

Portfolio profile



7.6

Average portfolio size



58%

Have at least 1 Buy to Let mortgage

5.3

Average number of BTL loans held

£665k

Average owed through BTL mortgage borrowing

Portfolio balance sheet

£1.7m

Estimated portfolio value

£9,432

Gross rental income per property

6.3%

Average rental yield

Market dynamics

In the last 12 months...



8%

Bought a property



17%

Sold a property



28%

Had a rental arrear



36%

Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'

37%



Own lettings business

36%



Rental yields

19%



Capital gains

7%



UK economy

Profitability

85%

Make a profit

9%

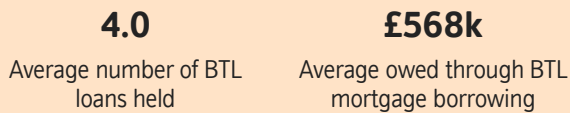
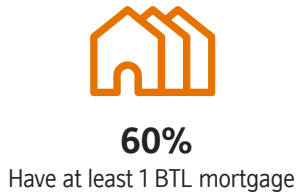
Break even

6%

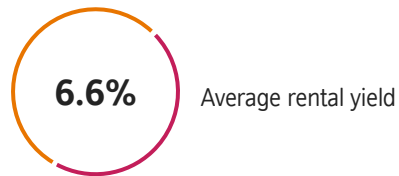
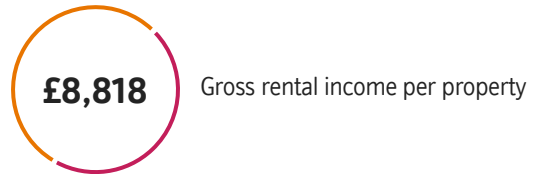
Make a loss



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



6%
Bought a property



14%
Sold a property



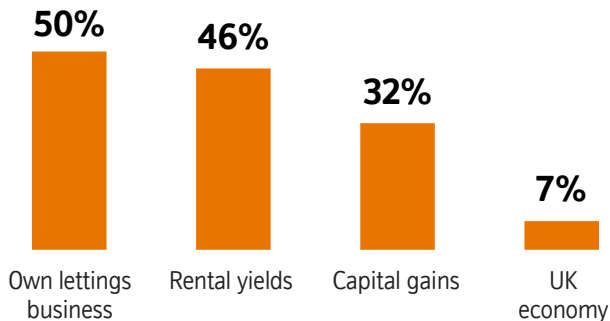
30%
Had a rental arrear



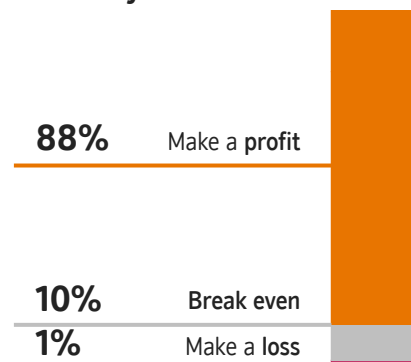
43%
Had a void period

Landlord confidence

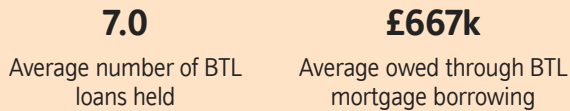
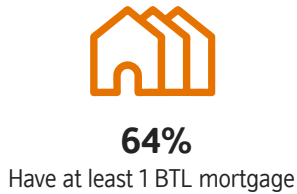
% rating prospects in next 3 months as 'good'



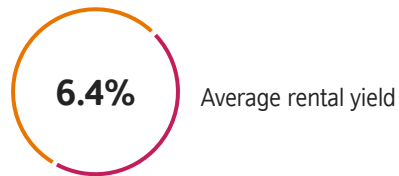
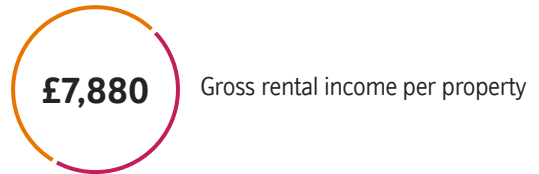
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



15%
Bought a property



18%
Sold a property



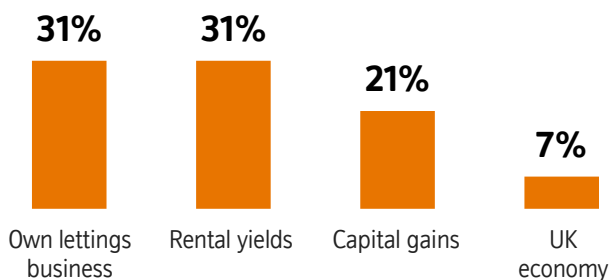
33%
Had a rental arrear



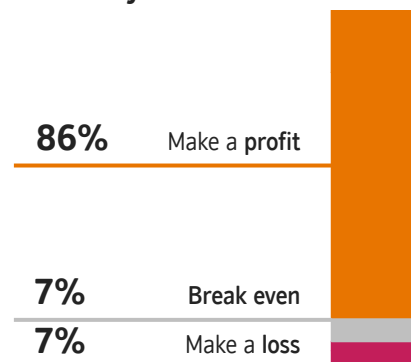
38%
Had a void period

Landlord confidence

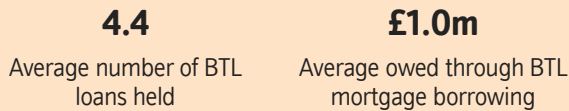
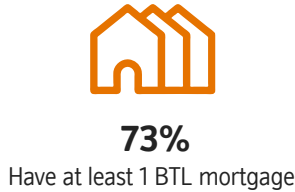
% rating prospects in next 3 months as 'good'



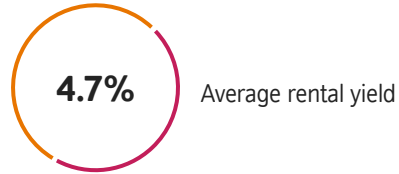
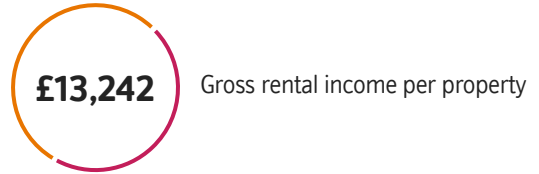
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



3%
Bought a property



14%
Sold a property



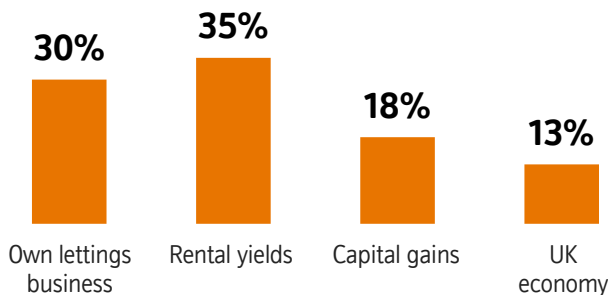
29%
Had a rental arrear



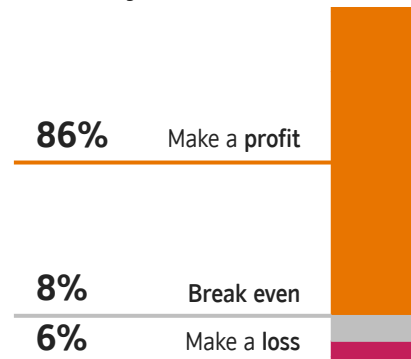
35%
Had a void period

Landlord confidence

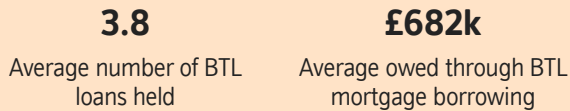
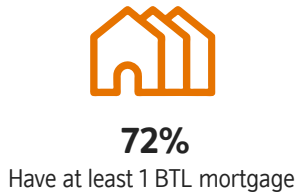
% rating prospects in next 3 months as 'good'



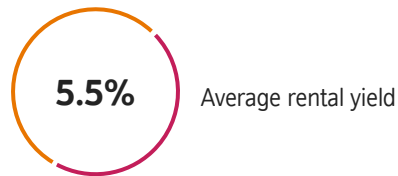
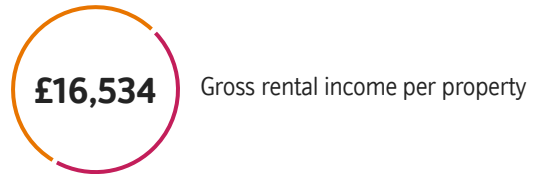
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



6%
Bought a property



20%
Sold a property



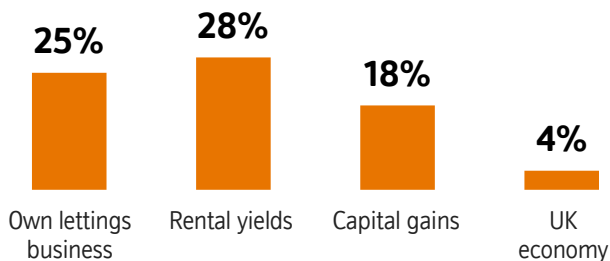
26%
Had a rental arrear



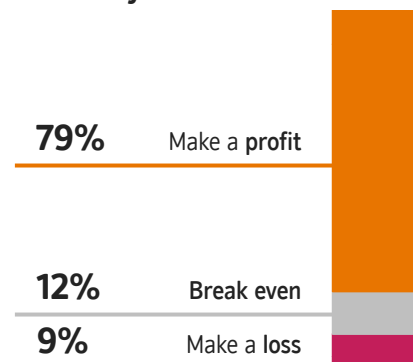
34%
Had a void period

Landlord confidence

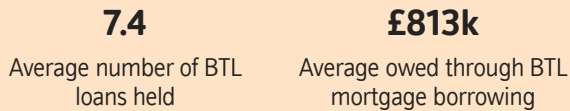
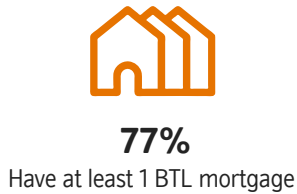
% rating prospects in next 3 months as 'good'



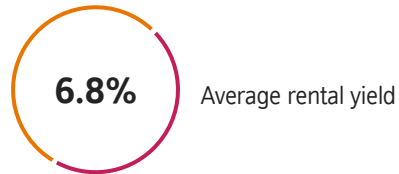
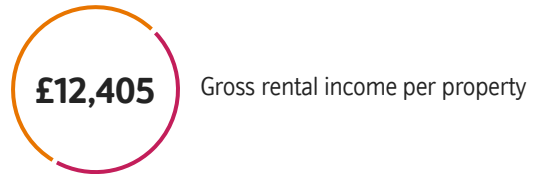
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



14%
Bought a property



14%
Sold a property



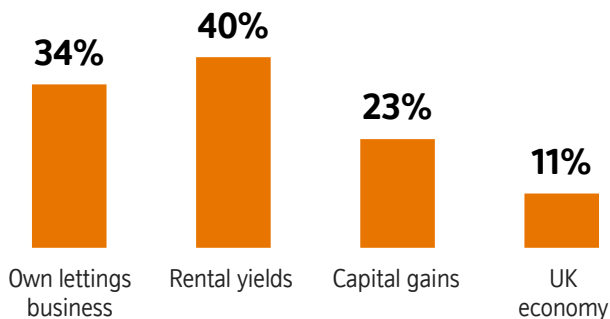
40%
Had a rental arrear



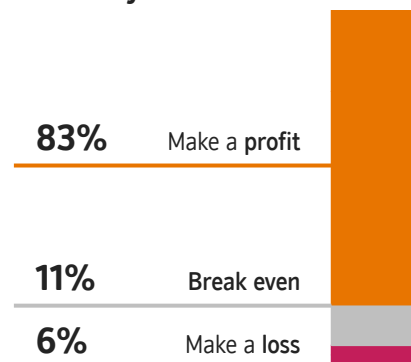
37%
Had a void period

Landlord confidence

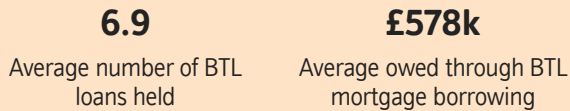
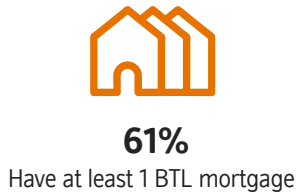
% rating prospects in next 3 months as 'good'



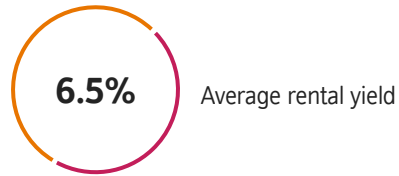
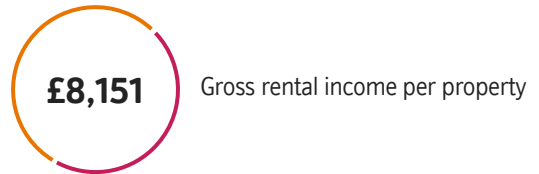
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



17%
Bought a property



23%
Sold a property



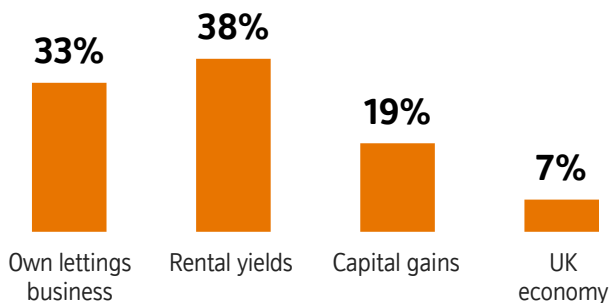
41%
Had a rental arrear



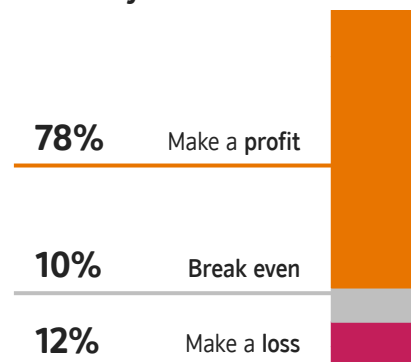
41%
Had a void period

Landlord confidence

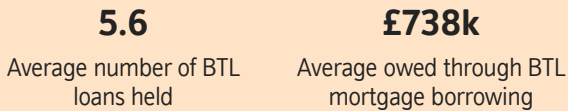
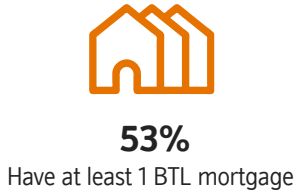
% rating prospects in next 3 months as 'good'



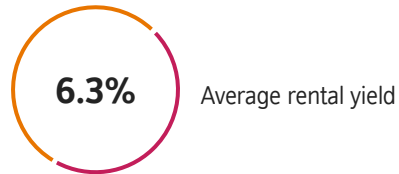
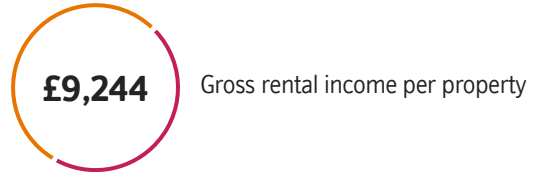
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



6%
Bought a property



16%
Sold a property



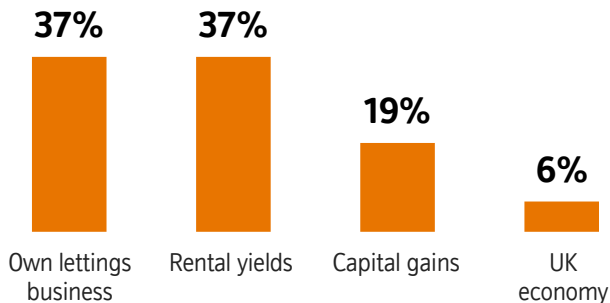
23%
Had a rental arrear



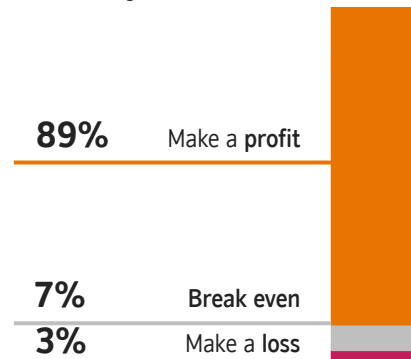
33%
Had a void period

Landlord confidence

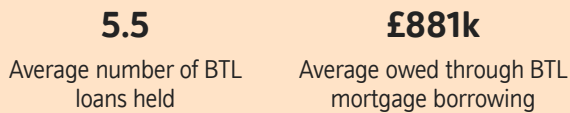
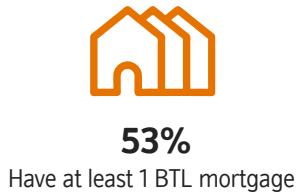
% rating prospects in next 3 months as 'good'



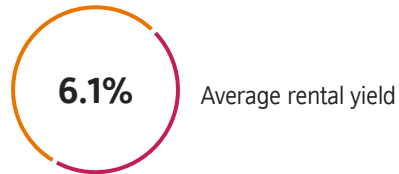
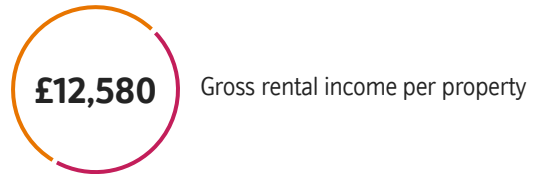
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



4%
Bought a property



17%
Sold a property



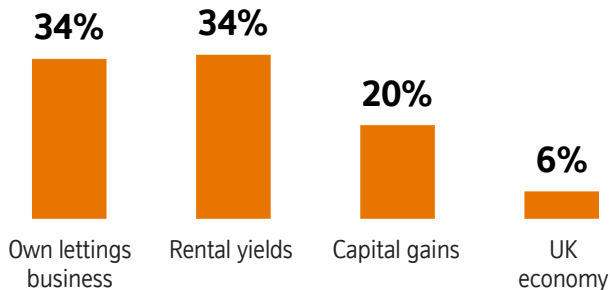
26%
Had a rental arrear



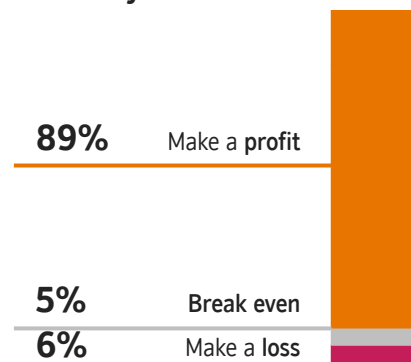
36%
Had a void period

Landlord confidence

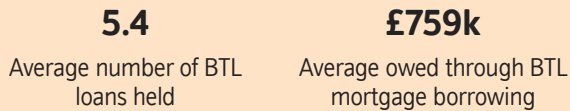
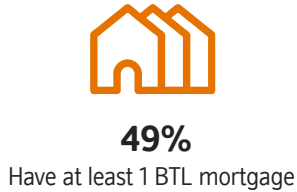
% rating prospects in next 3 months as 'good'



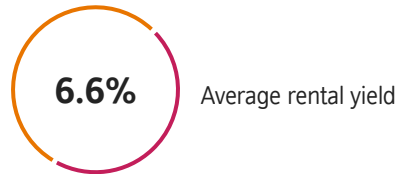
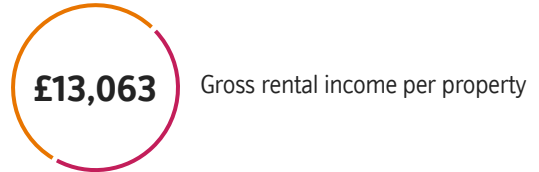
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



6%
Bought a property



17%
Sold a property



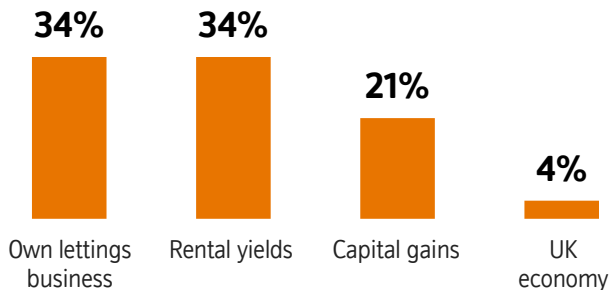
28%
Had a rental arrear



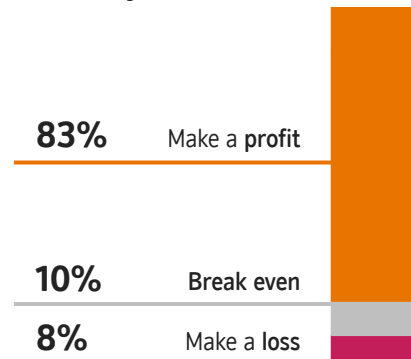
45%
Had a void period

Landlord confidence

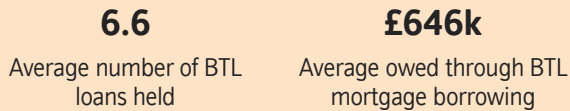
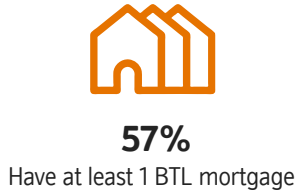
% rating prospects in next 3 months as 'good'



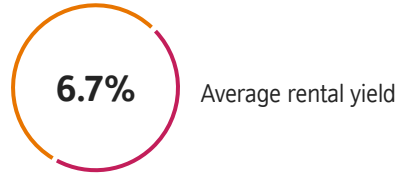
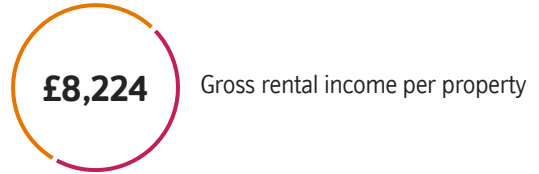
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



5%
Bought a property



18%
Sold a property



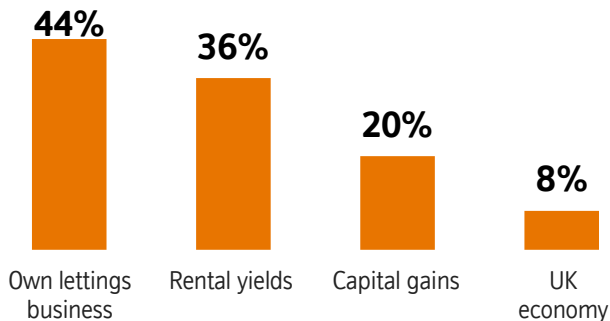
41%
Had a rental arrear



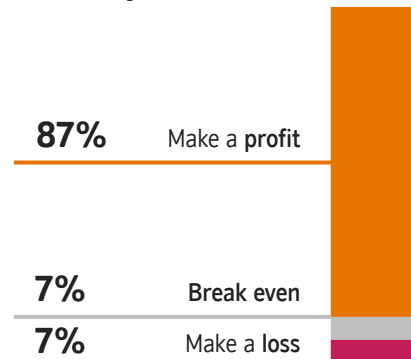
38%
Had a void period

Landlord confidence

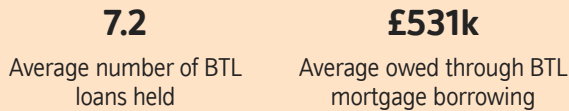
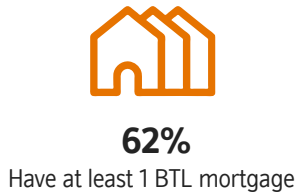
% rating prospects in next 3 months as 'good'



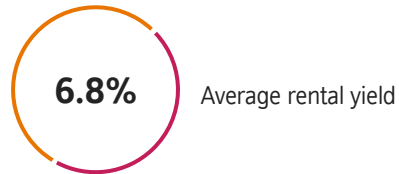
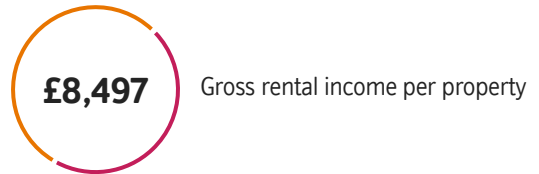
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



12%
Bought a property



17%
Sold a property



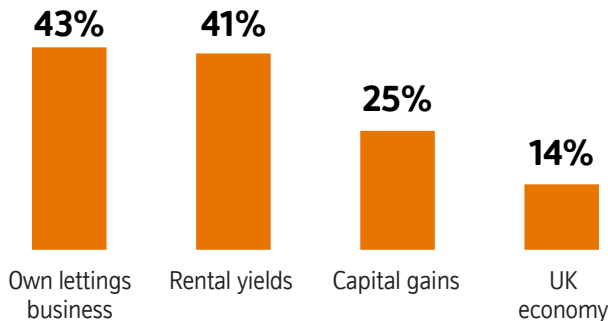
33%
Had a rental arrear



38%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



Profitability

