ERF5 Trustee (No.5) Limited					
Quarterly Report as at Calculation Date	07-Oct-21				
MT Deficiency Ledger					
Opening Balance Losses this Quarter	- 1,822,029 - 62,414				
Closing Balance  Voluntary Prepayment Rate	- 1,884,443				
Value of the ratio expressed as a percentage calculated by dividing:	2.20%				
(i) the initial principal amount of those loans prepaid during the relevant 12 month period by (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 =  Loans/Additional Loans	N/A Loans		Additional Loans		
Outstanding balance of Loans/Additional Loans at Closing Date	359,045,072	i	425,732	1	
Outstanding Balance of Loans/Additional Loans at start of this quarter	423,518,386		13,167,742	]	
Accrued Interest at start of this quarter  Redemptions	297,344,985 Loans	ļ	6,311,779 Loans	Additional Loans	
	In this quarter		Since closing date	In this quarter	Since closing date
Principle Amount Outstanding of Loans/Additional Loans redeemed:	3,677,425	[	211,266,000	221,768	7,439,988
Principle Amount Outstanding of Loans/Additional Loans redeemed by cause :					
Death Borrower enters Long Term Care	2,491,951 433,866		91,761,081 27,580,339	96,582 24,117	3,045,610 988,056
Voluntary Repayment Move to Lower Value Property Substitutions	738,118 13,490 0		87,693,160 4,144,388 87,032	101,069 0	3,146,468 259,854 0
Number of Loans/Additional Loans redeemed by cause:	98	[	5,253	18	538
Number of Loans/Additional Loans redeemed by cause:					
Death Borrower enters Long Term Care	57 15		2,280 642	11 2	283 66
Voluntary Repayment Move to Lower Value Property	26 1		2,329 337	5	189 44
Substitutions  Redemption Monies Received:	12,394,694	1	432,228,426	416,716	11,587,418
Equivalent Value Test this quarter:	N/A			<u> </u>	
S&P model this quarter: Substitution	N/A Loans		Additional Loans		
Substituted in this Quarter (amount)	-	[	-	]	
Substituted in this Quarter as a % of aggregate Outstanding Balance of the Loans/Additional @ Closing Date Substituted to date as a % of aggregate outstanding balance of the Loans/Additional Loans @ closing date	0.00% 125,054		0%		
Outstanding Balance of Loans/Additional Loans	0.03% Loans	ı	Additional Loans	I	
Number of Loans/Additional Loans	3,432	]	420		
Further Advances in preceding quarter Number of Further Advances in preceding quarter Outstanding Gross Balance	419,152,166		16,911 3 12,996,536		
Outstanding Accrued Interest	296,656,190		6,345,430		
Product Breakdown by Loan/Additional Loan Outstanding	At Closing Loans		At Calculation Date Loans	At Closing Additional Loans	At Calculation Date Additional Loans
Fixed Rate Loan % Index Linked Loan %	87.2% 12.8%		83.2% 16.8%	90.2% 9.8%	86.9% 13.1%
	Loans		Additional Loans		
Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report	71 84		78 84		
Age of Borrowers	Loans		Additional Loans		
Single Female Single Male	86 86		85 83		
Joint Borrowers by age of younger	84	Į	83		
Properties Sold/Repayments (Case By Case):	Case 1 Total	ERF5 Original Loan	Aviva UKER Additional Loan		
Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days)	371 245	_			
Initial Valuation Indexed Valuation (Initial Valuation + Hallifax Hpi) Sale Price (where available)	65,000 112,377 31,046	31,046	_		
Gross Mortgage Outstandings Shortfall	70,232 39,186	70,232 39,186			
Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid	226% N/A N/A				
Claim O/S	N/A				
Time to Sale (days where available - time from death/assessment to repayment)	Case 2 Total 864	ERF5 Original Loan	Aviva UKER Additional Loan		
Time from Possesion to Sale (days) Initial Valuation	106 140,000				
Indexed Valuation (Initial Valuation + Halifax Hpi)				1	
Sale Price (where available)	238,645 185,574	185,574	-		
Sale Price (where available) Gross Mortage Outstandings Shortfall Loan Outstandings as a % of Sale Price	185,574 219,840 34,266 118%	185,574 219,840 34,266	- - -		
Sale Price (where available) Gross Mortgase Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid	185,574 219,840 34,266 118% N/A N/A	219,840	- - - -		
Sale Price (where available) Gross Mortgage Oustandings Shortfall Loan Oustandings as a % of Sale Price Claim Submitted to No Negative Equity	185,574 219,840 34,266 118% N/A	219,840	Aviva UKER		
Sale Price (where available) Gross Mortgage Outstandings Shonfall 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)	185,574 219,840 34,266 118% N/A N/A N/A  Case 3 Total 523	219,840 34,266	Aviva UKER Additional Loan		
Sale Price (where available) Gross Mortagee 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	185,574 219,840 34,266 118% N/A N/A N/A Case 3 Total 523 229 145,000	219,840 34,266 ERFS			
Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid Claim Poid Claim O/S  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Institut Valuation Indexed Valuation (Initial Valuation + Hallfax Hpl) Sale Price (where available) Gross Mortgage Outstandings	185,574 219,840 34,266 118%, N/A N/A N/A Case 3 Total 523 229	219,840 34,266 ERFS			
Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid Claim Poid Claim Poid Claim CyS  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intital Valuation Indexed Valuation (Initial Valuation + Hallfax Hpl) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price	185,574 219,840 34,266 118%, N/A N/A N/A  Case 3  Total 523 229 145,000 222,2873 3132,256 115,201	219,840 34,266 ERF5 Original Lean			
Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid 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 Indiced Valuation (initial Valuation + Halifax Hpl) Sale Price (where available) Gross Mortgage Outstandings Shortfall	185,574 219,840 34,266 118% N/A N/A N/A  Case 3 Total 523 229 145,000 22,2,873 132,256 115,201	219,840 34,266 ERF5 Original Lean			
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) Intital Valuation Indexed Valuation (Initial Valuation + Hallfax Hpl) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid	185,74 219,840 34,266 118%, N/A N/A N/A  Case 3  Total 523 229 345,500 313,256 115,201	219,840 34,266 ERF5 Original Lean 132,256 115,201	Additional Loan		
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) Intital Valuation Indexed Valuation (Initial Valuation + Hallfax Hpl) 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	185,574 219,840 34,266 118%, N/A N/A N/A  Case 3 229 145,000 222,287 3132,256 115,201 - 87%, N/A N/A N/A Case 4 Total	219,840 34,266 ERF5 Original Loan 132,256 115,201	Additional Loan		
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) Intital Valuation Indexed 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 Claim O/S  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intital Valuation Intime from Possesion to Sale (days) Intital Valuation Indexed Valuation (Initial Valuation + Halifax Hpl)	185,574 219,840 34,266 118%, N/A N/A N/A  Case 3 1239 145,000 222,873 132,256 115,201 87%, N/A N/A N/A  Case 4 Total 226 36 100,000 163,502	219,840 34,266  ERF5 Original Loan 132,256 115,201 -  ERF5 Original Loan	Additional Loan		
Sale Price (where available) Gross Mortsage 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 Prosesion to Sale (days) Initial Valuation Ini	185,74 219,840 34,266 118%, N/A N/A N/A Case 3 Total 523 229 145,000 222,207 313,256 15,50,000 87%, N/A N/A N/A Total 226 36 6 100,000	219,840 34,266 ERF5 Original Lean 132,256 115,201	Additional Loan		
Sale Price (where available) Gross Mortgase 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 + Haliffax Hpl) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandinats 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) Initial Valuation Indexed Valuation (Initial Valuation + Haliffax Hpl) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Sale Price Claim O/S	185,574 219,840 34,266 118%, N/A N/A N/A N/A Case 3 Total 523 229 145,000 222,287 3132,256 115,201	219,840 34,266  ERF5 Original Lean 132,256 115,201  ERFS Original Lean	Additional Loan		
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 + Haliffax Hpl) 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 + Haliffax Hpl) Sale Price (where available) Indexed Valuation (initial Valuation + Haliffax Hpl) Sale Price (where available) Gross Mortgage Outstandings Shortfall	185,574 219,840 34,266 118% N/A N/A N/A  Case 3 122,96 145,000 222,873 312,256 115,201	219,840 34,266  ERF5 Original Lean 132,256 115,201  ERFS Original Lean	Additional Loan		

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 + Halifax Hpi)
Sale Price (where available)
Gross Mortage Outstandings
Shortfali
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
Indeade Valuation (Initial Valuation + Hallfax Hpi)
Sale Price (where available)
Gross Mortgaze Outstandings
Shortfall
Loan Outstandings as a % of Sale Price
Claim Submitted to No Negative Equity
Claim Paid
Claim O/S

Case 5	ERF5	Aviva UKER
Total	Original Loan	Additional Loan
190		
28		
85,000		
138,649		
117,017	117,017	-
76,086	76,086	-
=	-	-
65%		
N/A		
N/A		
N/A		

Case 6	ERF5	Aviva UKER
Total	Original Loan	Additional Loan
373		
133		
145,000		
239,197		
164,166	164,166	-
168,264	168,264	-
4,098	4,098	-
102%		
N/A		
N/A		
N/A		

ale Drice as 9/ of Indo		NEG or repossess					
ihortfall as % of Mortgage	Valuation (Initial Valuation Outstandings	ı + Halifax Hpi) (wh	nere available)				60.0 17.2
or all Mortgages repaid t Veighted Average:	to the Calculation Date (a	ll redemptions ot	her than voluntary	)			
ime to sale (Days)							30
Properties in possession (	(Total to Calculation date	)					6
Properties sold (Total to Ca Number Carried Forward	alculation date)						5
Average Time from Possess							193.9
osession cases average Sh	hortfall at Sale (%)						18.2
	Title Claims Made (numb	er)					
laims Paid laims Outstanding							
laims not settled in full by							
verage time from claim to							N/
	nce Claims made (number	)					
Claims Paid Claims Outstanding							
laims not settled in full by laims not settled in full by	number amount of shortfall						
Average time from claim to							N/
Average Loan Asset Outst	anding						122,13
Veighted Average LTV Veighted Average Indexe	ed LTV						81.2 46.8
Weighted Average Interes	st Rate						
ixed Rate Loans ndex-Linked Loans							7.34 4.89% + Li
TV Levels Breakdown (ba	ased on original valuation	n using P&I at dat	e of report and exc	luding any addit	ional borrowings	post closing)	
0 - 29.99%							1,912,13
10 - 34.99% 15 - 39.99%							2,665,675 4,801,890
0 - 44.99%							8,332,574
5 - 49.99% 0 - 54.99%							10,408,470 17,233,71
5 - 59.99%							31,944,26
60 - 64.99% 65 - 69.99%							34,725,46: 39,253,97
0 - 74.99%							49,835,84
5 - 79.99%							37,503,49
80 - 84.99% 85 - 89.99%							39,653,305 30,619,505
0 - 94.99%							23,420,64
95 - 99.99%							15,706,935 71,134,275
100% +							
	ased on Halifax HPI adjust	ed valuation @ c	alculation date)				
.TV Levels Breakdown (ba	ased on Halifax HPI adjust	ed valuation @ ca	alculation date)				25,211,19
TV Levels Breakdown (ba	ased on Halifax HPI adjust	ed valuation @ c	alculation date)				25,211,19 37,991,60 60,650,39
TV Levels Breakdown (ba 0 - 30% 10 - 35% 15 - 40% 10 - 45%	ased on Halifax HPI adjust	ed valuation @ c	alculation date)				37,991,604 60,650,399 76,110,824
TV Levels Breakdown (ba 1 - 30% 10 - 35% 15 - 40% 10 - 45% 15 - 50%	ased on Halifax HPI adjust	ed valuation @ c	alculation date)				37,991,604 60,650,399 76,110,824 75,325,123
TV Levels Breakdown (ba 0 - 30% 10 - 35% 15 - 40% 10 - 45% 15 - 50% 10 - 55% 15 - 60%	ased on Halifax HPI adjust	ed valuation @ c	alculation date)				37,991,60 60,650,39 76,110,82 75,325,12 52,530,24 34,495,85
TV Levels Breakdown (ba 1 - 30% 10 - 35% 15 - 40% 10 - 45% 15 - 50% 10 - 55% 15 - 60% 10 - 65%	assed on Halifax HPI adjust	ed valuation @ c	alculation date)				37,991,60 60,650,39 76,110,82 75,325,12 52,530,24 34,495,85 21,633,72
TV Levels Breakdown (ba 1 - 30% 10 - 35% 15 - 40% 10 - 45% 15 - 50% 10 - 55% 15 - 60% 10 - 65% 15 - 60%	ased on Halifax HPI adjust	ed valuation @ c	alculation date)				37,991,60 60,650,39 76,110,82 75,325,12 52,530,24 34,495,85
TV Levels Breakdown (ba 1 - 30% 5 - 35% 5 - 40% 0 - 45% 5 - 50% 0 - 55% 5 - 60% 0 - 65% 5 - 70% 0 - 75% 5 - 70%	ased on Halifax HPI adjust	ed valuation @ c	alculation date)				37,991,60 60,650,39 76,110,82 75,325,12 52,530,24 34,495,85 21,633,72 14,369,15 11,140,87 4,839,93
TV Levels Breakdown (ba 1 - 30% 0 - 35% 5 - 40% 0 - 45% 5 - 50% 0 - 55% 5 - 60% 0 - 65% 5 - 70% 0 - 75% 5 - 80% 0 - 85%	ssed on Halifax HPI adjust	ed valuation @ c	alculation date)				37,991,60 60,650,39 76,110,82 75,325,12: 52,530,24 34,495,85: 21,633,72: 14,369,15: 11,140,83
TV Levels Breakdown (ba ) - 30% 10 - 35% 15 - 40% 10 - 45% 15 - 50% 10 - 55% 15 - 60% 10 - 65% 15 - 70% 10 - 75% 15 - 80% 10 - 85% 15 - 80% 10 - 85%	osed on Halifax HPI adjust	ed valuation @ c	alculation date)				37,991,60, 60,650,39 76,110,82; 75,325,12; 52,530,24! 34,495,85; 21,633,72; 14,369,15; 11,140,87; 4,839,93; 2,544,79; 1,290,21; 576,42;
TV Levels Breakdown (ba ) - 30% 10 - 35% 15 - 40% 10 - 45% 15 - 50% 15 - 50% 15 - 50% 15 - 50% 15 - 50% 10 - 65% 15 - 70% 10 - 75% 15 - 80% 10 - 85% 15 - 80%	ssed on Halifax HPI adjust	ed valuation @ c	alculation date)				37,991,60 60,650,39 76,110,82 75,325,12: 52,530,24 34,495,85: 21,633,72: 14,369,15: 11,140,87: 4,839,93: 2,544,79: 1,290,21
TV Levels Breakdown (ba - 30% 0 - 35% 5 - 40% 0 - 45% 5 - 50% 0 - 55% 5 - 50% 0 - 55% 5 - 70% 5 - 70% 5 - 70% 5 - 70% 5 - 70% 5 - 70% 5 - 70% 6 - 70% 7 - 70% 6 - 70% 6 - 70% 7 - 70% 7 - 70% 7 - 70% 8 - 70% 8 - 70% 9 - 70%	ased on Hallfax HPI adjust the second of the	t summary, as at c	each Calculation Da				37,991,60 60,650,39 76,110,82 75,325,12; 52,530,244 34,495,85; 21,633,72; 14,369,15; 11,140,87 4,839,93; 2,544,79; 1,290,21 576,622 441,79;
TV Levels Breakdown (ba)  - 30% 0 - 33% 5 - 40% 0 - 45% 5 - 50% 0 - 45% 5 - 50% 0 - 55% 5 - 60% 0 - 55% 5 - 70% 0 - 75% 5 - 70% 0 - 75% 5 - 80% 0 - 95% 5 - 100% 0 0 - 95% 5 - 100% 0 0 0 + wepersonalised informatio	n on the gool and paymen	t summary, as at c ty undertaking (th	each Calculation Da e form of which can				37,991,60 60,650,39 76,110,82 75,325,12; 52,530,244 34,495,85; 21,633,72; 14,369,15; 11,140,87 4,839,93; 2,544,79; 1,290,21 576,622 441,79;
TV Levels Breakdown (ba  - 30% 0 - 35% 5 - 40% 0 - 45% 5 - 50% 0 - 45% 5 - 50% 0 - 55% 5 - 50% 0 - 55% 5 - 50% 0 - 55% 5 - 70% 0 - 75% 0 - 85% 5 - 100% 0 - 85% 5 - 100% 0 - 85% 6 - 100% 0 - 95% 6 - 100% 0 - 95% 6 - 100% 0 - 100%	n on the pool and paymen	t summary, as at c ty undertaking (th	each Calculation Da e form of which can				37,991,60 60,650,39 76,110,82 75,325,12; 52,530,244 34,495,85; 21,633,72; 14,369,15; 11,140,87 4,839,93; 2,544,79 1,290,211 576,82; 441,79
TV Levels Breakdown (ba)  3 - 30%  10 - 35%  15 - 40%  10 - 35%  15 - 40%  10 - 45%  15 - 50%  10 - 55%  15 - 50%  10 - 55%  15 - 70%  10 - 75%  10 - 85%  1	n on the pool and paymen	t summary, as at c ty undertaking (th	each Calculation Da e form of which can				37,991,60 60,650,39 76,110,82 75,325,12 52,530,24 34,495,85 21,633,72 14,369,15 11,140,87 14,290,21 576,42 441,79 m the MT
TV Levels Breakdown (bat - 30% 0 - 33% 5 - 40% 0 - 35% 5 - 40% 0 - 45% 5 - 50% 0 - 55% 5 - 60% 0 - 55% 5 - 60% 0 - 55% 5 - 70% 0 - 75% 5 - 80% 0 - 95% 5 - 90% 0 - 95% 5 - 100% 00% 4 - 99% 9 - 99% 9 - 90% 10 - 9	n on the pool and paymen	t summary, as at c ty undertaking (th	each Calculation Da e form of which can				37,991,60 60,650,39 76,110,82 75,325,12 52,530,24 34,495,85 11,140,87 4,389,93 2,544,79 1,290,21 mt he MT
TV Levels Breakdown (ba - 30% 0 - 35% 5 - 40% 0 - 35% 5 - 40% 0 - 45% 5 - 50% 0 - 55% 5 - 50% 0 - 55% 5 - 50% 0 - 55% 5 - 50% 0 - 55% 5 - 70% 0 - 75% 5 - 30% 0 - 35%	n on the pool and paymen	t summary, as at c ty undertaking (th	each Calculation Da e form of which can				37,991,60 60,650,39 76,110,82 75,325,12 52,530,24 34,495,85 21,633,72 14,369,15 11,140,87 14,290,21 576,42 441,79 m the MT
TV Levels Breakdown (bai - 30% 0 - 35% 5 - 40% 0 - 35% 5 - 40% 0 - 45% 5 - 50% 0 - 55% 5 - 50% 0 - 55% 5 - 50% 0 - 55% 5 - 60% 0 - 55% 5 - 70% 0 - 75% 0 - 35%	n on the pool and paymen	t summary, as at c ty undertaking (th	each Calculation Da e form of which can				37.991.60 60.950.397 76.110.82 75.327.12 52.530.244 34.495.85 21.633.72 11.40.87 4.439.39 2.544.79 1.290.21 4.41.79 4.
TV Levels Breakdown (bai - 30% 0 - 35% 5 - 40% 0 - 45% 5 - 50% 0 - 45% 5 - 50% 0 - 55% 5 - 50% 0 - 55% 5 - 50% 0 - 55% 5 - 70% 0 - 75% 5 - 70% 0 - 75% 5 - 80% 0 - 85% 5 - 100% 0 - 85% 5 - 100% 0 - 95% 5 - 90% 0 - 95% 5 - 100% 0 - 95% 5 - 90% 5 - 90% 5 -	n on the pool and paymen y of a signed confidential sed on youngest policyho	t summary, as at y undertaking (th Ider <b>@</b> calculation	each Calculation Da form of which can n date)	be obtained from			37,991.60 60,950,397 76,110,82 76,327,212 51,530,244 34,495,85 21,633,72 11,40,87 14,369,151 11,140,87 441,79 12,90,21 576,42 441,79 12,90,21 14,733,50,11 14,733,50,11 14,733,50,12 12,90,07,55 52,688,67
TV Levels Breakdown (bat  - 30% 0 - 35% 5 - 40% 0 - 45% 5 - 50% 0 - 45% 5 - 50% 0 - 55% 5 - 50% 0 - 55% 5 - 50% 0 - 55% 5 - 70% 0 - 75% 5 - 80% 0 - 75	on on the pool and paymen ry of a signed confidentiali sed on youngest policyho youngest policyho aalifax HPI Adjusted) ys Ag 70 70-74	t summary, as at ty undertaking (th ty undertaking (th idder @ calculation and calculation) and the calculation are also as a summary of the calculation and calculation are also as a calculation and calculation are also as a calculation are a calculation are also as a calculation are a calculation a	aach Calculation Da e form of which can n date) n @ calculation da 80-84	te 85-89	90-94	95-99	37,991.60 60,950,397 76,110.82 75,327,212 52,530,244 34,495,852 21,633,72 11,4369,15 11,140,87 4,839,93 2,544,79 1,290,21 576,42 441,79
TV Levels Breakdown (bat 30% 0 - 33% 5 - 40% 0 - 35% 5 - 40% 0 - 45% 5 - 50% 0 - 55% 5 - 50% 0 - 55% 5 - 50% 0 - 55% 5 - 70% 0 - 75% 5 - 80% 0 - 55% 5 - 100% 0 - 85% 5 - 100% 0 - 95% 0 - 95% 1 - 100% 1	on on the good and paymen ry of a signed confidentiali sed on youngest policyho aliffax HPI Adjusted y s Ag 70 70-74 93,540 461,263	t summary, as at ty undertaking (th ty undertaking (th ider @ calculation e Band Breakdow 75-79 6,006,265	each Calculation Da form of which can in date) in <u>@ calculation da</u> 80-84 8,651,369 7,098,523	te 85-89 6,685,072 6,448,152	90-94 2,525,191 3,055,217	95-99 1,181,702 440,338	37,991.60 60,950,397 76,110.82 75,327,212 512,503,024 314,959,582 21,633,72 11,4369,151 11,140,87 4,839,393 2,544,79 1,290,211 576,422 441,79
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IV Levels Breakdown (ba - 30% 0 - 35% 0 - 35% 5 - 40% 0 - 45% 5 - 50% 0 - 65% 0 - 65% 0 - 65% 0 - 75% 5 - 80% 0 - 85% 5 - 90% 0 - 85% 5 - 90% 0 - 85% 5 - 90% 0 - 10 - 10 - 10 - 10 - 10 - 10 - 10 -	ni on the pool and paymen ry of a signed confidential sed on youngest policyho sed on youngest policyho 10 70-74 93,540 461,263 1,448,263	t summary, as at ty undertaking (th tyle of e Band Breakdow 75-79 6,006,265 10,463,685 6,210,687 633,876 633,876	n <u>@ calculation</u> Da form of which can n date) n <u>@ calculation</u> da 80-84 8,651,369 7,008,523 23,888,033 53,001,795 32,845,801 4,227,737 8,004,684 8,443,840	te 85-89 6,685,072 6,448,152 9,276,296 11,426,132 26,355,061 36,895,494 116,260,866 3,484,112 6,578,756	90-94 2,525,191 3,055,217 2,041,652 2,896,306 4,676,535 4,833,517 9,084,498 9,183,872 4,780,095 3,411,523 2,830,338	95-99 1,181,702 440,338 656,259 856,197 362,792 477,228 521,898 1,836,131 2,954,422	37,991,60 60,950,33 76,110,82 76,312,12 52,530,24 34,495,85 21,633,72 14,690,13 11,140,87 23,444,79 441,79 2441,79 21,290,21 21,290,21 21,200,75 2
TV Levels Breakdown (bat - 30% - 33% - 5.40% - 0.45% - 5.50% - 0.55% - 5.60% - 0.55% - 5.60% - 0.55% - 5.70% - 0.75% - 5.80% - 0.75% - 5.90% - 0.95% - 5.100% - 0.95% - 1.00% - 0.95% - 1.00%	ni on the pool and paymen ry of a signed confidential sed on youngest policyho sed on youngest policyho 10 70-74 93,540 461,263 1,448,263	t summary, as at ty undertaking (th tyle of e Band Breakdow 75-79 6,006,265 10,463,685 6,210,687 633,876 633,876	n <u>@ calculation</u> Da form of which can n date) n <u>@ calculation</u> da 80-84 8,651,369 7,008,523 23,888,033 53,001,795 32,845,801 4,227,737 8,004,684 8,443,840 953,686	te 85-89 6,685,072 9,276,296 11,426,132 6,355,061 36,895,494 116,560,866 3,484,112 6,578,756 4,241,659	90-94 2,525,191 3,055,217 2,041,652 4,676,533 4,833,517 9,084,498 9,183,872 4,780,095 3,411,523 2,830,938 2,379,790	95-99 1,181,702 440,338 673,680 665,259 856,197 362,792 427,228 521,898 1,836,131 2,954,422 433,021 165,007	37,991,60 60,950,337 76,110,82 76,315,12 52,530,244 34,959,82 21,633,72 14,469,13 11,140,97 12,90,21 13,70,21 13,70,21 13,70,21 13,70,21 12,90,71 1
TV Levels Breakdown (bat 0 - 35% 0 - 3	ni on the pool and paymen ry of a signed confidential sed on youngest policyho sed on youngest policyho 10 70-74 93,540 461,263 1,448,263	t summary, as at ty undertaking (th tyle of e Band Breakdow 75-79 6,006,265 10,463,685 6,210,687 633,876 633,876	n <u>@ calculation</u> Da form of which can n date) n <u>@ calculation</u> da 80-84 8,651,369 7,008,523 23,888,033 53,001,795 32,845,801 4,227,737 8,004,684 8,443,840 953,686	te 85-89 6,685,072 9,276,296 11,426,132 6,355,061 36,895,494 116,560,866 3,484,112 6,578,756 4,241,659	90-94 2,525,191 3,055,217 2,041,652 2,896,306 4,676,535 4,833,517 9,084,498 9,183,872 4,780,095 3,411,523 2,830,338	95-99 1,181,702 440,338 656,259 856,197 362,792 477,228 521,898 1,836,131 2,954,422	37,991,60 60,950,337 76,110,82 76,315,12 52,530,244 34,959,82 21,633,72 14,469,13 11,140,97 12,90,21 13,70,21 13,70,21 13,70,21 13,70,21 12,90,71 1

Annualised HPI Nationwide (Seasonally Adjusted) since closing
Annualised HPI 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 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 Ledge

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-Oct-21

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

Α	В	c
Aa2	Aa3	A3
Α	A	BBB
AA	A	BB+

ſ	£	315,000,000	£	43,000,000	£	23,000,000
	£	261,500,000	£	43,000,000	£	23,000,000
	£	6,300,000	£	-	£	=
	£	255.200.000	£	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)
14-	Jan-22 14-Ja	in-22 14-Jan-22

	0.81016		1.00000		1.00000
£	203,999	£	46,551	£	56,784
£	6,651,647	£	2,709,254	£	5,352,010
£		£		£	-
£	151,598	£	37,934	£	52,175
£	9,045	£	5,323	£	25,354
£	6,812,290	£	2,752,511	£	5,429,540

233,000,000
-
126,238,701
-
-
-
-
0.541797
126 238 701

	-

34,419,610
-
158,720
34,578,330

