

## Yorkshire and the Humber

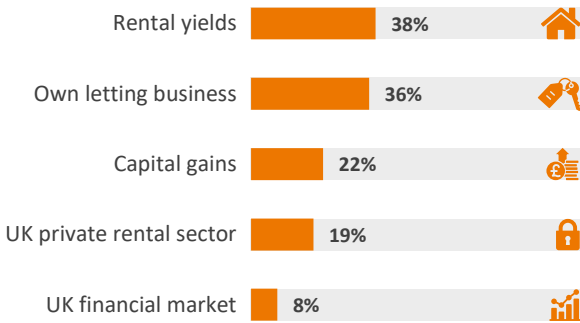
### Landlords Outlook & Confidence

Landlords in Yorks & Humber manage the largest portfolios in the UK, at 17.5 properties on average. Q3 saw a fall in each of the attitudinal business confidence indices, most significantly for rental yields (-17%), own lettings business (-13%), and capital gains prospects (-13%).

In this region, the incidence of both arrears and voids increased (+16% and +7% respectively) placing Y&H ahead of the national average on both metrics.

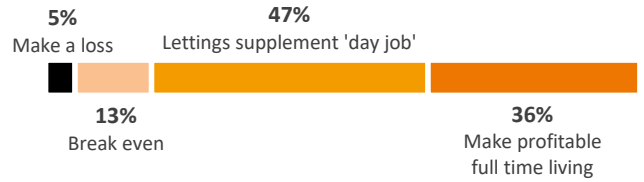
Elsewhere, gross rental income per property fell sharply vs. Q2, although achieved yields held up and remain ahead of the national average.

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



### Landlords Balance Sheet

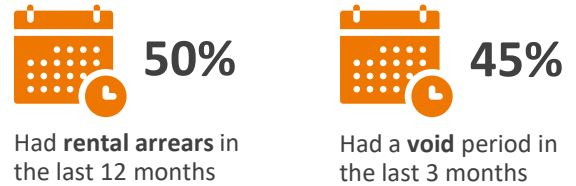
#### Profitability



#### Financials



#### Problems Experienced



### PRS Dynamics



9.9

Properties in the average portfolio



30%

Report increasing tenant demand



3%

Bought a property in the last 3 months



9%

Sold a property in the last 3 months

### BTL Dynamics



£460,000

Total amount owed through BTL mortgage borrowing



7.1

Average number of BTL loans held

the mortgage works