



A. Harmonised Transparency Template - General Information

	Reporting in Domestic Currency	GBP			
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	1. Basic Facts				
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		-			
Field	1. Basic Facts				
umber G.1.1.1	Country	United Kingdom			
5.1.1.1 5.1.1.2	···· ,	Yorkshire Building Society			
G.1.1.2 G.1.1.3	Issuer Name Link to Issuer's Website	http://www.ybs.co.uk/your-society/treas	un/wholesale_funding/terms.html		
G.1.1.3 G.1.1.4	Cut-off date		ary/wholesale_runuing/terms.ntm		
		30/06/2017			
OG.1.1.1	Contact names	Richard Driver - Secured Funding Manager	Mark Costello - Treasury Dealer		
DG.1.1.2		rjdriver@ybs.co.uk	mjcostello@ybs.co.uk		
G.1.1.3		+44 (0)1274 472 667	+44 (0)1274 471 611		
	2. Regulatory Summary				
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	https://coveredbondlabel.com/issuer/57/			
	3. General Cover Pool / Covered Bond Information				
	1.General Information	Nominal (mn)			
G.3.1.1	Total Cover Assets	3,365			
G.3.1.2	Outstanding Covered Bonds	2,305			
	2. Over-collateralisation (OC)	Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	8.00%	46.00%	13.64%	ND1
	3. Cover Pool Composition	Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	3,365		100.00%	
G.3.3.2	Public Sector	0		0.00%	
G.3.3.3	Shipping	0		0.00%	
G.3.3.4	Substitute Assets				
	Substitute Assets	0		0.00%	
G.3.3.5	Other	0 0		0.00% 0.00%	
		0			
	Other	0	Expected Upon Prepayments	0.00%	% Total Expected Upon Prepayments
G.3.3.6	Other Tot	0 al 3,365	Expected Upon Prepayments ND2	0.00% 100%	% Total Expected Upon Prepayments
G.3.3.6	Other Tot 4. Cover Pool Amortisation Profile Weighted Average Life (in years)	0 al 3,365 Contractual		0.00% 100%	% Total Expected Upon Prepayments
G.3.3.6	Other Tot 4. Cover Pool Amortisation Profile Weighted Average Life (in years) Residual Life (mn)	0 al 3,365 Contractual		0.00% 100%	% Total Expected Upon Prepayments
G.3.3.6 G.3.4.1	Other Tot 4. Cover Pool Amortisation Profile Weighted Average Life (in years) Residual Life (mn) By buckets:	0 al 3,365 Contractual 18.14	ND2	0.00% 100% % Total Contractual	% Total Expected Upon Prepayments
G.3.4.1 G.3.4.2	Other Tot Cover Pool Amortisation Profile Weighted Average Life (in years) Residual Life (mn) By buckets: 0 - 1 Y	0 3,365 Contractual 18.14 154	ND2 ND2	0.00% 100% % Total Contractual 4.56%	% Total Expected Upon Prepayments
G.3.3.6 G.3.4.1 G.3.4.2 G.3.4.3	Other Tot Cover Pool Amortisation Profile Weighted Average Life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y	0 3,365 Contractual 18.14 154 149	ND2 ND2 ND2	0.00% 100% % Total Contractual 4.56% 4.41%	% Total Expected Upon Prepayments
G.3.3.6 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4	Other Tot Cover Pool Amortisation Profile Weighted Average Life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y	0 3,365 Contractual 18.14 154 149 150	ND2 ND2 ND2 ND2	0.00% 100% % Total Contractual 4.56% 4.41% 4.46%	% Total Expected Upon Prepayments
G.3.3.6 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5	Other Tot Cover Pool Amortisation Profile Weighted Average Life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y	0 3,365 Contractual 18.14 154 149 150 150 152	ND2 ND2 ND2 ND2 ND2	0.00% 100% % Total Contractual 4.56% 4.41% 4.46% 4.52%	% Total Expected Upon Prepayments
G.3.3.6 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6	Other Tot Cover Pool Amortisation Profile Weighted Average Life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y	0 3,365 Contractual 18.14 154 149 150 152 152 158	ND2 ND2 ND2 ND2 ND2 ND2 ND2	0.00% 100% % Total Contractual 4.56% 4.41% 4.46% 4.52% 4.69%	% Total Expected Upon Prepayments
G.3.3.6 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.5 G.3.4.6 G.3.4.7	Other Tot Cover Pool Amortisation Profile Weighted Average Life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	0 3,365 Contractual 18.14 154 149 150 152 152 158 808	ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2	0.00% 100% % Total Contractual 4.56% 4.41% 4.46% 4.52% 4.69% 24.01%	% Total Expected Upon Prepayments
G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8	Other Tot Cover Pool Amortisation Profile Weighted Average Life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y	0 3,365 Contractual 18.14 154 150 150 152 152 158 808 1,795	ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2	0.00% 100% % Total Contractual 4.56% 4.41% 4.46% 4.52% 4.69% 24.01% 53.33%	
G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.6 G.3.4.7 G.3.4.8	Other Tot 4. Cover Pool Amortisation Profile Weighted Average Life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y	0 3,365 Contractual 18.14 154 149 150 152 152 158 808 1,795 al 3,365	ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2 0	0.00% 100% % Total Contractual 4.56% 4.41% 4.46% 4.52% 4.69% 24.01% 53.33% 100%	0%
G.3.4.2 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.5 G.3.4.5 G.3.4.7 G.3.4.8 G.3.4.9	Other Tot Cover Pool Amortisation Profile Weighted Average Life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y	0 3,365 Contractual 18.14 154 150 150 152 152 158 808 1,795	ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2	0.00% 100% % Total Contractual 4.56% 4.41% 4.46% 4.52% 4.69% 24.01% 53.33%	
G.3.4.2 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.5 G.3.4.5 G.3.4.7 G.3.4.8 G.3.4.9	Other Tot 4. Cover Pool Amortisation Profile Weighted Average Life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y Tot Statusty of Covered Bonds Weighted Average life (in years)	0 3,365 Contractual 18.14 154 149 150 152 158 158 808 1,795 al 3,365 Initial Maturity	ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2	0.00% 100% % Total Contractual 4.56% 4.41% 4.46% 4.52% 4.69% 24.01% 53.33% 100%	0%
G.3.4.1 G.3.4.1 G.3.4.3 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.7 G.3.4.8 G.3.4.9 G.3.5.1	Other Tot 4. Cover Pool Amortisation Profile Weighted Average Life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y Tot 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn)	0 3,365 Contractual 18.14 154 149 150 152 158 158 808 1,795 al 3,365 Initial Maturity	ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2	0.00% 100% % Total Contractual 4.56% 4.41% 4.46% 4.52% 4.69% 24.01% 53.33% 100%	0%
G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.5.1 G.3.5.2	Other Tot 4. Cover Pool Amortisation Profile Weighted Average Life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y Tot Statistic deverage life (in years) Maturity (mn) By buckets:	0 3,365 Contractual 18.14 154 149 150 152 158 808 1,795 al 3,365 Initial Maturity 3.32	ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2 Q Extended Maturity 4.32	0.00% 100% % Total Contractual 4.56% 4.41% 4.46% 4.52% 4.69% 24.01% 53.33% 100% % Total Initial Maturity	0% % Total Extended Maturity
G.3.4.1 G.3.4.1 G.3.4.3 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.7 G.3.4.8 G.3.4.9 G.3.5.1 G.3.5.1 G.3.5.2 G.3.5.3	Other Tot A. Cover Pool Amortisation Profile Weighted Average Life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y Tot 5. Maturity (mn) By buckets: 0 - 1 Y	0 3,365 Contractual 18.14 154 149 150 152 158 808 1,795 al 3,365 Initial Maturity 3.32	ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2 0 Extended Maturity 4.32	0.00% 100% % Total Contractual 4.56% 4.41% 4.43% 4.65% 4.65% 24.01% 53.33% 100% % Total Initial Maturity 32.54%	0% % Total Extended Maturity 0.00%
G.3.4.2 G.3.4.3 G.3.4.3 G.3.4.3 G.3.4.5 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.5.1 G.3.5.2 G.3.5.2 G.3.5.3 G.3.5.4	Other Tot A. Cover Pool Amortisation Profile Weighted Average Life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y Tot S. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y	0 3,365 Contractual 18.14 154 149 150 152 152 158 808 1.795 al 3,365 Initial Maturity 3.32	ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2 0 Extended Maturity 4.32	0.00% 100% % Total Contractual 4.56% 4.41% 4.46% 4.52% 4.69% 24.01% 53.33% 100% % Total Initial Maturity 32.54% 0.00%	0% % Total Extended Maturity 0.00% 32.54%
G.3.4.2 G.3.4.3 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.5.1 G.3.5.2 G.3.5.2 G.3.5.2 G.3.5.3 G.3.5.5	Other Tot 4. Cover Pool Amortisation Profile Weighted Average Life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y 10+ Y Tot 5. Maturity of Covered Bonds Weighted Average life (in years) 5. Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 1 - 2 Y 3 Y	0 3,365 Contractual 18.14 154 149 150 152 158 808 1,795 al 3,365 Initial Maturity 3.32	ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2 0 Extended Maturity 4.32	0.00% 100% % Total Contractual 4.56% 4.41% 4.46% 4.52% 4.69% 24.01% 53.33% 100% % Total Initial Maturity 32.54% 0.00% 15.82%	0% % Total Extended Maturity 0.00% 32.54% 0.00%
G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.3 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.7 G.3.4.8 G.3.4.7 G.3.4.8 G.3.4.7 G.3.5.1 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.5 G.3.5.5 G.3.5.5 G.3.5.5	Other Tot 4. Cover Pool Amortisation Profile Weighted Average Life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 4 - 5 Y 5 - 10 Y 10 + Y Tot 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 1 - 2 Y 3 - 4 Y	0 al 3,365 Contractual 18.14 154 159 150 152 158 808 1,795 al 3,365 Initial Maturity 3.32 750 0 365 407	ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2 0 Extended Maturity 4.32	0.00% 100% % Total Contractual 4.56% 4.41% 4.46% 4.52% 4.69% 24.01% 53.33% 100% % Total Initial Maturity 32.54% 0.00% 15.82% 17.64%	0% % Total Extended Maturity 0.00% 32.54% 0.00% 15.82%
G.3.3.5 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.7 G.3.4.8 G.3.4.7 G.3.4.8 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.5 G.3.5.5 G.3.5.5 G.3.5.5 G.3.5.6 G.3.5.7 G.3.5.8	Other Tot 4. Cover Pool Amortisation Profile Weighted Average Life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y 10+ Y Tot 5. Maturity of Covered Bonds Weighted Average life (in years) 5. Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 1 - 2 Y 3 Y	0 3,365 Contractual 18.14 154 149 150 152 158 808 1,795 al 3,365 Initial Maturity 3.32	ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2 0 Extended Maturity 4.32	0.00% 100% % Total Contractual 4.56% 4.41% 4.46% 4.52% 4.69% 24.01% 53.33% 100% % Total Initial Maturity 32.54% 0.00% 15.82%	0% % Total Extended Maturity 0.00% 32.54% 0.00%

		Total	2,305	2,305	100%	100%
	6. Covered Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR		0	0	0.00%	0.00%
G.3.6.2	USD		0	0	0.00%	0.00%
G.3.6.3	GBP		3,365	3,365	100.00%	100.00%
G.3.6.4	NOK		0	0	0.00%	0.00%
G.3.6.5	CHF		0	0	0.00%	0.00%
G.3.6.6	AUD		0	ů	0.00%	0.00%
	CAD		0	0	0.00%	0.00%
G.3.6.7				-		
G.3.6.8	BRL		0	0	0.00%	0.00%
G.3.6.9	CZK		0	0	0.00%	0.00%
G.3.6.10	DKK		0	0	0.00%	0.00%
G.3.6.11	HKD		0	0	0.00%	0.00%
G.3.6.12	KRW		0	0	0.00%	0.00%
G.3.6.13	SEK		0	0	0.00%	0.00%
G.3.6.14	SGD		0	0	0.00%	0.00%
G.3.6.15	Other		0	0	0.00%	0.00%
G.3.6.16	other	Total	3,365	3,365	100%	100%
0.5.0.10	7. Covered Bonds - Currency	Total	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1			1,761	1,555	70.13%	67.46%
	EUR					
G.3.7.2	USD		0	0	0.00%	0.00%
G.3.7.3	GBP		750	750	29.87%	32.54%
G.3.7.4	NOK		0	0	0.00%	0.00%
G.3.7.5	CHF		0	0	0.00%	0.00%
G.3.7.6	AUD		0	0	0.00%	0.00%
G.3.7.7	CAD		0	0	0.00%	0.00%
G.3.7.8	BRL		0	0	0.00%	0.00%
G.3.7.9	CZK		0	0	0.00%	0.00%
G.3.7.10	DKK		0	0	0.00%	0.00%
G.3.7.11	HKD		ů.	0	0.00%	0.00%
	KRW		0	0	0.00%	0.00%
G.3.7.12			-	-		
G.3.7.13	SEK		0	0	0.00%	0.00%
G.3.7.14	SGD		0	0	0.00%	0.00%
G.3.7.15	Other		0	0	0.00%	0.00%
G.3.7.16		Total	2,511	2,305	100%	100%
	8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon		2,511	2,305	100%	100%
G.3.8.2	Floating coupon		0	0	0%	0%
G.3.8.3	Other		0	0	0%	0%
G.3.8.4		Total	2,511	2,305	100%	100%
				_,		
	9. Substitute Assets - Type	Total			% Substitute Assets	
6291	9. Substitute Assets - Type	Total	Nominal (mn)		% Substitute Assets	
G.3.9.1	<i>9. Substitute Assets - Type</i> Cash	Total			% Substitute Assets	
G.3.9.1 G.3.9.2			Nominal (mn)		% Substitute Assets	
G.3.9.2	Cash Exposures to/guaranteed by Supranational, Sovereign, Agenc		Nominal (mn) 0 0		% Substitute Assets	
G.3.9.2 G.3.9.3	Cash Exposures to/guaranteed by Supranational, Sovereign, Agenc Exposures to central banks		Nominal (mn) 0 0 0		% Substitute Assets	
G.3.9.2 G.3.9.3 G.3.9.4	Cash Exposures to/guaranteed by Supranational, Sovereign, Agenc Exposures to central banks Exposures to credit institutions		Nominal (mn) 0 0 0 0		% Substitute Assets	
G.3.9.2 G.3.9.3	Cash Exposures to/guaranteed by Supranational, Sovereign, Agenc Exposures to central banks		Nominal (mn) 0 0 0 0 0 0			
G.3.9.2 G.3.9.3 G.3.9.4	Cash Exposures to/guaranteed by Supranational, Sovereign, Agenc Exposures to central banks Exposures to credit institutions		Nominal (mn) 0 0 0 0		% Substitute Assets 0%	
G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5	Cash Exposures to/guaranteed by Supranational, Sovereign, Agenc Exposures to central banks Exposures to credit institutions	y (SSA)	Nominal (mn) 0 0 0 0 0 0			
G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5	Cash Exposures to/guaranteed by Supranational, Sovereign, Agenc Exposures to central banks Exposures to credit institutions Other	y (SSA)	Nominal (mn) 0 0 0 0 0 0 0 0 0		0%	
G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6	Cash Exposures to/guaranteed by Supranational, Sovereign, Agenc Exposures to central banks Exposures to credit institutions Other 10. Substitute Assets - Country Domestic (Country of Issuer)	y (SSA)	Nominal (mn) 0 0 0 0 0 0 0 0 Nominal (mn) 0		0%	
G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 G.3.10.1 G.3.10.2	Cash Exposures to/guaranteed by Supranational, Sovereign, Agence Exposures to central banks Exposures to credit institutions Other 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone	y (SSA)	Nominal (mn) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0%	
G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 G.3.10.1 G.3.10.2 G.3.10.3	Cash Exposures to/guaranteed by Supranational, Sovereign, Agenc Exposures to central banks Exposures to credit institutions Other 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU)	y (SSA)	Nominal (mn) 0 0 0 0 0 0 0 0 0 Nominal (mn) 0 0 0 0		0%	
G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.5 G.3.10.1 G.3.10.2 G.3.10.3 G.3.10.4	Cash Exposures to/guaranteed by Supranational, Sovereign, Agenc Exposures to central banks Exposures to credit institutions Other 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU)	y (SSA)	Nominal (mn) 0 0 0 0 0 0 0 0 0 Nominal (mn) 0 0 0 0 0 0		0%	
G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 G.3.10.1 G.3.10.2 G.3.10.3 G.3.10.4 G.3.10.5	Cash Exposures to/guaranteed by Supranational, Sovereign, Ageno Exposures to central banks Exposures to credit institutions Other 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland	y (SSA)	Nominal (mn) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0%	
G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 G.3.10.1 G.3.10.2 G.3.10.3 G.3.10.4 G.3.10.5 G.3.10.5 G.3.10.6	Cash Exposures to/guaranteed by Supranational, Sovereign, Agence Exposures to central banks Exposures to credit institutions Other 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia	y (SSA)	Nominal (mn) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0%	
G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 G.3.10.1 G.3.10.2 G.3.10.3 G.3.10.4 G.3.10.5 G.3.10.6 G.3.10.6 G.3.10.6	Cash Exposures to/guaranteed by Supranational, Sovereign, Agence Exposures to central banks Exposures to credit institutions Other 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil	y (SSA)	Nominal (mn) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0%	
G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 G.3.10.1 G.3.10.2 G.3.10.3 G.3.10.4 G.3.10.5 G.3.10.6 G.3.10.6 G.3.10.7 G.3.10.8	Cash Exposures to/guaranteed by Supranational, Sovereign, Agence Exposures to central banks Exposures to credit institutions Other 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil Canada	y (SSA)	Nominal (mn) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0%	
G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 G.3.10.1 G.3.10.2 G.3.10.3 G.3.10.4 G.3.10.5 G.3.10.6 G.3.10.6 G.3.10.7	Cash Exposures to/guaranteed by Supranational, Sovereign, Agence Exposures to central banks Exposures to credit institutions Other 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil	y (SSA)	Nominal (mn) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0%	
6.3.9.2 6.3.9.3 6.3.9.4 6.3.9.5 6.3.9.6 6.3.10.1 6.3.10.2 6.3.10.3 6.3.10.4 6.3.10.5 6.3.10.6 6.3.10.7 6.3.10.8 6.3.10.7 6.3.10.8 6.3.10.9	Cash Exposures to/guaranteed by Supranational, Sovereign, Agence Exposures to central banks Exposures to credit institutions Other 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil Canada	y (SSA)	Nominal (mn) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0%	
G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 G.3.10.1 G.3.10.2 G.3.10.3 G.3.10.4 G.3.10.5 G.3.10.6 G.3.10.6 G.3.10.6 G.3.10.10 G.3.10.10	Cash Exposures to/guaranteed by Supranational, Sovereign, Agence Exposures to central banks Exposures to credit institutions Other 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan	y (SSA)	Nominal (mn) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0%	
G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.10.1 G.3.10.2 G.3.10.3 G.3.10.4 G.3.10.6 G.3.10.7 G.3.10.8 G.3.10.10 G.3.10.10	Cash Exposures to/guaranteed by Supranational, Sovereign, Agence Exposures to central banks Exposures to credit institutions Other 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zealand	y (SSA)	Nominal (mn) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0%	
6.3.9.2 6.3.9.3 6.3.9.4 6.3.9.5 6.3.9.6 6.3.10.1 6.3.10.2 6.3.10.3 6.3.10.4 6.3.10.5 6.3.10.4 6.3.10.5 6.3.10.4 6.3.10.7 6.3.10.8 6.3.10.19 6.3.10.10 6.3.10.11	Cash Exposures to/guaranteed by Supranational, Sovereign, Agence Exposures to central banks Exposures to credit institutions Other 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zealand Singapore	y (SSA)	Nominal (mn) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0%	
6.3.9.2 6.3.9.3 6.3.9.4 6.3.9.5 6.3.9.6 6.3.10.2 6.3.10.3 6.3.10.3 6.3.10.5 6.3.10.5 6.3.10.7 6.3.10.7 6.3.10.8 6.3.10.10 6.3.10.11 6.3.10.11 6.3.10.12 6.3.10.12 6.3.10.13	Cash Exposures to/guaranteed by Supranational, Sovereign, Agence Exposures to central banks Exposures to credit institutions Other 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zealand Singapore US	y (SSA)	Nominal (mn)		0%	
6.3.9.2 6.3.9.3 6.3.9.4 6.3.9.5 6.3.9.5 6.3.10.1 6.3.10.2 6.3.10.3 6.3.10.4 6.3.10.4 6.3.10.5 6.3.10.6 6.3.10.7 6.3.10.9 6.3.10.10 6.3.10.11 6.3.10.11 6.3.10.12 6.3.10.13 6.3.10.13	Cash Exposures to/guaranteed by Supranational, Sovereign, Agence Exposures to central banks Exposures to credit institutions Other 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zealand Singapore	y (SSA) Total	Nominal (mn)		0%	
6.3.9.2 6.3.9.3 6.3.9.4 6.3.9.5 6.3.9.6 6.3.10.1 6.3.10.2 6.3.10.3 6.3.10.4 6.3.10.5 6.3.10.4 6.3.10.5 6.3.10.6 6.3.10.7 6.3.10.8	Cash Exposures to/guaranteed by Supranational, Sovereign, Agence Exposures to central banks Exposures to credit institutions Other 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zealand Singapore US	y (SSA)	Nominal (mn)		0%	

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4. References to Capital Requirements Regulation (CRF	8)			
Type of currency rate swaps (intra-group, external or both)	External			
Type of interest rate swaps (intra-group, external or both)	Both			
Derivatives in the register / cover pool [notional] (mn)	5,645			
13. Derivatives & Swaps				
Bond list	https://coveredbondlabel.com/issuer/57/			
12. Bond List				
Т	otal 62.66		2%	2.72%
Other	62.66		1.86%	2.72%
Central bank eligible assets	0		0.00%	0.00%
Substitute and other marketable assets	0		0.00%	0.00%
	Central bank eligible assets Other T 12. Bond List Bond list 13. Derivatives & Swaps Derivatives in the register / cover pool [notional] (mn) Type of interest rate swaps (intra-group, external or both)	Central bank eligible assets 0 Other 62.66 Total 62.66 12. Bond List 62.66 Bond list https://coveredbondlabel.com/issuer/57/ 13. Derivatives at Kayos 13. Derivatives at Swaps Derivatives in the register / cover pool [notional] (mn) 5,645 Type of interest rate swaps (intra-group, external or both) Both	Central bank eligible assets 0 Other 62.66 Total 62.66 Bond list https://coveredbondlabel.com/issuer/57/ 13. Derivatives of the register / cover pool [notional] [mn] 5,645 Type of interest rate swaps (intra-group, external or both) Both	Central bank eligible assets 0 0.00% Other 62.66 1.86% Total 62.66 2% Total Sector Derivatives & Swaps Type of inter-group, external or both

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, that

whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

G.4.1.1	 Value of the cover pool outstanding covered bonds: 	<u>38</u>			
G.4.1.2	(i) Value of covered bonds:	<u>39</u>			
G.4.1.3	(ii) Geographical distribution:	<u>43</u>	48 for Public Sector Assets		
G.4.1.4	(ii) Type of cover assets:	<u>52</u>			
G.4.1.5	(ii) Loan size:	<u>166</u>	267 for Commercial Mortgage Assets	18 for Public Sector Assets	
G.4.1.6	(ii) Interest rate risk - cover pool:	130 for Mortgage Assets	129 for Public Sector Assets		
G.4.1.7	(ii) Currency risk - cover pool:	<u>111</u>			
G.4.1.8	(ii) Interest rate risk - covered bond:	<u>163</u>			
G.4.1.9	(ii) Currency risk - covered bond:	<u>137</u>			
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary			
G.4.1.10 G.4.1.11	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy) (iii) Maturity structure of cover assets:	<u>17 for Harmonised Glossary</u> <u>65</u>			
G.4.1.11	(iii) Maturity structure of cover assets:	<u>65</u>	<u>166 for Public Sector Assets</u>		
G.4.1.11 G.4.1.12	(iii) Maturity structure of cover assets:(iii) Maturity structure of covered bonds:	<u>65</u> <u>88</u>	166 for Public Sector Assets		
G.4.1.11 G.4.1.12	 (iii) Maturity structure of cover assets: (iii) Maturity structure of covered bonds: (iv) Percentage of loans more than ninety days past due: 	<u>65</u> <u>88</u>	166 for Public Sector Assets		
G.4.1.11 G.4.1.12	 (iii) Maturity structure of cover assets: (iii) Maturity structure of covered bonds: (iv) Percentage of loans more than ninety days past due: 5. References to Capital Requirements Regulation (CRR) 	<u>65</u> <u>88</u>	<u>166 for Public Sector Assets</u>		



B1. Harmonised Transparency Template - Mortgage Assets

Reporting in Domestic Currency	GBP
CONTENT OF TAB B1	
7. Mortgage Assets	
7.A Residential Cover Pool	
7.B Commercial Cover Pool	

Field Number	7. Mortgage Assets				
	1. Property Type Information	Nominal (mn)		% Total Mortgages	
M.7.1.1	Residential	3,365		100.00%	
M.7.1.2	Commercial	0		0.00%	
M.7.1.3	Other	0		0.00%	
M.7.1.4		Total 3,365		100.00%	
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages	
M.7.2.1	Number of mortgage loans	29,891	0	29,891	
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.3.1	10 largest exposures	0.28%	0	0.28%	
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.4.1	European Union	<u>100%</u>	<u>0</u>	100%	
M.7.4.2	Austria	0	ND2	0	
M.7.4.3	Belgium	0	ND2	0	
M.7.4.4	Bulgaria	0	ND2	0	
M.7.4.5	Croatia	0	ND2	0	
M.7.4.6	Cyprus	0	ND2	0	
M.7.4.7	Czech Republic	0	ND2	0	
M.7.4.8	Denmark	0	ND2	0	
M.7.4.9	Estonia	0	ND2	0	
M.7.4.10	Finland	0	ND2	0	
M.7.4.11	France	0	ND2	0	
M.7.4.12	Germany	0	ND2	0	
M.7.4.13	Greece	0	ND2	0	
M.7.4.14	Netherlands	0	ND2	0	
M.7.4.15	Hungary	0	ND2	0	
M.7.4.16	Ireland	0	ND2	0	
M.7.4.17	Italy	0	ND2	0	
M.7.4.18	Latvia	0	ND2	0	
M.7.4.19	Lithuania	0	ND2	0	
M.7.4.20	Luxembourg	0	ND2	0	
M.7.4.21	Malta	0	ND2	0	
M.7.4.22	Poland	0	ND2	0	
M.7.4.23	Portugal	0	ND2	0	
M.7.4.24	Romania	0	ND2	0	
M.7.4.25	Slovakia	0	ND2	0	
M.7.4.26	Slovenia	0	ND2	0	
M.7.4.27	Spain	0	ND2	0	
M.7.4.28	Sweden	0	ND2	0	
M.7.4.29	United Kingdom	100%	ND2	100%	
M.7.4.30	European Economic Area (not member of EU)	<u>0</u>	ND2	<u>0</u>	
M.7.4.31	Iceland	0	ND2	0	
M.7.4.32	Liechtenstein	0	ND2	0	
M.7.4.33	Norway	0	ND2	0	
M.7.4.34	Other	<u>0</u>	ND2	<u>0</u>	
M.7.4.35	Switzerland	0	ND2	0	
M.7.4.36	Australia	0	ND2	0	
M.7.4.37	Brazil	0	ND2	0	
M.7.4.38	Canada	0	ND2	0	
M.7.4.39	Japan	0	ND2	0	
M.7.4.40	Korea	0	ND2	0	
M.7.4.41	New Zealand	0	ND2	0	
M.7.4.42	Singapore	0	ND2	0	
M.7.4.43	US	0	ND2	0	

M.7.4.44	Other	0	ND2	0	
	5. Breakdown by domestic regions	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	East Midlands	4.81%	ND2	4.81%	
M.7.5.2	East of England	3.05%	ND2	3.05%	
M.7.5.3	London	17.64%	ND2	17.64%	
M.7.5.4	North East	4.09%	ND2	4.09%	
M.7.5.5	North West	12.61%	ND2	12.61%	
M.7.5.6	Northern Ireland	0.48%	ND2	0.48%	
M.7.5.7	Scotland	9.69%	ND2	9.69%	
M.7.5.8	South East	16.90%	ND2	16.90%	
M.7.5.9	South West	4.80%	ND2	4.80%	
M.7.5.10	Wales	3.25%	ND2	3.25%	
M.7.5.11	West Midlands	5.30%	ND2	5.30%	
M.7.5.12	Yorkshire and Humber	17.36%	ND2	17.36%	
M.7.5.13					
M.7.5.14					
M.7.5.15					
M.7.5.16					
M.7.5.17					
M.7.5.18					
M.7.5.19					
M.7.5.20					
M.7.5.21					
M.7.5.22					
M.7.5.23					
M.7.5.24					
M.7.5.25					
M.7.5.26					
M.7.5.27					
M.7.5.28					
M.7.5.29					
M.7.5.30					
M.7.5.31					

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	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	81.36%	ND2	81.36%	
M.7.6.2	Floating rate	18.56%	ND2	18.56%	
M.7.6.3	Other	0.08%	ND2	0.08%	
	7. Breakdown by Repayment Type	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	5.43%	ND2	5.43%	
M.7.7.2	Amortising	64.11%	ND2	64.11%	
M.7.7.3	Other	30.47%	ND2	30.47%	
	8. Loan Seasoning	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	4.67%	ND2	4.67%	
M.7.8.2	≥ 12 - ≤ 24 months	9.14%	ND2	9.14%	
M.7.8.3	≥ 24 - ≤ 36 months	21.06%	ND2	21.06%	
M.7.8.4	≥ 36 - ≤ 60 months	21.21%	ND2	21.21%	
M.7.8.5	≥ 60 months	43.92%	ND2	43.92%	
	9. Non-Performing Loans (NPLs)	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.10%	0	0.10%	
	7.A Residential Cover Pool				
	10. Loan Size Information	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	112,570			
M.7A.10.1	Average loan size (000s)	112,570			
M.7A.10.1	Average loan size (000s) By buckets (mn):	112,570			
M.7A.10.1 M.7A.10.2	0 . , ,	112,570	1,023	0.05%	3.42%
	By buckets (mn):		1,023 661	0.05% 0.15%	3.42% 2.21%
M.7A.10.2	By buckets (mn): <5,000	1,839,500			
M.7A.10.2 M.7A.10.3	By buckets (mn): <5,000 >=5,000 and <10,000	1,839,500 5,014,590	661	0.15%	2.21%
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6	By buckets (mn): <5,000 >=5,000 and <10,000 >=10,000 and <25,000	1,839,500 5,014,590 46,056,021 171,420,900 270,106,184	661 2,588 4,587 4,337	0.15% 1.37% 5.09% 8.03%	2.21% 8.66% 15.35% 14.51%
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5	By buckets (mn): <5,000 >=5,000 and <10,000 >=10,000 and <25,000 >=25,000 and <50,000	1,839,500 5,014,590 46,056,021 171,420,900	661 2,588 4,587	0.15% 1.37% 5.09%	2.21% 8.66% 15.35%
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6	By buckets (mn): <5,000 >=5,000 and <10,000 >=10,000 and <25,000 >=25,000 and <50,000 >=50,000 and <75,000	1,839,500 5,014,590 46,056,021 171,420,900 270,106,184	661 2,588 4,587 4,337	0.15% 1.37% 5.09% 8.03% 10.05% 20.70%	2.21% 8.66% 15.35% 14.51% 12.97% 18.99%
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.7	By buckets (mn): <5,000 >=5,000 and <10,000 >=10,000 and <25,000 >=25,000 and <50,000 >=50,000 and <75,000 >=75,000 and <100,000	1,839,500 5,014,590 46,056,021 171,420,900 270,106,184 338,293,790	661 2,588 4,587 4,337 3,876	0.15% 1.37% 5.09% 8.03% 10.05%	2.21% 8.66% 15.35% 14.51% 12.97%
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.7 M.7A.10.8	By buckets (mn): <5,000 >=5,000 and <10,000 >=10,000 and <25,000 >=25,000 and <50,000 >=50,000 and <75,000 >=75,000 and <100,000 >=100,000 and <150,000	1,839,500 5,014,590 46,056,021 171,420,900 270,106,184 338,293,790 696,559,694	661 2,588 4,587 4,337 3,876 5,677	0.15% 1.37% 5.09% 8.03% 10.05% 20.70%	2.21% 8.66% 15.35% 14.51% 12.97% 18.99%
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.7 M.7A.10.8 M.7A.10.9	By buckets (mn): <5,000 >=5,000 and <10,000 >=10,000 and <25,000 >=25,000 and <50,000 >=50,000 and <75,000 >=75,000 and <100,000 >=150,000 and <150,000 >=150,000 and <200,000	1,839,500 5,014,590 46,056,021 171,420,900 270,106,184 338,293,790 696,559,694 500,581,943	661 2,588 4,587 4,337 3,876 5,677 2,909	0.15% 1.37% 5.09% 8.03% 10.05% 20.70% 14.88%	2.21% 8.66% 15.35% 14.51% 12.97% 18.99% 9.73%
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.7 M.7A.10.8 M.7A.10.9 M.7A.10.10	By buckets (mn): <5,000 >=5,000 and <10,000 >=10,000 and <25,000 >=25,000 and <50,000 >=50,000 and <75,000 >=75,000 and <100,000 >=110,000 and <150,000 >=150,000 and <200,000 >=200,000 and <200,000	1,839,500 5,014,590 46,056,021 171,420,900 270,106,184 338,293,790 696,559,694 500,581,943 348,612,403	661 2,588 4,587 4,337 3,876 5,677 2,909 1,568 962 546	0.15% 1.37% 5.09% 8.03% 10.05% 20.70% 14.88% 10.36% 7.80% 5.22%	2.21% 8.66% 15.35% 14.51% 12.97% 18.99% 9.73% 5.25% 3.22% 1.83%
M.7A.10.2 M.7A.10.3 M.7A.10.5 M.7A.10.6 M.7A.10.6 M.7A.10.7 M.7A.10.9 M.7A.10.10 M.7A.10.10	By buckets (mn): <5,000 >=5,000 and <10,000 >=10,000 and <25,000 >=25,000 and <50,000 >=50,000 and <50,000 >=75,000 and <100,000 >=100,000 and <150,000 >=150,000 and <250,000 >=250,000 and <300,000	1,839,500 5,014,590 46,056,021 171,420,900 270,106,184 338,293,790 696,559,694 500,581,943 348,612,403 262,355,545	661 2,588 4,587 4,337 3,876 5,677 2,909 1,568 962	0.15% 1.37% 5.09% 8.03% 10.05% 20.70% 14.88% 10.36% 7.80%	2.21% 8.66% 15.35% 14.51% 12.97% 18.99% 9.73% 5.25% 3.22%

M.7A.10.14	>=400,000 and <450,000	114,412,253	269	3.40%	0.90%
M.7A.10.15	>=450,000	298,173,861	524	8.86%	1.75%
M.7A.10.16					

M.7A.10.16 M.7A.10.17 M.7A.10.18 M.7A.10.19 M.7A.10.20 M.7A.10.21 M.7A.10.22 M.7A.10.23

V.7A.10.23						
VI.7A.10.24						
N.7A.10.25						
W.7A.10.26		Total	3364843132	29891	100%	100%
	11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)		56.86%			
	By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %		695,462,291	12,322	20.67%	41.22%
M.7A.11.2 M.7A.11.3	>40 - <=50 %		443,771,187	3,683	13.19%	12.32%
M.7A.11.3	>50 - <=60 %		613,827,277	4,162	18.24%	13.92%
M.7A.11.4 M.7A.11.5	>60 - <=70 %		740,923,352	4,102	22.02%	14.84%
	>80 - <=70 %			4,435 2,887		9.66%
W.7A.11.6			471,235,843	2,887 2,071	14.00%	
W.7A.11.7	>80 - <=90 %		347,850,454		10.34%	6.93%
M.7A.11.8	>90 - <=100 %		50,673,834	324	1.51%	1.08%
M.7A.11.9	>100%		1,098,894	7	0.03%	0.02%
И.7А.11.10		Total	3,364,843,132	29891	100%	100%
	12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)		49.14%			
	PuLT / huckats (mp);					
4 74 42 2	By LTV buckets (mn):		1 002 017 070	15 200	22 170/	F1 409/
M.7A.12.2	>0 - <=40 %		1,082,617,970	15,390	32.17%	51.49%
M.7A.12.3	>40 - <=50 %		594,459,082	4,010	17.67%	13.42%
M.7A.12.4	>50 - <=60 %		658,171,312	4,110	19.56%	13.75%
M.7A.12.5	>60 - <=70 %		519,686,980	3,144	15.44%	10.52%
M.7A.12.6	>70 - <=80 %		341,685,919	2,170	10.15%	7.26%
M.7A.12.7	>80 - <=90 %		151,136,750	955	4.49%	3.19%
M.7A.12.8	>90 - <=100 %		16,793,869	110	0.50%	0.37%
M.7A.12.9	>100%		291,248	2	0.01%	0.01%
1.7A.12.10		Total	3,364,843,132	29,891	100%	100%
	13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied		100.00%			
M.7A.13.2	Second home/Holiday houses		0.00%			
M.7A.13.3	Buy-to-let/Non-owner occupied		0.00%			
M.7A.13.4	Agricultural		0.00%			
M.7A.13.5	Other		0.00%			
	14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks		100.00%			
M.7A.14.2	Guaranteed		0.00%			
M.7A.14.3	Other		0.00%			
	7B Commercial Cover Pool					
	15. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
VI.7B.15.1	Average loan size (000s)		0			
	By buckets (mn):					
M.7B.15.2	TBC at a country level		0	0		
M.7B.15.3	TBC at a country level		0	0		
M.7B.15.4	TBC at a country level		0	0		
M.7B.15.5	TBC at a country level		0	0		
M.7B.15.6	TBC at a country level		0	0		
M.7B.15.7	TBC at a country level		0	0		
M.7B.15.8	TBC at a country level		0	0		
M.7B.15.9	TBC at a country level		0	0		
	TBC at a country level		0	0		
VI./B.15.10						
W.7B.15.10 W.7B.15.11	TBC at a country level		0	0		
	TBC at a country level TBC at a country level		0 0	0 0		

M.7B.15.14	TBC at a country level	0	0		
M.7B.15.15	TBC at a country level	0	0		
M.7B.15.16	TBC at a country level	0	0		
M.7B.15.17	TBC at a country level	0	0		
M.7B.15.18	TBC at a country level	0	0		
M.7B.15.19	TBC at a country level	0	0		
M.7B.15.20	TBC at a country level	0	0		
M.7B.15.21	TBC at a country level	0	0		
M.7B.15.22	TBC at a country level	0	0		
M.7B.15.23	TBC at a country level	0	0		
M.7B.15.24	TBC at a country level	0	0		
M.7B.15.25	TBC at a country level	0	0		
M.7B.15.26		Total 0	0	0%	0%
	16. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.1	Weighted Average LTV (%)	0.00%			
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %	0	0		
M.7B.16.3	>40 - <=50 %	0	0		
M.7B.16.4	>50 - <=60 %	0	0		
M.7B.16.5	>60 - <=70 %	0	0		
M.7B.16.6	>70 - <=80 %	0	0		
M.7B.16.7	>80 - <=90 %	0	0		
		â	0		
M.7B.16.8	>90 - <=100 %	0	0		
M.7B.16.8 M.7B.16.9	>90 - <=100 % >100%	0	0		
	>100%	0 Total 0	0 0	0%	0%
M.7B.16.9 M.7B.16.10	>100% 17. Loan to Value (LTV) Information - INDEXED	0 Total 0 Nominal	0	0% % Commercial Loans	0% % No. of Loans
M.7B.16.9	>100%	0 Total 0	0 0		
M.7B.16.9 M.7B.16.10	>100% 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%)	0 Total 0 Nominal	0 0		
M.7B.16.9 M.7B.16.10 M.7B.17.1	>100% 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	0 Total 0 Nominal 0.00%	0 0 Number of Loans		
M.7B.16.9 M.7B.16.10 M.7B.17.1 M.7B.17.2	>100% 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 %	0 O Nominal 0.00%	0 0 Number of Loans 0		
M.7B.16.9 M.7B.16.10 M.7B.17.1 M.7B.17.2 M.7B.17.3	>100% 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - c=40 % >40 - c=50 %	0 0 Nominal 0.00%	0 0 Number of Loans 0 0		
M.7B.16.9 M.7B.16.10 M.7B.17.1 M.7B.17.2 M.7B.17.3 M.7B.17.4	>100% 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 %	0 0 Nominal 0.00%	0 0 Number of Loans 0 0 0		
M.7B.16.9 M.7B.16.10 M.7B.17.1 M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5	>100% 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 %	0 0 Nominal 0.00%	0 0 Number of Loans 0 0 0 0		
M.78.16.9 M.78.16.10 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.5 M.78.17.6	>100% 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=70 % >70 - <=80 %	0 0 Nominal 0.00% 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 Number of Loans 0 0 0 0 0 0 0		
M.7B.16.9 M.7B.16.10 M.7B.17.1 M.7B.17.2 M.7B.17.3 M.7B.17.3 M.7B.17.4 M.7B.17.6 M.7B.17.6	>100% 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >80 - <=90 %	0 0 Nominal 0.00% 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 Number of Loans 0 0 0 0 0 0 0 0 0		
M.7B.16.9 M.7B.16.10 M.7B.17.1 M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.7 M.7B.17.7	>100% 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 %	0 0 0 000%	0 0 Number of Loans 0 0 0 0 0 0 0 0 0 0 0		
M.78.16.9 M.78.16.10 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.5 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.9	>100% 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >80 - <=90 %	0 Total 0 Nominal 0.00% 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 Number of Loans 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	% Commercial Loans	% No. of Loans
M.7B.16.9 M.7B.16.10 M.7B.17.1 M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.7 M.7B.17.7	>100% 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - c=40 % >40 - c=50 % >50 - c=60 % >50 - c=70 % >70 - c=80 % >80 - c=90 % >90 - c=100 % >100%	0 Total 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 Number of Loans 0 0 0 0 0 0 0 0 0 0 0		
M.7B.16.9 M.7B.16.10 M.7B.17.1 M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.6 M.7B.17.6 M.7B.17.6 M.7B.17.7 M.7B.17.8 M.7B.17.9 M.7B.17.10	>100% 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >50 - <=30 % >90 - <=100 % >100% 18. Breakdown by Type	0 0 Nominal 0.00% 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 Number of Loans 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	% Commercial Loans	% No. of Loans
M.7B.16.9 M.7B.16.10 M.7B.17.1 M.7B.17.2 M.7B.17.3 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.7 M.7B.17.8 M.7B.17.9 M.7B.17.9 M.7B.17.10	>100% 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <-40 % >40 - <50 % >40 - <50 % >50 - <60 % >50 - <670 % >50 - <50 % >50 - <50 % >60 - <770 % >70 - <280 % >80 - <50 % >90 - <-100 % >100 % 18. Breakdown by Type Retail	0 0 Nominal 0.00% 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 Number of Loans 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	% Commercial Loans	% No. of Loans
M.78.16.9 M.78.16.10 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.9 M.78.17.9 M.78.18.1 M.78.18.1	>100% 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >40 - <=50 % >50 - <=70 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Betail Office	0 Total 0 Nominal 0.000% 0	0 0 Number of Loans 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	% Commercial Loans	% No. of Loans
M.78.16.9 M.78.16.10 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.9 M.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3	>100% 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - c-40 % >40 - c=50 % >50 - c=60 % >50 - c=60 % >50 - c=80 % >90 - c=100 % >90 - c=100 % >100% 18. Breakdown by Type Retail Office Hotel/Tourism	0 0 Nominal 0.00% 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 Number of Loans 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	% Commercial Loans	% No. of Loans
M.7B.16.9 M.7B.16.10 M.7B.17.1 M.7B.17.2 M.7B.17.3 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.6 M.7B.17.7 M.7B.17.0 M.7B.18.1 M.7B.18.1 M.7B.18.3 M.7B.18.4	>100% 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >50 - <=00 % >90 - <=100 % >100% 18. Breakdown by Type Retail Office Hotel/Tourism Shopping malls	0 Total Nominal 0.00% 0	0 0 Number of Loans 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	% Commercial Loans	% No. of Loans
M.78.16.9 M.78.16.10 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.5 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.9 M.78.17.9 M.78.18.1 M.78.18.1 M.78.18.2 M.78.18.4 M.78.18.4 M.78.18.5	>100% 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=70 % >50 - <=70 % >70 - <=80 % >50 - <=90 % >90 - <=90 % >100 % 18. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry	0 Total 0.00% 0	0 0 Number of Loans 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	% Commercial Loans	% No. of Loans
M.78.16.9 M.78.16.10 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.9 M.78.17.9 M.78.17.9 M.78.18.1 M.78.18.2 M.78.18.2 M.78.18.3 M.78.18.5 M.78.18.5 M.78.18.5	>100% 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 40 % >40 - < 50 % >40 - < 50 % >50 - < 60 % >50 - < 60 % >50 - < 70 % >70 - < 80 % >90 - < 100 % >90 - < 100 % >100% B. Breail Office Hotel/Tourism Shopping malls Industry Agriculture	0 0 Nominal 0.00% 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 Number of Loans 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	% Commercial Loans	% No. of Loans
M.78.16.9 M.78.16.10 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.9 M.78.17.10 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.6 M.78.18.6 M.78.18.7	>100% 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - c=40 % >40 - c=50 % >50 - c=60 % >60 - c=70 % >50 - c=80 % >90 - c=100 % >90 - c=100 % >90 - c=100 % >100% 18. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used	0 Total Nominal 0.00% 0	0 0 Number of Loans 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	% Commercial Loans	% No. of Loans
M.78.16.9 M.78.16.10 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.8 M.78.17.9 M.78.17.10 M.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.7 M.78.18.7 M.78.18.7 M.78.18.7	>100% 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <-40 % >40 - <55 % >50 - <50 % >50 - <70 % >50 - <70 % >70 - <80 % >80 - <90 % >90 - <-100 % >100 % 18. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land	0 Nominal 0.00% 0	0 0 Number of Loans 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	% Commercial Loans	% No. of Loans
M.78.16.9 M.78.16.10 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.9 M.78.17.10 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.6 M.78.18.6 M.78.18.7	>100% 17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - c=40 % >40 - c=50 % >50 - c=60 % >60 - c=70 % >50 - c=80 % >90 - c=100 % >90 - c=100 % >90 - c=100 % >100% 18. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used	0 Total Nominal 0.00% 0	0 0 Number of Loans 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	% Commercial Loans	% No. of Loans

B

(B)

C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

Field Number	r 1. Glossary - Standard Harmonised Items	[Insert Definition Below]
HG.1.1	OC Calculation: Actual	The excess of total principal amounts outstanding in respect of eligible property in the asset pool over the total principal amounts outstanding in relation to the bonds to which the asset pool relates
HG.1.2	OC Calculation: Legal minimum	As per Regulation 17(2)(f) in the Covered Bond Regulations 2008 (amended) - the total principal amounts outstanding in respect of eligible property in the asset pool is more than 108% of the total principal amounts outstanding in relation to the bons to which the asset pool relates
HG.1.3	OC Calculation: Committed	The higher of; the RCB minimum requirement, and the contractual requirement in the transaction documents.
HG.1.4	Interest Rate Types	Fixed rate loans have a set interest rate for the period of the product, at the end of which they will go to SVR. Floating rate loans will either be Bank rate trackers or SVR loans. Other would contain products such as capped, although there are no such mortgages in the pool.
HG.1.5	Maturity Buckets of Cover assets [i.e. how is the contractual and/or expected maturity defined? What assumptions eg, in terms of prepayments? etc.]	Contractual maturity calculated using terms of the mortgage assuming zero prepayment. Expected maturity is not calculated on the covered bond pool.
	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	Initial maturity is calculated using soft bullet. Extended maturity is calculated using final legal maturity. It is expected that the bonds will mature at the date of the soft bullet.
HG.1.6	LTVs: Definition	
HG.1.7 HG.1.8	LIVS: Definition LTVs: Calculation of property/shipping value	Loan amount divided by the applicable property valuation. Most recent valuation as per the methods in HG1.9
110.1.8		
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	Valuation is either most recent indexed value, most recent value or value at loan inception. Original valuation of properties in the pool are via full internal and external inspection. Indexation is applied for current valuations. A more recent valuation may have been carried out for additional lending or following property improvements.
HG.1.10	LTVs: Frequency and time of last valuation	Current unindexed LTV is recalculated on a monthly basis using latest full property valuation and current balance outstanding. Current indexed LTV is calculated using quarterly HPI data (based on most recent property valuation) and current balance outstanding.
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relecvant	All mortgages in the pool are for residential housing.
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	Interest rate and currency risk are managed through the use of interest rate swaps and cross currency swaps respectively.
HG.1.13	Non-performing loans	Non-performing loans are defined as loans with arrears equivalent to three months or more of mortgage payments.
	2. Reason for No Data	Value
HG.2.1	Not applicable for the jurisdiction	ND1
HG.2.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.2.3	Not available at the present time	ND3
	3. Glossary - Extra national and/or Issuer Items	[Insert Definition Below]
HG.3.1	Other definitions deemed relevant	ND2
OHG.3.1		
OHG.3.2 OHG.3.3		
OHG.3.4		
01101011		

OHG.3.4 OHG.3.5



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SECTION A. INVESTOR T&Cs

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The Product Information on this Site is provided for your convenience only, and does not constitute any form of credit rating, an offer to sell (or the solicitation of an offer to purchase) any Product, nor does it constitute a recommendation, or investment advice (or any other type of advice) upon which reliance should be placed.

Users shall exercise independent judgment when viewing the Site and its contents, to make their own investigations and evaluations of the information contained on this Site or accessible through it, and to consult their own attorney, business adviser, tax adviser, and/or any other professional necessary, as to legal, business, tax and investment-related matters concerning the Products and Product Information contained on this Site. No information contained on the Site should be construed as legal, tax, investment, or accounting advice.

Product Information is incorporated into the directory on the Site following the completion of an automated process conducted by the relevant Issuer. The proper conduct of that process and the accuracy and completeness of the Product Information supplied during that process remain at all times the responsibility of the relevant Issuer. While the Product Information contained on the Site is displayed by us in good faith, no representation is made by us as to its completeness or accuracy. **PRODUCT INFORMATION IS DISPLAYED ON THE SITE "AS IS" AND HAS NOT BEEN INDEPENDENTLY VERIFIED BY US. BY YOUR USE OF THE SITE, YOU AGREE THAT WE HAVE NO LIABILITY WHATSOEVER REGARDING THE ACCURACY OF COMPLETENESS OF THE PRODUCT
INFORMATION ON THIS SITE.** Inclusion of Product Information in the directory on the Site does not constitute a warranty or representation by us that the Product is a covered bond product or complies with any particular criteria or regulations.

Completion of the relevant self-certification automated process by the Issuer will lead to the grant of the Covered Bond Label. The grant of such label is entirely within the control of the relevant Issuer, and we do not independently verify whether such Issuer complies with the relevant criteria. The existence of a Covered Bond Label does not represent any opinion by us about the creditworthiness of a Product, the value or price of a Product, the appropriateness of a Product's terms, or the Product's future investment performance. Nothing contained on this Site is intended to predict or project future performance.

We make no representation that the Products which are featured on the Site are suitable for you and we disclaim all liability and responsibility arising from any reliance placed on any Product Information or on the Covered Bond Label by any visitor to the Site, or by anyone who may be informed of any of its contents.

From time to time we may make changes to the Site that we feel are appropriate (see Section C, para 3 below).

2. USE OF MATERIALS

Subject to any prohibitions or restrictions stated in third party websites accessible via hyperlinks in the Site over which we have no control, you may view the content published on this Site, and you are welcome to print hard copies of, and/or download, material on it for your personal use or internal business purposes (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material). All downloading of material from the Site must be in accordance with ourAcceptable Use Policy. All other copying is strictly prohibited.

The use of material printed or downloaded from our Site must be in accordance with our Acceptable Use Policy.

3. LINKS FROM AND TO OUR SITE

Where the Site contains hyperlinks to other websites and resources provided by third parties, these links are provided for your information only. We have no control over the contents of those websites or resources, and accept no responsibility for them or for any loss or damage that may arise from your use of them. Users follow links on this Site to external websites at their sole risk.

We accept no liability for and do not endorse any statements, advertisements, information, products or services that are published on or may be accessible through any websites owned or operated by third parties or for any action you may take as a result of using the website.

Those third party websites may also be subject to separate legal terms and conditions, and Issuers may be subject to separate regulation and are solely responsible for satisfying such regulatory requirements. We do not represent or warrant that any Issuer you deal with is fully authorised under or compliant with any law or regulation in any jurisdiction.

You agree not to link any websites to this Site without our express prior written consent. We reserve the right, at any time and for any reason not prohibited by law, to deny permission to anyone to link a website from or to this Site, as well as the right to remove any link currently appearing on our Site.

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

The Issuer is responsible for all Product Information uploaded to and/or validated on the Site by the Issuer or on its behalf, and warrants and represents that all such Product Information is and shall continue to be (and the Issuer shall regularly check the Site in order to ensure that it remains) accurate, complete and up-to-date.

The Issuer understands that we do not limit access to the Site based on the nationality of a User. The Issuer shall be solely responsible for compliance with all laws and regulations applicable to the offer and sale of a Product in all jurisdictions in which such Products are offered.

The Issuer shall indemnify us against, and hold us harmless from, any losses, liabilities or costs (including reasonable administrative and legal costs) suffered by us (including our officers and employees) or by third parties (including Investors and regulatory authorities), in relation to the Product Information and/or the Issuer's use of, and statements regarding, a Covered Bond Label.

We accept no liability in relation to any lack of availability of the Site or any omission of, or any display of incorrect, Product Information on the Site for any reason whatsoever including negligence.

The Issuer shall not make any statement that its receipt of a Covered Bond Label constitutes a recommendation by us to buy, sell or hold any Product, or that it reflects our views on the suitability of any Product for a particular Investor.

2. PRODUCTS

By uploading and/or validating Product Information on our Site, the Issuer warrants and represents that the Product complies with the relevant criteria established by the Label Convention as detailed at

www.coveredbondlabel.com/pdf/Covered_Bond_Label_Convention_2015.pdf

3. UPLOADING INFORMATION TO OUR SITE

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

You shall promptly notify us in the event that Product Information published on the Site, any representation made to us in connection with obtaining a Covered Product Label, or any other information communicated to us in connection with the Site, becomes false, inaccurate, incomplete, or misleading.

Any information you upload to and/or validate on the Site shall be considered non-confidential and non-proprietary, and we have the right to use, copy, distribute and disclose to third parties such information for any purpose. We also have the right to disclose your identity to any third party who is claiming that any information posted or uploaded by you to the Site constitutes a violation of their intellectual property, privacy or other rights or is otherwise unlawful.

We shall not be responsible, or liable to any third party, for the content or accuracy of any Product Information posted by you or any other user of the Site.

We have the right to remove any information or posting you make on the Site if, in our opinion, such information does not comply with the content standards set out in our Acceptable Use Policy, or for any other reason.

4. LINKING TO OUR SITE

You may link to our home page (www.coveredbondlabel.com), provided you do so in a way that is fair and legal and does not damage our reputation or take advantage of it, but you must not establish a link in such a way as to suggest any form of association, approval or endorsement on our part.

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

The Site must not be framed on any other website, nor may you create a link to any part of the Site other than the home page. We reserve the right to withdraw linking permission without notice. The website from which you are linking must comply in all respects with the content standards set out in our Acceptable Use Policy.

5. SECURITY

Issuers are required to register with us in order to use the Site by completing the followingRegistration Form.

Issuers will be provided with a unique user identification code and password (the "User Details") in order to access the Site for the sole purpose of uploading and/or validating Product Information on the Site. Such User Details are granted by us for the sole and exclusive use of the Issuer.

We reserve the right to alter or cancel User Details and revoke access to the site at any time.

If we need to contact you in relation to your use of the Site, we may contact you by email, telephone or post. The most recent details you have given us will be used. You must promptly inform us of any change in your contact details.

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

An Issuer may download its own profile from our Site in any of the ways expressly permitted by the Site, but Issuers may not download the profiles of any other Issuers or attempt to download profiles from the Site by any other means.

SECTION C. GENERAL T&Cs

1. SITE ACCESS

Access to the Site is permitted on a temporary basis, and we reserve the right to withdraw or amend the service we provide on the Site without notice. We shall not be liable if for any reason the Site is unavailable at any time or for any period of time.

From time to time, we may restrict access to the Site (either partially or in its entirety).

If you are provided with a user identification code, password or any other piece of information as part of our security procedures you must treat such information as confidential, and you must not disclose it to any third party. We have the right to disable any user identification code or password, whether chosen by you or allocated by us, at any time, if in our opinion you have failed to comply with any of the provisions of these T&Cs, or for any other reason.

When using the Site, you must comply with the provisions of our **Acceptable Use Policy**. You shall indemnify us against, and hold us harmless from, any losses, liabilities or costs (including reasonable administrative and legal costs) suffered by us (including our officers and employees) or by third parties (including Investors and regulatory authorities) as a result of any breaches of our **Acceptable Use Policy** that you commit.

You are responsible for making all arrangements necessary for you to have access to the Site. You are also responsible for ensuring that all persons who access the Site through your internet connection are aware of these T&Cs and that they comply with them.

2. INTELLECTUAL PROPERTY

All rights in this Site unless otherwise indicated, are owned by us. This Site and all content published on this Site, unless otherwise indicated, are protected by copyright in Belgium and other jurisdictions across the world. All trademarks and devices displayed on this Site, unless otherwise indicated, are owned by us and may be registered in many jurisdictions across the world. Save as provided in these T&Cs, any use or reproduction of these trademarks and/or devices is prohibited.

You must not use any part of the materials on the Site for commercial purposes without our consent.

3. SITE CHANGES

We aim to update the Site on a regular basis, and may change the content at any time. If the need arises, we reserve the right to suspend access to the Site, or close it indefinitely.

4. OUR LIABILITY

The Product Information displayed on the Site is provided by the Issuer, and the granting of any label made available through the website is under the sole control of the Issuer, in each case without any guarantees, conditions, warranties or representations from us as to its accuracy or completeness. To the extent permitted by law, we, and any third parties connected to us, hereby expressly exclude:

- all conditions, warranties and other terms which might otherwise be implied by any applicable law or regulation; and

• any liability for any direct, indirect or consequential loss or damage incurred by any User in connection with the Site or in connection with the use, inability to use or results of the use of the Site, any websites linked to it and any materials posted on it (including, without limitation, the omission of, or the display of incorrect, Product Information on the Site) or in connection with any Product, including loss of: income, revenue, business, profits, contracts, anticipated savings, information, or goodwill, regardless of how any such loss or damage is caused.

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

We process information about you in accordance with our Privacy Policy. By using the Site, you consent to such processing and you warrant that all information provided by you is accurate.

6. VIRUSES, HACKING, OTHER OFFENCES

You must not misuse the Site by knowingly introducing viruses, 'trojan horses', worms, logic bombs or other material which is maliciously or technologically harmful. You must not attempt to gain unauthorised access to the Site, the server on which the Site is stored, or any server, computer or database connected to the Site. You must not attack the Site via a denial-of-service attack or a distributed denial-of-service attack.

By breaching this provision, you would commit a criminal offence under the law of 28 November 2000 on computer crime. We shall report any such breach to the relevant law enforcement authorities and we shall co-operate with those authorities by disclosing your identity to them. In the event of such breach, your right to use the Site will cease immediately.

We will not be liable for any loss or damage caused by a distributed denial-of-service attack, viruses or other technologically harmful material that may infect your computer equipment, computer programs, information or other proprietary material due to your use of the Site or to your downloading of any information posted on it or on any website linked to it.

We do not warrant that this Site or any software or material of whatsoever nature available on or downloaded from it will be free from viruses or defects, compatible with your equipment or fit for any purpose. It is your responsibility to use suitable anti-virus software on any software or other material that you may download from this Site and to ensure the compatibility of such software or material with your equipment and software.

We reserve the right to prohibit any activities of any nature or description that, in our sole discretion, might tend to damage or injure our commercial reputation or goodwill or the reputations or goodwill of any of the providers or subscribers to this Site.

7. JURISDICTION AND APPLICABLE LAW



The courts of Brussels, Belgium shall have exclusive jurisdiction over any claim arising from, or related to, a visit to the Site or these T&Cs.

These T&Cs and any dispute or claim arising out of or in connection with them or their subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the laws of Belgium.

8. VARIATIONS

We may revise these T&Cs at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we have made, as they are binding on you. Certain of the provisions contained in these T&Cs may also be superseded by provisions or notices published elsewhere on the Site.

9. CONTACTS

Details of how to contact us are available by clicking on Contact Us.

We shall inform you if any of our contact details change by posting a notice on the Site.

SECTION D. CBFL ACCEPTABLE USE POLICY

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

Your use of the Site means that you accept, and agree to abide by, all the terms of the Policy, which supplement our Terms of Use.

1. PROHIBITED USES

You may use the Site for lawful purposes only. You may not use the Site:

· in any way that breaches any applicable local, national or international law or regulation;

 \cdot in any way which breaches or contravenes our content standards (see para 2 below);

 \cdot in any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect;

• to transmit, or procure the sending of, any unsolicited or unauthorised advertising or promotional material or any other form of similar solicitation (spam); or

• to knowingly transmit any information, send or upload any material that contains viruses, Trojan horses, worms, time-bombs, keystroke loggers, spyware, adware or any other harmful programs or similar computer code designed to adversely affect the operation of any computer software or hardware.

You also agree:

· not to reproduce, duplicate, copy or re-sell any part of the Site in contravention of the provisions of our Terms of Use; and

· not to access without authority, interfere with, damage or disrupt:

any part of the Site;

 \cdot any equipment or network on which the Site is stored;

· any software used in the provision of the Site; or

· any equipment or network or software owned or used by any third party.

2. CONTENT STANDARDS

These content standards apply to any and all information (the "Information") which you contribute to the Site.

Information must:

 $\cdot \,$ be accurate; and

· comply with applicable law in Belgium and in any country from which it is posted.

Information must not:

· infringe any copyright, database right, trade mark or other proprietary right of any other person;

be likely to deceive any person; or

· be provided in breach of any legal duty owed to any person, such as a contractual duty or a duty of confidence;

3. SUSPENSION AND TERMINATION

We will determine, at our sole discretion, whether your use of the Site has caused a breach of the Policy. When a breach of the Policy has occurred, we may take such action as we deem reasonable.

Failure to comply with the Policy will constitute a material breach of our Terms of Use upon which you are permitted to use the Site, and may result in us taking any of the following actions:

· immediate, temporary or permanent withdrawal of your right to use the Site;

· immediate, temporary or permanent removal of any Information uploaded by you to the Site;

· legal proceedings against you for reimbursement of all costs on an indemnity basis (including, but not limited to, reasonable administrative and legal costs) resulting from the breach;

· disclosure of information to law enforcement authorities as requested by law or as we reasonably feel is necessary; or

· any other action we deem to be appropriate;

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

You may download information from our Site in any of the ways expressly permitted by the Site. Where indicated by the Site, you shall supply all the details requested and accept all the applicable terms and conditions before attempting to download any information from the Site. You shall not attempt to download profiles from the Site by any other means.

You may use information that has been downloaded from our Site in accordance with our permitted procedures and/or hard copies of information printed from our Site for your personal use or internal business purposes only (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material). You may not distribute or show any materials downloaded or printed from our Site to any third parties or quote or refer to any such materials in communications with third parties without obtaining our prior written permission. Any such permission would only be granted by us on terms that the third party in question, prior to viewing any material from our Site, accepts and agrees to comply with these T&Cs as if the third party were a User of the Site.

Regardless of any permission that may be granted by us for you to distribute or show materials downloaded or printed from our Site to third parties, you must not use or export the information or materials available on or through this Site in violation of laws in your, or any other applicable, jurisdiction. It remains your responsibility at all times to ensure that such laws are not violated.

5. CHANGES TO THE POLICY



We may revise the Policy at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we make, as they are legally binding on you. Some of the provisions contained in the Policy may also be superseded by provisions or notices published elsewhere on the Site.

SECTION E. CBFL PRIVACY POLICY

The Covered Bond Label Foundation ("we" or "us") is committed to protecting and respecting the privacy of our users.

This policy (together with our Terms of Use and any other documents referred to on it) sets out the basis on which any personal information we collect from, or that is provided to us by, a user (including from any individual who represents, and/or acts on behalf of, a user) ("you") will be processed by us or by third parties. Please read the following carefully to understand our views and practices regarding your personal information and how we will treat it.

For the purpose of the Law of 8 December 1992 on the protection of privacy in relation to processing of personal information (*loi relative à la protection de la vie privée à l'égard des traitements de données à caractère personnel / wet tot bescherming van de persoonlijke levensfeer ten opzichte van de verwerking van persoonsgegevens*) (the "Belgian DPL"), we (the Covered Bond Label Foundation) are the data controller.

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

· information that you provide by completing any form on our website (www.coveredbondlabel.com) (the "Site"). This includes information provided at the time of registering to use the Site, subscribing to our service, posting material or requesting further services;

· if you contact us, we may keep a record of that correspondence; and

· details of your visits to the Site and the resources that you access.

This information may include personal information (such as your name or title) and we will only process such personal information for the purposes set out in paragraph 2 below in accordance with the Belgian DPL

2. INFORMATION USE

We may collect and process your personal information for the following purposes:

• to ensure that content from the Site is presented in the most effective manner for your computer;

• to provide you with information, products or services that you request from us or which we feel may interest you; and

· to notify you about changes to our service.

If you do not want us to use your information in this way, or to pass your details on to third parties for marketing purposes, you can refuse consent to such processing by ticking the relevant box situated on the form on which we collect your information.

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

You agree that your personal information may be communicated to third parties:

· if we are under a duty to disclose or share your personal information in order to comply with any legal obligation, or in order to enforce or apply our Terms of Use and other agreements;

in the case of any legitimate interest; and

· for direct marketing purposes (unless you object to such processing in accordance with paragraph 2 above).

· By submitting your personal information, you also agree that such information may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"), whether or not an adequate level of protection in ensured for personal information in the country of reception.

· Your personal information may also be processed by staff operating outside the EEA who work for us or for one of our processors for the same purposes as listed in paragraph 2 above. Such staff may be engaged in, among other things, the provision of support services.

4. SECURITY

We will take all steps reasonably necessary to ensure that your information is treated securely and in accordance with this privacy policy, and to prevent personal information being accessible to and processed by unauthorised parties, or being accidentally changed or deleted. There are internal security measures in place to protect the premises, servers, network, data transfers, and the information itself.

You acknowledge however that the transmission of information via the internet is not completely secure. While we will use reasonable endeavours to protect your personal information, we cannot fully guarantee the security of your information transmitted to the Site.

Where we have given you a password which enables you to access certain parts of the Site, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.

5. YOUR RIGHTS

The Belgian DPL gives you the right to access or, where incorrect, amend or delete (at your request and free of charge) personal information pertaining to you. You can exercise these rights at any time by contacting us by email by clicking on Contact Us or by letter addressed to the Daily Manager, Avenue de Cortenbergh 71, B-1000, Brussels, Belgium.

You also have the right to ask us not to process your personal information for marketing purposes. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your information or by contacting us by email or by letter in accordance with the above.

6. CHANGES TO OUR PRIVACY POLICY

Any changes we may make to our privacy policy in the future will be posted on this page.

7. CONTACT

If you have any questions about this policy, the collection and use of your personal information or other privacy-specific concerns please contact us by clicking on Contact Us .

RCB 3 Annex 2D: Asset Pool Notification Form

Completing the form Please complete all fields. Unless specified otherwise, please report data as of the *End Date of reporting period* .

This Asset Notification form must be submitted each month and published by the issuer on a secure, password-protected website. This form must also be sent at least five business days prior to any proposed assets transfer (giving details of the size and composition of the transfer) when such transfer changes the level is the secure of the size and composition of the transfer.

Warning Knowingly or recklessly giving us false or misleading information may be a criminal offence (Regulation 38 of the RCB Regulations and section 398 of the Financial Services and Markets Act

Sending the form Send this form to us by email to robelfsa.gov.uk. It is our preference for all correspondence to be submitted electronically. If this is not possible your form may also be submitted by post or by hand to the address below.

Covered Bonds Team Capital Markets The Financial Services Authority 25 The North Colonnade Canary Wharf London E14 5HS

Administration

Name of issuer	Yorkshire Building Society
Name of RCB programme	Yorkshire Building Society €7.5 billion Global Covered Bond Programme
Name, job title and contact details of person validating this form	Richard Driver, Secured Funding Manager, rjdriver@ybs.co.uk
Date of form submission	21/07/2017
Start Date of reporting period	01/06/2017
End Date of reporting period	30/06/2017
Web links - prospectus, transaction documents, loan-level data	http://www.ybs.co.uk/your-society/treasury/wholesale_funding/covered-bonds/reports.htm

Counterparties, Ratings

		Counterparty/ies	Fitc	h	N	Moody's	
			Rating trigger	Current rating	Rating trigger	Current rating	
Covered bonds			•	AAA	-	Aaa	
Issuer		Yorkshire Building Society	-	A-/F1	-	Baa1/P-2	
Seller(s)		Yorkshire Building Society	< BBB-, < F2	A-/F1	< Baa3, < P-2	Baa1/P-2	
Cash Manager		Yorkshire Building Society	< BBB-	A-/F1	<baa1, <="" baa3<="" td=""><td>Baa1/P-2</td></baa1,>	Baa1/P-2	
Back-up Cash Manager		n/a		-	-	-	
Account Bank		Yorkshire Building Society		A-/F1	< P-1	Baa1/P-2	
Stand-by Account Bank	HSBC Bank plc		< F1	AA-/F1+	< P-1	Aa2/P-1	
Servicer(s)	Yorkshire Building Society		< BBB-	A-/F1	<baa1, <="" baa3<="" td=""><td>Baa1/P-2</td></baa1,>	Baa1/P-2	
Back-up Servicer(s)		n/a		-	-	-	
Interest Rate Swap Provider		Yorkshire Building Society	< F3/BBB-	A-/F1	< P-2/A3	Baa1/P-2	
Swap notional amount(s) (GBP)	3,339,935,483						
Swap notional maturity/ies	Loan balance zero						
LLP receive rate/margin	1.50%						
LLP pay rate/margin	2.46%						

Accounts, Ledgers

Collateral posting amount(s) (GBP)

	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	(100)	n/a	n/a
Interest on Mortgages	6,865,231	n/a	n/a
Interest on GIC	159	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	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	(2,646,852)	n/a	n/a
Interest (to) Covered Bond Swap Providers	(2,349,640)	n/a	n/a
Pre-funding of monthly swap payments / other payments	0	n/a	n/a
Interest paid on Covered Bonds without Covered Bonds Swaps	0	n/a	n/a
Deferred Consideration	(1,868,798)	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	47,887,000	n/a	n/a
Proceeds from Term Advances	0	n/a	n/a
Mortgages Purchased	0	n/a	n/a
Cash Captial Contributions deemed to be principal	0	n/a	n/a
Proceeds from Mortgage Sales	1,965,779	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	(49,852,779)	n/a	n/a
Closing Balance	0	n/a	n/a
Reserve receipts / ledger			
Beg Balance	7,909,251	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	7,909,251	n/a	7,742,761
Capital Account receipts / ledger			
Beg Balance	1,534,943,781	n/a	n/a
Increase in loan balance due to Capitalised interest	0	n/a	n/a
Increase in Ioan balance due to Further Advances	2,504,430	n/a	n/a
Increase in Ioan balance due to insurance & fees	163,338	n/a	n/a
Capital Contributions	0	n/a	n/a
Capital Distribution	(49,852,779)	n/a	n/a
Losses from Capital Contribution in Kind	0	n/a	n/a
Closing Balance	1,487,758,770	n/a	n/a

Asset Coverage Test

	Value	Description
A	2,959,763,705	Adjusted current balance
В	-	Principal collections not yet applied
C	(Qualifying additional collateral
D	(Substitute assets
E	n/a	Proceeds of sold mortgage loans
V	n/a	
W	n/a	Personal secured loans
X	n/a	Flexible draw capacity
Y	163,460,239	Set-off
Z	99,867,959	Negative carry
Total: A + B + C + D - (Y + Z)	2,696,435,507	
Method Used for Calculating "A" (note 1)	A (ii)
Asset Percentage (%)	88.00	
Maximum asset percentage from Fitch (%)	88.00	6
Maximum asset percentage from Moody's (%)	89.50	6
Maximum asset percentage from S&P (%)	n/a	
Credit support as derived from ACT (GBP)	391,735,507	
Credit support as derived from ACT (%)	17.0	6

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)	2,304,700,000
Covered bonds principal amount outstanding (GBP, non-GBP series converted at	
current spot rate)	2,510,720,000
Cover pool balance (GBP)	3,364,843,132
GIC account balance (GBP)	62,661,641
Any additional collateral (please specify)	0
Any additional collateral (GBP)	0
Aggregate balance of off-set mortgages (GBP)	1,025,131,033
Aggregate deposits attaching to the cover pool (GBP)	163,460,239
Aggregate deposits attaching specifically to the off-set mortgages (GBP)	161,208,516
Nominal level of overcollateralisation (GBP)	1,060,143,132
Nominal level of overcollateralisation (%)	146.0%
Total Outstanding Current Balance of Mortgages in the Portfolio	3,364,843,132
Number of Mortgages in Pool	29,891
Average Ioan balance (GBP)	112,570
Weighted average indexed LTV (%)	49.14
Weighted average non-indexed LTV (%)	56.86
Weighted average seasoning (months)	73.14
Weighted average remaining term (months)	217.72
Weighted average interest rate (%)	2.81
Standard Variable Rate(s) (%)	4.74
Constant Pre-Payment Rate (%, current month)	12.06
Constant Pre-Payment Rate (%, quarterly average)	12.66
Principal Payment Rate (%, current month)	16.84
Principal Payment Rate (%, quarterly average)	17.37
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)	6,865,231

Mortgage collections (scheduled - principal)	13,609,909
Mortgage collections (unscheduled - interest)	0
Mortgage collections (unscheduled - principal)	34,277,091

Loan Redemptions & Replenishments Since Previous Reporting Date

	Number	% of total number	Amount (GBP)	% of total amount
Loan redemptions since previous reporting date	259	81.45%	24,266,707	92.64%
Loans bought back by seller(s)	59	18.55%	1,928,031	7.36%
of which are non-performing loans	1	1.69%	92,764	4.81%
of which have breached R&Ws	0	0.00%	0	0.00%
Loans sold into the cover pool	0	n/a	0	n/a

Product Rate Type and Reversionary Profiles

roduct 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	21,058	70.45%	2,732,596,634	81.21%	2.72%	22.5	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	53	0.18%	14,170,429	0.42%	1.29%	7.6	1.04%	0.00%	
Tracker at origination, reverting to Libor	0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	
Tracker for life	4,325	14.47%	333,149,921	9.90%	2.26%	-	1.92%	1.92%	
SVR, including discount to SVR	4,455	14.90%	284,926,147	8.47%	4.45%	-	-0.25%	0.03%	
Libor	0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	
Total	29,891	100.00%	£ 3,364,843,132	100.00%					

Stratifications

Arrears Breakdown	Number	% of Total Number	Amount	% of Total Amount
Current	29,659	99.22%	3,345,822,564	99.43%
0-1 month in arrears	134	0.45%	11,114,820	0.33%
1-2 months in arrears (greater than 1 month, includes 2 months)	59	0.20%	4,578,832	0.14%
2-3 months in arrears (greater than 2 months, includes 3 months)	21	0.07%	1,815,871	0.05%
3-6 months in arrears (greater than 3 month, includes 6 months)	17	0.06%	1,418,281	0.04%
6-12 months in arrears (greater than 6 months, includes 12 months)	1	0.00%	92,764	0.00%
12+ months in arrears (greater than 12 months)	0	0.00%	0	0.00%
Total	29,891	100.00%	£ 3,364,843,132	100.00%

Current LTV (Non-Indexed)	Number	% of Total Number	Amount	% of Total Amount
0-50% - Non Indexed	16,007	53.55%	1,139,661,531	33.87%
50-55%	1,941	6.49%	262,346,158	7.80%
55-60%	2,227	7.45%	351,914,153	10.46%
60-65%	2,177	7.28%	350,673,387	10.42%
65-70%	2,252	7.53%	389,528,883	11.58%
70-75%	1,486	4.97%	246,907,296	7.34%
75-80%	1,401	4.69%	224,388,548	6.67%
80-85%	1,278	4.28%	215,840,866	6.41%
85-90%	793	2.65%	132,023,795	3.92%
90-95%	260	0.87%	39,728,197	1.18%
95-100%	62	0.21%	10,731,424	0.32%
100-105%	5	0.02%	594,255	0.02%
105-110%	1	0.00%	276,119	0.01%
110-125%	0	0.00%	0	0.00%
125%+	1	0.00%	228,519	0.01%
Total	29,891	100.00%	£ 3,364,843,132	100.00%

Current LTV (Indexed as Defined in OC)	Number	% of Total Number	Amount	% of Total Amount
0-50% - Indexed	19,402	64.91%	1,677,261,360	49.85%
50-55%	2,121	7.10%	335,091,730	9.96%
55-60%	1,989	6.65%	323,547,822	9.62%
60-65%	1,714	5.73%	281,696,033	8.37%
65-70%	1,434	4.80%	238,347,347	7.08%
70-75%	1,228	4.11%	196,064,467	5.83%
75-80%	936	3.13%	144,612,506	4.30%
80-85%	667	2.23%	105,647,301	3.14%
85-90%	288	0.96%	45,489,449	1.35%
90-95%	80	0.27%	11,920,357	0.35%
95-100%	30	0.10%	4,873,512	0.14%
100-105%	2	0.01%	291,248	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	29,891	100.00%	£ 3,364,843,132	100.00%
Current outstanding balance of lean	Number	Ø of total number	Amount (CRD)	♥ of total amount

Current outstanding balance of loan	Number	% of total number	Amount (GBP)	% of total amount
0-5,000	1,023	3.42%	1,839,500	0.05%
5,000-10,000	661	2.21%	5,014,590	0.15%
10,000-25,000	2,588	8.66%	46,056,021	1.37%
25,000-50,000	4,587	15.35%	171,420,900	5.09%
50,000-75,000	4,337	14.51%	270, 106, 184	8.03%
75,000-100,000	3,876	12.97%	338,293,790	10.05%
100,000-150,000	5,677	18.99%	696,559,694	20.70%
150,000-200,000	2,909	9.73%	500,581,943	14.88%

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DiscriptionDiscriptionDiscriptionDiscriptionDiscriptionGroup Open Open Open Open Open Open Open Ope		1,568	5.25%	348,612,403	10.36%
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Capital respond (1)	Renavment type	Number	% of total number	Amount (CRD)	% of total amount
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Offset 9.9.00 3.2.9.90 1.05.131.00 30.00.01 Total 20.901 0.0.005 3.3.64.83.12 0.0000 Seconing Number \$.0 fotal number Amount (GP) % of total number % of number %					
Tetal Number % of total number % of total number % of total number % of total number Sasaring 127 months 124 15,159,290 4,675 12.4 month 1,445 4,675 307,155,290 4,675 12.4 month 1,445 4,675 307,645,50 0,114 2.4 month 2,021 11,172 6/4,52,001 20.01 2.4 month 2,021 11,172 6/4,52,001 20.01 2.4 month 2,021 11,172 6/4,52,001 20.01 2.4 months 2,021 11,172 6/4,52,001 20.01 5.4 months 2,027 1,001 3,193 20.02 20.01				182,587,515	
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22.48 months 1.17.0					
22.48 months 1.17.0	48-60 months	299	1.00%	39,400,210	1.17%
9k-108 months 176,5 2.56k 76,21,543 2.27 126-120 months 2,022 6,76k 198,134,322 5.89 126-150 months 20,528 445,84,599 141,65 130-180 months 2,523 46,84,599 77,98 130-months 2,523 8,446 114,656,984 3,44 130-months 2,253 8,446 114,656,984 3,44 130-months 2,253 8,446 114,656,984 3,44 130-months 2,273,331,010 18,33 18,35 100,005 5,97 10,333,410 100,35 2,273,332,01 18,35 100,005 5,97 12,331,105 100,30 1,84,843,132 100,005 5,97 12,331,105 100,30 1,84,843,132 100,000 10,000 10,000 10,000 1,34,443,132 100,000 1,34,443,132 100,000 1,34,443,132 100,000 1,34,443,132 100,000 1,34,443,132 100,000 1,34,443,132 100,000 1,34,443,132 100,000 1,34,443,132 100,000					
9k-108 months 176,5 2.56k 76,21,543 2.27 126-120 months 2,022 6,76k 198,134,322 5.89 126-150 months 20,528 445,84,599 141,65 130-180 months 2,523 46,84,599 77,98 130-months 2,523 8,446 114,656,984 3,44 130-months 2,253 8,446 114,656,984 3,44 130-months 2,253 8,446 114,656,984 3,44 130-months 2,273,331,010 18,33 18,35 100,005 5,97 10,333,410 100,35 2,273,332,01 18,35 100,005 5,97 12,331,105 100,30 1,84,843,132 100,005 5,97 12,331,105 100,30 1,84,843,132 100,000 10,000 10,000 10,000 1,34,443,132 100,000 1,34,443,132 100,000 1,34,443,132 100,000 1,34,443,132 100,000 1,34,443,132 100,000 1,34,443,132 100,000 1,34,443,132 100,000 1,34,443,132 100,000	60-72 months	930	3.11%	123,333,513	3.67%
108-12 constits 2,02 6,765 199,134,322 5,89 120-150 months 6,135 20,523 147,054,599 147,16 120-150 months 2,523 8,445 111,66,684 3,44 120-150 months 22,523 8,445 111,66,684 3,44 Tolal 29,891 100.005 8 3,364,843,132 100.000 Interest payment type Number % of total number Amount (GBP) % of total amount. Faxed 21,078 70.528 2,77,533,910 61.36 SW 4,418 14,785 22,63,44,60 62.27 Traker 4,418 14,785 22,63,44,60 62.27 Traker 2,9391 100.005, E 3,364,43,132 100.00 Total 29,891 100.005, E 3,364,43,132 100.00 Conspress type Nortotal number % of total number % of total amount 0 0.00 Total 29,891 100.005, E 3,364,43,132 100.00 0.00	60-72 months 72-84 months	930 1,170	3.11% 3.91%	123,333,513 140,560,321	3.67%
120-15 months 61.35 20.252 476.364.599 14.16 150-180 months 5.187 17.255 286.408.07 7.99 120-months 22.523 8.448 111.656.964 3.41 Total 29.991 100.005 8 3.246.484.3132 100.007 Interest payment type Number % of total number Amount (GBP) % of total amount Fixed 21.078 70.524 2.173.53.700 8.13 SVR 4.418 14.4785 276.344.660 8.27 Tracker 4.381 14.465 3.842.345.11 10.35 Other (please specify) 14 0.655 2.73.10.52 0.068 Other (please specify) 100.005 3.344.843.132 100.007 Caap parpose type Number % of total number % of total amount Owner occupied 29.891 100.005 3.344.843.132 100.007 Sociad home 0 0.005 0 0.000 0.000 Sociad home 0 0.0005<	60-72 months 72-84 months 84-96 months	930 1,170 779	3.11% 3.91% 2.61%	123,333,513 140,560,321 79,771,451	3.67% 4.18% 2.37%
19b-19 conths 197, 198 286, 678, 677 7.98 10b-months 2,523 8,445 114,656, 684 3,41 Total 29,891 100,000k £ 3,364,843,1122 100,000 Faced 21,078 7.652 2,737,533,740 8,83 8,83 SR 4,416 14,785 2,737,533,740 8,83 8,93 8,83 8,97 7,98 8,93 8,135 8,135 8,135 8,135 8,135 8,135 8,135 8,135 8,135 8,135 8,135 10,135 <t< td=""><td>60-72 months 72-84 months 84-96 months 96-108 months</td><td>930 1,170 779 765</td><td>3.11% 3.91% 2.61% 2.56%</td><td>123,333,513 140,560,321 79,771,451 76,221,543</td><td>3.67% 4.18% 2.37% 2.27%</td></t<>	60-72 months 72-84 months 84-96 months 96-108 months	930 1,170 779 765	3.11% 3.91% 2.61% 2.56%	123,333,513 140,560,321 79,771,451 76,221,543	3.67% 4.18% 2.37% 2.27%
180-months 2,523 8,445 114,656,944 3,44 Total 29,991 100.045 £ 3,364,483,132 100.005 Interest payment type Number % of total number Amount (GBP) % of total amount Fixed 21,078 70.528 2,737,533,910 6.813 SVR 4,418 14,785 226,344,660 8.21 Tracker 4,381 14.665 348,231,451 10.33 Other (please specify) 14 0.055 2,733,105.2 0.08 Cara purpose type Number % of total number Amount (GBP) % of total non.nt Owner occupied 29,991 100.005 £ 3,344,483,132 100.00 Second home 0 0.0075 0 0.00 0.00 Second home 29,891 100.005 £ 3,364,483,132 100.00 Second home 0 0.0075 0 0.00 0.00 0.00 Second home 0 0.0075 0.00,005 3,	60-72 months 72-84 months 84-96 months 96-108 months 106-120 months 106-120 months	930 1,170 779 765 2,022	3.11% 3.91% 2.61% 2.56% 6.76%	123,333,513 140,560,321 79,771,451 76,221,543 198,134,322	3.67% 4.18% 2.37% 2.27% 5.89%
Total 29.991 100.008 £ 3,364,843,132 100.007 Interest payment type Number % of total number Amount (GBP) % of total amount Fixed 4,418 14.785 27,37,33,910 8.3 Tracker 4,418 14.685 348,231,451 10.35 Other glease specify) 14 0.055 2,737,33,1052 0.068 Total 29,891 100.005 £ 3,344,843,132 100.007 Total 29,891 100.005 £ 3,344,843,132 100.007 Can purpose type Number % of total number Amount (GBP) % of total amount Owner occupied 0 0.005 3,344,843,132 100.007 Second home 0 0.005 0 0.000 Second home 0 0.005 0 0.000 Second home 0 0.005 0 0.000 Fast-track 0 0.005 0 0.000 Geffortified 29,891 <t< td=""><td>60-72 months 72-84 months 84-96 months 96-108 months 108-120 months 108-120 months</td><td>930 1,170 779 765 2,022 6,135</td><td>3.11% 3.91% 2.61% 2.56% 6.76% 20.52%</td><td>123,333,513 140,560,321 79,771,451 76,221,543 198,134,322 476,364,599</td><td>3.67% 4.18% 2.37% 2.27% 5.89% 14.16%</td></t<>	60-72 months 72-84 months 84-96 months 96-108 months 108-120 months 108-120 months	930 1,170 779 765 2,022 6,135	3.11% 3.91% 2.61% 2.56% 6.76% 20.52%	123,333,513 140,560,321 79,771,451 76,221,543 198,134,322 476,364,599	3.67% 4.18% 2.37% 2.27% 5.89% 14.16%
Interest payment type Number % of total number Amount (GBP) % of total anount. Fixed 21,078 70.524 2,737,533,910 81.36 SVR 4,418 14,785 270,544,660 8.27 Tracker 4,381 14.665 348,231,451 100.35 Other (please specify) 14 0.055 2,737,153,910 6.87 Total 29,891 100.005 2,733,110.52 0.08 Other (please specify) 14 0.055 2,737,110.52 0.08 Total 29,891 100.005 \$3,364,843,132 100.000 Owner-occupied 29,891 100.005 0 0.000 Buy-to-let 0 0.005 0 0.000 Second home 0 0.0005 0 0.000 Total 29,891 100.005 3,364,843,132 100.007 Second home 0 0.0005 0 0.000 Second home 0 0.0005 0 0.000	60-72 months 22-84 months 84-96 months 96-108 months 108-120 months 120-150 months 120-150 months 130-150 months 150-180 months	930 1,170 779 765 2,022 6,135 5,187	3.11% 3.91% 2.61% 2.56% 6.76% 20.52% 71.35%	123, 333, 513 140, 560, 321 79, 771, 451 76, 221, 543 198, 134, 322 476, 364, 599 268, 678, 907	3.67% 4.18% 2.37% 2.27% 5.89% 14.16% 7.98%
Exed 21/078 70.52% 2.737.53.910 81.36 SWR 4.418 14.78% 27/3.64.600 8.27 Tracker 4.418 14.76% 27/3.64.600 8.27 Tracker 4.381 14.665 346,231,451 10.35 Other (please specify) 14 0.05% 2.733,105.2 0.08 Total 29,891 1000.00% 2.334,64.84,31.2 100.00 Dam purpose type Number % of total number % of total amount Owner-occupied 29,891 100.00% 3.364,843,132 100.00 Buy-to-let 0 0.00% 0 0.00 Second home 0 0.00% 0 0.00 Total 29,891 100.00% \$ 3.364,843,132 100.00 Number % of total number 0 0 0.00 Total 29,891 100.00% \$ 3.364,843,132 100.00 Second home 0 0.00% 0 0.00 Second home <t< td=""><td>60-72 months 22-84 months 84-96 months 96-108 months 108-120 months 120-150 months 120-150 months 130-150 months 150-180 months</td><td>930 1,170 779 2,022 6,135 5,187 2,523</td><td>3.11% 3.91% 2.61% 2.56% 6.76% 20.52% 17.35% 8.44%</td><td>123,333,513 140,560,321 79,771,451 76,221,543 198,124,322 476,364,599 268,678,907 114,656,984</td><td>3.67% 4.18% 2.37% 2.27% 5.89% 14.16% 7.98% 3.41%</td></t<>	60-72 months 22-84 months 84-96 months 96-108 months 108-120 months 120-150 months 120-150 months 130-150 months 150-180 months	930 1,170 779 2,022 6,135 5,187 2,523	3.11% 3.91% 2.61% 2.56% 6.76% 20.52% 17.35% 8.44%	123,333,513 140,560,321 79,771,451 76,221,543 198,124,322 476,364,599 268,678,907 114,656,984	3.67% 4.18% 2.37% 2.27% 5.89% 14.16% 7.98% 3.41%
Exed 21/078 70.52% 2.737.53.910 81.36 SWR 4.418 14.78% 27/3.64.600 8.27 Tracker 4.418 14.76% 27/3.64.600 8.27 Tracker 4.381 14.665 346,231,451 10.35 Other (please specify) 14 0.05% 2.733,105.2 0.08 Total 29,891 1000.00% 2.334,64.84,31.2 100.00 Dam purpose type Number % of total number % of total amount Owner-occupied 29,891 100.00% 3.364,843,132 100.00 Buy-to-let 0 0.00% 0 0.00 Second home 0 0.00% 0 0.00 Total 29,891 100.00% \$ 3.364,843,132 100.00 Number % of total number 0 0 0.00 Total 29,891 100.00% \$ 3.364,843,132 100.00 Second home 0 0.00% 0 0.00 Second home <t< td=""><td>60-72 months 72-84 months 84-96 months 96-108 months 100-120 months 120-150 months 150-180 months 150-180 months 160-100 months</td><td>930 1,170 779 2,022 6,135 5,187 2,523</td><td>3.11% 3.91% 2.61% 2.56% 6.76% 20.52% 17.35% 8.44%</td><td>123,333,513 140,560,321 79,771,451 76,221,543 198,124,322 476,364,599 268,678,907 114,656,984</td><td>3.67% 4.18% 2.37% 2.27% 5.89% 14.16% 7.98%</td></t<>	60-72 months 72-84 months 84-96 months 96-108 months 100-120 months 120-150 months 150-180 months 150-180 months 160-100 months	930 1,170 779 2,022 6,135 5,187 2,523	3.11% 3.91% 2.61% 2.56% 6.76% 20.52% 17.35% 8.44%	123,333,513 140,560,321 79,771,451 76,221,543 198,124,322 476,364,599 268,678,907 114,656,984	3.67% 4.18% 2.37% 2.27% 5.89% 14.16% 7.98%
Exed 21/078 70.52% 2.737.53.910 81.36 SWR 4.418 14.78% 27/3.64.600 8.27 Tracker 4.418 14.76% 27/3.64.600 8.27 Tracker 4.381 14.665 346,231,451 10.35 Other (please specify) 14 0.05% 2.733,105.2 0.08 Total 29,891 1000.00% 2.334,64.84,31.2 100.00 Dam purpose type Number % of total number % of total amount Owner-occupied 29,891 100.00% 3.364,843,132 100.00 Buy-to-let 0 0.00% 0 0.00 Second home 0 0.00% 0 0.00 Total 29,891 100.00% \$ 3.364,843,132 100.00 Number % of total number 0 0 0.00 Total 29,891 100.00% \$ 3.364,843,132 100.00 Second home 0 0.00% 0 0.00 Second home <t< td=""><td>60-72 months 72-84 months 84-96 months 96-108 months 100-120 months 120-150 months 150-180 months 150-180 months 160-100 months</td><td>930 1,170 779 2,022 6,135 5,187 2,523</td><td>3.11% 3.91% 2.61% 2.56% 6.76% 20.52% 17.35% 8.44%</td><td>123,333,513 140,560,321 79,771,451 76,271,453 198,134,322 476,334,599 226,078,907 114,656,984 £ 3,364,843,132</td><td>3.67% 4.18% 2.37% 2.27% 5.89% 14.16% 7.98% 3.41%</td></t<>	60-72 months 72-84 months 84-96 months 96-108 months 100-120 months 120-150 months 150-180 months 150-180 months 160-100 months	930 1,170 779 2,022 6,135 5,187 2,523	3.11% 3.91% 2.61% 2.56% 6.76% 20.52% 17.35% 8.44%	123,333,513 140,560,321 79,771,451 76,271,453 198,134,322 476,334,599 226,078,907 114,656,984 £ 3,364,843,132	3.67% 4.18% 2.37% 2.27% 5.89% 14.16% 7.98% 3.41%
SyR 4.418 14.785 276.344.660 8.21 Tracker 4.418 14.785 276.344.660 8.21 Other (please specify) 14 0.055 2.733.110.52 0.08 Other (please specify) 29.891 100.005 £ 3.364.843.132 100.007 Lan purpose type Number % of total number Amount (GBP) % of total amount Owner-occupied 29.891 100.005 3.364.843.132 100.00 Buy-to-left 0 0.005 0 0.00 Total 29.891 100.005 3.364.843.132 100.00 Buy-to-left 0 0.005 0 0.000 Total 29.891 100.005 3.364.843.132 100.00 Income verification type Number % of total number 0 0 0.00 Full yourfied 29.891 100.005 3.364.843.132 100.00 0.00 Self-cartified 0 0 0.005 0 0.00 0.00	60-72 months 22-84 months 22-84 months 48-96 months 96-108 months 108-120 months 120-150 months 120-150 months 120-190 months 180- months 180- months 180- months	920 1,170 779 2,022 6,135 5,187 2,523 29,891	3.11% 3.91% 2.61% 2.55% 5.05% 5.05% 20.52% 17.35% 8.44% 100.00%	123,333,513 140,560,321 79,771,451 76,271,453 198,134,322 476,334,599 226,078,907 114,656,984 £ 3,364,843,132	3.67% 4.18% 2.37% 2.27% 5.89% 14.16% 7.98% 3.41% 100.00%
Tracker 4.381 14.66% 348,231,451 10.055 Other (please specify) 14 0.05% 2,733,110.52 0.08 Total 29,891 100.00% £ 3,84,484,132 100.00 Laan purpose type Number % of total number Amount (GBP) % of total amount Owner occupied 29,891 100.00% 3,344,483,132 100.00 Buy-to-let 0 0.00% 0 0.00 Scond home 0 0.00% 0 0.00 Total 29,891 100.00% \$ 3,344,483,132 100.00 Income verification type Number % of total number 0 0.00 0.00 Total 29,891 100.00% \$ 3,344,483,132 100.00 Fast-track 0 0.00% 0 0.00 0.00 Setf-cartified 0 0.00% 0 0.00 0.00 0.00 Gain months 1,207 4.04% 31,192.797 0.93	60-72 months 72-84 months 84-96 months 96-108 months 100-150 months 120-150 months 130-150 months 130-160 months 130-161 Total Interest payment type	930 1,170 779 2,022 6,135 5,187 2,523 29,891 Number	3.11% 3.91% 2.61% 2.56% 0.75% 20.52% 17.35% 8.44% 100.00% % of total number	123,333,513 140,560,321 79,771,451 76,221,543 198,134,322 476,364,599 268,678,007 114,656,984 ٤ 3,364,843,132 Amount (GBP)	3.67% 4.18% 2.37% 2.27% 5.89% 14.16% 7.98% 3.41% 100.00% % of total amount
Other (please specify) 14 0.05% 2.733,10.52 0.08 Total 29,891 100.00% £ 3,364,843,132 100.00 Loan purpose type Number % of total number Amount (GBP) % of total amount Owner-occupied 29,891 100.00% 3,364,843,132 100.00 Buy-to-let 0 0.00% 3,364,843,132 100.00 Second home 0 0.00% 0 0.000 Total 29,891 100.00% 2 0.000 Total 29,891 100.00% 3,364,843,132 100.00 Income verification type Number % of total number 0 0.000 Faity rank 0 0.000% 0 0.000 0.000 Second home 0 0.000% 0 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000	60-72 months 72-84 months 84-96 months 96-108 months 108-120 months 120-150 months 120-150 months 130-months 130-months 130-months 130-months Total Interest payment type Fixed Fixed	930 1,170 779 2,2022 6,135 5,187 2,533 29,891 Number 21,078	3.11% 3.91% 2.61% 2.56% 2.55% 2.05%	123, 333, 513 140, 560, 321 78, 771, 451 76, 221, 543 198, 134, 322 476, 384, 599 268, 678, 907 114, 656, 984 ξ 3, 364, 843, 132 Amount (GBP) 2, 737, 533, 910	3.67% 4.18% 2.37% 2.27% 5.89% 14.16% 7.98% 3.41% 100.00% % of total amount 81.36%
Total 29,991 100.00% £ 3,364,843,132 100.00 Loan purpose type Number % of total number Amount (GBP) % of total amount Downer-accupied 0 0.00% 3,364,843,132 100.00 Second home 0 0.00% 0 0.00 Second home 0 0.00% 0 0.00 Total 29,891 100.00% £ 3,364,843,132 100.00 Income verification type Number % of total number Amount (GBP) % of total amount fail-variation 29,891 100.00% £ 3,364,843,132 100.00 set-car trided 0 0.00% 0 0.00 0.00 0.00 fast-rack 0 0.00% 0 0.000	60-72 months 72-84 months 84-96 months 96-108 months 108-120 months 120-150 months 130-180 months 140-months 150-180	920 1,170 779 2,022 6,135 5,187 2,523 29,891 Number 21,078 4,418	3.11% 3.91% 2.61% 2.56% 20.52% 20.52% 20.52% 20.52% 20.52% 20.52% 10.00% 8.44% 100.00% % of total number 70.52% 14.76% 14.76%	123,333,513 140,560,321 79,771,451 76,271,543 198,134,322 476,364,599 268,678,507 111,456,984 £ 3,364,843,132 Armount (GBP) 275,533,910 273,533,910	3.677 4.18% 2.37% 2.27% 5.59% 14.16% 7.96% 3.61% 100.00% % of total amount 8.30% 8.21%
Loan purpose type Number % of total number Amount (GBP) % of total amount Owner-accupied 0 0.00% 3.364.843.132 100.00% Buy-to-let 0 0.00% 0 0.00% Scond home 0 0.00% 0 0.00% Total 29,891 100.00% 2 3.364.843.132 100.00% Income verification type Number % of total number Amount (GBP) % of total amount Fully verified 29,891 1000.00% 3.364.843.132 100.00% Fast.track 0 0.00% 0 0.00% Self-certified 0 0.00% 0 0.00% Total 29,891 100.00% \$.3,364.843,132 100.00% Self-certified 0 0.00% 0 0.00% Coal months 1,207 4.04% 31,192.77 0.93 30-60 months 1,207 4.04% 31,192.77 0.93 30-60 months 5,957 19.93% 345,764,71 </td <td>60-22 months 60-22 months 28-49 months 28-49 months 96-108 months 120-150 months 120-150 months 130-months 130</td> <td>900 1,170 779 765 2,002 6,135 5,187 2,523 29,891 Number 21,078 4,418 4,381</td> <td>3. 11% 3. 91% 2. 61% 2. 65% 0. 75% 0. 52% 17. 35% 8. 44% 100.00% % of total number 70. 52% 14. 78% 14. 65% 14. 65% 14. 65%</td> <td>123,33,513 140,560,221 79,771,451 76,221,543 198,134,322 476,324,599 226,678,907 114,655,984 £ 3,364,843,132 Amount (GBP) 2,73,533,910 276,533,910 348,233,451</td> <td>3, 0,77 4, 1985 2, 37% 2, 2, 27% 5, 89% 14, 166 7, 98% 3, 418 5, 109% 3, 418 5, 109% 4, 109% 5, 100% 8, 21% 4, 100% 8, 21% 10, 35% 5, 10, 10, 10, 10, 10, 10, 10, 10, 10, 10</td>	60-22 months 60-22 months 28-49 months 28-49 months 96-108 months 120-150 months 120-150 months 130-months 130	900 1,170 779 765 2,002 6,135 5,187 2,523 29,891 Number 21,078 4,418 4,381	3. 11% 3. 91% 2. 61% 2. 65% 0. 75% 0. 52% 17. 35% 8. 44% 100.00% % of total number 70. 52% 14. 78% 14. 65% 14. 65% 14. 65%	123,33,513 140,560,221 79,771,451 76,221,543 198,134,322 476,324,599 226,678,907 114,655,984 £ 3,364,843,132 Amount (GBP) 2,73,533,910 276,533,910 348,233,451	3, 0,77 4, 1985 2, 37% 2, 2, 27% 5, 89% 14, 166 7, 98% 3, 418 5, 109% 3, 418 5, 109% 4, 109% 5, 100% 8, 21% 4, 100% 8, 21% 10, 35% 5, 10, 10, 10, 10, 10, 10, 10, 10, 10, 10
Owner-occupied 29,891 100.005 3,364,843,132 100.00 Buy-to-let 0 0.005 0 0.000 Second home 0 0.005 0 0.000 Second home 0 0.005 0 0.000 Total 29,891 100.005 23,364,843,132 100.000 Income verification type Number % of total number Amount (GBP) % of total number Fast-track 0 0.005 3,364,843,132 100.00 Self-certified 0 0.005 3,364,843,132 100.00 Self-certified 0 0.005 0 0.000 Total 29,891 100.005 £ 3,364,843,132 100.00 Self-certified 0 0.005 0 0.000 0 0.000 0.300 nonths 1,207 4.045 3,1192,197 0.93 3.64,643,112 10.000 6 3.192,277 0.93 3.26,66,71 10.23 10.93 3.26,66,71 10.23 <t< td=""><td>60-72 months 22-84 months 22-84 months 22-84 months 48-96 months 96-108 months 108-120 months 120-150 months 120-150 months 180+ months 18</td><td>920 1,170 779 2,2022 6,135 5,187 2,523 29,891 Number 21,078 4,418 4,381 14</td><td>3.11% 3.91% 2.61% 2.56% 2.05%</td><td>123.333.513 140,560,321 79,771.451 76,271.453 198.134.322 476.534.599 268.678.907 114,656.984 £ 3,364,843,132 Amount (GBP) 273.753.910 276.344,660 346.231.451 2,733,110.52</td><td>3.677 4.18% 2.57% 2.27% 5.89% 14.16% 7.98% 3.41% 100.00% % of total amount 81.36% % of total amount 81.36% 0.21% 10.35% 0.08%</td></t<>	60-72 months 22-84 months 22-84 months 22-84 months 48-96 months 96-108 months 108-120 months 120-150 months 120-150 months 180+ months 18	920 1,170 779 2,2022 6,135 5,187 2,523 29,891 Number 21,078 4,418 4,381 14	3.11% 3.91% 2.61% 2.56% 2.05%	123.333.513 140,560,321 79,771.451 76,271.453 198.134.322 476.534.599 268.678.907 114,656.984 £ 3,364,843,132 Amount (GBP) 273.753.910 276.344,660 346.231.451 2,733,110.52	3.677 4.18% 2.57% 2.27% 5.89% 14.16% 7.98% 3.41% 100.00% % of total amount 81.36% % of total amount 81.36% 0.21% 10.35% 0.08%
Owner-occupied 29,891 100.005 3,364,843,132 100.00 Buy-to-let 0 0.005 0 0.000 Second home 0 0.005 0 0.000 Second home 0 0.005 0 0.000 Total 29,891 100.005 23,364,843,132 100.000 Income verification type Number % of total number Amount (GBP) % of total number Fast-track 0 0.005 3,364,843,132 100.00 Self-certified 0 0.005 3,364,843,132 100.00 Self-certified 0 0.005 0 0.000 Total 29,891 100.005 £ 3,364,843,132 100.00 Self-certified 0 0.005 0 0.000 0 0.000 0.300 nonths 1,207 4.045 3,1192,197 0.93 3.64,643,112 10.000 6 3.192,277 0.93 3.26,66,71 10.23 10.93 3.26,66,71 10.23 <t< td=""><td>60-72 months 22-84 months 22-84 months 22-84 months 48-96 months 96-108 months 108-120 months 120-150 months 120-150 months 180+ months 18</td><td>920 1,170 779 2,2022 6,135 5,187 2,523 29,891 Number 21,078 4,418 4,381 14</td><td>3.11% 3.91% 2.61% 2.56% 2.05%</td><td>123.333.513 140,560,321 79,771.451 76,271.453 198.134.322 476.534.599 268.678.907 114,656.984 £ 3,364,843,132 Amount (GBP) 273.753.910 276.344,660 346.231.451 2,733,110.52</td><td>3, 0,77 4, 1985 2, 37% 2, 2, 27% 5, 89% 14, 166 7, 98% 3, 418 5, 109% 3, 418 5, 109% 4, 109% 5, 100% 8, 21% 4, 100% 8, 21% 10, 35% 5, 10, 10, 10, 10, 10, 10, 10, 10, 10, 10</td></t<>	60-72 months 22-84 months 22-84 months 22-84 months 48-96 months 96-108 months 108-120 months 120-150 months 120-150 months 180+ months 18	920 1,170 779 2,2022 6,135 5,187 2,523 29,891 Number 21,078 4,418 4,381 14	3.11% 3.91% 2.61% 2.56% 2.05%	123.333.513 140,560,321 79,771.451 76,271.453 198.134.322 476.534.599 268.678.907 114,656.984 £ 3,364,843,132 Amount (GBP) 273.753.910 276.344,660 346.231.451 2,733,110.52	3, 0,77 4, 1985 2, 37% 2, 2, 27% 5, 89% 14, 166 7, 98% 3, 418 5, 109% 3, 418 5, 109% 4, 109% 5, 100% 8, 21% 4, 100% 8, 21% 10, 35% 5, 10, 10, 10, 10, 10, 10, 10, 10, 10, 10
Buy-to-left 0 0.00% 0 0.00 Boy-to-left 0 0.00% 0 0.00 Total 29,891 100.00% £ 3,364,843,132 100.00 Income verification type Number % of total number Amount (GBP) % of total amount Fully verified 29,891 100.00% 3,364,843,132 100.00 Saft-rack 0 0.00% 0 0.00 Saft-rack 0 0.000% 0 0.000 Total 29,891 100.00% \$,3,364,843,132 100.00 Saft-rack 0 0.000% 0 0.000 0.000 Total 29,891 100.00% \$,3,364,843,132 100.00 10.00 Total 29,891 100.00% \$,3,364,843,132 100.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 <t< td=""><td>60-72 months 72-84 months 84-96 months 94-108 months 94-108 months 108-120 months 120-150 months 130-150 months 180- months 180- months 180- months 180- months 180- months 94-00 180- months 94-00 180- months 95-00 180- months 95</td><td>900 1,170 779 2,202 6,135 5,187 2,523 29,891 Number 21,078 4,418 4,381 14 29,891</td><td>3.11% 3.01% 2.61% 2.56% 2.05%</td><td>123,333,513 140,560,321 79,771,451 76,271,453 198,134,322 470,534,599 268,078,070 114,656,984 £ 3,364,843,132 Amount (GBP) 2,737,533,910 270,534,660 3,364,843,132 £ 3,364,843,132</td><td>3 6 07 4 16% 2 .37% 2 .27% 5 .89% 14 .16% 7 .96% 3 .41% 100.00% % of total amount 8 .36% 8 .21% 10 .35% 0 .06% 100.00%</td></t<>	60-72 months 72-84 months 84-96 months 94-108 months 94-108 months 108-120 months 120-150 months 130-150 months 180- months 180- months 180- months 180- months 180- months 94-00 180- months 94-00 180- months 95-00 180- months 95	900 1,170 779 2,202 6,135 5,187 2,523 29,891 Number 21,078 4,418 4,381 14 29,891	3.11% 3.01% 2.61% 2.56% 2.05%	123,333,513 140,560,321 79,771,451 76,271,453 198,134,322 470,534,599 268,078,070 114,656,984 £ 3,364,843,132 Amount (GBP) 2,737,533,910 270,534,660 3,364,843,132 £ 3,364,843,132	3 6 07 4 16% 2 .37% 2 .27% 5 .89% 14 .16% 7 .96% 3 .41% 100.00% % of total amount 8 .36% 8 .21% 10 .35% 0 .06% 100.00%
Second home 0 0.00% 0 0.00 Total 29,991 100.00% £ 3,364,843,132 100.00% Income verification type Number % of total number Amount (GBP) % of total amount Fully verified 0 0.00% 3,364,843,132 100.00% Fast-track 0 0.00% 3,364,843,132 100.00 Setf-certified 0 0.00% 3,364,843,132 100.00 Setf-certified 0 0.00% 3,364,843,132 100.00 Setf-certified 0 0.00% 0 0.00 Total 29,901 100.00% £ 3,364,843,132 100.00 Setf-certified 0 0.00% 0 0.00 0.00% Setf-certified 10,016 8 3,364,843,132 100.00 Remaining term of loan 100.00% £ 3,364,843,132 100.00 6-30 months 1,207 4.04% 31,192,197 0.93 30-40 months 1,878	60-72 months 72-84 months 84-96 months 96-108 months 109-109 months 109-109 months 120-109 months 130-180 months 130-180 months 140-100 months 161-100 months 161-100 months 162-100 month	920 1,170 779 765 2,022 6,135 5,187 2,523 29,891 Number 21,078 4,418 4,381 14 29,891 Number	3.11% 3.91% 2.61% 2.56% 20.52% 20.52% 20.52% 20.52% 20.52% 20.52% 100.00% % of total number 70.52% 14.76% 14.66% 100.00% % of total number	123.333 513 140,560,321 79,771,451 76,271,543 198,134,322 476,524,559 268,678,007 114,656,984 £ 3,364,843,132 Amount (GBP) 2,733,110,52 £ 3,364,843,132 £ 3,364,843,132	3.077 4.18% 2.27% 2.27% 3.8% 5.8% 14.16% 7.98% 3.41% 100.00% % of total amount 81.36% 8.27% 10.35% 0.08% 100.00% % of total amount
Second home 0 0.00% 0 0.00 Total 29,991 100.00% £ 3,364,843,132 100.00% Income verification type Number % of total number Amount (GBP) % of total amount Fully verified 0 0.00% 3,364,843,132 100.00% Fast-track 0 0.00% 3,364,843,132 100.00 Setf-certified 0 0.00% 3,364,843,132 100.00 Setf-certified 0 0.00% 3,364,843,132 100.00 Setf-certified 0 0.00% 0 0.00 Total 29,901 100.00% £ 3,364,843,132 100.00 Setf-certified 0 0.00% 0 0.00 0.00% Setf-certified 10,016 8 3,364,843,132 100.00 Remaining term of loan 100.00% £ 3,364,843,132 100.00 6-30 months 1,207 4.04% 31,192,197 0.93 30-40 months 1,878	60-72 months 72-84 months 84-96 months 96-108 months 96-108 months 120-150 months 120-150 months 130-months 13	930 1,170 719 765 2,002 6,135 5,187 2,533 29,891 Number 21,078 4,418 4,381 14 29,891 Number 22,078	3.11% 3.01% 2.61% 2.65% 2.05%	123,333,513 140,560,321 79,771,451 76,271,453 198,134,322 476,584,599 228,678,907 114,656,984 £ 3,364,843,132 Amount (GBP) 2,733,110,52 £ 3,364,843,132 Amount (GBP) 2,733,110,52 £ 3,364,843,132	3 6 07 4 18% 2 37% 2 27% 3 5 8% 1 1.166 7 98% 3 .11% 1 00.00% % of total amount % of total amount
Total 29,891 100.00% £ 3,364,843,132 100.00 Income verification type Number % of total number Amount (GBP) % of total amount Fully verified 0 00.00% 3,364,843,132 100.00 Saff-cartified 0 0.00% 0 0.00 Saff-cartified 0 0.00% 0 0.00 Total 29,891 100.00% £ 3,364,843,132 100.00 Remaining term of loan 29,891 100.00% £ 3,364,843,132 100.00 Remaining term of loan 1,207 4,04% 31,192,797 0.03 0.93 30-60 nonths 1,207 4,04% 31,192,797 0.03 0.93 0.120 0.93 0.120 0.93 0.46,647 10.020 0.93 0.120 0.93 0.140,647 10.021 0.93 0.120 0.93 0.120 0.93 0.140,647 10.128 0.230 0.93 0.140,647 10.128 0.230 0.93 0.140,647	60-72 months 72-84 months 84-96 months 96-108 months 96-108 months 120-150 months 120-150 months 130-months 13	920 1,170 779 765 2,022 6,135 5,187 2,523 29,891 Number 21,078 4,418 4,381 29,891 Number 21,079 2,523 29,891 0 0 0 0 0 0 0 0 0 0 0 0 0	3.11% 3.91% 2.61% 2.65% 2.05%	123.333.513 140,560,321 79,771.451 76,271.453 198.134.322 476.546.599 268.678.907 114,656.984 £ 3,364,843,132 Amount (GBP) 27.37,533.910 27.97,533.910 27.93,110.52 £ 3,364,843,132 Amount (GBP) 3,364,843,132	3.677 4.18% 2.57% 2.27% 5.89% 14.16% 7.98% 3.41% 100.00% % of total amount 81.36% 6.21% 10.35% 100.00% % of total amount 100.00% % of total amount 100.00%
Income verification type Number % of total number Amount (GBP) % of total amount (GBP) Fast track 0 0.00% 3.364,843,132 100.00 Fast track 0 0.00% 0 0.00 Self-certified 0 0.00% 0 0.00 Total 29,891 100.00% £ 3,364,843,132 100.00 Remaining term of loan Number % of total number Amount (GBP) % of total amount 0-30 months 1.207 4.04% 31,192,797 0.93 30-60 months 1.878 6.28% 74,311,866 2.21 06-120 months 5,967 19.93% 345,764,71 10.28 120-180 months 5,967 19.93% 345,764,71 10.28 120-180 months 5,967 19.93% 345,764,71 10.28 120-240 months 5,222 17.50% 74,315,697 22.05 240-300 months 4.841 16.20% 897,913,495 22.66 300-360 months 8.6	60-72 months 22-84 months 22-84 months 22-84 months 48-96 months 96-108 months 108-120 months 120-150 months 120-150 months 180+ months 18	920 1,170 779 765 2,022 6,135 5,187 2,523 29,891 Number 21,078 4,418 4,381 29,891 Number 21,079 2,523 29,891 0 0 0 0 0 0 0 0 0 0 0 0 0	3.11% 3.91% 2.61% 2.65% 2.05%	123.333.513 140,560,321 79,771.451 76,271.453 198.134.322 476.546.599 268.678.907 114,656.984 £ 3,364,843,132 Amount (GBP) 27.37,533.910 27.97,533.910 27.93,110.52 £ 3,364,843,132 Amount (GBP) 3,364,843,132	3 6 07 4 18% 2 37% 2 27% 3 5 8% 1 1.166 7 98% 3 .11% 1 00.00% % of total amount % of total amount
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240-300 months 4,841 16.205 897,913,945 26.69 300-300 months 1,906 6.385 367,943,999 10.93 300-months 1,906 6.385 367,943,999 10.93 300-months 886 2.96% 169,824,011 5.05	60-72 months 22-84 months 22-84 months 22-84 months 22-84 months 22-84 months 24-96 months 24-96 months 120-150 months 120-150 months 130-months 130-month	900 1,170 719 765 2,002 6,135 5,187 2,533 29,891 Number 21,078 4,418 4,381 1 1 29,891 20,00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3.11% 3.01\% 3.01\% 3.01\% 3.01\% 3.01\% 3.01\%	123, 333, 513 140, 560, 321 79, 771, 451 76, 221, 543 198, 134, 322 476, 534, 599 228, 678, 907 114, 656, 984 E 3, 364, 843, 132 Amount (GBP) 2, 737, 533, 910 275, 534, 660 3, 364, 843, 132 E 3, 364, 843, 132 0 0 E 3, 364, 843, 132 0 0 0 E 3, 364, 843, 132 0 0 0 0 2 Amount (GBP) 3, 364, 843, 132 0 0 0 0 0 2 Amount (GBP) 3, 364, 843, 132 0 0 0 0 0 2 3, 364, 843, 132 0 0 0 0 0 1 3, 364, 843, 132 0 0 0 0 2 3, 364, 843, 132 0 0 0 0 1 3, 364, 843, 132 0 0 0 0 0 1 3, 364, 843, 132 0 0 0 1 1 1 1 1 2 1 1 1 1 1 1 1 1 1 1 1 1 1	3.677% 3.67% 4.18% 4.18% 2.27% 2.27% 3.67% 3.67% 3.41% 3.41% 3.41% 3.41% 3.41% 3.100.00% % of total amount % of total amount 100.00% 0.00%
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Total 29.891 100.00% £ 3.364.843.132 100.00	60-22 months 22-84 months 22-84 months 22-84 months 42-06 months 42-06 months 42-06 months 120-150 months 120-150 months 120-150 months 130-months 130-mon	900 1,170 779 765 2,002 6,135 5,187 2,533 29,891 Number 21,078 4,418 4,318 1 1 29,891 29,891 29,891 29,891 29,891 0 0 0 29,891 0 0 0 29,891 0 0 0 29,891 1 1,207 1,279 1,27 1,279 1,27 1,27 1,27 1,27 1,27 1,27 1,27 1,27	3. 11% 3. 91% 3.	123,335,513 140,560,221 70,771,451 76,221,543 198,134,322 476,524,593 198,134,322 476,534,590 226,678,907 114,655,984 £ 3,364,843,132 Amount (6BP) 2,733,110,52 £ 3,364,843,132 0 3,364,843,132 0 0 0 0 0 0 0 0 0 13,364,843,132 0 0 13,364,843,132 0 0 13,364,843,132 0 0 14,02,07 11,102,707 13,102,707 13,102,707 13,102,707 13,102,707 14,0256,4071 173,60,471 173,60,471 173,60,471	3, 9, 77 4, 183 4, 183 2, 274 2, 277 3, 2, 277 3, 2, 277 3, 2, 277 3, 2, 277 3, 2, 277 3, 2, 277 3, 277 3, 277 3, 3, 11 100, 00% % of total amount 100, 00% % of total amount 0, 03% 2, 218 10, 28% 2, 218 10, 28% 2, 28% 2
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Employment status	Number	% of total number	Amount (GBP)	% of total amount
Employed	21,147	70.75%	2,813,539,478	83.62%
Self-employed	875	2.93%	141,326,157	4.20%
Unemployed	73	0.24%	5,993,433	0.18%
Retired	325	1.09%	16,261,648	0.48%
Guarantor	0	0.00%	0	0.00%
Other	7,471	24.99%	387,722,415	11.52%
Total	29.891	100.00%	f 3.364.843.132	100.00%

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

Series	7	9	10	11	12
Issue date	12/04/11	11/06/14	19/06/15	10/11/15	11/04/2017
Original rating (Moody's/S&P/Fitch/DBRS)	Aa1/AAA	Aa1/AA+	Aaa/AAA	Aaa/AAA	Aaa/AAA
Current rating (Moody's/S&P/Fitch/DBRS)	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aaa/AAA
Denomination	GBP	EUR	EUR	EUR	EUR
Amount at issuance	750,000,000	500,000,000	500,000,000	500,000,000	500,000,000
Amount outstanding	750,000,000	500,000,000	500,000,000	500,000,000	500,000,000
FX swap rate (rate:£1)	n/a	1.230	1.372	1.401	1.172
Maturity type (hard/soft-bullet/pass-through)	soft-bullet	soft-bullet	soft-bullet	soft-bullet	soft-bullet
Scheduled final maturity date	12/04/18	11/06/21	19/06/20	10/11/22	11/04/23
Legal final maturity date	12/04/19	11/06/22	19/06/21	10/11/23	11/04/24
ISIN	XS0616210752	XS1076256400	XS1248340587	XS1318364731	XS1594364033
Stock exchange listing	London	London	London	London	London
Coupon payment frequency	Annual	Annual	Annual	Annual	Annual
Coupon payment date	12th	11th	19th	10th	11th
Coupon (rate if fixed, margin and reference rate if floating)	4.750%	1.250%	0.500%	0.750%	0.375%
Margin payable under extended maturity period (%)	1.275%	0.220%	0.040%	0.250%	0.10%
Swap counterparty/les	HSBC Bank Pic	Natixis	HSBC Bank PIc	HSBC Bank Plc	Natixis
Swap notional denomination	GBP	EUR	EUR	EUR	EUR
Swap notional amount	750,000,000	500,000,000	500,000,000	500,000,000	500,000,000
Swap notional maturity	12/04/18	11/06/21	19/06/20	10/11/22	11/04/2023
LLP receive rate/margin	4.750%	1.250%	0.500%	0.750%	0.375%
LLP pay rate/margin	1.495% / 3m Libor	0.6% / 3m Libor	0.445% / 3m Libor	0.799% / 3m Libor	0.6325% / 3m Libor
Collateral posting amount	0	0	0	0	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 (Moodys), 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 (Moodys), F3(Fitch) Long term: A3 (Moodys), BBB- (Fitch)	No	Replace Interest Rate Swap Provider or procure co-obilgor or guartantee from sufficiently rated courterparty
Covered Bond Swap Provider - CB7	Covered Bond Swap Provider ratings fall below Trigger	Replacement Trigger Short term: P-2 (Moodys), F3 (Fitch) Long term: A3 (Moodys), BBB- (Fitch)	No	Replace Swap Provider with sufficiently rated counterparty
Covered Bond Swap Provider - CB9	Covered Bond Swap Provider ratings fall below Trigger	Replacement Trigger Short term: P-2 (Moodys), F3 (Fitch) Long term: A3 (Moodys), BBB- (Fitch)	No	Replace Swap Provider with sufficiently rated counterparty
Covered Bond Swap Provider - CB10	Covered Bond Swap Provider ratings fall below Trigger	Replacement Trigger Short term: N/A (Moody's), F3 (Fitch) Long term: Baa1 (Moody's), BBB- (Fitch)	No	Replace Swap Provider with sufficiently rated counterparty

Covered Bond Swap Provider - CB11		Replacement Trigger Short term: N/A (Moodys), F3 (Fitch) Long term: Baa1 (Moody's), BBB- (Fitch)	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