



CMF 2023-1 PLC

Report for Distribution dated Jul 16, 2025

Global Corporate Trust
<http://pivot.usbank.com/>





CMF 2023-1 PLC

Monthly Investor Report

July 2025

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Distribution Date

16-Jul-25

U.S. Bank Global Corporate Trust Website

<https://pivot.usbank.com>

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Deal Summary

| Notes | Original Principal Balance | Credit Enhancement on Closing | Fitch/Moody's Initial Ratings | | Outstanding Principal Balance | Pool Factor | Current Credit Enhancement | Fitch/Moody's Current Ratings | Fitch/Moody's Watch |
|---------------|-------------------------------|-------------------------------------|----------------------------------|-----|----------------------------------|-------------|-------------------------------|----------------------------------|------------------------|
| Class A Notes | 300,000,000.00 | 10.00% | AAA | Aaa | 145,939,910.11 | 0.486466 | 17.73% | AAA | Aaa |
| Class Z Notes | 28,776,000.00 | 1.25% | NR | NR | 28,776,000.00 | 1.000000 | 1.26% | NR | NR |
| Class X Notes | 22,703,000.00 | 0.00% | NR | NR | 10,498,310.34 | 0.462420 | 0.00% | NR | NR |
| Total | 351,479,000.00 | | | | 185,214,220.45 | | | | |



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Deal Performance Summary - Last 4 IPD

| | Cut off | IPD 22 | IPD 23 | IPD 24 | IPD 25 |
|---|----------------|----------------|----------------|----------------|----------------|
| Delinquencies | | | | | |
| 1-2 Months in Arrears | | 1.04% | 2.02% | 1.92% | 2.36% |
| 2-3 Months in Arrears | | 0.31% | 0.53% | 0.37% | 0.60% |
| 3-4 Months in Arrears | | 0.46% | 0.17% | 0.23% | 0.00% |
| 4+ Months in Arrears | | 1.01% | 1.06% | 1.08% | 1.08% |
| Excess Spread | | | | | |
| Amount during Period | | 0.00 | 0.00 | 0.00 | 0.00 |
| Percentage of Pool (Annualised) | | 0.00% | 0.00% | 0.00% | 0.00% |
| Constant Prepayment Rate (CPR) | | | | | |
| Period | | 37.37% | 24.91% | 19.13% | 14.47% |
| Since Cut off | | 25.88% | 25.47% | 25.19% | 24.68% |
| Principal Payment Rate (PPR) | | | | | |
| Total Principal Payments in Period | | 4,683,767.27 | 2,843,615.64 | 3,250,421.52 | 1,983,781.79 |
| Principal Cut off Balance | 328,776,340.26 | 182,906,884.86 | 180,063,269.22 | 176,814,397.99 | 174,830,616.20 |
| Percentage of Cut off Balance (%) | | 2.56% | 1.58% | 1.84% | 1.13% |
| Payment Rate | | | | | |
| Percentage of Interest Due (%) | | 100.00% | 100.00% | 100.00% | 100.00% |
| Cumulative Losses | | | | | |
| Percentage of Initial Principal Balance (%) | | 0.00% | 0.00% | 0.00% | 0.00% |



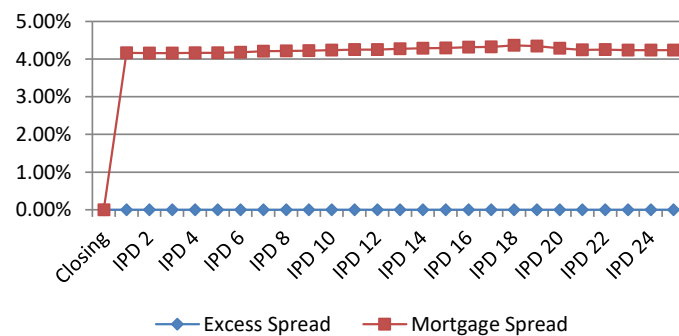
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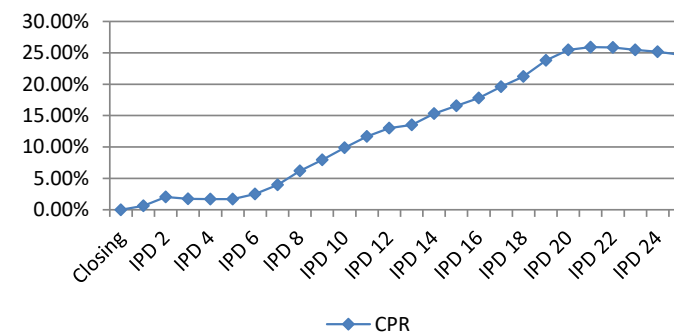
July 2025

Collateral Performance Graphs

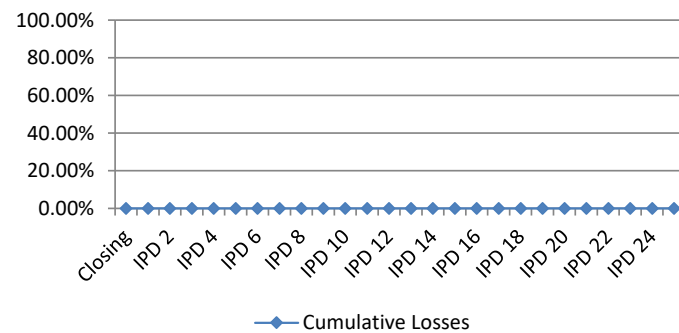
Mortgage Margin & Excess Spread



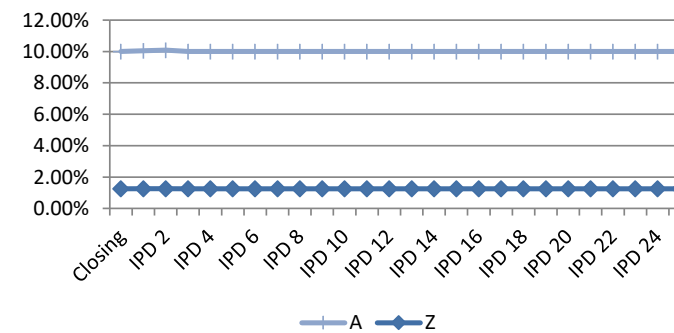
CPR (since issue)



Cumulative Losses



Credit Enhancement





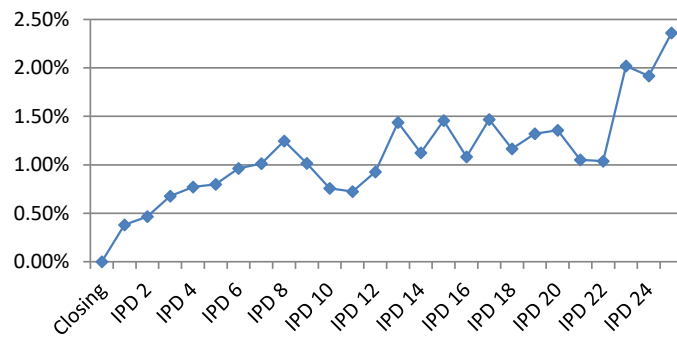
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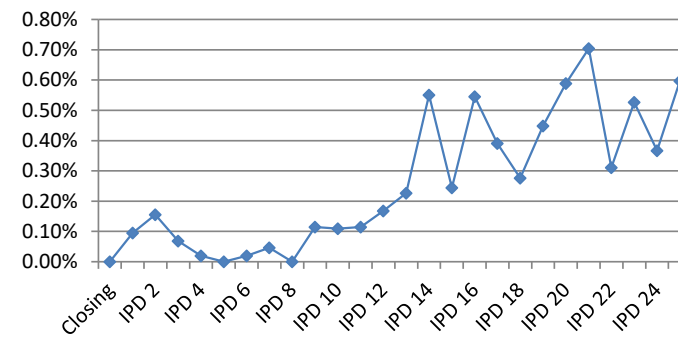
July 2025

Delinquencies Graphs

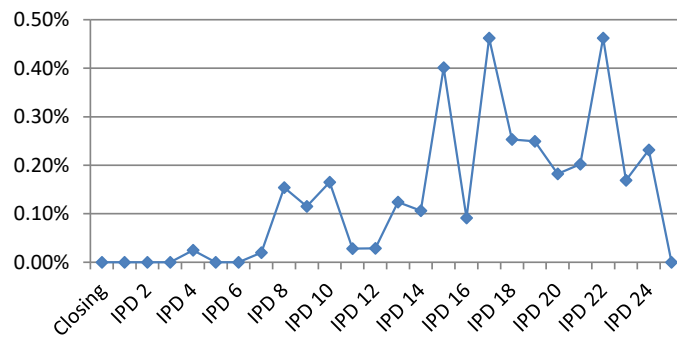
Delinquencies (1-2 Months in Arrears)



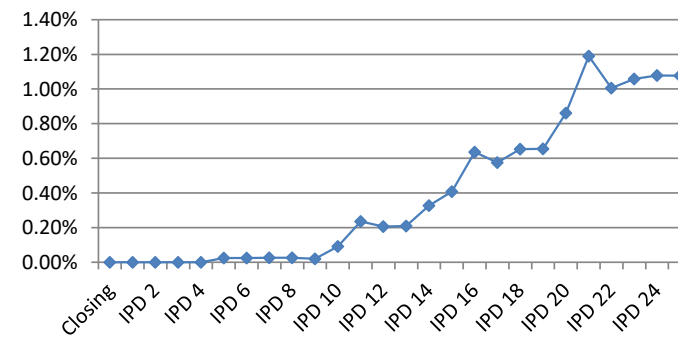
Delinquencies (2-3 Months in Arrears)



Delinquencies (3-4 Months in Arrears)



Delinquencies (4+ Months in Arrears)





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Deal Counterparties

| Role | Counterparty | Moody's | | | Fitch | | | comments |
|------------------------------|--|-----------|------------|----------------|-----------|------------|----------------|----------|
| | | Long-Term | Short-Term | Rating Trigger | Long-Term | Short-Term | Rating Trigger | |
| Issuer | CMF 2023-1 PLC | | | | | | | |
| Holdings | CMF Holdings 2023-1 PLC | | | | | | | |
| Servicer | Charter Court Financial Services Limited | | | | | | | |
| Seller | Charter Court Financial Services Limited | | | | | | | |
| Cash Manager | U.S. Bank Global Corporate Trust Limited | | | | | | | |
| Swap Provider | Royal Bank of Canada | Aa1 | P-1 | A3 | AA- | F1+ | A/F1 | |
| Issuer Account Bank | U.S. Bank Europe DAC United Kingdom Branch | A2 | P-1 | A1/P-1 | A+ | F1 | A/F1 | |
| Collection Account Bank | Barclays Bank PLC | | | | | | | |
| Security Trustee | U.S. Bank Trustees Limited | | | | | | | |
| Note Trustee | U.S. Bank Trustees Limited | | | | | | | |
| Principal Paying Agent | U.S. Bank Europe DAC United Kingdom Branch | | | | | | | |
| Agent Bank | U.S. Bank Europe DAC United Kingdom Branch | | | | | | | |
| Registrar | U.S. Bank Europe DAC United Kingdom Branch | | | | | | | |
| Corporate Services Provider | CSC Capital Markets UK Limited | | | | | | | |
| Back-Up Servicer Facilitator | CSC Capital Markets UK Limited | | | | | | | |
| Share Trustee | CSC Corporate Services (UK) Limited | | | | | | | |
| Arranger | Merrill Lynch International | | | | | | | |
| Joint Lead Manager | Merrill Lynch International | | | | | | | |
| Joint Lead Manager | Barclays Bank PLC | | | | | | | |
| Joint Lead Manager | BNP Paribas | | | | | | | |

On the Closing Date, the Seller has undertaken to the Issuer and the Security Trustee that it will (subject to the provisos set out in the Mortgage Sale Agreement):

(a) retain on an ongoing basis the Retained Interest in accordance with the Retention Requirements;

(b) at all relevant times comply with the requirements of:

(i) Article 7(l)(e)(iii) of the UK Securitisation Regulation by confirming the risk retention of the Seller as contemplated by Article 6(1) of the UK Securitisation Regulation and

(ii) Article 7(l)(e)(iii) of the EU Securitisation Regulation by confirming the risk retention of the Seller as contemplated by Article 6(1) of the EU Securitisation Regulation, but solely as such articles are interpreted and applied on the Closing Date;

(c) not sell, hedge or otherwise mitigate (and shall procure that none of its affiliates shall sell, hedge or otherwise mitigate) the credit risk under or associated with the Retained Interest except to the extent permitted under the UK Securitisation Regulation or as would be permitted as determined in accordance with Article 6 of the EU Securitisation Regulation as required for the purposes of Article 5(1)(d) of the EU Securitisation Regulation; and

(d) not change the manner or form in which it holds the Retained Interest.

As at the Closing Date, the UK Retention Requirement and EU Retention Requirement will each be satisfied by the Seller holding the first loss tranche and other tranches having the same or a more severe risk profile than those transferred or sold to investors, in this case, represented by the retention by the Seller of the Class Z Notes, (a) in accordance with Article 6(3)(d) of the UK Securitisation Regulation and (b) under the Transaction Documents in connection with Article 6(3)(d) of the EU Securitisation Regulation (as required for the purposes of Article 5(1)(d) of the EU Securitisation Regulation) as though Article 6 of the EU Securitisation Regulation applied to the transaction, not taking into account any relevant national measures (as contractual obligations only), but solely as such articles are interpreted and applied on the Closing Date, provided that on and from the applicable SR Equivalency Date (but only for so long as SR Equivalency is maintained), references to, and obligations in respect of, the EU Securitisation Regulation shall not apply. Any change to the manner in which such interest is held will be notified to Noteholders.

Except with the express written consent of the Seller in the form of a U.S. Risk Retention Consent and where such sale falls within the exemption provided by Section 20 of the U.S. Risk Retention Rules, the Notes or the Residual Certificates offered and sold by the Issuer may not be purchased by any person except for persons that are not Risk Retention U.S. Persons.



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Note Distribution Detail

| Notes | ISIN / Common Code | Original Principal Balance | No. Of Notes | Beginning Principal Balance | Total Principal Distribution | Ending Principal Balance | Total Interest Distribution |
|---------------|--------------------------|----------------------------|--------------|-----------------------------|------------------------------|--------------------------|-----------------------------|
| Class A Notes | XS2620566278 / 262056627 | 300,000,000.00 | 3,000 | 147,923,691.90 | 1,983,781.79 | 145,939,910.11 | 594,872.08 |
| Class Z Notes | XS2620566948 / 262056694 | 28,776,000.00 | 288 | 28,776,000.00 | 0.00 | 28,776,000.00 | 0.00 |
| Class X Notes | XS2620570205 / 262057020 | 22,703,000.00 | 227 | 10,585,330.54 | 87,020.20 | 10,498,310.34 | 36,739.50 |
| Total | | 351,479,000.00 | 3,515 | 187,285,022.44 | 2,070,801.99 | 185,214,220.45 | 631,611.58 |



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Note Interest Reconciliation - Accrual

| Notes | ISIN / Common Code | Method | Days | Beginning Principal Balance | Rate of Interest | Total Interest Accrued | Other Interest | Total Interest Distribution |
|---------------|--------------------------|--------------------|------|-----------------------------|------------------|------------------------|----------------|-----------------------------|
| Class A Notes | XS2620566278 / 262056627 | Actual/365 (Fixed) | 30 | 147,923,691.90 | 4.89280% | 594,872.08 | 0.00 | 594,872.08 |
| Class Z Notes | XS2620566948 / 262056694 | Actual/365 (Fixed) | 30 | 28,776,000.00 | 0.00000% | 0.00 | 0.00 | 0.00 |
| Class X Notes | XS2620570205 / 262057020 | Actual/365 (Fixed) | 30 | 10,585,330.54 | 4.22280% | 36,739.50 | 0.00 | 36,739.50 |
| Total | | | | 187,285,022.44 | | 631,611.58 | 0.00 | 631,611.58 |



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Note Interest Reconciliation - Deferred

| Notes | ISIN / Common Code | Beginning Deferred Interest | Interest Accrued on Deferred Interest | Current Period Deferred Interest | Deferred Interest Payments | Ending Deferred Interest |
|---------------|--------------------------|-----------------------------|---------------------------------------|----------------------------------|----------------------------|--------------------------|
| Class A Notes | XS2620566278 / 262056627 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Class Z Notes | XS2620566948 / 262056694 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Class X Notes | XS2620570205 / 262057020 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |



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| Note Principal Reconciliation | | | | | |
|-------------------------------|-----------------------------|------------------------------|--------------------------|------------------------|-------------|
| Notes | Beginning Principal Balance | Total Principal Distribution | Ending Principal Balance | --- Credit Support --- | |
| | | | | Original (1) | Current (2) |
| Class A Notes | 147,923,691.90 | 1,983,781.79 | 145,939,910.11 | 10.00% | 17.73% |
| Class Z Notes | 28,776,000.00 | 0.00 | 28,776,000.00 | 1.25% | 1.26% |
| Class X Notes | 10,585,330.54 | 87,020.20 | 10,498,310.34 | 0.00% | 0.00% |
| Total | 187,285,022.44 | 2,070,801.99 | 185,214,220.45 | | |

(1) Determined as follows: Original Principal Balance of all subordinate classes/Total Original Principal Balance

(2) Determined as follows: Ending Principal Balance of all subordinate classes/Total Ending Principal Balance



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Ratings Information

| Notes | ISIN / Common Code | --- Original Ratings --- | | --- Ratings Change / Change Date ¹ --- | |
|---------------|--------------------------|--------------------------|---------|---|---------|
| | | Fitch | Moody's | Fitch | Moody's |
| Class A Notes | XS2620566278 / 262056627 | AAA | Aaa | | |
| Class Z Notes | XS2620566948 / 262056694 | NR | NR | | |
| Class X Notes | XS2620570205 / 262057020 | NR | NR | | |

¹ Changed ratings provided on this report are based on information provided by the applicable rating agency via electronic transmission. It shall be understood that this transmission will generally have been provided to U.S. Bank Trustees Limited within 30 days of the payment date listed on this statement. Because ratings may have changed during the 30 day window, or may not be being provided by the rating agency in an electronic format and therefore not being updated on this report, U.S. Bank Trustees Limited recommends that investors obtain current rating information directly from the rating agency.



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Cash Reconciliation

| Available Collections | | Distributions | |
|---|---------------------|---|---------------------|
| Available Revenue Receipts | | Amounts Distributed by the Issuer | |
| (a) Revenue Receipts | 683,220.71 | (see Other Required Information page for further detail) | |
| (b) Interest payable to the Issuer on the Issuer Accounts | 16,422.49 | Amounts Distributed by the Issuer | 567,873.41 |
| (c) Amounts received under the Swap Agreement | 547,211.46 | | |
| (d) Debit from the General Reserve Fund | 0.00 | Distributions to Noteholders | |
| (e) General Reserve Fund Excess Amount | 40,630.27 | Interest Distribution | 631,611.58 |
| (f) Reconciliation Amounts deemed to be Available Revenue Receipts | 0.00 | Principal Distribution | 2,070,801.99 |
| (g) Item (o) of the Pre-Enforcement Revenue Priority of Payments | 0.00 | Distributions to Noteholders | 2,702,413.57 |
| (h) Optional Purchase Price received | 0.00 | | |
| (i) Other net income of the Issuer received | 0.00 | Other Distributions | |
| (j) Item (d) of the Pre-Enforcement Redemption Priority of Payments | 0.00 | Credit to the Issuer Profit Ledger | 100.00 |
| (k) Excess amount standing to the credit of the Deposit Account on the Closing Date | 0.00 | Credit to the General Reserve Fund | 0.00 |
| Less | | Credit to the Principal Deficiency Ledger | 0.00 |
| (l) Amounts applied in making payment to third parties | 879.74 | Enhanced Amortisation Amounts | 0.00 |
| (m) Tax payments paid | 0.00 | Item (o) of the Pre-Enforcement Revenue Priority of Payments | 0.00 |
| (n) Amounts to remedy any overdraft to any Collection Account | 0.00 | Deferred Consideration | 0.00 |
| Plus | | Item (a) of the Pre-Enforcement Redemption Priority of Payments | 0.00 |
| General Reserve Fund Release Amount to cover a Revenue Deficit | 0.00 | Item (d) of the Pre-Enforcement Redemption Priority of Payments | 0.00 |
| Principal Addition Amounts to cover a Senior Expenses Deficit | 0.00 | Other Distributions | 100.00 |
| Available Revenue Receipts | 1,286,605.19 | | |
| Available Redemption Receipts | | | |
| (a) Redemption Receipts | 1,983,781.79 | | |
| (b) Principal Deficiency Ledger | 0.00 | | |
| (c) Enhanced Amortisation Amounts | 0.00 | | |
| (d) Reconciliation Amounts deemed to be Available Redemption Receipts | 0.00 | | |
| (e) Amount paid into the Deposit Account on the Closing Date | 0.00 | | |
| Available Redemption Receipts | 1,983,781.79 | | |
| Total Available Collections | 3,270,386.98 | Total Distributions | 3,270,386.98 |



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Other Required Information

| Amounts Distributed by the Issuer | |
|--|--------------------------|
| Note Trustee Fee | 1,800.00 |
| Security Trustee Fee | 1,800.00 |
| Agent Bank, Registrar and Paying Agent Fee | 1,000.00 |
| Cash Manager Fee | 12,500.00 |
| Servicer Fee | 37,498.61 |
| Back-Up Servicer Facilitator Fee | 0.00 |
| Corporate Services Provider Fee | 37,112.25 |
| Issuer Account Bank Fee | 2,000.00 |
| Collection Account Bank Fee | 0.00 |
| Third-Party Website Provider Fee | 0.00 |
| Third Party Fee | 85,407.60 |
| Transfer Costs | 0.00 |
| Amount to Swap Counterparty | 388,754.95 |
| Amounts Distributed by the Issuer | <u>567,873.41</u> |



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Mortgage Principal Analysis

| | Current Period | Since Issue |
|---|-----------------------|-----------------------|
| Opening mortgage principal balance - close | | 328,776,340.26 |
| Opening mortgage principal balance - current | 176,814,397.99 | |
| Total opening mortgage principal balance | 176,814,397.99 | 328,776,340.26 |
| | | |
| Unscheduled payments (Redemptions) | 1,620,932.34 | 140,862,588.05 |
| Scheduled payments | 362,849.45 | 13,197,501.84 |
| Principal Losses | 0.00 | 0.00 |
| Principal Recoveries | 0.00 | 0.00 |
| Principal Introduced | 0.00 | 114,365.83 |
| Closing mortgage principal balance | 174,830,616.20 | 174,830,616.20 |



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Principal Deficiency Ledger

Current Period Principal Deficiency

| | Beginning PDL Balance | Deficiency Allocation | PDL Repayment | Ending PDL Balance |
|-------------------|----------------------------------|----------------------------------|--------------------------|-------------------------------|
| Class Z Notes PDL | 0.00 | 0.00 | 0.00 | 0.00 |
| Class A Notes PDL | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 0.00 | 0.00 | 0.00 | 0.00 |



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| Reserve Fund Ledger | | | | |
|--|---------------------|--------|---------|-----------|
| | | | Credits | Debits |
| <u>Issuer Profit Ledger</u> | | | | |
| Original Issuer Profit Ledger Amount | 0.00 | | | |
| Issuer Profit Ledger Amount as at Close / Previous IPD | 2,250.00 | | | |
| Issuer Profit Amount per Current IPD | 100.00 | | | |
| Top ups on IPD | | 100.00 | | |
| Drawings | | | | 0.00 |
| Closing Balance | 2,350.00 | | | |
| <u>General Reserve Fund</u> | | | | |
| Original General Reserve Fund Amount | 4,109,700.00 | | | |
| General Reserve Fund Amount as at Close / Previous IPD | 2,249,376.42 | | | |
| General Reserve Fund Required Amount per Current IPD | 2,208,746.15 | | | |
| Top ups on IPD | | 0.00 | | |
| Drawings | | | | 40,630.27 |
| Closing Balance | 2,208,746.15 | | | |



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Triggers

| <u>Event of Default</u> | <u>Breach (Y/N)</u> |
|--|---------------------|
| (a) subject to Condition 17 (Subordination by Deferral), if default is made in the payment of any principal or interest due in respect of the Notes and the default continues for: (i) a period of five Business Days in the case of principal, or (ii) three Business Days in the case of interest; or | No |
| (b) if the Issuer fails to perform or observe any of its other obligations under these Conditions or any Transaction Document to which it is a party and the failure continues for a period of 15 days (or such longer period as the Note Trustee may permit) (except that in any case where the Note Trustee considers the failure to be incapable of remedy, then no continuation or notice as is aforementioned will be required) following the service by the Note Trustee on the Issuer of notice requiring the same to be remedied; or | No |
| (c) if any representation or warranty made by the Issuer under any Transaction Document is incorrect when made and the matters giving rise to such misrepresentation are not remedied within a period of 15 days (or such longer period as the Note Trustee may permit) (except that in any case where the Note Trustee considers the matters giving rise to such misrepresentation to be incapable of remedy, then no continuation or notice as is hereinafter mentioned will be required) following the service by the Note Trustee on the Issuer of notice requiring the same to be remedied; or | No |
| (d) if any order is made by any competent court or any resolution is passed for the winding up or dissolution of the Issuer, save for the purposes of reorganisation on terms approved in writing by the Note Trustee or by Extraordinary Resolution of the Noteholders; or | No |
| (e) if (i) the Issuer ceases or threatens to cease to carry on the whole or a substantial part of its business, save for the purposes of reorganisation on terms approved in writing by the Note Trustee or by Extraordinary Resolution of the Noteholders, or (ii) the Issuer stops or threatens to stop payment of, or is unable to, or admits inability to, pay its debts (or any class of its debts) as they fall due or the value of its assets falls to less than the amount of its liabilities (taking into account its contingent and prospective liabilities) or (iii) the Issuer is deemed unable to pay its debts pursuant to or for the purposes of any applicable law or is adjudicated or found bankrupt or insolvent; or | No |
| (f) if proceedings are initiated against the Issuer under any applicable liquidation, insolvency, composition, reorganisation or other similar laws or an application is made (or documents filed with a court) for the appointment of an administrative or other receiver, manager, administrator or other similar official, or an administrative or other receiver, manager, administrator or other similar official is appointed, in relation to the Issuer or, as the case may be, in relation to the whole or any part of the undertaking or assets of the Issuer, and in any such case (other than the appointment of an administrator or an administrative receiver appointed following presentation of a petition for an administration order), unless initiated by the Issuer, is not discharged within 30 days; or | No |
| (g) if the Issuer (or its directors or shareholders) initiates or consents to judicial proceedings relating to itself under any applicable liquidation, insolvency, composition, reorganisation or other similar laws or makes a conveyance or assignment for the benefit of, or enters into any composition or other arrangement with, its creditors generally (or any class of its creditors) or takes steps with a view to obtaining a moratorium in respect of any of its indebtedness or any meeting is convened to consider a proposal for an arrangement or composition with its creditors generally (or any class of its creditors). | No |



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Portfolio Performance

As at: 30/06/2025

| | This Period | | | | Last Period | | | |
|--|-------------|----------------|------------|---------|-------------|----------------|------------|---------|
| | No. | Balance | Arrears | % | No. | Balance | Arrears | % |
| Total | | | | | | | | |
| No. of Loans Paying => Monthly CMS | 915 | 170,440,452.06 | 60,531.75 | 97.49% | 923 | 172,234,734.18 | 44,593.86 | 97.41% |
| No. of Loans Paying => 75% Monthly CMS | 0 | 0.00 | 0.00 | 0.00% | 3 | 854,668.85 | 7,422.37 | 0.48% |
| No. of Loans Paying < 75% Monthly CMS | 2 | 259,791.07 | 1,736.60 | 0.15% | 2 | 468,077.05 | 9,444.97 | 0.26% |
| No. of Loans That Made No Payment | 20 | 4,130,373.07 | 78,685.17 | 2.36% | 20 | 3,256,917.91 | 80,447.68 | 1.84% |
| Total | 937 | 174,830,616.20 | 140,953.52 | 100.00% | 948 | 176,814,397.99 | 141,908.88 | 100.00% |
| % Original Principal Balance | | | | 51.84% | | | | |
| % Outstanding Principal Balance | | | | 97.49% | | | | |
| | | | | | | | | |
| 1 to 2 Months | | | | | | | | |
| No. of Loans Paying => Monthly CMS | 12 | 1,859,435.03 | 13,311.80 | 1.06% | 9 | 1,654,269.44 | 10,637.28 | 0.94% |
| No. of Loans Paying => 75% Monthly CMS | 0 | 0.00 | 0.00 | 0.00% | 1 | 412,161.63 | 2,063.05 | 0.23% |
| No. of Loans Paying < 75% Monthly CMS | 1 | 55,779.80 | 518.38 | 0.03% | 0 | 0.00 | 0.00 | 0.00% |
| No. of Loans That Made No Payment | 9 | 2,212,594.76 | 11,992.31 | 1.27% | 7 | 1,325,036.82 | 8,952.53 | 0.75% |
| Total | 22 | 4,127,809.59 | 25,822.49 | 2.36% | 17 | 3,391,467.89 | 21,652.86 | 1.92% |
| % Original Principal Balance | | | | 1.26% | | | | |
| % Outstanding Principal Balance | | | | 2.36% | | | | |
| | | | | | | | | |
| 2 to 3 Months | | | | | | | | |
| No. of Loans Paying => Monthly CMS | 2 | 481,192.97 | 7,980.65 | 0.28% | 1 | 199,942.56 | 2,349.69 | 0.11% |
| No. of Loans Paying => 75% Monthly CMS | 0 | 0.00 | 0.00 | 0.00% | 1 | 202,143.77 | 4,232.82 | 0.11% |
| No. of Loans Paying < 75% Monthly CMS | 0 | 0.00 | 0.00 | 0.00% | 0 | 0.00 | 0.00 | 0.00% |
| No. of Loans That Made No Payment | 2 | 561,475.02 | 5,701.62 | 0.32% | 2 | 246,490.61 | 2,820.56 | 0.14% |
| Total | 4 | 1,042,667.99 | 13,682.27 | 0.60% | 4 | 648,576.94 | 9,403.07 | 0.37% |
| % Original Principal Balance | | | | 0.32% | | | | |
| % Outstanding Principal Balance | | | | 0.60% | | | | |



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Monthly Investor Report

July 2025

Portfolio Performance

As at: 30/06/2025

| | This Period | | | | Last Period | | | |
|--|-------------|---------------------|------------------|--------------|-------------|---------------------|------------------|--------------|
| | No. | Balance | Arrears | % | No. | Balance | Arrears | % |
| 3 to 4 Months | | | | | | | | |
| No. of Loans Paying => Monthly CMS | 0 | 0.00 | 0.00 | 0.00% | 1 | 103,935.52 | 1,278.48 | 0.06% |
| No. of Loans Paying => 75% Monthly CMS | 0 | 0.00 | 0.00 | 0.00% | 0 | 0.00 | 0.00 | 0.00% |
| No. of Loans Paying < 75% Monthly CMS | 0 | 0.00 | 0.00 | 0.00% | 1 | 305,825.42 | 9,051.10 | 0.17% |
| No. of Loans That Made No Payment | 0 | 0.00 | 0.00 | 0.00% | 0 | 0.00 | 0.00 | 0.00% |
| Total | 0 | 0.00 | 0.00 | 0.00% | 2 | 409,760.94 | 10,329.58 | 0.23% |
| % Original Principal Balance | | | | 0.00% | | | | 0.12% |
| % Outstanding Principal Balance | | | | 0.00% | | | | 0.23% |
| 4+ Months | | | | | | | | |
| No. of Loans Paying => Monthly CMS | 5 | 810,497.42 | 33,990.33 | 0.46% | 3 | 434,172.30 | 26,525.14 | 0.25% |
| No. of Loans Paying => 75% Monthly CMS | 0 | 0.00 | 0.00 | 0.00% | 0 | 0.00 | 0.00 | 0.00% |
| No. of Loans Paying < 75% Monthly CMS | 0 | 0.00 | 0.00 | 0.00% | 0 | 0.00 | 0.00 | 0.00% |
| No. of Loans That Made No Payment | 6 | 1,071,265.03 | 59,861.15 | 0.61% | 8 | 1,472,207.09 | 68,674.59 | 0.83% |
| Total | 11 | 1,881,762.45 | 93,851.48 | 1.08% | 11 | 1,906,379.39 | 95,199.73 | 1.08% |
| % Original Principal Balance | | | | 0.57% | | | | 0.58% |
| % Outstanding Principal Balance | | | | 1.08% | | | | 1.08% |

NB: The Administrator does not report Days in Arrears but Month in Arrears as referred to by the deal documentation



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Collateral Report

As at: 30/06/2025

| | <u>At Close</u> | <u>This Period</u> | <u>Last Period</u> |
|---|-----------------|--------------------|--------------------|
| Original Principal Balance as at close | 328,776,340.26 | | |
| Total Original Number of Loans | 1,653 | | |
| Outstanding Principal Balance as at prior month end | | 174,830,616.20 | 176,814,397.99 |
| Total Current Number of Loans | | 937 | 948 |
| Total number of performing loans | | 900 | 914 |
| Total value of performing loans | | 167,778,376.17 | 170,458,212.83 |
| Total number of 3+ months | | 11 | 13 |
| Total value of 3+ months | | 1,881,762.45 | 2,316,140.33 |
| Percentage 3+ months on Original Balance | | 0.57% | 0.70% |
| Percentage 3+ months on Outstanding Balance | | 1.08% | 1.31% |
| Total Value of Arrears Cases | | 7,052,240.03 | 6,356,185.16 |
| Total Number of Arrears Cases | | 37 | 34 |
| % Original Principal Balance | | 2.14% | 1.93% |
| % Outstanding Principal Balance | | 4.03% | 3.59% |



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Monthly Investor Report

July 2025

Collateral Report

As at: 30/06/2025

| | <u>This Period</u> | <u>Last Period</u> |
|-------------------------------------|--------------------|--------------------|
| REPOSSESSIONS | | |
| Number of Repossessions this Period | 0 | 0 |
| Repossessions Cured | 0 | 0 |
| Total Number of Properties Unsold | 0 | 0 |
| Principal Balance Unsold | 0.00 | 0.00 |
| Principal Balance Cured | 0.00 | 0.00 |
| % Original Principal Balance | 0.00% | 0.00% |
| %Outstanding Principal Balance | 0.00% | 0.00% |

| | <u>This Period</u> | <u>Last Period</u> |
|---|------------------------|------------------------|
| SALES OF REPOSSESSIONS | | |
| | <u>Current Balance</u> | <u>Current Balance</u> |
| Total Number of Repossessions Sold since close | 0 | 0 |
| Total Value of Property Sold | 0.00 | 0.00 |
| Value of Properties Repossessed this period | 0.00 | 0.00 |
| Cumulative Value of Properties Repossessed since close | 0.00 | 0.00 |
| Number of Properties sold this period | 0 | 0 |
| Value of Properties sold this period | 0.00 | 0.00 |
| Cumulative Loss on Sale | 0.00 | 0.00 |
| Cumulative Loss on Sale % of Original Principal Balance | 0.00% | 0.00% |
| Cumulative Redemption Shortfalls incurred | 0.00 | 0.00 |
| Period Losses | 0.00 | 0.00 |
| Cumulative Losses | 0.00 | 0.00 |



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Monthly Investor Report

July 2025

Prepayment Rate (CPR)

Average Constant Prepayment Rate (CPR) Since Issue with Calculation

Average CPR speed is the amount expressed as an annualised percentage of principal prepaid in excess of scheduled repayments. The average CPR speed is calculated by first dividing the Current Residential Mortgage Loan Principal Balance (i.e. the actual balance) by the Scheduled Residential Mortgage Loan Principal Balance assuming no prepayments have been made (i.e. only scheduled repayments have been made). The quotient is then raised to a power whereby the exponent is the quantity twelve divided by the number of months since issue. Subtract this result from one then multiply it by one hundred (100) to determine the Average CPR speed.

| This Period | Last Period |
|-------------|-------------|
|-------------|-------------|

| | |
|--------|--------|
| 24.68% | 25.19% |
|--------|--------|

The calculation is expressed as follows:

$$CPR_{Avg} = 100 \times \left[1 - \left(\frac{\text{Current Residential Mortgage Loan Principal Balance}}{\text{Scheduled Residential Mortgage Loan Principal Balance}} \right)^{\frac{12}{\text{months since}}} \right]$$

3 Month Periodical Constant Prepayment Rate (CPR) with Calculation (Annualised)

Annualised Periodical CPR speed is the amount expressed as a periodical percentage of principal prepaid in excess of scheduled repayments. The Periodical CPR speed is calculated by first dividing the Current Residential Mortgage Loan Principal Balance (i.e. the actual balance) by the Scheduled Residential Mortgage Loan Principal Balance in the period assuming no prepayments have been made (i.e. only scheduled repayments have been made). This quotient is then raised to a power whereby the exponent is the quantity twelve divided by the number of months in the period. Subtract this result from the one then multiply it by one hundred (100) to determine the Periodical CPR speed.

| | |
|--------|--------|
| 14.47% | 19.13% |
|--------|--------|

The calculation is expressed as follows:

$$\text{Periodical CPR} = 100 \times \left[1 - \left(\frac{\text{Current Residential Mortgage Loan Principal Balance}}{\text{Scheduled Residential Mortgage Loan Principal Balance}} \right)^{\frac{12}{\text{months in period}}} \right]$$

12 Month Periodical Constant Prepayment Rate (CPR) with Calculation (Annualised)

Annualised Periodical CPR speed is the amount expressed as a periodical percentage of principal prepaid in excess of scheduled repayments. The Periodical CPR speed is calculated by first dividing the Current Residential Mortgage Loan Principal Balance (i.e. the actual balance) by the Scheduled Residential Mortgage Loan Principal Balance in the period assuming no prepayments have been made (i.e. only scheduled repayments have been made). This quotient is then raised to a power whereby the exponent is the quantity twelve divided by the number of months in the period. Subtract this result from the one then multiply it by one hundred (100) to determine the Periodical CPR speed.

| | |
|--------|--------|
| 34.97% | 35.50% |
|--------|--------|

The calculation is expressed as follows:

$$\text{Periodical CPR} = 100 \times \left[1 - \left(\frac{\text{Current Residential Mortgage Loan Principal Balance}}{\text{Scheduled Residential Mortgage Loan Principal Balance}} \right)^{\frac{12}{\text{months in period}}} \right]$$



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Monthly Investor Report

July 2025

| Pre-Enforcement Revenue Priority of Payments | | |
|---|---------------------|---------------------|
| | This IPD | Last IPD |
| Available Revenue Receipts | 1,286,605.19 | 1,324,017.15 |
| (a) first, in or towards satisfaction pro rata and pari passu according to the respective amounts thereof of: | | |
| (i) any fees, costs, charges, Liabilities, expenses and all other amounts then due to the Note Trustee and any Appointee under the provisions of the Trust Deed and the other Transaction Documents together with (if payable) VAT thereon as provided therein; and | 1,800.00 | 0.00 |
| (ii) any fees, costs, charges, Liabilities, expenses and all other amounts then due to the Security Trustee and any Appointee under the provisions of the Deed of Charge and the other Transaction Documents together with (if payable) VAT thereon as provided therein; | 1,800.00 | 0.00 |
| (b) second, in or towards satisfaction pro rata and pari passu according to the respective amounts thereof (in each case without double counting) of: | | |
| (i) any remuneration then due and payable to the Agent Bank, the Registrar and the Paying Agent and any fees, costs, charges, Liabilities and expenses then due to them under the provisions of the Agency Agreement, together with (if payable) VAT thereon as provided therein; | 1,000.00 | 0.00 |
| (ii) any amounts then due and payable to the Cash Manager and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Cash Management Agreement, together with VAT (if payable) thereon as provided therein; | 12,500.00 | 0.00 |
| (iii) any amounts then due and payable to the Servicer and any fees (including the Servicer Fee), costs, charges, Liabilities and expenses then due under the provisions of the Servicing Agreement, together with VAT (if payable) thereon as provided therein; | 37,498.61 | 38,408.17 |
| (iv) any amounts then due and payable to the Back-Up Servicer Facilitator and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Servicing Agreement, together with (if payable) VAT thereon as provided therein; | 0.00 | 0.00 |
| (v) any amounts then due and payable to the Corporate Services Provider and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Corporate Services Agreement, together with (if payable) VAT thereon as provided therein; | 37,112.25 | 0.00 |
| (vi) any amounts then due and payable to the Issuer Account Bank and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Bank Account Agreement, together with (if applicable) VAT thereon as provided therein; | 2,000.00 | 0.00 |
| (vii) any amounts then due and payable to the Collection Account Bank and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Collection Account Agreement, together with (if applicable) VAT thereon as provided therein; and | 0.00 | 0.00 |
| (viii) if applicable, the fees, costs, liabilities and expenses of the securitisation repository or any other third-party website provider; | 0.00 | 0.00 |
| (c) third, in or towards satisfaction pro rata and pari passu according to the respective amounts thereof of: | | |
| (i) any amounts due and payable by the Issuer to third parties and incurred without breach by the Issuer of the Transaction Documents to which it is a party (and for which payment has not been provided for elsewhere) and any amounts required to pay or discharge any liability of the Issuer for corporation tax of the Issuer (but only to the extent not capable of being satisfied out of amounts retained by the Issuer under item (e) below); and | 85,407.60 | 25,288.47 |
| (ii) any Transfer Costs which the Servicer has failed to pay pursuant to clause 21.6 of the Servicing Agreement; | 0.00 | 0.00 |



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| Pre-Enforcement Revenue Priority of Payments | | |
|--|---------------------|---------------------|
| (d) fourth, to provide for amounts due on the relevant Swap Payment Date, to pay, in or towards satisfaction of any amounts due to the Swap Provider in respect of the Swap Agreement (including any termination payment due and payable by the Issuer to the extent it is not satisfied by the payment by the Issuer to the Swap Provider of any Replacement Swap Premium or from the Swap Collateral Account Priority of Payments but excluding, if applicable, any related Hedge Subordinated Amounts); | 388,754.95 | 405,489.61 |
| (e) fifth, to pay the Issuer an amount equal to £100 to be retained by the Issuer as profit in respect of the business of the Issuer (the "Issuer Profit Amount"); | 100.00 | 100.00 |
| (f) sixth, to provide for amounts due on the relevant Interest Payment Date, to pay, pro rata and pari passu, interest due and payable on the Class A Notes; | 594,872.08 | 627,592.08 |
| (g) seventh, (so long as the Class A Notes remain outstanding following such Interest Payment Date), to credit the Class A Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon (such amounts to be applied in repayment of principal as Available Redemption Receipts); | 0.00 | 0.00 |
| (h) eighth, to credit the General Reserve Fund Ledger up to the General Reserve Fund Required Amount; | 0.00 | 0.00 |
| (i) ninth, (so long as the Class Z Notes remain outstanding following such Interest Payment Date), to credit the Class Z Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon (such amounts to be applied in repayment of principal as Available Redemption Receipts); | 0.00 | 0.00 |
| (j) tenth, to provide for amounts due on the relevant Interest Payment Date, to pay, pro rata and pari passu, interest due and payable on the Class Z Notes; | 0.00 | 0.00 |
| (k) eleventh, to provide for amounts due on the relevant Interest Payment Date, to pay in accordance with the terms of the Swap Agreement to the Swap Provider in respect of any Hedge Subordinated Amounts (to the extent not satisfied by payment to the Swap Provider by the Issuer of any applicable Replacement Swap Premium or from the Swap Collateral Account Priority of Payments); | 0.00 | 0.00 |
| (l) twelfth, on any Interest Payment Date occurring on or after the Optional Redemption Date or the Final Redemption Date an amount equal to the lesser of: (i) all remaining amounts (if any); and (ii) the amount required by the Issuer to pay in full all amounts payable under items (a) to (c) (inclusive) of the Pre-Enforcement Redemption Priority of Payments, less any Available Redemption Receipts (other than item (c) of the definition thereof) otherwise available to the Issuer, to be applied as Available Redemption Receipts; | 0.00 | 0.00 |
| (m) thirteenth, to provide for amounts due on the relevant Interest Payment Date, to pay, pro rata and pari passu, interest due and payable on the Class X Notes; | 36,739.50 | 38,596.44 |
| (n) fourteenth, to provide for amounts due on the relevant Interest Payment Date, to pay, pro rata and pari-passu, principal due and payable on the Class X Notes until the Principal Amount Outstanding on the Class X Notes has been reduced to zero; | 87,020.20 | 188,542.38 |
| (o) fifteenth, on any Interest Payment Date falling within a Determination Period, all remaining amounts to be credited to the Deposit Account to be applied on the next Interest Payment Date as Available Revenue Receipts; and | 0.00 | 0.00 |
| (p) sixteenth, to pay Deferred Consideration to the Seller. | 0.00 | 0.00 |
| Total paid | <u>1,286,605.19</u> | <u>1,324,017.15</u> |



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Monthly Investor Report

July 2025

| Pre-Enforcement Redemption Priority of Payments | | |
|---|----------------------------|----------------------------|
| | This IPD | Last IPD |
| <u>Available Redemption Receipts</u> | 1,983,781.79 | 3,250,421.52 |
| (a) first, any Principal Addition Amounts to be applied to meet any Senior Expenses Deficit; | 0.00 | 0.00 |
| (b) second, in or towards repayment, pro rata and pari passu, of principal amounts outstanding on the Class A Notes until the Principal Amount Outstanding on the Class A Notes has been reduced to zero; | 1,983,781.79 | 3,250,421.52 |
| (c) third, in or towards repayment, pro rata and pari passu, of principal amounts outstanding on the Class Z Notes until the Principal Amount Outstanding on the Class Z Notes has been reduced to zero; | 0.00 | 0.00 |
| (d) fourth, any excess amounts as Available Revenue Receipts. | 0.00 | 0.00 |
| Total paid | <u>1,983,781.79</u> | <u>3,250,421.52</u> |



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July 2025

| Post-Enforcement Priority of Payments | | |
|--|-------------|-------------|
| | This IPD | Last IPD |
| Available Receipts | 0.00 | 0.00 |
| (a) first, in or towards satisfaction, pro rata and pari passu, according to the respective amounts thereof of: | | |
| (i) any fees, costs, charges, Liabilities, expenses and all other amounts then due and payable to the Note Trustee, the Receiver and any Appointee under the provisions of the Trust Deed and the other Transaction Documents, together with (if payable) VAT thereon as provided therein; and | 0.00 | 0.00 |
| (ii) any fees, costs, charges, Liabilities, expenses and all other amounts then due and payable to the Security Trustee, the Receiver and any Appointee under the provisions of the Deed of Charge and the other Transaction Documents, together with (if payable) VAT thereon as provided therein; | 0.00 | 0.00 |
| (b) second, in or towards satisfaction, pro rata and pari passu, according to the respective amounts thereof of: | | |
| (i) any remuneration then due and payable to the Agent Bank, the Registrar and the Paying Agents and any costs, charges, Liabilities and expenses then due and payable to them under the provisions of the Agency Agreement, together with (if payable) VAT thereon as provided therein; | 0.00 | 0.00 |
| (ii) any amounts then due and payable to the Cash Manager and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Cash Management Agreement, together with VAT (if payable) thereon as provided therein; | 0.00 | 0.00 |
| (iii) any amounts then due and payable to the Servicer and any fees (including the Servicer Fee), costs, charges, Liabilities and expenses then due under the provisions of the Servicing Agreement, together with VAT (if payable) as provided therein; | 0.00 | 0.00 |
| (iv) any amounts then due and payable to the Back-Up Servicer Facilitator and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Servicing Agreement, together with (if payable) VAT thereon as provided therein; | 0.00 | 0.00 |
| (v) any amounts then due and payable to the Corporate Services Provider and any fees, costs, charges, Liabilities and expenses then due and payable to the Corporate Services Provider under the provisions of the Corporate Services Agreement, together with (if payable) VAT thereon as provided therein; | 0.00 | 0.00 |
| (vi) any amounts then due and payable to the Issuer Account Bank and any fees, costs, charges, Liabilities and expenses then due and payable to the Issuer Account Bank under the provisions of the Bank Account Agreement, together with (if payable) VAT thereon as provided therein; | 0.00 | 0.00 |
| (vii) any amounts then due and payable to the Collection Account Bank and any fees, costs, charges, Liabilities and expenses then due and payable to the Collection Account Bank under the provisions of the Collection Account Agreement, together with (if payable) VAT thereon as provided therein; and | 0.00 | 0.00 |
| (viii) if applicable, the fees, costs, liabilities and expenses of the securitisation repository or any other third party website provider; | 0.00 | 0.00 |



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| Post-Enforcement Priority of Payments | | |
|---|-------------|-------------|
| (c) third, to pay in or towards satisfaction of any amounts due to the Swap Provider in respect of the Swap Agreement (including any termination payment due and payable by the Issuer to the extent it is not satisfied by any payments by the Issuer to the Swap Provider under the Swap Collateral Account Priority of Payments but excluding, if applicable, any related Hedge Subordinated Amounts); | 0.00 | 0.00 |
| (d) fourth, to pay, pro rata and pari passu, according to the respective outstanding amounts thereof, interest and principal due and payable on the Class A Notes until the Principal Amount Outstanding on the Class A Notes has been reduced to zero; | 0.00 | 0.00 |
| (e) fifth, to pay in accordance with the terms of the Swap Agreement to the Swap Provider in respect of any Hedge Subordinated Amounts (to the extent not satisfied by payment to the Swap Provider by the Issuer of any applicable amount under the Swap Collateral Account Priority of Payments); | 0.00 | 0.00 |
| (f) sixth, to pay, pro rata and pari passu, according to the respective outstanding amounts thereof, interest and principal due and payable on the Class X Notes until the Principal Amount Outstanding on the Class X Notes has been reduced to zero; | 0.00 | 0.00 |
| (g) seventh, to pay, pro rata and pari passu, according to the respective outstanding amounts thereof, interest and principal due and payable on the Class Z Notes until the Principal Amount Outstanding on the Class Z Notes has been reduced to zero; | 0.00 | 0.00 |
| (h) eighth, to pay the Issuer Profit Amount; and | 0.00 | 0.00 |
| (i) ninth, to pay Deferred Consideration to the Seller. | 0.00 | 0.00 |
| Total paid | 0.00 | 0.00 |



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| Swap Collateral Account Priority of Payments | | |
|--|-------------|-------------|
| | This IPD | Last IPD |
| <u>Amounts and securities standing to the credit of each Swap Collateral Account</u> | 0.00 | 0.00 |
| (a) to pay an amount equal to any Swap Tax Credits received by the Issuer to the relevant Swap Provider; | 0.00 | 0.00 |
| (b) prior to the designation of an Early Termination Date (as defined in the Swap Agreement, the Early Termination Date) in respect of the Swap Agreement, solely in or towards payment or discharge of any Return Amounts (as defined in the Swap Credit Support Annex), Interest Amounts and Distributions (as defined in the Swap Credit Support Annex), on any day, directly to the Swap Provider; | 0.00 | 0.00 |
| (c) following the designation of an Early Termination Date in respect of the Swap Agreement where (A) such Early Termination Date has been designated following a Swap Provider Default or Swap Provider Downgrade Event and (B) the Issuer enters into a Replacement Swap Agreement in respect of the Swap Agreement on or around the Early Termination Date of the Swap Agreement, on the later of the day on which such Replacement Swap Agreement is entered into, the day on which a termination payment (if any) payable to the Issuer has been received and the day on which a Replacement Swap Premium (if any) payable to the Issuer has been received, in the following order of priority: | | |
| (i) first, in or towards payment of a Replacement Swap Premium (if any) payable by the Issuer to a replacement swap provider in order to enter into a Replacement Swap Agreement with the Issuer with respect to the Swap Agreement being terminated; | 0.00 | 0.00 |
| (ii) second, in or towards payment of any termination payment due to the outgoing Swap Provider; and | 0.00 | 0.00 |
| (iii) third, the surplus (if any) on such day to be transferred to the Deposit Account to be applied as Available Revenue Receipts; | 0.00 | 0.00 |
| (d) following the designation of an Early Termination Date in respect of the Swap Agreement where: (A) such Early Termination Date has been designated otherwise than as a result of one of the events specified at item (c)(A) above, and (B) the Issuer enters into a Replacement Swap Agreement in respect of the Swap Agreement on or around the Early Termination Date of the Swap Agreement, on the later of the day on which such Replacement Swap Agreement is entered into, the day on which a termination payment (if any) payable to the Issuer has been received and the day on which a Replacement Swap Premium (if any) payable to the Issuer has been received, in the following order of priority: | | |
| (i) first, in or towards payment of any termination payment due to the outgoing Swap Provider; | 0.00 | 0.00 |
| (ii) second, in or towards payment of a Replacement Swap Premium (if any) payable by the Issuer to a replacement swap provider in order to enter into a Replacement Swap Agreement with the Issuer with respect to the Swap Agreement being terminated; and | 0.00 | 0.00 |
| (iii) third, any surplus on such day to be transferred to the Deposit Account to be applied as Available Revenue Receipts; | 0.00 | 0.00 |
| (e) following the designation of an Early Termination Date in respect of the Swap Agreement for any reason where the Issuer does not enter into a Replacement Swap Agreement in respect of the Swap Agreement on or around the Early Termination Date of the Swap Agreement and, on the date on which the relevant payment is due, in or towards payment of any termination payment due to the outgoing Swap Provider; and | 0.00 | 0.00 |



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Swap Collateral Account Priority of Payments

| | | |
|--|--------------------|--------------------|
| (f) following payments of amounts due pursuant to item (e) above, if amounts remain standing to the credit of a Swap Collateral Account, such amounts may be applied only in accordance with the following provisions: | | |
| (i) first, in or towards payment of a Replacement Swap Premium (if any) payable by the Issuer to a replacement swap provider in order to enter into a Replacement Swap Agreement with the Issuer with respect to the Swap Agreement; and | 0.00 | 0.00 |
| (ii) second, any surplus remaining after payment of such Replacement Swap Premium to be transferred to the Deposit Account to be applied as Available Revenue Receipts | 0.00 | 0.00 |
| Total paid | <u><u>0.00</u></u> | <u><u>0.00</u></u> |



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Monthly Investor Report

July 2025

Portfolio Analysis

| Current Balance | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|----------------------|-----------------------|---------------------|--------------------|------------------------|
| 0 <=x< 75,000 | 3,545,433.41 | 2.03% | 64 | 6.83% |
| 75,000 <=x< 100,000 | 5,100,044.39 | 2.91% | 58 | 6.19% |
| 100,000 <=x< 125,000 | 12,784,675.21 | 7.31% | 113 | 12.06% |
| 125,000 <=x< 150,000 | 17,258,635.79 | 9.86% | 125 | 13.34% |
| 150,000 <=x< 175,000 | 20,787,423.68 | 11.88% | 128 | 13.66% |
| 175,000 <=x< 200,000 | 20,832,532.45 | 11.91% | 111 | 11.85% |
| 200,000 <=x< 225,000 | 16,971,457.81 | 9.70% | 80 | 8.54% |
| 225,000 <=x< 250,000 | 18,031,999.80 | 10.31% | 76 | 8.11% |
| 250,000 <=x< 275,000 | 14,652,824.48 | 8.37% | 56 | 5.98% |
| 275,000 <=x< 300,000 | 10,555,443.30 | 6.03% | 37 | 3.95% |
| 300,000 <=x< 325,000 | 9,101,747.12 | 5.20% | 29 | 3.09% |
| 325,000 <=x< 350,000 | 4,038,709.97 | 2.31% | 12 | 1.28% |
| 350,000 <=x< 375,000 | 3,608,036.92 | 2.06% | 10 | 1.07% |
| 375,000 <=x | 17,712,390.42 | 10.12% | 38 | 4.06% |
| Total | 174,981,354.75 | 100.00% | 937 | 100.00% |

| Original Balance | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|----------------------|-----------------------|---------------------|--------------------|------------------------|
| 0 <=x< 75,000 | 2,084,582.79 | 1.19% | 41 | 4.38% |
| 75,000 <=x< 100,000 | 4,252,133.77 | 2.43% | 55 | 5.87% |
| 100,000 <=x< 125,000 | 9,719,320.01 | 5.55% | 93 | 9.93% |
| 125,000 <=x< 150,000 | 14,088,105.75 | 8.05% | 111 | 11.85% |
| 150,000 <=x< 175,000 | 19,148,915.88 | 10.94% | 127 | 13.55% |
| 175,000 <=x< 200,000 | 19,027,089.15 | 10.87% | 109 | 11.63% |
| 200,000 <=x< 225,000 | 18,081,777.00 | 10.33% | 92 | 9.82% |
| 225,000 <=x< 250,000 | 17,448,742.06 | 9.97% | 79 | 8.43% |
| 250,000 <=x< 275,000 | 16,664,821.77 | 9.52% | 68 | 7.26% |
| 275,000 <=x< 300,000 | 12,666,291.01 | 7.24% | 47 | 5.02% |
| 300,000 <=x< 325,000 | 10,144,202.95 | 5.80% | 35 | 3.74% |
| 325,000 <=x< 350,000 | 5,760,961.09 | 3.29% | 18 | 1.92% |
| 350,000 <=x< 375,000 | 5,346,707.29 | 3.06% | 16 | 1.71% |
| 375,000 <=x | 20,547,704.23 | 11.74% | 46 | 4.91% |
| Total | 174,981,354.75 | 100.00% | 937 | 100.00% |



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| Original LTV | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|---------------|-----------------------|---------------------|--------------------|------------------------|
| 0 <=x< 70% | 67,367,788.74 | 38.50% | 382 | 40.77% |
| 70% <=x< 75% | 22,703,182.71 | 12.97% | 125 | 13.34% |
| 75% <=x< 80% | 58,972,596.14 | 33.70% | 305 | 32.55% |
| 80% <=x< 85% | 14,582,293.30 | 8.33% | 67 | 7.15% |
| 85% <=x< 90% | 11,355,493.86 | 6.49% | 58 | 6.19% |
| 90% <=x< 95% | 0.00 | 0.00% | 0 | 0.00% |
| 95% <=x< 105% | 0.00 | 0.00% | 0 | 0.00% |
| Total | 174,981,354.75 | 100.00% | 937 | 100.00% |

| Current LTV | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|----------------|-----------------------|---------------------|--------------------|------------------------|
| 0 <=x< 70% | 103,200,749.80 | 58.98% | 574 | 61.26% |
| 70% <=x< 75% | 46,037,270.78 | 26.31% | 244 | 26.04% |
| 75% <=x< 80% | 15,063,026.59 | 8.61% | 66 | 7.04% |
| 80% <=x< 85% | 10,680,307.58 | 6.10% | 53 | 5.66% |
| 85% <=x< 90% | 0.00 | 0.00% | 0 | 0.00% |
| 90% <=x< 95% | 0.00 | 0.00% | 0 | 0.00% |
| 95% <=x< 100% | 0.00 | 0.00% | 0 | 0.00% |
| 100% <=x< 105% | 0.00 | 0.00% | 0 | 0.00% |
| 105% <=x | 0.00 | 0.00% | 0 | 0.00% |
| Total | 174,981,354.75 | 100.00% | 937 | 100.00% |



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Portfolio Analysis

| Origination Year | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|------------------|-----------------------|---------------------|--------------------|------------------------|
| <=2013 | 0.00 | 0.00% | 0 | 0.00% |
| 2014 | 0.00 | 0.00% | 0 | 0.00% |
| 2015 | 0.00 | 0.00% | 0 | 0.00% |
| 2016 | 73,977.40 | 0.04% | 1 | 0.11% |
| 2017 | 1,201,177.68 | 0.69% | 5 | 0.53% |
| 2018 | 1,090,840.56 | 0.62% | 7 | 0.75% |
| 2019 | 980,369.88 | 0.56% | 10 | 1.07% |
| 2020 | 17,401,995.58 | 9.95% | 98 | 10.46% |
| 2021 | 41,976,147.12 | 23.99% | 228 | 24.33% |
| 2022 | 107,763,719.66 | 61.59% | 565 | 60.30% |
| 2023 | 4,493,126.87 | 2.57% | 23 | 2.45% |
| Total | 174,981,354.75 | 100.00% | 937 | 100.00% |

| Original Term (years) | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|-----------------------|-----------------------|---------------------|--------------------|------------------------|
| 0 <=x< 15 | 12,570,514.17 | 7.18% | 92 | 9.82% |
| 15 <=x< 17 | 7,829,402.03 | 4.47% | 44 | 4.70% |
| 17 <=x< 19 | 8,185,217.48 | 4.68% | 43 | 4.59% |
| 19 <=x< 21 | 8,292,505.49 | 4.74% | 50 | 5.34% |
| 21 <=x< 23 | 8,379,835.55 | 4.79% | 47 | 5.02% |
| 23 <=x< 25 | 8,367,571.80 | 4.78% | 42 | 4.48% |
| 25 <=x< 27 | 16,403,627.51 | 9.37% | 86 | 9.18% |
| 27 <=x< 29 | 13,116,851.61 | 7.50% | 61 | 6.51% |
| 29 <=x | 91,835,829.11 | 52.48% | 472 | 50.37% |
| Total | 174,981,354.75 | 100.00% | 937 | 100.00% |



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| Remaining Term (years) | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|------------------------|-----------------------|---------------------|--------------------|------------------------|
| 0 <=x< 5 | 2,990,207.03 | 1.71% | 20 | 2.13% |
| 5 <=x< 8 | 3,350,001.16 | 1.91% | 29 | 3.09% |
| 8 <=x< 11 | 4,348,512.02 | 2.49% | 31 | 3.31% |
| 11 <=x< 14 | 11,919,845.47 | 6.81% | 67 | 7.15% |
| 14 <=x< 17 | 10,953,320.95 | 6.26% | 62 | 6.62% |
| 17 <=x< 20 | 14,612,971.74 | 8.35% | 83 | 8.86% |
| 20 <=x< 23 | 22,181,205.88 | 12.68% | 112 | 11.95% |
| 23 <=x< 26 | 23,041,711.78 | 13.17% | 109 | 11.63% |
| 26 <=x | 81,583,578.72 | 46.62% | 424 | 45.25% |
| Total | 174,981,354.75 | 100.00% | 937 | 100.00% |

| Repayment Type | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|----------------|-----------------------|---------------------|--------------------|------------------------|
| Repayment | 158,153,404.08 | 90.38% | 869 | 92.74% |
| Interest Only | 13,566,267.27 | 7.75% | 55 | 5.87% |
| Part & Part | 3,261,683.40 | 1.86% | 13 | 1.39% |
| Total | 174,981,354.75 | 100.00% | 937 | 100.00% |

| Current Interest | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|------------------|-----------------------|---------------------|--------------------|------------------------|
| 0.00% <=x< 2.50% | 0.00 | 0.00% | 0 | 0.00% |
| 2.50% <=x< 3.00% | 0.00 | 0.00% | 0 | 0.00% |
| 3.00% <=x< 3.25% | 0.00 | 0.00% | 0 | 0.00% |
| 3.25% <=x< 3.50% | 10,853,656.10 | 6.20% | 48 | 5.12% |
| 3.50% <=x< 3.75% | 26,933,885.82 | 15.39% | 142 | 15.15% |
| 3.75% <=x< 4.00% | 55,432,902.02 | 31.68% | 303 | 32.34% |
| 4.00% <=x< 4.25% | 19,834,729.63 | 11.34% | 98 | 10.46% |
| 4.25% <=x< 4.50% | 17,175,271.30 | 9.82% | 100 | 10.67% |
| 4.50% <=x< 4.75% | 18,190,927.08 | 10.40% | 94 | 10.03% |
| 4.75% <=x< 5.00% | 2,781,078.25 | 1.59% | 16 | 1.71% |
| 5.00% <=x | 23,778,904.55 | 13.59% | 136 | 14.51% |
| Total | 174,981,354.75 | 100.00% | 937 | 100.00% |



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| Current Margin Over Rel | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|-------------------------|-----------------------|---------------------|--------------------|------------------------|
| 0.00% <=x< 2.50% | 0.00 | 0.00% | 0 | 0.00% |
| 2.50% <=x< 3.00% | 0.00 | 0.00% | 0 | 0.00% |
| 3.00% <=x< 3.25% | 0.00 | 0.00% | 0 | 0.00% |
| 3.25% <=x< 3.50% | 11,589,481.65 | 6.62% | 52 | 5.55% |
| 3.50% <=x< 3.75% | 27,283,082.69 | 15.59% | 144 | 15.37% |
| 3.75% <=x< 4.00% | 55,432,902.02 | 31.68% | 303 | 32.34% |
| 4.00% <=x< 4.25% | 19,834,729.63 | 11.34% | 98 | 10.46% |
| 4.25% <=x< 4.50% | 18,737,037.47 | 10.71% | 109 | 11.63% |
| 4.50% <=x< 4.75% | 19,126,103.58 | 10.93% | 100 | 10.67% |
| 4.75% <=x< 5.00% | 6,060,805.86 | 3.46% | 35 | 3.74% |
| 5.00% <=x | 16,917,211.85 | 9.67% | 96 | 10.25% |
| Total | 174,981,354.75 | 100.00% | 937 | 100.00% |

| Interest Rate Index | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|---------------------|-----------------------|---------------------|--------------------|------------------------|
| BBR | 174,468,132.52 | 99.71% | 931 | 99.36% |
| Other | 513,222.23 | 0.29% | 6 | 0.64% |
| Total | 174,981,354.75 | 100.00% | 937 | 100.00% |

| Loan Purpose | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|--------------|-----------------------|---------------------|--------------------|------------------------|
| Purchase | 135,007,722.54 | 77.16% | 706 | 75.35% |
| Re-Mortgage | 39,973,632.21 | 22.84% | 231 | 24.65% |
| Total | 174,981,354.75 | 100.00% | 937 | 100.00% |

| Buy-To-Let | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|--------------|-----------------------|---------------------|--------------------|------------------------|
| Yes | 0.00 | 0.00% | 0 | 0.00% |
| No | 174,981,354.75 | 100.00% | 937 | 100.00% |
| Total | 174,981,354.75 | 100.00% | 937 | 100.00% |



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| Arrears Multiple | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|------------------|-----------------------|---------------------|--------------------|------------------------|
| x <=0 | 166,062,281.92 | 94.90% | 890 | 94.98% |
| 0 <x< 1 | 1,781,780.93 | 1.02% | 10 | 1.07% |
| 1 <=x< 2 | 4,142,004.43 | 2.37% | 22 | 2.35% |
| 2 <=x<3 | 1,047,387.87 | 0.60% | 4 | 0.43% |
| 3 <=x | 1,947,899.60 | 1.11% | 11 | 1.17% |
| Total | 174,981,354.75 | 100.00% | 937 | 100.00% |

| Self-Certified Product | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|------------------------|-----------------------|---------------------|--------------------|------------------------|
| Yes | 0.00 | 0.00% | 0 | 0.00% |
| No | 174,981,354.75 | 100.00% | 937 | 100.00% |
| No Data | 0.00 | 0.00% | 0 | 0.00% |
| Total | 174,981,354.75 | 100.00% | 937 | 100.00% |

| Valuation Type | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|-----------------------------|-----------------------|---------------------|--------------------|------------------------|
| Full, Internal and External | 174,981,354.75 | 100.00% | 937 | 100.00% |
| Other | 0.00 | 0.00% | 0 | 0.00% |
| Total | 174,981,354.75 | 100.00% | 937 | 100.00% |

| Region | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|--------------------------|-----------------------|---------------------|--------------------|------------------------|
| East | 31,801,569.31 | 18.17% | 143 | 15.26% |
| East Midlands | 18,023,381.86 | 10.30% | 105 | 11.21% |
| London | 14,637,922.24 | 8.37% | 61 | 6.51% |
| North East | 7,976,001.08 | 4.56% | 55 | 5.87% |
| North West | 15,003,571.91 | 8.57% | 105 | 11.21% |
| Scotland | 0.00 | 0.00% | 0 | 0.00% |
| South East | 36,982,038.77 | 21.13% | 162 | 17.29% |
| South West | 17,098,892.22 | 9.77% | 88 | 9.39% |
| Wales | 7,091,348.90 | 4.05% | 51 | 5.44% |
| West Midlands | 13,550,626.17 | 7.74% | 82 | 8.75% |
| Yorkshire and the Humber | 12,816,002.29 | 7.32% | 85 | 9.07% |
| Total | 174,981,354.75 | 100.00% | 937 | 100.00% |



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Portfolio Analysis

| Year Built | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|----------------|-----------------------|---------------------|--------------------|------------------------|
| x< 1900 | 9,242,640.46 | 5.28% | 50 | 5.34% |
| 1900 <=x< 1920 | 10,935,175.05 | 6.25% | 68 | 7.26% |
| 1920 <=x< 1940 | 19,215,639.28 | 10.98% | 92 | 9.82% |
| 1940 <=x< 1960 | 11,729,962.66 | 6.70% | 66 | 7.04% |
| 1960 <=x< 1980 | 27,952,757.46 | 15.97% | 145 | 15.47% |
| 1980 <=x< 2000 | 14,092,472.31 | 8.05% | 79 | 8.43% |
| 2000 <=x< 2002 | 2,425,450.22 | 1.39% | 9 | 0.96% |
| 2002 <=x< 2004 | 300,059.36 | 0.17% | 2 | 0.21% |
| 2004 <=x< 2006 | 2,594,147.64 | 1.48% | 11 | 1.17% |
| 2006 <=x<=2013 | 76,493,050.31 | 43.71% | 415 | 44.29% |
| Total | 174,981,354.75 | 100.00% | 937 | 100.00% |

| Seasoning (years) | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|-------------------|-----------------------|---------------------|--------------------|------------------------|
| 0 <=x< 5 | 170,078,691.08 | 97.20% | 905 | 96.58% |
| 5 <=x< 6 | 2,164,461.54 | 1.24% | 15 | 1.60% |
| 6 <=x< 7 | 1,004,818.63 | 0.57% | 8 | 0.85% |
| 7 <=x | 1,733,383.50 | 0.99% | 9 | 0.96% |
| Total | 174,981,354.75 | 100.00% | 937 | 100.00% |

| Employment Type | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|-----------------|-----------------------|---------------------|--------------------|------------------------|
| Self Employed | 64,117,793.21 | 36.64% | 314 | 33.51% |
| Employed | 110,863,561.54 | 63.36% | 623 | 66.49% |
| Other | 0.00 | 0.00% | 0 | 0.00% |
| Total | 174,981,354.75 | 100.00% | 937 | 100.00% |

| Property Type | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|-------------------------|-----------------------|---------------------|--------------------|------------------------|
| House, Detached, Semi-d | 117,267,488.14 | 67.02% | 590 | 62.97% |
| Flat, Apartment | 12,457,252.84 | 7.12% | 80 | 8.54% |
| Bungalow | 6,950,443.65 | 3.97% | 38 | 4.06% |
| Terraced House | 38,306,170.12 | 21.89% | 229 | 24.44% |
| Other | 0.00 | 0.00% | 0 | 0.00% |
| Total | 174,981,354.75 | 100.00% | 937 | 100.00% |



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| First-time Buyer | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|------------------|-----------------------|---------------------|--------------------|------------------------|
| Yes | 81,219,187.27 | 46.42% | 447 | 47.71% |
| No | 93,762,167.48 | 53.58% | 490 | 52.29% |
| Total | 174,981,354.75 | 100.00% | 937 | 100.00% |



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Portfolio Analysis

| | | | |
|----------------------------------|----------------|---|---------------|
| Date | 6/30/2025 | Weighted Average Seasoning (yrs) | 3.33 |
| Current Balance | 174,981,354.75 | Weighted Average Remaining Maturity (yrs) | 23.76 |
| Number of Accounts | 937 | Buy To Let | 0.00 |
| Average Loan Balance | 186,746.38 | Interest Only | 13,566,267.27 |
| Maximum Loan Balance | 765,392.27 | Weighted Average Original LTV | 67.83% |
| Weighted Average Interest Rate | 4.45% | Weighted Average Current LTV | 63.44% |
| Weighted Average Mortgage Margin | 4.24% | | |



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