

Issue Date	18 October 2016
Issuer	Towd Point Mortgage Funding 2016 - Auburn 10 PLC
Stock Exchange Listing	Irish Stock Exchange
Reporting Date (Collateral)	31 January 2018
Collection Period	1 January 2018 - 31 January 2018
Most Recent Note Interest Accrual Start Date	20 October 2017
Most Recent Note Interest Accrual End Date	22 January 2018
Most Recent Number of Days in the Interest Period	94
Most Recent Interest Payment Date	22 January 2018
Next Note Interest Accrual Start Date	22 January 2018
Next Note Interest Accrual End Date	20 April 2018
Next Number of Days in the Interest Period	88
Next Interest Payment Date	20 April 2018
Record Date	05 April 2018

Contact Details

Capital Home Loans Limited Admiral House, Harlington Way, Fleet, Hampshire GU51 4YA

Name	Role	Phone Number	e-mail
Treasury Department			chltreasury@chl.org.uk
Graham Conway	Senior Treasury Manager	+44 (0) 1252 365 238	graham.conway@chl.org.uk
Tom McManus	Senior Treasury Analyst	+44 (0) 1252 365 899	tom.mcmanus@chl.org.uk
Dana Morfin	Treasury Supervisor	+44 (0) 1252 365 285	dana.morfin@chl.org.uk

The prospectus, transaction documents, loan level data, investor report and cashflow model may be obtained at www.chlmortgages.co.uk or www.euroabs.com

Retention Undertaking

Capital Home Loans Limited ("CHL"), in its capacity as originator, will undertake to the Issuer and the Trustee, on behalf of the Noteholders, that it will retain, on an ongoing basis, a material net economic interest of at least 5% in the securitisation in accordance with each of Article 405 of Regulation (EU) No. 575/2013 of the European Parliament and of the Council of 26th June 2013 on prudential requirements for credit institutions and investment firms (the "Capital Requirements Regulation" or the "CRR") and Article 51 of Regulation (EU) No 231/2013 of the European Parliament and of the Council of 19 December 2012 (the "Alternative Investment Fund Managers Regulation" or the "AIFMR") and Article 254(2) of the Commission Delegated Regulation (EU) 2015/35 of 10 October 2014 supplementing Directive 2009/138/EC of the European Parliament and of the Council on the taking-up and pursuit of the business of Insurance and Reinsurance (Solvency II) (the "Solvency II Delegated Act") (which, in each case, does not take into account any corresponding national measures) (the "Retention Requirement"), to the extent the regulations above continue to apply. In order to satisfy the Retention Requirement, CHL hold an interest in the subordinate tranches, in this case a proportion of the Class E, and all of the Class F and Z notes Notes and also the Subordinated Loan. Any change to the manner in which such interest is held will be notified to investors.

Collection Period End Date 31 January 2018

Transaction Parties, Ratings & Triggers

		Current Moody's/S&P/Fitch Short Term Rating	Current Moody's/S&P/Fitch Long Term Rating	Applicable Trigger (loss of)	Consequences
Issuer	Towd Point Mortgage Funding 2016 - Auburn 10 PLC				
Holdings	Towd Point Mortgage Funding 2016 - Auburn 10 Holdings Limited				
Originator and Seller	Capital Home Loans Limited				
Servicer	Capital Home Loans Limited				
Back-up Servicer	Homeloan Management Limited				
Cash Manager	Capital Home Loans Limited				
Back-up Cash Manager	Elavon Financial Services D.A.C UK Branch				
Trustee	U.S Bank Trustees Limited				
Principal Paying Agent	Elavon Financial Services D.A.C UK Branch				
Agent Bank	Elavon Financial Services D.A.C UK Branch				
Registrar	Elavon Financial Services D.A.C UK Branch				
Corporate Services Provider	Wilmington Trust SP Services (London) Limited				
Back-up Servicer Facilitator	Wilmington Trust SP Services (London) Limited				
Share Trustee	Wilmington Trust SP Services (London) Limited				
Collection Account Bank	Barclays Bank UK PLC	P-1 A -1 (prelim) F1 (EXP)	(P)A1 A(prelim)/Stable A+(EXP)/Stable	Baa3 (Moody's) BBB +/- (S&P) F2/BBB+/ (Fitch)	transfer of the Collection Account to another institution authorised under FSMA which has the Collection Account Bank Rating, within a period not exceeding 30 calendar days from the date on which such downgrade occurs.
Issuer Account Bank	Elavon Financial Services D.A.C UK Branch	P-1 A -1+ F1+	A1 AA- AA-	A3 (Moody's) A+ (S&P) F1/A (Fitch)	transfer of the amounts standing to the credit of the Transaction Account and the GIC Account to a bank account of the Issuer held with a replacement account bank which has the Issuer Account Bank Rating within a period not exceeding 30 calendar days from the date of such breach
Liquidity Facility Provider	Wells Fargo Bank N.A. London Branch	P-1 A+ F1+	Aa2 A-1 AA-	A3 (Moody's) A-1/A (S&P) F1/A (Fitch)	Within 30 calendar days of such downgrade either make a Liquidity Standby Drawing (to be deposited into the Deposit Account with a corresponding entry made to the Liquidity Standby Ledger) or find a replacement liquidity facility provider substantially on the same terms as the existing Liquidity Facility Agreement.

Available Funds of the Issuer at Most Recent Interest Payment Date - 22 January 2018

Available Revenue Receipts	£5,098,834.73	Available Principal Receipts	£28,885,254.52
(a) Revenue Receipts	£5,136,181.39	(a) Principal Receipts	£28,833,987.98
(b) interest payable to the Issuer on the Deposit Account	£5,354.08	(b) amounts (if any) to be credited to the Principal Deficiency Ledger	£51,266.54
(c) Liquidity Reserve Drawing	£0.00	(c) any amount to be applied as Available Principal Receipts in accordance with Condition 8.14(c)(i);	£0.00
(d) Principal Addition Amounts to be applied as Available Revenue Receipts	£0.00	(d) on and following the Interest Payment Date on which the Class D Notes have been redeemed in full, amounts standing to the credit of the Excess Cashflow Reserve Fund;	£0.00
(e) amounts standing to the credit of the Excess Cashflow Reserve Fund	£0.00	(e) any Closing Reconciliation Amount (representing Principal) paid by the Seller pursuant to the terms of the Mortgage Sale Agreement,	£0.00
(f) any Excess Liquidity Amount	£0.00	<u>Less</u>	
(g) prior to the FORD, any amounts retained in the SDC Ledger	£0.00	(f) the amount of Principal Receipts used to purchase any Flexible Drawings; and	£0.00
(h) any amount applied as Available Revenue Receipts in accordance with Condition 8.14(c)(ii);	£0.00	(g) any Closing Reconciliation Amount (representing Principal) owed by the Issuer pursuant to the terms of the Mortgage Sale Agreement	£0.00
(i) any Closing Reconciliation Amount (representing revenue) paid by the Seller pursuant to the terms of the Mortgage Sale Agreement	£0.00		
(j) other net income of the Issuer received during the Collection Period (other than any Principal Receipts)	£0.00		
<u>Less</u>			
(k) Permitted Withdrawals	(£42,700.74)		
(l) any Closing Reconciliation Amount (representing revenue) owed by the Issuer pursuant to the terms of the Mortgage Sale Agreement	£0.00		

Waterfall at Most Recent Interest Payment Date 22 January 2018

Revenue Waterfall Summary

(a) Fees, costs and expenses of the Trustee;	£604.94	(p) to credit the Class C Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon;	£0.00
(b) any costs, expenses and fees of the Agents, Cash Manager, Back-Up Cash Manager, the Collection Account Bank and any Direct Debit Liability Amount due to the Collection Account Bank, the Issuer Account Bank, the Corporate Services Provider, the Back-Up Servicer Facilitator, any third parties and any costs, expenses and fees of each of them;	£58,197.86	(q) in or towards payment pro rata and pari passu of interest due and payable on the Class D Notes (other than any Class D Net WAC Additional Amounts);	£130,802.43
(c) the Issuer Profit Amount and amounts required to discharge any liability of the Issuer for corporation tax (which cannot be met out of amounts previously retained as Issuer Profit Amount);	£250.00	(r) to credit the Class D Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon;	£0.00
(d) any costs, expenses and fees of the Servicer (including any costs and expenses which the Servicer has failed to pay associated with any transfer of servicing to a substitute servicer) and the Back-Up Servicer, subject to the Servicer Compensation Cap (as defined herein), provided that the costs, expenses and fees of the Back-Up Servicer will be paid first.	£580,946.24	(s) on any Interest Payment Date following the FORD, amounts to be credited to the Liquidity Reserve Fund up to the Liquidity Reserve Target;	£0.00
(e) Amounts due to the Liquidity Facility Provider up to (together with amounts paid in (a) to (d) above) the Aggregate Expense Compensation Fee;	£38,532.54	(t) to credit the Class E Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon;	£0.00
(f) to credit the Interim SDC Sub-Ledger in an amount equal to the SDC Interim Transferred Amount for such Interest Payment Date	£20,477.55	(u) to credit the Class F Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon;	£0.00
(g) to pay any LFP Excess Amount;	£0.00	(v) to credit the Class Z Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon;	£51,266.54
(h) in or towards payment pro rata and pari passu of interest due and payable on the Class A1 Notes;	£3,147,125.92	(w) to provide for the Subordinated Servicing Fees due and payable to the Servicer and/or Back-Up Servicer in excess of the Servicer Compensation Cap, provided that the amounts due to the Back-Up Servicer shall be paid first;	£0.00
(i) to credit the Class A1 Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon;	£0.00	(x) to pay pro rata and pari passu any Net WAC Additional Amount due and payable on the Class B Notes;	£0.00
(j) in or towards payment pro rata and pari passu of interest due and payable on the Class A2 Notes;	£102,205.73	(y) to pay pro rata and pari passu any Net WAC Additional Amount due and payable on the Class C Notes;	£16,535.09
(k) to credit the Class A2 Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon;	£0.00	(z) to pay pro rata and pari passu any Net WAC Additional Amount due and payable on the Class D Notes;	£37,168.04
(l) On any Interest Payment Date prior to (but excluding) the FORD the amounts, an amount standing to the credit of the Interim SDC Sub-Ledger will be credited to the SDC Ledger to be applied as Available Revenue Receipts on that Interest Payment Date	£0.00	(aa) on any Interest Payment Date on which any Mezzanine Floating Rate Notes remain outstanding and after taking into account Available Principal Receipts to be applied on such Interest Payment Date, amounts to be credited to the Excess Cashflow Reserve Fund;	£477,507.82
(m) in or towards payment pro rata and pari passu of interest due and payable on the Class B Notes (other than any Class B Net WAC Additional Amounts);	£284,613.39	(bb) to pay interest due and payable in respect of the Subordinated Loan; and	£0.00
(n) to credit the Class B Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon;	£0.00	(cc) to pay, pro rata and pari passu, the DC1 Payment due on the DC1 Certificates.	£0.00
(o) in or towards payment pro rata and pari passu of interest due and payable on the Class C Notes (other than any Class C Net WAC Additional Amounts);	£152,600.64		
		Total	£5,098,834.73

Waterfall at Most Recent Interest Payment Date - 22 January 2018

Principal Waterfall Summary

(a) any Principal Addition Amounts to be applied to meet any PAA Deficit;	£0.00	(i) to pay pro rata and pari passu any Net WAC Additional Amount due on the Class C Notes;	£0.00
(b) on and from the FORD, to credit the Liquidity Reserve Fund Ledger by an amount which, when aggregated with all other amounts credited to the Liquidity Reserve Fund Ledger pursuant to items (l)(C) and (s) of the Pre-Enforcement Revenue Priority of Payments or this item (a) (but disregarding amounts applied out of the Liquidity Reserve Fund on this and any previous Interest Payment Date), is equal to the Liquidity Reserve Target;	£0.00	(j) to pay pro rata and pari passu any Net WAC Additional Amount due on the Class D Notes;	£0.00
(c) in or towards payment pro rata and pari passu of principal due and payable on the Class A1 Notes until the Class A1 Notes have been redeemed in full;	£28,885,254.52	(k) in or towards payment pro rata and pari passu of principal due and payable on the Class E Notes until the Class E Notes have been redeemed in full;	£0.00
(d) in or towards payment pro rata and pari passu of principal due and payable on the Class A2 Notes until the Class A2 Notes have been redeemed in full;	£0.00	(l) in or towards payment pro rata and pari passu of principal due and payable on the Class F Notes until the Class F Notes have been redeemed in full;	£0.00
(e) in or towards payment pro rata and pari passu of principal due and payable on the Class B Notes until the Class B Notes have been redeemed in full;	£0.00	(m) in or towards payment pro rata and pari passu of principal due and payable on the Class Z Notes until the Class Z Notes have been redeemed in full;	£0.00
(f) in or towards payment pro rata and pari passu of principal due and payable on the Class C Notes until the Class C Notes have been redeemed in full;	£0.00	(n) in or towards payment of principal due and payable in respect of the Subordinated Loan until the Subordinated Loan has been repaid in full; and	£0.00
(g) in or towards payment pro rata and pari passu of principal due and payable on the Class D Notes until the Class D Notes have been redeemed in full;	£0.00	(o) in or towards payment pro rata and pari passu of the DC1 Payment on the DC1 Certificates (which shall be zero in circumstances where the Issuer has insufficient proceeds available to meet its obligations (a) to (n) above).	£0.00
(h) to pay pro rata and pari passu any Net WAC Additional Amount due on the Class B Notes;	£0.00	Total	£28,885,254.52

Notes - Closing Date 18th October 2016

Class	ISIN	Original Balance	Outstanding Principal Brought Forward	Repayment	Repayment per note	Outstanding Principal	Carried Forward	Interest Paid on IPD	Reference Rate	Margin	Step-Up Margin	Coupon Reference Rate	Current Coupon Rate	Current Payment per note	Next Interest Payment per note	Next Interest Due
A1	XS1315173606	£989,600,000.00	£878,272,177.12	£28,885,254.52	£2,918.88	£849,386,922.60	£3,147,125.92	3 Month GBP LIBOR	1.00%	1.75%	0.39141%	1.39141%	£318.02	£315.15	£1,118,724.40	
A2	XS1315180304	£28,522,000.00	£28,522,000.00	£0.00	£0.00	£28,522,000.00	£102,205.73	3 Month GBP LIBOR	1.00%	1.75%	0.39141%	1.39141%	£358.34	£367.17	£104,724.23	
B	XS1315175486	£69,445,000.00	£69,445,000.00	£0.00	£0.00	£69,445,000.00	£284,613.39	3 Month GBP LIBOR	1.20%	2.40%	0.39141%	1.59141%	£409.84	£415.39	£288,467.59	
C	XS1315174021	£34,723,000.00	£34,723,000.00	£0.00	£0.00	£34,723,000.00	£169,135.73	3 Month GBP LIBOR	1.50%	3.25%	0.39141%	1.89141%	£487.10	£487.72	£169,351.02	
D	XS1315177425	£29,763,000.00	£29,763,000.00	£0.00	£0.00	£29,763,000.00	£167,970.47	3 Month GBP LIBOR	1.80%	4.25%	0.39141%	2.19141%	£564.36	£560.05	£166,687.68	
E	XS1315178407	£27,282,000.00	£27,282,000.00	£0.00	£0.00	£27,282,000.00	£0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	£0.00	
F	XS1315179637	£32,242,000.00	£32,242,000.00	£0.00	£0.00	£32,242,000.00	£0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	£0.00	
Z	XS1315180213	£28,523,000.00	£28,523,000.00	£0.00	£0.00	£28,523,000.00	£0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	£0.00	
SDC	XS1501468950	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	£0.00	
DC1	XS1501469172	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	£0.00	
DC2	XS1501469255	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	£0.00	
		£1,240,100,000.00	£1,128,772,177.12	£28,885,254.52		£1,099,886,922.60	£3,871,051.24								£3,847,954.92	

Notes - Ratings & Legal Maturities

Class	S&P/Moody's/Fitch Ratings at Closing	S&P/Moody's/Fitch Ratings at End of Period	Legal Maturities	Currency	Pool Factor Brought Forward	Pool Factor Carried Forward	Issue Price
A1	AAA/Aaa/AAA	AAA/Aaa/AAA	April 2045	GBP	0.887502	0.858313	99.88%
A2	AA+/Aaa/AAA	AA+/Aaa/AAA	April 2045	GBP	1.000000	1.000000	98.54%
B	AA-/Aa2/NR	AA-/Aa2/NR	April 2045	GBP	1.000000	1.000000	96.83%
C	A+/A2/NR	A+/A1/NR	April 2045	GBP	1.000000	1.000000	95.73%
D	BBB+/Ba1/NR	BBB+/Ba1/NR	April 2045	GBP	1.000000	1.000000	93.16%
E	Not rated	Not rated	April 2045	GBP	1.000000	1.000000	100.00%
F	Not rated	Not rated	April 2045	GBP	1.000000	1.000000	100.00%
Z	Not rated	Not rated	April 2045	GBP	1.000000	1.000000	100.00%
SDC	Not rated	Not rated	April 2045	GBP	1.000000	1.000000	N/A
DC1	Not rated	Not rated	April 2045	GBP	1.000000	1.000000	N/A
DC2	Not rated	Not rated	April 2045	GBP	1.000000	1.000000	N/A

Issuer's Ledgers

	Revenue	Principal	Liquidity Reserve	Liquidity Standby	Excess Cashflow Reserve	Interim SDC	SDC	Issuer Profit	Principal Deficiency
At Transaction Close									
Required Amount (At Last IPD)									
Brought forward 20th October 2017	£0.00	£0.00	£0.00	£0.00	£2,653,623.29	£0.00	£657,511.86	£24,000.00	£0.00
Debits	£5,141,535.47	£28,885,254.52	£0.00	£0.00	£0.00	£20,477.55	£0.00	£0.00	£51,266.54
Credits	£5,141,535.47	£28,885,254.52	£0.00	£0.00	£477,507.82	£20,477.55	£20,477.55	£250.00	£51,266.54
Carried forward 22nd January 2018	£0.00	£0.00	£0.00	£0.00	£3,131,131.11	£0.00	£677,989.41	£24,250.00	£0.00

Principal Deficiency Ledgers Split:

	Brought forward	Debit	Credit	Carried forward
Class A1 Principal Deficiency Sub-Ledger	£0.00	£0.00	£0.00	£0.00
Class A2 Principal Deficiency Sub-Ledger	£0.00	£0.00	£0.00	£0.00
Class B Principal Deficiency Sub-Ledger	£0.00	£0.00	£0.00	£0.00
Class C Principal Deficiency Sub-Ledger	£0.00	£0.00	£0.00	£0.00
Class D Principal Deficiency Sub-Ledger	£0.00	£0.00	£0.00	£0.00
Class E Principal Deficiency Sub-Ledger	£0.00	£0.00	£0.00	£0.00
Class F Principal Deficiency Sub-Ledger	£0.00	£0.00	£0.00	£0.00
Class Z Principal Deficiency Sub-Ledger	£0.00	£51,266.54	£51,266.54	£0.00
	£0.00	£51,266.54	£51,266.54	£0.00

Collection Period Start Date 01 January 2018
 Collection Period End Date 31 January 2018

Key Mortgage Pool Summary

Current Balance at Closing Date	£1,240,100,112.69
Current Balance at the Start of Collection Period	£1,100,123,484.13
Current Balance at End of Collection Period	£1,091,145,718.57
Number of Primary Mortgage Accounts at Closing Date	8,874
Number of Primary Mortgage Accounts at the Start of Collection Period	7,915
Number of Primary Mortgage Accounts at End of Collection Period	7,849
Average Loan Size at Closing Date	£139,486.13
Average Loan Size at End of Collection Period	£139,017.16
Number of Borrowers at Closing Date	6,886
Number of Borrowers at the Start of Collection Period	6,182
Number of Borrowers at End of Collection Period	6,129
Weighted Average Current LTV	57.76%
Interest Collection Received in Period	£1,909,659.95
Scheduled Repayments Received in Period *	£2,993,815.00
Unscheduled Repayments Received in Period	£5,943,514.28

Constant Prepayment Rates & Total Repayment Rates

	Period Rate	Period Rate Annualised
Current Monthly CPR Rate	0.54%	6.29%
Current Quarterly CPR Rate	1.69%	6.59%
Current Monthly CPR Net of Repurchased Loans	0.54%	6.29%
Current Quarterly CPR Net of Repurchased Loans	1.69%	6.59%
Total Monthly Repayment Rate (TRR)	0.81%	9.30%
Total Quarterly Repayment Rate (TRR)	2.42%	9.33%

* Includes loan balances due to be redeemed at their scheduled maturity date.

Portfolio Performance

Collection Period End 31 January 2018

Power of Sale Receiver of Rent and Possession Properties	Total Balance £	Number of Accounts
Balance at the Start of the Period	3,767,280.45	31
New additions in the Period	275,131.42	3
Other movements in the period	8,124.26	
Sold in the Period	236,094.01	3
Released back to Customer in Period	0.00	0
Balance at the End of the Period	3,814,442.12	31

Sold Properties	Total Balance £	Number of Accounts
Balance at the Start of the Period	1,690,251.75	16
Properties Sold in Period	236,094.01	3
Balance at the End of the Period	1,926,345.76	19

Portfolio Performance

Collection Period End 31 January 2018

Recoveries from Sold Properties	Total Balance £	Number of Accounts
Recoveries from the Sales Proceeds at the Start of the Period	1,375,141.78	16
Recoveries from the Sales Proceeds in Period	158,798.72	3
Recoveries from the Sales Proceeds at the End of the Period	1,533,940.50	19
	% of Total	
Recovery in Period as Percentage of Current Balance at Sale	67.26	
Cumulative Recovery as Percentage of Current Balance at Sale	79.63	

Losses from Sold Properties	Total Balance £	Number of Accounts
Incurred Losses as Shortfall from Sales Proceeds at the Start of the Period	315,109.97	13
Incurred Losses as Shortfall from Sales Proceeds in Period	77,295.29	3
Incurred Further Losses as Shortfall post Sales Proceeds in Period	0.00	0
Incurred Losses as Shortfall from Sales Proceeds at the End of the Period	392,405.26	16
	% of Total	
Average Loss Severity in the Period	32.74	
Weighted Average Loss Severity	20.37	

Portfolio Performance

Collection Period End 31 January 2018

Flexi Drawdown *	Total Balance £	Number of Accounts
Cumulative Redraw at the Start of the Period	0.00	0
Redraw in the Period	1,515.66	1
Cumulative Redraw at the End of the Period	1,515.66	1

* Excludes redraw amounts where loan repurchased by the seller.

Originator Buy Back	Total Balance £	Number of Accounts
Cumulative Originator Buy Back at the Start of the Period	0.00	0
Originator Buy Back in the Period	0.00	0
Cumulative Originator Buy Back at the End of the Period	0.00	0

Pool Table

Collection Period End 31 January 2018

Current Balances

Range (£000s)	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
< 50	£26,986,393.47	2.47%	940	11.98%
50 - < 100	£167,321,221.07	15.33%	2166	27.60%
100 - < 150	£281,616,784.09	25.81%	2303	29.33%
150 - < 200	£189,627,690.11	17.38%	1105	14.08%
200 - < 300	£195,734,180.03	17.94%	824	10.50%
300 - < 400	£88,220,243.24	8.09%	259	3.30%
400 - < 500	£57,617,597.79	5.28%	131	1.67%
≥ 500	£84,021,608.77	7.70%	121	1.54%
Total	£1,091,145,718.57	100.00%	7,849	100.00%

Maximum: £1,997,417.49
 Minimum: £85.73
 Average: £139,017.16

Pool Table

Collection Period End 31 January 2018

Indexed LTVs *

Range (%)	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
0 - < 10	£5,329,759.03	0.49%	327	4.17%
10 - < 20	£14,334,137.17	1.31%	287	3.66%
20 - < 30	£28,435,672.05	2.61%	368	4.69%
30 - < 40	£56,165,080.97	5.15%	499	6.36%
40 - < 50	£150,187,655.15	13.76%	949	12.09%
50 - < 60	£310,054,116.23	28.42%	1702	21.68%
60 - < 70	£313,942,590.82	28.77%	2068	26.34%
70 - < 80	£206,059,110.95	18.88%	1594	20.31%
80 - < 90	£6,355,293.51	0.58%	54	0.69%
90 - < 100	£282,302.69	0.03%	1	0.01%
≥ 100	£0.00	0.00%	0	0.00%
Total	£1,091,145,718.57	100.00%	7,849	100.00%

Maximum: 93.75%
 Minimum: 0.02%
 Weighted Ave: 57.76%

* Indexed by Halifax Regional quarterly non-seasonally adjusted house price index

Pool Table

Collection Period End 31 January 2018

Arrears

Months	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
0	£1,077,758,354.50	98.79%	7,757	98.83%
> 0 and < 1	£7,789,732.22	0.71%	44	0.56%
1	£1,440,353.94	0.13%	10	0.13%
> 1 and < 2	£942,463.34	0.09%	7	0.09%
2	£0.00	0.00%	0	0.00%
> 2 and < 3	£888,206.17	0.08%	10	0.13%
3	£33,340.24	0.00%	1	0.01%
> 3 and < 6	£992,501.73	0.09%	11	0.14%
6	£110,941.78	0.01%	1	0.01%
> 6 and < 9	£705,792.58	0.06%	7	0.09%
9	£0.00	0.00%	0	0.00%
> 9 and < 12	£484,032.07	0.04%	1	0.01%
≥ 12	£0.00	0.00%	0	0.00%
Total	£1,091,145,718.57	100.00%	7,849	100.00%
New Default in Period (≥ 3)	£33,340.24	0.00%	1	0.01%
Cumulative Current Default (≥ 3)	£2,326,608.40	0.21%	21	0.27%

Pool Table

Collection Period End 31 January 2018

Geographical Breakdown

Region	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
East Anglia	£39,042,851.37	3.58%	321	4.09%
East Midlands	£55,937,739.78	5.13%	560	7.13%
North East	£14,781,655.89	1.35%	166	2.11%
North West	£77,190,846.15	7.07%	864	11.01%
Greater London	£368,560,297.36	33.78%	1,899	24.21%
South East	£274,203,989.87	25.13%	1,789	22.79%
South West	£122,823,426.59	11.26%	864	11.01%
Wales	£28,340,704.85	2.60%	268	3.41%
West Midlands	£59,818,056.63	5.48%	569	7.25%
Yorkshire & Humberside	£50,446,150.08	4.62%	549	6.99%
Total	£1,091,145,718.57	100.00%	7,849	100.00%

Seasoning

Range (Months)	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
< 84	£294,175.95	0.03%	4	0.05%
84 - < 108	£0.00	0.00%	0	0.00%
108 - < 132	£563,497,348.63	51.64%	3,502	44.62%
132 - < 156	£404,916,075.40	37.11%	3,063	39.02%
≥ 156	£122,438,118.59	11.22%	1,280	16.31%
Total	£1,091,145,718.57	100.00%	7,849	100.00%

Maximum: 284.15 months
 Minimum: 42.64 months
 Weighted Ave: 137.09 months

Pool Table

Collection Period End 31 January 2018

Remaining Term

Range (Years)	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
<= 0	£0.00	0.00%	0	0.00%
>0 - < 5	£276,061,317.14	25.30%	2,145	27.33%
5 - < 10	£410,780,405.41	37.65%	2,967	37.80%
10 - < 15	£370,586,304.69	33.96%	2,498	31.83%
15 - < 20	£32,996,860.63	3.02%	230	2.93%
20 - < 25	£720,830.70	0.07%	9	0.11%
≥ 25	£0.00	0.00%	0	0.00%
Total	£1,091,145,718.57	100.00%	7,849	100.00%

Maximum: 25.00 years
 Minimum: 0.03 years
 Weighted Ave: 8.55 years

Loan Purpose

Purpose	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
*Purchase	£502,492,167.91	46.05%	4,112	52.39%
Remortgage	£588,653,550.66	53.95%	3,737	47.61%
Total	£1,091,145,718.57	100.00%	7,849	100.00%

* Includes Equity Release

Repayment Method

Method	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Repayment	£66,344,466.84	6.08%	1,245	15.86%
Partial Interest Only	£3,716,807.31	0.34%	32	0.41%
Interest Only	£1,021,084,444.42	93.58%	6,572	83.73%
Total	£1,091,145,718.57	100.00%	7,849	100.00%

Pool Table

Collection Period End 31 January 2018

Product type

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Fixed	£0.00	0.00%	0	0.00%
SVR	£16,259,800.06	1.49%	280	3.57%
BBR	£1,074,885,918.51	98.51%	7,569	96.43%
Total	£1,091,145,718.57	100.00%	7,849	100.00%

Interest Rate (%)

Rate (%)	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
0 - < 1	£27,352,405.19	2.51%	215	2.74%
1 - < 2	£312,270,285.50	28.62%	2,723	34.69%
2 - < 3	£734,602,538.06	67.32%	4,627	58.96%
3 - < 4	£693,024.35	0.06%	5	0.06%
4 - < 5	£0.00	0.00%	0	0.00%
5 - < 6	£15,523,675.19	1.42%	268	3.41%
6 - < 7	£616,623.77	0.06%	10	0.13%
≥ 7	£87,166.51	0.01%	1	0.01%
Total	£1,091,145,718.57	100.00%	7,849	100.00%

Maximum: 7.25%
 Minimum: 0.99%
 Weighted Ave: 2.07%

Pool Table

Collection Period End 31 January 2018

Buy-to-Let / Owner Occupied

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Buy-to-Let	£1,051,395,076.39	96.36%	7,451	94.93%
Owner Occupied	£39,750,642.18	3.64%	398	5.07%
Total	£1,091,145,718.57	100.00%	7,849	100.00%

Self-Cert / Non Self-Cert

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Self-Cert	£35,487,735.24	3.25%	231	2.94%
Non Self-Cert	£1,055,657,983.33	96.75%	7,618	97.06%
Total	£1,091,145,718.57	100.00%	7,849	100.00%

Flexible/ Non Flexible

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Flexible	£201,354,772.92	18.45%	1,775	22.61%
Non Flexible	£889,790,945.65	81.55%	6,074	77.39%
Total	£1,091,145,718.57	100.00%	7,849	100.00%

Employment Status

Type	Aggregate Current Balance	% of Total	Number of Accounts	% of Total
Employed	£307,298,545.50	28.16%	2,499	31.84%
Self-employed	£669,054,899.95	61.32%	4,558	58.07%
Legal Entity	£114,792,273.12	10.52%	792	10.09%
Total	£1,091,145,718.57	100.00%	7,849	100.00%

Glossary

Arrears	<p>Arrears are calculated in accordance with standard market practice in the UK.</p> <p>A mortgage loan as at MIA Relevant Time is identified as being in arrears when,</p> <ul style="list-style-type: none"> (a) the aggregate amounts which are due and payable by the relevant Mortgage Borrower under such Mortgage Loan but which remain unpaid, less (b) the aggregate amounts which the relevant Mortgage Borrower has pre-paid or overpaid with respect to the Mortgage Loan prior to MIA Relevant Time. <p>"MIA" means a ratio calculated with respect to a Mortgage Loan as at the MIA Relevant Time representing:</p> <ul style="list-style-type: none"> (a) the Arrears Amount as at the MIA Relevant Time, divided by (b) the current Mortgage Instalment. <p>"MIA Relevant Time" means close of business on the last working day of a calendar month.</p>
<p>Unscheduled Repayments Received in Period</p>	<p>Unscheduled Repayments comprise payments from the Originator for the repurchase of loans from the portfolio, and capital prepayments and redemptions from the Borrowers other than those received at the expected term end date of the loan.</p>
<p>Monthly Constant Prepayment Rate (CPR)</p>	<p>Monthly CPR means the total unscheduled prepayments received during the period divided by the aggregate current balance of the loans comprised in the mortgage portfolio at the beginning of the period. Unscheduled prepayments comprise redemptions from the Borrowers other than those received at the expected term end date of the loan.</p>
<p>Monthly CPR Net of Repurchased Loans</p>	<p>Monthly CPR Net of Repurchased Loans means the total unscheduled prepayments plus the payments from the Originator for the repurchase of loans from the portfolio received during the period divided by the aggregate current balance of the loans comprised in the mortgage portfolio at the beginning of the period.</p>
<p>Total Redemption Rate (TRR)</p>	<p>Total Redemption Rate means the total scheduled repayments, unscheduled prepayments and the payments from the Originator for the repurchase of loans from the portfolio received during the period divided by the aggregate current balance of the loans comprised in the mortgage portfolio at the beginning of the period.</p>

Current Balance	<p>"Current Balance" for each Mortgage Loan means, at any given date, the aggregate balance of the amounts charged to the Mortgage Borrower's account in respect of a Mortgage Loan as at such date (but avoiding double counting) including:</p> <p>(a) the original principal amount advanced to the relevant Mortgage Borrower and any further amount (including any Further Advance or Flexible Drawing) advanced on or before the given date to the relevant Mortgage Borrower and secured or intended to be secured by the related Mortgage; and</p> <p>(b) any interest, disbursement, legal expense, fee, charge, rent, service charge, premium or payment which has been capitalised in accordance with the relevant Mortgage Conditions or with the relevant Mortgage Borrower's consent or capitalised in accordance with the Seller's normal charging practices and any applicable regulatory obligation and added to the amounts secured or intended to be secured by the related Mortgage; and</p> <p>(c) any other amount (including, for the avoidance of doubt, Accrued Interest and Arrears of Interest) which is due or accrued (whether or not due) and which has not been paid by the relevant Mortgage Borrower and has not been capitalised in accordance with the relevant Mortgage Conditions or with the relevant Mortgage Borrower's consent or in accordance with the Seller's normal charging practices and any applicable regulatory obligations but which is secured or intended to be secured by the related Mortgage, as at the end of the Business Day immediately preceding that given date, minus any repayment or payment of any of the foregoing made on or before the end of the Business Day immediately preceding that given date and excluding any Flexible Drawings or Further Advances committed to be made but not made by the end of the Business Day immediately preceding that given date.</p>
Defaulted Mortgage Loan	<p>"Defaulted Mortgage Loan" means any Mortgage Loan with MIA equal to or greater than three.</p>
Current Indexed Loan to Value Ratio	<p>"Current Indexed Loan to Value Ratio" means, in respect of a Mortgage Loan, the Current Balance of that Mortgage Loan divided by the Indexed Valuation of the Property in respect of that Mortgage Loan.</p>

Indexed Valuation	"Indexed Valuation" on any day, the then most recent valuation of a Property securing the Mortgage Loan indexed using the regional quarterly non-seasonally adjusted Halifax House Price Index from the date of that most recent valuation until the most recent date for which the Halifax House Price Index is published by HBOS plc on their website http://www.lloydsbankinggroup.com/media1/research/halifax_hpi.asp or such other information service or website which publishes that index from time to time in place of HBOS.
Loan Seasoning	The number of months since the date of origination of the loan.
Remaining Term	The number of remaining years of the term of each loan.
Receiver of Rent	"Receiver" means a receiver or receiver and manager or administrative receiver of the whole or any part of the Charged Assets.