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Charter Mortgage Funding 2018-1 plc

Report for Distribution dated Jun 13, 2022

Global Corporate Trust
<http://pivot.usbank.com/>





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Analyst

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5th Floor
125 Old Broad Street
London, EC2N 1AR

Distribution Date

13-Jun-22

U.S. Bank Global Corporate Trust Website

<https://pivot.usbank.com>

General Information

Interest Payment Date:	13-Jun-22
Prior Interest Payment Date:	14-Mar-22
Next Interest Payment Date:	12-Sep-22
Distribution Count:	16
Closing Date:	8-Jun-18
Legal Maturity Date:	12-Jun-55
Interest Determination Date:	6-Jun-22
Next Interest Determination Date:	5-Sep-22
Index:	Compounded Daily SONIA
Currency:	GBP (£)

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Deal Summary

Liability Summary

Tranche Class Name	Original Balance	Credit Enhancement on Closing	Fitch/Moodys Initial Ratings	Current Balance	Pool Factor	Current Credit Enhancement	Fitch/Moodys Current Ratings	Fitch/Moodys Watch
Class A	261,690,000.00	10.00%	AAA/Aaa	71,210,924.44	0.2721194	27.04%	AAA Aaa	
Class B	7,150,000.00	7.50%	AA+/Aa1	7,150,000.00	1	19.56%	AAA Aaa	
Class C	7,150,000.00	5.00%	A+/A1	7,150,000.00	1	12.07%	AAA Aa1	
Class D	7,150,000.00	2.50%	A-/Baa1	7,150,000.00	1	4.59%	A+ Aa3	
Class E	2,860,000.00	1.50%	BBB+/Ba1	2,860,000.00	1	1.59%	BB+ Baa1	
Class X	12,870,000.00	0.00%	BB+/B1	0.00	0.0000000	0.00%	NR WR	

Deal Performance Summary - Last 4 Quarters

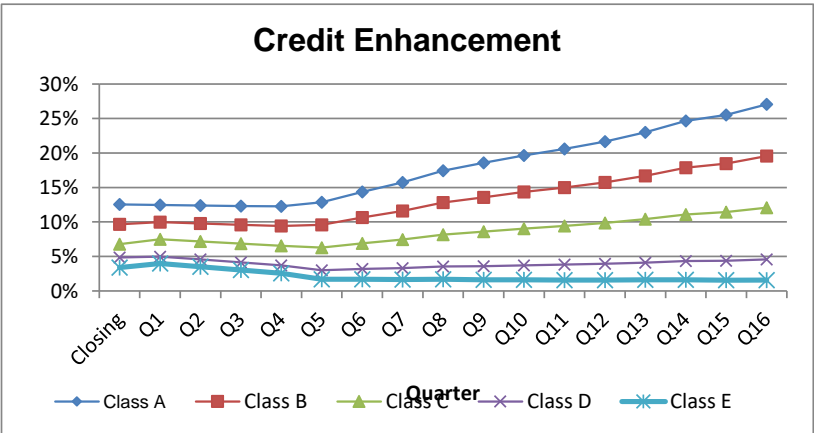
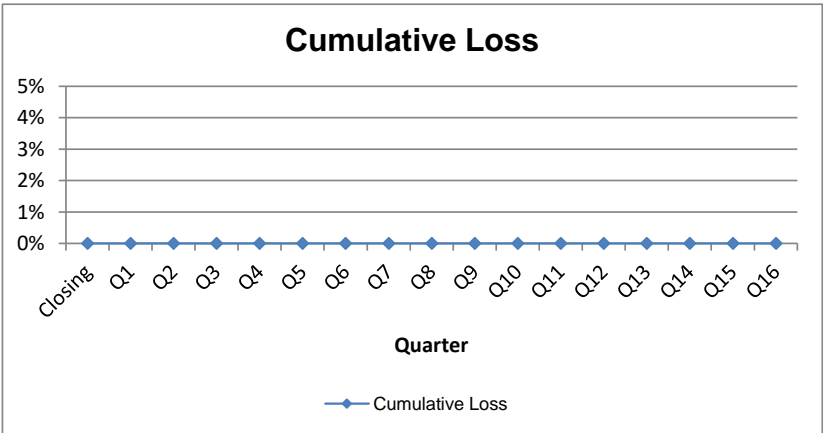
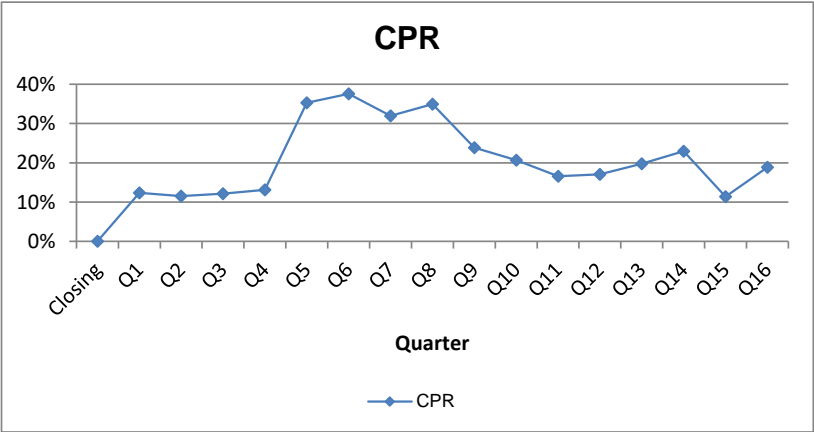
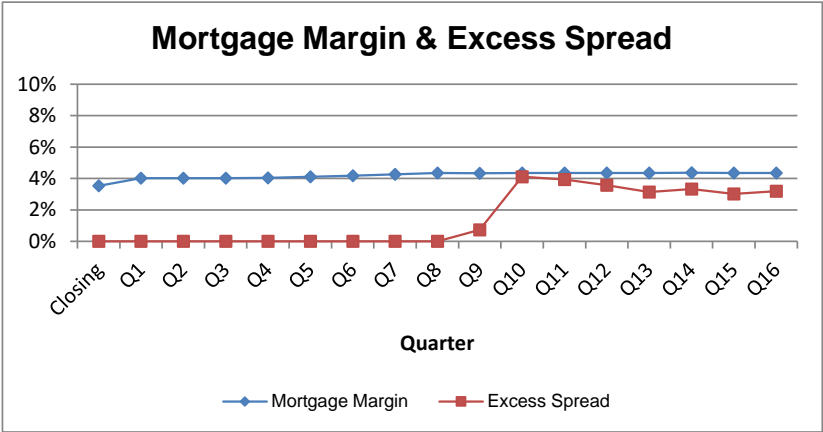
	On Closing	Quarter 13	Quarter 14	Quarter 15	Quarter 16
Delinquencies (Days)					
30 < Days <= 60	-	0.29%	0.37%	0.36%	0.40%
60 < Days <= 90	-	0.44%	0.23%	0.40%	0.32%
90 < Days <= 120	-	0.06%	0.36%	0.27%	0.22%
Days > 120	-	0.59%	0.71%	0.91%	1.01%
Excess Spread					
Amount during Period	-	890,098.00	877,265.17	767,961.68	761,323.89
Percentage of Pool (Annualised)	-	3.13%	3.32%	3.03%	3.19%
Constant Prepayment Rate (CPR)					
Period	-	19.78%	22.92%	11.38%	18.86%
Since Closing	-	23.21%	23.30%	22.67%	22.54%
Principal Payment Rate (PPR)					
Total Note Principal Payments in Period	-	7,449,049.79	8,118,475.73	4,035,328.09	6,003,427.22
Mortgage Principal Closing Balance	285,532,264.28	113,678,155.48	105,559,679.75	101,524,351.66	95,520,924.44
Percentage of Closing Balance (%)	-	6.55%	7.69%	3.97%	6.28%
Note Interest Payment Rate					
Percentage of Interest Due on Notes (%)	-	100.00%	100.00%	100.00%	100.00%
Cumulative Losses on the Mortgage					
Percentage of Original Balance (%)	-	0.00%	0.00%	0.00%	0.00%



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Collateral Performance Graphs

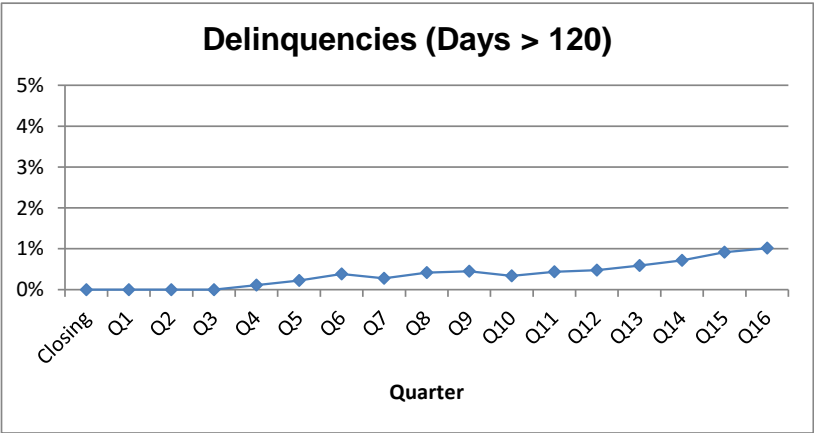
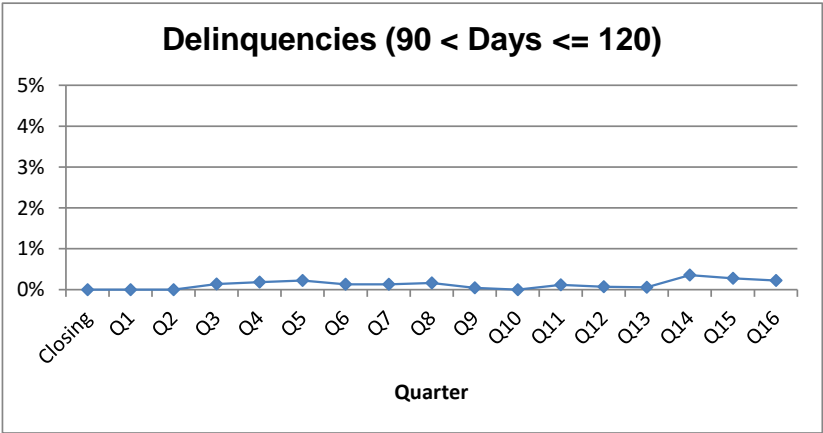
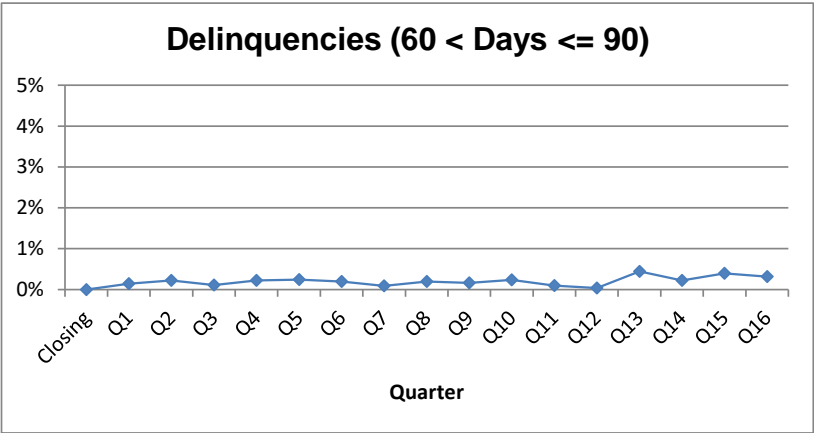
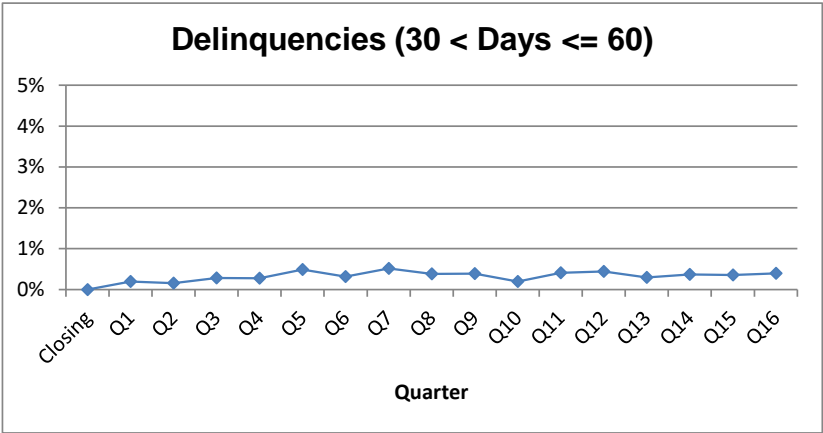




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Delinquencies Graphs



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Deal Counterparties								
Role	Counterparty	Fitch			Moody's			comments
		Long-Term	Short-Term	Rating Trigger	Long-Term	Short-Term	Rating Trigger	
Issuer	Charter Mortgage Funding 2018-1 plc							
Seller	Charter Mortgages Limited							
Servicer	Charter Mortgages Limited							
Cash Manager	U.S. Bank Global Corporate Trust Limited							
Swap Provider	Natixis, London Branch	A	F1	A/F1	A2	P-1	A3	
Issuer Account Bank	Bank of New York Mellon, London Branch	AA-	F1	A/F1	A1	P-1	A3	
Collection Account bank	Barclays Bank PLC	A	F1	BBB+/F2	A1	P-1	Baa3	
Security Trustee	U.S. Bank Trustees Limited							
Note Trustee	U.S. Bank Trustees Limited							
Principal Paying Agent & Agent Bank	Elavon Financial Services DAC							
Registrar	Elavon Financial Services DAC							
Corporate Services Provider	Intertrust Management Limited							
Back-Up Servicer Facilitator	Intertrust Management Limited							
Share Trustee	Intertrust Corporate Services Limited							
Arranger	Lloyds Bank plc							
Joint Lead Managers	Natixis							
	Lloyds Bank plc							
	Merrill Lynch International							

The Originator has undertaken to the Issuer and the Security Trustee that it will retain a material net economic interest of not less than 5 per cent. in the securitisation in accordance with the text of each of Article 405 of Regulation (EU) No 575/2013 (the Capital Requirements Regulation or CRR) and Article 51 of Regulation (EU) No 231/2013, referred to as the Alternative Investment Fund Manager Regulation (the AIFM Regulation) (which, in each case, does not take into account any corresponding national measures) (the Retention). Such interest was, as at the Closing Date, and is as at the Report Date, comprising retention of randomly selected exposures equivalent to no less than 5% of the nominal value of the securitised exposures, where such exposures would otherwise have been securitised in the transaction affected by the Issuer, as required by the text of each of paragraph (c) of Article 405(1) of the CRR, paragraph (c) of Article 51(1) of the AIFM Regulation and paragraph (c) of Article 254(2) of the Solvency II Regulation.



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Note Distribution Detail / Factors

As at: 13-Jun-22

Tranche Class Name	ISIN / Common Code	Original Principal Balance	No. Of Notes	Current Pool Factor ¹	Total Principal Distribution	Ending Principal Balance	Total Interest Distribution
A	XS1821502405 / 182150240	261,690,000.00	2,617	0.2721194	6,003,427.22	71,210,924.44	258,161.53
B	XS1821502744 / 182150274	7,150,000.00	72	1	0.00	7,150,000.00	31,570.78
C	XS1821503049 / 182150304	7,150,000.00	72	1	0.00	7,150,000.00	36,918.59
D	XS1821503478 / 182150347	7,150,000.00	72	1	0.00	7,150,000.00	42,266.40
E	XS1821503635 / 182150363	2,860,000.00	29	1	0.00	2,860,000.00	26,889.13
X	XS1821503718 / 182150371	12,870,000.00	129	0.0000000	0.00	0.00	0.00

GBP Total	298,870,000.00		6,003,427.22	95,520,924.44	395,806.43
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¹Determined as follows: Ending Principal Balance / Original Principal Balance



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Note Interest Reconciliation - Accrual

As at: 13-Jun-22

Tranche Class Name	ISIN / Common Code	Method	Days	Beginning Principal Balance	Rate of Interest	Total Interest Accrued (excluding deferred)	Other Interest	Total Interest Payments
A	XS1821502405 / 182150240	Act/365 (Fixed)	91	77,214,351.66	1.34105%	258,161.53	0.00	258,161.53
B	XS1821502744 / 182150274	Act/365 (Fixed)	91	7,150,000.00	1.77105%	31,570.78	0.00	31,570.78
C	XS1821503049 / 182150304	Act/365 (Fixed)	91	7,150,000.00	2.07105%	36,918.59	0.00	36,918.59
D	XS1821503478 / 182150347	Act/365 (Fixed)	91	7,150,000.00	2.37105%	42,266.40	0.00	42,266.40
E	XS1821503635 / 182150363	Act/365 (Fixed)	91	2,860,000.00	3.77105%	26,889.13	0.00	26,889.13
X	XS1821503718 / 182150371	Act/365 (Fixed)	91	0.00	3.55175%	0.00	0.00	0.00

	101,524,351.66	395,806.43	0.00	395,806.43
GBP Total				

	0.75175%
Compounded Daily SONIA	



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Note Interest Reconciliation - Deferred

As at: 13-Jun-22

Tranche Class Name	ISIN / Common Code	Beginning Deferred Interest	Interest Accrued on Deferred Interest	Current Period Deferred Interest	Deferred Interest Payments	Ending Deferred Interest
A	XS1821502405 / 182150240	0.00	0.00	0.00	0.00	0.00
B	XS1821502744 / 182150274	0.00	0.00	0.00	0.00	0.00
C	XS1821503049 / 182150304	0.00	0.00	0.00	0.00	0.00
D	XS1821503478 / 182150347	0.00	0.00	0.00	0.00	0.00
E	XS1821503635 / 182150363	0.00	0.00	0.00	0.00	0.00
X	XS1821503718 / 182150371	0.00	0.00	0.00	0.00	0.00
GBP Total		0.00	0.00	0.00	0.00	0.00



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Note Principal Reconciliation

As at: 13-Jun-22

Tranche Class Name	Beginning Principal Balance	Total Principal Payments	Ending Principal Balance	--- Credit Support ---	
				Original ¹	Current ²
A	77,214,351.66	6,003,427.22	71,210,924.44	10.00%	27.04%
B	7,150,000.00	0.00	7,150,000.00	7.50%	19.56%
C	7,150,000.00	0.00	7,150,000.00	5.00%	12.07%
D	7,150,000.00	0.00	7,150,000.00	2.50%	4.59%
E	2,860,000.00	0.00	2,860,000.00	1.50%	1.59%
X	0.00	0.00	0.00	0.00%	0.00%

GBP Total	101,524,351.66	6,003,427.22	95,520,924.44
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¹Determined as follows: Original Principal Balance of all subordinate classes plus original reserve fund /Total Original Principal Balance

²Determined as follows: Ending Principal Balance of all subordinate classes plus closing reserve fund/Total Ending Principal Balance



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Rating Information

As at: 13-Jun-22

Tranche Class Name	ISIN	--- Original Ratings ---		--- Ratings Change / Change Date (1) ---			
		Fitch	Moodys	Fitch		Moodys	
A	XS1821502405	AAA	Aaa				
B	XS1821502744	AA+	Aa1	AAA	14-Mar-22	Aaa	25-Aug-21
C	XS1821503049	A+	A1	AAA	14-Mar-22	Aa1	25-Aug-21
D	XS1821503478	A-	Baa1	A+	26-May-22	Aa3	25-Aug-21
E	XS1821503635	BBB+	Ba1	BB+	26-May-22	Baa1	25-Aug-21
X	XS1821503718	BB+	B1	NR	14-Sep-20	WR	24-Sep-20

NR - Designates that the class was not rated by the rating agency. *+ denotes watch positive; *- denotes watch negative.

⁽¹⁾ Changed ratings provided on this report are based on information provided by the applicable rating agency via electronic transmission. It shall be understood that this transmission will generally have been provided to U.S. Bank Trustees Limited within 30 days of the payment date listed on this statement. Because ratings may have changed during the 30 day window, or may not be being provided by the rating agency in an electronic format and therefore not being updated on this report, U.S. Bank Trustees Limited recommends that investors obtain current rating information directly from the rating agency.



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Cash Reconciliation

Available Collections		Distributions	
Available Revenue Receipts		Amounts Distributed by the Issuer	130,172.82
Revenue Receipts or Calculated Revenue Receipts	1,220,233.73	(see Other Required Information page for further detail)	
(see Other Required Information page for further detail)			
Interest from Authorised Investments	9,535.45		
Amounts received under the Swap Agreement	0.00		
General Reserve Fund Excess Amount	0.00		
Class A and Class B Liquidity Reserve Fund Excess Amount ¹	60,529.92	Distributions to Noteholders	
Class A and Class B Liquidity Reserve Fund Ledger ²	0.00		
Reconciliation Amounts deemed to be Available Revenue Receipts	0.00	Interest Distribution	395,806.43
Credited to the Deposit Account on the previous IPD	0.00	Principal Distribution	6,003,427.22
Optional Purchase Price	0.00		
Other net income	0.00	Distributions to Noteholders	6,399,233.65
Less			
Third Party Amounts	2,695.96		
Tax payments by the Issuer	0.00		
Overdraft remedy amounts in relation to the DD Collection Account	0.00		
Available Revenue Receipts	1,287,603.14	Other Distributions	
		Credit to Class A and Class B Liquidity Reserve Fund Ledger	0.00
Available Redemption Receipts		Credit to General Reserve Fund Ledger	0.00
Redemption Receipts or Calculated Principal Receipts	6,003,427.22	Issuer Profit Amount	300.00
Amount in PDL to be reduced by Avail. Rev. Funds	0.00	Credit to Deposit Account	0.00
Enhanced Amortisation Amount	0.00	Residual Certificates	761,323.89
General Reserve Fund remaining ³	0.00	Other Distributions	761,623.89
Reconciliation Amounts deemed to be Available Redemption Receipts	0.00		
Excess of the proceeds of the Notes (on first IPD only)	0.00		
Available Redemption Receipts	6,003,427.22	Total Distributions	7,291,030.36
Class A and Class B Liquidity Reserve Fund Release Amount	0.00		
General Reserve Fund Liquidity Release Amount	0.00		
Principal Addition Amount	0.00		
Total Available Distribution Amount	7,291,030.36		

¹Excludes Class B Redemption Date ²Class B Redemption Date only ³On the Final Redemption Date only



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Other Required Information

Amounts Distributed by Issuer

Security Trustee Fee	0.00
Note Trustee Fee	0.00
Agent Bank, the Registrar and Paying Agent Fees	0.00
Cash Manager Fee	0.00
Servicer Fee	57,146.64
Back-Up Servicer Facilitator	0.00
Corporate Services Provider Fee	3,650.86
Issuer Account Bank Fee	0.00
Collection Account Bank Fee	0.00
Third Party Fees	22,864.17
Transfer Costs	0.00
Swap Provider	46,511.15
Amounts Distributed by the Issuer	130,172.82

Revenue Receipts

Total interest receipts	1,198,676.11
Total fees	1,520.63
Total expenses	175.46
Total ERC	19,861.53
Total Revenue Recoveries	0.00
	1,220,233.73



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Mortgage Principal Analysis

	Current Quarter	Since Issue
Opening mortgage principal balance - close		285,532,264.28
Opening mortgage principal balance - this quarter	101,524,351.66	
Total opening mortgage principal balance	101,524,351.66	285,532,264.28
Unscheduled payments	5,122,884.67	169,862,739.34
Scheduled payments	880,542.55	20,148,600.50
Principal Losses	0.00	0.00
Total Principal Recoveries	0.00	0.00
Any Payment Pursuant to any Insurance Policy	0.00	0.00
Repurchase Proceeds of any loan by the Seller	0.00	100,548.51
Closing mortgage principal balance	95,520,924.44	95,520,924.44
Further Advances committed but unpaid	0.00	
<u>Loans Repurchased</u>		
Month of Repurchase	n.a.	
Number of Loans Repurchased	n.a.	
Cumulative Number of Loans Repurchased	n.a.	
Balance of Loans Repurchased	n.a.	
Cumulative balance of Loans Repurchased	n.a.	



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Principal Deficiency Ledger

Current Period Principal Deficiency

	<u>Beginning PDL Balance</u>	<u>Deficiency Allocation</u>	<u>PDL Repayment</u>	<u>Ending PDL Balance</u>
Class E PDL	0.00	0.00	0.00	0.00
Class D PDL	0.00	0.00	0.00	0.00
Class C PDL	0.00	0.00	0.00	0.00
Class B PDL	0.00	0.00	0.00	0.00
Class A PDL	0.00	0.00	0.00	0.00
Total	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>



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Reserve Fund Ledgers and Set-off Amounts

		Credits	Debits
<u>Class A and Class B Liquidity Reserve Fund</u>			
Original Reserve Fund amount	4,032,600.00		
Liquidity Reserve Fund amount as at previous IPD/Closing Date	1,325,995.20		
Liquidity Reserve Fund Required Amount per current IPD	1,265,465.27		
Top ups in quarter		0.00	
Drawings in quarter			60,529.92
Closing Balance	1,265,465.27		
<u>General Reserve Fund Required Amount</u>			
Original Reserve Fund required amount	257,400.00		
General Reserve Fund Required Amount as at previous IPD/Closing Date	257,400.00		
General Reserve Fund Required Amount as at current IPD	257,400.00		
Top ups in quarter		0.00	
Drawings in quarter			0.00
Closing Balance	257,400.00		
<u>Set-off Amounts</u>			
	No.	Principal Balance Outstanding	
Significant Deposit Loans outstanding	0	0	
Significant Deposit Loans repurchased in period	0	0	

**Significant Deposit means a Loan where: (a) the Seller holds the legal title, and (b) the relevant Borrower has a deposit holding with the Seller and the balance of such deposit holding exceeds the maximum amount covered under the Financial Services Compensation Scheme or any replacement arrangement to the Financial Services Compensation Scheme*



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Reserve Funds and Principal Allocation

General Reserve Fund

(a) on any Interest Payment Date up to and including the Final Redemption Date:

(i) if a Reserve Fund Amortising Trigger Event has not occurred prior to the Calculation Date immediately preceding such Interest Payment Date, an amount equal to 1.5 per cent. of the aggregate current Principal Amount Outstanding of the Collateralised Notes prior to the application of Available Redemption Receipts on such Interest Payment Date, minus the Class A and Class B Liquidity Reserve Fund Required Amount; and

257,400.00

(ii) if a Reserve Fund Amortising Trigger Event has occurred prior to the Calculation Date immediately preceding such Interest Payment Date, an amount equal to 1.5 per cent. of the aggregate current Principal Amount Outstanding of the Collateralised Notes on the Interest Payment Date immediately preceding the date on which the Reserve Fund Amortising Trigger Event occurred (following the application of Available Redemption Receipts on such Interest Payment Date), minus the Class A and Class B Liquidity Reserve Fund Required Amount; and

n.a.

(b) on each Interest Payment Date following the Final General Redemption Date, zero.

n.a.

Class A and Class B Liquidity Reserve Fund Required Amount

(a) on any Interest Payment Date falling prior to the Class B Redemption Date:

(i) if a Reserve Fund Amortising Trigger Event has not occurred prior to the Calculation Date immediately preceding such Interest Payment Date, an amount equal to 1.5 per cent. of the aggregate current Principal Amount Outstanding of the Class A Notes and Class B Notes prior to the application of Available Redemption Receipts on such Interest Payment Date; and

1,265,465.27

(ii) if a Reserve Fund Amortising Trigger Event has occurred prior to the Calculation Date immediately preceding such Interest Payment Date, an amount equal to 1.5 per cent. of the aggregate current Principal Amount Outstanding of the Class A Notes and Class B Notes on the Interest Payment Date immediately preceding the date on which the Reserve Fund Amortising Trigger Event occurred (following to the application of Available Redemption Receipts on such Interest Payment Date); and

n.a.

(b) on any Interest Payment Date falling on or after the Class B Redemption Date, zero.

n.a.

Principal Addition Amount

Available Revenue Receipts & Liquidity Release Amount	1,287,603.14
Amounts due on the Revenue Waterfall from item [(a)] to [(f)] and [(h)]	420,205.13
Senior Expenses Deficit	0.00

Principal Addition Amount	0.00
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Swap Transaction Details

Fixed Rate Issuer to Swap Counterparty

Period Start Date (included)	14-Mar-22
Period End date (excluded)	13-Jun-22
Day Count Fraction	0.2493

Fixed Rate	1.02740%
------------	----------

Swap Notional Amount	67,690,762.00
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Total Swap Payment by Issuer to Swap Counterparty	173,387.38
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Floating Rate Swap Counterparty to Issuer

Period Start Date (included)	14-Mar-22
Period End date (excluded)	13-Jun-22
Day Count Fraction	0.2493

Floating Rate	0.75180%
---------------	----------

Swap Notional Amount	67,690,762.00
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Total Swap Payment by Swap Counterparty to Issuer	126,876.23
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Net Payment Due (Issuer/Swap Counterparty)	-46,511.15
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Triggers

Event of Default

No

- (a) subject to Condition 18, if default is made in the payment of any principal or interest due in respect of the Most Senior Class of Notes and the default continues for: (i) a period of five Business Days in the case of principal, or (ii) three Business Days in the case of interest; or
- (b) if the Issuer fails to perform or observe any of its other obligations under these Conditions or any Transaction Document to which it is a party and the failure continues for a period of 15 days (or such longer period as the Note Trustee may permit) (except that in any case where the Note Trustee considers the failure to be incapable of remedy, when no continuation or notice as is hereinafter mentioned will be required) following the service by the Note Trustee on the Issuer of notice requiring the same to be remedied; or
- (c) if any representation or warranty made by the Issuer under any Transaction Document is incorrect when made and the matters giving rise to such misrepresentation are not remedied within a period of 15 days (except that in any case where the Note Trustee considers the matters giving rise to such misrepresentation to be incapable of remedy, when no continuation or notice as is hereinafter mentioned will be required) (or such longer period as the Note Trustee may permit) following the service by the Note Trustee on the Issuer of notice requiring the same to be remedied; or
- (d) if any order is made by any competent court or any resolution is passed for the winding up or dissolution of the Issuer, save for the purposes of reorganisation on terms approved in writing by the Note Trustee or by Extraordinary Resolution of the Noteholders; or
- (e) if (i) the Issuer ceases or threatens to cease to carry on the whole or a substantial part of its business, save for the purposes of reorganisation on terms approved in writing by the Note Trustee or by Extraordinary Resolution of the Noteholders, or (ii) the Issuer stops or threatens to stop payment of, or is unable to, or admits inability to, pay its debts (or any class of its debts) as they fall due or the value of its assets falls to less than the amount of its liabilities (taking into account its contingent and prospective liabilities) or (iii) is deemed unable to pay its debts pursuant to or for the purposes of any applicable law or is adjudicated or found bankrupt or insolvent; or
- (f) if proceedings are initiated against the Issuer under any applicable liquidation, insolvency, composition, reorganisation or other similar laws or an application is made (or documents filed with the court) for the appointment of an administrative or other receiver, manager, administrator or other similar official, or an administrative or other receiver, manager, administrator or other similar official is appointed, in relation to the Issuer or, as the case may be, in relation to the whole or any part of the undertaking or assets of the Issuer, and in any such case (other than the appointment of an administrator or an administrative receiver appointed following presentation of a petition for an administration order), unless initiated by the Issuer, is not discharged within 30 days; or
- (g) if the Issuer (or its directors or shareholders) initiates or consents to judicial proceedings relating to itself under any applicable liquidation, insolvency, composition, reorganisation or other similar laws or makes a conveyance or assignment for the benefit of, or enters into any composition or other arrangement with, its creditors generally (or any class of its creditors) or takes steps with a view to obtaining a moratorium in respect of any of its indebtedness or any meeting is convened to consider a proposal for an arrangement or composition with its creditors generally (or any class of its creditors).

No

No

No

No

No

No

No



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Triggers (Contd.)

Mandatory Redemption of the Notes

8.3 (a) Optional Purchase Price received			No
8.3 (b) Ten Per cent clean up call			No
	Current	Trigger	
	95,520,924.44	28,600,000.00	
8.4 Taxation or Other Reasons			No



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Portfolio Performance

As at: 31-May-22

	May 2022				April 2022			
	No.	Balance	Arrears	%	No.	Balance	Arrears	%
Total								
No. of Loans Paying => Monthly CMS	685	90,506,942.22	103,499.31	94.75%	701	93,494,448.07	80,140.67	95.04%
No. of Loans Paying => 75% Monthly CMS	8	1,163,659.47	118.17	1.22%	7	1,089,007.77	1,004.60	1.11%
No. of Loans Paying < 75% Monthly CMS	2	416,111.13	3,238.03	0.44%	8	1,303,134.20	17,910.30	1.32%
No. of Loans That Made No Payment	22	3,434,211.62	105,573.21	3.60%	18	2,491,254.11	99,609.51	2.53%
Total	717	95,520,924.44	212,428.72	100.00%	734	98,377,844.15	198,665.08	100.00%
Performing Principal Balance as a % of the Original Principal Balance*				31.70%				32.74%
Performing Principal Balance as a % of the Outstanding Principal Balance				94.75%				95.04%
1 to 2 Months								
No. of Loans Paying => Monthly CMS	3	352,993.99	2,634.18	0.37%	6	766,883.86	6,162.76	0.78%
No. of Loans Paying => 75% Monthly CMS	0	0.00	0.00	0.00%	0	0.00	0.00	0.00%
No. of Loans Paying < 75% Monthly CMS	0	0.00	0.00	0.00%	1	84,278.88	645.08	0.09%
No. of Loans That Made No Payment	3	786,811.62	9,634.92	0.82%	2	270,813.55	2,407.69	0.28%
Total	6	1,139,805.61	12,269.10	1.19%	9	1,121,976.29	9,215.53	1.14%
Value of Arrears Cases as a % of the Original Principal Balance*				0.40%				0.39%
Value of Arrears Cases as a % of the Outstanding Principal Balance				1.19%				1.14%
2 to 3 Months								
No. of Loans Paying => Monthly CMS	5	611,330.13	12,074.08	0.64%	6	831,649.90	13,704.49	0.85%
No. of Loans Paying => 75% Monthly CMS	0	0.00	0.00	0.00%	0	0.00	0.00	0.00%
No. of Loans Paying < 75% Monthly CMS	1	147,987.56	2,130.78	0.15%	0	0.00	0.00	0.00%
No. of Loans That Made No Payment	1	149,528.95	2,681.55	0.16%	0	0.00	0.00	0.00%
Total	7	908,846.64	16,886.41	0.95%	6	831,649.90	13,704.49	0.85%
Value of Arrears Cases as a % of the Original Principal Balance*				0.32%				0.29%
Value of Arrears Cases as a % of the Outstanding Principal Balance				0.95%				0.85%



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Portfolio Performance (Contd.)

As at: 31-May-22

	May 2022				April 2022			
	No.	Balance	Arrears	%	No.	Balance	Arrears	%
3 to 4 Months								
No. of Loans Paying => Monthly CMS	3	293,279.61	5,381.58	0.31%	4	526,694.62	10,035.65	0.54%
No. of Loans Paying => 75% Monthly CMS	0	0.00	0.00	0.00%	0	0.00	0.00	0.00%
No. of Loans Paying < 75% Monthly CMS	0	0.00	0.00	0.00%	2	118,085.16	2,483.41	0.12%
No. of Loans That Made No Payment	2	338,337.41	7,864.64	0.35%	2	238,821.57	8,548.95	0.24%
Total	5	631,617.02	13,246.22	0.66%	8	883,601.35	21,068.01	0.90%
Value of Arrears Cases as a % of the Original Principal Balance*				0.22%				0.31%
Value of Arrears Cases as a % of the Outstanding Principal Balance				0.66%				0.90%
4+ Months								
No. of Loans Paying => Monthly CMS	8	1,405,697.37	77,637.87	1.47%	5	814,984.68	46,759.55	0.83%
No. of Loans Paying => 75% Monthly CMS	0	0.00	0.00	0.00%	0	0.00	0.00	0.00%
No. of Loans Paying < 75% Monthly CMS	0	0.00	0.00	0.00%	1	158,399.35	9,869.99	0.16%
No. of Loans That Made No Payment	12	1,484,071.26	83,360.72	1.55%	11	1,492,539.55	87,917.80	1.52%
Total	20	2,889,768.63	160,998.59	3.03%	17	2,465,923.58	144,547.34	2.51%
Value of Arrears Cases as a % of the Original Principal Balance*				1.01%				0.86%
Value of Arrears Cases as a % of the Outstanding Principal Balance				3.03%				2.51%

*Performing Principal Balance refers to the Loans that have paid an amount equal to at least their monthly CMS



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Collateral Report

As at: 31-May-22

	May 2022	April 2022
Total Arrears Balance (1 month and over)	203,400.32	188,535.37
Total Arrears due	212,428.72	198,665.08

	At Close	May 2022	April 2022
Original Principal Balance as at close	285,532,264.28		
Total Original Number of Loans	1,806		
Outstanding Principal Balance as at month end		95,520,924.44	98,377,844.15
Total Current Number of Loans		717	734
Total number of performing loans		679	694
Total value of performing loans		89,950,886.54	93,074,693.03
Total number of 3+ months		25	25
Total value of 3+ months (including unsold Repossessions)		3,521,385.65	3,349,524.93
Percentage 3+ months on Original Balance as at close		1.23%	1.17%
Percentage 3+ months on Outstanding Balance		3.69%	3.40%
Total Value of Arrears Cases (including unsold Repossessions 1 month and over)		5,570,037.90	5,303,151.12
Total Number of Arrears Cases (1 month and over)		38	40
% Original Principal Balance at close		1.95%	1.86%
% Outstanding Principal Balance		5.83%	5.39%



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Monthly Investor Report

June 2022

Collateral Report (Contd.)

As at: 13-Jun-22

REPOSSESSIONS

	This IPD	Last IPD
Number of repossessions this Quarter	0	0
Loan value of Repossessions this Quarter	0.00	0.00
Number of LPA's this Quarter	0	0
Loan value of LPA's this Quarter	0.00	0.00
Number of Repossessions cured this Quarter	0	0
Principal balance cured	0.00	0.00
Total number of properties unsold	0.00	0.00
Total Principal balance unsold	0.00	0.00
% Original principal balance	0.00%	0.00%
% Outstanding principal balance	0.00%	0.00%
Value of properties repossessed this Quarter	0.00	0.00
Cumulative value of properties repossessed since close	157,000.00	157,000.00

SALES OF REPOSSESSIONS

	This IPD		Last IPD	
	Current Balance	Principal Balance	Current Balance	Principal Balance
Total number of repossessions sold since close	1	1	1	1
Total value of property sold	0.00	109,954.20	0.00	109,954.20
Total Loan value of property sold	n.a.	n.a.	n.a.	n.a.
Number of properties sold this Quarter	0	0	0	0
Value of property sold this Quarter	0.00	0.00	0.00	0.00
Loan value of property sold this Quarter	n.a.	n.a.	n.a.	n.a.
Cumulative loss on sale	0.00		0.00	
Cumulative loss on sale % of original principal balance	0.00%		0.00%	
Cumulative redemption shortfalls incurred	0.00		0.00	
Period principal losses	0.00		0.00	
Cumulative principal losses	0.00		0.00	
Total principal losses as a % of original balance	0.00%		0.00%	

OTHER LOSSES

Cumulative ERC losses incurred	0.00	0.00
Cumulative Fee losses incurred	0.00	0.00
Cumulative Expense losses incurred	0.00	0.00



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Monthly Investor Report

June 2022

Prepayment Rate (CPR)

Average Constant Prepayment Rate (CPR) Since Issue with Calculation

Average CPR speed is the amount expressed as an annualised percentage of principal prepaid in excess of scheduled repayments. The average CPR speed is calculated by first dividing the Current Residential Mortgage Loan Principal Balance (i.e. the actual balance) by the Scheduled Residential Mortgage Loan Principal Balance assuming no prepayments have been made (i.e. only scheduled repayments have been made). The quotient is then raised to a power whereby the exponent is the quantity twelve divided by the number of months since issue. Subtract this result from one then multiply it by one hundred (100) to determine the Average CPR speed.

The calculation is expressed as follows:

$$CPR_{Avg} = 100 \times \left[1 - \left(\frac{\text{Current Residential Mortgage Loan Principal Balance}}{\text{Scheduled Residential Mortgage Loan Principal Balance}} \right)^{\frac{12}{\text{months since}}}} \right]$$

May 2022

April 2022

22.54%

22.40%

3 Month Periodical Constant Prepayment Rate (CPR) with Calculation (Annualised)

Annualised Periodical CPR speed is the amount expressed as a periodical percentage of principal prepaid in excess of scheduled repayments. The Periodical CPR speed is calculated by first dividing the Current Residential Mortgage Loan Principal Balance (i.e. the actual balance) by the Scheduled Residential Mortgage Loan Principal Balance in the period assuming no prepayments have been made (i.e. only scheduled repayments have been made). This quotient is then raised to a power whereby the exponent is the quantity twelve divided by the number of months in the period. Subtract this result from the one then multiply it by one hundred (100) to determined the Periodical CPR speed.

The calculation is expressed as follows:

$$\text{Periodical CPR} = 100 \times \left[1 - \left(\frac{\text{Current Residential Mortgage Loan Principal Balance}}{\text{Scheduled Residential Mortgage Loan Principal Balance}} \right)^{\frac{12}{\text{months in period}}} \right]$$

18.86%

13.84%

12 Month Periodical Constant Prepayment Rate (CPR) with Calculation (Annualised)

Annualised Periodical CPR speed is the amount expressed as a periodical percentage of principal prepaid in excess of scheduled repayments. The Periodical CPR speed is calculated by first dividing the Current Residential Mortgage Loan Principal Balance (i.e. the actual balance) by the Scheduled Residential Mortgage Loan Principal Balance in the period assuming no prepayments have been made (i.e. only scheduled repayments have been made). This quotient is then raised to a power whereby the exponent is the quantity twelve divided by the number of months in the period. Subtract this result from the one then multiply it by one hundred (100) to determined the Periodical CPR speed.

The calculation is expressed as follows:

$$\text{Periodical CPR} = 100 \times \left[1 - \left(\frac{\text{Current Residential Mortgage Loan Principal Balance}}{\text{Scheduled Residential Mortgage Loan Principal Balance}} \right)^{\frac{12}{\text{months in period}}} \right]$$

18.56%

17.54%



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Pre-Enforcement Revenue Payments Priorities			
		This IPD	Last IPD
Available Revenue Funds		1,287,603.14	1,302,979.13
(a)	to		
(c)	Senior Transaction Fees and Expenses	83,661.67	147,528.26
(d)	Swap Amounts	46,511.15	182,226.15
(e)	Issuer Profit Amount	300.00	300.00
(f)	Interest due and payable on A Notes	258,161.53	114,375.79
(g)	A PDL	0.00	0.00
(h)	Interest due and payable on B Notes	31,570.78	17,730.30
(i)	Class A and Class B Liquidity Reserve Fund Required Amount	0.00	0.00
(j)	B PDL	0.00	0.00
(k)	Interest due and payable on C Notes	36,918.59	23,078.10
(l)	C PDL	0.00	0.00
(m)	Interest due and payable on D Notes	42,266.40	28,425.91
(n)	D PDL	0.00	0.00
(o)	Interest due and payable on E Notes	26,889.13	21,352.94
(p)	E PDL	0.00	0.00
(q)	General Reserve Fund Required Amount	0.00	0.00
(r)	Hedge Subordinated Amounts	0.00	0.00
(s)	Available Redemption Receipts	0.00	0.00
(t)	Interest due and payable on X Notes	0.00	0.00
(u)	Principal due and payable to X Notes	0.00	0.00
(v)	Credit Deposit Account	0.00	0.00
(w)	RC1 Payments to the holders of the RC1 Residual Certificates	761,323.89	767,961.68
	RC2 Payments to the holders of the RC2 Residual Certificates	0.00	0.00
Excess Spread (%)		3.19%	3.03%
Total		1,287,603.14	1,302,979.13



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Pre-Enforcement Redemption Payments Priorities		
	This IPD	Last IPD
<u>Actual Redemption Funds</u>	6,003,427.22	4,035,328.09
(a) Principal Addition Amount	0.00	0.00
(b) Principal on Class A	6,003,427.22	4,035,328.09
(c) Principal on Class B	0.00	0.00
(d) Principal on Class C	0.00	0.00
(e) Principal on Class D	0.00	0.00
(f) Principal on Class E	0.00	0.00
(g) Excess to be applied as Available Revenue Receipts	0.00	0.00
 Total	 6,003,427.22	 4,035,328.09



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Mortgage Portfolio Analysis

As at: 31-May-22

Current Balance (£)	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 75,000	8,234,187.40	8.60%	163	22.73%
75,000 <=x< 100,000	8,974,716.33	9.38%	102	14.23%
100,000 <=x< 125,000	12,044,136.99	12.59%	107	14.92%
125,000 <=x< 150,000	13,971,768.52	14.60%	102	14.23%
150,000 <=x< 175,000	12,008,431.58	12.55%	74	10.32%
175,000 <=x< 200,000	9,442,289.55	9.87%	51	7.11%
200,000 <=x< 225,000	9,949,616.50	10.40%	47	6.56%
225,000 <=x< 250,000	5,244,557.24	5.48%	22	3.07%
250,000 <=x< 275,000	4,454,092.02	4.65%	17	2.37%
275,000 <=x< 300,000	3,693,943.37	3.86%	13	1.81%
300,000 <=x< 325,000	955,296.15	1.00%	3	0.42%
325,000 <=x< 350,000	1,341,438.89	1.40%	4	0.56%
350,000 <=x< 375,000	706,371.39	0.74%	2	0.28%
375,000 <=x	4,680,883.76	4.89%	10	1.39%
Total	95,701,729.69	100.00%	717	100.00%

Original Balance (£)	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 75,000	4,526,814.92	4.73%	100	13.95%
75,000 <=x< 100,000	6,749,618.24	7.05%	90	12.55%
100,000 <=x< 125,000	10,108,425.60	10.56%	106	14.78%
125,000 <=x< 150,000	12,208,878.13	12.76%	102	14.23%
150,000 <=x< 175,000	11,671,345.27	12.20%	83	11.58%
175,000 <=x< 200,000	9,948,650.46	10.40%	60	8.37%
200,000 <=x< 225,000	9,330,678.92	9.75%	53	7.39%
225,000 <=x< 250,000	7,149,061.12	7.47%	34	4.74%
250,000 <=x< 275,000	6,166,110.61	6.44%	28	3.91%
275,000 <=x< 300,000	4,537,974.10	4.74%	18	2.51%
300,000 <=x< 325,000	3,872,777.01	4.05%	16	2.23%
325,000 <=x< 350,000	1,940,736.95	2.03%	7	0.98%
350,000 <=x< 375,000	1,096,892.25	1.15%	4	0.56%
375,000 <=x	6,393,766.11	6.68%	16	2.23%
Total	95,701,729.69	100.00%	717	100.00%



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Mortgage Portfolio Analysis (Contd.)

As at: 31-May-22

Original LTV	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 70%	26,698,271.35	27.90%	223	31.10%
70% <=x< 75%	11,436,163.17	11.95%	79	11.02%
75% <=x< 80%	27,423,908.38	28.66%	182	25.38%
80% <=x< 85%	9,316,573.58	9.74%	59	8.23%
85% <=x< 90%	20,826,813.21	21.76%	174	24.27%
90% <=x< 95%	0.00	0.00%	0	0.00%
95% <=x< 105%	0.00	0.00%	0	0.00%
Total	95,701,729.69	100.00%	717	100.00%

Current LTV	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 70%	53,494,432.93	55.90%	410	57.18%
70% <=x< 75%	20,354,144.19	21.27%	137	19.11%
75% <=x< 80%	12,184,065.30	12.73%	90	12.55%
80% <=x< 85%	8,864,856.44	9.26%	75	10.46%
85% <=x< 90%	694,215.15	0.73%	4	0.56%
90% <=x< 95%	110,015.68	0.11%	1	0.14%
95% <=x< 100%	0.00	0.00%	0	0.00%
100% <=x< 105%	0.00	0.00%	0	0.00%
105% <=x	0.00	0.00%	0	0.00%
Total	95,701,729.69	100.00%	717	100.00%

Origination Year	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
<=2014	225,461.49	0.24%	1	0.14%
2015	13,874,801.10	14.50%	113	15.76%
2016	7,396,398.64	7.73%	66	9.21%
2017	52,888,039.29	55.26%	374	52.16%
2018	21,317,029.17	22.27%	163	22.73%
Total	95,701,729.69	100.00%	717	100.00%



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Mortgage Portfolio Analysis (Contd.)

As at: 31-May-22

Original Term (years)	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 15	4,823,735.68	5.04%	71	9.90%
15 <=x< 17	4,607,144.32	4.81%	44	6.14%
17 <=x< 19	4,831,512.54	5.05%	40	5.58%
19 <=x< 21	6,237,138.14	6.52%	46	6.42%
21 <=x< 23	5,505,986.48	5.75%	38	5.30%
23 <=x< 25	5,791,070.28	6.05%	38	5.30%
25 <=x< 27	16,647,418.38	17.40%	113	15.76%
27 <=x< 29	5,051,169.83	5.28%	30	4.18%
29 <=x	42,206,554.04	44.10%	297	41.42%
Total	95,701,729.69	100.00%	717	100.00%

Remaining Term (years)	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 5	641,402.78	0.67%	23	3.21%
5 <=x< 8	2,593,027.26	2.71%	34	4.74%
8 <=x< 11	5,745,870.23	6.00%	55	7.67%
11 <=x< 14	7,036,169.64	7.35%	58	8.09%
14 <=x< 17	8,903,329.97	9.30%	63	8.79%
17 <=x< 20	12,842,237.09	13.42%	85	11.85%
20 <=x< 23	13,866,867.27	14.49%	92	12.83%
23 <=x< 26	22,573,193.25	23.59%	151	21.06%
26 <=x	21,499,632.20	22.47%	156	21.76%
Total	95,701,729.69	100.00%	717	100.00%

Repayment Type	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
Repayment	95,701,729.69	100.00%	717	100.00%
Interest Only	0.00	0.00%	0	0.00%
Part & Part	0.00	0.00%	0	0.00%
Total	95,701,729.69	100.00%	717	100.00%



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As at: 31-May-22

Current Interest	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0.00% <=x< 2.50%	0.00	0.00%	0	0.00%
2.50% <=x< 3.00%	0.00	0.00%	0	0.00%
3.00% <=x< 3.25%	0.00	0.00%	0	0.00%
3.25% <=x< 3.50%	4,703,388.94	4.91%	26	3.63%
3.50% <=x< 3.75%	0.00	0.00%	0	0.00%
3.75% <=x< 4.00%	16,772,746.32	17.53%	121	16.88%
4.00% <=x< 4.25%	7,856,967.12	8.21%	51	7.11%
4.25% <=x< 4.50%	9,809,922.90	10.25%	71	9.90%
4.50% <=x< 4.75%	6,846,229.10	7.15%	51	7.11%
4.75% <=x< 5.00%	1,540,777.51	1.61%	15	2.09%
5.00% <=x	48,171,697.80	50.34%	382	53.28%
Total	95,701,729.69	100.00%	717	100.00%

Current Margin Over Relevant Index ¹	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0.00% <=x< 2.50%	0.00	0.00%	0	0.00%
2.50% <=x< 3.00%	159,620.00	0.17%	1	0.14%
3.00% <=x< 3.25%	0.00	0.00%	0	0.00%
3.25% <=x< 3.50%	6,095,149.35	6.37%	36	5.02%
3.50% <=x< 3.75%	383,817.33	0.40%	4	0.56%
3.75% <=x< 4.00%	16,613,126.32	17.36%	120	16.74%
4.00% <=x< 4.25%	7,930,708.63	8.29%	52	7.25%
4.25% <=x< 4.50%	25,715,650.30	26.87%	212	29.57%
4.50% <=x< 4.75%	34,966,617.68	36.54%	252	35.15%
4.75% <=x< 5.00%	1,540,777.51	1.61%	15	2.09%
5.00% <=x	2,296,262.57	2.40%	25	3.49%
Total	95,701,729.69	100.00%	717	100.00%

¹The relevant index for the 3-Month GBP SONIA-Linked Mortgage Loans is 3-Month GBP SONIA



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Mortgage Portfolio Analysis (Contd.)

As at: 31-May-22

Interest Rate Index	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
BBR	0.00	0.00%	0	0.00%
Other	95,701,729.69	100.00%	717	100.00%
Total	95,701,729.69	100.00%	717	100.00%

Loan Purpose	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
Purchase	77,941,473.05	81.44%	558	77.82%
Re-Mortgage	17,760,256.64	18.56%	159	22.18%
Investment Mortgage	0.00	0.00%	0	0.00%
Total	95,701,729.69	100.00%	717	100.00%

Buy-To-Let	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
Yes	0.00	0.00%	0	0.00%
No	95,701,729.69	100.00%	717	100.00%
Total	95,701,729.69	100.00%	717	100.00%

Arrears Multiple	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
x= 0	87,483,340.47	91.41%	664	92.61%
0 <x< 1	2,489,258.62	2.60%	15	2.09%
1 <=x< 2	1,145,796.40	1.20%	6	0.84%
2 <=x<3	921,281.56	0.96%	7	0.98%
3 <=x	3,662,052.64	3.83%	25	3.49%
Total	95,701,729.69	100.00%	717	100.00%

Self-Certified Product	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
Yes	0.00	0.00%	0	0.00%
No	95,701,729.69	100.00%	717	100.00%
Total	95,701,729.69	100.00%	717	100.00%



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Mortgage Portfolio Analysis (Contd.)

As at: 31-May-22

Valuation Type	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
Full, Internal and External	95,701,729.69	100.00%	717	100.00%
Other	0.00	0.00%	0	0.00%
Total	95,701,729.69	100.00%	717	100.00%

Region	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
East	11,257,422.69	11.76%	60	8.37%
East Midlands	7,874,940.15	8.23%	64	8.93%
London	10,497,202.29	10.97%	52	7.25%
North East	5,917,507.03	6.18%	54	7.53%
North West	10,313,036.36	10.78%	99	13.81%
Scotland	3,930,332.28	4.11%	39	5.44%
South East	15,963,525.06	16.68%	94	13.11%
South West	8,446,373.57	8.83%	59	8.23%
Wales	4,903,859.37	5.12%	50	6.97%
West Midlands	9,470,433.35	9.90%	78	10.88%
Yorkshire and the Humber	7,127,097.54	7.45%	68	9.48%
Total	95,701,729.69	100.00%	717	100.00%



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Mortgage Portfolio Analysis (Contd.)

As at: 31-May-22

Year Built	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
x< 1900	4,563,373.10	4.77%	34	4.74%
1900 <=x< 1920	9,391,684.69	9.81%	84	11.72%
1920 <=x< 1940	12,585,246.87	13.15%	96	13.39%
1940 <=x< 1960	7,497,745.72	7.83%	69	9.62%
1960 <=x< 1980	12,988,193.97	13.57%	112	15.62%
1980 <=x< 2000	8,539,627.39	8.92%	68	9.48%
2000 <=x< 2002	2,108,924.80	2.20%	16	2.23%
2002 <=x< 2004	1,621,096.29	1.69%	10	1.39%
2004 <=x< 2006	366,266.95	0.38%	3	0.42%
2006 <=x<=2013	36,039,569.91	37.66%	225	31.38%
Total	95,701,729.69	100.00%	717	100.00%

Seasoning (years)	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 5	68,546,820.28	71.63%	494	68.90%
5 <=x< 6	10,335,376.10	10.80%	87	12.13%
6 <=x< 7	14,634,181.74	15.29%	115	16.04%
7 <=x	2,185,351.57	2.28%	21	2.93%
Total	95,701,729.69	100.00%	717	100.00%

Employment Type	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
Self Employed	36,572,504.55	38.22%	242	33.75%
Employed	59,129,225.14	61.78%	475	66.25%
Other	0.00	0.00%	0	0.00%
Total	95,701,729.69	100.00%	717	100.00%



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June 2022

Mortgage Portfolio Analysis (Contd.)

As at: 31-May-22

Date	31-May-22
Current Balance (£)*	95,701,729.69
Number of Accounts	717
Average Loan Balance (£)	133,475.22
Weighted Average Original Loan To Original LTV	72.31%
Weighted Average Current Loan To Current LTV	63.93%
Maximum Loan Balance (£)	675,139.73
Weighted Average Interest Rate	4.86%
Weighted Average Mortgage Margin	4.35%
Weighted Average Seasoning (yrs)	5.03
Weighted Average Remaining Maturity (yrs)	21.24
Weighted Average Loss Severity	0.00%
Buy To Let	0.00%
Interest Only	0.00%

*Current Balances include all outstanding amounts owed by the borrowers.

Cash Flow and BoE tapes are available at the following path.
<https://www.euroabs.com/IH.aspx?s=166>



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