

## IMPORTANT NOTICE

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THE FOLLOWING DOCUMENT AND ITS CONTENTS MAY NOT BE FORWARDED OR DISTRIBUTED TO ANY OTHER PERSON AND MAY NOT BE REPRODUCED IN ANY MANNER WHATSOEVER, AND MAY NOT BE FORWARDED TO ANY US PERSON OR TO ANY US ADDRESS OTHER THAN AS PROVIDED BELOW. THIS DOCUMENT MAY ONLY BE DISTRIBUTED IN "OFFSHORE TRANSACTIONS" AS DEFINED IN, AND AS PERMITTED BY, REGULATION S UNDER THE SECURITIES ACT, OR WITHIN THE UNITED STATES TO QUALIFIED INSTITUTIONAL BUYERS (AS DEFINED IN RULE 144A UNDER THE SECURITIES ACT) IN ACCORDANCE WITH RULE 144A UNDER THE SECURITIES ACT (**RULE 144A**). ANY FORWARDING, DISTRIBUTION OR REPRODUCTION OF THIS DOCUMENT IN WHOLE OR IN PART IS UNAUTHORISED. FAILURE TO COMPLY WITH THIS DIRECTIVE MAY RESULT IN A VIOLATION OF THE SECURITIES ACT OR THE APPLICABLE LAWS OF OTHER JURISDICTIONS.

This final terms has been delivered to you on the basis that you are a person into whose possession this final terms may be lawfully delivered in accordance with the laws of the jurisdiction in which you are located. By accessing the final terms, you shall be deemed to have confirmed and represented to us that (a) you have understood and agree to the terms set out herein, (b) you consent to delivery of the final terms by electronic transmission, (c) you are either (i) not a U.S. Person (within the meaning of Regulation S under the Securities Act) or acting for the account or benefit of a U.S. Person and the electronic mail address that you have given to us and to which this e-mail has been delivered is not located in the United States, its territories and possessions (including Puerto Rico, the U.S. Virgin Islands, Guam, American Samoa, Wake Island and the Northern Mariana Islands) or the District of Columbia or (ii) a Qualified Institutional Buyer in each case acting for your own account or for the account of one or more Qualified Institutional Buyers, and (d) if you are a person in the United Kingdom, then you are a person who (i) is an investment professional within the meaning

of Article 19 of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005 (the FPO) or (ii) is a high net worth entity falling within Article 49(2)(a) to (d) of the FPO.

This final terms has been sent to you in an electronic form. You are reminded that documents transmitted via this medium may be altered or changed during the process of electronic transmission and consequently neither the Issuer, the Dealer, the Joint Lead Managers nor any person who controls it nor any director, officer, employee nor agent of it or affiliate of any such person accepts any liability or responsibility whatsoever in respect of any difference between the final terms distributed to you in electronic format and the hard copy version available to you on request from the Issuer or the Dealer.

#### **PROHIBITION OF SALES TO EEA RETAIL INVESTORS**

THE NOTES ARE NOT INTENDED TO, AND SHOULD NOT, BE OFFERED, SOLD OR OTHERWISE MADE AVAILABLE TO ANY RETAIL INVESTOR IN THE UNITED KINGDOM OR THE EUROPEAN ECONOMIC AREA (THE EEA). FOR THESE PURPOSES, A RETAIL INVESTOR MEANS A PERSON WHO IS ONE (OR MORE) OF (I) A RETAIL CLIENT AS DEFINED IN POINT (11) OF ARTICLE 4(1) OF DIRECTIVE 2014/65/EU (MIFID II) OR (II) A CUSTOMER WITHIN THE MEANING OF DIRECTIVE 2016/97/EC (THE INSURANCE DISTRIBUTION DIRECTIVE), WHERE THAT CUSTOMER WOULD NOT QUALIFY AS A PROFESSIONAL CLIENT AS DEFINED IN POINT (10) OF ARTICLE 4(1) OF MIFID II. CONSEQUENTLY, NO KEY INFORMATION DOCUMENT REQUIRED BY REGULATION (EU) NO 1286/2014 (AS AMENDED, THE PRIIPS REGULATION) FOR OFFERING OR SELLING THE NOTES OR OTHERWISE MAKING THEM AVAILABLE TO RETAIL INVESTORS IN THE UNITED KINGDOM OR THE EEA HAS BEEN PREPARED AND THEREFORE OFFERING OR SELLING THE NOTES OR OTHERWISE MAKING THEM AVAILABLE TO ANY RETAIL INVESTOR IN THE UNITED KINGDOM OR THE EEA MAY BE UNLAWFUL UNDER THE PRIIPS REGULATION.

#### **MIFID II product governance / Professional investors and ECPs only target market**

Solely for the purposes of the manufacturer's product approval process, the target market assessment in respect of the notes has led to the conclusion that: (i) the target market for the notes is eligible counterparties and professional clients only, each as defined in Directive 2014/65/EU (as amended, MiFID II); and (ii) all channels for distribution of the notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the notes (a distributor) should take into consideration the manufacturer's target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the notes (by either adopting or refining the manufacturer's target market assessment) and determining appropriate distribution channels.

**FINAL TERMS DATED 28 JULY 2020**  
**(to the Base Prospectus dated 28 July 2020)**

**Delamare Cards MTN Issuer plc**

(incorporated in England and Wales with limited liability under registered number 6652499)  
**(the Issuer)**

Issuer legal entity identifier (LEI): 635400IAJKM25WRCSE95

**Tesco Personal Finance PLC**

as Sponsor, Transferor, Transferor Beneficiary, Cash Manager and Servicer  
**(TPF)**

TPF legal entity identifier (LEI): 213800J17G8WI3MJ5660

Securitisation transaction unique identifier: 213800J17G8WI3MJ5660N200801

Issue of Series 2020-1 Notes under

**the Delamare Cards Medium Term Note Programme**

(ultimately backed by trust property in the Delamare Cards Receivables Trust)

<u>Series</u>	<u>Classes</u>	<u>Principal Amount</u>	<u>Interest Rate</u>	<u>Interest Payment Dates</u>	<u>Scheduled Redemption Date</u>	<u>Final Redemption Date</u>	<u>Price to public</u>
2020-1	A1	£400,000,000	Compounded Daily SONIA plus 0.85%	the 19th day of each month, in each case subject to adjustment in accordance with the Business Day Convention	July 2025	July 2030	£400,000,000 (or 100%)
2020-1	A2	£400,000,000	Compounded Daily SONIA plus 0.85%	the 19th day of each month, in each case subject to adjustment in accordance with the Business Day Convention	July 2025	July 2030	£400,000,000 (or 100%)
2020-1	A3	£400,000,000	Compounded Daily SONIA plus 0.85%	the 19th day of each month, in each case subject to adjustment in accordance with the Business Day Convention	July 2025	July 2030	£400,000,000 (or 100%)
2020-1	A4	£350,000,000	Compounded Daily SONIA plus 0.85%	the 19th day of each month, in each case subject to adjustment in accordance with the Business Day Convention	July 2025	July 2030	£350,000,000 (or 100%)

Terms used herein shall be deemed to be defined as such for the purposes of the Terms and Conditions set forth in the prospectus dated 28 July 2020 which constitutes a base prospectus for the purposes of the Prospectus Regulation (the **Base Prospectus**). This document constitutes the Final Terms for the purposes of the Prospectus Regulation and must be read in conjunction with the Base Prospectus. Full information on the Issuer and the offer of the notes is only available on the basis of the combination of these Final Terms and the Base Prospectus. The Base Prospectus is available for viewing on the website of Euronext Dublin and at the specified offices of the Principal Paying Agent and copies may be obtained from the specified offices of the Principal Paying Agent.

## TRANSACTION FEATURES

*The following is qualified in its entirety by the Base Prospectus. Words and expressions defined in the Base Prospectus shall have the same meanings below.*

### NOTE SERIES

<b>Series Number:</b>	Series 2020-1	Series 2020-1	Series 2020-1	Series 2020-1
<b>Class of Note:</b>	A1	A2	A3	A4
<b>Issue Date:</b>	30 July 2020	30 July 2020	30 July 2020	30 July 2020
<b>Issue Price:</b>	100 per cent.	100 per cent.	100 per cent.	100 per cent.
<b>Ratings:</b>	<p>The Notes to be issued are expected to be rated:</p> <ul style="list-style-type: none"> <li>• AAA(sf) by S&amp;P Global Ratings Europe Limited; and</li> <li>• AAAsf by Fitch Ratings Limited.</li> </ul>	<p>The Notes to be issued are expected to be rated:</p> <ul style="list-style-type: none"> <li>• AAA(sf) by S&amp;P Global Ratings Europe Limited; and</li> <li>• AAAsf by Fitch Ratings Limited.</li> </ul>	<p>The Notes to be issued are expected to be rated:</p> <ul style="list-style-type: none"> <li>• AAA(sf) by S&amp;P Global Ratings Europe Limited; and</li> <li>• AAAsf by Fitch Ratings Limited.</li> </ul>	<p>The Notes to be issued are expected to be rated:</p> <ul style="list-style-type: none"> <li>• AAA(sf) by S&amp;P Global Ratings Europe Limited; and</li> <li>• AAAsf by Fitch Ratings Limited.</li> </ul>
<b>Principal Amount:</b>	£400,000,000	£400,000,000	£400,000,000	£350,000,000
<b>Net Proceeds:</b>	£400,000,000	£400,000,000	£400,000,000	£350,000,000
<b>Specified Currency:</b>	Sterling	Sterling	Sterling	Sterling

<b>Specified Denominations:</b>	£100,000 and integral multiples of £1,000 in excess thereof up to	£100,000 and integral multiples of £1,000 in excess thereof up to	£100,000 and integral multiples of £1,000 in excess thereof up to	£100,000 and integral multiples of £1,000 in excess thereof up to
<b>Fixed or Floating Designation:</b>	Floating Rate Sterling Notes (SONIA)	Floating Rate Sterling Notes (SONIA)	Floating Rate Sterling Notes (SONIA)	Floating Rate Sterling Notes (SONIA)
<b>Scheduled Redemption Date:</b>	Interest Payment Date falling in July 2025	Interest Payment Date falling in July 2025	Interest Payment Date falling in July 2025	Interest Payment Date falling in July 2025
<b>Final Redemption Date:</b>	Interest Payment Date falling in July 2030	Interest Payment Date falling in July 2030	Interest Payment Date falling in July 2030	Interest Payment Date falling in July 2030
<b>Initial Rate (if applicable):</b>	Not Applicable	Not Applicable	Not Applicable	Not Applicable
<b>Rate of Interest:</b>	Compounded Daily SONIA plus Margin	Compounded Daily SONIA plus Margin	Compounded Daily SONIA plus Margin	Compounded Daily SONIA plus Margin
<b>Margin:</b>	0.85 per cent. per annum	0.85 per cent. per annum	0.85 per cent. per annum	0.85 per cent. per annum
<b>Additional Interest Margin:</b>	Not Applicable	Not Applicable	Not Applicable	Not Applicable
<b>Minimum Interest Rate (if applicable):</b>	Not Applicable	Not Applicable	Not Applicable	Not Applicable
<b>Maximum Interest Rate (if applicable):</b>	Not Applicable	Not Applicable	Not Applicable	Not Applicable
<b>Day Count Fractions:</b>	Actual/365	Actual/365	Actual/365	Actual/365
<b>Interest Determination Date:</b>	5 Business Days prior to the end of the relevant Interest Period	5 Business Days prior to the end of the relevant Interest Period	5 Business Days prior to the end of the relevant Interest Period	5 Business Days prior to the end of the relevant Interest Period

<b>Relevant Screen Page:</b>	Bloomberg page SONIA (or any replacement thereto)	Bloomberg page SONIA (or any replacement thereto)	Bloomberg page SONIA (or any replacement thereto)	Bloomberg page SONIA (or any replacement thereto)
<b>First Interest Payment Date:</b>	19 September 2020	19 September 2020	19 September 2020	19 September 2020
<b>Interest Commencement Date:</b>	30 July 2020	30 July 2020	30 July 2020	30 July 2020
<b>Floating Rate Commencement Date:</b>	Not Applicable	Not Applicable	Not Applicable	Not Applicable
<b>Regular Interest Payment Dates:</b>	the 19th day of each month, in each case subject to adjustment in accordance with the Business Day Convention	the 19th day of each month, in each case subject to adjustment in accordance with the Business Day Convention	the 19th day of each month, in each case subject to adjustment in accordance with the Business Day Convention	the 19th day of each month, in each case subject to adjustment in accordance with the Business Day Convention
<b>Redemption Period Interest Payment Dates:</b>	Not Applicable	Not Applicable	Not Applicable	Not Applicable
<b>USD-LIBOR/EURIBOR/SONIA (in the case of the first Interest Period)</b>	SONIA	SONIA	SONIA	SONIA
<b>Reference Rate:</b>	SONIA	SONIA	SONIA	SONIA
<b>Rate of return of a daily compound interest investment:</b>	(with the daily Sterling overnight reference rate SONIA as the reference rate for the calculation of interest)	(with the daily Sterling overnight reference rate SONIA as the reference rate for the calculation of interest)	(with the daily Sterling overnight reference rate SONIA as the reference rate for the calculation of interest)	(with the daily Sterling overnight reference rate SONIA as the reference rate for the calculation of interest)
<b>Redenomination, Renominalisation and Reconventioning:</b>	Yes	Yes	Yes	Yes

<b>Indication of Yield:</b>	Not Applicable	Not Applicable	Not Applicable	Not Applicable
<b>Denomination:</b>	£100,000 and integral multiples of £1,000 in excess thereof up to	£100,000 and integral multiples of £1,000 in excess thereof up to	£100,000 and integral multiples of £1,000 in excess thereof up to	£100,000 and integral multiples of £1,000 in excess thereof up to
<b>Listing:</b>	<p>Application for admission to the Official List and for admission to trading has been made to: Euronext Dublin</p> <p>Date from which admission effective: Issue Date</p> <p>Estimated total expenses related to such admission: €1,000</p>	<p>Application for admission to the Official List and for admission to trading has been made to: Euronext Dublin</p> <p>Date from which admission effective: Issue Date</p> <p>Estimated total expenses related to such admission: €1,000</p>	<p>Application for admission to the Official List and for admission to trading has been made to: Euronext Dublin</p> <p>Date from which admission effective: Issue Date</p> <p>Estimated total expenses related to such admission: €1,000</p>	<p>Application for admission to the Official List and for admission to trading has been made to: Euronext Dublin</p> <p>Date from which admission effective: Issue Date</p> <p>Estimated total expenses related to such admission: €1,000</p>
<b>Screen Rate Determination:</b>	SONIA – Overnight Rate	SONIA – Overnight Rate	SONIA – Overnight Rate	SONIA – Overnight Rate
<b>"D" for the purposes of SONIA:</b>	Actual/365	Actual/365	Actual/365	Actual/365
<b>Index Determination:</b>	Not Applicable	Not Applicable	Not Applicable	Not Applicable
<b>Calculation Method:</b>	Compounded Daily	Compounded Daily	Compounded Daily	Compounded Daily
<b>Observation Method:</b>	Lag	Lag	Lag	Lag
<b>Observation Look-back Period:</b>	5 Business Days	5 Business Days	5 Business Days	5 Business Days
<b>Observation Shift Period:</b>	Not Applicable	Not Applicable	Not Applicable	Not Applicable

<b>Clearing System(s):</b>	Euroclear and Clearstream, Luxembourg	Euroclear and Clearstream, Luxembourg	Euroclear and Clearstream, Luxembourg	Euroclear and Clearstream, Luxembourg
<b>Additional Business Centre(s):</b>	None	None	None	None
<b>Additional Financial Centre(s):</b>	None	None	None	None
<b>Business Day:</b>	Not Applicable. For SONIA calculations, London only.	Not Applicable. For SONIA calculations, London only.	Not Applicable. For SONIA calculations, London only.	Not Applicable. For SONIA calculations, London only.
<b>Business Day Convention:</b>	Following Business Day Convention	Following Business Day Convention	Following Business Day Convention	Following Business Day Convention
<b>Form of notes:</b>	Registered Notes:	Registered Notes:	Registered Notes:	Registered Notes:
	Regulation S Global Note Certificates registered in the name of a nominee for a Common Safekeeper for Euroclear and Clearstream, Luxembourg (that is held under the New Safekeeping Structure (NSS))	Regulation S Global Note Certificates registered in the name of a nominee for a Common Safekeeper for Euroclear and Clearstream, Luxembourg (that is held under the New Safekeeping Structure (NSS))	Regulation S Global Note Certificates registered in the name of a nominee for a Common Safekeeper for Euroclear and Clearstream, Luxembourg (that is held under the New Safekeeping Structure (NSS))	Regulation S Global Note Certificates registered in the name of a nominee for a Common Safekeeper for Euroclear and Clearstream, Luxembourg (that is held under the New Safekeeping Structure (NSS))
<b>Call Date:</b>	Any Interest Payment Date on or after the Issue Date	Any Interest Payment Date on or after the Issue Date	Any Interest Payment Date on or after the Issue Date	Any Interest Payment Date on or after the Issue Date



<p><b>Intended to be held in a manner which would allow Eurosystem eligibility:</b></p>	<p style="text-align: center;">Yes</p> <p>Note that the designation "yes" simply means that the Notes are intended upon issue to be deposited with one of the ICSDs as common safekeeper (and registered in the name of a nominee of one of the ICSDs acting as common safekeeper), and does not necessarily mean that the Notes will be recognised as eligible collateral for Eurosystem monetary policy and intra day credit operations by the Eurosystem either upon issue or at any or all times during their life. Such recognition will depend upon the European Central Bank (<b>ECB</b>) being satisfied that Eurosystem eligibility criteria have been met. The designation "yes" does not mean that the Eurosystem eligibility criteria have been or will be met in respect of the Notes. Each prospective investor is required to independently assess and</p>	<p style="text-align: center;">Yes</p> <p>Note that the designation "yes" simply means that the Notes are intended upon issue to be deposited with one of the ICSDs as common safekeeper (and registered in the name of a nominee of one of the ICSDs acting as common safekeeper), and does not necessarily mean that the Notes will be recognised as eligible collateral for Eurosystem monetary policy and intra day credit operations by the Eurosystem either upon issue or at any or all times during their life. Such recognition will depend upon the European Central Bank (<b>ECB</b>) being satisfied that Eurosystem eligibility criteria have been met. The designation "yes" does not mean that the Eurosystem eligibility criteria have been or will be met in respect of the Notes. Each prospective investor is required to independently assess and determine the</p>	<p style="text-align: center;">Yes</p> <p>Note that the designation "yes" simply means that the Notes are intended upon issue to be deposited with one of the ICSDs as common safekeeper (and registered in the name of a nominee of one of the ICSDs acting as common safekeeper), and does not necessarily mean that the Notes will be recognised as eligible collateral for Eurosystem monetary policy and intra day credit operations by the Eurosystem either upon issue or at any or all times during their life. Such recognition will depend upon the European Central Bank (<b>ECB</b>) being satisfied that Eurosystem eligibility criteria have been met. The designation "yes" does not mean that the Eurosystem eligibility criteria have been or will be met in respect of the Notes. Each prospective investor is required to independently assess and determine the</p>	<p style="text-align: center;">Yes</p> <p>Note that the designation "yes" simply means that the Notes are intended upon issue to be deposited with one of the ICSDs as common safekeeper (and registered in the name of a nominee of one of the ICSDs acting as common safekeeper), and does not necessarily mean that the Notes will be recognised as eligible collateral for Eurosystem monetary policy and intra day credit operations by the Eurosystem either upon issue or at any or all times during their life. Such recognition will depend upon the European Central Bank (<b>ECB</b>) being satisfied that Eurosystem eligibility criteria have been met. The designation "yes" does not mean that the Eurosystem eligibility criteria have been or will</p>
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	determine the prospects of the ECB being satisfied that Eurosystem eligibility criteria are met in respect of the Notes.	prospects of the ECB being satisfied that Eurosystem eligibility criteria are met in respect of the Notes.	prospects of the ECB being satisfied that Eurosystem eligibility criteria are met in respect of the Notes.	be met in respect of the Notes. Each prospective investor is required to independently assess and determine the prospects of the ECB being satisfied that Eurosystem eligibility criteria are met in respect of the Notes.
<b>Method of distribution</b>	Non-syndicated	Non-syndicated	Non-syndicated	Non-syndicated
<b>If syndicated, names of each Joint Lead Manager and any other Managers:</b>	Not Applicable	Not Applicable	Not Applicable	Not Applicable
<b>Date of Subscription Agreement</b>	28 July 2020	28 July 2020	28 July 2020	28 July 2020
<b>If non-syndicated, name of relevant Dealer</b>	Tesco Personal Finance plc	Tesco Personal Finance plc	Tesco Personal Finance plc	Tesco Personal Finance plc
<b>ISIN:</b>	XS2203832295	XS2208642350	XS2208642517	XS2208642608
<b>Common Code:</b>	220383229	220864235	220864251	220864260
<b>CFI Code:</b>	DAVSFR	DAVSFR	DAVSFR	DAVSFR
<b>FISN:</b>	DELAMARE CARDS/VAREMTN 20221119	DELAMARE CARDS/VAREMTN 20221121	DELAMARE CARDS/VAREMTN 20221121	DELAMARE CARDS/VAREMTN 20221121
<b>CUSIP:</b>	Not applicable	Not applicable	Not applicable	Not applicable

<b>U.S. Credit Risk Retention:</b>	Not Applicable	Not Applicable	Not Applicable	Not Applicable
<b>STS Notification Submitted:</b>	Yes	Yes	Yes	Yes
<b>STS Verification:</b>	Prime Collateralised Securities (PCS) UK Limited	Prime Collateralised Securities (PCS) UK Limited	Prime Collateralised Securities (PCS) UK Limited	Prime Collateralised Securities (PCS) UK Limited

The Transferor has used the services of Prime Collateralised Securities (PCS) UK Limited as an authorised verification agent authorised under Article 28 of the Securitisation Regulation to assess whether the Series 2020 Notes comply with the STS Requirements and prepare an STS assessment. It is expected that the STS assessment prepared by the authorised verification agent will be available on the website of such agent (<https://www.pcsmarket.org/sts-verification-transactions/>) together with a detailed explanation of its scope at <https://www.pcsmarket.org/disclaimer>). For the avoidance of doubt, this website and the contents thereof do not form part of this Final Terms.

## LOAN NOTES SUPPORTING NOTE SERIES

The notes of each Note Series will be collateralised by the corresponding Loan Note of the same class specified below (the **Related Loan Note**) which shall have the following terms as set out in the relevant loan note supplement.

<b>Designation for the purposes of the STDCMA:</b>	Class A1	Class A2	Class A3	Class A4
<b>Issuance Date:</b>	30 July 2020	30 July 2020	30 July 2020	30 July 2020
<b>Initial Principal Amount:</b>	£400,000,000	£400,000,000	£400,000,000	£350,000,000
<b>Required Subordinated Percentage (if applicable) :</b>	11.5%	11.5%	11.5%	11.5%
<b>First Monthly Period End Date:</b>	Not Applicable	Not Applicable	Not Applicable	Not Applicable
<b>Distribution Date:</b>	the 19th day of each month, in each case subject to adjustment in accordance with the Following Business Day Convention	the 19th day of each month, in each case subject to adjustment in accordance with the Following Business Day Convention	the 19th day of each month, in each case subject to adjustment in accordance with the Following Business Day Convention	the 19th day of each month, in each case subject to adjustment in accordance with the Following Business Day Convention
<b>First Loan Note Interest Payment Date:</b>	19 September 2020, subject to adjustment in accordance with the Following Business Day Convention	19 September 2020, subject to adjustment in accordance with the Following Business Day Convention	19 September 2020, subject to adjustment in accordance with the Following Business Day Convention	19 September 2020, subject to adjustment in accordance with the Following Business Day Convention
<b>Loan Note Interest</b>	19 September 2020 and each Distribution Date	19 September 2020 and each Distribution Date	19 September 2020 and each Distribution Date	19 September 2020 and each Distribution Date

<b>Payment Date:</b>	thereafter up to and including the Distribution Date falling in July 2030	thereafter up to and including the Distribution Date falling in July 2030	thereafter up to and including the Distribution Date falling in July 2030	thereafter up to and including the Distribution Date falling in July 2030
<b>Loan Note Interest Period:</b>	From, and including, a Loan Note Interest Payment Date or, for the first Loan Note Interest Period, the Issuance Date, to, but excluding, the next Loan Note Interest Payment Date	From, and including, a Loan Note Interest Payment Date or, for the first Loan Note Interest Period, the Issuance Date, to, but excluding, the next Loan Note Interest Payment Date	From, and including, a Loan Note Interest Payment Date or, for the first Loan Note Interest Period, the Issuance Date, to, but excluding, the next Loan Note Interest Payment Date	From, and including, a Loan Note Interest Payment Date or, for the first Loan Note Interest Period, the Issuance Date, to, but excluding, the next Loan Note Interest Payment Date
<b>Loan Note Interest Rate:</b>	Compounded Daily SONIA plus 0.85 per cent	Compounded Daily SONIA plus 0.85 per cent	Compounded Daily SONIA plus 0.85 per cent	Compounded Daily SONIA plus 0.85 per cent
<b>Series Cash Reserve Account:</b>	Applicable	Applicable	Applicable	Applicable
<b>Required Series Cash Reserve Account Amount</b>	£8,000,000	£8,000,000	£8,000,000	£7,000,000
<b>Scheduled Redemption Date:</b>	Loan Note Interest Payment Date falling in July 2025	Loan Note Interest Payment Date falling in July 2025	Loan Note Interest Payment Date falling in July 2025	Loan Note Interest Payment Date falling in July 2025
<b>Stated Monthly Accumulation Amount:</b>	£33,333,333.33	£33,333,333.33	£33,333,333.33	£29,166,666.67
<b>Controlled Amortisation on Loan Note:</b>	Yes	Yes	Yes	Yes
<b>Final Redemption Date:</b>	Loan Note Interest Payment Date falling in July 2030	Loan Note Interest Payment Date falling in July 2030	Loan Note Interest Payment Date falling in July 2030	Loan Note Interest Payment Date falling in July 2030
<b>Additional Early</b>	None	None	None	None

<b>Redemption Events:</b>				
<b>Optional Early Redemption in full:</b>	Applicable	Applicable	Applicable	Applicable
<b>Programme Reserve Account Percentage</b>	0.5%	0.5%	0.5%	0.5%
<b>Required Accumulation Reserve Account Amount:</b>	<p>On any Transfer Date on or after the Accumulation Reserve Account Funding Date, 0.5 per cent. of the Outstanding Principal Amount of the Class A1 (2020-1) Loan Note as at the close of business on the last day of the preceding Monthly Period or any other amount designated by Loan Note Issuer No.1; provided, however, that if such designation is of a lesser amount, the Cash Manager has certified in writing that in its opinion, formed on the basis of due consideration, such amendment will not result in a reduction or withdrawal of each Rating Agency's then current rating of any outstanding Associated Debt with respect to such change</p>	<p>On any Transfer Date on or after the Accumulation Reserve Account Funding Date, 0.5 per cent. of the Outstanding Principal Amount of the Class A2 (2020-1) Loan Note as at the close of business on the last day of the preceding Monthly Period or any other amount designated by Loan Note Issuer No.1; provided, however, that if such designation is of a lesser amount, the Cash Manager has certified in writing that in its opinion, formed on the basis of due consideration, such amendment will not result in a reduction or withdrawal of each Rating Agency's then current rating of any outstanding Associated Debt with respect to such change</p>	<p>On any Transfer Date on or after the Accumulation Reserve Account Funding Date, 0.5 per cent. of the Outstanding Principal Amount of the Class A3 (2020-1) Loan Note as at the close of business on the last day of the preceding Monthly Period or any other amount designated by Loan Note Issuer No.1; provided, however, that if such designation is of a lesser amount, the Cash Manager has certified in writing that in its opinion, formed on the basis of due consideration, such amendment will not result in a reduction or withdrawal of each Rating Agency's then current rating of any outstanding Associated Debt with respect to such change</p>	<p>On any Transfer Date on or after the Accumulation Reserve Account Funding Date, 0.5 per cent. of the Outstanding Principal Amount of the Class A4 (2020-1) Loan Note as at the close of business on the last day of the preceding Monthly Period or any other amount designated by Loan Note Issuer No.1; provided, however, that if such designation is of a lesser amount, the Cash Manager has certified in writing that in its opinion, formed on the basis of due consideration, such amendment will not result in a reduction or withdrawal of each Rating Agency's then current rating of any outstanding Associated Debt with respect to such change</p>

<b>Additional Junior Cost Items:</b>	None	None	None	None
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The Loan Note will have a Loan Note Revolving Period and an Accumulation Period and may have an Amortisation Period as more fully described in the Base Prospectus.

The Weighted Average Interest Margin as of the date hereof is 0.692 per cent.

**Signed on behalf of Delamare Cards MTN  
Issuer plc:**

**By:**



*Duly authorised signatory*



## TPF TOTAL PORTFOLIO INFORMATION

The following tables show information relating to the historic performance of accounts originated using TPF's underwriting criteria. The Receivables from certain of these accounts will ultimately back the notes and comprise the Receivables Trust (the **Securitized Portfolio**).

### *Receivable Yield Considerations*

The following table sets forth the gross revenues from finance charges and fees billed to Accounts in the TPF Total Portfolio for each of the years ended 2020, 2019, 2018, 2017 and 2016. These revenues vary for each account based on the type and volume of activity for each account. The historical yield figures in these tables are calculated on an accrual basis. Collections of Receivables included in Delamare Cards Receivables Trust will be on a cash basis and may not reflect the historical yield experience in the table. For further detail, please see the Base Prospectus.

### TPF Total Portfolio Yield

	As at end June-2020	Year Ended										
		2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
Average Receivables Outstanding (£) <sup>(1)</sup> .....	3,964,948,940	4,559,099,649	4,593,423,999	4,155,246,764	3,759,660,703	3,643,152,781	3,566,402,265	3,150,195,182	2,571,287,971	2,566,419,411	2,402,919,193	2,225,424,535
Accrued Finance Charges and Fees (£) <sup>(2)(3)</sup> .....	192,399,952	410,069,893	401,401,326	355,763,374	324,895,684	303,131,485	276,658,963	258,766,514	246,405,717	242,894,798	245,790,585	226,974,577
Yield from Finance Charges and Fees <sup>(4)(6)</sup> .....	4.85%	8.99%	8.74%	8.56%	8.64%	8.32%	7.76%	8.21%	9.58%	9.46%	10.23%	10.20%
Yield from Interchange <sup>(5)(6)</sup> .....	0.49%	1.10%	1.11%	1.13%	1.26%	3.31%	4.76%	5.31%	6.29%	5.69%	5.32%	4.01%
Yield from Charges, Fees and Interchange <sup>(6)</sup> .....	5.34%	10.10%	9.85%	9.70%	9.90%	11.63%	12.52%	13.53%	15.87%	15.16%	15.55%	14.21%

#### Notes:

- (1) Average Receivables Outstanding is the average monthly closing account balance across each year.
- (2) Accrued Finance Charges and Fees are comprised of monthly Periodic Finance Charges and other credit card fees.
- (3) Accrued Finance Charges and Fees are presented net of adjustments made pursuant to Tesco Personal Finance PLC's normal servicing procedures, including removal of incorrect or disputed monthly Periodic Finance Charges.
- (4) Yield from Finance Charges and Fees is the result of dividing the annualised Accrued Finance Charges and Fees by the Average Receivables Outstanding for the period.
- (5) Yield from Interchange is the result of dividing annualised revenue attributable to Interchange received during the period by Average Receivables Outstanding for the period. The amount of Interchange for each of the periods indicated above has been estimated.
- (6) All data is presented on an annualised basis.

## Delinquency and Loss Experience

The following tables set forth the delinquency and loss experience for each of the periods shown for the TPF Total Portfolio of credit card accounts. The TPF Total Portfolio's delinquency and loss experience is comprised of segments which may, when taken individually, have delinquency and loss characteristics different from those of the overall TPF Total Portfolio of credit card accounts. Because the Securitised Portfolio is only a portion of the TPF Total Portfolio, actual delinquency and loss experience with respect to the Receivables comprised therein may be different from that set forth below for the TPF Total Portfolio. There can be no assurance that the delinquency and loss experience for the Securitised Portfolio in the future will be similar to the historical experience of the TPF Total Portfolio set forth below. For further detail, please see the Base Prospectus.

### Delinquency Experience

#### TPF Total Portfolio

	As at end June 2020		As at end December 2019		As at end December 2018		As at end December 2017		As at end December 2016		As at end December 2015		As at end December 2014		As at end December 2013		As at end December 2012		As at end December 2011		As at end December 2010		As at end December 2009	
	Receivables (£)	% of Total Receivables	Receivables (£)	% of Total Receivables	Receivables (£)	% of Total Receivables	Receivables (£)	% of Total Receivables	Receivables (£)	% of Total Receivables	Receivables (£)	% of Total Receivables	Receivables (£)	% of Total Receivables	Receivables (£)	% of Total Receivables	Receivables (£)	% of Total Receivables	Receivables (£)	% of Total Receivables	Receivables (£)	% of Total Receivables	Receivables (£)	% of Total Receivables
<b>Receivables outstanding</b>	3,666,545,842	100.00	4,530,053,357	100.00	4,780,208,758	100.00	4,528,834,176	100.00	4,048,773,916	100.00	3,761,811,228	100.00	3,740,716,093	100.00	3,568,767,411	100.00	2,890,432,979	100.00	2,649,523,758	100.00	2,614,637,031	100.00	2,430,167,138	100.00
<b>Receivables delinquent</b>																								
Up to 29 days	19,595,258	0.53	39,102,158	0.86	44,880,125	0.94	32,753,893	0.72	26,916,396	0.66	25,875,828	0.69	20,933,923	0.56	28,744,254	0.81	36,821,184	1.27	30,534,585	1.15	34,511,363	1.32	32,430,371	1.33
30-59 days	14,087,580	0.38	21,237,917	0.47	21,051,783	0.44	16,199,307	0.36	12,267,107	0.30	10,423,900	0.28	9,963,646	0.27	10,177,572	0.29	12,480,287	0.43	11,404,748	0.43	12,607,788	0.48	14,217,983	0.59
60-89 days	18,704,919	0.51	18,672,454	0.41	18,835,019	0.39	12,735,745	0.28	10,306,858	0.25	9,632,720	0.26	8,448,896	0.23	9,894,626	0.28	10,801,454	0.37	10,315,313	0.39	11,335,022	0.43	12,639,255	0.52
90-119 days	17,655,166	0.48	17,677,094	0.39	15,475,281	0.32	11,748,941	0.26	9,333,340	0.23	8,285,257	0.22	8,340,172	0.22	9,841,034	0.28	9,864,868	0.34	9,579,354	0.36	11,335,141	0.43	12,035,713	0.50
120-149 days	16,382,530	0.45	15,619,268	0.34	12,797,353	0.27	10,466,421	0.23	8,218,376	0.20	7,477,086	0.20	7,050,458	0.19	9,063,415	0.25	8,812,066	0.30	8,855,835	0.33	9,959,943	0.38	11,822,252	0.49
150-179 days	14,091,103	0.38	15,194,992	0.34	12,193,454	0.26	9,839,114	0.22	7,668,285	0.19	7,409,555	0.20	7,282,788	0.19	9,301,811	0.26	8,645,845	0.30	8,403,679	0.32	9,277,458	0.35	11,094,121	0.46
180-209 days	14,395,400	0.39	14,556,301	0.32	10,609,476	0.22	9,093,827	0.20	7,067,422	0.17	6,455,016	0.17	6,230,670	0.17	7,457,332	0.21	8,072,996	0.28	7,886,931	0.30	8,557,126	0.33	9,745,694	0.40
210-239 days	13,313,520	0.36	14,056,833	0.31	10,102,051	0.21	8,627,490	0.19	6,792,115	0.17	6,204,029	0.16	6,281,659	0.17	7,166,090	0.20	7,943,828	0.27	7,585,011	0.29	8,103,329	0.31	9,565,221	0.39
240-269 days	12,008,435	0.33	12,372,535	0.27	8,273,772	0.17	7,710,808	0.17	6,363,223	0.16	6,051,191	0.16	5,946,392	0.16	6,490,774	0.18	7,493,424	0.26	7,192,106	0.27	7,310,234	0.28	9,153,817	0.38
270-299 days	11,840,265	0.32	13,197,795	0.29	8,729,098	0.18	7,796,796	0.17	6,318,117	0.16	6,271,527	0.17	5,987,150	0.16	6,763,389	0.19	6,745,239	0.23	6,834,900	0.26	7,045,623	0.27	9,166,271	0.38
300-329 days	10,526,809	0.29	12,464,211	0.28	8,069,068	0.17	7,535,564	0.17	5,890,781	0.15	5,422,146	0.14	5,535,853	0.15	5,531,040	0.15	5,909,889	0.20	6,133,080	0.23	6,390,727	0.24	8,274,453	0.34

330 Days																								
+	9,103,466	0.25	8,232,579	0.18	6,526,809	0.14	6,042,433	0.13	4,814,666	0.12	4,188,313	0.11	3,814,800	0.10	3,651,862	0.10	4,304,464	0.15	4,386,831	0.17	4,691,347	0.18	5,958,778	0.25
<b>Up to Date</b>	<b>3,494,841,389</b>	<b>95.32</b>	<b>4,327,669,219</b>	<b>95.53</b>	<b>4,602,665,471</b>	<b>96.29</b>	<b>4,388,283,836</b>	<b>96.90</b>	<b>3,936,817,228</b>	<b>97.23</b>	<b>3,658,114,660</b>	<b>97.24</b>	<b>3,644,899,686</b>	<b>97.44</b>	<b>3,454,684,211</b>	<b>96.80</b>	<b>2,762,537,434</b>	<b>95.58</b>	<b>2,530,411,384</b>	<b>95.50</b>	<b>2,483,511,931</b>	<b>94.98</b>	<b>2,284,063,212</b>	<b>93.99</b>
Total 180 days or more delinquent	71,187,896	1.94	74,880,254	1.65	52,310,273	1.09	46,806,919	1.03	37,246,325	0.92	34,592,222	0.92	33,796,524	0.90	37,060,488	1.04	40,469,841	1.40	40,018,860	1.51	42,098,385	1.61	51,864,233	2.13
Total 30 days or more delinquent	152,109,195	4.15	163,281,980	3.60	132,663,163	2.78	107,796,447	2.38	85,040,292	2.10	77,820,739	2.07	74,882,485	2.00	85,338,945	2.39	91,074,361	3.15	88,577,789	3.34	96,613,737	3.70	113,673,556	4.68

Notes:

- (1) The Receivables outstanding on the Accounts consist of all amounts due from cardholders as posted to the Accounts as of the end of the period shown.
- (2) Amounts may not add up to total due to rounding.

## Gross Charge-Off Experience

### TPF Total Portfolio

	Year Ended											
	As at end June- 20	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
Average Receivables Outstanding (£) .....	3,964,948,940	4,559,099,649	4,593,423,999	4,155,246,764	3,759,660,703	3,643,152,781	3,566,402,265	3,150,195,182	2,571,287,971	2,566,419,411	2,402,919,193	2,225,424,535
Average Accounts Outstanding .....	3,479,820	3,584,628	3,601,164	3,485,733	3,446,173	3,540,303	3,278,131	2,940,653	2,550,912	2,354,537	2,206,567	2,003,052
Total Gross Charge-Offs (£) .....	80,295,866	110,014,600	101,766,055	67,917,659	66,749,942	53,785,404	60,432,729	61,580,733	60,205,026	79,303,778	102,222,980	89,117,104
Total Gross Charge-Offs as a % of Average												
Receivable Outstanding .....	2.03	2.41	2.22	1.63	1.78	1.48	1.69	1.95	2.34	3.09	4.25	4.00
Recoveries (£) .....	3,901,047	8,968,222	13,727,872	15,372,471	17,828,027	19,774,134	20,496,421	20,083,581	20,117,556	19,609,919	17,198,243	13,404,921
Total Net Charge-Offs (£) .....	76,394,820	101,046,378	88,038,183	52,545,188	48,921,915	34,011,270	39,936,308	41,497,152	40,087,470	59,693,860	85,024,738	75,712,183
Total Net Charge-Offs as a % of Average												
Receivables Outstanding .....	1.93	2.22	1.92	1.26	1.30	0.93	1.12	1.32	1.56	2.33	3.54	3.40
Total Number of Accounts Charged-Off .....	28,416	41,345	35,845	22,330	22,922	19,063	21,087	20,431	19,325	24,964	30,707	25,837
Total Number of Accounts Charged-Off as a % of												
Average Accounts Outstanding .....	0.82	1.15	1.00	0.64	0.67	0.54	0.64	0.69	0.76	1.06	1.39	1.29
Average Net Charge-Off Amount (£) .....	2,688	2,444	2,456	2,353	2,134	1,784	1,894	2,031	2,074	2,391	2,769	2,930

Notes:

- (1) Average Receivables Outstanding is the average of the monthly Receivables balance during the period indicated.
- (2) Total Gross Charge-Offs are total principal and interest Charge-Offs and do not include the amount of any reductions in Average Receivables Outstanding due to fraud, returned goods, customer disputes or other miscellaneous Credit Adjustments.
- (3) All percentages shown above are annualised.

*Maturity Assumptions*

The following table sets forth the highest and lowest cardholder monthly payment rates for the TPF Total Portfolio during any month in the periods shown and the average cardholder monthly payment rates for all months during the periods shown, in each case calculated as a percentage of total opening monthly account balances during the periods shown. Payment rates shown in the table are based on amounts which would be deemed payments of Principal Receivables and Finance Charge Receivables with respect to the related credit card accounts.

**Cardholder Monthly Payment Rates**

**TPF Total Portfolio**

	<b>Year Ended</b>										
	<b>As at May-20</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>2010</b>
Lowest Monthly Payment Rate	26.10%	28.39%	27.44%	29.72%	34.36%	33.17%	33.38%	36.14%	42.61%	38.44%	34.66%
Highest Monthly Payment Rate.....	35.91%	36.90%	36.17%	37.24%	38.37%	40.84%	42.44%	45.04%	51.13%	47.85%	46.46%
Monthly Average .....	31.38%	32.93%	32.61%	33.19%	35.97%	37.54%	37.47%	40.46%	46.65%	44.56%	42.03%

Notes:

- (1) Payment Rate is the result of dividing the sums of all payments received in the month by the outstanding balance at the start of the month.
- (2) Lowest Monthly Payment Rate is the lowest monthly payment rate within the calendar year.
- (3) Highest Monthly Payment Rate is the highest monthly payment rate within the calendar year.
- (4) Monthly Average Payment Rate is the average monthly payment rate over the calendar year.

## RECEIVABLES INFORMATION

As at 30 June 2020 (the Cut-Off Date)

Except where specified otherwise below, the following tables summarise the Securitised Portfolio by various criteria as of the close of business on the Cut-Off Date. Because the future composition of the Securitised Portfolio may change over time, these tables are not necessarily indicative of the composition of the Securitised Portfolio at any time subsequent to the Cut-Off Date (or such earlier date as may be specified below).

### Composition by Account Balance Securitised Portfolio

<u>Account Balance Range</u>	<u>Total Number of Accounts</u>	<u>Percentage of Total Number of Accounts</u>	<u>Receivables (£)</u>	<u>Percentage of Total Receivables</u>
Credit Balance .....	268,320	10.3%	-26,002,403.62	-0.7%
No Balance .....	506,205	19.4%		0.0%
£0.01—£5,000.00 .....	1,640,647	63.0%	2,138,072,791.77	60.4%
£5,000.01—£10,000.00 .....	165,233	6.3%	1,130,494,704.74	31.9%
£10,000.01—£15,000.00 .....	23,893	0.9%	276,847,968.35	7.8%
£15,000.01—£20,000.00 .....	1,353	0.1%	21,611,534.26	0.6%
£20,000.01—£25,000.00 .....	32	0.0%	710,295.41	0.0%
£25,000.01 or more .....	4	0.0%	117,107.90	0.0%
<b>Total.....</b>	<b>2,605,687</b>	<b>100.0%</b>	<b>3,541,851,998.81</b>	<b>100.0%</b>
<b>Average Account Balance (£)</b>	<b>£1,359.28</b>			

Notes:

Amounts may not add up to total due to rounding

The aggregate outstanding principal balance of all receivables to a single borrower does not exceed 2% of the aggregate outstanding principal balance of all receivables as of the Cut-Off Date

**Composition by Credit Limit  
Securitized Portfolio**

<b>Credit Limit Range</b>	<b>Total Number of Accounts</b>	<b>Percentage of Total Number of Accounts</b>	<b>Receivables (£)</b>	<b>Percentage of Total Receivables</b>
Less than £5,000.00 .....	968,177	37.2%	783,236,612.71	22.1%
£5,000.00—£9,999.99.....	1,206,935	46.3%	1,633,105,184.84	46.1%
£10,000.00—£14,999.99.....	376,784	14.5%	918,564,808.75	25.9%
£15,000.00—£19,999.99.....	52,671	2.0%	202,814,615.85	5.7%
£20,000.00—£24,999.99.....	808	0.0%	3,019,109.72	0.1%
£25,000.00 or more .....	312	0.0%	1,111,666.94	0.0%
<b>Total.....</b>	<b>2,605,687</b>	<b>100.0%</b>	<b>3,541,851,998.81</b>	<b>100.0%</b>
<b>Average Credit Limit</b>	<b>£6,209.64</b>			
<b>Weighted Average Credit Limit<sup>(1)</sup></b>	<b>£8,133.65</b>			

Notes:

<sup>(1)</sup> Weighted by balance

Amounts may not add up to total due to rounding

**Composition by Period of Delinquency  
Securitised Portfolio**

<b>Period of Delinquency (Days Contractually Delinquent)</b>	<b>Total Number of Accounts</b>	<b>Percentage of Total Number of Accounts</b>	<b>Receivables (£)</b>	<b>Percentage of Total Receivables</b>
Not Delinquent.....	2,573,025	98.7%	3,416,181,195.21	96.5%
Up to 29 Days.....	7,095	0.3%	18,305,840.80	0.5%
30 to 59 Days .....	2,866	0.1%	10,340,990.04	0.3%
60 to 89 Days .....	3,358	0.1%	13,748,782.19	0.4%
90 or More Days.....	19,343	0.7%	83,275,190.57	2.4%
<b>Total.....</b>	<b>2,605,687</b>	<b>100.0%</b>	<b>3,541,851,998.81</b>	<b>100.0%</b>

Notes:

Amounts may not add up to total due to rounding



**Composition by Account Age  
Securitised Portfolio**

<b>Account Age</b>	<b>Total Number of Accounts</b>	<b>Percentage of Total Number of Accounts</b>	<b>Receivables (£)</b>	<b>Percentage of Total Receivables</b>
Not more than 1 year.....	110,640	4.2%	245,127,451.24	6.9%
Over 1 to 2 Years .....	172,673	6.6%	318,101,130.74	9.0%
Over 2 to 3 Years .....	222,971	8.6%	346,192,708.69	9.8%
Over 3 to 4 Years .....	207,554	8.0%	316,826,856.08	8.9%
Over 4 to 8 Years .....	566,360	21.7%	804,184,714.29	22.7%
Over 8 Years .....	1,325,489	50.9%	1,511,419,137.77	42.7%
<b>Total .....</b>	<b>2,605,687</b>	<b>100.0%</b>	<b>3,541,851,998.81</b>	<b>100.0%</b>

Notes:

Amounts may not add up to total due to rounding

**Geographic Distribution of Accounts  
Securitized Portfolio**

<b>Region</b>	<b>Total Number of Accounts</b>	<b>Percentage of Total Number of Accounts</b>	<b>Receivables (£)</b>	<b>Percentage of Total Receivables</b>
East Anglia	349,823	13.4%	473,347,127.84	13.4%
East Midlands	186,734	7.2%	253,390,064.97	7.2%
Greater London	216,650	8.3%	321,567,817.02	9.1%
North	71,091	2.7%	99,670,662.85	2.8%
North West	264,517	10.2%	355,754,372.06	10.0%
Northern Ireland	62,799	2.4%	86,636,742.68	2.4%
Scotland	209,410	8.0%	281,238,057.21	7.9%
South East Exl. London	445,809	17.1%	619,538,252.06	17.5%
South West	268,829	10.3%	348,099,855.92	9.8%
Wales	152,621	5.9%	196,653,977.96	5.6%
West Midlands	193,817	7.4%	262,072,390.51	7.4%
Yorks and Humberside	173,583	6.7%	232,987,543.87	6.6%
Unknown	10,004	0.4%	10,895,133.86	0.3%
<b>Total</b>	<b>2,605,687</b>	<b>100.0%</b>	<b>3,541,851,998.81</b>	<b>100.0%</b>

Notes:

Amounts may not add up to total due to rounding

**Composition by Payment Behaviour  
Securitised Portfolio**

<b>Payment Behaviour</b>	<b>Total Number of Accounts</b>	<b>Percentage of Total Number of Accounts</b>	<b>Receivables (£)</b>	<b>Percentage of Total Receivables</b>
Accounts with minimum payment made	275,532	10.5%	945,881,496.99	26.7%
Accounts with full payment made	906,336	34.6%	654,982,080.38	18.5%
Accounts with other or no payments made	1,439,346	54.9%	1,940,988,421.44	54.8%
<b>Total.....</b>	<b>2,621,214</b>	<b>100.0%</b>	<b>3,541,851,998.81</b>	<b>100.0%</b>

Notes:

Table only includes accounts with a balance outstanding on the previous statement date

Amounts may not add up to total due to rounding

## Performance on a Monthly Basis Securitized Portfolio

	Month ended											
	Jun-2012	Jul-2012	Aug-2012	Sept-2012	Oct-2012	Nov-2012	Dec-2012	Jan-2013	Feb-2013	Mar-2013	Apr-2013	May-2013
Principal Receivables Outstanding (£).....	1,225,446,707	1,202,303,985	1,200,029,240	1,225,373,265	1,200,070,165	1,257,767,914	1,278,314,466	1,181,881,262	1,188,419,681	1,114,701,291	2,585,905,472	2,548,195,879
Total Receivables Outstanding (£)...	1,251,360,401	1,226,868,690	1,224,279,136	1,250,663,015	1,223,536,992	1,281,442,176	1,301,208,921	1,204,598,811	1,211,767,914	1,135,656,380	2,625,311,177	2,586,241,811
Net Losses as % of Principal Receivables Outstanding.....	3.70%	2.61%	2.19%	3.18%	3.21%	1.78%	1.97%	2.03%	3.04%	2.30%	2.87%	2.47%
Percentage of Total Receivables Delinquent 30+ Days.....	3.76%	3.82%	3.77%	3.67%	3.62%	3.44%	3.40%	3.69%	3.63%	3.66%	2.97%	3.02%
Gross Yield.....	17.73%	19.42%	18.52%	16.56%	19.32%	17.89%	18.10%	16.31%	16.38%	17.75%	15.14%	14.75%
Receivables Principal Payment Rate	47.75%	55.65%	52.63%	46.54%	56.83%	49.88%	54.19%	52.41%	45.35%	49.39%	63.05%	43.67%
Percentage of accounts making minimum monthly payment .....	7.09%	7.09%	6.98%	6.96%	6.84%	6.75%	6.85%	6.97%	6.66%	6.78%	11.44%	11.30%
Percentage of accounts making full payment.....	43.29%	43.11%	43.13%	43.02%	42.52%	42.08%	41.46%	40.75%	40.80%	39.61%	34.10%	34.04%

  

	Month ended												
	Jun-2013	Jul-2013	Aug-2013	Sept-2013	Oct-2013	Nov-2013	Dec-2013	Jan-2014	Feb-2014	Mar-2014	Apr-2014	May-2014	Jun-2014
Principal Receivables Outstanding (£).....	2,581,181,318	2,508,559,072	2,526,110,419	2,518,890,809	2,457,767,737	2,517,095,796	2,544,106,790	2,376,456,785	2,343,869,482	2,631,713,824	2,638,459,398	3,075,309,403	3,053,409,096
Total Receivables Outstanding (£)...	2,621,142,423	2,545,647,473	2,564,422,494	2,557,377,276	2,495,038,146	2,555,577,680	2,581,248,134	2,413,757,908	2,382,879,422	2,667,793,602	2,675,264,760	3,112,500,549	3,090,562,009
Net Losses as % of Principal Receivables Outstanding.....	2.53%	3.04%	1.43%	-0.64%	1.52%	1.52%	1.94%	2.13%	2.10%	2.47%	1.80%	1.97%	1.33%
Percentage of Total Receivables Delinquent 30+ Days.....	3.01%	2.89%	3.02%	3.02%	2.93%	3.01%	2.93%	3.12%	3.14%	2.74%	2.72%	2.31%	2.33%
Gross Yield.....	13.10%	16.01%	14.32%	14.94%	15.36%	14.73%	16.15%	14.68%	14.23%	15.68%	13.81%	13.61%	13.37%
Receivables Principal Payment Rate	37.81%	47.91%	41.30%	42.96%	44.84%	41.05%	47.66%	45.84%	39.48%	48.66%	39.83%	42.82%	38.05%
Percentage of accounts making minimum monthly payment .....	9.34%	9.29%	9.94%	10.10%	8.95%	8.62%	8.68%	8.53%	7.99%	8.96%	8.58%	9.88%	10.25%
Percentage of accounts making full payment.....	33.73%	33.50%	33.96%	33.76%	33.34%	33.24%	32.78%	32.29%	32.44%	31.40%	31.18%	29.95%	31.63%

  

	Month ended												
	Jul-2014	Aug-2014	Sept-2014	Oct-2014	Nov-2014	Dec-2014	Jan-2015	Feb-2015	Mar-2015	Apr-2015	May-2015	Jun-2015	Jul-2015
Principal Receivables Outstanding (£).....	2,979,172,297	2,959,600,257	2,878,461,671	2,800,296,656	2,838,686,436	2,834,093,939	3,056,876,824	3,011,256,370	2,914,543,499	2,906,151,820	2,884,233,670	2,874,266,274	2,810,151,459
Total Receivables Outstanding (£)...	3,015,383,933	2,997,885,847	2,916,120,636	2,836,761,735	2,877,579,222	2,870,699,806	3,095,191,755	3,052,048,569	2,950,914,560	2,943,657,405	2,923,314,453	2,913,413,238	2,848,023,889
Net Losses as % of Principal Receivables Outstanding.....	1.80%	1.51%	1.88%	1.48%	2.51%	2.74%	1.29%	-0.03%	0.19%	1.01%	1.12%	1.34%	1.22%
Percentage of Total Receivables Delinquent 30+ Days.....	2.32%	2.34%	2.35%	2.39%	2.27%	2.17%	2.01%	2.04%	2.05%	2.09%	2.10%	2.10%	2.13%
Gross Yield.....	13.24%	12.29%	13.96%	14.23%	13.22%	15.99%	13.75%	11.93%	16.70%	12.33%	12.42%	13.36%	13.40%
Receivables Principal Payment Rate	40.29%	36.38%	41.28%	41.30%	36.63%	46.96%	43.01%	34.36%	42.86%	38.36%	38.70%	42.50%	43.08%
Percentage of accounts making minimum monthly payment .....	10.13%	9.79%	9.52%	9.23%	8.83%	8.79%	9.74%	9.11%	8.95%	8.55%	8.34%	8.08%	8.02%
Percentage of accounts making full payment.....	31.43%	31.36%	31.46%	31.19%	31.13%	30.77%	29.48%	29.79%	29.72%	29.67%	29.54%	29.45%	29.15%

	Month ended												
	Aug-2015	Sept-2015	Oct-2015	Nov-2015	Dec-2015	Jan-2016	Feb-2016	Mar-2016	Apr-2016	May-2016	Jun-2016	Jul-2016	Aug-2016
Principal Receivables Outstanding (£) .....	2,830,448,800	2,799,086,784	2,735,918,310	2,808,111,772	2,797,114,748	2,670,258,135	2,629,528,282	2,610,843,565	2,615,982,493	2,610,849,908	2,617,305,818	2,590,134,190	2,595,563,235
Total Receivables Outstanding (£)...	2,870,121,849	2,839,644,173	2,775,626,979	2,848,376,975	2,836,509,187	2,712,086,055	2,671,221,505	2,650,178,146	2,656,262,965	2,649,891,745	2,657,547,037	2,630,638,033	2,635,782,889
Net Losses as % of Principal Receivables Outstanding .....	1.24%	0.99%	1.26%	1.50%	1.44%	1.41%	1.21%	1.55%	1.10%	1.53%	1.40%	1.34%	1.54%
Percentage of Total Receivables Delinquent 30+ Days.....	2.12%	2.12%	2.17%	2.12%	2.05%	2.16%	2.18%	2.19%	2.22%	2.22%	2.24%	2.09%	2.08%
Gross Yield.....	12.70%	13.17%	13.18%	13.86%	11.94%	14.22%	12.68%	13.07%	11.82%	12.74%	11.91%	15.17%	13.03%
Receivables Principal Payment Rate	40.91%	40.23%	41.25%	41.38%	43.96%	39.89%	41.23%	42.42%	39.06%	43.77%	40.72%	40.52%	44.33%
Percentage of accounts making minimum monthly payment .....	7.77%	7.69%	7.49%	7.28%	7.33%	7.79%	7.42%	6.42%	6.31%	6.27%	6.23%	6.22%	6.14%
Percentage of accounts making full payment .....	29.01%	28.99%	28.75%	28.49%	28.08%	29.35%	29.56%	29.33%	29.28%	29.08%	28.74%	28.52%	28.40%

	Month ended												
	Sept-2016	Oct-2016	Nov-2016	Dec-2016	Jan-2017	Feb-2017	Mar-2017	Apr-2017	May-2017	Jun-2017	Jul-2017	Aug-2017	Sept-2017
Principal Receivables Outstanding (£) .....	2,576,905,800	2,578,773,200	2,662,238,275	2,665,600,330	2,537,198,792	2,529,294,608	2,474,696,493	2,545,142,003	2,513,047,448	2,504,115,433	2,494,484,827	2,494,474,070	2,491,261,720
Total Receivables Outstanding (£)...	2,617,959,746	2,618,968,295	2,703,011,973	2,706,063,050	2,578,202,851	2,571,938,432	2,514,139,861	2,587,591,932	2,553,553,389	2,545,091,990	2,534,694,850	2,535,390,751	2,533,732,996
Net Losses as % of Principal Receivables Outstanding .....	1.21%	1.53%	1.03%	1.42%	1.05%	1.35%	1.57%	1.20%	1.76%	1.37%	1.30%	1.31%	1.38%
Percentage of Total Receivables Delinquent 30+ Days.....	2.13%	2.16%	2.11%	2.13%	2.26%	2.28%	2.34%	2.34%	2.35%	2.25%	2.30%	2.34%	2.38%
Gross Yield.....	12.31%	13.43%	12.55%	11.89%	12.17%	11.63%	13.23%	11.13%	13.23%	12.21%	13.04%	12.48%	11.96%
Receivables Principal Payment Rate	40.88%	42.21%	40.80%	42.29%	44.83%	37.27%	44.35%	37.06%	45.69%	41.21%	43.41%	42.33%	39.57%
Percentage of accounts making minimum monthly payment .....	6.12%	6.03%	5.95%	6.05%	6.16%	5.79%	5.94%	5.74%	5.81%	5.75%	5.73%	5.63%	5.64%
Percentage of accounts making full payment .....	28.30%	28.32%	28.29%	27.80%	28.05%	28.10%	28.92%	28.80%	28.93%	28.48%	28.38%	28.33%	28.28%

	Month ended												
	Oct-2017	Nov-2017	Dec-2017	Jan-2018	Feb-2018	Mar-2018	Apr-2018	May-2018	Jun-2018	Jul-2018	Aug-2018	Sept-2018	Oct-2018
Principal Receivables Outstanding (£) .....	2,472,922,738	3,638,409,276	3,639,986,176	3,497,734,318	3,490,486,934	3,431,546,077	3,476,599,395	3,457,510,860	3,457,462,971	3,394,936,589	3,365,902,361	3,400,812,655	3,330,222,240
Total Receivables Outstanding (£)...	2,513,678,888	3,685,870,888	3,688,417,034	3,545,835,955	3,541,335,913	3,479,244,070	3,525,447,045	3,506,019,262	3,508,627,832	3,444,810,749	3,416,263,635	3,456,221,594	3,378,567,985
Net Losses as % of Principal Receivables Outstanding .....	1.59%	1.28%	0.97%	1.10%	0.98%	1.30%	0.38%	0.94%	0.80%	1.28%	1.23%	1.23%	1.50%
Percentage of Total Receivables Delinquent 30+ Days.....	2.38%	1.85%	1.94%	1.92%	2.02%	2.12%	2.01%	2.08%	2.20%	2.31%	2.29%	2.35%	2.35%
Gross Yield.....	13.36%	11.92%	9.74%	13.41%	9.84%	11.17%	11.22%	10.95%	10.23%	11.83%	11.58%	9.48%	12.43%
Receivables Principal Payment Rate	44.31%	46.14%	33.24%	38.67%	31.79%	36.38%	35.75%	37.57%	34.99%	39.88%	37.61%	31.54%	40.48%
Percentage of accounts making minimum monthly payment .....	5.56%	7.79%	7.88%	7.88%	7.45%	7.41%	7.16%	7.12%	7.02%	6.98%	6.77%	6.60%	6.27%
Percentage of accounts making full payment .....	28.25%	25.54%	25.29%	25.14%	25.22%	25.26%	25.18%	25.08%	24.89%	24.84%	24.50%	24.55%	24.29%

	Month ended												
	Nov-2018	Dec-2018	Jan-2019	Feb-2019	Mar-2019	Apr-2019	May-2019	Jun-2019	Jul-2019	Aug-2019	Sept-2019	Oct-2019	Nov-2019
Principal Receivables Outstanding (£) .....	3,399,473,801	3,376,580,352	3,210,802,722	3,182,157,904	3,106,137,044	3,183,070,569	3,124,758,912	3,138,055,607	3,086,250,648	3,787,457,962	3,748,981,157	3,670,029,979	3,691,645,053
Total Receivables Outstanding (£).....	3,452,879,155	3,429,292,270	3,263,492,773	3,237,563,499	3,158,742,127	3,236,260,989	3,176,465,666	3,192,985,244	3,138,007,381	3,847,827,934	3,809,664,776	3,729,056,151	3,752,733,404
Net Losses as % of Principal Receivables Outstanding.....	1.46%	1.86%	1.69%	1.77%	1.96%	1.87%	1.78%	1.64%	2.12%	1.85%	1.74%	1.86%	1.86%
Percentage of Total Receivables Delinquent 30+ Days.....	2.43%	2.53%	2.58%	2.68%	2.83%	2.81%	2.88%	2.95%	2.97%	2.47%	2.55%	2.69%	2.76%
Gross Yield.....	11.73%	11.05%	15.39%	10.33%	11.66%	11.78%	11.95%	10.36%	12.91%	11.61%	10.85%	12.70%	10.33%
Receivables Principal Payment Rate	36.21%	37.91%	38.96%	33.43%	37.98%	39.37%	41.05%	35.32%	43.69%	38.48%	34.90%	35.48%	32.84%
Percentage of accounts making minimum monthly payment .....	6.06%	6.10%	6.17%	5.79%	5.73%	5.52%	5.46%	5.33%	5.26%	6.79%	6.78%	6.56%	6.40%
Percentage of accounts making full payment.....	24.12%	23.87%	23.97%	24.00%	24.04%	23.99%	23.89%	23.76%	23.78%	22.70%	22.84%	22.71%	22.70%

	Month ended						
	Dec-2019	Jan-2020	Feb-2020	Mar-2020	Apr-2020	May-2020	Jun-2020
Principal Receivables Outstanding (£) ..	3,697,903,591	3,520,198,349	3,462,737,583	3,244,627,777	2,884,375,208	3,043,104,343	3,097,586,034
Total Receivables Outstanding (£).....	3,756,766,274	3,578,484,540	3,523,053,492	3,301,696,087	2,942,796,094	3,104,320,784	3,158,252,063
Net Losses as % of Principal Receivables Outstanding.....	2.58%	1.37%	1.49%	1.86%	1.59%	1.20%	1.92%
Percentage of Total Receivables Delinquent 30+ Days.....	2.78%	2.53%	2.68%	3.00%	3.65%	3.68%	3.40%
Gross Yield.....	11.56%	13.69%	10.28%	11.81%	10.32%	11.26%	11.93%
Receivables Principal Payment Rate.....	38.04%	37.73%	32.48%	36.27%	29.76%	25.43%	28.11%
Percentage of accounts making minimum monthly payment .....	6.37%	6.32%	5.89%	5.78%	5.81%	5.79%	5.36%
Percentage of accounts making full payment.....	22.63%	22.41%	22.71%	22.71%	21.90%	21.34%	20.63%

Notes:

- (1) Principal Receivables Outstanding represent the closing balance of Principal Receivables at the period end.
- (2) Total Receivables Outstanding represent the closing balance of all Receivables at the period end.
- (3) Net Losses are charged-off Principal Receivables minus Recoveries.
- (4) Receivables Principal Payment Rate is the result of dividing the principal collections received in the month by the opening balance of Principal Receivables at the start of that month.

*Verification of data*

The Transferor has caused a sample of the Receivables (including the data disclosed in respect of those Receivables) to be externally verified by an appropriate and independent third party. The Securitised Portfolio as at the Cut-Off Date has been subject to an agreed upon procedures review on a representative sample of Receivables selected from the Securitised Portfolio as at the Cut-Off Date (as well as an agreed upon procedures review, amongst other things, of the conformity of Receivables in the Portfolio with certain of the eligibility criteria (where applicable)) conducted by a third-party and completed on 28 July 2020 with respect to the Securitised Portfolio as at the Cut-Off Date (the **AUP Report**). The independent third party has verified that the stratification tables disclosed in these final terms in respect of the Receivables are accurate. The Transferor has reviewed the reports of such independent third parties and is of the opinion that there were no

significant adverse findings in such reports. The third parties undertaking such reviews only have obligations to the parties to the engagement letters governing the performance of the agreed upon procedures subject to the limitations and exclusions contained therein.

## STATIC POOL DATA

The following tables present yield from finance charge, principal payment rate and total Receivables balance for Receivables included in the Securitised Portfolio. In each case, the information is organised by calendar year of account origination ("**Year of Account Origination**") for each monthly period.

### Yield from Finance Charge

<u>Year of Account Origination</u>	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13
<b>Pre-2012</b>	9.55%	9.57%	9.52%	9.47%	9.40%	9.31%	9.35%	9.26%	9.05%
<b>2012</b>	0.46%	0.55%	1.26%	2.04%	2.57%	3.00%	3.20%	3.29%	3.47%
<b>2013</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>2014</b>									
<b>2015</b>									
<b>2016</b>									
<b>2017</b>									
<b>2018</b>									
<b>2019</b>									
<b>2020</b>									

  

<u>Year of Account Origination</u>	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14
<b>Pre-2012</b>	9.55%	9.72%	9.49%	9.22%	9.18%	9.03%	9.23%	9.43%	9.40%	9.40%	9.33%	9.10%
<b>2012</b>	4.12%	4.72%	5.27%	6.24%	7.24%	7.50%	7.96%	8.08%	9.12%	11.04%	12.24%	11.82%
<b>2013</b>	0.00%	0.00%	0.94%	1.04%	0.92%	0.97%	1.31%	1.88%	3.08%	3.46%	3.67%	3.99%
<b>2014</b>	0.00%	0.00%	0.00%	0.00%	0.16%	0.69%	1.20%	1.26%	1.26%	1.26%	1.26%	1.30%
<b>2015</b>												
<b>2016</b>												
<b>2017</b>												
<b>2018</b>												
<b>2019</b>												
<b>2020</b>												



<u>Year of Account Origination</u>	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15
<b>Pre-2012</b>	9.50%	9.69%	9.56%	9.43%	9.53%	9.35%	9.35%	9.51%	9.45%	9.37%	9.29%	9.09%
<b>2012</b>	11.79%	11.66%	11.37%	11.15%	11.22%	10.79%	10.58%	10.69%	10.46%	10.22%	10.11%	9.93%
<b>2013</b>	4.45%	5.41%	6.30%	6.92%	7.98%	9.22%	9.90%	9.98%	9.80%	9.70%	9.80%	9.93%
<b>2014</b>	1.01%	1.18%	1.34%	1.42%	1.62%	2.07%	2.25%	2.67%	3.29%	3.55%	3.96%	4.67%
<b>2015</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>2016</b>												
<b>2017</b>												
<b>2018</b>												
<b>2019</b>												
<b>2020</b>												

<u>Year of Account Origination</u>	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16
<b>Pre-2012</b>	9.49%	9.56%	9.35%	9.13%	9.08%	8.98%	9.09%	9.08%	9.17%	9.04%	8.82%	8.58%
<b>2012</b>	10.12%	10.03%	9.70%	9.47%	9.61%	9.43%	9.53%	9.49%	9.59%	9.41%	9.43%	9.23%
<b>2013</b>	10.34%	10.26%	10.07%	10.33%	10.50%	10.24%	10.21%	10.09%	10.07%	9.82%	9.71%	9.57%
<b>2014</b>	5.30%	5.26%	5.33%	6.05%	6.98%	7.60%	8.47%	9.33%	9.38%	9.50%	10.12%	10.50%
<b>2015</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>2016</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>2017</b>												
<b>2018</b>												
<b>2019</b>												
<b>2020</b>												

<u>Year of Account Origination</u>	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17
<b>Pre-2012</b>	8.88%	8.87%	8.97%	8.97%	9.03%	9.07%	9.12%	9.07%	9.22%	9.14%	8.96%	8.74%
<b>2012</b>	9.45%	9.32%	9.56%	9.54%	9.90%	9.87%	9.96%	9.81%	10.14%	10.00%	10.08%	9.86%
<b>2013</b>	9.69%	9.48%	9.60%	9.57%	9.95%	9.92%	10.05%	9.93%	10.33%	10.20%	10.32%	10.11%
<b>2014</b>	10.87%	10.52%	10.42%	10.26%	10.69%	11.01%	11.22%	11.32%	11.24%	10.98%	11.16%	10.88%

<b>2015</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.03%	9.33%
<b>2016</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.46%	2.84%
<b>2017</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.96%	2.05%
<b>2018</b>													
<b>2019</b>													
<b>2020</b>													

<u>Year of Account Origination</u>	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18
<b>Pre-2012</b>	9.18%	9.20%	9.08%	8.90%	8.82%	8.83%	8.94%	9.03%	8.95%	8.81%	8.56%	8.41%
<b>2012</b>	10.29%	10.27%	10.21%	10.14%	10.11%	10.10%	10.20%	10.27%	10.15%	10.04%	9.80%	9.71%
<b>2013</b>	10.59%	10.57%	10.53%	10.49%	10.52%	10.52%	10.59%	10.70%	10.61%	10.55%	10.32%	10.22%
<b>2014</b>	11.20%	11.09%	10.90%	10.90%	10.91%	10.87%	10.96%	11.05%	10.96%	10.91%	10.69%	10.61%
<b>2015</b>	10.25%	10.42%	10.39%	10.28%	10.67%	10.88%	11.02%	11.18%	11.07%	10.98%	10.67%	10.50%
<b>2016</b>	3.24%	3.61%	3.90%	4.19%	4.39%	4.72%	5.05%	5.38%	5.95%	6.35%	6.65%	6.91%
<b>2017</b>	2.17%	2.28%	2.41%	2.55%	2.74%	2.95%	3.28%	3.51%	3.78%	4.03%	4.13%	4.39%
<b>2018</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.0%	0.00%	0.00%
<b>2019</b>												
<b>2020</b>												

<u>Year of Account Origination</u>	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19
<b>Pre-2012</b>	8.81%	8.87%	8.78%	8.52%	8.48%	8.46%	8.45%	8.47%	8.50%	8.53%	8.38%	8.18%
<b>2012</b>	10.05%	10.06%	10.02%	9.83%	9.79%	9.75%	9.76%	9.71%	9.73%	9.74%	9.63%	9.51%
<b>2013</b>	10.52%	10.52%	10.49%	10.28%	10.31%	10.31%	10.33%	10.56%	10.62%	10.65%	10.55%	10.47%
<b>2014</b>	10.89%	10.89%	10.85%	10.72%	10.79%	10.80%	10.85%	11.34%	11.37%	11.42%	11.29%	11.15%
<b>2015</b>	10.86%	10.85%	10.78%	10.54%	10.55%	10.48%	10.47%	11.03%	11.03%	11.06%	10.97%	10.82%
<b>2016</b>	7.36%	7.65%	8.11%	8.40%	8.67%	8.63%	8.63%	9.04%	9.45%	9.62%	9.79%	9.86%
<b>2017</b>	4.77%	5.17%	5.42%	5.62%	5.91%	6.41%	6.96%	6.67%	6.95%	7.16%	7.42%	7.88%
<b>2018</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.37%	3.73%	4.06%	4.35%	4.77%
<b>2019</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.68%	1.94%	2.18%	2.31%	2.43%
<b>2020</b>												

<u>Year of Account Origination</u>	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20
<b>Pre-2012</b>	8.47%	8.49%	8.65%	9.49%	9.73%	8.97%
<b>2012</b>	9.79%	9.82%	9.89%	10.36%	10.47%	10.01%
<b>2013</b>	10.69%	10.67%	10.72%	11.06%	11.09%	10.80%
<b>2014</b>	11.44%	11.41%	11.46%	11.76%	11.90%	11.63%
<b>2015</b>	11.08%	11.12%	11.13%	11.51%	11.69%	11.42%
<b>2016</b>	10.35%	10.47%	10.54%	10.86%	11.21%	11.03%
<b>2017</b>	8.61%	8.90%	9.12%	9.33%	9.77%	10.01%
<b>2018</b>	5.13%	5.38%	5.60%	5.90%	6.43%	6.67%
<b>2019</b>	2.60%	2.92%	3.45%	3.74%	3.31%	3.57%
<b>2020</b>	0.00%	0.00%	0.00%	0.00%	0.50%	0.80%

Yield from finance charges and fees includes interest income, late fees, forex fees, credit insurance, card protection insurance, overlimit fees, cash advance fees, ATM fees, balance transfer fees, and other fees related to credit cards. The yield percentage for each monthly period is calculated by dividing the result by the Average Principal Receivables balance at the end of the performance period. Volatility in the yield percentage is driven primarily by variations in the number of collection days and weekend collection days during the performance period; the more collection days there are, the higher the value of payments received, and the higher the reported yield.

## Net Charge Off

<u>Year of Account Origination</u>	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13
Pre-2012	2.75%	2.52%	2.49%	2.92%	1.37%	-1.12%	1.49%	1.49%	1.84%
2012	0.05	0.25%	0.30%	0.78%	0.46%	0.37%	0.54%	0.54%	0.69%
2013									
2014									
2015									
2016									
2017									
2018									
2019									
2020									

<u>Year of Account Origination</u>	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14
Pre-2012	1.35%	1.35%	1.97%	1.51%	1.57%	1.35%	1.84%	1.48%	1.92%	1.46%	2.56%	2.74%
2012	0.98%	0.84%	1.62%	1.24%	1.70%	1.64%	2.31%	1.75%	2.61%	2.84%	4.01%	4.51%
2013			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%	0.41%	0.48%
2014					0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.29%	0.28%
2015												
2016												
2017												
2018												
2019												
2020												

<u>Year of Account Origination</u>	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15
Pre-2012	1.26%	-0.34%	-0.53%	1.09%	1.07%	1.08%	0.98%	1.10%	0.64%	0.98%	1.16%	0.83%
2012	2.32%	0.36%	2.92%	1.92%	2.47%	3.13%	2.59%	2.54%	2.57%	2.84%	2.99%	2.71%
2013	0.04%	-0.03%	0.42%	0.35%	0.51%	1.10%	1.33%	1.44%	1.75%	1.91%	2.35%	2.08%
2014	0.00%	0.02%	0.01%	0.00%	0.05%	0.17%	0.26%	0.20%	0.39%	0.36%	0.42%	0.27%
2015												
2016												
2017												
2018												
2019												
2020												

<u>Year of Account Origination</u>	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16
Pre-2012	-3.01%	0.90%	0.99%	0.52%	0.82%	0.70%	-3.72%	0.77%	0.52%	-0.05%	0.37%	0.76%
2012	0.75%	2.21%	2.86%	1.92%	2.55%	2.23%	-0.03%	2.54%	1.88%	1.87%	1.87%	2.50%
2013	1.93%	1.76%	2.64%	2.16%	2.08%	1.82%	1.29%	2.77%	2.00%	2.27%	2.47%	2.81%
2014	0.76%	1.15%	1.38%	1.20%	1.77%	1.73%	1.85%	1.75%	1.95%	2.62%	2.59%	2.71%
2015												
2016												
2017												
2018												
2019												
2020												

<u>Year of Account Origination</u>	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17
Pre-2012	0.70%	0.43%	0.92%	0.59%	0.90%	0.60%	0.41%	0.62%	0.73%	0.86%	0.22%	0.71%
2012	2.54%	2.37%	2.73%	2.21%	2.76%	2.12%	1.12%	2.08%	1.98%	1.94%	0.92%	2.33%
2013	2.09%	2.43%	2.94%	2.04%	3.23%	2.32%	2.05%	2.54%	2.25%	2.98%	1.72%	2.03%
2014	2.52%	2.69%	3.46%	2.20%	2.91%	2.54%	2.58%	2.61%	2.76%	3.87%	2.31%	2.74%

2015											0.00%	0.00%
2016											0.00%	0.00%
2017											0.00%	0.00%
2018												
2019												
2020												

<u>Year of Account Origination</u>	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18
Pre-2012	-3.08%	0.64%	0.88%	0.41%	-0.31%	0.33%	0.61%	0.34%	0.50%	0.42%	0.08%	0.82%
2012	-1.04%	2.41%	3.22%	1.77%	0.34%	1.64%	2.11%	1.18%	2.34%	2.50%	0.62%	2.58%
2013	-0.35%	2.30%	3.55%	1.92%	0.80%	1.91%	2.67%	1.63%	2.15%	2.05%	0.97%	3.27%
2014	0.85%	2.36%	3.61%	1.80%	1.03%	2.08%	2.72%	2.14%	2.75%	2.71%	1.40%	2.98%
2015	0.07%	0.16%	0.09%	0.05%	0.07%	0.24%	1.09%	1.13%	2.16%	2.22%	1.44%	2.99%
2016	0.06%	0.06%	0.02%	0.05%	0.07%	0.04%	0.81%	0.82%	1.08%	1.98%	0.94%	2.55%
2017	0.20%	0.08%	0.11%	0.03%	0.03%	0.05%	0.70%	1.00%	0.96%	1.41%	1.13%	2.15%
2018												
2019												
2020												

<u>Year of Account Origination</u>	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19
Pre-2012	-5.82%	0.70%	0.93%	0.83%	0.76%	0.70%	0.92%	0.51%	0.79%	-1.26%	1.01%	1.40%
2012	-1.64%	2.18%	2.01%	2.31%	1.72%	1.59%	2.46%	1.14%	2.13%	1.15%	2.37%	4.07%
2013	0.40%	1.84%	2.38%	2.09%	2.82%	2.19%	3.30%	1.23%	2.85%	1.74%	2.79%	4.27%
2014	1.18%	2.91%	2.79%	3.36%	3.22%	2.11%	3.70%	2.21%	3.27%	2.55%	3.73%	3.78%
2015	2.56%	2.72%	2.90%	3.07%	3.23%	3.09%	3.20%	2.41%	3.69%	3.16%	3.01%	4.37%
2016	2.01%	2.32%	3.40%	2.43%	3.04%	3.02%	3.16%	3.15%	3.43%	3.56%	3.84%	6.17%
2017	1.65%	2.06%	2.18%	2.55%	2.94%	3.12%	3.48%	2.37%	1.89%	2.36%	2.52%	4.05%
2018								0.00%	0.00%	0.00%	0.00%	0.00%
2019								0.00%	0.00%	0.00%	0.00%	0.00%

2020

<u>Year of Account Origination</u>	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20
Pre-2012	-1.59%	0.94%	0.93%	0.90%	1.18%	1.39%
2012	-2.47%	1.89%	2.03%	2.00%	2.05%	2.99%
2013	-3.23%	2.51%	3.22%	1.98%	2.08%	3.05%
2014	-2.64%	2.35%	3.20%	2.64%	2.76%	3.14%
2015	-0.19%	3.09%	2.65%	2.68%	3.09%	3.22%
2016	0.20%	2.56%	3.78%	3.07%	3.84%	3.99%
2017	0.54%	2.16%	3.21%	2.48%	2.80%	2.75%
2018	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2019	0.00%	0.09%	0.19%	0.04%	0.14%	0.00%
2020						0.00%

Net losses for a performance period is calculated as Principal Receivables charged off during the performance period less recoveries received on previously charged off accounts during the performance period, all divided by the Principal Receivables balance as of the beginning of the performance period. The resultant figure is then annualised.

Net charge offs reported in Sep-13, Feb-15, Mar-15, Jan-16, Jul-16, Oct-16, Jan-18, May-18, Jan-19, Oct-19 and Jan-20 report negative in some vintages and below trend for others. This is due to TPF's sale of previously charged off receivables to a third party where the sale recovery proceeds were received by Delamare Cards Receivables Trustee Ltd in accordance with the terms of the respective Call Option Agreements.

### 30+ days Delinquencies

<u>Year of Account Origination</u>	Apr-2013	May-2013											
Pre 2012	3.76%	3.70%											
2012	0.60%	0.68%											
2013													
2014													
2015													
2016													
2017													
2018													
2019													
2020													

  

<u>Year of Account Origination</u>	Jun-2013	Jul-2013	Aug-2013	Sept-2013	Oct-2013	Nov-2013	Dec-2013	Jan-2014	Feb-2014	Mar-2014	Apr-2014	May-2014	Jun-2014
Pre 2012	3.56%	3.50%	3.48%	3.41%	3.43%	3.30%	3.17%	3.34%	3.31%	3.25%	3.14%	3.10%	3.07%
2012	0.80%	0.89%	1.04%	1.19%	1.38%	1.55%	1.68%	1.95%	2.18%	2.39%	2.66%	2.83%	2.93%
2013										0.00%	0.07%	0.08%	0.12%
2014												0.00%	0.03%
2015													
2016													
2017													
2018													
2019													
2020													

  

<u>Year of Account Origination</u>	Jul-2014	Aug-2014	Sept-2014	Oct-2014	Nov-2014	Dec-2014	Jan-2015	Feb-2015	Mar-2015	Apr-2015	May-2015	Jun-2015	Jul-2015
Pre 2012	2.98%	2.92%	2.84%	2.81%	2.58%	2.40%	2.49%	2.45%	2.38%	2.33%	2.28%	2.21%	2.20%
2012	3.07%	3.26%	3.43%	3.59%	3.58%	3.53%	3.77%	3.89%	3.86%	3.96%	3.87%	3.79%	3.84%
2013	0.21%	0.32%	0.45%	0.59%	0.75%	0.88%	1.12%	1.35%	1.60%	1.89%	2.12%	2.30%	2.45%
2014	0.09%	0.17%	0.24%	0.37%	0.43%	0.50%	0.16%	0.22%	0.32%	0.44%	0.54%	0.67%	0.78%
2015													
2016													
2017													
2018													
2019													
2020													



<u>Year of Account Origination</u>	Aug-2015	Sept-2015	Oct-2015	Nov-2015	Dec-2015	Jan-2016	Feb-2016	Mar-2016	Apr-2016	May-2016	Jun-2016	Jul-2016	Aug-2016
<b>Pre 2012</b>	2.14%	2.08%	2.09%	1.98%	1.86%	1.94%	1.92%	1.88%	1.89%	1.87%	1.86%	1.70%	1.67%
<b>2012</b>	3.77%	3.73%	3.71%	3.59%	3.41%	3.50%	3.53%	3.51%	3.53%	3.50%	3.49%	3.23%	3.19%
<b>2013</b>	2.55%	2.73%	2.86%	2.89%	2.89%	3.03%	3.13%	3.23%	3.31%	3.35%	3.46%	3.30%	3.25%
<b>2014</b>	0.91%	1.07%	1.24%	1.42%	1.62%	1.87%	2.08%	2.28%	2.48%	2.63%	2.79%	2.83%	3.01%
<b>2015</b>													
<b>2016</b>													
<b>2017</b>													
<b>2018</b>													
<b>2019</b>													
<b>2020</b>													

<u>Year of Account Origination</u>	Sept-2016	Oct-2016	Nov-2016	Dec-2016	Jan-2017	Feb-2017	Mar-2017	Apr-2017	May-2017	Jun-2017	Jul-2017	Aug-2017	Sept-2017
<b>Pre 2012</b>	1.69%	1.70%	1.63%	1.64%	1.74%	1.74%	1.77%	1.75%	1.75%	1.68%	1.71%	1.73%	1.74%
<b>2012</b>	3.27%	3.29%	3.28%	3.26%	3.33%	3.41%	3.51%	3.55%	3.52%	3.38%	3.48%	3.50%	3.57%
<b>2013</b>	3.41%	3.43%	3.47%	3.45%	3.55%	3.59%	3.66%	3.79%	3.73%	3.58%	3.71%	3.83%	3.98%
<b>2014</b>	3.19%	3.42%	3.53%	3.73%	3.98%	4.21%	4.39%	4.58%	4.66%	4.48%	4.58%	4.75%	4.89%
<b>2015</b>													
<b>2016</b>													
<b>2017</b>													
<b>2018</b>													
<b>2019</b>													
<b>2020</b>													

<u>Year of Account Origination</u>	Oct-2017	Nov-2017	Dec-2017	Jan-2018	Feb-2018	Mar-2018	Apr-2018	May-2018	Jun-2018	Jul-2018	Aug-2018	Sept-2018	Oct-2018
<b>Pre 2012</b>	1.74%	1.66%	1.66%	1.56%	1.59%	1.61%	1.48%	1.48%	1.49%	1.52%	1.49%	1.50%	1.48%
<b>2012</b>	3.59%	3.68%	3.69%	3.48%	3.55%	3.57%	3.25%	3.25%	3.31%	3.36%	3.29%	3.30%	3.14%
<b>2013</b>	3.97%	3.92%	4.07%	3.87%	3.99%	3.98%	3.53%	3.52%	3.73%	3.79%	3.72%	3.69%	3.64%
<b>2014</b>	4.91%	4.20%	4.29%	4.12%	4.26%	4.33%	4.02%	4.04%	4.29%	4.35%	4.25%	4.37%	4.33%
<b>2015</b>		1.04%	1.47%	1.85%	2.19%	2.64%	2.66%	2.99%	3.36%	3.69%	3.71%	3.90%	3.90%
<b>2016</b>		0.57%	0.78%	1.01%	1.24%	1.53%	1.70%	1.98%	2.34%	2.68%	2.78%	3.07%	3.16%
<b>2017</b>		0.61%	0.79%	1.02%	1.21%	1.49%	1.60%	1.83%	2.17%	2.43%	2.45%	2.70%	2.91%
<b>2018</b>													
<b>2019</b>													
<b>2020</b>													

<u>Year of Account Origination</u>	Nov-2018	Dec-2018	Jan-2019	Feb-2019	Mar-2019	Apr-2019	May-2019	Jun-2019	Jul-2019	Aug-2019	Sept-2019	Oct-2019	Nov-2019
<b>Pre 2012</b>	1.48%	1.53%	1.57%	1.62%	1.69%	1.63%	1.67%	1.68%	1.69%	1.69%	1.74%	1.78%	1.73%
<b>2012</b>	3.18%	3.24%	3.36%	3.47%	3.59%	3.50%	3.58%	3.69%	3.65%	3.66%	3.71%	3.78%	3.79%
<b>2013</b>	3.78%	3.84%	3.88%	4.00%	4.24%	4.28%	4.31%	4.36%	4.22%	3.99%	4.03%	4.13%	4.18%
<b>2014</b>	4.52%	4.68%	4.56%	4.76%	5.00%	4.95%	4.99%	5.19%	5.19%	4.51%	4.58%	4.72%	4.77%
<b>2015</b>	4.12%	4.30%	4.17%	4.33%	4.54%	4.64%	4.74%	4.85%	4.88%	4.27%	4.35%	4.44%	4.63%
<b>2016</b>	3.47%	3.75%	3.90%	4.21%	4.43%	4.74%	4.86%	5.12%	5.24%	5.21%	5.33%	5.56%	5.76%
<b>2017</b>	3.24%	3.54%	3.60%	3.91%	4.26%	4.65%	4.95%	5.29%	5.55%	3.33%	3.53%	3.96%	4.45%
<b>2018</b>										0.00%	0.08%	0.44%	0.85%
<b>2019</b>										0.00%	0.03%	0.24%	0.46%
<b>2020</b>													

  

<u>Year of Account Origination</u>	Dec-2019	Jan-2020	Feb-2020	Mar-2020	Apr-2020	May-2020	Jun-2020
<b>Pre 2012</b>	1.71%	1.56%	1.61%	1.80%	2.30%	2.45%	2.12%
<b>2012</b>	3.58%	3.13%	3.23%	3.51%	4.09%	4.34%	3.93%
<b>2013</b>	4.13%	3.63%	3.78%	3.98%	4.60%	4.89%	4.61%
<b>2014</b>	4.79%	4.06%	4.24%	4.62%	5.31%	5.68%	5.34%
<b>2015</b>	4.57%	4.06%	4.24%	4.60%	5.23%	5.55%	5.20%
<b>2016</b>	5.67%	4.88%	5.27%	5.55%	6.25%	6.32%	5.98%
<b>2017</b>	4.68%	4.37%	4.81%	5.32%	6.18%	5.84%	5.70%
<b>2018</b>	1.23%	1.56%	1.94%	2.47%	3.16%	3.03%	3.17%
<b>2019</b>	0.64%	0.85%	1.07%	1.43%	1.91%	1.36%	1.45%
<b>2020</b>						0.00%	0.04%

Delinquencies include both Principal Receivables and Finance Charge Receivables. The 30+ day delinquency percentage for a performance period is calculated as: Total Receivables 30 days or more past due divided by the Total Receivables outstanding for all accounts originated in that same year as at the last day of the performance period.

It should be noted that delinquency percentages naturally increase due to the ring fenced amortising nature of the denominator as repayments, charge off and account closures are reflected. As Debt Sales and Subsequent Offers of Eligible Receivables accepted by Delamare Cards Receivables Trustee Ltd occur these subsequently reduce the percentages reported as the numerator and denominator are impacted respectively.

A receivable is defined as Delinquent when reporting 30 to 360 days delinquent, this may differ to other UK card issuers.

### Principal Payment Rate

<u>Year of Account Origination</u>	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13
Pre 2012	91.00%	52.00%	44.71%	56.07%	48.03%	49.56%	51.32%	46.84%	54.05%
2012		19.60%	17.98%	22.81%	20.41%	21.47%	23.36%	22.08%	24.99%
2013									
2014									
2015									
2016									
2017									
2018									
2019									
2020									

<u>Year of Account Origination</u>	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14
Pre 2012	51.15%	43.64%	50.78%	47.19%	49.04%	49.16%	51.61%	45.77%	51.27%	50.82%	44.62%	57.14%
2012	27.25%	24.66%	29.12%	28.06%	29.27%	29.19%	31.47%	29.01%	33.84%	35.08%	32.88%	39.27%
2013			0.00%	18.23%	37.39%	18.56%	20.11%	19.51%	22.25%	22.84%	20.79%	25.38%
2014			0.00%	0.00%	0.00%	12.59%	13.14%	12.08%	13.43%	13.60%	12.41%	15.29%
2015												
2016												
2017												
2018												
2019												
2020												

<u>Year of Account Origination</u>	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15
Pre 2012	50.11%	44.11%	54.83%	48.88%	48.83%	53.38%	53.82%	50.74%	49.44%	50.68%	50.96%	54.04%
2012	35.44%	31.58%	37.23%	33.10%	33.37%	36.07%	35.65%	33.39%	32.24%	32.65%	32.62%	33.69%
2013	26.58%	25.07%	30.58%	28.63%	28.83%	31.28%	31.11%	29.50%	29.49%	29.28%	29.22%	29.74%
2014	55.02%	13.09%	16.27%	15.43%	15.40%	17.74%	18.65%	18.02%	18.93%	19.50%	19.58%	19.57%

2015	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2016												
2017												
2018												
2019												
2020												

**Year of Account  
Origination**

	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16
Pre 2012	48.18%	49.79%	51.27%	47.06%	52.73%	48.86%	48.34%	53.03%	48.78%	50.49%	48.85%	50.57%
2012	31.37%	31.65%	32.06%	29.55%	32.60%	30.61%	29.98%	32.81%	30.34%	31.24%	30.70%	31.21%
2013	28.69%	29.08%	29.02%	27.26%	29.34%	27.61%	26.48%	28.63%	26.36%	26.56%	26.06%	26.28%
2014	20.10%	20.77%	21.38%	20.70%	22.39%	21.78%	21.29%	23.45%	22.51%	22.91%	22.69%	22.80%
2015	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2016		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2017												
2018												
2019												
2020												

**Year of Account  
Origination**

	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17
Pre 2012	53.09%	44.20%	52.75%	44.22%	54.56%	49.08%	51.87%	50.48%	47.15%	53.01%	49.67%	49.39%
2012	34.00%	28.05%	33.21%	28.11%	34.03%	31.22%	32.84%	31.59%	29.86%	33.27%	31.15%	31.00%
2013	28.56%	23.88%	27.53%	23.55%	28.05%	26.08%	26.92%	26.20%	24.97%	27.38%	26.77%	25.75%
2014	25.13%	21.16%	23.64%	20.19%	23.68%	22.37%	23.07%	22.41%	20.93%	22.94%	28.43%	21.80%
2015	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	25.04%
2016	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	13.02%
2017		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.82%
2018												
2019												
2020												

<u>Year of Account Origination</u>	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18
Pre 2012	56.02%	46.06%	52.92%	51.29%	54.75%	49.69%	56.58%	53.20%	44.58%	56.34%	50.55%	52.68%
2012	35.73%	29.64%	33.00%	32.50%	34.66%	32.08%	36.36%	33.89%	28.27%	35.83%	32.38%	33.45%
2013	29.83%	24.81%	27.37%	27.35%	28.56%	27.04%	29.72%	28.32%	23.30%	30.16%	27.11%	27.46%
2014	25.49%	21.46%	23.19%	23.33%	24.35%	22.92%	25.39%	23.65%	19.69%	25.59%	23.12%	23.28%
2015	29.54%	24.79%	27.50%	27.41%	28.59%	26.88%	29.57%	27.67%	22.60%	29.27%	26.17%	26.52%
2016	16.34%	14.07%	15.46%	15.46%	16.56%	15.69%	17.59%	17.06%	14.73%	19.21%	17.39%	17.24%
2017	11.82%	9.91%	11.36%	11.43%	12.26%	11.93%	12.88%	12.48%	10.47%	13.64%	12.32%	12.28%
2018		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2019												
2020												

<u>Year of Account Origination</u>	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19
Pre 2012	53.07%	45.47%	51.37%	53.49%	55.18%	47.34%	58.43%	51.41%	52.93%	53.78%	49.39%	57.63%
2012	34.73%	29.93%	33.40%	34.66%	35.92%	31.81%	37.92%	32.97%	34.65%	35.03%	32.49%	37.19%
2013	28.89%	24.60%	27.90%	28.68%	29.75%	25.97%	31.31%	28.70%	27.76%	28.25%	26.12%	29.69%
2014	24.71%	20.93%	23.82%	24.40%	25.44%	22.16%	26.94%	26.11%	22.98%	23.37%	21.83%	24.56%
2015	27.84%	23.46%	26.84%	27.34%	28.10%	24.47%	30.00%	28.48%	25.20%	25.87%	23.88%	26.64%
2016	20.16%	17.41%	19.01%	19.24%	19.28%	16.92%	21.08%	19.24%	18.82%	19.39%	17.87%	19.96%
2017	14.32%	12.48%	14.19%	15.09%	16.23%	14.63%	17.06%	24.57%	14.46%	15.39%	15.19%	15.98%
2018	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	14.05%	14.45%	14.07%	14.91%
2019	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	12.72%	12.74%	12.04%	13.59%
2020												

<u>Year of Account Origination</u>	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20
Pre 2012	54.81%	47.84%	55.37%	46.91%	42.73%	49.08%
2012	36.22%	32.24%	35.93%	29.96%	27.12%	31.75%
2013	29.22%	25.77%	29.11%	23.83%	21.69%	25.00%

<b>2014</b>	24.56%	21.50%	24.23%	19.77%	18.41%	20.84%
<b>2015</b>	27.04%	23.73%	26.27%	21.94%	20.38%	22.82%
<b>2016</b>	20.47%	18.15%	19.83%	16.46%	16.04%	17.49%
<b>2017</b>	16.40%	14.33%	15.60%	13.42%	15.57%	14.24%
<b>2018</b>	15.69%	14.06%	15.02%	13.42%	16.79%	15.80%
<b>2019</b>	14.44%	13.31%	14.68%	13.37%	21.12%	14.26%
<b>2020</b>		0.00%	0.00%	0.00%	0.00%	11.24%

## Closing Total Receivables

<u>Year of Account Origination</u>	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13			
Pre-2012	2,069,012,477.05	2,048,464,099.27	2,099,487,235.31	2,051,286,988.72	2,090,047,547.98	2,104,033,004.31	2,067,720,353.82	2,143,659,967.62	2,182,942,277.11			
2012	556,298,700.30	537,777,711.31	521,655,187.42	494,360,483.91	474,374,945.52	453,344,271.89	427,317,792.54	411,917,711.92	398,305,856.61			
2013												
2014												
2015												
2016												
2017												
2018												
2019												
2020												

  

<u>Year of Account Origination</u>	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14
Pre-2012	2,049,845,645.81	2,042,733,561.44	2,017,254,609.26	2,061,124,974.21	2,048,497,087.68	2,065,725,610.70	2,035,695,098.37	2,058,346,708.71	2,028,671,562.98	2,000,909,442.54	2,071,093,332.04	2,089,834,214.82
2012	363,912,261.86	340,145,860.06	314,094,618.86	296,730,179.26	282,269,033.23	273,339,679.72	263,471,741.27	256,429,917.24	242,835,197.81	229,528,649.83	223,892,017.85	221,862,740.02
2013			336,444,373.53	317,409,606.73	635,168,382.13	603,264,569.43	568,451,367.59	536,499,774.65	500,473,949.00	465,540,703.71	444,381,256.12	423,954,003.52
2014					146,566,045.74	148,232,149.28	147,765,725.57	146,609,446.21	144,139,926.06	140,782,939.33	138,212,616.19	135,048,848.10
2015												
2016												
2017												
2018												
2019												
2020												

  

<u>Year of Account Origination</u>	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15
Pre-2012	1,976,888,807.61	1,977,002,009.23	1,924,416,463.43	1,955,466,982.09	1,959,037,128.92	1,974,812,884.47	1,941,518,150.46	1,971,255,789.43	1,960,594,990.56	1,923,379,446.68	2,001,448,215.41	2,001,100,054.34
2012	211,451,927.41	208,820,758.30	204,194,892.68	203,188,862.53	206,017,894.69	209,284,295.90	207,858,383.16	213,602,383.04	214,340,564.61	212,917,943.94	218,502,974.17	219,038,535.32
2013	386,585,740.61	357,114,385.80	328,608,821.72	306,972,816.38	294,265,964.92	284,120,876.93	274,606,949.07	275,301,132.82	271,251,111.61	266,391,748.32	269,714,702.60	269,960,676.48
2014	520,265,278.87	509,111,415.87	493,694,382.24	478,028,744.25	463,993,464.20	445,195,180.51	424,040,406.06	409,962,543.99	393,457,506.46	372,937,839.70	358,711,082.41	346,409,921.20

2015  
2016  
2017  
2018  
2019  
2020

<u>Year of Account</u> <u>Origination</u>	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16
Pre-2012	1,907,923,082.76	1,887,294,859.36	1,881,319,887.38	1,901,683,606.79	1,903,597,054.41	1,917,407,385.96	1,901,151,990.65	1,906,541,707.72	1,896,973,388.58	1,900,760,530.99	1,979,061,347.44	1,984,909,829.59
2012	213,809,593.91	213,361,492.42	213,625,392.43	213,942,964.97	214,301,191.20	215,395,185.44	214,330,672.88	215,968,399.74	214,800,733.36	214,219,892.87	217,049,525.10	217,474,255.61
2013	263,140,596.37	260,426,480.88	259,800,037.52	257,389,732.84	259,082,120.40	261,404,157.41	261,163,838.32	265,125,863.83	264,817,506.51	267,049,648.57	271,252,893.55	271,693,731.37
2014	327,212,781.91	310,138,672.19	295,432,828.71	283,246,660.08	272,911,378.70	263,340,308.55	253,991,531.42	248,146,918.03	241,368,117.93	236,938,223.06	235,648,206.74	231,985,233.09
2015												
2016												
2017												
2018												
2019												
2020												

<u>Year of Account</u> <u>Origination</u>	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17
Pre-2012	1,872,488,232.63	1,872,529,609.55	1,825,974,780.45	1,894,739,695.43	1,865,465,509.77	1,865,185,833.29	1,857,717,716.98	1,857,621,096.44	1,859,227,693.22	1,842,475,287.99	1,942,673,315.12	1,956,310,487.35
2012	210,681,520.46	209,077,805.1	204,593,231.39	206,898,695.70	204,857,487.66	202,428,663.03	200,739,163.29	201,058,037.66	199,705,584.89	198,360,540.11	202,707,691.71	203,489,623.97
2013	267,936,344.65	266,734,560.66	263,171,561.45	265,233,560.59	263,957,287.65	261,297,404.55	260,978,538.99	261,064,422.98	259,520,220.05	258,593,203.55	267,534,934.88	268,529,424.48
2014	227,096,753.57	223,596,456.89	220,400,287.85	220,719,980.06	219,273,104.07	216,180,089.50	215,259,430.82	215,647,193.76	215,279,497.88	214,219,856.61	269,750,649.74	271,105,818.46
2015											172,997,718.54	170,761,162.02
2016											465,133,739.93	452,943,804.12
2017											365,072,838.31	365,276,714.09
2018												
2019												
2020												



<u>Year of Account Origination</u>	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18
<b>Pre-2012</b>	1,862,746,090.89	1,881,421,542.92	1,851,948,402.91	1,915,120,986.27	1,911,177,950.72	1,934,615,722.2	1,897,878,926.56	1,894,799,926.67	1,936,846,440.78	1,897,762,246.70	1,971,650,482.52	1,962,303,329.55
<b>2012</b>	196,846,558.67	196,289,904.7	193,601,308.78	195,738,003.50	196,450,482.85	196,635,130.14	194,283,068.57	193,619,413.87	196,135,275.14	193,214,996.77	197,539,517.10	197,075,004.56
<b>2013</b>	261,595,999.11	260,361,137.46	257,348,798.21	257,730,190.00	259,627,448.36	258,606,002.18	257,193,280.62	255,134,707.70	257,968,004.11	253,677,552.27	257,152,611.30	257,309,610.10
<b>2014</b>	266,585,049.41	265,435,587.23	263,656,487.37	263,686,405.48	265,379,370.17	265,222,984.57	263,680,730.77	262,062,236.75	264,251,055.47	259,836,738.11	262,352,097.26	261,889,730.74
<b>2015</b>	165,370,522.06	163,377,808.42	160,264,270.01	159,311,974.13	158,770,825.67	157,999,935.85	157,026,668.58	156,391,350.90	158,421,378.93	156,004,164.87	158,238,708.79	158,103,167.57
<b>2016</b>	431,441,469.37	414,717,998.25	397,824,766.27	383,619,627.60	369,881,942.49	357,775,432.49	343,799,543.75	331,421,591.45	323,976,638.60	308,978,106.13	302,022,183.96	294,507,293.04
<b>2017</b>	361,250,265.11	359,731,933.75	354,600,036.28	350,239,857.57	344,731,241.42	337,772,624.24	330,907,629.15	322,834,407.54	318,622,800.58	309,094,179.75	303,923,554.11	298,104,134.35
<b>2018</b>												
<b>2019</b>												
<b>2020</b>												

<u>Year of Account Origination</u>	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19
<b>Pre-2012</b>	1,855,979,295.07	1,857,475,521.06	1,817,649,021.35	1,897,769,580.31	1,862,556,033.74	1,888,946,513.75	1,855,878,017.79	1,880,584,114.78	1,868,170,858.44	1,828,712,274.71	1,877,255,343.91	1,895,685,214.75
<b>2012</b>	189,061,231.14	187,060,207.09	183,322,784.64	186,851,236.86	185,293,239.10	185,035,216.12	183,794,322.83	184,522,631.65	182,930,867.66	180,154,824.03	181,409,494.61	183,164,270.02
<b>2013</b>	248,641,706.41	246,410,250.91	240,924,251.57	244,109,344.06	241,267,336.39	241,508,128.85	239,555,250.73	258,459,187.34	257,192,938.34	253,449,486.02	253,236,695.98	254,072,441.01
<b>2014</b>	253,446,005.38	250,803,224.98	244,817,482.57	246,866,419.14	243,769,849.70	244,082,425.68	241,022,600.13	283,008,704.88	280,416,503.88	276,211,218.65	275,246,036.70	276,000,093.51
<b>2015</b>	153,511,339.05	152,620,737.75	149,707,954.85	151,055,747.36	149,604,378.50	150,002,261.44	148,421,733.12	172,239,552.64	171,832,495.04	169,601,320.50	169,598,572.91	170,527,086.88
<b>2016</b>	277,244,211.78	265,977,880.27	255,411,887.37	250,576,164.72	245,863,431.40	243,829,094.99	238,581,090.84	247,735,832.58	244,124,139.32	239,219,750.62	236,293,460.30	233,950,568.62
<b>2017</b>	285,608,984.58	277,215,676.74	266,908,744.81	259,032,496.64	248,111,396.89	239,581,603.31	230,754,365.28	400,968,726.48	392,236,443.11	379,623,585.71	366,681,067.80	357,270,192.23
<b>2018</b>								298,773,874.33	290,713,502.52	281,079,745.06	272,641,501.49	266,601,963.15
<b>2019</b>								121,535,309.17	122,047,027.26	121,003,945.84	120,371,230.05	119,494,444.19
<b>2020</b>												

<u>Year of Account Origination</u>	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20
<b>Pre-2012</b>	1,792,121,059.68	1,777,450,893.39	1,626,989,424.87	1,378,957,351.44	1,368,900,582.49	1,451,452,231.48
<b>2012</b>	175,144,593.53	172,050,717.38	163,494,753.80	148,289,919.60	144,920,510.88	147,257,675.34
<b>2013</b>	244,849,886.18	241,110,465.74	230,198,314.29	213,050,823.43	208,266,404.00	208,376,800.39

<b>2014</b>	264,779,561.46	260,268,036.61	249,827,086.05	233,615,520.74	229,323,284.69	227,699,817.82
<b>2015</b>	163,729,536.79	160,672,251.80	154,749,994.19	143,926,571.45	145,170,029.78	144,516,968.64
<b>2016</b>	225,005,649.82	220,269,957.50	213,123,071.88	201,368,083.02	205,998,472.68	203,292,475.80
<b>2017</b>	341,116,658.51	331,349,727.05	318,953,270.95	301,287,023.47	342,664,642.52	333,758,630.09
<b>2018</b>	255,740,605.59	246,902,368.84	236,357,295.66	221,347,466.97	264,971,538.50	252,828,742.51
<b>2019</b>	115,996,988.25	112,979,073.42	108,002,875.42	100,953,333.47	165,089,150.22	160,125,042.09
<b>2020</b>	-	-	-	-	29,016,168.44	28,943,679.01