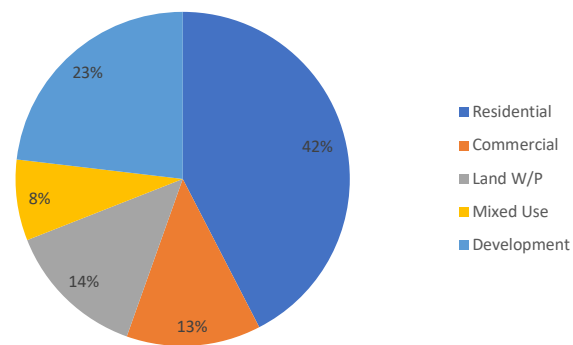


Track Record: Summary (as at 31 August 2020)

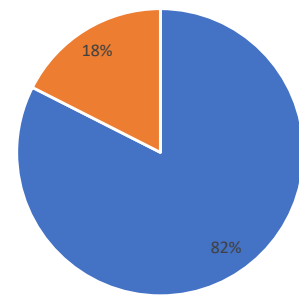
Cumulative Lending Track Record

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 Additional Months	% of Loans Repaid Late (vs Gross Loan)	% of Defaults (vs gross loan)	% of Write Offs (vs gross loan)
2016	1%	10	£1.2m	£1.2m	49%	48%	£0.1m	£0.5m	1.9%	94%	6%	8	9	20	47%	30.0%	1.0%
2017	13%	48	£12.2m	£11.6m	60%	56%	£0.3m	£0.8m	1.5%	58%	42%	9	11	6	56%	28.0%	0.1%
2018	22%	54	£20.3m	£18.9m	58%	52%	£0.4m	£0.8m	1.1%	68%	32%	10	12	6	45%	26.0%	1.0%
2019	47%	90	£44.m	£39.7m	60%	55%	£0.5m	£1.0m	1.1%	83%	17%	10	12	3	48%	19.0%	0.0%
2020	17%	47	£16.2m	£13.4m	62%	56%	£0.3m	£0.5m	1.1%	79%	21%	11	11	1	16%	0.0%	0.0%
Total / Wt Avg.	100%	249	£93.9m	£84.7m	60%	55%	£0.4m	£0.8m	1.2%	76%	24%	10	12	4	42.8%	18.6%	0.2%

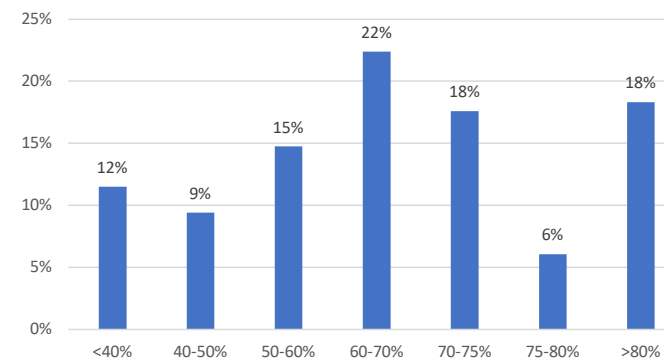
Breakdown by Property Type



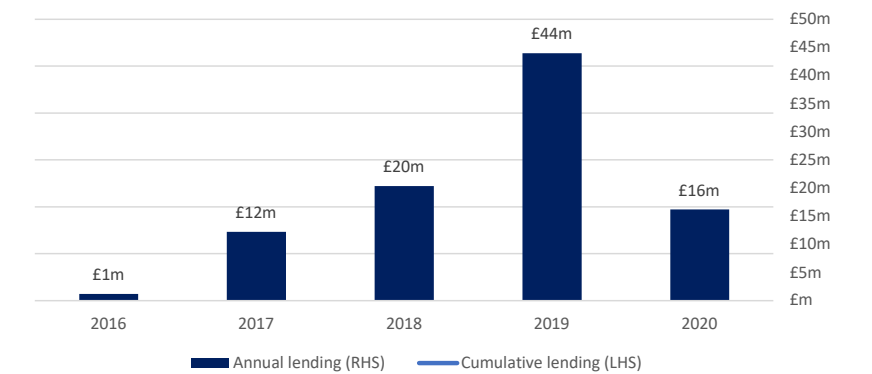
1st Charge vs 2nd Charge



Breakdown by Gross LTV



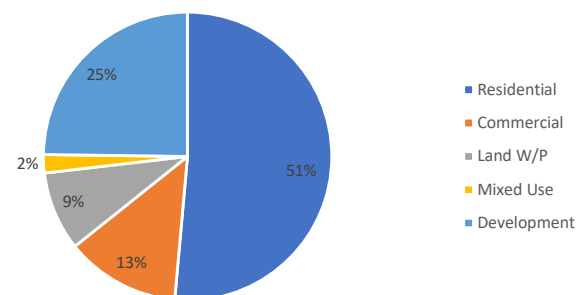
Historic Lending Volumes



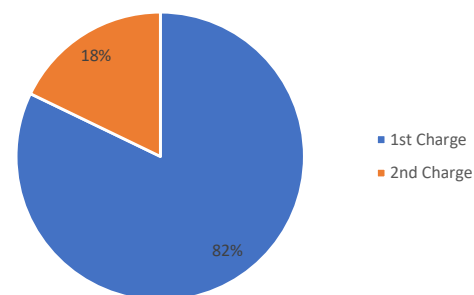
Active Loan Book

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.)
88	£44.0m	£36.4m	63%	55%	£0.5m	£.8m	1.1%	80%	20%	11

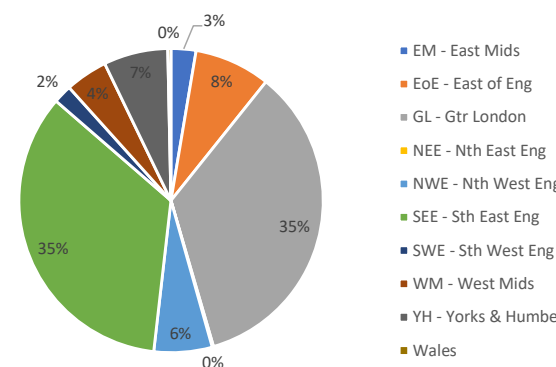
Breakdown by Property Type



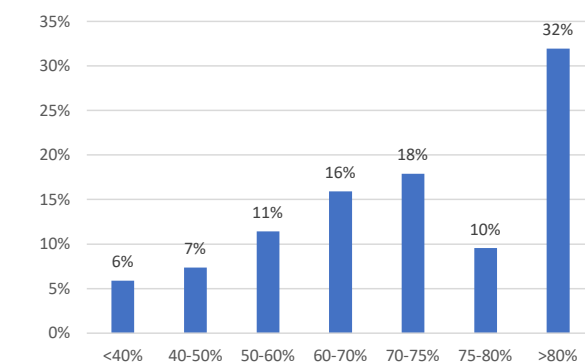
1st Charge vs 2nd Charge



Geographical Split



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.