

RICHMOND



LONDON RICHMOND COUPON ANNOUNCEMENT

7th January 2026

ISSUER: LONDON RICHMOND LIMITED

London Richmond is pleased to announce that all coupon payments due on 1 January 2026 under its outstanding Loan Notes and Bonds have been paid in full and on time.

This payment represents the 24th consecutive quarterly coupon payment since the launch of the London Richmond group in 2019. This ongoing record reflects the Group's consistent delivery, disciplined financial management and long-term commitment to meeting its obligations to investors.

NEW PRODUCT LAUNCH

In response to overwhelming demand from investors who require monthly income, London Richmond has launched the following investment product in EUR, USD, GBP, CHF, AED:

INCOME LOAN NOTES

18 MONTH INCOME LOAN NOTES PAYING 1% PER MONTH

This new 18-Month Income Loan Note, pays 1% interest on the 15th of each month and is designed to provide qualified investors with regular income alongside exposure to Prime Central London residential development. Investments are available from 30,000 in GBP, EUR, USD and CHF and 150,000 in AED. This launch follows strong demand from our existing investor base for shorter-duration, income-focused opportunities and aligns with the Company's active acquisition and delivery pipeline.

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PROJECT UPDATE

London Richmond is currently progressing several residential development projects across Prime and Prime-Plus London locations. Following the completion of **48 Achilles Road, West Hampstead**, the property has been launched to market with Knight Frank at an asking price of £2.6 million, reflecting the successful execution of the Group's value-add strategy.

130 Dawes Road, Fulham is scheduled for completion in January 2026, with an anticipated profit of approximately £500,000. **19 Sulgrave Road, Hammersmith** is due to complete in April 2026 and is expected to generate a profit in excess of £1 million. Looking ahead, **139 Old Brompton Road, South Kensington** is scheduled for completion in summer 2026, with an estimated profit of approximately £1.15 million.

OUTLOOK FOR Q1 2026

Entering 2026, the London residential property market is showing renewed signs of strength, supported by the Bank of England's decision to reduce interest rates to 3.75% in December, making buying a property far more affordable than 12 months ago.

- **Market Momentum:** Buyer confidence and transactional activity are gaining traction, with forward indicators pointing to positive price increases throughout 2026.
- **Prime and Luxury Demand:** Demand in the £1 million-plus segment remains robust, particularly in established prime areas including Chelsea, Notting Hill and Wimbledon, where limited stock continues to support values.
- **Rental Market:** London's rental market remains exceptionally strong, underpinned by structural undersupply and sustained tenant demand. The Group's portfolio continues to deliver rental yields in excess of 6%, providing resilient and predictable income.
- **Portfolio Growth:** The retained London Richmond Group real estate portfolio now exceeds £26 million in value, reinforcing the Group's strategy and supporting its objective of building a £150 million portfolio by the end of the decade.

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OUR BUSINESS MODEL CONTINUES TO DELIVER

1. Acquisition at Discount

Properties are acquired at prices of up to **25% below market value**, creating immediate equity on purchase.

2. Development Profits

Projects consistently generate **25%+ development gains** through the repositioning of undervalued assets into high-quality family homes in prime London locations.

3. Capital Growth

With London house prices up **5.7% year-to-date** and forecast to exceed **7% for 2025**, the Group benefits from long-term capital appreciation in one of the world's most resilient real estate markets.

4. Rental Income

The portfolio continues to achieve yields above **6%**, supported by strong rental demand and sustained market growth.

Together, these pillars enable London Richmond to deliver **sustainable returns** for both the business and its investors.

FURTHER INFORMATION

Investors seeking further information or wishing to submit an application should contact their authorised representative or email:

info@londonrichmond.co.uk

IMPORTANT INFORMATION

This announcement does not constitute an offer for the sale of any Loan Notes or Bonds. Investors should not subscribe for any investment except on the basis of the relevant programme Information Memorandum, which is available on request.

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