ERF5 Trustee (No.5) Limited					
Quarterly Report as at Calculation Date	07-Oct-22				
MT Deficiency Ledger					
Opening Balance Losses this Quarter	- 2,139,040 - 256,015				
Closing Balance	- 2,395,056				
Voluntary Prepayment Rate					
Value of the ratio expressed as a percentage calculated by dividing:  (i) the initial principal amount of those loans prepaid during the relevant 12 month period by	2.18%				
(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	1	425,732		
Outstanding Balance of Loans/Additional Loans at start of this quarter Accrued Interest at start of this quarter	413,515,731 299,360,000		12,896,727 6,558,183		
Redemptions	Loans	ı	0,338,183   Loans	Additional Loans	
recemptions	In this quarter		Since closing date	In this quarter	Since closing date
Principle Amount Outstanding of Loans/Additional Loans redeemed :	2,594,324	ſ	222,200,569	217,916	8,049,756
Principle Amount Outstanding of Loans/Additional Loans redeemed by cause :	Appl Philadelle	ı	111,100,303	227,520	0,045,730
Principle Amount Outstanding of Loans/Additional Loans redeemed by Cause:  Death	1,240,007	ſ	98,048,277	127,964	2.255.440
Bearrower enters Long Term Care Voluntary Repayment	446,717 907,600		98,048,277 29,559,418 90,331,210	15,350 74,602	3,366,419 1,110,593 3,312,891
voluntary repayment Move to Lower Value Property Substitutions	907,600		4,174,632	0	259,854
		l t	87,032	0	0
Number of Loans/Additional Loans redeemed by cause:	73	l	5,549	11	587
Number of Loans/Additional Loans redeemed by cause:		,			
Death Borrower enters Long Term Care	34 12		2,445 696	5 1	310 74
Voluntary Repayment  Move to Lower Value Property	27 0		2,406 341	5	203 44
Substitutions	0	Į.	2	0	0
Redemption Monies Received:	9,147,413	l	469,962,521	389,649	12,829,630
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%	Į	2		
Outstanding Balance of Loans/Additional Loans	Loans		Additional Loans		
Number of Loans/Additional Loans Further Advances in preceding quarter	3,136		390 94,330		
Number of Further Advances in preceding quarter Outstanding Gross Balance	411,872,312		5 12,729,739		
Outstanding Accrued Interest	300,310,904	Į	6,514,781		
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 %	87.2%	Ī	82.5%	90.2%	86.1%
Index Linked Loan %	12.8%	Į	17.5%	9.8%	13.9%
	Loans		Additional Loans		
Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report	71 85		78 84		
Age of Borrowers					
	Loans		Additional Loans		
		Ī	Additional Loans		
Single Female Single Male Light Torrowers by any of yourner	86 86		Additional Loans  86 84		
Single Male Joint Borrowers by age of younger	86		Additional Loans		
Single Male	86 86 85	ERFS	Additional Loans  86 84 84 Aviva UKER		
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)	S6 86 85 S5 Case 1 Total 403		Additional Loans  86 84 84		
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	86 86 85 Case 1 Yorki 403 232 155,550	ERFS	Additional Loans  86 84 84 Aviva UKER		
Single Male Joint Borrowers by age of younger  Properties Sold/Repayments (Case By Case):  Time to Sale (days where available - time from death/assesment to repayment) Time from Possesion to Sale (days) Initial Valuation Indiced Valuation (Initial Valuation) Indiced Valuation (Initial Valuation) Indiced Valuation (Initial Valuation)	86 86 85 Total Total 22 195,950 366,179 111,987	ERFS Original Loan 111,987	Additional Loans  86 84 84 Aviva UKER		
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 Volusation Indexed Valuation (Initial Volusation) Indexed Valuation (Initial Volusation) Gross Mortgage Cutstandings Shortfall	86 86 85 Total Total 30 22 195,950 356,179 111,987 165,349 33,362	ERF5 Original Loan	Additional Loans  86 84 84 Aviva UKER		
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 Indeed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortage Cultaranings	86 86 85 Total 403 35,379 111,987 165,349 33,362 148% N/A	ERFS Original Loan 111,987 163,349	Additional Loans  86 84 84 Aviva UKER		
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 Prosession to Sale (days) Time from Prosession for Sale (days) Time from Prosession for Sale (days) Time from Prosession for Sale Price Time Sale Price (Male Price) Time from Prosession for Sale Price Time Sale (days where available) Time from Prosession for Sale Price Time from Pro	86 86 85 Total 403 232 195,550 356,179 111,987 165,349 53,362	ERFS Original Loan 111,987 163,349	Additional Loans  86 84 84 Aviva UKER		
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 Paid	86 86 85 1 Total 403 232 155,559 356,179 116,349 53,362 146% NA N/A N/A	ERFS Original Loan 111,987 165,349 53,362 ERFS	Additional Loans  86 84 84  Aviva UKER Additional Loan		
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 Shortfal Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid	86 86 86 86 86 86 86 86 86 86 86 86 86 8	ERFS Original Loan 111,987 165,349 53,362	Additional Loans  86 84 84 84 Aviva UKER Additional Loan		
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 Possession to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifex Hpi) Sale Price (where available) Sole Orice (where available) Gross Mortage Outstandings Short Coultandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid Claim G/S  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation	86 86 85 Tenal 403 232 195,950 356,179 111,987 165,349 148% N/A N/A	ERFS Original Loan 111,987 165,349 53,362 ERFS	Additional Loans  86 84 84  Aviva UKER Additional Loan		
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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 Possession to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortage Outstandings ShortAtal Joan Outstandings as a % of Sale Price Claim Solmitted to No Negative Equity Claim Pald Claim (V) Time to Sale (days where available) - time from death/assessment to repayment) 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 ShortAtal	86 86 86 87 87 885 885 885 885 885 885 886 887 105,849 11,987 165,849 133,362 1485 1487 1487 1487 1487 1487 1487 1488 1488	ERF5 Original Loan 111,987 165,349 53,362 ERF5 Original Loan	Additional Loans  86 84 84  Aviva UKER Additional Loan		
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) Indexed Valuation (Initial Valuation) Indexed Valuation (Initial Valuation) Sale Price (where available) Gross Mortgage Cuttandings Shortfall Loan Outstandings as a 'N of Sale Price Claim Schmitted to No Negative Equity Claim Of.  Time to Sale (days where available) - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Gross Mortgage Cuttandings Shortfall Loan Outstandings as a 'N of Sale Price Claim Schmitted to No Negative Equity Loan Outstandings as a 'S of Sale Price Claim Submitted to No Negative Equity	86 86 86 86 86 86 86 86 86 86 86 86 86 8	ERF5 Original Loan  111.987 165.349 53.362  ERF5 Original Loan	Additional Loans  86 84 84  Aviva UKER Additional Loan		
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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 Prosession to Sale (days) Interest Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a 'No eff 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 Prosession to Sale (days) Interest Claim Sale (days where available) - time from death/assessment to repayment) Time from Prosession to Sale (days) Sale Price (where available)	86 86 86 86 87 Total 85 85 85 85 85 86 87 86 87 86 87 97 111,997 1165,349 145,63 145,63 146,64 17 17 18 199 12 126,000 230,359 87,092 211,632 34,540 34,540 14,640 16,640	ERF5 Original Loan  111,987 165,349 53,362  ERF5 Original Loan  87,092 121,632 34,540  ERF5	Additional Loans  86 88 84 84  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan		
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Single Male Joint Borrowers by age of younger  Properties Sold/Repayments (Case By Case):  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortgage Cutstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid Claim Old 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) Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid Claim Ol5  Time to Sale (days where available) - time from death/assessment to repayment) Time to Sale (days where available) Time from Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available)	Section	ERF5 Original Loan  111,987 165,349 53,362  ERF5 Original Loan  87,092 121,632 34,540  ERF5	Additional Loans  86 88 84 84  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan		
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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 Prosession to Sale (days) Interest of Sale (days where available) Gross Mortage Outstandings Shortfall Loan Outstandings as a No Regative Equity Claim Paid Claim Submitted to No Negative Equity Claim Paid Claim Outstandings as a No Regative Equity Claim Paid Claim Outstandings Time to Sale (days where available) - time from death/assessment to repayment) Time from Prosession to Sale (days) Interest of Sale (days where available) - time from death/assessment to repayment) Time to Sale (days where available) - time from death/assessment to repayment) Time to Sale (days where available) Claim Outstandings as a No 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 Prosession to Sale (days) Interest of Sale (days where available) Sale Price (person available) Gross Mortage Outstandings	86 86 86 86 86 86 86 86 86 86 86 86 86 8	ERFS Original Loan  111,987 165,349 53,362  ERFS Original Loan  87,992 121,632 34,549  ERFS Original Loan  67,421 150,574	Additional Loans  86 88 84 84  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan		
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Single Male Joint Borrowers by age of younger  Properties Sold/Repayments (Case By Case):  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to his Negative Equity Claim Palid Claim Off Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortgage Outstandings Shortfall Claim Off  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Time to Sale (days where available) Gross Mortgage Outstandings Shortfall Claim Off  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) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Palid Claim Off  Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time to Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available - time from death/assessment to repayment) Time to Sale (days where available -	Case 1   Total	ERF5 Original Loan  111,987 165,349 53,362  ERF5 Original Loan  87,092 121,632 34,540  ERF5 Original Loan  67,421 150,574 83,153  ERF5 Original Loan	Additional Loans  86 84 85 86 87 86 88 88 88 Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan		
Single Male Joint Borrowers by age of younger  Properties Sold/Repayments (Case By Case):  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid Claim Old Sale (days where available) - time from death/assessment to repayment) Time to Sale (days where available) - time from death/assessment to repayment) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid Claim Oly Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortgage Outstandings Sale Price (where available) Gross Mortgage Outstandings Claim Oly Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortgage Outstandings	86 86 86 86 86 86 86 86 86 87 Total  Total 32 32 35,550 356,179 111,987 165,349 145,6349 145,6349 146,607 146,600 199 126,000 230,359 87,092 2121,632 34,540	ERF5 Original Loan  111.987 165.349 53.362  ERF5 Original Loan  87.092 121,632 34,540  ERF5 Original Loan  67,421 150,574 83,153	Additional Loans  86 84 85 86 87 86 88 88 88 Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan		
Single Male Joint Borrowers by age of younger  Properties Sold/Repayments (Case By Case):  Time to Sale (days where available—time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid Claim Obstanted to No Negative Equity Claim Paid Time to Sale (days where available) - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid Claim Of Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortgage Outstandings Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Gross Mortgage Outstandings	86 86 86 86 86 86 86 86 86 86 87 Total 1000 232 232 235,550 356,179 111,987 165,349 145,6349 145,6349 146,640 240,355 87,092 241,632 34,540 340,640 340,640 251,550 263,268 27,741 283,233 27,741 283,234 284,640 284,741 285,	ERF5 Original Loan  111.987 165.349 53.362  ERF5 Original Loan  87.092 121,632 34,540  ERF5 Original Loan  67,421 150,574 83,153  ERF5 Original Loan	Additional Loans  86 84 85 86 87 86 88 88 88 Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan		
Single Male Joint Borrowers by age of younger  Properties Sold/Repayments (Case By Case):  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as % of Sale Price Out Death of the Regative Equity Claim Pala Claim (Sale (days where available) - time from death/assessment to repayment) Time to Sale (days where available) - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indexed Valuation (Prilial Valuation + Halifax Hpi) Gross Mortgage Outstandings Shortfall Loan Outstandings as % of Sale Price Claim Submitted to No Negative Equity Claim Pala Claim (Sale (days where available) - time from death/assessment to repayment) Time to Sale (days where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as % of Sale Price Claim Submitted to No Negative Equity Claim Pala Claim (O) Sale Price (where available) Gross Mortgage Outstandings Shortfall Loan Outstandings as a % of Sale Price Outstandings as % of Sale Price Outstandings a	Case 1   Total	ERF5 Original Loan  111.987 165.349 53.362  ERF5 Original Loan  87.092 121,632 34,540  ERF5 Original Loan  67,421 150,574 83,153  ERF5 Original Loan	Additional Loans  86 84 85 86 87 86 88 88 88 Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan		

For all Mortgages repaid to the Calculation Date (NNEG or repossession) Weighted Average:	
Sale Price as % of Indexed Valuation (Initial Valuation + Halifax Hpi) (where available) Shortfall as % of Mortgage Outstandings	57.8% 18.7%
For all Mortgages repaid to the Calculation Date (all redemptions other than voluntary)	
Weighted Average: Time to sale (Days)	301
Properties in possession (Total to Calculation date) Repossessed this Quarter	70 3
Properties sold (Total to Calculation date) Number Carried Forward	64
Average Time from Possession to Sale Posession cases average Shortfall at Sale (%)	196.6 20.3%
Insurance	
Local Search and Defective Title Claims Made (number)	0
Claims Paid Claims Outstanding	0
Claims not settled in full by number Claims not settled in full by amount of shortfall	0
Average time from claim to payment	N/A
Contingent Building Insurance Claims made (number)	0
Claims Paid Claims Outstanding	0
Claims not settled in full by number Claims not settled in full by amount of shortfall	0
Average time from claim to payment	N/A
Average Loan Asset Outstanding	131,337
Weighted Average LTV Weighted Average Indexed LTV	87.6% 46.0%
Weighted Average Interest Rate	40.076
Weighted Average Interest Kate Fixed Rate Loans	7.35%
Index-Linked Loans	7.35% 4.89% + LPI
LTV Levels Breakdown (based on original valuation using P&I at date of report and excluding any additional borrowings post cl	losing)
0 - 29.99%	1,050,075
30 - 34.99% 35 - 39.99%	2,356,035 3,232,359
40 - 44.99%	5,479,855
45 - 49.99%	7,965,967
50 - 54.99% 55 - 59.99%	11,098,660 18,624,589
60 - 64.99%	29,499,625
65 - 69.99% 70 - 74.99%	33,505,394 36,429,005
75 - 79 99%	42,172,909
80 - 84.99%	39,266,851
85 - 89.99%	29,921,405
90 - 94.99% 95 - 99.99%	36,778,134 20,701,968
	36,778,134
95 - 99.99%	36,778,134 20,701,968
95 - 99 99% 100% + LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date) 0 - 30%	36,778,134 20,701,968 93,789,481
95 - 99 99% 100% + LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date) 0 - 30% 30 - 35%	36,778,134 20,701,968 93,789,481 26,555,967 44,958,227
95 - 99 99% 100% + LTV Levels Breakdown (based on Halifax MPI adjusted valuation @ calculation date) 0 - 30% 30 - 35% 35 - 40% 40 - 45%	36,778,134 20,701,968 93,789,481 26,555,967 44,958,227 62,047,405 77,932,209
95 - 99 3% 100% +  LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date)  0 - 30% 30 - 35% 35 - 40% 40 - 45% 45 - 50%	36,778,134 20,701,968 93,789,481 26,555,967 44,958,227 62,047,405 77,932,209 71,984,520
95 - 99 99% 100% + LTV Levels Breakdown (based on Halifax MPI adjusted valuation @ calculation date) 0 - 30% 30 - 35% 35 - 40% 40 - 45%	36,778,134 20,701,968 93,789,481 26,555,967 44,958,227 62,047,405 77,932,209
95 - 99 99%  LTV Levels Breakdown (based on Haliffar HPI adjusted valuation @ calculation date)  0 - 30% 30 - 35% 40 - 45% 45 - 50% 55 - 60% 66 - 65%	36,778,134 20,701,968 93,789,481 26,555,967 44,958,227 62,047,405 77,932,209 71,984,520 45,528,039 30,147,189 20,622,684
95 - 99.9%  100% - 100	36,778,134 20,701,968 93,789,481 26,555,967 44,555,277 44,555,277 47,932,209 71,984,520 45,528,079 30,147,189 20,022,684 14,277,990
95 - 99 99%  LTV Levels Breakdown (based on Haliffar HPI adjusted valuation @ calculation date)  0 - 30% 30 - 35% 40 - 45% 45 - 50% 55 - 60% 66 - 65%	36.778.134 20.701.968 93.789.481 26.555.967 44.958.227 62.047.405 77.932.209 71.984.520 45.528.039 30.147.189 20.622.684 14.270.900 8.144.484
95 - 99 99%  LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date)  0 - 30%  30 - 35%  33 - 40%  40 - 45%  45 - 50%  56 - 65%  57 - 75%  78 - 80%  88 - 80%	36.778.134 20.701.968 93.789.481 26.555.967 44.958.227 62.047.405 77.932.209 71.984.520 45.528.039 30.147.189 20.622.684 14.270.900 8.144.484 4.843.866 1.864.207
95 - 99.9%  100%  100 -	36,778,134 20,701,968 93,789,481 26,555,967 44,558,227 60,047,405 71,984,520 45,528,029 30,147,189 20,627,684 14,277,990 8,144,484 4,843,866
95 - 99 3%  107 Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date)  0 - 30% 30 - 35% 35 - 40% 40 - 45% 45 - 50% 50 - 55% 55 - 60% 60 - 65% 65 - 70% 70 - 75% 77 - 80% 80 - 85% 80 - 85% 80 - 95%	36,778,134 20,701,968 93,789,481 26,555,967 44,558,227 62,047,405 71,944,530 45,528,029 30,447,189 20,627,684 14,270,900 81,144,484 4,843,866 1,844,207 1,844,366
95 - 99.99% 1070 Levels Breakdown (based on Haliffax HPI adjusted valuation @ calculation date) 0 - 30% 30 - 33% 30 - 33% 40 - 45% 45 - 50% 50 - 55% 55 - 60% 66 - 65% 65 - 70% 77 - 75% 77 - 75% 78 - 80% 90 - 95% 90 - 95%	36,778,134 20,701,968 93,789,481 26,555,967 44,958,227 62,047,405 77,932,209 71,984,520 45,518,029 30,147,268 14,147,484 4,44,186 1,144,484 4,843,1866 1,864,207 1,854,177 63,4859 486,589
95 - 99 3%  107 Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date)  0 - 30% 30 - 35% 35 - 40% 40 - 45% 45 - 50% 50 - 55% 55 - 60% 60 - 65% 65 - 70% 70 - 75% 77 - 80% 80 - 85% 80 - 85% 80 - 95%	36,778,134 20,701,968 93,789,481 26,555,967 44,958,227 62,047,405 77,932,209 71,984,520 45,518,029 30,147,268 14,147,484 4,44,186 1,144,484 4,843,1866 1,864,207 1,854,177 63,4859 486,589
95 - 99 99%  LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date)  0 - 30% 30 - 30% 30 - 30% 30 - 30% 40 - 30% 45 - 50% 50 - 50% 55 - 60% 66 - 65% 65 - 70% 75 - 75% 75 - 80% 88 - 90% 90 - 90	36,778,134 20,701,968 93,789,481 26,555,967 44,958,227 62,047,405 77,932,209 71,984,520 45,518,029 30,147,268 14,147,484 4,44,186 1,144,484 4,843,1866 1,864,207 1,854,177 63,4859 486,589
95 - 99 99%  1076 :  LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date)  0 - 30% 30 - 35% 35 - 40% 40 - 45% 45 - 50% 50 - 55% 55 - 60% 60 - 65% 55 - 70% 78 - 70% 79 - 90% 90 - 95% 85 - 90% 90 - 95% 95 - 100% 100% +  Depersonalised information on the pool and payment summany, as at each Calculation Date, may be obtained electronically by Noto of a signed confidentiality undertaking (the form of which can be obtained from the MT Administrator).	36,778,134 20,701,968 93,789,481 26,555,967 44,958,227 62,047,405 77,932,209 71,984,520 45,518,029 30,147,268 14,147,484 4,44,186 1,144,484 4,843,1866 1,864,207 1,854,177 63,4859 486,589
95 - 99 99%  107 Leve's Breakdown (based on Halifax HPI adjusted valuation @ calculation date)  0 - 30% 30 - 35% 35 - 40% 40 - 45% 45 - 50% 50 - 55% 55 - 60% 60 - 60	36,778,134 20,701,968 93,789,481 26,555,967 44,555,277 44,555,277 47,932,209 71,934,520 45,528,079 30,147,189 20,622,684 4,843,866 1,844,484 4,843,866 1,864,207 1,851,177 634,559 486,559
95 - 99 99%  LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date)  0 - 30%  30 - 35%  35 - 40%  40 - 43%  55 - 60%  60 - 65%  55 - 60%  65 - 50%  65 - 70%  75 - 75%  75 - 80%  85 - 90%  96 - 95%  95 - 95%  95 - 95%  95 - 95%  96 - 95%  96 - 95%  96 - 95%  96 - 95%  97 - 95%  98 - 95%  99 - 95%  96 - 95%  97 - 95%  98 - 95%  99 - 95%  99 - 95%  90 - 95%  9	36,778,134 20,701,968 93,789,481 25,555,967 44,958,227 62,047,405 77,932,209 71,984,520 45,528,039 30,147,189 20,022,684 1447,2000 8,144,489 486,528 486,4207 1,851,177 634,859 486,589
95 - 99 99%  107 Leve's Breakdown (based on Halifax HPI adjusted valuation @ calculation date)  0 - 30% 30 - 35% 35 - 40% 40 - 45% 45 - 50% 50 - 55% 55 - 60% 60 - 60	36,778,134 20,701,968 93,789,481 26,555,967 44,555,277 44,555,277 47,932,209 71,934,520 45,528,079 30,147,189 20,622,684 4,843,866 1,844,484 4,843,866 1,864,207 1,851,177 634,559 486,559
95 - 99.99%  LTV Levels Breakdown (based on Halifax HP) adjusted valuation @ calculation date)  0 - 30% 30 - 33% 30 - 33% 30 - 33% 45 - 50% 50 - 55% 55 - 60% 66 - 65% 65 - 70% 77 - 75% 78 - 30% 99 - 95% 99 - 95% 99 - 95% 99 - 95% 90 - 95	36,778,134 20,701,968 93,789,481 26,555,967 44,558,227 62,047,405 71,944,530 71,944,530 90,627,684 142,779,900 81,144,484 4,843,366 1,864,207 1,851,177 634,559 486,589 486,589 486,589 486,589 486,589 486,589 486,589 486,589
95 - 99 99%  LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date)  0 - 30% 30 - 35% 40 - 45% 45 - 50% 50 - 55% 55 - 60% 66 - 65% 65 - 70% 77 - 75% 78 - 80% 89 - 95% 99 - 95% 99 - 95% 99 - 95% 90 - 95% 91 - 95% 91 - 95% 91 - 95% 91 - 95% 91 - 95% 92 - 95% 93 - 95% 94 - 95% 95 - 95	36,778,134 20,701,968 93,789,481 26,555,967 44,958,227 62,047,405 77,932,209 71,984,520 45,528,039 30,147,189 20,622,684 4,843,366 4,844,366 4,844
95 - 99 99%  LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date)  0 - 30% 30 - 33% 33 - 35% 35 - 46% 45 - 90% 50 - 55% 55 - 60% 66 - 65% 65 - 70% 70 - 75% 73 - 80% 89 - 90% 99 - 90	36,778,134 20,701,968 93,789,481 25,555,967 44,958,227 62,047,405 77,932,209 71,984,520 45,528,023 30,147,189 20,022,064 4,841,866 1,864,207 1,851,177 634,859 486,599
95 - 99 99%  1070	36,778,134 20,701,968 93,789,481 25,555,967 48,958,227 48,958,227 48,958,227 48,958,227 93,914,7189 20,622,684 14,270,900 8,144,484 4,843,866 1,864,207 1,851,177 634,559 466,569 26,269,484 4,843,866 1,864,207 1,851,177 634,559 1,173,173,173,174 64,569 1,173,173,173,174 64,569 1,173,173,173,174 64,569 1,173,173,174 1,173,173,174 1,173,173,174 1,173,173,174 1,173,173,174 1,173,173,174 1,173,173,174 1,173,173,174 1,174,174 1,
95 - 99 99%  LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date)  0 - 30% 30 - 33% 33 - 35% 35 - 46% 45 - 90% 50 - 55% 55 - 60% 66 - 65% 65 - 70% 70 - 75% 73 - 80% 89 - 90% 99 - 90	36,778,134 20,701,968 93,789,481 25,555,967 44,958,227 62,047,405 77,932,209 71,984,520 45,528,023 30,147,189 20,022,064 4,841,866 1,864,207 1,851,177 634,859 486,599
95 - 99 99%  1070	36,778,134 20,701,968 93,789,481  25,555,967 44,958,227 62,047,405 77,932,209 71,984,520 45,5128,039 30,147,189 20,022,084 14,71390 44,818,827 1,851,177 634,859 486,539 486,539 486,539 486,539,421 133,9374 141,378,834 62,399,110 1,135,137 133,13,74 141,378,834 62,399,110 1,135,137 1,135,138
95 - 99.99%  LTV Levels Breakdown (based on Halifax HP) adjusted valuation @ calculation date)	26,778,134 20,701,968 93,789,481  25,555,967 44,958,227 44,958,227 42,074,405 77,932,209 71,984,520 45,528,039 30,147,189 20,622,684 14,2770,900 8,144,484 4,843,866 1,864,207 1,851,177 634,559 486,569 2,644,539,614 13,913,974 141,378,834 62,399,114 13,913,973 141,378,834 62,399,114 13,577,710 1,151,38
95 - 99.99% 1070	36,778,134 20,701,968 93,789,481  25,555,967 44,958,227 62,047,405 77,932,209 71,984,520 45,5128,039 30,147,189 20,022,084 14,713,900 1,851,177 634,859 486,53
95 - 99.99%  1070	36,778,134 20,701,968 93,789,481  25,555,967 44,958,227 62,047,405 77,932,209 71,984,520 45,538,039 30,147,189 20,022,684 144,729,000 8,144,486 144,729,000 8,144,486 4,846,207 1,851,177 634,859 486,589 486,589 486,589 486,589 486,589 486,589 486,589 486,389 486,
95 - 99.99% 1006: 17V Levels Breakdown (based on Haliffas HP) adjusted valuation @ calculation date) 10 - 20% 1	26,778,134 20,701,968 93,789,481  25,555,967 44,958,227 44,958,227 42,974,905 77,932,209 71,984,520 45,528,039 30,147,189 20,622,684 14,270,900 8,144,484 4,843,866 1,864,207 1,851,177 634,559 486,569 2,644,589,139 1,137,3884 62,399,114 13,391,3974 141,378,834 62,399,114 13,313,714 13,313,714 13,313,714 13,313,714 13,313,714 141,378,834 62,399,114 13,313,714 13,313,714 13,313,714 141,378,834 62,399,114 13,314,714 13
95 - 99.99%  107	26,778,134 20,701,968 93,789,481  26,575,967 44,958,227 62,047,405 77,932,209 71,984,520 45,538,039 30,147,189 20,022,684 14,272,900 8,144,484 4,81,366,84 14,272,900 1,381,177 634,859 486,58
95 - 99.99% 1006	### 195-99 100+  3,28,19,19,19,19,19,19,19,19,19,19,19,19,19,
95 - 99.99%  107	36,778,134 20,701,968 93,789,481  25,555,967 44,958,227 62,047,405 77,932,209 71,984,520 45,538,039 30,147,189 20,022,688 14,470,900 8,144,486 14,770,900 8,144,486 14,770,900 8,144,486 14,710,900 8,144,486 14,710,900 8,144,386 14,710,900 8,144,386 14,710,900 8,144,386 14,710,900 8,144,386 14,710,900 8,144,386 14,710,900 8,144,386 14,386,100 1,385,127 113,313,374 113,378,384 61,399,914 13,372,7100 1,115,138  94 95,99 100+ 94 3,388,907 95,129 3,382,904 13,178,518 13,677 95,195,599 100+ 3,186,173 13,178,318 13,177,750 13,178,518 13,172,519 13,178,518 13,178,
95 - 99.99%  107   Livevis Breakdown (based on Halifax HPI adjusted valuation @ calculation date)  1 - 30% 10	### 195-99 100+  3,28,19,19,19,19,19,19,19,19,19,19,19,19,19,
95 - 99.99% 1006 - 1 1006 - 1 1007 - 1 1008 - 1	## 195-99 100+  3,224,122  \$5,239,421  2,171,138  \$1,177,138  \$1,178,138  \$1,188,1,177  \$1,188,1,177  \$1,188,1,177  \$1,188,1,177  \$1,188,1,177  \$1,188,1,177  \$1,188,1,177  \$1,188,1,177  \$1,188,1,177  \$1,188,1,177  \$1,188,1,177  \$1,188,1,177  \$1,188,1,177
95 - 99.99%  107   LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date)  - 30% 30 - 30% 30 - 30% 31 - 40% 46 - 50% 50	## 13,778,114  20,701,968 93,789,481  25,555,967 44,958,227 62,047,405 77,932,209 71,984,520 45,538,039 30,147,189 20,022,684 1447,2090 8,144,207 1,851,177 634,859 486,589

# Quarterly Report as at calculation date

Name of Issuer : Date of issue:

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

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

Initial Commitment
Last quarter Credit Facility Loan
Credit Facility Ausbibbie on succeeding IP Date
Credit Facility Ausbibbie on succeeding IP Date
Credit Facility repayment amounts this quarter
Shortfall
Last quarter closing accrued but unpaid interest (Note SONIA + 0.4693%)
Certification Contraction Facility Commitment
Current Total Ordit 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).

Opening Balance on closing date/at start of quarter Payments this quarter Interest Accrued in this Quarter (Note SONIA + 1.8693%) 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-22

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 take as at which this report is prepared, save that the first quarter shall mean the period from and including the doxing 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+

£	315,000,000	£	43,000,000	£	23,000,000
£	244,800,000	£	43,000,000	£	23,000,000
£		£	· · · · · · · · · · · · · · · · · · ·	£	· · ·
£	244,800,000	£	43,000,000	£	23,000,000

Note SONIA + 0.3493%	Note SONIA + 0.4693%	Note SONIA + 1.0193%
July-12	July-12	July-12
Note SONIA + 0.5793%	Note SONIA + 0.8193%	Note SONIA + 1.9193%

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)
17-	an-23 17-Jai	n-23 17-Jan-2

	0.77714		1.00000		1.00000
_	1.216.845	f	226.749	f	153,169
L	1,210,845	L	220,749	E .	153,169
£	7,296,141	£	2,891,804	£	5,682,324
£		£		£	
£	141,917	£	37,934	£	52,175
£	40,497	£	17,800	£	50,732
-		_		_	

	233,000,000
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	3,440,000
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	-
l	0.518215

8,800,000.00

35,182,520
309,680
35,492,200

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