

REFLECTING ON 2022

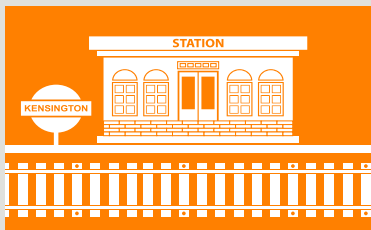
As we look back at this year, it's certainly been one to remember, with record inflation, a cost-of-living crisis, a period of national mourning for a much-loved Monarch, and the revolving door at No. 10 Downing Street.

Despite all the challenges that have faced the mortgage market, we've remained focussed on ensuring that here at Kensington, we have continued to provide exceptional sales support and service to help our brokers to help their customers.

We couldn't do what we do without the support, feedback and business from our broker partners, so as we look ahead to 2023 and developing even more innovative mortgage solutions, we want to say a big 'thank you'.

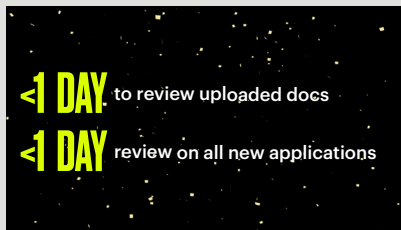
WE LAUNCHED OUR BROKER PRODUCT TRANSFER PORTAL

We listened to broker feedback and introduced a seamless, end-to-end digital experience allowing brokers to transfer eligible clients to a new Kensington product.



WE SMASHED INDUSTRY SERVICE RECORDS

For the whole of 2022, our service has been at one day for reviewing new applications and uploaded documents, a first for the specialist lending market.



WE MADE CRITERIA IMPROVEMENTS

Brokers asked and we delivered - for example we removed the age cap from our Hero mortgage, for public-employed essential skilled workers, so it now matches our standard age criteria.



WE EXPANDED OUR GREEN OFFERING

As part of our green mortgages range, we extended our £500 cashback reward to all properties with a high EPC rating (A or B for Resi and A, B or C for BTL).



WE CONTINUED OUR MARKET-LEADING WEBINARS

We hosted 5 new webinars, including 'How to succeed in a turbulent market' and 'Inflation, affordability & how it's impacting the mortgage market'.



AWARDS WE'VE WON

 <p>British Specialist Lending Awards Business Leader: Complex Income Lender: Head of National Accounts Lender: Business Development</p>	 <p>Moneyfacts Awards 2019-2022 Best Online Mortgage Provider 4th year</p>	 <p>What Mortgage Awards Best Specialist Lender: 3rd year</p>	 <p>Financial Reporter Women's Recognition Awards Woman in Specialist Lending</p>	 <p>L&G Best smaller lender</p>	 <p>Your Mortgage Awards Best Specialist Lender</p>
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Excellent  based on 3,235 reviews 