ERF5 Trustee (No.5) Limited					
Quarterly Report as at Calculation Date	07-Apr-25				
MT Deficiency Ledger					
Opening Balance Losses this Quarter	- 4,867,896 - 300,502				
Closing Balance	- 5,168,398				
Voluntary Prepayment Rate					
	0.94%				
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	0.94%				
(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/	1				
Aggregate outstanding balance (as at the closing date or loan entry date) of all loans.	1				
Substitution Voluntary Prepayment Rate =	N/A				
Loans/Additional Loans	Loans		Additional Loans		
		ŀ			
Outstanding balance of Loans/Additional Loans at Closing Date	359,045,072	l	425,732		
Outstanding Balance of Loans/Additional Loans at start of this quarter	374,376,271		11,993,332		
Accrued Interest at start of this quarter	288,695,766	Į	6,774,739		
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 :	2,726,325	ļ	250,807,796	182,444	9,585,052
Principle Amount Outstanding of Loans/Additional Loans redeemed by cause :					
Death	1.927.741	r	117.970.310	116.352	4.605.193
Borrower enters Long Term Care	1,927,741 572,561		34,190,652	34,657	1,236,452
Voluntary Repayment	217,950		94,306,461	22,566	3,473,346
Move to Lower Value Property Substitutions	8,073 0		4,253,341 87,032	8,869 0	270,060 0
		,			
Number of Loans/Additional Loans redeemed by cause:	80	Į	6,305	24	738
Number of Loans/Additional Loans redeemed by cause:					
Death	57	1	2,962	18	429
Borrower enters Long Term Care	15		817	4	94
Voluntary Repayment Move to Lower Value Property	8		2,524 347	2	215 47
Substitutions	0		2	ō	0
Redemption Monies Received:	11,520,871	1	583,127,248	389,553	16,374,677
kederiptidi ividiles keceved.	11,320,0/1	ı	303,127,240	303,333	10,374,077
Equivalent Value Test this quarter: S&P model this quarter:	N/A N/A				
Substitution	Loans		Additional Loans		
Substituted in this Quarter (amount)	- 1	[	-		
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		
Number of Loans/Additional Loans	2,380		344		
Further Advances in preceding quarter  Number of Further Advances in preceding quarter	-		25,601 13		
	368,980,124		11,822,369		
Outstanding Gross Balance					
Outstanding Accrued Interest	286,025,944		6,760,620		
Outstanding Accrued Interest				At Closing	At Calculation Date
	286,025,944 At Closing Loans		6,760,620	At Closing Additional Loans	At Calculation Date Additional Loans
Outstanding Accrued interest  Product Breakdown by Loan/Additional Loan Outstanding	At Closing Loans		6,760,620 At Calculation Date Loans	Additional Loans	Additional Loans
Outstanding Accrued Interest	At Closing		6,760,620 At Calculation Date	At Closing Additional Loans 90.2% 9.8%	
Outstanding Accrued interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan %	At Closing Loans 87.2% 12.8%	[	6,760,620 At Calculation Date Loans 81.3% 18.7%	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan %	At Closing Loans 87.2% 12.8%	[	6,760,620  At Calculation Date Loans  81.3% 18.7%  Additional Loans	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued Interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index United Loan %  Weighted Average Age of Borrowers @ Closing Date	At Closing Loans 87.2% 12.8% Loans	[	6,760,620 At Calculation Date Loans 81.3% 18.7% Additional Loans	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued Interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan 5% Index Linked Loan 5%  Weighted Average Age of Borrowers @ Closing Date  Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report	At Closing Loans 87.2% 12.8%	[	6,760,620 At Calculation Date Loans 81.3% 18.7% Additional Loans	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued Interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index United Loan %  Weighted Average Age of Borrowers @ Closing Date	At Closing Loans 87.2% 12.8% Loans	[	6,760,620 At Calculation Date Loans 81.3% 18.7% Additional Loans	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued Interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan 5% Index Linked Loan 5%  Weighted Average Age of Borrowers @ Closing Date  Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report	At Closing Leans 87.2% 12.8% Loans 67.1 67.1 67.1 Loans 88.8 88.8	[	6,760,620 At Calculation Date Loans 81.3% 18.7% Additional Loans	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Female  Single Female	At Closing Leans \$7.2% \$12.8% Leans \$7.1 87 Leans \$8.8 88.8 88.8	[	6,760,620 At Calculation Date Lores  81.3% 18.7% Additional Loans  78 86 Additional Loans 87 87 86	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan %  Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Female	At Closing Leans 87.2% 12.8% Loans 67.1 67.1 67.1 Loans 88.8 88.8	[	6,760,620  At Calculation Date Loans  81,3% 18,7%  Additional Loans  86  Additional Loans	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan % Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Female  Single Female	At Closing Loans 87.2% 12.8% Loans F. Loans 8.8 8.8 8.8 8.6	] ] ]	6,760,620 At Calculation Date Looss  81,3% 18,7% Additional Loans  78 86 Additional Loans  87 86 86 86	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan %  Weighted Average Age of Borrowers @ Closing Date  Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Female  Single Female  Joint Borrowers by age of younger	At Closing Leans 87 2.54 12.8% Leans 12.8% Leans 87 2.54 12.8% Leans 88 88 88 88 86 86 66 Case 1	ERFS	6,760,620 At Calculation Date Loans  81.3% 18.7% Additional Loans  78 86 86 86 Adva UKER	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan %  Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Female Joint Borrowers by age of younger  Properties Sole/Repayments (Case By Case):  Time to Sale (days where available - time from death/assessment to repayment)	At Closing Leans 87.2% 11.8% Leans 87.1 87.1 87.1 Leans 88.8 88.8 88.1 85.1 10.1 10.1 10.1 10.1 10.1 10.1 10.1 1	] ] ]	6,760,620 At Calculation Date Looss  81,3% 18,7% Additional Loans  78 86 Additional Loans  87 86 86 86	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued Interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan % Index Linked Loan 5%  Weighted Average Age of Borrowers @ Closing Date  Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Formale Single Formale Joint Borrowers by age of younger  Properties Sold/Repayments (Case By Case):	At Closing Loans 87.2% 12.8% Loans    Loans    Region	ERFS	6,760,620 At Calculation Date Loans  81.3% 18.7% Additional Loans  78 86 86 86 Adva UKER	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan State	At Closing Loans  87.2% 12.8% Loans  Loans  88 88 86  Case 1 Total 181 89 20,00,00 377,469	ERFS Original Loan	6,760,620 At Calculation Date Loans  81.3% 18.7% Additional Loans  78 86 86 86 Adva UKER	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan %  Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Female Single Male Loan 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) Intials I Valuation Indexed Valuation (Intial Valuation + Halifax Hpi) Sale Price (where available)	At Closing Loans  \$7.2% 12.8%  Loans  T.1 87  Loans  B8 88 88  Cose 1 7481  181 89 20,00,000  377,469 155,787	ERFS Original Loan 155,787	6,760,620 At Calculation Date Loans  81.3% 18.7% Additional Loans  78 86 86 86 Adva UKER	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued Interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan % Index Linked Loan So Index Linked Loan % Index Linked Average Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers & Calculation Date for this Quarterly Report Age of Borrowers Sorgle Famale Single Make Loan Loan & Lo	At Closing Leans  87 2% 12.8%  Loans  Loans  88 88 88 88 88 88 88 88 88 88 88 88 88	ERFS Original Loan	6,760,620 At Calculation Date Loans  81.3% 18.7% Additional Loans  78 86 86 86 Adva UKER	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan % Index Linked Loan % Index Linked Loan %  Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Female Single Male Joint Borrowers by age of younger  Properties Sold/Repayments (Case By Case):  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Instala Valuation Insta	At Closing Leans 87 2 54 12 8% 12 8% 12 8% 13 8% 18 8 8 8 8 8 8 8 18 18 18 18 18 18 18 1	ERF5 Original Loan 155,787 189,531	6,760,620 At Calculation Date Loans  81.3% 18.7% Additional Loans  78 86 86 86 Adva UKER	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan % Index Linked Loan % Index Linked Loan % Index Linked Loan %  Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Female Single Male Joint Borrowers by age of younger  Properties Sold/Repayments (Case By Case):  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intel® Valuation Sele Price (where available)	At Closing Leans  87 2 54 12 8% 12 8% 12 8% 13 87  14 87  15 88 16 88 17 16 18 181 181 183 200,000 377,4697 185,511 183,744 132,744 132,744 181,745	ERF5 Original Loan 155,787 189,531	6,760,620 At Calculation Date Loans  81.3% 18.7% Additional Loans  78 86 86 86 Adva UKER	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued Interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan State	At Closing Loans  87 2% 12.8% Loans  Loans  88 88 88 89 90 91 91 91 91 91 91 91 91 91 91 91 91 91	ERF5 Original Loan 155,787 189,531	6,760,620 At Calculation Date Loans  81.3% 18.7% Additional Loans  78 86 86 86 Adva UKER	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan % Index Linked Loan % Index Linked Loan % Index Linked Loan %  Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Calculation Date for this Quarterly Report  Age of Borrowers  Single Female Single Male Joint Borrowers by age of younger  Properties Sold/Repayments (Case By Case):  Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days) Intel® Valuation Sele Price (where available)	At Closing Leans  \$7.2%   12.8%   Loans  Loans  Loans    Case 1   Total   181   389   200,000   377.467   155787   157.746   157.787   180.746   1	ERF5 Original Loan 155,787 189,531 33,744	6,760,620 At Calculation Date Loans  81,3% 18,7% Additional Loans  78 86 Additional Loans  87 86 86 Additional Loans  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan %  Weighted Average Age of Borrowers @ Closing Date Weighted Average Age of Borrowers @ Closing Date 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 death/assessment to repayment) Time from Possesion to Sale (days) Intitals Valuation Indexed Valuation (Intital Valuation + Hallfax Hpi) Sale Price (where available) Gross Mortizace Outstandings Stortfall Gross Mortizace Outstandings Stortfall Case Intition (Intition Control of the Control of th	At Closing Leans  87 2% 128% Loans  Total 181 389 200,000 377,469 155,787 188,531 33,744 122% NA NA Case 2 Total	ERFS Original Loan 155,787 180,531 33,744	6,760,620 At Calculation Date Loans  81.3% 18.7% Additional Loans  78 86 86 86 Additional Loans  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued Interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan % Index Linked Loan So Index Linked Loan % Index Linked Loan & Control & Co	At Closing Leans  1.28%	ERF5 Original Loan 155,787 189,531 33,744	6,760,620 At Calculation Date Loans  81,3% 18,7% Additional Loans  78 86 Additional Loans  87 86 86 Additional Loans  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan 5% Index Linked Linke	At Closing Leans    87 2 54   12 8%     12 8%     12 8%     13 8%     14 8	ERF5 Original Loan 155,787 189,531 33,744	6,760,620 At Calculation Date Loans  81,3% 18,7% Additional Loans  78 86 Additional Loans  87 86 86 Additional Loans  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued Interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan % Index Linked Loan So Index Linked Loan % Index Linked Loan & Control & Co	At Closing Leans  1.28%	ERF5 Original Loan 155,787 189,531 33,744	6,760,620 At Calculation Date Loans  81,3% 18,7% Additional Loans  78 86 Additional Loans  87 86 86 Additional Loans  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued Interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan % Index Linked Loan Section S	At Closing Leans  1.28%  1.28%  Loans  Case 1  Total  181  183  200,000  377,669  155,787  189,531  33,744  129,6  N/A  N/A  N/A  20,000  375,755  26,8,966  20,0000	ERF5 Original Loan  155,787 189,531 33,744  ERF5 Original Loan 268,966	6,760,620 At Calculation Date Loans  81,3% 18,7% Additional Loans  78 86 Additional Loans  87 86 86 Additional Loans  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan 5% Index Linked Linke	At Closing Leans    87 2 54   12 8%	ERF5 Original Loan  155,787 180,531 33,744  ERF5 Original Loan	6,760,620 At Calculation Date Loans  81,3% 18,7% Additional Loans  78 86 Additional Loans  87 86 86 Additional Loans  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan & Contract & Co	At Closing Leans    87.2%   12.8%	ERF5 Original Loan  155,787 189,531 33,744  ERF5 Original Loan 268,966	6,760,620 At Calculation Date Loans  81,3% 18,7% Additional Loans  78 86 Additional Loans  87 86 86 Additional Loans  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued Interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % index Linked Loan 5% index 1% index 5% index Linked Loan 5% index Linked Linked Loan 5% index Linked Linked Linked Loan 5% index Linked L	At Closing Leans  87 2% 12.8%  Loans  Loans  R 88 88 88 88 88 88 88 88 88 88 88 88 88	ERF5 Original Loan  155,787 189,531 33,744  ERF5 Original Loan 268,966	6,760,620 At Calculation Date Loans  81,3% 18,7% Additional Loans  78 86 Additional Loans  87 86 86 Additional Loans  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan & Contract & Co	At Closing Leans    87 254   12 8%   1	ERF5 Original Loan  155,787 189,531 33,744  ERF5 Original Loan 268,966 296,940 27,544	6,760,620 At Calculation Date Loans  81.3% 18.7% Additional Loans  78 86 Additional Loans  87 87 86 86 Additional Loans  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued Interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % index Linked Loan 5% index 1% index 5% index Linked Loan 5% index Linked Linked Loan 5% index Linked Linked Linked Loan 5% index Linked L	At Closing Leans  1.28%	ERFS Original Loan  155,787 180,531 33,744  ERFS Original Loan  268,966 296,910 27,944	6,760,620 At Calculation Date Loans  81,3% 18,7% Additional Loans  78 86 Additional Loans  87 86 86 Additional Loans  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued Interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan % Index Linked Loan Set Loan % Index Linked Loan Set	At Closing Loans  1.28%  1.28%  1.28%  1.28%  1.28%  1.28%  1.28%  1.28%  1.28%  1.28%  1.28%  1.29%	ERF5 Original Loan  155,787 189,531 33,744  ERF5 Original Loan 268,966 296,940 27,544	6,760,620 At Calculation Date Loans  81,3% 18,7% Additional Loans  78 86 Additional Loans  37 86 86 Additional Loans  40 Additional Loans	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan & Contract	At Closing Leans    87 2 5kl   12 8ks	ERFS Original Loan  155,787 180,531 33,744  ERFS Original Loan  268,966 296,910 27,944	6,760,620 At Calculation Date Loans  81,3% 18,7% Additional Loans  78 86 Additional Loans  37 86 86 Additional Loans  40 Additional Loans	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan & Contract	At Closing Leans    87 256	ERFS Original Loan  155,787 180,531 33,744  ERFS Original Loan  268,966 296,910 27,944  ERFS Original Loan	6,760,620 At Calculation Date Loans  81,3% 18,7% Additional Loans  78 86 Additional Loans  37 86 86 Additional Loans  40 Additional Loans	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued Interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan 5% Index Linked Linke	At Closing Loans  1.28%	ERF5 Original Loan  155, 787 189,531 33,744  ERF5 Original Loan  268,966 299,910 27,944  ERFS Original Loan	6,760,620 At Calculation Date Loans  81,3% 18,7% Additional Loans  78 86 Additional Loans  37 86 86 Additional Loans  40 Additional Loans	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % index Linked Loan 5% index 1%	At Closing Leans    87 256	ERFS Original Loan  155,787 180,531 33,744  ERFS Original Loan  268,966 296,910 27,944  ERFS Original Loan	6,760,620 At Calculation Date Loans  81,3% 18,7% Additional Loans  78 86 Additional Loans  37 86 86 Additional Loans  40 Additional Loans	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan % Index Linked Loan Set Lo	At Closing Leans    87.2%   12.8%	ERF5 Original Loan  155,787 180,531 33,744  ERF5 Original Loan  268,966 296,910 27,944  ERF5 Original Loan	6,760,620 At Calculation Date Loans  81,3% 18,7% Additional Loans  78 86 Additional Loans  37 86 86 Additional Loans  40 Additional Loans	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % index Linked Loan 5% index 1%	At Closing Leans  87 254 12.8%  Leans  71 87 72 1.0ms  88 88 86  Case 1 Total 181 38,300 300,000 377,469 155,787 185,311 33,744 1122% N/A N/A N/A 200,000 376,575 28,596 29,5104 1105 74 200,000 376,575 28,596 29,5104 1105 N/A N/A N/A N/A  Case 3 Total 120,000 136,140 120,000 138,146 122,000 138,146 126,000 138,146 122,000 138,146 126,000 138,146 127,000 138,146 127,000 138,146 147,223 150,000 138,146 147,223 150,000 138,146 147,223 150,000 138,146 147,223 150,000 138,146 147,223 150,000 168,146 147,223 147,220 147	ERF5 Original Loan  155,787 180,531 33,744  ERF5 Original Loan  268,966 296,910 27,944  ERF5 Original Loan	6,760,620 At Calculation Date Loans  81,3% 18,7% Additional Loans  78 86 Additional Loans  37 86 86 Additional Loans  40 Additional Loans	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % index Linked Loan 5% index 1% index 5% index Linked Loan 5% index 1% index 5% index Linked Loan 5% index 1% index	At Closing Leans    87 2 %   12 8%   1	ERF5 Original Loan  155,787 180,531 33,744  ERF5 Original Loan  268,966 296,910 27,944  ERF5 Original Loan	6,760,620 At Calculation Date Loans  81,3% 18,7% Additional Loans  78 86 Additional Loans  37 86 86 Additional Loans  40 Additional Loans	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % index Linked Loan % index Linked Loan Set Loan % index Linked Loan Set Loan Loan Loan Loan Loan Loan Loan Loan	At Closing Loans  1.28%	ERFS Original Loan  155,787 189,531 33,744  ERFS Original Loan  268,966 229,930 27,944  ERFS Original Loan  47,223 90,174 42,591	Actional Loans  Additional Loans  Additional Loans  Additional Loans  78 86 Additional Loans  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % index Linked Loan % Control of the Control	At Closing Loans  1.28%	ERF5 Original Loan  155,787 180,531 33,744  ERF5 Original Loan  268,966 296,910 27,944  ERF5 Original Loan	6,760,620 At Calculation Date Loans  81,3% 18,7% Additional Loans  78 86 Additional Loans  37 86 86 Additional Loans  40 40 40 40 40 40 40 40 40 40 40 40 40	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan & Carlon & Ca	At Closing Leans    87 2 56	ERFS Original Loan  155,787 180,531 33,744  ERFS Original Loan  266,966 296,910 27,944  ERFS Original Loan  47,223 40,174 42,951	Acticulation Date Loans  At Calculation Date Loans  81.3% 18.7% Additional Loans  78 86 Additional Loans  87 86 Additional Loans  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan & Calculation Date for this Quarterly Report Age of Borrowers @ Calculation Date for this Quarterly Report Age of Borrowers & Calculation Date for this Quarterly Report Age of Borrowers & Calculation Date for this Quarterly Report Age of Borrowers & Calculation Date for this Quarterly Report Age of Borrowers & Calculation Date for this Quarterly Report Age of Borrowers & Calculation Date for this Quarterly Report Age of Borrowers & Calculation Date for Date for Age of Borrowers & Calculation & Calculat	At Closing Leans    1.28   1.2	ERFS Original Loan  155,787 180,531 33,744  ERFS Original Loan  266,966 296,910 27,944  ERFS Original Loan  47,223 40,174 42,951	Acticulation Date Loans  At Calculation Date Loans  81.3% 18.7% Additional Loans  78 86 Additional Loans  87 86 Additional Loans  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % index Linked Loan & Control Loan	At Closing Leans    87 2 5k    12 8 5k    12 8 5k    12 8 5k    13 8 7 5k    8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	ERF5 Original Loan  155, 787 189,531 33,744  ERF5 Original Loan  268,960 27,944  ERF5 Original Loan  47,223 90,174 42,951  ERF5 Original Loan	Acticulation Date Loans  At Calculation Date Loans  81.3% 18.7% Additional Loans  78 86 Additional Loans  87 86 Additional Loans  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % index Linked Loan & Control & Con	At Closing Leans    1.2 8%     1.2 8%     1.2 8%     1.2 8%     1.2 8%     1.2 8%     1.2 8%     2.2 8%     3.8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	ERF5 Original Loan  155,787 189,531 33,744  ERF5 Original Loan  268,966 296,910 27,944  42,951  ERF5 Original Loan  47,223 90,174 42,951  ERF5 Original Loan  169,260	Acticulation Date Loans  At Calculation Date Loans  81.3% 18.7% Additional Loans  78 86 Additional Loans  87 86 Additional Loans  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % index Linked Loan % Control of the Control	At Closing Leans  1.28°  1.28°  Loans  1.28°  Loans  1.50°	ERFS Original Loan  155,787 180,531 33,744  ERFS Original Loan  228,966 296,910 27,944  ERFS Original Loan  47,223 49,0174 42,951  ERFS Original Loan	Acticulation Date Loans  At Calculation Date Loans  81.3% 18.7% Additional Loans  78 86 Additional Loans  87 86 Additional Loans  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % index Linked Loan & Control & Con	At Closing Leans    1.2 8%     1.2 8%     1.2 8%     1.2 8%     1.2 8%     1.2 8%     1.2 8%     2.2 8%     3.8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	ERF5 Original Loan  155,787 189,531 33,744  ERF5 Original Loan  268,966 296,910 27,944  42,951  ERF5 Original Loan  47,223 90,174 42,951  ERF5 Original Loan  169,260	Acticulation Date Loans  At Calculation Date Loans  81.3% 18.7% Additional Loans  78 86 Additional Loans  87 86 Additional Loans  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued interest  Product Breakdown by Losin/Additional Loan Outstanding  Fixed Rate Loan % Index Linked Loan & Control of L	At Closing Leans    1.2 8%     1.2 8%     1.2 8%     1.2 8%     1.2 8%     1.2 8%     1.2 8%     2.2 8%     3.8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	ERF5 Original Loan  155,787 189,531 33,744  ERF5 Original Loan  268,966 296,910 27,944  42,951  ERF5 Original Loan  47,223 90,174 42,951  ERF5 Original Loan  169,260	Acticulation Date Loans  At Calculation Date Loans  81.3% 18.7% Additional Loans  78 86 Additional Loans  87 86 Additional Loans  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 83.2%
Outstanding Accrued interest  Product Breakdown by Loan/Additional Loan Outstanding  Fixed Rate Loan % index Linked Loan % Control of the Control	At Closing Leans  1.28%  1.28%  1.28%  1.28%  1.28%  1.28%  1.28%  1.28%  1.28%  1.28%  1.28%  1.29%	ERF5 Original Loan  155,787 189,531 33,744  ERF5 Original Loan  268,966 296,910 27,944  42,951  ERF5 Original Loan  47,223 90,174 42,951  ERF5 Original Loan  169,260	Acticulation Date Loans  At Calculation Date Loans  81.3% 18.7% Additional Loans  78 86 Additional Loans  87 86 Additional Loans  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan  Aviva UKER Additional Loan	Additional Loans 90.2%	Additional Loans 83.2%

	Case 5 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) Initial Valuation	88		
initia valuation Indexed Valuation (Initial Valuation + Halifax Hpi) Sale Price (where available)	200,000 383,394 379,561	379,561	-
Gross Mortgage Outstandings Shortfall	385,738 6,177	385,738 6,177	-
Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity	102% N/A		
Claim Paid Claim Q/S	N/A N/A		
	Case 6 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)	528 127		
Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi)	65,000 235,820		
Sale Price (where available) Gross Mortgage Outstandings Shortfall	167,770 215,763 47,993	102,728 128,785 26,057	65,042 86,978 21,936
Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity	129% N/A		
Claim Paid Claim O/S	N/A N/A		
	Case 7 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)	213	Original Loan	Additional Loan
Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi)	295,000 565,506		
Sale Price (where available) Gross Mortgage Outstandings	338,873 437,492	338,873 437,492	-
Shortfall Loan Outstandings as a % of Sale Price Claim Submitted to No Negative Equity	98,619 129% N/A	98,619	•
Claim Paid Claim O/S	N/A N/A		
	Case 8	ERF5	Aviva UKER
Time to Sale (days where available - time from death/assessment to repayment) Time from Possesion to Sale (days)	Total 802 530	Original Loan	Additional Loan
Initial Valuation Indexed Valuation (Initial Valuation + Halifax Hpi)	124,950 182,123		
Sale Price (where available) Gross Mortgage Outstandings	107,134 156,063	107,134 156,063	-
Shortfall Loan Outstandings as a % of Sale Price	48,929 146%	48,929	-
Claim Submitted to No Negative Equity Claim Paid Claim O/S	N/A N/A N/A		
Claim U/S	Case 9	ERF5	Aviva UKER
Time to Sale (days where available - time from death/assessment to repayment)	Total 1,748	Original Loan	Additional Loan
Time from Possesion to Sale (days) Initial Valuation	393 100,000		
Indeed Valuation (Initial Valuation + Halifax Hpi) Salee Price (where a available) Gross Mortgage Outstandings	189,006 142,591 91,377	142,591 91,377	-
Shortfall Loan Outstandings as a % of Sale Price	- 64%	-	-
Claim Submitted to No Negative Equity Claim Paid	N/A N/A		
Claim O/S	N/A		
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	59.5% 19.3%		
For all Mortgages repaid to the Calculation Date (all redemptions other than voluntary) Weighted Average:			
Time to sale (Days)	314		
Properties in possession (Total to Calculation date) Repossessed this Quarter	128		
Properties sold (Total to Calculation date) Number Carried Forward	111 17		
Average Time from Possession to Sale Posession cases average Shortfall at Sale (%)	206.8 20.8%		
Insurance	20.5/8		
Local Search and Defective Title Claims Made (number) Claims Paid	0		
Claims Parid Claims not settled in full by number	0		
Claims not settled in full by amount of shortfall Average time from claim to payment	0 N/A		
Contingent Building Insurance Claims made (number)	0		
Claims Paid Claims not settled in full by number	0		
Claims not settled in full by amount of shortfall Average time from claim to payment	0 N/A		
Average Loan Asset Outstanding Weighted Average ITV Weighted Average Indexed ITV	155,034 103.4%		
Weighted Average Indexed LTV Weighted Average Interest Rate	53.8%		
Fixed Rate Loans	7.35%		
Index-Linked Loans	4.89% + LPI		
LTV Levels Breakdown (based on original valuation using P&I at date of report and excluding any additional borrowings post closic			
0 - 29.99% 30 - 34.99% 35 - 39.99%	264,669 696,729		
33 - 33-5976 40 - 44.99% 45 - 49.99%	1,285,589 2,053,760 3,509,788		
50 - 54.99% 55 - 59.99%	5,930,232 4,806,755		
60 - 64.99% 65 - 69.99%	8,452,843 11,467,513		
70 - 74.99% 75 - 79.99% 80 - 84.99%	28,054,123 25,214,136 22,271,360		
85 - 89-99% 90 - 94.99%	28,792,692 31,444,362		
95 - 99.99% 100% +	30,781,762 163,953,812		
LTV Levels Breakdown (based on Halifax HPI adjusted valuation @ calculation date)			
0 - 30%	12,254,311		
30 - 35% 35 - 40% 40 - 45%	9,890,118 26,942,105		
40 - 45% 45 - 50% 50 - 55%	51,321,510 59,576,396 58,987,463		
55 - 60% 60 - 65%	46,625,209 34,328,757		
65 - 70% 70 - 75%	20,836,026 18,292,676		
75 - 80% 80 - 85% 85 - 90%	10,451,562 7,765,751 7,111,708		
90 - 95% 95 - 100%	1,372,364 1,714,752		
100% +	1,509,414		

	n (based on youngest p	oolicyholder @ c	alculation date)						_			
nder 70									-			
0-74									-			
5-79								15,317,9				
0-84								104,709,0				
15-89								147,825,3				
10-94								77,861,6				
95-99								22,049,5	529			
100+								1,216,7				
TV Levels Breakdow	n (Halifax HPI Adjusted	d) vs Age Band B	reakdown @ calc	ulation date								
LTV Band	Under 70	70-74	75-79	80-84	85-89	90-94		100+				
0 - 29.99%			107,493	5,054,789	4,026,594	2,008,649	983,028	73,757				
30 - 34.99%			193,393	3,628,056	4,078,091	1,595,825	394,754					
35 - 39.99%			137,364	16,075,246	6,234,397	3,324,484	1,170,613					
40 - 44.99%			1,248,130	34,647,771	10,497,924	3,967,839	959,846					
45 - 49,99%			2.428.429	20.244.563	31.838.816	4,406,115	658.473					
50 - 54.99%			7,724,314	2.255.905	40,944,132	7.356.204	706.908					
55 - 59.99%			3,004,348	7,148,362	22,821,340	12,530,576	1,017,148	103,435				
								103,435				
60 - 64.99%			270,217	8,529,837	7,121,142	17,156,691	1,250,870	J				
65 - 69.99%				5,315,012	2,154,525	11,378,721	1,987,768	J				
70 - 74.99%			204,255	1,367,336	7,265,177	4,480,846	4,578,856	396,207				
75 - 79.99%				140,929	6,396,445	581,602	2,936,492	396,093				
80 - 84.99%				301,206	4,163,521	2,509,679	791,346	J				
85 - 89.99%						5,107,661	1,756,815	247,232				
90 - 94.99%					283,210	1,089,154	-,,	,				
95 - 99.99%					203,220	367,554	1,347,197	J				
100% +						JU1,334	1,509,414	J				
							1,303,414					
inualised HPI Nation inualised HPI Halifa	nwide (Seasonally Adju: x (Seasonally Adjusted)	sted) since closin since closing	g						86% 09%			
quity Release Fundi	ing (No.5) Plc											
uarterly Report as a	at calculation date							07-Apr	r-25			
ote:							As used in this report "C	Quarter" means the	e period from (and including	the Calculation Dat	te.	
							the calculation date as a	t which this report	e as at which this report is p t is prepared, save that the f to but excluding the calcula	rst quarter shall me	an the	
ame of Issuer : ate of issue:							Equity Release Funding ( 11th August 2005	(No.5) Plc				
							<u>A</u>		<u>B</u>		<u>c</u>	
loodys Current Ratir	NE.						Aaa		Baa1		Baa1	
&P Current Rating							A+		A+		BBB	
itch Current Rating							AAA		AA+		BB+	
itial Note Balance							£	315,000,0	000 £	43,000,000	£	23,000,000
ote Principle @ Star	t of Quarter						£	182,800,0		43,000,000		23,000,000
ote Redemptions @							£	8,300,0			£	
utstanding Note Pri							£	174,500,0		43,000,000		23,000,000
ote interest margins							Note SONIA + 0.3493%		Note SONIA + 0.4693%		Note SONIA + 1.0193%	
ep-Up Date	•						July-12		July-12		July-12	
ep-Up Margins							Note SONIA + 0.5793%		Note SONIA + 0.8193%		Note SONIA + 1.9193%	
terest Payment Cycl							Quarterly		Quarterly		Quarterly	
nterest Payment Cycl							14 Jan, April, July and Oc Business Day (or precedi business day if such next day would fall in the suc calendar month)	ing t business	14 Jan, April, July and C Business Day (or prece business day if such ne day would fall in the su calendar month)	ding ct business	14 Jan, April, July and Oct Business Day (or preceding business day if such next b day would fall in the succe calendar month)	g ousiness
ext Interest Paymen	t Date						Calendar monthly	14-Ju		14-Jul-25		14-Jul-25
ool Factor								0.55	397	1.00000		1.00000
terest Amount paid	this quarter						£	2,213,6	573 £	533,445	f	316,523
eferred Amount at s							£	9,637,5		3,691,111		7,598,902
	rred / (paid) this quarte						£		- £	-	£	-
tep up Interest Amo	unt deferred / (paid) th	is quarter					£		570 £	37,110		51,041
terest on Deferred a	amount this quarter						£	122,1		48,976		121,438
eferred Amount at e							£	9,863,4		3,777,197	£	7,771,381
redit Facility Ledger												
									_			
itial Commitment								233.000.0				

Initial Commitment
Last quarter Credit Facility Loan
Credit Facility Available on succeeding P Date
Credit Facility payment amounts this quarter
Shortfall
Last quarter Colonig accrued but unpaid interest (Note SCNIA + 0.4693%)
Credit Outstandings
Credit Outstandings
Credit Outstandings
Current Contraction Factor
Current Total Credit Facility Commitment

-	-
-	

9,140,000.00 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 41,059,240 651,110 41,710,350

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