Effective from 01 July 2026

INTERMEDIARY USE ONLY

YBS COMMERCIAL MORTGAGES

Limited Company BTL*

Max LTV	Code	Product Description	Interest Rate	Min Loan Size	Max Loan Size	Fee	Proc Fee	Repayment Method	ERC's	Stress Test
55%	92224	2-year fixed rate	4.90%	£500,000	£20,000,000	2.00%	1.00%	Interest Only	3%, 2%	125% ICR at higher of 4% or Pay Rate + 0%
	92366	5-year fixed rate	5.10%			2.00%			5%, 4%, 3.5%, 2.5%, 2%	
	92367	5-year fixed rate	4.90%			3.00%				
65%	92225	2-year fixed rate	5.00%			2.00%			3%, 2%	
	92368	5-year fixed rate	5.15%			2.00%			5%, 4%, 3.5%, 2.5%, 2%	
	92370	5-year fixed rate	4.95%			3.00%				
	92372	5-year fixed rate	4.55%			5.00%				
70%	92373	5-year fixed rate	4.60%			5.00%			5%, 4%, 3.5%, 2.5%, 2%	
75%	92226	2-year fixed rate	5.10%			2.00%			3%, 2%	
	92369	5-year fixed rate	5.40%			2.00%			5%, 4%, 3.5%, 2.5%, 2%	
	92371	5-year fixed rate	5.15%			3.00%				
	92289	3-year BOE tracker	BOE + 1.00%			2.00%			3%, 2.5%, 1%	125% ICR at higher of 4% or Pay Rate + 0.9%

Fast Track BTL

Max LTV	Code	Product Description	Interest Rate	Min Loan Size	Max Loan Size	Fee	Proc Fee	Repayment Method	ERC's	Stress Test
65%	92374	5-year fixed rate	5.00%	£250,000	£3,000,000	2.00%	1.00%	Interest Only	5%, 4%, 3.5%, 2.5%, 2%	125% ICR at higher of 4% or Pay Rate + 0%
75%	92375	5-year fixed rate	5.25%							

*Also available for large personal BTL Borrowers subject to 6+ Properties being mortgaged or 11+ mortgaged properties in personal portfolio. Fixed Rates >=5-year fixed 140% ICR stress test at Pay Rate + 0.5%, <5-year fixed 140% ICR stress test at Pay Rate + 1.8% / Pay Rate + 1.5% (Tracker Rate) .

Effective from 01 July 2026

INTERMEDIARY USE ONLY

YBS COMMERCIAL MORTGAGES

Holiday Let

Max LTV	Code	Product Description	Interest Rate	Min Loan Size	Max Loan Size	Fee	Proc Fee	Repayment Method	ERC's	Stress Test
75%	92385	5-year fixed rate	5.80%	£400,000	£20,000,000	2.00%	1.00%	Interest Only	5%, 4%, 3.5%, 2.5%, 2%	Net income to provide 125% ICR at higher of 5% or Pay Rate + 1.2% (Ltd) or Pay Rate + 2.2% (Personal)

Small HMO

Max LTV	Code	Product Description	Interest Rate	Min Loan Size	Max Loan Size	Fee	Proc Fee	Repayment Method	ERC's	Stress Test
75%	92381	5-year fixed rate	5.40%	£500,000	£10,000,000	2.00%	1.00%	Interest Only	5%, 4%, 3.5%, 2.5%, 2%	130% ICR at higher of 4% or Pay Rate + 0% (Personal 150% ICR at higher of 4% or pay rate + 0.4%)

Large HMO

Max LTV	Code	Product Description	Interest Rate	Min Loan Size	Max Loan Size	Fee	Proc Fee	Repayment Method	ERC's	Stress Test
70%	92382	5-year fixed rate	5.80%	£500,000	£10,000,000	2.00%	1.00%	Interest Only	5%, 4%, 3.5%, 2.5%, 2%	130% ICR at higher of 4% or Pay Rate (Personal 150% ICR at higher of 4% or pay rate + 0.4%)

Large MUFB (7 units +)*

Max LTV	Code	Product Description	Interest Rate	Min Loan Size	Max Loan Size	Fee	Proc Fee	Repayment Method	ERC's	Stress Test
65%	92383	5-year fixed rate	5.45%	£300,000	£20,000,000	2.00%	1.00%	Interest Only	5%, 4%, 3.5%, 2.5%, 2%	125% ICR at higher of 4% or Pay Rate + 0%
75%	92384	5-year fixed rate	5.75%							

* Small MUFBs with 6 or fewer units qualify for our standard BTL products. See previous page.

Effective from 01 July 2026

INTERMEDIARY USE ONLY

YBS COMMERCIAL MORTGAGES

Semi-Commercial

Max LTV	Code	Product Description	Interest Rate	Min Loan Size	Max Loan Size	Fee	Proc Fee	Repayment Method	ERC's	Stress Test
55%	**92386**	5-year fixed rate	5.40%							
65%	**92387**	5-year fixed rate	5.80%	£400,000	£5,000,000	2.00%	1.00%	Interest Only	5%, 4%, 3.5%, 2.5%, 2%	125% ICR at higher of 6% or Pay Rate AND 100% DSCR at higher of 7% or Pay Rate +1.4%
75%	**92388**	5-year fixed rate	6.15%							

Commercial

Max LTV	Code	Product Description	Interest Rate	Min Loan Size	Max Loan Size	Fee	Proc Fee	Repayment Method	ERC's	Stress Test
65%	**92389**	5-year fixed rate	7.15%	£300,000	£3,000,000	2.00%		Interest Only	5%, 4%, 3.5%, 2.5%, 2%	125% ICR at higher of 6% or Pay Rate AND 100% DSCR at higher of 7% or Pay Rate +1.4%
75%	**92390**	5-year fixed rate	6.89%	£300,000	£3,000,000		1.00%	Repayment		
	Bespoke	BOE Tracker	Bespoke	£250,000	£20,000,000	Bespoke		Bespoke	3%, 3%, 3%, 2.5%, 2%	

Commercial Industrial

Max LTV	Code	Product Description	Interest Rate	Min Loan Size	Max Loan Size	Fee	Proc Fee	Repayment Method	ERC's	Stress Test
65%	**92393**	5-year fixed rate	6.90%	£300,000	£3,000,000	2.00%		Interest Only	5%, 4%, 3.5%, 2.5%, 2%	125% ICR at higher of 6% or Pay Rate AND 100% DSCR at higher of 7% or Pay Rate +1.4%
75%	**92394**	5-year fixed rate	6.64%	£300,000	£3,000,000		1.00%	Repayment		
	Bespoke	BOE Tracker	Bespoke	£250,000	£20,000,000	Bespoke		Bespoke	3%, 3%, 3%, 2.5%, 2%	

Owner-Occupied

Max LTV	Code	Product Description	Interest Rate	Min Loan Size	Max Loan Size	Fee	Proc Fee	Repayment Method	ERC's	Stress Test
75%	**92395**	5-year fixed rate	6.60%	£250,000	£3,000,000	2.00%	1.00%	Repayment	5%, 4%, 3.5%, 2.5%, 2%	Adjusted EBITDA 125% DSCR at Pay Rate
	Bespoke	BOE Tracker	Bespoke	£250,000	£20,000,000	Bespoke		Bespoke	3%, 3%, 3%, 2.5%, 2%	