

Portfolio profile



7.2

Average portfolio size



55%

Have at least 1 Buy to Let mortgage

5.2

Average number of BTL loans held

£634k

Average owed through BTL mortgage borrowing

Portfolio balance sheet

£1.8m

Estimated portfolio value

£10,140

Gross rental income per property

6.1%

Average rental yield

Market dynamics

In the last 12 months...



9%

Bought a property



17%

Sold a property



29%

Had a rental arrear



36%

Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'

38%



Own lettings business

38%



Rental yields

21%



Capital gains

6%



UK economy

Profitability

84%

Make a profit

10%

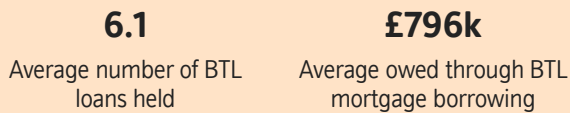
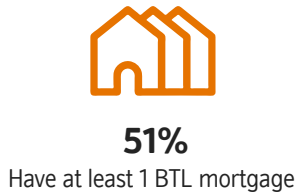
Break even

6%

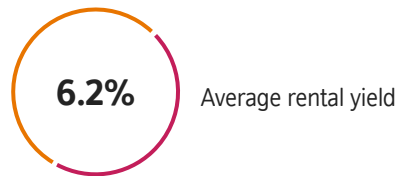
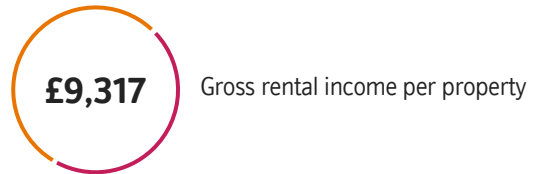
Make a loss



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



8%
Bought a property



13%
Sold a property



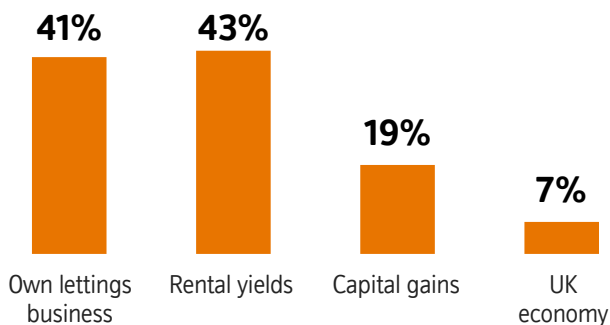
26%
Had a rental arrear



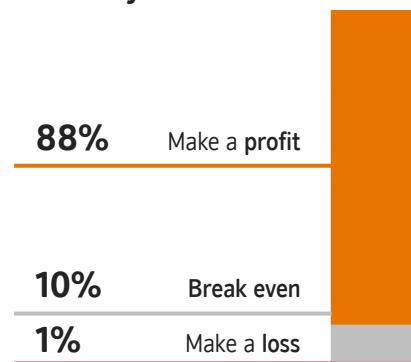
25%
Had a void period

Landlord confidence

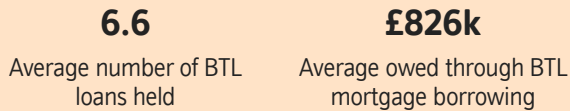
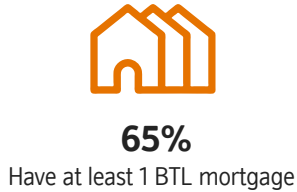
% rating prospects in next 3 months as 'good'



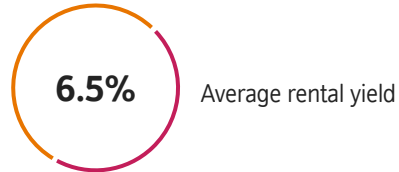
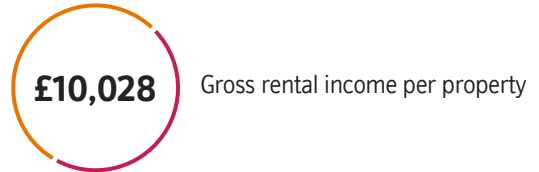
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



16%
Bought a property



16%
Sold a property



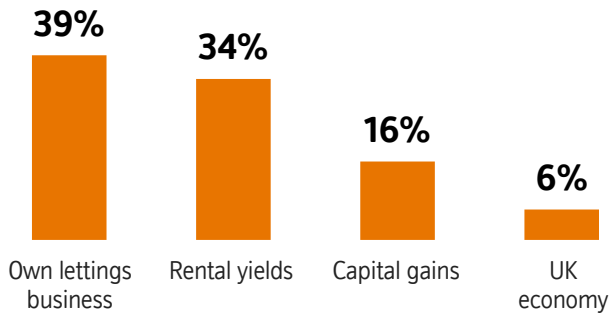
33%
Had a rental arrear



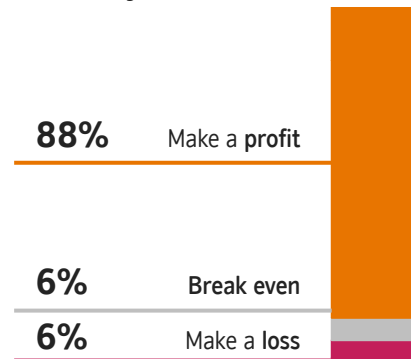
42%
Had a void period

Landlord confidence

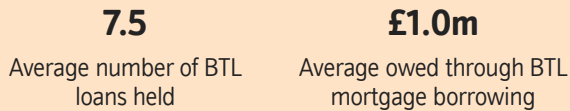
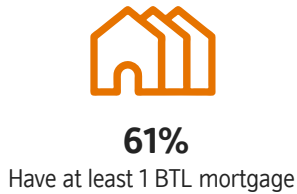
% rating prospects in next 3 months as 'good'



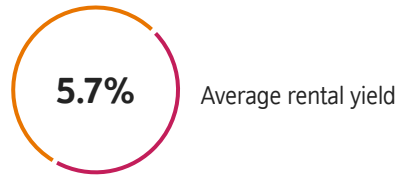
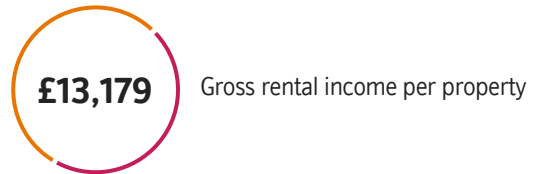
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



6%
Bought a property



14%
Sold a property



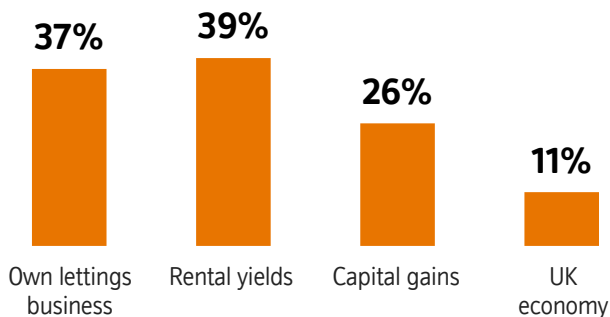
21%
Had a rental arrear



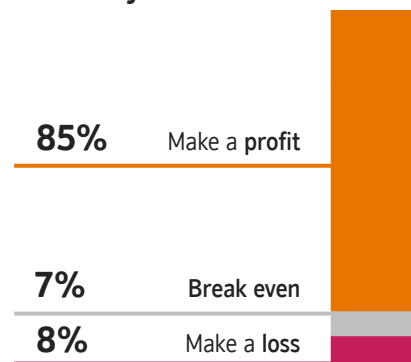
34%
Had a void period

Landlord confidence

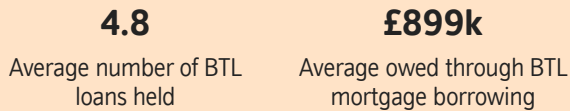
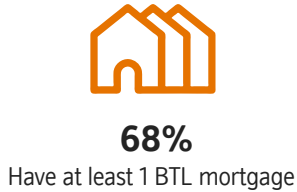
% rating prospects in next 3 months as 'good'



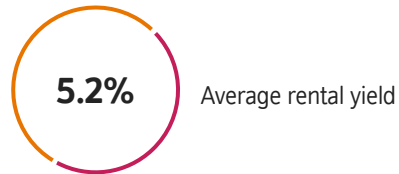
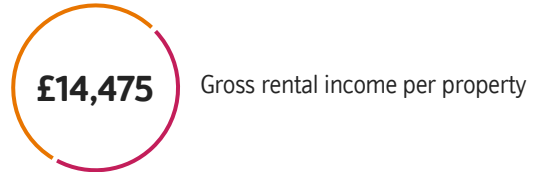
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



8%
Bought a property



11%
Sold a property



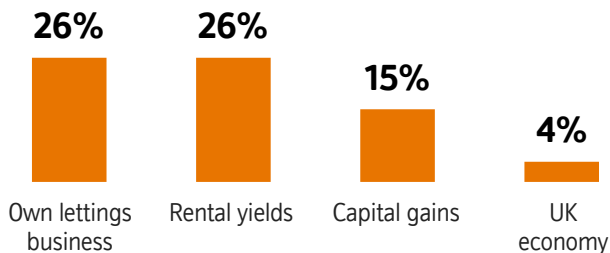
26%
Had a rental arrear



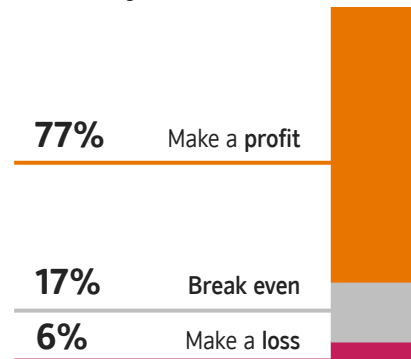
41%
Had a void period

Landlord confidence

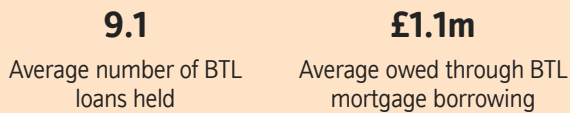
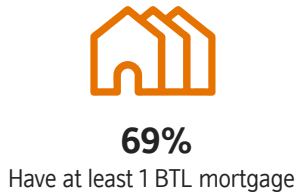
% rating prospects in next 3 months as 'good'



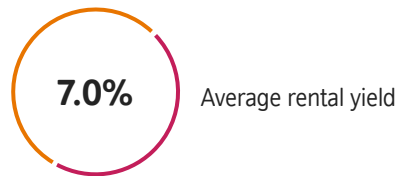
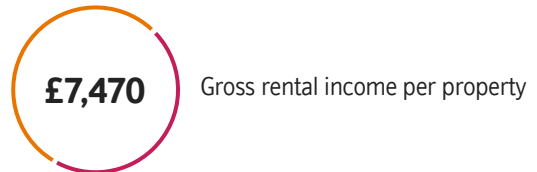
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



22%
Bought a property



29%
Sold a property



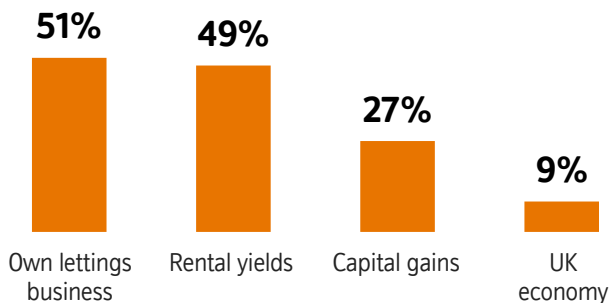
42%
Had a rental arrear



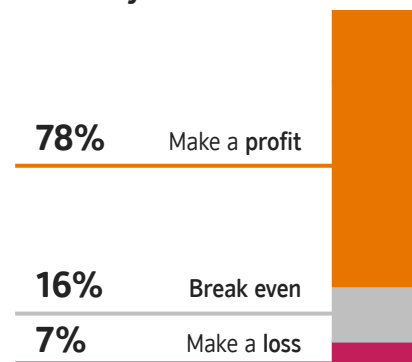
40%
Had a void period

Landlord confidence

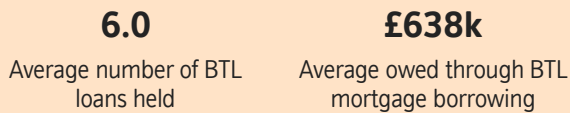
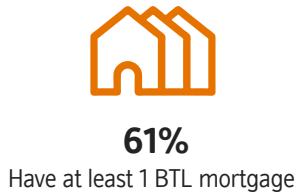
% rating prospects in next 3 months as 'good'



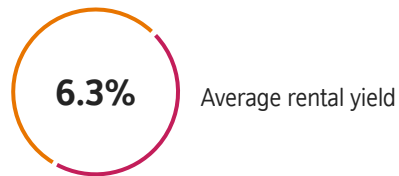
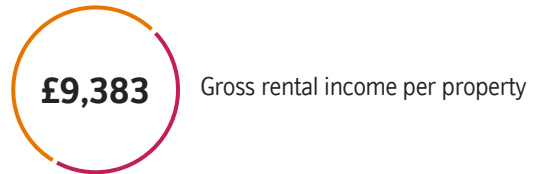
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



14%
Bought a property



26%
Sold a property



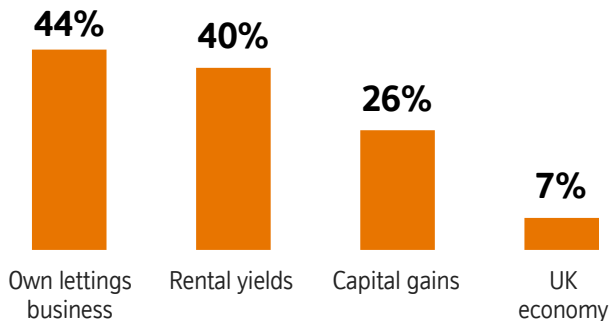
48%
Had a rental arrear



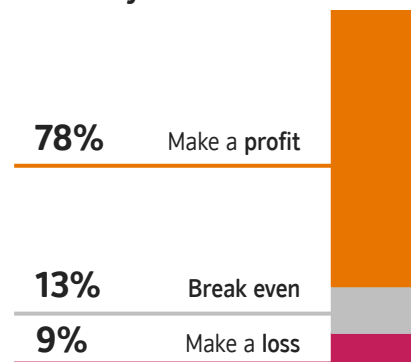
39%
Had a void period

Landlord confidence

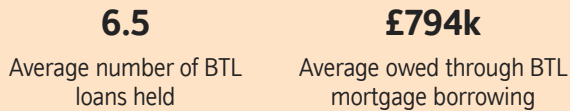
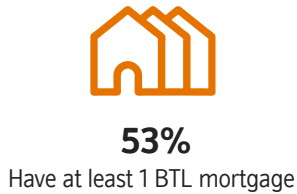
% rating prospects in next 3 months as 'good'



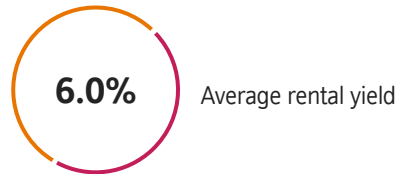
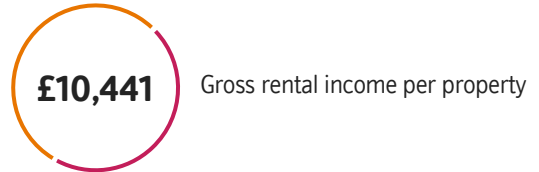
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



8%
Bought a property



14%
Sold a property



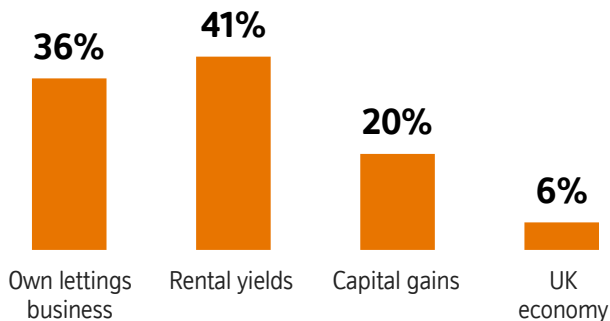
28%
Had a rental arrear



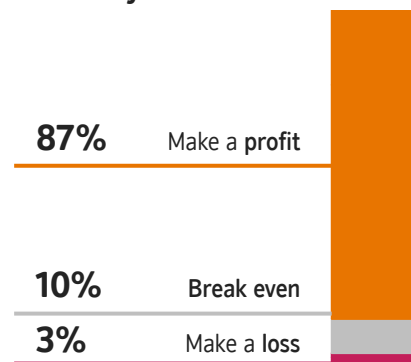
38%
Had a void period

Landlord confidence

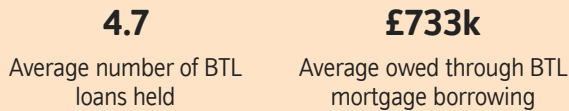
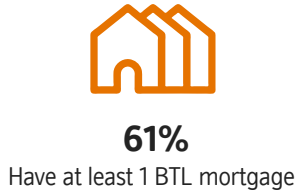
% rating prospects in next 3 months as 'good'



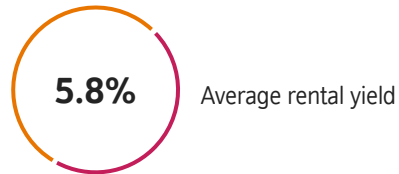
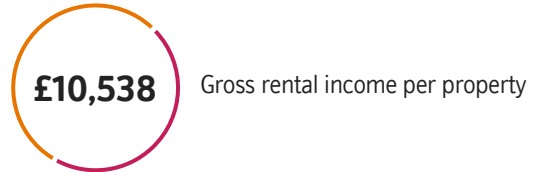
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



4%
Bought a property



17%
Sold a property



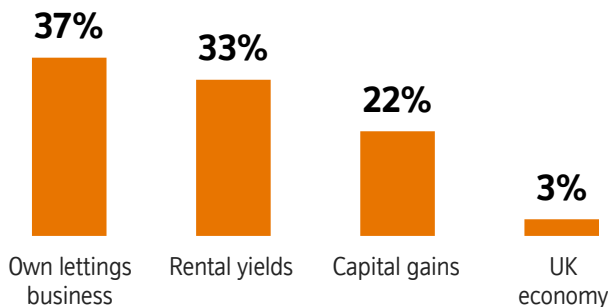
26%
Had a rental arrear



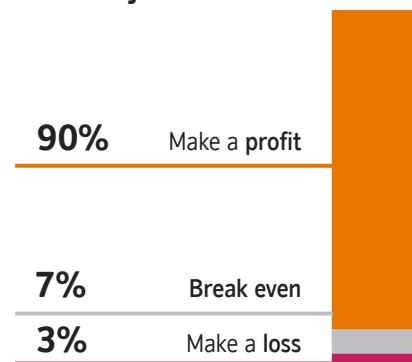
34%
Had a void period

Landlord confidence

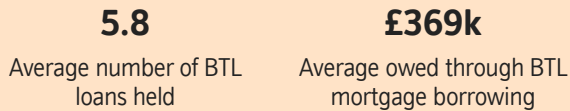
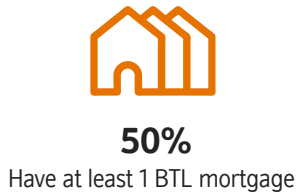
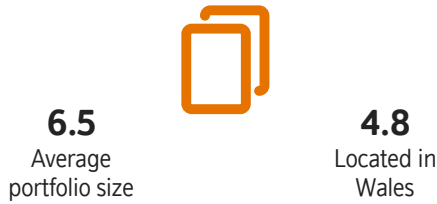
% rating prospects in next 3 months as 'good'



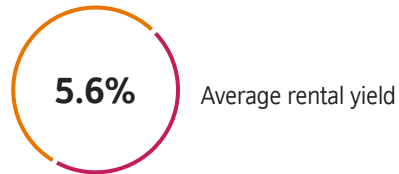
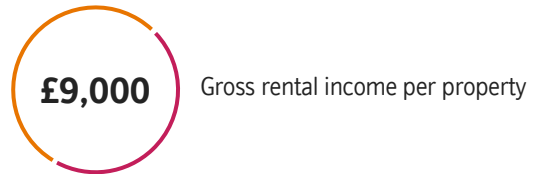
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



7%
Bought a property



25%
Sold a property



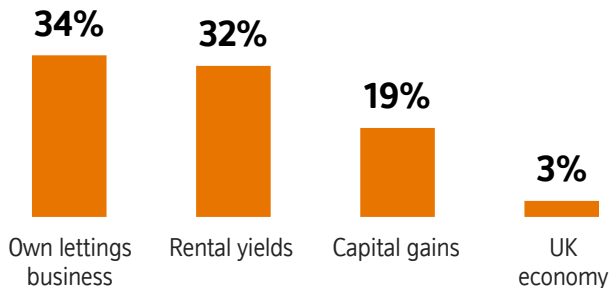
31%
Had a rental arrear



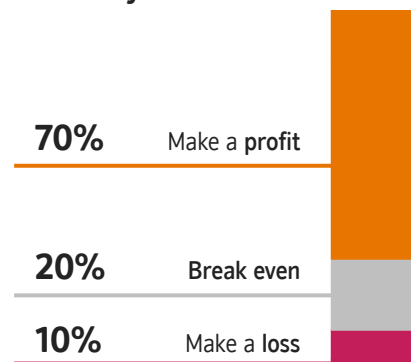
34%
Had a void period

Landlord confidence

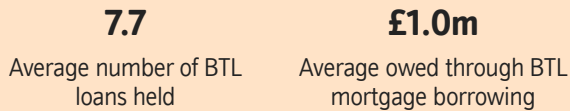
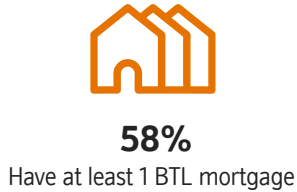
% rating prospects in next 3 months as 'good'



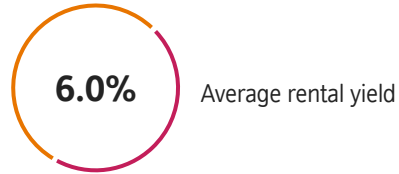
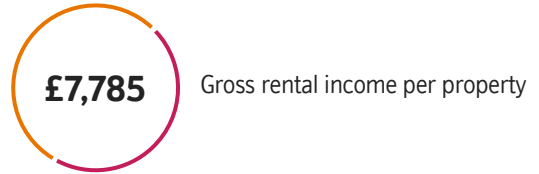
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



9%
Bought a property



18%
Sold a property



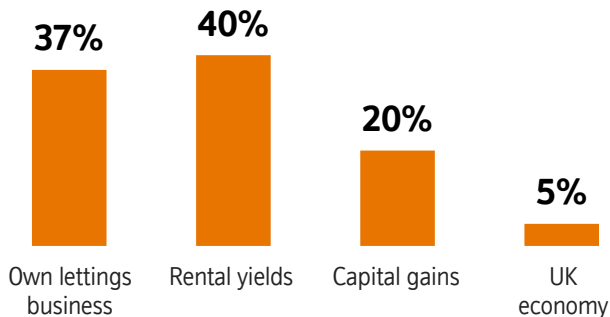
28%
Had a rental arrear



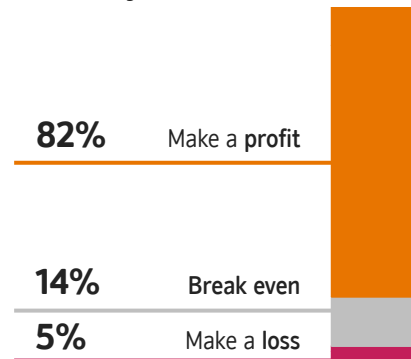
32%
Had a void period

Landlord confidence

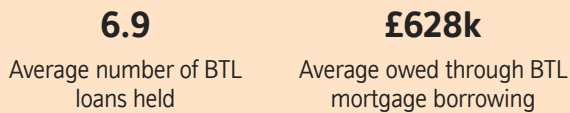
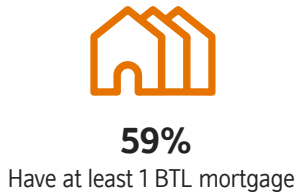
% rating prospects in next 3 months as 'good'



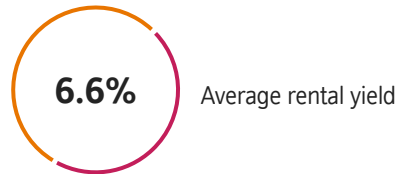
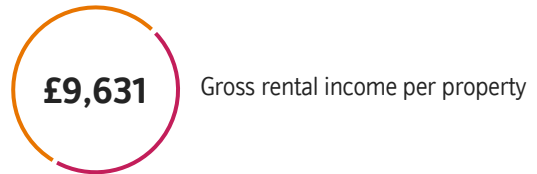
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



7%
Bought a property



30%
Sold a property



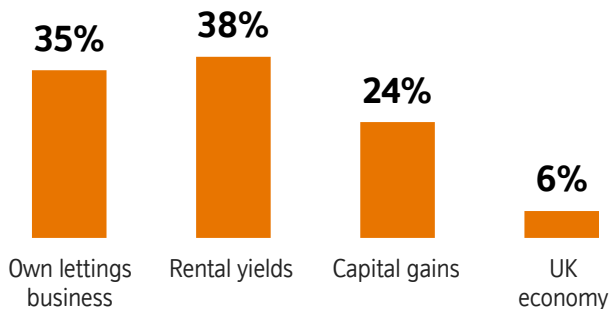
37%
Had a rental arrear



44%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



Profitability

