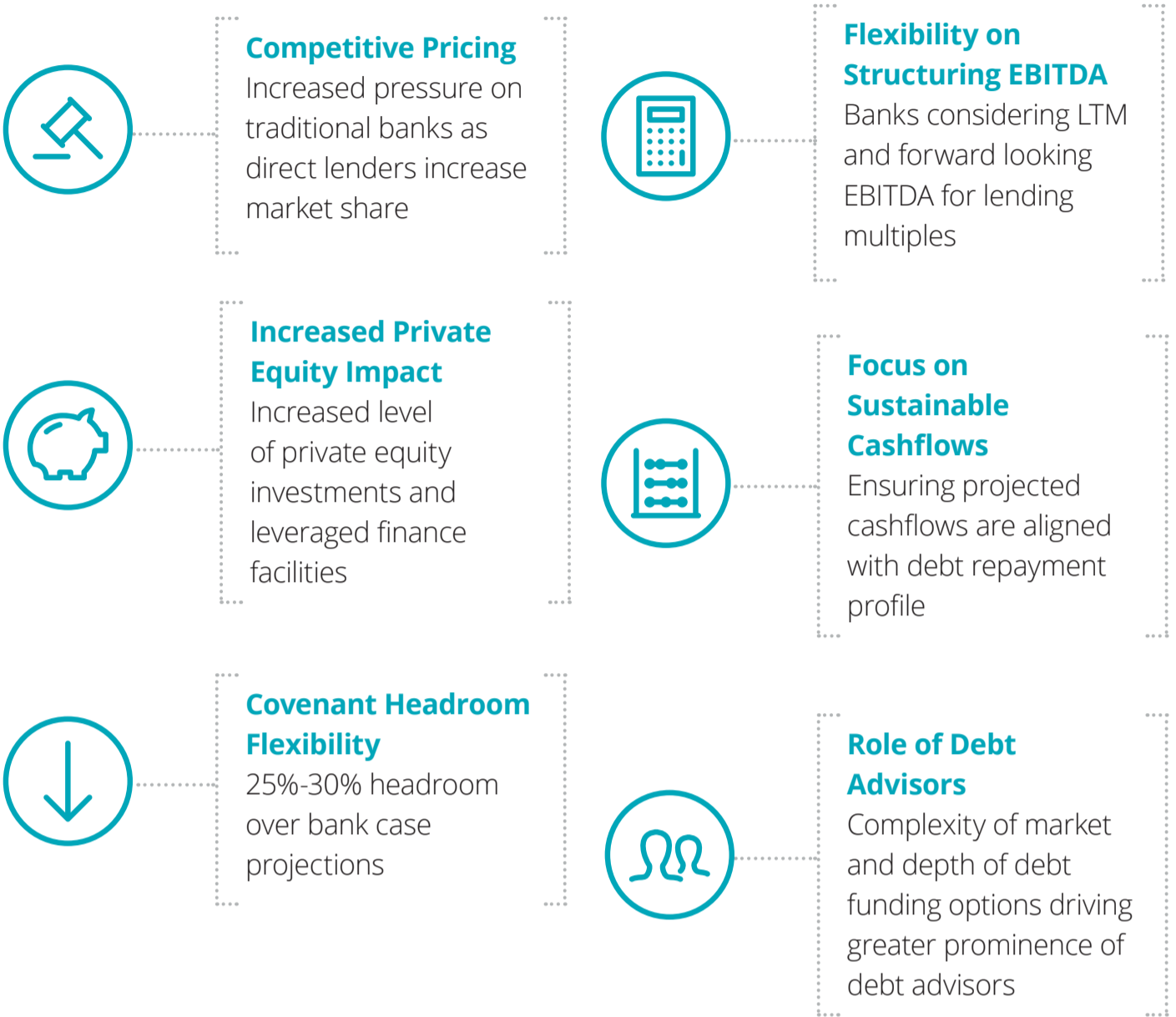


Current Funding Landscape

Market trends and what our clients are focusing on

Market trends



Areas of interest among our clients



Headroom Flexibility

Increased covenant and facility headroom reducing “default risk” and “liquidity risk”



Asset / Liability Matching

Appropriately matching the tenor of assets with similar term financing



Refinancing Risk

Appropriate debt quantum to reduce refinancing risk at maturity



Optimisation of Commercial Terms

Competitive capital raising process run amongst relevant funders to optimise terms