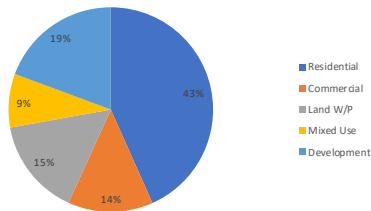


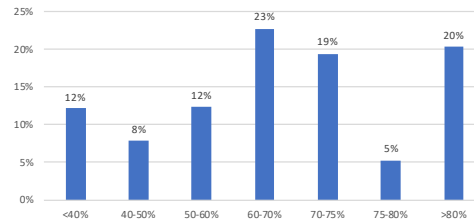
Track Record: Summary (as at 28 February 2020)

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%	9	£1.1m	£1.1m	48%	47%	£0.1m	£0.5m	2.0%	92%	8%	8	13	12	42%	20.0%	1.2%
2017	15%	48	£12.2m	£11.6m	60%	56%	£0.3m	£0.8m	1.5%	58%	42%	9	10	6	56%	28.5%	0.1%
2018	25%	54	£20.3m	£18.9m	57%	52%	£0.4m	£0.8m	1.1%	67%	33%	10	12	5	48%	25.7%	0.0%
2019	56%	92	£44.4m	£40.0m	61%	54%	£0.5m	£1.0m	1.1%	82%	18%	10	11	2	12%	17.0%	0.0%
2020	2%	9	£3.9m	£3.5m	70%	65%	£0.4m	£0.6m	1.1%	100%	0%	9	9	0	0%	0.0%	0.0%
Total / Wt Avg.	100%	212	£81.9m	£75.1m	60%	54%	£0.4m	£0.9m	1.2%	76%	24%	10	11	3	27.0%	20.1%	0.0%

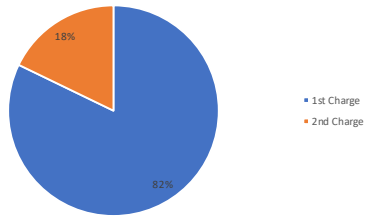
Breakdown by Property Type



Breakdown by Gross LTV



1st Charge vs 2nd Charge



Historic Lending Volumes

