ERF5 Trustee (No.5) Limited

| ERF5 Trustee (No.5) Limited | | | | |
|--|---|---|--------------------------------|---|
| Quarterly Report as at Calculation Date | 07-Jul-20 | | | |
| MT Deficiency Ledger | | | | |
| | | | | |
| Opening Balance Losses this Quarter | - 1,485,068 0 | | | |
| Closing Balance | - 1,485,068 | | | |
| Voluntary Prepayment Rate | | | | |
| Value of the sealer conserved as a secondary selection of the dividing | 1.500 | | | |
| 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 | 1.56% | | | |
| (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 Accrued Interest at start of this quarter | 436,203,102 294,162,369 | 13,592,210 6,008,225 | | |
| | | | | |
| 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 : | 1,516,910 | 193,238,154 | 62,144 | 6,515,596 |
| Principle Amount Outstanding of Loans/Additional Loans redeemed by cause: | | | | |
| Principle Amount Outstanding of Loans/Additional Loans redeemed by Cause : | | | | |
| Death Borrower enters Long Term Care | 1,048,410 202,400 | 80,943,613 24,059,972 | 55,598 | 2,643,355 823,583 |
| Voluntary Repayment | 202,400 266,100 | 84,102,694 | 6,546 | 2,791,877 |
| Move to Lower Value Property Substitutions | 0 | 4,044,843 87,032 | 0 | 256,781 0 |
| | | <u></u> | | |
| Number of Loans/Additional Loans redeemed by cause: | 46 | 4,771 | 4 | 461 |
| Number of Loans/Additional Loans redeemed by cause: | | | | |
| Death | 33 | 1,999 | 3 | 237 |
| Borrower enters Long Term Care | 4 | 552 | 0 | 54 |
| Voluntary Repayment Move to Lower Value Property | 9 | 2,218 330 | 1 0 | 170 43 |
| Substitutions | 0 | 2 | 0 | 0 |
| Redemption Monies Received: | 4,638,646 | 373,649,691 | 128,665 | 9,732,678 |
| | | | | |
| 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 | | Additional Loans | | |
| Outstanding Balance of Loans/Additional Loans | Loans | Additional Loans | | |
| Outstanding Balance of Loans/Additional Loans Number of Loans/Additional Loans Further Advances in preceding quarter | | Additional Loans 480 1,266 | | |
| Number of Loans/Additional Loans Further Advances in preceding quarter Number of Further Advances in preceding quarter | 3,914 - - | 480 1,266 1 | | |
| Number of Loans/Additional Loans Further Advances in preceding quarter | Loans 3,914 | 480 1,266 | | |
| Number of Loans/Additional Loans Further Advances in preceding quarter Number of Further Advances in preceding quarter Outstanding Gosts Balance Outstanding Accrued Interest | 3,914 - - 439,558,761 299,034,938 | 480 1,266 1 1 13,589,160 6,166,054 | At Claring | At Calculation Date |
| Number of Loans/Additional Loans Further Advances in preceding quarter Number of Further Advances in preceding quarter Outstanding Gross Balance | 3,914 - - 439,558,761 | 480 1,266 1 1 13,689,160 | At Closing Additional Loans | At Calculation Date Additional Loans |
| Number of Loans/Additional Loans Futher Advances in preceding quarter Number of Futher Advances in preceding quarter Outstanding Gross Balance Outstanding Accrued Interest Product Breakdown by Loan/Additional Loan Outstanding | Loans 3,914 439,558,761 299,034,938 At Closing Loans | 480 1,266 1 1 13,589,160 6,166,054 At Calculation Date Loans | Additional Loans | Additional Loans |
| Number of Loans/Additional Loans Further Advances in preceding quarter Number of Further Advances in preceding quarter Outstanding Gosts Balance Outstanding Accrued Interest | Loans 3,914 439,558,761 299,034,938 At Closing | 480 1,266 1 1 1 13,589,160 6,166,054 At Calculation Date | | |
| Number of Loans/Additional Loans Further Advances in preceding quarter Number of Further Advances in preceding quarter Outstanding Gross Balance Outstanding Accrued Interest Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % | Loans 3,914 - 439,558,761 299,034,938 At Closing Loans 87.2% 12.8% | 480 1,266 1 1 13,689,160 6,166,054 At Calculation Date Loans 84,1% 15,9% | Additional Loans 90.2% | Additional Loans 87.9% |
| Number of Loans/Additional Loans Further Advances in preceding quarter Number of Further Advances in preceding quarter Outstanding Gross Balance Outstanding Accrued Interest Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan % | Loans 3,914 - 439,558,761 299,034,938 At Closing Loans 87.2% 12.8% | 480 1,266 1 13,689,160 6,166,054 At Calculation Date Loans 84,1% 15,9% Additional Loans | Additional Loans 90.2% | Additional Loans 87.9% |
| Number of Loans/Additional Loans Further Advances in preceding quarter Number of Further Advances in preceding quarter Outstanding Gross Balance Outstanding Accrued Interest Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date | Loans 3,914 | 480 1,266 1 1,3,689,160 6,166,054 At Calculation Date Loans 84,1% 15,9% Additional Loans | Additional Loans 90.2% | Additional Loans 87.9% |
| Number of Loans/Additional Loans Further Advances in preceding quarter Number of Further Advances in preceding quarter Outstanding Gross Balance Outstanding Accrued Interest 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 | Loans 3,914 | 480 1,266 1 13,589,160 6,166,054 At Calculation Date Loans 84,1% 15,9% Additional Loans | Additional Loans 90.2% | Additional Loans 87.9% |
| Number of Loans/Additional Loans Further Advances in preceding quarter Number of Further Advances in preceding quarter Outstanding Gross Balance Outstanding Accrued Interest Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date | Loans 3,914 | 480 1,266 1 1,3,689,160 6,166,054 At Calculation Date Loans 84,1% 15,9% Additional Loans | Additional Loans 90.2% | Additional Loans 87.9% |
| Number of Loans/Additional Loans Further Advances in preceding quarter Number of Further Advances in preceding quarter Outstanding Gross Balance Outstanding Acrued Interest 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 | Loans 3,914 | 480 1,266 1 13,689,160 6,166,054 At Calculation Date Loans 84,1% 15,9% Additional Loans 78 82 Additional Loans | Additional Loans 90.2% | Additional Loans 87.9% |
| Number of Loans/Additional Loans Further Advances in preceding quarter Number of Further Advances in preceding quarter Outstanding Gross Balance Outstanding Accrued Interest 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 | Loans 3,914 | 480 1,266 1 13,589,160 6,166,054 At Calculation Date Loans 84,1% 15,9% Additional Loans 78 82 Additional Loans | Additional Loans 90.2% | Additional Loans 87.9% |
| Number of Loans/Additional Loans Further Advances in preceding quarter Number of Further Advances in preceding quarter Outstanding Gross Balance Outstanding Accrued Interest 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 | Loans 3,914 | 480 1,266 1 13,589,160 6,166,054 At Calculation Date Loans 84,1% 15,9% Additional Loans 78 82 Additional Loans | Additional Loans 90.2% | Additional Loans 87.9% |
| Number of Loans/Additional Loans Further Advances in preceding quarter Number of Further Advances in preceding quarter Outstanding Gross Balance Outstanding Accrued Interest 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 | Loans 3,914 | 480 | Additional Loans 90.2% | Additional Loans 87.9% |
| Number of Loans/Additional Loans Further Advances in preceding quarter Number of Further Advances in preceding quarter Outstanding Gross Balance Outstanding Gross Balance Outstanding Acruel Interest 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 @ Caculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of younger Properties Sold/Repayments (Case By Case): | Loans 3,914 | 480 1,266 1,3,689,160 6,166,054 At Calculation Date Loans 84,1% 15,9% Additional Loans 78 82 Additional Loans | Additional Loans 90.2% | Additional Loans 87.9% |
| Number of Loans/Additional Loans Further Advances in preceding quarter Number of Further Advances in preceding quarter Outstanding Gross Balance Outstanding Gross Balance Outstanding Acrowel Interest Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single 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) | Loans 3,914 | 480 | Additional Loans 90.2% | Additional Loans 87.9% |
| Number of Loans/Additional Loans Further Advances in preceding quarter Number of Further Advances in preceding quarter Outstanding Gross Balance Outstanding Accrued Interest Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked toan % Index Linked toan % 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 | Loans 3,914 | 480 | Additional Loans 90.2% | Additional Loans 87.9% |
| Number of Loans/Additional Loans Further Advances in preceding quarter Number of Further Advances in preceding quarter Outstanding Gross Balance Outstanding Gross Balance Outstanding Accrued Interest Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single 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 Indexed Valuation (Initial Valuation Indexed Valuati | Loans 3,914 | 480 | Additional Loans 90.2% | Additional Loans 87.9% |
| Number of Loans/Additional Loans Further Advances in preceding quarter Number of Further Advances in preceding quarter Outstanding Gross Balance Outstanding Gross Balance Outstanding Acrowel Interest 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 + Hallfax HpI) Sale Price (where available) | Loans 3,914 439,558,761 299,034,938 At Closing Loans 87,2% 12,8% Loans 71 83 Loans Case 1 Total | 480 | Additional Loans 90.2% | Additional Loans 87.9% |
| Number of Loans/Additional Loans Further Advances in preceding quarter Number of Further Advances in preceding quarter Outstanding Gross Balance Outstanding Gross Balance Outstanding Acroed Interest 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 Dossecian to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Hallfax Hpl) Sale Price (where available) Gross Mortageo Outstandings Shortfall Loan Outstandings as a % of Sale Price | Loans 3,914 | 480 | Additional Loans 90.2% | Additional Loans 87.9% |
| Number of Loans/Additional Loans Further Advances in preceding quarter Number of Further Advances in preceding quarter Outstanding Gross Balance Outstanding Gross Balance Outstanding Accrued Interest Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single 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 Indexed Valuation (Initial Valuation Indexed Valuation Indexed Valuation Indexed Valuation (Initial Valuation Indexed Valuation Indexed Valuation (Initial Valuation Indexed Valuation (Initial Valuation Indexed Valuation Indexed Valuation (Initial Valuation Indexed Valuation Indexed Valuation Indexed Valuation Indexed Valuation (Initial Valuation Indexed Valuation Initial Valuation Indexed Valuation Indexed Valuation Indexed Valuation Indexed Valuation Indexed Valuation Indexed Valuation Inde | Loans 3,914 | 480 | Additional Loans 90.2% | Additional Loans 87.9% |
| Number of Loans/Additional Loans Further Advances in preceding quarter Number of Further Advances in preceding quarter Outstanding Gross Balance Outstanding Gross Balance Outstanding Accrued Interest Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan % Index Linked Loan % Index Linked Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of younger Properties Sold/Repayments (Case By Case): Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indexed Valuation (Inital Valuation + Hallifax Hpi) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negather Equity | Loans 3,914 | 480 | Additional Loans 90.2% | Additional Loans 87.9% |
| Number of Loans/Additional Loans Further Advances in preceding quarter Number of Further Advances in preceding quarter Outstanding Gross Balance Outstanding Gross Balance Outstanding Acrowled Interest 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 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 Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Hallfax Hpl) Sale Price (where available) Gross Mortage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid | Loans 3,914 | 480 | Additional Loans 90.2% | Additional Loans 87.9% |
| Number of Loans/Additional Loans Further Advances in preceding quarter Number of Further Advances in preceding quarter Outstanding Gross Balance Outstanding Gross Balance Outstanding Acrowled Interest 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 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 Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Hallfax Hpl) Sale Price (where available) Gross Mortage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid | Loans 3,914 | 480 | Additional Loans 90.2% | Additional Loans 87.9% |

| For all Mort | gages repaid to the Calculation Dat | te (NNFG or renossession) | | | | | |
|---|---|--|---|---|---|--|-------------------------|
| Weighted A Sale Price a | | | vailable) | | | 60.7% 19.3% | |
| | gages repaid to the Calculation Dat | te (all redemptions other tha | n voluntary) | ' | | | |
| Weighted A Time to sale | verage: | | , | ĺ | | 306 | |
| | | | | | | | |
| Repossesse Properties | n possession (Total to Calculation of this Quarter old (Total to Calculation date) | date) | | | | 43 1 37 | |
| | ried Forward | | | | | 6 | |
| | ne from Possession to Sale ases average Shortfall at Sale (%) | | | | | 211.1 20.0% | |
| Insurance | | | | | | | |
| Local Search Claims Paid | and Defective Title Claims Made (r | number) | | | | 0 | |
| Claims Outs | | | | | | 0 | |
| Claims not s | ettled in full by number ettled in full by amount of shortfall se from claim to payment | | | | | 0 0 N/A | |
| Contingent | Building Insurance Claims made (nu | mber) | | İ | | 0 | |
| Claims Paid | | , | | | | 0 | |
| | ettled in full by number | | | | | 0 | |
| | ettled in full by amount of shortfall e from claim to payment | | | | | 0 N/A | |
| Average Lo | an Asset Outstanding | | | i | | 112,304 | |
| Weighted A | verage LTV | | | | | 74.6% | |
| | verage Indexed LTV verage Interest Rate | | | | | 48.3% | |
| Fixed Rate L | oans | | | İ | | 7.34% | |
| Index-Linke | d Loans Breakdown (based on original valu | ation using P&I at date of rep | ort and excluding a | ny additional borro | wings post closing) | 4.89% + LPI | |
| 0 - 29.99% | | | _ | | | 3,722,540 | |
| 30 - 34.99% | | | | | | 4,588,382 | |
| 35 - 39.99% 40 - 44.99% | | | | | | 7,911,930 11,269,939 | |
| 45 - 49.99% 50 - 54.99% | | | | | | 17,847,463 | |
| 55 - 59.99% | | | | | | 36,145,250 38,862,022 | |
| 60 - 64.99% | | | | | | 47,666,835 | |
| 65 - 69.99% 70 - 74.99% | | | | | | 48,203,338 49,816,502 | |
| 75 - 79.99% | | | | | | 39,601,197 | |
| 80 - 84.99% | | | | | | 30,720,927 | |
| 85 - 89.99% 90 - 94.99% | | | | | | 22,935,693 16,770,613 | |
| 95 - 99.99% | | | | | | 15,557,512 | |
| 100% + LTV Levels I | Breakdown (based on Halifax HPI a | djusted valuation @ calculati | on date) | l | | 47,938,620 | |
| 0 - 30% | | | | Í | | 23,313,639 | |
| 30 - 35% | | | | | | 31,615,216 | |
| 35 - 40% 40 - 45% | | | | | | 56,287,341 77,318,284 | |
| 45 - 50% | | | | | | 73,612,907 | |
| 50 - 55% 55 - 60% | | | | | | 66,787,918 35,994,236 | |
| 60 - 65% | | | | | | 29,572,828 | |
| 65 - 70% 70 - 75% | | | | | | 18,070,882 | |
| 75 - 80% | | | | | | 12,265,311 6,117,572 | |
| 80 - 85% | | | | | | 4,346,420 | |
| 85 - 90% 90 - 95% | | | | | | 2,015,772 1.636.842 | |
| 95 - 100% | | | | | | 387,648 | |
| 100% + | | | | | | 215,944 | |
| Age Rand R | reakdown (based on voungest polic | vholder @ calculation date) | | | | | |
| Under 70 | reakdown (based on youngest polic | cyholder @ calculation date) | | İ | | 116,721 | |
| Under 70 70-74 | reakdown (based on youngest polic | cyholder @ calculation date) | | | | 12,933,157 | |
| Under 70 | reakdown (based on youngest polic | cyholder @ calculation date) | | | | | |
| Under 70 70-74 75-79 80-84 85-89 | reakdown (based on youngest polic | ryholder @ calculation date) | | | | 12,933,157 95,601,554 156,702,162 117,591,411 | |
| Under 70 70-74 75-79 80-84 | reakdown (based on youngest polic | ryholder @ calculation date) | | | | 12,933,157 95,601,554 156,702,162 | |
| Under 70 70-74 75-79 80-84 85-89 90-94 95-99 100+ | | | Industry 2 | | | 12,933,157 95,601,554 156,702,162 117,591,411 47,368,677 | |
| Under 70 70-74 75-79 80-84 85-89 90-94 95-99 100+ | reakdown (based on youngest polic breakdown (Halifax HPI Adjusted) v Under 70 70-74 | | Iculation date 80-84 | 85-89 | 90-94 | 12,933,157 95,601,554 156,702,162 117,591,411 47,368,677 8,210,641 | |
| Under 70 70-74 75-79 80-84 85-89 90-94 95-99 100+ LTV Levels I LTV Band 0 - 29.99% | 3reakdown (Halifax HPI Adjusted) v Under 70 70-74 | s Age Band Breakdown @ ca 75-79 85,562 6,834,119 | 80-84 7,301,487 | 6,145,728 | 2,041,348 | 12,933,157 95,601,554 156,702,162 117,591,411 47,368,677 8,210,641 1,034,438 | |
| Under 70 70-74 75-79 80-84 85-89 90-94 95-99 100+ LTV Levels I LTV Band 0 - 29.99% 30 - 34.99 | Breakdown (Halifax HPI Adjusted) v Under 70 70-74 | s Age Band Breakdown @ ca 75-79 85,562 6,834,119 870,833 14,642,589 | 80-84 7,301,487 8,108,701 | 6,145,728 5,223,368 | 2,041,348 2,439,739 | 12,933,157 95,601,554 156,702,162 117,591,411 47,368,677 8,210,641 1,034,438 95-99 100+ 905,396 329,986 | 299 4 |
| Under 70 70-74 75-79 80-84 85-89 90-94 95-99 100+ LTV Levels I LTV Band 0 - 29.99% 30 - 34.99 35 - 39.99 40 - 44.99 | 9reakdown (Halifax HPI Adjusted) v Under 70 70-74 % 116,721 5, | rs Age Band Breakdown @ ca 75-79 85,562 6,834,119 870,833 14,642,589 953,519 35,066,733 142,2666 18,175,594 | 80-84 7,301,487 8,108,701 11,780,063 39,526,810 | 6,145,728 5,223,368 6,055,096 9,389,582 | 2,041,348 2,439,739 1,709,018 3,026,010 | 12,933,157 95,601,554 156,702,162 117,591,411 47,368,677 8,210,641 1,034,438 95-99 905,396 329,986 423,431 888,602 | 299,4 |
| Under 70 70-74 75-79 80-84 85-89 90-94 95-99 100+ LTV Levels I LTV Band 0 - 29.99% 30 - 34.99 35 - 39.99 40 - 44.99 45 - 49.99 | Breakdown (Halifax HPI Adjusted) v Under 70 70-74 % % % 116,721 5, % 5, | s Age Band Breakdown @ ca 75-79 85,562 6,834,119 870,833 14,621,589 595,319 35,066,753 452,966 18,191,594 | 80-84 7,301,487 8,108,701 11,780,063 39,526,810 45,340,302 | 6,145,728 5,223,368 6,055,096 9,389,582 12,978,859 | 2,041,348 2,439,739 1,709,018 3,026,010 3,698,801 | 12,933,157 95,601,554 156,702,162 117,591,411 47,368,677 8,210,641 1,034,438 95,99 905,396 329,986 423,431 888,602 313,626 | 299,4 |
| Under 70 70-74 75-79 80-84 85-89 90-94 95-99 100+ LTV Levels I LTV Band 0 - 29.99% 30 - 34.99 35 - 39.99 40 - 44.99 | Sreakdown (Halifax HPI Adjusted) v Under 70 70-74 .% % 116,721 5, % 5, | rs Age Band Breakdown @ ca 75-79 85,562 6,834,119 870,833 14,642,589 953,519 35,066,733 142,2666 18,175,594 | 80-84 7,301,487 8,108,701 11,780,063 39,526,810 | 6,145,728 5,223,368 6,055,096 9,389,582 | 2,041,348 2,439,739 1,709,018 3,026,010 | 12,933,157 95,601,554 156,702,162 117,591,411 47,368,677 8,210,641 1,034,438 95-99 905,396 329,986 423,431 888,602 | 299,4 |
| Under 70 70-74 70-74 75-79 80-84 85-89 90-94 95-99 100+ LTV Levels I LTV Band 0 - 29-99% 35 - 39-99 40 - 44-99 55 - 54-99 50 - 54-99 50 - 64-99 | Sreakdown (Halifax HPI Adjusted) v Under 70 70-74 , % % 116,721 5, % 5, % | s Age Band Breakdown @ ca 75-79 85,562 6,834,119 870,833 14,642,589 953,519 35,066,753 254,828 6,026,402 1810,049 4,738,770 44,735,70 | 80-84 7,301,487 8,108,701 11,780,063 39,526,810 45,340,302 25,075,386 3,287,218 8,766,968 | 6,145,728 5,223,368 6,055,096 9,389,582 12,978,859 28,611,613 23,699,384 12,037,039 | 2,041,348 2,439,739 1,709,018 3,026,010 3,698,801 3,352,039 4,133,909 7,666,688 | 12,931,157 95,601,554 156,702,162 11,7591,411 47,886,677 8,210,641 1,034,438 905,396 329,965 423,431 888,602 313,626 638,342 857,378 | 299,4 |
| Under 70 70-74 75-79 80-84 85-89 90-94 95-99 100+ LTV Levels I LTV Band 0 - 29.99% 35 - 39.99 45 - 44.99 45 - 49.99 55 - 59.99 60 - 64.99 | Breakdown (Halifax HPI Adjusted) v Under 70 70-74 % % % 116,721 5, % % 5, % | 75-79 85,562 6,834,119 870,833 14,642,589 53,519 35,066,753 452,966 18,317,594 180,494 8,930,043 143,954 4,738,770 | 80-84 7,301,487 8,108,701 11,780,063 39,526,810 45,340,302 25,075,386 3,287,218 8,766,968 6,536,370 | 6,145,728 5,223,368 6,055,096 9,389,582 12,978,859 28,611,613 23,699,384 12,037,039 2,778,235 | 2,041,348 2,439,739 1,709,018 3,026,010 3,698,801 3,352,039 4,133,909 7,666,688 8,168,805 | 12,931,157 95,601,554 15,702,162 117,931,411 47,386,674 1,034,438 10,044,438 10,044,438 10,044,438 10,044,438 10,044,431 10,044,434 | |
| Under 70 70-74 70-74 75-79 80-84 85-89 90-94 95-99 100+ LTV Levels I LTV Band 0 - 29-99% 35 - 39-99 40 - 44-99 55 - 54-99 50 - 54-99 | Sreakdown (Halifax HPI Adjusted) v Under 70 70-74 % % 116,721 5, % % % % % % % % % % % % % % % | s Age Band Breakdown @ ca 75-79 85,562 6,834,119 870,833 14,642,589 953,519 35,066,753 254,828 6,026,402 1810,049 4,738,770 44,735,70 | 80-84 7,301,487 8,108,701 11,780,063 39,526,810 45,340,302 25,075,386 3,287,218 8,766,968 6,536,370 660,035 | 6,145,728 5,223,368 6,055,096 9,389,582 12,978,859 28,611,613 23,699,384 12,037,039 2,778,235 6,293,180 3,585,935 | 2,041,348 2,439,739 1,709,018 3,026,010 3,698,801 3,352,039 4,133,909 7,666,688 8,168,805 2,944,518 1,475,203 | 12,931,157 95,601,554 15,702,162 117,931,411 47,386,671 8,210,641 1,034,438 905,396 329,986 422,431 888,602 313,626 638,342 857,378 387,034 1,911,995 1,056,434 | |
| Under 70 70-74 75-79 80-84 85-89 90-94 95-99 100+ LTV Levels I LTV Band 0 - 29.99% 30 - 34.99 35 - 39.99 45 - 49.99 55 - 59.99 60 - 64.99 66 - 66.99 70 - 74.99 75 - 79.99 | 3reakdown (Halifax HPI Adjusted) v Under 70 70-74 % % 116,721 5, % 5, % | s Age Band Breakdown @ ca 75-79 85,562 6,834,119 870,833 14,642,589 953,519 35,066,753 254,828 6,026,402 1810,049 4,738,770 44,735,70 | 80-84 7,301,487 8,108,701 11,780,063 39,526,810 45,340,302 25,075,386 3,287,218 8,766,968 6,536,370 | 6,145,728 5,223,368 6,055,096 9,389,582 12,978,859 28,611,613 23,699,384 12,037,039 2,778,235 6,293,180 | 2,041,348 2,439,739 1,709,018 3,026,010 3,698,801 3,352,039 4,133,909 7,666,688 8,168,805 2,944,518 1,475,203 2,923,471 | 12,933,157 95,601,584 115,702,162 117,993,111 47,386,677 8,210,641 1,034,438 105,396 423,431 888,602 313,626 638,342 857,378 387,034 1,911,995 | |
| Under 70 70-74 75-79 80-84 85-89 90-94 95-99 100+ LTV Levels I LTV Band 0 - 29,95% 30 - 34,99 30 - 34,99 50 - 54,99 50 - 64,99 65 - 69,99 70 - 74,99 75 - 79,99 80 - 84,99 85 - 84,99 85 - 84,99 | Sreakdown (Halifax HPI Adjusted) v Under 70 70-74 | s Age Band Breakdown @ ca 75-79 85,562 6,834,119 870,833 14,642,589 953,519 35,066,753 254,828 6,026,402 1810,049 4,738,770 44,735,70 | 80-84 7,301,487 8,108,701 11,780,063 39,526,810 45,340,302 25,075,386 3,287,218 8,766,968 6,536,370 660,035 | 6,145,728 5,223,368 6,055,096 9,389,582 12,978,859 28,611,613 23,699,384 12,037,039 2,778,235 6,293,180 3,585,935 | 2,041,348 2,439,739 1,709,018 3,026,010 3,698,801 3,352,039 4,133,909 7,666,688 8,168,805 2,944,518 1,475,203 2,923,471 2,015,772 | 12,931,157 95,601,554 15,702,162 117,931,411 47,386,671 8,210,641 1,034,438 905,396 329,986 422,431 888,602 313,626 638,342 857,378 387,034 1,911,995 1,056,434 | 455,5 |
| Under 70 70-74 75-79 80-84 85-89 90-94 95-99 100+ LTV Levels I LTV Band 0 - 29.99% 30 - 34.99 35 - 39.99 40 - 44.99 55 - 54.99 56 - 64.99 56 - 66.99 70 - 74.99 75 - 79.99 | 3reakdown (Halifax HPI Adjusted) v Under 70 70-74 % % 116,721 5, % 5, % % % % % % | s Age Band Breakdown @ ca 75-79 85,562 6,834,119 870,833 14,642,589 953,519 35,066,753 254,828 6,026,402 1810,049 4,738,770 44,735,70 | 80-84 7,301,487 8,108,701 11,780,063 39,526,810 45,340,302 25,075,386 3,287,218 8,766,968 6,536,370 660,035 | 6,145,728 5,223,368 6,055,096 9,389,582 12,978,859 28,611,613 23,699,384 12,037,039 2,778,235 6,293,180 3,585,935 | 2,041,348 2,439,739 1,709,018 3,026,010 3,698,801 3,352,039 4,133,909 7,666,688 8,168,805 2,944,518 1,475,203 2,923,471 | 12,931,157 95,601,554 15,702,162 117,931,411 47,386,671 8,210,641 1,034,438 905,396 329,986 422,431 888,602 313,626 638,342 857,378 387,034 1,911,995 1,056,434 | 299,4 455,5 279,3 |

279,393

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

Next Interest Payment Date

Pool Facto

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 resparent amounts this quarter
Shortfall
Last quarter closing accrued but unpaid interest (LIBOR + 0.35%)
Credit Outstandings
Current Contaction 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 (UBOR + 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-Jul-20

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

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

| <u>A</u> | <u>B</u> | <u>c</u> |
|----------|---------------|--------------|
| Aa2 | Aa3 | A3 |
| A | A | BBB |
| AA | A | BB+ |
| f | 315 000 000 f | 43.000.000 f |

| 1 315,000,00 | UL | 43,000,000 | I. | 23,000,000 |
|--------------|-----|------------|----|------------|
| £ 286,600,00 | 0 £ | 43,000,000 | £ | 23,000,000 |
| £ - | £ | - | £ | = |
| £ 286,600,00 | 0 £ | 43,000,000 | £ | 23,000,000 |
| | | | | |

| | 14-Oct-20 | 1 | L4-Oct-20 | | 14-Oct-2 |
|--------------------------------------|-----------------|--|-----------|------------------------------------|----------|
| calendar month) | | calendar month) | | calendar month) | |
| day would fall in the succeeding day | | day would fall in the succeeding | | day would fall in the succeeding | |
| business day if such next business | | business day if such next business | | business day if such next business | |
| Business Day (or preceding | | Business Day (or preceding | | Business Day (or preceding | |
| 14 Jan, April, July and Oct or next | | 14 Jan, April, July and Oct or next 14 Jan, April, July and Oct or nex | | «t | |
| Quarterly | | Quarterly | | Quarterly | |
| LIBOR + 0.46% | | LIBOR + 0.70% | | LIBOR + 1.80% | |
| July-12 | July-12 July-12 | | | | |
| LIBOR + 0.23% | | LIBOR + 0.35% | | LIBOR + 0.90% | |

| | 0.90984 | | 1.00000 | | 1.00000 |
|---|-----------|---|-----------|---|-----------|
| | 0.30304 | | 1.00000 | | 1.00000 |
| £ | 640,047 | £ | 108,894 | £ | - |
| £ | 5,796,634 | £ | 2,492,954 | £ | 4,660,598 |
| £ | - | £ | | £ | 89,784 |
| £ | 164,344 | £ | 37,522 | £ | 51,608 |
| £ | 16,269 | £ | 8,489 | £ | 28,651 |
| £ | E 077 247 | £ | 2 520 064 | £ | 4 920 641 |

| 233,000,000 |
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| - |
| 137,130,752 |
| - |
| 710,961 |
| - |
| 710,961 |
| 0.588544 |
| 137 130 752 |

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| 33,601,110 |
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| - |
| 202,370 |
| 33,803,480 |

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