Vorkshire Covered Bond Programme

Yorkshire Building Society €12.5bn Covered Bond Programme - Monthly Investor Report: November 2022

<u>Administration</u>

Name of issuer	Yorkshire Building Society
Name of RCB programme	Yorkshire Building Society €12.5 billion Global C
Name, job title and contact details of person validating this form	Benjamin Charnock, Treasury Dealer, bcharnock
Date of form submission	31/12/2022
Start Date of reporting period	01/11/2022
End Date of reporting period	30/11/2022
Web links - prospectus, transaction documents, loan-level data	https://www.ybs.co.uk/your-society/treasury/i

Counterparties, Ratings

Covered bonds	
Issuer	
Seller(s)	
Cash Manager	
Back-up Cash Manager	
Account Bank	
Stand-by Account Bank	
Servicer(s)	
Back-up Servicer(s)	
Interest Rate Swap Provider	
Swap notional amount(s) (GBP)	7,621,254,809
Swap notional maturity/ies	Loan balance zero
LLP receive rate/margin	4.20%
LLP pay rate/margin	2.20%
Collateral posting amount(s) (GBP)	0

Accounts, Ledgers

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	0	n/a	n/a
Third party payments	(11,090)	n/a	n/a
Interest on Mortgages	14,653,849	n/a	n/a
Interest on GIC	0	n/a	n/a
Interest on Sub Assets	0	n/a	n/a
Interest on Authorised Investments	0	n/a	n/a
Transfer from Coupon payment ledger	0	n/a	n/a
Other Revenue	0	n/a	n/a
Amounts transferred from / (to) Reserve Fund	950,000	n/a	n/a
Cash Capital Contribution deemed to be revenue	0	n/a	n/a
Net interest from / (to) Interest Rate Swap Provider	10,523,677	n/a	n/a
Interest (to) Covered Bond Swap Providers	(4,842,552)	n/a	n/a
Pre-funding of monthly swap payments / other payments	(3,791,377)	n/a	n/a
Interest paid on Covered Bonds without Covered Bonds Swaps	0	n/a	n/a
Deferred Consideration	(17,482,507)	n/a	n/a
Closing Balance	0	n/a	n/a
Principal receipts / ledger			
Beg Balance	0	n/a	n/a
Principal repayments under mortgages	107,605,515	n/a	n/a
Proceeds from Term Advances	0	n/a	n/a
Mortgages Purchased	(493,225,412)	n/a	n/a
Cash Capital Contributions deemed to be principal	0	n/a	n/a
Proceeds from Mortgage Sales	3,486,633	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	382,133,264	n/a	n/a
Closing Balance	0	n/a	n/a
Reserve ledger			
Beg Balance	14,002,767	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	14,002,767	n/a	14,002,767

bal Covered Bond Programme
arnock@ybs.co.uk
sury/index.html#funding-programmes

Fitch Counterparty/ies Rating trigger Current rating Rating trigger AAA -Yorkshire Building Society A-/F1 -< BBB-, < F2 Yorkshire Building Society A-/F1 < Ba Yorkshire Building Society < BBB-A-/F1 <Baa n/a --< F1 A-/F1 Yorkshire Building Society HSBC Bank plc < F1 AA-/F1+ Yorkshire Building Society < BBB-A-/F1 <Baa n/a --Yorkshire Building Society < F3/BBB-A(dcr)/F1 < P

Moody's				
	Current rating			
-	Aaa			
-	A3/P-2			
aa3, < P-2	A3/P-2			
a1, < Baa3	A3/P-2			
-	-			
< P-1	A3/P-2			
< P-1	A1/P-1			
a1, < Baa3	A3/P-2			
-	-			
< P-2/A3	A3/P-2			

Asset Coverage Test

	Value	Description
Α	7,283,619,051	Adjusted current balance
В	93,681,651	Principal collections not yet applied
c	0	Qualifying additional collateral
0	0	Substitute assets
E	n/a	Proceeds of sold mortgage loans
\checkmark	n/a	Set-off offset loans
W	n/a	Personal secured loans
X	n/a	Flexible draw capacity
Y	257,677,353	Set-off
Ζ	138,382,427	Negative carry
Total: A + B + C + D - (Y + Z)	6,981,240,922	
Method Used for Calculating "A" (note 1)	A (ii)	
Asset Percentage (%)	90.50%	-
Maximum asset percentage from Fitch (%)	95.50%	
Waximum asset percentage from Moody's (%)	90.50%	
Maximum asset percentage from S&P (%)	n/a]
Credit support as derived from ACT (GBP)	2,289,490,922]
Credit support as derived from ACT (%)	48.8%	

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	12,500,000,000
Covered bonds principal amount outstanding (GBP, non-GBP series converted at	
swap FX rate)	4,691,750,000
Covered bonds principal amount outstanding (GBP, non-GBP series converted at	
current spot rate)	4,679,140,000
Cover pool balance (GBP)	8,043,799,371
GIC account balance (GBP)	123,348,604
Any additional collateral (please specify)	0
Any additional collateral (GBP)	0
Aggregate balance of off-set mortgages (GBP)	897,195,702
Aggregate deposits attaching to the cover pool (GBP)	257,677,353
Aggregate deposits attaching specifically to the off-set mortgages (GBP)	247,671,962
Nominal level of overcollateralisation (GBP)	3,352,049,371
Nominal level of overcollateralisation (%)	171.4%
Total Outstanding Current Balance of Mortgages in the Portfolio	8,043,799,371
Number of Mortgages in Pool	48,873
Average loan balance (GBP)	164,586
Weighted average indexed LTV (%)	55.33
Weighted average non-indexed LTV (%)	66.32
Weighted average seasoning (months)	47.39
Weighted average remaining term (months)	277.36
Weighted average interest rate (%)	2.43
Standard Variable Rate(s) (%)	5.89
Constant Pre-Payment Rate (%, current month)	10.59
Constant Pre-Payment Rate (%, quarterly average)	10.42
Principal Payment Rate (%, current month)	14.70
Principal Payment Rate (%, quarterly average)	16.22
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)	14,653,849
Mortgage collections (scheduled - principal)	26,468,567
Mortgage collections (unscheduled - interest)	0
Mortgage collections (unscheduled - principal)	67,213,084

Loan Redemptions & Replenishments Since Previous Reporting Date

	Number % of total number		Amount (GBP)	% of total amount
Loan redemptions since previous reporting date	441	91.68%	60,158,981	93.20%
Loans bought back by seller(s)	40	8.32%	4,389,449	6.80%
of which are non-performing loans	1	2.50%	23,813	0.54%
of which have breached R&Ws	0	0.00%	0	0.00%
Loans sold into the cover pool	2,648	n/a	492,361,618	n/a

Product Rate Type and Reversionary Profiles				Weighted 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	43,858	89.74%	7,691,001,634	95.61%	2.33%	34.35	0.00%	0.00%	
Fixed at origination, reverting to Libor	0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	
Fixed at origination, reverting to tracker	0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	
Fixed for life	0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	
Tracker at origination, reverting to SVR	15	0.03%	4,200,989	0.05%	3.18%	-	0.93%	0.00%	
Tracker at origination, reverting to Libor	0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	
Tracker for life	1,913	3.91%	128,548,517	1.60%	3.19%	-	0.93%	0.93%	
SVR, including discount to SVR	3,087	6.32%	220,048,231	2.74%	5.46%	-	-0.43%	0.00%	
Libor	0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	
Total	48,873	100.00%	8,043,799,371	100.00%					

<u>Stratifications</u>

Arrears Breakdown	Number	% of Total Number	Amount	% of Total Amount
Current	48,689	99.62%	8,024,700,393	99.76%
0-1 month in arrears	101	0.21%	11,134,515	0.14%
1-2 months in arrears (greater than 1 month, includes 2 months)	43	0.09%	3,831,934	0.05%
2-3 months in arrears (greater than 2 months, includes 3 months)	17	0.03%	2,163,394	0.03%
3-6 months in arrears (greater than 3 month, includes 6 months)	22	0.05%	1,945,322	0.02%
6-12 months in arrears (greater than 6 months, includes 12 months)	1	0.00%	23,813	0.00%
12+ months in arrears (greater than 12 months)	0	0.00%	0	0.00%
Total	48,873	100.00%	£ 8,043,799,371	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	18,797	38.46%	1,722,537,424	21.41%
50-55%	2,336	4.78%	425,547,469	5.29%
55-60%	2,340	4.79%	454,715,495	5.65%
60-65%	2,445	5.00%	491,497,272	6.11%
65-70%	2,782	5.69%	576,860,220	7.17%
70-75%	3,458	7.08%	749,256,260	9.31%
75-80%	4,681	9.58%	1,030,168,820	12.81%
80-85%	6,006	12.29%	1,363,105,670	16.95%
85-90%	4,679	9.57%	974,105,108	12.11%
90-95%	1,302	2.66%	249,941,513	3.11%
95-100%	40	0.08%	5,097,438	0.06%
100-105%	7	0.01%	966,683	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	48,873	100.00%	£ 8,043,799,371	100.00%

6.966 - 1.04xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	Current LTV (Indexed as Defined in OC)	Number	% of Total Number	Amount	% of Total Amount	
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10.002.5000 3.195 3.195 3.195 50.005.000 3.195 3.095 3.095 50.007.000 3.195 3.095 3.095 50.007.000 3.195 3.095 3.095 50.007.000 3.974 3.0287.005 3.0287.005 100.005 5.047 3.1272 1.161.50.040 3.027.005 200.005.000 4.077 3.272 1.161.50.040 3.025 200.005.0000 2.023 4.237 3.044.05.01.50 3.025 200.005.0000 2.023 4.237 3.049.05.01 3.000.000 30.005.0000 3.123 4.077 2.94.49.95 3.000.000 30.005.0000 3.131 3.049.05.01 3.000.000 3.000.000 3.000.000 3.000.000 3.000.000.000.000.000.000 3.000.000 3.000.000.000.000.000.000 3.000.000 3.000.000 3.000.000 3.000.000 3.000.000 3.000.000 3.000.000 3.000.000 3.000.000 3.000.000 3.000.000 3.000.000 3.000.000 3.000.000 3.000.0	0-5,000	993	2.03%	1,645,291	0.029	
25.005.000 4.93 8.05 14.96,145 75.005.100.000 4.95 10.07 307,850.000 75.005.100.000 9.794 20.065 1.14.90 14.96,145 75.005.100.000 9.794 20.065 1.21.40,171 10.000 50.005.200.000 6.707 13.725 1.14.90,714 10.000 50.005.200.000 4.225 8.461 941.02,25 20.000 <td< td=""><td>5,000-10,000</td><td>695</td><td>1.42%</td><td>5,289,197</td><td>0.079</td></td<>	5,000-10,000	695	1.42%	5,289,197	0.079	
50.007.500 9.75.00 9.75.00 9.75.00 50.007.500 5.449 10.05 9.75.00 50.000.000 1.214.40.711 1.14.450.701 50.000.200,000 1.214.40.711 1.14.450.80 50.000.200,000 4.272 8.643 9.41.49.701 250.000.2000 4.272 8.643 9.41.49.701 250.000.2000 2.3.32 4.77 7.44.469.06 350.000 9.55 1.95 4.45.33 450.000.2000 9.75 1.95 4.45.33 450.000.2000 9.75 1.95 4.45.33 450.000.2000 9.73 1.64 200.99.47 450.000.2000 9.77 0.163 46.57.77 450.000.2000 9.77 0.163 46.57.77 450.000.2000 9.77 0.163 46.57.77 90.0000 9.000 9.000 9.000 9.000 90.000 9.000 9.000 9.000 9.000 9.000 90.0000 9.000 9.0000 <	10,000-25,000	2,246	4.60%	39,168,199	0.499	
7x,000-00000 9,544 11.158 479,889,025 100,000-150,000 9,754 20.065 1,21.440,71.1 200,000-300,000 6,707 13.725 1,164,510,860 200,000-300,000 6,707 8,643 941,492,705 200,000-300,000 6,735 6,235 8,38,597,662 300,000-300,000 1,1644 4,225 598,138,875 400,000-300,000 1,1644 4,225 598,138,875 400,000-300,000 6,933 1,364 399,432,034 500,000,000 6,933 1,364 399,432,034 500,000,000 6,933 1,364 399,432,044 500,000,000 1373 1,503 400,251,797 600,000,000 1373 1,503 400,251,797 500,000,000 1373 0,023 116,611,679 500,000,000 1373 0,024 3,533,124 1,000,000 1373 0,025 1,030,039 500,000,000 1373 1,053,039 1,030,039,031 500,000 <	25,000-50,000	3,936	8.05%	148,460,145	1.859	
100.00159.000 9.974 20.048 1.214.403.711 100.00120.000 6.707 13.725 1.164.510.860 200.002 59.050 4.225 8.643 941.962.205 250.000 3.053 6.575 8.86,597.802 250.000 3.053 6.755 8.86,597.802 30.000 3.053 6.755 8.86,597.802 30.000 4.154 3.285 9.987.188.875 400.000 50.000 6.055 9.975 44.562.355 40.000 50.000 6.733 1.1348 309,432.054 500.000 500.000 6.733 1.1348 309,432.054 500.000 500.000 6.733 1.1348 309,432.054 500.000 500.000 6.733 1.1348 309,432.054 500.000 500.000 6.041.979 0.0468 640.257.77 500.000 500.000 6.041 7.78 405.532.172 500.000 500.000 6.041.979 1.06.468 200.890.497 500.000 500.000 6.943.790 0.068 6.943.790.91 500.	50,000-75,000	4,895	10.02%	307,887,060	3.839	
19.000.020,000 13.272 1,164,510,869 19.0000 230,000 4.272 8.644 941.492.05 250,000 330,000 3,833 6.253 818,597,602 100,000 330,000 2.322 4.775 7734.489,505 100,000 350,000 10.641 3.383 938,138,37 400,000 450,000 663 1.434 300,432,054 500,000 000 663 1.434 300,432,054 500,000 000,000 6733 1.06,64 200,500,47 500,000 000,000 6733 1.06,64 200,500,47 700,000 800,000 639 0.132 116,611,679 800,000,000 639 0.132 116,611,679 800,000 - 630 0.132 116,611,679 800,000,000 630 0.132 116,611,6179 800,000 - 6 0.055 0.05 700,000 + 630 0.132 116,611,621,623 800,000 - 6 0.055 0.055 1000,000 + 630,637,376 0.055 <t< td=""><td>75,000-100,000</td><td>5,447</td><td>11.15%</td><td>476,888,025</td><td>5.93%</td></t<>	75,000-100,000	5,447	11.15%	476,888,025	5.93%	
200,000 290,000 4,225 8,645 941,492,205 250,000 290,000 3,051 6,275 888,597,602 250,000 30,000 2,332 4,775 7,54,489,455 350,000 400,000 0.9055 1,1955 444,562,355 460,000 500,000 0.9055 1,1955 444,562,355 460,000 500,000 0.9731 1.597 400,217,77 600,000 60,000 0.971 0.645 200,890,497 700,000 60,000 0.971 0.645 66,57,769 700,000 60,000 0.979 0.6165 66,57,769 900,000 1,000,000 0 0.000 0 700,000 60 0.000 0 0 700,000 - 0 0.000 0 700,000 - 0 0.000 0 700,000 - 0 0.000 0 700,000 - 0 0.000 0 0 700,000 - 0 0.000 0 0 700,000 - 0 0.000 0 <t< td=""><td>100,000-150,000</td><td>9,794</td><td>20.04%</td><td>1,214,403,711</td><td>15.109</td></t<>	100,000-150,000	9,794	20.04%	1,214,403,711	15.109	
220,000 3,051 6.23% 838,979,602 300,000 2,332 4.77% 754,489,865 300,000 30,000 32,332 4.77% 754,489,865 30,000-80,000 0.053 1.95% 404,562,355 400,000-80,000 0.053 1.34% 309,452,354 500,000-000 0.0733 1.50% 400,257,757 500,000-000 0.077 0.23% 116,611,679 700,000-800,000 0.77 0.23% 116,611,679 800,000-000 0.001 0.001 0.001 00,000-000 0.001 0.001 0.001 00,000-000 0.001 0.001 0.001 700,000-000 0.001 0.001 0.001 1,000,000+ 0 0.003 0 700,000-000 0.001 0.001 0.001 700,000 0 0.003 0 0 700,000 0 0.003 0 0 700,000 0 0.003 0	150,000-200,000	6,707	13.72%	1,164,510,860	14.489	
300,000 390,000 2,332 4,778 754,489,965 300,000 390,000 1,664 3.288 598,138,875 400,000 450,000 653 1.935 404,562,355 400,000 500,000 653 1.348 309,422,054 600,000 700,000 733 1.505 400,251,757 600,000 700,000 1017 0.328 116,611,679 800,000 800,000 0177 0.328 116,611,679 800,000 90,000 0197 0.168 66,547,769 900,000,1,000,000 28 0.128 34,332,126 900,000,000 0 0.0007 0 Total 48,873 100.008 £ 8,043,799,371 Kargital Stribution Number % of Total Number Amount % of Total Amoun Regional Distribution 8,043,799,371 Kargital Stribution % of Total Amount	200,000-250,000	4,225	8.64%	941,492,205	11.709	
350.000.400.000 1,604 3.285 959, 138,875 400,000-450,000 055 1.953 404,562,355 500,000-600,000 733 1.505 400,251,757 500,000-800,000 0311 0.644 200,890,497 700,000-800,000 157 0.322 116,611,679 800,000-700,000 79 0.163 64,347,749 900,000-700,000 79 0.164 64,947,749 900,000-700,000 0 0 0 1,000,000 0 0 0 7ctal 48,873 100,000 & \$\$,043,799,371 0 Regional Distribution Number % of Total Number % of Total Amount % of Total Amount East Anglia 1,771 3.665 306,494,39 0 Creater London 4,365 8,933 1,93,959,491 0 North 2,260 5.775 445,950,753 0 0 Sotland 2,260 5.775 445,950,753 0 0 0 0 0 0 0 0 0 0 0 0 <t< td=""><td>250,000-300,000</td><td>3,053</td><td>6.25%</td><td>838,597,602</td><td>10.439</td></t<>	250,000-300,000	3,053	6.25%	838,597,602	10.439	
400.000-460.000 1.95% 1.95% 404,562,35% 450,000-60.000 633 1.34% 309,432,054 600,000-700,000 331 1.05% 400,251,757 600,000-700,000 311 0.64% 200,890,497 700,000-80,000 79 0.16% 66,547,769 900,000-1,000,000 79 0.16% 66,547,769 900,000-1,000,000 0 0.00% 0 1,000,004 0 0.00% 0 Total 48,873 100,00% £ 8,043,799,371 Regional Distribution Wumber % of Total Number Amount % of Total Amount East Anglia 1,771 3.66% 300,490,493 East Anglia 1,771 3.66% 300,490,493 Kerster London 45,550 8.93% 1,939,299,491 Norther Ireland 2,774 5.68% 300,754,376 Norther Ireland 7,228 14.79% 96,220.60 South ast 6,345 12,98%	300,000-350,000	2,332	4.77%	754,489,965	9.389	
469.000 653 1.349 309,432,054 500.000-600.000 733 1.509 400,251,757 600.000-700.000 311 0.648 200,890,497 700.008-800.000 0.157 0.328 116,611,679 800,000-900.000 79 0.168 66,547,769 900,000-000 0 0 0 900,000-000 0 0 0 900,000-000 0 0 0 900,000-000 0 0 0 900,000-000 0 0 0 0 900,000-00 0 0 0 0 900,000-00 0 0 0 0 900,000-00 0 0 0 0 900,000-00 0 0 0 0 0 900,000-00 0 0 0 0 0 900,000-00 0 0 0 0 0 900,000-00 0 0 0		1,604	3.28%	598,138,875	7.449	
500.000-600,000 733 1.50% 400,251,757 600,000-700,000 311 0.64% 200,890,497 600,000-700,000 157 0.32% 116,611,679 800,000-900,000 79 0.16% 665,47,769 900,000-900,000 0 58 0.12% 54,532,126 1,000,000 + 0 0.006% 0 Total 48,873 1000.00% £ 8,043,799,371 Regional Distribution Kandandis 0 0,000,439 Greater London 4,365 306,490,439 Sect Midandis 2,200 5,735 446,580,733 Greater London 4,365 6,893% 1,393,959,491 Norther Ireland 307 0.755 41,399,779 North 2,2774 5,684 308,754,376 North West 7,228 14,79% 936,272,608 South East 5,355 11,99% 687,090,461 South East 6,345 12,98% 15,538,341,31					5.039	
600,000-700,000 311 0.64% 200,800,497 700,000-800,000 75 0.32% 116,611,679 800,000-900,000 75 0.16% 66,547,769 900,000-1,000,000 58 0.12% 54,532,126 1,000,000+ 0 0 0.00% 0 Total 48,873 100.00% £ 8,043,799,371 Regional Distribution K of Total Number Monunt % of Total Amount % of Total Amount East Anglia 1,1791 3.66% 306,490,439 4 East Midlands 2,800 5.73% 465,850,753 Greater London 43,35 8.93% 1,393,599,491 Northern Ireland 367 0.75% 41,399,279 North West 2,774 5.68% 308,754,376 South East 6,345 11,99% 687,909,461 South East 6,345 12,98% 1,553,841,312 South East 2,170 4,44% 270,168,825 South East 3,446 7.05% </td <td></td> <td></td> <td></td> <td></td> <td>3.859</td>					3.859	
200,000 800,000 157 0.323 116,611,679 800,000-900,000 79 0.168 66,547,769 900,000-100,000 58 0.122 54,532,126 1,000,000 + 0 0.009 0 Total 48,873 100.00% £ 8,043,799,371 Regional Distribution Number % of Total Number Amount % of Total Amoun East Midlands 2,800 5.732 465,850,733 3 Greater London 4,365 8.933 1,393,959,491 Norther Ireland 367 0.753 41,399,279 North West 7,774 5.688 3006,753,376 South Kast 6,345 11.998 687,090,461 South Kast 6,345 12.988 1,553,841,312 South Kast 2,170 4.4448 207,168,825 Wates 2,170 4.4448 207,168,825 Wates 2,170 4.4448 207,168,825 Wates 3,3444 7.058 525,620,666					4.98%	
800,000-900,000 79 0.16k 66,547,769 900,000-1,000,000 0 58 0.12% 54,532,126 1,000,000 + 0 0.00% 0 Total 48,873 100.00% £ 8,043,799,371 Regional Distribution Kerional Distribution Number % of Total Number Amount % of Total Amount Regional Distribution East Anglia 1,791 3.66% 306,490,439 Colspan="2">Colspan= "2" Colspan= C					2.509	
900,000 + ,000,000 58 0.128 54,532,126 1,000,000 + 0 0 0 0 Total 48,873 100.00% £ 8,043,799,371 Regional Distribution Number % of Total Number Amount % of Total Amount East Anglia 1,791 3.668 306,490,439 306,490,439 East Midlands 2,800 5.733 465,850,733 306,490,439 Greater London 4,365 8.933 1,393,959,491 306,490,439 Northern Ireland 2,774 5.683 308,743,766 306,490,439 North West 2,774 5.683 308,754,376 306,490,439 South Action 2,774 5.683 308,754,376 306,490,439 South Mest 2,774 5.683 308,754,376 306,490,439 South Set 2,774 5.683 308,754,376 306,490,439 South Set 2,774 5.683 308,754,376 306,400,41 South Set 2,710 4.443 200,168,6					1.459	
1,000,000 + 0 0.00% 0 0 Total 48,873 100.00% £ 8,043,799,371 Regional Distribution Number % of Total Number Amount % of Total Amount East Anglia 1,771 3.66% 306,490,439 Creater London 4.8,355 8.93% 1,339,559,491 Northern Ireland 367 0.75% 41,339,273 North Mest 7,728 147,9% 936,272,608 South Mest 7,728 147,9% 936,272,608 South Satt 6,345 1,9% 687,009,461					0.839	
Total 48,873 100.00% £ 8,043,799,371 Regional Distribution Number % of Total Number Amount % of Total Amount East Anglia 1,791 3.668 306,490,439 Intervent State St				54,532,126	0.689	
Regional Distribution Number % of Total Number Amount % of Total Amount East Anglia 1,791 3.66% 306,490,439 East Anglia 2,800 5.73% 465,850,753 Greater London 4,365 8.93% 1,333,959,491 Northern Ireland 367 0.75% 41,399,279 North 2,774 5.68% 308,754,376 North 2,774 5.68% 308,754,376 South Kest 2,774 5.68% 308,754,376 South West 6,345 12,98% 1,953,841,312 South Kest 2,170 4,44% 270,168,825 Wales 2,170 4,44% 270,168,825 Vest Midlands 3,3446 7.05% 552,632,606 Yorkshire and Humberside 9,118 18,66% 1,057,672,597 Other 0 0,000% 6 Total 48				0	0.009	
East Anglia 1,791 3.66% 306,490,439 East Midlands 2,800 5.73% 465,850,753 Greater London 4,365 8.93% 1,393,959,491 Northern Ireland 367 0.75% 413,399,279 North 2,774 5.668 308,754,376 North Vest 7,728 14.79% 936,272,608 Scotland 5,859 11.99% 667,090,461 South Kest 2,610 5.34% 465,825 South West 2,610 5.34% 469,666,623 Wales 2,170 4.44% 2270,168,825 West Midlands 3,446 7.05% 552,632,606 Yorkshire and Humberside 9,118 18.66% 1,057,672,597 Other 0 0 0 0 Total 48.873 100.00% € 8,043,799,371	Total	48,873	100.00%	£ 8,043,799,371	100.00%	
East Anglia 1,791 3.66% 306,490,439 East Midlands 2,800 5.73% 465,850,753 Greater London 4,365 8.93% 1,393,959,491 Northern Ireland 367 0.75% 413,399,279 North 2,774 5.668 308,754,376 North Vest 7,728 14.79% 936,272,608 Scotland 5,859 11.99% 667,090,461 South Kest 2,610 5.34% 465,825 South West 2,610 5.34% 469,666,623 Wales 2,170 4.44% 2270,168,825 West Midlands 3,446 7.05% 552,632,606 Yorkshire and Humberside 9,118 18.66% 1,057,672,597 Other 0 0 0 0 Total 48.873 100.00% € 8,043,799,371	Pagional Distribution	Number	% of Total Number	Amount	% of Total Amount	
East Midlands 2,800 5.73% 465,850,753 Greater London 4,365 8.93% 1,393,959,491 Northern Ireland 367 0.75% 41,392,279 North 2,774 5.68% 308,754,376 North 7,728 14.79% 936,272,608 South Set 7,228 14.79% 936,272,608 South East 5,859 11.99% 687,090,461 South East 6,345 12,98% 1,553,841,312 South West 2,610 5,34% 469,666,623 Wales 2,170 4.44% 270,168,825 West Midlands 3,446 7.05% 552,632,606 Yorkshire and Humberside 0 0.000% 0 Other 0 0.000% 0 Total 48,873 100.00% 8,043,799,371					3.819	
Greater London 4,365 8.93% 1,393,959,491 Northern Ireland 367 0.75% 41,399,279 North 2,774 5.68% 308,754,376 North West 7,228 14.79% 936,272,608 Scotland 5,859 11.99% 687,090,461 South East 6,345 12.98% 1,553,841,312 South West 2,610 5.34% 469,666,623 Wales 2,170 4.44% 270,168,825 West Midlands 3,446 7.05% 552,632,606 Yorkshire and Humberside 0 0.00% 0 Other 0 0.00% 0 Total 48,873 100.00% € 8,043,799,371		,			5.799	
Northern Ireland 367 0.75% 41,399,279 North 2,774 5.68% 308,754,376 North West 7,228 14.79% 936,272,608 Scotland 5,859 11.99% 687,090,461 South East 6,345 12.98% 1,553,841,312 South West 2,610 5.34% 469,666,623 Wales 2,170 4.44% 270,168,825 West Midlands 3,446 7.05% 552,632,606 Other 0 0.000% 0 Other 0 0.000% 0 Total 48,873 100.00% £ 8,043,799,371					17.339	
North 2,774 5.68% 308,754,376 North West 7,228 14.79% 936,272,608 Scotland 5,859 11.99% 687,090,461 South East 6,345 12.98% 1,553,841,312 South West 2,610 5.34% 469,666,623 Wales 2,170 4.44% 270,168,825 West Midlands 3,446 7.05% 552,632,606 Other 0 0.00% 0 Other 0 0.00% 0 Total 48,873 100.00% 6 Repayment type Number % of total number Amount (GBP) % of total amount					0.519	
North West 14.7% 936,272,608 Scotland 5,859 11.9% 687,090,461 South East 6,345 12.98% 1,553,841,312 South West 2,610 5.34% 469,666,623 Wales 2,170 4.44% 270,168,825 West Midlands 3,446 7.05% 552,632,606 Yorkshire and Humberside 9,118 18.66% 1,057,672,597 Other 0 0.00% 0 Total 48,873 100.00% £ 8,043,799,371 Repayment % of total number % of total number % of total amount					3.849	
Scotland 5,859 11,99% 687,090,461 South East 6,345 12,98% 1,553,841,312 South West 2,610 5.34% 469,666,623 Wales 2,170 4.44% 270,168,825 West Midlands 3,446 7.05% 552,632,606 Yorkshire and Humberside 9,118 18,66% 1,057,672,597 Other 0 0.00% 0 Total 48,873 100.00% £ 8,043,799,371 Repayment type Number % of total number Amount (GBP) % of total amount Capital repayment 39,719 81.27% 6,968,176,722					11.649	
South East 6,345 12.98% 1,553,841,312 South West 2,610 5.34% 469,666,623 Wales 2,170 4.44% 270,168,825 West Midlands 3,446 7.05% 552,632,606 Yorkshire and Humberside 9,118 18.66% 1,057,672,597 Other 0 0.00% 0 Total 48,873 100.00% € Repayment type Number % of total number Amount (GBP) % of total amount Capital repayment 39,719 81.27% 6,968,176,722					8.549	
South West 2,610 5.34% 469,666,623 Wales 2,170 4.44% 270,168,825 West Midlands 3,446 7.05% 552,632,606 Yorkshire and Humberside 9,118 18.66% 1,057,672,597 Other 0 0.00% 0 Total 48,873 100.00% £ 8,043,799,371 Repayment type Number % of total number Amount (GBP) % of total amount Capital repayment 39,719 81.27% 6,968,176,722					19.329	
Wales 2,170 4.44% 270,168,825 West Midlands 3,446 7.05% 552,632,606 Yorkshire and Humberside 9,118 18.66% 1,057,672,597 Other 0 0.00% 0 Total 48,873 100.00% £ 8,043,799,371 Repayment type Number % of total number Amount (GBP) % of total amount Capital repayment 39,719 81.27% 6,968,176,722 1					5.849	
West Midlands 3,446 7.05% 552,632,606 Yorkshire and Humberside 9,118 18.66% 1,057,672,597 Other 0 0.00% 0 Total 100.00% £ 8,043,799,371 Repayment type Number % of total number Amount (GBP) % of total amount Capital repayment 39,719 81.27% 6,968,176,722 1					3.369	
Yorkshire and Humberside 18.66% 1,057,672,597 Other 0 0.00% 0 Total 48,873 100.00% £ 8,043,799,371 Repayment type Number % of total number Amount (GBP) % of total amount Capital repayment 39,719 81.27% 6,968,176,722 100.00%					6.879	
Other 0.00% 0.00% 0 Total 48,873 100.00% £ 8,043,799,371 Repayment type Number % of total number Amount (GBP) % of total amount Capital repayment 39,719 81.27% 6,968,176,722 1					13.159	
Total 48,873 100.00% £ 8,043,799,371 Repayment type Number % of total number Amount (GBP) % of total amount Capital repayment 39,719 39,719 6,968,176,722				0	0.009	
Repayment typeMumber% of total numberAmount (GBP)% of total amountCapital repayment39,71981.27%6,968,176,722				£ 8,043,799,371	100.00%	
Capital repayment 81.27% 6,968,176,722		´				
Capital repayment 81.27% 6,968,176,722	Repayment type	Number	% of total number	Amount (GBP)	% of total amount	
					86.639	
	Part-and-part	0	0.00%	0	0.009	
Interest-only 2.14% 178,426,947		1,045		178,426,947	2.229	
Offset 8,109 16.59% 897,195,702					11.159	
					100.00%	

	Number	% of total number	Amount (GBP)	% of total amount	
Seasoning 0-12 months	3,329	6.81%	756,614,463	9.41%	
12-24 months	15,442	31.60%	3,315,684,690	41.22%	
24-36 months	2,715	5.56%	519,196,042	6.45%	
36-48 months	3,718	7.61%	677,979,063	8.43%	
48-60 months	4,191	8.58%	791,392,759	9.84%	
60-72 months	2,878	5.89%	475,231,804	5.91%	
72-84 months	1,914	3.92%	293,018,296	3.64%	
84-96 months	1,695	3.47%	236,395,519	2.94%	
96-108 months	2,695	5.51%	336,647,212	4.19%	
108-120 months	394	0.81%	39,032,680	0.49%	
120-150 months	1,353	2.77%	129,634,105	1.61%	
150-180 months	1,340	2.74%	109,533,895	1.36%	
180+ months	7,209	14.75%	363,438,843	4.52%	
Total	48,873	100.00%		100.00%	
	-0,075	100.00%		100.00%	
Interest payment type	Number	% of total number	Amount (GBP)	% of total amount	
Fixed	43,858	89.74%	7,691,001,634	95.61%	
SVR	3,087	6.32%	220,048,231	2.74%	
Tracker	1,928	3.94%	132,749,506	1.65%	
Other (please specify)	0	0.00%	0	0.00%	
Total	48,873		£ 8,043,799,371	100.00%	
1 otat					
Loan purpose type	Number	% of total number	Amount (GBP)	% of total amount	
Owner-occupied	48,873	100.00%	8,043,799,371	100.00%	
Buy-to-let	0	0.00%	0	0.00%	
Second home	0	0.00%	0	0.00%	
Total	48,873	100.00%	£ 8,043,799,371	100.00%	
	,		· · · · · ·		
Income verification type	Number	% of total number	Amount (GBP)	% of total amount	
Income verification type Fully verified	Number 48,873	% of total number 100.00%	Amount (GBP) 8,043,799,371	% of total amount 100.00%	
Fully verified	48,873	100.00%	8,043,799,371	100.00%	
Fully verified Fast-track	48,873	100.00% 0.00%	8,043,799,371 0 0	100.00% 0.00%	
Fully verified Fast-track Self-certified	48,873 0 0	100.00% 0.00% 0.00%	8,043,799,371 0 0	100.00% 0.00% 0.00%	
Fully verified Fast-track Self-certified	48,873 0 0	100.00% 0.00% 0.00%	8,043,799,371 0 0	100.00% 0.00% 0.00%	
Fully verified Fast-track Self-certified Total	48,873 0 0 48,873	100.00% 0.00% 0.00% 100.00%	8,043,799,371 0 0 £ 8,043,799,371	100.00% 0.00% 0.00% 100.00%	
Fully verified Fast-track Self-certified Total Remaining term of loan	48,873 0 0 48,873 Number	100.00% 0.00% 0.00% 100.00% % of total number	8,043,799,371 0 6 6 8,043,799,371 Amount (GBP)	100.00% 0.00% 0.00% 100.00% % of total amount	
Fully verified Fast-track Self-certified Total Remaining term of loan 0-30 months	48,873 0 0 48,873 Number 1,399	100.00% 0.00% 0.00% 100.00% % of total number 2.86%	8,043,799,371 0 £ 8,043,799,371 Amount (GBP) 73,168,215	100.00% 0.00% 0.00% 100.00% % of total amount 0.91%	
Fully verified Fast-track Self-certified Total Remaining term of loan 0-30 months 30-60 months	48,873 0 0 48,873 <u>48,873</u> <u>1,399</u> 2,666	100.00% 0.00% 0.00% 100.00% % of total number 2.86% 5.45%	8,043,799,371 0 £ 8,043,799,371 Amount (GBP) 73,168,215 98,066,523	100.00% 0.00% 0.00% 100.00% % of total amount 0.91% 1.22%	
Fully verified Fast-track Self-certified Total Remaining term of loan 0-30 months 30-60 months 60-120 months	48,873 0 0 48,873 Number 1,399 2,666 6,861	100.00% 0.00% 0.00% 100.00% % of total number 2.86% 5.45% 14.04%	8,043,799,371 0 6 8,043,799,371 6 7 7 3,168,215 9 8,066,523 496,079,678	100.00% 0.00% 0.00% 100.00% % of total amount 0.91% 1.22% 6.17%	
Fully verified Fast-track Self-certified Total Remaining term of loan 0-30 months 30-60 months 60-120 months 120-180 months	48,873 0 0 48,873 <u>48,873</u> <u>1,399</u> 2,666 6,861 6,424	100.00% 0.00% 0.00% 100.00% % of total number 2.86% 5.45% 14.04% 13.14%	8,043,799,371 0 6 8,043,799,371 6 7 8,043,799,371 7 8,043,799,371 7 8,043,799,371 7 8,043,215 98,066,523 98,066,523 496,079,678 496,079,678	100.00% 0.00% 0.00% 100.00% % of total amount 0.91% 1.22% 6.17% 9.79%	
Fully verified Fast-track Self-certified Total Remaining term of loan 0-30 months 30-60 months 60-120 months 120-180 months 180-240 months	48,873 0 0 48,873	100.00% 0.00% 0.00% 100.00% % of total number 2.86% 5.45% 14.04% 13.14%	8,043,799,371 0 £ 8,043,799,371 £ 3,043,799,371 73,168,215 98,066,523 496,079,678 787,824,657 1,321,596,255	100.00% 0.00% 0.00% 100.00% % of total amount 0.91% 1.22% 6.17% 9.79% 16.43%	
Fully verified Fast-track Self-certified Total Remaining term of loan 0-30 months 30-60 months 60-120 months 120-180 months 180-240 months 240-300 months	48,873 0 0 48,873 <u>Number</u> 1,399 2,666 5,861 6,424 6,424 7,779 8,654	100.00% 0.00% 0.00% 100.00% % of total number 2.86% 5.45% 14.04% 13.14% 15.92% 17.71%	8,043,799,371 0 6 8,043,799,371 6 8,043,799,371 7 8,043,799,371 7 8,043,215 9 8,066,523 9 8,066,523 9 8,066,523 9 8,066,523 1,321,596,255 1,768,479,654	100.00% 0.00% 0.00% 100.00% 0.91% 0.91% 1.22% 6.17% 9.79% 16.43% 21.99% 20.54% 22.95%	
Fully verified Fast-track Self-certified Total Remaining term of loan 0-30 months 30-60 months 60-120 months 120-180 months 180-240 months 240-300 months 300-360 months	48,873 0 0 48,873	100.00% 0.00% 0.00% 100.00% % of total number 2.86% 5.45% 14.04% 13.14% 15.92% 17.71%	8,043,799,371 0 6 8,043,799,371 6 8,043,799,371 6 8,043,799,371 7 8,066,523 98,066,523 98,066,523 98,066,523 98,066,523 1,321,596,255 1,321,596,255 1,768,479,654 1,652,583,123 1,846,001,268	100.00% 0.00% 0.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00%	
Fully verified Fast-track Self-certified Total Remaining term of loan 0-30 months 30-60 months 60-120 months 120-180 months 180-240 months 240-300 months 300-360 months 300-360 months	48,873 0 0 48,873	100.00% 0.00% 0.00% 100.00% % of total number 2.86% 5.45% 14.04% 13.14% 15.92% 17.71% 14.95%	8,043,799,371 0 6 8,043,799,371 6 8,043,799,371 6 8,043,799,371 7 8,066,523 98,066,523 98,066,523 98,066,523 98,066,523 1,321,596,255 1,321,596,255 1,768,479,654 1,652,583,123 1,846,001,268	100.00% 0.00% 0.00% 100.00% % of total amount 0.91% 1.22% 6.17% 9.79% 16.43% 21.99% 20.54% 22.95%	
Fully verified Fast-track Self-certified Total Remaining term of loan 0-30 months 30-60 months 60-120 months 120-180 months 180-240 months 240-300 months 300-360 months 300-360 months	48,873 0 0 48,873	100.00% 0.00% 0.00% 100.00% % of total number 2.86% 5.45% 14.04% 13.14% 15.92% 17.71% 14.95%	8,043,799,371 0 6 8,043,799,371 6 8,043,799,371 6 8,043,799,371 7 8,066,523 98,066,523 98,066,523 98,066,523 98,066,523 1,321,596,255 1,321,596,255 1,768,479,654 1,652,583,123 1,846,001,268	100.00% 0.00% 0.00% 100.00% % of total amount 0.91% 1.22% 6.17% 9.79% 6.17% 9.79% 16.43% 21.99% 20.54% 22.95% 100.00%	
Fully verified Fast-track Self-certified Total Remaining term of loan 0-30 months 30-60 months 60-120 months 120-180 months 180-240 months 240-300 months 300-360 months 300-360 months	48,873 0 0 48,873	100.00% 0.00% 0.00% 100.00% % of total number 2.86% 5.45% 14.04% 13.14% 15.92% 17.71% 14.95% 15.92% 100.00%	8,043,799,371 0 6 8,043,799,371 6 8,043,799,371 6 7 7 3,168,215 9 8,066,523 9 8,066,523 9 8,066,523 1 7 87,824,657 1,321,596,255 1,768,479,654 1,652,583,123 1,846,001,268 £ 8,043,799,371 6 Amount (GBP) 7,498,310,267	100.00% 0.00% 0.00% 100.00% % of total amount 0.91% 1.22% 6.17% 9.79% 16.43% 21.99% 20.54% 22.95% 100.00%	
Fully verified Fast-track Self-certified Total Remaining term of loan 0-30 months 30-60 months 60-120 months 120-180 months 180-240 months 240-300 months 300-360 months 360+ months Total	48,873 0 0 48,873 0 48,873 1,399 1,399 2,666 6,861 6,424 7,779 8,654 7,307 7,783 48,873	100.00% 0.00% 0.00% 100.00% % of total number 2.86% 5.45% 14.04% 13.14% 15.92% 17.71% 14.95% 15.92% 100.00%	8,043,799,371 0 6 8,043,799,371 6 8,043,799,371 6 7 3,168,215 98,066,523 98,066,523 98,066,523 98,066,523 1,768,479,678 1,321,596,255 1,768,479,654 1,652,583,123 1,846,001,268 £ 8,043,799,371	100.00% 0.00% 0.00% 100.00% % of total amount 0.91% 1.22% 6.17% 9.79% 6.17% 9.79% 16.43% 21.99% 20.54% 22.95% 100.00%	
Fully verified Fast-track Self-certified Total Remaining term of loan 0-30 months 30-60 months 60-120 months 120-180 months 180-240 months 240-300 months 300-360 months 300-360 months Employment status Employed	48,873 0 0 0 48,873 0 48,873 1,399 1,399 2,666 6,861 6,861 6,424 7,779 8,654 7,307 7,783 48,873	100.00% 0.00% 0.00% 100.00% % of total number 2.86% 5.45% 14.04% 13.14% 13.14% 15.92% 17.71% 14.95% 15.92% 100.00% % of total number 87.88% 4.09% 0.16%	8,043,799,371 0 6 8,043,799,371 6 8,043,799,371 6 7 7 3,168,215 9 8,066,523 9 8,066,523 9 8,066,523 1 7 87,824,657 1,321,596,255 1,768,479,654 1,652,583,123 1,846,001,268 £ 8,043,799,371 6 Amount (GBP) 7,498,310,267	100.00% 0.00% 0.00% 100.00% % of total amount 0.91% 1.22% 6.17% 9.79% 16.43% 21.99% 20.54% 22.95% 100.00% % of total amount 93.22% 4.44% 0.10%	
Fully verified Fast-track Self-certified Total Remaining term of loan 0-30 months 30-60 months 60-120 months 120-180 months 120-180 months 240-300 months 300-360 months 300-360 months 360+ months Total Employment status Employed Self-employed	48,873 0 0 0 48,873 0 48,873 1,399 1,399 2,666 6,861 6,424 7,779 8,654 7,307 7,783 48,873	100.00% 0.00% 0.00% 100.00% 100.00% 2.86% 5.45% 14.04% 13.14% 13.14% 15.92% 17.71% 14.95% 15.92% 100.00% % of total number 87.88% 4.09% 0.16% 0.72%	8,043,799,371 0 6 8,043,799,371 6 8,043,799,371 6 7 8,043,799,371 7 3,168,215 9 8,066,523 9 8,066,523 9 8,066,523 1,321,596,255 1,321,596,255 1,768,479,654 1,652,583,123 1,846,001,268 6 8,043,799,371 7,498,310,267 357,456,820	100.00% 0.00% 0.00% 100.00% % of total amount 0.91% 1.22% 6.17% 9.79% 6.17% 9.79% 16.43% 21.99% 20.54% 22.95% 100.00% % of total amount 93.22% 4.44% 0.10% 0.27%	
Fully verified Fast-track Self-certified Total Remaining term of loan 0-30 months 30-60 months 60-120 months 120-180 months 180-240 months 240-300 months 300-360 months 300-360 months 240-300 months 300-360 months Self- months Total Employment status Employed Self- employed	48,873 0 0 0 48,873 0 48,873 1,399 1,399 2,666 6,861 6,861 6,424 7,779 8,654 7,307 7,783 48,873	100.00% 0.00% 0.00% 100.00% 100.00% 2.86% 2.86% 5.45% 14.04% 13.14% 15.92% 17.71% 14.95% 15.92% 100.00% % of total number 87.88% 4.09% 0.16% 0.72% 0.00%	8,043,799,371 0 0 £ 8,043,799,371 6 8,043,799,371 7 3,168,215 98,066,523 98,066,523 98,066,523 496,079,678 787,824,657 1,321,596,255 1,768,479,654 1,652,583,123 1,846,001,268 £ 8,043,799,371 6 Amount (GBP) 7,498,310,267 357,456,820 8,286,074 21,707,745 0	100.00% 0.00% 0.00% 100.00% % of total amount 0.91% 1.22% 6.17% 9.79% 16.43% 21.99% 20.54% 22.95% 100.00% % of total amount 93.22% 4.44% 0.10%	
Fully verified Fast-track Self-certified Total Remaining term of loan 0-30 months 30-60 months 60-120 months 120-180 months 120-180 months 180-240 months 240-300 months 300-360 months 360+ months 360+ months Total Employment status Employed Self-employed Unemployed Retired	48,873 0 0 48,873 0 48,873 1,399 1,399 2,666 6,861 6,861 6,424 7,779 8,654 7,779 8,654 7,783 48,873	100.00% 0.00% 0.00% 100.00% 100.00% 2.86% 5.45% 14.04% 13.14% 13.14% 15.92% 17.71% 14.95% 15.92% 100.00% % of total number 87.88% 4.09% 0.16% 0.72%	8,043,799,371 0 0 £ 8,043,799,371 6 8,043,799,371 7 3,168,215 98,066,523 98,066,523 496,079,678 496,079,678 787,824,657 1,321,596,255 1,768,479,654 1,652,583,123 1,846,001,268 £ 8,043,799,371 8,043,799,371 7,498,310,267 357,456,820 8,286,074 21,707,745	100.00% 0.00% 0.00% 100.00% % of total amount 0.91% 1.22% 6.17% 9.79% 16.43% 21.99% 20.54% 22.95% 100.00% % of total amount 93.22% 4.44% 0.10%	

<u>Covered Bonds Outstanding, Associated Derivatives</u> (please disclose for all bonds outstanding)

Series	11	12	13	14	15	16	17	18	19	20
Issue date	10/11/15	11/04/17	19/11/18	08/05/19	21/11/19	13/10/20	16/11/21	18/01/22	30/03/22	23/05/22
Original rating (Moody's/Fitch)	Aaa/AAA	Aaa/AAA								
Current rating (Moody's/Fitch)	Aaa/AAA	Aaa/AAA								
Denomination	EUR	EUR	GBP	EUR	GBP	EUR	EUR	GBP	GBP	GBP
Amount at issuance	500,000,000	500,000,000	500,000,000	500,000,000	750,000,000	500,000,000	500,000,000	500,000,000	600,000,000	600,000,000
Amount outstanding	500,000,000	500,000,000	500,000,000	500,000,000	750,000,000	500,000,000	500,000,000	500,000,000	600,000,000	600,000,000
FX swap rate (rate:£1)	1.40056	1.17178	n/a	1.15781	n/a	1.09745	1.16932	n/a	n/a	n/a
Maturity type (hard/soft-bullet/pass-through)	soft-bullet	soft-bullet								
Scheduled final maturity date	10/11/22	11/04/23	20/11/23	08/05/24	21/11/24	13/10/27	16/11/28	18/01/27	30/03/26	23/05/28
Legal final maturity date	10/11/23	11/04/24	19/11/24	08/05/25	21/11/25	12/10/28	16/11/29	18/01/28	30/03/27	23/05/29
ISIN	XS1318364731	XS1594364033	XS1910867081	XS1991186500	XS2080769909	XS2243314528	XS2406578059	XS2432612526	XS2462616876	XS2462617502
Stock exchange listing	London	London								
Coupon payment frequency	Annual	Annual	Quarterly	Annual	Quarterly	Annual	Annual	Quarterly	Quarterly	Quarterly
Coupon payment date	10th	11th	19th	8th	21st	13th	16th	18th	30th	23rd
Coupon (rate if fixed, margin and reference rate if floating)	0.750%	0.375%	0.600% / SONIA	0.125%	0.580% / SONIA	0.010%	0.010%	0.270% / SONIA	0.420% / SONIA	0.50% / SONIA
Margin payable under extended maturity period (%)	0.250%	0.100%	0.600%	0.150%	0.580%	0.220%	0.090%	0.270%	0.420%	0.500%
Swap counterparty/ies	HSBC Bank Plc	Natixis	n/a	Natixis	n/a	HSBC Bank Plc	Natixis	n/a	n/a	n/a
Swap notional denomination	EUR	EUR	n/a	EUR	n/a	EUR	EUR	n/a	n/a	n/a
Swap notional amount	500,000,000	500,000,000	n/a	500,000,000	n/a	500,000,000	500,000,000	n/a	n/a	n/a
Swap notional maturity	10/11/22	11/04/23	n/a	08/05/24	n/a	13/10/27	16/11/28	n/a	n/a	n/a
LLP receive rate/margin	0.750%	0.375%	n/a	0.125%	n/a	0.010%	0.010%	n/a	n/a	n/a
LLP pay rate/margin	0.895% / SONIA	0.738% / SONIA	n/a	0.648% / SONIA	n/a	0.707% / SONIA	0.464% / SONIA	n/a	n/a	n/a
Collateral posting amount	0	0	n/a	0	n/a	0	0	n/a	n/a	n/a

Programme triggers

Counterparty / Events	Summary of Event	Trigger (Moc
Issuer Event of Default	Issuer failure to pay, insolvency, etc	Issuer failure
Seller / Transfer of Legal Title	Seller long term ratings fall below Trigger	Long term: B
Seller / CB Collection Account	Seller long term ratings fall below Trigger	Short term: F
Account Bank	Account Bank long and short term ratings fall below Trigger	Short term: F
Stand-by Account Bank	Standby Account Bank long and short term ratings fall below Trigger	Short term: F
Servicer (appointment of Back-up Servicer)	Servicer long term rating fall below Trigger	Long term: B
Servicer (transfer servicing obiligation)	Servicer long term rating fall below Trigger	Long term: B
Cash Manager (appointment of Back-up Cash Manager)	Cash Manager long term ratings fall below Trigger	Long term: B
Cash Manager (transfer cash management obiligation)	Cash Manager long term ratings fall below Trigger	Long term: B
Cash Manager Relevant Event	Cash Manager long term ratings fall below Trigger	Long term: B
Interest Rate Swap Provider	linterest Rate Swap provider ratings fall below Trigger	<u>Replacement</u> Long term: A
Covered Bond Swap Provider - CB11	Covered Bond Swap Provider ratings fall below Trigger	Replacement Long term: B
Covered Bond Swap Provider - CB12	Covered Bond Swap Provider ratings fall below Trigger	Replacement Long term: B
Covered Bond Swap Provider - CB14		Replacement Long term: B
Covered Bond Swap Provider - CB16		Replacement Long term: B
LLP Event of Default	LLP failure to pay, Amortisation Test failure, etc	LLP failure to

Summary of Event	Trigger (Moody's, Fitch; short-term, long-term)	Trigger breached (yes/no)	Consequence of a trigger breach
Issuer failure to pay, insolvency, etc	Issuer failure to pay, insolvency, etc	No	Triggers a Notice to Pay on the LLP
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 long term ratings fall below Trigger	Short term: P-2 (Moody's), F2 (Fitch)	No	Set up a separate CB Collection Account
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
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 long term rating fall below Trigger	Long term: Baa1 (Moody's), BBB- (Fitch)	No	Appointment of the Back-up Servicer
Servicer long term rating fall below Trigger	Long term: Baa3 (Moody's)	No	Transfer servicing obligation to the Back-up Servicer
Cash Manager long term ratings fall below Trigger	Long term: Baa1 (Moody's)	No	Appointment of the Back-up Cash Manager
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 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
linterest Rate Swap provider ratings fall below i rigger	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
	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
	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
	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
	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 failure to pay, Amortisation Test failure, etc	LLP failure to pay, Amortisation Test failure, etc	No	Bonds becoming immediately due and payable

Currency of assets

	Number	% of total number	Amount (GBP)	% of total amount
GBP	48,873	100.00%	£ 8,043,799,371	100.00%

Note 2

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