

LandlordInvest Limited (‘LandlordInvest’ or the ‘Company’)

LandlordInvest marks its first anniversary by publishing its loan book

LandlordInvest.com, the peer-to-peer lending platform for residential and commercial real estate mortgages and an Innovative Finance ISA manager publishes its entire loan book to commemorate its one-year anniversary.

The loan book contains details about every loan completed through LandlordInvest’s lending platform since its inception, including average loan size, loan term, LTV and interest rates.

Available data allows investors and borrowers to make informed decisions and helps to ensure that P2P platform operators like LandlordInvest are accountable for the quality of loans originated.

The loan book is available for download on landlordinvest.com/loan-book and will initially be updated monthly.

LandlordInvest’s loan book for the period 5 December 2016 – 4 December 2017, provides the following overview:

Total loan amount lent	£2,736,958
Average Loan Amount	£210,535
Average Loan Term	7.6 months
Average LTV	63.7%
Average annual gross return to investors*	11.1%

**Capital weighted average loan interest rate based on all completed loans and prior to any deduction for tax.*

There has not been any capital losses or defaults during the period.

Filip Karadaghi, LandlordInvest's Chief Executive said: "LandlordInvest.com has in its first year of operations, established itself as a leading platform for real-estate backed loans within the fast-growing P2P industry by becoming one of the first fully FCA authorised platforms, an Innovative Finance ISA manager, received financial backing from respected business angels and property-industry heavy weights and been nominated for various awards including the "Crowdfunding Platform of the Year" by PropertyWire and "Alternative Finance Provider of the Year" by British Banking Awards.

In the spirit of the P2P lending and transparency, we now publish our loan book to the public to allow investors and borrowers alike to make informed decisions when either investing or borrowing through LandlordInvest.com.

The loan book shows that investors on LandlordInvest's lending platform have since inception, on average, earned returns that outperform both the stock market, bonds and house prices*. Considering the low returns offered by many ISAs, in many instances below the inflation rate, this shows that UK investors have strong inflation beating alternative to traditional asset classes in property-backed P2P lending."

* FTSE100, iShares Core £ Corp Bond UCITS ETF and UK HPI

- Ends -

Further information:

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Notes to Editors

What is LandlordInvest Limited?

LandlordInvest is a fully FCA authorised secured peer-to-peer lending platform and an ISA manager within the fast-growing peer-to-peer lending industry. We provide a marketplace where lenders can earn higher returns, than lending through other peer-to-peer lending platforms, by lending to borrowers that have difficulties obtaining financing from high street lenders. Secured lending means that all our loans are always secured by property.

Our customers are:

- Borrowers - professional landlords that are looking to borrow £30,000-£750,000 up to 5 years on a buy-to-let or bridging basis.
- Lenders - Anyone that has at least £100 to lend will be able lend. We aim to offer lenders risk adjusted returns between 5%-12% per annum.