Covered Bond Programme

Yorkshire Building Society €7.5bn Covered Bond Programme - Monthly Investor Report: April 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	31/05/2021
Start Date of reporting period	01/04/2021
End Date of reporting period	30/04/2021
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		Mood	ly's
			Rating trigger		Current rating	Rating trigger	Current rating
Covered bonds					AAA	-	Aaa
Issuer		Yorkshire Building Society			A-/F1	-	A3/P-2
Seller(s)		Yorkshire Building Society	< BE	IB-, < 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	< F	3/BBB-	A-/F1	< P-2/A3	A3/P-2
Swap notional amount(s) (GBP)	4,826,303,476						
Swap notional maturity/ies	Loan balance zero						
IIP receive rate/margin	1 73%						

Swap notional maturity/ies	Loan balance zero
LLP receive rate/margin	1.23%
LLP pay rate/margin	1.86%
Collateral posting amount(s) (GBP)	0

Bernos Jorder Jerios Jorder Jerios Bind parce 0 n/a Interest on Nothages 7,987.632 n/a Interest on Nothages 0 n/a Extincter Nothages 0 n/a Interest Nothages 0 n/a Interest Nothages 0		Value as of End Date of reporting period	Value as of Start Date of reporting	
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Cash Capital Contributions deemed to be principal 0 n/a Princept farm Mortagee Sale 3.016,385 n/a Principal payments to Covered Bonds Swap Providers 0 n/a Principal payments to Covered Bonds Swap Providers 0 n/a Capital Distribution 148,892,301 n/a Capital Distribution 0 n/a Capital Distribution 0 n/a Reserve ledger 0 n/a Reserve ledger 0 n/a Transfers to GIC 0 n/a	Mortgages Purchased	(249.631.521)	n/a	n/a
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Closing Balance 0 n/a Reserve ledger 0 n/a Reg Balance 4,232,767 n/a Transfers to GIC 0 n/a Interest on GIC 0 n/a	Principal paid on Covered Bonds without Covered Bonds Swaps	0	n/a	n/a
Reserve ledger ************************************	Capital Distribution	148,892,301	n/a	n/a
Beg Balance 4,232,767 n/a Transfers to GIC 0 n/a Interest on GIC 0 n/a	Closing Balance	0	n/a	n/a
Transfers to GIC n/a Interest on GIC 0 n/a	Reserve ledger			
Interest on GIC 0 n/a	Beg Balance	4,232,767	n/a	n/a
Interest on GIC 0 n/a	Transfers to GIC	0	n/a	n/a
		0		n/a
	Reserve Required Amount movement	0	n/a	n/a
Transfers from GIC 0 n/a	Transfers from GIC	0	n/a	n/a
Closing Balance 4,232,767 n/a	Closing Balance	4,232,767	n/a	3.583.056
Capital Account receipts / ledger	Capital Account receipts / ledger	1.1.		
Beg Balance 2,805,974,754 n/a	Beg Balance	2.805.974.754	n/a	n/a
Increase in loan balance due to Capitalised interest 0 n/a		0	n/a	n/a
Increase in loan balance due to Further Advances 3,182.052 n/a		3.182.052		n/a
Increase in Joan balance due to insurance & fees 74,095 n/a				n/a
Capital Contributions 0 n/a		74,075		n/a
Capital Distribution 148.892.301 n/a		148.897.301		n/a
Losses from Capital Contribution in Kind 0 n/a		0		n/a
Closing Balance 2,958,123,202 n/a		2,958,123,202		n/a

Asset Coverage Test

	Value Description
A	4,359,809,482 Adjusted current balance
В	95,992,678 Principal collections not yet app
C	0 Qualifying additional collateral
D	0 Substitute assets
E	n/a Proceeds of sold mortgage loans
v	n/a Set-off offset loans
w	n/a Personal secured loans
x	n/a Flexible draw capacity
Y	247,565,969 Set-off
2	98,877,458 Negative carry
Total: A + B + C + D - (Y + Z)	4,109,358,732
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)	781,708,732
Credit support as derived from ACT (%)	23.5%

Note 1
(i) Adjusted True Balance less deemed reductions. (ii) Arrears Adjusted True Balance less deemed Reductions multiplied by the Asset Percentage

Programme-Level Characteristics

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)	3,426,847,055
Cover pool balance (GBP)	4,953,806,399
GIC account balance (GBP)	108,891,811
Any additional collateral (please specify)	0
Any additional collateral (GBP)	0
Aggregate balance of off-set mortgages (GBP)	986,881,056
Aggregate deposits attaching to the cover pool (GBP)	247,565,969
Aggregate deposits attaching specifically to the off-set mortgages (GBP)	242,457,684
Nominal level of overcollateralisation (GBP)	1,626,156,399
Nominal level of overcollateralisation (%)	148.9%
Total Outstanding Current Balance of Mortgages in the Portfolio	4,953,806,399
Number of Mortgages in Pool	35,509
Average loan balance (GBP)	139,508
Weighted average indexed LTV (%)	51.87
Weighted average non-indexed LTV (%)	58.85
Weighted average seasoning (months)	62.82
Weighted average remaining term (months)	239.33
Weighted average interest rate (%)	2.13
Standard Variable Rate(s) (%)	4.49
Constant Pre-Payment Rate (%, current month)	18.98
Constant Pre-Payment Rate (%, quarterly average)	18.32
Principal Payment Rate (%, current month)	24.00
Principal Payment Rate (%, quarterly average)	23.32
Constant Default Rate (%, current month)	0
Constant Default Rate (%, quarterly average)	0
Fitch Discontinuity Factor (%)	4 (moderate risk)
Moody's Timely Payment Indicator	Probable
Moody's Collateral Score (%)	5.0 / 2.6

Mortgage Collections

Mortgage collections (scheduled - interest)	7,587,632
Mortgage collections (scheduled - principal)	20,205,192
Mortgage collections (unscheduled - interest)	0
Mortgage collections (unscheduled - principal)	75,787,485

Loan Redemptions & Replenishments Since Previous Reporting Date

	Number	% of total number	Amount (GBP)	% of total amount
Loan redemptions since previous reporting date	456	90.30%	65,560,729	95.69%
Loans bought back by seller(s)	49	9.70%	2,952,494	4.31%
of which are non-performing loans	4	8.16%	253,452	8.58%
of which have breached R&Ws	0	0.00%	0	0.00%
Loans sold into the cover pool	1,220	n/a	248,511,296	n/a

Product Rate Type and Reversionary Profiles

Product Rate Type and Reversionary Promes						Wei	gnteu average		
	Number	% of total number	Amount (GBP)	% of total amount	Current rate	Remaining teaser period (month)	Current margin	Reversionary margin	Initial rate
Fixed at origination, reverting to SVR	29,271	82.43%	4,505,141,258	90.94%	2.06%	29.69	0.16%	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	2,520	7.10%	177,948,237	3.59%	1.82%	-	0.01%	0.07%	
SVR, including discount to SVR	3,718	10.47%	270,716,905	5.46%	3.59%		0.11%	0.17%	
Libor	0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	
Total	35.509	100.00%	4.953.806.399	100.00%					

Stratifications

Arrears Breakdown	Number	% of Total Number	Amount	% of Total Amount
Current	35,363	99.59%	4,942,371,184	
0-1 month in arrears	83	0.23%	6,566,102	0.13%
1-2 months in arrears (greater than 1 month, includes 2 months)	28	0.08%	2,699,471	0.05%
2-3 months in arrears (greater than 2 months, includes 3 months)	15	0.04%	689,737	0.01%
3-6 months in arrears (greater than 3 month, includes 6 months)	16	0.05%	1,226,452	0.02%
6-12 months in arrears (greater than 6 months, includes 12 months)	2	0.01%	117,952	0.00%
12+ months in arrears (greater than 12 months)	2	0.01%	135,500	0.00%
Total	35.509	100.00%	£ 4,953,806,399	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	18,196	51.24%	1,582,545,447	31.95%
50-55%	2,237	6.30%	397,263,274	8.02%
55-60%	2,366	6.66%	449,910,786	9.08%
60-65%	2,188	6.16%	433,878,073	8.76%
65-70%	1,986	5.59%	395,194,220	7.98%
70-75%	2,065	5.82%	406,534,226	8.21%
75-80%	2,217	6.24%	455,228,108	9.19%
80-85%	2,134	6.01%	444,061,650	8.96%
85-90%	1,516	4.27%	285,867,249	5.77%
90-95%	571	1.61%	98,092,912	1.98%
95-100%	30	0.08%	4,853,023	0.10%
100-105%	3	0.01%	377,431	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	35,509	100.00%	£ 4,953,806,399	100.00%

36tokesi 2,240 42.53 2.286,41.88 44.55 358 1.210 4.54 40.754 41.55 358 1.500 5.54 335,512.20 7.785 357 1.500 5.26 336,352.20 7.785 357 1.500 5.26 336,352.20 7.785 357 1.100 2.460 336,352.20 7.785 358 1.115 3.266 336,352.20 7.785 358 1.115 3.266 336,352.20 7.795 358 1.115 3.266 3.269.20 7.275 358 1.115 3.266 3.259.20 7.275 358 1.115 3.266 3.200 3.200 3.200 359 1.115 3.266 3.200 3.200 3.200 3.200 3.200 3.200 3.200 3.200 3.200 3.200 3.200 3.200 3.200 3.200 3.200 3.200 3.200 3.200 3.200 <					
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stal 100.000 E 4,953.366.309 100.000 surrent outstanding balance of loan Number % of total number Amount (GBP) % of total annount 0,000 0.000<	125%+	0	0.00%	0	0.00%
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25,64 72,265 3,840,019,547 77,705 aptal rapparet 0 0.005 0 0.000 neterest-only 92,654 2,615 111,905,796 2,385 reterest-only 88,89 2,503 99,86,810,505 192,238	Demonstration of the second	Dissult on	M. Chatalana ha	4	N
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otal 35,509 100.00% £ 4,953,806,399 100.00%	Offset				
	Total	35,509	100.00%	£ 4,953,806,399	100.00%

	Number	% of total number	Amount (GBP)	% of total amount
0-12 months	1,300	3.66%	267,745,653	5.40%
12-24 months	3,675	10.35%	744,915,411	15.04%
24-36 months	4,783	13.47%	939,093,990	18.96%
36-48 months	4.058	11.43%	789,506,459	15.94%
48-60 months	2,728	7.68%	477,639,551	9.64%
60-72 months	2,130	6.00%	331.318.013	6,693
72-84 months	2,678	7.54%	381.165.460	7.693
84-96 months	1,705	4.80%	218.297.313	4.419
96-108 months	318	0.90%	33,686,271	0.68%
108-120 months	637	1.79%	65,388,996	1.329
120-150 months	1.512	4.26%	140,499,660	2.849
150-180 months	3,659	10.30%	273.183.998	5.519
180+ months	6.326	17.82%	291.365.624	5.889
Total	35.509	100.00%	£ 4,953,806,399	100.00%
Interest payment type	Number	% of total number	Amount (GBP)	% of total amount
Fixed	29.271	82.43%	4,505,141,258	90.949
SVR	3,519	9.91%	240.691.406	4.869
Tracker	2,520	7.10%	177.948.237	3.59
Other (please specify)	199	0.56%	30,025,498	0.619
Total	35.509		£ 4.953.806.399	100.003
i otali	55,557	100.00%	4,755,665,577	100.00%
Loan purpose type	Number	% of total number	Amount (GBP)	% of total amount
Owner-occupied	35,509	100.00%	4,953,806,399	100.003
Buy-to-let	55,507	0.00%	4,955,000,599	0.003
Second home	0	0.00%	0	0.003
Total	35,509		£ 4,953,806,399	100.00%
TOTAL .	55,507	100.00%	4,755,666,577	100.00%
Income verification type	Number	% of total number	Amount (GBP)	% of total amount
Fully verified	35,509	100.00%	4,953,806,399	100.00%
Fast-track	33,309	0.00%	4,955,606,599	0.003
Self-certified	0	0.00%	0	0.00%
Total	35.509		£ 4.953.806.399	
	55,567	100.00%	4,755,665,577	100.00%
Demoising terms of loop				
Remaining term of loan	Number	% of total number	Amount (GBP)	% of total amount
0-30 months	Number 1,397	% of total number 3.93%	Amount (GBP) 35,308,171	% of total amount 0.71%
0-30 months 30-60 months	Number 1,397 2,020	% of total number 3.93% 5.69%	Amount (GBP) 35,308,171 80,598,366	% of total amount 0.71% 1.63%
0-30 months 30-60 months 60-120 months	Number 1,397 2,020 7,156	% of total number 3.93% 5.69% 20.15%	Amount (GBP) 35,308,171 80,598,366 462,320,620	% of total amount 0.71% 1.63% 9.33%
0-30 months 30-60 months 60-120 months 120-180 months	Number 1,397 2,020 7,156 6,279	% of total number 3.93% 5.69% 20.15% 17.68%	Amount (GBP) 35,308,171 80,598,366 462,320,620 732,699,093	% of total amount 0.71% 1.63% 9.33% 14.79%
0-30 months 30-60 months 60-120 months 120-180 months 120-180 months	Number 1,397 2,020 7,156 6,279 6,625	% of total number 3.93% 5.69% 20.15% 17.68% 18.66%	Amount (GBP) 35,308,171 80,598,366 462,320,620 732,699,093 1,087,910,753	% of total amount 0.71% 1.63% 9.33% 14.79% 21.96%
6-30 months 30-60 months 60-120 months 120-180 months 180-240 months 180-2400 months	Number 1.397 2,020 7,156 6,279 6,625 6,225 6,221	% of total number 3.93% 20.15% 17.68% 18.66% 17.51%	Amount (GBP) 35,308,171 80,598,366 462,320,620 732,699,093 1,087,910,753 1,247,972,810	% of total amount 0.718 1.633 9.338 14.799 21.960 25.199
0-30 months 0-40 months 60-120 months 120-180 months 180-240 months 240-300 months 240-300 months 30-350 months	Number 1,397 2,020 2,021 7,155 6,279 6,625 6,217 3,622 3,622	% of total number 3.93% 5.69% 20.15% 17.68% 18.66% 17.51% 10.20%	Amount (GBP) 35,308,171 80,598,366 462,320,620 732,699,093 1,087,910,753 1,247,972,810 807,381,789	% of total amount 0.71% 1.633 9.333 14.799 21.963 25.199 16.309
6-30 months 30-60 months 60-120 months 120-180 months 180-240 months 180-2400 months 190-380 months 190-380 months	Number 1.397 2.020 7.156 6.279 6.625 6.621 6.279 3.622 2.032	% of total number 3.93% 20.15% 17.66% 18.66% 17.51% 10.20% 6.18%	Amount (GBP) 35,308,171 80,598,366 462,320,620 733,2690,093 1,087,910,753 1,247,972,810 807,381,789 499,614,796	% of total amount 0.713 1.633 9.333 14.799 21.969 25.199 16.303 10.099
0-30 months 0-40 months 60-120 months 120-180 months 180-240 months 240-300 months 240-300 months 30-350 months	Number 1,397 2,020 2,021 7,155 6,279 6,625 6,217 3,622 3,622	% of total number 3.93% 20.15% 17.66% 18.66% 17.51% 10.20% 6.18%	Amount (GBP) 35,308,171 80,598,366 462,320,620 732,699,093 1,087,910,753 1,247,972,810 807,381,789	% of total amount 0.71% 1.633 9.333 14.799 21.963 25.199 16.309
6-30 months 30-60 months 60-120 months 120-180 months 180-240 months 180-240 months 300-350 months 300-360 months 300-months Total	Number 1.397 2.020 7.156 6.279 6.625 6.217 3.622 2.193 3.509	% of total number 3, 93% 5,69% 20,15% 17,68% 18,66% 17,51% 10,20% 6,18% 100,00%	Amount (GBP) 105,308,171 105,998,366 462,320,620 732,699,093 1,087,910,753 1,247,972,810 807,381,789 499,614,796 E 4,953,806,399	% of total amount 0.713 1.433 0.333 1.4.799 21.969 25.199 16.303 10.099 100.00%
6-30 menths 60-30 menths 60-120 menths 60-120 menths 180-240 menths 180-240 menths 180-240 menths 180-240 menths 180-240 menths 50-360 menths 540-menths 540-menths Total Employment status	Number 1,397 2,020 7,155 6,627 6,623 6,623 2,020 35,509 Number	% of total number 3. 928 5. 6498 20. 158 17. 648 17. 518 10. 2008 6. 188 100.008 % of total number	Amount (GBP) 35,088,171 80,098,360 462,220,620 728,049,073 1087,010,753 1097,381,090 499,614,796 £ 4,953,806,399 Amount (GBP)	% of total amount 0.717 1.633 9.333 14.799 21.869 26.796 16.0099 100.009 % of total amount
0-30 months 30-60 months 60-120 months 120-180 months 180-240 months 180-240 months 300-350 months 300-360 months 300-300 months 100-300	Number 1.397 2.020 7,156 6.27 6.625 6.627 3,622 2.133 35,509 Number 29,561	% of total number 3.92% 20.15% 17.66% 18.66% 10.20% 6.18% 100.00% % of total number 8.12%	Amount (CBP) 35,088,171 80,999,360 90,999,360 10,272,0490,003 11,247,972,8100 807,381,789 409,514,766 409,514,766 409,514,766 409,514,766 409,514,776 409,514,776 409,514,776 409,514,776 409,514,776 409,514,776 409,514,776 40,538,061,399 Amount (CBP) 4,553,081,435	% of total amount 1.67: 9.33 14.77 27.96 25.19 16.30 10.07 % of total amount % of total amount 9.20 10.07 10.
	Number 1,397 2,020 7,156 7,157 6,627 6,627 6,627 3,622 2,12 25,509 35,509 Number 29,561 1,000 1,000	% of total number 3.93% 20.15% 17.66% 16.66% 10.20% 100.00% 3% of total number 8% of total number 2.25% 2.25%	Amount (GBP) 35,080,171 80,398,360 462,220,620 732,699 (03) 1,067 v10,753 1,267 v72,80 809,04,703 809,04,703 809,04,703 809,04,703 809,04,703 809,04,703 80,004,703 80,004,703 80,004,703 10,004,7	\$ of total amount 0.71 1.63 9.33 14.77 2.196 25.19 16.20 10.07 10.07 \$ of total amount 92.01 3.28
0-30 months 30-60 months 60-120 months 120-180 months 180-240 months 180-240 months 303-360 months 303-360 months 304-300 months 304-300 months 130-380 months 130-	Number 1.397 2.020 7.156 7.157 6.625 6.627 3.622 2.133 35,509	% of total number 3.93% 20.15% 17.65% 10.20% 6.18% 100.00% % of total number 8.25% 2.82% 0.18%	Amount (GBP) 35,088,171 80,999,360 90,999,360 10,270,200,200 722,699,003 1,087,910,753 1,247,972,310 807,381,789 409,614,796 4,953,806,399 Amount (GBP) 410,258,081,432 16,258,081,430,200 62,301,208 5,824,723	% of total amount 1.67 9.33 1.47 2.59 1.6.32 10.09 10.00 % of total amount 9.21 1.22
	Number 1,377 2,020 7,156 7,157 6,279 6,627 6,271 3,622 3,622 2,193 2,193 3,5,509 3,5,509 Number 29,561 1,000 6,55 0,000 6,55 2,000 290	% of total number 5.978 20.155 17.685 18.665 10.205 6.165 10.009 % of total number 2.875 2.875 0.185 0.085	Amount (GBP) 35,008,171 80,0598,366 462,320,620 71,26,997,007 10,267,707,350 10,267,707,350 407,017,350 407,017,707 407,707,707 407,017,70	% of total amount 1,63 9,33 14,77 2,196 2,519 16,30 10,007 % of total amount 92,01 3,22 0,12 0,12 0,12 0,33 10,007 10,
0-30 months 0-30 months 60-120 months 120-180 months 180-240 months 180-240 months 180-240 months 190-360 months 190-380 months 190-3	Number 1,377 2,020 7,156 6,625 6,625 6,625 2,020 6,625 6,625 6,625 6,625 6,625 6,625 6,625 6,625 6,625 6,625 6,625 6,625 6,625 2,193 35,500 0 0 0	% of total number 5, 66% 20, 15% 7, 260% 7, 260% 7, 26%	Amount (GBP) 35,088,171 80,999,360 90,999,360 10,270,200,200 722,699,003 1,087,910,753 1,247,972,310 807,381,789 499,614,796 4,953,806,399 Amount (GBP) 4,558,081,430,200 5,824,723 15,824,723 15,824,845 16,824,012,08	% of total amount 0.71 9.33 9.33 9.35 9.35 9.35 9.35 9.35 9.35
	Number 1,377 2,020 7,156 7,157 6,279 6,627 6,271 3,622 3,622 2,193 2,193 3,5,509 3,5,509 Number 29,561 1,000 6,55 0,000 6,55 2,000 290	% of total number 5.978 20.155 17.685 18.665 10.205 6.165 10.009 % of total number 2.875 2.875 0.185 0.085	Amount (GBP) 35,008,171 80,598,364 442,320,620 772,499,003 1,087,410,753 1,247,972,810 807,381,789 4,995,160,5991 Amount (GBP) 4,955,166,5991 24,217,215 5,281,465 0 212,317,58	% of total amount 1,63 9,33 14,77 2,196 2,519 16,30 10,007 % of total amount 92,01 3,22 0,12 0,12 0,12 0,33 10,007 10,

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		21/11/25	12/10/28
ISIN	X\$1076256400	XS1318364731	XS1594364033	X\$1910867081	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), BBB- (Fitch)	No	Replace Swap Provider with sufficiently rated counterparty
Covered Bond Swap Provider - CB11	Covered Bond Swap Provider ratings fall below Trigger	Replacement Trigger Short term: N/A (Moody's), F3 (Fitch) Long term: BBB- (Fitch), Counterparty Risk Assessment: Baa1 (Moody's)	No	Replace Swap Provider with sufficiently rated counterparty
Covered Bond Swap Provider - CB12	Covered Bond Swap Provider ratings fall below Trigger	Replacement Trigger Short term: N/A (Moody's), F3 (Fitch) Long term: BBB- (Fitch), Counterparty Risk Assessment: Baa1 (Moody's)	No	Replace Swap Provider with sufficiently rated counterparty
Covered Bond Swap Provider - CB14	Covered Bond Swap Provider ratings fall below Trigger	Replacement Trigger Short term: N/A (Moody's), F3 (Fitch) Long term: BBB- (Fitch), Counterparty Risk Assessment: Baa1 (Moody's)	No	Replace Swap Provider with sufficiently rated counterparty
Covered Bond Swap Provider - CB16	Covered Bond Swap Provider ratings fall below Trigger	Replacement Trigger Short term: N/A (Moody's), F3 (Fitch) Long term: B88- (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)	3,607	543,777,919	10.16%	10.98%
of which the Payment Deferral period has finished (Note 3)	3,503	526,715,447	9.87%	10.63%

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

	Number	% of total number	Amount (GBP)	% of total amount
GBP	35,509	100.00%	£ 4,953,806,399	100.00%

Note 2

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