

Commencement of Trading and Issue of Debentures

19 February 2015

The directors of Just Finance Loans & Investments Plc (the “Company”) are delighted to announce the commencement of trading of the Company’s debentures on GXG Main Quote and that subject to the Offer of up to 4,000,000 7.5% Secured 3 year Debentures of £1 per unit nominal value it has issued a total of 1,191,678 Debenture Units.

The Directors of the Issuer accept responsibility for the contents of this announcement.

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