

## FINAL TERMS

**IMPORTANT – PROHIBITION OF SALES TO EEA INVESTORS** - The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area ("**EEA**"). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU (as amended, "**MiFID II**"); or (ii) a customer within the meaning of Directive (EU) 2016/97 (as amended), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II. Consequently no key information document required by Regulation (EU) No 1286/2014 (the "**PRIIPs Regulation**") for offering or selling the Notes or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the EEA may be unlawful under the PRIIPs Regulation.

### **PROHIBITION OF SALES TO UK RETAIL INVESTORS**

The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the United Kingdom ("**UK**"). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of the domestic law of the United Kingdom by virtue of the European Union (Withdrawal) Act 2018 and secondary legislation made under it, in each case, as amended, including by the European Union (Withdrawal Agreement) Act 2020 (the "**Withdrawal Act**"); or (ii) a customer within the meaning of the provisions of the Financial Services and Markets Act 2000 ("**FSMA**") and any rules or regulations made under the FSMA to implement Directive (EU) 2016/97, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of the domestic law of the United Kingdom by virtue of the Withdrawal Act. Consequently no key information document required by Regulation (EU) No 1286/2014 as it forms part of the domestic law of the United Kingdom by virtue of the Withdrawal Act (the "**UK PRIIPs Regulation**") for offering or selling the Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation.

**MIFID II PRODUCT GOVERNANCE / PROFESSIONAL INVESTORS AND ECPS ONLY TARGET MARKET** – Solely for the purposes of each manufacturer's product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is eligible counterparties and professional clients only, each as defined in Directive 2014/65/EU (as amended, "**MiFID II**"); and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Notes (a "**distributor**") should take into consideration the manufacturers' target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturers' target market assessment) and determining appropriate distribution channels.

**UK MIFIR PRODUCT GOVERNANCE / PROFESSIONAL INVESTORS AND ECPS ONLY TARGET MARKET** – Solely for the purposes of each manufacturer's product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is only eligible counterparties, as defined in the FCA Handbook Conduct of Business Sourcebook ("**COBS**"), and professional clients, as defined in Regulation (EU) No 600/2014 as it forms part of the domestic law of the United Kingdom by virtue of the Withdrawal Act ("**UK MiFIR**"); and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Notes (a "**distributor**") should take into consideration the manufacturers' target market assessment; however, a distributor subject to the FCA Handbook Product Intervention and Product Governance Sourcebook (the "**UK MiFIR Product Governance Rules**") is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturers' target market assessment) and determining appropriate distribution channels.

**Final Terms**

dated 27 November 2023  
(to the base prospectus dated 6 November 2023)

**Economic Master Issuer plc**

(incorporated with limited liability under the laws of England and Wales, registered number 12341676 and LEI 635400KXONN4J3OEOG29)

**Issue of Series 2023-2 Class A Notes  
under its Residential Mortgage-Backed Note Programme**

The Series 2023-2 Class A Notes will comprise the following Notes:

| Class | Initial Principal Amount | Currency     | Interest Rate                 | Final Maturity Date  | Ratings     |         |         |     |      |
|-------|--------------------------|--------------|-------------------------------|--|-------------|---------|---------|-----|------|
|       |                          |              |                               |  | Issue Price | Fitch   | Moody's | S&P | DBRS |
| A     | £400,000,000             | GBP Sterling | Compounded Daily SONIA +0.50% | The Note Payment Date falling in 2075, being 25 April 2075 | 100.00%     | AAA(sf) | Aaa(sf) | N/A | N/A  |

Terms used herein will be deemed to be defined as such for the purposes of the Conditions set forth in the Base Prospectus dated 6 November 2023 (the "**Base Prospectus**") which constitutes a 'base prospectus' for the purposes of Regulation 2017/1129 as it forms part of the domestic law of the United Kingdom by virtue of the Withdrawal Act (the "**UK Prospectus Regulation**"). This document is not a prospectus for the purposes of Section 12(a)(2) or any other provision or rule under the US Securities Act of 1933, as amended (the "**Securities Act**"). This document constitutes the Final Terms of the Series 2023-2 Class A Notes described herein for the purposes of Article 8 of the UK Prospectus Regulation and must be read in conjunction with the Base Prospectus. Full information on the Issuer and the offer of the Series 2023-2 Class A Notes is only available on the basis of the combination of these Final Terms and the Base Prospectus. The Base Prospectus is available for viewing at the offices of the Paying Agent at Citigroup Centre, Canada Square, London E14 5LB and the offices of the Dealer(s) and copies are available at the registered address of the Issuer at 10<sup>th</sup> Floor, 5 Churchill Place, London E14 5HU. These Final Terms may be used to offer and sell the Series 2023-2 Class A Notes only if accompanied by the Base Prospectus.

The Series 2023-2 Class A Notes have not been and will not be registered under the United States Securities Act of 1933, as amended (the "**Securities Act**") or with any securities regulatory authority of any state or other jurisdiction of the United States and may not be offered, sold or delivered within the United States or to "**US persons**" (as defined in Regulation S of the Securities Act ("**Regulation S**")) except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act.

The Series 2023-2 Class A Notes may only be offered, sold or delivered to non-US persons (as defined in Regulation S) outside the United States in reliance on Regulation S (the "**Regulation S Notes**").

An application has been made for the Series 2023-2 Class A Notes to be admitted to the Official List and application has been made to the London Stock Exchange for the Series 2023-2 Class A Notes to be admitted to trading on its regulated market.

The Base Prospectus, its supplements and the Final Terms will be made available in electronic form on the website of the regulated market of the London Stock Exchange at <http://www.londonstockexchange.com/exchange/news/market-news/market-news-home.html>.

The entry into of the Programme Documents and the issue of the Notes was authorised pursuant to a resolution of the Board of Directors of the Issuer passed on 2 November 2023.

**Arranger**

HSBC

**Dealers**

HSBC

Banco Santander, S.A.

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set out in the Supplemental Trust Deed dated on or about 27 November 2023 and set forth in the Base Prospectus (the "**Conditions**"). The following are the specific terms and conditions relating to the Series 2023-2 Class A Notes and form part of the Conditions as applied to the Series 2023-2 Class A Notes (and solely with respect to the Series 2023-2 Class A Notes) by the Supplemental Trust Deed and constitute the final terms of the Series 2023-2 Class A Notes for the purposes of Article 8 of the UK Prospectus Regulation.

1. **Issue of the Notes**

(a) **Issuer**

Economic Master Issuer plc.

(b) **Series**

Series 2023-2

(c) **Closing date**

27 November 2023

(d) **Initial principal amount**

| Notes                       | Initial principal amount |
|-----------------------------|--------------------------|
| Series 2023-2 Class A Notes | £400,000,000             |

(e) **Issue price**

100.00 per cent.

(f) **Ratings**

| Notes                             | Ratings |         |     |      |
|-----------------------------------|---------|---------|-----|------|
|                                   | Fitch   | Moody's | S&P | DBRS |
| Series 2023-2 Class A Notes ..... | AAA(sf) | Aaa(sf) | N/A | N/A  |

(g) ***Selling restrictions***

The Series 2023-2 Class A Notes may be offered and sold only in compliance with applicable laws and regulations. See "*Subscription and Sale and Transfer and Selling Restrictions – Transfer Restrictions*" in the Base Prospectus.

(h) ***Simple, Transparent and Standardised Securitisation***

The Seller (as originator for the purposes of the UK Securitisation Regulation), has procured a UK STS Notification to be submitted to the FCA, in accordance with Article 27 of the UK Securitisation Regulation, that the UK STS Requirements have been satisfied with respect to the Series 2023-2 Class A Notes. See "*UK Securitisation Regulation*" below.

(i) ***Liability cashflow model***

Coventry Building Society (in its capacity as Seller) will make available a liability cashflow model through the EuroABS (<https://www.euroabs.com/>), being an entity which provides such liability cashflow models to investors generally.

2. **Form and holding of the Notes**

(a) ***Regulation S Notes***

Regulation S Global Note Certificates are held under the NSS and registered in the name of the Common Safekeeper (or its nominee) for Euroclear and Clearstream, Luxembourg.

(b) ***Specified Currency***

GBP Sterling.

(c) ***Specified Denominations***

£100,000 and integral multiples of £1,000 in excess thereof.

(d) ***Additional Business Centre(s)***

N/A.

(e) ***Any clearing system(s) other than DTC, Euroclear, or Clearstream, Luxembourg***

Not applicable.

(f) ***Additional Paying Agent(s)***

None.

(g) ***Method of Syndication***

Syndicated.

(h) ***Delivery***

Delivery against payment.

(i) **Clearing System Codes**

| Notes   | CUSIP number | Common code | ISIN         |
|---|--------------|-------------|--------------|
| Series 2023-2 Class A<br>Notes (Regulation S) | N/A          | 271013060   | XS2710130605 |

(j) **Listing**

London.

(k) **Estimate of total expenses related to admission to trading**

£1,200.

3. **Interest on the Series 2023-2 Class A Notes**(a) **Interest Commencement Date**

27 November 2023

(b) **Fixed Rate Note provisions**

Not applicable.

(c) **Floating Rate Note provisions**

The floating rate note provisions are applicable:

(i) **Note payment dates**

The Payment Date falling in each month up to and including the Final Maturity Date. The first Note Payment Date will be the Note Payment Date falling in December 2023.

(ii) **Business Day Convention**

Following Business Day Convention.

(iii) **Screen rate determination**

The Screen Rate determination provisions are applicable:

(A) **Reference Rate**

Compounded Daily SONIA.

(B) **Interest Determination Date(s)**

*p* Business Days prior to the end of each Interest Period.

(C) **Relevant Screen Page**

The Reuters Monitor Money Rates Service at the page designated as SONIA.

(D) **Observation method**

Lag.

(E) **Observation Period (*p*)**

5 London Banking Days.

(F) **Index Determination**

Not applicable.

(iv) **ISDA determination**

Not applicable.

(v) **Margin(s)**

| Notes                             | Margin for each floating interest period up to (but excluding) the Step-Up Date | Margin for each floating interest period from (and including) the Step-Up Date |
|-----------------------------------|---|--|
| Series 2023-2 Class A Notes ..... | 0.50% per annum   | 1.00% per annum  |

(vi) **Step-up date**

| Notes                             | Step-up date – the Note Payment Date falling in |
|-----------------------------------|---|
| Series 2023-2 Class A Notes ..... | October 2027                                    |

(vii) **Maximum rate of interest and minimum rate of interest**

| Notes                            | Minimum Rate of Interest                                 |  | Maximum Rate of Interest                                 |  |
|----------------------------------|--|--|--|--|
|                                  | For each Floating Interest Period up to the Step-Up Date | For each Floating Interest Period following the Step-Up Date | For each Floating Interest Period up to the Step-Up Date | For each Floating Interest Period following the Step-Up Date |
| Series 2023-2 Class A Notes .... | 0.00%  | 0.00%  | N/A  | N/A  |

(viii) **Day Count Fraction**

Actual/365.

(ix) **Party responsible for calculating the rate of interest and interest amount (if not the Agent Bank)**

Not applicable.

4. **Repayment of the Notes**

(a) **Type of note**

Controlled Amortisation Notes.

(b) **Details relating to Bullet Redemption Notes**

Not applicable.

(c) **Details relating to Controlled Amortisation Notes**

Applicable.

| Controlled<br>dates the Note<br>falling in | amortisation<br>Payment Date | % of the aggregate<br>Amount Outstanding<br>as at the<br>Closing Date | Principal<br>as at the | Target<br>Principal<br>Amount<br>Outstanding |
|--|------------------------------|---|------------------------|--|
|  | 25-Dec-23                    | 98.75%  |                        | 395,000,000.00                               |
|  | 25-Jan-24                    | 97.50%  |                        | 390,000,000.00                               |
|  | 25-Feb-24                    | 96.25%  |                        | 385,000,000.00                               |
|  | 25-Mar-24                    | 95.00%  |                        | 380,000,000.00                               |
|  | 25-Apr-24                    | 93.75%  |                        | 375,000,000.00                               |
|  | 25-May-24                    | 92.50%  |                        | 370,000,000.00                               |
|  | 25-Jun-24                    | 91.25%  |                        | 365,000,000.00                               |
|  | 25-Jul-24                    | 90.00%  |                        | 360,000,000.00                               |
|  | 25-Aug-24                    | 88.75%  |                        | 355,000,000.00                               |
|  | 25-Sep-24                    | 87.50%  |                        | 350,000,000.00                               |
|  | 25-Oct-24                    | 86.25%  |                        | 345,000,000.00                               |
|  | 25-Nov-24                    | 85.00%  |                        | 340,000,000.00                               |
|  | 25-Dec-24                    | 84.00%  |                        | 336,000,000.00                               |
|  | 25-Jan-25                    | 83.00%  |                        | 332,000,000.00                               |
|  | 25-Feb-25                    | 82.00%  |                        | 328,000,000.00                               |
|  | 25-Mar-25                    | 81.00%  |                        | 324,000,000.00                               |
|  | 25-Apr-25                    | 80.00%  |                        | 320,000,000.00                               |
|  | 25-May-25                    | 79.00%  |                        | 316,000,000.00                               |
|  | 25-Jun-25                    | 78.00%  |                        | 312,000,000.00                               |
|  | 25-Jul-25                    | 77.00%  |                        | 308,000,000.00                               |
|  | 25-Aug-25                    | 76.00%  |                        | 304,000,000.00                               |
|  | 25-Sep-25                    | 75.00%  |                        | 300,000,000.00                               |
|  | 25-Oct-25                    | 74.00%  |                        | 296,000,000.00                               |
|  | 25-Nov-25                    | 73.00%  |                        | 292,000,000.00                               |
|  | 25-Dec-25                    | 72.00%  |                        | 288,000,000.00                               |
|  | 25-Jan-26                    | 71.00%  |                        | 284,000,000.00                               |
|  | 25-Feb-26                    | 70.00%  |                        | 280,000,000.00                               |
|  | 25-Mar-26                    | 69.25%  |                        | 277,000,000.00                               |
|  | 25-Apr-26                    | 68.50%  |                        | 274,000,000.00                               |
|  | 25-May-26                    | 67.75%  |                        | 271,000,000.00                               |
|  | 25-Jun-26                    | 67.00%  |                        | 268,000,000.00                               |
|  | 25-Jul-26                    | 66.25%  |                        | 265,000,000.00                               |
|  | 25-Aug-26                    | 65.50%  |                        | 262,000,000.00                               |
|  | 25-Sep-26                    | 64.75%  |                        | 259,000,000.00                               |

| Controlled amortisation dates the Note Payment Date falling in | % of the aggregate Principal Amount Outstanding as at the Closing Date | Target Principal Amount Outstanding |
|--|--|-------------------------------------|
| 25-Oct-26  | 64.00%   | 256,000,000.00                      |
| 25-Nov-26  | 63.25%   | 253,000,000.00                      |
| 25-Dec-26  | 62.50%   | 250,000,000.00                      |
| 25-Jan-27  | 61.75%   | 247,000,000.00                      |
| 25-Feb-27  | 61.00%   | 244,000,000.00                      |
| 25-Mar-27  | 60.25%   | 241,000,000.00                      |
| 25-Apr-27  | 59.50%   | 238,000,000.00                      |
| 25-May-27  | 58.75%   | 235,000,000.00                      |
| 25-Jun-27  | 58.00%   | 232,000,000.00                      |
| 25-Jul-27  | 57.25%   | 229,000,000.00                      |
| 25-Aug-27  | 56.50%   | 226,000,000.00                      |
| 25-Sep-27  | 55.75%   | 223,000,000.00                      |
| 25-Oct-27  | 0.00%  | 0.00                                |

(d) ***Details relating to Pass-Through Redemption Notes***

Not applicable.

(e) ***Redenomination***

Not applicable.

(f) ***Final maturity date***

| Notes                             | Final maturity date – the Note Payment Date falling in |
|-----------------------------------|--|
| Series 2023-2 Class A Notes ..... | April 2075   |

(g) ***Optional redemption in whole or in part pursuant to Condition 5(e)***

Applicable.

5. **Money Market Notes**

(a) ***Money Market Note Mandatory Transfer Arrangements***

Not applicable.

(b) ***Name of Remarketing Agent***

Not applicable.

(c) ***Name of Conditional Note Purchaser***

Not applicable.



(d) **Money Market Note Mandatory Transfer Dates**

Not applicable.

(e) **Maximum reset margin**

Not applicable.

6. **Required Amounts**

(a) **Required Subordination Percentage**

| <u>Notes</u>                      | <u>Required Subordination Percentage</u> |
|-----------------------------------|--|
| Series 2023-2 Class A Notes ..... | 11 %                                     |

(b) **Subordination Percentage at Closing**

| <u>Notes</u>                      | <u>Subordination Percentage</u> |
|-----------------------------------|---------------------------------|
| Series 2023-2 Class A Notes ..... | 12%                             |

(c) **Reserve Fund Series Percentage**

1.50%.

(d) **Aggregate Principal Amount Outstanding on Class Z(S) VFN as at Closing Date**

£218,182,000.00 (Calculated based on the balance of the Mortgage Portfolio as at 31 October 2023).

(e) **Aggregate Principal Amount Outstanding on Class Z(R) VFN as at Closing Date**

£23,343,750.00 (Calculated based on the balance of the Mortgage Portfolio as at 31 October 2023).

(f) **Excess Principal Fund Threshold Percentage**

10 per cent.

(g) **Minimum Required Retention Amount at Closing**

Estimated to be £105,073,415.40 (Calculated based on the balance of the Mortgage Portfolio as at 31 October 2023).

(h) **Minimum Seller's Note Liquidity Amount**

£0.00.

(i) **Deposit Set off Protection Excess Amount at Closing**

£48,074,274.12

(j) **Minimum Seller's Note Amount at Closing**

Estimated to be £105,073,415.40 (Calculated based on the balance of the Mortgage Portfolio as at 31 October 2023).

7. **Details of the Interest Rate Swaps relating to the Notes**

*Specified interest rate payable to the Issuer under the relevant interest rate swap agreement*

Compounded Daily SONIA + 1.00 %

8. **Details of the Currency Swaps relating to the Notes**

*Specified currency exchange rate*

Not applicable.

9. **Cash Accumulation Start Date**

Not applicable.

10. **Stabilising Manager(s) (if applicable)**

Not applicable.

11. **Swap Calculation Period**

Each period that commences on (and includes) a Swap Payment Date and ends on (but excludes) the immediately following Swap Payment Date.

12. **Eurosystem eligibility**

Yes.

Note that the designation "yes" simply means that the Notes are intended upon issue to be deposited with one of the ICSDs as common safekeeper (and registered in the name of a nominee of one of the ICSDs acting as common safekeeper), and does not necessarily mean that the Notes will be recognised as eligible collateral for Eurosystem monetary policy and intra-day credit operations by the Eurosystem either upon issue or at any or all times during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met.

13. **Bank of England collateral eligibility**

Yes.

Note that the designation "yes" simply means that the Notes are intended upon issue to constitute eligible collateral for the purposes of Bank of England financing schemes. It does not necessarily mean that the Notes will be recognised as eligible collateral for these purposes either upon issue

or at any or all times during their life. Such recognition will depend upon the Bank of England being satisfied that the relevant eligibility criteria have been met.

**Remarketing Agents and Conditional Note Purchasers**

Not applicable.

**Class Z(R) VFN**

The further drawing under the Class Z(R) VFN to be made to the Issuer on the Closing Date specified herein will be £6,000,000.00

The aggregate Principal Amount Outstanding of the Class Z(R) VFN on the Closing Date (calculated based on the balance of the Mortgage Portfolio as at 31 October 2023) specified herein will be £23,343,750.00.

**Class Z(S) VFN**

The further drawing under the Class Z(S) VFN to be made to the Issuer on the Closing Date specified herein will be £54,545,000.00.

The aggregate Principal Amount Outstanding of the Class Z(S) VFN on the Closing Date specified herein (calculated based on the balance of the Mortgage Portfolio as at 31 October 2023) will be £218,182,000.00

**Seller's Note**

There will be no further drawing under the Seller's Note made to the Issuer on the Closing Date specified herein.

The aggregate Principal Amount Outstanding of the Seller's Note on the Closing Date specified herein will be £327,036,307.95, representing approximately 15.39 per cent. of the Notes of all Series calculated on the basis of the balance of the Mortgage Portfolio as at 31 October 2023.

**Other Series of Notes issued**

As of the Closing Date specified herein (calculated based on the balance of the Mortgage Portfolio as at 31 October 2023), the aggregate Principal Amount Outstanding of Notes issued by the Issuer (converted, where applicable, into Sterling at the applicable specified currency exchange rate), including the Notes described herein, will be:

|                     |                   |
|---------------------|-------------------|
| Class A Notes ..... | £1,556,250,000.00 |
| Class Z(R) VFN..... | £23,343,750.00    |
| Class Z(S) VFN..... | £218,182,000.00   |
| Seller's Note.....  | £327,036,307.95   |

### Maturity and repayment considerations

The average life of Series 2023-2 Class A Notes refers to the average amount of time that will elapse from a certain date to the date of distribution to the investor of amounts distributed in net reduction of principal of a security to zero (assuming no losses). The average life of Series 2023-2 Class A Notes cannot be stated because the actual rate of repayment of the Mortgage Loans and redemption of the mortgages and a number of other relevant factors are unknown. Calculations of the possible average life of Series 2023-2 Class A Notes can be made, however, based on certain assumptions. The assumptions used to calculate the possible average lives of Series 2023-2 Class A Notes in the following table include that:

- (a) the Security is not enforced;
- (b) Mortgage Loans are assumed to amortise in accordance with their scheduled payments and the assumed constant payment rate indicated in the table below;
- (c) no Trigger Event occurs;
- (d) the Note Principal Allocation Excess will at all times be zero and the Note Principal Allocation Amount will not exceed the Controlled Amortisation Amount;
- (e) no event occurs that would cause payments on Series 2023-2 Class A Notes to be deferred with the exception of changes in the constant payment rate on the Mortgage Loans;
- (f) the Issuer exercises its option to redeem the Series 2023-2 Class A Notes on the Step-Up Date relating to such Notes;
- (g) immediately prior to the amortisation of the Series 2023-2 Class A Notes, the Mortgage Portfolio is at the size required to maintain the Required Subordination Amount and the Minimum Seller's Note Amount. On the date at which Series 2023-2 Class A Notes begin to amortise, the Mortgage Portfolio will amortise in line with the existing Mortgage Portfolio;
- (h) the Series 2023-2 Class A Notes are issued on the Closing Date of 25 November 2023;
- (i) each payment made by the Issuer to the Noteholders is paid on the 25th day of the relevant month in which such payment is payable, regardless of whether such date is a business day (except in relation to the Step-up Date);
- (j) the Bank of England Base Rate is equal to 5.25 per cent., and the CBS Standard Variable Rate is 7.49 per cent (both rates as at the Cut-Off Date);
- (k) a day count fraction of Actual/365 is utilised in respect of bond and swap payments, and a day count fraction of 30/360 is utilised in respect of loan payments;
- (l) there is a balance of £0 in Cash Accumulation Ledger at the Closing Date;
- (m) no interest or fees are paid from any Available Principal Receipts;
- (n) the Mortgage Loans are not subject to any defaults or losses, and no Mortgage Loan falls into arrears;
- (o) no further Series of Notes are issued after the Closing Date specified herein; and
- (p) first Payment Date will be 25 December 2023.

Based upon the foregoing assumptions, the approximate average lives of the Series 2023-2 Class A Notes, at various constant payment rates for the Mortgage Loans, would be as follows:

| Constant payment rate (% per annum) | Possible average life of<br>the Series 2023-2 Class<br>A Notes<br>(in years) |
|-------------------------------------|--|
| 0% .....                            | 3.50   |
| 5% .....                            | 3.13   |
| 10% .....                           | 2.96   |
| 15% .....                           | 2.96   |
| 20% .....                           | 2.96   |
| 25% .....                           | 2.96   |
| 30% .....                           | 2.96   |
| 35% .....                           | 2.96   |

The average life of each Class of the Series 2023-2 Class A Notes is subject to factors largely outside the control of the Issuer and consequently no assurance can be given that these assumptions and estimates are realistic and they must therefore be viewed with considerable caution. For more information relating to the risks involved in the use of these estimated average lives, see "*Risk factors – Effects of prepayments on, or redemptions or repurchases of, the Mortgage Loans on the yield to maturity of the Notes*" in the Base Prospectus.

### The Cut-Off Date Mortgage Portfolio

The statistical and other information contained in these Final Terms has been compiled by reference to the Mortgage Loans in the Cut-Off Date Mortgage Portfolio as of 30<sup>th</sup> September 2023 (the "**Cut-Off Date**"). The Cut-Off Date Mortgage Portfolio comprised an aggregate Current Balance of £2,132,931,950. The Mortgage Loans in the Cut-Off Date Mortgage Portfolio were originated between January 2014 and September 2023.

A Mortgage Loan included in the Cut-Off Date Mortgage Portfolio (and which has not already been assigned to the Issuer pursuant to the terms of the Mortgage Sale Agreement) will not be so assigned to the Issuer if, in the period up to (and including) the applicable Assignment Date, it is repaid in full or if it does not comply with the terms of the Mortgage Sale Agreement on or about the Closing Date.

As at the applicable Assignment Date, and at any point thereafter, the Issuer's economic exposure to any single Borrower will not exceed 2 per cent. of the aggregate Current Balance of the Mortgage Loans comprising the Mortgage Portfolio from time to time as required by Article 243(2)(a) of the UK CRR.

As of the Cut-Off Date, 94.7 per cent. of the aggregate Current Balance of the Mortgage Loans in the Cut-Off Date Mortgage Portfolio were Fixed Rate Mortgage Loans. The remaining 5.3 per cent. of the aggregate Current Balance of the Mortgage Loans in the Cut-Off Date Mortgage Portfolio as of the Cut-Off Date were Discount Variable Rate Mortgage Loans, Tracker Rate Mortgage Loans, Flexx Rate Mortgage Loans or Variable Rate Mortgage Loans, as described below.

As of the Cut-Off Date, the CBS Standard Variable Rate was 7.49 per cent. per annum.

The tables set out in "*Mortgage portfolio*" show statistical and other information relating to all Mortgage Loans in the Cut-Off Date Mortgage Portfolio as of the Cut-Off Date.

Columns stating percentage amounts may not add up to 100 per cent. due to rounding.

**Mortgage portfolio<sup>1</sup>****Original balance**

The following table shows the Original Balances of the Mortgage Loans (including Capitalised fees and/or charges, if applicable):

| Range of Original balances (£) | Current Balance (£)  | % of total balance | Number of mortgage accounts | % of total accounts |
|--------------------------------|----------------------|--------------------|-----------------------------|---------------------|
| <5,000                         | 131,307              | 0.0%               | 36                          | 0.2%                |
| >=5,000 and <10,000            | 618,764              | 0.0%               | 112                         | 0.7%                |
| >=10,000 and <25,000           | 7,688,437            | 0.4%               | 627                         | 4.0%                |
| >=25,000 and <50,000           | 29,674,171           | 1.4%               | 1,159                       | 7.4%                |
| >=50,000 and <75,000           | 67,487,687           | 3.2%               | 1,535                       | 9.8%                |
| >=75,000 and <100,000          | 104,424,985          | 4.9%               | 1,633                       | 10.4%               |
| >=100,000 and <150,000         | 307,149,444          | 14.4%              | 3,253                       | 20.8%               |
| >=150,000 and <200,000         | 349,524,935          | 16.4%              | 2,524                       | 16.1%               |
| >=200,000 and <250,000         | 307,546,148          | 14.4%              | 1,696                       | 10.8%               |
| >=250,000 and <300,000         | 236,931,781          | 11.1%              | 1,069                       | 6.8%                |
| >=300,000 and <350,000         | 179,315,360          | 8.4%               | 676                         | 4.3%                |
| >=350,000 and <400,000         | 132,116,859          | 6.2%               | 432                         | 2.8%                |
| >=400,000 and <450,000         | 105,418,989          | 4.9%               | 299                         | 1.9%                |
| >=450,000 and <500,000         | 77,299,012           | 3.6%               | 195                         | 1.2%                |
| >=500,000 and <600,000         | 99,095,152           | 4.6%               | 218                         | 1.4%                |
| >=600,000 and <700,000         | 64,906,725           | 3.0%               | 118                         | 0.8%                |
| >=700,000 and <800,000         | 29,771,043           | 1.4%               | 49                          | 0.3%                |
| >=800,000 and <900,000         | 14,120,043           | 0.7%               | 19                          | 0.1%                |
| >=900,000 and <1,000,000       | 11,424,439           | 0.5%               | 15                          | 0.1%                |
| >=1,000,000                    | 8,286,668            | 0.4%               | 11                          | 0.1%                |
| <b>Totals</b>                  | <b>2,132,931,950</b> | <b>100.0%</b>      | <b>15,676</b>               | <b>100.0%</b>       |

The largest Original Balance of any Mortgage Loan in the Portfolio was £1,348,750, and the smallest £1,500. The average Original Balance, as of the Cut-Off Date, was approximately £169,373.

**Current balances**

The following table shows the Current Balances of the Mortgage Loans (including Capitalised fees and/or charges, if applicable), as of the Cut-Off Date:

| Range of outstanding balances (£) | Current Balance (£) | % of total balance | Number of mortgage accounts | % of total accounts |
|-----------------------------------|---------------------|--------------------|-----------------------------|---------------------|
| <5,000                            | 666,876             | 0.0%               | 249                         | 1.6%                |
| >=5,000 and <10,000               | 2,753,635           | 0.1%               | 349                         | 2.2%                |
| >=10,000 and <25,000              | 19,405,180          | 0.9%               | 1,082                       | 6.9%                |
| >=25,000 and <50,000              | 71,725,002          | 3.4%               | 1,907                       | 12.2%               |
| >=50,000 and <75,000              | 118,015,792         | 5.5%               | 1,884                       | 12.0%               |
| >=75,000 and <100,000             | 158,085,494         | 7.4%               | 1,810                       | 11.5%               |
| >=100,000 and <150,000            | 375,579,271         | 17.6%              | 3,025                       | 19.3%               |
| >=150,000 and <200,000            | 351,140,044         | 16.5%              | 2,025                       | 12.9%               |
| >=200,000 and <250,000            | 288,869,347         | 13.5%              | 1,299                       | 8.3%                |
| >=250,000 and <300,000            | 206,548,467         | 9.7%               | 755                         | 4.8%                |
| >=300,000 and <350,000            | 147,391,593         | 6.9%               | 456                         | 2.9%                |
| >=350,000 and <400,000            | 108,533,692         | 5.1%               | 290                         | 1.8%                |
| >=400,000 and <450,000            | 77,604,288          | 3.6%               | 183                         | 1.2%                |
| >=450,000 and <500,000            | 56,711,363          | 2.7%               | 120                         | 0.8%                |
| >=500,000 and <600,000            | 69,563,186          | 3.3%               | 128                         | 0.8%                |
| >=600,000 and <700,000            | 43,574,879          | 2.0%               | 68                          | 0.4%                |

<sup>1</sup> Note: Any negative current balances have been assumed as zero.

|                          |                      |               |               |               |
|--------------------------|----------------------|---------------|---------------|---------------|
| >=700,000 and <800,000   | 22,416,649           | 1.1%          | 30            | 0.2%          |
| >=800,000 and <900,000   | 6,776,143            | 0.3%          | 8             | 0.1%          |
| >=900,000 and <1,000,000 | 6,540,635            | 0.3%          | 7             | 0.0%          |
| >=1,000,000              | 1,030,415            | 0.0%          | 1             | 0.0%          |
| <b>Totals</b>            | <b>2,132,931,950</b> | <b>100.0%</b> | <b>15,676</b> | <b>100.0%</b> |

The largest Mortgage Loan has a Current Balance, as of the Cut-Off Date, of £1,030,415. The average Current Balance, as of the Cut-Off Date, was approximately £136,064, while the smallest was £0.

#### Original loan-to-value ratios

The following table shows the range of original loan-to-value ratios, which express the current balance of a Mortgage Loan, as at the date of its origination, divided by the value of the mortgaged property securing that Mortgage Loan at the same date.

| Range of LTV ratios | Current Balance (£)  | % of total balance | Number of mortgage accounts | % of total accounts |
|---------------------|----------------------|--------------------|-----------------------------|---------------------|
| <25%                | 98,446,063           | 4.6%               | 1,878                       | 12.0%               |
| >=25% and <50%      | 605,024,403          | 28.4%              | 5,218                       | 33.3%               |
| >=50% and <55%      | 159,693,086          | 7.5%               | 1,040                       | 6.6%                |
| >=55% and <60%      | 156,165,788          | 7.3%               | 1,027                       | 6.6%                |
| >=60% and <65%      | 305,951,705          | 14.3%              | 1,842                       | 11.8%               |
| >=65% and <70%      | 221,537,592          | 10.4%              | 1,238                       | 7.9%                |
| >=70% and <75%      | 226,935,805          | 10.6%              | 1,310                       | 8.4%                |
| >=75% and <80%      | 151,158,222          | 7.1%               | 798                         | 5.1%                |
| >=80% and <85%      | 54,138,981           | 2.5%               | 355                         | 2.3%                |
| >=85% and <90%      | 70,956,026           | 3.3%               | 412                         | 2.6%                |
| >=90% and <95%      | 82,924,279           | 3.9%               | 558                         | 3.6%                |
| >=95% and <100%     | -                    | -                  | -                           | -                   |
| >=100%              | -                    | -                  | -                           | -                   |
| <b>Totals</b>       | <b>2,132,931,950</b> | <b>100.0%</b>      | <b>15,676</b>               | <b>100.0%</b>       |

The weighted average original loan-to-value ratio of the Mortgage Loans, as of the Cut-Off Date was 57.8 per cent, while the minimum original loan-to-value ratio was 2.2 per cent and the maximum was 90 per cent.

#### Current non-indexed LTV Ratios

The following table shows the range of current non-indexed LTV Ratios, which express the Current Balance of a Mortgage Loan, as of the Cut-Off Date, divided by the non-indexed value of the Mortgaged Property securing that Mortgage Loan, as of the same date.

| Range of LTV ratios | Current Balance (£)  | % of total balance | Number of mortgage accounts | % of total accounts |
|---------------------|----------------------|--------------------|-----------------------------|---------------------|
| <25%                | 217,245,899          | 10.2%              | 3,830                       | 24.4%               |
| >=25% and <50%      | 798,609,467          | 37.4%              | 5,856                       | 37.4%               |
| >=50% and <55%      | 209,730,842          | 9.8%               | 1,249                       | 8.0%                |
| >=55% and <60%      | 268,467,988          | 12.6%              | 1,435                       | 9.2%                |
| >=60% and <65%      | 222,428,258          | 10.4%              | 1,139                       | 7.3%                |
| >=65% and <70%      | 182,183,397          | 8.5%               | 901                         | 5.7%                |
| >=70% and <75%      | 126,596,245          | 5.9%               | 662                         | 4.2%                |
| >=75% and <80%      | 71,326,015           | 3.3%               | 402                         | 2.6%                |
| >=80% and <85%      | 34,520,398           | 1.6%               | 186                         | 1.2%                |
| >=85% and <90%      | 1,781,281            | 0.1%               | 15                          | 0.1%                |
| >=90% and <95%      | 42,159               | 0.0%               | 1                           | 0.0%                |
| >=95% and <100%     | -                    | --                 | -                           | -                   |
| >=100%              | -                    | -                  | -                           | -                   |
| <b>Totals</b>       | <b>2,132,931,950</b> | <b>100.0%</b>      | <b>15,676</b>               | <b>100.0%</b>       |



The weighted average current non-indexed loan-to-value ratio of the Mortgage Loans, as of the Cut-Off Date, was 49.2 per cent., while the minimum current non-indexed loan-to-value ratio was 0 per cent. and the maximum was 93.7 per cent.

**Current indexed LTV Ratios**

The following table shows the range of current indexed LTV Ratios, which express the Current Balance of a Mortgage Loan, as of the Cut-Off Date, divided by the indexed value of the Mortgaged Property securing that Mortgage Loan, as of the same date (calculated using the Nationwide House Price Index).

| Range of LTV ratios | Current Balance (£)  | % of total balance | Number of mortgage accounts | % of total accounts |
|---------------------|----------------------|--------------------|-----------------------------|---------------------|
| <25%                | 294,167,048          | 13.8%              | 4,642                       | 29.6%               |
| >=25% and <50%      | 971,950,008          | 45.6%              | 6,602                       | 42.1%               |
| >=50% and <55%      | 247,876,412          | 11.6%              | 1,347                       | 8.6%                |
| >=55% and <60%      | 217,719,942          | 10.2%              | 1,152                       | 7.3%                |
| >=60% and <65%      | 210,529,205          | 9.9%               | 1,031                       | 6.6%                |
| >=65% and <70%      | 111,324,665          | 5.2%               | 521                         | 3.3%                |
| >=70% and <75%      | 67,348,162           | 3.2%               | 306                         | 2.0%                |
| >=75% and <80%      | 7,993,294            | 0.4%               | 44                          | 0.3%                |
| >=80% and <85%      | 2,241,933            | 0.1%               | 16                          | 0.1%                |
| >=85% and <90%      | 1,353,744            | 0.1%               | 11                          | 0.1%                |
| >=90% and <95%      | 427,537              | 0.0%               | 4                           | 0.0%                |
| >=95% and <100%     | -                    | -                  | -                           | -                   |
| >=100%              | -                    | -                  | -                           | -                   |
| <b>Totals</b>       | <b>2,132,931,950</b> | <b>100.0%</b>      | <b>15,676</b>               | <b>100.0%</b>       |

The weighted average current indexed loan-to-value ratio of the Mortgage Loans, as of the Cut-Off Date, was 44.3 per cent., while the minimum current indexed loan-to-value ratio was 0 per cent. and the maximum was 90.9 per cent.

**Original term**

The following table shows the original term of the Mortgage Loans, as at the Cut-Off Date.

| Original Term of loans | Current Balance (£)  | % of total balance | Number of mortgage accounts | % of total accounts |
|------------------------|----------------------|--------------------|-----------------------------|---------------------|
| <30                    | 9,945                | 0.0%               | 1                           | 0.0%                |
| >=30 and <60           | 890,815              | 0.0%               | 56                          | 0.4%                |
| >=60 and <120          | 38,811,132           | 1.8%               | 945                         | 6.0%                |
| >=120 and <180         | 178,503,060          | 8.4%               | 2,462                       | 15.7%               |
| >=180 and <240         | 379,576,824          | 17.8%              | 3,299                       | 21.0%               |
| >=240 and <300         | 530,627,033          | 24.9%              | 3,450                       | 22.0%               |
| >=300 and <360         | 576,418,195          | 27.0%              | 3,243                       | 20.7%               |
| >=360                  | 428,094,947          | 20.1%              | 2,220                       | 14.2%               |
| <b>Totals</b>          | <b>2,132,931,950</b> | <b>100.0%</b>      | <b>15,676</b>               | <b>100.0%</b>       |

The weighted average original term of Mortgage Loans, was 277 months. The maximum original term of such Mortgage Loans, as of the Cut-Off Date, was 480 months and the minimum original term of such Mortgage Loans, as of the Cut-Off Date, was 24 months.

**Remaining term**

| Months to maturity | Current Balance (£)  | % of total balance | Number of mortgage accounts | % of total accounts |
|--------------------|----------------------|--------------------|-----------------------------|---------------------|
| <30                | 5,841,670            | 0.3%               | 407                         | 2.6%                |
| >=30 and <60       | 28,589,423           | 1.3%               | 783                         | 5.0%                |
| >=60 and <120      | 174,719,155          | 8.2%               | 2,480                       | 15.8%               |
| >=120 and <180     | 361,322,255          | 16.9%              | 3,136                       | 20.0%               |
| >=180 and <240     | 543,478,915          | 25.5%              | 3,549                       | 22.6%               |
| >=240 and <300     | 571,767,038          | 26.8%              | 3,037                       | 19.4%               |
| >=300 and <360     | 302,811,056          | 14.2%              | 1,557                       | 9.9%                |
| >=360              | 144,402,438          | 6.8%               | 727                         | 4.6%                |
| <b>Totals</b>      | <b>2,132,931,950</b> | <b>100.0%</b>      | <b>15,676</b>               | <b>100.0%</b>       |

The weighted average remaining term of the Mortgage Loans, as of the Cut-Off Date, was 232.3 months. The maximum remaining term, as of the Cut-Off Date, was 478.8 months. The minimum remaining term, as of the Cut-Off Date, was 0.2 months.

The below table also indicates the remaining term of the Mortgage Loans, split by repayment type.

| Months to maturity | Repayment            | Interest Only     | Combination (Interest Only and Repayment) |
|--------------------|----------------------|-------------------|---|
| <30                | 5,706,956            | 134,713           | -   |
| >=30 and <60       | 26,767,929           | 1,821,495         | -   |
| >=60 and <120      | 166,648,279          | 8,070,876         | -   |
| >=120 and <180     | 345,254,216          | 16,068,039        | -   |
| >=180 and <240     | 526,877,588          | 16,601,326        | -   |
| >=240 and <300     | 557,120,676          | 14,646,362        | -   |
| >=300 and <360     | 299,950,472          | 2,860,584         | -   |
| >=360              | 143,186,446          | 1,215,992         | -   |
| <b>Totals</b>      | <b>2,071,512,563</b> | <b>61,419,387</b> | <b>-</b>                                  |

**Seasoning of Mortgage Loans**

The following table shows length of time since the Mortgage Loans were originated as of the Cut-Off Date.

| Age of loans in months | Current Balance (£)  | % of total balance | Number of mortgage accounts | % of total accounts |
|------------------------|----------------------|--------------------|-----------------------------|---------------------|
| <12                    | 195,341,177          | 9.2%               | 1,148                       | 7.3%                |
| >=12 and <24           | 197,665,628          | 9.3%               | 1,324                       | 8.4%                |
| >=24 and <36           | 698,868,741          | 32.8%              | 4,816                       | 30.7%               |
| >=36 and <48           | 270,895,200          | 12.7%              | 1,934                       | 12.3%               |
| >=48 and <60           | 315,358,964          | 14.8%              | 2,190                       | 14.0%               |
| >=60 and <72           | 169,340,726          | 7.9%               | 1,314                       | 8.4%                |
| >=72 and <84           | 133,837,071          | 6.3%               | 1,301                       | 8.3%                |
| >=84 and <96           | 106,334,182          | 5.0%               | 1,138                       | 7.3%                |
| >=96 and <108          | 40,989,308           | 1.9%               | 451                         | 2.9%                |
| >=108 and <120         | 4,300,953            | 0.2%               | 60                          | 0.4%                |
| >=120 and <150         | -                    | -                  | -                           | -                   |
| >=150 and <180         | -                    | -                  | -                           | -                   |
| >=180                  | -                    | -                  | -                           | -                   |
| <b>Totals</b>          | <b>2,132,931,950</b> | <b>100.0%</b>      | <b>15,676</b>               | <b>100.0%</b>       |

The weighted average seasoning of Mortgage Loans, as of the Cut-Off Date, was 42.3 months. The maximum seasoning of such Mortgage Loans, as of the Cut-Off Date, was 116.7 months and the minimum seasoning of such Mortgage Loans, as of the Cut-Off Date, was 0.1 months.

**Origination year**

The following table shows the origination year of the Mortgage Loans, as at the Cut-Off Date.

| Origination Year | Current Balance (£)  | % of total balance | Number of mortgage accounts | % of total accounts |
|------------------|----------------------|--------------------|-----------------------------|---------------------|
| 2014             | 6,519,592            | 0.3%               | 85                          | 0.5%                |
| 2015             | 66,973,293           | 3.1%               | 719                         | 4.6%                |
| 2016             | 114,283,010          | 5.4%               | 1,251                       | 8.0%                |
| 2017             | 126,785,934          | 5.9%               | 1,166                       | 7.4%                |
| 2018             | 217,692,601          | 10.2%              | 1,593                       | 10.2%               |
| 2019             | 272,078,307          | 12.8%              | 1,896                       | 12.1%               |
| 2020             | 427,513,873          | 20.0%              | 2,948                       | 18.8%               |
| 2021             | 557,964,545          | 26.2%              | 3,866                       | 24.7%               |
| 2022             | 202,426,016          | 9.5%               | 1,302                       | 8.3%                |
| 2023             | 140,694,780          | 6.6%               | 850                         | 5.4%                |
| <b>Totals</b>    | <b>2,132,931,950</b> | <b>100.0%</b>      | <b>15,676</b>               | <b>100.0%</b>       |

**Interest Rate Type**

| Type of rate                          | Current Balance (£)  | % of total balance | Number of Loans | % of total accounts | Weighted Average Rate |
|---------------------------------------|----------------------|--------------------|-----------------|---------------------|-----------------------|
| Fixed Rate Mortgage Loans             | 2,019,599,701        | 94.7%              | 14,630          | 93.3%               | 2.43%                 |
| Discount Variable Rate Mortgage Loans | 25,464,687           | 1.2%               | 306             | 2.0%                | 6.99%                 |
| Tracker Rate Mortgage Loans           | 56,744,592           | 2.7%               | 326             | 2.1%                | 5.83%                 |
| Flexx Rate Mortgage Loans             | 27,333,835           | 1.3%               | 372             | 2.4%                | 6.78%                 |
| Variable Rate Mortgage Loans          | 3,789,135            | 0.2%               | 42              | 0.3%                | 7.49%                 |
| <b>Totals</b>                         | <b>2,132,931,950</b> | <b>100.0%</b>      | <b>15,676</b>   | <b>100.0%</b>       | <b>2.64%</b>          |

**Current interest rate**

The following table shows the current interest rate of the Mortgage Loans, as at the Cut-Off Date.

| Interest Rate    | Current Balance (£)  | % of total balance | Number of loans | % of total accounts |
|------------------|----------------------|--------------------|-----------------|---------------------|
| <=1.5%           | 384,423,795          | 18.0%              | 2,637           | 16.8%               |
| >1.5% and <=2.0% | 618,186,184          | 29.0%              | 4,688           | 29.9%               |
| >2.0% and <=2.5% | 412,137,640          | 19.3%              | 3,153           | 20.1%               |
| >2.5% and <=3.0% | 103,824,447          | 4.9%               | 757             | 4.8%                |
| >3.0% and <=3.5% | 76,108,197           | 3.6%               | 471             | 3.0%                |
| >3.5% and <=4.0% | 114,732,439          | 5.4%               | 709             | 4.5%                |
| >4.0% and <=4.5% | 172,366,625          | 8.1%               | 1,099           | 7.0%                |
| >4.5% and <=5.0% | 93,016,301           | 4.4%               | 690             | 4.4%                |
| >5.0% and <=5.5% | 33,366,260           | 1.6%               | 296             | 1.9%                |
| >5.5% and <=6.0% | 50,106,439           | 2.3%               | 363             | 2.3%                |
| >6.0%            | 74,663,623           | 3.5%               | 813             | 5.2%                |
| <b>Totals</b>    | <b>2,132,931,950</b> | <b>100.0%</b>      | <b>15,676</b>   | <b>100.0%</b>       |

The weighted average current interest rate of Mortgage Loans, as of the Cut-Off Date, was 2.64 per cent. The maximum current interest rate of such Mortgage Loans, as of the Cut-Off Date, was 7.49 per cent. and the minimum current interest rate of such Mortgage Loans, as of the Cut-Off Date, was 0.99 per cent.

**Reversion Date Timing**

| <b>Time to interest rate reversion date</b> | <b>Current Balance (£)</b> | <b>% of total balance</b> | <b>Number of loans</b> | <b>% of total accounts</b> |
|---|----------------------------|---------------------------|------------------------|----------------------------|
| >0 and <=1 year                             | 336,597,018                | 15.8%                     | 2,402                  | 15.3%                      |
| >1 and <=2 years                            | 358,844,850                | 16.8%                     | 2,628                  | 16.8%                      |
| >2 and <=3 years                            | 573,185,661                | 26.9%                     | 4,174                  | 26.6%                      |
| >3 and <=4 years                            | 314,288,789                | 14.7%                     | 2,383                  | 15.2%                      |
| >4 and <=5 years                            | 263,920,354                | 12.4%                     | 1,808                  | 11.5%                      |
| >5 and <=6 years                            | 116,016,009                | 5.4%                      | 765                    | 4.9%                       |
| >6 and <=7 years                            | 33,311,718                 | 1.6%                      | 255                    | 1.6%                       |
| >7 and <=8 years                            | 10,560,092                 | 0.5%                      | 80                     | 0.5%                       |
| >8 and <=9 years                            | 4,010,420                  | 0.2%                      | 30                     | 0.2%                       |
| >9 and <=10 years                           | 7,033,044                  | 0.3%                      | 83                     | 0.5%                       |
| >10 years                                   | 1,831,745                  | 0.1%                      | 22                     | 0.1%                       |
| <b>Totals</b>                               | <b>2,019,599,701</b>       | <b>94.7%</b>              | <b>14,630</b>          | <b>93.3%</b>               |

The weighted average time to interest rate reversion of the Mortgage Loans, as of the Cut-Off Date, was 2.5 years. The maximum time to interest rate reversion of such Mortgage Loans, as of the Cut-Off Date, was 10.4 years and the minimum time to interest rate reversion of such Mortgage Loans, as of the Cut-Off Date, was 0 years.

**Originator**

| <b>Originator</b>         | <b>Current Balance (£)</b> | <b>% of total balance</b> | <b>Number of mortgage accounts</b> | <b>% of total accounts</b> |
|---------------------------|----------------------------|---------------------------|------------------------------------|----------------------------|
| Coventry Building Society | 2,132,931,950              | 100.0%                    | 15,676                             | 100.0%                     |
| Godiva Mortgages Limited  | -                          | -                         | -                                  | -                          |
| <b>Totals</b>             | <b>2,132,931,950</b>       | <b>100.0%</b>             | <b>15,676</b>                      | <b>100.0%</b>              |

**Payment Frequency**

| <b>Payment frequency</b> | <b>Current Balance (£)</b> | <b>% of total balance</b> | <b>Number of mortgage accounts</b> | <b>% of total accounts</b> |
|--------------------------|----------------------------|---------------------------|------------------------------------|----------------------------|
| Monthly                  | 2,132,931,950              | 100.0%                    | 15,676                             | 100.0%                     |
| <b>Totals</b>            | <b>2,132,931,950</b>       | <b>100.0%</b>             | <b>15,676</b>                      | <b>100.0%</b>              |

**Repayment method**

| <b>Repayment Terms</b>                    | <b>Current Balance (£)</b> | <b>% of total balance</b> | <b>Number of mortgage accounts</b> | <b>% of total accounts</b> |
|---|----------------------------|---------------------------|------------------------------------|----------------------------|
| Repayment                                 | 2,071,512,563              | 97.1%                     | 15,422                             | 98.4%                      |
| Interest Only                             | 61,419,387                 | 2.9%                      | 254                                | 1.6%                       |
| Combination (Interest Only and Repayment) | -                          | -                         | -                                  | -                          |
| <b>Totals</b>                             | <b>2,132,931,950</b>       | <b>100.0%</b>             | <b>15,676</b>                      | <b>100.0%</b>              |

**Mortgage Loan Occupancy Status**

| Occupancy type | Current Balance (£)  | % of total balance | Number of mortgage accounts | % of total accounts |
|----------------|----------------------|--------------------|-----------------------------|---------------------|
| Owner-occupied | 2,131,137,279        | 99.9%              | 15,670                      | 100.0%              |
| Buy-to-let     | 1,794,671            | 0.1%               | 6                           | 0.0%                |
| Second home    | -                    | -                  | -                           | -                   |
| <b>Totals</b>  | <b>2,132,931,950</b> | <b>100.0%</b>      | <b>15,676</b>               | <b>100.0%</b>       |

\* All loans marked as "Buy-to-Let" were Owner-Occupied Loans upon the assignment, and such loans comply with the relevant Eligibility Criteria. Such loans have been subject to a Product Switch and have been repurchased in accordance with the Mortgage Sale Agreement. All loans marked as "consent-to-let" shall be repurchased pursuant to a notice in accordance with the Mortgage Sale Agreement.

**Property Type**

| Property type                               | Current Balance (£)  | % of total balance | Number of mortgage accounts | % of total accounts |
|---|----------------------|--------------------|-----------------------------|---------------------|
| Residential detached or semi-detached house | 1,589,285,253        | 74.5%              | 11,187                      | 71.4%               |
| Residential terraced house                  | 399,899,303          | 18.7%              | 3,365                       | 21.5%               |
| Residential flat / apartment                | 128,018,367          | 6.0%               | 1,031                       | 6.6%                |
| Other                                       | 15,729,028           | 0.7%               | 93                          | 0.6%                |
| <b>Totals</b>                               | <b>2,132,931,950</b> | <b>100.0%</b>      | <b>15,676</b>               | <b>100.0%</b>       |

**Geographical distribution of Mortgaged Properties**

The following table shows the spread of Mortgaged Properties securing the Mortgage Loans throughout England, Wales and Scotland as of the Cut-Off Date. No Mortgage Properties are situated outside England, Wales and Scotland. The geographical location of a property has no impact upon the Lending Criteria and credit scoring tests.

| Regions                  | Current Balance (£)  | % of total balance | Number of mortgage accounts | % of total accounts |
|--------------------------|----------------------|--------------------|-----------------------------|---------------------|
| East Anglia              | 281,922,733          | 13.2%              | 1,820                       | 11.6%               |
| East Midlands            | 144,244,631          | 6.8%               | 1,316                       | 8.4%                |
| London                   | 365,684,919          | 17.1%              | 1,662                       | 10.6%               |
| North                    | 38,014,102           | 1.8%               | 414                         | 2.6%                |
| North West               | 177,765,784          | 8.3%               | 1,565                       | 10.0%               |
| Northern Ireland         | -                    | -                  | -                           | -                   |
| South East               | 413,724,319          | 19.4%              | 2,461                       | 15.7%               |
| Scotland                 | 126,219,866          | 5.9%               | 1,405                       | 9.0%                |
| South West               | 202,906,727          | 9.5%               | 1,584                       | 10.1%               |
| Wales                    | 52,574,394           | 2.5%               | 539                         | 3.4%                |
| West Midlands            | 198,600,280          | 9.3%               | 1,684                       | 10.7%               |
| Yorkshire and Humberside | 131,274,195          | 6.2%               | 1,226                       | 7.8%                |
| <b>Totals</b>            | <b>2,132,931,950</b> | <b>100.0%</b>      | <b>15,676</b>               | <b>100.0%</b>       |

**Primary Borrower Employment status**

| Employment status | Current Balance (£)  | % of total balance | Number of mortgage accounts | % of total accounts |
|-------------------|----------------------|--------------------|-----------------------------|---------------------|
| Employed          | 1,470,961,906        | 69.0%              | 11,910                      | 76.0%               |
| Self-employed     | 635,408,229          | 29.8%              | 3,533                       | 22.5%               |
| Unemployed        | 990,259              | 0.0%               | 15                          | 0.1%                |
| Retired           | 5,057,947            | 0.2%               | 94                          | 0.6%                |
| Guarantor         | -                    | -                  | -                           | -                   |
| Other             | 20,513,610           | 1.0%               | 124                         | 0.8%                |
| <b>Totals</b>     | <b>2,132,931,950</b> | <b>100.0%</b>      | <b>15,676</b>               | <b>100.0%</b>       |

**Income Verification for Primary Income**

| Income verification type      | Current Balance (£)  | % of total balance | Number of mortgage accounts | % of total accounts |
|-------------------------------|----------------------|--------------------|-----------------------------|---------------------|
| Income verification requested | 2,132,931,950        | 100.0%             | 15,676                      | 100.0%              |
| Fast-track                    | -                    | -                  | -                           | -                   |
| Self-certified                | -                    | -                  | -                           | -                   |
| <b>Totals</b>                 | <b>2,132,931,950</b> | <b>100.0%</b>      | <b>15,676</b>               | <b>100.0%</b>       |

**Loan Purpose**

| Loan Purpose   | Current Balance (£)  | % of total balance | Number of loans | % of total accounts |
|----------------|----------------------|--------------------|-----------------|---------------------|
| House Purchase | 1,115,346,769        | 52.3%              | 8,132           | 51.9%               |
| Remortgage     | 1,017,585,181        | 47.7%              | 7,544           | 48.1%               |
| Other          | -                    | -                  | -               | -                   |
| <b>Totals</b>  | <b>2,132,931,950</b> | <b>100.0%</b>      | <b>15,676</b>   | <b>100.0%</b>       |

**Right to Buy**

| Right to Buy  | Current Balance (£)  | % of total balance | Number of loans | % of total accounts |
|---------------|----------------------|--------------------|-----------------|---------------------|
| Yes           | -                    | -                  | -               | -                   |
| No            | 2,132,931,950        | 100.0%             | 15,676          | 100.0%              |
| <b>Totals</b> | <b>2,132,931,950</b> | <b>100.0%</b>      | <b>15,676</b>   | <b>100.0%</b>       |

**Arrears Analysis (excluding properties in possession)**

| Months in Arrears | Number of Mortgage Accounts | % of total    | Current Balance (£)  | % of total balance | Arrears Balance (£) |
|-------------------|-----------------------------|---------------|----------------------|--------------------|---------------------|
| Current           | 15,604                      | 99.5%         | 2,123,728,628        | 99.57%             | -                   |
| >0 and <1         | 30                          | 0.2%          | 3,610,864            | 0.17%              | 4,215               |
| >=1 and <2        | 29                          | 0.2%          | 3,638,134            | 0.17%              | 24,704              |
| >=2 and <3        | 5                           | 0.0%          | 754,303              | 0.04%              | 9,569               |
| >=3 and <6        | 6                           | 0.0%          | 1,059,638            | 0.05%              | 23,780              |
| >=6 and <12       | 1                           | 0.0%          | 74,565               | 0.00%              | 4,619               |
| >=12              | 1                           | 0.0%          | 65,819               | 0.00%              | 11,606              |
| <b>Totals</b>     | <b>15,676</b>               | <b>100.0%</b> | <b>2,132,931,950</b> | <b>100.0%</b>      | <b>78,492</b>       |

Capitalised arrears are not included in the above balances.

**Mortgage Charter Mortgage Loans**

|   | Current Balance (£)  | % of total balance | Number Mortgage Account | % of total accounts | Arrears Balance (£) |
|---|----------------------|--------------------|-------------------------|---------------------|---------------------|
| Mortgage Loans not subject to an MC Interest-only Agreement or / and to an MC Extension Agreement | 2,128,375,335        | 99.8%              | 15,652                  | 99.8%               | 78,492              |
| Mortgage Loans subject to an MC Interest-only Agreement   | 4,556,615            | 0.2%               | 24                      | 0.2%                | -                   |
| Mortgage Loans subject to an MC Extension Agreement   | -                    | -                  | -                       | -                   | -                   |
| <b>Totals</b>   | <b>2,132,931,950</b> | <b>100.0%</b>      | <b>15,676</b>           | <b>100.0%</b>       | <b>78,492</b>       |

**Delinquency and loss experience of the Mortgage Portfolio (including Mortgage Loans which previously formed part of the Mortgage Portfolio)**

Since the establishment of the Mortgage Portfolio, total losses on Mortgage Loans in the Mortgage Portfolio (including Mortgage Loans which previously formed part of the Mortgage Portfolio) were £0 as at the Cut-Off Date.

The following table summarises loans in arrears and repossession experience for Mortgage Loans in the Mortgage Portfolio (including Mortgage Loans which previously formed part of the Mortgage Portfolio) as at the Cut-Off Date. The Seller will represent and warrant on the Closing Date that no Mortgage Loan to be transferred to the Issuer on the Closing Date will have experienced any arrears in excess of an amount equal to one month's principal and interest in the prior 12 months.

The Mortgage Loans used for statistical purposes in the table below are administered in accordance with the Seller's Policy. The method by which the Seller classifies Mortgage Loans as being in arrears is described in the Base Prospectus under "*The Servicer and the Servicing Agreement – Arrears and recoveries*", and is important in helping to understand the Seller's arrears and repossession experience for Mortgage Loans in the Mortgage Portfolio as set forth in the following table.

**Arrears & Delinquencies – Mortgage Loans in the Mortgage Portfolio (including Mortgage Loans which previously formed part of the Mortgage Portfolio)**

|   |                          |
|---|--------------------------|
|   | <b>30 Sept 2023</b>      |
| <b>Outstanding balance of loans current (and &lt;1 month):</b>        | <b>£2,127,339,491.28</b> |
| 1 -<2 months.....   | £3,638,134.36            |
| 2 -<3 months.....   | £754,302.57              |
| 3 -<6 months.....   | £1,059,638.23            |
| 6 -<12 months.....  | £74,565.09               |
| 12+ months.....   | £65,818.50               |
| <b>Total outstanding loan balance in arrears (&gt;1 month):</b> ..... | <b>£5,592,458.75</b>     |
| Total loan balances in arrears % (>1 month):.....                     | 0.26%                    |
| Total loan balances in arrears % (>3 months):.....                    | 0.04%                    |
| Outstanding balance of loans in possession (inc. interest):.....      | £0.00                    |
| Outstanding balance of loans sold:.....                               | £0.00                    |
| Outstanding balance of loans sold in period:.....                     | £0.00                    |
| Net loss on sold properties:.....                                     | £0.00                    |
| Ratio of net losses to total loans assigned to trust %.....           | 0.00%                    |
| Average loss on all sold properties in the period:.....               | £0.00                    |
|   | <b>30 Sept 2023</b>      |
| <b>Outstanding number of Mortgage Loans:</b> .....                    | <b>15676</b>             |
| 1 -<2 months.....   | 29                       |
| 2 -<3 months.....   | 5                        |
| 3 -<6 months.....   | 6                        |
| 6 -<12 months.....  | 1                        |
| 12+ months.....   | 1                        |

|   | <u>30 Sept 2023</u> |
|---|---------------------|
| <b>Total outstanding number of loans in arrears (&gt;1m):</b> ..... | <b>42</b>           |
| Total number of loans in arrears % (>1m): .....                     | 0.27%               |
| Total number of loans in arrears % (>3m): .....                     | 0.05%               |
| Number of loans in possession: .....                                | 0                   |
| Number of loans sold in the period: .....                           | 0                   |



### Static and Dynamic Pool Data

This section sets out, to the extent material, certain static pool information with respect to the Mortgage Loans in the Mortgage Portfolio.

The Issuer has not included static pool information on prepayments in this section, as this information is not separately identified by the Servicer. However, prepayment rates in respect of the Mortgage Loans in the Mortgage Portfolio are set out in the monthly reports to investors that are prepared pursuant to the Servicing Agreement.

The sale of Additional Mortgage Loans by the Seller to the Issuer is subject to conditions, including conditions required by the Rating Agencies, designed to maintain certain credit-related and other characteristics of the Mortgage Portfolio. These include limits on Mortgage Loans in arrears in the Mortgage Portfolio at the time of sale, limits on the LTV ratio post sale and limitations on the change of the Moody's Portfolio Variation Test in respect of any sale. See a description of these conditions in "*Assignment of the Mortgage Loans and Related Security – Portfolio Criteria*" in the Base Prospectus.

The following tables show, for each of the last seven years of origination, the distribution of loans originated in that year by delinquency category as at each year end date starting in 2014.

Dynamic historical performance data in relation to the mortgage loans originated by the Seller was made available prior to pricing on the website of European DataWarehouse at <https://editor.eurowd.eu/home>. Such information will cover the period from 2014 to 30 June 2023. The mortgage loans which are referred to in such data are originated under, and serviced in accordance with the same or highly comparable policies and procedures as the Mortgage Loans comprising the Mortgage Portfolio and, as such, it is expected that the performance of such mortgage loans, over a period of four years, would not be significantly different to the performance of the Mortgage Loans in the Mortgage Portfolio.

## MORTGAGE PORTFOLIO ARREARS BY YEAR OF ORIGINATION

## Mortgage loans originated in 2014

| 31-Dec-14              |                         |               |                |                |  |
|------------------------|-------------------------|---------------|----------------|----------------|--|
|                        | Balance (£)             | Count         | % of Balance   | % of Count     |  |
| 0 to <1 Months         | 4,410,318,462.46        | 26,583        | 99.96%         | 99.96%         |  |
| >=1 Months & 2 Months  | 1,724,989.30            | 9             | 0.04%          | 0.03%          |  |
| >=2 Months & 3 Months  | 154,745.25              | 1             | 0.00%          | 0.00%          |  |
| >=3 Months & 6 Months  | -                       | 0             | 0.00%          | 0.00%          |  |
| >=6 Months & 9 Months  | -                       | 0             | 0.00%          | 0.00%          |  |
| >=9 Months & 12 Months | -                       | 0             | 0.00%          | 0.00%          |  |
| >= 12 Months           | -                       | 0             | 0.00%          | 0.00%          |  |
| Of which in Possession | -                       | 0             | 0.00%          | 0.00%          |  |
| <b>Total</b>           | <b>4,412,198,197.01</b> | <b>26,593</b> | <b>100.00%</b> | <b>100.00%</b> |  |

| 31-Dec-15              |                         |               |                |                |  |
|------------------------|-------------------------|---------------|----------------|----------------|--|
|                        | Balance (£)             | Count         | % of Balance   | % of Count     |  |
| 0 to <1 Months         | 3,964,874,652.00        | 24,965        | 99.91%         | 99.91%         |  |
| >=1 Months & 2 Months  | 3,016,420.67            | 16            | 0.08%          | 0.06%          |  |
| >=2 Months & 3 Months  | 345,738.73              | 4             | 0.01%          | 0.02%          |  |
| >=3 Months & 6 Months  | 61,431.78               | 1             | 0.00%          | 0.00%          |  |
| >=6 Months & 9 Months  | 162,437.43              | 1             | 0.00%          | 0.00%          |  |
| >=9 Months & 12 Months | -                       | 0             | 0.00%          | 0.00%          |  |
| >= 12 Months           | -                       | 0             | 0.00%          | 0.00%          |  |
| Of which in Possession | -                       | 0             | 0.00%          | 0.00%          |  |
| <b>Total</b>           | <b>3,968,460,680.61</b> | <b>24,987</b> | <b>100.00%</b> | <b>100.00%</b> |  |

| 31-Dec-16              |                         |               |                |                |  |
|------------------------|-------------------------|---------------|----------------|----------------|--|
|                        | Balance (£)             | Count         | % of Balance   | % of Count     |  |
| 0 to <1 Months         | 2,763,530,128.79        | 18,497        | 99.88%         | 99.88%         |  |
| >=1 Months & 2 Months  | 2,274,523.49            | 14            | 0.08%          | 0.08%          |  |
| >=2 Months & 3 Months  | 711,095.59              | 5             | 0.03%          | 0.03%          |  |
| >=3 Months & 6 Months  | 278,629.84              | 2             | 0.01%          | 0.01%          |  |
| >=6 Months & 9 Months  | -                       | 0             | 0.00%          | 0.00%          |  |
| >=9 Months & 12 Months | -                       | 0             | 0.00%          | 0.00%          |  |
| >= 12 Months           | 74,323.93               | 1             | 0.00%          | 0.01%          |  |
| Of which in Possession | -                       | 0             | 0.00%          | 0.00%          |  |
| <b>Total</b>           | <b>2,766,868,701.64</b> | <b>18,519</b> | <b>100.00%</b> | <b>100.00%</b> |  |

| 31-Dec-17              |                         |               |                |                |  |
|------------------------|-------------------------|---------------|----------------|----------------|--|
|                        | Balance (£)             | Count         | % of Balance   | % of Count     |  |
| 0 to <1 Months         | 2,209,463,170.85        | 15,539        | 99.81%         | 99.78%         |  |
| >=1 Months & 2 Months  | 3,360,561.01            | 26            | 0.15%          | 0.17%          |  |
| >=2 Months & 3 Months  | 246,499.36              | 3             | 0.01%          | 0.02%          |  |
| >=3 Months & 6 Months  | 526,669.59              | 5             | 0.02%          | 0.03%          |  |
| >=6 Months & 9 Months  | -                       | 0             | 0.00%          | 0.00%          |  |
| >=9 Months & 12 Months | -                       | 0             | 0.00%          | 0.00%          |  |
| >= 12 Months           | -                       | 0             | 0.00%          | 0.00%          |  |
| Of which in Possession | -                       | 0             | 0.00%          | 0.00%          |  |
| <b>Total</b>           | <b>2,213,596,900.81</b> | <b>15,573</b> | <b>100.00%</b> | <b>100.00%</b> |  |

## 31-Dec-18

|                        | Balance (£)             | Count         | % of Balance   | % of Count     |
|------------------------|-------------------------|---------------|----------------|----------------|
| 0 to <1 Months         | 1,828,541,026.74        | 13,450        | 99.77%         | 99.77%         |
| >=1 Months & 2 Months  | 2,701,427.86            | 22            | 0.15%          | 0.16%          |
| >=2 Months & 3 Months  | 635,517.29              | 3             | 0.03%          | 0.02%          |
| >=3 Months & 6 Months  | 515,415.79              | 2             | 0.03%          | 0.01%          |
| >=6 Months & 9 Months  | 318,800.99              | 3             | 0.02%          | 0.02%          |
| >=9 Months & 12 Months | -                       | 0             | 0.00%          | 0.00%          |
| >= 12 Months           | 135,314.01              | 1             | 0.01%          | 0.01%          |
| Of which in Possession | -                       | 0             | 0.00%          | 0.00%          |
| <b>Total</b>           | <b>1,832,847,502.68</b> | <b>13,481</b> | <b>100.00%</b> | <b>100.00%</b> |

## 31-Dec-19

|                        | Balance (£)             | Count         | % of Balance   | % of Count     |
|------------------------|-------------------------|---------------|----------------|----------------|
| 0 to <1 Months         | 1,346,995,488.12        | 10,397        | 99.74%         | 99.78%         |
| >=1 Months & 2 Months  | 1,999,628.35            | 13            | 0.15%          | 0.12%          |
| >=2 Months & 3 Months  | 724,744.73              | 4             | 0.05%          | 0.04%          |
| >=3 Months & 6 Months  | 635,541.89              | 4             | 0.05%          | 0.04%          |
| >=6 Months & 9 Months  | 12,199.03               | 1             | 0.00%          | 0.01%          |
| >=9 Months & 12 Months | 177,271.87              | 1             | 0.01%          | 0.01%          |
| >= 12 Months           | -                       | 0             | 0.00%          | 0.00%          |
| Of which in Possession | -                       | 0             | 0.00%          | 0.00%          |
| <b>Total</b>           | <b>1,350,544,873.99</b> | <b>10,420</b> | <b>100.00%</b> | <b>100.00%</b> |

## 31-Dec-20

|                        | Balance (£)             | Count        | % of Balance   | % of Count     |
|------------------------|-------------------------|--------------|----------------|----------------|
| 0 to <1 Months         | 1,112,316,062.27        | 9,005        | 99.72%         | 99.80%         |
| >=1 Months & 2 Months  | 1,841,786.70            | 10           | 0.17%          | 0.11%          |
| >=2 Months & 3 Months  | 486,119.12              | 3            | 0.04%          | 0.03%          |
| >=3 Months & 6 Months  | 421,676.23              | 3            | 0.04%          | 0.03%          |
| >=6 Months & 9 Months  | 242,474.50              | 1            | 0.02%          | 0.01%          |
| >=9 Months & 12 Months | -                       | 0            | 0.00%          | 0.00%          |
| >= 12 Months           | 180,136.37              | 1            | 0.02%          | 0.01%          |
| Of which in Possession | -                       | 0            | 0.00%          | 0.00%          |
| <b>Total</b>           | <b>1,115,488,255.19</b> | <b>9,023</b> | <b>100.00%</b> | <b>100.00%</b> |

## 31-Dec-21

|                        | Balance (£)           | Count        | % of Balance   | % of Count     |
|------------------------|-----------------------|--------------|----------------|----------------|
| 0 to <1 Months         | 904,451,519.67        | 7,692        | 99.66%         | 99.59%         |
| >=1 Months & 2 Months  | 1,746,497.53          | 15           | 0.19%          | 0.19%          |
| >=2 Months & 3 Months  | 371,228.90            | 6            | 0.04%          | 0.08%          |
| >=3 Months & 6 Months  | 796,913.82            | 7            | 0.09%          | 0.09%          |
| >=6 Months & 9 Months  | -                     | 0            | 0.00%          | 0.00%          |
| >=9 Months & 12 Months | 1,121.25              | 1            | 0.00%          | 0.01%          |
| >= 12 Months           | 177,558.25            | 3            | 0.02%          | 0.04%          |
| Of which in Possession | -                     | 0            | 0.00%          | 0.00%          |
| <b>Total</b>           | <b>907,544,839.42</b> | <b>7,724</b> | <b>100.00%</b> | <b>100.00%</b> |

## 31-Dec-22

|                        | Balance (£)           | Count        | % of Balance | % of Count  |
|------------------------|-----------------------|--------------|--------------|-------------|
| 0 to <1 Months         | 755,713,518.24        | 6,721        | 99.54%       | 99.59%      |
| >=1 Months & 2 Months  | 1,844,782.49          | 14           | 0.24%        | 0.21%       |
| >=2 Months & 3 Months  | 126,976.08            | 2            | 0.02%        | 0.03%       |
| >=3 Months & 6 Months  | 511,735.10            | 4            | 0.07%        | 0.06%       |
| >=6 Months & 9 Months  | 566,906.07            | 2            | 0.07%        | 0.03%       |
| >=9 Months & 12 Months | 198,022.79            | 3            | 0.03%        | 0.04%       |
| >= 12 Months           | 146,221.05            | 2            | 0.02%        | 0.03%       |
| Of which in Possession | 77,372.12             | 1            | 0.01%        | 0.01%       |
| <b>Total</b>           | <b>759,185,533.94</b> | <b>6,749</b> | <b>100%</b>  | <b>100%</b> |

## 30-June-23

|                        | Balance (£)        | Count        | % of Balance | % of Count  |
|------------------------|--------------------|--------------|--------------|-------------|
| 0 to <1 Months         | 689,433,657        | 6,317        | 99.52%       | 99.57%      |
| >=1 Months & 2 Months  | 1,179,747          | 12           | 0.17%        | 0.19%       |
| >=2 Months & 3 Months  | 497,259            | 3            | 0.07%        | 0.05%       |
| >=3 Months & 6 Months  | 1,095,771          | 7            | 0.16%        | 0.11%       |
| >=6 Months & 9 Months  | 341,302            | 2            | 0.05%        | 0.03%       |
| >=9 Months & 12 Months | 0                  | 0            | 0.00%        | 0.00%       |
| >= 12 Months           | 214,915            | 3            | 0.03%        | 0.05%       |
| Of which in Possession | 0                  | 0            | 0.00%        | 0.00%       |
| <b>Total</b>           | <b>692,762,651</b> | <b>6,344</b> | <b>100%</b>  | <b>100%</b> |

## Mortgage loans originated in 2015

## 31-Dec-15

|                        | Balance (£)             | Count         | % of Balance   | % of Count     |
|------------------------|-------------------------|---------------|----------------|----------------|
| 0 to <1 Months         | 4,656,009,126.26        | 27,545        | 99.92%         | 99.96%         |
| >=1 Months & 2 Months  | 2,595,775.09            | 11            | 0.06%          | 0.04%          |
| >=2 Months & 3 Months  | 905,070.23              | 1             | 0.02%          | 0.00%          |
| >=3 Months & 6 Months  | -                       | 0             | 0.00%          | 0.00%          |
| >=6 Months & 9 Months  | -                       | 0             | 0.00%          | 0.00%          |
| >=9 Months & 12 Months | -                       | 0             | 0.00%          | 0.00%          |
| >= 12 Months           | -                       | 0             | 0.00%          | 0.00%          |
| Of which in Possession | -                       | 0             | 0.00%          | 0.00%          |
| <b>Total</b>           | <b>4,659,509,971.58</b> | <b>27,557</b> | <b>100.00%</b> | <b>100.00%</b> |

## 31-Dec-16

|                        | Balance (£)             | Count         | % of Balance   | % of Count     |
|------------------------|-------------------------|---------------|----------------|----------------|
| 0 to <1 Months         | 4,237,737,235.62        | 26,095        | 99.93%         | 99.94%         |
| >=1 Months & 2 Months  | 2,659,493.66            | 15            | 0.06%          | 0.06%          |
| >=2 Months & 3 Months  | 120,816.44              | 1             | 0.00%          | 0.00%          |
| >=3 Months & 6 Months  | -                       | 0             | 0.00%          | 0.00%          |
| >=6 Months & 9 Months  | -                       | 0             | 0.00%          | 0.00%          |
| >=9 Months & 12 Months | -                       | 0             | 0.00%          | 0.00%          |
| >= 12 Months           | -                       | 0             | 0.00%          | 0.00%          |
| Of which in Possession | -                       | 0             | 0.00%          | 0.00%          |
| <b>Total</b>           | <b>4,240,517,545.72</b> | <b>26,111</b> | <b>100.00%</b> | <b>100.00%</b> |

## 31-Dec-17

|                        | Balance (£)             | Count         | % of Balance   | % of Count     |
|------------------------|-------------------------|---------------|----------------|----------------|
| 0 to <1 Months         | 3,164,283,524.45        | 20,450        | 99.83%         | 99.84%         |
| >=1 Months & 2 Months  | 3,521,233.01            | 19            | 0.11%          | 0.09%          |
| >=2 Months & 3 Months  | 1,194,890.87            | 7             | 0.04%          | 0.03%          |
| >=3 Months & 6 Months  | 595,188.00              | 5             | 0.02%          | 0.02%          |
| >=6 Months & 9 Months  | -                       | 0             | 0.00%          | 0.00%          |
| >=9 Months & 12 Months | 174,184.95              | 1             | 0.01%          | 0.00%          |
| >= 12 Months           | -                       | 0             | 0.00%          | 0.00%          |
| Of which in Possession | -                       | 0             | 0.00%          | 0.00%          |
| <b>Total</b>           | <b>3,169,769,021.28</b> | <b>20,482</b> | <b>100.00%</b> | <b>100.00%</b> |

## 31-Dec-18

|                        | Balance (£)             | Count         | % of Balance   | % of Count     |
|------------------------|-------------------------|---------------|----------------|----------------|
| 0 to <1 Months         | 2,589,494,746.78        | 17,369        | 99.72%         | 99.76%         |
| >=1 Months & 2 Months  | 4,681,076.09            | 26            | 0.18%          | 0.15%          |
| >=2 Months & 3 Months  | 980,407.11              | 6             | 0.04%          | 0.03%          |
| >=3 Months & 6 Months  | 894,391.88              | 5             | 0.03%          | 0.03%          |
| >=6 Months & 9 Months  | 608,312.05              | 4             | 0.02%          | 0.02%          |
| >=9 Months & 12 Months | 61,136.46               | 1             | 0.00%          | 0.01%          |
| >= 12 Months           | -                       | 0             | 0.00%          | 0.00%          |
| Of which in Possession | -                       | 0             | 0.00%          | 0.00%          |
| <b>Total</b>           | <b>2,596,720,070.37</b> | <b>17,411</b> | <b>100.00%</b> | <b>100.00%</b> |

| 31-Dec-19              |                         |               |                |                |  |
|------------------------|-------------------------|---------------|----------------|----------------|--|
|                        | Balance (£)             | Count         | % of Balance   | % of Count     |  |
| 0 to <1 Months         | 2,185,876,271.47        | 15,231        | 99.73%         | 99.76%         |  |
| >=1 Months & 2 Months  | 3,626,809.33            | 22            | 0.17%          | 0.14%          |  |
| >=2 Months & 3 Months  | 908,665.75              | 5             | 0.04%          | 0.03%          |  |
| >=3 Months & 6 Months  | 550,011.79              | 3             | 0.03%          | 0.02%          |  |
| >=6 Months & 9 Months  | 147,269.71              | 2             | 0.01%          | 0.01%          |  |
| >=9 Months & 12 Months | 105,620.82              | 1             | 0.00%          | 0.01%          |  |
| >= 12 Months           | 414,772.57              | 2             | 0.02%          | 0.01%          |  |
| Of which in Possession | 176,786.42              | 1             | 0.01%          | 0.01%          |  |
| <b>Total</b>           | <b>2,191,806,207.86</b> | <b>15,267</b> | <b>100.00%</b> | <b>100.00%</b> |  |

| 31-Dec-20              |                         |               |                |                |  |
|------------------------|-------------------------|---------------|----------------|----------------|--|
|                        | Balance (£)             | Count         | % of Balance   | % of Count     |  |
| 0 to <1 Months         | 1,637,979,248.58        | 11,922        | 99.74%         | 99.79%         |  |
| >=1 Months & 2 Months  | 2,025,952.34            | 14            | 0.12%          | 0.12%          |  |
| >=2 Months & 3 Months  | 1,668,781.38            | 5             | 0.10%          | 0.04%          |  |
| >=3 Months & 6 Months  | 243,202.07              | 3             | 0.01%          | 0.03%          |  |
| >=6 Months & 9 Months  | 264,764.03              | 2             | 0.02%          | 0.02%          |  |
| >=9 Months & 12 Months | 50,167.22               | 1             | 0.00%          | 0.01%          |  |
| >= 12 Months           | -                       | 0             | 0.00%          | 0.00%          |  |
| Of which in Possession | -                       | 0             | 0.00%          | 0.00%          |  |
| <b>Total</b>           | <b>1,642,232,115.62</b> | <b>11,947</b> | <b>100.00%</b> | <b>100.00%</b> |  |

| 31-Dec-21              |                         |              |                |                |  |
|------------------------|-------------------------|--------------|----------------|----------------|--|
|                        | Balance (£)             | Count        | % of Balance   | % of Count     |  |
| 0 to <1 Months         | 1,287,458,103.34        | 9,886        | 99.58%         | 99.61%         |  |
| >=1 Months & 2 Months  | 2,851,914.10            | 22           | 0.22%          | 0.22%          |  |
| >=2 Months & 3 Months  | 1,061,792.11            | 7            | 0.08%          | 0.07%          |  |
| >=3 Months & 6 Months  | 856,007.52              | 4            | 0.07%          | 0.04%          |  |
| >=6 Months & 9 Months  | 102,348.06              | 1            | 0.01%          | 0.01%          |  |
| >=9 Months & 12 Months | 325,173.41              | 2            | 0.03%          | 0.02%          |  |
| >= 12 Months           | 231,444.53              | 3            | 0.02%          | 0.03%          |  |
| Of which in Possession | -                       | 0            | 0.00%          | 0.00%          |  |
| <b>Total</b>           | <b>1,292,886,783.07</b> | <b>9,925</b> | <b>100.00%</b> | <b>100.00%</b> |  |

| 31-Dec-22              |                         |              |              |             |  |
|------------------------|-------------------------|--------------|--------------|-------------|--|
|                        | Balance (£)             | Count        | % of Balance | % of Count  |  |
| 0 to <1 Months         | 1,060,922,190.28        | 8,516        | 99.25%       | 99.42%      |  |
| >=1 Months & 2 Months  | 4,255,662.12            | 24           | 0.40%        | 0.28%       |  |
| >=2 Months & 3 Months  | 1,308,276.40            | 9            | 0.12%        | 0.11%       |  |
| >=3 Months & 6 Months  | 1,632,482.02            | 10           | 0.15%        | 0.12%       |  |
| >=6 Months & 9 Months  | 350,973.13              | 3            | 0.03%        | 0.04%       |  |
| >=9 Months & 12 Months | 244,575.09              | 2            | 0.02%        | 0.02%       |  |
| >= 12 Months           | 249,952.22              | 2            | 0.02%        | 0.02%       |  |
| Of which in Possession | 0.00                    | 0            | 0.00%        | 0.00%       |  |
| <b>Total</b>           | <b>1,068,964,111.26</b> | <b>8,566</b> | <b>100%</b>  | <b>100%</b> |  |

| 30-June-23             |                    |              |              |             |  |
|------------------------|--------------------|--------------|--------------|-------------|--|
|                        | Balance (£)        | Count        | % of Balance | % of Count  |  |
| 0 to <1 Months         | 971,922,840        | 7,993        | 99.06%       | 99.33%      |  |
| >=1 Months & 2 Months  | 4,578,800          | 26           | 0.47%        | 0.32%       |  |
| >=2 Months & 3 Months  | 1,915,075          | 8            | 0.20%        | 0.10%       |  |
| >=3 Months & 6 Months  | 1,827,996          | 10           | 0.19%        | 0.12%       |  |
| >=6 Months & 9 Months  | 600,822            | 7            | 0.06%        | 0.09%       |  |
| >=9 Months & 12 Months | 245,235            | 2            | 0.02%        | 0.02%       |  |
| >= 12 Months           | 50,238             | 1            | 0.01%        | 0.01%       |  |
| Of which in Possession | 0                  | 0            | 0.00%        | 0.00%       |  |
| <b>Total</b>           | <b>981,141,007</b> | <b>8,047</b> | <b>100%</b>  | <b>100%</b> |  |

## Mortgage loans originated in 2016

| 31-Dec-16              |                         |               |                |                |  |
|------------------------|-------------------------|---------------|----------------|----------------|--|
|                        | Balance (£)             | Count         | % of Balance   | % of Count     |  |
| 0 to <1 Months         | 5,055,763,181.89        | 27,795        | 99.92%         | 99.95%         |  |
| >=1 Months & 2 Months  | 3,839,685.97            | 14            | 0.08%          | 0.05%          |  |
| >=2 Months & 3 Months  | -                       | 0             | 0.00%          | 0.00%          |  |
| >=3 Months & 6 Months  | 96,448.28               | 1             | 0.00%          | 0.00%          |  |
| >=6 Months & 9 Months  | -                       | 0             | 0.00%          | 0.00%          |  |
| >=9 Months & 12 Months | -                       | 0             | 0.00%          | 0.00%          |  |
| >= 12 Months           | -                       | 0             | 0.00%          | 0.00%          |  |
| Of which in Possession | -                       | 0             | 0.00%          | 0.00%          |  |
| <b>Total</b>           | <b>5,059,699,316.14</b> | <b>27,810</b> | <b>100.00%</b> | <b>100.00%</b> |  |

| 31-Dec-17              |                         |               |                |                |  |
|------------------------|-------------------------|---------------|----------------|----------------|--|
|                        | Balance (£)             | Count         | % of Balance   | % of Count     |  |
| 0 to <1 Months         | 4,588,668,480.76        | 26,299        | 99.89%         | 99.91%         |  |
| >=1 Months & 2 Months  | 3,908,611.24            | 16            | 0.09%          | 0.06%          |  |
| >=2 Months & 3 Months  | 254,525.61              | 2             | 0.01%          | 0.01%          |  |
| >=3 Months & 6 Months  | 547,193.34              | 4             | 0.01%          | 0.02%          |  |
| >=6 Months & 9 Months  | 78,291.76               | 1             | 0.00%          | 0.00%          |  |
| >=9 Months & 12 Months | 162,193.12              | 1             | 0.00%          | 0.00%          |  |
| >= 12 Months           | -                       | 0             | 0.00%          | 0.00%          |  |
| Of which in Possession | -                       | 0             | 0.00%          | 0.00%          |  |
| <b>Total</b>           | <b>4,593,619,295.83</b> | <b>26,323</b> | <b>100.00%</b> | <b>100.00%</b> |  |

| 31-Dec-18              |                         |               |                |                |  |
|------------------------|-------------------------|---------------|----------------|----------------|--|
|                        | Balance (£)             | Count         | % of Balance   | % of Count     |  |
| 0 to <1 Months         | 3,806,583,374.17        | 22,875        | 99.86%         | 99.86%         |  |
| >=1 Months & 2 Months  | 3,580,042.28            | 21            | 0.09%          | 0.09%          |  |
| >=2 Months & 3 Months  | 506,372.83              | 2             | 0.01%          | 0.01%          |  |
| >=3 Months & 6 Months  | 958,943.67              | 6             | 0.03%          | 0.03%          |  |
| >=6 Months & 9 Months  | 75,511.83               | 1             | 0.00%          | 0.00%          |  |
| >=9 Months & 12 Months | -                       | 0             | 0.00%          | 0.00%          |  |
| >= 12 Months           | 91,710.10               | 1             | 0.00%          | 0.00%          |  |
| Of which in Possession | -                       | 0             | 0.00%          | 0.00%          |  |
| <b>Total</b>           | <b>3,811,795,954.88</b> | <b>22,906</b> | <b>100.00%</b> | <b>100.00%</b> |  |

| 31-Dec-19              |                         |               |                |                |  |
|------------------------|-------------------------|---------------|----------------|----------------|--|
|                        | Balance (£)             | Count         | % of Balance   | % of Count     |  |
| 0 to <1 Months         | 3,264,740,668.83        | 20,374        | 99.78%         | 99.82%         |  |
| >=1 Months & 2 Months  | 5,112,701.20            | 24            | 0.16%          | 0.12%          |  |
| >=2 Months & 3 Months  | 1,444,963.15            | 6             | 0.04%          | 0.03%          |  |
| >=3 Months & 6 Months  | 310,114.82              | 3             | 0.01%          | 0.01%          |  |
| >=6 Months & 9 Months  | 458,958.80              | 3             | 0.01%          | 0.01%          |  |
| >=9 Months & 12 Months | -                       | 0             | 0.00%          | 0.00%          |  |
| >= 12 Months           | -                       | 0             | 0.00%          | 0.00%          |  |
| Of which in Possession | -                       | 0             | 0.00%          | 0.00%          |  |
| <b>Total</b>           | <b>3,272,067,406.80</b> | <b>20,410</b> | <b>100.00%</b> | <b>100.00%</b> |  |

| 31-Dec-20              |                         |               |                |                |  |
|------------------------|-------------------------|---------------|----------------|----------------|--|
|                        | Balance (£)             | Count         | % of Balance   | % of Count     |  |
| 0 to <1 Months         | 2,782,405,408.12        | 18,110        | 99.82%         | 99.86%         |  |
| >=1 Months & 2 Months  | 2,499,078.77            | 14            | 0.09%          | 0.08%          |  |
| >=2 Months & 3 Months  | 697,102.40              | 2             | 0.03%          | 0.01%          |  |
| >=3 Months & 6 Months  | 629,836.90              | 3             | 0.02%          | 0.02%          |  |
| >=6 Months & 9 Months  | 131,329.01              | 2             | 0.00%          | 0.01%          |  |
| >=9 Months & 12 Months | 984,312.36              | 3             | 0.04%          | 0.02%          |  |
| >= 12 Months           | 155,344.44              | 1             | 0.01%          | 0.01%          |  |
| Of which in Possession | -                       | 0             | 0.00%          | 0.00%          |  |
| <b>Total</b>           | <b>2,787,502,412.00</b> | <b>18,135</b> | <b>100.00%</b> | <b>100.00%</b> |  |

| 31-Dec-21              |                  |        |              |            |
|------------------------|------------------|--------|--------------|------------|
|                        | Balance (£)      | Count  | % of Balance | % of Count |
| 0 to <1 Months         | 1,956,908,073.81 | 13,466 | 99.66%       | 99.71%     |
| >=1 Months & 2 Months  | 4,484,537.26     | 27     | 0.23%        | 0.20%      |
| >=2 Months & 3 Months  | 947,338.81       | 3      | 0.05%        | 0.02%      |
| >=3 Months & 6 Months  | 1,114,836.57     | 8      | 0.06%        | 0.06%      |
| >=6 Months & 9 Months  | -                | 0      | 0.00%        | 0.00%      |
| >=9 Months & 12 Months | 51,619.01        | 1      | 0.00%        | 0.01%      |
| >= 12 Months           | -                | 0      | 0.00%        | 0.00%      |
| Of which in Possession | -                | 0      | 0.00%        | 0.00%      |
| Total                  | 1,963,506,405.46 | 13,505 | 100.00%      | 100.00%    |

| 31-Dec-22              |                  |        |              |            |
|------------------------|------------------|--------|--------------|------------|
|                        | Balance (£)      | Count  | % of Balance | % of Count |
| 0 to <1 Months         | 1,571,592,390.49 | 11,351 | 99.55%       | 99.66%     |
| >=1 Months & 2 Months  | 3,962,559.16     | 25     | 0.25%        | 0.22%      |
| >=2 Months & 3 Months  | 1,184,751.89     | 4      | 0.08%        | 0.04%      |
| >=3 Months & 6 Months  | 1,548,582.96     | 6      | 0.10%        | 0.05%      |
| >=6 Months & 9 Months  | 309,770.94       | 3      | 0.02%        | 0.03%      |
| >=9 Months & 12 Months | 58,784.25        | 1      | 0.00%        | 0.01%      |
| >= 12 Months           | 0.00             | 0      | 0.00%        | 0.00%      |
| Of which in Possession | 0.00             | 0      | 0.00%        | 0.00%      |
| Total                  | 1,578,656,839.69 | 11,390 | 100%         | 100%       |

| 30-June-23             |               |        |              |            |
|------------------------|---------------|--------|--------------|------------|
|                        | Balance (£)   | Count  | % of Balance | % of Count |
| 0 to <1 Months         | 1,445,176,961 | 10,737 | 99.50%       | 99.61%     |
| >=1 Months & 2 Months  | 2,693,348     | 16     | 0.19%        | 0.15%      |
| >=2 Months & 3 Months  | 2,310,702     | 11     | 0.16%        | 0.10%      |
| >=3 Months & 6 Months  | 859,030       | 6      | 0.06%        | 0.06%      |
| >=6 Months & 9 Months  | 536,078       | 6      | 0.04%        | 0.06%      |
| >=9 Months & 12 Months | 695,685       | 2      | 0.05%        | 0.02%      |
| >= 12 Months           | 121,872       | 1      | 0.01%        | 0.01%      |
| Of which in Possession | 0             | 0      | 0.00%        | 0.00%      |
| Total                  | 1,452,393,677 | 10,779 | 100%         | 100%       |

## Mortgage loans originated in 2017

| 31-Dec-17              |                  |        |              |            |
|------------------------|------------------|--------|--------------|------------|
|                        | Balance (£)      | Count  | % of Balance | % of Count |
| 0 to <1 Months         | 5,177,562,467.27 | 27,853 | 99.95%       | 99.95%     |
| >=1 Months & 2 Months  | 2,229,019.17     | 12     | 0.04%        | 0.04%      |
| >=2 Months & 3 Months  | 227,067.49       | 1      | 0.00%        | 0.00%      |
| >=3 Months & 6 Months  | 95,481.48        | 2      | 0.00%        | 0.01%      |
| >=6 Months & 9 Months  | -                | 0      | 0.00%        | 0.00%      |
| >=9 Months & 12 Months | -                | 0      | 0.00%        | 0.00%      |
| >= 12 Months           | -                | 0      | 0.00%        | 0.00%      |
| Of which in Possession | -                | 0      | 0.00%        | 0.00%      |
| Total                  | 5,180,114,035.41 | 27,868 | 100.00%      | 100.00%    |

| 31-Dec-18              |                  |        |              |            |
|------------------------|------------------|--------|--------------|------------|
|                        | Balance (£)      | Count  | % of Balance | % of Count |
| 0 to <1 Months         | 4,654,754,647.34 | 26,225 | 99.86%       | 99.90%     |
| >=1 Months & 2 Months  | 5,008,909.08     | 18     | 0.11%        | 0.07%      |
| >=2 Months & 3 Months  | 408,728.41       | 2      | 0.01%        | 0.01%      |
| >=3 Months & 6 Months  | 190,101.61       | 2      | 0.00%        | 0.01%      |
| >=6 Months & 9 Months  | 468,811.51       | 1      | 0.01%        | 0.00%      |
| >=9 Months & 12 Months | 319,199.17       | 2      | 0.01%        | 0.01%      |
| >= 12 Months           | -                | 0      | 0.00%        | 0.00%      |
| Of which in Possession | -                | 0      | 0.00%        | 0.00%      |
| Total                  | 4,661,150,397.12 | 26,250 | 100.00%      | 100.00%    |

| 31-Dec-19              |                         |               |                |                |
|------------------------|-------------------------|---------------|----------------|----------------|
|                        | Balance (£)             | Count         | % of Balance   | % of Count     |
| 0 to <1 Months         | 3,997,109,032.82        | 23,521        | 99.79%         | 99.83%         |
| >=1 Months & 2 Months  | 6,874,522.72            | 31            | 0.17%          | 0.13%          |
| >=2 Months & 3 Months  | 25,417.20               | 1             | 0.00%          | 0.00%          |
| >=3 Months & 6 Months  | 677,434.87              | 5             | 0.02%          | 0.02%          |
| >=6 Months & 9 Months  | 277,711.43              | 1             | 0.01%          | 0.00%          |
| >=9 Months & 12 Months | -                       | 0             | 0.00%          | 0.00%          |
| >= 12 Months           | -                       | 0             | 0.00%          | 0.00%          |
| Of which in Possession | 481,070.00              | 1             | 0.01%          | 0.00%          |
| <b>Total</b>           | <b>4,005,445,189.04</b> | <b>23,560</b> | <b>100.00%</b> | <b>100.00%</b> |

| 31-Dec-20              |                         |               |                |                |
|------------------------|-------------------------|---------------|----------------|----------------|
|                        | Balance (£)             | Count         | % of Balance   | % of Count     |
| 0 to <1 Months         | 3,392,911,904.12        | 20,973        | 99.73%         | 99.80%         |
| >=1 Months & 2 Months  | 5,984,819.44            | 29            | 0.18%          | 0.14%          |
| >=2 Months & 3 Months  | 1,544,258.19            | 6             | 0.05%          | 0.03%          |
| >=3 Months & 6 Months  | 271,315.46              | 2             | 0.01%          | 0.01%          |
| >=6 Months & 9 Months  | 250,242.90              | 1             | 0.01%          | 0.00%          |
| >=9 Months & 12 Months | -                       | 0             | 0.00%          | 0.00%          |
| >= 12 Months           | 403,635.19              | 3             | 0.01%          | 0.01%          |
| Of which in Possession | 597,185.36              | 2             | 0.02%          | 0.01%          |
| <b>Total</b>           | <b>3,401,963,360.66</b> | <b>21,016</b> | <b>100.00%</b> | <b>100.00%</b> |

| 31-Dec-21              |                         |               |                |                |
|------------------------|-------------------------|---------------|----------------|----------------|
|                        | Balance (£)             | Count         | % of Balance   | % of Count     |
| 0 to <1 Months         | 2,783,765,387.94        | 18,044        | 99.69%         | 99.75%         |
| >=1 Months & 2 Months  | 3,920,062.07            | 20            | 0.14%          | 0.11%          |
| >=2 Months & 3 Months  | 1,778,581.32            | 8             | 0.06%          | 0.04%          |
| >=3 Months & 6 Months  | 1,572,702.66            | 8             | 0.06%          | 0.04%          |
| >=6 Months & 9 Months  | 610,525.91              | 4             | 0.02%          | 0.02%          |
| >=9 Months & 12 Months | 631,822.04              | 3             | 0.02%          | 0.02%          |
| >= 12 Months           | 129,387.02              | 2             | 0.00%          | 0.01%          |
| Of which in Possession | -                       | 0             | 0.00%          | 0.00%          |
| <b>Total</b>           | <b>2,792,408,468.96</b> | <b>18,089</b> | <b>100.00%</b> | <b>100.00%</b> |

| 31-Dec-22              |                         |               |              |             |
|------------------------|-------------------------|---------------|--------------|-------------|
|                        | Balance (£)             | Count         | % of Balance | % of Count  |
| 0 to <1 Months         | 2,045,315,845.47        | 13,853        | 99.54%       | 99.60%      |
| >=1 Months & 2 Months  | 4,365,858.34            | 27            | 0.21%        | 0.19%       |
| >=2 Months & 3 Months  | 541,612.27              | 5             | 0.03%        | 0.04%       |
| >=3 Months & 6 Months  | 2,717,766.57            | 14            | 0.13%        | 0.10%       |
| >=6 Months & 9 Months  | 807,881.79              | 4             | 0.04%        | 0.03%       |
| >=9 Months & 12 Months | 72,414.76               | 1             | 0.00%        | 0.01%       |
| >= 12 Months           | 876,710.76              | 5             | 0.04%        | 0.04%       |
| Of which in Possession | 0.00                    | 0             | 0.00%        | 0.00%       |
| <b>Total</b>           | <b>2,054,698,089.96</b> | <b>13,909</b> | <b>100%</b>  | <b>100%</b> |

| 30-June-23             |                      |               |              |             |
|------------------------|----------------------|---------------|--------------|-------------|
|                        | Balance (£)          | Count         | % of Balance | % of Count  |
| 0 to <1 Months         | 1,875,618,533        | 13,003        | 99.44%       | 99.56%      |
| >=1 Months & 2 Months  | 5,226,338            | 28            | 0.28%        | 0.21%       |
| >=2 Months & 3 Months  | 351,569              | 3             | 0.02%        | 0.02%       |
| >=3 Months & 6 Months  | 1,643,634            | 10            | 0.09%        | 0.08%       |
| >=6 Months & 9 Months  | 1,055,307            | 7             | 0.06%        | 0.05%       |
| >=9 Months & 12 Months | 1,256,524            | 5             | 0.07%        | 0.04%       |
| >= 12 Months           | 473,318              | 3             | 0.03%        | 0.02%       |
| Of which in Possession | 628,382              | 2             | 0.03%        | 0.02%       |
| <b>Total</b>           | <b>1,886,253,605</b> | <b>13,061</b> | <b>100%</b>  | <b>100%</b> |



## Mortgage loans originated in 2018

| 31-Dec-18              |                  |        |              |            |  |
|------------------------|------------------|--------|--------------|------------|--|
|                        | Balance (£)      | Count  | % of Balance | % of Count |  |
| 0 to <1 Months         | 5,049,870,559.26 | 25,740 | 99.94%       | 99.93%     |  |
| >=1 Months & 2 Months  | 2,345,153.53     | 13     | 0.05%        | 0.05%      |  |
| >=2 Months & 3 Months  | 158,924.88       | 1      | 0.00%        | 0.00%      |  |
| >=3 Months & 6 Months  | 632,965.16       | 4      | 0.01%        | 0.02%      |  |
| >=6 Months & 9 Months  | -                | 0      | 0.00%        | 0.00%      |  |
| >=9 Months & 12 Months | -                | 0      | 0.00%        | 0.00%      |  |
| >= 12 Months           | -                | 0      | 0.00%        | 0.00%      |  |
| Of which in Possession | -                | 0      | 0.00%        | 0.00%      |  |
| Total                  | 5,053,007,602.83 | 25,758 | 100.00%      | 100.00%    |  |

| 31-Dec-19              |                  |        |              |            |  |
|------------------------|------------------|--------|--------------|------------|--|
|                        | Balance (£)      | Count  | % of Balance | % of Count |  |
| 0 to <1 Months         | 4,600,284,719.42 | 24,288 | 99.80%       | 99.80%     |  |
| >=1 Months & 2 Months  | 4,262,616.11     | 22     | 0.09%        | 0.09%      |  |
| >=2 Months & 3 Months  | 2,047,408.45     | 13     | 0.04%        | 0.05%      |  |
| >=3 Months & 6 Months  | 1,793,819.99     | 8      | 0.04%        | 0.03%      |  |
| >=6 Months & 9 Months  | 564,549.66       | 3      | 0.01%        | 0.01%      |  |
| >=9 Months & 12 Months | -                | 0      | 0.00%        | 0.00%      |  |
| >= 12 Months           | 269,572.22       | 2      | 0.01%        | 0.01%      |  |
| Of which in Possession | 201,596.99       | 1      | 0.00%        | 0.00%      |  |
| Total                  | 4,609,424,282.84 | 24,337 | 100.00%      | 100.00%    |  |

| 31-Dec-20              |                  |        |              |            |  |
|------------------------|------------------|--------|--------------|------------|--|
|                        | Balance (£)      | Count  | % of Balance | % of Count |  |
| 0 to <1 Months         | 3,968,232,765.02 | 21,678 | 99.67%       | 99.71%     |  |
| >=1 Months & 2 Months  | 7,305,265.17     | 34     | 0.18%        | 0.16%      |  |
| >=2 Months & 3 Months  | 1,216,015.09     | 9      | 0.03%        | 0.04%      |  |
| >=3 Months & 6 Months  | 2,143,077.71     | 7      | 0.05%        | 0.03%      |  |
| >=6 Months & 9 Months  | 1,322,903.33     | 7      | 0.03%        | 0.03%      |  |
| >=9 Months & 12 Months | 677,799.39       | 4      | 0.02%        | 0.02%      |  |
| >= 12 Months           | 380,736.02       | 3      | 0.01%        | 0.01%      |  |
| Of which in Possession | -                | 0      | 0.00%        | 0.00%      |  |
| Total                  | 3,981,278,561.73 | 21,742 | 100.00%      | 100.00%    |  |

| 31-Dec-21              |                  |        |              |            |  |
|------------------------|------------------|--------|--------------|------------|--|
|                        | Balance (£)      | Count  | % of Balance | % of Count |  |
| 0 to <1 Months         | 3,335,716,873.56 | 18,974 | 99.67%       | 99.67%     |  |
| >=1 Months & 2 Months  | 4,796,194.42     | 30     | 0.14%        | 0.16%      |  |
| >=2 Months & 3 Months  | 1,511,077.23     | 8      | 0.05%        | 0.04%      |  |
| >=3 Months & 6 Months  | 2,437,080.96     | 12     | 0.07%        | 0.06%      |  |
| >=6 Months & 9 Months  | 644,608.06       | 2      | 0.02%        | 0.01%      |  |
| >=9 Months & 12 Months | 893,479.57       | 6      | 0.03%        | 0.03%      |  |
| >= 12 Months           | 820,623.43       | 4      | 0.02%        | 0.02%      |  |
| Of which in Possession | -                | 0      | 0.00%        | 0.00%      |  |
| Total                  | 3,346,819,937.23 | 19,036 | 100.00%      | 100.00%    |  |

| 31-Dec-22              |                  |        |              |            |  |
|------------------------|------------------|--------|--------------|------------|--|
|                        | Balance (£)      | Count  | % of Balance | % of Count |  |
| 0 to <1 Months         | 2,778,623,846.77 | 16,548 | 99.46%       | 99.53%     |  |
| >=1 Months & 2 Months  | 7,108,122.04     | 36     | 0.25%        | 0.22%      |  |
| >=2 Months & 3 Months  | 2,501,201.95     | 13     | 0.09%        | 0.08%      |  |
| >=3 Months & 6 Months  | 2,953,627.06     | 14     | 0.11%        | 0.08%      |  |
| >=6 Months & 9 Months  | 1,352,502.31     | 8      | 0.05%        | 0.05%      |  |
| >=9 Months & 12 Months | 533,087.53       | 5      | 0.02%        | 0.03%      |  |
| >= 12 Months           | 573,593.25       | 2      | 0.02%        | 0.01%      |  |
| Of which in Possession | 0.00             | 0      | 0.00%        | 0.00%      |  |
| Total                  | 2793645980.91    | 16,626 | 100%         | 100%       |  |

## 30-June-23

|                        | Balance (£)          | Count         | % of Balance | % of Count  |
|------------------------|----------------------|---------------|--------------|-------------|
| 0 to <1 Months         | 2,393,250,264        | 14,545        | 99.34%       | 99.42%      |
| >=1 Months & 2 Months  | 7,085,289            | 35            | 0.29%        | 0.24%       |
| >=2 Months & 3 Months  | 1,724,068            | 13            | 0.07%        | 0.09%       |
| >=3 Months & 6 Months  | 4,433,124            | 21            | 0.18%        | 0.14%       |
| >=6 Months & 9 Months  | 854,531              | 4             | 0.04%        | 0.03%       |
| >=9 Months & 12 Months | 947,941              | 7             | 0.04%        | 0.05%       |
| >= 12 Months           | 890,298              | 5             | 0.04%        | 0.03%       |
| Of which in Possession | 0                    | 0             | 0.00%        | 0.00%       |
| <b>Total</b>           | <b>2,409,185,515</b> | <b>14,630</b> | <b>100%</b>  | <b>100%</b> |

## Mortgage loans originated in 2019

## 31-Dec-19

|                        | Balance (£)             | Count         | % of Balance   | % of Count     |
|------------------------|-------------------------|---------------|----------------|----------------|
| 0 to <1 Months         | 5,430,023,771.73        | 26,006        | 99.94%         | 99.96%         |
| >=1 Months & 2 Months  | 3,375,853.65            | 11            | 0.06%          | 0.04%          |
| >=2 Months & 3 Months  | -                       | 0             | 0.00%          | 0.00%          |
| >=3 Months & 6 Months  | -                       | 0             | 0.00%          | 0.00%          |
| >=6 Months & 9 Months  | -                       | 0             | 0.00%          | 0.00%          |
| >=9 Months & 12 Months | -                       | 0             | 0.00%          | 0.00%          |
| >= 12 Months           | -                       | 0             | 0.00%          | 0.00%          |
| Of which in Possession | -                       | 0             | 0.00%          | 0.00%          |
| <b>Total</b>           | <b>5,433,399,625.38</b> | <b>26,017</b> | <b>100.00%</b> | <b>100.00%</b> |

## 31-Dec-20

|                        | Balance (£)             | Count         | % of Balance   | % of Count     |
|------------------------|-------------------------|---------------|----------------|----------------|
| 0 to <1 Months         | 4,934,609,053.36        | 24,371        | 99.88%         | 99.89%         |
| >=1 Months & 2 Months  | 3,881,142.47            | 16            | 0.08%          | 0.07%          |
| >=2 Months & 3 Months  | 700,019.21              | 4             | 0.01%          | 0.02%          |
| >=3 Months & 6 Months  | 154,456.37              | 2             | 0.00%          | 0.01%          |
| >=6 Months & 9 Months  | 62,673.07               | 1             | 0.00%          | 0.00%          |
| >=9 Months & 12 Months | 1,153,372.36            | 3             | 0.02%          | 0.01%          |
| >= 12 Months           | -                       | 0             | 0.00%          | 0.00%          |
| Of which in Possession | -                       | 0             | 0.00%          | 0.00%          |
| <b>Total</b>           | <b>4,940,560,716.84</b> | <b>24,397</b> | <b>100.00%</b> | <b>100.00%</b> |

## 31-Dec-21

|                        | Balance (£)             | Count         | % of Balance   | % of Count     |
|------------------------|-------------------------|---------------|----------------|----------------|
| 0 to <1 Months         | 4,038,361,102.21        | 20,694        | 99.77%         | 99.82%         |
| >=1 Months & 2 Months  | 4,848,071.12            | 19            | 0.12%          | 0.09%          |
| >=2 Months & 3 Months  | 843,828.18              | 5             | 0.02%          | 0.02%          |
| >=3 Months & 6 Months  | 1,742,548.89            | 7             | 0.04%          | 0.03%          |
| >=6 Months & 9 Months  | 642,195.75              | 2             | 0.02%          | 0.01%          |
| >=9 Months & 12 Months | 222,714.70              | 3             | 0.01%          | 0.01%          |
| >= 12 Months           | 1,026,291.69            | 2             | 0.03%          | 0.01%          |
| Of which in Possession | -                       | 0             | 0.00%          | 0.00%          |
| <b>Total</b>           | <b>4,047,686,752.54</b> | <b>20,732</b> | <b>100.00%</b> | <b>100.00%</b> |

| 31-Dec-22              |               |        |              |              |
|------------------------|---------------|--------|--------------|--------------|
|                        | Balance (£)   | Count  | % of Balance | % of Count   |
| 0 to <1 Months         | 3385287423.54 | 18,254 | 99.64%       | 99.69        |
| >=1 Months & 2 Months  | 5,873,004.81  | 30     | 0.17%        | 5,873,004.81 |
| >=2 Months & 3 Months  | 3,227,097.43  | 16     | 0.09%        | 3,227,097.43 |
| >=3 Months & 6 Months  | 1,704,557.02  | 6      | 0.05%        | 1,704,557.02 |
| >=6 Months & 9 Months  | 468,336.13    | 3      | 0.01%        | 468,336.13   |
| >=9 Months & 12 Months | 86,844.74     | 1      | 0.00%        | 86,844.74    |
| >= 12 Months           | 971,306.97    | 1      | 0.03%        | 971,306.97   |
| Of which in Possession | 0.00          | 0      | 0.00%        | 0.00         |
| Total                  | 3346819937.23 | 18,311 | 100%         | 100.00%      |

| 30-June-23             |               |        |              |            |
|------------------------|---------------|--------|--------------|------------|
|                        | Balance (£)   | Count  | % of Balance | % of Count |
| 0 to <1 Months         | 3,186,837,576 | 17,545 | 99.59%       | 99.64%     |
| >=1 Months & 2 Months  | 6,246,882     | 32     | 0.20%        | 0.18%      |
| >=2 Months & 3 Months  | 1,801,936     | 11     | 0.06%        | 0.06%      |
| >=3 Months & 6 Months  | 2,040,285     | 9      | 0.06%        | 0.05%      |
| >=6 Months & 9 Months  | 1,652,268     | 9      | 0.05%        | 0.05%      |
| >=9 Months & 12 Months | 328,435       | 2      | 0.01%        | 0.01%      |
| >= 12 Months           | 956,948       | 1      | 0.03%        | 0.01%      |
| Of which in Possession | 0             | 0      | 0.00%        | 0.00%      |
| Total                  | 3,199,864,329 | 17,609 | 100%         | 100%       |

## Mortgage loans originated in 2020

| 31-Dec-20              |                  |        |              |            |
|------------------------|------------------|--------|--------------|------------|
|                        | Balance (£)      | Count  | % of Balance | % of Count |
| 0 to <1 Months         | 3,992,912,644.98 | 19,357 | 99.92%       | 99.93%     |
| >=1 Months & 2 Months  | 3,063,454.55     | 13     | 0.08%        | 0.07%      |
| >=2 Months & 3 Months  | 149,794.50       | 1      | 0.00%        | 0.01%      |
| >=3 Months & 6 Months  | -                | 0      | 0.00%        | 0.00%      |
| >=6 Months & 9 Months  | -                | 0      | 0.00%        | 0.00%      |
| >=9 Months & 12 Months | -                | 0      | 0.00%        | 0.00%      |
| >= 12 Months           | -                | 0      | 0.00%        | 0.00%      |
| Of which in Possession | -                | 0      | 0.00%        | 0.00%      |
| Total                  | 3,996,125,894.03 | 19,371 | 100.00%      | 100.00%    |

| 31-Dec-21              |                  |        |              |            |
|------------------------|------------------|--------|--------------|------------|
|                        | Balance (£)      | Count  | % of Balance | % of Count |
| 0 to <1 Months         | 3,570,668,768.00 | 17,832 | 99.88%       | 99.87%     |
| >=1 Months & 2 Months  | 4,086,176.21     | 20     | 0.11%        | 0.11%      |
| >=2 Months & 3 Months  | -                | 0      | 0.00%        | 0.00%      |
| >=3 Months & 6 Months  | 144,621.18       | 1      | 0.00%        | 0.01%      |
| >=6 Months & 9 Months  | 129,887.27       | 2      | 0.00%        | 0.01%      |
| >=9 Months & 12 Months | -                | 0      | 0.00%        | 0.00%      |
| >= 12 Months           | -                | 0      | 0.00%        | 0.00%      |
| Of which in Possession | -                | 0      | 0.00%        | 0.00%      |
| Total                  | 3,575,029,452.66 | 17,855 | 100.00%      | 100.00%    |

| 31-Dec-22              |                  |        |              |            |
|------------------------|------------------|--------|--------------|------------|
|                        | Balance (£)      | Count  | % of Balance | % of Count |
| 0 to <1 Months         | 2,894,886,024.71 | 15,163 | 99.71%       | 99.71%     |
| >=1 Months & 2 Months  | 5,392,810.35     | 26     | 0.19%        | 0.17%      |
| >=2 Months & 3 Months  | 881,987.74       | 7      | 0.03%        | 0.05%      |
| >=3 Months & 6 Months  | 1,524,658.82     | 7      | 0.05%        | 0.05%      |
| >=6 Months & 9 Months  | 561,425.27       | 2      | 0.02%        | 0.01%      |
| >=9 Months & 12 Months | 68,955.14        | 1      | 0.00%        | 0.01%      |
| >= 12 Months           | 62,496.95        | 1      | 0.00%        | 0.01%      |
| Of which in Possession | 0.00             | 0      | 0.00%        | 0.00%      |
| Total                  | 2903378358.98    | 15,207 | 100%         | 100%       |

| 30-June-23             |               |        |              |            |
|------------------------|---------------|--------|--------------|------------|
|                        | Balance (£)   | Count  | % of Balance | % of Count |
| 0 to <1 Months         | 2,689,631,468 | 14,367 | 99.66%       | 99.68%     |
| >=1 Months & 2 Months  | 4,293,549     | 22     | 0.16%        | 0.15%      |
| >=2 Months & 3 Months  | 811,727       | 7      | 0.03%        | 0.05%      |
| >=3 Months & 6 Months  | 2,871,974     | 9      | 0.11%        | 0.06%      |
| >=6 Months & 9 Months  | 298,337       | 4      | 0.01%        | 0.03%      |
| >=9 Months & 12 Months | 287,256       | 1      | 0.01%        | 0.01%      |
| >= 12 Months           | 635,829       | 3      | 0.02%        | 0.02%      |
| Of which in Possession | 0             | 0      | 0.00%        | 0.00%      |
| Total                  | 2,698,830,139 | 14,413 | 100%         | 100%       |

## Mortgage loans originated in 2021

| 31-Dec-21              |                  |        |              |            |
|------------------------|------------------|--------|--------------|------------|
|                        | Balance (£)      | Count  | % of Balance | % of Count |
| 0 to <1 Months         | 6,294,151,985.21 | 30,078 | 99.78%       | 99.87%     |
| >=1 Months & 2 Months  | 13,040,343.34    | 32     | 0.21%        | 0.11%      |
| >=2 Months & 3 Months  | 436,819.48       | 4      | 0.01%        | 0.01%      |
| >=3 Months & 6 Months  | 312,496.55       | 2      | 0.00%        | 0.01%      |
| >=6 Months & 9 Months  | -                | 0      | 0.00%        | 0.00%      |
| >=9 Months & 12 Months | -                | 0      | 0.00%        | 0.00%      |
| >= 12 Months           | -                | 0      | 0.00%        | 0.00%      |
| Of which in Possession | -                | 0      | 0.00%        | 0.00%      |
| Total                  | 6,307,941,644.58 | 30,116 | 100.00%      | 100.00%    |

| 31-Dec-22              |                  |        |              |            |
|------------------------|------------------|--------|--------------|------------|
|                        | Balance (£)      | Count  | % of Balance | % of Count |
| 0 to <1 Months         | 5,688,455,274.66 | 28,066 | 99.81%       | 99.77%     |
| >=1 Months & 2 Months  | 5,895,429.61     | 32     | 0.10%        | 0.11%      |
| >=2 Months & 3 Months  | 1,666,044.09     | 12     | 0.03%        | 0.04%      |
| >=3 Months & 6 Months  | 2,327,906.06     | 15     | 0.04%        | 0.05%      |
| >=6 Months & 9 Months  | 534,700.18       | 3      | 0.01%        | 0.01%      |
| >=9 Months & 12 Months | 112,307.56       | 1      | 0.00%        | 0.00%      |
| >= 12 Months           | 298,028.81       | 3      | 0.01%        | 0.01%      |
| Of which in Possession | 0.00             | 0      | 0.00%        | 0.00%      |
| Total                  | 5,699,289,690.97 | 28,132 | 100%         | 100%       |

| 30-June-23             |               |        |              |            |
|------------------------|---------------|--------|--------------|------------|
|                        | Balance (£)   | Count  | % of Balance | % of Count |
| 0 to <1 Months         | 5,029,183,452 | 25,237 | 99.64%       | 99.62%     |
| >=1 Months & 2 Months  | 10,909,149    | 52     | 0.22%        | 0.21%      |
| >=2 Months & 3 Months  | 1,895,408     | 10     | 0.04%        | 0.04%      |
| >=3 Months & 6 Months  | 3,655,107     | 24     | 0.07%        | 0.09%      |
| >=6 Months & 9 Months  | 1,214,382     | 6      | 0.02%        | 0.02%      |
| >=9 Months & 12 Months | 355,811       | 2      | 0.01%        | 0.01%      |
| >= 12 Months           | 391,943       | 3      | 0.01%        | 0.01%      |
| Of which in Possession | 0             | 0      | 0.00%        | 0.00%      |
| Total                  | 5,047,605,252 | 25,334 | 100%         | 100%       |

## Mortgage loans originated in 2022

| 31-Dec-22              |                         |               |              |             |  |
|------------------------|-------------------------|---------------|--------------|-------------|--|
|                        | Balance (£)             | Count         | % of Balance | % of Count  |  |
| 0 to <1 Months         | 5,724,843,494.91        | 24,926        | 99.89%       | 99.88%      |  |
| >=1 Months & 2 Months  | 4,826,176.34            | 25            | 0.08%        | 0.10%       |  |
| >=2 Months & 3 Months  | 287,154.19              | 2             | 0.01%        | 0.01%       |  |
| >=3 Months & 6 Months  | 837,418.38              | 3             | 0.01%        | 0.01%       |  |
| >=6 Months & 9 Months  | 107,272.08              | 1             | 0.00%        | 0.00%       |  |
| >=9 Months & 12 Months | 0.00                    | 0             | 0.00%        | 0.00%       |  |
| >= 12 Months           | 0.00                    | 0             | 0.00%        | 0.00%       |  |
| Of which in Possession | 0.00                    | 0             | 0.00%        | 0.00%       |  |
| <b>Total</b>           | <b>5,730,901,515.90</b> | <b>24,957</b> | <b>100%</b>  | <b>100%</b> |  |

| 30-June-23             |                      |               |              |             |  |
|------------------------|----------------------|---------------|--------------|-------------|--|
|                        | Balance (£)          | Count         | % of Balance | % of Count  |  |
| 0 to <1 Months         | 5,564,495,912        | 24,625        | 99.86%       | 99.83%      |  |
| >=1 Months & 2 Months  | 4,786,608            | 24            | 0.09%        | 0.10%       |  |
| >=2 Months & 3 Months  | 548,758              | 4             | 0.01%        | 0.02%       |  |
| >=3 Months & 6 Months  | 1,043,542            | 7             | 0.02%        | 0.03%       |  |
| >=6 Months & 9 Months  | 404,514              | 3             | 0.01%        | 0.01%       |  |
| >=9 Months & 12 Months | 699,467              | 2             | 0.01%        | 0.01%       |  |
| >= 12 Months           | 107,960              | 1             | 0.00%        | 0.00%       |  |
| Of which in Possession | 0                    | 0             | 0.00%        | 0.00%       |  |
| <b>Total</b>           | <b>5,572,086,761</b> | <b>24,666</b> | <b>100%</b>  | <b>100%</b> |  |

## Mortgage loans originated in 2023

| 30-June-23             |                      |               |              |             |  |
|------------------------|----------------------|---------------|--------------|-------------|--|
|                        | Balance (£)          | Count         | % of Balance | % of Count  |  |
| 0 to <1 Months         | 3,245,804,372        | 13,765        | 99.94%       | 99.96%      |  |
| >=1 Months & 2 Months  | 1,851,564            | 5             | 0.06%        | 0.04%       |  |
| >=2 Months & 3 Months  | 86,572               | 1             | 0.00%        | 0.01%       |  |
| >=3 Months & 6 Months  | 0                    | 0             | 0.00%        | 0.00%       |  |
| >=6 Months & 9 Months  | 0                    | 0             | 0.00%        | 0.00%       |  |
| >=9 Months & 12 Months | 0                    | 0             | 0.00%        | 0.00%       |  |
| >= 12 Months           | 0                    | 0             | 0.00%        | 0.00%       |  |
| Of which in Possession | 0                    | 0             | 0.00%        | 0.00%       |  |
| <b>Total</b>           | <b>3,247,742,508</b> | <b>13,771</b> | <b>100%</b>  | <b>100%</b> |  |

## UK SECURITISATION REGULATION

### *UK STS Requirements*

The Seller (as originator for the purposes of the UK Securitisation Regulation), has procured a UK STS Notification to be submitted to the FCA, in accordance with Article 27 of the UK Securitisation Regulation, that the UK STS Requirements have been satisfied with respect to the Series 2023-2 Class A Notes. It is expected that the UK STS Notification will be available on the FCA's STS Register, available at the following website: <https://data.fca.org.uk/#/sts/stssecuritisations> (or its successor website) (the "**FCA STS Register**"). For the avoidance of doubt, this website and the contents thereof do not form part of these Final Terms.

The Seller has used the services of Prime Collateralised Securities (PCS) UK Limited as an authorised verification agent authorised under Article 28 of the UK Securitisation Regulation (the "**Authorised Verification Agent**") to assess whether the Series 2023-2 Class A Notes comply with the UK STS Requirements and prepare an STS Assessment. It is expected that the STS Assessment prepared by the Authorised Verification Agent will be available on the website of the Authorised Verification Agent (<https://www.pcsmarket.org/sts-verification-transactions/>) (the "**PCS Website**") together with a detailed explanation of its scope at <https://www.pcsmarket.org/disclaimer>. For the avoidance of doubt, the PCS Website and the contents thereof do not form part of these Final Terms. For further information please refer to the Risk Factor entitled "*UK Simple, Transparent and Standardised Securitisation (UK STS)*".

### *Mitigation of interest rate risk*

The Mortgage Loans and the Series 2023-2 Class A Notes are affected by interest rate risk (see "*The Notes may be subject to exchange rate and interest rate risks*" and "*Certain factors affecting the economic performance and value of the Mortgage Portfolio*" in the Risk Factors section of the Base Prospectus). The Issuer aims to hedge the relevant interest rate exposure in respect of the Mortgage Loans and the Series 2023-2 Class A Notes, as applicable, by entering into certain Swap Agreements (see "*The Swap Agreements*" in the Base Prospectus).

Interest rate risks are also managed through:

- a requirement in the Servicing Agreement that any discretionary rates set by the Servicer in respect of the Mortgage Loans are set in accordance with the Seller's Policy (subject to the terms of the Mortgage Loans and applicable law) (see "*The Servicer and the Servicing Agreement – Setting of interest rates and margin*" in the Base Prospectus);
- with respect to Variable Rate Mortgage Loans, interest on which is calculated by reference to the CBS Standard Variable Rate, and Discount Variable Rate Mortgage Loans which become subject to a rate linked to the CBS Standard Variable Rate, the correlation between the CBS Standard Variable Rate and the relevant benchmark rate in respect of the Series 2023-2 Class A Notes (see further the table set out below); and
- the entry by the Issuer into the Swap Agreements with respect to the Fixed Rate Mortgage Loans.

Except for the purpose of hedging interest rate risk, the Issuer will not enter into derivative contracts.

The following table shows the historical interest rates indicated for the period from January 2014 to September 2023:

|                     | BBR   | SVR   | Flex Rate Mortgage<br>Loans <sup>(1)</sup> |
|---------------------|-------|-------|--|
| January 2014.....   | 0.50% | 4.74% | 1.89%                                      |
| February 2014.....  | 0.50% | 4.74% | 1.89%                                      |
| March 2014.....     | 0.50% | 4.74% | 1.91%                                      |
| April 2014.....     | 0.50% | 4.74% | 1.97%                                      |
| May 2014.....       | 0.50% | 4.74% | 1.99%                                      |
| June 2014.....      | 0.50% | 4.74% | 2.07%                                      |
| July 2014.....      | 0.50% | 4.74% | 2.10%                                      |
| August 2014.....    | 0.50% | 4.74% | 2.10%                                      |
| September 2014..... | 0.50% | 4.74% | 2.11%                                      |
| October 2014.....   | 0.50% | 4.74% | 2.15%                                      |
| November 2014.....  | 0.50% | 4.74% | 2.18%                                      |
| December 2014.....  | 0.50% | 4.74% | 2.22%                                      |
| January 2015.....   | 0.50% | 4.74% | 2.25%                                      |
| February 2015.....  | 0.50% | 4.74% | 2.27%                                      |
| March 2015.....     | 0.50% | 4.74% | 2.27%                                      |
| April 2015.....     | 0.50% | 4.74% | 2.28%                                      |
| May 2015.....       | 0.50% | 4.74% | 2.30%                                      |
| June 2015.....      | 0.50% | 4.74% | 2.31%                                      |
| July 2015.....      | 0.50% | 4.74% | 2.33%                                      |
| August 2015.....    | 0.50% | 4.74% | 2.36%                                      |
| September 2015..... | 0.50% | 4.74% | 2.37%                                      |
| October 2015.....   | 0.50% | 4.74% | 2.41%                                      |
| November 2015.....  | 0.50% | 4.74% | 2.43%                                      |
| December 2015.....  | 0.50% | 4.74% | 2.43%                                      |
| January 2016.....   | 0.50% | 4.74% | 2.44%                                      |
| February 2016.....  | 0.50% | 4.74% | 2.45%                                      |
| March 2016.....     | 0.50% | 4.74% | 2.45%                                      |
| April 2016.....     | 0.50% | 4.74% | 2.45%                                      |
| May 2016.....       | 0.50% | 4.74% | 2.45%                                      |
| June 2016.....      | 0.50% | 4.74% | 2.45%                                      |
| July 2016.....      | 0.50% | 4.74% | 2.27%                                      |
| August 2016.....    | 0.25% | 4.74% | 2.30%                                      |
| September 2016..... | 0.25% | 4.49% | 2.30%                                      |
| October 2016.....   | 0.25% | 4.49% | 2.43%                                      |
| November 2016.....  | 0.25% | 4.49% | 2.44%                                      |
| December 2016.....  | 0.25% | 4.49% | 2.46%                                      |
| January 2017.....   | 0.25% | 4.49% | 2.52%                                      |
| February 2017.....  | 0.25% | 4.49% | 2.52%                                      |
| March 2017.....     | 0.25% | 4.49% | 2.53%                                      |
| April 2017.....     | 0.25% | 4.49% | 2.53%                                      |
| May 2017.....       | 0.25% | 4.49% | 2.56%                                      |
| June 2017.....      | 0.25% | 4.49% | 2.56%                                      |
| July 2017.....      | 0.25% | 4.49% | 2.56%                                      |
| August 2017.....    | 0.25% | 4.49% | 2.56%                                      |
| September 2017..... | 0.25% | 4.49% | 2.56%                                      |
| October 2017.....   | 0.25% | 4.49% | 2.56%                                      |
| November 2017.....  | 0.50% | 4.49% | 2.80%                                      |
| December 2017.....  | 0.50% | 4.74% | 2.80%                                      |
| January 2018.....   | 0.50% | 4.74% | 2.80%                                      |
| February 2018.....  | 0.50% | 4.74% | 2.80%                                      |
| March 2018.....     | 0.50% | 4.74% | 2.80%                                      |
| April 2018.....     | 0.50% | 4.74% | 2.80%                                      |
| May 2018.....       | 0.50% | 4.74% | 2.80%                                      |
| June 2018.....      | 0.50% | 4.74% | 2.80%                                      |
| July 2018.....      | 0.50% | 4.74% | 2.80%                                      |
| August 2018.....    | 0.75% | 4.74% | 3.08%                                      |
| September 2018..... | 0.75% | 4.99% | 3.08%                                      |
| October 2018.....   | 0.75% | 4.99% | 3.08%                                      |
| November 2018.....  | 0.75% | 4.99% | 3.08%                                      |
| December 2018.....  | 0.75% | 4.99% | 3.09%                                      |
| January 2019.....   | 0.75% | 4.99% | 3.09%                                      |
| February 2019.....  | 0.75% | 4.99% | 3.09%                                      |
| March 2019.....     | 0.75% | 4.99% | 3.10%                                      |
| April 2019.....     | 0.75% | 4.99% | 3.10%                                      |

|                     | BBR             | SVR   | Flexx Rate Mortgage Loans <sup>(1)</sup> |
|---------------------|-----------------|-------|--|
| May 2019.....       | 0.75%           | 4.99% | 3.10%                                    |
| June 2019.....      | 0.75%           | 4.99% | 3.10%                                    |
| July 2019.....      | 0.75%           | 4.99% | 3.10%                                    |
| August 2019.....    | 0.75%           | 4.99% | 3.10%                                    |
| September 2019..... | 0.75%           | 4.99% | 3.10%                                    |
| October 2019.....   | 0.75%           | 4.99% | 3.11%                                    |
| November 2019.....  | 0.75%           | 4.99% | 3.11%                                    |
| December 2019.....  | 0.75%           | 4.99% | 3.11%                                    |
| January 2020.....   | 0.75%           | 4.99% | 3.11%                                    |
| February 2020.....  | 0.75%           | 4.99% | 3.11%                                    |
| March 2020.....     | 0.25% and 0.10% | 4.99% | 3.01%                                    |
| April 2020.....     | 0.10%           | 4.49% | 2.97%                                    |
| May 2020.....       | 0.10%           | 4.49% | 2.98%                                    |
| June 2020.....      | 0.10%           | 4.49% | 2.98%                                    |
| July 2020.....      | 0.10%           | 4.49% | 2.98%                                    |
| August 2020.....    | 0.10%           | 4.49% | 2.98%                                    |
| September 2020..... | 0.10%           | 4.49% | 2.98%                                    |
| October 2020.....   | 0.10%           | 4.49% | 2.98%                                    |
| November 2020.....  | 0.10%           | 4.49% | 2.97%                                    |
| December 2020.....  | 0.10%           | 4.49% | 2.97%                                    |
| January 2021.....   | 0.10%           | 4.49% | 2.98%                                    |
| February 2021.....  | 0.10%           | 4.49% | 2.98%                                    |
| March 2021.....     | 0.10%           | 4.49% | 2.97%                                    |
| April 2021.....     | 0.10%           | 4.49% | 2.97%                                    |
| May 2021.....       | 0.10%           | 4.49% | 2.97%                                    |
| June 2021.....      | 0.10%           | 4.49% | 2.97%                                    |
| July 2021.....      | 0.10%           | 4.49% | 2.97%                                    |
| August 2021.....    | 0.10%           | 4.49% | 2.98%                                    |
| September 2021..... | 0.10%           | 4.49% | 2.98%                                    |
| October 2021.....   | 0.10%           | 4.49% | 2.97%                                    |
| November 2021.....  | 0.10%           | 4.49% | 2.97%                                    |
| December 2021.....  | 0.25%           | 4.49% | 2.97%                                    |
| January 2022.....   | 0.25%           | 4.49% | 3.01%                                    |
| February 2022.....  | 0.50%           | 4.64% | 3.18%                                    |
| March 2022.....     | 0.75%           | 4.64% | 3.19%                                    |
| April 2022.....     | 0.75%           | 4.64% | 3.36%                                    |
| May 2022.....       | 1.00%           | 4.64% | 3.53%                                    |
| June 2022.....      | 1.25%           | 4.89% | 3.53%                                    |
| July 2022.....      | 1.25%           | 4.89% | 3.70%                                    |
| August 2022.....    | 1.75%           | 4.89% | 3.99%                                    |
| September 2022..... | 2.25%           | 4.89% | 3.99%                                    |
| October 2022.....   | 2.25%           | 4.89% | 4.47%                                    |
| November 2022.....  | 3.00%           | 5.39% | 5.15%                                    |
| December 2022.....  | 3.50%           | 5.84% | 5.15%                                    |
| January 2023.....   | 3.50%           | 5.84% | 5.65%                                    |
| February 2023.....  | 4.00%           | 6.34% | 6.11%                                    |
| March 2023.....     | 4.25%           | 6.74% | 6.11%                                    |
| April 2023.....     | 4.25%           | 6.74% | 6.13%                                    |
| May 2023.....       | 4.50%           | 6.99% | 6.13%                                    |
| June 2023.....      | 5.00%           | 6.99% | 6.13%                                    |
| July 2023.....      | 5.00%           | 6.99% | 6.38%                                    |
| August 2023.....    | 5.25%           | 7.24% | 6.63%                                    |
| September 2023..... | 5.25%           | 7.49% | 6.63%                                    |

Source: Bank of England, Internal product data

<sup>1</sup> Representing balance weighted average of all Flexx Rate Mortgage Loans.

### Verification of data

The Seller has caused the Mortgage Loans included in the Mortgage Portfolio (including the data disclosed in respect of those Mortgage Loans) to be verified by one or more appropriate and independent third parties and completed on or about 18 November 2023 with respect to the Mortgage Portfolio in existence as of Cut-Off Date (the "AUP Report"). The Mortgage Portfolio has been subject to an agreed upon procedures review to review a sample of Mortgage Loans selected from the total Mortgage Portfolio as at the Cut-Off Date for certain



information and confirm that the actual errors, within a total population, are contained within the range of a predetermined precision limit. The Seller also provided the relevant third party with a data file containing information on the Mortgage Portfolio to review conformity of each of the Mortgage Loans included with the Eligibility Criteria. No significant adverse findings arose from such review. This independent third party has also performed agreed upon procedures in order to verify that the stratification tables disclosed in respect of the Mortgage Loans are accurate. The third party undertaking the review only has obligations to the parties to the engagement letters governing the performance of the agreed upon procedures subject to the limitations and exclusions contained therein. The Seller has reviewed the reports of such independent third parties and is of the opinion that there were no significant adverse findings in such reports.

**General**

**Listing and admission to trading application**

This document comprises the final terms required for the Series 2023-2 Class A Notes herein to be admitted to the Official List maintained by the FCA and admitted to trading on the London Stock Exchange's regulated market pursuant to the Residential Mortgage-Backed Note Programme of Economic Master Issuer plc.

**Responsibility**

The Issuer accepts responsibility for the information contained in these Final Terms.

Signed on behalf of the Issuer:

By:  ..... Per Pro CSC Directors (No.1) Limited, as Director  
**Duly authorised**