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Our Highlights

for the year ended 31 July 2024

Adjusted¹
Operating Profit

£170.6m

2023: £113.5m

Operating Profit
Before Tax

£142.0m

2023: £112.0m

Adjusted¹ Basic
Earnings Per Share

76.1p

2023: 55.1p

Employee
Engagement

83%

2023: 86%

Return on
Average Tangible
Equity²

8.3%

2023: 5.9%

Total Scope 1 and 2
Emissions (market-
based) (tCO₂e)

2,579

2023: 2,384³

Customer Sentiment Scores

Asset Finance
CSAT⁴

92%

2023: 92%

Motor Finance
dealer NPS⁵

+67

2023: +75

Property Finance NPS⁵

+98

2023: +88

Savings online CSAT⁴

75%

2023: 80%

Premium Finance (personal
lines) customer Net Ease

+80

2023: n/a

Asset Management
Net Ease

+72

2023: n/a

1. Adjusted measures are presented on a basis consistent with prior periods and exclude amortisation of intangible assets on acquisition, to present the performance of the group's acquired businesses in a manner consistent with its other businesses, and also exclude any exceptional and other adjusting items which do not reflect underlying trading performance. Please refer to Note 3 "Segmental Analysis" for further details on items excluded from the adjusted performance metrics.

2. Adjusted operating profit attributable to ordinary shareholders divided by average total shareholders' equity, excluding intangible assets and other equity instruments.

3. The total Scope 1 and 2 emissions for 2023 has been restated.

4. Customer satisfaction score ("CSAT").

5. Net promoter score ("NPS").