ERF5 Trustee (No.5) Limited

Quarterly Report as at Calculation Date	08-Jul-19				
MT Deficiency Ledger					
Opening Balance Losses this Quarter	928,725 32,841				
Closing Balance	- 961,566				
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	1.99%				
(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	443,407,908		13,687,695		
Outstanding Balance of Loans/Additional Loans at start of this quarter Accrued Interest at start of this quarter	443,407,908 288,561,089		13,687,695 5,696,885		
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:	3,455,595		182,370,752	196,896	5,933,550
Principle Amount Outstanding of Loans/Additional Loans redeemed by cause :					
Death	1,783,964		74,230,402	131,220	2,243,936
Borrower enters Long Term Care	1,011,952		21,550,792	22,631	752,220
Voluntary Repayment Move to Lower Value Property	650,384 9,296		82,540,662 3,961,865	40,000 3,045	2,684,588 252,807
Substitutions	9,290		87,032	0	0
Number of Loans/Additional Loans redeemed by cause:	77		4,484	19	394
				-	
Number of Loans/Additional Loans redeemed by cause:					
Death Borrower enters Long Term Care	44 17		1,821 489	15 3	189 42
Voluntary Repayment	16		2,172	1	163
Move to Lower Value Property Substitutions	2 0		324 2	2	41 0
			************		,
Redemption Monies Received:	10,099,542		339,283,597	298,954	8,465,792
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 Outstanding Balance of the Loans/Additional @ Closing Date	0.00% 125,054		0%		
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	4,199		516		
Further Advances in preceding quarter	4,133		42,169		
Number of Further Advances in preceding quarter Outstanding Gross Balance	441,355,731		9 13,663,584		
Outstanding Accrued Interest	289,964,507		5,827,501		
Product Breakdown by Loan/Additional Loan Outstanding	At Closing		At Calculation Date	At Closing	At Calculation Date
	Loans		Loans	Additional Loans	Additional Loans
Fixed Rate Loan %	87.2%		84.4%	90.2%	88.0%
Index Linked Loan %			04.470		12.0%
	12.8%		15.6%	9.8%	
			15.6%	9.8%	
Weighted Average Age of Borrowers @ Closing Date	12.8% Loans		15.6% Additional Loans	9.8%	
Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report	Loans		15.6% Additional Loans	9.8%	
	12.8% Loans		15.6% Additional Loans	9.8%	
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report	12.8% Loans 71 82		15.6% Additional Loans 78 82	9.8%	
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male	12.8% Loans 71 82 Loans 84 84 84		15.6% Additional Loans 78 82 Additional Loans 83 83	9.8%	
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Joint Borrowers by age of younger	12.8% Loans 71 82 Loans		15.6% Additional Loans 78 82 Additional Loans	9.8%	
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male	12.8% Loans 71 82 Loans 84 84 82	cocc	15.6% Additional Loans 78 82 Additional Loans 83 83 81	9.8%	
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):	12.8% Loans 71 82 Loans 84 84 84 82 Case 1 Total	ERF5 Original Loan	15.6% Additional Loans 78 82 Additional Loans 83 83 81 Aviva UKER	9.8%	
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Joint Borrowers by age of younger	12.8% Loans 71 82 Loans 84 84 82 Case 1		15.6% Additional Loans 78 82 Additional Loans 83 83 81 Aviva UKER	9.8%	
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) Time from Possesion to Sale (days) Initial Valuation	12.8% Loans 71 82 Loans 84 84 84 82		15.6% Additional Loans 78 82 Additional Loans 83 83 81 Aviva UKER	9.8%	
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) Time from Possesion to Sale (days) Initial Valuation Initial Valuation Indeed Valuation (Initial Valuation + Halifax Hpl) Sale Price (where available)	12.8% Loans 71 82 Loans 84 84 84 760 106 125,000 183,346 152,059	Original Loan 152,059	15.6% Additional Loans 78 82 Additional Loans 83 83 81 Aviva UKER	9.8%	
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 Possesson to Sale (days) Inttal Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortages Outstandings	Loans 71 82 Loans 84 84 84 75 10 106 125,000 183,346	Original Loan	15.6% Additional Loans 78 82 Additional Loans 83 83 81 Aviva UKER	9.8%	
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 Possesson to Sale (days) Intital Valuation Indexed Valuation (Initial Valuation + Halifax Hpl) Sale Price (where available) Gross Mortage Outstandings Shortfall Loan Outstandings as 3 % of Sale Price	Loans 71 82 Loans 84 84 84 17 10 106 106 125,000 183,346 152,059 94,120	Original Loan 152,059	15.6% Additional Loans 78 82 Additional Loans 83 83 81 Aviva UKER	9.8%	
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) Time from Possesion to Sale (days) Initial Valuation Indicated Valuation (Initial Valuation + Haliffax Hpl) Sale Price (where available) Gross Mortgage Outstandings Shortfall	12.8% Loans 71 82 Loans 84 84 84 86 152,000 183.346 152,059 94,120	Original Loan 152,059	15.6% Additional Loans 78 82 Additional Loans 83 83 81 Aviva UKER	9.8%	
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) Time from Possesion to Sale (days) Initial Valuation Initial Valuation Initial Valuation Initial Valuation Indewed Valuation (Initial Valuation + Haliffax Hpl) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Quistandings as a % of Sale Price Claim Submitted to No Negative Equity	Loans 71 82 Loans 84 94 94 17 10 10 10 10 125,000 183,346 152,059 94,120	Original Loan 152,059	15.6% Additional Loans 78 82 Additional Loans 83 83 81 Aviva UKER	9.8%	
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Jindie Manale Jindie 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 Propersion to Sale (days) Intitle Valuation Indiesed Valuation (Initial Valuation + Halifax Hpl) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid	Loans 71 82 Loans 84 84 84 85 10 10 10 10 10 12 12 12 12 12 12 12 12 12 12 12 12 12	Original Loan 152,059 94,120 ERFS	Additional Loans 78 82 Additional Loans 83 83 83 Additional Loans Aviva UKER Additional Loan	9.8%	
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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 deattl/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 Paid Claim O'S Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) 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 Paid 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 Mortgage Outstandings 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 Paid Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid	12.8%	Original Loan 152,059 94,120 ERF5 Original Loan 454,042 470,520 16,478 ERF5 Original Loan 35,258	Additional Loans 78 82 Additional Loans 83 83 83 81 Aviva UKER Additional Loan Aviva UKER Additional Loan	9.8%	
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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		62.4% 18.5%
For all Mortgages repaid to the Calculation Date (all redemptions other than voluntary)	·	
Weighted Average: Time to sale (Days)		306
Time to successful		500
Properties in possession (Total to Calculation date)		28
Repossessed this Quarter Properties sold (Total to Calculation date)		6 18
Number Carried Forward		10
Average Time from Possession to Sale Possession cases average Shortfall at Sale (%)		226.8 16.3%
Insurance		10.374
Local Search and Defective Title Claims Made (number) Claims Paid		0
Claims Outstanding 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		0
Claims Outstanding 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
Average Loan Asset Outstanding		105,110
Weighted Average LTV Weighted Average Indexed LTV		69.8% 45.8%
Weighted Average Interest Rate		
Fixed Rate Loans		7.35%
Index-Linked Loans		4.89% + LPI
LTV Levels Breakdown (based on original valuation using P&I at date of report and excluding any additional	al borrowings post closing)	
0 - 29.99%		4,921,908
30 - 34.99% 35 - 39.99%		6,380,146 10,269,681
40 - 44.99%		15,690,273 34,425,048
45 - 49.99% 50 - 54.99%		34,425,048
55 - 59.99%		48,178,318
60 - 64.99% 65 - 69.99%	5	57,047,998 50,848,820
70 - 74.99%	4	42,603,458
75 - 79.99%		32,424,808
80 - 84.99% 85 - 89.99%		22,729,172 18.960.027
90 - 94.99%		12,171,785
95 - 99.99% 100% +		8,721,852 39,147,096
LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date)		
0 - 30%	3	32.392.533
30 - 35%	4	46,359,921
35 - 40% 40 - 45%		59,591,177 77,777,521
45 - 50%		76,066,935
50 - 55% 55 - 60%		50,662,294 36,533,650
60 - 65%		19,385,620
65 - 70%		12,984,603
70 - 75% 75 - 80%		10,047,272 4,669,401
80 - 85%		2,815,821
85 - 90% 90 - 95%		1,505,224 362,223
95 - 100%		201,537
100%+		-
Age Band Breakdown (based on youngest policyholder @ calculation date) Under 70		207.092
70-74	2	23,987,025
75-79		13,172,413 53.658.008
80-84 85-89		06.182.264
90-94	3	37,267,892
95-99 100+		6,003,997 877,041
LTV Levels Breakdown (Halifax HPI Adjusted) vs Age Band Breakdown @ calculation date		
	10-94 95-99 100+	
0 - 29.99% 951,281 10,142,099 10,404,296 7,153,223	3,003,075 738,559	
30 - 34.99% 6,319,829 23,770,519 9,488,845 4,515,491 35 - 39.99% 207,092 2,621,628 42,421,675 14,489,053 7,434,166		4,457 7,561
40 - 44.99% 8,122,793 18,814,614 38,806,497 8,420,073	3,380,245 233,300	
45 - 49.99% 5,728,182 6,005,849 46,225,875 14,304,105	3,623,739 179,183	
50 - 54.99% 243,313 6,824,103 15,860,033 24,573,228 55 - 59.99% 4,730,634 5,167,481 23,223,194	2,626,856 534,762 3,040,332 372,009	
60 - 64.99% 275,920 7,227,113 5,200,772	6,300,041 381,774	
65 - 69.99% 4,702,292 2,358,336	4,803,516 833,841 286	6,619
70 - 74.99% 187,000 1,286,522 4,870,103 75 - 79.99% 3,476,202	2,437,326 1,128,378 137 504,332 688,868	7,943
75 - 79.99% 3,476,202 80 - 84.99% 653,371	1,915,878 246,571	
85 - 89.99%	1,244,763 260	0,461
90 - 94.99% 95 - 99.99%	187,335 174,888	
95 - 99.99% 100% +	201,537	

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 (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

08-Jul-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	ВВ

£ 315,000,000	£	43,000,000	£	23,000,000
£ 303,300,000	£	43,000,000	£	23,000,000
£ 4,800,000	£	=	£	-
£ 298,500,000	£	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 business	business day if such next business
day would fall in the succeeding	day would fall in the succeeding	day would fall in the succeeding
calendar month)	calendar month)	calendar month)
15-0	Oct-19 15-Oc	t-19 15-Oct-1
0.9	94762 1.00	0000 1.0000

£	794,647	£	125,525	£	-
£	5,047,378	£	2,307,225	£	3,957,606
£		£		£	98,680
£	173,920	£	37,522	£	51,608
£	16,118	£	8,748	£	25,860
£	5.237.416	£	2.353.495	£	4,133,754

	233,000,000
	-
	141,944,532
	-
	-
	-
	-
	0.609204
1	141,944,532

	-

32,763,410
-
210,000
32,973,410

