



FSA GROUP LIMITED

20 July 2020

Market update

This Market Update should be read in conjunction with the Market Update dated 28 May 2020.

1. **(New Clients)** Covid-19 continues to impact the number of new callers seeking our assistance. We believe demand for our services will start to increase in the months leading up to the withdrawal of both Government and Bank support packages.
2. **(Existing Clients)** For Services we continue to see a material increase in collections. We have also seen an improvement in arrears and hardships for both Home Loans and Personal Loans.

Arrears > 30 Day	31 Dec 2019	22 May 2020	16 July 2020
Home Loans	1.76%	3.04%	2.13%
Personal Loans	3.48%	4.43%	3.16%

Hardships	31 Dec 2019	22 May 2020	16 July 2020
Home Loans	2.66%	6.54%	4.07%
Personal Loans	1.09%	4.05%	2.04%

*** Hardship is defined as a client who is currently unable to meet their payments, due to a change in circumstance.*

3. **(FY2020 Guidance)** We now reconfirm our FY2020 guidance as follows:
 - a. Expect earnings growth of 5% to 15% compared to FY2019; and
 - b. Expect our full year dividend to be between 6 cents to 7 cents per share.

This ASX announcement has been authorised for and on behalf of the FSA Group Board by:
Tim Odillo Maher, Executive Director

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