

Portfolio profile



8

Average portfolio size



53%

Have at least 1 Buy to Let mortgage

6.4

Average number of BTL loans held

£673k

Average owed through BTL mortgage borrowing

Portfolio balance sheet

£1.5m

Estimated portfolio value

£9,667

Gross rental income per property

6.5%

Average rental yield

Market dynamics

In the last 12 months...



8%

Bought a property



19%

Sold a property



29%

Had a rental arrear



38%

Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'

32%

Own lettings business

36%

Rental yields

14%

Capital gains

5%

UK economy

Profitability

87%

Make a profit

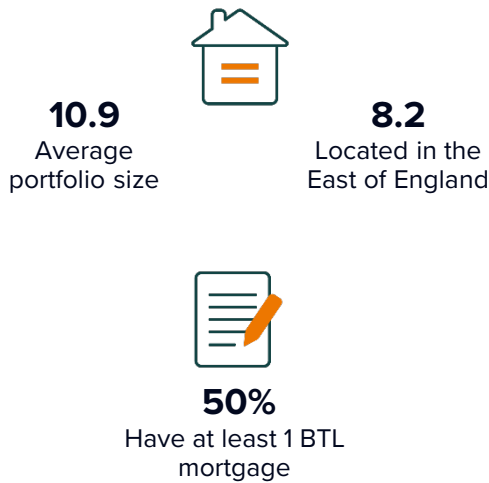
9%

Break even

4%

Make a loss

Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



6%
Bought a property



16%
Sold a property



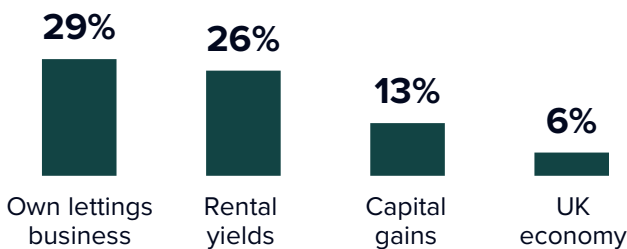
22%
Had a rental arrear



38%
Had a void period

Landlord confidence

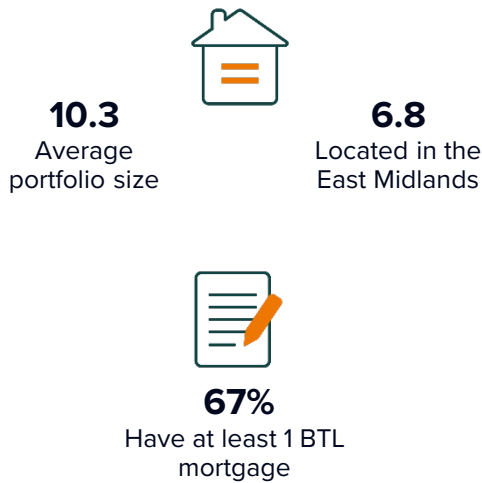
% rating prospects in next 3 months as 'good'



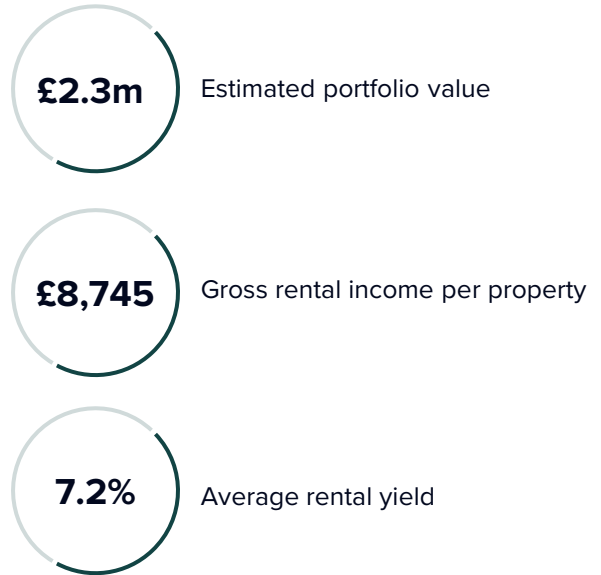
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



14%
Bought a property



21%
Sold a property



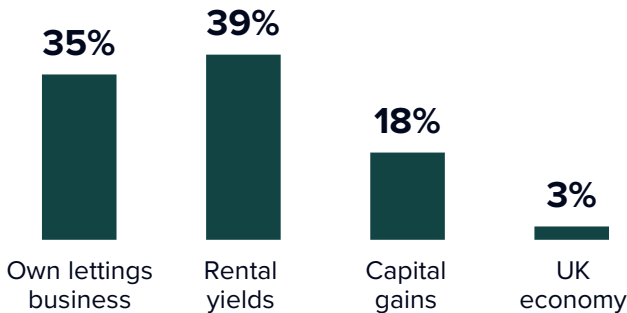
33%
Had a rental arrear



44%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



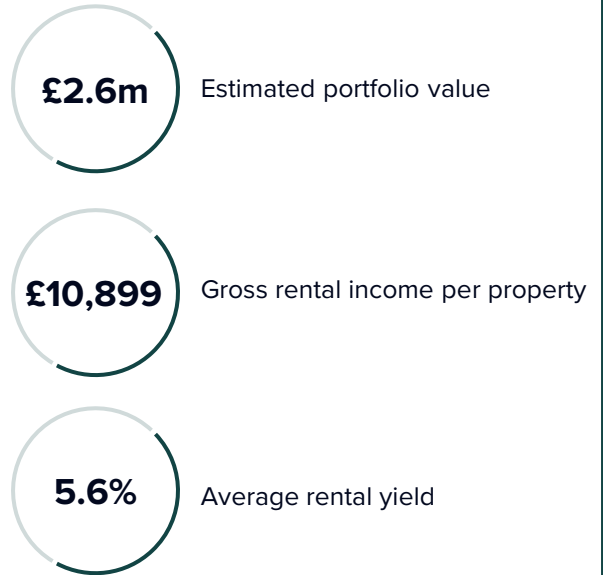
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



11%
Bought a property



15%
Sold a property



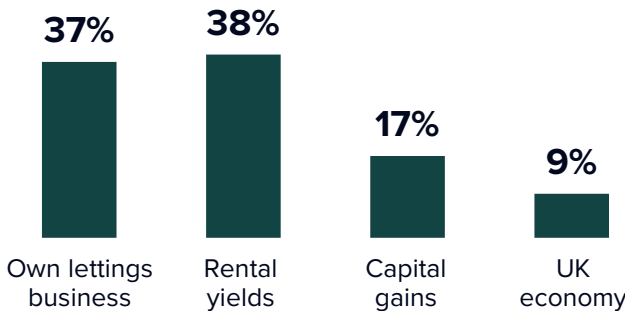
29%
Had a rental arrear



42%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



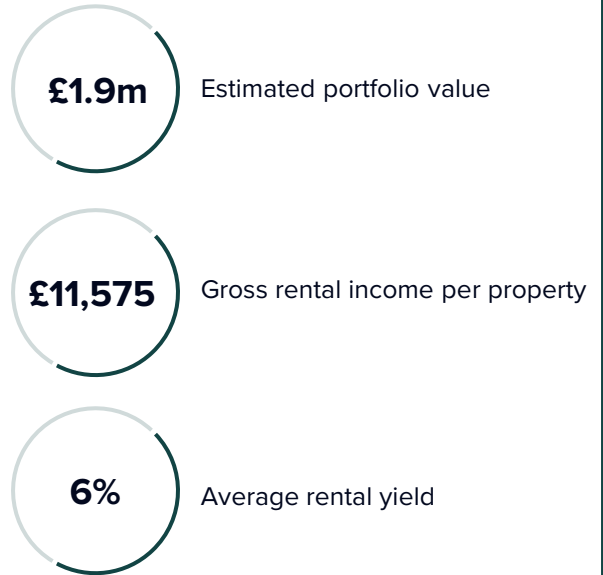
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



5%
Bought a property



18%
Sold a property



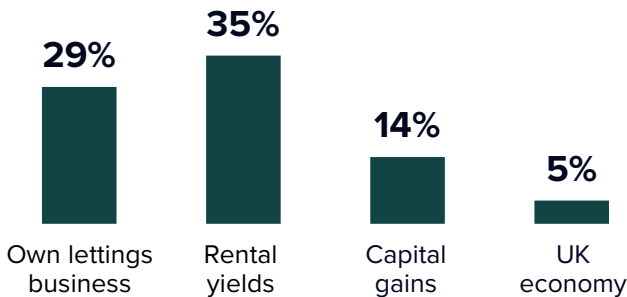
33%
Had a rental arrear



43%
Had a void period

Landlord confidence

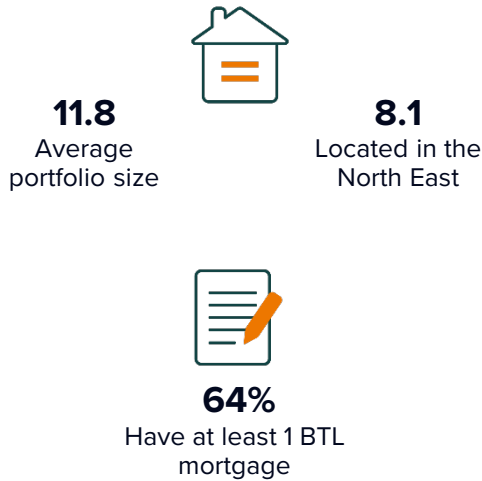
% rating prospects in next 3 months as 'good'



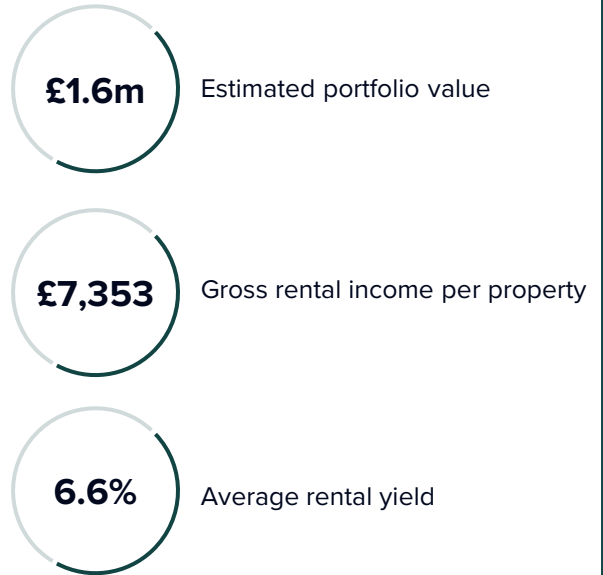
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



12%
Bought a property



26%
Sold a property



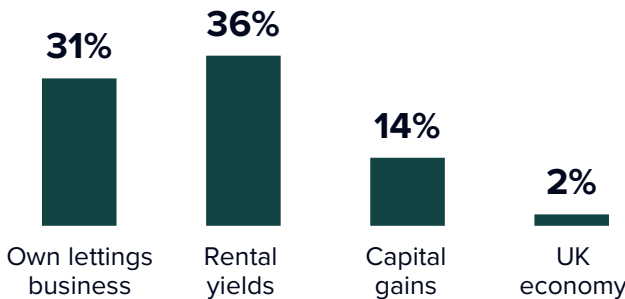
40%
Had a rental arrear



55%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



Profitability



Portfolio profile

10.5
Average portfolio size



7.2
Located in the North West



60%
Have at least 1 BTL mortgage

10.4
Average number of BTL loans held

£874k
Average owed through BTL mortgage borrowing

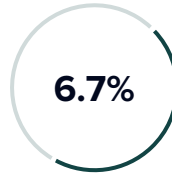
Portfolio balance sheet



Estimated portfolio value



Gross rental income per property



Average rental yield

Market dynamics

In the last 12 months...



13%
Bought a property



31%
Sold a property



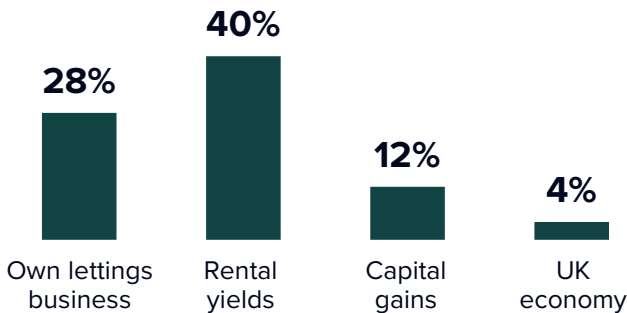
43%
Had a rental arrear



43%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



Profitability



Portfolio profile

7.2
Average portfolio size



5.1
Located in the South East



56%
Have at least 1 BTL mortgage

5.7
Average number of BTL loans held

£672k
Average owed through BTL mortgage borrowing

Portfolio balance sheet



Estimated portfolio value



Gross rental income per property



Average rental yield

Market dynamics

In the last 12 months...



7%
Bought a property



16%
Sold a property



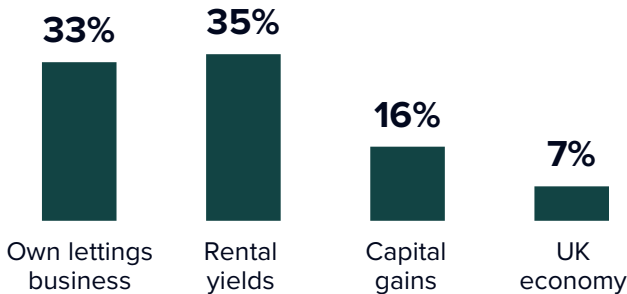
30%
Had a rental arrear



36%
Had a void period

Landlord confidence

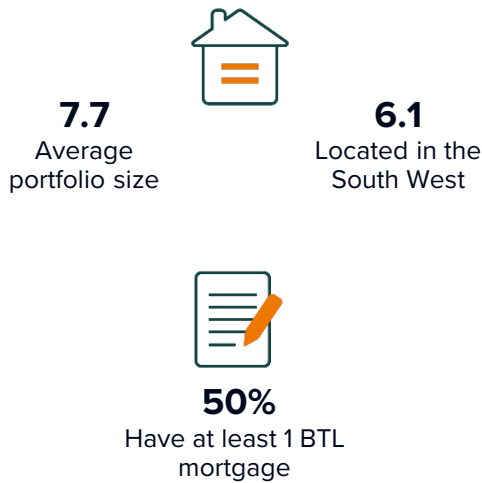
% rating prospects in next 3 months as 'good'



Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



8%
Bought a property



18%
Sold a property



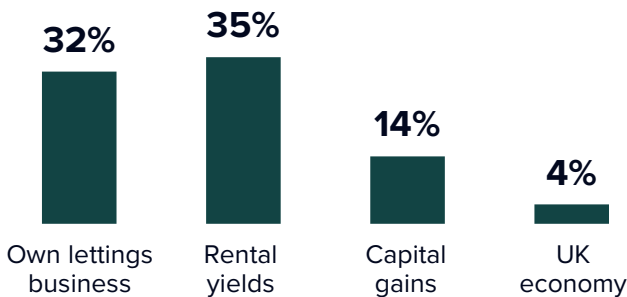
29%
Had a rental arrear



36%
Had a void period

Landlord confidence

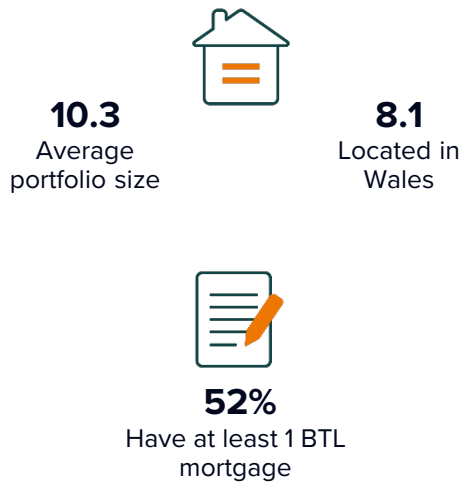
% rating prospects in next 3 months as 'good'



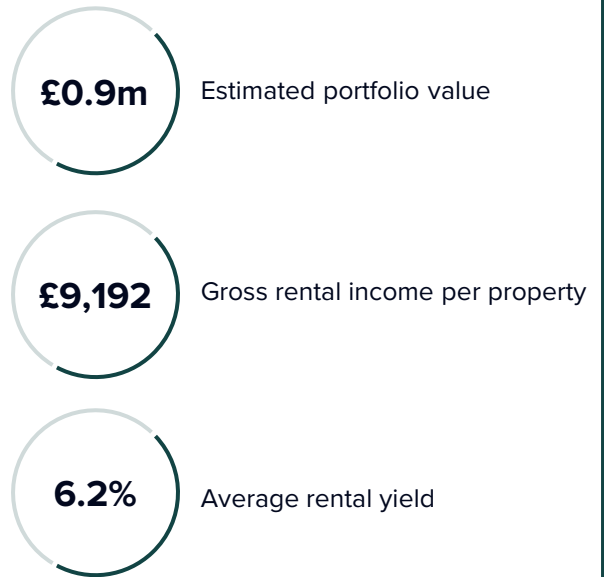
Profitability



Portfolio profile



Portfolio balance sheet



Market dynamics

In the last 12 months...



11%
Bought a property



17%
Sold a property



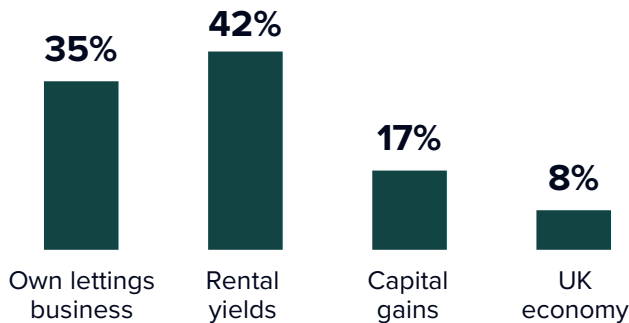
28%
Had a rental arrear



53%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'



Profitability



Portfolio profile

12.1
Average portfolio size



6.2
Located in the West Midlands

69%
Have at least 1 BTL mortgage



11.7
Average number of BTL loans held

£731k
Average owed through BTL mortgage borrowing

Portfolio balance sheet

£2.2m

Estimated portfolio value

£9,443

Gross rental income per property

6.1%

Average rental yield

Market dynamics

In the last 12 months...



13%

Bought a property



23%

Sold a property



40%

Had a rental arrear



40%

Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'

18%

Own lettings business

29%

Rental yields

13%

Capital gains

2%

UK economy

Profitability

81%

Make a profit

13%

Break even

6%

Make a loss

Portfolio profile

9.1
Average portfolio size



7.1
Located in Yorkshire & Humber



55%
Have at least 1 BTL mortgage

5.5
Average number of BTL loans held

£437k
Average owed through BTL mortgage borrowing

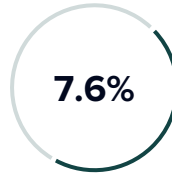
Portfolio balance sheet



Estimated portfolio value



Gross rental income per property



Average rental yield

Market dynamics

In the last 12 months...



7%
Bought a property



33%
Sold a property



40%
Had a rental arrear



35%
Had a void period

Landlord confidence

% rating prospects in next 3 months as 'good'

42%



Own lettings business

42%



Rental yields

25%



Capital gains

2%



UK economy

Profitability

87%

Make a profit

11%

Break even

2%

Make a loss

