ERF5 Trustee (No.5) Limited					
Quarterly Report as at Calculation Date	07-Jan-19				
MT Deficiency Ledger					
Opening Balance	- 748,086				
Losses this Quarter Closing Balance	- 180,619 - 928,705				
Voluntary Prepayment Rate					
Value of the ratio expressed as a percentage calculated by dividing: (i) the initial principal amount of those loans prepaid during the relevant 12 month period by	2.66%				
(ii) the aggregate amount of initial principle amounts of all loans at the beginning of the relevant 12 month peri					
Substitution Voluntary Prepayment Rate					
Aggregate outstanding balance (as at the closing date or loan entry date) of all loans prepaid to substitution dat Aggregate outstanding balance (as at the closing date or loan entry date) of all loans.	e/ -				
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	443,924,203 283,395,042		13,555,061 5,560,273		
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 :	2,577,297		175,810,113	96,666	5,474,658
Principle Amount Outstanding of Loans/Additional Loans redeemed by cause :					
Death Borrower enters Long Term Care	1,340,873 422,228		70,892,219 19,855,887	51,100 12,702	2,038,088 599,489
Voluntary Repayment Move to Lower Value Property	795,621 18,575		81,031,747 3,943,229	32,863 0	2,593,573 243,509
Substitutions	0		87,032	0	0
Number of Loans/Additional Loans redeemed by cause:	72		4,322	13	361
Number of Loans/Additional Loans redeemed by cause:					
Death Borrower enters Long Term Care	39 11		1,735 453	8 2	167 37
Voluntary Repayment Move to Lower Value Property	22 2		2,132 321	3 0	157 38
Substitutions	0		2	0	0
Redemption Monies Received:	6,952,293		320,342,489	150,293	7,651,270
Equivalent Value Test this quarter: S&P model this quarter:	N/A 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 Outstanding Balance of Loans/Additional Loans	0.03% Loans		Additional Loans		
Number of Loans/Additional Loans	4,361		532		
Further Advances in preceding quarter Number of Further Advances in preceding quarter	-		235,966 17		
Outstanding Gross Balance	444,930,030		13,871,600		
Outstanding Accrued Interest			5 737 511		
Outstanding Accrued Interest Product Breakdown by Loan/Additional Loan Outstanding	286,978,166 At Closing		5,737,511 At Calculation Date	At Closing	At Calculation Date
Outstanding Accrued interest Product Breakdown by Loan/Additional Loan Outstanding	286,978,166 At Closing Loans		5,737,511 At Calculation Date Loans	At Closing Additional Loans	At Calculation Date Additional Loans
	At Closing		At Calculation Date		
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan %	At Closing Loans		At Calculation Date Loans 84.4%	Additional Loans	Additional Loans
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		At Calculation Date Loans 84.4% 15.6% Additional Loans	Additional Loans	Additional Loans 88.7%
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	At Closing Loans 87.2% 12.8% 12.8% Loans		At Calculation Date Loans 84.4%, 15.6% Additional Loans 78 81	Additional Loans	Additional Loans 88.7%
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% 12.8% Loans 71 82		At Calculation Date Loans 84.4% 15.6% Additional Loans 78 81 Additional Loans	Additional Loans	Additional Loans 88.7%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan 9. 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% 12.8% 10.00 25.00 2		At Calculation Date Loans 84.4%, 15.6% Additional Loans 78 81 Additional Loans 83 83 83	Additional Loans	Additional Loans 88.7%
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 Joint Borrowers by age of younger	At Closing Loans 87.2% 12.8% 12.8% Loans 71 82 Loans 84 84		At Calculation Date Loans 84.4% 15.6% Additional Loans 78 81 Additional Loans 83	Additional Loans	Additional Loans 88.7%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan 9. 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% 12.8% 12.8% Loans 82 4 81 1	ERFS	At Calculation Date Loans 84.4%, 15.6% Additional Loans 78 81 Additional Loans 83 83 80	Additional Loans	Additional Loans 88.7%
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 Joint Borrowers by age of younger Properties Sold/Repayments (Case By Case): Time to Sale (days where available - time from death/assessment to repayment)	At Closing Loans 87.2% 12.8% 12.8% 10.00 1		At Calculation Date Loans 84.4% 15.6% Additional Loans 78 81 Additional Loans 83 83 83 80	Additional Loans	Additional Loans 88.7%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan 9% Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Formal 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	At Closing Loans 87.2% 12.8% 12.8% 10.000 88.2% 10.000 88.4 84.81 10.000 88.4 84.81 10.000 88.4 84.81 10.000 88.4 84.8 10.000 88.4 84.0 84.0 84.0 84.0 84.0 84.0	ERFS	At Calculation Date Loans 84.4%, 15.6% Additional Loans 78 81 Additional Loans 83 83 80	Additional Loans	Additional Loans
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan 9. Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Formal 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 + Halifax Hpi) Sale Price (where available)	At Closing Loans 87.2% 12.8% 12.8% 12.8% 12.8% 10.00 23.8.27 149,354 19.354	ERFS	At Calculation Date Loans 84.4%, 15.6% Additional Loans 78 81 Additional Loans 83 83 80	Additional Loans	Additional Loans
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan 9. Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Age of Borrowers Single Female Single Female Single Maile 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 Descent to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpl) Sale Price (where available) Gross Mortage Outstandings Shortfall Loan Outstandings as 3 % of Sale Price	At Closing Loans 87.2% 12.8% 12.8% 12.8% 10.00ns 88.4 84.8 81.10.000 238.927 149.354 182.181 33.32.37 122% 122% 122% 122% 122% 122% 122% 122	ERF5 Original Loan 149,354	At Calculation Date Loans 84.4%, 15.6% Additional Loans 78 81 Additional Loans 83 83 80	Additional Loans	Additional Loans 88.7%
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 Age of Borrowers Single Female Single Female Single Female Songle 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 + Halifax Hpl) Sale Price (where available) Sorros Mortage Outstandings Shortfall Loan Outstandings as 3 % of Sale Price Chain Submitted to No Negative Equity Claim Pald	At Closing Loans 87.2% 12.8% 12.8% 12.8% 10.00ns 88.4 8.6 8.1 170.000 238.927 149.354 182.181 33.28.7 12.2% N/A N/A	ERF5 Original Loan 149,354 183,181	At Calculation Date Loans 84.4%, 15.6% Additional Loans 78 81 Additional Loans 83 83 80	Additional Loans	Additional Loans
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 Formal 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 Indexed Valuation (Initial Valuation Sale Price (Where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Chism Submitted to No Negative Equity	At Closing Loans 87.2% 12.8% 1	ERFS Original Loan 149,354 182,181 32,827	At Calculation Date Loans 84.4% 15.6% Additional Loans 78 81 Additional Loans 83 80 Aviva UKER Additional Loan	Additional Loans	Additional Loans 88.7%
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 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 Possion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpl) Sale Price (where available) Sono Fixel (Sale Sale Price) Claim Submitted to No Negative Equity Claim Paid Claim O/S	At Closing Loans 87.2% 12.8% 12.8% 12.8% 10.00 12.8% 1	ERF5 Original Loan 149,354 183,181	At Calculation Date Loans 84.4%, 15.6% Additional Loans 78 81 Additional Loans 83 83 80	Additional Loans	Additional Loans 88.7%
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 Formal Single Formal Joint Borrowers by age of younger Properties Sold/Repayments (Case By Case): Time to Sale (days where available - time from death/assessment to repayment) Intital Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Soros Mortaged Custandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid Claim O/S	At Closing Loans 87.2% 12.8% Loans 71. 82. Loans 84. 84. 84. 170.000 238.927 149.354 182.181 32.827 122% N/A N/A N/A Case 2 Case 1 Case 2 Case 3 Case 3 Case 3 Case 4 Cas	ERF5 Original Loan 149,354 182,181 32,827	At Calculation Date Loans 84.4% 15.6% Additional Loans 78 81 Additional Loans 83 83 83 80 Additional Loans Additional Loans Aviva UKER Additional Loan	Additional Loans	Additional Loans 88.7%
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 Formal Single Formal Joint Borrowers by age of younger Properties Sold/Repayments (Case By Case): Time to Sale (days where available - time from death/assessment to repayment) Intial Valuation Intial Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Sort of Cross Mortaged Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid Claim Of Claim Paid Claim Of Sale (days) Intial Valuation (Initial Valuation + Halifax Hpi)	At Closing Loans 87.2% 12.8% Loans 71. 82. Loans 84. 84. 84. 81. Case 1 Totals 17. 18. 17. 18. 17. 18. 17. 18. 17. 18. 17. 18. 18. 17. 18. 18. 17. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18	ERF5 Original Loan 149,354 182,181 52,827 ERF5 Original Loan	At Calculation Date Loans 84.4% 15.6% Additional Loans 78 81 Additional Loans 83 83 83 80 Additional Loans Additional Loans Aviva UKER Additional Loan	Additional Loans	Additional Loans 88.7%
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 Formal Single Formal Joint Borrowers by age of younger Properties Sold/Repayments (Case By Case): Time to Sale (days where available - time from death/assessment to repayment) Intel Valuation Indicated Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortaged Custandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid Claim Of Sale (days) Time to Sale (days) where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortaged Custandings Initial Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortaged Outstandings	At Closing Loans 87.2% 12.8% Loans 71. 82. Loans 84. 84. 84. 170.000 238.927 149.354 182.181 32.827 122% ANA NA NA NA Case 2 Case 1 1 110.000 1151 149.950 209.613 86.609 176.653	ERF5 Original Loan 149.354 182,181 32,827 ERF5 Original Loan 86,609 176,653	At Calculation Date Loans 84.4% 15.6% Additional Loans 78 81 Additional Loans 83 83 83 80 Additional Loans Additional Loans Aviva UKER Additional Loan	Additional Loans	Additional Loans 88.7%
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 Formal 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 + Halifax Hpi) Sale Price (where available) Gross Martage Outstandings Document of the Case By Case By Case Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Pad Claim O/5 Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available)	At Closing Loans 87.2% 12.8% Loans 71 82 Loans 84 84 84 81 Case 1 Total 170,000 228,927 19,954 182,181 32,827 122% ANA NA NA NA Case 2 Total 210 119,950 209,613 86,609 176,653 30,044 204%	ERF5 Original Loan 149,354 182,181 32,827 Criginal Loan 86,609	At Calculation Date Loans 84.4% 15.6% Additional Loans 78 81 Additional Loans 83 83 83 80 Additional Loans Additional Loans Aviva UKER Additional Loan	Additional Loans	Additional Loans 88.7%
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 Formal Single Formal 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 (Intial Valuation + Halifax Hpi) Sale (Marker available) Joint Borrowers Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Padd Claim Of Claim (Claim Valuation + Halifax Hpi) Sale Price (where available) Intial Valuation Indexed Valuation (Intial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstanding as a % of Sale Price Claim Submitted to No Negative Equity Claim Padd Loan Outstandings as A sof Sale Price Claim Submitted to No Negative Equity Claim Padd Loan Outstandings as 3 % of Sale Price Claim Submitted to No Negative Equity Claim Padd Loan Outstandings as 3 % of Sale Price Claim Submitted to No Negative Equity Claim Padd	At Closing Loans 87.2% 12.8% Loans 71 82 Loans 84 84 84 81 Case 1 Total 170,000 228,927 129,954 182,181 32,827 122% ANA N/A Case 2 Total 119,950 209,613 86,609 176,653 30,044 80,4% N/A	ERF5 Original Loan 149.354 182,181 32,827 ERF5 Original Loan 86,609 176,653	At Calculation Date Loans 84.4% 15.6% Additional Loans 78 81 Additional Loans 83 83 83 80 Additional Loans Additional Loans Aviva UKER Additional Loan	Additional Loans	Additional Loans 88.7%
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) Intalia Valuation Indexed Valuation (Intial Valuation + Halifax Hpl) Sale Price (where available) Gross Mortaged Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Pad Claim O/S Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intial Valuation Indexed Valuation (Intial Valuation + Halifax Hpl) Sale Price (where available) Gross Mortagea Outstandings Sale Price (where available) Gross Mortagea Coutstandings Sale Price (where available) Gross Mortagea Coutstandings Sortfall Loan Outstandings as a % of Sale Price Claim Somethies to No Negative Equity Claim Submitted to No Negative Equity Claim Submitted to No Negative Equity	At Closing Loans 87.2% 12.8% Loans Case 1 Case 1 Case 1 Case 2 Case 2 Case 3 Case 3 Case 3 Case 3 Case 3 Case 4 Case 4 Case 4 Case 5 Case 5 Case 5 Case 5 Case 6	ERF5 Original Loan 149.354 182,181 32,827 ERF5 Original Loan 86,609 176,653	At Calculation Date Loans 84.4% 15.6% Additional Loans 78 81 Additional Loans 83 83 83 80 Additional Loans Additional Loans Aviva UKER Additional Loan	Additional Loans	Additional Loans 88.7%
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) Intalia Valuation Intelia V	At Closing Loans 87 2% 12.8% Loans Coase 1 Total 718, 84 84 84 81 Case 1 Total 718, 86 170,000 28,30,27 182,181 32,287 122% NA NA NA NA NA Case 3 Total 20,604 20,613 386,600 39,044 20,644 NA NA Case 3 Total Case 3	ERF5 Original Loan 149,354 182,181 32,827 ERF5 Original Loan 86,609 176,653 90,044	At Calculation Date Loans 84.4% 15.6% Additional Loans 78 81 Additional Loans 83 83 83 80 Aviva UKER Additional Loan Aviva UKER Additional Loan	Additional Loans	Additional Loans 88.7%
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) Intala Valuation Indexed Valuation (Initial Valuation + Halifax Hpl) Sale Price (where available) Gross Mortaged Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Pald Claim O/S Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpl) Sale Sale (Initial Valuation Halifax Hpl) Sale (Initial Valuation (Initial Valuation Halifax Hpl) Time from Possesion to Sale (Initial Valuation Initial Valuation	At Closing Loans 87.2% 12.8% Loans 71 82 Loans 84 84 84 81 70.000 238.927 149.354 182,181 32.827 122% N/A N/A N/A Case 2 Total 210 1559 209.93 36.640 176.653 30.044 20% N/A N/A N/A N/A N/A N/A Case 3 Total 76.640 77.650 77.6	ERF5 Original Loan 149,354 182,181 32,827 ERF5 Original Loan 86,609 176,653 90,044	At Calculation Date Loans 84.4% 15.6% Additional Loans 78 81 Additional Loans 83 83 83 84 Additional Loans Aviva UKER Additional Loan Aviva UKER Additional Loan Aviva UKER Additional Loan	Additional Loans	Additional Loans 88.7%
Fixed Rate Loan % Index Linked Loan 9 (See Price Claim Pala Claim O/S Weighted Average Age of Borrowers: @ Closing Date Weighted Average Age of Borrowers: @ Calculation Date for this Quarterly Report Age of Borrowers Age of Borrowers Single Fomale 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) Intalla Valuation Indexed Valuation (Initial Valuation + Halifax Hpl) Sale Price (where available) Gross Mortaged Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Pald Claim O/S Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpl) Sale Price (where available) Gross Mortagea Cutstandings Shortfall Loan Outstandings as a % of Sale Price Claim Pald Claim O/S Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpl) Sale Price (where available) Gross Mortagea Cutstandings Shortfall Loan Outstandings as a % of Sale Price Claim Pald Claim O/S	At Closing Loans 87.2% 12.8% Loans 71 82 Loans 84 84 84 85 17 1000 238.927 149.354 182,181 33.2827 122% N/A N/A N/A N/A 151 151 149.550 209.613 85,000 176.553 90,044 12.0	ERFS Original Loan 149,354 182,181 32,827 ERFS Original Loan 86,609 176,653 90,044 ERFS Original Loan	At Calculation Date Loans 84.4% 15.6% Additional Loans 78 81 Additional Loans 83 83 83 84 Additional Loans Aviva UKER Additional Loan Aviva UKER Additional Loan Aviva UKER Additional Loan	Additional Loans	Additional Loans 88.7%
Fixed Rate Loan % Index Linked Loan 9 (See Price Claim 2) (See	At Closing Loans 87.2% 12.8% Loans 71 82 Loans 84 84 84 170,000 238,927 149,354 182,181 32,827 122% N/A N/A N/A Case 2 Total 210 151 149,550 209,613 86,000 176,553 30,044 204,044 176,553 30,044 204,044 176,553 30,044 204,044 176,553 30,044 204,044 176,553 30,044 204,044 179 90,000 128,584 576,645 89,042 31,397	ERF5 Original Loan 149,354 182,181 32,827 ERF5 Original Loan 86,609 176,653 90,044 ERF5 Original Loan	At Calculation Date Loans 84.4% 15.6% Additional Loans 78 81 Additional Loans 83 83 83 84 Additional Loans Aviva UKER Additional Loan Aviva UKER Additional Loan Aviva UKER Additional Loan	Additional Loans	Additional Loans 88.7%
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 Fomale Single Fomale 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) Intalla Valuation Indexed Valuation (Initial Valuation + Halifax Hpl) Sale Price (where available) Gross Mortaged Outstandings as 7 of Sale Price Claim Submitted to No Negative Equity Claim Pald Claim O/S Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpl) Sale Price (where available) Gross Mortages Cutstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Pald Claim O/S Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpl) Sale Price (where available) Gross Mortages Cutstandings Shortfall Loan Outstandings as a % of Sale Price Claim Somitted to No Negative Equity Claim God Claim Cold Claim Cold Claim Sale Price (Chim Submitted to No Negative Equity Claim Sale Price (Chim Submitted to No Negative Equity	At Closing Loans 87.2% 12.8% Loans 71 82 Loans 84 84 84 170,000 238,927 149,354 182,181 32,827 122% N/A N/A N/A Case 2 Total 210 151 149,550 209,613 86,000 176,553 30,044 176,553 30,044 176,553 30,044 176,553 30,044 176,553 30,044 176,553 30,044 177 90,000 128,584 57,645 80,042 31,397 154% 81,347 90,000 128,584 57,645 80,042 31,397	ERF5 Original Loan 149,354 182,181 32,827 ERF5 Original Loan 86,609 176,653 90,044 ERF5 Original Loan	At Calculation Date Loans 84.4% 15.6% Additional Loans 78 81 Additional Loans 83 83 83 84 Additional Loans Aviva UKER Additional Loan Aviva UKER Additional Loan Aviva UKER Additional Loan	Additional Loans	Additional Loans 88.7%
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/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 + Halifax Hpi) Sale Price (where available) Gross Mortaged Outstandings Shortfall Claim Pad Claim O/S Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Padi Claim Pad Claim O/S	At Closing Loans 87.2% 12.8% Loans T1 84 84 84 84 81 Case 1 Total 718 84 170.000 238,927 149,354 182,187 193,544 194,544 194,544 194,544 195,544 1	ERF5 Original Loan 149,354 182,181 32,827 ERF5 Original Loan 86,609 176,653 90,044 ERF5 Original Loan	At Calculation Date Loans 84.4% 15.6% Additional Loans 78 81 Additional Loans 83 83 83 84 Additional Loans Aviva UKER Additional Loan Aviva UKER Additional Loan Aviva UKER Additional Loan	Additional Loans	Additional Loans 88.7%
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) Intial valuation Intedexed Valuation (Intial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortaged Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Bul Claim (Charlom Company) Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intial Valuation Indexed Valuation (Intial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Sometted to No Negative Equity Claim Pad Claim Option Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available) Gross Mortage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Pad Claim Option Claim Option Claim Claim Option Claim Submitted to No Negative Equity Claim Pad	At Closing Loans 87.2% 12.8% Loans 71 82 Loans 84 84 85 170.000 238.927 149.354 182.181 33.2827 122% N/A N/A N/A Case 1 2100 151 149.950 209.613 86,609 176.653 90.044 N/A N/A Case 3 100.000 128.584 57.645 89.042 31.397 1.484 N/A N/A Case 3 100.000 128.584 57.645 89.042 31.397 1.54% N/A N/A N/A N/A Case 3 100.000 128.584 57.645 89.042 31.397 154% N/A	ERF5 Original Loan 149,354 182,181 32,827 ERF5 Original Loan 86,609 176,653 90,044 ERF5 Original Loan 57,645 89,042 31,397	At Calculation Date Loans 84.4% 15.6% Additional Loans 78 81 Additional Loans 83 83 80 Aviva UKER Additional Loan Aviva UKER Additional Loan Aviva UKER Additional Loan	Additional Loans	Additional Loans 88.7%
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan S Weighted Average Age of Borrowers @ Calculation 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) Intalia Valuation Intelia Valuation Inte	At Closing Loans 87.2% 12.8% Loans Loans Case 1 Total 718 84 170.000 238.927 149.354 182.181 32.827 149.354 182.181 32.827 149.354 182.181 32.827 149.354 182.181 32.827 149.354 182.181 32.827 149.354 182.181 32.827 149.354 182.181 32.827 149.354 182.181 32.827 149.354 182.181 32.827 149.354 182.181 32.827 149.354 182.181 1	ERF5 Original Loan 149,354 182,181 32,827 ERF5 Original Loan 86,609 176,653 90,044 ERF5 Original Loan 57,645 83,042 31,397	At Calculation Date Loans 84.4% 15.6% Additional Loans 78 81 Additional Loans 83 83 80 Aviva UKER Additional Loan Aviva UKER Additional Loan Aviva UKER Additional Loan	Additional Loans	Additional Loans 88.7%
Product Breakdown by Loan/Additional Loan Outstanding Fised Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Calculation 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) Intalia Valuation Inteliad Val	At Closing Loans 87 2% 12.8% Loans Case 1 Total 718 84 84 84 81 Case 1 Total 718 80 120,000 128,30,37 121,31 13,21 122% NA NA NA NA Case 2 Total 151 149,950 20,613 86,600 176,553 90,644 170,000 128,848 57,645 89,042 31,397 90,000 128,848 57,645 89,044 170 184 184 184 184 184 185 185 185 185 185 185 185 185 185 185	ERF5 Original Loan 149,354 182,181 32,827 ERF5 Original Loan 86,609 176,653 90,044 ERF5 Original Loan 57,645 89,042 31,397	At Calculation Date Loans 84.4% 15.6% Additional Loans 78 81 Additional Loans 83 83 80 Aviva UKER Additional Loan Aviva UKER Additional Loan Aviva UKER Additional Loan	Additional Loans	Additional Loans 88.7%
Product Breakdown by Loan/Additional Loan Outstanding Fised Rate Loan % Index Linked Loan 6% Weighted Average Age of Borrowers @ Calculation 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) Intatal Valuation Indexed Valuation (Intital Valuation + Halifax Hpi) Sale Price (where available) Gross Mortage Outstandings Date Outstandings as a % of Sale Price Claim Johnsted to No Negative Equity Claim Paid Claim O/S Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intital Valuation Indexed Valuation (Intital Valuation + Halifax Hpi) Sale Price (where available) Gross Mortage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Solmited to No Negative Equity Claim O/S Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intital Valuation Indexed Valuation (Intial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Solmited to No Negative Equity Claim O/S Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intital Valuation Indexed Valuation (Intial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim O/S	At Closing Loans 87.2% 12.8% Loans T1 84 84 84 84 81 Case 1 Total 718 84 170.000 238,927 149,354 149,354 149,350 20,313 151,11 151,11 151,14 178,950 20,9613 86,609 176,553 30,044 80,44	ERF5 Original Loan 149.354 182.181 32,827 ERF5 Original Loan 86,609 176,653 90,044 ERF5 Original Loan 57,645 88,042 31,397	At Calculation Date Loans 84.4% 15.6% Additional Loans 78 81 Additional Loans 83 83 80 Aviva UKER Additional Loan Aviva UKER Additional Loan Aviva UKER Additional Loan	Additional Loans	Additional Loans 88.7%
Product Breakdown by Loan/Additional Loan Outstanding Fised Rate Loan % Index Linked Loan fix Index Linked Loan fix Weighted Average Age of Borrowers @ Calculation 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) Intatal Valuation Indexed Valuation (Intital Valuation + Halifax Hpi) Sale Price (where available) Gross Mortage Outstandings Day Day Loan Quistandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid Claim O/S Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intital Valuation Indexed Valuation (Intital Valuation + Halifax Hpi) Sale Price (where available) Gross Mortage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid Claim O/S Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intital Valuation Indexed Valuation (Intial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim O/S Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intital Valuation Indexed Valuation (Intital Valuation + Halifax Hpi) Sale Price (where available) Gross Mortage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim O/S Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intital Valuation Indexed Valuation (Intital Valuation + Halifax Hpi) Sale Price (where available) Gross Mortage Outstandings Shortfall Loan Outstandings Sale Price Line Submitted To No Negative	At Closing Loans 87.2% 12.8% Loans Case 1 Ref	ERF5 Original Loan 149,354 182,181 32,827 ERF5 Original Loan 86,609 176,653 90,044 ERF5 Original Loan 57,645 85,042 31,397	At Calculation Date Loans 84.4% 15.6% Additional Loans 78 81 Additional Loans 83 83 80 Aviva UKER Additional Loan Aviva UKER Additional Loan Aviva UKER Additional Loan	Additional Loans	Additional Loans 88.7%
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 Indexed Valuation (Initial Valuation + Halifax 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 Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax 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 Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax 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 Claim Color to Negative Equity Claim Pad Claim Of Claim Color to Negative Equity Claim Pad Claim Of Claim Color to Negative Equity Claim Pad Claim Of Claim Color to Negative Equity Claim Pad Claim Of Claim Color to Negative Equity Claim Pad Claim Of Claim Color to Negative Equity Claim Pad Claim Of Claim Color to Negative Equity Claim Pad Claim Of Claim Color to Negative Equity Claim Pad Claim Of Claim Color to Negative Equity Claim Pad Claim Of Claim Color to Negative Equity Claim Pad Claim Color to Negative Equity Claim Pad Claim Of Claim Color to Negative Equity Claim Pad Claim Of Claim Color to Negative Equity Claim Pad Claim Of Claim Color to Negative Eq	At Closing Loans 87.2% 12.8% Loans T1 84 84 84 81 Case 1 Total 718 84 170.000 288,927 2149,354 182,181 192,181 192,181 192,181 192,181 192,181 192,181 192,181 194,185 192,181 194,185 194,185 195,181 196,181 197,181 197,181 198,000 198,181 199,000 198,181 199,000 198,184 197,184 197,184 197,184 197,184 197,184 198,	ERF5 Original Loan 149,354 182,181 32,827 ERF5 Original Loan 86,609 176,653 90,044 ERF5 Original Loan 57,645 85,042 31,397 ERF5 Original Loan 68,540 95,236	At Calculation Date Loans 84.4% 15.6% Additional Loans 78 81 Additional Loans 83 83 80 Aviva UKER Additional Loan Aviva UKER Additional Loan Aviva UKER Additional Loan	Additional Loans	Additional Loans
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan 6% 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) Intatal Valuation Intelexed Valuation (Intial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortagee Outstandings Date Claim Submitted to No Negative Equity Claim Pad Claim O/S Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intial Valuation Intelexed Valuation (Intial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortagee Outstandings Sale Price (where available) Gross Mortagee Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Pad Claim O/S Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intial Valuation Indexed Valuation (Intial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortagee Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Pad Claim O/S Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intial Valuation Indexed Valuation (Intial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortagee Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Pad Claim O/S	At Closing Loans 87.2% 12.8% Loans Tolal 71 84 84 84 84 81 Case 1 Total 718 82 170.000 238.927 149.354 192.181 32.277 149.354 192.181 32.277 149.354 192.181 32.277 193.500 209.613 86,609 176,653 90,048 204% N/A N/A Case 2 Total 191 151 169,950 209.613 86,609 176,533 90,048 204% N/A N/A N/A Case 3 Total 176 179 90,0000 128,584 57,645 88,042 31,397 154% N/A N/A N/A Case 4 Total 266 110,000 128,584 57,645 88,042 31,397 154% N/A N/A N/A Case 4 Total 266 110,000 100,788 68,540 95,236 68,540 95,236 68,540 95,236 68,540 95,236 68,540 95,236 68,540 95,236 68,540 95,236 68,540 95,236 68,540 95,236 68,540 95,236 68,540 95,236 68,540	ERF5 Original Loan 149,354 182,181 32,827 ERF5 Original Loan 86,609 176,653 90,044 ERF5 Original Loan 57,645 85,042 31,397 ERF5 Original Loan 68,540 95,236	At Calculation Date Loans 84.4% 15.6% Additional Loans 78 81 Additional Loans 83 83 80 Aviva UKER Additional Loan Aviva UKER Additional Loan Aviva UKER Additional Loan	Additional Loans	Additional Loans

For all Mortgages repaid to the C	alculation Date (I	NNFG or renoss	ession)					
Weighted Average: Sale Price as % of Indexed Valuation								57.4%
Shortfall as % of Mortgage Outstar								20.8%
For all Mortgages repaid to the C Weighted Average:	alculation Date (a	all redemptions	other than volu	ntary)	-			
Time to sale (Days)								308
Properties in possession (Total to Repossessed this Quarter	Calculation date	e)						20 1
Properties sold (Total to Calculatio Number Carried Forward	n date)							16 4
					L			
Average Time from Possession to 9 Posession cases average Shortfall a								244.4 16.7%
Insurance								
Local Search and Defective Title Cl Claims Paid	aims Made (numb	oer)						0
Claims Outstanding Claims not settled in full by number								0
Claims not settled in full by amount Average time from claim to payme	t of shortfall							0 N/A
Contingent Building Insurance Clai		er)						0
Claims Paid Claims Outstanding	ins made (numbe	a)						0
Claims not settled in full by number								0
Claims not settled in full by amoun Average time from claim to payme								N/A
Average Loan Asset Outstanding							10	02,025
Weighted Average LTV Weighted Average Indexed LTV							1	67.9% 46.8%
Weighted Average Interest Rate					_			¥U.0/0
Fixed Rate Loans								7.35%
Index-Linked Loans							4.89	1% + LPI
LTV Levels Breakdown (based on	original valuatio	n using P&I at d	ate of report an	d excluding any a	additional borro	wings post closing	g)	
0 - 29.99% 30 - 34.99%								67,645 18,170
35 - 39.99% 40 - 44.99%							11,1	65,948 26,716
45 - 49.99%							40,4	04,076
50 - 54.99% 55 - 59.99%								18,681 08.388
60 - 64.99%								00,312
65 - 69.99%							45,9	57,010
70 - 74.99% 75 - 79.99%								29,313 63,446
80 - 84.99%							22,2	40,902
85 - 89.99%								83,609
90 - 94.99% 95 - 99.99%								06,168 78,394
100% +								61,251
LTV Levels Breakdown (based on	Halifax HPI adjus	ted valuation @	calculation date	<u>=</u>)				
0 - 30% 30 - 35%								21,345 46.476
35 - 40%							63,0	71,837
40 - 45%								17,226
45 - 50% 50 - 55%								01,389 66,734
55 - 60%								45,730
60 - 65% 65 - 70%								53,501 32.057
70 - 75%							10,4	53,264
75 - 80% 80 - 85%								48,525 91,621
85 - 90%								33,565
90 - 95%								18,503
95 - 100% 100% +								65,422 62,836
Age Band Breakdown (based on y Under 70	oungest policyh	older @ calculat	ion date)		_			31,486
70-74 75-79							32,9	63,878
80-84							155,6	42,746 24,060
85-89								91,356
90-94 95-99							5,3	33,327 33,579
100+	N Adlusa "	Bd		- 4-4-			1,3	09,598
	70-74	75-79	80-84	85-89	90-94	95-99	100+	
0 - 29.99% 30 - 34.99%	1,861,616 12,228,536	9,772,392	9,177,580 8,280,549	6,058,733 3,604,398	2,354,713 1,994,636	496,312 77,164	129,885	
35 - 39.99% 1,031,486	1,963,243	38,275,954	13,064,460	6,741,579	1,581,410	358,198	55,507	
40 - 44.99%	6,920,910	33,606,912	28,373,844	8,163,664	3,476,487	475,411	,	
45 - 49.99%	9,011,031	2,783,948	48,804,923	10,763,582	2,185,220	352,685		
50 - 54.99%	856,410	7,201,109 6,636,852	27,719,326 2,155,519	18,131,328	2,767,620	390,941		
55 - 59.99% 60 - 64.99%	122,134	6,636,852 1,406,519	2,155,519 8,301,934	23,295,165 11,403,823	1,853,466 5,264,329	282,593 76,895		
65 - 69.99%		1,406,519	7,217,687	1,472,496	5,781,155	113,377		
70 - 74.99%		180,410	2,423,032	2,764,722	3,540,523	1,134,780	409,796	
75 - 79.99%		-,	105,207	3,855,233	830,880	757,206	-,	
80 - 84.99%				2,098,395	813,404	279,822		
85 - 89.99%				538,237	1,441,608	102,147	251,573	
90 - 94.99%					652,340	266,163 169,885		
95 - 99,99% 100% +					195,537	169,885	462,836	
Annualised HPI Nationwide (Seaso	nally Adjusted) sir	nce closing					-102,000	2.41%

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 halance on Liquidity Reserve Account

Surplus after payment of all payments set out in paragraphs (a) to (x) 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-19

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
A	A	вв
AA	A	BB-

£	315,000,000	£	43,000,000	£	23,000,000
£	308,200,000	£	43,000,000	£	23,000,000
£	1,500,000	£	=	£	-
£	306.700.000	£	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 n	ext
Business Day (or preceding	Business Day (or preceding	Business Day (or preceding	
business day if such next business	business day if such next business	business day if such next busin	iess
day would fall in the succeeding	day would fall in the succeeding	day would fall in the succeeding	ng
calendar month)	calendar month)	calendar month)	
15	Apr-19	15-Apr-19	15-Apr-19

	0.97365		1.00000		1.00000
£	801,338	£	124,667	£	-
£	4,663,259	£	2,214,688	£	3,602,627
£		£	-	£	98,221
£	176,729	£	37,522	£	51,608
£	14,799	£	8,353	£	23,469
£	4.854.787	£	2.260.564	£	3,775,925

	233,000,000
	-
	145,487,297
	-
l	0.624409
	145.487.297

	-
	-

32,339,99	0
-	
206,64	0
32,546,63	0

