

Property Awards 2025	
Financier of the Year	
ENTRANT`S DETAILS	
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PLEASE ANSWER ALL THE FOLLOWING QUESTIONS	
Please outline why the nominated individual/organisation should be considered for the award?	<p>Between January 2024 and March 2025, OakNorth has firmly cemented its position as one of the most dynamic and innovative lenders in the real estate sector. Demonstrating a keen understanding of the market's evolving needs, OakNorth has facilitated over £220 million in strategic real estate lending across the UK and the U.S., empowering developers, operators, and investors to unlock transformational projects. In the UK, OakNorth supported landmark developments that revitalise communities and address growing demand for housing, hospitality, and flexible urban spaces. This includes a £48.3 million loan to Vabel for a mixed-use project in London's Queensway, part of a £3bn regeneration effort; a £30.2 million facility to STOREX for its Greater London expansion; and a £22.8 million loan for "Saltmoore," a luxury wellness retreat on the North Yorkshire coast. Additionally, OakNorth supported social impact with a £2.25 million facility for a supported living scheme and enabled urban regeneration in Fitzrovia with a £1.4 million redevelopment loan. OakNorth also demonstrated its international ambition and execution capability with a \$28 million note-on-note facility to Oak Funding for a Class A commercial office acquisition in New Jersey, and an \$18.4 million facility to S3 Capital for a major Upper East Side residential project in Manhattan. What sets OakNorth apart is its tailored, borrower-first approach, rapid execution, and deep sector expertise. Its ability to structure complex, bespoke funding packages at pace makes it a trusted partner for real estate entrepreneurs across asset classes. These deals underscore OakNorth's role not only as a funder, but as a catalyst for urban renewal, community enrichment, and economic growth—qualities that make it a standout candidate for recognition at this year's Property Awards.</p>
Provide relevant information on the nominee?	In every sector, there are those who are winning - businesses that continue to defy the odds, adapt to thrive, and push on no

matter what challenges come their way. Over the years, we've been fortunate to work with many of these businesses from within the UK's property sector. We've supported well-known and leading brands such as, Galliard, LNT Care Developments, CEG Group, STOREX, and SGS Group, to name a few. Rather than overwhelming these customers with a menu of products and services, and leaving them to figure out a combination that may work for them, we start with their pain points and work backwards from there to help them find value and efficiencies. No off-the-shelf products, cookie-cutter services, or computer-says-no decisions, as we understand that the needs of every business are unique. We think and operate in their terms – "launch a new location," "optimise my cash," and so on – rather than "here is a loan" or "try opening this savings account." We deploy financial solutions comprehensively in service of their needs, as we strive to empower their success and delight them at every interaction. And we do this through economic cycles, being a trusted banking partner come rain or shine. By taking a highly granular, data-driven, and forward-looking approach to serving our customers, we're able to provide insight-driven solutions that speak directly to their jobs to be done, solving for what they need to do to run their businesses today, and grow it tomorrow. This is the opposite of what most banks do which is to offer products based on where a business has been vs where it's going. Other banks simply don't have the willingness or wherewithal to analyse these businesses in this way, which is why they'll often veto or pull out of entire sectors at different points in the cycle. In other words, they can't identify the winners, so everyone loses. As a result of this unique approach, since our launch in 2015, we've lent more than \$16B to scale-ups, directly helping with the creation of c.56,000 new jobs and over 34,000 new homes across the UK and US (the significant majority of which are affordable and social housing). Furthermore, in 2024 alone, we completed over £1.8bn of new lending, with a significant amount of this being lent to commercial property developers and investors. There are also four unique selling points that distinguish OakNorth from other lenders supporting the healthcare sector: 1. Speed – we offer quick 'yes' or 'no' decisions so that we don't waste business' time. We will always try to find a path to 'yes' and will never take a computer-says-no decision. 2. Flexibility – we take the time to get to know a business and structure a bespoke facility for its unique needs. No off-the-shelf solutions or ready-made products – we look at each deal with a fresh pair of eyes. 3. Transparency – every business we consider lending to is given the opportunity to meet our Credit Committee and discuss their borrowing needs directly with the decision makers. 4. An entrepreneurial approach – we were founded by entrepreneurs, not bankers, so have a unique understanding of the opportunities and pain points facing businesses, and speak the same language as them.

List, all qualifications and institutions where the nominee studied	n/a
Provide a brief biography of the nominated individual/organisation	<p>Launched in September 2015 and founded by entrepreneurs, OakNorth is a digital bank focused on serving and empowering the lower mid-market (businesses with \$1m-\$100m in turnover), that are seeking to scale but are routinely underserved or overlooked by traditional banks. To date, it has provided c.\$16bn to these businesses across a wide range of sectors, achieving performance metrics that place it amongst the top 1% of commercial banks globally. Its loans have directly contributed to the creation of 56,000 jobs, and over 34,000 new homes across the UK and the US – the majority of which are affordable and social housing. It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.</p>
Photos and Files	