

<u>Borrowing Base Statistics - Initial Portfolio only</u>				
Total Original Balance (£)				45,954,748
Total Current Balance (£)				16,036,996
Number of Loans				388
Number of Borrowers				608
Average Current Balance (£)				41,332
Weighted-average Original FTV (%)				76,01%
Weighted-average Current FTV (%)				16,09%
Current FTV > 60%				0
Weighted-average Seasoning (Months)				202
Weighted-average Remaining Term (Months)				104
Weighted-average Current Rental Rate (%)				6,58%
HPPs >= £500k (%)				-
Adverse credit / CCJs (%)				-
Adverse credit / CCJs 3 or more (in last 24 months) (%)				-
Current FTV > 60%				#DIV/0!
London Exposure (%)				37,76%
Maximum any other region exposure (%)				16,09%
Maximum Borrower Balance (%)				1,57%
Rent Only (%)				0,03%
ExPat/Overseas Borrowers (%)				0,00%
Self-employed (%)				19,34%
FTB Landlord (%)				0,00%
Weighted-average Margin (%)				1,30%
Weighted-average Fixed Rate Period (%)				0,00%
Performing Loans (< 30 days in arrears) (%)				91,28%
Arrears 30-90 days (%)				1,95%
Defaulted Loans (> 90 days in arrears) (%)				0,07

1	Original Balance	£	%	#	%
	0 <= x < 25,000	25,000	0,05%	46	11,86%
	25,000 <= x < 50,000	958,627	2,09%	23	5,93%
	50,000 <= x < 100,000	8,637,304	18,80%	109	28,09%
	100,000 <= x < 150,000	12,597,615	27,41%	99	25,52%
	150,000 <= x < 200,000	10,383,040	22,59%	59	15,21%
	200,000 <= x < 250,000	6,729,312	14,64%	30	7,73%
	250,000 <= x < 350,000	5,113,100	11,13%	18	4,64%
	350,000 <= x < 400,000	1,107,000	2,41%	3	0,77%
	400,000 <= x < 450,000	403,750	0,88%	1	0,26%
	450,000 <= x < 500,000	0	0,00%	0	0,00%
	500,000 <= x < 600,000	0	0,00%	0	0,00%
	600,000 <= x < 700,000	0	0,00%	0	0,00%
	700,000 <= x < 800,000	0	0,00%	0	0,00%
		45,954,748	100%	388	100%
	Max	403,750			
	Min	0			
	Average	118,440			
2	Current Balance	£	%	#	%
	<0	0	0,00%	0	0,00%
	0 <= x < 25,000	1,340,458	8,36%	147	37,89%
	25,000 <= x < 50,000	4,130,514	25,76%	110	28,35%
	50,000 <= x < 100,000	6,811,229	42,47%	102	26,29%
	100,000 <= x < 150,000	2,942,933	18,35%	25	6,44%
	150,000 <= x < 200,000	311,848	1,94%	2	0,52%
	200,000 <= x < 250,000	248,049	1,55%	1	0,26%
	250,000 <= x < 350,000	251,964	1,57%	1	0,26%
	350,000 <= x < 400,000	0	0,00%	0	0,00%
	400,000 <= x < 450,000	0	0,00%	0	0,00%
	450,000 <= x < 500,000	0	0,00%	0	0,00%
	500,000 <= x < 600,000	0	0,00%	0	0,00%
	600,000 <= x < 700,000	0	0,00%	0	0,00%
	700,000 <= x < 800,000	0	0,00%	0	0,00%
		16,036,996	100%	388	100%
	Max	251,964			
	Min	0			
	Average	41,332			
3	Original FTV	£	%	#	%
	0% <= x < 45%	0	#DIV/0!	0	#DIV/0!
	45% <= x < 50%	0	#DIV/0!	0	#DIV/0!
	50% <= x < 55%	0	#DIV/0!	0	#DIV/0!
	55% <= x < 60%	0	#DIV/0!	0	#DIV/0!
	60% <= x < 65%	0	#DIV/0!	0	#DIV/0!
	65% <= x < 70%	0	#DIV/0!	0	#DIV/0!
	70% <= x < 75%	0	#DIV/0!	0	#DIV/0!
	75% <= x < 80%	0	#DIV/0!	0	#DIV/0!
	80% <= x < 85%	0	#DIV/0!	0	#DIV/0!
	85% <= x < 90%	0	#DIV/0!	0	#DIV/0!
	90% <= x < 95%	0	#DIV/0!	0	#DIV/0!
	95% <= x < 100%	0	#DIV/0!	0	#DIV/0!
	100% <= x <= 150%	0	#DIV/0!	0	#DIV/0!
		0	#DIV/0!	0	#DIV/0!
	Max	100%			
	Min	0%			
	Weighted-Average	76%			

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Original Valuation	£	%	#	%
0 <= x < 50,000	275,000	0.38%	6	1.55%
50,000 <= x < 100,000	4,190,300	5.78%	51	13,14%
100,000 <= x < 150,000	11,944,400	16,47%	93	23,97%
150,000 <= x < 200,000	15,960,640	22,00%	91	23,45%
200,000 <= x < 250,000	18,483,745	25,48%	81	20,88%
250,000 <= x < 300,000	8,375,500	11,55%	30	7,73%
300,000 <= x < 350,000	6,656,500	9,18%	20	5,15%
350,000 <= x < 400,000	2,268,500	3,13%	6	1,55%
400,000 <= x < 450,000	3,417,500	4,71%	8	2,06%
450,000 <= x < 500,000	968,000	1,33%	2	0,52%
500,000 <= x < 750,000	0	0,00%	0	0,00%
750,000 <= x < 1,000,000	0	0,00%	0	0,00%
1,000,000 <= x < 1,500,000	0	0,00%	0	0,00%
1,500,000 <= x <= 2,000,000	0	0,00%	0	0,00%
	72,540,085	100,00%	388	100,00%

Max 500,000
Min 41,500
Weighted-Average 223,669

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Current FTV	£	%	#	%
0% <= x < 25%	0	#DIV/0!	0	#DIV/0!
25% <= x < 35%	0	#DIV/0!	0	#DIV/0!
35% <= x < 45%	0	#DIV/0!	0	#DIV/0!
45% <= x < 50%	0	#DIV/0!	0	#DIV/0!
50% <= x < 55%	0	#DIV/0!	0	#DIV/0!
55% <= x < 60%	0	#DIV/0!	0	#DIV/0!
60% <= x < 65%	0	#DIV/0!	0	#DIV/0!
65% <= x < 70%	0	#DIV/0!	0	#DIV/0!
70% <= x < 75%	0	#DIV/0!	0	#DIV/0!
75% <= x < 80%	0	#DIV/0!	0	#DIV/0!
80% <= x < 85%	0	#DIV/0!	0	#DIV/0!
85% <= x < 90%	0	#DIV/0!	0	#DIV/0!
90% <= x < 95%	0	#DIV/0!	0	#DIV/0!
95% <= x < 100%	0	#DIV/0!	0	#DIV/0!
100% <= x <= 150%	0	#DIV/0!	0	#DIV/0!
	0	#DIV/0!	0	#DIV/0!

Max 73%
Min 0%
Weighted-Average 16%

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Current Valuation	£	%	#	%
0 <= x < 50,000	0	0,00%	0	0,00%
50,000 <= x < 100,000	1,069,817	0,86%	13	3,35%
100,000 <= x < 150,000	4,030,486	3,23%	32	8,25%
150,000 <= x < 200,000	10,410,834	8,34%	60	15,46%
200,000 <= x < 250,000	12,784,877	10,25%	57	14,69%
250,000 <= x < 300,000	13,078,920	10,48%	47	12,11%
300,000 <= x < 350,000	12,132,630	9,72%	38	9,79%
350,000 <= x < 400,000	10,395,325	8,33%	28	7,22%
400,000 <= x < 450,000	10,546,460	8,45%	25	6,44%
450,000 <= x < 500,000	14,723,079	11,80%	31	7,99%
500,000 <= x < 1,000,000	35,592,608	28,53%	57	14,69%
1,000,000 <= x < 1,500,000	0	0,00%	0	0,00%
1,500,000 <= x < 2,000,000	0	0,00%	0	0,00%
2,000,000 <= x < 2,500,000	0	0,00%	0	0,00%
	124,765,036	100,00%	388	100,00%

Max 989,100
Min 67,943
Weighted-Average 391,417

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Property type	£	%	#	%
Residential (House, detached or semi-detached)	7,199,355	44,89%	158	40,72%
Residential (Flat/Apartment)	1,510,842	9,42%	25	6,44%
Residential (Bungalow)	226,910	1,41%	4	1,03%
Residential (Terraced House)	7,078,595	44,14%	200	51,55%
Other	21,294	0,13%	1	0,26%
	16,036,996	100,00%	388	100,00%

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Geographic Region	£	%	#	%
South East	598,500	3,73%	20	5,15%
West Midlands	2,185,868	13,63%	60	15,46%
South West	533,564	3,33%	19	4,90%
North West	725,036	4,52%	27	6,96%
Yorkshire & Humber	2,580,138	16,09%	78	20,10%
London	6,055,304	37,76%	102	26,29%
East Anglia	912,937	5,69%	21	5,41%
Wales	262,533	1,64%	5	1,29%
East Midlands	1,138,551	7,10%	28	7,22%
North	1,044,564	6,51%	28	7,22%
	16,036,996	100,00%	388	100,00%

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Term	£	%	#	%
0 <= x < 24	0	0,00%	0	0,00%
24 <= x < 60	0	0,00%	0	0,00%
60 <= x < 120	4,390	0,03%	5	1,29%
120 <= x < 180	70,825	0,44%	31	7,99%
180 <= x < 240	496,946	3,10%	27	6,96%
240 <= x < 300	11,844,742	73,86%	275	70,88%
300 <= x < 360	1,903,906	11,87%	27	6,96%
360 <= x < 420	987,460	6,16%	13	3,35%
420 <= x < 480	728,727	4,54%	10	2,58%
480 <= x	0	0,00%	0	0,00%
	16,036,996	100,00%	388	100,00%

Max 468
Min 82
Weighted-Average 306

10	Seasoning		£	%	#	%
	0 <= x < 6	0	0,00%	0	0,00%	
	6 <= x < 12	0	0,00%	0	0,00%	
	12 <= x < 18	0	0,00%	0	0,00%	
	18 <= x < 24	0	0,00%	0	0,00%	
	24 <= x < 30	0	0,00%	0	0,00%	
	30 <= x < 36	0	0,00%	0	0,00%	
	36 <= x < 42	0	0,00%	0	0,00%	
	42 <= x < 48	0	0,00%	1	0,26%	
	48 <= x < 54	87.879	0,55%	44	11,34%	
	54 <= x < 60	0	0,00%	0	0,00%	
	60 <= x	15.949.118	99,45%	343	88,40%	
		16.036.996	100,00%	388	100,00%	
		Max	231			
		Min	42			
		Weighted-Average	202			
11	Remaining Term		£	%	#	%
	< 0	0	0,00%	0	0,00%	
	0 <= x < 12	83.871	0,52%	4	1,03%	
	12 <= x < 24	56.915	0,35%	6	1,55%	
	24 <= x < 48	193.895	1,21%	11	2,84%	
	48 <= x < 60	241.284	1,50%	8	2,06%	
	60 <= x < 120	11.838.937	73,82%	296	76,29%	
	120 <= x < 144	389.107	2,43%	7	1,80%	
	144 <= x < 168	796.145	4,96%	13	3,35%	
	168 <= x < 192	892.325	5,56%	16	4,12%	
	192 <= x < 216	301.457	1,88%	4	1,03%	
	216 <= x < 240	604.141	3,77%	12	3,09%	
	240 <= x < 264	465.233	2,90%	8	2,06%	
	264 <= x < 288	173.685	1,08%	3	0,77%	
	288 <= x < 312	0	0,00%	0	0,00%	
	312 <= x	0	0,00%	0	0,00%	
		16.036.996	100%	388	100%	
		Max	286			
		Min	0			
		Weighted-Average	104			
12	Origination Year (all originated between 2005 and 2021)		£	%	#	%
	2024	-	-	-	-	-
	2025	-	-	-	-	-
	2026	-	-	-	-	-
	2027-	-	-	-	-	-
		-	-	-	-	-
13	Maturity Year		£	%	#	%
	< 2031	956.119	5,96%	46	11,86%	
	2031 - 2035	11.803.536	73,60%	285	73,45%	
	2036 - 2040	1.792.181	11,18%	31	7,99%	
	2041 - 2045	1.104.360	6,89%	19	4,90%	
	>= 2046	380.800	2,37%	7	1,80%	
		16.036.996	100,00%	388	100,00%	
14	Loan purpose		£	%	#	%
	Purchase	10.697.930	66,71%	245	63,14%	
	Remortgage	5.339.066	33,29%	143	36,86%	
	Other	0,00	0,00%	0	0,00%	
		16.036.996	100,00%	388	100,00%	
15	Repayment Method		£	%	#	%
	Rent Only	4.429	0,03%	1	0,26%	
	Repayment	16.032.567	99,97%	387	99,74%	
	Part & Part	0,00	0,00%	0	0,00%	
		16.036.996	100,00%	388	100,00%	
16	Payment Type		£	%	#	%
	Annuity	16.032.567	99,97%	387	99,74%	
	Bullet	4.429	0,03%	1	0,26%	
		16.036.996	100,00%	388	100,00%	
17	Rental Rate Type		£	%	#	%
	Floating rate loan (for life)	16.036.996	100,00%	388	100,00%	
	2 year Fixed (reverting to floating)	0,00	0,00%	0	0,00%	
	5 year Fixed (reverting to floating)	0,00	0,00%	0	0,00%	
		16.036.996,23	100,00%	388	100,00%	
18	Current Rental Rate Index		£	%	#	%
	BoE Base Rate	15.949.118	99,45%	343	88,40%	
	Standard Variable Rate	87.879	0,55%	45	11,60%	
		16.036.996	100,00%	388	100,00%	
19	Current Rental Rate		£	%	#	%
	0% <= x < 4%	0	#DIV/0!	0	#DIV/0!	
	4% <= x < 5%	0	#DIV/0!	0	#DIV/0!	
	5% <= x < 6%	0	#DIV/0!	0	#DIV/0!	
	6% <= x < 7%	0	#DIV/0!	0	#DIV/0!	
	7% <= x < 8%	0	#DIV/0!	0	#DIV/0!	
	8% <= x < 9%	0	#DIV/0!	0	#DIV/0!	
		0	#DIV/0!	0	#DIV/0!	
		Max	7,34%			
		Min	0,00%			
		Weighted-Average	6,58%			

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Number Months in Arrears	£	%	#	%
0 <= x < 1	14,638.670	91,28%	369	95,10%
1 <= x < 2	210.685	1,31%	6	1,55%
2 <= x < 3	101.082	0,63%	2	0,52%
3 <= x < 6	49.780	0,31%	2	0,52%
6 <= x < 9	0	0,00%	0	0,00%
9 <= x < 12	0	0,00%	0	0,00%
>= 12	1,036.779	6,46%	9	2,32%
	16,036.996	100,00%	388	100,00%

Max 151

Min 0

Weighted-Average 1,6

21

Gross Annual Income Coverage Ratio (ICR)	£	%	#	%
0% <= x < 45%	-	-	-	-
45% <= x < 50%	-	-	-	-
50% <= x < 55%	-	-	-	-
55% <= x < 60%	-	-	-	-
60% <= x < 65%	-	-	-	-
65% <= x < 70%	-	-	-	-
70% <= x < 75%	-	-	-	-
75% <= x < 80%	-	-	-	-
80% <= x < 85%	-	-	-	-
85% <= x < 90%	-	-	-	-
90% <= x < 95%	-	-	-	-
95% <= x < 100%	-	-	-	-
100% <= x <= 150%	-	-	-	-
	-	-	-	-

Max -

Min -

Weighted-Average -

22

Rental Income Coverage Ratio (RICR)	£	%	#	%
0% <= x < 45%	-	-	-	-
45% <= x < 50%	-	-	-	-
50% <= x < 55%	-	-	-	-
55% <= x < 60%	-	-	-	-
60% <= x < 65%	-	-	-	-
65% <= x < 70%	-	-	-	-
70% <= x < 75%	-	-	-	-
75% <= x < 80%	-	-	-	-
80% <= x < 85%	-	-	-	-
85% <= x < 90%	-	-	-	-
90% <= x < 95%	-	-	-	-
95% <= x < 100%	-	-	-	-
100% <= x <= 150%	-	-	-	-
	-	-	-	-

Max -

Min -

Weighted-Average -

23

Employment Status	£	%	#	%
Self-employed	3,102.301	19,34%	76	19,59%
Employed	12,660.124	78,94%	302	77,84%
Pensioner	2.200	0,01%	1	0,26%
Unemployed	222.210	1,39%	8	2,06%
Other	50.161	0,31%	1	0,26%
	16,036.996	100,00%	388	100,00%

Borrowing Base Statistics - Initial Portfolio only				
Total Original Balance (£)	162,000			
Total Current Balance (£)	162,000			
Number of Loans	1			
Number of Borrowers	1			
Average Current Balance (£)	162,000			
Weighted-average Original FTV (%)	62,31%			
Weighted-average Current FTV (%)	62,31%			
Current FTV > 60%	0			
Weighted-average Seasoning (Months)	1			
Weighted-average Remaining Term (Months)	479			
Weighted-average Current Rental Rate (%)	6,70%			
HPPs >= £500k (%)	-			
Adverse credit / CCJs (%)	-			
Adverse credit / CCJs 3 or more (in last 24 months) (%)	-			
Current FTV > 60%	#DIV/0!			
London Exposure (%)	0,00%			
Maximum any other region exposure (%)	100,00%			
Maximum Borrower Balance (%)	100,00%			
Rent Only (%)	100,00%			
ExPat/Overseas Borrowers (%)	0,00%			
Self-employed (%)	100,00%			
FTB Landlord (%)	0,00%			
Weighted-average Margin (%)	6,70%			
Weighted-average Fixed Rate Period (%)	0,00%			
Performing Loans (< 30 days in arrears) (%)	100,00%			
Arrears 30-90 days (%)	0,00%			
Defaulted Loans (> 90 days in arrears) (%)	-			

1	Original Balance	£	%	#	%
	0 <= x < 25,000	0	0,00%	0	0,00%
	25,000 <= x < 50,000	0	0,00%	0	0,00%
	50,000 <= x < 100,000	0	0,00%	0	0,00%
	100,000 <= x < 150,000	0	0,00%	0	0,00%
	150,000 <= x < 200,000	162,000	100,00%	1	100,00%
	200,000 <= x < 250,000	0	0,00%	0	0,00%
	250,000 <= x < 350,000	0	0,00%	0	0,00%
	350,000 <= x < 400,000	0	0,00%	0	0,00%
	400,000 <= x < 450,000	0	0,00%	0	0,00%
	450,000 <= x < 500,000	0	0,00%	0	0,00%
	500,000 <= x < 600,000	0	0,00%	0	0,00%
	600,000 <= x < 700,000	0	0,00%	0	0,00%
	700,000 <= x < 800,000	0	0,00%	0	0,00%
		162,000	100%	1	100%
	Max	162,000			
	Min	162,000			
	Average	162,000			
2	Current Balance	£	%	#	%
	<0	0	0,00%	0	0,00%
	0 <= x < 25,000	0	0,00%	0	0,00%
	25,000 <= x < 50,000	0	0,00%	0	0,00%
	50,000 <= x < 100,000	0	0,00%	0	0,00%
	100,000 <= x < 150,000	0	0,00%	0	0,00%
	150,000 <= x < 200,000	162,000	100,00%	1	100,00%
	200,000 <= x < 250,000	0	0,00%	0	0,00%
	250,000 <= x < 350,000	0	0,00%	0	0,00%
	350,000 <= x < 400,000	0	0,00%	0	0,00%
	400,000 <= x < 450,000	0	0,00%	0	0,00%
	450,000 <= x < 500,000	0	0,00%	0	0,00%
	500,000 <= x < 600,000	0	0,00%	0	0,00%
	600,000 <= x < 700,000	0	0,00%	0	0,00%
	700,000 <= x < 800,000	0	0,00%	0	0,00%
		162,000	100%	1	100%
	Max	162,000			
	Min	162,000			
	Average	162,000			
3	Original FTV	£	%	#	%
	0% <= x < 45%	0	#DIV/0!	0	#DIV/0!
	45% <= x < 50%	0	#DIV/0!	0	#DIV/0!
	50% <= x < 55%	0	#DIV/0!	0	#DIV/0!
	55% <= x < 60%	0	#DIV/0!	0	#DIV/0!
	60% <= x < 65%	0	#DIV/0!	0	#DIV/0!
	65% <= x < 70%	0	#DIV/0!	0	#DIV/0!
	70% <= x < 75%	0	#DIV/0!	0	#DIV/0!
	75% <= x < 80%	0	#DIV/0!	0	#DIV/0!
	80% <= x < 85%	0	#DIV/0!	0	#DIV/0!
	85% <= x < 90%	0	#DIV/0!	0	#DIV/0!
	90% <= x < 95%	0	#DIV/0!	0	#DIV/0!
	95% <= x < 100%	0	#DIV/0!	0	#DIV/0!
	100% <= x <= 150%	0	#DIV/0!	0	#DIV/0!
		0	#DIV/0!	0	#DIV/0!
	Max	62%			
	Min	62%			
	Weighted-Average	62%			

4	Original Valuation		£	%	#	%
	0 <= x < 50,000	0	0,00%	0	0,00%	
	50,000 <= x < 100,000	0	0,00%	0	0,00%	
	100,000 <= x < 150,000	0	0,00%	0	0,00%	
	150,000 <= x < 200,000	0	0,00%	0	0,00%	
	200,000 <= x < 250,000	0	0,00%	0	0,00%	
	250,000 <= x < 300,000	260,000	100,00%	1	100,00%	
	300,000 <= x < 350,000	0	0,00%	0	0,00%	
	350,000 <= x < 400,000	0	0,00%	0	0,00%	
	400,000 <= x < 450,000	0	0,00%	0	0,00%	
	450,000 <= x < 500,000	0	0,00%	0	0,00%	
	500,000 <= x < 750,000	0	0,00%	0	0,00%	
	750,000 <= x < 1,000,000	0	0,00%	0	0,00%	
	1,000,000 <= x < 1,500,000	0	0,00%	0	0,00%	
	1,500,000 <= x <= 2,000,000	0	0,00%	0	0,00%	
		260,000	100,00%	1	100,00%	
	Max	260,000				
	Min	260,000				
	Weighted-Average	260,000				
5	Current FTV		£	%	#	%
	0% <= x < 25%	0	#DIV/0!	0	#DIV/0!	
	25% <= x < 35%	0	#DIV/0!	0	#DIV/0!	
	35% <= x < 45%	0	#DIV/0!	0	#DIV/0!	
	45% <= x < 50%	0	#DIV/0!	0	#DIV/0!	
	50% <= x < 55%	0	#DIV/0!	0	#DIV/0!	
	55% <= x < 60%	0	#DIV/0!	0	#DIV/0!	
	60% <= x < 65%	0	#DIV/0!	0	#DIV/0!	
	65% <= x < 70%	0	#DIV/0!	0	#DIV/0!	
	70% <= x < 75%	0	#DIV/0!	0	#DIV/0!	
	75% <= x < 80%	0	#DIV/0!	0	#DIV/0!	
	80% <= x < 85%	0	#DIV/0!	0	#DIV/0!	
	85% <= x < 90%	0	#DIV/0!	0	#DIV/0!	
	90% <= x < 95%	0	#DIV/0!	0	#DIV/0!	
	95% <= x < 100%	0	#DIV/0!	0	#DIV/0!	
	100% <= x <= 150%	0	#DIV/0!	0	#DIV/0!	
		0	#DIV/0!	0	#DIV/0!	
	Max	62%				
	Min	62%				
	Weighted-Average	62%				
6	Current Valuation		£	%	#	%
	0 <= x < 50,000	0	0,00%	0	0,00%	
	50,000 <= x < 100,000	0	0,00%	0	0,00%	
	100,000 <= x < 150,000	0	0,00%	0	0,00%	
	150,000 <= x < 200,000	0	0,00%	0	0,00%	
	200,000 <= x < 250,000	0	0,00%	0	0,00%	
	250,000 <= x < 300,000	260,000	100,00%	1	100,00%	
	300,000 <= x < 350,000	0	0,00%	0	0,00%	
	350,000 <= x < 400,000	0	0,00%	0	0,00%	
	400,000 <= x < 450,000	0	0,00%	0	0,00%	
	450,000 <= x < 500,000	0	0,00%	0	0,00%	
	500,000 <= x < 1,000,000	0	0,00%	0	0,00%	
	1,000,000 <= x < 1,500,000	0	0,00%	0	0,00%	
	1,500,000 <= x < 2,000,000	0	0,00%	0	0,00%	
	2,000,000 <= x < 2,500,000	0	0,00%	0	0,00%	
		260,000	100,00%	1	100,00%	
	Max	260,000				
	Min	260,000				
	Weighted-Average	260,000				
7	Property type		£	%	#	%
	Residential (House, detached or semi-detached)	0	0,00%	0	0,00%	
	Residential (Flat/Apartment)	162,000	100,00%	1	100,00%	
	Residential (Bungalow)	0	0,00%	0	0,00%	
	Residential (Terraced House)	0	0,00%	0	0,00%	
	Other	0	0,00%	0	0,00%	
		162,000	100,00%	1	100,00%	
8	Geographic Region		£	%	#	%
	South East	0	0,00%	0	0,00%	
	West Midlands	0	0,00%	0	0,00%	
	South West	0	0,00%	0	0,00%	
	North West	0	0,00%	0	0,00%	
	Yorkshire & Humber	162,000	100,00%	1	100,00%	
	London	0	0,00%	0	0,00%	
	East Anglia	0	0,00%	0	0,00%	
	Wales	0	0,00%	0	0,00%	
	East Midlands	0	0,00%	0	0,00%	
	North	0	0,00%	0	0,00%	
		162,000	100,00%	1	100,00%	
9	Term		£	%	#	%
	0 <= x < 24	0	0,00%	0	0,00%	
	24 <= x < 60	0	0,00%	0	0,00%	
	60 <= x < 120	0	0,00%	0	0,00%	
	120 <= x < 180	0	0,00%	0	0,00%	
	180 <= x < 240	0	0,00%	0	0,00%	
	240 <= x < 300	0	0,00%	0	0,00%	
	300 <= x < 360	0	0,00%	0	0,00%	
	360 <= x < 420	0	0,00%	0	0,00%	
	420 <= x < 480	162,000	100,00%	1	100,00%	
	480 <= x	0	0,00%	0	0,00%	
		162,000	100,00%	1	100,00%	
	Max	480				
	Min	480				
	Weighted-Average	480				

Seasoning		£	%	#	%	
0 <= x < 6		162,000	100,00%	1	100,00%	
6 <= x < 12		0	0,00%	0	0,00%	
12 <= x < 18		0	0,00%	0	0,00%	
18 <= x < 24		0	0,00%	0	0,00%	
24 <= x < 30		0	0,00%	0	0,00%	
30 <= x < 36		0	0,00%	0	0,00%	
36 <= x < 42		0	0,00%	0	0,00%	
42 <= x < 48		0	0,00%	0	0,00%	
48 <= x < 54		0	0,00%	0	0,00%	
54 <= x < 60		0	0,00%	0	0,00%	
60 <= x		0	0,00%	0	0,00%	
		162,000	100,00%	1	100,00%	
	Max	1				
	Min	1				
	Weighted-Average	1				
11	Remaining Term		£	%	#	
	< 0		0	0,00%	0	0,00%
	0 <= x < 12		0	0,00%	0	0,00%
	12 <= x < 24		0	0,00%	0	0,00%
	24 <= x < 48		0	0,00%	0	0,00%
	48 <= x < 60		0	0,00%	0	0,00%
	60 <= x < 120		0	0,00%	0	0,00%
	120 <= x < 144		0	0,00%	0	0,00%
	144 <= x < 168		0	0,00%	0	0,00%
	168 <= x < 192		0	0,00%	0	0,00%
	192 <= x < 216		0	0,00%	0	0,00%
	216 <= x < 240		0	0,00%	0	0,00%
	240 <= x < 264		0	0,00%	0	0,00%
	264 <= x < 288		0	0,00%	0	0,00%
	288 <= x < 312		0	0,00%	0	0,00%
	312 <= x		162,000	100,00%	1	100,00%
		162,000	100%	1	100%	
	Max	479				
	Min	479				
	Weighted-Average	479				
12	Origination Year (all originated between 2005 and 2021)		£	%	#	
	2024		-	-	-	
	2025		-	-	-	
	2026		-	-	-	
	2027-		-	-	-	
		-	-	-	-	
13	Maturity Year		£	%	#	
	< 2031		0	0,00%	0	0,00%
	2031 - 2035		0	0,00%	0	0,00%
	2036 - 2040		0	0,00%	0	0,00%
	2041 - 2045		0	0,00%	0	0,00%
	>= 2046		162,000	100,00%	1	100,00%
		162,000	100,00%	1	100,00%	
14	Loan purpose		£	%	#	
	Purchase		0	0,00%	0	0,00%
	Remortgage		162,000	100,00%	1	100,00%
	Other		0,00	0,00%	0	0,00%
		162,000	100,00%	1	100,00%	
15	Repayment Method		£	%	#	
	Rent Only		162,000	100,00%	1	100,00%
	Repayment		0	0,00%	0	0,00%
	Part & Part		0,00	0,00%	0	0,00%
		162,000	100,00%	1	100,00%	
16	Payment Type		£	%	#	
	Annuity		0	0,00%	0	0,00%
	Bullet		162,000	100,00%	1	100,00%
		162,000	100,00%	1	100,00%	
17	Rental Rate Type		£	%	#	
	Floating rate loan (for life)		0	0,00%	0	0,00%
	2 year Fixed (reverting to floating)		162,000	100,00%	1	100,00%
	5 year Fixed (reverting to floating)		0	0,00%	0	0,00%
		162,000,00	100,00%	1	100,00%	
18	Current Rental Rate Index		£	%	#	
	BoE Base Rate		162,000	100,00%	1	100,00%
	Standard Variable Rate		0	0,00%	0	0,00%
		162,000	100,00%	1	100,00%	
19	Current Rental Rate		£	%	#	
	0% <= x < 4%		0	#DIV/0!	0	#DIV/0!
	4% <= x < 5%		0	#DIV/0!	0	#DIV/0!
	5% <= x < 6%		0	#DIV/0!	0	#DIV/0!
	6% <= x < 7%		0	#DIV/0!	0	#DIV/0!
	7% <= x < 8%		0	#DIV/0!	0	#DIV/0!
	8% <= x < 9%		0	#DIV/0!	0	#DIV/0!
		0	#DIV/0!	0	#DIV/0!	
	Max	6,70%				
	Min	6,70%				
	Weighted-Average	6,70%				

20

Number Months in Arrears	£	%	#	%
0 <= x < 1	162.000	100,00%	1	100,00%
1 <= x < 2	0	0,00%	0	0,00%
2 <= x < 3	0	0,00%	0	0,00%
3 <= x < 6	0	0,00%	0	0,00%
6 <= x < 9	0	0,00%	0	0,00%
9 <= x < 12	0	0,00%	0	0,00%
>= 12	0	0,00%	0	0,00%
	162.000	100,00%	1	100,00%

Max 0
Min 0
Weighted-Average 0,0

21

Gross Annual Income Coverage Ratio (ICR)	£	%	#	%
0% <= x < 45%	-	-	-	-
45% <= x < 50%	-	-	-	-
50% <= x < 55%	-	-	-	-
55% <= x < 60%	-	-	-	-
60% <= x < 65%	-	-	-	-
65% <= x < 70%	-	-	-	-
70% <= x < 75%	-	-	-	-
75% <= x < 80%	-	-	-	-
80% <= x < 85%	-	-	-	-
85% <= x < 90%	-	-	-	-
90% <= x < 95%	-	-	-	-
95% <= x < 100%	-	-	-	-
100% <= x <= 150%	-	-	-	-
	-	-	-	-

Max -
Min -
Weighted-Average -

22

Rental Income Coverage Ratio (RICR)	£	%	#	%
0% <= x < 45%	-	-	-	-
45% <= x < 50%	-	-	-	-
50% <= x < 55%	-	-	-	-
55% <= x < 60%	-	-	-	-
60% <= x < 65%	-	-	-	-
65% <= x < 70%	-	-	-	-
70% <= x < 75%	-	-	-	-
75% <= x < 80%	-	-	-	-
80% <= x < 85%	-	-	-	-
85% <= x < 90%	-	-	-	-
90% <= x < 95%	-	-	-	-
95% <= x < 100%	-	-	-	-
100% <= x <= 150%	-	-	-	-
	-	-	-	-

Max -
Min -
Weighted-Average -

23

Employment Status	£	%	#	%
Self-employed	162.000	100,00%	1	100,00%
Employed	0	0,00%	0	0,00%
Pensioner	0	0,00%	0	0,00%
Unemployed	0	0,00%	0	0,00%
Other	0	0,00%	0	0,00%
	162.000	100,00%	1	100,00%

Portfolio Parameters (on Originated Assets)

Parameter	Status	Check to Data	Current status
Maximum weighted (by outstanding Finance Balance of each Home Purchase Plan included in the Asset Base) average current Finance Balance to unindexed Property value ratio (expressed as a percentage) of the aggregate Finance Balance of all Home Purchase Plans included in the Asset Base (to be first tested once the Asset Base reaches £35,000,000)	72,0%	N/A	N/A
Maximum proportion of Assets which have an outstanding Finance Balance that is greater than or equal to £500,000	10,0%	N/A	N/A
Maximum number (by outstanding Finance Balance) of Home Purchase Plans included in the Asset Base in respect of which the HPP Obligor has an adverse credit history or was subject to a County Court Judgement in the previous 24 months	2,0%	N/A	N/A
The maximum aggregate outstanding Finance Balance of Home Purchase Plans included in the Asset Base in respect of which the HPP Obligor has an adverse credit history or was subject to 3 or more County Court Judgements in the previous 24 months expressed as a percentage of the aggregate Finance Balance of all Home Purchase Plans included in the Asset Base	1,0%	N/A	N/A
Maximum average Finance Balance of all Home Purchase Plans in the Asset Base (to be first tested once the Asset Base reaches £35,000,000)	220.000,00	N/A	N/A
The maximum aggregate outstanding Finance Balance of Home Purchase Plans within the Asset Base that currently have Finance Balance to Property value ratio (expressed as a percentage) of aggregate Finance Balance of all Home Purchase Plans included in the Asset Base greater than 60 per cent, expressed as a percentage of the aggregate Finance Balance of all Home Purchase Plans included in the Asset Base	85,0%	N/A	N/A
Maximum aggregate outstanding Finance Balance of all Home Purchase Plans relating to Properties located within the London region (expressed as a percentage of the aggregate Finance Balance of all Home Purchase Plans included in the Asset Base)	55,0%	N/A	N/A
Maximum aggregate outstanding Finance Balance of all Home Purchase Plans relating to Properties located within a single region (other than the London region) (expressed as a percentage of the aggregate Finance Balance of all Home Purchase Plans included in the Asset Base)	30,0%	N/A	N/A
Maximum aggregate outstanding Finance Balance of all Home Purchase Plans relating to a single HPP Obligor (expressed as a percentage of the aggregate Finance Balance of all Home Purchase Plans included in the Asset Base)	5,5%	N/A	N/A
Maximum aggregate outstanding Finance Balance of all Home Purchase Plans relating to a Home Purchase Plans under which the HPP Obligor is obliged to make regular payments of Rent only and is not required to make any regular payments of Acquisition Amounts (expressed as a percentage of the aggregate Finance Balance of all Home Purchase Plans included in the Asset Base)	75,0%	N/A	N/A
Maximum aggregate outstanding Finance Balance of all Home Purchase Plans under which the HPP Obligor is currently resident in a country other than the United Kingdom (expressed as a percentage of the aggregate Finance Balance of all Home Purchase Plans included in the Asset Base)	30,0%	N/A	N/A
Maximum aggregate outstanding Finance Balance of all Home Purchase Plans under which (a) the HPP Obligor is currently resident in a country other than the United Kingdom and (b) minimum rental income coverage ratio threshold is satisfied only by taking into account the private income of such HPP Obligor other than rent expected to be paid on the Property by an undertenant to the HPP Obligor (expressed as a percentage of the aggregate Finance Balance of all Home Purchase Plans included in the Asset Base)	3,0%	N/A	N/A
Maximum aggregate outstanding Finance Balance of all Home Purchase Plans under which the HPP Obligor is self-employed (expressed as a percentage of the aggregate Finance Balance of all Home Purchase Plans included in the Asset Base)	20,0%	N/A	N/A
Maximum aggregate outstanding Finance Balance of all Home Purchase Plans under which the HPP Obligor is purchasing a Property for the purposes of letting the same to undertenants for business purposes for the first time (expressed as a percentage of the aggregate Finance Balance of all Home Purchase Plans included in the Asset Base)	15,0%	N/A	N/A
Minimum Weighted Average Margin (Post-Swap)	2,5%	N/A	N/A
Maximum aggregate outstanding Finance Balance of all Home Purchase Plans under which the HPP Obligor is more than 30 and not less than 90 days in arrears of payments of Rent and/or Agreed Acquisition Amounts (expressed as a percentage of the aggregate Finance Balance of all Home Purchase Plans included in the Asset Base)	7,0%	N/A	N/A
Maximum weighted (by outstanding Finance Balance of each Home Purchase Plan included in the Asset Base) average Fixed Rate Period for Home Purchase Plans which currently charge a fixed Rental Rate	3,5 Years	N/A	N/A
Maximum aggregate outstanding Finance Balance of all Home Purchase Plans classified as 'bridging' Home Purchase Plans and/or related to Properties subject to light refurbishment works (expressed as a percentage of the aggregate Finance Balance of all Home Purchase Plans included in the Asset Base)	5,0%	N/A	N/A

Financial Covenants		
Minimum Tangible Net worth	> £2,500,000	15.900.000,00
6 month Forecast	(1.980.479,00)	2.992.510,49

TRIGGER EVENTS
30-Sep-2024

Nature of Trigger	Description of Trigger	Threshold	31-May-2024	30-Jun-2024	31-Jul-2024	Average	BREACH (YES / NO)	Consequence of Trigger
Asset Performance Triggers <small>The asset performance trigger is only applicable on the originated portfolio.</small>	The occurrence of any of the following in relation to all Eligible Assets, calculated in respect of each Certificate Increase and each Profit Payment Date (each an "Asset Performance Trigger") which has occurred and is continuing for at least five Business Days:						NO	If there is a breach of an Asset Performance Trigger that has occurred and is continuing for at least 5 Business Days, there will be an Early Amortisation Event.
	The rolling average, in respect of the three immediately preceding Collection Periods, of the ratio expressed as a percentage:							
	(i) The aggregate Finance Balance of all Portfolio Assets that are Eligible Assets and are not considered Defaulted Assets in respect of which at least one instalment of Acquisition Amounts has not been paid on its monthly due date and remains outstanding at per the last calendar day of the relevant Collection Period,							
	divided by							
	B) the aggregate Finance Balance of the Eligible Assets as per the Profit Payment Date immediately preceding such Collection Period,							
	the "Early Delinquency Ratio" is greater than 10 per cent;	10,00%					0,00% 0,00% NO	
	The rolling average, in respect of the three immediately preceding Collection Periods, of the ratio expressed as a percentage:							
	(ii) (A) The aggregate Finance Balance of the Assets in the Portfolio Assets Pool that have instalment payments that are equal to or greater than three months in arrears as per the last calendar day of the relevant Collection Period,							
	divided by							
	(B) the aggregate Finance Balance of the Eligible Assets as per the Profit Payment Date immediately preceding such Collection Period,							
	(the "Defaulted Ratio") is equal to or more than 2 per cent.	2,00%					0,00% 0,00% NO	
	The rolling average, in respect of the three (i) immediately preceding Collection Periods, a Weighted Average Gross Spread of the Portfolio Assets that are Eligible Assets is not less than 2,5 per cent.	2,50%					6,58% 6,58% NO	
Early Amortisation Event	The occurrence of any of the following:						NO	If an Early Amortisation Event occurs, the purchase of additional Assets will cease and all available funds will be used to amortise the Facility in accordance with the Amortisation Period Priority of Payments.
	(a) the occurrence of an Asset Performance Trigger in relation to all Eligible Assets which has occurred and is continuing for at least five Business Days;							
	(b) a Change of Control of the Originator that is not a Permitted Change of Control; <i>please check with legal team</i>						NO	
	(c) a breach of the Senior Borrowing Base Test has occurred and is continuing for three Business Days or longer;						NO	
	(d) a breach of the Mezzanine Borrowing Base Test has occurred and is continuing for three Business Days or longer;						NO	
	(e) a Dissolution Event that has occurred and is continuing; <i>please check with legal team</i>						NO	
	(f) an unsatisfactory receivables Audit report where the findings are considered in the opinion of the Senior Certificateholders acting reasonably and commercially to have a materially adverse effect on the Senior Certificateholders; <i>please check with legal team</i>						NO	
	(g) an unsatisfactory AUP report which, in the opinion of the Senior Certificateholder is unsatisfactory unless capable of remedy and remedied within 10 Business Days <i>please check with legal team</i>						NO	
	(h) the balance outstanding to the credit of the Liquidity Reserve Fund is less than the Liquidity Reserve Required Amount;						NO	
	(i) the permitted number of Liquidity Reserve Cure Payments has been breached;						NO	
	(j) a breach of the Originator's Undertakings as set out in clause 5 (Undertakings) of the Origination Deed; <i>please check with legal team</i>						NO	
	(k) a Servicer Termination Event and the failure to replace the Servicer within the time period required under the Servicing Agreement; <i>please check with legal team</i>						NO	
	(l) a Master Servicer Termination Event has occurred and is continuing; <i>please check with legal team</i>						NO	
	(m) non-payment of the Voluntary Contribution;						NO	
	(n) a Key Person Event. <i>please check with legal team</i>						NO	

Current Reporting Period	9 - Sep-2024	please update on monthly basis in tab PROFIT calculation
Availability period	From	5-Jul-2024 Friday
	To	6-Jul-2026 Monday
Return Accumulation Period	From (including)	20-Sep-2024 Friday
	To (including)	20-Oct-2024 Sunday
	DAYS	31,00
Profit Payment date	21-Oct-2024 Monday	
Determination date	17-Oct-2024 Thursday	
Collection Period	From	1-Sep-2024
Collection Period	To	30-Sep-2024

Tranche	Advance Rate	Borrowing Base	Available to draw	Senior	Mezz
Senior	88,0%	£ 11.015.920,93	£ 11.015.920,93	£ 10.855.405,50	
Mezz	95,0%	£ 11.874.711,78	£ 11.874.711,78	£ -	
Total available to draw					
<i>Blended AR</i>					
<i>Utilisation</i>					
<i>Headroom</i>					
Junior					

Total Rent receipts	£79.252,87
Total fees	£0,00
Collection on excluded accounts	£5.234,54 collection on the long-term arrears account
Total expenses	
Total ERC	
Total Revenue Recoveries	
Less : Third Party Amounts Paid	(£79,50) Bank Charges

TOTAL REVENUE RECEIPTS ** £84.407,91

Acquisition Payments Collections for Calculation Period	Based on Current Balance	Based on Principal Only
Opening Outstanding Acquisition Payments	£16.257.646,14	£15.834.595,13
Total Acquisition Payments receipts		
of which scheduled	£110.853,44	£110.853,44
of which prepayment	£118.394,00	£118.394,00
Acquisition Payments Losses/Adjustment	£0,00	
Total Acquisition Payments Recoveries		
Any Payment Pursuant to any Insurance Policy		
Repurchase Proceeds of any finance by the Seller		
Other (Rent charge for the month)		
Calculated Closing Balance	** £16.028.398,70	£15.605.347,69
TOTAL Acquisition Payments RECEIPTS	** £229.247,44	£229.247,44
Closing Balance	£16.036.996,23	£15.607.403,87
Difference	(£8.597,53)	(£2.056,18)

Cash Flow			
Revenue Collections for Calculation Period			
Total Rent receipts	£84.487,41	Cash Receipt in Funding Account	£264.257,00
Total fees	£0,00	Bank Balances as at 1 October 2024	£39.844,03
Total expenses	£0,00	Total Cash Flow	£304.101,03
Total ERC	£0,00	Variance	£9.554,32
Total Revenue Recoveries	£0,00		
Less : Third Party Amounts Paid	(£79,50)		
Total Revenue Receipt	£84.407,91		
Acquisition Payments Collections for Calculation Period			
Opening Acquisition Payments	£0,00		
Total Acquisition Payments receipts	£0,00		
of which scheduled	£110.853,44		
of which prepayment	£118.394,00		
Acquisition Payments (Losses) / Adjustments	£0,00		
Total Acquisition Payments Recoveries			
Other	£0,00		
Any Payment Pursuant to any Insurance Policy	£0,00		
Repurchase Proceeds of any finance by the Seller	£0,00		
Total Acquisition Payment receipts	£229.247,44		
Total Receipt	£313.655,35		

Defaults ledger

Loss Tracker

Hedging Tracker

Check
Total

(270.572,55) (270.572,55) (84.407,5

total amount per table of payment

(84-107-81)

Summary table

Summary table