

## Analysis of the Loan Portfolio - LIV5

*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 13 October 2025 relating to the £1 billion Euro Medium Term Note Programme of LendInvest Secured Income III plc.*

As at 31st March 2026 the Portfolio comprised:

1.	Total aggregate Value of Eligible Loans:	£68.7m
	.....of which bridging loans:	£17.8m
	.....of which regulated loans:	£0
	.....of which buy-to-let loans:	£0
	....of which intercompany loan	£50.9m
2.	Total number of Eligible Loans:	60
	.....of which bridging loans:	56
	.....of which regulated loans:	0
	....of which buy-to-let loans:	0
	....of which intercompany loans	4
3.	Intercompany loan to Lendinvest Bridge Limited:	£34.8m
	.....Number and Aggregate Value of which eligible bridging loans:	14 & £34.8m
	....of which cash <sup>2</sup> :	£0m
4.	Intercompany loan to Lendinvest Loans Limited:	£3.2m
	.....Number and Aggregate Value of which eligible regulated loans:	0 & £0.0m
	....of which cash <sup>2</sup> :	£3.2m
5.	Intercompany loan to Lendinvest Development Limited:	£2.9m
	.....Number and Aggregate Value of which eligible development loans:	5 & £1.6m
	....of which cash <sup>2</sup> :	£1.3m
6.	Intercompany loan to Lendinvest BTL Limited:	£10m
	.....Number and Aggregate Value of which BTL loans:	0 & £0m
	....of which cash <sup>2</sup> :	£10m
7.	Number and aggregate Value of Eligible Loans secured by first-ranking legal charge (incl Intercompany loans):	60 & £68.7m
8.	Number and aggregate Value of Eligible Loans secured by second-ranking legal charge (incl Intercompany loans):	0 & £0m
9.	Percentage of Portfolio secured by first-ranking legal charge:	100%
10.	Percentage of Portfolio secured by second-	0%

	ranking legal charge:			
11.	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.	14%	1 <sup>st</sup> charge
		2.	52%	1 <sup>st</sup> charge
		3.	63%	1 <sup>st</sup> charge
		4.	65%	1 <sup>st</sup> charge
		5.	65%	1 <sup>st</sup> charge
		6.	67%	1 <sup>st</sup> charge
		7.	70%	1 <sup>st</sup> charge
		8.	72%	1 <sup>st</sup> charge
		9.	73%	1 <sup>st</sup> charge
		10.	75%	1 <sup>st</sup> charge
		11.	75%	1 <sup>st</sup> charge
		12.	75%	1 <sup>st</sup> charge
		13.	75%	1 <sup>st</sup> charge
		14.	75%	1 <sup>st</sup> charge
		15.	75%	1 <sup>st</sup> charge
		16.	75%	1 <sup>st</sup> charge
		17.	75%	1 <sup>st</sup> charge
		18.	75%	1 <sup>st</sup> charge
		19.	75%	1 <sup>st</sup> charge
		20.	75%	1 <sup>st</sup> charge
		21.	75%	1 <sup>st</sup> charge
		22.	75%	1 <sup>st</sup> charge
		23.	75%	1 <sup>st</sup> charge
		24.	75%	1 <sup>st</sup> charge
		25.	75%	1 <sup>st</sup> charge
		26.	75%	1 <sup>st</sup> charge
		27.	75%	1 <sup>st</sup> charge
		28.	75%	1 <sup>st</sup> charge
		29.	75%	1 <sup>st</sup> charge
		30.	75%	1 <sup>st</sup> charge
		31.	75%	1 <sup>st</sup> charge
		32.	75%	1 <sup>st</sup> charge
		33.	75%	1 <sup>st</sup> charge
		34.	75%	1 <sup>st</sup> charge
		35.	75%	1 <sup>st</sup> charge
		36.	75%	1 <sup>st</sup> charge
		37.	75%	1 <sup>st</sup> charge
		38.	75%	1 <sup>st</sup> charge
		39.	75%	1 <sup>st</sup> charge
		40.	82%	1 <sup>st</sup> charge
		41.	83%	1 <sup>st</sup> charge
		42.	85%	1 <sup>st</sup> charge
		43.	85%	1 <sup>st</sup> charge
		44.	85%	1 <sup>st</sup> charge
		45.	85%	1 <sup>st</sup> charge
		46.	85%	1 <sup>st</sup> charge
		47.	85%	1 <sup>st</sup> charge
		48.	85%	1 <sup>st</sup> charge
		49.	85%	1 <sup>st</sup> charge
		50.	85%	1 <sup>st</sup> charge
		51.	85%	1 <sup>st</sup> charge
		52.	85%	1 <sup>st</sup> charge
		53.	85%	1 <sup>st</sup> charge
		54.	85%	1 <sup>st</sup> charge
		55.	85%	1 <sup>st</sup> charge
		56.	85%	1 <sup>st</sup> charge

		57. Intercompany Loan 58. Intercompany Loan 59. Intercompany Loan 60. Intercompany Loan
12.	Indexed LTV Ratio of buy-to-let Eligible Loans	N/A
13. a	Weighted Average LTV Ratio of the Portfolio (incl Intercompany loans):	67.08%
13. b.	Weighted Average LTV Ratio of bridging loans funded by the intercompany loan to Lendinvest Bridge Limited:	62.67%
13. c.	Weighted Average LTV Ratio of regulated loans funded by the intercompany loan to Lendinvest Development Limited:	69.17%
14.	Number and Value of Eligible Loans in material Arrears <sup>1</sup>	0 & £0k
15.	Interest Coverage Ratio	130.0%
16.	Location of property (given as a percentage of the Portfolio):	
	...property in England	88.7%
	.....of which, property in Greater London	16.9%
	...property in Wales	2.6%
	...property in Scotland	8.7%

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

<sup>2</sup> Used as origination funds.