

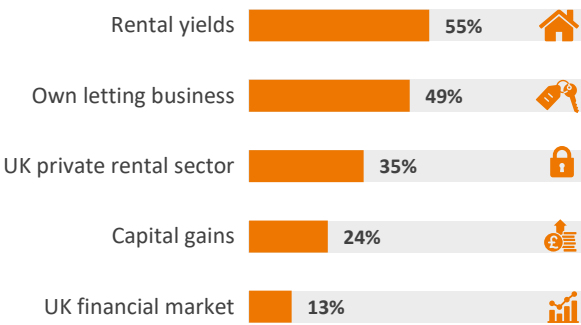
Yorkshire and the Humber

Landlords Outlook & Confidence

Yorks & Humber landlords are more upbeat than average across all 5 indicators, achieving the highest confidence in rental yields across all regions. Reflecting this, the region experiences the highest recorded increasing tenant demand (10% pts above average), and the highest degree of profitability at 92%.

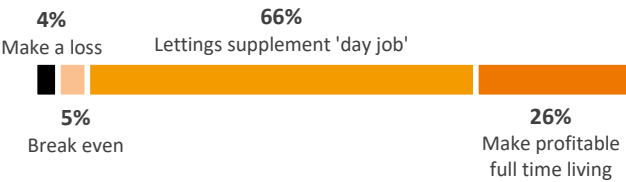
Compared to previous quarters the incidence of rental arrears (34%) and void periods (38%) have fallen to levels more in line with the average landlord. Yorks & Humber landlords continue to be more likely to be looking to grow their portfolio with more recently buying and fewer selling compared to the typical landlord.

Expectations for the next 3 months rated as good/very good (%)



Landlords Balance Sheet

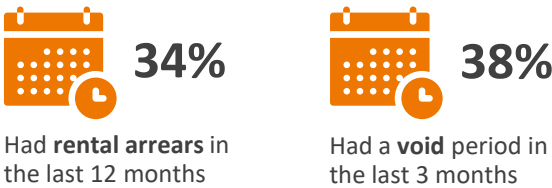
Profitability



Financials



Problems Experienced



PRS Dynamics



7.4

Properties in the average portfolio



24%

Report increasing tenant demand



9%

Bought a property in the last 3 months



1%

Sold a property in the last 3 months

BTL Dynamics



£320,000

Total amount owed through BTL mortgage borrowing



5.4

Average number of BTL loans held

the mortgage works