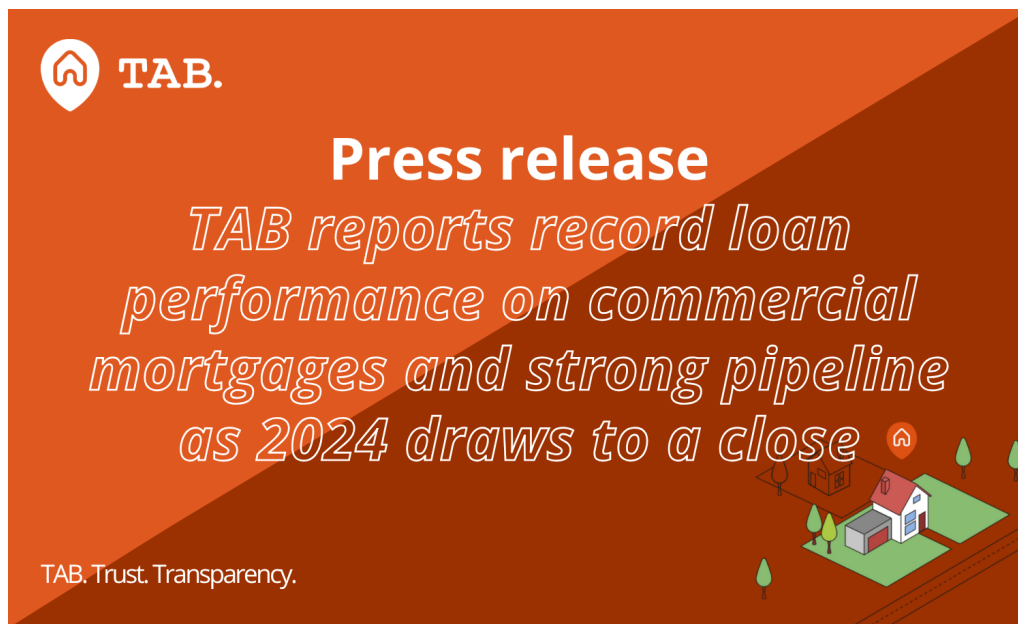


TAB reports record loan performance on commercial mortgages and strong pipeline as 2024 draws to a close

News

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TAB, a provider of real estate finance, has recorded impressive growth and loan performance throughout 2024, setting the company on a solid path for expansion. With a strong pipeline, record-breaking enquiry levels, and substantial completions, TAB demonstrates resilience and agility, outperforming its previous lending volumes.

Loan performance highlights:

- This year, TAB has completed 163 loans to date, more than double of last year's 75 loans completed in 2023. These completions amount to £146.24 million, with 64 loans and £56.25 million completed in the past 90 days. Despite economic challenges in the real estate finance

sector, TAB's loan volumes and completions show growing demand and operational efficiency.

- The loan pipeline is now standing at £110 million over 156 loans signalling a strong finish to 2024 and a promising start to 2025.
- TAB received 4,155 loan enquiries this year, valued at £6.12 billion. In the past 90 days, 1,300 enquiries were received, representing a potential £1.49 billion. This ongoing engagement highlights TAB's reputation and role in the real estate finance sector.
- TAB has completed as many loans in the last quarter months as they completed in 2023.

Market positioning

TAB's strategy focuses on both volume and quality, ensuring sustainable and risk-managed growth. TAB's portfolio demonstrates robust security, with 98.5% of loans secured by first-charge mortgages, and maintains a balanced approach through diversification—62% allocated to residential properties and 38% to commercial assets. Regionally, TAB maintains a strong presence in Greater London, accounting for 39% of its loan book, followed by strategic coverage in the Southeast, East England, and Southwest.

Operational efficiency and time efficiencies

Leveraging advanced AI-supported underwriting and proprietary technology, TAB has optimised its processes enabling faster loan delivery times. This technological edge allows TAB to process both bridging and term debt products quickly, with the average completion timeline across both products being 54 days from application to completion.

Sustainable lending: An ESG-driven approach to property investment

In a landmark year for sustainable finance, TAB has demonstrated its commitment to environment, social and governance (ESG) by pioneering a lending approach that incentivises property sustainability. Throughout 2024, the company has championed ESG principles by working closely with professional landlords who want to improve their buildings to meet sustainability standards and can demonstrate that these properties will remain resilient over time.

Outlook

As TAB closes in on a record-breaking year, it anticipates even stronger performance in 2025 and works towards launching new products, based on data evidence, on what the market needs. By balancing loan volumes with prudent risk management and a diverse portfolio, TAB is well-positioned to build on this year's momentum, meeting the evolving needs of property developers and investors across the UK.

About TAB

Founded in 2018, TAB is a real estate finance and investment platform that offers flexible lending solutions for property projects that do not fit traditional lenders' criteria. With a focus on trust, transparency, and innovation, TAB has lent more than £580 million and continues to expand its reach across the UK.

For more information, please contact:

Viral Press

Kathy Robinson / Natasha Dunn

kathy@viral.press / natasha@viral.press

Notes to editors

TAB is a whole life cycle, real estate finance and investment platform, established in 2018 to cater to property projects that were not aligned with the stringent criteria of traditional lenders. Recognising the need for a lender well-versed in bridging loans and experienced in efficient risk management, TAB designed a lending model that embraces flexibility and considers borrowers' unique requirements. With a dedicated and experienced team comprising seasoned professionals, including in-house legal experts, quality underwriters, and skilled salespeople, TAB has successfully written over £550m in loans within four years and is set to have a loan book of over £700m in 2025.

TAB has now expanded and its extensive lending experience, diverse funding sources, and nationwide reach enables it to offer competitive finance solutions as well as a growing range of other



investment opportunities. TAB prioritises trust, transparency, personalisation, efficiency, and innovation to deliver outstanding service to clients.

ENDS

Capital is at risk. Property values can go down as well as up. Borrowers may default and investments may not perform as expected. Interest and income are not guaranteed. Returns may vary. You should not invest more than you can afford to lose. TAB is not authorised by the Financial Conduct Authority. Investments are not regulated and you will have no access to the Financial Services Compensation Scheme (FSCS) or the Financial Ombudsman Service (FOS). Past performance and forecasts are not reliable indicators of future results and should not be relied on. Forecasts are based on TAB's own internal calculations and opinions and may change. Investments are illiquid. Once invested, you are committed for the full term. Tax treatment depends on individual circumstances and may change.

You are advised to obtain appropriate tax or investment advice where necessary. Understand more about the key risks [here](#).

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