

Investor Report
Precise Mortgage Funding 2019-1B PLC
LEI 2138008KS3OKBKNDR24
GBP 751,990,000 Notes due December 2055
Payment Date: 13-Sep-2021
Reporting Date: 08-Oct-2021
Cash Manager: HSBC Bank plc



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Transaction Details

Key Dates	
Transaction Closing Date	31-May-2019
Transaction Maturity Date	13-Dec-2055
Reporting Date	08-Oct-2021
Collection Period (start)	01-Jun-2021
Collection Period (end)	31-Aug-2021
Interest Period (start)	14-Jun-2021
Interest Period (end)	13-Sep-2021
Index Determination Date	06-Sep-2021
Current Payment Date	13-Sep-2021
Next Payment Date	13-Dec-2021

Transaction Parties	
Issuer	Precise Mortgage Funding 2019-1B PLC
Originator	Charter Court Financial Services Limited
Seller and Servicer	Charter Mortgages Limited
Cash Manager	HSBC Bank PLC
Account Bank	HSBC Bank PLC
Security Trustee	HSBC Corporate Trustee Company (UK) Ltd
Corporate Services Provider	Intertrust Management Limited
Collection Account Bank	Barclays Bank PLC
Hedging Provider	Natixis S.A., London Branch
Back-up Servicer	Intertrust Management Limited

HSBC Contact Details			
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In satisfaction of Central Bank and Securitisation Regulation requirements, the Investor Report can be accessed on the following hosting sites:- **Bank of England eligibility** - <https://boeportal.co.uk/GlobalPortal/Account/login.aspx> and **European Central Bank eligibility and Regulation (EU) 2017/2402 ("Securitisation Regulation")** - <https://edwin.eurowdw.eu>

Rating Triggers

Counterparty	Role	Fitch (Current Ratings)				Moody's (Current Ratings)			
		Long term	Short term	Trigger (LT)	Trigger (ST)	Long term	Short term	Trigger(LT)	Trigger (ST)
HSBC Bank plc	Account Bank	AA-	F1+	A	F1	Aa3	N/A	A3	N/A
Natixis S.A., London Branch	Hedging Provider	A+	F1	A	F1	A1	N/A	A3	N/A
Barclays Bank PLC	Collection Account Bank	A+	F1	BBB+	F2	A1	N/A	Baa3	N/A

Other Counterparty (No Triggers)	Role	Fitch (Current Ratings)		Moody's (Current Ratings)	
		Long term	Short term	Long term	Short term
Precise Mortgage Funding 2019-1B	Issuer	N/A	N/A	N/A	N/A
Charter Court Financial Services Limited	Originator	N/A	N/A	N/A	N/A
Charter Mortgages Limited	Seller and Servicer	N/A	N/A	N/A	N/A
Intertrust Management Limited	Back-up Servicer	N/A	N/A	N/A	N/A
HSBC Corporate Trustee Company (UK) Ltd	Security Trustee	N/A	N/A	N/A	N/A

Bond Report

Notes	Class A1	Class A2	Class B	Class C	Class D
Currency	GBP	GBP	GBP	GBP	GBP
ISIN	XS1923736620	XS1923737354	XS1923737438	XS1923737511	XS1923737602
Pay Frequency	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly
Current Payment Date	13 September 2021	13 September 2021	13 September 2021	13 September 2021	13 September 2021
Interest Accrual Method	Actual/365 (Fixed)	Actual/365 (Fixed)	Actual/365 (Fixed)	Actual/365 (Fixed)	Actual/365 (Fixed)
Final Maturity Date	13 December 2055	13 December 2055	13 December 2055	13 December 2055	13 December 2055
Current Period Rates					
Reference Index	Compounded Daily SONIA	Compounded Daily SONIA	Compounded Daily SONIA	Compounded Daily SONIA	Compounded Daily SONIA
Index Determination Date	06 September 2021	06 September 2021	06 September 2021	06 September 2021	06 September 2021
Index Rate	0.05032%	0.05032%	0.05032%	0.05032%	0.05032%
Margin	0.93000%	1.20000%	2.00000%	2.35000%	2.70000%
Total Coupon	0.98032%	1.25032%	2.05032%	2.40032%	2.75032%
Transaction Amounts					
Original Nominal Amount	278,790,000.00	359,490,000.00	27,510,000.00	31,180,000.00	18,340,000.00
Opening Balance	72,305,636.08	359,490,000.00	27,510,000.00	31,180,000.00	18,340,000.00
Opening Pool Factor	0.25936	1.00000	1.00000	1.00000	1.00000
CE %	20.35%	20.35%	14.95%	8.83%	5.22%
Principal Repayments	18,051,750.82	-	-	-	-
Closing Balance	54,253,885.26	359,490,000.00	27,510,000.00	31,180,000.00	18,340,000.00
Closing Pool Factor	0.19460	1.00000	1.00000	1.00000	1.00000
Prior Deferred Interest	-	-	-	-	-
Current Interest Due	176,721.15	1,120,615.22	140,624.42	186,592.32	125,756.68
Total Interest Paid	176,721.15	1,120,615.22	140,624.42	186,592.32	125,756.68
Current Unpaid Interest	-	-	-	-	-

Bond Report

Notes	Class E	Class X	RC1 Residual Certificates	RC2 Residual Certificates
Currency	GBP	GBP	GBP	GBP
ISIN	XS1923737867	XS1923737941	XS1926209021	XS1926209450
Pay Frequency	Quarterly	Quarterly	N/A	N/A
Current Payment Date	13 September 2021	13 September 2021	N/A	N/A
Interest Accrual Method	Actual/365 (Fixed)	Actual/365 (Fixed)	N/A	N/A
Final Maturity Date	13 December 2055	13 December 2055	N/A	N/A
Current Period Rates				
Reference Index	Compounded Daily SONIA	Compounded Daily SONIA	N/A	N/A
Index Determination Date	06 September 2021	06 September 2021	N/A	N/A
Index Rate	0.05032%	0.05032%	N/A	N/A
Margin	3.45000%	3.90000%	N/A	N/A
Total Coupon	3.50032%	3.95032%	N.A	N.A
Transaction Amounts				
Original Nominal Amount	18,340,000.00	18,340,000.00	N/A	N/A
Opening Balance	18,340,000.00	-	N/A	N/A
Opening Pool Factor	1.00000	-	N/A	N/A
CE %	1.62%	-	N/A	N/A
Principal Repayments	-	-	N/A	N/A
Closing Balance	18,340,000.00	-	N/A	N/A
Closing Pool Factor	1.00000	-	N/A	N/A
Prior Deferred Interest	-	-	N/A	N/A
Current Interest Due	160,049.97	-	N/A	N/A
Total Interest Paid	160,049.97	-	N/A	N/A
Current Unpaid Interest	-	-	N/A	N/A

Pursuant to the Subscription Agreement, CCFS will undertake to the Joint Lead Managers and the Arranger that it will (i) retain on an ongoing basis, the Retained Exposures as required by Article 6(1) of the Securitisation Regulation (which does not take into account any corresponding national measures), (ii) comply with the disclosure obligations under Article 7(1)(e)(iii) of the Securitisation Regulation by confirming the risk retention of the Seller as contemplated by Articles 6(1) and 6.3(c) of the Securitisation Regulation and (iii) 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 Exposures except to the extent permitted under the Securitisation Regulation. As at the Closing Date, such retention requirement will be satisfied by CCFS retaining randomly selected exposures equivalent to no less than 5 per cent. of the nominal value of the securitised exposures, where such exposures would otherwise have been securitised in the transaction effected by the Issuer in accordance with Article 6(3)(c) of the Securitisation Regulation. Any change to the manner in which such interest is held will be notified to the 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.

Ledgers

Principal Deficiency Ledger	Opening Balance	Debits	Credits	Closing Balance
Class A Principal Deficiency Sub Ledger	-	-	-	-
Class B Principal Deficiency Sub Ledger	-	-	-	-
Class C Principal Deficiency Sub Ledger	-	-	-	-
Class D Principal Deficiency Sub Ledger	-	-	-	-
Class E Principal Deficiency Sub Ledger	-	-	-	-

Revenue Ledger	
Opening balance	-
Debits to the account	5,623,577.51
Credits to the account	5,623,577.51
Closing balance	-

Principal Collections Ledger	
Opening balance	-
Debits to the account	18,051,750.82
Credits to the account	18,051,750.82
Closing balance	-

Accounts

Account	Opening Balance	Closing Balance
Deposit Account	27,967,538.51	25,351,964.60
Issuer Profit Account	2,286.00	2,586.00
General Reserve Fund Account	1,017,900.00	1,017,900.00
Class A and Class B Liquidity Reserve Fund Account	7,678,421.96	7,233,547.28

General Reserve Fund Account		
Interest Accrued on Account	-	
Opening Balance	1,017,900.00	
Debits to the Account	-	
Credits to the Account	-	
Closing Balance	1,017,900.00	
General Reserve Fund Required Amount *	1,017,900.00	

* (i) if a Reserve Fund Amortising Trigger Event has not occurred prior to the Calculation Date immediately preceding such Interest Payment Date, an amount equal to 1.5% of the aggregate current Principal Amount Outstanding of the Collateralised Notes prior to the application of Available Redemption Receipts on such Interest Payment Date, minus the Class A and Class B Liquidity Reserve Fund Required Amount; and (ii) if a Reserve Fund Amortising Trigger Event has occurred prior to the Calculation Date immediately preceding such Interest Payment Date, an amount equal to 1.5% of the aggregate current Principal Amount Outstanding of the Collateralised Notes on the Interest Payment Date immediately preceding the date on which the Reserve Fund Amortising Trigger Event occurred (following the application of Available Redemption Receipts on such Interest Payment Date), minus the Class A and Class B Liquidity Reserve Fund Required Amount;

Class A and B Liquidity Reserve Fund		
Interest Accrued on Account	-	
Opening Balance	7,678,421.96	
Debits to the Account	444,874.68	
Credits to the Account	-	
Closing Balance	7,233,547.28	
Liquidity Fund Required Amount *	6,889,584.54	

* (i) if a Reserve Fund Amortising Trigger Event has not occurred prior to the Calculation Date immediately preceding such Interest Payment Date, an amount equal to 1.5% of the aggregate current Principal Amount Outstanding of the Class A1 Notes, the Class A2 Notes and Class B Notes prior to the application of Available Redemption Receipts on such Interest Payment Date; and if a Reserve Fund Amortising Trigger Event has occurred prior to the Calculation Date immediately preceding such Interest Payment Date, an amount equal to 1.5% of the aggregate current Principal Amount Outstanding of the Class A1 Notes, the Class A2 Notes and Class B Notes on the Interest Payment Date immediately preceding the date on which the Reserve Fund Amortising Trigger Event occurred (following to the application of Available Redemption Receipts on such Interest Payment Date)

Swap Transaction Details

Issuer to Swap Counterparty	
Period Start Date (included)	14-Jun-21
Period End date (excluded)	13-Sep-21
Day Count Fraction	Actual/365(Fixed)
Rate applicable	0.9220%
Swap Notional Amount	412,821,930.00
Total Swap Payment by Issuer to Swap Counterparty	948,947.55

Swap Counterparty to Issuer	
Period Start Date (included)	14-Jun-21
Period End date (excluded)	13-Sep-21
Day Count Fraction	Actual/365(Fixed)
Rate applicable	0.0503%
Swap Notional Amount	412,821,930.00
Total Swap Payment by Swap Counterparty to Issuer	51,770.13

Net Payment Due (Issuer/Swap Counterparty)	897,177.42
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Available Funds

Available Redemption Receipts	GBP Total
(a) all Redemption Receipts	18,051,750.82
of which scheduled	406,453.72
of which prepayment	17,645,297.10
(b) Calculated amounts of the Principal Deficiency Sub Ledgers	-
(c) Enhanced Amortisation Amount	-
(d) On the Final Redemption Date, all amounts standing to Credit of the General Reserve Fund	-
(e) Reconciliation Amounts	-
(f) Excess Proceeds	-
Total Available Redemption Funds	18,051,750.82

Available Revenue Receipts	GBP Total
(a) All Revenue Receipts	5,279,614.77
(b) Interest paid to the Issuer on the Issuer Accounts	-
(c) Amounts received by the Issuer in connection with the Swap Agreement	-
(d) Class A and Class B Liquidity Reserve Fund Excess Amount	343,962.74
(e) on Class B Redemption Date only, all amounts standing to credit of Class A and Class B Liquidity Reserve Fund Account	-
(f) General Fund Excess Amount	-
(g) Reconciliation Amounts	-
(h) amounts credited to the Deposit Account in accordance with item (v) of the Pre-Enforcement Priority of Payments	-
(i) amounts representing the Optional Purchase Price	-
(j) other net income Receipts	-
(k) amounts determined to be applied as Available Revenue Receipts in accordance with item (g) of the Pre-Enforcement Priority of Payments	-
Total Available Revenue Proceeds	5,623,577.51

Interest Priority of Payments

Pre-Enforcement Revenue Priority of Payments	GBP Amounts	
	Amount Paid	Available Funds
		5,623,577.51
(a) first, in or towards satisfaction pro rata and pari passu according to the respective amounts thereof of:	-	5,623,577.51
(i) any fees, costs, charges, Liabilities, expenses and all other amounts then due to the Note Trustee	-	5,623,577.51
(ii) any fees, costs, charges, Liabilities, expenses and all other amounts then due to the Security Trustee	-	5,623,577.51
(b) second, in or towards satisfaction pro rata and pari passu according to the respective amounts thereof of:	-	5,623,577.51
(i) any amounts then due and payable to the Agent Bank, Registrar and Paying Agent	-	5,623,577.51
(ii) any amounts then due and payable to the Cash Manager	-	5,623,577.51
(iii) any amounts then due and payable to the Servicer	362,500.79	5,261,076.72
(iv) any amounts due and payable to the Back-up Servicer	-	5,261,076.72
(v) any amounts then due and payable to the Corporate Services Provider	29,236.12	5,231,840.60
(vi) any amounts then due and payable to the Issuer Account Bank	-	5,231,840.60
(vii) any amounts then due and payable to the Collection Account Bank	-	5,231,840.60
(viii) if applicable, the fees, costs, liabilities and expenses of the securitisation repository or any other third-party website provider;	38,183.31	5,193,657.29
(c) third, in or towards satisfaction pro rata and pari passu according to the respective amounts thereof of:	-	5,193,657.29
(i) any amounts due and payable by the Issuer to third parties and any amounts required for Corporation Tax	-	5,193,657.29
(ii) any Transfer Costs which the Servicer has failed to pay pursuant to Clause 19.3 of the Servicing Agreement;	-	5,193,657.29
(d) to pay, in or towards satisfaction of any amounts due to the Swap Provider	897,177.42	4,296,479.87
(e) fifth, to pay the Issuer an amount equal to £300 to be retained by the Issuer as profit	300.00	4,296,179.87
(f) sixth, to pay interest on the Class A1 Notes and Class A2 Notes	1,297,336.37	2,998,843.50
(g) seventh, to credit the Class A Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon	-	2,998,843.50

Interest Priority of Payments

Pre-Enforcement Revenue Priority of Payments		GBP Amounts	
		Amount Paid	Available Funds
			2,998,843.50
(h)	eight, to pay interest on the Class B Notes	140,624.42	2,858,219.08
(i)	ninth, to credit the Class A and Class B Liquidity Reserve Fund Account up to the Class A and Class B Liquidity Reserve Fund Required Amount;	-	2,858,219.08
(j)	tenth, to credit the Class B Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon	-	2,858,219.08
(k)	eleventh, to pay interest on the Class C Notes	186,592.32	2,671,626.76
(l)	twelfth, to credit the Class C Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon	-	2,671,626.76
(m)	thirteenth, to pay interest on the Class D Notes	125,756.68	2,545,870.08
(n)	fourteenth, to credit the Class D Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon	-	2,545,870.08
(o)	fifteenth, to pay interest on the Class E Notes	160,049.97	2,385,820.11
(p)	sixteenth, to credit the Class E Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon	-	2,385,820.11
(q)	seventeenth, to credit the General Reserve Fund Account up to the General Reserve Fund Required Amount	-	2,385,820.11
(r)	eighteenth, to pay the Swap Provider in respect of any Hedge Subordinated Amounts	-	2,385,820.11
(s)	nineteenth, 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:	-	2,385,820.11
(i)	all remaining amounts (if any); and	-	2,385,820.11
(ii)	the amount required by the Issuer to pay in full all amounts payable under items (a) to 10(f) (inclusive) of the Pre-Enforcement Redemption Priority of Payments, less any Available Redemption Receipts (other than item (c) of the definition thereof)	-	2,385,820.11
(t)	twentieth, to pay interest on the Class X Notes	-	2,385,820.11
(u)	twenty-first, to pay principal on the Class X Notes	-	2,385,820.11
(v)	twenty-second, all remaining amounts to be credited to the Deposit Account to be applied as Available Revenue Receipts on the next Interest Payment Date	2,385,820.11	-
(w)	twenty-third, on any Interest Payment Date prior to (but excluding) the Optional Redemption Date any excess amounts as payments to the RC1 and RC2 Residual Certificates	-	-

Principal Priority of Payments

Pre-Enforcement Principal Priority of Payments	GBP Amounts	
	Amount Paid	Available Funds
		18,051,750.82
(a) first, any Principal Addition Amounts to be applied to meet any Senior Expenses Deficit;	-	18,051,750.82
(b) second, in or towards repayment of the Class A1 Notes	18,051,750.82	-
(c) third, in or towards repayment of the Class A2 Notes	-	-
(d) fourth, in or towards repayment of the Class B Notes	-	-
(e) fifth, in or towards repayment of the Class C Notes	-	-
(f) sixth, in or towards repayment of the Class D Notes	-	-
(g) seventh, in or towards repayment of the Class E Notes	-	-
(h) eighth, any excess amounts as Available Revenue Receipts	-	-

Triggers

Event of Default	Yes/No
(a) Default payment of Principal and Interest on the Notes	No
(b) Issuer Failure to perform any other Obligation	No
(c) Breach of representation	No
(d) Dissolution of the Issuer	No
(e) Bankruptcy or Insolvency	No
(f) Insolvency proceedings against the Issuer	No
(g) Moratorium proceedings	No

COVID-19 PH Detail

COVID-19 PH Detail	PMF 2019-1B No.	Duration remaining (months)						
		0	1	2	3	4	5	6
March 2020	0	0	0	0	0	0	0	0
April 2020	69	69	0	0	0	0	0	0
May 2020	532	532	0	0	0	0	0	0
June 2020	49	49	0	0	0	0	0	0
July 2020	9	9	0	0	0	0	0	0
August 2020	3	3	0	0	0	0	0	0
September 2020	2	2	0	0	0	0	0	0
October 2020	7	7	0	0	0	0	0	0
November 2020	6	6	0	0	0	0	0	0
December 2020	2	2	0	0	0	0	0	0
January 2021	4	4	0	0	0	0	0	0
February 2021	0	0	0	0	0	0	0	0
March 2021	0	0	0	0	0	0	0	0
April 2021	0	0	0	0	0	0	0	0
May 2021	0	0	0	0	0	0	0	0
June 2021	0	0	0	0	0	0	0	0
Total	683	683	0	0	0	0	0	0

Remaining payment holiday loans outstanding (June-21 ME)	3,166							
% affected	21.57%	21.57%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

No. of loans with currently active payment holidays	0
% of pool affected	0.00%

COVID-19 PH Detail

COVID-19 PH Detail	PMF 2019-1B £	Duration remaining (months)						
		0	1	2	3	4	5	6
March 2020	0	0	0	0	0	0	0	0
April 2020	15,326,838.92	15,326,838.92	0.00	0.00	0.00	0.00	0.00	0.00
May 2020	109,927,695.08	109,927,695.08	0.00	0.00	0.00	0.00	0.00	0.00
June 2020	7,727,861.49	7,727,861.49	0.00	0.00	0.00	0.00	0.00	0.00
July 2020	1,766,429.28	1,766,429.28	0.00	0.00	0.00	0.00	0.00	0.00
August 2020	1,053,809.76	1,053,809.76	0.00	0.00	0.00	0.00	0.00	0.00
September 2020	200,994.27	200,994.27	0.00	0.00	0.00	0.00	0.00	0.00
October 2020	1,046,914.65	1,046,914.65	0.00	0.00	0.00	0.00	0.00	0.00
November 2020	590,460.04	590,460.04	0.00	0.00	0.00	0.00	0.00	0.00
December 2020	332,606.44	332,606.44	0.00	0.00	0.00	0.00	0.00	0.00
January 2021	1,097,056.52	1,097,056.52	0.00	0.00	0.00	0.00	0.00	0.00
February 2021	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
March 2021	0	0	0	0	0	0	0	0
April 2021	0	0	0	0	0	0	0	0
May 2021	0	0	0	0	0	0	0	0
June 2021	0	0	0	0	0	0	0	0
Total	139,070,666.45	139,070,666.45	0.00	0.00	0.00	0.00	0.00	0.00

Remaining payment holiday loans balance (June-21 ME)	514,787,373.16							
% affected	27.02%	27.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

No. of loans with currently active payment holidays	0.00
% of pool affected	0.00%

Portfolio Information

Repossessions	Previous IPD	Current IPD
Number of repossessions this Quarter	-	-
Number of LPA's this Quarter	-	-
Repossessions cured	-	-
Total number of properties unsold	-	-
Principal balance unsold	-	-
Principal balance cured	-	-
% Original principal balance	0.00%	0.00%
% Outstanding principal balance	0.00%	0.00%
Value of properties repossessed this Quarter	-	-
Cumulative value of properties repossessed since close	90,000.00	90,000.00

Sales of Repossessions	Current Balance	Principal Balance	Current Balance	Principal Balance
	Previous IPD		Current IPD	
Total number of repossessions sold since close	1	1	1	1
Total value of property sold	7,570.99	73,572.54	7,570.99	73,572.54
Number of properties sold this Quarter	-	-	-	-
Value of property sold this Quarter	-	-	-	-
Cumulative loss on sale	-	7,649.77	-	7,649.77
Cumulative loss on sale % of original principal balance	-	0.00%	-	0.00%
Cumulative redemption shortfalls incurred	-	-	-	-
Period principal losses	-	-	-	-
Cumulative principal losses	-	7,649.77	-	7,649.77
Total principal losses as a % of original balance	-	0.00%	-	0.00%

Portfolio Information

Total	No.	Balance (GBP)	Arrears (GBP)	%
No. of Loans Paying => Monthly CMS	3,082	500,016,848.63	3,745.23	99.66%
No. of Loans Paying => 75% Monthly CMS	4	393,847.92	16.60	0.08%
No. of Loans Paying < 75% Monthly CMS	-	-	-	0.00%
No. of Loans That Made No Payment	4	1,331,509.75	7,620.80	0.27%
Total	3,090	501,742,206.30	11,382.63	100.00%
Performing Principal Balance as a % of the Original Principal Balance		68.15%		
Performing Principal Balance as a % of the Outstanding Principal Balance		99.66%		

1 to 2 Months	No.	Balance (GBP)	Arrears (GBP)	%
No. of Loans Paying => Monthly CMS	-	-	-	0.00%
No. of Loans Paying => 75% Monthly CMS	-	-	-	0.00%
No. of Loans Paying < 75% Monthly CMS	-	-	-	0.00%
No. of Loans That Made No Payment	-	-	-	0.00%
Total	-	-	-	0.00%
Performing Principal Balance as a % of the Original Principal Balance		0.00%		
Performing Principal Balance as a % of the Outstanding Principal Balance		0.00%		

2 to 3 Months	No.	Balance (GBP)	Arrears (GBP)	%
No. of Loans Paying => Monthly CMS	-	-	-	0.00%
No. of Loans Paying => 75% Monthly CMS	-	-	-	0.00%
No. of Loans Paying < 75% Monthly CMS	-	-	-	0.00%
No. of Loans That Made No Payment	-	-	-	0.00%
Total	-	-	-	0.00%
Performing Principal Balance as a % of the Original Principal Balance		0.00%		
Performing Principal Balance as a % of the Outstanding Principal Balance		0.00%		

*"Arrears" means as at any date in respect of any Loan, all amounts currently due and payable on that Loan which remain unpaid on that date, provided that such overdue amounts equal, in aggregate, one or more full Monthly Instalments.

"Monthly Instalment" means the amount which the relevant Mortgage Conditions require a Borrower to pay on each monthly payment date in respect of that Borrower's Loan.

Portfolio Information

3 to 4 Months	No.	Balance (GBP)	Arrears (GBP)	%
No. of Loans Paying => Monthly CMS	-	-	-	0.00%
No. of Loans Paying => 75% Monthly CMS	-	-	-	0.00%
No. of Loans Paying < 75% Monthly CMS	-	-	-	0.00%
No. of Loans That Made No Payment	1	101,081.41	1,363.99	0.02%
Total	1	101,081.41	1,363.99	0.02%
Performing Principal Balance as a % of the Original Principal Balance		0.01%		
Performing Principal Balance as a % of the Outstanding Principal Balance		0.02%		

4+ Months	No.	Balance (GBP)	Arrears (GBP)	%
No. of Loans Paying => Monthly CMS	1	122,531.23	2,105.24	0.02%
No. of Loans Paying => 75% Monthly CMS	-	-	-	0.00%
No. of Loans Paying < 75% Monthly CMS	-	-	-	0.00%
No. of Loans That Made No Payment	1	147,013.14	3,187.95	0.03%
Total	2	269,544.37	5,293.19	0.05%
Performing Principal Balance as a % of the Original Principal Balance		0.04%		
Performing Principal Balance as a % of the Outstanding Principal Balance		0.05%		

* Performing Principal Balance refers to the Loans that have paid an amount equal to at least their monthly CMS

Prepayment Rate (CPR)

1 Month Periodical Constant Prepayment Rate (CPR) with Calculation (Annualised)	Aug-21	Sep-21
<p>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 determined the Periodical CPR speed.</p>		
<p>The calculation is expressed as follows:</p> $CPR_{Avg} = 100 \times \left[1 - \left(\left(\frac{\text{Current Residential Mortgage Loan Principal Balance}}{\text{Scheduled Residential Mortgage Loan Principal Balance}} \right)^{\frac{12}{\text{months since}}} \right) \right]$	9.06%	15.76%
12 Month Periodical Constant Prepayment Rate (CPR) with Calculation (Annualised)	Aug-21	Sep-21
<p>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 determined the Periodical CPR speed.</p>		
<p>The calculation is expressed as follows:</p> $\text{Periodical CPR} = 100 \times \left[1 - \left(\left(\frac{\text{Current Residential Mortgage Loan Principal Balance}}{\text{Scheduled Residential Mortgage Loan Principal Balance}} \right)^{\frac{12}{\text{months in period}}} \right) \right]$	16.55%	16.18%
3 Month Periodical Constant Prepayment Rate (CPR) with Calculation (Annualised)	Aug-21	Sep-21
<p>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 determined the Periodical CPR speed.</p>		
<p>The calculation is expressed as follows:</p> $\text{Periodical CPR} = 100 \times \left[1 - \left(\left(\frac{\text{Current Residential Mortgage Loan Principal Balance}}{\text{Scheduled Residential Mortgage Loan Principal Balance}} \right)^{\frac{12}{\text{months in period}}} \right) \right]$	12.74%	11.40%

Portfolio Stratifications

Current Balance (£)	Current Balance	Current Balance (%)	Number of Accounts	Number of Account (%)
0 <=x< 100,000	93,090,410.33	18.50%	1,354	43.82%
100,000 <=x< 200,000	124,159,041.06	24.68%	879	28.45%
200,000 <=x< 300,000	106,909,834.78	21.25%	440	14.24%
300,000 <=x< 400,000	83,077,923.97	16.51%	242	7.83%
400,000 <=x< 500,000	37,311,086.24	7.42%	85	2.75%
500,000 <=x< 600,000	23,377,840.89	4.65%	43	1.39%
600,000 <=x< 700,000	9,642,313.09	1.92%	15	0.49%
700,000 <=x< 800,000	14,215,290.58	2.83%	19	0.61%
800,000 <=x< 900,000	9,320,881.51	1.85%	11	0.36%
900,000 <=x< 1,000,000	-	0.00%	-	0.00%
1,000,000<=x< 1,100,000	2,049,643.41	0.41%	2	0.06%
1,100,000<=x< 1,200,000	-	0.00%	-	0.00%
1,200,000<=x< 1,300,000	-	0.00%	-	0.00%
1,300,000 <=x	-	0.00%	-	0.00%
Total	503,154,265.86	100.00%	3,090	100.00%

Original Balance (£)	Current Balance	Current Balance (%)	Number of Accounts	Number of Account (%)
0 <=x< 100,000	91,092,190.71	18.10%	1,330	43.04%
100,000 <=x< 200,000	126,378,422.12	25.12%	903	29.22%
200,000 <=x< 300,000	106,166,008.93	21.10%	438	14.17%
300,000 <=x< 400,000	83,360,168.55	16.57%	243	7.86%
400,000 <=x< 500,000	38,153,897.90	7.58%	87	2.82%
500,000 <=x< 600,000	22,775,449.06	4.53%	42	1.36%
600,000 <=x< 700,000	9,642,313.09	1.92%	15	0.49%
700,000 <=x< 800,000	15,030,841.53	2.99%	20	0.65%
800,000 <=x< 900,000	7,706,646.26	1.53%	9	0.29%
900,000 <=x< 1,000,000	798,684.30	0.16%	1	0.03%
1,000,000<=x< 1,100,000	2,049,643.41	0.41%	2	0.06%
1,100,000<=x< 1,200,000	-	0.00%	-	0.00%
1,200,000<=x< 1,300,000	-	0.00%	-	0.00%
1,300,000 <=x	-	0.00%	-	0.00%
Total	503,154,265.86	100.00%	3,090	100.00%

Portfolio Stratifications

Original LTV	Current Balance	Current Balance (%)	Number of Accounts	Number of Account (%)
0 <=x< 70%	131,363,171.11	26.11%	527	17.06%
70% <=x< 75%	59,232,313.92	11.77%	302	9.77%
75% <=x< 80%	224,383,157.84	44.60%	1,573	50.91%
80% <=x< 85%	88,175,622.99	17.52%	688	22.27%
85% <=x< 90%	-	0.00%	-	0.00%
Total	503,154,265.86	100.00%	3,090	100.00%

Current LTV*	Current Balance	Current Balance (%)	Number of Accounts	Number of Account (%)
0 <=x< 70%	142,933,362.04	28.41%	698	22.59%
70% <=x< 75%	67,243,441.05	13.36%	388	12.56%
75% <=x< 80%	210,964,152.31	41.93%	1,391	45.02%
80% <=x< 85%	81,699,107.70	16.24%	611	19.77%
85% <=x< 90%	314,202.76	0.06%	2	0.06%
90% <=x< 95%	-	0.00%	-	0.00%
Total	503,154,265.86	100.00%	3,090	100.00%

* Based on Original property value

Origination Year	Current Balance	Current Balance (%)	Number of Accounts	Number of Account (%)
<= 2013	3,278,384.51	0.65%	25	0.81%
2014	-	0.00%	-	0.00%
2015	1,016,066.14	0.20%	7	0.23%
2016	21,381,294.66	4.25%	52	1.68%
2017	113,267,644.69	22.51%	499	16.15%
2018	364,210,875.86	72.39%	2,507	81.13%
Total	503,154,265.86	100.00%	3,090	100.00%

Portfolio Stratifications

Original Term (years)	Current Balance	Current Balance (%)	Number of Accounts	Number of Account (%)
0 <=x< 15	27,416,090.78	5.45%	170	5.50%
15 <=x< 17	35,540,505.86	7.06%	190	6.15%
17 <=x< 19	9,315,112.77	1.85%	62	2.01%
19 <=x< 21	87,750,273.21	17.44%	531	17.18%
21 <=x< 23	8,161,522.89	1.62%	50	1.62%
23 <=x< 25	11,193,285.04	2.22%	57	1.84%
25 <=x< 27	257,371,397.82	51.15%	1,584	51.26%
27 <=x< 29	4,636,202.02	0.92%	34	1.10%
29 <=x	61,769,875.47	12.28%	412	13.33%
Total	503,154,265.86	100.00%	3,090	100.00%

Remaining Term (years)	Current Balance	Current Balance (%)	Number of Accounts	Number of Account (%)
0 <=x< 5	1,501,581.68	0.30%	12	0.39%
5 <=x< 8	16,603,313.38	3.30%	104	3.37%
8 <=x< 11	14,045,051.24	2.79%	69	2.23%
11 <=x< 14	36,750,597.20	7.30%	208	6.73%
14 <=x< 17	88,079,670.95	17.51%	537	17.38%
17 <=x< 20	27,654,096.66	5.50%	138	4.47%
20 <=x< 23	252,565,308.38	50.20%	1,579	51.10%
23 <=x< 26	10,207,345.34	2.03%	54	1.75%
26 <=x	55,747,301.03	11.08%	389	12.59%
Total	503,154,265.86	100.00%	3,090	100.00%

Repayment Type	Current Balance	Current Balance (%)	Number of Accounts	Number of Account (%)
Repayment	44,287,630.74	8.80%	446	14.43%
Interest Only	458,866,635.12	91.20%	2,644	85.57%
Part & Part	-	0.00%	-	0.00%
Total	503,154,265.86	100.00%	3,090	100.00%

Portfolio Stratifications

Current Interest	Current Balance	Current Balance (%)	Number of Accounts	Number of Account (%)
0.00% <=x< 2.50%	-	0.00%	-	0.00%
2.50% <=x< 3.00%	11,336,034.61	2.25%	36	1.17%
3.00% <=x< 3.25%	25,727,504.77	5.11%	91	2.94%
3.25% <=x< 3.50%	171,472,473.25	34.08%	937	30.32%
3.50% <=x< 3.75%	104,019,096.38	20.67%	627	20.29%
3.75% <=x< 4.00%	91,601,361.25	18.21%	579	18.74%
4.00% <=x< 4.25%	7,346,010.82	1.46%	49	1.59%
4.25% <=x< 4.50%	2,830,686.06	0.56%	14	0.45%
4.50% <=x< 4.75%	5,991,086.86	1.19%	38	1.23%
4.75% <=x< 5.00%	60,587,644.41	12.04%	525	16.99%
5.00% <=x	22,242,367.45	4.42%	194	6.28%
Total	503,154,265.86	100.00%	3,090	100.00%

Current Margin Over Relevant Index	Current Balance	Current Balance (%)	Number of Accounts	Number of Account (%)
0.00% <=x< 2.50%	-	0.00%	-	0.00%
2.50% <=x< 3.00%	12,549,220.40	2.49%	40	1.29%
3.00% <=x< 3.25%	24,601,528.80	4.89%	89	2.88%
3.25% <=x< 3.50%	171,385,263.43	34.06%	935	30.26%
3.50% <=x< 3.75%	104,019,096.38	20.67%	627	20.29%
3.75% <=x< 4.00%	91,601,361.25	18.21%	579	18.74%
4.00% <=x< 4.25%	7,346,010.82	1.46%	49	1.59%
4.25% <=x< 4.50%	2,830,686.06	0.56%	14	0.45%
4.50% <=x< 4.75%	32,882,089.07	6.54%	272	8.80%
4.75% <=x< 5.00%	55,939,009.65	11.12%	485	15.70%
5.00% <=x	-	0.00%	-	0.00%
Total	503,154,265.86	100.00%	3,090	100.00%

Portfolio Stratifications

Reversion Margin	Current Balance	Current Balance (%)	Number of Accounts	Number of Account (%)
0.00% <=x< 2.50%	-	0.00%	-	0.00%
2.50% <=x< 3.00%	3,821,093.17	0.76%	21	0.68%
3.00% <=x< 3.25%	19,002,956.70	3.78%	76	2.46%
3.25% <=x< 3.50%	7,295,905.04	1.45%	18	0.58%
3.50% <=x< 3.75%	26,986,281.35	5.36%	90	2.91%
3.75% <=x< 4.00%	-	0.00%	-	0.00%
4.00% <=x< 4.25%	11,186,671.42	2.22%	31	1.00%
4.25% <=x< 4.50%	1,163,940.84	0.23%	4	0.13%
4.50% <=x< 4.75%	166,764,174.74	33.14%	1,018	32.94%
4.75% <=x< 5.00%	266,933,242.60	53.05%	1,832	59.29%
5.00% <=x	-	0.00%	-	0.00%
Total	503,154,265.86	100.00%	3,090	100.00%

Arrears Multiple	Current Balance	Current Balance (%)	Number of Accounts	Number of Account (%)
x= 0	501,083,197.19	99.59%	3,080	99.68%
0 <x< 1	1,682,484.43	0.33%	7	0.23%
1 <=x< 2	-	0.00%	-	0.00%
2 <=x<3	-	0.00%	-	0.00%
3<=x<4	104,597.66	0.02%	1	0.03%
4<=x<6	283,986.58	0.06%	2	0.06%
6<=	-	0.00%	-	0.00%
Total	503,154,265.86	100.00%	3,090	100.00%

Help to Buy	Current Balance	Current Balance (%)	Number of Accounts	Number of Account (%)
Yes	-	0.00%	-	0.00%
No	503,154,265.86	100.00%	3,090	100.00%
Total	503,154,265.86	100.00%	3,090	100.00%

HMO/Multi Unit Prop	Current Balance	Current Balance (%)	Number of Accounts	Number of Account (%)
Yes	147,594,599.93	29.33%	640	20.71%
No	355,559,665.93	70.67%	2,450	79.29%
Total	503,154,265.86	100.00%	3,090	100.00%

Portfolio Stratifications

First Time Buyer	Current Balance	Current Balance (%)	Number of Accounts	Number of Account (%)
Yes	751,130.32	0.15%	7	0.23%
No	502,403,135.54	99.85%	3,083	99.77%
Total	503,154,265.86	100.00%	3,090	100.00%

Region	Current Balance	Current Balance (%)	Number of Accounts	Number of Account (%)
East	37,884,126.89	7.53%	186	6.02%
East Midlands	39,293,068.18	7.81%	333	10.78%
London	134,406,337.50	26.71%	359	11.62%
North East	12,254,465.62	2.44%	166	5.37%
North West	56,094,126.13	11.15%	600	19.42%
South East	93,048,395.09	18.49%	385	12.46%
South West	41,241,079.65	8.20%	224	7.25%
Wales	12,882,665.00	2.56%	135	4.37%
West Midlands	48,859,627.40	9.71%	400	12.94%
Yorkshire and the Humber	27,190,374.40	5.40%	302	9.77%
Total	503,154,265.86	100.00%	3,090	100.00%

Interest Rate Index	Current Balance	Current Balance (%)	Number of Accounts	Number of Account (%)
BBR	-	0.00%	-	0.00%
3 Month Libor	503,154,265.86	100.00%	3,090	100.00%
Total	503,154,265.86	100.00%	3,090	100.00%

Loan Purpose	Current Balance	Current Balance (%)	Number of Accounts	Number of Account (%)
Re-Mortgage	292,319,849.94	58.10%	1,446	46.80%
Investment Mortgage	210,834,415.92	41.90%	1,644	53.20%
Right to buy	-	0.00%	-	0.00%
Total	503,154,265.86	100.00%	3,090	100.00%

Portfolio Stratifications

Year Built	Current Balance	Current Balance (%)	Number of Accounts	Number of Account (%)
x< 1900	47,933,218.85	9.53%	265	8.58%
1900 <=x< 1920	162,588,626.26	32.31%	1,105	35.76%
1920 <=x< 1940	75,687,618.15	15.04%	375	12.14%
1940 <=x< 1960	38,140,769.09	7.58%	248	8.03%
1960 <=x< 1980	58,753,834.08	11.68%	376	12.17%
1980 <=x< 2000	37,576,695.65	7.47%	225	7.28%
2000 <=x< 2002	10,936,329.15	2.17%	57	1.84%
2002 <=x< 2004	9,772,322.63	1.94%	48	1.55%
2004 <=x< 2006	9,889,341.29	1.97%	71	2.30%
2006 <=x< 2008	11,207,635.38	2.23%	86	2.78%
2008 <=x< 2010	4,876,581.05	0.97%	38	1.23%
2010 <=x< 2012	3,964,878.84	0.79%	27	0.87%
2012 <=x< 2014	3,456,808.72	0.69%	22	0.71%
2014 <=x< 2016	5,981,010.53	1.19%	38	1.23%
2016 <=x< 2018	15,630,445.11	3.11%	79	2.56%
2018 <=x	6,758,151.08	1.34%	30	0.97%
Total	503,154,265.86	100.00%	3,090	100.00%

Seasoning (years)	Current Balance	Current Balance (%)	Number of Accounts	Number of Account (%)
0 <=x< 5	482,313,212.52	95.86%	3,020	97.73%
5 <=x< 6	16,936,316.25	3.37%	40	1.29%
6 <=x< 7	626,352.58	0.12%	5	0.16%
7 <=x	3,278,384.51	0.65%	25	0.81%
Total	503,154,265.86	100.00%	3,090	100.00%

Employment Type	Current Balance	Current Balance (%)	Number of Accounts	Number of Account (%)
Self Employed	264,549,135.93	52.58%	1,522	49.26%
Employed	222,628,378.19	44.25%	1,472	47.64%
Other	15,976,751.74	3.18%	96	3.11%
Total	503,154,265.86	100.00%	3,090	100.00%

Buy-To-Let	Current Balance	Current Balance (%)	Number of Accounts	Number of Account (%)
Yes	503,154,265.86	100.00%	3,090	100.00%
No	-	0.00%	-	0.00%
Total	503,154,265.86	100.00%	3,090	100.00%

Portfolio Stratifications

Property Type	Current Balance	Current Balance (%)	Number of Accounts	Number of Account (%)
Detached, Semi-detached	97,724,465.74	19.42%	504	16.31%
Flat, Apartment	102,126,637.60	20.30%	637	20.61%
Bungalow	13,652,660.66	2.71%	67	2.17%
Terraced House	142,055,901.93	28.23%	1,242	40.19%
HMO	57,223,934.15	11.37%	295	9.55%
Large HMO	90,370,665.78	17.96%	345	11.17%
Total	503,154,265.86	100.00%	3,090	100.00%

Summary	
Current Balance (£)*	503,154,265.86
Number of Accounts	3,090
Average Loan Balance (£)	162,833.10
Weighted Average Original Loan To Original Value	72.77%
Weighted Average Current Loan To Original Value	72.41%
Maximum Loan Balance (£)	1,028,060.43
Weighted Average Interest Rate	3.83%
Weighted Average Seasoning (yrs)	3.61
Weighted Average Remaining Maturity (yrs)	19.83
Weighted Average Mortgage Margin	3.81%
Buy To Let	100%
Interest Only	91.20%
% Loan Current Balance with arrears multiple <1	99.92%
% Loan Current Balance with arrears multiple >=3	0.08%

*Current Balances include all outstanding amounts owed by the borrowers.

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