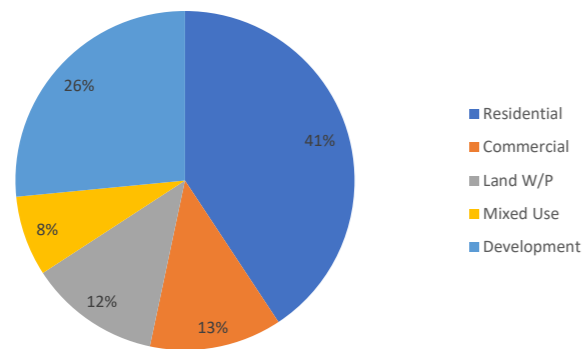


## Track Record: Summary (as at 31 October 2020)

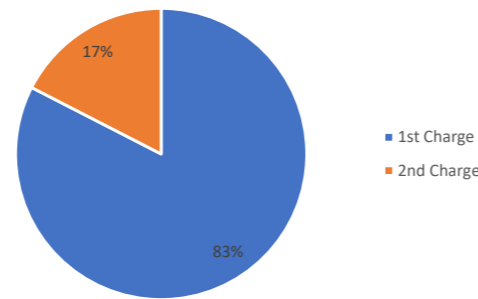
### Cumulative Lending Track Record

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	10	6	56%	28.0%	0.1%
2018	22%	54	£20.3m	£18.9m	58%	52%	£0.4m	£0.8m	1.1%	68%	32%	10	13	7	48%	18.0%	0.5%
2019	47%	90	£44.m	£39.7m	60%	55%	£0.5m	£1.0m	1.1%	83%	17%	10	11	4	54%	18.0%	0.0%
2020	17%	68	£24.4m	£20.m	59%	53%	£0.4m	£0.5m	1.1%	77%	23%	11	11	5	11%	0.0%	0.0%
<b>Total / Wt Avg.</b>	<b>100%</b>	<b>270</b>	<b>£102.2m</b>	<b>£91.3m</b>	<b>59%</b>	<b>54%</b>	<b>£0.4m</b>	<b>£0.8m</b>	<b>1.2%</b>	<b>76%</b>	<b>24%</b>	<b>10</b>	<b>11</b>	<b>5</b>	<b>42.7%</b>	<b>15.0%</b>	<b>0.1%</b>

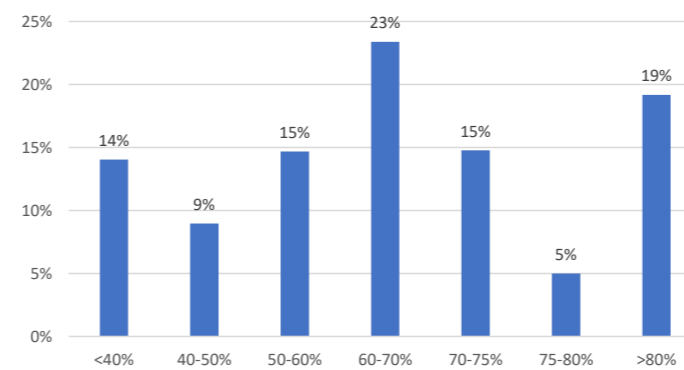
Breakdown by Property Type



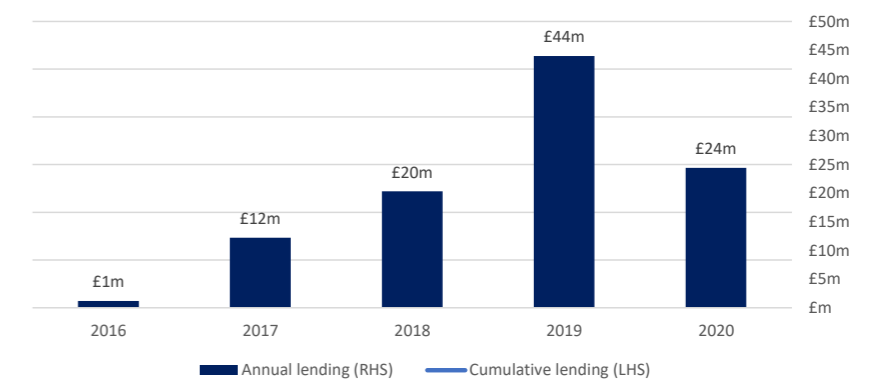
1st Charge vs 2nd Charge



Breakdown by Gross LTV



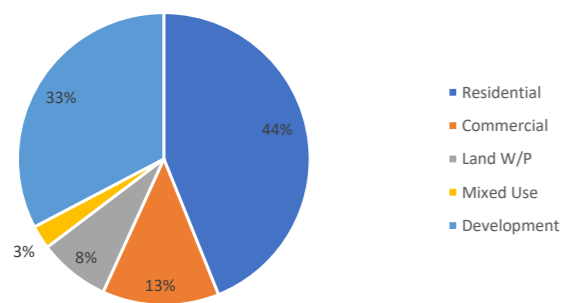
Historic Lending Volumes



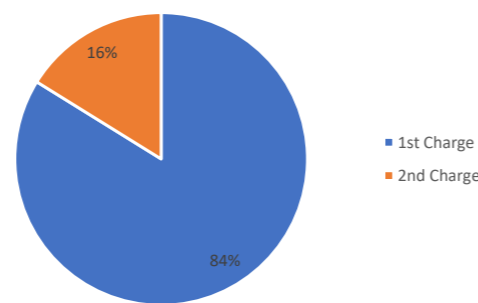
### Active Loan Book

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.)
97	£48.9m	£41.8m	63%	55%	£0.5m	£.7m	1.1%	77%	23%	11

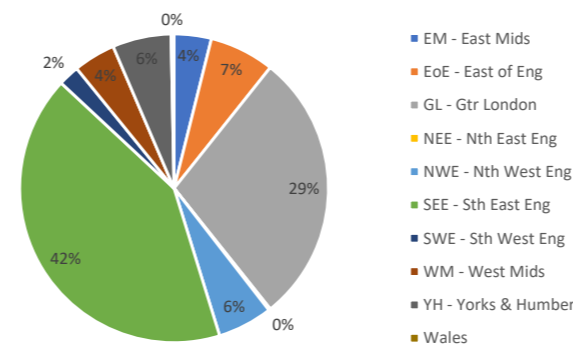
Breakdown by Property Type



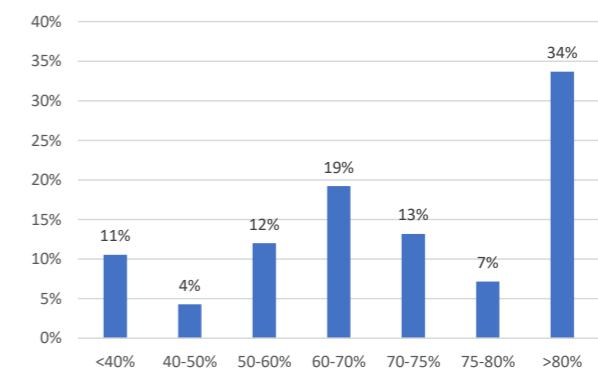
1st Charge vs 2nd Charge



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.