



# MAKING HOMES HAPPEN

We are committed to providing up to £100m funding to support UK housebuilders and property developers with flexible loans ranging from £1m to £5m



Secure Trust  
Bank





“Our team of experienced bankers based in the heart of the Thames Valley further builds on our existing development proposition by providing SMEs with specific funding of £1-5m for residential schemes, helping create new homes and jobs in the process.”

**RICHARD NOWELL, SENIOR RELATIONSHIP DIRECTOR  
REAL ESTATE FINANCE TEAM**

# Accessing our residential development funding

**£1 million  
to £5 million**

**60%**  
Maximum LTGDV<sup>1</sup>

**75%**  
Maximum LTC<sup>2</sup>

**24 months**  
Maximum term

**1%**  
Minimum exit fee

**1%**  
Minimum  
arrangement fee

|  |  |
|--|--|
| <b>Borrower</b>                        | Relevant Property Development Experience                                       |
| <b>Type of property/scheme</b>         | New build or refurbishment into residential<br>Properties to be sold or rented |
| <b>Borrowing entity</b>                | UK Company, Partnerships, personal names                                       |
| <b>Client cash/equity contribution</b> | To be contributed / injected upfront   |
| <b>Location</b>                        | UK wide in locations with a demonstrable<br>track record for sales/or letting  |
| <b>Charge</b>                          | 1st charge   |
| <b>Guarantee</b>                       | Minimum 10%  |

|                      |   |
|----------------------|---|
| <b>Property</b>      | Residential   |
| <b>Refurbishment</b> | Light or heavy refurbishment, and minor development:<br>structural, conversion or extension work that constitutes<br>permitted development or for which existing planning<br>permission is in place |
| <b>Tenure</b>        | Freehold, or leasehold with 60+ years left on the lease   |
| <b>Applicant</b>     | UK residents and companies  |
| <b>Planning</b>      | Residential planning applications only  |

<sup>1</sup> LTGDV Loan to Gross Development Value

<sup>2</sup> LTC Loan to Cost

# What makes us different

## We're committed

We are committed to providing up to £100m of funding to help small to medium sized property developers in the UK

## We're reliable

As an established, well funded and capitalised UK bank we will support investors' and developers' needs as they grow

## We're responsive

Our experienced team can deliver fast, flexible lending decisions

## We're personal

Our relationship led approach means your Relationship Director will manage the process through the life of the loan

# Our other lending products

From our Reading and London offices we have over 20 front line colleagues who also support property investors and developers with loans from £1m to over £40m across residential and commercial properties including:



Houses, flats, HMOs and studios whether on ASTs<sup>1</sup> or Commercial Leases



Mixed portfolios such as a shop with flats above



Student accommodation 'PBSA'<sup>2</sup>, build to rent and let to quality operators



Commercial investments including shops, offices, and industrial units

In certain circumstances we also support customers with bridging finance, committed credit facilities and loans on land with planning consent.

<sup>1</sup> AST Assured Shorthold Tenancy

<sup>2</sup> PBSA Purpose Built Student Accommodation

# A reliable funding partner

The Bank was formed in 1952, and in October 2016 successfully moved to the Main Market of the London Stock Exchange

Common equity Tier 1 ratio

**14.2%**

Customer numbers

**1.54m**

Loan deposit ratio

**118.4%**

**1,003**

EMPLOYEES

**£2,359m**

LOAN BOOK

of which

**£1,993m**

TOTAL CUSTOMER DEPOSITS

**£1,052m**

REAL ESTATE LENDING

All numbers calculated at full year 2020 unless stated otherwise



# GET YOUR PLANS OFF THE GROUND\*

Please contact us with your property related funding need and we will be happy to help.

**Call us on 0330 303 1299**

**Visit our website [www.securetrustbank.com/real-estate-finance](http://www.securetrustbank.com/real-estate-finance)**

\* This does not automatically represent an offer to enter into a loan facility with Secure Trust Bank and will still require to be formally approved. You will be assigned a Relationship Director when the application form has been completed, who will progress the application process for you.

