

IMPORTANT NOTICE

NOT FOR DISTRIBUTION TO ANY U.S. PERSON (AS DEFINED IN REGULATION S UNDER THE UNITED STATES SECURITIES ACT OF 1933, AS AMENDED) OR TO ANY PERSON OR ADDRESS IN THE U.S. EXCEPT TO QUALIFIED INSTITUTIONAL BUYERS (AS DEFINED IN RULE 144A UNDER THE UNITED STATES SECURITIES ACT OF 1933, AS AMENDED (THE "SECURITIES ACT")) IN RELIANCE ON RULE 144A UNDER THE UNITED STATES SECURITIES ACT OF 1933, AS AMENDED.

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 IN ANY JURISDICTION IN WHICH SUCH OFFER, SOLICITATION OR SALE WOULD BE UNLAWFUL.

THE NOTES HAVE NOT BEEN, AND WILL NOT BE, REGISTERED UNDER THE SECURITIES ACT OR THE SECURITIES LAWS OF ANY STATE OF THE UNITED STATES OR OTHER RELEVANT JURISDICTION. THE ISSUER HAS NOT REGISTERED AND DOES NOT INTEND TO REGISTER AS AN INVESTMENT COMPANY UNDER THE INVESTMENT COMPANY ACT OF 1940, AS AMENDED. IN ORDER TO BE ELIGIBLE TO READ THE FINAL TERMS OR MAKE AN INVESTMENT DECISION WITH RESPECT TO THE NOTES DESCRIBED THEREIN, YOU MUST EITHER (1) NOT BE A "U.S. PERSON" AS DEFINED IN REGULATION S UNDER THE SECURITIES ACT OR (2) BE A "QUALIFIED INSTITUTIONAL BUYER" WITHIN THE MEANING OF RULE 144A UNDER THE SECURITIES ACT (A "QIB").

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

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 (1) 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 or (2) you are a QIB; 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 Merrill Lynch International, BNP Paribas, Deutsche Bank AG, London Branch and HSBC Bank plc each as a manager for the issue, or any person who controls Lanark Master Issuer plc, the arranger, any manager or any director, officer, employee, agent or affiliate of any such person accepts any liability or responsibility whatsoever in respect of any difference between the 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, 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.

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 or you must be a Qualified Institutional Buyer (as defined in Rule 144A under the Securities Act).

16 January 2024

Lanark Master Issuer plc

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

**Issue of series 2024-1 notes
under its £20 billion residential mortgage backed note programme**

The series 2024-1 notes will comprise the following class of notes:

Initial principal amount	Class	Final maturity	Issue price	Expected Ratings	
				Fitch	Moody's
£ 750,000,000	class 1A	December 2069	100%	AAA(sf)	Aaa(sf)

Terms used herein shall be deemed to be defined as such for the purposes of the terms and conditions of the notes set forth in the base prospectus dated 15 May 2023 as supplemented by the prospectus supplement dated 27 December 2023 (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 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 the 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 Suite 2, 7th Floor, 50 Broadway, London SW1H 0DB. The final terms may be used to offer and sell the series 2024-1 class 1A 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

BofA Securities

BNP Paribas

Deutsche Bank AG, London Branch

HSBC

The following are the specific terms and conditions relating to the series 2024-1 class 1A notes and form part of the terms and conditions of the notes as applied to the series 2024-1 class 1A notes by the issuer

¹ BofA Securities means Merrill Lynch International

trust deed and constitute the final terms of the series 2024-1 class 1A notes for the purposes of the UK Prospectus Regulation.

1. **Issue of the notes**

(a) **Issuer**

Lanark Master Issuer plc

(b) **Series**

Series 2024-1

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

17 January 2024

(d) **Initial principal amount**

Notes	Initial principal amount
Series 2024-1 class 1A notes.....	£750,000,000

As at the closing date, Clydesdale Bank PLC will retain £250,000,000 of the series 2024-1 class 1A notes.

(e) **Issue price**

100% of the initial principal amount in relation to the series 2024-1 class 1A notes.

(f) **Expected Ratings**

Notes	Expected Ratings	
	Moody's	Fitch
Series 2024-1 class 1A notes.....	Aaa(sf)	AAA(sf)

(g) **Selling restrictions**

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

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

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

The series 2024-1 class 1A notes are either Reg S notes or Rule 144A notes.

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

Rule 144A global note certificates are registered in the name of a common safekeeper for Euroclear and Clearstream, Luxembourg.

(b) **Specified currency**

Pounds sterling.

(c) **Specified denominations**

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

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

Not applicable.

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

Not applicable.

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

Not applicable.

- (g) ***Delivery***

Delivery against payment.

- (h) ***Clearing System Codes***

Notes	ISIN (Reg S)	Common Code (Reg S)	CFI Code (Reg S)	FISN (Reg S)
Series 2024-1 class 1A notes	XS2739632946	273963294	DTVXFR	LANARK MASTER I/VAR MTN 20691223

Notes	ISIN (Rule 144A)	Common Code (Rule 144A)	CFI Code (Rule 144A)	FISN (Rule 144A)
Series 2024-1 class 1A notes	XS2739678857	273967885	DTVNFR	LANARK MASTER I/VAR MTN 20691223 SR

- (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***

17 January 2024

- (b) ***Fixed rate note provisions***

Not applicable.

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

The floating rate note provisions are applicable to the series 2024-1 class 1A notes.

- (i) ***Note payment dates***

The monthly payment date falling in February, May, August and November in each year up to and including the final maturity date or, following the earlier to occur of the step-up date (if any) for such notes and a pass-through trigger event, each monthly payment date up to and including the final maturity date. The first note payment date will be the note payment date falling in May 2024.

- (ii) ***Business day convention***

Following business day convention

(iii) *Screen rate determination*

The screen rate determination provisions are applicable to the series 2024-1 class 1A notes.

(A) *Reference rate*

For each interest period for the series 2024-1 class 1A notes SONIA (Non-Index Determination).

(B) *Determination Date(s)*

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

(C) *Look-back period*

Five London banking days.

(D) *Relevant screen page*

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

(E) *Benchmark Administrator*

Bank of England.

(iv) *ISDA determination*

Not applicable.

(v) *Margin(s)*

Notes	Margin for each floating interest period up to (but excluding) the step-up date	Margin for each floating interest period from (and including) the step-up date
Series 2024-1 class 1A notes.....	0.50%	1.00%

(vi) *Step-up date*

Notes	Step-up date – the note payment date falling in
Series 2024-1 class 1A notes.....	May 2028

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

The minimum rate of interest on the series 2024-1 class 1A notes shall be zero.

(viii) *Day count fraction*

Actual/365.

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

Not applicable.

For the purposes of the final terms: "**business day**" means, in respect of the series 2024-1 class 1A notes, a day which is:

- (A) a day on which commercial banks and foreign exchange markets settle payments and are open for general business (including dealing in foreign exchange and foreign currency deposits) in London, New York and any additional financial centre specified for such notes in the final terms;
- (B) a day on which the Trans-European Automated Real Time Gross Settlement Express Transfer (TARGET 2) System or any successor real-time gross settlement system is open; and
- (C) in relation to any sum payable in a specified currency other than US dollars, sterling or euro, a day on which commercial banks and foreign exchange markets settle payments and are open for general business (including dealing in foreign exchange and foreign currency deposits) in the principal financial centre of the country of the relevant specified currency (if other than London, New York and any additional business centre specified for such notes in the final terms).

4. **Repayment of the notes**

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

The series 2024-1 class 1A notes are controlled amortisation notes.

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

Not applicable.

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

Applicable.

Controlled amortisation dates the note payment date falling in	Target balance (£)
May-24	710,000,000.00
Aug-24	675,000,000.00
Nov-24	645,000,000.00
Feb-25	615,000,000.00
May-25	585,000,000.00
Aug-25	555,000,000.00
Nov-25	525,000,000.00
Feb-26	485,000,000.00
May-26	445,000,000.00
Aug-26	425,000,000.00
Nov-26	405,000,000.00
Feb-27	385,000,000.00
May-27	375,000,000.00
Aug-27	365,000,000.00
Nov-27	365,000,000.00
Feb-28	365,000,000.00
May-28	365,000,000.00

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

Not applicable.

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

Notes	Final maturity date – the note payment date falling in
Series 2024-1 class 1A notes.....	December 2069

5. **Money market notes**

Not applicable.

6. **Required subordinated percentage and reserves**

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

Notes	Required subordinated percentage
class A notes	12.00%
class B notes	N/A
class C notes	N/A
class D notes	N/A
class E notes.....	N/A

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

Series 1 class Z VFN	£326,755,000
Series 2 class Z VFN	£300,000,000

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

£37,655,762.00

(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*

£9,413,940.50

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

£9,413,940.50

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

£18,827,881.00

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

12.00%

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

Not applicable.

8. **Eurosystem eligibility**

Yes.

Note that the designation "yes" simply means that the series 2024-1 class 1A notes are intended upon issue to be deposited with one of the ICSDs as common safekeeper (and registered in the name of a nominee of one of the ICSDs acting as common safekeeper) and does not necessarily mean that the series 2024-1 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 2024-1 class 1A notes, the issuer will, pursuant to the terms of the global intercompany loan agreement, advance to funding an aggregate amount in sterling equal to the proceeds of the issue of the series 2024-1 class 1A notes.

The advance will be made up of a separate loan tranche. The loan tranche will be funded by the series 2024-1 class 1A notes and will be identified by reference to that class of notes.

The loan tranche to be funded by the series 2024-1 class 1A notes is as follows:

Loan tranche	Initial principal amount	Notes that will fund the loan tranche
1A loan tranche	£750,000,000.00	series 2024-1 class 1A notes

The following are certain other terms and conditions of the loan tranche that will be funded by the series 2024-1 class 1A notes.

(a) **Closing date**

17 January 2024

(b) **Interest commencement date**

17 January 2024

(c) **Reference rate:**

Compounded daily SONIA

(d) **Look-back period**

Five London banking days

(e) **Margin(s)**

Loan tranche	Margin for each floating interest period up to (but excluding) the step-up date	Margin for each floating interest period from (and including) the step-up date
1A.....	0.50%	1.00%

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

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

(g) **Loan payment dates**

For the loan tranche to be funded by the series 2024-1 class 1A notes, each monthly payment date up to and including the final maturity date. The first loan payment date for the loan tranche funded by the series 2024-1 class 1A notes will be the monthly payment date falling in May 2024.

(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 £22,500,000.00.

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.....	£2,710,000,000
Class B notes.....	nil
Class C notes.....	nil
Class D notes.....	nil
Class E notes.....	nil
Class Z notes.....	£626,755,000

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 tranche described herein, will be:

AAA.....	£2,710,000,000
AA.....	nil
A.....	nil
BBB.....	nil
BB.....	nil
Z.....	£626,755,000

Mortgage loan final maturity date

December 2069

Post-perfection SONIA margin

4.23 per cent.

US Credit Risk Retention

As at the closing date specified herein the seller share of the trust property will be approximately £1,067,531,882 representing approximately 24.24% 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 the final terms. The date of the data used to calculate these amounts is 31 August 2023.

Assignment Conditions

For the purposes of the Assignment Conditions:

- (a) the arrears of interest amount shall be 2 per cent.;
- (b) the three month arrears maximum amount shall be 4 per cent.;
- (c) the maximum aggregate current principal balance amount shall be 15 per cent.;
- (d) the WAFF/WALS amount shall be 0.25 per cent.;
- (e) the Moody's portfolio variation test percentage amount shall be 0.3 per cent.;
- (f) the weighted average yield SONIA margin shall be -3 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 68.2 per cent.;
- (c) the Fitch original LTV margin shall be 47 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 2024-1 class 1A notes cannot be stated because the actual rate of repayment of the mortgage loans and redemption of the mortgages and a number of other relevant factors are unknown. Calculations of the possible average life of the series 2024-1 class 1A notes can be made, however, based on certain assumptions. The assumptions used to calculate the possible average lives of the series 2024-1 class 1A notes in the following table include that:

- (a) neither the issuer security nor the Funding security is enforced;
- (b) the aggregate current balance of mortgage loans in the mortgages trust will not fall below an amount equal to the product of 1.05 and the principal amount outstanding of all notes of the issuer at any time;
- (c) no asset trigger event or non-asset trigger event occurs;
- (d) no event occurs that would cause payments on the series 2024-1 class 1A notes to be deferred;
- (e) the issuer exercises its option to redeem the series 2024-1 class 1A notes on the step-up date, if any, relating to such notes;
- (f) the series 2024-1 class 1A notes are issued on the closing date specified herein and all notes of any series other than the series 2024-1 class 1A notes are at their respective target balances as at the note payment date falling in November 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) 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 2024-1 class 1A notes, at various constant payment rates for the mortgage loans, would be as follows:

<u>Constant payment rate (% per annum)⁽¹⁾</u>	<u>Possible average life of the series 2024-1 class 1A notes (in years)</u>
5%.....	2.99
10%.....	2.99
15%.....	2.99
20%.....	2.99
25%.....	2.99
30%.....	2.99
35%.....	2.99

⁽¹⁾ Does not include scheduled repayments.

The average life of the series 2024-1 class 1A notes is subject to factors largely outside the control of the issuer and consequently no assurance can be given that these assumptions and estimates are realistic and they must therefore be viewed with considerable caution. For more information relating to the risks involved in the use of these estimated average lives, see "*Risk factors – The yield to maturity of the notes may be adversely affected by prepayments or redemptions on the mortgage loans or repurchases of mortgage loans by the seller*" in the base prospectus.

The cut-off date mortgage portfolio

The statistical and other information contained in the final terms has been compiled by reference to the mortgage loans in the cut-off date mortgage portfolio as of 31 August 2023 (the "**cut-off date**"). The cut-off date mortgage portfolio comprised an aggregate current principal balance of £4,404,286,881.77. The mortgage loans in the cut-off date mortgage portfolio were originated between 7 November 2002 and 31 July 2023.

A mortgage loan included in the cut-off date mortgage portfolio (and which has not been assigned to the mortgages trustee pursuant to the terms of the mortgage sale agreement) will not be so assigned to the mortgages trustee if, in the period up to (and including) the applicable assignment date, it is repaid in full or if it does not comply with the terms of the mortgage sale agreement on or about the applicable assignment date, or is a mortgage loan which is a Non-Compliant Loan.

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

Once the determination has been made as to the anticipated principal balances of the notes to be issued and the corresponding size of the trust that would be required ultimately to support payments on the notes, the seller will then randomly select the mortgage loans to be assigned to the mortgages trustee on the closing date from the mortgage loans available to be so assigned on such date. It is expected that the aggregate current principal balance of the loans to be assigned to the mortgages trustee on the closing date will not exceed £600,048,209.67.

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

The borrowers in respect of 97.01% of the aggregate current principal balance of the mortgage loans in the cut-off date mortgage portfolio as of 31 August 2023 have agreed to have their scheduled mortgage payments to the originators directly debited from their bank accounts.

81.45% 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 18.55% 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 0.64% of the aggregate current principal balance of the mortgage loans) 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 9.24% 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 0.03% 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	3,439,481,625.78	78.09%	20,291	56.88%
YBHL.....	964,805,255.99	21.91%	15,380	43.12%
Total	4,404,286,881.77	100%	35,671	100%

Type of Mortgage Loan Occupation Status

Occupation Status	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loans	% of Total
Owner Occupied	4,404,286,881.77	100%	35,671	100%
Total	4,404,286,881.77	100%	35,671	100%

Type of Mortgage Loan

Type of Mortgage Loan	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loans	% of Total
Residential.....	4,404,286,881.77	100%	35,671	100%
Total	4,404,286,881.77	100%	35,671	100%

Tenure

Tenure	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loans	% of Total
Feuhold	845,473,455.17	19.20%	9,703	27.20%
Freehold	3,023,402,892.38	68.65%	22,123	62.02%
Leasehold.....	470,941,996.44	10.69%	2,870	8.05%
Unknown.....	64,468,537.78	1.46%	975	2.73%
Total	4,404,286,881.77	100%	35,671	100%

Seasoning of mortgage loans at closing

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

Age of mortgage loans (months)	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loans	% of Total
0.01 to 6.00	159,204,790.67	3.61%	576	1.61%
6.01 to 12.00	263,903,414.41	5.99%	1,004	2.81%
12.01 to 18.00.....	169,791,034.71	3.86%	747	2.09%
18.01 to 24.00.....	85,444,257.75	1.94%	456	1.28%
24.01 to 30.00.....	267,421,602.95	6.07%	1,200	3.36%
30.01 to 36.00.....	159,681,817.06	3.63%	842	2.36%
36.01 to 42.00.....	79,604,620.51	1.81%	506	1.42%
42.01 to 48.00.....	109,759,946.11	2.49%	819	2.30%
48.01 to 54.00.....	455,006,780.28	10.33%	2,610	7.32%
>= 54.01	2,654,468,617.32	60.27%	26,911	75.44%
Total	4,404,286,881.77	100%	35,671	100%

The weighted average seasoning of mortgage loans, as of the cut-off date, was 70.64 months. The maximum seasoning of such mortgage loans, as of the cut-off date, was 249.93 months and the minimum seasoning of such mortgage loans, as of the cut-off date, was 1.02 months.

Years to maturity at closing

Years to maturity	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loans	% of Total
<= 0.00.....	8,730,823.63	0.20%	64	0.18%
0.01 to 5.00	215,237,799.78	4.89%	4,980	13.96%
5.01 to 10.00	572,899,191.59	13.01%	8,380	23.49%
10.01 to 15.00.....	694,397,307.06	15.77%	6,468	18.13%

<u>Years to maturity</u>	<u>Aggregate Current Principal Balance (£)</u>	<u>% of Total</u>	<u>Number of Mortgage Loans</u>	<u>% of Total</u>
15.01 to 20.00.....	952,252,364.43	21.62%	6,090	17.07%
20.01 to 25.00.....	842,098,644.34	19.12%	4,547	12.75%
25.01 to 30.00.....	644,604,392.00	14.64%	3,077	8.63%
>= 30.01.....	474,066,358.94	10.76%	2,065	5.79%
Total	4,404,286,881.77	100%	35,671	100%

The weighted average remaining term of the mortgage loans, as of the cut-off date, was 18.79 years. The maximum remaining term, as of the cut-off date, was 39.95 years. The minimum remaining term, as of the cut-off date, was -3.34 years.

Geographical distribution of mortgaged properties

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

<u>Region</u>	<u>Aggregate Current Principal Balance (£)</u>	<u>% of Total</u>	<u>Number of Mortgage Loans</u>	<u>% of Total</u>
East Midlands.....	204,534,929.78	4.64%	2,048	5.74%
East of England.....	88,218,797.31	2.00%	428	1.20%
Greater London.....	760,899,689.35	17.28%	2,218	6.22%
North East of England.....	195,045,614.37	4.43%	2,765	7.75%
North West of England.....	373,750,779.22	8.49%	3,833	10.75%
Scotland.....	924,412,301.73	20.99%	10,387	29.12%
South East of England.....	856,947,344.99	19.46%	3,053	8.56%
South West of England.....	201,903,196.33	4.58%	875	2.45%
Wales.....	50,630,618.34	1.15%	319	0.89%
West Midlands.....	172,569,717.30	3.92%	1,169	3.28%
Yorkshire & Humberside.....	575,373,893.05	13.06%	8,576	24.04%
Total	4,404,286,881.77	100%	35,671	100%

Original loan-to-value ratios

The following table shows the range of original loan-to-value ratios, which express the current balance of a mortgage loan, as at the date of its origination, divided by the value of the mortgaged property securing that mortgage loan at the same date.

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

<u>Original LTV %</u>	<u>Aggregate Current Principal Balance (£)</u>	<u>% of Total</u>	<u>Number of Mortgage Loans</u>	<u>% of Total</u>
0.01 to 25.00.....	61,711,706.26	1.40%	1,349	3.78%
25.01 to 50.00.....	457,439,021.34	10.39%	5,856	16.42%
50.01 to 55.00.....	165,142,329.41	3.75%	1,685	4.72%
55.01 to 60.00.....	223,842,499.51	5.08%	2,059	5.77%
60.01 to 65.00.....	273,422,918.18	6.21%	2,269	6.36%
65.01 to 70.00.....	386,694,688.88	8.78%	2,711	7.60%
70.01 to 75.00.....	619,154,909.87	14.06%	3,809	10.68%
75.01 to 80.00.....	769,688,084.13	17.48%	4,599	12.89%
80.01 to 85.00.....	364,174,664.59	8.27%	2,571	7.21%
85.01 to 90.00.....	777,330,166.52	17.65%	5,817	16.31%
90.01 to 100.00.....	304,945,771.97	6.92%	2,937	8.23%
100.01 >=.....	740,121.11	0.02%	9	0.03%
Total	4,404,286,881.77	100%	35,671	100%

The weighted average original loan-to-value ratio of the mortgage loans, as of the cut-off date was 72.23 per cent.

Current loan-to-value ratios

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

Current LTV %	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loans	% of Total
<= 0.00.....	0.53	0.00%	1	0.00%
0.01 to 25.00	249,295,732.10	5.66%	7,988	22.39%
25.01 to 50.00.....	901,400,875.51	20.47%	9,728	27.27%
50.01 to 55.00.....	283,143,834.03	6.43%	2,017	5.65%
55.01 to 60.00.....	346,885,991.58	7.88%	2,183	6.12%
60.01 to 65.00.....	408,331,402.45	9.27%	2,440	6.84%
65.01 to 70.00.....	558,993,714.68	12.69%	2,984	8.37%
70.01 to 75.00.....	701,153,511.25	15.92%	3,316	9.30%
75.01 to 80.00.....	597,728,892.61	13.57%	2,882	8.08%
80.01 to 85.00.....	243,367,139.40	5.53%	1,372	3.85%
85.01 to 90.00.....	102,005,719.86	2.32%	678	1.90%
90.01 to 100.00.....	11,824,378.12	0.27%	81	0.23%
>= 100.01	155,689.65	0.00%	1	0.00%
Total	4,404,286,881.77	100%	35,671	100%

The weighted average current loan-to-value ratio of the mortgage loans, as of the cut-off date was 60.16 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.....	0.53	0.00%	1	0.00%
0.01 to 25.00	468,201,079.33	10.63%	11,400	31.96%
25.01 to 50.00.....	1,467,137,361.79	33.31%	12,070	33.84%
50.01 to 55.00.....	442,113,233.55	10.04%	2,660	7.46%
55.01 to 60.00.....	547,857,400.96	12.44%	2,827	7.93%
60.01 to 65.00.....	541,577,829.39	12.30%	2,577	7.22%
65.01 to 70.00.....	452,572,881.46	10.28%	2,115	5.93%
70.01 to 75.00.....	259,061,014.46	5.88%	1,241	3.48%
75.01 to 80.00.....	166,899,305.99	3.79%	588	1.65%
80.01 to 85.00.....	58,711,084.66	1.33%	191	0.54%
85.01 to 90.00.....	155,689.65	0.00%	1	0.00%
90.01 to 100.00.....	0	0.00%	0	0.00%
Total	4,404,286,881.77	100%	35,671	100%

The weighted average current indexed loan-to-value ratio of the mortgage loans, as of the cut-off date, was 50.15 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	11,089,695.23	0.25%	2,096	5.88%
10,000.00 to 24,999.99.....	68,219,870.91	1.55%	3,882	10.88%
25,000.00 to 49,999.99.....	243,239,255.03	5.52%	6,502	18.23%
50,000.00 to 74,999.99.....	332,975,960.17	7.56%	5,373	15.06%
75,000.00 to 99,999.99.....	349,056,105.83	7.93%	4,025	11.28%

Range of current principal balance (£)	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loans	% of Total
100,000.00 to 124,999.99.....	307,688,264.46	6.99%	2,746	7.70%
125,000.00 to 149,999.99.....	279,072,718.95	6.34%	2,035	5.70%
150,000.00 to 174,999.99.....	248,469,890.11	5.64%	1,536	4.31%
175,000.00 to 199,999.99.....	220,885,716.18	5.02%	1,178	3.30%
200,000.00 to 224,999.99.....	192,065,331.26	4.36%	907	2.54%
225,000.00 to 249,999.99.....	172,277,359.20	3.91%	726	2.04%
250,000.00 to 274,999.99.....	170,486,042.55	3.87%	652	1.83%
275,000.00 to 299,999.99.....	156,671,438.07	3.56%	546	1.53%
300,000.00 to 324,999.99.....	133,605,562.39	3.03%	427	1.20%
325,000.00 to 349,999.99.....	122,783,102.39	2.79%	364	1.02%
350,000.00 to 374,999.99.....	110,422,893.77	2.51%	305	0.86%
375,000.00 to 399,999.99.....	118,904,505.02	2.70%	307	0.86%
400,000.00 to 424,999.99.....	99,713,840.68	2.26%	242	0.68%
425,000.00 to 449,999.99.....	107,589,027.16	2.44%	246	0.69%
450,000.00 to 474,999.99.....	91,563,879.63	2.08%	198	0.56%
475,000.00 to 499,999.99.....	83,851,880.47	1.90%	172	0.48%
500,000.00 to 599,999.99.....	310,337,976.90	7.05%	569	1.60%
600,000.00 to 699,999.99.....	181,390,886.62	4.12%	282	0.79%
700,000.00 to 799,999.99.....	120,044,947.80	2.73%	161	0.45%
800,000.00 to 899,999.99.....	96,647,468.70	2.19%	114	0.32%
> = 900,000.00.....	75,233,262.29	1.71%	80	0.22%
Total	4,404,286,881.77	100%	35,671	100%

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 £123,469.68.

Flexible Offset Product Type

Product Type	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loans	% of Total
Flexible (Non-Offset).....	3,914,118,019.59	88.87%	31,194	87.45%
Offset.....	490,168,862.18	11.13%	4,477	12.55%
Total	4,404,286,881.77	100%	35,671	100%

Mortgage loan products

Mortgage loan products	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loans	% of Total
Tracker.....	192,214,667.26	4.36%	2,085	5.85%
SVR.....	388,153,840.09	8.81%	6,730	18.87%
Fixed.....	3,587,290,109.89	81.45%	25,878	72.55%
Discount.....	236,628,264.53	5.37%	978	2.74%
Total	4,404,286,881.77	100%	35,671	100%

Employment status

Employment status	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loans	% of Total
Self-employed.....	170,186,324.91	3.86%	1,556	4.36%
Not Self-employed.....	4,234,100,556.86	96.14%	34,115	95.64%
Total	4,404,286,881.77	100%	35,671	100%

Distribution of fixed rate mortgage loans

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

Fixed rate %	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loans	% of Total
1.01 to 1.50.....	157,715,090.20	4.40%	690	2.67%
1.51 to 2.00.....	508,667,340.93	14.18%	2,760	10.67%
2.01 to 2.50.....	1,121,666,657.31	31.27%	6,274	24.24%

Fixed rate %	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loans	% of Total
2.51 to 3.00.....	521,903,812.36	14.55%	6,433	24.86%
3.01 to 3.50.....	277,367,934.39	7.73%	2,303	8.90%
3.51 to 4.00.....	222,488,920.92	6.20%	1,489	5.75%
> = 4.01	777,480,353.78	21.67%	5,929	22.91%
Total.....	3,587,290,109.89	100%	25,878	100%

Year in which fixed rate period ends

Year in which fixed rate period ends	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loans	% of Total
2023	376,068,353.73	10.48%	3,114	12.03%
2024	1,028,848,669.60	28.68%	7,971	30.80%
2025	693,167,337.09	19.32%	5,241	20.25%
2026	388,650,280.84	10.83%	2,659	10.28%
2027	729,665,531.44	20.34%	4,099	15.84%
2028	370,889,937.19	10.34%	2,794	10.80%
Total	3,587,290,109.89	100%	25,878	100%

Repayment terms

Type of repayment plan	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loans	% of Total
Interest Only.....	591,639,242.32	13.43%	1,697	4.76%
Repayment	3,812,647,639.45	86.57%	33,974	95.24%
Total	4,404,286,881.77	100%	35,671	100%

Arrears table

Months in arrears	Aggregate Current principal balance (£)	% of Total	Number of Mortgage Loans	% of Total
<= 0.00.....	4,331,979,254.80	98.36%	35,010	98.15%
0.01 to 1.00	15,935,529.72	0.36%	162	0.45%
1.01 to 2.00	15,453,147.03	0.35%	146	0.41%
2.01 to 3.00	7,645,123.96	0.17%	71	0.20%
3.01 to 6.00	11,195,331.78	0.25%	107	0.30%
6.01 to 12.00	11,845,155.33	0.27%	101	0.28%
12.01 >=.....	10,233,339.15	0.23%	74	0.21%
Total	4,404,286,881.77	100%	35,671	100%

First Time Buyer

First Time Buyer	Aggregate Current principal balance (£)	% of Total	Number of Mortgage Loans	% of Total
No	4,085,308,675.38	92.76%	32,850	92.09%
Yes	318,978,206.39	7.24%	2,821	7.91%
Total	4,404,286,881.77	100%	35,671	100%

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

Since the establishment of the mortgages trust, total losses on mortgage loans in the mortgage portfolio (including mortgage loans which previously formed part of the mortgage portfolio) were £4,814,871 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>31-Dec-18¹</u>	<u>31-Dec-19¹</u>	<u>31-Dec-20¹</u>	<u>31-Dec-21¹</u>	<u>31-Dec-22¹</u>	<u>31-Aug-23¹</u>
Outstanding balance of Mortgage Loans	5,085,008,875	4,662,764,184	5,349,273,165	4,125,428,921	3,508,532,511	4,404,286,881.77
Outstanding balance of loans in arrears (>0m)						
>0-<=2 months	42,910,114	36,943,300	30,266,750	24,488,413	36,592,049	31,388,677
>2-<=3 months	8,060,486	8,196,010	7,574,782	3,308,111	7,943,801	7,645,124
>3 -<= 6 months	11,181,322	11,264,649	7,755,714	8,985,942	13,893,144	11,195,332
>6 - <=12 months	9,280,918	9,192,239	10,581,012	7,624,281	6,265,898	11,845,155
>12 months	5,386,170	6,932,983	15,049,884	11,662,778	9,217,659	10,233,339
Total outstanding loan balance in arrears (>0m)	76,819,009	72,529,181	71,228,142	56,069,525	73,912,551	72,307,627
Total loan balances in arrears % (>0m)	1.51%	1.56%	1.33%	1.36%	2.11%	1.64%
Total loan balances in arrears % (>3m)	0.51%	0.59%	0.62%	0.69%	0.84%	0.76%
Outstanding balance of loans in possession (inc. interest)	525,308	275,173	432,308	1,085,861	1,440,063	190,407
Outstanding balance of loans sold	25,960,718	26,447,143	26,860,947	26,994,621	27,685,355	29,209,260
Outstanding balance of loans sold in period	442,060	486,425	413,804	133,674	690,734	1,523,905
Net loss on sold properties	4,548,477	4,559,980	4,628,097	4,629,929	4,629,929	4,814,871
Ratio of net losses to total loans assigned to trust % ²	0.09%	0.10%	0.09%	0.11%	0.13%	0.11%
Average loss on all sold properties in the period	92,638	1,917	22,706	611	-	18,494
Outstanding number of mortgage loan	42,695	40,582	43,038	35,344	30,517	35,671
Outstanding number of loans in arrears (>0m)						
>0-<=2 months	497	400	324	265	392	308
>2-<=3 months	81	94	64	46	66	71
>3 -<= 6 months	126	113	98	94	123	107
>6 - <=12 months	99	103	103	83	71	101
>12 months	54	66	126	104	83	74
Total outstanding number of loans in arrears (>0m)	857	776	715	592	735	661
Total number of loans in arrears % (>0m)	2.01%	1.91%	1.66%	1.67%	2.41%	1.85%
Total number of loans in arrears % (>3m)	0.65%	0.69%	0.76%	0.80%	0.91%	0.79%

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

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%

	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
>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%

	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
>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%

	31 December 2022				31 August 2023			
	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance
Current.....	1,387	116,845,196.93	95.59%	94.59%	1,299	104,619,550.80	95.44%	93.72%
1 – 2 months in arrears.....	33	2,154,638.51	2.27%	1.74%	27	1,998,799.25	1.98%	1.79%
>2 – 3 months in arrears.....	6	975,169.15	0.41%	0.79%	5	387,972.19	0.37%	0.35%
>3 – 6 months in arrears.....	11	2,575,745.51	0.76%	2.09%	10	852,285.85	0.73%	0.76%
>6 – 12 months in arrears.....	7	515,324.28	0.48%	0.42%	8	1,873,106.45	0.59%	1.68%
>12 months in arrears.....	7	467,632.06	0.48%	0.38%	12	1,893,145.00	0.88%	1.70%
Total.....	1,451	123,533,706.44	100.00%	100.00%	1,361	111,624,859.54	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				31 December 2022			
	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance
Current	1,185	69,823,380.18	96.03%	94.59%	1,194	70,070,469.27	96.29%	94.87%	1,098	62,752,669.96	95.23%	93.32%	973	52,975,278.68	94.28%	92.33%
1 – 2 months in arrears	25	1,385,386.14	2.03%	1.88%	21	1,041,191.59	1.69%	1.41%	32	1,805,701.47	2.78%	2.69%	33	2,154,530.42	3.20%	3.76%
>2 – 3 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%	6	189,527.61	0.58%	0.33%
>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%	11	823,258.72	1.07%	1.43%
>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%	6	210,502.99	0.58%	0.37%
>12 months in arrears	8	1,884,278.90	0.65%	2.55%	7	1,849,566.64	0.56%	2.50%	7	1,813,883.76	0.61%	2.70%	3	1,020,297.07	0.29%	1.78%
Total	1,234	73,819,116.66	100.00%	100.00%	1,240	73,857,035.25	100.00%	100.00%	1,153	67,245,463.91	100.00%	100.00%	1,032	57,373,395.49	100.00%	100.00%

	31 August 2023			
	Number	Principal balance	% by number	% by principal balance
Current	984	45,968,037.37	95.35%	90.61%
1 – 2 months in arrears	22	1,654,975.31	2.13%	3.26%
>2 – 3 months in arrears	6	914,843.73	0.58%	1.80%
>3 – 6 months in arrears	8	584,388.54	0.78%	1.15%
>6 – 12 months in arrears	9	586,494.45	0.87%	1.16%
>12 months in arrears	3	1,021,991.98	0.29%	2.01%
Total	1,032	50,730,731.38	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%	-	-	-	-	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%

	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				31 December 2022				31 August 2023			
	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance
Current	782	47,088,443.45	97.63%	96.88%	730	42,866,895.78	96.95%	96.06%	658	37,003,218.72	95.92%	96.14%	722	37,510,875.97	97.57%	97.48%
1 – 2 months in arrears	5	449,056.85	0.62%	0.92%	9	718,619.08	1.20%	1.61%	15	861,650.91	2.19%	2.24%	5	154,695.80	0.68%	0.40%
>2 – 3 months in arrears	1	70,792.83	0.12%	0.15%	2	117,717.29	0.27%	0.26%	4	110,127.68	0.58%	0.29%	1	64,139.93	0.14%	0.17%
>3 – 6 months in arrears	2	111,218.57	0.25%	0.23%	1	44,793.30	0.13%	0.10%	4	211,487.47	0.58%	0.55%	6	261,734.74	0.81%	0.68%
>6 – 12 months in arrears	6	311,178.65	0.75%	0.64%	5	268,410.00	0.66%	0.60%	1	86,719.83	0.15%	0.23%	2	244,062.95	0.27%	0.63%
>12 months in arrears	5	572,274.51	0.62%	1.18%	6	608,950.83	0.80%	1.36%	4	215,885.90	0.58%	0.56%	4	243,915.18	0.54%	0.63%
Total	801	48,602,964.86	100.00%	100.00%	753	44,625,386.28	100.00%	100.00%	686	38,489,090.51	100.00%	100.00%	740	38,479,424.57	100.00%	100.00%

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	216,353,258.94	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%

	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 months 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 months 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 months 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				31 December 2022				31 August 2023			
	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance
Current	1,164	66,411,527.56	96.52%	96.36%	1,064	59,287,326.85	96.55%	96.15%	1,040	55,342,404.22	97.11%	97.11%
1 – 2 months in arrears	19	1,183,306.35	1.58%	1.72%	22	1,409,491.14	2.00%	2.29%	18	871,759.14	1.68%	1.53%
>2 – 3 months in arrears	4	137,170.54	0.33%	0.20%	1	61,095.66	0.09%	0.10%	2	49,359.59	0.19%	0.09%
>3 – 6 months in arrears	7	253,538.00	0.58%	0.37%	3	136,890.85	0.27%	0.22%	3	226,494.71	0.28%	0.40%
>6 – 12 months in arrears	3	304,005.90	0.25%	0.44%	5	171,596.67	0.45%	0.28%	3	185,618.15	0.28%	0.33%
>12 months in arrears	9	632,405.09	0.75%	0.92%	7	596,451.66	0.64%	0.97%	5	315,750.12	0.47%	0.55%
Total	1,206	68,921,953.44	100.00%	100.00%	1,102	61,662,852.83	100.00%	100.00%	1,071	56,991,385.93	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%

	31 December 2022				31 August 2023			
	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance
Current	1,143	63,444,996.69	95.97%	95.16%	1,171	64,278,155.87	96.70%	96.10%
1 – 2 months in arrears	23	1,768,597.91	1.93%	2.65%	20	1,628,629.37	1.65%	2.43%
>2 – 3 months in arrears	3	143,846.37	0.25%	0.22%	4	241,298.26	0.33%	0.36%
>3 – 6 months in arrears	9	479,547.92	0.76%	0.72%	5	287,263.43	0.41%	0.43%
>6 – 12 months in arrears	6	324,480.70	0.50%	0.49%	6	193,430.18	0.50%	0.29%
>12 months in arrears	7	510,075.66	0.59%	0.77%	5	258,695.77	0.41%	0.39%
Total	1,191	66,671,545.25	100.00%	100.00%	1,211	66,887,472.88	100.00%	100.00%

Mortgage loans originated in 2012

	31 December 2012				31 December 2013				31 December 2014				31 December 2015			
	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance
Current	620	71,049,234.27	99.68%	99.93%	3,793	457,209,854.61	99.58%	99.76%	4,150	422,442,981.53	98.83%	98.95%	3,463	320,223,574.31	98.86%	98.53%
1 – 2 months in arrear	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 arrear	-	-	-	-	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 arrear	-	-	-	-	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 arrear	-	-	-	-	-	-	-	-	3	240,595.98	0.07%	0.06%	5	1,405,670.79	0.14%	0.43%
>12 months in arrear	-	-	-	-	-	-	-	-	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 arrear	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 arrear	6	340,652.82	0.18%	0.11%	3	105,262.94	0.11%	0.05%	1	36,756.77	0.03%	0.01%	4	245,312.50	0.15%	0.11%
>3 – 6 months in arrear	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 arrear	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 arrear	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 arrear	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 arrear	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 arrear	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 arrear	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 arrear	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				31 December 2022			
	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance
Current	1,386	91,147,143.76	98.72%	98.73%	1,399	91,400,761.22	98.73%	98.86%	1,300	83,633,288.70	98.04%	98.25%	1,126	71,726,750.20	97.40%	97.15%
1 – 2 months in arrears	10	469,452.41	0.71%	0.51%	10	374,664.54	0.71%	0.41%	15	742,531.31	1.13%	0.87%	21	1,590,992.74	1.82%	2.15%
>2 – 3 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%	1	39,456.32	0.09%	0.05%
>3 – 6 months in arrears	1	93,618.35	0.07%	0.10%	-	-	-	-	1	273.43	0.08%	-	3	88,495.23	0.26%	0.12%
>6 – 12 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%	1	94,466.19	0.09%	0.13%
>12 months in arrears	3	265,359.84	0.21%	0.29%	3	265,320.25	0.21%	0.29%	3	263,973.87	0.23%	0.31%	4	291,128.01	0.35%	0.39%
Total	1,404	92,321,219.22	100.00%	100.00%	1,417	92,457,850.74	100.00%	100.00%	1,326	85,118,832.47	100.00%	100.00%	1,156	73,831,288.69	100.00%	100.00%

	31 August 2023			
	Number	Principal balance	% by number	% by principal balance
Current	1,311	85,165,731.02	98.13%	97.73%
1 – 2 months in arrears	15	869,907.23	1.12%	1.00%
>2 – 3 months in arrears	2	91,801.75	0.15%	0.11%
>3 – 6 months in arrears	3	259,706.77	0.22%	0.30%
>6 – 12 months in arrears	3	552,270.57	0.22%	0.63%
>12 months in arrears	2	204,242.16	0.15%	0.23%
Total	1,336	87,143,659.50	100.00%	100.00%

Mortgage loans originated in 2013

	31 December 2013				31 December 2014				31 December 2015				30 April 2016			
	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance
Current	437	76,804,921.09	99.54%	99.90%	8,186	1,130,317,863.98	99.63%	99.78%	7,073	862,257,016.59	99.30%	99.20%	7,003	851,205,647.94	99.39%	99.35%
1 – 2 months in arrears	2	79,157.99	0.46%	0.10%	23	1,736,768.50	0.28%	0.15%	32	3,502,126.87	0.45%	0.40%	25	2,625,698.68	0.35%	0.31%
>2 – 3 months in arrears	-	-	-	-	4	403,894.94	0.05%	0.04%	5	860,586.19	0.07%	0.10%	5	501,589.32	0.07%	0.06%
>3 – 6 months in arrears	-	-	-	-	3	299,197.51	0.04%	0.03%	6	952,226.21	0.08%	0.11%	6	452,860.91	0.09%	0.05%
>6 – 12 months in arrears	-	-	-	-	-	-	-	-	6	1,546,282.41	0.08%	0.18%	3	593,580.72	0.04%	0.07%
>12 months in arrears	-	-	-	-	-	-	-	-	1	115486.43	0.01%	0.01%	4	1,394,401.36	0.06%	0.16%
Total	439	76,884,079.08	100.00%	100.00%	8,216	1,132,757,724.93	100.00%	100.00%	7,123.00	869,233,724.70	100.00%	100.00%	7,046	856,773,778.93	100.00%	100.00%

	31 December 2016				31 March 2017				30 September 2017				31 December 2017			
	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance
Current	5,672	676,322,601.76	98.95%	98.91%	5,766	673,203,940.75	98.92%	98.93%	5,205	589,650,171.30	98.69%	98.71%	4,908	546,166,801.51	98.71%	98.91%
1 – 2 months in arrears	31	3,320,576.44	0.54%	0.49%	34	2,947,157.55	0.58%	0.43%	35	3,671,950.66	0.66%	0.61%	40	3,316,423.89	0.80%	0.60%
>2 – 3 months in arrears	6	386,644.26	0.10%	0.06%	4	256,546.79	0.07%	0.04%	8	810,505.59	0.15%	0.14%	4	301,836.42	0.08%	0.05%
>3 – 6 months in arrears	12	1,614,197.00	0.21%	0.24%	13	1,766,506.08	0.22%	0.26%	15	1,593,541.00	0.28%	0.27%	7	776,048.86	0.14%	0.14%
>6 – 12 months in arrears	5	548,152.71	0.09%	0.08%	6	780,755.34	0.10%	0.11%	6	602,794.70	0.11%	0.10%	9	958,873.45	0.18%	0.17%
>12 months in arrears	6	1,562,030.13	0.10%	0.23%	6	1,564,005.13	0.10%	0.23%	5	1,008,426.72	0.09%	0.17%	4	654,231.14	0.08%	0.12%
Total	5,732	683,754,202.30	100.00%	100.00%	5,829	680,518,911.64	100.00%	100.00%	5,274	597,337,389.97	100.00%	100.00%	4,972	552,174,215.27	100.00%	100.00%

	28 February 2018				30 November 2018				31 December 2018				31 January 2019			
	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance
Current	4,863	534,056,412.02	98.66%	98.81%	3,490	333,626,261.86	97.95%	98.18%	3,441	324,480,171.82	98.09%	98.16%	3,628	339,872,688.27	98.35%	98.49%
1 – 2 months in arrears	37	3,816,566.23	0.75%	0.71%	43	2,656,314.83	1.21%	0.78%	34	2,491,411.57	0.97%	0.75%	28	2,157,866.35	0.76%	0.63%
>2 – 3 months in arrears	7	230,208.91	0.14%	0.04%	10	1,496,873.55	0.28%	0.44%	9	877,887.46	0.26%	0.27%	8	670,635.52	0.22%	0.19%
>3 – 6 months in arrears	10	1,232,565.74	0.20%	0.23%	10	1,238,644.23	0.28%	0.36%	9	1,425,409.60	0.26%	0.43%	13	1,501,116.27	0.35%	0.43%
>6 – 12 months in arrears	8	891,667.36	0.16%	0.16%	6	559,045.93	0.17%	0.16%	10	938,575.55	0.29%	0.28%	7	555,587.67	0.19%	0.16%
>12 months in arrears	4	258,680.52	0.08%	0.05%	4	244,742.51	0.11%	0.07%	5	336,696.64	0.14%	0.10%	5	336,696.64	0.14%	0.10%
Total	4,929	540,486,100.78	100.00%	100.00%	3,563	339,821,882.91	100.00%	100.00%	3,508	330,550,152.64	100.00%	100.00%	3,689	345,094,590.72	100.00%	100.00%

	30 September 2019				31 December 2019				31 December 2020				31 December 2021			
	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance
Current	3,460	314,229,724.02	98.52%	98.29%	3,083	273,336,863.55	98.53%	98.32%	2,796	233,043,969.43	98.52%	98.14%	2,334	179,784,258.23	98.69%	98.47%
1 – 2 months in arrears	30	3,125,913.48	0.85%	0.98%	27	3,092,689.33	0.86%	1.11%	20	2,385,454.47	0.70%	1.00%	11	572,591.26	0.47%	0.31%
>2 – 3 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	176,954.34	0.13%	0.10%
>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%	7	947,623.58	0.30%	0.52%
>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%	4	141,993.11	0.17%	0.08%
>12 months in arrears	6	546,563.91	0.17%	0.17%	3	368,510.58	0.10%	0.13%	6	710,775.98	0.21%	0.30%	6	949,628.47	0.25%	0.52%
Total	3,512	319,689,831.80	100.00%	100.00%	3,129	278,018,100.80	100.00%	100.00%	2,838	237,450,587.27	100.00%	100.00%	2,365	182,573,048.99	100.00%	100.00%

	31 January 2022				30 June 2022				31 December 2022				31 August 2023			
	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance
Current	2,333	178,826,363.16	98.56%	98.39%	2,163	160,085,386.07	98.50%	97.94%	1,951	139,775,854.57	97.99%	97.94%	1,946	139,510,070.72	98.13%	98.29%
1 – 2 months in arrears	14	680,674.96	0.59%	0.37%	14	1,397,090.45	0.64%	0.85%	28	2,058,982.38	1.41%	1.44%	22	1,389,382.35	1.11%	0.98%
>2 – 3 months in arrears	4	225,973.49	0.17%	0.12%	5	264,541.42	0.23%	0.16%	3	226,810.46	0.15%	0.16%	5	203,264.88	0.25%	0.14%
>3 – 6 months in arrears	6	546,683.84	0.25%	0.30%	3	221,025.93	0.14%	0.14%	2	87,134.04	0.10%	0.06%	5	304,416.56	0.25%	0.21%
>6 – 12 months in arrears	4	521,200.06	0.17%	0.29%	6	613,181.03	0.27%	0.38%	3	150,183.09	0.15%	0.11%	3	174,261.28	0.15%	0.12%
>12 months in arrears	6	949,505.61	0.25%	0.52%	5	865,615.00	0.23%	0.53%	4	420,532.95	0.20%	0.29%	2	350,166.56	0.10%	0.25%
Total	2,367	181,750,401.12	100.00%	100.00%	2,196	163,446,839.90	100.00%	100.00%	1,991	142,719,497.49	100.00%	100.00%	1,983	141,931,562.35	100.00%	100.00%

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				31 December 2022				31 August 2023			
	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance
Current	3,165	298,572,392.71	98.38%	98.47%	2,830	257,039,801.01	97.75%	97.50%	2,972	258,132,513.36	98.15%	98.17%
1 – 2 months in arrears	30	2,736,444.14	0.93%	0.90%	37	3,432,091.65	1.28%	1.30%	24	1,630,142.71	0.79%	0.62%
>2 – 3 months in arrears	4	446,671.75	0.12%	0.15%	6	393,063.58	0.21%	0.15%	7	367,753.72	0.23%	0.14%
>3 – 6 months in arrears	7	438,038.83	0.22%	0.14%	12	1,651,534.11	0.41%	0.63%	7	878,504.12	0.23%	0.33%
>6 – 12 months in arrears	5	431,568.81	0.16%	0.14%	5	710,680.46	0.17%	0.27%	14	1,649,679.15	0.46%	0.63%
>12 months in arrears	6	576,711.54	0.19%	0.19%	5	394,925.30	0.17%	0.15%	4	274,775.29	0.13%	0.10%
Total	3,217	303,201,827.78	100.00%	100.00%	2,895	263,622,096.11	100.00%	100.00%	3,028	262,933,368.35	100.00%	100.00%

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%
	31 December 2022				31 August 2023											
	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance								
Current	2,557	254,159,100.22	97.71%	97.92%	2,542	235,786,810.80	98.03%	97.87%								
1 – 2 months in arrears	30	2,438,184.13	1.15%	0.94%	27	2,841,349.77	1.04%	1.18%								
>2 – 3 months in arrears	5	549,052.51	0.19%	0.21%	6	625,117.11	0.23%	0.26%								
>3 – 6 months in arrears	14	1,545,646.57	0.53%	0.60%	7	780,124.96	0.27%	0.32%								
>6 – 12 months in arrears	5	469,147.16	0.19%	0.18%	7	589,197.16	0.27%	0.24%								
>12 months in arrears	6	401,069.60	0.23%	0.15%	4	285,647.27	0.15%	0.12%								
Total	2,617	259,562,200.19	100.00%	100.00%	2,593	240,908,247.07	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	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				31 December 2022				31 August 2023			
	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance
Current	3,209	390,433,954.76	98.77%	98.79%	3,004	357,824,998.63	98.72%	98.94%	2,728	310,861,902.65	98.41%	98.83%	2,582	285,505,747.98	98.59%	98.57%
1 – 2 months in arrears.....	11	1,684,822.57	0.34%	0.43%	16	1,436,823.99	0.53%	0.40%	18	1,272,511.02	0.65%	0.40%	14	1,651,231.88	0.53%	0.57%
>2 – 3 months in arrears.....	5	790,369.52	0.15%	0.20%	4	670,651.12	0.13%	0.19%	6	588,056.30	0.22%	0.19%	5	351,387.93	0.19%	0.12%
>3 – 6 months in arrears.....	8	538,981.79	0.25%	0.14%	6	405,644.01	0.20%	0.11%	7	655,667.70	0.25%	0.21%	6	1,095,026.76	0.23%	0.38%
>6 – 12 months in arrears.....	6	697,542.72	0.18%	0.18%	4	291,354.90	0.13%	0.08%	6	415,564.36	0.22%	0.13%	7	617,060.00	0.27%	0.21%
>12 months in arrears	10	1,064,977.10	0.31%	0.27%	9	1,022,651.37	0.30%	0.28%	7	738,739.74	0.25%	0.23%	5	414,829.89	0.19%	0.14%
Total	3,249	395,210,648.46	100.00%	100.00%	3,043	361,652,124.02	100.00%	100.00%	2,772	314,532,441.77	100.00%	100.00%	2,619	289,635,284.44	100.00%	100.00%

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				31 December 2022				31 August 2023			
	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance
Current	4,612	766,811,610.35	98.25%	98.23%	3,889	624,718,393.79	97.89%	97.61%	3,860	592,823,685.43	97.99%	97.61%
1 – 2 months in arrears.....	43	7,035,959.81	0.92%	0.90%	36	6,668,741.26	0.91%	1.04%	32	5,930,999.34	0.81%	0.98%
>2 – 3 months in arrears.....	8	1,558,249.80	0.17%	0.20%	9	1,947,705.07	0.23%	0.30%	10	1,512,554.56	0.25%	0.25%
>3 – 6 months in arrears.....	11	1,345,480.69	0.23%	0.17%	17	2,921,419.20	0.43%	0.46%	12	2,078,715.31	0.30%	0.34%
>6 – 12 months in arrears.....	5	659,811.64	0.11%	0.08%	7	739,748.88	0.18%	0.12%	12	1,709,577.51	0.30%	0.28%
>12 months in arrears	15	3,216,693.82	0.32%	0.41%	15	3,037,250.25	0.38%	0.47%	13	3,312,588.92	0.33%	0.55%
Total	4,694	780,627,806.11	100.00%	100.00%	3,973	640,033,258.45	100.00%	100.00%	3,939	607,368,121.07	100.00%	100.00%

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%

	31 December 2022				31 August 2023			
	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance
Current	3,329	462,357,259.36	98.64%	98.59%	3,461	453,257,657.90	98.60%	98.63%
1 – 2 months in arrears	24	4,126,367.07	0.71%	0.88%	19	2,712,569.58	0.54%	0.59%
>2 – 3 months in arrears	6	788,984.72	0.18%	0.17%	6	1,143,050.84	0.17%	0.25%
>3 – 6 months in arrears	9	1,195,162.75	0.27%	0.25%	9	721,365.66	0.26%	0.16%
>6 – 12 months in arrears	2	150,515.00	0.06%	0.03%	11	1,471,912.86	0.31%	0.32%
>12 months in arrears	5	332,490.16	0.15%	0.07%	4	259,547.87	0.11%	0.06%
Total	3,375	468,950,779.06	100.00%	100.00%	3,510	459,566,104.71	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				31 December 2022				31 August 2023			
	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance
Current	4,034	771,141,217.49	99.16%	99.40%	3,746	710,088,452.89	98.73%	99.01%	3,476	648,012,341.33	98.30%	98.51%	4,090	683,220,170.28	98.44%	98.49%
1 – 2 months in arrears	14	1,899,422.15	0.34%	0.24%	23	3,161,007.49	0.61%	0.44%	32	4,934,941.85	0.90%	0.75%	32	5,729,375.56	0.77%	0.83%
>2 – 3 months in arrears	5	390,067.28	0.12%	0.05%	3	514,344.00	0.08%	0.07%	7	1,606,874.23	0.20%	0.24%	9	1,092,967.56	0.22%	0.16%
>3 – 6 months in arrears	6	943,749.79	0.15%	0.12%	14	2,099,538.56	0.37%	0.29%	9	1,201,532.66	0.25%	0.18%	12	1,556,925.08	0.29%	0.22%
>6 – 12 months in arrears	5	954,797.13	0.12%	0.12%	3	600,762.31	0.08%	0.08%	7	1,348,646.54	0.20%	0.21%	6	1,343,694.72	0.14%	0.19%
>12 months in arrears	4	469,595.03	0.10%	0.06%	5	689,837.49	0.13%	0.10%	5	731,981.82	0.14%	0.11%	6	723,141.16	0.14%	0.10%
Total	4,068	775,798,848.87	100.00%	100.00%	3,794	717,153,942.74	100.00%	100.00%	3,536	657,836,318.43	100.00%	100.00%	4,155	693,666,274.36	100.00%	100.00%

Mortgage loans originated in 2020

	31 January 2022				30 June 2022				31 December 2022				31 August 2023			
	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance
Current	491	105,649,496.09	100.00%	100.00%	452	96,879,590.39	100.00%	100.00%	378	78,474,556.23	99.47%	99.54%	1,259	202,876,340.19	99.68%	99.67%
1 – 2 months in arrears	-	-	-	-	-	-	-	-	0	0.00	0.00%	0.00%	0	0.00	0.00%	0.00%
>2 – 3 months in arrears	-	-	-	-	-	-	-	-	1	289,110.62	0.26%	0.37%	3	599,611.91	0.24%	0.29%
>3 – 6 months in arrears	-	-	-	-	-	-	-	-	1	77,500.28	0.26%	0.10%	0	0.00	0.00%	0.00%
>6 – 12 months in arrears	-	-	-	-	-	-	-	-	0	0.00	0.00%	0.00%	1	77,500.28	0.08%	0.04%
>12 months in arrears	-	-	-	-	-	-	-	-	0	0.00	0.00%	0.00%	0	0.00	0.00%	0.00%
Total	491	105,649,496.09	100.00%	100.00%	452	96,879,590.39	100.00%	100.00%	380	78,841,167.13	100.00%	100.00%	1,263	203,553,452.38	100.00%	100.00%

Mortgage loans originated in 2021

	31 January 2022				30 June 2022				31 December 2022				31 August 2023			
	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance
Current	713	192,611,348.01	100.00%	100.00%	669	178,207,096.32	99.85%	99.95%	632	167,846,537.97	99.84%	99.83%	1,844	394,425,380.10	99.89%	99.73%
1 – 2 months in arrears	-	-	-	-	-	-	-	-	1	290,103.15	0.16%	0.17%	2	1,070,616.88	0.11%	0.27%
>2 – 3 months in arrears	-	-	-	-	-	-	-	-	0	0.00	0.00%	0.00%	0	0.00	0.00%	0.00%
>3 – 6 months in arrears	-	-	-	-	1	95,755.00	0.15%	0.05%	0	0.00	0.00%	0.00%	0	0.00	0.00%	0.00%
>6 – 12 months in arrears	-	-	-	-	-	-	-	-	0	0.00	0.00%	0.00%	0	0.00	0.00%	0.00%
>12 months in arrears	-	-	-	-	-	-	-	-	0	0.00	0.00%	0.00%	0	0.00	0.00%	0.00%
Total	713	192,611,348.01	100.00%	100.00%	670	178,302,851.32	100.00%	100.00%	633	168,136,641.12	100.00%	100.00%	1,846	395,495,996.98	100.00%	100.00%

Mortgage loans originated in 2022

	30 June 2022				31 December 2022				31 August 2023			
	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance
Current	-	-	-	-	0	0.00	0.00%	0.00%	1,667	406,873,002.05	99.94%	99.98%
1 – 2 months in arrears.....	-	-	-	-	0	0.00	0.00%	0.00%	0	0.00	0.00%	0.00%
>2 – 3 months in arrears	-	-	-	-	0	0.00	0.00%	0.00%	0	0.00	0.00%	0.00%
>3 – 6 months in arrears	-	-	-	-	0	0.00	0.00%	0.00%	1	95,698.31	0.06%	0.02%
>6 – 12 months in arrears	-	-	-	-	0	0.00	0.00%	0.00%	0	0.00	0.00%	0.00%
>12 months in arrears	-	-	-	-	0	0.00	0.00%	0.00%	0	0.00	0.00%	0.00%
Total	-	-	-	-	0	0.00	0.00%	0.00%	1,668	406,968,700.36	100.00%	100.00%

Mortgage loans originated in 2023

31 August 2023

	Number	Principal balance	% by number	% by principal balance
Current	790	210,043,780.57	100.00%	100.00%
1 – 2 months in arrears.....	0	0.00	0.00%	0.00%
>2 – 3 months in arrears	0	0.00	0.00%	0.00%
>3 – 6 months in arrears	0	0.00	0.00%	0.00%
>6 – 12 months in arrears	0	0.00	0.00%	0.00%
>12 months in arrears	0	0.00	0.00%	0.00%
Total	790	210,043,780.57	100.00%	100.00%

UK Securitisation Regulation and EU Securitisation Regulation

UK STS Requirements

The seller (as originator for the purposes of the UK Securitisation Regulation), has procured an STS notification to be submitted to the Financial Conduct Authority ("FCA"), in accordance with Article 27 of the UK Securitisation Regulation that the STS requirements have been satisfied with respect to the series 2024-1 class 1A notes. It is expected that the STS notification will be available on the website of the FCA at <https://data.fca.org.uk/#/sts/stssecuritisations>. For the avoidance of doubt, this website and the contents thereof do not form part of the final terms.

The seller has used the services of Prime Collateralised Securities (PCS) UK Limited as an authorised verification agent authorised under Article 28 of the UK Securitisation Regulation to assess whether the series 2024-1 class 1A notes comply with the STS requirements and prepare an STS assessment. It is expected that the STS assessment prepared by the authorised verification agent will be available on the website of such agent (<https://www.pcsmarket.org/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 the final terms. For further information please refer to the Risk Factor entitled "*The designation of any notes as issued under a simple, transparent and standardised securitisation is not an investment recommendation*".

EU Securitisation Regulation Undertaking

EU Risk Retention Undertaking

The seller will undertake that for so long as the series 2024-1 class 1A notes remain outstanding, it will (as originator for the purposes of Article 6(1) of the EU Securitisation Regulation) retain, on an on-going basis, a material net economic interest of not less than 5 per cent. in the nominal value of the securitised exposures as required by the text of Article 6 of the EU Securitisation Regulation (as in force at the date of the base prospectus) by way of a retention of the seller share of no less than 5% of the mortgages trust in accordance with Article 6(3)(b) of the EU Securitisation Regulation (as in force at the date of the base prospectus) as though Article 6 of the EU Securitisation Regulation (as in force at the date of the base prospectus) applied to the programme, provided that on and from an applicable SR Equivalency Date, this undertaking will cease to apply.

EU Transparency Undertaking

The seller will undertake that for so long as the series 2024-1 class 1A 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.eurowd.eu>

Mitigation of interest rate and currency risks

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

Interest rate risks are also managed through:

- a requirement in the servicing agreement that any discretionary rates set by the servicer in respect of the loans are set at a minimum rate (subject to the terms of the mortgage loans and applicable law) (see "The servicer and the servicing agreement—Undertakings by the servicer" in the base prospectus), noting that such requirement is contingent upon the seller failing to perform under the relevant swap agreements with respect to the variable rate/standard variable rates, being in default or becoming insolvent;
- with respect to tracker rate loans, the interest rate on such loans is calculated by reference to the Bank of England base rate ("**BBR**"), which closely correlates with SONIA rates;
- a requirement in the mortgage sale agreement that 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 mortgage loans, Funding has entered into swap agreements, and with respect to standard variable rate mortgage loans, variable rate mortgage loans and tracker rate loans Funding relies on the high correlation between the standard variable rate and/or SONIA rates; and
- with respect to the Trust, it does not require any hedging as it distributes the revenue and principal that it receives from the trust property to Funding and the seller or YBHL (as applicable).

Except for the purpose of hedging interest-rate or currency risk, none of the issuer, Funding or the mortgages trustee will enter into derivative contracts, for purposes of 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 30 September 2023			
	BBR	SONIA	SVR
BBR.....	1.000	0.999	0.951
SONIA.....	0.999	1.000	0.949
SVR.....	0.951	0.949	1.000

Source: Clydesdale, Bloomberg

Verification of data

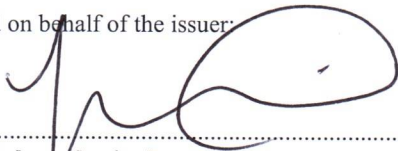
The seller or YBHL (as applicable) has caused a sample of the mortgage loans included in the mortgage portfolio (including the data disclosed in respect of those mortgage loans) to be verified by one or more appropriate and independent third parties. The mortgage portfolio as at 28 January 2023 has been subject to an agreed upon procedures review on a sample of mortgage loans selected from the mortgage portfolio as at 28 January 2023 conducted by a third-party and completed on or about 11 May 2023 with respect to the mortgage portfolio in existence as of 28 January 2023 (as well as an agreed upon procedures review, amongst other things, of the conformity of the mortgage loans in the mortgage portfolio as at 31 August 2023 with certain of the eligibility criteria (where applicable)) (the "**AUP report**"). This independent third party has also performed agreed upon procedures in order to verify that the stratification tables disclosed in respect of the mortgage loans are accurate. The third party undertaking the review only has obligations to the parties to the engagement letters governing the performance of the agreed upon procedures subject to the limitations and exclusions contained therein. The AUP report has been filed with the US Securities and Exchange Commission on 21 December 2023 and is publicly available. The originator has reviewed the AUP report of such independent third parties and is of the opinion that there were no significant adverse findings in such AUP report.

General

Interests of natural and legal persons involved in the issue

Not Applicable.

Signed on behalf of the issuer:



By:

Duly authorised

Julius Bozzino