

IMPORTANT NOTICE

NOT FOR DISTRIBUTION TO ANY U.S. PERSON OR TO ANY PERSON OR ADDRESS IN THE UNITED STATES

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.

NOTHING IN THIS ELECTRONIC TRANSMISSION CONSTITUTES AN OFFER TO SELL OR A SOLICITATION OF AN OFFER TO BUY THE NOTES DESCRIBED HEREIN AND THE BASE PROSPECTUS.

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 NOT BE A "U.S. PERSON" AS DEFINED IN REGULATION S UNDER THE SECURITIES ACT.

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**").

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

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

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

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, Merrill Lynch International as the arranger for the issue and Barclays Bank PLC, BNP Paribas, Lloyds Bank Corporate Markets plc and Merrill Lynch

International each as a manager for the issue, or any person who controls Lanark Master Issuer plc, the arranger, any manager or any director, officer, employee, agent or affiliate of any such person accepts any liability or responsibility whatsoever in respect of any difference between the final terms distributed to you in electronic format herewith and the hard copy version available to you on request from any manager.

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.

U.S. SECURITIES LAWS – Notwithstanding anything to the contrary in the base prospectus, the notes described herein will be initially offered or sold outside the United States to persons other than U.S. persons (as defined in Regulation S under the Securities Act) in offshore transactions in reliance on Regulation S under the Securities Act.

1 November 2022

Lanark Master Issuer plc

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

**Issue of series 2022-2 notes
under its £20 billion residential mortgage backed note programme**

The series 2022-2 notes will comprise the following class of notes:

| Initial principal amount | class | Final maturity | Issue price | Expected Ratings | |
|--------------------------|----------|----------------|-------------|------------------|---------|
| | | | | Fitch | Moody's |
| £800,000,000 | class 1A | December 2069 | 100% | AAAsf | 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 2022-2 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 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>.

Arranger for the issue

BofA Securities¹

Managers for the issue

Barclays

BNP PARIBAS

BofA Securities

Lloyds Bank Corporate Markets

¹ BofA Securities means Merrill Lynch International.

The following are the specific terms and conditions relating to the series 2022-2 notes and form part of the terms and conditions of the notes as applied to the series 2022-2 notes (and solely with respect to the series 2022-2 notes) by the issuer trust deed and constitute the final terms of the series 2022-2 notes for the purposes of the UK Prospectus Regulation.

1. **Issue of the notes**

(a) **Issuer**

Lanark Master Issuer plc

(b) **Series**

Series 2022-2

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

2 November 2022

(d) **Initial principal amount**

| Notes | Initial principal amount |
|-----------------------------------|--------------------------|
| Series 2022-2 class 1A notes..... | £800,000,000 |

As at the closing date, Clydesdale Bank PLC will retain £400,000,000 of the series 2022-2 class 1A notes.

(e) **Issue price**

100% of the initial principal amount in relation to the series 2022-2 class 1A notes.

(f) **Expected Ratings**

| Notes | Expected Ratings | |
|-----------------------------------|------------------|-------|
| | Moody's | Fitch |
| Series 2022-2 class 1A notes..... | Aaa(sf) | AAAsf |

(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**

The Series 2022-2 notes are Reg S notes.

Reg S 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 Euroclear, or Clearstream, Luxembourg**
Not applicable.
- (f) **Additional Paying Agent(s)**
Not applicable.
- (g) **Delivery**
Delivery against payment.
- (h) **Clearing System Codes**

| <u>Notes</u> | <u>Common code</u> | <u>ISIN</u> | <u>FISN</u> | <u>CFI Code</u> |
|---------------------------------------|--------------------|--------------|-------------------------------------|-----------------|
| Series 2022-2 class 1A notes | 254161926 | XS2541619263 | LANARK MASTER I/VAR MTN 20691220 | DTVXFR |

- (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**
2 November 2022
- (b) **Fixed rate note provisions**
Not applicable.
- (c) **Floating rate note provisions**

The floating rate note provisions are applicable to the series 2022-2 class 1A notes.

- (i) **Note payment dates**

For the series 2022-2 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, the 22nd day of each calendar month of each year up to and including the final maturity date. The first note payment date in respect of the series 2022-2 class 1A notes will be the note payment date falling in February 2023.

- (ii) **Business day convention**

Following business day convention.

- (iii) **Screen rate determination**

The screen rate determination provisions are applicable to the series 2022-2 class 1A notes.

- (A) *Reference rate*
For each interest period for the series 2022-2 class 1A notes SONIA (Non-Index Determination).
- (B) *Determination Date(s)*
For the series 2022-2 class 1A notes, five London banking days prior to the end of each interest period.
- (C) *Look-back period*
For the series 2022-2 class 1A notes, five London banking days.
- (D) *Relevant screen page*
For the series 2022-2 class 1A notes, 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 2022-2 class 1A notes | 0.82% | 1.64% |

(vi) *Step-up date*

| <u>Notes</u> | <u>Step-up date – the note payment date falling in</u> |
|------------------------------------|--|
| Series 2022-2 class 1A notes | February 2027 |

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

The minimum rate of interest on the Series 2022-2 notes shall be zero.

(viii) *Day count fraction*

For the series 2022-2 class 1A notes, 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 2022-2 class 1A notes, a day which is:

- (A) a day on which commercial banks and foreign exchange markets settle payments and are open for general business (including dealing in foreign exchange and foreign currency deposits) in London, New York and any additional financial centre specified for such notes in these final terms;

- (B) a day on which the 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 these final terms).

4. **Repayment of the notes**

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

The series 2022-2 class 1A notes are controlled amortisation notes.

(b) ***Details relating to bullet notes***

Not applicable.

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

Applicable

| Controlled amortisation dates the note payment date falling in | Series 2022-2 class 1A notes Target balance (£) |
|---|--|
| Nov-22 | £800,000,000.00 |
| Feb-23 | £800,000,000.00 |
| May-23 | £800,000,000.00 |
| Aug-23 | £800,000,000.00 |
| Nov-23 | £760,000,000.00 |
| Feb-24 | £700,000,000.00 |
| May-24 | £640,000,000.00 |
| Aug-24 | £580,000,000.00 |
| Nov-24 | £520,000,000.00 |
| Feb-25 | £460,000,000.00 |
| May-25 | £400,000,000.00 |
| Aug-25 | £375,000,000.00 |
| Nov-25 | £350,000,000.00 |
| Feb-26 | £350,000,000.00 |
| May-26 | £350,000,000.00 |
| Aug-26 | £325,000,000.00 |
| Nov-26 | £300,000,000.00 |
| Feb-27 | £275,000,000.00 |

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

Not applicable.

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

| Notes | Final maturity date – the note payment date falling in |
|-----------------------------------|---|
| Series 2022-2 class 1A notes..... | December 2069 |

5. **Money market notes**

Not applicable.

6. **Required subordinated percentage and reserves**

(a) **Required subordinated percentage**

| Notes | Required subordinated percentage |
|---------------------|---|
| | Prior to the monthly payment date falling in February 2023 and onwards, 12.00% |
| class A notes* | 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 14.00% and otherwise 12.00% |
| | On or following the monthly payment date falling in November 2024 and onwards 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% |
| | On or following the monthly payment date falling in February 2027 and onwards 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% |
| | Notwithstanding the above, there shall be no repayment of Series 1 class Z VFN prior to the monthly payment date falling in February 2023. |
| 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 | £345,662,000.00 |
| Series 2 class Z VFN | £300,000,000.00 |

(c) **Target reserve required amount**

£39,834,615.72

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

0.00%

(e) **Programme reserve required percentage**

1.39%

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

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

£9,958,653.93

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

£9,958,653.93

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

£19,917,307.86

(g) **Required mortgage collateral percentage**

Prior to the monthly payment date falling in February 2023 and onwards, 12.00%

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 14.00% and otherwise 12.00%

On or following the monthly payment date falling in November 2024 and onwards 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%

On or following the monthly payment date falling in February 2027 and onwards 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%

Notwithstanding the above, there shall be no repayment of Series 1 class Z VFN prior to the monthly payment date falling in February 2023.

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

Not applicable.

8. **Eurosystem eligibility**

Yes.

Note that the designation "yes" simply means that the series 2022-2 class 1A notes are intended upon issue to be deposited with one of the ICSDs as common safekeeper (and registered in the name of a nominee of one of the ICSDs acting as common safekeeper) and does not necessarily mean that the series 2022-2 class 1A 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 2022-2 class 1A notes, the issuer will, pursuant to the terms of the global intercompany loan agreement, advance to funding an aggregate amount in sterling equal to the proceeds of the issue of the series 2022-2 class 1A notes.

The advance will be made up of a separate loan tranche. The loan tranche will be funded by the series 2022-2 class 1A notes and will be identified by reference to that class of notes.

The loan tranche to be funded by the series 2022-2 class 1A notes is as follows:

| <u>Loan tranches</u> | <u>Initial principal amount</u> | <u>Notes that will fund the loan tranche</u> |
|-----------------------------------|---------------------------------|--|
| AAA (class 1A) Loan Tranche | £800,000,000 | Series 2022-2 class 1A notes |

The following are certain other terms and conditions of the loan tranche that will be funded by the series 2022-2 notes.

(a) **Closing date**

2 November 2022.

(b) **Interest commencement date**

2 November 2022.

(c) **Reference rate:**

Compounded daily SONIA

(d) **Look-back period**

Five London banking days

(e) **Margin(s)**

| <u>Loan Tranche</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> |
|---------------------|--|---|
| 1A..... | 0.82% | 1.64% |

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

| <u>Loan Tranche</u> | <u>Step-up date – the note payment date falling in</u> | <u>Final maturity date – the note payment date falling in</u> |
|---------------------|--|---|
| 1A..... | February 2027 | December 2069 |

(g) **Loan payment dates**

For the loan tranche to be funded by the series 2022-2 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 2022-2 notes will be the monthly payment date falling in February 2023.

(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 £1,900,000.00.

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 £27,057,324.88.

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..... | £2,866,807,009.49 |
| Class B notes..... | nil |
| Class C notes..... | nil |
| Class D notes..... | nil |
| Class E notes..... | nil |
| Class Z notes..... | £645,662,000 |

Other loan tranches

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

| | |
|----------|-------------------|
| AAA..... | £2,866,807,009.49 |
| AA..... | nil |
| A..... | nil |
| BBB..... | nil |
| BB..... | nil |
| Z..... | £645,662,000 |

Mortgage loan final maturity date

December 2069

Post-perfection SONIA margin

4.23 per cent.

U.S. Credit Risk Retention

As at the closing date specified herein the seller share of the trust property will be approximately £522,037,851 representing approximately 12.94% 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 August 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 0.25 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 2022-2 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 2022-2 class 1A notes can be made, however, based on certain assumptions. The assumptions used to calculate the possible average lives of the series 2022-2 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 2022-2 class 1A notes to be deferred;
- (e) the issuer exercises its option to redeem the series 2022-2 class 1A notes on the step-up date, if any, relating to such notes;
- (f) the series 2022-2 class 1A notes are issued on the closing date specified herein and all notes of any series other than the series 2022-2 class 1A notes are at their respective target balances on the note payment date falling in February 2023;
- (g) each payment made by the issuer to the noteholders is paid on the 22nd day of the relevant month in which such payment is payable, regardless of whether such date is a business day and a day count fraction of Actual/365 is utilised;
- (h) no interest or fees are paid from mortgages trustee available principal receipts, funding available principal receipts or issuer available principal receipts;
- (i) the mortgage loans are not subject to any defaults or losses, and no mortgage loan falls into arrears;
- (j) (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 2022-2 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 2022-2 class 1A notes (in years) |
|--|---|
| 5%..... | 2.97 |
| 10%..... | 2.97 |
| 15%..... | 2.97 |
| 20%..... | 2.97 |
| 25%..... | 2.97 |
| 30%..... | 2.97 |
| 35%..... | 2.97 |

⁽¹⁾ Does not include scheduled repayments.

The average life of the series 2022-2 class 1A notes is subject to factors largely outside the control of the issuer and consequently no assurance can be given that these assumptions and estimates are realistic and they must therefore be viewed with considerable caution. For more information relating to the risks involved in the use of these estimated average lives, see "*Risk factors – The yield to maturity of the notes may be adversely affected by prepayments or redemptions on the mortgage loans or repurchases of mortgage loans by the seller*" in the base prospectus.

The cut-off date mortgage portfolio

The statistical and other information contained in these final terms has been compiled by reference to the mortgage loans in the cut-off date mortgage portfolio as of 30 June 2022 (the "**cut-off date**"). The cut-off date mortgage portfolio comprised an aggregate current principal balance of £4,034,506,860.24. The mortgage loans in the cut-off date mortgage portfolio were originated between 7 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 applicable assignment date, it is repaid in full or if it does not comply with the terms of the mortgage sale agreement on or about the applicable assignment date, or is a mortgage loan which is a Non-Compliant Loan.

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.

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 96.02% of the aggregate current principal balance of the mortgage loans in the cut-off date mortgage portfolio as of 30 June 2022 have agreed to have their scheduled mortgage payments to the originators directly debited from their bank accounts.

80.35% 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 19.65 per cent. of the aggregate current principal balance of the mortgage loans in the cut-off date mortgage portfolio as of the cut-off date were standard variable rate mortgage loans, variable rate mortgage loans, capped rate mortgage loans, discount rate mortgage loans or tracker rate mortgage loans, as described below.

A small proportion of mortgage loans (approximately 0.67% 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).

As of the cut-off date, the seller's standard variable rate for existing and new borrowers was 5.24% per annum.

The tables set out in "*Mortgage portfolio*" show statistical and other information relating to all mortgage loans in the cut-off date mortgage portfolio as of the cut-off date.

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

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

Mortgage portfolio

Originators

| Originator | Aggregate Current Principal Balance (£) | % of Total | Number of Mortgage Loans | % of Total |
|-----------------------|---|---------------|--------------------------|---------------|
| Clydesdale Bank | 2,982,082,827.28 | 73.91 | 17,821 | 52.30 |
| Yorkshire Bank | 1,052,424,032.96 | 26.09 | 16,255 | 47.70 |
| Total | 4,034,506,860.24 | 100.00 | 34,076 | 100.00 |

Type of Mortgage Loan Occupation Status

| Occupation Status | Aggregate Current Principal Balance (£) | % of Total | Number of Mortgage Loans | % of Total |
|----------------------|---|---------------|--------------------------|---------------|
| Owner Occupied | 4,034,506,860.24 | 100.00 | 34,076 | 100.00 |
| Total | 4,034,506,860.24 | 100.00 | 34,076 | 100.00 |

Type of Mortgage Loan

| Type of Mortgage Loan | Aggregate Current Principal Balance (£) | % of Total | Number of Mortgage Loans | % of Total |
|-----------------------|---|---------------|--------------------------|---------------|
| Residential | 4,034,506,860.24 | 100.00 | 34,076 | 100.00 |
| Total | 4,034,506,860.24 | 100.00 | 34,076 | 100.00 |

Tenure

| Tenure | Aggregate Current Principal Balance (£) | % of Total | Number of Mortgage Loans | % of Total |
|--------------------|---|---------------|--------------------------|---------------|
| Feuhold | 838,604,270.84 | 20.79 | 9,541 | 28.00 |
| Freehold | 2,695,443,273.28 | 66.81 | 20,797 | 61.03 |
| Leasehold | 415,067,502.49 | 10.29 | 2,599 | 7.63 |
| Unknown | 85,391,813.63 | 2.12 | 1,139 | 3.34 |
| Total | 4,034,506,860.24 | 100.00 | 34,076 | 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 Current Principal Balance (£) | % of Total | Number of Mortgage Loans | % of Total |
|--------------------------------|---|---------------|--------------------------|---------------|
| 0.01 to 6.00 | 0 | 0.00 | 0 | 0.00 |
| 6.01 to 12.00 | 42,712,377.74 | 1.06 | 188 | 0.55 |
| 12.01 to 18.00 | 135,867,055.09 | 3.37 | 484 | 1.42 |
| 18.01 to 24.00 | 73,049,839.31 | 1.81 | 325 | 0.95 |
| 24.01 to 30.00 | 23,553,169.57 | 0.58 | 125 | 0.37 |
| 30.01 to 36.00 | 166,220,903.51 | 4.12 | 888 | 2.61 |
| 36.01 to 42.00 | 555,578,670.14 | 13.77 | 2,923 | 8.58 |
| 42.01 to 48.00 | 378,418,278.20 | 9.38 | 2,490 | 7.31 |
| 48.01 to 54.00 | 157,728,485.63 | 3.91 | 1,197 | 3.51 |
| 54.01 >= | 2,501,378,081.05 | 62.00 | 25,456 | 74.70 |
| Total | 4,034,506,860.24 | 100.00 | 34,076 | 100.00 |

The weighted average seasoning of mortgage loans, as of the cut-off date, was 73.18 months. The maximum seasoning of such mortgage loans, as of the cut-off date, was 235.89 months and the minimum seasoning of such mortgage loans, as of the cut-off date, was 8.98 months.

Years to maturity at closing

| Years to maturity | Aggregate Current Principal Balance (£) | % of Total | Number of Mortgage Loans | % of Total |
|--------------------------|--|-------------------|---------------------------------|-------------------|
| <= 0.00 | 2,529,694.26 | 0.06 | 33 | 0.10 |
| 0.01 to 5.00..... | 222,841,506.50 | 5.52 | 4,731 | 13.88 |
| 5.01 to 10.00 | 569,566,629.03 | 14.12 | 8,048 | 23.62 |
| 10.01 to 15.00 | 697,726,858.20 | 17.29 | 6,647 | 19.51 |
| 15.01 to 20.00 | 866,261,020.96 | 21.47 | 5,726 | 16.80 |
| 20.01 to 25.00 | 746,870,810.13 | 18.51 | 4,144 | 12.16 |
| 25.01 to 30.00 | 530,067,936.10 | 13.14 | 2,787 | 8.18 |
| 30.01 >= | 398,642,405.06 | 9.88 | 1,960 | 5.75 |
| Total..... | 4,034,506,860.24 | 100.00 | 34,076 | 100.00 |

The weighted average remaining term of the mortgage loans, as of the cut-off date, was 18.08 years. The maximum remaining term, as of the cut-off date, was 39.28 years. The minimum remaining term, as of the cut-off date, was -4.00 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.

| Region | Aggregate Current Principal Balance (£) | % of Total | Number of Mortgage Loans | % of Total |
|------------------------------|--|-------------------|---------------------------------|-------------------|
| East Anglia..... | 66,528,605.82 | 1.65 | 313 | 0.92 |
| East Midlands | 173,441,328.66 | 4.30 | 1,938 | 5.69 |
| Greater London..... | 684,664,926.21 | 16.97 | 1,886 | 5.53 |
| North East..... | 183,627,733.51 | 4.55 | 2,761 | 8.10 |
| North West..... | 331,966,436.20 | 8.23 | 3,673 | 10.78 |
| Scotland..... | 903,067,312.47 | 22.38 | 10,224 | 30.00 |
| South East..... | 760,836,330.70 | 18.86 | 2,567 | 7.53 |
| South West..... | 164,087,564.94 | 4.07 | 683 | 2.00 |
| Wales..... | 38,266,675.95 | 0.95 | 248 | 0.73 |
| West Midlands..... | 144,151,398.50 | 3.57 | 1,023 | 3.00 |
| Yorkshire and Humberside ... | 583,868,547.28 | 14.47 | 8,760 | 25.71 |
| Total..... | 4,034,506,860.24 | 100.00 | 34,076 | 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 aforementioned cases, the original valuation may have been updated with a more recent valuation, which recent valuation has been used in formulating this data.

| Original LTV | Aggregate Current Principal Balance (£) | % of Total | Number of Mortgage Loans | % of Total |
|-----------------------|--|-------------------|-------------------------------------|-------------------|
| 0.01 to 25.00 | 50,836,892.46 | 1.26 | 1,213 | 3.56 |
| 25.01 to 50.00 | 382,671,449.32 | 9.48 | 5,474 | 16.06 |
| 50.01 to 55.00 | 146,103,592.23 | 3.62 | 1,580 | 4.64 |
| 55.01 to 60.00 | 183,394,578.48 | 4.55 | 1,863 | 5.47 |
| 60.01 to 65.00 | 218,032,887.97 | 5.40 | 1,946 | 5.71 |
| 65.01 to 70.00 | 304,156,072.36 | 7.54 | 2,329 | 6.83 |
| 70.01 to 75.00 | 460,586,151.42 | 11.42 | 3,103 | 9.11 |
| 75.01 to 80.00 | 488,085,376.83 | 12.10 | 3,472 | 10.19 |
| 80.01 to 85.00 | 418,261,336.11 | 10.37 | 2,885 | 8.47 |
| 85.01 to 90.00 | 1,004,417,652.57 | 24.90 | 6,822 | 20.02 |
| 90.01 to 100.00 | 377,820,781.28 | 9.36 | 3,385 | 9.93 |
| 100.01 >= | 140,089.21 | 0.00 | 4 | 0.01 |
| Total | 4,034,506,860.24 | 100.00 | 34,076 | 100.00 |

The weighted average original loan-to-value ratio of the mortgage loans, as of the cut-off date was 74.47 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.

| Current LTV % | Aggregate Current Principal Balance (£) | % of Total | Number of Mortgage Loans | % of Total |
|-----------------------|--|-------------------|-------------------------------------|-------------------|
| <= 0.00 | 11.46 | 0.00 | 6 | 0.02 |
| 0.01 to 25.00 | 218,212,006.52 | 5.41 | 7,467 | 21.91 |
| 25.01 to 50.00 | 772,311,255.06 | 19.14 | 8,846 | 25.96 |
| 50.01 to 55.00 | 234,875,605.22 | 5.82 | 1,822 | 5.35 |
| 55.01 to 60.00 | 268,007,041.21 | 6.64 | 1,840 | 5.40 |
| 60.01 to 65.00 | 338,476,687.28 | 8.39 | 2,082 | 6.11 |
| 65.01 to 70.00 | 408,318,530.82 | 10.12 | 2,384 | 7.00 |
| 70.01 to 75.00 | 543,399,150.96 | 13.47 | 2,783 | 8.17 |
| 75.01 to 80.00 | 529,091,952.16 | 13.11 | 2,850 | 8.36 |
| 80.01 to 85.00 | 470,352,573.36 | 11.66 | 2,443 | 7.17 |
| 85.01 to 90.00 | 199,069,283.72 | 4.93 | 1,206 | 3.54 |
| 90.01 to 100.00 | 52,080,088.08 | 1.29 | 344 | 1.01 |
| 100.01 >= | 312,674.39 | 0.01 | 3 | 0.01 |
| Total | 4,034,506,860.24 | 100.00 | 34,076 | 100.00 |

The weighted average current loan-to-value ratio of the mortgage loans, as of the cut-off date was 62.46 per cent.

Current indexed loan-to-value ratios

The following table shows the range of current indexed loan-to-value ratios, or LTV ratios, which express the current balance of a mortgage loan, as of the cut-off date, divided by the indexed value of the mortgaged property securing that mortgage loan, as of the same date (calculated using the Nationwide House Price Index).

| Current Indexed LTV % | Aggregate Current Principal Balance (£) | % of Total | Number of Mortgage Loans | % of Total |
|------------------------------|--|-------------------|---------------------------------|-------------------|
| <= 0.00 | 16.52 | 0.00 | 7 | 0.02 |
| 0.01 to 25.00 | 483,084,386.84 | 11.97 | 11,609 | 34.07 |
| 25.01 to 50.00 | 1,539,614,996.93 | 38.16 | 12,068 | 35.41 |
| 50.01 to 55.00 | 494,940,432.39 | 12.27 | 2,836 | 8.32 |
| 55.01 to 60.00 | 564,234,554.15 | 13.99 | 2,718 | 7.98 |
| 60.01 to 65.00 | 518,616,705.08 | 12.85 | 2,540 | 7.45 |
| 65.01 to 70.00 | 340,965,999.81 | 8.45 | 1,735 | 5.09 |
| 70.01 to 75.00 | 91,057,499.83 | 2.26 | 557 | 1.63 |
| 75.01 to 80.00 | 1,992,268.69 | 0.05 | 6 | 0.02 |
| 80.01 to 85.00 | 0 | 0.00 | 0 | 0.00 |
| 85.01 to 90.00 | 0 | 0.00 | 0 | 0.00 |
| 90.01 to 100.00 | 0 | 0.00 | 0 | 0.00 |
| Total | 4,034,506,860.24 | 100.00 | 34,076 | 100.00 |

The weighted average current indexed loan-to-value ratio of the mortgage loans, as of the cut-off date, was 46.84 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:

| Range of current principal balance (£) | Aggregate Current Principal Balance (£) | % of Total | Number of Mortgage Loans | % of Total |
|---|--|-------------------|---------------------------------|-------------------|
| <= 9,999 | 11,172,731.56 | 0.28 | 2,196 | 6.44 |
| 10,000 to 24,999 | 65,916,022.59 | 1.63 | 3,748 | 11.00 |
| 25,000 to 49,999 | 238,304,020.76 | 5.91 | 6,382 | 18.73 |
| 50,000 to 74,999 | 338,327,921.33 | 8.39 | 5,459 | 16.02 |
| 75,000 to 99,999 | 351,138,466.25 | 8.70 | 4,049 | 11.88 |
| 100,000 to 124,999 | 297,841,883.65 | 7.38 | 2,666 | 7.82 |
| 125,000 to 149,999 | 247,714,572.07 | 6.14 | 1,812 | 5.32 |
| 150,000 to 174,999 | 222,977,510.70 | 5.53 | 1,379 | 4.05 |
| 175,000 to 199,999 | 178,901,330.72 | 4.43 | 956 | 2.81 |
| 200,000 to 224,999 | 176,278,384.15 | 4.37 | 832 | 2.44 |
| 225,000 to 249,999 | 143,459,752.52 | 3.56 | 604 | 1.77 |
| 250,000 to 274,999 | 138,142,062.32 | 3.42 | 527 | 1.55 |
| 275,000 to 299,999 | 118,358,905.08 | 2.93 | 412 | 1.21 |
| 300,000 to 324,999 | 102,829,007.93 | 2.55 | 330 | 0.97 |
| 325,000 to 349,999 | 96,561,556.16 | 2.39 | 286 | 0.84 |
| 350,000 to 374,999 | 97,100,142.00 | 2.41 | 268 | 0.79 |
| 375,000 to 399,999 | 88,528,762.21 | 2.19 | 228 | 0.67 |
| 400,000 to 424,999 | 89,323,562.64 | 2.21 | 217 | 0.64 |
| 425,000 to 449,999 | 81,929,039.10 | 2.03 | 187 | 0.55 |
| 450,000 to 474,999 | 76,271,442.01 | 1.89 | 165 | 0.48 |
| 475,000 to 499,999 | 75,828,823.54 | 1.88 | 155 | 0.45 |
| 500,000 to 599,999 | 291,194,779.96 | 7.22 | 533 | 1.56 |
| 600,000 to 699,999 | 211,470,201.71 | 5.24 | 329 | 0.97 |
| 700,000 to 799,999 | 116,879,882.57 | 2.90 | 157 | 0.46 |
| 800,000 to 899,999 | 88,114,039.53 | 2.18 | 104 | 0.31 |
| 900,000 >= | 89,942,057.18 | 2.23 | 95 | 0.28 |
| Total | 4,034,506,860.24 | 100.00 | 34,076 | 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 £118,397.31.

Flexible Offset Product Type

| Product Type | Aggregate Current Principal Balance (£) | % of Total | Number of Mortgage Loans | % of Total |
|-----------------------|--|---------------|-----------------------------|---------------|
| Flexible (Non-Offset) | 3,640,685,542.66 | 90.24 | 29,531 | 86.66 |
| Offset..... | 393,821,317.58 | 9.76 | 4,545 | 13.34 |
| Total..... | 4,034,506,860.24 | 100.00 | 34,076 | 100.00 |

Mortgage loan products

| Mortgage loan products | Aggregate Current Principal Balance (£) | % of Total | Number of Mortgage Loans | % of Total |
|------------------------|--|---------------|-----------------------------|---------------|
| Discount..... | 147,913,089.35 | 3.67 | 687 | 2.02 |
| Fixed..... | 3,241,588,902.91 | 80.35 | 24,032 | 70.52 |
| SVR..... | 381,348,646.56 | 9.45 | 6,747 | 19.80 |
| Tracker..... | 263,656,221.42 | 6.54 | 2,610 | 7.66 |
| Total..... | 4,034,506,860.24 | 100.00 | 34,076 | 100.00 |

Employment status

| Employment status | Aggregate Current Principal Balance (£) | % of Total | Number of Mortgage Loans | % of Total |
|------------------------|--|---------------|-----------------------------|---------------|
| Not Self-employed..... | 3,824,869,680.20 | 94.80 | 32,305 | 94.80 |
| Self-employed..... | 209,637,180.04 | 5.20 | 1,771 | 5.20 |
| Total..... | 4,034,506,860.24 | 100.00 | 34,076 | 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.

| Fixed rate % | Aggregate Current Principal Balance (£) | % of Total | Number of Mortgage Loans | % of Total |
|-------------------|--|---------------|-----------------------------|---------------|
| 1.01 to 1.50..... | 381,822,708.98 | 11.78 | 1,434 | 5.97 |
| 1.51 to 2.00..... | 795,717,510.63 | 24.55 | 4,342 | 18.07 |
| 2.01 to 2.50..... | 1,217,996,564.80 | 37.57 | 7,199 | 29.96 |
| 2.51 to 3.00..... | 621,984,951.22 | 19.19 | 8,712 | 36.25 |
| 3.01 to 3.50..... | 183,599,608.89 | 5.66 | 1,961 | 8.16 |
| 3.51 to 4.00..... | 31,958,960.15 | 0.99 | 297 | 1.24 |
| 4.01 >=..... | 8,508,598.24 | 0.26 | 87 | 0.36 |
| Total..... | 3,241,588,902.91 | 100.00 | 24,032 | 100.00 |

Year in which fixed rate period ends

| Year in which fixed rate period ends | Aggregate Current Principal Balance (£) | % of Total | Number of Mortgage Loans | % of Total |
|--------------------------------------|--|---------------|-----------------------------|---------------|
| 2022..... | 561,231,013.12 | 17.31 | 4,002 | 16.65 |
| 2023..... | 1,232,320,724.38 | 38.02 | 9,245 | 38.47 |
| 2024..... | 819,131,177.38 | 25.27 | 6,165 | 25.65 |
| 2025..... | 194,951,610.90 | 6.01 | 1,547 | 6.44 |
| 2026..... | 268,725,413.48 | 8.29 | 1,915 | 7.97 |
| 2027..... | 165,228,963.65 | 5.10 | 1,158 | 4.82 |
| Total..... | 3,241,588,902.91 | 100.00 | 24,032 | 100.00 |

Repayment terms

| Type of repayment plan | Aggregate Current Principal Balance (£) | % of Total | Number of Mortgage Loans | % of Total |
|------------------------|---|---------------|--------------------------|---------------|
| Interest Only..... | 768,318,558.82 | 19.04 | 2,095 | 6.15 |
| Repayment | 3,266,188,301.42 | 80.96 | 31,981 | 93.85 |
| Total..... | 4,034,506,860.24 | 100.00 | 34,076 | 100.00 |

Arrears table

| Months in arrears | Aggregate current principal balance (£) | % of Total | Number of Mortgage Loans | % of Total |
|---------------------|---|---------------|--------------------------|---------------|
| <= 0.00 | 3,971,409,978.90 | 98.44 | 33,439 | 98.13 |
| 0.01 to 1.00..... | 18,826,659.48 | 0.47 | 190 | 0.56 |
| 1.01 to 2.00..... | 12,481,412.55 | 0.31 | 128 | 0.38 |
| 2.01 to 3.00..... | 6,695,207.16 | 0.17 | 59 | 0.17 |
| 3.01 to 6.00..... | 8,018,429.22 | 0.20 | 93 | 0.27 |
| 6.01 to 12.00 | 5,439,490.35 | 0.13 | 69 | 0.20 |
| 12.01 >= | 11,635,682.58 | 0.29 | 98 | 0.29 |
| Total..... | 4,034,506,860.24 | 100.00 | 34,076 | 100.00 |

First Time Buyer

| First Time Buyer | Aggregate Current Principal Balance (£) | % of Total | Number of Mortgage Loans | % of Total |
|-------------------|---|---------------|--------------------------|---------------|
| No | 3,679,254,661.90 | 91.19 | 30,743 | 90.22 |
| Yes | 355,252,198.34 | 8.81 | 3,333 | 9.78 |
| Total..... | 4,034,506,860.24 | 100.00 | 34,076 | 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-19</u> | <u>31-Dec -19¹</u> | <u>31-Dec-20</u> | <u>31-Dec-21</u> | <u>31-Jan-22</u> | <u>30-Jun-22</u> |
|--|--------------------------|-------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Outstanding balance of Mortgage Loans: | 6,839,304,064 | 4,662,764,184 | 5,349,273,165 | 4,125,428,921 | 4,439,056,009 | £4,034,506,860 |
| Outstanding balance of loans in arrears (>0m) | | | | | | |
| >0-<=2 months | 40,981,275 | 36,943,300.03 | 30,266,749.71 | 24,488,412.87 | 22,064,869.01 | 31,308,072.03 |
| >2-<=3 months | 7,421,907 | 8,196,010.30 | 7,574,782.41 | 3,308,110.88 | 4,201,541.87 | 6,695,207.16 |
| >3 -<= 6 months | 10,224,284 | 11,264,648.88 | 7,755,714.15 | 8,985,941.60 | 7,812,583.53 | 8,018,429.22 |
| >6 - <=12 months | 8,881,812 | 9,192,238.83 | 10,581,012.04 | 7,624,281.49 | 7,299,460.69 | 5,439,490.35 |
| >12 months | 6,581,937 | 6,932,982.76 | 15,049,883.71 | 11,662,778.34 | 11,545,856.40 | 11,635,682.58 |
| Total outstanding loan balance in arrears (>0m):..... | <u>74,091,214</u> | <u>72,529,181</u> | <u>71,228,142</u> | <u>56,069,525</u> | <u>52,924,312</u> | <u>63,096,881</u> |
| Total loan balances in arrears % (>0m):..... | 1.08% | 1.56% | 1.33% | 1.36% | 1.19% | 1.56% |
| Total loan balances in arrears % (>3m):..... | 0.38% | 0.59% | 0.62% | 0.69% | 0.60% | 0.62% |
| Outstanding balance of loans in possession (inc. interest): | 782,990 | 275,173 | 432,308 | 1,085,861 | 1,118,847 | 1,942,151 |
| Outstanding balance of loans sold:..... | 26,147,699 | 26,447,143 | 26,860,947 | 26,994,621 | 26,994,621 | 26,994,621 |
| Outstanding balance of loans sold in period:..... | 186,981 | 299,444 | 413,804 | 133,674 | - | - |
| Net loss on sold properties:..... | 4,552,217 | 4,559,980 | 4,628,097 | 4,629,929 | 4,629,929 | 4,629,929 |
| Ratio of net losses to total loans assigned to trust %: ² | 0.07% | 0.10% | 0.09% | 0.11% | 0.10% | 0.11% |
| Average loss on all sold properties in the period: | 1,247 | 2,588 | 22,706 | 611 | - | - |
| Outstanding number of mortgage loan | <u>52,554</u> | <u>40,582</u> | <u>43,038</u> | <u>35,344</u> | <u>36,694</u> | <u>34,076</u> |
| Outstanding number of loans in arrears (>0m) | | | | | | |
| >0-<=2 months | 418 | 400 | 324 | 265 | 256 | 318 |
| >2-<=3 months | 77 | 94 | 64 | 46 | 51 | 59 |
| >3 -<= 6 months | 118 | 113 | 98 | 94 | 90 | 93 |
| >6 - <=12 months | 104 | 103 | 103 | 83 | 80 | 69 |
| >12 months | 68 | 66 | 126 | 104 | 100 | 98 |
| Total outstanding number of loans in arrears (>0m) | <u>785</u> | <u>776</u> | <u>715</u> | <u>592</u> | <u>577</u> | <u>637</u> |
| Total number of loans in arrears % (>0m):..... | 1.49% | 1.91% | 1.66% | 1.67% | 1.57% | 1.87% |
| Total number of loans in arrears % (>3m):..... | 0.55% | 0.69% | 0.76% | 0.80% | 0.74% | 0.76% |
| Number of loans in possession:..... | | | | | | |
| Number of loans sold in the period:..... | | | | | | |

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 (WAFF) 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 conditions*" 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, 31 January 2022 and 30 June 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 | | | | 30 June 2022 | | | |
| | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance |
| Current | 2,112 | 185,173,664.35 | 97.19% | 96.71% | 1,801 | 157,691,252.71 | 97.40% | 98.30% | 1,775 | 155,891,413.47 | 97.47% | 98.43% | 1,612 | 139,932,417.73 | 96.88% | 96.59% |
| 1 - < 2 months in arrears | 24 | 1,044,252.36 | 1.10% | 0.55% | 26 | 1,688,941.86 | 1.41% | 1.05% | 24 | 1,502,860.97 | 1.32% | 0.95% | 25 | 3,351,226.05 | 1.50% | 2.31% |
| 2 - < 3 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% | 5 | 115,145.25 | 0.30% | 0.08% |
| 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% | 9 | 738,293.03 | 0.54% | 0.51% |
| 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% | 2 | 41,454.21 | 0.12% | 0.03% |
| >12 months in arrears | 14 | 2,619,275.35 | 0.64% | 1.37% | 11 | 671,730.71 | 0.59% | 0.42% | 11 | 670,922.24 | 0.60% | 0.42% | 11 | 690,895.94 | 0.66% | 0.48% |
| Total | 2,173 | 191,478,460.58 | 100.00% | 100.00% | 1,849 | 160,410,210.03 | 100.00% | 100.00% | 1,821 | 158,376,377.17 | 100.00% | 100.00% | 1,664 | 144,869,432.21 | 100.00% | 100.00% |

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 | | | | 30 June 2022 | | | |
|----------------------------|------------------|----------------------|----------------|------------------------|-----------------|----------------------|----------------|------------------------|--------------|----------------------|----------------|------------------------|
| | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance |
| Current | 1,185 | 69,823,380.18 | 96.03% | 94.59% | 1,194 | 70,070,469.27 | 96.29% | 94.87% | 1,098 | 62,752,669.96 | 95.23% | 93.32% |
| 1 - < 2 months in arrears | 25 | 1,385,386.14 | 2.03% | 1.88% | 21 | 1,041,191.59 | 1.69% | 1.41% | 32 | 1,805,701.47 | 2.78% | 2.69% |
| 2 - < 3 months in arrears | 1 | 51,184.70 | 0.08% | 0.07% | 3 | 312,408.99 | 0.24% | 0.42% | 2 | 297,732.15 | 0.17% | 0.44% |
| 3 - < 6 months in arrears | 10 | 472,856.54 | 0.81% | 0.64% | 7 | 224,887.38 | 0.56% | 0.30% | 8 | 347,644.23 | 0.69% | 0.52% |
| 6 - < 12 months in arrears | 5 | 202,030.20 | 0.41% | 0.27% | 8 | 358,511.38 | 0.65% | 0.49% | 6 | 227,832.34 | 0.52% | 0.34% |
| >12 months in arrears | 8 | 1,884,278.90 | 0.65% | 2.55% | 7 | 1,849,566.64 | 0.56% | 2.50% | 7 | 1,813,883.76 | 0.61% | 2.70% |
| Total | 1,234 | 73,819,116.66 | 100.00% | 100.00% | 1,240 | 73,857,035.25 | 100.00% | 100.00% | 1,153 | 67,245,463.91 | 100.00% | 100.00% |

Mortgage Loans Originated in 2009

| | 31 December 2009 ² | | | | 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 | 1,254,827.08 | 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% | - | - | - | - | 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% | - | - | - | - |
| 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 | - | - | - | - | - | - | - | - | 2 | 63,586.07 | 0.14% | 0.06% | - | - | - | - |
| Total | 1,254 | 87,385,695.04 | 100.00% | 100.00% | 1,551 | 109,234,412.59 | 100.00% | 100.00% | 1,458 | 100,947,327.35 | 100.00% | 100.00% | 1,281 | 86,923,557.62 | 100.00% | 100.00% |

² Indicates no arrears to be recorded

| | 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 | - | - | - | - | - | - | - | - | 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 | | | | 30 June 2022 | | | | | | | | | | | |
| | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance | | | | | | | | |
| Current | 782 | 47,088,443.45 | 97.63% | 96.88% | 730 | 42,866,895.78 | 96.95% | 96.06% | | | | | | | | |
| 1 - < 2 months in arrears | 5 | 449,056.85 | 0.62% | 0.92% | 9 | 718,619.08 | 1.20% | 1.61% | | | | | | | | |
| 2 - < 3 months in arrears | 1 | 70,792.83 | 0.12% | 0.15% | 2 | 117,717.29 | 0.27% | 0.26% | | | | | | | | |
| 3 - < 6 months in arrears | 2 | 111,218.57 | 0.25% | 0.23% | 1 | 44,793.30 | 0.13% | 0.10% | | | | | | | | |
| 6 - < 12 months in arrears | 6 | 311,178.65 | 0.75% | 0.64% | 5 | 268,410.00 | 0.66% | 0.60% | | | | | | | | |
| >12 months in arrears | 5 | 572,274.51 | 0.62% | 1.18% | 6 | 608,950.83 | 0.80% | 1.36% | | | | | | | | |
| Total | 801 | 48,602,964.86 | 100.00% | 100.00% | 753 | 44,625,386.28 | 100.00% | 100.00% | | | | | | | | |

Mortgage Loans Originated in 2010

| | 31 December 2010 ³ | | | | 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 | 0.17% | 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 | 0.17% | 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 | 125,500.62 | 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 | 103,650.78 | 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 | 181,868,660.57 | 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% |

³ Indicates no arrears recorded

| | 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 | | | |
|----------------------------|------------------|-----------------------|----------------|------------------------|------------------|----------------------|----------------|------------------------|------------------|----------------------|----------------|------------------------|-----------------|----------------------|----------------|------------------------|
| | 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 | 1,671 | 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 | 1,733 | 107,778,020.15 | 100.00% | 100.00% | 1,571 | 95,845,060.82 | 100.00% | 100.00% | 1,322 | 76,282,905.82 | 100.00% | 100.00% | 1,306 | 75,592,364.28 | 100.00% | 100.00% |

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

Mortgage Loans Originated in 2011

| | 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 | 1,229 | 163,975,963.29 | 99.43% | 99.86% | 5,510 | 602,104,376.32 | 98.82% | 99.18% | 3,759 | 361,823,284.60 | 98.09% | 98.56% | 3,310 | 296,130,220.04 | 97.32% | 97.83% |
| 1 - < 2 months in arrears | 4 | 223,237.97 | 0.32% | 0.14% | 54 | 4,058,961.02 | 0.97% | 0.67% | 43 | 3,152,320.31 | 1.12% | 0.86% | 56 | 4,012,042.51 | 1.65% | 1.33% |
| 2 - < 3 months in arrears | 3 | 10,234.28 | 0.24% | 0.01% | 5 | 326,117.07 | 0.09% | 0.05% | 11 | 857,293.20 | 0.29% | 0.23% | 9 | 613,695.56 | 0.26% | 0.20% |
| 3 - < 6 months in arrears | - | - | - | - | 4 | 300,585.55 | 0.07% | 0.05% | 12 | 843,584.88 | 0.31% | 0.23% | 13 | 811,978.87 | 0.38% | 0.27% |
| 6 - < 12 months in arrears | - | - | - | - | 3 | 275,214.76 | 0.05% | 0.05% | 5 | 303,578.01 | 0.13% | 0.08% | 9 | 940,015.00 | 0.26% | 0.31% |
| >12 months in arrears | - | - | - | - | - | - | - | - | 2 | 128,484.55 | 0.05% | 0.03% | 4 | 203,612.38 | 0.12% | 0.07% |
| Total | 1,236 | 164,209,435.54 | 100.00% | 100.00% | 5,576 | 607,065,254.72 | 100.00% | 100.00% | 3,832 | 367,108,545.55 | 100.00% | 100.00% | 3,401 | 302,711,564.36 | 100.00% | 100.00% |
| | 31 December 2015 | | | | 30 April 2016 | | | | 31 December 2016 | | | | 31 March 2017 | | | |
| | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance |
| Current | 3,115 | 266,021,798.11 | 97.93% | 98.33% | 3,062 | 259,690,795.84 | 97.83% | 98.32% | 2,275 | 175,350,457.39 | 97.35% | 97.72% | 2,629 | 202,520,619.11 | 98.06% | 98.26% |
| 1 - < 2 months in arrears | 35 | 2,605,334.01 | 1.10% | 0.96% | 38 | 2,655,638.31 | 1.21% | 1.01% | 28 | 2,248,270.97 | 1.20% | 1.25% | 25 | 2,166,490.07 | 0.93% | 1.05% |
| 2 - < 3 months in arrears | 8 | 548,282.60 | 0.25% | 0.20% | 10 | 715,996.87 | 0.32% | 0.27% | 9 | 543,937.96 | 0.39% | 0.30% | 3 | 142,548.44 | 0.11% | 0.07% |
| 3 - < 6 months in arrears | 12 | 668,239.98 | 0.38% | 0.25% | 10 | 415,586.80 | 0.32% | 0.16% | 14 | 690,999.14 | 0.60% | 0.39% | 10 | 405,128.07 | 0.37% | 0.20% |
| 6 - < 12 months in arrears | 2 | 247,171.24 | 0.06% | 0.09% | 3 | 248,050.04 | 0.10% | 0.09% | 5 | 228,201.11 | 0.21% | 0.13% | 9 | 551,248.00 | 0.34% | 0.27% |
| >12 months in arrears | 9 | 453,310.71 | 0.28% | 0.17% | 7 | 396,235.83 | 0.22% | 0.15% | 6 | 386,535.91 | 0.26% | 0.22% | 5 | 311,522.67 | 0.19% | 0.15% |
| Total | 3,181 | 270,544,136.65 | 100.00% | 100.00% | 3,130 | 264,122,303.69 | 100.00% | 100.00% | 2,337 | 179,448,402.48 | 100.00% | 100.00% | 2,681 | 206,097,556.36 | 100.00% | 100.00% |
| | 30 September 2017 | | | | 31 December 2017 | | | | 28 February 2018 | | | | 30 November 2018 | | | |
| | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance |
| Current | 2,428 | 181,503,089.02 | 97.55% | 97.71% | 2,204 | 161,988,027.43 | 96.88% | 96.99% | 2,265 | 165,161,088.54 | 97.04% | 97.17% | 1,845 | 128,228,756.24 | 96.95% | 96.68% |
| 1 - < 2 months in arrears | 31 | 2,036,581.76 | 1.25% | 1.10% | 43 | 3,056,498.05 | 1.89% | 1.83% | 39 | 2,685,985.61 | 1.67% | 1.58% | 28 | 2,469,712.16 | 1.47% | 1.86% |
| 2 - < 3 months in arrears | 7 | 823,476.50 | 0.28% | 0.44% | 4 | 294,308.71 | 0.18% | 0.18% | 3 | 219,569.88 | 0.13% | 0.13% | 9 | 338,304.44 | 0.47% | 0.26% |
| 3 - < 6 months in arrears | 12 | 756,614.83 | 0.48% | 0.41% | 14 | 1,120,655.55 | 0.62% | 0.67% | 13 | 754,175.47 | 0.56% | 0.44% | 12 | 793,640.11 | 0.63% | 0.60% |
| 6 - < 12 months in arrears | 7 | 399,802.66 | 0.28% | 0.22% | 6 | 314,141.43 | 0.26% | 0.19% | 8 | 841,780.20 | 0.34% | 0.50% | 6 | 585,344.65 | 0.32% | 0.44% |
| >12 months in arrears | 4 | 239,191.95 | 0.16% | 0.13% | 4 | 237,478.25 | 0.18% | 0.14% | 6 | 305,948.92 | 0.26% | 0.18% | 3 | 210,288.13 | 0.16% | 0.16% |
| Total | 2,489 | 185,758,756.72 | 100.00% | 100.00% | 2,275 | 167,011,109.42 | 100.00% | 100.00% | 2,334 | 169,968,548.62 | 100.00% | 100.00% | 1,903 | 132,626,045.73 | 100.00% | 100.00% |
| | 31 December 2018 | | | | 31 January 2019 | | | | 30 September 2019 | | | | 31 December 2019 | | | |
| | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance |
| Current | 1,817 | 126,012,666.39 | 96.80% | 96.59% | 1,952 | 137,815,569.40 | 97.31% | 97.15% | 1,955 | 134,390,087.75 | 97.26% | 97.36% | 1,714 | 114,527,037.70 | 97.22% | 97.14% |
| 1 - < 2 months in arrears | 29 | 2,441,671.52 | 1.55% | 1.87% | 25 | 1,855,750.78 | 1.25% | 1.31% | 25 | 1,835,790.88 | 1.24% | 1.33% | 25 | 1,868,881.21 | 1.42% | 1.59% |
| 2 - < 3 months in arrears | 8 | 316,199.08 | 0.43% | 0.24% | 8 | 476,115.47 | 0.40% | 0.34% | 9 | 604,847.17 | 0.45% | 0.44% | 6 | 475,838.64 | 0.34% | 0.40% |
| 3 - < 6 months in arrears | 13 | 816,081.34 | 0.69% | 0.63% | 11 | 773,136.52 | 0.55% | 0.55% | 11 | 677,816.32 | 0.55% | 0.49% | 6 | 299,151.77 | 0.34% | 0.25% |
| 6 - < 12 months in arrears | 6 | 580,488.26 | 0.32% | 0.44% | 5 | 619,974.55 | 0.25% | 0.44% | 6 | 379,848.47 | 0.30% | 0.28% | 8 | 521,153.75 | 0.45% | 0.44% |
| >12 months in arrears | 4 | 296,093.55 | 0.21% | 0.23% | 5 | 318,819.76 | 0.25% | 0.22% | 4 | 147,701.89 | 0.20% | 0.11% | 4 | 210,351.92 | 0.23% | 0.18% |
| Total | 1,877 | 130,463,200.14 | 100.00% | 100.00% | 2,006 | 141,859,366.48 | 100.00% | 100.00% | 2,010 | 138,036,092.48 | 100.00% | 100.00% | 1,763 | 117,902,414.99 | 100.00% | 100.00% |

| | 31 December 2020 | | | | 31 December 2021 | | | | 31 January 2022 | | | | 30 June 2022 | | | |
|----------------------------|------------------|-----------------------|----------------|------------------------|------------------|----------------------|----------------|------------------------|-----------------|----------------------|----------------|------------------------|--------------|----------------------|----------------|------------------------|
| | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance |
| Current | 1,640 | 103,364,607.38 | 97.27% | 96.74% | 1,340 | 80,295,710.22 | 96.96% | 96.78% | 1,338 | 79,994,354.68 | 97.03% | 96.52% | 1,263 | 72,616,519.54 | 97.15% | 97.18% |
| 1 - < 2 months in arrears | 22 | 1,722,171.88 | 1.30% | 1.61% | 12 | 726,315.15 | 0.87% | 0.88% | 13 | 974,345.67 | 0.94% | 1.18% | 14 | 861,941.02 | 1.08% | 1.15% |
| 2 - < 3 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% | 2 | 44,088.28 | 0.15% | 0.06% |
| 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 | 333,055.74 | 0.46% | 0.45% |
| 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% | 7 | 383,727.71 | 0.54% | 0.51% |
| >12 months in arrears | 10 | 521,882.74 | 0.59% | 0.49% | 8 | 495,670.27 | 0.58% | 0.60% | 9 | 529,490.71 | 0.65% | 0.64% | 8 | 488,181.47 | 0.62% | 0.65% |
| Total | 1,686 | 106,853,305.56 | 100.00% | 100.00% | 1,382 | 82,971,021.34 | 100.00% | 100.00% | 1,379 | 82,879,534.99 | 100.00% | 100.00% | 1,300 | 74,727,513.76 | 100.00% | 100.00% |

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 | 367,567.77 | 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 | 184,056.75 | 0.13% | 0.07% | 4 | 276,308.96 | 0.15% | 0.13% |
| >12 months in arrears | 3 | 172,283.89 | 0.09% | 0.06% | 1 | 73,745.74 | 0.04% | 0.03% | 1 | 71,795.74 | 0.03% | 0.03% | 2 | 86,300.72 | 0.08% | 0.04% |
| Total | 3,343 | 308,894,140.03 | 100.00% | 100.00% | 2,661 | 229,256,657.52 | 100.00% | 100.00% | 3,004 | 257,146,839.38 | 100.00% | 100.00% | 2,603 | 218,142,837.57 | 100.00% | 100.00% |
| | | | | | | | | | | | | | | | | |
| | 31 December 2017 | | | | 28 February 2018 | | | | 30 November 2018 | | | | 31 December 2018 | | | |
| | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance |
| Current | 2,265 | 184,604,296.96 | 98.31% | 98.20% | 2,399 | 194,404,107.59 | 98.04% | 97.92% | 1,955 | 148,529,448.80 | 97.60% | 97.23% | 1,942 | 146,661,374.98 | 97.98% | 97.54% |
| 1 - < 2 months in arrears | 17 | 1,456,829.36 | 0.74% | 0.77% | 27 | 2,249,088.23 | 1.10% | 1.13% | 31 | 2,062,228.32 | 1.55% | 1.35% | 23 | 1,532,106.65 | 1.16% | 1.02% |
| 2 - < 3 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 | | | | 30 June 2022 | | | |
|----------------------------|------------------|----------------------|----------------|------------------------|-----------------|----------------------|----------------|------------------------|--------------|----------------------|----------------|------------------------|
| | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance |
| Current | 1,386 | 91,147,143.76 | 98.72% | 98.73% | 1,399 | 91,400,761.22 | 98.73% | 98.86% | 1,300 | 83,633,288.70 | 98.04% | 98.25% |
| 1 - < 2 months in arrears | 10 | 469,452.41 | 0.71% | 0.51% | 10 | 374,664.54 | 0.71% | 0.41% | 15 | 742,531.31 | 1.13% | 0.87% |
| 2 - < 3 months in arrears | 1 | 68,551.70 | 0.07% | 0.07% | 2 | 108,077.01 | 0.14% | 0.12% | 3 | 140,192.41 | 0.23% | 0.16% |
| 3 - < 6 months in arrears | 1 | 93,618.35 | 0.07% | 0.10% | - | - | - | - | 1 | 273.43 | 0.08% | - |
| 6 - < 12 months in arrears | 3 | 277,093.16 | 0.21% | 0.30% | 3 | 309,027.72 | 0.21% | 0.33% | 4 | 338,572.75 | 0.30% | 0.40% |
| >12 months in arrears | 3 | 265,359.84 | 0.21% | 0.29% | 3 | 265,320.25 | 0.21% | 0.29% | 3 | 263,973.87 | 0.23% | 0.31% |
| Total | 1,404 | 92,321,219.22 | 100.00% | 100.00% | 1,417 | 92,457,850.74 | 100.00% | 100.00% | 1,326 | 85,118,832.47 | 100.00% | 100.00% |

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% |

| | 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 |
| Current | 3,460 | 314,229,724.02 | 98.52% | 98.29% | 3,083 | 273,336,863.55 | 98.53% | 98.32% | 2,796 | 233,043,969.43 | 98.52% | 98.14% |
| 1 - < 2 months in arrears | 30 | 3,125,913.48 | 0.85% | 0.98% | 27 | 3,092,689.33 | 0.86% | 1.11% | 20 | 2,385,454.47 | 0.70% | 1.00% |
| 2 - < 3 months in arrears | 8 | 731,189.05 | 0.23% | 0.23% | 5 | 234,825.65 | 0.16% | 0.08% | 4 | 287,789.10 | 0.14% | 0.12% |
| 3 - < 6 months in arrears | 3 | 416,851.29 | 0.09% | 0.13% | 6 | 354,645.59 | 0.19% | 0.13% | 5 | 135,797.32 | 0.18% | 0.06% |
| 6 - < 12 months in arrears | 5 | 639,590.05 | 0.14% | 0.20% | 5 | 630,566.10 | 0.16% | 0.23% | 7 | 886,800.97 | 0.25% | 0.37% |
| >12 months in arrears | 6 | 546,563.91 | 0.17% | 0.17% | 3 | 368,510.58 | 0.10% | 0.13% | 6 | 710,775.98 | 0.21% | 0.30% |
| Total | 3,512 | 319,689,831.80 | 100.00% | 100.00% | 3,129 | 278,018,100.80 | 100.00% | 100.00% | 2,838 | 237,450,587.27 | 100.00% | 100.00% |

| | 31 December 2021 | | | | 31 January 2022 | | | | 30 June 2022 | | | |
|----------------------------|------------------|-----------------------|----------------|------------------------|-----------------|-----------------------|----------------|------------------------|--------------|-----------------------|----------------|------------------------|
| | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance |
| Current | 2,334 | 179,784,258.23 | 98.69% | 98.47% | 2,333 | 178,826,363.16 | 98.56% | 98.39% | 2,163 | 160,085,386.07 | 98.50% | 97.94% |
| 1 - < 2 months in arrears | 11 | 572,591.26 | 0.47% | 0.31% | 14 | 680,674.96 | 0.59% | 0.37% | 14 | 1,397,090.45 | 0.64% | 0.85% |
| 2 - < 3 months in arrears | 3 | 176,954.34 | 0.13% | 0.10% | 4 | 225,973.49 | 0.17% | 0.12% | 5 | 264,541.42 | 0.23% | 0.16% |
| 3 - < 6 months in arrears | 7 | 947,623.58 | 0.30% | 0.52% | 6 | 546,683.84 | 0.25% | 0.30% | 3 | 221,025.93 | 0.14% | 0.14% |
| 6 - < 12 months in arrears | 4 | 141,993.11 | 0.17% | 0.08% | 4 | 521,200.06 | 0.17% | 0.29% | 6 | 613,181.03 | 0.27% | 0.38% |
| >12 months in arrears | 6 | 949,628.47 | 0.25% | 0.52% | 6 | 949,505.61 | 0.25% | 0.52% | 5 | 865,615.00 | 0.23% | 0.53% |
| Total | 2,365 | 182,573,048.99 | 100.00% | 100.00% | 2,367 | 181,750,401.12 | 100.00% | 100.00% | 2,196 | 163,446,839.90 | 100.00% | 100.00% |

Mortgage Loans Originated in 2014

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

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

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

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

30 June 2022

| | Number | Principal Balance | % by number | % by principal balance |
|----------------------------|---------------|------------------------------|------------------------|-----------------------------------|
| Current | 3,165 | 298,572,392.71 | 98.38% | 98.47% |
| 1 - < 2 months in arrears | 30 | 2,736,444.14 | 0.93% | 0.90% |
| 2 - < 3 months in arrears | 4 | 446,671.75 | 0.12% | 0.15% |
| 3 - < 6 months in arrears | 7 | 438,038.83 | 0.22% | 0.14% |
| 6 - < 12 months in arrears | 5 | 431,568.81 | 0.16% | 0.14% |
| >12 months in arrears | 6 | 576,711.54 | 0.19% | 0.19% |
| Total | 3,217 | 303,201,827.78 | 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% | - |
| 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 | - | - | - | - | 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% | - | 1 | 84,988.16 | 0.02% | 0.01% | 3 | 732,489.45 | 0.05% | 0.09% | 3 | 375,788.34 | 0.06% | 0.06% |
| >12 months in arrears | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Total | 6,795 | 890,829,277.78 | 100.00% | 100.00% | 6,270 | 795,038,755.87 | 100.00% | 100.00% | 6,228 | 783,518,519.26 | 100.00% | 100.00% | 5,186 | 644,408,185.77 | 100.00% | 100.00% |

| | 31 December 2018 | | | | 31 January 2019 | | | | 30 September 2019 | | | | 31 December 2019 | | | |
|----------------------------|------------------|-----------------------|----------------|------------------------|-----------------|-----------------------|----------------|------------------------|-------------------|-----------------------|----------------|------------------------|------------------|-----------------------|----------------|------------------------|
| | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance |
| Current | 5,078 | 630,168,352.59 | 98.74% | 98.89% | 5,127 | 635,864,137.37 | 98.81% | 99.06% | 4,991 | 619,447,095.30 | 98.68% | 98.99% | 4,370 | 512,149,715.58 | 98.56% | 98.74% |
| 1 - < 2 months in arrears | 39 | 3,740,571.59 | 0.76% | 0.59% | 40 | 3,710,768.65 | 0.77% | 0.58% | 35 | 3,448,905.49 | 0.69% | 0.55% | 32 | 3,502,258.78 | 0.72% | 0.68% |
| 2 - < 3 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 | - | - | - | - | - | - | - | - | 1 | 204,348.82 | 0.02% | 0.03% | 2 | 301,500.45 | 0.05% | 0.06% |
| Total | 5,143 | 637,210,068.83 | 100.00% | 100.00% | 5,189 | 641,880,278.65 | 100.00% | 100.00% | 5,058 | 625,776,857.00 | 100.00% | 100.00% | 4,434 | 518,674,075.29 | 100.00% | 100.00% |

| | 31 December 2020 | | | | 31 December 2021 | | | | 31 January 2022 | | | | 30 June 2022 | | | |
|----------------------------|------------------|-----------------------|----------------|------------------------|------------------|-----------------------|----------------|------------------------|-----------------|-----------------------|----------------|------------------------|--------------|-----------------------|----------------|------------------------|
| | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance |
| Current | 3,747 | 432,244,458.04 | 98.50% | 98.84% | 3,096 | 331,978,341.95 | 98.44% | 98.65% | 3,091 | 328,463,495.59 | 98.28% | 98.55% | 2,848 | 294,365,979.82 | 98.07% | 98.16% |
| 1 - < 2 months in arrears | 24 | 1,826,030.49 | 0.63% | 0.42% | 23 | 2,074,717.34 | 0.73% | 0.62% | 26 | 2,248,028.52 | 0.83% | 0.67% | 28 | 2,743,448.11 | 0.96% | 0.91% |
| 2 - < 3 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% | 8 | 1,048,832.26 | 0.28% | 0.35% |
| 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 | 682,068.93 | 0.21% | 0.23% |
| 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% | 9 | 725,783.83 | 0.31% | 0.24% |
| >12 months in arrears | 9 | 925,677.93 | 0.24% | 0.21% | 6 | 439,572.91 | 0.19% | 0.13% | 6 | 439,572.91 | 0.19% | 0.13% | 5 | 308,261.03 | 0.17% | 0.10% |
| Total | 3,804 | 437,300,315.51 | 100.00% | 100.00% | 3,145 | 336,505,918.72 | 100.00% | 100.00% | 3,145 | 333,294,622.90 | 100.00% | 100.00% | 2,904 | 299,874,373.98 | 100.00% | 100.00% |

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 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| >12 months in arrears | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 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 | - | - | - | - | 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 | | | | 30 June 2022 | | | |
|----------------------------|-----------------|-----------------------|----------------|------------------------|--------------|-----------------------|----------------|------------------------|
| | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance |
| Current | 3,209 | 390,433,954.76 | 98.77% | 98.79% | 3,004 | 357,824,998.63 | 98.72% | 98.94% |
| 1 - < 2 months in arrears | 11 | 1,684,822.57 | 0.34% | 0.43% | 16 | 1,436,823.99 | 0.53% | 0.40% |
| 2 - < 3 months in arrears | 5 | 790,369.52 | 0.15% | 0.20% | 4 | 670,651.12 | 0.13% | 0.19% |
| 3 - < 6 months in arrears | 8 | 538,981.79 | 0.25% | 0.14% | 6 | 405,644.01 | 0.20% | 0.11% |
| 6 - < 12 months in arrears | 6 | 697,542.72 | 0.18% | 0.18% | 4 | 291,354.90 | 0.13% | 0.08% |
| >12 months in arrears | 10 | 1,064,977.10 | 0.31% | 0.27% | 9 | 1,022,651.37 | 0.30% | 0.28% |
| Total | 3,249 | 395,210,648.46 | 100.00% | 100.00% | 3,043 | 361,652,124.02 | 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 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 - < 6 months in arrears | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 6 - < 12 months in arrears | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| >12 months in arrears | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Total | 115 | 30,386,507.29 | 100.00% | 100.00% | 3,753 | 761,333,096.20 | 100.00% | 100.00% | 111 | 28,474,344.15 | 100.00% | 100.00% | 8,622 | 1,815,411,095.64 | 100.00% | 100.00% |
| | | | | | | | | | | | | | | | | |
| | 30 November 2018 | | | | 31 December 2018 | | | | 31 January 2019 | | | | 30 September 2019 | | | |
| | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance |
| Current | 7,973 | 1,655,108,377.10 | 99.63% | 99.60% | 7,934 | 1,642,719,119.36 | 99.57% | 99.49% | 8,402 | 1,734,406,191.50 | 99.51% | 99.53% | 7,699 | 1,482,678,513.48 | 99.15% | 99.14% |
| 1 - < 2 months in arrears | 23 | 4,986,023.44 | 0.29% | 0.30% | 26 | 5,528,775.29 | 0.33% | 0.33% | 31 | 5,746,175.20 | 0.37% | 0.33% | 41 | 8,153,395.54 | 0.53% | 0.55% |
| 2 - < 3 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% | - | 1 | 70389.1 | 0.01% | - | - | - | - | - | 9 | 1949271.86 | 0.12% | 0.13% |
| >12 months in arrears | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Total | 8,003 | 1,661,764,300.00 | 100.00% | 100.00% | 7,968 | 1,651,097,587.54 | 100.00% | 100.00% | 8,443 | 1,742,590,081.74 | 100.00% | 100.00% | 7,765 | 1,495,534,776.52 | 100.00% | 100.00% |
| | | | | | | | | | | | | | | | | |
| | 31 December 2019 | | | | 31 December 2020 | | | | 31 December 2021 | | | | 31 January 2022 | | | |
| | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance |
| Current | 6,285 | 1,161,492,641.69 | 98.84% | 98.88% | 6,223 | 1,137,876,943.67 | 98.86% | 98.81% | 5,141 | 883,367,145.58 | 98.35% | 98.45% | 5,112 | 875,939,149.91 | 98.46% | 98.63% |
| 1 - < 2 months in arrears | 47 | 8,063,531.60 | 0.74% | 0.69% | 39 | 7,173,517.73 | 0.62% | 0.62% | 41 | 6,254,354.69 | 0.78% | 0.70% | 37 | 4,947,764.82 | 0.71% | 0.56% |
| 2 - < 3 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 | 1,151,538,005.47 | 100.00% | 100.00% | 5,227 | 897,256,163.22 | 100.00% | 100.00% | 5,192 | 888,086,104.84 | 100.00% | 100.00% |
| | | | | | | | | | | | | | | | | |
| | 30 June 2022 | | | | | | | | | | | | | | | |
| | Number | Principal Balance | % by number | % by principal balance | | | | | | | | | | | | |
| Current | 4,612 | 766,811,610.35 | 98.25% | 98.23% | | | | | | | | | | | | |
| 1 - < 2 months in arrears | 43 | 7,035,959.81 | 0.92% | 0.90% | | | | | | | | | | | | |
| 2 - < 3 months in arrears | 8 | 1,558,249.80 | 0.17% | 0.20% | | | | | | | | | | | | |
| 3 - < 6 months in arrears | 11 | 1,345,480.69 | 0.23% | 0.17% | | | | | | | | | | | | |
| 6 - < 12 months in arrears | 5 | 659,811.64 | 0.11% | 0.08% | | | | | | | | | | | | |
| >12 months in arrears | 15 | 3,216,693.82 | 0.32% | 0.41% | | | | | | | | | | | | |
| Total | 4,694 | 780,627,806.11 | 100.00% | 100.00% | | | | | | | | | | | | |

Mortgage Loans Originated in 2018

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

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

Mortgage Loans Originated in 2019

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

| | 31 January 2022 | | | | 30 June 2022 | | | |
|----------------------------|-----------------|-----------------------|----------------|------------------------|--------------|-----------------------|----------------|------------------------|
| | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance |
| Current | 4,034 | 771,141,217.49 | 99.16% | 99.40% | 3,746 | 710,088,452.89 | 98.73% | 99.01% |
| 1 - < 2 months in arrears | 14 | 1,899,422.15 | 0.34% | 0.24% | 23 | 3,161,007.49 | 0.61% | 0.44% |
| 2 - < 3 months in arrears | 5 | 390,067.28 | 0.12% | 0.05% | 3 | 514,344.00 | 0.08% | 0.07% |
| 3 - < 6 months in arrears | 6 | 943,749.79 | 0.15% | 0.12% | 14 | 2,099,538.56 | 0.37% | 0.29% |
| 6 - < 12 months in arrears | 5 | 954,797.13 | 0.12% | 0.12% | 3 | 600,762.31 | 0.08% | 0.08% |
| >12 months in arrears | 4 | 469,595.03 | 0.10% | 0.06% | 5 | 689,837.49 | 0.13% | 0.10% |
| Total | 4,068 | 775,798,848.87 | 100.00% | 100.00% | 3,794 | 717,153,942.74 | 100.00% | 100.00% |

Mortgage Loans Originated in 2020

| | 31 January 2022 | | | | 30 June 2022 | | | |
|----------------------------|-----------------|-----------------------|----------------|------------------------|--------------|----------------------|----------------|------------------------|
| | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance |
| Current | 491 | 105,649,496.09 | 100.00% | 100.00% | 452 | 96,879,590.39 | 100.00% | 100.00% |
| 1 - < 2 months in arrears | - | - | - | - | - | - | - | - |
| 2 - < 3 months in arrears | - | - | - | - | - | - | - | - |
| 3 - < 6 months in arrears | - | - | - | - | - | - | - | - |
| 6 - < 12 months in arrears | - | - | - | - | - | - | - | - |
| >12 months in arrears | - | - | - | - | - | - | - | - |
| Total | 491 | 105,649,496.09 | 100.00% | 100.00% | 452 | 96,879,590.39 | 100.00% | 100.00% |

Mortgage Loans Originated in 2021

| | 31 January 2022 | | | | 30 June 2022 | | | |
|----------------------------|-----------------|-----------------------|----------------|------------------------|--------------|-----------------------|----------------|------------------------|
| | Number | Principal Balance | % by number | % by principal balance | Number | Principal Balance | % by number | % by principal balance |
| Current | 713 | 192,611,348.01 | 100.00% | 100.00% | 669 | 178,207,096.32 | 99.85% | 99.95% |
| 1 - < 2 months in arrears | - | - | - | - | - | - | - | - |
| 2 - < 3 months in arrears | - | - | - | - | - | - | - | - |
| 3 - < 6 months in arrears | - | - | - | - | 1 | 95,755.00 | 0.15% | 0.05% |
| 6 - < 12 months in arrears | - | - | - | - | - | - | - | - |
| >12 months in arrears | - | - | - | - | - | - | - | - |
| Total | 713 | 192,611,348.01 | 100.00% | 100.00% | 670 | 178,302,851.32 | 100.00% | 100.00% |

Mortgage Loans Originated in 2022

| | 30 June 2022 | | | |
|----------------------------|--------------|-------------------|-------------|------------------------|
| | Number | Principal Balance | % by number | % by principal balance |
| Current | - | - | - | - |
| 1 - < 2 months in arrears | - | - | - | - |
| 2 - < 3 months in arrears | - | - | - | - |
| 3 - < 6 months in arrears | - | - | - | - |
| 6 - < 12 months in arrears | - | - | - | - |
| >12 months in arrears | - | - | - | - |
| Total | - | - | - | - |

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 2022-2 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 2022-2 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/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*" in the base prospectus.

EU Securitisation Regulation Undertaking

EU Risk Retention Undertaking

The seller will undertake that for so long as the series 2022-2 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 2022-2 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 DataWarehouse GmbH at <https://editor.eurodw.eu>

Mitigation of interest rate and currency risks

The mortgage loans and the notes are affected by interest rate and currency risks (see "You may be subject to exchange rate and interest rate risks" and "The timing and amount of payments on the mortgage loans could be affected by various factors which may adversely affect payments on the notes" in the Risk Factors section of the base prospectus). Each of Funding and the issuer aim to hedge the relevant interest rate and currency rate exposures in respect of the mortgage loans and the notes, as applicable, by entering into certain swap agreements (see "The swap agreements" in the base prospectus).

Interest rate risks are also managed through:

- a requirement in the servicing agreement that any discretionary rates set by the servicer in respect of the loans are set at a minimum rate (subject to the terms of the mortgage loans and applicable law) (see "The servicer and the servicing agreement—Undertakings by the servicer" in the base prospectus), noting that such requirement is contingent upon the seller failing to perform under the relevant swap agreements with respect to the variable rate/standard variable rates, being in default or becoming insolvent;
- with respect to tracker rate loans, the interest rate on such loans is calculated by reference to the Bank of England base rate ("**BBR**"), which closely correlates with SONIA rates;
- a requirement in the mortgage sale agreement that the weighted average yield on the mortgage loans in the mortgage portfolio after giving effect to the assignment of the new mortgage portfolio to the mortgages trustee on the relevant assignment date will not be less than the weighted average yield SONIA margin plus compounded daily SONIA determined as at the relevant assignment date (see "Assignment of the mortgage loans and related security—Assignment conditions " in the base 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 August 2022 | | | |
|---|------------|--------------|------------|
| | BBR | SONIA | SVR |
| BBR | 1.000 | 0.999 | 0.977 |
| SONIA | 0.999 | 1.000 | 0.976 |
| SVR | 0.977 | 0.976 | 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 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 Chris Upton