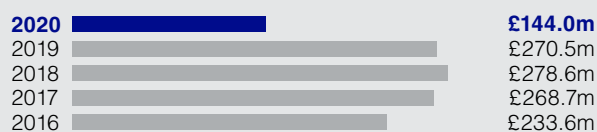


Financial Highlights¹

for the year ended 31 July 2020

ADJUSTED² OPERATING PROFIT

£144.0m



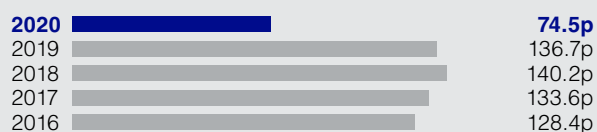
OPERATING PROFIT BEFORE TAX

£140.9m

2019: £264.7m

ADJUSTED³ BASIC EARNINGS PER SHARE

74.5p



BASIC EARNINGS PER SHARE

72.8p

2019: 133.5p

RETURN ON OPENING EQUITY⁴

8.0%



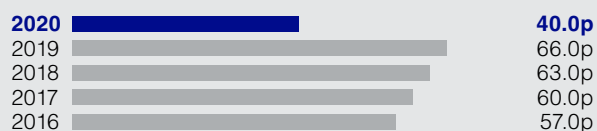
PROFIT ATTRIBUTABLE TO SHAREHOLDERS

£109.5m

2019: £201.6m

ORDINARY DIVIDEND PER SHARE⁵

40.0p



1 Financial highlights with the exception of profit attributable to shareholders presented on the basis of continuing operations, which exclude the unsecured retail point of sale finance business classified as a discontinued operation for the 2018 and 2019 financial years. See page 37 for more details on the basis of presentation.

2 Adjusted operating profit is stated before amortisation of intangible assets on acquisition of £3.1 million (2019: £5.8 million) and profit from discontinued operations of £nil (2019: £0.8 million).

3 Excludes amortisation of intangible assets on acquisition, discontinued operations and the tax effect of such adjustment.

4 Return on opening equity calculated as adjusted operating profit after tax and non-controlling interests on opening equity less non-controlling interests.

5 Represents the final dividend proposed for the respective years together with the interim dividend declared and paid in those years.