

Ramsdens Holdings PLC

("Ramsdens", the "Group", the "Company")

Pre-Close Trading Update

The Board is pleased to report that the Group has continued to trade well and in line with the Board's initial expectations for the year. This performance again reflects the strength of the Group's diversified business model with growth across the four key income streams of Foreign Currency, Pawnbroking, Jewellery Retailing and the Purchase of Precious Metals.

In March, the Group announced the strategic acquisition of 18 stores and 5 loan books from Instant Cash Loans Limited and we are pleased to report that the initial integration of these stores to our systems and processes has been successful. The acquisition is further expanding the reach of the Ramsdens brand and our trusted offering across communities in the UK, and demonstrates the growth opportunities available to the Group in the fragmented UK market.

The Board continues to have confidence in the Group making further progress on its strategic objectives in the forthcoming year.

Ramsdens intends to issue its Full Year end results for the year ended 31st March 2019 on 12th June 2019.

Peter Kenyon, CEO of Ramsdens, commented:

"This has been another good year for Ramsdens, reflecting the strengths of our trusted brand and diversified business model. Our business has been tested in a challenging retail environment, an exceptional hot summer in the UK and a continued backdrop of Brexit uncertainty, and I am delighted to report that we have achieved our targets despite these challenges.

"In addition to our organic growth, we were delighted to announce an important acquisition in March and welcome our new colleagues and customers to Ramsdens. We are pleased with the integration process so far."

Enquiries:

**Ramsdens Holdings
PLC**
Peter Kenyon, CEO
Martin Clyburn, CFO

Tel: +44 (0) 1642 579957

**Liberum Capital Limited (Nominated
Adviser)**
Richard Crawley
Joshua Hughes

Tel: +44 (0) 20 3100 2000

**Hudson Sandler (Financial
PR)**
Alex Brennan
Lucy Wollam

Tel: +44 (0) 20 7796 4133

About Ramsdens

Ramsdens is a growing, diversified, financial services provider and retailer, operating in the four core business segments of foreign currency exchange, pawnbroking loans, precious metals buying and selling and retailing of second hand and new jewellery.

Headquartered in Middlesbrough, the Group operates from 156 stores within the UK (including 4 franchised stores) and has a small but growing online presence.

In the last financial year, the Group served over 800,000 customers across its different services. Ramsdens is fully FCA authorised for its pawnbroking and credit broking activities.

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