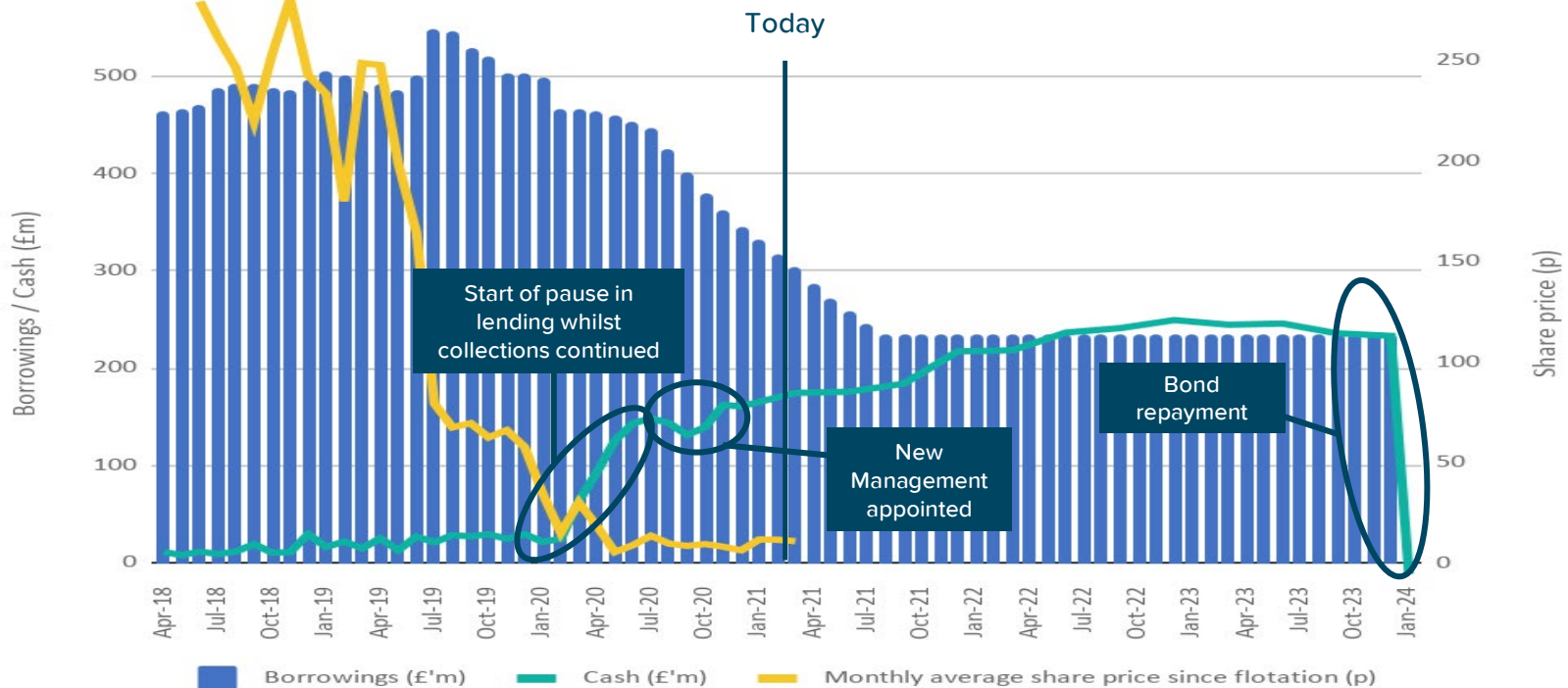


# Financial Summary

- This graph shows that without Amigo re-starting to lend, which can only be considered if the Scheme is approved, Amigo will be cash-negative after current borrowings are repaid. Therefore, further up-front cash contributions into the Scheme are not possible.
- All borrowing is secured on cash collections from customers repaying their loans.
- Any future borrowings will have to be used to support future lending.
- Amigo is committing to pay a proportion of the next four years' future profits into the Scheme, irrespective of its cash position.



# Financial Summary

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This graph has been prepared on the basis of assumptions solely for the purposes of illustrating the forecast cash position following the repayment of the Company's borrowings. Projections are based on the Company's modelling which contains current expectations of future events, but excludes any new lending. It includes payment of the initial £15m scheme contribution but no allowance for any additional contributions which would be payable.

The Company has included non-IFRS financial measures in this graph. These measurements may not be comparable to those of other companies. Reference to these non-IFRS financial measures should be considered in addition to IFRS financial measures but should not be considered a substitute for results that are presented in accordance with IFRS. The information contained in this graph has not been subject to any independent audit or review. Certain of the information contained in this document is based on estimates or expectations of the Company, and there can be no assurance that these estimates or expectations are or will prove to be accurate. No representation, warranty or undertaking, express or implied, is made as to, and no reliance should be placed on, the fairness, accuracy, completeness or correctness of this graph.

The future performance of the Company will depend on numerous factors which are subject to uncertainty. The Company has based these assumptions on information currently available, if any one or more of these assumptions turn out to be incorrect, actual market results may differ from those predicted. While the Company does not know what impact any such differences may have on its business, if there are such differences, the Company's future results of operations and financial condition, and the market price of the notes, could be materially adversely affected.

You should not place undue reliance on these forward-looking statements. Forward-looking statements speak only as of the date on which such statements are made. The Company expressly disclaims any obligation or undertaking to disseminate any updates or revisions to any of the information in this graph to reflect events or circumstances after the date on which this graph was prepared, or to reflect the occurrence of unanticipated events. The graph does not constitute or form part of, and should not be construed as, an offer to sell or issue, or the solicitation of an offer to purchase, subscribe to or acquire the Company or the Company's securities, or an inducement to enter into investment activity in any jurisdiction in which such offer, solicitation, inducement or sale would be unlawful prior to registration, exemption from registration or qualification under the securities laws of such jurisdiction. No part of this graph, nor the fact of its distribution, should form the basis of, or be relied on in connection with, any contract or commitment or investment decision whatsoever.

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