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| Issue Date | 15 August 2018 |
| Issuer | Towd Point Mortgage Funding 2018 - Auburn 12 PLC |
| Stock Exchange Listing | Irish Stock Exchange |
| Reporting Date (Collateral) | 29 February 2020 |
| Collection Period | 1 Feb 2020 - 29 Feb 2020 |
| Most Recent Note Interest Accrual Start Date | 20 November 2019 |
| Most Recent Note Interest Accrual End Date | 20 February 2020 |
| Number of Days in the Interest Period | 92 |
| Most Recent Interest Payment Date | 20 February 2020 |
| Next Note Interest Accrual Start Date | 20 February 2020 |
| Next Note Interest Accrual End Date | 20 May 2020 |
| Next Number of Days in the Interest Period | 90 |
| Next Interest Payment Date | 20 May 2020 |
| Next Record Date | 06 May 2020 |

Contact Details

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| Name | Role | Phone Number | e-mail |
|---------------------|---|----------------------|--|
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The prospectus, transaction documents, loan level data, investor report and cashflow model may be obtained at www.chlmortgages.co.uk or www.euroqbs.com

Bloomberg Ticker

TPMF 2018-A12X

A12 - Post-Closing Date Disclosure

Capital Home Loans Limited ("CHL"), in its capacity as originator, has undertaken 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 a 5% interest in each Class of Notes being, in this case 5% of the principal amount outstanding of each of the Class A, Class B, Class C, Class D, Class E, and Class F Notes. Any change to the manner in which such interest is held will be notified to investors.

Collection Period End Date: 29 February 2020

Transaction Parties, Ratings & Triggers

| | | Current Moody's/S&P/DBRS/Kroll Short Term Rating | Current Moody's/S&P/DBRS/Kroll Long Term Rating | Applicable Trigger (loss of) | Consequences |
|------------------------------|--|--|---|--|---|
| Issuer | Towd Point Mortgage Funding 2018 - Auburn 12 plc | | | | |
| Holdings | Towd Point Mortgage Funding 2018 - Auburn 12 Holdings Limited | | | | |
| Originator | Capital Home Loans Limited | | | | |
| 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 PLC | P-1 A -1 NR NR | A1 A NR NR | -/Baa3 (Moody's) -/BBB+ (S&P) -/BBB(low) (DBRS) -/- (Kroll) | Appoint a replacement Collection Account Bank; or (b) obtain a guarantee of the Collection Account Bank's obligations, in each case within a period not exceeding 30 calendar days from the date on which such downgrade occurred. |
| Issuer Account Bank | HSBC Bank plc | P-1 A -1+ NR NR | Aa3 AA- NR NR | -/A1 (Moody's) - /A+ (S&P) -/A(High)(DBRS) -/- Kroll | Transfer the account to a successor institution within a period not exceeding 60 calendar days (but not less than 45 calendar days) from the first day on which such downgrade occurred. |
| Liquidity Facility Provider | Salisbury Recievables Company LLC (un-committed) and Barclays Bank (committed) | P-1 A -1 NR NR | A1 A NR NR | -/A3 (Moody's) A-1 /A (S&P) -/A(DBRS) -/- Kroll | Within 30 calendar days of such downgrade either make a Liquidity Standby Drawing (to be deposited into the Deposit Account) or find a replacement liquidity facility provider on a committed basis substantially on the same terms as the existing Liquidity Facility Agreement. |

Available Funds of the Issuer at Most Recent Interest Payment Date - 20 February 2020

| Available Revenue Receipts | £1,959,886.91 | Available Principal Receipts | £12,080,306.12 |
|---|---------------|--|----------------|
| (a) Revenue Receipts on the Mortgage Loans received during the three immediately preceding Collection Periods or, if any of the immediately preceding three Collection Periods is a Determination Period, Calculated Revenue Receipts (excluding in each case an amount to be applied as Available Principal Receipts in accordance with Condition 8.14(c)(i) on the relevant Interest Payment Date); | £1,954,540.16 | (a) Principal Receipts on the Mortgage Loans received during the three immediately preceding Collection Periods; | £12,075,260.77 |
| (b) interest payable to the Issuer on the Deposit Account (including in respect of any Liquidity Standby Drawings credited to the Deposit Account) and income from any Authorised Investments received during the three immediately preceding Collection Periods; | £14,601.68 | (b) amounts (if any) to be credited to the Principal Deficiency Ledger pursuant to items (6) and/or (9) and/or (11) and/or (13) and/or (15) and/or (17) of the Pre-Enforcement Revenue Priority of Payments on such Interest Payment Date; and | £5,045.35 |
| (c) (A) prior to the LF Cancellation Date, any Liquidity Drawing (where for the avoidance of doubt, "Liquidity Drawing" does not include any Liquidity Standby Drawing) and (B) on and from the FORD, the Liquidity Reserve Fund Actual Amount, but only to the extent necessary (after applying all other Available Revenue Receipts and any Principal Addition Amounts to do so (assuming for the purpose of this paragraph (c) that this paragraph (c) had not applied)) to make payments in the Pre-Enforcement Revenue Priority of Payments to the extent there is a shortfall to meet items (1) to (5), disregarding item (1(x)) (other than fees and expenses of Liquidity Facility Providers), of the Pre-Enforcement Revenue Priority of Payments. If the LF Cancellation Date has not yet occurred (but the FORD has occurred and the Notes have not been redeemed in full) the Liquidity Reserve Fund Actual Amount will be applied first before any Liquidity Drawing is made; | £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 (prior to the application of Liquidity Drawings and the Liquidity Reserve Fund Actual Amount in accordance with paragraph (c) above and amounts standing to the credit of the Excess Cashflow Reserve Fund in accordance with paragraph (e) below) pay any PAA Deficit; | £0.00 | | |
| (e) amounts standing to the credit of the Excess Cashflow Reserve Fund up to (and including) the earlier of the Final Rated Notes Redemption Date and the Final Maturity Date, but only to the extent necessary (after applying all other Available Revenue Receipts and any Principal Addition Amounts to do so (assuming for the purpose of this paragraph (e) that this paragraph (e) had not applied)) to pay items (8), (10), (12) and (14) of the Pre-Enforcement Revenue Priority of Payments; | £0.00 | | |
| (f) any amounts standing to the credit of the SDC Ledger; | £0.00 | | |
| (g) any amount applied as Available Revenue Receipts in accordance with Condition 8.14(c)(ii); and | £0.00 | | |
| other net income of the Issuer received during the three immediately preceding Collection Periods (other than any Principal Receipts), | £2,500.00 | | |
| Less (j) Permitted Withdrawals; | £11,754.93 | Less (d) the amount of Principal Receipts used during the three immediately preceding Collection Periods to purchase any Flexible Drawings; | £0.00 |

Waterfall of Most Recent Interest Payment Date - 20 February 2020

Principal Waterfall Summary

| | | | |
|--|----------------|---|-----------------------|
| 1. any Principal Addition Amounts to be applied to meet any PAA Deficit; | £0.00 | 8. to pay sequentially in the following order of priority: (i) to pay pro rata and pari passu any Net WAC Additional Amounts due and payable on the Class B Notes; | £0.00 |
| 2. on and from the FORD up to and including the LF Cancellation Date, 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 item (16) of the Pre-Enforcement Revenue Priority of Payments or this item (2) (but disregarding any debit entries made to Liquidity Reserve Fund Ledger on this and any previous Interest Payment Date), is equal to the Liquidity Reserve Target; | £0.00 | (ii) to pay pro rata and pari passu any Net WAC Additional Amounts due and payable on the Class C Notes; | £0.00 |
| 3. in or towards payment pro rata and pari passu of principal due and payable on the Class A Notes until the Class A Notes have been reduced to zero; | £12,080,306.12 | (iii) to pay pro rata and pari passu any Net WAC Additional Amounts due and payable on the Class D Notes | £0.00 |
| 4. 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 reduced to zero; | £0.00 | (iv) to pay pro rata and pari passu any Net WAC Additional Amounts due and payable on the Class E Notes; | £0.00 |
| 5. 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 reduced to zero; | £0.00 | 9. 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 reduced to zero; | £0.00 |
| 6. 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 reduced to zero; | £0.00 | 10. in or towards payment of principal due and payable in respect of the Subordinated Loan until the Subordinated Loan is repaid in full; and | £0.00 |
| 7. 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 reduced to zero; | £0.00 | 11. in or towards payment pro rata and pari passu of the DC1 Payment on the Class DC1 Certificates (which shall be zero in circumstances where the Issuer has insufficient proceeds available to meet its obligations (1) to (10) above). | £0.00 |
| | | Total | £12,080,306.12 |

Notes - Closing Date 15 August 2018

| Class | ISIN (Reg S / 144a) | Original Balance | Outstanding Principal | | Outstanding Principal Carried Forward | Reference Rate | Margin | Step-Up Margin | Latest IPD 20-Feb-20 | | | | Next IPD 20-May-20 | | | | |
|-------|-----------------------------|------------------|-----------------------|----------------|---------------------------------------|-------------------|--------|----------------|-----------------------|------------------|-----------------------|-----------------------------|-----------------------|------------------|--------------------|----------------------------------|--------------------------|
| | | | Brought Forward | Repayment | | | | | Coupon Reference Rate | Coupon Note Rate | Interest Paid* on IPD | Interest Payment per note** | Coupon Reference Rate | Coupon Note Rate | Next Interest Due* | Next Interest Payment per note** | Net WAC Deferred Amounts |
| A | XS1862463574 / XS1862467997 | £319,754,000.00 | £270,388,982.40 | £12,080,306.12 | £238,308,674.28 | 3 Month GBP LIBOR | 0.800% | 1.350% | 0.80238% | 1.40238% | £1,093,558.68 | £3.19 | 0.75100% | 1.55100% | £988,039.84 | £3.09 | £0.00 |
| B | XS1862463731 / XS1862468292 | £25,395,000.00 | £25,395,000.00 | £0.00 | £25,395,000.00 | 3 Month GBP LIBOR | 0.950% | 1.425% | 0.80238% | 1.75238% | £112,245.90 | £4.32 | 0.75100% | 1.70100% | £106,151.10 | £4.18 | £0.00 |
| C | XS1862463905 / XS1862468375 | £10,773,000.00 | £10,773,000.00 | £0.00 | £10,773,000.00 | 3 Month GBP LIBOR | 1.300% | 1.950% | 0.80238% | 2.10238% | £57,096.90 | £5.18 | 0.75100% | 2.05100% | £54,295.92 | £5.04 | £0.00 |
| D | XS1862464119 / XS1862468458 | £9,619,000.00 | £9,619,000.00 | £0.00 | £9,619,000.00 | 3 Month GBP LIBOR | 1.600% | 2.400% | 0.80238% | 2.40238% | £58,291.14 | £5.92 | 0.75100% | 2.35100% | £55,997.82 | £5.78 | £0.00 |
| E | XS1862465272 / XS1862468532 | £9,234,000.00 | £9,234,000.00 | £0.00 | £9,234,000.00 | 3 Month GBP LIBOR | 2.500% | 3.750% | 0.80238% | 3.30238% | £76,826.88 | £8.14 | 0.75100% | 3.25100% | £73,779.66 | £7.99 | £0.00 |
| F | XS1862465439 / XS1862468888 | £10,008,000.00 | £10,008,000.00 | £0.00 | £10,008,000.00 | 3 Month GBP LIBOR | N/A | N/A | N/A | N/A | £0.00 | N/A | N/A | N/A | £0.00 | N/A | £0.00 |
| SDC | XS186250940 | £0.00 | £0.00 | £0.00 | £0.00 | N/A | N/A | N/A | N/A | N/A | £0.00 | N/A | N/A | N/A | £0.00 | N/A | £0.00 |
| DC1 | XS186251008 | £0.00 | £0.00 | £0.00 | £0.00 | N/A | N/A | N/A | N/A | N/A | £0.00 | N/A | N/A | N/A | £0.00 | N/A | £0.00 |
| DC2 | XS186251237 | £0.00 | £0.00 | £0.00 | £0.00 | N/A | N/A | N/A | N/A | N/A | £0.00 | N/A | N/A | N/A | £0.00 | N/A | £0.00 |
| | | £384,783,000.00 | £335,417,982.40 | £12,080,306.12 | £323,337,676.28 | | | | | | £1,898,019.30 | | | | £1,277,864.36 | | £0.00 |

*Excludes any deferred Net WAC amounts
 **Note denomination is £1,000 per note.

Net WAC Calculations - 20 February 2020

| Note Class | Gross Coupon % | Net WAC % | Net WAC Applicable (Y/N) | Interest Payable (before application of Net WAC) | Interest Payable (after application of Net WAC) | Net WAC Additional Amount | *** Deferred Net WAC Additional Amount b/f from Previous Period | Total Amount Due | Interest Paid (other than Net WAC Additional Amount) | Net WAC Additional Amount Paid | Total Amount Paid | Deferred Net WAC Additional Amounts c/f to Next Period |
|------------|----------------|-----------|--------------------------|--|---|---------------------------|---|------------------|--|--------------------------------|-------------------|--|
| B | 1.75238% | 2.08096% | N | £112,245.90 | £112,245.90 | £0.00 | £0.00 | £112,245.90 | £112,245.90 | £0.00 | £112,245.90 | £0.00 |
| C | 2.10238% | 2.08096% | Y | £57,096.90 | £56,558.25 | £538.25 | £0.00 | £57,096.50 | £56,558.25 | £538.25 | £57,096.50 | £0.00 |
| D | 2.40238% | 2.08096% | Y | £58,291.14 | £50,499.75 | £7,791.39 | £0.00 | £58,291.14 | £50,499.75 | £7,791.39 | £58,291.14 | £0.00 |
| E | 3.30238% | 2.08096% | Y | £76,826.88 | £48,478.50 | £28,348.38 | £0.00 | £76,826.88 | £48,478.50 | £28,348.38 | £76,826.88 | £0.00 |
| | | | | £304,460.82 | £267,782.40 | £36,678.02 | £0.00 | £304,460.42 | £267,782.40 | £36,678.02 | £304,460.42 | £0.00 |

***Includes accrued additional interest

Notes - Ratings & Legal Maturities

| Class | S&P/Moody's/ DBRS/Kroll - Ratings at Closing | S&P/Moody's/DBRS/Kroll Ratings at End of Period | Legal Maturities | Currency | Pool Factor Brought Forward | Pool Factor Carried Forward | Issue Price |
|-------|--|---|------------------|----------|-----------------------------|-----------------------------|-------------|
| A | AAA /Aaa /AAA /AAA | AAA /Aaa /AAA /AAA | Feb 2045 | GBP | 0.845616 | 0.807836 | 99.36% |
| B | AA /Aa3 /AA(low) /AA+ | AA+ /Aa3 /AA(low) /AA+ | Feb 2045 | GBP | 1.000000 | 1.000000 | 97.86% |
| C | A+ /A2 /A(low) /A+ | AA /A2 /A /A+ | Feb 2045 | GBP | 1.000000 | 1.000000 | 97.45% |
| D | A /Baa3 /BBB(low) /BBB+ | A+ /Baa3 /BBB /BBB+ | Feb 2045 | GBP | 1.000000 | 1.000000 | 97.06% |
| E | BB /B2 /BB(low) /BB | BB /B2 /BB(low) /BB | Feb 2045 | GBP | 1.000000 | 1.000000 | 98.96% |
| F | Not rated | Not rated | Feb 2045 | GBP | 1.000000 | 1.000000 | 100.00% |
| SDC | Not rated | Not rated | Feb 2045 | GBP | 1.000000 | 1.000000 | N/A |
| DC1 | Not rated | Not rated | Feb 2045 | GBP | 1.000000 | 1.000000 | N/A |
| DC2 | Not rated | Not rated | Feb 2045 | GBP | 1.000000 | 1.000000 | N/A |

Note: DBRS upgraded the Class C Notes to A from A (low) and Class D Notes to BBB from BBB (low) on 6 August 2019.
<https://www.dbrs.com/research/348758/dbrs-updates-and-confirms-ratings-of-low-to-pmt-mortgage-funding-2019-auburn-12-plc>

Issuer's Ledgers

| At Transaction Close | Revenue | Principal | Liquidity Reserve | Liquidity Standby | Excess Cashflow Reserve | Interim SDC | SDC | Issuer Profit | Principal Deficiency |
|----------------------------------|---------------|----------------|-------------------|-------------------|-------------------------|-------------|------------|---------------|----------------------|
| Required Amount (At Last IPD) | | | | | | | | | |
| Brought forward 20 November 2019 | £0.00 | £0.00 | £0.00 | £0.00 | £810,719.43 | £0.00 | £35,518.85 | £21,500.00 | £0.00 |
| Debits | £1,959,886.91 | £12,080,306.12 | £0.00 | £0.00 | £9,436.88 | £9,436.88 | £0.00 | £0.00 | £5,045.35 |
| Credits | £1,959,886.91 | £12,080,306.12 | £0.00 | £0.00 | £304,692.94 | £9,436.88 | £9,436.88 | £250.00 | £5,045.35 |
| Carried forward 20 February 2020 | £0.00 | £0.00 | £0.00 | £0.00 | £1,116,412.37 | £0.00 | £44,955.73 | £21,750.00 | £0.00 |

Principal Deficiency Ledgers Split:

| | Brought forward | Debit | Credit | Carried forward |
|---|-----------------|-----------|-----------|-----------------|
| Class A 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 | £5,045.35 | £5,045.35 | £0.00 |
| | £0.00 | £5,045.35 | £5,045.35 | £0.00 |

Collection Period Start Date 01 February 2020
 Collection Period End Date 29 February 2020

Key Mortgage Pool Summary

| | |
|---|-----------------|
| Current Balance at Closing Date | £384,418,368.74 |
| Current Balance at the Start of Collection Period | £323,441,311.81 |
| Current Balance at End of Collection Period | £320,374,027.19 |
| Number of Primary Mortgage Accounts at Closing Date | 2,857 |
| Number of Primary Mortgage Accounts at the Start of Collection Period | 2,399 |
| Number of Primary Mortgage Accounts at End of Collection Period | 2,380 |
| Average Loan Size at Closing Date | £134,553.16 |
| Average Loan Size at End of Collection Period | £134,610.94 |
| Number of Borrowers at Closing Date | 2,527 |
| Number of Borrowers at the Start of Collection Period | 2,134 |
| Number of Borrowers at End of Collection Period | 2,116 |
| Weighted Average Indexed LTV | 55.72% |
| Interest Collection Received in Period | £622,343.28 |
| Scheduled Repayments Received in Period * | £1,429,172.71 |
| Unscheduled Repayments Received in Period | £1,637,860.16 |

Constant Prepayment Rates & Total Repayment Rates

| | Period Rate | Period Rate Annualised |
|--|-------------|------------------------|
| Current Monthly CPR Rate | 0.51% | 5.95% |
| Current Quarterly CPR Rate | 1.91% | 7.42% |
| Current Monthly CPR Net of Repurchased Loans | 0.51% | 5.95% |
| Current Quarterly CPR Net of Repurchased Loans | 1.91% | 7.42% |
| Total Monthly Repayment Rate (TRR) | 0.95% | 10.82% |
| Total Quarterly Repayment Rate (TRR) | 3.08% | 11.76% |

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

Portfolio Performance

Collection Period End: 29 February 2020

| Power of Sale Receiver of Rent and Possession Properties | Total Balance £ | Number of Accounts |
|---|--------------------|-----------------------|
| Balance at the Start of the Period | 410,902.35 | 3 |
| New additions in the Period | 284,617.73 | 1 |
| Other movements in the Period | 1,143.13 | |
| Sold in the Period | (79,968.63) | (1) |
| Released back to Customer in Period | 0.00 | 0 |
| Balance at the End of the Period | 616,694.58 | 3 |

| Sold Properties | Total Balance £ | Number of Accounts |
|------------------------------------|--------------------|-----------------------|
| Balance at the Start of the Period | 1,863,272.06 | 15 |
| Properties Sold in Period | 79,968.63 | 1 |
| Balance at the End of the Period | 1,943,240.69 | 16 |

| Recoveries from Sold Properties | Total Balance £ | Number of Accounts |
|---|--------------------|-----------------------|
| Recoveries from the Sales Proceeds at the Start of the Period | 1,410,474.37 | 15 |
| Recoveries from the Sales Proceeds in Period | 57,425.08 | 1 |
| Post Sale Further Recoveries | 2,500.00 | |
| Recoveries from the Sales Proceeds at the End of the Period | 1,470,399.45 | 16 |
| | % of Total | |
| Recovery in Period as Percentage of Current Balance at Sale | 71.81% | |
| Cumulative Recovery as Percentage of Current Balance at Sale | 75.67% | |

Portfolio Performance

Collection Period End: 29 February 2020

| Losses from Sold Properties | Total Balance £ | Number of Accounts |
|---|--------------------|-----------------------|
| Incurred Losses as Shortfall from Sales Proceeds at the Start of the Period | 477,410.21 | 12 |
| Incurred Losses as Shortfall from Sales Proceeds in Period | 22,543.55 | 1 |
| Incurred Further Losses as Shortfall post Sales Proceeds in Period | 0.00 | |
| Incurred Losses as Shortfall from Sales Proceeds at the End of the Period | 499,953.76 | 13 |
| | % of Total | |
| Average Loss Severity in the Period | 28.19% | |
| Weighted Average Loss Severity | 25.73% | |

| Flexi Drawdown * | Total Balance £ | Number of Accounts |
|--|--------------------|-----------------------|
| Cumulative Redraw at the Start of the Period | 5,000.00 | 1 |
| Redraw in the Period | 0.00 | 0 |
| Cumulative Redraw at the End of the Period | 5,000.00 | 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: 29 February 2020

Current Balances

| Range (£000s) | Aggregate Current Balance | % of Total | Number of Accounts | % of Total |
|---------------|---------------------------|------------|--------------------|------------|
| < 50 | £8,686,151.70 | 2.71% | 314 | 13.19% |
| 50 - < 100 | £52,644,675.30 | 16.43% | 681 | 28.61% |
| 100 - < 150 | £80,372,321.44 | 25.09% | 663 | 27.86% |
| 150 - < 200 | £58,527,054.00 | 18.27% | 341 | 14.33% |
| 200 - < 300 | £58,324,623.40 | 18.21% | 246 | 10.34% |
| 300 - < 400 | £27,338,403.45 | 8.53% | 80 | 3.36% |
| 400 - < 500 | £11,016,597.35 | 3.44% | 25 | 1.05% |
| ≥ 500 | £23,464,200.55 | 7.32% | 30 | 1.26% |
| Total | £320,374,027.19 | 100.00% | 2,380 | 100.00% |

Maximum: £1,886,553.55
 Minimum: £1.62
 Average: £134,610.94

Pool Table

Collection Period End: 29 February 2020

Indexed LTVs *

| Range (%) | Aggregate Current Balance | % of Total | Number of Accounts | % of Total |
|--------------|---------------------------|----------------|--------------------|----------------|
| 0 - < 10 | £1,784,747.63 | 0.56% | 113 | 4.75% |
| 10 - < 20 | £5,281,135.88 | 1.65% | 107 | 4.50% |
| 20 - < 30 | £11,332,553.43 | 3.54% | 141 | 5.92% |
| 30 - < 40 | £18,147,254.81 | 5.66% | 153 | 6.43% |
| 40 - < 50 | £56,545,865.76 | 17.65% | 305 | 12.82% |
| 50 - < 60 | £97,820,298.63 | 30.54% | 537 | 22.56% |
| 60 - < 70 | £83,045,105.11 | 25.92% | 618 | 25.96% |
| 70 - < 80 | £44,482,131.07 | 13.88% | 392 | 16.47% |
| 80 - < 90 | £1,934,934.87 | 0.60% | 14 | 0.59% |
| 90 - < 100 | £0.00 | 0.00% | 0 | 0.00% |
| ≥ 100 | £0.00 | 0.00% | 0 | 0.00% |
| Total | £320,374,027.19 | 100.00% | 2,380 | 100.00% |

Maximum: 83.54%
 Minimum: 0.20%
 Weighted Ave: 55.72%

*Indexed by Nationwide House Price Index, "Regional Quarterly Indices (Post '73)"

Pool Table

Collection Period End: 29 February 2020

Arrears

| Months | Aggregate Current Balance | % of Total | Number of Accounts | % of Total |
|----------------------------------|---------------------------|------------|--------------------|------------|
| 0 | £310,136,060.85 | 96.81% | 2,331 | 97.96% |
| > 0 and < 1 | £2,217,823.29 | 0.69% | 16 | 0.67% |
| 1 | £3,897,454.48 | 1.22% | 15 | 0.63% |
| > 1 and < 2 | £1,271,215.75 | 0.40% | 5 | 0.21% |
| 2 | £857,640.05 | 0.27% | 2 | 0.08% |
| > 2 and < 3 | £156,244.40 | 0.05% | 1 | 0.04% |
| 3 | £390,001.54 | 0.12% | 1 | 0.04% |
| > 3 and < 6 | £426,996.91 | 0.13% | 2 | 0.08% |
| 6 | £224,755.44 | 0.07% | 3 | 0.13% |
| > 6 and < 9 | £463,757.63 | 0.14% | 2 | 0.08% |
| 9 | £0.00 | 0.00% | 0 | 0.00% |
| > 9 and < 12 | £206,213.96 | 0.06% | 1 | 0.04% |
| ≥ 12 | £125,862.89 | 0.04% | 1 | 0.04% |
| Total | £320,374,027.19 | 100.00% | 2,380 | 100.00% |
| New Default in Period (≥ 3) | £390,001.54 | 0.12% | 1 | 0.04% |
| Cumulative Current Default (≥ 3) | £1,837,588.37 | 0.56% | 10 | 0.41% |

Pool Table

Collection Period End: 29 February 2020

Geographical Breakdown

| Region | Aggregate Current Balance | % of Total | Number of Accounts | % of Total |
|------------------------|---------------------------|------------|--------------------|------------|
| East Anglia | £8,623,244.21 | 2.69% | 83 | 3.49% |
| East Midlands | £19,023,103.14 | 5.94% | 191 | 8.03% |
| North East | £3,707,422.73 | 1.16% | 51 | 2.14% |
| North West | £21,728,307.66 | 6.78% | 250 | 10.50% |
| Northern Ireland | £0.00 | 0.00% | 0 | 0.00% |
| Scotland | £0.00 | 0.00% | 0 | 0.00% |
| Greater London | £111,651,359.66 | 34.86% | 583 | 24.50% |
| South East | £82,023,572.53 | 25.60% | 555 | 23.32% |
| South West | £31,280,594.92 | 9.76% | 234 | 9.83% |
| Wales | £9,135,950.92 | 2.85% | 81 | 3.40% |
| West Midlands | £17,616,297.32 | 5.50% | 170 | 7.14% |
| Yorkshire & Humberside | £15,584,174.10 | 4.86% | 182 | 7.65% |
| Total | £320,374,027.19 | 100.00% | 2,380 | 100.00% |

Seasoning

| Range (Months) | Aggregate Current Balance | % of Total | Number of Accounts | % of Total |
|----------------|---------------------------|------------|--------------------|------------|
| < 84 | £0.00 | 0.00% | 0 | 0.00% |
| 84 - < 108 | £0.00 | 0.00% | 0 | 0.00% |
| 108 - < 132 | £0.00 | 0.00% | 0 | 0.00% |
| 132 - < 156 | £159,487,863.05 | 49.78% | 1,001 | 42.06% |
| ≥ 156 | £160,886,164.14 | 50.22% | 1,379 | 57.94% |
| Total | £320,374,027.19 | 100.00% | 2,380 | 100.00% |

Maximum: 303.45 Months
 Minimum: 138.48 Months
 Weighted Ave: 161.17 Months

Pool Table

Collection Period End: 29 February 2020

Remaining Term

| Range (Years) | Aggregate Current Balance | % of Total | Number of Accounts | % of Total |
|---------------|---------------------------|------------|--------------------|------------|
| < 5 | £97,216,318.08 | 30.34% | 760 | 31.93% |
| 5 - < 10 | £127,085,782.96 | 39.67% | 925 | 38.86% |
| 10 - < 15 | £95,113,067.87 | 29.69% | 683 | 28.70% |
| 15 - < 20 | £757,741.59 | 0.24% | 9 | 0.38% |
| 20 - < 25 | £201,116.69 | 0.06% | 3 | 0.13% |
| ≥ 25 | £0.00 | 0.00% | 0 | 0.00% |
| Total | £320,374,027.19 | 100.00% | 2,380 | 100.00% |

Maximum: 22.72 Years
 Minimum: 0.003 Years
 Weighted Ave: 7.14 Years

Loan Purpose

| Purpose | Aggregate Current Balance | % of Total | Number of Accounts | % of Total |
|------------|---------------------------|------------|--------------------|------------|
| *Purchase | £147,865,896.48 | 46.15% | 1,235 | 51.89% |
| Remortgage | £172,508,130.71 | 53.85% | 1,145 | 48.11% |
| Total | £320,374,027.19 | 100.00% | 2,380 | 100.00% |

* Includes Equity Release

Pool Table

Collection Period End: 29 February 2020

Repayment Method

| Method | Aggregate Current Balance | % of Total | Number of Accounts | % of Total |
|-----------------------|---------------------------|------------|--------------------|------------|
| Repayment | £17,306,938.98 | 5.40% | 379 | 15.92% |
| Partial Interest Only | £2,173,943.23 | 0.68% | 14 | 0.59% |
| Interest Only | £300,893,144.98 | 93.92% | 1,987 | 83.49% |
| Total | £320,374,027.19 | 100.00% | 2,380 | 100.00% |

Product type

| Type | Aggregate Current Balance | % of Total | Number of Accounts | % of Total |
|-------|---------------------------|------------|--------------------|------------|
| Fixed | £0.00 | 0.00% | 0 | 0.00% |
| SVR | £3,061,731.17 | 0.96% | 67 | 2.82% |
| BBR | £317,312,296.02 | 99.04% | 2,313 | 97.18% |
| Total | £320,374,027.19 | 100.00% | 2,380 | 100.00% |

Pool Table

Collection Period End: 29 February 2020

Interest Rate (%)

| Rate (%) | Aggregate Current Balance | % of Total | Number of Accounts | % of Total |
|--------------|---------------------------|----------------|--------------------|----------------|
| 0 - < 1 | £0.00 | 0.00% | 0 | 0.00% |
| 1 - < 2 | £68,917,990.50 | 21.51% | 674 | 28.32% |
| 2 - < 3 | £248,166,010.25 | 77.47% | 1,638 | 68.82% |
| 3 - < 4 | £228,295.27 | 0.07% | 1 | 0.04% |
| 4 - < 5 | £0.00 | 0.00% | 0 | 0.00% |
| 5 - < 6 | £2,730,975.11 | 0.85% | 62 | 2.61% |
| 6 - < 7 | £330,756.06 | 0.10% | 5 | 0.21% |
| ≥ 7 | £0.00 | 0.00% | 0 | 0.00% |
| Total | £320,374,027.19 | 100.00% | 2,380 | 100.00% |

Maximum: 6.50%
 Minimum: 1.24%
 Weighted Ave: 2.32%

Buy-to-Let / Owner Occupied

| Type | Aggregate Current Balance | % of Total | Number of Accounts | % of Total |
|----------------|---------------------------|----------------|--------------------|----------------|
| Buy-to-Let | £311,129,349.35 | 97.11% | 2,273 | 95.50% |
| Owner Occupied | £9,244,677.84 | 2.89% | 107 | 4.50% |
| Total | £320,374,027.19 | 100.00% | 2,380 | 100.00% |

Self-Cert / Non Self-Cert

| Type | Aggregate Current Balance | % of Total | Number of Accounts | % of Total |
|---------------|---------------------------|----------------|--------------------|----------------|
| Self-Cert | £8,290,712.58 | 2.59% | 64 | 2.69% |
| Non Self-Cert | £312,083,314.61 | 97.41% | 2,316 | 97.31% |
| Total | £320,374,027.19 | 100.00% | 2,380 | 100.00% |

Pool Table

Collection Period End: 29 February 2020

Flexible/ Non Flexible

| Type | Aggregate Current Balance | % of Total | Number of Accounts | % of Total |
|--------------|---------------------------|------------|--------------------|------------|
| Flexible | £51,846,752.38 | 16.18% | 470 | 19.75% |
| Non Flexible | £268,527,274.81 | 83.82% | 1,910 | 80.25% |
| Total | £320,374,027.19 | 100.00% | 2,380 | 100.00% |

Employment Status

| Type | Aggregate Current Balance | % of Total | Number of Accounts | % of Total |
|---------------|---------------------------|------------|--------------------|------------|
| Employed | £90,565,872.27 | 28.27% | 745 | 31.30% |
| Self-employed | £180,244,775.63 | 56.26% | 1,261 | 52.99% |
| Legal Entity | £49,563,379.29 | 15.47% | 374 | 15.71% |
| Total | £320,374,027.19 | 100.00% | 2,380 | 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> |

Glossary

| | |
|-------------------------------------|---|
| 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> <ul style="list-style-type: none"> (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 (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 (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. |
| 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> |

Glossary

| | |
|-------------------|--|
| Indexed Valuation | "Indexed Valuation" on any day, the then most recent valuation of a Property securing the Mortgage Loan indexed using the latest Nationwide House Price Index, "Regional Quarterly Indices (Post '73) from the date of that most recent valuation until the most recent date for which the Nationwide House Price Index or such other information service or website which publishes that index from time to time is in place of Nationwide. |
| 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. |