

Company A

# Company A

## Board Meeting Presentation

12<sup>th</sup> May 20XX

- CEO Overview
- Business Dashboard
- Quarterly Financials & forecasts
- Sales and Marketing
- Quarter specific items
  - Strategic update: D2C
  - Risk and Underwriting
- Additional business areas
  - Recruitment
  - Systems
- AOB

## CEO Overview

---

## 4 key targets for FYE close

### 1. Hit Profitability

- Text
- Text
- Text
- Text

### 2. Leverage and Funding

- Text
- Text
- Text

### 3. Operational Efficiencies

- Text
- Text
- Text

### 4. Scalable, robust Underwriting





- Text
- Text

## Issues to raise awareness of board, important to address into Year End and resolve to position into new financial year






- Performance of Book – Text
- Financing of Add-ons – Text
- Commercial Director – Text
- KPI and employee targets, compensation – Text
- Management Training and Development – Text

## Business Unit Dashboard







# Business Unit Dashboard

Business Area	Status	Business Function	Status	Development Plan
Origination and Marketing	 5 At Market	<b>Strength</b> <ul style="list-style-type: none"> <li>Text</li> <li>Text</li> <li>Text</li> <li>Text</li> </ul> <b>Weakness</b> <ul style="list-style-type: none"> <li>Text</li> <li>Text</li> <li>Text</li> <li>Text</li> </ul>	 5 On Plan	<b>Milestones</b> <ul style="list-style-type: none"> <li>Text</li> <li>Text</li> <li>Text</li> <li>Text</li> </ul> <b>Upcoming Priorities</b> <ul style="list-style-type: none"> <li>Text</li> <li>Text</li> <li>Text</li> </ul>
Sales and Support	 6 Above Market	<b>Strength</b> <ul style="list-style-type: none"> <li>Text</li> <li>Text</li> <li>Text</li> <li>Text</li> </ul> <b>Weakness</b> <ul style="list-style-type: none"> <li>Text</li> <li>Text</li> </ul>	 7 Ahead of Plan	<b>Milestones</b> <ul style="list-style-type: none"> <li>Text</li> <li>Text</li> <li>Text</li> <li>Text</li> </ul> <b>Upcoming Priorities</b> <ul style="list-style-type: none"> <li>Text</li> <li>Text</li> </ul>
Underwriting	 4 At Market – Automation needed for scale	<b>Strength</b> <ul style="list-style-type: none"> <li>Text</li> <li>Text</li> <li>Text</li> <li>Text</li> </ul> <b>Weakness</b> <ul style="list-style-type: none"> <li>Text</li> <li>Text</li> </ul>	 4 Minor Delays	<b>Milestones</b> <ul style="list-style-type: none"> <li>Text</li> <li>Text</li> <li>Text</li> <li>Text</li> </ul> <b>Upcoming Priorities</b> <ul style="list-style-type: none"> <li>Text</li> <li>Text</li> <li>Text</li> <li>Text</li> <li>Text</li> </ul>

# Business Unit Dashboard

Business Area	Status	Business Function	Status	Development Plan
Payout	 <p>Functional but Below Market</p>	<p><b>Strength</b></p> <ul style="list-style-type: none"> <li>Text</li> <li>Text</li> <li>Text</li> <li>Text</li> </ul> <p><b>Weakness</b></p> <ul style="list-style-type: none"> <li>Text</li> <li>Text</li> <li>Text</li> <li>Text</li> </ul>	 <p>On Plan</p>	<p><b>Milestone Update</b></p> <ul style="list-style-type: none"> <li>Text</li> <li>Text</li> <li>Text</li> <li>Text</li> </ul> <p><b>Development Priorities</b></p> <ul style="list-style-type: none"> <li>Text</li> <li>Text</li> <li>Text</li> <li>Text</li> </ul>
Risk	 <p>At Market</p>	<p><b>Strength</b></p> <ul style="list-style-type: none"> <li>Text</li> <li>Text</li> <li>Text</li> <li>Text</li> </ul> <p><b>Weakness</b></p> <ul style="list-style-type: none"> <li>Text</li> <li>Text</li> <li>Text</li> </ul>	 <p>On Plan</p>	<p><b>Milestone Update</b></p> <ul style="list-style-type: none"> <li>Text</li> <li>Text</li> <li>Text</li> </ul> <p><b>Development Priorities</b></p> <ul style="list-style-type: none"> <li>Text</li> <li>Text</li> <li>Text</li> <li>Text</li> </ul>
Collections	 <p>Performing Well</p>	<p><b>Strength</b></p> <ul style="list-style-type: none"> <li>Text</li> <li>Text</li> <li>Text</li> <li>Text</li> </ul> <p><b>Weakness</b></p> <ul style="list-style-type: none"> <li>Text</li> <li>Text</li> </ul>	 <p>Delivered Majority of Objectives</p>	<p><b>Milestone Update</b></p> <ul style="list-style-type: none"> <li>Text</li> <li>Text</li> <li>Text</li> <li>Text</li> </ul> <p><b>Development Priorities</b></p> <ul style="list-style-type: none"> <li>Text</li> <li>Text</li> <li>Text</li> <li>Text</li> </ul>



Business Area	Status	Business Function	Status	Development Plan
System Development	 <p><b>7</b></p> <p>Focused, organized and skilled development team</p>	<p><b>Strength</b></p> <ul style="list-style-type: none"> <li>Text</li> <li>Text</li> <li>Text</li> <li>Text</li> </ul> <p><b>Weakness</b></p> <ul style="list-style-type: none"> <li>Text</li> <li>Text</li> <li>Text</li> </ul>	 <p><b>5</b></p> <p>On Plan</p>	<p><b>Milestone Update (Numerous-highlights)</b></p> <ul style="list-style-type: none"> <li>Text</li> <li>Text</li> <li>Text</li> <li>Text</li> <li>Text</li> </ul> <p><b>Development Priorities</b></p> <ul style="list-style-type: none"> <li>Text</li> <li>Text</li> <li>Text</li> </ul>
Finance	 <p><b>4</b></p> <p>At market - improvements needed for scale and warehouse</p>	<p><b>Strength</b></p> <ul style="list-style-type: none"> <li>Text</li> <li>Text</li> </ul> <p><b>Weakness</b></p> <ul style="list-style-type: none"> <li>Text</li> <li>Text</li> <li>Text</li> </ul>	 <p><b>4</b></p> <p>Behind plan</p>	<p><b>Milestone Update</b></p> <ul style="list-style-type: none"> <li>Text</li> <li>Text</li> <li>Text</li> </ul> <p><b>Development Priorities</b></p> <ul style="list-style-type: none"> <li>Text</li> <li>Text</li> <li>Text</li> </ul>
Legal & Compliance	 <p><b>5</b></p> <p>At Market</p>	<p><b>Strength</b></p> <ul style="list-style-type: none"> <li>Text</li> <li>Text</li> <li>Text</li> </ul> <p><b>Weakness</b></p> <ul style="list-style-type: none"> <li>Text</li> <li>Text</li> <li>Text</li> </ul>	 <p><b>4</b></p> <p>Marginal Delays</p>	<p><b>Milestone Update</b></p> <ul style="list-style-type: none"> <li>Text</li> <li>Text</li> <li>Text</li> </ul> <p><b>Development Priorities</b></p> <ul style="list-style-type: none"> <li>Text</li> <li>Text</li> <li>Text</li> </ul>

## Quarterly Financials

# Profit & Loss

Company A

BoP EoP Period	1-Jul-XX 30-Sep-XX 20XX Q1	1-Oct-XX 31-Dec-XX 20XX Q2	1-Jan-XX 31-Mar-XX 20XX Q3	1-Apr-XX 30-Jun-XX 20XX Q4	30-Jun-XX Forecasted	30-Jun-XX Budget	VARIANCE
Interest Income	XX	XX	XX	XX	XX	XX	(XX)
Finance Income	XX	XX	XX	XX	XX	XX	(XX)
Interest Payable	XX	XX	XX	XX	XX	XX	XX
Warehouse Commitment	XX	XX	XX	XX	XX	XX	XX
Warehouse Interest	XX	XX	XX	XX	XX	XX	XX
Debt Interest	XX	XX	XX	XX	XX	XX	XX
Debt Fees Amortisation	XX	XX	XX	XX	XX	XX	XX
Net Interest Income	XX	XX	XX	XX	XX	XX	(XX)
Cost of Sales	XX	XX	XX	XX	XX	XX	XX
Commissions Payable	XX	XX	XX	XX	XX	XX	(XX)
Bonus Commission Payable	XX	XX	XX	XX	XX	XX	XX
Transactional Costs	XX	XX	XX	XX	XX	XX	XX
Purchases	XX	XX	XX	XX	XX	XX	XX
Other Income	XX	XX	XX	XX	XX	XX	XX
Arrangement Fees	XX	XX	XX	XX	XX	XX	(XX)
Option to Purchase Fees	XX	XX	XX	XX	XX	XX	XX
Dealer Subsidies	XX	XX	XX	XX	XX	XX	XX
Other Fees	XX	XX	XX	XX	XX	XX	XX
Litigation Settlement	XX	XX	XX	XX	XX	XX	XX
Interest Receivable	XX	XX	XX	XX	XX	XX	XX
Loan Losses	XX	XX	XX	XX	XX	XX	(XX )
Provisions	XX	XX	XX	XX	XX	XX	(XX)
<i>Debt Recovery Est</i>	XX	XX	XX	XX	XX	XX	(XX)
<i>Shortfall</i>	XX	XX	XX	XX	XX	XX	(XX)
Write Off	XX	XX	XX	XX	XX	XX	(XX)
<i>Written Off</i>	XX	XX	XX	XX	XX	XX	XX
<i>Written Back</i>	XX	XX	XX	XX	XX	XX	(XX)
Gross Profit	XX	XX	XX	XX	XX	XX	XX

# Profit & Loss (Contd.)

Company A

BoP EoP Period	1-Jul-XX 30-Sep-XX 20XX Q1	1-Oct-XX 31-Dec-XX 20XX Q2	1-Jan-XX 31-Mar-XX 20XX Q3	1-Apr-XX 30-Jun-XX 20XX Q4	30-Jun-XX Forecasted	30-Jun-XX Budget	VARIANCE
<b>Overheads - Fixed</b>	XX	XX	XX	XX	XX	XX	(XX)
Staff Costs	XX	XX	XX	XX	XX	XX	(XX)
Office Costs	XX	XX	XX	XX	XX	XX	(XX)
IT and Communication	XX	XX	XX	XX	XX	XX	(XX)
Travel and Accommodation	XX	XX	XX	XX	XX	XX	(XX)
Legal and Professional Fees	XX	XX	XX	XX	XX	XX	XX
Litigation	XX	XX	XX	XX	XX	XX	XX
Entertaining	XX	XX	XX	XX	XX	XX	XX
Bank Charges	XX	XX	XX	XX	XX	XX	(XX)
General Expenses	XX	XX	XX	XX	XX	XX	(XX)
Irrecoverable VAT	XX	XX	XX	XX	XX	XX	(XX)
Depreciation	XX	XX	XX	XX	XX	XX	(XX)
Loan Management	XX	XX	XX	XX	XX	XX	(XX)
<b>Overheads - Variable</b>	XX	XX	XX	XX	XX	XX	(XX)
Staff Costs	XX	XX	XX	XX	XX	XX	(XX)
Office Costs	XX	XX	XX	XX	XX	XX	XX
IT and Communication	XX	XX	XX	XX	XX	XX	(XX)
Travel and Accommodation	XX	XX	XX	XX	XX	XX	(XX)
Legal and Professional Fees	XX	XX	XX	XX	XX	XX	(XX)
Litigation	XX	XX	XX	XX	XX	XX	XX
Entertaining	XX	XX	XX	XX	XX	XX	XX
Bank Charges	XX	XX	XX	XX	XX	XX	XX
General Expenses	XX	XX	XX	XX	XX	XX	(XX)
Irrecoverable VAT	XX	XX	XX	XX	XX	XX	(XX)
Depreciation	XX	XX	XX	XX	XX	XX	XX
Loan Management	XX	XX	XX	XX	XX	XX	(XX)

# Profit & Loss (Contd.)

Company A

BoP EoP Period	1-Jul-XX 30-Sep-XX 20XX Q1	1-Oct-XX 31-Dec-XX 20XX Q2	1-Jan-XX 31-Mar-XX 20XX Q3	1-Apr-XX 30-Jun-XX 20XX Q4	30-Jun-XX Forecasted	30-Jun-XX Budget	VARIANCE
<b>Overheads - Optional</b>	XX	XX	XX	XX	XX	XX	(XX)
Staff Costs	XX	XX	XX	XX	XX	XX	(XX)
Office Costs	XX	XX	XX	XX	XX	XX	(XX)
IT and Communication	XX	XX	XX	XX	XX	XX	XX
Travel and Accommodation	XX	XX	XX	XX	XX	XX	(XX)
Legal and Professional Fees	XX	XX	XX	XX	XX	XX	(XX)
Litigation	XX	XX	XX	XX	XX	XX	(XX)
Entertaining	XX	XX	XX	XX	XX	XX	(XX)
Bank Charges	XX	XX	XX	XX	XX	XX	XX
General Expenses	XX	XX	XX	XX	XX	XX	(XX)
Irrecoverable VAT	XX	XX	XX	XX	XX	XX	(XX)
Depreciation	XX	XX	XX	XX	XX	XX	XX
Loan Management	XX	XX	XX	XX	XX	XX	(XX)
<b>Overheads - Build</b>	XX	XX	XX	XX	XX	XX	(XX)
Staff Costs	XX	XX	XX	XX	XX	XX	(XX)
Office Costs	XX	XX	XX	XX	XX	XX	(XX)
IT and Communication	XX	XX	XX	XX	XX	XX	(XX)
Travel and Accommodation	XX	XX	XX	XX	XX	XX	XX
Legal and Professional Fees	XX	XX	XX	XX	XX	XX	(XX)
Litigation	XX	XX	XX	XX	XX	XX	XX
Entertaining	XX	XX	XX	XX	XX	XX	XX
Bank Charges	XX	XX	XX	XX	XX	XX	(XX)
General Expenses	XX	XX	XX	XX	XX	XX	XX
Irrecoverable VAT	XX	XX	XX	XX	XX	XX	(XX)
Depreciation	-	-	-	-	-	-	XX
Loan Management	-	-	-	-	-	-	XX

# Profit & Loss (Contd.)

Company A

BoP EoP Period	1-Jul-XX 30-Sep-XX 20XX Q1	1-Oct-XX 31-Dec-XX 20XX Q2	1-Jan-XX 31-Mar-XX 20XX Q3	1-Apr-XX 30-Jun-XX 20XX Q4	30-Jun-XX Forecasted	30-Jun-XX Budget	VARIANCE
EBITDA	(XX)	(XX)	(XX)	(XX)	(XX)	(XX)	(XX)
EBITDA (Ex Build Costs)	(XX)	(XX)	(XX)	(XX)	(XX)	(XX)	(XX)
EBITDA (Ex Build Costs & Optional)	(XX)	(XX)	(XX)	(XX)	(XX)	(XX)	(XX)
	-	-	-	-	-	-	
Corporate Financing	XX	XX	XX	XX	XX	XX	(XX)
Preference Shares Interest	-	-	-	-	-	-	XX
Subordinated Loan	-	XX	XX	-	XX	-	(XX)
Loan Interest	XX	XX	XX	XX	XX	XX	XX
			-				
Net Profit Before Tax	(XX)	(XX)	(XX)	(XX)	(XX)	(XX)	(XX)
Corporate Tax	-	-	-	-	-	-	
Deferred Tax	-	-	-	-	-	-	
	(XX)	(XX)	(XX)	(XX)	(XX)	(XX)	(XX)
Net Profit After Tax	(XX)	(XX)	(XX)	(XX)	(XX)	(XX)	(XX)

# Balance Sheet (EoP)

Company A

BoP	1-Jul-XX	1-Aug-XX	1-Sept-XX	1-Oct-XX	1-Nov-XX	1-Dec-XX	1-Jan-XX	1-Feb-XX	1-Mar-XX	1-Apr-XX	1-May-XX	1-Jun-XX
EoP	31-Jul-XX	31-Aug-XX	30-Sept-XX	31-Oct-XX	30-Nov-XX	31-Dec-XX	31-Jan-XX	29-Feb-XX	31-Mar-XX	30-Apr-XX	31-May-XX	30-Jun-XX
<b>Tangible Fixed Assets</b>	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX
<b>Fixtures and Fittings</b>	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX
<b>Computer Equipment</b>	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX
<b>Office Equipment</b>	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX
<b>Intangible Fixed Assets</b>	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX
<b>Intellectual Property Rights</b>	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX
<b>Current Assets</b>	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX
<b>Debtors due within one year</b>	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX
<b>Prepaid finance commission</b>	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX
<b>Prepaid Cost of Sales</b>	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX
<b>Prepaid Debt Issuance Fees</b>	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX
<b>Other Debtors and Prepayments</b>	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX
<b>Loan Balances</b>	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX
<b>Debtors due &gt; 1 year: other</b>	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX
<b>CarSnip</b>	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX
<b>Cash at bank and in hand</b>	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX

# Balance Sheet (EoP) (Contd.)

Company A

BoP	1-Jul-XX	1-Aug-XX	1-Sept-XX	1-Oct-XX	1-Nov-XX	1-Dec-XX	1-Jan-XX	1-Feb-XX	1-Mar-XX	1-Apr-XX	1-May-XX	1-Jun-XX
EoP	31-Jul-XX	31-Aug-XX	30-Sept-XX	31-Oct-XX	30-Nov-XX	31-Dec-XX	31-Jan-XX	29-Feb-XX	31-Mar-XX	30-Apr-XX	31-May-XX	30-Jun-XX
<b>Current Liabilities</b>	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX
<b>Unearned Finance Charge</b>	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX
<b>Accrued Bonus Commission</b>	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX
<b>Accounts Payable</b>	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX
<b>Taxation and Social Security</b>	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX
<b>Other Creditors</b>	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX
<b>Accruals and Deferred Income</b>	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX
<b>Long Term Liabilities</b>	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX
<b>Warehouse</b>	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX
<b>Debt</b>	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX
<b>Preference Shares</b>	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX
<b>Subordinated Loans</b>	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX
<b>Accrued Interest on Sub Loan</b>	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX
<b>Other non-current Liabilities</b>	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX
<b>Provisions for liabilities</b>	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX



# Balance Sheet (EoP) (Contd.)

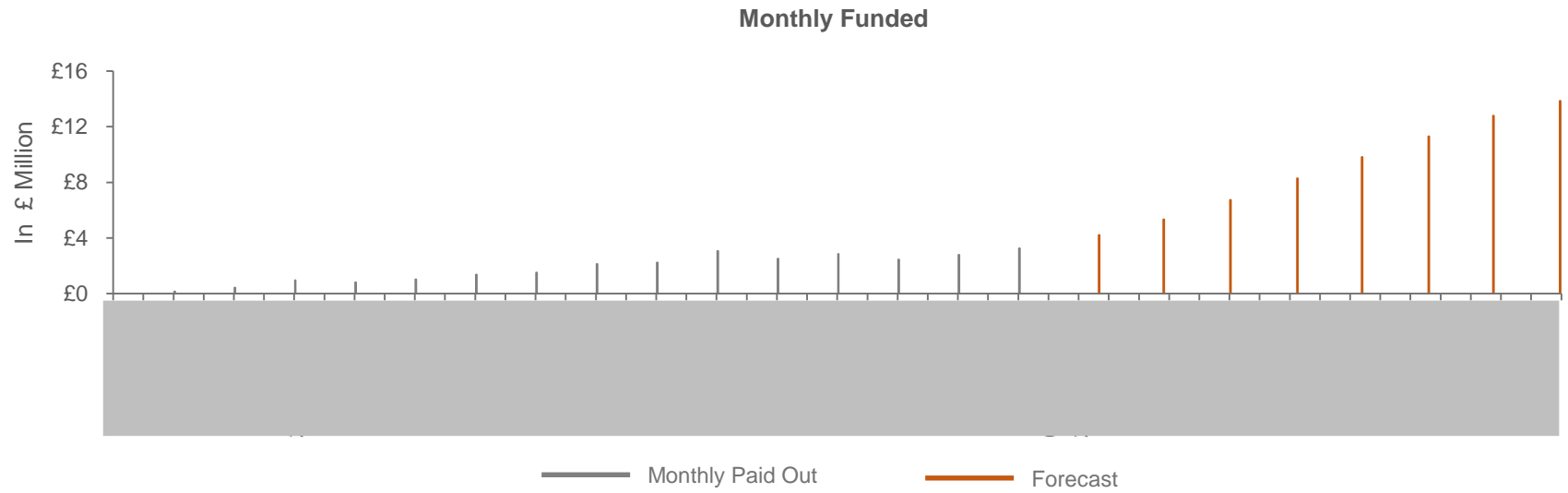
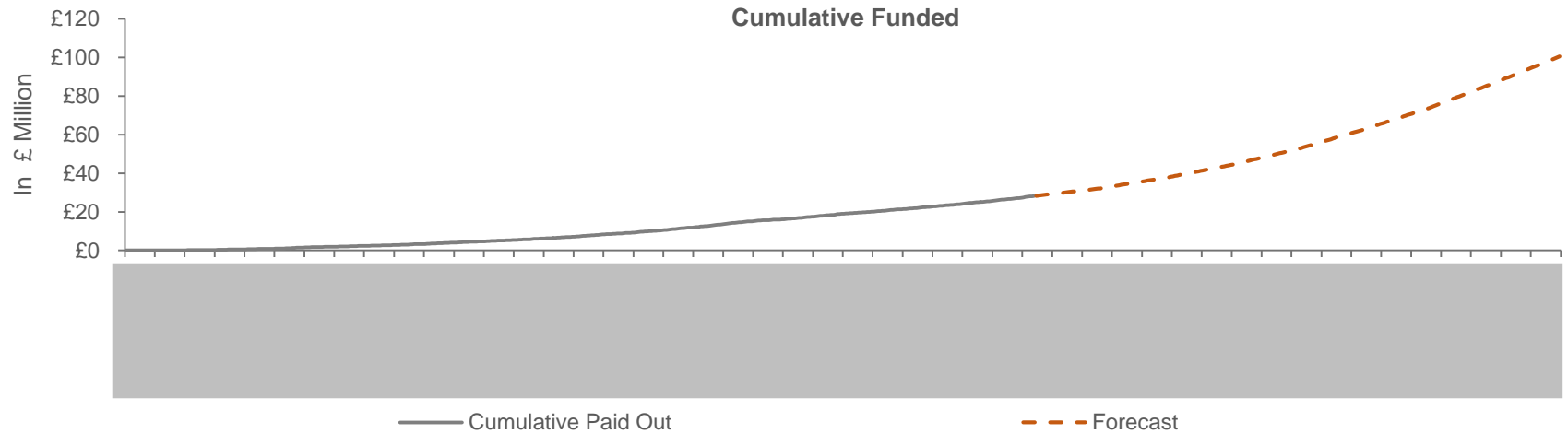
Company A

BoP	1-Jul-XX	1-Aug-XX	1-Sept-XX	1-Oct-XX	1-Nov-XX	1-Dec-XX	1-Jan-XX	1-Feb-XX	1-Mar-XX	1-Apr-XX	1-May-XX	1-Jun-XX
EoP	31-Jul-XX	31-Aug-XX	30-Sept-XX	31-Oct-XX	30-Nov-XX	31-Dec-XX	31-Jan-XX	29-Feb-XX	31-Mar-XX	30-Apr-XX	31-May-XX	30-Jun-XX
<b>Capital and Reserves</b>	(XX)	(XX)	(XX)	(XX)	(XX)	(XX)	(XX)	(XX)	(XX)	(XX)	(XX)	(XX)
<b>Share Capital</b>	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX
<b>Profit and Loss account brought forward</b>	(XX)	(XX)	(XX)	(XX)	(XX)	(XX)	(XX)	(XX)	(XX)	(XX)	(XX)	(XX)
<b>Profit/(Loss) for the Year</b>	(XX)	(XX)	(XX)	(XX)	(XX)	(XX)	(XX)	(XX)	(XX)	(XX)	(XX)	(XX)
<b>Capital and Reserves Total</b>	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX
<b>Book Equity</b>	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX	XX

## Sales and Marketing

- Text
- Text
- Text
- Text

Month	Monthly Volumes	Cumulative Volumes
March 20XX	XX	XX
April 20XX	XX	XX
May 20XX	XX	XX
June 20XX	XX	XX
July 20XX	XX	XX
August 20XX	XX	XX
September 20XX	XX	XX
October 20XX	XX	XX
November 20XX	XX	XX
December 20XX	XX	XX
January 20XX	XX	XX
February 20XX	XX	XX
March 20XX	XX	XX
April 20XX	XX	XX



- Text
- Text
- Text
- Text
- Text
- Text
- Text
- Text
- Text
- Text
- Text
- Text
- Text
- Text
- Text

## Quarter Specific Items

## Strategic Update: D2C

## Performance Data

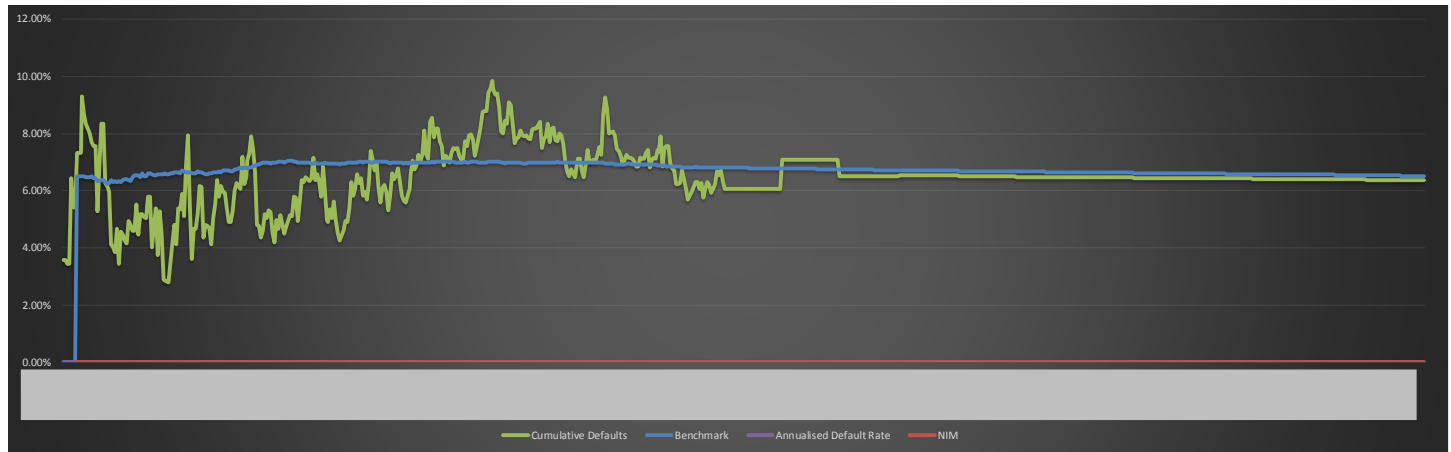


- 
- Text
  - Text
  - Text
  - Text
  - Text
  - Text
    - Text
    - Text
  - Text
    - Text
    - Text
    - Text
    - Text
      - Text
      - Text
      - Text

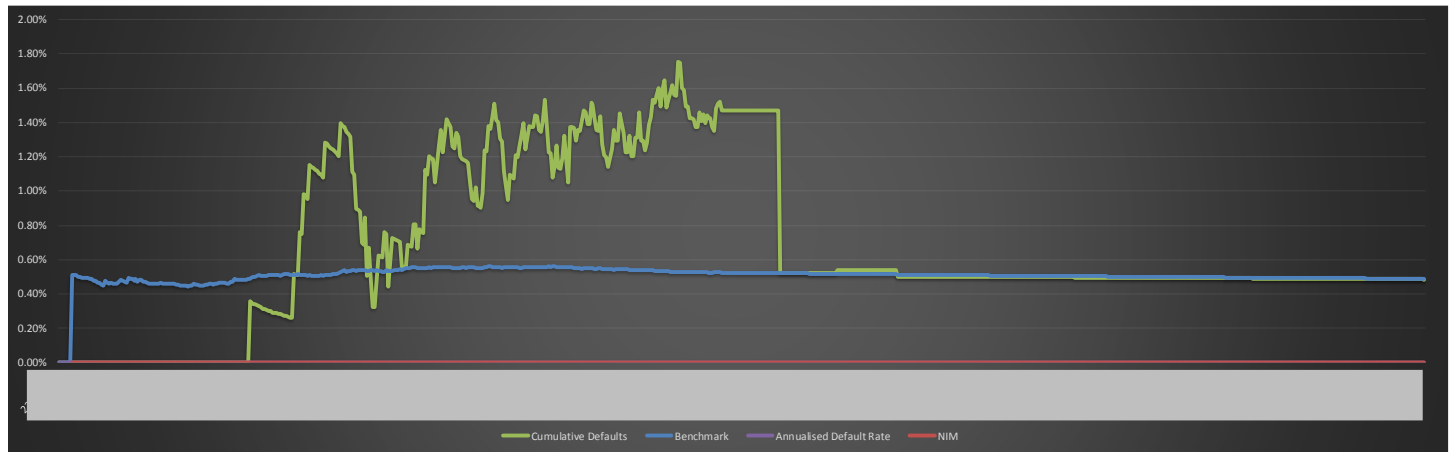
- Text
  - Text on Product A
  - Text on Product B
  - Text on Product C
  - Text on Product D
  - Text
  - Text

# Performance Data – Total Book

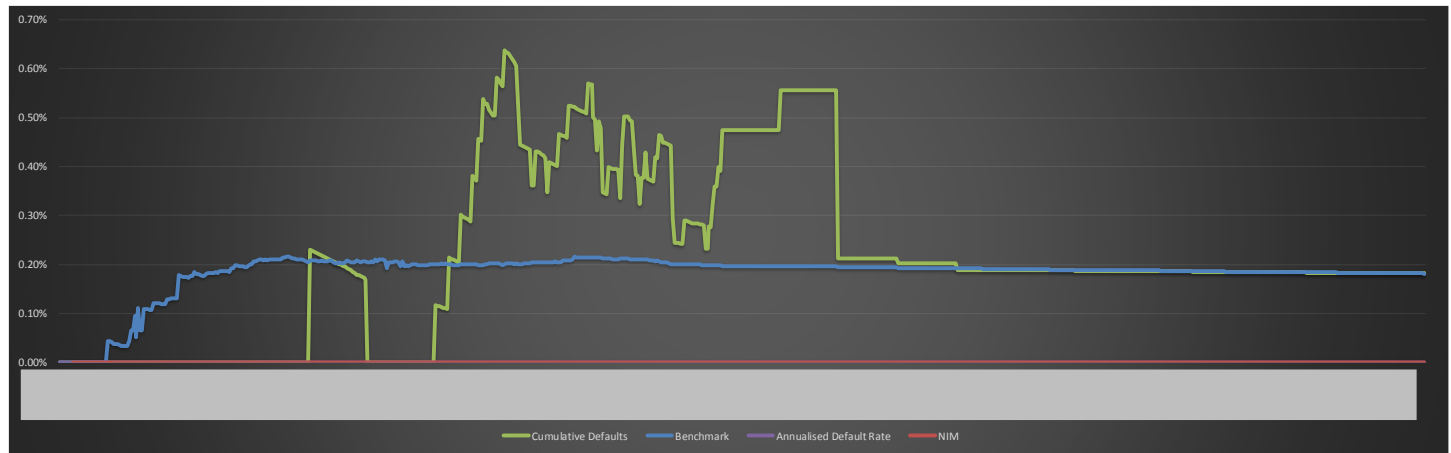
- Total loan book 1-Down performance
- Forecasted using benchmark roll rates



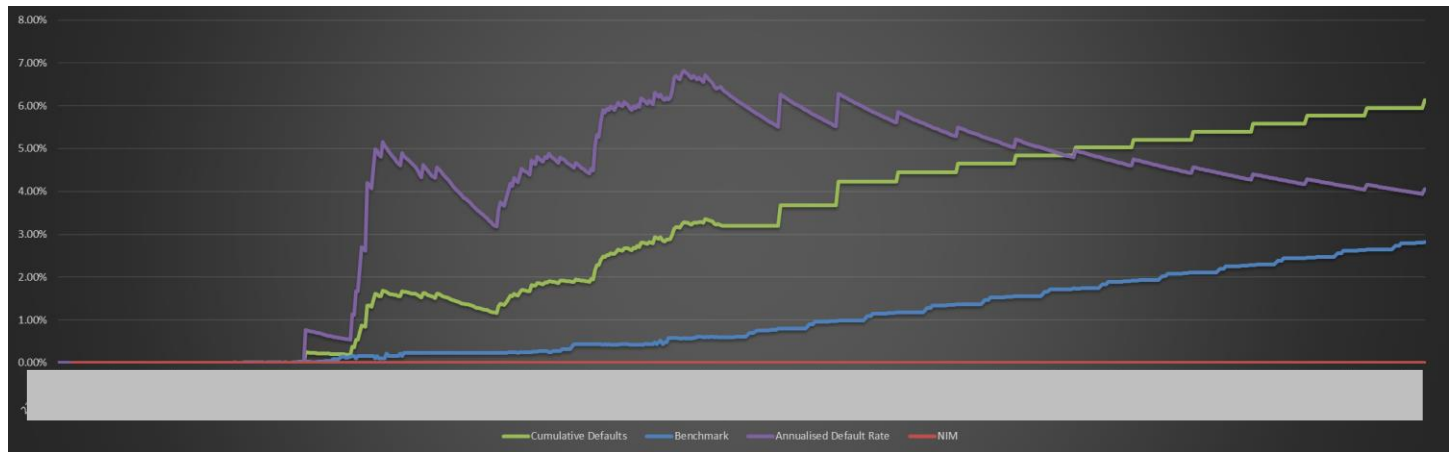
- Total loan book 2-Down performance
- Forecasted using benchmark roll rates



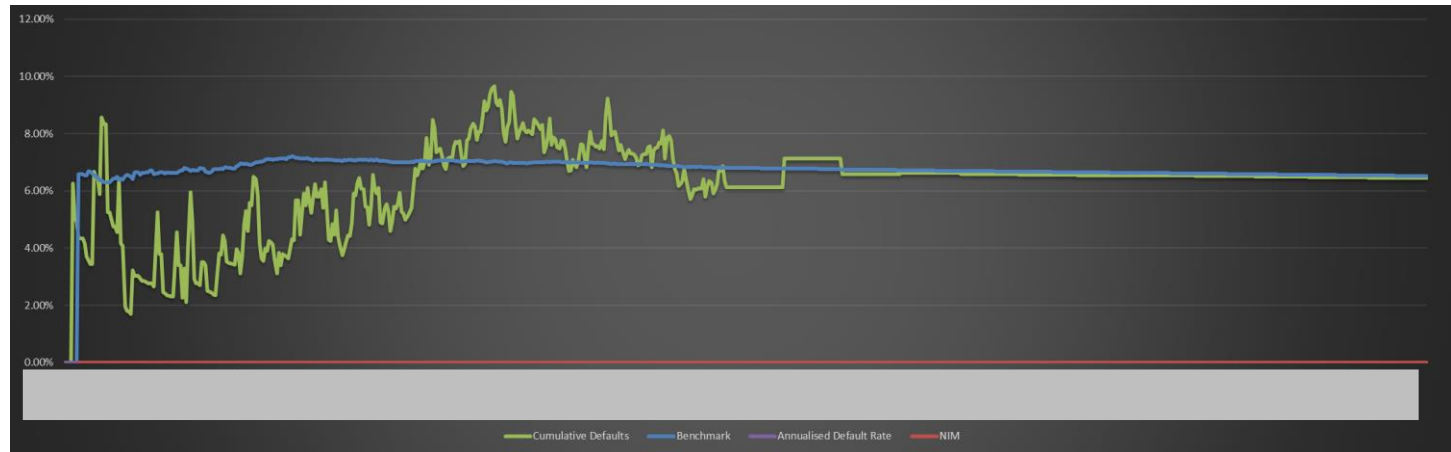
- Total loan book 3+Down performance
- Forecasted using benchmark roll rates



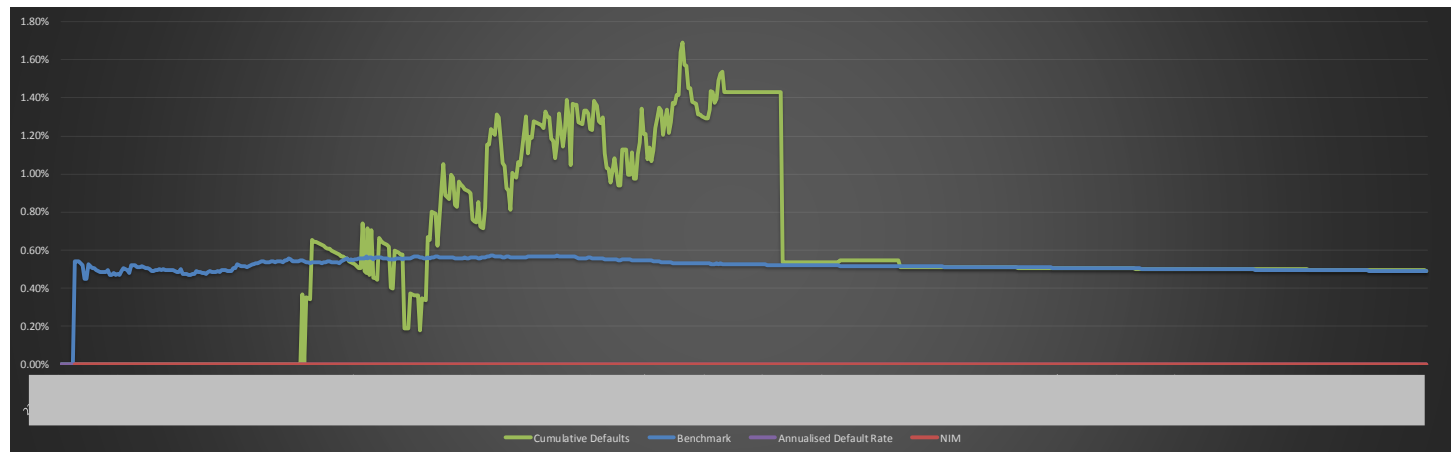
- Total loan book default performance
- Forecasted using benchmark roll rates



- Total loan book 1-Down performance
- Excluding loans which do not meet current criteria\*
- Forecasted using benchmark roll rates



- Total loan book 2-Down performance
- Excluding loans which do not meet current criteria\*
- Forecasted using benchmark roll rates



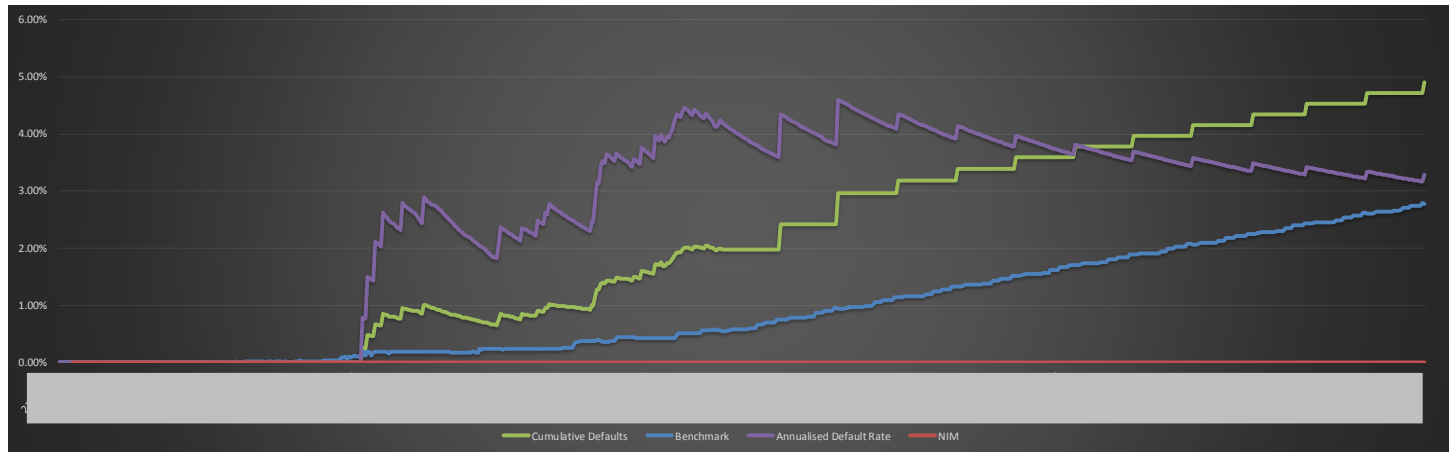
\*Footnote

# Performance Data – Exc. Loans Outside Criteria

- Total loan book 3+Down performance
- Excluding loans which do not meet current criteria\*
- Forecasted using benchmark roll rates



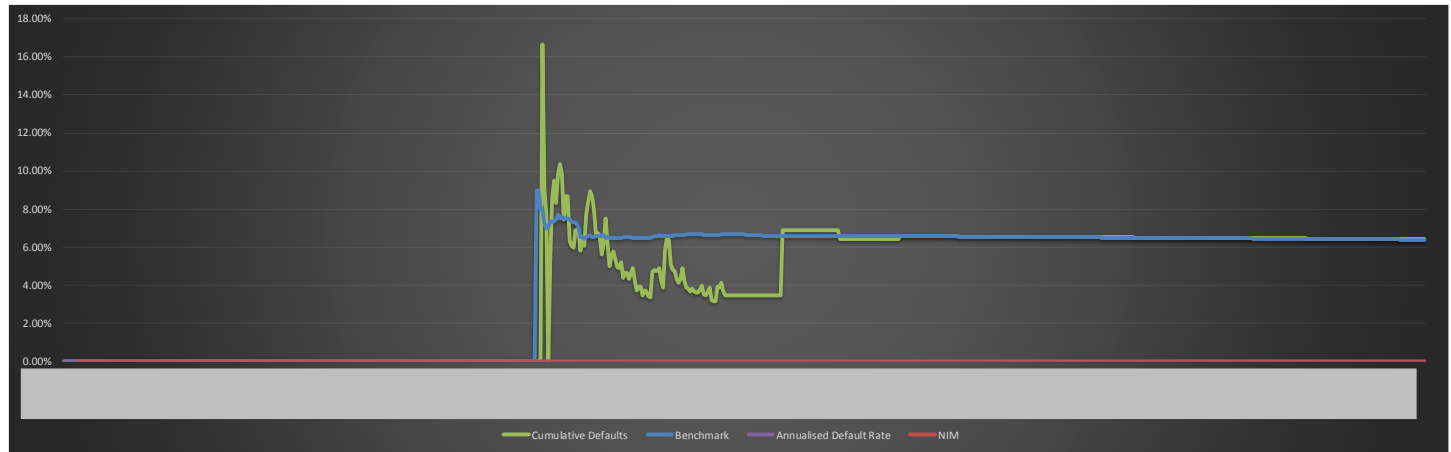
- Total loan book default performance
- Excluding loans which do not meet current criteria\*
- Forecasted using benchmark roll rates



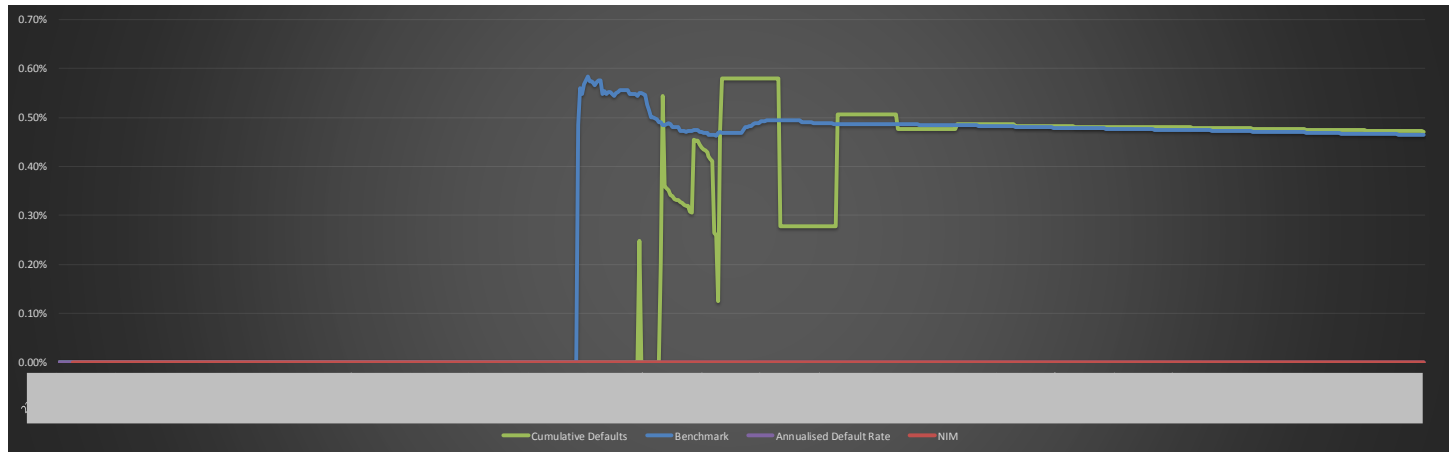
\*Footnote

# Performance Data – 20XX Vintages

- Total loan book 1-Down performance
- 20XX vintages only
- Forecasted using benchmark roll rates

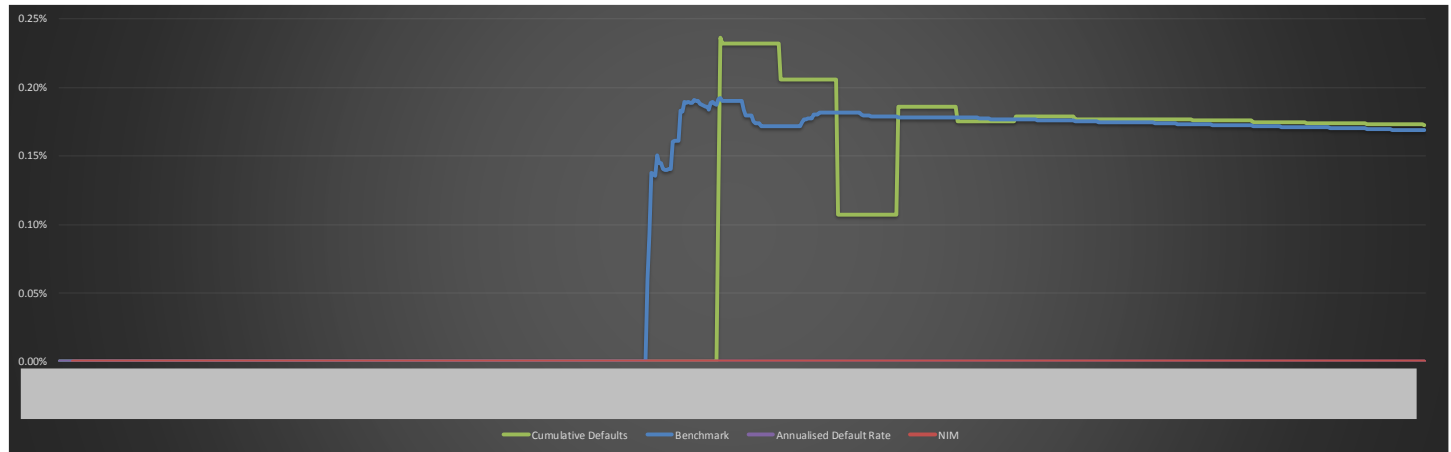


- Total loan book 2-Down performance
- 2017 vintages only
- Forecasted using benchmark roll rates

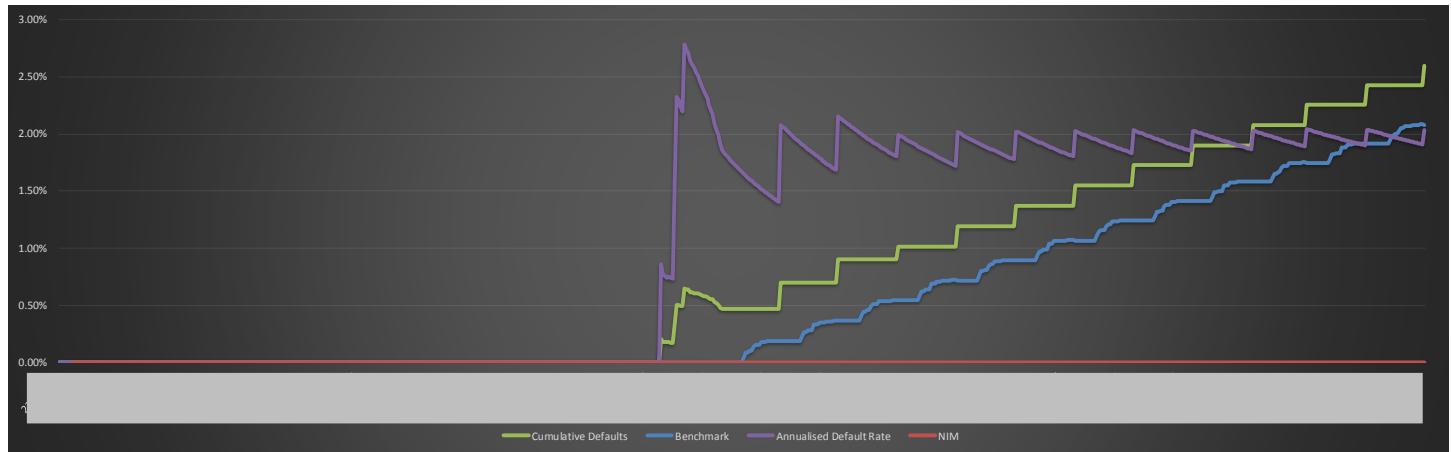


# Performance Data – 20XX Vintages

- Total loan book 3+Down performance
- 2017 vintages only
- Forecasted using benchmark roll rates

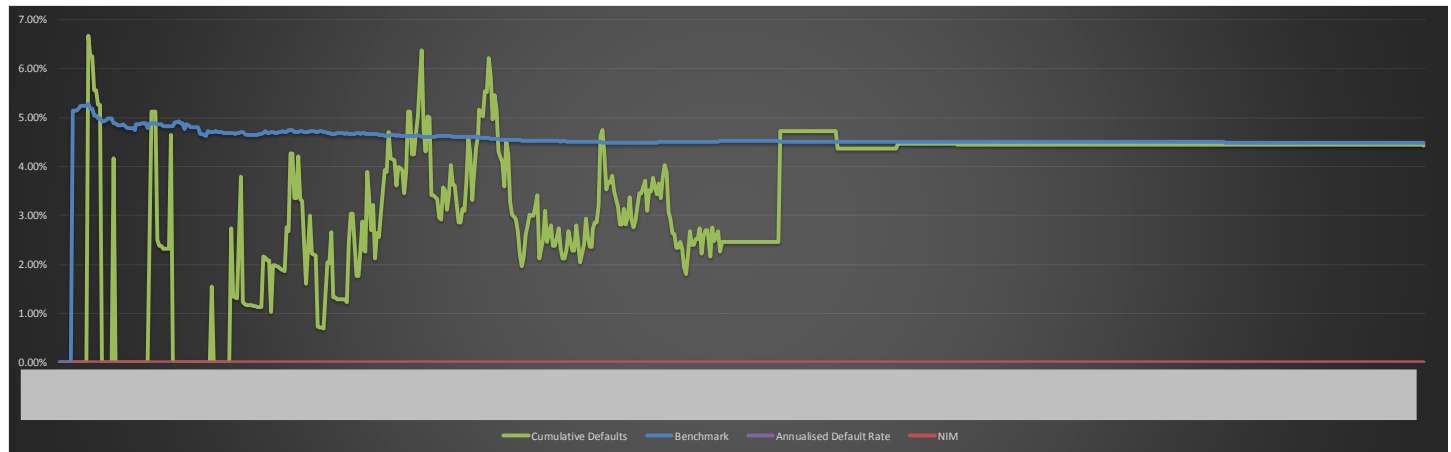


- Total loan book default performance
- 2017 vintages only
- Forecasted using benchmark roll rates

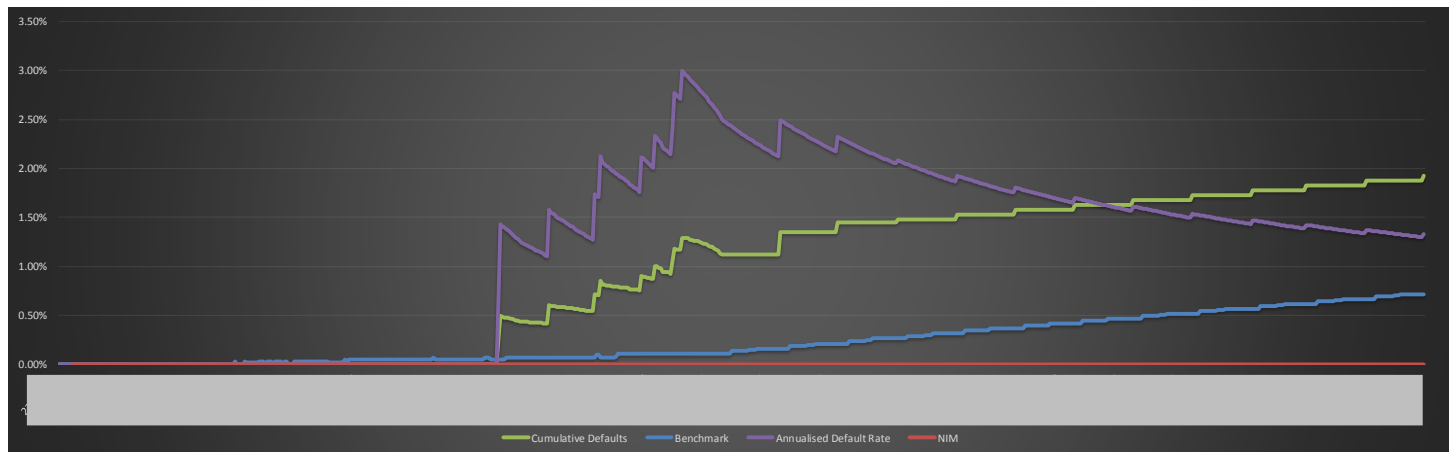




- Total loan book total arrears
- Excluding loans which do not meet current criteria\*
- Forecasted using benchmark roll rates

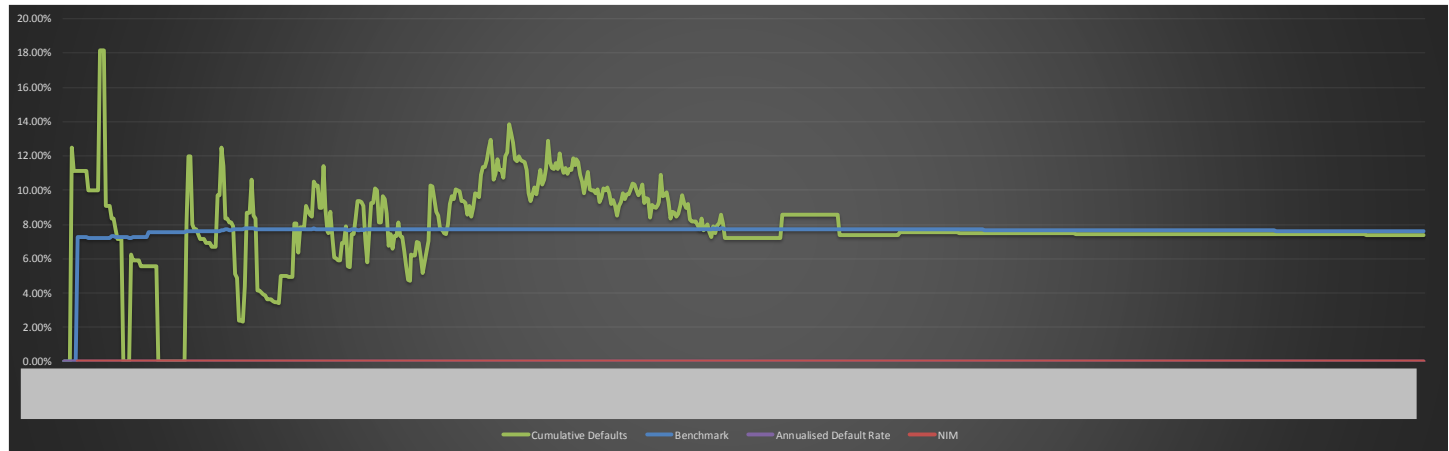


- Total loan book default performance
- Excluding loans which do not meet current criteria\*
- Forecasted using benchmark roll rates

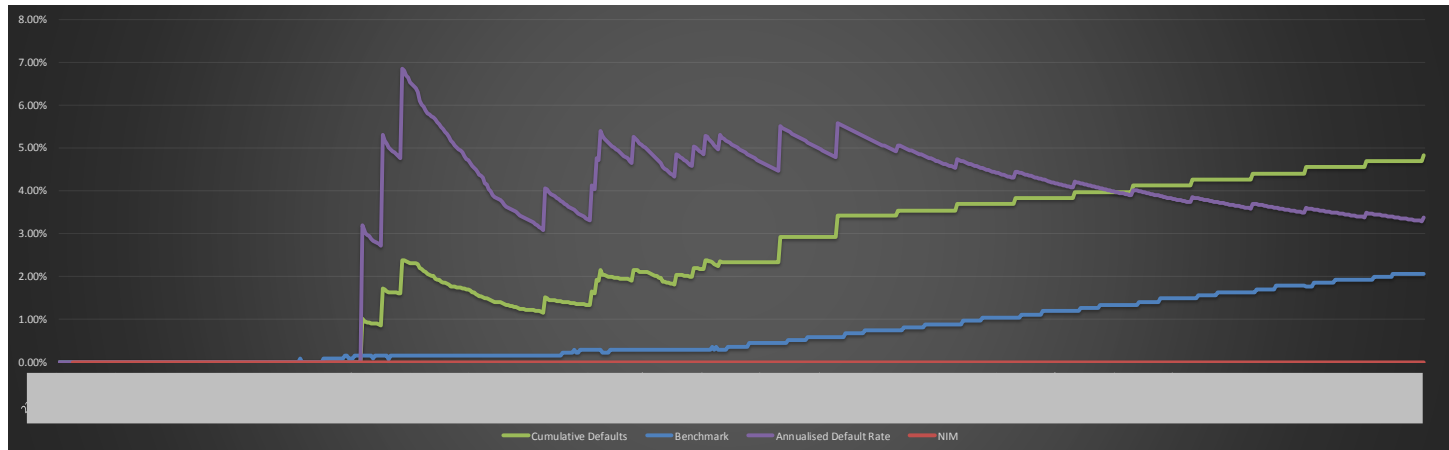


\*Footnote

- Total loan book total arrears
- Excluding loans which do not meet current criteria\*
- Forecasted using benchmark roll rates

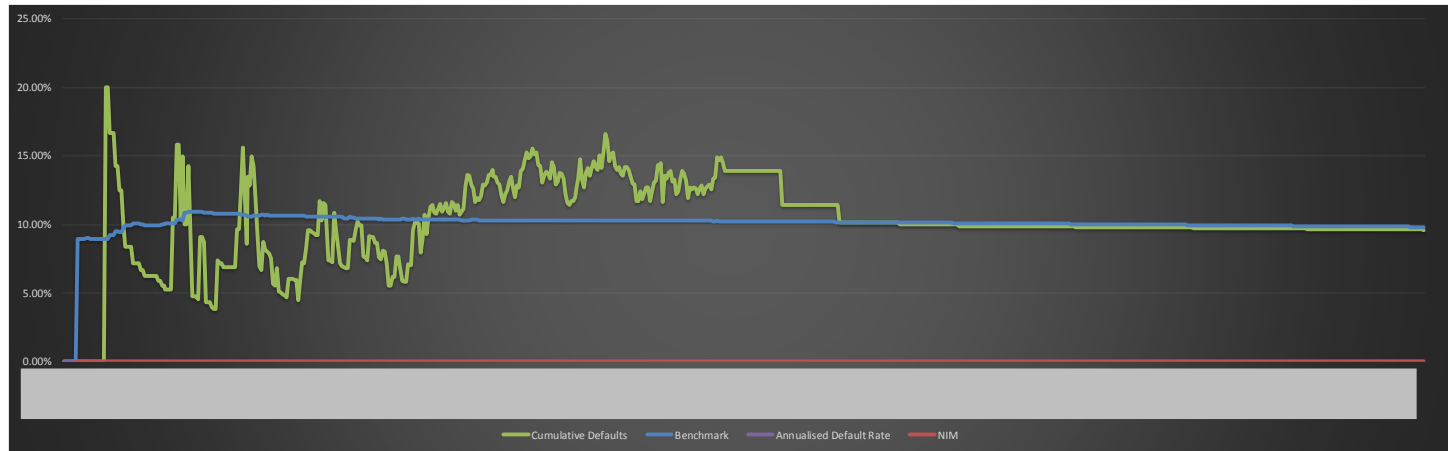


- Total loan book default performance
- Excluding loans which do not meet current criteria\*
- Forecasted using benchmark roll rates

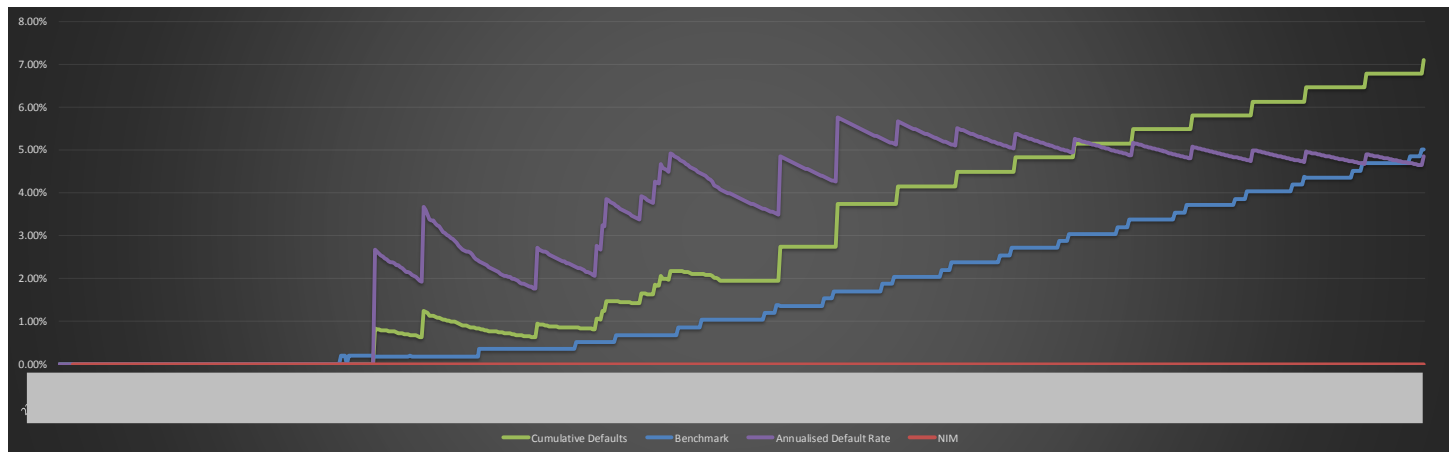


\*Footnote

- Total loan book total arrears
- Excluding loans which do not meet current criteria\*
- Forecasted using benchmark roll rates

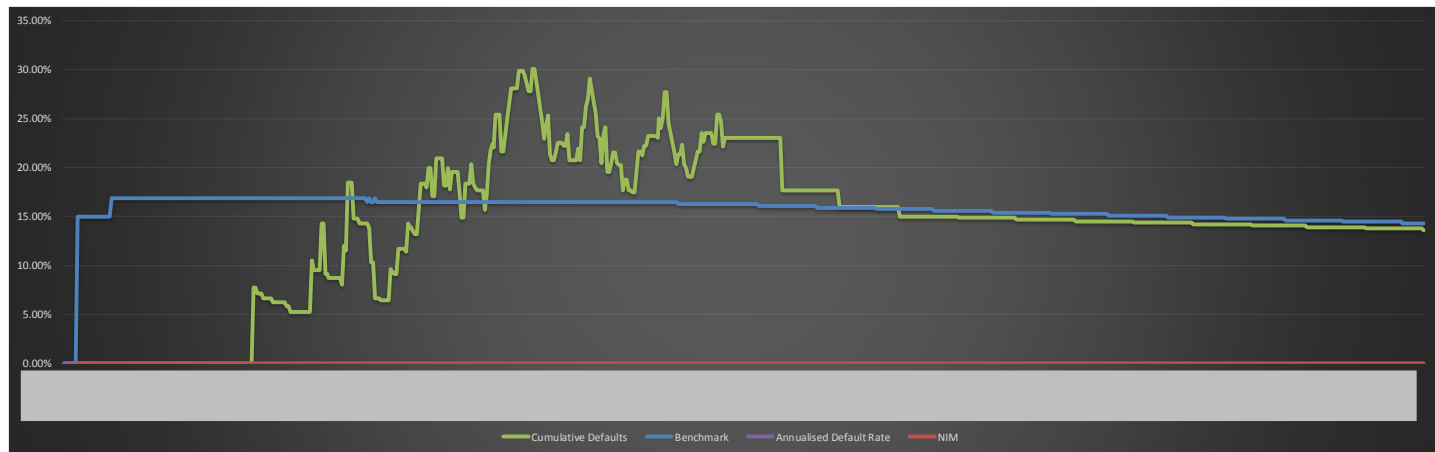


- Total loan book default performance
- Excluding loans which do not meet current criteria\*
- Forecasted using benchmark roll rates

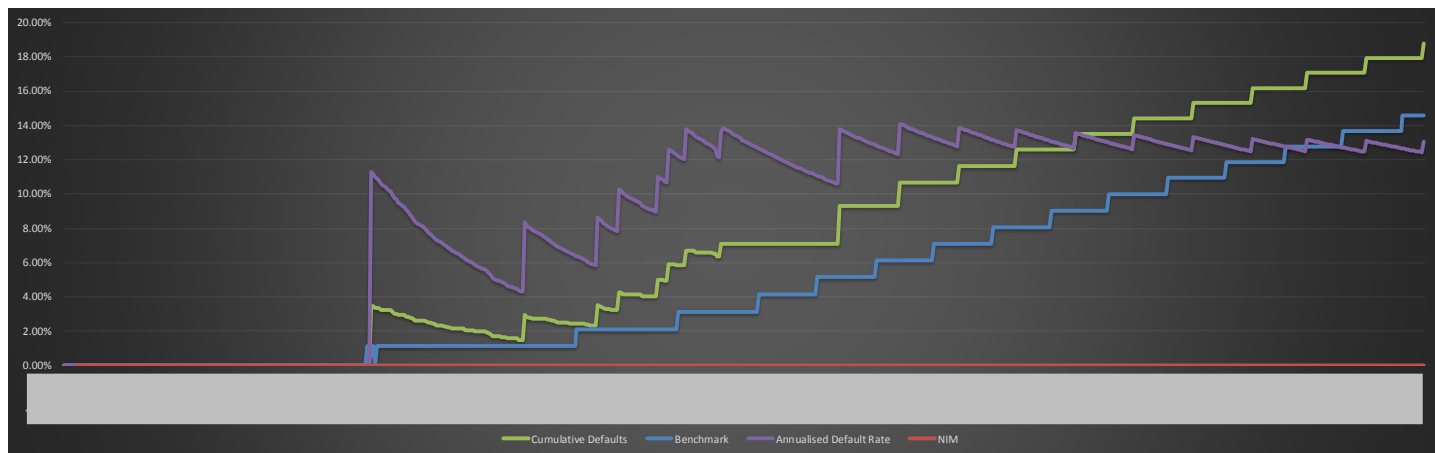


\*Footnote

- Total loan book total arrears
- Excluding loans which do not meet current criteria\*
- Forecasted using benchmark roll rates

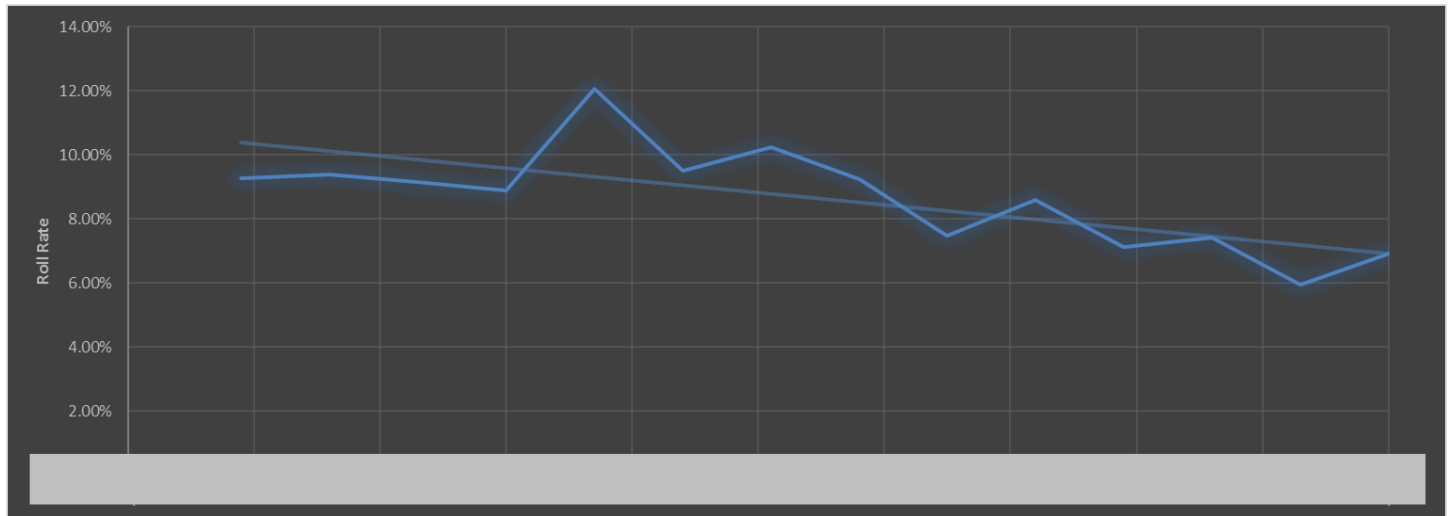


- Total loan book default performance
- Excluding loans which do not meet current criteria\*
- Forecasted using benchmark roll rates

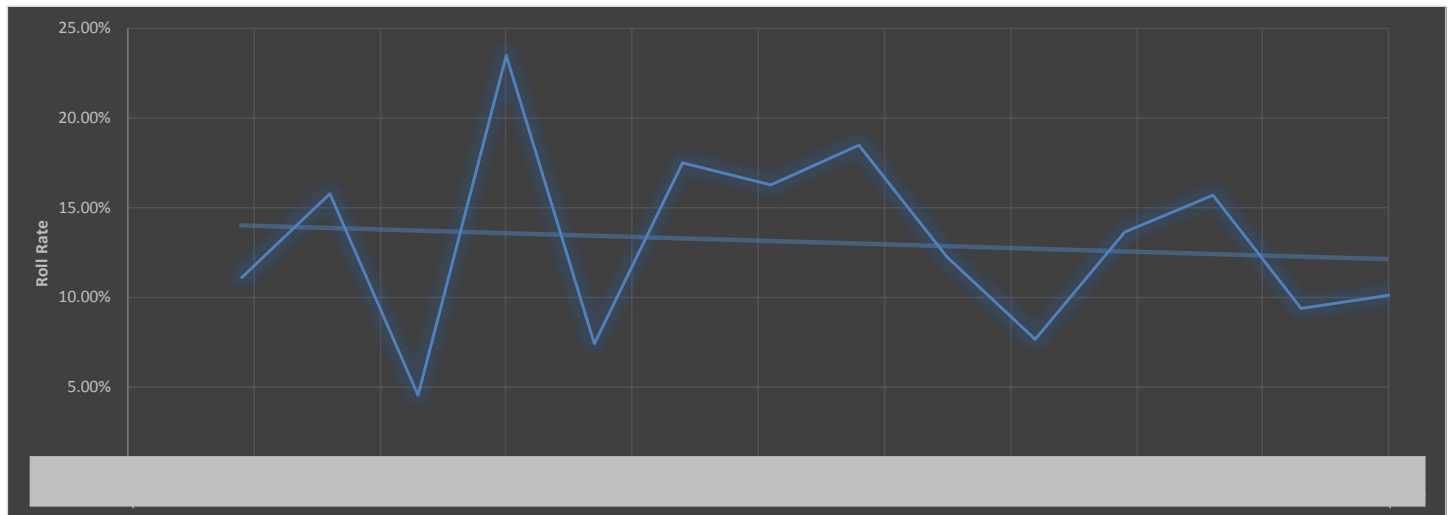


\*Footnote

- Total loan book monthly roll rate for up-to-date loans -> 1-down
- Excluding loans which do not meet current criteria\*
- Forecasted using benchmark roll rates

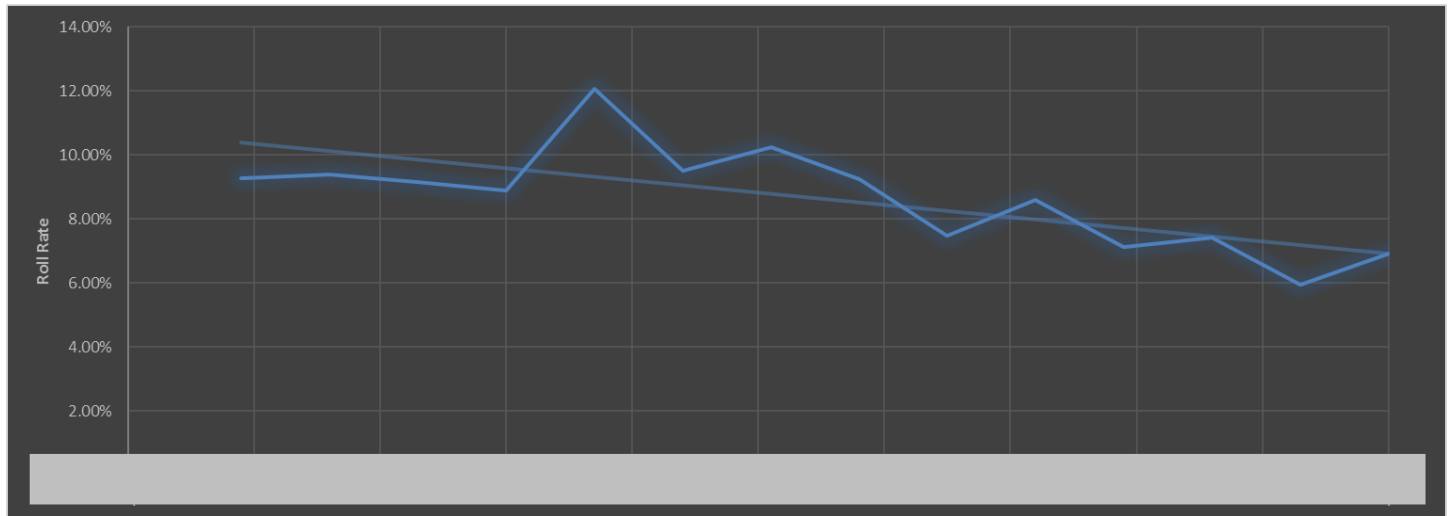


- Total loan book monthly roll rate for 1-down loans -> 2-down
- Excluding loans which do not meet current criteria\*
- Forecasted using benchmark roll rates

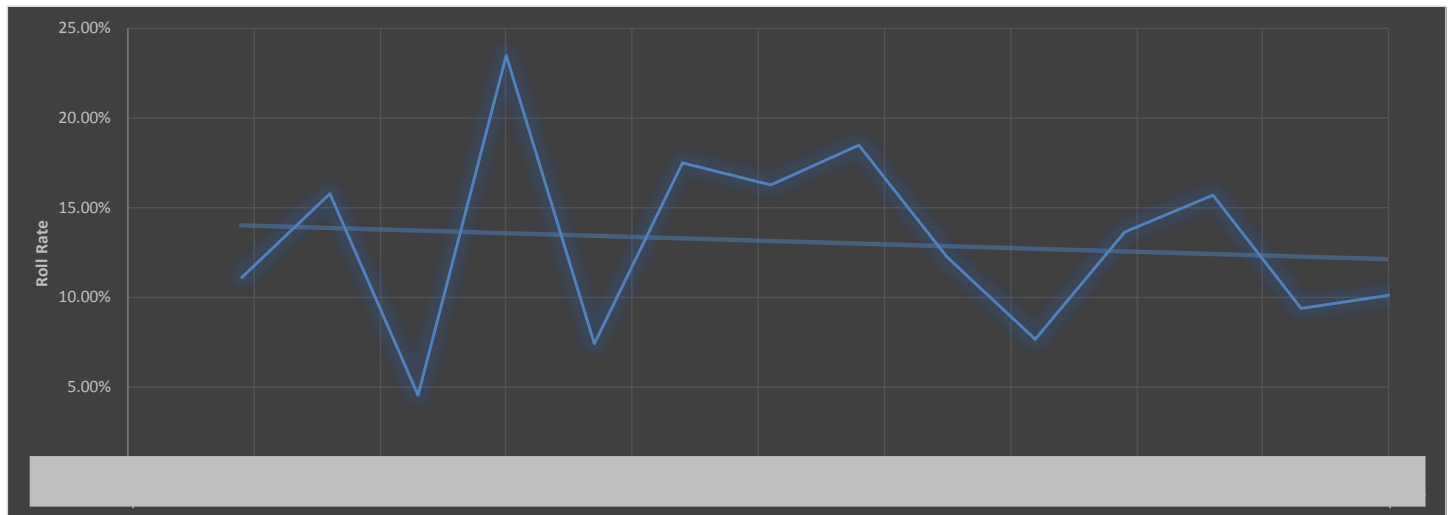


\*Footnote

- Total loan book monthly roll rate for up-to-date loans -> 1-down
- Excluding loans which do not meet current criteria\*
- Forecasted using benchmark roll rates



- Total loan book monthly roll rate for 1-down loans -> 2-down
- Excluding loans which do not meet current criteria\*
- Forecasted using benchmark roll rates



A+ Monthly Roll Rates (Benchmark)						A Monthly Roll Rates (Benchmark)					
Status to	Up-to-Date	1-Down	2-Down	3+Down	Workout	Status to	Up-to-Date	1-Down	2-Down	3+Down	Workout
Status From	Up to Date / Early Arrears			Late Arrears		Status From	Up to Date / Early Arrears			Late Arrears	
Up-to-Date	XX%	XX%	XX%	XX%	XX%	Up-to-Date	XX%	XX%	XX%	XX%	XX%
1-Down	XX%	XX%	XX%	XX%	XX%	1-Down	XX%	XX%	XX%	XX%	XX%
2-Down	XX%	XX%	XX%	XX%	XX%	2-Down	XX%	XX%	XX%	XX%	XX%
3+Down	XX%	XX%	XX%	XX%	XX%	3+Down	XX%	XX%	XX%	XX%	XX%
Workout	XX%	XX%	XX%	XX%	XX%	Workout	XX%	XX%	XX%	XX%	XX%

A+ Monthly Roll Rates (Realised)						A Monthly Roll Rates (Realised)					
Status to	Up-to-Date	1-Down	2-Down	3+Down	Workout	Status to	Up-to-Date	1-Down	2-Down	3+Down	Workout
Status From	Up to Date / Early Arrears			Late Arrears		Status From	Up to Date / Early Arrears			Late Arrears	
Up-to-Date	XX%	XX%	XX%	XX%	XX%	Up-to-Date	XX%	XX%	XX%	XX%	XX%
1-Down	XX%	XX%	XX%	XX%	XX%	1-Down	XX%	XX%	XX%	XX%	XX%
2-Down	XX%	XX%	XX%	XX%	XX%	2-Down	XX%	XX%	XX%	XX%	XX%
3+Down	XX%	XX%	XX%	XX%	XX%	3+Down	XX%	XX%	XX%	XX%	XX%
Workout	XX%	XX%	XX%	XX%	XX%	Workout	XX%	XX%	XX%	XX%	XX%

A- Monthly Roll Rates (Benchmark)						B+ Monthly Roll Rates (Benchmark)					
Status to	Up-to-Date	1-Down	2-Down	3+Down	Workout	Status to	Up-to-Date	1-Down	2-Down	3+Down	Workout
Status From	Up to Date / Early Arrears			Late Arrears		Status From	Up to Date / Early Arrears			Late Arrears	
Up-to-Date	XX%	XX%	XX%	XX%	XX%	Up-to-Date	XX%	XX%	XX%	XX%	XX%
1-Down	XX%	XX%	XX%	XX%	XX%	1-Down	XX%	XX%	XX%	XX%	XX%
2-Down	XX%	XX%	XX%	XX%	XX%	2-Down	XX%	XX%	XX%	XX%	XX%
3+Down	XX%	XX%	XX%	XX%	XX%	3+Down	XX%	XX%	XX%	XX%	XX%
Workout	XX%	XX%	XX%	XX%	XX%	Workout	XX%	XX%	XX%	XX%	XX%

A- Monthly Roll Rates (Realised)						B+ Monthly Roll Rates (Realised)					
Status to	Up-to-Date	1-Down	2-Down	3+Down	Workout	Status to	Up-to-Date	1-Down	2-Down	3+Down	Workout
Status From	Up to Date / Early Arrears			Late Arrears		Status From	Up to Date / Early Arrears			Late Arrears	
Up-to-Date	XX%	XX%	XX%	XX%	XX%	Up-to-Date	XX%	XX%	XX%	XX%	XX%
1-Down	XX%	XX%	XX%	XX%	XX%	1-Down	XX%	XX%	XX%	XX%	XX%
2-Down	XX%	XX%	XX%	XX%	XX%	2-Down	XX%	XX%	XX%	XX%	XX%
3+Down	XX%	XX%	XX%	XX%	XX%	3+Down	XX%	XX%	XX%	XX%	XX%
Workout	XX%	XX%	XX%	XX%	XX%	Workout	XX%	XX%	XX%	XX%	XX%



B Monthly Roll Rates (Benchmark)						C+ Monthly Roll Rates (Benchmark)					
Status to	Up-to-Date	1-Down	2-Down	3+Down	Workout	Status to	Up-to-Date	1-Down	2-Down	3+Down	Workout
Status From	Up to Date / Early Arrears			Late Arrears		Status From	Up to Date / Early Arrears			Late Arrears	
Up-to-Date	XX%	XX%	XX%	XX%	XX%	Up-to-Date	XX%	XX%	XX%	XX%	XX%
1-Down	XX%	XX%	XX%	XX%	XX%	1-Down	XX%	XX%	XX%	XX%	XX%
2-Down	XX%	XX%	XX%	XX%	XX%	2-Down	XX%	XX%	XX%	XX%	XX%
3+Down	XX%	XX%	XX%	XX%	XX%	3+Down	XX%	XX%	XX%	XX%	XX%
Workout	XX%	XX%	XX%	XX%	XX%	Workout	XX%	XX%	XX%	XX%	XX%

B Monthly Roll Rates (Realised)						C+ Monthly Roll Rates (Realised)					
Status to	Up-to-Date	1-Down	2-Down	3+Down	Workout	Status to	Up-to-Date	1-Down	2-Down	3+Down	Workout
Status From	Up to Date / Early Arrears			Late Arrears		Status From	Up to Date / Early Arrears			Late Arrears	
Up-to-Date	XX%	XX%	XX%	XX%	XX%	Up-to-Date	XX%	XX%	XX%	XX%	XX%
1-Down	XX%	XX%	XX%	XX%	XX%	1-Down	XX%	XX%	XX%	XX%	XX%
2-Down	XX%	XX%	XX%	XX%	XX%	2-Down	XX%	XX%	XX%	XX%	XX%
3+Down	XX%	XX%	XX%	XX%	XX%	3+Down	XX%	XX%	XX%	XX%	XX%
Workout	XX%	XX%	XX%	XX%	XX%	Workout	XX%	XX%	XX%	XX%	XX%

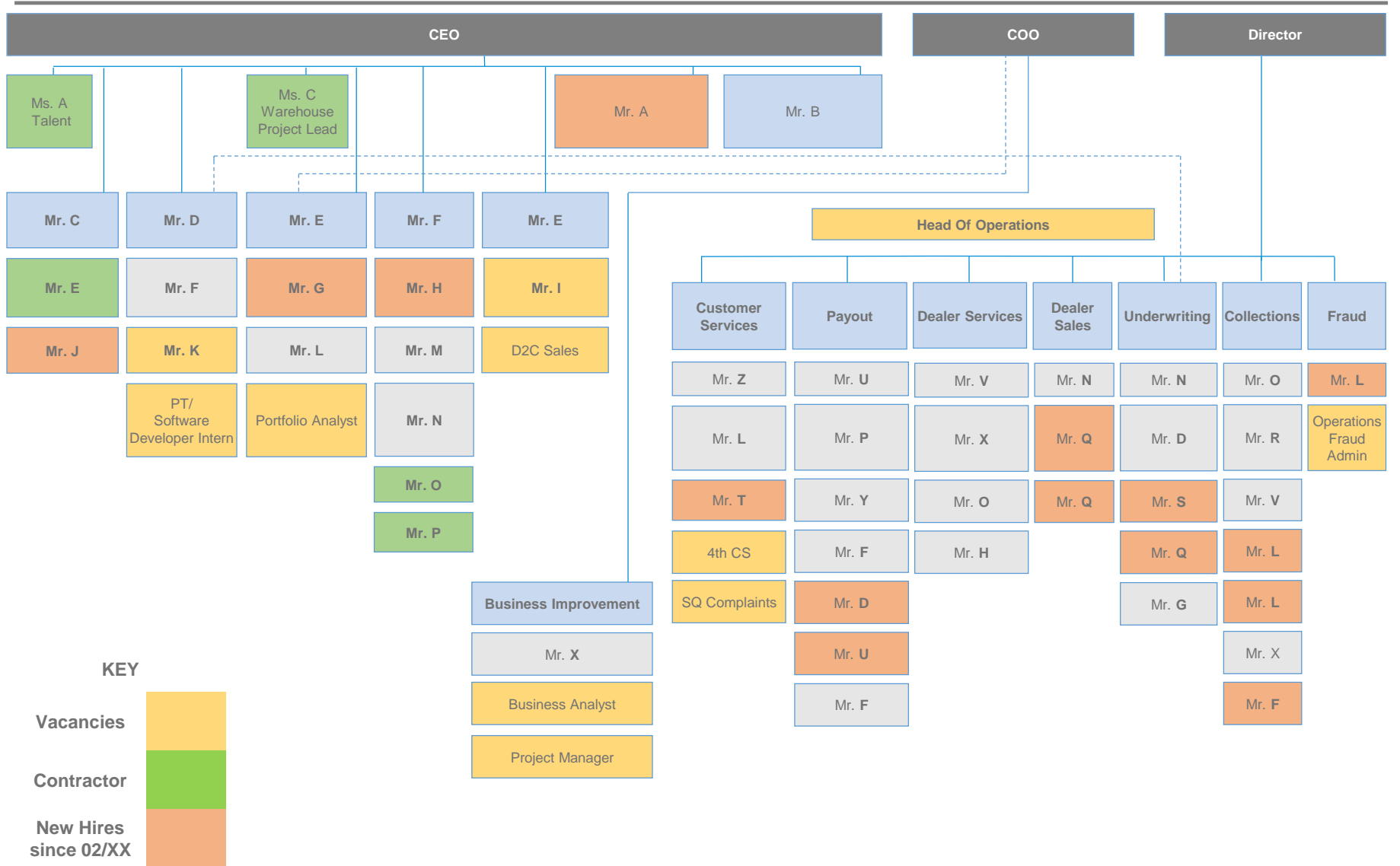
C Monthly Roll Rates (Benchmark)						D Monthly Roll Rates (Benchmark)					
Status to	Up-to-Date	1-Down	2-Down	3+Down	Workout	Status to	Up-to-Date	1-Down	2-Down	3+Down	Workout
Status From	Up to Date / Early Arrears			Late Arrears		Status From	Up to Date / Early Arrears			Late Arrears	
Up-to-Date	XX%	XX%	XX%	XX%	XX%	Up-to-Date	XX%	XX%	XX%	XX%	XX%
1-Down	XX%	XX%	XX%	XX%	XX%	1-Down	XX%	XX%	XX%	XX%	XX%
2-Down	XX%	XX%	XX%	XX%	XX%	2-Down	XX%	XX%	XX%	XX%	XX%
3+Down	XX%	XX%	XX%	XX%	XX%	3+Down	XX%	XX%	XX%	XX%	XX%
Workout	XX%	XX%	XX%	XX%	XX%	Workout	XX%	XX%	XX%	XX%	XX%

C Monthly Roll Rates (Realised)						D Monthly Roll Rates (Realised)					
Status to	Up-to-Date	1-Down	2-Down	3+Down	Workout	Status to	Up-to-Date	1-Down	2-Down	3+Down	Workout
Status From	Up to Date / Early Arrears			Late Arrears		Status From	Up to Date / Early Arrears			Late Arrears	
Up-to-Date	XX%	XX%	XX%	XX%	XX%	Up-to-Date	XX%	XX%	XX%	XX%	XX%
1-Down	XX%	XX%	XX%	XX%	XX%	1-Down	XX%	XX%	XX%	XX%	XX%
2-Down	XX%	XX%	XX%	XX%	XX%	2-Down	XX%	XX%	XX%	XX%	XX%
3+Down	XX%	XX%	XX%	XX%	XX%	3+Down	XX%	XX%	XX%	XX%	XX%
Workout	XX%	XX%	XX%	XX%	XX%	Workout	XX%	XX%	XX%	XX%	XX%

## **Additional Business Areas**

# Recruitment

# Organisation Chart



# Conduct Risk Dashboard Q1

Company A

## Customer Services Complaints Handling ●

Business Area	Function	Key Risk Indicator	Benchmark	Source	Jan	Feb	March	RAG for Quarter	
Customer Services	Complaints	Total Open Complaints Cases			XX	XX	XX	Green	
		Reportable Complaints Received		CC Log	XX	XX	XX	Green	
		Reportable Complaints as % of Total Accounts							
		% of Complaints Upheld (as against total)	Bi-annual stats	CC Log	XX	XX	XX	Green	
		% of Complaints resolved within 8 weeks response	Bi-annual stats	CC Log	XX	XX	XX	Yellow	
		Referred to FOS		CC Log	XX	XX	XX		
		% of complaints referred to FOS upheld (as against total)	Bi-annual stats	CC Log	XX	XX	XX	Green	
		SF Case volumes	Number of Cases Opened			XX	XX	XX	Green
			Number of Cases Closed			XX	XX	XX	Green
		Calls (CS & Collections)	Volumes			NA	NA	XX	Green
		Hang ups			NA	NA	XX	Yellow	
		Monitoring / Quality Assurance			NA	NA	NA		

## HR Compliance Training ●

Business Area	Function	Key Risk Indicator	Benchmark	Source	Jan	Feb	March	RAG for Quarter	
HR	Hiring	New Starters			XX	XX	XX	Green	
	Attrition	% of leavers to the business			XX	XX	XX	Green	
	Training & Competency	Induction				XX	XX	XX	Yellow
		Compliance policies				XX	XX	XX	Yellow
		Annual Learning Modules - Consumer Credit regulatory Environment				XX	XX	XX	Yellow
		Annual Learning Modules - Data Protection				XX	XX	XX	Green
		E-learning Modules –XXX				XX	XX	XX	Yellow
		E-learning Modules – XXX				XX	XX	XX	Yellow

▪ Dealer Sales ●

Business Area	Function	Key Risk Indicator	Benchmark	Source	Jan	Feb	March	RAG for Quarter
Dealer Sales	Sales Process	Declined customers as % of total applications		Risk				
		Requests to unwind within 14 days (RoW)			XX	XX	XX	
		Requests to unwind outside of 14 days			XX	XX	XX	
		Number of new SQ's in the month			XX	XX	XX	
		Number of SQ's closed in the month			XX	XX	XX	
		% of customers identified as vulnerable (as % of live accounts)			XX	XX	XX	
		New Products / Sales initiatives			XX	XX	XX	

▪ Financial Crime ●

Business Area	Function	Key Risk Indicator	Benchmark	Source	Jan	Feb	March	RAG for Quarter
Financial Crime	AML	PEP & Sanctions - Direct match during Applications process			XX	XX	XX	
		PEP & Sanctions - Live loans			XX	XX	XX	
		PEP & Sanctions Hits following annual monitoring - Live loans			XX	XX	XX	
		Cash deposits received >£6000			XX	XX	XX	
		Card Postings > £6000			XX	XX	XX	
		NCA Reports (Suspicious Activity)			XX	XX	XX	
		NCA Declines			XX	XX	XX	
		Number of accounts in Credit Arrears (>£500)			XX	XX	XX	

▪ Legal/Compliance ●

Business Area	Function	Key Risk Indicator	Benchmark	Source	Jan	Feb	March	RAG for Quarter
Legal/Compliance		Number of compliance breaches			XX	XX	XX	
		Number of accounts in remediation			XX	XX	XX	
		Number of external contract issues			XX	XX	XX	
		Number of external contract issues outstanding			XX	XX	XX	
		Risk Acceptance			XX	XX	XX	

▪ IT ●

Business Area	Function	Key Risk Indicator	Benchmark	Source	Jan	Feb	March	RAG for Quarter
IT	System	Number of IT incidents with Customer impact			XX	XX	XX	
		Number of IT incidents with Dealer impact			XX	XX	XX	
		Number of IT security issues			XX	XX	XX	

**XXX findings were that more controls could be operationalised and furthermore an additional controls delivery schedule should be more closely aligned to the regulatory risks to which Company A is exposed – particularly given the growth strategy over the next XX months.**

Text

- Text
- Text
- Text
- Text
- Text

**Number of key Controls referenced in Policy Suite that are Operational**

Text

**Red – Major changes needed**

Text

**Amber – Some changes needed**

Text

**Green – No changes needed**





















Text



# High level analysis of residual regulatory risks and areas needing additional controls

Regulatory Requirements	Regulatory Risk
Oversight of network	Text
General requirements	Text
Financial Promotions	Text
Adequate Explanations	Text
Creditworthiness assessments	Text
Post-contractual requirements	Text
Collections	Text
General UK Compliance	Text
Governance and Operational Risk	Text

# Metrics

	→			
Current FCA concerns	Tier 1	Tier 2	Tier 3	Tier 4
Tier definitions	Text	Text	Text	Text
Dealer onboarding , training and ongoing communication	Text	Text  	Text 	Text 
Dealer oversight	Text 	Text 	Text  	Text
Underwriting and affordability	Text	Text  	Text 	Text 
Lifecycle customer management	Text	Text  	Text	Text  
Internal controls, governance and compliance capability	Text	Text 	Text  	Text 

# Systems

## Key milestones

- Text
- Text
- Text
- Text

## Key Costs

- Text
- Text

## Key Risks

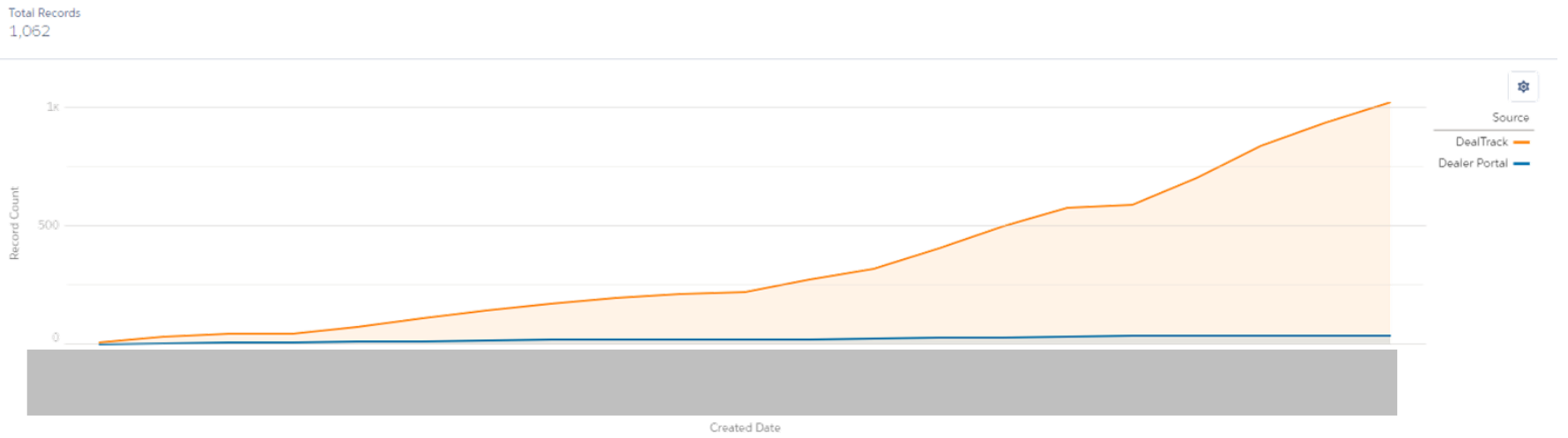
- Text
- Text
- Text
- Text

## Disaster Recovery

- Text

## Salesforce & Company A

- Text
- Text
- Text



## IT Support

- Text
- Text
- Text
- Text