



20 March 2020

This announcement contains inside information

International Personal Finance plc

Covid-19 potential impact statement

In responding to the Covid-19 virus, we have already taken significant steps to protect our colleagues, customers and the business. Most of our employed colleagues are now working remotely and our call centres are being adapted to do likewise. Unless a customer requests otherwise, we have suspended our agent home service in Poland and have made arrangements for customers to pay remotely, and we are adapting our processes to achieve remote payment in our other home credit businesses.

In the first ten weeks of 2020, we traded inline with our expectations and there was no discernible impact of Covid-19 on credit issued, credit quality or collections. However, as we assess the impact on our business from the measures recently announced by multiple governments (including the opportunity for consumers to avail of a debt repayment moratorium announced in Hungary and the significant restriction of non-essential contact in other countries and similar actions likely to be taken by other governments), together with our own actions on forbearance where we help customers in difficulty to manage their loan repayments over an extended time frame, we expect our collections and credit issued to be adversely impacted during this period of uncertainty. It is too early to quantify the potential financial impact of these measures and we are focused on managing liquidity through restricting our lending criteria across all our markets.

The Group has a strong balance sheet with an equity to receivables capital ratio of 45% and headroom on undrawn debt facilities of £203 million at February 2020.

In the absence of any further material impact, we plan to provide an update with our Q1 trading update on Thursday 30 April 2020.

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A copy of this statement can be found on our website at www.ipfin.co.uk.

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