

Analysis of the Loan Portfolio

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 31st December 2017 the Portfolio comprised:

1.	Total aggregate Value of Eligible Loans:	£49.8m		
	.....of which bridging loans:	£49.8m		
	....of which buy-to-let loans:	£0		
2.	Total number of Eligible Loans:	89		
	.....of which bridging loans:	89		
	....of which buy-to-let loans:	0		
3.	Number and aggregate Value of Eligible Loans secured by first-ranking legal charge:	87 & £48.1m		
4.	Number and aggregate Value of Eligible Loans secured by second-ranking legal charge:	2 & £1.7m		
5.	Percentage of Portfolio secured by first-ranking legal charge:	97%		
6.	Percentage of Portfolio secured by second-ranking legal charge:	3%		
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.	18%	1 st charge
		2.	25%	1 st charge
		3.	25%	1 st charge
		4.	25%	1 st charge
		5.	27%	1 st charge
		6.	30%	1 st charge
		7.	36%	1 st charge
		8.	37%	1 st charge
		9.	39%	1 st charge
		10.	39%	1 st charge
		11.	40%	1 st charge
		12.	43%	1 st charge
		13.	44%	1 st charge
		14.	45%	1 st charge
		15.	48%	1 st charge
		16.	48%	1 st charge
		17.	49%	1 st charge
		18.	50%	1 st charge
		19.	50%	1 st charge
		20.	51%	1 st charge
		21.	52%	1 st charge
		22.	54%	1 st charge
		23.	54%	1 st charge
		24.	55%	1 st charge
		25.	55%	1 st charge
		26.	55%	1 st charge

		27.	55%	1 st charge
		28.	55%	1 st charge
		29.	56%	1 st charge
		30.	56%	1 st charge
		31.	57%	1 st charge
		32.	57%	1 st charge
		33.	57%	1 st charge
		34.	58%	1 st charge
		35.	58%	1 st charge
		36.	58%	1 st charge
		37.	58%	1 st charge
		38.	59%	1 st charge
		39.	59%	1 st charge
		40.	60%	1 st charge
		41.	63%	1 st charge
		42.	63%	1 st charge
		43.	63%	1 st charge
		44.	63%	1 st charge
		45.	63%	1 st charge
		46.	63%	1 st charge
		47.	63%	1 st charge
		48.	64%	1 st charge
		49.	64%	1 st charge
		50.	64%	1 st charge
		51.	65%	1 st charge
		52.	65%	1 st charge
		53.	65%	1 st charge
		54.	65%	1 st charge
		55.	66%	1 st charge
		56.	67%	1 st charge
		57.	67%	1 st charge
		58.	68%	1 st charge
		59.	68%	1 st charge
		60.	68%	1 st charge
		61.	68%	1 st charge
		62.	68%	1 st charge
		63.	69%	1 st charge
		64.	69%	1 st charge
		65.	69%	1 st charge
		66.	69%	1 st charge
		67.	69%	1 st charge
		68.	69%	1 st charge
		69.	69%	1 st charge
		70.	70%	1 st charge
		71.	70%	1 st charge
		72.	71%	1 st charge
		73.	71%	1 st charge
		74.	72%	1 st charge
		75.	72%	1 st charge
		76.	72%	1 st charge
		77.	72%	1 st charge
		78.	72%	1 st charge
		79.	72%	1 st charge
		80.	72%	1 st charge
		81.	73%	1 st charge
		82.	73%	1 st charge
		83.	73%	1 st charge

		84. 73% 1 st charge
		85. 73% 1 st charge
		86. 73% 1 st charge
		87. 73% 1 st charge
		88. 62% 2 nd charge
		89. 52% 2 nd charge
8.	Indexed LTV Ratio of buy-to-let Eligible Loans	N/A
9.	Weighted Average LTV Ratio of the Portfolio	57%
10.	Number and Value of Eligible Loans in material Arrears ¹	0%
11.	Interest Coverage Ratio	192%
12.	Location of property (given as a percentage of the Portfolio):	
	...property in England	100%
	.....of which, property in Greater London	63%
	...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.