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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.

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PROHIBITION OF SALES TO UK 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. FOR THESE PURPOSES, A RETAIL INVESTOR MEANS A PERSON WHO IS ONE (OR MORE) OF: (I) A RETAIL CLIENT AS DEFINED IN POINT (8) OF ARTICLE 2 OF REGULATION (EU) NO. 2017/565 AS IT FORMS PART OF DOMESTIC LAW BY VIRTUE OF THE EUROPEAN UNION (WITHDRAWAL) ACT 2018 (**EUWA**); (II) A CUSTOMER WITHIN THE MEANING OF THE PROVISIONS OF THE FSMA AND ANY RULES OR REGULATIONS MADE UNDER THE FSMA TO IMPLEMENT DIRECTIVE (EU) 2016/97, WHERE THAT CUSTOMER WOULD NOT QUALIFY AS A PROFESSIONAL CLIENT AS DEFINED IN POINT (8) OF ARTICLE 2(1) OF REGULATION (EU) NO. 600/2014 AS IT FORMS PART OF DOMESTIC LAW BY VIRTUE OF THE EUWA. CONSEQUENTLY, NO KEY INFORMATION DOCUMENT REQUIRED BY REGULATION (EU) NO. 1286/2014 AS IT FORMS PART OF DOMESTIC LAW BY VIRTUE OF THE EUWA (THE **UK PRIIPS REGULATION**) FOR OFFERING OR SELLING THE NOTES OR OTHERWISE MAKING THEM AVAILABLE TO RETAIL INVESTORS IN THE UNITED KINGDOM HAS BEEN PREPARED AND THEREFORE OFFERING OR SELLING THE NOTES OR OTHERWISE MAKING THEM AVAILABLE TO ANY RETAIL INVESTOR IN THE UNITED KINGDOM MAY BE UNLAWFUL UNDER THE UK PRIIPS REGULATION.

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 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 EEA HAS BEEN PREPARED AND THEREFORE OFFERING OR SELLING THE NOTES OR OTHERWISE MAKING THEM AVAILABLE TO ANY RETAIL INVESTOR IN THE EEA MAY BE UNLAWFUL UNDER THE PRIIPS REGULATION.

UK MiFIR product governance / Professional investors and ECPs only target market

Solely for the purposes of each 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 only, as defined in the FCA Handbook Conduct of Business Sourcebook (**COBS**), and professional clients, as defined in Regulation (EU) No. 600/2014 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 (**UK MiFIR**); 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 **UK Distributor**) should take into consideration the manufacturers' target market assessment; however, a UK Distributor subject to the FCA Handbook Product Intervention and Product Governance Sourcebook (the **UK MiFIR Product Governance Rules**) is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturers' target market assessment) and determining appropriate distribution channels.

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

Solely for the purposes of each 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 (an **EEA Distributor**) should take into consideration the manufacturers' target market assessment; however, an EEA 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 manufacturers' target market assessment) and determining appropriate distribution channels.

FINAL TERMS DATED 26 OCTOBER 2023

(to the Base Prospectus dated 14 April 2023 as supplemented on 5 October 2023)

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 the below Series 2023-2 Notes (the **Notes** or **Series 2023-2 Notes**) under

the Delamare Cards Medium Term Note Programme

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

<u>Series</u>	<u>Class</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>
2023-2	A1	£250,000,000	Compounded Daily SONIA plus 0.92%	the 19th day of each month, in each case subject to adjustment in accordance with the Business Day Convention	October 2026	October 2031	100%
2023-2	A2	£200,000,000	Compounded Daily SONIA plus 1.05%	the 19th day of each month, in each case subject to adjustment in accordance with the Business Day Convention	October 2028	October 2033	100%

Arranger for the Issue

LLOYDS BANK CORPORATE MARKETS

Joint Lead Managers

BARCLAYS

LLOYDS BANK CORPORATE MARKETS

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 14 April 2023 (as supplemented on 5 October 2023) which constitutes a base prospectus for the purposes of the UK Prospectus Regulation (as supplemented, the **Base Prospectus**). This document constitutes the Final Terms for the purposes of the UK 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 the London Stock Exchange plc 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

Series Number:	Series 2023-2	Series 2023-2
Class of Note:	A1	A2
Issue Date:	27 October 2023	27 October 2023
Issue Price:	100 per cent.	100 per cent.
Ratings:	<p>The Notes to be issued are expected to be rated:</p> <ul style="list-style-type: none"> • AAA(sf) by S&P Global Ratings UK Limited; and • AAAsf by Fitch Ratings Ltd. 	<p>The Notes to be issued are expected to be rated:</p> <ul style="list-style-type: none"> • AAA(sf) by S&P Global Ratings UK Limited; and • AAAsf by Fitch Ratings Ltd.
Principal Amount:	£250,000,000	£200,000,000
Net Proceeds:	£249,850,000	£200,000,000
Specified Currency:	Sterling	Sterling
Specified Denominations:	£100,000 and integral multiples of £1,000 in excess thereof	£100,000 and integral multiples of £1,000 in excess thereof
Fixed or Floating Designation:	Floating Rate Sterling Notes (SONIA)	Floating Rate Sterling Notes (SONIA)

Scheduled Redemption Date:	Interest Payment Date falling in October 2026	Interest Payment Date falling in October 2028
Final Redemption Date:	Interest Payment Date falling in October 2031	Interest Payment Date falling in October 2033
Initial Rate (if applicable):	Not Applicable	Not Applicable
Rate of Interest:	Compounded Daily SONIA plus Margin	Compounded Daily SONIA plus Margin
Margin:	0.92 per cent. per annum	1.05 per cent. per annum
Additional Interest Margin:	Not Applicable	Not Applicable
Minimum Interest Rate (if applicable):	Not Applicable	Not Applicable
Maximum Interest Rate (if applicable):	Not Applicable	Not Applicable
Day Count Fractions:	Actual/365	Actual/365
Interest Determination Date:	5 Business Days prior to the end of the relevant Interest Period	5 Business Days prior to the end of the relevant Interest Period
Relevant Screen Page:	Bloomberg page SONIA (or any replacement thereto)	Bloomberg page SONIA (or any replacement thereto)
First Interest Payment Date:	19 November 2023	19 November 2023
Interest Commencement Date:	Issue Date	Issue Date
Floating Rate Commencement Date:	Not Applicable	Not Applicable

Regular Interest Payment Dates:	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
Redemption Period Interest Payment Dates:	Not Applicable	Not Applicable
EURIBOR/SONIA/SOFR (in the case of the first Interest Period)	SONIA	SONIA
Reference Rate:	SONIA	SONIA
Rate of return of a daily compound interest investment:	(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)
Redenomination, Renominalisation and Reconventioning:	Yes	Yes
Indication of Yield:	Not Applicable	Not Applicable
Denomination:	£100,000 and integral multiples of £1,000 in excess thereof	£100,000 and integral multiples of £1,000 in excess thereof
Listing:	<p>Application for admission to the Official List and for admission to trading has been made to: FCA and the London Stock Exchange plc</p> <p>Date from which admission effective: Issue Date</p> <p>Estimated total expenses related to such admission: £5,500</p>	<p>Application for admission to the Official List and for admission to trading has been made to: FCA and the London Stock Exchange plc</p> <p>Date from which admission effective: Issue Date</p> <p>Estimated total expenses related to such admission: £5,500</p>
Screen Rate Determination:	SONIA – Overnight Rate	SONIA – Overnight Rate

"D" for the purposes of SONIA:	Actual/365	Actual/365
Index Determination:	Not Applicable	Not Applicable
Calculation Method:	Compounded Daily	Compounded Daily
Observation Method:	Lag	Lag
Observation Look-back Period:	5 Business Days	5 Business Days
Observation Shift Period:	Not Applicable	Not Applicable
Clearing System(s):	Euroclear and Clearstream, Luxembourg	Euroclear and Clearstream, Luxembourg
Additional Business Centre(s):	None	None
Additional Financial Centre(s):	None	None
Business Day:	Not Applicable.	Not Applicable.
Business Day Convention:	Following Business Day Convention	Following Business Day Convention
Form of 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))
Call Date:	None	Any Interest Payment Date on or after the Issue Date

<p>Intended to be held in a manner which would allow Eurosystem eligibility:</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 (ECB) 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 prospects of the ECB being satisfied that Eurosystem eligibility criteria are met in respect of the Notes.</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 (ECB) 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 prospects of the ECB being satisfied that Eurosystem eligibility criteria are met in respect of the Notes.</p>
<p>Method of distribution</p>	<p style="text-align: center;">Syndicated</p>	<p style="text-align: center;">Non-syndicated</p>
<p>If syndicated, names of each Joint Lead Manager and any other Managers:</p>	<p style="text-align: center;">BARCLAYS BANK PLC LLOYDS BANK CORPORATE MARKETS PLC</p>	<p style="text-align: center;">Not applicable</p>
<p>Date of Subscription Agreement</p>	<p style="text-align: center;">20 October 2023</p>	<p style="text-align: center;">20 October 2023</p>
<p>If non-syndicated, name of relevant Dealer</p>	<p style="text-align: center;">Not applicable</p>	<p style="text-align: center;">Tesco Personal Finance plc</p>

ISIN:	XS2697482573	XS2697482656
Common Code:	269748257	269748265
CFI Code:	DAVSFR	DAVSFR
FISN:	DELAMARE CARDS/VAREMTN 20261019	DELAMARE CARDS/VAREMTN 20281019
CUSIP:	Not applicable	Not applicable
U.S. Credit Risk Retention:	Not Applicable	Not Applicable
STS Notification Submitted:	Yes	Yes
STS Verification:	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 UK Securitisation Regulation to assess whether the Series 2023-2 Notes comply with the UK 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/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.

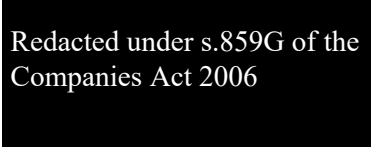
Designation for the purposes of the STDCMA:	Class A1	Class A2
Issuance Date:	27 October 2023	27 October 2023
Initial Principal Amount:	£250,000,000	£200,000,000
Required Subordinated Percentage (if applicable):	11.5%	11.5%
First Monthly Period End Date:	Not Applicable	Not Applicable
Distribution Date:	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
First Loan Note Interest Payment Date:	19 November 2023, subject to adjustment in accordance with the Following Business Day Convention	19 November 2023, subject to adjustment in accordance with the Following Business Day Convention
Loan Note Interest Payment Date:	19 November 2023 and each Distribution Date thereafter up to and including the Distribution Date falling in October 2031	19 November 2023 and each Distribution Date thereafter up to and including the Distribution Date falling in October 2033
Loan Note Interest Period:	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
Loan Note Interest Rate:	Compounded Daily SONIA plus 0.92 per cent	Compounded Daily SONIA plus 1.05 per cent
Series Cash Reserve Account:	Applicable	Applicable

Required Series Cash Reserve Account Amount	£5,000,000	£4,000,000
Scheduled Redemption Date:	Loan Note Interest Payment Date falling in October 2026	Loan Note Interest Payment Date falling in October 2028
Stated Monthly Accumulation Amount:	£20,833,833	£16,666,667
Controlled Amortisation Loan Note:	Yes	Yes
Final Redemption Date:	Loan Note Interest Payment Date falling in October 2031	Loan Note Interest Payment Date falling in October 2033
Additional Early Redemption Events:	None	None
Optional Early Redemption in full:	Not Applicable	Applicable
Programme Reserve Account Percentage	0.50%	0.50%
Required Accumulation Reserve Account Amount:	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 (2023-2) 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	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 (2023-2) 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
Additional Junior Cost Items:	None	None

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 0.89 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 2022, 2021, 2020, 2019, 2018, 2017, 2016, 2015, 2014, 2013 and 2012. 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

	Year Ended											
	As at end August 2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
Average Receivables Outstanding (£) ⁽¹⁾	4,126,671,695	3,767,330,962	3,312,949,345	3,805,576,710	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
Accrued Finance Charges and Fees (£) ⁽²⁾⁽³⁾	225,628,770	306,298,542	301,478,055	360,802,269	410,069,893	401,401,326	355,763,374	324,895,684	303,131,485	276,658,963	258,766,514	246,405,717
Yield from Finance Charges and Fees ⁽⁴⁾⁽⁶⁾	5.47%	8.13%	9.10%	9.48%	8.99%	8.74%	8.56%	8.64%	8.32%	7.76%	8.21%	9.58%
Yield from Interchange ⁽⁵⁾⁽⁶⁾	1.03%	1.61%	1.44%	1.10%	1.10%	1.11%	1.13%	1.26%	3.31%	4.76%	5.31%	6.29%
Yield from Charges, Fees and Interchange ⁽⁶⁾	6.50%	9.74%	10.54%	10.58%	10.10%	9.85%	9.70%	9.90%	11.63%	12.52%	13.53%	15.87%

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 (however, data in respect of the year 2023 is presented by reference to data up to end of August 2023).

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 and Loss Experience

TPF Total Portfolio

	As at end August 2023		As at end December 2022		As at end December 2021		As at end December 2020		As at end December 2019		As at end December 2018	
	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 outstanding	4,223,960,514	100.00	4,100,470,750	100.00	3,476,450,245	100.00	3,529,537,990	100.00	4,530,053,357	100.00	4,780,208,758	100.00
Receivables delinquent												
Up to 29 days	27,895,017	0.66	32,711,385	0.80	23,381,922	0.67	26,732,911	0.76	39,102,158	0.86	44,880,125	0.94
30-59 days	16,288,489	0.39	14,491,013	0.35	12,497,126	0.36	17,987,982	0.51	21,237,917	0.47	21,051,783	0.44
60-89 days	12,929,992	0.31	14,058,045	0.34	10,763,580	0.31	12,436,368	0.35	18,672,454	0.41	18,835,019	0.39
90-119 days	11,954,609	0.28	12,039,989	0.29	10,004,965	0.29	11,935,230	0.34	17,677,094	0.39	15,475,281	0.32
120-149 days	9,962,587	0.24	9,114,176	0.22	9,255,388	0.27	10,697,263	0.30	15,619,268	0.34	12,797,353	0.27
150-179 days	9,496,243	0.22	8,768,456	0.21	9,139,451	0.26	6,819,968	0.19	15,194,992	0.34	12,193,454	0.26
180-209 days	9,353,468	0.22	7,663,328	0.19	8,789,797	0.25	6,904,746	0.20	14,556,301	0.32	10,609,476	0.22
210-239 days	8,651,064	0.20	7,563,367	0.18	7,518,275	0.22	8,413,140	0.24	14,056,833	0.31	10,102,051	0.21
240-269 days	8,404,885	0.20	6,608,967	0.16	6,468,032	0.19	12,786,403	0.36	12,372,535	0.27	8,273,772	0.17
270-299 days	8,156,115	0.19	6,602,783	0.16	6,343,839	0.18	12,954,695	0.37	13,197,795	0.29	8,729,098	0.18
300-329 days	9,035,982	0.21	5,942,787	0.14	5,991,502	0.17	12,657,213	0.36	12,464,211	0.28	8,069,068	0.17
330 Days +	6,455,713	0.15	4,579,426	0.11	5,362,297	0.15	8,661,353	0.25	8,232,579	0.18	6,526,809	0.14
Up to Date	4,085,376,349	96.72	3,970,327,029	96.83	3,360,934,072	96.68	3,380,550,717	95.78	4,327,669,219	95.53	4,602,665,471	96.29
Total 180 days or more delinquent	50,057,227	1.19	38,960,658	0.95	40,473,742	1.16	62,377,550	1.77	74,880,254	1.65	52,310,273	1.09
Total 30 days or more delinquent	110,689,148	2.62	97,432,337	2.38	92,134,252	2.65	122,254,362	3.46	163,281,980	3.60	132,663,163	2.78

	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	
	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 outstanding	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
Receivables delinquent												
Up to 29 days	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
30-59 days	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
60-89 days	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
90-119 days	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
120-149 days	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
150-179 days	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
180-209 days	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
210-239 days	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
240-269 days	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
270-299 days	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
300-329 days	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
330 Days +	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
Up to Date	4,388,283,836	96.90	3,936,817,228	97.23	3,658,114,660	97.24	3,644,899,686	97.44	3,454,684,211	96.80	2,762,537,434	95.58
Total 180 days or more delinquent	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
Total 30 days or more delinquent	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

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 August 2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
Average Receivables Outstanding (£)	4,126,671,695	3,767,330,962	3,312,949,345	3,805,576,710	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
Average Accounts Outstanding	3,643,939	3,478,280	3,325,494	3,438,893	3,584,628	3,601,164	3,485,733	3,446,173	3,540,303	3,278,131	2,940,653	2,550,912
Total Gross Charge-Offs (£)	48,174,647	66,835,677	105,624,895	142,791,860	110,014,600	101,766,055	67,917,659	66,749,942	53,785,404	60,432,729	61,580,733	60,205,026
Total Gross Charge-Offs as a % of Average Receivable Outstanding	1.17	1.77	3.19	3.75	2.41	2.22	1.63	1.78	1.48	1.69	1.95	2.34
Recoveries (£)	5,956,882	8,602,897	10,497,735	8,493,570	8,968,222	13,727,872	15,372,471	17,828,027	19,774,134	20,496,421	20,083,581	20,117,556
Total Net Charge-Offs (£)	42,217,765	58,232,780	95,127,160	134,298,291	101,046,378	88,038,183	52,545,188	48,921,915	34,011,270	39,936,308	41,497,152	40,087,470
Total Net Charge-Offs as a % of Average Receivables Outstanding	1.02	1.55	2.87	3.53	2.22	1.92	1.26	1.30	0.93	1.12	1.32	1.56
Total Number of Accounts Charged-Off	19,385	23,568	35,883	50,939	41,345	35,845	22,330	22,922	19,063	21,087	20,431	19,325
Total Number of Accounts Charged-Off as a % of Average Accounts Outstanding	0.53	0.68	1.08	1.48	1.15	1.00	0.64	0.67	0.54	0.64	0.69	0.76
Average Net Charge-Off Amount (£)	2,178	2,471	2,651	2,636	2,444	2,456	2,353	2,134	1,784	1,894	2,031	2,074

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 (however, percentages shown in respect of the year 2023 are presented by reference to data up to end of August 2023).

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

	Year ended											
	As at August 2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
Lowest Monthly Payment Rate.....	35.86%	37.54%	31.08%	26.12%	28.39%	27.44%	29.72%	34.36%	33.17%	33.38%	36.14%	42.61%
Highest Monthly Payment Rate.....	45.14%	47.17%	45.52%	38.81%	36.90%	36.17%	37.24%	38.37%	40.84%	42.44%	45.04%	51.13%
Monthly Average.....	41.24%	42.26%	40.94%	33.47%	32.93%	32.62%	33.19%	35.97%	37.54%	37.47%	40.46%	46.65%

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 31 August 2023 (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

Account Balance Range	Total Number of Accounts	Percentage of Total Number of Accounts	Receivables (£)	Percentage of Total Receivables
Credit Balance.....	235,230	10.1%	-8,240,950.38	-0.2%
No Balance.....	391,746	16.9%	-	0.0%
£0.01—£5,000.00.....	1,513,571	65.3%	2,061,047,381.07	60.5%
£5,000.01—£10,000.00.....	151,509	6.5%	1,031,273,244.45	30.3%
£10,000.01—£15,000.00.....	24,437	1.1%	287,911,371.24	8.5%
£15,000.01—£20,000.00.....	2,006	0.1%	31,954,700.54	0.9%
£20,000.01—£25,000.00.....	26	0.0%	567,827.42	0.0%
£25,000.01 or more.....	5	0.0%	154,645.63	0.0%
Total.....	2,318,530	100.0%	3,404,668,219.97	100.0%
Average Account Balance (£)	1,118.04			

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
Securitised Portfolio**

Credit Limit Range	Total Number of Accounts	Percentage of Total Number of Accounts	Receivables (£)	Percentage of Total Receivables
Less than £5,000.00	800,859	34.5%	585,286,704.99	17.2%
£5,000.00—£9,999.99.....	1,054,100	45.5%	1,503,221,090.33	44.2%
£10,000.00—£14,999.99.....	386,608	16.7%	989,889,337.24	29.1%
£15,000.00—£19,999.99.....	75,712	3.3%	320,866,829.87	9.4%
£20,000.00—£24,999.99.....	922	0.0%	3,974,920.18	0.1%
£25,000.00 or more	329	0.0%	1,429,337.36	0.0%
Total.....	2,318,530	100.0%	3,404,668,219.97	100.0%
Average Credit Limit (£)	6,472.91			
Weighted Average Credit Limit⁽¹⁾ (£)	8,863.90			

Notes:

⁽¹⁾ Weighted by balance

Amounts may not add up to total due to rounding

**Composition by Period of Delinquency
Securitised Portfolio**

Period of Delinquency (Days Contractually Delinquent)	Total Number of Accounts	Percentage of Total Number of Accounts	Receivables (£)	Percentage of Total Receivables
Not Delinquent.....	2,290,785	98.8%	3,305,758,179.83	97.1%
Up to 29 Days.....	7,050	0.3%	20,877,700.62	0.6%
30 to 59 Days	3,129	0.1%	11,138,073.32	0.3%
60 to 89 Days	2,460	0.1%	8,990,188.89	0.3%
90 or More Days.....	15,106	0.7%	57,904,077.31	1.7%
Total.....	2,318,530	100.0%	3,404,668,219.97	100.0%

Notes:

Amounts may not add up to total due to rounding

**Composition by Account Age
Securitised Portfolio**

<u>Account Age</u>	<u>Total Number of Accounts</u>	<u>Percentage of Total Number of Accounts</u>	<u>Receivables (£)</u>	<u>Percentage of Total Receivables</u>
Not more than 1 year.....	75,800	3.3%	171,795,725.33	5.0%
Over 1 to 2 Years	174,784	7.5%	320,959,513.71	9.4%
Over 2 to 3 Years	34,126	1.5%	33,679,111.07	1.0%
Over 3 to 4 Years	55,547	2.4%	71,410,910.60	2.1%
Over 4 to 8 Years	444,122	19.2%	700,560,913.74	20.6%
Over 8 Years	1,534,151	66.2%	2,106,262,045.52	61.9%
Total.....	2,318,530	100.0%	3,404,668,219.97	100.0%

Notes:

Amounts may not add up to total due to rounding

**Geographic Distribution of Accounts
Securitized Portfolio**

Region	Total Number of Accounts	Percentage of Total Number of Accounts	Receivables (£)	Percentage of Total Receivables
East Anglia.....	313,312	13.5%	475,883,539.87	14.0%
East Midlands.....	167,134	7.2%	246,271,746.86	7.2%
Greater London.....	181,917	7.8%	274,043,984.69	8.0%
North East.....	62,748	2.7%	88,952,795.02	2.6%
North West.....	234,130	10.1%	333,976,630.40	9.8%
Northern Ireland.....	56,659	2.4%	79,322,133.14	2.3%
Scotland.....	185,600	8.0%	265,623,883.01	7.8%
South East Exl. London.....	396,838	17.1%	609,433,516.64	17.9%
South West.....	243,170	10.5%	347,612,810.82	10.2%
Wales.....	137,513	5.9%	195,792,787.36	5.8%
West Midlands.....	173,457	7.5%	252,514,752.04	7.4%
Yorks and Humberside.....	153,460	6.6%	217,428,129.35	6.4%
Unknown.....	12,592	0.5%	17,811,510.77	0.5%
Total.....	2,318,530	100.0%	3,404,668,219.97	100.0%

Notes:

Amounts may not add up to total due to rounding

**Composition by Payment Behaviour
Securitised Portfolio**

Payment Behaviour	Total Number of Accounts	Percentage of Total Number of Accounts	Receivables (£)	Percentage of Total Receivables
Accounts with minimum payment made.....	228,603	9.9%	803,980,232.83	23.6%
Accounts with full payment made.....	968,717	41.8%	1,008,056,713.31	29.6%
Accounts with other or no payments made	1,120,068	48.3%	1,592,631,273.83	46.8%
Total.....	2,317,388	100.0%	3,404,668,219.97	100.0%

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 Securitised Portfolio

	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	Jul-2020	Aug-2020	Sep-2020	Oct-2020	Nov-2020	Dec-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	3,504,956,757	3,529,338,811	3,470,502,950	3,372,925,548	3,368,285,766	3,302,814,972
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	3,568,255,206	3,592,754,090	3,534,254,635	3,434,968,054	3,429,604,540	3,361,888,521
Net Losses as % of Principal Receivables Outstanding.....	2.58%	1.37%	1.49%	1.86%	1.59%	1.20%	1.92%	1.46%	1.21%	-0.55%	2.22%	2.34%	3.23%
Percentage of Total Receivables Delinquent 30+ Days	2.78%	2.53%	2.68%	3.00%	3.65%	3.68%	3.40%	2.77%	2.64%	2.66%	2.76%	2.74%	2.84%
Gross Yield	11.56%	13.69%	10.28%	11.81%	10.32%	11.26%	11.93%	12.05%	11.45%	13.48%	11.20%	11.26%	11.36%
Receivables Principal Payment Rate	38.04%	37.73%	32.48%	36.27%	29.76%	25.43%	28.11%	31.57%	31.69%	32.49%	33.96%	35.20%	36.87%
Percentage of accounts making minimum monthly payment.....	6.37%	6.32%	5.89%	5.78%	5.81%	5.79%	5.36%	5.15%	6.06%	6.05%	5.86%	5.66%	5.57%
Percentage of accounts making full payment.....	22.63%	22.41%	22.71%	22.71%	21.90%	21.34%	20.63%	20.96%	21.08%	21.48%	21.48%	21.63%	21.62%

	Month ended												
	Jan-2021	Feb-2021	Mar-2021	Apr-2021	May-2021	Jun-2021	Jul-2021	Aug-2021	Sep-2021	Oct-2021	Nov-2021	Dec-2021	Jan-2022
Principal Receivables Outstanding (£)	2,991,684,338	2,959,523,826	2,929,375,163	2,984,586,868	3,022,002,124	3,068,166,866	3,039,714,919	3,064,624,237	3,069,478,074	3,038,626,843	3,135,668,545	3,058,098,705	2,926,850,609
Total Receivables Outstanding (£) ...	3,051,013,404	3,019,414,605	2,982,077,998	3,038,008,222	3,073,642,465	3,120,432,554	3,090,583,015	3,114,407,198	3,119,731,492	3,088,718,987	3,184,639,428	3,105,484,986	2,974,049,799
Net Losses as % of Principal Receivables Outstanding.....	1.94%	2.16%	2.62%	2.36%	1.62%	1.20%	0.98%	1.64%	1.74%	1.54%	2.17%	1.92%	2.05%
Percentage of Total Receivables Delinquent 30+ Days	2.77%	2.84%	2.81%	2.75%	2.77%	2.80%	2.56%	2.57%	2.58%	2.64%	2.53%	2.59%	2.67%
Gross Yield	11.18%	10.78%	13.72%	11.07%	11.89%	10.96%	13.13%	11.70%	11.07%	10.94%	12.07%	11.30%	13.32%
Receivables Principal Payment Rate	33.59%	29.53%	39.30%	36.05%	39.99%	39.91%	41.77%	44.27%	42.38%	41.79%	45.49%	44.83%	43.59%
Percentage of accounts making minimum monthly payment.....	5.46%	5.04%	4.91%	4.74%	4.68%	4.68%	4.64%	4.60%	4.60%	4.53%	4.45%	4.54%	4.51%
Percentage of accounts making full payment.....	21.35%	21.48%	21.37%	21.46%	21.54%	21.55%	21.35%	21.40%	21.45%	21.50%	21.50%	21.15%	20.80%

	Month ended												
	Feb-2022	Mar-2022	Apr-2022	May-2022	Jun-2022	Jul-2022	Aug-2022	Sep-2022	Oct-2022	Nov-2022	Dec-2022	Jan-2023	Feb-2023
Principal Receivables Outstanding (£)	2,966,812,451	2,940,022,909	3,009,543,872	3,003,221,037	3,037,333,709	3,037,205,781	3,033,966,004	2,988,480,261	2,929,714,476	3,034,227,042	2,996,482,856	2,851,649,953	2,880,750,086
Total Receivables Outstanding (£)...	3,015,730,698	2,984,307,924	3,055,951,527	3,047,241,435	3,082,381,321	3,082,634,189	3,078,047,839	3,033,129,672	2,971,823,987	3,076,896,084	3,038,979,884	2,893,497,254	2,925,172,714
Net Losses as % of Principal Receivables Outstanding.....	1.56%	1.91%	1.57%	2.02%	1.50%	1.89%	1.98%	1.88%	2.07%	1.71%	1.71%	1.58%	1.66%
Percentage of Total Receivables Delinquent 30+ Days.....	2.58%	2.55%	2.51%	2.43%	2.38%	2.37%	2.35%	2.38%	2.48%	2.46%	2.52%	2.68%	2.66%
Gross Yield	10.62%	12.55%	10.43%	12.17%	11.47%	10.86%	12.14%	11.05%	11.73%	11.11%	10.62%	11.55%	10.58%
Receivables Principal Payment Rate	38.39%	47.35%	42.30%	49.50%	44.88%	44.31%	49.31%	44.93%	46.29%	44.79%	45.67%	48.87%	41.42%
Percentage of accounts making minimum monthly payment	4.29%	4.28%	4.14%	4.16%	4.14%	4.13%	4.06%	4.03%	3.98%	3.94%	3.96%	3.95%	3.77%
Percentage of accounts making full payment.....	20.95%	21.03%	21.14%	21.07%	20.94%	20.74%	20.72%	20.68%	20.71%	20.69%	20.49%	20.31%	20.35%

	Month ended					
	Mar-2023	Apr-2023	May-2023	Jun-2023	Jul-2023	Aug-2023
Principal Receivables Outstanding (£)	3,098,066,720	3,155,705,695	3,128,874,596	3,129,723,562	3,075,800,114	3,360,899,835
Total Receivables Outstanding (£)...	3,138,881,858	3,200,156,795	3,170,818,446	3,172,665,122	3,117,467,127	3,404,668,220
Net Losses as % of Principal Receivables Outstanding.....	1.85%	1.68%	1.41%	1.61%	-3.47%	1.28%
Percentage of Total Receivables Delinquent 30+ Days.....	2.48%	2.48%	2.51%	2.55%	2.45%	2.29%
Gross Yield	12.32%	9.57%	12.10%	10.95%	16.37%	11.33%
Receivables Principal Payment Rate	52.60%	40.69%	50.33%	45.93%	48.21%	47.18%
Percentage of accounts making minimum monthly payment	4.51%	4.33%	4.31%	4.26%	4.16%	4.81%
Percentage of accounts making full payment.....	20.54%	20.63%	20.60%	20.41%	20.30%	20.43%

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.

Reporting under EU Securitisation Regulation

The Transferor (as originator) (or the Servicer on its behalf) will undertake (i) for so long as the Series 2023-2 Notes remain outstanding or (ii) until such time a competent EU authority has confirmed (in the form of enacted (or otherwise binding) legislation, regulation or policy statement) that the satisfaction of the UK transparency requirements will also satisfy the EU transparency requirements due to the application of an equivalency regime or similar analogous concept, to publish or procure the publication of:

- (a) an investor report (in the form prescribed as at the issue date of the Series 2023-2 Notes (the **Issue Date**) under the EU Securitisation Regulation or, to the extent the form prescribed pursuant to the EU Securitisation Regulation is amended after Issue Date, as otherwise adopted by the Transferor (or the Servicer on its behalf) in its sole discretion from time to time) on each Interest Payment Date or shortly thereafter (and at the latest one month after the relevant Interest Payment Date) as required by and in accordance with Article 7(1)(e) of the EU Securitisation Regulation as such regulation is in force, interpreted and applied at the Issue Date;
- (b) certain loan-by-loan information in relation to the Securitised Portfolio as required by and in accordance with Article 7(1)(a) of the EU Securitisation Regulation as such regulation is in force, interpreted and applied at the Issue Date (in the form prescribed as at Issue Date under the EU Securitisation Regulation or, to the extent the form prescribed pursuant to the EU Securitisation Regulation is amended after Issue Date, as otherwise adopted by the Transferor (or the Servicer on its behalf) in its sole discretion from time to time) at the latest one month after the relevant Interest Payment Date and simultaneously with the investor report provided pursuant to paragraph (a) above; and
- (c) any information required to be reported pursuant to Articles 7(1)(f) or 7(1)(g) (as applicable) of the EU Securitisation Regulation (as such regulation is in force, interpreted and applied at the Issue Date) without delay,

in each case subject to any requirement of law applicable to the Transferor or Servicer and in accordance with any applicable guidance in relation to it that is then current and issued by the European Securities and Markets Authority (subject to paragraphs (a)(i) to (iii) above), **provided that** neither the Transferor nor the Servicer will be in breach of such undertaking if it fails to so comply due to events, actions or circumstances beyond its control, and **provided further that**, the Transferor and Servicer would only be required to do so to the extent that such disclosure requirements or guidance remain in effect and apply to the Programme.

The information set out above shall be published on the website of European DataWarehouse at <https://editor.eurowd.eu/deals/view?edcode=CREMUK000535100120131>.

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 or about 26 October 2023 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. For purposes of clarification, as at the Issue Date, no accounts originated after 2020 are included in the Securitised Portfolio.

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
Pre-2012	9.55%	9.57%	9.52%	9.47%	9.40%	9.31%	9.35%	9.26%	9.05%
2012	0.46%	0.55%	1.26%	2.04%	2.57%	3.00%	3.20%	3.29%	3.47%
2013	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2014									
2015									
2016									
2017									
2018									
2019									
2020									
2021									
2022									
2023									

<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	9.55%	9.72%	9.49%	9.22%	9.18%	9.03%	9.23%	9.43%	9.40%	9.40%	9.33%	9.10%
2012	4.12%	4.72%	5.27%	6.24%	7.24%	7.50%	7.96%	8.08%	9.12%	11.04%	12.24%	11.82%
2013	0.00%	0.00%	0.94%	1.04%	0.92%	0.97%	1.31%	1.88%	3.08%	3.46%	3.67%	3.99%
2014	0.00%	0.00%	0.00%	0.00%	0.16%	0.69%	1.20%	1.26%	1.26%	1.26%	1.26%	1.30%
2015												
2016												
2017												
2018												
2019												
2020												
2021												
2022												
2023												

<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	9.50%	9.69%	9.56%	9.43%	9.53%	9.35%	9.35%	9.51%	9.45%	9.37%	9.29%	9.09%
2012	11.79%	11.66%	11.37%	11.15%	11.22%	10.79%	10.58%	10.69%	10.46%	10.22%	10.11%	9.93%
2013	4.45%	5.41%	6.30%	6.92%	7.98%	9.22%	9.90%	9.98%	9.80%	9.70%	9.80%	9.93%
2014	1.01%	1.18%	1.34%	1.42%	1.62%	2.07%	2.25%	2.67%	3.29%	3.55%	3.96%	4.67%
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												
2021												
2022												
2023												

<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	9.49%	9.56%	9.35%	9.13%	9.08%	8.98%	9.09%	9.08%	9.17%	9.04%	8.82%	8.58%
2012	10.12%	10.03%	9.70%	9.47%	9.61%	9.43%	9.53%	9.49%	9.59%	9.41%	9.43%	9.23%
2013	10.34%	10.26%	10.07%	10.33%	10.50%	10.24%	10.21%	10.09%	10.07%	9.82%	9.71%	9.57%
2014	5.30%	5.26%	5.33%	6.05%	6.98%	7.60%	8.47%	9.33%	9.38%	9.50%	10.12%	10.50%
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%	0.00%
2017												
2018												
2019												
2020												
2021												
2022												
2023												

<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	8.88%	8.87%	8.97%	8.97%	9.03%	9.07%	9.12%	9.07%	9.22%	9.14%	8.96%	8.74%
2012	9.45%	9.32%	9.56%	9.54%	9.90%	9.87%	9.96%	9.81%	10.14%	10.00%	10.08%	9.86%
2013	9.69%	9.48%	9.60%	9.57%	9.95%	9.92%	10.05%	9.93%	10.33%	10.20%	10.32%	10.11%
2014	10.87%	10.52%	10.42%	10.26%	10.69%	11.01%	11.22%	11.32%	11.24%	10.98%	11.16%	10.88%
2015	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.03%	9.33%
2016	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.46%	2.84%
2017	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.96%	2.05%
2018												
2019												
2020												
2021												
2022												
2023												

<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	9.18%	9.20%	9.08%	8.90%	8.82%	8.83%	8.94%	9.03%	8.95%	8.81%	8.56%	8.41%
2012	10.29%	10.27%	10.21%	10.14%	10.11%	10.10%	10.20%	10.27%	10.15%	10.04%	9.80%	9.71%
2013	10.59%	10.57%	10.53%	10.49%	10.52%	10.52%	10.59%	10.70%	10.61%	10.55%	10.32%	10.22%
2014	11.20%	11.09%	10.90%	10.90%	10.91%	10.87%	10.96%	11.05%	10.96%	10.91%	10.69%	10.61%
2015	10.25%	10.42%	10.39%	10.28%	10.67%	10.88%	11.02%	11.18%	11.07%	10.98%	10.67%	10.50%
2016	3.24%	3.61%	3.90%	4.19%	4.39%	4.72%	5.05%	5.38%	5.95%	6.35%	6.65%	6.91%
2017	2.17%	2.28%	2.41%	2.55%	2.74%	2.95%	3.28%	3.51%	3.78%	4.03%	4.13%	4.39%
2018	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2019												
2020												
2021												
2022												
2023												

<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	8.81%	8.87%	8.78%	8.52%	8.48%	8.46%	8.45%	8.47%	8.50%	8.53%	8.38%	8.18%
2012	10.05%	10.06%	10.02%	9.83%	9.79%	9.75%	9.76%	9.71%	9.73%	9.74%	9.63%	9.51%
2013	10.52%	10.52%	10.49%	10.28%	10.31%	10.31%	10.33%	10.56%	10.62%	10.65%	10.55%	10.47%
2014	10.89%	10.89%	10.85%	10.72%	10.79%	10.80%	10.85%	11.34%	11.37%	11.42%	11.29%	11.15%
2015	10.86%	10.85%	10.78%	10.54%	10.55%	10.48%	10.47%	11.03%	11.03%	11.06%	10.97%	10.82%
2016	7.36%	7.65%	8.11%	8.40%	8.67%	8.63%	8.63%	9.04%	9.45%	9.62%	9.79%	9.86%
2017	4.77%	5.17%	5.42%	5.62%	5.91%	6.41%	6.96%	6.67%	6.95%	7.16%	7.42%	7.88%
2018	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.37%	3.73%	4.06%	4.35%	4.77%
2019	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.68%	1.94%	2.18%	2.31%	2.43%
2020												
2021												
2022												
2023												

<u>Year of Account Origination</u>	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
Pre-2012	8.47%	8.49%	8.65%	9.49%	9.73%	8.97%	8.21%	7.86%	7.72%	7.71%	7.57%	7.53%
2012	9.79%	9.82%	9.89%	10.36%	10.47%	10.01%	9.45%	9.30%	9.20%	9.28%	9.16%	9.15%
2013	10.69%	10.67%	10.72%	11.06%	11.09%	10.80%	10.35%	10.43%	10.33%	10.40%	10.34%	10.34%
2014	11.44%	11.41%	11.46%	11.76%	11.90%	11.63%	11.11%	11.14%	10.98%	11.02%	10.95%	11.02%
2015	11.08%	11.12%	11.13%	11.51%	11.69%	11.42%	10.91%	11.22%	11.09%	11.19%	11.11%	11.17%
2016	10.35%	10.47%	10.54%	10.86%	11.21%	11.03%	10.49%	10.71%	10.62%	10.67%	10.62%	10.73%
2017	8.61%	8.90%	9.12%	9.33%	9.77%	10.01%	9.79%	10.21%	10.27%	10.40%	10.48%	10.73%
2018	5.13%	5.38%	5.60%	5.90%	6.43%	6.67%	6.68%	7.67%	8.14%	8.57%	8.78%	9.12%
2019	2.60%	2.92%	3.45%	3.74%	3.31%	3.57%	3.63%	3.48%	3.87%	4.26%	4.64%	5.06%
2020	0.00%	0.00%	0.00%	0.00%	0.50%	0.80%	1.00%	1.03%	1.17%	1.24%	1.28%	1.37%
2021												
2022												
2023												

Year of Account Origination	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21
Pre-2012	7.97%	8.11%	7.76%	7.33%	6.97%	6.60%	6.63%	6.57%	6.55%	6.53%	6.34%	6.35%
2012	9.38%	9.43%	9.34%	8.98%	8.81%	8.53%	8.50%	8.39%	8.46%	8.39%	8.21%	8.20%
2013	10.45%	10.40%	10.43%	10.15%	9.99%	9.68%	9.69%	9.55%	9.62%	9.65%	9.41%	9.34%
2014	10.89%	10.91%	11.02%	10.81%	10.69%	10.42%	10.40%	10.24%	10.32%	10.29%	10.06%	10.05%
2015	11.30%	11.03%	11.20%	10.97%	10.83%	10.51%	10.53%	10.35%	10.42%	10.39%	10.21%	10.15%
2016	10.71%	10.43%	10.75%	10.56%	10.47%	10.12%	10.12%	9.90%	10.00%	9.97%	9.77%	9.72%
2017	10.91%	10.76%	11.44%	11.17%	11.06%	10.71%	10.71%	10.41%	10.52%	10.49%	10.27%	10.17%
2018	9.47%	9.35%	10.18%	10.55%	10.69%	10.69%	11.03%	11.26%	11.54%	11.64%	11.27%	11.08%
2019	5.58%	5.66%	6.28%	7.01%	7.61%	7.77%	8.04%	8.21%	8.68%	9.19%	9.77%	10.41%
2020	1.45%	1.72%	1.94%	2.07%	2.61%	3.44%	4.19%	4.48%	4.63%	4.74%	4.77%	5.55%
2021												
2022												
2023												
Year of Account Origination	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22
Pre-2012	6.82%	6.68%	6.50%	6.32%	6.26%	6.27%	6.25%	6.27%	6.41%	6.43%	6.18%	6.07%
2012	8.56%	8.51%	8.40%	8.17%	8.11%	8.10%	8.10%	8.17%	8.28%	8.29%	8.13%	8.05%
2013	9.71%	9.58%	9.49%	9.36%	9.34%	9.27%	9.27%	9.29%	9.41%	9.46%	9.34%	9.32%
2014	10.37%	10.25%	10.15%	10.02%	10.04%	9.98%	10.00%	10.01%	10.10%	10.22%	10.08%	10.05%
2015	10.48%	10.35%	10.27%	10.15%	10.15%	10.05%	10.06%	10.07%	10.19%	10.27%	10.15%	10.15%
2016	9.98%	9.92%	9.86%	9.75%	9.78%	9.70%	9.69%	9.68%	9.73%	9.86%	9.80%	9.79%
2017	10.33%	10.22%	10.14%	10.04%	10.04%	9.97%	9.91%	9.88%	9.92%	10.03%	9.99%	10.03%
2018	11.22%	10.99%	10.87%	10.73%	10.74%	10.65%	10.57%	10.55%	10.59%	10.69%	10.62%	10.62%
2019	10.97%	10.82%	10.74%	10.74%	10.98%	10.88%	10.80%	10.73%	10.75%	10.80%	10.67%	10.61%
2020	6.79%	7.44%	7.27%	7.11%	7.29%	8.96%	10.73%	11.72%	11.46%	11.09%	10.84%	10.67%
2021												
2022												
2023												

Year of Account Origination	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23
Pre-2012	6.48%	6.71%	6.63%	6.50%	6.46%	6.49%	6.55%	6.56%
2012	8.44%	8.87%	8.83%	8.77%	8.80%	8.80%	8.91%	8.95%
2013	9.68%	10.14%	10.17%	10.08%	10.12%	10.14%	10.26%	10.29%
2014	10.40%	10.92%	11.01%	10.95%	11.01%	11.07%	11.24%	11.27%
2015	10.51%	10.99%	11.03%	10.98%	11.07%	11.08%	11.26%	11.31%
2016	10.12%	10.62%	10.77%	10.72%	10.81%	10.89%	11.05%	11.15%
2017	10.30%	10.84%	10.94%	10.95%	11.06%	11.12%	11.31%	11.38%
2018	10.96%	11.48%	11.58%	11.58%	11.74%	11.84%	11.99%	12.04%
2019	10.94%	11.33%	11.41%	11.43%	11.55%	11.66%	11.86%	11.93%
2020	10.80%	11.11%	10.72%	10.56%	10.64%	10.80%	10.89%	10.69%
2021			4.05%	4.71%	5.39%	5.99%	6.67%	7.68%
2022			2.05%	2.21%	2.45%	2.78%	3.16%	3.47%
2023								2.64%

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%	0.62%	0.54%	0.69%
2013									
2014									
2015									
2016									
2017									
2018									
2019									
2020									
2021									
2022									
2023									

<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												
2021												
2022												
2023												

<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												
2021												
2022												
2023												

<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												
2021												
2022												
2023												

<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												
2021												
2022												
2023												
<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												
2021												
2022												
2023												

<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												
2021												
2022												
2023												

<u>Year of Account Origination</u>	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
Pre-2012	-1.59%	0.94%	0.93%	0.90%	1.18%	1.39%	1.29%	1.27%	1.17%	1.18%	0.81%	1.48%
2012	-2.47%	1.89%	2.03%	2.00%	2.05%	2.99%	1.80%	2.29%	2.84%	3.22%	1.64%	3.48%
2013	-3.23%	2.51%	3.22%	1.98%	2.08%	3.05%	3.21%	2.72%	3.22%	2.36%	2.94%	3.71%
2014	-2.64%	2.35%	3.20%	2.64%	2.76%	3.14%	3.21%	3.03%	3.86%	3.52%	3.67%	4.78%
2015	-0.19%	3.09%	2.65%	2.68%	3.09%	3.22%	2.42%	4.35%	3.01%	3.30%	3.34%	5.21%
2016	0.20%	2.56%	3.78%	3.07%	3.84%	3.99%	4.51%	3.72%	4.17%	4.28%	3.55%	5.33%
2017	0.54%	2.16%	3.21%	2.48%	2.80%	2.75%	2.72%	2.81%	3.71%	4.66%	4.12%	5.76%
2018	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.48%	2.01%	2.74%	2.62%	4.05%
2019	0.00%	0.09%	0.19%	0.04%	0.14%	0.00%	0.00%	0.10%	0.56%	0.72%	0.66%	1.57%
2020						0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2021												
2022												
2023												

<u>Year of Account Origination</u>	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21
Pre-2012	0.21%	1.30%	1.43%	1.26%	0.73%	0.51%	-1.00%	0.49%	0.60%	0.46%	0.77%	0.70%
2012	0.00%	2.00%	2.24%	2.75%	1.73%	0.76%	-2.73%	1.19%	1.16%	0.69%	2.50%	1.17%
2013	-0.03%	2.35%	2.69%	2.40%	1.43%	0.61%	-2.47%	1.38%	1.54%	1.82%	2.09%	2.19%
2014	0.06%	3.03%	3.83%	2.77%	2.25%	1.26%	-2.86%	1.89%	1.83%	1.52%	2.41%	2.02%
2015	0.26%	2.48%	3.43%	3.05%	2.03%	1.34%	-1.74%	2.18%	1.90%	2.22%	2.94%	2.50%
2016	1.14%	3.52%	3.83%	3.00%	2.04%	1.36%	-3.46%	2.45%	2.87%	2.91%	3.14%	3.18%
2017	1.12%	3.27%	4.62%	3.95%	2.55%	1.88%	-1.56%	3.02%	3.76%	2.90%	4.74%	3.75%
2018	1.88%	2.41%	2.82%	2.31%	1.55%	1.32%	-0.03%	3.42%	3.37%	2.58%	4.33%	3.51%
2019	0.60%	0.73%	1.14%	1.10%	0.89%	0.77%	0.23%	2.11%	2.16%	2.68%	2.63%	3.11%
2020	0.00%	0.00%	0.00%	0.00%	0.14%	0.15%	0.17%	0.76%	0.82%	1.01%	1.08%	0.91%
2021												
2022												
2023												
<u>Year of Account Origination</u>	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22
Pre-2012	-0.84%	0.61%	0.71%	0.50%	0.65%	0.11%	0.57%	0.62%	0.55%	0.48%	0.46%	0.44%
2012	-2.37%	0.97%	1.47%	1.06%	1.49%	1.20%	1.04%	1.52%	1.33%	1.40%	1.63%	1.01%
2013	-1.69%	0.85%	1.63%	1.66%	1.97%	1.03%	1.76%	1.66%	1.96%	1.93%	1.29%	1.55%
2014	-0.60%	1.99%	1.99%	1.98%	1.78%	1.39%	2.48%	1.80%	2.19%	2.21%	2.25%	1.87%
2015	-0.64%	1.54%	2.84%	1.91%	2.31%	2.68%	2.53%	2.40%	2.34%	2.73%	1.88%	2.56%
2016	-0.44%	1.91%	2.24%	2.01%	3.43%	2.81%	2.65%	2.79%	2.16%	3.09%	2.52%	2.50%
2017	1.52%	2.52%	3.68%	3.02%	3.93%	3.42%	3.93%	3.77%	3.64%	3.91%	3.40%	3.93%
2018	3.70%	3.66%	3.58%	3.10%	4.52%	3.27%	4.34%	4.68%	4.38%	4.11%	3.44%	3.53%
2019	2.91%	3.09%	3.38%	2.21%	4.71%	4.30%	4.10%	4.68%	4.09%	4.77%	3.35%	3.51%
2020	1.72%	2.66%	2.19%	2.63%	2.09%	2.23%	3.31%	2.97%	2.96%	5.44%	4.17%	3.64%
2021												
2022												
2023												

<u>Year of Account Origination</u>	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23
Pre-2012	0.57%	0.44%	0.52%	0.45%	0.50%	0.54%	-1.91%	0.54%
2012	0.67%	0.89%	1.46%	1.26%	0.97%	0.45%	-3.77%	0.94%
2013	1.68%	1.27%	1.34%	1.59%	1.02%	1.87%	-4.55%	1.06%
2014	1.82%	1.54%	1.59%	1.66%	1.64%	2.34%	-5.78%	1.68%
2015	1.61%	1.91%	1.93%	2.80%	2.14%	1.68%	-5.56%	1.10%
2016	2.33%	2.03%	2.78%	2.77%	2.79%	3.26%	-7.35%	2.49%
2017	3.13%	3.20%	3.34%	3.24%	2.81%	4.02%	-8.69%	2.91%
2018	2.91%	3.47%	4.30%	4.34%	3.18%	4.10%	-6.77%	3.30%
2019	2.89%	3.34%	3.42%	4.59%	3.79%	4.24%	-4.46%	3.17%
2020	3.77%	3.21%	4.51%	3.56%	3.03%	2.30%	-2.24%	3.15%
2021			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2022			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2023								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, Jan-20, Jan-21, Jul-21, Jan-22 and Jun-22 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		
2021		
2022		
2023		

<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													
2021													
2022													
2023													

<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
2021
2022
2023

<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
Pre 2012	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%
2012	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%
2013	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%
2014	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%
2015													
2016													
2017													
2018													
2019													
2020													
2021													
2022													
2023													

<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
Pre 2012	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%
2012	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%
2013	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%
2014	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%
2015													
2016													
2017													
2018													
2019													
2020													
2021													
2022													
2023													

<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
Pre 2012	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%
2012	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%
2013	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%
2014	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%
2015		1.04%	1.47%	1.85%	2.19%	2.64%	2.66%	2.99%	3.36%	3.69%	3.71%	3.90%	3.90%

2016	0.57%	0.78%	1.01%	1.24%	1.53%	1.70%	1.98%	2.34%	2.68%	2.78%	3.07%	3.16%
2017	0.61%	0.79%	1.02%	1.21%	1.49%	1.60%	1.83%	2.17%	2.43%	2.45%	2.70%	2.91%
2018												
2019												
2020												
2021												
2022												
2023												

<u>Year of Account</u> <u>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
Pre 2012	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%
2012	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%
2013	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%
2014	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%
2015	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%
2016	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%
2017	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%
2018										0.00%	0.08%	0.44%	0.85%
2019										0.00%	0.03%	0.24%	0.46%
2020													
2021													
2022													
2023													

<u>Year of Account</u> <u>Origination</u>	Dec-2019	Jan-2020	Feb-2020	Mar-2020	Apr-2020	May-2020	Jun-2020	Jul-2020	Aug-2020	Sep-2020	Oct-2020	Nov-2020	Dec-2020
Pre 2012	1.71%	1.56%	1.61%	1.80%	2.30%	2.45%	2.12%	1.83%	1.67%	1.61%	1.63%	1.56%	1.59%
2012	3.58%	3.13%	3.23%	3.51%	4.09%	4.34%	3.93%	3.57%	3.31%	3.26%	3.21%	3.10%	3.09%
2013	4.13%	3.63%	3.78%	3.98%	4.60%	4.89%	4.61%	4.12%	3.52%	3.43%	3.55%	3.46%	3.58%
2014	4.79%	4.06%	4.24%	4.62%	5.31%	5.68%	5.34%	4.91%	4.62%	4.53%	4.56%	4.40%	4.40%
2015	4.57%	4.06%	4.24%	4.60%	5.23%	5.55%	5.20%	4.88%	4.07%	4.11%	4.24%	4.20%	4.23%
2016	5.67%	4.88%	5.27%	5.55%	6.25%	6.32%	5.98%	5.48%	4.74%	4.72%	4.82%	4.79%	4.84%
2017	4.68%	4.37%	4.81%	5.32%	6.18%	5.84%	5.70%	5.49%	4.78%	4.91%	5.13%	5.21%	5.46%
2018	1.23%	1.56%	1.94%	2.47%	3.16%	3.03%	3.17%	3.17%	2.63%	2.99%	3.31%	3.53%	3.91%
2019	0.64%	0.85%	1.07%	1.43%	1.91%	1.36%	1.45%	1.57%	0.96%	1.16%	1.43%	1.67%	1.91%
2020						0.00%	0.04%	0.11%	0.04%	0.16%	0.26%	0.36%	0.50%
2021													
2022													
2023													

<u>Year of Account</u> <u>Origination</u>	Jan-2021	Feb-2021	Mar-2021	Apr-2021	May-2021	Jun-2021	Jul-2021	Aug-2021	Sep-2021	Oct-2021	Nov-2021	Dec-2021	Jan-2022
Pre 2012	1.68%	1.65%	1.53%	1.41%	1.34%	1.29%	1.20%	1.19%	1.16%	1.18%	1.08%	1.10%	1.14%
2012	2.90%	2.89%	2.71%	2.62%	2.56%	2.53%	2.30%	2.24%	2.25%	2.37%	2.15%	2.27%	2.34%
2013	3.37%	3.39%	3.35%	3.26%	3.26%	3.31%	2.99%	2.97%	2.95%	2.94%	2.83%	2.84%	2.85%
2014	4.03%	4.07%	4.02%	3.97%	3.94%	3.92%	3.47%	3.50%	3.50%	3.57%	3.50%	3.54%	3.48%
2015	3.89%	3.96%	3.94%	3.88%	3.88%	3.97%	3.66%	3.64%	3.68%	3.75%	3.61%	3.64%	3.79%
2016	4.42%	4.50%	4.36%	4.42%	4.44%	4.64%	4.20%	4.13%	4.12%	4.13%	4.05%	4.03%	4.08%
2017	5.06%	5.29%	5.36%	5.46%	5.63%	5.82%	5.25%	5.30%	5.33%	5.41%	5.26%	5.27%	5.34%
2018	3.70%	4.10%	4.45%	4.67%	4.95%	5.32%	4.91%	5.08%	5.20%	5.47%	5.37%	5.46%	5.52%
2019	1.89%	2.24%	2.59%	2.84%	3.09%	3.54%	3.45%	3.75%	4.07%	4.41%	4.68%	4.89%	5.13%
2020	0.55%	0.73%	1.00%	1.27%	1.50%	1.75%	1.70%	1.90%	2.05%	2.31%	2.68%	3.04%	3.34%
2021													
2022													
2023													

Year of Account Origination	Feb-2022	Mar-2022	Apr-2022	May-2022	Jun-2022	Jul-2022	Aug-2022	Sep-2022	Oct-2022	Nov-2022	Dec-2022	Jan-2023	Feb-2023
Pre 2012	1.08%	1.05%	1.00%	0.97%	0.94%	0.95%	0.92%	0.95%	0.99%	0.93%	0.97%	1.04%	1.01%
2012	2.29%	2.18%	2.19%	2.08%	1.97%	1.99%	1.90%	1.88%	1.94%	1.88%	1.96%	2.06%	2.05%
2013	2.86%	2.76%	2.71%	2.59%	2.56%	2.55%	2.57%	2.54%	2.63%	2.68%	2.68%	2.76%	2.79%
2014	3.37%	3.31%	3.29%	3.20%	3.09%	3.04%	3.02%	2.98%	3.11%	3.08%	3.11%	3.32%	3.38%
2015	3.68%	3.58%	3.61%	3.45%	3.38%	3.27%	3.26%	3.26%	3.33%	3.40%	3.43%	3.61%	3.61%
2016	4.04%	4.08%	4.08%	3.96%	3.91%	3.99%	3.96%	4.04%	4.18%	4.33%	4.35%	4.52%	4.55%
2017	5.33%	5.27%	5.29%	5.08%	5.00%	4.96%	4.89%	4.90%	5.13%	5.22%	5.36%	5.51%	5.55%
2018	5.39%	5.38%	5.45%	5.35%	5.28%	5.18%	5.11%	5.11%	5.33%	5.55%	5.73%	6.02%	6.08%
2019	5.02%	5.14%	5.26%	5.06%	4.95%	4.97%	4.99%	5.06%	5.34%	5.66%	5.83%	6.19%	6.35%
2020	3.36%	3.66%	3.90%	4.08%	4.33%	4.43%	4.65%	5.05%	5.27%	5.54%	5.82%	6.13%	6.34%
2021													
2022													
2023													

Year of Account Origination	Mar-2023	Apr-2023	May-2023	Jun-2023	Jul-2023	Aug-2023
Pre 2012	1.01%	0.97%	0.97%	0.98%	0.94%	0.92%
2012	2.01%	2.06%	1.98%	2.01%	1.94%	1.98%
2013	2.82%	2.83%	2.90%	2.84%	2.66%	2.75%
2014	3.53%	3.43%	3.44%	3.46%	3.27%	3.28%
2015	3.68%	3.67%	3.58%	3.73%	3.47%	3.61%
2016	4.69%	4.73%	4.72%	4.71%	4.41%	4.41%
2017	5.65%	5.82%	5.87%	5.91%	5.51%	5.66%
2018	6.22%	6.30%	6.40%	6.48%	6.26%	6.39%
2019	6.52%	6.52%	6.48%	6.54%	6.24%	6.38%
2020	5.35%	5.57%	5.62%	5.85%	5.82%	5.16%
2021	0.25%	0.42%	0.64%	1.19%	1.51%	1.02%
2022	0.21%	0.44%	0.61%	0.89%	1.17%	0.71%
2023						0.02%

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									
2021									
2022									
2023									

<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												
2021												
2022												
2023												

<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%
2016												
2017												
2018												
2019												
2020												
2021												
2022												
2023												

<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	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												
2021												
2022												
2023												

<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	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												
2021												
2022												
2023												

<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												
2021												
2022												
2023												

<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												
2021												
2022												
2023												

<u>Year of Account Origination</u>	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
Pre 2012	54.81%	47.84%	55.37%	46.91%	42.73%	49.08%	53.55%	54.04%	53.70%	55.72%	56.91%	59.32%
2012	36.22%	32.24%	35.93%	29.96%	27.12%	31.75%	34.32%	35.27%	35.42%	36.62%	37.94%	39.18%
2013	29.22%	25.77%	29.11%	23.83%	21.69%	25.00%	27.25%	30.06%	27.54%	28.54%	29.16%	30.41%
2014	24.56%	21.50%	24.23%	19.77%	18.41%	20.84%	22.66%	23.63%	23.65%	23.92%	24.98%	25.71%
2015	27.04%	23.73%	26.27%	21.94%	20.38%	22.82%	24.57%	27.72%	25.10%	25.66%	26.44%	27.32%
2016	20.47%	18.15%	19.83%	16.46%	16.04%	17.49%	18.53%	21.31%	19.88%	20.25%	20.87%	21.52%
2017	16.40%	14.33%	15.60%	13.42%	15.57%	14.24%	14.79%	17.74%	15.69%	15.97%	16.61%	17.02%
2018	15.69%	14.06%	15.02%	13.42%	16.79%	15.80%	16.82%	22.04%	18.11%	18.25%	19.10%	19.26%
2019	14.44%	13.31%	14.68%	13.37%	21.12%	14.26%	15.09%	27.73%	16.21%	17.11%	17.91%	19.04%
2020		0.00%	0.00%	0.00%	0.00%	11.24%	12.01%	42.57%	12.38%	13.06%	13.51%	14.49%
2021												
2022												
2023												

<u>Year of Account Origination</u>	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21
Pre 2012	52.18%	47.11%	62.43%	56.23%	61.21%	60.49%	62.27%	65.07%	62.03%	60.75%	66.25%	65.47%
2012	35.58%	32.43%	41.40%	37.87%	41.74%	41.55%	43.17%	45.37%	43.50%	42.66%	46.16%	45.15%
2013	27.42%	24.77%	32.75%	29.76%	32.71%	32.75%	33.94%	35.52%	34.33%	33.85%	36.50%	36.15%
2014	23.31%	21.20%	27.55%	25.42%	27.90%	28.05%	28.78%	30.60%	29.38%	28.99%	31.16%	30.70%
2015	24.91%	22.31%	29.42%	27.02%	29.22%	29.67%	30.33%	32.07%	31.00%	30.50%	32.67%	32.11%
2016	19.60%	18.09%	23.50%	21.50%	23.34%	23.44%	23.82%	25.30%	24.48%	24.05%	26.04%	25.41%
2017	16.19%	15.04%	19.07%	17.27%	18.56%	18.60%	18.92%	20.16%	19.64%	19.15%	20.37%	19.79%
2018	18.72%	17.90%	22.33%	20.32%	21.84%	21.98%	22.86%	24.29%	23.38%	22.71%	24.07%	23.06%
2019	18.08%	18.18%	24.19%	21.94%	23.82%	23.85%	24.14%	26.41%	26.39%	26.91%	29.82%	27.65%
2020	13.91%	13.49%	17.83%	17.02%	18.35%	18.53%	19.32%	20.75%	20.17%	20.39%	23.97%	24.84%
2021												
2022												
2023												

<u>Year of Account Origination</u>	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22
Pre 2012	63.36%	56.00%	68.33%	61.07%	70.80%	64.20%	63.21%	70.40%	64.05%	66.56%	64.28%	64.93%
2012	44.38%	39.13%	47.21%	42.84%	49.79%	45.71%	45.06%	49.45%	45.21%	46.52%	45.61%	45.99%
2013	35.23%	31.22%	37.93%	34.12%	39.74%	36.54%	36.28%	39.60%	36.38%	36.83%	36.17%	36.56%
2014	30.21%	26.66%	32.69%	29.45%	34.35%	31.28%	30.93%	33.95%	31.27%	31.87%	31.29%	31.43%
2015	31.28%	27.67%	34.00%	30.49%	35.06%	32.45%	32.06%	35.46%	32.29%	32.93%	32.21%	32.46%
2016	25.29%	22.51%	27.37%	24.46%	28.57%	26.15%	25.97%	28.15%	25.97%	26.42%	25.88%	25.73%
2017	19.95%	17.85%	21.45%	19.38%	22.27%	20.37%	20.14%	22.17%	20.23%	20.38%	19.99%	19.96%
2018	22.96%	20.41%	24.95%	22.13%	25.49%	23.38%	22.78%	25.36%	22.77%	23.36%	22.95%	22.58%
2019	27.16%	23.90%	29.55%	26.43%	29.85%	27.32%	26.51%	28.97%	26.38%	26.77%	26.50%	25.95%
2020	24.68%	20.61%	25.27%	22.62%	29.21%	27.71%	27.82%	30.30%	27.27%	27.04%	26.28%	25.35%
2021												
2022												
2023												

<u>Year of Account Origination</u>	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23
Pre 2012	69.30%	58.93%	71.32%	60.54%	74.10%	67.16%	69.95%	68.33%
2012	49.33%	42.31%	50.86%	44.62%	53.40%	49.54%	51.28%	49.62%
2013	39.33%	33.41%	40.50%	34.78%	42.99%	39.76%	40.77%	39.84%
2014	34.10%	28.72%	35.15%	30.25%	37.02%	34.35%	35.66%	34.42%
2015	34.76%	29.67%	36.13%	31.07%	37.87%	34.49%	36.15%	35.47%
2016	27.99%	23.94%	29.39%	24.93%	30.84%	28.75%	29.68%	29.29%
2017	21.70%	18.67%	22.72%	19.32%	23.32%	21.87%	22.45%	22.28%
2018	24.82%	21.13%	26.25%	22.29%	27.41%	25.40%	26.28%	25.75%
2019	28.42%	24.17%	29.65%	25.41%	31.33%	28.84%	30.08%	29.06%
2020	28.77%	23.95%	41.44%	28.85%	34.89%	32.46%	34.42%	42.60%
2021			0.00%	27.69%	33.32%	35.17%	37.10%	69.98%
2022			0.00%	15.34%	18.62%	18.23%	18.73%	39.73%
2023								0.00%

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												
2021												
2022												
2023												
<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												
2021												
2022												
2023												

<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												
2021												
2022												
2023												

<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	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												
2021												
2022												
2023												

<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	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	209,077,805.10	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												
2021												
2022												
2023												

<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	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	1,934,615,722.20	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
2012	196,846,558.67	196,289,904.70	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
2013	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
2014	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
2015	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
2016	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
2017	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
2018												
2019												
2020												
2021												
2022												
2023												

<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	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
2012	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
2013	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
2014	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
2015	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
2016	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
2017	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
2018								298,773,874.33	290,713,502.52	281,079,745.06	272,641,501.49	266,601,963.15
2019								121,535,309.17	122,047,027.26	121,003,945.84	120,371,230.05	119,494,444.19
2020												
2021												
2022												
2023												

<u>Year of Account Origination</u>	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
Pre-2012	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	1,520,461,516.17	1,573,657,529.72	1,560,080,192.17	1,516,369,469.68	1,536,871,051.23	1,509,240,639.58
2012	175,144,593.53	172,050,717.38	163,494,753.80	148,289,919.60	144,920,510.88	147,257,675.34	150,379,844.00	151,530,440.42	149,163,438.03	145,543,526.02	146,271,803.19	144,411,190.27
2013	244,849,886.18	241,110,465.74	230,198,314.29	213,050,823.43	208,266,404.00	208,376,800.39	210,092,263.86	231,150,719.71	227,537,566.50	222,105,488.56	222,282,226.28	219,696,484.21
2014	264,779,561.46	260,268,036.61	249,827,086.05	233,615,520.74	229,323,284.69	227,699,817.82	227,516,465.60	231,013,364.90	227,247,325.52	222,428,919.63	221,091,944.54	217,888,190.99
2015	163,729,536.79	160,672,251.80	154,749,994.19	143,926,571.45	145,170,029.78	144,516,968.64	144,326,708.95	161,419,447.03	158,758,450.49	154,995,365.77	154,190,665.52	152,181,812.51
2016	225,005,649.82	220,269,957.50	213,123,071.88	201,368,083.02	205,998,472.68	203,292,475.80	201,500,147.66	220,756,934.55	216,412,799.03	211,176,125.90	209,206,720.27	206,604,509.59
2017	341,116,658.51	331,349,727.05	318,953,270.95	301,287,023.47	342,664,642.52	333,758,630.09	323,770,733.54	365,552,843.45	358,449,463.98	349,460,861.39	343,906,923.44	337,214,687.57
2018	255,740,605.59	246,902,368.84	236,357,295.66	221,347,466.97	264,971,538.50	252,828,742.51	238,343,893.82	292,510,680.00	280,348,938.78	268,792,704.22	260,227,196.91	251,435,306.54
2019	115,996,988.25	112,979,073.42	108,002,875.42	100,953,333.47	165,089,150.22	160,125,042.09	155,953,627.52	266,951,761.18	258,582,531.15	247,869,289.34	240,088,308.05	229,766,939.57
2020					29,016,168.44	28,943,679.01	29,109,211.03	98,210,368.59	97,673,929.75	96,226,303.65	95,467,701.03	93,448,760.66
2021												
2022												
2023												

<u>Year of Account Origination</u>	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21
Pre-2012	1,319,200,618.12	1,332,043,973.39	1,345,426,196.86	1,417,461,717.87	1,463,531,876.69	1,508,752,970.42	1,500,136,739.26	1,526,542,555.87	1,539,610,588.45	1,528,259,979.53	1,605,347,314.17	1,548,189,429.11
2012	131,670,732.22	129,770,703.50	129,500,237.47	132,322,930.99	134,027,932.16	136,599,120.47	135,815,846.59	137,451,083.34	138,011,491.99	137,566,672.33	142,521,205.41	140,686,217.82
2013	204,346,967.85	201,978,979.93	198,927,717.69	200,628,092.05	202,281,121.15	204,829,852.73	203,832,033.05	206,185,487.83	205,837,831.50	203,784,891.58	209,697,740.87	206,867,082.22
2014	204,264,299.16	201,642,505.00	198,556,536.17	198,493,257.08	198,854,950.58	200,853,744.98	199,237,974.55	200,358,577.06	200,762,858.45	199,637,941.74	204,068,601.43	201,601,666.95
2015	142,004,798.68	140,693,616.06	137,853,367.40	138,248,964.13	138,938,277.68	140,310,422.04	139,098,704.02	140,081,894.39	140,289,876.87	139,357,729.96	142,403,638.38	140,986,612.79
2016	195,352,446.37	192,326,560.75	188,146,599.16	187,062,357.50	186,670,693.01	187,498,192.24	185,829,413.06	186,613,197.78	186,961,043.33	185,660,101.66	188,169,039.05	186,325,346.07
2017	318,694,449.86	311,499,452.14	303,184,297.79	300,188,131.42	298,634,972.92	299,549,567.70	296,564,900.62	296,924,550.34	296,139,430.07	294,263,667.27	297,604,605.12	296,478,692.47
2018	233,524,785.88	222,996,784.85	213,001,008.41	208,018,699.23	205,023,919.27	203,637,710.14	199,647,132.73	197,412,959.13	196,470,443.45	194,480,520.46	196,543,506.07	195,075,404.23
2019	213,052,275.03	200,879,213.96	185,987,548.01	177,338,107.32	170,202,904.82	165,148,750.20	159,637,292.81	154,351,664.28	148,943,647.85	141,499,993.74	136,862,402.33	132,263,385.69
2020	88,902,030.74	85,582,815.08	81,494,488.69	78,245,964.16	75,475,817.10	73,252,222.86	70,782,977.95	68,485,228.10	66,704,279.86	64,207,488.71	61,421,375.37	57,011,149.10
2021												
2022												
2023												

<u>Year of Account Origination</u>	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22
Pre-2012	1,460,394,137.88	1,503,606,068.59	1,490,359,221.83	1,550,982,879.08	1,543,645,673.16	1,568,938,775.22	1,567,329,345.15	1,561,218,342.48	1,530,997,184.06	1,502,778,489.39	1,591,844,362.48	1,567,051,652.76
2012	134,656,507.56	135,652,815.86	134,936,682.59	138,135,407.35	138,419,198.86	140,130,778.45	140,167,675.32	140,329,018.44	138,232,961.89	135,250,182.63	139,411,322.51	138,404,988.54
2013	200,924,606.27	202,010,338.18	200,353,736.12	203,327,792.94	203,468,876.60	205,136,523.00	204,972,732.83	205,632,780.68	202,818,653.79	198,826,964.57	202,724,643.79	200,573,201.91
2014	196,192,677.98	196,844,505.47	194,989,144.97	196,940,159.51	196,928,677.61	198,785,960.95	198,940,764.90	199,409,795.96	197,179,831.36	192,874,855.23	195,528,590.01	193,788,647.15
2015	137,662,934.69	138,691,396.62	137,386,100.56	138,875,744.79	139,730,496.06	140,780,560.23	141,288,224.01	141,296,441.09	139,578,013.19	136,890,026.43	139,281,256.04	138,195,953.01
2016	181,701,024.39	181,721,977.70	179,411,265.59	180,566,741.39	180,009,646.16	181,160,003.36	181,399,218.71	182,015,592.06	180,190,126.64	176,135,670.56	177,766,069.75	176,181,501.39
2017	291,037,564.43	289,467,696.60	286,467,486.25	287,215,899.09	287,795,313.95	289,517,621.90	290,451,553.61	291,093,840.54	289,975,635.79	284,232,828.00	284,592,722.07	281,881,459.51
2018	191,362,643.98	190,680,945.11	188,373,143.09	189,436,668.69	189,578,136.18	191,197,770.93	192,740,011.70	192,500,676.60	191,845,629.81	187,317,756.94	187,758,696.91	186,582,576.83
2019	127,182,470.69	125,916,040.71	123,030,020.29	122,581,926.57	122,314,119.02	122,960,261.52	122,931,641.39	123,221,183.02	121,939,951.58	118,569,128.19	119,042,669.23	117,715,142.05
2020	52,935,231.61	51,138,913.20	49,001,122.34	47,888,307.10	45,351,297.13	43,773,065.76	42,413,021.12	41,330,167.65	40,371,683.85	38,948,085.10	38,945,751.60	38,604,760.45
2021												
2022												
2023												

<u>Year of Account Origination</u>	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23
Pre-2012	1,465,622,465.31	1,503,407,209.28	1,464,122,161.60	1,526,342,310.05	1,514,146,742.48	1,532,246,245.27	1,507,371,434.28	1,510,631,045.77
2012	132,101,825.50	132,716,036.23	129,023,394.58	130,823,285.91	131,596,986.28	131,856,531.57	130,150,377.21	129,820,677.78
2013	193,902,222.66	193,862,178.93	189,391,067.78	191,977,028.83	191,002,114.49	191,366,207.99	189,554,562.96	189,061,619.07
2014	187,196,804.43	186,902,571.72	182,371,328.08	183,625,764.08	183,081,502.61	181,796,403.35	179,181,626.25	179,031,060.17
2015	134,081,929.65	134,131,688.17	131,663,722.06	132,368,525.06	131,435,092.17	131,876,303.19	130,445,809.59	130,625,156.52
2016	171,497,073.82	170,491,768.89	165,907,874.60	166,558,284.43	164,779,011.04	163,833,928.19	161,374,293.79	161,132,363.60
2017	275,640,337.73	273,015,137.08	267,443,556.23	266,948,065.32	265,399,824.32	263,647,094.31	259,721,888.07	259,563,010.49
2018	181,364,736.10	179,587,675.40	175,433,366.60	174,522,681.83	172,484,473.38	171,196,122.78	168,617,241.61	169,226,457.96
2019	114,737,950.40	113,964,211.47	111,703,378.42	111,754,553.77	110,100,882.39	109,447,245.09	107,390,864.90	108,063,098.90
2020	37,351,908.52	37,094,236.50	43,655,212.63	43,731,534.35	43,261,606.59	43,080,689.88	42,320,953.39	49,292,497.94
2021			65,937,192.86	62,508,573.44	59,166,236.40	54,008,439.68	49,383,052.02	85,726,546.49
2022			212,229,602.11	208,996,187.63	204,363,974.29	198,309,910.49	191,955,023.20	402,555,572.28
2023								29,939,113.00