

Albion No5 plc - Investor Report

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Reporting Information	
Report Date	14-Jul-25
Reporting Period	01-Jun-25 - 30-Jun-25
Payment Date	17-Jul-25
Next Interest Date	17-Jul-25
Accrual End Date: Notes	30-Jun-25
Accrual Start Date: Notes	01-Apr-25
Accrual Days: Notes	91
Calculation Date	14-Jul-25

Contact Details			
Contact Name	Telephone Number	E-mail	Mailing Address
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Account Bank	+44 (0) 207 986 8638	CitiAgencyAlbion5@citi.com	Citibank N.A., London Branch Citigroup Centre Canada Square London E14 5LB
Seller, Cash Manager, Servicer, Account Bank, Class Z VFN Holder, Interest Rate Swap Provider	+44 (0) 113 225 7525	structuredfunding@leedsbuildingsociety.co.uk	Leeds Building Society 26 Sovereign Street Leeds LS1 4BJ

<http://www.leedsbuildingsociety.co.uk/treasury/wholesale/securitisation-terms/>

Assets		
	Current	Previous
Number of mortgage accounts in Pool	2,129	2,172
True Balance of mortgage accounts in Pool	276,073,754	282,606,400
Cash and Other Substitution Assets	0	0
Borrower deposits as a % of true balance of mortgage accounts in the pool	0.39	0.4
Pool Changes		
Reason	Number	Value(£)
Further Advances	3	148,000
Unscheduled Principal Payments	49	5,887,008
Repurchases	5	76,590
- Breaches to Warranties	1	76,579
- Product Switches	0	0
- Further Advances	0	0
- Term Extensions	0	0
- Redeemed with residual balance	4	11
Sum of unscheduled Principal received during period		5,815,598

Properties in Possession			
	Number	Current Balance (£)	Arrears Balance (£)
Properties in Possession (current)	0	0	0
Reposessed (current period)	0	0	0
Properties returned to borrower (current period)	0	0	0
Sold (current period)	0	0	0
Reposessed (programme to date)	0	0	0

Properties returned to borrower (programme to date)	0	0	0
Sold (programme to date)	0	0	0

Net Losses			
	Number	Value of Losses	Percentage of original pool balance
Losses - current month	0	0	0
Losses - to date	0	0	0

Arrears Capitalisation			
	Arrears	Number	Percentage of original pool balance
Arrears capitalisation - current month	0	0	0
Arrears capitalisation - to date	0	0	0

Collections		
	Current	Previous
Unscheduled Principal Payments	5,887,008	2,662,830
Scheduled Principal Payments	745,542	1,072,058
Interest	834,157	878,274

Summary Statistics										
	Seasoning (months)	Remaining Term (years)	Loan Size				Current LTV (%)	Indexed LTV (%)	Original LTV(%)	Arrears Balance
			Whole Pool	Interest Only	Repayment	Part & Part				
Weighted Average	52.16	20.24	192,196	258,505	176,869	310,890	54.4	48.82	63.24	5
Minimum	26.06	0.08	90	90	2,206	17,876	0.02	0.02	2.06	0
Maximum	231.06	37.83	670,945	670,945	649,806	539,517	86.79	84.59	95	2,745

Performance Ratios			
	Monthly	3 Month Average	Monthly Figure Annualise
Current Constant Prepayment Rate (CPR)	2.13%	1.54%	22.77%
Current Principal Payment Rate (PPR)	2.40%	1.82%	25.29%
Current Constant Default Rate (CDR)	0.00%	0.00%	0.00%
Previous Constant Prepayment Rate (CPR)	0.94%	1.43%	10.71%
Previous Principal Payment Rate (PPR)	1.32%	1.74%	14.74%
Previous Constant Default Rate (CDR)	0.00%	0.00%	0.00%

Mortgage Interest Rate		
	LBS Existing Borrower	With Effect From
Standard Variable Rate - Current	7.74%	01-Jul-25
Standard Variable Rate - Previous	7.99%	01-Apr-25
Base Mortgage Rate - Current	4.25%	08-May-25
Base Mortgage Rate - Previous	4.50%	06-Feb-25

Key Events & Rating Agency Triggers				
Event	Summary	Reference	Breached	Consequence if Trigger Breached
Asset conditions & Rating Agency Tests	Loans in Arrears >= 3% of pool; Aggregate Additional Loan Advances > 3% of pool; WA OLTV > 80%; Loans with OLTV>85% > 25% of pool; Loans with IO part > 30% of pool; and OLTV of each loan > 95%.	Prospectus p121	N	Repurchase loans subject to further advances or product switches
Seller Insolvency Event	Seller enters into insolvency	Prospectus p62,p108	N	Perfection of title on the loans
Cash Manager Trigger	Cash Manager's long term ratings fall below Baa3 (Moody's) or BBB- (Fitch)	Prospectus p91	N	Issuer shall require the Cash Manager to appoint a back up Cash Manager within 60 days.
Seller Trigger (a) and (b)	Seller's ST Rating falls below P-2 (Moody's) or F2 (Fitch)	Prospectus p91	N	Seller to provide a Solvency Certificate to Issuer and Security Trustee in accordance with terms of the MSA, and continue to provide one every 3 months.

Seller Trigger (c) and (d)	Seller's LT rating falls below Baa3 (Moody's) or BBB- (Fitch)	Prospectus p92	N	Seller to deliver names and addresses of borrowers to the Issuer and Security Trustee along with a draft Notice of Assignment within 20 business days and update monthly thereafter.
Seller Trigger (e)	Seller's LT rating falls below Baa2 (Moody's), BBB (Fitch) or ST rating falls below F2 (Fitch)	Prospectus p92	N	The Cash Manager will establish the Liquidity Reserve Fund.
Servicer Trigger (a) and (b)	Servicer's LT rating falls below Baa3 (Moody's) or BBB- (Fitch)	Prospectus p92-93	N	Back-up servicer facilitator along with Servicer to appoint a back-up servicer within 60 days.
Interest Rate Swap Provider - Qualifying Collateral Trigger	Provider does not have a LT counterparty risk assessment from Moody's of A3(cr) or above	Prospectus p93	N	Interest Swap Provider must, if required, post collateral and may either (i) transfer its rights and obligations to an appropriately rated replacement third party, or (ii) procure a guarantee from an appropriately rated third party.
Interest Rate Swap Provider - Qualifying Transfer Trigger	Provider does not have a LT counterparty risk assessment from Moody's of Baa1(cr) or above	Prospectus p93	N	Provider must (within 30 business days) either (i) transfer its rights and obligations to an appropriately rated replacement third party, or (ii) procure a guarantee from an appropriately rated third party.
Interest Swap Provider - Fitch Initial Required Ratings	Provider fails to have the required "without collateral" ratings. The Fitch required ratings depend on the rating of the Class A Notes from Fitch - see prospectus for full details.	Prospectus p94	N	Provider must provide collateral within 14 calendar days (to the extent required depending on the value of the Interest Rate Swap to each of the parties at such time) and within 60 days, transfers all of its rights and obligations in respect of the Interest Rate Swap Agreement to an entity that is eligible to be a swap provider under the Fitch ratings criteria or obtains a guarantee or co-obligation in respect of the Interest Rate Swap Agreement from an entity with the required "Without collateral" ratings.
Interest Rate Swap Provider - Fitch Subsequent Required Ratings	Provider fails to have the required "with collateral" ratings. The Fitch required ratings depend on the rating of the Class A Notes from Fitch - see prospectus for full details.	Prospectus p95	N	Provider must within 60 calendar days either (i) transfer its obligations to an eligible entity (ii) obtain a guarantee or co-obligation or (iii) take such other action as will maintain or restore the rating of the Class A Notes by Fitch. Whilst this process is ongoing the Interest Rate Swap Provider must also provide / continue to provide collateral within 14 calendar days.
Account Bank (a) and (b)	Account Bank's ratings fall below F1, A (Fitch) or Baa3 (Moody's)	Prospectus p96-97	N	Account Bank's appointment may be terminated and the accounts closed within 30 calendar days by the Issuer, with the termination being effective on appointment of replacement account bank with written consent of Security Trustee.
Transaction Account	Account Bank's ratings fall below F1 or A (Fitch)	Prospectus p97	N	Any excess collections above the Transaction Account Limit will be diverted into the Secondary Transaction Account.
Reserve Required Ratings	Account Bank's ratings fall below A3 (Moody's), F1 or A (Fitch)	Prospectus p97	N	General Reserve Fund and, if established, the Liquidity Reserve Fund will be diverted from the Transaction Account and paid into the Secondary Transaction Account.

Replacement Account Bank	Replacement Account Bank's rating falls below A3 (Moody's), F1 or A (Fitch)	Prospectus p97	N	Replacement Account Bank's appointment may be terminated within 60 calendar days by the Issuer, with the termination being effective on appointment of replacement account bank with written consent of Security Trustee.
Secondary Transaction Account Bank	Unsubordinated debt obligations rating falls below A3 (Moody's) and LT rating falls below A (Fitch) or ST rating falls below F1 (Fitch)	Prospectus p97	N	Secondary Transaction Account Bank's appointment may be terminated within 60 calendar days by the Issuer, with the termination being effective on appointment of replacement secondary transaction account bank with the prior written consent of Security Trustee.
Swap Collateral Account Bank	Unsubordinated debt obligations rating falls below A3 (Moody's) and LT rating falls below A (Fitch) or ST rating falls below F1 (Fitch)	Prospectus p98	N	Issuer will (within 60 calendar days) arrange for the transfer of the Swap Collateral Account to an institution with appropriate ratings unless the Swap Collateral Account Bank has arranged a guarantee of its obligations by a suitably rated third party, with the termination being effective on appointment of replacement Swap Collateral Account Bank.
Servicer Termination Event (a) and (b)	Servicer defaults in the payment on the due date, or defaults in the performance or observance of any of its other covenants and obligations under the Servicing Agreement and it remains unremedied for 30 business days.	Prospectus p99	N	Issuer may terminate the appointment of the Servicer

Key Party Ratings			
Party	Current Long Term Rating (S & P / Moodys / Fitch)	Current Short Term Rating (S & P / Moodys / Fitch)	Role
Leeds Building Society	n/a/A3/A	n/a/P-2/F1	Seller, Cash Manager, Servicer, Account Bank, Class Z VFN Holder, Interest Rate Swap Provider
Citicorp Trustee Company Limited	n/a/n/a/n/a	n/a/n/a/n/a	Security Trustee, Note Trustee
Citibank N.A., London Branch	A+/Aa3/A+	n/a/P-1/F1+	Secondary Transaction Account Bank and Swap Collateral Account Bank
Maples Fiduciary Services (UK) Limited	n/a/n/a/n/a	n/a/n/a/n/a	Back-Up Servicer Facilitator, Corporate Service Provider

Issuance Details		
	Class A Notes	Class Z Notes
Issuer	Albion No5 PLC	Albion No5 PLC
ISIN (International Securities Number)	XS2673394909	n/a
Stock Exchange Listing	ISE	n/a
Original Rating(s)	AAA/Aaa	n/a
Current Rating(s)	AAA/Aaa	n/a
Step-Up Date	17-Apr-28	
Legal Final Maturity Date	17-Jul-66	17-Jul-66
Currency	GBP	GBP

Reference Index	Compounded Daily SONIA			Compounded Daily SONIA		
Day Count Convention	Modified Following			Modified Following		
Coupon Reference Rate %	4.3113			4.3113		
Current Coupon %	4.8313			4.3113		
Margin above Current Coupon %	0			0		
Previous Factor	0.740781			1		
Current Factor	0.695236			1		
	Current	Previous	Original	Current	Previous	Original
Principal Amount Outstanding	243,332,641	259,273,223	350,000,000	38,310,000	38,310,000	38,310,000
Subordination	33,060,000	33,060,000	33,060,000	0	0	0
Reserve Fund	3,889,098	4,120,624	5,250,000	0	0	0
Total Credit Enhancement	36,949,098	37,180,624	38,310,000	0	0	0
Latest Distribution	17-Apr-25		Total	17-Apr-25		Total
Principal Payment	15,940,581		106,667,359	0		0
Interest Payment	3,122,987		30,719,751	411,783		3,438,920
Excess Spread %		2.33			0	
Retention Undertaking	5%	5%	5%	5%	5%	5%

Cashflows at last distribution			
Ledgers			
Principal Ledger Balance	16,163,581		
Revenue Ledger Balance	6,171,856		
General Reserve Required Amount	3,889,098		
General Reserve Fund	3,889,098		
Class A Principal Deficiency Ledger Balance	0		
Class Z Principal Deficiency Ledger Balance	0		
Liquidity Reserve Fund Required Amount	0		
Liquidity Reserve Fund	0		
Issuer Profit Ledger Balance	2,100		
Revenue Receipts		Principal Receipts	
(a) Interest	6,123,092	(a) Repayments	15,329,680
ERC Payments	48,765	(b) Enforcement Recoveries	0
(b) Enforcement Recoveries	0	(c) Insurance Proceeds	0
(c) Post-enforcement recoveries	0	(d) Repurchases	833,901
	6,171,856		16,163,581
Available Revenue Receipts		Available Principal Receipts	
(a) Revenue Receipts	6,171,856	(a) Principal Receipts	15,329,680
(b) GIC income	192,021	Less	
(c) Interest Rate Swap receipt	2,995,728	(i) Further Advances to be purchased	223,000
(d) Amortisation General Reserve Release Amount	231,526	Plus	
(e) General Reserve Fund balance after Class A notes fully repaid	0	(ii) Repurchases	833,901
(f) Other Net Income	0	(b) Liquidity Reserve Fund	0
(g) Available Revenue Receipts from Principal PoP (item d)	0	(c) Excess Proceeds	0
(h) amounts credited to the transaction account (item (m) from Revenue PoP)	0	(d) Class A PDL / Class Z VFN reduction	0
(i) Reconciliation Amounts deemed to be Available Revenue Receipts		(e) Reconciliation Amounts	0
Less		Less	0
(j)(i) Insurance Premiums	0	(f) APR to cover Revenue Deficiency	0
(j)(ii) Repaid DDs	3,449,617	(g) Negative Amortisation Amount	
(j)(iii) Fee payments inc ERC and other charges due to the Seller	115,896		15,940,581
(j)(iv) Third party payments	0		
Plus			
(k) General Reserve Required Debit Amount	0		
(l) Available Principal Receipts to cover Revenue Deficiency	0		
(m) LRF drawings to cover Revenue Deficiency	0		
(n) Negative Amortisation Amount deducted from Available Principal Receipts	0		
	6,025,618		

Revenue Priority of Payments (Pre-Enforcement)		Enforcement)	
(a) Trustee Fees - (i) Note Trustee; (ii) Security Trustee	0	(a) Credit Liquidity Reserve Fund (if required)	0
(b) Fees - (i) Agent Bank; Paying Agent, (ii) Account Bank; (iii) Secondary Transaction Account Bank; (iv) Swap Collateral Account Bank; (v) Corporate Services Provider; (vi) Class Z VFN Registrar.	1,393	(b) Class A Notes	15,940,581
(c) Third party expenses	0	(c) Class Z Notes	0
(d)(i) Servicer Fees	21,825	(d) Available Revenue Receipts	0
(d)(ii) Cash Manager Fees	7,275		15,940,581
(d)(iii) Back-up Servicer Facilitator Fees	0		
(e) Interest Rate Swap	1,233,574		
(f) Interest due on A-Notes	3,122,987		
(g) Class A Principal Deficiency Sub-Ledger	0		
(h) General Reserve Ledger	0		
(i) Class Z VFN Principal Deficiency Sub-Ledger	0		
(j) Interest due on Class Z VFN	411,783		
(k) Issuer Profit	300		
(l) Interest Rate Swap Excluded Termination Amount	0		
(m) In a Determination Period, all Revenue Proceeds to the Transaction Account	0		
(n) Principal Amounts due on Class Z VFN (if Class A fully repaid)	0		
(o) Deferred Consideration	1,226,480		
	6,025,617		

Swap Details											
	Notional	Receive Reference Rate	Receive Margin (%)	Receive Rate (%)	Received	Pay Reference Rate	Pay Margin (%)	Pay Rate (%)	Paid	Foreign Exchange Rate	Collateral Posting
Interest Rate (Fixed) Swap	278,705,552	Compounded Daily SONIA	0	4.3113	GBP	FIXED	0	1.9	GBP	n/a	n/a

Glossary of Terms	
Arrears	Leeds BS 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. Arrears includes fees and insurance premiums that are included in the arrears balance on which interest is charged. Months in Arrears is a simple multiplier of Arrears balance/normal instalment. If the Months in Arrears is less than one, zero is reported. Leeds BS recognise that arrears are typically caused by temporary changes in customer circumstances, and therefore offer a range of forbearance and account management options to customers. Options include payment holidays, temporary conversion to interest only, term extension and arrears capitalisation. All account management/forbearance options are low in materiality.
General Reserve Required Amount	The General Reserve Required Amount shall be an amount equal to 1.50 per cent. of the Sterling Equivalent Principal Amount Outstanding of the Class A Notes on such Interest Payment Date (taking into account any redemptions of the Class A Notes on such Interest Payment Date), subject to a maximum of the Initial General Reserve Required Amount and a minimum of 0.1 per cent. of the True Balance of the Portfolio as at the calendar day immediately preceding the Closing Date.
Geographical Distribution	Mapped to Leeds BS internally derived geographic regions which may differ to the Nomenclature of Units for Territorial Statistics (NUTS) regions used in other reporting
Indexed	Indexation is applied quarterly on a regional basis to property valuations each January, April, July, October.
Interest Payments	Refer to payments made during the specified reporting period.
Mortgage Account	A mortgage account means all Loans secured on the same Property and thereby forming a single mortgage account
True Balance	As at the given date, the aggregate of: (a) the original principal amount advanced to the borrower and any further amount advanced, (b) any interest, fees or charges which has been capitalised and (c) any other amount (including accrued interest and arrears of interest) which is due or accrued (whether or not due) and which has not been paid and has not been capitalised

Arrears Details								
	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
Current	2,116	99.39%	274,635,593	99.48%	2,736	99.93%	380,748,297	99.94%
>0 - <= 1 month arrears	10	0.47%	967,529	0.35%	2	0.07%	230,960	0.06%
>1 - <= 2 month arrears	1	0.05%	139,925	0.05%	0	0.00%	0	0.00%
>2 - <= 3 month arrears	2	0.09%	330,707	0.12%	0	0.00%	0	0.00%
>3 month arrears	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	2,129	100.00%	276,073,754	100.00%	2,738	100.00%	380,979,258	100.00%

Current Arrears Breakdown (By Current Indexed LTV)								
	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
Current <= 75%	2,107	98.97%	271,971,484	98.51%	2,710	98.98%	375,677,460	98.61%
>0 - <= 1 month arrears <= 75%	9	0.42%	773,776	0.28%	1	0.04%	87,661	0.02%
>1 - <= 2 month arrears <= 75%	1	0.05%	139,925	0.05%	0	0.00%	0	0.00%
>2 - <= 3 month arrears <= 75%	2	0.09%	330,707	0.12%	0	0.00%	0	0.00%
>3 month arrears <= 75%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Current > 75%	9	0.42%	2,664,110	0.96%	26	0.95%	5,070,837	1.33%
>0 - <= 1 month arrears > 75%	1	0.05%	193,752	0.07%	1	0.04%	143,299	0.04%
>1 - <= 2 month arrears > 75%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
>2 - <= 3 month arrears > 75%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
>3 month arrears > 75%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	2,129	100%	276,073,754	100%	2,738	100%	380,979,258	100%

Current LTV (Indexed)								
	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
>0 - <=30%	623	29.26%	39,937,444	14.47%	658	24.03%	44,209,072	11.60%
>30 - <=35%	153	7.19%	16,221,478	5.88%	145	5.30%	16,962,995	4.45%
>35 - <=40%	133	6.25%	17,053,343	6.18%	176	6.43%	21,100,014	5.54%
>40 - <=45%	166	7.80%	23,954,174	8.68%	182	6.65%	25,443,817	6.68%
>45 - <=50%	203	9.53%	31,434,363	11.39%	211	7.71%	34,998,060	9.19%
>50 - <=55%	221	10.38%	37,392,919	13.54%	263	9.61%	44,730,142	11.74%
>55 - <=60%	205	9.63%	32,837,149	11.89%	270	9.86%	45,045,952	11.82%
>60 - <=65%	212	9.96%	34,411,905	12.46%	271	9.90%	45,632,236	11.98%
>65 - <=70%	149	7.00%	27,982,492	10.14%	247	9.02%	43,095,637	11.31%
>70 - <=75%	54	2.54%	11,990,627	4.34%	288	10.52%	54,547,199	14.32%
>75 - <=80%	7	0.33%	2,230,579	0.81%	26	0.95%	5,070,837	1.33%
>80 - <=85%	3	0.14%	627,283	0.23%	0	0.00%	0	0.00%
>85 - <=90%	0	0.00%	0	0.00%	1	0.04%	143,299	0.04%
>90 - <=95%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
>95 - <=100%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
>100%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	2,129	100.00%	276,073,754	100.00%	2,738	100.00%	380,979,258	100.00%

Minimum	0.02	0.16
Maximum	84.59	89.52
Weighted Average	48.82	52.62

Current LTV								
	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
>0 - <=30%	510	23.95%	30,398,639	11.01%	561	20.49%	35,332,148	9.27%
>30 - <=35%	124	5.82%	12,828,660	4.65%	109	3.98%	12,657,645	3.32%
>35 - <=40%	128	6.01%	13,764,565	4.99%	155	5.66%	17,783,942	4.67%
>40 - <=45%	123	5.78%	16,617,480	6.02%	149	5.44%	19,904,901	5.22%
>45 - <=50%	140	6.58%	19,712,640	7.14%	168	6.14%	23,143,931	6.07%
>50 - <=55%	174	8.17%	25,761,293	9.33%	197	7.20%	30,347,226	7.97%
>55 - <=60%	201	9.44%	34,690,154	12.57%	232	8.47%	41,427,179	10.87%
>60 - <=65%	208	9.77%	36,282,851	13.14%	295	10.77%	50,189,089	13.17%
>65 - <=70%	223	10.47%	35,610,559	12.90%	271	9.90%	46,847,483	12.30%
>70 - <=75%	158	7.42%	27,221,195	9.86%	295	10.77%	52,345,632	13.74%
>75 - <=80%	108	5.07%	17,623,365	6.38%	173	6.32%	29,839,559	7.83%
>80 - <=85%	31	1.46%	5,423,490	1.96%	132	4.82%	21,017,224	5.52%
>85 - <=90%	1	0.05%	138,864	0.05%	1	0.04%	143,299	0.04%
>90 - <=95%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
>95 - <=100%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
>100%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	2,129	100.00%	276,073,754	100.00%	2,738	100.00%	380,979,258	100.00%

Minimum	0.02	0.2
Maximum	86.79	89.56
Weighted Average	54.4	57.43

Regional Distribution								
	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
East Anglia	229	10.76%	35,392,909	12.82%	288	10.52%	46,996,671	12.34%
East Midlands	221	10.38%	24,849,086	9.00%	287	10.48%	34,222,139	8.98%
Greater London	120	5.64%	24,367,888	8.83%	165	6.03%	36,852,094	9.67%
Northern Ireland	0	0.00%	0	0.00%	0	0.00%	0	0.00%
North East	130	6.11%	12,169,808	4.41%	175	6.39%	18,076,886	4.74%
North West	313	14.70%	35,029,000	12.69%	391	14.28%	45,875,655	12.04%
Scotland	0	0.00%	0	0.00%	0	0.00%	0	0.00%
South East	245	11.51%	39,467,421	14.30%	324	11.83%	57,370,659	15.06%
South West	223	10.47%	29,699,655	10.76%	291	10.63%	41,274,640	10.83%
Wales	141	6.62%	15,894,796	5.76%	179	6.54%	21,017,562	5.52%
West Midlands	222	10.43%	29,115,013	10.55%	277	10.12%	38,427,080	10.09%
Yorkshire and Humber	285	13.39%	30,088,178	10.90%	361	13.18%	40,865,871	10.73%
Other	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	2,129	100.00%	276,073,754	100.00%	2,738	100.00%	380,979,258	100.00%

Occupancy Status								
	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
Owner Occupied	2,129	100.00%	276,073,754	100.00%	2,738	100.00%	380,979,258	100.00%
Buy to let	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Other	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	2,129	100.00%	276,073,754	100.00%	2,738	100.00%	380,979,258	100.00%

Property Type (Residential)								
	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
Flat	55	2.58%	6,454,423	2.34%	70	2.56%	8,348,090	2.19%
Semi-detached house	807	37.91%	98,532,524	35.69%	1,041	38.02%	138,056,559	36.24%
Detached house	447	21.00%	79,537,707	28.81%	550	20.09%	102,665,746	26.95%
Detached bungalow	80	3.76%	9,579,480	3.47%	103	3.76%	13,247,358	3.48%
Semi-detached bungalow	47	2.21%	4,080,245	1.48%	59	2.15%	5,758,675	1.51%
Terraced house	601	28.23%	65,886,004	23.87%	783	28.60%	92,269,532	24.22%
Maisonette	8	0.38%	1,150,359	0.42%	9	0.33%	1,333,729	0.35%
Other	84	3.95%	10,853,011	3.93%	123	4.49%	19,299,569	5.07%
Total	2,129	100.00%	276,073,754	100.00%	2,738	100.00%	380,979,258	100.00%

Repayment Type								
	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
Repayment	1,911	89.76%	233,559,026	84.60%	2,462	89.92%	325,467,436	85.43%
Interest Only	158	7.42%	27,994,977	10.14%	196	7.16%	35,211,743	9.24%
Part & Part	60	2.82%	14,519,751	5.26%	80	2.92%	20,300,079	5.33%
Total	2,129	100.00%	276,073,754	100.00%	2,738	100.00%	380,979,258	100.00%

Loan Purpose								
	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
Purchase	1,181	55.47%	161,373,729	58.45%	1,430	52.23%	204,949,511	53.80%
Remortgage	948	44.53%	114,700,025	41.55%	1,308	47.77%	176,029,746	46.20%
Total	2,129	100.00%	276,073,754	100.00%	2,738	100.00%	380,979,258	100.00%

Employment Status								
	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
Employed	1,732	81.35%	234,360,155	84.89%	2,268	82.83%	327,536,383	85.97%
Self Employed	179	8.41%	24,319,395	8.81%	202	7.38%	29,725,975	7.80%
Other	218	10.24%	17,394,204	6.30%	268	9.79%	23,716,899	6.23%
Total	2,129	100.00%	276,073,754	100.00%	2,738	100.00%	380,979,258	100.00%

Seasoning in Months								
	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
>0 - <=12	0	0.00%	0	0.00%	652	23.81%	92,796,579	24.36%
>12 - <=18	0	0.00%	0	0.00%	296	10.81%	48,111,974	12.63%
>18 - <=24	0	0.00%	0	0.00%	281	10.26%	38,635,313	10.14%
>24 - <=30	314	14.75%	41,509,756	15.04%	351	12.82%	56,129,741	14.73%
>30 - <=36	288	13.53%	41,302,749	14.96%	260	9.50%	40,674,309	10.68%
>36 - <=42	142	6.67%	20,596,808	7.46%	151	5.51%	18,920,724	4.97%
>42 - <=48	288	13.53%	34,385,799	12.46%	146	5.33%	16,945,776	4.45%
>48 - <=54	281	13.20%	44,438,353	16.10%	141	5.15%	17,353,274	4.55%
>54	816	38.33%	93,840,289	33.99%	460	16.80%	51,411,568	13.49%
Total	2,129	100.00%	276,073,754	100.00%	2,738	100.00%	380,979,258	100.00%
Minimum				26.06				4.71
Maximum				231.06				209.71
Weighted Average				52.16				30.18

Current Balance								
	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
<=30k	143	6.72%	2,651,642	0.96%	132	4.82%	2,330,818	0.61%
>30 - <=40k	88	4.13%	3,136,499	1.14%	87	3.18%	3,088,896	0.81%
>40 - <=50k	83	3.90%	3,770,205	1.37%	95	3.47%	4,293,436	1.13%
>50 - <=75k	315	14.80%	19,608,680	7.10%	361	13.18%	22,703,961	5.96%
>75 - <=100k	310	14.56%	27,128,582	9.83%	399	14.57%	35,015,606	9.19%
>100 - <=150k	535	25.13%	65,876,975	23.86%	709	25.89%	87,129,504	22.87%
>150 - <=200k	294	13.81%	51,091,034	18.51%	417	15.23%	72,251,842	18.96%
>200 - <=300k	252	11.84%	60,209,251	21.81%	375	13.70%	90,141,414	23.66%
>300 - <=500k	97	4.56%	35,806,492	12.97%	143	5.22%	52,505,545	13.78%
>500k	12	0.56%	6,794,395	2.46%	20	0.73%	11,518,235	3.02%
Total	2,129	100.00%	276,073,754	100.00%	2,738	100.00%	380,979,258	100.00%
Minimum				90				907
Maximum				670,945				713,877
Weighted Average				192,196				201,384

Interest Payment Type								
	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
Fixed	1,984	93.19%	263,485,058	95.44%	2,611	95.36%	370,251,200	97.18%
Variable	60	2.82%	3,433,503	1.24%	54	1.97%	3,192,855	0.84%
Discount	85	3.99%	9,155,193	3.32%	69	2.52%	7,207,414	1.89%
Tracker	0	0.00%	0	0.00%	4	0.15%	327,788	0.09%
Tracker with Collar	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Capped	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Other	0	0.00%	0	0.00%	0	0.00%	0	0.00%

Total	2,129	100.00%	276,073,754	100.00%	2,738	100.00%	380,979,258	100.00%
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*counted at largest part

Certification Status

	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
Self-Certification	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Income Verified	2,129	100.00%	276,073,754	100.00%	2,738	100.00%	380,979,258	100.00%
Total	2,129	100.00%	276,073,754	100.00%	2,738	100.00%	380,979,258	100.00%

Remaining Term (Years)

	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
<=5	130	6.11%	9,495,097	3.44%	109	3.98%	7,125,343	1.87%
>5 - <=10	304	14.28%	27,286,045	9.88%	333	12.16%	31,923,305	8.38%
>10 - <=15	397	18.65%	40,680,331	14.74%	453	16.54%	49,861,348	13.09%
>15 - <=20	355	16.67%	47,959,041	17.37%	460	16.80%	64,421,690	16.91%
>20 - <=25	401	18.84%	58,585,382	21.22%	517	18.88%	77,130,656	20.25%
>25	542	25.46%	92,067,857	33.35%	866	31.63%	150,516,915	39.51%
Total	2,129	100.00%	276,073,754	100.00%	2,738	100.00%	380,979,258	100.00%
Minimum				0.08				0.58
Maximum				37.83				39.58
Weighted Average				20.24				21.95

Original Balances

	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
<=30k	47	2.21%	838,284	0.30%	66	2.41%	1,456,787	0.38%
>30 - <=40k	41	1.93%	976,517	0.35%	47	1.72%	1,301,722	0.34%
>40 - <=50k	56	2.63%	1,805,997	0.65%	79	2.89%	2,975,183	0.78%
>50 - <=75k	233	10.94%	11,306,618	4.10%	284	10.37%	15,148,457	3.98%
>75 - <=100k	316	14.84%	22,145,785	8.02%	417	15.23%	32,197,199	8.45%
>100 - <=150k	577	27.10%	59,222,269	21.45%	737	26.92%	81,596,010	21.42%
>150 - <=200k	354	16.63%	52,357,773	18.97%	460	16.80%	72,463,745	19.02%
>200 - <=300k	335	15.74%	69,400,783	25.14%	432	15.78%	95,712,849	25.12%
>300 - <=500k	148	6.95%	46,916,472	16.99%	189	6.90%	63,465,575	16.66%
>500k	22	1.03%	11,103,255	4.02%	27	0.99%	14,661,732	3.85%
Total	2,129	100.00%	276,073,754	100.00%	2,738	100.00%	380,979,258	100.00%
Minimum				12,000				5,828
Maximum				710,999				725,000
Weighted Average				218,968				217,199

Original LTV

	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
>0 - <=30%	324	15.22%	18,775,130	6.80%	416	15.19%	26,360,993	6.92%
>30 - <=35%	88	4.13%	8,201,532	2.97%	108	3.94%	11,210,939	2.94%
>35 - <=40%	94	4.42%	10,500,120	3.80%	118	4.31%	13,590,275	3.57%
>40 - <=45%	96	4.51%	10,904,499	3.95%	121	4.42%	15,236,887	4.00%
>45 - <=50%	116	5.45%	14,426,818	5.23%	143	5.22%	19,297,393	5.07%
>50 - <=55%	99	4.65%	12,625,143	4.57%	130	4.75%	18,379,351	4.82%
>55 - <=60%	153	7.19%	24,506,170	8.88%	197	7.20%	33,513,489	8.80%
>60 - <=65%	197	9.25%	29,775,178	10.79%	264	9.64%	43,056,265	11.30%
>65 - <=70%	177	8.31%	27,620,955	10.00%	235	8.58%	38,099,474	10.00%
>70 - <=75%	288	13.53%	45,390,189	16.44%	369	13.48%	63,546,006	16.68%
>75 - <=80%	197	9.25%	30,199,762	10.94%	268	9.79%	43,982,616	11.54%
>80 - <=85%	196	9.21%	30,601,337	11.08%	243	8.88%	38,899,455	10.21%
>85 - <=90%	94	4.42%	11,312,356	4.10%	111	4.05%	14,092,252	3.70%
>90 - <=95%	10	0.47%	1,234,567	0.45%	15	0.55%	1,713,863	0.45%
>95 - <=100%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
>100%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	2,129	100.00%	276,073,754	100.00%	2,738	100.00%	380,979,258	100.00%
Minimum				2.06				2.06
Maximum				95				95
Weighted Average				63.24				62.99

Current Interest Rate

	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
>0 - <=1%	2	0.09%	90	0.00%	15	0.55%	1,434,322	0.38%
>1 - <=2%	397	18.65%	47,734,600	17.29%	713	26.04%	97,107,727	25.49%
>2 - <=3%	458	21.51%	65,462,775	23.71%	864	31.56%	127,692,631	33.52%
>3 - <=4%	202	9.49%	30,100,188	10.90%	362	13.22%	54,237,164	14.24%
>4 - <=5%	698	32.79%	92,045,943	33.34%	477	17.42%	69,077,268	18.13%
>5 - <=6%	205	9.63%	25,283,695	9.16%	180	6.57%	20,444,035	5.37%
>6 - <=7%	85	3.99%	9,320,209	3.38%	74	2.70%	7,673,077	2.01%
>7 - <=8%	82	3.85%	6,126,253	2.22%	53	1.94%	3,313,035	0.87%
>8 - <=9%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
>9%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	2,129	100.00%	276,073,754	100.00%	2,738	100.00%	380,979,258	100.00%
Minimum				1.2				0.95
Maximum				7.99				7.99
Weighted Average				3.65				3.05

Distribution of Fixed Rate Loans

	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
>0.00 - <=3.00%	857	43.20%	113,374,884	43.01%	1,591	60.96%	227,408,244	61.33%
>3.00 - <=4.00%	201	10.13%	30,017,059	11.39%	361	13.83%	54,128,939	14.60%
>4.00 - <=5.00%	698	35.18%	92,043,178	34.92%	471	18.05%	67,918,462	18.32%

>5.00 - <=6.00%	205	10.33%	25,283,695	9.59%	176	6.74%	20,046,024	5.41%
>6.00 - <=7.00%	23	1.16%	2,857,856	1.08%	11	0.42%	1,265,459	0.34%
>7.00 - <=8.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
>8.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	1,984	100.00%	263,576,672	100.00%	2,610	100.00%	370,767,128	100.00%
Minimum				1.2				0.95
Maximum				6.74				6.46
Weighted Average				3.47				2.93

Year Current Fixed Rate Ends								
	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
<=2025	152	7.66%	19,548,556	7.42%	21	0.80%	1,732,322	0.47%
2026	410	20.67%	54,059,386	20.51%	160	6.13%	18,322,663	4.94%
2027	466	23.49%	65,654,747	24.91%	241	9.23%	32,773,366	8.84%
2028	408	20.56%	51,965,328	19.72%	621	23.79%	90,924,180	24.52%
2029	244	12.30%	31,904,629	12.10%	905	34.67%	137,912,073	37.20%
2030	263	13.26%	35,131,439	13.33%	594	22.76%	79,525,873	21.45%
>2030	41	2.07%	5,312,588	2.02%	68	2.61%	9,576,652	2.58%
Total	1,984	100%	263,576,672	100%	2,610	100%	370,767,128	100%
Minimum				2025				2023
Maximum				2033				2033
Weighted Average				2028				2027

Origination Channel								
	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
Office / Branch Network	24	1.13%	2,453,917	0.89%	29	1.06%	2,822,425	0.74%
Central / Direct	127	5.97%	16,595,275	6.01%	159	5.81%	21,999,917	5.77%
Broker	1,950	91.59%	253,534,423	91.84%	2,517	91.93%	351,301,432	92.21%
Internet	28	1.32%	3,490,139	1.26%	33	1.21%	4,855,484	1.27%
Packager	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	2,129	100.00%	276,073,754	100.00%	2,738	100.00%	380,979,258	100.00%