Source Bond Programme

Yorkshire Building Society €7.5bn Covered Bond Programme - Monthly Investor Report: August 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	30/09/2021
Start Date of reporting period	01/08/2021
End Date of reporting period	31/08/2021
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	oody's	
			Rating trigger	Current rating	Rating trigger	Current rating	
Covered bonds	-		-	AAA		Aaa	
Issuer		Yorkshire Building Society	-	A-/F1		A3/P-2	
Seller(s)		Yorkshire Building Society	< BBB-, < F2	A-/F1	< Baa3, < P-2	A3/P-2	
Cash Manager		Yorkshire Building Society	< BBB-	A-/F1	<baa1, <="" baa3<="" 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)	4,727,490,673						
Swap notional maturity/ies	Loan balance zero						
LLP receive rate/margin	1.21%						
LLP pay rate/margin	1.85%						
Collateral posting amount(s) (GBP)	0						

Accounts, Ledgers	

	Value as of End Date of reporting period	Value as of Start Date of reporting period	TARGETED VALUE
Revenue receipts / ledger			
Beg Balance	a	n/a	n/a
Third party payments	(100)	n/a	n/a
Interest on Mortgages	7,802,189	n/a	n/a
Interest on GIC	a	n/a	n/a
Interest on Sub Assets	a	n/a	n/a
Interest on Authorised Investments	a	n/a	n/a
Transfer from Coupon payment ledger	a	n/a	n/a
Other Revenue	a	n/a	n/a
Amounts transferred from / (to) Reserve Fund	0	n/a	n/a
Cash Capital Contribution deemed to be revenue	0	n/a	n/a
Net interest from / (to) Interest Rate Swap Provider	(2,513,987)	n/a	n/a
Interest (to) Covered Bond Swap Providers	(1,039,981)	n/a	n/a
Pre-funding of monthly swap payments / other payments	(728,235)	n/a	n/a
Interest paid on Covered Bonds without Covered Bonds Swaps	0	n/a	n/a
Deferred Consideration	(3,519,887)	n/a	n/a
Closing Balance	0	n/a	n/a
Principal receipts / ledger			
Beg Balance	C	n/a	n/a
Principal repayments under mortgages	64,973,515	n/a	n/a
Proceeds from Term Advances	0	n/a	n/a
Mortgages Purchased	(249,530,045)	n/a	n/a
Cash Capital Contributions deemed to be principal	0	n/a	n/a
Proceeds from Mortgage Sales	2,445,299	n/a	n/a
Principal payments to Covered Bonds Swap Providers	0	n/a	n/a
Principal paid on Covered Bonds without Covered Bonds Swaps	0	n/a	n/a
Capital Distribution	182,111,231	n/a	n/a
Closing Balance	a	n/a	n/a
Reserve ledger			
Beg Balance	4,432,767	n/a	n/a
Transfers to GIC	0	n/a	n/a
Interest on GIC	0	n/a	n/a
Reserve Required Amount movement	0	n/a	n/a
Transfers from GIC	0	n/a	n/a
Closing Balance	4,432,767	n/a	3,063,171

Asset Coverage Test

	Value Description
A	4,317,231,580 Adjusted current balance
	Principal collections not yet 69,259,419 applied
с	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	246,356,625 Set-off
2	88,610,702 Negative carry
Total: A + B + C + D - (Y + Z)	4,051,523,672
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)	1,130,373,672
Credit support as derived from ACT (%)	38.7%

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

Programme Currency	EUR
Programme size	7,500,000,000
Covered bonds principal amount outstanding (GBP, non-GBP series converted at	
swap FX rate)	2,921,150,000
Covered bonds principal amount outstanding (GBP, non-GBP series converted at	
current spot rate)	2,965,398,273
Cover pool balance (GBP)	4,906,105,455
GIC account balance (GBP)	81,230,909
Any additional collateral (please specify)	(
Any additional collateral (GBP)	(
Aggregate balance of off-set mortgages (GBP)	959,726,308
Aggregate deposits attaching to the cover pool (GBP)	246,356,625
Aggregate deposits attaching specifically to the off-set mortgages (GBP)	240,470,218
Nominal level of overcollateralisation (GBP)	1,984,955,455
Nominal level of overcollateralisation (%)	168.09
Total Outstanding Current Balance of Mortgages in the Portfolio	4,906,105,455
Number of Mortgages in Pool	35,003
Average loan balance (GBP)	140,162
Weighted average indexed LTV (%)	50.60
Weighted average non-indexed LTV (%)	58.72
Weighted average seasoning (months)	63.65
Weighted average remaining term (months)	239.85
Weighted average interest rate (%)	2.12
Standard Variable Rate(s) (%)	4.49
Constant Pre-Payment Rate (%, current month)	12.55
Constant Pre-Payment Rate (%, quarterly average)	14.96
Principal Payment Rate (%, current month)	17.59
Principal Payment Rate (%, quarterly average)	20.03
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 / 2.6

Mortgage Collections

7,802,189
19,944,184
0
49.315.235

Loan Redemptions & Replenishments Since Previous Reporting Date

	Number	% of total number	Amount (GBP)	% of total amount
Loan redemptions since previous reporting date	365	92.64%	40,660,302	92.91%
Loans bought back by seller(s)	29	7.36%	3,100,463	7.09%
of which are non-performing loans	0	0.00%	0	0.00%
of which have breached R&Ws	0	0.00%	0	0.00%
Loans sold into the cover pool	1,119	n/a	249,413,756	n/a

Product Rate Type and Reversionary Profiles

Product Rate Type and Reversionary Profiles						wei	phted average		
		% of total number		% of total amount		Remaining teaser period (month)		Reversionary	
	Number		Amount (GBP)		Current rate		Current margin	margin	Initial rate
Fixed at origination, reverting to SVR	29,186	83.38%	4,516,506,384	92.06%	2.04%		-0.01%	0.00%	
Fixed at origination, reverting to Libor	0	0.00%	0	0.00%	0.00%		0.00%	0.00%	
Fixed at origination, reverting to tracker	0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	
Fixed for life	0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	
Tracker at origination, reverting to SVR	0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	
Tracker at origination, reverting to Libor	0	0.00%	0	0.00%	0.00%		0.00%	0.00%	
Tracker for life	2,385	6.81%	167,397,722	3.41%	1.78%		1.67%	1.67%	
SVR, including discount to SVR	3,432	9.80%	222,201,349	4.53%	4.02%	-	-0.48%	0.00%	
Libor	0	0.00%	0	0.00%	0.00%		0.00%	0.00%	
Total	35,003	100.00%	4,906,105,455	100.00%		•			

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Stratifications

Arrears Breakdown	Number	% of Total Number	Amount	% of Total Amount
Current	34,868	99.61%	4,894,854,961	99.77%
0-1 month in arrears	64	0.18%	5,325,419	0.11%
1-2 months in arrears (greater than 1 month, includes 2 months)	31	0.09%	3,057,978	0.06%
2-3 months in arrears (greater than 2 months, includes 3 months)	17	0.05%	1,139,884	0.02%
3-6 months in arrears (greater than 3 month, includes 6 months)	23	0.07%	1,727,212	0.04%
6-12 months in arrears (greater than 6 months, includes 12 months)	0	0.00%	0	0.00%
12+ months in arrears (greater than 12 months)	0	0.00%	0	0.00%
Total	35,003	100.00%	£ 4,906,105,455	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	18,140	51.82%	1,585,872,666	32.32%
50-55%	2,168	6.19%	392,838,570	8.01%
55-60%	2,293	6.55%	435,810,999	8.88%
60-65%	2,063	5.89%		8.42%
65-70%	1,998	5.71%	399,560,632	8.14%
70-75%	2,026	5.79%	406,144,693	8.28%
75-80%	2,213	6.32%	462,528,265	9.43%
80-85%	2,226	6.36%	465,033,107	9.48%
85-90%	1,398	3.99%		5.34%
90-95%	446	1.27%	78,117,699	1.59%
95-100%	30	0.09%	4,887,968	0.10%
100-105%	2	0.01%	302,384	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	35,003	100.00%	£ 4,906,105,455	100.00%

Number % of Total Number Amount 9 50% : indexed as Defined in OC) 22,640 6483 2,020,641 2 50% : indexed as Defined in OC) 2,253 6,443 4,47,553,119 5 50% : indexed as Defined in OC) 1,977 5,655 400,355,076 6 50% : indexed as Defined in OC) 1,978 5,585 400,355,076 6 50% : indexed as Defined in OC) 1,872 5,585 400,355,076 6 50% : indexed as Defined in OC) 1,822 5,585 400,355,076 6 50% : indexed as Defined in OC) 1,822 5,585 400,357,076 7 70% Store Sto	i of Total Amount 46.88% 9.12% 8.22% 8.25% 7.95% 8.30% 6.88% 3.79% 0.60% 0.00% 0.00% 0.00%
0-555 6.445 447,553,119 5-607 1,978 5.655 401,350,076 0-555 1,952 5.858 404,811,963 5-607 1,952 5.858 404,811,963 5-705 1,822 5.358 139,892,216 0-755 1,871 5.155 407,117,117 5-805 1,138 4.994 337,382,781 5-805 771 2.208 186,057,608 5-905 117 0.338 29,667,661 6-955 1 0.005 15,74 5-1056 0 0.005 0	9.12% 8.22% 8.25% 7.95% 8.30% 6.88% 3.79% 0.60% 0.00% 0.00%
5-60% 1,1779 5.65% 402,355,076 0-65% 1,1952 5.58% 404,811,563 5-70% 1,1827 5.38% 309,892,216 0-75% 1,1871 5.35% 407,117,117 5-80% 1,1371 5.35% 407,117,117 5-80% 1,1381 4.39% 337,382,781 0-85% 7771 2.20% 186,095,808 5-95% 117 0.33% 29,667,661 0-95% 1 0.00% 15,474 5-100% 0 0.005 0	8.22% 8.25% 7.95% 8.30% 6.88% 3.79% 0.60% 0.00% 0.00%
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5-705 1,882 5.385 389,892,216 0.755 1,871 5.355 407,117,117 5-805 1,538 4.395 337,382,781 0.855 771 2.205 186,095,808 5-905 117 0.333 29,667,661 0.955 1 0.005 135,474 5-1005 0 0.005 0	7.95% 8.30% 6.88% 3.79% 0.60% 0.00% 0.00%
0.75% 1,177 5,35% 407,117,117 540% 1,538 4,99% 337,382,281 0.85% 771 2,20% 186,095,508 5-90% 117 0,33% 29,667,661 0-95% 1 0,00% 135,474 5-100% 0 0,00% 0	8.30% 6.88% 3.79% 0.60% 0.00% 0.00%
5-80% 1,538 4.39% 337,382,781 02-55% 771 2.20% 186,0%5,008 5-90% 117 0.33% 29,667,661 00-95% 1 0.00% 135,474 5-100% 0 0.00% 0 0.010% 0 0.00% 0	6.88% 3.79% 0.60% 0.00% 0.00%
0-35% 777 2.20% 186,095,008 5-00% 117 0.33% 29,667,661 0-95% 1 0.00% 13,74 5-100% 0 0.00% 0 0-105% 0 0.00% 0	3.79% 0.60% 0.00% 0.00%
117 0.33k 29,667,661 09.95k 1 0.000k 135,474 55-100k 0 0.000k 0 00.105k 0 0.000k 0	0.60% 0.00% 0.00%
0-95% 1 0.00% 135,474 5-100% 0 0.00% 0 0.00% 0 0.00%	0.00%
5:100% 0 0.00% 0 0 0.00% 0 0 0.00% 0 0	0.00%
00-105% 0 0.00% 0	
	0.00%
0 0.00% 0	
	0.00%
10-125% 0 0.00% 0	0.00%
25%+ 0 0.00% 0	0.00%
Fotal 35,003 100.00% E 4,906,105,455	100.00%
Current outstanding balance of loan Number % of total number Amount (GBP)	% of total amount
1,098 1,096,160	0.04%
1,000 1,000	0.10%
1.01/2007 0.24 1.01/2007 0.24 1.01/2007 0.25/20007 0.25/2007 0.25/	0.10%
2,423 0,728 12,71,230 2,742 0,728 142,731,230 2,742 0,728 142,731,230 2,742 0,728 142,714,729 0,728 142,714 142,714 0,728 142,714 0,728 142,714 0,728 142,714 0,728 142,714 0,728 142,714 0,728 142,714 0,728 142,714 0,728 142,714 0,728 142,714 0,728 142,714 0,728 142,714 0,728 142,714 0,728 142	3.00%
3,000-3,000 3,722 11.228 147,114,727 0,000-75,000 4,190 11.97% 262,350,766	5.35%
4,040 4,050 4,045 11.55% 333,315,695	5.35%
5,000-100,000 4,045 11.368 333,151,949 00,000-150,000 6,579 18.80% 813,483,364	16.58%
50,000-200,000 4,125 11.78% 714,589,633	14.57%
00,000-250,000 2,609 7.45% 580,526,976	11.83%
50,000-300,000 1,760 5.03% 482,247,015	9.83%
00,000-350,000 1,202 3.43% 388,427,955	7.92%
50,000-400,000 902 2.58% 336,940,169	6.87%
00,000-450,000 569 1.63% 241,058,537	4.91%
150,000-500,000 325 0.93% 153,379,240	3.13%
i00,000-600,000 328 0.94% 177,478,285	3.62%
00,000-700,000 160 0.46% 103,098,537	2.10%
100,000-800,000 72 0.21% 53,430,006	1.09%
300,000-900,000 39 0.11% 33,231,217	0.68%
00,000-1,000,000 17 0.05% 15,980,414	0.33%
1.000.000 + 0 0.00% 0	0.00%
Total 35,003 100.00% £ 4,906,105,455	100.00%
Regional Distribution Number % of Total Number Amount %	6 of Total Amount
iast Anglia 1,154 3,308 170,154,437	3.47%
ast Anglia 1,154 3.305 170,154,437 ast Midlands 1,839 5.25% 268,405,238	5.47%
Jast Anglia 1,154 3,20% 170,154,432 Jast Midlands 1,839 5,25% 2.66,405,238 Treater London 3,075 8,785 827,566,403	5.47% 16.87%
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iast Anglia 1,154 3,30% 170,154,437 iast Midlands 1,339 5,25% 268,405,238 rester London 3,075 8,.78% 827,568,603 Gorthern Freidand 174 0,50% 17,752,003 Gorthern 1,886 5,39% 185,774,178	5.47% 16.87% 0.36% 3.79%
ast Anglia 1,154 3.300 170,154,437 ast Midlands 1,839 5.25% 2.68,405,238 retater London 3,075 8.785 827,566,603 Garth Mitching 17,4 0,50% 17,752,803 Jorn Here 1,886 5.39% 185,774,178 Garth Wett 5,375 15.868 599,08,07	5.47% 16.87% 0.36% 3.79% 12.21%
isst Anglia 1,154 3.00% 170,154,437 isst Millands 1,339 5.255 268,465,238 ireater London 3,075 8.788 827,568,603 Grither Ireland 174 0.50% 17,752,603 Grither Ireland 174 0.50% 17,752,603 Grither 1,886 5.39% 185,774,178 Grithwest 5,575 15,86% 599,038,917 cotland 4,404 12,585 461,839,123	5.47% 16.87% 0.36% 3.79% 12.21% 9.41%
ast Anglia 1,154 3,20% 170,154,432 ast Midlands 1,839 5,25% 2.68,405,238 preater London 3,075 8,78% 827,556,603 korthem Ireland 174 0,50% 17,752,803 dorthem 1,886 5,39% 185,774,178 korth 1,886 5,39% 185,774,178 korth 5,275 15,36% 599,038,917 cotland 4,404 12,58% 461,839,123 outh East 4,165 11,096 87,406,644	5.47% 16.87% 0.36% 3.79% 12.21% 9.41% 17.82%
ast Anglia 1,154 3.20% 170,154,427 ast Molland 1,339 5,255 268,405,238 ireater London 3,075 8,786 827,548,403 orthern relevald 174 0.505 17,752,803 orthern relevald 174 0.505 17,752,803 orthern relevald 1,886 5,35% 185,774,178 Orth 1,886 5,35% 185,774,178 Orthan 4,404 12,888 461,839,123 outh Kest 4,465 11,905 874,406,941 outh West 1,705 4,888 259,18,089	5.47% 16.87% 0.36% 3.79% 12.21% 9.41% 17.82% 5.28%
art Anglia 1,154 3,305 170,154,432 art Midlands 1,339 5,258 266,405,238 art Midlands 1,339 5,258 266,405,238 Grather Incloon 3,075 8,.78 827,566,403 Grather Incland 174 0,505 17,752,803 Jorthern Ireland 1,886 5,379 153,565 599,038,917 Jorth West 5,375 15,365 599,038,917 cotland 4,404 12,588 461,839,123 couth East 4,165 11,905 674,406,941 couth East 1,170 4,888 259,188,089 Yales Yales 14,379 3,945 144,41,38 44,41,38 259,188,089 Yales 14,379 3,945 14,41,38 14,44,138 14,48,128 14,48,128 14,38 14,48,41,38 14,48,41,38 14,48,41,38 14,48,41,38 14,48,41,38 14,48,41,38 14,48,41,38 14,48,41,38 14,48,41,38 14,48,41,38 14,48,41,38 14,48,41,38 14,48,41,38 14,48,41,38 14,48,41,38 14,48,41,38 <t< td=""><td>5.47% 16.87% 3.79% 12.21% 9.41% 17.82% 5.28% 2.95%</td></t<>	5.47% 16.87% 3.79% 12.21% 9.41% 17.82% 5.28% 2.95%
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ast Anglia 1,154 3.20% 170,154,427 ast Mallands 1,139 5,258 268,465,238 irreater London 3.07% 8,78% 827,558,603 otrithern Heland 174 0.50% 17,752,003 otrithern 1,886 5.39% 185,774,178 otrith 3,07% 13,86% 5.99%,038,017 otrithern 3,757 13,86% 599,038,017 otrith west 3,757 13,86% 599,038,017 otrith and 4,404 12,85% 461,839,123 outh Kest 1,708 4,85% 259,168,099 outh West 1,737 3,94% 144,841,238 Valkers 1,177 3,94% 144,841,238 Valkers 2,121 6,06% 296,413,016	5.47% 16.87% 3.79% 12.21% 9.41% 17.82% 5.28% 2.95%
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ast Anglia 1,154 3.20% 170,154,427 ast Mullands 1,189 5.25% 268,405,238 instater Lundon 3.07% 8.78% 827,558,600 iorthern Ireland 174 0.50% 17,72,202 torth 1,886 5.39% 185,774,178 torth Yest 5,375 13.56% 399,039,017 cotfand 4,464 12.58% 461,89,123 outh Yest 4,464 12.58% 874,406,944 outh Yest 1,70% 874,406,944 outh Yest 1,70% 874,405,944 outh Yest 1,70% 874,405,944 outh Yest 1,737 3,94% vert Mullands 2,121 6,06% 296,413,064 vert Mullands 2,121 6,06% 296,413,064 other 7,723 22,06% 800,703,927 ther 0 0,005 0	5.47% 16.87% 0.36% 3.79% 12.21% 12.21% 17.82% 5.28% 2.95% 6.04% 16.32%
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Sat Anglia 1,154 3,200 170,154,472 Sat Malands 1,139 5,255 268,465,238 irreter london 3,075 8,788 827,558,603 irreter london 1,139 5,257 268,465,238 irreter london 1,139 5,257 15,368 827,558,603 iorthem reland 1,138 5,375 15,368 5999,0197 iorth West 5,375 15,368 5999,0197 2 coaland 4,404 12,388 441,891,121 0 oath Kast 4,405 11,000 87,446,604 1 oath West 1,379 4,468 259,158,089 1 Values 1,379 3,946 1444,44,128 1 Values 2,121 6,068 296,419,61 1 Orishire and Humberside 7,723 22,068 800,703,927 Other 0 0,000 0 0 0 folal 35,033 100,00% € 4,906,106,465 <	5.477 16.877 10.368 3.797 12.218 0.417 17.825 5.888 2.955 0.045 100.009 100.009 % of total amount 78.099 0.000 78.099 0.000 2.355 0.445 0.455 0
art Anglia 1,154 3.305 170,154,437 art Midland 1,339 5,255 268,465,23 irretar London 3,075 8,785 827,568,603 iorrhern riefand 174 0.505 17,752,603 forthern riefand 174 0.505 17,752,603 forth 1,886 5.395 168,774,178 forth 5,375 15,865 599,038,917 cotfalad 4,404 12,885 461,839,123 outh Ket 1,1705 4,858 259,180,89 outh West 1,1705 4,858 259,180,89 outh West 1,1707 3,945 144,841,238 Vest.Midands 2,121 6,065 296,413,961 Ork-Inter and Hamberside 7,723 22,066 800,703,927 Other 0 0,0005 0 fotal 35,003 100,008 £ 4,906,105,455 stat 35,003 100,008 £ 4,906,105,455 Stat 35,003 100,0005	5.473 16.873 0.363 3.799 12.111 9.413 17.222 5.383 0.064 10.00% 5.00

Seasoning	Number	% of total number	Amount (GBP)	% of total amount
0-12 months	1,502	4.29%	327,280,306	6.67%
12-24 months	3,174	9.07%	647,949,556	13.21%
24-36 months	4,164	11.90%	788.017.530	16.06%
36-48 months	4,533	12.95%	902,189,220	18.39%
48-60 months	2,905	8.30%	507,194,582	10.34%
60-72 months	2,026	5.79%	323,286,097	6.59%
72-84 months	2,159	6.17%	314,984,751	6.42%
84-96 months	2,549	7.28%	329,758,608	6.72%
96-108 months	252	0.72%	24,706,159	0.50%
108-120 months	648	1.85%	68,773,593	1.40%
120-150 months	1,398	3.99%	130,595,285	2.66%
150-180 months	3,066	8.76%	230,495,646	4.70%
180+ months	6.627	18.93%	310,874,122	6.34%
Total	35,003	100.00%		100.00%
Interest payment type	Number	% of total number	Amount (GBP)	% of total amount
Fixed	29,186	83.38%	4,516,506,384	92.06%
SVR	3,432	9.80%	222,201,349	4.53%
Tracker	2,385	9.80%	167.397.722	4.55%
Other (please specify)	2,385	0.00%	167,397,722	0.00%
Total	35,003	100.00%		100.00%
1014	55,005	100.00%	4,700,100,400	100.00%
Loan purpose type	Number	% of total number	Amount (GBP)	% of total amount
Owner-occupied	35.003	% of total number 100.00%	4,906,105,455	% of total amount 100.00%
Buy-to-let	33,003	0.00%	4,500,105,455	0.00%
Second home	0	0.00%	0	0.00%
Total	35.003	100.00%	£ 4.906.105.455	100.00%
Iotai	35,003	100.00%	L 4,700,103,435	100.00%
Income verification type	Number	% of total number	Amount (GBP)	% of total amount
Fully verified	35.003	100.00%	4,906,105,455	100.00%
Fast-track	55,005	0.00%	4,900,105,455	0.00%
Self-certified	0	0.00%	0	0.00%
Total	35,003	100.00%	£ 4,906,105,455	100.00%
1014	55,005	100.00%	4,700,100,400	100.00%
Remaining term of loan	Number	% of total number	Amount (GBP)	% of total amount
0-30 months	1,393	% of total number 3.98%	34,793,238	% of total amount 0.71%
30-60 months	2,205	6.30%	86,856,916	1.77%
60-120 months	6,989	19.97%	458,878,630	9.35%
120-180 months	6,056	17.30%	715,212,386	14.58%
180-240 months	6,539	18.68%	1,077,395,277	21.96%
240-300 months	6,038	17.25%	1,077,393,277	21.90/
300-360 months	3,583	10.24%	804,253,079	16.39%
360+ months	2,200	6.29%	510,185,631	10.39/
Total	35.003	100.00%	£ 4,906,105,455	100.00%
Iotai	33,003	100.00%	E 4,900,103,433	100:00 //
Free les mont status	Nombre	% of total number	Amount (CBD)	W of total amount
Employment status	Number	% of total number	Amount (GBP)	% of total amount
Employed	29,294	83.69%	4,523,875,087	92.21%
Self-employed	985	2.81%	160,651,878 5,603,612	3.27%
Unemployed				
Retired	290	0.83%	15,712,026	0.329
Guarantor	0	0.00%	0	0.009
Other Total	4,370 35.003	12.48%	200,262,853 £ 4.906.105.455	4.089

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

Series	11	12	13	14	15	16
Issue date	10/11/15	11/04/17	19/11/18	08/05/19	21/11/19	13/10/20
Original rating (Moody's/Fitch)	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aaa/AAA
Current rating (Moody's/Fitch)	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aaa/AAA
Denomination	EUR	EUR	GBP	EUR	GBP	EUR
Amount at issuance	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	750,000,000	500,000,000
FX swap rate (rate:E1)	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
Scheduled final maturity date	10/11/22	11/04/23	20/11/23	08/05/24		13/10/27
Legal final maturity date	10/11/23	11/04/24	19/11/24	08/05/25	21/11/25	12/10/28
ISIN	XS1318364731	XS1594364033	XS1910867081	XS1991186500	XS2080769909	X52243314528
Stock exchange listing	London	London	London	London	London	London
Coupon payment frequency	Annual	Annual	Quarterly	Annual	Quarterly	Quarterly
Coupon payment date	10th	11th	19th	8th	21st	13th
Coupon (rate if fixed, margin and reference rate if floating)	0.750%	0.375%	0.600% / SONIA	0.125%	0.580% / SONIA	0.010%
Margin payable under extended maturity period (%)	0.250%	0.100%	0.600%	0.150%	0.580%	0.220%
Swap counterparty/ies	HSBC Bank Plc	Natixis	n/a	Natixis	n/a	HSBC Bank Plc
Swap notional denomination	EUR	EUR	n/a	EUR		EUR
Swap notional amount	500,000,000	500,000,000	n/a	500,000,000	n/a	500,000,000
Swap notional maturity	10/11/22	11/04/23	n/a	08/05/24	n/a	13/10/27
LLP receive rate/margin	0.750%	0.375%	n/a	0.125%	n/a	0.010%
LLP pay rate/margin	0.799% / 3m Libor	0.6325% / 3m Libor	n/a	0.535% / 3m Libor	n/a	0.707% / SONIA
Collateral posting amount	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 (Moodys), BBB- (Fitch)	No	Appointment of the Back-up Servicer
Servicer (transfer servicing obiligation)	Servicer long term rating fall below Trigger	Long term: Baa3 (Moodys)	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), BB8- (Fitch)	No	Replace Interest Rate Swap Provider or procure co-obilgor or guartantee from sufficiently rated courterparty
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)	3,483	520,369,704	9.95%	10.61%
of which the Payment Deferral period has finished (Note 3)	3,479	519,459,991	9.94%	10.59%

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	35,003	100.00%	£ 4,906,105,455	100.00%

Note 2

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