

Albion No6 plc - Investor Report

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Reporting Information	
Report Date	12-Mar-25
Reporting Period	01-Feb-25 - 28-Feb-25
Payment Date	17-Apr-25
Next Interest Date	17-Apr-25
Accrual End Date: Notes	31-Mar-25
Accrual Start Date: Notes	01-Jan-25
Accrual Days: Notes	90
Calculation Date	11-Apr-25

Contact Details			
Contact Name	Telephone Number	E-mail	Mailing Address
Trustee	+44 (0) 20 7466 1647	KaYi.Ho@maples.com	Limited Level 6 Duo, 280 Bishopsgate, London EC2M 4RB
Security Trustee, Note Trustee	+352 24524090	john.a.kane@bnymellon.com	Services Limited 160 Queen Victoria Street London EC4V 4LA
Account Bank	+352 24524090	john.a.kane@bnymellon.com	London Branch 160 Queen Victoria Street London EC4V 4LA
Seller, Cash Manager, Servicer, Account Bank, Class Z VFN Holder, Interest Rate Swap Provider	+44 (0) 113 225 7525	structuredfunding@leedsbuildingsociety.co.uk	Leeds Building Society 26 Sovereign Street Leeds LS1 4BJ

<http://www.leedsbuildingsociety.co.uk/treasury/wholesale/securitisation-terms/>

Assets		
	Current	Previous
Number of mortgage accounts in Pool	2,365	2,381
True Balance of mortgage accounts in Pool	343,790,464	347,240,868
Cash and Other Substitution Assets	0	0
Borrower deposits as a % of true balance of mortgage accounts in the pool	0.16	0.17

Pool Changes		
Reason	Number	Value (£)
Further Advances	3	47,000
Unscheduled Principal Payments	50	2,726,846
Repurchases	1	0
- Breaches to Warranties	0	0
- Product Switches	0	0
- Further Advances	0	0
- Term Extensions	0	0
- Redeemed with residual balance	1	0
Sum of unscheduled Principal received during period		2,679,846

Properties in Possession			
	Number	Current Balance (£)	Arrears Balance (£)
Properties in Possession (current)	0	0	0
Repossessed (current period)	0	0	0
Properties returned to borrower (current period)	0	0	0
Sold (current period)	0	0	0
Repossessed (programme to date)	0	0	0
Properties returned to borrower (programme to date)	0	0	0
Sold (programme to date)	0	0	0

Net Losses			
	Number	Value of Losses	Percentage of original pool balance

Losses - current month	0	0	0
Losses - to date	0	0	0

Arrears Capitalisation			
	Arrears	Number	Percentage of original pool balance
Arrears capitalisation - current month	0		0
Arrears capitalisation - to date	0		0

Collections			
	Current	Previous	
Unscheduled Principal Payments	2,726,846	3,703,883	
Scheduled Principal Payments	764,563	957,178	
Interest	1,149,295	1,284,887	

Summary Statistics										
	Seasoning (months)	Remaining Term (years)	Loan Size				Current LTV (%)	Indexed LTV (%)	Original LTV(%)	Arrears Balance
			Whole Pool	Interest Only	Repayment	Part & Part				
Weighted Average	36.61	22.37	198,955	262,804	190,645	240,490	56.96	53.47	62.86	2
Minimum	14.55	0.25	5,746	46,526	5,746	72,762	3.61	3.14	15.22	385
Maximum	149.94	38.58	950,740	950,740	683,873	487,055	89.13	89.27	95	1,622

Performance Ratios				
	Monthly	3 Month Average	Monthly Figure Annualised	
Current Constant Prepayment Rate (CPR)	0.79%	1.03%	9.08%	
Current Principal Payment Rate (PPR)	1.02%	1.27%	11.58%	
Current Constant Default Rate (CDR)	0.00%	0.00%	0.00%	
Previous Constant Prepayment Rate (CPR)	1.07%	0.97%	12.11%	
Previous Principal Payment Rate (PPR)	1.34%	1.22%	14.95%	
Previous Constant Default Rate (CDR)	0.00%	0.00%	0.00%	

Mortgage Interest Rate			
	LBS Existing Borrower	With Effect From	
Standard Variable Rate - Current	8.24%	30-Aug-23	
Standard Variable Rate - Previous	7.99%	01-Jul-23	
Base Mortgage Rate - Current	4.50%	06-Feb-25	
Base Mortgage Rate - Previous	4.75%	07-Nov-24	

Key Events & Rating Agency Triggers				
Event	Summary	Reference	Breached	Consequence if Trigger Breached
Asset conditions & Rating Agency Tests**	Loans in Arrears >= 3% of pool; Aggregate Additional Loan Advances > 3% of pool; WA OLTV > 80%; Loans with OLTV>85% > 25% of pool; Loans with IO part > 30% of pool; OLTV of each loan > 95%; and the WA of loans in portfolio is less than 3.8%	Prospectus p118	N	Repurchase loans subject to further advances or product switches
Seller Insolvency Event	Seller enters into insolvency	Prospectus p62,p105	N	Perfection of title on the loans
Cash Manager Trigger	Cash Manager's long term ratings fall below Baa3 (Moody's) or BBB- (Fitch)	Prospectus p91	N	Issuer shall require the Cash Manager to appoint a back up Cash Manager within 60 days.
Seller Trigger (Seller Solvency Certificate Downgrade) (a) and (b)	Seller's ST Rating falls below P-2 (Moody's) or F2 (Fitch)	Prospectus p91	N	Seller to provide a Solvency Certificate to Issuer and Security Trustee in accordance with terms of the MSA, and continue to provide one every 3 months.
Seller Trigger (Seller Loan Information Downgrade) (a) and (b)	Servicer's LT rating falls below Baa3 (Moody's) or BBB- (Fitch)	Prospectus p91	N	Seller to provide the issuer with the names and addresses of the Borrowers with Loans then in the portfolio, a draft letter of notice to such borrowers and any updates on a monthly basis

Seller Trigger (Seller Loan Information Downgrade) (c) and (d)	Seller's LT rating falls below Baa2 (Moody's) or BBB (Fitch)	Prospectus p92	N	The Cash Manager will establish the Liquidity Reserve Fund. The Liquidity Reserve Fund will be credited to the Transaction Account or, if the Account Bank no longer holds the Account Bank Rating, the Secondary Transaction Account and in each case with a corresponding credit to the Liquidity Reserve Ledger.
Seller Trigger (Seller Loan Information Downgrade) (e)	Seller's ST rating falls below F2 (Fitch)	Prospectus p92	N	The Cash Manager will establish the Liquidity Reserve Fund. The Liquidity Reserve Fund will be credited to the Transaction Account or, if the Account
Servicer Trigger (a) and (b)	Servicer's LT rating falls below Baa3 (Moody's) or BBB- (Fitch)	Prospectus p92	N	Back-up servicer facilitator along with Servicer to appoint a back-up servicer within 60 days.
Interest Rate Swap Provider - Qualifying Collateral Trigger	Provider does not have a LT counterparty risk assessment from Moody's of A3(cr) or above	Prospectus p93	N	Interest Swap Provider must, if required, post collateral and may either (i) transfer its rights and obligations to an appropriately rated replacement third party, or (ii) procure a guarantee from an appropriately rated third party.
Interest Rate Swap Provider - Qualifying Transfer Trigger	Provider does not have a LT counterparty risk assessment from Moody's of Baa1(cr) or above	Prospectus p93	N	Provider must (within 30 business days) either (i) transfer its rights and obligations under the Interest Rate Swap Agreement to an appropriately rated replacement third party, or (ii) procure a guarantee from an appropriately rated third party.
Interest Rate Swap Provider - Fitch Initial Required Ratings	Provider fails to have the required "without collateral" ratings. The Fitch required ratings depend on the rating of the Class A Notes from Fitch - see prospectus for full details.	Prospectus p94	N	Provider must provide collateral within 14 calendar days (to the extent required depending on the value of the Interest Rate Swap to each of the parties at such time) and within 60 days, transfers all of its rights and obligations in respect of the Interest Rate Swap Agreement to an entity that is eligible to be a swap provider under the Fitch ratings criteria or obtains a guarantee or co-obligation in respect of the Interest Rate Swap Agreement from an entity with the required "Without collateral" ratings.

Interest Rate Swap Provider - Fitch Subsequent Required Ratings	Provider fails to have the required "with collateral" ratings. The Fitch required ratings depend on the rating of the Class A Notes from Fitch - see prospectus for full details.	Prospectus p94	N	Provider must within 60 calendar days either (i) transfer its obligations to an eligible entity (ii) obtain a guarantee or co-obligation. Whilst this process is ongoing the Interest Rate Swap Provider must also provide / continue to provide collateral within 14 calendar days.
Account Bank (a) and (b)	Account Bank's ratings fall below F1, A (Fitch) or Baa3 (Moody's)	Prospectus p96	N	The consequences of breach are all amounts standing to the credit of the Transaction Account will be diverted from the Transaction Account and paid into the Secondary Transaction Account by the
Transaction Account	Account Bank's ratings fall below F1, A (Fitch) or Baa3 (Moody's)	Prospectus p96	N	Any excess collections above the Transaction Account Limit will be diverted into the Secondary Transaction Account.
Replacement Account Bank	Replacement Account Bank's rating falls below A3 (Moody's), F1 or A (Fitch)	Prospectus p96-97	N	Replacement Account Bank's appointment may be terminated within 60 calendar days by the Issuer, with the termination being effective on appointment of replacement account bank with written consent of Security Trustee.
Secondary Transaction Account Bank	Unsubordinated debt obligations rating falls below A3 (Moody's) and LT rating falls below A (Fitch) or ST rating falls below F1 (Fitch)	Prospectus p97	N	Secondary Transaction Account Bank's appointment may be terminated within 60 calendar days by the Issuer, with the termination being effective on appointment of replacement secondary transaction account bank with the prior written consent of Security Trustee.
Swap Collateral Account Bank	Unsubordinated debt obligations rating falls below A3 (Moody's) and LT rating falls below A (Fitch) or ST rating falls below F1 (Fitch)	Prospectus p97	N	Issuer will (within 60 calendar days) arrange for the transfer of the Swap Collateral Account to an institution with appropriate ratings unless the Swap Collateral Account Bank has arranged a guarantee of its obligations by a suitably rated third party, with the termination being effective on appointment of replacement Swap Collateral Account Bank.
Servicer Termination Event (a) and (b)	Servicer defaults in the payment on the due date, or defaults in the performance or observance of any of its other covenants and obligations under the Servicing Agreement and it remains unremedied for 30 business days.	Prospectus p98	N	Issuer may terminate the appointment of the Servicer

**Further conditions apply. Please refer to the prospectus for full details.

Key Party Ratings			
Party	Current Long Term Rating (S & P / Moodys / Fitch)	Current Short Term Rating (S & P / Moodys / Fitch)	Role
Leeds Building Society	n/a/A3/A	n/a/P-2/F1	Seller, Cash Manager, Servicer, Account Bank, Class Z VFN Holder, Interest Rate Swap Provider
BNY Mellon Corporate Trustee Services Limited	n/a/n/a/n/a	n/a/n/a/n/a	Security Trustee, Note Trustee
The Bank of New York Mellon, London Branch	AA-/Aa1/AA+	A-1+/P-1/F1+	Secondary Transaction Account Bank and Swap Collateral Account Bank
Maples Fiduciary Services (UK) Limited	n/a/n/a/n/a	n/a/n/a/n/a	Back-Up Servicer Facilitator, Corporate Service Provider

Issuance Details							
	Class A Notes			Class Z Notes			
Issuer	Albion No6 PLC			Albion No6 PLC			
ISIN (International Securities Number)	XS2811886859			n/a			
Stock Exchange Listing	ISE			n/a			
Original Rating(s)	AAA/Aaa			n/a			
Current Rating(s)	AAA/Aaa			n/a			
Step-Up Date	17-Jul-29						
Legal Final Maturity Date	17-Jan-67			17-Jan-67			
Currency	GBP			GBP			
Reference Index	Compounded Daily SONIA			Compounded Daily SONIA			
Day Count Convention	Modified Following			Modified Following			
Coupon Reference Rate %	Coupon Rate Not Yet Known			Coupon Rate Not Yet Known			
Current Coupon %	Coupon Rate Not Yet Known			Coupon Rate Not Yet Known			
Margin above Current Coupon %	0			0			
Previous Factor	0.913143			1			
Current Factor	0.913143			1			
	Current	Previous	Original	Current	Previous	Original	
Principal Amount Outstanding	319,599,883	319,599,883	350,000,000	38,310,000	38,310,000	38,310,000	
Subordination	33,060,000	33,060,000	33,060,000	0	0	0	
Reserve Fund	5,068,374	5,068,374	5,250,000	0	0	0	
Total Credit Enhancement	38,128,374	38,128,374	38,310,000	0	0	0	
Latest Distribution	17-Jan-25		Total	17-Jan-25		Total	
Principal Payment	18,291,740		30,400,117	0		0	
Interest Payment	4,500,491		12,023,669	774,342		1,216,847	
Excess Spread %		1.42			0		
Retention Undertaking	5%	5%	5%	5%	5%	5%	

Cashflows at last distribution			
Ledgers			
Principal Ledger Balance	8,337,202		
Revenue Ledger Balance	3,901,628		
General Reserve Required Amount	5,068,374		
General Reserve Fund	5,068,374		
Class A Principal Deficiency Ledger Balance	0		
Class Z Principal Deficiency Ledger Balance	0		
Liquidity Reserve Fund Required Amount	0		
Liquidity Reserve Fund	0		
Issuer Profit Ledger Balance	300		
Revenue Receipts		Principal Receipts	
(a) Interest	3,852,506	(a) Repayments	8,152,470
ERC Payments	49,122	(b) Enforcement Recoveries	0

(b) Enforcement Recoveries		0	(c) Insurance Proceeds		0
(c) Post-enforcement recoveries		0	(d) Repurchases		184,733
		3,901,628			8,337,202
Available Revenue Receipts			Available Principal Receipts		
(a) Revenue Receipts		3,901,628	(a) Principal Receipts		8,152,470
(b) GIC income		129,403	Less		
(c) Interest Rate Swap receipt		0	(i) Further Advances to be purchased		87,000
(d) Amortisation General Reserve Release Amount		0	Plus		
(e) General Reserve Fund balance after Class A notes fully repaid		0	(ii) Repurchases		184,733
(f) Other Net Income		0	(b) Liquidity Reserve Fund		0
(g) Available Revenue Receipts from Principal PoP (item d)		0	(c) Excess Proceeds		0
(h) amounts credited to the transaction account (item (m) from Revenue PoP)		0	(d) Class A PDL / Class Z VFN reduction		0
(i) Reconciliation Amounts deemed to be Available Revenue Receipts		0	(e) Reconciliation Amounts		0
Less		0	Less		0
(j)(i) Insurance Premiums		0	(f) APR to cover Revenue Deficiency		0
(j)(ii) Repaid DDS		1,378,542	(g) Negative Amortisation Amount		
(j)(iii) Fee payments inc ERC and other charges due to the Seller		70,922			8,250,202
(j)(iv) Third party payments		0			
Plus					
(k) General Reserve Required Debit Amount		0			
(l) Available Principal Receipts to cover Revenue Deficiency		0			
(m) LRF drawings to cover Revenue Deficiency		0			
(n) Negative Amortisation Amount deducted from Available Principal Receipts		0			
		2,581,567			
Revenue Priority of Payments (Pre-Enforcement)			Principal Priority of Payments (Pre-Enforcement)		
(a) Trustee Fees - (i) Note Trustee; (ii) Security Trustee		0	(a) Credit Liquidity Reserve Fund (if required)		0
(b) Fees - (i) Agent Bank; Paying Agent; (ii) Account Bank; (iii) Secondary Transaction Account Bank; (iv) Swap Collateral Account Bank; (v) Corporate Services Provider; (vi) Class Z VFN Registrar.		0	(b) Class A Notes		0
(c) Third party expenses		0	(c) Class Z Notes		0
(d)(i) Servicer Fees		0	(d) Available Revenue Receipts		0
(d)(ii) Cash Manager Fees		0			0
(d)(iii) Back-up Servicer Facilitator Fees		0			
(e) Interest Rate Swap		0			
(f) Interest due on A-Notes		0			
(g) Class A Principal Deficiency Sub-Ledger		0			
(h) General Reserve Ledger		0			
(i) Class Z VFN Principal Deficiency Sub-Ledger		0			
(j) Interest due on Class Z VFN		0			
(k) Issuer Profit		0			
(l) Interest Rate Swap Excluded Termination Amount		0			
(m) In a Determination Period, all Revenue Proceeds to the Transaction Account		0			
(n) Principal Amounts due on Class Z VFN (if Class A fully repaid)		0			
(o) Deferred Consideration		0			
		0			

Swap Details

	Notional	Receive Reference Rate	Receive Margin (%)	Receive Rate (%)	Received	Pay Reference Rate	Pay Margin (%)	Pay Rate (%)	Paid	Foreign Exchange Rate	Collateral Posting
Interest Rate (Fixed) Swap	326,583,926	Compounded Daily SONIA	0	TBC	GBP	FIXED	0	3.3	GBP	n/a	n/a

Glossary of Terms

Arrears	Leeds BS identifies a loan as being in arrears where an amount equal to or greater than a full month's contractual payment is past its due date. Arrears includes fees and insurance premiums that are included in the arrears balance on which interest is charged. Months in Arrears is a simple multiplier of Arrears balance/normal instalment. If the Months in Arrears is less than one, zero is reported. Leeds BS recognise that arrears are typically caused by temporary changes in customer circumstances, and therefore offer a range of forbearance and account management options to customers. Options include payment holidays, temporary conversion to interest only, term extension and arrears capitalisation. All account management/forbearance options are low in materiality.
General Reserve Required Amount	The General Reserve Required Amount shall be an amount equal to 1.50 per cent. of the Sterling Equivalent Principal Amount Outstanding of the Class A Notes on such Interest Payment Date (taking into account any redemptions of the Class A Notes on such Interest Payment Date), subject to a maximum of the Initial General Reserve Required Amount and a minimum of 0.1 per cent. of the True Balance of the Portfolio as at the calendar day immediately preceding the Closing Date.
Geographical Distribution	Mapped to Leeds BS internally derived geographic regions which may differ to the Nomenclature of Units for Territorial Statistics (NUTS) regions used in other reporting
Indexed	Indexation is applied quarterly on a regional basis to property valuations each January, April, July, October.
Interest Payments	Refer to payments made during the specified reporting period.
Mortgage Account	A mortgage account means all Loans secured on the same Property and thereby forming a single mortgage account

True Balance	As at the given date, the aggregate of: (a) the original principal amount advanced to the borrower and any further amount advanced, (b) any interest, fees or charges which has been capitalised and (c) any other amount (including accrued interest and arrears of interest) which is due or accrued (whether or not due) and which has not been paid and has not been capitalised
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Arrears Details								
	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
Current	2,359	99.75%	343,183,430	99.82%	2,736	99.93%	380,748,297	99.94%
>0 - <= 1 month arrears	5	0.21%	533,469	0.16%	2	0.07%	230,960	0.06%
>1 - <= 2 month arrears	1	0.04%	73,565	0.02%	0	0.00%	0	0.00%
>2 - <= 3 month arrears	0	0.00%	0	0.00%	0	0.00%	0	0.00%
>3 month arrears	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	2,365	100.00%	343,790,464	100.00%	2,738	100.00%	380,979,258	100.00%

Current Arrears Breakdown (By Current Indexed LTV)								
	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
Current <= 75%	2,354	99.53%	342,022,244	99.49%	2,710	98.98%	375,677,460	98.61%
>0 - <= 1 month arrears <= 75%	5	0.21%	533,469	0.16%	1	0.04%	87,661	0.02%
>1 - <= 2 month arrears <= 75%	1	0.04%	73,565	0.02%	0	0.00%	0	0.00%
>2 - <= 3 month arrears <= 75%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
>3 month arrears <= 75%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Current > 75%	5	0.21%	1,161,186	0.34%	26	0.95%	5,070,837	1.33%
>0 - <= 1 month arrears > 75%	0	0.00%	0	0.00%	1	0.04%	143,299	0.04%
>1 - <= 2 month arrears > 75%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
>2 - <= 3 month arrears > 75%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
>3 month arrears > 75%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	2,365	100%	343,790,464	100%	2,738	100%	380,979,258	100%

Current LTV (Indexed)								
	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
>0 - <=30%	380	16.07%	31,639,413	9.20%	658	24.03%	44,209,072	11.60%
>30 - <=35%	148	6.26%	15,972,455	4.65%	145	5.30%	16,962,995	4.45%
>35 - <=40%	160	6.77%	20,633,589	6.00%	176	6.43%	21,100,014	5.54%
>40 - <=45%	179	7.57%	23,936,173	6.96%	182	6.65%	25,443,817	6.68%
>45 - <=50%	186	7.86%	27,142,700	7.90%	211	7.71%	34,998,060	9.19%
>50 - <=55%	217	9.18%	31,791,273	9.25%	263	9.61%	44,730,142	11.74%
>55 - <=60%	286	12.09%	48,080,376	13.99%	270	9.86%	45,045,952	11.82%
>60 - <=65%	350	14.80%	57,365,044	16.69%	271	9.90%	45,632,236	11.98%
>65 - <=70%	315	13.32%	56,596,428	16.46%	247	9.02%	43,095,637	11.31%
>70 - <=75%	139	5.88%	29,471,827	8.57%	288	10.52%	54,547,199	14.32%
>75 - <=80%	3	0.13%	667,620	0.19%	26	0.95%	5,070,837	1.33%
>80 - <=85%	1	0.04%	84,673	0.02%	0	0.00%	0	0.00%
>85 - <=90%	1	0.04%	408,893	0.12%	1	0.04%	143,299	0.04%
>90 - <=95%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
>95 - <=100%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
>100%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	2,365	100.00%	343,790,464	100.00%	2,738	100.00%	380,979,258	100.00%
Minimum				3.14				0.16
Maximum				89.27				89.52
Weighted Average				53.47				52.62

Current LTV								
	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
>0 - <=30%	307	12.98%	24,729,212	7.19%	561	20.49%	35,332,148	9.27%
>30 - <=35%	118	4.99%	12,135,981	3.53%	109	3.98%	12,657,645	3.32%
>35 - <=40%	146	6.17%	18,845,519	5.48%	155	5.66%	17,783,942	4.67%
>40 - <=45%	148	6.26%	18,724,918	5.45%	149	5.44%	19,904,901	5.22%
>45 - <=50%	176	7.44%	24,977,731	7.27%	168	6.14%	23,143,931	6.07%
>50 - <=55%	175	7.40%	28,033,350	8.15%	197	7.20%	30,347,226	7.97%
>55 - <=60%	270	11.42%	45,098,960	13.12%	232	8.47%	41,427,179	10.87%
>60 - <=65%	303	12.81%	52,120,429	15.16%	295	10.77%	50,189,089	13.17%
>65 - <=70%	274	11.59%	47,951,475	13.95%	271	9.90%	46,847,483	12.30%
>70 - <=75%	246	10.40%	41,217,486	11.99%	295	10.77%	52,345,632	13.74%
>75 - <=80%	117	4.95%	17,828,211	5.19%	173	6.32%	29,839,559	7.83%
>80 - <=85%	83	3.51%	11,633,626	3.38%	132	4.82%	21,017,224	5.52%
>85 - <=90%	2	0.08%	493,566	0.14%	1	0.04%	143,299	0.04%
>90 - <=95%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
>95 - <=100%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
>100%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	2,365	100.00%	343,790,464	100.00%	2,738	100.00%	380,979,258	100.00%
Minimum				3.61				0.2
Maximum				89.13				89.56
Weighted Average				56.96				57.43

Regional Distribution								
	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
East Anglia	217	9.18%	38,367,950	11.16%	288	10.52%	46,996,671	12.34%
East Midlands	233	9.85%	29,634,646	8.62%	287	10.48%	34,222,139	8.98%
Greater London	134	5.67%	32,046,329	9.32%	165	6.03%	36,852,094	9.67%
Northern Ireland	0	0.00%	0	0.00%	0	0.00%	0	0.00%
North East	145	6.13%	14,610,267	4.25%	175	6.39%	18,076,886	4.74%
North West	400	16.91%	49,335,254	14.35%	391	14.28%	45,875,655	12.04%
Scotland	0	0.00%	0	0.00%	0	0.00%	0	0.00%
South East	287	12.14%	54,579,718	15.88%	324	11.83%	57,370,659	15.06%
South West	246	10.40%	38,070,139	11.07%	291	10.63%	41,274,640	10.83%
Wales	143	6.05%	16,824,154	4.89%	179	6.54%	21,017,562	5.52%
West Midlands	224	9.47%	32,435,719	9.43%	277	10.12%	38,427,080	10.09%
Yorkshire and Humber	336	14.21%	37,886,286	11.02%	361	13.18%	40,865,871	10.73%
Other	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	2,365	100.00%	343,790,464	100.00%	2,738	100.00%	380,979,258	100.00%

Occupancy Status								
	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
Owner Occupied	2,365	100.00%	343,790,464	100.00%	2,738	100.00%	380,979,258	100.00%
Buy to let	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Other	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	2,365	100.00%	343,790,464	100.00%	2,738	100.00%	380,979,258	100.00%

Property Type (Residential)								
	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
Flat	50	2.11%	6,024,603	1.75%	70	2.56%	8,348,090	2.19%
Semi-detached house	879	37.17%	124,242,418	36.14%	1,041	38.02%	138,056,559	36.24%
Detached house	418	17.67%	85,986,362	25.01%	550	20.09%	102,665,746	26.95%
Detached bungalow	69	2.92%	10,625,916	3.09%	103	3.76%	13,247,358	3.48%
Semi-detached bungalow	41	1.73%	4,758,148	1.38%	59	2.15%	5,758,675	1.51%
Terraced house	775	32.77%	94,352,911	27.44%	783	28.60%	92,269,532	24.22%
Maisonette	7	0.30%	470,323	0.14%	9	0.33%	1,333,729	0.35%
Other	126	5.33%	17,329,783	5.04%	123	4.49%	19,299,569	5.07%
Total	2,365	100.00%	343,790,464	100.00%	2,738	100.00%	380,979,258	100.00%

Repayment Type								
	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
Repayment	2,143	90.61%	302,226,683	87.91%	2,462	89.92%	325,467,436	85.43%
Interest Only	190	8.03%	35,182,383	10.23%	196	7.16%	35,211,743	9.24%
Part & Part	32	1.35%	6,381,397	1.86%	80	2.92%	20,300,079	5.33%
Total	2,365	100.00%	343,790,464	100.00%	2,738	100.00%	380,979,258	100.00%

Loan Purpose								
	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
Purchase	1,202	50.82%	169,762,516	49.38%	1,430	52.23%	204,949,511	53.80%
Remortgage	1,163	49.18%	174,027,948	50.62%	1,308	47.77%	176,029,746	46.20%
Total	2,365	100.00%	343,790,464	100.00%	2,738	100.00%	380,979,258	100.00%

Employment Status								
	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
Employed	2,148	90.82%	316,171,207	91.97%	2,268	82.83%	327,536,383	85.97%
Self Employed	138	5.84%	21,128,097	6.15%	202	7.38%	29,725,975	7.80%
Other	79	3.34%	6,491,160	1.89%	268	9.79%	23,716,899	6.23%
Total	2,365	100.00%	343,790,464	100.00%	2,738	100.00%	380,979,258	100.00%

Seasoning in Months								
	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
>0 - <=12	0	0.00%	0	0.00%	652	23.81%	92,796,579	24.36%
>12 - <=18	348	14.71%	61,002,306	17.74%	296	10.81%	48,111,974	12.63%
>18 - <=24	614	25.96%	92,012,683	26.76%	281	10.26%	38,635,313	10.14%
>24 - <=30	310	13.11%	41,781,228	12.15%	351	12.82%	56,129,741	14.73%
>30 - <=36	149	6.30%	20,211,829	5.88%	260	9.50%	40,674,309	10.68%
>36 - <=42	168	7.10%	24,918,635	7.25%	151	5.51%	18,920,724	4.97%
>42 - <=48	195	8.25%	29,364,550	8.54%	146	5.33%	16,945,776	4.45%
>48 - <=54	115	4.86%	17,857,003	5.19%	141	5.15%	17,353,274	4.55%
>54	466	19.70%	56,642,229	16.48%	460	16.80%	51,411,568	13.49%
Total	2,365	100.00%	343,790,464	100.00%	2,738	100.00%	380,979,258	100.00%
Minimum				14.55				4.71
Maximum				149.94				209.71
Weighted Average				36.61				30.18

Current Balance								
	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
<=30k	36	1.52%	755,453	0.22%	132	4.82%	2,330,818	0.61%
>30 - <=40k	34	1.44%	1,199,689	0.35%	87	3.18%	3,088,896	0.81%
>40 - <=50k	87	3.68%	3,996,483	1.16%	95	3.47%	4,293,436	1.13%
>50 - <=75k	283	11.97%	17,989,679	5.23%	361	13.18%	22,703,961	5.96%
>75 - <=100k	384	16.24%	33,664,505	9.79%	399	14.57%	35,015,606	9.19%
>100 - <=150k	645	27.27%	79,205,744	23.04%	709	25.89%	87,129,504	22.87%
>150 - <=200k	415	17.55%	71,857,552	20.90%	417	15.23%	72,251,842	18.96%
>200 - <=300k	355	15.01%	85,485,730	24.87%	375	13.70%	90,141,414	23.66%
>300 - <=500k	116	4.90%	43,165,750	12.56%	143	5.22%	52,505,545	13.78%
>500k	10	0.42%	6,469,878	1.88%	20	0.73%	11,518,235	3.02%
Total	2,365	100.00%	343,790,464	100.00%	2,738	100.00%	380,979,258	100.00%
Minimum				5,746				907
Maximum				950,740				713,877
Weighted Average				198,955				201,384

Interest Payment Type								
	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
Fixed	2,203	93.15%	320,998,995	93.37%	2,611	95.36%	370,251,200	97.18%
Variable	33	1.40%	2,315,223	0.67%	54	1.97%	3,192,855	0.84%
Discount	65	2.75%	7,052,575	2.05%	69	2.52%	7,207,414	1.89%
Tracker	64	2.71%	13,423,670	3.90%	4	0.15%	327,788	0.09%
Tracker with Collar	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Capped	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Other	0	0.00%	0	0.00%	0	0.00%	0	0.00%

Total	2,365	100.00%	343,790,464	100.00%	2,738	100.00%	380,979,258	100.00%
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*counted at largest part

Certification Status

	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
Self-Certification	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Income Verified	2,365	100.00%	343,790,464	100.00%	2,738	100.00%	380,979,258	100.00%
Total	2,365	100.00%	343,790,464	100.00%	2,738	100.00%	380,979,258	100.00%

Remaining Term (Years)

	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
<=5	64	2.71%	7,154,789	2.08%	109	3.98%	7,125,343	1.87%
>5 - <=10	205	8.67%	21,667,874	6.30%	333	12.16%	31,923,305	8.38%
>10 - <=15	358	15.14%	41,936,632	12.20%	453	16.54%	49,861,348	13.09%
>15 - <=20	395	16.70%	53,113,996	15.45%	460	16.80%	64,421,690	16.91%
>20 - <=25	492	20.80%	79,421,438	23.10%	517	18.88%	77,130,656	20.25%
>25	851	35.98%	140,495,735	40.87%	866	31.63%	150,516,915	39.51%
Total	2,365	100.00%	343,790,464	100.00%	2,738	100.00%	380,979,258	100.00%

Minimum	0.25	0.58
Maximum	38.58	39.58
Weighted Average	22.37	21.95

Original Balances

	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
<=30k	15	0.63%	1,086,013	0.32%	66	2.41%	1,456,787	0.38%
>30 - <=40k	16	0.68%	447,939	0.13%	47	1.72%	1,301,722	0.34%
>40 - <=50k	37	1.56%	1,437,332	0.42%	79	2.89%	2,975,183	0.78%
>50 - <=75k	216	9.13%	11,956,209	3.48%	284	10.37%	15,148,457	3.98%
>75 - <=100k	359	15.18%	28,037,683	8.16%	417	15.23%	32,197,199	8.45%
>100 - <=150k	674	28.50%	75,218,885	21.88%	737	26.92%	81,596,010	21.42%
>150 - <=200k	450	19.03%	70,594,407	20.53%	460	16.80%	72,463,745	19.02%
>200 - <=300k	419	17.72%	91,733,275	26.68%	432	15.78%	95,712,849	25.12%
>300 - <=500k	160	6.77%	52,769,449	15.35%	189	6.90%	63,465,575	16.66%
>500k	19	0.80%	10,509,272	3.06%	27	0.99%	14,661,732	3.85%
Total	2,365	100.00%	343,790,464	100.00%	2,738	100.00%	380,979,258	100.00%

Minimum	25,999	5,828
Maximum	950,999	725,000
Weighted Average	215,090	217,199

Original LTV

	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
>0 - <=30%	192	8.12%	16,728,104	4.87%	416	15.19%	26,360,993	6.92%
>30 - <=35%	97	4.10%	9,668,229	2.81%	108	3.94%	11,210,939	2.94%
>35 - <=40%	114	4.82%	14,113,456	4.11%	118	4.31%	13,590,275	3.57%
>40 - <=45%	143	6.05%	17,023,908	4.95%	121	4.42%	15,236,887	4.00%
>45 - <=50%	129	5.45%	18,973,464	5.52%	143	5.22%	19,297,393	5.07%
>50 - <=55%	138	5.84%	19,383,518	5.64%	130	4.75%	18,379,351	4.82%
>55 - <=60%	209	8.84%	35,701,671	10.38%	197	7.20%	33,513,489	8.80%
>60 - <=65%	310	13.11%	50,634,189	14.73%	264	9.64%	43,056,265	11.30%
>65 - <=70%	212	8.96%	36,133,462	10.51%	235	8.58%	38,099,474	10.00%
>70 - <=75%	287	12.14%	49,865,722	14.50%	369	13.48%	63,546,006	16.68%
>75 - <=80%	173	7.32%	25,106,231	7.30%	268	9.79%	43,982,616	11.54%
>80 - <=85%	165	6.98%	24,570,761	7.15%	243	8.88%	38,899,455	10.21%
>85 - <=90%	142	6.00%	19,481,340	5.67%	111	4.05%	14,092,252	3.70%
>90 - <=95%	54	2.28%	6,406,408	1.86%	15	0.55%	1,713,863	0.45%
>95 - <=100%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
>100%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	2,365	100.00%	343,790,464	100.00%	2,738	100.00%	380,979,258	100.00%

Minimum	15.22	2.06
Maximum	95	95
Weighted Average	62.86	62.99

Current Interest Rate

	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
>0 - <=1%	3	0.13%	0	0.00%	15	0.55%	1,434,322	0.38%
>1 - <=2%	5	0.21%	566,841	0.16%	713	26.04%	97,107,727	25.49%
>2 - <=3%	402	17.00%	57,094,998	16.61%	864	31.56%	127,692,631	33.52%
>3 - <=4%	204	8.63%	30,106,189	8.76%	362	13.22%	54,237,164	14.24%
>4 - <=5%	1177	49.77%	183,054,833	53.25%	477	17.42%	69,077,268	18.13%
>5 - <=6%	395	16.70%	53,216,911	15.48%	180	6.57%	20,444,035	5.37%
>6 - <=7%	146	6.17%	17,435,469	5.07%	74	2.70%	7,673,077	2.01%
>7 - <=8%	0	0.00%	0	0.00%	53	1.94%	3,313,035	0.87%
>8 - <=9%	33	1.40%	2,315,223	0.67%	0	0.00%	0	0.00%
>9%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	2,365	100.00%	343,790,464	100.00%	2,738	100.00%	380,979,258	100.00%

Minimum	2	0.95
Maximum	8.24	7.99
Weighted Average	4.32	3.05

Distribution of Fixed Rate Loans

	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
>0.00 - <=3.00%	407	18.47%	57,661,839	17.94%	1,591	60.96%	227,408,244	61.33%
>3.00 - <=4.00%	204	9.26%	30,106,189	9.37%	361	13.83%	54,128,939	14.60%
>4.00 - <=5.00%	1116	50.64%	169,761,743	52.83%	471	18.05%	67,918,462	18.32%

>5.00 - <=6.00%	393	17.83%	53,086,332	16.52%	176	6.74%	20,046,024	5.41%
>6.00 - <=7.00%	84	3.81%	10,722,045	3.34%	11	0.42%	1,265,459	0.34%
>7.00 - <=8.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
>8.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	2,204	100.00%	321,338,146	100.00%	2,610	100.00%	370,767,128	100.00%
Minimum					2			0.95
Maximum					6.69			6.46
Weighted Average					4.22			2.93

Year Current Fixed Rate Ends								
	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
<=2025	54	2.45%	8,443,645	2.63%	21	0.80%	1,732,322	0.47%
2026	183	8.30%	27,187,996	8.46%	160	6.13%	18,322,663	4.94%
2027	341	15.47%	47,855,598	14.89%	241	9.23%	32,773,366	8.84%
2028	1237	56.13%	182,624,836	56.83%	621	23.79%	90,924,180	24.52%
2029	204	9.26%	30,507,812	9.49%	905	34.67%	137,912,073	37.20%
2030	147	6.67%	21,067,235	6.56%	594	22.76%	79,525,873	21.45%
>2030	38	1.72%	3,651,023	1.14%	68	2.61%	9,576,652	2.58%
Total	2,204	100%	321,338,146	100%	2,610	100%	370,767,128	100%
Minimum					2025			2023
Maximum					2033			2033
Weighted Average					2028			2027

Origination Channel								
	Current				At Issue			
	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio	Number of Accounts	% of Portfolio	Current Balance (£)	% of Portfolio
Office / Branch Network	17	0.72%	1,483,704	0.43%	29	1.06%	2,822,425	0.74%
Central / Direct	62	2.62%	8,964,705	2.61%	159	5.81%	21,999,917	5.77%
Broker	2,267	95.86%	330,173,669	96.04%	2,517	91.93%	351,301,432	92.21%
Internet	19	0.80%	3,168,386	0.92%	33	1.21%	4,855,484	1.27%
Packager	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	2,365	100.00%	343,790,464	100.00%	2,738	100.00%	380,979,258	100.00%