

Portfolio profile



7.3

Average portfolio size



55%

Have at least one buy to let mortgage

5.7

Average number of BTL loans held

£736k

Average owed through BTL mortgage borrowing

Portfolio balance sheet

£1.7m

Estimated portfolio value

£12,117

Gross rental income per property

6.5%

Average rental yield

Market dynamics

In the last 12 months...



7%

Bought a property



21%

Sold a property



30%

Had a rental arrear



43%

Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'

31%



Rental yields

27%



Own lettings business

13%



Capital gains

2%



UK economy

Profitability

Make a profit: 84%

Break even: 12%

Make a loss: 4%



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



**13%**  
Bought a property



**30%**  
Sold a property



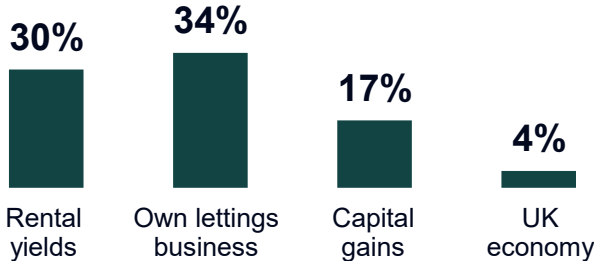
**32%**  
Had a rental arrear



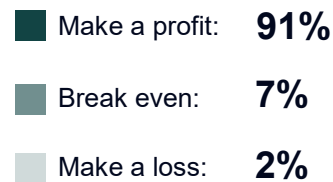
**40%**  
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



**11%**  
Bought a property



**29%**  
Sold a property



**41%**  
Had a rental arrear



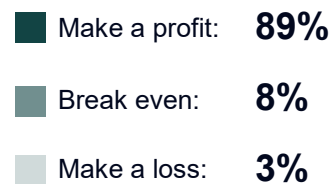
**56%**  
Had a void period

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



**19%**  
Sold a property



**17%**  
Had a rental arrear



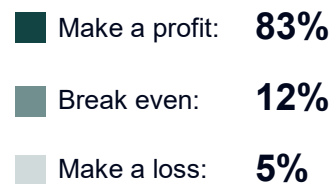
**46%**  
Had a void period

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



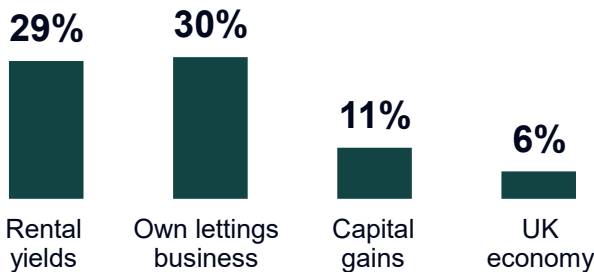
**29%**  
Had a rental arrear



**39%**  
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



**24%**  
Sold a property



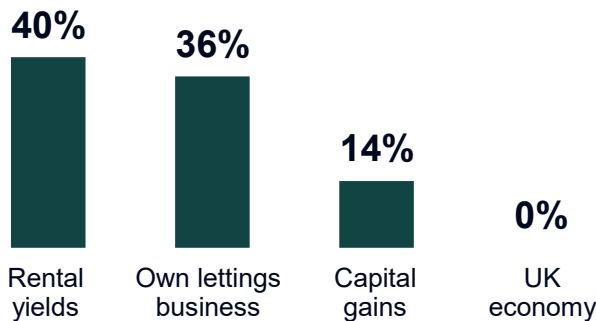
**45%**  
Had a rental arrear



**53%**  
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...



**11%**  
Bought a property



**29%**  
Sold a property



**40%**  
Had a rental arrear



**50%**  
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'

**27%**



Rental yields

**25%**



Own lettings business

**12%**

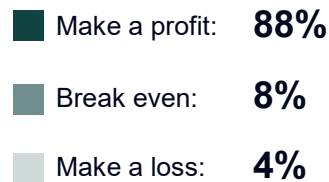


Capital gains

**1%**

UK economy

Profitability



Portfolio profile

**7.7**  
Average portfolio size



**6.3**  
Located in the South East

**56%**  
Have at least one buy to let mortgage



**4.8**  
Average number of BTL loans held

**£717k**  
Average owed through BTL mortgage borrowing

Portfolio balance sheet

**£2.2m** Estimated portfolio value

**£12,716** Gross rental income per property

**6.5%** Average rental yield

Market dynamics

In the last 12 months...



**8%**  
Bought a property



**24%**  
Sold a property



**31%**  
Had a rental arrear



**48%**  
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'

**31%**

Rental yields

**26%**

Own lettings business

**13%**

Capital gains

**3%**

UK economy

Profitability

Make a profit: **79%**  
Break even: **14%**  
Make a loss: **7%**



Portfolio profile

**7.0**  
Average portfolio size



**5.2**  
Located in the South West



**49%**  
Have at least one buy to let mortgage

**5.8**  
Average number of BTL loans held

**£870k**  
Average owed through BTL mortgage borrowing

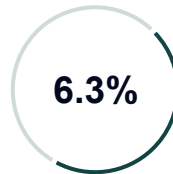
Portfolio balance sheet



**£1.6m** Estimated portfolio value



**£13,687** Gross rental income per property



**6.3%** Average rental yield

Market dynamics

In the last 12 months...



**6%**  
Bought a property



**18%**  
Sold a property



**30%**  
Had a rental arrear



**43%**  
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



Rental yields



Own lettings business

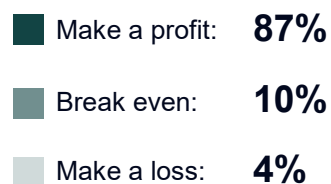


Capital gains



UK economy

Profitability



Make a profit: **87%**

Break even: **10%**

Make a loss: **4%**

Portfolio profile

**8.7**  
Average portfolio size



**6.0**  
Located in Wales

**62%**  
Have at least one buy to let mortgage



**6.4**  
Average number of BTL loans held

**£1,374k**  
Average owed through BTL mortgage borrowing

Portfolio balance sheet

**£1.8m**

Estimated portfolio value

**£12,228**

Gross rental income per property

**6.9%**

Average rental yield

Market dynamics

In the last 12 months...



**3%**  
Bought a property



**18%**  
Sold a property



**37%**  
Had a rental arrear



**42%**  
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'

**51%**



Rental yields

**39%**



Own lettings business

**11%**



Capital gains

**0%**

UK economy

Profitability

Make a profit: **90%**

Break even: **8%**

Make a loss: **3%**



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



**10%**  
Bought a property



**15%**  
Sold a property



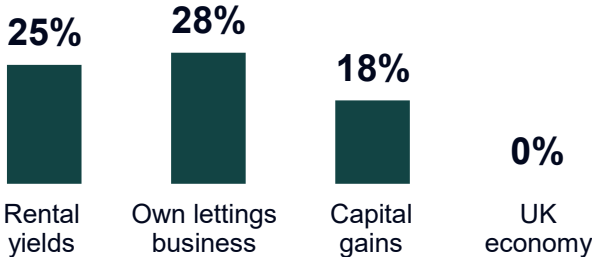
**35%**  
Had a rental arrear



**57%**  
Had a void period

Landlord confidence

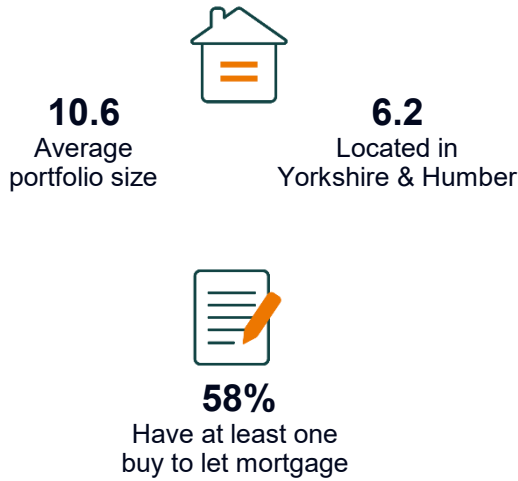
% rating prospects in next 3 months as 'good'



Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



**10%**  
Bought a property



**22%**  
Sold a property



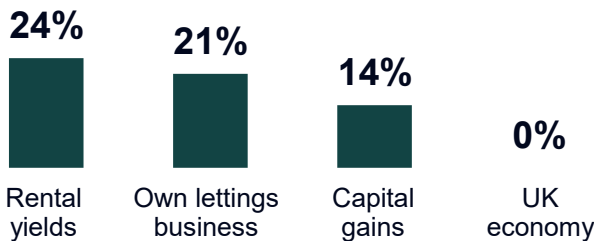
**43%**  
Had a rental arrear



**36%**  
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



Profitability

