

Analysis of the Loan 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 19 July 2017 relating to the £500 million Euro Medium Term Note Programme of LendInvest Secured Income plc.

As at 30th September 2017 the Portfolio comprised:

1.	Total aggregate Value of Eligible Loans:	£37.9m		
	.....of which bridging loans:	£37.9m		
	.....of which buy-to-let loans:	£0		
2.	Total number of Eligible Loans:	61		
	.....of which bridging loans:	61		
	.....of which buy-to-let loans	0		
3.	Number and aggregate Value of Eligible Loans secured by first-ranking legal charge:	61 & £37.9m		
4.	Number and aggregate Value of Eligible Loans secured by second-ranking legal charge:	0 & £0		
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 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.	45%	1st charge
		2.	71%	1st charge
		3.	63%	1st charge
		4.	68%	1st charge
		5.	50%	1st charge
		6.	54%	1st charge
		7.	66%	1st charge
		8.	29%	1st charge
		9.	56%	1st charge
		10.	70%	1st charge
		11.	75%	1st charge
		12.	75%	1st charge
		13.	61%	1st charge
		14.	75%	1st charge
		15.	63%	1st charge
		16.	75%	1st charge
		17.	70%	1st charge
		18.	70%	1st charge
		19.	40%	1st charge
		20.	57%	1st charge
		21.	75%	1st charge
		22.	54%	1st charge
		23.	62%	1st charge
		24.	69%	1st charge
		25.	59%	1st charge

		26.	75%	1st charge
		27.	70%	1st charge
		28.	62%	1st charge
		29.	75%	1st charge
		30.	60%	1st charge
		31.	66%	1st charge
		32.	75%	1st charge
		33.	75%	1st charge
		34.	66%	1st charge
		35.	75%	1st charge
		36.	75%	1st charge
		37.	75%	1st charge
		38.	75%	1st charge
		39.	75%	1st charge
		40.	57%	1st charge
		41.	75%	1st charge
		42.	60%	1st charge
		43.	70%	1st charge
		44.	38%	1st charge
		45.	75%	1st charge
		46.	70%	1st charge
		47.	60%	1st charge
		48.	26%	1st charge
		49.	75%	1st charge
		50.	75%	1st charge
		51.	41%	1st charge
		52.	73%	1st charge
		53.	69%	1st charge
		54.	70%	1st charge
		55.	44%	1st charge
		56.	20%	1st charge
		57.	75%	1st charge
		58.	50%	1st charge
		59.	72%	1st charge
		60.	70%	1st charge
		61.	61%	1st charge
8.	Indexed LTV Ratio of buy-to-let Eligible Loans			n/a
9.	Weighted Average LTV Ratio of the Portfolio			62%
10.	Number and Value of Eligible Loans in material arrears ¹			0%
11.	Interest Coverage Ratio			158%
12.	Location of property (given as a percentage of the Portfolio):			
	...property in England			100%
	.....of which, property in Greater London			57%
	...property in Wales			0%

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