

Portfolio profile



7.2

Average portfolio size



51%

Have at least one
buy to let mortgage

5.3

Average number of
BTL loans held

£695k

Average owed through
BTL mortgage borrowing

Portfolio balance sheet

£1.8m

Estimated portfolio value

£12,007

Gross rental income per property

6.4%

Average rental yield

Market dynamics

In the last 12 months...



6%

Bought
a property



22%

Sold
a property



26%

Had a
rental arrear



41%

Had a
void period

Landlord confidence

% rating prospects in next 3 months as 'good'

33%



Rental
yields

32%



Own lettings
business

16%



Capital
gains

4%



UK
economy

Profitability

Make a profit: **86%**

Break even: **9%**

Make a loss: **5%**



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



15%
Bought a property



13%
Sold a property



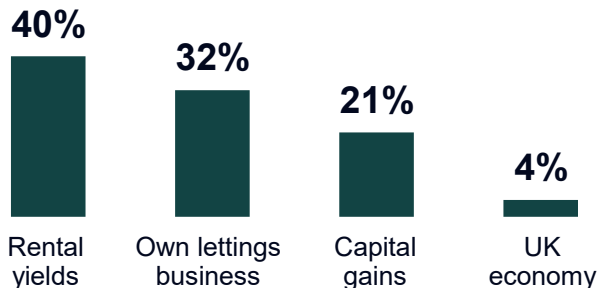
32%
Had a rental arrear



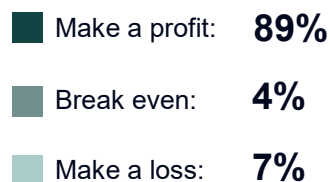
49%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



Profitability



Portfolio profile



5.6
Average number of BTL loans held

£571k
Average owed through BTL mortgage borrowing

Portfolio balance sheet



Market dynamics

In the last 12 months...



10%

Bought a property



25%

Sold a property



37%

Had a rental arrear

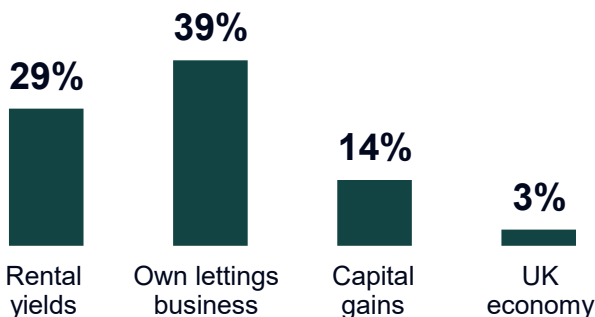


44%

Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



Profitability

Make a profit: 92%

Break even: 5%

Make a loss: 3%



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



7%
Bought a property



13%
Sold a property



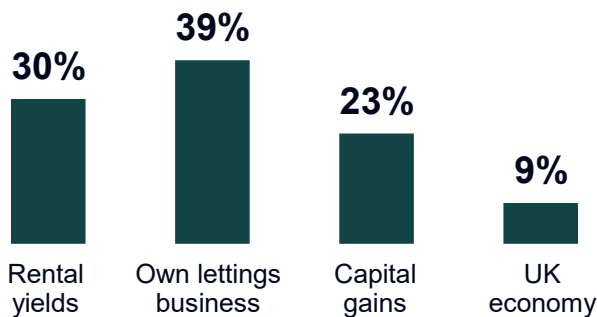
23%
Had a rental arrear



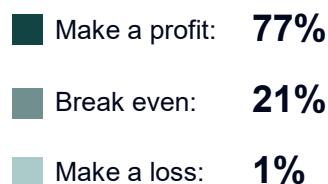
41%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



7%
Bought a property



19%
Sold a property



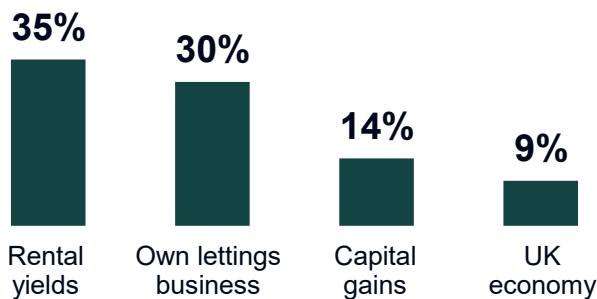
24%
Had a rental arrear



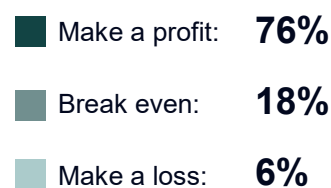
38%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



18%

Bought a property



24%

Sold a property



42%

Had a rental arrear



55%

Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'

39%



Rental yields

39%



Own lettings business

36%



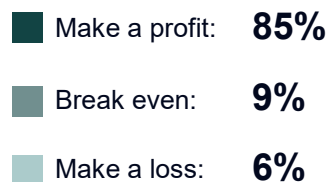
Capital gains

9%



UK economy

Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



3%
Bought a property



30%
Sold a property



39%
Had a rental arrear



39%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'

24%



Rental yields

27%



Own lettings business

8%



Capital gains

1%

UK economy

Profitability

Make a profit: **85%**

Break even: **11%**

Make a loss: **4%**



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



7%
Bought a property



24%
Sold a property



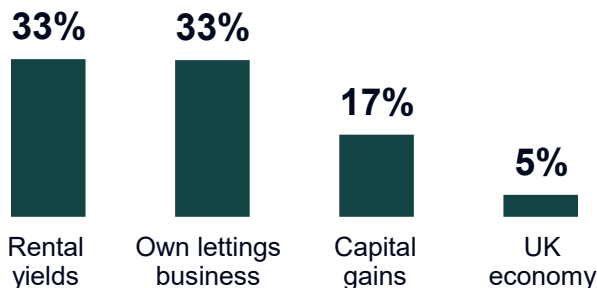
24%
Had a rental arrear



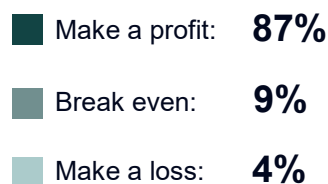
45%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



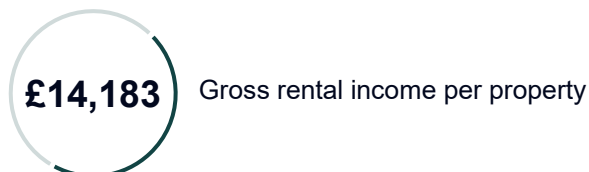
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



6%
Bought
a property



24%
Sold
a property



25%
Had a
rental arrear



45%
Had a
void period

Landlord confidence

% rating prospects in next 3 months as 'good'

32%



Rental
yields

31%



Own lettings
business

18%



Capital
gains

4%



UK
economy

Profitability

Make a profit: **89%**

Break even: **7%**

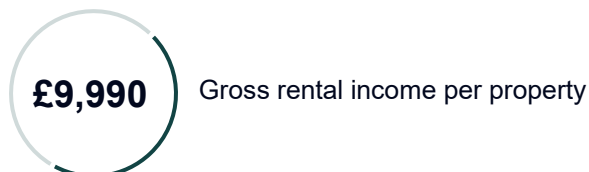
Make a loss: **4%**



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



14%
Bought
a property



23%
Sold
a property



23%
Had a
rental arrear



46%
Had a
void period

Landlord confidence

% rating prospects in next 3 months as 'good'

34%



Rental
yields

26%



Own lettings
business

6%



Capital
gains

3%



UK
economy

Profitability

Make a profit: **83%**

Break even: **11%**

Make a loss: **6%**



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



8%
Bought a property



22%
Sold a property



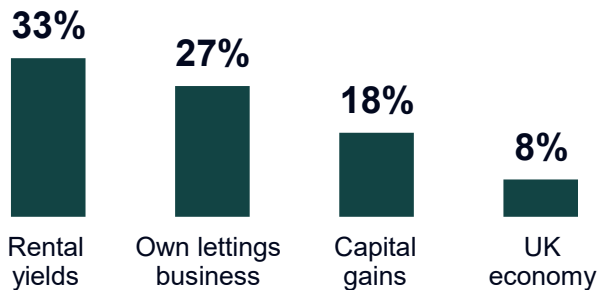
22%
Had a rental arrear



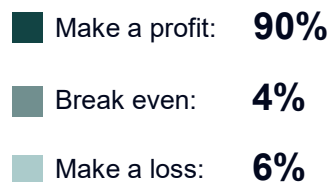
45%
Had a void period

Landlord confidence

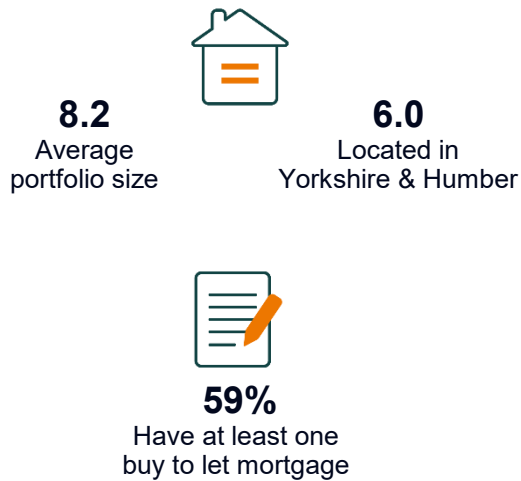
% rating prospects in next 3 months as 'good'



Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



8%
Bought a property



29%
Sold a property



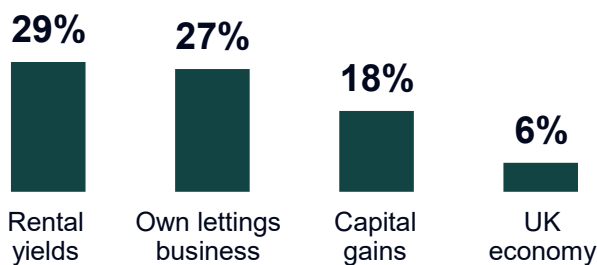
43%
Had a rental arrear



41%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



Profitability

