Source Bond Programme

Yorkshire Building Society €7.5bn Covered Bond Programme - Monthly Investor Report: February 2021

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	31/03/2021
Start Date of reporting period	01/02/2021
End Date of reporting period	28/02/2021
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	
		counter par tyries	Rating trigger	Current rating	Rating trigger	Current rating
			Kating trigger		Rating trigger	
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<="" td=""><td>A3/P-2</td></baa1,>	A3/P-2
Back-up Cash Manager		n/a	-			-
Account Bank		Yorkshire Building Society	< F1	A-/F1	< P-1	A3/P-2
Stand-by Account Bank		HSBC Bank plc	< F1	AA-/F1+	< P-1	A1/P-1
Servicer(s)		Yorkshire Building Society	< BBB-	A-/F1	<baa1, <="" baa3<="" td=""><td>A3/P-2</td></baa1,>	A3/P-2
Back-up Servicer(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)	4,913,358,774					
Swap notional maturity/ies	Loan balance zero					
IIP receive rate/margin	1 18%					

Swap notional maturity/ies	Loan balance zero
LLP receive rate/margin	1.18%
LLP pay rate/margin	1.88%
Collateral posting amount(s) (GBP)	0

Ac	counts,	Ledgers	

Walks as of the date of reporting period TARGETED VALUE Beg Balance 0 n/a n Indir party payments 0 n/a n Interest on Aborgen 8.084,022 n/a n Interest on Aborgen 8.084,022 n/a n Interest on Aborgen 8.084,022 n/a n Interest on Aborgen payment ledger 0 n/a n Interest on Aborgen payment ledger 0 n/a n Other Revenue 0 n/a n n Abortisat Contribution deemed to be revenue 0 n/a n n Net Interest Join Coursed Bood Swap Provider (1.321,31) n n n n Interest Join Coursed Bood Swap Provider (1.321,31) n	Accounts, Ledgers			
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Interest on Sub Assets	Interest on Mortgages	8,082,482	n/a	n/a
nterest of Authorised Investments interest of Authorised Investments interest of Authorised Investments interest paid and copie payment ledger interest paid and covered Bonds Swaps int	Interest on GIC	0	n/a	n/a
Transfer from Coopen gyment ledger 0 n/a n Other Revenue 0 n/a n Amounts transferred from / (b) Reserve Fund 0 n/a n Amounts transferred from / (b) Reserve Fund 0 n/a n Set Capital Contribution deemed to be revenue 0 n/a n Net interest from // (b) Interest Rate Swap Provider (2,31,466) n/a n Therefunding of monthly wap payments / other payments (12,12,111) n/a n Therefunding of monthly wap payments / other payments (12,12,131) n/a n Deferred Constration (3,22,40) n/a n Deferred Constration (3,22,40) n/a n Principal receipts / before 0 n/a n Principal receipts / before 0 n/a n Principal receipts / before 0 n/a n Principal regeints / before 0 n/a n Principal regeints / before 0 n/a n Principal regeints / before	Interest on Sub Assets	0	n/a	n/a
Other Revenue 0 n/a n Cash Capital Contribution deemed to be revenue 0 n/a n Cash Capital Contribution deemed to be revenue 0 n/a n Cash Capital Contribution deemed to be revenue 0 n/a n Retinterest from / (b) Interest Bas Swap Provider (1,21,11) n/a n Interest (b) Coverd Bod Swap Provider (1,21,11) n/a n Deferred Consideration (1) Interest (b) Coverd Bod Swap Provider (1,21,11) n/a Deferred Consideration (1) Interest (b) Coverd Bod Swaps (1) Interest (b) Coverd Bod Swaps n/a Deferred Consideration (1) Interest (b) Coverd Bod Swaps (1) Interest (b) Coverd Bod Swaps n/a Deferred Consideration (1) Interest (b) Coverd Bod Swaps 0 n/a Deferred Consideration (1) Interest (b) Coverd Bod Swaps 0 n/a Deferred Consideration 0 n/a n Costage Balance 0 n/a n Principal responsets under mortgages 0 n/a n Costage Sance 0 n/a n Principal payments under mortgages 0 n/a n Principal payments to Covered Bonds Swaps 0 n/a n </td <td>Interest on Authorised Investments</td> <td>0</td> <td>n/a</td> <td>n/a</td>	Interest on Authorised Investments	0	n/a	n/a
Amounts transferred from / (to) Reserve Fund 0 n/a n Cash Capital Contribution General to be revenue 0 n/a n Net interest from / (to) Interest Rate Swap Provider (2,31,46) n/a n Net interest from / (to) Interest Rate Swap Provider (1,312,11) n/a n Therest truth Covered Bodi Swap Providers (1,212,121) n/a n Therest paid of Covered Bodi Swap Providers (1,212,121) n/a n Deferred Constantion (3,322,40) n/a n n Deferred Constantion (3,322,40) n/a n n n n Principal receive Steding 0 n/a n	Transfer from Coupon payment ledger	0	n/a	n/a
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Net interest from / (10) Interest Rate Swap Provider (2,33),496) n/a n/a Interest (10) Covered Bod Swap Providers (1,212,121) n/a n/a Pre-funding of monthly swap payments / other payments (1,212,121) n/a n/a Interest gala (Covered Bod Swap Providers (1,212,121) n/a n/a Deferred Consideration (3,222,891) n/a n Otoring Balance 0 n/a n Principal in Comptex / Indeger 0 n/a n Principal in State Swap Providers 0 n/a n Principal in State Swap Providers 0 n/a n Principal payments to Covered Bonds Swap Providers 0 n/a n Principal payments to Covered Bonds Swap Providers 0 n/a n <tr< td=""><td>Amounts transferred from / (to) Reserve Fund</td><td>0</td><td>n/a</td><td>n/a</td></tr<>	Amounts transferred from / (to) Reserve Fund	0	n/a	n/a
Interest (to) Covered Bond Swap Providers (1,21,11) n/a n/a Pre-funding of mouthly wap payments / after payments (715,871) n/a n/a Interest paid on Covered Bond Swaps 0 n/a n/a n/a Deferred Consideration (3222,894) n/a n/a n/a Cosing Balance 0 n/a n/a n/a n/a Principal recepts / ledger 0 n/a n/a n/a n/a Statuce 0 n/a n/a n/a n/a n/a Arcages Particle Contributes State 0 n/a n/a n/a n/a Tricipal regarments under mortgages 104,889,918 n/a n/a <t< td=""><td>Cash Capital Contribution deemed to be revenue</td><td>0</td><td>n/a</td><td>n/a</td></t<>	Cash Capital Contribution deemed to be revenue	0	n/a	n/a
Pre-funding of monthly xwp payments (71,51) n/a n Interest jaid on Covered Bonds Wups (3,22,94) n/a n Deferred Consideration (3,22,94) n/a n Deferred Consideration (3,22,94) n/a n Deferred Consideration (3,22,94) n/a n Principal receipts / Indger 0 n/a n Cash Castrage Sales 3,442,130 n/a n Distribution <td>Net interest from / (to) Interest Rate Swap Provider</td> <td>(2,931,496)</td> <td>n/a</td> <td>n/a</td>	Net interest from / (to) Interest Rate Swap Provider	(2,931,496)	n/a	n/a
Interest paid on Covered Bonds without Covered Bonds Swaps	Interest (to) Covered Bond Swap Providers	(1,212,121)	n/a	n/a
Deferred Consideration (1222,894) n/a n/a Principal receipts / ledger 0 n/a n/a Seg Balance 0 n/a n/a Principal receipts / ledger 0 n/a n/a Seg Balance 0 n/a n/a n/a Principal repayments under mortgages 104,89,918 n/a n/a n/a Cash Capital Contributions deemed to be principal 0 n/a n/a n/a Cash Capital Contributions deemed to be principal 0 n/a n/a n/a n/a Principal payments to Covered Bonds Swap Providers 0 n/a n/a <td< td=""><td>Pre-funding of monthly swap payments / other payments</td><td>(715,871)</td><td>n/a</td><td>n/a</td></td<>	Pre-funding of monthly swap payments / other payments	(715,871)	n/a	n/a
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Principal receipts / Indiger	Deferred Consideration	(3,222,894)	n/a	n/a
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Principal repayments under mortgages 104,889 / 188 n/a n/a Proceeds from Term Advances 0 n/a n/a Mortgages Purchated 0 n/a n/a Cash Castil Contributions deemed to be principal 0 n/a n/a Proceeds from Mortgage Sales 3,442,10 n/a n Principal payments to Covered Bonds Swaps 0 n/a n Optical payments to Covered Bonds Swaps 0 n/a n Optical Distribution (180,332,048) n/a n Closing Balance 0 n/a n Preserve loger	Principal receipts / ledger			
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Cash Capital Contributions deemed to be principal 0 n/a n/a Principal payments to Covered Bonds Swap Providera 0 n/a n/a Principal payments to Covered Bonds Swap Providera 0 n/a n/a Principal payments to Covered Bonds Swap 0 n/a n/a Capital Distribution 0 n/a n/a Capital Distribution 0 n/a n/a Capital Distribution 0 n/a n/a Capital Covered Bonds without Covered Bonds Swaps 0 n/a n/a Capital Distribution 0 n/a n/a n/a Capital Distribution 0 n/a n/a n/a Statiscie 0 n/a n/a n/a n/a Colong Balance 0 n/a n/a n/a n/a	Proceeds from Term Advances	0	n/a	n/a
Proceeds from Mortgage Sales 3.442,100 n/a n/a Principal jayments to Covered Bonds Swap Providers 0 n/a n/a Principal jayments to Covered Bonds Swaps 0 n/a n/a Cloing Blance 0 n/a n/a Reserve ledger 0 n/a n Beg Salance 4,252,767 n/a n Transfers to GC 0 n/a n Accerve Required Amount movement 0 n/a n Carbit Distribution 0 n/a n Capital Distribution 0 n/a n Accerve Required Amount movement 0 n/a n Capital Account receipts / Idept 4,232,767 n/a n Capital Account receipts / Idept 4,232,767 n/a n Capital Account receipts / Idept 2,999,83,797 n/a n Capital Account receipts / Idept 2,999,83,767 n/a n Norcease in Ioan balance due to Capitalived interest 3,495,754 n/a	Mortgages Purchased	C	n/a	n/a
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Principal paid on Covered Bonds without Covered Bonds Swaps 0 n/a n Closing Bistriction (118, 332, 048) n/a n/a Closing Bistriction (118, 332, 048) n/a n/a Reserve ledger 0 n/a n Beg Balance 4, 232, 767 n/a n Transfers to GIC 0 n/a n Servere Required Arount movement 0 n/a n Transfers to GIC 0 n/a n Cosing Balance 4,232,767 n/a n Closing Balance from GIC 0 n/a n Closing Balance from GIC 0 n/a n Closing Balance from GIC 0 n/a n Closing Balance due to Capitalited interest 2,999,863,179 n/a n Crease in Ioan balance due to Capitalited interest 3,455,744 n/b n Crease in Ioan balance due to Capitalited interest 3,455,744 n/b n Crease in Ioan balance due to Further Advances 9,355 n/h	Proceeds from Mortgage Sales	3,442,130	n/a	n/a
Capital Distribution (108,332,048) n/a n Coining Balance 0 n/a n Reserve ledger	Principal payments to Covered Bonds Swap Providers	0	n/a	n/a
Costing Balance D D n/a n Reserve ledger	Principal paid on Covered Bonds without Covered Bonds Swaps	0	n/a	n/a
Reserve ledger		(108,332,048)	n/a	n/a
Bog Balance 4,22,767 n/a n/a n/a Transfers to GIC 0 n/a n/a n/a Interest on GIC 0 n/a n/a n/a Reserve Reguled Anount movement 0 n/a n/a n/a Coining Balance 0 n/a n/a n/a n/a Capital Account receipts / ledger 4,212,767 n/a 600,0 n/a 600,0 Capital Account receipts / ledger 2,999,863,107 n/a 600,0 n/a n/a 600,0 <td< td=""><td>Closing Balance</td><td>0</td><td>n/a</td><td>n/a</td></td<>	Closing Balance	0	n/a	n/a
Transfers to GIC n/a n/a n Interest of GIC 0 n/a n Reserve Required Amount movement 0 n/a n Transfers from GIC 0 n/a n Closing Balance 4.22,767 n/a 600.0 Capital Account recepts / Iedger 9 n/a n Beg Balance 2.999,861,777 n/a n n ncrease in Ioan balance due to Capitalised interest 0 n/a n ncrease in Ioan balance due to Capitalised interest 3.45,744 n/a n ncrease in Ioan balance due to Further Advances 3.45,744 n/a n ncrease in Ioan balance due to Further Advances 9.3,65 n/a n Capital Contributions 0 n/a n n	Reserve ledger			
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Reserve Required Amount movement 0 n/a n Trandres from GiC 0 n/a n Closing Balance 4,222,767 n/a 6600.0 Capital Account recepts / Iedger 4,222,767 n/a 600.0 Septial Account recepts / Iedger 2,999,841,977 n/a n Serg Salance 0 n/a n n Increase in Ioan balance due to Capitalited interest 0 n/a n Norcease in Ioan balance due to Further Advances 3,435,744 n/a n Capital Contributions 0 n/a n n	Transfers to GIC	G	n/a	n/a
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Closing Balance 4,222,767 n/a 600.0 Copiral Account recepts / ledger 4,222,767 n/a 600.0 Seg Balance 2,999,861,977 n/a n/a n Increase in Ioan balance due to Capitalited interest 0 n/a n Increase in Ioan balance due to Capitalited interest 3,435,744 n/a n Increase in Ioan balance due to Further Advances 3,435,744 n/a n Increase in Ioan balance due to Further Advances 9,355 n/a n Capital Contributions 0 n/a n n Capital Contribution (108,332,048) n/a n	Reserve Required Amount movement	0	n/a	n/a
Capital Account receipts / ledger n/a Beg Balance 2,999,863,197 n/a n ncrease in loan balance due to Capitalised interest 0 n/a n ncrease in loan balance due to Capitalised interest 3,455,744 n/a n ncrease in loan balance due to Further Advances 3,455,744 n/a n ncrease in loan balance due to insurance & fees 59,355 n/a n Capital Contribution 0 n/a n	Transfers from GIC	0	n/a	n/a
Seg Balance 2,999,861/97 n/a n Increase in loan balance due to Capitalised interest 0 n/a n Increase in loan balance due to Capitalised interest 0 n/a n Increase in loan balance due to Capitalised interest 3,455,744 n/a n Increase in loan balance due to Further Advances 3,455,744 n/a n Capital Contributions 59,355 n/a n n Capital Contribution (108,332,048) n/a n n	Closing Balance	4,232,767	n/a	600,000
Increase in loan balance due to Expitalised interest 0 n/a n Increase in loan balance due to Further Advances 3,435,744 n/a n Increase in loan balance due to Further Advances 3,435,744 n/a n Increase in loan balance due to insurance & fees 59,355 n/a n Capital Contributions 0 n/a n Capital Obstribution (108,332,048) n/a n	Capital Account receipts / ledger			
Increase in loan balance due to Further Advances 3,455,744 n/a n Increase in loan balance due to insurance & fees 99,365 n/a n Capital Contributions 0 n/a n Capital Distribution (108,332,048) n/a n	Beg Balance	2,999,863,197	n/a	n/a
Increase 59,365 n/a n Capital Contributions 0 n/a n Capital Ostribution (108,332,048) n/a n	Increase in loan balance due to Capitalised interest	0	n/a	n/a
Increase 59,365 n/a n Capital Contributions 0 n/a n Capital Ostribution (108,332,048) n/a n	Increase in Ioan balance due to Further Advances	3,435,744	n/a	n/a
Capital Contributions 0 n/a n Capital Distribution (108,332,048) n/a n		59,365	n/a	n/a
	Capital Contributions	G	n/a	n/a
	Capital Distribution	(108,332,048)	n/a	n/a
	Losses from Capital Contribution in Kind	G	n/a	n/a
		2,895,026,258	n/a	n/a

Asset Coverage Test

	Value Description	
A	4,308,311,330 Adjusted current	balance
B	91,384,681 Principal collection	
C	0 Qualifying addition	nal collateral
D	0 Substitute assets	
E	n/a Proceeds of sold i	nortgage loans
v	n/a Set-off offset loa	ns
W	n/a Personal secured	
x	n/a Flexible draw cap	acity
Y	238,098,207 Set-off	
Z	104,590,133 Negative carry	
Total: A + B + C + D - (Y + Z)	4,057,007,671	
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)	729,357,671	
Credit support as derived from ACT (%)	21.9%	

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

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)	3,421,005,784
Cover pool balance (GBP)	4,896,351,169
GIC account balance (GBP)	102,718,758
Any additional collateral (please specify)	
Any additional collateral (GBP)	
Aggregate balance of off-set mortgages (GBP)	988,682,694
Aggregate deposits attaching to the cover pool (GBP)	238,098,207
Aggregate deposits attaching specifically to the off-set mortgages (GBP)	233,260,748
Nominal level of overcollateralisation (GBP)	1,568,701,169
Nominal level of overcollateralisation (%)	147.15
Total Outstanding Current Balance of Mortgages in the Portfolio	4,896,351,169
Number of Mortgages in Pool	35,352
Average loan balance (GBP)	138,503
Weighted average indexed LTV (%)	51.35
Weighted average non-indexed LTV (%)	58.65
Weighted average seasoning (months)	63.35
Weighted average remaining term (months)	237.54
Weighted average interest rate (%)	2.14
Standard Variable Rate(s) (%)	4.49
Constant Pre-Payment Rate (%, current month)	16.98
Constant Pre-Payment Rate (%, quarterly average)	17.10
Principal Payment Rate (%, current month)	22.00
Principal Payment Rate (%, quarterly average)	22.32
Constant Default Rate (%, current month)	
Constant Default Rate (%, quarterly average)	
Fitch Discontinuity Factor (%)	4 (moderate risk
Moody's Timely Payment Indicator	Probable
Moody's Collateral Score (%)	5.0 / 2.

Mortgage Collections

Mortgage collections (scheduled - interest)	8,082,482
Mortgage collections (scheduled - principal)	20,887,799
Mortgage collections (unscheduled - interest)	0
Mortgage collections (unscheduled - principal)	70,496,882

Loan Redemptions & Replenishments Since Previous Reporting Date

	Number	% of total number	Amount (GBP)	% of total amount
Loan redemptions since previous reporting date	485	90.82%	53,413,732	94.62%
Loans bought back by seller(s)	49	9.18%	3,037,770	5.38%
of which are non-performing loans	2	4.08%	87,761	2.89%
of which have breached R&Ws	0	0.00%	0	0.00%
Loans sold into the cover pool	0	n/a	0	n/a

Product Rate Type and Reversionary Profiles

roduct kate Type and keversionary promies					weig	gnted average			
						Remaining teaser period		Reversionary	
	Number	% of total number	Amount (GBP)	% of total amount	Current rate	(month)	Current margin	margin	Initial rate
Fixed at origination, reverting to SVR	28,871	81.67%	4,409,653,862	90.06%	2.06%	29.56		0.23%	
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	2,585	7.31%	183,320,157	3.74%	1.82%	-	0.01%	0.07%	
SVR, including discount to SVR	3,896	11.02%	303,377,150	6.20%	3.45%	-	0.15%	0.20%	
Libor	0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	
Total	35.352	100.00%	4.896.351.169	100.00%					

Stratifications

Arrears Breakdown	Number	% of Total Number	Amount	% of Total Amount
Current	35,159	99.45%	4,879,575,652	99.66%
0-1 month in arrears	112	0.32%	10,488,543	0.21%
1-2 months in arrears (greater than 1 month, includes 2 months)	37	0.10%	3,491,786	0.07%
2-3 months in arrears (greater than 2 months, includes 3 months)	18	0.05%	1,066,584	0.02%
3-6 months in arrears (greater than 3 month, includes 6 months)	24	0.07%	1,640,844	0.03%
6-12 months in arrears (greater than 6 months, includes 12 months)	2	0.01%	87,761	0.00%
12+ months in arrears (greater than 12 months)	0	0.00%	0	0.00%
Total	35.352	100.00%	f 4.896.351.169	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	18,175	51.41%	1,581,430,915	32.30%
50-55%	2,276	6.44%	393,629,965	8.04%
55-60%	2,367	6.70%	454,257,646	9.28%
60-65%	2,226	6.30%	441,461,977	9.02%
65-70%	1,978	5.60%	391,846,698	8.00%
70-75%	2,016	5.70%	391,337,103	7.99%
75-80%	2,137	6.04%	428,817,790	8.76%
80-85%	2,084	5.89%	427,108,386	8.72%
85-90%	1,470	4.16%	280,654,336	5.73%
90-95%	585	1.65%	99,681,812	2.04%
95-100%	35	0.10%	5,745,900	0.12%
100-105%	3	0.01%	378,640	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	35,352	100.00%	£ 4,896,351,169	100.00%

Gurrent (V) bedauf as Befined in CA) Number Number of Teal Junce Amount (X)		Number	M of Table 1 have been	A	N
59.55 					% of Total Amount 45.44%
55 46°. 1,50° 3.59° 3.1990.080 6353 1,131 5.48 3.83,86 6736 1,132 3.63 3.777,233 6736 1,162 4.58 3.63,24,23 6737 1,162 4.58 3.63,24,23 6736 1,162 4.58 3.63,24,23 6737 1,052 4.59 3.77,123 6738 1,052 4.59 3.73,12 6736 0.003 0.003 0.000 6736 0.000 0.000 0.000 6737 0.000 0.000 0.000 6738 0.000 0.000 0.000 6736 0.000 0.000 0.000 6736 0.000 0.000 0.000 6737 0.000 0.000 0.000 6738 0.000 0.000 0.000 6739 0.000 0.000 0.000 6739 0.000 0.000 0.000 6730					9.23%
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5.5.00 1,707 3.08 1,788,861 0.000 + 0.000 703 1,998 5,54,476 0.000 + 52,000 2,412 6,828 4,269,049 0.000 + 50,000 4,101 11,971 15,924,213 0.000 + 50,000 4,101 11,971 26,3919,147 0.000 + 50,000 4,101 11,971 26,3919,147 0.000 + 50,000 4,101 11,972 26,3919,147 0.000 + 50,000 4,100 11,973 25,323,141 0.000 + 50,000 1,724 4,488 472,313,52 0.000 + 50,000 1,724 4,488 472,313,52 0.000 + 50,000 1,724 4,885 472,313,52 0.000 + 50,000 1,724 4,885 472,313,52 0.000 + 0 160 128,644,02 128,644,02 0.000 + 0 160 128,644,02 128,644,02 0.000 + 0 167 0,468 101,200,01 100,001 0.000 + 0 0,000 118 33,744,274 100,001 100,001	Current outstanding balance of loan	Number	% of total number	Amount (GBP)	% of total amount
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55,000-50,000 11.475 151,724,281 05,000-75,000 4,210 11.975 263,919,147 05,000-75,000 4,120 11.975 360,318,025 05,000-75,000 6,779 19.665 833,245,512 150,007-200,000 2,997 7,385 272,217,412 050,000 2,997 7,385 275,007,002 050,000 2,997 7,385 296,004 050,000 1,135 22,217,412 200,003,000 050,000 1,135 22,217,412 200,003,000 050,000 1,135 22,217,412 200,003,000 050,000 1,135 2,217,412 11,815 050,000 1,137 3,435 396,009,622 050,000 1,137 3,435 11,815,496 000,000 1,037 0,445 11,013,174,74 000,000 1,017 0,425 11,57,52,966 000,000 1,017 0,425 11,57,52,966 000,000 1,000,000 1,017,82 11,913					0.87%
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75,000-100,000 11,671 360,318,025 100,000-150,000 6,779 19,065 833,245,212 150,007 20,000 11,855 775,227,612 150,007 20,000 11,855 775,527,765 150,007 11,274 4,488 477,313,524 150,007 11,211 3,317 300,000,225 150,007 11,211 3,317 300,000,225 150,007 11,211 3,317 300,000,225 150,007 11,211 3,317 300,000,225 150,007 11,211 3,317 300,000,025 150,000 11,211 3,217 300,000,025 150,000 11,211 3,217 300,01 150,000 11,211 3,217 300,01 150,000 11,211 3,217 300,01 150,000 11,211 3,217 300,01 150,000 11,211 3,217 300,01 150,000 11,211 3,217 30,015 100,000					5.39%
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200,003,000 1,724 7,358 578,502,796 200,003,000 1,724 4,488 477,135,24 300,003,000 1,171 3,438 3790,009,822 300,003,000 652 2,418 318,819,60 400,004-69,000 654 1,666 228,604,202 400,004-69,000 329 0,031 153,463,106 200,003,000 329 0,043 153,463,106 200,003,000 329 0,043 153,463,106 200,003,000 646 1157,558,056 100,000 200,004,000,000 647 0,048,077 100,000 200,004,000,000 647 0,035 15,077,65 100,000 1,000,000 0 0 0,035 0 100,000 100,000 10 100,000 10 100,000 10 100,000 10 100,000 10 100,000 10 100,000 10 100,000 10 100,000 10 100,000 10 100,000 10 100,000					14.81%
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0 0 0.000 0.001 0 Total 35,352 100.005 t 4,896,351,169 5 Regional Distribution Number % of Total Number Amount % of Total Number % of Total Number					0.31%
Total 35,352 100.00% £ 4,896,351,169 Regional Distribution Number % of Total Number Amount % of Total Number Sat. Anglia 1,106 3.33 16,40,698 Sat. Mallands 1,106 3.33 16,40,698 Sat. Mallands 1,38 5.205 264,997,750 Greater Landon 3,228 9,133 866,021,033 Norther Ireland 1,75 0.505 17,121,458 North 1,905 5.398 168,10,037 North 4,429 12,331 456,879,465 South Ast 1,495 5.353 598,357,166 South West 4,413 11,921 865,353,667 South West 1,1997 4,611 20,948,325 South West 1,1997 4,611 20,948,325 Wates 1,394 3,991 144,102,162 Wates 1,997					0.00%
Number % of Total Number Amount % of Total Amount Satt Anglia 1,106 3.138 164,016,498 % Satt Midiands 1,138 5,206 264,997,750 Greater London 3,228 9,131 866,021,803 Korthern Hefand 1,175 0.536 177,1148 North Wet 1,060 5,351 166,103,307 South Meta 1,060 5,351 166,103,307 South Meta 4,409 12,231 498,794,65 South Meta 1,199 4,4181 250,468,325 South Meta 1,199 4,4181 250,468,325 South Weta 1,199 3,945 144,102,162 Weta Midlands 2,119 5,959 291,114,189 Veta Midlands 2,119 5,959 291,114,189 Other 0 0,056 0 Other 35,352 100,005,12 4,896,351,160 Other 35,352 100,005,12 4,896,351,160 Other 35,352 <td></td> <td></td> <td></td> <td>£ 4.896.351.169</td> <td>100.00%</td>				£ 4.896.351.169	100.00%
East Angla 1,10b 3.13b 164,016,498 Sat Mallands 1,838 5,205 264,997,750 Greater Lundon 3,228 9,131 866,021,803 Korthon 1,757 0.505 17,124,58 Korthon 1,705 0.505 17,124,58 Korthon 1,905 3,991 186,103,107 Korthon 1,905 3,991 186,103,107 Korthon 5,496 15,233 296,323,166 South Stat 4,4173 11,923 865,355,867 South West 1,499 4,418 220,468,225 Vest Mullands 2,119 5,995 291,134,189 Vest Mullands 2,119 5,995 291,134,189 Vest Mullands 2,119 5,995 291,134,189 Other 0 0,005 0 Total 35,527 100,005,12 4,896,351,160 Other 3,525 100,005,12 4,896,351,160 Other 35,527 100,005,12 4,896,351,1					
East Mailands 1.838 5.201 264,597,750 Greater London 3.228 9.131 866,021,003 Northen Ireland 175 0.508 17,121,458 North 1,905 5.398 186,10,037 North 1,905 5.398 186,10,047 South 42 2,538 598,357,106 5.398 South 42 12,538 598,357,106 5.398 South 42 12,538 459,879,465 5.308 South 42 1,549 4.518 250,483,25 South 42 1,549 3.464 144,102,162 Wates 1,549 3.464 144,102,162 Wate Midlands 2,119 5,959 201,114,169 Tork Midlands 2,119 5,959 201,114,169 Tork Midlands 2,119 5,959 201,114,169 Tork Midlands 2,110 5,959 201,114,169 Tork Midlands 2,110 5,959 201,114,169 Tork Midlands 3,320 700,759,860	Regional Distribution	Number	% of Total Number	Amount	% of Total Amount
Greater Lundon 3,228 9,131 866,021,603 Morthem Ireland 175 0.505 17,124,88 North 1,905 5,394 186,100,307 North 5,469 15,531 598,57,166 Scatland 4,474 12,331 494,874,485 Scatland 1,599 14,411 520,490,525 Wates 1,394 3,441 144,102,162 West Midlands 2,119 5,991 291,134,149 Torkshire and Humberside 0 0,005 0 Other 0 0,005 0 0 Toral 35,522 100,005, £ 4,896,351,169 101 Scatlanuberet 0 0,005	East Anglia	1,106	3.13%	164,016,498	3.35%
Greater London 3,222 9,133 866,021,803 Morthem Ireland 175 0.505 17,121,458 North 1,905 5,391 156,100,307 North West 5,469 15,531 599,371,66 South West 4,474 12,531 499,877,465 South West 4,474 12,531 499,877,465 South West 1,549 12,531 499,877,465 South West 1,549 4,419 220,463,252 Wales 1,394 3,946 144,102,162 West Midlands 2,119 5,991 291,14,149 Yorkshift and Humberside 0 0,005 0 Other 0 0,005 0 Total momer 3,522 100,005, £ 4,896,351,169 West midlands 3,523 100,005, £ 4,896,351,169 Total momer 3,542 100,005, £ 4,896,351,169 West midlands 2,5428 70,005, 579,560 5,542 Statal pubmer 2,076 3			5.20%		5.41%
North 1,905 5,391 168,100,307 North West 5,469 15,533 596,357,106 Scotland 4,429 12,533 596,357,106 Scotl East 4,421 11,322 865,355,867 Scotl Fast 250,498 250,498,325 459,879,485 South East 1,194 3,945 14,102,162 West Midlands 2,119 5,998 291,134,189 Yorkshire and Humberside 7,757 2,1945 786,56,218 Other 0 0,0005 0 Yorkshire and Humberside 3,532 100,0005 4,896,351,169 Bepayment type Number % of total number 4,806,351,169 Repayment type Number 4,00 0,0005 0 Ant-and part 0 0,0005 0 0 Interest-only 922 2,648 117,088,915 0	Greater London			866,021,803	17.69%
North West 5,689 15.338 596,357,106 South and 4,429 12.338 459,879,465 South Satt 4,121 11.528 855,555,867 South West 1,609 4,618 250,468,825 Wales 1,199 3,945 144,102,162 West Midlands 2,119 5,959 291,141,89 Other and Humberide 7,757 21,945 786,586,218 Other 36,52 100,00% 4,999,351,169 Total 35,52 100,00% 4,999,351,169 Part-and part 5,610 a lumber / 2,078 Aprot,379,590 5,610 al amount Capital resymment 22 2,046 117,088,715 Ofset 6,8942 2,579 980,862,94	Northern Ireland	175	0.50%	17,121,458	0.35%
North West 5,689 15.538 598,357,106 South and 4,429 12.533 459,877,106 South East 4,429 12.533 459,877,465 South West 4,121 11,924 865,535,867 Wales 1,669 4,611 250,468,255 Wates 1,199 3,945 144,102,162 West Midlands 2,119 5,949 291,141,89 Other 7,757 21,945 788,586,218 Other 36,352 100,00% 4,949,351,169 Statistic 35,352 100,00% 4,949,351,169 Other 35,352 100,00% 4,949,351,169 Part-and part 35,352 100,00% 4,949,351,169 Part-and part 35,352 100,00% 4,949,351,169 Statistic 35,352 100,00% 4,949,351,169 Part-and part 6,942 2,0745 3,790,579,560 Other 0 0,000 0 Interest-only 922 2,645	North		5.39%		3.80%
Scotland 4,429 12.338 459,879,485 Scoth East 4,213 11,925 865,355,667 Scoth West 1,949 4,818 250,498,325 Scoth Ast 1,949 4,948 250,498,325 West 1,949 4,948 250,498,325 Vest Midlands 2,119 5,998 291,134,189 Ordshire and Huberside 7,757 21,945 78,856,218 Other 0 0,005 0 Total 35,352 100,005 4,896,351,169 Repayment type Repayment type Number % of total number Amount (GBP) % of total amount for a number Ant-and-part 0 0,005 0 0 0 Interest-only 922 2,648 117,088,915 0 Offset 8,842 2,579 988,64,264 4	North West	5,489	15.53%		12.22%
South East 4,213 11,928 865,355,867 South West 1,669 4,815 250,488,325 Wales 1,194 3,945 144,102,162 West Midlands 2,119 5,959 291,144,189 Other 7,757 21,9461 785,586,218 Other 0 0,003 4,896,351,169 Total 35,352 100,005,12 4,896,351,169 Constraint 35,352 100,005,12 4,896,351,169 Part-and part % of total number Amount (GBP) % of total amount Capital inspansent 25,478 72,075 3,779,579,560 Interact-only 0 0,000 0 Other 0 0,000 0 Other 922 2,646 117,088,715 Offset 8,842 25,799 988,62,644		4,429	12.53%	459,879,485	9.39%
Wales 1,134 3,945 144,102,162 West Midlands 2,119 5,959 29(1)41,189 Vortskilr and Humberside 7,757 21,945 785,586,218 Other 0 0,005 0 Total 35,352 100,005,12 4,896,351,169 Responsent type 0 0,005 0 Spirit and partnert 25,472 400,005,12 4,996,351,169 Spirit and partnert 25,472 400,005,12 4,996,351,169 Spirit and partnert 25,472 400,005 0 Interret-only 0 0,005 0 Interret-only 922 2,0461 117,088,915 Ofset 8,942 2,579 985,62,694	South East	4,213	11.92%	865,535,867	17.68%
Wales 1,134 3,945 144,102,162 West Midlands 2,119 5,959 29(1)41,189 Vortskilr and Humberside 7,757 21,945 785,586,218 Other 0 0,005 0 Total 35,352 100,005,12 4,896,351,169 Responsent type 0 0,005 0 Spirit and partnert 25,472 400,005,12 4,996,351,169 Spirit and partnert 25,472 400,005,12 4,996,351,169 Spirit and partnert 25,472 400,005 0 Interret-only 0 0,005 0 Interret-only 922 2,0461 117,088,915 Ofset 8,942 2,579 985,62,694	South West	1,699	4.81%	250,498,325	5.12%
West Millands 2,119 5.998 291,134,189 Ordshire and Humberside 7,757 21,945 788,56,218 Other 0 0.005 0 Total 35,352 100.00% 24,896,351,169 Repayment type 4,896,351,169 Repayment and type 0 0.005 6,973,795,500 Anitary of total number 72,075 3,790,579,560 Anitary of total number 0 0.005 0 Interest-only 922 2,645 117,088,915 Offset 8,842 2,579 988,62,644	Wales	1,394			2.94%
Number 7,757 21,945 785,586,218 Other 0 0,005 0 Total 35,525 100,00% € 4,896,355,169 Repayment % of total number 7,707 21,945 785,586,218 Optimization 35,525 100,00% € 4,896,355,169 Repayment % of total number 7,070 % of total number 6,000 Interact-only 0 0,000 0 0 0,000 0 Interact-only 922 2,045 117,088,915 0 0 Offset 8,942 2,5191 9856,826,494 4 4	West Midlands	2,119			5.95%
Other 0 0.005 0 Total 35,352 100.00% [£ 4,896,351,169 Respyment type Number % of total number Amount (GBP) % of total amount Capital respyment 25,478 72,075 3,790,579,560 and			21.94%		16.11%
Number % of total number Amount (GBP) % of total amount Capital repayment 25,478 72,074 3,790,579,560 Part-and-part 0 0.005 0 interest-only 922 2,648 117,088,915 Offset 8,942 25,799 908,62,694			0.00%	0	0.00%
Capital repayment 25,478 72,075 3,790,579,560 Part-and-part 0 0,005 0 interest-only 922 2,645 117,088,915 Offset 8,942 25,598 988,62,694	Total	35,352	100.00%	£ 4,896,351,169	100.00%
Capital repayment 25,478 72,075 3,790,579,560 Part-and-part 0 0,005 0 interest-only 922 2,645 117,088,915 Offset 8,942 25,598 988,62,694					
Part-and-part 0 0.00% 0 Interest-only 932 2.64% 117,088,915 Offset 8,942 25.29% 988,662,694					
Interest-only 922 2.64 117.088.915 Offset 8.842 25.296 98.862.64					77.42%
Offset 8,942 25.29% 988,682,694					0.00%
					2.39%
35.352 100.00% £ 4.896.351.169					20.19%
	Total	35,352	100.00%	£ 4,896,351,169	100.00%

Seasoning	Number	% of total number	Amount (GBP)	% of total amount
D-12 months	837	2.37%	162,330,694	3.32%
12-24 months	3,882	10.98%	781,304,689	15.96%
24-36 months	4,912	13.89%	990,501,667	20.23%
36-48 months	3,985	11.27%	762.281.713	15.57%
48-60 months	2,584	7.31%	449,332,565	9.18%
60-72 months	2,199	6.22%	344,486,957	7.043
72-84 months	3.055	8.64%	430.000.025	8.783
84-96 months	1,175	3.32%	148,613,204	3.04%
96-108 months	396	1.12%	42,258,458	0.869
108-120 months	616	1.74%	62,833,453	1.289
120-150 months	1.575	4.46%	146,673,988	3.009
150-180 months	3,956	11.19%	295,188,862	6.039
180+ months	6,180	17.48%	280,544,896	5.73
Total	35.352	100.00%	£ 4,896,351,169	100.00%
Interest payment type	Number	% of total number	Amount (GBP)	% of total amount
Fixed	28.873	81.67%	4,409,999,930	90.07
SVR	3,704	10.48%	273.901.910	5.59
Tracker	2,585	7.31%	183,320,157	3.74%
Other (please specify)	190	0.54%	29,129,172	0.599
Total	35.352	100.00%	£ 4.896.351.169	100.003
10tu	55,552	100.00%	4,070,051,107	100.00%
Loan purpose type	Number	% of total number	Amount (GBP)	% of total amount
Owner-occupied	35.352	100.00%	4.896.351.169	100.00%
Buy-to-let	55,552	0.00%	4,890,331,109	0.00%
Second home	0	0.00%	8	0.003
Total	35,352	100.00%	£ 4,896,351,169	100.00%
Iotai	55,552	100.00/a	L 4,870,331,107	100:00 /
Income verification type	Number	% of total number	Amount (GBP)	% of total amount
Fully verified	35.352	100.00%	4.896.351.169	100.00%
Fast-track	35,552	0.00%	4,0,0,0,0,1,107	0.003
Self-certified	Ű	0.00%	ů	0.00%
Total	35.352	100.00%	£ 4.896.351.169	100.00%
Total	00,002	100.00%	4,0,0,001,107	100.00%
Remaining term of Ioan	Number	% of total number	Amount (GBP)	% of total amount
0-30 months	1,459	4.13%	40.812.916	0.83%
30-60 months	1,437	5.33%	75,859,803	1.55%
60-120 months	7,204	20.38%	462.689.122	9.45%
120-180 months	6.387	18.07%	738.017.487	15.07%
180-240 months	6,601	18.67%	1,086,592,353	22.193
240-300 months	6,164	17.44%	1,228,068,349	25.08
300-360 months	3,582	10.13%	799,878,689	16.34%
360+ months	2,069	5.85%	464,432,449	9,493
Total	35.352	100.00%	£ 4.896.351.169	100.00%
Total	35,352	100.00%	L 4,070,331,107	100:00%
Free Landa and a landa	N. en de ca	N	Amount (GBP)	×
Employment status	Number 29.287	% of total number 82.84%	Amount (GBP) 4.497.066.983	% of total amount 91.85%
		82.84%		
Employed				
Self-employed	994	2.81%	160,122,110	3.27
Self-employed Unemployed	994 66	0.19%	5,940,533	0.12
Self-employed Unemployed Retired	994 66 290	0.19% 0.82%	5,940,533 15,420,691	0.12
Self-employed Unemployed Retired Guarantor	994 66 290 0	0.19% 0.82% 0.00%	5,940,533 15,420,691 0	0.125 0.315 0.005
Self-employed Unemployed Retired	994 66 290	0.19% 0.82%	5,940,533 15,420,691 0 217,800,852	0.12

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)	Aa1/AA+	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:E1)	1.230	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	11/06/21	10/11/22	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	XS1076256400	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 obiligation)	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 obiligation)	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-obilgor or guartantee from sufficiently rated courterparty
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), BB8- (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

COVID-19 Payment Deferrals

	Number	Amount (GBP)	% of total pool (by number)	% of total pool (by amount)
A COVID-19 Payment Deferral has been granted (Note 2)	3,583	541,702,310	10.14%	11.06%
of which the Payment Deferral period has finished (Note 3)	3,424	517,126,578	9.69%	10.56%

Note 2:

As a direct or indirect result of COVID-19, a customer has made an application for a payment defferal which has been granted by Yorkshire Building Society (as Servicer) before the end of the reporting period.

Note 3:

The COVID-19 Payment Deferral that was granted has been taken and the payment deferral period has finished before the end of the reporting period.

Currency of assets

GBP 35.352 100.00% £ 4.896.351.169	
35,352 100.00% E 4,670,351,167	100.00%

Note 2

Non GBP bond issuance - all non GBP covered bonds are swapped back into GBP in line with rating agency criteria