

Borrowing Base Statistics - Initial Portfolio only	
Total Original Balance (£)	45,609,577
Total Current Balance (£)	15,920,673
Number of Loans	386
Number of Borrowers	606
Average Current Balance (£)	41,245
Weighted-average Original FTV (%)	76,01%
Weighted-average Current FTV (%)	16,07%
Current FTV > 60%	252,328
Weighted-average Seasoning (Months)	203
Weighted-average Remaining Term (Months)	103
Weighted-average Current Rental Rate (%)	6,33%
HPPs >= £500k (%)	-
Adverse credit / CCJs (%)	-
Adverse credit / CCJs 3 or more (in last 24 months) (%)	-
Current FTV > 60%	1,58%
London Exposure (%)	37,77%
Maximum any other region exposure (%)	16,11%
Maximum Borrower Balance (%)	1,58%
Rent Only (%)	0,03%
ExPat/Overseas Borrowers (%)	0,00%
Self-employed (%)	19,36%
FTB Landlord (%)	0,00%
Weighted-average Margin (%)	1,31%
Weighted-average Fixed Rate Period (%)	0,00%
Performing Loans (< 30 days in arrears) (%)	90,37%
Arrears 30-90 days (%)	2,81%
Defaulted Loans (> 90 days in arrears) (%)	6,82%

1	Original Balance		£	%	#	%
		0 <= x < 25,000	25,000	0,05%	46	11,92%
		25,000 <= x < 50,000	958,627	2,10%	23	5,96%
		50,000 <= x < 100,000	8,637,304	18,94%	109	28,24%
		100,000 <= x < 150,000	12,597,615	27,62%	99	25,65%
		150,000 <= x < 200,000	10,037,869	22,01%	57	14,77%
		200,000 <= x < 250,000	6,729,312	14,75%	30	7,77%
		250,000 <= x < 350,000	5,113,100	11,21%	18	4,66%
		350,000 <= x < 400,000	1,107,000	2,43%	3	0,78%
		400,000 <= x < 450,000	403,750	0,89%	1	0,26%
		450,000 <= x < 500,000	0	0,00%	0	0,00%
		500,000 <= x < 600,000	0	0,00%	0	0,00%
		600,000 <= x < 700,000	0	0,00%	0	0,00%
		700,000 <= x < 800,000	0	0,00%	0	0,00%
			45,609,577	100%	386	100%
		Max	403,750			
		Min	0			
		Average	118,160			
2	Current Balance		£	%	#	%
		<0	0	0,00%	0	0,00%
		0 <= x < 25,000	1,319,871	8,29%	145	37,56%
		25,000 <= x < 50,000	4,195,887	26,35%	112	29,02%
		50,000 <= x < 100,000	6,767,651	42,51%	101	26,17%
		100,000 <= x < 150,000	2,827,884	17,76%	24	6,22%
		150,000 <= x < 200,000	310,227	1,95%	2	0,52%
		200,000 <= x < 250,000	246,826	1,55%	1	0,26%
		250,000 <= x < 350,000	252,328	1,58%	1	0,26%
		350,000 <= x < 400,000	0	0,00%	0	0,00%
		400,000 <= x < 450,000	0	0,00%	0	0,00%
		450,000 <= x < 500,000	0	0,00%	0	0,00%
		500,000 <= x < 600,000	0	0,00%	0	0,00%
		600,000 <= x < 700,000	0	0,00%	0	0,00%
		700,000 <= x < 800,000	0	0,00%	0	0,00%
			15,920,673	100%	386	100%
		Max	252,328			
		Min	0			
		Average	41,245			
3	Original FTV		£	%	#	%
		0% <= x < 45%	766,894	4,82%	76	19,69%
		45% <= x < 50%	250,619	1,57%	9	2,33%
		50% <= x < 55%	433,675	2,72%	12	3,11%
		55% <= x < 60%	795,525	5,00%	20	5,18%
		60% <= x < 65%	769,251	4,83%	23	5,96%
		65% <= x < 70%	1,529,230	9,61%	33	8,55%
		70% <= x < 75%	1,865,409	11,72%	43	11,14%
		75% <= x < 80%	1,028,340	6,46%	23	5,96%
		80% <= x < 85%	3,543,747	22,26%	74	19,17%
		85% <= x < 90%	2,942,172	18,48%	45	11,66%
		90% <= x < 95%	1,536,466	9,65%	21	5,44%
		95% <= x < 100%	459,346	2,89%	7	1,81%
		100% <= x <= 150%	0	0,00%	0	0,00%
			15,920,673	100,00%	386	100,00%
		Max	100%			
		Min	0%			
		Weighted-Average	76%			
4						

5	Original Valuation		£	%	#	%
	0 <= x < 50,000		275.000	0,38%	6	1,55%
	50,000 <= x < 100,000		4.190.300	5,81%	51	13,21%
	100,000 <= x < 150,000		11.944.400	16,57%	93	24,09%
	150,000 <= x < 200,000		15.960.640	22,14%	91	23,58%
	200,000 <= x < 250,000		18.029.745	25,01%	79	20,47%
	250,000 <= x < 300,000		8.375.500	11,62%	30	7,77%
	300,000 <= x < 350,000		6.656.500	9,23%	20	5,18%
	350,000 <= x < 400,000		2.268.500	3,15%	6	1,55%
	400,000 <= x < 450,000		3.417.500	4,74%	8	2,07%
	450,000 <= x < 500,000		968.000	1,34%	2	0,52%
	500,000 <= x < 750,000		0	0,00%	0	0,00%
	750,000 <= x < 1,000,000		0	0,00%	0	0,00%
	1,000,000 <= x < 1,500,000		0	0,00%	0	0,00%
	1,500,000 <= x <= 2,000,000		0	0,00%	0	0,00%
			72.086.085	100,00%	386	100,00%
	Max		500.000			
	Min		41.500			
	Weighted-Average		223.626			
	Current FTV		£	%	#	%
6	0% <= x < 25%		12.598.417	79,13%	340	88,08%
	25% <= x < 35%		1.885.856	11,85%	31	8,03%
	35% <= x < 45%		1.184.072	7,44%	14	3,63%
	45% <= x < 50%		0	0,00%	0	0,00%
	50% <= x < 55%		0	0,00%	0	0,00%
	55% <= x < 60%		0	0,00%	0	0,00%
	60% <= x < 65%		0	0,00%	0	0,00%
	65% <= x < 70%		0	0,00%	0	0,00%
	70% <= x < 75%		252.328	1,58%	1	0,26%
	75% <= x < 80%		0	0,00%	0	0,00%
	80% <= x < 85%		0	0,00%	0	0,00%
	85% <= x < 90%		0	0,00%	0	0,00%
	90% <= x < 95%		0	0,00%	0	0,00%
	95% <= x < 100%		0	0,00%	0	0,00%
	100% <= x <= 150%		0	0,00%	0	0,00%
			15.920.673	100,00%	386	100,00%
	Max		72%			
	Min		0%			
	Weighted-Average		16%			
7	Current Valuation		£	%	#	%
	0 <= x < 50,000		0	0,00%	0	0,00%
	50,000 <= x < 100,000		1.074.848	0,87%	13	3,37%
	100,000 <= x < 150,000		4.064.042	3,28%	32	8,29%
	150,000 <= x < 200,000		9.894.127	7,98%	57	14,77%
	200,000 <= x < 250,000		12.959.345	10,45%	58	15,03%
	250,000 <= x < 300,000		13.027.920	10,51%	47	12,18%
	300,000 <= x < 350,000		13.483.632	10,88%	42	10,88%
	350,000 <= x < 400,000		10.112.683	8,16%	27	6,99%
	400,000 <= x < 450,000		9.701.169	7,82%	23	5,96%
	450,000 <= x < 500,000		14.211.536	11,46%	30	7,77%
	500,000 <= x < 1,000,000		35.451.465	28,59%	57	14,77%
	1,000,000 <= x < 1,500,000		0	0,00%	0	0,00%
	1,500,000 <= x < 2,000,000		0	0,00%	0	0,00%
	2,000,000 <= x < 2,500,000		0	0,00%	0	0,00%
			123.980.767	100,00%	386	100,00%
	Max		982.260			
	Min		68.267			
	Weighted-Average		390.884			
8	Property type		£	%	#	%
	Residential (House, detached or semi-detached)		7.155.764	44,95%	158	40,93%
	Residential (Flat/Apartment)		1.499.474	9,42%	25	6,48%
	Residential (Bungalow)		225.772	1,42%	4	1,04%
	Residential (Terraced House)		7.018.554	44,08%	198	51,30%
	Other		21.109	0,13%	1	0,26%
			15.920.673	100,00%	386	100,00%
9	Geographic Region		£	%	#	%
	South East		591.563	3,72%	20	5,18%
	West Midlands		2.170.937	13,64%	60	15,54%
	South West		528.956	3,32%	19	4,92%
	North West		714.390	4,49%	27	6,99%
	Yorkshire & Humberside		2.564.090	16,11%	78	20,21%
	London		6.013.950	37,77%	100	25,91%
	East Anglia		906.695	5,70%	21	5,44%
	Wales		260.260	1,63%	5	1,30%
	East Midlands		1.131.769	7,11%	28	7,25%
	North		1.038.063	6,52%	28	7,25%
			15.920.673	100,00%	386	100,00%
10	Term		£	%	#	%
	0 <= x < 24		0	0,00%	0	0,00%
	24 <= x < 60		0	0,00%	0	0,00%
	60 <= x < 120		4.390	0,03%	5	1,30%
	120 <= x < 180		70.825	0,44%	31	8,03%
	180 <= x < 240		487.943	3,06%	27	6,99%
	240 <= x < 300		11.749.828	73,80%	273	70,73%
	300 <= x < 360		1.895.659	11,91%	27	6,99%
	360 <= x < 420		984.678	6,18%	13	3,37%
	420 <= x < 480		727.350	4,57%	10	2,59%
	480 <= x		0	0,00%	0	0,00%
			15.920.673	100,00%	386	100,00%
	Max		468			
	Min		82			
	Weighted-Average		306			

11	Seasoning		£	%	#	%
		0 <= x < 6	0	0,00%	0	0,00%
		6 <= x < 12	0	0,00%	0	0,00%
		12 <= x < 18	0	0,00%	0	0,00%
		18 <= x < 24	0	0,00%	0	0,00%
		24 <= x < 30	0	0,00%	0	0,00%
		30 <= x < 36	0	0,00%	0	0,00%
		36 <= x < 42	0	0,00%	0	0,00%
		42 <= x < 48	0	0,00%	1	0,26%
		48 <= x < 54	87.879	0,55%	44	11,40%
		54 <= x < 60	0	0,00%	0	0,00%
		60 <= x	15.832.795	99,45%	341	88,34%
11			15.920.673	100,00%	386	100,00%
			Max	232		
			Min	44		
			Weighted-Average	203		
12	Remaining Term		£	%	#	%
		< 0	0	0,00%	0	0,00%
		0 <= x < 12	82.815	0,52%	4	1,04%
		12 <= x < 24	62.213	0,39%	7	1,81%
		24 <= x < 48	205.308	1,29%	13	3,37%
		48 <= x < 60	215.241	1,35%	5	1,30%
		60 <= x < 120	11.789.358	74,05%	295	76,42%
		120 <= x < 144	381.434	2,40%	7	1,81%
		144 <= x < 168	895.628	5,63%	15	3,89%
		168 <= x < 192	805.770	5,06%	14	3,63%
		192 <= x < 216	241.423	1,52%	3	0,78%
		216 <= x < 240	751.695	4,72%	14	3,63%
		240 <= x < 264	316.383	1,99%	6	1,55%
		264 <= x < 288	173.406	1,09%	3	0,78%
		288 <= x < 312	0	0,00%	0	0,00%
		312 <= x	0	0,00%	0	0,00%
			15.920.673	100%	386	100%
			Max	285		
			Min	0		
			Weighted-Average	103		
13	Origination Year (all originated between 2005 and 2021)		£	%	#	%
		2005	224.069	1,41%	8	2,07%
		2006	2.054.846	12,91%	61	15,80%
		2007	5.259.352	33,03%	124	32,12%
		2008	5.566.895	34,97%	96	24,87%
		2009	2.727.633	17,13%	52	13,47%
		2020	87.879	0,55%	44	11,40%
		2021	0	0,00%	1	0,26%
			15.920.673	100%	386	100%
14	Maturity Year		£	%	#	%
		< 2031	941.237	5,91%	46	11,92%
		2031 - 2035	11.711.004	73,56%	283	73,32%
		2036 - 2040	1.785.526	11,22%	31	8,03%
		2041 - 2045	1.102.773	6,93%	19	4,92%
		>= 2046	380.133	2,39%	7	1,81%
15			15.920.673	100,00%	386	100,00%
	Loan purpose		£	%	#	%
		Purchase	10.627.857	66,76%	243	62,95%
		Remortgage	5.292.817	33,24%	143	37,05%
		Other	0,00	0,00%	0	0,00%
16			15.920.673	100,00%	386	100,00%
	Repayment Method		£	%	#	%
		Rent Only	4.429	0,03%	1	0,26%
		Repayment	15.916.244	99,97%	385	99,74%
17			15.920.673	100,00%	386	100,00%
			0,00	0,00%	0	0,00%
			0,00	0,00%	0	0,00%
			15.920.673	100,00%	386	100,00%
18	Payment Type		£	%	#	%
		Annuity	15.916.244	99,97%	385	99,74%
		Bullet	4.429	0,03%	1	0,26%
			15.920.673	100,00%	386	100,00%
19	Rental Rate Type		£	%	#	%
		Floating rate loan (for life)	15.920.673	100,00%	386	100,00%
		2 year Fixed (reverting to floating)	0,00	0,00%	0	0,00%
		5 year Fixed (reverting to floating)	0,00	0,00%	0	0,00%
			15.920.673,26	100,00%	386	100,00%
20	Current Rental Rate Index		£	%	#	%
		BoE Base Rate	15.832.795	99,45%	341	88,34%
		Standard Variable Rate	87.879	0,55%	45	11,66%
			15.920.673	100,00%	386	100,00%
20	Current Rental Rate		£	%	#	%
		0% <= x < 4%	87.879	0,55%	46	11,92%
		4% <= x < 5%	0	0,00%	0	0,00%
		5% <= x < 6%	1.293.509	8,12%	20	5,18%
		6% <= x < 7%	14.481.136	90,96%	319	82,64%
		7% <= x < 8%	58.149	0,37%	1	0,26%
		8% <= x < 9%	0	0,00%	0	0,00%
			15.920.673	100,00%	386	100,00%
			Max	7,09%		
			Min	0,00%		
			Weighted-Average	6,33%		

Number Months in Arrears		£	%	#	%
0 <= x < 1		14.387.339	90,37%	363	94,04%
1 <= x < 2		148.534	0,93%	4	1,04%
2 <= x < 3		299.390	1,88%	7	1,81%
3 <= x < 6		49.325	0,31%	2	0,52%
6 <= x < 9		2.211	0,01%	1	0,26%
9 <= x < 12		0	0,00%	0	0,00%
>= 12		1.033.875	6,49%	9	2,33%
		15.920.673	100,00%	386	100,00%

Max 154
Min 0
Weighted-Average 1,7

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

Max -
Min -
Weighted-Average -

22

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

Max -
Min -
Weighted-Average -

23

Employment Status		£	%	#	%
Self-employed		3.082.084	19,36%	76	19,69%
Employed		12.565.681	78,93%	300	77,72%
Pensioner		2.211	0,01%	1	0,26%
Unemployed		220.961	1,39%	8	2,07%
Other		49.737	0,31%	1	0,26%
		15.920.673	100,00%	386	100,00%

Borrowing Base Statistics - Initial Portfolio only

Total Original Balance (£)	297.000
Total Current Balance (£)	297.000
Number of Loans	2
Number of Borrowers	2
Average Current Balance (£)	148.500
Weighted-average Original FTV (%)	64.67%
Weighted-average Current FTV (%)	64.67%
Current FTV > 60%	297.000
Weighted-average Seasoning (Months)	1
Weighted-average Remaining Term (Months)	479
Weighted-average Current Rental Rate (%)	6.70%
HPPs >= £500k (%)	-
Adverse credit / CCJs (%)	-
Adverse credit / CCJs 3 or more (in last 24 months) (%)	-
Current FTV > 60%	100.00%
London Exposure (%)	0.00%
Maximum any other region exposure (%)	54.55%
Maximum Borrower Balance (%)	54.55%
Rent Only (%)	100.00%
Expatri/Overseas Borrowers (%)	0.00%
Self-employed (%)	54.55%
FTB Landlord (%)	0.00%
Weighted-average Margin (%)	6.70%
Weighted-average Fixed Rate Period (%)	0.00%
Performing Loans (< 30 days in arrears) (%)	100.00%
Arrears 30-90 days (%)	0.00%
Defaulted Loans (> 90 days in arrears) (%)	-

1	Original Balance	£	%	#	%
	0 <= x < 25,000	0	0.00%	0	0.00%
	25,000 <= x < 50,000	0	0.00%	0	0.00%
	50,000 <= x < 100,000	0	0.00%	0	0.00%
	100,000 <= x < 150,000	135.000	45.45%	1	50.00%
	150,000 <= x < 200,000	162.000	54.55%	1	50.00%
	200,000 <= x < 250,000	0	0.00%	0	0.00%
	250,000 <= x < 350,000	0	0.00%	0	0.00%
	350,000 <= x < 400,000	0	0.00%	0	0.00%
	400,000 <= x < 450,000	0	0.00%	0	0.00%
	450,000 <= x < 500,000	0	0.00%	0	0.00%
	500,000 <= x < 600,000	0	0.00%	0	0.00%
	600,000 <= x < 700,000	0	0.00%	0	0.00%
	700,000 <= x < 800,000	0	0.00%	0	0.00%
		297.000	100%	2	100%

Max 162.000
Min 135.000
Average 148.500

2	Current Balance	£	%	#	%
	<0	0	0.00%	0	0.00%
	0 <= x < 25,000	0	0.00%	0	0.00%
	25,000 <= x < 50,000	0	0.00%	0	0.00%
	50,000 <= x < 100,000	0	0.00%	0	0.00%
	100,000 <= x < 150,000	135.000	45.45%	1	50.00%
	150,000 <= x < 200,000	162.000	54.55%	1	50.00%
	200,000 <= x < 250,000	0	0.00%	0	0.00%
	250,000 <= x < 350,000	0	0.00%	0	0.00%
	350,000 <= x < 400,000	0	0.00%	0	0.00%
	400,000 <= x < 450,000	0	0.00%	0	0.00%
	450,000 <= x < 500,000	0	0.00%	0	0.00%
	500,000 <= x < 600,000	0	0.00%	0	0.00%
	600,000 <= x < 700,000	0	0.00%	0	0.00%
	700,000 <= x < 800,000	0	0.00%	0	0.00%
		297.000	100%	2	100%

Max 162.000
Min 135.000
Average 148.500

3	Original FTV	£	%	#	%
	0% <= x < 45%	0	0.00%	0	0.00%
	45% <= x < 50%	0	0.00%	0	0.00%
	50% <= x < 55%	0	0.00%	0	0.00%
	55% <= x < 60%	0	0.00%	0	0.00%
	60% <= x < 65%	162.000	54.55%	1	50.00%
	65% <= x < 70%	135.000	45.45%	1	50.00%
	70% <= x < 75%	0	0.00%	0	0.00%
	75% <= x < 80%	0	0.00%	0	0.00%
	80% <= x < 85%	0	0.00%	0	0.00%
	85% <= x < 90%	0	0.00%	0	0.00%
	90% <= x < 95%	0	0.00%	0	0.00%
	95% <= x < 100%	0	0.00%	0	0.00%
	100% <= x <= 150%	0	0.00%	0	0.00%
		297.000	100.00%	2	100.00%

Max 68%
Min 62%
Weighted-Average 65%

4	Original Valuation	£	%	#	%
	0 <= x < 50,000	0	0.00%	0	0.00%
	50,000 <= x < 100,000	0	0.00%	0	0.00%
	100,000 <= x < 150,000	0	0.00%	0	0.00%
	150,000 <= x < 200,000	200.000	43.48%	1	50.00%
	200,000 <= x < 250,000	0	0.00%	0	0.00%
	250,000 <= x < 300,000	260.000	96.52%	1	50.00%
	300,000 <= x < 350,000	0	0.00%	0	0.00%
	350,000 <= x < 400,000	0	0.00%	0	0.00%
	400,000 <= x < 450,000	0	0.00%	0	0.00%
	450,000 <= x < 500,000	0	0.00%	0	0.00%
	500,000 <= x < 750,000	0	0.00%	0	0.00%
	750,000 <= x < 1,000,000	0	0.00%	0	0.00%
	1,000,000 <= x < 1,500,000	0	0.00%	0	0.00%
	1,500,000 <= x <= 2,000,000	0	0.00%	0	0.00%
		460.000	100.00%	2	100.00%

Max 260.000
Min 200.000
Weighted-Average 232.727

5	Current FTV	£	%	#	%
	0% <= x < 25%	0	0.00%	0	0.00%
	25% <= x < 35%	0	0.00%	0	0.00%
	35% <= x < 45%	0	0.00%	0	0.00%
	45% <= x < 50%	0	0.00%	0	0.00%
	50% <= x < 55%	0	0.00%	0	0.00%
	55% <= x < 60%	0	0.00%	0	0.00%
	60% <= x < 65%	162.000	54.55%	1	50.00%
	65% <= x < 70%	135.000	45.45%	1	50.00%
	70% <= x < 75%	0	0.00%	0	0.00%
	75% <= x < 80%	0	0.00%	0	0.00%
	80% <= x < 85%	0	0.00%	0	0.00%
	85% <= x < 90%	0	0.00%	0	0.00%
	90% <= x < 95%	0	0.00%	0	0.00%
	95% <= x < 100%	0	0.00%	0	0.00%
	100% <= x <= 150%	0	0.00%	0	0.00%
		297.000	100.00%	2	100.00%

Max 68%
Min 62%
Weighted-Average 65%

	Current Valuation		£	%	#	%
	0 <= x < 50,000		0	0.00%	0	0.00%
	50,000 <= x < 100,000		0	0.00%	0	0.00%
	100,000 <= x < 150,000		0	0.00%	0	0.00%
	150,000 <= x < 200,000		200,000	43.48%	1	50.00%
	200,000 <= x < 250,000		0	0.00%	0	0.00%
	250,000 <= x < 300,000		260,000	56.52%	1	50.00%
	300,000 <= x < 350,000		0	0.00%	0	0.00%
	350,000 <= x < 400,000		0	0.00%	0	0.00%
	400,000 <= x < 450,000		0	0.00%	0	0.00%
	450,000 <= x < 500,000		0	0.00%	0	0.00%
	500,000 <= x < 1,000,000		0	0.00%	0	0.00%
	1,000,000 <= x < 1,500,000		0	0.00%	0	0.00%
	1,500,000 <= x < 2,000,000		0	0.00%	0	0.00%
	2,000,000 <= x < 2,500,000		0	0.00%	0	0.00%
			460,000	100.00%	2	100.00%
			Max	260,000		
			Min	200,000		
			Weighted-Average	232.727		
7	Property type		£	%	#	%
		Residential (House, detached or semi-detached)	135,000	45.45%	1	50.00%
		Residential (Flat/Apartment)	0	0.00%	0	0.00%
		Residential (Bungalow)	162,000	54.55%	1	50.00%
		Residential (Terraced House)	0	0.00%	0	0.00%
		Other	0	0.00%	0	0.00%
			297,000	100.00%	2	100.00%
8	Geographic Region		£	%	#	%
		South East	0	0.00%	0	0.00%
		West Midlands	0	0.00%	0	0.00%
		South West	0	0.00%	0	0.00%
		North West	135,000	45.45%	1	50.00%
		Yorkshire & Humberside	162,000	54.55%	1	50.00%
		London	0	0.00%	0	0.00%
		East Anglia	0	0.00%	0	0.00%
		Wales	0	0.00%	0	0.00%
		East Midlands	0	0.00%	0	0.00%
		North	0	0.00%	0	0.00%
			297,000	100.00%	2	100.00%
9	Term		£	%	#	%
		0 <= x < 24	0	0.00%	0	0.00%
		24 <= x < 60	0	0.00%	0	0.00%
		60 <= x < 120	0	0.00%	0	0.00%
		120 <= x < 180	0	0.00%	0	0.00%
		180 <= x < 240	0	0.00%	0	0.00%
		240 <= x < 300	0	0.00%	0	0.00%
		300 <= x < 360	0	0.00%	0	0.00%
		360 <= x < 420	0	0.00%	0	0.00%
		420 <= x < 480	297,000	100.00%	2	100.00%
		480 <= x	0	0.00%	0	0.00%
			297,000	100.00%	2	100.00%
		Max	480			
		Min	480			
		Weighted-Average	480			
10	Seasoning		£	%	#	%
		0 <= x < 6	297,000	100.00%	2	100.00%
		6 <= x < 12	0	0.00%	0	0.00%
		12 <= x < 18	0	0.00%	0	0.00%
		18 <= x < 24	0	0.00%	0	0.00%
		24 <= x < 30	0	0.00%	0	0.00%
		30 <= x < 36	0	0.00%	0	0.00%
		36 <= x < 42	0	0.00%	0	0.00%
		42 <= x < 48	0	0.00%	0	0.00%
		48 <= x < 54	0	0.00%	0	0.00%
		54 <= x < 60	0	0.00%	0	0.00%
		60 <= x	0	0.00%	0	0.00%
			297,000	100.00%	2	100.00%
		Max	2			
		Min	0			
		Weighted-Average	1			
11	Remaining Term		£	%	#	%
		< 0	0	0.00%	0	0.00%
		0 <= x < 12	0	0.00%	0	0.00%
		12 <= x < 24	0	0.00%	0	0.00%
		24 <= x < 48	0	0.00%	0	0.00%
		48 <= x < 60	0	0.00%	0	0.00%
		60 <= x < 120	0	0.00%	0	0.00%
		120 <= x < 144	0	0.00%	0	0.00%
		144 <= x < 168	0	0.00%	0	0.00%
		168 <= x < 192	0	0.00%	0	0.00%
		192 <= x < 216	0	0.00%	0	0.00%
		216 <= x < 240	0	0.00%	0	0.00%
		240 <= x < 264	0	0.00%	0	0.00%
		264 <= x < 288	0	0.00%	0	0.00%
		288 <= x < 312	0	0.00%	0	0.00%
		312 <= x	297,000	100.00%	2	100.00%
			297,000	100%	2	100%
		Max	480			
		Min	478			
		Weighted-Average	479			
12						

13	Origination Year (all originated between 2005 and 2021)		£	%	#	%
	2024		-	-	-	-
	2025		-	-	-	-
	2026		-	-	-	-
	2027+		-	-	-	-
13	Maturity Year		£	%	#	%
	< 2031		0	0.00%	0	0.00%
	2031 - 2035		0	0.00%	0	0.00%
	2036 - 2040		0	0.00%	0	0.00%
	2041 - 2045		0	0.00%	0	0.00%
	>= 2046		297.000	100.00%	2	100.00%
14	Loan purpose		£	%	#	%
	Purchase		0	#DIV/0!	0	#DIV/0!
	Remortgage		0	#DIV/0!	0	#DIV/0!
	Other		0.00	#DIV/0!	0	#DIV/0!
			0	#DIV/0!	0	#DIV/0!
15	Repayment Method		£	%	#	%
	Rent Only		297.000	100.00%	2	100.00%
	Repayment		0	0.00%	0	0.00%
	Part & Part		0.00	0.00%	0	0.00%
			297.000	100.00%	2	100.00%
16	Payment Type		£	%	#	%
	Annuity		0	0.00%	0	0.00%
	Bullet		297.000	100.00%	2	100.00%
17	Rental Rate Type		£	%	#	%
	Floating rate loan (for life)		0	0.00%	0	0.00%
	2 year Fixed (reverting to floating)		297.000	100.00%	2	100.00%
	5 year Fixed (reverting to floating)		0	0.00%	0	0.00%
			297.000.00	100.00%	2	100.00%
18	Current Rental Rate Index		£	%	#	%
	BoE Base Rate		297.000	100.00%	2	100.00%
	Standard Variable Rate		0	0.00%	0	0.00%
			297.000	100.00%	2	100.00%
19	Current Rental Rate		£	%	#	%
	0% <= x < 4%		0	0.00%	0	0.00%
	4% <= x < 5%		0	0.00%	0	0.00%
	5% <= x < 6%		0	0.00%	0	0.00%
	6% <= x < 7%		297.000	100.00%	2	100.00%
	7% <= x < 8%		0	0.00%	0	0.00%
	8% <= x < 9%		0	0.00%	0	0.00%
			297.000	100.00%	2	100.00%
20	Number Months In Arrears		£	%	#	%
	0 <= x < 1		297.000	100.00%	2	100.00%
	1 <= x < 2		0	0.00%	0	0.00%
	2 <= x < 3		0	0.00%	0	0.00%
	3 <= x < 6		0	0.00%	0	0.00%
	6 <= x < 9		0	0.00%	0	0.00%
	9 <= x < 12		0	0.00%	0	0.00%
	>= 12		0	0.00%	0	0.00%
			297.000	100.00%	2	100.00%
21	Gross Annual Income Coverage Ratio (ICR)		£	%	#	%
	0% <= x < 45%		-	-	-	-
	45% <= x < 50%		-	-	-	-
	50% <= x < 55%		-	-	-	-
	55% <= x < 60%		-	-	-	-
	60% <= x < 65%		-	-	-	-
	65% <= x < 70%		-	-	-	-
	70% <= x < 75%		-	-	-	-
	75% <= x < 80%		-	-	-	-
	80% <= x < 85%		-	-	-	-
22	Rental Income Coverage Ratio (RICR)		£	%	#	%
	0% <= x < 45%		-	-	-	-
	45% <= x < 50%		-	-	-	-
	50% <= x < 55%		-	-	-	-
	55% <= x < 60%		-	-	-	-
	60% <= x < 65%		-	-	-	-
	65% <= x < 70%		-	-	-	-
	70% <= x < 75%		-	-	-	-
	75% <= x < 80%		-	-	-	-
	80% <= x < 85%		-	-	-	-
23	Employment Status		£	%	#	%
	Self-employed		162.000	54.55%	1	50.00%
	Employed		135.000	45.45%	1	50.00%
	Pensioner		0	0.00%	0	0.00%
	Unemployed		0	0.00%	0	0.00%
	Other		0	0.00%	0	0.00%
			297.000	100.00%	2	100.00%

Portfolio Parameters (on Originated Assets)

Parameter	Status	Check to Data	Current status
Maximum weighted (by outstanding Finance Balance of each Home Purchase Plan included in the Asset Base) average current Finance Balance to unindexed Property value ratio (expressed as a percentage) of the aggregate Finance Balance of all Home Purchase Plans included in the Asset Base (to be first tested once the Asset Base reaches £35,000,000)	72,0%	N/A	N/A
Maximum proportion of Assets which have an outstanding Finance Balance that is greater than or equal to £500,000	10,0%	N/A	N/A
Maximum number (by outstanding Finance Balance) of Home Purchase Plans included in the Asset Base in respect of which the HPP Obligor has an adverse credit history or was subject to a County Court Judgement in the previous 24 months	2,0%	N/A	N/A
The maximum aggregate outstanding Finance Balance of Home Purchase Plans included in the Asset Base in respect of which the HPP Obligor has an adverse credit history or was subject to 3 or more County Court Judgements in the previous 24 months expressed as a percentage of the aggregate Finance Balance of all Home Purchase Plans included in the Asset Base	1,0%	N/A	N/A
Maximum average Finance Balance of all Home Purchase Plans in the Asset Base (to be first tested once the Asset Base reaches £35,000,000)	220.000,00	N/A	N/A
The maximum aggregate outstanding Finance Balance of Home Purchase Plans within the Asset Base that currently have Finance Balance to Property value ratio (expressed as a percentage) of aggregate Finance Balance of all Home Purchase Plans included in the Asset Base greater than 60 per cent, expressed as a percentage of the aggregate Finance Balance of all Home Purchase Plans included in the Asset Base	85,0%	N/A	N/A
Maximum aggregate outstanding Finance Balance of all Home Purchase Plans relating to Properties located within the London region (expressed as a percentage of the aggregate Finance Balance of all Home Purchase Plans included in the Asset Base)	55,0%	N/A	N/A
Maximum aggregate outstanding Finance Balance of all Home Purchase Plans relating to Properties located within a single region (other than the London region) (expressed as a percentage of the aggregate Finance Balance of all Home Purchase Plans included in the Asset Base)	30,0%	N/A	N/A
Maximum aggregate outstanding Finance Balance of all Home Purchase Plans relating to a single HPP Obligor (expressed as a percentage of the aggregate Finance Balance of all Home Purchase Plans included in the Asset Base)	5,5%	N/A	N/A
Maximum aggregate outstanding Finance Balance of all Home Purchase Plans relating to a Home Purchase Plans under which the HPP Obligor is obliged to make regular payments of Rent only and is not required to make any regular payments of Acquisition Amounts (expressed as a percentage of the aggregate Finance Balance of all Home Purchase Plans included in the Asset Base)	75,0%	N/A	N/A
Maximum aggregate outstanding Finance Balance of all Home Purchase Plans under which the HPP Obligor is currently resident in a country other than the United Kingdom (expressed as a percentage of the aggregate Finance Balance of all Home Purchase Plans included in the Asset Base)	30,0%	N/A	N/A
Maximum aggregate outstanding Finance Balance of all Home Purchase Plans under which (a) the HPP Obligor is currently resident in a country other than the United Kingdom and (b) minimum rental income coverage ratio threshold is satisfied only by taking into account the private income of such HPP Obligor other than rent expected to be paid on the Property by an undertenant to the HPP Obligor (expressed as a percentage of the aggregate Finance Balance of all Home Purchase Plans included in the Asset Base)	3,0%	N/A	N/A
Maximum aggregate outstanding Finance Balance of all Home Purchase Plans under which the HPP Obligor is self-employed (expressed as a percentage of the aggregate Finance Balance of all Home Purchase Plans included in the Asset Base)	20,0%	N/A	N/A
Maximum aggregate outstanding Finance Balance of all Home Purchase Plans under which the HPP Obligor is purchasing a Property for the purposes of letting the same to undertenants for business purposes for the first time (expressed as a percentage of the aggregate Finance Balance of all Home Purchase Plans included in the Asset Base)	15,0%	N/A	N/A
Minimum Weighted Average Margin (Post-Swap)	2,5%	N/A	N/A
Maximum aggregate outstanding Finance Balance of all Home Purchase Plans under which the HPP Obligor is more than 30 and not less than 90 days in arrears of payments of Rent and/or Agreed Acquisition Amounts (expressed as a percentage of the aggregate Finance Balance of all Home Purchase Plans included in the Asset Base)	7,0%	N/A	N/A
Maximum weighted (by outstanding Finance Balance of each Home Purchase Plan included in the Asset Base) average Fixed Rate Period for Home Purchase Plans which currently charge a fixed Rental Rate	3.5 Years	N/A	N/A
Maximum aggregate outstanding Finance Balance of all Home Purchase Plans classified as 'bridging' Home Purchase Plans and/or related to Properties subject to light refurbishment works (expressed as a percentage of the aggregate Finance Balance of all Home Purchase Plans included in the Asset Base)	5,0%	N/A	N/A
Financial Covenants			
Minimum Tangible Net worth	> £2,500,000	15.900.000,00	
6 month Forecast	(1.980.479,00)	2.992.510,49	
If 5 months then this figure	(1.551.136,00)		

TRIGGER EVENTS

31-Oct-2024

Nature of Trigger	Description of Trigger	Threshold	BREACH (YES / NO)				Consequence of Trigger							
Asset Performance Triggers <i>The asset performance trigger is only applicable on the originated portfolio.</i>	The occurrence of any of the following, in relation to all Eligible Assets, calculated in respect of each Certificate Increase and each Profit Payment Date (each an "Asset Performance Trigger") which has occurred and is continuing for at least five Business Days:						NO	If there is a breach of an Asset Performance Trigger that has occurred and is continuing for at least 5 Business Days, there will be an Early Amortisation Event.						
			31-Aug-2024	30-Sep-2024	31-Oct-2024	Average								
	(i)	The rolling average, in respect of the three immediately preceding Collection Periods, of the ratio expressed as a percentage of: (A) The aggregate Finance Balance of all Portfolio Assets that are Eligible Assets and are not considered Defaulted Assets in respect of which at least one instalment of Acquisition Amounts has not been paid on its monthly due date and remains outstanding at per the last calendar day of the relevant Collection Period,					-		-					
	divided by													
		(B) the aggregate Finance Balance of the Eligible Assets as per the Profit Payment Date immediately preceding such Collection Period,	-	162,000,00	297,000,00	153,000,00								
	the "Early Delinquency Ratio" is greater than 10 per cent.;								10,00%	0,00%	0,00%	0,00%	0,00%	NO
	(ii)	The rolling average, in respect of the three immediately preceding Collection Periods, of the ratio expressed as a percentage: (A) The aggregate Finance Balance of the Assets in the Portfolio Assets Pool that have instalment payments that are equal to or greater than three months in arrears as per the last calendar day of the relevant Collection Period,							-	-				
	divided by													
		(B) the aggregate Finance Balance of the Eligible Assets as per the Profit Payment Date immediately preceding such Collection Period,	-	162,000,00	297,000,00	153,000,00								
	[the "Defaulted Ratio" is equal to or more than 2 per cent.								2,00%	0,00%	0,00%	0,00%	0,00%	NO
(iii)	The rolling average, in respect of the three (3) immediately preceding Collection Periods, a Weighted Average Gross Spread of the Portfolio Assets that are Eligible Assets is not less than 2.5 per cent.	2,50%	0,00%	6,70%	6,70%	4,47%	NO							

Early Amortisation Event	The occurrence of any of the following:				NO	If an Early Amortisation Event occurs, the purchase of additional Assets will cease and all available funds will be used to amortise the Facility in accordance with the Amortisation Period Priority of Payments.
	(a)	the occurrence of an Asset Performance Trigger in relation to all Eligible Assets which has occurred and is continuing for at least five Business Days;				
	(b)	a Change of Control of the Originator that is not a Permitted Change of Control;	please check with legal team		NO	
	(c)	a breach of the Senior Borrowing Base Test has occurred and is continuing for three Business Days or longer;			NO	
	(d)	a breach of the Mezzanine Borrowing Base Test has occurred and is continuing for three Business Days or longer;			NO	
	(e)	a Dissolution Event that has occurred and is continuing;	please check with legal team		NO	
	(f)	an unsatisfactory receivables Audit report where the findings are considered in the opinion of the Senior Certificateholders acting reasonably and commercially to have a materially adverse effect on the Senior Certificateholders;	please check with legal team		NO	
	(g)	an unsatisfactory AUP report which, in the opinion of the Senior Certificateholder is unsatisfactory unless capable of remedy and remedied within 10 Business Days	please check with legal team		NO	
	(h)	the balance outstanding to the credit of the Liquidity Reserve Fund is less than the Liquidity Reserve Required Amount;			NO	
	(i)	the permitted number of Liquidity Reserve Cure Payments has been breached;			NO	
	(j)	a breach of the Originator's Undertakings as set out in clause 5 (Undertakings) of the Origination Deed;	please check with legal team		NO	
	(k)	a Servicer Termination Event and the failure to replace the Servicer within the time period required under the Servicing Agreement;	please check with legal team		NO	
	(l)	a Master Servicer Termination Event has occurred and is continuing;	please check with legal team		NO	
	(m)	non-payment of the Voluntary Contribution;			NO	
	(n)	a Key Person Event.	please check with legal team		NO	

Current Reporting
Period 10 - Oct-2024 please update on monthly basis in tab PROFIT calculation

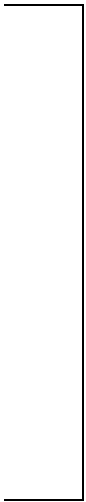
Availability period	From	5-Jul-2024	Friday
	To	6-Jul-2024	Monday
Return Accumulation Period	From (including)	21-Oct-2024	Monday
	To (including)	19-Nov-2024	Tuesday
	DAYS	30.00	
Profit Payment date		20-Nov-2024	Wednesday
Determination date		18-Nov-2024	Monday
Collection Period	From	1-Oct-2024	
Collection Period	To	31-Oct-2024	

Tranche	Advance Rate	Borrowing Base	Available to draw	Senior	Mezz
Senior	88,0%	£ 10.938.739,63	£ 10.938.739,63	£ 10.855.405,50	
Mezz	95,0%	£ 11.798.477,38	£ 11.798.477,38		£ -
Total available to draw					
<i>Blended AR</i>					
<i>Utilisation</i>					
<i>Headroom</i>					
Junior					

Total Rent receipts	£71.369,58	
Total fees	£0,00	
Collection on excluded accounts	£6.483,62	collection on the long-term arrears account
Total expenses	(£49.004,13)	Bill payment to servicer
Total ERC		
Total Revenue Recoveries		
Less : Third Party Amounts Paid		
TOTAL REVENUE RECEIPTS	**	£28.849,07

Acquisition Payments Collections for Calculation Period		Based on Current Balance	Based on Principal Only
Opening Outstanding Acquisition Payments		£16.036.996,23	£15.607.403,87
Total Acquisition Payments receipts			
of which scheduled		£114.600,33	£114.600,33
of which prepayment		£6.872,56	£6.872,56
Acquisition Payments Losses/Adjustment		£0,00	
Total Acquisition Payments Recoveries			
Any Payment Pursuant to any Insurance Policy			
Repurchase Proceeds of any finance by the Seller			
Other (Rent charge for the month)			
Calculated Closing Balance	**	£15.915.523,34	£15.485.930,98
TOTAL Acquisition Payments RECEIPTS	**	£121.472,89	£121.472,89
Closing Balance		£15.920.673,26	£15.485.277,70
Difference		(£5.149,92)	£653,28

Cash Flow			
Revenue Collections for Calculation Period			
Total Rent receipts	£77.853,20	Cash Receipt in Funding Account	£140.834,53
Total fees	£0,00	Bank Balances as at 1 October 2024	£18.622,51
Total expenses	(£49.004,13)	Total Cash Flow	£159.457,04
Total ERC	£0,00	Variance	(£9.135,08)
Total Revenue Recoveries	£0,00		
Less : Third Party Amounts Paid	£0,00		
Total Revenue Receipt	£28.849,07		
Acquisition Payments Collections for Calculation Period			
Opening Acquisition Payments	£0,00		
Total Acquisition Payments receipts	£0,00		
of which scheduled	£114.600,33		
of which prepayment	£6.872,56		
Acquisition Payments (Losses) / Adjustments	£0,00		
Total Acquisition Payments Recoveries			
Other	£0,00		
Any Payment Pursuant to any Insurance Policy	£0,00		
Repurchase Proceeds of any finance by the Seller	£0,00		
Total Acquisition Payment receipts	£121.472,89		
Total Receipt	£150.321,96		



Defaults ledger

[illegible]

Loss Tracker

[illegible]

Hedging Tracker

Notional amount sum	OB sum	Ratio

[illegible]

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