

IMPORTANT NOTICE

NOT FOR DISTRIBUTION TO ANY U.S. PERSON OR TO ANY PERSON OR ADDRESS IN THE UNITED STATES

IMPORTANT: You must read the following before continuing. The following applies to the final terms attached to this electronic transmission, and you are therefore advised to read this carefully before reading, accessing or making any other use of the final terms. In accessing the final terms, you agree to be bound by the following terms and conditions, including any modifications to them any time you receive any information from us as a result of such access.

NOTHING IN THIS ELECTRONIC TRANSMISSION CONSTITUTES AN OFFER TO SELL OR THE SOLICITATION OF AN OFFER TO BUY SECURITIES IN THE UNITED STATES OR ANY OTHER JURISDICTION WHERE IT IS UNLAWFUL TO DO SO. THE SECURITIES HAVE NOT BEEN, AND WILL NOT BE, REGISTERED UNDER THE UNITED STATES SECURITIES ACT OF 1933, AS AMENDED (THE **SECURITIES ACT**), OR THE SECURITIES LAWS OR "BLUE SKY" LAWS OF ANY STATE OR OTHER JURISDICTION OF THE UNITED STATES AND THEREFORE MAY NOT BE OFFERED, SOLD, RESOLD OR DELIVERED WITHIN THE UNITED STATES OR TO, OR FOR THE ACCOUNT OR BENEFIT OF, U.S. PERSONS (AS DEFINED IN REGULATION S (**REGULATION S**) UNDER THE SECURITIES ACT), EXCEPT PURSUANT TO AN EXEMPTION FROM, OR IN A TRANSACTION NOT SUBJECT TO, THE REGISTRATION REQUIREMENTS OF THE SECURITIES ACT AND ANY APPLICABLE STATE OR LOCAL SECURITIES LAWS. ACCORDINGLY, THE NOTES ARE BEING OFFERED AND SOLD OUTSIDE THE UNITED STATES TO PERSONS OTHER THAN U.S. PERSONS IN RELIANCE ON REGULATION S. IN ADDITION, THE ISSUER HAS NOT BEEN AND WILL NOT BE REGISTERED UNDER THE UNITED STATES INVESTMENT COMPANY ACT OF 1940, AS AMENDED. THE NOTES ARE NOT TRANSFERABLE EXCEPT UPON SATISFACTION OF CERTAIN CONDITIONS AS DESCRIBED UNDER "TRANSFER RESTRICTIONS AND INVESTOR REPRESENTATIONS" IN THE BASE PROSPECTUS, AS SUPPLEMENTED BY THE SUPPLEMENTAL PROSPECTUS DATED 21 NOVEMBER 2022.

UK MiFIR product governance / target market – The final terms in respect of any notes will include a legend entitled "UK MiFIR product governance / Professional investors and ECPs only target market" which will outline the target market assessment in respect of the notes and which channels for distribution of the notes are appropriate. Any person subsequently offering, selling or recommending the notes (a **UK distributor**) should take into consideration the target market assessment; however, a UK distributor subject to the FCA Handbook Product Intervention and Product Governance Sourcebook (the **UK MiFIR Product Governance Rules**) is responsible for undertaking its own target market assessment in respect of the notes (by either adopting or refining the target market assessment) and determining appropriate distribution channels.

A determination will be made in relation to each issuance of notes under the base prospectus about whether, for the purpose of the UK MiFIR Product Governance Rules, any dealer subscribing for any notes is a manufacturer in respect of such notes, but otherwise neither the Arranger nor the dealers nor any of their respective affiliates will be a manufacturer for the purpose of the UK MiFIR Product Governance Rules.

MIFID II product governance / Professional investors and ECPs only target market – The final terms in respect of any notes will include a legend entitled "MiFID II product governance / Professional investors and ECPs only target market" which will outline the target market assessment in respect of the notes and which channels for distribution of the notes are appropriate. Any person subsequently offering, selling or recommending the notes (a **distributor**) should take into consideration the target market assessment; however, a distributor subject to Directive 2014/65/EU (as amended, **MiFID II**) is responsible for undertaking its own target market assessment in respect of the notes (by either adopting or refining the target market assessment) and determining appropriate distribution channels.

IMPORTANT – PROHIBITION OF SALES TO UK RETAIL INVESTORS – The final terms in respect of any notes will include a legend entitled "Prohibition of sales to UK retail investors". The notes are

not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the United Kingdom (**UK**). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of UK domestic law by virtue of the EUWA; or (ii) a customer within the meaning of the provisions of the Financial Services and Markets Act 2000 (the **FSMA**) and any rules or regulations made under the FSMA to implement Directive (EU) 2016/97, (the **Insurance Distribution Directive**), where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the EUWA. Consequently, no key information document required by Regulation (EU) No 1286/2014 as it forms part of UK domestic law by virtue of the EUWA (the **UK PRIIPs Regulation**) for offering or selling the notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the notes or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation.

IMPORTANT – PROHIBITION OF SALES TO EEA RETAIL INVESTORS – The final terms in respect of any notes will include a legend entitled "Prohibition of sales to EEA retail investors". The notes are not intended to, and should not, be offered, sold or otherwise made available to any retail investor in the European Economic Area (**EEA**). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of MiFID II; or (ii) a customer within the meaning of the Insurance Distribution Directive, where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II. Consequently no key information document required by Regulation (EU) No 1286/2014 (as amended, the **EU PRIIPs Regulation**) for offering or selling the notes or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the notes or otherwise making them available to any retail investor in the EEA may be unlawful under the EU PRIIPs Regulation.

You are reminded that the final terms have been delivered to you on the basis that you are a person into whose possession the final terms may be lawfully delivered in accordance with the laws of the jurisdiction in which you are located and you may not, nor are you authorised to, deliver the final terms to any other person.

The materials relating to the offering do not constitute, and may not be used in connection with, an offer or solicitation in any place where offers or solicitations are not permitted by law. If a jurisdiction requires that the offering be made by a licensed broker or dealer and the dealers or any affiliate of the dealers is a licensed broker or dealer in that jurisdiction, the offering shall be deemed to be made by the dealers or such affiliate on behalf of the issuer in such jurisdiction.

By accessing the final terms, you shall be deemed to have confirmed and represented to us that (a) you have understood and agree to the terms set out herein, (b) you consent to delivery of the final terms by electronic transmission, (c) you are not a U.S. person (within the meaning of Regulation S under the Securities Act) or acting for the account or benefit of a U.S. person and the electronic mail address that you have given to us and to which this e-mail has been delivered is not located in the United States, its territories and possessions (including Puerto Rico, the U.S. Virgin Islands, Guam, American Samoa, Wake Island and the Northern Mariana Islands) or the District of Columbia and (d) if you are a person in the United Kingdom, then you are a person who (i) is an investment professional within the meaning of article 19 of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005 (the **FPO**) or (ii) is a high net worth entity falling within Article 49(2)(a) to (d) of the FPO (all such persons together being referred to as **relevant persons**). These final terms must not be acted on or relied on by persons who are not relevant persons. Any investment or investment activity to which these final terms relates is available only to relevant persons and will be engaged in only with relevant persons.

These final terms have been sent to you in an electronic form. You are reminded that documents transmitted via this medium may be altered or changed during the process of electronic transmission and consequently none of Silverstone Master Issuer plc, Nationwide Building Society, Barclays Bank PLC, BofA Securities, Deutsche Bank AG, London Branch and Lloyds Bank Corporate Markets plc nor any person who controls

any such person nor any director, officer, employee nor agent of any such person (or affiliate of any such person) accepts any liability or responsibility whatsoever in respect of any difference between the final terms distributed to you in electronic format and the hard copy version available to you on request from Silverstone Master Issuer plc, Nationwide Building Society, Barclays Bank PLC, BofA Securities, Deutsche Bank AG, London Branch and Lloyds Bank Corporate Markets plc.

BofA Securities is the marketing name for the global banking and global markets businesses of Bank of America Corporation, including Merrill Lynch International. Merrill Lynch International is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

MiFID II product governance / Professional investors and ECPs only target market – Solely for the purposes of each manufacturer’s product approval process, the target market assessment in respect of the issue 2022-2 notes has led to the conclusion that: (i) the target market for the issue 2022-2 notes is eligible counterparties and professional clients only, each as defined in Directive 2014/65/EU (as amended, **MiFID II**); and (ii) all channels for distribution of the issue 2022-2 notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the issue 2022-2 notes (an **EEA distributor**) should take into consideration the manufacturers’ target market assessment; however, an EEA distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the issue 2022-2 notes (by either adopting or refining the manufacturers’ target market assessment) and determining appropriate distribution channels.

UK MiFIR product governance / Professional investors and ECPS only target market – Solely for the purposes of each manufacturer’s product approval process, the target market assessment in respect of the issue of 2022-2 notes has led to the conclusion that: (i) the target market for the issue 2022-2 notes is eligible counterparties only, as defined in the FCA Handbook Conduct of Business Sourcebook (**COBS**), and professional clients, as defined in Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the EUWA (**UK MiFIR**); and (ii) all channels for distribution of the issue 2022-2 notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the issue 2022-2 notes (a **UK distributor**) should take into consideration the manufacturers’ target market assessment; however, a UK distributor subject to FCA Handbook Product Intervention and Product Governance Sourcebook (the **UK MiFIR Product Governance Rules**) is responsible for undertaking its own target market assessment in respect of the issue 2022-2 notes (by either adopting or refining the manufacturers’ target market assessment) and determining appropriate distribution channels.

Prohibition of sales to EEA retail investors – The issue 2022-2 notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area (**EEA**). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of MiFID II; or (ii) a customer within the meaning of Directive (EU) 2016/97 (the **Insurance Distribution Directive**), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II. Consequently no key information document required by Regulation (EU) No 1286/2014 (the **EU PRIIPs Regulation**) for offering or selling the issue 2022-2 notes or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the issue 2022-2 notes or otherwise making them available to any retail investor in the EEA may be unlawful under the EU PRIIPs Regulation.

Prohibition of sales to UK retail investors – The issue 2022-2 notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the United Kingdom (the **UK**). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of UK domestic law by virtue of EUWA; or (ii) a customer within the meaning of the provisions of the FSMA and any rules or regulations made under the FSMA to implement the Insurance Distribution Directive, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the EUWA. Consequently, no key information document required by Regulation (EU) No 1286/2014 as it forms part of UK domestic law by virtue of the EUWA (the **UK PRIIPs Regulation**) for offering or selling the issue 2022-2 notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the issue 2022-2 notes or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation.

Final Terms dated 1 December 2022

(to the base prospectus dated 14 January 2022, as supplemented on 21 November 2022)

SILVERSTONE MASTER ISSUER PLC

(incorporated in England and Wales with limited liability with registered number 06612744)

Legal entity identifier (LEI): 549300P6OXWKM20QS303

Residential Mortgage Backed Note Programme

Issue of Series 2022-2 Notes

<u>Series</u>	<u>Class</u>	<u>Interest rate</u>	<u>Initial principal amount</u>	<u>Issue price</u>	<u>Scheduled redemption dates</u>	<u>Final maturity date</u>
2022-2	1A	Compounded Daily SONIA + 0.67 per cent.	£750,000,000	100%	Interest Payment Dates occurring in July 2024, October 2024, January 2025, April 2025, July 2025, October 2025, January 2026, April 2026, July 2026, October 2026, January 2027, April 2027 and July 2027	January 2070

Terms used herein shall be deemed to be defined as such for the purposes of the conditions set forth in the base prospectus dated 14 January 2022, as supplemented by the supplemental prospectus dated 21 November 2022, which constitutes a base prospectus (the **base prospectus**) for the purposes of Regulation (EU) 2017/1129 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 as amended, varied, superseded or substituted from time to time (the **EUWA**) (the **UK Prospectus Regulation**). This document constitutes the final terms (the **final terms**) of the notes described herein for the purposes of the UK Prospectus Regulation and must be read in conjunction with the base prospectus. Full information on the issuer and the offer of the notes is only available on the basis of the combination of the final terms and the base prospectus. The base prospectus is available for viewing at <http://www.londonstockexchange.com/exchange/news/market-news/market-news-home.html> and copies may be obtained from the registered office of the issuer at c/o Wilmington Trust SP Services (London) Limited, Third Floor, 1 King's Arms Yard, London EC2R 7AF.

The Series 2022-2 notes have not been and will not be registered under the United States Securities Act of 1933, as amended, or the state securities laws of any state of the United States and the Series 2022-2 notes may not be offered, sold or delivered in the United States or to, or for the account or benefit of, U.S. persons (as defined in Regulation S) or in transactions that occur outside the United States to persons other than U.S. persons in accordance with Regulation S or in other transactions exempt from registration under the Securities Act and, in each case, in compliance with applicable securities laws.

Arranger for the programme

Nationwide Building Society

Dealers

Barclays

BofA Securities

Deutsche Bank

**Lloyds Bank Corporate
Markets**

CONTRACTUAL TERMS

Series and Class:	Series 2022-2 Class 1A
1. Issuer:	Silverstone Master Issuer PLC
2. Specified Currency or Currencies:	Sterling
3. Initial Principal Amount:	£750,000,000
4. (a) Issue Price:	100% of the Aggregate Nominal Amount
(b) Gross proceeds:	£750,000,000
5. Required Subordination Percentage:	Class A Required Subordination Percentage: 10%
6. Funding 1 Reserve Required Amount:	£150,000,000
7. Ratings:	The Notes to be issued are expected to be rated: Moody's Aaa (sf) Fitch AAA sf
8. Specified Denominations:	£100,000 and integral multiples of £1,000 in excess thereof up to and including £199,000. No Notes in definitive form will be issued with a denomination above £199,000.
9. (a) Closing Date:	2 December 2022
(b) Interest Commencement Date:	2 December 2022
(c) First Interest Payment Date:	21 January 2023
10. Final Maturity Date:	Interest Payment Date falling on or nearest to January 2070
11. (a) Interest Basis:	Compounded Daily SONIA
(b) Index Determination:	Applicable
12. Redemption/Payment Basis:	Scheduled Redemption
13. Change of Interest Basis or Redemption/Payment Basis:	Not Applicable
14. (a) Listing:	London
(b) Estimate of total expenses related to admission to trading:	£5,410

Series and Class:**Series 2022-2 Class 1A**

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| 15. | Status of the Notes: | Direct, secured and unconditional obligation of the issuer |
| 16. | Date of Board approval for issuance of the Notes obtained: | 18 November 2022 |
| 17. | Method of distribution: | Syndicated |

Provisions relating to interest (if any) payable

- | | | |
|-----|---|---|
| 18. | Fixed Rate Note Provisions: | Not Applicable |
| 19. | Floating Rate Note Provisions: | Applicable |
| (a) | Specified Period(s)/Specified Interest Payment Dates: | The Issuer Payment Dates falling in January, April, July and October in each year up to and including the Final Maturity Date, or following the occurrence of a Pass-Through Trigger Event, each Issuer Payment Date up to and including the Final Maturity Date |
| (b) | Business Day Convention: | Following Business Day Convention |
| (c) | Additional Business Centre(s): | Not Applicable |
| (d) | Manner in which the Rate of Interest and Interest Amount is to be determined: | Screen Rate Determination |
| (e) | Screen Rate Determination: | |
| | • Reference Rate: | Compounded Daily SONIA

As at the date of this final terms, the administrator of SONIA is not included in the register of administrators and benchmarks established and maintained by ESMA pursuant to article 36 of the EU Benchmark Regulation.

As at the date of this final terms, the administrator of SONIA is not included in the register of administrators and benchmarks established and maintained by FCA pursuant to article 36 of the UK Benchmark Regulation. |
| | • Interest Determination Date(s): | Five London Banking Days prior to the end of each Interest Period |
| | • Term Rate: | Not Applicable |
| | • Specified Time: | 11.00a.m. in the Relevant Financial Centre |

Series and Class:**Series 2022-2 Class 1A**

	• Relevant Financial Centre:	London
	• Overnight Rate:	Applicable
	• Index Determination:	Applicable
	• Relevant Number:	5 London Banking Days
	• Observation Method:	Not Applicable
	• Observation Look-Back Period:	Not Applicable
	• Lock-Out Date:	Not Applicable
	• Relevant Screen Page:	Bloomberg Screen Page SONCINDX
(f)	ISDA Determination:	Not Applicable
(g)	Margin(s):	+ 0.67% per annum
(h)	Minimum Rate of Interest:	0%
(i)	Maximum Rate of Interest:	Not Applicable
(j)	Step-Up Date:	Interest Payment Date occurring in October 2027
		(see item 24(a) for the Scheduled Redemption Dates and item 24(b) for the Scheduled Amortisation Instalments dates)
	• Step-Up Margin(s):	+1.34% per annum
	• Step-Up Minimum Rate of Interest:	0%
	• Step-Up Maximum Rate of Interest:	Not Applicable
(k)	Day Count Fraction:	Actual/365
20.	Zero Coupon Note Provisions:	Not Applicable

General provisions applicable to the Notes

21.	(a)	Form of Notes:	Reg S Note registered in the name of a nominee for a common safekeeper for Euroclear and Clearstream, Luxembourg
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Series and Class:**Series 2022-2 Class 1A**

(b)	New Safekeeping Structure:	Reg S Notes: Yes Rule 144A Notes: Not Applicable No
22.	Talons for future Coupons or Receipts to be attached to Definitive Notes (and dates on which such Talons mature):	
23.	Details relating to Bullet Redemption Notes:	Not Applicable
24.	Details relating to Scheduled Redemption Notes:	Applicable
(a)	Scheduled Redemption Dates:	Interest Payment Dates occurring in July 2024, October 2024, January 2025, April 2025, July 2025, October 2025, January 2026, April 2026, July 2026, October 2026, January 2027, April 2027 and July 2027 (see item 25(b) (below) for the Optional Redemption Dates)
(b)	Scheduled Amortisation Instalments (as a percentage of the original Principal Amount Outstanding of the relevant Class of Notes):	July 2024: 5.00% October 2024: 5.00% January 2025: 5.00% April 2025: 5.00% July 2025: 5.00% October 2025: 5.00% January 2026: 2.00% April 2026: 2.00% July 2026: 2.00% October 2026: 2.00% January 2027: 2.00% April 2027: 2.00% July 2027: 2.00%
(c)	Scheduled Amortisation Instalments (aggregate as a percentage of the original Principal Amount Outstanding of the relevant Class of Notes):	44.00%
25.	Optional Redemption:	
(a)	Conditions 5.4 and 5.5:	Applicable
(b)	Optional Redemption Date:	Each Interest Payment Date on or after the Interest Payment Date in October 2027
(c)	Other terms:	Not Applicable
(d)	Redemption in part:	Not Applicable

Series and Class:**Series 2022-2 Class 1A**

26.	Details relating to Pass-Through Notes:	Not Applicable
27.	Redemption Amount:	Condition 5.6 applicable
28.	Early redemption amount payable on redemption for taxation reasons or an event of default or other early redemption and/or method of calculating the same (if required or if different from that set out in the Conditions):	Condition 5.6 applicable
29.	Issuer Swap Provider:	Not Applicable
30.	Specified currency exchange rate (Sterling/specified currency):	Not Applicable
	Other rate applicable to the currency swaps:	Not Applicable
31.	Redenomination applicable:	Redenomination not applicable
32.	ERISA eligibility:	Not Applicable
33.	U.S. Taxation:	Not Applicable
34.	U.S. Credit Risk Retention:	The seller expects the seller share on the closing date to be equal to £4,245,689,849, representing approximately 79.6% of the aggregate unpaid principal balance of all outstanding notes as of 2 December 2022, measured in accordance with the provisions of the U.S. Credit Risk Retention Requirements
35.	Money Market Notes (2a-7):	No
36.	Maturity Purchase Notes:	No

Distribution

37.	(a)	If syndicated, names of Dealers:	Reg S Notes: Barclays Bank PLC, BofA Securities, Deutsche Bank AG, London Branch, and Lloyds Bank Corporate Markets plc. Rule 144A Notes: Not Applicable.
	(b)	Stabilising Manager (if any):	Not Applicable
	(c)	If non-syndicated, name of relevant Dealer:	Not Applicable

Series and Class:**Series 2022-2 Class 1A**

38. US selling restrictions: Reg S

Operational Information

39. Any clearing system(s) other than DTC, Euroclear, or Clearstream, Luxembourg and the relevant identification numbers: Not Applicable

40. Delivery: Delivery against payment

41. ISIN Code: Reg S Notes:
XS2559579706

42. Common Code: Reg S Notes:
255957970

43. CFI Code: DGVSFR, as set out on the website of the Association of National Numbering Agencies (ANNA) or alternatively sourced from the National Numbering Agency that assigned the ISIN

44. FISN: SILVERSTONE MAS/VARMBS 20691200, as set out on the website of the Association of National Numbering Agencies (ANNA) or alternatively sourced from the National Numbering Agency that assigned the ISIN

45. CUSIP: Not Applicable

46. Intended to be held in a manner which would allow Eurosystem eligibility: Yes. Note that the designation “yes” means that the Notes are intended upon issue to be deposited with one of the ICSDs as common safekeeper or registered in the name of a nominee of one of the ICSDs acting as common safekeeper, and does not necessarily mean that the Notes will be recognised as eligible collateral for Eurosystem monetary policy and intra-day credit operations by the Eurosystem either upon issue or at any or all times during their life. Such recognition will depend upon satisfaction of the Eurosystem eligibility criteria.

Term advance information

47. Borrower: Silverstone Funding (No. 1) Limited

48. Tier of Term Advance: Term AAA Advance

Series and Class:**Series 2022-2 Class 1A**

49.	Series Number:	Series 2022-2
50.	Designation of Term Advance:	Scheduled Amortisation Term Advance
51.	Initial Principal Amount:	£750,000,000
	(a) Closing Date:	2 December 2022
	(b) Interest Commencement Date:	2 December 2022
52.	(a) Initial interest rate per annum:	Compounded Daily SONIA +0.67%
	(b) Index Determination:	Applicable
53.	Step-Up Date (if any):	The Funding 1 Payment Date occurring in October 2027
54.	(a) Stepped-up interest rate per annum:	Compounded Daily SONIA +1.37%
	(b) Index Determination:	Applicable
55.	Details relating to Bullet Term Advances:	Not Applicable
56.	Details relating to Scheduled Amortisation Term Advances:	Applicable
	(a) Scheduled Repayment Dates:	Funding 1 Payment Dates occurring in July 2024, October 2024, January 2025, April 2025, July 2025, October 2025, January 2026, April 2026, July 2026, October 2026, January 2027, April 2027 and July 2027. (see item 53 (above) for the Step-up Date)
	(b) Repayment Amounts:	July 2024: £37,500,000.00 October 2024: £37,500,000.00 January 2025: £37,500,000.00 April 2025: £37,500,000.00 July 2025: £37,500,000.00 October 2025: £37,500,000.00 January 2026: £15,000,000.00 April 2026: £15,000,000.00 July 2026: £15,000,000.00 October 2026: £15,000,000.00 January 2027: £15,000,000.00 April 2027: £15,000,000.00 July 2027: £15,000,000.00
	(c) Relevant Accumulation Amounts:	Not Applicable

Series and Class:**Series 2022-2 Class 1A**

(d)	If Scheduled Repayment Amounts do not add up to the principal amount:	Where the Scheduled Repayment Amounts for a Scheduled Amortisation Term Advance do not add up to the principal amount of that Scheduled Amortisation Term Advance, the remaining amounts will be due and payable on the Interest Payment Date immediately following the Interest Payment Date on which the final Scheduled Repayment Amount is due and payable.
57.	Details relating to Pass-Through Term Advances:	Not Applicable
58.	Final Repayment Date:	The Funding 1 Payment Date falling in January 2070
59.	Funding 1 Payment Dates:	21st day of each month or, if such day is not a London business day, the next following London business day (and the specification of an Additional Business Centre or Additional Financial Centre in this final terms will be ignored for the purposes of determining whether a Funding 1 Payment Date falls on a Business Day)
60.	AA PDL (revenue shortfall) percentage:	Not Applicable
61.	A PDL (revenue shortfall) percentage:	Not Applicable
62.	BBB PDL (revenue shortfall) percentage:	Not Applicable
63.	BB PDL (revenue shortfall) percentage:	Not Applicable
Remarketing Arrangements		
64.	Do the Notes have the benefit of remarketing arrangements:	No

OTHER INFORMATION

Listing and Admission to Trading

Application has been made to the FCA in its capacity as competent authority under the FSMA for the Series 2022-2 notes to be admitted to the official list of the FCA (the **Official List**). Application has also been made to the London Stock Exchange for each class of the Series 2022-2 notes to be admitted to trading on the main market of the London Stock Exchange with effect from 2 December 2022. Admission to the Official List together with admission to the London Stock Exchange's regulated market (being a main market for the purposes of the Regulation (EU) No 600/2014 on markets in financial instruments as it forms part of domestic law by virtue of the EUWA) constitutes official listing on the London Stock Exchange.

Interests of Natural and Legal Persons Involved in the Issue

Save for any fees payable to the dealers, so far as the issuer is aware, no person involved in the issue of the notes has an interest material to the offer. The dealers and their affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

Start-up term advance

The start-up loan to be made available to Funding 1 on the closing date in connection with Series 2022-2 Notes will have the following terms:

Start-up loan provider:	Nationwide Building Society
Initial outstanding principal balance:	£0.00
Interest rate:	Not Applicable

Other series issued

As of the closing date, the aggregate principal amount outstanding of Notes issued by the Issuer, including the Notes described herein, will be:

Class A Notes	£4,951,729,918.94
Class B Notes	£0
Class M Notes	£0
Class C Notes	£0
Class D Notes	£0
Class Z Notes (other than Class Z GIC Collateral Notes and Class Z Variable Funding Notes)	£0
Class Z GIC Collateral Notes	£0
Class Z Variable Funding Notes	£385,000,000

Other term advances

As of the closing date, the aggregate outstanding principal amount of term advances advanced by the issuer to Funding 1 under the intercompany loan agreement, including the term advances described herein will be:

AAA	£4,951,729,918.94
AA	£0
A	£0
BBB	£0
BB	£0
NR (other than NR GIC Collateral and NR VFN)	£0
NR GIC Collateral	£0
NR VFN	£385,000,000

Mortgages Trust and the Portfolio

Trust Property

As at the relevant closing date:

- the minimum seller share will be approximately £467,720,988;
- the amount used to determine OC in item X in the definition of minimum seller share is 1.05%;
- the Funding 1 share of the trust property will be approximately £5,108,729,919 representing approximately 54.6% of the trust property; and
- the seller share of the trust property will be approximately £4,245,689,849 representing approximately 45.4% of the trust property.

The actual amounts of the Funding 1 share of the trust property and the seller share of the trust property as at the closing date will not be determined until the closing date which will be after the date of these final terms.

Alternative measure of OC used in item X of the definition of Minimum Seller Share: Not Applicable

Non-asset trigger event

For the purposes of paragraph (d)(i) of the definition of non-asset trigger event (which defines the minimum trust size), the aggregate outstanding balance of loans comprising the trust property must be in respect of the period up to and including the trust calculation date in October 2016, £0. See “**The Mortgages Trust—Cash management of trust property—principal receipts**” in the base prospectus.

The required aggregate outstanding balance of loans, as determined in accordance with the preceding paragraph, constitutes the **minimum trust size**.

Fitch Conditions

Original Weighted Average LTV Margin: Not Applicable

Current Weighted Average LTV Margin: 5.00%

Current Weighted Average Income Multiple Threshold: Not Applicable

Original LTV Margin: 5.00%

Funding 1 Provisions

Minimum Yield

The Minimum Yield is the weighted average of Compounded Daily SONIA + 1.0%, weighted by the outstanding intercompany loan balances that reference Compounded Daily SONIA (unless otherwise amended in any subsequent final terms).

Mortgage Collateral Required Credit Enhancement (or Required Mortgage Collateral Amount)

The Mortgage Collateral Required Credit Enhancement (or Required Mortgage Collateral Amount) applicable from the relevant closing date is 10%.

Funding 1 Cash Accumulation Period

With respect to the Series 2022-2 Notes, for the purposes of paragraph (b) of the definition of Funding 1 cash accumulation period, the number of months shall be three as at the date of these final terms.

With respect to Series 2022-2 Class 1A Notes, the Funding 1 cash accumulation period shall not commence earlier than the date falling three months prior to the applicable scheduled redemption date.

Repayment of term advances before a trigger event and before intercompany loan acceleration or acceleration of all notes - Rule (1) – Repayment deferrals

For the purposes of paragraph (C) of Rule (1) – Repayment Deferrals, X shall be equal to 20.0%.

In respect of a Rule 1(D) lower percentage pass-through term advances the Rule 1(D) lower percentage is: Not Applicable

Provisions relating to the Funding 1 Swap Agreement

Funding 1 Swap Premium: Not Applicable

Party A Fixed Amount: Not Applicable

Interest payment date for payment of Party A Fixed Amount: Not Applicable

Relevant Spread in respect of the Transaction with the Confirmation entitled “Swap Confirmation—Funding 1 Swap (Fixed Rate Loans SONIA)”: 1.70%

Relevant Spread in respect of the Transaction with the Confirmation entitled “Swap Confirmation—Funding 1 Swap (SMR Loans SONIA)”: 3.35%

Relevant Spread in respect of the Transaction with the Confirmation entitled “Swap Confirmation—Funding 1 Swap (BMR Loans SONIA)”: 1.95%

Replenishment of General Reserve Fund

Following the occurrence of an arrears or step-up trigger event, the general reserve fund will be replenished from any Funding 1 available revenue receipts to be paid in accordance with item (q) of the Funding 1 pre-enforcement revenue priority of payments up to and including an amount equal to the sum of the Funding 1 reserve required amount and:

- (a) if an arrears or step-up trigger event has occurred under item (i) only of the arrears or step-up trigger event definition, £37,500,000;
- (b) if an arrears or step-up trigger event has occurred under item (ii) only of the arrears or step-up trigger event definition, £37,500,000; and
- (c) if an arrears or step-up trigger event has occurred under both items (i) and (ii) of the arrears or step-up trigger event definition, £75,000,000.

Interest-only mortgages level test

For the purposes of the definition of “interest-only mortgages level test”, C shall be “100%” as at the date of these final terms which percentage may change from time to time.

Use of proceeds

The gross proceeds from the issue of the Series 2022-2 Notes equal approximately £750,000,000 and are expected to be used by the issuer to, *inter alia*, make available term advances to Funding 1 pursuant to and in accordance with the terms of the intercompany loan agreement. Funding 1 will use the gross proceeds of the term advances (other than a term NR GIC collateral advance) to make available a further contribution to the mortgages trustee on the closing date.

Maturity and prepayment considerations

Weighted average life refers to the average amount of time that will elapse from a certain date to the date of distribution to the investor of amounts distributed in net reduction of principal of a security to zero (assuming no losses). The weighted average lives of the Relevant Notes (as defined below) will be influenced by, among other things, the actual rate of repayment of the loans in the portfolio.

Set out in the table below are the expected weighted average lives of the Series 2022-2 Notes (together the **Relevant Notes**) under the following scenario and based on the assumptions also described below. The following scenario is presented: no changes to the Programme—assumes a starting portfolio balance as of 31 July 2022 of £10,074,765,194.06.

Noteholders should note that while this scenario reflects the current intentions of the issuer, no assurance can be given that any scenario can be, or will be, implemented as described.

The average lives of each class of the Relevant Notes cannot be stated, as the actual rate of repayment of the loans and redemption of the mortgages and a number of other relevant factors are unknown. However, calculations of the possible average lives of these classes of notes can be made based on certain assumptions. For example, based on the assumptions that:

1. neither the issuer security nor the Funding 1 security has been enforced;
2. each series and class (or sub-class) of the Relevant Notes is repaid in full by its final maturity date;
3. the seller is not in breach of the terms of the mortgage sale agreement;
4. the seller does not sell any loans to the mortgages trustee after the closing date (except to the extent required to maintain the minimum seller share) and the loans are assumed to amortise

in accordance with the assumed principal payment rate (which includes both scheduled and unscheduled repayments) as indicated in the table below;

5. the seller sells to the mortgages trustee sufficient loans and their related security to ensure that the seller share remains at least at 5.00% of the trust property and/or to ensure that the trust size remains at least equal to the minimum trust size. For the avoidance of doubt, any sale of loans and their related security will only occur if the conditions precedent in clause 4.2 of the mortgage sale agreement are satisfied;
6. neither an asset trigger event nor a non-asset trigger event occurs;
7. no event occurs that would cause payments on scheduled amortisation term advances or pass-through term advances to be deferred (unless such advances are deferred in accordance with Rules (1)(C), (1)(D) or (2));
8. the annualised principal payment rate is assumed to be constant at the various assumed rates in the table below and item M in the calculation of Funding 1 cash accumulation period is also assumed to correspond to this value;
9. there is a balance of £0 in the Funding 1 cash accumulation ledger, immediately following the October 2022 interest payment date;
10. the closing date is 2 December 2022;
11. all interest payment dates occur on the 21st of each calendar month without adjustment for Business Day Convention, and a day count fraction of Act/365 is utilised;
12. the issuer exercises its option to redeem notes issued by the issuer on the relevant optional redemption date, but does not exercise its option to make scheduled amortisation instalments for scheduled redemption notes (if not met in full through the relevant priority of payments) falling on interest payment dates that are before the optional redemption date;
13. the loans in the portfolio are not subject to any defaults or losses and no loans in the portfolio have fallen into arrears;
14. no interest or fees are paid from principal receipts; and
15. the long-term, unsecured, unsubordinated and unguaranteed debt obligations of the seller are rated at least "A3" by Moody's,

the approximate average life in years of each class of the Series 2022-2 Notes, measured from 2 December 2022 at various assumed rates of principal payment of the loans, would be as set out in the tables below.

The actual characteristics and performance of the Loans are likely to differ from the assumptions set out above. The following tables are hypothetical in nature and are provided only to give a general sense of how the principal cash flows might behave under varying prepayment scenarios and the particular scenario outlined above. For example, it is not expected that the Loans will prepay at a constant rate until maturity, that all of the Loans will prepay at the same rate or that there will be no defaults or delinquencies on the Loans. Moreover, the diverse remaining terms to maturity and mortgage rates of the Loans could produce slower or faster principal distributions than indicated in the tables at the various percentages of assumed principal payment rate specified, even if the weighted average remaining term to maturity and weighted average mortgage rates of the Loans are as assumed. Any difference between such assumptions and/or the particular scenario outlined above, and the actual characteristics and performance of the Loans, or actual principal payment of loss experience (or the nature of implementation or otherwise of the scenario set out above) may affect the percentage of the initial amount outstanding of the Notes which are outstanding over time and cause the weighted average lives of the Notes to differ (which difference could be material) from the corresponding information in the tables for each indicated percentage principal payment rate. The average lives of the notes are subject to factors largely outside the control of the issuer and consequently no assurance can be given that these assumptions and estimates will prove in any way to be realistic and they must

therefore be viewed with considerable caution. For more information in relation to the risks involved in the use of these estimated average lives, see “**Risk Factors—If property values decline payments on the notes could be adversely affected**” in the base prospectus.

	Principal Payment Rate¹						
	5%	10%	15%	20%	25%	30%	35%
Series 2022-2 Class 1A	3.96	3.96	3.96	3.96	3.96	3.96	3.96

Assumptions (1), (2), (3), (4), (5), (6), (7), (8), (11), (12), (13) and (14) relate to circumstances which are not predictable. No assurance can be given that the issuer will be in a position to redeem the notes on the step-up date. If the issuer does not so exercise its option to redeem, then the average lives of the then outstanding notes would be extended.

¹ Includes both scheduled and unscheduled repayments.

Statistical information on the portfolio

The statistical and other information contained in these final terms has been compiled by reference to the loans in the following scenario: loans in the portfolio securing the Notes as at 31 July 2022 (the **cut-off date**).

Columns stating percentage amounts may not add up to 100% due to rounding. A loan will be removed from any portfolio (which comprises a portion of the cut-off date portfolio) if the loan is repaid in full or if the loan does not comply with the terms of the mortgage sale agreement on or about the relevant determination date. Except as otherwise indicated, these tables have been prepared using the relevant true balance of the loans in the portfolio as at the cut-off date.

The portfolio as at the cut-off date consisted of loans originated or acquired by Nationwide and secured over properties located in England, Wales, Northern Ireland and Scotland, and having an aggregate true balance as stated below, as at that date.

A small proportion of the mortgages in the portfolio as at the cut-off date were extended to the relevant borrowers in connection with the purchase by those borrowers of properties from local authorities or certain other landlords under the **right-to-buy schemes** governed by the Housing Act 1985 (as amended by the Housing Act 2004) or (as applicable) the Housing (Scotland) Act 1987 (as amended by the Housing (Scotland) Act 2001) or (as applicable) the Housing (NI) Order 1983 (as amended).

Outstanding balances as at the cut-off date

The following table shows the range of true balances as at the cut-off date.

Range of true balances as at the Cut-Off Date	Aggregate true balance as at the Cut-Off Date (£)	% of total	Number of mortgage accounts	% of total
£0 – £24,999.99	244,138,763.82	2.42	21,037	19.39
£25,000 – £49,999.99	718,815,607.81	7.13	19,196	17.70
£50,000 – £74,999.99	1,035,989,855.74	10.28	16,693	15.39
£75,000 – £99,999.99	1,143,390,604.63	11.35	13,146	12.12
£100,000 – £124,999.99 ...	1,125,642,916.51	11.17	10,067	9.28
£125,000 – £149,999.99 ...	1,024,966,979.32	10.17	7,487	6.90
£150,000 – £174,999.99 ...	902,041,816.24	8.95	5,571	5.14
£175,000 – £199,999.99 ...	783,497,366.18	7.78	4,192	3.86
£200,000 – £224,999.99 ...	657,669,062.35	6.53	3,105	2.86
£225,000 – £249,999.99 ...	539,097,788.97	5.35	2,278	2.10
£250,000 – £299,999.99 ...	717,031,891.95	7.12	2,636	2.43
£300,000 – £349,999.99 ...	431,950,405.07	4.29	1,342	1.24
£350,000 – £399,999.99 ...	281,909,649.30	2.80	756	0.70
£400,000 – £449,999.99 ...	179,697,002.95	1.78	426	0.39
£450,000 – £499,999.99 ...	116,503,118.17	1.16	247	0.23
£500,000 – £549,999.99 ...	60,119,938.94	0.60	115	0.11
£550,000 – £599,999.99 ...	41,645,809.60	0.41	73	0.07
£600,000 – £649,999.99 ...	26,770,956.59	0.27	43	0.04
£650,000 – £699,999.99 ...	12,163,596.53	0.12	18	0.02
£700,000 – £749,999.99 ...	9,358,549.94	0.09	13	0.01
£750,000 +	22,363,513.45	0.22	27	0.02
Totals	10,074,765,194.06	100.00	108,468	100.00

The maximum, minimum and average outstanding principal balance of the loans as of the cut-off date were £935,836.33, £100.03 and £92,882.37, respectively.

The aggregate outstanding principal balance of all loans to a single borrower does not exceed 2% of the aggregate outstanding principal balance of all loans as of the cut-off date.

LTV ratios at origination

The following table shows the range of LTV ratios, which express the true balance of the aggregate of loans in the mortgage accounts (excluding capitalised arrears, insurance fees, booking fees and valuation fees) as at the date of the initial loan origination divided by the value of the property securing the loans in that mortgage account.

Range of LTV ratios as at origination*	Aggregate true balance as at the Cut-Off Date (£)	% of total	Number of mortgage accounts	% of total
0.00% – 25.00%.....	145,811,316.28	1.45	4,473	4.12
25.01% – 50.00%.....	1,061,029,399.32	10.53	18,541	17.09
50.01% – 75.00%.....	3,934,317,986.53	39.05	41,210	37.99
75.01% – 80.00%.....	921,812,474.74	9.15	8,228	7.59
80.01% – 85.00%.....	1,459,323,031.89	14.48	12,347	11.38
85.01% – 90.00%.....	1,964,720,118.53	19.50	15,883	14.64
90.01% – 95.00%.....	587,750,866.77	5.83	7,786	7.18
95.01% – 100.00%.....	0.00	0.00	0	0.00
Totals	10,074,765,194.06	100.00	108,468	100.00

*Excluding capitalised arrears, insurance fees, booking fees and valuation fees.

The maximum, minimum and weighted average original LTV ratio of all the loans in the mortgage accounts (excluding any capitalised arrears, insurance fees, booking fees and valuation fees) at origination were 95%, 2.08% and 72.56%, respectively.

Cut-off date Indexed LTV ratios

The following table shows the range of LTV ratios, which express the true balance of the aggregate of loans within the mortgage accounts as at the cut-off date divided by the indexed valuation of the property securing the loans in that mortgage account.

Range of LTV ratios as at the Cut-Off Date	Aggregate true balance as at the Cut-Off Date (£)	% of total	Number of mortgage accounts	% of total
0.00% – 24.99%.....	2,105,249,715.08	20.90	51,287	47.28
25.00% – 49.99%.....	4,169,623,940.79	41.39	35,307	32.55
50.00% – 74.99%.....	3,728,548,392.97	37.01	21,566	19.88
75.00% – 79.99%.....	48,304,589.86	0.48	212	0.20
80.00% – 84.99%.....	15,353,347.45	0.15	65	0.06
85.00% – 89.99%.....	6,351,907.80	0.06	25	0.02
90.00% – 94.99%.....	699,904.20	0.01	4	0.00
95.00% – 99.99%.....	500,918.59	0.00	1	0.00
100.00% +.....	132,477.32	0.00	1	0.00
Totals	10,074,765,194.06	100.00	108,468	100.00

The maximum, minimum and weighted average indexed Current LTV ratio as at the cut-off date of all the loans within the mortgage accounts were 102.57%, 0.01% and 41.93%, respectively.

Geographical distribution

The following table shows the distribution of properties securing the loans throughout England, Wales, Northern Ireland and Scotland as at the cut-off date. No such properties are situated outside England, Wales, Northern Ireland or Scotland. The seller's lending criteria and current credit scoring tests do not take into account the geographical location of the property securing a loan.

<u>Regions</u>	<u>Aggregate true balance as at the Cut-Off Date (£)</u>	<u>% of total</u>	<u>Number of mortgage accounts</u>	<u>% of total</u>
East Anglia	375,697,716.53	3.73	4,195	3.87
East Midlands	707,818,188.63	7.03	8,976	8.28
London.....	1,290,434,722.84	12.81	9,300	8.57
North.....	315,575,706.38	3.13	4,612	4.25
North West.....	772,372,861.77	7.67	10,162	9.37
Northern Ireland.....	296,722,989.79	2.95	5,124	4.72
Outer Metropolitan	1,573,457,365.70	15.62	12,208	11.25
Outer South East.....	1,251,815,924.13	12.43	11,475	10.58
Scotland	940,347,610.98	9.33	12,582	11.60
South West.....	941,247,111.94	9.34	9,276	8.55
Wales	321,942,618.77	3.20	4,436	4.09
West Midlands.....	747,805,651.48	7.42	9,000	8.30
Yorkshire & Humberside...	539,526,725.12	5.36	7,122	6.57
Totals	10,074,765,194.06	100.00	108,468	100.00

Seasoning of loans

The following table shows the number of months since the date of origination of the initial loan up to the cut-off date. Where a customer has more than one loan in a mortgage account this is shown in the relevant row of the following table.

<u>Age of loans in months as of Cut-Off Date</u>	<u>Aggregate true balance as at the Cut-Off Date (£)</u>	<u>% of total</u>	<u>Number of loans</u>	<u>% of total</u>
<= 5.99	49,021,321.17	0.49	1,110	0.74
6.00 to 11.99	42,782,413.42	0.42	1,051	0.70
12.00 to 17.99	38,847,252.98	0.39	1,076	0.72
18.00 to 23.99	30,378,515.86	0.30	885	0.59
24.00 to 29.99	24,169,287.17	0.24	797	0.53
30.00 to 35.99	28,643,706.84	0.28	920	0.62
36.00 to 41.99	1,252,523,299.28	12.43	9,747	6.53
42.00 to 47.99	1,398,862,500.39	13.88	10,902	7.30
48.00 to 53.99	1,072,360,276.87	10.64	8,728	5.85
54.00 to 59.99	548,652,571.57	5.45	4,981	3.34
60.00 to 65.99	440,094,179.87	4.37	4,206	2.82
66.00 to 71.99	368,969,724.15	3.66	3,707	2.48
72.00 >=	4,779,460,144.49	47.44	101,199	67.78
Totals	10,074,765,194.06	100.00	149,309	100.00

The maximum, minimum and weighted average seasoning of loans as at the cut-off date was 330.00, 0.00 and 100.82 months, respectively.

Years to maturity of loans

The following table shows the number of remaining years of the term of the loans as at the cut-off date. Where a customer has more than one loan in a mortgage account this is shown in the relevant row of the following table.

<u>Years to maturity</u>	<u>Aggregate true balance as at the Cut-Off Date (£)</u>	<u>% of total</u>	<u>Number of loans</u>	<u>% of total</u>
0.00 to 4.99	573,774,917.88	5.70	27,558	18.46
5.00 to 9.99	1,679,177,588.56	16.67	40,448	27.09
10.00 to 14.99	1,783,896,963.97	17.71	29,224	19.57
15.00 to 19.99	1,695,221,358.55	16.83	19,482	13.05
20.00 to 24.99	1,746,851,535.89	17.34	15,181	10.17
25.00 to 29.99	1,424,970,348.77	14.14	10,039	6.72
30.00 to 34.99	982,117,227.44	9.75	6,203	4.15
35.00 >=	188,755,253.00	1.87	1,174	0.79
Totals	10,074,765,194.06	100.00	149,309	100.00

The maximum, minimum and weighted average remaining term of the loans as at the cut-off date was 40.00, 0.08 and 18.00 years, respectively.

Purpose of loan

The following table shows whether the purpose of the initial loan on origination was to finance the purchase of a new property or to remortgage a property already owned by the borrower.

<u>Use of proceeds</u>	<u>Aggregate true balance as at the Cut-Off Date (£)</u>	<u>% of total</u>	<u>Number of mortgage accounts</u>	<u>% of total</u>
Purchase.....	7,351,422,579.60	72.97	73,266	67.55
Remortgage.....	2,723,342,614.46	27.03	35,202	32.45
Totals	10,074,765,194.06	100.00	108,468	100.00

Repayment terms

The following table shows the repayment terms for each individual loan as at the cut-off date. Where a customer has more than one loan in a mortgage account this is shown in the relevant row of the following table.

<u>Repayment terms</u>	<u>Aggregate true balance as at the Cut-Off Date (£)</u>	<u>% of total</u>	<u>Number of loans</u>	<u>% of total</u>
Combination	379,461,741.26	3.77	4,107	2.75
Interest Only	908,287,525.64	9.02	10,427	6.98
Repayment	8,787,015,927.16	87.22	134,775	90.27
Totals	10,074,765,194.06	100.00	149,309	100.00

Product groups

The following table shows the distribution of special rate loans as at the cut-off date. Where a customer has more than one loan in a mortgage account, this is shown in the relevant row of the following table.

<u>Type of rate</u>	<u>Aggregate true balance as at the Cut-Off Date (£)</u>	<u>% of total</u>	<u>Number of loans</u>	<u>% of total</u>
Fixed	7,158,989,394.85	71.06	81,315	54.46
Tracker.....	395,128,939.50	3.92	7,170	4.80
Variable	2,520,646,859.71	25.02	60,824	40.74
Totals	10,074,765,194.06	100.00	149,309	100.00

Payment methods

The following table shows the payment methods in respect of the loans as at the cut-off date.

<u>Payment method</u>	<u>Aggregate true balance as at the Cut-Off Date (£)</u>	<u>% of total</u>	<u>Number of loans</u>	<u>% of total</u>
Direct Debit	9,849,011,549.30	97.76	144,742	96.94
Other.....	225,753,644.76	2.24	4,567	3.06
Totals	10,074,765,194.06	100.00	149,309	100.00

Property Types

The following table shows the property types in respect of the loans as at the cut-off date.

<u>Property types</u>	<u>Aggregate true balance as at the Cut-Off Date (£)</u>	<u>% of total</u>	<u>Number of loans</u>	<u>% of total</u>
Detached	3,455,852,876.49	34.30	50,350	33.72
Flat.....	1,179,211,231.09	11.70	14,151	9.48
Maisonette	12,353,711.87	0.12	398	0.27
Semi-Detached.....	3,222,246,686.56	31.98	51,550	34.53
Terraced.....	2,205,100,688.05	21.89	32,860	22.01
Totals	10,074,765,194.06	100.00	149,309	100.00

Distribution of fixed rate loans

As at the cut-off date, approximately 71.06% of the loans in the portfolio were fixed rate loans. The following tables shows the distribution of fixed rate loans by their fixed rate of interest as at such date, and the year in which the loans cease to bear a fixed rate of interest and instead bear a floating rate of interest.

Fixed rate loans remain at the relevant fixed rate for a period of time as specified in the offer conditions, after which they move to a variable base rate or some other rate as specified in the offer conditions. Where a customer has more than one loan in a mortgage account, this is shown in the relevant row of the following table.

Current interest rate of fixed rate loans	Aggregate true balance as at the Cut-Off Date (£)	% of total	Number of loans	% of total
0.00% - 0.99%	174,143,725.98	2.43	1,322	1.63
1.00% - 1.99%	4,338,373,684.45	60.60	47,471	58.38
2.00% - 2.99%	2,523,661,769.03	35.25	30,601	37.63
3.00% - 3.99%	113,496,382.61	1.59	1,822	2.24
4.00% - 4.99%	9,313,832.78	0.13	99	0.12
Totals	7,158,989,394.85	100.00	81,315	100.00

Year in which current fixed rate period ends	Aggregate true balance as at the Cut-Off Date (£)	% of total	Number of loans	% of total
2022	821,231,482.88	11.47	8,967	11.03
2023	1,972,687,501.96	27.56	21,309	26.21
2024	1,792,525,442.38	25.04	19,217	23.63
2025	1,054,318,833.74	14.73	12,278	15.10
2026	831,977,178.07	11.62	10,071	12.39
2027	453,015,991.43	6.33	5,580	6.86
2028	36,532,914.65	0.51	887	1.09
2029	16,810,136.38	0.23	426	0.52
2030	30,016,597.17	0.42	528	0.65
2031	51,278,680.52	0.72	767	0.94
2032	98,594,635.67	1.38	1,285	1.58
Totals	7,158,989,394.85	100.00	81,315	100.00

Delinquency and loss experience of the portfolio

The following tables summarise arrears experience for the loans in the portfolio as at the dates specified in the table. The seller will represent and warrant on each sale date that no loan to be transferred to the mortgages trust on such sale date will have experienced any arrears in the prior 12 months. Outstanding balances of loans in arrears and outstanding balances of arrears are reported on a net basis, excluding all loans in arrears which are performing loans. Numbers of loans in arrears are reported on a gross basis, including all loans in arrears which are performing loans. Performing loans are defined by Nationwide as loans where six months of payments have been received over the last six months.

Nationwide identifies a loan as being in arrears where an amount equal to or greater than a full month's contractual payment is past its due date.

Number of months in arrears	Aggregate true balance as at the Cut-Off Date (£)	% of total	Number of mortgage accounts	% of total
0.00 - 0.99	10,006,338,078.72	99.32	107,657	99.25
1.00 - 1.99	28,439,028.28	0.28	310	0.29
2.00 - 2.99	8,038,679.19	0.08	103	0.09
3.00 - 5.99	13,211,643.20	0.13	157	0.14
6.00 - 8.99	5,004,437.86	0.05	70	0.06
9.00 - 11.99	2,846,471.62	0.03	38	0.04
12.00 >=	10,886,855.19	0.11	133	0.12
Totals	10,074,765,194.06	100.00	108,468	100.00

Payment rate analysis

The following table shows the annualised payment rate for the most recent one-, three- and 12-month period for the loans in the portfolio.

As of month-end	One-month annualised	Three-month annualised	12-month annualised
Dec 2009.....	13.84%	13.84%	
Jan 2010.....	9.40%	11.62%	
Feb 2010.....	10.14%	11.13%	
Mar 2010.....	12.67%	10.74%	
Apr 2010.....	11.38%	11.40%	
May 2010.....	11.10%	11.72%	
Jun 2010.....	13.08%	11.85%	
Jul 2010.....	13.00%	12.39%	
Aug 2010.....	12.99%	13.02%	
Sep 2010.....	12.76%	12.91%	
Oct 2010.....	13.05%	12.93%	12.13%
Nov 2010.....	13.47%	13.09%	12.24%
Dec 2010.....	13.29%	13.27%	12.19%
Jan 2011.....	10.98%	12.58%	12.33%
Feb 2011.....	12.43%	12.23%	12.52%
Mar 2011.....	13.05%	12.15%	12.55%
Apr 2011.....	12.01%	12.50%	12.60%
May 2011.....	11.62%	12.23%	12.64%
Jun 2011.....	12.89%	12.17%	12.63%
Jul 2011.....	12.49%	12.34%	12.59%
Aug 2011.....	14.24%	13.21%	12.69%
Sep 2011.....	13.01%	13.25%	12.71%
Oct 2011.....	0.38%	9.21%	11.66%
Nov 2011.....	13.53%	8.97%	11.66%
Dec 2011.....	13.41%	9.11%	11.67%
Jan 2012.....	12.14%	13.03%	11.77%
Feb 2012.....	11.62%	12.39%	11.70%
Mar 2012.....	12.44%	12.07%	11.65%
Apr 2012.....	11.00%	11.68%	11.56%
May 2012.....	12.43%	11.95%	11.63%
Jun 2012.....	12.59%	12.00%	11.61%
Jul 2012.....	13.08%	12.70%	11.66%
Aug 2012.....	13.53%	13.07%	11.60%
Sep 2012.....	11.90%	12.84%	11.50%
Oct 2012.....	12.71%	12.71%	12.53%
Nov 2012.....	12.84%	12.48%	12.47%
Dec 2012.....	12.35%	12.63%	12.38%
Jan 2013.....	14.21%	13.13%	12.56%
Feb 2013.....	12.24%	12.93%	12.61%
Mar 2013.....	12.53%	12.99%	12.62%
Apr 2013.....	13.43%	12.73%	12.82%
May 2013.....	14.70%	13.55%	13.01%
Jun 2013.....	14.26%	14.13%	13.15%
Jul 2013.....	15.68%	14.88%	13.36%
Aug 2013.....	15.71%	15.22%	13.55%
Sep 2013.....	14.63%	15.34%	13.77%
Oct 2013.....	15.71%	15.35%	14.02%
Nov 2013.....	15.66%	15.33%	14.26%
Dec 2013.....	15.52%	15.63%	14.52%
Jan 2014.....	14.38%	15.19%	14.54%
Feb 2014.....	14.34%	14.75%	14.71%
Mar 2014.....	14.53%	14.41%	14.88%
Apr 2014.....	15.16%	14.67%	15.02%
May 2014.....	15.39%	15.02%	15.08%
Jun 2014.....	15.32%	15.29%	15.17%
Jul 2014.....	17.47%	16.06%	15.32%
Aug 2014.....	16.99%	16.59%	15.42%
Sep 2014.....	17.02%	17.16%	15.62%
Oct 2014.....	17.36%	17.12%	15.76%
Nov 2014.....	16.06%	16.81%	15.79%

As of month-end	One-month annualised	Three-month annualised	12-month annualised
Dec 2014.....	15.54%	16.32%	15.80%
Jan 2015.....	99.23%	43.61%	22.87%
Feb 2015.....	15.75%	43.51%	22.98%
Mar 2015.....	16.63%	43.87%	23.16%
Apr 2015.....	16.18%	16.19%	23.24%
May 2015.....	16.53%	16.44%	23.34%
Jun 2015.....	17.79%	16.83%	23.55%
Jul 2015.....	18.50%	17.61%	23.63%
Aug 2015.....	17.69%	17.99%	23.69%
Sep 2015.....	18.84%	18.35%	23.84%
Oct 2015.....	18.61%	18.38%	23.95%
Nov 2015.....	18.08%	18.51%	24.11%
Dec 2015.....	17.55%	18.08%	24.28%
Jan 2016.....	16.05%	17.23%	17.35%
Feb 2016.....	18.47%	17.35%	17.58%
Mar 2016.....	20.50%	18.34%	17.90%
Apr 2016.....	16.51%	18.49%	17.93%
May 2016.....	15.96%	17.66%	17.88%
Jun 2016.....	17.25%	16.57%	17.83%
Jul 2016.....	17.26%	16.82%	17.73%
Aug 2016.....	16.94%	17.15%	17.67%
Sep 2016.....	16.77%	16.99%	17.49%
Oct 2016.....	17.47%	17.06%	17.40%
Nov 2016.....	17.17%	17.14%	17.32%
Dec 2016.....	16.55%	17.06%	17.24%
Jan 2017.....	14.02%	15.91%	17.07%
Feb 2017.....	15.92%	15.49%	16.86%
Mar 2017.....	17.79%	15.91%	16.63%
Apr 2017.....	15.79%	16.50%	16.57%
May 2017.....	16.41%	16.66%	16.61%
Jun 2017.....	17.74%	16.65%	16.65%
Jul 2017.....	17.46%	17.20%	16.67%
Aug 2017.....	18.67%	17.96%	16.81%
Sep 2017.....	17.32%	17.82%	16.86%
Oct 2017.....	18.25%	18.08%	16.92%
Nov 2017.....	18.43%	18.00%	17.03%
Dec 2017.....	17.69%	18.12%	17.12%
Jan 2018.....	16.70%	17.61%	17.35%
Feb 2018.....	16.40%	16.93%	17.39%
Mar 2018.....	17.28%	16.79%	17.34%
Apr 2018.....	16.59%	16.76%	17.41%
May 2018.....	17.56%	17.14%	17.51%
Jun 2018.....	17.18%	17.11%	17.46%
Jul 2018.....	17.94%	17.56%	17.50%
Aug 2018.....	19.10%	18.07%	17.54%
Sep 2018.....	17.40%	18.15%	17.54%
Oct 2018.....	17.76%	18.09%	17.50%
Nov 2018.....	18.14%	17.77%	17.48%
Dec 2018.....	16.63%	17.51%	17.39%
Jan 2019.....	53.56%	29.44%	20.46%
Feb 2019.....	16.40%	28.86%	20.46%
Mar 2019.....	18.43%	29.46%	20.56%
Apr 2019.....	16.69%	17.17%	20.56%
May 2019.....	16.59%	17.24%	20.48%
Jun 2019.....	16.68%	16.65%	20.44%
Jul 2019.....	18.16%	17.14%	20.46%
Aug 2019.....	18.77%	17.87%	20.43%
Sep 2019.....	17.43%	18.12%	20.44%
Oct 2019.....	17.75%	17.98%	20.44%
Nov 2019.....	17.33%	17.50%	20.37%
Dec 2019.....	15.24%	16.77%	20.25%
Jan 2020.....	14.26%	15.61%	16.98%
Feb 2020.....	14.61%	14.70%	16.83%
Mar 2020.....	14.66%	14.51%	16.51%
Apr 2020.....	11.92%	13.73%	16.12%

As of month-end	One-month annualised	Three-month annualised	12-month annualised
May 2020.....	13.03%	13.21%	15.82%
Jun 2020.....	13.57%	12.84%	15.56%
Jul 2020.....	15.07%	13.89%	15.30%
Aug 2020.....	15.02%	14.55%	14.99%
Sep 2020.....	17.01%	15.70%	14.96%
Oct 2020.....	18.34%	16.79%	15.01%
Nov 2020.....	18.27%	17.87%	15.08%
Dec 2020.....	18.42%	18.34%	15.35%
Jan 2021.....	17.38%	18.02%	15.61%
Feb 2021.....	18.27%	18.02%	15.91%
Mar 2021.....	22.00%	19.22%	16.53%
Apr 2021.....	17.95%	19.41%	17.03%
May 2021.....	17.73%	19.23%	17.42%
Jun 2021.....	23.60%	19.76%	18.25%
Jul 2021.....	17.10%	19.48%	18.42%
Aug 2021.....	15.30%	18.67%	18.45%
Sep 2021.....	19.67%	17.36%	18.67%
Oct 2021.....	15.03%	16.67%	18.39%
Nov 2021.....	18.24%	17.65%	18.39%
Dec 2021.....	16.45%	16.58%	18.23%
Jan 2022.....	15.12%	16.60%	18.04%
Feb 2022.....	16.20%	15.92%	17.87%
Mar 2022.....	17.60%	16.31%	17.50%
Apr 2022.....	16.14%	16.65%	17.35%
May 2022.....	17.61%	17.12%	17.34%
Jun 2022.....	17.49%	17.08%	16.83%
Jul 2022.....	19.06%	18.06%	16.99%

In the table above,

- one-month annualised CPR is calculated as $1 - ((1 - R) ^ 12)$,
- three-month annualised CPR is calculated as the average of the one-month annualised CPR for the most recent three months, and
- 12-month annualised CPR is calculated as the average of the one-month annualised CPR for the most recent 12 months,

where in each case R is (i) total principal receipts received plus the principal balance of loans repurchased by the seller (primarily due to further advances) during the relevant period, divided by (ii) the aggregate true balance of the loans in the portfolio as at the start of that period.

Write offs and recoveries of Nationwide²

The following table shows write offs and recoveries of Nationwide across its entire mortgage book, excluding the results of its specialist lending books.

Year ended 4 April	Write offs £m	Recoveries £m	Net write offs £m	Mortgage balance £m	Write off balance %	Net write offs %
2006.....	0.9	0.8	0.1	78,300	0.11%	0.01%
2007.....	1.2	0.8	0.4	88,712	0.14%	0.05%
2008*.....	0.4	-	0.4	105,538	0.04%	0.04%
2009*.....	4.3	1.2	3.1	106,718	0.40%	0.29%
2010*.....	12.9	1.6	11.3	104,145	1.24%	1.09%
2011*.....	9.5	1.3	8.2	100,069	0.95%	0.82%
2012*.....	13.1	1.2	11.9	100,351	1.31%	1.19%
2013*.....	9.9	1.2	8.7	106,214	0.93%	0.82%
2014*.....	10.4	1.2	9.2	115,851	0.90%	0.79%

² Includes Nationwide originated and Nationwide branded prime loans only.

Year ended 4 April	Write offs £m	Recoveries £m	Net write offs £m	Mortgage balance £m	Write off balance %	Net write offs %
2015*	8.6	0.7	8.0	121,788	0.71%	0.65%
2016*	4.8	0.8	4.0	127,705	0.37%	0.31%
2017*	2.9	0.7	2.2	136,137	0.21%	0.16%
2018*	1.9	0.9	1.0	142,510	0.13%	0.07%
2019*	2.5	0.7	1.9	150,164	0.17%	0.12%
2020*	1.7	0.5	1.2	149,994	0.11%	0.08%
2021*	1.6	0.4	1.2	148,823	0.11%	0.08%
2022*	1.8	0.2	1.5	153,649	0.11%	0.10%
31 July 2022*..	0.2	0.0	0.2	157,172	0.01%	0.01%

* Figures for 2008 to 2022 exclude loans originated by Cheshire Building Society, Derbyshire Building Society and Dunfermline Building Society.

Loans in the Nationwide mortgage portfolio³

	Financial Years Ending:															31 July 2022*
	31 December 2007	31 December 2008*	31 December 2009*	31 December 2010*	31 December 2011*	31 December 2012*	31 December 2013*	31 December 2014*	31 December 2015*	31 December 2016*	31 December 2017*	31 December 2018*	31 December 2019*	31 December 2020*	31 December 2021*	
Outstanding balance (£ millions)	93,647	102,828	105,199	101,430	100,142	104,960	114,210	120,541	126,361	134,891	140,129	147,828	151,030	149,397	151,463	156,838
Number of loans outstanding	1,104,473	1,169,361	1,197,052	1,151,800	1,124,231	1,143,904	1,186,659	1,200,901	1,212,223	1,237,128	1,243,325	1,266,868	1,266,744	1,242,827	1,220,088	1,222,883
Outstanding balance of loans in arrears (£ millions)																
Payments in arrears = 2 to <3	115.8	158.3	194.4	194.5	188.8	183.1	171.7	142.7	128.4	117.8	102.5	125.2	115.4	120.6	98.2	98.7
Payments in arrears = 3 to <6	123.9	182.9	265.7	268.1	270.0	243.9	220.5	194.6	175.8	152.6	151.1	175.3	176.8	157.0	135.6	128.5
Payments in arrears = 6 to <8	29.0	47.3	76.6	86.8	86.9	88.1	74.9	55.2	51.5	49.0	48.8	56.3	51.8	53.2	43.3	49.7
Payments in arrears of 8 or over	36.1	75.9	180.2	192.5	196.8	193.5	198.5	152.6	132.7	151.1	150.2	148.5	140.4	174.8	177.5	154.3
Total true balance of loans in arrears	304.9	464.3	716.9	742.0	742.5	708.5	665.7	545.2	488.3	470.4	452.6	505.4	484.4	505.7	454.6	431.2
Total true balance of loans 6 months or more in arrears	65.2	123.2	256.7	279.3	283.7	281.5	273.5	207.9	184.1	200.0	199.0	204.9	192.2	228.0	220.8	204.0
Total true balance of loans 6 payments or more in arrears as % of the true balance	0.07%	0.12%	0.24%	0.28%	0.28%	0.27%	0.24%	0.17%	0.15%	0.15%	0.14%	0.14%	0.13%	0.15%	0.15%	0.13%

³ Includes Nationwide originated and Nationwide branded prime loans only.

Outstanding balance of arrears (£ millions)	31 December 2007	31 December 2008*	31 December 2009*	31 December 2010*	31 December 2011*	31 December 2012*	31 December 2013*	31 December 2014*	31 December 2015*	31 December 2016*	31 December 2017*	31 December 2018*	31 December 2019*	31 December 2020*	31 December 2021*	31 July 2022*
Payments in arrears = 2 to <3	2.1	2.5	2.8	2.9	2.7	2.6	2.4	2.1	1.9	1.8	1.6	1.9	1.8	1.8	1.4	1.5
Payments in arrears = 3 to <6	4.0	5.2	6.5	6.9	6.7	6.3	5.6	4.9	4.5	4.2	4.3	4.8	4.8	4.1	3.5	3.5
Payments in arrears = 6 to <8	1.6	2.2	3.1	3.5	3.5	3.4	2.9	2.1	2.1	2.0	2.3	2.6	2.3	2.3	1.8	2.3
Payments in arrears of 8 or over	3.7	6.5	12.6	14.1	14.7	14.4	14.7	11.8	10.5	13.2	15.6	15.7	15.4	19.2	21.4	20.5
Total balance of arrears	11.4	16.4	25.0	27.3	27.6	26.7	25.6	20.8	19.0	21.3	23.8	25.0	24.2	27.4	28.1	27.8
Total balance of arrears on loans 6 payments or more in arrears (£ millions)	5.3	8.6	15.7	17.5	18.2	17.8	17.6	13.9	12.6	15.3	18.0	18.3	17.7	21.6	23.2	22.8
Total balance of arrears on loans 6 payments or more in arrears as % of the true balance	0.006%	0.008%	0.015%	0.017%	0.018%	0.017%	0.015%	0.012%	0.010%	0.011%	0.013%	0.012%	0.012%	0.014%	0.015%	0.015%
Number of Loans:	31 December 2007	31 December 2008*	31 December 2009*	31 December 2010*	31 December 2011*	31 December 2012*	31 December 2013*	31 December 2014*	31 December 2015*	31 December 2016*	31 December 2017*	31 December 2018*	31 December 2019*	31 December 2020*	31 December 2021*	31 July 2022*
Payments in arrears 3-6 months	2,171	2,754	3,345	3,358	3,270	3,003	2,749	2,393	2,195	1,989	1,881	2,096	2,030	1,807	1,501	1,408
Payments in arrears 6-9 months	673	886	1,371	1,405	1,402	1,318	1,204	851	832	828	785	894	800	799	667	668
Payments in arrears 9-12 months	248	346	708	725	717	704	730	533	431	503	455	453	402	459	395	372
Payments in arrears 12+ months	277	487	1,147	1,057	1,102	1,096	1,130	930	809	973	1,097	981	975	1,294	1,334	1,151
Total number of loans in arrears	3,369	4,473	6,571	6,545	6,491	6,121	5,813	4,707	4,267	4,293	4,218	4,424	4,207	4,359	3,897	3,599
Total number of loans with 6+ month arrears	1,198	1,719	3,226	3,187	3,221	3,118	3,064	2,314	2,072	2,304	2,337	2,328	2,177	2,552	2,396	2,191
Total number of loans with 6+ months arrears as a % of number of loans outstanding	0.108%	0.147%	0.269%	0.277%	0.287%	0.273%	0.258%	0.193%	0.171%	0.186%	0.188%	0.184%	0.172%	0.205%	0.196%	0.179%

* Figures for 2008 to 2022 exclude loans originated by Cheshire Building Society, Derbyshire Building Society and Dunfermline Building Society.

There can be no assurance that the future arrears experience with respect to the loans comprising the Nationwide mortgage portfolio will correspond to the historical experience with respect to the loans as set forth in the foregoing table. If the property market experiences a further decline in property values so that the value of the properties in the Nationwide mortgage portfolio falls or (in the case of properties which are currently below the principal balances of the relevant loan) remains below the principal balances of the loans comprising the overall pool, the actual rates of arrears could be significantly higher than those previously experienced, as borrowers may no longer be able to refinance their loans or sell their properties and move to more affordable properties. In addition, other adverse economic conditions, whether or not they affect property values, may nonetheless affect the timely payment by borrowers of principal and interest and, accordingly, the rates of arrears and losses with respect to the loans in the Nationwide mortgage portfolio. Noteholders should observe that the United Kingdom experienced relatively low and stable interest rates during the periods covered in the preceding table. If interest rates were to rise, it is likely that the rate of arrears would rise.

Securitisation Regulation

Environmental performance

The administrative records of the seller do not contain any information related to the environmental performance of the property securing the loans.

EU Securitisation Regulation Reporting

The seller (as originator) will undertake (i) for so long as the series 2022-2 notes remain outstanding or (ii) until such time when a competent EU authority has confirmed (in the form of enacted (or otherwise binding) legislation, regulation or policy statement) that the satisfaction of the UK Transparency Requirements will also satisfy the EU Transparency Requirements due to the application of an equivalency regime or similar analogous concept), to procure the publication of:

- (a) a quarterly investor report (in the form prescribed as at the issue date under the EU Securitisation Regulation or, to the extent the form prescribed pursuant to the EU Securitisation Regulation is amended after the issue date, as otherwise adopted by the seller from time to time) on each interest payment date or shortly thereafter (and at the latest one month after the relevant interest payment date) as required by and in accordance with Article 7(1)(e) of the EU Securitisation Regulation (as such regulation is in force as at the issue date in respect of such series of notes);
- (a) certain loan-by-loan information in relation to the portfolio as required by and in accordance with Article 7(1)(a) of the EU Securitisation Regulation as such regulation is in force as at the issue date of such series of notes (in the form prescribed as at the issue date under the EU Securitisation Regulation or, to the extent the form prescribed pursuant to the EU Securitisation Regulation is amended after the issue date, as otherwise adopted by the seller from time to time) on a quarterly basis (at the latest one month after the relevant interest payment date and simultaneously with the investor report provided pursuant to paragraph (a) above); and
- (b) any information required to be reported pursuant to Articles 7(1)(f) or 7(1)(g) (as applicable) of the EU Securitisation Regulation (as such regulation is in force as at the issue date in respect of such series of notes) without delay.

The information set out above shall be published on the website of Euro ABS Limited (<https://www.euroabs.com/IH.aspx?d=11842>) or any other website which may be notified by the issuer from time to time.

UK STS Requirements

The seller, as originator, has procured a UK STS Notification to be submitted to the FCA, in accordance with Article 27 of the UK Securitisation Regulation, that the UK STS Requirements have been satisfied with respect to the series 2022-2 notes. It is expected that the UK STS Notification will be available on the website of the FCA. For the avoidance of doubt, this website and the contents thereof do not form part of this Final Terms.

The seller has used the services of Prime Collateralised Securities (PCS) UK Limited as an Authorised Verification Agent authorised under Article 28 of the UK Securitisation Regulation in connection with an assessment of the compliance of the series 2022-2 notes with the STS Requirements and prepare an UK STS Assessment. It is expected that the STS Assessment prepared by the Authorised Verification Agent, together with detailed explanations of its scope, will be available on the website of such agent (www.pcsmarket.org/transactions). For the avoidance of doubt, this website and the contents thereof do not form part of this Final Terms.

The seller has obtained a legal opinion provided by qualified external legal counsel providing, among other things: (i) confirmation that the true sale, assignment or transfer segregate the loans and their related security from the seller, its creditors and its liquidators, including in the event of the seller's insolvency, with the same legal effect as that achieved by means of true sale; (ii) confirmation of the enforceability of the true sale, assignment or transfer with the same legal effect referred to in (i) against the seller or any other third party; and (iii) an assessment of clawback risks and re-characterisation risks, which legal opinion is accessible and made available to any relevant third party verifying UK STS compliance in accordance with Article 28 of the UK Securitisation Regulation and any relevant competent authority from among those referred to in Article 29 of the UK Securitisation Regulation.

Mitigation of interest rate and currency risks

The loans and the notes are affected by interest rate and currency risks (see "*The timing and amount of payments on the loans could be affected by various factors which may adversely affect payments on your notes*" in the Risk Factors section of the prospectus). Each of Funding 1 and the Issuer aim to hedge the relevant interest rate and currency rate exposures in respect of the loans and the notes, as applicable, by entering into certain swap agreements (see "*The swap agreements*" in the prospectus).

Interest rate risks are also managed through:

- a requirement in the servicing agreement that any discretionary rates set by the servicer in respect of the loans are set at a minimum rate (subject to the terms of the mortgage loans and applicable law) (see "*The Servicing Agreement—Undertakings by the servicer*" in the prospectus), noting that such requirement is contingent upon the seller failing to perform under the relevant swap agreements with respect to the BMR/SMR rates, being in default or becoming insolvent;
- with respect to tracker rate loans, the interest rate on such loans is calculated by reference to BBR, which closely correlates with SONIA rates;
- a requirement in the mortgage sale agreement that any new loans, product switches or further advances proposed to be included in the portfolio will not cause the average yield of the

portfolio (taking into account the swap agreements) to fall below defined thresholds (see “*The mortgage sale agreement—Conditions for sale of loans*” in the base prospectus);

- with respect to the Issuer, it fully hedges its obligations as the Issuer lends the proceeds of any offering of Notes to Funding 1 pursuant to the intercompany loan terms and conditions, where the proceeds of sterling denominated floating rate notes are lent on the same terms as the notes with respect to currency and interest rate; and after giving effect to the relevant swap agreements, the proceeds of sterling denominated fixed rate notes and/or non-sterling denominated notes are lent to Funding 1 pursuant to the intercompany loan terms and conditions on the same terms as the Notes with respect to currency and interest rate;
- with respect to Funding 1, Funding 1 obtains its share of revenue generated on a monthly basis from the fixed rate, BMR, SMR and tracker rate loans, where with respect to the fixed rate, BMR and SMR loans, Funding 1 has entered into swap agreements, and with respect to tracker rate loans relies on the high correlation between BMR and/or SONIA rates; and
- with respect to the Trust, it does not require any hedging as it distributes the revenue and principal that it receives from the trust property to Funding 1 and the Seller.

Except for the purpose of hedging interest-rate or currency risk, none of the Issuer, Funding 1 or the Mortgages Trustee will enter into derivative contracts, for purposes of Article 21(2) of the Securitisation Regulation.

The following table shows the correlation between the interest rates indicated for the periods indicated:

Interest Rates Correlations for the period from 1 January 1997 to 29 July 2022				
	BBR	SONIA	BMR	SMR
BBR	1.000	0.995	0.992	0.958
SONIA	0.995	1.000	0.987	0.954
BMR	0.992	0.987	1.000	0.978
SMR	0.958	0.954	0.978	1.000

Interest Rates Correlations for the period from 1 January 2000 to 29 July 2022				
	BBR	SONIA	BMR	SMR
BBR	1.000	0.994	0.989	0.942
SONIA	0.994	1.000	0.982	0.938
BMR	0.989	0.982	1.000	0.972
SMR	0.942	0.938	0.972	1.000

Interest Rates Correlations for the period from 1 January 2005 to 29 July 2022				
	BBR	SONIA	BMR	SMR
BBR	1.000	0.999	0.995	0.980
SONIA	0.999	1.000	0.992	0.979
BMR	0.995	0.992	1.000	0.983
SMR	0.980	0.979	0.983	1.000

Source: Nationwide, Bloomberg

Verification of data

The seller has caused a sample of the loans (including the data disclosed in respect of those loans) to be externally verified by an appropriate and independent third party. The portfolio as at the cut-off date has been subject to an agreed upon procedures review on a representative sample of loans

selected from the portfolio as at the cut-off date (as well as an agreed upon procedures review, amongst other things, of the conformity of the loans in the portfolio with certain of the eligibility criteria (where applicable)) conducted by a third-party and initially completed on or about 8 November 2021 as at a cut-off date of 30 September 2021, with respect to the portfolio, and which was re-issued on or about 28 September 2022 (the **AUP report**). The independent third party has also verified that the stratification tables disclosed under the sections “Statistical information on the portfolio” and “Static Pool Data” of this Final Terms in respect of the loans are accurate. The originator has reviewed the reports of such independent third parties and is of the opinion that there were no significant adverse findings in such reports. The third parties undertaking such reviews only have obligations to the parties to the engagement letters governing the performance of the agreed upon procedures subject to the limitations and exclusions contained therein.

Industry CPR rates

The table under the heading “Industry CPR rates” in “Characteristics of the United Kingdom residential mortgage market” in the base prospectus shall be supplemented by the following table:

Quarter	Industry CPR rate for the quarter (%)	12-month rolling average (%)	Quarter	Industry CPR rate for the quarter (%)	12-month rolling average (%)
March 2000.....	14.10%	16.50%	December 2011.....	11.87%	11.43%
June 2000.....	15.92%	16.34%	March 2012	11.01%	11.58%
September 2000	16.50%	15.89%	June 2012.....	11.38%	11.67%
December 2000.....	16.39%	15.73%	September 2012.....	11.58%	11.46%
March 2001.....	15.95%	16.19%	December 2012.....	11.84%	11.45%
June 2001.....	19.03%	16.97%	March 2013	11.37%	11.54%
September 2001	21.12%	18.12%	June 2013.....	13.03%	11.96%
December 2001.....	20.92%	19.25%	September 2013.....	14.72%	12.74%
March 2002.....	19.58%	20.16%	December 2013.....	15.05%	13.54%
June 2002.....	22.18%	20.95%	March 2014	13.59%	14.10%
September 2002	24.90%	21.90%	June 2014.....	14.29%	14.41%
December 2002.....	24.04%	22.68%	September 2014	15.26%	14.55%
March 2003.....	22.01%	23.28%	December 2014.....	14.31%	14.36%
June 2003.....	23.55%	23.63%	March 2015	13.04%	14.23%
September 2003	25.38%	23.75%	June 2015.....	14.08%	14.17%
December 2003.....	26.17%	24.28%	September 2015.....	15.35%	14.19%
March 2004.....	22.15%	24.31%	December 2015.....	15.63%	14.52%
June 2004.....	24.04%	24.43%	March 2016	15.25%	15.08%
September 2004.....	25.08%	24.36%	June 2016.....	15.28%	15.38%
December 2004.....	21.81%	23.27%	September 2016.....	16.01%	15.54%
March 2005.....	18.43%	22.34%	December 2016.....	15.46%	15.50%
June 2005.....	22.14%	21.87%	March 2017	14.92%	15.42%
September 2005.....	25.56%	21.99%	June 2017.....	14.97%	15.34%
December 2005.....	25.77%	22.97%	September 2017.....	16.23%	15.40%
March 2006.....	22.86%	24.08%	December 2017.....	16.50%	15.66%
June 2006.....	24.59%	24.69%	March 2018	15.15%	15.71%
September 2006.....	26.31%	24.88%	June 2018.....	15.45%	15.83%
December 2006.....	25.99%	24.94%	September 2018.....	16.89%	16.00%
March 2007.....	24.70%	25.40%	December 2018.....	16.67%	16.04%
June 2007.....	25.77%	25.69%	March 2019	14.72%	15.93%
September 2007.....	26.66%	25.78%	June 2019.....	14.89%	15.79%
December 2007.....	24.61%	25.44%	September 2019.....	15.55%	15.46%
March 2008.....	20.69%	24.43%	December 2019.....	15.86%	15.26%
June 2008.....	21.71%	23.42%	March 2020	14.63%	15.23%
September 2008.....	20.42%	21.86%	June 2020.....	11.29%	14.33%
December 2008.....	15.29%	19.53%	September 2020.....	13.14%	13.73%
March 2009.....	13.56%	17.74%	December 2020.....	14.90%	13.49%
June 2009.....	13.31%	15.64%	March 2021	15.78%	13.78%
September 2009.....	13.43%	13.90%	June 2021.....	15.92%	14.94%
December 2009.....	12.72%	13.26%	September 2021.....	14.52%	15.28%
March 2010.....	11.52%	12.75%	December 2021	14.82%	15.26%

Quarter	Industry CPR rate for the quarter (%)	12-month rolling average (%)	Quarter	Industry CPR rate for the quarter (%)	12-month rolling average (%)
June 2010.....	11.05%	12.18%	March 2022	14.62%	14.97%
September 2010.....	11.51%	11.70%	June 2022	14.86%	14.71%
December 2010.....	11.41%	11.37%	September 2022	15.79%	15.02%
March 2011.....	10.41%	11.09%			
June 2011.....	11.02%	11.09%			
September 2011.....	12.42%	11.31%			

Source: UK Finance

House price to earnings ratio

The table under the heading “House price to earnings ratio” in “Characteristics of the United Kingdom residential mortgage market” in the base prospectus shall be supplemented by the following table:

Year	House Price to Earnings Ratio	Year	House Price to Earnings Ratio
1994.....	4.57	2008.....	7.81
1995.....	4.39	2009.....	7.13
1996.....	4.35	2010.....	7.37
1997.....	4.48	2011.....	7.09
1998.....	4.63	2012.....	7.03
1999.....	4.94	2013.....	7.13
2000.....	5.51	2014.....	7.61
2001.....	5.66	2015.....	7.89
2002.....	6.37	2016.....	8.24
2003.....	7.14	2017.....	8.42
2004.....	7.66	2018.....	8.44
2005.....	7.86	2019.....	8.24
2006.....	8.09	2020.....	8.32
2007.....	8.47	2021.....	8.57

Source: UK Finance

Series issued by issuer and term advances advanced to Funding 1 in connection therewith

Term Advance	Interest rate	Initial principal amount	Scheduled Repayment Date	Final Maturity date
Series 2022-2 Class 1A Term AAA Advance	Compounded Daily SONIA + 0.67 per cent. (Index Determination applicable)	£750,000,000	Funding 1 Payment Dates occurring in July 2024, October 2024, January 2025, April 2025, July 2025, October 2025, January 2026, April 2026, July 2026, October 2026, January 2027, April 2027 and July 2027.	January 2070

Static Pool Data

The tables in the following pages set out, to the extent material, static pool information with respect to all mortgage loans originated by Nationwide or other members of the Nationwide group (other than Cheshire Building Society, Derbyshire Building Society and Dunfermline Building Society). The tables show, for originations in each year the distribution of such loans originated in that year by delinquency category as at each year end. In preparing the static pool information in the following pages, accounts entering possession have been reflected in the “In Possession” line of each table. As accounts entering possession will also be in arrears, the same accounts have been included in the figures provided for the relevant delinquency category. The issuer has not included static pool information on prepayments because changes in prepayment and payment rates are not anticipated to have a significant effect on future payments on the notes for a number of reasons: including that the mechanics of the mortgages trust require an extended cash accumulation period when prepayment rates fall below certain minima dictated by the rating agencies, serving to limit the extent to which slow prepayments would cause the average lives of the notes to extend. Conversely, rapid prepayments should not cause the average lives of the notes to shorten so long as the seller maintains the minimum required mortgages trust size. Furthermore, only a limited amount of note principal in relation to the mortgages trust size is actually due to be repaid on any particular interest payment date.

The sale of loans by the seller to the mortgages trustee is subject to conditions, including ones required by the rating agencies, designed to maintain certain credit-related and other characteristics of the mortgages trust. These include limits on loans in arrears in the mortgages trust at the time of sale, limits on the aggregate balance of loans sold, limits on changes in the weighted average foreclosure frequency (**WAFF**) and the weighted average loss severity (**WALS**), minimum yield after the sale and maximum LTV for the loans in the mortgages trust after the sale. See a description of these conditions in “**The mortgage sale agreement—Conditions for sale of loans**” in the base prospectus.

In the following tables, delinquency category corresponds to the number of monthly contractual repayment amounts in arrears. Delinquency rates represent the closing balances of loans in a particular category as a percentage of aggregate closing balances.

Arrears by Year of Origination – Nationwide Building Society Loans originated in the year specified as at each specified date

Loans originated in 2004

2004

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	19,822,427,913	195,639	99.94%	99.94%
>=2 and <3 months	8,240,510	76	0.04%	0.04%
>=3 and <6 months	3,781,709	36	0.02%	0.02%
>=6 and <9 months	229,640	3	0.00%	0.00%
>=9 and <12 months	0	0	0.00%	0.00%
>=12 months	378,154	1	0.00%	0.00%
In possession	0	0	0.00%	0.00%
Closed	0	2,934		
Totals	19,835,057,926		100.00%	100.00%

2005

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	18,285,681,695	182,561	99.80%	99.80%
>=2 and <3 months	16,025,097	168	0.09%	0.09%
>=3 and <6 months	15,501,938	155	0.08%	0.08%
>=6 and <9 months	3,195,529	28	0.02%	0.02%
>=9 and <12 months	751,772	7	0.00%	0.00%
>=12 months	565,694	3	0.00%	0.00%
In possession	810,754	7	0.00%	0.00%
Closed	0	15,760		
Totals	18,322,532,480		100.00%	100.00%

2006

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	13,843,622,862	142,507	99.70%	99.70%
>=2 and <3 months	17,869,523	189	0.13%	0.13%
>=3 and <6 months	16,915,985	167	0.12%	0.12%
>=6 and <9 months	4,143,150	42	0.03%	0.03%
>=9 and <12 months	807,761	10	0.01%	0.01%
>=12 months	710,673	6	0.01%	0.00%
In possession	1,025,269	8	0.01%	0.01%
Closed	0	55,760		
Totals	13,885,095,223		100.00%	100.00%

2007

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	11,264,907,485	118,337	99.63%	99.66%
>=2 and <3 months	15,562,680	155	0.14%	0.13%
>=3 and <6 months	17,420,477	168	0.15%	0.14%
>=6 and <9 months	5,240,963	49	0.05%	0.04%
>=9 and <12 months	886,171	9	0.01%	0.01%
>=12 months	1,099,943	12	0.01%	0.01%
In possession	2,170,540	15	0.02%	0.01%
Closed	0	79,944		
Totals	11,307,288,259		100.00%	100.00%

2008

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	9,468,097,036	103,280	99.41%	99.50%
>=2 and <3 months	16,607,388	171	0.17%	0.16%
>=3 and <6 months	22,429,167	214	0.24%	0.21%
>=6 and <9 months	7,021,340	63	0.07%	0.06%
>=9 and <12 months	2,665,922	20	0.03%	0.02%
>=12 months	2,516,480	23	0.03%	0.02%
In possession	4,643,759	33	0.05%	0.03%
Closed	0	94,885		
Totals	9,523,981,092		100.00%	100.00%

2009

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	8,224,360,707	92,791	99.20%	99.34%
>=2 and <3 months	16,815,004	169	0.20%	0.18%
>=3 and <6 months	23,978,694	225	0.29%	0.24%
>=6 and <9 months	9,083,915	88	0.11%	0.09%
>=9 and <12 months	6,595,523	54	0.08%	0.06%
>=12 months	7,351,323	60	0.09%	0.06%
In possession	2,324,361	17	0.03%	0.02%
Closed	0	106,141		
Totals	8,290,509,525		100.00%	100.00%

2010

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	7,148,642,587	83,804	99.16%	99.31%
>=2 and <3 months	17,366,765	171	0.24%	0.20%
>=3 and <6 months	20,362,984	206	0.28%	0.24%
>=6 and <9 months	9,686,100	94	0.13%	0.11%
>=9 and <12 months	4,835,250	46	0.07%	0.05%
>=12 months	6,173,093	48	0.09%	0.06%
In possession	2,244,469	21	0.03%	0.02%
Closed	0	115,155		
Totals	7,209,311,248		100.00%	100.00%

2011

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	6,182,270,712	75,265	99.12%	99.26%
>=2 and <3 months	13,060,899	146	0.21%	0.19%
>=3 and <6 months	19,559,945	205	0.31%	0.27%
>=6 and <9 months	9,008,605	98	0.14%	0.13%
>=9 and <12 months	4,329,360	41	0.07%	0.05%
>=12 months	6,856,554	54	0.11%	0.07%
In possession	1,936,569	18	0.03%	0.02%
Closed	0	123,718		
Totals	6,237,022,644		100.00%	100.00%

2012

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	5,413,133,809	68,318	99.10%	99.25%
>=2 and <3 months	12,414,229	142	0.23%	0.21%
>=3 and <6 months	16,257,002	173	0.30%	0.25%
>=6 and <9 months	8,064,308	80	0.15%	0.12%
>=9 and <12 months	4,142,331	47	0.08%	0.07%
>=12 months	6,996,795	59	0.13%	0.09%
In possession	1,237,210	12	0.02%	0.02%
Closed	0	130,714		
Totals	5,462,245,683		100.00%	100.00%

2013

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	4,663,032,826	61,185	99.06%	99.24%
>=2 and <3 months	9,417,538	113	0.20%	0.18%
>=3 and <6 months	16,233,412	169	0.34%	0.27%
>=6 and <9 months	5,965,248	63	0.13%	0.10%
>=9 and <12 months	4,756,719	49	0.10%	0.08%
>=12 months	6,586,688	60	0.14%	0.10%
In possession	1,476,838	15	0.03%	0.02%
Closed	0	137,891		
Totals	4,707,469,269		100.00%	100.00%

2014

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	3,959,459,813	53,890	99.10%	99.31%
>=2 and <3 months	9,293,340	108	0.23%	0.20%
>=3 and <6 months	13,104,541	135	0.33%	0.25%
>=6 and <9 months	3,479,047	41	0.09%	0.08%
>=9 and <12 months	3,880,664	32	0.10%	0.06%
>=12 months	5,055,678	48	0.13%	0.09%
In possession	976,679	10	0.02%	0.02%
Closed	0	145,281		
Totals	3,995,249,763		100.00%	100.00%

2015

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	3,357,852,880	47,609	99.18%	99.37%
>=2 and <3 months	6,538,246	77	0.19%	0.16%
>=3 and <6 months	9,781,968	115	0.29%	0.24%
>=6 and <9 months	4,850,988	45	0.14%	0.09%
>=9 and <12 months	2,234,482	24	0.07%	0.05%
>=12 months	4,209,551	39	0.12%	0.08%
In possession	100,947	1	0.00%	0.00%
Closed	0	151,635		
Totals	3,385,569,062		100.00%	100.00%

2016

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	2,838,614,979	41,897	99.22%	99.35%
>=2 and <3 months	4,583,565	65	0.16%	0.15%
>=3 and <6 months	7,393,641	97	0.26%	0.23%
>=6 and <9 months	3,340,748	36	0.12%	0.09%
>=9 and <12 months	2,165,710	25	0.08%	0.06%
>=12 months	4,597,811	47	0.16%	0.11%
In possession	214,804	2	0.01%	0.00%
Closed	0	157,376		
Totals	2,860,911,257		100.00%	100.00%

2017

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	2,378,351,631	36,715	99.12%	99.30%
>=2 and <3 months	4,304,939	57	0.18%	0.15%
>=3 and <6 months	7,006,989	83	0.29%	0.22%
>=6 and <9 months	2,500,611	34	0.10%	0.09%
>=9 and <12 months	2,236,501	21	0.09%	0.06%
>=12 months	4,762,101	59	0.20%	0.16%
In possession	286,240	3	0.01%	0.01%
Closed	0	162,573		
Totals	2,399,449,013		100.00%	100.00%

2018

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	1,991,595,872	32,015	99.01%	99.23%
>=2 and <3 months	3,095,144	41	0.15%	0.13%
>=3 and <6 months	7,925,148	94	0.39%	0.29%
>=6 and <9 months	3,012,174	39	0.15%	0.12%
>=9 and <12 months	1,877,498	26	0.09%	0.08%
>=12 months	3,931,525	48	0.20%	0.15%
In possession	49,775	1	0.00%	0.00%
Closed	0	167,281		
Totals	2,011,487,137		100.00%	100.00%

2019

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	1,608,336,751	27,106	99.07%	99.23%
>=2 and <3 months	2,913,429	48	0.18%	0.18%
>=3 and <6 months	5,537,581	80	0.34%	0.29%
>=6 and <9 months	2,092,436	25	0.13%	0.09%
>=9 and <12 months	1,634,146	20	0.10%	0.07%
>=12 months	2,554,485	34	0.16%	0.12%
In possession	308,974	2	0.02%	0.01%
Closed	0	172,230		
Totals	1,623,377,803		100.00%	100.00%

2020

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	1,346,748,492	23,914	98.97%	99.16%
>=2 and <3 months	3,258,999	47	0.24%	0.19%
>=3 and <6 months	4,280,757	62	0.31%	0.26%
>=6 and <9 months	1,587,085	30	0.12%	0.12%
>=9 and <12 months	1,457,604	21	0.11%	0.09%
>=12 months	3,391,704	42	0.25%	0.17%
In possession	0	0	0.00%	0.00%
Closed	0	175,429		
Totals	1,360,724,640		100.00%	100.00%

2021

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	1,093,491,124	20,403	99.10%	99.31%
>=2 and <3 months	1,666,229	23	0.15%	0.11%
>=3 and <6 months	2,808,107	39	0.25%	0.19%
>=6 and <9 months	1,814,727	28	0.16%	0.14%
>=9 and <12 months	760,123	9	0.07%	0.04%
>=12 months	2,864,131	42	0.26%	0.20%
In possession	0	0	0.00%	0.00%
Closed	0	179,001		
Totals	1,103,404,439		100.00%	100.00%

2022

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	969,474,511	18,508	99.05%	99.31%
>=2 and <3 months	1,914,000	24	0.20%	0.13%
>=3 and <6 months	2,391,303	37	0.24%	0.20%
>=6 and <9 months	1,918,424	24	0.20%	0.13%
>=9 and <12 months	1,252,927	17	0.13%	0.09%
>=12 months	1,845,508	26	0.19%	0.14%
In possession			0.00%	0.00%
Closed		180,909		
Totals	978,796,673		100.00%	100.00%

Loans originated in 2005

2005

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	16,734,532,364	158,793	99.96%	99.96%
>=2 and <3 months	4,622,664	45	0.03%	0.03%
>=3 and <6 months	1,914,264	17	0.01%	0.01%
>=6 and <9 months	323,000	3	0.00%	0.00%
>=9 and <12 months	156,604	2	0.00%	0.00%
>=12 months	0	0	0.00%	0.00%
In possession	0	0	0.00%	0.00%
Closed	0	1,904		
Totals	16,741,548,896		100.00%	100.00%

2006

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	15,340,875,477	147,475	99.87%	99.86%
>=2 and <3 months	9,139,801	104	0.06%	0.07%
>=3 and <6 months	8,082,341	78	0.05%	0.05%
>=6 and <9 months	1,668,929	15	0.01%	0.01%
>=9 and <12 months	99,510	1	0.00%	0.00%
>=12 months	844,352	3	0.01%	0.00%
In possession	99,017	1	0.00%	0.00%
Closed	0	13,087		
Totals	15,360,809,429		100.00%	100.00%

2007

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	11,038,695,857	111,014	99.81%	99.80%
>=2 and <3 months	8,719,748	96	0.08%	0.09%
>=3 and <6 months	9,117,023	91	0.08%	0.08%
>=6 and <9 months	2,056,449	23	0.02%	0.02%
>=9 and <12 months	730,997	8	0.01%	0.01%
>=12 months	93,822	2	0.00%	0.00%
In possession	532,443	5	0.00%	0.00%
Closed	0	49,525		
Totals	11,059,946,339		100.00%	100.00%

2008

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	9,433,970,192	97,549	99.62%	99.64%
>=2 and <3 months	13,729,441	131	0.14%	0.13%
>=3 and <6 months	13,566,014	129	0.14%	0.13%
>=6 and <9 months	4,633,677	44	0.05%	0.04%
>=9 and <12 months	1,977,105	23	0.02%	0.02%
>=12 months	669,977	9	0.01%	0.01%
In possession	1,397,801	12	0.01%	0.01%
Closed	0	62,867		
Totals	9,469,944,207		100.00%	100.00%

2009

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	8,251,759,037	88,417	99.42%	99.46%
>=2 and <3 months	12,633,874	129	0.15%	0.15%
>=3 and <6 months	19,496,527	188	0.23%	0.21%
>=6 and <9 months	6,889,521	73	0.08%	0.08%
>=9 and <12 months	2,509,654	32	0.03%	0.04%
>=12 months	4,560,365	43	0.05%	0.05%
In possession	1,833,371	17	0.02%	0.02%
Closed	0	72,427		
Totals	8,299,682,348		100.00%	100.00%

2010

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	7,059,789,835	78,620	99.33%	99.39%
>=2 and <3 months	13,799,418	136	0.19%	0.17%
>=3 and <6 months	17,319,831	177	0.24%	0.22%
>=6 and <9 months	6,774,642	71	0.10%	0.09%
>=9 and <12 months	3,947,775	40	0.06%	0.05%
>=12 months	4,312,253	42	0.06%	0.05%
In possession	1,387,448	13	0.02%	0.02%
Closed	0	82,227		
Totals	7,107,331,201		100.00%	100.00%

2011

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	6,096,582,309	70,617	99.24%	99.32%
>=2 and <3 months	12,106,612	124	0.20%	0.17%
>=3 and <6 months	16,741,594	183	0.27%	0.26%
>=6 and <9 months	7,088,322	75	0.12%	0.11%
>=9 and <12 months	3,506,986	34	0.06%	0.05%
>=12 months	4,887,472	45	0.08%	0.06%
In possession	2,174,788	19	0.04%	0.03%
Closed	0	90,229		
Totals	6,143,088,082		100.00%	100.00%

2012

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	5,326,284,735	63,982	99.21%	99.33%
>=2 and <3 months	9,652,823	96	0.18%	0.15%
>=3 and <6 months	15,058,681	174	0.28%	0.27%
>=6 and <9 months	6,771,162	60	0.13%	0.09%
>=9 and <12 months	3,860,940	35	0.07%	0.05%
>=12 months	5,644,595	54	0.11%	0.08%
In possession	1,498,266	13	0.03%	0.02%
Closed	0	96,912		
Totals	5,368,771,203		100.00%	100.00%

2013

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	4,568,857,680	57,217	99.20%	99.34%
>=2 and <3 months	9,032,899	94	0.20%	0.16%
>=3 and <6 months	12,173,937	135	0.26%	0.23%
>=6 and <9 months	6,812,575	65	0.15%	0.11%
>=9 and <12 months	2,837,123	31	0.06%	0.05%
>=12 months	4,765,262	46	0.10%	0.08%
In possession	1,038,176	9	0.02%	0.02%
Closed	0	103,729		
Totals	4,605,517,653		100.00%	100.00%

2014

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	3,876,763,036	50,771	99.30%	99.40%
>=2 and <3 months	6,970,831	78	0.18%	0.15%
>=3 and <6 months	10,538,468	118	0.27%	0.23%
>=6 and <9 months	3,824,702	36	0.10%	0.07%
>=9 and <12 months	1,794,287	21	0.05%	0.04%
>=12 months	3,787,787	45	0.10%	0.09%
In possession	505,215	7	0.01%	0.01%
Closed	0	110,250		
Totals	3,904,184,326		100.00%	100.00%

2015

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	3,264,652,838	44,304	99.31%	99.43%
>=2 and <3 months	5,385,444	59	0.16%	0.13%
>=3 and <6 months	8,252,044	96	0.25%	0.22%
>=6 and <9 months	3,582,141	37	0.11%	0.08%
>=9 and <12 months	1,874,588	17	0.06%	0.04%
>=12 months	3,140,325	40	0.10%	0.09%
In possession	460,067	5	0.01%	0.01%
Closed	0	116,768		
Totals	3,287,347,448		100.00%	100.00%

2016

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	2,744,291,907	39,023	99.26%	99.36%
>=2 and <3 months	3,506,302	56	0.13%	0.14%
>=3 and <6 months	8,972,306	100	0.32%	0.25%
>=6 and <9 months	3,040,550	37	0.11%	0.09%
>=9 and <12 months	1,201,125	18	0.04%	0.05%
>=12 months	3,229,129	37	0.12%	0.09%
In possession	582,050	4	0.02%	0.01%
Closed	0	122,051		
Totals	2,764,823,368		100.00%	100.00%

2017

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	2,291,673,398	34,088	99.30%	99.38%
>=2 and <3 months	3,752,149	51	0.16%	0.15%
>=3 and <6 months	5,022,796	62	0.22%	0.18%
>=6 and <9 months	2,775,473	35	0.12%	0.10%
>=9 and <12 months	1,439,462	22	0.06%	0.06%
>=12 months	2,868,622	40	0.12%	0.12%
In possession	356,599	3	0.02%	0.01%
Closed	0	127,025		
Totals	2,307,888,498		100.00%	100.00%

2018

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	1,919,106,074	29,862	99.17%	99.30%
>=2 and <3 months	3,342,892	45	0.17%	0.15%
>=3 and <6 months	6,213,907	83	0.32%	0.28%
>=6 and <9 months	2,687,608	30	0.14%	0.10%
>=9 and <12 months	1,240,191	14	0.06%	0.05%
>=12 months	2,304,226	34	0.12%	0.11%
In possession	205,558	3	0.01%	0.01%
Closed	0	131,255		
Totals	1,935,100,455		100.00%	100.00%

2019

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	1,575,069,844	25,888	99.16%	99.29%
>=2 and <3 months	3,074,986	42	0.19%	0.16%
>=3 and <6 months	4,396,152	63	0.28%	0.24%
>=6 and <9 months	2,044,197	29	0.13%	0.11%
>=9 and <12 months	593,882	9	0.04%	0.03%
>=12 months	3,105,064	40	0.20%	0.15%
In possession	100,404	1	0.01%	0.00%
Closed	0	135,254		
Totals	1,588,384,528		100.00%	100.00%

2020

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	1,315,913,240	22,338	98.96%	99.20%
>=2 and <3 months	3,090,011	34	0.23%	0.15%
>=3 and <6 months	3,466,277	54	0.26%	0.24%
>=6 and <9 months	2,191,753	30	0.16%	0.13%
>=9 and <12 months	1,202,258	15	0.09%	0.07%
>=12 months	3,847,004	48	0.29%	0.21%
In possession	0	0	0.00%	0.00%
Closed	0	138,807		
Totals	1,329,710,543		100.00%	100.00%

2021

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	1,069,422,586	19,200	98.94%	99.24%
>=2 and <3 months	2,797,144	29	0.26%	0.15%
>=3 and <6 months	2,491,941	40	0.23%	0.21%
>=6 and <9 months	1,082,934	17	0.10%	0.09%
>=9 and <12 months	953,695	14	0.09%	0.07%
>=12 months	3,935,387	47	0.36%	0.24%
In possession	218,790	1	0.02%	0.01%
Closed		141,978		
Totals	1,080,902,476		100.00%	100.00%

2022

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	945,224,766	17,497	99.04%	99.31%
>=2 and <3 months	1,976,522	28	0.21%	0.16%
>=3 and <6 months	1,741,550	27	0.18%	0.15%
>=6 and <9 months	1,006,149	15	0.11%	0.09%
>=9 and <12 months	970,470	10	0.10%	0.06%
>=12 months	3,141,012	39	0.33%	0.22%
In possession	285,453	3	0.03%	0.02%
Closed		143,707		
Totals	954,345,922		100.00%	100.00%

Loans originated in 2006

2006

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	21,597,554,165	187,980	99.96%	99.96%
>=2 and <3 months	5,260,323	52	0.02%	0.03%
>=3 and <6 months	2,970,989	27	0.01%	0.01%
>=6 and <9 months	155,448	3	0.00%	0.00%
>=9 and <12 months	0	0	0.00%	0.00%
>=12 months	0	0	0.00%	0.00%
In possession	0	0	0.00%	0.00%
Closed	0	2,077		
Totals	21,605,940,924		100.00%	100.00%

2007

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	20,115,390,303	177,389	99.87%	99.86%
>=2 and <3 months	13,024,752	119	0.06%	0.07%
>=3 and <6 months	8,880,253	91	0.04%	0.05%
>=6 and <9 months	2,468,684	25	0.01%	0.01%
>=9 and <12 months	1,018,719	10	0.01%	0.01%
>=12 months	739,390	6	0.00%	0.00%
In possession	574,658	6	0.00%	0.00%
Closed	0	12,493		
Totals	20,142,096,758		100.00%	100.00%

2008

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	16,158,965,543	148,819	99.65%	99.64%
>=2 and <3 months	22,663,081	211	0.14%	0.14%
>=3 and <6 months	20,755,411	208	0.13%	0.14%
>=6 and <9 months	6,950,425	63	0.04%	0.04%
>=9 and <12 months	2,292,966	23	0.01%	0.02%
>=12 months	1,401,175	11	0.01%	0.01%
In possession	3,267,775	24	0.02%	0.02%
Closed	0	40,780		
Totals	16,216,296,377		100.00%	100.00%

2009

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	14,366,598,415	136,250	99.44%	99.43%
>=2 and <3 months	21,192,644	218	0.15%	0.16%
>=3 and <6 months	31,580,532	295	0.22%	0.22%
>=6 and <9 months	11,357,115	114	0.08%	0.08%
>=9 and <12 months	7,299,399	67	0.05%	0.05%
>=12 months	6,599,851	60	0.05%	0.04%
In possession	3,217,960	30	0.02%	0.02%
Closed	0	53,177		
Totals	14,447,845,916		100.00%	100.00%

2010

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	12,689,224,569	124,456	99.31%	99.32%
>=2 and <3 months	23,523,278	232	0.18%	0.19%
>=3 and <6 months	28,704,888	284	0.22%	0.23%
>=6 and <9 months	15,956,571	158	0.12%	0.13%
>=9 and <12 months	7,206,059	61	0.06%	0.05%
>=12 months	7,408,579	73	0.06%	0.06%
In possession	4,913,424	45	0.04%	0.04%
Closed	0	64,902		
Totals	12,776,937,367		100.00%	100.00%

2011

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	10,887,584,493	110,814	99.20%	99.25%
>=2 and <3 months	21,858,476	210	0.20%	0.19%
>=3 and <6 months	31,773,796	296	0.29%	0.27%
>=6 and <9 months	15,161,688	142	0.14%	0.13%
>=9 and <12 months	6,460,068	64	0.06%	0.06%
>=12 months	8,273,950	82	0.08%	0.07%
In possession	4,065,958	40	0.04%	0.04%
Closed	0	78,563		
Totals	10,975,178,430		100.00%	100.00%

2012

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	9,574,762,960	101,204	99.22%	99.28%
>=2 and <3 months	20,380,894	198	0.21%	0.19%
>=3 and <6 months	26,911,106	260	0.28%	0.26%
>=6 and <9 months	12,002,870	109	0.12%	0.11%
>=9 and <12 months	6,010,638	59	0.06%	0.06%
>=12 months	7,928,372	87	0.08%	0.09%
In possession	2,343,586	16	0.02%	0.02%
Closed	0	88,278		
Totals	9,650,340,425		100.00%	100.00%

2013

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	8,263,203,833	91,132	99.16%	99.23%
>=2 and <3 months	18,604,787	189	0.22%	0.21%
>=3 and <6 months	23,464,234	236	0.28%	0.26%
>=6 and <9 months	11,165,843	103	0.13%	0.11%
>=9 and <12 months	6,017,441	63	0.07%	0.07%
>=12 months	9,263,963	97	0.11%	0.11%
In possession	1,887,515	23	0.02%	0.03%
Closed	0	98,368		
Totals	8,333,607,614		100.00%	100.00%

2014

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	7,010,278,711	80,936	99.20%	99.28%
>=2 and <3 months	15,556,223	167	0.22%	0.20%
>=3 and <6 months	19,594,646	207	0.28%	0.25%
>=6 and <9 months	7,381,410	70	0.10%	0.09%
>=9 and <12 months	4,152,746	43	0.06%	0.05%
>=12 months	7,905,907	77	0.11%	0.09%
In possession	2,000,557	19	0.03%	0.02%
Closed	0	108,692		
Totals	7,066,870,200		100.00%	100.00%

2015

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	5,926,929,837	71,598	99.24%	99.32%
>=2 and <3 months	10,933,791	128	0.18%	0.18%
>=3 and <6 months	14,155,928	159	0.24%	0.22%
>=6 and <9 months	8,817,493	89	0.15%	0.12%
>=9 and <12 months	4,232,280	43	0.07%	0.06%
>=12 months	5,688,973	58	0.10%	0.08%
In possession	1,548,138	15	0.03%	0.02%
Closed	0	118,121		
Totals	5,972,306,441		100.00%	100.00%

2016

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	4,980,102,571	62,388	99.12%	99.24%
>=2 and <3 months	11,819,315	126	0.24%	0.20%
>=3 and <6 months	13,556,949	157	0.27%	0.25%
>=6 and <9 months	7,741,482	70	0.15%	0.11%
>=9 and <12 months	2,729,172	35	0.05%	0.06%
>=12 months	8,276,477	82	0.16%	0.13%
In possession	330,034	5	0.01%	0.01%
Closed	0	127,348		
Totals	5,024,555,999		100.00%	100.00%

2017

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	4,192,662,494	55,044	99.21%	99.30%
>=2 and <3 months	5,562,213	70	0.13%	0.13%
>=3 and <6 months	10,486,660	129	0.25%	0.23%
>=6 and <9 months	5,343,185	63	0.13%	0.11%
>=9 and <12 months	3,842,658	43	0.09%	0.08%
>=12 months	7,585,967	76	0.18%	0.14%
In possession	398,059	6	0.01%	0.01%
Closed	0	134,780		
Totals	4,225,881,236		100.00%	100.00%

2018

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	3,523,179,976	48,419	98.95%	99.13%
>=2 and <3 months	7,961,091	99	0.22%	0.20%
>=3 and <6 months	13,438,715	160	0.38%	0.33%
>=6 and <9 months	6,508,971	65	0.18%	0.13%
>=9 and <12 months	2,832,933	28	0.08%	0.06%
>=12 months	6,201,933	67	0.17%	0.14%
In possession	389,805	4	0.01%	0.01%
Closed	0	141,369		
Totals	3,560,513,423		100.00%	100.00%

2019

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	2,975,672,793	42,736	99.01%	99.21%
>=2 and <3 months	5,233,773	74	0.17%	0.17%
>=3 and <6 months	12,000,160	119	0.40%	0.28%
>=6 and <9 months	3,873,039	52	0.13%	0.12%
>=9 and <12 months	2,249,732	26	0.07%	0.06%
>=12 months	5,417,708	60	0.18%	0.14%
In possession	1,006,326	11	0.03%	0.03%
Closed	0	147,133		
Totals	3,005,453,531		100.00%	100.00%

2020

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	2,530,680,927	37,921	98.97%	99.14%
>=2 and <3 months	4,880,547	62	0.19%	0.16%
>=3 and <6 months	7,526,934	104	0.29%	0.27%
>=6 and <9 months	3,391,252	45	0.13%	0.12%
>=9 and <12 months	2,474,513	31	0.10%	0.08%
>=12 months	7,774,350	86	0.30%	0.22%
In possession	217,741	2	0.01%	0.01%
Closed	0	151,960		
Totals	2,556,946,265		100.00%	100.00%

2021

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	2,085,518,883	32,473	99.09%	99.25%
>=2 and <3 months	3,544,432	45	0.17%	0.14%
>=3 and <6 months	4,837,940	71	0.23%	0.22%
>=6 and <9 months	2,435,115	31	0.12%	0.09%
>=9 and <12 months	2,185,755	25	0.10%	0.08%
>=12 months	5,912,376	70	0.28%	0.21%
In possession	201,759	3	0.01%	0.01%
Closed	0	157,493		
Totals	2,104,636,259		100.00%	100.00%

2022

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	1,860,040,837	29,870	99.11%	99.28%
>=2 and <3 months	3,344,911	47	0.18%	0.16%
>=3 and <6 months	4,828,135	65	0.26%	0.22%
>=6 and <9 months	1,996,867	29	0.11%	0.10%
>=9 and <12 months	1,498,656	19	0.08%	0.06%
>=12 months	4,634,617	52	0.25%	0.17%
In possession	402,389	5	0.02%	0.02%
Closed		160,124		
Totals	1,876,746,412		100.00%	100.00%

Loans originated in 2007

2007

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	22,149,391,589	182,826	99.94%	99.94%
>=2 and <3 months	7,085,843	64	0.03%	0.03%
>=3 and <6 months	4,328,505	38	0.02%	0.02%
>=6 and <9 months	1,081,947	4	0.00%	0.00%
>=9 and <12 months	223,740	1	0.00%	0.00%
>=12 months	0	0	0.00%	0.00%
In possession	0	0	0.00%	0.00%
Closed	0	2,804		
Totals	22,162,111,624		100.00%	100.00%

2008

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	21,068,908,104	176,717	99.72%	99.70%
>=2 and <3 months	20,792,737	205	0.10%	0.12%
>=3 and <6 months	23,514,567	213	0.11%	0.12%
>=6 and <9 months	7,072,696	59	0.03%	0.03%
>=9 and <12 months	2,467,538	18	0.01%	0.01%
>=12 months	2,285,990	11	0.01%	0.01%
In possession	4,041,761	27	0.02%	0.02%
Closed	0	8,487		
Totals	21,129,083,394		100.00%	100.00%

2009

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	18,685,197,894	160,838	99.40%	99.37%
>=2 and <3 months	32,330,876	287	0.17%	0.18%
>=3 and <6 months	40,679,618	373	0.22%	0.23%
>=6 and <9 months	17,328,859	157	0.09%	0.10%
>=9 and <12 months	7,535,012	73	0.04%	0.05%
>=12 months	10,147,589	78	0.05%	0.05%
In possession	5,441,589	46	0.03%	0.03%
Closed	0	23,901		
Totals	18,798,661,438		100.00%	100.00%

2010

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	16,720,023,289	148,452	99.27%	99.23%
>=2 and <3 months	29,527,383	289	0.18%	0.19%
>=3 and <6 months	44,893,357	422	0.27%	0.28%
>=6 and <9 months	18,303,965	175	0.11%	0.12%
>=9 and <12 months	10,499,529	92	0.06%	0.06%
>=12 months	13,501,505	113	0.08%	0.08%
In possession	6,169,954	55	0.04%	0.04%
Closed	0	36,155		
Totals	16,842,918,982		100.00%	100.00%

2011

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	14,877,560,131	136,643	99.21%	99.19%
>=2 and <3 months	30,466,821	288	0.20%	0.21%
>=3 and <6 months	40,125,317	386	0.27%	0.28%
>=6 and <9 months	18,388,205	171	0.12%	0.12%
>=9 and <12 months	9,252,684	86	0.06%	0.06%
>=12 months	13,163,234	117	0.09%	0.08%
In possession	7,307,645	65	0.05%	0.05%
Closed	0	47,997		
Totals	14,996,264,037		100.00%	100.00%

2012

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	13,113,427,911	124,619	99.11%	99.14%
>=2 and <3 months	29,017,916	271	0.22%	0.22%
>=3 and <6 months	40,521,848	366	0.31%	0.29%
>=6 and <9 months	18,622,732	183	0.14%	0.15%
>=9 and <12 months	11,020,656	97	0.08%	0.08%
>=12 months	15,298,173	132	0.12%	0.11%
In possession	3,759,519	32	0.03%	0.03%
Closed	0	60,053		
Totals	13,231,668,755		100.00%	100.00%

2013

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	11,416,667,389	112,834	99.13%	99.14%
>=2 and <3 months	27,260,672	253	0.24%	0.22%
>=3 and <6 months	32,090,821	320	0.28%	0.28%
>=6 and <9 months	16,400,749	170	0.14%	0.15%
>=9 and <12 months	8,995,479	88	0.08%	0.08%
>=12 months	13,619,484	120	0.12%	0.11%
In possession	2,392,697	25	0.02%	0.02%
Closed	0	71,943		
Totals	11,517,427,291		100.00%	100.00%

2014

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	9,704,265,565	100,278	99.20%	99.22%
>=2 and <3 months	19,663,824	208	0.20%	0.21%
>=3 and <6 months	25,248,954	266	0.26%	0.26%
>=6 and <9 months	11,441,473	116	0.12%	0.11%
>=9 and <12 months	7,318,614	66	0.07%	0.07%
>=12 months	11,347,140	104	0.12%	0.10%
In possession	2,818,416	26	0.03%	0.03%
Closed	0	84,689		
Totals	9,782,103,985		100.00%	100.00%

2015

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	8,203,424,622	88,496	99.21%	99.26%
>=2 and <3 months	16,353,063	169	0.20%	0.19%
>=3 and <6 months	23,394,939	255	0.28%	0.29%
>=6 and <9 months	9,064,325	91	0.11%	0.10%
>=9 and <12 months	5,429,368	46	0.07%	0.05%
>=12 months	9,225,837	83	0.11%	0.09%
In possession	2,248,385	15	0.03%	0.02%
Closed	0	96,598		
Totals	8,269,140,539		100.00%	100.00%

2016

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	6,957,514,191	78,210	99.18%	99.24%
>=2 and <3 months	15,383,385	169	0.22%	0.21%
>=3 and <6 months	16,437,342	187	0.23%	0.24%
>=6 and <9 months	8,649,742	82	0.12%	0.10%
>=9 and <12 months	5,521,524	51	0.08%	0.06%
>=12 months	10,220,640	96	0.15%	0.12%
In possession	1,162,524	11	0.02%	0.01%
Closed	0	106,947		
Totals	7,014,889,347		100.00%	100.00%

2017

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	5,845,214,450	68,179	99.13%	99.19%
>=2 and <3 months	11,284,232	133	0.19%	0.19%
>=3 and <6 months	17,999,777	202	0.31%	0.29%
>=6 and <9 months	6,825,862	71	0.12%	0.10%
>=9 and <12 months	4,320,705	39	0.07%	0.06%
>=12 months	9,845,436	99	0.17%	0.14%
In possession	1,160,369	16	0.02%	0.02%
Closed	0	117,014		
Totals	5,896,650,831		100.00%	100.00%

2018

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	4,928,657,058	60,209	98.94%	99.05%
>=2 and <3 months	12,284,843	148	0.25%	0.24%
>=3 and <6 months	18,393,204	195	0.37%	0.32%
>=6 and <9 months	8,485,210	89	0.17%	0.15%
>=9 and <12 months	3,331,943	42	0.07%	0.07%
>=12 months	9,112,145	90	0.18%	0.15%
In possession	991,772	11	0.02%	0.02%
Closed	0	124,969		
Totals	4,981,256,176		100.00%	100.00%

2019

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	4,172,853,712	53,231	98.92%	99.04%
>=2 and <3 months	9,492,521	119	0.23%	0.22%
>=3 and <6 months	15,663,033	182	0.37%	0.34%
>=6 and <9 months	6,823,725	73	0.16%	0.14%
>=9 and <12 months	3,525,999	38	0.08%	0.07%
>=12 months	8,701,724	88	0.21%	0.16%
In possession	1,269,881	14	0.03%	0.03%
Closed	0	132,008		
Totals	4,218,330,593		100.00%	100.00%

2020

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	3,571,215,559	47,547	98.91%	99.04%
>=2 and <3 months	6,562,203	93	0.18%	0.19%
>=3 and <6 months	11,707,959	136	0.32%	0.28%
>=6 and <9 months	5,796,604	70	0.16%	0.15%
>=9 and <12 months	3,854,936	42	0.11%	0.09%
>=12 months	11,128,098	115	0.31%	0.24%
In possession	181,191	3	0.01%	0.01%
Closed	0	137,747		
Totals	3,610,446,551		100.00%	100.00%

2021

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	2,953,529,559	41,324	98.95%	99.13%
>=2 and <3 months	4,570,137	56	0.15%	0.13%
>=3 and <6 months	7,441,297	100	0.25%	0.24%
>=6 and <9 months	4,011,865	47	0.13%	0.11%
>=9 and <12 months	2,837,212	30	0.10%	0.07%
>=12 months	12,288,917	127	0.41%	0.30%
In possession	214,251	3	0.01%	0.01%
Closed		144,066		
Totals	2,984,893,238		100.00%	100.00%

2022

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	2,651,286,933	37,696	98.95%	99.13%
>=2 and <3 months	4,688,685	65	0.17%	0.17%
>=3 and <6 months	7,151,010	87	0.27%	0.23%
>=6 and <9 months	4,291,794	46	0.16%	0.12%
>=9 and <12 months	2,040,806	26	0.08%	0.07%
>=12 months	8,932,668	94	0.33%	0.25%
In possession	1,120,240	11	0.04%	0.03%
Closed		147,728		
Totals	2,679,512,135		100.00%	100.00%

Loans originated in 2008

2008

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	21,340,668,672	188,406	99.85%	99.86%
>=2 and <3 months	17,192,668	156	0.08%	0.08%
>=3 and <6 months	9,721,538	85	0.05%	0.05%
>=6 and <9 months	1,779,980	15	0.01%	0.01%
>=9 and <12 months	1,321,860	5	0.01%	0.00%
>=12 months	699,098	3	0.00%	0.00%
In possession	470,391	3	0.00%	0.00%
Closed	0	2,833		
Totals	21,371,854,207		100.00%	100.00%

2009

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	19,683,436,082	17,7701	99.47%	99.50%
>=2 and <3 months	33,634,576	302	0.17%	0.17%
>=3 and <6 months	44,934,212	371	0.23%	0.21%
>=6 and <9 months	12,872,238	113	0.07%	0.06%
>=9 and <12 months	4,711,628	44	0.02%	0.02%
>=12 months	3,350,805	28	0.02%	0.02%
In possession	5,283,970	37	0.03%	0.02%
Closed	0	12,911		
Totals	19,788,223,511		100.00%	100.00%

2010

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	17,340,989,245	160,436	99.20%	99.23%
>=2 and <3 months	38,341,989	342	0.22%	0.21%
>=3 and <6 months	50,595,011	455	0.29%	0.28%
>=6 and <9 months	21,854,465	207	0.13%	0.13%
>=9 and <12 months	11,283,184	99	0.06%	0.06%
>=12 months	11,155,620	84	0.06%	0.05%
In possession	7,272,004	60	0.04%	0.04%
Closed	0	2,9824		
Totals	17,481,491,517		100.00%	100.00%

2011

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	15,214,984,792	145,519	99.02%	99.10%
>=2 and <3 months	39,254,903	336	0.26%	0.23%
>=3 and <6 months	52,543,907	471	0.34%	0.32%
>=6 and <9 months	22,621,230	207	0.15%	0.14%
>=9 and <12 months	12,237,820	110	0.08%	0.07%
>=12 months	14,372,276	120	0.09%	0.08%
In possession	8,944,807	76	0.06%	0.05%
Closed	0	44,668		
Totals	15,364,959,734		100.00%	100.00%

2012

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	13,652,147,597	134,552	98.99%	99.09%
>=2 and <3 months	35,324,125	311	0.26%	0.23%
>=3 and <6 months	46,340,824	429	0.34%	0.32%
>=6 and <9 months	25,030,765	220	0.18%	0.16%
>=9 and <12 months	13,881,033	106	0.10%	0.08%
>=12 months	15,717,610	133	0.11%	0.10%
In possession	3,386,729	36	0.02%	0.03%
Closed	0	55,720		
Totals	13,791,828,684		100.00%	100.00%

2013

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	11,837,189,958	120,359	98.87%	99.01%
>=2 and <3 months	32,154,357	291	0.27%	0.24%
>=3 and <6 months	37,876,037	368	0.32%	0.30%
>=6 and <9 months	24,076,420	210	0.20%	0.17%
>=9 and <12 months	14,911,152	126	0.12%	0.10%
>=12 months	22,201,482	170	0.19%	0.14%
In possession	4,331,449	40	0.04%	0.03%
Closed	0	69,943		
Totals	11,972,740,857		100.00%	100.00%

2014

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	10,101,712,871	106,888	99.03%	99.15%
>=2 and <3 months	23,560,154	230	0.23%	0.21%
>=3 and <6 months	31,455,169	305	0.31%	0.28%
>=6 and <9 months	15,119,835	137	0.15%	0.13%
>=9 and <12 months	9,841,472	89	0.10%	0.08%
>=12 months	16,258,422	121	0.16%	0.11%
In possession	3,065,917	32	0.03%	0.03%
Closed	0	83,705		
Totals	10,201,013,841		100.00%	100.00%

2015

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	8,588,417,009	94,574	99.06%	99.17%
>=2 and <3 months	19,240,442	193	0.22%	0.20%
>=3 and <6 months	28,399,613	289	0.33%	0.30%
>=6 and <9 months	11,482,172	115	0.13%	0.12%
>=9 and <12 months	6,516,750	68	0.08%	0.07%
>=12 months	14,758,853	111	0.17%	0.12%
In possession	1,062,683	11	0.01%	0.01%
Closed	0	96,146		
Totals	8,669,877,522		100.00%	100.00%

2016

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	7,296,670,131	83,503	99.01%	99.10%
>=2 and <3 months	15,372,645	175	0.21%	0.21%
>=3 and <6 months	23,277,715	262	0.32%	0.31%
>=6 and <9 months	10,659,691	107	0.14%	0.13%
>=9 and <12 months	6,856,933	70	0.09%	0.08%
>=12 months	15,663,581	127	0.21%	0.15%
In possession	1,498,438	15	0.02%	0.02%
Closed	0	107,248		
Totals	7,369,999,134		100.00%	100.00%

2017

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	6,169,294,630	73,421	98.94%	99.09%
>=2 and <3 months	15,100,160	153	0.24%	0.21%
>=3 and <6 months	18,396,687	215	0.30%	0.29%
>=6 and <9 months	12,257,893	104	0.20%	0.14%
>=9 and <12 months	3,952,137	48	0.06%	0.06%
>=12 months	14,751,124	138	0.24%	0.19%
In possession	1,511,765	15	0.02%	0.02%
Closed	0	117,413		
Totals	6,235,264,397		100.00%	100.00%

2018

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	5,188,125,822	63,712	98.81%	98.98%
>=2 and <3 months	11,729,334	149	0.22%	0.23%
>=3 and <6 months	20,253,634	222	0.39%	0.34%
>=6 and <9 months	10,025,742	101	0.19%	0.16%
>=9 and <12 months	5,082,010	54	0.10%	0.08%
>=12 months	14,331,969	120	0.27%	0.19%
In possession	1,226,139	13	0.02%	0.02%
Closed	0	127,136		
Totals	5,250,774,650		100.00%	100.00%

2019

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	4,390,867,094	56,186	98.79%	98.99%
>=2 and <3 months	11,067,523	135	0.25%	0.24%
>=3 and <6 months	18,112,244	196	0.41%	0.35%
>=6 and <9 months	7,574,186	79	0.17%	0.14%
>=9 and <12 months	3,653,564	41	0.08%	0.07%
>=12 months	12,183,824	110	0.27%	0.19%
In possession	1,122,659	11	0.03%	0.02%
Closed	0	134,749		
Totals	4,444,581,093		100.00%	100.00%

2020

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	3,764,048,041	50,039	98.67%	98.96%
>=2 and <3 months	8,480,295	95	0.22%	0.19%
>=3 and <6 months	15,508,780	167	0.41%	0.33%
>=6 and <9 months	5,665,639	72	0.15%	0.14%
>=9 and <12 months	5,140,083	51	0.13%	0.10%
>=12 months	15,410,846	137	0.40%	0.27%
In possession	450,440	6	0.01%	0.01%
Closed	0	140,940		
Totals	3,814,704,124		100.00%	100.00%

2021

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	3,123,663,472	43,481	98.84%	99.05%
>=2 and <3 months	5,354,913	68	0.17%	0.15%
>=3 and <6 months	10,619,523	131	0.34%	0.30%
>=6 and <9 months	4,999,330	56	0.16%	0.13%
>=9 and <12 months	3,727,356	34	0.12%	0.08%
>=12 months	11,985,205	128	0.38%	0.29%
In possession	100,770	1	0.00%	0.00%
Closed		147,608		
Totals	3,160,450,570		100.00%	100.00%

2022

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	2,806,155,239	39,929	98.91%	99.12%
>=2 and <3 months	4,385,042	61	0.15%	0.15%
>=3 and <6 months	8,939,277	107	0.32%	0.27%
>=6 and <9 months	3,842,526	49	0.14%	0.12%
>=9 and <12 months	2,842,164	25	0.10%	0.06%
>=12 months	10,492,680	110	0.37%	0.27%
In possession	339,812	4	0.01%	0.01%
Closed		151,222		
Totals	2,836,996,739		100.00%	100.00%

Loans originated in 2009

2009

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	9,129,219,330	78,245	99.92%	99.90%
>=2 and <3 months	2,884,078	33	0.03%	0.04%
>=3 and <6 months	3,773,626	37	0.04%	0.05%
>=6 and <9 months	619,373	4	0.01%	0.01%
>=9 and <12 months	218,038	2	0.00%	0.00%
>=12 months	0	0	0.00%	0.00%
In possession	80,376	1	0.00%	0.00%
Closed	0	779		
Totals	9,136,794,820		100.00%	100.00%

2010

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	8,627,006,281	75,498	99.65%	99.63%
>=2 and <3 months	9,295,246	96	0.11%	0.13%
>=3 and <6 months	12,869,322	120	0.15%	0.16%
>=6 and <9 months	3,240,522	31	0.04%	0.04%
>=9 and <12 months	1,578,032	14	0.02%	0.02%
>=12 months	2,414,282	14	0.03%	0.02%
In possession	561,854	6	0.01%	0.01%
Closed	0	3,322		
Totals	8,656,965,539		100.00%	100.00%

2011

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	7,519,163,611	67,922	99.42%	99.38%
>=2 and <3 months	10,692,374	116	0.14%	0.17%
>=3 and <6 months	19,063,570	178	0.25%	0.26%
>=6 and <9 months	6,108,919	58	0.08%	0.08%
>=9 and <12 months	3,216,970	27	0.04%	0.04%
>=12 months	3,497,050	33	0.05%	0.05%
In possession	1,301,301	13	0.02%	0.02%
Closed	0	10,754		
Totals	7,563,043,793		100.00%	100.00%

2012

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	6,565,967,510	61,315	99.30%	99.25%
>=2 and <3 months	13,576,325	139	0.21%	0.23%
>=3 and <6 months	15,667,731	158	0.24%	0.26%
>=6 and <9 months	6,988,560	68	0.11%	0.11%
>=9 and <12 months	4,243,988	41	0.06%	0.07%
>=12 months	5,309,207	49	0.08%	0.08%
In possession	702,211	6	0.01%	0.01%
Closed	0	17,325		
Totals	6,612,455,532		100.00%	100.00%

2013

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	5,706,022,783	55,097	99.23%	99.23%
>=2 and <3 months	10,495,987	101	0.18%	0.18%
>=3 and <6 months	16,371,475	170	0.28%	0.31%
>=6 and <9 months	6,858,878	67	0.12%	0.12%
>=9 and <12 months	3,628,246	33	0.06%	0.06%
>=12 months	5,928,569	49	0.10%	0.09%
In possession	844,539	10	0.01%	0.02%
Closed	0	23,574		
Totals	5,750,150,478		100.00%	100.00%

2014

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	4,843,981,458	48,434	99.28%	99.27%
>=2 and <3 months	9,131,494	103	0.19%	0.21%
>=3 and <6 months	12,486,056	120	0.26%	0.25%
>=6 and <9 months	4,760,079	49	0.10%	0.10%
>=9 and <12 months	2,721,041	31	0.06%	0.06%
>=12 months	5,200,466	42	0.11%	0.09%
In possession	1,069,047	13	0.02%	0.03%
Closed	0	30,309		
Totals	4,879,349,641		100.00%	100.00%

2015

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	4,101,360,434	42,446	99.24%	99.21%
>=2 and <3 months	6,544,033	76	0.16%	0.18%
>=3 and <6 months	12,615,781	139	0.31%	0.32%
>=6 and <9 months	3,703,840	43	0.09%	0.10%
>=9 and <12 months	2,027,078	26	0.05%	0.06%
>=12 months	5,896,864	45	0.14%	0.11%
In possession	546,335	7	0.01%	0.02%
Closed	0	36,319		
Totals	4,132,694,365		100.00%	100.00%

2016

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	3,464,638,545	37,212	99.15%	99.14%
>=2 and <3 months	6,454,018	77	0.18%	0.21%
>=3 and <6 months	9,144,414	109	0.26%	0.29%
>=6 and <9 months	4,009,078	45	0.11%	0.12%
>=9 and <12 months	2,246,478	28	0.06%	0.07%
>=12 months	7,030,355	57	0.20%	0.15%
In possession	652,277	6	0.02%	0.02%
Closed	0	41,567		
Totals	3,494,175,165		100.00%	100.00%

2017

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	2,905,892,458	32,466	99.08%	99.02%
>=2 and <3 months	6,051,917	78	0.21%	0.24%
>=3 and <6 months	8,606,625	114	0.29%	0.35%
>=6 and <9 months	2,898,388	36	0.10%	0.11%
>=9 and <12 months	2,594,786	26	0.09%	0.08%
>=12 months	6,480,786	61	0.22%	0.19%
In possession	438,579	5	0.01%	0.02%
Closed	0	46,315		
Totals	2,932,963,538		100.00%	100.00%

2018

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	2,445,339,240	28,362	98.94%	98.94%
>=2 and <3 months	5,242,323	71	0.21%	0.25%
>=3 and <6 months	8,488,271	104	0.34%	0.36%
>=6 and <9 months	3,781,997	51	0.15%	0.18%
>=9 and <12 months	2,756,066	22	0.11%	0.08%
>=12 months	5,082,503	48	0.21%	0.17%
In possession	742,540	8	0.03%	0.03%
Closed	0	50,435		
Totals	2,471,432,941		100.00%	100.00%

2019

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	2,067,669,373	24,673	99.08%	99.10%
>=2 and <3 months	4,039,185	50	0.19%	0.20%
>=3 and <6 months	6,453,528	83	0.31%	0.33%
>=6 and <9 months	2,404,210	32	0.12%	0.13%
>=9 and <12 months	1,553,289	16	0.07%	0.06%
>=12 months	4,748,791	41	0.23%	0.16%
In possession	80,356	1	0.00%	0.00%
Closed	0	54,205		
Totals	2,086,948,732		100.00%	100.00%

2020

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	1,773,690,403	22,070	99.04%	99.07%
>=2 and <3 months	3,310,825	37	0.18%	0.17%
>=3 and <6 months	4,528,001	66	0.25%	0.30%
>=6 and <9 months	2,013,610	28	0.11%	0.13%
>=9 and <12 months	1,151,024	15	0.06%	0.07%
>=12 months	6,242,295	61	0.35%	0.27%
In possession	32,518	1	0.00%	0.00%
Closed	0	56,823		
Totals	1,790,968,675		100.00%	100.00%

2021

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	1,483,465,659	19,276	99.07%	99.11%
>=2 and <3 months	2,243,998	36	0.15%	0.19%
>=3 and <6 months	3,231,714	49	0.22%	0.25%
>=6 and <9 months	1,510,381	20	0.10%	0.10%
>=9 and <12 months	1,812,735	13	0.12%	0.07%
>=12 months	4,959,777	53	0.33%	0.27%
In possession	180,184	3	0.01%	0.02%
Closed		59,651		
Totals	1,497,404,447		100.00%	100.00%

2022

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	1,345,510,573	17,892	99.12%	99.17%
>=2 and <3 months	2,079,323	29	0.15%	0.16%
>=3 and <6 months	2,424,002	41	0.18%	0.23%
>=6 and <9 months	1,808,273	20	0.13%	0.11%
>=9 and <12 months	1,104,589	10	0.08%	0.06%
>=12 months	4,153,454	43	0.31%	0.24%
In possession	432,556	6	0.03%	0.03%
Closed		61,060		
Totals	1,357,512,770		100.00%	100.00%

Loans originated in 2010

2010

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	8,295,378,621	65,147	99.94%	99.93%
>=2 and <3 months	2,844,547	30	0.03%	0.05%
>=3 and <6 months	1,336,740	11	0.02%	0.02%
>=6 and <9 months	211,082	2	0.00%	0.00%
>=9 and <12 months	316,043	1	0.00%	0.00%
>=12 months	0	0	0.00%	0.00%
In possession	0	0	0.00%	0.00%
Closed	0	438		
Totals	8,300,087,032		100.00%	100.00%

2011

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	7,852,980,628	63,164	99.82%	99.78%
>=2 and <3 months	5,435,230	53	0.07%	0.08%
>=3 and <6 months	5,818,398	56	0.07%	0.09%
>=6 and <9 months	1,785,826	15	0.02%	0.02%
>=9 and <12 months	877,744	7	0.01%	0.01%
>=12 months	134,483	2	0.00%	0.00%
In possession	319,197	4	0.00%	0.01%
Closed	0	2,328		
Totals	7,867,351,505		100.00%	100.00%

2012

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	6,874,984,121	57,219	99.67%	99.66%
>=2 and <3 months	7,310,418	57	0.11%	0.10%
>=3 and <6 months	7,401,069	67	0.11%	0.12%
>=6 and <9 months	3,882,867	37	0.06%	0.06%
>=9 and <12 months	2,536,007	21	0.04%	0.04%
>=12 months	1,292,458	12	0.02%	0.02%
In possession	97,865	1	0.00%	0.00%
Closed	0	8,215		
Totals	6,897,504,806		100.00%	100.00%

2013

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	5,864,924,082	50,800	99.53%	99.51%
>=2 and <3 months	7,210,456	65	0.12%	0.13%
>=3 and <6 months	10,078,839	95	0.17%	0.19%
>=6 and <9 months	3,587,375	31	0.06%	0.06%
>=9 and <12 months	3,092,011	32	0.05%	0.06%
>=12 months	2,940,648	22	0.05%	0.04%
In possession	633,236	3	0.01%	0.01%
Closed	0	14,581		
Totals	5,892,466,647		100.00%	100.00%

2014

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	4,960,135,930	44,633	99.51%	99.48%
>=2 and <3 months	6,868,603	64	0.14%	0.14%
>=3 and <6 months	10,160,466	96	0.20%	0.21%
>=6 and <9 months	2,734,697	26	0.05%	0.06%
>=9 and <12 months	2,127,914	21	0.04%	0.05%
>=12 months	2,351,345	25	0.05%	0.06%
In possession	179,564	2	0.00%	0.00%
Closed	0	20,762		
Totals	4,984,558,518		100.00%	100.00%

2015

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	4,146,293,394	38,696	99.45%	99.42%
>=2 and <3 months	7,032,961	73	0.17%	0.19%
>=3 and <6 months	7,520,497	68	0.18%	0.17%
>=6 and <9 months	3,548,249	38	0.09%	0.10%
>=9 and <12 months	2,777,605	25	0.07%	0.06%
>=12 months	2,053,026	23	0.05%	0.06%
In possession	0	0	0.00%	0.00%
Closed	0	26,706		
Totals	4,169,225,732		100.00%	100.00%

2016

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	3,486,254,332	33,702	99.41%	99.35%
>=2 and <3 months	4,618,267	45	0.13%	0.13%
>=3 and <6 months	6,327,176	71	0.18%	0.21%
>=6 and <9 months	3,721,715	36	0.11%	0.11%
>=9 and <12 months	1,952,664	25	0.06%	0.07%
>=12 months	3,830,061	41	0.11%	0.12%
In possession	166,357	1	0.00%	0.00%
Closed	0	31,708		
Totals	3,506,870,572		100.00%	100.00%

2017

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	2,913,795,876	29,269	99.38%	99.30%
>=2 and <3 months	2,767,065	35	0.09%	0.12%
>=3 and <6 months	5,098,793	53	0.17%	0.18%
>=6 and <9 months	3,665,827	41	0.13%	0.14%
>=9 and <12 months	1,566,423	19	0.05%	0.06%
>=12 months	4,974,078	55	0.17%	0.19%
In possession	150,314	2	0.01%	0.01%
Closed	0	36,155		
Totals	2,932,018,376		100.00%	100.00%

2018

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	2,456,569,221	25,630	99.18%	99.15%
>=2 and <3 months	4,662,692	54	0.19%	0.21%
>=3 and <6 months	5,917,124	64	0.24%	0.25%
>=6 and <9 months	3,188,029	33	0.13%	0.13%
>=9 and <12 months	2,304,048	24	0.09%	0.09%
>=12 months	3,988,590	42	0.16%	0.16%
In possession	305,668	3	0.01%	0.01%
Closed	0	39,779		
Totals	2,476,935,372		100.00%	100.00%

2019

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	2,102,035,894	22,739	99.28%	99.27%
>=2 and <3 months	3,341,372	43	0.16%	0.19%
>=3 and <6 months	4,033,628	40	0.19%	0.17%
>=6 and <9 months	2,370,248	27	0.11%	0.12%
>=9 and <12 months	1,690,993	17	0.08%	0.07%
>=12 months	3,741,143	37	0.18%	0.16%
In possession	162,443	3	0.01%	0.01%
Closed	0	42,723		
Totals	2,117,375,721		100.00%	100.00%

2020

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	1,804,942,893	20,121	99.27%	99.22%
>=2 and <3 months	2,578,802	34	0.14%	0.17%
>=3 and <6 months	3,710,262	48	0.20%	0.24%
>=6 and <9 months	1,687,754	19	0.09%	0.09%
>=9 and <12 months	1,448,988	18	0.08%	0.09%
>=12 months	3,817,617	37	0.21%	0.18%
In possession	94,174	2	0.01%	0.01%
Closed	0	45,350		
Totals	1,818,280,489		100.00%	100.00%

2021

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	1,511,042,743	17,529	99.31%	99.31%
>=2 and <3 months	2,141,234	18	0.14%	0.10%
>=3 and <6 months	2,492,783	37	0.16%	0.21%
>=6 and <9 months	1,033,951	17	0.07%	0.10%
>=9 and <12 months	1,186,092	11	0.08%	0.06%
>=12 months	3,611,991	37	0.24%	0.21%
In possession	104,152	1	0.01%	0.01%
Closed	0	47,979		
Totals	1,521,612,947		100.00%	100.00%

2022

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	1,375,313,132	16311	99.43%	99.43%
>=2 and <3 months	1,366,940	19	0.10%	0.12%
>=3 and <6 months	2,734,112	27	0.20%	0.16%
>=6 and <9 months	742,133	11	0.05%	0.07%
>=9 and <12 months	653,065	11	0.05%	0.07%
>=12 months	2,352,075	26	0.17%	0.16%
In possession			0.00%	0.00%
Closed		49224		
Totals	1,383,161,456		100.00%	100.00%

Loans originated in 2011

2011

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	11,081,541,988	85,319	99.98%	99.98%
>=2 and <3 months	1,228,710	12	0.01%	0.01%
>=3 and <6 months	697,703	6	0.01%	0.01%
>=6 and <9 months	0	0	0.00%	0.00%
>=9 and <12 months	187,157	1	0.00%	0.00%
>=12 months	0	0	0.00%	0.00%
In possession	0	0	0.00%	0.00%
Closed	0	685		
Totals	11,083,655,558		100.00%	100.00%

2012

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	10,491,273,021	82,965	99.88%	99.86%
>=2 and <3 months	5,081,242	51	0.05%	0.06%
>=3 and <6 months	4,436,469	39	0.04%	0.05%
>=6 and <9 months	1,922,271	16	0.02%	0.02%
>=9 and <12 months	788,637	5	0.01%	0.01%
>=12 months	299,676	3	0.00%	0.00%
In possession	0	0	0.00%	0.00%
Closed	0	2,944		
Totals	10,503,801,316		100.00%	100.00%

2013

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	9,107,488,752	75,088	99.75%	99.72%
>=2 and <3 months	6,986,592	71	0.08%	0.09%
>=3 and <6 months	10,429,148	89	0.11%	0.12%
>=6 and <9 months	1,825,082	21	0.02%	0.03%
>=9 and <12 months	1,969,539	17	0.02%	0.02%
>=12 months	1,596,535	9	0.02%	0.01%
In possession	91,176	2	0.00%	0.00%
Closed	0	10,726		
Totals	9,130,386,825		100.00%	100.00%

2014

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	7,652,832,226	65,922	99.65%	99.64%
>=2 and <3 months	7,679,111	78	0.10%	0.12%
>=3 and <6 months	10,610,957	99	0.14%	0.15%
>=6 and <9 months	2,143,037	26	0.03%	0.04%
>=9 and <12 months	1,443,014	15	0.02%	0.02%
>=12 months	3,780,892	12	0.05%	0.02%
In possession	1,396,049	9	0.02%	0.01%
Closed	0	19,862		
Totals	7,679,885,287		100.00%	100.00%

2015

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	6,516,218,240	58,354	99.62%	99.60%
>=2 and <3 months	6,513,059	67	0.10%	0.11%
>=3 and <6 months	10,871,089	103	0.17%	0.18%
>=6 and <9 months	3,956,923	35	0.06%	0.06%
>=9 and <12 months	1,604,238	15	0.02%	0.03%
>=12 months	1,797,721	16	0.03%	0.03%
In possession	100,019	1	0.00%	0.00%
Closed	0	27,432		
Totals	6,541,061,289		100.00%	100.00%

2016

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	5,355,556,551	49,404	99.61%	99.57%
>=2 and <3 months	5,014,558	53	0.09%	0.11%
>=3 and <6 months	7,292,797	75	0.14%	0.15%
>=6 and <9 months	2,792,986	31	0.05%	0.06%
>=9 and <12 months	2,245,550	22	0.04%	0.04%
>=12 months	3,366,287	32	0.06%	0.06%
In possession	127,247	1	0.00%	0.00%
Closed	0	36,405		
Totals	5,376,395,977		100.00%	100.00%

2017

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	4,485,145,830	43,022	99.50%	99.48%
>=2 and <3 months	4,971,488	54	0.11%	0.12%
>=3 and <6 months	8,133,720	77	0.18%	0.18%
>=6 and <9 months	3,636,714	36	0.08%	0.08%
>=9 and <12 months	2,176,736	21	0.05%	0.05%
>=12 months	3,667,945	34	0.08%	0.08%
In possession	135,302	2	0.00%	0.00%
Closed	0	42,777		
Totals	4,507,867,735		100.00%	100.00%

2018

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	3,800,040,772	37,852	99.47%	99.46%
>=2 and <3 months	5,140,961	55	0.13%	0.14%
>=3 and <6 months	6,296,764	68	0.16%	0.18%
>=6 and <9 months	3,557,537	32	0.09%	0.08%
>=9 and <12 months	2,182,180	21	0.06%	0.06%
>=12 months	2,950,638	26	0.08%	0.07%
In possession	236,878	2	0.01%	0.01%
Closed	0	47,967		
Totals	3,820,405,730		100.00%	100.00%

2019

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	3,229,374,538	33,418	99.48%	99.46%
>=2 and <3 months	3,102,885	36	0.10%	0.11%
>=3 and <6 months	6,607,015	70	0.20%	0.21%
>=6 and <9 months	2,588,267	28	0.08%	0.08%
>=9 and <12 months	1,483,090	18	0.05%	0.05%
>=12 months	2,923,637	25	0.09%	0.07%
In possession	311,731	3	0.01%	0.01%
Closed	0	52,425		
Totals	3,246,391,162		100.00%	100.00%

2020

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	2,769,913,580	29,795	99.42%	99.42%
>=2 and <3 months	3,246,656	37	0.12%	0.12%
>=3 and <6 months	4,990,110	57	0.18%	0.19%
>=6 and <9 months	2,548,071	29	0.09%	0.10%
>=9 and <12 months	983,204	13	0.04%	0.04%
>=12 months	4,213,417	38	0.15%	0.13%
In possession	125,574	1	0.00%	0.00%
Closed	0	56,053		
Totals	2,786,020,612		100.00%	100.00%

2021

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	2,300,766,777	25,457	99.45%	99.42%
>=2 and <3 months	2,130,905	23	0.09%	0.09%
>=3 and <6 months	3,505,211	46	0.15%	0.18%
>=6 and <9 months	2,203,181	24	0.10%	0.09%
>=9 and <12 months	1,097,430	12	0.05%	0.05%
>=12 months	3,694,998	44	0.16%	0.17%
In possession			0.00%	0.00%
Closed		60,417		
Totals	2,313,398,501		100.00%	100.00%

2022

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	2,085,447,588	23,703	99.50%	99.46%
>=2 and <3 months	1,999,376	24	0.10%	0.10%
>=3 and <6 months	2,400,018	33	0.11%	0.14%
>=6 and <9 months	1,470,822	17	0.07%	0.07%
>=9 and <12 months	1,164,915	14	0.06%	0.06%
>=12 months	3,134,790	37	0.15%	0.16%
In possession	294,750	3	0.01%	0.01%
Closed		62,192		
Totals	2,095,912,259		100.00%	100.00%

Loans originated in 2012

2012

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	16,036,602,338	119,841	99.97%	99.98%
>=2 and <3 months	2,340,747	16	0.01%	0.01%
>=3 and <6 months	1,468,904	10	0.01%	0.01%
>=6 and <9 months	225,809	2	0.00%	0.00%
>=9 and <12 months	0	0	0.00%	0.00%
>=12 months	0	0	0.00%	0.00%
In possession	0	0	0.00%	0.00%
Closed	0	753		
Totals	16,040,637,798		100.00%	100.00%

2013

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	15,165,055,984	116,400	99.92%	99.90%
>=2 and <3 months	4,613,224	46	0.03%	0.04%
>=3 and <6 months	4,739,646	42	0.03%	0.04%
>=6 and <9 months	1,217,280	13	0.01%	0.01%
>=9 and <12 months	577,347	5	0.00%	0.00%
>=12 months	649,412	6	0.00%	0.01%
In possession	221,470	3	0.00%	0.00%
Closed	0	4,107		
Totals	15,177,074,363		100.00%	100.00%

2014

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	13,017,397,858	104,082	99.84%	99.82%
>=2 and <3 months	6,464,561	72	0.05%	0.07%
>=3 and <6 months	10,094,447	79	0.08%	0.08%
>=6 and <9 months	1,961,071	21	0.02%	0.02%
>=9 and <12 months	1,311,886	11	0.01%	0.01%
>=12 months	452,566	4	0.00%	0.00%
In possession	132,351	2	0.00%	0.00%
Closed	0	16,351		
Totals	13,037,814,741		100.00%	100.00%

2015

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	10,925,353,430	91,029	99.76%	99.73%
>=2 and <3 months	7,327,205	72	0.07%	0.08%
>=3 and <6 months	11,101,581	101	0.10%	0.11%
>=6 and <9 months	4,162,371	38	0.04%	0.04%
>=9 and <12 months	2,121,658	17	0.02%	0.02%
>=12 months	1,130,568	12	0.01%	0.01%
In possession	416,079	4	0.00%	0.00%
Closed	0	29,349		
Totals	10,951,612,892		100.00%	100.00%

2016

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	9,348,450,065	80,805	99.70%	99.68%
>=2 and <3 months	6,886,912	71	0.07%	0.09%
>=3 and <6 months	9,772,813	94	0.10%	0.12%
>=6 and <9 months	4,532,330	36	0.05%	0.04%
>=9 and <12 months	2,071,287	19	0.02%	0.02%
>=12 months	4,305,570	38	0.05%	0.05%
In possession	256,381	3	0.00%	0.00%
Closed	0	39,556		
Totals	9,376,275,358		100.00%	100.00%

2017

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	7,291,005,359	65,822	99.59%	99.59%
>=2 and <3 months	7,025,804	70	0.10%	0.11%
>=3 and <6 months	9,811,817	94	0.13%	0.14%
>=6 and <9 months	3,385,523	34	0.05%	0.05%
>=9 and <12 months	2,820,954	21	0.04%	0.03%
>=12 months	6,456,699	52	0.09%	0.08%
In possession	200,121	3	0.00%	0.00%
Closed	0	54,526		
Totals	7,320,706,277		100.00%	100.00%

2018

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	6,103,185,330	57,294	99.49%	99.46%
>=2 and <3 months	6,837,180	71	0.11%	0.12%
>=3 and <6 months	10,577,339	115	0.17%	0.20%
>=6 and <9 months	5,042,845	57	0.08%	0.10%
>=9 and <12 months	1,384,194	14	0.02%	0.02%
>=12 months	7,361,599	54	0.12%	0.09%
In possession	83,393	2	0.00%	0.00%
Closed	0	63,015		
Totals	6,134,471,880		100.00%	100.00%

2019

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	5,160,537,536	50,436	99.50%	99.46%
>=2 and <3 months	6,652,303	77	0.13%	0.15%
>=3 and <6 months	9,678,355	99	0.19%	0.20%
>=6 and <9 months	3,318,417	40	0.06%	0.08%
>=9 and <12 months	1,790,560	17	0.03%	0.03%
>=12 months	3,997,053	38	0.08%	0.07%
In possession	436,119	5	0.01%	0.01%
Closed	0	69,910		
Totals	5,186,410,342		100.00%	100.00%

2020

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	4,432,946,161	45,134	99.42%	99.39%
>=2 and <3 months	5,091,358	59	0.11%	0.13%
>=3 and <6 months	7,590,800	89	0.17%	0.20%
>=6 and <9 months	5,485,234	55	0.12%	0.12%
>=9 and <12 months	1,338,870	16	0.03%	0.04%
>=12 months	6,186,051	58	0.14%	0.13%
In possession	0	0	0.00%	0.00%
Closed	0	75,211		
Totals	4,458,638,474		100.00%	100.00%

2021

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	3,682,867,250	39,201	99.45%	99.42%
>=2 and <3 months	4,242,447	50	0.11%	0.13%
>=3 and <6 months	5,651,851	72	0.15%	0.18%
>=6 and <9 months	1,651,930	22	0.04%	0.06%
>=9 and <12 months	1,880,847	17	0.05%	0.04%
>=12 months	6,614,107	65	0.18%	0.16%
In possession	329,657	3	0.01%	0.01%
Closed		81,192		
Totals	3,703,238,088		100.00%	100.00%

2022

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	3,336,079,903	36,170	99.45%	99.42%
>=2 and <3 months	3,988,385	55	0.12%	0.15%
>=3 and <6 months	5,316,918	64	0.16%	0.18%
>=6 and <9 months	2,633,920	26	0.08%	0.07%
>=9 and <12 months	1,768,065	16	0.05%	0.04%
>=12 months	4,714,783	49	0.14%	0.13%
In possession	121,674	2	0.00%	0.01%
Closed		84,240		
Totals	3,354,623,649		100.00%	100.00%

Loans originated in 2013

2013

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	22,227,023,491	155,835	99.98%	99.97%
>=2 and <3 months	3,158,006	28	0.01%	0.02%
>=3 and <6 months	927,620	8	0.00%	0.01%
>=6 and <9 months	439,795	4	0.00%	0.00%
>=9 and <12 months	0	0	0.00%	0.00%
>=12 months	0	0	0.00%	0.00%
In possession	0	0	0.00%	0.00%
Closed	0	977		
Totals	22,231,548,911		100.00%	100.00%

2014

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	20,939,745,639	151,362	99.94%	99.93%
>=2 and <3 months	5,959,060	51	0.03%	0.03%
>=3 and <6 months	4,826,357	37	0.02%	0.02%
>=6 and <9 months	1,555,823	10	0.01%	0.01%
>=9 and <12 months	201,256	3	0.00%	0.00%
>=12 months	69,936	1	0.00%	0.00%
In possession	638,069	6	0.00%	0.00%
Closed	0	5,382		
Totals	20,952,996,140		100.00%	100.00%

2015

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	17,290,842,716	131,123	99.88%	99.86%
>=2 and <3 months	7,440,226	66	0.04%	0.05%
>=3 and <6 months	8,827,186	82	0.05%	0.06%
>=6 and <9 months	2,684,667	25	0.02%	0.02%
>=9 and <12 months	856,728	8	0.00%	0.01%
>=12 months	558,370	4	0.00%	0.00%
In possession	472,295	3	0.00%	0.00%
Closed	0	25,541		
Totals	17,311,682,190		100.00%	100.00%

2016

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	14,296,623,330	113,127	99.82%	99.78%
>=2 and <3 months	8,301,593	79	0.06%	0.07%
>=3 and <6 months	8,726,595	90	0.06%	0.08%
>=6 and <9 months	3,684,483	34	0.03%	0.03%
>=9 and <12 months	2,941,196	24	0.02%	0.02%
>=12 months	2,571,602	18	0.02%	0.02%
In possession	147,527	1	0.00%	0.00%
Closed	0	43,479		
Totals	14,322,996,325		100.00%	100.00%

2017

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	11,906,778,901	98,444	99.72%	99.71%
>=2 and <3 months	8,001,318	68	0.07%	0.07%
>=3 and <6 months	11,922,125	115	0.10%	0.12%
>=6 and <9 months	4,630,954	40	0.04%	0.04%
>=9 and <12 months	3,286,536	25	0.03%	0.03%
>=12 months	4,535,357	37	0.04%	0.04%
In possession	580,408	4	0.00%	0.00%
Closed	0	58,119		
Totals	11,939,735,599		100.00%	100.00%

2018

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	9,620,256,520	82,636	99.62%	99.60%
>=2 and <3 months	10,784,323	87	0.11%	0.10%
>=3 and <6 months	11,965,155	122	0.12%	0.15%
>=6 and <9 months	5,970,319	56	0.06%	0.07%
>=9 and <12 months	2,918,967	23	0.03%	0.03%
>=12 months	4,686,688	42	0.05%	0.05%
In possession	0	0	0.00%	0.00%
Closed	0	73,886		
Totals	9,656,581,972		100.00%	100.00%

2019

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	8,063,369,694	72,426	99.57%	99.56%
>=2 and <3 months	7,737,805	58	0.10%	0.08%
>=3 and <6 months	11,477,569	120	0.14%	0.16%
>=6 and <9 months	5,757,309	57	0.07%	0.08%
>=9 and <12 months	3,165,191	28	0.04%	0.04%
>=12 months	6,120,942	55	0.08%	0.08%
In possession	329,453	5	0.00%	0.01%
Closed	0	84,103		
Totals	8,097,957,964		100.00%	100.00%

2020

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	6,892,364,522	64,651	99.51%	99.50%
>=2 and <3 months	9,016,059	86	0.13%	0.13%
>=3 and <6 months	11,300,090	105	0.16%	0.16%
>=6 and <9 months	3,695,113	38	0.05%	0.06%
>=9 and <12 months	2,191,939	25	0.03%	0.04%
>=12 months	7,301,472	66	0.11%	0.10%
In possession	777,995	4	0.01%	0.01%
Closed	0	91,877		
Totals	6,926,647,189		100.00%	100.00%

2021

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	5,702,057,971	56,030	99.53%	99.55%
>=2 and <3 months	5,148,702	50	0.09%	0.09%
>=3 and <6 months	6,351,357	58	0.11%	0.10%
>=6 and <9 months	3,886,408	38	0.07%	0.07%
>=9 and <12 months	3,528,019	33	0.06%	0.06%
>=12 months	7,631,764	72	0.13%	0.13%
In possession	596,374	3	0.01%	0.01%
Closed		100,568		
Totals	5,729,200,597		100.00%	100.00%

2022

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	5,184,946,052	52,138	99.51%	99.53%
>=2 and <3 months	4,876,654	48	0.09%	0.09%
>=3 and <6 months	6,678,540	66	0.13%	0.13%
>=6 and <9 months	3,046,645	30	0.06%	0.06%
>=9 and <12 months	2,238,671	21	0.04%	0.04%
>=12 months	7,773,638	75	0.15%	0.14%
In possession	737,990	5	0.01%	0.01%
Closed		104,469		
Totals	5,210,298,191		100.00%	100.00%

Loans originated in 2014

2014

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	21,482,414,432	139,578	99.99%	99.98%
>=2 and <3 months	2,336,948	18	0.01%	0.01%
>=3 and <6 months	377,845	3	0.00%	0.00%
>=6 and <9 months	89,417	1	0.00%	0.00%
>=9 and <12 months	0	0	0.00%	0.00%
>=12 months	0	0	0.00%	0.00%
In possession	0	0	0.00%	0.00%
Closed	0	846		
Totals	21,485,218,641		100.00%	100.00%

2015

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	20,102,243,194	135,035	99.95%	99.95%
>=2 and <3 months	5,039,918	38	0.03%	0.03%
>=3 and <6 months	3,712,121	21	0.02%	0.02%
>=6 and <9 months	746,880	7	0.00%	0.01%
>=9 and <12 months	0	0	0.00%	0.00%
>=12 months	315,035	2	0.00%	0.00%
In possession	0	0	0.00%	0.00%
Closed	0	5,343		
Totals	20,112,057,148		100.00%	100.00%

2016

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	16,477,048,249	116,276	99.89%	99.88%
>=2 and <3 months	6,202,965	51	0.04%	0.04%
>=3 and <6 months	8,456,512	65	0.05%	0.06%
>=6 and <9 months	2,269,065	21	0.01%	0.02%
>=9 and <12 months	481,061	3	0.00%	0.00%
>=12 months	75,513	1	0.00%	0.00%
In possession	86,624	2	0.00%	0.00%
Closed	0	24,027		
Totals	16,494,619,989		100.00%	100.00%

2017

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	13,517,954,382	99,897	99.84%	99.82%
>=2 and <3 months	6,825,354	57	0.05%	0.06%
>=3 and <6 months	9,978,032	80	0.07%	0.08%
>=6 and <9 months	1,851,604	17	0.01%	0.02%
>=9 and <12 months	1,602,701	12	0.01%	0.01%
>=12 months	1,137,580	11	0.01%	0.01%
In possession	41,431	1	0.00%	0.00%
Closed	0	40,371		
Totals	13,539,391,085		100.00%	100.00%

2018

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	11,312,767,711	87,376	99.74%	99.73%
>=2 and <3 months	8,713,799	70	0.08%	0.08%
>=3 and <6 months	11,691,578	93	0.10%	0.11%
>=6 and <9 months	3,346,692	28	0.03%	0.03%
>=9 and <12 months	2,130,269	17	0.02%	0.02%
>=12 months	3,074,981	23	0.03%	0.03%
In possession	330,534	2	0.00%	0.00%
Closed	0	52,837		
Totals	11,342,055,564		100.00%	100.00%

2019

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	9,059,048,084	72,770	99.68%	99.67%
>=2 and <3 months	6,157,904	59	0.07%	0.08%
>=3 and <6 months	12,530,349	101	0.14%	0.14%
>=6 and <9 months	5,039,313	38	0.06%	0.05%
>=9 and <12 months	1,500,789	16	0.02%	0.02%
>=12 months	3,445,615	26	0.04%	0.04%
In possession	214,695	3	0.00%	0.00%
Closed	0	67,433		
Totals	9,087,936,749		100.00%	100.00%

2020

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	7,662,204,800	64,371	99.61%	99.61%
>=2 and <3 months	8,325,557	65	0.11%	0.10%
>=3 and <6 months	9,571,306	82	0.12%	0.13%
>=6 and <9 months	5,068,053	40	0.07%	0.06%
>=9 and <12 months	1,439,949	16	0.02%	0.02%
>=12 months	5,831,890	47	0.08%	0.07%
In possession	114,176	2	0.00%	0.00%
Closed	0	75,823		
Totals	7,692,555,731		100.00%	100.00%

2021

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	6,315,897,929	55,535	99.62%	99.61%
>=2 and <3 months	4,052,737	39	0.06%	0.07%
>=3 and <6 months	7,052,737	66	0.11%	0.12%
>=6 and <9 months	3,966,313	38	0.06%	0.07%
>=9 and <12 months	2,393,949	21	0.04%	0.04%
>=12 months	6,256,489	53	0.10%	0.10%
In possession	102,185	2	0.00%	0.00%
Closed	0	84,692		
Totals	6,339,722,338		100.00%	100.00%

2022

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	5,751,503,495	51,865	99.59%	99.59%
>=2 and <3 months	6,294,395	57	0.11%	0.11%
>=3 and <6 months	6,299,853	60	0.11%	0.12%
>=6 and <9 months	3,640,567	32	0.06%	0.06%
>=9 and <12 months	2,056,223	19	0.04%	0.04%
>=12 months	5,023,831	45	0.09%	0.09%
In possession	351,678	3	0.01%	0.01%
Closed		88,365		
Totals	5,775,170,042		100.00%	100.00%

Loans originated in 2015

2015

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	23,043,307,172	148,821	99.99%	99.99%
>=2 and <3 months	1,972,524	13	0.01%	0.01%
>=3 and <6 months	309,464	4	0.00%	0.00%
>=6 and <9 months	0	0	0.00%	0.00%
>=9 and <12 months	0	0	0.00%	0.00%
>=12 months	0	0	0.00%	0.00%
In possession	0	0	0.00%	0.00%
Closed	0	1,608		
Totals	23,045,589,160		100.00%	100.00%

2016

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	21,246,478,908	142,503	99.96%	99.95%
>=2 and <3 months	4,007,033	31	0.02%	0.02%
>=3 and <6 months	3,131,411	28	0.01%	0.02%
>=6 and <9 months	1,161,823	6	0.01%	0.00%
>=9 and <12 months	824,408	4	0.00%	0.00%
>=12 months	289,693	2	0.00%	0.00%
In possession	113,475	1	0.00%	0.00%
Closed	0	7,871		
Totals	21,256,006,750		100.00%	100.00%

2017

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	17,343,703,808	122,315	99.91%	99.89%
>=2 and <3 months	6,224,862	49	0.04%	0.04%
>=3 and <6 months	6,740,651	54	0.04%	0.04%
>=6 and <9 months	1,927,702	18	0.01%	0.01%
>=9 and <12 months	324,036	3	0.00%	0.00%
>=12 months	924,346	5	0.01%	0.00%
In possession	228,354	2	0.00%	0.00%
Closed	0	28,000		
Totals	17,360,073,759		100.00%	100.00%

2018

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	14,832,926,971	108,865	99.84%	99.83%
>=2 and <3 months	7,394,740	57	0.05%	0.05%
>=3 and <6 months	8,675,282	66	0.06%	0.06%
>=6 and <9 months	3,623,691	32	0.02%	0.03%
>=9 and <12 months	2,183,840	18	0.01%	0.02%
>=12 months	1,796,882	13	0.01%	0.01%
In possession	665,138	2	0.00%	0.00%
Closed	0	41,393		
Totals	14,857,266,544		100.00%	100.00%

2019

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	12,503,098,937	95,733	99.78%	99.76%
>=2 and <3 months	7,728,918	64	0.06%	0.07%
>=3 and <6 months	10,920,538	86	0.09%	0.09%
>=6 and <9 months	4,270,711	33	0.03%	0.03%
>=9 and <12 months	1,453,027	13	0.01%	0.01%
>=12 months	2,926,744	22	0.02%	0.02%
In possession	833,946	8	0.01%	0.01%
Closed	0	54,487		
Totals	12,531,232,822		100.00%	100.00%

2020

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	10,287,260,506	81,343	99.71%	99.69%
>=2 and <3 months	8,400,412	66	0.08%	0.08%
>=3 and <6 months	10,665,553	92	0.10%	0.11%
>=6 and <9 months	4,185,541	35	0.04%	0.04%
>=9 and <12 months	1,585,103	17	0.02%	0.02%
>=12 months	5,135,167	40	0.05%	0.05%
In possession	300,104	4	0.00%	0.00%
Closed	0	68,849		
Totals	10,317,532,387		100.00%	100.00%

2021

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	8,437,071,767	69,780	99.66%	99.65%
>=2 and <3 months	6,993,545	64	0.08%	0.09%
>=3 and <6 months	8,824,796	76	0.10%	0.11%
>=6 and <9 months	3,716,580	35	0.04%	0.05%
>=9 and <12 months	2,844,213	17	0.03%	0.02%
>=12 months	6,207,609	51	0.07%	0.07%
In possession	100,564	1	0.00%	0.00%
Closed		80,422		
Totals	8,465,759,073		100.00%	100.00%

2022

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	7,688,370,758	65,093	99.67%	99.68%
>=2 and <3 months	6,240,431	45	0.08%	0.07%
>=3 and <6 months	6,526,669	61	0.08%	0.09%
>=6 and <9 months	4,142,371	41	0.05%	0.06%
>=9 and <12 months	2,369,182	20	0.03%	0.03%
>=12 months	4,929,442	39	0.06%	0.06%
In possession	880,709	6	0.01%	0.01%
Closed		85,141		
Totals	7,713,459,562		100.00%	100.00%

Loans originated in 2016

2016

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	27,306,025,322	16,9545	99.99%	99.98%
>=2 and <3 months	2,641,728	17	0.01%	0.01%
>=3 and <6 months	1,163,005	7	0.00%	0.00%
>=6 and <9 months	0	0	0.00%	0.00%
>=9 and <12 months	175,166	1	0.00%	0.00%
>=12 months	0	0	0.00%	0.00%
In possession	81,785	1	0.00%	0.00%
Closed	0	1,957		
Totals	27,310,087,006		100.00%	100.00%

2017

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	25,060,243,752	161,394	99.94%	99.93%
>=2 and <3 months	4,297,590	35	0.02%	0.02%
>=3 and <6 months	6,924,339	56	0.03%	0.03%
>=6 and <9 months	2,158,950	15	0.01%	0.01%
>=9 and <12 months	162,702	2	0.00%	0.00%
>=12 months	84,601	1	0.00%	0.00%
In possession	586,771	4	0.00%	0.00%
Closed	0	10,021		
Totals	25,074,458,704		100.00%	100.00%

2018

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	20,031,596,352	136,372	99.83%	99.83%
>=2 and <3 months	12,804,044	89	0.06%	0.07%
>=3 and <6 months	13,674,317	100	0.07%	0.07%
>=6 and <9 months	3,934,165	30	0.02%	0.02%
>=9 and <12 months	982,866	7	0.00%	0.01%
>=12 months	1,375,162	10	0.01%	0.01%
In possession	379,289	3	0.00%	0.00%
Closed	0	34,917		
Totals	20,064,746,194		100.00%	100.00%

2019

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	17,234,118,822	121,692	99.76%	99.75%
>=2 and <3 months	11,931,468	96	0.07%	0.08%
>=3 and <6 months	18,200,522	128	0.11%	0.10%
>=6 and <9 months	4,645,024	37	0.03%	0.03%
>=9 and <12 months	2,566,521	20	0.01%	0.02%
>=12 months	2,892,370	21	0.02%	0.02%
In possession	1,049,051	7	0.01%	0.01%
Closed	0	49,527		
Totals	17,275,403,777		100.00%	100.00%

2020

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	14,745,038,541	108,302	99.69%	99.68%
>=2 and <3 months	13,429,301	95	0.09%	0.09%
>=3 and <6 months	14,850,178	118	0.10%	0.11%
>=6 and <9 months	6,915,946	50	0.05%	0.05%
>=9 and <12 months	4,891,951	34	0.03%	0.03%
>=12 months	6,111,172	51	0.04%	0.05%
In possession	363,428	3	0.00%	0.00%
Closed	0	6,2875		
Totals	14,791,600,517		100.00%	100.00%

2021

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	11,804,203,693	89,737	99.62%	99.61%
>=2 and <3 months	10,742,348	86	0.09%	0.10%
>=3 and <6 months	13,403,851	106	0.11%	0.12%
>=6 and <9 months	7,045,896	55	0.06%	0.06%
>=9 and <12 months	3,501,163	23	0.03%	0.03%
>=12 months	9,348,046	73	0.08%	0.08%
In possession	856,329	6	0.01%	0.01%
Closed		81,442		
Totals	11,849,101,327		100.00%	100.00%

2022

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	10,690,349,775	83,137	99.59%	99.59%
>=2 and <3 months	12,618,676	89	0.12%	0.11%
>=3 and <6 months	13,243,087	108	0.12%	0.13%
>=6 and <9 months	7,790,185	61	0.07%	0.07%
>=9 and <12 months	2,750,315	20	0.03%	0.02%
>=12 months	7,524,436	56	0.07%	0.07%
In possession	582,242	7	0.01%	0.01%
Closed		88,050		
Totals	10,734,858,715		100.00%	100.00%

Loans originated in 2017

2017

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	26,264,642,543	160,929	99.99%	99.98%
>=2 and <3 months	1,925,420	17	0.01%	0.01%
>=3 and <6 months	1,314,174	9	0.01%	0.01%
>=6 and <9 months	203,743	1	0.00%	0.00%
>=9 and <12 months	0	0	0.00%	0.00%
>=12 months	0	0	0.00%	0.00%
In possession	0	0	0.00%	0.00%
Closed	0	2,792		
Totals	26,268,085,880		100.00%	100.00%

2018

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	24,034,754,883	152,723	99.92%	99.91%
>=2 and <3 months	8,534,978	59	0.04%	0.04%
>=3 and <6 months	6,060,766	53	0.03%	0.03%
>=6 and <9 months	2,012,026	11	0.01%	0.01%
>=9 and <12 months	1,046,689	8	0.00%	0.01%
>=12 months	756,686	5	0.00%	0.00%
In possession	210,630	1	0.00%	0.00%
Closed	0	10,888		
Totals	24,053,376,659		100.00%	100.00%

2019

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	19,231,053,306	128,343	99.84%	99.81%
>=2 and <3 months	11,177,014	78	0.06%	0.06%
>=3 and <6 months	12,873,969	98	0.07%	0.08%
>=6 and <9 months	4,456,286	38	0.02%	0.03%
>=9 and <12 months	1,365,728	10	0.01%	0.01%
>=12 months	1,205,577	9	0.01%	0.01%
In possession	634,542	6	0.00%	0.00%
Closed	0	35,166		
Totals	19,262,766,423		100.00%	100.00%

2020

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	16,819,318,588	116,050	99.73%	99.72%
>=2 and <3 months	13,030,590	98	0.08%	0.08%
>=3 and <6 months	16,267,777	112	0.10%	0.10%
>=6 and <9 months	6,922,712	44	0.04%	0.04%
>=9 and <12 months	2,873,143	24	0.02%	0.02%
>=12 months	6,766,577	51	0.04%	0.04%
In possession	0	0	0.00%	0.00%
Closed	0	47,369		
Totals	16,865,179,386		100.00%	100.00%

2021

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	14,012,502,187	100,392	99.66%	99.64%
>=2 and <3 months	12,570,197	103	0.09%	0.10%
>=3 and <6 months	16,274,363	115	0.12%	0.11%
>=6 and <9 months	7,219,034	52	0.05%	0.05%
>=9 and <12 months	3,781,587	28	0.03%	0.03%
>=12 months	7,943,667	60	0.06%	0.06%
In possession	520,544	5	0.00%	0.00%
Closed		62,993		
Totals	14,060,811,579		100.00%	100.00%

2022

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	12,567,260,506	91,627	99.65%	99.64%
>=2 and <3 months	8,222,347	67	0.07%	0.07%
>=3 and <6 months	16,981,200	123	0.13%	0.13%
>=6 and <9 months	7,052,049	53	0.06%	0.06%
>=9 and <12 months	3,210,534	24	0.03%	0.03%
>=12 months	6,835,837	54	0.05%	0.06%
In possession	1,324,861	10	0.01%	0.01%
Closed		71,790		
Totals	12,610,887,334		100.00%	100.00%

Loans originated in 2018

2018

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	29,283,772,735	176,057	99.98%	99.99%
>=2 and <3 months	3,360,107	18	0.01%	0.01%
>=3 and <6 months	865,376	5	0.00%	0.00%
>=6 and <9 months	363,629	1	0.00%	0.00%
>=9 and <12 months	0	0	0.00%	0.00%
>=12 months	0	0	0.00%	0.00%
In possession	0	0	0.00%	0.00%
Closed	0	2,622		
Totals	29,288,361,847		100.00%	100.00%

2019

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	26,944,725,070	167,271	99.93%	99.92%
>=2 and <3 months	8,571,999	57	0.03%	0.03%
>=3 and <6 months	6,648,947	45	0.02%	0.03%
>=6 and <9 months	1,673,176	16	0.01%	0.01%
>=9 and <12 months	895,238	6	0.00%	0.00%
>=12 months	145,762	2	0.00%	0.00%
In possession	421,361	1	0.00%	0.00%
Closed	0	11,305		
Totals	26,963,081,552		100.00%	100.00%

2020

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	22,382,662,160	144,917	99.87%	99.86%
>=2 and <3 months	10,174,255	68	0.05%	0.05%
>=3 and <6 months	10,206,451	79	0.05%	0.05%
>=6 and <9 months	2,741,353	17	0.01%	0.01%
>=9 and <12 months	2,487,669	19	0.01%	0.01%
>=12 months	2,217,384	22	0.01%	0.02%
In possession	260,457	2	0.00%	0.00%
Closed	0	33,579		
Totals	22,410,749,728		100.00%	100.00%

2021

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	19,061,383,816	127,719	99.80%	99.77%
>=2 and <3 months	9,490,453	73	0.05%	0.06%
>=3 and <6 months	14,607,357	109	0.08%	0.09%
>=6 and <9 months	5,599,376	46	0.03%	0.04%
>=9 and <12 months	3,311,651	23	0.02%	0.02%
>=12 months	4,119,361	41	0.02%	0.03%
In possession	244,802	1	0.00%	0.00%
Closed	0	50,691		
Totals	19,098,756,816		100.00%	100.00%

2022

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	17,390,475,146	119,073	99.78%	99.74%
>=2 and <3 months	9,183,587	76	0.05%	0.06%
>=3 and <6 months	14,535,989	118	0.08%	0.10%
>=6 and <9 months	6,758,443	53	0.04%	0.04%
>=9 and <12 months	3,252,035	27	0.02%	0.02%
>=12 months	3,359,231	36	0.02%	0.03%
In possession	552,411	4	0.00%	0.00%
Closed		59,316		
Totals	17,428,116,841		100.00%	100.00%

Loans originated in 2019

2019

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	25,431,103,939	152,769	99.99%	99.99%
>=2 and <3 months	1,898,573	12	0.01%	0.01%
>=3 and <6 months	711,734	5	0.00%	0.00%
>=6 and <9 months	0	0	0.00%	0.00%
>=9 and <12 months	0	0	0.00%	0.00%
>=12 months	0	0	0.00%	0.00%
In possession	0	0	0.00%	0.00%
Closed	0	3,015		
Totals	25,433,714,246		100.00%	100.00%

2020

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	23,446,322,087	144,985	99.95%	99.93%
>=2 and <3 months	6,386,532	46	0.03%	0.03%
>=3 and <6 months	4,301,505	40	0.02%	0.03%
>=6 and <9 months	952,494	7	0.00%	0.00%
>=9 and <12 months	110,482	2	0.00%	0.00%
>=12 months	590,286	3	0.00%	0.00%
In possession	0	0	0.00%	0.00%
Closed	0	10,718		
Totals	23,458,663,386		100.00%	100.00%

2021

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	19,806,416,539	126866	99.88%	99.87%
>=2 and <3 months	9,365,928	66	0.05%	0.05%
>=3 and <6 months	9,270,042	63	0.05%	0.05%
>=6 and <9 months	1,861,198	15	0.01%	0.01%
>=9 and <12 months	1,189,681	11	0.01%	0.01%
>=12 months	1,317,561	12	0.01%	0.01%
In possession	55,768.82	1	0.00%	0.00%
Closed		28,767		
Totals	19,829,476,718		100.00%	100.00%

2022

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	18,315,182,187	119417	99.84%	99.81%
>=2 and <3 months	8,826,400	70	0.05%	0.06%
>=3 and <6 months	11,177,294	80	0.06%	0.07%
>=6 and <9 months	5,543,582	39	0.03%	0.03%
>=9 and <12 months	1,800,763	12	0.01%	0.01%
>=12 months	2,016,912	20	0.01%	0.02%
In possession	58,994.25	1	0.00%	0.00%
Closed		36,162		
Totals	18,344,606,131		100.00%	100.00%

Loans originated in 2020

2020

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	19,410,215,020	117,128	99.99%	99.99%
>=2 and <3 months	1,512,600	11	0.01%	0.01%
>=3 and <6 months	402,204	4	0.00%	0.00%
>=6 and <9 months	0	0	0.00%	0.00%
>=9 and <12 months	0	0	0.00%	0.00%
>=12 months	0	0	0.00%	0.00%
In possession	0	0	0.00%	0.00%
Closed	0	2,762		
Totals	19,412,129,824		100.00%	100.00%

2021

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	17,535,062,458	109,382	99.96%	99.95%
>=2 and <3 months	2,730,789	24	0.02%	0.02%
>=3 and <6 months	3,498,987	21	0.02%	0.02%
>=6 and <9 months	1,235,317	9	0.01%	0.01%
>=9 and <12 months	297,432	2	0.00%	0.00%
>=12 months	51,604	1	0.00%	0.00%
In possession	46,127 14	1	0.00%	0.00%
Closed		10,465		
Totals	17,542,922,714		100.00%	100.00%

2022

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	16,083,533,351	102,150	99.91%	99.90%
>=2 and <3 months	5,311,013	40	0.03%	0.04%
>=3 and <6 months	4,690,221	33	0.03%	0.03%
>=6 and <9 months	2,410,604	18	0.01%	0.02%
>=9 and <12 months	1,636,695	8	0.01%	0.01%
>=12 months	558,312	4	0.00%	0.00%
In possession	99,133.44	2	0.00%	0.00%
Closed		17,650		
Totals	16,098,239,330		100.00%	100.00%

Loans originated in 2021

2021

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	25,917,143,245	142,883	99.99%	99.98%
>=2 and <3 months	1,096,218	11	0.00%	0.01%
>=3 and <6 months	1,340,076	12	0.01%	0.01%
>=6 and <9 months	0	0	0.00%	0.00%
>=9 and <12 months	0	0	0.00%	0.00%
>=12 months	0	0	0.00%	0.00%
In possession	0	0	0.00%	0.00%
Closed	0	2,573		
Totals	25,919,579,539		100.00%	100.00%

2022

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	24,719,208,886	138,947	99.97%	99.96%
>=2 and <3 months	4,113,642	27	0.02%	0.02%
>=3 and <6 months	1,902,138	20	0.01%	0.01%
>=6 and <9 months	244,943	4	0.00%	0.00%
>=9 and <12 months	230,115	2	0.00%	0.00%
>=12 months	132,883	1	0.00%	0.00%
In possession	0	0	0.00%	0.00%
Closed	0	6,478		
Totals	24,725,832,606		100.00%	100.00%

Loans originated in 2022

2022

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	17,948,351,598	88,511	100.00%	100.00%
>=2 and <3 months	766,428	2	0.00%	0.00%
>=3 and <6 months			0.00%	0.00%
>=6 and <9 months			0.00%	0.00%
>=9 and <12 months			0.00%	0.00%
>=12 months			0.00%	0.00%
In possession			0.00%	0.00%
Closed		627		
Totals	17,949,118,026		100.00%	100.00%

Listing and admission to trading application

This document comprises the final terms required for the notes described herein to be admitted to the Official List of the FCA and admitted to trading on the London Stock Exchange's main market pursuant to the Residential Mortgage Backed Note Programme of Silverstone Master Issuer PLC.

Responsibility

The issuer accepts responsibility for the information contained in these final terms.

Signed on behalf of the **Issuer**:

 Ioannis Kyriakopoulos
Director

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Duly authorised