

Portfolio profile



6.6

Average portfolio size



52%

Have at least one buy to let mortgage

5.6

Average number of BTL loans held

£714k

Average owed through BTL mortgage borrowing

Portfolio balance sheet

£1.7m

Estimated portfolio value

£11,352

Gross rental income per property

6.4%

Average rental yield

Market dynamics

In the last 12 months...



5%

Bought a property



24%

Sold a property



27%

Had a rental arrear



41%

Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'

30%



Rental yields

29%



Own lettings business

13%



Capital gains

2%



UK economy

Profitability

Make a profit: **85%**

Break even: **9%**

Make a loss: **6%**



Portfolio profile

9.5
Average portfolio size



8.2
Located in the East of England



55%
Have at least one buy to let mortgage

6.0
Average number of BTL loans held

£679k
Average owed through BTL mortgage borrowing

Portfolio balance sheet

£1.9m

Estimated portfolio value

£8,602

Gross rental income per property

6.1%

Average rental yield

Market dynamics

In the last 12 months...



7%
Bought a property



19%
Sold a property



30%
Had a rental arrear



56%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'

32%



Rental yields

37%



Own lettings business

17%



Capital gains

0%

UK economy

Profitability

Make a profit: **86%**

Break even: **10%**

Make a loss: **4%**



Portfolio profile

9.7
Average portfolio size



6.4
Located in the East Midlands

63%
Have at least one buy to let mortgage



8.7
Average number of BTL loans held

£841k
Average owed through BTL mortgage borrowing

Portfolio balance sheet

£2.0m

Estimated portfolio value

£10,740

Gross rental income per property

6.5%

Average rental yield

Market dynamics

In the last 12 months...



6%
Bought a property



24%
Sold a property



34%
Had a rental arrear



43%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'

31%

Rental yields

29%

Own lettings business

13%

Capital gains

2%

UK economy

Profitability

Make a profit: **86%**

Break even: **10%**

Make a loss: **3%**



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



2%
Bought a property



16%
Sold a property



19%
Had a rental arrear



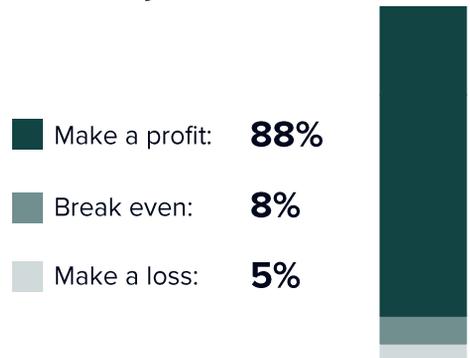
44%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



Profitability



Portfolio profile

5.7
Average portfolio size



4.1
Located in Outer London



58%
Have at least one buy to let mortgage

4.2
Average number of BTL loans held

£1.2m
Average owed through BTL mortgage borrowing

Portfolio balance sheet

£2.6m

Estimated portfolio value

£16,932

Gross rental income per property

5.1%

Average rental yield

Market dynamics

In the last 12 months...



4%
Bought a property



19%
Sold a property



31%
Had a rental arrear



46%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'

21%



Rental yields

18%



Own lettings business

12%



Capital gains

1%

UK economy

Profitability

Make a profit: **77%**
Break even: **14%**
Make a loss: **9%**



Portfolio profile

7.9
Average portfolio size



5.1
Located in the North East



71%
Have at least one buy to let mortgage

5.7
Average number of BTL loans held

£812k
Average owed through BTL mortgage borrowing

Portfolio balance sheet



Estimated portfolio value



Gross rental income per property



Average rental yield

Market dynamics

In the last 12 months...



12%
Bought a property



25%
Sold a property



39%
Had a rental arrear



51%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'

39%



Rental yields

39%



Own lettings business

14%



Capital gains

2%



UK economy

Profitability

Make a profit: **86%**

Break even: **12%**

Make a loss: **2%**



Portfolio profile

7.7
Average portfolio size



4.9
Located in the North West

49%
Have at least one buy to let mortgage



7.3
Average number of BTL loans held

£926k
Average owed through BTL mortgage borrowing

Portfolio balance sheet

£1.4m Estimated portfolio value

£9,900 Gross rental income per property

7.0% Average rental yield

Market dynamics

In the last 12 months...



7%
Bought a property



32%
Sold a property



37%
Had a rental arrear



45%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'

33%

Rental yields

27%

Own lettings business

20%

Capital gains

3%

UK economy

Profitability

Make a profit: **83%**
Break even: **8%**
Make a loss: **8%**



Portfolio profile

6.0
Average portfolio size



4.5
Located in the South East



51%
Have at least one buy to let mortgage

4.3
Average number of BTL loans held

£525k
Average owed through BTL mortgage borrowing

Portfolio balance sheet

£1.4m

Estimated portfolio value

£11,884

Gross rental income per property

6.2%

Average rental yield

Market dynamics

In the last 12 months...



5%
Bought a property



26%
Sold a property



22%
Had a rental arrear



45%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'

29%



Rental yields

27%



Own lettings business

12%



Capital gains

3%



UK economy

Profitability

Make a profit: **90%**

Break even: **6%**

Make a loss: **4%**



Portfolio profile

6.3
Average portfolio size



4.5
Located in the South West

56%
Have at least one buy to let mortgage



5.2
Average number of BTL loans held

£871k
Average owed through BTL mortgage borrowing

Portfolio balance sheet

£2.2m Estimated portfolio value

£13,668 Gross rental income per property

6.0% Average rental yield

Market dynamics

In the last 12 months...



6%
Bought a property



24%
Sold a property



29%
Had a rental arrear



48%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'

25%



Rental yields

27%



Own lettings business

6%



Capital gains

1%

UK economy

Profitability

Make a profit: **87%**

Break even: **7%**

Make a loss: **6%**



Portfolio profile

7.4
Average portfolio size



5.6
Located in Wales



57%
Have at least one buy to let mortgage

8.8
Average number of BTL loans held

£1.1m
Average owed through BTL mortgage borrowing

Portfolio balance sheet



Estimated portfolio value



Gross rental income per property



Average rental yield

Market dynamics

In the last 12 months...



5%
Bought a property



22%
Sold a property



40%
Had a rental arrear



37%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



Rental yields



Own lettings business

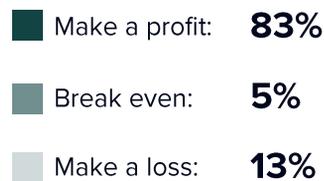


Capital gains



UK economy

Profitability



Make a profit: **83%**

Break even: **5%**

Make a loss: **13%**

Portfolio profile

8.4
Average portfolio size



5.3
Located in the West Midlands

56%
Have at least one buy to let mortgage



7.5
Average number of BTL loans held

£1.1m
Average owed through BTL mortgage borrowing

Portfolio balance sheet

£2.2m Estimated portfolio value

£10,204 Gross rental income per property

6.9% Average rental yield

Market dynamics

In the last 12 months...



11%
Bought a property



20%
Sold a property



29%
Had a rental arrear



53%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'

26%



Rental yields

23%



Own lettings business

15%



Capital gains

0%

UK economy

Profitability

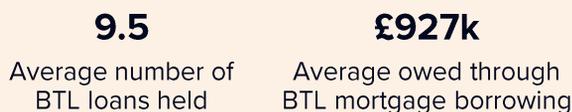
Make a profit: **86%**

Break even: **5%**

Make a loss: **9%**



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



3%
Bought a property



28%
Sold a property



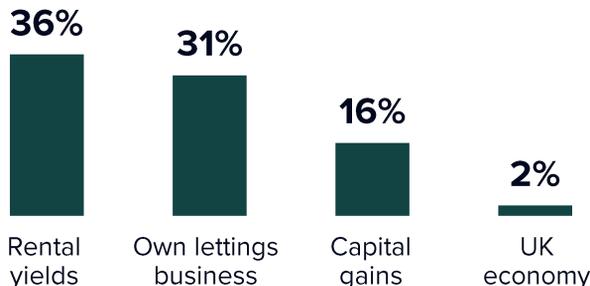
30%
Had a rental arrear



34%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



Profitability

