

Press Release

Date Issued Tuesday 6th September 2016

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 BBA's Relationship Director, Richard Adler says, "We are very pleased to welcome Just Loans Group as an associate member. We are looking forward to working with The Just Loans Group platform."

The Just Loans Group CEO, John Davies, adds, "I don't believe that traditional banks and alternative lenders are in competition with each other as they share the common aim of helping UK businesses invest and grow.

We see the future as traditional banks and alternative lenders increasingly working in partnership with each other. Aligning ourselves with the BBA - the voice of banking in the UK - is a great way to accelerate this and share experiences to date that come from a sole focus on business lending and innovative FinTech investments."

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Notes

The Group entered the alternative finance sector in 2012 with the aim of building a robust, scalable, Anti Money Laundering (AML) compliant process for on boarding Corporate Borrowers in the UK and eventually Europe.

This was achieved through increasingly using FinTech to streamline the application process and deliver exceptional customer experience.

Having fully proven the model across the Just Loans portfolio, The Group is now positioned to provide these services additionally to Financial Institutions with a need to balance the management of costs with their regulatory obligations under the Anti Money Laundering legislation.

By doing so, both new entrant and established, Financial Institutions are able to serve the business and small corporate market cost effectively and with an improved quality of service.

The proprietary PropensityPlus® scoring model provides a major competitive advantage as it drives a comprehensive underwriting process, enabled by the latest technology, leveraging a wide variety of current and historical data points, many of which are not used by traditional banks or other lenders. This provides extensive insight into the propensity for both the Directors and businesses to be successful going forward.

PropensityPlus® has enabled significant speeding up of the finance application process and the recording of zero capital losses from the Lending Book to date which is important for both the Group's customers and stakeholders.

PropensityPlus is a Registered European Union Trade Mark of The Just Loans Group PLC under No. 15316797

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