

Albion No6 plc - Investor Report

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Reporting Information	
Report Date	12-May-25
Reporting Period	31-Mar-25 - 30-Apr-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-May-25

Contact Details			
Contact Name	Telephone Number	E-mail	Mailing Address
Trustee	+44 (0) 20 7466 1647	KaYi.Ho@maples.com	Limited Level 6 Duo, 280 Bishopsgate, London EC2M 4RB
Security Trustee, Note Trustee	+352 24524090	john.a.kane@bnymellon.com	Services Limited 160 Queen Victoria Street London EC4V 4LA
Account Bank	+352 24524090	john.a.kane@bnymellon.com	London Branch 160 Queen Victoria Street London EC4V 4LA
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	2,282	2,325
True Balance of mortgage accounts in Pool	329,795,026	336,855,380
Cash and Other Substitution Assets	0	0
Borrower deposits as a % of true balance of mortgage accounts in the pool	0.19	0.18

Pool Changes		
Reason	Number	Value(£)
Further Advances	4	99,459
Unscheduled Principal Payments	61	6,511,207
Repurchases	3	74,467
- Breaches to Warranties	1	74,466
- Product Switches	0	0
- Further Advances	0	0
- Term Extensions	0	0
- Redeemed with residual balance	2	1
Sum of unscheduled Principal received during period		6,486,21

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	6,511,207	5,527,298	
Scheduled Principal Payments	578,460	1,168,675	
Interest	1,168,410	1,245,088	

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	38.86	22.23	198,641	264,947	190,060	238,955	56.78	53.28	62.94	1
Minimum	16.61	0.08	500	46,526	500	71,816	0.38	0.36	15.22	4
Maximum	151.39	38.33	950,747	950,747	682,024	486,541	88.99	84.73	95	1,122

Performance Ratios			
	Monthly	3 Month Average	Monthly Figure Annualised
Current Constant Prepayment Rate (CPR)	1.97%	1.47%	21.24%
Current Principal Payment Rate (PPR)	2.15%	1.72%	22.96%
Current Constant Default Rate (CDR)	0.00%	0.00%	0.00%
Previous Constant Prepayment Rate (CPR)	1.64%	1.17%	18.00%
Previous Principal Payment Rate (PPR)	1.99%	1.45%	21.43%
Previous Constant Default Rate (CDR)	0.00%	0.00%	0.00%

Mortgage Interest Rate		
	LBS Existing Borrower	With Effect From
Standard Variable Rate - Current	7.99%	01-Apr-25
Standard Variable Rate - Previous	8.24%	30-Aug-23
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; OLTV of each loan > 95%; and the WA of loans in portfolio is less than 3.8%	Prospectus p118	N	Repurchase loans subject to further advances or product switches
Seller Insolvency Event	Seller enters into insolvency	Prospectus p62,p105	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 (Seller Solvency Certificate Downgrade) (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 (Seller Loan Information Downgrade) (a) and (b)	Servicer's LT rating falls below Baa3 (Moody's) or BBB- (Fitch)	Prospectus p91	N	Seller to provide the issuer with the names and addresses of the Borrowers with Loans then in the portfolio, a draft letter of notice to such borrowers and any updates on a monthly basis

Seller Trigger (Seller Loan Information Downgrade) (c) and (d)	Seller's LT rating falls below Baa2 (Moody's) or BBB (Fitch)	Prospectus p92	N	The Cash Manager will establish the Liquidity Reserve Fund. The Liquidity Reserve Fund will be credited to the Transaction Account or, if the Account Bank no longer holds the Account Bank Rating, the Secondary Transaction Account and in each case with a corresponding credit to the Liquidity Reserve Ledger.
Seller Trigger (Seller Loan Information Downgrade) (e)	Seller's ST rating falls below F2 (Fitch)	Prospectus p92	N	The Cash Manager will establish the Liquidity Reserve Fund. The Liquidity Reserve Fund will be credited to the Transaction Account or, if the Account
Servicer Trigger (a) and (b)	Servicer's LT rating falls below Baa3 (Moody's) or BBB- (Fitch)	Prospectus p92	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 under the Interest Rate Swap Agreement 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 p94	N	<p>Provider must within 60 calendar days either (i) transfer its obligations to an eligible entity (ii) obtain a guarantee or co-obligation. Whilst this process is ongoing the</p> <p>Interest Rate Swap Provider must also provide / continue to provide collateral within 14 calendar days.</p>
Account Bank (a) and (b)	Account Bank's ratings fall below F1, A (Fitch) or Baa3 (Moody's)	Prospectus p96	N	The consequences of breach are all amounts standing to the credit of the Transaction Account will be diverted from the Transaction Account and paid into the <u>Secondary Transaction Account by the</u>
Transaction Account	Account Bank's ratings fall below F1, A (Fitch) or Baa3 (Moody's)	Prospectus p96	N	Any excess collections above the Transaction Account Limit will be diverted into the Secondary Transaction Account.
Replacement Account Bank	Replacement Account Bank's rating falls below A3 (Moody's), F1 or A (Fitch)	Prospectus p96-97	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 p97	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 p98	N	Issuer may terminate the appointment of the Servicer

**Further conditons apply. Please refer to the prospectus for full details.

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
BNY Mellon Corporate Trustee Services Limited	n/a/n/a/n/a	n/a/n/a/n/a	Security Trustee, Note Trustee
The Bank of New York Mellon, London Branch	AA-/Aa1/AA+	A-1+/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 No6 PLC			Albion No6 PLC		
ISIN (International Securities Number)	XS2811885859			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-Jul-29					
Legal Final Maturity Date	17-Jan-67			17-Jan-67		
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	0.869713			1		
Current Factor	0.869713			1		
	Current	Previous	Original	Current	Previous	Original
Principal Amount Outstanding	304,399,482	304,399,482	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	4,793,998	4,793,998	5,250,000	0	0	0
Total Credit Enhancement	37,853,998	37,853,998	38,310,000	0	0	0
Latest Distribution	17-Apr-25		Total	17-Apr-25		Total
Principal Payment	15,200,401		45,600,518	0		0
Interest Payment	3,966,830		15,990,499	430,156		1,647,003
Excess Spread %		1.82			0	
Retention Undertaking	5%	5%	5%	5%	5%	5%

Cashflows at last distribution			
Ledgers			
Principal Ledger Balance	7,164,134		
Revenue Ledger Balance	3,421,092		
General Reserve Required Amount	4,793,998		
General Reserve Fund	4,793,998		
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	600		
Revenue Receipts		Principal Receipts	
(a) Interest	3,411,471	(a) Repayments	7,089,667
ERC Payments	9,622	(b) Enforcement Recoveries	0
(b) Enforcement Recoveries	0	(c) Insurance Proceeds	0

(c) Post-enforcement recoveries		0	(d) Repurchases		74,467
		3,421,092			7,164,134
Available Revenue Receipts			Available Principal Receipts		
(a) Revenue Receipts		3,421,092	(a) Principal Receipts		7,089,667
(b) GIC Income		83,358	Less		
(c) Interest Rate Swap receipt		0	(i) Further Advances to be purchased		99,459
(d) Amortisation General Reserve Release Amount		0	Plus		
(e) General Reserve Fund balance after Class A notes fully repaid		0	(ii) Repurchases		74,467
(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		2,190,224	(g) Negative Amortisation Amount		
(j)(iii) Fee payments inc ERC and other charges due to the Seller		52,055			7,064,675
(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			
		1,262,171			
Revenue Priority of Payments (Pre-Enforcement)			Principal Priority of Payments (Pre-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.		0	(b) Class A Notes		0
(c) Third party expenses		0	(c) Class Z Notes		0
(d)(i) Servicer Fees		0	(d) Available Revenue Receipts		0
(d)(ii) Cash Manager Fees		0			0
(d)(iii) Back-up Servicer Facilitator Fees		0			
(e) Interest Rate Swap		0			
(f) Interest due on A-Notes		0			
(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		0			
(k) Issuer Profit		0			
(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		0			
		0			

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	314,240,173	Compounded Daily SONIA	0	TBC	GBP	FIXED	0	3.3	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 Indexed	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
Interest Payments	Indexation is applied quarterly on a regional basis to property valuations each January, April, July, October.
Mortgage Account	Refer to payments made during the specified reporting period.
	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
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Arrears Details								
	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
Current	2,275	99.69%	329,132,725	99.80%	2,736	99.93%	380,748,297	99.94%
>0 - <= 1 month arrears	7	0.31%	662,301	0.20%	2	0.07%	230,960	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%
Total	2,282	100.00%	329,795,026	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%	2,270	99.47%	328,362,404	99.57%	2,710	98.98%	375,677,460	98.61%
>0 - <= 1 month arrears <= 75%	7	0.31%	662,301	0.20%	1	0.04%	87,661	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%	5	0.22%	770,321	0.23%	26	0.95%	5,070,837	1.33%
>0 - <= 1 month arrears > 75%	0	0.00%	0	0.00%	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	2,282	100%	329,795,026	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%	378	16.56%	31,016,647	9.40%	658	24.03%	44,209,072	11.60%
>30 - <=35%	144	6.31%	15,706,971	4.76%	145	5.30%	16,962,995	4.45%
>35 - <=40%	147	6.44%	19,042,750	5.77%	176	6.43%	21,100,014	5.54%
>40 - <=45%	178	7.80%	23,804,306	7.22%	182	6.65%	25,443,817	6.68%
>45 - <=50%	173	7.58%	24,807,334	7.52%	211	7.71%	34,998,060	9.19%
>50 - <=55%	220	9.64%	32,078,879	9.73%	263	9.61%	44,730,142	11.74%
>55 - <=60%	280	12.27%	48,233,564	14.63%	270	9.86%	45,045,952	11.82%
>60 - <=65%	326	14.29%	52,805,671	16.01%	271	9.90%	45,632,236	11.98%
>65 - <=70%	302	13.23%	53,866,536	16.33%	247	9.02%	43,095,637	11.31%
>70 - <=75%	129	5.65%	27,662,047	8.39%	288	10.52%	54,547,199	14.32%
>75 - <=80%	2	0.09%	435,386	0.13%	26	0.95%	5,070,837	1.33%
>80 - <=85%	3	0.13%	334,935	0.10%	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	2,282	100.00%	329,795,026	100.00%	2,738	100.00%	380,979,258	100.00%

Minimum	0.36	0.16
Maximum	84.73	89.52
Weighted Average	53.28	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%	301	13.19%	24,111,583	7.31%	561	20.49%	35,332,148	9.27%
>30 - <=35%	124	5.43%	12,250,426	3.71%	109	3.98%	12,657,645	3.32%
>35 - <=40%	133	5.83%	17,857,750	5.41%	155	5.66%	17,783,942	4.67%
>40 - <=45%	146	6.40%	18,253,339	5.53%	149	5.44%	19,904,901	5.22%
>45 - <=50%	168	7.36%	23,372,555	7.09%	168	6.14%	23,143,931	6.07%
>50 - <=55%	170	7.45%	27,754,157	8.42%	197	7.20%	30,347,226	7.97%
>55 - <=60%	262	11.48%	44,185,185	13.40%	232	8.47%	41,427,179	10.87%
>60 - <=65%	281	12.31%	47,526,608	14.41%	295	10.77%	50,189,089	13.17%
>65 - <=70%	269	11.79%	47,147,512	14.30%	271	9.90%	46,847,483	12.30%
>70 - <=75%	238	10.43%	39,237,531	11.90%	295	10.77%	52,345,632	13.74%
>75 - <=80%	113	4.95%	17,484,545	5.30%	173	6.32%	29,839,559	7.83%
>80 - <=85%	76	3.33%	10,529,295	3.19%	132	4.82%	21,017,224	5.52%
>85 - <=90%	1	0.04%	84,539	0.03%	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	2,282	100.00%	329,795,026	100.00%	2,738	100.00%	380,979,258	100.00%

Minimum	0.38	0.2
Maximum	88.99	89.56
Weighted Average	56.78	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	211	9.25%	37,046,047	11.23%	288	10.52%	46,996,671	12.34%
East Midlands	221	9.68%	28,134,695	8.53%	287	10.48%	34,222,139	8.98%
Greater London	133	5.83%	31,875,443	9.67%	165	6.03%	36,852,094	9.67%
Northern Ireland	0	0.00%	0	0.00%	0	0.00%	0	0.00%
North East	140	6.13%	14,052,204	4.26%	175	6.39%	18,076,886	4.74%
North West	389	17.05%	47,642,883	14.45%	391	14.28%	45,875,655	12.04%
Scotland	0	0.00%	0	0.00%	0	0.00%	0	0.00%
South East	274	12.01%	51,753,059	15.69%	324	11.83%	57,370,659	15.06%
South West	228	9.99%	34,917,443	10.59%	291	10.63%	41,274,640	10.83%
Wales	141	6.18%	16,527,007	5.01%	179	6.54%	21,017,562	5.52%
West Midlands	219	9.60%	31,379,514	9.51%	277	10.12%	38,427,080	10.09%
Yorkshire and Humber	326	14.29%	36,466,732	11.06%	361	13.18%	40,865,871	10.73%
Other	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	2,282	100.00%	329,795,026	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	2,282	100.00%	329,795,026	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	2,282	100.00%	329,795,026	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	49	2.15%	5,763,386	1.75%	70	2.56%	8,348,090	2.19%
Semi-detached house	848	37.16%	119,213,089	36.15%	1,041	38.02%	138,056,559	36.24%
Detached house	402	17.62%	81,774,010	24.80%	550	20.09%	102,665,746	26.95%
Detached bungalow	67	2.94%	10,362,749	3.14%	103	3.76%	13,247,358	3.48%
Semi-detached bungalow	40	1.75%	4,646,754	1.41%	59	2.15%	5,758,675	1.51%
Terraced house	751	32.91%	91,125,290	27.63%	783	28.60%	92,269,532	24.22%
Maisonette	6	0.26%	312,273	0.09%	9	0.33%	1,333,729	0.35%
Other	119	5.21%	16,597,474	5.03%	123	4.49%	19,299,569	5.07%
Total	2,282	100.00%	329,795,026	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	2,070	90.71%	289,957,335	87.92%	2,462	89.92%	325,467,436	85.43%
Interest Only	182	7.98%	33,934,369	10.29%	196	7.16%	35,211,743	9.24%
Part & Part	30	1.31%	5,903,323	1.79%	80	2.92%	20,300,079	5.33%
Total	2,282	100.00%	329,795,026	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	1,176	51.53%	165,312,219	50.13%	1,430	52.23%	204,949,511	53.80%
Remortgage	1,106	48.47%	164,482,808	49.87%	1,308	47.77%	176,029,746	46.20%
Total	2,282	100.00%	329,795,026	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	2,066	90.53%	302,424,638	91.70%	2,268	82.83%	327,536,383	85.97%
Self Employed	138	6.05%	21,002,829	6.37%	202	7.38%	29,725,975	7.80%
Other	78	3.42%	6,367,560	1.93%	268	9.79%	23,716,899	6.23%
Total	2,282	100.00%	329,795,026	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	73	3.20%	12,604,167	3.82%	296	10.81%	48,111,974	12.63%
>18 - <=24	680	29.80%	110,683,017	33.56%	281	10.26%	38,635,313	10.14%
>24 - <=30	381	16.70%	49,926,051	15.14%	351	12.82%	56,129,741	14.73%
>30 - <=36	175	7.67%	25,859,121	7.84%	260	9.50%	40,674,309	10.68%
>36 - <=42	134	5.87%	18,748,932	5.69%	151	5.51%	18,920,724	4.97%
>42 - <=48	220	9.64%	32,020,080	9.71%	146	5.33%	16,945,776	4.45%
>48 - <=54	124	5.43%	19,509,115	5.92%	141	5.15%	17,353,274	4.55%
>54	495	21.69%	60,444,543	18.33%	460	16.80%	51,411,568	13.49%
Total	2,282	100.00%	329,795,026	100.00%	2,738	100.00%	380,979,258	100.00%
Minimum				16.61				4.71
Maximum				151.39				209.71
Weighted Average				38.86				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	40	1.75%	814,032	0.25%	132	4.82%	2,330,818	0.61%
>30 - <=40k	35	1.53%	1,242,257	0.38%	87	3.18%	3,088,896	0.81%
>40 - <=50k	86	3.77%	3,961,821	1.20%	95	3.47%	4,293,436	1.13%
>50 - <=75k	272	11.92%	17,265,638	5.24%	361	13.18%	22,703,961	5.96%
>75 - <=100k	381	16.70%	33,493,454	10.16%	399	14.57%	35,015,606	9.19%
>100 - <=150k	618	27.08%	76,153,479	23.09%	709	25.89%	87,129,504	22.87%
>150 - <=200k	389	17.05%	67,475,713	20.46%	417	15.23%	72,251,842	18.96%
>200 - <=300k	343	15.03%	82,569,765	25.04%	375	13.70%	90,141,414	23.66%
>300 - <=500k	108	4.73%	40,371,894	12.24%	143	5.22%	52,505,545	13.78%
>500k	10	0.44%	6,446,973	1.95%	20	0.73%	11,518,235	3.02%
Total	2,282	100.00%	329,795,026	100.00%	2,738	100.00%	380,979,258	100.00%
Minimum				500				907
Maximum				950,747				713,877
Weighted Average				198,641				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	2,121	92.94%	307,307,941	93.18%	2,611	95.36%	370,251,200	97.18%
Variable	32	1.40%	2,566,062	0.78%	54	1.97%	3,192,855	0.84%
Discount	69	3.02%	6,869,332	2.08%	69	2.52%	7,207,414	1.89%
Tracker	60	2.63%	13,051,691	3.96%	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	2,282	100.00%	329,795,026	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	2,282	100.00%	329,795,026	100.00%	2,738	100.00%	380,979,258	100.00%
Total	2,282	100.00%	329,795,026	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	62	2.72%	7,002,251	2.12%	109	3.98%	7,125,343	1.87%
>5 - <=10	207	9.07%	21,724,010	6.59%	333	12.16%	31,923,305	8.38%
>10 - <=15	347	15.21%	40,466,224	12.27%	453	16.54%	49,861,348	13.09%
>15 - <=20	373	16.35%	49,823,974	15.11%	460	16.80%	64,421,690	16.91%
>20 - <=25	481	21.08%	76,593,002	23.22%	517	18.88%	77,130,656	20.25%
>25	812	35.58%	134,185,567	40.69%	866	31.63%	150,516,915	39.51%
Total	2,282	100.00%	329,795,026	100.00%	2,738	100.00%	380,979,258	100.00%
Minimum				0.08				0.58
Maximum				38.33				39.58
Weighted Average				22.23				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	15	0.66%	1,076,226	0.33%	66	2.41%	1,456,787	0.38%
>30 - <=40k	16	0.70%	440,148	0.13%	47	1.72%	1,301,722	0.34%
>40 - <=50k	36	1.58%	1,374,342	0.42%	79	2.89%	2,975,183	0.78%
>50 - <=75k	206	9.03%	11,180,752	3.39%	284	10.37%	15,148,457	3.98%
>75 - <=100k	348	15.25%	27,029,142	8.20%	417	15.23%	32,197,199	8.45%
>100 - <=150k	652	28.57%	72,114,545	21.87%	737	26.92%	81,596,010	21.42%
>150 - <=200k	430	18.84%	67,047,935	20.33%	460	16.80%	72,463,745	19.02%
>200 - <=300k	410	17.97%	89,157,030	27.03%	432	15.78%	95,712,849	25.12%
>300 - <=500k	150	6.57%	49,910,445	15.13%	189	6.90%	63,465,575	16.66%
>500k	19	0.83%	10,464,460	3.17%	27	0.99%	14,661,732	3.85%
Total	2,282	100.00%	329,795,026	100.00%	2,738	100.00%	380,979,258	100.00%
Minimum				25,999				5,828
Maximum				950,999				725,000
Weighted Average				215,662				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%	184	8.06%	15,976,294	4.84%	416	15.19%	26,360,993	6.92%
>30 - <=35%	95	4.16%	9,364,324	2.84%	108	3.94%	11,210,939	2.94%
>35 - <=40%	107	4.69%	13,080,756	3.97%	118	4.31%	13,590,275	3.57%
>40 - <=45%	137	6.00%	16,291,895	4.94%	121	4.42%	15,236,887	4.00%
>45 - <=50%	123	5.39%	17,788,841	5.39%	143	5.22%	19,297,393	5.07%
>50 - <=55%	133	5.83%	18,605,042	5.64%	130	4.75%	18,379,351	4.82%
>55 - <=60%	205	8.98%	35,045,300	10.63%	197	7.20%	33,513,489	8.80%
>60 - <=65%	292	12.80%	47,324,590	14.35%	264	9.64%	43,056,265	11.30%
>65 - <=70%	203	8.90%	34,667,602	10.51%	235	8.58%	38,099,474	10.00%
>70 - <=75%	282	12.36%	49,113,385	14.89%	369	13.48%	63,546,006	16.68%
>75 - <=80%	167	7.32%	23,788,571	7.21%	268	9.79%	43,982,616	11.54%
>80 - <=85%	164	7.19%	24,298,690	7.37%	243	8.88%	38,899,455	10.21%
>85 - <=90%	137	6.00%	18,140,983	5.50%	111	4.05%	14,092,252	3.70%
>90 - <=95%	53	2.32%	6,308,753	1.91%	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	2,282	100.00%	329,795,026	100.00%	2,738	100.00%	380,979,258	100.00%
Minimum				15.22				2.06
Maximum				95				95
Weighted Average				62.94				62.94

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%	4	0.18%	500	0.00%	15	0.55%	1,434,322	0.38%
>1 - <=2%	5	0.22%	563,979	0.17%	713	26.04%	97,107,727	25.49%
>2 - <=3%	394	17.27%	55,791,255	16.92%	864	31.56%	127,692,631	33.52%
>3 - <=4%	200	8.76%	29,309,039	8.89%	362	13.22%	54,237,164	14.24%
>4 - <=5%	1188	52.06%	181,615,801	55.07%	477	17.42%	69,077,268	18.13%
>5 - <=6%	314	13.76%	43,369,144	13.15%	180	6.57%	20,444,035	5.37%
>6 - <=7%	128	5.61%	14,884,633	4.51%	74	2.70%	7,673,077	2.01%
>7 - <=8%	49	2.15%	4,260,676	1.29%	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	2,282	100.00%	329,795,026	100.00%	2,738	100.00%	380,979,258	100.00%
Minimum				2				0.95
Maximum				7.99				7.99
Weighted Average				4.29				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%	399	18.84%	56,355,233	18.34%	1,591	60.96%	227,408,244	61.33%
>3.00 - <=4.00%	200	9.44%	29,309,039	9.54%	361	13.83%	54,128,939	14.60%
>4.00 - <=5.00%	1129	53.31%	168,623,974	54.87%	471	18.05%	67,918,462	18.32%

>5.00 - <=6.00%	313	14.78%	43,309,280	14.09%	176	6.74%	20,046,024	5.41%
>6.00 - <=7.00%	77	3.64%	9,710,415	3.16%	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	2,118	100.00%	307,307,941	100.00%	2,610	100.00%	370,767,128	100.00%
Minimum					2			
Maximum					6.69			
Weighted Average					4.18			

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	50	2.36%	7,577,949	2.47%	21	0.80%	1,732,322	0.47%
2026	181	8.55%	26,725,637	8.70%	160	6.13%	18,322,663	4.94%
2027	335	15.82%	47,018,850	15.30%	241	9.23%	32,773,366	8.84%
2028	1099	51.89%	162,216,921	52.79%	621	23.79%	90,924,180	24.52%
2029	202	9.54%	30,202,184	9.83%	905	34.67%	137,912,073	37.20%
2030	214	10.10%	30,009,324	9.77%	594	22.76%	79,525,873	21.45%
>2030	37	1.75%	3,557,076	1.16%	68	2.61%	9,576,652	2.58%
Total	2,118	100%	307,307,941	100%	2,610	100%	370,767,128	100%
Minimum					2025			
Maximum					2033			
Weighted Average					2028			

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	17	0.74%	1,468,195	0.45%	29	1.06%	2,822,425	0.74%
Central / Direct	61	2.67%	8,763,208	2.66%	159	5.81%	21,999,917	5.77%
Broker	2,185	95.75%	316,410,927	95.94%	2,517	91.93%	351,301,432	92.21%
Internet	19	0.83%	3,152,696	0.96%	33	1.21%	4,855,484	1.27%
Packager	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	2,282	100.00%	329,795,026	100.00%	2,738	100.00%	380,979,258	100.00%