ERF5 Trustee (No.5) Limited

ERF5 Trustee (No.5) Limited				
Quarterly Report as at Calculation Date	07-Oct-16			
MT Deficiency Ledger				
Opening Balance	- 301,091			
Losses this Quarter	- 114,925			
Closing Balance	- 416,016			
Voluntary Prepayment Rate				
Value of the ratio expressed as a percentage calculated by dividing:	2.44%			
 (i) the initial principal amount of those loans 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			
Loans/Additional Loans	Loans	Additional Loans		
Outstanding balance of Loans/Additional Loans at Closing Date	359,045,072	425,732		
Outstanding Balance of Loans/Additional Loans at start of this quarter	452,500,781	12,614,843		
Accrued Interest at start of this quarter	259,739,834	4,585,894		
Redemptions	Loans		Additional Loans	
	In this quarter	Since closing date	In this quarter	Since closing date
Principle Amount Outstanding of Loans/Additional Loans redeemed :	4,162,788	145,163,818	203,237	4,150,095
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Principle Amount Outstanding of Loans/Additional Loans redeemed by cause :				
Death Common Agent Common Comm	2,175,919 583,000	55,386,778	17,399	1,476,818 453,983
Borrower enters Long Term Care Voluntary Repayment	1,181,527	15,174,233 70,716,667	11,067 94,805	1,987,769
Move to Lower Value Property Substitutions	222,342	3,799,108 87,032	79,966	231,525
	,			
Number of Loans/Additional Loans redeemed by cause:	91	3,549	8	267
Number of Loans/Additional Loans redeemed by cause:				
Death	52	1,327	2	122
Borrower enters Long Term Care Voluntary Repayment	7 32	343 1,877	1 5	26 119
Move to Lower Value Property	4	305	4	31
Substitutions	0	2	0	0
Redemption Monies Received:	9,614,180	241,684,585	326,342	5,402,468
Equivalent Value Test this quarter:	N/A			
S&P model this quarter:	N/A			
Substitution	Loans	Additional Loans		
Substituted in this Quarter (amount)	_			
Substituted in this Quarter as a % of aggregate	0.00% 125,054	0%		
Outstanding Balance of the Loans/Additional @ Closing Date Substituted to date as a % of aggregate outstanding balance of the Loans/Additional Loans @ closing date	0.03%	-		
Outstanding Balance of Loans/Additional Loans	Loans	Additional Loans		
Number of Loans/Additional Loans Further Advances in preceding quarter	5,134	536 109,569		
Number of Further Advances in preceding quarter	450 010 000	7 12,609,308		
Outstanding Gross Balance	450,913,999			
Outstanding Accrued Interest	262,315,840	4,674,026		
	·	4,674,026	At Closing	At Calculation Date
Outstanding Accrued Interest Product Breakdown by Loan/Additional Loan Outstanding	262,315,840 At Closing Loans	4,674,026 At Calculation Date Loans	At Closing Additional Loans	At Calculation Date Additional Loans
	At Closing	4,674,026 At Calculation Date		
Product Breakdown by Loan/Additional Loan Outstanding	At Closing Loans	4,674,026 At Calculation Date Loans	Additional Loans	Additional Loans
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan %	At Closing Loans	At Calculation Date Loans 85.3%	Additional Loans 90.2%	Additional Loans 90.6%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan %	At Closing Loans 87.2% 12.8%	4,674,026 At Calculation Date Loans 85.3% 14.7% Additional Loans	Additional Loans 90.2%	Additional Loans 90.6%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan %	At Closing Loans 87.2% 12.8%	4,674,026 At Calculation Date Loans 85.3% 14.7%	Additional Loans 90.2%	Additional Loans 90.6%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date	At Closing Loans 87.2% 12.8% Loans	4,674,026 At Calculation Date Loans 85.3% 14.7% Additional Loans	Additional Loans 90.2%	Additional Loans 90.6%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers	At Closing Loans 87.2% 12.8% Loans 71 80 Loans	4,674,026 At Calculation Date Loans 85,3% 14,7% Additional Loans 78 80 Additional Loans	Additional Loans 90.2%	Additional Loans 90.6%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Female	At Closing Loans 87.2% 12.8% 1	4,674,026 At Calculation Date Loans 85.3% 14.7% Additional Loans 78 80 Additional Loans 81 81	Additional Loans 90.2%	Additional Loans 90.6%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Closing Date for this Quarterly Report Age of Borrowers Single Female	At Closing Loans 87.2% 12.8% Loans 71 80 Loans	4,674,026 At Calculation Date Loans 85.3% 14.7% Additional Loans 78 80 Additional Loans	Additional Loans 90.2%	Additional Loans 90.6%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Female	At Closing Loans 87.2% 12.8% 1.2.8% Loans 71 80 Loans 82 82 82 79	4,674,026 At Calculation Date Loans 85.3% 14.7% Additional Loans 78 80 Additional Loans 81 81	Additional Loans 90.2%	Additional Loans 90.6%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of younger Properties Sold Repayments (Case By Case): Time to Salid (days where available- time from death/sasessament to repayment)	At Closing Loans 87.2% 12.8% 1	4,674,026 At Calculation Date Loans 85.3% 14.7% Additional Loans 78 80 Additional Loans 81 81	Additional Loans 90.2%	Additional Loans 90.6%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrovers @ Closing Date Weighted Average Age of Borrovers @ Calculation Date for this Quarterly Report Age of Borrovers Single Female Joint Borrovers by age of younger Properties Sold Repayments (Case By Case):	At Closing Loans 87.2% 12.8% 1	4,674,026 At Calculation Date Loans 85.3% 14.7% Additional Loans 78 80 Additional Loans 81 81	Additional Loans 90.2%	Additional Loans 90.6%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrovers @ Closing Date Weighted Average Age of Borrovers @ Calculation Date for this Quarterly Report Age of Borrovers Single Female Joint Borrovers by age of younger Properties Sold Repayments (Cave By Case): Time to Sale (days where available - time from death/assessment to repayment) Intial Valuation Indiaed Valuation (Initial Valuation + Hp)	At Closing Loans 87.2% 12.8% 1	4,674,026 At Calculation Date Loans 85.3% 14.7% Additional Loans 78 80 Additional Loans 81 81	Additional Loans 90.2%	Additional Loans 90.6%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Fenale Single Mane Joint Borrowers Age of younger Properties Solid Repayments (Case By Case): Time to Sale (days where available - time from death/assessment to repayment) Timidered Valuation (Initial Valuation Indicaed Valuation (Initial Valuation + Hpi) Sale Price (where available) Sale Price (where available)	At Closing Loans 87.2% 12.8% 12.8% 10.ans 87.2% 28.2 79 10.4 22.4 25.2 23.2 20.00 429,455 173,507 284,635 173,507 284,	4,674,026 At Calculation Date Loans 85.3% 14.7% Additional Loans 78 80 Additional Loans 81 81	Additional Loans 90.2%	Additional Loans 90.6%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of younger Properties Sold Repayments (Case By Case): Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Institut Valuation Indiesed Valuation (Institut Valuation + Hpl) Sale Price (where available) Gross Mortgage Outstandings	At Closing Loans 87.2% 12.8% Loans Loans 62 82 82 79 Case 1 674 320,000 429,455 173,507 284,633 111,146	4,674,026 At Calculation Date Loans 85.3% 14.7% Additional Loans 78 80 Additional Loans 81 81	Additional Loans 90.2%	Additional Loans 90.6%
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Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of younger Properties Sold Repayments (Case By Case): Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Inclear Valuation (Initial Valuation + Hpi) Sale Price (where available) Goss Martage Outstanding Sale Price (where available) Goss Martage Outstanding Short Late Age of Sale Price Calian Submitted to No Negative Equity Calian Padd Claim OS	At Closing Loans 87.2% 12.8% Loans Loans 82 82 79 Case 1 674 - 320,000 429,455 173,507 284,633 111,146 11446 NAA NAA	4,674,026 At Calculation Date Loans 85.3% 14.7% Additional Loans 78 80 Additional Loans	Additional Loans 90.2%	Additional Loans 90.6%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of younger Properties Sold Repayments (Case By Case): Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Inclear Valuation (Initial Valuation + Hpi) Sale Price (where available) Goss Martage Outstandings Submittation (Sale Price Calein Submitted to No Negative Equity Calein Padd Claim OS For all Mortages repaid to the Calculation Date (NNEG or repossession) Weighted Averages:	At Closing Loans 87.2% 12.8% Loans 71 80 Loans 82 82 79 Case 1 674	4,674,026 At Calculation Date Loans 85.3% 14.7% Additional Loans 78 80 Additional Loans	Additional Loans 90.2%	Additional Loans 90.6%
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Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers (i) Closing Date Weighted Average Age of Borrowers (i) Closing Date Weighted Average Age of Borrowers (i) Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of younger Proporties Sold Repayments (Case By Case): Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intitial Valuation Indexed Valuation (Intitial Valuation + Hpi) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Pad Claim Of Sale Valuation (Intitial Valuation Date (NNEG or repossession) Weighted Average: Sale Price as % of Indexed Valuation (Intitial Valuation + Hpi) (where available) Shortfall as % of Mortgage Outstandings For all Mortgages repaid to the Calculation Date (All redemptions other than voluntary)	At Closing Loans 87.2% 12.8% Loans 71 80 Loans 82 82 79 Case 1 674 320,000 429455 172,507 128,653 111,464,0% NA NA NA NA NA NA SO 25.2%	4,674,026 At Calculation Date Loans 85.3% 14.7% Additional Loans 78 80 Additional Loans	Additional Loans	Additional Loans 90.6%
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Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of younger Properties Sold/Repayments (Case By Case): Time to Sale (days where available) Intella Valuation Intella	At Closing Loans 87.2% 12.8% Loans Case 1 674 320,000 429,455 173,507 284,653 111,464 NA NA NA NA 100 111 0 111	4,674,026 At Calculation Date Loans 85.3% 14.7% Additional Loans 78 80 Additional Loans	Additional Loans	Additional Loans 90.6%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Bornovers @ Closing Date Weighted Average Age of Bornovers @ Calculation Date for this Quarterly Report Age of Bornovers Single Female Single Male Joint Bornovers by age of younger Properties Sold Repayments (Case By Case): Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Inclease Valuation (Initial Valuation + Hpi) Sale Price (where available) Gross Martinge Outstandings Sole Price (where available) Gross Martinge Outstandings Sole Price (White Average) Sale Price (White Average) Sale Price (Average) Sale Price as % of Indeed Valuation (Initial Valuation + Hpi) (where available) Shortfall as % of Mortgage Outstandings For all Mortgages repaid to the Calculation Date (INNEG or repossession) Weighted Average: Sale Price as % of Indeed Valuation (Initial Valuation + Hpi) (where available) Shortfall as % of Mortgage Outstandings For all Mortgages repaid to the Calculation Date (all redemptions other than voluntary) Weighted Average: Time to sale (Days) Proporties in passession Repossessed Sold Number Carried Forward	At Closing Loans 87.2% 12.8% Loans Case 1 674 320,000 429,455 173,507 284,653 111,466 NA NA NA NA 12.8% 22.2% 292	4,674,026 At Calculation Date Loans 85.3% 14.7% Additional Loans 78 80 Additional Loans	Additional Loans	Additional Loans 90.6%
Product Breakdown by Loan/Additional Lan Outstanding Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of younger Properties Sold Repayments (Case By Case): Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intials Valuation Indexed Valuation (Initial Valuation - Hpi) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Pad Claim Os For all Mortgages repaid to the Calculation Date (NNEG or repossession) Weighted Average. Sale Price a West of Indexed Valuation (Initial Valuation + Hpi) (where available) Shortfall as % of Mortgage Outstandings For all Mortgages repaid to the Calculation Date (all redemptions other than voluntary) Weighted Average. Time to sale (Days) Properties in possession Repossessed Sold Number Carried Forward Average Time from Possession to Sale	At Closing Loans 87.2% 12.8% Loans 71 80 Loans 62 82 82 79 Case 1 674 320,000 429,455 173,507 284,633 1111,466 164,0% NA NA NA NA NA NA 11 150,2% 22.2% 11 11 10 11 11 0	4,674,026 At Calculation Date Loans 85.3% 14.7% Additional Loans 78 80 Additional Loans	Additional Loans	Additional Loans 90.6%
Product Breakdown by Loan/Additional Lan Outstanding Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of younger Properties Sold Repayments (Case By Case): Time to Sale (days) where available—time from death/assessment to repayment) Time from Possesion to Sale (days) Intial Valuation Indexed Valuation (Initial Valuation + Hpi) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid Claim Of United Valuation (Initial Valuation + Hpi) (where available) Shortfall as % of Minetage Outstandings For all Mortgages repaid to the Calculation Date (INNEG or repossession) Weighted Average: Sale Price See of Uniteded Valuation (Initial Valuation + Hpi) (where available) Shortfall as % of Mortgage repaid to the Calculation Date (all redemptions other than valuntary) Weighted Average: Time to sale (Days) Properties in possession Repossessed Sold Number Carried Forward Average Time from Possession to Sale Prosession cases average Shortfall at Sale (Ku)	At Closing Loans 87.2% 12.8% Loans Case 1 674 320,000 429,455 173,507 284,653 111,466 NA NA NA NA 12.8% 22.2% 292	4,674,026 At Calculation Date Loans 85.3% 14.7% Additional Loans 78 80 Additional Loans	Additional Loans	Additional Loans 90.6%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Female Single Male Joint Borrowers by age of younger Properties Sold(Repayments (Case By Case): Time to Sale (dipsy where available) Time to The Sale (dipsy where available) Indexed Valuation (Initial Valuation Indexed Valuation Indexed Valuation (Initial Valuation + Hp) (Where available) Shortfall Sale Price or & of Indexed Valuation (Initial Valuation + Hp) (Where available) Shortfall as % of Mortgage Outstandings For all Mortgages repaid to the Calculation Date (Inflexed Or repossession) Weighted Average: Time to sale (Dips) Proporties in possession Repossessed Sold Number Carried Forward Average Time from Possession to Sale Possession cases average Shortfall at Sale (%) Insurrance	At Closing Loans 87.2% 12.8% Loans Case 1 674 320,000 429,455 173,507 284,633 111,146 164.0% NA NA NA NA 101 101 101 101 101 101 101 101 101 10	4,674,026 At Calculation Date Loans 85.3% 14.7% Additional Loans 78 80 Additional Loans	Additional Loans	Additional Loans 90.6%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of younger Proporties Sold/Repsyments (Case By Case). Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Hpi) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outbendings as a % of Sale Price Outbendings as a % of Sale Price Claim Pol Claim Pol Claim Pol Claim Pol Claim OS For all Mortgages repaid to the Calculation Date (NNEG or repossession) Weighted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Hpi) (where available) Shortfall as % of Mortgage Outstandings For all Mortgages repaid to the Calculation Date (all redemptions other than voluntary) Weighted Average: Time to sale (Days) Proporties in possession Repossession Repossession Repossession Repossession Average Time from Possession to Sale Posession cases average Shortfall at Sale (%) Insurance Local Search and Defective Title Claims Made (number)	At Closing Loans 87.2% 12.8% Loans 71 60 Loans 82 82 79 Case 1 674 674 674 685 173.507 284.653 111.464 164.0% NA NA NA 101 101 101 101 101 101 101 100 101 101 100 101 101 100 101 100 100 1000	4,674,026 At Calculation Date Loans 85.3% 14.7% Additional Loans 78 80 Additional Loans	Additional Loans	Additional Loans 90.6%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Data Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of younger Properties Sold/Repsyments (Case By Case): Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intitlat Valuation Index Valuation (Initial Valuation + Hpl) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Calim Submittee available to No Negative Equity Chaim Osh Weighted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Hpl) (where available) For all Mortgages repaid to the Calculation Date (NNEG or repossession) Weighted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Hpl) (where available) Shortfall as Xo of Mortgage Outstandings For all Mortgages spaid to the Calculation Date (all redemptions other than voluntary) Weighted Average: Time to sale (Days) Properties in possession Repossession cases average Shortfall at Sale (%) Insurance Local Search and Defective Title Claims Made (number) Claims Substanding	At Closing Loans 87.2% 12.8% Loans 71 60 Loans 82 82 79 Case 1 674 674 674 674 674 674 674 674 674 674	4,674,026 At Calculation Date Loans 85.3% 14.7% Additional Loans 78 80 Additional Loans	Additional Loans	Additional Loans 90.6%
Product Breakdown by Loan/Additional Lan Outstanding Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Maile Joint Borrowers by age of younger Proporties Solf Repayments (Case By Case): Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intial Valuation Indexed Valuation (Intial Valuation + Hpi) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid Claim OS For all Mortgages repaid to the Calculation Date (NNEG or repossession) Weighted Average: Sale Price as % of Indexed Valuation (Intial Valuation + Hpi) (where available) Shortfall as % of Mortgage Outstandings For all Mortgages repaid to the Calculation Date (all redemptions other than voluntary) Weighted Average: Time to sale (Days) Properties in possession Repossessed Sold Number Carried Forward Average Time from Possession to Sale Possesion cases average Shortfall at Sale (%) Insurance Load Sacrch and Defective Title Claims Made (number) Claims Paid Claims Outstanding Claims Said to find the younder	At Closing Loans 87.2% 12.8% Loans 71 80 Loans 62 82 82 79 79 Cate 1 674 320,000 429,455 173,507 284,653 111,466 164.0% NA NA NA NA NA 11 11 0 11 0 11 11 0 0 11 11 0 0 0 0 0	4,674,026 At Calculation Date Loans 85.3% 14.7% Additional Loans 78 80 Additional Loans	Additional Loans	Additional Loans 90.6%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Data Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of younger Properties Sold/Repsyments (Case By Case): Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intitlat Valuation Index Valuation (Initial Valuation + Hpl) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Calim Submittee available to No Negative Equity Chaim Osh Weighted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Hpl) (where available) For all Mortgages repaid to the Calculation Date (NNEG or repossession) Weighted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Hpl) (where available) Shortfall as Xo of Mortgage Outstandings For all Mortgages spaid to the Calculation Date (all redemptions other than voluntary) Weighted Average: Time to sale (Days) Properties in possession Repossession cases average Shortfall at Sale (%) Insurance Local Search and Defective Title Claims Made (number) Claims Substanding	At Closing Loans 87.2% 12.8% Loans 71 60 Loans 82 82 79 Case 1 674 674 674 674 674 674 674 674 674 674	4,674,026 At Calculation Date Loans 85.3% 14.7% Additional Loans 78 80 Additional Loans	Additional Loans	Additional Loans 90.6%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Franale Single Maile Junit Dorrowers by age of younger Properties Sold (Raps where available) Time to Sold (days where available) Time from Possession to Sale (days) Intials Valuation Indexed Valuation (Intials Valuation + Hpi) Sale Price of these available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claims Submitted to No Negative Equity Claim Pad Claim Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Pad Claim Outstandings Sale Price Sale Price as & of Indeed Valuation (Initial Valuation + Hpi) (where available) Shortfall as % of Mortgage Outstandings For all Mortgages repaid to the Calculation Date (NNEG or repossession) Weighted Average: Time to sale (Days) Properties in possession Repossessed Sold Number Carried Forward Average Time from Possession to Sale Prosession cases average Shortfall at Sale (%) Insurance Local Sarch and Defective Title Claims Made (number) Claims not settled in full by number Claims not settled infeatle pulled in muser claims made (number)	At Closing Loans 87.2% 12.8% Loans 71 80 Loans 22 82 79 Case 1 674 320,000 429,455 173,507 284,653 111,466 164,0% NA NA NA 111 0 0	4,674,026 At Calculation Date Loans 85.3% 14.7% Additional Loans 78 80 Additional Loans	Additional Loans	Additional Loans 90.6%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers (i) Closing Date Weighted Average Age of Borrowers (ii) Closing Date Weighted Average Age of Borrowers (ii) Calculation Date for this Quarterly Report Age of Borrowers Single Formate Single Male Joint Borrowers by age of younger Proporties Sold Repayments (Case By Case): Time to Sale (days where available) - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Hpi) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Pad Claim OS Shortfall as % of Mortgage Outstandings Sale Price Are Sale Sale Price Shortfall as % of Indexed Valuation (Initial Valuation + Hpi) (where available) Shortfall as % of Mortgage Outstandings Sale Price as % of Indexed Valuation (Initial Valuation + Hpi) (where available) Shortfall as % of Mortgage Outstandings Sale Price as % of Indexed Valuation (Initial Valuation + Hpi) (where available) Shortfall as % of Mortgage Outstandings Sale Price as % of Indexed Valuation (Initial Valuation + Hpi) (where available) Shortfall as % of Mortgage Sale Price Calculation Sale (Days) Properties in possession Repossessed Sold Number Carried Forward Average Time from Possession to Sale Possession cases average Shortfall at Sale (%) Insurance Local Saarch and Defective Title Claims Made (number) Claims Post Ustranding Claims not settled in full by number Claims Soutstanding Claims not settled in full by number Claims Soutstanding Claims not settled in full by number Claims Soutstanding	At Closing Loans 87.2% 12.8% Loans 71 80 Loans 82 82 79 79 Case 1 674 674 728,465 1173,607 284,633 111,146 146,7% NA NA NA 10 11 10 11 11 0 11 0 11 0 0	4,674,026 At Calculation Date Loans 85.3% 14.7% Additional Loans 78 80 Additional Loans	Additional Loans	Additional Loans 90.6%
Product Breakdown by Loan/Additional Lan Outstanding Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers (i) Closing Date Weighted Average Age of Borrowers (ii) Closing Date Weighted Average Age of Borrowers (ii) Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of younger Proporties Sold Repayments (Case By Case): Time to Sale (days where available-time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indiesed Valuation (Initial Valuation + Hpi) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claims Submittee available) Claims Valuation to No Negative Equity Claim Paid Claim Of Claim Of Sold Mortgages repaid to the Calculation Date (NNEG or repossession) Weighted Average To All Mortgages speak of Sale Price Claim Of Sold Mortgage Outstandings Shortfall as % or Mortgage Outstandings For all Mortgages repaid to the Calculation Date (all redemptions other than voluntary) Weighted Average: Time to sale (Days) Properties in possession Repossessed Sold Number Carried Forward Average Time from Possession to Sale Possesion cases average Shortfall at Sale (%) Insurance Load Sanaton and Defective Title Claims Made (number) Claims Poid Claims of Sate of the User Australia (Australia Average time from claim to payment Contingent Building Insurance Claims made (number) Claims of Sate of the User Australia (Sale Claims Outstanding) Claims Outstanding	At Closing Loans 87.2% 12.8% Loans 71 80 Loans 82 82 79 79 Case 1 674 674 674 674 686 6146,0% 687 688 789 79 70 70 70 70 70 70 70 70 7	4,674,026 At Calculation Date Loans 85.3% 14.7% Additional Loans 78 80 Additional Loans	Additional Loans	Additional Loans 90.6%
Product Breakdown by Loan/Additional Lan Outstanding Fixed Rate Loan % Index Linked Loan % Index Linked Loan % Weighted Average Age of Bornovers @ Closing Date Weighted Average Age of Bornovers @ Calculation Date for this Quarterly Report Age of Bornovers Single Female Single Male Joint Bornovers by age of younger Properties Sold Repayments (Case By Case): Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Inclease Valuation (Initial Valuation + Hpi) Sale Price (where available) Gross Manage Outstandings Sole Price (Average Separate to the Calculation Date (NNEG or repossession) Weighted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Hpi) (where available) Shortfall as % of Mortgage Outstandings For all Mortgages repaid to the Calculation Date (all redemptions other than voluntary) Weighted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Hpi) (where available) Shortfall as % of Mortgage Outstandings For all Mortgages repaid to the Calculation Date (all redemptions other than voluntary) Weighted Average: Time to sale (Days) Proporties in possession Repossessed Sold Number Carried Forward Average Time from Possession to Sale Possession cases average Shortfall at Sale (%) Insurance Local Search and Defective Title Claims Made (number) Claims Substanding Claims not settled in full by number Claims and Claims Made (number) Claims and Claims In fall by number Claims not settled in full by number Claims of Sale (full by number Claims of	At Closing Loans 87.2% 12.8% Loans Case 1 674 674 320,000 429.455 173,503 284,636 114,0% 184,0% 194,0% 195,0	4,674,026 At Calculation Date Loans 85.3% 14.7% Additional Loans 78 80 Additional Loans	Additional Loans	Additional Loans 90.6%
Product Breakdown by Loan/Additional Lan Outstanding Fixed Rate Loan % Index Linked Loan % Index Linked Loan % Weighted Average Age of Bornovers @ Closing Date Weighted Average Age of Bornovers @ Calculation Date for this Quarterly Report Age of Bornovers Single Female Single Male Joint Bornovers by age of younger Properties Sold Repayments (Case By Case): Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Inclosed Valuation (Initial Valuation + Hpi) Sale Price (where available) Gross Mortgage Outstandings For all Mortgages repaid to the Calculation Date (NNEG or repossession) Weighted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Hpi) (where available) Shortfall as % of Mortgage Outstandings For all Mortgages repaid to the Calculation Date (all redemptions other than voluntary) Weighted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Hpi) (where available) Shortfall as % of Mortgage Outstandings For all Mortgages repaid to the Calculation Date (all redemptions other than voluntary) Weighted Average: Inne to sale (Days) Proporties in possession Repossession Repossession Average Time from Possession to Sale Possession cases average Shortfall at Sale (%) Insurance Local Search and Defective Title Claims Made (number) Claims Outstanding Claims not settled in full by number Claims outstanding Claims not settled in full by number Claims outstanding Claims not settled in full by number Claims outstanding Claims outstanding	At Closing Loans 87.2% 12.8% Loans Case 1 674 674 320,000 429,455 173,507 284,654 114,6% 114,0% NA NA NA NA 10 0 0 0 0 0 0 0 NA	4,674,026 At Calculation Date Loans 85.3% 14.7% Additional Loans 78 80 Additional Loans	Additional Loans	Additional Loans 90.6%
Product Breakdown by Loan/Additional Lan Outstanding Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of younger Properties Sold Repayments (Case By Case): Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intitlat Valuation Index Valuation (Initial Valuation + Hpi) Sale Price (where available) Gross Mortgage Outstandings Shortfall and Sale (days) Shortfall and Sale (days) Weighted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Hpi) (where available) Shortfall and Sold Mortgage Sale Price Calin Schmitter to No Negative Equity Calin Padi Calin OS For all Mortgages repaid to the Calculation Date (NNEG or repossession) Weighted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Hpi) (where available) Shortfall as % of Mortgage Outstandings For all Mortgages repaid to the Calculation Date (all redemptions other than voluntary) Weighted Average: Time to sale (Days) Properties in possession Repossession Repossession Repossession Repossession Average Time from Possession to Sale Possession cases average Shortfall at Sale (%) Insurance Local Search and Defective Title Claims Made (number) Claims Paid Claims not settled in full by number of shortfall Average time from claim to payment Average Lan Asset Outstanding Claims not settled in full by number Claims not settled in full by number Claims not s	At Closing Loans 87.2% 12.8% Loans Case 1 674 674 320,000 429.455 173,503 284,636 114,0% 184,0% 194,0% 195,0	4,674,026 At Calculation Date Loans 85.3% 14.7% Additional Loans 78 80 Additional Loans	Additional Loans	Additional Loans 90.6%
Product Breakdown by Loan/Additional Lan Outstanding Fixed Rate Loan % Index Linked Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of younger Properties Sold Repayments (Case By Case): Time to Sale (days) where available—time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Hpi) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claims Submitted to No Negative Equity Claim Paid Claim OS For all Mortgages repaid to the Calculation Date (NNEG or repossession) Weighted Average. Sale Price as % of Indexed Valuation (Initial Valuation + Hpi) (where available) Shortfall as % of Mortgage Outstandings For all Mortgages repaid to the Calculation Date (all redemptions other than valuntary) Weighted Average: Time to sale (Days) Properties in possession Repossessed Sold Number Carried Forward Average Time from Possession to Sale Possession cases average Shortfall at Sale (%) Insurance Local Search and Defective Title Claims Made (number) Claims not settled in full by number Claims not settled in full by amount of shortfall Average Line from claim to payment Contingent Building Insurance Claims made (number) Claims not settled in full by amount of shortfall Average Line from claim to payment Average Loan Asset Outstanding	At Closing Loans 87.2% 12.8% Loans 71 80 Loans 82 82 79 Case 1 674 674 674 674 686 104.0% NAA NAA NAA NAA 11.146 50.2% 22.2% 0 0 11 0 11 0 11 0 11 0 11 0 11 0 11 0 11 0 0	4,674,026 At Calculation Date Loans 85.3% 14.7% Additional Loans 78 80 Additional Loans	Additional Loans	Additional Loans 90.6%
Product Breakdown by Loan/Additional Lan Outstanding Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of younger Properties Sold Repayments (Case By Case): Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intitlat Valuation Index Valuation (Initial Valuation + Hpi) Sale Price (where available) Gross Mortgage Outstandings Shortfall and Sale (days) Shortfall and Sale (days) Weighted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Hpi) (where available) Shortfall and Sold Mortgage Sale Price Calin Schmitter to No Negative Equity Calin Padi Calin OS For all Mortgages repaid to the Calculation Date (NNEG or repossession) Weighted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Hpi) (where available) Shortfall as % of Mortgage Outstandings For all Mortgages repaid to the Calculation Date (all redemptions other than voluntary) Weighted Average: Time to sale (Days) Properties in possession Repossession Repossession Repossession Repossession Average Time from Possession to Sale Possession cases average Shortfall at Sale (%) Insurance Local Search and Defective Title Claims Made (number) Claims Paid Claims not settled in full by number of shortfall Average time from claim to payment Average Lan Asset Outstanding Claims not settled in full by number Claims not settled in full by number Claims not s	At Closing Loans 87.2% 12.8% Loans Case 1 674 674 320,000 429.455 173.507 2826,633 111.46% NA NA NA NA 10 0 0 0 0 NA 0 0 0 NA 10 0 0 0 0 0 NA 10 0 0 0 0 0 0 0 NA 10 0 0 0 0 0 0 0 0 0 0 0 0	4,674,026 At Calculation Date Loans 85.3% 14.7% Additional Loans 78 80 Additional Loans	Additional Loans	Additional Loans 90.6%

7.13% 4.80%+ LPI

LTV Levels Breakdown (based on original valuation using P&I at date of report)

0 - 29.99%	14,998,899
30 - 34.99%	14,129,962
35 - 39.99%	30,631,720
40 - 44.99%	46,835,617
45 - 49.99%	63,629,865
50 - 54.99%	65,255,417
55 - 59.99%	58,787,152
60 - 64.99%	45,336,415
65 - 69.99%	32,209,830
70 - 74.99%	27,232,806
75 - 79.99%	19,672,860
80 - 84.99%	13,039,210
85 - 89.99%	6,385,397
90 - 94.99%	4,529,565
95 - 99.99%	4,760,898
100% +	3,478,385

LTV Levels Breakdown (based on HPI adjusted valuation @ calculation date):

0 - 30%	68,733,26
30 - 35%	67,701,620
35 - 40%	87,995,33
40 - 45%	79,779,38
45 - 50%	55,340,414
50 - 55%	36,798,795
55 - 60%	23,534,823
60 - 65%	14,962,277
65 - 70%	7,326,926
70 - 75%	5,379,42
75 - 80%	1,630,684
80 - 85%	728,419
85 - 90%	162,65
90 - 95%	455,132
95 - 100%	384,85
100% +	
	•

Age Band Breakdown (based on youngest policyholder @ calculation date)

Age Band Breakdown (based on youngest policyholder @ calculation date)	Loans
Under 70	6,073,438
70-74	66,117,765
75-79	141,016,772
80-84	135,127,511
85-89	72,845,905
90-94	24,875,338
95-99	4,361,061
100+	496,209

LTV Levels Breakdown (HPI Adjusted) vs Age Band Breakdown @ calculation date

	Under 70	70-74	75-79	80-84	85-89	90-94	95-99	100+
0 - 29.99%		35	=	1 -	=0	15		
30 - 34.99%	206,770	15,155,906	19,775,972	19,927,431	10,547,910	2,809,722	309,553	
35 - 39.99%	1,755,284	32,691,644	16,137,048	9,052,714	5,781,501	2,053,501	118,570	111,35
40 - 44.99%	4,111,384	3,187,760	58,469,984	13,048,011	6,203,419	2,489,454	485,325	
45 - 49.99%		10,560,931	31,424,969	29,692,122	5,857,674	2,034,375	209,310	
50 - 54.99%		4,145,688	4,876,734	40,250,036	4,764,841	1,056,913	246,202	
55 - 59.99%		115,076	7,391,714	9,825,670	18,370,083	824,443	271,810	
60 - 64.99%		260,761	2,754,257	6,034,617	11,690,021	2,795,167		
65 - 69.99%			186,095	5,637,910	2,459,905	6,134,044	544,323	
70 - 74.99%				1,433,167	3,021,174	2,199,123	673,462	
75 - 79.99%				148,084	3,833,403	610,280	787,659	
80 - 84.99%				77,749	153,322	948,009	451,603	
85 - 89.99%						728,419		
90 - 94.99%					162,651			
95 - 99.99%						191,888	263,244	
100% +								384,85

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

Equity Release Funding (No.5) Plc

Quarterly Report as at calculation date

Note:

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

Interest Payment Cycle Interest Payment Date

Next Interest Payment Date

Dool Footor

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

Liquidity Reserve Ledger

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-Oct-16

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

LIBOR + 0.23%

<u>A</u>	<u>B</u>	<u>c</u>
Aa2	Aa3	А3
BBB+	BBB+	BBB
AA-	A	BB+

LIBOR + 0.35%

£	315,000,000	£	43,000,000	£	23,000,000
£	315,000,000	£	43,000,000	£	23,000,000
£	-	£	-	£	-
£	315,000,000	£	43,000,000	£	23,000,000

July-12	July-12	July-12
LIBOR + 0.46%	LIBOR + 0.70%	LIBOR + 1.80%
· -		
Quarterly	Quarterly	Quarterly
14 Jan, April, July and Oct or next	14 Jan, April, July and Oct or next	14 Jan, April, July and Oct or next
Dysainaga Day (or propoding	Paralassa Paralassassassassassas	Personal President and Aller

Quarterly		Quarterly		Quarterly	
14 Jan, April, July and	Oct or next	14 Jan, April, July and O	Oct or next	14 Jan, April, July and	Oct or next
Business Day (or preced	ling	Business Day (or preced	ing	Business Day (or prece	eding
business day if such ne	xt business	business day if such nex	t business	business day if such n	ext business
day would fall in the su	ceeding	day would fall in the suc	ceeding	day would fall in the st	acceeding
calendar month)		calendar month)		calendar month)	
	17-Jan-17		17-Jan-17		17-Jan-17

	1.00000		1.00000		1.00000
£	574,439	£	91,422	£	-
£	2,952,145	£	1,822,031	£	2,273,597
£	-	£	-	£	80,785
£	182,614	£	37,934	£	52,175
£	7,095	£	5,481	£	13,143
£	3,141,854	£	1,865,446	£	2,419,701

233,000,000
23,100,000
141,410,879
3,400,000
-
-
19,700,000
0.691463
161,110,879

-
-

30,758,790
-
173,940
30 932 730