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## CMF 2023-1 PLC

Report for Distribution dated Jul 17, 2023

Global Corporate Trust  
<http://pivot.usbank.com/>





## CMF 2023-1 PLC Monthly Investor Report

July 2023

<b>Analyst</b>  Zeeshan Abbas zeeshan.abbas@usbank.com 44.207.330.2166	<b>U.S. Bank Global Corporate Trust Address</b>  5th Floor 125 Old Broad Street London, EC2N 1AR
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<b>Distribution Date</b>  17-Jul-23	<b>U.S. Bank Global Corporate Trust Website</b>  <a href="https://pivot.usbank.com">https://pivot.usbank.com</a>
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General Information	Content																																																																				
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**CMF 2023-1 PLC**  
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**Deal Summary**

Notes	Original Principal Balance	Credit Enhancement on Closing	Fitch/Moody's Initial Ratings	Outstanding Principal Balance	Pool Factor	Current Credit Enhancement	Fitch/Moody's Current Ratings	Fitch/Moody's Watch
Class A Notes	300,000,000.00	10.00%	AAA Aaa	298,618,764.57	0.995396	10.04%	AAA Aaa	
Class Z Notes	28,776,000.00	1.25%	NR NR	28,776,000.00	1.000000	1.26%	NR NR	
Class X Notes	22,703,000.00	0.00%	NR NR	21,819,709.81	0.961094	0.00%	NR NR	
<b>Total</b>	<b>351,479,000.00</b>			<b>349,214,474.38</b>				



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**Deal Performance Summary - Last 4 IPD**

	Cut off	IPD 1	IPD 2	IPD 3	IPD 4
<b>Delinquencies</b>					
1-2 Months in Arrears		0.38%			
2-3 Months in Arrears		0.09%			
3-4 Months in Arrears		0.00%			
4+ Months in Arrears		0.00%			
<b>Excess Spread</b>					
Amount during Period		0.00			
Percentage of Pool (Annualised)		0.00%			
<b>Constant Prepayment Rate (CPR)</b>					
Period		0.00%			
Since Cut off		0.64%			
<b>Principal Payment Rate (PPR)</b>					
Total Principal Payments in Period		1,381,235.43			
Principal Cut off Balance	328,776,340.26	327,395,104.83			
Percentage of Cut off Balance (%)		0.42%			
<b>Payment Rate</b>					
Percentage of Interest Due (%)		100.00%			
<b>Cumulative Losses</b>					
Percentage of Initial Principal Balance (%)		0.00%			

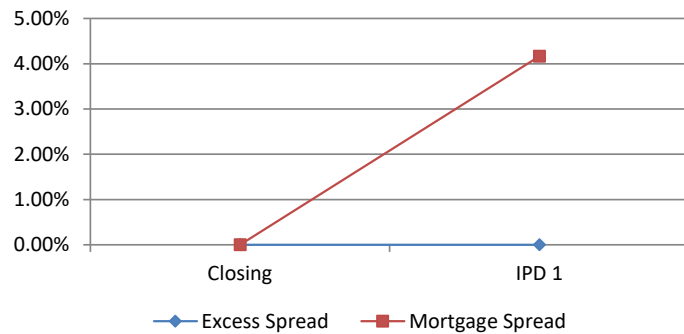


**CMF 2023-1 PLC**  
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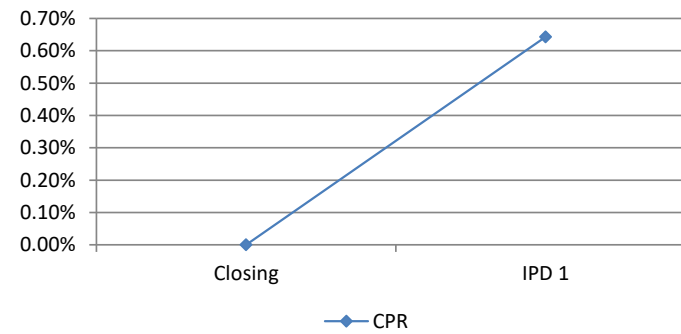
July 2023

**Collateral Performance Graphs**

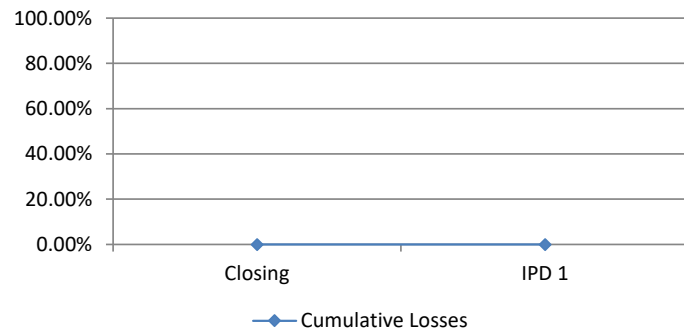
**Mortgage Margin & Excess Spread**



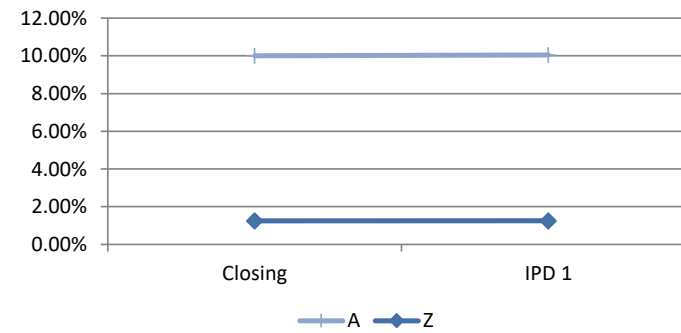
**CPR (since issue)**



**Cumulative Losses**



**Credit Enhancement**





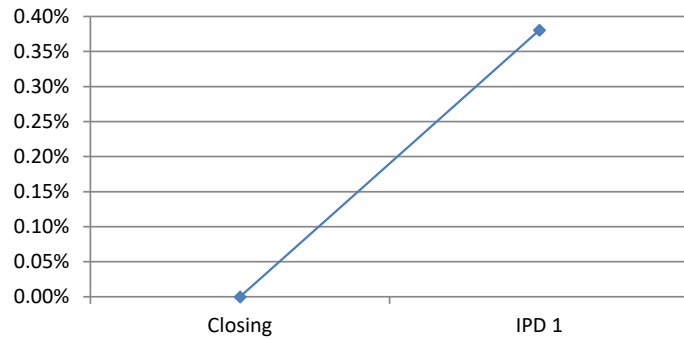


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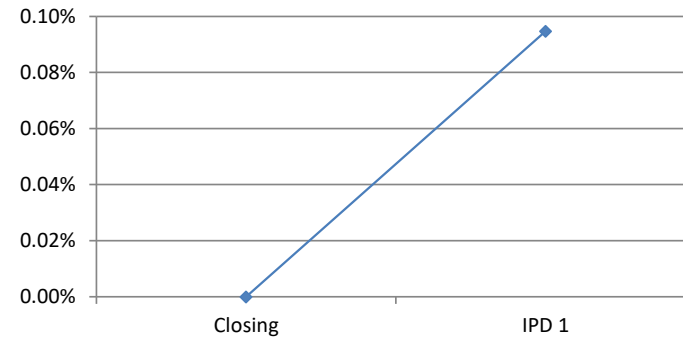
July 2023

**Delinquencies Graphs**

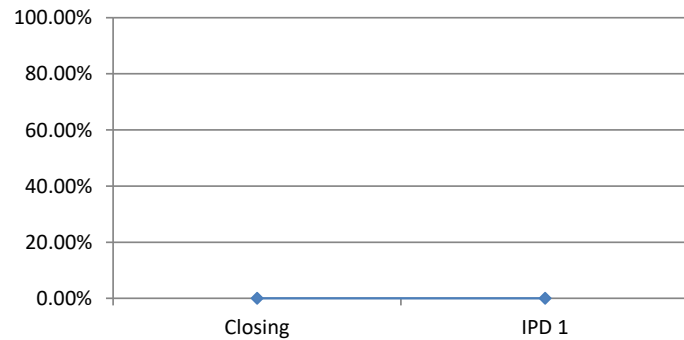
**Delinquencies (1-2 Months in Arrears)**



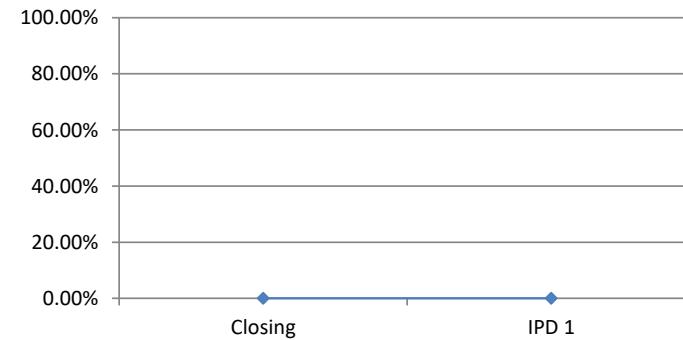
**Delinquencies (2-3 Months in Arrears)**



**Delinquencies (3-4 Months in Arrears)**



**Delinquencies (4+ Months in Arrears)**





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**Deal Counterparties**

Role	Counterparty	Moody's			Fitch			comments
		Long-Term	Short-Term	Rating Trigger	Long-Term	Short-Term	Rating Trigger	
Issuer	CMF 2023-1 PLC							
Holdings	CMF Holdings 2023-1 PLC							
Servicer	Charter Court Financial Services Limited							
Seller	Charter Court Financial Services Limited							
Cash Manager	U.S. Bank Global Corporate Trust Limited							
Swap Provider	Royal Bank of Canada	Aa1	P-1	A3	AA	F1+		
Issuer Account Bank	Elavon Financial Services DAC, UK Branch	A2	P-1	A1/P-1	A+	F1	A/F1	
Collection Account Bank	Barclays Bank PLC							
Security Trustee	U.S. Bank Trustees Limited							
Note Trustee	U.S. Bank Trustees Limited							
Principal Paying Agent	Elavon Financial Services DAC, UK Branch							
Agent Bank	Elavon Financial Services DAC, UK Branch							
Registrar	Elavon Financial Services DAC, UK Branch							
Corporate Services Provider	CSC Capital Markets UK Limited							
Back-Up Servicer Facilitator	CSC Capital Markets UK Limited							
Share Trustee	CSC Corporate Services (UK) Limited							
Arranger	Merrill Lynch International							
Joint Lead Manager	Merrill Lynch International							
Joint Lead Manager	Barclays Bank PLC							
Joint Lead Manager	BNP Paribas							



**CMF 2023-1 PLC**  
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**Note Distribution Detail**

Notes	ISIN / Common Code	Original Principal Balance	No. Of Notes	Beginning Principal Balance	Total Principal Distribution	Ending Principal Balance	Total Interest Distribution
Class A Notes	XS2620566278 / 262056627	300,000,000.00	3,000	300,000,000.00	1,381,235.43	298,618,764.57	1,838,046.57
Class Z Notes	XS2620566948 / 262056694	28,776,000.00	288	28,776,000.00	0.00	28,776,000.00	0.00
Class X Notes	XS2620570205 / 262057020	22,703,000.00	227	22,703,000.00	883,290.19	21,819,709.81	121,594.15
<b>Total</b>		<b>351,479,000.00</b>	<b>3,515</b>	<b>351,479,000.00</b>	<b>2,264,525.62</b>	<b>349,214,474.38</b>	<b>1,959,640.72</b>



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**Note Interest Reconciliation - Accrual**

Notes	ISIN / Common Code	Method	Days	Beginning Principal Balance	Rate of Interest	Total Interest Accrued	Other Interest	Total Interest Distribution
Class A Notes	XS2620566278 / 262056627	Actual/365 (Fixed)	42	300,000,000.00	5.32450%	1,838,046.57	0.00	1,838,046.57
Class Z Notes	XS2620566948 / 262056694	Actual/365 (Fixed)	42	28,776,000.00	0.00000%	0.00	0.00	0.00
Class X Notes	XS2620570205 / 262057020	Actual/365 (Fixed)	42	22,703,000.00	4.65450%	121,594.15	0.00	121,594.15
<b>Total</b>				<b>351,479,000.00</b>		<b>1,959,640.72</b>	<b>0.00</b>	<b>1,959,640.72</b>



**CMF 2023-1 PLC**  
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**Note Interest Reconciliation - Deferred**

Notes	ISIN / Common Code	Beginning Deferred Interest	Interest Accrued on Deferred Interest	Current Period Deferred Interest	Deferred Interest Payments	Ending Deferred Interest
Class A Notes	XS2620566278 / 262056627	0.00	0.00	0.00	0.00	0.00
Class Z Notes	XS2620566948 / 262056694	0.00	0.00	0.00	0.00	0.00
Class X Notes	XS2620570205 / 262057020	0.00	0.00	0.00	0.00	0.00
<b>Total</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>



**CMF 2023-1 PLC**  
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**Note Principal Reconciliation**

Notes	Beginning Principal Balance	Total Principal Distribution	Ending Principal Balance	--- Credit Support ---	
				Original (1)	Current (2)
Class A Notes	300,000,000.00	1,381,235.43	298,618,764.57	10.00%	10.04%
Class Z Notes	28,776,000.00	0.00	28,776,000.00	1.25%	1.26%
Class X Notes	22,703,000.00	883,290.19	21,819,709.81	0.00%	0.00%
<b>Total</b>	<b>351,479,000.00</b>	<b>2,264,525.62</b>	<b>349,214,474.38</b>		

(1) Determined as follows: Original Principal Balance of all subordinate classes/Total Original Principal Balance

(2) Determined as follows: Ending Principal Balance of all subordinate classes/Total Ending Principal Balance



**CMF 2023-1 PLC**  
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**Ratings Information**

Notes	ISIN / Common Code	--- Original Ratings ---		--- Ratings Change / Change Date <sup>1</sup> ---	
		Fitch	Moody's	Fitch	Moody's
Class A Notes	XS2620566278 / 262056627	AAA	Aaa		
Class Z Notes	XS2620566948 / 262056694	NR	NR		
Class X Notes	XS2620570205 / 262057020	NR	NR		

<sup>1</sup> Changed ratings provided on this report are based on information provided by the applicable rating agency via electronic transmission. It shall be understood that this transmission will generally have been provided to U.S. Bank Trustees Limited within 30 days of the payment date listed on this statement. Because ratings may have changed during the 30 day window, or may not be being provided by the rating agency in an electronic format and therefore not being updated on this report, U.S. Bank Trustees Limited recommends that investors obtain current rating information directly from the rating agency.



## CMF 2023-1 PLC Monthly Investor Report

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### Cash Reconciliation

Available Collections	Distributions																																																																																				
<p><b>Available Revenue Receipts</b></p> <table style="width: 100%; border-collapse: collapse;"> <tr><td>(a) Revenue Receipts</td><td style="text-align: right;">2,264,689.93</td></tr> <tr><td>(b) Interest payable to the Issuer on the Issuer Accounts</td><td style="text-align: right;">0.00</td></tr> <tr><td>(c) Amounts received under the Swap Agreement</td><td style="text-align: right;">1,752,599.94</td></tr> <tr><td>(d) Debit from the General Reserve Fund</td><td style="text-align: right;">0.00</td></tr> <tr><td>(e) Debit from the General Reserve Fund</td><td style="text-align: right;">0.00</td></tr> <tr><td>(f) Reconciliation Amounts deemed to be Available Revenue Receipts</td><td style="text-align: right;">0.00</td></tr> <tr><td>(g) Item (o) of the Pre-Enforcement Revenue Priority of Payments</td><td style="text-align: right;">0.00</td></tr> <tr><td>(h) Optional Purchase Price received</td><td style="text-align: right;">0.00</td></tr> <tr><td>(i) Other net income of the Issuer received</td><td style="text-align: right;">0.00</td></tr> <tr><td>(j) Item (d) of the Pre-Enforcement Redemption Priority of Payments</td><td style="text-align: right;">0.00</td></tr> <tr><td>(k) Excess amount standing to the credit of the Deposit Account on the Closing Date</td><td style="text-align: right;">0.00</td></tr> <tr><td><b>Less</b></td><td></td></tr> <tr><td>(l) Amounts applied in making payment to third parties</td><td style="text-align: right;">202.50</td></tr> <tr><td>(m) Tax payments paid</td><td style="text-align: right;">0.00</td></tr> <tr><td>(n) Amounts to remedy any overdraft to any Collection Account</td><td style="text-align: right;">0.00</td></tr> <tr><td><b>Plus</b></td><td></td></tr> <tr><td>General Reserve Fund Release Amount to cover a Revenue Deficit</td><td style="text-align: right;">0.00</td></tr> <tr><td>Principal Addition Amounts to cover a Senior Expenses Deficit</td><td style="text-align: right;">0.00</td></tr> <tr><td style="border-top: 1px solid black;"><b>Available Revenue Receipts</b></td><td style="text-align: right; 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<b>Total Available Collections</b>	<b>Total Distributions</b>																																																																																				
<b>5,398,322.80</b>	<b>5,398,322.80</b>																																																																																				





**CMF 2023-1 PLC**  
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**Other Required Information**

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**Amounts Distributed by the Issuer**

Note Trustee Fee	1,800.00
Security Trustee Fee	1,800.00
Agent Bank, Registrar and Paying Agent Fee	1,000.00
Cash Manager Fee	14,500.00
Servicer Fee	0.00
Back-Up Servicer Facilitator Fee	0.00
Corporate Services Provider Fee	0.00
Issuer Account Bank Fee	2,000.00
Collection Account Bank Fee	0.00
Third-Party Website Provider Fee	0.00
Third Party Fee	23,340.00
Transfer Costs	0.00
Amount to Swap Counterparty	1,129,616.46
<b>Amounts Distributed by the Issuer</b>	<b><u>1,174,056.46</u></b>



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**Mortgage Principal Analysis**

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	<b>Current Period</b>	<b>Since Issue</b>
Opening mortgage principal balance - close		328,776,340.26
Opening mortgage principal balance - current	328,776,340.26	
<b>Total opening mortgage principal balance</b>	<b><u>328,776,340.26</u></b>	<b><u>328,776,340.26</u></b>
Unscheduled payments (Redemptions)	176,039.89	176,039.89
Scheduled payments	1,205,195.54	1,205,195.54
Principal Losses	0.00	0.00
Principal Recoveries	0.00	0.00
<b>Closing mortgage principal balance</b>	<b><u>327,395,104.83</u></b>	<b><u>327,395,104.83</u></b>

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**Principal Deficiency Ledger**

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Current Period Principal Deficiency

	<u>Beginning PDL Balance</u>	<u>Deficiency Allocation</u>	<u>PDL Repayment</u>	<u>Ending PDL Balance</u>
Class Z Notes PDL	0.00	0.00	0.00	0.00
Class A Notes PDL	0.00	0.00	0.00	0.00
<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>



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**Reserve Fund Ledger**

		<u>Credits</u>	<u>Debits</u>
<b><u>Issuer Profit Ledger</u></b>			
Original Issuer Profit Ledger Amount	0.00		
Issuer Profit Ledger Amount as at Close / Previous IPD	0.00		
Issuer Profit Amount per Current IPD	100.00		
Top ups on IPD		100.00	
Drawings			0.00
<b>Closing Balance</b>	<b><u><u>100.00</u></u></b>		
<b><u>General Reserve Fund</u></b>			
Original General Reserve Fund Amount	4,109,700.00		
General Reserve Fund Amount as at Close / Previous IPD	4,109,700.00		
General Reserve Fund Required Amount per Current IPD	4,109,700.00		
Top ups on IPD		0.00	
Drawings			0.00
<b>Closing Balance</b>	<b><u><u>4,109,700.00</u></u></b>		



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**Triggers**

<u>Event of Default</u>	<u>Breach (Y/N)</u>
(a) subject to Condition 17 (Subordination by Deferral), if default is made in the payment of any principal or interest due in respect of the Notes and the default continues for: (i) a period of five Business Days in the case of principal, or (ii) three Business Days in the case of interest; or	No
(b) if the Issuer fails to perform or observe any of its other obligations under these Conditions or any Transaction Document to which it is a party and the failure continues for a period of 15 days (or such longer period as the Note Trustee may permit) (except that in any case where the Note Trustee considers the failure to be incapable of remedy, then no continuation or notice as is aforementioned will be required) following the service by the Note Trustee on the Issuer of notice requiring the same to be remedied; or	No
(c) if any representation or warranty made by the Issuer under any Transaction Document is incorrect when made and the matters giving rise to such misrepresentation are not remedied within a period of 15 days (or such longer period as the Note Trustee may permit) (except that in any case where the Note Trustee considers the matters giving rise to such misrepresentation to be incapable of remedy, then no continuation or notice as is hereinafter mentioned will be required) following the service by the Note Trustee on the Issuer of notice requiring the same to be remedied; or	No
(d) if any order is made by any competent court or any resolution is passed for the winding up or dissolution of the Issuer, save for the purposes of reorganisation on terms approved in writing by the Note Trustee or by Extraordinary Resolution of the Noteholders; or	No
(e) if (i) the Issuer ceases or threatens to cease to carry on the whole or a substantial part of its business, save for the purposes of reorganisation on terms approved in writing by the Note Trustee or by Extraordinary Resolution of the Noteholders, or (ii) the Issuer stops or threatens to stop payment of, or is unable to, or admits inability to, pay its debts (or any class of its debts) as they fall due or the value of its assets falls to less than the amount of its liabilities (taking into account its contingent and prospective liabilities) or (iii) the Issuer is deemed unable to pay its debts pursuant to or for the purposes of any applicable law or is adjudicated or found bankrupt or insolvent; or	No
(f) if proceedings are initiated against the Issuer under any applicable liquidation, insolvency, composition, reorganisation or other similar laws or an application is made (or documents filed with a court) for the appointment of an administrative or other receiver, manager, administrator or other similar official, or an administrative or other receiver, manager, administrator or other similar official is appointed, in relation to the Issuer or, as the case may be, in relation to the whole or any part of the undertaking or assets of the Issuer, and in any such case (other than the appointment of an administrator or an administrative receiver appointed following presentation of a petition for an administration order), unless initiated by the Issuer, is not discharged within 30 days; or	No
(g) if the Issuer (or its directors or shareholders) initiates or consents to judicial proceedings relating to itself under any applicable liquidation, insolvency, composition, reorganisation or other similar laws or makes a conveyance or assignment for the benefit of, or enters into any composition or other arrangement with, its creditors generally (or any class of its creditors) or takes steps with a view to obtaining a moratorium in respect of any of its indebtedness or any meeting is convened to consider a proposal for an arrangement or composition with its creditors generally (or any class of its creditors).	No



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**Portfolio Performance**

As at: 30/06/2023

	This Period				Last Period			
	No.	Balance	Arrears	%	No.	Balance	Arrears	%
<b>Total</b>								
No. of Loans Paying => Monthly CMS	1,640	325,259,349.71	1,322.41	99.35%	n.a.	n.a.	n.a.	n.a.
No. of Loans Paying => 75% Monthly CMS	0	0.00	0.00	0.00%	n.a.	n.a.	n.a.	n.a.
No. of Loans Paying < 75% Monthly CMS	3	659,479.70	2,363.15	0.20%	n.a.	n.a.	n.a.	n.a.
No. of Loans That Made No Payment	9	1,476,275.42	8,230.02	0.45%	n.a.	n.a.	n.a.	n.a.
<b>Total</b>	<b>1,652</b>	<b>327,395,104.83</b>	<b>11,915.58</b>	<b>100.00%</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>
% Original Principal Balance				<b>98.93%</b>				<b>n.a.</b>
% Outstanding Principal Balance				<b>99.35%</b>				<b>n.a.</b>
<b>1 to 2 Months</b>								
No. of Loans Paying => Monthly CMS	1	159,031.17	731.04	0.05%	n.a.	n.a.	n.a.	n.a.
No. of Loans Paying => 75% Monthly CMS	0	0.00	0.00	0.00%	n.a.	n.a.	n.a.	n.a.
No. of Loans Paying < 75% Monthly CMS	1	165,077.76	1,002.58	0.05%	n.a.	n.a.	n.a.	n.a.
No. of Loans That Made No Payment	5	921,549.69	4,974.58	0.28%	n.a.	n.a.	n.a.	n.a.
<b>Total</b>	<b>7</b>	<b>1,245,658.62</b>	<b>6,708.20</b>	<b>0.38%</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>
% Original Principal Balance				<b>0.38%</b>				<b>n.a.</b>
% Outstanding Principal Balance				<b>0.38%</b>				<b>n.a.</b>
<b>2 to 3 Months</b>								
No. of Loans Paying => Monthly CMS	0	0.00	0.00	0.00%	n.a.	n.a.	n.a.	n.a.
No. of Loans Paying => 75% Monthly CMS	0	0.00	0.00	0.00%	n.a.	n.a.	n.a.	n.a.
No. of Loans Paying < 75% Monthly CMS	0	0.00	0.00	0.00%	n.a.	n.a.	n.a.	n.a.
No. of Loans That Made No Payment	2	310,126.85	3,255.44	0.09%	n.a.	n.a.	n.a.	n.a.
<b>Total</b>	<b>2</b>	<b>310,126.85</b>	<b>3,255.44</b>	<b>0.09%</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>
% Original Principal Balance				<b>0.09%</b>				<b>n.a.</b>
% Outstanding Principal Balance				<b>0.09%</b>				<b>n.a.</b>



**CMF 2023-1 PLC**  
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**Portfolio Performance**

As at: 30/06/2023

	This Period				Last Period			
	No.	Balance	Arrears	%	No.	Balance	Arrears	%
<b>3 to 4 Months</b>								
No. of Loans Paying => Monthly CMS	0	0.00	0.00	0.00%	n.a.	n.a.	n.a.	n.a.
No. of Loans Paying => 75% Monthly CMS	0	0.00	0.00	0.00%	n.a.	n.a.	n.a.	n.a.
No. of Loans Paying < 75% Monthly CMS	0	0.00	0.00	0.00%	n.a.	n.a.	n.a.	n.a.
No. of Loans That Made No Payment	0	0.00	0.00	0.00%	n.a.	n.a.	n.a.	n.a.
<b>Total</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00%</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>
% Original Principal Balance				<b>0.00%</b>				
% Outstanding Principal Balance				<b>0.00%</b>				
<b>4+ Months</b>								
No. of Loans Paying => Monthly CMS	0	0.00	0.00	0.00%	n.a.	n.a.	n.a.	n.a.
No. of Loans Paying => 75% Monthly CMS	0	0.00	0.00	0.00%	n.a.	n.a.	n.a.	n.a.
No. of Loans Paying < 75% Monthly CMS	0	0.00	0.00	0.00%	n.a.	n.a.	n.a.	n.a.
No. of Loans That Made No Payment	0	0.00	0.00	0.00%	n.a.	n.a.	n.a.	n.a.
<b>Total</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00%</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>
% Original Principal Balance				<b>0.00%</b>				
% Outstanding Principal Balance				<b>0.00%</b>				

NB: The Administrator does not report Days in Arrears but Month in Arrears as referred to by the deal documentation



**CMF 2023-1 PLC**  
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**Collateral Report**

As at: 30/06/2023

	<u>At Close</u>	<u>This Period</u>	<u>Last Period</u>
Original Principal Balance as at close	328,776,340.26		
Total Original Number of Loans	1,653		
Outstanding Principal Balance as at prior month end		327,395,104.83	n.a.
Total Current Number of Loans		1,652	n.a.
Total number of performing loans		1,643	n.a.
Total value of performing loans		325,839,319.36	n.a.
Total number of 3+ months		0	n.a.
Total value of 3+ months		0.00	n.a.
Percentage 3+ months on Original Balance		0.00%	n.a.
Percentage 3+ months on Outstanding Balance		0.00%	n.a.
Total Value of Arrears Cases		1,555,785.47	n.a.
Total Number of Arrears Cases		9	n.a.
% Original Principal Balance		0.47%	n.a.
% Outstanding Principal Balance		0.48%	n.a.





**CMF 2023-1 PLC**  
Monthly Investor Report

July 2023

**Collateral Report**

As at: 30/06/2023

	<u>This Period</u>	<u>Last Period</u>
<b>REPOSSESSIONS</b>		
Number of Repossessions this Period	0	n.a.
Repossessions Cured	0	n.a.
Total Number of Properties Unsold	0	n.a.
Principal Balance Unsold	0.00	n.a.
Principal Balance Cured	0.00	n.a.
% Original Principal Balance	0.00%	n.a.
%Outstanding Principal Balance	0.00%	n.a.

	<u>This Period</u>	<u>Last Period</u>
	<u>Current Balance</u>	<u>Current Balance</u>
<b>SALES OF REPOSSESSIONS</b>		
Total Number of Repossessions Sold since close	0	n.a.
Total Value of Property Sold	0.00	n.a.
Value of Properties Repossessed this period	0.00	n.a.
Cumulative Value of Properties Repossessed since close	0.00	n.a.
Number of Properties sold this period	0	n.a.
Value of Properties sold this period	0.00	n.a.
Cumulative Loss on Sale	0.00	n.a.
Cumulative Loss on Sale % of Original Principal Balance	0.00%	n.a.
Cumulative Redemption Shortfalls incurred	0.00	n.a.
Period Losses	0.00	n.a.
Cumulative Losses	0.00	n.a.



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### Prepayment Rate (CPR)

#### Average Constant Prepayment Rate (CPR) Since Issue with Calculation

Average CPR speed is the amount expressed as an annualised percentage of principal prepaid in excess of scheduled repayments. The average CPR speed is calculated by first dividing the Current Residential Mortgage Loan Principal Balance (i.e. the actual balance) by the Scheduled Residential Mortgage Loan Principal Balance assuming no prepayments have been made (i.e. only scheduled repayments have been made). The quotient is then raised to a power whereby the exponent is the quantity twelve divided by the number of months since issue. Subtract this result from one then multiply it by one hundred (100) to determine the Average CPR speed.

	This Period	Last Period
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	0.64%	n.a.
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The calculation is expressed as follows:

$$CPR_{Avg} = 100 \times \left[ 1 - \left( \frac{\text{Current Residential Mortgage Loan Principal Balance}}{\text{Scheduled Residential Mortgage Loan Principal Balance}} \right)^{\frac{12}{\text{months since}}} \right]$$

#### 3 Month Periodical Constant Prepayment Rate (CPR) with Calculation (Annualised)

Annualised Periodical CPR speed is the amount expressed as a periodical percentage of principal prepaid in excess of scheduled repayments. The Periodical CPR speed is calculated by first dividing the Current Residential Mortgage Loan Principal Balance (i.e. the actual balance) by the Scheduled Residential Mortgage Loan Principal Balance in the period assuming no prepayments have been made (i.e. only scheduled repayments have been made). This quotient is then raised to a power whereby the exponent is the quantity twelve divided by the number of months in the period. Subtract this result from the one then multiply it by one hundred (100) to determined the Periodical CPR speed.

	n.a.	n.a.
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The calculation is expressed as follows:

$$\text{Periodical CPR} = 100 \times \left[ 1 - \left( \frac{\text{Current Residential Mortgage Loan Principal Balance}}{\text{Scheduled Residential Mortgage Loan Principal Balance}} \right)^{\frac{12}{\text{months in period}}} \right]$$

#### 12 Month Periodical Constant Prepayment Rate (CPR) with Calculation (Annualised)

Annualised Periodical CPR speed is the amount expressed as a periodical percentage of principal prepaid in excess of scheduled repayments. The Periodical CPR speed is calculated by first dividing the Current Residential Mortgage Loan Principal Balance (i.e. the actual balance) by the Scheduled Residential Mortgage Loan Principal Balance in the period assuming no prepayments have been made (i.e. only scheduled repayments have been made). This quotient is then raised to a power whereby the exponent is the quantity twelve divided by the number of months in the period. Subtract this result from the one then multiply it by one hundred (100) to determined the Periodical CPR speed.

	n.a.	n.a.
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The calculation is expressed as follows:

$$\text{Periodical CPR} = 100 \times \left[ 1 - \left( \frac{\text{Current Residential Mortgage Loan Principal Balance}}{\text{Scheduled Residential Mortgage Loan Principal Balance}} \right)^{\frac{12}{\text{months in period}}} \right]$$



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Pre-Enforcement Revenue Priority of Payments		
<u>Available Revenue Receipts</u>	This IPD	Last IPD
	<b>4,017,087.37</b>	<b>n.a.</b>
(a) first, in or towards satisfaction pro rata and pari passu according to the respective amounts thereof of:		
(i) any fees, costs, charges, Liabilities, expenses and all other amounts then due to the Note Trustee and any Appointee under the provisions of the Trust Deed and the other Transaction Documents together with (if payable) VAT thereon as provided therein; and	1,800.00	n.a.
(ii) any fees, costs, charges, Liabilities, expenses and all other amounts then due to the Security Trustee and any Appointee under the provisions of the Deed of Charge and the other Transaction Documents together with (if payable) VAT thereon as provided therein;	1,800.00	n.a.
(b) second, in or towards satisfaction pro rata and pari passu according to the respective amounts thereof (in each case without double counting) of:		
(i) any remuneration then due and payable to the Agent Bank, the Registrar and the Paying Agent and any fees, costs, charges, Liabilities and expenses then due to them under the provisions of the Agency Agreement, together with (if payable) VAT thereon as provided therein;	1,000.00	n.a.
(ii) any amounts then due and payable to the Cash Manager and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Cash Management Agreement, together with VAT (if payable) thereon as provided therein;	14,500.00	n.a.
(iii) any amounts then due and payable to the Servicer and any fees (including the Servicer Fee), costs, charges, Liabilities and expenses then due under the provisions of the Servicing Agreement, together with VAT (if payable) thereon as provided therein;	0.00	n.a.
(iv) any amounts then due and payable to the Back-Up Servicer Facilitator and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Servicing Agreement, together with (if payable) VAT thereon as provided therein;	0.00	n.a.
(v) any amounts then due and payable to the Corporate Services Provider and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Corporate Services Agreement, together with (if payable) VAT thereon as provided therein;	0.00	n.a.
(vi) any amounts then due and payable to the Issuer Account Bank and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Bank Account Agreement, together with (if applicable) VAT thereon as provided therein;	2,000.00	n.a.
(vii) any amounts then due and payable to the Collection Account Bank and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Collection Account Agreement, together with (if applicable) VAT thereon as provided therein; and	0.00	n.a.
(viii) if applicable, the fees, costs, liabilities and expenses of the securitisation repository or any other third-party website provider;	0.00	n.a.
(c) third, in or towards satisfaction pro rata and pari passu according to the respective amounts thereof of:		
(i) any amounts due and payable by the Issuer to third parties and incurred without breach by the Issuer of the Transaction Documents to which it is a party (and for which payment has not been provided for elsewhere) and any amounts required to pay or discharge any liability of the Issuer for corporation tax of the Issuer (but only to the extent not capable of being satisfied out of amounts retained by the Issuer under item (e) below); and	23,340.00	n.a.
(ii) any Transfer Costs which the Servicer has failed to pay pursuant to clause 21.6 of the Servicing Agreement;	0.00	n.a.



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Pre-Enforcement Revenue Priority of Payments		
(d) fourth, to provide for amounts due on the relevant Swap Payment Date, to pay, in or towards satisfaction of any amounts due to the Swap Provider in respect of the Swap Agreement (including any termination payment due and payable by the Issuer to the extent it is not satisfied by the payment by the Issuer to the Swap Provider of any Replacement Swap Premium or from the Swap Collateral Account Priority of Payments but excluding, if applicable, any related Hedge Subordinated Amounts);	1,129,616.46	n.a.
(e) fifth, to pay the Issuer an amount equal to £100 to be retained by the Issuer as profit in respect of the business of the Issuer (the "Issuer Profit Amount");	100.00	n.a.
(f) sixth, to provide for amounts due on the relevant Interest Payment Date, to pay, pro rata and pari passu, interest due and payable on the Class A Notes;	1,838,046.57	n.a.
(g) seventh, (so long as the Class A Notes remain outstanding following such Interest Payment Date), to credit the Class A Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon (such amounts to be applied in repayment of principal as Available Redemption Receipts);	0.00	n.a.
(h) eighth, to credit the General Reserve Fund Ledger up to the General Reserve Fund Required Amount;	0.00	n.a.
(i) ninth, (so long as the Class Z Notes remain outstanding following such Interest Payment Date), to credit the Class Z Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon (such amounts to be applied in repayment of principal as Available Redemption Receipts);	0.00	n.a.
(j) tenth, to provide for amounts due on the relevant Interest Payment Date, to pay, pro rata and pari passu, interest due and payable on the Class Z Notes;	0.00	n.a.
(k) eleventh, to provide for amounts due on the relevant Interest Payment Date, to pay in accordance with the terms of the Swap Agreement to the Swap Provider in respect of any Hedge Subordinated Amounts (to the extent not satisfied by payment to the Swap Provider by the Issuer of any applicable Replacement Swap Premium or from the Swap Collateral Account Priority of Payments);	0.00	n.a.
(l) twelfth, on any Interest Payment Date occurring on or after the Optional Redemption Date or the Final Redemption Date an amount equal to the lesser of: (i) all remaining amounts (if any); and (ii) the amount required by the Issuer to pay in full all amounts payable under items (a) to (c) (inclusive) of the Pre-Enforcement Redemption Priority of Payments, less any Available Redemption Receipts (other than item (c) of the definition thereof) otherwise available to the Issuer, to be applied as Available Redemption Receipts;	0.00	n.a.
(m) thirteenth, to provide for amounts due on the relevant Interest Payment Date, to pay, pro rata and pari passu, interest due and payable on the Class X Notes;	121,594.15	n.a.
(n) fourteenth, to provide for amounts due on the relevant Interest Payment Date, to pay, pro rata and pari-passu, principal due and payable on the Class X Notes until the Principal Amount Outstanding on the Class X Notes has been reduced to zero;	883,290.19	n.a.
(o) fifteenth, on any Interest Payment Date falling within a Determination Period, all remaining amounts to be credited to the Deposit Account to be applied on the next Interest Payment Date as Available Revenue Receipts; and	0.00	n.a.
(p) sixteenth, to pay Deferred Consideration to the Seller.	0.00	n.a.
<b>Total paid</b>	<u><u>4,017,087.37</u></u>	<u><u>n.a.</u></u>



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<b>Pre-Enforcement Redemption Priority of Payments</b>		
	<b>This IPD</b>	<b>Last IPD</b>
<b><u>Available Redemption Receipts</u></b>	<b>1,381,235.43</b>	<b>n.a.</b>
(a) first, any Principal Addition Amounts to be applied to meet any Senior Expenses Deficit;	0.00	n.a.
(b) second, in or towards repayment, pro rata and pari passu, of principal amounts outstanding on the Class A Notes until the Principal Amount Outstanding on the Class A Notes has been reduced to zero;	1,381,235.43	n.a.
(c) third, in or towards repayment, pro rata and pari passu, of principal amounts outstanding on the Class Z Notes until the Principal Amount Outstanding on the Class Z Notes has been reduced to zero;	0.00	n.a.
(d) fourth, any excess amounts as Available Revenue Receipts.	0.00	n.a.
<b>Total paid</b>	<b><u>1,381,235.43</u></b>	<b><u>n.a.</u></b>



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<b>Post-Enforcement Priority of Payments</b>		
	<b>This IPD</b>	<b>Last IPD</b>
<b><u>Available Receipts</u></b>	<b>0.00</b>	<b>n.a.</b>
(a) first, in or towards satisfaction, pro rata and pari passu, according to the respective amounts thereof of:		
(i) any fees, costs, charges, Liabilities, expenses and all other amounts then due and payable to the Note Trustee, the Receiver and any Appointee under the provisions of the Trust Deed and the other Transaction Documents, together with (if payable) VAT thereon as provided therein; and	0.00	n.a.
(ii) any fees, costs, charges, Liabilities, expenses and all other amounts then due and payable to the Security Trustee, the Receiver and any Appointee under the provisions of the Deed of Charge and the other Transaction Documents, together with (if payable) VAT thereon as provided therein;	0.00	n.a.
(b) second, in or towards satisfaction, pro rata and pari passu, according to the respective amounts thereof of:		
(i) any remuneration then due and payable to the Agent Bank, the Registrar and the Paying Agents and any costs, charges, Liabilities and expenses then due and payable to them under the provisions of the Agency Agreement, together with (if payable) VAT thereon as provided therein;	0.00	n.a.
(ii) any amounts then due and payable to the Cash Manager and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Cash Management Agreement, together with VAT (if payable) thereon as provided therein;	0.00	n.a.
(iii) any amounts then due and payable to the Servicer and any fees (including the Servicer Fee), costs, charges, Liabilities and expenses then due under the provisions of the Servicing Agreement, together with VAT (if payable) as provided therein;	0.00	n.a.
(iv) any amounts then due and payable to the Back-Up Servicer Facilitator and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Servicing Agreement, together with (if payable) VAT thereon as provided therein;	0.00	n.a.
(v) any amounts then due and payable to the Corporate Services Provider and any fees, costs, charges, Liabilities and expenses then due and payable to the Corporate Services Provider under the provisions of the Corporate Services Agreement, together with (if payable) VAT thereon as provided therein;	0.00	n.a.
(vi) any amounts then due and payable to the Issuer Account Bank and any fees, costs, charges, Liabilities and expenses then due and payable to the Issuer Account Bank under the provisions of the Bank Account Agreement, together with (if payable) VAT thereon as provided therein;	0.00	n.a.
(vii) any amounts then due and payable to the Collection Account Bank and any fees, costs, charges, Liabilities and expenses then due and payable to the Collection Account Bank under the provisions of the Collection Account Agreement, together with (if payable) VAT thereon as provided therein; and	0.00	n.a.
(viii) if applicable, the fees, costs, liabilities and expenses of the securitisation repository or any other third party website provider;	0.00	n.a.



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**Post-Enforcement Priority of Payments**

(c) third, to pay in or towards satisfaction of any amounts due to the Swap Provider in respect of the Swap Agreement (including any termination payment due and payable by the Issuer to the extent it is not satisfied by any payments by the Issuer to the Swap Provider under the Swap Collateral Account Priority of Payments but excluding, if applicable, any related Hedge Subordinated Amounts);	0.00	n.a.
(d) fourth, to pay, pro rata and pari passu, according to the respective outstanding amounts thereof, interest and principal due and payable on the Class A Notes until the Principal Amount Outstanding on the Class A Notes has been reduced to zero;	0.00	n.a.
(e) fifth, to pay in accordance with the terms of the Swap Agreement to the Swap Provider in respect of any Hedge Subordinated Amounts (to the extent not satisfied by payment to the Swap Provider by the Issuer of any applicable amount under the Swap Collateral Account Priority of Payments);	0.00	n.a.
(f) sixth, to pay, pro rata and pari passu, according to the respective outstanding amounts thereof, interest and principal due and payable on the Class X Notes until the Principal Amount Outstanding on the Class X Notes has been reduced to zero;	0.00	n.a.
(g) seventh, to pay, pro rata and pari passu, according to the respective outstanding amounts thereof, interest and principal due and payable on the Class Z Notes until the Principal Amount Outstanding on the Class Z Notes has been reduced to zero;	0.00	n.a.
(h) eighth, to pay the Issuer Profit Amount; and	0.00	n.a.
(i) ninth, to pay Deferred Consideration to the Seller.	0.00	n.a.
	<b>Total paid</b>	
	<u><u>0.00</u></u>	<u><u>n.a.</u></u>



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<b>Swap Collateral Account Priority of Payments</b>		
	<b>This IPD</b>	<b>Last IPD</b>
<b><u>Amounts and securities standing to the credit of each Swap Collateral Account</u></b>	<b>0.00</b>	<b>n.a.</b>
(a) to pay an amount equal to any Swap Tax Credits received by the Issuer to the relevant Swap Provider;	0.00	n.a.
(b) prior to the designation of an Early Termination Date (as defined in the Swap Agreement, the Early Termination Date) in respect of the Swap Agreement, solely in or towards payment or discharge of any Return Amounts (as defined in the Swap Credit Support Annex), Interest Amounts and Distributions (as defined in the Swap Credit Support Annex), on any day, directly to the Swap Provider;	0.00	n.a.
(c) following the designation of an Early Termination Date in respect of the Swap Agreement where (A) such Early Termination Date has been designated following a Swap Provider Default or Swap Provider Downgrade Event and (B) the Issuer enters into a Replacement Swap Agreement in respect of the Swap Agreement on or around the Early Termination Date of the Swap Agreement, on the later of the day on which such Replacement Swap Agreement is entered into, the day on which a termination payment (if any) payable to the Issuer has been received and the day on which a Replacement Swap Premium (if any) payable to the Issuer has been received, in the following order of priority:		
(i) first, in or towards payment of a Replacement Swap Premium (if any) payable by the Issuer to a replacement swap provider in order to enter into a Replacement Swap Agreement with the Issuer with respect to the Swap Agreement being terminated;	0.00	n.a.
(ii) second, in or towards payment of any termination payment due to the outgoing Swap Provider; and	0.00	n.a.
(iii) third, the surplus (if any) on such day to be transferred to the Deposit Account to be applied as Available Revenue Receipts;	0.00	n.a.
(d) following the designation of an Early Termination Date in respect of the Swap Agreement where: (A) such Early Termination Date has been designated otherwise than as a result of one of the events specified at item (c)(A) above, and (B) the Issuer enters into a Replacement Swap Agreement in respect of the Swap Agreement on or around the Early Termination Date of the Swap Agreement, on the later of the day on which such Replacement Swap Agreement is entered into, the day on which a termination payment (if any) payable to the Issuer has been received and the day on which a Replacement Swap Premium (if any) payable to the Issuer has been received, in the following order of priority:		
(i) first, in or towards payment of any termination payment due to the outgoing Swap Provider;	0.00	n.a.
(ii) second, in or towards payment of a Replacement Swap Premium (if any) payable by the Issuer to a replacement swap provider in order to enter into a Replacement Swap Agreement with the Issuer with respect to the Swap Agreement being terminated; and	0.00	n.a.
(iii) third, any surplus on such day to be transferred to the Deposit Account to be applied as Available Revenue Receipts;	0.00	n.a.
(e) following the designation of an Early Termination Date in respect of the Swap Agreement for any reason where the Issuer does not enter into a Replacement Swap Agreement in respect of the Swap Agreement on or around the Early Termination Date of the Swap Agreement and, on the date on which the relevant payment is due, in or towards payment of any termination payment due to the outgoing Swap Provider; and	0.00	n.a.





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**Swap Collateral Account Priority of Payments**

(f) following payments of amounts due pursuant to item (e) above, if amounts remain standing to the credit of a Swap Collateral Account, such amounts may be applied only in accordance with the following provisions:		
(i) first, in or towards payment of a Replacement Swap Premium (if any) payable by the Issuer to a replacement swap provider in order to enter into a Replacement Swap Agreement with the Issuer with respect to the Swap Agreement; and	0.00	n.a.
(ii) second, any surplus remaining after payment of such Replacement Swap Premium to be transferred to the Deposit Account to be applied as Available Revenue Receipts	0.00	n.a.
<b>Total paid</b>	<u><u>0.00</u></u>	<u><u>n.a.</u></u>



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**Portfolio Analysis**

Current Balance	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 75,000	5,082,803.60	1.55%	89	5.39%
75,000 <=x< 100,000	9,333,785.94	2.85%	105	6.36%
100,000 <=x< 125,000	18,096,015.73	5.53%	160	9.69%
125,000 <=x< 150,000	29,772,678.58	9.09%	216	13.08%
150,000 <=x< 175,000	32,421,810.33	9.90%	201	12.17%
175,000 <=x< 200,000	38,466,951.54	11.75%	206	12.47%
200,000 <=x< 225,000	34,956,713.03	10.68%	165	9.99%
225,000 <=x< 250,000	30,894,669.69	9.44%	130	7.87%
250,000 <=x< 275,000	22,788,863.67	6.96%	87	5.27%
275,000 <=x< 300,000	25,581,004.30	7.81%	89	5.39%
300,000 <=x< 325,000	14,909,828.00	4.55%	48	2.91%
325,000 <=x< 350,000	11,731,651.74	3.58%	35	2.12%
350,000 <=x< 375,000	11,130,992.93	3.40%	31	1.88%
375,000 <=x	42,248,609.42	12.90%	90	5.45%
<b>Total</b>	<b>327,416,378.50</b>	<b>100.00%</b>	<b>1,652</b>	<b>100.00%</b>

Original Balance	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 75,000	4,200,284.15	1.28%	76	4.60%
75,000 <=x< 100,000	7,991,688.28	2.44%	94	5.69%
100,000 <=x< 125,000	17,066,476.75	5.21%	156	9.44%
125,000 <=x< 150,000	26,071,049.15	7.96%	196	11.86%
150,000 <=x< 175,000	34,212,145.31	10.45%	218	13.20%
175,000 <=x< 200,000	37,293,186.85	11.39%	204	12.35%
200,000 <=x< 225,000	32,557,854.01	9.94%	158	9.56%
225,000 <=x< 250,000	32,026,459.21	9.78%	139	8.41%
250,000 <=x< 275,000	25,295,029.64	7.73%	99	5.99%
275,000 <=x< 300,000	21,584,675.85	6.59%	77	4.66%
300,000 <=x< 325,000	21,471,109.90	6.56%	71	4.30%
325,000 <=x< 350,000	11,199,760.26	3.42%	34	2.06%
350,000 <=x< 375,000	12,714,960.62	3.88%	36	2.18%
375,000 <=x	43,731,698.52	13.36%	94	5.69%
<b>Total</b>	<b>327,416,378.50</b>	<b>100.00%</b>	<b>1,652</b>	<b>100.00%</b>



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**Portfolio Analysis**

<b>Original LTV</b>	<b>Current Balance</b>	<b>Current Balance (%)</b>	<b>Number of Accounts</b>	<b>Number of Accounts (%)</b>
0 <=x< 70%	119,597,395.11	36.53%	640	38.74%
70% <=x< 75%	38,177,602.54	11.66%	204	12.35%
75% <=x< 80%	105,171,749.29	32.12%	518	31.36%
80% <=x< 85%	33,163,995.31	10.13%	139	8.41%
85% <=x< 90%	31,305,636.25	9.56%	151	9.14%
90% <=x< 95%	0.00	0.00%	0	0.00%
95% <=x< 105%	0.00	0.00%	0	0.00%
<b>Total</b>	<b>327,416,378.50</b>	<b>100.00%</b>	<b>1,652</b>	<b>100.00%</b>

<b>Current LTV</b>	<b>Current Balance</b>	<b>Current Balance (%)</b>	<b>Number of Accounts</b>	<b>Number of Accounts (%)</b>
0 <=x< 70%	137,276,892.45	41.93%	745	45.10%
70% <=x< 75%	98,362,972.38	30.04%	498	30.15%
75% <=x< 80%	46,208,594.65	14.11%	198	11.99%
80% <=x< 85%	32,516,443.87	9.93%	150	9.08%
85% <=x< 90%	13,051,475.15	3.99%	61	3.69%
90% <=x< 95%	0.00	0.00%	0	0.00%
95% <=x< 100%	0.00	0.00%	0	0.00%
100% <=x< 105%	0.00	0.00%	0	0.00%
105% <=x	0.00	0.00%	0	0.00%
<b>Total</b>	<b>327,416,378.50</b>	<b>100.00%</b>	<b>1,652</b>	<b>100.00%</b>



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**Portfolio Analysis**

Origination Year	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
<=2013	0.00	0.00%	0	0.00%
2014	0.00	0.00%	0	0.00%
2015	0.00	0.00%	0	0.00%
2016	424,767.69	0.13%	4	0.24%
2017	2,319,890.16	0.71%	14	0.85%
2018	2,035,144.58	0.62%	14	0.85%
2019	10,898,590.71	3.33%	67	4.06%
2020	30,663,122.04	9.37%	163	9.87%
2021	57,114,829.56	17.44%	293	17.74%
2022	216,393,648.18	66.09%	1,061	64.23%
2023	7,566,385.58	2.31%	36	2.18%
<b>Total</b>	<b>327,416,378.50</b>	<b>100.00%</b>	<b>1,652</b>	<b>100.00%</b>

Original Term (years)	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 15	23,679,736.07	7.23%	148	8.96%
15 <=x< 17	14,867,995.77	4.54%	82	4.96%
17 <=x< 19	14,340,349.39	4.38%	74	4.48%
19 <=x< 21	17,677,147.51	5.40%	91	5.51%
21 <=x< 23	14,662,314.92	4.48%	74	4.48%
23 <=x< 25	17,781,685.26	5.43%	81	4.90%
25 <=x< 27	32,026,864.25	9.78%	159	9.62%
27 <=x< 29	23,175,880.82	7.08%	104	6.30%
29 <=x	169,204,404.51	51.68%	839	50.79%
<b>Total</b>	<b>327,416,378.50</b>	<b>100.00%</b>	<b>1,652</b>	<b>100.00%</b>



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**Portfolio Analysis**

Remaining Term (years)	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 5	1,984,587.20	0.61%	11	0.67%
5 <=x< 8	3,681,972.87	1.12%	24	1.45%
8 <=x< 11	9,039,130.13	2.76%	60	3.63%
11 <=x< 14	11,213,626.92	3.42%	72	4.36%
14 <=x< 17	24,441,210.38	7.46%	123	7.45%
17 <=x< 20	24,703,412.47	7.54%	135	8.17%
20 <=x< 23	28,050,617.56	8.57%	132	7.99%
23 <=x< 26	40,154,741.25	12.26%	195	11.80%
26 <=x	184,147,079.72	56.24%	900	54.48%
<b>Total</b>	<b>327,416,378.50</b>	<b>100.00%</b>	<b>1,652</b>	<b>100.00%</b>

Repayment Type	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
Repayment	297,291,138.34	90.80%	1,536	92.98%
Interest Only	23,228,061.84	7.09%	93	5.63%
Part & Part	6,897,178.32	2.11%	23	1.39%
<b>Total</b>	<b>327,416,378.50</b>	<b>100.00%</b>	<b>1,652</b>	<b>100.00%</b>

Current Interest	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0.00% <=x< 2.50%	0.00	0.00%	0	0.00%
2.50% <=x< 3.00%	0.00	0.00%	0	0.00%
3.00% <=x< 3.25%	0.00	0.00%	0	0.00%
3.25% <=x< 3.50%	41,037,467.24	12.53%	178	10.77%
3.50% <=x< 3.75%	43,776,489.41	13.37%	218	13.20%
3.75% <=x< 4.00%	94,927,830.82	28.99%	484	29.30%
4.00% <=x< 4.25%	38,217,053.23	11.67%	197	11.92%
4.25% <=x< 4.50%	46,448,701.52	14.19%	246	14.89%
4.50% <=x< 4.75%	29,328,572.81	8.96%	146	8.84%
4.75% <=x< 5.00%	5,942,828.94	1.82%	33	2.00%
5.00% <=x	27,737,434.53	8.47%	150	9.08%
<b>Total</b>	<b>327,416,378.50</b>	<b>100.00%</b>	<b>1,652</b>	<b>100.00%</b>



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**Portfolio Analysis**

Current Margin Over Rel	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0.00% <=x< 2.50%	0.00	0.00%	0	0.00%
2.50% <=x< 3.00%	0.00	0.00%	0	0.00%
3.00% <=x< 3.25%	0.00	0.00%	0	0.00%
3.25% <=x< 3.50%	41,037,467.24	12.53%	178	10.77%
3.50% <=x< 3.75%	43,776,489.41	13.37%	218	13.20%
3.75% <=x< 4.00%	94,927,830.82	28.99%	484	29.30%
4.00% <=x< 4.25%	38,217,053.23	11.67%	197	11.92%
4.25% <=x< 4.50%	46,448,701.52	14.19%	246	14.89%
4.50% <=x< 4.75%	29,328,572.81	8.96%	146	8.84%
4.75% <=x< 5.00%	5,942,828.94	1.82%	33	2.00%
5.00% <=x	27,737,434.53	8.47%	150	9.08%
<b>Total</b>	<b>327,416,378.50</b>	<b>100.00%</b>	<b>1,652</b>	<b>100.00%</b>

Interest Rate Index	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
BBR	318,829,276.27	97.38%	1,597	96.67%
Other	8,587,102.23	2.62%	55	3.33%
<b>Total</b>	<b>327,416,378.50</b>	<b>100.00%</b>	<b>1,652</b>	<b>100.00%</b>

Loan Purpose	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
Purchase	247,151,053.57	75.49%	1,226	74.21%
Re-Mortgage	80,265,324.93	24.51%	426	25.79%
<b>Total</b>	<b>327,416,378.50</b>	<b>100.00%</b>	<b>1,652</b>	<b>100.00%</b>

Buy-To-Let	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
Yes	0.00	0.00%	0	0.00%
No	327,416,378.50	100.00%	1,652	100.00%
<b>Total</b>	<b>327,416,378.50</b>	<b>100.00%</b>	<b>1,652</b>	<b>100.00%</b>



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**Portfolio Analysis**

Arrears Multiple	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
x <=0	325,233,418.07	99.33%	1,640	99.27%
0 <x< 1	620,595.49	0.19%	3	0.18%
1 <=x< 2	1,249,670.32	0.38%	7	0.42%
2 <=x<3	312,694.62	0.10%	2	0.12%
3 <=x	0.00	0.00%	0	0.00%
<b>Total</b>	<b>327,416,378.50</b>	<b>100.00%</b>	<b>1,652</b>	<b>100.00%</b>

Self-Certified Product	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
Yes	0.00	0.00%	0	0.00%
No	327,416,378.50	100.00%	1,652	100.00%
No Data	0.00	0.00%	0	0.00%
<b>Total</b>	<b>327,416,378.50</b>	<b>100.00%</b>	<b>1,652</b>	<b>100.00%</b>

Valuation Type	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
Full, Internal and External	327,416,378.50	100.00%	1,652	100.00%
Other	0.00	0.00%	0	0.00%
<b>Total</b>	<b>327,416,378.50</b>	<b>100.00%</b>	<b>1,652</b>	<b>100.00%</b>

Region	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
East	51,121,323.24	15.61%	220	13.32%
East Midlands	32,876,288.01	10.04%	176	10.65%
London	27,909,315.47	8.52%	102	6.17%
North East	14,059,407.21	4.29%	100	6.05%
North West	31,455,141.22	9.61%	193	11.68%
Scotland	0.00	0.00%	0	0.00%
South East	66,847,275.25	20.42%	276	16.71%
South West	31,719,840.36	9.69%	157	9.50%
Wales	14,793,071.34	4.52%	98	5.93%
West Midlands	33,305,420.97	10.17%	181	10.96%
Yorkshire and the Humber	23,329,295.43	7.13%	149	9.02%
<b>Total</b>	<b>327,416,378.50</b>	<b>100.00%</b>	<b>1,652</b>	<b>100.00%</b>



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**Portfolio Analysis**

<b>Year Built</b>	<b>Current Balance</b>	<b>Current Balance (%)</b>	<b>Number of Accounts</b>	<b>Number of Accounts (%)</b>
x< 1900	16,411,650.77	5.01%	83	5.02%
1900 <=x< 1920	23,403,198.01	7.15%	131	7.93%
1920 <=x< 1940	43,965,758.39	13.43%	195	11.80%
1940 <=x< 1960	22,842,419.95	6.98%	116	7.02%
1960 <=x< 1980	47,932,636.08	14.64%	242	14.65%
1980 <=x< 2000	27,336,737.21	8.35%	145	8.78%
2000 <=x< 2002	4,234,977.47	1.29%	18	1.09%
2002 <=x< 2004	1,698,221.93	0.52%	9	0.54%
2004 <=x< 2006	3,823,763.45	1.17%	19	1.15%
2006 <=x<=2013	135,767,015.24	41.47%	694	42.01%
<b>Total</b>	<b>327,416,378.50</b>	<b>100.00%</b>	<b>1,652</b>	<b>100.00%</b>

<b>Seasoning (years)</b>	<b>Current Balance</b>	<b>Current Balance (%)</b>	<b>Number of Accounts</b>	<b>Number of Accounts (%)</b>
0 <=x< 5	323,580,217.94	98.83%	1,627	98.49%
5 <=x< 6	2,345,719.58	0.72%	15	0.91%
6 <=x< 7	1,399,777.95	0.43%	9	0.54%
7 <=x	90,663.03	0.03%	1	0.06%
<b>Total</b>	<b>327,416,378.50</b>	<b>100.00%</b>	<b>1,652</b>	<b>100.00%</b>

<b>Employment Type</b>	<b>Current Balance</b>	<b>Current Balance (%)</b>	<b>Number of Accounts</b>	<b>Number of Accounts (%)</b>
Self Employed	113,529,886.36	34.67%	521	31.54%
Employed	213,886,492.14	65.33%	1,131	68.46%
Other	0.00	0.00%	0	0.00%
<b>Total</b>	<b>327,416,378.50</b>	<b>100.00%</b>	<b>1,652</b>	<b>100.00%</b>

<b>Property Type</b>	<b>Current Balance</b>	<b>Current Balance (%)</b>	<b>Number of Accounts</b>	<b>Number of Accounts (%)</b>
House, Detached, Semi-d	219,519,247.99	67.05%	1,042	63.08%
Flat, Apartment	24,988,809.16	7.63%	145	8.78%
Bungalow	11,741,784.90	3.59%	63	3.81%
Terraced House	71,166,536.45	21.74%	402	24.33%
Other	0.00	0.00%	0	0.00%
<b>Total</b>	<b>327,416,378.50</b>	<b>100.00%</b>	<b>1,652</b>	<b>100.00%</b>





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<b>First-time Buyer</b>	<b>Current Balance</b>	<b>Current Balance (%)</b>	<b>Number of Accounts</b>	<b>Number of Accounts (%)</b>
Yes	143,341,622.86	43.78%	766	46.37%
No	184,074,755.64	56.22%	886	53.63%
<b>Total</b>	<b>327,416,378.50</b>	<b>100.00%</b>	<b>1,652</b>	<b>100.00%</b>



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**Portfolio Analysis**

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Date	30/06/2023	Weighted Average Seasoning (yrs)	1.37
Current Balance	327,416,378.50	Weighted Average Remaining Maturity (yrs)	25.67
Number of Accounts	1,652	Buy To Let	0.00
Average Loan Balance	198,193.93	Interest Only	23,228,061.84
Maximum Loan Balance	792,620.95	Weighted Average Original LTV	68.56%
Weighted Average Interest Rate	4.16%	Weighted Average Current LTV	66.90%
Weighted Average Mortgage Margin	4.16%		



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