



Disclaimer - Important notices

(1) The Product information displayed on this Site has been uploaded by the issuers of the relevant Products. None of the information displayed on this Site shall form the basis of any contract. Any User of this Site will be required to acknowledge that it has not relied on, or has not intended to rely on, the information displayed on this Site. Accordingly, no representation, warranty or undertaking, express or implied, is made, and no responsibility is accepted, by the Covered Bond Label (the "Covered Bond Label") or its Issuers, in any jurisdiction where such distribution or use would be contrary to local law, or which would subject us or any Issuer, to any authorisation, registration or other requirement within such jurisdiction. You agree not to use or export the information or materials available on or

TERMS OF USE

Foundation together with its affiliates, "we" or "us") a Private Foundation (fondation privée / private stichting) registered in Belgium; whose registered office is at Rue de la Science 14 - 1040 Brussels - Belgium and registered under number 500.950.659 (RPR/RPM Brussels). The Site is intended for use as a directory of information relating to certain covered bond products ("Products ") (the "Product information ") by an issuer of ("Issuer"), or potential investor in ("Investor"), such Products (an Issuer, Investor, or any other person accessing this Site, each a "User" or "you"). The Product Information is provided by each relevant Issuer, and remains at all times the sole responsibility of the relevant Issuer. We have not independently verified any Product Information, nor reviewed whether any Product for which information is provided complies with the applicable laws and regulations. This information is provided on the Site for use by (a) an Issuer; (b) an Investor; or (c) any other User, may make use of the Site. Section A applies primarily to Investors, and Section B applies primarily to Issuers. The General T&Cs in Section C apply to all Users.

Our Acceptable Use Policy and **Privacy Policy** are incorporated into these T&Cs.

Please read the T&Cs carefully before you start to use the Site. By clicking '**Accept**' you indicate that you accept these T&Cs and that you agree to be bound by them. If any provision of these T&Cs shall be deemed unlawful, void or for any reason unenforceable, then that provision shall be deemed



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

The Site is intended to provide you with certain information from issuers regarding the self-certification of their Products as labeled covered bonds. The requirements of the Covered Bond Label Convention are intended to increase transparency, improve investor access to information, and information is provided for your convenience only; it does not constitute an offer of credit rating, an offer to sell (or the solicitation of an offer to purchase) any Product, nor does it constitute a recommendation, or investment advice (or any other type of order) that you exercise independent judgment when viewing the Site and its contents, to make their own investigations and evaluations of the information contained on this Site or accessible through it, and to consult their own attorney, business adviser, tax adviser, and/or any other professional necessary, as to legal, business, tax and investment-related matters concerning the Products and Product Information contained on this Site. Information is provided to the Site by the issuer or the issuer's agent or process controlled by the relevant Issuer. The proper conduct of that process and the accuracy and completeness of the Product Information supplied during that process remain at all times the responsibility of the relevant Issuer. While the Product Information contained on the Site is displayed by us in good faith, no representation is made by us as to its completeness or accuracy. **PRODUCT INFORMATION IS DISPLAYED ON THE SITE "AS IS" AND HAS NOT BEEN INDEPENDENTLY VERIFIED BY US. BY YOUR USE OF THE SITE, YOU AGREE THAT WE HAVE NO LIABILITY WHATSOEVER REGARDING THE ACCURACY OR COMPLETENESS OF THE PRODUCT INFORMATION ON THIS SITE.** The existence of a Covered Bond Label does not represent any opinion by us about the creditworthiness of a Product, the accuracy or completeness of the information contained on the Site, or the accuracy or completeness of the information contained on the Covered Bond Label. We do not assume any responsibility arising from any reliance placed on any Product Information or on the Covered Bond Label by any visitor to the Site, or by anyone who may be informed of any of its contents.

From time to time we may make changes to the Site that we feel are appropriate (see Section C, para 3 below).

2. USE OF MATERIALS

you may view the content published on this Site, and you are welcome to print hard copies of, and/or download, material on it for your personal use or internal business purposes (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material). All downloading of material from the Site must be in accordance with our Acceptable Use Policy. The use of material printed or downloaded from our Site must be in accordance with our Acceptable Use Policy.

3. LINKS FROM AND TO OUR SITE



where the Site contains hyperlinks to other websites and resources provided by third parties, these links are provided for your information only. We have no control over the contents of those websites or resources, and accept no responsibility for them or for any loss or damage that may arise from your use of them. These follow links on this Site to external websites at their sole risk.

We accept no liability for and do not endorse any statements, advertisements, information, products or services that are published on or may be accessible through any websites owned or operated by third parties or for any action you may take as a result of using the website. Those third party websites may also be subject to separate legal terms and conditions, and issuers may be subject to separate regulation and are solely responsible for satisfying such regulatory requirements. We do not represent or warrant that any Issuer you deal with is fully authorized to use any website's trademarks without its express prior written consent. We reserve the right, at any time and for any reason not prohibited by law, to deny permission to anyone to link a website from or to this Site, as well as the right to remove any link currently appearing on our Site.

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

The Issuer is responsible for all Product Information uploaded to and/or validated on the Site by the Issuer or on its behalf, and warrants and represents that all such Product Information is and shall continue to be (and the Issuer shall regularly check the Site in order to ensure that it remains) accurate, complete and up-to-date.

The Issuer understands that we do not limit access to the Site based on the nationality of a User. The Issuer shall be solely responsible for compliance with all laws and regulations applicable to the offer and sale of a Product in all jurisdictions in which such Products are offered. The Issuer shall indemnify us against, and hold us harmless from, any losses, liabilities or costs (including reasonable administrative and legal costs) suffered by us (including our officers and employees) or by third parties (including Investors and regulatory authorities), in relation to the Product Information and/or the Issuer's use of, and statements regarding, a Covered Bond Label.

We accept no liability in relation to any lack of availability of the Site or any omission of, or any display of incorrect, Product Information on the Site. The Issuer shall not make any statement that its receipt of a Covered Bond Label constitutes a recommendation by us to buy, sell or hold any

2. PRODUCTS

By uploading and/or validating Product Information on our Site, the Issuer warrants and represents that the Product complies with the www.coveredbondlabel.com/pdf/Covered_Bond_Label_Convention_2015.pdf

3. UPLOADING INFORMATION TO OUR SITE

the content standards set out in our Acceptable Use Policy, and you shall indemnify us against, and hold us harmless from, any losses, liabilities and costs arising in respect of any breach of that warranty.

You shall promptly notify us in the event that Product Information published on the Site, any representation made to us in connection with obtaining a Covered Product Label, or any other information communicated to us in connection with the Site, becomes false, inaccurate, incomplete, or misleading.



Any information you upload to and/or validate on the Site shall be considered non-confidential and non-proprietary, and we have the right to use, copy, distribute and disclose to third parties such information for any purpose. We also have the right to disclose your identity to any third party who is claiming that any information posted or uploaded by you to the Site constitutes a violation of their intellectual property. We shall not be responsible, or liable to any third party, for the content or accuracy of any Product Information posted by you or any other user. We have the right to remove any information or posting you make on the Site if, in our opinion, such information does not comply with the

4. LINKING TO OUR SITE

reputation or take advantage of it, but you must not establish a link in such a way as to suggest any form of association, approval or endorsement on our part.

You must not establish a link from any website that is not owned by you.

We reserve the right to withdraw linking permission without notice. The website from which you are linking must comply in all respects with the content standards set out in our Acceptable Use Policy.

5. SECURITY

Issuers are required to register with us in order to use the Site by completing the following Registration Form.

Issuers will be provided with a unique user identification code and password (the "User Details") in order to access the Site for the sole purpose of uploading and/or validating Product Information on the Site. Such User Details are granted by us for the sole and exclusive use of the Issuer.

We reserve the right to alter or cancel User Details and revoke access to the site at any time.

If we need to contact you in relation to your use of the Site, we may contact you by email, telephone or post. The most recent details you

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

An Issuer may download its own profile from our Site in any of the ways expressly permitted by the Site, but Issuers may not download the

SECTION C. GENERAL T&Cs

1. SITE ACCESS

Access to the Site is permitted on a temporary basis, and we reserve the right to withdraw or amend the service we provide on the Site without notice. We shall not be liable if for any reason the Site is unavailable at any time or for any period of time.

From time to time, we may restrict access to the Site (either partially or in its entirety).

If you are provided with a user identification code, password or any other piece of information as part of our security procedures you must treat such information as confidential, and you must not disclose it to any third party. We have the right to disable any user identification code or password if we believe you are using it in an unauthorized manner, and you must comply with the provisions of our Acceptable Use Policy. You shall indemnify us against, and hold us harmless from, any losses, liabilities or costs (including reasonable administrative and legal costs) suffered by us (including our officers and employees) or by third parties (including investors and regulatory authorities) as a result of any breach of our Acceptable Use Policy that you commit.



You are responsible for making all arrangements necessary for you to have access to the Site. You are also responsible for ensuring that all persons who access the Site through your internet connection are aware of these T&Cs and that they comply with them.

2. INTELLECTUAL PROPERTY

All rights in this Site unless otherwise indicated, are owned by us. This Site and all content published on this Site, unless otherwise indicated, are protected by copyright in Belgium and other jurisdictions across the world. All trademarks and devices displayed on this Site, unless otherwise indicated, are owned by us and may be registered in many jurisdictions across the world. Save as provided in these T&Cs, any use of the Site for commercial purposes without our consent is prohibited. You must not use any part of the materials on the Site for commercial purposes without our consent.

3. SITE CHANGES

We aim to update the Site on a regular basis, and may change the content at any time. If the need arises, we reserve the right to suspend or discontinue the Site without notice.

4. OUR LIABILITY

The Product Information displayed on the Site is provided by the issuer, and the granting of any label made available through the website is under the sole control of the Issuer, in each case without any guarantees, conditions, warranties or representations from us as to its accuracy or completeness. To the extent permitted by law, we, and any third parties connected to us, hereby expressly exclude:
· all conditions, warranties and other terms which might otherwise be implied by any applicable law or regulation; and
· any liability for any direct, indirect or consequential loss or damage incurred by any user in connection with the Site or in connection with the use, inability to use or results of the use of the Site, any websites linked to it and any materials posted on it (including, without limitation, the omission of, or the display of incorrect, Product Information on the Site) or in connection with any Product, including loss of: income, revenue, business, profits, contracts, anticipated savings, information, or goodwill, regardless of how any such loss or damage is caused.

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

We process information about you in accordance with our Privacy Policy. By using the Site, you consent to such processing and you warrant that the information you provide is true, accurate and complete.

6. VIRUSES, HACKING, OTHER OFFENCES

You must not misuse the Site by knowingly introducing viruses, trojan horses, worms, logic bombs or other material which is malicious or technologically harmful. You must not attempt to gain unauthorised access to the Site, the server on which the Site is stored, or any server, by breaching this provision, or to circumvent any security measures on the Site. If you do so, you shall be liable to us for any such breach to the relevant law enforcement authorities and we shall co-operate with those authorities by disclosing your identity to them. You are to be held responsible for any damage caused by a virus or other technologically harmful material that may infect your computer equipment, computer programs, information or other proprietary material due to your use of the Site or to your downloading of any software or material from it, even if it is free from viruses or defects, compatible with your equipment or fit for any purpose. It is your responsibility to use suitable anti-virus software on any software or other material that you may download from this Site and to ensure the compatibility of such software or material with your equipment. We reserve the right to prohibit any activities of any nature or description that, in our sole discretion, might tend to damage or injure our commercial reputation or goodwill or the reputations or goodwill of any of the providers or subscribers to this Site.



7. JURISDICTION AND APPLICABLE LAW

The courts of Brussels, Belgium shall have exclusive jurisdiction over any claim arising from, or related to, a visit to the Site or these T&Cs. These T&Cs and any dispute or claim arising out of or in connection with them or their subject matter or formation (including non-

8. VARIATIONS

we may revise these T&Cs at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we have made, as they are binding on you. Certain of the provisions contained in these T&Cs may also be superseded by provisions or notices published elsewhere on the Site.

9. CONTACTS

Details of how to contact us are available by clicking on Contact Us.

We shall inform you if any of our contact details change by posting a notice on the Site.

SECTION D. CBFL ACCEPTABLE USE POLICY

Foundation ("we" or "us") on which you may use the website www.coveredbondlabel.com (the "Site"). The Policy shall apply to all users of, and visitors to, the Site.

Your use of the Site means that you accept, and agree to abide by, all the terms of the Policy, which supplement our Terms of Use.

1. PROHIBITED USES

You may use the Site for lawful purposes only. You may not use the Site:

- in any way that breaches any applicable local, national or international law or regulation;
- in any way which breaches or contravenes our content standards (see para 2 below);
- in any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect;
- to transmit, or procure the sending of, any unsolicited or unauthorised advertising or promotional material or any other form of similar
- to knowingly transmit any information, send or upload any material that contains viruses, Trojan horses, worms, time-bombs, keystroke loggers, spyware, adware or any other harmful programs or similar computer code designed to adversely affect the operation of any computer software or hardware.

You also agree:

- not to reproduce, duplicate, copy or re-sell any part of the Site in contravention of the provisions of our Terms of Use; and
- not to access without authority, interfere with, damage or disrupt:
 - any part of the Site;
 - any equipment or network on which the Site is stored;
 - any software used in the provision of the Site; or



- any equipment or network or software owned or used by any third party.

2. CONTENT STANDARDS

These content standards apply to any and all information (the "Information") which you contribute to the Site.

Information must:

- be accurate; and
- comply with applicable law in Belgium and in any country from which it is posted.

Information must not:

- infringe any copyright, database right, trade mark or other proprietary right of any other person;
- be likely to deceive any person; or
- be provided in breach of any legal duty owed to any person, such as a contractual duty or a duty of confidence;

3. SUSPENSION AND TERMINATION

We will determine, at our sole discretion, whether your use of the Site has caused a breach of the Policy. When a breach of the Policy has occurred, we may suspend or terminate your access to the Site. Failure to comply with the Policy will constitute a material breach of our Terms of Use upon which you are permitted to use the Site, and may

- immediate, temporary or permanent withdrawal of your right to use the Site;
- immediate, temporary or permanent removal of any Information uploaded by you to the Site;
- legal proceedings against you for reimbursement of all costs on an indemnity basis (including, but not limited to, reasonable administrative and legal costs);
- disclosure of information to law enforcement authorities as requested by law or as we reasonably feel is necessary; or
- any other action we deem to be appropriate;

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

You may download information from our Site in any of the ways expressly permitted by the Site. Where indicated by the Site, you shall supply all the details requested and accept all the applicable terms and conditions before attempting to download any information from the Site. You may use the information downloaded from our Site for your personal use or internal business purposes only (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material). You may not distribute or show any materials downloaded or printed from our Site to any third parties or quote or refer to any such materials in any public or private communication. If you wish to use the information downloaded from our Site for any other purpose, you must first obtain our prior written consent. If you do so, you must not use or export the information or materials available on or through this Site in violation of laws in your, or any other applicable, jurisdiction. It remains your responsibility at all times to ensure that such laws are not violated.

5. CHANGES TO THE POLICY



we may revise the Policy at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we make, as they are legally binding on you. Some of the provisions contained in the Policy may also be superseded by provisions or notices published elsewhere on the Site.

SECTION E. CBFL PRIVACY POLICY

The Covered Bond Label Foundation ("we" or "us") is committed to protecting and respecting the privacy of our users. This policy (together with our Terms of Use and any other documents referred to in it) sets out the basis on which any personal information we collect from, or that is provided to us by, a user (including from any individual who represents, and/or acts on behalf of, a user) ("you") will be processed by us. We are committed to protecting your privacy in accordance with the law, including the *Loi relative à la protection de la vie privée à l'égard des traitements de données à caractère personnel* / *wet tot bescherming van de persoonlijke levenssfeer ten aanzien van de verwerking van persoonsgegevens* (the "Belgian DPA"). We (the Covered Bond Label Foundation) are the data

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

- information that you provide by completing any form on our website (www.coveredbondlabel.com) (the "Site"). This includes information provided at the time of registering to use the Site, subscribing to our service, posting material or requesting further services;
- if you contact us, we may keep a record of that correspondence; and
- details of your visits to the Site and the resources that you access.

This information may include personal information (such as your name or title) and we will only process such personal information for the

2. INFORMATION USE

We may collect and process your personal information for the following purposes:

- to ensure that content from the Site is presented in the most effective manner for your computer;
- to provide you with information, products or services that you request from us or which we feel may interest you; and
- to notify you about changes to our service.

If you do not want us to use your information in this way, or to pass your details on to third parties for marketing purposes, you can refuse consent to such processing by ticking the relevant box situated on the form on which we collect your information.

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

You agree that your personal information may be communicated to third parties:

- if we are under a duty to disclose or share your personal information in order to comply with any legal obligation, or in order to enforce or
- in the case of any legitimate interest; and
- for direct marketing purposes (unless you object to such processing in accordance with paragraph 2 above).



- By submitting your personal information, you also agree that such information may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"), whether or not an adequate level of protection is ensured for personal information in the country of reception.
- Your personal information may also be processed by staff operating outside the EEA who work for us or for one of our processors for the same purposes as listed in paragraph 2 above. Such staff may be engaged in, among other things, the provision of support services.

4. SECURITY

We will take all steps reasonably necessary to ensure that your information is treated securely and in accordance with this privacy policy, and to prevent personal information being accessible to and processed by unauthorised parties, or being accidentally changed or deleted. There are internal security measures in place to protect the premises, servers, network, data transfers, and the information itself.

You acknowledge however that the transmission of information via the internet is not completely secure. While we will use reasonable endeavours to protect your personal information, we cannot fully guarantee the security of your information transmitted to the Site.

Where we have given you a password which enables you to access certain parts of the Site, you are responsible for keeping this password

5. YOUR RIGHTS

pertaining to you. You can exercise these rights at any time by contacting us by email by clicking on Contact Us or by letter addressed to Covered Bond Label Foundation Rue de la Science 14 - 1040 Brussels - Belgium.

You also have the right to ask us not to process your personal information for marketing purposes. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your information or by contacting us by email or by letter in accordance with the above.

6. CHANGES TO OUR PRIVACY POLICY

Any changes we may make to our privacy policy in the future will be posted on this page.

7. CONTACT

If you have any questions about this policy, the collection and use of your personal information or other privacy-specific concerns please

Harmonised Transparency Template

2021 Version

United Kingdom

Yorkshire Building Society

Reporting Date: 31/12/20

Cut-off Date: 31/12/20



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Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet B2: HTT Public Sector Assets

Worksheet B3: HTT Shipping Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

Worksheet D & Onwards (If Any): National Transparency Template

Worksheet E: Optional ECB-ECAIs data

Worksheet F1: Optional Sustainable M data

Temp. Optional COVID 19 impact



A. Harmonised Transparency Template - General Information

HTT 2021

Reporting in Domestic Currency

GBP

CONTENT OF TAB A

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- [6. Other relevant information](#)

Field Number	1. Basic Facts				
G.1.1.1	Country	United Kingdom			
G.1.1.2	Issuer Name	Yorkshire Building Society https://www.ybs.co.uk/your-society/treasury/index.html#funding-programmes			
G.1.1.3	Link to Issuer's Website				
G.1.1.4	Cut-off date	31/12/2020			
OG.1.1.1	Optional information e.g. Contact names	Richard Driver - Senior Treasury Manager			
OG.1.1.2	Optional information e.g. Parent name	rdriver@ybs.co.uk			
OG.1.1.3		+44 (0)1274 472 667			
OG.1.1.4		Matthew Rowe - Treasury Dealer			
OG.1.1.5		mrowe@ybs.co.uk			
OG.1.1.6		+44 (0)1274 357 039			
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	https://coveredbondlabel.com/issuer/57/			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	5,190.8			
G.3.1.2	Outstanding Covered Bonds	3,327.6			
OG.3.1.1	Cover Pool Size [NPV] (mn)	ND1			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	ND1			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	8.0%	56.0%	[For completion]	[Mark as ND1 if not relevant]
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.2	Optional information e.g. OC (NPV basis)				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)	% Cover Pool		
G.3.3.1	Mortgages	5,090.4	98.1%		
G.3.3.2	Public Sector	0.0	0.0%		
G.3.3.3	Shipping	0.0	0.0%		
G.3.3.4	Substitute Assets	0.0	0.0%		
G.3.3.5	Other	100.4	1.9%		
G.3.3.6	Total	5,190.8	100.0%		
OG.3.3.1	<i>o/w [If relevant, please specify]</i>	0.0%			
OG.3.3.2	<i>o/w [If relevant, please specify]</i>	0.0%			
OG.3.3.3	<i>o/w [If relevant, please specify]</i>	0.0%			



OG.3.3.4		<i>o/w [If relevant, please specify]</i>			0.0%	
OG.3.3.5		<i>o/w [If relevant, please specify]</i>			0.0%	
OG.3.3.6		<i>o/w [If relevant, please specify]</i>			0.0%	
4. Cover Pool Amortisation Profile						
G.3.4.1	Weighted Average Life (in years)		Contractual	19.9	Expected Upon Prepayments	[Mark as ND1 if not relevant]
					% Total Contractual	% Total Expected Upon Prepayments
	Residual Life (mn)					
	By buckets:					
G.3.4.2	0 - 1 Y		243.0		[Mark as ND1 if not relevant]	4.7%
G.3.4.3	1 - 2 Y		241.8		[Mark as ND1 if not relevant]	4.7%
G.3.4.4	2 - 3 Y		235.4		[Mark as ND1 if not relevant]	4.5%
G.3.4.5	3 - 4 Y		230.9		[Mark as ND1 if not relevant]	4.4%
G.3.4.6	4 - 5 Y		230.7		[Mark as ND1 if not relevant]	4.4%
G.3.4.7	5 - 10 Y		1,173.2		[Mark as ND1 if not relevant]	22.6%
G.3.4.8	10+ Y		2,835.8		[Mark as ND1 if not relevant]	54.6%
G.3.4.9		Total	5,190.8		0.0	100.0%
OG.3.4.1		<i>o/w 0-1 day</i>				0.0%
OG.3.4.2		<i>o/w 0-0.5y</i>				0.0%
OG.3.4.3		<i>o/w 0.5-1 y</i>				0.0%
OG.3.4.4		<i>o/w 1-1.5y</i>				0.0%
OG.3.4.5		<i>o/w 1.5-2 y</i>				0.0%
OG.3.4.6						
OG.3.4.7						
OG.3.4.8						
OG.3.4.9						0.00%
OG.3.4.10						0.00%
5. Maturity of Covered Bonds						
G.3.5.1	Weighted Average life (in years)		Initial Maturity	3.2	Extended Maturity	[Mark as ND1 if not relevant]
					% Total Initial Maturity	% Total Extended Maturity
	Maturity (mn)					
	By buckets:					
G.3.5.2	0 - 1 Y		406.5		[Mark as ND1 if not relevant]	12.2%
G.3.5.3	1 - 2 Y		357.0		[Mark as ND1 if not relevant]	10.7%
G.3.5.4	2 - 3 Y		926.7		[Mark as ND1 if not relevant]	27.8%
G.3.5.5	3 - 4 Y		1,181.8		[Mark as ND1 if not relevant]	35.5%
G.3.5.6	4 - 5 Y		0.0		[Mark as ND1 if not relevant]	0.0%
G.3.5.7	5 - 10 Y		455.6		[Mark as ND1 if not relevant]	13.7%
G.3.5.8	10+ Y		0.0		[Mark as ND1 if not relevant]	0.0%
G.3.5.9		Total	3,327.6		0.0	100.0%
OG.3.5.1		<i>o/w 0-1 day</i>				0.0%
OG.3.5.2		<i>o/w 0-0.5y</i>				0.0%
OG.3.5.3		<i>o/w 0.5-1 y</i>				0.0%
OG.3.5.4		<i>o/w 1-1.5y</i>				0.0%
OG.3.5.5		<i>o/w 1.5-2 y</i>				0.0%
OG.3.5.6						
OG.3.5.7						
OG.3.5.8						
OG.3.5.9						
OG.3.5.10						
6. Cover Assets - Currency						
G.3.6.1	EUR		Nominal [before hedging] (mn)	0.0	Nominal [after hedging] (mn)	[For completion]
G.3.6.2	AUD			0.0		[For completion]
G.3.6.3	BRL			0.0		[For completion]
G.3.6.4	CAD			0.0		[For completion]
G.3.6.5	CHF			0.0		[For completion]
G.3.6.6	CZK			0.0		[For completion]
G.3.6.7	DKK			0.0		[For completion]
G.3.6.8	GBP			5,190.8		[For completion]
G.3.6.9	HKD			0.0		[For completion]
G.3.6.10	JPY			0.0		[For completion]
G.3.6.11	KRW			0.0		[For completion]
G.3.6.12	NOK			0.0		[For completion]
G.3.6.13	PLN			0.0		[For completion]
G.3.6.14	SEK			0.0		[For completion]
G.3.6.15	SGD			0.0		[For completion]
G.3.6.16	USD			0.0		[For completion]
G.3.6.17	Other			0.0		[For completion]
					% Total [before]	% Total [after]



G.3.6.18		Total	5,190.8	0.0	100.0%	0.0%
OG.3.6.1		<i>o/w [If relevant, please specify]</i>				
OG.3.6.2		<i>o/w [If relevant, please specify]</i>			0.0%	
OG.3.6.3		<i>o/w [If relevant, please specify]</i>			0.0%	
OG.3.6.4		<i>o/w [If relevant, please specify]</i>			0.0%	
OG.3.6.5		<i>o/w [If relevant, please specify]</i>			0.0%	
OG.3.6.6		<i>o/w [If relevant, please specify]</i>			0.0%	
OG.3.6.7		<i>o/w [If relevant, please specify]</i>			0.0%	
7. Covered Bonds - Currency						
			Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR		2,077.6	0.0	62.4%	0.0%
G.3.7.2	AUD		0.0	0.0	0.0%	0.0%
G.3.7.3	BRL		0.0	0.0	0.0%	0.0%
G.3.7.4	CAD		0.0	0.0	0.0%	0.0%
G.3.7.5	CHF		0.0	0.0	0.0%	0.0%
G.3.7.6	CZK		0.0	0.0	0.0%	0.0%
G.3.7.7	DKK		0.0	0.0	0.0%	0.0%
G.3.7.8	GBP		1,250.0	3,327.6	37.6%	100.0%
G.3.7.9	HKD		0.0	0.0	0.0%	0.0%
G.3.7.10	JPY		0.0	0.0	0.0%	0.0%
G.3.7.11	KRW		0.0	0.0	0.0%	0.0%
G.3.7.12	NOK		0.0	0.0	0.0%	0.0%
G.3.7.13	PLN		0.0	0.0	0.0%	0.0%
G.3.7.14	SEK		0.0	0.0	0.0%	0.0%
G.3.7.15	SGD		0.0	0.0	0.0%	0.0%
G.3.7.16	USD		0.0	0.0	0.0%	0.0%
G.3.7.17	Other		0.0	0.0	0.0%	0.0%
G.3.7.18		Total	3,327.6	3,327.6	100.0%	100.0%
OG.3.7.1		<i>o/w [If relevant, please specify]</i>				
OG.3.7.2		<i>o/w [If relevant, please specify]</i>				
OG.3.7.3		<i>o/w [If relevant, please specify]</i>				
OG.3.7.4		<i>o/w [If relevant, please specify]</i>				
OG.3.7.5		<i>o/w [If relevant, please specify]</i>				
OG.3.7.6		<i>o/w [If relevant, please specify]</i>				
OG.3.7.7		<i>o/w [If relevant, please specify]</i>				
8. Covered Bonds - Breakdown by interest rate						
			Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon		2,077.6	0.0	62.4%	0.0%
G.3.8.2	Floating coupon		1,250.0	3,327.6	37.6%	100.0%
G.3.8.3	Other		0.0	0.0	0.0%	0.0%
G.3.8.4		Total	3,327.6	3,327.6	100.0%	100.0%
OG.3.8.1						
OG.3.8.2						
OG.3.8.3						
OG.3.8.4						
OG.3.8.5						
9. Substitute Assets - Type						
			Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash		0.0			
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)		0.0			
G.3.9.3	Exposures to central banks		0.0			
G.3.9.4	Exposures to credit institutions		0.0			
G.3.9.5	Other		0.0			
G.3.9.6		Total	0.0		0.0%	
OG.3.9.1		<i>o/w EU gvts or quasi govts</i>				
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts</i>					
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts</i>					
OG.3.9.4		<i>o/w EU central banks</i>				
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>					
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>					
OG.3.9.7		<i>o/w CQS1 credit institutions</i>				
OG.3.9.8		<i>o/w CQS2 credit institutions</i>				
OG.3.9.9						
OG.3.9.10						
OG.3.9.11						
OG.3.9.12						
10. Substitute Assets - Country						
			Nominal (mn)		% Substitute Assets	



G.3.10.1	Domestic (Country of Issuer)	0.0		
G.3.10.2	Eurozone	0.0		
G.3.10.3	Rest of European Union (EU)	0.0		
G.3.10.4	European Economic Area (not member of EU)	0.0		
G.3.10.5	Switzerland	0.0		
G.3.10.6	Australia	0.0		
G.3.10.7	Brazil	0.0		
G.3.10.8	Canada	0.0		
G.3.10.9	Japan	0.0		
G.3.10.10	Korea	0.0		
G.3.10.11	New Zealand	0.0		
G.3.10.12	Singapore	0.0		
G.3.10.13	US	0.0		
G.3.10.14	Other	0.0		
G.3.10.15		Total EU	0.0	
G.3.10.16		Total	0.0	0.0%
OG.3.10.1	<i>o/w [If relevant, please specify]</i>			
OG.3.10.2	<i>o/w [If relevant, please specify]</i>			
OG.3.10.3	<i>o/w [If relevant, please specify]</i>			
OG.3.10.4	<i>o/w [If relevant, please specify]</i>			
OG.3.10.5	<i>o/w [If relevant, please specify]</i>			
OG.3.10.6	<i>o/w [If relevant, please specify]</i>			
OG.3.10.7	<i>o/w [If relevant, please specify]</i>			
11. Liquid Assets				
		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	0.0	0.0%	0.0%
G.3.11.2	Central bank eligible assets	0.0	0.0%	0.0%
G.3.11.3	Other	100.4	1.9%	3.0%
G.3.11.4		Total	1.9%	3.0%
OG.3.11.1	<i>o/w [If relevant, please specify]</i>			
OG.3.11.2	<i>o/w [If relevant, please specify]</i>			
OG.3.11.3	<i>o/w [If relevant, please specify]</i>			
OG.3.11.4	<i>o/w [If relevant, please specify]</i>			
OG.3.11.5	<i>o/w [If relevant, please specify]</i>			
OG.3.11.6	<i>o/w [If relevant, please specify]</i>			
OG.3.11.7	<i>o/w [If relevant, please specify]</i>			
12. Bond List				
G.3.12.1	Bond list	https://coveredbondlabel.com/issuer/57/		
13. Derivatives & Swaps				
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	7,093.2		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	Both		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	External		
OG.3.13.1	<i>NPV of Derivatives in the cover pool (mn)</i>			
OG.3.13.2	<i>Derivatives outside the cover pool [notional] (mn)</i>			
OG.3.13.3	<i>NPV of Derivatives outside the cover pool (mn)</i>			
OG.3.13.4				
OG.3.13.5				
14. Sustainable or other special purpose strategy - optional				
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	[For completion]		
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	[For completion]		
G.3.14.3	specific criteria	[ESG, SDG, blue loan etc.]		
G.3.14.4	link to the committed objective criteria	[link on the issuer's website to the objective criteria the labelled pool is committed to]		
OG.3.14.1				
OG.3.14.2				
OG.3.14.3				
OG.3.14.4				
OG.3.14.5				
OG.3.14.6				
OG.3.14.7				
OG.3.14.8				
OG.3.14.9				
OG.3.14.10				
OG.3.14.11				
OG.3.14.12				
OG.3.14.13				
OG.3.14.14				



OG.3.14.15
OG.3.14.16
OG.3.14.17
OG.3.14.18
OG.3.14.19
OG.3.14.20
OG.3.14.21
OG.3.14.22
OG.3.14.23
OG.3.14.24
OG.3.14.25
OG.3.14.26
OG.3.14.27
OG.3.14.28
OG.3.14.29
OG.3.14.30
OG.3.14.31
OG.3.14.32
OG.3.14.33
OG.3.14.34
OG.3.14.35
OG.3.14.36
OG.3.14.37
OG.3.14.38
OG.3.14.39
OG.3.14.40
OG.3.14.41

4. References to Capital Requirements Regulation (CRR)

129(7)

Row

Row

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 575/2013. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

G.4.1.1	(i)	Value of the cover pool outstanding covered bonds:	38	
G.4.1.2	(i)	Value of covered bonds:	39	
G.4.1.3	(ii)	Geographical distribution:	43 for Mortgage Assets	
G.4.1.4	(ii)	Type of cover assets:	52	
G.4.1.5	(ii)	Loan size:	186 for Residential Mortgage Assets	412 for Commercial Mortgage Assets
G.4.1.6	(ii)	Interest rate risk - cover pool:	149 for Mortgage Assets	
G.4.1.7	(ii)	Currency risk - cover pool:	111	
G.4.1.8	(ii)	Interest rate risk - covered bond:	163	
G.4.1.9	(ii)	Currency risk - covered bond:	137	
G.4.1.10		(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	#REF!	
G.4.1.11	(iii)	Maturity structure of cover assets:	65	
G.4.1.12	(iii)	Maturity structure of covered bonds:	88	
G.4.1.13	(iv)	Percentage of loans more than ninety days past due:	179 for Mortgage Assets	

OG.4.1.1
OG.4.1.2
OG.4.1.3
OG.4.1.4
OG.4.1.5
OG.4.1.6
OG.4.1.7
OG.4.1.8
OG.4.1.9
OG.4.1.10

5. References to Capital Requirements Regulation (CRR)

129(1)

G.5.1.1 Exposure to credit institute credit quality step 1 & 2 [For completion]

OG.5.1.1
OG.5.1.2
OG.5.1.3
OG.5.1.4
OG.5.1.5
OG.5.1.6

6. Other relevant information



1. Optional information e.g. Rating triggers

OG.6.1.1	<i>NPV Test (passed/failed)</i>
OG.6.1.2	<i>Interest Coverage Test (passed/failed)</i>
OG.6.1.3	<i>Cash Manager</i>
OG.6.1.4	<i>Account Bank</i>
OG.6.1.5	<i>Stand-by Account Bank</i>
OG.6.1.6	<i>Servicer</i>
OG.6.1.7	<i>Interest Rate Swap Provider</i>
OG.6.1.8	<i>Covered Bond Swap Provider</i>
OG.6.1.9	<i>Paying Agent</i>
OG.6.1.10	<i>Other optional/relevant information</i>
OG.6.1.11	<i>Other optional/relevant information</i>
OG.6.1.12	<i>Other optional/relevant information</i>
OG.6.1.13	<i>Other optional/relevant information</i>
OG.6.1.14	<i>Other optional/relevant information</i>
OG.6.1.15	<i>Other optional/relevant information</i>
OG.6.1.16	<i>Other optional/relevant information</i>
OG.6.1.17	<i>Other optional/relevant information</i>
OG.6.1.18	<i>Other optional/relevant information</i>
OG.6.1.19	<i>Other optional/relevant information</i>
OG.6.1.20	<i>Other optional/relevant information</i>
OG.6.1.21	<i>Other optional/relevant information</i>
OG.6.1.22	<i>Other optional/relevant information</i>
OG.6.1.23	<i>Other optional/relevant information</i>
OG.6.1.24	<i>Other optional/relevant information</i>
OG.6.1.25	<i>Other optional/relevant information</i>
OG.6.1.26	<i>Other optional/relevant information</i>
OG.6.1.27	<i>Other optional/relevant information</i>
OG.6.1.28	<i>Other optional/relevant information</i>
OG.6.1.29	<i>Other optional/relevant information</i>
OG.6.1.30	<i>Other optional/relevant information</i>
OG.6.1.31	<i>Other optional/relevant information</i>
OG.6.1.32	<i>Other optional/relevant information</i>
OG.6.1.33	<i>Other optional/relevant information</i>
OG.6.1.34	<i>Other optional/relevant information</i>
OG.6.1.35	<i>Other optional/relevant information</i>
OG.6.1.36	<i>Other optional/relevant information</i>
OG.6.1.37	<i>Other optional/relevant information</i>
OG.6.1.38	<i>Other optional/relevant information</i>
OG.6.1.39	<i>Other optional/relevant information</i>
OG.6.1.40	<i>Other optional/relevant information</i>
OG.6.1.41	<i>Other optional/relevant information</i>
OG.6.1.42	<i>Other optional/relevant information</i>
OG.6.1.43	<i>Other optional/relevant information</i>
OG.6.1.44	<i>Other optional/relevant information</i>
OG.6.1.45	<i>Other optional/relevant information</i>



B1. Harmonised Transparency Template - Mortgage Assets

HTT 2021

Reporting in Domestic Currency	GBP
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CONTENT OF TAB B1
7. Mortgage Assets
7.A Residential Cover Pool
7.B Commercial Cover Pool

Field Number	7. Mortgage Assets			
	1. Property Type Information	Nominal (mn)		% Total Mortgages
M.7.1.1	Residential	5,090.4		100.0%
M.7.1.2	Commercial	0.0		0.0%
M.7.1.3	Other	0.0		0.0%
M.7.1.4	Total	5,090.4		100.0%
OM.7.1.1	<i>o/w Housing Cooperatives / Multi-family assets</i>			0.0%
OM.7.1.2	<i>o/w Forest & Agriculture</i>			0.0%
OM.7.1.3	<i>o/w [If relevant, please specify]</i>			0.0%
OM.7.1.4	<i>o/w [If relevant, please specify]</i>			0.0%
OM.7.1.5	<i>o/w [If relevant, please specify]</i>			0.0%
OM.7.1.6	<i>o/w [If relevant, please specify]</i>			0.0%
OM.7.1.7	<i>o/w [If relevant, please specify]</i>			0.0%
OM.7.1.8	<i>o/w [If relevant, please specify]</i>			0.0%
OM.7.1.9	<i>o/w [If relevant, please specify]</i>			0.0%
OM.7.1.10	<i>o/w [If relevant, please specify]</i>			0.0%
OM.7.1.11	<i>o/w [If relevant, please specify]</i>			0.0%
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	36392	[For completion]	36392
OM.7.2.1	<i>Optional information eg, Number of borrowers</i>			
OM.7.2.2	<i>Optional information eg, Number of guarantors</i>			
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	0.2%	[For completion]	[For completion]
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	European Union	0.0%	0.0%	0.0%
M.7.4.2	Austria	0.0%	[For completion]	[For completion]
M.7.4.3	Belgium	0.0%	[For completion]	[For completion]
M.7.4.4	Bulgaria	0.0%	[For completion]	[For completion]
M.7.4.5	Croatia	0.0%	[For completion]	[For completion]
M.7.4.6	Cyprus	0.0%	[For completion]	[For completion]
M.7.4.7	Czechia	0.0%	[For completion]	[For completion]
M.7.4.8	Denmark	0.0%	[For completion]	[For completion]
M.7.4.9	Estonia	0.0%	[For completion]	[For completion]
M.7.4.10	Finland	0.0%	[For completion]	[For completion]
M.7.4.11	France	0.0%	[For completion]	[For completion]
M.7.4.12	Germany	0.0%	[For completion]	[For completion]
M.7.4.13	Greece	0.0%	[For completion]	[For completion]
M.7.4.14	Netherlands	0.0%	[For completion]	[For completion]
M.7.4.15	Hungary	0.0%	[For completion]	[For completion]
M.7.4.16	Ireland	0.0%	[For completion]	[For completion]
M.7.4.17	Italy	0.0%	[For completion]	[For completion]
M.7.4.18	Latvia	0.0%	[For completion]	[For completion]
M.7.4.19	Lithuania	0.0%	[For completion]	[For completion]
M.7.4.20	Luxembourg	0.0%	[For completion]	[For completion]
M.7.4.21	Malta	0.0%	[For completion]	[For completion]



M.7.4.22	Poland	0.0%	[For completion]	[For completion]
M.7.4.23	Portugal	0.0%	[For completion]	[For completion]
M.7.4.24	Romania	0.0%	[For completion]	[For completion]
M.7.4.25	Slovakia	0.0%	[For completion]	[For completion]
M.7.4.26	Slovenia	0.0%	[For completion]	[For completion]
M.7.4.27	Spain	0.0%	[For completion]	[For completion]
M.7.4.28	Sweden	0.0%	[For completion]	[For completion]
M.7.4.29	European Economic Area (not member of EU)	0.0%	0.0%	0.0%
M.7.4.30	Iceland	0.0%	[For completion]	[For completion]
M.7.4.31	Liechtenstein	0.0%	[For completion]	[For completion]
M.7.4.32	Norway	0.0%	[For completion]	[For completion]
M.7.4.33	Other	<u>100.0%</u>	<u>0.0%</u>	<u>0.0%</u>
M.7.4.34	Switzerland	0.0%	[For completion]	[For completion]
M.7.4.35	United Kingdom	100.0%	[For completion]	[For completion]
M.7.4.36	Australia	0.0%	[For completion]	[For completion]
M.7.4.37	Brazil	0.0%	[For completion]	[For completion]
M.7.4.38	Canada	0.0%	[For completion]	[For completion]
M.7.4.39	Japan	0.0%	[For completion]	[For completion]
M.7.4.40	Korea	0.0%	[For completion]	[For completion]
M.7.4.41	New Zealand	0.0%	[For completion]	[For completion]
M.7.4.42	Singapore	0.0%	[For completion]	[For completion]
M.7.4.43	US	0.0%	[For completion]	[For completion]
M.7.4.44	Other	0.0%	[For completion]	[For completion]
OM.7.4.1	<i>o/w [If relevant, please specify]</i>			
OM.7.4.2	<i>o/w [If relevant, please specify]</i>			
OM.7.4.3	<i>o/w [If relevant, please specify]</i>			
OM.7.4.4	<i>o/w [If relevant, please specify]</i>			
OM.7.4.5	<i>o/w [If relevant, please specify]</i>			
OM.7.4.6	<i>o/w [If relevant, please specify]</i>			
OM.7.4.7	<i>o/w [If relevant, please specify]</i>			
OM.7.4.8	<i>o/w [If relevant, please specify]</i>			
OM.7.4.9	<i>o/w [If relevant, please specify]</i>			
OM.7.4.10	<i>o/w [If relevant, please specify]</i>			

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	East Midlands	5.4%	[For completion]	[For completion]
M.7.5.2	East of England	3.3%	[For completion]	[For completion]
M.7.5.3	London	18.0%	[For completion]	[For completion]
M.7.5.4	North East	3.8%	[For completion]	[For completion]
M.7.5.5	North West	12.1%	[For completion]	[For completion]
M.7.5.6	Northern Ireland	0.4%	[For completion]	[For completion]
M.7.5.7	Scotland	9.3%	[For completion]	[For completion]
M.7.5.8	South East	17.8%	[For completion]	[For completion]
M.7.5.9	South West	5.2%	[For completion]	[For completion]
M.7.5.10	Wales	2.9%	[For completion]	[For completion]
M.7.5.11	West Midlands	5.9%	[For completion]	[For completion]
M.7.5.12	Yorkshire and Humber	16.0%	[For completion]	[For completion]
M.7.5.13			[For completion]	[For completion]
M.7.5.14			[For completion]	[For completion]
M.7.5.15			[For completion]	[For completion]
M.7.5.16			[For completion]	[For completion]
M.7.5.17			[For completion]	[For completion]
M.7.5.18			[For completion]	[For completion]
M.7.5.19			[For completion]	[For completion]
M.7.5.20			[For completion]	[For completion]
M.7.5.21			[For completion]	[For completion]
M.7.5.22			[For completion]	[For completion]
M.7.5.23			[For completion]	[For completion]
M.7.5.24			[For completion]	[For completion]
M.7.5.25			[For completion]	[For completion]
M.7.5.26			[For completion]	[For completion]
M.7.5.27			[For completion]	[For completion]
M.7.5.28			[For completion]	[For completion]
M.7.5.29			[For completion]	[For completion]
M.7.5.30			[For completion]	[For completion]
M.7.5.31			[For completion]	[For completion]
M.7.5.32			[For completion]	[For completion]
M.7.5.33			[For completion]	[For completion]



M.7.5.34			[For completion]	[For completion]		
M.7.5.35			[For completion]	[For completion]		
M.7.5.36			[For completion]	[For completion]		
M.7.5.37			[For completion]	[For completion]		
M.7.5.38			[For completion]	[For completion]		
M.7.5.39			[For completion]	[For completion]		
M.7.5.40			[For completion]	[For completion]		
M.7.5.41			[For completion]	[For completion]		
M.7.5.42			[For completion]	[For completion]		
M.7.5.43			[For completion]	[For completion]		
M.7.5.44			[For completion]	[For completion]		
M.7.5.45			[For completion]	[For completion]		
M.7.5.46			[For completion]	[For completion]		
M.7.5.47			[For completion]	[For completion]		
M.7.5.48			[For completion]	[For completion]		
M.7.5.49			[For completion]	[For completion]		
M.7.5.50			[For completion]	[For completion]		
6. Breakdown by Interest Rate						
M.7.6.1	Fixed rate	% Residential Loans	89.8%	% Commercial Loans	% Total Mortgages	
M.7.6.2	Floating rate		9.8%			
M.7.6.3	Other		0.4%			
OM.7.6.1						
OM.7.6.2						
OM.7.6.3						
OM.7.6.4						
OM.7.6.5						
OM.7.6.6						
7. Breakdown by Repayment Type						
M.7.7.1	Bullet / interest only	% Residential Loans	2.4%	% Commercial Loans	% Total Mortgages	
M.7.7.2	Amortising		77.6%			
M.7.7.3	Other		20.0%			
OM.7.7.1						
OM.7.7.2						
OM.7.7.3						
OM.7.7.4						
OM.7.7.5						
OM.7.7.6						
8. Loan Seasoning						
M.7.8.1	Up to 12months	% Residential Loans	5.2%	% Commercial Loans	% Total Mortgages	
M.7.8.2	≥ 12 - ≤ 24 months		16.8%			
M.7.8.3	≥ 24 - ≤ 36 months		20.7%			
M.7.8.4	≥ 36 - ≤ 60 months		22.9%			
M.7.8.5	≥ 60 months		34.5%			
OM.7.8.1						
OM.7.8.2						
OM.7.8.3						
OM.7.8.4						
9. Non-Performing Loans (NPLs)						
M.7.9.1	% NPLs	% Residential Loans	0.1%	% Commercial Loans	% Total Mortgages	
OM.7.9.1						
OM.7.9.2						
OM.7.9.3						
OM.7.9.4						
7.A Residential Cover Pool						
10. Loan Size Information						
M.7A.10.1	Average loan size (000s)	Nominal	139,876.6	Number of Loans	% Residential Loans	% No. of Loans
By buckets (mn):						
M.7A.10.2	<5,000	1,947,579.3		1,077	0.0%	3.0%
M.7A.10.3	≥5,000 and <10,000	5,319,059.1		710	0.1%	2.0%
M.7A.10.4	≥10,000 and <25,000	43,293,386.8		2,447	0.9%	6.7%
M.7A.10.5	≥25,000 and <50,000	153,689,239.1		4,103	3.0%	11.3%
M.7A.10.6	≥50,000 and <75,000	269,058,241.8		4,296	5.3%	11.8%
M.7A.10.7	≥75,000 and <100,000	368,442,775.1		4,222	7.2%	11.6%
M.7A.10.8	≥100,000 and <150,000	863,703,402.9		6,982	17.0%	19.2%
M.7A.10.9	≥150,000 and <200,000	756,214,463.3		4,366	14.9%	12.0%
M.7A.10.10	≥200,000 and <250,000	600,973,653.5		2,695	11.8%	7.4%



M.7A.10.11	>=250,000 and <300,000	493,173,147.5	1,798	9.7%	4.9%
M.7A.10.12	>=300,000 and <350,000	404,560,621.2	1,254	7.9%	3.4%
M.7A.10.13	>=350,000 and <400,000	337,506,289.2	902	6.6%	2.5%
M.7A.10.14	>=400,000 and <450,000	251,334,454.0	594	4.9%	1.6%
M.7A.10.15	>=450,000 and <500,000	159,023,001.8	337	3.1%	0.9%
M.7A.10.16	>=500,000 and <600,000	167,278,895.1	309	3.3%	0.8%
M.7A.10.17	>=600,000 and <700,000	109,061,488.6	169	2.1%	0.5%
M.7A.10.18	>=700,000 and <800,000	50,574,070.4	68	1.0%	0.2%
M.7A.10.19	>=900,000 and <1,000,000	35,546,956.8	42	0.7%	0.1%
M.7A.10.20	>=800,000 and <900,000	19,687,742.7	21	0.4%	0.1%
M.7A.10.21	>=1,000,000	0.0	0	0.0%	0.0%
M.7A.10.22					
M.7A.10.23					
M.7A.10.24					
M.7A.10.25					
M.7A.10.26	Total	5,090,388,468.0	36,392	100.0%	100.0%

11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	59.0%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	958,872,067.2	14,044	18.8%	38.6%
M.7A.11.3	>40 - <=50 %	658,062,184.8	4,408	12.9%	12.1%
M.7A.11.4	>50 - <=60 %	878,431,424.5	4,812	17.3%	13.2%
M.7A.11.5	>60 - <=70 %	878,534,435.2	4,384	17.3%	12.0%
M.7A.11.6	>70 - <=80 %	835,888,340.9	4,247	16.4%	11.7%
M.7A.11.7	>80 - <=90 %	761,854,398.3	3,802	15.0%	10.4%
M.7A.11.8	>90 - <=100 %	118,366,912.8	692	2.3%	1.9%
M.7A.11.9	>100 %	378,704.4	3	0.0%	0.0%
M.7A.11.10	Total	5,090,388,468.0	36,392	100.0%	100.0%
OM.7A.11.1	<i>o/w >100 - <=110 %</i>			0.0%	0.0%
OM.7A.11.2	<i>o/w >110 - <=120 %</i>			0.0%	0.0%
OM.7A.11.3	<i>o/w >120 - <=130 %</i>			0.0%	0.0%
OM.7A.11.4	<i>o/w >130 - <=140 %</i>			0.0%	0.0%
OM.7A.11.5	<i>o/w >140 - <=150 %</i>			0.0%	0.0%
OM.7A.11.6	<i>o/w >150 %</i>			0.0%	0.0%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					

12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	53.2%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	1,377,808,681.6	17,375	27.1%	47.7%
M.7A.12.3	>40 - <=50 %	786,876,459.3	4,711	15.5%	12.9%
M.7A.12.4	>50 - <=60 %	899,219,957.4	4,553	17.7%	12.5%
M.7A.12.5	>60 - <=70 %	776,806,346.1	3,790	15.3%	10.4%
M.7A.12.6	>70 - <=80 %	762,622,814.6	3,593	15.0%	9.9%
M.7A.12.7	>80 - <=90 %	460,676,613.8	2,244	9.0%	6.2%
M.7A.12.8	>90 - <=100 %	26,377,595.0	126	0.5%	0.3%
M.7A.12.9	>100 %	0.0	0	0.0%	0.0%
M.7A.12.10	Total	5,090,388,468.0	36,392	100.0%	100.0%
OM.7A.12.1	<i>o/w >100 - <=110 %</i>			0.0%	0.0%
OM.7A.12.2	<i>o/w >110 - <=120 %</i>			0.0%	0.0%
OM.7A.12.3	<i>o/w >120 - <=130 %</i>			0.0%	0.0%
OM.7A.12.4	<i>o/w >130 - <=140 %</i>			0.0%	0.0%
OM.7A.12.5	<i>o/w >140 - <=150 %</i>			0.0%	0.0%
OM.7A.12.6	<i>o/w >150 %</i>			0.0%	0.0%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					

13. Breakdown by type		% Residential Loans
M.7A.13.1	Owner occupied	100.0%
M.7A.13.2	Second home/Holiday houses	0.0%
M.7A.13.3	Buy-to-let/Non-owner occupied	0.0%
M.7A.13.4	Subsidised housing	0.0%
M.7A.13.5	Agricultural	0.0%
M.7A.13.6	Other	0.0%



OM.7A.13.1 o/w Private rental
 OM.7A.13.2 o/w Multi-family housing
 OM.7A.13.3 o/w Buildings under construction
 OM.7A.13.4 o/w Buildings land
 OM.7A.13.5 o/w [If relevant, please specify]
 OM.7A.13.6 o/w [If relevant, please specify]
 OM.7A.13.7 o/w [If relevant, please specify]
 OM.7A.13.8 o/w [If relevant, please specify]
 OM.7A.13.9 o/w [If relevant, please specify]
 OM.7A.13.10 o/w [If relevant, please specify]

14. Loan by Ranking		% Residential Loans
M.7A.14.1	1st lien / No prior ranks	100.0%
M.7A.14.2	Guaranteed	0.0%
M.7A.14.3	Other	0.0%

OM.7A.14.1
 OM.7A.14.2
 OM.7A.14.3
 OM.7A.14.4
 OM.7A.14.5
 OM.7A.14.6

15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level	[For completion]	[For completion]		
M.7A.15.2	TBC at a country level	[For completion]	[For completion]		
M.7A.15.3	TBC at a country level	[For completion]	[For completion]		
M.7A.15.4	TBC at a country level	[For completion]	[For completion]		
M.7A.15.5	TBC at a country level	[For completion]	[For completion]		
M.7A.15.6	TBC at a country level	[For completion]	[For completion]		
M.7A.15.7	TBC at a country level	[For completion]	[For completion]		
M.7A.15.8	TBC at a country level	[For completion]	[For completion]		
M.7A.15.9	TBC at a country level	[For completion]	[For completion]		
M.7A.15.10	TBC at a country level	[For completion]	[For completion]		
M.7A.15.11	TBC at a country level	[For completion]	[For completion]		
M.7A.15.12	TBC at a country level	[For completion]	[For completion]		
M.7A.15.13	TBC at a country level	[For completion]	[For completion]		
M.7A.15.14	TBC at a country level	[For completion]	[For completion]		
M.7A.15.15	TBC at a country level	[For completion]	[For completion]		
M.7A.15.16	TBC at a country level	[For completion]	[For completion]		
M.7A.15.17	TBC at a country level	[For completion]	[For completion]		
M.7A.15.18	no data	[For completion]	[For completion]		
M.7A.15.19	Total	0	0	0.0%	0.0%

OM.7A.15.1
 OM.7A.15.2
 OM.7A.15.3

16. Average energy use intensity (kWh/m2) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level	[For completion]	[For completion]		
M.7A.16.2	TBC at a country level	[For completion]	[For completion]		
M.7A.16.3	TBC at a country level	[For completion]	[For completion]		
M.7A.16.4	TBC at a country level	[For completion]	[For completion]		
M.7A.16.5	TBC at a country level	[For completion]	[For completion]		
M.7A.16.6	TBC at a country level	[For completion]	[For completion]		
M.7A.16.7	TBC at a country level	[For completion]	[For completion]		
M.7A.16.8	TBC at a country level	[For completion]	[For completion]		
M.7A.16.9	TBC at a country level	[For completion]	[For completion]		
M.7A.16.10	TBC at a country level	[For completion]	[For completion]		
M.7A.16.11	TBC at a country level	[For completion]	[For completion]		
M.7A.16.12	TBC at a country level	[For completion]	[For completion]		
M.7A.16.13	TBC at a country level	[For completion]	[For completion]		
M.7A.16.14	TBC at a country level	[For completion]	[For completion]		
M.7A.16.15	TBC at a country level	[For completion]	[For completion]		
M.7A.16.16	TBC at a country level	[For completion]	[For completion]		
M.7A.16.17	TBC at a country level	[For completion]	[For completion]		
M.7A.16.18	no data	[For completion]	[For completion]		
M.7A.16.19	Total	0	0	0.0%	0.0%

OM.7A.16.1
 OM.7A.16.2
 OM.7A.16.3

17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
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M.7A.17.1	older than 1919	[For completion]	[For completion]		
M.7A.17.2	1919 - 1945	[For completion]	[For completion]		
M.7A.17.3	1945 - 1960	[For completion]	[For completion]		
M.7A.17.4	1961 - 1970	[For completion]	[For completion]		
M.7A.17.5	1971 - 1980	[For completion]	[For completion]		
M.7A.17.6	1981 - 1990	[For completion]	[For completion]		
M.7A.17.7	1991 - 2000	[For completion]	[For completion]		
M.7A.17.8	2001 - 2005	[For completion]	[For completion]		
M.7A.17.9	2006 and later	[For completion]	[For completion]		
M.7A.17.10	no data	[For completion]	[For completion]		
M.7A.17.11	Total	0	0	0.0%	0.0%
OM.7A.17.1					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.18.1	House, detached or semi-detached	[For completion]	[For completion]		
M.2A.18.2	Flat or Apartment	[For completion]	[For completion]		
M.2A.18.3	Bungalow	[For completion]	[For completion]		
M.2A.18.4	Terraced House	[For completion]	[For completion]		
M.2A.18.5	Multifamily House	[For completion]	[For completion]		
M.2A.18.6	Land Only	[For completion]	[For completion]		
M.2A.18.7	other	[For completion]	[For completion]		
M.2A.18.8	Total	0	0	0.0%	0.0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.19.1	New Property	[For completion]	[For completion]		
M.2A.19.2	Existing property	[For completion]	[For completion]		
M.2A.19.3	other	[For completion]	[For completion]		
M.2A.19.4	no data	[For completion]	[For completion]		
M.2A.19.5	Total	0	0	0.0%	0.0%
M.2A.19.1					
M.2A.19.2					
M.2A.19.3					
M.2A.19.4					
M.2A.19.5					
M.2A.19.6					
M.2A.19.7					
M.2A.19.8					
M.2A.19.9					
M.2A.19.10					
M.2A.19.11					
M.2A.19.12					
M.2A.19.13					
M.2A.19.14					
M.2A.19.15					
M.2A.19.16					
M.2A.19.17					
M.2A.19.18					
M.2A.19.19					
M.2A.19.20					
M.2A.19.21					
M.2A.19.22					
M.2A.19.23					
M.2A.19.24					
M.2A.19.25					
M.2A.19.26					
M.2A.19.27					
M.2A.19.28					
M.2A.19.29					
M.2A.19.30					
M.2A.19.31					
M.2A.19.32					
M.2A.19.33					
M.2A.19.34					
M.2A.19.35					
M.2A.19.36					
M.2A.19.37					
M.2A.19.38					
M.2A.19.39					



M.2A.19.40
M.2A.19.41
M.2A.19.42
M.2A.19.43
M.2A.19.44
M.2A.19.45
M.2A.19.46
M.2A.19.47
M.2A.19.48
M.2A.19.49
M.2A.19.50

7B Commercial Cover Pool					
20. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.20.1	Average loan size (000s)	[For completion]			
	By buckets (mn):				
M.7B.20.2	TBC at a country level	[For completion]	[For completion]		
M.7B.20.3	TBC at a country level	[For completion]	[For completion]		
M.7B.20.4	TBC at a country level	[For completion]	[For completion]		
M.7B.20.5	TBC at a country level	[For completion]	[For completion]		
M.7B.20.6	TBC at a country level	[For completion]	[For completion]		
M.7B.20.7	TBC at a country level	[For completion]	[For completion]		
M.7B.20.8	TBC at a country level	[For completion]	[For completion]		
M.7B.20.9	TBC at a country level	[For completion]	[For completion]		
M.7B.20.10	TBC at a country level	[For completion]	[For completion]		
M.7B.20.11	TBC at a country level	[For completion]	[For completion]		
M.7B.20.12	TBC at a country level	[For completion]	[For completion]		
M.7B.20.13	TBC at a country level	[For completion]	[For completion]		
M.7B.20.14	TBC at a country level	[For completion]	[For completion]		
M.7B.20.15	TBC at a country level	[For completion]	[For completion]		
M.7B.20.16	TBC at a country level	[For completion]	[For completion]		
M.7B.20.17	TBC at a country level	[For completion]	[For completion]		
M.7B.20.18	TBC at a country level	[For completion]	[For completion]		
M.7B.20.19	TBC at a country level	[For completion]	[For completion]		
M.7B.20.20	TBC at a country level	[For completion]	[For completion]		
M.7B.20.21	TBC at a country level	[For completion]	[For completion]		
M.7B.20.22	TBC at a country level	[For completion]	[For completion]		
M.7B.20.23	TBC at a country level	[For completion]	[For completion]		
M.7B.20.24	TBC at a country level	[For completion]	[For completion]		
M.7B.20.25	TBC at a country level	[For completion]	[For completion]		
M.7B.20.26	Total	0.0	0	0.0%	0.0%
21. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
M.7B.21.2	>0 - <=40 %	[For completion]	[For completion]		
M.7B.21.3	>40 - <=50 %	[For completion]	[For completion]		
M.7B.21.4	>50 - <=60 %	[For completion]	[For completion]		
M.7B.21.5	>60 - <=70 %	[For completion]	[For completion]		
M.7B.21.6	>70 - <=80 %	[For completion]	[For completion]		
M.7B.21.7	>80 - <=90 %	[For completion]	[For completion]		
M.7B.21.8	>90 - <=100 %	[For completion]	[For completion]		
M.7B.21.9	>100 %	[For completion]	[For completion]		
M.7B.21.10	Total	0.0	0	0.0%	0.0%
OM.7B.21.1	o/w >100 - <=110 %				
OM.7B.21.2	o/w >110 - <=120 %				
OM.7B.21.3	o/w >120 - <=130 %				
OM.7B.21.4	o/w >130 - <=140 %				
OM.7B.21.5	o/w >140 - <=150 %				
OM.7B.21.6	o/w >150 %				
OM.7B.21.7					
OM.7B.21.8					
OM.7B.21.9					
22. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
	By LTV buckets (mn):				



M.7B.22.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.9	>100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.10	Total	0.0	0	0.0%	0.0%
OM.7B.22.1	<i>o/w >100 - <=110 %</i>				
OM.7B.22.2	<i>o/w >110 - <=120 %</i>				
OM.7B.22.3	<i>o/w >120 - <=130 %</i>				
OM.7B.22.4	<i>o/w >130 - <=140 %</i>				
OM.7B.22.5	<i>o/w >140 - <=150 %</i>				
OM.7B.22.6	<i>o/w >150 %</i>				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					

23. Breakdown by Type		% Commercial loans
M.7B.23.1	Retail	[For completion]
M.7B.23.2	Office	[For completion]
M.7B.23.3	Hotel/Tourism	[For completion]
M.7B.23.4	Shopping malls	[For completion]
M.7B.23.5	Industry	[For completion]
M.7B.23.6	Agriculture	[For completion]
M.7B.23.7	Other commercially used	[For completion]
M.7B.23.8	Hospital	[For completion]
M.7B.23.9	School	[For completion]
M.7B.23.10	other RE with a social relevant purpose	[For completion]
M.7B.23.11	Land	[For completion]
M.7B.23.12	Property developers / Bulding under construction	[For completion]
M.7B.23.13	Other	[For completion]
OM.7B.23.1	<i>o/w Cultural purposes</i>	
OM.7B.23.2	<i>o/w [If relevant, please specify]</i>	
OM.7B.23.3	<i>o/w [If relevant, please specify]</i>	
OM.7B.23.4	<i>o/w [If relevant, please specify]</i>	
OM.7B.23.5	<i>o/w [If relevant, please specify]</i>	
OM.7B.23.6	<i>o/w [If relevant, please specify]</i>	
OM.7B.23.7	<i>o/w [If relevant, please specify]</i>	
OM.7B.23.8	<i>o/w [If relevant, please specify]</i>	
OM.7B.23.9	<i>o/w [If relevant, please specify]</i>	
OM.7B.23.10	<i>o/w [If relevant, please specify]</i>	
OM.7B.23.11	<i>o/w [If relevant, please specify]</i>	
OM.7B.23.12	<i>o/w [If relevant, please specify]</i>	
OM.7B.23.13	<i>o/w [If relevant, please specify]</i>	
OM.7B.23.14	<i>o/w [If relevant, please specify]</i>	



C. Harmonised Transparency Template - Glossary

HTT 2021

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Actual	[For completion]
HG.1.2	OC Calculation: Legal minimum	[For completion]
HG.1.3	OC Calculation: Committed	[For completion]
HG.1.4	Interest Rate Types	[For completion]
HG.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	[For completion]
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	[For completion]
HG.1.7	LTVs: Definition	[For completion]
HG.1.8	LTVs: Calculation of property/shipping value	
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	
HG.1.10	LTVs: Frequency and time of last valuation	
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	[For completion]
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	[For completion]
HG.1.13	Non-performing loans	[For completion]
HG.1.14	Sustainability - strategy pursued in the cover pool	[For completion]
HG.1.15	Subsidised Housing (definitions of affordable, social housing)	
HG.1.16	New Property and Existing Property	[For completion]
HG.1.17		
OHG.1.1	NPV assumptions (when stated)	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
2. Glossary - ESG items (optional)		Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	[For completion]
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	[For completion]
HG.2.3	New Property and Existing Property	[For completion]
OHG.2.1		
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
3. Reason for No Data		Value
HG.3.1	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
OHG.3.1		
OHG.3.2		
OHG.3.3		
4. Glossary - Extra national and/or Issuer Items		Definition
HG.4.1	Other definitions deemed relevant	[For completion]
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		

RCB 3 Annex 2D: Asset Pool Notification Form

Completing the form
 Please complete all fields.
 Unless specified otherwise, please report data as of the *End Date of reporting period*.

This Asset Notification Form must be submitted each month and published by the Issuer on a secure, password-protected website.
 This form must also be sent at least five business days prior to any proposed assets transfer (giving details of the size and composition of the transfer) when such transfer changes the level of over collateralisation by 5% or more.

Warning
 Knowingly or recklessly giving us false or misleading information may be a criminal offence (Regulation 38 of the RCB Regulations and section 398 of the Financial Services and Markets Act 2000).

Sending the form
 Send this form to us by email to rcb@fca.gov.uk. It is our preference for all correspondence to be submitted electronically. If this is not possible your form may also be submitted by post or by hand to the address below.

Covered Bonds Team
 Capital Markets
 The Financial Services Authority
 25 The North Colonnade
 Canary Wharf
 London
 E14 5HS

Administration

Name of issuer	Yorkshire Building Society
Name of RCB programme	Yorkshire Building Society €7.5 billion Global Covered Bond Programme
Name, job title and contact details of person validating this form	Richard Driver, Senior Manager - Treasury, rjdriver@ybs.co.uk
Date of form submission	31/01/2021
Start Date of reporting period	01/12/2020
End Date of reporting period	31/12/2020
Web links - prospectus, transaction documents, loan-level data	https://www.ybs.co.uk/your-society/treasury/index.html#funding-programmes

Counterparties, Ratings

	Counterparty/ies	Fitch		Moody's	
		Rating trigger	Current rating	Rating trigger	Current rating
Covered bonds		-	AAA	-	Aaa
Issuer	Yorkshire Building Society	-	A-/F1	-	A3/P-2
Seller(s)	Yorkshire Building Society	< BBB-, < F2	A-/F1	< Baa3, < P-2	A3/P-2
Cash Manager	Yorkshire Building Society	< BBB-	A-/F1	+Baa1, < Baa3	A3/P-2
Back-up Cash Manager	n/a	-	-	-	-
Account Bank	Yorkshire Building Society	-	A-/F1	-	A3/P-2
Stand-by Account Bank	HSBC Bank plc	< F1	AA-/F1+	< P-1	A1/P-1
Service(s)	Yorkshire Building Society	< BBB-	A-/F1	+Baa1, < Baa3	A3/P-2
Back-up Service(s)	n/a	-	-	-	-
Interest Rate Swap Provider	Yorkshire Building Society	< F3/BBB-	A-/F1	< P-2/A3	A3/P-2
Swap notional amount(s) (GBP)	5,015,572,881				
Swap notional maturity/ies	Loan balance zero				
LLP receive rate/margin	1.20%				
LLP pay rate/margin	1.87%				
Collateral posting amount(s) (GBP)	0				

Accounts, Ledgers

	Value as of End Date of reporting period	Value as of Start Date of reporting period	TARGETED VALUE
Revenue receipts / ledger			
Begin Balance	0	n/a	n/a
Third party payments	(100)	n/a	n/a
Interest on Mortgages	8,025,581	n/a	n/a
Interest on GIC	0	n/a	n/a
Interest on Sub Assets	0	n/a	n/a
Interest on Authorised Investments	0	n/a	n/a
Transfer from Coupon payment ledger	0	n/a	n/a
Other Revenue	0	n/a	n/a
Amounts transferred from / (to) Reserve Fund	(113,516)	n/a	n/a
Cash Capital Contribution deemed to be revenue	0	n/a	n/a
Net interest from / (to) Interest Rate Swap Provider	(2,930,466)	n/a	n/a
Interest (to) Covered Bond Swap Providers	(1,273,277)	n/a	n/a
Pre-funding of monthly swap payments / other payments	(650,138)	n/a	n/a
Interest paid on Covered Bonds without Covered Bonds Swaps	0	n/a	n/a
Deferred Consideration	(3,058,083)	n/a	n/a
Closing Balance	0	n/a	n/a
Principal receipts / ledger			
Begin Balance	0	n/a	n/a
Principal repayments under mortgages	91,275,290	n/a	n/a
Proceeds from Term Advances	0	n/a	n/a
Mortgages Purchased	0	n/a	n/a
Cash Capital Contributions deemed to be principal	0	n/a	n/a
Proceeds from Mortgage Sales	4,380,895	n/a	n/a
Principal payments to Covered Bonds Swap Providers	0	n/a	n/a
Principal paid on Covered Bonds without Covered Bonds Swaps	0	n/a	n/a
Capital Distribution	(95,656,185)	n/a	n/a
Closing Balance	0	n/a	n/a
Reserve ledger			
Begin Balance	4,119,251	n/a	n/a
Transfers to GIC	0	n/a	n/a
Interest on GIC	0	n/a	n/a
Reserve Required Amount movement	113,516	n/a	n/a
Transfers from GIC	0	n/a	n/a
Closing Balance	4,232,767	n/a	600,000
Capital Account receipts / ledger			
Begin Balance	3,178,280,870	n/a	n/a
Increase in loan balance due to Capitalised interest	0	n/a	n/a
Increase in loan balance due to Further Advances	3,916,065	n/a	n/a
Increase in loan balance due to insurance & fees	63,042	n/a	n/a
Capital Contributions	0	n/a	n/a
Capital Distribution	(95,656,185)	n/a	n/a

Losses from Capital Contribution in Kind	0	n/a	n/a
Closing Balance	3,086,603,792	n/a	n/a

Asset Coverage Test

	Value	Description
A	4,478,793,785	Adjusted current balance
B	87,168,768	Principal collections not yet applied
C	0	Qualifying additional collateral
D	0	Substitute assets
E	n/a	Proceeds of sold mortgage loans
V	n/a	Set-off offset loans
W	n/a	Personal secured loans
X	n/a	Flexible draw capacity
Y	245,456,510	Set-off
Z	110,115,507	Negative carry
Total: A + B + C + D - (Y + Z)	4,210,390,537	
Method Used for Calculating "A" (note 1)	A (ii)	
Asset Percentage (%)	88.00%	
Maximum asset percentage from Fitch (%)	88.00%	
Maximum asset percentage from Moody's (%)	90.50%	
Maximum asset percentage from S&P (%)	n/a	
Credit support as derived from ACT (GBP)	882,740,537	
Credit support as derived from ACT (%)	26.5%	

Note 1

(i) Adjusted True Balance less deemed reductions. (ii) Arrears Adjusted True Balance less deemed Reductions multiplied by the Asset Percentage

Programme-Level Characteristics

	EUR
Programme Currency	EUR
Programme size	7,500,000,000
Covered bonds principal amount outstanding (GBP, non-GBP series converted at swap FX rate)	3,327,650,000
Covered bonds principal amount outstanding (GBP, non-GBP series converted at current spot rate)	3,499,455,632
Cover pool balance (GBP)	5,090,388,468
GLC account balance (GBP)	100,396,317
Any additional collateral (please specify)	0
Any additional collateral (GBP)	0
Aggregate balance of off-set mortgages (GBP)	1,019,946,670
Aggregate deposits attaching to the cover pool (GBP)	245,456,510
Aggregate deposits attaching specifically to the off-set mortgages (GBP)	240,230,232
Nominal level of overcollateralisation (GBP)	1,762,738,468
Nominal level of overcollateralisation (%)	153.0%
Total Outstanding Current Balance of Mortgages in the Portfolio	5,090,388,468
Number of Mortgages in Pool	36,392
Average loan balance (GBP)	139,877
Weighted average indexed LTV (%)	53.17
Weighted average non-indexed LTV (%)	58.94
Weighted average seasoning (months)	61.36
Weighted average remaining term (months)	239.31
Weighted average interest rate (%)	2.14
Standard Variable Rate(s) (%)	4.49
Constant Pre-Payment Rate (% current month)	14.50
Constant Pre-Payment Rate (% quarterly average)	18.06
Principal Payment Rate (% current month)	20.23
Principal Payment Rate (% quarterly average)	23.30
Constant Default Rate (% current month)	0
Constant Default Rate (% quarterly average)	0
Fitch Discontinuity Factor (%)	4 (moderate risk)
Moody's Timely Payment Indicator	Probable
Moody's Collateral Score (%)	5.07/2.6

Mortgage Collections

Mortgage collections (scheduled - interest)	8,023,581
Mortgage collections (scheduled - principal)	21,047,291
Mortgage collections (unscheduled - interest)	0
Mortgage collections (unscheduled - principal)	66,121,477

Loan Redemptions & Replenishments Since Previous Reporting Date

	Number	% of total number	Amount (GBP)	% of total amount
Loan redemptions since previous reporting date	428	94.07%	53,967,434	94.64%
Loans bought back by seller(s)	27	5.93%	3,054,896	5.36%
of which are non-performing loans	4	14.81%	380,940	12.47%
of which have breached RARs	0	0.00%	0	0.00%
Loans sold into the cover pool	0	n/a	0	n/a

Product Rate Type and Reversionary Profiles

	Number	% of total number	Amount (GBP)	% of total amount	Weighted average				
					Current rate	Remaining teaser period (month)	Current margin	Reversionary margin	Initial rate
Fixed at origination, reverting to SVR	29,639	81.44%	4,573,053,727	89.84%	2.07%	30.33	0.00%	0.00%	
Fixed at origination, reverting to Libor	0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	
Fixed at origination, reverting to tracker	0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	
Fixed for life	0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	
Tracker at origination, reverting to SVR	0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	
Tracker at origination, reverting to Libor	0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	
Tracker for life	2,658	7.30%	190,039,938	3.73%	1.84%	-	1.74%	1.74%	
SVR, including discount to SVR	4,095	11.25%	327,294,803	6.43%	3.27%	-	-1.21%	0.00%	
Libor	0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	
Total	36,392	100.00%	5,090,388,468	100.00%					

Stratifications

Arrears Breakdown	Number	% of Total Number	Amount	% of Total Amount
Current	36,230	99.55%	5,076,869,846	99.73%
0-1 month in arrears	79	0.22%	7,063,111	0.14%
1-2 months in arrears (greater than 1 month, includes 2 months)	35	0.10%	2,453,029	0.05%

2-3 months in arrears (greater than 2 months, includes 3 months)	21	0.06%	2,141,649	0.04%
3-6 months in arrears (greater than 3 months, includes 6 months)	23	0.06%	1,479,894	0.03%
6-12 months in arrears (greater than 6 months, includes 12 months)	4	0.01%	380,940	0.01%
12+ months in arrears (greater than 12 months)	0	0.00%	0	0.00%
Total	36,392	100.00%	5,090,388,468	100.00%

In response to the ongoing Covid-19 situation in the UK, it was announced on 20 March 2020 that mortgage borrowers impacted financially by Covid-19 should be offered a payment holiday. Where borrowers have made a successful application, they are not considered to be in a payment shortfall and therefore any such missed payments will not be considered as arrears for the purposes of investor reporting.

More general information on the scheme can be found on the FCA website at <https://www.fca.org.uk/firms/mortgages-coronavirus-guidance-firms>

Current LTV (Non-Indexed)	Number	% of Total Number	Amount	% of Total Amount
0-50% - Non Indexed	18,454	50.71%	1,617,534,345	31.78%
50-55%	2,380	6.54%	412,640,616	8.11%
55-60%	2,435	6.69%	465,814,773	9.15%
60-65%	2,233	6.38%	467,735,403	9.19%
65-70%	2,060	5.66%	410,767,958	8.07%
70-75%	2,077	5.71%	404,009,304	7.94%
75-80%	2,170	5.96%	432,429,128	8.50%
80-85%	2,185	6.00%	448,453,542	8.81%
85-90%	1,614	4.44%	312,360,284	6.14%
90-95%	650	1.79%	111,208,326	2.18%
95-100%	41	0.11%	7,055,085	0.14%
100-105%	3	0.01%	378,704	0.01%
105-110%	0	0.00%	0	0.00%
110-125%	0	0.00%	0	0.00%
125%+	0	0.00%	0	0.00%
Total	36,392	100.00%	5,090,388,468	100.00%

Current LTV (Indexed as Defined in OC)	Number	% of Total Number	Amount	% of Total Amount
0-50% - Indexed	22,089	60.70%	2,165,139,438	42.53%
50-55%	2,316	6.36%	444,307,191	8.73%
55-60%	2,240	6.16%	455,741,965	8.95%
60-65%	1,951	5.36%	400,242,051	7.86%
65-70%	1,836	5.05%	375,900,899	7.38%
70-75%	1,785	4.90%	365,418,175	7.18%
75-80%	1,808	4.97%	397,378,529	7.81%
80-85%	1,534	4.22%	317,599,641	6.24%
85-90%	1,047	2.88%	142,282,987	2.80%
90-95%	126	0.35%	26,377,595	0.52%
95-100%	0	0.00%	0	0.00%
100-105%	0	0.00%	0	0.00%
105-110%	0	0.00%	0	0.00%
110-125%	0	0.00%	0	0.00%
125%+	0	0.00%	0	0.00%
Total	36,392	100.00%	5,090,388,468	100.00%

Current outstanding balance of loan	Number	% of total number	Amount (GBP)	% of total amount
0-5,000	1,077	2.96%	1,947,579	0.04%
5,000-10,000	710	1.95%	5,319,059	0.10%
10,000-25,000	2,447	6.72%	43,293,387	0.85%
25,000-50,000	4,103	11.27%	153,689,239	3.02%
50,000-75,000	4,296	11.80%	269,058,242	5.29%
75,000-100,000	4,227	11.62%	368,442,775	7.24%
100,000-150,000	6,982	19.19%	863,703,403	16.97%
150,000-200,000	4,366	12.00%	756,214,463	14.86%
200,000-250,000	2,695	7.41%	600,973,653	11.81%
250,000-300,000	1,798	4.94%	493,173,148	9.69%
300,000-350,000	1,244	3.42%	404,560,621	7.95%
350,000-400,000	902	2.48%	337,506,289	6.63%
400,000-450,000	594	1.63%	251,334,454	4.94%
450,000-500,000	337	0.93%	159,023,002	3.12%
500,000-600,000	309	0.85%	167,278,899	3.29%
600,000-700,000	169	0.46%	109,061,489	2.14%
700,000-800,000	68	0.19%	50,574,070	0.99%
800,000-900,000	42	0.12%	35,546,957	0.70%
900,000-1,000,000	21	0.06%	19,687,743	0.39%
1,000,000 +	0	0.00%	0	0.00%
Total	36,392	100.00%	5,090,388,468	100.00%

Regional Distribution	Number	% of Total Number	Amount	% of Total Amount
East Anglia	1,139	3.13%	189,221,217	3.73%
East Midlands	1,851	5.17%	273,646,247	5.38%
Greater London	3,381	9.29%	914,169,940	17.96%
Northern Ireland	183	0.50%	18,437,499	0.36%
North	1,954	5.37%	192,633,294	3.78%
North West	3,633	10.00%	618,005,214	12.14%
Scotland	4,227	11.62%	473,665,224	9.31%
South East	4,361	11.98%	904,344,091	17.77%
South West	1,758	4.83%	262,905,839	5.16%
Wales	1,429	3.93%	148,375,972	2.91%
West Midlands	2,181	5.99%	301,949,942	5.93%
Yorkshire and Humberside	7,950	21.85%	812,233,987	15.97%
Other	0	0.00%	0	0.00%
Total	36,392	100.00%	5,090,388,468	100.00%

Repayment type	Number	% of total number	Amount (GBP)	% of total amount
Capital repayment	26,303	72.28%	3,949,506,696	77.59%
Part-and-part	0	0.00%	0	0.00%
Interest-only	999	2.64%	120,935,101	2.38%
Offset	9,130	25.09%	1,019,946,670	20.04%
Total	36,392	100.00%	5,090,388,468	100.00%

Seasoning	Number	% of total number	Amount (GBP)	% of total amount
0-12 months	1,306	3.59%	262,159,221	5.15%
12-24 months	4,265	11.72%	853,553,198	16.77%
24-36 months	5,092	13.99%	1,051,519,082	20.66%
36-48 months	3,893	10.70%	732,076,599	14.38%
48-60 months	2,511	6.90%	434,570,426	8.54%
60-72 months	2,221	6.10%	347,546,064	6.83%

72-84 months	3,323	9.13%	466,223,550	9.16%
84-96 months	740	2.03%	89,616,653	1.76%
96-108 months	500	1.37%	54,493,673	1.07%
108-120 months	576	1.58%	59,408,134	1.17%
120-150 months	1,644	4.52%	151,993,928	2.99%
150-180 months	4,210	11.57%	311,335,793	6.12%
180+ months	6,111	16.79%	275,892,168	5.42%
Total	36,392	100.00%	5,090,388,468	100.00%

Interest payment type	Number	% of total number	Amount (GBP)	% of total amount
Fixed	29,639	81.44%	4,573,053,727	89.84%
SVR	3,971	10.91%	307,146,678	6.03%
Tracker	2,658	7.30%	190,039,938	3.73%
Other (please specify)	124	0.34%	20,148,125	0.40%
Total	36,392	100.00%	5,090,388,468	100.00%

Loan purpose type	Number	% of total number	Amount (GBP)	% of total amount
Owner-occupied	36,392	100.00%	5,090,388,468	100.00%
Buy-to-let	0	0.00%	0	0.00%
Second home	0	0.00%	0	0.00%
Total	36,392	100.00%	5,090,388,468	100.00%

Income verification type	Number	% of total number	Amount (GBP)	% of total amount
Fully verified	36,392	100.00%	5,090,388,468	100.00%
Fast-track	0	0.00%	0	0.00%
Self-certified	0	0.00%	0	0.00%
Total	36,392	100.00%	5,090,388,468	100.00%

Remaining term of loan	Number	% of total number	Amount (GBP)	% of total amount
0-30 months	1,449	3.98%	34,970,933	0.69%
30-60 months	1,878	5.16%	76,307,651	1.50%
60-120 months	7,308	20.08%	468,726,607	9.21%
120-180 months	6,598	18.13%	765,548,661	15.04%
180-240 months	6,797	18.68%	1,121,583,495	22.03%
240-300 months	6,464	17.76%	1,301,273,912	25.56%
300-360 months	3,718	10.22%	827,256,582	16.25%
360+ months	2,180	5.99%	494,720,627	9.72%
Total	36,392	100.00%	5,090,388,468	100.00%

Employment status	Number	% of total number	Amount (GBP)	% of total amount
Employed	30,149	82.85%	4,674,553,691	91.83%
Self-employed	1,022	2.81%	166,560,852	3.27%
Unemployed	68	0.19%	6,312,748	0.12%
Retired	300	0.82%	16,243,615	0.32%
Guarantor	0	0.00%	0	0.00%
Other	4,853	13.34%	226,717,562	4.45%
Total	36,392	100.00%	5,090,388,468	100.00%

Covered Bonds Outstanding, Associated Derivatives (please disclose for all bonds outstanding)

Series	9	11	12	13	14	15	16
Issue date	11/06/14	10/11/15	11/04/17	19/11/18	08/05/19	21/11/19	13/10/20
Original rating (Moody's/Fitch)	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aaa/AAA
Current rating (Moody's/Fitch)	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aaa/AAA
Denomination	EUR	EUR	EUR	GBP	EUR	GBP	EUR
Amount at issuance	500,000,000	500,000,000	500,000,000	500,000,000	500,000,000	750,000,000	500,000,000
Amount outstanding	500,000,000	500,000,000	500,000,000	500,000,000	500,000,000	750,000,000	500,000,000
FX swap rate (rate:C1)	1.401	1.401	1.172	n/a	1.158	n/a	1.097
Maturity type (hard/soft-bullet/pass-through)	soft-bullet	soft-bullet	soft-bullet	soft-bullet	soft-bullet	soft-bullet	soft-bullet
Scheduled final maturity date	11/06/22	10/11/23	11/04/23	20/11/23	08/05/24	21/11/24	13/10/27
Legal final maturity date	11/06/22	10/11/23	11/04/24	19/11/24	08/05/25	21/11/25	12/10/28
ISIN	XS1076286400	XS1318364731	XS1594364033	XS1910867081	XS1991186500	XS2080769909	XS2243314528
Stock exchange listing	London	London	London	London	London	London	London
Coupon payment frequency	Annual	Annual	Annual	Quarterly	Annual	Quarterly	Quarterly
Coupon payment date	11th	10th	11th	19th	8th	21st	13th
Coupon rate if fixed, margin and reference rate if floating	1.250%	0.750%	0.375%	0.600% / SONIA	0.125%	0.580% / SONIA	0.010%
Margin payable under extended maturity period (%)	0.220%	0.250%	0.100%	0.600%	0.150%	0.580%	0.220%
Swap counterparty/ies	Natixis	HSBC Bank Plc	Natixis	n/a	Natixis	n/a	HSBC Bank Plc
Swap notional denomination	EUR	EUR	EUR	n/a	EUR	n/a	EUR
Swap notional amount	500,000,000	500,000,000	500,000,000	n/a	500,000,000	n/a	500,000,000
Swap notional maturity	11/06/21	10/11/22	11/04/23	n/a	08/05/24	n/a	13/10/27
LLP receive rate/margin	1.250%	0.750%	0.375%	n/a	0.125%	n/a	0.010%
LLP pay rate/margin	0.6% / 3m Libor	0.799% / 3m Libor	0.6325% / 3m Libor	n/a	0.535% / 3m Libor	n/a	0.707% / SONIA
Collateral posting amount	0	0	0	n/a	0	n/a	0

Programme triggers

Counterparty / Events	Summary of Event	Trigger (Moody's, Fitch: short-term, long-term)	Trigger breached (yes/no)	Consequence of a trigger breach
Issuer Event of Default	Issuer failure to pay, insolvency, etc	Issuer failure to pay, insolvency, etc	No	Triggers a Notice to Pay on the LLP
Seller / Transfer of Legal Title	Seller long term ratings fall below Trigger	Long term: Baa3 (Moody's), BBB- (Fitch)	No	Details of the Borrowers with Loans to be delivered to the LLP, the Security Trustee (upon request) and the Rating Agencies
Seller / CB Collection Account	Seller long term ratings fall below Trigger	Short term: P-2 (Moody's), F2 (Fitch)	No	Set up a separate CB Collection Account
Account Bank	Account Bank long and short term ratings fall below Trigger	Short term: P-1 (Moody's), F1 (Fitch)	Yes	GIC Account and Transaction account to be closed with the credit transferred to the Stand-by GIC Account and Stand-by Transaction Account
Stand-by Account Bank	Standby Account Bank long and short term ratings fall below Trigger	Short term: P-1 (Moody's), F1 (Fitch)	No	Move to higher rated bank/guarantee required
Servicer (appointment of Back-up Servicer)	Servicer long term rating fall below Trigger	Long term: Baa1 (Moody's), BBB- (Fitch)	No	Appointment of the Back-up Servicer

Servicer (transfer servicing obligation)	Servicer long term rating fall below Trigger	Long term: Baa3 (Moody's)	No	Transfer servicing obligation to the Back-up Servicer
Cash Manager (appointment of Back-up Cash Manager)	Cash Manager long term ratings fall below Trigger	Long term: Baa1 (Moody's)	No	Appointment of the Back-up Cash Manager
Cash Manager (transfer cash management obligation)	Cash Manager long term ratings fall below Trigger	Long term: Baa3 (Moody's), BBB- (Fitch)	No	Transfer cash management obligation to the Back-up Cash Manager. The Asset Monitor to report on arithmetic accuracy of the Asset Coverage Test.
Cash Manager Relevant Event	Cash Manager long term ratings fall below Trigger	Long term: Baa1 (Moody's)	No	Seller to pre-fund the LLP with the coupon amount due in respect of the covered bonds
Interest Rate Swap Provider	Interest Rate Swap provider ratings fall below Trigger	Replacement Trigger Short term: P-2 (Moody's), F3 (Fitch) Long term: A3 (Moody's), BBB- (Fitch)	No	Replace Interest Rate Swap Provider or procure co-obligor or guarantee from sufficiently rated counterparty
Covered Bond Swap Provider - CB9	Covered Bond Swap Provider ratings fall below Trigger	Replacement Trigger Short term: P-2 (Moody's), F3 (Fitch) Long term: A3 (Moody's), BBB- (Fitch)	No	Replace Swap Provider with sufficiently rated counterparty
Covered Bond Swap Provider - CB11	Covered Bond Swap Provider ratings fall below Trigger	Replacement Trigger Short term: N/A (Moody's), F3 (Fitch) Long term: BBB- (Fitch), Counterparty Risk Assessment: Baa1 (Moody's)	No	Replace Swap Provider with sufficiently rated counterparty
Covered Bond Swap Provider - CB12	Covered Bond Swap Provider ratings fall below Trigger	Replacement Trigger Short term: N/A (Moody's), F3 (Fitch) Long term: BBB- (Fitch), Counterparty Risk Assessment: Baa1 (Moody's)	No	Replace Swap Provider with sufficiently rated counterparty
Covered Bond Swap Provider - CB14	Covered Bond Swap Provider ratings fall below Trigger	Replacement Trigger Short term: N/A (Moody's), F3 (Fitch) Long term: BBB- (Fitch), Counterparty Risk Assessment: Baa1 (Moody's)	No	Replace Swap Provider with sufficiently rated counterparty
Covered Bond Swap Provider - CB16	Covered Bond Swap Provider ratings fall below Trigger	Replacement Trigger Short term: N/A (Moody's), F3 (Fitch) Long term: BBB- (Fitch), Counterparty Risk Assessment: Baa1 (Moody's)	No	Replace Swap Provider with sufficiently rated counterparty
LLP Event of Default	LLP failure to pay, Amortisation Test failure, etc	LLP failure to pay, Amortisation Test failure, etc	No	Bonds becoming immediately due and payable



E. Harmonised Transparency Template - Optional ECB - ECAIs Data Disclosure

HTT 2021

Reporting in Domestic Currency

[Please insert currency]

CONTENT OF TAB E

[1. Additional information on the programme](#)

[2. Additional information on the swaps](#)

[3. Additional information on the asset distribution](#)

Field Number	1. Additional information on the programme			
	<i>Transaction Counterparties</i>	Name	Legal Entity Identifier (LEI)*	
E.1.1.1	Sponsor (if applicable)			
E.1.1.2	Servicer			
E.1.1.3	Back-up servicer			
E.1.1.4	BUS facilitator			
E.1.1.5	Cash manager			
E.1.1.6	Back-up cash manager			
E.1.1.7	Account bank			
E.1.1.8	Standby account bank			
E.1.1.9	Account bank guarantor			
E.1.1.10	Trustee			
E.1.1.11	Cover Pool Monitor			
OE.1.1.1				
OE.1.1.2				
OE.1.1.3				
OE.1.1.4				
OE.1.1.5				
OE.1.1.6				
OE.1.1.7				
OE.1.1.8				
	2. Additional information on the swaps			
	<i>Swap Counterparties</i>	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap
E.2.1.1				<i>FX</i>
E.2.1.2				[For completion]
E.2.1.3				[For completion]
E.2.1.4				[For completion]
E.2.1.5				[For completion]
E.2.1.6				[For completion]
E.2.1.7				[For completion]
E.2.1.8				[For completion]
E.2.1.9				[For completion]
E.2.1.10				[For completion]
E.2.1.11				[For completion]
E.2.1.12				[For completion]
E.2.1.13				[For completion]
E.2.1.14				[For completion]
E.2.1.15				[For completion]
E.2.1.16				[For completion]
E.2.1.17				[For completion]
E.2.1.18				[For completion]
E.2.1.19				[For completion]
E.2.1.20				[For completion]
E.2.1.21				[For completion]
E.2.1.22				[For completion]
E.2.1.23				[For completion]
E.2.1.24				[For completion]
E.2.1.25				[For completion]
OE.2.1.1				
OE.2.1.2				
OE.2.1.3				
OE.2.1.4				
OE.2.1.5				



OE.2.1.6
OE.2.1.7
OE.2.1.8
OE.2.1.9
OE.2.1.10
OE.2.1.11
OE.2.1.12
OE.2.1.13



