

Business Implementation Plan

20 December 2017

The Just Loans Group Plc (the “Company” or “JLG”) continues to implement its business plan as stated in the Admission Document dated 20 May 2014, which plan has not materially changed since last disclosed to the Cyprus Stock Exchange, and has made good progress.

The Company is an award winning alternative lending company which operates in a market created through a demand by SME’s for structured, secured finance when traditional banking options are not available or cannot be delivered quickly.

The Company, through its wholly owned subsidiaries, Just Cash Flow Plc, Just Bridging Loans Plc and Just Finance Loans & Investments Plc (together “the Group”), currently lends to growing UK businesses. The business seeks to protect its capital and since trading commenced, it has made gross advances of circa £50m to over 800 customers with zero capital losses. Customers who choose the Company demand quick and seamless decision making which is currently difficult to obtain through traditional banking options. The speed at which unsuitable borrowers can be identified and rejected ensures lower costs are incurred as part of the lending process. Around 92% of applicants are declined as unsuitable with an initial decision made in under 6 minutes.

As a leading alternative lending company, the Company has a number of IT offerings which it runs, operates and provides to its client base. This unrivalled IT offering creates a clear differentiator in the market whilst promoting a “sticky” customer base through integration of JLG IT platform, ALFI, across customer systems.

The Company has designed and built its own underwriting model known as PropensityPlus®, investing millions in the delivery of the project. This platform engages a unique and unparalleled level of predictive business data analysis, personal behavioural characteristics and credit intelligence. This blended underwriting model underpins the decision engine and ensures the Company has adequate information to assess the application.

The Just Loans Group Plc has become the first alternative commercial lender to become an Associate Member of the British Bankers' Association. The BBA is the leading banking trade association based in the UK. They have over 240 member organisations with a global presence. The BBA is the voice of banking, representing the world's largest banking cluster with 80 percent of global systematically important banks being members. The BBA supports and promotes policies and initiatives that balance both the interest of banks and the wider public.

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

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