BRIDGING | COMMERCIAL | DEVELOPMENT

Brickflow

MarketWatch

The lending insights you need to get deals done

Q2 2026

Contents

Brickflow Dashboard Q2

Apr - Jun 26

Bridging	Commercial	Development

USER SEARCHES

Bridging	Commercial	Development
3093	862	1111
-13.6% from Q1 2026	-22.1% from Q1 2026	-8.3% from Q1 2026

NUMBER OF DECISION IN PRINCIPLE (DIP) REQUESTED

Bridging	Commercial	Development
1267	140	353
+6% from Q1 2026	+12% from Q1 2026	-4.3% from Q1 2026

QUICKEST DIP PROVIDED (MINUTES)

Bridging	Commercial	Development
3	8	6

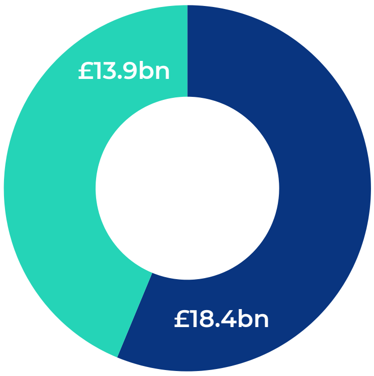
Brickflow

Brickflow Dashboard Q2

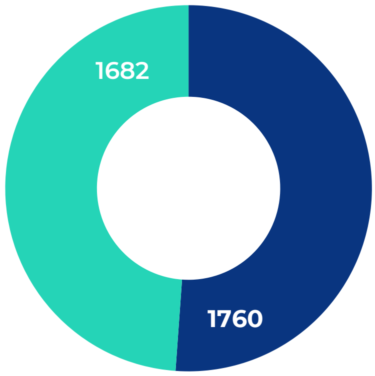
Apr - Jun 26

QUARTERLY COMPARISON

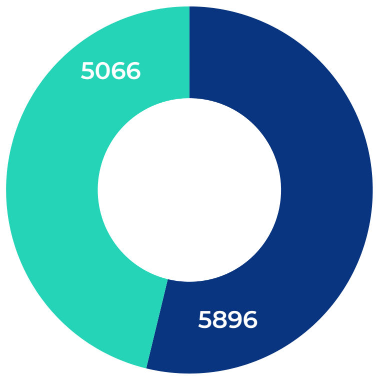
Q1 2026 | Q2 2026



TOTAL VALUE OF SEARCHES



TOTAL DIPS REQUESTED



TOTAL NO. OF SEARCHES

KEY OBSERVATIONS (UK Property Finance Market — Q2 2026)

- **Commercial felt the sharpest impact of broader market conditions:** With the Bank of England holding the base rate at 3.75%, elevated borrowing costs weighed most heavily on commercial investors. Searches fell 22.1% quarter on quarter, the steepest decline of any product.
- **Development remained the market's anchor:** The most resilient product at just −8.3% search decline. It generated 61% of total Q2 deal value at £8.5bn, supported by a structural development pipeline potentially underpinned by planning reform.
- **Falling search volumes are not reflected in loan progression:** Bridging DIPs rose 6% and Commercial DIPs rose 12% showing that searchers are progressing further despite lower search volumes.
- **H2 recovery is tied to the Bank of England's next move:** With rate cuts no longer guaranteed, a significant easing in borrowing costs is unlikely in the near term. If expectations stabilise, pent-up Q2 demand should return but timing remains uncertain.

Bridging Finance Q2

TOTAL LOAN AMOUNT OFFERED ON BRICKFLOW
(BASED ON ALL GROSS LOANS OFFERED PER CASE)

£258,892,950

Smallest LOAN OFFERED
£30,500

LARGEST LOAN OFFERED
£8,015,663

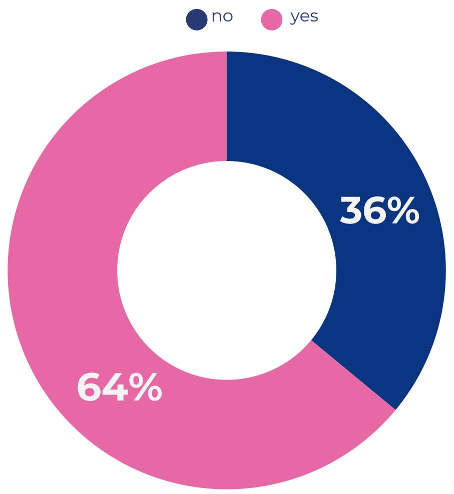
THE DEAL: (Bridging Refurb)

Total Gross Loan: £8,015,663
Interest Rate: 0.74%
Lender Arr Fee: 2%

Rate Snapshot

Average Q2 Monthly Rate
0.94%

Q1: 0.94%



NUMBER OF PRODUCTS WITH FIXED RATES

Brickflow

Commercial Mortgages Q2

TOTAL LOAN AMOUNT OFFERED ON BRICKFLOW
(BASED ON ALL GROSS LOANS OFFERED PER CASE)

£24,619,477

Smallest LOAN OFFERED

£50,000

LARGEST LOAN OFFERED

£1,941,730

THE DEAL: Commercial Investment

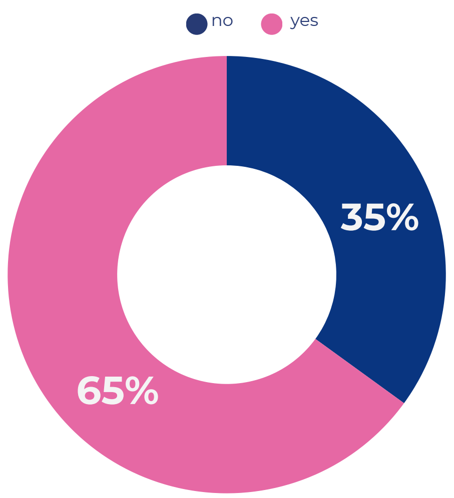
Total Gross Loan: £1,941,730
Interest Rate: 6.34%
Lender Arr Fee: 5%

Rate Snapshot

Average Q2 Annual Rate

7.72%

Q1: 7.53%



NUMBER OF PRODUCTS WITH FIXED RATES

Brickflow

Development Finance Q2

TOTAL LOAN AMOUNT OFFERED ON BRICKFLOW
(BASED ON ALL GROSS LOANS OFFERED PER CASE)

£236,477,517

Smallest LOAN OFFERED

£77,350

LARGEST LOAN OFFERED

£19,242,600

THE DEAL: Residential development

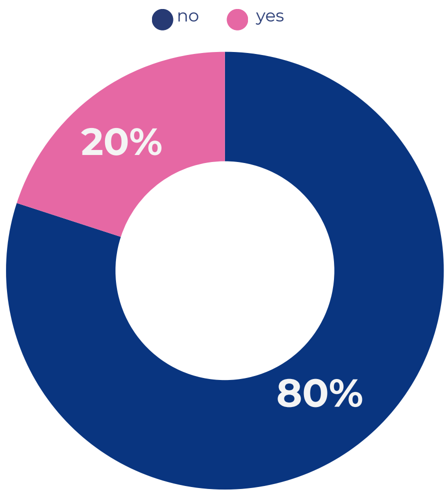
Total Gross Loan: £19,242,600
Build Loan: £16,730,589
Interest Rate: 9%
Lender Arr Fee: 2%
Lender Exit Fee: 1.25%

Rate Snapshot

Average Q2 Annual Rate

10.8%

Q1: 10.11%



NUMBER OF PRODUCTS WITH FIXED RATES

LAND FINANCE

A Market in Transition

- **Land is the least-covered asset class in bridging on the Brickflow platform: :** The number of lenders offering funding for Land with detailed planning sits at just 32% of those also in the Pure Resi Bridging space. This is the lowest coverage of any asset class within the Bridging product set.

- **Bridging lender appetite for land is growing faster than anywhere else:** The number of Bridging lenders willing to offer against Land with detailed planning saw a 61% increase between Q4 2025 and Q2 2026, the fastest-growing asset class on the platform.

- **Average Bridging leverage on land stays at lower end:** Mean LTV for Bridging land sits at 55–58%, compared to 68% for Pure Resi Bridging. A gap that could narrow as more lenders enter the space and competition increases.

- **Government planning reform in 2025 has likely strengthened land as Bridging security:** Legislative changes reduce the risk of consents lapsing mid-loan, and a stronger presumption in favour of development have improved the saleability of consented land.

Welcome to The Platform:

HBI CAPITAL

A bridging finance specialist offering personal, tailored service to borrowers and intermediaries, with rapid response times and solutions built around each client's individual circumstances.

What HBI Capital offers:
Bridging Finance

PALLAS CAPITAL

A non-bank lender providing fast, flexible finance across the full property lifecycle, backed by institutional funding lines and local originators offering direct, responsive service.

What Pallas Capital offers:
Bridging Finance, Development Finance

BRIDGE INVEST

A principal lender offering fast, flexible bridging finance with same-day terms and direct access to decision-makers, backed by a 100% track record of delivering on agreed terms.

What Bridge Invest offers:
Bridging Finance, Development Finance

Brickflow

Brickflow News & Product Releases

Brickflow and Revcore partner

Brickflow has joined forces with Revcore Asset Management to deliver a comprehensive, end-to-end service for lenders, insolvency practitioners, and developers and investors.
Read more on Brickflow.

Sprift property reports now integrated into Brickflow appraisals

We've added Sprift into Brickflow appraisals, giving instant access to essential and detailed property data with zero legwork. Sprift provides a single, reliable source of property information, from ownership and planning history, energy performance to environmental data and more, now available directly within every case on the Brickflow platform.
Read more on Brickflow.

LandTech integrates Brickflow software

LandTech has integrated Brickflow's market-leading software into its LandInsight platform, providing developers and property investors with instant funding comparisons during site appraisal. The partnership creates a full-stack tech solution that allows users to evaluate project viability and secure capital within a single digital workflow.
Read more on Brickflow.

BRICKFLOW | THE FUTURE OF PROPERTY FINANCE

With 350+ broker and debt advisory companies already using Brickflow, if you've yet to join, now is a great time to try our award-winning tech. Book a demo with our team.

Book your demo today.

Instantly search and secure the best value loans, and apply directly from the platform in minutes.

Bridging Finance | Commercial Mortgages | Development Finance

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