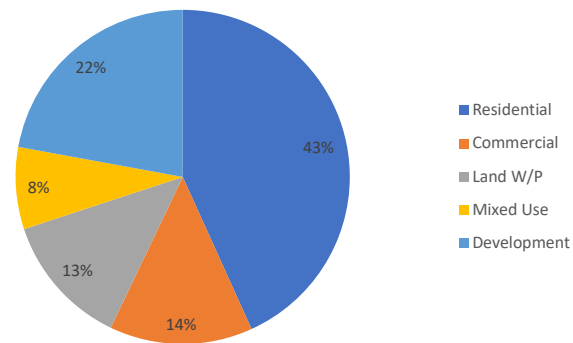


Track Record: Summary (as at 30 June 2020)

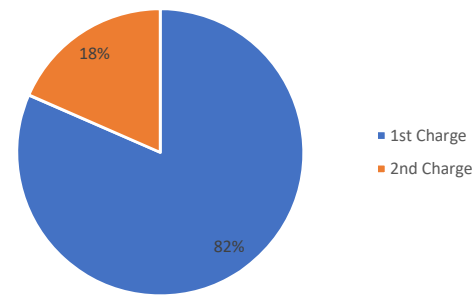
Cumulative Lending Track Record

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	10	14	47%	17%	1.00%
2017	14%	47	£12.2m	£11.6m	59%	56%	£0.3m	£0.8m	1.4%	58%	42%	9	11	6	56%	28%	0.00%
2018	21%	52	£18.4m	£17.1m	54%	48%	£0.4m	£0.8m	1.1%	66%	34%	10	12	6	50%	18%	1.00%
2019	51%	91	£44.3m	£41.1m	59%	54%	£0.5m	£1.0m	1.1%	82%	18%	10	12	3	38%	15%	0.00%
2020	13%	29	£11.3m	£10.2m	62%	57%	£0.4m	£0.6m	1.0%	76%	24%	12	12	0	0%	0%	0.00%
Total / Wt Avg.	100%	229	£87.4m	£81.2m	50%	46%	£0.3m	£0.8m	1.0%	65%	22%	9	10	4	38.2%	15.5%	0.2%

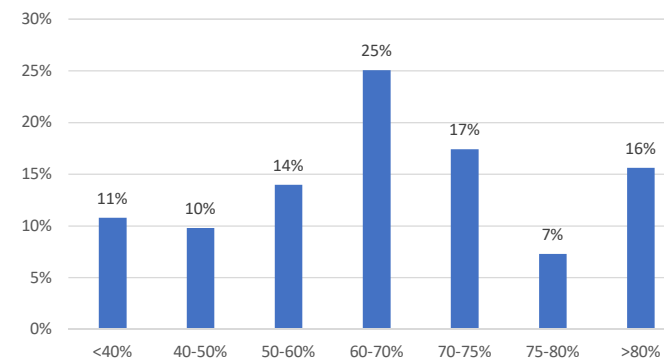
Breakdown by Property Type



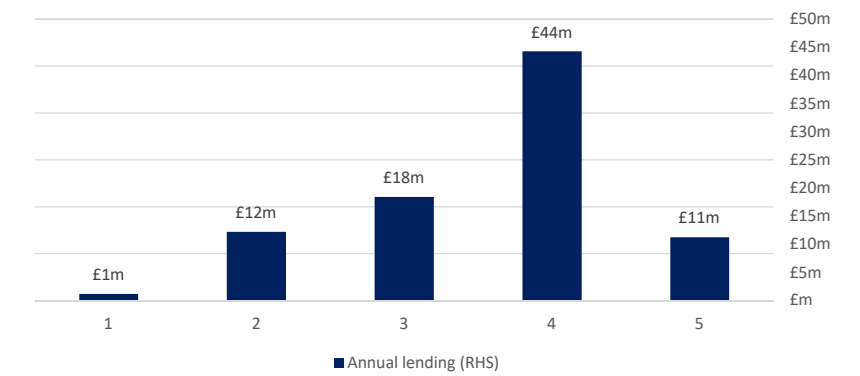
1st Charge vs 2nd Charge



Breakdown by Gross LTV



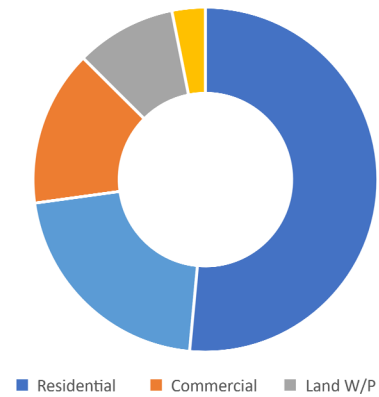
Historic Lending Volumes



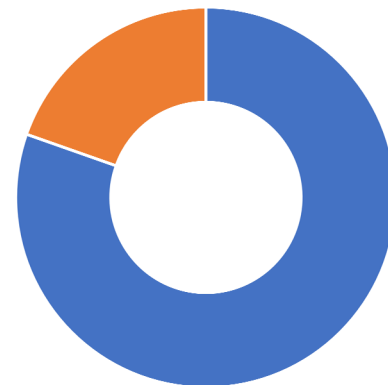
Active Loan Book

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.)
76	£39.8m	£36.4m	62%	55%	£0.5m	£1.0m	1.1%	78%	22%	12

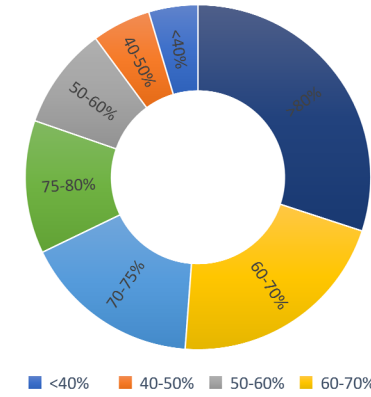
Breakdown by Property Type



1st Charge vs 2nd Charge



Breakdown by Gross LTV



Notes

1. All %'s and averages are weighted by Gross Loan Amount. 2. Average actual term does not include active loans in the calculation.