

LendInvest plc (the “Group”)

Trading Update for the year ended

31 March 2026

LendInvest plc (AIM: LINV), a leading UK platform for alternative property finance, today provides an H2 trading update for the year ended 31 March 2026 (“FY26”).

The Group has delivered a strong second half performance, with record levels of lending, continued growth in platform assets and clear evidence of operating leverage. Momentum accelerated through Q4, with the business delivering its strongest monthly and quarterly lending performance to date.

FY26 performance is expected to be in line with market expectations, despite one-off costs incurred in connection with the Group’s fifth listed bond issuance.

Record H2 performance and lending momentum

- **Total FY26 originations of £1,437m, including H2 FY26 originations of £774m, reflecting a strong acceleration in activity**
- **Record quarterly originations of £415m in Q4 FY26**
- **Record monthly originations of £196m in March 2026**
- Total Buy-to-Let originations of **£917m in FY26**, including the **highest monthly lending on record in March**
- Short Term Mortgages delivered **record offers of £113m in Q4**

This performance reflects strong underlying demand and the successful conversion of pipeline built earlier in the year, with borrower activity improving following the Autumn Budget.

The Group enters FY27 with its largest pipeline to date, providing strong visibility on forward lending.

Continued growth in platform scale

- Assets under Management increased to **£3.82bn**
(FY25: £3.23bn; H1 FY26: £3.45bn)
- Funds under Management increased to **£5.48bn**
(FY25: £5.13bn; H1 FY26: £5.31bn)

The Group continues to scale its platform through a capital-light model, leveraging the RMBS market, bank facilities, and separate account institutional funding to drive lending

growth across its core product verticals. Funding capacity remains strong, with committed facilities in place to support continued growth.

Operational delivery and positive operating leverage

The Group has continued to demonstrate the scalability of its platform, delivering record volumes alongside a stable and well-controlled cost base, with continued evidence of positive operating leverage.

In BTL, the Group has also maintained consistent customer retention performance, with a retention rate of 56% in H1 FY26 (H1 FY26: 57%; FY25: 35%).

Market update

The Group has not to date been impacted by the issues reported in relation to Market Financial Solutions (MFS). This is supported by the completion last year of a comprehensive double pledging review conducted by our largest funder, which looked across the Group's entire portfolio and verified that every loan is uniquely allocated.

Rod Lockhart, CEO of LendInvest, commented:

“The second half of the year marks a clear step forward for the business. We have delivered record levels of lending while maintaining disciplined cost control, demonstrating the scalability of our platform.

Our transition to a capital-light model is now firmly established, enabling us to grow more efficiently and with greater consistency of earnings.

With a strong pipeline and committed funding in place, we are entering FY27 with momentum and confidence in our ability to continue scaling the platform and delivering sustainable profitability.”

Outlook

The Group enters FY27 with a strong lending pipeline and committed funding in place, providing a stable platform for continued activity.

While demand across core products remains resilient, the operating environment continues to be shaped by macroeconomic uncertainty, including the path of interest rates, funding costs, and broader market liquidity. The Group remains focused on disciplined origination, pricing, and cost control to navigate these conditions.

Against this backdrop, LendInvest is positioned to deliver good growth in assets and income, with a continued focus on growing profitability over the medium term.

The Group expects to announce its FY26 audited results in July 2026.

Management Update

LendInvest's Chief Capital Officer was dismissed for non-financial conduct in March 2026 following an investigation led by an independent Director of the Board, and has been out of the business since the start of March. His responsibilities have been absorbed by our established Senior Leadership, and Capital Markets and Treasury teams, a transition made possible by the depth of capability within those functions.

Ends.

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