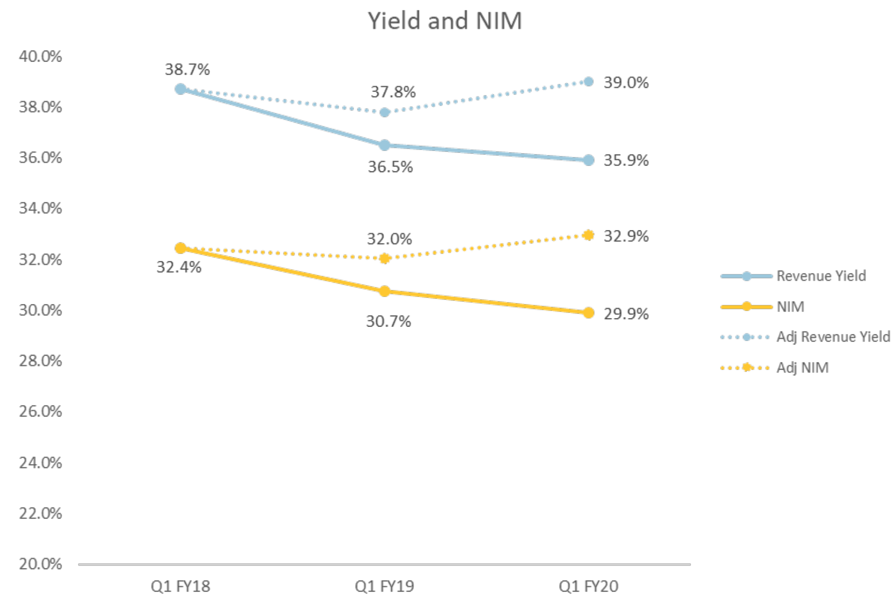
Revenue

Revenue[1]: 13.7% year on year increase (£m)



- Revenue grew by £8.6m (13.7%) to £71.5m versus Q1 FY19
- Amigo's 49.9% APR is equivalent to a 41.2% simple annual rate of interest. Adjusted revenue yield is 39.0% for Q1 FY20 due to deductions for the amortisation of capitalised broker commission (EIR); before IFRS 9 stage 3 adjustment

Revenue Yield[2], NIM[2]

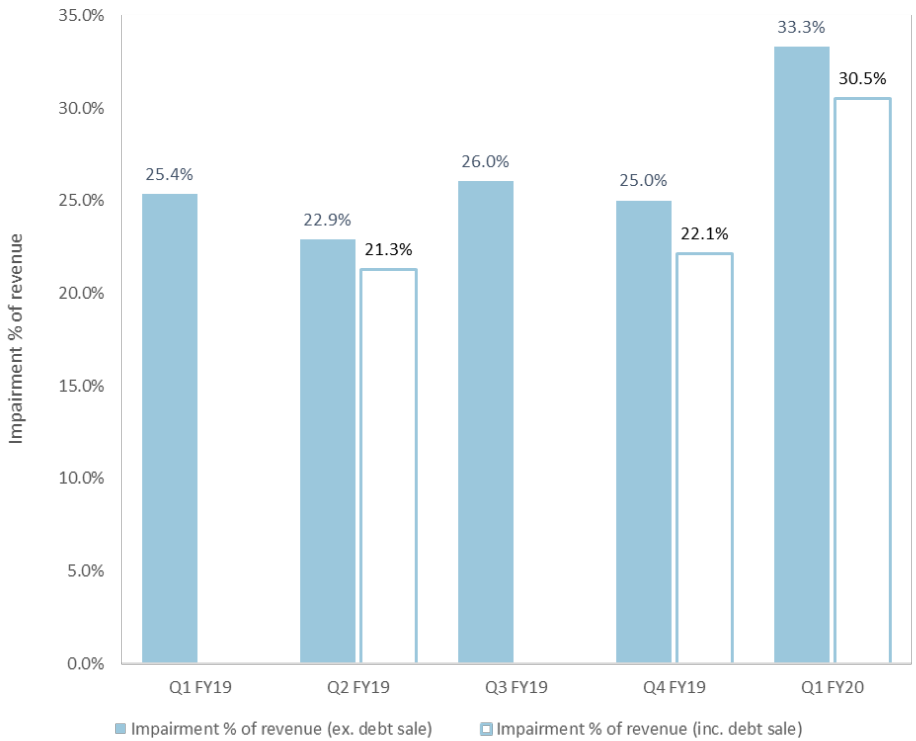


- 0.9 percentage point improvement in adjusted NIM reflects improved cost of funds

[1] Revenue is presented net of commission paid to brokers which is amortised over the life of the loan on an EIR basis.
[2] Adjusted Revenue Yield and Adjusted NIM are Revenue Yield and NIM before IFRS 9 stage 3.

Impairment charge as % of revenue reflects collection challenges and IFRS 9 impact

Impairment charge as a % of revenue[1]



Commentary

Largest driver of increased impairment ratio was:

- Operational challenges within collections. We are investing in our teams to address capacity constraints

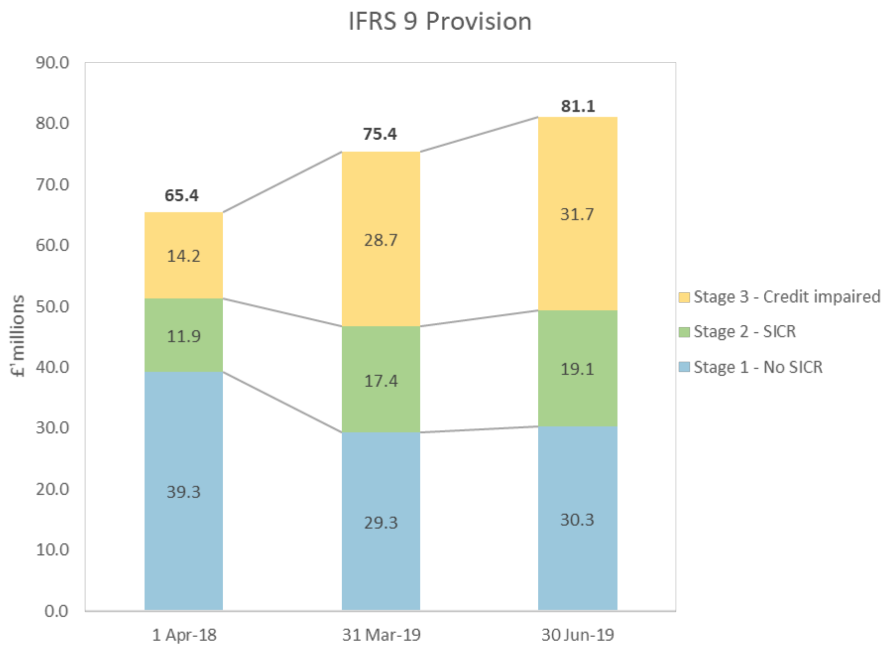
Smaller but noticeable impact due to both:

- A step up in quarterly originations following two consecutive declining quarters. Under IFRS 9 impairment provisions are recognised immediately when an asset is originated before any income is recognised
- A deteriorating macro economic environment and its potential impact on credit losses

[1] *Impairment charge and % of revenue presented excludes debts sales of £1.1m in Q2 FY19, £2.0m in Q4 FY19 and £2.1m in Q1 FY20*

Impairment provision has increased with originations growth

Provision transition



- Increased Stage 2 and 3 provisions are consistent with increasing levels of arrears experienced as a result of operational challenges in collections
- The blended stage 1 provision is £1m higher at £30.3m in Jun-19 owing to the increase in Q1 originations

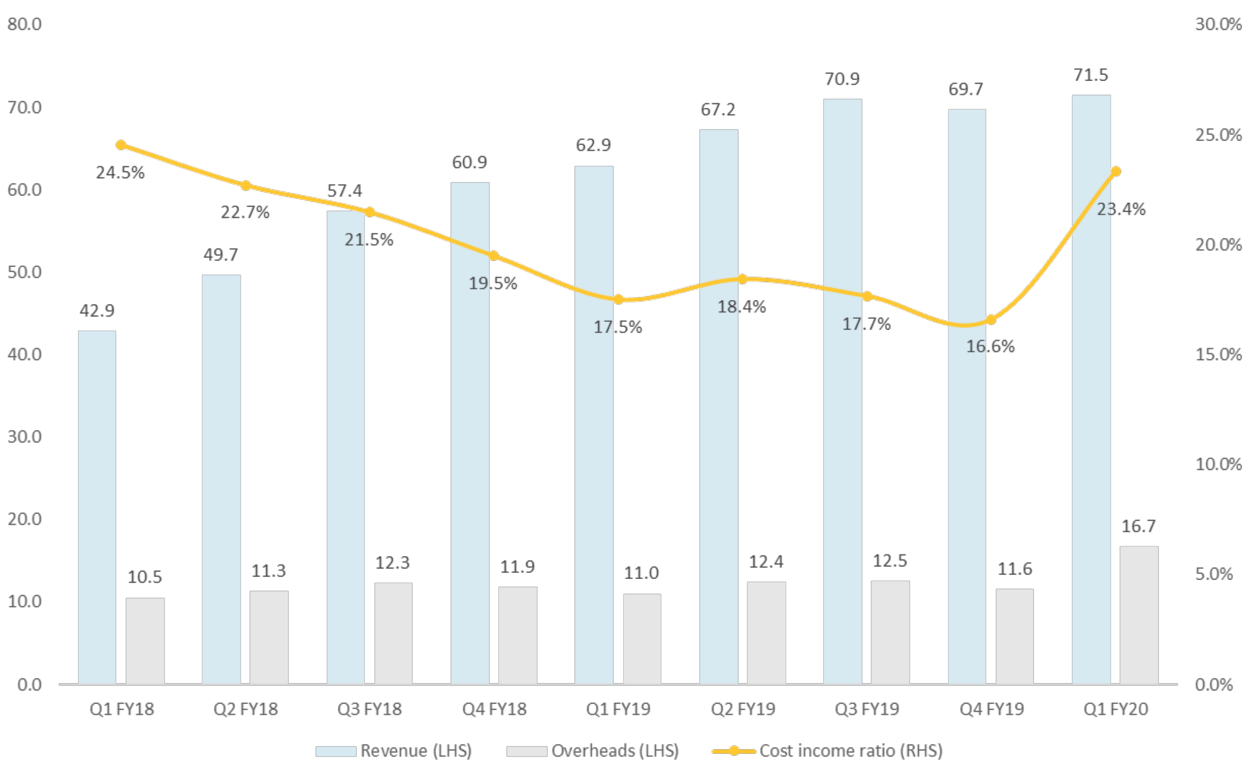
Loan book ageing

£'million	31 March 2019	30 June 2019
Current	680.9	698.6
1-30 days	59.8	63.5
31 - 60 days	12.7	14.4
> 61 days	29.6	33.0
Gross Loan Book	**783.0**	**809.5**
Provision	(75.4)	(81.1)
Net Loan book	**707.6**	**728.4**
Provision coverage	*9.6%*	*10.0%*
> 31 days past due coverage	*1.8*	*1.7*

- Provision at 1.7 times 31 days + past due receivables
- Provision coverage has increased to 10% of gross loan book

Continued strong operational leverage despite operational/governance enhancement

Cost:income ratio trends (excluding impairment)



Commentary

Cost:income ratio is at 23.4% for the quarter due to:

- Increased investment in our operations and compliance to improve customer experience and operational resilience
- £2.0m provision relating to expected losses arising from existing customer complaints
- Increased marketing expenses to drive originations
- Cost:income ratio remains best in class and a key competitive advantage
    - Industry equivalents are generally two times higher for cost:income ratio
    - Staff costs for the quarter are at 4.9% of revenue

Growing cash generation

Cash flow statement[1]

£'millions	Three months ended 30-Jun-18	Three months ended 30-Jun-19	% Change
Profit after tax	12.3	18.1	47%
Tax	1.8	(6.0)	(433)%
Finance costs	14.2	8.1	(43)%
Movements in working capital	3.0	(0.3)	(110)%
Operating cash flow (excluding loan book movements)	**31.3**	**19.9**	**(36)%**
Loans issued	(109.8)	(115.1)	5%
Collections	126.4	146.4	16%
Interest accrued	(69.2)	(76.0)	10%
Impairment	16.0	21.8	36%
Other Loan Book Movements		1.5	-
Net movement in loan book	**(36.6)**	**(21.4)**	**(42)%**
Net cash used in operating activities	**(5.3)**	**(1.5)**	**(72)%**
Purchases of Bonds	-	(29.1)	-
Purchase of PPE	-	(0.2)	-
Dividend paid	-	-	-
Proceeds from external funding	17.0	72.6	*NM*
Repayment of external funding	(12.0)	(29.5)	*NM*
Net cash used in investing and financing activities	**5.0**	**13.8**	**176%**
Net increase in cash	(0.3)	12.3	*NM*
Cash at beginning of period	12.2	15.2	25%
Cash at end of period	**11.9**	**27.5**	**131%**

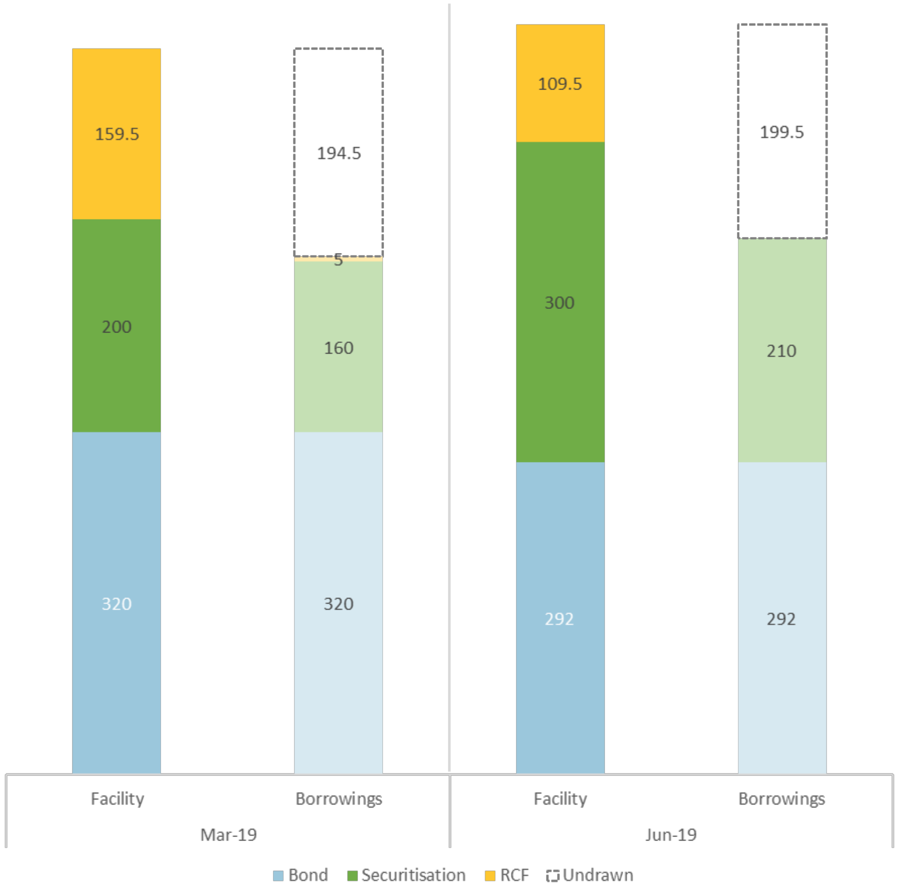
[1]*Includes Ireland*

Commentary

- High cash flow reduces gearing even with loan book growth
- Collections exceeded originations by £31.3m in the quarter, compared to £16.6m in the first quarter of the prior year

Securitisation provides diversification, reduced cost of funding and balance sheet flexibility

Current Facilities and Borrowings (£m)

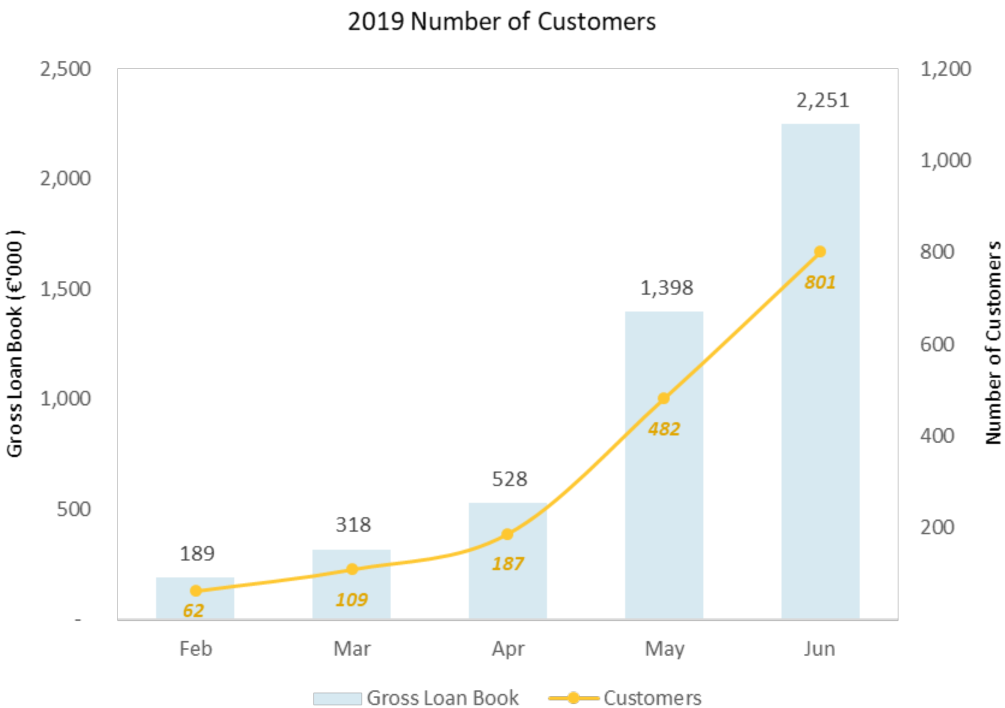


RCF amount excluding capitalised fees; Securitisation is a 3 year revolving term with 4 year amortisation period

Commentary

- Opportunistic open market repurchase (and subsequent cancellation) of bonds since quarter end of £2.9m
- Total undrawn capacity increased to £199.5m
- Bonds (January, 2024) carry coupon of 7.625% and become callable in January 2020 at premium of 3.8%
- Securitisation upsized to £300m. This facility revolves now until June 2022 and unless renewed amortises thereafter over 4 years to June 2026
- RCF downsized to £109.5m and has an extended 5 year term (May 2024)

A strong start in Ireland



Commentary

- First loans offered in February 2019
- Excellent response to marketing drive, over 20,000 applicants
- Customer numbers growing significantly
- Loan book: €2.3m as at 30 June 2019
- Demonstrates our capability to successfully enter new markets

Nicholas Beal

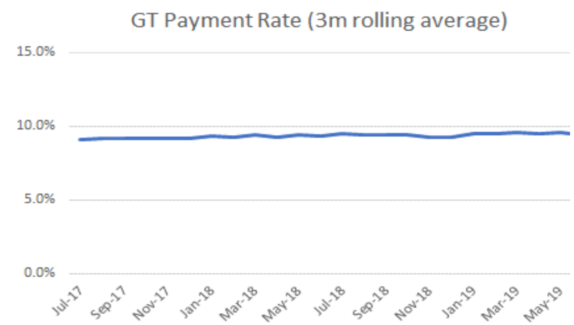
Chief Regulatory and Public Affairs Officer

Amigo embraces FCA regulation

FCA Focus	Amigo Action
Affordability: 'The FCA notes that firms must ensure that they are complying with all affordability requirements.'	• Full affordability assessment for borrowers and guarantors carried out • Additional verification introduced for those we assess as 'higher risk' customers • More customers are subject to enhanced verification checks
Complaints: 'The FCA notes the increasing numbers of complaints about many of the products in this portfolio. It expects firms to fulfil all relevant obligations, including analysing the root causes of complaints and taking into account the FOS's relevant decisions.'	• Complaints have seen increased focus from Amigo • A small proportion of complaints are referred to FOS. Of these, we have seen an increase in complaints found in customer's favour
Relending: The FCA has seen a high volume of relending across all credit products in the high cost portfolio. It will carry out diagnostic work across the portfolio so that it can understand the motivation for, and impact of, relending on both consumers and firms. This will include the customers' borrowing journeys, firms' marketing strategies; and the costs of relending for consumers.'	• Enhanced criteria for eligibility for top-up lending in line with our continued commitment to make sure repeat lending is appropriate for the customer

Amigo embraces FCA regulation

FCA Focus	Amigo Action
'The FCA is also asking whether guarantors fully understand implications of the guarantee being enforced and how likely it is that they will be called upon to make a payment.'	• All guarantors have 10 touchpoints before paying out loan – e.g. are provided with plain English T&Cs, speak to every guarantor and monies paid to guarantor) • 92% of Amigo guarantors agreed that they understood responsibility
'The FCA wants to understand the root causes for any increase in payments made by guarantor (% of guarantors making payment), and whether firms are conducting adequate affordability assessments of borrowers.'	• No significant increase in % of payments made by guarantor (remains below 10%) • This confirms the adequacy of affordability assessments
'FCA questioned the level of interest rates charged on guarantor loans where there are creditworthy guarantors and the firms' business models.'	• The social demographic characteristics of guarantors and their income levels are closely aligned to borrowers • Some guarantors would not be able to borrow at 49.9% on their own



Hamish Paton

Chief Executive

Building a sustainable business for the long term

Be a role model for the alternative credit sector	• Customer-first • "Keep ahead" of regulation • Sector-leading practices
Maximise sustainable growth of core	• Focus on new customer growth • Increase proposition relevance • Improve conversion • Invest in loan handling and collections capacity
Develop additional growth opportunities	• Support Ireland through early phases of growth • Prioritise future potential territories • Identify and potentially test future product extensions
Keep Amigo special	• Remain a unique place to work • Develop, reward and retain our people

Taking positive action

A more conservative approach to lending

- New customer lending prioritised over relending to existing customers
- Credit policy enhanced to align us with future regulatory changes

Focused on delivering excellent customer outcomes

- More borrower actions to reduce guarantor payments in the future
- Realigning complaints internal handling to revised FOS guidelines

Increased investment across key internal functions

- Compliance, collections, complaints and operations
- More front line staff to ensure best in class customer experience

Addressable market for guarantor loans highly attractive

- Significant scope for future growth; UK market opportunity
- Successful first quarter in Ireland, strong loan book growth continuing into current period

Long-term profitability and sustainable customer growth

- Already seeing strong growth in new business, +15% year on year.

Revising Guidance for FY20

KPIs	Guidance
Net loan book	Broadly flat
Impairment as a % of revenue	Low to mid 30s (%)
Cost:income Ratio	Low 20s (%)
Net Borrowings / Adj tangible equity	Unchanged: Operate in the range of 1.5 to 3.0x
Dividend	FY19 full year DPS and/or 50% of statutory profit whichever is higher*

**Subject to bond covenants*

Summary

Mixed Q1 results with strong customer demand offset by higher impairment and increased costs

Enhanced credit policy and process with evolving regulatory environment

Renewed focus on customer growth and good customer outcomes

Guidance revised for FY20

Focused on building a sustainable business for the long term; while prudently managing the business in the near term

Q&A

Appendix

Covenant Position of ALGL

As of June 2019 (£m)		
Bonds	292.0	
SSRCF	0.0	
Securitisation	210.0	
Less: Cash available	(27.5)	
Debt for banking purposes	**474.5**	
Less: Unamortised bond/SSRCF/Seciritisation fees	(6.8)	
Net Debt	**467.7**	
Gross loan book[3]	809.5	
LTM EBITDA	157.8	
	Actual	**Covenant**
Net debt[1] / Gross loan book	58.6%	80.0%
Net SSRCF[2] / Gross loan book	(3.4%)	17.5%
Fixed charge cover ratio	3.7 x	2.5 x
LTM Impairment / Gross loan Book	8.6%	17.5%

Source: Company

[1] *Excludes unamortised fees for banking covenant purposes.*

[2] *Net SSRCF is SSRCF less cash available.*

[3] *Gross loan book represents total outstanding loans excluding deferred broker costs.*

Reconciliation of the Group results to ALGL

(£m)	Q1 June 2019 Group - Consolidated	AH PLC - Standalone company	Consolidation Adjustment	ALGL - Consolidated
Revenue	71.5	-	-	71.5
Interest payable and funding facility fees	(10.4)	-	-	(10.4)
Shareholder loan note interest	-	-	-	-
Impairment charge	(21.8)	-	-	(21.8)
Operating expenses	(16.7)	(0.9)	-	(15.8)
IPO costs and related financing	-	-	-	-
Profit before tax	22.6	(0.9)	-	23.5
Tax on profit	(4.5)	0.2	-	(4.7)
Profit attributable to equity shareholders of the Company	**18.1**	**(0.7)**	**-**	**18.8**

Reconciliation of the Group results to ALGL

Statement of financial position (£m)

	Q1 June 2019			
	Group - Consolidated	AH PLC - Standalone company	Consolidation Adjustment	ALGL - Consolidated
Non-current assets				
Amounts receivable from customers	319.0	-	-	319.0
Property, plant and equipment	1.0	-	-	1.0
Right of use asset	0.4	-		0.4
Intangibles	0.1	302.0	(302.0)	0.1
Deferred tax	6.5	-	-	6.5
	327.0	**302.0**	**(302.0)**	**327.0**
Current assets				
Amounts receivable from customers	430.9	-	-	430.9
Other receivables	3.7	(8.6)	-	12.3
Hedging asset	0.1	-	-	0.1
Cash at bank and in hand	27.5	-	-	27.5
	462.2	**(8.6)**	**-**	**470.8**
Total assets	789.2	293.4	(302.0)	797.8
Current liabilities				
Trade and other payables	(19.5)	(0.2)	-	(19.3)
Lease liability	(0.2)	-		(0.2)
Provision	(1.8)	-		(1.8)
Corporation Tax	(9.7)	0.7	-	(10.4)
	(31.2)	0.5	-	(31.7)
Non-current liabilities				
Borrowings	-	-	-	-
Lease liability	(495.2)	-	-	(495.2)
Shareholder loan notes	(0.6)	-	-	(0.6)
Provision	-	-		-
Deferred tax	-	-	-	-
	(495.8)	-	-	(495.8)
Total liabilities	(527.0)	0.5	-	(527.5)
Net assets / (liabilities)	262.2	293.9	(302.0)	270.3
Capital and reserves				
Share capital	1.2	1.2	-	-
Share premium	207.9	207.9	(302.0)	302.0
Merger reserve	(295.2)	4.8	-	(300.0)
Retained earnings	348.3	80.0	-	268.3
Shareholder equity	262.2	293.9	(302.0)	270.3

Reconciliation of the Group results to ALGL

Consolidated statement of cash flows (£m)

	Q1 June 2019			
	Group - consolidated	AH PLC - standalone company	Consolidation adjustment	ALGL - consolidated
Profit for the period	18.1	(0.7)	-	18.8
Adjustments for:				-
Impairment provision	21.8	-	-	21.8
Income tax expense	4.5	(0.2)	-	4.7
Shareholder loan note interest accrued	-	-	-	-
Interest expense	10.4	-	-	10.4
Interest charged on loan book	(76.0)	-	-	(76.0)
(Profit)/Loss on purchase of senior secured notes	0.3	-		0.3
Depreciation of property, plant and equipment	0.1	-	-	0.1
Operating cash flows before movements in working capital	**(20.8)**	**(0.9)**	**-**	**(19.9)**
Net movement in working capital	(2.7)	-		(2.7)
Provision	1.8	-		1.8
Tax paid	(10.5)	-	-	(10.5)
Interest paid	(2.3)	-	-	(2.3)
Net proceeds/(repayment) of intercompany funding	0.2	0.8	-	(0.6)
Net cash used in operating activities before loans issued and collections on loans	**(34.3)**	**(0.1)**	**-**	**(34.2)**
Loans issued	(115.1)	-	-	(115.1)
Collections	146.4	-	-	146.4
Other loan book movements	1.5	-		1.5
Net cash used in operating activities	(1.5)	(0.1)	-	(1.4)
Investing activities				-
Purchases of Bonds			-	-
Purchases of Property, Plant and Equipment	(0.2)	-	-	(0.2)
Net cash used in investing activities	(0.2)	-	-	(0.2)
Financing activities				-
Proceeds from issue of share capital				-
Purchases of senior secured notes	-	-		-
Dividend paid	(29.1)	-	-	(29.1)
Proceeds from external funding	72.6	-	-	72.6
Repayment of external funding	(29.5)	-	-	(29.5)
Net cash from financing activities	14.0	-	-	14.0
Net increase / (decrease) in cash and cash equivalents	12.3	(0.1)	-	12.4
Cash and cash equivalents at beginning of period	15.2	0.1	-	15.1
Cash and cash equivalents at end of period	**27.5**	**-**	**-**	**27.5**

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