

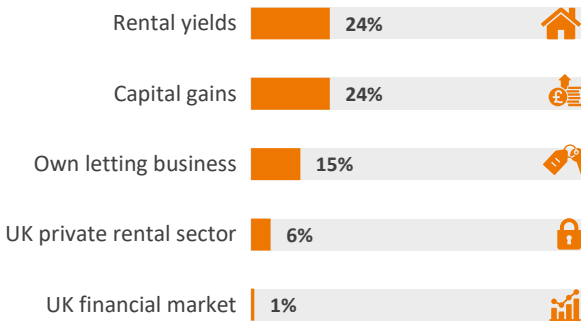
Central London

Landlords Outlook & Confidence

Landlords operating in Central London continue to be less likely to be feeling 'good' or 'very good' across all confidence indicators bar capital gains. Confidence in the UK's financial market is negligible with just 1% feeling positive. Landlords in the region continue to generate the lowest average rental yields (5.0%) and have smaller than average portfolio sizes (7.7 properties).

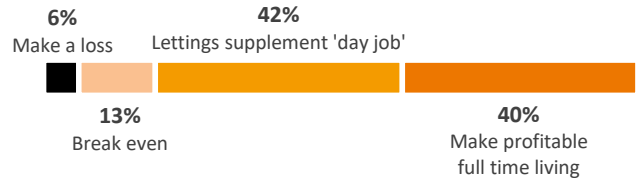
London is one of the most negatively impacted regions by Covid-19. However, profit making and gross rental income are the strongest of all regions at 82% and £14,026 respectively. Additionally Central London is one of the only regions to see more landlords buying than selling in the last 3 months.

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

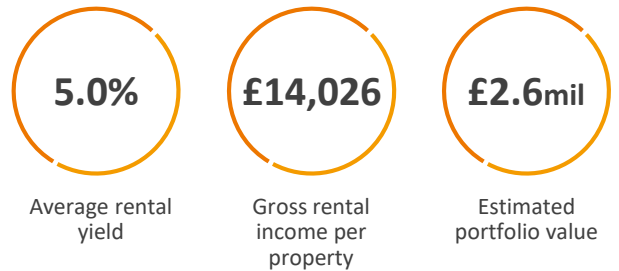


Landlords Balance Sheet

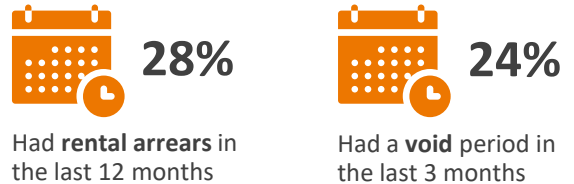
Profitability



Financials



Problems Experienced



PRS Dynamics



7.7

Properties in the average portfolio



10%

Report increasing tenant demand



10%

Bought a property in the last 3 months



3%

Sold a property in the last 3 months

BTL Dynamics



£1.1 M

Total amount owed through BTL mortgage borrowing



5.9

Average number of BTL loans held

the mortgage works