# ERF5 Trustee (No.5) Limited

ERF5 Trustee (No.5) Limited					
Quarterly Report as at Calculation Date	09-Apr-18				
MT Deficiency Ledger					
Opening Balance Losses this Quarter Closing Balance	- 630,120 - 39,510 - 669,629				
Voluntary Prepayment Rate		_			
Value of the ratio expressed as a percentage calculated by dividing:  (i) the initial principal amount of those loans prepald during the relevant 12 month period by	2.86%	]			
(ii) the aggregate amount of initial principle amounts of all loans at the beginning of the relevant 12 month perio	d				
Substitution Voluntary Prepayment Rate		7			
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 Accrued Interest at start of this quarter	448,007,504 277,196,744		13,178,119 5,237,622		
Redemptions	Loans		Loans	Additional Loans	
	In this quarter		Since closing date	In this quarter	Since closing date
Principle Amount Outstanding of Loans/Additional Loans redeemed :	3,217,253	1	166,168,469	93,556	5,035,285
Principle Amount Outstanding of Loans/Additional Loans redeemed by cause :		4			
Death	1,424,730	٦	65,966,719	14,394	1,788,365
Borrower enters Long Term Care	350,130		18,214,648	0	509,540
Voluntary Repayment Move to Lower Value Property	1,426,785 15,608		77,994,220 3,905,851	79,162 0	2,504,422 232,958
Substitutions	0	_	87,032	0	0
Number of Loans/Additional Loans redeemed by cause:	73	]	4,083	7	325
Number of Loans/Additional Loans redeemed by cause:					
Death  Recover enters long Torm Care	35 7	]	1,603 410	2	146
Borrower enters Long Term Care Voluntary Repayment	31		2,068	5	31 148
Move to Lower Value Property Substitutions	2 0		315 2	0	33 0
Redemption Monies Received:	8,456,969	]	293,888,838	166,320	6,895,148
Equivalent Value Test this quarter:	N/A	1			
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%	]	- 0%		
Outstanding Balance of the Loans/Additional @ Closing Date	125,054		-		
Substituted to date as a % of aggregate outstanding balance of the Loans/Additional Loans @ closing date	0.03%		Additional Loans		
Outstanding Balance of Loans/Additional Loans	Loans	7			
Number of Loans/Additional Loans Further Advances in preceding quarter	4,600		526 195,845		
Number of Further Advances in preceding quarter Outstanding Gross Balance	447,289,212		7 13,420,529		
Outstanding Accrued Interest	279,695,705	]	5,377,744		
Product Breakdown by Loan/Additional Loan Outstanding	At Closing Loans		At Calculation Date Loans	At Closing Additional Loans	At Calculation Date Additional Loans
Fixed Rate Loan %	87.2%		84.6%	90.2%	88.7%
Index Linked Loan %	12.8%		15.4%	9.8%	11.3%
	Loans		Additional Loans		
Weighted Average Age of Borrowers @ Closing Date	71 81	]	78		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report		4	81		
Age of Borrowers	Loans	1	Additional Loans		
Single Female Single Male	83 83		82 82		
Joint Borrowers by age of younger	81	J	80		
Properties Sold/Repayments (Case By Case):	Case 1	ERF5	Aviva UKER		
Time to Sale (days where available - time from death/assessment to repayment)	Total 415	Original Loan	Additional Loan		
Time from Possesion to Sale (days) Initial Valuation	190,000				
Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available)	275,863 219.067	219.067			
Gross Mortgage Outstandings Shortfall	242,119 23,052	242,119 23,052	-		
Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity	111% N/A				
Claim Submittee to No Negative Equity  Claim Paid  Claim O/S	N/A				
Ciami O/3	N/A				
	Case 2		Aviva UKER		
Time to Sale (days where available - time from death/assessment to repayment)	Total 455	Original Loan	Additional Loan		
Time from Possesion to Sale (days) Initial Valuation	160,000				
Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available)	226,749 130,545	130,545			
Gross Mortgage Outstandings Shortfall	147,002 16,458	147,002 16,458			
Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity	113% N/A				
Claim Submittee to No Negative Equity  Claim Paid  Claim O/S	N/A N/A N/A				
Cann Up J	N/A				

For all Mortgages repaid to the Calculation Date (NNEG or repossession) Weighted Average:		
Sale Price as % of Indexed Valuation (Initial Valuation + Halifax Hpi) (where available) Shortfall as % of Mortgage Outstandings		60.5% 18.6%
For all Mortgages repaid to the Calculation Date (all redemptions other than voluntary)		
Weighted Average: Time to sale (Days)		305
Properties in possession (Total to Calculation date) Repossessed this Quarter		15 0
Properties sold (Total to Calculation date)		12
Number Carried Forward		
Average Time from Possession to Sale Possession cases average Shortfall at Sale (%)		260.0 10.7%
Insurance		
Local Search and Defective Title Claims Made (number)		0
Claims Paid Claims Outstanding		0
Claims not settled in full by number		0
Claims not settled in full by amount of shortfall  Average time from claim to payment		0 N/A
Contingent Building Insurance Claims made (number)		0
Claims Paid Claims Outstanding		0
Claims not settled in full by number Claims not settled in full by amount of shortfall		0
Average time from claim to payment		N/A
Average Loan Asset Outstanding Weighted Average LTV		97,237 64.8%
Weighted Average Indexed LTV		43.9%
Weighted Average Interest Rate		
Fixed Rate Loans Index-Linked Loans	4	7.35% i.89% + LPI
		.03/0 T LF1
LTV Levels Breakdown (based on original valuation using P&I at date of report and excluding any additional		
0 - 29.99% 30 - 34.99%		3,066,302 9,378,591
35 - 39.99% 40 - 44.99%		5,434,138 0,460,700
45 - 49.99%	40	0,875,430
50 - 54.99% 55 - 59.99%		3,077,233 5,661,554
60 - 64.99%	55	5,063,320
65 - 69.99% 70 - 74.99%		5,300,230 3,678,375
75 - 79.99%		3,274,963
80 - 84.99%		
85 - 89.99%		3,384,899
90 - 94.99%		2,470,849 9,095,808
95 - 99.99%	9	2,470,849 9,095,808 5,152,872
95 - 99.99% 100% +	9	2,470,849 9,095,808
95 - 99.99%	9	2,470,849 9,095,808 5,152,872
95 - 99 99% 100% + LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date) 0 - 30%	30	2,470,849 9,095,808 5,152,872 0,913,951
95 - 99.99% 100% + LTV Levels Breakdown (based on Hallifax HPI adjusted valuation @ calculation date)	440 55	2,470,849 9,095,808 5,152,872 0,913,951
95 - 99.99% 100%+ LTV Levels Breakdown (based on Hallfax HPI adjusted valuation @ calculation date) 0 - 30% 30 - 35% 35 - 40% 40 - 45%	44 44 55 88 88 88	2,470,849 9,095,808 5,152,872 0,913,951 0,947,421 7,368,808 3,704,779 1,653,117
95 - 99 99% 100% +  LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date)  0 - 30% 30 - 35% 35 - 40%	44 55: 88: 81:	2,470,849 9,095,808 5,152,872 0,913,951 0,947,421 7,368,808 3,704,779 1,653,117 5,213,843
95 - 99.99% 100% + LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date) 0 - 30% 30 - 35% 35 - 40% 40 - 45% 45 - 50% 50 - 55% 55 - 50%	44 55 88 88 66 42 22	2,470,849 9,095,808 5,152,872 0,913,951 0,947,421 7,368,808 3,704,779 1,653,117 5,213,843 3,562,229 9,903,861
95 - 99.99% 100%+ LTV Levels Breakdown (based on Hallfax HPI adjusted valuation @ calculation date) 0 - 30% 30 - 35% 35 - 40% 40 - 45% 45 - 50% 50 - 55% 55 - 60% 60 - 65%	5 5 30 44 55 55 81 81 64 44 22 11	2,470,849 9,095,808 5,152,872 0,913,951 0,947,421 7,368,808 8,704,779 1,653,117 5,213,843 8,562,229 9,903,861 8,934,378
95 - 99.9% 100%+ LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date) 0 - 30% 0 - 30% 3 - 30% 40 - 45% 45 - 90% 50 - 55% 55 - 60% 66 - 65% 65 - 70% 70 - 75%	5 5 30 44 55 55 88 88 81 66 44 22 21 11	2,470,849 9,095,808 5,152,872 9,913,951 0,947,421 7,368,808 8,704,779 1,653,117 5,213,843 8,562,229 9,903,861 8,934,378 2,439,726 5,607,732
95 - 99.99% 100% +  LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date)  0 - 30% 30 - 35% 35 - 40% 40 - 45% 45 - 50% 50 - 55% 50 - 55% 60 - 65% 65 - 70% 70 - 75% 70 - 75%	44 55 88 81 66 42 22 11	2,470,849 9,095,808 5,152,872 9,913,951 0,947,421 7,368,808 8,704,779 1,653,117 5,213,843 8,562,229 9,903,861 8,934,378 2,439,726 5,607,732 8,206,723
95 - 99.9% 100% +  LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date)  0 - 30% 30 - 35% 35 - 40% 40 - 45% 45 - 50% 50 - 55% 50 - 55% 60 - 65% 65 - 70% 70 - 75% 70 - 75% 70 - 75% 70 - 75% 80 - 85% 80 - 85%	44 55 88 81 66 42 22 11	2,470,849 9,095,808 5,152,872 9,913,951 3,947,421 7,368,808 3,704,779 1,653,117 5,213,843 3,562,229 9,903,861 8,934,378 2,439,726 6,607,732 3,206,723 1,550,072 578,474
95 - 99 - 99% 100% +  LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date)  0 - 20% 30 - 35% 33 - 30% 40 - 45% 45 - 30% 50 - 55% 55 - 60% 60 - 65% 65 - 70% 77 - 75% 75 - 80% 80 - 85% 85 - 90%	44 55 88 81 66 42 22 11	2,470,849 9,095,808 5,152,872 9,913,951 0,947,421 7,368,808 3,704,779 1,653,117 5,213,843 3,562,229 9,903,861 9,903,861 9,903,861 9,903,861 8,2439,726 6,607,732 3,206,723
95 - 99.9% 100% +  LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date)  0 - 30% 30 - 35% 35 - 40% 40 - 45% 45 - 50% 50 - 55% 50 - 55% 60 - 65% 65 - 70% 70 - 75% 70 - 75% 70 - 75% 70 - 75% 80 - 85% 80 - 85%	44 55 88 81 66 42 22 11	2,470,849 9,095,808 5,152,872 9,913,951 3,947,421 7,368,808 3,704,779 1,653,117 5,213,843 3,562,229 9,903,861 8,934,378 2,439,726 6,607,732 3,206,723 1,550,072 578,474
95 - 99 - 99% 100% + LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date) 0 - 30% 30 - 35% 35 - 40% 40 - 45% 45 - 50% 50 - 55% 55 - 60% 60 - 65% 70 - 75% 75 - 80% 80 - 85% 85 - 90% 90 - 95% 85 - 90% 90 - 95% 85 - 90% 90 - 95% 95 - 300% 96 - 40% 97 - 40% 98 - 85% 99 - 95	5 5 30 30 30 30 30 30 30 30 30 30 30 30 30	2,470,849 8,095,808 5,152,872 9,913,951 0,947,421 7,368,808 8,704,779 1,653,117 5,213,843 8,562,229 9,903,861 8,934,378 2,439,726 6,607,732 8,206,723 1,550,072 578,474 183,288 434,762
95 - 99.99% 100% +  LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date)  0 - 30% 30 - 35% 35 - 40% 40 - 45% 45 - 50% 50 - 55% 55 - 50% 60 - 65% 65 - 70% 70 - 75% 77 - 30% 80 - 85%	5 5 5 3 6 4 4 5 5 5 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2,470,849 3,095,808 5,152,872 9,913,951 0,947,421 7,368,808 3,704,779 1,653,117 5,213,843 3,562,229 9,903,861 8,943,78 2,439,726 5,607,732 3,206,723 1,550,072 578,474 183,288 434,762
95 - 99.99% 100% +  LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date)  0 - 30% 30 - 35% 35 - 50% 40 - 45% 45 - 50% 50 - 55% 55 - 60% 60 - 65% 65 - 70% 70 - 75%	5 5 3 3 4 4 4 5 2 2 1 1 1 6 5 1 1 1 4 4 1 2 2 1 2 1 1 1 1 1 1 1 1 1 1	2,470,849 3,095,808 3,152,872 9,913,951 0,947,421 7,368,808 3,704,779 1,653,117 5,213,843 3,562,229 9,903,861 8,934,378 2,439,726 5,607,722 3,206,723 1,550,072 578,474 183,288 434,762
95 - 99 - 99% 100% + LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date) 0 - 30% 30 - 35% 35 - 40% 40 - 45% 45 - 50% 50 - 55% 55 - 60% 60 - 65% 65 - 70% 70 - 75% 88 - 90% 99 - 95% 88 - 90% 99 - 95% 89 - 95% 89 - 95% 89 - 90 - 95% 89 - 90% 90 - 95% 89 - 90% 90 - 95% 89 - 90% 90 - 95% 89 - 90% 90 - 95% 89 - 90% 90 - 95% 89 - 90% 90 - 95% 89 - 90% 90 - 95% 89 - 90% 90 - 95% 89 - 90% 90 - 95% 89 - 90% 90 - 95% 89 - 90% 90 - 95% 89 - 90% 90 - 95% 89 - 90% 90 - 95% 89 - 90% 90 - 95% 89 - 90% 90 - 95% 89 - 90% 90 - 95% 89 - 90% 90 - 95% 89 - 90% 90 - 95% 89 - 90% 90 - 95% 89 -	5 5 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	2,470,849 8,095,808 5,152,872 9,913,951 1,947,421 7,368,808 3,704,779 1,653,117 5,213,843 3,562,229 9,903,861 8,934,378 2,439,726 5,607,732 1,550,072 578,474 183,288 434,762 1,926,528 4,812,004 8,870,571 1,926,528 4,812,004 8,870,571 1,926,528
95 - 99.99% 100% +  LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date)  0 - 30% 30 - 35% 35 - 40% 40 - 45% 45 - 50% 50 - 55% 55 - 60% 60 - 65% 65 - 70% 70 - 75% 73 - 80% 80 - 85% 85 - 90% 90 - 95% 95 - 300% 100% +  Age Band Breakdown (based on youngest policyholder @ calculation date) 100der 70 70-74 70-74 77-79 80-84	44 55 88 88 66 44 22 11 11 6 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2,470,849 9,095,808 5,152,872 9,913,951 0,947,421 7,368,808 3,704,779 1,653,117 5,213,843 3,562,229 9,903,861 8,394,378 2,439,726 5,607,732 3,206,723 1,550,072 578,474 183,288 434,762
95 - 99.99% 100% +  LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date)  0 - 30% 30 - 35% 35 - 40% 40 - 45% 45 - 50% 50 - 55% 55 - 60% 60 - 65% 65 - 70% 70 - 75% 73 - 80% 80 - 85% 85 - 90% 90 - 95% 95 - 300% 100% +  Age Band Breakdown (based on youngest policyholder @ calculation date) 100der 70 70-74 70-74 77-79 80 - 84 85 - 89 90 - 94	44 55 88 88 66 44 22 11 11 6 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2,470,849 ,905,808 5,152,872 ,913,951 7,368,808 3,704,779 4,653,117 5,213,843 5,962,229 9,903,861 8,934,378 2,439,726 4,39,726 4,39,726 4,39,726 4,39,726 4,39,726 4,49,726 4,
95 - 99.99% 100% +  LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date)  0 - 30% 30 - 35% 35 - 40% 40 - 45% 45 - 50% 50 - 55% 55 - 60% 60 - 65% 65 - 70% 70 - 75% 70 - 76%	44 55 88 88 66 44 22 11 11 6 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2,470,849 9,095,808 5,152,872 9,913,951 1,7,368,808 3,704,779 1,653,117 5,213,843 3,562,229 9,903,861 8,934,378 2,439,726 6,607,732 1,550,072 578,474 183,288 434,762
95 - 99.99% 100% + LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date)  0 - 30% 30 - 35% 35 - 40% 40 - 45% 45 - 50% 50 - 55% 55 - 60% 60 - 65% 65 - 70% 70 - 73% 73 - 80% 80 - 83% 83 - 80% 90 - 945 90 - 955 90 - 957 90 - 958 9	44 55 88 88 66 44 22 11 11 6 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2,470,849 0,095,808 1,152,872 1,913,951 1,913,913,913 1,913,913 1,913,913 1,913,913 1,913,913 1,913,913 1,913,913 1,913,913 1,913,913 1,913,913 1,913,913 1,
95 - 99 99% 100% +  LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date)  0 - 30% 30 - 35% 35 - 40% 40 - 45% 45 - 50% 50 - 55% 55 - 60% 60 - 65% 60 - 65% 85 - 70% 70 - 73% 73 - 80% 89 - 83% 89 - 83% 99 - 95% 90 - 95%	44 45 55 81 81 81 11 66 44 12 12 12 12 13 13 13 13 13 14 12 12 13 13 13 13 14 14 12 12 13 13 14 14 14 14 15 15 15 15 15 15 15 15 15 15 15 15 15	2,470,849 0,095,808 5,1512,872 1,913,951 1,152,872 1,913,951 1,152,872 1,913,951 1,152,872 1,913,951 1,152,872 1,913,951 1,152,872 1,913,951 1,152,872 1,152
95 - 99.99%  10% +  LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date)  0 - 30% 30 - 35% 35 - 40% 40 - 45% 45 - 50% 50 - 55% 55 - 60% 60 - 65% 65 - 70% 70 - 775 78 - 80% 80 - 855% 85 - 90% 90 - 95% 95 - 100% 100% +  Age Band Breakdown (based on youngest policyholder @ calculation date) 100der 70 70-74 77-79 80 - 84 80 - 85 80 - 90% 90 - 999 100  LTV Levels Breakdown (Halifax HPI Adjusted) vs Age Band Breakdown @ calculation date  Under 70 100 - 29.999% 10 - 29.999% 11,519,672 12,066,607 70,622,100 10,334,300 4730,155	44 45 55 55 55 81 81 66 64 42 22 11 11 6 12 12 13 13 13 13 14 12 12 15 15 15 15 15 15 15 15 15 15 15 15 15	2,470,849 ,095,808 5,152,872 ,943,951 ),947,421 ),368,808 1,368,309 1,063,117 1,368,808 1,063,117 1,368,808 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,659,229 1,
95 - 99.99%  100% +  LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date)  0 - 30% 30 - 35% 35 - 40% 40 - 445% 45 - 50% 50 - 55% 55 - 60% 60 - 65% 65 - 70% 70 - 75% 73 - 80% 80 - 855% 85 - 90% 90 - 995% 95 - 100% 100% +  Age Band Breakdown (based on youngest policyholder @ calculation date) 100der 70 70 - 74 77 - 79 80 - 84 85 - 89 90 - 94 90 - 99 - 99 - 99 100  LTV Levels Breakdown (Halifax HPI Adjusted) vs Age Band Breakdown @ calculation date) 100 - 29 - 99 - 99 100 -	90-94 95-99 100 2,614,957 499,086 1,561,415 132,248 2,523,1087 497,983 2,527,119 181,076	2,470,849 0,095,808 5,1512,872 1,913,951 1,152,872 1,913,951 1,152,872 1,913,951 1,152,872 1,913,951 1,152,872 1,913,951 1,152,872 1,913,951 1,152,872 1,152
95 - 99 99%  LTV Levels Breakdown (based on Hallfax HPI adjusted valuation @ calculation date)  0 - 30% 30 - 35% 35 - 40% 40 - 45% 45 - 50% 50 - 55% 55 - 60% 60 - 65% 65 - 70% 70 - 75% 73 - 80% 90 - 95% 95 - 900 90 - 95% 95 - 100% 100% +  Age Band Breakdown (based on youngest policyholder @ calculation date)  LTV Levels Breakdown (Hallfax HPI Adjusted) va Age Band 85 - 80 90 - 94 95 - 90 90 - 95	90-94 95-99 100 2,814,957 499,086 1,561,415 132,249 2,523,149 181,076 2,563,869 578,220	2,470,849 ,095,808 5,152,872 ,943,951 ),947,421 ),368,808 1,368,309 1,063,117 1,368,808 1,063,117 1,368,808 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,659,229 1,
95 - 99.99%  100% +  LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date)  0 - 30% 30 - 35% 35 - 40% 40 - 45% 45 - 50% 50 - 55% 55 - 60% 60 - 65% 65 - 70% 70 - 75% 73 - 80% 80 - 855% 85 - 90% 90 - 95% 95 - 100% 100% +  Age Band Breakdown (based on youngest policyholder @ calculation date) 100% -  TV Levels Breakdown (Halifax HPI Adjusted) vs Age Band 88 - 90% 90 - 999 100 -  100 - 29 - 999 100 - 100	90-94 95-99 100 2,014,957 499,006 1,1561,415 132,248 2,527,119 181,076 2,527,119 181,076 2,628,669 578,220 2,150,295 141,999	2,470,849 ,095,808 5,152,872 ,943,951 ),947,421 ),368,808 1,368,309 1,063,117 1,368,808 1,063,117 1,368,808 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,659,229 1,
95 - 99.99%  100% +  LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date)  0 - 30% 30 - 35% 35 - 40% 40 - 43% 45 - 50% 50 - 55% 55 - 60% 60 - 65% 65 - 70% 70 - 75% 73 - 80% 80 - 85% 85 - 90% 90 - 95%	90-94 95-99 100 2,814,957 499,086 1,561,415 132,249 2,523,149 181,076 2,563,869 578,220	2,470,849 ,095,808 5,152,872 ,943,951 ),947,421 ),368,808 1,368,309 1,063,117 1,368,808 1,063,117 1,368,808 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,659,229 1,
95 - 99 99%  LTV Levels Breakdown (based on Hallfax HPI adjusted valuation @ calculation date)  0 - 30% 30 - 35% 35 - 40% 40 - 45% 45 - 50% 50 - 55% 55 - 60% 60 - 65% 570% 70 - 75% 70	90-94 95-93 100 2,814,957 499,006 1,561,415 132,246 2,501,867 497,593 2,527,119 181,076 2,528,136,1415 132,246 2,538,66 257,136 141,999 3,554,625 73,024 5,061,460 667,733 4,755,504 604,860 604,860	2,470,849 ,095,808 5,152,872 ,943,951 ),947,421 ),368,808 1,368,309 1,063,117 1,368,808 1,063,117 1,368,808 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,653,117 1,569,229 1,659,229 1,
95 - 99.99%  100% +  LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date)  0 - 30% 30 - 35% 35 - 40% 40 - 45% 45 - 50% 50 - 55% 55 - 60% 60 - 65% 65 - 70% 70 - 77% 70 - 78%	90-94 95-99 100 2,814,957 499,066 1,1561,415 132,249 2,150,1867 497,693 2,150,295 141,999 2,150,295 141,999 3,554,625 73,024 5,031,460 667,733 4,759,504 804,880 1,315,312 840,252	(2,470,849), 0095, 908 (3,152,872), 0913, 951 (3,103,951) (3,103,951) (3,103,951) (3,103,951) (3,103,951) (4,103,9
95 - 99 99%  LTV Levels Breakdown (based on Hallfax HPI adjusted valuation @ calculation date)  0 - 30% 30 - 35% 35 - 40% 40 - 45% 45 - 50% 50 - 55% 55 - 60% 60 - 65% 570% 70 - 75% 70	90-94 95-99 100 667,733 4,759,504 607,733 44,557 90,488 10,759,245 11,1076 2,553,669 12,614,614 13,1076 2,553,669 12,614,614 13,1076 2,553,669 12,614,614 13,1076 2,553,669 12,614,614 13,1076 12,614,614 13,1076 12,614,614 13,1076 12,614,614 14,759,514 18,1076 12,614,614 14,759,514 18,1076 12,614,614 14,759,514 18,1076 12,614,614 14,759,514 18,1076 12,614,614 18,1076 12,614,614 18,1076 12,614 18	2,470,849 (0,965,808 5,152,872 (0,947,421 1,943,953 1,947,421 1,948,953
95 - 99 99%  LTV Levels Breakdown (based on Hallfax HPI adjusted valuation @ calculation date)  0 - 30% 30 - 35% 35 - 40% 40 - 45% 45 - 50% 50 - 55% 55 - 60% 60 - 65% 570% 70 - 75% 70	90-94 95-99 100 2,014,957 499,066 1,105,759 415,107 667,733 425,066 67,735 425,066 67,735 425,066 67,735 425,066 67,735 425,07	(2,470,849), 0095, 908 (3,152,872), 0913, 951 (3,103,951) (3,103,951) (3,103,951) (3,103,951) (3,103,951) (4,103,9
95 - 99.99%  10% +  LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date)  0 - 30% 30 - 35% 35 - 40% 40 - 45% 45 - 50% 50 - 55% 55 - 60% 60 - 65% 65 - 70% 70 - 73% 77 - 73% 78 - 80% 80 - 835 - 80% 80 - 835 - 80% 80 - 8399% 1, 70 6, 25	90-94 95-99 100 2,814,957 493,006 1,1561,415 132,249 2,151,957 493,006 1,1561,415 132,249 2,151,957 493,006 2,151,957 493,006 1,1561,415 11,161,076 2,153,869 578,220 2,152,191 181,076 2,153,869 578,220 2,152,291 181,076 2,153,869 67,733 4,759,504 604,880 1,315,312 445,579 528,566 1,105,769 528,566	2,470,849 (0,965,808 5,152,872 (0,947,421 1,943,953 1,947,421 1,948,953
95 - 99 99%  107   Vervels Breakdown (based on Halifax HPI adjusted valuation @ calculation date)  0 - 30%   30 - 35%   35 - 40%   40 - 45%   45 - 50%   50 - 55%   55 - 55 - 95%   30 - 36%   30 - 36%   40 - 45%   45 - 49 99%   1,706,295   410,376,296   410,376   42,1856   43,467,741   41,186,467   41,18	90-94 95-99 100 2,014,957 499,066 1,105,759 415,107 667,733 425,066 67,735 425,066 67,735 425,066 67,735 425,066 67,735 425,07	2,470,849 (0,965,808 5,152,872 (0,947,421 1,943,953 1,947,421 1,948,953

# 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

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 payament amounts this quarter
Shortfall
Last quarter closing accrued but unpaid interest (LIBOR + 0.35%)
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

#### 09-Apr-18

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

A	В	c
Aa2	Aa3	A3
BBB+	BBB+	вв
AA	A	вв

£	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

LIBOR + 0.23%	LIBOR + 0.35%	LIBOR + 0.90%
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	
Business Day (or preceding	Business Day (or preceding		Business Day (or preceding	
business day if such next business	business day if such next bu	iness	business day if such next business	5
day would fall in the succeeding	day would fall in the succeed	ding	day would fall in the succeeding	
calendar month)	calendar month)		calendar month)	
1	5-Jul-18	16-Jul-18		16-Jul-18
	.00000	1.00000		1.00000

£	583,746	£	92,409	£	-
£	4,088,888	£	2,080,541	£	3,115,542
£		£		£	80,620
£	178,644	£	37,110	£	51,041
£	9,896	£	6,267	£	17,835
£	4,277,428	£	2,123,918	£	3,265,038

233,000,000
4,300,000
148,712,770
2,800,000
-
1,500,000
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150 212 770

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31,759,610
-
177,890
31,937,500

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