

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 2026 the Portfolio comprised:

1.	Total aggregate Value of Eligible Loans:	£21.7m												
of which bridging loans:	£13.6m												
of which regulated loans:	£0												
of which buy-to-let loans:	£0												
of which intercompany loan	£8.1m												
2.	Total number of Eligible Loans:	47												
of which bridging loans:	45												
of which regulated loans:	0												
of which buy-to-let loans:	0												
of which intercompany loans	2												
3.	Intercompany loan to Lendinvest Bridge Limited:	£6.9m												
Number and Aggregate Value of which eligible bridging loans:	9 & £4.30m												
of which cash ² :	£2.6m												
4.	Intercompany loan to Lendinvest Loans Limited:	£1.2m												
Number and Aggregate Value of which eligible regulated loans:	0 & £0m												
of which cash ² :	£1.2m												
5.	Intercompany loan to Lendinvest BTL Limited:	£0m												
Number and Aggregate Value of which BTL loans:	0 & £0m												
of which cash ² :	£0m												
6.	Number and aggregate Value of Eligible Loans secured by first-ranking legal charge (incl Intercompany loans):	47 & £21.7m												
7.	Number and aggregate Value of Eligible Loans secured by second-ranking legal charge (incl Intercompany loans):	0 & £0m												
8.	Percentage of Portfolio secured by first-ranking legal charge:	100%												
9.	Percentage of Portfolio secured by second-ranking legal charge:	0%												
10.	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 style="margin-left: 20px;"> <tbody> <tr> <td>1.</td> <td>50%</td> <td>1st charge</td> </tr> <tr> <td>2.</td> <td>51%</td> <td>1st charge</td> </tr> <tr> <td>3.</td> <td>53%</td> <td>1st charge</td> </tr> <tr> <td>4.</td> <td>66%</td> <td>1st charge</td> </tr> </tbody> </table>	1.	50%	1 st charge	2.	51%	1 st charge	3.	53%	1 st charge	4.	66%	1 st charge
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		5. 68% 1 st charge 6. 71% 1 st charge 7. 73% 1 st charge 8. 75% 1 st charge 9. 75% 1 st charge 10. 75% 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. 75% 1 st charge 22. 75% 1 st charge 23. 75% 1 st charge 24. 75% 1 st charge 25. 75% 1 st charge 26. 75% 1 st charge 27. 75% 1 st charge 28. 75% 1 st charge 29. 75% 1 st charge 30. 75% 1 st charge 31. 75% 1 st charge 32. 75% 1 st charge 33. 75% 1 st charge 34. 75% 1 st charge 35. 75% 1 st charge 36. 82% 1 st charge 37. 85% 1 st charge 38. 85% 1 st charge 39. 85% 1 st charge 40. 85% 1 st charge 41. 85% 1 st charge 42. 85% 1 st charge 43. 85% 1 st charge 44. 85% 1 st charge 45. 85% 1 st charge 46. Intercompany 47. Intercompany
11.	Indexed LTV Ratio of buy-to-let Eligible Loans	N/A
12. a	Weighted Average LTV Ratio of the Portfolio (incl Intercompany loans):	60.28%
12. b.	Weighted Average LTV Ratio of bridging loans funded by the intercompany loan to Lendinvest Bridge Limited:	47.6%
12. c.	Weighted Average LTV Ratio of regulated loans funded by the intercompany loan to Lendinvest Loans Limited:	61.5%
13.	Number and Value of Eligible Loans in material Arrears ¹	0 & £0m
14.	Interest Coverage Ratio	131.3%

15.	Location of property (given as a percentage of the Portfolio):	
	...property in England	90.1%
of which, property in Greater London	21.4%
	...property in Wales	3.2%
	...property in Scotland	6.7%

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

² Used as origination funds.