

LANNRAIG MASTER TRUST - INVESTOR'S REPORT
Note Information

Report Date: 20-Dec-2021
Report Frequency: Monthly

SERIES 2018-1
ORIGINAL INFORMATION - 18 OCTOBER 2018

Tranche	Rating (Moody's/Fitch)**	ISIN No.	Legal Maturity	Principal Information							Interest Information						
				Original Balance	Denomination	Notes Issued	FX Rate	GBP Eqv	WAL***	Bond Type	Scheduled Maturity Date	Reference Rate	Margin	Step Up / Call Option Date	Step Up Margin	Interest Calculation	Placement
1A	Aaa/AAA	XS1886621538	Dec-69	£450,000,000	£100,000	4.500	1.00000	£450,000,000	3.59	Scheduled Amort	Aug-2023	SONIA*	0.836%*	Aug-2023	1.672%*	ACT/365	Retained
2A	Aaa/AAA	XS1886621702	Dec-69	£250,000,000	£100,000	2.500	1.00000	£250,000,000	4.84	Scheduled Amort	Aug-2023	SONIA*	0.946%*	Aug-2023	1.892%*	ACT/365	Retained

*Following a written resolution dated 5 August 2020 the reference rate changed from 3m GBP Libor to Compounded Daily SONIA.
**Following a written resolution dated 3 December 2020 S&P was removed as a Rating Agency in respect of the Notes and the Programme.
***Based on 5% CPR

Interest accrual start: 19/11/2021
Interest accrual end: 21/02/2022
Interest payment date: 21/02/2022
Days in period: 94

SERIES 2018-1
PERIOD CASH FLOWS

Tranche	Principal Information										Interest Information					
	Principal Issued	Scheduled Principal for period	Paid in Period	Paid to Date	Principal C/f	Pool Factor	GBP Eqv Principal O/s	Principal Shortfall in Period	Cumulative Principal Shortfall	Reference Rate	Coupon Rate	Interest Per Note	Due in Period	Interest Paid in Period	Interest Shortfall in Period	Cumulative Interest Shortfall
1A	£450,000,000	£18,000,000	£0	£180,000,000	£270,000,000	0.60000	£270,000,000	£0	£0	SONIA	TBD*	TBD*	TBD*	£0.00	£0	£0
2A	£250,000,000	£0	£0	£0	£250,000,000	1.00000	£250,000,000	£0	£0	SONIA	TBD*	TBD*	TBD*	£0.00	£0	£0

*The coupon rate and interest due in period will be determined prior to quarterly IPD

LANNRAIG MASTER TRUST - INVESTOR'S REPORT Note Information

Report Date: 20-Dec-2021
Report Frequency: Monthly

Z VFN

ORIGINAL INFORMATION

Tranche	Legal Maturity	Principal Information								Interest Information						
		Original Balance	Current Balance	Denomination	Notes Issued	FX Rate	GBP Eqv	WAL	Bond Type	Scheduled Maturity Date	Reference Rate	Margin	Step Up / Call Option Date	Step Down Margin	Interest Calculation	Placement
Series 1 Z VFN*1	Dec-69	£214,000,000	£106,100,000	£100,000	2,140	1.00000	£106,100,000	N/A	Pass Through	N/A	SONIA	0.90%	N/A	N/A	ACT/365	Retained
Series 2 Z VFN*2	Dec-69	£10,000,000	£50,000,000	£100,000	100	1.00000	£50,000,000	N/A	Pass Through	N/A	SONIA	0.90%	N/A	N/A	ACT/365	Retained

*1 The Series 1 Z Variable Funding note was issued on 17 December 2015 providing the required credit enhancement for the senior triple-A rated notes.

*2 The minimum balance of the Series 2 Z VFN on any date is the aggregate of all amounts standing to credit of the non-bullet Funding account divided by 1 minus the required mortgage collateral percentage (17.5%)

Interest accrual start: 19/11/2021
Interest accrual end: 21/02/2022
Interest payment date: 21/02/2022
Days in period: 94

Z VFN

PERIOD CASH FLOWS

Tranche	Principal Information										Interest Information						
	Principal Issued	Scheduled for period	Principal Paid in Period	Paid to Date	Principal C/f	Pool Factor	GBP Eqv Principal O/s	Principal Shortfall in Period	Cumulative Principal Shortfall	Reference Rate	Coupon Rate	Interest Per Note	Due in Period	Interest Paid in Period	Interest Shortfall in Period	Cumulative Interest Shortfall	
Series 1 Z VFN	£214,000,000		£0	N/A	£106,100,000	N/A	£106,100,000	£0	£0	SONIA	TBD*	TBD*	TBD*	£0.00	£0	£0	
Series 2 Z VFN	£10,000,000		£0	N/A	£50,000,000	N/A	£50,000,000	£0	£0	SONIA	TBD*	TBD*	TBD*	£0.00	£0	£0	

*The coupon rate and interest due in period will be determined prior to quarterly IPD

LANNRAIG MASTER TRUST - INVESTOR'S REPORT

Collateral Report

Trust Calculation Period End Date: 30-Nov-2021
Report Date: 30-Nov-2021

Asset Accrual Start Date: 01-Nov-2021
Asset Accrual End Date: 30-Nov-2021

Pool Data		This Period		Since Issue	
Mortgage Principal Analysis		No. of Loan Parts	Value	No. of Loan Parts	Value
Original mortgage loans in pool	@ 30-Sep-2011	8,566	£1,000,185,567	8,566	£1,000,185,567
Opening mortgage principal balance:	@ 01-Nov-2021	6,197	£909,712,519	8,566	£1,000,185,567
Substitutions in period		0	£0	15,585	£2,892,176,288.53
Re-drawn principal			£40,100.75		£15,774,648.88
Further Advance principal			£102,738		£18,471,693
Repurchases (product switches/further advances)		(20)	(£2,064,945)	(4,519)	(£776,716,029)
Unscheduled prepayments (redemptions)		(93)	(£10,967,812)	(13,548)	(£2,028,218,430)
Scheduled repayments			(£1,379,144)		(£226,230,281)
Closing mortgage principal balance:	@ 30-Nov-2021	6,084	£895,443,457.26	6,084	£895,443,457.44
		3 mth CPR (annualised)		1 mth CPR (annualised)	
Annualised CPR (excl repurchases)			9.1%		13.7%
Annualised CPR (inc repurchases)			12.0%		16.1%
Annualised TRR (Total principal receipts)*			16.8%		17.7%

*All receipts used in principal waterfall to repay Seller/Funding share in trust pool

Mortgages Trust Bank Account and Ledger Balances

Mortgages Trustee Transaction Account - CB:	£0
Mortgages Trustee Transaction Account - YB:	£0
Mortgages Trustee Guaranteed Investment Income Account (GIC):	£0
Clydesdale Trustee Account	£16,423,912
Citi Trustee Account	£0
Authorised Investments:	£0

Mortgages Trust Assets

	Closing	September-2021	October-2021	November-2021
Minimum seller's share (%)	3.03708%	5.85169%	5.85254%	5.84503%
Minimum seller's share amount	£30,376,228	£54,816,385	£53,923,416	£53,172,943
Seller's share (%)	17.11538%	27.84253%	27.28814%	27.01601%
Seller's share amount	£171,185,567	£260,818,595	£251,424,439	£245,768,089
Funding share (%)	82.88462%	72.15747%	72.71186%	72.98399%
Funding share amount	£829,000,000	£675,944,430	£669,944,430	£663,944,430

Pool Performance

Possession and Loss Information	Number	Principal (£)	Revenue (£)	Total (£)
Properties repossessed in period:	0	£0	£0	£0
Properties repossessed since inception:	24	£2,122,263	£257,783	£2,380,045
Properties in possession (current):	2	£370,256	£48,665	£418,921
Total sold repossessions this period:	0	£0	£0	£0
Total sold repossessions since inception:	22	£1,789,930	£157,092	£1,947,022
Losses on sold repossessions this period:*	0	£0	£0	£0
Losses on sold repossessions since inception:	16	£428,146	£91,811	£519,957
MIG claims submitted/received & net recoveries:	0	£0	£0	£0
Average time from possession to sale (days):	224			
Weighted average loss severity this period:				0.00%
Weighted average loss severity since inception:				29.05%

*Loss severity is calculated as the net loss (current loan balance less net sale proceeds) divided by the principal loan balance at sale.
 Note: Voluntary sales are included in the sold repossession analysis

LANNRAIG MASTER TRUST - INVESTOR'S REPORT

Arrears Analysis

Report Date: 30-Nov-2021

All Live loans (Buy to Let)						
Months	Current Principal (£)	Arrears Amount (£)	No. Loan Parts	Current Principal (%)	Arrears Amount (%)	No Loans (%)
Current	£880,020,817	£0	5,970	98.28%	0.00%	98.13%
>0M <=1M	£2,493,728	£171,010	20	0.28%	4.01%	0.33%
>1M <=2M	£2,650,114	£359,655	21	0.30%	8.44%	0.35%
>2M <=3M	£1,632,176	£198,679	11	0.18%	4.66%	0.18%
>3M <=4M	£8,815	£6,424	1	0.00%	0.15%	0.02%
>4M <=5M	£1,077,143	£508,669	10	0.12%	11.93%	0.16%
>5M <=6M	£1,008,114	£340,624	8	0.11%	7.99%	0.13%
>6M <=12M	£3,459,994	£1,440,734	18	0.39%	33.79%	0.30%
>12M	£3,092,556	£1,237,992	25	0.35%	29.04%	0.41%
Total:	£895,443,457	£4,263,786	6,084	100.00%	100.00%	100.00%

All Live loans (Buy to Let)						
Status	Current Principal (£)	Arrears Amount (£)	No. Loan Parts	Current Principal (%)	Arrears Amount (%)	No Loans (%)
Current	£880,020,817	£0	5,970	98.28%	0.00%	98.13%
Arrears	£14,575,289	£4,049,486	111	1.63%	94.97%	1.82%
Litigation	£477,096	£165,634	1	0.05%	3.88%	0.02%
Possession	£370,256	£48,665	2	0.04%	1.14%	0.03%
Total:	£895,443,457	£4,263,786	6,084	100.00%	100.00%	100.00%

Arrears stated include applicable fees

Arrears Capitalised	£838,566	£16,030	3
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All Live Loans (Buy to Let)			
Arrears %	Principal at Risk	Principal at Risk%	No. Loan Parts
3 Months+	£8,646,622	0.97%	62
6 Months+	£6,552,550	0.73%	43
12 Months+	£3,092,556	0.35%	25

Definition: A mortgage is identified as being in arrears when on any due date which is five or more days past the relevant due date, any amount (including fees) owed by the borrower is overdue.
As of 31 August 2021, all payment holidays granted in respect of COVID-19 have expired.

LANNRAIG MASTER TRUST - INVESTOR'S REPORT

Pool Analysis

Report Date: 30-Nov-2021

Geographical Distribution		Distribution of loans by Geographical Distribution			
Region	No. Loan Parts	% of Total	Current Principal Balance	% of Total	
East Anglia	159	2.61%	£20,417,866	2.28%	
East Midlands	271	4.45%	£22,017,452	2.46%	
London	1,551	25.49%	£408,682,413	45.64%	
North	304	5.00%	£20,955,707	2.34%	
North West	490	8.05%	£41,729,481	4.66%	
Outer Metro	532	8.74%	£101,303,421	11.31%	
Scotland	1,076	17.69%	£90,547,458	10.11%	
South West	312	5.13%	£41,298,676	4.61%	
Wales	58	0.95%	£5,753,027	0.64%	
West Midlands	248	4.08%	£28,800,647	3.22%	
Yorks and Humber	602	9.89%	£43,817,645	4.89%	
South East	481	7.91%	£70,119,666	7.83%	
Total	6,084	100.00%	£895,443,457	100.00%	

Maturity Profile		Distribution of loans by Maturity Profile			
Years to Maturity	No. Loan Parts	% of Total	Current Principal Balance	% of Total	
<= 5	1,118	18.38%	£122,664,410	13.70%	
> 5 <= 10	1,993	32.76%	£231,289,275	25.83%	
> 10 <= 15	1,293	21.25%	£183,637,282	20.51%	
> 15 <= 20	972	15.98%	£189,560,684	21.17%	
> 20 <= 25	701	11.52%	£167,718,923	18.73%	
> 25	7	0.12%	£572,885	0.06%	
Total	6,084	100.00%	£895,443,457	100.00%	

Repayment Profile		Distribution of loans by Repayment Profile			
Repayment Method	No. Loan Parts	% of Total	Current Principal Balance	% of Total	
Interest Only	4,645	76.35%	£807,254,009	90.15%	
Repayment	1,439	23.65%	£88,189,448	9.85%	
Total	6,084	100.00%	£895,443,457	100.00%	

Product Type		Distribution of loans by Product Type			
Type	No. Loan Parts	% of Total	Current Principal Balance	% of Total	
Capped	0	0.00%	£0	0.00%	
Discounted	0	0.00%	£0	0.00%	
Fixed	2,430	39.94%	£505,303,169	56.43%	
Tracker	1,741	28.62%	£237,771,489	26.55%	
Variable	1,913	31.44%	£152,368,799	17.02%	
Total	6,084	100.00%	£895,443,457	100.00%	

Loan Type		Distribution of loans by Loan Type			
Type	No. Loan Parts	% of Total	Current Principal Balance	% of Total	
Offset	1,782	29.29%	£207,569,367	23.18%	
Flexible	4,302	70.71%	£687,874,091	76.82%	
Total	6,084	100.00%	£895,443,457	100.00%	

Seasoning		Distribution of loans by Seasoning			
Months	No. Loan Parts	% of Total	Current Principal Balance	% of Total	
<= 6	0	0.00%	£0	0.00%	
> 6 <= 12	0	0.00%	£0	0.00%	
> 12 <= 18	0	0.00%	£0	0.00%	
> 18 <= 24	108	1.78%	£26,828,311	3.00%	
> 24 <= 30	184	3.02%	£38,566,738	4.31%	
> 30 <= 36	133	2.19%	£31,544,283	3.52%	
> 36 <= 42	42	0.69%	£8,109,154	0.91%	
> 42 <= 48	281	4.62%	£64,822,500	7.24%	
> 48 <= 54	441	7.25%	£99,129,991	11.07%	
> 54 <= 60	292	4.80%	£67,178,124	7.50%	
> 60 <= 72	311	5.11%	£46,446,272	5.19%	
> 72 <= 84	422	6.94%	£74,630,782	8.33%	
> 84 <= 96	312	5.13%	£42,471,799	4.74%	
> 96 <= 108	217	3.57%	£35,261,692	3.94%	
> 108 <= 120	156	2.56%	£14,266,819	1.59%	
> 120	3,185	52.35%	£346,186,992	38.66%	
Total	6,084	100.00%	£895,443,457	100.00%	

Mortgage Pool Statistics as at:		30-Nov-2021
Weighted Average Seasoning (months):		105.47
Weighted Average Remaining Term (years):		12.74
Average Loan Size:		£148,769
Weighted Average Current LTV (un-indexed)		65.60%
Weighted Average Current LTV (indexed)*		48.98%
Pre-swap yield (on mortgage portfolio):		2.56%
Current Clydesdale Bank 'Buy to Let' SVR:**		4.95%

*Indexation uses Nationwide HPI; **Clydesdale Bank 'Buy to Let' SVR as of 2 April 2020

LANNRAIG MASTER TRUST - INVESTOR'S REPORT

Pool Analysis

Report Date: 30-Nov-2021

Distribution of loans by Loan-to-Value (Current LTV)

LTV Range (%)	No. of Loans	% of Total	Current Principal Balance	% of Total
> 0 <= 25	517	8.59%	£14,942,693	1.67%
> 25 <= 50	1,018	16.91%	£86,956,157	9.71%
> 50 <= 55	316	5.25%	£45,121,730	5.04%
> 55 <= 60	451	7.49%	£80,125,077	8.95%
> 60 <= 65	557	9.25%	£97,901,449	10.93%
> 65 <= 70	773	12.84%	£143,718,204	16.05%
> 70 <= 75	1193	19.82%	£235,785,908	26.33%
> 75 <= 80	908	15.09%	£155,933,162	17.41%
> 80 <= 85	266	4.42%	£32,418,414	3.62%
> 85 <= 90	7	0.12%	£804,274	0.09%
> 90 <= 95	8	0.13%	£966,668	0.11%
> 95 <= 100	1	0.02%	£100,994	0.01%
> 100	4	0.07%	£668,726	0.07%
Total	6,019	100.00%	£895,443,457	100.00%

Original Weighted Average Current Loan-to-Value*	69.07%
Weighted Average Current Loan-to-Value	65.60%
Average Loan Principal Balance	£148,769

*Per latest final terms

Distribution of loans by Loan-to-Value (Current Indexed LTV)*

LTV Range (%)	No. of Loans	% of Total	Current Principal Balance	% of Total
> 0 <= 25	891	14.80%	£36,092,447	4.03%
> 25 <= 50	2,820	46.85%	£394,561,256	44.06%
> 50 <= 55	949	15.77%	£170,408,643	19.03%
> 55 <= 60	814	13.52%	£164,051,759	18.32%
> 60 <= 65	540	8.97%	£129,204,709	14.43%
> 65 <= 70	3	0.05%	£623,350	0.07%
> 70 <= 75	0	0.00%	£0	0.00%
> 75 <= 80	1	0.02%	£213,583	0.02%
> 80 <= 85	0	0.00%	£0	0.00%
> 85 <= 90	0	0.00%	£0	0.00%
> 90 <= 95	1	0.02%	£287,711	0.03%
> 95 <= 100	0	0.00%	£0	0.00%
> 100	0	0.00%	£0	0.00%
Total	6,019	100.00%	£895,443,457	100.00%

*Indexation uses Nationwide HPI

Weighted Average Current Indexed Loan-to-Value	48.98%
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Distribution of loans by Current Principal Balance

LTV Range (Principal)	No. of Loans	% of Total	Current Principal Balance	% of Total
> 0 <= 50,000	1,158	19.24%	£33,085,995	3.69%
> 50,000 <= 100,000	1,591	26.43%	£120,867,999	13.50%
> 100,000 <= 150,000	1,174	19.50%	£144,008,595	16.08%
> 150,000 <= 200,000	678	11.26%	£117,290,739	13.10%
> 200,000 <= 250,000	441	7.33%	£98,388,796	10.99%
> 250,000 <= 300,000	288	4.78%	£78,832,328	8.80%
> 300,000 <= 400,000	369	6.13%	£127,328,353	14.22%
> 400,000 <= 500,000	154	2.56%	£68,051,905	7.60%
> 500,000 <= 750,000	125	2.08%	£72,610,287	8.11%
> 750,000 <= 1,000,000	41	0.68%	£34,978,462	3.91%
> 1,000,000	0	0.00%	£0	0.00%
Total	6,019	100.00%	£895,443,457	100.00%

Largest Eligible Loan Principal Balance	£999,966
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LANNRAIG MASTER TRUST - INVESTOR'S REPORT

Credit Enhancement and Triggers

Credit Enhancement	Total £	% of Total excl Series 2 Z VFN	Current Note Subordination %	Credit Enhancement %	% Required CE
Class A Notes:	£520,000,000	83.05%	16.95%	22.54%	17.50%
Class B Notes:	£0	0.00%	0.00%	0.00%	0.00%
Class C Notes:	£0	0.00%	0.00%	0.00%	0.00%
Class D Notes:	£0	0.00%	0.00%	0.00%	0.00%
Z VFN:	£106,100,000	16.95%	0.00%	0.00%	0.00%
Series 2 Z VFN:	£50,000,000	7.40%			
Total excl Series 2 Z VFN	<u>£626,100,000</u>				
Total:	<u>£676,100,000</u>				
Programme reserve required amount:	£35,000,000	5.59%	of total notes o/s		
Programme reserve actual amount:	£35,000,000	6.73%	of AAA o/s		

Trigger Events	
Asset Trigger	Trigger Event
An amount is debited to the AAA principal deficiency sub-ledger to the Funding principal deficiency ledger.	NO
Non-Asset Trigger	Trigger Event
An insolvency event in relation to the seller.	NO
Seller's role as servicer is terminated and a new servicer is not appointed within 60 days.	NO
On any distribution date, the seller fails to pay to the mortgages trustee any offset rebate amount where, following notification of such failure, the Funding security trustee is of the opinion that such failure is materially prejudicial to the interests of the note holders of the notes issued by all issuers.	NO
The current sellers share is equal to or less than the minimum sellers share on any two consecutive trust distribution dates "seller's share event".	NO
Arrears Trigger Event	Trigger Event
The current principal balance of the mortgage loans in the mortgages portfolio in arrears for more than 90 days divided by the current principal amount of the mortgage pool exceeds 2%.	NO
Issuer Events of Default	Default
The terms and conditions set out in the base prospectus include market standard events of default, including, for example, a non-payment under the outstanding notes or a material breach of its contractual obligations under the programme documentation by the Issuer.*	
Outstanding Issuer event of default:	NO
<i>*Please see 'Terms and Conditions of the notes' in the base prospectus for further details.</i>	
Disclosure Requirements	Compliant
Clydesdale Bank PLC confirms that it retains a material net economic interest of not less than 5 per cent. of the nominal value of the securitisation in accordance with Article 405 of Regulation 575/2013 (the "CRR"). Such material net economic interest is retained in the form of a minimum transferor interest of 5 per cent. as permitted under option (a) of Article 405 of the CRR.	YES
Notices	

LANNRAIG MASTER TRUST - INVESTOR'S REPORT
MAIN PARTIES TO THE STRUCTURE, RATINGS AND TRIGGERS (IF APPLICABLE)

20 December 2021

Role	Counterparty	Long Term Rating (Moody's/Fitch)	Short Term Rating (Moody's/Fitch)	Applicable Trigger (Loss of)	Consequence
				A3(cr) (Moody's), A- (Fitch)	No further assignment of loans to the mortgages trust unless a solvency certificate is provided by each originator at the assignment date.
Seller	Clydesdale Bank plc	A2(cr) / A-	P-1(cr) / F2	Aa3(cr) (Moody's); P-1(cr) (Moody's), F1+ (Fitch) A3(cr) (Moody's); P-1 (cr) (Moody's), F1 (Fitch) P-1(cr) (Moody's), F1 (Fitch)	Item "w" of minimum sellers share increase from 20% to greater of: (a) 60% or (b) 100% less 5% of aggregate mortgage portfolio balance. Item "w" of minimum sellers share increase to 100%. Item "x" of minimum sellers share determined by Seller following quarterly review rather than annual review
Servicer	Clydesdale Bank plc	A2(cr) / A-	P-1(cr) / F2		
Cash Manager	Clydesdale Bank plc	Baa1 / A-	P-2 / F2		
Funding Fixed Basis Rate Swap Provider	National Australia Bank Limited (London Branch)	Aa2(cr) / A+	P-1(cr) / F1	Level 1: A3 or A3(cr) (Moody's), A and F1 (Fitch) Level 2: BBB+ and F2 (Fitch) Level 3: Baa1 or Baa1(cr) (Moody's), BBB- and F3 (Fitch)	Collateral posting / Transfer / Guarantor Collateral posting / Transfer / Guarantor Transfer / Guarantor and Collateral
Funding SVR Basis Rate Swap Provider	Clydesdale Bank plc	Baa1 / A-	P-2 / F2		
Start up Loan Provider	Clydesdale Bank plc	Baa1 / A-	P-2 / F2		
Funding CB Account	Clydesdale Bank plc	Baa1 / A-	P-2 / F2		
Account Bank Provider (Mortgages Trustee & Funding)	National Australia Bank Limited (London Branch) Citibank, N.A., London Branch	Aa3 / A+ Aa3 / AA-	P-1 / F1 P-1 / F1		
Account Bank Provider (Mortgages Trustee Holding Accounts and Funding Holding Account)	Clydesdale Bank plc	Baa1 / A-	P-2 / F2	Moody's (P-1), Fitch* (A or F1)	Clydesdale Bank may only continue to operate and receive amounts distributed to Funding up to the non-bullet Funding amount provided that the Series 2 class Z VFN is drawn within 30 days of the date on which the account bank minimum ratings are no longer satisfied.
Account Bank Provider (Issuer)	National Australia Bank Limited (London Branch) Citibank, N.A., London Branch	Aa3 / A+ Aa3 / AA-	P-1 / F1 P-1 / F1	Moody's (P-1), Fitch (A or F1)	Termination within 30 days of breach unless; suitably rated provider can provide a guarantee, otherwise transfer to suitably rated provider.
Cross Currency Swap Provider/s	Not Applicable	N/A	N/A	Level 1: Fitch (F1 and A), Moody's (P-1 and A2) Level 2: Fitch (F2 and BBB+), Moody's (P-2 and A3) Level 3: Fitch (F3 and BBB-)	Collateral posting / Transfer / Guarantor Collateral posting / Transfer / Guarantor Transfer / Guarantor and Collateral
Principal Paying Agent & Agent Bank	Citibank N.A - London Branch	Aa3 / AA-	P-1 / F1		
Note Trustee	Citicorp Trustee Company Limited	N/A			
Corporate Services Provider	Intertrust Management Limited	N/A			
Funding & Issuer Security Trustee, Registrar & Transfer Agent	Citibank N.A - London Branch	Aa3 / AA-	P-1 / F1		
Issuer Funding Mortgages Trustee	Lannraig Master Issuer plc Lannraig Funding Limited Lannraig Trustees Limited				
Programme Arrangers	The institution(s) identified as the arranger(s) in the applicable final terms				
Manager	N/A				
Stock Exchange Listing	UK Listing Authority - London				
Registered Office (Issuer)	1 Bartholomew Lane, London EC2N 2AX				
Arrangers & Lead Managers	The institution(s) identified as the arranger(s) in the applicable final terms				
Legal Advisors	Clifford Chance LLP Clarey Olsen Clifford Chance LLP / Shearman & Wedderburn LLP K&L Gates				

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Report locations:
 Bloomberg: LNRG
<https://www.virtgmoneyukplc.com/investor-relations/debt-investors/>

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 Lannraig Trustees Limited
 Lannraig Funding Limited
 Lannraig Master Issuer plc

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