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: | 1. 17% 1st charge 2. 50% 1st charge 3. 53% 1st charge 4. 58% 1st charge 5. 58% 1st charge 6. 60% 1st charge 7. 60% 1st charge 8. 61% 1st charge 9. 65% 1st charge 10. 65% 1st charge 11. 66% 1st charge 12. 68% 1st charge 13. 70% 1st charge 14. 71% 1st charge 15. 71% 1st charge 16. 73% 1st charge 17. 73% 1st charge 18. 73% 1st charge 19. 75% 1st charge 19. 75% 1st charge 19. 75% 1st charge 20. 75% 1st charge 21. 75% 1st charge 22. 75% 1st charge | | |

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 $^{^{1}}$ Where any amount of interest is equivalent to three months past due, a loan will be considered to be in "material" arrears.