Borrowing Base Statistics - Initial Portfolio only	
Total Original Balance (£)	40.182.157
Total Current Balance (£)	12.647.766
Number of Loans	298
Number of Borrowers	417
Average Current Balance (£)	42.442
Weighted-average Original FTV (%)	77,90%
Weighted-average Current FTV (%)	31,88%
Current FTV > 60%	737.200
Weighted-average Seasoning (Months)	215
Weighted-average Remaining Term (Months)	101
Weighted-average Current Rental Rate (%)	5,32%
HPPs >= £500k (%)	0,00%
Adverse credit / CCJs (%)	0,00%
Adverse credit / CCJs 3 or more (in last 24 months) (%)	0,00%
Current FTV > 60%	5,83%
London Exposure (%)	34,54%
Maximum any other region exposure (%)	15,99%
Maximum Borrower Balance (%)	2,10%
Rent Only (%)	0,00%
ExPat/Overseas Borrowers (%)	0,34%
Self-employed (%)	20,46%
FTB Landlord (%)	0,00%
Weighted-average Margin (%)	1,33%
Weighted-average Fixed Rate Period	0,00
Performing Loans (< 30 days in arrears) (%)	87,47%
Arrears 30-90 days (%)	2,40%
Defaulted Loans (> 90 days in arrears) (%)	10,14%

1

Original Balance	£	%	#	%
x < 25,000	0	0,00%	0	0,00%
25,000 <= x < 50,000	547.652	1,36%	14	4,70%
50,000 <= x < 100,000	7.104.937	17,68%	93	31,21%
100,000 <= x < 150,000	10.278.815	25,58%	84	28,19%
150,000 <= x < 200,000	9.863.341	24,55%	58	19,46%
200,000 <= x < 250,000	6.364.312	15,84%	29	9,73%
250,000 <= x < 350,000	4.512.350	11,23%	16	5,37%
350,000 <= x < 400,000	1.107.000	2,75%	3	1,01%
400,000 <= x < 450,000	403.750	1,00%	1	0,34%
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%
	40.182.157	**100%**	**298**	**100%**

Max	403.750
Min	25.001
Average	134.839

2

Current Balance	£	%	#	%
0 < x	0	0,00%	0	0,00%
x < 25,000	1.221.028	9,65%	96	32,21%
25,000 <= x < 50,000	4.062.457	32,12%	110	36,91%
50,000 <= x < 100,000	4.937.849	39,04%	74	24,83%
100,000 <= x < 150,000	1.940.633	15,34%	16	5,37%
150,000 <= x < 200,000	0	0,00%	0	0,00%
200,000 <= x < 250,000	219.855	1,74%	1	0,34%
250,000 <= x < 350,000	265.945	2,10%	1	0,34%
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%
	12.647.766	**100%**	**298**	**100%**

Max	265.945
Min	2
Average	42.442

3

Original FTV	£	%	#	%
x < 45%	565.833	4,47%	28	9,40%
45% <= x < 50%	153.168	1,21%	5	1,68%
50% <= x < 55%	293.281	2,32%	10	3,36%
55% <= x < 60%	409.811	3,24%	13	4,36%
60% <= x < 65%	774.095	6,12%	23	7,72%
65% <= x < 70%	1.251.159	9,89%	29	9,73%
70% <= x < 75%	1.047.506	8,28%	27	9,06%
75% <= x < 80%	863.273	6,83%	23	7,72%
80% <= x < 85%	2.009.500	15,89%	46	15,44%
85% <= x < 90%	2.361.876	18,67%	48	16,11%
90% <= x < 95%	1.750.368	13,84%	29	9,73%
95% <= x < 100%	1.129.206	8,93%	16	5,37%
100% <= x < 150%	38.690	0,31%	1	0,34%
	12.647.766	**100,00%**	**298**	**100,00%**

Max	100%
Min	16%
Weighted-Average	78%

4

Original Valuation	£	%	#	%
x < 50,000	25.097	0,20%	2	0,67%
50,000 <= x < 100,000	764.521	6,04%	39	13,09%
100,000 <= x < 150,000	2.080.737	16,45%	69	23,15%
150,000 <= x < 200,000	2.553.090	20,19%	73	24,50%
200,000 <= x < 250,000	2.806.595	22,19%	51	17,11%
250,000 <= x < 300,000	2.120.985	16,77%	35	11,74%
300,000 <= x < 350,000	734.356	5,81%	11	3,69%
350,000 <= x < 400,000	989.471	7,82%	11	3,69%
400,000 <= x < 450,000	538.547	4,26%	6	2,01%
450,000 <= x < 500,000	34.367	0,27%	1	0,34%
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%
	12.647.766	**100,00%**	**298**	**100,00%**

Max	468.000
Min	42.500
Weighted-Average	220.709

5

Current FTV	£	%	#	%
x < 25%	4.878.660	38,57%	171	57,38%
25% <= x < 35%	4.445.265	35,15%	88	29,53%
35% <= x < 45%	1.314.673	10,39%	20	6,71%
45% <= x < 50%	302.061	2,39%	5	1,68%
50% <= x < 55%	350.716	2,77%	4	1,34%
55% <= x < 60%	619.191	4,90%	5	1,68%
60% <= x < 65%	202.021	1,60%	2	0,67%
65% <= x < 70%	146.077	1,15%	1	0,34%
70% <= x < 75%	123.157	0,97%	1	0,34%
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%	265.945	2,10%	1	0,34%
	12.647.766	**100,00%**	**298**	**100,00%**

Max	121%
Min	0%
Weighted-Average	32%

6

Current Valuation	£	%	#	%
x < 50,000	0	0,00%	0	0,00%
50,000 <= x < 100,000	150.699	1,19%	11	3,69%
100,000 <= x < 150,000	542.168	4,29%	27	9,06%
150,000 <= x < 200,000	1.437.737	11,37%	51	17,11%
200,000 <= x < 250,000	1.466.643	11,60%	37	12,42%
250,000 <= x < 300,000	1.437.143	11,36%	41	13,76%
300,000 <= x < 350,000	1.487.555	11,76%	31	10,40%
350,000 <= x < 400,000	790.624	6,25%	16	5,37%
400,000 <= x < 450,000	899.341	7,11%	16	5,37%
450,000 <= x < 500,000	1.337.238	10,57%	25	8,39%
500,000 <= x < 1,000,000	3.098.619	24,50%	43	14,43%
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%
	12.647.766	**100,00%**	**298**	**100,00%**

Max	918.488
Min	65.678
Weighted-Average	381.304

7

Property type	£	%	#	%
Residential (House, detached or semi-detached)	5.637.771	44,58%	120	40,27%
Residential (Flat/Apartment)	1.257.275	9,94%	24	8,05%
Residential (Bungalow)	167.115	1,32%	2	0,67%
Residential (Terraced House)	5.567.498	44,02%	151	50,67%
Multifamily House (properties with more than four units securing one underlying exposure)	0	0,00%	0	0,00%
Partial Commercial use (property is used as a residence as well as for commercial use)	0	0,00%	0	0,00%
Commercial or Business Use	0	0,00%	0	0,00%
Land Only	0	0,00%	0	0,00%
Other	18.107	0,14%	1	0,34%
	12.647.766	**100,00%**	**298**	**100,00%**

8

Geographic Region	£	%	#	%
South East	942.118	7,45%	20	6,71%
West Midlands	1.591.087	12,58%	48	16,11%
South West	467.576	3,70%	14	4,70%
North West	2.021.923	15,99%	60	20,13%
Yorkshire & Humberside	1.109.456	8,77%	31	10,40%
London	4.368.169	34,54%	73	24,50%
East Anglia	602.832	4,77%	17	5,70%
Wales	220.430	1,74%	4	1,34%
East Midlands	819.461	6,48%	19	6,38%
North	504.714	3,99%	12	4,03%
	12.647.766	**100,00%**	**298**	**100,00%**

9

Term	£	%	#	%
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	75.133	0,59%	3	1,01%
240 <= x < 300	720.383	5,70%	30	10,07%
300 <= x < 360	9.398.254	74,31%	229	76,85%
360 <= x < 420	1.525.772	12,06%	23	7,72%
420 <= x < 480	928.224	7,34%	13	4,36%
480 <= x	0	0,00%	0	0,00%
	12.647.766	**100,00%**	**298**	**100,00%**

Max	468
Min	204
Weighted-Average	317

10

Seasoning	£	%	#	%
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%	0	0,00%
48 <= x < 54	0	0,00%	0	0,00%
54 <= x < 60	0	0,00%	0	0,00%
60 <= x	12.647.766	100,00%	298	100,00%
	12.647.766	**100,00%**	**298**	**100,00%**

Max	247
Min	95
Weighted-Average	215

11

Remaining Term	£	%	#	%
0 < x	0	0,00%	0	0,00%
x < 12	44.620	0,35%	6	2,01%
12 <= x < 24	33.926	0,27%	4	1,34%
24 <= x < 48	272.116	2,15%	9	3,02%
48 <= x < 60	245.525	1,94%	11	3,69%
60 <= x < 120	9.243.161	73,08%	225	75,50%
120 <= x < 144	546.059	4,32%	7	2,35%
144 <= x < 168	845.814	6,69%	16	5,37%
168 <= x < 192	377.149	2,98%	5	1,68%
192 <= x < 216	358.914	2,84%	5	1,68%
216 <= x < 240	386.070	3,05%	4	1,34%
240 <= x < 264	229.339	1,81%	5	1,68%
264 <= x < 288	65.071	0,51%	1	0,34%
288 <= x < 312	0	0,00%	0	0,00%
312 <= x	0	0,00%	0	0,00%
	12.647.766	**100%**	**298**	**100%**

Max	270
Min	0
Weighted-Average	101

12

Origination Year (all originated between 2005 and 2021)	£	%	#	%
2005	178.706	1,41%	6	2,01%
2006	1.547.202	12,23%	50	16,78%
2007	3.985.337	31,51%	108	36,24%
2008	4.687.672	37,06%	86	28,86%
2009	2.248.849	17,78%	48	16,11%
2010	0	0,00%	0	0,00%
2011	0	0,00%	0	0,00%
2012	0	0,00%	0	0,00%
2013	0	0,00%	0	0,00%
2014	0	0,00%	0	0,00%
2015	0	0,00%	0	0,00%
2016	0	0,00%	0	0,00%
2017	0	0,00%	0	0,00%
2018	0	0,00%	0	0,00%
2019	0	0,00%	0	0,00%
2020	0	0,00%	0	0,00%
2021	0	0,00%	0	0,00%
	12.647.766	**100%**	**298**	**100%**

13

Maturity Year	£	%	#	%
< 2031	596.187	4,71%	30	10,07%
2031 - 2035	9.243.161	73,08%	225	75,50%
2036 - 2040	1.538.971	12,17%	25	8,39%
2041 - 2045	975.036	7,71%	12	4,03%
>= 2046	294.410	2,33%	6	2,01%
	12.647.766	**100,00%**	**298**	**100,00%**

14

Loan purpose	£	%	#	%
Purchase	8.476.160	67,02%	187	62,75%
Remortgage	0	0,00%	0	0,00%
Other	4.171.606	32,98%	111	37,25%
	12.647.766	**100,00%**	**298**	**100,00%**

15

Repayment Method	£	%	#	%
Rent Only	0	0,00%	0	0,00%
Repayment	12.647.766	100,00%	298	100,00%
Part & Part	0	0,00%	0	0,00%
	12.647.766	**100,00%**	**298**	**100,00%**

16

Payment Type	£	%	#	%
Bullet	0	0,00%	0	0,00%
Annuity	12.647.766	100,00%	298	100,00%
Other	0	0,00%	0	0,00%
	12.647.766	**100,00%**	**298**	**100,00%**

17

Rental Rate Type	£	%	#	%
Floating rate loan (for life)	12.647.766	100,00%	298	100,00%
2 year Fixed (reverting to floating)	0	0,00%	0	0,00%
5 year Fixed (reverting to floating)	0	0,00%	0	0,00%
	12.647.766	**100,00%**	**298**	**100,00%**

18

Current Rental Rate Index	£	%	#	%
BoE Base Rate	12.647.766	100,00%	298	100,00%
Standard Variable Rate	0	0,00%	0	0,00%
	12.647.766	**100,00%**	**298**	**100,00%**

19

Current Rental Rate	£	%	#	%
x < 4%	0	0,00%	0	0,00%
4% <= x < 5%	1.120.620	8,86%	19	6,38%
5% <= x < 6%	11.510.822	91,01%	278	93,29%
6% <= x < 7%	16.324	0,13%	1	0,34%
7% <= x < 8%	0	0,00%	0	0,00%
8% <= x < 9%	0	0,00%	0	0,00%
	12.647.766	**100,00%**	**298**	**100,00%**
Max	6,09%			
Min	4,89%			
Weighted-Average	5,32%			

20

Number Months in Arrears	£	%	#	%
x < 1	11.062.928	87,47%	275	92,28%
1 <= x < 2	172.009	1,36%	6	2,01%
2 <= x < 3	130.943	1,04%	3	1,01%
3 <= x < 6	198.408	1,57%	3	1,01%
6 <= x < 9	2	0,00%	1	0,34%
9 <= x < 12	0	0,00%	0	0,00%
x >=12	1.083.475	8,57%	10	3,36%
	12.647.766	**100,00%**	**298**	**100,00%**
Max	1164			
Min	0			
Weighted-Average	7,0			

21

Gross Annual Income Coverage Ratio (ICR)	£	%	#	%
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)	£	%	#	%
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	2.588.005	20,46%	56	18,79%
Employed	9.883.451	78,14%	236	79,19%
Pensioner	0	0,00%	0	0,00%
Unemployed	133.464	1,06%	5	1,68%
Other	42.845	0,34%	1	0,34%
	12.647.766	**100,00%**	**298**	**100,00%**

Borrowing Base Statistics - Initial Portfolio only	
Total Original Balance (£)	86.100.576
Total Current Balance (£)	85.837.494
Number of Loans	350
Number of Borrowers	467
Average Current Balance (£)	245.250
Weighted-average Original FTV (%)	68,30%
Weighted-average Current FTV (%)	67,70%
Current FTV > 60%	67.229.112
Weighted-average Seasoning (Months)	6
Weighted-average Remaining Term (Months)	314
Weighted-average Current Rental Rate (%)	6,26%
HPPs >= £500k (%)	9,87%
Adverse credit / CCJs (%)	0,51%
Adverse credit / CCJs 3 or more (in last 24 months) (%)	0,00%
Current FTV > 60%	78,32%
London Exposure (%)	54,95%
Maximum any other region exposure (%)	14,32%
Maximum Borrower Balance (%)	2,89%
Rent Only (%)	72,51%
ExPat/Overseas Borrowers (%)	5,30%
Self-employed (%)	49,61%
FTB Landlord (%)	13,42%
Weighted-average Margin (%)	2,48%
Weighted-average Fixed Rate Period (years)	4,04
Performing Loans (< 30 days in arrears) (%)	98,28%
Arrears 30-90 days (%)	1,72%
Defaulted Loans (> 90 days in arrears) (%)	0,00%

1

Original Balance	**£**	**%**	**#**	**%**
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	2.931.633	3,40%	37	10,57%
100,000 <= x < 150,000	7.642.804	8,88%	63	18,00%
150,000 <= x < 200,000	10.470.987	12,16%	60	17,14%
200,000 <= x < 250,000	8.399.699	9,76%	38	10,86%
250,000 <= x < 350,000	23.466.407	27,25%	77	22,00%
350,000 <= x < 400,000	11.175.439	12,98%	30	8,57%
400,000 <= x < 450,000	10.215.978	11,87%	24	6,86%
450,000 <= x < 500,000	3.301.964	3,84%	7	2,00%
500,000 <= x < 600,000	4.873.598	5,66%	9	2,57%
600,000 <= x < 700,000	1.872.067	2,17%	3	0,86%
700,000 <= x < 800,000	0	0,00%	0	0,00%
800,000 <= x < 1,000,000	1.750.000	2,03%	2	0,57%
	86.100.576	**100%**	**350**	**100%**

Max	900.000
Min	56.000
Average	246.002

2

Current Balance	**£**	**%**	**#**	**%**
< x	0	0,00%	0	0,00%
<= 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	3.407.442	3,97%	42	12,00%
100,000 <= x < 150,000	7.832.036	9,12%	63	18,00%
150,000 <= x < 200,000	10.068.866	11,73%	57	16,29%
200,000 <= x < 250,000	8.736.223	10,18%	39	11,14%
250,000 <= x < 350,000	23.693.358	27,60%	77	22,00%
350,000 <= x < 400,000	10.907.918	12,71%	29	8,29%
400,000 <= x < 450,000	9.415.342	10,97%	22	6,29%
450,000 <= x < 500,000	3.790.878	4,42%	8	2,29%
500,000 <= x < 600,000	4.370.268	5,09%	8	2,29%
600,000 <= x < 700,000	1.869.643	2,18%	3	0,86%
700,000 <= x < 800,000	0	0,00%	0	0,00%
800,000 <= x < 1,000,000	1.745.519	2,03%	2	0,57%
	85.837.494	**100%**	**350**	**100%**

Max	900.000
Min	53.774
Average	245.250

3

Original FTV	**£**	**%**	**#**	**%**
x < 45%	4.488.121	5,23%	21	6,00%
45% <= x < 50%	850.622	0,99%	5	1,43%
50% <= x < 55%	4.047.103	4,71%	16	4,57%
55% <= x < 60%	7.345.284	8,56%	24	6,86%
60% <= x < 65%	10.755.373	12,53%	36	10,29%
65% <= x < 70%	11.397.386	13,28%	41	11,71%
70% <= x < 75%	11.113.144	12,95%	41	11,71%
75% <= x < 80%	20.570.200	23,96%	88	25,14%
80% <= x < 85%	15.270.259	17,79%	78	22,29%
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%
	85.837.494	**100,00%**	**350**	**100,00%**

Max	80%
Min	16%
Weighted-Average	68%

4

Original Valuation	**£**	**%**	**#**	**%**
x < 50,000	0	0,00%	0	0,00%
50,000 <= x < 100,000	851.966	0,99%	13	3,71%
100,000 <= x < 150,000	3.226.345	3,76%	34	9,71%
150,000 <= x < 200,000	4.587.353	5,34%	37	10,57%
200,000 <= x < 250,000	5.655.325	6,59%	36	10,29%
250,000 <= x < 300,000	6.546.734	7,63%	35	10,00%
300,000 <= x < 350,000	4.385.040	5,11%	21	6,00%
350,000 <= x < 400,000	4.715.287	5,49%	20	5,71%
400,000 <= x < 450,000	10.386.164	12,10%	36	10,29%
450,000 <= x < 500,000	9.546.780	11,12%	31	8,86%
500,000 <= x < 750,000	27.040.078	31,50%	71	20,29%
750,000 <= x < 1,000,000	4.069.684	4,74%	8	2,29%
1,000,000 <= x < 1,500,000	3.091.205	3,60%	5	1,43%
1,500,000 <= x < 5,000,000	1.735.533	2,02%	3	0,86%
	85.837.494	**100,00%**	**350**	**100,00%**

Max	4.080.000
Min	70.000
Weighted-Average	512.556

5

Current FTV	**£**	**%**	**#**	**%**
x < 25%	889.306	1,04%	3	0,86%
25% <= x < 35%	855.673	1,00%	6	1,71%
35% <= x < 45%	3.049.015	3,55%	13	3,71%
45% <= x < 50%	1.144.690	1,33%	6	1,71%
50% <= x < 55%	4.053.420	4,72%	17	4,86%
55% <= x < 60%	8.616.279	10,04%	30	8,57%
60% <= x < 65%	13.755.985	16,03%	48	13,71%
65% <= x < 70%	7.391.641	8,61%	26	7,43%
70% <= x < 75%	19.190.529	22,36%	75	21,43%
75% <= x < 80%	19.801.721	23,07%	96	27,43%
80% <= x < 85%	7.089.236	8,26%	30	8,57%
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%
	85.837.494	**100,00%**	**350**	**100,00%**

Max	81%
Min	8%
Weighted-Average	68%

6

Current Valuation	£	%	#	%
x < 50,000	0	0,00%	0	0,00%
50,000 <= x < 100,000	772.968	0,90%	12	3,43%
100,000 <= x < 150,000	3.425.329	3,99%	36	10,29%
150,000 <= x < 200,000	4.427.168	5,16%	36	10,29%
200,000 <= x < 250,000	5.695.522	6,64%	36	10,29%
250,000 <= x < 300,000	6.752.487	7,87%	36	10,29%
300,000 <= x < 350,000	4.179.287	4,87%	20	5,71%
350,000 <= x < 400,000	5.230.064	6,09%	22	6,29%
400,000 <= x < 450,000	10.759.017	12,53%	37	10,57%
450,000 <= x < 500,000	8.599.766	10,02%	28	8,00%
500,000 <= x < 1,000,000	31.777.350	37,02%	80	22,86%
1,000,000 <= x < 1,500,000	1.637.483	1,91%	3	0,86%
1,500,000 <= x < 2,000,000	1.745.519	2,03%	2	0,57%
2,000,000 <= x < 5,000,000	835.533	0,97%	2	0,57%
	85.837.494	**100,00%**	**350**	**100,00%**

Max	4.092.978
Min	69.976
Weighted-Average	513.557

7

Property type	£	%	#	%
Residential (House, detached or semi-detached)	27.822.146	32,41%	104	29,71%
Residential (Flat/Apartment)	15.590.114	18,16%	67	19,14%
Residential (Bungalow)	448.078	0,52%	2	0,57%
Residential (Terraced House)	41.977.156	48,90%	177	50,57%
Multifamily House (properties with more than four units securing one underlying exposure)	0	0,00%	0	0,00%
Partial Commercial use (property is used as a residence as well as for commercial use)	0	0,00%	0	0,00%
Commercial or Business Use	0	0,00%	0	0,00%
Land Only	0	0,00%	0	0,00%
Other	0	0,00%	0	0,00%
	85.837.494	**100,00%**	**350**	**100,00%**

8

Geographic Region	£	%	#	%
South East	4.938.851	5,75%	18	5,14%
West Midlands	12.293.741	14,32%	68	19,43%
South West	912.456	1,06%	4	1,14%
North West	4.978.361	5,80%	29	8,29%
Yorkshire & Humberside	2.828.408	3,30%	26	7,43%
London	47.168.686	54,95%	141	40,29%
East Anglia	7.401.999	8,62%	26	7,43%
Wales	1.569.817	1,83%	14	4,00%
East Midlands	3.433.805	4,00%	21	6,00%
North	311.370	0,36%	3	0,86%
	85.837.494	**100,00%**	**350**	**100,00%**

9

Term	£	%	#	%
x < 24	0	0,00%	0	0,00%
24 <= x < 60	0	0,00%	0	0,00%
60 <= x < 120	621.198	0,72%	2	0,57%
120 <= x < 180	3.632.289	4,23%	14	4,00%
180 <= x < 240	3.672.070	4,28%	16	4,57%
240 <= x < 300	19.462.778	22,67%	72	20,57%
300 <= x < 360	24.350.868	28,37%	91	26,00%
360 <= x < 420	17.083.942	19,90%	76	21,71%
420 <= x < 480	8.337.370	9,71%	36	10,29%
480 <= x	8.676.979	10,11%	43	12,29%
	85.837.494	**100,00%**	**350**	**100,00%**

Max	480
Min	84
Weighted-Average	320

10

Seasoning	£	%	#	%
<= x < 6	46.063.079	53,66%	185	52,86%
6 <= x < 12	31.854.004	37,11%	128	36,57%
12 <= x < 18	7.920.411	9,23%	37	10,57%
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%
x >= 60	0	0,00%	0	0,00%
	85.837.494	**100,00%**	**350**	**100,00%**

Max	17
Min	0
Weighted-Average	6

11

Remaining Term	£	%	#	%
x < %	0	0,00%	0	0,00%
<= 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	3.262.801	3,80%	12	3,43%
120 <= x < 144	439.860	0,51%	1	0,29%
144 <= x < 168	794.462	0,93%	4	1,14%
168 <= x < 192	702.630	0,82%	5	1,43%
192 <= x < 216	2.083.305	2,43%	8	2,29%
216 <= x < 240	15.705.763	18,30%	55	15,71%
240 <= x < 264	2.575.615	3,00%	12	3,43%
264 <= x < 288	3.014.365	3,51%	12	3,43%
288 <= x < 312	21.572.467	25,13%	80	22,86%
x >= 312	35.686.225	41,57%	161	46,00%
	85.837.494	**100%**	**350**	**100%**

Max	480
Min	83
Weighted-Average	314

12

Origination Year	£	%	#	%
2024	3.027.458	3,53%	14	4,00%
2025	73.707.923	85,87%	299	85,43%
2026	9.102.113	10,60%	37	10,57%
2027-	0	0,00%	0	0,00%
	85.837.494	**100,00%**	**350**	**100,00%**

13

Maturity Year	£	%	#	%
prior and including 2031	0	0,00%	0	0,00%
2031 - 2035	3.262.801	3,80%	12	3,43%
2036 - 2040	1.936.952	2,26%	10	2,86%
2041 - 2045	17.049.993	19,86%	59	16,86%
2046 onwards	63.587.748	74,08%	269	76,86%
	85.837.494	**100,00%**	**350**	**100,00%**

14

Loan purpose	£	%	#	%
Purchase	38.076.194	44,36%	171	48,86%
Remortgage	47.761.299	55,64%	179	51,14%
Other	0,00	0,00%	0	0,00%
	85.837.494	**100,00%**	**350**	**100,00%**

15

Repayment Method	£	%	#	%
Rent Only	62.239.211	72,51%	223	63,71%
Repayment	23.598.283	27,49%	127	36,29%
Part & Part	0	0,00%	0	0,00%
	85.837.494	**100,00%**	**350**	**100,00%**

16

Payment Type	£	%	#	%
Rent Only	62.239.211	72,51%	223	63,71%
Repayment	23.598.283	27,49%	127	36,29%
Part & Part	0	0,00%	0	0,00%
	85.837.494	**100,00%**	**350**	**100,00%**

17

Rental Rate Type	£	%	#	%
Floating rate loan (for life)	3.326.912	3,88%	14	4,00%
2-year fixed (reverting to float)	21.809.245	25,41%	112	32,00%
5-year fixed (reverting to float)	60.701.337	70,72%	224	64,00%
	85.837.494	**100,00%**	**350**	**100,00%**

18

Current Rental Rate Index	£	%	#	%
BoE Base Rate	0	0,00%	0	0,00%
Standard Variable Rate	85.837.494	100,00%	350	100,00%
	85.837.494	**100,00%**	**350**	**100,00%**

19

Current Rental Rate	£	%	#	%
x < 4%	0	0,00%	0	0,00%
4% <= x < 5%	0	0,00%	0	0,00%
5% <= x < 6%	10.995.779	12,81%	40	11,43%
6% <= x < 7%	74.473.420	86,76%	308	88,00%
7% <= x < 8%	368.295	0,43%	2	0,57%
8% <= x < 9%	0	0,00%	0	0,00%
	85.837.494	**100,00%**	**350**	**100,00%**

Max	7,45%
Min	5,54%
Weighted-Average	6,26%

20

Number Months in Arrears	£	%	#	%
x < 1	84.358.358	98,28%	345	98,57%
1 <= x < 2	1.479.136	1,72%	5	1,43%
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%
x > 12	0	0,00%	0	0,00%
	85.837.494	**100,00%**	**350**	**100,00%**

Max	2
Min	0
Weighted-Average	0

21

Gross Annual Income Coverage Ratio (ICR)	£	%	#	%
% <= x < 45%	46.735.115,75	54,45%	237	67,71%
45% <= x < 50%	3.252.112,95	3,79%	12	3,43%
50% <= x < 55%	3.443.411,74	4,01%	12	3,43%
55% <= x < 60%	2.543.352,82	2,96%	8	2,29%
60% <= x < 65%	3.205.091,21	3,73%	10	2,86%
65% <= x < 70%	2.588.601,00	3,02%	8	2,29%
70% <= x < 75%	2.413.830,19	2,81%	9	2,57%
75% <= x < 80%	2.358.949,26	2,75%	6	1,71%
80% <= x < 85%	2.513.539,28	2,93%	7	2,00%
85% <= x < 90%	1.818.008,36	2,12%	5	1,43%
90% <= x < 95%	1.610.543,00	1,88%	4	1,14%
95% <= x < 100%	436.310,07	0,51%	1	0,29%
100% <= x < 150%	12.918.628,07	15,05%	31	8,86%
	85.837.494	**100,00%**	**350**	**100,00%**

Max	4,21
Min	0,00
Weighted-Average	0,60

22

Rental Income Coverage Ratio (RICR)	£	%	#	%
x < 50%	0	0,00%	0	0,00%
50% <= x < 60%	0	0,00%	0	0,00%
60% <= x < 70%	0	0,00%	0	0,00%
70% <= x < 80%	0	0,00%	0	0,00%
80% <= x < 90%	0	0,00%	0	0,00%
90% <= x < 100%	0	0,00%	0	0,00%
100% <= x < 110%	0	0,00%	0	0,00%
110% <= x < 120%	17.380.910	20,25%	50	14,29%
120% <= x < 130%	21.918.914	25,54%	69	19,71%
130% <= x < 140%	9.847.588	11,47%	38	10,86%
140% <= x < 150%	9.315.297	10,85%	49	14,00%
150% <= x < 160%	4.079.143	4,75%	22	6,29%
x > 160%	23.295.642	27,14%	122	34,86%
	85.837.494	**100,00%**	**350**	**100,00%**

Max	954%
Min	110%
Weighted-Average	155%

23

Employment Status	£	%	#	%
Self-employed	42.582.010	49,61%	164	46,86%
Employed	42.450.335	49,45%	181	51,71%
Pensioner	0	0,00%	0	0,00%
Unemployed	0	0,00%	0	0,00%
Other	805.148	0,94%	5	1,43%
	85.837.494	**100,00%**	**350**	**100,00%**

Portfolio Parameters (on Originated Assets)

Parameter	Status	Current status	Check to Data
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)	72,00%	68,30%	-3,70%
Maximum proportion of Assets which have an outstanding Finance Balance that is greater than or equal to £500,000	12,50%	9,87%	-2,63%
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	2,00%	0,51%	-1,49%
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	1,00%	0,00%	-1,00%
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)	250.000,00	245.249,98	-4.750,02
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	85,00%	78,32%	-6,68%
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)	55,00%	54,95%	-0,05%
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)	30,00%	14,32%	-15,68%
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)	5,50%	2,89%	-2,61%
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)	80,00%	72,51%	-7,49%
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)	30,00%	5,30%	-24,70%
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)	3,00%	2,77%	-0,23%
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)	65,00%	49,61%	-15,39%
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%	13,42%	-1,58%
Minimum Weighted Average Margin (Post-Swap)	2,1%	2,48%	0,38%
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%	1,72%	-5,28%
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 in Years	4,5 Years	4,04	-0,46
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)	5,00%	N/A	N/A

Financial Covenants			
Minimum Tangible Net worth	> £2,500,000		16.400.000,00
6 month Forecast (liquidity)	3.156.255,71		2.157.531,26
	2.452.152		

TRIGGER EVENTS	31-Jan-2026

Nature of Trigger		Description of Trigger	Threshold					BREACH (YES / NO)	Consequence of Trigger
Asset Performance Triggers *The asset performance trigger is only applicable on the originated portfolio.*		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.
				30-Nov-2025	**31-Dec-2025**	**31-Jan-2026**	**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,		854.330,86	-	1.479.135,72	777.822,19		
		divided by							
		B) the aggregate Finance Balance of the Eligible Assets as per the Profit Payment Date immediately preceding such Collection Period,		67.873.949,93	76.334.649,27	85.837.493,70	76.682.030,97		
		the "Early Delinquency Ratio" is greater than 10 per cent.;	**10,00%**	**1,26%**	**0,00%**	**1,72%**	**0,99%**	**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,		67.873.949,93	76.334.649,27	85.837.493,70	76.682.030,97		
		(the "Defaulted Ratio") is equal to or more than 2 per cent.	**2,00%**	**0,00%**	**0,00%**	**0,00%**	**0,00%**	**NO**	
	(iii)	The rolling average, in respect of the three (3) immediately preceding Collection Periods, a Weighted Average Margin (Post Swap) of the Portfolio Assets that are Eligible Assets is not less than 2.1 per cent.	**2,10%**	**2,40%**	**2,41%**	**2,48%**	**2,43%**	**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;	*please check with legal team*					**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;	*please check with legal team*					**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;	*please check with legal team*					**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	*please check with legal team*					**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;	*please check with legal team*					**NO**	
	(k)	a Servicer Termination Event and the failure to replace the Servicer within the time period required under the Servicing Agreement;	*please check with legal team*					**NO**	
	(l)	a Master Servicer Termination Event has occurred and is continuing;	*please check with legal team*					**NO**	
	(m)	non-payment of the Voluntary Contribution;						**NO**	
	(n)	a Key Person Event.	*please check with legal team*					**NO**	

Current Reporting Period	**1 - Jan-2026**	*please update on monthly basis in tab PROFIT calculation*

Availablilty period	**From**	**5-Jul-2024**	*Friday*
	To	**6-Jul-2026**	*Monday*
Return Accumulation Period	**From (including)**	**20-Jan-2026**	*Tuesday*
	To (including)	**19-Feb-2026**	*Thursday*
	DAYS	**31,00**	
Profit Payment date		**20-Feb-2026**	*Friday*
Determination date		**18-Feb-2026**	*Wednesday*
Collection Period	**From**	**1-Jan-2026**	
Collection Period	**To**	**31-Jan-2026**	

Tranche	Advance Rate	Borrowing Base	Available to draw	Senior	Mezz				To be redeemed on the IPD	Date	diff
Senior	88,0%	£ 84.080.623,91	£ 84.080.623,91	£ 83.148.359,99		£ 932.263,92	***No breach***	*Principal redemption of Senior*	*-*		*932.263,92*
Mezz	95,0%	£ 90.707.146,63	£ 90.707.146,63		£ 7.499.999,63	£ 83.207.147,00	***No breach***	*Principal redemption of Mezz*	*-*		*83.207.147,00*
Total available to draw											
Blended AR											
Utilisation											
Headroom											
Junior											

Cut-off date		
Collection Period	To	31-Jan-2026

Note :

Based on Subscription and Agency Agreement 28.06.2024

(b) The Senior Borrowing Base must not be exceeded and it will be tested on each Profit Payment Date and each time a Utilisation Request is made (the "**Senior Borrowing Base Test**").

(b) The Mezzanine Borrowing Base must not be exceeded and it will be tested on each Profit Payment Date and each time a Utilisation Request is made (the "**Mezzanine Borrowing Base Test**").

However, since the Borrowing base cut-off is on the end of the collection period, we will use the same cut-off for the Senior and Mezz balance to be compared with the Borrowing Base Amount

Total Rent receipts		£479.083,10		
Total fees		£0,00		
Collection on excluded accounts		£8.029,32	collection on the long-term arrears account	
Total expenses		£0,00	Bill payment to servicer	
Total ERC				
Total Revenue Recoveries				
Less : Third Party Amounts Paid				
TOTAL REVENUE RECEIPTS	**	**£487.112,42**		

Acquisition Payments Collections for Calculation Period		Based on Current Balance	Based on Principal Only
Opening Outstanding Acquisition Payments		£89.566.135,86	£89.349.800,58
Originations		£9.579.113,00	£9.579.113,00
Total Acquisition Payments receipts			
of which scheduled		£147.987,09	£147.987,09
of which prepayment		£41.432,91	£41.432,91
Acquisition Payments Losses/Adjustment		£0,00	£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)		£0,00	£0,00
Calculated Closing Balance	**	**£98.955.828,86**	**£98.739.493,58**
TOTAL Acquisition Payments RECEIPTS	**	**£189.420,00**	**£189.420,00**
Closing Balance		£98.485.259,40	£98.281.287,60
Difference		***£470.569,46***	***£458.205,98***

Cash Flow			
Revenue Collections for Calculation Period			
Total Rent receipts	£487.112,42	Cash Receipt	**£672.194,42**
Total fees	£0,00	Bank Balances as at 30 November 2025	**£21.305,01**
Total expenses	£0,00	Total Cash Flow	**£672.194,42**
Total ERC	£0,00	Variance	**£0,00**
Total Revenue Recoveries	£0,00		
Less : Third Party Amounts Paid	(£4.338,00)		
Total Revenue Receipt	**£482.774,42**		
Acquisition Payments Collections for Calculation Period			
Opening Acquisition Payments	£0,00		
Total Acquisition Payments receipts	£0,00		
of which scheduled	£147.987,09		
of which prepayment	£41.432,91		
Acquisition Payments (Losses) / Adjustments	£0,00		
Total Acquisition Payments Recoveries	£0,00		
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	£189.420,00		
Total Receipt	£672.194,42		

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Defaults ledger

Contract ID	Default or Ineligible flag	Principal Balance at Default	Days in arrears	Current month	Date Defaulted or became Ineligible	Loss	Date Loss Incurred
190012703	Greater than 3 months in arrears	20.876,02	724	31/10/2025	07/11/2023		
190025002	Greater than 3 months in arrears	42.004,01	168	31/10/2025	16/05/2025		
190074104	Greater than 3 months in arrears	63.822,12	101	31/10/2025	22/07/2025		
190085604	Greater than 3 months in arrears	265.945,21	4.813	31/10/2025	27/08/2012		
190090808	Greater than 3 months in arrears	53.769,61	509	31/10/2025	09/06/2024		
190137705	Greater than 3 months in arrears	82.362,65	753	31/10/2025	09/10/2023		
190138404	Greater than 3 months in arrears	146.076,82	1.189	31/10/2025	30/07/2022		
190142103	Greater than 3 months in arrears	219.854,50	1.452	31/10/2025	09/11/2021		
190151900	Greater than 3 months in arrears	1,68	245	31/10/2025	28/02/2025		
190156103	Greater than 3 months in arrears	96.302,27	954	31/10/2025	22/03/2023		
190165410	Greater than 3 months in arrears	123.156,68	2.034	31/10/2025	06/04/2020		
190175906	Greater than 3 months in arrears	63.505,27	506	31/10/2025	12/06/2024		
190185302	Greater than 3 months in arrears	92.581,78	92	31/10/2025	31/07/2025		
190060202	Greater than 3 months in arrears	11.625,89	457	31/10/2025	31/07/2024		

Loss Tracker

Contract ID	Contract Maturity Date	Default Date	Outstanding Principal Amount at Default	Disposal Date	Disposal Amount	Loss €	Loss %

Hedging Tracker

Notional amount sum	OB sum	Ratio
83.714.911,00	85.837.493,70	0,9752721

Swap ID	Original notional amount	Final maturity date	Trade date	Fixed Rate
ldn0893e36d / 75256247B	£ 1.838.250	20/12/2029	23/12/2024	4,1760%
ldn08b4054f / 75672383B	£ 2.876.096	20/02/2030	14/02/2025	4,0640%
ldn08c50a86 / 75915539B	£ 3.424.500	20/03/2030	11/03/2025	4,0940%
ldn08def2d3 / 76257585B	£ 4.711.221	23/04/2030	15/04/2025	3,9170%
LDN08F18E9D / 76508014b	£ 3.896.403	20/05/2030	15/05/2025	3,9650%
ldn0907e52e / 76811793B	£ 4.367.838	20/06/2030	18/06/2025	3,8380%
ldn091a20c5 / 77028697B	£ 8.122.782	22/07/2030	17/07/2025	3,8600%
ldn092d9865 / 77291021B	£ 5.800.690	20/08/2030	18/08/2025	3,8180%
ldn0942ce62 / 77585503B	£ 4.749.319	17/09/2030	20/09/2025	3,7750%
ldn09562ce4 / 77910300B	£ 5.996.378	20/10/2030	20/10/2025	3,7060%
ldn096afeb2 / 78241204B	£ 11.726.507	20/11/2030	20/11/2025	3,7450%
ldn097d917c / 78551055B	£ 8.539.686	20/12/2030	20/12/2025	3,6550%
ldn098cbe80 / 78810122B	£ 8.959.068	20/01/2031	22/12/2025	3,6030%
ldn099fbbe6 / 79094026B	£ 8.706.173	20/02/2031	20/02/2026	3,5800%

Availability Period Revenue Priority of Payments

		Description	Total Amount to be (paid)/ received	Breakdown	Amount (paid) / received	Balance	Classification 1	Classification 2	Payment classification	Payment reference	Invoice no. / Additional payment info	additional comment
		Available Revenue Funds *Please refer to tab : Available Funds*				598.995,38						
1	(a)	first, the "Senior Expenses":										
1 (i)	(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	(75.000,00)		(75.000,00)	523.995,38						
		TM Ireland invoice - Security Trustee Fee		-	-		SPV Costs		TM Ireland invoice - Security Trustee Fee	TM Ireland invoice - Security Trustee Fee - Invoice No :	-	
		Rockstead - AUP		-	-		SPV Costs		Rockstead - AUP	Rockstead Ltd -Offa - REF : Invoice No.	-	
		Legal fee		-	-		SPV Costs		Legal fee	Project Victoria - legal fees	-	
		Barclays - Reimbursement of Legal Fees of A&O Shearman		-	-		SPV Costs		Barclays - Reimbursement of Legal Fees of A&O Shearman	#N/A	#N/A	
		Barclays - Reimbursement of Final Legal Fees of A&O Shearman		-	-		SPV Costs		Barclays - Reimbursement of Final Legal Fees of A&O Shearman	Barclays - Invoice No.	-	
		Barclays - Upfront Fee		(75.000,00)	(75.000,00)		SPV Costs		Barclays - Upfront Fee	OFFA LIMITED UPFRONT FEE	-	
		Barclays - Reimbursement of August legal fees -Project Victoria		-	-		SPV Costs		Barclays - Reimbursement of August legal fees -Project Victoria	Barclays - Invoice No.BCP2540487/4952	-	
				-	-		SPV Costs					
				-	-		SPV Costs					
				-	-		SPV Costs					
				-	-		SPV Costs					
				-	-		SPV Costs					
1 (ii)	(ii)	any amounts due and payable to any Receiver and any Appointee of the Delegate and/or the Security Trustee in relation to the Transaction Documents;	-		-	523.995,38						
				-	-		SPV Costs					
				-	-		SPV Costs					
				-	-		SPV Costs					
1 (iii)	(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 incurred without breach by the Trustee pursuant to the Declaration of Trust or the Deed of Charge and not provided for payment elsewhere	(855,00)		(855,00)	523.140,38						
		Audit fee		-	-		SPV Costs		Audit fee	Jerroms Business Solutions Limited No.	-	
		Stock Exchange		(855,00)	(855,00)		SPV Costs		Stock Exchange	LSEG Invoice -billing account no. 5088032568_1135103 - Inv No.2360026000004515 - Contract Ref.141370	236002600000451 5	
				-	-		SPV Costs					
				-	-		SPV Costs					
1 (iv)	(iv)	the Trustee's liability or possible liability for tax to the extent not payable from the retained profit of the Trustee; and	-		-	523.140,38						
		Taxation (CIT and VAT)		-	-		SPV Costs		Taxation (CIT and VAT)	-	-	
							SPV Costs					
				-	-		SPV Costs					
							SPV Costs					
1 (v)	(v)	the remuneration payable to each of the Cash Manager, the Facility Agent, the Corporate Services Provider, the Master Servicer, the Registrar and the	(55.373,35)		(55.373,35)	467.767,03						
		TM SFCM NL Invoice - Cash Manager Fee & Facility Agent Fee		-	-		SPV Costs		TM SFCM NL Invoice - Cash Manager Fee & Facility Agent Fee	TM SFCM NL Invoice - Cash Manager Fee & Facility Agent Fee - Invoice No.		
		TM UK - Corporate Service Provider		(40.373,35)	(40.373,35)		SPV Costs		TM UK - Corporate Service Provider	TM UK - Corporate Service Provider - Invoice No. 26-80417	26-80417	
		Master Servicer Fee		(15.000,00)	(15.000,00)		SPV Costs		Master Servicer Fee	Master Servicer Fee - Invoice No :OFFA050226 - Jan 2026 - Monthly Servicing Fee	OFFA050226	
		Register fee		-	-		SPV Costs		Register fee	-	-	
		Account Bank Fee		-	-		SPV Costs		Account Bank Fee			
		Master Servicer Fees		-	-		SPV Costs		Master Servicer Fees	Master Servicer Fees - Invoice No.: - 07/07/2025 to 17/10/2025		
				-	-		SPV Costs					
				-	-		SPV Costs					
				-	-		SPV Costs					
2	(b)	second, retention of such amounts as will ensure that a total aggregate amount equal to £1,200 per annum is retained by the Trustee as its retained profit;	-	-	-	467.767,03	Retained Profit		Retained Profit			
							SPV Costs					
3	(c)	third, to pay										
3 (i)	(i)	Servicing Fee	-	-	-	467.767,03	SPV Costs		Servicing Fee	BOI - Recovery of professional charges for the supply of services from HML (November 2024), Invoice No.OUD003	-	
3 (ii)	(ii)	any amounts representing costs and expenses due of the Servicer payable to the Servicer in accordance with the Servicing Agreement; and	-		-	467.767,03						
				-	-		SPV Costs					
				-	-		SPV Costs					
				-	-		SPV Costs					
3 (iii)	(iii)	the amounts due and payable under and in accordance with the provision of Clause 9.6 (Transitional Servicing) of the BoI Sale Agreement; *9.6 The Seller has and shall maintain during the period up until the Migration Date valid permission to administer a home purchase plan pursant to Article 63*	-		-	467.767,03						
				-	-							
				-	-		SPV Costs					
				-	-		SPV Costs					
4	(d)	fourth, to pay any amounts due to the Swap Counterparty (excluding any Swap Subordinated Amounts);	(5.944,25)		(5.944,25)	461.822,78	Swap fee		Swap expenses paid to swap			
				(394,97)	394,97		Swap fee - Trade ref			Swap fee - Trade ref Idn0907e52e / 76811793B (20-Jan-2026 -		
				(176,07)	571,04		Swap fee - Trade ref Idn0942ce62 / 77585503B			Swap fee - Trade ref Idn0942ce62 / 77585503B (20-Jan-2026 - 20-Feb-2026)		
				(885,75)	1.456,79		Swap fee - Trade ref Idn091a20c5 / 77028697B			Swap fee - Trade ref Idn091a20c5 / 77028697B (20-Jan-2026 - 20-Feb-2026)		
				(426,07)	1.882,86		Swap fee - Trade ref Idn092d9865 / 77291021B			Swap fee - Trade ref Idn092d9865 / 77291021B (20-Jan-2026 - 20-Feb-2026)		
				(771,05)	2.653,91		Swap fee - Trade ref Idn08f18e9d / 76508014B			Swap fee - Trade ref Idn08f18e9d / 76508014B (20-Jan-2026 - 20-Feb-2026)		
				(740,11)	3.394,02		Swap fee - Trade ref Idn08def2d3 / 76257585B			Swap fee - Trade ref Idn08def2d3 / 76257585B (20-Jan-2026 - 20-Feb-2026)		
				-	-							
				(808,81)	4.202,83		Swap fee - Trade ref Idn08b4054f / 75672383B			Swap fee - Trade ref Idn08b4054f / 75672383B (20-Jan-2026 - 20-Feb-2026)		
				(1.052,47)	5.255,30		Swap fee - Trade ref Idn08c50a86 / 75915539B			Swap fee - Trade ref Idn08c50a86 / 75915539B (20-Jan-2026 - 20-Feb-2026)		
				(688,95)	5.944,25		Swap fee - Trade ref Idn0893e36d / 75256247B			Swap fee - Trade ref Idn0893e36d / 75256247B (20-Jan-2026 - 20-Feb-2026)		
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										
5 (i)	(i)	any Profit Amounts to which the Senior Certificate is entitled and the Voluntary Contribution and/or payment of Increased Costs which the Trustee has agreed	(407.112,71)		(407.112,71)	54.710,07						
		Profit Amounts		(392.138,18)	(392.138,18)		Senior Certificate	Profit Amounts	Profit Amounts of Senior Certificate	Profit Amounts of Senior Certificate (20 Jan 2026 - 19 Feb 2026)	GSU / OFFA BTL LIMITE / 3001360329	
		Voluntary Contribution		(14.974,53)	(14.974,53)		Senior Certificate	Voluntary Contribution	Voluntary Contribution of Senior Certificate	Voluntary Contribution of Senior Certificate (20 Jan 2026 - 19 Feb 2026)		
					-							
					-							
					-							
5 (ii)	(ii)	0.0001 per cent. of the Profit Amounts to which each of the Mezzanine Certificate and the Subordinated Certificate is entitled	(0,39)	(0,39)	(0,39)	54.709,68	Mezzanine Certificate	Profit Amounts	Profit Amounts of Mezzanine Certificate	Profit Amounts of Mezzanine Certificate (20 Jan 2026 - 19 Feb 2026)		
6	(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	-	-	-	54.709,68	Principal Shorfall	Coverage	Coverage of Principal Shorfall	Coverage of Principal Shorfall (20 Jan 2026 - 19 Feb 2026)		
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;	-	-	-	54.709,68	Replenish Liquidity Reserve Account	Replenishment	Replenish Reserve Account to Liquidity Reserve Required Amount	Replenish Reserve Account to Liquidity Reserve Required Amount (20 Jan 2026 - 19 Feb 2026)		
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	(54.492,82)	(54.492,82)	(54.492,82)	216,86	Mezzanine Certificate	Profit Amounts	Profit Amounts of Mezzanine Certificate	Profit Amounts of Mezzanine Certificate (20 Jan 2026 - 19 Feb 2026)		
9	(i)	nineth, to pay any Swap Subordinated Amounts; *"Swap Subordinated Amounts" means any termination amount due from the Trustee to the Swap Counterparty arising out of an Event of Default (as defined*	-	-	-	216,86	Swap Subordinated Amount		Swap Subordinated Amount	Swap Subordinated Amount (20 Jan 2026 - 19 Feb 2026)		
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	(1.354.484,39)	(1.354.484,39)	(216,86)	-	Subordinated Certifcate	Profit Amounts	Profit Amounts of Subordinated Certifcate	Profit Amounts of Subordinated Certifcate (20 Jan 2026 - 19 Feb 2026)		
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	-	-	-	-	Subordinated Certifcate	Residual Amount	Residual Amount of Subordinated Certifcate	Residual Amount of Subordinated Certifcate (20 Jan 2026 - 19 Feb 2026)		

Check			
Total	***(1.953.262,91)***	***(1.953.262,91)***	***(598.995,38)***
	ok		
total amount per table of payment			***(598.995,38)***
diff			***-*** ***ok***

Summary table

CLASSIFICATION	DESCRIPTION	PAYABLE TO	BENEFICIARY BANK	IBAN / ACCOUNT	SORT CODE	BIC/SWIFT	CCY	AMOUNT (in CCY)	AMOUNT (in GBP)	PAYMENT REFERENCE
SPV Costs	TM Ireland invoice - Security Trustee Fee	Trustmoore Ireland Limited	AIB	IE81 AIBK 93 2086 7591 4086	-	AIBKIE2DXXX	EUR	-	-	
SPV Costs	Audit fee	Jerroms Business Solutions Limited	BARCLAYS BANK PLC	Account number: 14008456 / IBAN: GB	40 47 11	HBUKGB4B	GBP	-	-	
SPV Costs	Stock Exchange	London Stock Exchange Plc.,					GBP	855,00	855,00	LSEG Invoice -billing account no. 5088032568_1135103 - Inv No 2360026000004515 - Contract Ref. 141370
SPV Costs	Taxation (CIT and/ VAT)	-	-	-	-	-	GBP	-	-	
SPV Costs	TM SFCM NL Invoice - Cash Manager Fee & Facility Agent Fee	Trustmoore SFCM Netherlands B.V.	ABN AMRO Bank N.V.	NL24 ABNA 010 496 1597	-	ABNANL2A	EUR	-	-	
SPV Costs	TM UK - Corporate Service Provider	Trustmoore (UK) Ltd.	THE CURRENCY CLOUD LTD	GB76 TCCL 0414 0454 3464 60	-	TCCLGB3L	GBP	40.373,35	40.373,35	TM UK - Corporate Service Provider - Invoice No :26-80417
SPV Costs	Master Servicer Fee	Mars Capital Finance Limited	BARCLAYS BANK PLC	GB54 BARC 2019 9070 8545 22	201990	BARCGB22	GBP	15.000,00	15.000,00	Master Servicer Fee - Invoice No :OFFA050226 - Jan 2026 - Monthly Servicing Fee
SPV Costs	Register fee	-	-	-	-	-	GBP	-	-	
SPV Costs	Account Bank Fee	-	-	-	-	-	GBP	-	-	
SPV Costs	Master Servicer Fees	Shakespeare Martineau LLP	National Westminster Bank Plc	GB21 NWBK 6002 3501 4061 75	60-02-35	NWBK GB 2L	GBP	-	-	
SPV Costs	Servicing Fee	THE GOV & CO BOI	National Westminster Bank Plc	Account No : 41734580	56-00-05	-	GBP	-	-	
SPV Costs	Rockstead - Due Diligence Bank of Ireland portfolio	Rockstead Ltd	Lloyds Bank	GB16 LOYD 3095 8957 8742 68	30-95-89	LOYDGB21041	GBP	-	-	
SPV Costs	Legal fee	Barclays Bank PLC	Barclays Bank Plc	GB91 BARC 2032 5380 8998 87	20-00-00	BARCGB22	GBP	-	-	
SPV Costs	Barclays - Reimbursement of Legal Fees of A&O Shearman	Barclays Bank PLC					GBP	-	-	
SPV Costs	Barclays - Reimbursement of August legal fees -Project Victoria	Barclays Bank PLC					GBP	-	-	
SPV Costs	Barclays - Upfront Fee	Barclays Bank Plc, Loan Operations	Barclays Bank Plc	Account No : 88294968	20-00-34	BARCGB22	GBP	75.000,00	75.000,00	OFFA LIMITED UPFRONT FEE
SPV Costs	Rockstead - AUP	Rockstead Ltd	Lloyds Bank	GB16 LOYD 3095 8957 8742 68	30-95-89	LOYDGB21041	GBP	-	-	
SPV Costs	Swap fee - Trade ref ldn0907e52e / 76811793B	Barclays Bank PLC London	Barclays Bank PLC	Correspondent Account: /SC200000/00152021		BARCGB22XXX	GBP	394,97	394,97	Swap fee - Trade ref ldn0907e52e / 76811793B (20-Jan-2026 - 20-Feb-2026)
SPV Costs	Swap fee - Trade ref ldn0942ce62 / 77585503B	Barclays Bank PLC London	Barclays Bank PLC	Correspondent Account: /SC200000/00152021		BARCGB22XXX	GBP	176,07	176,07	Swap fee - Trade ref ldn0942ce62 / 77585503B (20-Jan-2026 - 20-Feb-2026)
SPV Costs	Swap fee - Trade ref ldn091a20c5 / 77028697B	Barclays Bank PLC London	Barclays Bank PLC	Correspondent Account: /SC200000/00152021		BARCGB22XXX	GBP	885,75	885,75	Swap fee - Trade ref ldn091a20c5 / 77028697B (20-Jan-2026 - 20-Feb-2026)
SPV Costs	Swap fee - Trade ref ldn092d9865 / 77291021B	Barclays Bank PLC London	Barclays Bank PLC	Correspondent Account: /SC200000/00152021		BARCGB22XXX	GBP	426,07	426,07	Swap fee - Trade ref ldn092d9865 / 77291021B (20-Jan-2026 - 20-Feb-2026)
SPV Costs	Swap fee - Trade ref ldn08f18e9d / 76508014B	Barclays Bank PLC London	Barclays Bank PLC	Correspondent Account: /SC200000/00152021		BARCGB22XXX	GBP	771,05	771,05	Swap fee - Trade ref ldn08f18e9d / 76508014B (20-Jan-2026 - 20-Feb-2026)
SPV Costs	Swap fee - Trade ref ldn08def2d3 / 76257585B	Barclays Bank PLC London	Barclays Bank PLC	Correspondent Account: /SC200000/00152021		BARCGB22XXX	GBP	740,11	740,11	Swap fee - Trade ref ldn08def2d3 / 76257585B (20-Jan-2026 - 20-Feb-2026)
SPV Costs	Swap fee - Trade ref ldn08b4054f / 75672383B	Barclays Bank PLC London	Barclays Bank PLC	Correspondent Account: /SC200000/00152021		BARCGB22XXX	GBP	808,81	808,81	Swap fee - Trade ref ldn08b4054f / 75672383B (20-Jan-2026 - 20-Feb-2026)
SPV Costs	Swap fee - Trade ref ldn08c50a86 / 75915539B	Barclays Bank PLC London	Barclays Bank PLC	Correspondent Account: /SC200000/00152021		BARCGB22XXX	GBP	1.052,47	1.052,47	Swap fee - Trade ref ldn08c50a86 / 75915539B (20-Jan-2026 - 20-Feb-2026)
SPV Costs	Swap fee - Trade ref ldn0893e36d / 75256247B	Barclays Bank PLC London	Barclays Bank PLC	Correspondent Account: /SC200000/00152021		BARCGB22XXX	GBP	688,95	688,95	Swap fee - Trade ref ldn0893e36d / 75256247B (20-Jan-2026 - 20-Feb-2026)
SPV Costs								-	-	
SPV Costs								-	-	
SPV Costs								-	-	
SPV Costs								-	-	
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SPV Costs								-	-	
SPV Costs								-	-	
SPV Costs								-	-	
Retained Profit	Retained Profit						GBP	-	-	
Swap Fee	Swap expenses paid to swap counterparty									
Profit Amount	Profit Amounts of Senior Certificate	Barclays Bank Plc, Loan Operations	BARCLAYS BANK PLC,GSU LONDON	Account No. 88294968	20-00-34	BARCGB22	GBP	392.138,18	392.138,18	GSU / OFFA BTL LIMITE / 3001360329 - Profit Amounts of Senior
Voluntary Contribution	Voluntary Contribution of Senior Certificate	Barclays Bank Plc, Loan Operations	BARCLAYS BANK PLC,GSU LONDON	Account No. 88294968	20-00-34	BARCGB22	GBP	14.974,53	14.974,53	Voluntary Contribution of Senior Certificate (20 Jan 2026 - 19 Feb 2026)
Profit Amount	Profit Amounts of Mezzanine Certificate	Cur8 Capital Limited	GB19 TRWI 2314 7094 2404 03	Account No. 94240403	23-14-70	TRWIGB2LXXX	GBP	54.493,21	54.493,21	Profit Amounts of Mezzanine Certificate (20 Jan 2026 - 19 Feb 2026)
Profit Amount	Profit Amounts of Subordinated Certifcate	Offa Operations Ltd	BARCLAYS BANK PLC	Acc no. 03566102 / GB26 BARC 2000 0003 5661 02	20-00-00	BARCGB22	GBP	216,86	216,86	Profit Amounts of Subordinated Certifcate (20 Jan 2026 - 19 Feb 2026)
Coverage	Coverage of Principal Shorfall						GBP	-	-	Coverage of Principal Shorfall (20 Jan 2026 - 19 Feb 2026)
Replenish Liquidity Reserve Account	Replenish Reserve Account to Liquidity Reserve Required Amount						GBP	-	-	Replenish Reserve Account to Liquidity Reserve Required Amount (20 Jan 2026 - 19 Feb 2026)
Swap Subordinated Amount	Swap Subordinated Amount						GBP	-	-	Swap Subordinated Amount (20 Jan 2026 - 19 Feb 2026)
Residual Amount	Residual Amount of Subordinated Certifcate						GBP	-	-	Residual Amount of Subordinated Certifcate (20 Jan 2026 - 19 Feb 2026)

Availability Period Principal Priority of Payments

		Description	Total Amount to be (paid)/ received	Breakdown	Amount (paid) / received	Balance	Classification 1	Classification 2	Payment classification	Payment reference	Invoice no. / Additional payment info	additional comment
		Available Principal Funds *Please refer to tab : Available Funds*				**189.420,00**						
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)(i) of the Availability Period Revenue Priority of Payments;	-	-	-	189.420,00	*Principal Shorfall*	*Coverage*	*Coverage of Principal Shorfall*	*Coverage of Principal Shorfall (20 Jan 2026 - 19 Feb 2026)*		
2	(b)	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:										
2 (i)	(i)	any principal to which the Senior Certificateholders are entitled to receive under the terms of the Senior Certificates; and	-		-	189.420,00						
				-	-		*Senior Certificate*	*Principal Redemption*	*Principal Redemption of Senior Certificate*	*Principal Redemption of Senior Certificate (20 Jan 2026 - 19 Feb 2026)*		
					-							
					-							
					-							
2 (ii)	(ii)	0.0001 per cent. of any principal to which the Mezzanine Certificateholders and the Subordinated Certificateholders (respectively) are entitled to receive under the terms of the Mezzanine Certificates and the Subordinated Certificates;	-	-	-	189.420,00	*Mezzanine Certificate*	*Principal Redemption*	*Principal Redemption of Mezzanine Certificate*	*Principal Redemption of Mezzanine Certificate (20 Jan 2026 - 19 Feb 2026)*		
3	(c)	(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.	-	-	-	189.420,00	*Mezzanine Certificate*	*Principal Redemption*	*Principal Redemption of Mezzanine Certificate*	*Principal Redemption of Mezzanine Certificate (20 Jan 2026 - 19 Feb 2026)*		
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 to the credit of the Funding Account to exceed £3,000,000, after applying amounts in the Funding Account for the purposes of funding entry into HPP	-		-	189.420,00	*Funding Account*	*Deposit*	*Deposit to Funding Account*	*Deposit to Funding Account (20 Jan 2026 - 19 Feb 2026)*		
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)(ii) 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);	(189.420,00)	(189.420,00)	(189.420,00)	-	*Subordinated Certifcate*	*Principal Redemption*	*Principal Redemption of Subordinated Certifcate*	*Principal Redemption of Subordinated Certifcate (20 Jan 2026 - 19 Feb 2026)*		
6	(f)	sixth, if any excess, to deposit into the Funding Account.	-	-	-	-	*Funding Account*	*Excess Fund*	*Excess Fund to Funding Account*	*Excess Fund to Funding Account (20 Jan 2026 - 19 Feb 2026)*		

	Total Amount to be (paid)/ received	Breakdown	Amount (paid) / received	
Check				
Total	*(189.420,00)*	*(189.420,00)*	*(189.420,00)*	
	ok			
total amount per table of payment			*(189.420,00)*	
diff			*-*	***ok***

Summary table

CLASSIFICATION	DESCRIPTION	PAYABLE TO	BENEFICIARY BANK	IBAN / ACCOUNT	SORT CODE	BIC/SWIFT	CCY	AMOUNT (in CCY)	AMOUNT (in GBP)	PAYMENT REFERENCE
Coverage	Coverage of Principal Shorfall						GBP	-	-	Coverage of Principal Shorfall (20 Jan 2026 - 19 Feb 2026)
Principal Redemption	Principal Redemption of Senior Certificate	Barclays Bank Plc, Loan Operations	BARCLAYS BANK PLC,GSU LONDON	Account No. 88294968	20-00-34	BARCGB22	GBP	-	-	Principal Redemption of Senior Certificate (20 Jan 2026 - 19 Feb 2026)
Principal Redemption	Principal Redemption of Mezzanine Certificate	Cur8 Capital Limited	GB19 TRWI 2314 7094 2404 03	Account No. 94240403	23-14-70	TRWIGB2LXXX	GBP	-	-	Principal Redemption of Mezzanine Certificate (20 Jan 2026 - 19 Feb 2026)
Principal Redemption	Principal Redemption of Subordinated Certifcate					BARCGB22	GBP	189.420,00	189.420,00	
Junior Funding needed to cover the shortfall							GBP	(63.750,00)	(63.750,00)	
Principal Redemption	Principal Redemption of Subordinated Certifcate	Offa Operations Ltd	BARCLAYS BANK PLC	Acc no. 03566102 / GB26 BARC 2000 0003 5661 02	20-00-00	BARCGB22	GBP	125.670,00	125.670,00	Principal Redemption of Subordinated Certifcate (20 Jan 2026 - 19 Feb 2026)
Deposit	Deposit to Funding Account	OFFA BTL LIMITED	BARCLAYS BANK PLC	Account No. 03071731	20-00-00	BARCGB22	GBP	-	-	Deposit to Funding Account (20 Jan 2026 - 19 Feb 2026)
Excess Fund	Excess Fund to Funding Account	OFFA BTL LIMITED	BARCLAYS BANK PLC	Account No.03071731	20-00-00	BARCGB22	GBP	-	-	Excess Fund to Funding Account (20 Jan 2026 - 19 Feb 2026)