

8 October 2025

## **Ramsdens Holdings PLC**

("Ramsdens" or the "Group")

### **Pre-Close Trading Update**

#### ***FY25 profit before tax slightly ahead of expectations, reflecting further progress across core income streams as well as the continued benefit of the high gold price***

Ramsdens Holdings PLC, the growing, diversified financial services provider and retailer, is pleased to provide an update on FY25 trading (year to 30 September 2025).

The Group continues to benefit from its diversified model of financial and retail services. Since the Group's interim results on 4 June 2025, the Group has continued to perform well. As a result, the Board now expects FY25 profit before tax to be slightly ahead of analyst expectations\*.

### **Highlights**

- The purchase of precious metals segment continued to perform very strongly in the second half of the year with FY25 gross profit increasing 50% year on year. This was supported by a stronger gold price and the launch of a dedicated gold buying website to drive awareness, which together have resulted in approximately 15% year on year increase in the weight of gold purchased.
- The pawnbroking loan book grew by 8% year on year to £11.5m (FY24: £10.7m). This income stream saw particularly strong growth in the second half of the year, as we continued to benefit from the November 2024 launch of our new dedicated pawnbroking website attracting new customers.
- Jewellery retail gross profit increased by approximately 15% year on year, with new and preowned jewellery and premium watches all performing well following further investment in stock, website advertising and staff training.
- Foreign currency (FX) gross profit was broadly flat year on year, against a strong FY24 comparative, when we benefited from the UEFA Euros and Olympics. The Ramsdens' multi-currency card continues to perform well with almost 40,000 cards now in issue (17,000 as of end of FY24). Our International Money Transfer service continues to grow well from a low base and will soon be available in Ramsdens' stores across the country.
- Our store estate remains at 169 including one franchised store, following a planned slowdown in FY25 openings. During the year, we opened new stores in Grantham and Burton which have performed well. We also merged two of our central Glasgow stores and closed our kiosk site at Teesside Airport.

### **Outlook**

Looking to FY26, underpinned by a strong trusted brand and diversified income streams, the Group is very well placed to make continued progress.

The Board, following our success and having confidence in our high street model, expects to open between eight and 12 new stores per year from FY26.

### **Notice of Full Year Results**

Ramsdens intends to announce its annual results on 14 January 2026.

### **Peter Kenyon, CEO of Ramsdens commented:**

*"FY25 has been another good year of progress for Ramsdens, as we continue to reap the benefits of our diversified income streams.*

*Whilst we have benefited from the sustained high gold price within our purchase of precious metals segment, we've also continued to make good progress across our other income streams. In particular, our continued success in jewellery retail highlights a growing awareness of our value for money proposition.*

*I would like to again recognise and thank the Ramsdens' team for their continued hard work making this strong trading performance possible. We look forward to building on this in FY26."*

*\*Prior to this announcement, analyst expectations for profit before tax for FY25 were £15.4m.*

**ENDS**

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**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.

Ramsdens does not offer unsecured high-cost short term credit.

Headquartered in Middlesbrough, the Group operates from 169 stores within the UK (including one franchised store) and has a growing online presence.

Ramsdens is fully FCA authorised for its pawnbroking, credit broking activities and as an authorised payments institution.

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