## ERF5 Trustee (No.5) Limited

ERF5 Trustee (No.5) Limited					
Quarterly Report as at Calculation Date	07-Oct-20				
MT Deficiency Ledger					
Opening Balance Losses this Quarter	- 1,485,068 - 14,588				
Closing Balance	14,588				
Voluntary Prepayment Rate					
voluntary repayment nate					
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	1.61%				
<ul> <li>(i) the initial principal amount of those loans prepaid during the relevant 12 month period by</li> <li>(ii) the aggregate amount of initial principle amounts of all loans at the beginning of the relevant 12 month period</li> </ul>	-				
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 Release of Lance (Additional Lance of the Control of t	439,558,761		13,689,160	•	
Outstanding Balance of Loans/Additional Loans at start of this quarter Accrued Interest at start of this quarter	439,558,761 299,034,938		6,166,054		
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 :	3,111,949		196,350,103	57,149	6,572,745
	3,223,2 10				3/0.14/1.15
Principle Amount Outstanding of Loans/Additional Loans redeemed by cause :					
Death	1,558,110		82,501,723	21,831	2,665,186
Borrower enters Long Term Care	879,850 673.990		24,939,822 84,776,683	8,433	832,016
Voluntary Repayment Move to Lower Value Property	673,990 n		84,776,683 4,044,843	26,885 0	2,818,762 256,781
Substitutions	0		87,032	0	0
Number of Loans/Additional Loans redeemed by cause:	84		4,855	10	471
	04		4,033	20	471
Number of Loans/Additional Loans redeemed by cause:					
Death	45		2,044	6	243
Borrower enters Long Term Care	19		571	1	55
Voluntary Repayment Move to Lower Value Property	20 0		2,238 330	3 0	173 43
Substitutions	0		2	0	0
Redemption Monies Received:	9,684,950		383,334,641	122,503	9,855,181
redemption womes received:	9,084,930		303,334,041	122,303	9,000,101
Equivalent Value Test this quarter:	N/A				
S&P model this quarter:	N/A				
Substitution	Loans		Additional Loans		
Colorina and In Abia Colorina (Colorina)			Г		
Substituted in this Quarter (amount) Substituted in this Quarter as a % of aggregate	0.00%		0%		
Outstanding Balance of the Loans/Additional @ Closing Date	125,054		-		
Substituted to date as a % of aggregate outstanding balance of the Loans/Additional Loans @ closing date	0.03%		-	:	
Outstanding Balance of Loans/Additional Loans	Loans		Additional Loans		
Number of Loans/Additional Loans	3,830		472		
Further Advances in preceding quarter	3,830		838		
Number of Further Advances in preceding quarter	-		2		
Outstanding Gross Balance	437,576,596		13,789,562		
Outstanding Accrued Interest			6 322 768		
Outstanding Accrued Interest	300,164,723		6,322,768		
Outstanding Accrued Interest Product Breakdown by Loan/Additional Loan Outstanding	300,164,723 At Closing		6,322,768 At Calculation Date	At Closing	At Calculation Date
Product Breakdown by Loan/Additional Loan Outstanding	300,164,723		6,322,768	At Closing Additional Loans	At Calculation Date Additional Loans
Product Breakdown by Loan/Additional Loan Outstanding Fixed Rate Loan %	300,164,723 At Closing Loans 87.2%		6,322,768 At Calculation Date Loans 83.9%	Additional Loans 90.2%	Additional Loans 87.8%
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Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan %  Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Female Single Female Single Male Joint Borrowers by age of younger  Properties Sold/Repayments (Lase By Case):  Time to Sale (days where available - time from death/assessment to repayment) Intel Valua (Intel Valuation + Halifax Hpi) Sale Price (where available) Sons Mortgage 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 Hpi) Sale Price (Where available) Initial Valuation Initial Valuatio	300,164,723 At Closing Loans  87,256 12,856 12,856 12,856 12,857 83  Case 1 Total 391 211 60,000 90,193 36,853 36,853 46,414 9,562 12,856 N/A N/A N/A  Case 2 Total 757 93 125,000 192,393 91,550 96,576 5,025 105% N/A N/A	Original Loan  36,853 46,414 9,562  ERFS Original Loan  91,550 96,576	Aviva UKER  Aviva UKER  Aviva UKER  Aviva UKER  Aviva UKER	Additional Loans 90.2%	Additional Loans
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Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan %  Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Female Single Female Single Male Joint Borrowers by age of younger  Properties Sold/Repayments (Lase By Case):  Time to Sale (days where available - time from death/assessment to repayment) Intel Valua (Intel Valuation + Halifax Hpi) Sale Price (where available) Sons Mortgage 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 Hpi) Sale Price (Where available) Initial Valuation Initial Valuatio	300,164,723 At Closing Loans  87,256 12,856 12,856 12,856 12,857 83  Case 1 Total 391 211 60,000 90,193 36,853 36,853 46,414 9,562 12,856 N/A N/A N/A  Case 2 Total 757 93 125,000 192,393 91,550 96,576 5,025 105% N/A N/A	Original Loan  36,853 46,414 9,562  ERFS Original Loan  91,550 96,576	Aviva UKER  Aviva UKER  Aviva UKER  Aviva UKER  Aviva UKER	Additional Loans 90.2%	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 Female 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) Sade Price (where available) Gross Mortage Outstandings Shortfall Claim Sale Claim Sale Claim Sale Claim Sale Claim Sale Claim Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Sor Sale (days where available) Sor Sor Sale (days where available) Sor Sor Sort Sale (days where available) Sor Sort Sale (days where available) Claim Cost Sort Sale (days Sale Price Claim Sale Oscillation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortage Outstandings Shortfall Claim O./S	300,164,723   At Closing Loans   87,2%   12,8%	Original Loan  36,853 46,414 9,562  ERF5 Original Loan  91,550 96,576 5,025	At Calculation Date Loans  83.9% 16.11% Additional Loans  78 83 Additional Loans  42 82 82 Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	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 Formale Single Famale 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) Gross Mortage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Pald 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 + Hallfax Hpi) Sale Price (where available) Gross Mortage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Pald 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 + Hallfax Hpi) Sale Price (where available) Gross Mortagee Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Pald Claim O/5  Time to Sale (days where available - time from death/assessment to repayment)	300,164,723 At Closing Loans  87.2% 12.8% Loans  71 84 Loans  Case 1 Total 391 211 60,000 90,193 36,633 46,44 19,552 10,76 10,	Original Loan 36,853 46,414 9,562  ERF5 Original Loan 91,550 96,576 5,025	Aviva UKER  Additional Loans  Additional Loans  Additional Loans  Additional Loans  Aviva UKER  Additional Loan  Aviva UKER  Additional Loan	Additional Loans 90.2%	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 Female Single Female Single Mule Joint Borrowers by age of younger  Properties Sold/Repayments (Case By Case):  Time to Sale (days where available - time from death/assessment to repayment) Initial Valuation Initidal Valuation Initidal Valuation Initidal Valuation (Initidal 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) Initial Valuation Initidal Valuation Initi	300,164,723 At Closing Loans  87,254 12,896 Loans  71 84 Loans  Case 1 Total 391 211 60,000 90,193 36,653 46,414 9,562 1266 N/A N/A N/A 1751 1751 1751 1751 1751 1751 1751 175	Original Loan 36,853 46,414 9,562  ERF5 Original Loan 91,550 96,576 5,025	Aviva UKER  Additional Loans  Additional Loans  Additional Loans  Additional Loans  Aviva UKER  Additional Loan  Aviva UKER  Additional Loan	Additional Loans 90.2%	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 @ Claculation Date for this Quarterly Report  Age of Borrowers  Single Female  Single Female  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 Mortage Outstandings  Shortfall  Claim Sale (days where available)  Time to Sale (days where available - time from death/assessment to repayment)  Time to Sale (days where available)	300,164,723 At Closing Loans  87.2% 12.8% 12.88, Loans  71 84 Loans  Case 1 Total 391 211 60,000 90,193 36,833 46,414 9,562 126% N/A N/A N/A  Case 2 Total 757 93 125,000 130,239 91,500 95,156 50,500 150,500	Original Loan  36,853 46,414 9,562  ERF5 Original Loan  91,550 96,576 5,025	Aviva UKER  Additional Loans  Additional Loans  Additional Loans  Additional Loans  Aviva UKER  Additional Loan  Aviva UKER  Additional Loan	Additional Loans 90.2%	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 Female 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) Initiat Valuation Indexed Valuation (Initial 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 Pald Claim (Sale (Sale Valuation + Halifax Hpi) Sale Price (where available) Gross Mortage Outstandings Shortfall Loan Outstandings as 3 % of Sale Price Claim Submitted to No Negative Equity Claim Pald Claim O/S  Time to Sale (days where available) Gross Mortage Outstandings Shortfall Loan Outstandings as 3 % of Sale Price Claim Submitted to No Negative Equity Claim Pald Claim O/S  Time to Sale (days where available) Interferom Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Interferom Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortage Outstandings	300,164,723 At Closing Loans  87,254 12,896 Loans  71 84 Loans  Case 1 Total 391 211 60,000 90,193 36,653 46,414 9,562 1266 N/A N/A N/A 1751 1751 1751 1751 1751 1751 1751 175	Original Loan 36,853 46,414 9,562  ERF5 Original Loan 91,550 96,576 5,025	Aviva UKER  Additional Loans  Additional Loans  Additional Loans  Additional Loans  Aviva UKER  Additional Loan  Aviva UKER  Additional Loan	Additional Loans 90.2%	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 Female 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) Initial Valuation Initial Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortage Outstandings Shortfall 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 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 Gross Mortage Outstandings Gross Mortage Outstandings Shortfall Gross Mortage Outstandings	At Closing Loans  87.2% 12.8%  Loans  87.2% 12.8%  Loans  71 84  Loans  Case 1  Total 391 211 60,000 90,193 36,653 36,653 46,414 9,562 12.8% N/A N/A N/A  Case 2 Total 757 125,000 192,379 1,550 105,000 187,313 151,588 114,264	Original Loan  36,853 46,414 9,562  ERF5 Original Loan  91,550 96,576 5,025  ERF5 Original Loan  135,868	Aviva UKER  Additional Loans  Additional Loans  Additional Loans  Additional Loans  Aviva UKER  Additional Loan  Aviva UKER  Additional Loan	Additional Loans 90.2%	Additional Loans
Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan 96  Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers  Single Formale Single Formale 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 Mortage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Pal Claim Of Sale (Saley where available) Gross Mortage Outstandings Shortfall Loan Outstandings as 3 % of Sale Price Claim Submitted to No Negative Equity Claim Pal Claim Of Sale Price (where available) Gross Mortage Outstandings Shortfall Loan Outstandings as 3 % of Sale Price Claim Submitted to No Negative Equity Claim Pald Claim Of Sale Price (where available) Gross Mortage Outstandings Shortfall Loan Outstandings as 3 % of Sale Price Claim Submitted to No Negative Equity Claim Pald Claim Of Sale Clays 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 3 % of Sale Price Gross Mortage Outstandings Shortfall Loan Outstanding Shortfall Loan Outstandings as 3 % of Sale Price	300,164,723 At Closing Loans  87,2% 12,8% 12,8% 12,8% Loans  71 84 Loans  Case 1 Total 391 211 60,000 90,193 36,833 46,414 9,562 126% N/A N/A N/A N/A  Case 2 Total 757 93 125,000 192,379 91,556 96,776 5,025 105% N/A N/A N/A N/A N/A  Case 3 Total 809 184 120,000 187,313 135,888 114,264	Original Loan  36,853 46,414 9,562  ERF5 Original Loan  91,550 96,576 5,025  ERF5 Original Loan  135,868	Aviva UKER  Additional Loans  Additional Loans  Additional Loans  Additional Loans  Aviva UKER  Additional Loan  Aviva UKER  Additional Loan	Additional Loans 90.2%	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 Female 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) Initial Valuation Initial Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortage Outstandings Shortfall 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 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 Gross Mortage Outstandings Gross Mortage Outstandings Shortfall Gross Mortage Outstandings	At Closing Loans  87.2% 12.8%  Loans  87.2% 12.8%  Loans  71 84  Loans  Case 1  Total 391 211 60,000 90,193 36,653 36,653 46,414 9,562 12.8% N/A N/A N/A  Case 2 Total 757 125,000 192,379 1,550 105,000 187,313 151,588 114,264	Original Loan  36,853 46,414 9,562  ERF5 Original Loan  91,550 96,576 5,025  ERF5 Original Loan  135,868	Aviva UKER  Additional Loans  Additional Loans  Additional Loans  Additional Loans  Aviva UKER  Additional Loan  Aviva UKER  Additional Loan	Additional Loans 90.2%	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 Female 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) Initial Valuation Initial Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortage Outstrandings Shortfall  Loan Outstandings as a % of Sale Price 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 Mortage Outstandings Shortfall 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 Submitted to No Negative Equity	300,164,723 At Closing Loans  87,254 12,896 Loans  71 84 Loans  Case 1 Total 391 211 60,000 90,193 36,653 46,414 9,562 12,896 N/A N/A N/A  Case 2 Total 1391 1296 N/A N/A N/A  Case 3 Total 1797 1898 1899 1899 1899 187,313 185,888 114,264 8446 N/A	Original Loan  36,853 46,414 9,562  ERF5 Original Loan  91,550 96,576 5,025  ERF5 Original Loan  135,868	Aviva UKER  Additional Loans  Additional Loans  Additional Loans  Additional Loans  Aviva UKER  Additional Loan  Aviva UKER  Additional Loan	Additional Loans 90.2%	Additional Loans

	age: of Indexed Valuation (Initi	ial Valuation + Halifa	x Hpi) (where avail	lable)	Γ		60.6%	
	f Mortgage Outstandings				L		18.8%	
or all Mortgag	es repaid to the Calculati age:	on Date (all redemp	tions other than v	oluntary)				
me to sale (Da	ays)						308	
					г		**	
possessed th							46 3	
operties sold umber Carried	(Total to Calculation date d Forward	:)					40 6	
	rom Possession to Sale						207.5	
	s average Shortfall at Sale	(%)			L		19.2%	
surance								
cal Search an	d Defective Title Claims N	fade (number)			Г		0	
aims Paid aims Outstand	ding						0	
ims not settl	led in full by number led in full by amount of sh	oortfall					0	
	om claim to payment	Oi Claii			L		N/A	
ntingent Buil	ding Insurance Claims ma	de (number)			Г		0	
ims Paid ims Outstand	ding						0	
ims not settl	led in full by number led in full by amount of sh	oortfall					0	
	om claim to payment	orciali			L		N/A	
					-			
erage Loan A eighted Avera	Asset Outstanding age LTV				}		114,250 75.9%	
eighted Avera	age Indexed LTV					-	46.8%	
eighted Avera	age Interest Rate							
ed Rate Loan					ſ		7.35%	
lex-Linked Lo					L		4.89% + LPI	
/ Levels Brea	akdown (based on origina	al valuation using P8	kl at date of repor	t and excluding an	y additional borrow	wings post closing)		
29.99% - 34.99%							3,485,236 4,332,832	
- 39.99%							7,473,334	
- 44.99% - 49.99%							9,542,257 17.012.229	
- 54.99%							33,773,433	
- 59.99% - 64.99%							33,358,050 46.114.756	
- 69.99%							54,482,585	
) - 74.99% 5 - 79.99%							38,465,351 48,525,399	
- 84.99%							32,259,409	
5 - 89.99% ) - 94.99%							22,615,184 18,336,566	
5 - 99.99% 10% +							12,734,454 55,065,519	
V Levels Brea	akdown (based on Halifax	HPI adjusted valua	tion @ calculation	date)	_			
- 30%					Г		26.904.643	
- 35%							41,430,052	
5 - 40% ) - 45%							61,661,931 79,356,871	
5 - 50%							78,158,544	
5 - 55% 5 - 60%							54,839,436 35,134,250	
0 - 65% 5 - 70%							24,579,936	
- 75%							12,880,136 10,923,627	
5 - 80% 0 - 85%							6,130,831 3,055,888	
- 90%							1,906,731	
- 95% - 100%							203,247 410,472	
10% +					L		2	
epersonalised	I information on the pool a upon delivery of a signed o	and payment summ	ary, as at each Calo	ulation Date, may	be obtained electro	onically by Noteholde	ers from the MT	
iiiiiiisti atoi u				i willcii cali be obt	anieu nom the wi	Administratory.		
	kdown (based on younges	ic policynolaer @ ca	iculation date)		Γ		118,660	
der 70							11,912,554 90,056,542	
ge Band Break nder 70 3-74 5-79							154,764,691	
nder 70 -74 -79 -84							121,457,668 49,392,984	
der 70 -74 -79 -84							8,820,501 1,052,997	
nder 70 -74 -79 -84 -89 -94								
der 70 -74 -79 -84 -89 -94 -99	sledown (Halife 1914 f. ''	stod) ur Acc Pac - ' P	roakdour 🕾'	lation date			1,032,337	
der 70 -74 -79 -84 -89 -94 -99 -9+ / Levels Brea	skdown (Halifax HPI Adju;	,			05.00	00.04		
der 70 -74 -79 -84 -89 -94 -99 0+ V Levels Bread TV Band - 29.99%		)-74 75 86,805	-79 8 7,463,828	0-84 8,589,255	85-89 7,635,817	1,936,826	95-99 100+ 1,192,112	
der 70 -74 -79 -84 -89 -94 -99 0+ V Levels Bread TV Band 1- 29.99% 60 - 34.99%		)-74 75	-79 8 7,463,828 22,937,603	0-84 8,589,255 9,314,919		1,936,826 2,853,922	95-99 100+ 1,192,112 298,422	146 158
der 70 -74 -79 -84 -89 -99 0+ V Levels Brea  TV Band - 29.99% 05 - 34.99% 10 - 44.99%	Under 70 70	75 86,805 718,746 2,168,054 6,369,064	7,463,828 22,937,603 31,786,224 8,348,043	8,589,255 9,314,919 16,633,848 50,202,938	7,635,817 5,159,980 8,432,480 10,153,928	1,936,826 2,853,922 1,933,438 3,480,745	95-99 100+ 1,192,112 298,422 430,939 802,154	
der 70 74 77 79 84 88 99 94 99 1)+  / Levels Brea  TV Band - 29.99% 0 - 34.99% 5 - 39.99% 0 - 44.99% 5 - 49.99%	Under 70 70	75 86,805 718,746 2,168,054 6,369,064 2,432,702	7,463,828 22,937,603 31,786,224	0-84 8,589,255 9,314,919 16,633,848	7,635,817 5,159,980 8,432,480	1,936,826 2,853,922 1,933,438 3,480,745 4,185,572	95-99 100+ 1,192,112 298,422 430,939	
der 70 74 77 79 84 89 99 94 99 10 7 Levels Brea  TV Band 1 - 29.99% 5 - 39.99% 6 - 44.99% 5 - 49.99% 6 - 5 - 59.99% 6 - 5 - 59.99%	Under 70 70	75 86,805 718,746 2,168,054 6,369,064	7,463,828 22,937,603 31,786,224 8,348,043 10,619,777 6,729,828 1,871,465	8,589,255 9,314,919 16,633,848 50,202,938 42,921,183 8,374,003 6,980,548	7,635,817 5,159,980 8,432,480 10,153,928 17,261,177 34,653,243 19,964,430	1,936,826 2,853,922 1,933,438 3,480,745 4,185,572 4,704,801 5,880,247	95-99 100+ 1,192,112 298,422 430,939 802,154 738,132 377,561 300,376	
der 70 74 74 84 89 99 99 0+  / Levels Brea  TV Band - 29.99% 0 - 34.99% 5 - 49.99% 0 - 54.99% 0 - 54.99% 0 - 64.99% 0 - 64.99%	Under 70 70	75 86,805 718,746 2,168,054 6,369,064 2,432,702	7,463,828 22,937,603 31,786,224 8,348,043 10,619,777 6,729,828	0-84 8,589,255 9,314,919 16,633,848 50,202,938 42,921,183 8,374,003 6,980,548 8,479,349 2,836,208	7,635,817 5,159,980 8,432,480 10,153,928 17,261,177 34,653,243	1,936,826 2,853,922 1,933,438 3,480,745 4,185,572 4,704,801 5,880,247 9,648,138 4,371,875	95-99 100+ 1,192,112 298,422 430,939 802,154 738,132 377,561 300,376 644,336 689,087	
der 70 74 79 84 89 94 99 1- / Levels Brea  TV Band - 29.99% 0 - 34.99% 5 - 49.99% 0 - 44.99% 5 - 59.99% 0 - 64.99% 6 - 5-69.99% 0 - 74.99%	Under 70 70	75 86,805 718,746 2,168,054 6,369,064 2,432,702	7,463,828 22,937,603 31,786,224 8,348,043 10,619,777 6,729,828 1,871,465 96,244	8,589,255 9,314,919 16,633,848 50,202,938 42,921,183 8,374,003 6,980,548 8,479,349 2,836,208 107,650	7,635,817 5,159,980 8,432,480 10,153,928 17,261,177 34,653,243 19,964,430 5,711,870 4,779,437 5,242,977	1,936,826 2,853,922 1,933,438 3,480,745 4,185,572 4,704,801 5,880,247 9,648,138 4,371,875 2,517,455	95-99 100+ 1,192,112 298,422 430,939 802,154 738,132 377,561 300,376 644,336 689,037 2,591,787	158
der 70	Under 70 70	75 86,805 718,746 2,168,054 6,369,064 2,432,702	7,463,828 22,937,603 31,786,224 8,348,043 10,619,777 6,729,828 1,871,465 96,244	0-84 8,589,255 9,314,919 16,633,848 50,202,938 42,921,183 8,374,003 6,980,548 8,479,349 2,836,208	7,635,817 5,159,980 8,432,480 10,153,928 17,261,177 34,653,243 19,964,430 5,711,870 4,779,437	1,936,826 2,853,922 1,933,438 3,480,745 4,185,572 4,704,801 5,880,247 9,648,138 4,371,875 2,517,455 3,263,321 2,571,457	95-99 100+ 1,192,112 298,422 430,939 802,154 738,132 377,561 300,376 644,336 689,087	158
der 70 -74 -79 -84 -89 -94 -99	Under 70 70	75 86,805 718,746 2,168,054 6,369,064 2,432,702	7,463,828 22,937,603 31,786,224 8,348,043 10,619,777 6,729,828 1,871,465 96,244	8,589,255 9,314,919 16,633,848 50,202,938 42,921,183 8,374,003 6,980,548 8,479,349 2,836,208 107,650 204,695	7,635,817 5,159,980 8,432,480 10,153,928 17,261,177 34,653,243 19,964,430 5,711,870 4,779,437 5,242,977 2,251,786	1,936,826 2,853,922 1,933,438 3,480,745 4,185,572 4,704,801 5,880,247 9,648,138 4,371,875 2,517,455 3,263,321	95-99 100+ 1,192,112 298,422 430,393 802,154 738,132 377,561 300,376 644,336 689,087 2,591,787 411,039	

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

#### Equity Release Funding (No.5) Plc

#### Quarterly Report as at calculation date

Note

Name of Issuer : Date of issue:

Moodys Current Rating

S&P Current Rating

Fitch Current Rating

Initial Note Balance Note Principle @ Start of Quarter Note Redemptions @ IPD Outstanding Note Principle

Note interest margins Step-Up Date Step-Up Margins

Interest Payment Cycle

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

Tentri Anni Ceoger
Initial Commitment
Last quarter Credit Facility Loan
Credit Facility Availabile on succeeding IP Date
Credit Facility repayment 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-Oct-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	А3
A	A	BBB
AA	A	BB+

14-Jan-21

£	315,000,000	£	43,000,000	£	23,000,000
£	286,600,000	£	43,000,000	£	23,000,000
£	3,200,000	£	-	£	-
£	283,400,000	£	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%	

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)

	0.89968 1.00000			1.00000	
	223.941	£	46.605	£	
I	223,941	I.	40,005	I.	-
£	5,977,247	£	2,538,964	£	4,830,641
£	-	£	-	£	56,813
£	166,149	£	37,934	£	52,175
£	8,136	£	4,992	£	22,891
£	6 151 532	£	2 581 890	f	4 962 520

14-Jan-21

14-Jan-21

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