

**SUPPLEMENT NO. 1 DATED 15 MAY 2026  
TO THE BASE PROSPECTUS DATED 13 OCTOBER 2025**



**LENDINVEST SECURED INCOME III PLC**

*(incorporated in England and Wales with limited liability under registered number 16743095)*

**£1,000,000,000**

**Euro Medium Term Note Programme**

**Notes issued pursuant to the Programme will have the benefit of a partial 20%  
guarantee by LendInvest plc**

This supplement (this “**Supplement**”) to the base prospectus dated 13 October 2025 (the “**Base Prospectus**”) which constitutes a base prospectus for the purposes of Article 8 of Regulation (EU) 2017/1129 as it forms part of domestic law in the United Kingdom by virtue of the European Union (Withdrawal) Act 2018 (as amended, varied, superseded or substituted from time to time) (the “**UK Prospectus Regulation**”), constitutes a supplementary prospectus for the purposes of Article 23 of the UK Prospectus Regulation and Section 87G of the Financial Services and Markets Act 2000, as amended. This Supplement is prepared in connection with the £1,000,000,000 Euro Medium Term Note Programme (the “**Programme**”) established by LendInvest Secured Income III plc (the “**Issuer**”), with payments of principal and interest in respect of each Series of Notes partially guaranteed by LendInvest plc (the “**Guarantor**”). This Supplement is supplemental to, and should be read in conjunction with, the Base Prospectus and any other supplements to the Base Prospectus issued by the Issuer from time to time. Unless defined otherwise, terms defined in the Base Prospectus have the same meaning when used in this Supplement.

This Supplement has been approved by the United Kingdom Financial Conduct Authority (the “**FCA**”), as the competent authority for the purposes of the UK Prospectus Regulation, as a base prospectus supplement issued in compliance with the UK Prospectus Regulation. The FCA only approves this Supplement as meeting the standards of completeness, comprehensibility and consistency imposed by the UK Prospectus Regulation. Such approval should not be considered as an endorsement of the Issuer or the Guarantor or the quality of any Notes issued under the Programme.

Each of the Issuer and the Guarantor accepts responsibility for the information contained in this Supplement. To the best of the knowledge of the Issuer and the Guarantor, the information contained in this Supplement is in accordance with the facts and this Supplement makes no omission likely to affect the import of such information.

**Purpose of the Supplement**

The purpose of this Supplement is to:

1. incorporate by reference:

- a. the H1 2026 Financial Statements (as defined herein);
  - b. the January Press Release (as defined herein); and
  - c. the FY2026 Trading Update (as defined herein);
2. update the sub-section entitled “Executive Committee” in the section of the Base Prospectus headed “Part VI: Business of the Guarantor and the Group”; and
  3. update the sub-section entitled “Significant or material change statement” in the section of the Base Prospectus headed “Part XIII: Additional Information”.

## **Part XV: Documents Incorporated by Reference**

By virtue of this Supplement, each of:

1. the unaudited half year results as at and for the six-month period ended 30 September 2025 of the Guarantor as set out in the RNS announcement (number 7332K) dated 9 December 2025 entitled “*LendInvest plc Half Year Results for the six months ended 30 September 2025*”, other than (a) the section entitled “Introduction”, (b) the section beginning “*As we look ahead...*” and ending “... as defined in the European Union (Withdrawal) Act 2018.” under the section entitled “*CEO's Statement (Rod Lockhart)*” and (c) the sub-section entitled “Outlook” in the section entitled “Business Performance” (available at <https://www.londonstockexchange.com/news-article/market-news/replacement-lendinvest-h1-fy26-financial-statement/17364026>) (the “**H1 2026 Financial Statements**”);
2. the RNS announcement (number 2129Q) dated 26 January 2026 entitled “*LendInvest Announces FuM Increase to £5.44 billion*”, other than the section beginning “*Rod Lockhart, Chief Executive Officer of LendInvest, said:...*” and ending “... *still slow property investors from getting homes built.*” (available at <https://www.londonstockexchange.com/news-article/market-news/lendinvest-announces-fum-has-increased-to-ps5-44bn/17429171>) (the “**January Press Release**”); and
3. the trading update of the Guarantor for the year ended 31 March 2026, as set out in the RNS announcement (number 6397B) dated 23 April 2026 entitled “*LendInvest plc (the "Group") Trading Update for the year ended 31 March 2026*” other than (a) the third paragraph thereof (beginning “*FY26 performance...*”), and (b) the section beginning “*Rod Lockhart, CEO of LendInvest, commented: ...*” and ending “... *The Group expects to announce its FY26 audited results in July 2026.*” (available at <https://www.londonstockexchange.com/news-article/market-news/lendinvest-fy26-trading-update/17559696>) (the “**FY2026 Trading Update**”),

shall be deemed to be incorporated in, and form part of, the Base Prospectus.

## **Part VI: Business of the Guarantor and the Group**

In the table in the sub-section entitled “Executive Committee” on pages 75 and 76 of the Base Prospectus, the following shall be deleted in its entirety:

“Hugo Davies

Chief Capital Officer & Managing Director  
of Mortgages”.

### **Part XIII: Additional Information**

The sub-section entitled “Significant or material change statement” on page 151 of the Base Prospectus shall be replaced with the following:

“There has been:

(a) no significant change in the financial performance or financial position of the Guarantor or the Group since 30 September 2025 (being the date to which the last published unaudited interim financial information of the Guarantor was prepared);

(b) no material adverse change in the prospects of the Guarantor since 31 March 2025 (being the date to which the last published audited financial information of the Guarantor was prepared);

(c) no significant change in the financial performance or financial position of the Issuer since 25 September 2025 (being the date of incorporation of the Issuer); and

(d) no material adverse change in the prospects of the Issuer since 25 September 2025 (being the date of incorporation of the Issuer).”

### **General**

The Base Prospectus, this Supplement and copies of documents incorporated by reference in the Base Prospectus are available on the following websites: <https://corporate.lendinvest.com/reports-results/> and <https://corporate.lendinvest.com/news/> and can also be obtained, free of charge, from the registered office of the Issuer. The Base Prospectus and this Supplement are also available on the website of the London Stock Exchange at <https://www.londonstockexchange.com/exchange/news/market-news/market-news-home.html>.

To the extent that any document or information which is incorporated by reference into the Base Prospectus by virtue of this Supplement itself incorporates any information by reference, either expressly or impliedly, such documents or information will not form part of this Supplement or the Base Prospectus for the purposes of the UK Prospectus Regulation except where such information or documents are stated within this Supplement as specifically being incorporated by reference.

The parts of the H1 2026 Financial Statements, the FY2026 Trading Update and the January Press Release that are not incorporated by reference in the Base Prospectus by virtue of this Supplement are either not relevant for investors or covered elsewhere in this Supplement or the Base Prospectus.

To the extent that there is any inconsistency between (a) any statement in this Supplement or any statement incorporated by reference into the Base Prospectus by this Supplement, and (b) any other statement in or incorporated by reference in the Base Prospectus, the statements in (a) will prevail.

For the avoidance of doubt, where a reference is made to a website in this Supplement, the contents of that website shall not form part of this Supplement.

Save as disclosed in this Supplement, there has been no other significant new factor, material mistake or inaccuracy relating to information included in the Base Prospectus since the publication of the Base Prospectus.