

**Citibank N.A.**  
**DURHAM MORTGAGES B PLC**  
**Investor Report**



Collection Period End Date: 31-Oct-2020

**Statement Summary:**

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**Deal Information:**

Issuer: Durham Mortgages B PLC  
Seller: Cornwall Home Loans Limited  
Interim Servicer: Bradford & Bingley plc  
Long-Term Servicer: Topaz Finance Limited  
Note Trustee/Security Trustee: Citicorp Trustee Company Limited  
Cash Manager/Issuer Account Bank/  
Agent Bank/PPA/Registrar: Citibank N.A., London Branch

Closing Date: 23-May-2018  
Payment Date: 20-Nov-2020  
Prior Payment Date: 20-Aug-2020  
Next Payment Date: 22-Feb-2021  
Days in the Interest Period: 92  
Collection Period Start Date: 01-Oct-2020  
Collection Period End Date: 31-Oct-2020  
Quarterly Period Start Date: 01-Aug-2020  
Quarterly Period End Date: 31-Oct-2020

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**Involved Parties:**

Role	Deal Counterparty	Rated Entity	Fitch (ST / LT Rating)	Moody's (ST / LT Rating)	S&P (ST / LT Rating)
Issuer Account Bank	Citibank N.A., London Branch	Citibank N.A.	F1 / AA-	P-1 / A1	A-1 / A+
Collection Account Bank	National Westminster Bank Plc	National Westminster Bank Plc	F2 / BBB+	P-1 / A2	A-2 / BBB+

**Deal Ratings Triggers:**

Role	Deal Counterparty	Rated Entity	Trigger Event	Event Breached	Document Reference
Issuer Account Bank	Citibank N.A., London Branch	Citibank N.A.	S&P: ST rating of at least A-1 & LT rating of at least A (or A+ if the ST rating is not at least A-1) Moody's: LT rating of at least A3	No	Account Bank Rating
Collection Account Bank	National Westminster Bank Plc	National Westminster Bank Plc	S&P: ST rating of at least A-2 & LT rating of at least BBB (or BBB+ if the ST rating is not at least A-2) Moody's: LT rating of at least Baa3	No	Collection Account Bank Rating

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**Note Details:**

Note Description	Beginning Balance	Ending Balance	Currency	Index	Maturity Date
Class A Notes	1,416,630,431.45	1,373,995,945.25	GBP	3 month GBP LIBOR	31-Mar-2054
Class B Notes	183,970,000.00	183,970,000.00	GBP	3 month GBP LIBOR	31-Mar-2054
Class C Notes	114,980,000.00	114,980,000.00	GBP	3 month GBP LIBOR	31-Mar-2054
Class D Notes	45,992,000.00	45,992,000.00	GBP	3 month GBP LIBOR	31-Mar-2054
Class E Notes	51,740,000.00	51,740,000.00	GBP	3 month GBP LIBOR	31-Mar-2054
Class F Notes	17,246,000.00	17,246,000.00	GBP	3 month GBP LIBOR	31-Mar-2054
Class Z1 Notes	40,242,000.00	40,242,000.00	GBP	3 month GBP LIBOR	31-Mar-2054
Class Z2 Notes	40,242,000.00	40,242,000.00	GBP	N/A	31-Mar-2054
Class R Notes	57,729,000.00	57,729,000.00	GBP	N/A	31-Mar-2054
Class X Notes	8,512,249.57	7,956,661.08	GBP	3 month GBP LIBOR	31-Mar-2054
VFN	0.00	0.00	GBP	3 month GBP LIBOR	31-Mar-2054
Class X Certificate	0.00	0.00	GBP	Certificate Payment	31-Mar-2054
Class Y Certificate	0.00	0.00	GBP	Certificate Payment	31-Mar-2054

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**Payment Distributions (GBP) - Interest:**

Note Description	Days Accrual (1)	Method (2)	Base Rate (%) (3)	Margin (%) (4)	Interest Rate (%) (5) = (3 + 4)	Accrued Interest Current Period (6)	Prior Unpaid Interest (7)	Total Interest Due (8) = (6 + 7)	Interest Paid (9)	Current Unpaid Interest (10) = (8 - 9)
Class A	92	A/365	0.06825	0.60	0.66825	2,386,110.19	0.00	2,386,110.19	2,386,110.19	0.00
Class B	92	A/365	0.06825	1.00	1.06825	495,353.08	0.00	495,353.08	495,353.08	0.00
Class C	92	A/365	0.06825	1.20	1.26825	367,554.83	0.00	367,554.83	367,554.83	0.00
Class D	92	A/365	0.06825	1.40	1.46825	170,206.94	0.00	170,206.94	170,206.94	0.00
Class E	92	A/365	0.06825	1.70	1.76825	230,603.05	0.00	230,603.05	230,603.05	0.00
Class F	92	A/365	0.06825	2.20	2.26825	98,599.39	0.00	98,599.39	98,599.39	0.00
Class Z1	92	A/365	0.06825	4.25	4.31825	438,008.26	0.00	438,008.26	438,008.26	0.00
Class Z2	92	A/365	N/A	N/A	N/A	0.00	0.00	0.00	0.00	0.00
Class R	92	A/365	N/A	N/A	N/A	0.00	0.00	0.00	0.00	0.00
Class X	92	A/365	0.06825	3.25	3.31825	71,194.82	0.00	71,194.82	71,194.82	0.00
VFN	92	A/365	0.06825	3.50	3.56825	0.00	0.00	0.00	0.00	0.00
X Cert	92	A/365	N/A	N/A	N/A	0.00	0.00	378,544.09	378,544.09	0.00
Y Cert	92	A/365	N/A	N/A	N/A	0.00	0.00	0.00	0.00	0.00

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**Payment Distributions (GBP) - Principal:**

Note Description	Original Balance (1)	Beginning Balance (2)	Principal Paid (3)	Ending Balance (4) = (2 - 3)	Ending Pool Factor (5) = (4 / 1)
Class A Notes	1,805,181,000.00	1,416,630,431.45	42,634,486.20	1,373,995,945.25	0.761140
Class B Notes	183,970,000.00	183,970,000.00	0.00	183,970,000.00	1.000000
Class C Notes	114,980,000.00	114,980,000.00	0.00	114,980,000.00	1.000000
Class D Notes	45,992,000.00	45,992,000.00	0.00	45,992,000.00	1.000000
Class E Notes	51,740,000.00	51,740,000.00	0.00	51,740,000.00	1.000000
Class F Notes	17,246,000.00	17,246,000.00	0.00	17,246,000.00	1.000000
Class Z1 Notes	40,242,000.00	40,242,000.00	0.00	40,242,000.00	1.000000
Class Z2 Notes	40,242,000.00	40,242,000.00	0.00	40,242,000.00	1.000000
Class R Notes	57,729,000.00	57,729,000.00	0.00	57,729,000.00	1.000000
Class X Notes	45,990,000.00	8,512,249.57	555,588.49	7,956,661.08	0.173009
VFN	0.00	0.00	0.00	0.00	0.000000
Class X Certificate	0.00	0.00	0.00	0.00	0.000000
Class Y Certificate	0.00	0.00	0.00	0.00	0.000000

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**Available Revenue Receipts:**

	Total (GBP)
(a) Revenue Receipts received (i) by or on behalf of the Issuer during the immediately preceding Calculation Period or (ii) if representing amounts received in respect of any indemnity payments made by the Seller pursuant to the Mortgage Sale Agreement from (but excluding) the Calculation Date immediately preceding the immediately preceding Interest Payment Date (or, in the case of the first Interest Payment Date, from and including the Closing Date) to (and including) the immediately preceding Calculation Date; or (iii) in respect of the exercise of the Portfolio Purchase Option, amounts received from the Portfolio Option Holder to be applied as Revenue Receipts including Accrued Interest, fees, costs and expenses for the Issuer and other amounts to be applied as revenue to effect a redemption in full of the Notes pursuant to Condition 8.3 ( <i>Optional Redemption for Taxation or Other Reasons</i> ), Condition 8.4 ( <i>Optional Redemption of the Notes in full</i> ), Condition 8.5 ( <i>Mandatory Redemption in full pursuant to the exercise of the Portfolio Purchase Option</i> ) or Condition 8.6 ( <i>Mandatory Redemption of the Notes following the exercise of a Risk Retention Regulatory Change Option</i> ), within two Business Days prior to such Interest Payment Date or such later date as may be agreed with the Note Trustee, other than amounts referred to in limb (g) of the definition of Revenue Receipts, which shall be credited to the MSA Warranties Reserve Fund as described in the section titled " <i>Credit Structure - MSA Warranties Reserve Fund</i> " above;	10,565,979.79
(b) interest payable to the Issuer on the Issuer Accounts and received in the immediately preceding Calculation Period and income from any Authorised Investments to be received on or prior to the Calculation Date;	0.00
(c) any amounts standing to the credit of the Transaction Account that do not represent Principal Receipts and excluding all amounts standing to the credit of the Issuer Profit Ledger, the Liquidity Reserve Fund Ledger, the General Reserve Fund Ledger, the JLM Indemnity Reserve Fund Ledger and the MSA Warranties Reserve Fund Ledger and amounts withheld by the Paying Agent from payments of Payment Amounts under the Certificates on a previous Interest Payment Date;	0.00
(d) other net income of the Issuer received during the immediately preceding Calculation Period, excluding any Principal Receipts;	0.00
(e) Principal Addition Amounts to be applied as Available Revenue Receipts in accordance with paragraph (a) of the Pre-Enforcement Principal Priority of Payments;	0.00
(f) on each Interest Payment Date, any Reconciliation Amounts deemed to be Available Revenue Receipts in accordance with Condition 6.9 ( <i>Determinations and Reconciliation</i> );	0.00

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**Available Revenue Receipts:**

	Total (GBP)
(g) any amounts standing to the credit of the General Reserve Fund, but only to the extent necessary ( after applying all other Available Revenue Receipts (other than items (e), (h) and (i) of this definition of Available Revenue Receipts ) to do so) to make a General Reserve Fund Payment;	0.00
(h) any amounts standing to the credit of the Liquidity Reserve Fund, but only to the extent necessary ( after applying all other Available Revenue Receipts (other than item (e) and (i) of this definition of Available Revenue Receipts ) to do so) to pay Senior Revenue Amounts;	0.00
(i) subject to the Liquidity Reserve Fund Excess Amount being applied in accordance with item (f) of the definition of Available Principal Receipts, after the application of any amounts standing to the credit of the Liquidity Reserve Fund in accordance with item (h) above and the application of Available Revenue Receipts to pay items (a) to (i) of the Pre-Enforcement Revenue Priority of Payments, all amounts equal to the Liquidity Reserve Fund Excess Amount;	750,423.68
(j) any Available Principal Receipts to be applied as Available Revenue Receipts pursuant to item (l) of the Pre-Enforcement Principal Priority of Payments; and	0.00
(k) any Purchaser Reimbursement Amounts payable to the Issuer and received in the immediately preceding Calculation Period and which do not represent Principal Receipts;	0.00
(l) amounts standing to the credit of the MSA Warranties Reserve Fund Ledger in an amount equal to the greater of (i) any outstanding MSA Relevant Liabilities on such date, and (ii) the excess of the credit balance of the MSA Warranties Reserve Fund Ledger over the MSA Warranties Reserve Fund Required Amount;	0.00
(m) any amounts by which the sums credited to the JLM Indemnity Reserve Fund exceed the JLM Indemnity Reserve Required Amount ;	0.00

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**Available Revenue Receipts:**

	Total (GBP)
<i>less</i>	
(n) amounts applied from time to time during the immediately preceding Calculation Period in making payment of certain monies in connection with the acquisition, disposal, holding and/or servicing of the Loans which properly belong to third parties (including the Seller) such as (but not limited to):	
(i) certain costs and expenses charged by the Relevant Servicer in respect of its servicing of the Loans and the Related Security comprising the Portfolio, costs or expenses incurred in relation to any audit in respect of title and security, other than any amounts payable by way of fees under the Relevant Servicing Agreement Fees in accordance with items (b)(iv) and (b)(v) of the Pre-Enforcement Revenue Priority of Payments and not otherwise covered by the items below;	0.00
(ii) payments of certain insurance premiums in respect of the Insurance Contracts (to the extent referable to the Loans);	0.00
(iii) amounts under a Direct Debit which are repaid to the bank making the payment if such bank is unable to recoup or recall such amounts itself from its customer's account or is required to refund an amount previously debited and such other amounts that have been paid in error or otherwise recalled or that are required by the Collection Account Bank to be credited to a reserve which will set aside an amount for such payments in the collection account of the Seller or Legal Title Holder, as applicable;	0.00
(iv) any amount received from a Borrower for the express purpose of payment being made to a third party for the provision of a service to that Borrower; and;	0.00
(v) any Borrower Fees (and other fees) charged to a Borrower by the Long-Term Servicer (for the avoidance of doubt, excluding Recovery Proceeds but including any Shortfall Debt Recovery Fees), which are permitted to be retained by the Long-Term Servicer in accordance with	0.00
(o) any tax payments paid or payable by the Issuer during the immediately preceding Calculation Period to the extent not funded from amounts standing to the credit of the Issuer Profit Ledger;	0.00
(p) (taking into account any amount paid by way of Permitted Withdrawals) amounts to remedy any overdraft in relation to the Collection Accounts of the Legal Title Holder, or to pay any amounts due to the Collection Account Bank in respect of the Loans; and	0.00
(q) any True-up Amount (representing revenue) owed by the Issuer to the Seller pursuant to the terms of the Mortgage Sale Agreement.	0.00
<b>Total:</b>	<b>11,316,403.47</b>



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**Available Principal Receipts:**

	Total (GBP)
(a) all Principal Receipts received by or on behalf of the Issuer during the immediately preceding Calculation Period;	38,469,281.72
(b) the amounts (if any) calculated on the Calculation Date preceding that Interest Payment Date pursuant to the Pre-Enforcement Revenue Priority of Payments, to be the amount by which the debit balance of each of the Class A Principal Deficiency Sub-Ledger and/or the Class B Principal Deficiency Sub-Ledger and/or the Class C Principal Deficiency Sub-Ledger and/or the Class D Principal Deficiency Sub-Ledger and/or the Class E Principal Deficiency Sub-Ledger and/or the Class F Principal Deficiency Sub-Ledger and/or the Class Z1 Principal Deficiency Sub-Ledger and/or the Class Z2 Principal Deficiency Sub-Ledger and/or the VFN Principal Deficiency Sub-Ledger is to be reduced on that Interest Payment Date by the application of Available Revenue Receipts ;	4,165,204.48
(c) on each Interest Payment Date following a Calculation Period, any Reconciliation Amounts deemed to be Available Principal Receipts in accordance with Condition 6.9 ( <i>Determinations and Reconciliation</i> );	0.00
(d) principal from any Authorised Investments to be received on or prior to the Calculation Date ;	0.00
(e) following redemption in full of the Class A Notes, the Class B Notes, the Class C Notes, the Class D Notes, the Class E Notes and the Class F Notes, amounts standing to the credit of the General Reserve Fund or in the event of a redemption of the Notes in accordance with Condition 8.3 ( <i>Optional Redemption for Taxation or Other Reasons</i> ) or Condition 8.4 ( <i>Optional Redemption of the Notes in full</i> ) on the relevant Interest Payment Date, amounts standing to the credit of the General Reserve Fund after application of the General Reserve Fund pursuant to item (g) of the definition of Available Revenue Receipts ;	0.00
(f) if all Notes are being redeemed in accordance with Condition 8.3 ( <i>Optional Redemption for Taxation or Other Reasons</i> ) or Condition 8.4 ( <i>Optional Redemption of the Notes in full</i> ) on the relevant Interest Payment Date, then all amounts standing to the credit of the Liquidity Reserve Fund after the application of item (h) in the definition of Available Revenue Receipts ; and	0.00
(g) any Purchaser Reimbursement Amounts payable to the Issuer and received in the immediately preceding Calculation Period and which represent an amount equal to any Adjustment Amounts to the Current Balance of the affected Mortgage Loans ;	0.00
less	
(h) any True-up Amount (representing principal) owed by the Issuer to the Seller pursuant to the terms of the Mortgage Sale Agreement .	0.00
<b>Total:</b>	<b>42,634,486.20</b>

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**Pre-Enforcement Revenue Priority of Payments:**

	Amount Paid	Amount Remaining
(a) <i>first</i> , in or towards satisfaction <i>pro rata</i> and <i>pari passu</i> according to the respective amounts thereof of:		
(i) any fees, costs, charges, liabilities, expenses and all other amounts then due to the Note Trustee (in its personal capacity as such) and any Appointee (in its personal capacity as such) under the provisions of the Trust Deed and the other Transaction Documents together with (if payable) VAT thereon as provided therein; and	375.00	11,316,028.47
(ii) any fees, costs, charges, liabilities, expenses and all other amounts then due to the Security Trustee (in its personal capacity as such) and any Appointee (in its personal capacity as such) under the provisions of the Deed of Charge and the other Transaction Documents together with (if payable) VAT thereon as provided therein;	375.00	11,315,653.47
(b) <i>second</i> , in or towards satisfaction <i>pro rata</i> and <i>pari passu</i> according to the respective amounts thereof, in each case then due or which are projected to become due during the next Interest Period (in each case without double counting) of:		
(i) any remuneration then due and payable to the Agent Bank, the Registrar, the Paying Agent and the VFN Registrar 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;	0.00	11,315,653.47
(ii) any remuneration then due and payable to the Cash Manager and any fees, costs, charges liabilities and expenses then due to the Cash Manager under the provisions of the Cash Management Agreement, together with VAT (if payable) thereon as provided therein;	625.00	11,315,028.47
(iii) any remuneration then due and payable to the Replacement Cash Manager Facilitator and any fees, costs, charges, liabilities and expenses then due to the Replacement Cash Manager Facilitator under the provisions of the Cash Management Agreement, together with VAT (if payable) thereon as provided therein;	0.00	11,315,028.47
(iv) any remuneration then due and payable to the Interim Servicer and any fees, costs, charges, liabilities and expenses then due to the Interim Servicer under the provisions of the Interim Servicing Agreement, together with VAT (if payable) thereon as provided therein;	0.00	11,315,028.47
(v) (a) for so long as Topaz Finance Limited is the Long-Term Servicer, the Senior Servicing Fee, together with any VAT (if payable) thereon as provided for in the Issuer Long-Term Servicing and Legal Title Holder Deed or (b) where Topaz Finance Limited is not the Long-Term Servicer, any remuneration then due and payable to the replacement Long-Term Servicer together with any fees, costs, charges, liabilities and expenses then due to such replacement Long-Term Servicer under the provisions of the replacement Issuer Long-Term Servicing and Legal Title Holder Deed, together with VAT (if payable) thereon as provided therein;	1,197,451.04	10,117,577.43

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**Pre-Enforcement Revenue Priority of Payments:**

	Amount Paid	Amount Remaining
(vi) any remuneration then due and payable to the Corporate Services Provider and any fees, costs, charges, liabilities and expenses then due to it under the provisions of the Corporate Services Agreement , together with (if payable) VAT thereon as provided therein;	8,807.43	10,108,770.00
(vii) any remuneration then due and payable to the Issuer Account Bank and any fees , costs, charges, liabilities and expenses then due to it under the provisions of the Bank Account Agreement , together with (if applicable) VAT thereon as provided therein	0.00	10,108,770.00
(viii) any remuneration then due and payable to the Collection Account Bank and any fees , costs, charges, liabilities and expenses then due to it under the provisions of the Collection Account Declaration of Trust , together with (if applicable) VAT thereon as provided therein; and;	0.00	10,108,770.00
(ix) any remuneration then due and payable to the Servicer Facilitator and any fees, costs, charges, liabilities and expenses then due to it under the provisions of the Administration Agreement , together with (if applicable) VAT thereon as provided therein;	0.00	10,108,770.00
(c) <i>third</i> , in or towards satisfaction <i>pro rata</i> and <i>pari passu</i> according to the respective amounts thereof of 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 paragraph (d) below);	378.70	10,108,391.30
(d) <i>fourth</i> , to pay the Issuer an amount equal to £1,000, to be retained by the Issuer as profit in respect of the business of the Issuer (the Issuer Profit Amount) (which may be used by the Issuer to pay or discharge any liability of the Issuer for corporation tax thereon);	1,000.00	10,107,391.30
(e) <i>fifth</i> , in or towards satisfaction <i>pro rata</i> and <i>pari passu</i> according to the respective amounts due of any interest due and payable on the relevant Interest Payment Date on;		
(i) the Class A Notes; and	2,386,110.19	7,721,281.11
(ii) Class X Certificate Payment due on the Class X Certificate;	378,544.09	7,342,737.02

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	Amount Paid	Amount Remaining
(f) <i>sixth</i> , (so long as the Class A Notes remain outstanding), 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 Principal Receipts);	0.00	7,342,737.02
(g) <i>seventh</i> , to provide for amounts due on the relevant Interest Payment Date, to pay, <i>pro rata</i> and <i>pari passu</i> , any interest due and payable, and all arrears of interest remaining unpaid on the Class B Notes;	495,353.08	6,847,383.94
(h) <i>eighth</i> , (so long as the Class B Notes remain outstanding), to credit the Class B Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon (such amounts to be applied in repayment of principal as Available Principal Receipts);	0.00	6,847,383.94
(i) <i>ninth</i> , to credit the Liquidity Reserve Fund up to the Liquidity Reserve Fund Required Amount;	0.00	6,847,383.94
(j) <i>tenth</i> , to provide for amounts due on the relevant Interest Payment Date, to pay, <i>pro rata</i> and <i>pari passu</i> , any interest due and payable, and all arrears of interest remaining unpaid on the Class C Notes;	367,554.83	6,479,829.11
(k) <i>eleventh</i> , (so long as the Class C Notes remain outstanding), to credit the Class C Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon (such amounts to be applied in repayment of principal as Available Principal Receipts);	0.00	6,479,829.11
(l) <i>twelfth</i> , to provide for amounts due on the relevant Interest Payment Date, to pay, <i>pro rata</i> and <i>pari passu</i> , any interest due and payable, and all arrears of interest remaining unpaid on the Class D Notes;	170,206.94	6,309,622.17
(m) <i>thirteenth</i> , (so long as the Class D Notes remain outstanding), to credit the Class D Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon (such amounts to be applied in repayment of principal as Available Principal Receipts);	0.00	6,309,622.17
(n) <i>fourteenth</i> , to provide for amounts due on the relevant Interest Payment Date, to pay, <i>pro rata</i> and <i>pari passu</i> , any interest due and payable, and all arrears of interest remaining unpaid on the Class E Notes;	230,603.05	6,079,019.12

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	Amount Paid	Amount Remaining
(o) <i>fifteenth</i> , (so long as the Class E Notes remain outstanding), to credit the Class E Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon (such amounts to be applied in repayment of principal as Available Principal Receipts)	0.00	6,079,019.12
(p) <i>sixteenth</i> , to provide for amounts due on the relevant Interest Payment Date, to pay, <i>pro rata</i> and <i>pari passu</i> , any interest due and payable, and all arrears of interest remaining unpaid on the Class F Notes;	98,599.39	5,980,419.73
(q) <i>seventeenth</i> , (so long as the Class F Notes remain outstanding), to credit the Class F Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon (such amounts to be applied in repayment of principal as Available Principal Receipts);	0.00	5,980,419.73
(r) <i>eighteenth</i> , to credit the General Reserve Fund up to the General Reserve Fund Required Amount ;	750,423.68	5,229,996.05
(s) <i>nineteenth</i> , (so long as the Class Z1 Notes remain outstanding), to credit the Class Z1 Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon (such amounts to be applied in repayment of principal as Available Principal Receipts);	0.00	5,229,996.05
(t) <i>twentieth</i> , (so long as the Class Z2 Notes remain outstanding), to credit the Class Z2 Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon (such amounts to be applied in repayment of principal as Available Principal Receipts);	4,165,204.48	1,064,791.57
(u) <i>twenty-first</i> , to credit the MSA Warranties Reserve Fund up to the MSA Warranties Reserve Fund Required Amount ;	0.00	1,064,791.57
(v) <i>twenty-second</i> , to credit the JLM Indemnity Reserve Fund up to the JLM Indemnity Reserve Fund Required Amount ;	0.00	1,064,791.57
(w) <i>twenty-third</i> , to provide for amounts due on the relevant Interest Payment Date, to pay, <i>pro rata</i> and <i>pari passu</i> , any interest due and payable, and all arrears of interest remaining unpaid on the VFN;	0.00	1,064,791.57

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**Pre-Enforcement Revenue Priority of Payments:**

	Amount Paid	Amount Remaining
(x) <i>twenty-fourth</i> , (so long as the VFN remains outstanding), to credit the VFN Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon (such amounts to be applied in repayment of principal as Available Principal Receipts);	0.00	1,064,791.57
(y) <i>twenty-fifth</i> , to pay any costs and expenses of the Issuer (including the Subordinated Servicing Fee) which remain unpaid following the application of Available Revenue Receipts pursuant to paragraph (c) above;	0.00	1,064,791.57
(z) <i>twenty-sixth</i> , to provide for amounts due on the relevant Interest Payment Date, to pay, <i>pro rata</i> and <i>pari passu</i> , any interest due and payable on the Class Z1 Notes;	438,008.26	626,783.31
(aa) <i>twenty-seventh</i> , to provide for amount due on the relevant Interest Payment Date, to pay <i>pro rata</i> and <i>pari passu</i> any interest due and payable on the Class X Notes;	71,194.82	555,588.49
(bb) <i>twenty-eighth</i> , to pay <i>pro rata</i> and <i>pari passu</i> , according to the respective outstanding amounts thereof, first, to the amount of any principal due and payable on the Class X Notes until the Principal Amount Outstanding on the Class X Notes has been reduced to zero and secondly any other amounts due in respect of the Class X Notes; and;	555,588.49	0.00
(cc) <i>twenty-ninth</i> , to provide for any amounts due on the relevant Interest Payment Date, to pay, <i>pro rata</i> and <i>pari passu</i> , the Class Y Certificate Payment on the Class Y Certificates Payment (which shall be zero in circumstances where the Issuer has insufficient proceeds available to meet its obligations under paragraphs (a) to (bb) above).	0.00	0.00

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**Pre-Enforcement Principal Priority of Payments:**

	Amount Paid	Amount Remaining
(a) <i>first</i> , any Principal Addition Amounts to be applied to meet any Revenue Shortfall (such amounts to be applied as Available Revenue Receipts), provided that Available Principal Receipts shall only be applied to provide for any such Revenue Shortfall in relation to paragraphs (g), (j), (l), (n) and (p) of the Pre-Enforcement Revenue Priority of Payments if the relevant PDL Condition applies;	0.00	42,634,486.20
(b) <i>second</i> , in or towards repayment, <i>pro rata</i> and <i>pari passu</i> , of principal amounts outstanding on the Class A Notes until the Principal Amount Outstanding on the Class A Notes has been reduced to zero;	42,634,486.20	0.00
(c) <i>third</i> , in or towards repayment, <i>pro rata</i> and <i>pari passu</i> , of principal amounts outstanding on the Class B Notes until the Principal Amount Outstanding on the Class B Notes has been reduced to zero;	0.00	0.00
(d) <i>fourth</i> , in or towards repayment, <i>pro rata</i> and <i>pari passu</i> , of principal amounts outstanding on the Class C Notes until the Principal Amount Outstanding on the Class C Notes has been reduced to zero;	0.00	0.00
(e) <i>fifth</i> , in or towards repayment, <i>pro rata</i> and <i>pari passu</i> , of principal amounts outstanding on the Class D Notes until the Principal Amount Outstanding on the Class D Notes has been reduced to zero;	0.00	0.00
(f) <i>sixth</i> , in or towards repayment, <i>pro rata</i> and <i>pari passu</i> , of principal amounts outstanding on the Class E Notes until the Principal Amount Outstanding on the Class E Notes has been reduced to zero;	0.00	0.00
(g) <i>seventh</i> , in or towards repayment, <i>pro rata</i> and <i>pari passu</i> , of principal amounts outstanding on the Class F Notes until the Principal Amount Outstanding on the Class F Notes has been reduced to zero;	0.00	0.00
(h) <i>eighth</i> , in or towards repayment, <i>pro rata</i> and <i>pari passu</i> , of principal amounts outstanding on the VFN until the Principal Amount Outstanding on the VFN has been reduced to zero;	0.00	0.00
(i) <i>ninth</i> , in or towards repayment, <i>pro rata</i> and <i>pari passu</i> , of interest and then principal amounts outstanding on the Class Z1 Notes until the Principal Amount Outstanding on the Class Z1 Notes has been reduced to zero;	0.00	0.00

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**Pre-Enforcement Principal Priority of Payments:**

	Amount Paid	Amount Remaining
(j) <i>tenth</i> , in or towards repayment, <i>pro rata</i> and <i>pari passu</i> , on the principal amounts outstanding on the Class Z2 Notes until the Principal Amount Outstanding on the Class Z2 Notes has been reduced to zero;	0.00	0.00
(k) <i>eleventh</i> , in or towards repayment, <i>pro rata</i> and <i>pari passu</i> , of interest and then principal amounts outstanding on the Class R Notes until the Principal Amount Outstanding on the Class R Notes has been reduced to zero ; and	0.00	0.00
(l) <i>twelfth</i> , any excess in or towards application as Available Revenue Receipts .	0.00	0.00



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**Protective Advances:**

	Total (GBP)
Cumulative Balance of Protective Advances	655,706.57
Protective Advances Principal Cap	10,000,000.00

**Issuer Profit Ledger:**

	Total (GBP)
Starting Balance	8,430.00
Amount debited during the period to cover any tax liability	0.00
Amount credited through Pre-Enforcement Revenue Priority of Payments	1,000.00
Ending Balance	9,430.00

**Liquidity Reserve Fund Ledger:**

	Total (GBP)
Liquidity Reserve Fund Balance at the start of the period	40,765,434.47
Liquidity Reserve Fund amount released to Available Revenue Receipts to pay Senior Reserve Amounts	0.00
Liquidity Reserve Fund Excess Amount released to Available Revenue Receipts	750,423.68
Liquidity Reserve Fund Required Amount	40,015,010.79
Liquidity Reserve Fund credits through Pre-Enforcement Revenue Priority of Payments	0.00
Liquidity Reserve Fund Balance at the end of the period	40,015,010.79

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**General Reserve Fund Ledger:**

	Total (GBP)
General Reserve Fund Balance at the start of the period	8,963,340.53
General Reserve Fund amount released to Available Revenue Receipts to pay General Reserve Fund Payments	0.00
General Reserve Fund amount released to Available Principal Receipts following Floating Rate Rated Notes redemption	0.00
General Reserve Fund Required Amount	9,713,764.21
General Reserve Fund credits through Pre-Enforcement Revenue Priority of Payments	750,423.68
General Reserve Fund Balance at the end of the period	9,713,764.21

**JLM Indemnity Reserve Fund:**

	Total (GBP)
Starting Balance	3,000,000.00
debits	0.00
credits	0.00
Ending Balance	3,000,000.00

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**MSA Warranties Reserve Fund:**

	Total (GBP)
Starting Balance	5,000,000.00
debits	0.00
credits	0.00
Ending Balance	5,000,000.00

**Class A Principal Deficiency Sub-Ledger:**

	Total (GBP)
Starting Balance of the Class A PDL	0.00
Principal Loss debited to the Class A PDL	0.00
Amount credited to the Class A PDL through the Pre-Enforcement Revenue Priority of Payments	0.00
Available Principal Receipts applied to fund a Revenue Shortfall debited to the Class A PDL	0.00
Class A PDL End Balance	0.00

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**Class B Principal Deficiency Sub-Ledger:**

	Total (GBP)
Starting Balance of the Class B PDL	0.00
Principal Loss debited to the Class B PDL	0.00
Amount credited to the Class B PDL through the Pre-Enforcement Revenue Priority of Payments	0.00
Available Principal Receipts applied to fund a Revenue Shortfall debited to the Class B PDL	0.00
Class B PDL End Balance	0.00

**Class C Principal Deficiency Sub-Ledger:**

	Total (GBP)
Starting Balance of the Class C PDL	0.00
Principal Loss debited to the Class C PDL	0.00
Amount credited to the Class C PDL through the Pre-Enforcement Revenue Priority of Payments	0.00
Available Principal Receipts applied to fund a Revenue Shortfall debited to the Class C PDL	0.00
Class C PDL End Balance	0.00

**Class D Principal Deficiency Sub-Ledger:**

	Total (GBP)
Starting Balance of the Class D PDL	0.00
Principal Loss debited to the Class D PDL	0.00
Amount credited to the Class D PDL through the Pre-Enforcement Revenue Priority of Payments	0.00
Available Principal Receipts applied to fund a Revenue Shortfall debited to the Class D PDL	0.00
Class D PDL End Balance	0.00

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**Class E Principal Deficiency Sub-Ledger:**

	Total (GBP)
Starting Balance of the Class E PDL	0.00
Principal Loss debited to the Class E PDL	0.00
Amount credited to the Class E PDL through the Pre-Enforcement Revenue Priority of Payments	0.00
Available Principal Receipts applied to fund a Revenue Shortfall debited to the Class E PDL	0.00
Class E PDL End Balance	0.00

**Class F Principal Deficiency Sub-Ledger:**

	Total (GBP)
Starting Balance of the Class F PDL	0.00
Principal Loss debited to the Class F PDL	0.00
Amount credited to the Class F PDL through the Pre-Enforcement Revenue Priority of Payments	0.00
Available Principal Receipts applied to fund a Revenue Shortfall debited to the Class F PDL	0.00
Class F PDL End Balance	0.00

**Class Z1 Principal Deficiency Sub-Ledger:**

	Total (GBP)
Starting Balance of the Class Z1 PDL	0.00
Principal Loss debited to the Class Z1 PDL	0.00
Amount credited to the Class Z1 PDL through the Pre-Enforcement Revenue Priority of Payments	0.00
Available Principal Receipts applied to fund a Revenue Shortfall debited to the Class Z1 PDL	0.00
Class Z1 PDL End Balance	0.00

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**Class Z2 Principal Deficiency Sub-Ledger:**

	Total (GBP)
Starting Balance of the Class Z2 PDL	0.00
Principal Loss debited to the Class Z2 PDL	4,165,204.48
Amount credited to the Class Z2 PDL through the Pre-Enforcement Revenue Priority of Payments	4,165,204.48
Available Principal Receipts applied to fund a Revenue Shortfall debited to the Class Z2 PDL	0.00
Class Z2 PDL End Balance	0.00

**VFN Principal Deficiency Sub-Ledger:**

	Total (GBP)
Starting Balance of the VFN PDL	0.00
Principal Loss debited to the VFN PDL	0.00
Amount credited to the VFN PDL through the Pre-Enforcement Revenue Priority of Payments	0.00
Available Principal Receipts applied to fund a Revenue Shortfall debited to the VFN PDL	0.00
VFN PDL End Balance	0.00

**Class B PDL Condition:**

	Total (GBP)
Is the Note the Most Senior Class of Notes?	N
Principal Loss debited to the Class B PDL	0.00
Class B Note Balance	183,970,000.00
Principal Draw Condition Satisfied	Y

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**Class C PDL Condition:**

	Total (GBP)
Is the Note the Most Senior Class of Notes?	N
Principal Loss debited to the Class C PDL	0.00
Class C Note Balance	114,980,000.00
Principal Draw Condition Satisfied	Y

**Class D PDL Condition:**

	Total (GBP)
Is the Note the Most Senior Class of Notes?	N
Principal Loss debited to the Class D PDL	0.00
Class D Note Balance	45,992,000.00
Principal Draw Condition Satisfied	Y

**Class E PDL Condition:**

	Total (GBP)
Is the Note the Most Senior Class of Notes?	N
Principal Loss debited to the Class E PDL	0.00
Class E Note Balance	51,740,000.00
Principal Draw Condition Satisfied	Y

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**Class F PDL Condition:**

	Total (GBP)
Is the Note the Most Senior Class of Notes?	N
Principal Loss debited to the Class F PDL	0.00
Class F Note Balance	17,246,000.00
Principal Draw Condition Satisfied	Y

**Class X Payment (GBP):**

Certificate Description	Class X Payment Rate (A)	Pool Balance (GBP) (B)	Day in the Period (C)	Class X Payment Due (A * B * C) / 365	Class X Payment Made
Class X Certificate	0.0008	1,877,290,707.77	92	378,544.09	378,544.09

**Portfolio Size:**

	Current Period	Prior Period
Outstanding Principal Balance of the Mortgage Portfolio (GBP)	1,877,290,707.77	1,893,637,477.48
Number of Mortgage Accounts in the Portfolio	17,988	18,147
Number of Loans in the Portfolio	20,081	20,259
Average mortgage Size (GBP)	104,363.50	104,349.89
Borrower Concentration (top 20)	0.89%	0.88%



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**Summary Portfolio Statistics:**

	Seasoning (months)	Remaining Term (months)	Original LTV (%)	Current Indexed LTV (%)	Interest Rate (%)
Weighted Average	169.43	103.09	83.25%	60.58%	2.27%
Min	2.00	-56.00	8.27%	0.00%	0.00%
Max	271.00	378.00	256.47%	230.36%	5.99%

**Properties in Possession:**

	No. Mortgage Accounts	Balance	Loss Incurred
Properties in Possession (Beginning of period)	15	1,132,539.87	
Possessed (current month)	0	0.00	
Possessed (to date)	176	10,787,476.42	
Sold (current month)	3		54,552.14
Sold (to date)	144		3,110,050.79
Property Returned to Borrower (current month)	0	0.00	
Property Returned to Borrower (to date)	10	219,064.35	
Properties in Possession (end of period)	12	928,072.68	

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**Net Losses:**

	Number of Accounts	Net Losses
Current Month	20	2,079,978.19
To Date	524	9,665,611.54

**Recoveries:**

	Number of Accounts	Balance of Recoveries
Beginning of Period	15	45,525.08
Current Month	11	1,725.00
Recoveries on New Accounts (included in Current Month figures)	0	0.00
To Date	15	47,250.08

**Loss Severity:**

	Current Period	Prior Period
Loss Severity	27.67%	0.00%
Lifetime Loss Severity	0.11%	0.10%

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**Prepayment Rates:**

	Current Period			Prior Period		
	1 Month	3 Month	Lifetime	1 Month	3 Month	Lifetime
Current PPR	8.77%	7.78%	7.78%	7.92%	6.90%	7.75%
Current CPR	7.57%	6.82%	7.05%	7.26%	6.03%	7.03%

**Constant Default Rates:**

	Current Period			Prior Period		
	1 Month	3 Month	Lifetime	1 Month	3 Month	Lifetime
Current CDR	0.00%	0.03%	0.20%	0.00%	0.05%	0.21%

	Current Period	Prior Period
Scheduled Principal Collections	2,075,387.34	1,149,053.00
Unscheduled Principal Collections	12,361,907.05	11,932,503.77
Current Period Defaults	0.00	0.00

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**Outstanding Balances:**

Amount	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
< 25,000.00	2,555	12.72%	16,437,117.88	0.88%	2,570	12.69%	16,440,394.33	0.87%
25,000.00 -< 50,000.00	1,739	8.66%	66,216,295.57	3.53%	1,764	8.71%	67,220,429.89	3.55%
50,000.00 -< 75,000.00	4,077	20.30%	259,697,622.18	13.83%	4,107	20.27%	261,707,997.29	13.82%
75,000.00 -< 100,000.00	4,128	20.56%	359,215,842.33	19.13%	4,169	20.58%	362,904,901.65	19.16%
100,000.00 -< 125,000.00	3,096	15.42%	344,344,961.09	18.34%	3,126	15.43%	347,675,765.34	18.36%
125,000.00 -< 150,000.00	1,669	8.31%	227,387,978.68	12.11%	1,681	8.30%	228,937,042.57	12.09%
150,000.00 -< 175,000.00	958	4.77%	154,502,195.41	8.23%	971	4.79%	156,529,541.99	8.27%
175,000.00 -< 200,000.00	599	2.98%	111,952,474.73	5.96%	603	2.98%	112,657,088.81	5.95%
200,000.00 -< 250,000.00	697	3.47%	154,182,462.82	8.21%	703	3.47%	155,502,874.22	8.21%
250,000.00 -< 300,000.00	296	1.47%	80,728,524.40	4.30%	298	1.47%	81,316,734.39	4.29%
300,000.00 -< 400,000.00	204	1.02%	67,033,529.45	3.57%	203	1.00%	66,723,017.89	3.52%
400,000.00 -< 500,000.00	41	0.20%	17,897,356.15	0.95%	42	0.21%	18,327,983.05	0.97%
>= 500,000.00	22	0.11%	17,694,347.08	0.94%	22	0.11%	17,693,706.06	0.93%
<b>Total</b>	<b>20,081</b>	<b>100.00%</b>	<b>1,877,290,707.77</b>	<b>100.00%</b>	<b>20,259</b>	<b>100.00%</b>	<b>1,893,637,477.48</b>	<b>100.00%</b>

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**Seasoning:**

Months	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
< 80.00	549	2.73%	1,444,520.18	0.08%	562	2.77%	1,465,519.29	0.08%
80.00 -< 100.00	142	0.71%	285,711.66	0.02%	130	0.64%	264,390.34	0.01%
100.00 -< 120.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
120.00 -< 140.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
140.00 -< 160.00	6,580	32.77%	649,889,041.06	34.62%	7,698	38.00%	775,104,246.10	40.93%
160.00 -< 180.00	8,296	41.31%	826,118,605.40	44.01%	7,564	37.34%	737,209,479.02	38.93%
180.00 -< 200.00	2,399	11.95%	204,388,239.11	10.89%	2,216	10.94%	187,859,076.22	9.92%
200.00 -< 220.00	1,732	8.63%	159,875,763.79	8.52%	1,758	8.68%	160,956,953.49	8.50%
220.00 -< 240.00	312	1.55%	26,820,063.12	1.43%	257	1.27%	22,088,034.58	1.17%
>= 240.00	71	0.35%	8,468,763.45	0.45%	74	0.37%	8,689,778.44	0.46%
Total	20,081	100.00%	1,877,290,707.77	100.00%	20,259	100.00%	1,893,637,477.48	100.00%

**Original Term:**

Months	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
< 30.00	326	1.62%	23,265,513.64	1.24%	330	1.63%	23,585,267.54	1.25%
30.00 -< 60.00	5	0.02%	25,636.25	0.00%	5	0.02%	25,655.64	0.00%
60.00 -< 120.00	19	0.09%	36,777.15	0.00%	19	0.09%	36,736.47	0.00%
120.00 -< 180.00	117	0.58%	1,753,256.73	0.09%	118	0.58%	1,752,910.90	0.09%
180.00 -< 240.00	551	2.74%	22,901,455.00	1.22%	574	2.83%	24,330,114.13	1.28%
240.00 -< 300.00	2,663	13.26%	214,858,372.39	11.45%	2,693	13.29%	217,622,026.43	11.49%
300.00 -< 360.00	5,520	27.49%	514,234,443.13	27.39%	5,563	27.46%	518,100,181.29	27.36%
>= 360.00	10,586	52.72%	1,078,279,370.68	57.44%	10,662	52.63%	1,086,240,955.37	57.36%
	294	1.46%	21,935,882.80	1.17%	295	1.46%	21,943,629.71	1.16%
Total	20,081	100.00%	1,877,290,707.77	100.00%	20,259	100.00%	1,893,637,477.48	100.00%

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**Remaining Term:**

Months	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
< 30.00	1,848	9.20%	170,963,597.50	9.11%	1,833	9.05%	169,014,026.66	8.93%
30.00 -< 60.00	1,412	7.03%	124,778,775.78	6.65%	1,429	7.05%	126,527,837.74	6.68%
60.00 -< 120.00	7,641	38.05%	692,199,075.01	36.87%	7,599	37.51%	689,623,777.80	36.42%
120.00 -< 180.00	8,905	44.35%	869,404,703.05	46.31%	9,107	44.95%	887,861,405.06	46.89%
180.00 -< 240.00	180	0.90%	14,081,124.65	0.75%	194	0.96%	14,615,416.37	0.77%
240.00 -< 300.00	23	0.11%	1,633,518.61	0.09%	24	0.12%	1,623,871.58	0.09%
300.00 -< 360.00	40	0.20%	2,798,665.03	0.15%	41	0.20%	2,940,217.69	0.16%
>= 360.00	32	0.16%	1,431,248.14	0.08%	32	0.16%	1,430,924.58	0.08%
Total	20,081	100.00%	1,877,290,707.77	100.00%	20,259	100.00%	1,893,637,477.48	100.00%

**Months to Maturity by Repayment Type:**

Months	Current Period			Prior Period		
	Repayment	Interest Only	Combination	Repayment	Interest Only	Combination
< 30.00	686,674.15	168,304,219.29	1,972,704.06	688,124.75	166,489,991.84	1,835,910.07
30.00 -< 60.00	2,109,714.11	121,026,939.60	1,642,122.07	2,148,263.13	122,598,480.72	1,781,093.89
60.00 -< 120.00	18,311,652.40	664,536,152.55	9,351,270.06	18,354,783.49	662,164,851.49	9,104,142.82
120.00 -< 180.00	25,957,233.61	834,723,555.27	8,723,914.17	26,597,470.44	852,288,424.54	8,975,510.08
180.00 -< 240.00	2,060,545.09	12,020,579.56	0.00	2,135,405.91	12,480,010.46	0.00
240.00 -< 300.00	268,127.34	1,365,391.27	0.00	268,005.50	1,355,866.08	0.00
300.00 -< 360.00	0.00	2,798,665.03	0.00	0.00	2,940,217.69	0.00
>= 360.00	0.00	1,431,248.14	0.00	0.00	1,430,924.58	0.00
Total	49,393,946.70	1,806,206,750.71	21,690,010.36	50,192,053.22	1,821,748,767.40	21,696,656.86

**Citibank N.A.**  
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**Interest Rate Type:**

Type	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
No Data	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
Fixed	15	0.07%	64,605.96	0.00%	15	0.07%	64,445.36	0.00%
Redeemed	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
SVR	3,364	16.75%	303,998,586.91	16.19%	3,414	16.85%	308,470,730.23	16.29%
Tracker	16,304	81.19%	1,552,945,149.41	82.72%	16,430	81.10%	1,564,798,061.47	82.63%
Discount	398	1.98%	20,282,365.49	1.08%	400	1.97%	20,304,240.42	1.07%
Other	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
<b>Total</b>	<b>20,081</b>	<b>100.00%</b>	<b>1,877,290,707.77</b>	<b>100.00%</b>	<b>20,259</b>	<b>100.00%</b>	<b>1,893,637,477.48</b>	<b>100.00%</b>

**Interest Rate:**

%	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
< 1.0000	678	3.38%	58,948,728.03	3.14%	679	3.35%	59,410,703.69	3.14%
1.0000 -< 2.0000	12,412	61.81%	1,142,114,274.86	60.84%	12,514	61.77%	1,151,137,045.16	60.79%
2.0000 -< 3.0000	3,444	17.15%	368,566,848.92	19.63%	3,468	17.12%	370,946,949.34	19.59%
3.0000 -< 4.0000	28	0.14%	1,911,715.18	0.10%	28	0.14%	1,913,750.60	0.10%
4.0000 -< 5.0000	3,503	17.44%	305,684,596.30	16.28%	3,552	17.53%	310,164,644.82	16.38%
5.0000 -< 6.0000	16	0.08%	64,544.48	0.00%	18	0.09%	64,383.87	0.00%
6.0000 -< 7.0000	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
7.0000 -< 8.0000	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
8.0000 -< 9.0000	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
9.0000 -< 10.0000	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
>= 10.0000	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
<b>Total</b>	<b>20,081</b>	<b>100.00%</b>	<b>1,877,290,707.77</b>	<b>100.00%</b>	<b>20,259</b>	<b>100.00%</b>	<b>1,893,637,477.48</b>	<b>100.00%</b>

**Citibank N.A.**  
**DURHAM MORTGAGES B PLC**  
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**Months in Arrears:**

Months	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
< 1.00	19,319	96.21%	1,818,063,601.27	96.85%	19,405	95.78%	1,827,164,764.17	96.49%
1.00 -< 2.00	239	1.19%	18,824,948.03	1.00%	332	1.64%	25,194,515.71	1.33%
2.00 -< 3.00	124	0.62%	9,664,243.20	0.51%	133	0.66%	10,730,440.48	0.57%
3.00 -< 6.00	167	0.83%	12,798,828.22	0.68%	165	0.81%	12,953,215.59	0.68%
6.00 -< 12.00	153	0.76%	10,135,679.41	0.54%	150	0.74%	10,662,300.33	0.56%
>= 12.00	79	0.39%	7,803,407.64	0.42%	74	0.37%	6,932,241.20	0.37%
Total	20,081	100.00%	1,877,290,707.77	100.00%	20,259	100.00%	1,893,637,477.48	100.00%

**Payment Holidays:**

	Current Period		Prior Period	
	Number	Value (GBP)	Number	Value (GBP)
Loans under a Payment Holiday	248	21,906,151.88	522	48,350,866.81



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**Property Type:**

Type	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
No Data	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
Bungalow	450	2.24%	46,114,856.36	2.46%	452	2.23%	46,354,721.57	2.45%
Commercial Property	3	0.01%	138,109.37	0.01%	3	0.01%	138,104.62	0.01%
Cottage	454	2.26%	40,726,097.22	2.17%	460	2.27%	41,561,898.27	2.19%
Detached House	544	2.71%	78,549,854.02	4.18%	546	2.70%	78,670,430.68	4.15%
Flat or Apartment	5,658	28.18%	460,418,559.44	24.53%	5,711	28.19%	465,095,406.95	24.56%
Maisonette	361	1.80%	33,244,042.23	1.77%	363	1.79%	33,292,713.05	1.76%
Semi Comm or Professional	3,411	16.99%	343,428,884.75	18.29%	3,428	16.92%	345,514,570.11	18.25%
Semi Detached House	2,074	10.33%	227,289,466.33	12.11%	2,093	10.33%	229,132,580.79	12.10%
Terraced House	6,468	32.21%	595,934,007.07	31.74%	6,539	32.28%	601,823,521.31	31.78%
Other	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
Unknown	658	3.28%	51,446,830.98	2.74%	664	3.28%	52,053,530.13	2.75%
<b>Total</b>	<b>20,081</b>	<b>100.00%</b>	<b>1,877,290,707.77</b>	<b>100.00%</b>	<b>20,259</b>	<b>100.00%</b>	<b>1,893,637,477.48</b>	<b>100.00%</b>

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**Original LTV:**

%	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
No Data	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
< 60.00	1,109	5.52%	73,105,283.05	3.89%	1,125	5.55%	73,827,088.52	3.90%
60.00 -< 70.00	1,153	5.74%	100,003,770.91	5.33%	1,163	5.74%	101,130,856.38	5.34%
70.00 -< 80.00	2,805	13.97%	276,618,014.97	14.73%	2,832	13.98%	279,840,957.77	14.78%
80.00 -< 90.00	13,389	66.67%	1,244,102,281.00	66.27%	13,506	66.67%	1,254,156,285.89	66.23%
90.00 -< 100.00	862	4.29%	92,029,015.61	4.90%	866	4.27%	92,814,542.66	4.90%
100.00 -< 110.00	360	1.79%	39,166,717.01	2.09%	363	1.79%	39,289,370.17	2.07%
>= 110.00	403	2.01%	52,265,625.22	2.78%	404	1.99%	52,578,376.09	2.78%
Total	20,081	100.00%	1,877,290,707.77	100.00%	20,259	100.00%	1,893,637,477.48	100.00%

**Current Indexed LTV:**

%	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
No Data	53	0.26%	101,548.26	0.01%	67	0.33%	1,522,753.84	0.08%
< 60.00	8,581	42.73%	853,593,582.84	45.47%	7,537	37.20%	752,333,368.96	39.73%
60.00 -< 70.00	5,205	25.92%	501,652,376.52	26.72%	4,134	20.41%	399,580,490.61	21.10%
70.00 -< 80.00	4,619	23.00%	392,795,385.27	20.92%	5,333	26.32%	478,782,961.61	25.28%
80.00 -< 90.00	1,049	5.22%	82,673,657.88	4.40%	2,360	11.65%	196,828,548.68	10.39%
90.00 -< 100.00	456	2.27%	38,664,346.21	2.06%	635	3.13%	51,747,853.12	2.73%
100.00 -< 110.00	55	0.27%	4,494,015.08	0.24%	110	0.54%	8,764,814.60	0.46%
>= 110.00	63	0.31%	3,315,795.71	0.18%	83	0.41%	4,076,686.06	0.22%
Total	20,081	100.00%	1,877,290,707.77	100.00%	20,259	100.00%	1,893,637,477.48	100.00%

**Citibank N.A.**  
**DURHAM MORTGAGES B PLC**  
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**Geographic Region:**

Region	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
No Data	36	0.18%	2,609,163.26	0.14%	37	0.18%	2,709,101.06	0.14%
East Anglia	657	3.27%	62,559,324.93	3.33%	663	3.27%	63,421,633.54	3.35%
East Midlands	801	3.99%	65,749,425.96	3.50%	808	3.99%	66,207,699.72	3.50%
Greater London	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
North	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
North West	2,452	12.21%	206,081,826.77	10.98%	2,461	12.15%	206,487,557.60	10.90%
Northern Ireland	864	4.30%	64,896,713.20	3.46%	872	4.30%	65,687,984.87	3.47%
Scotland	5,180	25.80%	427,504,069.17	22.77%	5,224	25.79%	431,329,516.72	22.78%
South East	796	3.96%	79,492,826.01	4.23%	808	3.99%	80,929,491.90	4.27%
South West	547	2.72%	56,374,351.77	3.00%	554	2.73%	56,979,085.55	3.01%
Wales	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
West Midlands	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
Yorkshire & Humberside	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
Home Counties	1,534	7.64%	196,341,008.46	10.46%	1,546	7.63%	198,160,601.69	10.46%
London	1,566	7.80%	245,385,844.60	13.07%	1,583	7.81%	246,586,373.16	13.02%
Marches	94	0.47%	8,679,295.02	0.46%	94	0.46%	8,681,652.41	0.46%
Midlands	1,113	5.54%	88,909,684.06	4.74%	1,120	5.53%	89,926,593.51	4.75%
North East	2,355	11.73%	177,526,990.31	9.46%	2,389	11.79%	180,005,931.41	9.51%
North Wales and Cheshire	622	3.10%	50,363,151.51	2.68%	625	3.09%	50,474,256.57	2.67%
South Wales and Gloucestershire	661	3.29%	59,790,358.09	3.18%	668	3.30%	60,468,368.54	3.19%
Thames Valley	347	1.73%	40,118,109.77	2.14%	348	1.72%	40,418,016.45	2.13%
Wessex	456	2.27%	44,908,564.88	2.39%	459	2.27%	45,163,612.78	2.39%
Total	20,081	100.00%	1,877,290,707.77	100.00%	20,259	100.00%	1,893,637,477.48	100.00%

**Citibank N.A.**  
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**Tenure:**

Type	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
Feuh	4,757	23.69%	387,351,019.33	20.63%	4,799	23.69%	390,934,580.65	20.64%
Freehold	7,657	38.13%	793,515,136.22	42.27%	7,731	38.16%	800,461,289.68	42.27%
Heritage	5	0.02%	278,150.88	0.01%	5	0.02%	278,331.93	0.01%
Leasehold	7,662	38.16%	696,146,401.34	37.08%	7,724	38.13%	701,963,275.22	37.07%
Total	20,081	100.00%	1,877,290,707.77	100.00%	20,259	100.00%	1,893,637,477.48	100.00%

**Payment Method:**

Type	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
Direct Debit	17,899	89.13%	1,676,763,092.90	89.32%	17,916	88.43%	1,677,902,409.57	88.61%
Other	2,182	10.87%	200,527,614.87	10.68%	2,343	11.57%	215,735,067.91	11.39%
Total	20,081	100.00%	1,877,290,707.77	100.00%	20,259	100.00%	1,893,637,477.48	100.00%

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**Employment Status:**

Status	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
No Data	12,340	61.45%	1,100,498,085.21	58.62%	12,443	61.42%	1,109,377,264.47	58.58%
Employed	4,132	20.58%	414,433,806.25	22.08%	4,166	20.56%	417,512,985.18	22.05%
Self-Employed	3,543	17.64%	355,620,289.07	18.94%	3,584	17.69%	359,894,354.99	19.01%
Unemployed	17	0.08%	1,342,841.78	0.07%	17	0.08%	1,342,843.53	0.07%
Other	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
Retired	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
Pensioner	49	0.24%	5,395,685.46	0.29%	49	0.24%	5,510,029.31	0.29%
Total	20,081	100.00%	1,877,290,707.77	100.00%	20,259	100.00%	1,893,637,477.48	100.00%

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**Borrower Age:**

Status	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
No Data	128	0.64%	16,350,156.18	0.87%	129	0.64%	16,351,179.73	0.86%
0 -< 30	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
30 -< 40	495	2.47%	40,803,871.44	2.17%	503	2.48%	41,001,517.35	2.17%
40 -< 50	5,250	26.14%	466,473,038.26	24.85%	5,296	26.14%	470,965,926.46	24.87%
50 -< 60	8,514	42.40%	804,667,403.60	42.86%	8,572	42.31%	810,126,693.96	42.78%
60 -< 70	4,627	23.04%	447,605,886.79	23.84%	4,666	23.03%	451,375,645.11	23.84%
>= 70	1,067	5.31%	101,390,351.50	5.40%	1,093	5.40%	103,816,514.87	5.48%
Total	20,081	100.00%	1,877,290,707.77	100.00%	20,259	100.00%	1,893,637,477.48	100.00%

**EU Retention Undertaking:**

On the Closing Date, Barclays Bank PLC (the **Retention Holder**) will, as an originator for the purposes of the CRR, the AIFM Regulation and the Solvency II Regulation (each as defined below), retain a material net economic interest of not less than 5 per cent. in the securitisation in accordance with the text of each of Article 405(1)(a) of Regulation (EU) No 575/2013 (the **Capital Requirements Regulation** or **CRR**), Article 254(2)(a) of Regulation (EU) No. 2015/35 (the **Solvency II Regulation**) and Article 51(1)(a) of Regulation (EU) No 231/2013, referred to as the Alternative Investment Fund Manager Regulation (the **AIFM Regulation** or **AIFMR**, and together with CRR and Solvency II Regulation, the **EU Risk Retention Requirements** (which, in each case, does not take into account any corresponding national measures) (the **Retention**). As at the Closing Date, the Retention will comprise the Retention Holder holding no less than 5 per cent. of the nominal value of each Class of Notes sold or transferred to investors and the Class X Certificate issued to the Seller, in each case on the Closing Date, (the **Retained Notes**), as required by the text of each of Article 405(1)(a) of the CRR, Article 254(2)(a) of the Solvency II Regulation and Article 51(1)(a) of the AIFM Regulation. Any change in the manner in which the interest is held may only be made in accordance with applicable laws and regulations and will be notified to the Noteholders. See the section entitled "*EU Risk Retention Requirements*" for further information.

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**Statement:**

*EuroABS, the central bank compliance consultant for this transaction, have made the below comments with regards to its eligibility status.*

*Bank of England : The Bank of England have made the senior tranche of Durham B eligible under collateral class C*

*European Central Bank : Application to the Central Bank of Ireland for ECB eligibility was made on the 21st September 2018.*