

IMPORTANT NOTICE

NOT FOR DISTRIBUTION TO ANY U.S. PERSON OR TO ANY PERSON OR ADDRESS IN THE U.S. EXCEPT TO QUALIFIED INSTITUTIONAL BUYERS WHO ARE ALSO QUALIFIED PURCHASERS (EACH AS DEFINED BELOW)

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 (I) TO PERSONS THAT ARE "QUALIFIED INSTITUTIONAL BUYERS" (**QIBS**) AS DEFINED IN RULE 144A UNDER THE SECURITIES ACT (**RULE 144A**) AND WHO ARE ALSO QUALIFIED PURCHASERS (**QPS**) WITHIN THE MEANING OF SECTION 2(A)(51)(A) OF THE UNITED STATES INVESTMENT COMPANY ACT OF 1940, AS AMENDED (THE **INVESTMENT COMPANY ACT**), IN EACH CASE ACTING FOR THEIR OWN ACCOUNT OR FOR THE ACCOUNT OF ONE OR MORE QIBS EACH OF WHICH IS ALSO A QP IN RELIANCE ON RULE 144A, OR (II) 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 INVESTMENT COMPANY ACT. THE NOTES ARE NOT TRANSFERABLE EXCEPT UPON SATISFACTION OF CERTAIN CONDITIONS AS DESCRIBED UNDER "TRANSFER RESTRICTIONS" IN THE BASE PROSPECTUS, AS SUPPLEMENTED BY THE SUPPLEMENTAL PROSPECTUS DATED 18 APRIL 2019.

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 notes has led to the conclusion that: (i) the target market for the 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 notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the notes (a **distributor**) should take into consideration the manufacturers' target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the notes (by either adopting or refining the manufacturers' target market assessment) and determining appropriate distribution channels.

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 Directive 2002/92/EC (as amended, **IMD**), 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 **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 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 either (i) 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 or (ii) a qualified institutional buyer (as defined in Rule 144A under the Securities Act) who is also a qualified purchaser within the meaning of Section 2(a)(51)(A) of the United States Investment Company Act of 1940, as amended (the **Investment Company Act**) and the rules and regulations thereunder in each case acting for your own account or for the account of one or more QIBs each of which is also a QP in reliance on Rule 144A 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, BNP Paribas, Citigroup Global Markets Limited, nor Merrill Lynch International 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, BNP Paribas, Citigroup Global Markets Limited and Merrill Lynch International. References to “BofA Merrill Lynch” in the final terms shall mean “Merrill Lynch International”.

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Final Terms dated 23 April 2019

(to the base prospectus dated 9 April 2019, as supplemented by the supplemental prospectus dated 18 April 2019)

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 2019-1 Notes**

Series	Class	Interest rate	Initial principal amount	Issue price	Scheduled redemption dates	Final maturity date
2019-1	1A	Three-month USD LIBOR + 0.57 per cent. Floating Rate	\$350,000,000	100%	Interest Payment Dates occurring in October 2019, January 2020, April 2020, July 2020, January 2021, July 2021 and October 2021	January 2070
2019-1	2A	Compounded Daily SONIA + 0.75 per cent.	£750,000,000	100%	Interest Payment Dates occurring in October 2019, January 2020, April 2020, July 2020, July 2022, October 2022, January 2023, April 2023 and October 2023	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 9 April 2019, as supplemented by the supplemental prospectus dated 18 April 2019, which constitutes a base prospectus (the **base prospectus**) for the purposes of the Prospectus Directive (Directive 2003/71/EC) (the **Prospectus Directive**). This document constitutes the final terms (the **final terms**) of the notes described herein for the purposes of Article 5(4) of the Prospectus Directive 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 2019-1 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 2019-1 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) except to persons that are qualified institutional buyers within the meaning of Rule 144A who are also qualified purchasers within the meaning of the United States Investment Company Act of 1940, as amended, and the rules and regulations thereunder, 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 Merrill
Lynch**

BNP PARIBAS

Citigroup

CONTRACTUAL TERMS

Series and Class:	Series 2019-1 Class 1A	Series 2019-1 Class 2A
1. Issuer:	Silverstone Master Issuer PLC	Silverstone Master Issuer PLC
2. Specified Currency or Currencies:	U.S. Dollars	Sterling
3. Initial Principal Amount:	\$350,000,000	£750,000,000
4. (a) Issue Price:	100% of the Aggregate Nominal Amount	100% of the Aggregate Nominal Amount
(b) Gross proceeds:	\$350,000,000	£750,000,000
5. Required Subordination Percentage:	Class A Required Subordination Percentage: 10%	Class A Required Subordination Percentage: 10%
6. Funding 1 Reserve Required Amount:	For all Notes issued by the Issuer, at least £100,000,000	For all Notes issued by the Issuer, at least £100,000,000
7. Ratings:	The Notes to be issued are expected to be rated: S&P AAA(sf) Moody's Aaa (sf) Fitch AAA sf	The Notes to be issued are expected to be rated: S&P AAA(sf) Moody's Aaa (sf) Fitch AAA sf
8. Specified Denominations:	\$200,000 and integral multiples of \$1,000 in excess thereof up to and including \$399,000. No Notes in definitive form will be issued with a denomination above \$399,000.	£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:	24 April 2019	24 April 2019

Series and Class:	Series 2019-1 Class 1A	Series 2019-1 Class 2A
(b) Interest Commencement Date:	24 April 2019	24 April 2019
(c) First Interest Payment Date:	21 July 2019	21 July 2019
10. Final Maturity Date:	Interest Payment Date falling on or nearest to 21 January 2070	Interest Payment Date falling on or nearest to 21 January 2070
11. Interest Basis:	3-month USD LIBOR Floating Rate	Compounded Daily SONIA
12. Redemption/Payment Basis:	Scheduled Redemption	Scheduled Redemption
13. Change of Interest Basis or Redemption/Payment Basis:	Not applicable	Not applicable
14. (a) Listing:	London	London
(b) Estimate of total expenses related to admission to trading:	For all Series 2019-1 Notes, an aggregate amount of £5,280	
15. Status of the Notes:	Direct, secured and unconditional obligation of the issuer	Direct, secured and unconditional obligation of the issuer
16. Date of Board approval for issuance of the Notes obtained:	25 March 2019	25 March 2019
17. Method of distribution:	Syndicated	Syndicated
Provisions relating to interest (if any) payable		
18. Fixed Rate Note Provisions:	Not Applicable	Not Applicable
19. Floating Rate Note Provisions:	Applicable	Applicable

Series and Class:	Series 2019-1 Class 1A	Series 2019-1 Class 2A
(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	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	Following business day convention
(c) Additional Business Centre(s):	New York	Not Applicable
(d) Manner in which the Rate of Interest and Interest Amount is to be determined:	Screen Rate Determination	Screen Rate Determination
(e) Screen Rate Determination:		
• Reference Rate:	3 month USD LIBOR (or, in respect of the first interest period, the linear interpolation of 1 month USD LIBOR and 3 month USD LIBOR)	Compounded Daily SONIA
• Observation Look-back Period (being no less than 5 London Banking Days):	Not Applicable	Five London Banking Days
• Interest Determination Date(s):	Two London Business Days prior to the start of each Interest Period	Five London Banking Days prior to the end of each Interest Period
• Relevant Screen Page:	Reuters Monitor Money Rates Service at the page designated as LIBOR01	Reuters Monitor Money Rates Service at the page designated as SONIA
(f) ISDA Determination:	Not Applicable	Not Applicable

Series and Class:	Series 2019-1 Class 1A	Series 2019-1 Class 2A
(g) Margin(s):	+0.57% per annum	+0.75% per annum
(h) Minimum Rate of Interest:	0%	0%
(i) Maximum Rate of Interest:	Not Applicable	Not Applicable
(j) Step-Up Date:	Interest Payment Date occurring in October 2021	Interest Payment Date occurring in October 2023
• Step-Up Margin(s):	+1.14% per annum	+1.50% per annum
• Step-Up Minimum Rate of Interest:	0%	0%
• Step-Up Maximum Rate of Interest:	Not Applicable	Not Applicable
(k) Day Count Fraction:	Actual/360	Actual/365
20. Zero Coupon Note Provisions:	Not Applicable	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	Reg S Note registered in the name of a nominee for a common safekeeper for Euroclear and Clearstream, Luxembourg
	Rule 144A Note registered in the name of a nominee for DTC	Rule 144A Note registered in the name of a nominee for a common safekeeper for Euroclear and Clearstream, Luxembourg

Series and Class:	Series 2019-1 Class 1A	Series 2019-1 Class 2A
(b) New Safekeeping Structure:	Reg S Notes: Yes	Reg S Notes: Yes
	Rule 144A Notes: No	Rule 144A Notes: Yes
22. Talons for future Coupons or Receipts to be attached to Definitive Notes (and dates on which such Talons mature):	No	No
23. Details relating to Bullet Redemption Notes:	Not Applicable	Not Applicable
24. Details relating to Scheduled Redemption Notes:	Applicable	Applicable
(a) Scheduled Redemption Dates:	Interest Payment Dates occurring in October 2019, January 2020, April 2020, July 2020, January 2021, July 2021 and October 2021	Interest Payment Dates occurring in October 2019, January 2020, April 2020, July 2020, July 2022, October 2022, January 2023, April 2023 and October 2023

Series and Class:	Series 2019-1 Class 1A	Series 2019-1 Class 2A
(b) Scheduled Amortisation Instalments (as a percentage of the original Principal Amount Outstanding of the relevant Class of Notes):	October 2019: 8.50% January 2020: 5.50% April 2020: 5.50% July 2020: 8.50% January 2021: 8.50% July 2021: 8.50% October 2021: 8.50%	October 2019: 7.00% January 2020: 10.00% April 2020: 10.00% July 2020: 7.00% July 2022: 9.00% October 2022: 9.00% January 2023: 9.00% April 2023: 9.00% October 2023: 7.00%
(c) Scheduled Amortisation Instalments (aggregate as a percentage of the original Principal Amount Outstanding of the relevant Class of Notes):	53.50%	77.00%
25. Optional Redemption:		
(a) Condition 5.4 and 5.5:	Applicable	Applicable
(b) Optional Redemption Date:	Each Interest Payment Date on or after the Interest Payment Date in October 2021	Each Interest Payment Date on or after the Interest Payment Date in October 2023
(c) Other terms:	Not Applicable	Not Applicable
(d) Redemption in part:	Not Applicable	Not Applicable

Series and Class:	Series 2019-1 Class 1A	Series 2019-1 Class 2A
26. Details relating to Pass-Through Notes:	Not Applicable	Not Applicable
27. Redemption Amount:	Condition 5.6 applicable	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	Condition 5.6 applicable
29. Issuer Swap Provider:	Nationwide Building Society	Not Applicable
30. Specified currency exchange rate (Sterling/specified currency):	£1/\$1.3104	Not Applicable
Other rate applicable to the currency swaps:	Not Applicable	Not Applicable
31. Redenomination applicable:	Redenomination not applicable	Redenomination not applicable
32. ERISA eligibility:	Yes, subject to the considerations in “ ERISA considerations ” in the base prospectus	Yes, subject to the considerations in “ ERISA considerations ” in the base prospectus
33. U.S. Taxation:	Debt for United States federal income tax purposes, subject to the considerations contained in “ United States federal taxation ” in the base prospectus	Debt for United States federal income tax purposes, subject to the considerations contained in “ United States federal taxation ” in the base prospectus

Series and Class:**Series 2019-1 Class 1A****Series 2019-1 Class 2A**

34.	U.S. Credit Risk Retention:	The seller expects the seller share on the closing date to be equal to £ 3,237,686,528, representing approximately 86.7% of the aggregate unpaid principal balance of all outstanding notes as of 24 April 2019, measured in accordance with the provisions of the U.S. Credit Risk Retention Requirements	
35.	Money Market Notes (2a-7):	No	No
36.	Maturity Purchase Notes:	No	No

Distribution

37.	(a) If syndicated, names of Dealers:	Rule 144A Notes: Barclays Bank PLC, BNP Paribas, Citigroup Global Markets Limited and Merrill Lynch International	Rule 144A Notes: Barclays Bank PLC, BNP Paribas, Citigroup Global Markets Limited and Merrill Lynch International
		Reg S Notes: Barclays Bank PLC, BNP Paribas, Citigroup Global Markets Limited and Merrill Lynch International	Reg S Notes: Barclays Bank PLC, BNP Paribas, Citigroup Global Markets Limited and Merrill Lynch International
	(b) Stabilising Manager (if any):	Not Applicable	Not Applicable
	(c) If non-syndicated, name of relevant Dealer:	Not Applicable	Not Applicable
38.	US selling restrictions:	Rule 144A; Reg S	Rule 144A; Reg S

Operational Information

39.	Any clearing system(s) other than DTC, Euroclear, or Clearstream, Luxembourg and the relevant identification numbers:	Not Applicable	Not Applicable
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Series and Class:**Series 2019-1 Class 1A****Series 2019-1 Class 2A**

40.	Delivery:	Reg S Notes: Delivery against payment Rule 144A Notes: Free of payment	Delivery against payment
41.	ISIN Code:	Reg S Notes: XS1966676360 Rule 144A Notes: US82846GAV23	Reg S Notes: XS1966746759 Rule 144A Notes: XS1966679893
42.	Common Code:	Reg S Notes: 196667636 Rule 144A Notes: Not Applicable	Reg S Notes: 196674675 Rule 144A Notes: 196667989
43.	CFI Code:	DGFSGR	Not Applicable
44.	FISN:	SILVERSTONE MAS/MTG PASS THRU CTF 2	Not Applicable
45.	CUSIP:	82846GAV2	Not Applicable

Series and Class:**Series 2019-1 Class 1A****Series 2019-1 Class 2A**

46. Intended to be held in a manner which would allow Eurosystem eligibility:

Reg S Notes: Yes. Note that the designation “yes” means that the Reg S Notes are intended upon issue to be deposited with one of the ICSDs as common safekeeper and does not necessarily mean that the Reg S 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.

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 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.

Rule 144A Notes: No

Term advance information

47. Borrower:	Silverstone Funding (No. 1) Limited	Silverstone Funding (No. 1) Limited
48. Tier of Term Advance:	Term AAA Advance	Term AAA Advance
49. Series Number:	Series 2019-1	Series 2019-1
50. Designation of Term Advance:	Scheduled Amortisation Term Advance	Scheduled Amortisation Term Advance
51. Initial Principal Amount:	£267,094,017.09	£750,000,000
(a) Closing Date:	24 April 2019	24 April 2019
(b) Interest Commencement Date:	24 April 2019	24 April 2019
52. Initial interest rate per annum:	Compounded Daily SONIA + 0.7385%	Compounded Daily SONIA + 0.75%

Series and Class:	Series 2019-1 Class 1A	Series 2019-1 Class 2A
53. Step-Up Date (if any):	The Funding 1 Payment Date occurring in October 2021	The Funding 1 Payment Date occurring in October 2023
54. Stepped-up interest rate per annum:	Compounded Daily SONIA + 1.4770%	Compounded Daily SONIA + 1.50%
55. Details relating to Bullet Term Advances:	Not Applicable	Not Applicable
56. Details relating to Scheduled Amortisation Term Advances:	Applicable	Applicable
(a) Scheduled Repayment Dates:	Funding 1 Payment Dates occurring in October 2019, January 2020, April 2020, July 2020, January 2021, July 2021 and October 2021	Funding 1 Payment Dates occurring in October 2019, January 2020, April 2020, July 2020, July 2022, October 2022, January 2023, April 2023 and October 2023
(b) Repayment Amounts:	October 2019: £22,702,991	October 2019: £52,500,000
	January 2020: £14,690,171	January 2020: £75,000,000
	April 2020: £14,690,171	April 2020: £75,000,000
	July 2020: £22,702,991	July 2020: £52,500,000
	January 2021: £22,702,991	July 2022: £67,500,000
	July 2021: £22,702,991	October 2022: £67,500,000
	October 2021: £22,702,991	January 2023: £67,500,000
		April 2023: £67,500,000
		October 2023: £52,500,000

Series and Class:	Series 2019-1 Class 1A	Series 2019-1 Class 2A
(c) Relevant Accumulation Amounts:	Not Applicable	Not Applicable
(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.	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	Not Applicable
58. Final Repayment Date:	The Funding 1 Payment Date falling in January 2070	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)	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	Not Applicable
61. A PDL (revenue shortfall) percentage:	Not Applicable	Not Applicable
62. BBB PDL (revenue shortfall) percentage:	Not Applicable	Not Applicable

Series and Class:

Series 2019-1 Class 1A

Series 2019-1 Class 2A

63. BB PDL (revenue shortfall) percentage:

Not Applicable

Not Applicable

Remarketing Arrangements

64. Do the Notes have the benefit of remarketing arrangements:

No

No

OTHER INFORMATION

Listing and Admission to Trading

Application has been made to the FCA in its capacity as competent authority under the FSMA (the **UK Listing Authority**) for the Series 2019-1 notes to be admitted to the official list of the UK Listing Authority (the **Official List**). Application has also been made to the London Stock Exchange for each class of the Series 2019-1 notes to be admitted to trading on the regulated market of the London Stock Exchange with effect from 24 April 2019. Admission to the Official List together with admission to the London Stock Exchange's regulated market (being a regulated market for the purposes of the Markets in Financial Instruments Directive (2014/65/EU)) 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 2019-1 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 (converted, where applicable, into sterling at the applicable specified currency exchange rate), including the Notes described herein, will be:

Class A Notes	£3,735,192,612
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)	£27,053,000
Class Z GIC Collateral Notes	£0
Class Z Variable Funding Notes	£310,000,000

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	£3,735,192,612
AA	£0
A	£0
BBB	£0
BB	£0
NR (other than NR GIC Collateral and NR VFN)	£27,053,000
NR GIC Collateral	£0
NR VFN	£310,000,000

Mortgages Trust and the Portfolio

Trust Property

As at the relevant closing date:

- the minimum seller share will be approximately £359,067,653.40;
- the amount used to determine OC in item X in the definition of minimum seller share as 1.05% (as set out in the base prospectus);
- the Funding 1 share of the trust property will be approximately £3,735,192,612 representing approximately 53.6% of the trust property; and
- the seller share of the trust property will be approximately £3,237,686,528 representing approximately 46.4% 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 + 1.5% and Three-Month Sterling LIBOR + 1.3%, weighted by the outstanding intercompany loan balances that reference Compounded Daily SONIA and Three-Month Sterling LIBOR respectively (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 2019-1 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 each of the Series 2019-1 Class 1A Notes and the Series 2019-1 Class 2A 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 LIBOR)”: 1.30%

Relevant Spread in respect of the Transaction with the Confirmation entitled “Swap Confirmation—Funding 1 Swap (SMR Loans LIBOR)”: 3.00%

Relevant Spread in respect of the Transaction with the Confirmation entitled “Swap Confirmation—Funding 1 Swap (BMR Loans LIBOR)”: 1.60%

Relevant Spread in respect of the Transaction with the Confirmation entitled “Swap Confirmation—Funding 1 Swap (Fixed Rate Loans SONIA)”: 1.50%

Relevant Spread in respect of the Transaction with the Confirmation entitled “Swap Confirmation—Funding 1 Swap (SMR Loans SONIA)”: 3.20%

Relevant Spread in respect of the Transaction with the Confirmation entitled “Swap Confirmation—Funding 1 Swap (BMR Loans SONIA)”: 1.80%

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, £25,000,000;
- (b) if an arrears or step-up trigger event has occurred under item (ii) only of the arrears or step-up trigger event definition, £25,000,000; 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, £50,000,000.

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 2019-1 Notes equal approximately £1,017,094,017.09 (after exchanging, where applicable, the proceeds of the notes for sterling, calculated by reference to the applicable specified currency exchange rate) and will be used by the issuer to 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 each term advance (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 2019-1 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 January 2019 of £7,181,535,068.

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 January interest payment date;
10. the closing date is 24 April 2019;
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 2019-1 Notes, measured from 24 April 2019 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—The yield to maturity of your notes may be adversely affected by prepayments or redemptions on the loans**” in the base prospectus.

	Principal Payment Rate ¹						
	5%	10%	15%	20%	25%	30%	35%
Series 2019-1 Class 1A	2.05	1.96	1.96	1.96	1.96	1.96	1.96
Series 2019-1 Class 2A	3.08	2.97	2.95	2.95	2.95	2.95	2.95

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 January 2019 (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	283,447,769.42	3.95	23,571	22.94
£25,000 – £49,999.99	836,080,992.30	11.64	22,340	21.74
£50,000 – £74,999.99	1,219,828,323.18	16.99	19,682	19.16
£75,000 – £99,999.99	1,211,842,134.36	16.87	13,999	13.63
£100,000 – £124,999.99 ...	982,342,812.44	13.68	8,820	8.59
£125,000 – £149,999.99 ...	742,175,593.04	10.33	5,435	5.29
£150,000 – £174,999.99 ...	523,817,079.28	7.29	3,245	3.16
£175,000 – £199,999.99 ...	360,682,658.02	5.02	1,932	1.88
£200,000 – £224,999.99 ...	250,081,243.91	3.48	1,184	1.15
£225,000 – £249,999.99 ...	166,584,713.15	2.32	704	0.69
£250,000 – £299,999.99 ...	232,078,741.62	3.23	854	0.83
£300,000 – £349,999.99 ...	133,307,734.24	1.86	415	0.4
£350,000 – £399,999.99 ...	94,318,958.59	1.31	254	0.25
£400,000 – £449,999.99 ...	56,900,660.07	0.79	135	0.13
£450,000 – £499,999.99 ...	40,232,588.38	0.56	85	0.08
£500,000 – £549,999.99 ...	21,204,763.45	0.3	41	0.04
£550,000 – £599,999.99 ...	9,730,843.25	0.14	17	0.02
£600,000 – £649,999.99 ...	4,917,551.16	0.07	8	0.01
£650,000 – £699,999.99 ...	4,085,217.91	0.06	6	0.01
£700,000 – £749,999.99 ...	4,368,527.14	0.06	6	0.01
£750,000 +	3,324,163.09	0.05	4	0
Totals	7,181,353,068.00	100.00	102,737	100.00

The maximum, minimum and average outstanding principal balance of the loans as of the cut-off date were £893,002.94, £0.00 and £69,900.36, 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%	141,613,388.38	1.97	5,071	4.94
25.01% – 50.00%	990,433,693.40	13.79	21,224	20.66
50.01% – 75.00%	2,845,667,581.77	39.63	38,332	37.31
75.01% – 80.00%	628,047,121.01	8.75	7,055	6.87
80.01% – 85.00%	1,020,070,547.92	14.2	10,741	10.45
85.01% – 90.00%	945,706,984.40	13.17	10,900	10.61
90.01% – 95.00%	609,813,751.12	8.49	9,414	9.16
95.01% – 100.00%	0	0	0	0
Totals	7,181,353,068.00	100.00	102,737	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 95.00%, 0.95% and 70.07%, 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%	1,745,029,043.60	24.3	49,248	47.94
25.00% – 49.99%	3,377,271,526.16	47.03	36,377	35.41
50.00% – 74.99%	1,856,753,936.17	25.86	15,646	15.23
75.00% – 79.99%	94,732,463.12	1.32	692	0.67
80.00% – 84.99%	55,647,690.91	0.77	400	0.39
85.00% – 89.99%	27,962,731.67	0.39	205	0.2
90.00% – 94.99%	13,959,434.86	0.19	100	0.1
95.00% – 99.99%	3,581,721.89	0.05	28	0.03
100.00% +	6,414,519.62	0.09	41	0.04
Totals	7,181,353,068.00	100.00	102,737	100.00

The maximum, minimum and weighted average indexed LTV ratio as at the cut-off date of all the loans within the mortgage accounts were 132.02%, 0.00% and 39.21%, 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	284,822,768.25	3.97	4,341	4.23
East Midlands	537,199,653.35	7.48	8,776	8.54
London.....	918,512,588.48	12.79	9,731	9.47
North.....	284,871,430.17	3.97	4,724	4.6
North West.....	630,449,335.32	8.78	10,106	9.84
Northern Ireland.....	244,944,250.31	3.41	4,467	4.35
Outer Metropolitan	1,099,875,958.08	15.32	12,195	11.87
Outer South East.....	821,563,633.79	11.44	10,844	10.56
Scotland	593,658,001.64	8.27	10,127	9.86
South West.....	596,869,445.29	8.31	8,299	8.08
Wales	246,988,177.63	3.44	4,239	4.13
West Midlands.....	520,710,756.23	7.25	8,352	8.13
Yorkshire & Humberside...	400,887,069.46	5.58	6,536	6.36
Totals	7,181,353,068.00	100.00	102,737	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	24,544,658.64	0.34	656	0.44
6.00 to 11.99	31,106,494.59	0.43	850	0.58
12.00 to 17.99	26,202,812.85	0.36	824	0.56
18.00 to 23.99	29,965,315.86	0.42	902	0.61
24.00 to 29.99	25,361,910.89	0.35	870	0.59
30.00 to 35.99	27,425,301.51	0.38	944	0.64
36.00 to 41.99	22,099,970.97	0.31	826	0.56
42.00 to 47.99	22,757,973.91	0.32	887	0.6
48.00 to 53.99	14,567,219.10	0.2	661	0.45
54.00 to 59.99	18,195,617.18	0.25	302	0.2
60.00 to 65.99	47,639,113.87	0.66	743	0.5
66.00 to 71.99	43,229,173.05	0.6	732	0.5
72.00 >=	6,848,257,505.58	95.36	138,577	93.78
Totals	7,181,353,068.00	100.00	147,774	100.00

The maximum, minimum and weighted average seasoning of loans as at the cut-off date was 288.00, 0.00 and 137.33 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 to <5.....	630,799,888.21	8.78	29,069	19.67
5 to <10.....	1,713,834,060.37	23.87	45,544	30.82
10 to <15.....	2,733,351,844.44	38.06	43,963	29.75
15 to <20.....	1,265,039,236.30	17.62	18,445	12.48
20 to <25.....	547,511,700.54	7.62	7,167	4.85
25 to <30.....	263,231,036.40	3.67	3,268	2.21
30 to <35.....	27,585,301.74	0.38	318	0.22
Totals	<u>7,181,353,068.00</u>	<u>100.00</u>	<u>147,774</u>	<u>100.00</u>

The maximum, minimum and weighted average remaining term of the loans as at the cut-off date was 33.92, 0.00 and 12.89 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.....	4,586,178,514.04	63.86	63,872	62.17
Remortgage.....	2,595,174,553.96	36.14	38,865	37.83
Totals	<u>7,181,353,068.00</u>	<u>100.00</u>	<u>102,737</u>	<u>100.00</u>

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	619,080,952.96	8.62	7,535	5.1
Interest Only	1,634,895,912.88	22.77	18,698	12.65
Repayment.....	4,927,376,202.16	68.61	121,541	82.25
Totals	<u>7,181,353,068.00</u>	<u>100.00</u>	<u>147,774</u>	<u>100.00</u>

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.

Type of rate	Aggregate true balance as at the Cut-Off Date (£)	% of total	Number of loans	% of total
Fixed	1,421,004,101.86	19.79	26,737	18.09
Tracker.....	417,931,889.79	5.82	10,616	7.18
Variable	5,342,417,076.35	74.39	110,421	74.72
Totals	7,181,353,068.00	100.00	147,774	100.00

Payment methods

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

Payment method	Aggregate true balance as at the Cut-Off Date (£)	% of total	Number of mortgage accounts	% of total
Direct Debit	6,886,330,731.85	95.89	141,528	95.77
Other.....	295,022,336.15	4.11	6,246	4.23
Totals	7,181,353,068.00	100.00	147,774	100.00

Property Types

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

Property types	Aggregate true balance as at the Cut-Off Date (£)	% of total	Number of mortgage accounts	% of total
Detached.....	2,922,163,884.14	40.69	53,634	36.29
Flat.....	742,053,489.78	10.33	13,040	8.82
Maisonette	24,401,647.95	0.34	679	0.46
Semi-Detached.....	2,157,261,423.60	30.04	49,567	33.54
Terraced.....	1,335,472,622.53	18.6	30,854	20.88
Totals	7,181,353,068.00	100.00	147,774	100.00

Distribution of fixed rate loans

As at the cut-off date, approximately 19.79% 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 fixed rate holdings
0.00% - 0.99%	280,953.31	0.02	96	0.36
1.00% - 1.99%	588,302,676.45	41.4	9,877	36.94
2.00% - 2.99%	721,353,607.36	50.76	14,481	54.16
3.00% - 3.99%	108,700,457.57	7.65	2,232	8.35
4.00% - 4.99%	2,366,407.17	0.17	51	0.19
Totals	1,421,004,101.86	100.00	26,737	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 loans
2019	239,972,966.99	16.89	4,386	16.4
2020	319,688,015.40	22.5	5,928	22.17
2021	178,483,291.82	12.56	3,475	13
2022	254,789,789.76	17.93	4,826	18.05
2023	226,940,050.36	15.97	4,339	16.23
2024	8,159,375.50	0.57	126	0.47
2025	68,132,535.89	4.79	1,199	4.48
2026	29,636,383.38	2.09	644	2.41
2027	41,539,175.23	2.92	800	2.99
2028	53,407,378.76	3.76	1,005	3.76
2029	230,703.42	0.02	6	0.02
2030	4,998.95	0	1	0
2033	9,868.57	0	1	0
2040	9,567.83	0	1	0
Totals	1,421,004,101.86	100.00	26,737	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
Jan 2012	12.14%		
Feb 2012	11.62%		
Mar 2012	12.44%	12.07%	
Apr 2012	11.00%	11.68%	
May 2012	12.43%	11.95%	
Jun 2012	12.59%	12.00%	
Jul 2012	13.08%	12.70%	
Aug 2012	13.53%	13.07%	
Sep 2012	11.90%	12.84%	
Oct 2012	12.71%	12.71%	
Nov 2012	12.84%	12.48%	
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%
Dec 2014	15.54%	16.32%	15.80%
Jan 2015	99.23%	43.61%	22.87%
Feb 2015	15.75%	43.51%	22.99%
Mar 2015	16.63%	43.87%	23.16%
Apr 2015	16.18%	16.19%	23.25%
May 2015	16.53%	16.45%	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%	18.34%	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%

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 %
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	1.30%	1.18%
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%
2015*	8.6	0.7	7.9	121,778	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%

* Figures for 2008 to 2018 exclude loans originated by Cheshire Building Society, Derbyshire Building Society and Dunfermline Building Society.

Delinquency and loss experience of the Nationwide mortgage portfolio

The following tables summarise arrears experience for the loans contained in the Nationwide mortgage 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	7,088,967,521.25	98.71	101,568	98.86
1.00 - 1.99	27,980,111.74	0.39	384	0.37
2.00 - 2.99	14,402,489.52	0.2	184	0.18
3.00 - 5.99	23,009,093.37	0.32	271	0.26
6.00 - 8.99	12,286,136.82	0.17	147	0.14
9.00 - 11.99	4,531,642.68	0.06	59	0.06
12.00 >=	10,176,072.62	0.14	124	0.12
Totals	7,181,353,068.00	100.00	102,737	100.00

² Includes Nationwide originated and Nationwide branded prime loans only.

Loans in the Nationwide mortgage portfolio³

	Financial Years Ending:											
	4 April 2007	4 April 2008*	4 April 2009*	4 April 2010*	4 April 2011*	4 April 2012*	4 April 2013*	4 April 2014*	4 April 2015*	4 April 2016*	4 April 2017*	4 April 2018*
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
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
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
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
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
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
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
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
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%
Outstanding balance of arrears (£ millions)	4 April 2007	4 April 2008*	4 April 2009*	4 April 2010*	4 April 2011*	4 April 2012*	4 April 2013*	4 April 2014*	4 April 2015*	4 April 2016*	4 April 2017*	4 April 2018*
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
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
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
Payments in arrears	3.7	6.5	12.6	14.1	14.7	14.4	14.7	11.8	10.5	13.2	15.6	15.7

³ Includes Nationwide originated and Nationwide branded prime loans only.

of 8 or over												
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
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
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%
Number of Loans:	4 April 2007	4 April 2008*	4 April 2009*	4 April 2010*	4 April 2011*	4 April 2012*	4 April 2013*	4 April 2014*	4 April 2015*	4 April 2016*	4 April 2017*	4 April 2018*
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
Payments in arrears	673	886	1371	1405	1402	1318	1204	851	832	828	785	894
6-9 months.....												
Payments in arrears	248	346	708	725	717	704	730	533	431	503	455	453
9-12 months.....												
Payments in arrears	277	487	1147	1057	1102	1096	1130	930	809	973	1097	981
12 + months.....												
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
Total number of loans with 6+ month arrears ..	1,189	1,719	3,226	3,187	3,221	3,118	3,064	2,314	2,072	2,304	2,337	2,328
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%

* Figures for 2008 to 2018 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.

STS Requirements

The seller, as originator, has procured an STS Notification to be submitted to the European Securities and Markets Association (**ESMA**), in accordance with Article 27 of the Securitisation Regulation, and to the FCA, that the STS Requirements have been satisfied with respect to the series 2019-1 notes. It is expected that the STS Notification will be available on the website of ESMA (<https://www.esma.europa.eu/policy-activities/securitisation/simple-transparent-and-standardised-sts-securitisation>). 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 Securitisation Regulation in connection with an assessment of the compliance of the series 2019-1 notes with the STS Requirements and prepare an 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 (<https://www.pcsmarket.org/sts-verification-transactions/>). For the avoidance of doubt, this website and the contents thereof do not form part of this Final Terms.

Mitigation of interest rate and currency risks

The loans and the notes are affected by interest rate and currency risks (see “*You may be subject to interest rate risks on any series of notes that are denominated in sterling*” and “*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 base 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 base 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 base 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 LIBOR and 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, LIBOR 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 31 January 2019						
	BBR	LIBOR	SONIA	BMR	SMR	
BBR	1.000	0.994	0.994	0.991	0.953	
LIBOR	0.994	1.000	0.988	0.993	0.955	
SONIA	0.994	0.988	1.000	0.985	0.948	
BMR	0.991	0.993	0.985	1.000	0.975	
SMR	0.953	0.955	0.948	0.975	1.000	

Interest Rates Correlations for the period from 1 January 2000 to 31 January 2019						
	BBR	LIBOR	SONIA	BMR	SMR	
BBR	1.000	0.992	0.993	0.987	0.936	
LIBOR	0.992	1.000	0.986	0.992	0.941	
SONIA	0.993	0.986	1.000	0.980	0.931	

BMR	0.987	0.992	0.980	1.000	0.969
SMR	0.936	0.941	0.931	0.969	1.000

Interest Rates Correlations for the period from 1 January 2005 to 31 January 2019					
	BBR	LIBOR	SONIA	BMR	SMR
BBR	1.000	0.992	0.999	0.995	0.980
LIBOR	0.992	1.000	0.989	0.995	0.974
SONIA	0.999	0.989	1.000	0.991	0.979
BMR	0.995	0.995	0.991	1.000	0.982
SMR	0.980	0.974	0.979	0.982	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 one or more appropriate and independent third parties. 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 conducted by a third-party and completed on or about 15 March 2019 with respect to the portfolio as at the cut-off date in existence as of 31 January 2019 (the **AUP report**). Another independent third party has 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 AUP report has been filed with the U.S. Securities and Exchange Commission on 8 April 2019 and is publicly available. 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.

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 2019-1 Class 1A Term AAA Advance	Compounded Daily SONIA + 0.7385 per cent.	£267,094,017.09	Funding 1 Payment Dates occurring in October 2019, January 2020, April 2020, July 2020, January 2021, July 2021 and October 2021	January 2070
Series 2019-1 Class 2A Term AAA Advance	Compounded Daily SONIA + 0.75 per cent.	£750,000,000	Funding 1 Payment Dates occurring in October 2019, January 2020, April 2020, July 2020, July 2022, October 2022, January 2023, April 2023 and October 2023	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				0.00%
>=12 months	378,154	1	0.00%	0.00%
In possession				0.00%
Closed		2,797		
Totals	19,835,057,926		100.00%	100.00%

2005

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	18,281,470,718	182,516	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		15,655		
Totals	18,318,321,503		100.00%	100.00%

2006

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	13,839,580,197	142,465	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	813,045	11	0.01%	0.01%
>=12 months	710,673	6	0.01%	0.00%
In possession	1,025,269	8	0.01%	0.01%
Closed		55,480		
Totals	13,881,057,842		100.00%	100.00%

2007

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	11,261,198,950	118,297	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	1,105,605	13	0.01%	0.01%
In possession	2,170,540	15	0.02%	0.01%
Closed		79,567		
Totals	11,303,585,386		100.00%	100.00%

2008

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	9,465,170,294	103,247	99.42%	99.50%
>=2 and <3 months	16,374,491	169	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	.	94,308		
Totals	9,520,821,453		100.00%	100.00%

2009

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	8,642,798,086	96,935	99.17%	99.32%
>=2 and <3 months	17,657,092	180	0.20%	0.18%
>=3 and <6 months	25,761,264	243	0.30%	0.25%
>=6 and <9 months	9,790,561	92	0.11%	0.09%
>=9 and <12 months	7,240,138	59	0.08%	0.06%
>=12 months	9,169,332	71	0.11%	0.07%
In possession	2,486,136	19	0.03%	0.02%
Closed	.	106,364		
Totals	8,714,902,609		100.00%	100.00%

2010

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	7,508,955,437	87,480	99.14%	99.29%
>=2 and <3 months	18,060,704	178	0.24%	0.20%
>=3 and <6 months	21,439,134	217	0.28%	0.25%
>=6 and <9 months	10,091,592	98	0.13%	0.11%
>=9 and <12 months	5,293,911	49	0.07%	0.06%
>=12 months	8,176,392	58	0.11%	0.07%
In possession	2,451,246	23	0.03%	0.03%
Closed	.	115,939		
Totals	7,574,468,416		100.00%	100.00%

2011

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	6,486,698,086	78,489	99.08%	99.23%
>=2 and <3 months	14,389,142	161	0.22%	0.20%
>=3 and <6 months	21,102,484	217	0.32%	0.27%
>=6 and <9 months	9,432,412	102	0.14%	0.13%
>=9 and <12 months	4,629,042	44	0.07%	0.06%
>=12 months	8,212,206	62	0.13%	0.08%
In possession	2,339,065	21	0.04%	0.03%
Closed	.	124,981		
Totals	6,546,802,438		100.00%	100.00%

2012

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	5,683,104,981	71,258	99.09%	99.25%
>=2 and <3 months	12,894,458	148	0.22%	0.21%
>=3 and <6 months	17,134,697	179	0.30%	0.25%
>=6 and <9 months	8,723,740	84	0.15%	0.12%
>=9 and <12 months	4,767,306	51	0.08%	0.07%
>=12 months	7,689,414	65	0.13%	0.09%
In possession	1,237,210	12	0.02%	0.02%
Closed	.	132,390		
Totals	5,735,551,806		100.00%	100.00%

2013

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	4,900,320,194	63,815	99.03%	99.22%
>=2 and <3 months	10,880,093	127	0.22%	0.20%
>=3 and <6 months	17,145,237	177	0.35%	0.28%
>=6 and <9 months	6,804,711	66	0.14%	0.10%
>=9 and <12 months	4,909,598	50	0.10%	0.08%
>=12 months	6,793,311	63	0.14%	0.10%
In possession	1,541,391	16	0.03%	0.02%
Closed	.	140,066		
Totals	4,948,394,535		100.00%	100.00%

2014

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	4,160,495,422	56,183	99.08%	99.29%
>=2 and <3 months	9,733,210	114	0.23%	0.20%
>=3 and <6 months	14,430,735	146	0.34%	0.26%
>=6 and <9 months	3,823,156	45	0.09%	0.08%
>=9 and <12 months	4,306,907	33	0.10%	0.06%
>=12 months	5,251,168	51	0.13%	0.09%
In possession	976,679	10	0.02%	0.02%
Closed	.	147,871		
Totals	4,199,017,277		100.00%	100.00%

2015

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	3,530,250,232	49,662	99.15%	99.36%
>=2 and <3 months	6,889,860	82	0.19%	0.16%
>=3 and <6 months	11,117,153	125	0.31%	0.25%
>=6 and <9 months	4,909,006	46	0.14%	0.09%
>=9 and <12 months	3,025,141	28	0.08%	0.06%
>=12 months	4,209,551	39	0.12%	0.08%
In possession	100,947	1	0.00%	0.00%
Closed	.	154,470		
Totals	3,560,501,890		100.00%	100.00%

2016

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	2,985,254,330	43,707	99.18%	99.34%
>=2 and <3 months	5,306,199	73	0.18%	0.17%
>=3 and <6 months	7,775,253	102	0.26%	0.23%
>=6 and <9 months	3,750,678	38	0.12%	0.09%
>=9 and <12 months	2,768,247	29	0.09%	0.07%
>=12 months	4,852,376	48	0.16%	0.11%
In possession	214,804	2	0.01%	0.00%
Closed	.	160,480		
Totals	3,009,921,886		100.00%	100.00%

2017

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	2,503,146,516	38,298	99.10%	99.30%
>=2 and <3 months	4,449,767	59	0.18%	0.15%
>=3 and <6 months	7,228,093	87	0.29%	0.23%
>=6 and <9 months	2,776,598	37	0.11%	0.10%
>=9 and <12 months	2,264,632	22	0.09%	0.06%
>=12 months	5,698,031	62	0.23%	0.16%
In possession	286,240	3	0.01%	0.01%
Closed	.	165,923		
Totals	2,525,849,877		100.00%	100.00%

2018

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	2,098,979,703	33,387	98.99%	99.21%
>=2 and <3 months	3,344,817	46	0.16%	0.14%
>=3 and <6 months	8,392,970	99	0.40%	0.29%
>=6 and <9 months	3,147,085	42	0.15%	0.12%
>=9 and <12 months	2,339,206	28	0.11%	0.08%
>=12 months	4,105,045	49	0.19%	0.15%
In possession	49,775	1	0.00%	0.00%
Closed	.	170,865		
Totals	2,120,358,601		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			0.00%	0.00%
In possession			0.00%	0.00%
Closed		1,829		
Totals	16,741,548,896		100.00%	100.00%

2006

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	15,338,058,893	147,447	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	.	13,007		
Totals	15,357,992,845		100.00%	100.00%

2007

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	11,036,191,013	110,991	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	.	49,308		
Totals	11,057,441,495		100.00%	100.00%

2008

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	9,431,955,326	97,529	99.62%	99.64%
>=2 and <3 months	13,729,441	131	0.15%	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	.	62,570		
Totals	9,467,929,341		100.00%	100.00%

2009

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	8,947,473,482	94,688	99.38%	99.42%
>=2 and <3 months	14,284,744	145	0.16%	0.15%
>=3 and <6 months	21,257,658	206	0.24%	0.22%
>=6 and <9 months	8,370,568	86	0.09%	0.09%
>=9 and <12 months	2,882,286	38	0.03%	0.04%
>=12 months	6,835,586	58	0.08%	0.06%
In possession	1,833,371	17	0.02%	0.02%
Closed	.	72,775		
Totals	9,002,937,694		100.00%	100.00%

2010

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	7,638,701,855	84,035	99.28%	99.36%
>=2 and <3 months	14,926,665	146	0.19%	0.17%
>=3 and <6 months	20,540,517	201	0.27%	0.24%
>=6 and <9 months	7,656,069	81	0.10%	0.10%
>=9 and <12 months	4,531,753	46	0.06%	0.05%
>=12 months	5,963,400	53	0.08%	0.06%
In possession	1,611,585	15	0.02%	0.02%
Closed	.	83,407		
Totals	7,693,931,844		100.00%	100.00%

2011

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	6,591,390,273	75,411	99.21%	99.30%
>=2 and <3 months	13,332,356	135	0.20%	0.18%
>=3 and <6 months	18,608,460	202	0.28%	0.27%
>=6 and <9 months	7,293,564	79	0.11%	0.10%
>=9 and <12 months	4,066,469	40	0.06%	0.05%
>=12 months	6,725,068	56	0.10%	0.07%
In possession	2,174,788	19	0.03%	0.03%
Closed	.	92,032		
Totals	6,643,590,979		100.00%	100.00%

2012

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	5,768,118,715	68,342	99.18%	99.30%
>=2 and <3 months	10,365,392	102	0.18%	0.15%
>=3 and <6 months	16,552,891	192	0.28%	0.28%
>=6 and <9 months	7,294,118	65	0.13%	0.09%
>=9 and <12 months	4,554,175	41	0.08%	0.06%
>=12 months	7,400,124	64	0.13%	0.09%
In possession	1,765,395	15	0.03%	0.02%
Closed	.	99,227		
Totals	5,816,050,810		100.00%	100.00%

2013

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	4,952,067,559	61,108	99.17%	99.31%
>=2 and <3 months	10,552,220	107	0.21%	0.17%
>=3 and <6 months	12,891,624	146	0.26%	0.24%
>=6 and <9 months	6,954,331	68	0.14%	0.11%
>=9 and <12 months	4,067,120	38	0.08%	0.06%
>=12 months	5,600,976	53	0.11%	0.09%
In possession	1,197,176	11	0.02%	0.02%
Closed	.	106,688		
Totals	4,993,331,007		100.00%	100.00%

2014

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	4,205,001,493	54,204	99.25%	99.38%
>=2 and <3 months	8,087,881	88	0.19%	0.16%
>=3 and <6 months	11,859,985	130	0.28%	0.24%
>=6 and <9 months	4,585,456	39	0.11%	0.07%
>=9 and <12 months	2,433,201	26	0.06%	0.05%
>=12 months	4,245,902	50	0.10%	0.09%
In possession	505,215	7	0.01%	0.01%
Closed	.	113,727		
Totals	4,236,719,133		100.00%	100.00%

2015

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	3,543,453,846	47,292	99.26%	99.40%
>=2 and <3 months	6,040,510	65	0.17%	0.14%
>=3 and <6 months	10,268,834	111	0.29%	0.23%
>=6 and <9 months	3,782,887	39	0.11%	0.08%
>=9 and <12 months	2,412,026	20	0.07%	0.04%
>=12 months	3,478,509	44	0.10%	0.09%
In possession	460,067	5	0.01%	0.01%
Closed	.	120,700		
Totals	3,569,896,680		100.00%	100.00%

2016

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	2,985,366,922	41,673	99.23%	99.34%
>=2 and <3 months	4,343,965	64	0.14%	0.15%
>=3 and <6 months	9,707,143	110	0.32%	0.26%
>=6 and <9 months	3,491,647	40	0.12%	0.10%
>=9 and <12 months	1,299,116	19	0.04%	0.05%
>=12 months	3,600,227	40	0.12%	0.10%
In possession	582,050	4	0.02%	0.01%
Closed	.	126,345		
Totals	3,008,391,069		100.00%	100.00%

2017				
	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	2,501,430,025	36,465	99.29%	99.37%
>=2 and <3 months	4,002,971	54	0.16%	0.15%
>=3 and <6 months	5,606,749	69	0.22%	0.19%
>=6 and <9 months	3,427,691	42	0.14%	0.11%
>=9 and <12 months	1,439,462	22	0.06%	0.06%
>=12 months	3,032,128	42	0.12%	0.11%
In possession	356,599	3	0.01%	0.01%
Closed	.	131,614		
Totals	2,519,295,623		100.00%	100.00%

2018				
	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	2,097,287,019	31,954	99.17%	99.29%
>=2 and <3 months	3,672,900	48	0.17%	0.15%
>=3 and <6 months	6,576,761	89	0.31%	0.28%
>=6 and <9 months	3,051,867	34	0.14%	0.11%
>=9 and <12 months	1,382,064	16	0.07%	0.05%
>=12 months	2,459,673	36	0.12%	0.11%
In possession	364,271	4	0.02%	0.01%
Closed	.	136,141		
Totals	2,114,794,554		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			0.00%	0.00%
>=12 months			0.00%	0.00%
In possession			0.00%	0.00%
Closed		1,990		
Totals	21,605,940,924		100.00%	100.00%

2007

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	20,109,686,434	177,346	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	.	12,406		
Totals	20,136,392,889		100.00%	100.00%

2008

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	16,153,677,973	148,779	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	.	40,533		
Totals	16,211,008,807		100.00%	100.00%

2009

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	15,295,637,061	143,931	99.37%	99.38%
>=2 and <3 months	25,023,490	245	0.16%	0.17%
>=3 and <6 months	35,721,826	327	0.23%	0.23%
>=6 and <9 months	12,584,082	125	0.08%	0.09%
>=9 and <12 months	8,658,637	76	0.06%	0.05%
>=12 months	10,067,981	79	0.07%	0.05%
In possession	4,975,276	41	0.03%	0.03%
Closed	.	53,628		
Totals	15,392,668,354		100.00%	100.00%

2010

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	13,522,708,231	131,550	99.26%	99.29%
>=2 and <3 months	26,055,388	252	0.19%	0.19%
>=3 and <6 months	32,801,179	314	0.24%	0.24%
>=6 and <9 months	17,692,773	171	0.13%	0.13%
>=9 and <12 months	8,717,829	71	0.06%	0.05%
>=12 months	9,947,993	86	0.07%	0.06%
In possession	5,061,447	47	0.04%	0.04%
Closed	.	65,946		
Totals	13,622,984,838		100.00%	100.00%

2011

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	11,588,110,972	117,045	99.15%	99.22%
>=2 and <3 months	25,144,734	235	0.22%	0.20%
>=3 and <6 months	36,614,208	326	0.31%	0.28%
>=6 and <9 months	16,457,723	152	0.14%	0.13%
>=9 and <12 months	7,152,568	70	0.06%	0.06%
>=12 months	9,462,489	89	0.08%	0.08%
In possession	4,385,171	43	0.04%	0.04%
Closed	.	80,458		
Totals	11,687,327,864		100.00%	100.00%

2012

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	10,200,293,518	106,924	99.17%	99.26%
>=2 and <3 months	22,719,103	219	0.22%	0.20%
>=3 and <6 months	30,018,583	280	0.29%	0.26%
>=6 and <9 months	13,971,574	126	0.14%	0.12%
>=9 and <12 months	6,999,144	65	0.07%	0.06%
>=12 months	9,190,646	95	0.09%	0.09%
In possession	2,467,113	17	0.02%	0.02%
Closed	.	90,756		
Totals	10,285,659,683		100.00%	100.00%

2013

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	8,819,820,366	96,359	99.13%	99.20%
>=2 and <3 months	20,814,574	209	0.23%	0.22%
>=3 and <6 months	25,384,066	252	0.29%	0.26%
>=6 and <9 months	11,947,145	113	0.13%	0.12%
>=9 and <12 months	6,554,216	69	0.07%	0.07%
>=12 months	10,933,418	107	0.12%	0.11%
In possession	1,887,515	23	0.02%	0.02%
Closed	.	101,512		
Totals	8,897,341,298		100.00%	100.00%

2014

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	7,495,706,456	85,621	99.19%	99.27%
>=2 and <3 months	16,687,753	178	0.22%	0.21%
>=3 and <6 months	20,854,556	218	0.28%	0.25%
>=6 and <9 months	7,618,762	72	0.10%	0.08%
>=9 and <12 months	4,711,615	48	0.06%	0.06%
>=12 months	9,237,713	89	0.12%	0.10%
In possession	2,168,863	21	0.03%	0.02%
Closed	.	112,442		
Totals	7,556,985,718		100.00%	100.00%

2015

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	6,345,523,834	75,732	99.21%	99.30%
>=2 and <3 months	12,143,928	138	0.19%	0.18%
>=3 and <6 months	16,422,698	173	0.26%	0.23%
>=6 and <9 months	9,558,578	95	0.15%	0.12%
>=9 and <12 months	4,936,552	48	0.08%	0.06%
>=12 months	6,059,286	64	0.09%	0.08%
In possession	1,676,254	17	0.03%	0.02%
Closed	.	122,441		
Totals	6,396,321,130		100.00%	100.00%

2016

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
a.<2 months	5,337,715,407	65,997	99.10%	99.23%
b.>=2 and <3 mo	12,720,357	135	0.24%	0.20%
c.>=3 and <6 mo	14,625,184	168	0.27%	0.25%
d.>=6 and <9 mo	8,768,047	77	0.16%	0.12%
e.>=9 and <12 m	3,433,334	39	0.06%	0.06%
f.>=12 months	8,721,218	88	0.16%	0.13%
g.In possession	448,281	6	0.01%	0.01%
h.Closed	.	132,197		
Totals	5,386,431,828		100.00%	100.00%

2017

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
a.<2 months	4,499,178,978	58,225	99.19%	99.29%
b.>=2 and <3 mo	6,061,917	75	0.13%	0.13%
c.>=3 and <6 mo	11,312,745	141	0.25%	0.24%
d.>=6 and <9 mo	6,111,281	68	0.13%	0.12%
e.>=9 and <12 m	4,012,380	45	0.09%	0.08%
f.>=12 months	8,560,192	83	0.19%	0.14%
g.In possession	453,962	7	0.01%	0.01%
h.Closed	.	140,083		
Totals	4,535,691,453		100.00%	100.00%

2018

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	3,788,827,670	51,271	98.94%	99.13%
>=2 and <3 months	8,352,257	103	0.22%	0.20%
>=3 and <6 months	14,498,465	171	0.38%	0.33%
>=6 and <9 months	7,263,694	70	0.19%	0.14%
>=9 and <12 months	3,185,444	30	0.08%	0.06%
>=12 months	6,750,395	73	0.18%	0.14%
In possession	432,289	5	0.01%	0.01%
Closed	.	147,024		
Totals	3,829,310,215		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			0.00%	0.00%
In possession			0.00%	0.00%
Closed		2,710		
Totals	22,162,111,624		100.00%	100.00%

2008

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	21,065,205,011	176,687	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	.	8,372		
Totals	21,125,380,301		100.00%	100.00%

2009

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	19,493,820,964	167,598	99.37%	99.35%
>=2 and <3 months	35,130,530	309	0.18%	0.18%
>=3 and <6 months	44,435,897	395	0.23%	0.23%
>=6 and <9 months	19,862,377	173	0.10%	0.10%
>=9 and <12 months	7,933,813	77	0.04%	0.05%
>=12 months	11,044,399	83	0.06%	0.05%
In possession	6,093,458	52	0.03%	0.03%
Closed	.	24,168		
Totals	19,618,321,439		100.00%	100.00%

2010

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	17,447,849,379	154,688	99.25%	99.23%
>=2 and <3 months	32,529,767	308	0.19%	0.20%
>=3 and <6 months	46,700,491	437	0.27%	0.28%
>=6 and <9 months	19,183,165	184	0.11%	0.12%
>=9 and <12 months	12,352,446	102	0.07%	0.07%
>=12 months	14,319,041	117	0.08%	0.08%
In possession	6,169,954	55	0.04%	0.04%
Closed	.	36,938		
Totals	17,579,104,244		100.00%	100.00%

2011

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	15,535,545,998	142,465	99.19%	99.18%
>=2 and <3 months	32,506,148	303	0.21%	0.21%
>=3 and <6 months	41,784,069	399	0.27%	0.28%
>=6 and <9 months	20,156,390	186	0.13%	0.13%
>=9 and <12 months	10,210,246	90	0.07%	0.06%
>=12 months	15,013,032	128	0.10%	0.09%
In possession	7,307,645	65	0.05%	0.05%
Closed	.	49,183		
Totals	15,662,523,528		100.00%	100.00%

2012

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	13,692,251,948	129,857	99.10%	99.14%
>=2 and <3 months	30,044,953	282	0.22%	0.22%
>=3 and <6 months	42,776,026	383	0.31%	0.29%
>=6 and <9 months	19,254,105	189	0.14%	0.14%
>=9 and <12 months	11,979,631	104	0.09%	0.08%
>=12 months	16,897,998	143	0.12%	0.11%
In possession	3,759,519	32	0.03%	0.02%
Closed	.	61,844		
Totals	13,816,964,180		100.00%	100.00%

2013

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	11,929,574,788	117,598	99.12%	99.14%
>=2 and <3 months	28,216,396	263	0.23%	0.22%
>=3 and <6 months	33,322,064	333	0.28%	0.28%
>=6 and <9 months	17,021,617	175	0.14%	0.15%
>=9 and <12 months	9,571,869	93	0.08%	0.08%
>=12 months	15,469,669	132	0.13%	0.11%
In possession	2,572,887	27	0.02%	0.02%
Closed	.	74,341		
Totals	12,035,749,290		100.00%	100.00%

2014

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	10,140,871,784	104,492	99.20%	99.23%
>=2 and <3 months	20,031,853	212	0.20%	0.20%
>=3 and <6 months	26,403,064	276	0.26%	0.26%
>=6 and <9 months	12,018,369	120	0.12%	0.11%
>=9 and <12 months	7,395,155	67	0.07%	0.06%
>=12 months	12,667,869	112	0.12%	0.11%
In possession	3,036,969	29	0.03%	0.03%
Closed	.	87,691		
Totals	10,222,425,063		100.00%	100.00%

2015

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	8,577,202,384	92,227	99.21%	99.26%
>=2 and <3 months	16,744,897	175	0.19%	0.19%
>=3 and <6 months	24,164,371	261	0.28%	0.28%
>=6 and <9 months	9,499,139	94	0.11%	0.10%
>=9 and <12 months	5,429,368	46	0.06%	0.05%
>=12 months	10,356,350	90	0.12%	0.10%
In possession	2,392,772	17	0.03%	0.02%
Closed	.	100,086		
Totals	8,645,789,280		100.00%	100.00%

2016

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	7,277,738,717	81,541	99.17%	99.24%
>=2 and <3 months	15,861,365	176	0.22%	0.21%
>=3 and <6 months	17,123,689	194	0.23%	0.24%
>=6 and <9 months	9,289,446	87	0.13%	0.11%
>=9 and <12 months	6,134,055	54	0.08%	0.07%
>=12 months	11,014,416	101	0.15%	0.12%
In possession	1,162,524	11	0.02%	0.01%
Closed	.	110,852		
Totals	7,338,324,213		100.00%	100.00%

2017

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	6,117,334,183	71,086	99.12%	99.18%
>=2 and <3 months	11,574,672	136	0.19%	0.19%
>=3 and <6 months	18,902,276	213	0.31%	0.30%
>=6 and <9 months	6,973,042	73	0.11%	0.10%
>=9 and <12 months	4,558,632	42	0.07%	0.06%
>=12 months	10,839,024	105	0.18%	0.15%
In possession	1,160,369	16	0.02%	0.02%
Closed	.	121,344		
Totals	6,171,342,198		100.00%	100.00%

2018

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	5,158,482,569	62,751	98.93%	99.05%
>=2 and <3 months	12,501,723	151	0.24%	0.24%
>=3 and <6 months	19,905,217	206	0.38%	0.33%
>=6 and <9 months	8,695,958	91	0.17%	0.14%
>=9 and <12 months	3,600,314	44	0.07%	0.07%
>=12 months	10,092,999	98	0.19%	0.15%
In possession	991,772	11	0.02%	0.02%
Closed	.	129,689		
Totals	5,214,270,553		100.00%	100.00%

Loans originated in 2008

2008

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
a.<2 months	21,340,668,672	188,406	99.85%	99.86%
b.>=2 and <3 mo	17,192,668	156	0.08%	0.08%
c.>=3 and <6 mo	9,721,538	85	0.05%	0.05%
d.>=6 and <9 mo	1,779,980	15	0.01%	0.01%
e.>=9 and <12 m	1,321,860	5	0.01%	0.00%
f.>=12 months	699,098	3	0.00%	0.00%
g.In possession	470,391	3	0.00%	0.00%
h.Closed	.	2,745		
Totals	21,371,854,207		100.00%	100.00%

2009

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
a.<2 months	19,680,087,069	177,668	99.47%	99.50%
b.>=2 and <3 mo	33,634,576	302	0.17%	0.17%
c.>=3 and <6 mo	44,934,212	371	0.23%	0.21%
d.>=6 and <9 mo	12,872,238	113	0.07%	0.06%
e.>=9 and <12 m	4,525,428	43	0.02%	0.02%
f.>=12 months	3,350,805	28	0.02%	0.02%
g.In possession	5,283,970	37	0.03%	0.02%
h.Closed	.	12,815		
Totals	19,784,688,298		100.00%	100.00%

2010

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	17,338,255,206	160,410	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	10,964,087	83	0.06%	0.05%
In possession	7,272,004	60	0.04%	0.04%
Closed	.	29,661		
Totals	17,478,565,945		100.00%	100.00%

2011

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	15,213,270,668	145,498	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	.	44,492		
Totals	15,363,245,611		100.00%	100.00%

2012

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	13,651,002,582	134,538	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	.	55,548		
Totals	13,790,683,670		100.00%	100.00%

2013

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	11,836,087,385	120,349	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	.	69,865		
Totals	11,971,638,284		100.00%	100.00%

2014

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	10,101,301,036	106,885	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	.	83,658		
Totals	10,200,602,006		100.00%	100.00%

2015

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	8,587,859,986	94,570	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	.	96,105		
Totals	8,669,320,499		100.00%	100.00%

2016

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	7,295,884,752	83,495	99.00%	99.10%
>=2 and <3 months	15,612,453	176	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	.	107,214		
Totals	7,369,453,563		100.00%	100.00%

2017

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	6,168,753,007	73,417	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	.	117,387		
Totals	6,234,722,773		100.00%	100.00%

2018

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	5,187,475,825	63,706	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	.	127,135		
Totals	5,250,124,653		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			0.00%	0.00%
In possession	80,376	1	0.00%	0.00%
Closed	.	756		
Totals	9,136,794,820		100.00%	100.00%

2010

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	8,628,473,364	75,509	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	.	3,303		
Totals	8,658,432,623		100.00%	100.00%

2011

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	7,520,466,507	67,933	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	.	10,706		
Totals	7,564,346,689		100.00%	100.00%

2012

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	6,567,596,593	61,326	99.30%	99.25%
>=2 and <3 months	13,576,325	139	0.21%	0.22%
>=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	.	17,266		
Totals	6,614,084,615		100.00%	100.00%

2013

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	5,707,838,426	55,111	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	.	23,557		
Totals	5,751,966,121		100.00%	100.00%

2014

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	4,845,435,151	48,447	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	.	30,295		
Totals	4,880,803,334		100.00%	100.00%

2015

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	4,102,729,464	42,459	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	.	36,308		
Totals	4,134,063,394		100.00%	100.00%

2016

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	3,466,033,565	37,227	99.16%	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	.	41,558		
Totals	3,495,570,185		100.00%	100.00%

2017

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	2,906,886,517	32,475	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	.	46,313		
Totals	2,933,957,597		100.00%	100.00%

2018

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	2,446,058,814	28,369	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	.	50,446		
Totals	2,472,152,515		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			0.00%	0.00%
In possession			0.00%	0.00%
Closed		422		
Totals	8,300,087,032		100.00%	100.00%

2011

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	7,851,234,731	63,150	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	.	2,306		
Totals	7,865,605,608		100.00%	100.00%

2012

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	6,873,290,104	57,205	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	.	8,181		
Totals	6,895,810,788		100.00%	100.00%

2013

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	5,863,451,532	50,788	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	.	14,566		
Totals	5,890,994,097		100.00%	100.00%

2014

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	4,959,449,524	44,625	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	.	20,749		
Totals	4,983,872,113		100.00%	100.00%

2015

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	4,145,695,203	38,689	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	.			0.00%
Closed		26,691		
Totals	4,168,627,542		100.00%	100.00%

2016

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	3,485,728,176	33,696	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	.	31,695		
Totals	3,506,344,416		100.00%	100.00%

2017

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	2,913,371,217	29,264	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		36,146		
Totals	2,931,593,717		100.00%	100.00%

2018

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	2,456,269,796	25,626	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	.	39,772		
Totals	2,476,635,947		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			0.00%	0.00%
>=9 and <12 months	187,157	1	0.00%	0.00%
>=12 months			0.00%	0.00%
In possession			0.00%	0.00%
Closed		660		
Totals	11,083,655,558		100.00%	100.00%

2012

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	10,490,324,983	82,958	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				0.00%
Closed		2,916		
Totals	10,502,853,278		100.00%	100.00%

2013

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	9,106,545,421	75,082	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		10,712		
Totals	9,129,443,494		100.00%	100.00%

2014

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	7,651,930,098	65,916	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		19,858		
Totals	7,678,983,159		100.00%	100.00%

2015

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	6,515,583,145	58,350	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	.	27,422		
Totals	6,540,426,193		100.00%	100.00%

2016

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	5,355,124,931	49,402	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	.	36,394		
Totals	5,375,964,356		100.00%	100.00%

2017

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	4,484,585,073	43,017	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	.	42,769		
Totals	4,507,306,977		100.00%	100.00%

2018

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	3,799,514,707	37,847	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	.	47,966		
Totals	3,819,879,664		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			0.00%	0.00%
>=12 months			0.00%	0.00%
In possession				0.00%
Closed		743		
Totals	16,040,637,798		100.00%	100.00%

2013

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	15,164,591,869	116,397	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		4,103		
Totals	15,176,610,248		100.00%	100.00%

2014

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	13,017,352,288	104,080	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		16,344		
Totals	13,037,769,171		100.00%	100.00%

2015

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	10,925,392,478	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		29,342		
Totals	10,951,651,941		100.00%	100.00%

2016

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	9,348,466,072	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		39,548		
Totals	9,376,291,365		100.00%	100.00%

2017

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	7,291,013,175	65,821	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		54,521		
Totals	7,320,714,093		100.00%	100.00%

2018

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	6,103,138,015	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		63,011		
Totals	6,134,424,565		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			0.00%	0.00%
>=12 months			0.00%	0.00%
In possession			0.00%	0.00%
Closed		960		
Totals	22,231,548,911		100.00%	100.00%

2014

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	20,939,534,076	151,356	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		5,378		
Totals	20,952,784,578		100.00%	100.00%

2015

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	17,290,362,054	131,116	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		25,540		
Totals	17,311,201,528		100.00%	100.00%

2016

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	14,295,632,997	113,120	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		43,477		
Totals	14,322,005,992		100.00%	100.00%

2017

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	11,906,601,993	98,441	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		58,117		
Totals	11,939,558,691		100.00%	100.00%

2018

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	9,620,690,198	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			0.00%	0.00%
Closed		73,884		
Totals	9,657,015,650		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			0.00%	0.00%
>=12 months			0.00%	0.00%
In possession			0.00%	0.00%
Closed		834		
Totals	21,485,218,641		100.00%	100.00%

2015

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	20,102,019,593	135,029	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	315,035	2	0.00%	0.00%
>=12 months			0.00%	0.00%
In possession			0.00%	0.00%
Closed		5,343		
Totals	20,111,833,547		100.00%	100.00%

2016

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	16,476,856,896	116,270	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		24,026		
Totals	16,494,428,635		100.00%	100.00%

2017

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	13,517,316,340	99,892	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		40,368		
Totals	13,538,753,043		100.00%	100.00%

2018

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	11,311,929,347	87,369	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		52,838		
Totals	11,341,217,200		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			0.00%	0.00%
>=9 and <12 months			0.00%	0.00%
>=12 months			0.00%	0.00%
In possession			0.00%	0.00%
Closed		1,603		
Totals	23,045,589,160		100.00%	100.00%

2016

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	21,246,872,003	142,505	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		7,868		
Totals	21,256,399,846		100.00%	100.00%

2017

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	17,344,093,809	122,318	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		27,998		
Totals	17,360,463,760		100.00%	100.00%

2018

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	14,833,334,480	108,869	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		41,391		
Totals	14,857,674,053		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	169,545	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			0.00%	0.00%
>=9 and <12 months	175,166	1	0.00%	0.00%
>=12 months			0.00%	0.00%
In possession	81,785	1	0.00%	0.00%
Closed		1,945		
Totals	27,310,087,006		100.00%	100.00%

2017

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	25,057,948,233	161,378	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		10,019		
Totals	25,072,163,186		100.00%	100.00%

2018

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	20,029,889,343	136,358	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		34,914		
Totals	20,063,039,185		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			0.00%	0.00%
>=12 months			0.00%	0.00%
In possession			0.00%	0.00%
Closed		2,777		
Totals	26,268,085,880		100.00%	100.00%

2018

	Aggregate balance (£)	Number of loans	% of aggregate balance	% of number of loans
<2 months	24,033,330,300	152,711	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		10,889		
Totals	24,051,952,076		100.00%	100.00%

Loans originated in 2018

2018

	Balance	Count	% of balance	% of count
<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			0.00%	0.00%
>=12 months			0.00%	0.00%
In possession			0.00%	0.00%
Closed		2,622		
Totals	29,288,361,847		100.00%	100.00%

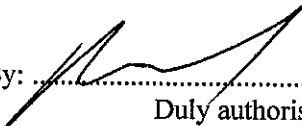
Listing and admission to trading application

This document comprises the final terms required for the notes described herein to be admitted to the Official List of the UK Listing Authority and admitted to trading on the London Stock Exchange's regulated 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:

By: 
Duly authorised **Director**

Ioannis Kyriakopoulos