

## Analysis of the Loan Portfolio - LIV3

*Portfolio Analysis of Loan Portfolio to be prepared in accordance with Condition 5(f) and published on the website of the Guarantor within 30 days of each Quarter Date.*

*Terms used but not defined in this analysis shall be as defined in the terms and conditions as set out in the Prospectus dated 12 July 2022 relating to the £1 billion Euro Medium Term Note Programme of LendInvest Secured Income II plc.*

As at 30th September 2022 the Portfolio comprised:

1.	Total aggregate Value of Eligible Loans:	£28.7m																																																																					
	.....of which bridging loans:	£25.7m																																																																					
	.....of which buy-to-let loans:	£0																																																																					
	.....of which intercompany loan	£3.0m																																																																					
2.	Total number of Eligible Loans:	50																																																																					
	.....of which bridging loans:	49																																																																					
	.....of which buy-to-let loans:	0																																																																					
	.....of which intercompany loans	1																																																																					
3.	Number and aggregate Value of Eligible Loans secured by first-ranking legal charge:	50 & £28.7m																																																																					
4.	Number and aggregate Value of Eligible Loans secured by second-ranking legal charge:	0 & £0m																																																																					
5.	Percentage of Portfolio secured by first-ranking legal charge:	100%																																																																					
6.	Percentage of Portfolio secured by second-ranking legal charge:	0%																																																																					
7.	Individual LTV Ratio at origination of non buy-to-let Eligible Loans and confirmation as whether each loan is secured by a first-ranking or second-ranking legal charge:	<table> <tr><td>1.</td><td>17%</td><td>1<sup>st</sup> charge</td></tr> <tr><td>2.</td><td>50%</td><td>1<sup>st</sup> charge</td></tr> <tr><td>3.</td><td>53%</td><td>1<sup>st</sup> charge</td></tr> <tr><td>4.</td><td>58%</td><td>1<sup>st</sup> charge</td></tr> <tr><td>5.</td><td>58%</td><td>1<sup>st</sup> charge</td></tr> <tr><td>6.</td><td>60%</td><td>1<sup>st</sup> charge</td></tr> <tr><td>7.</td><td>60%</td><td>1<sup>st</sup> charge</td></tr> <tr><td>8.</td><td>61%</td><td>1<sup>st</sup> charge</td></tr> <tr><td>9.</td><td>65%</td><td>1<sup>st</sup> charge</td></tr> <tr><td>10.</td><td>65%</td><td>1<sup>st</sup> charge</td></tr> <tr><td>11.</td><td>66%</td><td>1<sup>st</sup> charge</td></tr> <tr><td>12.</td><td>68%</td><td>1<sup>st</sup> charge</td></tr> <tr><td>13.</td><td>70%</td><td>1<sup>st</sup> charge</td></tr> <tr><td>14.</td><td>71%</td><td>1<sup>st</sup> charge</td></tr> <tr><td>15.</td><td>71%</td><td>1<sup>st</sup> charge</td></tr> <tr><td>16.</td><td>73%</td><td>1<sup>st</sup> charge</td></tr> <tr><td>17.</td><td>73%</td><td>1<sup>st</sup> charge</td></tr> <tr><td>18.</td><td>73%</td><td>1<sup>st</sup> charge</td></tr> <tr><td>19.</td><td>75%</td><td>1<sup>st</sup> charge</td></tr> <tr><td>20.</td><td>75%</td><td>1<sup>st</sup> charge</td></tr> <tr><td>21.</td><td>75%</td><td>1<sup>st</sup> charge</td></tr> <tr><td>22.</td><td>75%</td><td>1<sup>st</sup> charge</td></tr> <tr><td>23.</td><td>75%</td><td>1<sup>st</sup> charge</td></tr> </table>	1.	17%	1 <sup>st</sup> charge	2.	50%	1 <sup>st</sup> charge	3.	53%	1 <sup>st</sup> charge	4.	58%	1 <sup>st</sup> charge	5.	58%	1 <sup>st</sup> charge	6.	60%	1 <sup>st</sup> charge	7.	60%	1 <sup>st</sup> charge	8.	61%	1 <sup>st</sup> charge	9.	65%	1 <sup>st</sup> charge	10.	65%	1 <sup>st</sup> charge	11.	66%	1 <sup>st</sup> charge	12.	68%	1 <sup>st</sup> charge	13.	70%	1 <sup>st</sup> charge	14.	71%	1 <sup>st</sup> charge	15.	71%	1 <sup>st</sup> charge	16.	73%	1 <sup>st</sup> charge	17.	73%	1 <sup>st</sup> charge	18.	73%	1 <sup>st</sup> charge	19.	75%	1 <sup>st</sup> charge	20.	75%	1 <sup>st</sup> charge	21.	75%	1 <sup>st</sup> charge	22.	75%	1 <sup>st</sup> charge	23.	75%	1 <sup>st</sup> charge
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8.	Indexed LTV Ratio of buy-to-let Eligible Loans	N/A
9.	Weighted Average LTV Ratio of the Portfolio	68%
10.	Number and Value of Eligible Loans in material Arrears <sup>1</sup>	0 & £0m
11.	Interest Coverage Ratio	124%
12.	Location of property (given as a percentage of the Portfolio):	
	...property in England	87%
	.....of which, property in Greater London	38%
	...property in Wales	1%
	...property in Scotland	12%

<sup>1</sup> Where any amount of interest is equivalent to three months past due, a loan will be considered to be in “material” arrears.