

Originally dated 4 July 2017 as amended and restated on restated on 30 January 2020

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## FINAL TERMS

**DATED 4 JULY 2017 (AS AMENDED AND RESTATED ON 30 JANUARY 2020 IN RESPECT OF THE INTEREST PROVISIONS)**

### **Lanark Master Issuer plc**

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

### **Issue of series 2017-1 notes under its £20 billion residential mortgage backed note programme**

The series 2017-1 notes will comprise the following classes of notes:

<b>Initial principal amount</b>	<b>class</b>	<b>Final maturity</b>	<b>Issue price</b>	<b>Expected Ratings</b>		
				<b>Fitch</b>	<b>Moody's</b>	<b>Standard &amp; Poor's</b>
£750,000,000	Class 1A (the "Series 2017-1 Class 1A Notes")	December 2069	100%	AAAsf	Aaa(sf)	AAA(sf)
£800,000,000	Class 2A (the "Series 2017-1 Class 2A Notes")	December 2069	100%	AAAsf	Aaa(sf)	AAA(sf)

Terms used herein shall be deemed to be defined as such for the purposes of the terms and conditions of the notes set forth in the base prospectus dated 20 June 2017 (the "**base prospectus**") which constitutes a base prospectus for the purposes of Directive 2003/71/EC as amended (the "**Prospectus Directive**"). This document is not a prospectus for the purposes of Section 12(a)(2) or any other provision or rule under the United States Securities Act of 1933, as amended (the "**Securities Act**"). This document constitutes the final terms of the notes described herein for the purposes of Article 5(4) of the Prospectus Directive and must be read in conjunction with the base prospectus. Full information on the issuer and the offer of the notes is only available on the basis of the combination of these final terms and the base prospectus. The base prospectus is available for viewing at the offices of the paying agent at Winchester House, 1 Great Winchester Street, London EC2N 2DB and copies are available at the registered address of the issuer at Winchester House, Mailstop 429, 1 Great Winchester Street, London EC2N 2DB. These final terms may be used to offer and sell the series 2017-1 notes only if accompanied by the base prospectus.

### **The notes set forth will be admitted**

An application has been made for the notes to be admitted to the official list and application has been made to the London Stock Exchange for the notes to be admitted to trading on its regulated market.

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

### **Arranger for the issue**

Citigroup

### **Managers for the issue**

Bank of America Merrill Lynch

BNP PARIBAS

Citigroup

Lloyds Bank

The following are the specific terms and conditions relating to the series 2017-1 notes and form part of the terms and conditions of the notes as applied to the series 2017-1 notes (and solely with respect to the series 2017-1 notes) by the issuer trust deed and constitute the final terms of the series 2017-1 notes for the purposes of Article 5.4 of the Prospectus Directive.

1. **Issue of the notes**

(a) **Issuer**

Lanark Master Issuer plc

(b) **Series**

Series 2017-1

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

5 July 2017

(d) **Initial principal amount**

Notes	Initial principal amount
Series 2017-1 Class 1A Notes .....	£750,000,000
Series 2017-1 Class 2A Notes.....	£800,000,000

As at the closing date, Clydesdale Bank PLC will retain £400,000,000 of the Series 2017-1 Class 1A Notes and £400,000,000 of the Series 2017-1 Class 2A Notes.

(e) **Issue price**

100% of the initial principal amount in relation to each class of notes in the series 2017-1 notes

(f) **Ratings**

Notes	Expected Ratings		
	Moody's	Fitch	Standard & Poor's
Series 2017-1 Class 1A Notes .....	Aaa(sf)	AAAsf	AAA(sf)
Series 2017-1 Class 2A Notes.....	Aaa(sf)	AAAsf	AAA(sf)

(g) **Selling restrictions**

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

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

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

The series 2017-1 notes are either Reg S notes or Rule 144A notes

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

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

(b) **Specified currency**

Pounds Sterling

- (c) **Specified denominations**  
£100,000 and integral multiples of £1,000 in excess thereof
- (d) **Additional Business Centre(s)**  
Not applicable
- (e) **Any clearing system(s) other than DTC, Euroclear, or Clearstream, Luxembourg**  
Not applicable
- (f) **Additional Paying Agent(s)**  
Not applicable
- (g) **Delivery**  
Delivery against payment
- (h) **Clearing System Codes**

Notes	CUSIP number (Rule 144A)	ISIN (Rule 144A)	(Reg S) ISIN	(Rule 144A) Common code	(Reg S) Common code
Series 2017-1 Class 1A Notes .....	N/A	XS1639368874	XS1639251252	163936887	163925125
Series 2017-1 Class 2A Notes	N/A	XS1639368957	XS1639251922	163936895	163925192

- (i) **Estimate of total expenses related to admission to trading**  
£7,650
- (j) **Placement disclosure for PCS purposes only**  
Not applicable

### 3. Interest on the notes

- (a) **Interest commencement date**  
5 July 2017
- (b) **Fixed rate note provisions**  
Not applicable
- (c) **Floating rate note provisions**  
The floating rate note provisions are applicable to the series 2017-1 notes
- (i) **Note payment dates**

For each class of the series 2017-1 notes, the monthly payment date falling in 22 February, 22 May, 22 August and 22 November in each year up to and including the final maturity date or, following the earlier to occur of the step-up date (if any) for such notes and a pass-through trigger event, the 22<sup>nd</sup> day of

each calendar month of each year up to and including the final maturity date; subject in each case to adjustment in accordance with the business day convention specified below.

(ii) *Business day convention*

Following business day convention

(iii) *Screen rate determination*

The screen rate determination provisions are applicable to the series 2017-1 notes

Series 2017-1 Class 1A Notes and Series 2017-1 Class 2A Notes (up to (but excluding) the note payment date falling in February 2020)

(A) *Reference rate*

For each interest period for the Series 2017-1 Class 1A Notes and, in the case of Series 2017-1 Class 2A Notes in respect of the interest period up to (but excluding) the note payment date falling in February 2020, three month sterling LIBOR and for each interest period for the Series 2017-1 Class 1A Notes following the earlier to occur of the step-up date (if any) and a pass-through trigger event, one month sterling LIBOR

(B) *Interest determination date(s)*

The first day of each floating interest period

(C) *Relevant screen page*

Reuters Screen Libor 01 Page

Series 2017-1 Class 2A Notes (from (and including) the note payment date falling in February 2020)

(A) *Reference rate*

For each interest period for the Series 2017-1 Class 2A Notes from (and including) the note payment date falling in February 2020, Compounded Daily SONIA

(B) *Interest determination date(s)*

Five London banking days prior to the relevant note payment date

(C) *Relevant screen page*

Reuters Monitor Money Rates Service at the page designated as SONIA

(D) *Observation look-back period*

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(iv) *ISDA determination*

Not applicable

(v) *Margin(s)*

<b>Notes</b>	<b>Margin for each floating interest period up to (but excluding) the step-up date</b>	<b>Margin for each floating interest period from (and including) the step-up date</b>
Series 2017-1 Class 1A Notes.....	0.42%	0.84%
Series 2017-1 Class 2A Notes for the interest period up to (but excluding) the note payment date in February 2020 .....	0.55%	1.10%
Series 2017-1 Class 2A Notes for the interest period from (and including) the note payment date in February 2020 .....	0.668%	1.218%

(vi) *Step-up date*

<b>Notes</b>	<b>Step-up date – the note payment date falling in</b>
Series 2017-1 Class 1A Notes.....	November 2020
Series 2017-1 Class 2A Notes.....	August 2022

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

The minimum rate of interest on the series 2017-1 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

4. **Repayment of the notes**

(a) *Type of note*

The series 2017-1 notes are controlled amortisation notes

(b) *Details relating to bullet notes*

Not applicable

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

Applicable

	<b>Series 2017-1 Class 1A Notes</b>	<b>Series 2017-1 Class 2A Notes</b>
<b>Controlled amortisation dates the note payment date falling in</b>	<b>Target balance (£)</b>	<b>Target balance (£)</b>
Nov-17.....	750,000,000	800,000,000
Feb-18.....	750,000,000	800,000,000
May-18.....	750,000,000	800,000,000
Aug-18.....	750,000,000	800,000,000
Nov-18.....	750,000,000	800,000,000
Feb-19.....	750,000,000	800,000,000
May-19.....	693,750,000	800,000,000
Aug-19.....	637,500,000	800,000,000
Nov-19.....	581,250,000	800,000,000
Feb-20.....	521,250,000	800,000,000
May-20.....	453,750,000	800,000,000
Aug-20.....	386,250,000	800,000,000
Nov-20.....	341,250,000	800,000,000
Feb-21.....		780,000,000
May-21.....		760,000,000
Aug-21.....		736,000,000
Nov-21.....		712,000,000
Feb-22.....		688,000,000
May-22.....		668,000,000
Aug-22.....		648,000,000

Notwithstanding the target balance shown for the Series 2017-1 Class 1A Notes and Series 2017-1 Class 2A Notes on the note payment dates occurring in November 2020 and August 2022 respectively, it is expected that, subject to having sufficient funds and to other commercial considerations, the issuer will exercise its option to redeem the series 2017-1 notes in full on the note payment date occurring in November 2020 and August 2022 respectively, (which is the step up date for such notes) pursuant to the conditions.

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

Not applicable

(e) **Redenomination**

Not applicable

(f) **Final maturity date**

<b>Notes</b>	<b>Final maturity date – the note payment date falling in</b>
Series 2017-1 Class 1A Notes.....	December 2069
Series 2017-1 Class 2A Notes .....	December 2069

5. **Money market notes**

Not applicable



6. **Required subordinated percentage and reserves**

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

<u>Notes</u>	<u>Required subordinated percentage</u>
class A notes* .....	Prior to the monthly payment date falling in November 2018, 12% On or following the monthly payment date falling in November 2018, if annualised lifetime CPR (in the period between closing and that interest payment date) is greater than or equal to 30%, then 15% and otherwise 12% On or following the monthly payment date falling in May 2019, if annualised lifetime CPR (in the period between closing and that interest payment date) is greater than or equal to 25%, then 32% and otherwise 21%
class B notes .....	N/A%
class C notes .....	N/A%
class D notes .....	N/A%
class E notes .....	N/A%

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

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

£54,434,667

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

0%

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

1.24%

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

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

£13,608,667

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

£13,608,667

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

£27,217,333

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

On or following the monthly payment date falling in November 2018, if annualised lifetime CPR (in the period between closing and that interest payment date) is greater than or equal to 30%, then 15% and otherwise 12%

On or following the monthly payment date falling in May 2019, if annualised lifetime CPR (in the period between closing and that interest payment date) is greater than or equal to 25%, then 32% and otherwise 21%

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

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

Series 1 Class Z VFN: £472,353,000

Series 2 Class Z VFN: £200,000,000

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

Not applicable

### Loan tranche information

On the closing date for the series 2017-1 notes, the issuer will, pursuant to the terms of the global intercompany loan agreement, advance to funding an aggregate amount in sterling equal to the proceeds of the issue of the series 2017-1 notes.

The advance will be made up of separate loan tranches. Each loan tranche will be funded by a separate class or sub-class of notes in the series 2017-1 notes and will be identified by reference to that class or sub-class of notes.

The loan tranches to be funded by the series 2017-1 notes are as follows:

Loan tranches	Initial principal amount	Notes that will fund the loan tranche
AAA (Class 1A) Loan Tranche.....	£750,000,000	Series 2017-1 Class 1A Notes
AAA (Class 2A) Loan Tranche .....	£800,000,000	Series 2017-1 Class 2A Notes

The following are certain other terms and conditions of the loan tranches that will be funded by the series 2017-1 notes.

(a) **Closing date**

5 July 2017

(b) **Interest commencement date**

5 July 2017

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

Loan Tranches	Step-up date – the note payment date falling in	Final maturity date
1A	November 2020	December 2069
2A	August 2022	December 2069

(d) **Loan payment dates**

For all loan tranches to be funded by the series 2017-1 notes, the monthly payment date falling in each year up to and including the final maturity date. The first loan payment date for each loan tranche funded by the series 2017-1 notes will be the monthly payment date falling in November 2017.

(e) **Funding rating repayment test**

Not applicable

### **Start-Up Loan**

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

The initial principal amount of such start-up loan will be £3,000,000.

The interest rate for such start-up loan will be 0.90%.

### **Funding Subordinated Loan**

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

The Funding subordinated loan will comprise of two tranches - tranche A and tranche B.

The initial principal amount of such Funding subordinated loan tranche A will be £8,811,686.

The initial principal amount of such Funding subordinated loan tranche B will be £37,688,314.39.

The interest rate for such Funding subordinated loan will be three-month Sterling LIBOR plus 0.90 per cent.

### **Other series of notes issued**

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

Class A notes .....	£3,917,539,469
Class B notes.....	£nil
Class C notes.....	£nil
Class D notes.....	£nil
Class E notes.....	£nil
Class Z notes.....	£672,353,000

### **Other loan tranches**

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

AAA.....	£3,917,539,469
AA.....	£nil
A.....	£nil
BBB.....	£nil
BB.....	£nil
Z.....	£672,353,000

### **Mortgage loan final maturity date**

31 December 2067

### **Interest-only mortgage loan amount**

Not applicable

### **Post-perfection SVR-LIBOR margin**

4.08 per cent.

### **Trust Property**

As at the closing date specified herein the seller share of the trust property will be approximately £1,048,289,070.96 representing approximately 18.52% of the trust property. The actual amounts of the seller share of the trust property as at the closing date specified herein will not be determined until such

closing date which will be after the date of these final terms. The date of the data used to calculate these amounts is 31 March 2017.

### **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 100 per cent.;
- (f) the weighted average yield amount shall be 2 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 68.35 per cent.;
- (c) the Fitch original LTV margin shall be 48 per cent.; and
- (d) the Fitch interest-only mortgage loan mortgage amount is not applicable.

### Maturity and repayment considerations

The average life of each class of the series 2017-1 notes cannot be stated because the actual rate of repayment of the mortgage loans and redemption of the mortgages and a number of other relevant factors are unknown. Calculations of the possible average life of each class of the series 2017-1 notes can be made, however, based on certain assumptions. The assumptions used to calculate the possible average lives of each class of the series 2017-1 notes in the following table include that:

- (a) neither the issuer security nor the Funding security is enforced;
- (b) the aggregate current balance of mortgage loans in the mortgages trust will not fall below an amount equal to the product of 1.07 and the principal amount outstanding of all notes of the issuer at any time;
- (c) no asset trigger event or non-asset trigger event occurs;
- (d) no event occurs that would cause payments on each class of the series 2017-1 notes to be deferred;
- (e) the issuer exercises its option to redeem each class of the series 2017-1 notes on the step-up date, if any, relating to such notes;
- (f) the series 2017-1 notes are issued on the closing date specified herein;
- (g) each payment made by the issuer to the noteholders is paid on the 22<sup>nd</sup> day of the relevant month in which such payment is payable, regardless of whether such date is a business day;
- (h) no interest or fees are paid from mortgages trustee available principal receipts, funding available principal receipts or issuer available principal receipts;
- (i) the mortgage loans are not subject to any defaults or losses, and no mortgage loan falls into arrears;
- (j) the long-term, unsecured, unsubordinated and unguaranteed debt obligations of the seller continue to be rated at least "BBB+" by Standard & Poor's, the seller continues to have an Issuer Default Rating of at least "BBB+" by Fitch and the seller continues to have a long-term counterparty risk assessment of at least "A3 (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 2017-1 notes, at various constant payment rates for the mortgage loans, would be as follows:

<b>Constant payment rate (% per annum)</b>	<b>Possible average life of the Series 2017-1 Class 1A Notes (in years)</b>	<b>Possible average life of the Series 2017-1 Class 2A Notes (in years)</b>
5% .....	2.98	4.99
10% .....	2.98	4.99
15% .....	2.98	4.99
20% .....	2.98	4.99
25% .....	2.98	4.99
30% .....	2.98	4.99
35% .....	2.98	4.99

The average life of each class of the series 2017-1 notes is subject to factors largely outside the control of the issuer and consequently no assurance can be given that these assumptions and estimates are realistic and they must therefore be viewed with considerable caution. For more information relating to the risks involved in the use of these estimated average lives, see "*Risk factors – The yield to maturity of the notes may be adversely affected by prepayments or redemptions on the mortgage loans or repurchases of mortgage loans by the seller*" in the base prospectus.

### **The cut-off date mortgage portfolio**

The statistical and other information contained in these final terms has been compiled by reference to the mortgage loans in the cut-off date mortgage portfolio as of 31 March 2017 (the "**cut-off date**"). The cut-off date mortgage portfolio comprised an aggregate current principal balance of £5,633,181,504.58. The mortgage loans in the cut-off date mortgage portfolio were originated between 4 April 2002 and 27 January 2017.

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

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 £2,500,000,000.

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 89.23% of the aggregate current principal balance of the mortgage loans in the cut-off date mortgage portfolio as of 31 March 2017 have agreed to have their scheduled mortgage payments to the originators directly debited from their bank accounts.

71.34% 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 28.66 per cent. of the aggregate current principal balance of the mortgage loans in the cut-off date mortgage portfolio as of the cut-off date were standard variable rate mortgage loans, variable rate mortgage loans, capped rate mortgage loans, discount rate mortgage loans or tracker rate mortgage loans, as described below.

A small proportion of mortgage loans (approximately 0.66% of the aggregate current principal balance of the mortgage loans to be assigned to the mortgages trustee on the closing date) are mortgage loans extended to the relevant borrowers in connection with the purchase by those borrowers of properties from local authorities or certain other landlords under the right-to-buy schemes governed by the Housing Act 1985 (as amended by the Housing Act 2004) or (as applicable) the Housing (Scotland) Act 1987 (as amended by the Housing (Scotland) Act 2001)).

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

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

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



## Mortgage portfolio

### Originators

Originator	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loan Parts	% of Total
Clydesdale Bank .....	3,650,530,460.66	64.80	23,776	46.48
Yorkshire Bank .....	1,982,651,043.92	35.20	27,376	53.52
<b>Total .....</b>	<b>5,633,181,504.58</b>	<b>100.00</b>	<b>51,152</b>	<b>100.00</b>

### Type of Mortgage Loan Occupation Status

Occupation Status	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loan Parts	% of Total
Owner Occupied .....	5,633,181,504.58	100.00	51,152	100.00
Second / Holiday Home .....	0.00	0.00	0	0.00
<b>Total .....</b>	<b>5,633,181,504.58</b>	<b>100.00</b>	<b>51,152</b>	<b>100.00</b>

### Type of Mortgage Loan

Type of Mortgage Loan	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loan Parts	% of Total
Residential .....	5,633,181,504.58	100.00	51,152	100.00
Buy to Let .....	0.00	0.00	0	0.00
<b>Total .....</b>	<b>5,633,181,504.58</b>	<b>100.00</b>	<b>51,152</b>	<b>100.00</b>

### Tenure

Tenure	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loan Parts	% of Total
Feuhold .....	1,391,755,645.59	24.71	14,775	28.88
Freehold .....	3,610,360,965.30	64.09	31,291	61.17
Leasehold .....	519,979,863.61	9.23	3,773	7.38
Unknown .....	111,085,030.08	1.97	1,313	2.57
<b>Total .....</b>	<b>5,633,181,504.58</b>	<b>100.00</b>	<b>51,152</b>	<b>100.00</b>

### Seasoning of mortgage loans

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

Age of mortgage loans (months)	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loan Parts	% of Total
0.01 to 6.00 .....	508,056,812.35	9.02	2,463	4.82
6.01 to 12.00 .....	456,086,470.05	8.10	3,207	6.27
12.01 to 18.00 .....	393,936,821.67	6.99	3,183	6.22
18.01 to 24.00 .....	674,608,164.89	11.98	4,423	8.65
24.01 to 30.00 .....	435,699,491.96	7.73	3,213	6.28
30.01 to 36.00 .....	745,652,432.50	13.24	5,212	10.19
36.01 to 42.00 .....	263,968,911.53	4.69	2,662	5.20
42.01 to 48.00 .....	481,543,443.12	8.55	3,719	7.27
48.01 to 54.00 .....	144,807,758.92	2.57	1,604	3.14
>= 54.01 .....	1,528,821,197.59	27.14	21,466	41.97
<b>Total: .....</b>	<b>5,633,181,504.58</b>	<b>100.00</b>	<b>51,152</b>	<b>100.00</b>

The weighted average seasoning of mortgage loans, as of the cut-off date, was 45.26 months. The maximum seasoning of such mortgage loans, as of the cut-off date, was 182.50 months and the minimum seasoning of such mortgage loans, as of the cut-off date, was 2.10 months.

### Years to maturity

Years to maturity	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loan Parts	% of Total
<= 0.00 .....	315,841.46	0.01	3	0.01
0.01 to 5.00 .....	209,622,812.06	3.72	4,492	8.78
5.01 to 10.00 .....	566,085,299.43	10.05	8,742	17.09
10.01 to 15.00 .....	1,049,642,400.00	18.63	11,863	23.19
15.01 to 20.00 .....	1,192,627,570.22	21.17	9,548	18.67
20.01 to 25.00 .....	1,454,347,300.14	25.82	8,649	16.91
25.01 to 30.00 .....	702,516,374.11	12.47	4,595	8.98
>= 30.01 .....	458,023,907.16	8.13	3,260	6.37
<b>Total: .....</b>	<b>5,633,181,504.58</b>	<b>100.00</b>	<b>51,152</b>	<b>100.00</b>

The weighted average remaining term of the mortgage loans, as of the cut-off date, was 18.94 years. The maximum remaining term, as of the cut-off date, was 36.23 years.

### Geographical distribution of mortgaged properties

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

Region	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loan Parts	% of Total
East Anglia.....	75,913,605.40	1.35	402	0.79
East Midlands .....	270,771,490.23	4.81	3,024	5.91
Greater London.....	774,982,318.09	13.76	2,348	4.59
North .....	308,466,201.66	5.48	4,342	8.49
North West.....	488,927,759.77	8.68	5,669	11.08
Scotland .....	1,451,244,813.10	25.76	15,371	30.05
South East .....	829,445,847.67	14.72	3,117	6.09
South West.....	200,126,492.19	3.55	913	1.78
Wales .....	39,243,462.41	0.70	254	0.50
West Midlands.....	181,466,322.59	3.22	1,398	2.73
Yorkshire and Humberside.....	1,012,593,191.47	17.98	14,314	27.98
<b>Total .....</b>	<b>5,633,181,504.58</b>	<b>100.00</b>	<b>51,152</b>	<b>100.00</b>

### 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 10<sup>th</sup> April 2006 (unless originated through the intermediary/broker network) where a self assessment of the property valuation from the potential borrower was used for the valuation of the property, and in applying that self assessment to an LTV calculation, an LTV ratio of less than 75% was determined. In each of the aforementioned cases, the original valuation may have been updated with a more recent valuation, which recent valuation has been used in formulating this data.

Original LTV(%)	Current Balance (£)	% Current Balance	Number of mortgaged properties	% number of mortgaged properties
0.01 to 25.00 .....	127240298.86	2.26	3288	6.75
25.01 to 50.00 .....	684325253.11	12.15	9250	18.98
50.01 to 55.00 .....	246521164.33	4.38	2324	4.77
55.01 to 65.00 .....	639155419.14	11.35	5454	11.19
65.01 to 70.00 .....	413458674.59	7.34	2946	6.04
70.01 to 75.00 .....	520077043.75	9.23	3579	7.34
75.01 to 80.00 .....	599393714.73	10.64	4180	8.58
80.01 to 85.00 .....	527954058.11	9.37	3581	7.35
85.01 to 90.00 .....	1364156638.51	24.22	9406	19.30

<b>Original LTV(%)</b>	<b>Current Balance (£)</b>	<b>% Current Balance</b>	<b>Number of mortgaged properties</b>	<b>% number of mortgaged properties</b>
90.01 to 100.00 .....	507084158.21	9.00	4694	9.63
>= 100.01 .....	3815081.24	0.07	33	0.07
<b>Total .....</b>	<b>5633181504.58</b>	<b>100.00</b>	<b>48735</b>	<b>100.00</b>

The weighted average original loan-to-value ratio of the mortgage loans, as of the cut-off date was 72.30 per cent.

#### *Current loan-to-value ratios*

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

<b>Current LTV(%)</b>	<b>Current Balance (£)</b>	<b>% Current Balance</b>	<b>Number of mortgaged properties</b>	<b>% number of mortgaged properties</b>
0.01 to 25.00 .....	298270861.68	5.29	9472	19.44
25.01 to 50.00 .....	1022265598.76	18.15	11218	23.02
50.01 to 55.00 .....	330186880.34	5.86	2462	5.05
55.01 to 65.00 .....	739627124.68	13.13	4924	10.10
65.01 to 70.00 .....	451430410.52	8.01	2700	5.54
70.01 to 75.00 .....	531803080.90	9.44	3053	6.26
75.01 to 80.00 .....	501139901.27	8.90	3084	6.33
80.01 to 85.00 .....	617081276.56	10.95	4155	8.53
85.01 to 90.00 .....	893279200.97	15.86	5541	11.37
90.01 to 100.00 .....	247354768.35	4.39	2119	4.35
>= 100.01 .....	742400.55	0.01	7	0.01
<b>Total .....</b>	<b>5633181504.58</b>	<b>100.00</b>	<b>48735</b>	<b>100.00</b>

The weighted average current loan-to-value ratio of the mortgage loans, as of the cut-off date was 65.18 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).

<b>Current Indexed LTV(%)</b>	<b>Current Balance (£)</b>	<b>% Current Balance</b>	<b>Number of mortgaged properties</b>	<b>% number of mortgaged properties</b>
<= 0.00 .....	14.59	0.00	1	0.00
0.01 to 25.00 .....	427103350.25	7.58	11596	23.79
25.01 to 50.00 .....	1406771217.84	24.97	13188	27.06
50.01 to 55.00 .....	393185271.20	6.98	2630	5.40
55.01 to 65.00 .....	938315679.77	16.66	5974	12.26
65.01 to 70.00 .....	530898937.26	9.42	3359	6.89
70.01 to 75.00 .....	545121505.10	9.68	3346	6.87
75.01 to 80.00 .....	622726145.40	11.05	3804	7.81
80.01 to 85.00 .....	462438474.77	8.21	3024	6.20
85.01 to 90.00 .....	259105567.15	4.60	1472	3.02
90.01 to 100.00 .....	47228980.61	0.84	338	0.69
>= 100.01 .....	286360.64	0.01	3	0.01
<b>Total .....</b>	<b>5633181504.58</b>	<b>100.00</b>	<b>48735</b>	<b>100.00</b>

The weighted average current indexed loan-to-value ratio of the mortgage loans, as of the cut-off date, was 58.32 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 Loan Parts	% of Total
<= 9,999.99.....	16,500,395.52	0.29	2,946	5.76
10,000.00 to 24,999.99.....	94,740,935.81	1.68	5,402	10.56
25,000.00 to 49,999.99.....	338,966,031.88	6.02	8,986	17.57
50,000.00 to 74,999.99.....	550,914,215.01	9.78	8,838	17.28
75,000.00 to 124,999.99.....	1,138,670,710.68	20.21	11,763	23.00
125,000.00 to 149,999.99.....	400,518,577.62	7.11	2,929	5.73
150,000.00 to 174,999.99.....	325,550,861.16	5.78	2,012	3.93
175,000.00 to 199,999.99.....	272,794,185.82	4.84	1,460	2.85
200,000.00 to 224,999.99.....	224,005,805.83	3.98	1,058	2.07
225,000.00 to 249,999.99.....	209,483,588.65	3.72	884	1.73
250,000.00 to 274,999.99.....	188,010,281.75	3.34	717	1.40
275,000.00 to 299,999.99.....	177,605,563.83	3.15	617	1.21
300,000.00 to 324,999.99.....	139,516,411.54	2.48	447	0.87
325,000.00 to 349,999.99.....	132,694,428.30	2.36	393	0.77
350,000.00 to 374,999.99.....	119,523,460.57	2.12	330	0.65
375,000.00 to 399,999.99.....	129,782,793.65	2.30	335	0.65
400,000.00 to 424,999.99.....	111,093,017.16	1.97	270	0.53
425,000.00 to 449,999.99.....	97,198,115.07	1.73	222	0.43
450,000.00 to 474,999.99.....	78,474,426.94	1.39	170	0.33
475,000.00 to 499,999.99.....	90,333,712.18	1.60	185	0.36
500,000.00 to 599,999.99.....	260,125,962.37	4.62	476	0.93
600,000.00 to 699,999.99.....	196,664,124.37	3.49	305	0.60
700,000.00 to 799,999.99.....	123,852,605.22	2.20	166	0.32
800,000.00 to 899,999.99.....	112,752,282.50	2.00	133	0.26
>= 900,000.00.....	103,409,011.15	1.84	108	0.21
<b>Total:</b> .....	<b>5,633,181,504.58</b>	<b>100.00</b>	<b>51,152</b>	<b>100.00</b>

The largest mortgage loan has a current balance, as of the cut-off date, of £999,961.22. The average current balance, as of the cut-off date, was approximately £110,126.32.

### Flexible Offset Product Type

Product Type	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loan Parts	% of Total
Flexible (Non-Offset).....	4,551,316,562.00	80.79	38,662	75.58
Offset.....	1,081,864,942.58	19.21	12,490	24.42
<b>Total</b> .....	<b>5,633,181,504.58</b>	<b>100.00</b>	<b>51,152</b>	<b>100.00</b>

### Mortgage loan products

Mortgage loan products	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loan Parts	% of Total
Capped.....	0.00	0.00	0	0.00
Discount.....	293,009,915.43	5.20	1,976	3.86
Fixed.....	4,018,487,048.29	71.34	30,669	59.96
SVR.....	676,234,594.44	12.00	11,977	23.41
Tracker.....	645,449,946.42	11.46	6,530	12.77
<b>Total:</b> .....	<b>5,633,181,504.58</b>	<b>100.00</b>	<b>51,152</b>	<b>100.00</b>

### Employment status

Employment status	Aggregate Current Principal Balance (£)	% of Total	Number of Mortgage Loan Parts	% of Total
Not Self-employed.....	5,265,469,610.28	93.47	48,103	94.04
Self-employed.....	367,711,894.30	6.53	3,049	5.96
<b>Total</b> .....	<b>5,633,181,504.58</b>	<b>100.00</b>	<b>51,152</b>	<b>100.00</b>

### *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.

<b>Fixed rate %</b>	<b>Aggregate Current Principal Balance (£)</b>	<b>% of Total</b>	<b>Number of Mortgage Loan Parts</b>	<b>% of Total</b>
0.01 to 3.00 .....	2,398,297,215.17	59.68	15,343	50.03
3.01 to 3.50 .....	488,244,507.45	12.15	5,023	16.38
3.51 to 4.00 .....	665,414,443.32	16.56	5,971	19.47
4.01 to 4.50 .....	164,524,026.63	4.09	1,562	5.09
4.51 to 5.00 .....	290,398,429.68	7.23	2,659	8.67
5.01 to 8.00 .....	11,608,426.04	0.29	111	0.36
<b>Total: .....</b>	<b>4,018,487,048.29</b>	<b>100.00</b>	<b>30,669</b>	<b>100.00</b>

### *Month/year in which fixed rate period ends*

<b>Month/year in which fixed rate period ends</b>	<b>Aggregate Current Principal Balance (£)</b>	<b>% of Total</b>	<b>Number of Mortgage Loan Parts</b>	<b>% of Total</b>
2017 .....	1,053,809,545.86	26.22	7,887	25.72
2018 .....	1,653,613,961.31	41.15	12,353	40.28
2019 .....	623,940,943.60	15.53	4,575	14.92
2020 .....	344,892,712.04	8.58	2,860	9.33
2021 .....	282,945,315.54	7.04	2,602	8.48
2022 .....	59,284,569.94	1.48	392	1.28
For Life .....	0.00	0.00	0	0.00
<b>Total: .....</b>	<b>4,018,487,048.29</b>	<b>100.00</b>	<b>30,669</b>	<b>100.00</b>

### *Repayment terms*

<b>Type of repayment plan</b>	<b>Aggregate Current Principal Balance (£)</b>	<b>% of Total</b>	<b>Number of Mortgage Loan Parts</b>	<b>% of Total</b>
Interest Only .....	1,053,908,463.72	18.71	3,735	7.30
Repayment .....	4,579,273,040.86	81.29	47,417	92.70
<b>Total: .....</b>	<b>5,633,181,504.58</b>	<b>100.00</b>	<b>51,152</b>	<b>100.00</b>

### *Arrears table*

<b>Months in arrears</b>	<b>Aggregate current principal balance (£)</b>	<b>% of Total</b>	<b>Number of Mortgage Loan Parts</b>	<b>% of Total</b>
<= 0.00 .....	5,574,530,053.29	98.96	50,386	98.50
0.01 to 1.00 .....	15,774,790.92	0.28	212	0.41
1.01 to 2.00 .....	15,636,210.38	0.28	203	0.40
2.01 to 3.00 .....	2,268,258.99	0.04	39	0.08
3.01 to 6.00 .....	9,603,602.28	0.17	135	0.26
6.01 to 12.00 .....	9,343,552.42	0.17	111	0.22
>= 12.01 .....	6,025,036.30	0.11	66	0.13
<b>Total: .....</b>	<b>5,633,181,504.58</b>	<b>100.00</b>	<b>51,152</b>	<b>100.00</b>

### *First time buyers*

<b>First Time Buyer</b>	<b>Aggregate current principal balance (£)</b>	<b>% of Total</b>	<b>Number of Mortgage Loan Parts</b>	<b>% of Total</b>
N.....	4,702,287,452.80	83.47	42,474	83.03
Y.....	930,894,051.78	16.53	8,678	16.97
<b>Total: .....</b>	<b>5,633,181,504.58</b>	<b>100.00</b>	<b>51,152</b>	<b>100.00</b>

### *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 £4,276,180 as at the cut-off date.

The following table summarises loans in arrears and repossession experience for mortgage loans in the mortgage portfolio (including mortgage loans which previously formed part of the mortgage portfolio) as at the cut-off date. The seller will represent and warrant on the closing date that no mortgage loan to be transferred to the mortgages trust on the closing date will have experienced any arrears in excess of an amount equal to one month's principal and interest in the prior 12 months. All of the loans in the table were originated by Clydesdale Bank PLC or Yorkshire Bank Home Loans Limited. Clydesdale Bank PLC and Yorkshire Bank Home Loans Limited service all of the loans that they originate.

The mortgage loans used for statistical purposes in the table below are administered in accordance with Clydesdale Bank PLC's administration policies. The method by which Clydesdale Bank PLC classifies mortgage loans as being in arrears is described in the base prospectus under "*The servicer and the servicing agreement – Arrears and default procedures*", and is important in helping to understand Clydesdale Bank PLC's arrears and repossession experience for mortgage loans in the mortgage portfolio as set forth in the following table.

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

	31-Dec-07	31-Dec-08	31-Dec-09	31-Dec-10	31-Dec-11	31-Dec-12	31-Dec-13	31-Dec-14	31-Dec-15	31-Dec-16	31-Mar-17
Outstanding balance of mortgage loans:.....	<b>£3,330,732,787</b>	<b>£2,769,918,487</b>	<b>£2,370,122,825</b>	<b>£1,993,585,774</b>	<b>£2,054,003,578</b>	<b>£3,286,389,788</b>	<b>£2,843,315,600</b>	<b>£4,492,431,722</b>	<b>£4,042,059,596</b>	<b>£3,560,023,851</b>	<b>£3,261,220,515</b>
Outstanding balance of loans in arrears (>0m):											
>0 <=2 months.....	£49,392,407	£42,974,216	£39,064,184	£31,829,798	£29,527,261	£47,478,847	£36,475,877	£42,786,943	£34,028,509	£26,829,528	£29,040,641
>2 <=3 months.....	£7,368,790	£10,394,022	£6,404,374	£8,247,926	£5,270,956	£8,465,371	£6,094,569	£6,038,332	£7,170,528	£9,155,701	£2,268,259
>3 <=6 months.....	£5,520,223	£10,618,136	£12,913,632	£11,325,749	£5,529,336	£9,316,750	£9,237,985	£8,669,152	£9,816,324	£10,956,145	£9,603,602
>6 <=12 months.....	£887,424	£6,633,284	£10,554,487	£10,198,566	£10,198,566	£8,030,984	£8,454,439	£6,458,547	£9,822,339	£9,347,943	£9,343,552
>12 months.....	£0	£2,800,220	£12,653,466	£15,386,638	£15,386,638	£6,587,151	£6,318,420	£4,626,986	£4,784,723	£5,804,169	£6,025,036
<b>Total outstanding loan balance in arrears (&gt;0m):</b>	<b>£63,168,844</b>	<b>£73,419,879</b>	<b>£81,590,143</b>	<b>£76,988,678</b>	<b>£65,912,758</b>	<b>£79,879,102</b>	<b>£66,581,289</b>	<b>£68,579,960</b>	<b>£65,622,423</b>	<b>£62,093,486</b>	<b>£56,281,090</b>
Total loan balances in arrears % (>0m):.....	1.90%	2.65%	3.44%	3.86%	3.21%	2.43%	2.34%	1.53%	1.62%	1.74%	1.73%
Total loan balances in arrears % (>3m):.....	0.19%	0.72%	1.52%	1.85%	1.51%	0.73%	0.84%	0.44%	0.60%	0.73%	0.77%
Outstanding balance of loans in possession (inc. interest): .....	£0	£2,103,551	£2,998,225	£4,293,850	£1,852,240	£3,017,083	£1,387,656	£836,356	£293,258	£421,443	£978,359
Outstanding balance of loans sold: .....	£0	£96,478	£2,150,756	£5,276,672	£10,220,041	£13,381,864	£18,442,921	£21,127,439	£22,623,604	£23,541,836	£23,625,200
Outstanding balance of loans sold in period: .....	£0	£96,478	£2,054,278	£3,125,916	£4,943,368	£3,161,823	£5,061,057	£2,684,519	£1,496,165	£918,232	£83,364
Net loss on sold properties:.....	£0	£15,406	£467,593	£951,121	£1,946,426	£2,442,104	£3,407,380	£3,834,010	£3,989,016	£4,198,273	£4,261,950
Ratio of net losses to total loans assigned to trust %: * .....	0.00%	0.00%	0.01%	0.02%	0.04%	0.03%	0.04%	0.04%	0.04%	0.03%	0.04%
Average loss on all sold properties in the period: .....	£0	£1,284	£38,851	£40,355	£82,942	£41,307	£80,440	£35,553	£12,917	£17,438	£21,226
<b>Outstanding number of mortgage loans: .....</b>	<b>40,507</b>	<b>34,693</b>	<b>30,122</b>	<b>25,997</b>	<b>25,258</b>	<b>39,311</b>	<b>33,921</b>	<b>45,234</b>	<b>41,373</b>	<b>35,457</b>	<b>33,153</b>
Outstanding number of loans in arrears (>0m):											
>0 <=2 months.....	615	574	520	486	418	673	523	545	423	378	398
>2 <=3 months.....	88	112	92	89	72	87	79	80	96	92	39
>3 <=6 months.....	62	115	168	147	92	112	125	129	118	150	135
>6 <=12 months.....	13	69	136	137	107	92	92	95	99	108	111
>12 months.....	-	26	108	156	100	89	72	57	68	63	66
<b>Total outstanding number of loans in arrear (&gt;0m):</b>	<b>778</b>	<b>896</b>	<b>1,024</b>	<b>1,015</b>	<b>789</b>	<b>1,053</b>	<b>891</b>	<b>906</b>	<b>804</b>	<b>791</b>	<b>749</b>
Total number of loans in arrears % (>0m):.....	1.92%	2.58%	3.40%	3.90%	3.12%	2.68%	2.63%	2.00%	1.94%	2.23%	2.26%
Total number of loans in arrears % (>3m):.....	0.19%	0.61%	1.37%	1.69%	1.18%	0.75%	0.85%	0.62%	0.69%	0.91%	0.94%
Number of loans in possession: .....	0	13	21	34	26	39	11	11	4	8	12
Number of loans sold in the period:.....	0	1	22	31	45	38	67	25	20	14	1

\* Loans assigned to the trust to date at the period end

### **Static pool data**

This section sets out, to the extent material, certain static pool information with respect to the mortgage loans in the mortgage portfolio.

The issuer has not included static pool information on prepayments in this section, as this information is not separately identified by the servicer. However, prepayment rates in respect of the mortgage loans in the mortgage portfolio are set out in the monthly reports to investors that are prepared pursuant to the servicing agreement.

The sale of new mortgage loans by the seller to the mortgages trustee is subject to conditions, including conditions required by the rating agencies, designed to maintain certain credit-related and other characteristics of the mortgages trust. These include limits on mortgage loans in arrears in the mortgage portfolio at the time of sale, limits on the aggregate balance of mortgage loans sold, limits on changes in the weighted average foreclosure frequency (WAFF) and the weighted average loss severity (WALS), minimum yield for the mortgage loans in the mortgage portfolio after the sale and maximum LTV for the loans in the mortgage portfolio after the sale. See a description of these conditions in "*Assignment of the mortgage loans and related security – Assignment of the mortgage loans and their related security*" in the base prospectus.



The following tables show, for each of the last eight years of origination, the distribution of loans in the mortgages trust originated in that year by delinquency category as at each year-end starting in December 2007 and as at 31 March 2017.

### Mortgage portfolio arrears by year of origination

#### Mortgage loans originated in 2007

	31 December 2007				31 December 2008				31 December 2009				31 December 2010			
	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance
Current .....	3,034	302,551,787.82	98.51%	98.45%	3,898	418,838,844.36	97.57%	97.70%	3,435	359,834,706.71	96.76%	96.63%	2,976	304,895,864.98	96.06%	96.26%
1 - <= 2 months in arrears .....	36	4,082,113.54	1.17%	1.33%	56	5,320,871.05	1.40%	1.24%	51	6,328,214.93	1.44%	1.70%	49	4,319,642.74	1.58%	1.36%
2 - <= 3 months in arrears .....	2	93,315.39	0.06%	0.03%	9	871,078.89	0.23%	0.20%	8	540,193.97	0.23%	0.15%	10	1,193,467.00	0.32%	0.38%
3 - <= 6 months in arrears .....	6	285,985.00	0.19%	0.09%	18	1,898,666.84	0.45%	0.44%	22	1,637,766.04	0.62%	0.44%	26	2,519,489.78	0.84%	0.80%
6 - <= 12 months in arrears .....	2	306,418.60	0.06%	0.10%	8	722,661.08	0.20%	0.17%	17	1,402,631.92	0.48%	0.38%	18	1,596,279.44	0.58%	0.50%
12 + months in arrears .....	-	-	-	-	6	1,063,594.67	0.15%	0.25%	17	2,648,948.75	0.48%	0.71%	19	2,227,214.44	0.61%	0.70%
<b>Total .....</b>	<b>3,080</b>	<b>307,319,620.35</b>	<b>100.00%</b>	<b>100.00%</b>	<b>3,995</b>	<b>428,715,716.89</b>	<b>100.00%</b>	<b>100.00%</b>	<b>3,550</b>	<b>372,392,462.32</b>	<b>100.00%</b>	<b>100.00%</b>	<b>3,098</b>	<b>316,751,958.38</b>	<b>100.00%</b>	<b>100.00%</b>

  

	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%
<b>Total .....</b>	<b>2,820</b>	<b>269,478,238.51</b>	<b>100.00%</b>	<b>100.00%</b>	<b>6,915</b>	<b>688,147,171.49</b>	<b>100.00%</b>	<b>100.00%</b>	<b>5,814</b>	<b>562,400,550.87</b>	<b>100.00%</b>	<b>100.00%</b>	<b>5,210</b>	<b>482,524,702.42</b>	<b>100.00%</b>	<b>100.00%</b>

	31 December 2015				31 December 2016				31 March 2017			
	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance
Current .....	4,440	400,045,605.80	97.75%	97.97%	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%	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%	16	2300289.05	0.41%	0.66%	10	576877.61	0.26%	0.16%
3 - <= 6 months in arrears .....	19	1,296,920.40	0.42%	0.32%	20	1741808.97	0.51%	0.50%	21	1369698.95	0.54%	0.39%
6 - <= 12 months in arrears .....	12	1,129,705.93	0.26%	0.28%	12	1304263.76	0.31%	0.37%	9	1384949.94	0.23%	0.39%
12 + months in arrears .....	12	719,707.85	0.26%	0.18%	9	671352.73	0.23%	0.19%	11	856758.83	0.28%	0.24%
<b>Total .....</b>	<b>4,542</b>	<b>408,339,230.95</b>	<b>100.00%</b>	<b>100.00%</b>	<b>3,904</b>	<b>350,917,587.31</b>	<b>100.00%</b>	<b>100.00%</b>	<b>3,906</b>	<b>350,776,707.24</b>	<b>100.00%</b>	<b>100.00%</b>

## Mortgage loans originated in 2008

	31 December 2008				31 December 2009				31 December 2010				31 December 2011			
	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance
Current .....	1,342	116,212,420.27	98.68%	98.43%	1,221	102,160,584.00	96.37%	96.21%	1,034	83,026,726.18	93.91%	93.42%	2,247	194,625,948.50	97.10%	97.38%
1 - <= 2 months in arrears.....	11	957,079.97	0.81%	0.81%	30	2,425,008.43	2.37%	2.28%	29	2,173,013.57	2.63%	2.45%	39	2,673,909.51	1.69%	1.34%
2 - <= 3 months in arrears.....	5	711,240.47	0.37%	0.60%	4	421,772.26	0.32%	0.40%	11	997,902.48	1.00%	1.12%	7	658,573.36	0.30%	0.33%
3 - <= 6 months in arrears.....	2	183,139.26	0.15%	0.16%	7	676,874.89	0.55%	0.64%	9	951,034.93	0.82%	1.07%	9	782,150.56	0.39%	0.39%
6 - <= 12 months in arrears.....	-	-	-	-	5	503,449.41	0.39%	0.47%	10	889,050.78	0.91%	1.00%	7	661,695.59	0.30%	0.33%
12 + months in arrears.....	-	-	-	-	-	-	-	-	8	834,258.78	0.73%	0.94%	5	470,285.06	0.22%	0.24%
<b>Total .....</b>	<b>1,360</b>	<b>118,063,879.97</b>	<b>100.00%</b>	<b>100.00%</b>	<b>1,267</b>	<b>106,187,688.99</b>	<b>100.00%</b>	<b>100.00%</b>	<b>1,101</b>	<b>88,871,986.72</b>	<b>100.00%</b>	<b>100.00%</b>	<b>2,314</b>	<b>199,872,562.58</b>	<b>100.00%</b>	<b>100.00%</b>

  

	31 December 2012				31 December 2013				31 December 2014				31 December 2015			
	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance
Current .....	4,179	334,468,903.62	97.55%	96.90%	3,119	243,183,532.97	97.17%	96.17%	3,025	228,125,132.64	96.89%	96.61%	2,615	188,729,237.94	96.71%	95.44%
1 - <= 2 months in arrears.....	65	6,172,011.95	1.52%	1.79%	55	5,288,386.97	1.71%	2.09%	56	4,715,028.15	1.79%	2.00%	55	5,775,467.56	2.03%	2.92%
2 - <= 3 months in arrears.....	13	878,378.56	0.30%	0.25%	9	888,931.50	0.28%	0.35%	12	742,031.38	0.38%	0.31%	7	858,890.01	0.26%	0.43%
3 - <= 6 months in arrears.....	11	1,244,223.95	0.26%	0.36%	12	1,474,877.28	0.37%	0.58%	13	1,169,755.83	0.42%	0.50%	9	632,494.15	0.33%	0.32%
6 - <= 12 months in arrears.....	8	1,536,392.21	0.19%	0.45%	9	1,257,325.61	0.28%	0.50%	12	953,953.42	0.38%	0.40%	9	1,227,847.28	0.33%	0.62%
12 + months in arrears.....	8	852,198.62	0.19%	0.25%	6	778,816.29	0.19%	0.31%	4	423,777.05	0.13%	0.18%	9	519,170.85	0.33%	0.26%
<b>Total .....</b>	<b>4,284</b>	<b>345,152,108.91</b>	<b>100.00%</b>	<b>100.00%</b>	<b>3,210</b>	<b>252,871,870.62</b>	<b>100.00%</b>	<b>100.00%</b>	<b>3,122</b>	<b>236,129,678.47</b>	<b>100.00%</b>	<b>100.00%</b>	<b>2,704</b>	<b>197,743,107.79</b>	<b>100.00%</b>	<b>100.00%</b>

	31 December 2016				31 March 2017			
	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance
Current.....	2,231	157,851,520.89	95.87%	94.95%	2,421	170,095,027.34	96.34%	95.87%
1 - < = 2 months in arrears.....	48	3,203,970.69	2.06%	1.93%	56	4,139,836.54	2.23%	2.33%
2 - < = 3 months in arrears.....	12	1,426,294.24	0.52%	0.86%	4	353,748.07	0.16%	0.20%
3 - < = 6 months in arrears.....	12	907,795.36	0.52%	0.55%	10	514,812.05	0.40%	0.29%
6 - < = 12 months in arrears.....	17	1,787,604.06	0.73%	1.08%	12	1,137,986.01	0.48%	0.64%
12 + months in arrears.....	7	1,076,303.40	0.30%	0.65%	10	1,172,929.24	0.40%	0.66%
<b>Total.....</b>	<b>2,327</b>	<b>166,253,488.64</b>	<b>100.00%</b>	<b>100.00%</b>	<b>2,513</b>	<b>177,414,339.25</b>	<b>100.00%</b>	<b>100.00%</b>

## 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 .....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total .....</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,603</b>	<b>181,313,122.16</b>	<b>100.00%</b>	<b>100.00%</b>	<b>2,889</b>	<b>268,901,756.45</b>	<b>100.00%</b>	<b>100.00%</b>

  

	31 December 2013				31 December 2014				31 December 2015				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 .....	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%	1,219	84,985,462.38	97.21%	97.25%
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%	16	849,601.90	1.28%	0.97%
2 - <= 3 months in arrears .....	1	10,453.14	0.04%	0.01%	0	0.00	0.00%	0.00%	5	385,301.83	0.32%	0.33%	4	245,259.81	0.32%	0.28%
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%	7	431,573.87	0.56%	0.49%
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%	8	873,797.08	0.64%	1.00%
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%	-	-	0.00%	0.00%
<b>Total .....</b>	<b>2,223</b>	<b>194,299,940.41</b>	<b>100.00%</b>	<b>100.00%</b>	<b>1,833</b>	<b>140,199,576.48</b>	<b>100.00%</b>	<b>100.00%</b>	<b>1,567</b>	<b>115,777,489.99</b>	<b>100.00%</b>	<b>100.00%</b>	<b>1,254</b>	<b>87,385,695.04</b>	<b>100.00%</b>	<b>100.00%</b>

\* Indicates no arrears recorded

\* Indicates no arrears recorded

**31 March 2017**

	<b>Number</b>	<b>Principal balance</b>	<b>% by number</b>	<b>% by principal balance</b>
Current .....	1,512	106,589,195.41	97.49%	97.58%
1 - <= 2 months in arrears .....	24	1,362,710.30	1.55%	1.25%
2 - <= 3 months in arrears .....	1	68,905.46	0.06%	0.06%
3 - <= 6 months in arrears .....	5	615,595.20	0.32%	0.56%
6 - <= 12 months in arrears .....	9	598,006.22	0.58%	0.55%
12 + months in arrears .....	0	-	0.00%	0.00%
<b>Total .....</b>	<b>1,551</b>	<b>109,234,412.59</b>	<b>100.00%</b>	<b>100.00%</b>

## 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%
<b>Total .....</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,881</b>	<b>451,604,175.10</b>	<b>100.00%</b>	<b>100.00%</b>	<b>6,036</b>	<b>560,309,378.83</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,175</b>	<b>351,071,408.33</b>	<b>100.00%</b>	<b>100.00%</b>

  

	31 December 2014				31 December 2015				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 .....	3,269	251,330,755.34	96.66%	96.24%	2,881	217,369,017.48	96.29%	96.02%	2,201	156,871,223.39	96.16%	96.65%	2,464	176,226,396.16	96.67%	96.90%
1 - <= 2 months in arrears .....	57	5,212,797.25	1.69%	2.00%	42	2,822,865.38	1.40%	1.25%	33	2,021,521.33	1.44%	1.25%	38	2,728,719.30	1.49%	1.50%
2 - <= 3 months in arrears .....	10	644,747.10	0.30%	0.25%	22	1,423,318.90	0.74%	0.63%	11	645,624.32	0.48%	0.40%	5	401,360.34	0.20%	0.22%
3 - <= 6 months in arrears .....	28	2,003,607.97	0.83%	0.77%	20	1,979,287.54	0.67%	0.87%	20	12,550,099.62	0.87%	0.77%	18	1,058,138.50	0.71%	0.58%
6 - <= 12 months in arrears .....	11	846,396.33	0.33%	0.32%	18	1,658,310.60	0.60%	0.73%	16	10,365,307.8	0.70%	0.64%	16	972,253.12	0.63%	0.53%
12 + months in arrears .....	7	1,104,781.81	0.21%	0.42%	9	1,131,451.15	0.30%	0.50%	8	4,824,229.6	0.35%	0.30%	8	4,817,793.15	0.31%	0.26%
<b>Total .....</b>	<b>3,382</b>	<b>261,143,085.80</b>	<b>100.00%</b>	<b>100.00%</b>	<b>2,992</b>	<b>226,384,251.05</b>	<b>100.00%</b>	<b>100.00%</b>	<b>2,289</b>	<b>162,312,332.40</b>	<b>100.00%</b>	<b>100.00%</b>	<b>2,549</b>	<b>181,868,660.57</b>	<b>100.00%</b>	<b>100.00%</b>

\* Indicates no arrears recorded

## 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%
<b>Total .....</b>	<b>1,236</b>	<b>164,209,435.54</b>	<b>100.00%</b>	<b>100.00%</b>	<b>5,576</b>	<b>607,065,254.72</b>	<b>100.00%</b>	<b>100.00%</b>	<b>3,832</b>	<b>367,108,545.55</b>	<b>100.00%</b>	<b>100.00%</b>	<b>3,401</b>	<b>302,711,564.36</b>	<b>100.00%</b>	<b>100.00%</b>

  

	31 December 2015				31 December 2016				31 March 2017			
	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance
Current .....	3,115	266,021,798.11	97.93%	98.33%	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%	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%	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%	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%	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%	6	386,535.91	0.26%	0.22%	5	311,522.67	0.19%	0.15%
<b>Total .....</b>	<b>3,181</b>	<b>270,544,136.65</b>	<b>100.00%</b>	<b>100.00%</b>	<b>2,337</b>	<b>179,448,402.48</b>	<b>100.00%</b>	<b>100.00%</b>	<b>2,681</b>	<b>206,097,556.36</b>	<b>100.00%</b>	<b>100.00%</b>



## Mortgage loans originated in 2012

	31 December 2012				31 December 2013				31 December 2014			
	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance
Current .....	620	71,049,234.27	99.68%	99.93%	3,793	457,209,854.61	99.58%	99.76%	4,150	422,442,981.53	98.83%	98.95%
1 - <= 2 months in arrears .....	2	52,978.13	0.32%	0.07%	10	665,097.40	0.26%	0.15%	38	3,429,988.47	0.90%	0.80%
2 - <= 3 months in arrears .....	-	-	-	-	2	80,678.33	0.05%	0.02%	2	78,688.50	0.05%	0.02%
3 - <= 6 months in arrears .....	-	-	-	-	4	371,984.07	0.11%	0.08%	5	651,866.66	0.12%	0.15%
6 - <= 12 months in arrears ...	-	-	-	-	-	-	-	-	3	240,595.98	0.07%	0.06%
12 + months in arrears .....	-	-	-	-	-	-	-	-	1	82,434.56	0.02%	0.02%
<b>Total .....</b>	<b>622</b>	<b>71,102,212.40</b>	<b>100.00%</b>	<b>100.00%</b>	<b>3,809</b>	<b>458,327,614.41</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,199</b>	<b>426,926,555.70</b>	<b>100.00%</b>	<b>100.00%</b>

  

	31 December 2015				31 December 2016				31 March 2017			
	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance
Current .....	3,463	320,223,574.31	98.86%	98.53%	2,620	225,765,987.65	98.46%	98.48%	2,958	253,191,229.09	98.47%	98.46%
1 - <= 2 months in arrears .....	23	2,749,628.20	0.66%	0.85%	22	2,109,096.92	0.83%	0.92%	32	3,030,750.41	1.07%	1.18%
2 - <= 3 months in arrears .....	4	216,796.11	0.11%	0.07%	3	105,262.94	0.11%	0.05%	1	367,56.77	0.03%	0.01%
3 - <= 6 months in arrears .....	6	301,831.00	0.17%	0.09%	9	835,970.65	0.34%	0.36%	8	632,250.62	0.27%	0.25%
6 - <= 12 months in arrears ...	5	1,405,670.79	0.14%	0.43%	6	366,593.62	0.23%	0.16%	4	184,056.75	0.13%	0.07%
12 + months in arrears .....	2	108,456.12	0.06%	0.03%	1	73,745.74	0.04%	0.03%	1	71,795.74	0.03%	0.03%
<b>Total .....</b>	<b>3,503</b>	<b>£325,005,956.53</b>	<b>100.00%</b>	<b>100.00%</b>	<b>2,661</b>	<b>229,256,657.52</b>	<b>100.00%</b>	<b>100.00%</b>	<b>3,004</b>	<b>257,146,839.38</b>	<b>100.00%</b>	<b>100.00%</b>

### Mortgage loans originated in 2013

	31 December 2013				31 December 2014				31 December 2015			
	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance
Current .....	437	76,804,921.09	99.54%	99.90%	8,186	1,130,317,863.98	99.63%	99.78%	7,073	862,257,016.59	99.30%	99.20%
1 - <= 2 months in arrears .....	2	79,157.99	0.46%	0.10%	23	1,736,768.50	0.28%	0.15%	32	3,502,126.87	0.45%	0.40%
2 - <= 3 months in arrears .....	-	-	-	-	4	403,894.94	0.05%	0.04%	5	860,586.19	0.07%	0.10%
3 - <= 6 months in arrears .....	-	-	-	-	3	299,197.51	0.04%	0.03%	6	952,226.21	0.08%	0.11%
6 - <= 12 months in arrears ...	-	-	-	-	-	-	-	-	6	1,546,282.41	0.08%	0.18%
12 + months in arrears .....	-	-	-	-	-	-	-	-	1	115,486.43	0.01%	0.01%
<b>Total .....</b>	<b>439</b>	<b>76,884,079.08</b>	<b>100.00%</b>	<b>100.00%</b>	<b>8,216</b>	<b>1,132,757,724.93</b>	<b>100.00%</b>	<b>100.00%</b>	<b>7,123.00</b>	<b>869,233,724.70</b>	<b>100.00%</b>	<b>100.00%</b>

  

	31 December 2016				31 March 2017			
	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%
1 - <= 2 months in arrears .....	31	3,320,576.44	0.54%	0.49%	34	2,947,157.55	0.58%	0.43%
2 - <= 3 months in arrears .....	6	386,644.26	0.10%	0.06%	4	256,546.79	0.07%	0.04%
3 - <= 6 months in arrears .....	12	1,614,197.00	0.21%	0.24%	13	1,766,506.08	0.22%	0.26%
6 - <= 12 months in arrears ...	5	548,152.71	0.09%	0.08%	6	780,755.34	0.10%	0.11%
12 + months in arrears .....	6	1,562,030.13	0.10%	0.23%	6	1,564,005.13	0.10%	0.23%
<b>Total .....</b>	<b>5,732</b>	<b>683,754,202.30</b>	<b>100.00%</b>	<b>100.00%</b>	<b>5,829</b>	<b>680,518,911.64</b>	<b>100.00%</b>	<b>100.00%</b>

## Mortgage loans originated in 2014

	31 December 2014				31 December 2015				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 .....	7,055	1,023,363,493.16	99.77%	99.77%	8,471	1,236,942,444.63	99.48%	99.57%	6,588	891,515,615.16	99.04%	99.13%	7,898	1,058,325,444.66	99.18%	99.30%
1 - <= 2 months in arrears .	16	2,356,457.25	0.23%	0.23%	33	3,881,500.20	0.39%	0.31%	39	5,376,120.86	0.59%	0.60%	43	5,334,493.12	0.54%	0.50%
2 - <= 3 months in arrears .	-	-	-	-	4	235,115.69	0.05%	0.02%	4	607,318.60	0.06%	0.07%	1	87939.6	0.01%	0.01%
3 - <= 6 months in arrears .	-	-	-	-	4	898,879.08	0.05%	0.07%	12	1,109,150.80	0.18%	0.12%	10	1171135.2	0.13%	0.11%
6 - <= 12 months in arrears	-	-	-	-	3	305,945.92	0.04%	0.02%	8	632,079.20	0.12%	0.07%	10	727669.31	0.13%	0.07%
12 + months in arrears.....	-	-	-	-	-	-	-	-	1	98,758.26	0.02%	0.01%	1	99457.86	0.01%	0.01%
<b>Total .....</b>	<b>7,071</b>	<b>1,025,719,950.41</b>	<b>100.00%</b>	<b>100.00%</b>	<b>8,515</b>	<b>1,242,263,885.52</b>	<b>100.00%</b>	<b>100.00%</b>	<b>6,652</b>	<b>899,339,042.88</b>	<b>100.00%</b>	<b>100.00%</b>	<b>7,963</b>	<b>1,065,746,139.75</b>	<b>100.00%</b>	<b>100.00%</b>

### Mortgage loans originated in 2015

	31 December 2015				31 December 2016				31 March 2017			
	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance	Number	Principal balance	% by number	% by principal balance
Current .....	3	227,350.40	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%	0.00%
3 - <= 6 months in arrears .....	-	-	-	-	-	-	-	-	-	-	-	-
6 - <= 12 months in arrears ...	-	-	-	-	-	-	-	-	-	-	-	-
12 + months in arrears.....	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total .....</b>	<b>3</b>	<b>227,350.40</b>	<b>100.00%</b>	<b>100.00%</b>	<b>2,393</b>	<b>493,671,856.60</b>	<b>100.00%</b>	<b>100.00%</b>	<b>7,984</b>	<b>1,141,329,687.52</b>	<b>100.00%</b>	<b>100.00%</b>

### Mortgage loans originated in 2016

	31 December 2016				31 March 2017				
	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%
1 - <= 2 months in arrears .....	-	-	-	-	6	782,553.06	0.08%	0.07%	-
2 - <= 3 months in arrears .....	-	-	-	-	-	-	-	-	-
3 - <= 6 months in arrears .....	-	-	-	-	-	-	-	-	-
6 - <= 12 months in arrears .....	-	-	-	-	-	-	-	-	-
12 + months in arrears .....	-	-	-	-	-	-	-	-	-
<b>Total .....</b>	<b>0</b>	<b>0.00</b>	<b>0.00%</b>	<b>0.00%</b>	<b>7,153</b>	<b>1,122,505,627.</b>	<b>75</b>	<b>100.00%</b>	<b>100.00%</b>

## Mortgage loans originated in 2017

31 March 2017				
	<u>Number</u>	<u>Principal balance</u>	<u>% by number</u>	<u>% by principal balance</u>
Current .....	115	30,386,507.29	100.00%	100.00%
1 - <= 2 months in arrears .....	-	-	-	-
2 - <= 3 months in arrears .....	-	-	-	-
3 - <= 6 months in arrears .....	-	-	-	-
6 - <= 12 months in arrears ...	-	-	-	-
12 + months in arrears.....	-	-	-	-
<b>Total .....</b>	<b>115</b>	<b>30,386,507.29</b>	<b>100.00%</b>	<b>100.00%</b>