

Yorkshire and the Humber

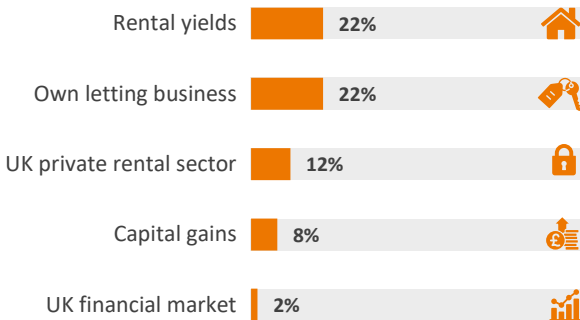
Landlords Outlook & Confidence

Yorks & Humber landlord confidence is broadly in line with the national average, with the exception of prospects for capital gains where they remain less optimistic (8% vs. 15%).

Compared to Q4, fewer report having rental arrears in the last year (42%), although the incidence of voids has risen to become the highest of all regions (55% vs. 34% on average).

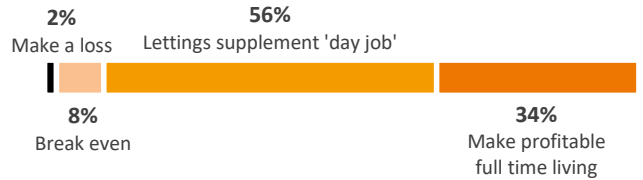
Landlords in the region continue to have larger than average portfolios, at 11 properties, with the number of BTL loans also higher at 7.7. Yorks & Humber landlords are also more likely to be looking to grow their portfolio with more recently buying and fewer selling compared to the typical landlord.

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



Landlords Balance Sheet

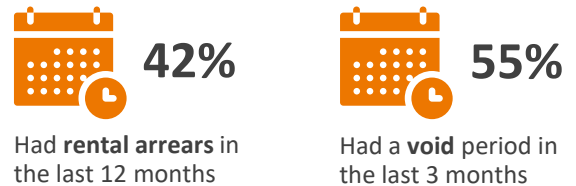
Profitability



Financials



Problems Experienced



PRS Dynamics



11.0

Properties in the average portfolio



19%

Report increasing tenant demand



8%

Bought a property in the last 3 months



3%

Sold a property in the last 3 months

BTL Dynamics



£581,000

Total amount owed through BTL mortgage borrowing



7.7

Average number of BTL loans held

the mortgage works