

Portfolio profile



7.2

Average portfolio size



53%

Have at least 1 Buy to Let mortgage

5.6

Average number of BTL loans held

£596k

Average owed through BTL mortgage borrowing

Portfolio balance sheet

£1.8m

Estimated portfolio value

£10,985

Gross rental income per property

6.6%

Average rental yield

Market dynamics

In the last 12 months...



6%

Bought a property



23%

Sold a property



27%

Had a rental arrear



44%

Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'

34%



Own lettings business

35%



Rental yields

14%



Capital gains

2%

UK economy

Profitability

Make a profit: **89%**

Break even: **7%**

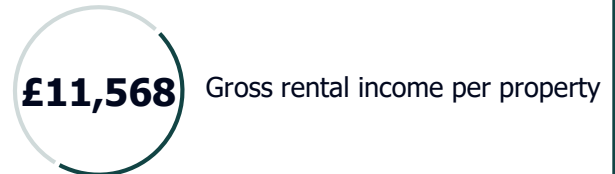
Make a loss: **4%**



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



4%
Bought a property



25%
Sold a property



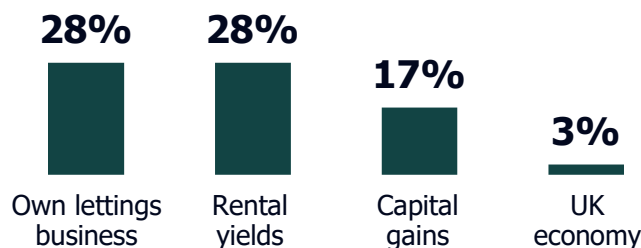
20%
Had a rental arrear



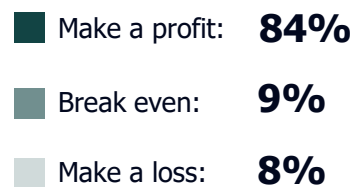
46%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



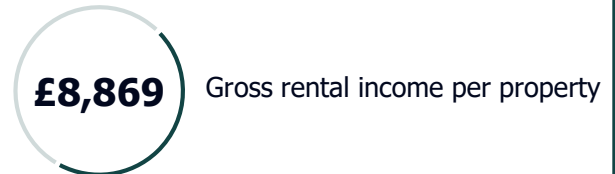
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



14%
Bought a property



29%
Sold a property



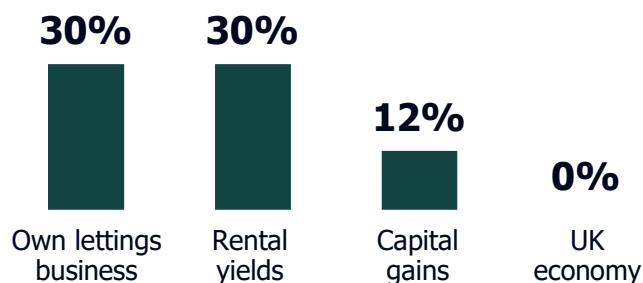
44%
Had a rental arrear



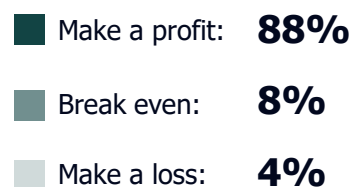
62%
Had a void period

Landlord confidence

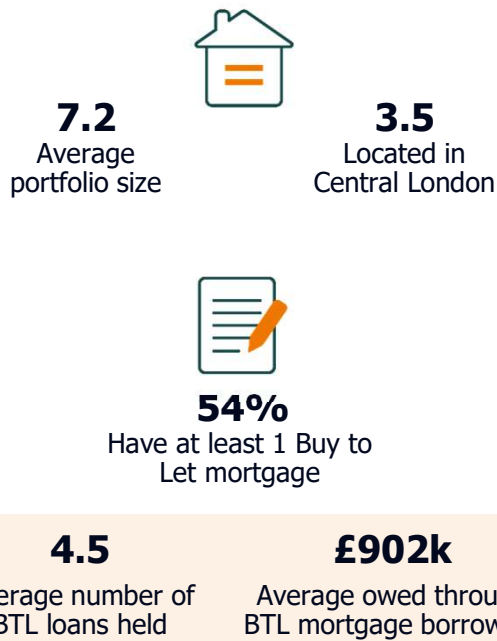
% rating prospects in next 3 months as 'good'



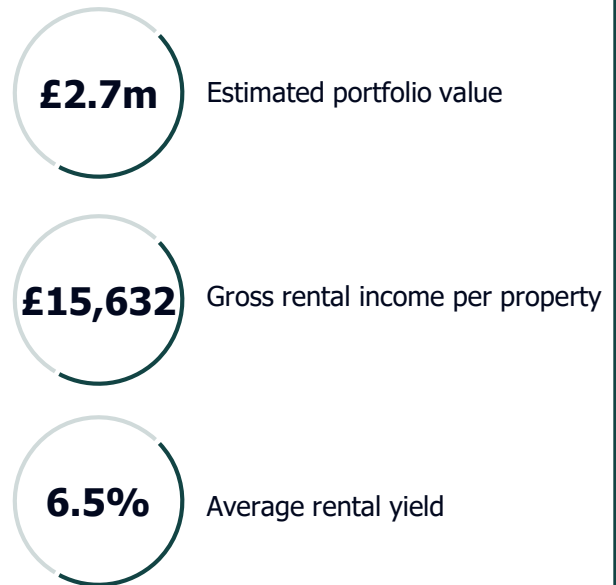
Profitability



Portfolio profile

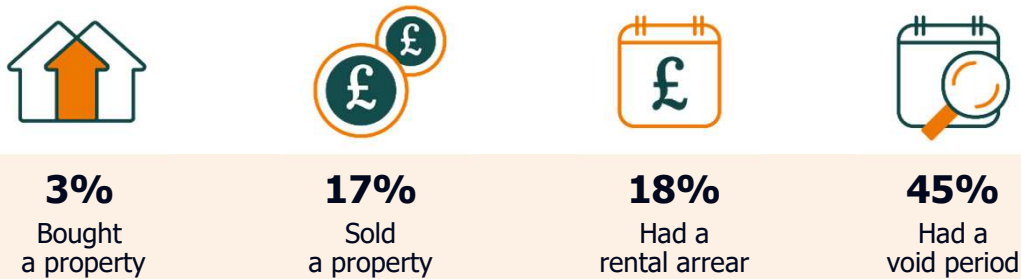


Portfolio balance sheet



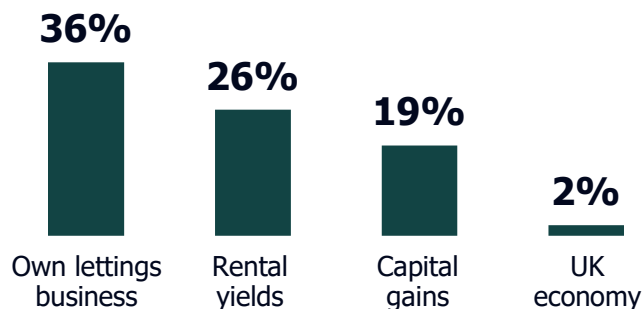
Market dynamics

In the last 12 months...

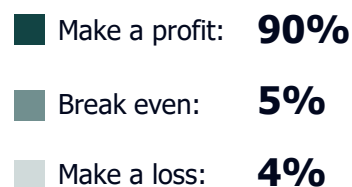


Landlord confidence

% rating prospects in next 3 months as 'good'



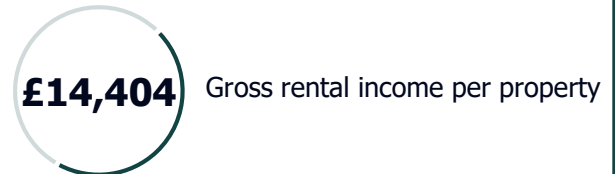
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



5%
Bought a property



20%
Sold a property



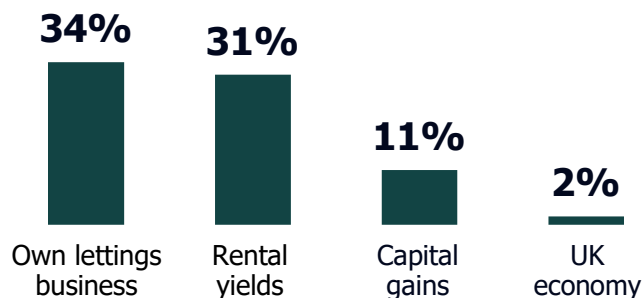
25%
Had a rental arrear



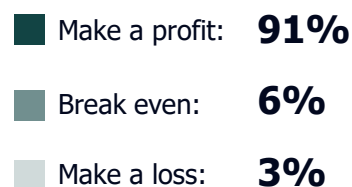
42%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



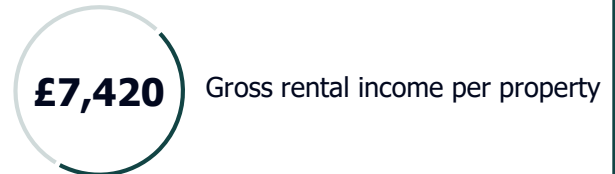
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



18%
Bought a property



20%
Sold a property



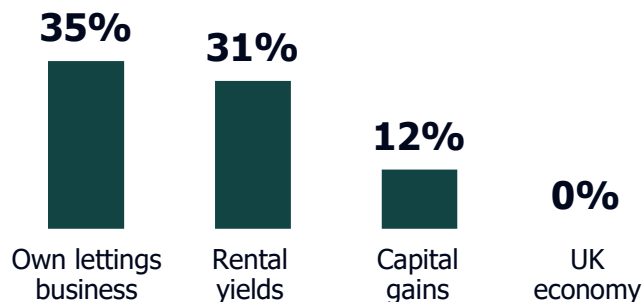
39%
Had a rental arrear



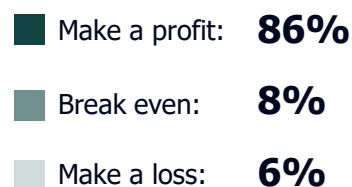
45%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



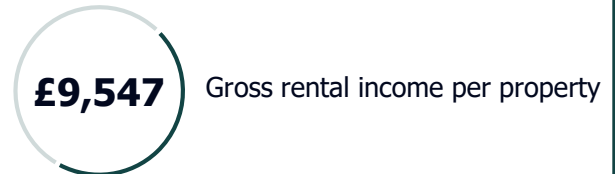
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



12%
Bought a property



28%
Sold a property



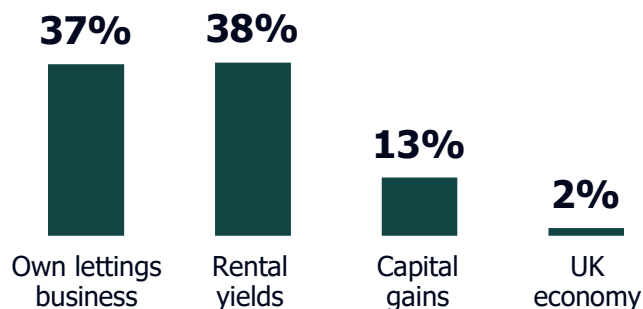
32%
Had a rental arrear



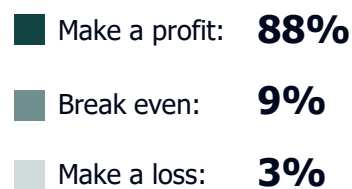
52%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



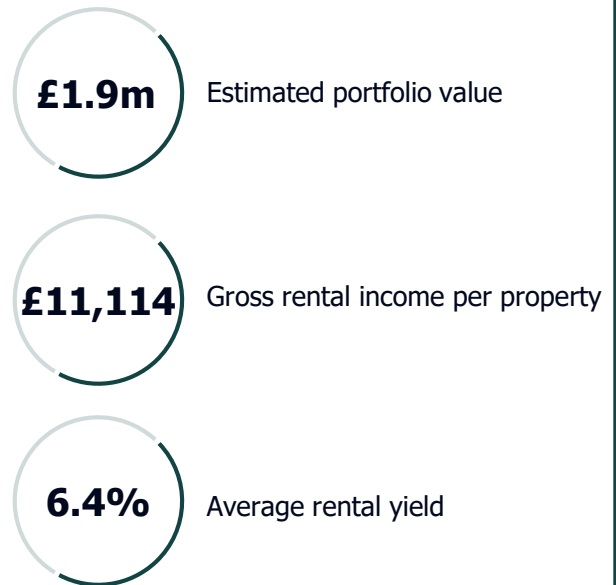
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



6%
Bought a property



21%
Sold a property



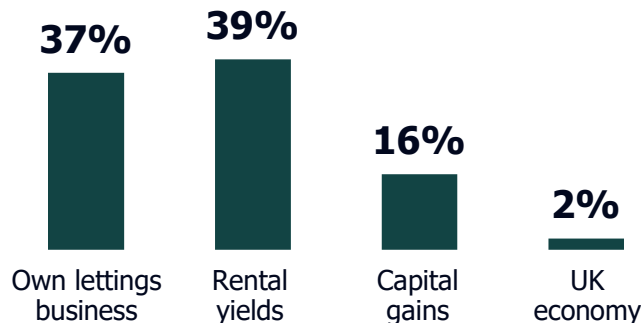
27%
Had a rental arrear



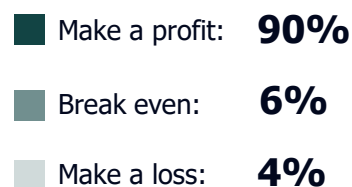
43%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



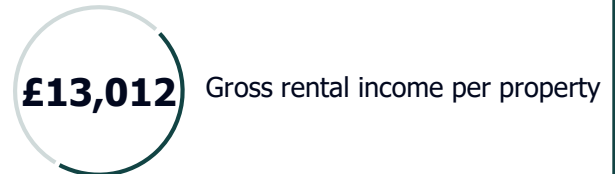
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



4%
Bought a property



21%
Sold a property



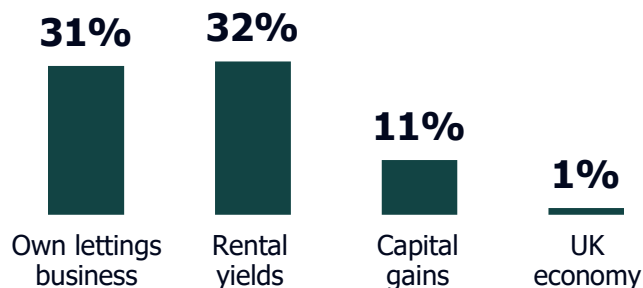
26%
Had a rental arrear



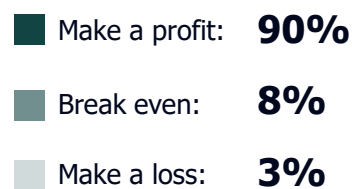
53%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



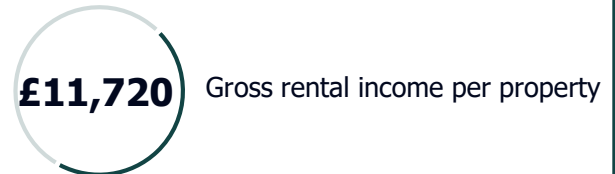
Profitability



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Portfolio balance sheet



Market dynamics

In the last 12 months...



6%
Bought a property



33%
Sold a property



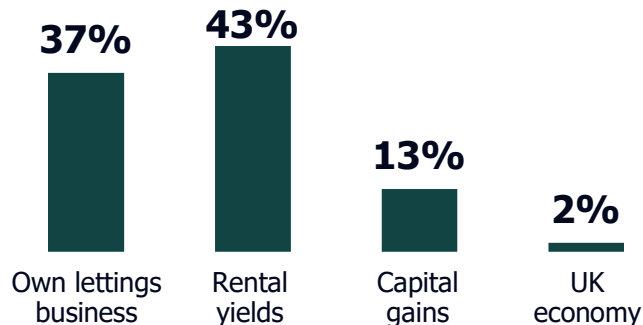
30%
Had a rental arrear



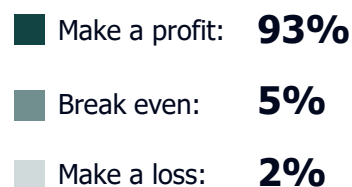
43%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



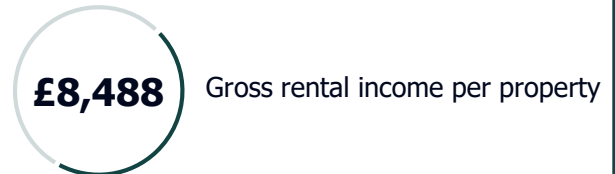
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



13%
Bought a property



19%
Sold a property



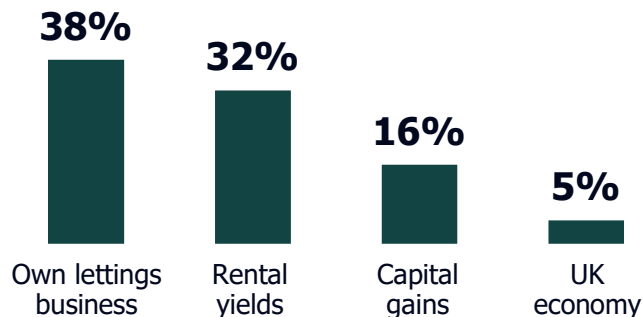
32%
Had a rental arrear



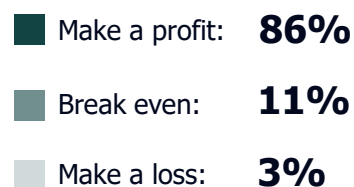
57%
Had a void period

Landlord confidence

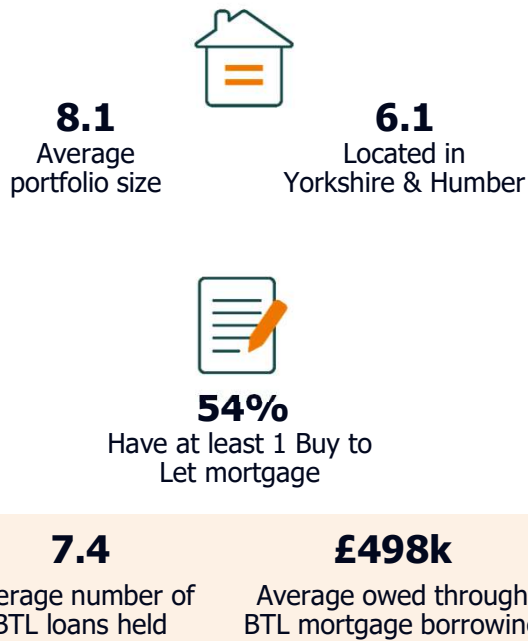
% rating prospects in next 3 months as 'good'



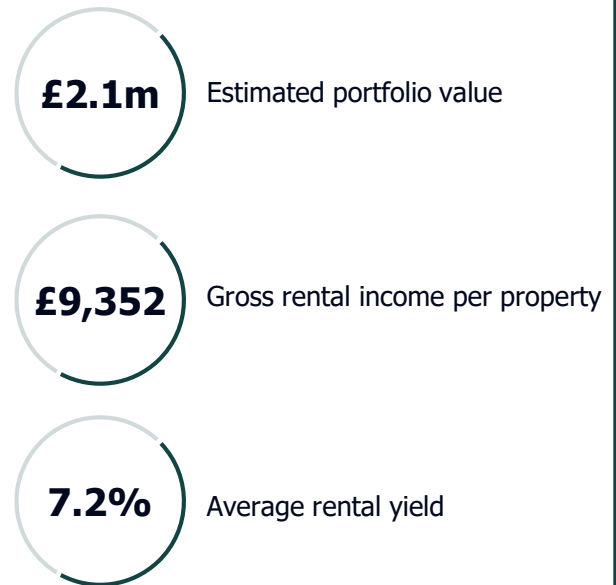
Profitability



Portfolio profile

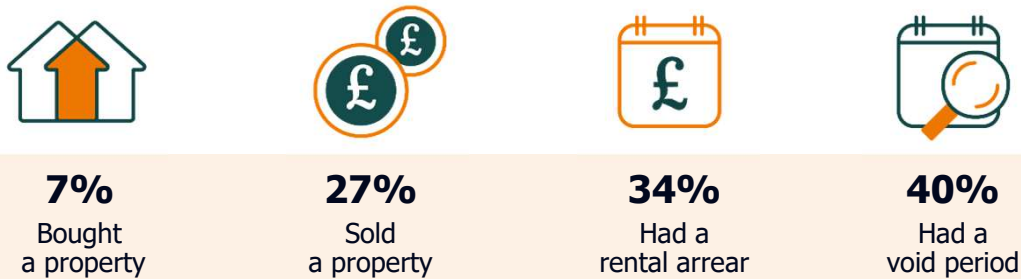


Portfolio balance sheet



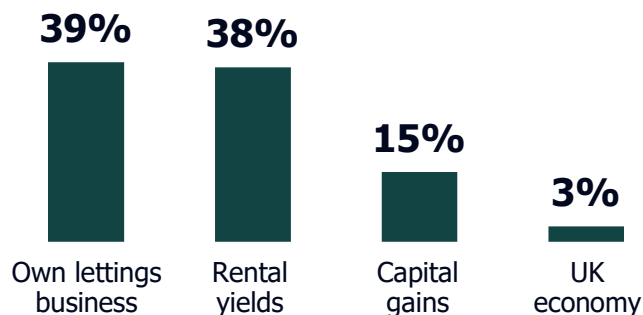
Market dynamics

In the last 12 months...



Landlord confidence

% rating prospects in next 3 months as 'good'



Profitability

