

Portfolio profile



7.3

Average portfolio size



56%

Have at least 1 Buy to Let mortgage

5.6

Average number of BTL loans held

£642k

Average owed through BTL mortgage borrowing

Portfolio balance sheet

£1.7m

Estimated portfolio value

£9,860

Gross rental income per property

6.3%

Average rental yield

Market dynamics

In the last 12 months...



6%

Bought a property



22%

Sold a property



29%

Had a rental arrear



41%

Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'

35%



Own lettings business

31%



Rental yields

18%



Capital gains

2%

UK economy

Profitability

Make a profit: **84%**

Break even: **8%**

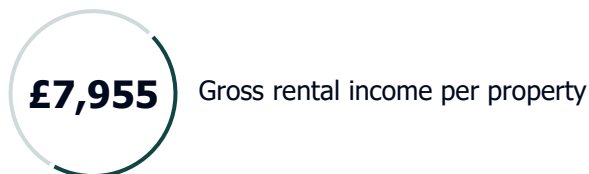
Make a loss: **7%**



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



8%
Bought a property



19%
Sold a property



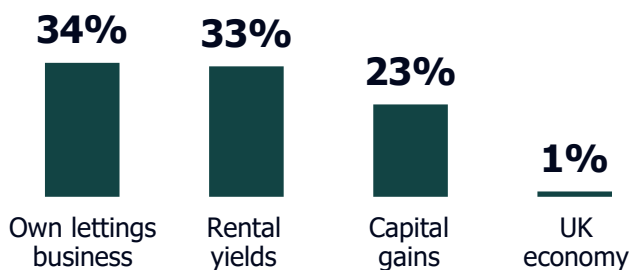
27%
Had a rental arrear



54%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



Profitability

Make a profit: **82%**

Break even: **8%**

Make a loss: **9%**



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



12%
Bought a property



22%
Sold a property



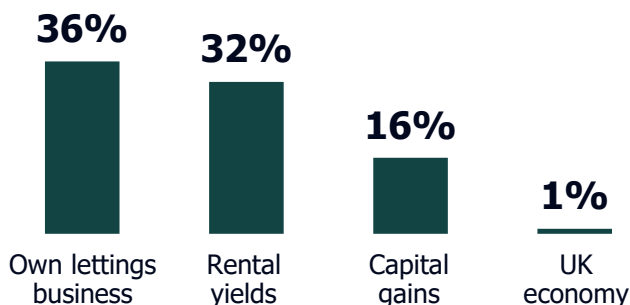
36%
Had a rental arrear



51%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



Profitability

Make a profit: **84%**

Break even: **12%**

Make a loss: **4%**



Portfolio profile



6.2
Average number of BTL loans held

£856k
Average owed through BTL mortgage borrowing

Portfolio balance sheet



Market dynamics

In the last 12 months...



1%

Bought a property



7%

Sold a property



22%

Had a rental arrear



40%

Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'

35%



Own lettings business

25%



Rental yields

18%



Capital gains

0%

UK economy

Profitability

Make a profit: 82%

Break even: 15%

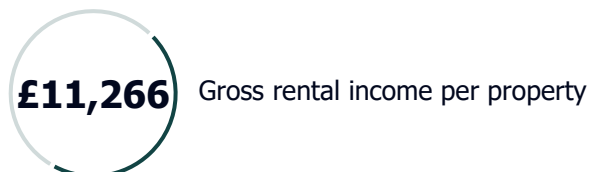
Make a loss: 3%



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



4%
Bought a property



19%
Sold a property



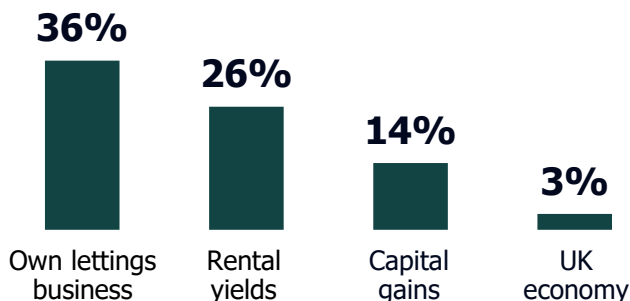
28%
Had a rental arrear



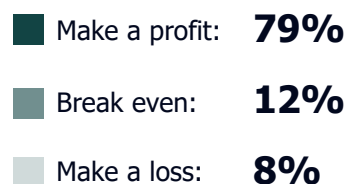
37%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



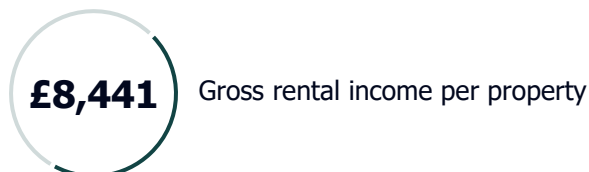
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



17%
Bought a property



28%
Sold a property



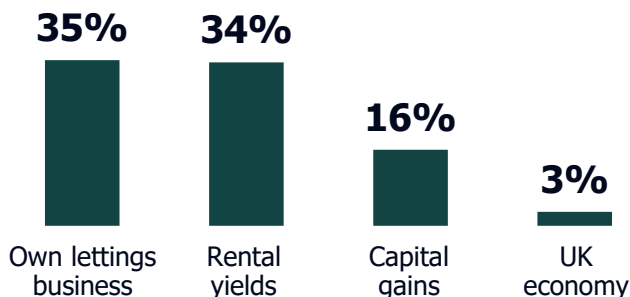
46%
Had a rental arrear



62%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



Profitability

Make a profit: **75%**

Break even: **10%**

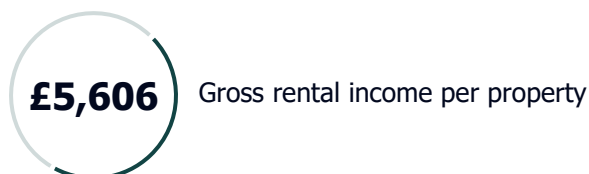
Make a loss: **14%**



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



8%
Bought a property



28%
Sold a property



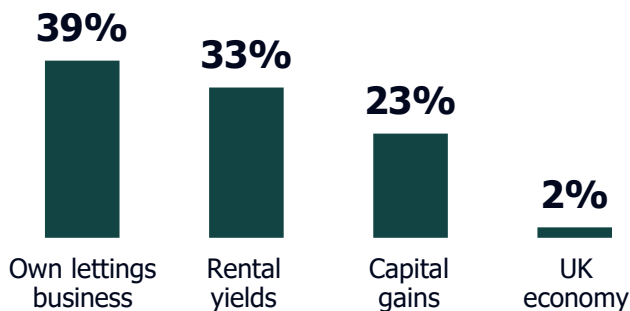
36%
Had a rental arrear



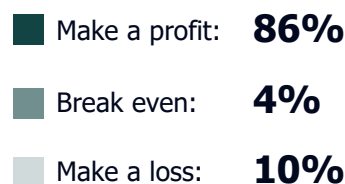
48%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



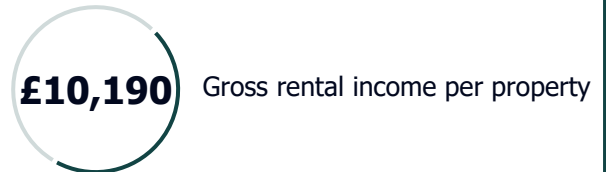
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



4%
Bought a property



21%
Sold a property



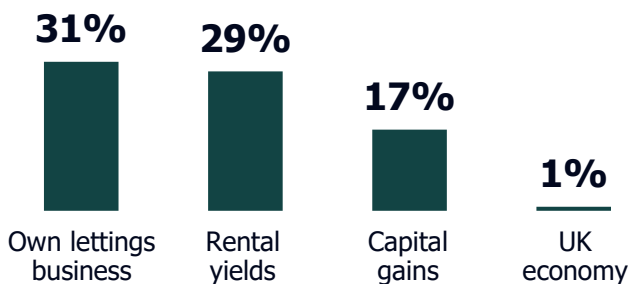
29%
Had a rental arrear



39%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



Profitability

Make a profit: **89%**

Break even: **5%**

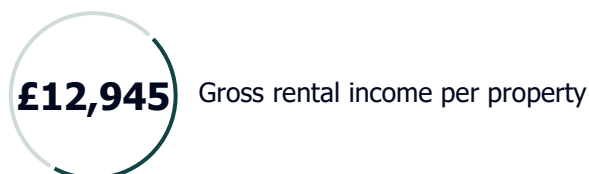
Make a loss: **7%**



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



6%
Bought a property



26%
Sold a property



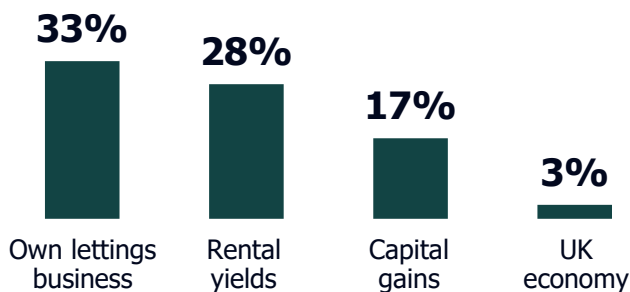
23%
Had a rental arrear



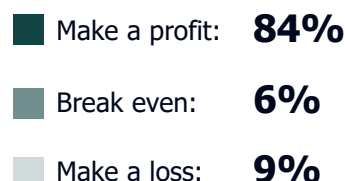
42%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



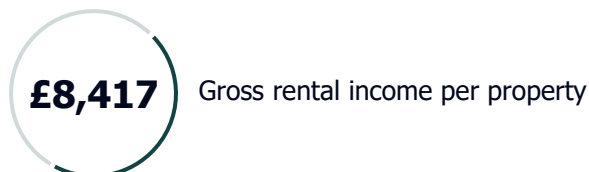
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



2%
Bought a property



32%
Sold a property



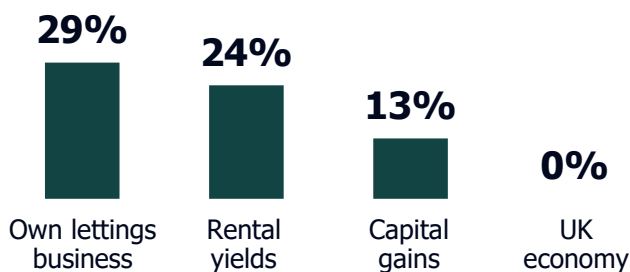
41%
Had a rental arrear



51%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



Profitability

Make a profit: **77%**

Break even: **14%**

Make a loss: **9%**



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Market dynamics

In the last 12 months...



8%
Bought a property



22%
Sold a property



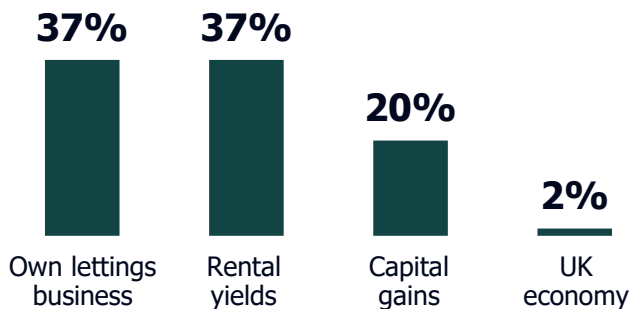
29%
Had a rental arrear



48%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



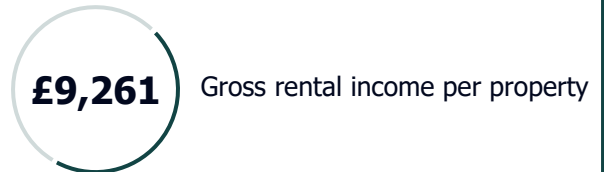
Profitability



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Market dynamics

In the last 12 months...



6%
Bought a property



23%
Sold a property



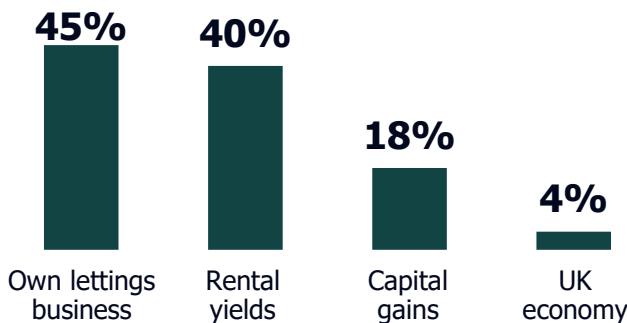
42%
Had a rental arrear



43%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



Profitability

