(Issuer LEI (legal entity identifier) Number: 635400IAJKM25WRCSE95) (Transferor LEI (legal entity identifier) Number: 213800J17G8WI3MJ56600) (STUI (securitisation transaction unique identifier): 213800J17G8WI3MJ5660N200801)

Bloomberg Ticker Number:

Reporting Period: Transfer Date: Interest Payment Date DELAM Mtge

01 May 2022 to 31 May 2022 17 June 2022 20 June 2022

#### Notes in Issue as at 20 June 2022

Series Name:	Issue Date	ISIN (Reg S / 144a)	Stock Exchange Listing	Original Rating (S&P / Fitch / Moody's)	Current Rating (S&P / Fitch / Moody's)	Currency	Issue Size	Issue Size (GBP Equiv)
Class D : Series 2014-1 D Class A : Series 2020-1 A1 Class A : Series 2020-1 A2 Class A : Series 2020-1 A3 Class A : Series 2020-1 A4	06/06/2014 30/07/2020 30/07/2020 30/07/2020 30/07/2020 Outstanding Amount (GBP)	Unlisted XS2203832295 XS2208642350 XS2208642517 XS2208642608 Nominal Liquidation Amount (GBP)	Unlisted Irish Irish Irish Irish Pool Factor	Not Rated AAA(sf) / AAA(SF) / NA AAA(sf) / AAA(SF) / NA AAA(sf) / AAA(SF) / NA AAA(sf) / AAA(SF) / NA Scheduled Redemption Date	Not Rated AAA(sf) / AAA(SF) / NA AAA(sf) / AAA(SF) / NA AAA(sf) / AAA(SF) / NA AAA(sf) / AAA(SF) / NA Final Maturity Date	GBP GBP GBP GBP GBP Reference Rate	200,000,000 400,000,000 400,000,000 350,000,000 Current Reference Rate	200,000,000 400,000,000 400,000,000 400,000,0
Class D : Series 2014-1 D Class A : Series 2020-1 A1 Class A : Series 2020-1 A2 Class A : Series 2020-1 A3 Class A : Series 2020-1 A4	290,000,000 400,000,000 400,000,000 400,000,0	290,000,000 400,000,000 400,000,000 400,000,0	1.00 1.00 1.00 1.00 1.00	19/11/2028 19/07/2025 19/07/2025 19/07/2025 19/07/2025 19/07/2025	19/11/2033 19/07/2030 19/07/2030 19/07/2030 19/07/2030	Fixed 0.01% Comp. Daily SONIA Comp. Daily SONIA Comp. Daily SONIA Comp. Daily SONIA	N/A 0.93971% 0.93971% 0.93971% 0.93971%	N/A 0.85% 0.85% 0.85% 0.85%

#### Key Parties as at 31 May 2022

Role	Name
Receivables Trustee	Delamare Cards Receivables Trustee Limited
Transferor	Tesco Personal Finance Plc
Servicer	Tesco Personal Finance Plc
Cash Manager	Tesco Personal Finance Plc
Account Bank	HSBC Bank Plc
Account Bank	The Bank of New York Mellon, London Branch
Account Bank	Elavon Financial Services DAC
Issuer	Delamare Cards MTN Issuer Pic
Security Trustee	The Bank of New York Mellon
Note Trustee	The Bank of New York Mellon
Principal Paying Agent	The Bank of New York Mellon
Paying Agent	The Bank of New York Mellon
Agent Bank	The Bank of New York Mellon, London Branch
Administrator	Sanne Group (UK) Limited

#### <u>Contact Details</u> Name

lain Steele

Telephone

0131 274 3608

Email

iain.steele@tescobank.com

Address

Tesco Bank, Treasury, EHQ, 2 South Gyle Crescent, Edinburgh, EH12 9FQ

#### Portfolio Data

#### Interest in Trust as at COB 31 May 2022

	Receivables	% Share*	Min Transferor Interest#
	£'s		£'s
Investor Interest	1,840,000,000	61.26755%	
Transferors Interest	1,163,221,037	38.73245%	272,001,085
	3,003,221,037	100.00000%	

# Historical Interests in Trust Investor Interest Transferors Interest % May-22 61.13833% 38.861173% 9.097023% Apr-22 62.58455% 37.41545% 9.09165% Mar-22 62.01942% 37.98056% 9.09174% Feb-22 62.86621% 37.13373% 9.09081% Jan-22 60.16810% 39.83190% 9.09464% Dec-21 58.67967% 41.32033% 9.08492%

\* Percentage reset as at COB 31-05-2022 Balances - Percentages above shall apply to June's Monthly Period # Minimum Transferor Interest set as at COB 31-05-2022 - based on the Average Principal Receivables for the previous 30 day period

#### Credit Risk Retention as at COB 31 May 2022

Seller's Interest:	£	1,163,221,037.17
Seller's Interest percentage**:		63.22%

\* The Seller's Interest percentage is calculated by dividing the Seller's Interest, which is equal to the Transferor Interest, by the aggregate unpaid principal balance of all outstanding Notes of the Issuer.

	Principal Paym	ent Rates	Total Payment	Rates	Purchase Rates		
Reporting	Total Principal		Total		Total		
Period	Payment	Rate (%)	Payment	Rate (%)	Purchases	Rate (%)	
	£'s		£'s		£'s		
May-22	1,489,744,573	49.50%	1,515,097,484	50.34%	1,612,525,770	53.58%	
Apr-22	1,243,679,558	42.30%	1,264,646,068	43.01%	1,426,194,900	48.51%	
Mar-22	1,404,800,066	47.35%	1,431,045,337	48.24%	1,496,300,042	50.43%	
Feb-22	1,123,609,845	38.39%	1,145,598,442	39.14%	1,267,895,659	43.32%	
Jan-22	1,333,111,429	43.59%	1,362,783,926	44.56%	1,335,001,551	43.65%	
Dec-21	1,405,594,854	44.83%	1,430,495,265	45.62%	1,478,726,107	47.16%	

			Portfolio Yield			Total Charge Offs		
Reporting	Gross	Charge	Portfolio	Expense	Excess		Total C/Os	Rate(%)
Period	Yield (%)	Off Rate (%)	Yield (%)	Rate(%) **	Spread (%)		£'s	
May-22	12.17%	2.20%	9.97%	2.52%	7.28%	May-22	5,570,354	2.20
Apr-22	10.43%	1.77%	8.66%	2.36%	6.24%	Apr-22	4,364,807	1.77
Mar-22	12.55%	2.10%	10.45%	2.29%	8.14%	Mar-22	5,231,412	2.10
Feb-22	10.62%	1.76%	8.86%	2.11%	6.77%	Feb-22	4,336,638	1.76
Jan-22	13.32%	2.20%	11.12%	2.02%	8.94%	Jan-22	5,666,552	2.20
Dec-21	11.30%	2.11%	9.19%	1.88%	7.25%	Dec-21	5,554,940	2.11

\* Expense Rate excludes Junior Costs

Available Principal Funds

#### May 2022 Cashflow

Available Funds

		Total
		£'s
Total Trust Revenue		30,510,796
To Transferor		11,849,306
To Funding 1		18,661,490
Funding 1		
Finance Charge Collection (ex	cl. Recoveries)	15,188,733
nterchange		3,153,470
Recoveries		311,740
Investment Proceeds		7,547
Principal Funding Account Inte	erest	-
nterest and earnings accrued	on Accumulation Reserve	-
Accumulation Reserve Draw A	Amount	-
Programme Reserve Account	Draw Amount	
Group A Shared Excess Avail	able Funds	-
LNI Availabe Funds		18,661,490
Series Cash Reserve - Tota applicable to Series specific Month	I Withdrawal Amount *	
Utilised Required Retained	Principal Collections **	
** applied in accordance with the Re	equired Retained Principal Collections	
	•	18,661,490
LNI Distribution Account Fund	•	18,661,490
.NI Distribution Account Fund	 is Available	18,661,490
	is Available Investor Trustee Payment Amount	
	s Available Investor Trustee Payment Amount Loan Note Issuer Costs	100
	is Available Investor Trustee Payment Amount	
NI Distribution Account Fund	s Available Investor Trustee Payment Amount Loan Note Issuer Costs Cash Management Fee Loan Note Holder Costs	100 - 12,500
.NI Distribution Account Fund Priority of Payments Senior Costs: Monthly Distribution A	s Available Investor Trustee Payment Amount Loan Note Issuer Costs Cash Management Fee Loan Note Holder Costs	100 - 12,500 1,658 2,434,666
NI Distribution Account Fund	is Available Investor Trustee Payment Amount Loan Note Issuer Costs Cash Management Fee Loan Note Holder Costs mounts	100 12,500 1,658
NI Distribution Account Fund Priority of Payments Senior Costs: Monthly Distribution A Servicing Fee Investor Default Amo	is Available Investor Trustee Payment Amount Loan Note Issuer Costs Cash Management Fee Loan Note Holder Costs mounts	100 - 12,500 1,658 2,434,666 1,533,333
NI Distribution Account Fund Priority of Payments Senior Costs: Monthly Distribution A Servicing Fee Investor Default Amo Investor Charge-offs	is Available Investor Trustee Payment Amount Loan Note Issuer Costs Cash Management Fee Loan Note Holder Costs mounts	100 - 12,500 1,658 2,434,666 1,533,333
NI Distribution Account Func Priority of Payments Senior Costs: Monthly Distribution / Servicing Fee Investor Default Armo Investor Charge-offs Transfer to Accumula	is Available Investor Trustee Payment Amount Loan Note Issuer Costs Cash Management Fee Loan Note Holder Costs uncunts unt tion Reserve Account	100 - 12,500 1,658 2,434,666 1,533,333
NI Distribution Account Fund Priority of Payments Senior Costs: Monthly Distribution A Servicing Fee Investor Default Amo Investor Charge-offs	Investor Trustee Payment Amount Loan Note Issuer Costs Cash Management Fee Loan Note Holder Costs unounts unt tion Reserve Account sh Reserve Account	100 12,500 2,434,666 1,553,333 3,405,649 -
NI Distribution Account Fund     Priority of Payments     Senior Costs:     Monthly Distribution /     Servicing Fee     Investor Default Armo     Investor Charge-offs     Transfer to Accumula     Transfer to Series Ca	is Available Investor Trustee Payment Amount Loan Note Issuer Costs Cash Management Fee Loan Note Holder Costs uncunts unt tion Reserve Account	100 - 12,500 1,658 2,434,666 1,533,333
LNI Distribution Account Fund Priority of Payments Senior Costs: Monthly Distribution / Servicing Fee Investor Default Arno Investor Charge-offs Transfer to Accumula Transfer to Series Ca	Investor Trustee Payment Amount Loan Note Issuer Costs Cash Management Fee Loan Note Holder Costs unounts unt tion Reserve Account sh Reserve Account Monthly Expenses Loan Amount Loan Note Issuer No. 1 Profit Amount	100 12,500 2,434,666 1,533,333 3,405,649 - - - 100,261 100,261 100,261
LNI Distribution Account Fund Priority of Payments Senior Costs: Monthly Distribution / Servicing Fee Investor Default Arno Investor Charge-offs Transfer to Accumula Transfer to Series Ca	Is Available Investor Trustee Payment Amount Loan Note Issuer Costs Cash Management Fee Loan Note Holder Costs uncounts unt tion Reserve Account Monthly Expenses Loan Amount	100 1,500 1,658 2,434,666 1,533,333 3,405,649 - - - 108,261 100 5000
LNI Distribution Account Fund Priority of Payments Senior Costs: Monthly Distribution / Servicing Fee Investor Default Amo Investor Default Amo Investor Charge-offs Transfer to Series Ca Junior Costs: Further Interest	Investor Trustee Payment Amount Loan Note Issuer Costs Cash Management Fee Loan Note Holder Casts uncunts unt tion Reserve Account & Reserve Account Monthy Expenses Loan Amount Loan Note Issuer No. 1 Profit Amount Loan Note Holders Profit Amount	100 1,658 2,434,666 1,633,333 3,405,649 - - 108,261 108,261 100,261 10
NI Distribution Account Fund Priority of Payments Senior Costs: Monthly Distribution / Servicing Fee Investor Default Amo Investor Default Amo Investor Charge-offs Transfer to Sentes Ca Junior Costs:	Is Available Investor Trustee Payment Amount Loan Note Issuer Costs Cash Management Fee Loan Note Holder Costs vnounts unt tion Reserve Account Monthly Expenses Loan Amount Loan Note Issuer No. 1 Profit Amount Loan Note Holders Profit Amount Loan Note Holders Profit Amount	100 1,500 1,658 2,434,666 1,533,333 3,405,649 - - - 108,261 100 5000

## Es Trust Principal Collections To Funding 1 1.489,744,573 Eurding 1 1.489,744,573 Required Retained Principal Collections Principal Collections Investor Defaults transferred from LNI Available Funds 3.405,649 LNI Available Principal Amounts 3.405,649 LNI Available Principal Amounts 3.405,649 LNI Available Principal Collections to LNI Available Waterfail Transferred to Principal Funding Account Ledger Cash Available for Investment 3.405,649

Principal Funding Account	£s
HSBC Bank Plc Balance at 19 May 2022	-
BNY Mellon, London Branch Balance at 19 May 2022	-
Elavon Financial Services DAC Balance at 19 May 2022	-
Transfer in this period	-
Transfer out this period	-
Interest earned	-
HSBC Bank Plc Balance at 20 Jun 2022	-
BNY Mellon, London Branch Balance at 20 Jun 2022	-
Eleven Einspeid Services DAC Relance at 20 Jun 2022	

N/A

#### Payment in Respect of Securities for May 2022

Principal Payments in Re	espect o	f the Securities				
		Balance as at	Principal Repayments	s	E	alance carried forward
		19-May-22	20-Jun-22			20-Jun-22
Class A : Series 2020-1 A1	£	400,000,000.00	£	-	£	400,000,000.00
Class A : Series 2020-1 A2	£	400,000,000.00	£	-	£	400,000,000.00
Class A : Series 2020-1 A3	£	400,000,000.00	£	-	£	400,000,000.00
Class A : Series 2020-1 A4	£	350,000,000.00	£	-	£	350,000,000.00
Class D : Series 2014-1 D	£	290,000,000.00	£		£	290,000,000.00

Aggregate         Accurt Baince         % of Tail Aggregate Accurt Baince         Number of Accurts         % of Tail Number of Accurts           Las then E5:00         97:7524.68         159.97         70007         150.975         46.87           - = 15:00         97:7524.68         159.97         97.90         151.94         45.445         1.046.975         46.87           - = 15:00         200.027,876         8.17%         0.046         229         0.03           - = 15:00         107.3466         0.04%         229         0.03           Creater than E25:00         107.3466         0.04%         229         0.03           Creater than E25:00         107.3466         0.04%         229         0.03           Creater than E25:00         107.3466         0.04%         2.342.099         100.00           Creater than E25:00         107.3466         0.00%         2.342.098         100.00%           Creater than E25:00         107.3466         0.00%         2.342.098         100.00%           Creater than E25:00         107.3466         0.00%         2.342.098         100.00%           Creater than E25:00         100.05%         2.342.098         100.00%         2.342.098           Creater than E3:0         13			Stratifications as	at 31 May 2022	
Aggregiest Accourt Bismon         % af Tail Aggregies Accourt Bismon         % af Tail Aggregiest Accourt Account         % af Tail Aggregiest Accourt Aggregiest Accourt Bismon         % af Tail Aggregiest Accourt Bismon	Composition by Account Balance				
Constitution         Constraint         Constraint         Constraint         Constraint         Constraint           Notification         -         -         0.00%         4.02%         21/171         10.00%           Notification         10773-200         0.00%         4.02%2         1107         1007           > 510000         12714-402         0.00%         4.02%2         0.00%         2.0279         0.00%           > 510000         120000         22114-40         0.00%         2.024.09         0.00%           > 510000         10774         0.00%         2.04.09%         0.00%         2.04.09         0.00%           > 510000         107124-148         100.00%         2.04.09%         0.00% <th>Somposition by Account Balance</th> <th></th> <th></th> <th>Number of Accounts</th> <th></th>	Somposition by Account Balance			Number of Accounts	
Notive         0.005         0.0055 </td <td></td> <td></td> <td></td> <td></td> <td></td>					
> 0.0 - 615000         1.075.3700         61.86%         1.427.323         61.87%           > 25000 - 615000         242.14.442         3.07%         1.33.8         0.000           > 51000 - 615000         22.212.443         0.7%         1.33.8         0.000           > 52000 - 615000         22.212.443         0.7%         1.33.8         0.000           Total         1.047.241.05         100.0%         2.24.299         100.000           Total         1.047.241.05         100.0%         2.24.299         100.00           Total         1.047.242.08         100.00%         2.24.299         100.00           > - 60.000 - 120.000         1.244.357         9.400.00%         7.38         0.000           > - 60.000 - 120.000         2.244.99         0.00%         7.38         0.000           - 60.000 - 120.000         2.244.99         0.00%         7.38         0.000           - 60.000 - 120.000         2.244.99         0.00%         7.38         0.000           - 60.000 - 10.000         1.027.326         0.00%         2.24.299         0.000           - 60.000 - 10.000%         0.000%         0.000         - 6.000         0.000         - 6.000         - 6.000         - 6.000         - 6.000		.,,.			
25000         914,3924         30.0%         914,893         6.05           251000         252,214,43         0.75%         1.38         0.00           251000         252,214,43         0.75%         1.38         0.00           251000         252,214,43         0.75%         1.38         0.00           Creater from C50,00         154,870         0.07%         4         0.00           Creater from C50,00         154,870         0.07%         4         0.00           Creater from C50,00         154,823,519         4.04,444         1.04,025         4.81           Less from S50,00         104,842,8519         4.04,444         1.04,025         4.81           > = 0.000 × (10,00)         104,842,8519         4.05,444         1.04,025         4.81           > = 0.000 × (10,00)         2.04,027         0.00%         2.22,09         0.01           Total         3.000 × 22,000         2.04,027         0.00%         2.22,09         0.01           Total         3.000 × 22,000         2.04,027         0.00%         2.02,09         0.01           Total         3.000 × 22,000         2.00,05%         0.22,00         0.00         2.02,09         0.010         2.24,299         0.010					
0         0.0000         0.22,12,440         7.95%         0.02,70         0.02           0         0.0000         0.22,12,440         0.07%         0.23         0.000           0         0.01%         4         0.02%         0.22         0.000           Total         0.01%         4         0.02%         0.24,09         0.00%           Total         0.017/01         0.01%         4         0.000           Total         0.0000         0.01%         1.0000         9.0000         9.0000           total         0.0000         0.01%         1.0000         9.00					
> 1615000         2221243         0.73%         1.386         0.00           Decisite Frant 25,000         143,175         0.07%         22         0.00           Text         0.0473/14.05         0.01%         4         0.00           Text         0.0473/14.05         100.00%         2.242.09         100.00%           Setting Control         1.537.242.68         100.00%         7.00.012         3.43.02           Lass hars 15,000         517.324.268         100.00%         7.00.012         3.43.02           > = 10.000          1.324.251,19         2.20%         3.01.05         10.01           > = 10.000          2.02.07%         2.00%         2.00 <td></td> <td></td> <td></td> <td></td> <td></td>					
ΔC0.000         479,759         0.0%         22         0.00           Total         3047241.081         190.0%         3.26.09         190.00           Total         Agregated Account Biamerere         % of Total Agregated Account Biamerere         % of Total Mundre of Accounts         % of Total Mundre of Accounts           Less than 50.000         517.352.69         19.0%%         7.09.012         3.33           = E1.000 < 151.000					
General time 125:00         19.420         0.01%         4         0.00           Total         3.07.7241.05         190.0%         3.26.09         190.00           Total         Aggregate Account Balance         % of Total Aggregate Account Balance         Number of Accounts         % of Total Mumber of Accounts           Less than 55.000         57.562.49         16.00%         7.00.012         3.33           > = 10.000 < 150.000         23.345.119         45.44%         10.046.973         46.34%           > = 10.000 < 150.000         23.402.70         0.00%         2.28         0.00%         2.28         0.00%           Total         Data         2.445.97         0.00%         2.28         0.00%         2.28         0.00%           Total         Data         2.445.97         0.00%         2.28         0.00%         2.28         0.00%           Total         Data         2.445.87         0.00%         2.0000         2.0000         2.0000         2.0000         2.0000         0.0000         0.0000         0.0000         0.0000         0.0000         0.0000         0.0000         0.0000         0.0000         0.0000         0.0000         0.0000         0.0000         0.00000         0.0000         0.00000					
Total         10.017/21.4.05         10.00%         2.02.09         100.00           Composition by Credit Limit         Aggregate Account Simol         % of Table Marcher of Accounts         % of Table Mac					
Aggregate Account lateries         % of Total Aggregate Account Bases         Number of Accounts         % of Total Aggregate Account Bases         Number of Accounts         % of Total Number of Accounts           Less thm 65,000         517,202,68         10,09%         708,012         44,44%         10,043,75         44,84%           > = 6100,00         11,345,35,119         45,44%         10,043,75         44,84%           > = 6100,00         22,002,79         8         17,75         60,340         27,72           > = 500,00         22,002,79         8         0,07%         72,88         0,037           > = 500,00         20,002,79         8         0,07%         72,89         0,037           Creater fram 125,000         10,73,866         0,07%         22,80,99         100,000           Total         3,047,241,465         190,00%         2,242,099         100,000           Total         3,047,241,465         190,00%         2,242,099         100,000           > 21 <-21 Yeas	Greater than £25,000	154,870	0.01%	4	0.00%
Aggregate Account Ex         % of Table Aggregate Account Base to ESOO         % of Table Number of Accounts         % of Table Number of Accounts           Less thm ESOO         517.582.468         15.090         77.014         34.005         15.090         34.005         15.090         34.005         15.090         36.005         15.090         36.005         15.090         36.005         15.090         36.005         15.090         36.005         15.090         36.005         15.090         36.005         15.090         2.020.00         2.020.00         2.042.091         36.005         2.242.090         1000.005         2.042.090         1000.005         2.042.090         1000.005         2.042.090         1000.005         -         0.000           Creater than 252.000         2.042.091         1000.005         -         0.000         -         0.000           Creater than 5 Equal to 1 year         -         0.005         -         0.000         -         0.000           2 - 1 - 2 years         110.108.867         3.015         0.024.11         4.120         2.022.000         2.020.000         2.020.000         2.020.000         2.020.000         2.020.000         2.020.000         2.020.000         2.020.000         2.020.000         2.020.000         2.020.000         2.02	Total	3,047,241,435	100.00%	2,242,099	100.00%
L.T.         F.S.         Estance         Number of Accounts         Accounts           > = 6,500 - E0,000         1344,825,119         45,44%         1,046,755         40.81           > = (1,000 - E1,000         124,845,519         8,7%         0,09%         124,955         40.81           > = (1,000 - E1,000         24,045,7%         8,17%         0,09%         228         0.007           > = (2,000 - C5,000         2,044,87         0,00%         2,284         0.00%         2,284         0.00%           Creat         3,047,244,45         100,00%         2,242,09         100.00         100.00           Creat         Aggregate Account Balance         % of Total Mumber of Accounts           Lass than or Equil to Type         -         0,00%         .         0,00%         .         0,00%           2 < > Total         100,779,173         0,000%         .         0,000%         .         0,000%           2 < > Total         1,007,779,173         0,000%         .         0,000%         .         0,000%           2 < > 2 < * 30 min	Composition by Credit Limit				
> = 5000         13.44525,119         45.44%         1,040,275,56         49.33           > = 15000         20.000         24.0405,76         8.7%         40,040         2.72           > = 20.000         2.0444,97         0.09%         7.000         2.040,97         0.09%         2.020         0.00%         2.020         0.00%         2.020         0.00%         2.020         0.00%         2.020         0.00%         2.020         0.00%         2.020         0.00%         0.00%         2.020         0.00%				Number of Accounts	
> = 5000         13.44525,119         45.44%         1,040,275,56         49.33           > = 15000         20.000         24.0405,76         8.7%         40,040         2.72           > = 20.000         2.0444,97         0.09%         7.000         2.040,97         0.09%         2.020         0.00%         2.020         0.00%         2.020         0.00%         2.020         0.00%         2.020         0.00%         2.020         0.00%         2.020         0.00%         0.00%         2.020         0.00%	Less than £5,000	517 582 458	16 99%	769.012	34 309
- = (1000 < £15.000					
> = 0 = 000 < 02000					
> = 62,000         2,644,677         0,0%         7,28         0,00           Total         3,072,244,657         0,00,0%         2,242,0%         0,00           Total         3,072,244,657         0,00,0%         2,242,0%         0,00,0%           composition by Age         Aggregated Account Balance         % of Total Aggregate Account Balance         % of Total Aggregate Account Balance         Number of Accounts         % of Total Aggregate Account Balance         % of Total Agg					
Greater than £25:000         1073.865         0.04%         249         0.01           Total         3.047241.455         100.00%         2.242.099         100.00           cmposition by Age         % of Total Aggregater Account Estimator         Number of Accounts         % of Total Mumber of Accounts           Less than or Equal to 1 year         -         0.00%         -         0.000           2 1 - 2 Yaan         -         0.00%         -         0.000           2 3 - 4 Yaans         110.108.877         3.01%         0.24.11         4.12           3 - 4 Yaans         110.108.877         3.01%         0.24.00         2.2.30           7 ortal         3.047.241.435         109.00%         2.24.209         100.00           2 4 - 2 Yaans         1.097.75%         2.80%         52.80%         52.80%         62.84.00         2.3.00           Careler than 9 Years         1.097.75%         109.00%         2.24.209         100.00%         7.00           East Anglina         3.047.241.435         109.00%         2.24.209         100.00%         7.00           East Anglina         3.047.241.435         109.00%         2.24.209         100.00%         7.00           East Anglina         3.047.241.435         109.0					
Inst         1000%         2,242,09         00.00           composition by Age         Aggregated Account Balance Es         % of Total Aggregate Account Balance         Number of Accounts Balance         % of Total Aggregate Account Balance         Number of Accounts Accounts         % of Total Aggregate Account Balance         % of Total Aggregate Account Balance         Number of Accounts         % of Total Aggregate Account Balance         % of Total Aggregate Account					
Aggregated Account Balance Es         % of Total Aggregate Account Balance 2 + 3 vars         Number of Accounts 0 00%         % of Total Number of Accounts           1 + 1 = 2 Vars         -         0.00%         -         0.00           2 + 2 = 3 vars         110.08.67         3.61%         0.211         -         0.00           2 + 2 = 3 vars         117.123.634         5.75%         133.221         5.95           2 + - 2 Vars         1.975.779.139         64.84%         1.403.897         66.63           Total         3.047.241.455         100.00%         2.24.209         100.00           Orgenetic han 8 Years         1.975.779.139         64.84%         1.403.897         66.63           Total         3.047.241.455         100.00%         2.242.099         100.00           Creat         3.047.241.455         100.00%         2.047.07         13.68           East Anglin         210.374.861         7.20%         101.03         Accounts         % of Total Aggregate Account         1.92%         101.03           North East         7.204.457         2.57%         5.9177         2.66         7.88         1.82%         1.033           North West         7.32.64.67         2.57%         5.96.177         2.86%         2.245.91 <td>Greater than £25,000</td> <td>1,073,886</td> <td>0.04%</td> <td>289</td> <td>0.019</td>	Greater than £25,000	1,073,886	0.04%	289	0.019
Aggregated Account Balance         % of Total Aggregate Account Balance         Number of Accounts         % of Total Number of Accounts           Less than or Equal to 1 year         -         0.00%         -         0.00           > 1 = 2 Years         101,08,87         3.81%         92.211         4.12           > 3 < 4 Years	Total	3,047,241,435	100.00%	2,242,099	100.009
Ex         Balance         Indicate of Accounts         Accounts           Less than or Equal to 1 year         -         0.00%         -         0.000           > 1 = 2 Years         -         0.00%         -         0.00           > 2 = 3 Years         110.108.657         3.61%         0.22.11         4.12           > 3 < = 4 Years	omposition by Age				
Less than or Equal to 1 year         -         0.00%         -         0.00           > 1 < = 2 Years			% of Total Aggregate Account Balance	Number of Accounts	% of Total Number of Accounts
- 1 < 2 Years	Less than or Equal to 1 year		0.00%		
> 2 × = 3 Years         110.108.857         3.61%         92.411         4.12           > 3 × = 4 Years         175.123.634         5.75%         133.221         5.56           Greater than 8 Years         1.975.77.139         64.84%         1.403.887         66.63           Total         3.047.241.435         100.00%         2.242.09         100.00           composition by Geographic Region         Number of Account Balance         % of Total Aggregate Account Balance         Number of Accounts         % of Total Aggregate Account Balance         % of Total Aggregate Account Balance         % of Total Aggregate Account Balance         Number of Accounts         7.10%         7.10%           Greater London         247.488.305         8.12%         17.6,29         7.88           North West         233.927.92         9.65%         52.24,91         10.03%           South East Ext. London         553.643.460         18.17%         380.054         17.357           South East Ext. London         553.643.460         18.17%         380.054         17.357           South East Ext. London         553.643.460         18.17%         380.054         17.357           South East Ext. London         51.916.17         3.927%         2.92.95%         5.500           Yeats and Humberside					
→ 3 ← 4 Years         175 128.054         5.75%         133.221         5.95           → 4 ← 8 Years         175 128.054         5.25.80%         522.480         223.00           Creater than 8 Years         1.95777.139         64.44%         1.409.887         66.63           onposition by Geographic Region         Aggregated Account Balance         % of Total Aggregate Account Balance         Number of Accounts         % of Total Aggregate Account Balance         % of Total Aggregate Accou					
4 - 4 - 8 Years         766,228,065         25,00%         522,400         23,30           Greater than 8 Years         1,975,779,139         64.84%         1,483,887         66.637           Total         3,047,241,435         100.00%         2,242,09         100.00           omposition by Geographic Region         Mumber of Accounts         % of Total Aggregated Account Balance         % of Total Aggregated Accounts         % of Total Number of Accounts           East Anglia         433,922,961         14.24%         306.777         13.88           East Malinds         213374,051         7.20%         116.1304         7.19           Greater London         247,483,855         8.12%         176.729         7.88           North West         233,054,948         7.33%         117.0351         8.00           North West         23,026,441         7.25%         50,702         2.40           South West         114,24%         308,045         117.35         8.00           South West         124,246,123         10.02%         224,05         5.0702         2.40           South West         114,245,73         2.65,7					
Greater than 8 Years         1,975,779,199         64.84%         1,433,887         66.637           Total         3,047,241,435         100.00%         2,242,099         100.00           omposition by Geographic Region         Number of Account Balance         % of Total Aggregate Account Balance         Number of Accounts         % of Total Aggregate Account Balance         Number of Accounts           East Anglia         433,929,961         14.24%         306.797         13.88           East Multands         219,374,961         7.20%         161.304         7.19           Greater London         247,488,385         8.12%         176.729         7.88           North East         73,204,457         2.25%         507.70         2.66           North West         233,377,822         9.66%         244.951         10.03           South East Eak London         553,643,460         18.17%         380,654         17.33           South West         174,273,822         5.72%         133,376         5.65           Wales         174,273,822         5.72%         133,376         5.65           Voks and Humberside         194,213,670         6.37%         147,925         6.600           Unknown         8,197,516         0.27%         6.48					
Total         3,47,241,435         100.0%         2,242,099         100.00           omposition by Geographic Region         Aggregate Account Blance         % of Total Aggregate Account Blance         Number of Accounts         % of Total Aggregate Account Blance					
Somposition by Geographic Region         Aggregated Account Balance Ess Mallands         % of Total Aggregate Account Balance         Number of Accounts         % of Total Number of Accounts           East Anglia         433,229,961         14.24%         306,797         13,680           East Mallands         219,374,681         7.20%         161,304         7.19           Greater London         247,488,385         5.12%         176,729         7.88           North East         78,204,457         2.25%         59,717         2.666           North West         293,375,792         9.65%         224,951         10.03           South East Ext, London         553,843,460         18,17%         389,054         173,35           South East Ext, London         553,843,460         18,17%         389,054         173,35           South East Ext, London         533,843,460         18,17%         389,054         173,35           South East Ext, London         512,456,123         10.26%         2.26,765         10.66%           Wates         174,237,362         5.72%         163,326         7.40           Yorks and Humberside         194,213,670         6.37%         147,325         6.60           Unknown         8,191,516         0.27%         5.	Greater than 8 Years	1,975,779,139	64.84%	1,493,887	66.63%
Aggregated Account Balance Es         % of Total Aggregate Account Balance         Number of Accounts         % of Total Number of Accounts           East Anglia         433,929,961         14.24%         306,797         13.68           East Midlands         219,374,961         7.00%         161,304         7.19           Greater London         247,486,305         8.12%         176,729         7.88           North East         78,004,457         2.257%         50,717         2.66           North West         293,975,792         9.65%         224,951         10.003           Sochand         533,943,460         18.17%         389,054         177,353           Sochand         533,434,608         178,237         165,926         7.40           Socharbast         212,496,123         10.02%         228,75         10.66%           Wals         174,237,382         5.72%         133,376         5.957           Wals         174,237,382         5.02%         7.40         7.40           Yorks and Humberside         2.956,143,008         9.701%         2.216,576         6.868           Unknown         8.191,516         0.027%         6.482         0.297           Total         3.047,241,435         10.0	Total	3,047,241,435	100.00%	2,242,099	100.00%
Aggregated Account Balance Es         % of Total Aggregate Account Balance         Number of Accounts         % of Total Number of Accounts           East Anglia         433,929,961         14.24%         306,797         13.68           East Midlands         219,374,961         7.00%         161,304         7.19           Greater London         247,486,305         8.12%         176,729         7.88           North East         78,004,457         2.257%         50,717         2.66           North West         293,975,792         9.65%         224,951         10.003           Sochand         533,943,460         18.17%         389,054         177,353           Sochand         533,434,608         178,237         165,926         7.40           Socharbast         212,496,123         10.02%         228,75         10.66%           Wals         174,237,382         5.72%         133,376         5.957           Wals         174,237,382         5.02%         7.40         7.40           Yorks and Humberside         2.956,143,008         9.701%         2.216,576         6.868           Unknown         8.191,516         0.027%         6.482         0.297           Total         3.047,241,435         10.0					
East Midlands         219,374,951         7.20%         161,304         7.19           Greater London         247,488,365         8.12%         176,729         7.88           North East         78,204,467         2.57%         50,717         2.66           North West         293,975,792         9.65%         224,961         10.03           Northem Ireland         69,909,309         2.29%         53,702         2.40           Sociand         238,549,688         7.83%         179,351         8.00           Sociath East Ed, London         553,643,460         18.17%         389,054         17,355           Sociath West         312,2469,123         10.02%         236,765         10.66           Wates         174,237,362         5.72%         165,926         7.40           Varks and Humberside         194,213,670         6.37%         147,925         6.60           Unknown         8,191,516         0.27%         6,482         0.29%           Total         3.047,241,435         100.00%         2.242,09         100.00           Composition of Delinquencies         F         7         7         6,482         0.27%           Non-delinquent         16,386,462         0.65%	Composition by Geographic Region				
East Midlands         219,374,951         7.20%         161,304         7.19           Greater London         247,488,365         8.12%         176,729         7.88           North East         78,204,467         2.57%         50,717         2.66           North West         293,975,792         9.65%         224,961         10.03           Northem Ireland         69,909,309         2.29%         53,702         2.40           Sociand         238,549,688         7.83%         179,351         8.00           Sociath East Ed, London         553,643,460         18.17%         389,054         17,355           Sociath West         312,2469,123         10.02%         236,765         10.66           Wates         174,237,362         5.72%         165,926         7.40           Varks and Humberside         194,213,670         6.37%         147,925         6.60           Unknown         8,191,516         0.27%         6,482         0.29%           Total         3.047,241,435         100.00%         2.242,09         100.00           Composition of Delinquencies         F         7         7         6,482         0.27%           Non-delinquent         16,386,462         0.65%	Composition by Geographic Region		% of Total Aggregate Account Balance	Number of Accounts	
Greater London         247,488,365         8.12%         176,729         7.88           North East         78,204,457         2.67%         563,717         2.66           North West         239,377,722         9.65%         224,951         10.003           Northern Ireland         69,909,309         2.29%         53,702         2.400           Scotland         238,649,888         7.33%         177,351         8.000           South East EXL London         553,434,460         18.17%         389,054         17.353           South West         312,496,123         10.26%         236,785         10.560           Watel Milands         223,024,481         7.32%         166,5268         7.40           Yorks and Humberside         194,213,670         6.37%         147,925         6.600           Uhnown         8,191,516         0.27%         6.482         0.29           Total         3.047,241,435         100.00%         2,242,089         100.00           Songregated Account Eslance         % of Total Aggregate Account Eslance         10,00%         2,242,089         0.011           Non-delinquent		£'s	Balance		Accounts
North East         78,204,457         2.57%         59,717         2.66           North West         29,397,792         9.65%         224,951         10.03           North Preiand         69,909,309         2.29%         53,702         2.404           Scotland         238,549,988         7.83%         179,351         6.007           Scotland         53,454,609         18.17%         3380,054         17.455           South West         312,496,123         10.02%         223,075         10.565           Wates         174,237,362         5.72%         133,376         5.957           Wate Midlands         223,026,481         7.32%         165,526         7.40           Yorks and Humberside         194,213,670         6.37%         147,925         6.607           Unknown         8,191,516         0.27%         6,482         0.297           Total         3,047241,435         100.00%         2,242,099         100.00           Omposition of Delinquencies         2         5.653         0.255         31-60 days delinquent         8,596,61         0.02%           1-30 days delinquent         2,966,143,008         97,01%         2,216,576         96,866           1-30 days delinquent	East Anglia	£'s 433,929,961	Balance 14.24%	306,797	Accounts 13.689
North West         293,975,792         9.65%         224,965         10.03           Northern Ireland         69,909,309         2.29%         55,702         2.40           Scotland         238,649,968         7.83%         179,351         8.00           Scotland         238,649,968         7.83%         179,351         8.00           South East Ext. London         553,443,460         18.17%         389,054         17.35           South West         312,496,123         10.26%         236,765         10.56           Wates         174,237,362         5.72%         163,376         5.959           West Midlands         223,026,461         7.32%         165,926         7.40           Vorks and Humberside         194,213,670         6.37%         147,925         6.60           Unknown         8,191,516         0.27%         6,482         0.29%           Total         3.047,241,435         100.00%         2,242,099         100.00           omposition of Delinquencies         2         6,56%         0.27%         6,482         0.26%           Non-delinquent         2,965,143,008         97,01%         2,216,576         98,86%         0.27%           1 - 30 days delinquent <td< td=""><td>East Anglia East Midlands</td><td>£'s 433,929,961 219,374,951</td><td>Balance 14.24% 7.20%</td><td>306,797 161,304</td><td>Accounts 13.689 7.199</td></td<>	East Anglia East Midlands	£'s 433,929,961 219,374,951	Balance 14.24% 7.20%	306,797 161,304	Accounts 13.689 7.199
Northern Ireland         69,909,309         2.29%         53,702         2.40           Scolland         236,949,98         7.73%         177,351         8.00           Scolland         236,949,98         7.73%         177,351         8.00           Scult East Exit London         553,464,460         18.17%         389,064         17.73           South West         312,496,123         10.26%         236,785         10.56%           Wates         174,237,362         5.74%         133,376         5.595           West Milands         223,026,481         7.22%         165,026         7.40           Yorks and Humberside         194,213,670         6.37%         147,925         6.600           Unknown         8,191,516         0.27%         6,482         0.29           Total         3,047,241,435         100.00%         2,242,099         100.00           omposition of Delinquencies         5         5.630         0.25%         5.630         0.25%           1 - 30 days delinquent         2,966,143,008         97,01%         2,216,576         98,68%           1 - 30 days delinquent         16,966,462         0.27%         2,420         0.111           61 - 00 days delinquent         2,965,	East Anglia East Midlands Greater London	£'s 433,929,961 219,374,951 247,488,365	Balance 14.24% 7.20% 8.12%	306,797 161,304 176,729	Accounts 13.68 7.19 7.88
Sociland         238,549,988         7.83%         179,351         8.00           South East Ext. London         553,943,460         18.17%         389,054         17.35           South West         312,946,123         10.26%         228,755         10.65           Wates         174,237,362         5.72%         133,376         5.95           West Midlands         223,026,481         7.23%         165,926         7.40           Yorks and Humberside         194,213,670         6.37%         147,925         6.600           Unknown         8.191,516         0.27%         6.482         0.297           Total         3.047,241,435         100.00%         2,242,099         100.00           omposition of Delinquencies         2         5.67%         5.630         0.257%           Non-delinquent         2,966,143,008         97.01%         2,216,576         96.866           1 - 30 days delinquent         1.986,462         0.66%         5.630         0.255           31 - 60 days delinquent         8,156,650         0.27%         2,420         0.111           61 - 30 days delinquent         6,606,773         0.23%         1,006         0.009           1 - 120 days delinquent         6,606,55	East Anglia East Midlands Greater London North East	£'s 433,929,961 219,374,951 247,488,365 78,204,457	Balance 14.24% 7.20% 8.12% 2.57%	306,797 161,304 176,729 59,717	Accounts 13.68 7.19 7.88 2.66
South East Ext. London         553,643,460         18.17%         380,054         17,353           South West         312,496,123         10.26%         228,785         10.56%           Wates         1174,237,382         5.72%         133,376         5.056%           West Midlands         223,026,481         7.32%         165,926         7.40           Yorks and Humberside         194,213,670         6.37%         147,925         6.60           Unknown         8,191,516         0.27%         6,482         0.29           Total         3.047,241,435         100.00%         2.242,099         100.00           omposition of Delinquencies	East Anglia East Midlands Greater London North East North West	£'s 433,929,961 219,374,951 247,488,365 78,204,457 293,975,792	Balance 14.24% 7.20% 8.12% 2.57% 9.65%	306,797 161,304 176,729 59,717 224,951	Accounts 13.68 7.19 7.88 2.66 10.03
South West         312,496,123         10,26%         236,785         10,56%           Wate Mindards         174,237,362         5,72%         133,376         5,595           Wate Mindards         223,026,481         7,22%         165,506         7,404           Yorks and Humberside         194,213,670         6,37%         147,525         6,607           Unknown         8,191,516         0,27%         6,482         0,299           Total         3,047,241,435         100,00%         2,242,099         100,000           omposition of Delinquencies	East Anglia East Midlands Greater London North East North West Northern Ireland	£'s 433,929,961 219,374,951 247,488,365 78,204,457 233,975,792 69,909,309	Balance 14.24% 7.20% 8.12% 2.57% 9.65% 2.29%	306,797 161,304 176,729 59,717 224,951 53,702	Accounts 13.68 7.19 7.88 2.66 10.03 2.40
Wates         174,237,362         5.72%         133,376         5.95           West Midlands         223,026,481         7.32%         165,926         7.40           Yorks and Humberside         194,216,707         6.37%         147,925         6.600           Unknown         8,191,516         0.27%         6.482         0.29           Total         3,047,241,435         100.09%         2,242,099         100.00           omposition of Delinquencies	East Anglia East Midlands Greater London North East North West Northern Ireland	£'s 433,929,961 219,374,951 247,488,365 78,204,457 233,975,792 69,909,309	Balance 14.24% 7.20% 8.12% 2.57% 9.65% 2.29%	306,797 161,304 176,729 59,717 224,951 53,702	Accounts 13.68 7.19 7.88 2.66 10.03 2.40
West Midlands         223,026,461         7,32%         165,926         7,40           Yorks and Humberside         194,213,670         6,37%         147,925         6,60           Unknown         8,191,516         0.27%         6,482         0.229           Total         3,047,241,435         100.00%         2,242,099         100.00           omposition of Delinquencies           Mon-delinquent         % of Total Aggregate Account Es         Number of Accounts         % of Total Number of Accounts           Non-delinquent         2,956,143,008         97,01%         2,216,576         98,866           1 - 30 days delinquent         16,986,462         0.65%         5,630         0.25%           31 - 60 days delinquent         6,966,531         0.27%         2,420         0.111           61 - 30 days delinquent         6,966,551         0.27%         2,420         0.111           61 - 30 days delinquent         6,966,551         0.27%         2,420         0.111           1 - 30 days delinquent         6,966,551         0.27%         2,420         0.111           1 - 130 days delinquent         6,966,551         0.27%         1,747         0.068         0.111           21 - 15	East Anglia East Midlands Greater London North East North West Northern Ireland Scotland	Es 433.929.961 219.374,951 247,488.365 78,204,457 293.975,792 69.9009.309 238,549,988	Balance 14.24% 7.20% 8.12% 2.57% 9.65% 2.29% 7.83%	306,797 161,304 176,729 59,717 224,951 53,702 179,351	Accounts 13.68 7.19 7.88 2.66 10.03 2.40 8.00
Yorks and Humberside Unknown         194,213,670         6.37%         147,925         6.60           Unknown         8,191,516         0.27%         6,482         0.29           Total         3,047,241,435         100.00%         2,242,099         100.00           omposition of Delinquencies           Mon-delinquent         2,966,143,008         97,01%         2,216,576         98,667           1 - 30 days delinquent         2,956,143,008         97,01%         2,216,576         98,667           1 - 30 days delinquent         2,956,313         0.27%         2,420         0.111           61 - 90 days delinquent         8,556,50         0.22%         0.111         61,000         0.09           21 - 150 days delinquent         6,956,773         0.23%         1,906         0.09           21 - 150 days delinquent         6,956,773         0.23%         1,906         0.09           21 - 150 days delinquent         6,956,773         0.23%         1,906         0.09           121 - 150 days delinquent         6,956,773         0.21%         1,747         0.068           151 - 160 days delinquent         6,956,257         0.21%         1,739         0.068           211 - 240 days delinquent         6	East Anglia East Midlands Greater London North East Northorn Ireland Scotland Scotland Scotland	Es 433,929,961 219,374,951 247,488,365 78,204,457 293,375,792 69,909,309 238,544,988 553,643,460	Balance 14.24% 7.20% 8.12% 9.65% 2.29% 7.83% 18.17%	306,797 161,304 176,729 59,717 224,951 53,702 179,351 389,054	Accounts 13.68% 7.19% 2.66% 10.03% 2.40% 8.00% 17.35%
Yorks and Humberside Unknown         194 213,670         6.37%         147,925         6.600           Unknown         8,191,516         0.27%         6,442         0.29           Total         3,047,241,435         100.00%         2,242,099         100.00           omposition of Delinquencies           More-delinquent         Segregated Account Balance         % of Total Aggregate Account Balance         Number of Accounts         % of Total Number of Accounts           Nord-elinquent         2,966,143,008         97.01%         2,216,576         98.867           1 - 30 days delinquent         2,966,143,008         97.01%         2,216,576         98.867           1 - 30 days delinquent         16,986,462         0.57%         2,420         0.111           61 - 90 days delinquent         6,956,73         0.27%         2,420         0.111           61 - 90 days delinquent         6,956,73         0.23%         1.906         0.009           121 - 150 days delinquent         7,062,982         0.23%         1.850         0.009           121 - 150 days delinquent         6,515,267         0.21%         1.739         0.068           11 - 240 days delinquent         6,580,380         0.22%         1.739         0.068<	East Anglia East Midlands Greater London North East Northwest Northern Ireland Scotland South East Ext. London South West	E's 433,929,961 219,374,951 247,488,365 78,204,457 293,975,792 69,909,309 238,549,988 553,463,460 312,496,123	Balance 14.24% 7.20% 8.12% 2.57% 9.65% 2.29% 7.83% 18.17% 10.26%	306,797 161,304 176,729 59,717 224,951 53,702 179,351 389,054 236,785	Accounts 13.66 7.19 2.66 10.03 2.40 8.00 17.35 10.56
Unknown         8,191,516         0.27%         6,482         0.299           Total         3,047,241,435         100.00%         2,242,099         100.00%           omposition of Delinquencies           mposition of Delinquencies           Number of Accounts Balance         % of Total Aggregate Account Es         Number of Accounts         % of Total Aggregate Account Balance         Number of Accounts         % of Total Aggregate Account Accounts           Non-delinquent         2,956,143,008         97.01%         2,216,576         98.86'           1 - 30 days delinquent         16,966,462         0.06%         5,630         0.25'           1 - 40 days delinquent         8,556,313         0.27%         2,420         0.111'           61 - 90 days delinquent         8,506,50         0.23%         1.006         0.009'           1 - 120 days delinquent         6,606,51         0.21%         1.747         0.068'           1 - 120 days delinquent         6,606,56         0.22%         1,709         0.068'           1 - 120 days delinquent         6,660,566         0.22%         1,709         0.068'           151 - 160 days delinquent         6,660,566         0.22%         1,709         0.068'           11 - 120 days delinquent	East Anglia East Midlands Greater London North East North West Northern Ireland Scotland Scotland Scoth East Exl. London South West Wales	Es 433, 329, 961 219, 374, 951 247, 488, 365 78, 204, 457 293, 975, 792 69, 900, 309 238, 549, 988 553, 453, 460 312, 496, 123 174, 237, 362	Balance 14.24% 7.20% 8.12% 9.65% 2.29% 7.83% 18.17% 10.26% 5.72%	306,797 161,304 176,729 59,717 224,951 33,702 179,351 389,054 236,785 133,376	Accounts 13.66% 7.197 2.66% 10.037 2.40% 8.00% 17.35% 10.56% 5.95%
Aggregated Account Balance Es         % of Total Aggregate Account Balance         Number of Accounts         % of Total Aumber of Accounts           Non-delinquent         2,956,143.008         97.01%         2,216,576         98.86'           1 - 30 days delinquent         16,966,462         0.66%         5,630         0.25'           31 - 60 days delinquent         8,556,531         0.27%         2,420         0.11'           61 - 90 days delinquent         8,256,313         0.27%         2,283         0.10'           91 - 120 days delinquent         6,905,773         0.23%         1,906         0.00'           12 / 150 days delinquent         6,469,251         0.21%         1,747         0.08'           151 - 160 days delinquent         6,656,56         0.22%         1,709         0.08'           151 - 120 days delinquent         6,650,566         0.22%         1,709         0.08'           151 - 120 days delinquent         6,650,360         0.22%         1,709         0.08'           211 - 200 days delinquent         6,650,360         0.22%         1,709         0.08'           211 - 200 days delinquent         6,680,566         0.22%         1,709         0.08'           211 - 200 days delinquent         6,680,562         0.22% <td< td=""><td>East Anglia East Midlands Greater London North East Northem Ireland Scotland Scotland South East Exi, London South West Wates Wates</td><td>E's 433.929,961 219,374,951 247,488,365 78,204,457 299,3975,792 69,9009,309 238,549,988 553,643,460 312,496,123 174,237,382 223,026,481</td><td>Balance 14.24% 7.20% 8.12% 9.65% 2.29% 7.83% 18.17% 10.26% 5.72% 7.32%</td><td>306,797 161,304 176,729 59,717 24,951 53,702 179,351 360,054 236,785 133,376 165,926</td><td>Accounts 13.86% 7.19 2.86% 10.03 2.40% 17.35 10.56% 5.55% 7.40%</td></td<>	East Anglia East Midlands Greater London North East Northem Ireland Scotland Scotland South East Exi, London South West Wates Wates	E's 433.929,961 219,374,951 247,488,365 78,204,457 299,3975,792 69,9009,309 238,549,988 553,643,460 312,496,123 174,237,382 223,026,481	Balance 14.24% 7.20% 8.12% 9.65% 2.29% 7.83% 18.17% 10.26% 5.72% 7.32%	306,797 161,304 176,729 59,717 24,951 53,702 179,351 360,054 236,785 133,376 165,926	Accounts 13.86% 7.19 2.86% 10.03 2.40% 17.35 10.56% 5.55% 7.40%
Aggregated Account Balance E's         % of Total Aggregate Account Balance         Number of Accounts         % of Total Number of Accounts           Non-delinquent         2,956,143,008         97.01%         2,216,576         98.667           1 - 30 days delinquent         16,986,462         0.656%         5,630         0.257           31 - 60 days delinquent         8,159,650         0.27%         2,420         0.111           61 - 90 days delinquent         8,256,313         0.27%         2,283         0.010           91 - 120 days delinquent         6,605,773         0.23%         1,906         0.009           121 - 150 days delinquent         6,660,251         0.21%         1,747         0.088           151 - 120 days delinquent         6,650,360         0.22%         1,709         0.068           151 - 120 days delinquent         6,650,360         0.22%         1,709         0.068           211 - 240 days delinquent         6,680,366         0.22%         1,709         0.068           211 - 240 days delinquent         6,680,360         0.22%         1,709         0.068           211 - 240 days delinquent         6,680,360         0.22%         1,709         0.068           211 - 240 days delinquent         6,680,360         0.22%	East Anglia East Midlands Greater London North East Northerst Northern Ireland Scotland Scoth East Ext. London Scuth West Wales West Midlands Yorks and Humberside	E's 433,929,961 219,374,951 247,488,365 78,204,457 293,975,792 69,909,309 238,549,988 553,403,460 312,496,123 174,237,364,120 223,026,421 223,026,421 194,213,670	Balance 14.24% 7.20% 8.12% 2.57% 9.65% 2.29% 7.83% 18.17% 10.26% 5.72% 6.37%	306,797 161,304 176,729 59,717 224,951 33,702 179,351 389,054 236,785 133,376 165,926 147,925	Accounts 13.68% 7.19% 2.66% 10.03% 2.40% 8.00% 17.35% 10.56% 7.40% 7.40% 6.60%
Aggregated Account Balance         % of Total Aggregate Account Balance         Number of Accounts         % of Total Augregate Account Balance         Number of Accounts         % of Total Augregate Account Balance         % of Total Augregate Account Augreg	East Anglia East Midlands Greater London North East Northem Ireland Scotland South East Exi, London South East Exi, London South West West West Midlands Yorks and Humberside Unknown	E's 433,329,361 219,374,951 247,488,365 78,204,457 293,975,792 69,900,309 238,549,398 553,434,460 312,496,123 312,496,123 212,026,481 194,213,670 8,191,516	Balance 14.24% 7.20% 8.12% 2.57% 9.65% 2.29% 7.83% 10.26% 5.72% 7.32% 6.37% 0.27%	306,797 161,304 176,729 59,717 244,951 53,702 179,351 380,054 236,785 133,376 165,926 147,925 6,482	Accounts 13.684 7.197 7.889 2.666 10.033 2.409 8.007 10.567 10.5777 10.5777 10.5777 10.5777 10.5777 10.5777 10.5777 10
Los         Balance         Peccourts           Non-delinquent         2.966,143,008         97.01%         2.216,576         98.86'           1 - 30 days delinquent         16,866,462         0.56%         5,630         0.25'           31 - 60 days delinquent         8,156,650         0.27%         2.420         0.11'           61 - 90 days delinquent         8,256,313         0.27%         2.423         0.10'           91 - 120 days delinquent         6,905,773         0.23%         1,906         0.09'           121 - 150 days delinquent         6,469,251         0.21%         1,747         0.08'           151 - 120 days delinquent         6,656,250         0.22%         1,739         0.06'           211 - 240 days delinquent         6,656,360         0.22%         1,739         0.06'           211 - 240 days delinquent         6,656,360         0.22%         1,739         0.06'           211 - 27' days delinquent         6,650,340         0.22%         1,739         0.06'           271 - 300 days delinquent         6,260,342         0.21%         1,682         0.07'           301 - 330 days delinquent         6,162,627         0.20%         1,558         0.07'	East Anglia East Midlands Greater London North East Northem Ireland Scotland Scotland South East Ext. London South West Wales West Midlands Yorks and Humberside Unknown Total	E's 433,329,361 219,374,951 247,488,365 78,204,457 293,975,792 69,900,309 238,549,398 553,434,460 312,496,123 312,496,123 212,026,481 194,213,670 8,191,516	Balance 14.24% 7.20% 8.12% 2.57% 9.65% 2.29% 7.83% 10.26% 5.72% 7.32% 6.37% 0.27%	306,797 161,304 176,729 59,717 244,951 53,702 179,351 380,054 236,785 133,376 165,926 147,925 6,482	
1 - 30 days delinquent         16,386,462         0.66%         5,630         0.25'           31 - 60 days delinquent         8,156,650         0.27%         2,420         0.11'           61 - 90 days delinquent         8,256,313         0.27%         2,283         0.10'           91 - 120 days delinquent         6,905,773         0.23%         1,906         0.09'           121 - 150 days delinquent         6,469,251         0.21%         1,747         0.08'           151 - 120 days delinquent         7,062,962         0.23%         1,850         0.08'           151 - 210 days delinquent         6,651,5267         0.21%         1,739         0.08'           151 - 210 days delinquent         6,860,656         0.22%         1,709         0.08'           211 - 240 days delinquent         6,860,362         0.22%         1,739         0.08'           211 - 240 days delinquent         6,860,362         0.22%         1,739         0.08'           271 - 300 days delinquent         6,860,362         0.21%         1,739         0.08'           271 - 300 days delinquent         6,260,342         0.21%         1,58         0.07'           301 - 330 days delinquent         6,162,627         0.20%         1,558         0.07' <td>East Anglia East Midlands Greater London North East Northem Ireland Scotland Scotland South East Ext. London South West Wales West Midlands Yorks and Humberside Unknown Total</td> <td>E's 433,329,961 219,374,951 247,488,365 78,204,457 293,977,792 69,909,309 238,549,988 555,643,460 312,466,123 174,237,362 223,026,481 194,213,670 8,191,516 <b>3,047,241,435</b></td> <td>Balance 14.24% 7.20% 8.12% 2.57% 9.65% 2.29% 7.83% 18.17% 10.26% 5.72% 7.32% 6.37% 0.27% 100.00% \$</td> <td>306,797 161,304 176,729 59,717 224,951 53,702 179,351 389,054 236,785 133,376 165,926 147,925 6,482 <b>2,242,099</b></td> <td>Accounts 13.683 7.197 7.883 2.665 10.033 2.407 8.000 17.359 7.407 0.567 5.555 7.407 0.299 <b>100.007</b> <b>100.007</b></td>	East Anglia East Midlands Greater London North East Northem Ireland Scotland Scotland South East Ext. London South West Wales West Midlands Yorks and Humberside Unknown Total	E's 433,329,961 219,374,951 247,488,365 78,204,457 293,977,792 69,909,309 238,549,988 555,643,460 312,466,123 174,237,362 223,026,481 194,213,670 8,191,516 <b>3,047,241,435</b>	Balance 14.24% 7.20% 8.12% 2.57% 9.65% 2.29% 7.83% 18.17% 10.26% 5.72% 7.32% 6.37% 0.27% 100.00% \$	306,797 161,304 176,729 59,717 224,951 53,702 179,351 389,054 236,785 133,376 165,926 147,925 6,482 <b>2,242,099</b>	Accounts 13.683 7.197 7.883 2.665 10.033 2.407 8.000 17.359 7.407 0.567 5.555 7.407 0.299 <b>100.007</b> <b>100.007</b>
31 - 60 days delinquent         8,59,650         0.27%         2,420         0.11           61 - 00 days delinquent         8,266,313         0.27%         2,283         0.10           91 - 120 days delinquent         6,005,773         0.23%         1,906         0.09           121 - 150 days delinquent         6,469,251         0.21%         1,747         0.08           151 - 180 days delinquent         7,062,982         0.23%         1,850         0.068           181 - 210 days delinquent         6,680,656         0.22%         1,739         0.08           211 - 240 days delinquent         6,800,656         0.22%         1,739         0.08           211 - 240 days delinquent         6,800,362         0.22%         1,739         0.08           211 - 240 days delinquent         6,800,362         0.21%         1,739         0.08           211 - 240 days delinquent         6,800,362         0.21%         1,739         0.08           211 - 240 days delinquent         6,800,362         0.21%         1,739         0.08           211 - 240 days delinquent         6,800,362         0.21%         1,682         0.07           301 - 330 days delinquent         6,626,627         0.20%         1,558         0.07	East Anglia East Midlands Greater London North East North West Scotland Scothad South East Ext. London South West Wales West Midlands Yorks and Humberside Unknown Total	E's 433,329,961 219,374,951 247,488,365 78,204,457 293,977,792 69,909,309 238,549,988 5553,643,460 312,466,123 174,237,362 223,026,481 194,213,670 8,191,516 <b>3,047,241,435</b>	Balance 14.24% 7.20% 8.12% 2.57% 9.65% 2.29% 7.83% 18.17% 10.26% 5.72% 7.32% 6.37% 0.27% 100.00% \$	306,797 161,304 176,729 59,717 224,951 53,702 179,351 389,054 236,785 133,376 165,926 147,925 6,482 <b>2,242,099</b>	Accounts 13.68 7.19 7.88 2.66 10.03 2.40 8.00 17.35 7.40 0.55 7.40 0.29 <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b>
31 - 60 days delinquent         8,159,650         0.27%         2,420         0.11           61 - 90 days delinquent         8,256,313         0.27%         2,283         0.10           91 - 120 days delinquent         6,005,773         0.23%         1,966         0.09           121 - 150 days delinquent         6,469,251         0.21%         1,747         0.08           151 - 180 days delinquent         7,062,982         0.23%         1,850         0.068           151 - 210 days delinquent         6,680,656         0.22%         1,709         0.08           211 - 240 days delinquent         6,880,390         0.22%         1,709         0.08           211 - 240 days delinquent         6,800,356         0.22%         1,709         0.08           211 - 240 days delinquent         6,800,350         0.22%         1,709         0.08           211 - 240 days delinquent         6,800,350         0.22%         1,709         0.08           211 - 240 days delinquent         6,800,352         0.21%         1,739         0.08           211 - 240 days delinquent         6,800,352         0.21%         1,739         0.08           211 - 240 days delinquent         6,800,352         0.21%         1,739         0.08 <tr< td=""><td>East Anglia East Midlands Greater London North East North Fast Northmr Ireland Southa Southat South East Exi, London South West Wales West Midlands Yorks and Humberside Unknown Total omposition of Delinquencies</td><td>E's 433,329,361 219,374,951 247,488,385 78,204,457 293,975,792 69,906,309 238,549,389 553,434,460 312,496,123 174,237,362 223,026,481 194,213,670 8,191,516 <b>3,047,241,435</b> Aggregated Account Balance E's</td><td>Balance 14.24% 7.20% 8.12% 2.57% 9.65% 2.29% 7.83% 10.26% 5.72% 7.32% 6.37% 0.27% 108.00% 109.00%</td><td>306,797 161,304 176,729 59,717 224,951 380,054 236,785 133,376 165,926 147,925 6,482 <b>2,242,099</b></td><td>Accounts 13.68 7.19 7.88 2.66 10.03 2.40 8.00 17.35 10.56 5.95 7.40 6.60 0.29 100.00 10.00 0.29 100.00 0.29 100.00 10.00 10.00 10.00 10.55</td></tr<>	East Anglia East Midlands Greater London North East North Fast Northmr Ireland Southa Southat South East Exi, London South West Wales West Midlands Yorks and Humberside Unknown Total omposition of Delinquencies	E's 433,329,361 219,374,951 247,488,385 78,204,457 293,975,792 69,906,309 238,549,389 553,434,460 312,496,123 174,237,362 223,026,481 194,213,670 8,191,516 <b>3,047,241,435</b> Aggregated Account Balance E's	Balance 14.24% 7.20% 8.12% 2.57% 9.65% 2.29% 7.83% 10.26% 5.72% 7.32% 6.37% 0.27% 108.00% 109.00%	306,797 161,304 176,729 59,717 224,951 380,054 236,785 133,376 165,926 147,925 6,482 <b>2,242,099</b>	Accounts 13.68 7.19 7.88 2.66 10.03 2.40 8.00 17.35 10.56 5.95 7.40 6.60 0.29 100.00 10.00 0.29 100.00 0.29 100.00 10.00 10.00 10.00 10.55
61 - 90 days delinquent         8,256,313         0,27%         2,283         0,10           91 - 120 days delinquent         6,905,773         0,23%         1,906         0,09           121 - 150 days delinquent         6,469,251         0,21%         1,747         0,08           151 - 180 days delinquent         7,062,982         0,23%         1,860         0,008           161 - 210 days delinquent         6,515,267         0,21%         1,739         0,08           121 - 420 days delinquent         6,680,656         0,22%         1,709         0,068           241 - 270 days delinquent         6,503,300         0,22%         1,739         0,08           271 - 300 days delinquent         6,620,342         0,21%         1,662         0,07           301 - 330 days delinquent         6,162,627         0,20%         1,558         0,07	East Anglia East Midlands Greater London North East Northwest Northwest Soctiand Soctiand South East Esl. London South West Wales West Midlands Yorks and Humberside Urknown Total	E's 433,929,961 219,374,951 247,488,365 78,204,87 293,975,79 293,975,79 293,975,79 293,975,79 293,975,79 293,975,79 293,975,79 312,496,123 174,237,302 8,191,516 3,047,241,435 Aggregated Account Balance E's 2,956,143,008	Balance 14.24% 7.20% 7.20% 2.57% 9.65% 2.29% 7.83% 10.26% 5.72% 7.32% 0.27% 10.00% 10.00% % of Total Aggregate Account Balance 97.01%	306,797 161,304 176,729 59,717 224,951 353,702 179,351 389,054 236,785 133,376 165,926 147,925 6,482 <b>2,242,099</b> Number of Accounts	Accounts 13.88 7.19 7.88 2.66 10.03 2.40 8.00 17.35 10.56 5.55 7.40 6.60 0.29 100.00 % of Total Number of Accounts 98.86
91 - 120 days delinquent         6,05,773         0.23%         1,906         0.09           121 - 150 days delinquent         6,460,251         0.21%         1,747         0.08           151 - 160 days delinquent         7,062,982         0.23%         1,850         0.08           151 - 160 days delinquent         6,515,267         0.21%         1,739         0.068           211 - 240 days delinquent         6,800,656         0.22%         1,709         0.068           211 - 270 days delinquent         6,800,362         0.21%         1,739         0.068           217 - 300 days delinquent         6,800,342         0.21%         1,682         0.07           301 - 330 days delinquent         6,62,627         0.20%         1,558         0.07	East Anglia East Midlands Greater London North East North West Northern Ireland Scoland Scoland Scoland Scolard Unknow Scolard	E's 433,929,61 219,374,951 247,488,365 78,204,457 293,975,792 69,909,309 238,549,988 555,843,460 312,466,123 174,237,362 223,026,461 194,213,670 8,191,516 <b>3,047,241,435</b> Aggregated Account Balance E's 2,956,143,008 16,986,462	Balance 14.24% 7.20% 8.12% 2.57% 9.65% 7.83% 18.17% 10.26% 5.72% 7.32% 6.37% 0.27% 100.00% 90.00% 90.00% 97.01% 0.56%	306,797 161,304 176,729 59,717 224,951 33,702 179,351 389,054 236,785 133,376 165,925 147,925 6,482 <b>2,242,099</b> Number of Accounts 2,216,576 5,630	Accounts 13.68% 7.19 7.88 2.66 10.03 7.35 10.56 5.55 7.40 0.29 <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b>10.00</b> <b></b>
121 - 150 days delinquent         6,469,251         0.21%         1,747         0.08           151 - 180 days delinquent         7,062,982         0.23%         1,850         0.068           151 - 210 days delinquent         6,515,267         0.21%         1,739         0.08           211 - 240 days delinquent         6,880,656         0.22%         1,709         0.08           241 - 270 days delinquent         6,860,362         0.21%         1,739         0.08           271 - 300 days delinquent         6,626,627         0.21%         1,662         0.07           301 - 330 days delinquent         6,626,627         0.20%         1,558         0.07	East Anglia East Midlands Greater London North East North East North West Southand South East Exi. London South West Wels West Midlands Yorks and Humberside Unknown Total composition of Delinquencies	E's 433,329,961 219,374,951 247,488,385 78,204,457 293,975,792 69,905,309 238,549,380 312,496,123 312,496,123 312,496,123 1194,213,670 8,191,516 <b>3,047,241,435</b> Aggregated Account Balance E's 2,956,143,008 16,968,462 8,159,650	Balance 14.24% 7.20% 8.12% 2.57% 9.65% 2.29% 7.83% 10.26% 5.72% 6.37% 0.27% 100.00% 100.00% 100.00% 97.01% 0.56% 0.27%	306,797 161,304 176,729 59,717 224,951 53,702 179,351 380,054 236,785 133,376 165,926 147,925 6,482 <b>2,242,099</b>	Accounts 13.68 7.19 7.88 2.66 10.03 2.40 8.00 17.35 10.56 5.95 7.40 6.60 0.29 100.00 % of Total Number of Accounts 98.86 0.25 0.25 0.25
151 - 180 days delinquent         7,062,982         0.23%         1,850         0.08           181 - 210 days delinquent         6,515,267         0.21%         1,739         0.08           211 - 240 days delinquent         6,680,656         0.22%         1,709         0.08           241 - 270 days delinquent         6,680,390         0.22%         1,739         0.08           271 - 300 days delinquent         6,260,342         0.21%         1,662         0.07           301 - 330 days delinquent         6,162,627         0.20%         1,558         0.07	East Anglia East Midlands Greater London North East Northern Ireland Scotland Scotland Scotland Scotland Scotland Scotlard West Midlands Yorks and Humberside Uriknown Total Omposition of Delinquencies	E's 433,929,961 219,374,951 247,488,365 78,204,457 293,975,792 293,975,792 293,975,792 293,975,792 293,975,792 293,975,792 293,075,792 293,026,481 194,213,670 8,191,516 3,047,241,435 Aggregated Account Balance E's 2,956,143,008 16,986,620 8,596,625 8,256,313	Balance 14.24% 7.20% 8.12% 2.57% 9.65% 2.29% 7.83% 18.17% 10.26% 5.72% 7.32% 6.37% 0.27% 100.00% ***********************************	306,797 161,304 176,729 59,717 224,951 380,054 236,785 133,376 165,926 147,925 6,482 2,242,099 Number of Accounts 2,216,576 5,630 2,420 2,283	Accounts 13.88 7.19 7.88 2.66 10.03 2.40 8.00 17.35 10.56 5.55 7.40 6.60 0.29 100.00 % of Total Number of Accounts 98.86 0.25 0.11 10.03 0.29 10.000 0.25 10.000 0.25 10.000 0.25 10.000 0.25 10.000 0.25 10.000 0.25 10.000 0.000 0.25 10.000 0.25 10.000 0.0000 0.00000 0.0000 0.0000 0.00000 0.0000 0.0000 0.00000 0.00000 0.000000 0.00000 0
181 - 210 days delinquent         6,515,267         0.21%         1,739         0.08           211 - 240 days delinquent         6,880,656         0.22%         1,709         0.08           241 - 270 days delinquent         6,580,390         0.22%         1,739         0.08           271 - 300 days delinquent         6,260,342         0.21%         1,662         0.07           301 - 330 days delinquent         6,162,627         0.20%         1,558         0.07	East Anglia East Midlands Greater London North East North West Northern Ireland Scot	E's 433,929,961 219,374,951 247,488,365 78,204,47 293,977,72 69,909,309 238,549,988 5553,643,460 312,496,123 174,237,362 223,026,481 194,213,670 8,191,516 <b>3,047,241,435</b> Aggregated Account Balance E's 2,956,143,008 16,986,462 8,159,650 8,256,313 6,905,773	Balance 14.24% 7.20% 8.12% 2.57% 9.65% 2.29% 7.83% 18.17% 10.26% 5.72% 7.32% 6.37% 0.27% 0.27% 97.01% 0.56% 0.27% 0.27% 0.26% 0.27% 0.27% 0.27% 0.56% 0.27% 0.22% 0.27% 0.22% 0.27% 0.27% 0.22% 0.27%	306,797 161,304 176,729 59,717 224,951 53,702 179,351 389,054 236,785 133,376 165,926 147,925 6,482 <b>2,242,099</b> Number of Accounts <b>2,216,576</b> 5,630 2,420 2,283 1,906	Accounts 13.88 7.19 7.88 2.66 10.03 2.40 8.00 17.35 7.40 0.59 7.40 0.29 <b>100.00</b> <b>*</b> <b>*</b> <b>*</b> <b>*</b> <b>*</b> <b>*</b> <b>*</b> <b>*</b>
211 - 240 days delinquent         6,680,656         0.22%         1,709         0.08           241 - 270 days delinquent         6,580,300         0.22%         1,739         0.08           271 - 300 days delinquent         6,680,654         0.21%         1,682         0.07           301 - 330 days delinquent         6,126,227         0.20%         1,558         0.07	East Anglia East Midlands Greater London North East North West Northern Ireland Scotland Scotland Scotland Scotland South East Exi, London Scoth West Welse West Midlands Yorks and Humberside Unknown <b>Total</b> <b>Total</b> <b>Omposition of Delinquencies</b> Non-delinquent 1 - 30 days delinquent 31 - 60 days delinquent 91 - 120 days delinquent 121 - 150 days delinquent	E's 433,329,961 219,374,951 247,488,385 78,204,457 293,975,792 69,905,309 238,549,380 312,496,123 174,237,362 223,026,481 194,213,670 8,191,516 <b>3,047,241,435</b> Aggregated Account Balance E's 2,956,143,008 16,986,462 8,159,650 8,256,313 6,069,733 6,469,251	Balance 14.24% 7.20% 8.12% 2.57% 9.65% 2.29% 7.83% 10.26% 5.72% 7.32% 6.37% 0.27% 0.27% 0.27% 0.27% 0.27% 0.27% 0.56% 0.27% 0.27% 0.27% 0.56% 0.27% 0.22% 0.27% 0.27% 0.27% 0.27% 0.27% 0.27% 0.27% 0.27% 0.27% 0.27%	306,797 161,304 176,729 59,717 224,951 53,702 179,351 389,054 236,785 133,376 165,926 147,925 6,482 <b>2,242,099</b> Number of Accounts 2,216,576 5,630 2,420 2,283 1,906	Accounts 13.68 7.19 7.88 2.66 10.03 2.40 8.00 17.35 10.56 5.95 7.40 6.60 0.29 <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100.00</b> <b>100</b>
241 - 270 days delinquent         6,580,390         0.22%         1,739         0.08           271 - 300 days delinquent         6,260,342         0.21%         1,662         0.07           301 - 330 days delinquent         6,162,627         0.20%         1,558         0.07	East Anglia East Midlands Greater London North East Northern Freiand Scotland Scotland Scotland Scotland West Midlands Yorks and Humberside Unknown Total Omposition of Delinquencies	E's 433,929,961 219,374,951 247,488,365 78,204,457 293,975,792 69,909,309 238,549,868 553,643,460 312,496,123 174,237,302 223,026,481 194,213,670 8,191,516 3,047,241,435 Aggregated Account Balance E's 2,956,143,008 16,986,862 8,596,503 8,256,313 6,966,251 7,062,982 7,062,98	Balance 14.24% 7.20% 7.20% 2.57% 9.65% 2.29% 7.83% 18.17% 10.26% 5.72% 7.32% 0.27% 100.00	306,797 161,304 176,729 59,717 224,951 380,054 236,785 133,376 165,926 147,925 6,482 <b>2,242,099</b> Number of Accounts 2,216,576 5,630 2,420 2,283 1,906 2,283 1,906	Accounts 13.88 7.19 7.88 2.66 10.03 2.40 8.00 17.35 10.56 5.55 7.40 6.60 0.29 100.00 % of Total Number of Accounts 98.86' 0.25 0.11 0.10 0.09 0.09 0.09 0.09 0.09 0.09 0.00
271 - 300 days delinquent         6,260,342         0.21%         1,662         0.07           301 - 330 days delinquent         6,162,627         0.20%         1,558         0.07	East Anglia East Midlands Greater London North East North West Northern Ireland Scotland Scotland Scotland Scotland Scotland Scotland West Midlands Yorks and Humberside Unknown Total Composition of Delinquencies Nor-delinquent 1 - 30 days delinquent 31 - 60 days delinquent 61 - 90 days delinquent 91 - 120 days delinquent 151 - 160 days delinquent 151 - 160 days delinquent	E's 433,329,961 219,374,951 247,488,365 78,204,47 293,975,72 293,975,72 293,975,72 293,975,72 293,975,72 293,975,73 203,649,460 312,496,123 174,237,362 212,496,123 174,237,362 212,496,123 174,237,362 21,245,41,435 3,047,241,435 2,956,143,008 16,986,462 8,150,650 2,556,313 6,905,773 6,469,251 7,7062,982 6,515,267	Balance 14.24% 7.20% 8.12% 2.57% 9.65% 2.29% 7.83% 10.26% 5.72% 7.32% 6.37% 0.27% 0.27% 0.27% 0.27% 0.27% 0.27% 0.26% 0.27% 0.56% 0.27% 0.27% 0.56% 0.27% 0.27% 0.27% 0.22% 0.27%	306,797 161,304 176,729 59,717 224,951 53,702 179,351 389,054 236,785 133,376 165,926 147,925 6,482 <b>2,242,099</b> Number of Accounts <b>2,216,576</b> 5,630 2,420 2,283 1,906 1,747 1,850	Accounts 13.88 7.19 7.88 2.66 10.03 2.40 8.00 17.35 7.40 0.29 <b>100.00</b> <b>*</b> of Total Number of Accounts 98.86 <sup>*</sup> 0.25 0.11 <sup>*</sup> 0.029 <b>100.00</b> <b>*</b> 0.29 <b>100.00</b> <b>*</b> 0.29 <b>100.00</b> <b>*</b> 0.29 <b>100.00</b> <b>*</b> 0.29 <b>100.00</b> <b>*</b> 0.29 <b>100.00</b> <b>*</b> 0.25 0.11 <sup>*</sup> 0.25 0.11 <sup>*</sup> 0.025 0.15 <sup>*</sup> 0.25 0.11 <sup>*</sup> 0.029 0.06 <sup>*</sup> 0.25 0.11 <sup>*</sup> 0.029 0.000 0.029 0.0000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.0000 0.000 0.000 0.000 0.000 0.000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.000000 0.00000000
301 - 330 days delinquent 6,162,627 0.20% 1,558 0.07	East Anglia East Midlands Greater London North East North East North West Northern Ireland Southa Southal Southal South East Ext. London South West West Midlands West Midlands Yorks and Humberside Unknown <b>Total</b> <b>composition of Delinquencies</b> Non-delinquent 1 - 30 days delinquent 31 - 60 days delinquent 31 - 60 days delinquent 1 - 120 days delinquent 1 - 120 days delinquent 1 - 130 days delinquent 1 - 130 days delinquent 1 - 140 days delinquent 1 - 151 - 180 days delinquent 1 - 121 - 150 days delinquent	E's 433,329,961 219,374,951 247,488,385 78,204,457 293,975,792 69,900,309 238,549,389 553,643,460 312,496,123 174,237,362 223,026,481 194,213,670 8,191,516 3,047,241,435 Aggregated Account Balance E's 2,956,143,000 16,986,462 8,156,660 8,256,313 6,906,773 16,680,556 16,986,825 17,062,982 6,515,287 6,680,556	Balance 14.24% 7.20% 8.12% 2.57% 9.65% 2.29% 7.83% 10.26% 5.72% 7.32% 6.37% 0.22% 0.22% 0.22% 0.22% 0.22% 0.22% 0.22% 0.22% 0.22% 0.22% 0.22% 0.22% 0.22% 0.22% 0.22% 0.22% 0.22%	306,797 161,304 176,729 59,717 224,951 53,702 179,351 133,376 165,926 147,925 6,482 <b>2,242,099</b> Number of Accounts 2,216,576 5,630 2,420 2,283 1,906 1,747 1,850 1,779	Accounts 13.68 7.19 7.88 2.266 10.03 2.40 8.00 17.35 10.58 5.55 7.40 6.60 0.29 100.00 % of Total Number of Accounts 98.866 0.25 0.11 0.10 0.09 98.86 0.25 0.11 0.10 0.09 0.08 0.08 0.08 0.08 0.08 0.08 0.0
	East Anglia East Midlands Greater London North East Northern Ireland Scotland Scotland Scotland Scotland West Midlands Yorks and Humberside Unknown Total Total Omposition of Delinquencies Non-delinquent 1 - 30 days delinquent 31 - 60 days delinquent 31 - 10 days delinquent 31 - 10 days delinquent 31 - 120 days delinquent	E's         433,329,961           219,374,951         247,488,365           78,204,457         293,975,792           69,909,309         238,459,986           253,643,460         312,496,123           174,237,362         223,026,481           194,213,670         8,191,516           3,047,241,435         3           Aggregated Account Balance         £'s           2,956,143,008         16,966,662           1,696,662         8,159,650           8,256,313         6,905,773           6,496,251         7,062,982           6,515,267         6,580,696           6,580,696         6,580,390	Balance 14.24% 7.20% 8.12% 2.57% 9.65% 2.29% 7.83% 18.17% 10.26% 5.72% 7.32% 0.27% 100.00	306,797 161,304 176,729 59,717 224,951 380,054 236,785 133,376 165,926 147,925 6,482 <b>2,242,099</b> Number of Accounts <b>2,216,576</b> 5,630 2,420 2,283 1,906 2,283 1,906 1,739	Accounts 13.88 7.19 7.88 2.66 10.03 2.40 8.00 17.35 10.56 5.55 7.40 6.60 0.29 100.00 % of Total Number of Accounts 98.86' 0.25 0.11' 0.10' 0.00 0.08 0.09 0.08 0.09 0.08 0.09 0.09 0.00 0.09 0.00 0.
331 + days delinquent 5,058,715 0.17% 1,280 0.06	East Anglia East Midlands Greater London North East North West Northem Ireland Scotland Total Scotland Total Scotland Scotland Total Scotland Scotl	E's 433,929,961 219,374,951 247,488,365 78,204,475 293,975 295,973 295,975 295,975 295,975 295,975 295,975 295,975 295,975 295,975 295,975 295,975 295,975 295,975 295,975 295,975 295,975 2	Balance 14.24% 7.20% 8.12% 2.57% 9.65% 2.29% 7.83% 18.17% 10.26% 5.72% 7.32% 6.37% 0.27% 0.27% 0.27% 0.27% 0.27% 0.22% 0.21% 0.22% 0.21% 0.22% 0.22% 0.21%	306,797 161,304 176,729 59,717 224,951 33,702 179,351 389,054 236,785 133,376 165,926 147,925 6,482 <b>2,242,099</b> Number of Accounts 2,216,576 5,630 2,420 2,283 1,906 2,283 1,906 1,739	Accounts 13.68 7.19 7.88 2.266 10.03 2.40 8.00 17.35 10.66 5.55 7.40 0.29 10.00 10.0
	East Anglia East Midlands Greater London North East North West Northem Ireland Socitand South East Exi. London South West Wates West Midlands Yorks and Humberside Unknown <b>Total</b> Composition of Delinquencies Non-delinquent 1 - 30 days delinquent 31 - 60 days delinquent 31 - 60 days delinquent 121 - 150 days delinquent 121 - 150 days delinquent 151 - 180 days delinquent 151 - 190 days delinquent 151 - 20 days delinquent 151 - 20 days delinquent 211 - 220 days delinquent 211 - 220 days delinquent 221 - 230 days delinquent 241 - 270 days delinquent 241 - 270 days delinquent 241 - 270 days delinquent	E's 433,329,361 219,374,951 247,488,385 78,204,457 293,975,792 69,900,309 238,549,388 553,643,460 312,496,123 174,237,362 223,026,481 194,213,670 8,191,516 3,047,241,435 Aggregated Account Balance E's 2,956,143,000 16,986,462 8,156,660 8,256,313 6,906,773 6,680,586 6,515,287 6,680,586 6,580,390 6,580,3	Balance 14.24% 7.20% 8.12% 2.57% 9.65% 2.29% 7.83% 10.26% 5.72% 7.32% 6.37% 0.27% 0.27% 0.27% 0.27% 0.27% 0.27% 0.22% 0.20%	306,797 161,304 176,729 59,717 244,951 53,702 179,351 133,376 165,926 147,925 6,482 2,242,099 Number of Accounts 2,216,576 5,630 2,420 2,283 1,906 1,747 1,850 1,739 1,739 1,739 1,739 1,658	Accounts  13.66% 7.19 7.88 2.66% 10.03 2.40 8.00 8.00 17.35 10.68 5.95% 10.68 6.00 0.29  100.00  % of Total Number of Accounts 98.86% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.06

#### Historical Performance Indicators

100.00%

2,242,099

	Account Balance	Principal Balance	Total Number of	Average Account
	£'s	£'s	Accounts	Balance (£'s)
May-22	3,047,241,435	3,003,221,037	2,242,099	1,359.10
Apr-22	3,055,951,527	3,009,543,872	2,281,056	1,339.71
Mar-22	2,984,307,924	2,940,022,909	2,286,573	1,305.14
Feb-22	3,015,730,698	2,966,812,451	2,319,948	1,299.91
Jan-22	2,974,049,799	2,926,850,609	2,326,069	1,278.57
Dec-21	3,105,484,986	3,058,098,705	2,332,739	1,331.26

3,047,241,435

## Delinquencies (Principal receivables which are 31 days or more past due)

	31-60 Days	61-90 Days	91-180 Days	181+ Days	Total
May-22	0.27%	0.27%	0.67%	1.22%	2.43%
Apr-22	0.31%	0.26%	0.70%	1.24%	2.51%
Mar-22	0.31%	0.25%	0.75%	1.25%	2.55%
Feb-22	0.29%	0.28%	0.78%	1.22%	2.58%
Jan-22	0.35%	0.30%	0.81%	1.21%	2.67%
Dec-21	0.34%	0.30%	0.80%	1.14%	2.59%

Footnote 1 - Geographic region composition now reflects the Nomenclature of Territorial Units for Statistics (NUTS) Level 1. Channel Islands and Isle of Man properties are reflected within 'Unknown'.

100.00%

#### Credit Enhancements as at 31 May 2022

	Adjusted Outstanding	% of Total	Available Subordinated	Required Subordinated
	Principal Amount (£'s)		Amount (£'s)	Amount (£'s)
Class A Notes	1,550,000,000	84.24%	299,200,000	211,600,000
Class B Notes	-	0.00%		-
Class C Notes		0.00%		-
Class D Notes	290,000,000	15.76%	-	-
otal Notes	1,840,000,000	100.00%		
vailable Programme Reserve Account Amount	9,200,000	0.50%		

#### Excess Available Funds

	£'s
Required Excess Available Funds	-
Current Excess Available Funds	11,174,434
(3 month average)	
Current Month Excess Available Funds	11,273,584
1 Month Previous	9,668,842
2 Month Previous	12,580,877

	£'s		£'s
Series Cash Reserve Account		Accumulation Reserve Account	
Required Amount	31,000,000	Required Amount	
Balance at 19 May 2022	31,000,000	Balance at 19 May 2022	-
Transfer in/out this period	- 18,628	Transfer in/out this period	-
Interest earned	18,628	Interest Earned	
Balance carried forward on 20 Jun 2022	31,000,000	Balance carried forward on 20 Jun 2022	-
* For ease of illustration, this aggregates the series specific cash reserve ledgers			
Programme Reserve Account			
Required Reserve Amount	9,200,000		
Balance at 19 May 2022	9,200,000		
Transfer in/out this period	- 5,528		
Interest earned	5,528		
Balance carried forward on 20 Jun 2022	9,200,000		

		Issuing Entity Swaps as at 31 May 2022		
Issue and Class		N/A		
Currency Swap Provider		N/A		
Notional Amounts		N/A		
Rate of interest payable by swap provider to Issuer		N/A		
Rate of interest payable by Issuer to swap provider		N/A		
Payments from SWAP Provider to Issuer	Principal Interest	N/A N/A		
Payments from Issuer to Swap Provider	Principal Interest	N/A N/A		

#### Ratings and Triggers as at 31 May 2022

Transaction Party	Name		Required Rating (S&P / Fitch / Moody's)	Current Rating (S&P / Fitch / Moody's)	Consequences of trigger breach	Trigger Status
Trustee Account Bank	HSBC Bank Plc	Short Term	A-1/F1/P-1	A-1 / F1+ / P-1		<b>6</b>
Trustee Account Bank	HSBC Bank Pic				Termination of	Green
		Long Term	NA / A / A2	A+ / AA- / A1	appointment of the	Green
	The Bank of New York Mellon	Short Term	A-1 / F1 / P-1	A-1+ / F1+ / P-1	relevant Account Bank	Green
		Long Term	NA / A / A2	AA- / AA / Aa2		Green
Funding 1 Account Bank	HSBC Bank Plc	Short Term	A-1/F1/P-1	A-1 / F1+ / P-1		Green
	Hobo Bailtho	Long Term	NA/A/A2	A+/AA-/A1		Green
	The Bank of New York Mellon	Short Term	A-1 / F1 / P-1	A-1+ / F1+ / P-1	Termination of	Green
	The Bank of New Tork Weight	Long Term	NA / A / A2	AA- / AA / Aa2	appointment of the	Green
	Elavon Financial Services DAC	Short Term	A-1/F1/P-1	A-1+/F1+/P-1	relevant Account Bank	Green
	Elavori Financial Services DAC					
		Long Term	NA / A / A2	AA-/AA-/A1		Green
Issuer Account Bank	HSBC Bank Plc	Short Term	A-1/F1/P-1	A-1 / F1+ / P-1		Green
		Long Term	NA / A / A2	A+ / AA- / A1		Green
	The Bank of New York Mellon	Short Term	A-1 / F1 / P-1	A-1+ / F1+ / P-1	Termination of	Green
		Long Term	NA/A/A2	AA- / AA / Aa2	appointment of the relevant Account Bank	Green
	Elavon Einancial Services DAC	Short Term	A-1/F1/P-1	A-1+/F1+/P-1	relevant Account Bank	Green
		Long Term	NA / A / A2	AA-/AA-/A1		Green

	Test	Consequence	Trigger Level	Current	Trigger Status
Regulated Amortisation Trigger Events	Early Redemption Event (b): on any Transfer Date, the amount of the Excess Available Funds averaged over the three preceding Monthly Periods is less than the Required Excess Available Funds for such Monthly Period.	Regulated Amortisation	-	11,174,434	Green
	Early Redemption Event (c): either (i) over any period of thitry consecutive days the amount of the Adjusted Transferor Interest averaged over that period is less than the minimum Adjusted Transferor Interest for that period		272,001,085	1,163,221,037	Green
	(ii) on any Receivables in the digregate amount of Eligible Principal Receivables is less than the Minimum Aggregate Principal Receivables		1,840,000,000	3,003,221,037	Green
Rapid Amortisation Trigger Event	Early Redemption Event (a): the occurrence of a Funding 1 Pay Out Event or a Trust Pay Out Event	Rapid Amortisation			Green
	Early Redemption Event (d): the Outstanding Principal Amount of a Loan Note shall not be reduced to zero on the Redemption Date for such Loan Note				
	Early Redemption Event (e): Funding 1 has or will become obligated to deduct or withhold amounts from payments to be made in respect of the Related Debt on any Distribution Date, for or on account of any tax assessment or other governmental charge by any jurisdiction which becomes effective on or after the Issue Date				
Servicer Defaults	Servicer insolvency event	Termination of			Green
	<ul> <li>failure instruct or give notice to the Receivables Trustee pursuant to an agreed schedule of collections and allocation</li> <li>failure to instruct the Receivables Trustee to make any required drawing, withdrawal, or payment;</li> <li>failure to comply with any of its other covenants or obligations which has a Material Adverse Effect;</li> <li>delegation by the Servicer of its duties to any other entity, except in certain circumstances;</li> <li>any representation, warranty or certification was incorrect when made and which has a Material Adverse Effect on the interests of the Investor Beneficiaries and is unremedied for a period of 60 days</li> </ul>	appointment of servicer			
Cash Manager Default	Cash Manager insolvency event     failure instruct or give notice to Loan Note Issuer No.1 pursuant to an agreed schedule of collections and allocation     failure to instruct Loan Note Issuer No.1 to make any required drawing, withdrawal, or payment;     failure to comply with any of its other covenants or obligations which has a Material Adverse Effect;     delegation by the Cash Manager of its duties to any other entity, except in certain circumstances;     any representation, warranty or certification was incorrect when made and which has a Material Adverse Effect on     the interests of the Investor Beneficiaries and is unremedied for a period of 60 days	Termination of appointment of cash manager			Green
Notification events	Insolvency Event in relation to the Transferor;     any execution, distress or diligence is levied against, or an encumbrancer takes possession of, the whole or any	Obligors being notified of the sale to the			Green
	any execution, users of ungences is even against; to an encomparise takes possession to, use whole of any material part of the property, undertaking or assels of the Transferor or any event occurs which under the laws of any jurisdiction has a similar or analogous effect, and such action is not discharged within 14 days; and • the Transferor fails to pay any sum due from it to the Receivables Trustee within permitted time and is not remedied.	Receivables Trustee and legal title to the Securitised Portfolio being transferred to the Receivables			
ssuer Events of Default	Non-payment of interest or principal on any note of the relevant Note Series;     Material breach of contractual obligations by the Issuer;	An Enforcement Notice may be issued			Green
	Material block of Contractuate ourganous by ure suscer, Judgment Is made against the Issuer and continues unsatisfied; Enforcement action is taken against the assets of the Issuer; Insolvency event in relation to the Issuer; Failure by the Issuer to take any action to perform and comply with its obligations under the related documents; and It Ibecomes unlawful for the Issuer to perform or comply with its obligations under or in respect of the notes of a Note Series.	to the Issuer declaring the Notes to be immediately due and payable and the security enforced			

#### Risk Retention

Tesco Personal Finance plc confirms that it continues to retain a material net economic interest of not less than 5 per cent. in the securitisation in accordance with the text of Article 6(1) of the UK Securitisation Regulation. At the date of this report, Tesco Personal Finance plc retains a material net economic interest in the securitisation are accordance with the text of Article 6(3) of the UK Securitisation Regulation). The current transferor interest is disclosed in the relevant section of this report. The current transferor interest is disclosed in the relevant section of this report.

For US Credit Risk Retention, Tesco Personal Finance plc, as the "sponsor" of the securitisation transaction for the purposes of the U.S. Credit Risk Retention Rules (in such a role, the Sponsor), has elected to satisfy the U.S. Credit Risk Retention Rules by retaining a seller's interest, as defined by and calculated in accordance with the U.S. Credit Risk Retention Rules (in such a role, the Sponsor), has elected to satisfy the U.S. Credit Risk Retention Rules, in a minimum amount that will equal not less than five percent of the aggregate unpaid principal balance of all outstanding notes of the Issuer, other than any notes held for the life of such notes by Tesco Personal Finance PLC one or more wholly-owned affiliates of Tesco Personal Finance PLC's interest as Transferor Beneficiary.

#### Glossary

sary does not purport to be complete and is qualified in its entirety by the Base Prospectus dated 11 May 2022 (the Base Prospectus) and the Transaction Documents (as defined in the Base Prospectus). It is provided for information purposes only, does not constitute an offer to sell or of an offer to buy any securities or financial instruments and shall not form the basis of any contract or commitment. No reliance should be placed for any purposes on this glossary. You are reminded that any investment decision should be made only on the basis of the information provide Prospectus.

Accumulation Reserve Draw Amount [with respect to the Accumulation Period, Regulated Amo draw amount is capped at the Available Accumulation Reserve Account Amount (defined below).] on Period or Rapid Amortisation Period in respect of any Loan Note,] shall be equal to the Principal Funding Inve ent Shortfall for such Loan Note with respect to Ithe re

Acquired Interchange shall mean, in respect of a Monthly Period, an amount of Interchange equal to the product of: (a) the blal amount of Interchange paid or payable to the Transferor with respect to transactions with a Date of Processing relating to such Monthly Period; and (b) a fraction the numerator of which is the aggregate amount of cardholder charges for goods and services eligible for Interchange in all MasterCard® and VISA® consumer revolving credit card accounts with Transferor (including Designated Accounts) with respect to such Monthly Period.

vestor Default Amount shall mean, with respect to any Monthly Period, the sum of the Investor Default Amounts in respect of such Monthly Period. ggregate In

Available Accumulation Reserve Account Amount shall mean in relation to each Loan Note then outstanding, with respect to any Transfer Date, the lesser of (a) the amount standing to the credit of the Accumulation Reserve Account Ledger in relation to such Loan Note on such date.... and (b) the Recumulation Reserve Account Amount in relation to such Loan Note.

Available Funds Calculation Amount means, on any date of determination during any Monthly Period for any Loan Note, an amount equal to the sum of (a) the Nominal Liquidation Amount for such Loan Note as of the last day of the preceding Monthly Period, the lass day of the preceding Monthly Period, the suse Date for such Loan Note, plus (b) the aggregate amount of any Increases in the Nominal Liquidation Amount of such Loan Note as a result of (x) the hincrease in the principal amount outstanding under any Loan Note, plus (b) the aggregate amount of any Increases in the Nominal Liquidation Amount of such Loan Note as a result of (x) the hincrease in the principal amount outstanding under any Loan Note or (y) a reduction in the Pre-funding Amount (direct thanding Amount dogenore) that the direct the preceding Monthly Period on or prior to such date provided, however, that the "Available Funds Calculation Amount" for any Loan Note which (i) will be received in full durino such Monthly Period or (ii) will have a Nominal Liquidation Amount of such Loan Note, each case, during such Monthly Period or (ii) will have a Nominal Liquidation Amount of such Loan Note esc, during such Monthly Period or (ii) will have a Nominal Liquidation Amount of such Lean Note, each case, during such Monthly Period or (ii) will have a Nominal Liquidation Amount of such Lean Note esc, during such Monthly Period or (ii) will have a Nominal Liquidation Amount of such Lean Note esc, during such Monthly Period or (ii) will have a Nominal Liquidation Amount of such Lean Note esc, during such Monthly Period or (ii) will have a Nominal Liquidation Amount of such Lean Note esc, during such Monthly Period or (ii) will have a Nominal Liquidation Amount of such Lean Note esc, during such Monthly Period or (ii) will have a Nominal Liquidation Amount of such Lean Note esc, during such Monthly Period or (ii) will have a Nominal Liquidation Amount of such Lean Note esc and the such as a result of (Note esc and the such as a result of (Note esc and the suc Available Programme Reserve Account Amount shall mean, with respect to any Transfer Date, the lesser of (a) the amount on deposit in the Programme Reserve Account Ledger on such date.... and (b) the Required Programme Reserve Account Amount.

Collections shall mean: (a) all payments received by the Servicer or Transferor in respect of Receivables in the form of cash, cheques, SWIFT payments, wire transfers, direct debits, bank giro credits or other form of payment in accordance with the Credit Card Agreements in effect from time to time in relation the

(b) any such payments under guarantees obtained by the Transferor in respect of the obligations of Cardholder to make payments on the Accounts; (c) any Insurance Proceeds in respect of Accounts; (d) any anounts paid in cash by the Transferor pursuant to clause 10.4 (Reductions in Receivables, Early Collections and Credit Adjustments), clause 7.5(b)(iv) (Redesig Receivables; and (e) any consideration paid by the Transferor to the Receivables Trustee in respect of the assignment of Receivables pursuant to the Call Option Agreement (Non-Defaulte) nation and Removal of Acc nts) or clause 11.1 (Breach of Warranty) of the Re on Deed in respect of

ent (Non-Defaulted Receivables) provided that such consideration shall be deemed to be a payment in respect of Principal R

respect to any Defaulted Account, the Outstanding Face Amount of Principal Receivables (other than Ineligibl

### Defaulted Account shall mean a former Designated Account in respect of which the Servicer has written off the Receivables in such account as uncollectible in accordance with the Credit Card Guidelines or the Servicer's customary and usual servicing procedures for servicing credit card n comparable to the Receivables assigned to the Receivables Trustee.

Defaulted Receivable means any Receivable on a Defaulted Account. EUWA means the European Union (Withdrawal) Act 2018 as amended, varied, superseded or substituted from time to time

Expense Rate means, with respect to any Monthly Period, the sum of: (a) the annualised percentage equivalent of a fraction the numeral

nese Rate means, with respect to any Monthly Yeriod, the sum of: (a) the annualised percentage equivalent of a fraction the numerator of which is the Senior Costs Items for such Monthly Period and the denominator of which is the Weighted Average Floating Calculation Investor Interest Amount for such Monthly Period; (b) the weighted average (based on the Outstanding Principal Amount of the Related Debt) of the rate of interest applicable to each Loan Note for the period from and including the Loan Note Interest Payment Date for such Loan Note in such Monthly Period to but excluding the Loan Note Interest Payment Date for such Loan Note interest Payment Date for such Loan Note in such Monthly Period to but excluding the Loan Note Interest Payment Date for such Monthly Period and the denominator of which is the Weighted Average Floating Calculation Investor Interest Amount for such Monthly Period.

Floating Calculation Investor Interest Amount shall mean, for the purposes of calculation only, on any date of determination during any Monthly Period, an amount equal to the aggregate of the Available Funds Calculation Amount for each Loan Note

Finance Charge Collections shall mean Collections and other monies in respect of Finance Charge Receivables and any Reco

Finance Charge Receivables shall mean all Receivables arising under a Designated Account which fall within the paragraphs (c), (d).... or (b. edefinition of Receivables hereunder and, in respect of any Monthly Period, includes Discount Option Receivables

How the set of the set

(b) the denominator of which is the greater of:
 (i) an amount equal to the aggregate Outstandin
 (ii) the sum of (A) the sum of (i) the Floating Calc

(a) in denominator or which is the greater or: (ii) an anount equal to the aggregate Outblanding Face Amount of Eligible Principal Receivables in the Delamare Cards Receivables Trust as at the close of business on the last day of the previous Monthly Period....; and (iii) he sum of (ii) the sum of (ii) the Floating Calculation Investor Interest Amount on the date of determination...... plus (iii) the anount equal to the aggregate Outblanding Face Amount of Eligible Principal Receivables in the Delamare Cards Receivables Trust as at the close of business on the last day of the previous Monthly Period....; and (iii) the sum of (ii) the sum of (ii) the Floating Calculation Investor Interest Amount on the date of determination...... plus (iii) the anount equal to the aggregate provided, however, that with respect of which a Percentage Resear Date occurs, the element of the numerator determined pursuant to (b)(i) above shall be, on and after such date, an amount equal to the aggregate Outstanding Face Amount of Eligible Principal Receivables in the Delamare Cards Receivables at the beginning of the day on the most necently occurring Percentage Reset Date as adjusted for the Outstanding Face Amount of Eligible Principal Receivables at the beginning of such day added to or, as the case may be, removed from the Individed Bare Trust on such Percentage Reset and the added to the courts and the such added to the courts the added to the courts the temperator of the such added to the courts the temperator of the such added to the courts the temperator of the such added to the courts the temperator of the such added to the courts the temperator of the such added to the courts the temperator of the such added to the temperator of temperator of the temperator of temperator of temperator of temperator of tempe

#### nterchange shall mean the interchange fees payable to the Transferor in respect of the Bank Portfolio in its capacity as a credit card issuer through VISA International, Inc. and MasterCard Inter

Investor Acquired Interchange Amount means [on each Transfer Date, in respect of each Investor Beneficiary,] an amount equal to the product of (1) the sum of the average of the Floating Investor Percentages in respect of all Outstanding Series for the relevant Investor Beneficiary for each day of the Monthly Period preceding such Transfer Date and (11) the aggregate amount of Acquired Interchange deposited by the Transferor in the Trustee Collection Account in respect of the relevant Monthly Period.

investor Charge-off means [on any Transfer Date, the amount (if any) by which] the Aggregate investor Default Amount for the prior Monthly Period exceeds the amount applied with respect thereto pursuant to the Security Trust Deed.

Investor Default Amount shall mean, with respect to any Receivable in a Defaulted Account on the Transfer Date following the Monthy Period in which the day such Account became a Defaulted Account falls, an amount equal to the product of (a) the Default Amount and (b) the Net Floating Im Percentage on the day during such Monthly Period that such Account became a Defaulted Account and the percentage of the day and the percentage on the day during such Monthly Period that such Account became a Defaulted Account and (b) the Net Floating Im Maximum Required Relating Principies Collections Amount means with respect to any date of determination, the amount equal to the product of: (A) the Investor Interest; (B) the sum of (i) One Month Libor; (ii) the Weighted Average Interest Margin; and (iii) 1.00 per cent; and (C) 2, divided by 12.

#### an.... the period from and including the first day of a calendar month to and including the last day of the same calendar month

Net Floating Investor Percentage shall mean, with respect to any date of determination during any Monthly Period, a percentage equal to (i) the Floating Investor Percentage less (ii) the Pre-funding Percentage (if any) on such date of determination provided, however, that if on the date of determination the Net Floating Investor Percentage will be calculated on the basis that the Floating Calculation Investor Interest Amount for the purposes of calculating the Floating Investor Percentage will be calculated on the basis that the Floating Calculation Investor Interest Amount for the purposes of calculating the Floating Investor Percentage will be calculated on the basis that the Floating Calculation Investor Interest Amount for the purposes of calculating the Floating Investor Percentage will be calculated on the basis that the Floating Calculation Investor Interest Amount for the purposes of calculating the Floating Investor Percentage will be calculated on the basis that the Floating Calculation Investor Interest Amount for the purposes of calculating the Floating Investor Percentage will be calculated on the basis that the Floating Calculation Investor Interest Amount for the purposes of calculating the Floating Investor Percentage will be calculated on the basis that the Floating Calculation Investor Interest Amount for the purposes of calculating the Floating Investor Percentage is the amount of the

or Interest.

a Liquidation Amount shall mean for each Loan Note, an amount equal to ... the sum of, without duplication:
the Nominal Liquidation Amount shall mean for each Loan Note, an amount equal to ... the sum of, without duplication:
the Nominal Liquidation Amount of such Loan Note immediately after the prior date of determination: plus
an amount equal to any increase in the Outstanding Principal Amount of such Loan Note on the relevant date of determination: plus
the amount of the Pre-Inding Amount standing to the credit of the Principal Amount S of the Nominal Liquidation Amount Delicip prisuant L... the Security Trust Deed on the relevant date of determination; minus
such Loan Note's share of all Utiles Required Retained Principal Checlorian allocate principal Trust Deed on the relevant date of determination; minus
such Loan Note's share of all Utiles Required Retained Principal Checlorian allocate principal Trust Deed on the relevant date of determination; minus
the amount of the reduction of the Nominal Liquidation Amount of such Loan Note realiting from an allocation of the Investor Charge-Off on the relevant date of determination; minus
the amount deported the relevant of such Loan Note realiting from an allocation of the Investor Charge-Off on the relevant date of determination; minus
the amount deported the reduction of the Charge off on the Investor Charge-Off on the relevant date of determination; minus
the amount deported the reduction of the Nominal Liquidation amount deport or Principal Load Charge off on the relevant date of dete etermined as set forth in... the Security Trust Deed; minus ns or withdrawals to be made on that day) on the relevant date of d

Non-Compliant Account means a Designated Account which is not compliant with Article 13 of the UK LCR Regulation, Article 243 of the UK Capital Requirements Regulation or the UK Securitisation Regulation (or if different, the equivalent provisions in any such en in accordance with any official quidance issued in relation thereto. cted versions of such regulations) and/or

Portfollo Yelde means, with respect to any Monthly Period, the annualised percentage equivalent of a fraction:
(a) the numerator of which is equal to the sum of: (1) the aggregate amount of LNI Available Funds (excluding for these purposes the amount of any Programme Reserve Draw Amount which would otherwise be included in such LNI Available Funds) with respect to such Monthly Period...; minus (ii) the
Acorecate hyperbolic Yelde Toeldard.mount for such Monthly Period. and
(b) the denominator of which is the Weighted Average Floating Calculation Investor Interest Amount for such Monthly Period.
(c) the denominator of which is the Weighted Average Floating Calculation Investor Interest Amount for such Monthly Period.

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Principal Collections shall mean Collections in respect of Principal Receivables which are Eligible Receivables.

Principal Funding Covered Amount shall mean.... in relation to any Loan Note, an amount determined as of each Transfer Date equal to the product of (a) the fraction, the numerator of which is the actual number of days in the related Loan Note Interest Period for such Loan Note and the denominator or which is 365, (b) the Loan Note Interest Rate in effect for such Loan Note, with respect to such Loan Note Interest Period for such Loan Note Interest Period, and (c) the average amount credited to the Principal Funding Account Ledger for such Loan Note that does not represent pre-funding for the Monthly Period preceding such Transfer Date.

Principal Funding Investment Proceeds shall mean, with respect to sach Transfer Data, In relation to any Loan Note...] the investment examples, if any, standing to the credit of the Principal Funding Account Ledger for such Loan Note (rist of investment expresses (including such and losses) which have been earned on announts for such Loan Note for the principal term index and the investment expresses (including such and losses) which have been earned on announts for such Loan Note (rist of investment expresses (including such and losses) which have been earned on announts for such Loan Note for the principal term index and the to be to be cluding such answers the Pre-funding Investment Proceeds and the Note of Tansfer Date (rist of the relevance) and the Note of Tansfer Date (rist of the relevance) and the Note of the Principal Funding Account Ledger for such Loan Note (rist of the relevance) and the Note of the Principal Funding Account Ledger for such Loan Note (rist of the relevance) and the Note of the Principal Funding Account Ledger for such Loan Note (rist of the relevance) and the Note of the Principal Funding Account Ledger for such Loan Note (rist of the relevance) and the Note of the Principal Funding Account Ledger for such Loan Note (rist of the relevance) and the Note of the Principal Funding Account Ledger for such Loan Note (rist of the relevance) and the Note of the Principal Funding Account Ledger for such Loan Note (rist of the Relevance) and the Note of the Principal Funding Account Ledger for such Ledger

#### Principal Funding Investment Shortfall shall mean, with respect to each Transfer Date, in relation to any Loan Note, the amount, if any, by which the Principal Funding Investment Proceeds in respect of that Loan Note for such Transfer Date are less than the Principal Funding Investment Proceeds in respect of that Loan Note for such Transfer Date are less than the Principal Funding Investment Proceeds in respect of that Loan Note for such Transfer Date are less than the Principal Funding Investment Proceeds in respect of that Loan Note for such Transfer Date are less than the Principal Funding Investment Proceeds in respect of that Loan Note for such Transfer Date are less than the Principal Funding Investment Proceeds in respect of that Loan Note for such Transfer Date are less than the Principal Funding Investment Proceeds in respect of that Loan Note for such Transfer Date are less than the Principal Funding Investment Proceeds in respect of that Loan Note for such Transfer Date are less than the Principal Funding Investment Proceeds in respect of that Loan Note for such Transfer Date are less than the Principal Funding Investment Proceeds in respect of that Loan Note for such Transfer Date are less than the Principal Funding Investment Proceeds in respect of that Loan Note for such Transfer Date are less than the Principal Funding Investment Proceeds in respect of that Loan Note for such Transfer Date are less than the Principal Funding Investment Proceeds in respect of that Loan Note for such Transfer Date are less than the Principal Funding Investment Proceeds in respect of the Investment Proceeds in respect of that Loan Note for such Transfer Date are less than the Principal Funding Investment Proceeds in respect of that Loan Note for such Transfer Date are less than the Principal Funding Investment Proceeds in respect of the Principal Funding Investment Proceeds in respect to the Principal Funding Investment Proceeds in respect to the Principal Funding Investment Proceeds in respect to the Principal Fund

Principal Receivables shall mean Receivables arising under a Designated Account (other than Finance Charge Receivables) provided, however, that the amount of Principal Receivables on a Designated Account on any day shall be reduced by the aggregate amount of credit balances existing in such Designated Account on that day.

Programme Reserve Draw Amount means, with respect to any Transfer Date, an amount equal to the lesser of (A) (a) an amount equal to the product of (i) the percentage, if any, by which the Expense Rate for the preceding Monthly Period exceeds the maximum of (x) the Portfolio Yield for such Ma Period and (y) zero, and (i) the Weighted Average Floating Calculation Investor Interest Amount for such monthly period, minus (b) the aggregate Total Withdrawel Amount distributed from the Series Cash Reserve Account Applied on such Transfer Date in making payments of the Monthly Distribution A for each Lican Note: and (I) the Available Proorame Reserve Account Amount.

Reallocated Principal Collections shall mean, with respect to any Transfer Date in making payments of the Monthly Distribution accreated of the amounts calculated on each date of determination during the Monthly Period relating to such Transfer Date in making payments of the Monthly Distribution (a) product of:

(i)

et df: the Required Relained Principal Collections Percentage applicable with respect to such date of determination during the Monthly Period relating to such Transfer Date; and an amount equal to the product of the Principal Minester Percentage and the amount of Principal Collections calculated on such date of determination with respect to the Monthly Period relating to such Transfer Date; aximum Required Related Principal Collections Amount with respect to such date of determination were; that such amount shall not exceed the Maximum Realizated Principal Amount, after griving effect to any unreinstated Investor Charge-offs as of such Transfer Date.

Receivables shall mean all munch excesses are measured receivables of the mean and the mean all munch excesses are measured receivables with the mean all munch excesses are measured receivables with the mean all munch excess are mean and the munch excesses are more than and the munch excesses are means and the munch excesses and the mean and the munch excesses are more than and the munch excesses and the munch excesses are more than a munch excesses and the munch excesses are more than a munch excesses and the munch excesses are more than a munch excesses and the munch excesses are more than a munch excesses and the munch excesses are more than a munch excesses are mor

overles means all amounts recovered in respect of: (a) Defaulted Receivables; and (b) credit card receivables which have been charged-off in accordance with the Transferor's Credit Card Guidelines or the Servicer's customary and usual servicing procedures for servicing credit card rec

and shall include any amounts recovered or received in respect of Defaulted Receivables following any assignment or release of such Defaulted Receivables to the Transferor as contemplated in the Call Option Agreement (Defaulted Re

Reference Rate means in respect of any Monthly Period, the Compounded Daily SONIA determined in respect of Notes on the most recent Interest Determination Date which occurs immediately prior to that Monthly Period (or if Compounded Daily SONIA is not determined on such date, on the most recent Interest Determination Date which are not been which it was determined.

Required Excess Available Funds means, with respect to any Monthly Period, an amount equal to zero, provided, however, that Loan Note Issuer No. 1 may, from time to time, change such amount (which will never be less than zero) as long as the Cash Manager has confirmed in writing that, in its opin formed on the basis of due consideration the chance to such amount will not result in a reduction or withdrawal of each Rating Agency's then current rating of any outstanding Associated Debt.

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Total Withdravel Amount means [in respect of a Series Cash Reserve Account Ledger on any Transfer Data] be an one to use to use contract of the teamgraphic part pursue to useres out insulated all Reserve Account Ledger on any Transfer Data] be an amount up to the Available Secies Cash Reserve Account Amount for the relevant of the relevant Cash Reserve Account Ledger on any Transfer Data] be an amount up to the Available Secies Cash Reserve Account Amount for the relevant Leader on any Programme Reserve Dirar Amount which would otherwise be included in such LNI Available Funds) and (bb) on the Relevant Data for the relevant Lean Note..., an amount up to the Available Series Cash Reserve Account Amount for the relevant Leader Note..., but no greater than the Nominal Liquidation Amount Before the relevant Leader Note..., but no greater than the Nominal Liquidation Amount Before Amount Before the relevant Account Amount for the relevant Leader Note..., but no greater than the Nominal Liquidation Amount Before Amount Before the relevant Leader Note..., but no greater than the Nominal Liquidation Amount Before Amount Before the relevant Leader Note..., but no greater than the Nominal Liquidation Amount Before the Reserve Account Amount Before the Relevant Account Amount Before the

Transfer Date shall mean in relation to any Monthly Period.... the Business Day immediately prior to the Distribution Date in the calendar month immediately following such Monthly Period

UK Capital Requirements Regulation means Regulation (EU) No. 575/2013 as it forms part of UK domestic law by virtue of the EUWA

UK LCR Regulation means Regulation (EU) 575/2013 of the European Parliament and the Council with regard to the liquidity coverage requirement for Credit Institutions as supplemented by the European Commission adopted text of the Commission Delegated Regulation (EU) 2015/61 of 10 October 2014 supplementing as it forms part of UK domestic law by virtue of the EUWA.

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#### Utilised Required Retained Principal Collections shall mean amounts utilised as Reallocated Principal Collections

Weighted Average Floating Calculation Investor Interest Amount shall mean with respect to any Monthly Period, an amount equal to the sum of the Floating Calculation Investor Interest Amounts as of the close of business on each day during such Monthly Period divided by the actual number of days in