



Commercial, Short Term Lending & Specialist BTL

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Agenda

- Who are we?
- Commercial Products
- Short Term Funding
- Specialist BTL
- Things to Consider

Who are we?

OneSavings Bank plc



- Our family of brands

InterBay
Commercial

KentReliance

KentReliance
For Intermediaries

Prestige
Finance

osbIndia

Heritable
Development Finance

- Group balance sheet of over £6bn
- The first new bank to float on the stock exchange for the last 10 years
- We joined the FTSE 250 in 2014

Brokers are our business

InterBay
Commercial

Our People



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South East and East Anglia
Michael Mann

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Commercial products

Commercial

Bridging

Semi commercial

Portfolio buy to let

HMO

Multiple units

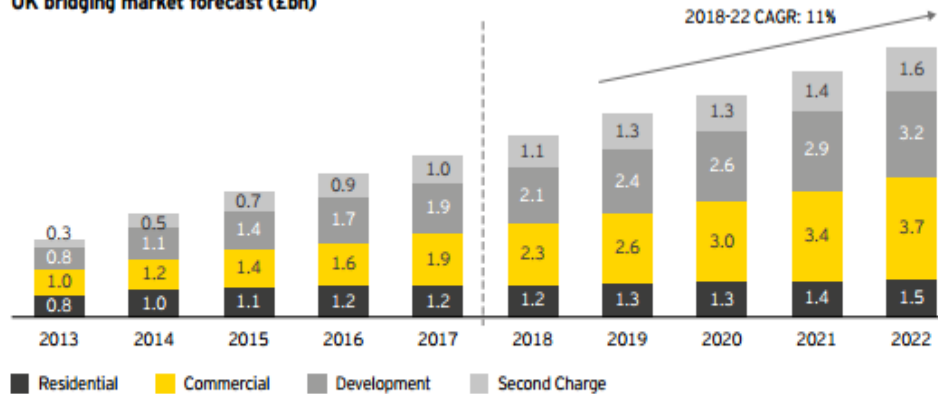
Our commercial USPs

- Up to 75% LTV
- Interest Only Available
- 125% Debt Service Cover Requirement
- Multiple Assets under one Facility
- Various Assets Considered
- Max Age 85 at end of term
- Up to 30yr term available

Short term funding

Short term funding stats

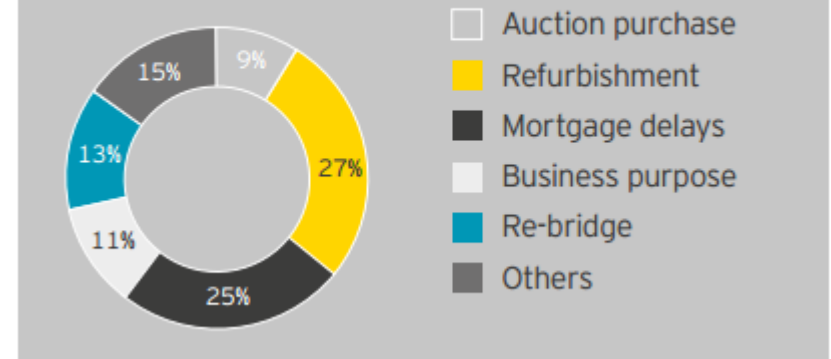
UK bridging market forecast (£bn)



2018-22 CAGR breakdown: Residential: 5% Commercial: 13% Development: 11% Second Charge: 9%

*Source: Mintel Forecasts

Purpose breakdown

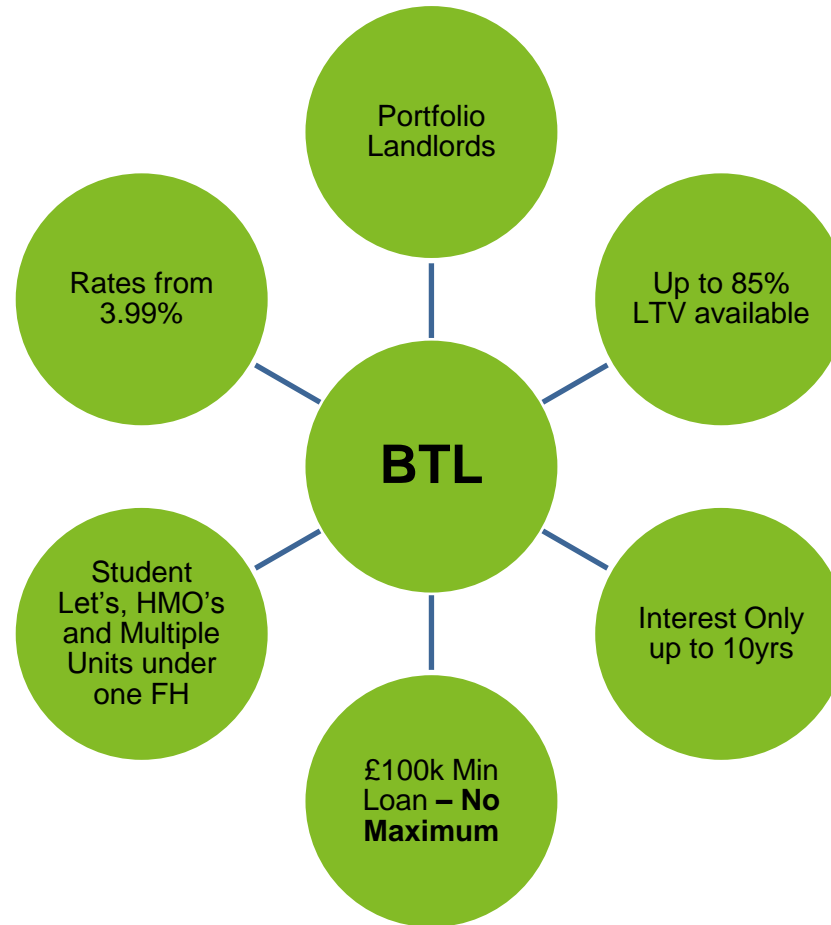


Short term funding options



Specialist BTL

Our BTL USPs



Things to consider

Key things to consider

- Placing a deal – Who & How?
- Are you happy specialising in one area or is now the time to diversify your businesses?
- If you need help just ask

What to look for

- BTL Portfolio – Are they thinking of diversifying?
- Self Employed – Where do they Trade from? Who Funded it? Who do they bank with?
- Taking holistic advice to the next level.

Don't miss an opportunity



**Thank you for your time.
Any questions?**