

# Lowell Group

## DNB Nordic High-Yield Bond Conference

12 October 2017

# Lowell

## At a glance

**1 in 5**  
UK  
**1 in 7**  
DACH

Global investors

**Permira**  
**Ontario Teachers' Pension Plan**

**£1.7bn**  
portfolio investment<sup>2</sup>

**1,869**  
portfolios<sup>2</sup>

Our markets



**27.4m**  
owned accounts

**£22.9bn**  
portfolio face value  
(as of June 30, 2017)

Customer NPS  
Increased to  
**+43**

More than  
**3,100**  
colleagues



**60% UK**  
consumer crossover<sup>4</sup>



**£300m**  
debt purchased<sup>3</sup>

**£21**  
Average monthly repayment<sup>1</sup>

**78%**  
payments from long-term sustainable plans<sup>1,3</sup>



**£10bn**  
3PC AuM

<sup>1</sup> UK only

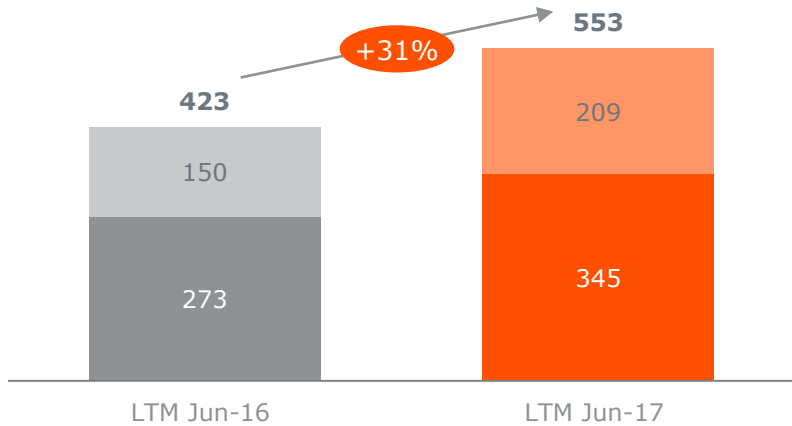
<sup>2</sup> Since inception

<sup>3</sup> LTM June 2017

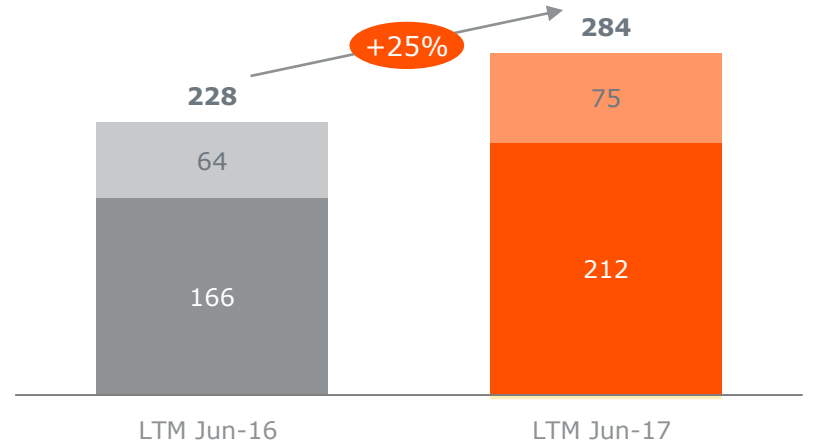
<sup>4</sup> Defined as the percentage of consumers acquired through NPL purchases in each calendar year where Lowell holds an existing relationship with the consumer within its back-book

# Lowell is a consistent fast growing business

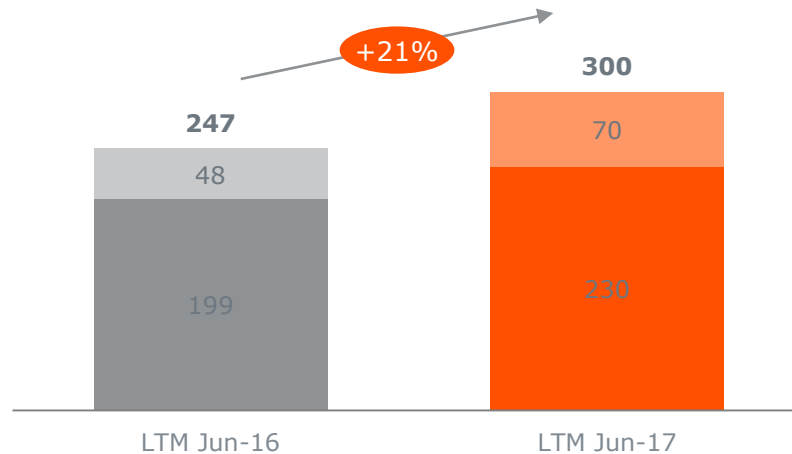
Revenue (£m)



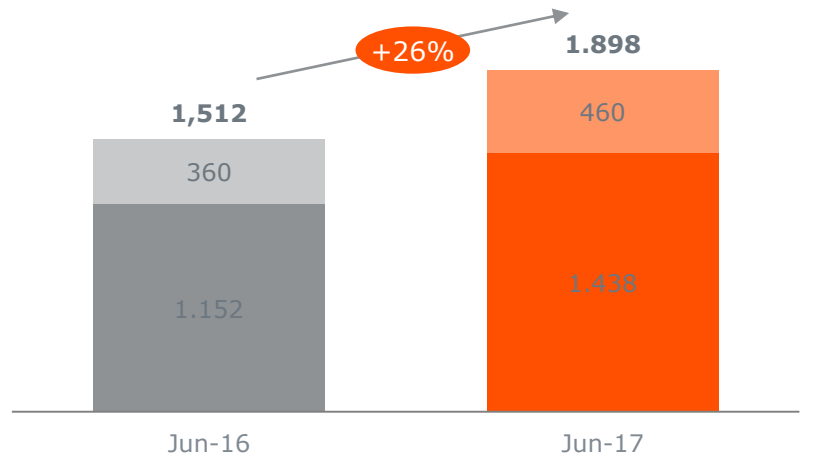
Cash EBITDA (£m)



Purchases (£m)



120m ERC (£m)



■ UK ■ DACH

# Our vision is to be the best in our field

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- 1 > **Leading presence** in large and attractive markets
- 2 > Balanced, **diversified** business model
- 3 > A business founded on a **consumer centric** approach
- 4 > Sophisticated data analytics driving **accurate** and **disciplined forecasting**
- 5 > **Strong through-the-cycle performance**
- 6 > High visibility into **future cash flow** generation

Lowell 

**"A European Leader  
in Credit Receivables  
Management"**

## Our point of difference

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No one will be **the best** in  
our field without both a **clear**  
**strategy** and **genuine**  
**compassion**

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