ERF5 Trustee (No.5) Limited

Quarterly Report as at Calculation Date	09-Jan-24				
MT Deficiency Ledger					
Opening Balance	- 3,539,914				
Losses this Quarter Closing Balance	- 252,739 - 3,792,652				
Voluntary Prepayment Rate					
Value of the ratio expressed as a percentage calculated by dividing:	1.32%				
(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 =	- N/A				
Loans/Additional Loans	Loans		Additional Loans		
Outstanding balance of Loans/Additional Loans at Closing Date	359,045,072		425,732		
Outstanding Balance of Loans/Additional Loans at start of this quarter	401,701,118		12,740,701		
Accrued Interest at start of this quarter	300,870,618		6,800,427		
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 :	2,976,281		235,907,757	41,966	8,636,281
Principle Amount Outstanding of Loans/Additional Loans redeemed by cause:					
Death Borrower enters Long Term Care	1,910,098 643,230		107,760,961 31.837.397	41,966	3,841,943 1.142,350
Voluntary Repayment	422,953		92,020,563	0	3,392,134
Move to Lower Value Property Substitutions	0		4,201,805 87,032	0	259,854 0
Number of Loans/Additional Loans redeemed by cause:	77		5,900	7	643
Number of Loans/Additional Loans redeemed by cause:					
Death	46		2,682	7	357
Borrower enters Long Term Care Voluntary Repayment	20 11		758 2,458	0	77 209
Move to Lower Value Property Substitutions	0		343 2	0	44 0
Redemption Monies Received:	11,627,250		521,658,332	101,156	14,171,783
Equivalent Value Test this quarter:	N/A				
S&P model this quarter:	N/A				
Substitution	Loans		Additional Loans		
Substituted in this Quarter (amount) Substituted in this Quarter as a % of aggregate	0.00%		- 0%		
Outstanding Balance of the Loans/Additional @ Closing Date Substituted to date as a % of aggregate outstanding balance of the Loans/Additional Loans @ closing date	125,054 0.03%				
Outstanding Balance of Loans/Additional Loans	Loans		Additional Loans		
			378		
Number of Loans/Additional Loans Further Advances in preceding quarter	2,785		22,205		
Number of Further Advances in preceding quarter Outstanding Gross Balance	397,324,914		9 12,885,363		
Outstanding Accrued Interest	299,470,695		6,964,850		
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%		81.9%	90.2%	84.9%
Index Linked Loan %	12.8%		18.1%	9.8%	15.1%
	Loans		Additional Loans		
Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report	71 86		78 85		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report	71 86		78 85		
	71 86 Loans		78 85 Additional Loans		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers	71 86 Loans		78 85 Additional Loans		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of younger	71 86 Loans		78 85 Additional Loans		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Maile	71 86 Loans \$77 86 Case 1	ERFS Original con	78 85 Additional Loans 87 85 85 88 85		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of younger Properties Solid/Repayments (Case By Case): Time to Sale (days where available - time from death/assessment to repayment)	71 86 Loans \$77 87 86 Case 1 Total 1,017	ERFS Original Loan	78 85 Additional Loans 87 85 85 88 85		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Make Joint Borrowers by age of younger Properties Solid/Repayments (Case By Case): Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation	71 86 Loans \$77 87 86 Case 1 Total 1,017 777 180,000		78 85 Additional Loans 87 85 85 88 85		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of younger Properties Solid/Repayments (Case By Case): Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation Indised Valuation (Initial Valuation + Halifas Hpi) Sale Price (where available)	71 86 Loans \$77 86 Case 1 Total 1,017 777 180,000 333,899 91,883	Original Loan	78 85 Additional Loans 87 85 85 88 85		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of younger Properties Solid/Repayments (Case By Case): Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation (Initial Valuation + Haliffax Hgi) Sale Price (where available) Gross Mortgage Outstandings Shortfall	71 86 Loans 87 87 87 71 71 701 701 707 701 701 701 701 701	Original Loan	78 85 Additional Loans 87 85 85 88 85		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of younger Properties Sold/Repayments (Case By Case): Time to Sale (days where available) - time from death/assessment to repayment) Time from Prosection to Sale (days) Initial Valuation Indexed Valuation Initial Valuation + Halifas Hpi) Sale Price (where available) Girosa Morrages Cutstandings Girosa Morrages Cutstandings Loan Outstandings as a 5x of Sale Price Loan Outstandings as a 5x of Sale Price Claim Submitted to No Negative Equity	71 86 Loans 87 87 87 68 17 701a 1017 777 180,000 333,899 9,188,399 252,239 3256, N/A	Original Loan 91,883 344,622	78 85 Additional Loans 87 85 85 88 85		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of younger Properties Sold/Repayments (Case By Case): Time to Sale (days where available - time from death/assessment to repayment) Time from Proviscion to Sale (days) Intial Valuation Indexed Valuation (Initial Valuation + Halifax Hps) Sale Price (where available) Gross Mortagea Custandings Siorstall Loan Outstandings as 3 % of Sale Price	71 86 Loans 87 87 87 86 Case 1 10 10 10 10 10 10 10 10 10 10 10 10 1	Original Loan 91,883 344,622	78 85 Additional Loans 87 85 85 88 85		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of younger Properties Sold/Repayments (Cuse By Case): Time to Sale (days where available) - time from death/assessment to repayment) Time from Prosecsion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifas Hps) Sale Price (where available) Gross Mortgage Custraidings Shortfall Loan Outstandings as % of Sale Price Claim Submitted to No Negative Equity Claim Submit	71 86 Loans 87 87 86 Case 1 Total 1,017 190,000 333,399 91,883 344,522 252,739 375% N/A N/A	Original Loan 91,883 344,622	78 85 Additional Loans 87 85 85 88 85		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Allen Joint Borrowers by age of younger Properties Sold/Repayments (Cuse 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 + Halifas Hpi) Sale Price (where available) Gross Mortgage Custrandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Spale Claim Oys For all Mortgages repaid to the Calculation Date (INNEG or repossession) Weighted Average:	71 86 Loans 87 87 87 86 Total 1,017 777 180,000 333,899 91,883 344,622 252,799 375% N/A N/A N/A	Original Loan 91,883 344,622	78 85 Additional Loans 87 85 85 88 85		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Maile Joint Borrowers by age of younger Properties Solid Repayments (Case By Case): Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Initial Valuation	71 86 Loans 87 87 86 Case 1 Total 1,017 190,000 333,399 91,883 344,522 252,739 375% N/A N/A	Original Loan 91,883 344,622	78 85 Additional Loans 87 85 85 88 85		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Manie Joint Borrowers by age of younger Properties Solid Repayments (Case Bv Case): Time too Solie (days where available - time from death/assessment to repayment) Time from Procession to Sale (days) Initials Valuation Indexed Valuation (Initial Valuation + Halifax Hgi) Sale Price (where available) Gross Mortages Custraidings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid Claim O/S For all Mortages repaid to the Calculation Date (NNEG or repossession) Weighted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Halifax Hgi) (where available) Shortfall as % of Mortagee Custraidings Sole Tail and Mortages repaid to the Calculation Date (NNEG or repossession)	71 86 Loans 87 87 87 87 87 71 70tal 1,017 7777 330,000 93,889 344,622 252,739 375% N/A N/A N/A N/A	Original Loan 91,883 344,622	78 85 Additional Loans 87 85 85 88 85		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of younger Properties Sold/Repayments (Case By Case): Time to Sale (days where available) - time from death/assessment to repayment) Time from Prosession to Sale (days) Intalla Valuation Intella Valuation + Halifax Hoji (where available) Shortfall as % of Mortagee Custandings	71 86 Loans 87 87 87 87 87 71 70tal 1,017 7777 330,000 93,889 344,622 252,739 375% N/A N/A N/A N/A	Original Loan 91,883 344,622	78 85 Additional Loans 87 85 85 88 85		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of younger Properties Sold Repayments (Case By Case): Time to Sale (days where available - time from death/assessment to repayment) Time from Proseiont to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Hailfax Hpi) Sale Price (where available) Gross Mortage Custrandings Solortall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid Claim O/S For all Mortages repaid to the Calculation Date (NNEG or repossession) Weighted Average: Solortall as % of Mortages Custrandings For all Mortages repaid to the Calculation Date (all redemptions other than voluntary) Weighted Average: Time to sale (Days)	71 86 Loans 87 87 87 86 Case 1 70tal 1,017 777 180,000 333,899 91,883 344,622 252,739 375% N/A	Original Loan 91,883 344,622	78 85 Additional Loans 87 85 85 88 85		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of younger Properties Sold/Repayments (Case By Case): Time to Sale (days where available - time from death/assessment to repayment) Time from Posiciant to Sale (days) Initial Valuation Indicated Valuation (Initial Valuation + Hailfax Hps) Sale Price where available) Gross Mortagea Custrandings Sortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid Claim O/S For all Mortgages repaid to the Calculation Date (NNEG or repossession) Weighted Average: Sile Price as % of Indeed Valuation (Initial Valuation + Hailfax Hps) (where available) Stortfall as % of Mortages Custrandings For all Mortgages repaid to the Calculation Date (all redemptions other than voluntary) Weighted Average: Weighted Average: Time to sale (Days) Properties in possession (Total to Calculation date) Repossessestoths Quarter	71 86 Loans 87 87 87 86 Case 1 Total 1,017 7777 180,000 333,899 91,883 344,622 252,739 375% N/A	Original Loan 91,883 344,622	78 85 Additional Loans 87 85 85 88 85		
Weighted Average Age of Borrowers Age of Borrowers Single Female Single Alea Joint Borrowers by age of younger Properties Sold/Reayments (Case By Case): Time to Sale (days where available) - time from death/assessment to repayment) Time from Prosection to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifas Hpi) Sale Price (where available) Gross Mortage Cutstandings Shortfall Learn Outstandings as a % of Sale Price Claim Poal Claim O/S For all Mortgages repaid to the Calculation Date (INNEG or repossession) Weighted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Halifas Hpi) (where available) Shortfall as % of Mortgage Sale Price Claim Poal Claim Poal Claim Poal Claim Poal Mortgages repaid to the Calculation Date (INNEG or repossession) Weighted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Halifas Hpi) (where available) Shortfall as % of Mortgage Cutstandings For all Mortgages repaid to the Calculation Date (all redemptions other than voluntary) Weighted Average: Time to Sale (Days) Properties in possession (Total to Calculation Date)	71 86 Loans 87 87 87 86 Case 1 70tal 1,017 777 180,000 333,899 91,883 344,622 252,739 375% N/A	Original Loan 91,883 344,622	78 85 Additional Loans 87 85 85 88 85		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of younger Properties Sold/Repayments (Case By Case): Time to Sale (days where available) - time from death/assessment to repayment) Time from Prosession to Sale (days) Initial Valuation Indexed Valuation Initial Valuation + Halifas Hpi) Sale Price (where available) Given Mortages Cutstandings Sale Price (where available) Given Mortages Sale (Sale Price Calian Submitted to No Negative Equity Calain Paid Calain O/5 For all Mortages repaid to the Calculation Date (NNEG or repossession) Weighted Average: Sale of Mortages Cutstandings For all Mortages repaid to the Calculation Date (all redemptions other than voluntary) Weighted Average: Time to sale (Days) Properties in possession (Total to Calculation date) Repossessed this Quarter Reposters and If Gaul Coalculation date) Number Carried Forward Average: Time for more Possession to Sale	71 86 Loans 37 87 87 87 87 87 87 87 87 87 87 87 87 87	Original Loan 91,883 344,622	78 85 Additional Loans 87 85 85 88 85		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Alma Joint Borrowers by age of younger Properties Sold/Repayments (Cuse By Case): Time to Sale (days where available) Time from Poscession to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifas Hpi) Sale Price (where available) Gross Mortgage Custrandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Submitted to No Negative Equity Claim Submitted to No Negative Equity Weighted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Halifas Hpi) (where available) For all Mortgages repaid to the Calculation Date (INNEG or repossession) Weighted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Halifas Hpi) (where available) Shortfall as % of Indexed Valuation (Initial Valuation + Halifas Hpi) (where available) Shortfall as % of Indexed Valuation (Initial Valuation + Halifas Hpi) (where available) For all Mortgages repaid to the Calculation Date (all redemptions other than voluntary) Weighted Average: Inter to Sale (Gravi) Properties in possession (Total to Calculation date) Reconsessed this Quarter Properties and (Graal to Calculation date) Number Carried Forward	71 86 Loans 87 87 87 86 Case 1 Total 1,017 777 180,000 333,899 91,883 344,622 252,799 375% N/A N/A N/A \$1,000	Original Loan 91,883 344,622	78 85 Additional Loans 87 85 85 88 85		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of younger Properties Sold/Repayments (Case By Case): Time to Sale (days where available) - time from death/assessment to repayment) Time from Prosession to Sale (days) Initial Valuation Indexed Valuation Initial Valuation + Halifas Hpi) Sale Price (where available) Given Mortages Cutstandings Sale Price (where available) Given Mortages Sale (Sale Price Calian Submitted to No Negative Equity Calain Paid Calain O/5 For all Mortages repaid to the Calculation Date (NNEG or repossession) Weighted Average: Sale of Mortages Cutstandings For all Mortages repaid to the Calculation Date (all redemptions other than voluntary) Weighted Average: Time to sale (Days) Properties in possession (Total to Calculation date) Repossessed this Quarter Reposters and If Gaul Coalculation date) Number Carried Forward Average: Time for more Possession to Sale	71 86 Loans 37 87 87 87 87 87 87 87 87 87 87 87 87 87	Original Loan 91,883 344,622	78 85 Additional Loans 87 85 85 88 85		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Make Joint Borrowers by age of younger Properties Sold Repayments (Case Bv Case): Time to Casle (days where available - time from death/assessment to repayment) Time from Rosesion to Sale (days) Initials Valuation Indexed Valuation (Initial Valuation + Halifas Hgi) Sale Price (where available) Gross Mortages Custraidings Sale Price (where available) Gross Mortages Custraidings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid Claim O/S For all Mortages repaid to the Calculation Date (NNEG or repossession) Weighted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Halifas Hgi) (where available) Shortfall as % of Mortages Valuation (Initial Valuation + Halifas Hgi) (where available) Shortfall as % of Mortages Valuation (Initial Valuation + Halifas Hgi) (where available) Shortfall as % of Mortages Valuation (Initial Valuation + Halifas Hgi) (where available) Shortfall as % of Mortages Valuation (Initial Valuation + Halifas Hgi) (where available) Shortfall as % of Mortages Valuation (Initial Valuation + Halifas Hgi) (where available) Shortfall as % of Mortages Valuation (Initial Valuation + Halifas Hgi) (where available) Shortfall as % of Mortages Valuation (Initial Valuation + Halifas Hgi) (where available) Shortfall as % of Mortages Valuation (Initial Valuation + Halifas Hgi) (where available) Shortfall as % of Mortages Valuation (Initial Valuation + Halifas Hgi) (where available) Shortfall as % of Mortages Valuation (Initial Valuation + Halifas Hgi) (where available) Shortfall as % of Mortages Valuation (Initial Valuation + Halifas Hgi) (where available) Shortfall as % of Mortages Valuation (Initial Valuation + Halifas Hgi) (where available) Shortfall as % of Mortages Valuation (Initial Valuation + Halifas Hgi) (where available) Shortfall as % of Mortages Valuation (Initial Valuation + Halifas Hgi) (where available) Shortfall a	71 86 Loans 37 87 87 87 87 87 87 87 87 87 87 87 87 87	Original Loan 91,883 344,622	78 85 Additional Loans 87 85 85 88 85		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Mail 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) Instal Valuation Indicate Valuation Initial Valuation + Halifas Hoj Side Price (where available) Side Price (where available) Side Price (Author Continuous) Side Price (Author Continuous) Side Price (Author Continuous) Shortfall Loan Outstandings as a Sc of Sale Price Calian Submitted to No Negative Equity Calian Paid Calian Outstandings as Sale of Sale Price Calian Submitted to No Negative Equity Calian Paid Side Price six of Indicest Valuation (Initial Valuation + Halifax Hoj) (where available) Shortfall as % of Mortgage Crustandings For all Mortgages repaid to the Calculation Date (all redemptions other than voluntary) Weighted Average: Time to sale (Days) Properties in possession (Total to Calculation Date (all redemptions other than voluntary) Weighted Average: Time to Sale (Days) Average Time from Possession (Total to Calculation date) Properties vaid (Total to Calculation date) Number Carried Foreward Average Time from Possession to Sale Possession cases average Shortfall at Sale (N) Insurance Local Sackard and Defective Title Claims Made (number) Claims Paid Claims Calculationing	71 86 Loans 37 87 87 87 87 87 87 87 87 87 87 87 87 87	Original Loan 91,883 344,622	78 85 Additional Loans 87 85 85 88 85		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Mail 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) Intals Valuation Indicase Valuation Initial Valuation + Halifas Hoj) Sale Price (where available) Solorfall Loan Outstandings as a Sc of Sale Price Calian Submitted to No Negative Equity Calian Paid Calian Outstandings as a Sc of Sale Price Calian Submitted to No Negative Equity Calian Paid Calian Outstandings as a Sc of Sale Price Calian Submitted to No Negative Equity Calian Paid Sale Price six of Indexed Valuation Initial Valuation + Halifas Hoj) (where available) Shortfall as % of Mortgage Crustandings For all Mortgages repaid to the Calculation Date (all redemptions other than voluntary) Weighted Average: Time to sale (Days) Properties in possession (Total to Calculation Date (all redemptions other than voluntary) Weighted Average: Time to Sale (Days) Average Time from Possession (Total to Calculation date) Reprosessed (If Catal to Calculation date) Number Carried Foreward Average Time from Possession to Sale Possession cases average Shortfall at Sale (N) Insurance Local Sackard and Defective Title Claims Made (number) Claims not settled in fell by number Claims not settled in felb y number	71 86 Loans 87 87 86 Case 1 Total 1,017 7777 380,000 333,99 344,622 252,739 375% N/A N/A N/A 1,017 1,017 1,017 1,010 1,017 1	Original Loan 91,883 344,622	78 85 Additional Loans 87 85 85 88 85		
Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Male Joint Borrowers by age of younger Properties Sold/Repayments (Case By Case): Time to Sale (days where available) - time from death/assessment to repayment) Time from Prosession to Sale (days) Initial Valuation Indexed Valuation Initial Valuation + Halifas Hpr) Sale Price (where available) Giros Mortgaue Custandings Sale Price (where available) Giros Mortgaue Custandings Case Sale Price Custandings For all Mortgages repaid to the Calculation Date (NNEG or repossession) Weighted Average: Sale Price as S of Indexed Valuation (Initial Valuation + Halifas Hpr) (where available) Shortfal as X of Mortgage Outstandings For all Mortgages repaid to the Calculation Date (all redemptions other than voluntary) Weighted Average: Time to sale (Days) Properties in possession (Total to Calculation date) Repossessed this Quarter Properties will great to where the Calculation date) Number Carrier Forward Average Time from Possession to Sale Possesion cases average Shortfall at Sale (ix) Insurance Local Search and Defective Title Claims Made (number) Claims not settled in fall by number Claims not settled in filb by number Claims Made (in male) Claims not settled in filb by number Claims of Sale (in the	71 86 Loans 37 87 87 87 87 87 87 87 87 87 87 87 87 87	Original Loan 91,883 344,622	78 85 Additional Loans 87 85 85 88 85		
Weighted Average: Single Female Single Meal Joint Borrowers by age of younser Properties Sold/Repayments (Case by Case): Time to Sale (days where available) - time from death/assessment to repayment) Time from Prosection to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifas Hoi) Sale Price (where available) Giros Mortzaue Custamines Joint Duttandings as a \$6 Sale Price Calain Submitted to Negative Equity Calain Paid Calain OJS For all Mortgages repaid to the Calculation Date (NNEG or repossession) Weighted Average: Sale Price as \$6 of Indexed Valuation (Initial Valuation + Halifas Hoj) (where available) Shortfall as \$6 Mortgages Custamines Sale Price as \$6 of Indexed Valuation (Initial Valuation + Halifas Hoj) (where available) Shortfall as \$6 Mortgages Custamines For all Mortgages repaid to the Calculation Date (All Redemptions other than voluntary) Weighted Average: Time to sale (Days) Properties in possession (Total to Calculation Date (all redemptions other than voluntary) Weighted Average: Time to sale (Days) Properties in possession (Total to Calculation date) Repossessed this Quarter Properties und from Possession to Sale Possession cases average Shortfall at Sale (No) Insurance Local Search and Defective Title Claims Made (number) Calains Datal Calains Datal Calains Datal Calains Custamines Calains not settled in full by annount of shortfall Average Time for Calculation for John properties Calains not settled in full by annount of shortfall Average Time for Calculation for Calculation Calains Made (number) Calains not settled in full by annount of shortfall Average Time for Calains Datal Calains Datal Calains Calains Calains Made (number) Calains Datal Calains Datal Calains Calains Datal Calains Calains Datal Calains Calains Datal Calai	71 86 Loans 87 87 86 Case 1 Total 1,017 7777 380,000 333,99 344,622 252,739 375% N/A N/A N/A 1,017 1,017 1,017 1,010 1,017 1	Original Loan 91,883 344,622	78 85 Additional Loans 87 85 85 88 85		
Weighted Average: Single Female Single After Joint Borrowers by age of younder Properties Sold/Repayments (Case by Case): Time to Sale (days where available) - time from death/assessment to repayment) Time from Prosection to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifas Hpi) Sale Price (where available) Gross Mortages Cutstandings Slortfall Claim Sold (Case) Claim Sold (Case) For all Mortagages repaid to the Calculation Date (INNEG or repossession) Weighted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Halifas Hpi) (where available) Shortfall as % of Nortages Cutstandings Shortfall as % of Nortages Cutstandings For all Mortagages repaid to the Calculation Date (INNEG or repossession) Weighted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Halifas Hpi) (where available) Shortfall as % of Nortagage Cutstandings For all Mortagages repaid to the Calculation Date (all redemptions other than voluntary) Weighted Average: Time to sale (Days) Properties in possession (Total to Calculation date) Repossessed this Cutarter Properties sold (Creat to Calculation date) Number Carrier Forward Average Time from Prossession to Sale Prosection cates average Shortfall at Sale (is) Insurance Local Sarch and Defective Title Claims Made (number) Claims not settled inful by annount of shortfall Average term from claim to payment Contingent Building Insurance Claims made (number) Claims not settled inful by annount of shortfall Average term from claim to payment Contingent Building Insurance Claims made (number) Claims Sale Claims Cutstanding Claims not settled inful by annount of shortfall Average term from claim to payment	71 86 Loans 87 87 86 Case 1 Total 1,017 7777 380,000 333,99 344,622 252,739 375% N/A N/A N/A 1,017 1,017 1,017 1,010 1,017 1	Original Loan 91,883 344,622	78 85 Additional Loans 87 85 85 88 85		
Weighted Average: Single Female Single Male Joint Biogrowers by age of younger Properties Solid Repayments (Case Br Case): Time to Sale (days where available - time from death/assessment to repayment) Time from Rosesion to Sale (day) Initial Valuation Indexed Valuation (Initial Valuation + Halifas Hpi) Sale Price (where available) Gross Mortages Custraindings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Paid Claim O/5 For all Mortagese repaid to the Calculation Date (NNEG or repossession) Weighted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Halifas Hpi) (where available) Shortfall is 30 Mortagese repaid to the Calculation Date (all redemptions other than voluntary) Weighted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Halifas Hpi) (where available) Shortfall is 30 Mortageges repaid to the Calculation Date (all redemptions other than voluntary) Weighted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Halifas Hpi) (where available) Shortfall is 30 Mortageges repaid to the Calculation Date (all redemptions other than voluntary) Weighted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Halifas Hpi) (where available) Shortfall is 30 Mortageges repaid to the Calculation Date (all redemptions other than voluntary) Weighted Average: Sale Price as Sale (Initial Sale (In	71 86 Loans 87 87 86 Case 1 Total 1,017 7777 380,000 333,99 344,622 252,739 375% N/A N/A N/A 1,017 1,017 1,017 1,010 1,017 1	Original Loan 91,883 344,622	78 85 Additional Loans 87 85 85 88 85		
Weighted Average Age of Borrowers ⊕ Calculation Date for this Quarterly Report Age of Borrowers Single Female Joint Borrowers by age of younger Properties Sold/Reayments (Case by Case): Time to Sale (days where available) Time from Possesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available) Gross Mortages Cutstandings Solerfall Learn Outstandings as a % of Sale Price Claim Paid Claim O/S For all Mortgages repaid to the Calculation Date (INNEG or repossession) Weighted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Halifax Hpi) (where available) Shortfall as % of Mortgage Stratindings For all Mortgages repaid to the Calculation Date (INNEG or repossession) Weighted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Halifax Hpi) (where available) Shortfall as % of Mortgage Stratindings For all Mortgages repaid to the Calculation Date (all redemptions other than voluntary) Weighted Average: Inne to sale (Days) Properties in possession (Total to Calculation Date (all redemptions other than voluntary) Weighted Average: Average Time from Possession to Sale Possession cases average Shortfall at Sale (%) Insurance Local Search and Defective Title Claims Made (number) Claims Paid Claims not settled in full by amount of shortfall Average time from claim to payment Contingent Building Insurance Claims made (number) Claims Paid Claims not settled in full by amount of shortfall Average time from claim to payment	71 860 Loans 87 87 87 86 Case 1 Total 1,017 777 180,000 333,899 93,1883 344,522 223,799 37,54 N/A N/A N/A 100 00 00 00 00 00 00 00 00 00 00 00 0	Original Loan 91,883 344,622	78 85 Additional Loans 87 85 85 88 85		
Weighted Average Age of Borrowers ⊕ Calculation Date for this Quarterly Report Age of Borrowers Single Female Joint Borrowers by age of younger Properties Sold/Repayments (Case By Case): Time to Sale (days where available) Time from Rosesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifas Hpi) Sale Price (where available) Gross Mortgage Cutstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Submitted to No Negative Equity Claim Ops For all Mortgages repaid to the Calculation Date (INNEG or repossession) Weighted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Halifas Hpi) (where available) For all Mortgages repaid to the Calculation Date (INNEG or repossession) Weighted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Halifas Hpi) (where available) Shortfall as % of Mortgage Screpaid to the Calculation Date (all redemptions other than voluntary) Weighted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Halifas Hpi) (where available) Properties in Governge For all Mortgages repaid to the Calculation Date (all redemptions other than voluntary) Weighted Average: For all Mortgages repaid to the Calculation Date (all redemptions other than voluntary) Weighted Average: Notation of Class Incomment of Sale Possession cases average Shortfall at Sale (%) Insurance Local Sacrit and Defective Title Claims Made (number) Claims not settled in full by number Claims and settled in full by number Claims and settled in full by number Claims and settled in full by number Claims not settled in full by number Claim	71	Original Loan 91,883 344,622	78 85 Additional Loans 87 85 85 88 85		
Weighted Average Age of Borrowers ⊕ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Make 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 + Halifas Hpi) Sale Price (where available) Gross Mortgage Cuttandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Fade Claim O/S For all Mortgages repaid to the Calculation Date (INNEG or repossession) Weighted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Halifas Hpi) (where available) Shortfall as % of Nortgage Outstandings For all Mortgages repaid to the Calculation Date (all redemptions other than voluntary) Weighted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Halifas Hpi) (where available) Shortfall as % of Nortgage Outstandings For all Mortgages repaid to the Calculation Date (all redemptions other than voluntary) Weighted Average: Time to sale (Days) Properties in possession (Total to Calculation Date (all redemptions other than voluntary) Weighted Average: Local Soarch and Defective Trile Claims Made (number) Claims Date Claim to Sale Libertial (Pay number Claims not settled in fall by number Claims not settled infall by amount of shortfall Average time from claim to payment Contingent Building Insurance Claims made (number) Claims not settled infall by number Claims not settled in fall by number Claims	71 86 Loans 87 87 86 Case 1 7 1048 1,017 7777 180,000 333,999 344,622 252,739 344,627 355,80 306 96 6 5 5 1 11 15 193,3 22,7%	Original Loan 91,883 344,622	78 85 Additional Loans 87 85 85 88 85		
Weighted Average Age of Borrowers ⊕ Calculation Date for this Quarterly Report Age of Borrowers Single Female Joint Borrowers by age of younger Properties Sold/Repayments (Case By Case): Time to Sale (days where available) Time from Rosesion to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifas Hpi) Sale Price (where available) Gross Mortgage Cutstandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Submitted to No Negative Equity Claim Ops For all Mortgages repaid to the Calculation Date (INNEG or repossession) Weighted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Halifas Hpi) (where available) For all Mortgages repaid to the Calculation Date (INNEG or repossession) Weighted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Halifas Hpi) (where available) Shortfall as % of Mortgage Screpaid to the Calculation Date (all redemptions other than voluntary) Weighted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Halifas Hpi) (where available) Properties in Governge For all Mortgages repaid to the Calculation Date (all redemptions other than voluntary) Weighted Average: For all Mortgages repaid to the Calculation Date (all redemptions other than voluntary) Weighted Average: Notation of Class Incomment of Sale Possession cases average Shortfall at Sale (%) Insurance Local Sacrit and Defective Title Claims Made (number) Claims not settled in full by number Claims and settled in full by number Claims and settled in full by number Claims and settled in full by number Claims not settled in full by number Claim	71 86 Loans 87 87 87 87 87 87 87 87 87 87 87 87 87 8	Original Loan 91,883 344,622	78 85 Additional Loans 87 85 85 88 85		
Weighted Average Age of Borrowers ⊕ Calculation Date for this Quarterly Report Age of Borrowers Single Female Single Make 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 + Halifas Hpi) Sale Price (where available) Gross Mortgage Cuttandings Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity Claim Fade Claim O/S For all Mortgages repaid to the Calculation Date (INNEG or repossession) Weighted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Halifas Hpi) (where available) Shortfall as % of Nortgage Outstandings For all Mortgages repaid to the Calculation Date (all redemptions other than voluntary) Weighted Average: Sale Price as % of Indexed Valuation (Initial Valuation + Halifas Hpi) (where available) Shortfall as % of Nortgage Outstandings For all Mortgages repaid to the Calculation Date (all redemptions other than voluntary) Weighted Average: Time to sale (Days) Properties in possession (Total to Calculation Date (all redemptions other than voluntary) Weighted Average: Local Soarch and Defective Trile Claims Made (number) Claims Date Claim to Sale Libertial (Pay number Claims not settled in fall by number Claims not settled infall by amount of shortfall Average time from claim to payment Contingent Building Insurance Claims made (number) Claims not settled infall by number Claims not settled in fall by number Claims	71 860 Loans 87 87 87 86 Case 1 Total 1,017 7777 180,000 333,399 91,883 344,622 224,79 14,88 32 344,622 324,79 14,88 32 34,622 324,79 14,88 32 34,84 32 32 32 32 32 32 32 32 32 32 32 32 32	Original Loan 91,883 344,622	78 85 Additional Loans 87 85 85 88 85		
Weighted Average: Single Female Single Mail Joint Borrowers by age of younter Properties Sold/Repayments (Case by Case): Time to Sale (days where available) – time from death/assessment to repayment) Time from Prosection to Sale (days) Initial Valuation Indexed Valuation (Initial Valuation + Halifas Hor) Sale Price (where available) Gross Mortzage Cutstandings Shortfall as School (Sale Price Claim Sale) Claim Paid Claim OS/5 For all Mortgages repaid to the Calculation Date (NNEG or repossession) Weighted Average: Sale Price as Sci of Indexed Valuation (Initial Valuation + Halifas Hor) (where available) For all Mortgages repaid to the Calculation Date (NNEG or repossession) Weighted Average: Sale Price as Sci of Indexed Valuation (Initial Valuation + Halifas Hor) (where available) Shortfall as Sch Mortgages Cutstandings For all Mortgages to the Calculation Date (all redemptions other than voluntary) Weighted Average: Time to sale (Days) Properties in possession (Total to Calculation Date (all redemptions other than voluntary) Weighted Average: Time to sale (Days) Properties in possession (Total to Calculation date) Repossessed this Quarter Properties and from Possession to Sale Possession cases average Shortfall at Sale (is) Insurance Local Search and Defective Title Claims Made (number) Claims not settled in full by amount of shortfall Average time from claims to payment Contingent Building Insurance Claims made (number) Claims not settled in full by amount of shortfall Average time from claims to payment Contingent Building Insurance Claims made (number) Claims not settled in full by amount of shortfall Average time from claims to payment Contingent Building Insurance Claims made (number) Claims not settled in full by amount of shortfall Average time from claims to payment Contingent Building Insurance Claims made (number) Claims not settled in full by amount of shortfall Average time from claims to payment Contingent Building Insurance Claims made (number) Claims not settled in full by amount of shortfal	71 86 Loans 87 87 87 87 87 87 87 87 87 87 87 87 87 8	Original Loan 91,883 344,622	78 85 Additional Loans 87 85 85 88 85		

LTV Levels Br 0 - 29,99% 30 - 34,99% 35 - 39,99% 40 - 44,99% 45 - 49,99% 50 - 54,99% 50 - 64,99% 65 - 69,99% 70 - 74,99% 75 - 79,99% 80 - 84,99% 85 - 89,99% 90 - 94,99% 95 - 99,99% 897,448 1,256,360 2,242,842 3,056,124 6,074,534 7,219,604 9,281,652 9,281,652 17,596,987 26,736,485 25,893,089 36,776,006 34,265,338 29,285,059 36,453,974 29,873,861 30,415,551 LTV Levels Bro 0 - 30% 30 - 35% 35 - 40% 40 - 45% 45 - 50% 50 - 55% 65 - 70% 70 - 75% 75 - 80% 80 - 85% 85 - 90% 90 - 95% 95 - 100% 15,945,874 17,136,863 43,477,010 58,286,992 69,192,491 58,451,278 46,980,603 27,663,201 23,072,687 8,724,391 8,471,495 1,929,330 2,120,664 2,394,724 293,714 Depersonalised information on the pool and payment summary, as at each Calculation Date, may be obtained electronically by Noteholders from the MT Administrator upon delivery of a signed confidentiality undertaking (the form of which can be obtained from the MT Administrator). Age Band Breakdown (based on youngest policyholder @ calculation date) Under 70 70-74 73-79 80-84 83-89 93-99 100-9 1,274,829 35,323,732 118,098,123 151,307,789 73,421,924 17,093,601 LTV Levels Breakdown (Halifax HPI Adjusted) vs Age Band Breakdown @ calculation date 80-84 15,392 6,385,878 18,366 5,483,391 12,333 19,985,131 10,040 38,092,31 1,346 1,669,098 3,518 5,562,083 6,302,708 3,535 6,192,515 Under 70 70-74 75-79 0 - 29.99% 30 - 34.99% 40 - 34.99% 45 - 49.99% 45 - 49.99% 50 - 54.99% 60 - 64.99% 67 - 74.99% 70 - 74.99% 80 - 84.99% 85 - 89.99% 90 - 94.99% 95 - 99.99% 100+ 1,435,392 2,848,366 9,852,333 1,300,040 5,179,203 8,411,346 6,113,518 9 970,435 455,635 1,928,505 754,420 399,211 1,646,588 606,525 933,345 1,206,434 1,416,145 1,792,604 196,480 978,076 67,608 4,634,595 5,847,920 8,650,127 12,866,584 31,759,667 37,663,501 23,331,313 5,144,929 4,900,072 7,200,676 4,649,943 4,658,461 2,451,964 2,501,551 3,060,915 4,012,403 4,892,019 9,060,746 11,017,699 15,282,219 10,590,131 1,900,423 2,164,437 1,793,834 1,473,910 1,803,026 1,416,649 349,465 183,535 161,247 723,405 493,865 226.595 100% + 293,714 Annualised HPI Nationwide (Seasonally Adjusted) since closing Annualised HPI Halifax (Seasonally Adjusted) since closing 2.79% 3.12% Equity Release Funding (No.5) Plc Quarterly Report as at calculation date 09-Jan-24 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, see that the first quarter shall mean the period from and including the dosing date to but excluding the calculation date as at which the first report is prepared. Name of Issuer : Date of issue: Equity Release Funding (No.5) Plc 11th August 2005 <u>B</u> <u>c</u> Aa3 А3 A+ A+ BBB S&P Current Rating Fitch Current Rating AAA BB+ Initial Note Balance Note Principle @ Start of Quarter Note Redemptions @ IPD Outstanding Note Principle 315,000,000 £ 226,600,000 £ 8,700,000 £ 217,900,000 £ £ 43,000,000 £ 23,000,000 Note SONIA + 0.3493% July-12 Note SONIA + 0.5793% Note SONIA + 0.4693% Note SONIA + 1.0193% July-12 Note SONIA + 1.9193% Note interest margins Step-Up Date Step-Up Margins July-12 Note SONIA + 0.8193% Quarterly 14 Jan, April, July and Oct or next Business Day (or preceding business day if such next business day would fall in the succeeding calendar month) Quarterly 14 Jan, April, July and Oct or next Business Day (or preceding business day if such next business day would fall in the succeeding calendar month) Quarterly 14 Jan, April, July and Oct or next Business Day (or preceding business day if such next business day would fall in the succeeding calendar month) Next Interest Payment Date 15-Apr-24 15-Apr-24 15-Apr-24 Pool Factor Г 0.69175 1.00000 1.00000 Interest Amount paid this quarter £ 3,181,168 £ 616,670 £ 361,732 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 8,404,015 £ 3,249,735 £ 131,366 122,853 8,658,234 52,175 120,938 5,893,386 Credit Facility Ledger Initial Commitment Last quarter Credit Facility Loan Credit Facility Available on succeeding IP Date Credit facility repayment amounts this quarter Shortfall Last quarter closing accrued but unpaid interest (Note SONIA + 0.4693%) Credit Outstandings Current Contraction Factor Current Total Credit Facility Commitment Liquidity Reserve Ledger Credit balance on Liquidity Reserve Account 11,330,000.00 Surplus after payment of all payments set out in paragraphs (a) to (x) of the pre-enforcement priority of payments (excess issuer available receipts).

37,660,860 -673,000 38,333,860

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

-