

Borrowing Base Statistics - Initial Portfolio only	
Total Original Balance (£)	46.778.898
Total Current Balance (£)	16.803.764
Number of Loans	392
Number of Borrowers	643
Average Current Balance (£)	42.867
Weighted-average Original FTV (%)	75,97%
Weighted-average Current FTV (%)	16,52%
Current FTV > 60%	251.197
Weighted-average Seasoning (Months)	199
Weighted-average Remaining Term (Months)	107
Weighted-average Current Rental Rate (%)	6,59%
HPPs >= £500k (%)	-
Adverse credit / CCJs (%)	-
Adverse credit / CCJs 3 or more (in last 24 months) (%)	-
Current FTV > 60%	1,49%
London Exposure (%)	37,73%
Maximum any other region exposure (%)	16,34%
Maximum Borrower Balance (%)	1,49%
Rent Only (%)	0,03%
ExPat/Overseas Borrowers (%)	0,00%
Self-employed (%)	79,73%
FTB Landlord (%)	0,00%
Weighted-average Margin (%)	1,30%
Weighted-average Fixed Rate Period (%)	0,00%
Performing Loans (< 30 days in arrears) (%)	92,02%
Arrears 30-90 days (%)	1,04%
Defaulted Loans (> 90 days in arrears) (%)	6,93%

1	Original Balance	£	%	#	%
	0 <= x < 25,000	25.000	0,05%	47	11,99%
	25,000 <= x < 50,000	958.627	2,05%	23	5,87%
	50,000 <= x < 100,000	8.564.304	18,31%	108	27,55%
	100,000 <= x < 150,000	12.597.615	26,93%	99	25,26%
	150,000 <= x < 200,000	10.730.040	22,94%	61	15,56%
	200,000 <= x < 250,000	6.954.462	14,87%	31	7,91%
	250,000 <= x < 350,000	5.438.100	11,63%	19	4,85%
	350,000 <= x < 400,000	1.107.000	2,37%	3	0,77%
	400,000 <= x < 450,000	403.750	0,86%	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%
		46.778.898	100%	392	100%

Max 403.750  
Min 0  
Average 119.334

2	Current Balance	£	%	#	%
	<0	0	0,00%	0	0,00%
	0 <= x < 25,000	1.377.620	8,20%	144	36,73%
	25,000 <= x < 50,000	4.081.029	24,29%	108	27,55%
	50,000 <= x < 100,000	7.328.036	43,61%	109	27,81%
	100,000 <= x < 150,000	3.200.455	19,05%	27	6,89%
	150,000 <= x < 200,000	315.010	1,87%	2	0,51%
	200,000 <= x < 250,000	0	0,00%	0	0,00%
	250,000 <= x < 350,000	501.614	2,99%	2	0,51%
	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%
		16.803.764	100%	392	100%

Max 251.197  
Min 0  
Average 42.867

3	Original FTV	£	%	#	%
	0% <= x < 45%	866.368	5,16%	77	19,64%
	45% <= x < 50%	257.589	1,53%	9	2,30%
	50% <= x < 55%	444.701	2,65%	11	2,81%
	55% <= x < 60%	823.671	4,90%	21	5,36%
	60% <= x < 65%	805.290	4,79%	23	5,87%
	65% <= x < 70%	1.639.438	9,76%	33	8,42%
	70% <= x < 75%	2.002.032	11,91%	46	11,73%
	75% <= x < 80%	1.175.357	6,99%	25	6,38%
	80% <= x < 85%	3.683.705	21,92%	74	18,88%
	85% <= x < 90%	3.121.240	18,57%	45	11,48%
	90% <= x < 95%	1.558.601	9,28%	22	5,61%
	95% <= x < 100%	425.773	2,53%	6	1,53%
	100% <= x <= 150%	0	0,00%	0	0,00%
		16.803.764	100,00%	392	100,00%

4		Max	100%		
		Min	0%		
		Weighted-Average	76%		
	Original Valuation	£	%	#	%
	0 <= x < 50,000	275.000	0,37%	6	1,53%
	50,000 <= x < 100,000	4.190.300	5,69%	51	13,01%
	100,000 <= x < 150,000	12.094.400	16,42%	94	23,98%
	150,000 <= x < 200,000	15.791.640	21,44%	90	22,96%
	200,000 <= x < 250,000	19.177.745	26,04%	84	21,43%
	250,000 <= x < 300,000	8.375.500	11,37%	30	7,65%
	300,000 <= x < 350,000	6.656.500	9,04%	20	5,10%
	350,000 <= x < 400,000	2.268.500	3,08%	6	1,53%
	400,000 <= x < 450,000	3.852.500	5,23%	9	2,30%
	450,000 <= x < 500,000	968.000	1,31%	2	0,51%
	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%
		73.650.085	100,00%	392	100,00%
5		Max	500.000		
		Min	41.500		
		Weighted-Average	225.342		
	Current FTV	£	%	#	%
	0% <= x < 25%	13.053.659	77,68%	335	85,46%
	25% <= x < 35%	2.254.684	13,42%	41	10,46%
	35% <= x < 45%	1.133.898	6,75%	13	3,32%
	45% <= x < 50%	110.326	0,66%	2	0,51%
	50% <= x < 55%	0	0,00%	0	0,00%
	55% <= x < 60%	0	0,00%	0	0,00%
	60% <= x < 65%	0	0,00%	0	0,00%
	65% <= x < 70%	0	0,00%	0	0,00%
	70% <= x < 75%	251.197	1,49%	1	0,26%
	75% <= x < 80%	0	0,00%	0	0,00%
	80% <= x < 85%	0	0,00%	0	0,00%
	85% <= x < 90%	0	0,00%	0	0,00%
	90% <= x < 95%	0	0,00%	0	0,00%
	95% <= x < 100%	0	0,00%	0	0,00%
	100% <= x <= 150%	0	0,00%	0	0,00%
		16.803.764	100,00%	392	100,00%
6		Max	73%		
		Min	0%		
		Weighted-Average	17%		
	Current Valuation	£	%	#	%
	0 <= x < 50,000	0	0,00%	0	0,00%
	50,000 <= x < 100,000	1.069.817	0,84%	13	3,32%
	100,000 <= x < 150,000	4.030.486	3,18%	32	8,16%
	150,000 <= x < 200,000	10.410.834	8,20%	60	15,31%
	200,000 <= x < 250,000	12.784.877	10,07%	57	14,54%
	250,000 <= x < 300,000	12.802.166	10,09%	46	11,73%
	300,000 <= x < 350,000	12.459.840	9,82%	39	9,95%
	350,000 <= x < 400,000	10.753.645	8,47%	29	7,40%
	400,000 <= x < 450,000	10.539.852	8,30%	25	6,38%
	450,000 <= x < 500,000	15.213.233	11,99%	32	8,16%
	500,000 <= x < 1,000,000	36.864.391	29,04%	59	15,05%
	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%
		126.929.141	100,00%	392	100,00%
7		Max	989.100		
		Min	67.943		
		Weighted-Average	395.013		
	Property type	£	%	#	%
	Residential (House, detached or semi-detached)	7.620.970	45,35%	160	40,82%
	Residential (Flat/Apartment)	1.539.155	9,16%	26	6,63%
	Residential (Bungalow)	229.138	1,36%	4	1,02%
	Residential (Terraced House)	7.392.845	44,00%	201	51,28%
	Other	21.656	0,13%	1	0,26%
		16.803.764	100,00%	392	100,00%
8		Max	989.100		
		Min	67.943		
		Weighted-Average	395.013		
	Geographic Region	£	%	#	%
	South East	622.287	3,70%	20	5,10%
	West Midlands	2.282.416	13,58%	60	15,31%
	South West	539.861	3,21%	18	4,59%
	North West	745.107	4,43%	29	7,40%
	Yorkshire & Humberside	2.746.098	16,34%	78	19,90%
	London	6.339.260	37,73%	105	26,79%
	East Anglia	999.491	5,95%	21	5,36%
	Wales	266.997	1,59%	5	1,28%
	East Midlands	1.203.732	7,16%	28	7,14%
	North	1.058.513	6,30%	28	7,14%
		16.803.764	100,00%	392	100,00%
9		Max	989.100		
		Min	67.943		
		Weighted-Average	395.013		

	Term		£	%	#	%
		0 <= x < 24	0	0,00%	0	0,00%
		24 <= x < 60	0	0,00%	0	0,00%
		60 <= x < 120	11.969	0,07%	5	1,28%
		120 <= x < 180	70.825	0,42%	31	7,91%
		180 <= x < 240	516.367	3,07%	27	6,89%
		240 <= x < 300	12.473.943	74,23%	279	71,17%
		300 <= x < 360	1.928.708	11,48%	27	6,89%
		360 <= x < 420	1.043.939	6,21%	13	3,32%
		420 <= x < 480	758.013	4,51%	10	2,55%
	480 <= x	0	0,00%	0	0,00%	
		16.803.764	100,00%	392	100,00%	
10		Max	468			
		Min	82			
		Weighted-Average	306			
	Seasoning		£	%	#	%
		0 <= x < 6	213	0,00%	1	0,26%
		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	75.793	0,45%	1	0,26%
		30 <= x < 36	0	0,00%	0	0,00%
		36 <= x < 42	7.579	0,05%	1	0,26%
		42 <= x < 48	3.042	0,02%	2	0,51%
		48 <= x < 54	84.836	0,50%	42	10,71%
	54 <= x < 60	0	0,00%	0	0,00%	
	60 <= x	16.632.301	98,98%	345	88,01%	
		16.803.764	100,00%	392	100,00%	
11		Max	229			
		Min	0			
		Weighted-Average	199			
	Remaining Term		£	%	#	%
		< 0	0	0,00%	0	0,00%
		0 <= x < 12	9.979	0,06%	2	0,51%
		12 <= x < 24	60.749	0,36%	6	1,53%
		24 <= x < 48	162.686	0,97%	10	2,55%
		48 <= x < 60	288.668	1,72%	9	2,30%
		60 <= x < 120	11.983.691	71,32%	291	74,23%
		120 <= x < 144	892.835	5,31%	16	4,08%
		144 <= x < 168	732.908	4,36%	11	2,81%
		168 <= x < 192	1.043.346	6,21%	20	5,10%
	192 <= x < 216	326.981	1,95%	4	1,02%	
	216 <= x < 240	540.105	3,21%	11	2,81%	
	240 <= x < 264	560.360	3,33%	9	2,30%	
	264 <= x < 288	113.710	0,68%	2	0,51%	
	288 <= x < 312	87.747	0,52%	1	0,26%	
	312 <= x	0	0,00%	0	0,00%	
		16.803.764	100%	392	100%	
12		Max	288			
		Min	7			
		Weighted-Average	107			
	Origination Year (all originated between 2005 and 2021)		£	%	#	%
		2024	-	-	-	-
		2025	-	-	-	-
		2026	-	-	-	-
		2027-	-	-	-	-
		-	-	-	-	
13	Maturity Year		£	%	#	%
		< 2031	1.140.568	6,79%	48	12,24%
		2031 - 2035	12.289.246	73,13%	287	73,21%
		2036 - 2040	1.828.422	10,88%	31	7,91%
		2041 - 2045	1.136.213	6,76%	19	4,85%
		>= 2046	409.315	2,44%	7	1,79%
		16.803.764	100,00%	392	100,00%	
14	Loan purpose		£	%	#	%
		Purchase	11.162.640	66,43%	248	63,27%
		Remortgage	5.641.124	33,57%	144	36,73%
		Other	0,00	0,00%	0	0,00%
			16.803.764	100,00%	392	100,00%

15					
	<b>Repayment Method</b>	<b>£</b>	<b>%</b>	<b>#</b>	<b>%</b>
	Rent Only	4.429	0,03%	1	0,26%
	Repayment	16.799.335	99,97%	391	99,74%
	Part & Part	0,00	0,00%	0	0,00%
		<b>16.803.764</b>	<b>100,00%</b>	<b>392</b>	<b>100,00%</b>
16					
	<b>Payment Type</b>	<b>£</b>	<b>%</b>	<b>#</b>	<b>%</b>
	Annuity	16.799.335	99,97%	391	99,74%
	Bullet	4.429	0,03%	1	0,26%
		<b>16.803.764</b>	<b>100,00%</b>	<b>392</b>	<b>100,00%</b>
17					
	<b>Rental Rate Type</b>	<b>£</b>	<b>%</b>	<b>#</b>	<b>%</b>
	Floating rate loan (for life)	16.803.764	100,00%	392	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%
		<b>16.803.763,66</b>	<b>100,00%</b>	<b>392</b>	<b>100,00%</b>
18					
	<b>Current Rental Rate Index</b>	<b>£</b>	<b>%</b>	<b>#</b>	<b>%</b>
	BoE Base Rate	16.708.306	99,43%	347	88,52%
	Standard Variable Rate	95.457	0,57%	45	11,48%
		<b>16.803.764</b>	<b>100,00%</b>	<b>392</b>	<b>100,00%</b>
19					
	<b>Current Rental Rate</b>	<b>£</b>	<b>%</b>	<b>#</b>	<b>%</b>
	0% <= x < 4%	95.457	0,57%	45	11,48%
	4% <= x < 5%	0	0,00%	0	0,00%
	5% <= x < 6%	0	0,00%	0	0,00%
	6% <= x < 7%	14.060.676	83,68%	274	69,90%
	7% <= x < 8%	2.647.630	15,76%	73	18,62%
	8% <= x < 9%	0	0,00%	0	0,00%
		<b>16.803.764</b>	<b>100,00%</b>	<b>392</b>	<b>100,00%</b>
		<b>Max</b>	7,34%		
		<b>Min</b>	0,00%		
		<b>Weighted-Average</b>	6,59%		
20					
	<b>Number Months in Arrears</b>	<b>£</b>	<b>%</b>	<b>#</b>	<b>%</b>
	0 <= x < 1	15.463.528	92,02%	376	95,92%
	1 <= x < 2	73.238	0,44%	3	0,77%
	2 <= x < 3	102.146	0,61%	2	0,51%
	3 <= x < 6	50.423	0,30%	1	0,26%
	6 <= x < 9	0	0,00%	0	0,00%
	9 <= x < 12	0	0,00%	0	0,00%
	>= 12	1.114.429	6,63%	10	2,55%
		<b>16.803.764</b>	<b>100,00%</b>	<b>392</b>	<b>100,00%</b>
		<b>Max</b>	149		
		<b>Min</b>	0		
		<b>Weighted-Average</b>	1,8		
21					
	<b>Gross Annual Income Coverage Ratio (ICR)</b>	<b>£</b>	<b>%</b>	<b>#</b>	<b>%</b>
	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%	-	-	-	-
		<b>Max</b>	-		
		<b>Min</b>	-		
		<b>Weighted-Average</b>	-		
22					
	<b>Rental Income Coverage Ratio (RICR)</b>	<b>£</b>	<b>%</b>	<b>#</b>	<b>%</b>
	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%	-	-	-	-
		<b>Max</b>	-		
		<b>Min</b>	-		
		<b>Weighted-Average</b>	-		
23					
	<b>Employment Status</b>	<b>£</b>	<b>%</b>	<b>#</b>	<b>%</b>
	Self-employed	13.397.452	79,73%	305	77,81%
	Employed	3.191.064	18,99%	78	19,90%
	Pensioner	15.098	0,09%	1	0,26%
	Other	200.150	1,19%	8	2,04%
		<b>16.803.764</b>	<b>100,00%</b>	<b>392</b>	<b>100,00%</b>

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**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	12.410.781,00	
6 month Forecast	(828.493,00)	1.026.000,00	

# TRIGGER EVENTS

31-Jul-2024

Nature of Trigger	Description of Trigger	Threshold				BREACH ( YES / NO)	Consequence of Trigger			
Asset Performance Triggers <i>The asset performance trigger is only applicable on the originated portfolio.</i>	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.			
		31-May-2024	30-Jun-2024	31-Jul-2024	Average					
	(i)	The rolling average, in respect of the three immediately preceding Collection Periods, of the ratio expressed as a percentage of:								
		(A) 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
	(ii)	The rolling average, in respect of the three immediately preceding Collection Periods, of the ratio expressed as a percentage:								
		(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		
(iii)	The rolling average, in respect of the three (3) 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%	6,59%	6,59%	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;						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;						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;						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						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;						NO		
	(k)	a Servicer Termination Event and the failure to replace the Servicer within the time period required under the Servicing Agreement;						NO		
	(l)	a Master Servicer Termination Event has occurred and is continuing;						NO		
	(m)	non-payment of the Voluntary Contribution;						NO		
	(n)	a Key Person Event.						NO		

Tranche	Advance Rate	Borrowing Base		Available to draw		Senior	Mezz
Senior	88,0%	£	11.337.854,02	£	11.337.854,02	£ 12.170.000,00	
Mezz	95,0%	£	12.239.728,77	£	12.239.728,77		£ -
Total available to draw							
Blended AR							
Utilisation							
Headroom							
Junior							

-£ 832.145,98 Principal redemption of Senior

To be redeemed on the IPD	Date	diff
---------------------------	------	------

(832.145,98) 20/08/2024 (0,00)

Total Rent receipts	£	441,308.39	
Total fees	£		
Collection on excluded accounts	£	18,169.20	collection on the long-term arrears account
Total expenses			
Total EPC			
Total Revenue Recoveries			
Less : Third Party Amounts Paid	-£	356,088.69	E344k funding cost for Feb-July completion + £12k Al-Buraq
TOTAL REVENUE RECEIPTS	**	£	103,388.90

Acquisition Payments Collections for Calculation Period		Based on Current Balance		Based on Principal Only	
Opening Outstanding Acquisition Payments		£	17,756,702.17	17,329,973.64	95457.25 COVID loans
Total Acquisition Payments receipts					
of which scheduled	£	581,844.62		581,844.62	
of which prepayment	£	363,938.91		363,938.91	
Acquisition Payments Losses/Adjustment	£	-			
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	**	£	16,810,918.64	16,384,190.11	
TOTAL Acquisition Payments RECEIPTS	**	£	945,783.53	945,783.53	
Closing Balance		£	16,803,763.66	16,382,161.65	
Difference			7,154.98	2,028.46	

Cash Flow				
Revenue Collections for Calculation Period				
Total Rent receipts	£	459,477.59	Cash Receipt in Funding Account	852,437.73
Total fees	£	-	Bank Balances as at 1 August 2024	178,611.21
Total expenses	£	-		1,031,048.94
Total EPC	£	-	Total Cash Flow	-£
Total Revenue Recoveries	£	-	Variance	18,123.49
Less : Third Party Amounts Paid	-£	356,088.69		
Total Revenue Receipt	£	103,388.90		
Acquisition Payments Collections for Calculation Period				
Opening Acquisition Payments	£	-		
Total Acquisition Payments receipts	£	-		
of which scheduled	£	581,844.62		
of which prepayment	£	363,938.91		
Acquisition Payments (Losses) / Adjustments	£	-		
Total Acquisition Payments Recoveries	£	-		
Other	£	-		
Any Payment Pursuant to any Insurance Policy	£	-		
Repurchase Proceeds of any finance by the Seller	£	-		
Total Acquisition Payment receipts	£	945,783.53		
Total Receipt	£	1,049,172.43		

NOTE: Should be included in the Available Fund-Principal. The amount was transferred to the SPV Transaction account on 15/8/2024 (included in the transfer of EUR 410,202.19 on 15/8/2024)

### Defaults ledger

[illegible]

## Loss Tracker

[illegible]

## Hedging Tracker

Notional amount sum	OB sum	Ratio
1	1	1
2	2	1
3	3	1
4	4	1
5	5	1
6	6	1
7	7	1
8	8	1
9	9	1
10	10	1
11	11	1
12	12	1
13	13	1
14	14	1
15	15	1
16	16	1
17	17	1
18	18	1
19	19	1
20	20	1
21	21	1
22	22	1
23	23	1
24	24	1
25	25	1
26	26	1
27	27	1
28	28	1
29	29	1
30	30	1
31	31	1
32	32	1
33	33	1
34	34	1
35	35	1
36	36	1
37	37	1
38	38	1
39	39	1
40	40	1
41	41	1
42	42	1
43	43	1
44	44	1
45	45	1
46	46	1
47	47	1
48	48	1
49	49	1
50	50	1
51	51	1
52	52	1
53	53	1
54	54	1
55	55	1
56	56	1
57	57	1
58	58	1
59	59	1
60	60	1
61	61	1
62	62	1
63	63	1
64	64	1
65	65	1
66	66	1
67	67	1
68	68	1
69	69	1
70	70	1
71	71	1
72	72	1
73	73	1
74	74	1
75	75	1
76	76	1
77	77	1
78	78	1
79	79	1
80	80	1
81	81	1
82	82	1
83	83	1
84	84	1
85	85	1
86	86	1
87	87	1
88	88	1
89	89	1
90	90	1
91	91	1
92	92	1
93	93	1
94	94	1
95	95	1
96	96	1
97	97	1
98	98	1
99	99	1
100	100	1

Availability Period Revenue Priority of Payments				
Description	Total Amount to be (paid)/ received	Breakdown	Amount (paid) / received	Balance
Available Revenue Funds				1,339,492.38
1 (a) first, the Senior Expenses				
1 (i) the remuneration payable to each of the Security Trustee and the Delegate and any fees (including legal fees), costs, expenses and liabilities incurred by and/or payable to it under the provisions of or in connection with the Declaration of Trust or the Deed of Charge or any other documents entered into by the Security Trustee and/or the Delegate as provided in the Declaration of Trust or the Deed of Charge and	(1,127,717.44)		(1,127,717.44)	211,774.94
TM Ireland Invoice - Security Trustee Fee		(10,547.50)	(10,547.50)	
Nubank Ltd - Reimbursement of legal fee		(730,763.94)	(730,763.94)	
Legal fee		(8,400.00)	(8,400.00)	
Barclays - Reimbursement of Legal Fees of A&O Shearman		(138,006.00)	(138,006.00)	
Barclays - Reimbursement of Final Legal Fees of A&O Shearman		(240,000.00)	(240,000.00)	
1 (ii) any amounts due and payable to any Receiver and any Apportionee of the Delegate and/or the Security Trustee in relation to the Transaction Documents				211,774.94
1 (iii) all amounts, including audit fees and company secretarial expenses, which are payable by the Trustee to third parties (including, without limitation, the Stock Exchange and Investor Relations) by the Trustee pursuant to the Declaration of Trust or the Deed of Charge and not otherwise provided for elsewhere in the Articles	(15,020.00)		(15,020.00)	196,754.94
Stock Exchange		(15,020.00)	(15,020.00)	
1 (iv) the Trustee's liability or possible liability for tax to the extent not payable from the retained profit of the Trustee; and Taxation (CIT and VAT)				196,754.94
1 (v) the remuneration payable to each of the Cash Manager, the Facility Agent, the Corporate Services Provider, the Master Servicer, the Registrar and the Account Bank and any liabilities incurred by and/or payable to any of them under the provisions of or in connection with any Transaction Document	(81,093.78)		(81,093.78)	115,661.16
TM SFCM NL Invoice - Cash Manager Fee & Facility Agent Fee		(32,870.23)	(32,870.23)	
TM UK - Corporate Service Provider Master Servicer Fee		(48,223.55)	(48,223.55)	
Registrar Fee				
Account Bank Fee				
2 (A) second, retention of such amounts as will ensure that a total aggregate amount equal to £1,200,000,000 is retained by the Trustee as its retained profit	(1,200,000)		(1,200,000)	114,461.16
3 (i) Senior Expenses				114,461.16
3 (ii) Senior Fee				114,461.16
3 (iii) any amounts payable for costs and expenses due to the Service Provider to the Servicer in accordance with the Service Agreement and				114,461.16
3 (iv) the amounts due and payable under and/or in accordance with the provision of Clause 6.5 (International Settlement) of the Subordination Agreement				114,461.16
3 (v) the amounts due and payable under and/or in accordance with the provision of Clause 6.6 (International Settlement) of the Subordination Agreement				114,461.16
4 (d) fourth, to pay any amounts due to the Swap Counterparty (excluding any Swap Subordinated Amounts)				114,461.16
5 (e) fifth, to distribute to the relevant Certificateholders in accordance with the beneficial interest evidenced by such Certificates and the directions given to the Trustee under the Subscription and Agency Agreement				
5 (i) any Profit Amounts to which the Senior Certificateholder is entitled and the Voluntary Contribution and/or payment of Interest on Costs which the Trustee has agreed to make to the Senior Certificateholder; and	(114,461.16)		(114,461.16)	
Profit Amounts		(94,926.00)	(94,926.00)	
Voluntary Contribution		(19,535.16)	(19,535.16)	
5 (ii) 0.0001 per cent. of the Profit Amounts to which each of the Mezzanine Certificate and the Subordinated Certificate is entitled	(0.07)		(0.07)	
5 (f) sixth, to the extent that the amount of Available Principal Funds on such Profit Payment Date (as determined on the Determination Date but without taking into account any amounts to be transferred from Available Revenue Funds, if any, in accordance with this paragraph) will be less than the amount required to pay in full all amounts payable under items (a) and (b)(i) of the Availability Period Principal Priority of Payments, to allocate to Available Principal Funds the lesser of (i) such amount of Available Revenue Funds as remains after applying items (a) to (e)(ii) (inclusive) of the Availability Period Revenue Priority of Payments and (ii) the amount required to pay items (a) and (b)(i) of the Availability Period Principal Priority of Payments (after taking into account the amount of the Available Principal Funds prior to the making of the transfer referred to in this item (f)), such amount to be applied on such Profit Payment Date in accordance with the Availability Period Principal Priority of Payments				
7 (g) seventh, to pay into the Liquidity Reserve Fund such amount as is required to ensure the balance standing to the credit of the Liquidity Reserve Fund is at the Liquidity Reserve Required Amount				
8 (h) eighth, to distribute to the Mezzanine Certificateholders in accordance with the beneficial interest evidenced by such Certificates and the directions given to the Trustee under the Subscription and Agency Agreement, any Profit Amounts to which the Mezzanine Certificateholder is entitled, to the extent that the same exceeds the amount paid at item (a)(vi) of this Availability Period Revenue Priority of Payments on the Mezzanine Certificate				
9 (i) ninth, to pay any Swap Subordinated Amounts				
9 (ii) Swap Subordinated Amounts				
9 (iii) in the Swap Agreement, where the Swap Provider is the Defaulting Party (as defined in the Swap Agreement)				
10 (j) tenth, to distribute to the Subordinated Certificateholders in accordance with the beneficial interest evidenced by such Certificates and the directions given to the Trustee under the Subscription and Agency Agreement, any Profit Amounts to which the Subordinated Certificateholder is entitled to the extent that the same exceeds the amount paid at item (a)(vi) of this Availability Period Revenue Priority of Payments on the Subordinated Certificate; and	(73,314.21)		(73,314.21)	
11 (k) eleventh, to distribute to the Subordinated Certificateholders (or, where the right to the Residual Amount has been detached from the Subordinated Certificates, to the Residual Detachable Certificateholders) in accordance with the beneficial interest evidenced by such Certificates and the directions given to the Trustee under the Subscription and Agency Agreement any excess remaining after all payments and distributions are made in accordance with items (a) to (j) in this Availability Period Revenue Priority of Payments				
Check Total	(1,412,806.66)	(1,412,806.66)	(1,339,492.38)	
total amount per table of payment diff			(1,339,492.38)	ok



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[illegible]

Availability Period Principal Priority of Payments				
Description		Total Amount to be (paid) received	Breakdown	Amount (paid) / received
Available Principal Funds				Balance
Please refer to tab: Available Funds				527,660.04
1	(a) first, to the extent that revenue collections are not sufficient to meet such payments or distributions, to pay or make the relevant distributions in respect of items (a) to (e)(ii) of the Availability Period Revenue Priority of Payments	(95,514.09)	(95,514.09)	(95,514.09)
2	(i) second, to distribute to the relevant Certificateholders in accordance with the beneficial interest evidenced by such Certificates and the directions given to the Trustee under the Subscription and Agency Agreement, any principal to which the Senior Certificateholders are entitled to receive under the terms of the Senior Certificates; and	(832,145.98)	(832,145.98)	(832,145.98)
3	(c) third, to distribute to the Mezzanine Certificateholders in accordance with the beneficial interest evidenced by such Certificates and the directions given to the Trustee under the Subscription and Agency Agreement, any principal to which the Mezzanine Certificateholder is entitled to receive under the terms of the Mezzanine Certificates to the extent that the same exceeds any amount of principal paid on the Mezzanine Certificate at item (b)(ii) of this Availability Period Principal Priority of Payments			0.00
4	(d) fourth, at the direction of the Subordinated Certificateholder, to deposit into the Funding Account such amounts as would not cause the balance then standing in the credit of the Funding Account to exceed £2,500,000, after deducting amounts in the Funding Account for the purposes of bonds in the Funding Account			0.00
5	(e) fifth, to distribute to the Subordinated Certificateholders in accordance with the beneficial interest evidenced by such Certificates and the directions given to the Trustee under the Subscription and Agency Agreement, any Principal to which the Subordinated Certificateholder is entitled to receive under the terms of the Subordinated Certificates to the extent that the same exceeds any amount of principal paid on the Subordinated Certificate at item (b)(iii) of this Availability Period Principal Priority of Payments (subject to (i) maintaining minimum outstanding balance on the Subordinated Certificate of at least £2,500,000, or if greater, such amount as is required to comply with the Risk Retention Requirement and (ii) such distribution not resulting in a breach of the Senior Borrowing Base Test or the Mezzanine Borrowing Base Test)			0.00
6	(f) sixth, if any excess is deposited into the Funding Account	(0.00)	(0.00)	(0.00)
Check Total		(927,660.04)	(927,660.04)	(927,660.04)
total amount per table of payment diff		ok		ok

				Invoice no. / Additional payment info	additional comment
Classification 1	Classification 2	Payment classification	Payment reference		
Principal Shortfall	Coverage	Coverage of Principal Shortfall	Coverage of Principal Shortfall (09 Jul 2024 - 19 Aug 2024)		
Senior Certificate	Principal	Principal Redemption of Senior Certificate	Principal Redemption of Senior Certificate (09 Jul 2024 - 19 Aug 2024)		
Senior Certificate	Principal	Principal Redemption of Senior Certificate	Principal Redemption of Senior Certificate (09 Jul 2024 - 19 Aug 2024)		
Mezzanine Certificate	Principal	Principal Redemption of Mezzanine Certificate	Principal Redemption of Mezzanine Certificate (09 Jul 2024 - 19 Aug 2024)		
Funding Account	Excess	Excess to Funding Account	Excess to Funding Account (09 Jul 2024 - 19 Aug 2024)		
Subordinated Certificate	Principal	Principal Redemption of Subordinated Certificate	Principal Redemption of Subordinated Certificate (09 Jul 2024 - 19 Aug 2024)		
Funding Account	Excess Fund	Excess Fund to Funding Account	Excess Fund to Funding Account (09 Jul 2024 - 19 Aug 2024)		

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