

IMPORTANT NOTICE

IMPORTANT: You must read the following before continuing. The following applies to the final terms following this page (the "**final terms**"), and you are therefore advised to read this carefully before reading, accessing or making any other use of the final terms. In accessing the 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.

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THE NOTES HAVE NOT BEEN, AND WILL NOT BE, REGISTERED UNDER THE UNITED STATES SECURITIES ACT OF 1933, AS AMENDED (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 FINAL TERMS OR MAKE AN INVESTMENT DECISION WITH RESPECT TO THE NOTES DESCRIBED THEREIN, YOU MUST EITHER (1) NOT BE A "U.S. PERSON" AS DEFINED IN REGULATIONS UNDER THE SECURITIES ACT OR (2) BE A "QUALIFIED INSTITUTIONAL BUYER" WITHIN THE MEANING OF RULE 144A UNDER THE SECURITIES ACT (A "**QIB**").

In the United Kingdom, the 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**").

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You are reminded that the final terms have been delivered to you on the basis that you are a person into whose possession the 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 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 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, BNP Paribas and Merrill Lynch International each as an arranger for the issue and Barclays Bank PLC, BNP Paribas, Citigroup Global Markets Limited,

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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 ("**EUWA**"); 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.

3 May 2022

Lanark Master Issuer plc
(Incorporated with limited liability in England and Wales, registered number 6302751)

**Issue of series 2022-1 notes
under its £20 billion residential mortgage backed note programme**

The series 2022-1 notes will comprise the following classes of notes:

Initial principal amount	Class	Final maturity	Issue price	Expected Ratings	
				Fitch	Moody's
£700,000,000.00	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 20 April 2022 (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 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 Winchester House, 1 Great Winchester Street, London EC2N 2DB and copies are available at the registered address of the issuer at 3rd Floor, Suite 2 11-12 St. James's Square, London, England, SW1Y 4LB. These final terms may be used to offer and sell the series 2022-1 notes only if accompanied by the base prospectus.

PROSPECTIVE PURCHASERS ARE HEREBY NOTIFIED THAT THE ISSUER AND ANY SELLER OF ANY NOTES MAY BE RELYING ON THE EXEMPTION FROM THE REGISTRATION REQUIREMENTS OF SECTION 5 OF THE SECURITIES ACT PROVIDED BY RULE 144A. 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 an application has been made to the London Stock Exchange for the notes to be admitted to trading on its main market.

The base prospectus, its supplements 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>.

Arrangers for the issue

BofA Securities¹

BNPPARIBAS

Managers for the issue

Barclays

BofA Securities

BNPPARIBAS

Citigroup

Standard Chartered Bank

¹ BofA Securities means Merrill Lynch International

The following are the specific terms and conditions relating to the series 2022-1 notes and form part of the terms and conditions of the notes as applied to the series 2022-1 notes (and solely with respect to the series 2022-1 notes) by the issuer trust deed and constitute the final terms of the series 2022-1 notes for the purposes of the UK Prospectus Regulation.

1. **Issue of the notes**

(a) **Issuer**

La nark Master Issuer plc

(b) **Series**

Series 2022-1

(c) **Closing date and earliest date on which Securities will be admitted to trading**

4 May 2022

(d) **Initial principal amount**

<u>Notes</u>	<u>Initial principal amount</u>
Series 2022-1 class 1A notes	£700,000,000.00

(e) **Issue price**

100% of the initial principal amount in relation to the series 2022-1 class 1A notes

(f) **Expected Ratings**

<u>Notes</u>	<u>Expected Ratings</u>	
	<u>Fitch</u>	<u>Moody's</u>
Series 2022-1 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 and Rule 144A notes**

The Series 2022-1 class 1A notes are either Reg S notes or Rule 144A notes.

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

Rule 144A global note certificates are registered in the name of a nominee 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 DTC, Euroclear, or Clearstream, Luxembourg**

Not applicable.

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

Not applicable.

(g) **Delivery**

Delivery against payment

(h) **Clearing System Codes**

Notes	CUSIP	ISIN (Rule 144A)	ISIN (Reg S)	Common Code (Rule 144A)	Common Code (Reg S)
Series 2022-1 class 1A notes.	N/A	XS2473421258	XS2473418973	247342125	247341897

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

£1,500

(j) **Placement disclosure for PCS purposes only**

Not applicable

3. **Interest on the notes**

(a) **Interest commencement date**

4 May 2022

(b) **Fixed rate note provisions**

Not applicable.

(c) **Floating rate note provisions**

The floating rate note provisions are applicable to the series 2022-1 class 1A notes.

(i) **Note payment dates**

For the series 2022-1 class 1A notes, 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 in respect of the series 2022-1 class 1A notes will be the note payment date falling in August 2022.

(ii) **Business day convention**

Following business day convention.

(iii) *Screen rate determination*

The screen rate determination provisions are applicable to the series 2022-1 class 1A notes.

(A) *Reference rate*

For each interest period for the series 2022-1 class 1A notes, 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 2022-1 class 1A notes.....	0.50%	1.00%

(vi) *Step-up date*

<u>Notes</u>	<u>Step-up date – the note payment date falling in</u>
Series 2022-1 class 1A notes.....	February 2028

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

The minimum rate of interest on the Series 2022-1 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 the series 2022-1 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 the applicable final terms;

- (B) a day on which the Trans-European Automated Real Time Gross Settlement Express Transfer (TARGET 2) 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 the applicable final terms).

4. **Repayment of the notes**

(a) ***Type of note***

The series 2022-1 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 2022-1 class 1A notes Target balance (£)
Aug-22	700,000,000.00
Nov-22	700,000,000.00
Feb-23	700,000,000.00
May-23	700,000,000.00
Aug-23	700,000,000.00
Nov-23	700,000,000.00
Feb-24	700,000,000.00
May-24	700,000,000.00
Aug-24	700,000,000.00
Nov-24	700,000,000.00
Feb-25	700,000,000.00
May-25	700,000,000.00
Aug-25	656,500,000.00
Nov-25	613,000,000.00
Feb-26	569,500,000.00
May-26	526,000,000.00
Aug-26	482,500,000.00
Nov-26	439,000,000.00
Feb-27	395,500,000.00
May-27	352,000,000.00
Aug-27	308,500,000.00
Nov-27	265,000,000.00
Feb-28	221,500,000.00

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

Not applicable

(e) ***Final maturity date***

Notes	Final maturity date – the note payment date falling in
Series 2022-1 class 1A notes.	December 2069

5. **Money market notes**

(a) ***Money market note mandatory transfer arrangements***

Not applicable.

6. **Required subordinated percentage and reserves**

(a) ***Required subordinated percentage***

<u>Notes</u>	<u>Required subordinated percentage</u>
class A notes*	<p>Prior to the monthly payment date falling in August 2022, 12.00%</p> <p>On or following the monthly payment date falling in August 2022, if annualised lifetime CPR (in the period between closing and that note payment date) is greater than or equal to 25.00%, then 14.00% and otherwise 12.00%</p> <p>On or following the monthly payment date falling in February 2023, if annualised lifetime CPR (in the period between closing and that note payment date) is greater than or equal to 25.00%, then 24.00% and otherwise 20.00%</p> <p>On or following the monthly payment date falling in August 2025, if annualised lifetime CPR (in the period between closing and that note payment date) is greater than or equal to 25.00%, then 40.00% and otherwise 27.00%</p> <p>Notwithstanding the above, there shall be no repayment of Series 1 Class Z VFN prior to the monthly payment date falling in August 2022</p>
class B notes	N/A
class C notes	N/A
class D notes	N/A
class E notes	N/A

* The minimum subordination percentage may be modified by Clydesdale at any time subject to being (i) not lower than 12.0% and (ii) subject to a rating agency confirmation from Standard & Poor's (provided that such confirmation from Standard & Poor's shall not be required to the extent such rating agency does not maintain a rating of any notes which are outstanding).

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

Series 1 class Z VFN	£ 372,192,000.00
Series 2 class Z VFN	£ 300,000,000.00

(c) ***Target reserve required amount***

£42,891,940.60

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

0%

(e) ***Programme reserve required percentage***

1.39%

(f) ***Arrears or step-up trigger event***

(i) *Item (i) funding reserve fund increased amount*

£10,722,985.15

(ii) *Item (ii) funding reserve fund increased amount*

£10,722,985.15

(iii) *Item (i) and (ii) funding reserve fund increased amount*

£21,445,970.30

(g) ***Required mortgage collateral percentage***

Prior to the monthly payment date falling in August 2022, 12.00%

On or following the monthly payment date falling in August 2022, if an annualised lifetime CPR (in the period between closing and that note payment date) is greater than or equal to 25.00%, then 14.00% and otherwise 12.00%

On or following the monthly payment date falling in February 2023, if an annualised lifetime CPR (in the period between closing and that note payment date) is greater than or equal to 25.00%, then 24.00% and otherwise 20.00%

On or following the monthly payment date falling in August 2025, if an annualised lifetime CPR (in the period between closing and that note payment date) is greater than or equal to 25.00%, then 40.00% and otherwise 27.00%

Notwithstanding the above, there shall be no repayment of Series 1 class Z VFN prior to the monthly payment date falling in August 2022

The minimum subordination percentage may be modified by Clydesdale at any time subject to being (i) not lower than 12.0% and (ii) subject to a rating agency confirmation from Standard & Poor's (provided that such confirmation from Standard & Poor's shall not be required to the extent such rating agency does not maintain a rating of any notes which are outstanding).

7. **Eurosystem eligibility**

Yes

Note that the designation "yes" simply means that the series 2022-1 notes are intended upon issue to be deposited with one of the ICSDs as common safekeeper (and registered in the name of a nominee of one of the ICSDs acting as common safekeeper) and does not necessarily mean that the 2022-1 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 2022-1 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 2022-1 notes.

The advance will be made up of a separate loan tranche. The loan tranche will be funded by the series 2022-1 class 1A notes and will be identified by reference to that class of notes.

The loan tranches to be funded by the series 2022-1 class 1A notes is as follows:

Loan tranches	Initial principal amount	Notes that will fund the loan tranche
AAA (class 1A) Loan Tranche	£ 700,000,000.00	Series 2022-1 class 1A notes

The following are certain other terms and conditions of the loan tranches that will be funded by the series 2022-1 notes.

(a) **Closing date**

4 May 2022

(b) **Interest commencement date**

4 May 2022

(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.....	0.50%	1.00%

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

Loan Tranches	Step-up date – the note payment date falling in	Final maturity date – the note payment date falling in
1A.....	February 2028	December 2069

(g) **Loan payment dates**

For the loan tranche to be funded by the series 2022-1 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 2022-1 notes will be the monthly payment date falling in May 2022.

(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 £2,600,000.

The interest rate for such start-up loan will be compounded daily SONIA plus 0.9%.

Funding Subordinated Loan

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

The initial principal amount of such Funding subordinated loan will be £41,702,170.64.

The interest rate for such Funding subordinated loan will be compounded daily SONIA plus 0.9%.

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	£3,086,835,467.99
class B notes	nil
class C notes	nil
class D notes	nil
class E notes	nil
class Z notes	£672,192,000.00

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	£3,086,835,467.99
AA	nil
A	nil
BBB	nil
BB	nil
Z	£672,192,000.00

Mortgage loan final maturity date

December 2069

Post-perfection SONIA margin

4.23 percent.

U.S. Credit Risk Retention

As at the closing date specified herein the seller share of the trust property will be approximately £ 680,028,541 representing approximately 15.32% 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 2022.

Assignment Conditions

For the purposes of the Assignment Conditions:

- (a) the arrears of interest amount shall be 2.00 per cent.;
- (b) the three month arrears maximum amount shall be 4.00 per cent.;
- (c) the maximum aggregate current principal balance amount shall be 15.00 per cent.;
- (d) the WAFF/WALS amount shall be 0.25 per cent.;
- (e) the Moody's portfolio variation test percentage amount shall be 0.30 per cent.;
- (f) the weighted average yield SONIA margin shall be 1.20 per cent.; and
- (g) 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 68.20 per cent.;
- (c) the Fitch original LTV margin shall be 47.00 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 2022-1 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 2022-1 class 1A notes can be made, however, based on certain assumptions. The assumptions used to calculate the possible average lives of the series 2022-1 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 2022-1 class 1A notes to be deferred;
- (e) the issuer exercises its option to redeem each class of the series 2022-1 class 1A notes on the step-up date, if any, relating to such notes;
- (f) the series 2022-1 notes are issued on the closing date specified herein and all notes of any series other than the series 2022-1 notes are at their respective target balances on the note payment date falling in February 2022;
- (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 Act/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) (provided that such confirmation from Standard & Poor's shall not be required to the extent such rating agency does not maintain a rating of any notes which are outstanding) the long-term unsecured, unsubordinated and unguaranteed debt obligations of the seller continue to be rated at least "BBB+" by Standard & Poor's, the seller continues to have an 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 2022-1 notes, at various constant payment rates for the mortgage loans, would be as follows:

Constant payment rate (% per annum) ¹	Possible average life of the series 2022-1 class 1A notes (in years)
5%	4.95
10%	4.95
15%	4.95
20%	4.95
25%	4.95
30%	4.95
35%	4.95

¹Does not include scheduled repayments

The average life of each class of the series 2022-1 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 January 2022 (the "**cut-off date**"). The cut-off date mortgage portfolio comprised an aggregate current principal balance of £4,439,056,009.48. The mortgage loans in the cut-off date mortgage portfolio were originated between 5 November 2002 and 30 September 2021.

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 closing date, it is repaid in full or if it does not comply with the terms of the mortgage sale agreement on or about the closing date, or is a mortgage loan which is a Non Compliant Loan.

In addition to the mortgage loans assigned from the cut-off date mortgage portfolio, the seller is also expected to assign to the mortgages trustee on the closing date other mortgage loans originated between 27 November 2003 and 30 September 2021. No such mortgage loan will be so assigned to the mortgages trustee if it does not comply with the terms of the mortgage sale agreement on or about the closing date. These mortgage loans have not been included in the statistical and other information contained in these final terms relating to the cut-off date mortgage portfolio. The statistical and other information contained in these final terms relating to the cut-off date portfolio is therefore merely representative of the mortgage loans to be assigned to the mortgages trustee on the closing date.

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 closing date will not exceed £390,666,265.99.

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 95.94% of the aggregate current principal balance of the mortgage loans in the cut-off date mortgage portfolio as of 31 January 2022 have agreed to have their scheduled mortgage payments to the originators directly debited from their bank accounts.

80.48% 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 19.52% 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 0.65% of the aggregate current principal balance of the mortgage loans to be assigned to the mortgages trustee on the closing 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 4.49% per annum.

The tables set out under the heading "The cut-off date mortgage portfolio – Mortgage portfolio" in these final terms 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 Principal (GBP)	% of Total	Number of Mortgage Loans	% of Total
Clydesdale Bank	3,273,632,825.27	73.75	19,192	52.30
Yorkshire Bank	1,165,423,184.21	26.25	17,502	47.70
Total:	4,439,056,009.48	100.00	36,694	100.00

Type of Mortgage Loan Occupation Status

Occupation Status	Aggregate Principal (GBP)	% of Total	Number of Mortgage Loans	% of Total
Owner-Occupied	4,439,056,009.48	100.00	36,694	100.00
Total:	4,439,056,009.48	100.00	36,694	100.00

Type of Mortgage Loan

Type of Mortgage Loan	Aggregate Principal (GBP)	% of Total	Number of Mortgage Loans	% of Total
Residential	4,439,056,009.48	100.00	36,694	100.00
Total:	4,439,056,009.48	100.00	36,694	100.00

Tenure

Tenure	Aggregate Principal (GBP)	% of Total	Number of Mortgage Loans	% of Total
Feehold	955,524,793.31	21.53	10,509	28.64
Freehold	2,936,239,795.82	66.15	22,165	60.41
Leasehold	450,736,668.43	10.15	2,769	7.55
Unknown	96,554,751.92	2.18	1,251	3.41
Total:	4,439,056,009.48	100.00	36,694	100.00

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 Principal (GBP)	% of Total	Number of Mortgage Loans	% of Total
0.01 to 6.00	26,401,245.37	0.59	114	0.31
6.01 to 12.00	146,855,108.21	3.31	527	1.44
12.01 to 18.00	91,897,031.41	2.07	391	1.07
18.01 to 24.00	27,488,046.08	0.62	145	0.40
24.01 to 30.00	47,402,010.19	1.07	268	0.73
30.01 to 36.00	628,699,930.99	14.16	3,287	8.96
36.01 to 42.00	458,821,610.32	10.34	2,737	7.46
42.01 to 48.00	208,870,919.86	4.71	1,537	4.19
48.01 to 54.00	448,732,108.29	10.11	2,618	7.14
54.01 >.....	2,353,887,998.76	53.03	25,070	68.32
Total:	4,439,056,009.48	100.00	36,694	100.00

The weighted average seasoning of mortgage loans, as of the cut-off date, was 68.32 months. The maximum seasoning of such mortgage loans, as of the cut-off date, was 231.02 months and the minimum seasoning of such mortgage loans, as of the cut-off date, was 4.04 months.

Years to maturity at closing

<u>Years to maturity</u>	<u>Aggregate Principal (GBP)</u>	<u>% of Total</u>	<u>Number of Mortgage Loans</u>	<u>% of Total</u>
<= 0.00.....	2,313,740.01	0.05	27	0.07
0.01 to 5.00.....	228,160,350.96	5.14	4,769	13.00
5.01 to 10.00.....	595,259,694.57	13.41	8,369	22.81
10.01 to 15.00.....	768,483,219.43	17.31	7,333	19.98
15.01 to 20.00.....	915,073,145.28	20.61	6,124	16.69
20.01 to 25.00.....	861,962,600.72	19.42	4,644	12.66
25.01 to 30.00.....	592,006,720.39	13.34	3,077	8.39
30.01 >=.....	475,796,538.12	10.72	2,351	6.41
Total:	4,439,056,009.48	100.00	36,694	100.00

The weighted average remaining term of the mortgage loans, as of the cut-off date, was 18.40 years. The maximum remaining term, as of the cut-off date, was 39.69 years. The minimum remaining term, as of the cut-off date, was -3.59 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 Principal (GBP)</u>	<u>% of Total</u>	<u>Number of Mortgage Loans</u>	<u>% of Total</u>
East Midlands.....	193,927,740.08	4.37	2,111	5.75
East of England.....	72,448,296.75	1.63	342	0.93
Greater London.....	754,452,795.16	17.00	2,061	5.62
North East.....	200,775,089.51	4.52	2,942	8.02
North West.....	364,915,325.35	8.22	3,946	10.75
Scotland.....	985,175,868.96	22.19	10,921	29.76
South East.....	838,353,296.80	18.89	2,791	7.61
South West.....	179,375,989.35	4.04	749	2.04
Wales.....	41,175,327.01	0.93	261	0.71
West Midlands.....	161,152,077.54	3.63	1,122	3.06
Yorkshire & Humberside.....	647,304,202.97	14.58	9,448	25.75
Total:	4,439,056,009.48	100.00	36,694	100.00

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 forementioned 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 Principal (GBP)</u>	<u>% of Total</u>	<u>Number of Mortgage Loans</u>	<u>% of Total</u>
0.01 to 25.00.....	61,898,132.39	1.39	1,436	3.91
25.01 to 50.00.....	433,087,453.38	9.76	5,999	16.35
50.01 to 55.00.....	163,824,224.26	3.69	1,688	4.60
55.01 to 60.00.....	204,747,390.93	4.61	1,998	5.45
60.01 to 65.00.....	242,790,150.17	5.47	2,101	5.73
65.01 to 70.00.....	332,819,439.61	7.50	2,484	6.77
70.01 to 75.00.....	502,685,734.14	11.32	3,269	8.91
75.01 to 80.00.....	528,088,389.57	11.9	3,689	10.05
80.01 to 85.00.....	450,092,192.62	10.14	3,061	8.34
85.01 to 90.00.....	1,102,224,917.91	24.83	7,315	19.94
90.01 to 100.00.....	416,594,153.09	9.38	3,649	9.94
100.01 >=.....	203,831.41	0.00	5	0.01
Total:	4,439,056,009.48	100.00	36,694	100.00

The weighted average original loan-to-value ratio of the mortgage loans, as of the cut-off date was 74.24 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 same date.

<u>Current loan-to-value ratios</u>	<u>Aggregate Principal (GBP)</u>	<u>% of Total</u>	<u>Number of Mortgage Loans</u>	<u>% of Total</u>
<= 0.00.....	12.94	0.00	5	0.01
0.01 to 25.00.....	230,935,374.47	5.20	7,760	21.15
25.01 to 50.00.....	829,319,314.20	18.68	9,372	25.54
50.01 to 55.00.....	253,852,358.64	5.72	1,890	5.15
55.01 to 60.00.....	284,320,245.75	6.40	1,989	5.42
60.01 to 65.00.....	361,081,232.86	8.13	2,207	6.02
65.01 to 70.00.....	431,136,113.75	9.71	2,479	6.76
70.01 to 75.00.....	592,929,645.71	13.36	3,036	8.27
75.01 to 80.00.....	567,856,810.99	12.79	3,088	8.42
80.01 to 85.00.....	548,849,583.60	12.36	2,842	7.75
85.01 to 90.00.....	252,483,667.55	5.69	1,470	4.01
90.01 to 100.00.....	85,974,823.94	1.94	553	1.51
100.01 >=.....	316,825.08	0.01	3	0.01
Total:	4,439,056,009.48	100.00	36,694	100.00

The weighted average current loan-to-value ratio of the mortgage loans, as of the cut-off date was 63.12 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).

<u>Current indexed loan-to-value ratios</u>	<u>Aggregate Principal (GBP)</u>	<u>% of Total</u>	<u>Number of Mortgage Loans</u>	<u>% of Total</u>
<= 0.00.....	22.52	0.00	6	0.02
0.01 to 25.00.....	458,388,412.69	10.33	11,425	31.14
25.01 to 50.00.....	1,446,840,447.20	32.59	11,945	32.55
50.01 to 55.00.....	448,648,076.04	10.11	2,720	7.41
55.01 to 60.00.....	522,722,753.12	11.78	2,867	7.81
60.01 to 65.00.....	582,349,515.78	13.12	2,765	7.54
65.01 to 70.00.....	523,756,237.15	11.8	2,562	6.98
70.01 to 75.00.....	352,360,891.40	7.94	1,785	4.87
75.01 to 80.00.....	101,812,138.78	2.29	612	1.67
80.01 to 85.00.....	1,811,785.16	0.04	6	0.02
85.01 to 90.00.....	365,729.64	0.01	1	0.00
90.01 to 100.00.....	0	0.00	0.00	0.00
Total:	4,439,056,009.48	100.00	36,694	100.00

The weighted average current indexed loan-to-value ratio of the mortgage loans, as of the cut-off date, was 50.29 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:

<u>Current Balance</u>	<u>Aggregate Principal (GBP)</u>	<u>% of Total</u>	<u>Number of Mortgage Loans</u>	<u>% of Total</u>
<= 9,999.....	11,678,425.41	0.26	2,249	6.13
10,000 to 24,999.....	68,786,317.74	1.55	3,902	10.63
25,000 to 49,999.....	250,260,532.35	5.64	6,690	18.23
50,000 to 74,999.....	362,739,669.41	8.17	5,855	15.96
75,000 to 99,999.....	385,739,250.86	8.69	4,448	12.12
100,000 to 124,999.....	329,583,462.29	7.42	2,946	8.03
125,000 to 149,999.....	275,551,514.51	6.21	2,014	5.49
150,000 to 174,999.....	245,262,454.85	5.53	1,515	4.13
175,000 to 199,999.....	200,701,092.60	4.52	1,072	2.92
200,000 to 224,999.....	189,345,362.82	4.27	893	2.43
225,000 to 249,999.....	160,836,266.23	3.62	678	1.85
250,000 to 274,999.....	154,173,631.68	3.47	588	1.60
275,000 to 299,999.....	130,612,613.07	2.94	455	1.24
300,000 to 324,999.....	120,043,842.52	2.70	385	1.05
325,000 to 349,999.....	100,390,000.85	2.26	297	0.81
350,000 to 374,999.....	105,944,274.43	2.39	293	0.80
375,000 to 399,999.....	99,218,420.61	2.24	256	0.70
400,000 to 424,999.....	101,195,575.22	2.28	246	0.67
425,000 to 449,999.....	88,880,516.51	2.00	203	0.55
450,000 to 474,999.....	88,328,964.88	1.99	191	0.52
475,000 to 499,999.....	77,616,195.57	1.75	159	0.43
500,000 to 599,999.....	323,136,345.57	7.28	591	1.61
600,000 to 699,999.....	236,026,249.63	5.32	366	1.00
700,000 to 799,999.....	130,945,569.39	2.95	176	0.48
800,000 to 899,999.....	98,932,649.69	2.23	117	0.32
900,000 >=.....	103,126,810.79	2.32	109	0.30
Total:	4,439,056,009.48	100.00	36,694	100.00

The largest mortgage loan has a current balance, as of the cut-off date, of £999,999.00. The average current balance, as of the cut-off date, was approximately £120,974.98.

Flexible Offset Product Type

<u>Product Type</u>	<u>Aggregate Principal (GBP)</u>	<u>% of Total</u>	<u>Number of Mortgage Loans</u>	<u>% of Total</u>
Flexible (Non-Offset).....	4,005,528,376.91	90.23	31,701	86.39
Offset.....	433,527,632.57	9.77	4,993	13.61
Total:	4,439,056,009.48	100.00	36,694	100.00

Mortgage loan products

<u>Mortgage loan products</u>	<u>Aggregate Principal (GBP)</u>	<u>% of Total</u>	<u>Number of Mortgage Loans</u>	<u>% of Total</u>
Discount.....	163,000,357.24	3.67	769	2.10
Fixed.....	3,572,753,213.86	80.48	25,921	70.64
SVR.....	416,260,139.75	9.38	7,160	19.51
Tracker.....	287,042,298.63	6.47	2,844	7.75
Total:	4,439,056,009.48	100.00	36,694	100.00

Employment status

<u>Employment status - Self Employed</u>	<u>Aggregate Principal (GBP)</u>	<u>% of Total</u>	<u>Number of Mortgage Loans</u>	<u>% of Total</u>
Not Self-employed.....	4,211,047,226.90	94.86	34,802	94.84

<u>Employment status - Self Employed</u>	<u>Aggregate Principal (GBP)</u>	<u>% of Total</u>	<u>Number of Mortgage Loans</u>	<u>% of Total</u>
Self-employed	228,008,782.58	5.14	1,892	5.16
Total:	4,439,056,009.48	100.00	36,694	100.00

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.

<u>Fixed rate %</u>	<u>Aggregate Principal (GBP)</u>	<u>% of Total</u>	<u>Number of Mortgage Loans</u>	<u>% of Total</u>
1.01 to 1.50.....	415,133,745.41	11.62	1,537	5.93
1.51 to 2.00.....	872,300,371.58	24.42	4,871	18.79
2.01 to 2.50.....	1,359,621,726.68	38.06	7,568	29.20
2.51 to 3.00.....	665,981,566.26	18.64	9,333	36.01
3.01 to 3.50.....	214,539,742.06	6.00	2,176	8.40
3.51 to 4.00.....	35,850,314.99	1.00	342	1.32
4.01 >=.....	9,325,746.88	0.26	94	0.36
Total:	3,572,753,213.86	100.00	25,921	100.00

Month/year in which fixed rate period ends

<u>Year Fixed Rate Period Ends</u>	<u>Aggregate Principal (GBP)</u>	<u>% of Total</u>	<u>Number of Mortgage Loans</u>	<u>% of Total</u>
2022	952,941,922.04	26.67	6,752	26.05
2023	1,309,462,176.65	36.65	9,612	37.08
2024	768,010,192.72	21.50	5,608	21.64
2025	205,476,961.54	5.75	1,601	6.18
2026	282,603,550.16	7.91	1,954	7.54
2027	54,258,410.75	1.52	394	1.52
Total:	3,572,753,213.86	100.00	25,921	100.00

Repayment terms

<u>Repayment Method</u>	<u>Aggregate Principal (GBP)</u>	<u>% of Total</u>	<u>Number of Mortgage Loans</u>	<u>% of Total</u>
Interest Only.....	856,212,012.52	19.29	2,335	6.36
Repayment	3,582,843,996.96	80.71	34,359	93.64
Total:	4,439,056,009.48	100.00	36,694	100.00

Arrears table

<u>Months in Arrears</u>	<u>Aggregate Principal (GBP)</u>	<u>% of Total</u>	<u>Number of Mortgage Loans</u>	<u>% of Total</u>
<= 0.00.....	4,386,131,697.98	98.81	36,117	98.43
0.01 to 1.00.....	10,423,819.56	0.23	125	0.34
1.01 to 2.00.....	11,641,049.45	0.26	131	0.36
2.01 to 3.00.....	4,201,541.87	0.09	51	0.14
3.01 to 6.00.....	7,812,583.53	0.18	90	0.25
6.01 to 12.00.....	7,299,460.69	0.16	80	0.22
12.01 >=.....	11,545,856.40	0.26	100	0.27
Total:	4,439,056,009.48	100.00	36,694	100.00

First Time Buyer

<u>First Time Buyer</u>	<u>Aggregate Principal (GBP)</u>	<u>% of Total</u>	<u>Number of Mortgage Loans</u>	<u>% of Total</u>
No.....	4,020,248,775.34	90.57	32,879	89.60
Yes	418,807,234.14	9.43	3,815	10.40
Total:	4,439,056,009.48	100.00	36,694	100.00

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 £4,644,683 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)

	<u>30-Sep-17</u>	<u>31-Dec-17¹</u>	<u>28-Feb-18</u>	<u>30-Nov-18</u>	<u>31-Dec-18¹</u>	<u>31-Jan-19</u>	<u>30-Sep-19</u>	<u>31-Dec-19¹</u>	<u>31-Dec-20¹</u>	<u>31-Dec-21¹</u>	<u>31-Jan-22</u>
Outstanding balance of Mortgage Loans.....	5,649,479,061	4,542,941,008	6,295,972,577	5,167,518,380	5,085,008,875	6,035,195,915	6,839,304,064	4,662,764,184	5,349,273,165	4,125,428,921	4,439,056,009
Outstanding balance of loans in arrears (>0m)...											
>0-<=2 months.....	31,752,090	38,151,361	42,026,977	37,676,822	42,910,114	37,678,386	40,981,275	36,943,300.03	30,266,749.71	24,488,412.87	22,064,869.01
>2-<=3 months.....	5,918,322	3,893,058	2,471,742	8,523,584	8,060,486	8,199,369	7,421,907	8,196,010.30	7,574,782.41	3,308,110.88	4,201,541.87
>3-<=6 months.....	10,792,436	12,337,615	12,877,176	11,519,611	11,181,322	10,550,599	10,224,284	11,264,648.88	7,755,714.15	8,985,941.60	7,812,583.53
>6-<=12 months.....	7,630,643	8,970,677	10,352,797	8,395,011	9,280,918	7,245,371	8,881,812	9,192,238.83	10,581,012.04	7,624,281.49	7,299,460.69
>12 months.....	5,916,446	5,676,070	5,455,195	5,336,624	5,386,170	5,453,574	6,581,937	6,932,982.76	15,049,883.71	11,662,778.34	11,545,856.40
Total outstanding loan balance in arrears (>0m).....	62,009,937	69,028,781	73,183,887	71,451,651	76,819,009	69,127,299	74,091,214	72,529,181	71,228,142	56,069,525	52,924,312
Total loan balances in arrears % (>0m).....	1.10%	1.52%	1.16%	1.38%	1.51%	1.15%	1.08%	1.56%	1.33%	1.36%	1.19%
Total loan balances in arrears % (>3m).....	0.43%	0.59%	0.46%	0.49%	0.51%	0.39%	0.38%	0.59%	0.62%	0.69%	0.60%
Outstanding balance of loans in possession (inc. interest).....	£1,432,619	1,049,950	335,279	549,117	525,308	735,322	782,990	275,173	432,308	1,085,861	1,118,847
Outstanding balance of loans sold.....	£23,981,668	24,386,281	25,128,874	25,518,658	25,960,718	25,960,718	26,147,699	26,447,143	26,860,947	26,994,621	26,994,621
Outstanding balance of loans sold in period.....	439,832	404,613	742,593	389,784	442,060	-	186,981	299,444	413,804	133,674	-
Net loss on sold properties.....	£4,298,461	4,342,000	4,382,768	4,455,840	4,548,477	4,548,477	4,552,217	4,559,980	4,628,097	4,629,929	4,629,929
Ratio of net losses to total loans assigned to trust % ²	0.08%	0.10%	0.07%	0.09%	0.09%	0.08%	0.07%	0.10%	0.09%	0.11%	0.10%
Average loss on all sold properties in the period	7,504	10,885	10,192	14,614	92,638	-	1,247	2,588	22,706	611	-
Outstanding number of mortgage loan.....	49,878	43,197	51,859	43,212	42,695	48,626	52,554	40,582	43,038	35,344	36,694
Outstanding number of loans in arrears (>0m)...											
>0-<=2 months.....	396	471	510	504	497	437	418	400	324	265	256
>2-<=3 months.....	76	41	39	93	81	83	77	94	64	46	51
>3-<=6 months.....	130	126	132	129	126	125	118	113	98	94	90
>6-<=12 months.....	88	99	103	89	99	82	104	103	103	83	80
>12 months.....	60	58	61	53	54	53	68	66	126	104	100
Total outstanding number of loans in arrears (>0m).....	750	795	845	868	857	780	785	776	715	592	577
Total number of loans in arrears % (>0m).....	1.50%	1.84%	1.63%	2.01%	2.01%	1.60%	1.49%	1.91%	1.66%	1.67%	1.57%
Total number of loans in arrears % (>3m).....	0.56%	0.66%	0.57%	0.63%	0.65%	0.53%	0.55%	0.69%	0.76%	0.80%	0.74%

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, limits on changes in the weighted average foreclosure frequency (WAF) and the weighted average loss severity (WALS), 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 of the mortgage loans and their related security*" in the base prospectus.

The following tables show, for each of the last fifteen 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 and 31 January 2022.

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 months 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 months 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 months 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 months 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 months 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 months 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 months 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 months 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 months 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 months 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 months 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 months 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 months 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 months 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 months 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							
	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 - < 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%				
2 - < 3 months 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%				
3 - < 6 months 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%				
6 - < 12 months 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%				
>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%				
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%				

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 months 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 months 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 months 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 months 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 months 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 months 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 months 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 months 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 months 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 months 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 months 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 months 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 months 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 months 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 months 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											
	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 - < 2 months in arrears	25	1,385,386.14	2.03%	1.88%	21	1,041,191.59	1.69%	1.41%								
2 - < 3 months in arrears	1	51,184.70	0.08%	0.07%	3	312,408.99	0.24%	0.42%								
3 - < 6 months in arrears	10	472,856.54	0.81%	0.64%	7	224,887.38	0.56%	0.30%								
6 - < 12 months in arrears	5	202,030.20	0.41%	0.27%	8	358,511.38	0.65%	0.49%								
>12 months in arrears	8	1,884,278.90	0.65%	2.55%	7	1,849,566.64	0.56%	2.50%								
Total.....	1,234	73,819,116.66	100.00%	100.00%	1,240	73,857,035.25	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 months in arrears	-	-	-	-	-	-	-	-	-	-	-	-	4	293,069.03	0.14%	0.11%
3 - < 6 months in arrears	-	-	-	-	-	-	-	-	2	233,731.15	0.12%	0.13%	8	667,320.01	0.28%	0.25%
6 - < 12 months 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	1,234,827.08	1.02%	1.08%	20	1,522,135.21	1.26%	1.29%
2 - < 3 months in arrears	1	10,453.14	0.04%	0.01%	0	0.00	0.00%	0.00%	5	385,301.83	0.32%	0.33%	5	193,371.17	0.31%	0.16%
3 - < 6 months 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 months 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 months 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%	-	-	0.00%	0.00%
3 - < 6 months 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 months 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	-	-	0.00%	0.00%	0	-	0.00%	0.00%	2	63,586.07	0.14%	0.06%	-	-	0.00%	0.00%
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 months 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 months 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 months 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		-	0.00%	0.00%		-	0.00%	0.00%	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 months 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 months 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 months 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															
	Number	Principal Balance	% by number	% by principal balance												
Current.....	782	47,088,443.45	97.63%	96.88%												
1 - < 2 months in arrears	5	449,056.85	0.62%	0.92%												
2 - < 3 months in arrears	1	70,792.83	0.12%	0.15%												
3 - < 6 months in arrears	2	111,218.57	0.25%	0.23%												
6 - < 12 months in arrears	6	311,178.65	0.75%	0.64%												
>12 months in arrears	5	572,274.51	0.62%	1.18%												
Total.....	801	48,602,964.86	100.00%	100.00%												

¹ Indicates no arrears recorded

Mortgage loans originated in 2010

	31 December 2010				31 December 2011				31 December 2012				31 December 2013			
	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.....	-	-	-	-	3,846	447,896,996.47	99.10%	99.18%	5,906	546,631,913.19	97.85%	97.56%	4,054	339,399,618.03	97.10%	96.68%
1 - < 2 months in arrears	-	-	-	-	25	2,996,413.05	0.64%	0.66%	101	9,138,018.64	1.67%	1.63%	81	7,078,325.28	1.94%	2.02%
2 - < 3 months in arrears	-	-	-	-	5	435,851.13	0.13%	0.10%	10	2,541,308.37	0.47%	0.45%	5	598,654.29	0.12%	0.17%
3 - < 6 months in arrears	-	-	-	-	2	79,417.87	0.05%	0.02%	10	1,163,615.27	0.21%	0.21%	13	926,689.32	0.31%	0.26%
6 - < 12 months in arrears	-	-	-	-	3	195,496.58	0.08%	0.04%	8	760,741.30	0.13%	0.14%	18	2,594,244.60	0.43%	0.74%
>12 months in arrears	-	-	-	-	-	-	-	-	1	73,782.06	0.02%	0.01%	4	473,876.81	0.10%	0.13%
Total.....	-	-	-	-	3,881	451,604,175.10	100.00%	100.00%	6,036	560,309,378.83	100.00%	100.00%	4,175	351,071,408.33	100.00%	100.00%
	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.....	3,269	251,330,755.34	96.66%	96.24%	2,881	217,369,017.48	96.29%	96.02%	2,780	208,605,628.98	96.36%	96.42%	2,201	156,871,223.39	96.16%	96.65%
1 - < 2 months in arrears	57	5,212,797.25	1.69%	2.00%	42	2,822,865.38	1.40%	1.25%	44	3,210,209.84	1.53%	1.48%	33	2,021,521.33	1.44%	1.25%
2 - < 3 months in arrears	10	644,747.10	0.30%	0.25%	22	1,423,318.90	0.74%	0.63%	24	1,281,177.43	0.83%	0.59%	11	645,624.32	0.48%	0.40%
3 - < 6 months in arrears	28	2,003,607.97	0.83%	0.77%	20	1,979,287.54	0.67%	0.87%	19	1,330,558.65	0.66%	0.61%	20	1,255,009.62	0.87%	0.77%
6 - < 12 months in arrears	11	846,396.33	0.33%	0.32%	18	1,658,310.60	0.60%	0.73%	9	636,208.54	0.31%	0.29%	16	1,036,530.78	0.70%	0.64%
>12 months in arrears	7	1,104,781.81	0.21%	0.42%	9	1,131,451.15	0.30%	0.50%	9	1,289,475.50	0.31%	0.60%	8	482,422.96	0.35%	0.30%
Total.....	3,382	261,143,085.80	100.00%	100.00%	2,992	226,384,251.05	100.00%	100.00%	2,885	216,353,258.94	100.00%	100.00%	2,289	162,312,332.40	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.....	2,464	176,226,396.16	96.67%	96.90%	2,335	164,316,770.99	96.85%	96.87%	2,103	145,110,026.40	96.42%	96.18%	2,239	153,778,531.45	96.22%	96.06%
1 - < 2 months in arrears	38	2,728,719.30	1.49%	1.50%	35	2,476,238.23	1.45%	1.46%	43	3,070,230.58	1.97%	2.03%	55	3,707,022.68	2.36%	2.32%
2 - < 3 months in arrears	5	401,360.34	0.20%	0.22%	13	699,926.95	0.54%	0.41%	7	535,828.67	0.32%	0.36%	5	517,055.44	0.21%	0.32%
3 - < 6 months in arrears	18	1,058,138.50	0.71%	0.58%	12	1,129,516.41	0.50%	0.67%	9	721,629.58	0.41%	0.48%	8	679,286.83	0.34%	0.42%
6 - < 12 months in arrears	16	972,253.12	0.63%	0.53%	11	556,768.92	0.46%	0.33%	13	923,572.50	0.60%	0.61%	13	826,683.10	0.56%	0.52%
>12 months in arrears	8	481,793.15	0.31%	0.26%	5	450,054.20	0.21%	0.27%	6	518,812.94	0.28%	0.34%	7	579,879.43	0.30%	0.36%
Total.....	2,549	181,868,660.87	100.00%	100.00%	2,411	169,629,275.70	100.00%	100.00%	2,181	150,880,100.67	100.00%	100.00%	2,327	160,088,458.93	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.....	1,835	121,356,076.76	95.13%	95.08%	1,822	120,348,357.14	95.69%	95.66%	1,931	128,133,750.95	96.50%	96.22%	1,880	120,446,868.82	96.96%	96.92%
1 => <= 2 months in arrears	57	3,738,001.35	2.95%	2.93%	49	3,327,280.04	2.57%	2.64%	41	3,114,445.96	2.05%	2.34%	26	1,707,548.32	1.34%	1.37%
>2 - <= 3 month in arrears	7	397,838.03	0.36%	0.31%	4	269,506.89	0.21%	0.21%	3	194,379.96	0.15%	0.15%	6	363,974.69	0.31%	0.29%
>3 - <= 6 month in arrears	11	811,765.34	0.57%	0.64%	10	620,411.42	0.53%	0.49%	9	546,673.50	0.45%	0.41%	11	620,182.14	0.57%	0.50%
>6 - <= 12 month in arrears	10	770,312.09	0.52%	0.60%	11	812,809.97	0.58%	0.65%	10	788,760.96	0.50%	0.59%	4	337,921.82	0.21%	0.27%
>12 months in arrears...	9	560,783.73	0.47%	0.44%	8	432,771.89	0.42%	0.34%	7	386,047.69	0.35%	0.29%	12	793,780.81	0.62%	0.64%
Total.....	1,929	127,634,777.30	100.00%	100.00%	1,904	125,811,137.35	100.00%	100.00%	2,001	133,164,059.02	100.00%	100.00%	1,939	124,270,276.60	100.00%	100.00%
	31 December 2019				31 December 2020				31 December 2021				31 January 2022			

	<u>Number</u>	<u>Principal Balance</u>	<u>% by number</u>	<u>% by principal balance</u>	<u>Number</u>	<u>Principal Balance</u>	<u>% by number</u>	<u>% by principal balance</u>	<u>Number</u>	<u>Principal Balance</u>	<u>% by number</u>	<u>% by principal balance</u>	<u>Number</u>	<u>Principal Balance</u>	<u>% by number</u>	<u>% by principal balance</u>
Current.....	1,671	104,092,166.48	96.42%	96.58%	1,521	92,329,677.89	96.82%	96.33%	1,284	73,972,148.94	97.13%	96.97%	1,269	73,375,513.52	97.17%	97.07%
1 - < 2 months in arrears	27	1,504,373.50	1.56%	1.40%	19	1,594,172.81	1.21%	1.66%	15	965,693.76	1.13%	1.27%	14	901,184.68	1.07%	1.19%
2 - < 3 months in arrears	6	307,946.67	0.35%	0.29%	3	166,005.05	0.19%	0.17%	1	67,980.33	0.08%	0.09%	2	69,178.09	0.15%	0.09%
3 - < 6 months in arrears	13	715,358.40	0.75%	0.66%	9	550,529.46	0.57%	0.57%	6	345,711.92	0.45%	0.45%	7	412,718.81	0.54%	0.55%
6 - < 12 months in arrears	5	401,096.19	0.29%	0.37%	7	316,302.40	0.45%	0.33%	6	323,335.99	0.45%	0.42%	4	225,373.51	0.31%	0.30%
>12 months in arrears	11	757,078.91	0.63%	0.70%	12	888,373.21	0.76%	0.93%	10	608,034.88	0.76%	0.80%	10	608,395.67	0.77%	0.80%
Total.....	<u>1,733</u>	<u>107,778,020.15</u>	<u>100.00%</u>	<u>100.00%</u>	<u>1,571</u>	<u>95,845,060.82</u>	<u>100.00%</u>	<u>100.00%</u>	<u>1,322</u>	<u>76,282,905.82</u>	<u>100.00%</u>	<u>100.00%</u>	<u>1,306</u>	<u>75,592,364.28</u>	<u>100.00%</u>	<u>100.00%</u>

¹ Indicates no arrears recorded

	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
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 - < 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%
2 - < 3 months 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%
3 - < 6 months 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 - < 12 months 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%
>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%
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%

Mortgage loans originated in 2012

	31 December 2012				31 December 2013				31 December 2014				30 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 months 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 months 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 months 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 months in arrears	6	340,652.82	0.18%	0.11%	3	105,262.94	0.11%	0.05%	1	367,56.77	0.03%	0.01%	4	245,312.50	0.15%	0.11%
3 - < 6 months 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 months in arrears	7	508,507.76	0.21%	0.16%	6	366,593.62	0.23%	0.16%	4	1,840,56.75	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 months 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 months 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 months 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 months 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 months 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 months 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			
	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 - < 2 months in arrears	10	469,452.41	0.71%	0.51%	10	374,664.54	0.71%	0.41%
2 - < 3 months in arrears	1	68,551.70	0.07%	0.07%	2	108,077.01	0.14%	0.12%
3 - < 6 months in arrears	1	93,618.35	0.07%	0.10%	0	0.00	0.00%	0.00%
6 - < 12 months in arrears	3	277,093.16	0.21%	0.30%	3	309,027.72	0.21%	0.33%
>12 months in arrears	3	265,359.84	0.21%	0.29%	3	265,320.25	0.21%	0.29%
Total.....	1,404	92,321,219.22	100.00%	100.00%	1,417	92,457,850.74	100.00%	100.00%

Mortgage loans originated in 2013

	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
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%
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%
2 - < 3 months in arrears	-	-	-	-	4	403,894.94	0.05%	0.04%	5	860,586.19	0.07%	0.10%
3 - < 6 months in arrears	-	-	-	-	3	299,197.51	0.04%	0.03%	6	952,226.21	0.08%	0.11%
6 - < 12 months in arrears	-	-	-	-	-	-	-	-	6	1,546,282.41	0.08%	0.18%
>12 months in arrears	-	-	-	-	-	-	-	-	1	115,486.43	0.01%	0.01%
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%
	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
Current.....	7,003	851,205,647.94	99.39%	99.35%	5,672	676,322,601.76	98.95%	98.91%	5,766	673,203,940.75	98.92%	98.93%
1 - < 2 months in arrears	25	2,625,698.68	0.35%	0.31%	31	3,320,576.44	0.54%	0.49%	34	2,947,157.55	0.58%	0.43%
2 - < 3 months in arrears	5	501,589.32	0.07%	0.06%	6	386,644.26	0.10%	0.06%	4	256,546.79	0.07%	0.04%
3 - < 6 months in arrears	6	452,860.91	0.09%	0.05%	12	1,614,197.00	0.21%	0.24%	13	1,766,506.08	0.22%	0.26%
6 - < 12 months in arrears	3	593,580.72	0.04%	0.07%	5	548,152.71	0.09%	0.08%	6	780,755.34	0.10%	0.11%
>12 months in arrears	4	1,394,401.36	0.06%	0.16%	6	1,562,030.13	0.10%	0.23%	6	1,564,005.13	0.10%	0.23%
Total.....	7,046	856,773,778.93	100.00%	100.00%	5,732	683,754,202.30	100.00%	100.00%	5,829	680,518,911.64	100.00%	100.00%
	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
Current.....	5,205	589,650,171.30	98.69%	98.71%	4,908	546,166,801.51	98.71%	98.91%	4,863	534,056,412.02	98.66%	98.81%
1 - < 2 months in arrears	35	3,671,950.66	0.66%	0.61%	40	3,316,423.89	0.80%	0.60%	37	3,816,566.23	0.75%	0.71%
2 - < 3 months in arrears	8	810,505.59	0.15%	0.14%	4	301,836.42	0.08%	0.05%	7	230,208.91	0.14%	0.04%
3 - < 6 months in arrears	15	1,593,541.00	0.28%	0.27%	7	776,048.86	0.14%	0.14%	10	1,232,565.74	0.20%	0.23%
6 - < 12 months in arrears	6	602,794.70	0.11%	0.10%	9	958,873.45	0.18%	0.17%	8	891,667.36	0.16%	0.16%
>12 months in arrears	5	1,008,426.72	0.09%	0.17%	4	654,231.14	0.08%	0.12%	4	258,680.52	0.08%	0.05%
Total.....	5,274	597,337,389.97	100.00%	100.00%	4,972	552,174,215.27	100.00%	100.00%	4,929	540,486,100.78	100.00%	100.00%
	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
Current.....	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	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 months in arrears	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 months in arrears	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 months in arrears	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	244,742.51	0.11%	0.07%	5	336,696.64	0.14%	0.10%	5	336,696.64	0.14%	0.10%
Total.....	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%

Mortgage loans originated in 2014

	31 December 2014				31 December 2015				30 April 2016				31 December 2016			
	Number	Principal Balance	Number	Principal Balance	Number	Principal Balance	Number	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	8,926	1,332,254,917.33	8,926	1,332,254,917.33	8,926	1,332,254,917.33	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	38	4,632,114.42	38	4,632,114.42	38	4,632,114.42	38	4,632,114.42	0.42%	0.35%	39	5,376,120.86	0.59%	0.60%
2 - < 3 months in arrears	-	-	8	1,015,088.16	8	1,015,088.16	8	1,015,088.16	8	1,015,088.16	0.09%	0.08%	4	607,318.60	0.06%	0.07%
3 - < 6 months in arrears	-	-	6	1,268,042.49	6	1,268,042.49	6	1,268,042.49	6	1,268,042.49	0.07%	0.09%	12	1,109,150.80	0.18%	0.12%
6 - < 12 months in arrears	-	-	0	-	0	-	0	-	0	-	0.00%	0.00%	8	632,079.20	0.12%	0.07%
>12 months in arrears	-	-	2	169,105.17	2	169,105.17	2	169,105.17	2	169,105.17	0.02%	0.01%	1	98,758.26	0.02%	0.01%
Total.....	7,071	1,025,719,950.41	8,980	1,339,339,267.57	8,980	1,339,339,267.57	8,980	1,339,339,267.57	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	Number	Principal Balance	Number	Principal Balance	Number	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	6,281	804,978,082.33	6,281	804,978,082.33	6,281	804,978,082.33	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	57	7,203,073.69	57	7,203,073.69	57	7,203,073.69	57	7,203,073.69	0.90%	0.88%	76	8,087,366.09	1.21%	1.02%
2 - < 3 months in arrears	1	87,939.60	3	548,056.43	3	548,056.43	3	548,056.43	3	548,056.43	0.05%	0.07%	2	200,698.16	0.03%	0.03%
3 - < 6 months in arrears	10	1,171,135.20	9	1,029,793.41	9	1,029,793.41	9	1,029,793.41	9	1,029,793.41	0.14%	0.13%	11	1,287,256.21	0.18%	0.16%
6 - < 12 months in arrears	10	727,669.31	5	451,243.90	5	451,243.90	5	451,243.90	5	451,243.90	0.08%	0.06%	7	680,992.79	0.11%	0.09%
>12 months in arrears	1	99,457.86	6	1,025,668.55	6	1,025,668.55	6	1,025,668.55	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	6,361	815,235,918.31	6,361	815,235,918.31	6,361	815,235,918.31	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	Number	Principal Balance	Number	Principal Balance	Number	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	5,149	621,551,021.07	5,149	621,551,021.07	5,149	621,551,021.07	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	45	5,105,022.37	45	5,105,022.37	45	5,105,022.37	45	5,105,022.37	0.86%	0.81%	37	4,587,413.08	0.74%	0.80%
2 - < 3 months in arrears	10	864,455.27	11	942,149.66	11	942,149.66	11	942,149.66	11	942,149.66	0.21%	0.15%	6	382,060.19	0.12%	0.07%
3 - < 6 months in arrears	8	664,284.03	8	682,948.77	8	682,948.77	8	682,948.77	8	682,948.77	0.15%	0.11%	15	1,455,438.14	0.30%	0.25%
6 - < 12 months in arrears	9	1,040,062.76	8	886,327.03	8	886,327.03	8	886,327.03	8	886,327.03	0.15%	0.14%	8	621,632.01	0.16%	0.11%
>12 months in arrears	5	626,472.90	5	628,497.50	5	628,497.50	5	628,497.50	5	628,497.50	0.10%	0.10%	7	553,423.49	0.14%	0.10%
Total.....	5,126	626,948,813.46	5,226	629,795,966.40	5,226	629,795,966.40	5,226	629,795,966.40	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	Number	Principal Balance	Number	Principal Balance	Number	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	3,374	328,974,018.12	3,374	328,974,018.12	3,374	328,974,018.12	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	26	2,736,515.27	26	2,736,515.27	26	2,736,515.27	26	2,736,515.27	0.76%	0.82%	28	2,970,268.18	0.82%	0.90%
2 - < 3 months in arrears	9	1,043,943.55	4	114,135.61	4	114,135.61	4	114,135.61	4	114,135.61	0.12%	0.03%	3	109,787.37	0.09%	0.03%
3 - < 6 months in arrears	16	1,612,184.08	6	341,884.06	6	341,884.06	6	341,884.06	6	341,884.06	0.18%	0.10%	7	343,505.11	0.20%	0.10%
6 - < 12 months in arrears	8	512,213.58	4	264,926.12	4	264,926.12	4	264,926.12	4	264,926.12	0.12%	0.08%	4	264,510.29	0.12%	0.08%
>12 months in arrears	7	501,066.81	6	566,236.12	6	566,236.12	6	566,236.12	6	566,236.12	0.18%	0.17%	6	566,236.12	0.18%	0.17%
Total.....	4,126	460,240,345.14	3,420	332,997,715.30	3,420	332,997,715.30	3,420	332,997,715.30	3,420	332,997,715.30	100.00%	100.00%	3,420	330,835,449.13	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 months in arrears	-	-	-	-	-	-	-	-	-	-	-	-	1	35,404.74	0.01%	0.00%
3 - < 6 months in arrears	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 - < 12 months 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 months in arrears	0	0.00	0.00%	0.00%	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 months 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 months in arrears	1	34,781.90	0.01%	0.00%	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.....	0.00	0.00%	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
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 months 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 months 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 months 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.....	0	0	0.00%	0.00%	0	0	0.00%	0.00%	1	204348.82	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			
	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%
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%
2 - < 3 months 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%
3 - < 6 months 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 - < 12 months 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%
>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%
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%

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 months in arrears	-	-	-	-	-	-	-	-	3	287,896.48	0.04%	0.03%	2	194,052.81	0.03%	0.02%
3 - < 6 months in arrears	-	-	-	-	-	-	-	-	1	358,757.47	0.01%	0.03%	8	1,837,469.39	0.12%	0.18%
6 - < 12 months in arrears	-	-	-	-	-	-	-	-	0	0.00	0.00%	0.00%	0	0.00	0.00%	0.00%
>12 months in arrears	-	-	-	-	-	-	-	-	0	0.00	0.00%	0.00%	0	0.00	0.00%	0.00%
Total.....	0	0.00	0.00%	0.00%	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 months 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 months 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 months 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	0	0.00	0.00%	0.00%	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 months 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 months 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 months 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			
	Number	Principal Balance	% by number	% by principal balance
Current.....	3,209	390,433,954.76	98.77%	98.79%
1 - < 2 months in arrears	11	1,684,822.57	0.34%	0.43%
2 - < 3 months in arrears	5	790,369.52	0.15%	0.20%
3 - < 6 months in arrears	8	538,981.79	0.25%	0.14%
6 - < 12 months in arrears	6	697,542.72	0.18%	0.18%
>12 months in arrears	10	1,064,977.10	0.31%	0.27%
Total.....	3,249	395,210,648.46	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 months in arrears	-	-	-	-	0	0.00	0.00%	0.00%	-	-	-	-	0	0.00	0.00%	0.00%
3 - < 6 months in arrears	-	-	-	-	0	0.00	0.00%	0.00%	-	-	-	-	0	0.00	0.00%	0.00%
6 - < 12 months in arrears	-	-	-	-	0	0.00	0.00%	0.00%	-	-	-	-	0	0.00	0.00%	0.00%
>12 months in arrears	-	-	-	-	0	0.00	0.00%	0.00%	-	-	-	-	0	0.00	0.00%	0.00%
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 months 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 months 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 months in arrears	1	70389.1	0.01%	0.00%	1	70389.1	0.01%	0.00%	0	0	0.00%	0.00%	9	1949271.86	0.12%	0.13%
>12 months in arrears	-	-	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
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 months 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 months 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 months 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	1,151,538,065.47	100.00%	100.00%	5,227	897,256,163.22	100.00%	100.00%	5,192	888,086,104.84	100.00%	100.00%

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.....	0	0.00	0.00%	0.00%	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	0	0.00	0.00%	0.00%	0	0.00	0.00%	0.00%	10	914,790.56	0.18%	0.10%	9	727,090.76	0.21%	0.11%
2 - < 3 months in arrears	0	0.00	0.00%	0.00%	0	0.00	0.00%	0.00%	0	0.00	0.00%	0.00%	4	708,344.88	0.09%	0.11%
3 - < 6 months in arrears	0	0.00	0.00%	0.00%	0	0.00	0.00%	0.00%	3	410,042.46	0.05%	0.04%	3	876,883.31	0.07%	0.13%
6 - < 12 months in arrears	0	0.00	0.00%	0.00%	0	0.00	0.00%	0.00%	0	0.00	0.00%	0.00%	1	222,914.55	0.02%	0.03%
>12 months in arrears	0	0.00	0.00%	0.00%	0	0.00	0.00%	0.00%	0	0.00	0.00%	0.00%	0	0.00	0.00%	0.00%
Total.....	0	0.00	0.00%	0.00%	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			
	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%
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%
2 - < 3 months 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%
3 - < 6 months 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%
6 - < 12 months in arrears	3	275,387.21	0.06%	0.04%	5	969,148.97	0.13%	0.17%	4	909,274.00	0.10%	0.15%
>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%
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%

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%	0	0.00	0.00%	0.00%	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	0	0.00	0.00%	0.00%	0	0.00	0.00%	0.00%	22	3,844,333.19	0.44%	0.37%	11	1,431,843.75	0.29%	0.19%
2 - < 3 months in arrears	0	0.00	0.00%	0.00%	0	0.00	0.00%	0.00%	6	1,294,576.55	0.12%	0.13%	3	276,896.94	0.08%	0.04%
3 - < 6 months in arrears	0	0.00	0.00%	0.00%	0	0.00	0.00%	0.00%	3	1,301,775.89	0.06%	0.13%	6	945,881.96	0.16%	0.13%
6 - < 12 months in arrears	0	0.00	0.00%	0.00%	0	0.00	0.00%	0.00%	1	94,016.13	0.02%	0.01%	6	1,149,497.07	0.16%	0.16%
>12 months in arrears	0	0.00	0.00%	0.00%	0	0.00	0.00%	0.00%	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%	0	0.00	0.00%	0.00%	5,006	1,025,941,512.73	100.00%	100.00%	3,829	735,564,537.41	100.00%	100.00%

	31 January 2022			
	Number	Principal Balance	% by number	% by principal balance
Current.....	4,034	771,141,217.49	99.16%	99.40%
1 - < 2 months in arrears	14	1,899,422.15	0.34%	0.24%
2 - < 3 months in arrears	5	390,067.28	0.12%	0.05%
3 - < 6 months in arrears	6	943,749.79	0.15%	0.12%
6 - < 12 months in arrears	5	954,797.13	0.12%	0.12%
>12 months in arrears	4	469,595.03	0.10%	0.06%
Total.....	4,068	775,798,848.87	100.00%	100.00%

Mortgage loans originated in 2020

31 January 2022				
	<u>Number</u>	<u>Principal Balance</u>	<u>% by number</u>	<u>% by principal balance</u>
Current.....	491	105,649,496.09	100.00%	100.00%
1 - < 2 months in arrears	0	0.00	0.00%	0.00%
2 - < 3 months in arrears	0	0.00	0.00%	0.00%
3 - < 6 months in arrears	0	0.00	0.00%	0.00%
6 - < 12 months in arrears	0	0.00	0.00%	0.00%
>12 months in arrears	0	0.00	0.00%	0.00%
Total.....	491	105,649,496.09	100.00%	100.00%

Mortgage loans originated in 2021

31 January 2022				
	<u>Number</u>	<u>Principal Balance</u>	<u>% by number</u>	<u>% by principal balance</u>
Current.....	713	192,611,348.01	100.00%	100.00%
1 - < 2 months in arrears	0	0.00	0.00%	0.00%
2 - < 3 months in arrears	0	0.00	0.00%	0.00%
3 - < 6 months in arrears	0	0.00	0.00%	0.00%
6 - < 12 months in arrears	0	0.00	0.00%	0.00%
>12 months in arrears	0	0.00	0.00%	0.00%
Total.....	713	192,611,348.01	100.00%	100.00%

UK Securitisation Regulation and EU Securitisation Regulation

UK STS Requirements

The seller (as originator for the purposes of the UK Securitisation Regulation), has procured an STS notification to be submitted to the Financial Conduct Authority ("FCA"), in accordance with Article 27 of the UK Securitisation Regulation that the STS requirements have been satisfied with respect to the series 2022-1 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 these final terms.

The seller has used the services of Prime Collateralised Securities (PCS) UK Limited an authorised verification agent authorised under Article 28 of the UK Securitisation Regulation to assess whether the series 2022-1 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 2022-1 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 2022-1 notes remain outstanding, it will (as originator for the purposes of Article 6(1) 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,

(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 Ltd or European Data Warehouse GmbH at <https://editor.eurowd.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, standard variable rate mortgage loans and tracker rate mortgage loans, Funding has entered into swap agreements, and with respect to tracker rate loans relies on the high correlation between the standard variable rate, and 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 Article 21(2) of the UK Securitisation Regulation.

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 January 2022			
	BBR	SONIA	SVR
BBR	1.000	0.999	0.977
SONIA	0.999	1.000	0.977
SVR	0.977	0.977	1.000

Source: Clydesdale, 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 12 April 2022 with respect to the mortgage portfolio in existence as of 31 January 2022 (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 AUP report has been filed with the U.S. Securities and Exchange Commission on 13 April 2022 and is publicly available. The originator has reviewed the AUP report of such independent third parties and is of the opinion that there were no significant adverse findings in such AUP report.

General

Interests of natural and legal persons involved in the issue

Not applicable.

Signed on behalf of the issuer:

By:
Duly authorised