

Originally dated 31 January 2018 as amended and restated on restated on 30 January 2020

IMPORTANT NOTICE

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

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FINAL TERMS

DATED 31 JANUARY 2018 (AS AMENDED AND RESTATED ON 30 JANUARY 2020 IN RESPECT OF THE INTEREST PROVISIONS)

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 2002/92/EC (as amended), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II. Consequently no key information document required by Regulation (EU) No 1286/2014 (the "PRIIPs Regulation") for offering or selling the notes or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the notes or otherwise making them available to any retail investor in the EEA may be unlawful under the PRIIPs Regulation.

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

31 January 2018

Lanark Master Issuer plc

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

Issue of series 2018-1 notes
under its £20 billion residential mortgage backed note programme

The series 2018-1 notes will comprise the following classes of notes:

Initial principal amount	class	Final maturity	Issue price	Expected Ratings		
				Fitch	Moody's	Standard & Poor's
\$300,000,000	Class 1A (the "Series 2018-1 Class 1A Notes")	December 2069	100%	AAAsf	Aaa(sf)	AAA(sf)
£285,000,000	Class 2A (the "Series 2018-1 Class 2A Notes")	December 2069	100%	AAAsf	Aaa(sf)	AAA(sf)

Terms used herein shall be deemed to be defined as such for the purposes of the terms and conditions of the notes set forth in the base prospectus dated 20 June 2017 (the "**base prospectus**") which constitutes a base prospectus for the purposes of Directive 2003/71/EC as amended (the "**Prospectus Directive**"). 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 Article 5(4) of the Prospectus Directive 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 paying agent at Winchester

House, 1 Great Winchester Street, London EC2N 2DB and copies are available at the registered address of the issuer at Winchester House, Mailstop 429, 1 Great Winchester Street, London EC2N 2DB. These final terms may be used to offer and sell the series 2018-1 notes only if accompanied by 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 regulated market.

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

Arranger for the issue

Citigroup

Managers for the issue

Bank of America Merrill Lynch

BNP PARIBAS

Citigroup

Lloyds Bank

Lloyds Securities

The following are the specific terms and conditions relating to the series 2018-1 notes and form part of the terms and conditions of the notes as applied to the series 2018-1 notes (and solely with respect to the series 2018-1 notes) by the issuer trust deed and constitute the final terms of the series 2018-1 notes for the purposes of Article 5.4 of the Prospectus Directive.

1. **Issue of the notes**

(a) **Issuer**

Lanark Master Issuer plc

(b) **Series**

Series 2018-1

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

1 February 2018

(d) **Initial principal amount**

Notes	Initial principal amount
Series 2018-1 Class 1A Notes	\$300,000,000
Series 2018-1 Class 2A Notes.....	£285,000,000

(e) **Issue price**

100% of the initial principal amount in relation to each class of notes in the series 2018-1 notes

(f) **Ratings**

Notes	Expected Ratings		
	Moody's	Fitch	Standard & Poor's
Series 2018-1 Class 1A Notes	Aaa(sf)	AAAsf	AAA(sf)
Series 2018-1 Class 2A Notes.....	Aaa(sf)	AAAsf	AAA(sf)

(g) **Selling restrictions**

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

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

(a) **Reg S notes and Rule 144A notes**

The Series 2018-1 Class 1A Notes are either Reg S notes or Rule 144A notes

The Series 2018-1 Class 2A Notes are either Reg S notes or Rule 144A notes

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

Rule 144A global note certificates denominated in a currency other than US dollars are registered in the name of a nominee of a common safekeeper for Euroclear and Clearstream, Luxembourg

Rule 144A global note certificates denominated in US dollars are registered in the name of a nominee of Cede & Co., as nominee of DTC

- (b) ***Specified currency***
- US dollars in respect of each class of notes in the series 2018-1 notes that is denominated in US dollars
- Pounds sterling in respect of each class of notes in the series 2018-1 notes that is denominated in pounds sterling
- (c) ***Specified denominations***
- For each class of notes in the series 2018-1 notes denominated in US dollars, \$200,000 and integral multiples of \$1,000 in excess thereof
- For each class of notes in the series 2018-1 notes denominated in pounds sterling, £100,000 and integral multiples of £1,000 in excess thereof
- (d) ***Additional Business Centre(s)***
- Not applicable
- (e) ***Any clearing system(s) other than DTC, Euroclear, or Clearstream, Luxembourg***
- Not applicable
- (f) ***Additional Paying Agent(s)***
- Not applicable
- (g) ***Delivery***
- Delivery against payment
- (h) ***Clearing System Codes***

Notes	CUSIP number (Rule 144A)	ISIN (Rule 144A)	ISIN (Reg S)	Common code (Rule 144A)	Common code (Reg S)
Series 2018-1 Class 1A Notes ...	513770 AY3	US513770AY34	XS1759130849	N/A	175913084
Series 2018-1 Class 2A Notes	N/A	XS1760615291	XS1759231522	176061529	175923152

- (i) ***Estimate of total expenses related to admission to trading***
- £7,200
- (j) ***Placement disclosure for PCS purposes only***
- Not applicable

3. **Interest on the notes**

- (a) ***Interest commencement date***
- 1 February 2018
- (b) ***Fixed rate note provisions***
- Not applicable

(c) ***Floating rate note provisions***

The floating rate note provisions are applicable to the series 2018-1 notes

(i) *Note payment dates*

For each class of the series 2018-1 notes, the monthly payment date falling in 22 February, 22 May, 22 August and 22 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; subject in each case to adjustment in accordance with the business day convention specified below.

(ii) *Business day convention*

Following Business Day convention

(iii) *Screen rate determination*

The screen rate determination provisions are applicable to the series 2018-1 notes

Series 2018-1 Class 1A Notes and Series 2018-1 Class 2A Notes (up to (but excluding) the note payment date falling in February 2020)

(A) *Reference rate*

For each interest period for each class of notes in the series 2018-1 notes denominated in US dollars, three-month USD LIBOR or, in respect of the first interest period for each class of notes in the series 2018-1 notes denominated in US dollars, the linear interpolation of three-month USD LIBOR and six-month USD LIBOR and for each interest period for each class of notes in the series 2018-1 notes denominated in US dollars following the earlier to occur of the step-up date (if any) and a pass-through trigger event, one-month USD LIBOR

For each interest period for the Series 2018-1 Class 2A Notes in respect of the interest period up to (but excluding) the note payment date falling in February 2020, three month sterling LIBOR

(B) *Interest determination date(s)*

For the Series 2018-1 Class 1A Notes, the second day on which commercial banks are open for general business (including dealings in foreign exchange and foreign currency deposits) in London prior to the start of each floating interest period

For the Series 2018-1 Class 2A Notes, the first day of each floating interest period

(C) *Relevant screen page*

Reuters Screen Libor 01 Page

Series 2018-1 Class 2A Notes (from (and including) the note payment date falling in February 2020)

(A) *Reference rate*

For each interest period for the Series 2018-1 Class 2A Notes from (and including) the note payment date falling in February 2020, Compounded Daily SONIA

- (B) *Interest determination date(s)*
Five London banking days prior to the relevant note payment date
- (C) *Relevant screen page*
Reuters Monitor Money Rates Service at the page designated as SONIA
- (D) *Observation look-back period*

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- (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 2018-1 Class 1A Notes.....	0.42%	0.84%
Series 2018-1 Class 2A Notes for the interest period up to (but excluding) the note payment date in February 2020	0.42%	0.84%
Series 2018-1 Class 2A Notes for the interest period from (and including) the note payment date in February 2020	0.541%	0.961%

- (vi) *Step-up date*

<u>Notes</u>	<u>Step-up date – the note payment date falling in</u>
Series 2018-1 Class 1A Notes.....	August 2020
Series 2018-1 Class 2A Notes.....	February 2023

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

The minimum rate of interest on the series 2018-1 notes shall be zero.

- (viii) *Day count fraction*

For each class of notes in the series 2018-1 notes denominated in US dollars, Actual/360

For each class of notes in the series 2018-1 notes denominated in pounds sterling, Actual/365

- (ix) *Party responsible for calculating the rate of interest and interest amount (if not the agent bank)*

Not applicable

4. **Repayment of the notes**

- (a) *Type of note*

The series 2018-1 notes are controlled amortisation notes

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

Not applicable

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

Applicable

Controlled amortisation dates the note payment date falling in	Series 2018-1 Class 1A Notes	Series 2018-1 Class 2A Notes
	Target balance (\$)	Target balance (£)
May-18	282,000,000	285,000,000
Aug-18	264,000,000	285,000,000
Nov-18	246,000,000	285,000,000
Feb-19	228,000,000	285,000,000
May-19	210,000,000	285,000,000
Aug-19	192,000,000	285,000,000
Nov-19	186,000,000	285,000,000
Feb-20	168,000,000	285,000,000
May-20	162,000,000	285,000,000
Aug-20	156,000,000	285,000,000
Nov-20	0	285,000,000
Feb-21	0	285,000,000
May-21	0	285,000,000
Aug-21	0	279,300,000
Nov-21	0	273,600,000
Feb-22	0	267,900,000
May-22	0	262,200,000
Aug-22	0	256,500,000
Nov-22	0	250,800,000
Feb-23	0	245,100,000
May-23	0	0

Notwithstanding the target balance shown for the Series 2018-1 Class 1A Notes and Series 2018-1 Class 2A Notes on the note payment dates occurring in August 2020 and February 2023 respectively, it is expected that, subject to having sufficient funds and to other commercial considerations, the issuer will exercise its option to redeem the series 2018-1 notes in full on the note payment date occurring in August 2020 and February 2023 respectively, (which is the step-up date for such notes) pursuant to the conditions.

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

Not applicable

(e) ***Redenomination***

Not applicable

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

Notes	Final maturity date – the note payment date falling in
Series 2018-1 Class 1A Notes.....	December 2069
Series 2018-1 Class 2A Notes	December 2069

5. **Money market notes**

Not applicable

6. **Required subordinated percentage and reserves**

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

<u>Notes</u>	<u>Required subordinated percentage</u>
class A notes*	Prior to the monthly payment date falling in February 2019, 12% On or following the monthly payment date falling in February 2019, if annualised lifetime CPR (in the period between closing and that interest payment date) is greater than or equal to 30%, then 16% and otherwise 12% On or following the monthly payment date falling in November 2019, if annualised lifetime CPR (in the period between closing and that interest payment date) is greater than or equal to 30%, then 31% and otherwise 20%
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% and (ii) subject to a rating agency confirmation from S&P.

(b) ***Target reserve required amount***

£52,149,281

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

0%

(d) ***Programme reserve required percentage***

1.24%

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

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

£13,037,320

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

£13,037,320

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

£26,074,641

(f) ***Required mortgage collateral percentage****

On or following the monthly payment date falling in February 2019, if annualised lifetime CPR (in the period between closing and that interest payment date) is greater than or equal to 30%, then 16% and otherwise 12%

On or following the monthly payment date falling in November 2019, if annualised lifetime CPR (in the period between closing and that interest payment date) is greater than or equal to 30%, then 31% and otherwise 20%

* The minimum required mortgage collateral percentage may be modified by Clydesdale at any time subject to being (i) not lower than 12% and (ii) subject to a rating agency confirmation from S&P.

(g) ***Aggregate outstanding principal amount as at Closing Date of:***

Series 1 Class Z VFN: £452,522,000

Series 2 Class Z VFN: £300,000,000

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

The issuer swap provider for the Series 2018-1 Class 1A Notes is Wells Fargo Securities International Limited.

Specified currency exchange rate

For the Series 2018-1 Class 1A Notes, £1.00/\$1.4192

Loan tranche information

On the closing date for the series 2018-1 notes, the issuer will, pursuant to the terms of the global intercompany loan agreement, advance to funding an aggregate amount in sterling equal to the proceeds of the issue of the series 2018-1 notes.

The advance will be made up of separate loan tranches. Each loan tranche will be funded by a separate class or sub-class of notes in the series 2018-1 notes and will be identified by reference to that class or sub-class of notes.

The loan tranches to be funded by the series 2018-1 notes are as follows:

Loan tranches	Initial principal amount	Notes that will fund the loan tranche
AAA (Class 1A) Loan Tranche.....	\$300,000,000	Series 2018-1 Class 1A Notes
AAA (Class 2A) Loan Tranche	£285,000,000	Series 2018-1 Class 2A Notes

The following are certain other terms and conditions of the loan tranches that will be funded by the series 2018-1 notes.

(a) **Closing date**

1 February 2018

(b) **Interest commencement date**

1 February 2018

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

Loan Tranches	Step-up date – the note payment date falling in	Final maturity date
1A	August 2020	December 2069
2A	February 2023	December 2069

(d) **Loan payment dates**

For all loan tranches to be funded by the series 2018-1 notes, the monthly payment date falling in each year up to and including the final maturity date. The first loan payment date for each loan tranche funded by the series 2018-1 notes will be the monthly payment date falling in May 2018.

(e) **Funding rating repayment test**

Not applicable

Start-Up Loan

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

The initial principal amount of such start-up loan will be £2,000,000.

The interest rate for such start-up loan will be three-month Sterling LIBOR 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 Funding subordinated loan will comprise of one tranche - tranche A.

The initial principal amount of such Funding subordinated loan tranche A will be £17,176,986.09.

The interest rate for such Funding subordinated loan will be three-month Sterling LIBOR plus 0.9 per cent.

Other series of notes issued

As of the closing date specified herein, the aggregate principal amount outstanding of notes issued by the issuer (converted, where applicable, into sterling at the applicable specified currency exchange rate), including the notes described herein, will be:

Class A notes	£3,753,065,212
Class B notes.....	nil
Class C notes.....	nil
Class D notes	nil
Class E notes.....	nil
Class Z notes.....	£752,522,000

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.....	£3,753,065,212
AA.....	nil
A.....	nil
BBB	nil
BB	nil
Z	£752,522,000

Mortgage loan final maturity date

31 December 2067

Interest-only mortgage loan amount

Not applicable

Post-perfection SVR-LIBOR margin

4.08 per cent.

Trust Property

As at the closing date specified herein the seller share of the trust property will be approximately £1,140,000,000 representing approximately 20.2% 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 30 September 2017.

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 100.00 per cent.;
- (f) the weighted average yield amount shall be 2.00 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 each class of the series 2018-1 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 each class of the series 2018-1 notes can be made, however, based on certain assumptions. The assumptions used to calculate the possible average lives of each class of the series 2018-1 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 1.07 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 each class of the series 2018-1 notes to be deferred;
- (e) the issuer exercises its option to redeem each class of the notes on the step-up date, if any, relating to such notes;
- (f) the series 2018-1 notes are issued on the closing date specified herein and all notes of any series other than the series 2018-1 notes are at their respective target balances on the interest payment date falling in May 2018;
- (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;
- (h) no interest or fees are paid from mortgages trustee available principal receipts, funding available principal receipts or issuer available principal receipts;
- (i) the mortgage loans are not subject to any defaults or losses, and no mortgage loan falls into arrears;
- (j) the 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 Issuer Default Rating 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 2018-1 notes, at various constant payment rates for the mortgage loans, would be as follows:

Constant payment rate (% per annum)	Possible average life of the Series 2018-1 Class 1A Notes (in years)	Possible average life of the Series 2018-1 Class 2A Notes (in years)
5%	1.95	4.95
10%	1.92	4.95
15%	1.92	4.95
20%	1.92	4.95
25%	1.92	4.95
30%	1.92	4.95
35%	1.92	4.95

The average life of each class of the series 2018-1 notes is subject to factors largely outside the control of the issuer and consequently no assurance can be given that these assumptions and estimates are realistic and they must therefore be viewed with considerable caution. For more information relating to the risks involved in the use of these estimated average lives, see "*Risk factors – The yield to maturity of the notes*"

may be adversely affected by prepayments or redemptions on the mortgage loans or repurchases of mortgage loans by the seller" in the base prospectus.

The cut-off date mortgage portfolio

The statistical and other information contained in these final terms has been compiled by reference to the mortgage loans in the cut-off date mortgage portfolio as of 30 September 2017 (the "**cut-off date**"). The cut-off date mortgage portfolio comprised an aggregate current principal balance of £5,649,479,060.03. The mortgage loans in the cut-off date mortgage portfolio were originated between 14 March 2001 and 31 July 2017.

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 LCR Loan.

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

Once the determination has been made as to the anticipated principal balances of the notes to be issued and the corresponding size of the trust that would be required ultimately to support payments on the notes, the seller will then randomly select the mortgage loans to be assigned to the mortgages trustee on the closing date from the mortgage loans available to be so assigned on such date. It is expected that the aggregate current principal balance of the loans to be assigned to the mortgages trustee on the closing date will not exceed £805,227,764.

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 90.97% of the aggregate current principal balance of the mortgage loans in the cut-off date mortgage portfolio as of 30 September 2017 have agreed to have their scheduled mortgage payments to the originators directly debited from their bank accounts.

72.01% 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 27.99 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 0.69% of the aggregate current principal balance of the mortgage loans to be assigned to the mortgages trustee on the closing date) are mortgage loans extended to the relevant borrowers in connection with the purchase by those borrowers of properties from local authorities or certain other landlords under the right-to-buy schemes governed by the Housing Act 1985 (as amended by the Housing Act 2004) or (as applicable) the Housing (Scotland) Act 1987 (as amended by the Housing (Scotland) Act 2001)).

As of the cut-off date, the seller's standard variable rate for existing and new borrowers was 4.70% per annum.

The tables set out below show statistical and other information relating to all mortgage loans in the cut-off date mortgage portfolio.

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

Mortgage portfolio

Originators

Originator	Aggregate Current Principal Balance (£)	% Current Principal Balance	Number of Mortgage Loan Parts	% number of Mortgage Loan Parts
Clydesdale Bank	3,779,336,886.92	66.90	23,749	47.62
Yorkshire Bank	1,870,142,173.11	33.10	26,127	52.38
Total	5,649,479,060.03	100.00	49,876	100.00

Type of Mortgage Loan Occupation Status

Occupation Status	Aggregate Current Principal Balance (£)	% Current Principal Balance	Number of Mortgage Loan Parts	% number of Mortgage Loan Parts
Owner Occupied	5,649,318,111.13	100.00	49,874	100.00
Second / Holiday Home	160,948.90	0.00	2	0.00
Total	5,649,479,060.03	100.00	49,876	100.00

Type of Mortgage Loan

Type of Mortgage Loan	Aggregate Current Principal Balance (£)	% Current Principal Balance	Number of Mortgage Loan Parts	% number of Mortgage Loan Parts
Residential	5,649,479,060.03	100.00	49,876	100.00
Total	5,649,479,060.03	100.00	49,876	100.00

Tenure

Tenure	Aggregate Current Principal Balance (£)	% Current Principal Balance	Number of Mortgage Loan Parts	% number of Mortgage Loan Parts
Feuhold	1,365,467,908.73	24.17	14,348	28.77
Freehold	3,623,293,173.40	64.13	30,487	61.13
Leasehold	541,441,435.98	9.58	3,722	7.46
Unknown	119,276,541.92	2.11	1,319	2.64
Total	5,649,479,060.03	100.00	49,876	100.00

Seasoning of mortgage loans

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

Age of mortgage loans (months)	Aggregate Current Principal Balance (£)	% Current Principal Balance	Number of Mortgage Loan Parts	% number of Mortgage Loan Parts
0.01 to 6.00	624,288,511.82	11.05	2,853	5.72
6.01 to 12.00	576,775,627.84	10.21	3,130	6.28
12.01 to 18.00	443,514,923.45	7.85	3,092	6.20
18.01 to 24.00	369,347,433.83	6.54	3,057	6.13
24.01 to 30.00	519,001,234.27	9.19	3,716	7.45
30.01 to 36.00	340,754,209.27	6.03	2,744	5.50
36.01 to 42.00	613,336,254.92	10.86	4,434	8.89
42.01 to 48.00	223,876,000.82	3.96	2,331	4.67
48.01 to 54.00	425,930,107.88	7.54	3,392	6.80
>= 54.01	1,512,654,755.93	26.78	21,127	42.36
Total:	5,649,479,060.03	100.00	49,876	100.00

The weighted average seasoning of mortgage loans, as of the cut-off date, was 45.76 months. The maximum seasoning of such mortgage loans, as of the cut-off date, was 201.47 months and the minimum seasoning of such mortgage loans, as of the cut-off date, was 2.03 months.

Years to maturity

<u>Years to maturity</u>	<u>Aggregate Current Principal Balance (£)</u>	<u>% of Total</u>	<u>Number of Mortgage Loan Parts</u>	<u>% of Total</u>
<= 0.00	300,729.81	0.01	6	0.01
0.01 to 5.00	208,901,954.05	3.70	4,475	8.97
5.01 to 10.00	578,978,024.78	10.25	8,802	17.65
10.01 to 15.00	1,052,395,643.30	18.63	11,746	23.55
15.01 to 20.00	1,115,507,760.06	19.75	8,797	17.64
20.01 to 25.00	1,414,470,080.31	25.04	8,214	16.47
25.01 to 30.00	756,726,998.49	13.39	4,600	9.22
>= 30.01	522,197,869.23	9.24	3,236	6.49
Total:	5,649,479,060.03	100.00	49,876	100.00

The weighted average remaining term of the mortgage loans, as of the cut-off date, was 19.08 years. The maximum remaining term, as of the cut-off date, was 35.72 years.

Geographical distribution of mortgaged properties

The following table shows the spread of mortgaged properties securing the mortgage loans throughout England, Wales and Scotland as of the cut-off date. No properties are situated outside England, Wales and Scotland. The geographical location of a property has no impact upon the lending criteria and credit scoring tests.

<u>Region</u>	<u>Aggregate Current Principal Balance (£)</u>	<u>% Current Principal Balance</u>	<u>Number of Mortgage Loan Parts</u>	<u>% number of Mortgage Loan Parts</u>
East Midlands	264,108,531.13	4.67	2,957	5.93
East of England	79,739,510.07	1.41	409	0.82
London	829,812,205.52	14.69	2,430	4.87
North East	299,383,029.74	5.30	4,213	8.45
North West	478,282,673.93	8.47	5,510	11.05
Scotland	1,422,680,972.62	25.18	14,944	29.96
South East	880,065,194.17	15.58	3,195	6.41
South West	194,778,032.54	3.45	890	1.78
Wales	39,784,807.60	0.70	245	0.49
West Midlands	191,523,126.82	3.39	1,415	2.84
Yorkshire and Humberside	969,320,975.89	17.16	13,668	27.40
Total	5,649,479,060.03	100.00	49,876	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(%)	Current Balance (£)	% Current Balance	Number of mortgaged properties	% number of mortgaged properties
0.01 to 25.00	120,598,250.98	2.13	3,105	6.52
25.01 to 50.00	678,249,920.08	12.01	8,980	18.87
50.01 to 55.00	242,139,689.36	4.29	2,260	4.75
55.01 to 65.00	644,980,606.55	11.42	5,428	11.40
65.01 to 70.00	426,710,575.82	7.55	2,995	6.29
70.01 to 75.00	541,870,809.30	9.59	3,617	7.60
75.01 to 80.00	623,980,781.51	11.04	4,225	8.88
80.01 to 85.00	526,003,506.83	9.31	3,448	7.24
85.01 to 90.00	1,361,473,813.45	24.10	9,064	19.04
90.01 to 100.00	480,581,321.64	8.51	4,446	9.34
>= 100.01	2,889,784.51	0.05	26	0.05
Total	5,649,479,060.03	100.00	47,594	100.00

The weighted average original loan-to-value ratio of the mortgage loans, as of the cut-off date was 72.30 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(%)	Current Balance (£)	% Current Balance	Number of mortgaged properties	% number of mortgaged properties
<= 0.00	4.16	0.00	1	0.00
0.01 to 25.00	289,063,796.20	5.12	9,217	19.37
25.01 to 50.00	1,035,979,224.73	18.34	11,231	23.60
50.01 to 55.00	321,910,254.62	5.70	2,397	5.04
55.01 to 65.00	749,465,790.92	13.27	4,930	10.36
65.01 to 70.00	466,733,485.83	8.26	2,773	5.83
70.01 to 75.00	569,543,402.64	10.08	3,096	6.51
75.01 to 80.00	547,505,225.06	9.69	3,169	6.66
80.01 to 85.00	631,393,831.77	11.18	4,151	8.72
85.01 to 90.00	821,167,369.60	14.54	4,825	10.14
90.01 to 100.00	216,379,594.09	3.83	1,800	3.78
>= 100.01	337,080.41	0.01	4	0.01
Total	5,649,479,060.03	100.00	47,594	100.00

The weighted average current loan-to-value ratio of the mortgage loans, as of the cut-off date was 65.04 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(%)	Current Balance (£)	% Current Balance	Number of mortgaged properties	% number of mortgaged properties
<= 0.00	10.34	0.00	2	0.00
0.01 to 25.00	424,381,766.24	7.51	11,426	24.01
25.01 to 50.00	1,417,147,537.96	25.08	13,140	27.61
50.01 to 55.00	399,473,333.67	7.07	2,687	5.65
55.01 to 65.00	937,084,813.09	16.59	5,984	12.57
65.01 to 70.00	541,036,853.94	9.58	3,260	6.85
70.01 to 75.00	569,581,017.31	10.08	3,222	6.77
75.01 to 80.00	588,159,632.32	10.41	3,468	7.29

Current Indexed LTV(%)	Current Balance (£)	% Current Balance	Number of mortgaged properties	% number of mortgaged properties
80.01 to 85.00	363,469,150.50	6.43	2,302	4.84
85.01 to 90.00	335,894,946.27	5.95	1,600	3.36
90.01 to 100.00	73,068,276.59	1.29	501	1.05
>= 100.01	181,721.80	0.00	2	0.00
Total	5,649,479,060.03	100.00	47,594	100.00

The weighted average current indexed loan-to-value ratio of the mortgage loans, as of the cut-off date, was 58.30 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 (£)	% Current Principal Balance	Number of Mortgage Loan Parts	% number of Mortgage Loan Parts
<= 9,999.99	15,738,070.24	0.28	2,857	5.73
10,000.00 to 24,999.99	90,966,138.63	1.61	5,186	10.40
25,000.00 to 49,999.99	333,595,842.26	5.90	8,836	17.72
50,000.00 to 74,999.99	526,808,347.44	9.32	8,452	16.95
75,000.00 to 124,999.99	1,086,808,140.38	19.24	11,240	22.54
125,000.00 to 149,999.99	383,514,596.00	6.79	2,802	5.62
150,000.00 to 174,999.99	324,931,411.77	5.75	2,007	4.02
175,000.00 to 199,999.99	270,077,005.85	4.78	1,445	2.90
200,000.00 to 224,999.99	226,552,571.83	4.01	1,067	2.14
225,000.00 to 249,999.99	208,734,906.97	3.69	879	1.76
250,000.00 to 274,999.99	182,263,104.39	3.23	695	1.39
275,000.00 to 299,999.99	179,922,684.51	3.18	625	1.25
300,000.00 to 324,999.99	143,349,243.59	2.54	459	0.92
325,000.00 to 349,999.99	134,543,325.90	2.38	399	0.80
350,000.00 to 374,999.99	139,390,838.30	2.47	385	0.77
375,000.00 to 399,999.99	127,165,290.12	2.25	328	0.66
400,000.00 to 424,999.99	114,329,329.89	2.02	278	0.56
425,000.00 to 449,999.99	107,697,828.46	1.91	246	0.49
450,000.00 to 474,999.99	78,921,411.81	1.40	171	0.34
475,000.00 to 499,999.99	99,585,056.18	1.76	204	0.41
500,000.00 to 599,999.99	292,470,910.19	5.18	536	1.07
600,000.00 to 699,999.99	219,633,472.33	3.89	341	0.68
700,000.00 to 799,999.99	144,278,708.01	2.55	194	0.39
800,000.00 to 899,999.99	110,701,402.34	1.96	131	0.26
>= 900,000.00	107,499,422.64	1.90	113	0.23
Total:	5,649,479,060.03	100.00	49,876	100.00

The largest mortgage loan has a current balance, as of the cut-off date, of £999,945.64. The average current balance, as of the cut-off date, was approximately £113,270.49.

Flexible Offset Product Type

Product Type	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loan Parts	% of Total
Flexible (Non-Offset)	4,648,237,634.95	82.28	38,365	76.92
Offset	1,001,241,425.08	17.72	11,511	23.08
Total	5,649,479,060.03	100.00	49,876	100.00

Mortgage loan products

Mortgage loan products	Aggregate Current Principal Balance (£)	% Current Principal Balance	Number of Mortgage Loan Parts	% number of Mortgage Loan Parts
Discount	266,466,002.56	4.72	1,802	3.61
Fixed	4,068,141,853.56	72.01	29,984	60.12
SVR.....	713,959,248.81	12.64	12,023	24.11
Tracker.....	600,911,955.10	10.64	6,067	12.16
Total:	5,649,479,060.03	100.00	49,876	100.00

Employment status

Employment status	Aggregate Current Principal Balance (£)	% Current Principal Balance	Number of Mortgage Loan Parts	% number of Mortgage Loan Parts
Not Self-employed.....	5,336,820,508.19	94.47	47,326	94.89
Self-employed.....	312,658,551.84	5.53	2,550	5.11
Total	5,649,479,060.03	100.00	49,876	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 (£)	% Current Principal Balance	Number of Mortgage Loan Parts	% number of Mortgage Loan Parts
0.01 to 3.00	2,844,718,659.07	69.93	17,897	59.69
3.01 to 3.50	435,200,746.92	10.70	4,852	16.18
3.51 to 4.00	469,565,045.35	11.54	4,177	13.93
4.01 to 4.50	131,989,653.77	3.24	1,292	4.31
4.51 to 5.00	181,549,123.28	4.46	1,717	5.73
5.01 to 8.00	5,118,625.17	0.13	49	0.16
Total:	4,068,141,853.56	100.00	29,984	100.00

Month/year in which fixed rate period ends

Month/year in which fixed rate period ends	Aggregate Current Principal Balance (£)	% Current Principal Balance	Number of Mortgage Loan Parts	% number of Mortgage Loan Parts
2017	195,222,721.42	4.80	1,574	5.25
2018	1,553,295,229.35	38.18	11,837	39.48
2019	1,364,868,769.50	33.55	8,588	28.64
2020	368,437,417.93	9.06	3,184	10.62
2021	276,322,887.71	6.79	2,591	8.64
2022	309,994,827.65	7.62	2,210	7.37
Total:	4,068,141,853.56	100.00	29,984	100.00

Repayment terms

Type of repayment plan	Aggregate Current Principal Balance (£)	% Current Principal Balance	Number of Mortgage Loan Parts	% number of Mortgage Loan Parts
Interest Only	1,069,281,899.21	18.93	3,611	7.24
Repayment	4,580,197,160.82	81.07	46,265	92.76
Total:	5,649,479,060.03	100.00	49,876	100.00

Arrears table

Months in arrears	Aggregate current principal balance (£)	% Current Principal Balance	Number of Mortgage Loan Parts	% number of Mortgage Loan Parts
<= 0.00	5,587,469,122.88	98.90	49,126	98.50
0.01 to 1.00	24,810,214.97	0.44	312	0.63
1.01 to 2.00	6,941,875.05	0.12	84	0.17
2.01 to 3.00	5,918,321.77	0.10	76	0.15
3.01 to 6.00	10,792,436.16	0.19	130	0.26
6.01 to 12.00	7,630,642.74	0.14	88	0.18
>= 12.01	5,916,446.46	0.10	60	0.12
Total:	5,649,479,060.03	100.00	49,876	100.00

First time buyers

First Time Buyer	Aggregate current principal balance (£)	% Current Principal Balance	Number of Mortgage Loan Parts	% number of Mortgage Loan Parts
N.....	4,793,719,475.20	84.85	42,007	84.22
Y.....	855,759,584.83	15.15	7,869	15.78
Total:	5,649,479,060.03	100.00	49,876	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 £4,313,216 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 PLC or Yorkshire Bank Home Loans Limited. Clydesdale Bank PLC and Yorkshire Bank Home Loans Limited 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 PLC's administration policies. The method by which Clydesdale Bank PLC 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 PLC's arrears and repossession experience for mortgage loans in the mortgage portfolio as set forth in the following table.

Arrears & Delinquencies – mortgage loans in the mortgage portfolio (including mortgage loans which previously formed part of the mortgage portfolio)

	31-Dec-07	31-Dec-08	31-Dec-09	31-Dec-10	31-Dec-11	31-Dec-12	31-Dec-13	31-Dec-14	31-Dec-15	31-Dec-16	30-Sep-17
Outstanding balance of mortgage loans:.....	£3,330,732,787	£2,769,918,487	£2,370,122,825	£1,993,585,774	£2,054,003,578	£3,286,389,788	£2,843,315,600	£4,492,431,722	£4,042,059,596	£3,560,023,851	£5,649,479,061
Outstanding balance of loans in arrears (>0m):											
>0 -<=2 months.....	£49,392,407	£42,974,216	£39,064,184	£31,829,798	£29,527,261	£47,478,847	£36,475,877	£42,786,943	£34,028,509	£26,829,528	31,752,090
>2 -<=3 months.....	£7,368,790	£10,394,022	£6,404,374	£8,247,926	£5,270,956	£8,465,371	£6,094,569	£6,038,332	£7,170,528	£9,155,701	5,918,322
>3 -<=6 months.....	£5,520,223	£10,618,136	£12,913,632	£11,325,749	£5,529,336	£9,316,750	£9,237,985	£8,669,152	£9,816,324	£10,956,145	10,792,436
>6 -<=12 months.....	£887,424	£6,633,284	£10,554,487	£10,198,566	£10,198,566	£8,030,984	£8,454,439	£6,458,547	£9,822,339	£9,347,943	7,630,643
>12 months.....	£0	£2,800,220	£12,653,466	£15,386,638	£15,386,638	£6,587,151	£6,318,420	£4,626,986	£4,784,723	£5,804,169	5,916,446
Total outstanding loan balance in arrears (>0m):.....	£63,168,844	£73,419,879	£81,590,143	£76,988,678	£65,912,758	£79,879,102	£66,581,289	£68,579,960	£65,622,423	£62,093,486	62,009,937
Total loan balances in arrears % (>0m):.....	1.90%	2.65%	3.44%	3.86%	3.21%	2.43%	2.34%	1.53%	1.62%	1.74%	1.10%
Total loan balances in arrears % (>3m):.....	0.19%	0.72%	1.52%	1.85%	1.51%	0.73%	0.84%	0.44%	0.60%	0.73%	0.43%
Outstanding balance of loans in possession (inc. interest):.....	£0	£2,103,551	£2,998,225	£4,293,850	£1,852,240	£3,017,083	£1,387,656	£836,356	£293,258	£421,443	1,432,619
Outstanding balance of loans sold:.....	£0	£96,478	£2,150,756	£5,276,672	£10,220,041	£13,381,864	£18,442,921	£21,127,439	£22,623,604	£23,541,836	23,981,668
Outstanding balance of loans sold in period:....	£0	£96,478	£2,054,278	£3,125,916	£4,943,368	£3,161,823	£5,061,057	£2,684,519	£1,496,165	£918,232	-
Net loss on sold properties:.....	£0	£15,406	£467,593	£951,121	£1,946,426	£2,442,104	£3,407,380	£3,834,010	£3,989,016	£4,198,273	4,298,461
Ratio of net losses to total loans assigned to trust %: *.....	0.00%	0.00%	0.01%	0.02%	0.04%	0.03%	0.04%	0.04%	0.04%	0.03%	0.08%
Average loss on all sold properties in the period:.....	£0	£1,284	£38,851	£40,355	£82,942	£41,307	£80,440	£35,553	£12,917	£17,438	-
Outstanding number of mortgage loans:.....	40,507	34,693	30,122	25,997	25,258	39,311	33,921	45,234	41,373	35,457	49,878
Outstanding number of loans in arrears (>0m):											
>0 -<=2 months.....	615	574	520	486	418	673	523	545	423	378	396
>2 -<=3 months.....	88	112	92	89	72	87	79	80	96	92	76
>3 -<=6 months.....	62	115	168	147	92	112	125	129	118	150	130
>6 -<=12 months.....	13	69	136	137	107	92	92	95	99	108	88
>12 months.....	-	26	108	156	100	89	72	57	68	63	60
Total outstanding number of loans in arrear (>0m):.....	778	896	1,024	1,015	789	1,053	891	906	804	791	750
Total number of loans in arrears % (>0m):.....	1.92%	2.58%	3.40%	3.90%	3.12%	2.68%	2.63%	2.00%	1.94%	2.23%	1.50%
Total number of loans in arrears % (>3m):.....	0.19%	0.61%	1.37%	1.69%	1.18%	0.75%	0.85%	0.62%	0.69%	0.91%	0.56%
Number of loans in possession:.....	0	13	21	34	26	39	11	11	4	8	11
Number of loans sold in the period:.....	0	1	22	31	45	38	67	25	20	14	0

* 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 of the mortgage loans and their related security*" in the base prospectus.

The following tables show, for each of the last eight 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 31 December 2017.

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				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	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%	3,509	315,536,628.40	97.47%	97.45%
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%	44	2,988,423.90	1.22%	0.92%
>2 - <= 3 months in arrears	7	460,063.66	0.15%	0.11%	14	1,040,993.40	0.32%	0.26%	16	2300289.05	0.41%	0.66%	15	1,238,827.27	0.42%	0.38%
>3 - <= 6 months in arrears	19	1,296,920.40	0.42%	0.32%	16	1,897,549.17	0.36%	0.48%	20	1741808.97	0.51%	0.50%	13	1,161,370.68	0.36%	0.36%
>6 - <= 12 months in arrears	12	1,129,705.93	0.26%	0.28%	8	538,335.02	0.18%	0.14%	12	1304263.76	0.31%	0.37%	13	2,106,997.08	0.36%	0.65%
>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%	6	745,465.61	0.17%	0.23%
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%	3,600	323,777,712.94	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%

	31 April 2016				31 December 2016				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
Current.....	2,559	185,469,951.79	96.53%	95.79%	2,231	157,851,520.89	95.87%	94.95%	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%	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	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%	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%	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%	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%	2,367	165,849,549.80	100.00%	100.00%

Mortgage loans originated in 2009

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

	31 December 2013				31 December 2014				31 December 2015				30 April 2016			
	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance
Current	2,183	191,104,705.53	98.20%	98.36%	1,788	136,391,461.38	97.55%	97.28%	1,533	112,951,878.16	97.83%	97.56%	1,555	115,410,789.89	97.68%	97.54%
1=> -<= 2 months in arrears	26	2,167,953.31	1.17%	1.12%	30	2,733,797.12	1.64%	1.95%	16	1,254,827.08	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%	0	0.00	0.00%	0.00%	5	385,301.83	0.32%	0.33%	5	193,371.17	0.31%	0.16%
>3 -<= 6 months in arrears	5	461,188.70	0.22%	0.24%	9	646,609.73	0.49%	0.46%	7	686,524.51	0.45%	0.59%	6	693,188.33	0.38%	0.59%
>6 -<= 12 months in arrears	5	347,008.99	0.22%	0.18%	4	374,498.05	0.22%	0.27%	4	430,962.23	0.26%	0.37%	4	430,962.23	0.25%	0.36%
>12 + months in arrears	3	208,630.74	0.13%	0.11%	2	53,210.20	0.11%	0.04%	2	67,996.18	0.13%	0.06%	2	68,506.18	0.13%	0.06%
Total	2,223	194,299,940.41	100.00%	100.00%	1,833	140,199,576.48	100.00%	100.00%	1,567	115,777,489.99	100.00%	100.00%	1,592	118,318,953.01	100.00%	100.00%

* Indicates no arrears recorded

* Indicates no arrears recorded

	31 December 2016				30 September 2017			
	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%	1,422	98,429,446.17	97.53%	97.51%
1=> -<= 2 months in arrears	16	849,601.90	1.28%	0.97%	16	946,054.17	1.10%	0.94%
>2 -<= 3 months in arrears	4	245,259.81	0.32%	0.28%	5	364,655.08	0.34%	0.36%
>3 -<= 6 months in arrears	7	431,573.87	0.56%	0.49%	7	731,923.52	0.48%	0.73%
>6 -<= 12 months in arrears	8	873,797.08	0.64%	1.00%	6	411,662.34	0.41%	0.41%
>12 + months in arrears		-	0.00%	0.00%	2	63,586.07	0.14%	0.06%
Total	1,254	87,385,695.04	100.00%	100.00%	1,458	100,947,327.35	100.00%	100.00%

Mortgage loans originated in 2010

	31 December 2010*				31 December 2011				31 December 2012				31 December 2013			
	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance
Current	-	-	-	-	3,846	447,896,996.47	99.10%	99.18%	5,906	546,631,913.19	97.85%	97.56%	4,054	339,399,618.03	97.10%	96.68%
1=> -<= 2 months in arrears	-	-	-	-	25	2,996,413.05	0.64%	0.66%	101	9,138,018.64	1.67%	1.63%	81	7,078,325.28	1.94%	2.02%
>2 -<= 3 months in arrears	-	-	-	-	5	435,851.13	0.13%	0.10%	10	2,541,308.37	0.17%	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	1,255,009.62	0.87%	0.77%
>6 -<= 12 months in arrears	11	846,396.33	0.33%	0.32%	18	1,658,310.60	0.60%	0.73%	9	636,208.54	0.31%	0.29%	16	1,036,530.78	0.70%	0.64%
>12 + months in arrears	7	1,104,781.81	0.21%	0.42%	9	1,131,451.15	0.30%	0.50%	9	1,289,475.50	0.31%	0.60%	8	482,422.96	0.35%	0.30%
Total	3,382	261,143,085.80	100.00%	100.00%	2,992	226,384,251.05	100.00%	100.00%	2,885	216,353,259	100.00%	100.00%	2,289	162,312,332.40	100.00%	100.00%

* Indicates no arrears recorded

30 September 2017

	Number	Principal balance	% by number	% by principal balance
Current	2,335	164,316,770.99	96.85%	96.87%
1=> -<= 2 months in arrears	35	2,476,238.23	1.45%	1.46%
>2 -<= 3 months in arrears	13	699,926.95	0.54%	0.41%
>3 -<= 6 months in arrears	12	1,129,516.41	0.50%	0.67%
>6 -<= 12 months in arrears	11	556,768.92	0.46%	0.33%
>12 + months in arrears	5	450,054.20	0.21%	0.27%
Total	2,411	169,629,275.70	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				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	3,115	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%	2,428	181,503,089.02	97.55%	97.71%
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%	31	2,036,581.76	1.25%	1.10%
>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%	7	823,476.50	0.28%	0.44%
>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%	12	756,614.83	0.48%	0.41%
>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%	7	399,802.66	0.28%	0.22%
>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%	4	239,191.95	0.16%	0.13%
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%	2,489	185,758,756.72	100.00%	100.00%

Mortgage loans originated in 2012

	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
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%
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%
>2 - <= 3 months in arrears	-	-	-	-	2	80,678.33	0.05%	0.02%	2	78,688.50	0.05%	0.02%
>3 - <= 6 months in arrears	-	-	-	-	4	371,984.07	0.11%	0.08%	5	651,866.66	0.12%	0.15%
>6 - <= 12 months in arrears..	-	-	-	-	-	-	-	-	3	240,595.98	0.07%	0.06%
>12 + months in arrears	-	-	-	-	-	-	-	-	1	82,434.56	0.02%	0.02%
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%

	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
Current	3,463	320,223,574.31	98.86%	98.53%	3,299	305,074,639.94	98.68%	98.76%	2,620	225,765,987.65	98.46%	98.48%
1=> - <= 2 months in arrears..	23	2,749,628.20	0.66%	0.85%	25	2,662,593.55	0.75%	0.86%	22	2,109,096.92	0.83%	0.92%
>2 - <= 3 months in arrears	4	216,796.11	0.11%	0.07%	6	340,652.82	0.18%	0.11%	3	105,262.94	0.11%	0.05%
>3 - <= 6 months in arrears	6	301,831.00	0.17%	0.09%	3	135,462.07	0.09%	0.04%	9	835,970.65	0.34%	0.36%
>6 - <= 12 months in arrears..	5	1,405,670.79	0.14%	0.43%	7	508,507.76	0.21%	0.16%	6	366,593.62	0.23%	0.16%
>12 + months in arrears	2	108,456.12	0.06%	0.03%	3	172,283.89	0.09%	0.06%	1	73,745.74	0.04%	0.03%
Total	3,503	£325,005,956.53	100.00%	100.00%	3,343	308,894,140.03	100.00%	100.00%	2,661	229,256,657.52	100.00%	100.00%

	30 September 2017			
	Number	Principal balance	% by number	% by principal balance
Current	2,567	215,068,576.22	98.62%	98.59%
1=> - <= 2 months in arrears..	17	1,574,600.08	0.65%	0.72%
>2 - <= 3 months in arrears	4	245,312.50	0.15%	0.11%
>3 - <= 6 months in arrears	9	891,739.09	0.35%	0.41%
>6 - <= 12 months in arrears..	4	276,308.96	0.15%	0.13%
>12 + months in arrears	2	86,300.72	0.08%	0.04%
Total	2,603	218,142,837.57	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%	99.30%
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%	0.45%
>2 -<= 3 months in arrears	-	-	-	-	4	403,894.94	0.05%	0.04%	5	860,586.19	0.07%	0.07%
>3 -<= 6 months in arrears	-	-	-	-	3	299,197.51	0.04%	0.03%	6	952,226.21	0.08%	0.08%
>6 -<= 12 months in arrears	-	-	-	-	-	-	-	-	6	1,546,282.41	0.08%	0.08%
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				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
Current	7,003	851,205,647.94	99.39%	99.35%	5,672	676,322,601.76	98.95%	98.91%	5,205	589,650,171.30	98.69%	98.71%
1=> -<= 2 months in arrears...	25	2,625,698.68	0.35%	0.31%	31	3,320,576.44	0.54%	0.49%	35	3,671,950.66	0.66%	0.61%
>2 -<= 3 months in arrears	5	501,589.32	0.07%	0.06%	6	386,644.26	0.10%	0.06%	8	810,505.59	0.15%	0.14%
>3 -<= 6 months in arrears	6	452,860.91	0.09%	0.05%	12	1,614,197.00	0.21%	0.24%	15	1,593,541.00	0.28%	0.27%
>6 -<= 12 months in arrears	3	593,580.72	0.04%	0.07%	5	548,152.71	0.09%	0.08%	6	602,794.70	0.11%	0.10%
>12 + months in arrears	4	1,394,401.36	0.06%	0.16%	6	1,562,030.13	0.10%	0.23%	5	1,008,426.72	0.09%	0.17%
Total	7,046	856,773,778.93	100.00%	100.00%	5,732	683,754,202.30	100.00%	100.00%	5,274	597,337,389.97	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	1015088.16	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	1268042.49	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%	0	0	0.00%	0.00%	8	632,079.20	0.12%	0.07%
>12 + months in arrears	-	-	-	-	-	-	-	-	2	169105.17	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%

30 September 2017				
	Number	Principal balance	% by number	% by principal balance
Current	6,775	877,998,884.68	99.01%	99.12%
1=> - <= 2 months in arrears	40	4,769,181.74	0.58%	0.54%
>2 - <= 3 months in arrears	10	1,060,863.84	0.15%	0.12%
>3 - <= 6 months in arrears	9	826,997.67	0.13%	0.09%
>6 - <= 12 months in arrears	4	490,639.61	0.06%	0.06%
>12 + months in arrears	5	618,388.84	0.07%	0.07%
Total	6,843	885,764,956.38	100.00%	100.00%

Mortgage loans originated in 2015

	31 December 2015				30 April 2016				31 December 2016				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	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%	6,769	888,197,826.29	99.62%	99.70%
1=> - <= 2 months in arrears..	-	-	-	-	-	-	-	-	5	968,066.42	0.21%	0.20%	22	2,286,348.20	0.32%	0.26%
>2 - <= 3 months in arrears	-	-	-	-	-	-	-	-	-	-	-	-	0	0.00	0.00%	0.00%
>3 - <= 6 months in arrears	-	-	-	-	-	-	-	-	-	-	-	-	3	310,321.39	0.04%	0.03%
>6 - <= 12 months in arrears..	-	-	-	-	-	-	-	-	-	-	-	-	1	34,781.90	0.01%	0.00%
>12 + months in arrears	-	-	-	-	-	-	-	-	-	-	-	-	0	0.00	0.00%	0.00%
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%	6,795	890,829,277.78	100.00%	100.00%

Mortgage loans originated in 2016

	31 December 2016				30 September 2017			
	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance
Current	-	-	-	-	6,919	1,066,708,495.59	99.75%	99.77%
1=> - <= 2 months in arrears	-	-	-	-	13	1,840,031.79	0.19%	0.17%
>2 - <= 3 months in arrears	-	-	-	-	3	287,896.48	0.04%	0.03%
>3 - <= 6 months in arrears	-	-	-	-	1	358,757.47	0.01%	0.03%
>6 - <= 12 months in arrears	-	-	-	-	0	0.00	0.00%	0.00%
>12 + months in arrears	-	-	-	-	0	0.00	0.00%	0.00%
Total	0	0.00	0.00%	0.00%	6,936	1,069,195,181.33	100.00%	100.00%

Mortgage loans originated in 2017

30 September 2017				
	Number	Principal balance	% by number	% by principal balance
Current	3752	761,153,508.63	99.97%	99.98%
1=> - <= 2 months in arrears	1	179,587.57	0.03%	0.02%
>2 - <= 3 months in arrears	0	0.00	0.00%	0.00%
>3 - <= 6 months in arrears	0	0.00	0.00%	0.00%
>6 - <= 12 months in arrears	0	0.00	0.00%	0.00%
>12 + months in arrears	0	0.00	0.00%	0.00%
Total	3753	761,333,096.20	100.00%	100.00%