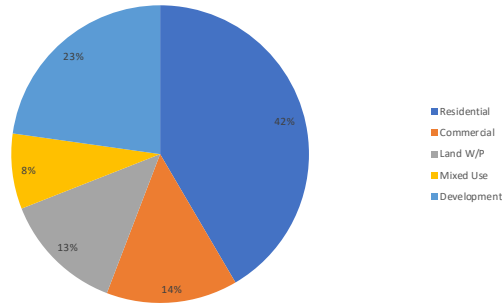


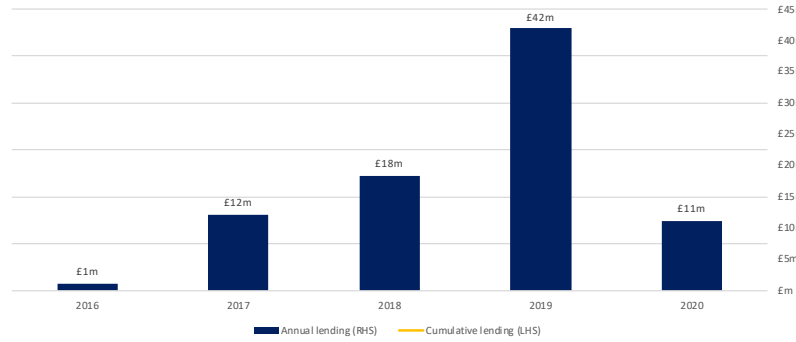
Track Record: Summary (as at 31 May 2020)

Origination Year	% by Gross Loan	Loan Count	Total Gross Loan Amount	Total Net Loan Amount	Average Gross LTV	Average Net LTV	Average Gross Loan	Average Property Value	Average Monthly Interest Rate	% Resi vs. Commercial		Average Contractual Term (Mo)	Average Actual Term (Mo) (2)	Average Rolled Up Months	% of Loans Extended (vs Gross Loan)	% of Defaults (vs gross loan)	% of Write Offs (vs gross loan)
2016	1%	10	£1.2m	£1.2m	49%	47%	£0.1m	£0.5m	1.9%	94%	6%	8	19	17	50%	30%	1.05%
2017	14%	47	£12.2m	£11.6m	59%	56%	£0.3m	£0.8m	1.4%	59%	41%	9	11	6	56%	28%	0.00%
2018	22%	52	£18.4m	£17.1m	53%	48%	£0.4m	£0.8m	1.1%	66%	34%	10	12	6	50%	18%	1.05%
2019	49%	90	£41.9m	£38.9m	59%	53%	£0.5m	£1.0m	1.1%	81%	19%	10	11	2	38%	17%	0.00%
2020	13%	28	£11.2m	£10.2m	61%	56%	£0.4m	£0.6m	1.0%	76%	24%	12	12	0	0%	0%	0.00%
Total / Wt Avg.	100%	227	£85.0m	£79.0m	50%	46%	£0.3m	£0.8m	1.0%	64%	23%	9	10	3	38.3%	16.7%	0.2%

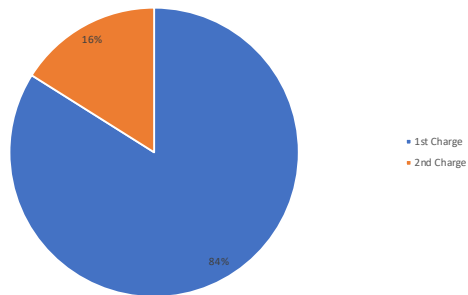
Breakdown by Property Type



Historic Lending Volumes



1st Charge vs 2nd Charge



Breakdown by Gross LTV

