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Company

LBL Asset Finance is a premier fintech company offering innovative, automated consumer lending and debt management solutions. At LBL Asset Finance, we specialise in subprime asset backed lending and debt purchase loans. We pride ourselves on offering flexible, reliable and responsible financial solutions whilst adhering to the highest industry standards. With over 50 years of combined expertise in the high-cost credit sector, LBL Asset Finance leadership has laid the foundations for a thriving fintech ecosystem. By partnering with industry-leading software providers, we streamline processes, ensuring our customers can access structured, affordable credit solutions and the latest financial technology.

Loan activity

Subprime Lending: With years of experience in delivering fast, short-term financing solutions, we specialise in helping individuals secure funds quickly. Our expertise in subprime lending allows us to offer flexible financing options, making access to capital possible—regardless of credit history.

Debt purchase Loans: LBL Asset Finance, in addition to its established asset financing operations, has strategically expanded into the debt purchase loan sector. The company offers loans to its borrowers to acquire discounted consumer debt, adding to its growing portfolio and creating a substantial new revenue stream. Committed to responsible financial solutions, LBL works closely with its borrowers to rehabilitate bad debt.

High cash flow:

Asset-Backed Consumer Lending Model: LBL Asset Finance operates a high-yield consumer lending model in the UK, specialising in issuing loans secured against valuable personal assets. As a high-cost credit provider, the Company earns premium monthly interest rates, structured to maintain strong, consistent cash flow.

Debt Purchase and Recovery Strategy: LBL Asset Finance further enhances its cash generation through the financing of non-performing consumer loans, acquired at substantial discounts to face value. Leveraging years of operational experience in consumer finance, our borrowers implement a refined collections process to maximise recovery while maintaining ethical and customer-focused practices.

Capital Efficiency and Cash Flow Optimisation: Both lending and debt purchase loans are strategically designed to support LBL Asset Finance broader objective: maintaining capital efficiency and liquidity. The dual model ensures continuous deployment and recycling of capital, enabling sustained returns and minimising idle funds. By combining asset-backed security with a high-turnover of collections, LBL Asset Finance is uniquely positioned to operate with agility while delivering consistent financial performance.

Track Record:

To date, over \$10 million has been successfully raised and deployed into LBL Asset Finance, fuelling the development and expansion of its lending and debt purchase loans. This capital has been instrumental in building a strong foundation, allowing the business to establish a proven track record in both high-cost, asset-backed consumer lending and strategic debt purchase loans.

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Transferable Secured Loan Notes due 28 October 2027

	Interest	Payment
GBP Notes: (ISIN: GB00BMB3P958)	11% PA	Quarterly
USD Notes: (ISIN: GB00BMB3PB71)	11% PA	Quarterly
EUR Notes: (ISIN: GB00BMB3PC88)	11% PA	Quarterly

Status	Secured Loan Notes
Issuer	Logbook Lending Limited
Minimum Investment	10,000 GBP / USD / EUR
Currency	GBP / USD / EUR
Security Trustee	Amicorp (UK) Limited
Legal Advisor to the Company (English Law)	RW Blears LLP

Security:

All loans are secured by collateral, either through a charge over a tangible asset of value or via a personal guarantee from the debtor. The structure includes enforceable legal remedies, including recourse to insolvency proceedings such as bankruptcy, to mitigate credit risk.

To support its growth strategy, LBL Asset Finance issues notes, which will be secured by a debenture incorporating a floating charge over the entirety of the Company's present and future assets, undertakings, and rights.

Amicorp (UK) Limited will act as Security Trustee, holding the benefit of the security on trust for the Noteholders. The floating charge structure allows the Company to maintain operational flexibility while ensuring that creditor interests are protected through a robust security framework.