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- (i) 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
- (ii) The Covered Bond Label Foundation has not independently verified the Product 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
- (iii) The information provided on or accessible through the Site is not intended for distribution to, or use by, any person or entity 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,

TERMS OF USE

This website www.coveredbondlabel.com (the "Site") is owned and operated by the Covered Bond Label Foundation (the Covered Bond Label Foundation together with its affiliates, "we" or "us") a Private Foundation (fondation privée / private stichting) registered in Belgium; 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. These terms and conditions together with the documents referred to in them set out the terms of use ("**T&Cs**") on which (a) an Issuer; (b) 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. **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 that if any provision of these T&Cs shall be deemed unlawful, void or for any reason unenforceable, then that provision shall be deemed severable from these terms and shall not affect the validity and enforceability of any remaining provisions.



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 labelled covered bonds. The requirements of the Covered Bond Label Convention are intended to increase transparency, improve investor access to The Product Information on this Site is provided for your convenience only, and does not constitute any form 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 Users shall 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 Product Information is incorporated into the directory on the Site following the completion of an automated process conducted 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** Completion of the relevant self-certification automated process by the Issuer will lead to the grant of the Covered Bond Label. The grant of such label is entirely within the control of the relevant Issuer, and we do not independently verify whether such Issuer complies with the relevant criteria. The existence of a Covered Bond Label does not represent any opinion by us about the creditworthiness of a Product, the We make no representation that the Products which are featured on the Site are suitable for you and we disclaim all liability and responsibility arising from any reliance placed on any Product Information or on the Covered Bond Label by any visitor to the Site, or by 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

Subject to any prohibitions or restrictions stated in third party websites accessible via hyperlinks in the Site over which we have no control, 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 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. 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. You agree not to link any websites to this Site without our 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.

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). 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. 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 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 Product, or that it reflects our views on the suitability of any Product for a particular Investor.

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

Whenever you upload and/or validate Product Information on the Site, you warrant and represent that any such contribution complies with the content standards set out in our Acceptable Use Policy, and you shall indemnify us against, and hold us harmless from, any losses, 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,



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 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 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

You may link to our home page (www.coveredbondlabel.com), provided you do so in a way that is fair and legal and does not damage our 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

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

The Site must not be framed on any other website, nor may you create a link to any part of the Site other than the home page. 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

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 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 profiles of any other Issuers or attempt to download profiles from the Site by any other means.

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



When using the Site, 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) 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 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

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

- 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,

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

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 maliciously 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, you would commit a criminal offence under the law of 28 November 2000 on computer crime. We shall report any such breach to the relevant law enforcement authorities and we shall co-operate with those authorities by disclosing your identity to We will not be liable for any loss or damage caused by a distributed denial-of-service attack, viruses 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



We do not warrant that this Site or any software or material of whatsoever nature available on or downloaded from it will be 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 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-contractual disputes or claims) shall be governed by and construed in accordance with the laws of Belgium.

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

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

This acceptable use policy (the "Policy") sets out the terms agreed between a user of the website ("you") and the Covered Bond Label Foundation ("we" or "us") on which you may use the website www.coveredbondlabel.com (the "Site"). The Policy shall apply to all users of, 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

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, your use of the Site will constitute a material breach of our Terms of Use upon which you are permitted to use the Site, and may result in:

- 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 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 information that has been downloaded from our Site in accordance with our permitted procedures and/or hard copies of information printed 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 manner. Regardless of any permission that may be granted by us for you to distribute or show materials downloaded or printed from our Site to third parties, 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

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

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 on 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**") For the purpose of the Law of 8 December 1992 on the protection of privacy in relation to processing of personal information (*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*

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
- 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 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

The Belgian DPL gives you the right to access or, where incorrect, amend or delete (at your request and free of charge) personal information 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

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

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

2020 Version

United Kingdom

Yorkshire Building Society

Reporting Date: 30/09/20

Cut-off Date: 30/09/20



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Covered Bond Label Disclaimer

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A. Harmonised Transparency Template - General Information

HTT 2020

Reporting in Domestic Currency

GBP

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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	https://www.ybs.co.uk/your-society/treasury/index.html#funding-programmes			
G.1.1.4	Cut-off date	30/09/2020			
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	5,260.9			
G.3.1.2	Outstanding Covered Bonds	2,872.0			
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%	83.2%	13.6%	ND1
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	5,185.8	98.6%		
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	75.1	1.4%		
G.3.3.6	Total	5,260.9	100.0%		
OG.3.3.1	o/w [If relevant, please specify]	0.0%			
OG.3.3.2	o/w [If relevant, please specify]	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		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	19.9	ND2		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	239.7	ND2	4.6%	
G.3.4.3	1 - 2 Y	239.2	ND2	4.5%	
G.3.4.4	2 - 3 Y	235.1	ND2	4.5%	
G.3.4.5	3 - 4 Y	228.4	ND2	4.3%	
G.3.4.6	4 - 5 Y	226.8	ND2	4.3%	
G.3.4.7	5 - 10 Y	1,164.5	ND2	22.1%	
G.3.4.8	10+ Y	2,927.2	ND2	55.6%	
G.3.4.9	Total	5,260.9	0.0	100.0%	0.0%
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		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	2.9	3.9		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	406.5	0.0	14.2%	0.0%
G.3.5.3	1 - 2 Y	0.0	406.5	0.0%	14.2%
G.3.5.4	2 - 3 Y	783.7	0.0	27.3%	0.0%
G.3.5.5	3 - 4 Y	931.8	783.7	32.4%	27.3%
G.3.5.6	4 - 5 Y	750.0	931.8	26.1%	32.4%
G.3.5.7	5 - 10 Y	0.0	750.0	0.0%	26.1%
G.3.5.8	10+ Y	0.0	0.0	0.0%	0.0%
G.3.5.9	Total	2,872.0	2,872.0	100.0%	100.0%
OG.3.5.1	<i>o/w 0-1 day</i>			0.0%	0.0%
OG.3.5.2	<i>o/w 0-0.5y</i>			0.0%	0.0%
OG.3.5.3	<i>o/w 0.5-1 y</i>			0.0%	0.0%
OG.3.5.4	<i>o/w 1-1.5y</i>			0.0%	0.0%
OG.3.5.5	<i>o/w 1.5-2 y</i>			0.0%	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		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	0.0	0.0	0.0%	0.0%
G.3.6.2	AUD	0.0	0.0	0.0%	0.0%
G.3.6.3	BRL	0.0	0.0	0.0%	0.0%
G.3.6.4	CAD	0.0	0.0	0.0%	0.0%
G.3.6.5	CHF	0.0	0.0	0.0%	0.0%
G.3.6.6	CZK	0.0	0.0	0.0%	0.0%
G.3.6.7	DKK	0.0	0.0	0.0%	0.0%
G.3.6.8	GBP	5,260.9	5,260.9	100.0%	100.0%
G.3.6.9	HKD	0.0	0.0	0.0%	0.0%
G.3.6.10	JPY	0.0	0.0	0.0%	0.0%
G.3.6.11	KRW	0.0	0.0	0.0%	0.0%
G.3.6.12	NOK	0.0	0.0	0.0%	0.0%
G.3.6.13	PLN	0.0	0.0	0.0%	0.0%
G.3.6.14	SEK	0.0	0.0	0.0%	0.0%
G.3.6.15	SGD	0.0	0.0	0.0%	0.0%
G.3.6.16	USD	0.0	0.0	0.0%	0.0%



G.3.6.17	Other	0.0	0.0	0.0%	0.0%
G.3.6.18	Total	5,260.9	5,260.9	100.0%	100.0%
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%	0.0%
OG.3.6.3	<i>o/w [If relevant, please specify]</i>			0.0%	0.0%
OG.3.6.4	<i>o/w [If relevant, please specify]</i>			0.0%	0.0%
OG.3.6.5	<i>o/w [If relevant, please specify]</i>			0.0%	0.0%
OG.3.6.6	<i>o/w [If relevant, please specify]</i>			0.0%	0.0%
OG.3.6.7	<i>o/w [If relevant, please specify]</i>			0.0%	0.0%

7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	1,622.0	0.0	56.5%	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	2,872.0	43.5%	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	2,872.0	2,872.0	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	1,622.0	0.0	56.5%	0.0%
G.3.8.2	Floating coupon	1,250.0	2,872.0	43.5%	100.0%
G.3.8.3	Other	0.0	0.0	0.0%	0.0%
G.3.8.4	Total	2,872.0	2,872.0	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 gvts</i>		
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts</i>		
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts</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	75.1	1.4%	2.6%
G.3.11.4	Total	75.1	1.4%	2.6%
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)	6,632.3
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		
OG.3.13.6		
OG.3.13.7		
OG.3.13.8		
OG.3.13.9		
OG.3.13.10		
OG.3.13.11		
OG.3.13.12		
OG.3.13.13		
OG.3.13.14		
OG.3.13.15		
OG.3.13.16		
OG.3.13.17		
OG.3.13.18		
OG.3.13.19		
OG.3.13.20		
OG.3.13.21		
OG.3.13.22		
OG.3.13.23		



OG.3.13.24
 OG.3.13.25
 OG.3.13.26
 OG.3.13.27
 OG.3.13.28
 OG.3.13.29
 OG.3.13.30
 OG.3.13.31
 OG.3.13.32
 OG.3.13.33
 OG.3.13.34
 OG.3.13.35
 OG.3.13.36
 OG.3.13.37
 OG.3.13.38
 OG.3.13.39
 OG.3.13.40
 OG.3.13.41
 OG.3.13.42
 OG.3.13.43
 OG.3.13.44
 OG.3.13.45
 OG.3.13.46
 OG.3.13.47
 OG.3.13.48
 OG.3.13.49
 OG.3.13.50
 OG.3.13.51

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) 648/2012. It should be noted, however, that

whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 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	287 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)	17 for Harmonised Glossary	
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 2020

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	5,185.8		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	5,185.8		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	36966	0	[For completion]
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%	0.0%	[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	<u>European Union</u>	<u>100.0%</u>	<u>0.0%</u>	<u>100.0%</u>
M.7.4.2	Austria	0.0%	ND2	0.0%
M.7.4.3	Belgium	0.0%	ND2	0.0%
M.7.4.4	Bulgaria	0.0%	ND2	0.0%
M.7.4.5	Croatia	0.0%	ND2	0.0%
M.7.4.6	Cyprus	0.0%	ND2	0.0%
M.7.4.7	Czech Republic	0.0%	ND2	0.0%
M.7.4.8	Denmark	0.0%	ND2	0.0%
M.7.4.9	Estonia	0.0%	ND2	0.0%
M.7.4.10	Finland	0.0%	ND2	0.0%
M.7.4.11	France	0.0%	ND2	0.0%
M.7.4.12	Germany	0.0%	ND2	0.0%
M.7.4.13	Greece	0.0%	ND2	0.0%
M.7.4.14	Netherlands	0.0%	ND2	0.0%
M.7.4.15	Hungary	0.0%	ND2	0.0%
M.7.4.16	Ireland	0.0%	ND2	0.0%
M.7.4.17	Italy	0.0%	ND2	0.0%
M.7.4.18	Latvia	0.0%	ND2	0.0%
M.7.4.19	Lithuania	0.0%	ND2	0.0%
M.7.4.20	Luxembourg	0.0%	ND2	0.0%
M.7.4.21	Malta	0.0%	ND2	0.0%



M.7.4.22	Poland	0.0%	ND2	0.0%
M.7.4.23	Portugal	0.0%	ND2	0.0%
M.7.4.24	Romania	0.0%	ND2	0.0%
M.7.4.25	Slovakia	0.0%	ND2	0.0%
M.7.4.26	Slovenia	0.0%	ND2	0.0%
M.7.4.27	Spain	0.0%	ND2	0.0%
M.7.4.28	Sweden	0.0%	ND2	0.0%
M.7.4.29	United Kingdom	100.0%	ND2	100.0%
M.7.4.30	<u>European Economic Area (not member of EU)</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>
M.7.4.31	Iceland	0.0%	ND2	0.0%
M.7.4.32	Liechtenstein	0.0%	ND2	0.0%
M.7.4.33	Norway	0.0%	ND2	0.0%
M.7.4.34	<u>Other</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>
M.7.4.35	Switzerland	0.0%	ND2	0.0%
M.7.4.36	Australia	0.0%	ND2	0.0%
M.7.4.37	Brazil	0.0%	ND2	0.0%
M.7.4.38	Canada	0.0%	ND2	0.0%
M.7.4.39	Japan	0.0%	ND2	0.0%
M.7.4.40	Korea	0.0%	ND2	0.0%
M.7.4.41	New Zealand	0.0%	ND2	0.0%
M.7.4.42	Singapore	0.0%	ND2	0.0%
M.7.4.43	US	0.0%	ND2	0.0%
M.7.4.44	Other	0.0%	ND2	0.0%
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	5.3%	ND2	5.3%
M.7.5.2	East of England	3.3%	ND2	3.3%
M.7.5.3	London	18.2%	ND2	18.2%
M.7.5.4	North East	3.7%	ND2	3.7%
M.7.5.5	North West	12.0%	ND2	12.0%
M.7.5.6	Northern Ireland	0.4%	ND2	0.4%
M.7.5.7	Scotland	9.3%	ND2	9.3%
M.7.5.8	South East	17.7%	ND2	17.7%
M.7.5.9	South West	5.3%	ND2	5.3%
M.7.5.10	Wales	2.9%	ND2	2.9%
M.7.5.11	West Midlands	5.9%	ND2	5.9%
M.7.5.12	Yorkshire and Humber	15.9%	ND2	15.9%
M.7.5.13				
M.7.5.14				
M.7.5.15				
M.7.5.16				
M.7.5.17				
M.7.5.18				
M.7.5.19				
M.7.5.20				
M.7.5.21				
M.7.5.22				
M.7.5.23				
M.7.5.24				
M.7.5.25				
M.7.5.26				
M.7.5.27				
M.7.5.28				
M.7.5.29				
M.7.5.30				
M.7.5.31				
M.7.5.32				
M.7.5.33				



M.7.5.34
M.7.5.35
M.7.5.36
M.7.5.37
M.7.5.38
M.7.5.39
M.7.5.40
M.7.5.41
M.7.5.42
M.7.5.43
M.7.5.44
M.7.5.45
M.7.5.46
M.7.5.47
M.7.5.48
M.7.5.49
M.7.5.50

6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	89.4%	ND2	89.4%
M.7.6.2	Floating rate	10.4%	ND2	10.4%
M.7.6.3	Other	0.2%	ND2	0.2%

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		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	2.3%	ND2	2.3%
M.7.7.2	Amortising	77.5%	ND2	77.5%
M.7.7.3	Other	20.1%	ND2	20.1%

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		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12months	6.5%	ND2	6.5%
M.7.8.2	≥ 12 - ≤ 24 months	18.3%	ND2	18.3%
M.7.8.3	≥ 24 - ≤ 36 months	20.7%	ND2	20.7%
M.7.8.4	≥ 36 - ≤ 60 months	21.0%	ND2	21.0%
M.7.8.5	≥ 60 months	33.5%	ND2	33.5%

OM.7.8.1
OM.7.8.2
OM.7.8.3
OM.7.8.4

9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0.1%	0.0%	0.1%

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		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	140,286.7			
By buckets (mn):					
M.7A.10.2	<5,000	2,029,019.6	1,083	0.0%	2.9%
M.7A.10.3	>=5,000 and <10,000	5,225,664.4	699	0.1%	1.9%
M.7A.10.4	>=10,000 and <25,000	43,380,918.8	2,454	0.8%	6.6%
M.7A.10.5	>=25,000 and <50,000	157,229,091.3	4,197	3.0%	11.4%
M.7A.10.6	>=50,000 and <75,000	271,771,680.0	4,340	5.2%	11.7%
M.7A.10.7	>=75,000 and <100,000	375,816,782.3	4,304	7.2%	11.6%
M.7A.10.8	>=100,000 and <150,000	876,339,986.7	7,082	16.9%	19.2%
M.7A.10.9	>=150,000 and <200,000	771,142,463.3	4,453	14.9%	12.0%
M.7A.10.10	>=200,000 and <250,000	614,564,786.9	2,755	11.9%	7.5%



M.7A.10.11	>=250,000 and <300,000	498,895,656.7	1,820	9.6%	4.9%
M.7A.10.12	>=300,000 and <350,000	417,927,653.4	1,295	8.1%	3.5%
M.7A.10.13	>=350,000 and <400,000	342,439,413.0	915	6.6%	2.5%
M.7A.10.14	>=400,000 and <450,000	250,784,833.3	593	4.8%	1.6%
M.7A.10.15	>=450,000 and <500,000	170,886,627.6	362	3.3%	1.0%
M.7A.10.16	>=500,000 and <600,000	164,351,695.2	303	3.2%	0.8%
M.7A.10.17	>=600,000 and <700,000	108,930,693.8	169	2.1%	0.5%
M.7A.10.18	>=700,000 and <800,000	57,116,742.2	77	1.1%	0.2%
M.7A.10.19	>=900,000 and <1,000,000	33,591,728.8	40	0.6%	0.1%
M.7A.10.20	>=800,000 and <900,000	23,412,443.3	25	0.5%	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	5,185,837,880.5	36,966	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 %	963,790,593.3	14,111	18.6%	38.2%
M.7A.11.3	>40 - <=50 %	665,042,813.7	4,468	12.8%	12.1%
M.7A.11.4	>50 - <=60 %	916,492,487.9	5,017	17.7%	13.6%
M.7A.11.5	>60 - <=70 %	908,096,071.1	4,527	17.5%	12.2%
M.7A.11.6	>70 - <=80 %	815,416,274.6	4,192	15.7%	11.3%
M.7A.11.7	>80 - <=90 %	790,455,674.0	3,907	15.2%	10.6%
M.7A.11.8	>90 - <=100 %	126,164,252.5	741	2.4%	2.0%
M.7A.11.9	>100%	379,713.4	3	0.0%	0.0%
M.7A.11.10	Total	5,185,837,880.5	36,966	100.0%	100.0%
OM.7A.11.1	o/w >100 - <=110 %			0.0%	0.0%
OM.7A.11.2	o/w >110 - <=120 %			0.0%	0.0%
OM.7A.11.3	o/w >120 - <=130 %			0.0%	0.0%
OM.7A.11.4	o/w >130 - <=140 %			0.0%	0.0%
OM.7A.11.5	o/w >140 - <=150 %			0.0%	0.0%
OM.7A.11.6	o/w >150 %			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 (%)	54.9%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	1,309,145,003.6	16,907	25.2%	45.7%
M.7A.12.3	>40 - <=50 %	759,808,900.0	4,636	14.7%	12.5%
M.7A.12.4	>50 - <=60 %	908,507,282.4	4,702	17.5%	12.7%
M.7A.12.5	>60 - <=70 %	790,632,084.1	3,862	15.2%	10.4%
M.7A.12.6	>70 - <=80 %	709,033,458.1	3,417	13.7%	9.2%
M.7A.12.7	>80 - <=90 %	619,822,361.5	2,959	12.0%	8.0%
M.7A.12.8	>90 - <=100 %	88,888,790.7	483	1.7%	1.3%
M.7A.12.9	>100%	0.0	0	0.0%	0.0%
M.7A.12.10	Total	5,185,837,880.5	36,966	100.0%	100.0%
OM.7A.12.1	o/w >100 - <=110 %			0.0%	0.0%
OM.7A.12.2	o/w >110 - <=120 %			0.0%	0.0%
OM.7A.12.3	o/w >120 - <=130 %			0.0%	0.0%
OM.7A.12.4	o/w >130 - <=140 %			0.0%	0.0%
OM.7A.12.5	o/w >140 - <=150 %			0.0%	0.0%
OM.7A.12.6	o/w >150 %			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	Agricultural	0.0%
M.7A.13.5	Other	0.0%
OM.7A.13.1	o/w Subsidised housing	



OM.7A.13.2 o/w Private rental
 OM.7A.13.3 o/w Multi-family housing
 OM.7A.13.4 o/w Buildings under construction
 OM.7A.13.5 o/w Buildings land
 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]
 OM.7A.13.11 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		

7B Commercial Cover Pool

15. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (000s)	0.0			
	By buckets (mn):				
M.7B.15.2	TBC at a country level	0.0	0		
M.7B.15.3	TBC at a country level	0.0	0		
M.7B.15.4	TBC at a country level	0.0	0		
M.7B.15.5	TBC at a country level	0.0	0		
M.7B.15.6	TBC at a country level	0.0	0		
M.7B.15.7	TBC at a country level	0.0	0		
M.7B.15.8	TBC at a country level	0.0	0		
M.7B.15.9	TBC at a country level	0.0	0		
M.7B.15.10	TBC at a country level	0.0	0		
M.7B.15.11	TBC at a country level	0.0	0		
M.7B.15.12	TBC at a country level	0.0	0		
M.7B.15.13	TBC at a country level	0.0	0		
M.7B.15.14	TBC at a country level	0.0	0		
M.7B.15.15	TBC at a country level	0.0	0		
M.7B.15.16	TBC at a country level	0.0	0		
M.7B.15.17	TBC at a country level	0.0	0		
M.7B.15.18	TBC at a country level	0.0	0		
M.7B.15.19	TBC at a country level	0.0	0		
M.7B.15.20	TBC at a country level	0.0	0		
M.7B.15.21	TBC at a country level	0.0	0		
M.7B.15.22	TBC at a country level	0.0	0		
M.7B.15.23	TBC at a country level	0.0	0		
M.7B.15.24	TBC at a country level	0.0	0		
M.7B.15.25	TBC at a country level	0.0	0		
M.7B.15.26	Total	0.0	0	0.0%	0.0%

16. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %	0.0	0		
M.7B.16.3	>40 - <=50 %	0.0	0		
M.7B.16.4	>50 - <=60 %	0.0	0		
M.7B.16.5	>60 - <=70 %	0.0	0		
M.7B.16.6	>70 - <=80 %	0.0	0		
M.7B.16.7	>80 - <=90 %	0.0	0		
M.7B.16.8	>90 - <=100 %	0.0	0		
M.7B.16.9	>100 %	0.0	0		
M.7B.16.10	Total	0.0	0	0.0%	0.0%
OM.7B.16.1	o/w >100 - <=110 %				
OM.7B.16.2	o/w >110 - <=120 %				
OM.7B.16.3	o/w >120 - <=130 %				
OM.7B.16.4	o/w >130 - <=140 %				



OM.7B.16.5 o/w >140 - <=150 %
 OM.7B.16.6 o/w >150 %
 OM.7B.16.7
 OM.7B.16.8
 OM.7B.16.9

17. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.17.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %	0.0	0		
M.7B.17.3	>40 - <=50 %	0.0	0		
M.7B.17.4	>50 - <=60 %	0.0	0		
M.7B.17.5	>60 - <=70 %	0.0	0		
M.7B.17.6	>70 - <=80 %	0.0	0		
M.7B.17.7	>80 - <=90 %	0.0	0		
M.7B.17.8	>90 - <=100 %	0.0	0		
M.7B.17.9	>100 %	0.0	0		
M.7B.17.10	Total	0.0	0	0.0%	0.0%
OM.7B.17.1	o/w >100 - <=110 %				
OM.7B.17.2	o/w >110 - <=120 %				
OM.7B.17.3	o/w >120 - <=130 %				
OM.7B.17.4	o/w >130 - <=140 %				
OM.7B.17.5	o/w >140 - <=150 %				
OM.7B.17.6	o/w >150 %				
OM.7B.17.7					
OM.7B.17.8					
OM.7B.17.9					

18. Breakdown by Type		% Commercial loans
M.7B.18.1	Retail	0.0%
M.7B.18.2	Office	0.0%
M.7B.18.3	Hotel/Tourism	0.0%
M.7B.18.4	Shopping malls	0.0%
M.7B.18.5	Industry	0.0%
M.7B.18.6	Agriculture	0.0%
M.7B.18.7	Other commercially used	0.0%
M.7B.18.8	Land	0.0%
M.7B.18.9	Property developers / Building under construction	0.0%
M.7B.18.10	Other	0.0%
OM.7B.18.1	o/w Social & Cultural purposes	
OM.7B.18.2	o/w [If relevant, please specify]	
OM.7B.18.3	o/w [If relevant, please specify]	
OM.7B.18.4	o/w [If relevant, please specify]	
OM.7B.18.5	o/w [If relevant, please specify]	
OM.7B.18.6	o/w [If relevant, please specify]	
OM.7B.18.7	o/w [If relevant, please specify]	
OM.7B.18.8	o/w [If relevant, please specify]	
OM.7B.18.9	o/w [If relevant, please specify]	
OM.7B.18.10	o/w [If relevant, please specify]	
OM.7B.18.11	o/w [If relevant, please specify]	
OM.7B.18.12	o/w [If relevant, please specify]	
OM.7B.18.13	o/w [If relevant, please specify]	
OM.7B.18.14	o/w [If relevant, please specify]	
OM.7B.18.15	o/w [If relevant, please specify]	
OM.7B.18.16	o/w [If relevant, please specify]	
OM.7B.18.17	o/w [If relevant, please specify]	



C. Harmonised Transparency Template - Glossary

HTT 2020

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Actual	The excess of total principal amounts outstanding in respect of eligible property in the asset pool over the total principal amounts outstanding in relation to the bonds to which the asset pool relates
HG.1.2	OC Calculation: Legal minimum	As per Regulation 17(2)(f) in the Covered Bond Regulations 2008 (amended) - the total principal amounts outstanding in respect of eligible property in the asset pool is more than 108% of the total principal amounts outstanding in relation to the bonds to which the asset pool relates
HG.1.3	OC Calculation: Committed	The higher of; the RCB minimum requirement, and the contractual requirement in the transaction documents.
HG.1.4	Interest Rate Types	Fixed rate loans have a set interest rate for the period of the product, at the end of which they will go to SVR. Floating rate loans will either be Bank rate trackers or SVR loans. Other would contain products such as capped, although there are no such mortgages in the pool.
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.]	Contractual maturity calculated using terms of the mortgage assuming zero prepayment. Expected maturity is not calculated on the covered bond pool.
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.]	Initial maturity is calculated using soft bullet. Extended maturity is calculated using final legal maturity. It is expected that the bonds will mature at the date of the soft bullet.
HG.1.7	LTVs: Definition	Loan amount divided by the applicable property valuation.
HG.1.8	LTVs: Calculation of property/shipping value	Most recent valuation as per the methods in HG1.9
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	Valuation is either most recent indexed value, most recent value or value at loan inception. Original valuation of properties in the pool are via full internal and external inspection. Indexation is applied for current valuations. A more recent valuation may have been carried out for additional lending or following property improvements.
HG.1.10	LTVs: Frequency and time of last valuation	Current unindexed LTV is recalculated on a monthly basis using latest full property valuation and current balance outstanding. Current indexed LTV is calculated using quarterly HPI data (based on most recent property valuation) and current balance outstanding.
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	All mortgages in the pool are for residential housing.
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	Interest rate and currency risk are managed through the use of interest rate swaps and cross currency swaps respectively.
HG.1.13	Non-performing loans	Non-performing loans are defined as loans with arrears equivalent to three months or more of mortgage payments.
OHG.1.1	<i>NPV assumptions (when stated)</i>	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
2. Reason for No Data		Value
HG.2.1	Not applicable for the jurisdiction	ND1
HG.2.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.2.3	Not available at the present time	ND3
OHG.2.1		
OHG.2.2		
OHG.2.3		
3. Glossary - Extra national and/or Issuer Items		Definition
HG.3.1	Other definitions deemed relevant	[For completion]
OHG.3.1		
OHG.3.2		
OHG.3.3		
OHG.3.4		
OHG.3.5		

RCB 3 Annex 2D: Asset Pool Notification Form

Assessing the form
Please complete all fields, unless specified otherwise, please report data as at the End Date of reporting period.
This Asset Notification Form must be submitted each month and published by the issuer on a regular, pre-announced schedule.
This form must also be sent to the relevant Regulator prior to any proposed asset transfer bringing details of the size and composition of the transfer within each transfer changes the level of the asset.
Review
Accuracy or reliability giving a false or misleading information may be a criminal offence (Regulation 38 of the RCB Regulations and section 383 of the Financial Services and Markets Act 2000).
Reporting date
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 Pavilions
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, rdriver@ybs.co.uk
Date of form submission	31/10/2020
Start Date of reporting period	01/09/2020
End Date of reporting period	30/09/2020
Web links - prospectus, transaction documents, loan level data	https://www.ybs.co.uk/your-society/treasury/index.html#funding-programmes

Counterparties - Ratings

Counterparty	Counterparty	Fitch		Moody's	
		Rating trigger	Current rating	Rating trigger	Current rating
Covered bonds		-	Aaa	-	Aaa
Issuer	Yorkshire Building Society	-	Aaa	-	Aaa
Collateral	Yorkshire Building Society	- BBB- / F2	A- / F1	- Baa3 / P2	A3/P2
Co-Manager	Yorkshire Building Society	-	A- / F1	- Baa1 / Baa3	A3/P2
Back-up Cash Manager	n/a	-	-	-	-
Account Bank	Yorkshire Building Society	-	A- / F1	-	A3/P2
Client by Account Bank	HSC bank plc	-	F1	- A- / P1	A3/P1
Services	Yorkshire Building Society	-	A- / F1	- Baa1 / Baa3	A3/P2
Back-up Services	n/a	-	-	-	-
Interest Rate Swap Provider	Yorkshire Building Society	-	F3/BBB	-	P-2/A3
Swap notional amounts (GBP)			5,010,247,129		
Swap notional amounts (€)			Loan balance zero		
LTP receive rate/margin			1.24%		
LTP pay rate/margin			1.38%		
Collateral posting amounts (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			
Bag Balance	0	0	n/a
Third party payments	(100)	0	n/a
Interest on Mortgages	8,276,161	0	n/a
Interest on GIC	0	0	n/a
Interest on Sub Assets	0	0	n/a
Interest on Authorized Investments	0	0	n/a
Transfer from Coupon payment ledger	0	0	n/a
Other Revenue	0	0	n/a
Amount transferred from / to Reserves Fund	0	0	n/a
Cash Capital Contribution deemed to be revenue	0	0	n/a
Net interest from / (to) Interest Rate Swap Provider	(2,951,882)	0	n/a
Interest (to) Covered Bond Swap Providers	(1,039,386)	0	n/a
Pre-funding of monthly swap payments / other payments	(701,353)	0	n/a
Interest paid on Covered Bonds without Covered Bonds Swaps	0	0	n/a
Deferred Consideration	(1,577,440)	0	n/a
Closing Balance	0	0	n/a
Principal receipts / ledger			
Bag Balance	0	0	n/a
Principal payments under mortgages	71,132,339	0	n/a
Proceeds from Term Advances	0	0	n/a
Mortgages Purchased	(199,451,776)	0	n/a
Cash Capital Contributions deemed to be principal	0	0	n/a
Proceeds from Mortgage Sales	1,716,814	0	n/a
Principal payments for Covered Bonds Swap Providers	0	0	n/a
Principal paid on Covered Bonds without Covered Bonds Swaps	0	0	n/a
Capital Distribution	124,602,428	0	n/a
Closing Balance	0	0	n/a
Reserve ledger			
Bag Balance	4,119,231	0	n/a
Transfers to GIC	0	0	n/a
Interest on GIC	0	0	n/a
Revenue Received Amount movement	0	0	n/a
Transfers from GIC	0	0	n/a
Closing Balance	4,119,231	0	600,000
Capital Account receipts / ledger			
Bag Balance	3,232,713,581	0	n/a
Increase in loan balance due to Capitalised interest	0	0	n/a
Increase in loan balance due to Further Advances	4,984,022	0	n/a
Increase in loan balance due to insurance & fees	64,461	0	n/a
Capital Contributions	0	0	n/a
Capital Distribution	0	0	n/a
Losses from Capital Contribution in kind	0	0	n/a
Closing Balance	3,237,762,074	0	n/a

Asset Coverage Test

	Value	Description
A	4,564,123,744	Adjusted current balance
B	63,131,579	Principal collections not yet applied
C	0	Quantifying additive constant
D	0	Subordinate loans
E	n/a	Proceeds of sold mortgage loans
F	n/a	Set off other loans
G	n/a	Personal secured loans
H	242,144,104	Provision draw capacity
I	0	Set-off
Total: A + B + C - D - E + F + G	84,734,696	Negative carry
	4,300,376,591	
Method Used for Calculating 'A' (note 1)		A (ii)
Asset Percentage (i)	88.00%	
Maximum asset percentage from Fitch (i)	88.00%	
Maximum asset percentage from Moody's (i)	90.50%	
Maximum asset percentage from GBP (i)	90.50%	
Credit support as derived from ACT (GBP)	1,408,266,342	
Credit support as derived from ACT (i)	49.7%	

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 size	7,500,000,000
Covered bonds principal amount outstanding (GBP, non-GBP series converted at issue FX rate)	2,872,050,000
Covered bonds principal amount outstanding (GBP, non-GBP series converted at current spot rate)	3,065,880,000
Cover pool balance (GBP)	5,185,837,881
GIC account balance (GBP)	75,104,104
Any additional collateral balance (specify)	0
Any additional collateral (GBP)	0
Aggregate balance of off-set mortgages (GBP)	1,042,517,501
Aggregate deposits attached to the cover pool (GBP)	242,144,045
Aggregate deposits attached specifically to the off-set mortgages (GBP)	236,744,882
Nominal level of overcollateralisation (GBP)	2,513,787,881
Nominal level of overcollateralisation (i)	100.6%
Total Outstanding Current Balance of Mortgages in the Portfolio	5,185,837,881
Number of Mortgages in Pool	36,966
Average loan balance (GBP)	140,287
Weighted average indexed TV (i)	0.68
Weighted average non-indexed LTV (i)	59.03
Weighted average seasoning (months)	59.99
Weighted average remaining term (months)	238.49
Weighted average interest rate (i)	2.14
Standard Variable Rate (i)	4.49
Constant Pre-Payment Rate (i, current month)	10.01
Constant Pre-Payment Rate (i, quarterly average)	9.48
Principal Payment Rate (i, current month)	13.07
Principal Payment Rate (i, quarterly average)	18.21
Constant Default Rate (i, current month)	0
Constant Default Rate (i, quarterly average)	0
Fitch discontinuity factor (i)	4 (moderate risk)
Moody's Timely Payments indicator	0
Moody's Collateral Score (i)	5.0 / 2.4

Mortgage Collections

Mortgage collections (scheduled - interest)	8,276,161
Mortgage collections (scheduled - principal)	20,677,039
Mortgage collections (unscheduled - interest)	0
Mortgage collections (unscheduled - principal)	42,454,539

Loan Redemptions & Repurchases Since Previous Reporting Date

	Number	% of total number	Amount (GBP)	% of total amount
Loan redemptions (incl. grossed reporting date)	321	0.8%	12,781,401	0.16%
Loans bought back by seller	31	0.08%	1,764,606	0.02%
Of which are non-performing loans	1	0.00%	63,151	0.00%
Of which have breached RBCs	0	0.00%	0	0.00%
Loans sold into the cover pool	1,000	2.7%	198,588,191	2.65%

Product Rate Type and Reversionary Profiles

	Number	% of total number	Amount (GBP)	% of total amount	Weighted average				
					Current rate	Remaining basis period (months)	Current margin	Reversionary margin	Initial rate
Fixed at origination, reverting to SVR	29,882	80.84%	4,633,296,456	89.35%	2.10%	30.12	0.00%	0.00%	0.00%
Fixed at origination, reverting to Libor	0	0.00%	0	0.00%	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%	0.00%
Fixed for life	0	0.00%	0	0.00%	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%	0.00%
Tracker at origination, reverting to Libor	0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	0.00%
Tracker for life	2,777	7.51%	250,010,140	4.84%	1.84%	-	1.75%	1.75%	1.75%
SVR, including discount to SVR	4,307	11.60%	352,830,884	6.80%	2.51%	-	-1.37%	0.00%	0.00%
LIB	0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	0.00%
Total	36,966	100.00%	5,185,837,881	100.00%					

Stratification

	Number	% of Total Number	Amount	% of Total Amount
Current	36,799	99.55%	5,172,169,771	99.74%
0-1 month in arrears	180	0.49%	8,377,081	0.16%
1-3 months in arrears (greater than 1 month, includes 2 months)	38	0.10%	2,000,004	0.04%
2-3 months in arrears (greater than 2 months, includes 3 months)	17	0.05%	1,319,922	0.03%

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: F-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: F-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
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 2020

Reporting in Domestic 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			
	Transaction Counterparties	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			
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap
E.2.1.1				
E.2.1.2				
E.2.1.3				
E.2.1.4				
E.2.1.5				
E.2.1.6				
E.2.1.7				
E.2.1.8				
E.2.1.9				
E.2.1.10				
E.2.1.11				
E.2.1.12				
E.2.1.13				
E.2.1.14				
E.2.1.15				
E.2.1.16				
E.2.1.17				
E.2.1.18				
E.2.1.19				
E.2.1.20				
E.2.1.21				
E.2.1.22				
E.2.1.23				
E.2.1.24				
E.2.1.25				
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



