

New £10m funding line

7 August 2015

The directors of the Just Finance Loans & Investments PLC are delighted to announce a partnership with peer to peer lending platform Ablrate.

The following announcement has been released to the press.

Press Release

Ablrate broadens investment options with The Just Loans Group PLC deal

Partnership gives Ablrate investors instant diversification over a number of loans in one trade

London, August 4, 2015: Ablrate, a pioneering peer-to-peer lending platform that is the first in the world to offer investors access to asset-backed loans against aircraft transactions has announced a partnership with The Just Loans Group PLC to provide commercial property-backed investment options on the Ablrate platform.

The Just Loans Group PLC offers UK businesses an alternative to traditional banks' lending facilities. The company's expertise in underwriting has created a high-quality loan book of over £10m during the course of its first 18 months of operations, with zero capital losses across more than 200 transactions totalling £12.8m.

Commenting on today's partnership announcement with The Just Loans Group PLC, David Bradley-Ward, CEO of Ablrate said: "This collaboration represents a fantastic way for Ablrate's investor community to grow and be presented with a wide range of lending options. The Just Loans Group PLC brings a high quality, asset-backed lending proposition that complements our existing niche offering, allowing investors on our platform added value."

The Just Loans Group PLC's loan facility arrangement with Ablrate is for up to £10m, with an initial tranche of £500,000. The arrangement will leverage the firms underwriting experience and allow Ablrate's investors to tap into other sources of lending thereby diversifying their investment options.

John Davies, Director, The Just Loans Group PLC said, "This innovative partnership with Ablrate will help provide UK businesses with the what they urgently need - early funding to help them grow and a relationship that will help them establish a good credit record."

This partnership comes at a time when the alternative finance market is predicted to double in size in 2015, reaching an impressive £4.4bn, according to Nesta. Last year bank lending to small and medium-sized enterprises (SMEs) in the UK was down by £400m, a gap that the UK alternative finance market filled, providing financing to over 7,000 SMEs, or the equivalent to 2.4% of all bank lending to SMEs.

For more information on Ablrate's investing opportunities please visit www.ablrate.com

About Ablrate

Ablrate is a pioneer in asset backed lending against high-quality assets and the first peer lending platform in the world to give investors access to aircraft transactions

Through our unique online investment platform, we enable individuals and businesses to manage their own financial risk and returns, disintermediating and removing the cost of the middleman. Investors have full visibility of the asset they are investing in, but also of the potential risk exposure (estimated by ablrates.com) they are taking on.

Ablrate gives investors access to exciting and unique investment opportunities ranging from the highly regulated aircraft leasing space to capital equipment transactions that provide investors with good security and higher returns.

www.ablrates.com

About The Just Loans Group PLC

The Just Loans Group PLC entered the alternative finance sector in 2014 to help bridge the financing gap that was restricting the progress of UK businesses.

The Group is focussed on funding growing UK businesses with loans between £10,000 - £500,000. The business has already built a loan book of over £10m with skilled and experienced underwriting leading to zero capital losses to date.

thejust-group.com

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

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