

## Albion No5 plc - Investor Report

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Reporting Information	
Report Date	13-Nov-23
Reporting Period	01-Oct-23 - 31-Oct-23
Payment Date	17-Jan-24
Next Interest Date	17-Jan-24
Accrual End Date: Notes	31-Dec-23
Accrual Start Date: Notes	01-Oct-23
Accrual Days: Notes	92
Calculation Date	12-Jan-24

Contact Details			
Contact Name	Telephone Number	E-mail	Mailing Address
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Security Trustee, Note Trustee	+44 (0) 207 986 8638	CitiAgencyAlbion5@citi.com	Citicorp Trustee Company Limited Citigroup Centre Canada Square London E14 5LB
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 2 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	2,718	2,727
True Balance of mortgage accounts in Pool	378,768,030	380,606,671
Cash and Other Substitution Assets	0	0
Borrower deposits as a % of true balance of mortgage accounts in the pool	0.15	0.14

Pool Changes		
Reason	Number	Value(£)
Further Advances	5	172,227
Unscheduled Principal Payments	27	760,625
Repurchases	1	85,695
- Breaches to Warranties	1	85,695
- Product Switches	0	0
- Further Advances	0	0
- Term Extensions	0	0
- Redeemed with residual balance	0	0
Sum of unscheduled Principal received during period		674,093

Properties in Possession			
	Number	Current Balance (£)	Arrears Balance (£)
Properties in Possession (current)	0	0	0
Repossessed (current period)	0	0	0
Properties returned to borrower (current period)	0	0	0
Sold (current period)	0	0	0
Repossessed (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	760,625	1,412,343
Scheduled Principal Payments	1,168,303	197,784
Interest	985,281	135,177

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	31.54	21.86	201,191	256,525	187,269	323,598	57.29	52.53	63.02	0
Minimum	6.1	0.42	614	17,871	614	48,451	0.14	0.11	2.06	14
Maximum	211.1	39.5	713,471	671,040	660,014	713,471	89.4	89.36	95	337

Performance Ratios				
	Monthly	3 Month Average	Monthly Figure Annualised	
Current Constant Prepayment Rate (CPR)	0.20%	0.19%	2.37%	
Current Principal Payment Rate (PPR)	0.51%	0.31%	5.95%	
Current Constant Default Rate (CDR)	0.02%	0.01%	0.24%	
Previous Constant Prepayment Rate (CPR)	0.37%	0.00%	4.35%	
Previous Principal Payment Rate (PPR)	0.42%	0.00%	4.93%	
Previous Constant Default Rate (CDR)	0.01%	0.00%	0.12%	

Mortgage Interest Rate		
	LBS Existing Borrower	With Effect From
Standard Variable Rate - Current	8.24%	30-Aug-23
Standard Variable Rate - Previous	7.99%	01-Jul-23
Base Mortgage Rate - Current	5.25%	03-Aug-23
Base Mortgage Rate - Previous	5.00%	22-Jun-23

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 an 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
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-65			17-Jul-65		
Currency	GBP			GBP		
Reference Index	Compounded Daily SONIA			Compounded Daily SONIA		
Day Count Convention	Modified Following			Modified Following		
Coupon Reference Rate %	Coupon Rate Not Yet Known			Coupon Rate Not Yet Known		
Current Coupon %	Coupon Rate Not Yet Known			Coupon Rate Not Yet Known		
Margin above Current Coupon %	0			0		
Previous Factor						
Current Factor	1			1		
	<b>Current</b>	<b>Previous</b>	<b>Original</b>	<b>Current</b>	<b>Previous</b>	<b>Original</b>
Principal Amount Outstanding	350,000,000		350,000,000	38,310,000	38,310,000	38,310,000
Subordination	33,060,000		33,060,000	0	0	0
Reserve Fund	5,250,000		5,250,000	0	0	0
Total Credit Enhancement	38,310,000		38,310,000	0	0	0
<b>Latest Distribution</b>	<b>N/A</b>		<b>Total</b>	<b>N/A</b>		<b>Total</b>
Principal Payment	0		0	0		0
Interest Payment	0		0	0		0
Excess Spread %		0			0	
Retention Undertaking	5%	5%	5%	5%	5%	5%

Cashflows at last distribution			
Ledgers			
Principal Ledger Balance	3,624,750		
Revenue Ledger Balance	1,434,215		
General Reserve Required Amount	5,250,000		
General Reserve Fund	5,250,000		
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	0		
<b>Revenue Receipts</b>		<b>Principal Receipts</b>	
(a) Interest	1,422,049	(a) Repayments	3,539,055
ERC Payments	12,166	(b) Enforcement Recoveries	0
(b) Enforcement Recoveries	0	(c) Insurance Proceeds	0
(c) Post-enforcement recoveries	0	(d) Repurchases	85,695
	<b>1,434,215</b>		<b>3,624,750</b>
<b>Available Revenue Receipts</b>		<b>Available Principal Receipts</b>	
(a) Revenue Receipts	1,434,215	(a) Principal Receipts	3,539,055
(b) GIC income	39721.77	Less	
(c) Interest Rate Swap receipt	0	(i) Further Advances to be purchased	291,833
(d) Amortisation General Reserve Release Amount	0	Plus	



Arrears Details								
	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
Current	2,714	99.85%	378,014,096	99.80%	2,736	99.93%	380,748,297	99.94%
>0 - <= 1 month arrears	4	0.15%	753,934	0.20%	2	0.07%	230960	0.06%
>1 - <= 2 month arrears	0	0.00%	0	0.00%	0	0.00%	0	0.00%
>2 - <= 3 month arrears	0	0.00%	0	0.00%	0	0.00%	0	0.00%
>3 month arrears	0	0.00%	0	0.00%	0	0.00%	0	0.00%
<b>Total</b>	<b>2,718</b>	<b>100.00%</b>	<b>378,768,030</b>	<b>100.00%</b>	<b>2,738</b>	<b>100.00%</b>	<b>380,979,258</b>	<b>100.00%</b>

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%	2,693	99.08%	373,774,255	98.68%	2,710	98.98%	375,677,460	98.61%
>0 - <= 1 month arrears <= 75%	3	0.11%	382,394	0.10%	1	0.04%	87661	0.02%
>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%
Current > 75%	21	0.77%	4,239,841	1.12%	26	0.95%	5,070,837	1.33%
>0 - <= 1 month arrears > 75%	1	0.04%	371,539	0.10%	1	0.04%	143299	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%
<b>Total</b>	<b>2,718</b>	<b>100%</b>	<b>378,768,030</b>	<b>100%</b>	<b>2,738</b>	<b>100%</b>	<b>380,979,258</b>	<b>100%</b>

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%	647	23.80%	43,893,549	11.59%	658	24.03%	44,209,072	11.60%
>30 - <=35%	148	5.45%	17,068,667	4.51%	145	5.30%	16,962,995	4.45%
>35 - <=40%	179	6.59%	22,002,374	5.81%	176	6.43%	21,100,014	5.54%
>40 - <=45%	176	6.48%	24,917,704	6.58%	182	6.65%	25,443,817	6.68%
>45 - <=50%	218	8.02%	35,291,665	9.32%	211	7.71%	34,998,060	9.19%
>50 - <=55%	258	9.49%	44,299,134	11.70%	263	9.61%	44,730,142	11.74%
>55 - <=60%	275	10.12%	45,939,468	12.13%	270	9.86%	45,045,952	11.82%
>60 - <=65%	265	9.75%	44,170,419	11.66%	271	9.90%	45,632,236	11.98%
>65 - <=70%	243	8.94%	42,404,174	11.20%	247	9.02%	43,095,637	11.31%
>70 - <=75%	287	10.56%	54,169,497	14.30%	288	10.52%	54,547,199	14.32%
>75 - <=80%	20	0.74%	4,096,797	1.08%	26	0.95%	5,070,837	1.33%
>80 - <=85%	1	0.04%	371,539	0.10%	0	0.00%	0	0.00%
>85 - <=90%	1	0.04%	143,044	0.04%	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%
<b>Total</b>	<b>2,718</b>	<b>100.00%</b>	<b>378,768,030</b>	<b>100.00%</b>	<b>2,738</b>	<b>100.00%</b>	<b>380,979,258</b>	<b>100.00%</b>

Minimum	0.11	0.16
Maximum	89.36	89.52
Weighted Average	52.53	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%	548	20.16%	34,873,761	9.21%	561	20.49%	35,332,148	9.27%
>30 - <=35%	116	4.27%	13,214,910	3.49%	109	3.98%	12,657,645	3.32%
>35 - <=40%	153	5.63%	17,774,919	4.69%	155	5.66%	17,783,942	4.67%
>40 - <=45%	148	5.45%	19,613,245	5.18%	149	5.44%	19,904,901	5.22%
>45 - <=50%	167	6.14%	23,214,595	6.13%	168	6.14%	23,143,931	6.07%
>50 - <=55%	205	7.54%	31,852,404	8.41%	197	7.20%	30,347,226	7.97%
>55 - <=60%	228	8.39%	40,267,121	10.63%	232	8.47%	41,427,179	10.87%
>60 - <=65%	298	10.96%	50,292,035	13.28%	295	10.77%	50,189,089	13.17%
>65 - <=70%	270	9.93%	46,528,912	12.28%	271	9.90%	46,847,483	12.30%
>70 - <=75%	284	10.45%	50,778,274	13.41%	295	10.77%	52,345,632	13.74%
>75 - <=80%	172	6.33%	29,600,555	7.81%	173	6.32%	29,839,559	7.83%
>80 - <=85%	128	4.71%	20,614,254	5.44%	132	4.82%	21,017,224	5.52%
>85 - <=90%	1	0.04%	143,044	0.04%	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%
<b>Total</b>	<b>2,718</b>	<b>100.00%</b>	<b>378,768,030</b>	<b>100.00%</b>	<b>2,738</b>	<b>100.00%</b>	<b>380,979,258</b>	<b>100.00%</b>

Minimum	0.14	0.2
Maximum	89.4	89.56
Weighted Average	57.29	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	286	10.52%	46,784,015	12.35%	288	10.52%	46,996,671	12.34%
East Midlands	286	10.52%	34,136,979	9.01%	287	10.48%	34,222,139	8.98%
Greater London	164	6.03%	36,723,745	9.70%	165	6.03%	36,852,094	9.67%
Northern Ireland	0	0.00%	0	0.00%	0	0.00%	0	0.00%
North East	172	6.33%	17,599,869	4.65%	175	6.39%	18,076,886	4.74%
North West	388	14.28%	45,520,959	12.02%	391	14.28%	45,875,655	12.04%
Scotland	0	0.00%	0	0.00%	0	0.00%	0	0.00%

South East	323	11.88%	57,117,122	15.08%	324	11.83%	57,370,659	15.06%
South West	287	10.56%	41,015,069	10.83%	291	10.63%	41,274,640	10.83%
Wales	179	6.59%	20,949,004	5.53%	179	6.54%	21,017,562	5.52%
West Midlands	276	10.15%	38,265,439	10.10%	277	10.12%	38,427,080	10.09%
Yorkshire and Humber	357	13.13%	40,655,828	10.73%	361	13.18%	40,865,871	10.73%
Other	0	0.00%	0	0.00%	0	0.00%	0	0.00%
<b>Total</b>	<b>2,718</b>	<b>100.00%</b>	<b>378,768,030</b>	<b>100.00%</b>	<b>2,738</b>	<b>100.00%</b>	<b>380,979,258</b>	<b>100.00%</b>

### 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	2,718	100.00%	378,768,030	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%
<b>Total</b>	<b>2,718</b>	<b>100.00%</b>	<b>378,768,030</b>	<b>100.00%</b>	<b>2,738</b>	<b>100.00%</b>	<b>380,979,258</b>	<b>100.00%</b>

### 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	70	2.58%	8,317,233	2.20%	70	2.56%	8,348,090	2.19%
Semi-detached house	1035	38.08%	136,901,004	36.14%	1,041	38.02%	138,056,559	36.24%
Detached house	547	20.13%	102,256,060	27.00%	550	20.09%	102,665,746	26.95%
Detached bungalow	100	3.68%	13,167,161	3.48%	103	3.76%	13,247,358	3.48%
Semi-detached bungalow	58	2.13%	5,723,027	1.51%	59	2.15%	5,758,675	1.51%
Terraced house	776	28.55%	91,870,165	24.25%	783	28.60%	92,269,532	24.22%
Maisonette	9	0.33%	1,328,699	0.35%	9	0.33%	1,333,729	0.35%
Other	123	4.53%	19204681	5.07%	123	4.49%	19299569	5.07%
<b>Total</b>	<b>2,718</b>	<b>100.00%</b>	<b>378,768,030</b>	<b>100.00%</b>	<b>2,738</b>	<b>100.00%</b>	<b>380,979,258</b>	<b>100.00%</b>

### Repayment Type

	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
Repayment	2,436	89.62%	322,261,606	85.08%	2,462	89.92%	325,467,436	85.43%
Interest Only	202	7.43%	36,232,413	9.57%	196	7.16%	35,211,743	9.24%
Part & Part	80	2.94%	20,274,010	5.35%	80	2.92%	20,300,079	5.33%
<b>Total</b>	<b>2,718</b>	<b>100.00%</b>	<b>378,768,030</b>	<b>100.00%</b>	<b>2,738</b>	<b>100.00%</b>	<b>380,979,258</b>	<b>100.00%</b>

### Loan Purpose

	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
Purchase	1,422	52.32%	203,858,162	53.82%	1,430	52.23%	204,949,511	53.80%
Remortgage	1,296	47.68%	174,909,868	46.18%	1,308	47.77%	176,029,746	46.20%
<b>Total</b>	<b>2,718</b>	<b>100.00%</b>	<b>378,768,030</b>	<b>100.00%</b>	<b>2,738</b>	<b>100.00%</b>	<b>380,979,258</b>	<b>100.00%</b>

### Employment Status

	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
Employed	2,253	82.89%	325,761,709	86.01%	2,268	82.83%	327,536,383	85.97%
Self Employed	202	7.43%	29,641,777	7.83%	202	7.38%	29,725,975	7.80%
Other	263	9.68%	23,364,544	6.17%	268	9.79%	23,716,899	6.23%
<b>Total</b>	<b>2,718</b>	<b>100.00%</b>	<b>378,768,030</b>	<b>100.00%</b>	<b>2,738</b>	<b>100.00%</b>	<b>380,979,258</b>	<b>100.00%</b>

### 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	542	19.94%	74903817	19.78%	652	23.81%	92,796,579	24.36%
>12 - <=18	356	13.10%	59436414	15.69%	296	10.81%	48,111,974	12.63%
>18 - <=24	203	7.47%	26826033	7.08%	281	10.26%	38,635,313	10.14%
>24 - <=30	392	14.42%	60,236,903	15.90%	351	12.82%	56,129,741	14.73%
>30 - <=36	274	10.08%	43,680,702	11.53%	260	9.50%	40,674,309	10.68%
>36 - <=42	186	6.84%	25,210,535	6.66%	151	5.51%	18,920,724	4.97%
>42 - <=48	144	5.30%	17,579,296	4.64%	146	5.33%	16,945,776	4.45%
>48 - <=54	136	5.00%	16,483,451	4.35%	141	5.15%	17,353,274	4.55%
>54	485	17.84%	54,410,878	14.37%	460	16.80%	51,411,568	13.49%
<b>Total</b>	<b>2,718</b>	<b>100.00%</b>	<b>378,768,030</b>	<b>100.00%</b>	<b>2,738</b>	<b>100.00%</b>	<b>380,979,258</b>	<b>100.00%</b>
Minimum				6.1				4.71
Maximum				211.1				209.71
Weighted Average				31.54				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	124	4.56%	2,323,114	0.61%	132	4.82%	2,330,818	0.61%
>30 - <=40k	88	3.24%	3,132,232	0.83%	87	3.18%	3,088,896	0.81%
>40 - <=50k	93	3.42%	4,204,874	1.11%	95	3.47%	4,293,436	1.13%
>50 - <=75k	360	13.25%	22,595,892	5.97%	361	13.18%	22,703,961	5.96%
>75 - <=100k	402	14.79%	35,280,730	9.31%	399	14.57%	35,015,606	9.19%
>100 - <=150k	702	25.83%	86,320,795	22.79%	709	25.89%	87,129,504	22.87%
>150 - <=200k	413	15.19%	71,502,419	18.88%	417	15.23%	72,251,842	18.96%
>200 - <=300k	373	13.72%	89,464,311	23.62%	375	13.70%	90,141,414	23.66%
>300 - <=500k	143	5.26%	52,441,596	13.85%	143	5.22%	52,505,545	13.78%
>500k	20	0.74%	11,502,066	3.04%	20	0.73%	11,518,235	3.02%
<b>Total</b>	<b>2,718</b>	<b>100.00%</b>	<b>378,768,030</b>	<b>100.00%</b>	<b>2,738</b>	<b>100.00%</b>	<b>380,979,258</b>	<b>100.00%</b>

Minimum	614	907
Maximum	713,471	713,877
Weighted Average	201,191	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	2,596	95.51%	367,950,377	97.14%	2,611	95.36%	370,251,200	97.18%
Variable	54	1.99%	3,450,668	0.91%	54	1.97%	3,192,855	0.84%
Discount	65	2.39%	7,039,206	1.86%	69	2.52%	7,207,414	1.89%
Tracker	3	0.11%	327,779	0.09%	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%
<b>Total</b>	<b>2,718</b>	<b>100.00%</b>	<b>378,768,030</b>	<b>100.00%</b>	<b>2,738</b>	<b>100.00%</b>	<b>380,979,258</b>	<b>100.00%</b>

\*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	2,718	100.00%	378,768,030	100.00%	2,738	100.00%	380,979,258	100.00%
<b>Total</b>	<b>2,718</b>	<b>100.00%</b>	<b>378,768,030</b>	<b>100.00%</b>	<b>2,738</b>	<b>100.00%</b>	<b>380,979,258</b>	<b>100.00%</b>

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	105	3.86%	7,443,551	1.97%	109	3.98%	7,125,343	1.87%
>5 - <=10	334	12.29%	31,955,773	8.44%	333	12.16%	31,923,305	8.38%
>10 - <=15	450	16.56%	49,706,516	13.12%	453	16.54%	49,861,348	13.09%
>15 - <=20	461	16.96%	64,348,972	16.99%	460	16.80%	64,421,690	16.91%
>20 - <=25	511	18.80%	76,079,494	20.09%	517	18.88%	77,130,656	20.25%
>25	857	31.53%	149,233,724	39.40%	866	31.63%	150,516,915	39.51%
<b>Total</b>	<b>2,718</b>	<b>100.00%</b>	<b>378,768,030</b>	<b>100.00%</b>	<b>2,738</b>	<b>100.00%</b>	<b>380,979,258</b>	<b>100.00%</b>
Minimum				0.42				0.58
Maximum				39.5				39.58
Weighted Average				21.86				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	63	2.32%	1,155,201	0.30%	66	2.41%	1,456,787	0.38%
>30 - <=40k	48	1.77%	1,324,869	0.35%	47	1.72%	1,301,722	0.34%
>40 - <=50k	76	2.80%	2,876,275	0.76%	79	2.89%	2,975,183	0.78%
>50 - <=75k	283	10.41%	15,067,093	3.98%	284	10.37%	15,148,457	3.98%
>75 - <=100k	411	15.12%	31,882,320	8.42%	417	15.23%	32,197,199	8.45%
>100 - <=150k	733	26.97%	81,168,961	21.43%	737	26.92%	81,596,010	21.42%
>150 - <=200k	458	16.85%	72,100,789	19.04%	460	16.80%	72,463,745	19.02%
>200 - <=300k	431	15.86%	95,252,963	25.15%	432	15.78%	95,712,849	25.12%
>300 - <=500k	188	6.92%	63,348,877	16.72%	189	6.90%	63,465,575	16.66%
>500k	27	0.99%	14,590,683	3.85%	27	0.99%	14,661,732	3.85%
<b>Total</b>	<b>2,718</b>	<b>100.00%</b>	<b>378,768,030</b>	<b>100.00%</b>	<b>2,738</b>	<b>100.00%</b>	<b>380,979,258</b>	<b>100.00%</b>
Minimum				5,828				5,828
Maximum				725,000				725,000
Weighted Average				217,621				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%	409	15.05%	25,924,238	6.84%	416	15.19%	26,360,993	6.92%
>30 - <=35%	107	3.94%	11,173,353	2.95%	108	3.94%	11,210,939	2.94%
>35 - <=40%	118	4.34%	13,508,303	3.57%	118	4.31%	13,590,275	3.57%
>40 - <=45%	119	4.38%	15,199,514	4.01%	121	4.42%	15,236,887	4.00%
>45 - <=50%	145	5.33%	19,502,040	5.15%	143	5.22%	19,297,393	5.07%
>50 - <=55%	130	4.78%	18,273,510	4.82%	130	4.75%	18,379,351	4.82%
>55 - <=60%	196	7.21%	33,204,122	8.77%	197	7.20%	33,513,489	8.80%
>60 - <=65%	263	9.68%	42,731,558	11.28%	264	9.64%	43,056,265	11.30%
>65 - <=70%	234	8.61%	37,852,023	9.99%	235	8.58%	38,099,474	10.00%
>70 - <=75%	366	13.47%	63,036,866	16.64%	369	13.48%	63,546,006	16.68%
>75 - <=80%	263	9.68%	43,727,023	11.54%	268	9.79%	43,982,616	11.54%
>80 - <=85%	242	8.90%	38,871,117	10.26%	243	8.88%	38,899,455	10.21%
>85 - <=90%	111	4.08%	14,054,354	3.71%	111	4.05%	14,092,252	3.70%
>90 - <=95%	15	0.55%	1,710,008	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%
<b>Total</b>	<b>2,718</b>	<b>100.00%</b>	<b>378,768,030</b>	<b>100.00%</b>	<b>2,738</b>	<b>100.00%</b>	<b>380,979,258</b>	<b>100.00%</b>
Minimum				2.06				2.06
Maximum				95				95
Weighted Average				63.02				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%	7	0.26%	1,424,689	0.38%	15	0.55%	1,434,322	0.38%
>1 - <=2%	708	26.05%	96,427,883	25.46%	713	26.04%	97,107,727	25.49%
>2 - <=3%	851	31.31%	124,806,079	32.95%	864	31.56%	127,692,631	33.52%
>3 - <=4%	364	13.39%	55,165,069	14.56%	362	13.22%	54,237,164	14.24%
>4 - <=5%	477	17.55%	68,976,464	18.21%	477	17.42%	69,077,268	18.13%
>5 - <=6%	186	6.84%	21,127,044	5.58%	180	6.57%	20,444,035	5.37%
>6 - <=7%	61	2.24%	6771118	1.79%	74	2.70%	7673077	2.01%
>7 - <=8%	12	0.44%	1038930	0.27%	53	1.94%	3313035	0.87%
>8 - <=9%	52	1.91%	3030755	0.80%	0	0.00%	0	0.00%
>9%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
<b>Total</b>	<b>2,718</b>	<b>100.00%</b>	<b>378,768,030</b>	<b>100.00%</b>	<b>2,738</b>	<b>100.00%</b>	<b>380,979,258</b>	<b>100.00%</b>
Minimum							0.95	0.95
Maximum							8.24	7.99
Weighted Average							3.07	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%	1,574	60.54%	224,065,474	60.77%	1,591	60.96%	227,408,244	61.33%
>3.00 - <=4.00%	363	13.96%	55,057,573	14.93%	361	13.83%	54,128,939	14.60%
>4.00 - <=5.00%	471	18.12%	67,819,446	18.39%	471	18.05%	67,918,462	18.32%
>5.00 - <=6.00%	181	6.96%	20492806	5.56%	176	6.74%	20046024	5.41%
>6.00 - <=7.00%	11	0.42%	1265893	0.34%	11	0.42%	1265459	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%
<b>Total</b>	<b>2,600</b>	<b>100.00%</b>	<b>368,701,193</b>	<b>100.00%</b>	<b>2,610</b>	<b>100.00%</b>	<b>370,767,128</b>	<b>100.00%</b>
Minimum							0.95	0.95
Maximum							6.46	6.46
Weighted Average							2.94	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
<=2023	17	0.65%	1,306,962	0.35%	21	0.80%	1,732,322	0.47%
2024	158	6.08%	17,911,824	4.86%	160	6.13%	18,322,663	4.94%
2025	240	9.23%	32,266,452	8.75%	241	9.23%	32,773,366	8.84%
2026	619	23.81%	90,887,652	24.65%	621	23.79%	90,924,180	24.52%
2027	898	34.54%	136,468,215	37.01%	905	34.67%	137,912,073	37.20%
2028	599	23.04%	79,827,834	21.65%	594	22.76%	79,525,873	21.45%
>2028	69	2.65%	10,032,253	2.72%	68	2.61%	9,576,652	2.58%
<b>Total</b>	<b>2,600</b>	<b>100.00%</b>	<b>368,701,193</b>	<b>100.00%</b>	<b>2,610</b>	<b>100.00%</b>	<b>370,767,128</b>	<b>100.00%</b>
Minimum							2023	2023
Maximum							2033	2033
Weighted Average							2027	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	29	1.07%	2,809,401	0.74%	29	1.06%	2,822,425	0.74%
Central / Direct	158	5.81%	21,905,774	5.78%	159	5.81%	21,999,917	5.77%
Broker	2,498	91.91%	349,217,285	92.20%	2,517	91.93%	351,301,432	92.21%
Internet	33	1.21%	4,835,569	1.28%	33	1.21%	4,855,484	1.27%
Packager	0	0.00%	0	0.00%	0	0.00%	0	0.00%
<b>Total</b>	<b>2,718</b>	<b>100.00%</b>	<b>378,768,030</b>	<b>100.00%</b>	<b>2,738</b>	<b>100.00%</b>	<b>380,979,258</b>	<b>100.00%</b>