ERF5 Trustee (No.5) Limited

Age of Borrowers

Single Female Single Male Joint Borrowers by age of younger

07-Jan-14 Quarterly Report as at Calculation Date Opening Balance Losses this Quarter Closing Balance 80,684.02 19,791.47 100,475.49 Voluntary Prepayment Rate Value of the ratio expressed as a percentage calculated by dividing:
(i) the initial principal amount of those bans prepaid during the relevant 12 month period by
(ii) the aggregate amount of initial principle amounts of all loans at the beginning of the relevant 12 month period Substitution Voluntary Prepayment Rate Aggregate outstanding balance (as at the closing date or loan entry date) of all loans prepaid to substitution date/ Aggregate outstanding balance (as at the closing date or loan entry date) of all loans. Substitution Voluntary Prepayment Rate = N/A 425,732 Outstanding balance of Loans/Additional Loans at Closing Date 359,045,072 11,149,613 3,171,540 441,939,633 Outstanding Balance of Loans/Additional Loans at start of this quarter Accrued Interest at start of this quarter 213,618,807 In this quarter In this quarter 108,433,800 87,162 2,621,967 Principle Amount Outstanding of Loans/Additional Loans redeemed : 2,983,297 Principle Amount Outstanding of Loans/Additional Loans redeemed by cause : 39,913,067 9,849,948 55,506,434 3,077,320 87,032 Death Borrower enters Long Term Care Voluntary Repayment Move to Lower Value Property Substitutions 1,032,873 560,758 1,170,805 218,861 50,134 20,000 17,028 948,510 241,297 1,333,339 98,821 70 2.641 6 163 Number of Loans/Additional Loans redeemed by cause: Number of Loans/Additional Loans redeemed by cause: Death Borrower enters Long Term Care Voluntary Repayment Move to Lower Value Property Substitutions 925 224 1,490 259 2 27 12 31 10 0 Redemption Monies Received: 5,917,516 167,680,536 115,739 3,182,745 Equivalent Value Test this quarter: S&P model this quarter: Substitution Loans Additional Loans Substituted in this Quarter (amount)
Substituted in this Quarter as a % of aggregate
Outstanding Balance of the Loans/Additional @ Closing Date
Substituted to date as a % of aggregate outstanding Balance of the Loans/Additional Loans @ closing date 0.00% 125,054 0.03% 0% Outstanding Balance of Loans/Additional Loans Loans Additional Loans Number of Loans/Additional Loans Further Advances in preceding quarter Number of Further Advances in preceding quarter Outstanding Gross Balance Outstanding Accrued Interest 6041 537 36,621 3,333,941 Product Breakdown by Loan/Additional Loan Outstanding At Calculation Date Loans 87.2% 12.8% 85.4% Fixed Rate Loan % Index Linked Loan % 14.6% Additional Loans Weighted Average Age of Borrowers @ Closing Date
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report

Loans

Additional Loans

79 79 77

Time to Seld Dispol Interior Voluntion Interior Vol	Initial Valuation Initial Valuation Sale Pince Sale		
Initial Valuation Initial Valuation Interest Valuat	Intelled Visualization Included Visualization	Properties Sold/Repayments (Case By Case):	
Initial Valuation Initial Valuation Interest Valuat	Intelled Valuation Intelled Valu	Time to Sale (Dave)	N/Δ
Inclinated Valuation Sale Price NA Claim Administration Claim And	Interest Visualization Sale Price NA Claim Recommendate Outstanding NA Claim Section Medical gas as "of sale price NA Claim Section Medical Section Negative Equity NA Claim Section Medical Section Negative Equity NA Claim Section Negative Negativ	Initial Valuation	N/A
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Claim Pad Claim Pad Claim Co S For all Mortgages resid to the Calculation Date for this quarterly report Weighted Averages Time to sale (Digna) Sale Price Na A Procerties in prosession Represented Social Na A Procerties in prosession Represented Social Na A Procerties in prosession Represented Social Na A Internation Represented Social	Time to Sale (Days) Fire all Mortgages regard to the Calculation Date for this quarterly report Weighted Averages Fire all Social (Days) Side Price NA 303. NA	Loans Outstanding as a % of sale price	
NA Name Na	Elem OS Elem OS Elem OS	Claim submitted to No Negative Equity	N/A N/A
Weighted Average Interest Rate Carlos Asset Cutton flows to Septical May a	Weighted Average Interest Rate		
Sale Price Shortfall as "x" of Murtigage Outstanding Proporties in possession Proporties in possession Proporties in possession Number Carried Forward Average Time from Possession to Sale Average Stront from Possession to Sale Average Stront and Sale Insurance Local Search and Defective Tile Calams Made (number) Calams Pade and Sale Local Search and Defective Tile Calams Made (number) Calams Pade and Sale Local Search and Defective Tile Calams Made (number) Calams Pade and Sale Local Search and Defective Tile Calams Made (number) Calams Pade and Sale Local Search and Defective Tile Calams Made (number) Calams Pade and Sale Local Search and Defective Tile Calams Made (number) Calams Pade and Sale Local Search and Defective Tile Calams Made (number) Calams Pade and Sale Local Search and Defective Tile Calams Made (number) Calams Pade and Sale Local Search and Defective Tile Calams Made (number) Calams Pade and Sale Local Search and Defective Tile Calams Made (number) Calams Pade and Sale Local Search and Defective Tile Calams Made (number) Calams Pade and Sale Local Search and Defective Tile Calams Made (number) Calams Pade and Sale Local Search and Sale Local Search and Defective Tile Calams Made (number) Calams Pade and Sale Local Search and Sale Lo	Sale Price Sheffeld is "X of Mortgage Outstanding Proporties in possession Sheffeld is "X of Mortgage Outstanding Proporties in possession Sheffeld is "X of Mortgage Outstanding Sheffeld Average Interest Rate Fired Rate Learns India Sheffeld Average Interest Rate Fired Rate Learns India Sheffeld Average Interest Rate Fired Rate Learns India Sheffeld Average Interest Rate Fired Sheffeld Mortgage Outstanding Sheffeld Average Interest Rate Fired Sheffeld Aver		
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Properties in possession Repossessed Side Huntime Carried Forward Huntime Carried Forward Average Shortfall at Sale NA. 186 NA	Properties in possession Riprosessed Whether Earlier Forward Earlier E	Sale Price	
Reposatesed Number Carrier Forward Number Car	Reposansed Since Instrument Reposansed Submit of Sale Number Carlier Foreard Instrument		
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Contingent Building Insurance Claims made (number)	Claims not settled in full by amount of shortall		
N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	NA	Claims not settled in full by number	
Contingent Bailding Insurance Claims made (number) Claims Pold Claims obstated in full by number Claims not settled in full by number Claims not settled in full by amount of shortfall Average time from claim to payment Average time from claim to payment Average time from claim to payment Average Indexed LTV 4.2.2 Weighted Average Interest Rate Fixed Rata Loans [Fixed Rata Loans [A.81% + L LTV Levels Breakdown (based on original valuation using P&I at date of report) - 2.9.99% 4.0.29.99% 4.0.12.7,95 6.0.899,4 4.0.12.7,95 6.0.899,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4 6.0.489,4	Contingent Building Insurance Claims made (number) Claims Paid Claims Ostatinding Claims not settled in full by number Claims not settled in full by number Claims not settled in full by anound of shortall Average land Asset Outstanding Weighted Average Indexed LTV ### Add ### Asset Claims ###	Average time from claim to payment	
Claims Paid	Claims Paid	Average time from claim to payment	N/A
Claims Paid	Claims Paid	Contingent Building Insurance Claims made (number)	
Claims not settled in full by number Claims not settled in full by amount of shortfall	Claims not settled in full by munuted of shortfall		
Name	Calums not settled in full by amount of shortfall		
Average Loan Asset Outstanding **Revigited Average LTV** **Revigited Average Indexed LTV* **Revigited Average Indexed Lane **Revigited Ave	NA Name	Claims not settled in full by number	
Page	Average Loan Asset Outstanding	Claims not settled in full by amount of shortfall	
Meighted Average Infered LTV	Meighted Average Inferest Rate	Average time from claim to payment	N/A
Meighted Average Infered LTV	Meighted Average Infered ITV	Average Lean Arrest Outstanding	72 525
Weighted Average Indexed LTV	Weighted Average Indexed LTV		46.89
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65-70% 8,877,86 7,173,077-75% 3,291,58 90-80% 3,291,58 90-80% 1,468,27 863,31 90-95% 5,100% 442,89	65-70% 8.877,8 7.173,7 75-80% 3.291,5 90% 3.295,9 90% 3.291,5 1,662,2 863,3 90-90% 463,8 40.8 442,8	0 - 30% 30 - 35% 35 - 40% 40 - 45% 45 - 50%	64,576,248 82,839,347 76,641,700 51,814,358 40,670,41
70. 75% 77. 80% 7,173.30 7,173.30 80. 85% 81. 80% 81. 80% 88. 85% 88. 90% 88. 90% 86. 80% 86. 81. 80. 80% 86. 81. 80. 80% 86. 81. 80. 80% 86. 81. 80. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86. 80% 86.	70. 75% 77. 80% 7,173,3 80. 85% 81.92h,5 80. 85% 88.93% 99. 95% 96.50% 261,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80% 442,8 80. 80% 442,8 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80. 80% 442,8 80.	0 - 30% 30 - 35% 35 - 40% 40 - 45% 45 - 50% 50 - 55%	64,576,248 82,839,347 76,641,707 51,814,358 40,670,411 26,147,508
75 - 80% 3,291,58 1,468,27 85 - 90% 863,31 90 - 95% 261,85 442,89	75 - 80% 3,291,5 80 - 85% 1,468,2 85 - 90% 863,3 90 - 95% 261,8 442,8 100% +	0 - 30% 30 - 35% 35 - 40% 40 - 45% 45 - 50% 50 - 55% 55 - 60%	64,756,248 82,839,347 76,641,700 51,814,358 40,670,411 26,147,000 15,469,555
80 - 85% 1,468,27 85 - 90% 863,31 261,85 442,89	80 - 85% 1,468.2 85 - 90% 863.3 863.3 863.3 869.3 869.3 869.3 869.3 869.3 869.3 869.4 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.5 869.	1 - 30% 30 - 35% 35 - 40% 40 - 45% 45 - 50% 50 - 55% 55 - 60% 50 - 65%	64,576,248 82,839,347 76,641,700 61,814,386 40,6704 12,6147,508 15,469,556 8,877,868
85-90% 98.3,31 90-95% 21,85 95-100% 442,89	85-90% 863,3 90.95% 261,8 91.00% 442,8 92.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.8 93.00% 442.00% 442.00% 442.00%	0 - 30% 30 - 35% 35 - 40% 40 - 45% 45 - 50% 55 - 60% 66 - 70% 70 - 75%	64,576,246 82,839,47 76,641,700 51,814,356 40,670,411 26,147,500 51,549,955 8,877,864 7,173,000
95 - 100%	95 - 100% 442,8 100% +	0 - 30% 30 - 35% 35 - 40% 40 - 45% 45 - 50% 50 - 55% 55 - 60% 60 - 65% 65 - 70% 70 - 75%	64,576,246 82,839,347 76,641,700 51,814,366 40,670,41 26,147,500 15,469,555 8,877,664 7,173,300 3,291,858
95 - 100% 442,89 100% + -	100% +	0 - 30% 30 - 35% 33 - 40% 40 - 45% 45 - 50% 50 - 55% 50 - 65% 65 - 70% 70 - 75% 75 - 80%	64,576,248 88,893,47 76,641,700 51,814,358 40,670,411 26,147,500 51,849,558 8,877,864 7,173,300 3,291,586 1,468,278
100% +	100% +	D - 30% 30 - 35% 310 - 35% 40% 40 - 45% 45 - 50% 50 - 55% 55 - 60% 50 - 65% 55 - 70% 70 - 75% 75 - 80% 80 - 85% 55 - 90%	64,576,246 82,839,347 76,641,700 51,814,386 40,670,411 26,147,500 51,549,555 8,877,866 7,173,300 3,291,588 1,468,273 86,3,311
		0 - 30% 30 - 35% 31 - 35% 35 - 40% 40 - 45% 45 - 50% 50 - 55% 55 - 60% 66 - 65% 65 - 70% 70 - 75% 77 - 80% 80 - 85% 89 - 95% 90 - 95%	63,624,534 64,576,248 82,839,347 76,641,700 51,814,358 40,670,411 26,147,305 8,877,364 7,173,300 3,291,859 1,468,273 863,311 261,850 442,266 442,266

Age Band Br Under 70 70-74 75-79 80-84 85-89 90-94 95-99 100+

Annualised HPI Nationwide (Seasonally Adjusted) since closing Annualised HPI Halifax (Seasonally Adjusted) since closing

wn (based on youngest policyholder @ Calculation date)

34,382,483 107,763,277 142,123,034 99,430,243 43,689,313 14,872,533 1,932,094

Equity Release Funding (No.5) Plc

Quarterly Report as at calculation date

Name of Issuer : Date of issue:

Moodys Current Rating

S&P Current Rating

Fitch Current Rating

Initial Note Balance Note Principle @ Start of Quarter Note Redemptions @ IPD Outstanding Note Principle

Note interest margins Step-Up Date Step-Up Margins

Next Interest Payment Date

Pool Factor

Interest Amount paid this quarter

Deferred Amount at start of quarter
Interest Amount deferred / (paid) this quarter
Step up Interest Amount deferred / (paid) this quarter
Interest on Deferred amount this quarter
Deferred Amount at end of quarter

Credit Facility Ledger

Initial Commitment
Last quarter Credit Facility Loan
Credit Facility Available on succeeding IP Date
Credit Facility repayment amounts this quarter
Shortfall
Last quarter closing accrued but unpaid interest (LIBOR + 0.35%)
Credit Outstandings
Current Contraction Factor
Current Total Credit Facility Commitment

Credit balance on Liquidity Reserve Account

Surplus after payment of all payments set out in paragraphs (a) to (ii) of the pre-enforcement priority of payments (excess issuer available receipts).

Subordinated Loan Ledger

Opening Balance on closing date/at start of quarter Payments this quarter Interest accrued in this quarter (LIBOR + 1.75%) Closing Balance

Deferred consideration paid to the originator

Deferred consideration paid to the originator prior to the date of this quarterly report.

Deferred consideration paid to the originator during the Quarter Total deferred consideration paid to originator

07-Jan-14

As used in this report, "Quarter" means the period from (and including) the Calculation Date immediately preceding the Calculation Date as at which this report is prepared to (but excluding) the calculation date as at which this report is prepared, save that the first quarter shall mean the period from and including the closing date to but excluding the calculation date as at which the first report is prepared.

Equity Release Funding (No.5) Plc 11th August 2005

<u>A</u>		<u>B</u>		<u>c</u>	
Aa2		АЗ		Baa2	
A-		A-		BBB	
AAA		A		BBB	
£	315,000,000	£	43,000,000	£	23,000,000
£	315,000,000	£	43,000,000	£	23,000,000
£	-	£	-	£	-
£	315,000,000	£.	43 000 000	e.	23 000 000

July-12	July-12	July-12	
LIBOR + 0.46%		LIBOR + 1.80%	

Quarterly	Quarterly	Quarterly
14 Jan, April, July and Oct or next	14 Jan, April, Jul	14 Jan, April, July and Oct or next
Business Day (or preceding	Business Day (or	Business Day (or preceding
business day if such next business	business day if su	business day if such next business
day would fall in the succeeding	day would fall in t	day would fall in the succeeding
calendar month)	calendar month)	calendar month)
14-Apr-14	14-Apr-14	14-Apr-14
•		
1.00000	1.00000	1.00000

£	587,047	£	-	£	-
£	909,535	£	691,359	£	691,691
£	-	£	93,215	£	81,398
£	180,629	£	37,522	£	51,608
£	2,221	£	2,102	£	4,000
£	1.092.385	£	824.198	£	828.697

233,000,000
34,050,000
145,930,495
800,000
-
-
33,250,000
0.769015
179.180.495

-	
-	

28,872,980
-
163,370
29.036.350

	-
	-