

PRINCIPAL COLLATERAL CHARACTERISTICS - RMS25																											
Line Position	Closing Pool	Aggregate Pool	Aggregate Pool	Aggregate Pool	Aggregate Pool	Aggregate Pool	Aggregate Pool	Aggregate Pool	Aggregate Pool	Aggregate Pool	Aggregate Pool	Aggregate Pool	Aggregate Pool	Aggregate Pool	Aggregate Pool	Aggregate Pool	Aggregate Pool	Aggregate Pool	Aggregate Pool	Aggregate Pool	Aggregate Pool	Aggregate Pool	Aggregate Pool	Aggregate Pool	Aggregate Pool	Aggregate Pool	Aggregate Pool
	End May-17	End Feb-17	End Nov-16	End Aug-16	End May-16	End Feb-16	End Nov-15	End Aug-15	End May-15	End Feb-15	End Nov-14	End Aug-14	End Feb-14	End Nov-13	End Aug-2013	End May-2013	End Feb-2013	End Nov-2012	End Aug-2012	End May-2012	End Feb-2012	End Nov-2011	End Aug-2011	End May-2011	End Feb-2011	End Nov-2010	
First Charge	First Charge	First Charge	First Charge	First Charge	First Charge	First Charge	First Charge	First Charge	First Charge	First Charge	First Charge	First Charge	First Charge	First Charge	First Charge	First Charge	First Charge	First Charge	First Charge	First Charge	First Charge	First Charge	First Charge	First Charge	First Charge	First Charge	
Number of Mortgages	1,557	1,009	1,035	1,072	1,089	1,106	1,130	1,154	1,179	1,200	1,223	1,243	1,264	1,286	1,310	1,328	1,339	1,360	1,381	1,403	1,420	1,446	1,462	1,472	1,486	1,509	
Total Principal Balance	£186,022,930	£110,090,260	£113,297,511	£117,617,924	£119,585,329	£122,132,814	£125,564,616	£128,281,713	£131,862,096	£134,935,388	£138,299,809	£140,774,144	£143,139,091	£146,055,506	£148,985,926	£151,667,671	£153,661,384	£156,503,199	£160,144,196	£162,647,671	£165,261,740	£168,087,694	£171,955,042	£173,172,801	£175,130,859	£178,414,897	
Weighted Average Loan-to-Value	76.26%	76.16%	76.08%	77.89%	77.76%	77.83%	77.84%	77.83%	77.76%	77.67%	77.56%	77.37%	77.61%	77.57%	77.48%	77.40%	77.32%	77.31%	77.22%	77.12%	77.08%	76.96%	76.91%	76.82%	76.67%	76.47%	
Property Type																											
Semi-Detached	28.71%	28.07%	28.07%	28.10%	28.17%	28.17%	28.62%	28.71%	28.46%	28.67%	28.67%	28.67%	28.69%	28.68%	28.53%	28.78%	28.85%	28.52%	28.71%	28.96%	28.65%	28.72%	28.71%	28.57%	28.69%		
Detached	16.11%	14.98%	14.83%	14.83%	14.93%	14.72%	14.73%	14.53%	14.43%	14.34%	14.57%	14.44%	14.34%	14.50%	14.45%	14.68%	14.68%	14.69%	14.75%	14.99%	15.05%	15.19%	15.24%	15.41%	15.55%	15.69%	
Flat	17.19%	18.18%	18.52%	18.04%	18.04%	18.25%	18.35%	18.35%	18.10%	18.30%	18.35%	18.47%	18.62%	18.27%	18.29%	18.26%	18.15%	18.28%	18.19%	18.15%	17.86%	17.89%	17.78%	17.92%	17.73%	17.48%	
Terraced	32.22%	33.61%	33.40%	33.24%	33.41%	33.48%	33.11%	33.11%	33.31%	33.53%	33.37%	33.33%	33.43%	33.49%	33.29%	33.39%	33.14%	33.38%	32.24%	33.11%	32.49%	32.31%	32.11%	32.11%	32.61%	32.04%	
Other	5.11%	4.63%	4.50%	4.75%	4.67%	4.58%	4.47%	4.50%	4.71%	4.61%	4.50%	4.42%	4.27%	4.27%	4.58%	4.51%	4.46%	4.38%	4.46%	4.39%	4.33%	5.28%	5.19%	5.19%	5.18%		
Maisonette	0.75%	0.92%	0.90%	0.86%	0.85%	0.83%	0.83%	0.81%	0.79%	0.77%	0.75%	0.72%	0.71%	0.67%	0.68%	0.67%	0.66%	0.67%	0.75%	0.74%	0.73%	0.69%	0.70%	0.69%	0.73%	0.72%	
Average Loan Balance	£119,475	£109,028	£109,428	£109,718	£109,812	£110,427	£111,119	£111,423	£111,859	£112,446	£113,082	£115,254	£115,243	£115,573	£115,730	£114,176	£114,758	£115,110	£115,970	£115,928	£116,382	£117,150	£117,568	£117,645	£117,854	£118,254	
Weighted Average Yield (bps)	262.00	265.09	260.09	259.74	274.39	275.09	275.82	275.82	277	241	241	241.80	242	243	242	242	242.45	242.48	242.14	222.75	243.39	245.53	246.29	246.12	244.91	244.66	
Weighted Average Maturity (years)	19.13	12.35	12.54	12.79	13.03	13.19	13.42	13.68	13.95	14.20	14.48	14.74	14.99	15.27	-	15.72	15.96	16.21	16.47	16.89	17.01	17.31	17.59	17.83	18.07	18.32	
Geographic Distribution																											
Southeast & London	37.75%	36.47%	36.43%	36.44%	36.32%	36.81%	36.71%	37.12%	37.49%	37.62%	37.93%	38.03%	38.19%	38.20%	38.39%	38.34%	38.19%	38.11%	37.98%	37.70%	37.60%	37.64%	37.88%	37.85%	37.97%	38.17%	
Greater London	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Southeast	6.67%	5.91%	5.85%	6.00%	6.24%	6.29%	6.40%	6.41%	6.38%	6.81%	6.86%	6.81%	6.80%	6.73%	6.80%	6.69%	6.68%	6.62%	6.53%	6.62%	6.73%	6.70%	6.77%	6.79%	6.76%	6.81%	
Northwest	14.50%	16.26%	16.40%	16.13%	16.12%	16.12%	16.08%	15.81%	15.76%	15.69%	15.46%	15.34%	15.24%	15.08%	15.16%	15.14%	15.10%	15.13%	15.21%	15.18%	14.97%	14.95%	14.68%	14.68%	14.99%		
York & Humber	9.44%	9.56%	9.74%	9.72%	9.78%	9.61%	9.60%	9.62%	9.24%	9.18%	9.24%	9.18%	9.20%	9.15%	9.12%	9.21%	9.21%	9.16%	9.39%	9.51%	9.72%	9.67%	9.51%	9.48%	9.46%		
West Midlands	4.89%	7.66%	7.66%	7.48%	7.54%	7.56%	7.63%	7.74%	7.59%	7.56%	7.52%	7.65%	7.71%	7.65%	7.71%	7.79%	8.01%	8.02%	8.12%	8.10%	8.09%	8.02%	8.07%	8.25%	8.29%		
East Midlands	4.83%	4.12%	4.03%	3.96%	3.98%	3.86%	4.18%	4.11%	4.12%	4.05%	4.11%	4.21%	4.13%	4.17%	4.71%	4.72%	4.72%	4.69%	4.69%	4.77%	4.71%	4.74%	4.79%	4.78%	4.83%		
Wales	5.18%	5.43%	5.43%	5.79%	5.72%	5.62%	5.39%	5.45%	5.39%	5.28%	5.21%	5.14%	5.08%	5.09%	5.19%	5.12%	5.06%	4.99%	5.04%	5.11%	5.06%	5.06%	5.01%	5.01%	5.01%		
East Angles	4.00%	4.28%	4.29%	4.26%	4.27%	4.14%	4.14%	4.06%	4.04%	4.04%	3.98%	4.01%	4.01%	4.01%	3.95%	3.94%	4.09%	4.01%	4.02%	3.97%	3.99%	4.00%	3.99%	3.95%	3.91%		
Scotland	4.94%	5.45%	5.43%	5.30%	5.30%	5.20%	5.08%	5.00%	4.96%	4.95%	4.96%	4.98%	4.97%	4.94%	4.94%	4.91%	4.82%	4.84%	4.78%	4.68%	4.70%	4.72%	4.78%	4.73%	4.73%		
North	4.19%	4.84%	4.77%	4.68%	4.63%	4.55%	4.57%	4.57%	4.49%	4.41%	4.41%	4.41%	4.34%	4.28%	4.28%	4.29%	4.31%	4.23%	4.28%	4.23%	4.18%	4.20%	4.19%	4.15%	4.15%		
Mortgage Type																											
Repayment	30.12%	20.38%	20.52%	21.09%	21.47%	21.60%	21.24%	21.90%	0.00%	21.11%	21.33%	21.33%	21.52%	24.64%	24.87%	25.31%	25.39%	26.05%	26.32%	27.55%	28.61%	28.89%	29.05%	29.38%	29.59%	29.72%	
Interest Only	68.50%	78.70%	78.58%	78.05%	77.70%	77.57%	77.84%	76.93%	80.00%	79.77%	79.58%	79.17%	79.63%	74.44%	74.14%	73.71%	73.70%	73.95%	73.68%	71.35%	70.88%	69.47%	69.13%	69.13%	68.75%	68.75%	
Other	0.38%	0.92%	0.90%	0.86%	0.83%	0.82%	1.17%	100.00%	1.07%	1.09%	1.07%	1.09%	1.07%	1.08%	1.00%	0.98%	0.91%	0.00%	1.07%	1.07%	1.07%	1.29%	1.28%	1.27%	1.27%		
CCIs Per Borrower																											
0 CCI	83.37%	82.56%	82.71%	82.74%	82.46%	82.73%	82.65%	82.84%	82.95%	82.83%	82.75%	82.82%	82.96%	82.81%	82.82%	82.83%	82.82%	82.87%	82.77%	82.82%	82.96%	83.20%	83.38%	83.42%	83.45%	83.30%	
1 CCI	11.18%	11.20%	11.11%	11.19%	11.37%	11.29%	11.35%	11.28%	11.37%	11.37%	11.42%	11.57%	11.47%	11.57%	11.40%	11.37%	11.47%	11.40%	11.44%	11.40%	11.29%	11.08%	11.07%	11.10%	11.20%	11.12%	
Over 1 CCI	5.46%	6.24%	6.18%	6.06%	5.97%	5.88%	5.97%	5.81%	5.77%	5.83%	5.89%	5.56%	5.83%	5.75%	5.73%	5.80%	5.75%	5.74%	5.79%	5.76%	5.60%	5.54%	5.50%	5.45%	5.50%	5.49%	
Purchase/Renewal																											
Purchase	49.17%	49.28%	49.56%	49.18%	48.95%	48.96%	48.97%	49.07%	49.22%	49.12%	48.78%	49.01%	49.03%	48.95%	49.30%	49.41%	49.50%	49.66%	49.77%	49.87%	49.91%	50.24%	50.19%	49.98%	49.99%	49.54%	
Renewal	50.83%	50.72%	50.44%	50.82%	51.05%	51.04%	51.03%	50.93%	50.78%	50.88%	51.22%	50.99%	50.97%	51.05%	50.70%	50.59%	50.50%	50.34%	50.23%	50.13%	50.09%	49.76%	49.81%	50.01%	50.46%	50.57%	
Arrears																											
Current	94.88%	92.12%	92.19%	91.54%	91.12%	90.88%	91.60%	90.91%	91.42%	90.98%	90.00%	89.48%	89.84%	89.21%	88.48%	89.42%	88.81%	88.07%	89.15%	88.95%	89.28%	88.95%	87.55%	88.17%	89.34%	91.91%	
<= 1 mths to <= 3 mths	5.12%	5.27%	5.42%	5.50%	5.74%	5.77%	5.49%	5.42%	4.48%	4.37%	4.48%	4.37%	4.48%	4.37%	4.49%	4.37%	4.47%	4.49%	4.37%	4.47%	4.46%	4.47%	4.41%	4.41%	4.41%	4.99%	
> 1 mths to <= 3 mths	0.00%	2.04%	1.76%	1.17%	1.08%	2.03%	1.88%	1.60%	1.29%	1.78%	1.78%	1.67%	1.60%	1.60%	1.28%	1.89%	2.23%	2.23%	1.61%	2.27%	2.26%	2.26%	2.26%	2.26%	1.85%		
> 3 mths to <= 6 mths	0.00%	1.47%	1.12%	1.30%	1.14%	1.53%	1.20%	1.20%	1.27%	2.03%	2.43%	2.38%	2.43%	2.55%	2.64%	3.18%	3.06%	1.62%	2.37%	2.19%	2.77%	2.74%	2.74%	2.14%	1.60%		
> 6 mths to <= 12 mths	0.00%	1.10%	1.12%	1.13%	1.12%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%		
> 12 mths	5.12%	3.88%	3.81%	3.45%	3.80%	9.11%	8.11%	9.09%	8.58%	9.02%	10.00%	10.32%	10.39%	10.79%	11.32%	10.58%	11.19%	11.93%	10.85%	11.05%	10.72%	11.50%	11.45%	11.45%	10.64%		