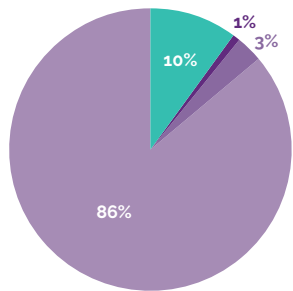


Annual Dashboard to 31 Dec 2019: Community Investment Enterprise Facility

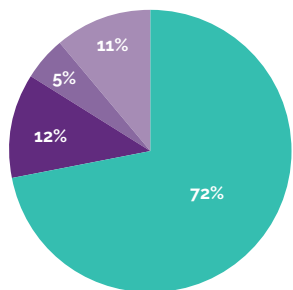
INVESTMENT PROFILE & PERFORMANCE

248 Loans made
£52,000 Average size
53 mths. Average term
14.9% Average interest rate



LOAN STATUS

- Capital Repaid (10%)
- Capital in Arrears (1%)
- Capital in Default (3%)
- Capital Written Off (0%)
- Capital Performing (86%)

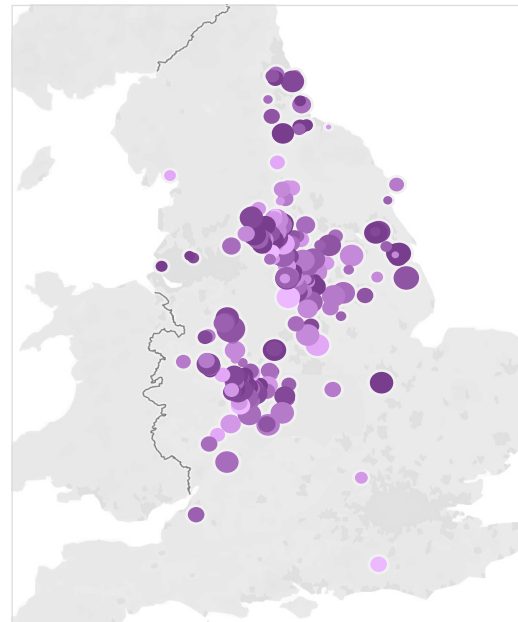


LOAN USE

- Working/Growth Capital (72%)
- Purchase (12%)
- Renovation (5%)
- Other (11%)

CITR - Community Investment Tax Relief
 IMD - Index of Multiple Deprivation
 MSME - Micro, Small, Medium, Enterprise

PROFILE OF BORROWER



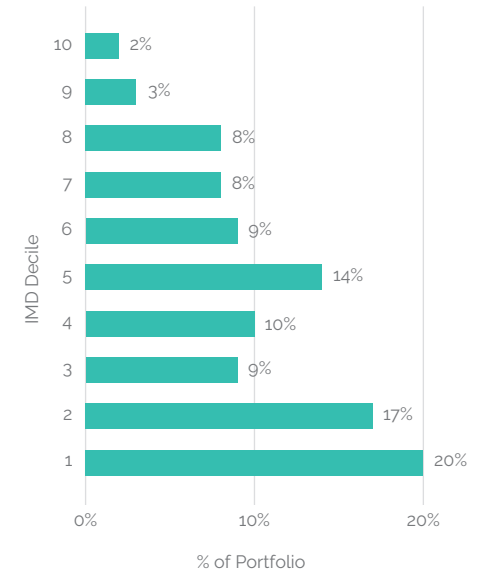
10 Average FTEs
41% Without existing other financing
41% Recently rejected for finance

MSME STAGE

Start-up	9%
Early stage	45%
Expansion	6%
Growth	40%

SOCIAL IMPACT

IMD DECILES



16% BAME applicant
19% Female applicant

CITR CASE

