

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 31st March 2023 the Portfolio comprised:

1.	Total aggregate Value of Eligible Loans:	£37.32m		
	.....of which bridging loans:	£23.17m		
	.....of which buy-to-let loans:	£0		
	.....of which intercompany loan	£14.15m		
2.	Total number of Eligible Loans:	28		
	.....of which bridging loans:	27		
	.....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:	28 & £37.32m		
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.	3%	1 st charge
		2.	53%	1 st charge
		3.	62%	1 st charge
		4.	65%	1 st charge
		5.	65%	1 st charge
		6.	65%	1 st charge
		7.	65%	1 st charge
		8.	66%	1 st charge
		9.	69%	1 st charge
		10.	74%	1 st charge
		11.	75%	1 st charge
		12.	75%	1 st charge
		13.	75%	1 st charge
		14.	75%	1 st charge
		15.	75%	1 st charge
		16.	75%	1 st charge
		17.	75%	1 st charge
		18.	75%	1 st charge
		19.	75%	1 st charge
		20.	75%	1 st charge
		21.	80%	1 st charge
		22.	80%	1 st charge
		23.	84%	1 st charge

		24. 85% 1 st charge
		25. 85% 1 st charge
		26. 85% 1 st charge
		27. 85% 1 st charge
		28. Intercompany Loan
8.	Indexed LTV Ratio of buy-to-let Eligible Loans	N/A
9.	Weighted Average LTV Ratio of the Portfolio	64%
10.	Number and Value of Eligible Loans in material Arrears ¹	0 & £0m
11.	Interest Coverage Ratio	128%
12.	Location of property (given as a percentage of the Portfolio):	
	...property in England	99%
	.....of which, property in Greater London	28%
	...property in Wales	0%
	...property in Scotland	1%

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