

Portfolio profile



6.9

Average portfolio size



51%

Have at least 1 Buy to Let mortgage

5.4

Average number of BTL loans held

£673k

Average owed through BTL mortgage borrowing

Portfolio balance sheet

£1.7m

Estimated portfolio value

£10,621

Gross rental income per property

6.5%

Average rental yield

Market dynamics

In the last 12 months...



8%

Bought a property



22%

Sold a property



27%

Had a rental arrear



37%

Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'

37%



Rental yields

35%



Own lettings business

18%



Capital gains

2%

UK economy

Profitability

Make a profit: **87%**

Break even: **8%**

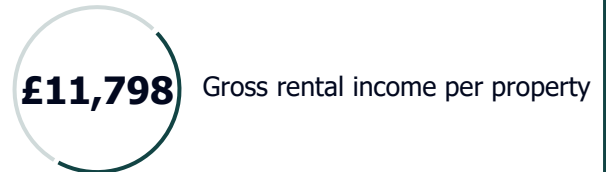
Make a loss: **5%**



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



7%
Bought a property



22%
Sold a property



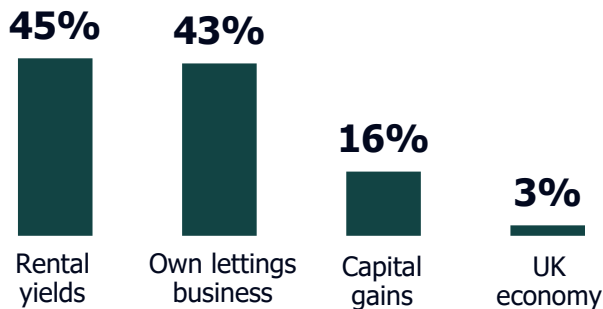
24%
Had a rental arrear



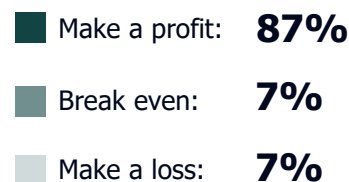
43%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



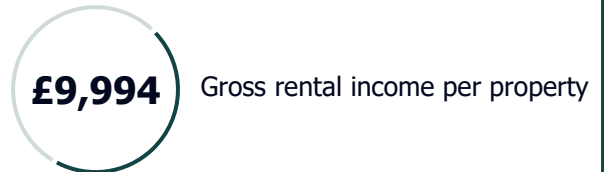
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



6%
Bought a property



25%
Sold a property



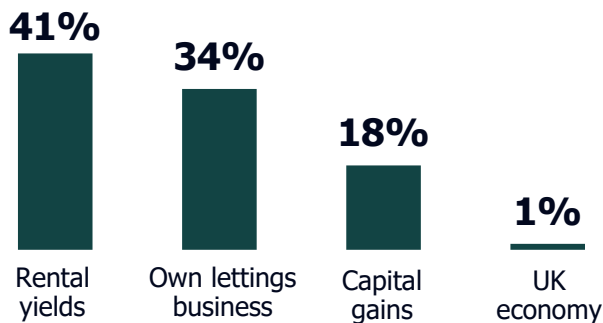
43%
Had a rental arrear



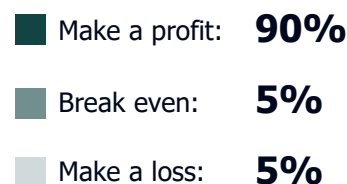
54%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



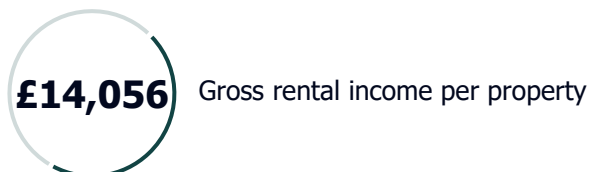
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



1%
Bought a property



17%
Sold a property



21%
Had a rental arrear



44%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'

36%



Rental yields

36%



Own lettings business

24%



Capital gains

3%



UK economy

Profitability

Make a profit: **87%**

Break even: **4%**

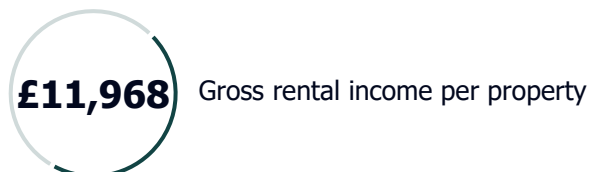
Make a loss: **9%**



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



3%
Bought a property



12%
Sold a property



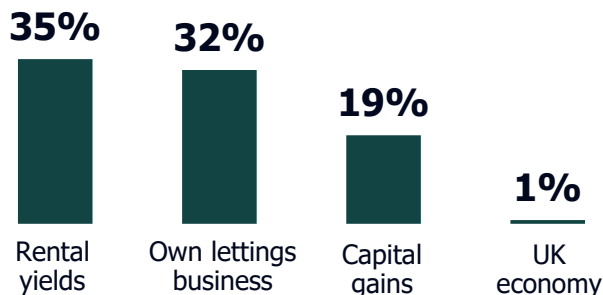
28%
Had a rental arrear



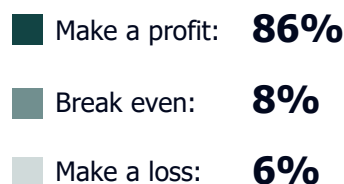
35%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



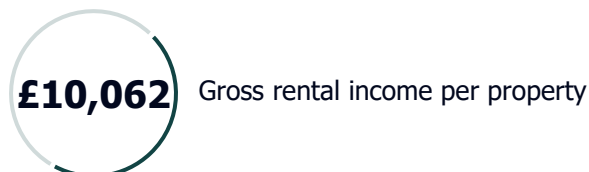
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



20%
Bought a property



13%
Sold a property



33%
Had a rental arrear



38%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'

44%



Rental yields

47%



Own lettings business

22%



Capital gains

0%

UK economy

Profitability

Make a profit: **89%**

Break even: **7%**

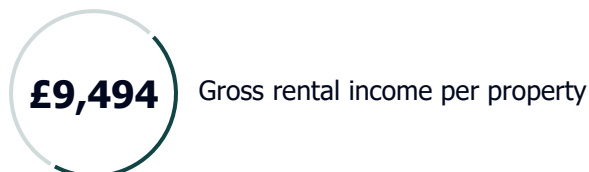
Make a loss: **4%**



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



12%
Bought a property



34%
Sold a property



33%
Had a rental arrear



43%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'

39%



Rental yields

38%



Own lettings business

24%



Capital gains

2%

UK economy

Profitability

Make a profit: **85%**

Break even: **10%**

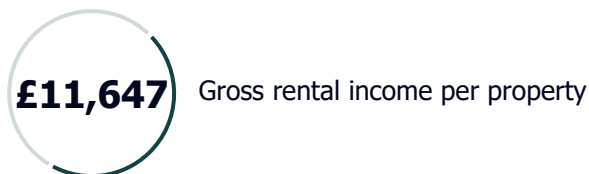
Make a loss: **5%**



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



6%
Bought a property



19%
Sold a property



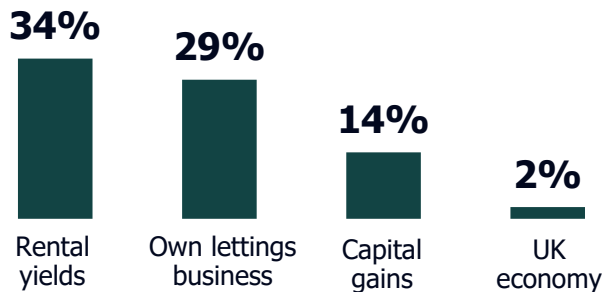
24%
Had a rental arrear



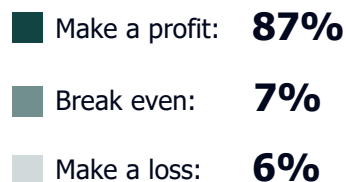
37%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



11%
Bought a property



18%
Sold a property



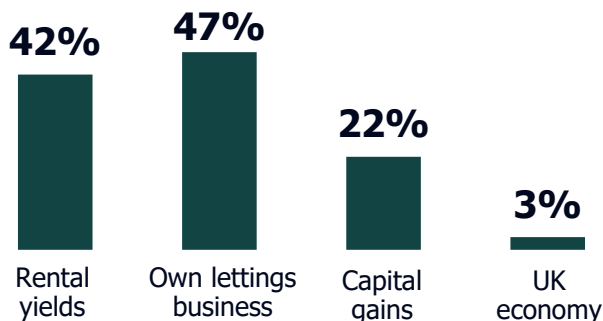
22%
Had a rental arrear



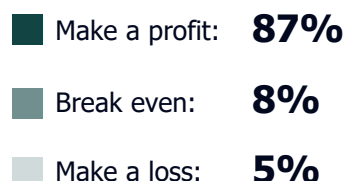
42%
Had a void period

Landlord confidence

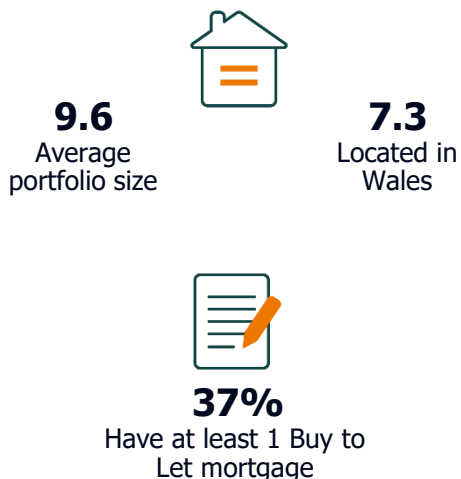
% rating prospects in next 3 months as 'good'



Profitability



Portfolio profile



Base too small to report

Portfolio balance sheet



Market dynamics

In the last 12 months...



9%

Bought a property



20%

Sold a property



43%

Had a rental arrear



43%

Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'

41%



Rental yields

41%



Own lettings business

18%

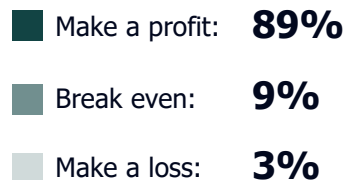


Capital gains

0%

UK economy

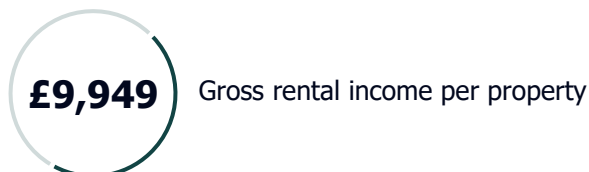
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



12%
Bought a property



33%
Sold a property



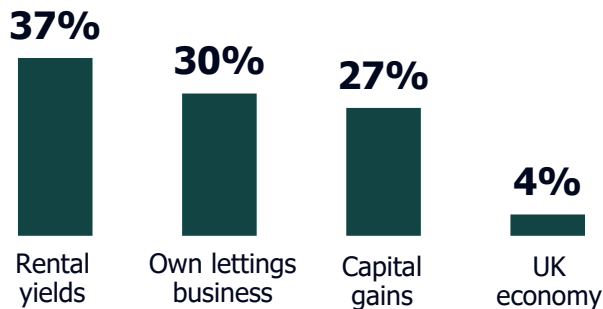
39%
Had a rental arrear



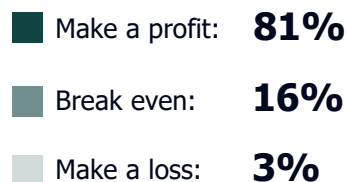
45%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



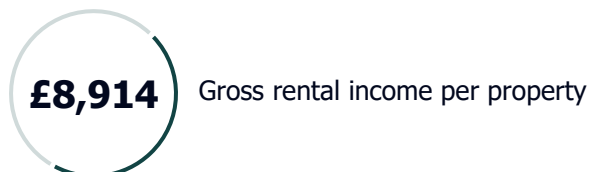
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



13%
Bought a property



28%
Sold a property



32%
Had a rental arrear



36%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'

41%



Rental yields

44%



Own lettings business

20%



Capital gains

1%

UK economy

Profitability

