

RICHMOND



LONDON RICHMOND COUPON ANNOUNCEMENT

1st October 2025

ISSUER: LONDON RICHMOND LIMITED

The Issuer is delighted to announce that all coupon payments due on 1st October 2025 under the Loan Notes and Bonds have once again been paid **in full and on time**.

This marks **23 consecutive quarterly payments** since the launch of our group in 2019 – a track record of consistency, reliability, and delivery that we are extremely proud of.

NEW INVESTMENT OPTIONS

The following investment options are available to clients in EUR, USD, GBP, CHF, AED:

INCOME LOAN NOTES

- 11% 2-YEAR INCOME LOAN NOTES MINIMUM 30,000
- 12% 3-YEAR INCOME LOAN NOTES MINIMUM 250,000
- 14% 2-YEAR INCOME LOAN NOTES MINIMUM 500,000

GROWTH LOAN NOTES

- 12% 3-YEAR GROWTH LOAN NOTES MINIMUM 30,000
- 14% 3-YEAR GROWTH LOAN NOTES MINIMUM 250,000

BONDS

- 12% 2-YEAR INCOME BONDS MINIMUM 5,000
- Bonds Convert to Shares after 2-years at a 20% Discount.

FURTHER INFORMATION

Sales/distribution information: KNG International Advisors Mex Office:
+52 (998) 500-1627 | UK Office: +44 207 1832480] [info@kngadvisors.co.uk | www.kngadvisors.co.uk

London Richmond Limited. Registration Number: 12570866
Registered Office: 6th Floor, 60 Gracechurch Street, London EC3V 0HR

RICHMOND



OUTLOOK FOR Q4 2025

The London property market has continued its strong momentum:

- **House Prices:** London house prices rose another **2.5% in Q3**, bringing year-to-date growth to **5.7%**. We remain confident that 2025 will close with growth of **7%+**, **in line with our forecasts and the long-term average**.
- **Luxury Market Strength:** £1m+ homes now represent more than **1 in 9 sales in London**, with demand remaining exceptionally strong in our core areas – Chelsea, Notting Hill, and Wimbledon.
- **Rental Market:** Average London rents climbed by **3% in Q3** (following +4% in H1 and +11% in 2024). Our portfolio continues to deliver **yields above 6%**, providing a robust and resilient income stream.
- **Portfolio Growth:** London Richmond's retained group real estate portfolio **now surpasses £28 million in value** — a landmark achievement that demonstrates the power of our investment strategy and underpins our drive towards a **£100 million portfolio by 2028**.

OUR BUSINESS MODEL CONTINUES TO DELIVER

1. Acquisition at Discount

We secure properties at up to **25% below market value**, locking in instant equity from the moment of purchase.

2. Development Profits

Our projects consistently generate **25%+ development gains** as we transform undervalued properties into high-value family homes in prime London locations.

3. Capital Growth

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

4. Rental Income

Our portfolio continues to achieve **yields above 6%**, benefitting from London's buoyant rental market, which grew **3% in Q3 alone**. This provides recurring, stable income alongside capital growth.

Through these four pillars, London Richmond is consistently delivering **significant, sustainable returns** for both the business and our investors.

RICHMOND



LOOKING AHEAD

London Richmond continues to accelerate the growth of its property portfolio, with a clear target of building a **£100 million group portfolio within the next 3 years, by the end of 2028**.

In parallel, we are preparing for a **European Stock Exchange listing within the next 24 months**, complementing our existing MERJ listing, where our current company valuation stands at £63.3 million.

A European exchange will bring **greater liquidity, enhanced visibility, and access to a broader investor base**. We believe this strategic move will unlock **substantial long-term value** for shareholders who remain invested as we continue our expansion.

We would like to sincerely thank all our investors for their continued trust and support. Together, we are building a **leading real estate platform in London's most desirable postcodes**, and we are excited about the opportunities the final quarter of 2025 and beyond will deliver.

Yours sincerely,

Andrew Thompson
Group Chairman

IMPORTANT INFORMATION

This announcement is not itself an offer for the sale of any Loan Notes or Bonds. Investors should not subscribe for any Loan Notes or Bonds referred to in this announcement except on the basis of information in the programme investment memorandums which are available on request. This announcement does not constitute or form any offer or invitation to sell, or any solicitation of any offer to purchase any Loan Notes or Bonds. Please seek your own accounting, financial and legal advice for your own particular needs and requirements before entering into any commitment. Reliance on this promotion for the purpose of engaging in any investment activity may expose an individual to a significant risk of losing all of their property or other assets invested. The content of this promotion has not been approved by an authorised person within the meaning of the Financial Services and Markets Act 2000. Reliance on this promotion for the purpose of engaging in any investment activity may expose an individual to a significant risk of losing all of their property or other assets invested.