

IMPORTANT NOTICE

NOT FOR DISTRIBUTION TO ANY U.S. PERSON (AS DEFINED IN REGULATIONS UNDER THE UNITED STATES SECURITIES ACT OF 1933, AS AMENDED (THE "SECURITIES ACT")) OR TO ANY PERSON OR ADDRESS IN THE UNITED STATES.

IMPORTANT: You must read the following before continuing. The following applies to the preliminary final terms following this page (the "**preliminary final terms**"), and you are therefore advised to read this carefully before reading, accessing or making any other use of the preliminary final terms. In accessing the preliminary final terms, you agree to be bound by the following terms and conditions, including any modifications to them any time you receive any information from us as a result of such access.

NOTHING IN THIS ELECTRONIC TRANSMISSION CONSTITUTES AN OFFER TO SELL OR A SOLICITATION OF AN OFFER TO BUY THE NOTES DESCRIBED HEREIN AND THE BASE PROSPECTUS IN ANY JURISDICTION IN WHICH SUCH OFFER, SOLICITATION OR SALE WOULD BE UNLAWFUL.

THE NOTES HAVE NOT BEEN, AND WILL NOT BE, REGISTERED UNDER THE SECURITIES ACT OR THE SECURITIES LAWS OF ANY STATE OF THE UNITED STATES OR OTHER RELEVANT JURISDICTION. THE ISSUER HAS NOT REGISTERED AND DOES NOT INTEND TO REGISTER AS AN INVESTMENT COMPANY UNDER THE INVESTMENT COMPANY ACT OF 1940, AS AMENDED. IN ORDER TO BE ELIGIBLE TO READ THE PRELIMINARY FINAL TERMS OR MAKE AN INVESTMENT DECISION WITH RESPECT TO THE NOTES DESCRIBED THEREIN, YOU MUST NOT BE A "U.S. PERSON" AS DEFINED IN REGULATIONS UNDER THE SECURITIES ACT.

In the United Kingdom, the preliminary final terms are directed only at persons who (i) are investment professionals within the meaning of Article 19 of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005 or (ii) are persons falling within Article 49(2)(a) to (d) ("*high net worth companies, unincorporated associations etc*") of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005 (all such persons together being referred to as "**relevant persons**").

The preliminary final terms must not be acted on or relied upon by persons other than relevant persons. Any investment or investment activity to which this communication relates is available only to relevant persons and will be engaged in only with relevant persons.

The preliminary final terms may not be forwarded or distributed to any other person and may not be reproduced in any manner whatsoever. Any forwarding, distribution or reproduction of the preliminary final terms in whole or in part is unauthorised. Failure to comply with this directive may result in a violation of the Securities Act or the applicable laws of other jurisdictions.

The preliminary final terms are being sent at your request and by accepting the email and accessing the preliminary final terms, you shall be deemed to have represented to us that you and any customers you represent are not a U.S. person, and the electronic mail address that you have given to us and to which this email has been delivered is not located in the U.S., its territories and possessions (including Puerto Rico, the U.S. Virgin Islands, Guam, American Samoa, Wake Island and the Northern Mariana Islands), or any state of the U.S. or the District of Columbia; and that you consent to delivery of the preliminary final terms by electronic transmission and that you agree to the terms set out herein.

You are reminded that the preliminary final terms have been delivered to you on the basis that you are a person into whose possession the preliminary final terms may be lawfully delivered in accordance with the laws of the jurisdiction in which you are located and you may not, nor are you authorised to, deliver the preliminary final terms to any other person.

The materials relating to the offering do not constitute, and may not be used in connection with, an offer or solicitation in any place where offers or solicitations are not permitted by law. If a jurisdiction requires that the offering be made by a licensed broker or dealer and the managers or any affiliate of the managers is a licensed broker or dealer in that jurisdiction, the offering shall be deemed to be made by the managers or such affiliate on behalf of the issuer in such jurisdiction.

The preliminary final terms have been sent to you in an electronic form. You are reminded that documents transmitted via this medium may be altered or changed during the process of electronic transmission and

consequently none of Lanark Master Issuer plc, Clydesdale Bank PLC, Merrill Lynch International as the arranger for the issue and Merrill Lynch International, Barclays Bank PLC, Deutsche Bank AG, London Branch and HSBC Bank plc each as a manager for the issue, or any person who controls Lanark Master Issuer plc, the arranger, any manager or any director, officer, employee, agent or affiliate of any such person accepts any liability or responsibility whatsoever in respect of any difference between the preliminary final terms distributed to you in electronic format herewith and the hard copy version available to you on request from any manager.

**SUBJECT TO COMPLETION AND AMENDMENT
PRELIMINARY FINAL TERMS DATED 3 MARCH 2025**

IMPORTANT – PROHIBITION OF SALES TO EEA 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 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 "**EU 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 EU PRIIPs Regulation.

IMPORTANT – 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 UK domestic law by virtue of the European Union (Withdrawal) Act 2018 (as amended, "**EUWA**") and as amended, varied, superseded or substituted from time to time; or (ii) a customer within the meaning of the provisions of the Financial Services and Markets Act 2000 (the "**FSMA**") and any rules or regulations made under the FSMA to implement Directive (EU) 2016/97 as it forms part of UK domestic law by virtue of the EUWA, 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 UK domestic law by virtue of the EUWA. Consequently no key information document required by Regulation (EU) No 1286/2014 as it forms part of UK domestic law by virtue of the EUWA (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.

UK MiFIR PRODUCT GOVERNANCE / PROFESSIONAL INVESTORS AND ECPS ONLY TARGET MARKET – Solely for the purposes of the product approval process of each UK manufacturer (i.e. each person deemed to be a manufacturer for the purposes of the FCA Handbook Product Intervention and Product Governance Sourcebook, hereinafter referred to as a "**UK Manufacturer**"), 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 only, 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 UK domestic law by virtue of the EUWA ("**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 "**UK distributor**") should take into consideration the manufacturers' target market assessment; however, a UK distributor subject to 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.

MIFID II PRODUCT GOVERNANCE / PROFESSIONAL INVESTORS AND ECPS ONLY TARGET MARKET - Solely for the purposes of the product approval process of each EU manufacturer (i.e. each person deemed a manufacturer for the purposes of the EU Delegated Directive 2017/593, hereinafter referred to as an "**EU manufacturer**"), 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 (an "**EU distributor**") should take into consideration the EU manufacturers' target market assessment; however, an EU 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 EU manufacturers' target market assessment) and determining appropriate distribution channels.

U.S. SECURITIES LAWS – Notwithstanding anything to the contrary in the base prospectus, the notes described herein will be initially offered and sold outside the United States to persons other than U.S.

This document is subject to completion and amendment without notice. This document does not constitute an offer to sell or the solicitation of an offer to buy any securities of the Issuer in any jurisdiction in which such offer, solicitation or sale would be unlawful. It is an advertisement and does not comprise final terms for the purposes of Regulation (EU) 2017/1129 as it forms part of UK domestic law by virtue of the EUWA and/or Part VI of the Financial Services and Markets Act 2000 of the United Kingdom or otherwise. The definitive terms of the transactions described herein will be described in the final version of this document. When available, the final form of this document will be made available to the public in accordance with Regulation (EU) 2017/1129 as it forms part of UK domestic law by virtue of the EUWA and/or Part VI of the Financial Services and Markets Act 2000 and investors may obtain a copy from the link set out in the RNS announcement which corresponds to the Issuer's information page on the website of The London Stock Exchange plc. The information contained in this document and in the base prospectus referred to herein supersedes in its entirety any prior offering circular or marketing materials concerning the securities of the Issuer heretofore delivered to prospective investors.

persons (as defined in Regulation S under the Securities Act) in offshore transactions in reliance on Regulation S under the Securities Act.

[•] 2025

LANARK MASTER ISSUER PLC

(Incorporated with limited liability in England and Wales, registered number 6302751)

**Issue of series 2025-1 notes
under its £20 billion residential mortgage backed note programme**

The series 2025-1 notes will comprise the following class of notes:

Initial principal amount	Class	Final maturity	Issue price	Expected Ratings	
				Fitch	Moody's
£[300,000,000]	class 1A	December 2069	[100%]	[AAA(sf)]	[Aaa(sf)]

Terms used herein shall be deemed to be defined as such for the purposes of the terms and conditions of the notes set forth in the base prospectus dated 17 February 2025 (the "**base prospectus**") which constitutes a base prospectus for the purposes of Regulation (EU) 2017/1129 as it forms part of UK domestic law by virtue of the EUWA and as amended, varied, superseded or substituted from time to time (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 United States Securities Act of 1933, as amended (the "**Securities Act**"). This document constitutes the final terms of the notes described herein for the purposes 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 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 principal paying agent at 21 Moorfields, London EC2Y 9DB and copies are available at the registered address of the issuer at Suite 2, 7th Floor, 50 Broadway, London SW1H 0DB. These final terms may be used to offer and sell the series 2025-1 class 1A notes only if accompanied by the base prospectus.

For a description of certain further restrictions on offers, sales and transfers of the Notes, see "*Transfer Restrictions*" in the base prospectus.

The notes set forth will be admitted

An application has been made for the notes to be admitted to the official list and application has been made to the London Stock Exchange for the notes to be admitted to trading on its main market.

The base prospectus, any supplements thereto and the final terms will be made available in electronic form on the website of the main market of the London Stock Exchange at <http://www.londonstockexchange.com/exchange/news/market-news/market-news-home.html>.

Arranger for the issue

BofA Securities¹

Managers for the issue

BofA Securities

Barclays

Deutsche Bank AG, London Branch

HSBC

The following are the specific terms and conditions relating to the series 2025-1 class 1A notes and form part of the terms and conditions of the notes as applied to the series 2025-1 class 1A notes (and solely with respect to the series 2025-1 class 1A notes) by the issuer trust deed and constitute the final terms of the series 2025-1 class 1A notes for the purposes of the UK Prospectus Regulation.

¹ BofA Securities means Merrill Lynch International

- (a) **Issuer**
Lanark Master Issuer plc
- (b) **Series**
Series 2025-1
- (c) **Closing date and earliest date on which Securities will be admitted to trading**
[•] 2025

- (d) **Initial principal amount**

Notes	Initial principal amount
Series 2025-1 class 1A notes	£[300,000,000]

- (e) **Issue price**
[100]% of the initial principal amount in relation to the series 2025-1 class 1A notes.

- (f) **Expected Ratings**

Notes	Expected Ratings	
	Fitch	Moody's
Series 2025-1 class 1A notes.....	[AAA(sf)]	[Aaa(sf)]

- (g) **Selling restrictions**

The notes may be offered and sold only in compliance with applicable laws and regulations. See "*Transfer Restrictions*" in the base prospectus.

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

- (a) **Reg S notes**

All of the series 2025-1 class 1A notes are Reg S notes.

Reg S global note certificates are registered in the name of a common safekeeper for Euroclear and Clearstream, Luxembourg.

- (b) **Specified currency**

Pounds sterling.

- (c) **Specified denominations**

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

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

Not applicable.

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

Not applicable.

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

Not applicable.

- (g) **Delivery**

Delivery against payment.

(h) **Clearing System Codes**

<u>Notes</u>	<u>Common code</u>	<u>ISIN</u>	<u>FISN</u>	<u>CFI Code</u>
Series 2025-1 class 1A notes	299450279	XS2994502792	LANARK MASTER I/VAR MTN 2069122	DTVXFR

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

£[2,180]

3. **Interest on the notes**

(a) **Interest commencement date**

[•]

(b) **Fixed rate note provisions**

Not applicable.

(c) **Floating rate note provisions**

The floating rate note provisions are applicable to the series 2025-1 class 1A notes.

(i) **Note payment dates**

The monthly payment date falling in February, May, August and November in each year up to and including the final maturity date or, following the earlier to occur of the step-up date (if any) for such notes and a pass-through trigger event, each monthly payment date up to and including the final maturity date. The first note payment date will be the note payment date falling in May 2025.

(ii) **Business day convention**

Following business day convention

(iii) **Screen rate determination**

The screen rate determination provisions are applicable to the series 2025-1 class 1A notes.

(A) **Reference rate**

For each interest period SONIA (Non-Index Determination).

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

Five London banking days prior to the end of each interest period.

(C) **Look-back period**

Five London banking days.

(D) **Relevant screen page**

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

(E) **Benchmark Administrator**

Bank of England.

(iv) *ISDA determination*

Not applicable.

(v) *Margin(s)*

<u>Notes</u>	<u>Margin for each floating interest period up to (but excluding) the step-up date</u>	<u>Margin for each floating interest period from (and including) the step-up date</u>
Series 2025-1 class 1A notes	[•]%	[•]%

(vi) *Step-up date*

<u>Notes</u>	<u>Step-up date – the note payment date falling in</u>
Series 2025-1 class 1A notes	[February 2029]

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

The minimum rate of interest on the series 2025-1 class 1A notes shall be zero.

(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.

For the purposes of these final terms: "**business day**" means, in respect of 2025-1 class 1A notes, a day which is:

- (A) a day on which commercial banks and foreign exchange markets settle payments and are open for general business (including dealing in foreign exchange and foreign currency deposits) in London, New York and any additional financial centre specified for such notes in these final terms;
- (B) a day on which the T2 System or any successor real-time gross settlement system is open; and
- (C) in relation to any sum payable in a specified currency other than US dollars, sterling or euro, a day on which commercial banks and foreign exchange markets settle payments and are open for general business (including dealing in foreign exchange and foreign currency deposits) in the principal financial centre of the country of the relevant specified currency (if other than London, New York and any additional business centre specified for such notes in these final terms).

4. **Repayment of the notes**

(a) *Type of note*

The series 2025-1 class 1A notes are controlled amortisation notes.

(b) *Details relating to bullet notes*

Not applicable.

(c) **Details relating to controlled amortisation notes**

Applicable.

Controlled amortisation dates the note payment date falling in	Series 2025-1 class 1A notes Target balance (£)
May 2025	[300,000,000.00]
August 2025	[300,000,000.00]
November 2025	[300,000,000.00]
February 2026	[285,000,000.00]
May 20256	[270,000,000.00]
August 2026	[255,000,000.00]
November 2026	[240,000,000.00]
February 2027	[225,000,000.00]
May 2027	[210,000,000.00]
August 2027	[195,000,000.00]
November 2027	[180,000,000.00]
February 2028	[168,000,000.00]
May 2028	[156,000,000.00]
August 2028	[144,000,000.00]
November 2028	[132,000,000.00]
February 2029	[120,000,000.00]

(d) **Details relating to pass-through notes**

Not applicable.

(e) **Final maturity date**

Notes	Final maturity date – the note payment date falling in
Series 2025-1 class 1A notes.....	December 2069

5. **Money market notes**

Not applicable.

6. **Required subordinated percentage and reserves**

(a) **Required subordinated percentage**

Notes	Required subordinated percentage
class A notes	[10.00]%
class B notes.....	N/A
class C notes.....	N/A
class D notes	N/A
class E notes.....	N/A

(b) **Aggregate Principal Amount Outstanding on Z Notes as at Closing Date**

Series 1 class Z VFN	£ [247,200,000]
Series 2 class Z VFN	£ [150,000,000]

(c) **Target reserve required amount**

On any date, will be calculated as the product of (i) the programme reserve required percentage and (ii) the aggregate principal amount outstanding of the Notes (other than the Class Z Notes) on such date.

(d) **Issuer reserve minimum amount percentage**

[0.00]%

- (e) **Programme reserve required percentage**
[1.36]%
- (f) **Arrears or step-up trigger event**
 - (i) *Item (i) funding reserve fund increased amount*
[25.00]% of Target reserve required amount
 - (ii) *Item (ii) funding reserve fund increased amount*
[25.00]% of Target reserve required amount
 - (iii) *Item (i) and (ii) funding reserve fund increased amount*
[50.00]% of Target reserve required amount
- (g) **Required mortgage collateral percentage**
[10.00]%

7. **Details of the issuer swaps relating to the notes**

Not applicable.

8. **Eurosystem eligibility**

Yes.

Note that the designation "yes" simply means that the series 2025-1 class 1A 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 such 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 European Central Bank being satisfied that Eurosystem eligibility criteria have been met.

Loan tranche information

On the closing date for the series 2025-1 class 1A notes, the issuer will, pursuant to the terms of the global intercompany loan agreement, advance to funding an aggregate amount in sterling equal to the proceeds of the issue of the series 2025-1 class 1A notes.

The advance will be made up of a separate loan tranche. The loan tranche will be funded by the series 2025-1 class 1A notes and will be identified by reference to that class of notes.

The loan tranche to be funded by the series 2025-1 class 1A notes is as follows:

Loan tranche	Initial principal amount	Notes that will fund the loan tranche
1A.....	£[300,000,000]	Series 2025-1 class 1A notes

The following are certain other terms and conditions of the loan tranche that will be funded by the series 2025-1 class 1A notes.

(A) **Closing date**

[•]

(B) **Interest commencement date**

[•]

(C) **Reference rate:**

Compounded daily SONIA

(D) **Look-back period**

Five London banking days

(E) **Margin(s)**

Loan Tranche	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
1A.....	[•]%	[•]%

(F) **Step-up date and final maturity date**

Loan Tranche	Step-up date – the note payment date falling in	Final maturity date – the note payment date falling in
1A.....	[February 2029]	December 2069

(G) **Loan payment dates**

For the loan tranche to be funded by the series 2025-1 class 1A notes, each monthly payment date up to and including the final maturity date. The first loan payment date for the loan tranche funded by the series 2025-1 class 1A notes will be the monthly payment date falling in May 2025.

(H) **Funding rating repayment test**

Not applicable.

Start-Up Loan

The start-up loan provider for the start-up loan to be made to the issuer on the closing date specified herein will be Clydesdale Bank PLC.

The initial principal amount of such start-up loan will be £[2,120,000.00].

The interest rate for such start-up loan will be [0]%

Other series of notes issued

As of the closing date specified herein, 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.....	£[2,575,000,000]
Class B notes.....	nil
Class C notes.....	nil
Class D notes.....	nil
Class E notes.....	nil
Class Z notes.....	£[397,200,000]

Other loan tranches

As of the closing date specified herein, the aggregate principal amount outstanding of loan tranches advanced by the issuer to funding pursuant to the terms of the global intercompany loan agreement, including the loan tranches described herein, will be:

AAA.....	£[2,575,000,000]
AA.....	nil
A.....	nil
BBB.....	nil
BB.....	nil
Z.....	£[397,200,000]

Mortgage loan final maturity date

December 2069

Post-perfection SONIA margin

[•] per cent.

US Credit Risk Retention

As at the closing date specified herein the seller share of the trust property will be approximately £[1,812,243,718] representing approximately [37.88]% of the trust property. The actual amounts of the seller share of the trust property as at the closing date specified herein will not be determined until such closing date which will be after the date of these final terms. The date of the data used to calculate these amounts is [31 January 2025].

Assignment Conditions

For the purposes of the Assignment Conditions:

- (A) the maximum aggregate current principal balance amount shall be [15] per cent.;
- (B) the three month arrears maximum amount shall be [4] per cent.;
- (C) the Moody's portfolio variation test percentage amount shall be [0.3] per cent.;
- (D) the weighted average yield SONIA margin shall be [0.7] per cent.; and
- (E) the weighted average LTV amount shall be [0.25] per cent.

Fitch Conditions

For the purposes of the Fitch Conditions:

- (A) the original weighted average LTV margin is not applicable;
- (B) the current weighted average LTV margin shall be [68.2] per cent.;
- (C) the Fitch original LTV margin shall be [47.0] per cent.; and
- (D) the Fitch interest-only mortgage loan mortgage amount is not applicable.

Maturity and repayment considerations

The average life of the series 2025-1 class 1A 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 the series 2025-1 class 1A notes can be made, however, based on certain assumptions. The assumptions used to calculate the possible average lives of the series 2025-1 class 1A notes in the following table include that:

- (A) neither the issuer security nor the Funding security is enforced;
- (B) the aggregate current balance of mortgage loans in the mortgages trust will not fall below an amount equal to the product of [1.05] and the principal amount outstanding of all notes of the issuer at any time;
- (C) no asset trigger event or non-asset trigger event occurs;
- (D) no event occurs that would cause payments on the series 2025-1 class 1A notes to be deferred;
- (E) the issuer exercises its option to redeem the series 2025-1 class 1A notes on the step-up date, if any, relating to such notes;
- (F) the series 2025-1 class 1A notes are issued on the closing date specified herein and all notes of any series other than the series 2025-1 class 1A notes are at their respective target balances on the note payment date falling in [February 2025];
- (G) each payment made by the issuer to the noteholders is paid on the 22nd day of the relevant month in which such payment is payable, regardless of whether such date is a business day [and a day count fraction of Actual/365 is utilised];
- (H) no interest or fees are paid from mortgages trustee available principal receipts, funding available principal receipts or issuer available principal receipts;
- (I) the mortgage loans are not subject to any defaults or losses, and no mortgage loan falls into arrears;
- (J) the seller continues to have a long-term IDR of at least "[BBB+]" by Fitch and the seller continues to have a long-term counterparty risk assessment of at least "[A2(cr)]" by Moody's; and
- (K) no further series of notes are issued after the closing date specified herein.

Assumptions (E) and (F) reflect the issuer's current expectations, although no assurance can be given that repayment of the notes will occur as described. Assumptions (A) through (D) and (H) through (K) relate to unpredictable circumstances.

Based upon the foregoing assumptions, the approximate average lives of the series 2025-1 class 1A notes, at various constant payment rates for the mortgage loans, would be as follows:

Constant payment rate (% per annum)	Possible average life of the series 2025-1 class 1A notes (in years)
5%.....	[•]
10%.....	[•]
15%.....	[•]
20%.....	[•]
25%.....	[•]
30%.....	[•]
35%.....	[•]

The average life of the series 2025-1 class 1A 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 – The yield to maturity of the notes may be adversely affected by prepayments or redemptions on the mortgage loans or repurchases of mortgage loans by the seller*" 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 31 October 2024 (the "**cut-off date**"). The cut-off date mortgage portfolio comprised an aggregate current principal balance of £5,026,370,731.43. The mortgage loans in the cut-off date mortgage portfolio were originated between 15 November 2002 and 30 September 2024.

A mortgage loan included in the cut-off date mortgage portfolio (and which has not been assigned to the mortgages trustee pursuant to the terms of the mortgage sale agreement) will not be so assigned to the mortgages trustee 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 applicable assignment date, or is a mortgage loan which is a Non-Compliant Loan.

For the avoidance of doubt, the cut-off date mortgage portfolio includes certain mortgage loans to be assigned to the mortgages trustee between the cut-off date and the closing date.

Once the determination has been made as to the anticipated principal balances of the notes to be issued and the corresponding size of the trust that would be required ultimately to support payments on the notes, the seller will then randomly select the mortgage loans to be assigned to the mortgages trustee on the closing date from the mortgage loans available to be so assigned on such date. It is expected that the aggregate current principal balance of the loans to be assigned to the mortgages trustee on the applicable assignment date will not exceed £1,196,374,782.30.

Unless indicated otherwise, the following description relates to types of mortgage loans that could be included in the mortgage portfolio as of the closing date or on any subsequent date.

The borrowers in respect of 97.88% of the aggregate current principal balance of the mortgage loans in the cut-off date mortgage portfolio as of 31 October 2024 have agreed to have their scheduled mortgage payments to the originators directly debited from their bank accounts.

85.5% of the aggregate current principal balance of the mortgage loans in the cut-off date mortgage portfolio as of the cut-off date were fixed rate mortgage loans. The remaining 14.5% per cent. of the aggregate current principal balance of the mortgage loans in the cut-off date mortgage portfolio as of the cut-off date were standard variable rate mortgage loans, variable rate mortgage loans, capped rate mortgage loans, discount rate mortgage loans or tracker rate mortgage loans, as described below.

A small proportion of mortgage loans (approximately 0.46% of the aggregate current principal balance of the mortgage loans to be assigned to the mortgages trustee on the applicable assignment date) are mortgage loans extended to the relevant borrowers in connection with the purchase by those borrowers of properties from local authorities or certain other landlords under the right-to-buy schemes governed by the Housing Act 1985 (as amended by the Housing Act 2004) or (as applicable) the Housing (Scotland) Act 1987 (as amended by the Housing (Scotland) Act 2001)).

As of the cut-off date, the seller's standard variable rate for existing and new borrowers was 8.99% 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% due to rounding.

The aggregate current principal balance of all mortgage loans to a single borrower does not exceed 2% of the aggregate current principal balance of all mortgage loans as of the cut-off date.

Mortgage portfolio

Originators

Originator	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loans	% of Total
Clydesdale Bank.....	4,054,644,922.69	80.67	20,847	58.88
YBHL.....	971,725,808.74	19.33	14,556	41.12
Total:	5,026,370,731.43	100	35,403	100

Type of mortgage loan occupation status

Occupation Status	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loans	% of Total
Owner-occupied.....	5,026,370,731.43	100	35,403	100
Total:	5,026,370,731.43	100	35,403	100

Type of mortgage loan

Type of mortgage loan	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loans	% of Total
Residential.....	5,026,370,731.43	100	35,403	100
Total:	5,026,370,731.43	100	35,403	100

Tenure

Tenure	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loans	% of Total
Feuhold.....	694,993,156.69	13.83	8,098	22.87
Freehold.....	3,712,334,182.62	73.86	23,286	65.77
Leasehold.....	557,138,704.56	11.08	3,076	8.69
Unknown.....	61,904,687.56	1.23	943	2.66
Total:	5,026,370,731.43	100	35,403	100

Seasoning of mortgage loans at closing

The following table shows length of time since the mortgage loans were originated as of the cut-off date.

Age of mortgage loans (months)	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loans	% of Total
0.01 to 6.00.....	61,856,378.53	1.23	306	0.86
6.01 to 12.00.....	114,912,923.67	2.29	470	1.33
12.01 to 18.00.....	261,189,553.55	5.20	930	2.63
18.01 to 24.00.....	364,241,607.57	7.25	1,275	3.60
24.01 to 30.00.....	376,397,047.70	7.49	1,347	3.80
30.01 to 36.00.....	226,107,270.04	4.50	921	2.60
36.01 to 42.00.....	266,803,095.39	5.31	1,260	3.56
42.01 to 48.00.....	353,814,909.64	7.04	1,582	4.47
48.01 to 54.00.....	160,073,192.70	3.18	794	2.24
>=54.01.....	2,840,974,752.64	56.52	26,518	74.9
Total:	5,026,370,731.43	100	35,403	100

The weighted average seasoning of mortgage loans, as of the cut-off date, was 69.53 months. The maximum seasoning of such mortgage loans, as of the cut-off date, was 263.70 months and the minimum seasoning of such mortgage loans, as of the cut-off date, was 1.02 months.

Years to maturity at closing

Years to maturity	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loans	% of Total
<= 0.00.....	5,456,514.32	0.11	40	0.11
0.01 to 5.00.....	227,509,059.12	4.53	4,843	13.68
5.01 to 10.00.....	579,371,693.84	11.53	7,507	21.20
10.01 to 15.00.....	808,730,807.66	16.09	6,570	18.56
15.01 to 20.00.....	1,040,277,561.59	20.70	5,984	16.90

<u>Years to maturity</u>	<u>Aggregate Current Principal Balance (£)</u>	<u>% of Total</u>	<u>Number of Mortgage Loans</u>	<u>% of Total</u>
20.01 to 25.00	1,027,271,739.47	20.44	4,889	13.81
25.01 to 30.00	790,563,596.71	15.73	3,440	9.72
>=30.01	547,189,758.72	10.89	2,130	6.02
Total:	5,026,370,731.43	100	35,403	100

The weighted average remaining term of the mortgage loans, as of the cut-off date, was 19.16 years. The maximum remaining term, as of the cut-off date, was 39.86 years. The minimum remaining term, as of the cut-off date, was -3.66 years.

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 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.

<u>Region</u>	<u>Aggregate Current Principal Balance (£)</u>	<u>% of Total</u>	<u>Number of Mortgage Loans</u>	<u>% of Total</u>
East Midlands	233,806,964.54	4.65	2,121	5.99
East of England.....	98,927,559.12	1.97	473	1.34
Greater London.....	1,053,441,597.93	20.96	2,916	8.24
North East.....	198,567,781.24	3.95	2,667	7.53
North West.....	422,458,004.72	8.40	3,893	11.00
Scotland	715,697,169.33	14.24	8,399	23.72
South East.....	1,201,773,601.92	23.91	4,015	11.34
South West.....	237,779,765.88	4.73	1,002	2.83
Wales	60,793,016.53	1.21	384	1.08
West Midlands.....	211,147,066.28	4.20	1,326	3.75
Yorkshire & Humberside.....	591,978,203.94	11.78	8,207	23.18
Total:	5,026,370,731.43	100	35,403	100

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.

No mortgaged property has been revalued since the date of origination of the related mortgage loan other than where additional lending or re-mortgaging has been applied for since the date of origination or where the mortgage loan was a mortgage loan originated by either originator prior to 10th April 2006 (unless originated through the intermediary/broker network) where a self assessment of the property valuation from the potential borrower was used for the valuation of the property, and in applying that self assessment to an LTV calculation, an LTV ratio of less than 75% was determined. In each of the aforementioned cases, the original valuation may have been updated with a more recent valuation, which recent valuation has been used in formulating this data.

<u>Original LTV%</u>	<u>Aggregate Current Principal Balance (£)</u>	<u>% of Total</u>	<u>Number of Mortgage Loans</u>	<u>% of Total</u>
0.01 to 25.00	68,987,274.95	1.37	1,297	3.66
25.01 to 50.00	459,746,906.94	9.15	5,139	14.52
50.01 to 55.00	184,943,739.67	3.68	1,555	4.39
55.01 to 60.00	273,130,413.80	5.43	2,005	5.66
60.01 to 65.00	342,359,360.37	6.81	2,337	6.60
65.01 to 70.00	477,530,927.95	9.50	2,909	8.22
70.01 to 75.00	768,959,930.57	15.30	4,062	11.47
75.01 to 80.00	919,011,574.26	18.28	4,850	13.70
80.01 to 85.00	527,798,771.46	10.50	3,094	8.74
85.01 to 90.00	729,486,523.31	14.51	5,486	15.50
90.01 to 100.00	273,824,977.04	5.45	2,661	7.52
>=100.01	590,331.11	0.01	8	0.02
Total:	5,026,370,731.43	100	35,403	100

The weighted average original loan-to-value ratio of the mortgage loans, as of the cut-off date was 71.91 per cent.

Current loan-to-value ratios

The following table shows the range of current loan-to-value ratios, or LTV ratios, which express the current balance of a mortgage loan, as of the cut-off date, divided by the value of the mortgaged property securing that mortgage loan at the time of the latest loan advance.

Current loan-to-value ratios	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loans	% of Total
<= 0.00.....	46.36	0.00	6	0.02
0.01 to 25.00	256,080,310.92	5.09	7,628	21.55
25.01 to 50.00	924,342,042.66	18.39	9,088	25.67
50.01 to 55.00	351,560,745.15	6.99	2,100	5.93
55.01 to 60.00	461,288,032.47	9.18	2,517	7.11
60.01 to 65.00	565,658,214.87	11.25	2,917	8.24
65.01 to 70.00	699,068,910.08	13.91	3,263	9.22
70.01 to 75.00	840,570,211.86	16.72	3,517	9.93
75.01 to 80.00	647,968,122.13	12.89	2,761	7.80
80.01 to 85.00	174,203,781.72	3.47	1,041	2.94
85.01 to 90.00	99,212,183.81	1.97	528	1.49
90.01 to 100.00	6,264,545.49	0.12	36	0.10
>=100.01.....	153,583.91	0.00	1	0.00
Total:.....	5,026,370,731.43	100	35,403	100

The weighted average current loan-to-value ratio of the mortgage loans, as of the cut-off date was 60.35 per cent.

Current indexed loan-to-value ratios

The following table shows the range of current indexed loan-to-value ratios, or 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).

Current indexed loan-to-value ratios	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loans	% of Total
<= 0.00.....	46.36	0.00	6	0.02
0.01 to 25.00	466,125,587.40	9.27	10,830	30.59
25.01 to 50.00	1,599,126,871.41	31.81	11,812	33.36
50.01 to 55.00	555,721,762.42	11.06	2,836	8.01
55.01 to 60.00	675,025,288.79	13.43	3,000	8.47
60.01 to 65.00	639,169,136.37	12.72	2,820	7.97
65.01 to 70.00	445,168,100.49	8.86	1,936	5.47
70.01 to 75.00	341,417,902.32	6.79	1,176	3.32
75.01 to 80.00	215,054,084.45	4.28	690	1.95
80.01 to 85.00	56,978,568.11	1.13	193	0.55
85.01 to 90.00	30,355,476.34	0.60	94	0.27
90.01 to 100.00	2,227,906.97	0.04	10	0.03
Total:.....	5,026,370,731.43	100	35,403	100

The weighted average current indexed loan-to-value ratio of the mortgage loans, as of the cut-off date, was 51.31 per cent.

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:

Current balance	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loans	% of Total
<= 9,999.....	9,868,164.00	0.20	1,866	5.27
10,000 to 24,999	62,966,836.47	1.25	3,590	10.14
25,000 to 49,999	225,528,377.73	4.49	6,029	17.03
50,000 to 74,999	302,843,851.75	6.03	4,889	13.81
75,000 to 99,999	323,108,398.86	6.43	3,728	10.53

Current balance	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loans	% of Total
100,000 to 124,999	299,078,168.79	5.95	2,675	7.56
125,000 to 149,999	277,209,494.80	5.52	2,022	5.71
150,000 to 174,999	250,016,767.82	4.97	1,545	4.36
175,000 to 199,999	236,051,533.17	4.70	1,262	3.56
200,000 to 224,999	211,263,685.82	4.20	996	2.81
225,000 to 249,999	198,131,600.53	3.94	835	2.36
250,000 to 274,999	188,803,639.19	3.76	721	2.04
275,000 to 299,999	180,751,849.85	3.60	629	1.78
300,000 to 324,999	172,397,518.38	3.43	552	1.56
325,000 to 349,999	151,867,888.44	3.02	450	1.27
350,000 to 374,999	146,423,459.96	2.91	404	1.14
375,000 to 399,999	137,451,438.43	2.73	355	1.00
400,000 to 424,999	145,599,504.93	2.90	353	1.00
425,000 to 449,999	140,528,404.28	2.80	321	0.91
450,000 to 474,999	115,835,351.10	2.30	251	0.71
475,000 to 499,999	113,883,683.71	2.27	233	0.66
500,000 to 599,999	374,324,369.86	7.45	686	1.94
600,000 to 699,999	270,416,176.36	5.38	418	1.18
700,000 to 799,999	183,489,044.33	3.65	245	0.69
800,000 to 899,999	169,851,627.40	3.38	201	0.57
>=900,000	138,679,895.47	2.76	147	0.42
Total:	5,026,370,731.43	100	35,403	100

The largest mortgage loan has a current balance, as of the cut-off date, of £999,980.24. The average current balance, as of the cut-off date, was approximately £141,975.84.

Flexible offset product type

Flexible offset product type	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loans	% of Total
Flexible (non-offset)	4,514,794,154.34	89.82	31,445	88.82
Offset	511,576,577.09	10.18	3,958	11.18
Total:	5,026,370,731.43	100	35,403	100

Mortgage loan products

Mortgage loan products	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loans	% of Total
Discount	337,189,567.15	6.71	1,428	4.03
Fixed	4,297,779,233.65	85.50	27,316	77.16
SVR	246,943,238.82	4.91	5,044	14.25
Tracker	144,458,691.81	2.87	1,615	4.56
Total:	5,026,370,731.43	100	35,403	100

Employment status

Employment status	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loans	% of Total
Not self-employed	4,852,317,352.51	96.54	33,936	95.86
Self-employed	174,053,378.92	3.46	1,467	4.14
Total:	5,026,370,731.43	100	35,403	100

Distribution of fixed rate mortgage loans

Fixed rate mortgage loans remain at the relevant fixed rate for a period of time as specified in the offer of advance, after which they move to the standard variable rate of the originators or some other rate as specified in the offer of advance.

Fixed rate %	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loans	% of Total
1.01 to 1.50	114,941,319.76	2.67	402	1.47
1.51 to 2.00	655,406,891.65	15.25	2,666	9.76
2.01 to 2.50	723,658,146.69	16.84	3,691	13.51
2.51 to 3.00	327,300,665.80	7.62	3,320	12.15
3.01 to 3.50	247,012,927.39	5.75	1,443	5.28
3.51 to 4.00	333,179,810.49	7.75	1,758	6.44
>=4.01	1,896,279,471.87	44.12	14,036	51.38
Total	4,297,779,233.65	100	27,316	100

Year in which fixed rate period ends

Year in which fixed rate period ends	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loans	% of Total
2024.....	154,838,101.22	3.60	1,051	3.85
2025.....	1,058,030,237.51	24.62	7,139	26.13
2026.....	1,041,279,180.64	24.23	6,905	25.28
2027.....	1,175,587,810.86	27.35	5,722	20.95
2028.....	600,777,866.43	13.98	3,987	14.60
2029.....	259,915,364.79	6.05	2,453	8.98
2030.....	7,350,672.20	0.17	59	0.22
Total	4,297,779,233.65	100	27,316	100

Repayment terms

Type of repayment plan	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loans	% of Total
Interest only	892,000,473.94	17.75	2,174	6.14
Repayment	4,134,370,257.49	82.25	33,229	93.86
Total	5,026,370,731.43	100	35,403	100

Arrears table

Months in arrears	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loans	% of Total
<= 0.00	4,974,280,276.32	98.96	35,014	98.90
0.01 to 1.00	13,084,184.24	0.26	101	0.29
1.01 to 2.00	9,358,348.56	0.19	83	0.23
2.01 to 3.00	7,055,048.06	0.14	56	0.16
3.01 to 6.00	7,986,771.57	0.16	51	0.14
6.01 to 12.00	6,312,846.51	0.13	48	0.14
>=12.01	8,293,256.17	0.16	50	0.14
Total	5,026,370,731.43	100	35,403	100

First time buyer

First time buyer	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loans	% of Total
No.....	4,708,212,712.99	93.67	33,241	93.89
Yes	318,158,018.44	6.33	2,162	6.11
Total	5,026,370,731.43	100	35,403	100

Delinquency and loss experience of the mortgage portfolio (including mortgage loans which previously formed part of the mortgage portfolio)

Since the establishment of the mortgages trust, total losses on mortgage loans in the mortgage portfolio (including mortgage loans which previously formed part of the mortgage portfolio) were £4,821,359 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 mortgages trust 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. All of the loans in the table were originated by Clydesdale Bank or YBHL. Clydesdale Bank and YBHL service all of the loans that they originate.

The mortgage loans used for statistical purposes in the table below are administered in accordance with Clydesdale Bank's administration policies. The method by which Clydesdale Bank classifies mortgage loans as being in arrears is described in the base prospectus under "*The servicer and the servicing agreement – Arrears and default procedures*", and is important in helping to understand Clydesdale Bank's arrears and repossession experience for mortgage loans in the mortgage portfolio as set forth in the following table.

Historic loss and delinquency performance - mortgage loans in the mortgage portfolio (including mortgage loans which previously formed part of the mortgage portfolio)

	31-Dec-18 ¹	31-Dec-19 ¹	31-Dec-20 ¹	31-Dec-21 ¹	31-Dec-22 ¹	31-Dec-23 ¹	31-Oct-24 ¹
Outstanding balance of mortgage loans	5,085,008,875	4,662,764,184	5,349,273,165	4,125,428,921	3,508,532,511	3,540,846,617	5,026,370,731
Outstanding balance of loans in arrears (>0m)							
>0-<=2 months	42,910,114	36,943,300	30,266,750	24,488,413	36,592,049	35,631,744	22,442,533
>2-<=3 months	8,060,486	8,196,010	7,574,782	3,308,111	7,943,801	2,244,463	7,055,048
>3 -<= 6 months	11,181,322	11,264,649	7,755,714	8,985,942	13,893,144	12,212,702	7,986,772
>6 - <=12 months	9,280,918	9,192,239	10,581,012	7,624,281	6,265,898	12,557,171	6,312,847
>12 months	5,386,170	6,932,983	15,049,884	11,662,778	9,217,659	12,208,960	8,293,256
Total outstanding loan balance in arrears (>0m)	76,819,009	72,529,181	71,228,142	56,069,525	73,912,551	74,855,040	52,090,455
Total loan balances in arrears % (>0m)	1.51%	1.56%	1.33%	1.36%	2.11%	2.11%	1.04%
Total loan balances in arrears % (>3m)	0.51%	0.59%	0.62%	0.69%	0.84%	1.04%	0.45%
Outstanding balance of loans in possession (inc. interest)	525,308	275,173	432,308	1,085,861	1,440,063	730,389	187,922
Outstanding balance of loans sold	25,960,718	26,447,143	26,860,947	26,994,621	27,685,355	29,339,338	29,443,908
Outstanding balance of loans sold in period	442,060	486,425	413,804	133,674	690,734	1,653,983	104,570
Net loss on sold properties	4,548,477	4,559,980	4,628,097	4,629,929	4,629,929	4,816,747	4,821,359
Ratio of net losses to total loans assigned to trust % ²	0.09%	0.10%	0.09%	0.11%	0.13%	0.14%	0.10%
Average loss on all sold properties in the period	92,638	1,917	22,706	611	-	16,983	4,612
Outstanding number of mortgage loan	42,695	40,582	43,038	35,344	30,517	29,922	35,403
Outstanding number of loans in arrears (>0m)							
>0-<=2 months	497	400	324	265	392	375	184
>2-<=3 months	81	94	64	46	66	27	56
>3 -<= 6 months	126	113	98	94	123	110	51
>6 - <=12 months	99	103	103	83	71	104	48
>12 months	54	66	126	104	83	83	50
Total outstanding number of loans in arrears (>0m)	857	776	715	592	735	699	389
Total number of loans in arrears % (>0m)	2.01%	1.91%	1.66%	1.67%	2.41%	2.34%	1.10%
Total number of loans in arrears % (>3m)	0.65%	0.69%	0.76%	0.80%	0.91%	0.99%	0.42%

¹ Year ended 31 December or applicable shorter period.

² Loans assigned to the trust to date at the period end

STATIC 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 new mortgage loans by the seller to the mortgages trustee is subject to conditions, including conditions required by the rating agencies, designed to maintain certain credit-related and other characteristics of the mortgages trust. These include limits on mortgage loans in arrears in the mortgage portfolio at the time of sale, limits on the aggregate balance of mortgage loans sold, minimum yield for the mortgage loans in the mortgage portfolio after the sale and maximum LTV for the loans in the mortgage portfolio after the sale. See a description of these conditions in "*Assignment of the mortgage loans and related security – Assignment conditions*" in the base prospectus.

The following tables show, for each of the last 18 years of origination, the distribution of loans in the mortgages trust originated in that year by delinquency category as at each year-end starting in December 2007 and as at 30 April 2016, 31 March 2017, 30 September 2017, 28 February 2018, 30 November 2018, 31 January 2019, 30 September 2019, 31 January 2022, 30 June 2022, 31 August 2023 and 31 October 2024.

MORTGAGE PORTFOLIO ARREARS BY YEAR OF ORIGINATION

MORTGAGE LOANS ORIGINATED IN 2007

	31 December 2007				31 December 2008				31 December 2009				31 December 2010			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	3,034	302,551,787.82	98.51%	98.45%	3,898	418,838,844.36	97.57%	97.70%	3,435	359,834,706.71	96.76%	96.63%	2,976	304,895,864.98	96.06%	96.26%
>=1 - <= 2 months in arrears	36	4,082,113.54	1.17%	1.33%	56	5,320,871.05	1.40%	1.24%	51	6,328,214.93	1.44%	1.70%	49	4,319,642.74	1.58%	1.36%
>2 - <= 3 month in arrears	2	93,315.39	0.06%	0.03%	9	871,078.89	0.23%	0.20%	8	540,193.97	0.23%	0.15%	10	1,193,467.00	0.32%	0.38%
>3 - <= 6 month in arrears	6	285,985.00	0.19%	0.09%	18	1,898,666.84	0.45%	0.44%	22	1,637,766.04	0.62%	0.44%	26	2,519,489.78	0.84%	0.80%
>6 - <= 12 month in arrears	2	306,418.60	0.06%	0.10%	8	722,661.08	0.20%	0.17%	17	1,402,631.92	0.48%	0.38%	18	1,596,279.44	0.58%	0.50%
>12 months in arrears	-	-	-	-	6	1,063,594.67	0.15%	0.25%	17	2,648,948.75	0.48%	0.71%	19	2,227,214.44	0.61%	0.70%
Total	3,080	307,319,620.35	100.00%	100.00%	3,995	428,715,716.89	100.00%	100.00%	3,550	372,392,462.32	100.00%	100.00%	3,098	316,751,958.38	100.00%	100.00%

	31 December 2011				31 December 2012				31 December 2013				31 December 2014			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	2,736	260,879,932.16	97.02%	96.81%	6,753	673,917,413.63	97.66%	97.93%	5,676	550,161,810.72	97.63%	97.82%	5,095	472,878,017.91	97.79%	98.00%
>=1 - <= 2 months in arrears	46	5,578,573.31	1.63%	2.07%	97	7,637,765.21	1.40%	1.11%	70	6,375,994.82	1.20%	1.13%	64	5,840,070.55	1.23%	1.21%
>2 - <= 3 month in arrears	6	465,638.57	0.21%	0.17%	10	1,162,439.75	0.14%	0.17%	15	1,118,392.03	0.26%	0.20%	12	998,004.24	0.23%	0.21%
>3 - <= 6 month in arrears	6	394,014.24	0.21%	0.15%	26	2,716,853.18	0.38%	0.39%	23	1,958,208.97	0.40%	0.35%	16	1,302,075.95	0.31%	0.27%
>6 - <= 12 month in arrears	13	1,017,009.39	0.46%	0.38%	14	1,319,905.12	0.20%	0.19%	13	1,046,107.93	0.22%	0.19%	11	747,868.45	0.21%	0.15%
>12 months in arrears	13	1,143,070.84	0.46%	0.42%	15	1,392,794.60	0.22%	0.20%	17	1,740,036.40	0.29%	0.31%	12	758,665.32	0.23%	0.16%
Total	2,820	269,478,238.51	100.00%	100.00%	6,915	688,147,171.49	100.00%	100.00%	5,814	562,400,550.87	100.00%	100.00%	5,210	482,524,702.42	100.00%	100.00%

	31 December 2015				30 April 2016				31 December 2016				31 March 2017			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	4,440	400,045,605.80	97.75%	97.97%	4,284	386,330,770.16	97.67%	97.88%	3,803	342,591,981.92	97.41%	97.63%	3,813	343,207,072.69	97.62%	97.84%
>=1 - <= 2 months in arrears	52	4,687,227.31	1.14%	1.15%	54	4,297,548.89	1.23%	1.09%	44	2,307,890.88	1.13%	0.66%	42	3,381,349.22	1.08%	0.96%
>2 - <= 3 month in arrears	7	460,063.66	0.15%	0.11%	14	1,040,993.40	0.32%	0.26%	16	2,300,289.05	0.41%	0.66%	10	576,877.61	0.26%	0.16%
>3 - <= 6 month in arrears	19	1,296,920.40	0.42%	0.32%	16	1,897,549.17	0.36%	0.48%	20	1,741,808.97	0.51%	0.50%	21	1,369,698.95	0.54%	0.39%
>6 - <= 12 month in arrears	12	1,129,705.93	0.26%	0.28%	8	538,335.02	0.18%	0.14%	12	1,304,263.76	0.31%	0.37%	9	1,384,949.94	0.23%	0.39%
>12 months in arrears	12	719,707.85	0.26%	0.18%	10	573,489.90	0.23%	0.15%	9	671,352.73	0.23%	0.19%	11	856,758.83	0.28%	0.24%
Total	4,542	408,339,230.95	100.00%	100.00%	4,386	394,678,686.54	100.00%	100.00%	3,904	350,917,587.31	100.00%	100.00%	3,906	350,776,707.24	100.00%	100.00%

	30 September 2017				31 December 2017				28 February 2018				30 November 2018			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	3,509	315,536,628.40	97.47%	97.45%	3,300	295,548,950.47	97.12%	96.75%	3,298	293,802,440.05	97.46%	97.41%	2,779	251,417,563.98	96.53%	96.82%

>=1 - <= 2 months in arrears	44	2,988,423.90	1.22%	0.92%	60	4,900,690.31	1.77%	1.60%	44	2,547,385.37	1.30%	0.84%	50	3,474,261.48	1.74%	1.34%
>2 - <= 3 month in arrears	15	1,238,827.27	0.42%	0.38%	5	971,142.98	0.15%	0.32%	7	301,923.79	0.21%	0.10%	14	1,063,610.84	0.49%	0.41%
>3 - <= 6 month in arrears	13	1,161,370.68	0.36%	0.36%	11	496,019.59	0.32%	0.16%	12	1,354,388.10	0.35%	0.45%	10	836,125.84	0.35%	0.32%
>6 - <= 12 month in arrears	13	2,106,997.08	0.36%	0.65%	14	2,691,804.34	0.41%	0.88%	13	2,538,249.18	0.38%	0.84%	15	1,401,043.70	0.52%	0.54%
>12 months in arrears	6	745,465.61	0.17%	0.23%	8	876,394.60	0.24%	0.29%	10	1,061,801.58	0.30%	0.35%	11	1,479,556.28	0.38%	0.57%
Total	3,600	323,777,712.94	100.00%	100.00%	3,398	305,485,002.29	100.00%	100.00%	3,384	301,606,188.07	100.00%	100.00%	2,879	259,672,162.12	100.00%	100.00%

31 December 2018					31 January 2019					30 September 2019					31 December 2019				
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance			
Current	2,749	250,147,035.99	96.56%	97.16%	2,731	247,350,308.65	96.84%	97.27%	2,507	225,058,786.50	96.95%	96.84%	2,377	214,510,132.09	97.18%	97.33%			
>=1 - <= 2 months in arrears	51	3,241,276.58	1.79%	1.26%	42	3,201,540.49	1.49%	1.26%	40	4,033,837.30	1.55%	1.74%	32	2,237,105.19	1.31%	1.01%			
>2 - <= 3 month in arrears	11	473,780.44	0.39%	0.18%	13	884,242.36	0.46%	0.35%	6	648,294.35	0.23%	0.28%	7	499,517.16	0.29%	0.23%			
>3 - <= 6 month in arrears	11	922,440.14	0.39%	0.36%	12	913,210.70	0.43%	0.36%	7	590,866.45	0.27%	0.25%	9	1,195,506.16	0.37%	0.54%			
>6 - <= 12 month in arrears	15	1,406,337.10	0.53%	0.55%	13	702,269.32	0.46%	0.28%	17	981,335.01	0.66%	0.42%	14	616,673.58	0.57%	0.28%			
>12 months in arrears	10	1,255,604.53	0.35%	0.49%	9	1,237,469.62	0.32%	0.49%	9	1,093,062.83	0.35%	0.47%	7	1,346,387.51	0.29%	0.61%			
Total	2,847	257,446,474.78	100.00%	100.00%	2,820	254,289,041.14	100.00%	100.00%	2,586	232,406,182.44	100.00%	100.00%	2,446	220,405,321.69	100.00%	100.00%			

31 December 2020					31 December 2021					31 January 2022					30 June 2022				
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance			
Current	2,112	185,173,664.35	97.19%	96.71%	1,801	157,691,252.71	97.40%	98.30%	1,775	155,891,413.47	97.47%	98.43%	1,612	139,932,417.73	96.88%	96.59%			
>=1 - <= 2 months in arrears	24	1,044,252.36	1.10%	0.55%	26	1,688,941.86	1.41%	1.05%	24	1,502,860.97	1.32%	0.95%	25	3,351,226.05	1.50%	2.31%			
>2 - <= 3 month in arrears	4	994,237.95	0.18%	0.52%	1	69,856.81	0.05%	0.04%	2	35,900.16	0.11%	0.02%	5	115,145.25	0.30%	0.08%			
>3 - <= 6 month in arrears	9	441,783.74	0.41%	0.23%	4	93,073.45	0.22%	0.06%	3	80,902.12	0.16%	0.05%	9	738,293.03	0.54%	0.51%			
>6 - <= 12 month in arrears	10	1,205,246.83	0.46%	0.63%	6	195,354.49	0.32%	0.12%	6	194,378.21	0.33%	0.12%	2	41,454.21	0.12%	0.03%			
>12 months in arrears	14	2,619,275.35	0.64%	1.37%	11	671,730.71	0.59%	0.42%	11	670,922.24	0.60%	0.42%	11	690,895.94	0.66%	0.48%			
Total	2,173	191,478,460.58	100.00%	100.00%	1,849	160,410,210.03	100.00%	100.00%	1,821	158,376,377.17	100.00%	100.00%	1,664	144,869,432.21	100.00%	100.00%			

31 December 2022					31 August 2023					31 December 2023					31 October 2024				
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance			
Current	1,387	116,845,196.93	95.59%	94.59%	1,299	104,619,550.80	95.44%	93.72%	1,147	94,239,631.24	94.79%	93.15%	1,039	81,586,159.58	97.65%	95.75%			
>=1 - <= 2 months in arrears	33	2,154,638.51	2.27%	1.74%	27	1,998,799.25	1.98%	1.79%	32	1,727,255.43	2.64%	1.71%	9	842,522.49	0.85%	0.99%			
>2 - <= 3 month in arrears	6	975,169.15	0.41%	0.79%	5	387,972.19	0.37%	0.35%	2	87,079.07	0.17%	0.09%	4	72,766.67	0.38%	0.09%			
>3 - <= 6 month in arrears	11	2,575,745.51	0.76%	2.09%	10	852,285.85	0.73%	0.76%	10	956,664.12	0.83%	0.95%	1	31,542.32	0.09%	0.04%			
>6 - <= 12 month in arrears	7	515,324.28	0.48%	0.42%	8	1,873,106.45	0.59%	1.68%	7	1,313,353.51	0.58%	1.30%	5	868,669.98	0.47%	1.02%			
>12 months in arrears	7	467,632.06	0.48%	0.38%	12	1,893,145.00	0.88%	1.70%	12	2,847,249.68	0.99%	2.81%	6	1,801,685.44	0.56%	2.11%			
Total	1,451	123,533,706.44	100.00%	100.00%	1,361	111,624,859.54	100.00%	100.00%	1,210	101,171,233.05	100.00%	100.00%	1,064	85,203,346.48	100.00%	100.00%			

MORTGAGE LOANS ORIGINATED IN 2008

31 December 2008					31 December 2009					31 December 2010					31 December 2011				
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance			
Current	1,342	116,212,420.27	98.68%	98.43%	1,221	102,160,584.00	96.37%	96.21%	1,034	83,026,726.18	93.91%	93.42%	2,247	194,625,948.50	97.10%	97.38%			
>=1 - <= 2 months in arrears	11	957,079.97	0.81%	0.81%	30	2,425,008.43	2.37%	2.28%	29	2,173,013.57	2.63%	2.45%	39	2,673,909.51	1.69%	1.34%			

>2 - <= 3 month in arrears	5	711,240.47	0.37%	0.60%	4	421,772.26	0.32%	0.40%	11	997,902.48	1.00%	1.12%	7	658,573.36	0.30%	0.33%
>3 - <= 6 month in arrears	2	183,139.26	0.15%	0.16%	7	676,874.89	0.55%	0.64%	9	951,034.93	0.82%	1.07%	9	782,150.56	0.39%	0.39%
>6 - <= 12 month in arrears	-	-	-	-	5	503,449.41	0.39%	0.47%	10	889,050.78	0.91%	1.00%	7	661,695.59	0.30%	0.33%
>12 months in arrears	-	-	-	-	-	-	-	-	8	834,258.78	0.73%	0.94%	5	470,285.06	0.22%	0.24%
Total	1,360	118,063,879.97	100.00%	100.00%	1,267	106,187,688.99	100.00%	100.00%	1,101	88,871,986.72	100.00%	100.00%	2,314	199,872,562.58	100.00%	100.00%

31 December 2012					31 December 2013					31 December 2014					31 December 2015				
	Number	Principal Balance	% by number	% by principal balance		Number	Principal Balance	% by number	% by principal balance		Number	Principal Balance	% by number	% by principal balance		Number	Principal Balance	% by number	% by principal balance
Current	4,179	334,468,903.62	97.55%	96.90%	3,119	243,183,532.97	97.17%	96.17%	3,025	228,125,132.64	96.89%	96.61%	2,615	188,729,237.94	96.71%	95.44%			
>=1 - <= 2 months in arrears	65	6,172,011.95	1.52%	1.79%	55	5,288,386.97	1.71%	2.09%	56	4,715,028.15	1.79%	2.00%	55	5,775,467.56	2.03%	2.92%			
>2 - <= 3 month in arrears	13	878,378.56	0.30%	0.25%	9	888,931.50	0.28%	0.35%	12	742,031.38	0.38%	0.31%	7	858,890.01	0.26%	0.43%			
>3 - <= 6 month in arrears	11	1,244,223.95	0.26%	0.36%	12	1,474,877.28	0.37%	0.58%	13	1,169,755.83	0.42%	0.50%	9	632,494.15	0.33%	0.32%			
>6 - <= 12 month in arrears	8	1,536,392.21	0.19%	0.45%	9	1,257,325.61	0.28%	0.50%	12	953,953.42	0.38%	0.40%	9	1,227,847.28	0.33%	0.62%			
>12 months in arrears	8	852,198.62	0.19%	0.25%	6	778,816.29	0.19%	0.31%	4	423,777.05	0.13%	0.18%	9	519,170.85	0.33%	0.26%			
Total	4,284	345,152,108.91	100.00%	100.00%	3,210	252,871,870.62	100.00%	100.00%	3,122	236,129,678.47	100.00%	100.00%	2,704	197,743,107.79	100.00%	100.00%			

30 April 2016					31 December 2016					31 March 2017					30 September 2017				
	Number	Principal Balance	% by number	% by principal balance		Number	Principal Balance	% by number	% by principal balance		Number	Principal Balance	% by number	% by principal balance		Number	Principal Balance	% by number	% by principal balance
Current	2,559	185,469,951.79	96.53%	95.79%	2,231	157,851,520.89	95.87%	94.95%	2,421	170,095,027.34	96.34%	95.87%	2,281	159,073,954.24	96.37%	95.91%			
>=1 - <= 2 months in arrears	53	4,807,085.99	2.00%	2.48%	48	3,203,970.69	2.06%	1.93%	56	4,139,836.54	2.23%	2.33%	48	3,415,876.88	2.03%	2.06%			
>2 - <= 3 month in arrears	11	583,888.14	0.41%	0.30%	12	1,426,294.24	0.52%	0.86%	4	353,748.07	0.16%	0.20%	4	182,429.71	0.17%	0.11%			
>3 - <= 6 month in arrears	8	834,835.14	0.30%	0.43%	12	907,795.36	0.52%	0.55%	10	514,812.05	0.40%	0.29%	16	1,167,506.92	0.68%	0.70%			
>6 - <= 12 month in arrears	10	1,374,862.89	0.38%	0.71%	17	1,787,604.06	0.73%	1.08%	12	1,137,986.01	0.48%	0.64%	10	881,959.65	0.42%	0.53%			
>12 months in arrears	10	551,415.72	0.38%	0.28%	7	1,076,303.40	0.30%	0.65%	10	1,172,929.24	0.40%	0.66%	8	1,127,822.40	0.34%	0.68%			
Total	2,651	193,622,039.67	100.00%	100.00%	2,327	166,253,488.64	100.00%	100.00%	2,513	177,414,339.25	100.00%	100.00%	2,367	165,849,549.80	100.00%	100.00%			

31 December 2017					28 February 2018					30 November 2018					31 December 2018				
	Number	Principal Balance	% by number	% by principal balance		Number	Principal Balance	% by number	% by principal balance		Number	Principal Balance	% by number	% by principal balance		Number	Principal Balance	% by number	% by principal balance
Current	2,152	150,086,029.51	95.99%	95.94%	2,181	149,798,886.17	95.78%	95.67%	1,806	122,854,930.36	95.56%	95.26%	1,788	120,182,337.76	95.36%	94.78%			
>=1 - <= 2 months in arrears	51	2,967,069.76	2.27%	1.90%	60	3,496,274.46	2.64%	2.23%	51	3,118,506.37	2.70%	2.42%	56	3,599,954.53	2.99%	2.84%			
>2 - <= 3 month in arrears	3	139,507.94	0.13%	0.09%	1	86,131.75	0.04%	0.06%	7	333,410.82	0.37%	0.26%	9	506,730.79	0.48%	0.40%			
>3 - <= 6 month in arrears	18	1,410,781.92	0.80%	0.90%	14	1,252,702.98	0.61%	0.80%	13	859,288.01	0.69%	0.67%	10	740,985.70	0.53%	0.58%			
>6 - <= 12 month in arrears	9	705,518.13	0.40%	0.45%	12	813,256.01	0.53%	0.52%	6	684,192.77	0.32%	0.53%	6	682,631.89	0.32%	0.54%			
>12 months in arrears	9	1,134,069.13	0.40%	0.72%	9	1,131,206.26	0.40%	0.72%	7	1,115,847.18	0.37%	0.87%	6	1,092,844.80	0.32%	0.86%			
Total	2,242	156,442,976.39	100.00%	100.00%	2,277	156,578,457.63	100.00%	100.00%	1,890	128,966,175.51	100.00%	100.00%	1,875	126,805,485.47	100.00%	100.00%			

31 January 2019					30 September 2019					31 December 2019					31 December 2020				
	Number	Principal Balance	% by number	% by principal balance		Number	Principal Balance	% by number	% by principal balance		Number	Principal Balance	% by number	% by principal balance		Number	Principal Balance	% by number	% by principal balance
Current	1,808	121,216,313.91	95.97%	95.47%	1,726	109,930,586.27	96.05%	93.82%	1,563	98,700,226.10	95.77%	93.66%	1,400	86,486,117.93	95.89%	94.49%			
>=1 - <= 2 months in arrears	48	2,877,998.07	2.55%	2.27%	39	3,057,947.82	2.17%	2.61%	43	3,359,989.98	2.63%	3.19%	27	1,366,988.17	1.85%	1.49%			
>2 - <= 3 month in arrears	6	263,162.93	0.32%	0.21%	5	513,228.87	0.28%	0.44%	4	202,847.89	0.25%	0.19%	3	127,435.23	0.21%	0.14%			
>3 - <= 6 month in arrears	13	974,944.94	0.69%	0.77%	13	1,292,601.56	0.72%	1.10%	10	445,050.15	0.61%	0.42%	9	286,887.36	0.62%	0.31%			
>6 - <= 12 month in arrears	5	604,724.63	0.27%	0.48%	8	1,180,981.42	0.45%	1.01%	6	1,484,748.36	0.37%	1.41%	11	874,454.50	0.75%	0.96%			

>12 months in arrears	4	1,034,771.74	0.21%	0.81%	6	1,190,990.66	0.33%	1.02%	6	1,190,866.22	0.37%	1.13%	10	2,383,353.18	0.68%	2.60%
Total	1,884	126,971,916.22	100.00%	100.00%	1,797	117,166,336.60	100.00%	100.00%	1,632	105,383,728.70	100.00%	100.00%	1,460	91,525,236.37	100.00%	100.00%

	31 December 2021				31 January 2022				30 June 2022				31 December 2022			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	1,185	69,823,380.18	96.03%	94.59%	1,194	70,070,469.27	96.29%	94.87%	1,098	62,752,669.96	95.23%	93.32%	973	52,975,278.68	94.28%	92.33%
>=1 - <= 2 months in arrears	25	1,385,386.14	2.03%	1.88%	21	1,041,191.59	1.69%	1.41%	32	1,805,701.47	2.78%	2.69%	33	2,154,530.42	3.20%	3.76%
>2 - <= 3 month in arrears	1	51,184.70	0.08%	0.07%	3	312,408.99	0.24%	0.42%	2	297,732.15	0.17%	0.44%	6	189,527.61	0.58%	0.33%
>3 - <= 6 month in arrears	10	472,856.54	0.81%	0.64%	7	224,887.38	0.56%	0.30%	8	347,644.23	0.69%	0.52%	11	823,258.72	1.07%	1.43%
>6 - <= 12 month in arrears	5	202,030.20	0.41%	0.27%	8	358,511.38	0.65%	0.49%	6	227,832.34	0.52%	0.34%	6	210,502.99	0.58%	0.37%
>12 months in arrears	8	1,884,278.90	0.65%	2.55%	7	1,849,566.64	0.56%	2.50%	7	1,813,883.76	0.61%	2.70%	3	1,020,297.07	0.29%	1.78%
Total	1,234	73,819,116.66	100.00%	100.00%	1,240	73,857,035.25	100.00%	100.00%	1,153	67,245,463.91	100.00%	100.00%	1,032	57,373,395.49	100.00%	100.00%

	31 August 2023				31 December 2023				31 October 2024			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	984	45,968,037.37	95.35%	90.61%	784	37,714,095.50	94.34%	90.19%	777	35,234,774.94	96.88%	96.90%
>=1 - <= 2 months in arrears	22	1,654,975.31	2.13%	3.26%	28	2,093,646.81	3.37%	5.01%	15	461,394.71	1.87%	1.27%
>2 - <= 3 month in arrears	6	914,843.73	0.58%	1.80%	3	80,967.96	0.36%	0.19%	1	27,849.12	0.12%	0.08%
>3 - <= 6 month in arrears	8	584,388.54	0.78%	1.15%	3	92,900.01	0.36%	0.22%	2	247,365.16	0.25%	0.68%
>6 - <= 12 month in arrears	9	586,494.45	0.87%	1.16%	10	764,204.98	1.20%	1.83%	2	30,436.19	0.25%	0.08%
>12 months in arrears	3	1,021,991.98	0.29%	2.01%	3	1,069,064.85	0.36%	2.56%	5	358,332.28	0.62%	0.99%
Total	1,032	50,730,731.38	100.00%	100.00%	831	41,814,880.11	100.00%	100.00%	802	36,360,152.40	100.00%	100.00%

MORTGAGE LOANS ORIGINATED IN 2009

	31 December 2009				31 December 2010				31 December 2011				31 December 2012			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	-	-	-	-	-	-	-	-	1,583	179,050,056.36	98.75%	98.75%	2,806	261,243,299.36	97.13%	97.15%
>=1 - <= 2 months in arrears	-	-	-	-	-	-	-	-	18	2,029,334.65	1.12%	1.12%	68	6,453,210.08	2.35%	2.40%
>2 - <= 3 month in arrears	-	-	-	-	-	-	-	-	-	-	-	-	4	293,069.03	0.14%	0.11%
>3 - <= 6 month in arrears	-	-	-	-	-	-	-	-	2	233,731.15	0.12%	0.13%	8	667,320.01	0.28%	0.25%
>6 - <= 12 month in arrears	-	-	-	-	-	-	-	-	-	-	-	-	3	244,857.97	0.10%	0.09%
>12 months in arrears	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	1,603	181,313,122.16	100.00%	100.00%	2,889	268,901,756.45	100.00%	100.00%

	31 December 2013				31 December 2014				31 December 2015				30 April 2016			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	2,183	191,104,705.53	98.20%	98.36%	1,788	136,391,461.38	97.55%	97.28%	1,533	112,951,878.16	97.83%	97.56%	1,555	115,410,789.89	97.68%	97.54%
>=1 - <= 2 months in arrears	26	2,167,953.31	1.17%	1.12%	30	2,733,797.12	1.64%	1.95%	16	1,254,827.08	1.02%	1.08%	20	1,522,135.21	1.26%	1.29%
>2 - <= 3 month in arrears	1	10,453.14	0.04%	0.01%	-	-	-	-	5	385,301.83	0.32%	0.33%	5	193,371.17	0.31%	0.16%
>3 - <= 6 month in arrears	5	461,188.70	0.22%	0.24%	9	646,609.73	0.49%	0.46%	7	686,524.51	0.45%	0.59%	6	693,188.33	0.38%	0.59%
>6 - <= 12 month in arrears	5	347,008.99	0.22%	0.18%	4	374,498.05	0.22%	0.27%	4	430,962.23	0.26%	0.37%	4	430,962.23	0.25%	0.36%

>12 months in arrears	3	208,630.74	0.13%	0.11%	2	53,210.20	0.11%	0.04%	2	67,996.18	0.13%	0.06%	2	68,506.18	0.13%	0.06%
Total	2,223	194,299,940.41	100.00%	100.00%	1,833	140,199,576.48	100.00%	100.00%	1,567	115,777,489.99	100.00%	100.00%	1,592	118,318,953.01	100.00%	100.00%
31 December 2016				31 March 2017				30 September 2017				31 December 2017				
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	1,219	84,985,462.38	97.21%	97.25%	1,512	106,589,195.41	97.49%	97.58%	1,422	98,429,446.17	97.53%	97.51%	1,256	84,925,072.47	98.05%	97.70%
>=1 - <= 2 months in arrears	16	849,601.90	1.28%	0.97%	24	1,362,710.30	1.55%	1.25%	16	946,054.17	1.10%	0.94%	10	629,746.37	0.78%	0.72%
>2 - <= 3 month in arrears	4	245,259.81	0.32%	0.28%	1	68,905.46	0.06%	0.06%	5	364,655.08	0.34%	0.36%	-	-	-	-
>3 - <= 6 month in arrears	7	431,573.87	0.56%	0.49%	5	615,595.20	0.32%	0.56%	7	731,923.52	0.48%	0.73%	11	1,045,925.72	0.86%	1.20%
>6 - <= 12 month in arrears	8	873,797.08	0.64%	1.00%	9	598,006.22	0.58%	0.55%	6	411,662.34	0.41%	0.41%	4	322,813.06	0.31%	0.37%
>12 months in arrears	-	-	-	-	-	-	-	-	2	63,586.07	0.14%	0.06%	-	-	-	-
Total	1,254	87,385,695.04	100.00%	100.00%	1,551	109,234,412.59	100.00%	100.00%	1,458	100,947,327.35	100.00%	100.00%	1,281	86,923,557.62	100.00%	100.00%
28 February 2018				30 November 2018				31 December 2018				31 January 2019				
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	1,351	90,806,029.99	97.40%	96.91%	1,092	72,581,098.82	96.30%	95.97%	1,084	71,773,996.51	96.70%	96.62%	1,162	77,060,528.70	97.32%	97.20%
>=1 - <= 2 months in arrears	21	1,503,101.06	1.51%	1.60%	22	1,126,395.48	1.94%	1.49%	18	874,345.09	1.61%	1.18%	16	808,978.56	1.34%	1.02%
>2 - <= 3 month in arrears	2	441,861.44	0.14%	0.47%	4	296,574.45	0.35%	0.39%	4	341,160.89	0.36%	0.46%	2	117,070.48	0.17%	0.15%
>3 - <= 6 month in arrears	8	570,738.90	0.58%	0.61%	6	597,246.76	0.53%	0.79%	4	255,814.66	0.36%	0.34%	5	408,243.37	0.42%	0.51%
>6 - <= 12 month in arrears	5	376,860.07	0.36%	0.40%	10	1,025,572.41	0.88%	1.36%	10	984,957.29	0.89%	1.33%	8	833,398.43	0.67%	1.05%
>12 months in arrears	-	-	-	-	-	-	-	-	1	54,156.67	0.09%	0.07%	1	54,156.67	0.08%	0.07%
Total	1,387	93,698,591.46	100.00%	100.00%	1,134	75,626,887.92	100.00%	100.00%	1,121	74,284,431.11	100.00%	100.00%	1,194	79,282,376.21	100.00%	100.00%
30 September 2019				31 December 2019				31 December 2020				31 December 2021				
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	1,148	74,683,434.53	97.29%	97.06%	965	61,750,414.18	96.69%	96.54%	927	58,780,564.49	97.37%	96.83%	767	46,762,204.61	96.97%	96.30%
>=1 - <= 2 months in arrears	11	632,565.12	0.93%	0.82%	11	562,445.47	1.10%	0.88%	5	339,334.66	0.53%	0.56%	10	732,270.98	1.26%	1.51%
>2 - <= 3 month in arrears	3	173,113.04	0.25%	0.22%	6	450,678.78	0.60%	0.70%	3	151,366.54	0.32%	0.25%	1	71,150.86	0.13%	0.15%
>3 - <= 6 month in arrears	3	328,770.83	0.25%	0.43%	2	69,157.56	0.20%	0.11%	4	397,646.31	0.42%	0.66%	2	111,218.59	0.25%	0.23%
>6 - <= 12 month in arrears	10	551,649.56	0.85%	0.72%	10	598,321.71	1.00%	0.94%	6	372,062.73	0.63%	0.61%	6	311,810.03	0.76%	0.64%
>12 months in arrears	5	573,292.54	0.42%	0.75%	4	530,227.86	0.40%	0.83%	7	663,336.67	0.74%	1.09%	5	572,741.53	0.63%	1.18%
Total	1,180	76,942,825.62	100.00%	100.00%	998	63,961,245.56	100.00%	100.00%	952	60,704,311.40	100.00%	100.00%	791	48,561,396.60	100.00%	100.00%
31 January 2022				30 June 2022				31 December 2022				31 August 2023				
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	782	47,088,443.45	97.63%	96.88%	730	42,866,895.78	96.95%	96.06%	658	37,003,218.72	95.92%	96.14%	722	37,510,875.97	97.57%	97.48%
>=1 - <= 2 months in arrears	5	449,056.85	0.62%	0.92%	9	718,619.08	1.20%	1.61%	15	861,650.91	2.19%	2.24%	5	154,695.80	0.68%	0.40%
>2 - <= 3 month in arrears	1	70,792.83	0.12%	0.15%	2	117,717.29	0.27%	0.26%	4	110,127.68	0.58%	0.29%	1	64,139.93	0.14%	0.17%
>3 - <= 6 month in arrears	2	111,218.57	0.25%	0.23%	1	44,793.30	0.13%	0.10%	4	211,487.47	0.58%	0.55%	6	261,734.74	0.81%	0.68%
>6 - <= 12 month in arrears	6	311,178.65	0.75%	0.64%	5	268,410.00	0.66%	0.60%	1	86,719.83	0.15%	0.23%	2	244,062.95	0.27%	0.63%
>12 months in arrears	5	572,274.51	0.62%	1.18%	6	608,950.83	0.80%	1.36%	4	215,885.90	0.58%	0.56%	4	243,915.18	0.54%	0.63%
Total	801	48,602,964.86	100.00%	100.00%	753	44,625,386.28	100.00%	100.00%	686	38,489,090.51	100.00%	100.00%	740	38,479,424.57	100.00%	100.00%

	31 December 2023			
	Number	Principal Balance	% by number	% by principal balance
Current	576	29,853,565.23	95.52%	94.44%
>=1 - <= 2 months in arrears	11	420,413.23	1.82%	1.33%
>2 - <= 3 month in arrears	2	425,952.00	0.33%	1.35%
>3 - <= 6 month in arrears	7	419,092.60	1.16%	1.33%
>6 - <= 12 month in arrears	2	88,683.00	0.33%	0.28%
>12 months in arrears	5	403,347.48	0.83%	1.28%
Total	603	31,611,053.54	100.00%	100.00%

	31 October 2024			
	Number	Principal Balance	% by number	% by principal balance
568	27,357,396.98	98.27%	97.02%	
4	150,507.02	0.69%	0.53%	
-	-	-	-	
1	61,341.07	0.17%	0.22%	
2	314,297.78	0.35%	1.11%	
3	313,276.53	0.52%	1.11%	
578	28,196,819.38	100.00%	100.00%	

MORTGAGE LOANS ORIGINATED IN 2010

	31 December 2010			
	Number	Principal Balance	% by number	% by principal balance
Current	-	-	-	-
>=1 - <= 2 months in arrears	-	-	-	-
>2 - <= 3 month in arrears	-	-	-	-
>3 - <= 6 month in arrears	-	-	-	-
>6 - <= 12 month in arrears	-	-	-	-
>12 months in arrears	-	-	-	-
Total	-	-	-	-

	31 December 2011			
	Number	Principal Balance	% by number	% by principal balance
3,846	447,896,996.47	99.10%	99.18%	
25	2,996,413.05	0.64%	0.66%	
5	435,851.13	0.13%	0.10%	
2	79,417.87	0.05%	0.02%	
3	195,496.58	0.08%	0.04%	
-	-	-	-	
3,881	451,604,175.10	100.00%	100.00%	

	31 December 2012			
	Number	Principal Balance	% by number	% by principal balance
5,906	546,631,913.19	97.85%	97.56%	
101	9,138,018.64	1.67%	1.63%	
10	2,541,308.37	0.17%	0.45%	
10	1,163,615.27	0.17%	0.21%	
8	760,741.30	0.13%	0.14%	
1	73,782.06	0.02%	0.01%	
6,036	560,309,378.83	100.00%	100.00%	

	31 December 2013			
	Number	Principal Balance	% by number	% by principal balance
4,054	339,399,618.03	97.10%	96.68%	
81	7,078,325.28	1.94%	2.02%	
5	598,654.29	0.12%	0.17%	
13	926,689.32	0.31%	0.26%	
18	2,594,244.60	0.43%	0.74%	
4	473,876.81	0.10%	0.13%	
4,175	351,071,408.33	100.00%	100.00%	

	31 December 2014			
	Number	Principal Balance	% by number	% by principal balance
Current	3,269	251,330,755.34	96.66%	96.24%
>=1 - <= 2 months in arrears	57	5,212,797.25	1.69%	2.00%
>2 - <= 3 month in arrears	10	644,747.10	0.30%	0.25%
>3 - <= 6 month in arrears	28	2,003,607.97	0.83%	0.77%
>6 - <= 12 month in arrears	11	846,396.33	0.33%	0.32%
>12 months in arrears	7	1,104,781.81	0.21%	0.42%
Total	3,382	261,143,085.80	100.00%	100.00%

	31 December 2015			
	Number	Principal Balance	% by number	% by principal balance
2,881	217,369,017.48	96.29%	96.02%	
42	2,822,865.38	1.40%	1.25%	
22	1,423,318.90	0.74%	0.63%	
20	1,979,287.54	0.67%	0.87%	
18	1,658,310.60	0.60%	0.73%	
9	1,131,451.15	0.30%	0.50%	
2,992	226,384,251.05	100.00%	100.00%	

	30 April 2016			
	Number	Principal Balance	% by number	% by principal balance
2,780	208,605,628.98	96.36%	96.42%	
44	3,210,209.84	1.53%	1.48%	
24	1,281,177.43	0.83%	0.59%	
19	1,330,558.65	0.66%	0.61%	
9	636,208.54	0.31%	0.29%	
9	1,289,475.50	0.31%	0.60%	
2,885	216,353,258.94	100.00%	100.00%	

	31 December 2016			
	Number	Principal Balance	% by number	% by principal balance
2,201	156,871,223.39	96.16%	96.65%	
33	2,021,521.33	1.44%	1.25%	
11	645,624.32	0.48%	0.40%	
20	1,035,009.62	0.87%	0.77%	
16	1,036,530.78	0.70%	0.64%	
8	482,422.96	0.35%	0.30%	
2,289	162,312,332.40	100.00%	100.00%	

	31 March 2017			
	Number	Principal Balance	% by number	% by principal balance
Current	2,464	176,226,396.16	96.67%	96.90%
>=1 - <= 2 months in arrears	38	2,728,719.30	1.49%	1.50%
>2 - <= 3 month in arrears	5	401,360.34	0.20%	0.22%
>3 - <= 6 month in arrears	18	1,058,138.50	0.71%	0.58%
>6 - <= 12 month in arrears	16	972,253.12	0.63%	0.53%
>12 months in arrears	8	481,793.15	0.31%	0.26%
Total	2,549	181,868,660.57	100.00%	100.00%

	30 September 2017			
	Number	Principal Balance	% by number	% by principal balance
2,335	164,316,770.99	96.85%	96.87%	
35	2,476,238.23	1.45%	1.46%	
13	699,926.95	0.54%	0.41%	
12	1,129,516.41	0.50%	0.67%	
11	556,768.92	0.46%	0.33%	
5	450,054.20	0.21%	0.27%	
2,411	169,629,275.70	100.00%	100.00%	

	31 December 2017			
	Number	Principal Balance	% by number	% by principal balance
2,103	145,110,026.40	96.42%	96.18%	
43	3,070,230.58	1.97%	2.03%	
7	535,828.67	0.32%	0.36%	
9	721,629.58	0.41%	0.48%	
13	923,572.50	0.60%	0.61%	
6	518,812.94	0.28%	0.34%	
2,181	150,880,100.67	100.00%	100.00%	

	28 February 2018			
	Number	Principal Balance	% by number	% by principal balance
2,239	153,778,531.45	96.22%	96.06%	
55	3,707,022.68	2.36%	2.32%	
5	517,055.44	0.21%	0.32%	
8	679,286.83	0.34%	0.42%	
13	826,683.10	0.56%	0.52%	
7	579,879.43	0.30%	0.36%	
2,327	160,088,458.93	100.00%	100.00%	

	30 November 2018			
	Number	Principal Balance	% by number	% by principal balance
Current	1,835	121,356,076.76	95.13%	95.08%
>=1 - <= 2 months in arrears	57	3,738,001.35	2.95%	2.93%
>2 - <= 3 month in arrears	7	397,838.03	0.36%	0.31%
>3 - <= 6 month in arrears	11	811,765.34	0.57%	0.64%

	31 December 2018			
	Number	Principal Balance	% by number	% by principal balance
1,822	120,348,357.14	95.69%	95.66%	
49	3,327,280.04	2.57%	2.64%	
4	269,506.89	0.21%	0.21%	
10	620,411.42	0.53%	0.49%	

	31 January 2019			
	Number	Principal Balance	% by number	% by principal balance
1,931	128,133,750.95	96.50%	96.22%	
41	3,114,445.96	2.05%	2.34%	
3	194,379.96	0.15%	0.15%	
9	546,673.50	0.45%	0.41%	

	30 September 2019			
	Number	Principal Balance	% by number	% by principal balance
1,880	120,446,868.82	96.96%	96.92%	
26	1,707,548.32	1.34%	1.37%	
6	363,974.69	0.31%	0.29%	
11	620,182.14	0.57%	0.50%	

>6 - <= 12 month in arrears	10	770,312.09	0.52%	0.60%
>12 months in arrears	9	560,783.73	0.47%	0.44%
Total	1,929	127,634,777.30	100.00%	100.00%

11	812,809.97	0.58%	0.65%
8	432,771.89	0.42%	0.34%
1,904	125,811,137.35	100.00%	100.00%

10	788,760.96	0.50%	0.59%
7	386,047.69	0.35%	0.29%
2,001	133,164,059.02	100.00%	100.00%

4	337,921.82	0.21%	0.27%
12	793,780.81	0.62%	0.64%
1,939	124,270,276.60	100.00%	100.00%

31 December 2019				
	Number	Principal Balance	% by number	% by principal balance
Current	1,671	104,092,166.48	96.42%	96.58%
>=1 - <= 2 months in arrears	27	1,504,373.50	1.56%	1.40%
>2 - <= 3 month in arrears	6	307,946.67	0.35%	0.29%
>3 - <= 6 month in arrears	13	715,358.40	0.75%	0.66%
>6 - <= 12 month in arrears	5	401,096.19	0.29%	0.37%
>12 months in arrears	11	757,078.91	0.63%	0.70%
Total	1,733	107,778,020.15	100.00%	100.00%

31 December 2020				
	Number	Principal Balance	% by number	% by principal balance
1,521	92,329,677.89	96.82%	96.33%	
19	1,594,172.81	1.21%	1.66%	
3	166,005.05	0.19%	0.17%	
9	550,529.46	0.57%	0.57%	
7	316,302.40	0.45%	0.33%	
12	888,373.21	0.76%	0.93%	
1,571	95,845,060.82	100.00%	100.00%	

31 December 2021				
	Number	Principal Balance	% by number	% by principal balance
1,284	73,972,148.94	97.13%	96.97%	
15	965,693.76	1.13%	1.27%	
1	67,980.33	0.08%	0.09%	
6	345,711.92	0.45%	0.45%	
6	323,335.99	0.45%	0.42%	
10	608,034.88	0.76%	0.80%	
1,322	76,282,905.82	100.00%	100.00%	

31 January 2022				
	Number	Principal Balance	% by number	% by principal balance
1,269	73,375,513.52	97.17%	97.07%	
14	901,184.68	1.07%	1.19%	
2	69,178.09	0.15%	0.09%	
7	412,718.81	0.54%	0.55%	
4	225,373.51	0.31%	0.30%	
10	608,395.67	0.77%	0.80%	
1,306	75,592,364.28	100.00%	100.00%	

30 June 2022				
	Number	Principal Balance	% by number	% by principal balance
Current	1,164	66,411,527.56	96.52%	96.36%
>=1 - <= 2 months in arrears	19	1,183,306.35	1.58%	1.72%
>2 - <= 3 month in arrears	4	137,170.54	0.33%	0.20%
>3 - <= 6 month in arrears	7	253,538.00	0.58%	0.37%
>6 - <= 12 month in arrears	3	304,005.90	0.25%	0.44%
>12 months in arrears	9	632,405.09	0.75%	0.92%
Total	1,206	68,921,953.44	100.00%	100.00%

31 December 2022				
	Number	Principal Balance	% by number	% by principal balance
1,064	59,287,326.85	96.55%	96.15%	
22	1,409,491.14	2.00%	2.29%	
1	61,095.66	0.09%	0.10%	
3	136,890.85	0.27%	0.22%	
5	171,596.67	0.45%	0.28%	
7	596,451.66	0.64%	0.97%	
1,102	61,662,852.83	100.00%	100.00%	

31 August 2023				
	Number	Principal Balance	% by number	% by principal balance
1,040	55,342,404.22	97.11%	97.11%	
18	871,759.14	1.68%	1.53%	
2	49,359.59	0.19%	0.09%	
3	226,494.71	0.28%	0.40%	
3	185,618.15	0.28%	0.33%	
5	315,750.12	0.47%	0.55%	
1,071	56,991,385.93	100.00%	100.00%	

31 December 2023				
	Number	Principal Balance	% by number	% by principal balance
913	47,623,822.40	96.82%	96.47%	
15	648,924.69	1.59%	1.31%	
3	87,668.48	0.32%	0.18%	
4	491,877.00	0.42%	1.00%	
3	196,081.08	0.32%	0.40%	
5	315,670.61	0.53%	0.64%	
943	49,364,044.26	100.00%	100.00%	

31 October 2024				
	Number	Principal Balance	% by number	% by principal balance
Current	896	44,333,131.68	98.35%	97.13%
>=1 - <= 2 months in arrears	10	320,649.74	1.10%	0.70%
>2 - <= 3 month in arrears	1	176,194.84	0.11%	0.39%
>3 - <= 6 month in arrears	-	-	-	-
>6 - <= 12 month in arrears	2	303,321.85	0.22%	0.66%
>12 months in arrears	2	510,179.11	0.22%	1.12%
Total	911	45,643,477.22	100.00%	100.00%

MORTGAGE LOANS ORIGINATED IN 2011

31 December 2011				
	Number	Principal Balance	% by number	% by principal balance
Current	1,229	163,975,963.29	99.43%	99.86%
>=1 - <= 2 months in arrears	4	223,237.97	0.32%	0.14%
>2 - <= 3 month in arrears	3	10,234.28	0.24%	0.01%
>3 - <= 6 month in arrears	-	-	-	-
>6 - <= 12 month in arrears	-	-	-	-
>12 months in arrears	-	-	-	-
Total	1,236	164,209,435.54	100.00%	100.00%

31 December 2012				
	Number	Principal Balance	% by number	% by principal balance
5,510	602,104,376.32	98.82%	99.18%	
54	4,058,961.02	0.97%	0.67%	
5	326,117.07	0.09%	0.05%	
4	300,585.55	0.07%	0.05%	
3	275,214.76	0.05%	0.05%	
-	-	-	-	
5,576	607,065,254.72	100.00%	100.00%	

31 December 2013				
	Number	Principal Balance	% by number	% by principal balance
3,759	361,823,284.60	98.09%	98.56%	
43	3,152,320.31	1.12%	0.86%	
11	857,293.20	0.29%	0.23%	
12	843,584.88	0.31%	0.23%	
5	303,578.01	0.13%	0.08%	
2	128,484.55	0.05%	0.03%	
3,832	367,108,545.55	100.00%	100.00%	

31 December 2014				
	Number	Principal Balance	% by number	% by principal balance
3,310	296,130,220.04	97.32%	97.83%	
56	4,012,042.51	1.65%	1.33%	
9	613,695.56	0.26%	0.20%	
13	811,978.87	0.38%	0.27%	
9	940,015.00	0.26%	0.31%	
4	203,612.38	0.12%	0.07%	
3,401	302,711,564.36	100.00%	100.00%	

	31 December 2015				30 April 2016				31 December 2016				31 March 2017			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	3,115	266,021,798.11	97.93%	98.33%	3,062	259,690,795.84	97.83%	98.32%	2,275	175,350,457.39	97.35%	97.72%	2,629	202,520,619.11	98.06%	98.26%
>=1 - <= 2 months in arrears	35	2,605,334.01	1.10%	0.96%	38	2,655,638.31	1.21%	1.01%	28	2,248,270.97	1.20%	1.25%	25	2,166,490.07	0.93%	1.05%
>2 - <= 3 month in arrears	8	548,282.60	0.25%	0.20%	10	715,996.87	0.32%	0.27%	9	543,937.96	0.39%	0.30%	3	142,548.44	0.11%	0.07%
>3 - <= 6 month in arrears	12	668,239.98	0.38%	0.25%	10	415,586.80	0.32%	0.16%	14	690,999.14	0.60%	0.39%	10	405,128.07	0.37%	0.20%
>6 - <= 12 month in arrears	2	247,171.24	0.06%	0.09%	3	248,050.04	0.10%	0.09%	5	228,201.11	0.21%	0.13%	9	551,248.00	0.34%	0.27%
>12 months in arrears	9	453,310.71	0.28%	0.17%	7	396,235.83	0.22%	0.15%	6	386,535.91	0.26%	0.22%	5	311,522.67	0.19%	0.15%
Total	3,181	270,544,136.65	100.00%	100.00%	3,130	264,122,303.69	100.00%	100.00%	2,337	179,448,402.48	100.00%	100.00%	2,681	206,097,556.36	100.00%	100.00%
	30 September 2017				31 December 2017				28 February 2018				30 November 2018			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	2,428	181,503,089.02	97.55%	97.71%	2,204	161,988,027.43	96.88%	96.99%	2,265	165,161,088.54	97.04%	97.17%	1,845	128,228,756.24	96.95%	96.68%
>=1 - <= 2 months in arrears	31	2,036,581.76	1.25%	1.10%	43	3,056,498.05	1.89%	1.83%	39	2,685,985.61	1.67%	1.58%	28	2,469,712.16	1.47%	1.86%
>2 - <= 3 month in arrears	7	823,476.50	0.28%	0.44%	4	294,308.71	0.18%	0.18%	3	219,569.88	0.13%	0.13%	9	338,304.44	0.47%	0.26%
>3 - <= 6 month in arrears	12	756,614.83	0.48%	0.41%	14	1,120,655.55	0.62%	0.67%	13	754,175.47	0.56%	0.44%	12	793,640.11	0.63%	0.60%
>6 - <= 12 month in arrears	7	399,802.66	0.28%	0.22%	6	314,141.43	0.26%	0.19%	8	841,780.20	0.34%	0.50%	6	585,344.65	0.32%	0.44%
>12 months in arrears	4	239,191.95	0.16%	0.13%	4	237,478.25	0.18%	0.14%	6	305,948.92	0.26%	0.18%	3	210,288.13	0.16%	0.16%
Total	2,489	185,758,756.72	100.00%	100.00%	2,275	167,011,109.42	100.00%	100.00%	2,334	169,968,548.62	100.00%	100.00%	1,903	132,626,045.73	100.00%	100.00%
	31 December 2018				31 January 2019				30 September 2019				31 December 2019			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	1,817	126,012,666.39	96.80%	96.59%	1,952	137,815,569.40	97.31%	97.15%	1,955	134,390,087.75	97.26%	97.36%	1,714	114,527,037.70	97.22%	97.14%
>=1 - <= 2 months in arrears	29	2,441,671.52	1.55%	1.87%	25	1,855,750.78	1.25%	1.31%	25	1,835,790.88	1.24%	1.33%	25	1,868,881.21	1.42%	1.59%
>2 - <= 3 month in arrears	8	316,199.08	0.43%	0.24%	8	476,115.47	0.40%	0.34%	9	604,847.17	0.45%	0.44%	6	475,838.64	0.34%	0.40%
>3 - <= 6 month in arrears	13	816,081.34	0.69%	0.63%	11	773,136.52	0.55%	0.55%	11	677,816.32	0.55%	0.49%	6	299,151.77	0.34%	0.25%
>6 - <= 12 month in arrears	6	580,488.26	0.32%	0.44%	5	619,974.55	0.25%	0.44%	6	379,848.47	0.30%	0.28%	8	521,153.75	0.45%	0.44%
>12 months in arrears	4	296,093.55	0.21%	0.23%	5	318,819.76	0.25%	0.22%	4	147,701.89	0.20%	0.11%	4	210,351.92	0.23%	0.18%
Total	1,877	130,463,200.14	100.00%	100.00%	2,006	141,859,366.48	100.00%	100.00%	2,010	138,036,092.48	100.00%	100.00%	1,763	117,902,414.99	100.00%	100.00%
	31 December 2020				31 December 2021				31 January 2022				30 June 2022			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	1,640	103,364,607.38	97.27%	96.74%	1,340	80,295,710.22	96.96%	96.78%	1,338	79,994,354.68	97.03%	96.52%	1,263	72,616,519.54	97.15%	97.18%
>=1 - <= 2 months in arrears	22	1,722,171.88	1.30%	1.61%	12	726,315.15	0.87%	0.88%	13	974,345.67	0.94%	1.18%	14	861,941.02	1.08%	1.15%
>2 - <= 3 month in arrears	2	82,809.61	0.12%	0.08%	5	277,697.20	0.36%	0.33%	3	129,102.87	0.22%	0.16%	2	44,088.28	0.15%	0.06%
>3 - <= 6 month in arrears	4	206,861.42	0.24%	0.19%	11	820,620.63	0.80%	0.99%	11	931,316.13	0.80%	1.12%	6	333,055.74	0.46%	0.45%
>6 - <= 12 month in arrears	8	954,972.53	0.47%	0.89%	6	355,007.87	0.43%	0.43%	5	320,924.93	0.36%	0.39%	7	383,727.71	0.54%	0.51%
>12 months in arrears	10	521,882.74	0.59%	0.49%	8	495,670.27	0.58%	0.60%	9	529,490.71	0.65%	0.64%	8	488,181.47	0.62%	0.65%
Total	1,686	106,853,305.56	100.00%	100.00%	1,382	82,971,021.34	100.00%	100.00%	1,379	82,879,534.99	100.00%	100.00%	1,300	74,727,513.76	100.00%	100.00%
	31 December 2022				31 August 2023				31 December 2023				31 October 2024			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	1,143	63,444,996.69	95.97%	95.16%	1,171	64,278,155.87	96.70%	96.10%	1,003	53,370,820.63	96.54%	96.68%	1,046	57,566,827.30	97.94%	98.24%

>=1 - <= 2 months in arrears	23	1,768,597.91	1.93%	2.65%	20	1,628,629.37	1.65%	2.43%	16	726,980.73	1.54%	1.32%	9	364,451.36	0.84%	0.62%
>2 - <= 3 month in arrears	3	143,846.37	0.25%	0.22%	4	241,298.26	0.33%	0.36%	-	-	-	-	5	288,838.03	0.47%	0.49%
>3 - <= 6 month in arrears	9	479,547.92	0.76%	0.72%	5	287,263.43	0.41%	0.43%	7	488,462.81	0.67%	0.88%	6	339,823.75	0.56%	0.58%
>6 - <= 12 month in arrears	6	324,480.70	0.50%	0.49%	5	193,430.18	0.50%	0.29%	8	324,846.62	0.77%	0.59%	2	39,877.53	0.19%	0.07%
>12 months in arrears	7	510,075.66	0.59%	0.77%	6	258,695.77	0.41%	0.39%	5	294,618.57	0.48%	0.53%	-	-	-	-
Total	1,191	66,671,545.25	100.00%	100.00%	1,211	66,887,472.88	100.00%	100.00%	1,039	55,205,729.36	100.00%	100.00%	1,068	58,599,817.97	100.00%	100.00%

MORTGAGE LOANS ORIGINATED IN 2012

	31 December 2012				31 December 2013				31 December 2014				31 December 2015			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	620	71,049,234.27	99.68%	99.93%	3,793	457,209,854.61	99.58%	99.76%	4,150	422,442,981.53	98.83%	98.95%	3,463	320,223,574.31	98.86%	98.53%
>=1 - <= 2 months in arrears	2	52,978.13	0.32%	0.07%	10	665,097.40	0.26%	0.15%	38	3,429,988.47	0.90%	0.80%	23	2,749,628.20	0.66%	0.85%
>2 - <= 3 month in arrears	-	-	-	-	2	80,678.33	0.05%	0.02%	2	78,688.50	0.05%	0.02%	4	216,796.11	0.11%	0.07%
>3 - <= 6 month in arrears	-	-	-	-	4	371,984.07	0.11%	0.08%	5	651,866.66	0.12%	0.15%	6	301,831.00	0.17%	0.09%
>6 - <= 12 month in arrears	-	-	-	-	-	-	-	-	3	240,595.98	0.07%	0.06%	5	1,405,670.79	0.14%	0.43%
>12 months in arrears	-	-	-	-	-	-	-	-	1	82,434.56	0.02%	0.02%	2	108,456.12	0.06%	0.03%
Total	622	71,102,212.40	100.00%	100.00%	3,809	458,327,614.41	100.00%	100.00%	4,199	426,926,555.70	100.00%	100.00%	3,503	£325,005,956.53	100.00%	100.00%
	30 April 2016				31 December 2016				31 March 2017				30 September 2017			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	3,299	305,074,639.94	98.68%	98.76%	2,620	225,765,987.65	98.46%	98.48%	2,958	253,191,229.09	98.47%	98.46%	2,567	215,068,576.22	98.62%	98.59%
>=1 - <= 2 months in arrears	25	2,662,593.55	0.75%	0.86%	22	2,109,096.92	0.83%	0.92%	32	3,030,750.41	1.07%	1.18%	17	1,574,600.08	0.65%	0.72%
>2 - <= 3 month in arrears	6	340,652.82	0.18%	0.11%	3	105,262.94	0.11%	0.05%	1	367,567.77	0.03%	0.01%	4	245,312.50	0.15%	0.11%
>3 - <= 6 month in arrears	3	135,462.07	0.09%	0.04%	9	835,970.65	0.34%	0.36%	8	632,250.62	0.27%	0.25%	9	891,739.09	0.35%	0.41%
>6 - <= 12 month in arrears	7	508,507.76	0.21%	0.16%	6	366,593.62	0.23%	0.16%	4	184,056.75	0.13%	0.07%	4	276,308.96	0.15%	0.13%
>12 months in arrears	3	172,283.89	0.09%	0.06%	1	73,745.74	0.04%	0.03%	1	71,795.74	0.03%	0.03%	2	86,300.72	0.08%	0.04%
Total	3,343	308,894,140.03	100.00%	100.00%	2,661	229,256,657.52	100.00%	100.00%	3,004	257,146,839.38	100.00%	100.00%	2,603	218,142,837.57	100.00%	100.00%
	31 December 2017				28 February 2018				30 November 2018				31 December 2018			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	2,265	184,604,296.96	98.31%	98.20%	2,399	194,404,107.59	98.04%	97.92%	1,955	148,529,448.80	97.60%	97.23%	1,942	146,661,374.98	97.98%	97.54%
>=1 - <= 2 months in arrears	17	1,456,829.36	0.74%	0.77%	27	2,249,088.23	1.10%	1.13%	31	2,062,228.32	1.55%	1.35%	23	1,532,106.65	1.16%	1.02%
>2 - <= 3 month in arrears	5	337,549.86	0.22%	0.18%	2	86,506.96	0.08%	0.04%	4	439,087.59	0.20%	0.29%	3	337,811.53	0.15%	0.22%
>3 - <= 6 month in arrears	6	621,206.37	0.26%	0.33%	7	605,530.42	0.29%	0.31%	5	747,446.85	0.25%	0.49%	4	673,176.20	0.20%	0.45%
>6 - <= 12 month in arrears	9	935,764.40	0.39%	0.50%	10	1,163,730.04	0.41%	0.59%	4	627,325.54	0.20%	0.41%	6	801,300.44	0.30%	0.53%
>12 months in arrears	2	23,931.20	0.09%	0.01%	2	23,931.20	0.08%	0.01%	4	348,974.74	0.20%	0.23%	4	348,974.74	0.20%	0.23%
Total	2,304	187,979,578.15	100.00%	100.00%	2,447	198,532,894.44	100.00%	100.00%	2,003	152,754,511.84	100.00%	100.00%	1,982	150,354,744.54	100.00%	100.00%
	31 January 2019				30 September 2019				31 December 2019				31 December 2020			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	2,059	156,073,361.21	98.00%	97.49%	2,036	152,203,508.80	97.93%	97.51%	1,745	126,404,536.07	97.54%	97.12%	1,659	115,823,650.64	98.17%	98.12%
>=1 - <= 2 months in arrears	26	2,005,070.00	1.24%	1.25%	26	2,430,087.13	1.25%	1.56%	27	1,894,136.42	1.51%	1.46%	17	959,442.73	1.01%	0.81%
>2 - <= 3 month in arrears	5	515,491.13	0.24%	0.32%	4	341,059.99	0.19%	0.22%	3	910,335.16	0.17%	0.70%	4	273,438.67	0.24%	0.23%
>3 - <= 6 month in arrears	4	766,550.91	0.19%	0.48%	6	381,511.53	0.29%	0.24%	4	115,501.60	0.22%	0.09%	1	39,962.08	0.06%	0.03%

>6 - <= 12 month in arrears	2	325,890.24	0.10%	0.20%	2	133,717.62	0.10%	0.09%	6	406,213.10	0.34%	0.31%	5	447,445.47	0.30%	0.38%
>12 months in arrears	5	398,532.81	0.24%	0.25%	5	604,903.60	0.24%	0.39%	4	417,988.98	0.22%	0.32%	4	493,598.78	0.24%	0.42%
Total	2,101	160,084,896.30	100.00%	100.00%	2,079	156,094,788.67	100.00%	100.00%	1,789	130,148,711.33	100.00%	100.00%	1,690	118,037,538.37	100.00%	100.00%

31 December 2021					31 January 2022					30 June 2022					31 December 2022				
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance			
Current	1,386	91,147,143.76	98.72%	98.73%	1,399	91,400,761.22	98.73%	98.86%	1,300	83,633,288.70	98.04%	98.25%	1,126	71,726,750.20	97.40%	97.15%			
>=1 - <= 2 months in arrears	10	469,452.41	0.71%	0.51%	10	374,664.54	0.71%	0.41%	15	742,531.31	1.13%	0.87%	21	1,590,992.74	1.82%	2.15%			
>2 - <= 3 month in arrears	1	68,551.70	0.07%	0.07%	2	108,077.01	0.14%	0.12%	3	140,192.41	0.23%	0.16%	1	39,456.32	0.09%	0.05%			
>3 - <= 6 month in arrears	1	93,618.35	0.07%	0.10%	-	-	-	-	1	273.43	0.08%	-	3	88,495.23	0.26%	0.12%			
>6 - <= 12 month in arrears	3	277,093.16	0.21%	0.30%	3	309,027.72	0.21%	0.33%	4	338,572.75	0.30%	0.40%	1	94,466.19	0.09%	0.13%			
>12 months in arrears	3	265,359.84	0.21%	0.29%	3	265,320.25	0.21%	0.29%	3	263,973.87	0.23%	0.31%	4	291,128.01	0.35%	0.39%			
Total	1,404	92,321,219.22	100.00%	100.00%	1,417	92,457,850.74	100.00%	100.00%	1,326	85,118,832.47	100.00%	100.00%	1,156	73,831,288.69	100.00%	100.00%			

31 August 2023					31 December 2023					31 October 2024						
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	1,311	85,165,731.02	98.13%	97.73%	1,065	65,720,676.51	97.53%	96.60%	1,193	75,114,135.39	99.25%	98.61%	1,126	71,726,750.20	97.40%	97.15%
>=1 - <= 2 months in arrears	15	869,907.23	1.12%	1.00%	15	1,159,756.61	1.37%	1.70%	6	495,697.49	0.50%	0.65%	21	1,590,992.74	1.82%	2.15%
>2 - <= 3 month in arrears	2	91,801.75	0.15%	0.11%	1	59,159.50	0.09%	0.09%	1	40,245.04	0.08%	0.05%	1	39,456.32	0.09%	0.05%
>3 - <= 6 month in arrears	3	259,706.77	0.22%	0.30%	4	117,421.48	0.37%	0.17%	-	-	-	-	3	88,495.23	0.26%	0.12%
>6 - <= 12 month in arrears	3	552,270.57	0.22%	0.63%	3	315,336.63	0.27%	0.46%	-	-	-	-	1	94,466.19	0.09%	0.13%
>12 months in arrears	2	204,242.16	0.15%	0.23%	4	661,672.65	0.37%	0.97%	2	519,217.37	0.17%	0.68%	4	291,128.01	0.35%	0.39%
Total	1,336	87,143,659.50	100.00%	100.00%	1,092	68,034,023.38	100.00%	100.00%	1,202	76,169,295.29	100.00%	100.00%	1,156	73,831,288.69	100.00%	100.00%

MORTGAGE LOANS ORIGINATED IN 2013

31 December 2013					31 December 2014					31 December 2015					30 April 2016				
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance			
Current	437	76,804,921.09	99.54%	99.90%	8,186	1,130,317,863.98	99.63%	99.78%	7,073	862,257,016.59	99.30%	99.20%	7,003	851,205,647.94	99.39%	99.35%			
>=1 - <= 2 months in arrears	2	79,157.99	0.46%	0.10%	23	1,736,768.50	0.28%	0.15%	32	3,502,126.87	0.45%	0.40%	25	2,625,698.68	0.35%	0.31%			
>2 - <= 3 month in arrears	-	-	-	-	4	403,894.94	0.05%	0.04%	5	860,586.19	0.07%	0.10%	5	501,589.32	0.07%	0.06%			
>3 - <= 6 month in arrears	-	-	-	-	3	299,197.51	0.04%	0.03%	6	952,226.21	0.08%	0.11%	6	452,860.91	0.09%	0.05%			
>6 - <= 12 month in arrears	-	-	-	-	-	-	-	-	6	1,546,282.41	0.08%	0.18%	3	593,580.72	0.04%	0.07%			
>12 months in arrears	-	-	-	-	-	-	-	-	1	115,486.43	0.01%	0.01%	4	1,394,401.36	0.06%	0.16%			
Total	439	76,884,079.08	100.00%	100.00%	8,216	1,132,757,724.93	100.00%	100.00%	7,123.00	869,233,724.70	100.00%	100.00%	7,046	856,773,778.93	100.00%	100.00%			

31 December 2016					31 March 2017					30 September 2017					31 December 2017				
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance			
Current	5,672	676,322,601.76	98.95%	98.91%	5,766	673,203,940.75	98.92%	98.93%	5,205	589,650,171.30	98.69%	98.71%	4,908	546,166,801.51	98.71%	98.91%			
>=1 - <= 2 months in arrears	31	3,320,576.44	0.54%	0.49%	34	2,947,157.55	0.58%	0.43%	35	3,671,950.66	0.66%	0.61%	40	3,316,423.89	0.80%	0.60%			
>2 - <= 3 month in arrears	6	386,644.26	0.10%	0.06%	4	256,546.79	0.07%	0.04%	8	810,505.59	0.15%	0.14%	4	301,836.42	0.08%	0.05%			
>3 - <= 6 month in arrears	12	1,614,197.00	0.21%	0.24%	13	1,766,506.08	0.22%	0.26%	15	1,593,541.00	0.28%	0.27%	7	776,048.86	0.14%	0.14%			
>6 - <= 12 month in arrears	5	548,152.71	0.09%	0.08%	6	780,755.34	0.10%	0.11%	6	602,794.70	0.11%	0.10%	9	958,873.45	0.18%	0.17%			

>12 months in arrears	6	1,562,030.13	0.10%	0.23%	6	1,564,005.13	0.10%	0.23%	5	1,008,426.72	0.09%	0.17%	4	654,231.14	0.08%	0.12%
Total	5,732	683,754,202.30	100.00%	100.00%	5,829	680,518,911.64	100.00%	100.00%	5,274	597,337,389.97	100.00%	100.00%	4,972	552,174,215.27	100.00%	100.00%
28 February 2018				30 November 2018				31 December 2018				31 January 2019				
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	4,863	534,056,412.02	98.66%	98.81%	3,490	333,626,261.86	97.95%	98.18%	3,441	324,480,171.82	98.09%	98.16%	3,628	339,872,688.27	98.35%	98.49%
>=1 - <= 2 months in arrears	37	3,816,566.23	0.75%	0.71%	43	2,656,314.83	1.21%	0.78%	34	2,491,411.57	0.97%	0.75%	28	2,157,866.35	0.76%	0.63%
>2 - <= 3 month in arrears	7	230,208.91	0.14%	0.04%	10	1,496,873.55	0.28%	0.44%	9	877,887.46	0.26%	0.27%	8	670,635.52	0.22%	0.19%
>3 - <= 6 month in arrears	10	1,232,565.74	0.20%	0.23%	10	1,238,644.23	0.28%	0.36%	9	1,425,409.60	0.26%	0.43%	13	1,501,116.27	0.35%	0.43%
>6 - <= 12 month in arrears	8	891,667.36	0.16%	0.16%	6	559,045.93	0.17%	0.16%	10	938,575.55	0.29%	0.28%	7	555,587.67	0.19%	0.16%
>12 months in arrears	4	258,680.52	0.08%	0.05%	4	244,742.51	0.11%	0.07%	5	336,696.64	0.14%	0.10%	5	336,696.64	0.14%	0.10%
Total	4,929	540,486,100.78	100.00%	100.00%	3,563	339,821,882.91	100.00%	100.00%	3,508	330,550,152.64	100.00%	100.00%	3,689	345,094,590.72	100.00%	100.00%
30 September 2019				31 December 2019				31 December 2020				31 December 2021				
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	3,460	314,229,724.02	98.52%	98.29%	3,083	273,336,863.55	98.53%	98.32%	2,796	233,043,969.43	98.52%	98.14%	2,334	179,784,258.23	98.69%	98.47%
>=1 - <= 2 months in arrears	30	3,125,913.48	0.85%	0.98%	27	3,092,689.33	0.86%	1.11%	20	2,385,454.47	0.70%	1.00%	11	572,591.26	0.47%	0.31%
>2 - <= 3 month in arrears	8	731,189.05	0.23%	0.23%	5	234,825.65	0.16%	0.08%	4	287,789.10	0.14%	0.12%	3	176,954.34	0.13%	0.10%
>3 - <= 6 month in arrears	3	416,851.29	0.09%	0.13%	6	354,645.59	0.19%	0.13%	5	135,797.32	0.18%	0.06%	7	947,623.58	0.30%	0.52%
>6 - <= 12 month in arrears	5	639,590.05	0.14%	0.20%	5	630,566.10	0.16%	0.23%	7	886,800.97	0.25%	0.37%	4	141,993.11	0.17%	0.08%
>12 months in arrears	6	546,563.91	0.17%	0.17%	3	368,510.58	0.10%	0.13%	6	710,775.98	0.21%	0.30%	6	949,628.47	0.25%	0.52%
Total	3,512	319,689,831.80	100.00%	100.00%	3,129	278,018,100.80	100.00%	100.00%	2,838	237,450,587.27	100.00%	100.00%	2,365	182,573,048.99	100.00%	100.00%
31 January 2022				30 June 2022				31 December 2022				31 August 2023				
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	2,333	178,826,363.16	98.56%	98.39%	2,163	160,085,386.07	98.50%	97.94%	1,951	139,775,854.57	97.99%	97.94%	1,946	139,510,070.72	98.13%	98.29%
>=1 - <= 2 months in arrears	14	680,674.96	0.59%	0.37%	14	1,397,090.45	0.64%	0.85%	28	2,058,982.38	1.41%	1.44%	22	1,389,382.35	1.11%	0.98%
>2 - <= 3 month in arrears	4	225,973.49	0.17%	0.12%	5	264,541.42	0.23%	0.16%	3	226,810.46	0.15%	0.16%	5	203,264.88	0.25%	0.14%
>3 - <= 6 month in arrears	6	546,683.84	0.25%	0.30%	3	221,025.93	0.14%	0.14%	2	87,134.04	0.10%	0.06%	5	304,416.56	0.25%	0.21%
>6 - <= 12 month in arrears	4	521,200.06	0.17%	0.29%	6	613,181.03	0.27%	0.38%	3	150,183.09	0.15%	0.11%	3	174,261.28	0.15%	0.12%
>12 months in arrears	6	949,505.61	0.25%	0.52%	5	865,615.00	0.23%	0.53%	4	420,532.95	0.20%	0.29%	2	350,166.56	0.10%	0.25%
Total	2,367	181,750,401.12	100.00%	100.00%	2,196	163,446,839.90	100.00%	100.00%	1,991	142,719,497.49	100.00%	100.00%	1,983	141,931,562.35	100.00%	100.00%
31 December 2023				31 October 2024												
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance								
Current	1,644	111,992,013.32	97.68%	97.70%	1,658	117,630,533.31	98.87%	99.23%								
>=1 - <= 2 months in arrears	25	1,637,555.40	1.49%	1.43%	6	337,489.89	0.36%	0.28%								
>2 - <= 3 month in arrears	2	132,342.35	0.12%	0.12%	5	213,387.23	0.30%	0.18%								
>3 - <= 6 month in arrears	5	248,413.73	0.30%	0.22%	2	85,384.99	0.12%	0.07%								
>6 - <= 12 month in arrears	3	125,888.28	0.18%	0.11%	2	132,068.38	0.12%	0.11%								
>12 months in arrears	4	492,539.40	0.24%	0.43%	4	140,852.28	0.24%	0.12%								
Total	1,683	114,628,752.48	100.00%	100.00%	1,677	118,539,716.08	100.00%	100.00%								

MORTGAGE LOANS ORIGINATED IN 2014

	31 December 2014				31 December 2015				30 April 2016				31 December 2016			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	7,055	1,023,363,493.16	99.77%	99.77%	8,471	1,236,942,444.63	99.48%	99.57%	8,926	1,332,254,917.33	99.40%	99.47%	6,588	891,515,615.16	99.04%	99.13%
>=1 - <= 2 months in arrears	16	2,356,457.25	0.23%	0.23%	33	3,881,500.20	0.39%	0.31%	38	4,632,114.42	0.42%	0.35%	39	5,376,120.86	0.59%	0.60%
>2 - <= 3 month in arrears	-	-	-	-	4	235,115.69	0.05%	0.02%	8	1,015,088.16	0.09%	0.08%	4	607,318.60	0.06%	0.07%
>3 - <= 6 month in arrears	-	-	-	-	4	898,879.08	0.05%	0.07%	6	1,268,042.49	0.07%	0.09%	12	1,109,150.80	0.18%	0.12%
>6 - <= 12 month in arrears	-	-	-	-	3	305,945.92	0.04%	0.02%	-	-	-	-	8	632,079.20	0.12%	0.07%
>12 months in arrears	-	-	-	-	-	-	-	-	2	169,105.17	0.02%	0.01%	1	98,758.26	0.02%	0.01%
Total	7,071	1,025,719,950.41	100.00%	100.00%	8,515	1,242,263,885.52	100.00%	100.00%	8,980	1,339,339,267.57	100.00%	100.00%	6,652	899,339,042.88	100.00%	100.00%

	31 March 2017				30 September 2017				31 December 2017				28 February 2018			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	7,898	1,058,325,444.66	99.18%	99.30%	6,775	877,998,884.68	99.01%	99.12%	6,281	804,978,082.33	98.74%	98.74%	6,165	784,581,493.72	98.37%	98.58%
>=1 - <= 2 months in arrears	43	5,334,493.12	0.54%	0.50%	40	4,769,181.74	0.58%	0.54%	57	7,203,073.69	0.90%	0.88%	76	8,087,366.09	1.21%	1.02%
>2 - <= 3 month in arrears	1	87,939.60	0.01%	0.01%	10	1,060,863.84	0.15%	0.12%	3	548,056.43	0.05%	0.07%	2	200,698.16	0.03%	0.03%
>3 - <= 6 month in arrears	10	1,171,135.20	0.13%	0.11%	9	826,997.67	0.13%	0.09%	9	1,029,793.41	0.14%	0.13%	11	1,287,256.21	0.18%	0.16%
>6 - <= 12 month in arrears	10	727,669.31	0.13%	0.07%	4	490,639.61	0.06%	0.06%	5	451,243.90	0.08%	0.06%	7	680,992.79	0.11%	0.09%
>12 months in arrears	1	99,457.86	0.01%	0.01%	5	618,388.84	0.07%	0.07%	6	1,025,668.55	0.09%	0.13%	6	1,025,668.55	0.10%	0.13%
Total	7,963	1,065,746,139.75	100.00%	100.00%	6,843	885,764,956.38	100.00%	100.00%	6,361	815,235,918.31	100.00%	100.00%	6,267	795,863,475.52	100.00%	100.00%

	30 November 2018				31 December 2018				31 January 2019				30 September 2019			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	5,034	617,946,674.90	98.21%	98.56%	4,963	603,725,273.76	98.30%	98.40%	5,149	621,551,021.07	98.53%	98.69%	4,955	564,258,096.41	98.55%	98.67%
>=1 - <= 2 months in arrears	60	5,806,863.60	1.17%	0.93%	55	6,646,714.61	1.09%	1.08%	45	5,105,022.37	0.86%	0.81%	37	4,587,413.08	0.74%	0.80%
>2 - <= 3 month in arrears	10	864,455.27	0.20%	0.14%	6	550,514.34	0.12%	0.09%	11	942,149.66	0.21%	0.15%	6	382,060.19	0.12%	0.07%
>3 - <= 6 month in arrears	8	664,284.03	0.16%	0.11%	10	878,364.04	0.20%	0.14%	8	682,948.77	0.15%	0.11%	15	1,455,438.14	0.30%	0.25%
>6 - <= 12 month in arrears	9	1,040,062.76	0.18%	0.17%	10	1,090,254.81	0.20%	0.18%	8	886,327.03	0.15%	0.14%	8	621,632.01	0.16%	0.11%
>12 months in arrears	5	626,472.90	0.10%	0.10%	5	628,197.50	0.10%	0.10%	5	628,497.50	0.10%	0.10%	7	553,423.49	0.14%	0.10%
Total	5,126	626,948,813.46	100.00%	100.00%	5,049	613,519,319.06	100.00%	100.00%	5,226	629,795,966.40	100.00%	100.00%	5,028	571,858,063.32	100.00%	100.00%

	31 December 2019				31 December 2020				31 December 2021				31 January 2022			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	4,048	451,851,428.31	98.11%	98.18%	4,010	424,599,209.63	98.53%	98.66%	3,374	328,974,018.12	98.65%	98.79%	3,372	326,581,142.06	98.60%	98.71%
>=1 - <= 2 months in arrears	38	4,719,508.81	0.92%	1.03%	29	2,714,653.25	0.71%	0.63%	26	2,736,515.27	0.76%	0.82%	28	2,970,268.18	0.82%	0.90%
>2 - <= 3 month in arrears	9	1,043,943.55	0.22%	0.23%	4	607,889.98	0.10%	0.14%	4	114,135.61	0.12%	0.03%	3	109,787.37	0.09%	0.03%
>3 - <= 6 month in arrears	16	1,612,184.08	0.39%	0.35%	9	664,864.87	0.22%	0.15%	6	341,884.06	0.18%	0.10%	7	343,505.11	0.20%	0.10%
>6 - <= 12 month in arrears	8	512,213.58	0.19%	0.11%	9	895,317.87	0.22%	0.21%	4	264,926.12	0.12%	0.08%	4	264,510.29	0.12%	0.08%
>12 months in arrears	7	501,066.81	0.17%	0.11%	9	882,609.76	0.22%	0.21%	6	566,236.12	0.18%	0.17%	6	566,236.12	0.18%	0.17%
Total	4,126	460,240,345.14	100.00%	100.00%	4,070	430,364,545.36	100.00%	100.00%	3,420	332,997,715.30	100.00%	100.00%	3,420	330,835,449.13	100.00%	100.00%

	30 June 2022				31 December 2022				31 August 2023				31 December 2023			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	3,165	298,572,392.71	98.38%	98.47%	2,830	257,039,801.01	97.75%	97.50%	2,972	258,132,513.36	98.15%	98.17%	2,584	222,088,378.72	97.77%	97.97%
>=1 - <= 2 months in arrears	30	2,736,444.14	0.93%	0.90%	37	3,432,091.65	1.28%	1.30%	24	1,630,142.71	0.79%	0.62%	27	1,570,824.12	1.02%	0.69%
>2 - <= 3 month in arrears	4	446,671.75	0.12%	0.15%	6	393,063.58	0.21%	0.15%	7	367,753.72	0.23%	0.14%	4	279,002.76	0.15%	0.12%
>3 - <= 6 month in arrears	7	438,038.83	0.22%	0.14%	12	1,651,534.11	0.41%	0.63%	7	878,504.12	0.23%	0.33%	11	677,039.29	0.42%	0.30%
>6 - <= 12 month in arrears	5	431,568.81	0.16%	0.14%	5	710,680.46	0.17%	0.27%	14	1,649,679.15	0.46%	0.63%	8	1,343,484.96	0.30%	0.59%
>12 months in arrears	6	576,711.54	0.19%	0.19%	5	394,925.30	0.17%	0.15%	4	274,775.29	0.13%	0.10%	9	733,526.94	0.34%	0.32%
Total	3,217	303,201,827.78	100.00%	100.00%	2,895	263,622,096.11	100.00%	100.00%	3,028	262,933,368.35	100.00%	100.00%	2,643	226,692,256.79	100.00%	100.00%

	31 October 2024			
	Number	Principal Balance	% by number	% by principal balance
Current	2,610	217,506,530.93	98.79%	98.13%
>=1 - <= 2 months in arrears	17	2,354,019.17	0.64%	1.06%
>2 - <= 3 month in arrears	3	272,712.75	0.11%	0.12%
>3 - <= 6 month in arrears	5	879,515.06	0.19%	0.40%
>6 - <= 12 month in arrears	3	419,443.44	0.11%	0.19%
>12 months in arrears	4	210,336.36	0.15%	0.09%
Total	2,642	221,642,557.71	100.00%	100.00%

MORTGAGE LOANS ORIGINATED IN 2015

	31 December 2015				30 April 2016				31 December 2016				31 March 2017			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	3	227,350.40	100.00%	100.00%	3,128	659,713,220.11	100.00%	100.00%	2,388	492,703,790.18	99.79%	99.80%	7,967	1,139,657,873.62	99.79%	99.85%
>=1 - <= 2 months in arrears	-	-	-	-	-	-	-	-	5	968,066.42	0.21%	0.20%	16	1,636,409.16	0.20%	0.14%
>2 - <= 3 month in arrears	-	-	-	-	-	-	-	-	-	-	-	1	35,404.74	0.01%	-	
>3 - <= 6 month in arrears	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
>6 - <= 12 month in arrears	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
>12 months in arrears	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	3	227,350.40	100.00%	100.00%	3,128	659,713,220.11	100.00%	100.00%	2,393	493,671,856.60	100.00%	100.00%	7,984	1,141,329,687.52	100.00%	100.00%

	30 September 2017				31 December 2017				28 February 2018				30 November 2018			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	6,769	888,197,826.29	99.62%	99.70%	6,238	790,877,611.50	99.49%	99.48%	6,182	777,973,151.08	99.26%	99.29%	5,127	638,533,433.61	98.86%	99.09%
>=1 - <= 2 months in arrears	22	2,286,348.20	0.32%	0.26%	22	2,514,976.91	0.35%	0.32%	33	3,685,166.42	0.53%	0.47%	36	3,224,221.99	0.69%	0.50%
>2 - <= 3 month in arrears	-	-	-	-	3	419,666.11	0.05%	0.05%	2	159,925.84	0.03%	0.02%	8	1,084,459.74	0.15%	0.17%
>3 - <= 6 month in arrears	3	310,321.39	0.04%	0.03%	6	1,141,513.19	0.10%	0.14%	8	967,786.47	0.13%	0.12%	12	1,190,282.09	0.23%	0.18%
>6 - <= 12 month in arrears	1	34,781.90	0.01%	-	1	84,988.16	0.02%	0.01%	3	732,489.45	0.05%	0.09%	3	375,788.34	0.06%	0.06%
>12 months in arrears	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	6,795	890,829,277.78	100.00%	100.00%	6,270	795,038,755.87	100.00%	100.00%	6,228	783,518,519.26	100.00%	100.00%	5,186	644,408,185.77	100.00%	100.00%

	31 December 2018				31 January 2019				30 September 2019				31 December 2019			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	5,078	630,168,352.59	98.74%	98.89%	5,127	635,864,137.37	98.81%	99.06%	4,991	619,447,095.30	98.68%	98.99%	4,370	512,149,715.58	98.56%	98.74%
>=1 - <= 2 months in arrears	39	3,740,571.59	0.76%	0.59%	40	3,710,768.65	0.77%	0.58%	35	3,448,905.49	0.69%	0.55%	32	3,502,258.78	0.72%	0.68%
>2 - <= 3 month in arrears	10	1,683,907.24	0.19%	0.26%	5	625,238.98	0.10%	0.10%	8	795,657.72	0.16%	0.13%	15	1,356,322.02	0.34%	0.26%
>3 - <= 6 month in arrears	12	1,138,587.03	0.23%	0.18%	11	956,682.31	0.21%	0.15%	14	1,178,202.95	0.28%	0.19%	6	355,980.02	0.14%	0.07%
>6 - <= 12 month in arrears	4	478,650.38	0.08%	0.08%	6	723,451.34	0.12%	0.11%	9	702,646.72	0.18%	0.11%	9	1,008,298.44	0.20%	0.19%
>12 months in arrears	-	-	-	-	-	-	-	-	1	204,348.82	0.02%	0.03%	2	301,500.45	0.05%	0.06%
Total	5,143	637,210,068.83	100.00%	100.00%	5,189	641,880,278.65	100.00%	100.00%	5,058	625,776,857.00	100.00%	100.00%	4,434	518,674,075.29	100.00%	100.00%

	31 December 2020				31 December 2021				31 January 2022				30 June 2022			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	3,747	432,244,458.04	98.50%	98.84%	3,096	331,978,341.95	98.44%	98.65%	3,091	328,463,495.59	98.28%	98.55%	2,848	294,365,979.82	98.07%	98.16%
>=1 - <= 2 months in arrears	24	1,826,030.49	0.63%	0.42%	23	2,074,717.34	0.73%	0.62%	26	2,248,028.52	0.83%	0.67%	28	2,743,448.11	0.96%	0.91%
>2 - <= 3 month in arrears	8	698,059.13	0.21%	0.16%	3	386,798.17	0.10%	0.11%	7	610,011.88	0.22%	0.18%	8	1,048,832.26	0.28%	0.35%
>3 - <= 6 month in arrears	8	731,672.24	0.21%	0.17%	8	933,650.39	0.25%	0.28%	6	863,077.23	0.19%	0.26%	6	682,068.93	0.21%	0.23%
>6 - <= 12 month in arrears	8	874,417.68	0.21%	0.20%	9	692,837.96	0.29%	0.21%	9	670,436.77	0.29%	0.20%	9	725,783.83	0.31%	0.24%
>12 months in arrears	9	925,677.93	0.24%	0.21%	6	439,572.91	0.19%	0.13%	6	439,572.91	0.19%	0.13%	5	308,261.03	0.17%	0.10%
Total	3,804	437,300,315.51	100.00%	100.00%	3,145	336,505,918.72	100.00%	100.00%	3,145	333,294,622.90	100.00%	100.00%	2,904	299,874,373.98	100.00%	100.00%

	31 December 2022				31 August 2023				31 December 2023				31 October 2024			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	2,557	254,159,100.22	97.71%	97.92%	2,542	235,786,810.80	98.03%	97.87%	2,266	207,380,054.86	97.46%	97.74%	2,216	192,390,842.93	98.88%	98.70%
>=1 - <= 2 months in arrears	30	2,438,184.13	1.15%	0.94%	27	2,841,349.77	1.04%	1.18%	39	2,777,863.34	1.68%	1.31%	11	1,341,575.63	0.49%	0.69%
>2 - <= 3 month in arrears	5	549,052.51	0.19%	0.21%	6	625,117.11	0.23%	0.26%	1	38,761.43	0.04%	0.02%	3	453,411.81	0.13%	0.23%
>3 - <= 6 month in arrears	14	1,545,646.57	0.53%	0.60%	7	780,124.96	0.27%	0.32%	7	1,036,348.18	0.30%	0.49%	5	446,433.89	0.22%	0.23%
>6 - <= 12 month in arrears	5	469,147.16	0.19%	0.18%	7	589,197.16	0.27%	0.24%	7	575,595.86	0.30%	0.27%	5	245,196.34	0.22%	0.13%
>12 months in arrears	6	401,069.60	0.23%	0.15%	4	285,647.27	0.15%	0.12%	5	357,340.47	0.22%	0.17%	1	53,428.64	0.04%	0.03%
Total	2,617	259,562,200.19	100.00%	100.00%	2,593	240,908,247.07	100.00%	100.00%	2,325	212,165,964.14	100.00%	100.00%	2,241	194,930,889.24	100.00%	100.00%

MORTGAGE LOANS ORIGINATED IN 2016

	31 December 2016				31 March 2017				30 September 2017				31 December 2017			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	-	-	-	-	7,147	1,121,723,074.69	99.92%	99.93%	6,919	1,066,708,495.59	99.75%	99.77%	6,736	1,030,155,591.96	99.60%	99.55%
>=1 - <= 2 months in arrears	-	-	-	-	6	782,553.06	0.08%	0.07%	13	1,840,031.79	0.19%	0.17%	17	2,580,582.87	0.25%	0.25%
>2 - <= 3 month in arrears	-	-	-	-	-	-	-	-	3	287,896.48	0.04%	0.03%	2	194,052.81	0.03%	0.02%
>3 - <= 6 month in arrears	-	-	-	-	-	-	-	-	1	358,757.47	0.01%	0.03%	8	1,837,469.39	0.12%	0.18%
>6 - <= 12 month in arrears	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
>12 months in arrears	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	7,153	1,122,505,627.75	100.00%	100.00%	6,936	1,069,195,181.33	100.00%	100.00%	6,763	1,034,767,697.03	100.00%	100.00%

	28 February 2018				30 November 2018				31 December 2018				31 January 2019			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	6,640	1,014,109,354.85	99.52%	99.51%	5,428	797,179,634.20	99.23%	99.36%	5,307	766,973,304.43	99.07%	98.94%	5,363	762,606,750.15	99.11%	99.05%
>=1 - <= 2 months in arrears	19	2,712,579.26	0.28%	0.27%	20	2,124,114.96	0.37%	0.26%	28	5,254,415.16	0.52%	0.68%	26	4,165,354.34	0.48%	0.54%
>2 - <= 3 month in arrears	1	60,811.02	0.01%	0.01%	6	1,098,425.00	0.11%	0.14%	5	983,011.60	0.09%	0.13%	4	1,234,370.44	0.07%	0.16%
>3 - <= 6 month in arrears	9	1,913,618.84	0.13%	0.19%	7	839,624.35	0.13%	0.10%	8	683,079.60	0.15%	0.09%	8	662,553.22	0.15%	0.09%
>6 - <= 12 month in arrears	3	264,090.92	0.04%	0.03%	6	655,322.47	0.11%	0.08%	4	651,048.75	0.07%	0.08%	4	542,484.62	0.07%	0.07%
>12 months in arrears	-	-	-	-	3	377,697.61	0.05%	0.05%	5	621,239.90	0.09%	0.08%	6	747,401.35	0.11%	0.10%
Total	6,672	1,019,060,454.89	100.00%	100.00%	5,470	802,274,818.59	100.00%	100.00%	5,357	775,166,099.44	100.00%	100.00%	5,411	769,958,914.12	100.00%	100.00%

	30 September 2019				31 December 2019				31 December 2020				31 December 2021			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	4,985	688,276,475.53	98.97%	99.12%	4,602	635,703,643.14	98.88%	99.16%	4,083	533,838,467.38	98.72%	99.05%	3,253	398,207,652.77	98.58%	98.75%
>=1 - <= 2 months in arrears	23	3,076,512.17	0.46%	0.44%	23	2,545,098.06	0.49%	0.40%	17	1,896,519.70	0.41%	0.35%	14	2,055,775.42	0.42%	0.51%
>2 - <= 3 month in arrears	6	886,526.86	0.12%	0.13%	6	264,295.47	0.13%	0.04%	3	182,319.55	0.07%	0.03%	3	137,753.91	0.09%	0.03%
>3 - <= 6 month in arrears	6	788,429.59	0.12%	0.11%	7	1,171,183.24	0.15%	0.18%	7	330,734.31	0.17%	0.06%	9	529,336.92	0.27%	0.13%
>6 - <= 12 month in arrears	9	719,870.79	0.18%	0.10%	8	771,131.05	0.17%	0.12%	9	784,281.22	0.22%	0.15%	5	742,425.61	0.15%	0.18%
>12 months in arrears	8	628,527.78	0.16%	0.09%	8	653,654.55	0.17%	0.10%	17	1,950,566.21	0.41%	0.36%	16	1,563,813.86	0.48%	0.39%
Total	5,037	694,376,342.72	100.00%	100.00%	4,654	641,109,005.51	100.00%	100.00%	4,136	538,982,888.37	100.00%	100.00%	3,300	403,236,758.49	100.00%	100.00%

	31 January 2022				30 June 2022				31 December 2022				31 August 2023			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	3,209	390,433,954.76	98.77%	98.79%	3,004	357,824,998.63	98.72%	98.94%	2,728	310,861,902.65	98.41%	98.83%	2,582	285,505,747.98	98.59%	98.57%
>=1 - <= 2 months in arrears	11	1,684,822.57	0.34%	0.43%	16	1,436,823.99	0.53%	0.40%	18	1,272,511.02	0.65%	0.40%	14	1,651,231.88	0.53%	0.57%
>2 - <= 3 month in arrears	5	790,369.52	0.15%	0.20%	4	670,651.12	0.13%	0.19%	6	588,056.30	0.22%	0.19%	5	351,387.93	0.19%	0.12%
>3 - <= 6 month in arrears	8	538,981.79	0.25%	0.14%	6	405,644.01	0.20%	0.11%	7	655,667.70	0.25%	0.21%	6	1,095,026.76	0.23%	0.38%
>6 - <= 12 month in arrears	6	697,542.72	0.18%	0.18%	4	291,354.90	0.13%	0.08%	6	415,564.36	0.22%	0.13%	7	617,060.00	0.27%	0.21%
>12 months in arrears	10	1,064,977.10	0.31%	0.27%	9	1,022,651.37	0.30%	0.28%	7	738,739.74	0.25%	0.23%	5	414,829.89	0.19%	0.14%
Total	3,249	395,210,648.46	100.00%	100.00%	3,043	361,652,124.02	100.00%	100.00%	2,772	314,532,441.77	100.00%	100.00%	2,619	289,635,284.44	100.00%	100.00%

	31 December 2023				31 October 2024			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	2,328	249,634,201.53	98.15%	98.03%	2,191	230,571,155.26	99.10%	99.15%
>=1 - <= 2 months in arrears	19	1,919,504.03	0.80%	0.75%	12	1,034,913.12	0.54%	0.45%
>2 - <= 3 month in arrears	1	246,174.67	0.04%	0.10%	4	428,262.56	0.18%	0.18%
>3 - <= 6 month in arrears	10	1,032,139.73	0.42%	0.41%	-	-	-	-
>6 - <= 12 month in arrears	9	1,391,560.91	0.38%	0.55%	1	28,070.44	0.05%	0.01%
>12 months in arrears	5	422,362.73	0.21%	0.17%	3	478,162.13	0.14%	0.21%
Total	2,372	254,645,943.60	100.00%	100.00%	2,211	232,540,563.51	100.00%	100.00%

MORTGAGE LOANS ORIGINATED IN 2017

	31 March 2017				30 September 2017				31 December 2017				28 February 2018			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	115	30,386,507.29	100.00%	100.00%	3,752	761,153,508.63	99.97%	99.98%	110	28,396,677.93	99.10%	99.73%	8,615	1,813,997,871.99	99.92%	99.92%
>=1 - <= 2 months in arrears	-	-	-	-	1	179,587.57	0.03%	0.02%	1	77,666.22	0.90%	0.27%	7	1,413,223.65	0.08%	0.08%
>2 - <= 3 month in arrears	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
>3 - <= 6 month in arrears	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
>6 - <= 12 month in arrears	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
>12 months in arrears	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	115	30,386,507.29	100.00%	100.00%	3,753	761,333,096.20	100.00%	100.00%	111	28,474,344.15	100.00%	100.00%	8,622	1,815,411,095.64	100.00%	100.00%

	30 November 2018				31 December 2018				31 January 2019				30 September 2019			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	7,973	1,655,108,377.10	99.63%	99.60%	7,934	1,642,719,119.36	99.57%	99.49%	8,402	1,734,406,191.50	99.51%	99.53%	7,699	1,482,678,513.48	99.15%	99.14%
>=1 - <= 2 months in arrears	23	4,986,023.44	0.29%	0.30%	26	5,528,775.29	0.33%	0.33%	31	5,746,175.20	0.37%	0.33%	41	8,153,395.54	0.53%	0.55%
>2 - <= 3 month in arrears	3	526,389.45	0.04%	0.03%	3	1,556,149.41	0.04%	0.09%	4	893,440.85	0.05%	0.05%	10	1,602,317.62	0.13%	0.11%
>3 - <= 6 month in arrears	3	1,073,120.91	0.04%	0.06%	4	1,223,154.38	0.05%	0.07%	6	1,544,274.19	0.07%	0.09%	6	1,151,278.02	0.08%	0.08%
>6 - <= 12 month in arrears	1	70389.1	0.01%	-	1	70389.1	0.01%	-	-	-	-	-	9	1949271.86	0.12%	0.13%
>12 months in arrears	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	8,003	1,661,764,300.00	100.00%	100.00%	7,968	1,651,097,587.54	100.00%	100.00%	8,443	1,742,590,081.74	100.00%	100.00%	7,765	1,495,534,776.52	100.00%	100.00%

	31 December 2019				31 December 2020				31 December 2021				31 January 2022			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	6,285	1,161,492,641.69	98.84%	98.88%	6,223	1,137,876,943.67	98.86%	98.81%	5,141	883,367,145.58	98.35%	98.45%	5,112	875,939,149.91	98.46%	98.63%
>=1 - <= 2 months in arrears	47	8,063,531.60	0.74%	0.69%	39	7,173,517.73	0.62%	0.62%	41	6,254,354.69	0.78%	0.70%	37	4,947,764.82	0.71%	0.56%
>2 - <= 3 month in arrears	7	1,230,432.49	0.11%	0.10%	6	1,184,621.79	0.10%	0.10%	11	1,283,723.50	0.21%	0.14%	6	969,886.25	0.12%	0.11%
>3 - <= 6 month in arrears	10	2,188,733.11	0.16%	0.19%	11	1,242,734.50	0.17%	0.11%	13	2,205,624.09	0.25%	0.25%	17	2,315,741.69	0.33%	0.26%
>6 - <= 12 month in arrears	9	1,430,014.60	0.14%	0.12%	5	1,967,115.07	0.08%	0.17%	9	1,759,366.08	0.17%	0.20%	6	804,956.06	0.12%	0.09%
>12 months in arrears	1	253,196.97	0.02%	0.02%	11	2,093,072.71	0.17%	0.18%	12	2,385,949.28	0.23%	0.27%	14	3,108,606.11	0.27%	0.35%
Total	6,359	1,174,658,550.46	100.00%	100.00%	6,295	1,151,538,005.47	100.00%	100.00%	5,227	897,256,163.22	100.00%	100.00%	5,192	888,086,104.84	100.00%	100.00%

	30 June 2022				31 December 2022				31 August 2023				31 December 2023			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	4,612	766,811,610.35	98.25%	98.23%	3,889	624,718,393.79	97.89%	97.61%	3,860	592,823,685.43	97.99%	97.61%	3,436	519,550,768.59	97.75%	97.34%
>=1 - <= 2 months in arrears	43	7,035,959.81	0.92%	0.90%	36	6,668,741.26	0.91%	1.04%	32	5,930,999.34	0.81%	0.98%	42	7,002,606.13	1.19%	1.31%
>2 - <= 3 month in arrears	8	1,558,249.80	0.17%	0.20%	9	1,947,705.07	0.23%	0.30%	10	1,512,554.56	0.25%	0.25%	1	220,012.99	0.03%	0.04%
>3 - <= 6 month in arrears	11	1,345,480.69	0.23%	0.17%	17	2,921,419.20	0.43%	0.46%	12	2,078,715.31	0.30%	0.34%	11	2,319,466.99	0.31%	0.43%
>6 - <= 12 month in arrears	5	659,811.64	0.11%	0.08%	7	739,748.88	0.18%	0.12%	12	1,709,577.51	0.30%	0.28%	14	2,042,689.85	0.40%	0.38%
>12 months in arrears	15	3,216,693.82	0.32%	0.41%	15	3,037,250.25	0.38%	0.47%	13	3,312,588.92	0.33%	0.55%	11	2,616,169.69	0.31%	0.49%
Total	4,694	780,627,806.11	100.00%	100.00%	3,973	640,033,258.45	100.00%	100.00%	3,939	607,368,121.07	100.00%	100.00%	3,515	533,751,714.24	100.00%	100.00%

31 October 2024				
	Number	Principal Balance	% by number	% by principal balance
Current	3,486	532,950,397.33	98.28%	97.60%
>=1 - <= 2 months in arrears	24	4,532,368.18	0.68%	0.83%
>2 - <= 3 month in arrears	11	2,236,639.69	0.31%	0.41%
>3 - <= 6 month in arrears	8	2,961,905.54	0.23%	0.54%
>6 - <= 12 month in arrears	11	1,853,293.19	0.31%	0.34%
>12 months in arrears	7	1,506,451.38	0.20%	0.28%
Total	3,547	546,041,055.31	100.00%	100.00%

MORTGAGE LOANS ORIGINATED IN 2018

31 December 2018					31 January 2019				30 September 2019				31 December 2019			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	-	-	-	-	4,664	801,835,270.63	100.00%	100.00%	5,577	952,776,513.59	99.77%	99.86%	4,204	671,610,912.49	99.60%	99.62%
>=1 - <= 2 months in arrears	-	-	-	-	-	-	-	-	10	914,790.56	0.18%	0.10%	9	727,090.76	0.21%	0.11%
>2 - <= 3 month in arrears	-	-	-	-	-	-	-	-	-	-	-	-	4	708,344.88	0.09%	0.11%
>3 - <= 6 month in arrears	-	-	-	-	-	-	-	-	3	410,042.46	0.05%	0.04%	3	876,883.31	0.07%	0.13%
>6 - <= 12 month in arrears	-	-	-	-	-	-	-	-	-	-	-	-	1	222,914.55	0.02%	0.03%
>12 months in arrears	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	4,664	801,835,270.63	100.00%	100.00%	5,590	954,101,346.61	100.00%	100.00%	4,221	674,146,145.99	100.00%	100.00%

31 December 2020					31 December 2021				31 January 2022				30 June 2022			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	4,585	715,339,955.16	99.33%	99.48%	3,867	581,740,819.28	99.28%	99.24%	3,895	584,500,964.54	99.29%	99.43%	3,668	535,146,322.42	99.03%	98.96%
>=1 - <= 2 months in arrears	14	1,445,708.42	0.30%	0.20%	12	2,658,726.06	0.31%	0.45%	14	1,663,971.15	0.36%	0.28%	19	3,368,980.75	0.51%	0.62%
>2 - <= 3 month in arrears	4	1,065,399.87	0.09%	0.15%	2	83,744.24	0.05%	0.01%	3	215,180.03	0.08%	0.04%	5	1,222,810.01	0.13%	0.23%
>3 - <= 6 month in arrears	9	852,891.45	0.19%	0.12%	5	459,268.01	0.13%	0.08%	3	289,396.38	0.08%	0.05%	4	459,830.11	0.11%	0.09%
>6 - <= 12 month in arrears	3	275,387.21	0.06%	0.04%	5	969,148.97	0.13%	0.17%	3	909,274.00	0.10%	0.15%	3	219,271.58	0.08%	0.04%
>12 months in arrears	1	75,440.85	0.02%	0.01%	4	293,687.59	0.10%	0.05%	4	293,687.59	0.10%	0.05%	5	375,179.87	0.13%	0.07%
Total	4,616	719,054,782.96	100.00%	100.00%	3,895	586,205,394.15	100.00%	100.00%	3,923	587,872,473.69	100.00%	100.00%	3,704	540,792,394.74	100.00%	100.00%

31 December 2022					31 August 2023				31 December 2023				31 October 2024			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	3,329	462,357,259.36	98.64%	98.59%	3,461	453,257,657.90	98.60%	98.63%	2,701	343,853,134.54	98.18%	98.08%	3,077	411,890,198.44	98.69%	98.70%
>=1 - <= 2 months in arrears	24	4,126,367.07	0.71%	0.88%	19	2,712,569.58	0.54%	0.59%	25	3,396,615.50	0.91%	0.97%	23	3,202,268.72	0.74%	0.77%
>2 - <= 3 month in arrears	6	788,984.72	0.18%	0.17%	6	1,143,050.84	0.17%	0.25%	-	-	-	-	7	1,035,613.64	0.22%	0.25%
>3 - <= 6 month in arrears	9	1,195,162.75	0.27%	0.25%	9	721,365.66	0.26%	0.16%	9	799,348.10	0.33%	0.23%	6	751,302.66	0.19%	0.18%
>6 - <= 12 month in arrears	2	150,515.00	0.06%	0.03%	11	1,471,912.86	0.31%	0.32%	12	1,923,867.33	0.44%	0.55%	2	164,473.28	0.06%	0.04%
>12 months in arrears	5	332,490.16	0.15%	0.07%	4	259,547.87	0.11%	0.06%	4	627,411.86	0.15%	0.18%	3	277,841.87	0.10%	0.07%
Total	3,375	468,950,779.06	100.00%	100.00%	3,510	459,566,104.71	100.00%	100.00%	2,751	350,600,377.33	100.00%	100.00%	3,118	417,321,698.61	100.00%	100.00%

MORTGAGE LOANS ORIGINATED IN 2019

	30 September 2019				31 December 2019				31 December 2020				31 December 2021			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	5,410	1,147,708,841.57	100.00%	100.00%	-	-	-	-	4,973	1,019,309,031.73	99.34%	99.35%	3,799	730,952,306.43	99.22%	99.37%
>=1 - <= 2 months in arrears	-	-	-	-	-	-	-	-	22	3,844,333.19	0.44%	0.37%	11	1,431,843.75	0.29%	0.19%
>2 - <= 3 month in arrears	-	-	-	-	-	-	-	-	6	1,294,576.55	0.12%	0.13%	3	276,896.94	0.08%	0.04%
>3 - <= 6 month in arrears	-	-	-	-	-	-	-	-	3	1,301,775.89	0.06%	0.13%	6	945,881.96	0.16%	0.13%
>6 - <= 12 month in arrears	-	-	-	-	-	-	-	-	1	94,016.13	0.02%	0.01%	6	1,149,497.07	0.16%	0.16%
>12 months in arrears	-	-	-	-	-	-	-	-	1	97,779.24	0.02%	0.01%	4	808,111.26	0.10%	0.11%
Total	5,410	1,147,708,841.57	100.00%	100.00%	-	-	-	-	5,006	1,025,941,512.73	100.00%	100.00%	3,829	735,564,537.41	100.00%	100.00%

	31 January 2022				30 June 2022				31 December 2022				31 August 2023			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	4,034	771,141,217.49	99.16%	99.40%	3,746	710,088,452.89	98.73%	99.01%	3,476	648,012,341.33	98.30%	98.51%	4,090	683,220,170.28	98.44%	98.49%
>=1 - <= 2 months in arrears	14	1,899,422.15	0.34%	0.24%	23	3,161,007.49	0.61%	0.44%	32	4,934,941.85	0.90%	0.75%	32	5,729,375.56	0.77%	0.83%
>2 - <= 3 month in arrears	5	390,067.28	0.12%	0.05%	3	514,344.00	0.08%	0.07%	7	1,606,874.23	0.20%	0.24%	9	1,092,967.56	0.22%	0.16%
>3 - <= 6 month in arrears	6	943,749.79	0.15%	0.12%	14	2,099,538.56	0.37%	0.29%	9	1,201,532.66	0.25%	0.18%	12	1,556,925.08	0.29%	0.22%
>6 - <= 12 month in arrears	5	954,797.13	0.12%	0.12%	3	600,762.31	0.08%	0.08%	7	1,348,646.54	0.20%	0.21%	6	1,343,694.72	0.14%	0.19%
>12 months in arrears	4	469,595.03	0.10%	0.06%	5	689,837.49	0.13%	0.10%	5	731,981.82	0.14%	0.11%	6	723,141.16	0.14%	0.10%
Total	4,068	775,798,848.87	100.00%	100.00%	3,794	717,153,942.74	100.00%	100.00%	3,536	657,836,318.43	100.00%	100.00%	4,155	693,666,274.36	100.00%	100.00%

	31 December 2023				31 October 2024			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	3,683	610,517,517.19	98.27%	98.37%	3,505	566,140,780.89	99.15%	98.96%
>=1 - <= 2 months in arrears	36	5,982,536.13	0.96%	0.96%	13	3,141,890.09	0.37%	0.55%
>2 - <= 3 month in arrears	5	440,917.15	0.13%	0.07%	4	477,638.42	0.11%	0.08%
>3 - <= 6 month in arrears	9	1,691,010.27	0.24%	0.27%	5	948,040.07	0.14%	0.17%
>6 - <= 12 month in arrears	10	1,405,931.73	0.27%	0.23%	4	553,293.85	0.11%	0.10%
>12 months in arrears	5	621,695.90	0.13%	0.10%	4	820,758.38	0.11%	0.14%
Total	3,748	620,659,608.37	100.00%	100.00%	3,535	572,082,401.70	100.00%	100.00%

MORTGAGE LOANS ORIGINATED IN 2020

	31 January 2022				30 June 2022				31 December 2022				31 August 2023			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	491	105,649,496.09	100.00%	100.00%	452	96,879,590.39	100.00%	100.00%	378	78,474,556.23	99.47%	99.54%	1,259	202,876,340.19	99.68%	99.67%
>=1 - <= 2 months in arrears	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
>2 - <= 3 month in arrears	-	-	-	-	-	-	-	-	1	289,110.62	0.26%	0.37%	3	599,611.91	0.24%	0.29%
>3 - <= 6 month in arrears	-	-	-	-	-	-	-	-	1	77,500.28	0.26%	0.10%	-	-	-	-
>6 - <= 12 month in arrears	-	-	-	-	-	-	-	-	-	-	-	-	1	77,500.28	0.08%	0.04%

	31 December 2023				31 October 2024				31 December 2022				31 August 2023			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
>12 months in arrears	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	491	105,649,496.0	100.00%	100.00%	452	96,879,590.39	100.00%	100.00%	380	78,841,167.13	100.00%	100.00%	1,263	203,553,452.38	100.00%	100.00%
Current	1,043	170,705,878.30	99.33%	99.27%	2,119	430,596,723.94	99.67%	99.41%	1,844	394,425,380.10	99.84%	99.83%	1,844	394,425,380.10	99.89%	99.73%
>=1 - <= 2 months in arrears	3	321,724.07	0.29%	0.19%	3	1,255,780.54	0.14%	0.29%	2	1,070,616.88	0.16%	0.17%	2	1,070,616.88	0.11%	0.27%
>2 - <= 3 months in arrears	-	-	-	-	1	87,068.00	0.05%	0.02%	-	-	-	-	-	-	-	-
>3 - <= 6 month in arrears	2	744,574.53	0.19%	0.43%	2	746,892.51	0.09%	0.17%	-	-	-	-	-	-	-	-
>6 - <= 12 month in arrears	1	115,490.89	0.10%	0.07%	-	-	-	-	-	-	-	-	-	-	-	-
>12 months in arrears	1	77,500.28	0.10%	0.05%	1	460,874.97	0.05%	0.11%	-	-	-	-	-	-	-	-
Total	1,050	171,965,168.07	100.00%	100.00%	2,126	433,147,339.96	100.00%	100.00%	633	168,136,641.12	100.00%	100.00%	1,846	395,495,996.98	100.00%	100.00%

MORTGAGE LOANS ORIGINATED IN 2021

	31 January 2022				30 June 2022				31 December 2022				31 August 2023			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	713	192,611,348.01	100.00%	100.00%	669	178,207,096.32	99.85%	99.95%	632	167,846,537.97	99.84%	99.83%	1,844	394,425,380.10	99.89%	99.73%
>=1 - <= 2 months in arrears	-	-	-	-	-	-	-	-	1	290,103.15	0.16%	0.17%	2	1,070,616.88	0.11%	0.27%
>2 - <= 3 months in arrears	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
>3 - <= 6 month in arrears	-	-	-	-	1	95,755.00	0.15%	0.05%	-	-	-	-	-	-	-	-
>6 - <= 12 month in arrears	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
>12 months in arrears	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	713	192,611,348.01	100.00%	100.00%	670	178,302,851.32	100.00%	100.00%	633	168,136,641.12	100.00%	100.00%	1,846	395,495,996.98	100.00%	100.00%
Current	1,290	268,496,390.44	99.69%	99.27%	2,513	539,947,899.52	99.76%	99.62%	2,513	539,947,899.52	99.76%	99.62%	2,513	539,947,899.52	99.76%	99.62%
>=1 - <= 2 months in arrears	3	1,879,626.03	0.23%	0.69%	3	925,486.03	0.12%	0.17%	3	925,486.03	0.12%	0.17%	3	925,486.03	0.12%	0.17%
>2 - <= 3 months in arrears	-	-	-	-	1	615,508.86	0.04%	0.11%	1	615,508.86	0.04%	0.11%	1	615,508.86	0.04%	0.11%
>3 - <= 6 month in arrears	1	90,272.52	0.08%	0.03%	1	89,591.42	0.04%	0.02%	1	89,591.42	0.04%	0.02%	1	89,591.42	0.04%	0.02%
>6 - <= 12 month in arrears	-	-	-	-	1	433,324.92	0.04%	0.08%	1	433,324.92	0.04%	0.08%	1	433,324.92	0.04%	0.08%
>12 months in arrears	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	1,294	270,466,288.99	100.00%	100.00%	2,519	542,011,810.75	100.00%	100.00%	2,519	542,011,810.75	100.00%	100.00%	2,519	542,011,810.75	100.00%	100.00%

MORTGAGE LOANS ORIGINATED IN 2022

	30 June 2022				31 December 2022				31 August 2023				31 December 2023			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
>=1 - <= 2 months in arrears	-	-	-	-	-	-	-	-	-	-	-	-	1,466	364,763,112.79	99.73%	99.80%
>2 - <= 3 month in arrears	-	-	-	-	-	-	-	-	-	-	-	-	3	651,211.85	0.20%	0.18%
>3 - <= 6 month in arrears	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
>6 - <= 12 month in arrears	-	-	-	-	-	-	-	-	1	95,698.31	0.06%	0.02%	-	-	-	-
>12 months in arrears	-	-	-	-	-	-	-	-	-	-	-	-	1	95,698.31	0.07%	0.03%
Total	0	0.00	0.00%	0.00%	0	0.00	0.00%	0.00%	1,668	406,968,700.36	100.00%	100.00%	1,470	365,510,022.95	100.00%	100.00%

	31 October 2024			
	Number	Principal Balance	% by number	% by principal balance
Current	2,536	703,899,753.73	99.76%	99.72%
>=1 - <= 2 months in arrears	3	1,381,251.40	0.12%	0.20%
>2 - <= 3 month in arrears	1	264,704.51	0.04%	0.04%
>3 - <= 6 month in arrears	-	-	-	-
>6 - <= 12 month in arrears	1	200,883.96	0.04%	0.03%
>12 months in arrears	1	95,698.31	0.04%	0.01%
Total	2,542	705,842,291.91	100.00%	100.00%

MORTGAGE LOANS ORIGINATED IN 2023

	31 August 2023				31 December 2023				31 October 2024			
	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance	Number	Principal Balance	% by number	% by principal balance
Current	790	210,043,780.57	100.00%	100.00%	-	-	-	-	1,880	523,782,496.00	99.89%	99.94%
>=1 - <= 2 months in arrears	-	-	-	-	-	-	-	-	-	-	-	-
>2 - <= 3 month in arrears	-	-	-	-	-	-	-	-	2	337,597.63	0.11%	0.06%
>3 - <= 6 month in arrears	-	-	-	-	-	-	-	-	-	-	-	-
>6 - <= 12 month in arrears	-	-	-	-	-	-	-	-	-	-	-	-
>12 months in arrears	-	-	-	-	-	-	-	-	-	-	-	-
Total	790	210,043,780.57	100.00%	100.00%	0	0.00	0.00%	0.00%	1,882	524,120,093.63	100.00%	100.00%

MORTGAGE LOANS ORIGINATED IN 2024

	31 October 2024			
	Number	Principal Balance	% by number	% by principal balance
Current	603	129,608,320.52	100.00%	100.00%
>=1 - <= 2 months in arrears	-	-	-	-
>2 - <= 3 month in arrears	-	-	-	-

>3 - <= 6 month in arrears	-	-	-	-
>6 - <= 12 month in arrears	-	-	-	-
>12 months in arrears	-	-	-	-
Total	603	129,608,320.52	100.00%	100.00%

UK SECURITISATION FRAMEWORK AND EU SECURITISATION REGULATION

UK STS Requirements

The seller (as originator for the purposes of the UK Securitisation Framework), has procured an STS notification to be submitted to the Financial Conduct Authority ("FCA"), in accordance with SECN 2.5 as it forms part of the UK Securitisation Framework that the STS requirements have been satisfied with respect to the series 2025-1 class 1A notes. It is expected that the STS notification will be available on the website of the FCA at <https://data.fca.org.uk/#/sts/stssecuritisations>. For the avoidance of doubt, this website and the contents thereof do not form part of this final terms.

The seller has used the services of Prime Collateralised Securities (PCS) UK Limited as an authorised verification agent authorised under Regulation 25 of the UK SR 2024, to assess whether the series 2025-1 class 1A notes comply with the 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 such agent (<https://www.pcsmarket.org/sts-verification-transactions/>) together with a detailed explanation of its scope at <https://www.pcsmarket.org/disclaimer>. For the avoidance of doubt, this website and the contents thereof do not form part of these final terms. For further information please refer to the Risk Factor entitled "*The designation of any notes as issued under a simple, transparent and standardised securitisation is not an investment recommendation*".

EU Securitisation Regulation Undertaking

EU Risk Retention Undertaking

The seller will undertake that for so long as the series 2025-1 class 1A notes remain outstanding, it will (as originator for the purposes of Article 6(1) of the EU Securitisation Regulation) retain, on an on-going basis, a material net economic interest of not less than 5 per cent. in the nominal value of the securitised exposures as required by the text of Article 6 of the EU Securitisation Regulation (as in force at the date of the base prospectus) by way of a retention of the seller share of no less than 5% of the mortgages trust in accordance with Article 6(3)(b) of the EU Securitisation Regulation (as in force at the date of the base prospectus) as though Article 6 of the EU Securitisation Regulation (as in force at the date of the base prospectus) applied to the programme, **provided that** on and from an applicable SR Equivalency Date, this undertaking will cease to apply.

EU Transparency Undertaking

The seller will undertake that for so long as the series 2025-1 class 1A notes remain outstanding, it will (as originator for the purposes of Article 7 of the EU Securitisation Regulation) procure the publication of:

- (a) a quarterly investor report (in the form prescribed as at the date of the base prospectus under the EU Securitisation Regulation as in force as at the date of the base prospectus) on each note payment date or shortly thereafter (and at the latest one month after the relevant note payment date) in accordance with Article 7(1)(e) of the EU Securitisation Regulation as in force at the date of the base prospectus;
- (b) certain loan-by-loan information in relation to the portfolio as required by and in accordance with Article 7(1)(a) of the EU Securitisation Regulation as in force as at the date of the base prospectus (in the form prescribed as at the date of the base prospectus under the EU Securitisation Regulation as in force as at the date of the base prospectus) on a quarterly basis (at the latest one month after the relevant note payment date and simultaneously with the investor report provided pursuant to paragraph (a) above); and
- (c) any information required to be reported pursuant to Articles 7(1)(f) or 7(1)(g) (as applicable) of the EU Securitisation Regulation (as in force as at the date of the base prospectus) without delay,

(together, the "**EU Transparency Requirements**") **provided that** on and from an applicable SR Equivalency Date, this undertaking will cease to apply.

The information set out above shall be published on the website of European Data Warehouse GmbH at <https://editor.eurodw.eu>

Mitigation of interest rate and currency risks

The mortgage loans and the notes are affected by interest rate and currency risks (see "*You may be subject to exchange rate and interest rate risks*" and "*The timing and amount of payments on the mortgage loans could be affected by various factors which may adversely affect payments on the notes*" in the Risk Factors section of the base prospectus). Each of Funding and the issuer aim to hedge the relevant interest rate and currency rate exposures in respect of the mortgage loans and the 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 loans are set at a minimum rate (subject to the terms of the mortgage loans and applicable law) (see "*The servicer and the servicing agreement—Undertakings by the servicer*" in the base prospectus), noting that such requirement is contingent upon the seller failing to perform under the relevant swap agreements with respect to the variable rate/standard variable rates, being in default or becoming insolvent;
- with respect to tracker rate loans, the interest rate on such loans is calculated by reference to the Bank of England base rate ("**BBR**"), which closely correlates with SONIA rates;
- a requirement in the mortgage sale agreement that any new mortgage loans, product switches or further advances proposed to be included in the portfolio will not cause the weighted average yield of the portfolio (taking into account the swap agreements) to fall below defined thresholds (see "*Assignment of the mortgage loans and related security—Assignment conditions*" in the prospectus);
- with respect to the issuer, it fully hedges its obligations as the issuer lends the proceeds of any offering of notes to Funding pursuant to the intercompany loan terms and conditions, where the proceeds of sterling denominated floating rate notes are lent on the same terms as the notes with respect to currency and interest rate; and after giving effect to the relevant swap agreements, the proceeds of sterling denominated fixed rate notes and/or non-sterling denominated notes are lent to Funding pursuant to the intercompany loan terms and conditions on the same terms as the notes with respect to currency and interest rate;
- with respect to Funding, Funding obtains its share of revenue generated on a monthly basis from the fixed rate mortgage loans, standard variable rate mortgage loans, variable rate mortgage loans and tracker rate mortgage loans, where with respect to the fixed rate mortgage loans, Funding has entered into swap agreements, and with respect to standard variable rate mortgage loans, variable rate mortgage loans and tracker rate loans, Funding relies on the high correlation between the standard variable rate, BBR and/or SONIA rates; and
- with respect to the Trust, it does not require any hedging as it distributes the revenue and principal that it receives from the trust property to Funding and the seller or YBHL (as applicable).

Except for the purpose of hedging interest-rate or currency risk, none of the issuer, Funding or the mortgages trustee will enter into derivative contracts, for purposes of SECN 2.2.16R(2)(a) as it forms part of the UK Securitisation Framework.

The following tables show the correlation between the interest rates indicated for the period indicated:

Interest Rates Correlations for the period from 1 January 2006 to 31 October 2024			
	BBR	SONIA	SVR
BBR	1.000	0.999	0.933
SONIA	0.999	1.000	0.929

Interest Rates Correlations for the period from 1 January 2006 to 31 October 2024			
SVR	0.933	0.929	1.000

Source: Clydesdale Bank, Bloomberg

Verification of data

The seller or YBHL (as applicable) has caused a sample of 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. The mortgage portfolio as at the cut-off date has been subject to an agreed upon procedures review on a sample of mortgage loans selected from the mortgage portfolio as at the cut-off date (as well as an agreed upon procedures review, amongst other things, of the conformity of the mortgage loans in the mortgage portfolio with certain of the eligibility criteria (where applicable)) conducted by a third-party and completed on or about 16 January 2025 with respect to the mortgage portfolio in existence as of 31 October 2024 (the "**AUP report**"). 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 originator has reviewed the reports of such independent third parties and is of the opinion that there were no significant adverse findings in such report.

GENERAL

Interests of natural and legal persons involved in the issue

Not applicable.

SIGNED on behalf of the issuer:

By:
Duly authorised