International Personal Finance plc ("IPF" or "the Group")

Exchange rate hedging

IPF has put in place foreign currency contracts to hedge the majority of forecast Group profits for the 2011 financial year, at rates which overall are similar to those used to translate the results for the 2010 financial year.

	2011 hedged
	exchange rate
Poland	4.7
Czech Republic	29.4
Slovakia	1.2
Hungary	335.0
Mexico	19.7
Romania	5.2

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