

## Harmonised Transparency Template

United Kingdom  
Yorkshire Building Society  
Reporting Date: 30/09/2016  
Cut-off Date: 30/09/2016



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Covered Bond Label Disclaimer

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## A. Harmonised Transparency Template - General Information

Reporting in Domestic Currency

GBP

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Field Number	1. Basic Facts				
G.1.1.1	Country	United Kingdom			
G.1.1.2	Issuer Name	Yorkshire Building Society			
G.1.1.3	Link to Issuer's Website	<a href="http://www.ybs.co.uk/index.html">http://www.ybs.co.uk/index.html</a>			
G.1.1.4	Cut-off date	30/09/2016			
OG.1.1.1	Contacts	Richard Driver - Secured Funding Manager	Mark Costello - Treasury Dealer		
OG.1.1.2		<a href="mailto:rjdriver@ybs.co.uk">rjdriver@ybs.co.uk</a>	<a href="mailto:mjcostello@ybs.co.uk">mjcostello@ybs.co.uk</a>		
OG.1.1.3		+44 (0)1274 472 667	+44 (0)1274 471 611		
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
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	<a href="https://coveredbondlabel.com/issuer/57/">https://coveredbondlabel.com/issuer/57/</a>			
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Cover Pool Size	3,302			
G.3.1.2	Outstanding Covered Bonds	1,878			
OG.3.1.1					
OG.3.1.2					
2. Over-collateralisation (OC)		Legal	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	8%	76%	13.64%	ND1
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	3,302		98.06%	
G.3.3.2	Public Sector	0		0.00%	
G.3.3.3	Shipping	0		0.00%	
G.3.3.4	Substitute Assets	65		1.94%	
G.3.3.5	Other	0		0.00%	
G.3.3.6	Total	3,367		100%	
4. Cover Pool Amortisation Profile		Contractual (mn)	Expected Upon Prepayments (mn)	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average life (in years)	18.02	ND2		
By buckets:					
G.3.4.2	0 - 1 Y	141	ND2	4.19%	
G.3.4.3	1 - 2 Y	133	ND2	3.96%	
G.3.4.4	2 - 3 Y	117	ND2	3.47%	
G.3.4.5	3 - 4 Y	143	ND2	4.25%	
G.3.4.6	4 - 5 Y	114	ND2	3.40%	
G.3.4.7	5 - 10 Y	587	ND2	17.45%	
G.3.4.8	10+ Y	2,131	ND2	63.30%	
G.3.4.9	Total	3,367	0	100%	0%
5. Maturity of Covered Bonds		Initial Maturity (mn)	Extended Maturity (mn)	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	3.51	4.51		
By buckets:					
G.3.5.2	0 - 1 Y	0	-	0.00%	0.00%
G.3.5.3	1 - 2 Y	750	-	39.94%	0.00%
G.3.5.4					



G.3.5.5	2 - 3 Y	0	750	0.00%	39.94%
G.3.5.6	3 - 4 Y	365	-	19.41%	0.00%
G.3.5.7	4 - 5 Y	407	365	21.65%	19.41%
G.3.5.8	5 - 10 Y	357	764	19.01%	40.65%
G.3.5.9	10+ Y	0	-	0.00%	0.00%
G.3.5.10	Total	1,878	1,878	100%	100%
<b>6. Covered Assets - Currency</b>					
		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
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	3,302	3,302	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	0	0.00%	0.00%
G.3.6.7	CAD	0	0	0.00%	0.00%
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	Total	3,302	3302.055858	100%	100%
<b>7. Covered Bonds - Currency</b>					
		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.7.1	EUR	1,500	1,128	66.67%	60.06%
G.3.7.2	USD	0	0	0.00%	0.00%
G.3.7.3	GBP	750	750	33.33%	39.94%
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	0	0	0.00%	0.00%
G.3.7.12	KRW	0	0	0.00%	0.00%
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	2,250	1,878	100%	100%
<b>8. Covered Bonds - Breakdown by interest rate</b>					
		<b>Nominal (mn)</b>		<b>% Covered Bonds</b>	
G.3.8.1	Fixed coupon	2,250		100%	
G.3.8.2	Floating coupon	0		0%	
G.3.8.3	Other	0		0%	
G.3.8.4	Total	2,250		100%	
<b>9. Substitute Assets - Type</b>					
		<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	
G.3.9.1	Cash	65			
G.3.9.2	Exposures to/guaranteed by governments or quasi governments	0			
G.3.9.3	Exposures to central banks	0			
G.3.9.4	Exposures to credit institutions	0			
G.3.9.5	Other	0			
G.3.9.6	Total	0		0%	
<b>10. Substitute Assets - Country</b>					
		<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	
G.3.10.1	Domestic (Country of Issuer)	65		100.00%	
G.3.10.2	Eurozone	0		0.00%	
G.3.10.3	Rest of European Union (EU)	0		0.00%	
G.3.10.4	European Economic Area (not member of EU)	0		0.00%	
G.3.10.5	Switzerland	0		0.00%	
G.3.10.6	Australia	0		0.00%	
G.3.10.7	Brazil	0		0.00%	
G.3.10.8	Canada	0		0.00%	
G.3.10.9	Japan	0		0.00%	
G.3.10.10	Korea	0		0.00%	
G.3.10.11	New Zealand	0		0.00%	
G.3.10.12	Singapore	0		0.00%	
G.3.10.13	US	0		0.00%	



G.3.10.14	Other		0	0.00%
G.3.10.15		Total EU	65	
G.3.10.16		Total	65	100%

11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	65	100.00%	100.00%
G.3.11.2	Central bank eligible assets	0	0.00%	0.00%
G.3.11.3	Other	0	0.00%	0.00%
G.3.11.4		Total	65	100%

12. Bond List	
G.3.12.1	Bond list <a href="https://coveredbondlabel.com/issuer/57/">https://coveredbondlabel.com/issuer/57/</a>

13. Derivatives & Swaps		
G.3.13.1	Derivatives in the cover pool [notional] (mn)	5,501
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	Both
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	External

#### 4. References to Capital Requirements Regulation (CRR) 129(7)

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.

	Row	Row
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	<a href="#">38</a>
G.4.1.2	(i) Value of covered bonds:	<a href="#">39</a>
G.4.1.3	(ii) Geographical distribution:	<a href="#">43 for Mortgage Assets</a> <a href="#">48 for Public Sector Assets</a>
G.4.1.4	(ii) Type of cover assets:	<a href="#">52</a>
G.4.1.5	(ii) Loan size:	<a href="#">167 for Residential Mortgage Assets</a> <a href="#">267 for Commercial Mortgage Assets</a> <a href="#">18 for Public Sector Assets</a>
G.4.1.6	(ii) Interest rate risk - cover pool:	<a href="#">130 for Mortgage Assets</a> <a href="#">161</a> <a href="#">129 for Public Sector Assets</a>
G.4.1.7	(ii) Currency risk - cover pool:	<a href="#">109</a>
G.4.1.8	(ii) Interest rate risk - covered bond:	<a href="#">161</a>
G.4.1.9	(ii) Currency risk - covered bond:	<a href="#">135</a>
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	<a href="#">17 for Harmonised Glossary</a>
G.4.1.11	(iii) Maturity structure of cover assets:	<a href="#">65</a>
G.4.1.12	(iii) Maturity structure of covered bonds:	<a href="#">87</a>
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	<a href="#">160 for Mortgage Assets</a> <a href="#">166 for Public Sector Assets</a>

#### 5. References to Capital Requirements Regulation (CRR) 129(1)

G.5.1.1	Exposure to credit institute credit quality step 1 & 2	<a href="#">171</a>
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#### 6. Other relevant information



## B1. Harmonised Transparency Template - Mortgage Assets

Reporting in Domestic Currency	GBP
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CONTENT OF TAB B1
<a href="#">7. Mortgage Assets</a> <a href="#">7.A Residential Cover Pool</a> <a href="#">7.B Commercial Cover Pool</a>

Field Number	7. Mortgage Assets		
	<b>1. Property Type Information</b>	<b>Nominal (mn)</b>	<b>% Total Mortgages</b>
M.7.1.1	Residential	3,302	100%
M.7.1.2	Commercial	0	0%
M.7.1.3	Other	0	0%
M.7.1.4	Total	3,302	100%
	<b>2. General Information</b>	<b>Residential Loans</b>	<b>Commercial Loans</b>
M.7.2.1	Number of mortgage loans	30,399	0
	<b>3. Concentration Risks</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.3.1	10 largest exposures	0.28%	0
	<b>4. Breakdown by Geography</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.4.1	<u>European Union</u>	<u>100%</u>	<u>0</u>
M.7.4.2	Austria	0	ND2
M.7.4.3	Belgium	0	ND2
M.7.4.4	Bulgaria	0	ND2
M.7.4.5	Croatia	0	ND2
M.7.4.6	Cyprus	0	ND2
M.7.4.7	Czech Republic	0	ND2
M.7.4.8	Denmark	0	ND2
M.7.4.9	Estonia	0	ND2
M.7.4.10	Finland	0	ND2
M.7.4.11	France	0	ND2
M.7.4.12	Germany	0	ND2
M.7.4.13	Greece	0	ND2
M.7.4.14	Netherlands	0	ND2
M.7.4.15	Hungary	0	ND2
M.7.4.16	Ireland	0	ND2
M.7.4.17	Italy	0	ND2
M.7.4.18	Latvia	0	ND2
M.7.4.19	Lithuania	0	ND2
M.7.4.20	Luxembourg	0	ND2
M.7.4.21	Malta	0	ND2
M.7.4.22	Poland	0	ND2
M.7.4.23	Portugal	0	ND2
M.7.4.24	Romania	0	ND2
M.7.4.25	Slovakia	0	ND2
M.7.4.26	Slovenia	0	ND2
M.7.4.27	Spain	0	ND2
M.7.4.28	Sweden	0	ND2
M.7.4.29	United Kingdom	100%	ND2
M.7.4.30	<u>European Economic Area (not member of EU)</u>	<u>0</u>	<u>ND2</u>
M.7.4.31	Iceland	0	ND2
M.7.4.32	Liechtenstein	0	ND2
M.7.4.33	Norway	0	ND2
M.7.4.34	<u>Other</u>	<u>0</u>	<u>ND2</u>
M.7.4.35	Switzerland	0	ND2
M.7.4.36	Australia	0	ND2
M.7.4.37	Brazil	0	ND2
M.7.4.38	Canada	0	ND2
M.7.4.39	Japan	0	ND2
M.7.4.40	Korea	0	ND2
M.7.4.41	New Zealand	0	ND2
M.7.4.42	Singapore	0	ND2
M.7.4.43	US	0	ND2



M.7.4.44	Other	0	ND2	0	
<b>5. Breakdown by domestic regions</b>					
M.7.5.1	East Midlands	4.82%	ND2	4.82%	
M.7.5.2	East of England	3.03%	ND2	3.03%	
M.7.5.3	London	16.39%	ND2	16.39%	
M.7.5.4	North East	4.29%	ND2	4.29%	
M.7.5.5	North West	13.06%	ND2	13.06%	
M.7.5.6	Northern Ireland	0.54%	ND2	0.54%	
M.7.5.7	Scotland	10.09%	ND2	10.09%	
M.7.5.8	South East	16.65%	ND2	16.65%	
M.7.5.9	South West	4.80%	ND2	4.80%	
M.7.5.10	Wales	3.39%	ND2	3.39%	
M.7.5.11	West Midlands	5.24%	ND2	5.24%	
M.7.5.12	Yorkshire and Humber	17.68%	ND2	17.68%	
M.7.5.13					
<b>6. Breakdown by Interest Rate</b>					
M.7.6.1	Fixed rate	76.92%	ND2	76.92%	
M.7.6.2	Floating rate	23.08%	ND2	23.08%	
M.7.6.3	Other	0.00%	ND2	0.00%	
<b>7. Breakdown by Repayment Type</b>					
M.7.7.1	Bullet / interest only	13.57%	ND2	13.57%	
M.7.7.2	Amortising	86.43%	ND2	86.43%	
M.7.7.3	Other	0.00%	ND2	0.00%	
<b>8. Loan Seasoning</b>					
M.7.8.1	Up to 12months	0.00%	ND2	0.00%	
M.7.8.2	≥ 12 - ≤ 24 months	12.98%	ND2	12.98%	
M.7.8.3	≥ 24 - ≤ 36 months	32.57%	ND2	32.57%	
M.7.8.4	≥ 36 - ≤ 60 months	6.06%	ND2	6.06%	
M.7.8.5	≥ 60 months	48.39%	ND2	48.39%	
<b>9. Non-Performing Loans (NPLs)</b>					
M.7.9.1	0.21%	0.21%	0	0.21%	
<b>7.A Residential Cover Pool</b>					
<b>10. Loan Size Information</b>					
M.7A.10.1	Average loan size (000s)	Nominal 108,624	Number of Loans	% Residential Loans	% No. of Loans
By buckets (mn):					
M.7A.10.2	<5,000	1,824,235	996	0.06%	3.28%
M.7A.10.3	>=5,000 and <10,000	5,183,264	676	0.16%	2.22%
M.7A.10.4	>=10,000 and <25,000	48,009,990	2,680	1.45%	8.82%
M.7A.10.5	>=25,000 and <50,000	179,869,709	4,802	5.45%	15.80%
M.7A.10.6	>=50,000 and <75,000	283,492,691	4,539	8.59%	14.93%
M.7A.10.7	>=75,000 and <100,000	348,886,535	4,000	10.57%	13.16%
M.7A.10.8	>=100,000 and <150,000	715,490,795	5,834	21.67%	19.19%
M.7A.10.9	>=150,000 and <200,000	507,534,952	2,955	15.37%	9.72%
M.7A.10.10	>=200,000 and <250,000	351,984,641	1,582	10.66%	5.20%
M.7A.10.11	>=250,000 and <300,000	237,153,641	868	7.18%	2.86%
M.7A.10.12	>=300,000 and <350,000	162,230,806	503	4.91%	1.65%
M.7A.10.13	>=350,000 and <400,000	114,981,508	308	3.48%	1.01%
M.7A.10.14	>=400,000 and <450,000	83,261,774	196	2.52%	0.64%
M.7A.10.15	>=450,000	262,151,318	460	7.94%	1.51%
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					
M.7A.10.24					
M.7A.10.25					
M.7A.10.26	Total	3,302,055,858	30,399	100%	100%
<b>11. Loan to Value (LTV) information - UNINDEXED</b>					
M.7A.11.1	Weighted Average LTV (%)	Nominal 57.30%	Number of Loans	% Residential Loans	% No. of Loans
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	666,288,143	12,361	20.18%	40.66%



M.7A.11.3	>40 - <=50 %	428,419,649	3,737	12.97%	12.29%
M.7A.11.4	>50 - <=60 %	571,030,911	4,096	17.29%	13.47%
M.7A.11.5	>60 - <=70 %	726,425,551	4,561	22.00%	15.00%
M.7A.11.6	>70 - <=80 %	486,337,985	3,022	14.73%	9.94%
M.7A.11.7	>80 - <=90 %	356,278,652	2,189	10.79%	7.20%
M.7A.11.8	>90 - <=100 %	64,407,066	413	1.95%	1.36%
M.7A.11.9	>100%	2,867,901	20	0.09%	0.07%
M.7A.11.10	Total	3,302,055,858	30,399	100%	100%
<b>12. Loan to Value (LTV) Information - INDEXED</b>					
M.7A.12.1	Weighted Average LTV (%)	48.80%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	1,077,282,587	15,730	32.62%	51.75%
M.7A.12.3	>40 - <=50 %	575,511,163	3,913	17.43%	12.87%
M.7A.12.4	>50 - <=60 %	668,432,285	4,276	20.24%	14.07%
M.7A.12.5	>60 - <=70 %	503,580,028	3,246	15.25%	10.68%
M.7A.12.6	>70 - <=80 %	337,002,810	2,240	10.21%	7.37%
M.7A.12.7	>80 - <=90 %	121,435,600	862	3.68%	2.84%
M.7A.12.8	>90 - <=100 %	14,470,746	105	0.44%	0.35%
M.7A.12.9	>100%	4,340,637	27	0.13%	0.09%
M.7A.12.10	Total	3,302,055,858	30,399	100%	100%
<b>13. Breakdown by type</b>					
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	Other	0.00%			
<b>14. Loan by Ranking</b>					
M.7A.14.1	1st lien	100.00%			
M.7A.14.2	Guaranteed	0.00%			
M.7A.14.3	Other	0.00%			
<b>7B Commercial Cover Pool</b>					
<b>15. Loan Size Information</b>					
M.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		
M.7B.15.10	TBC at a country level	0	0		
M.7B.15.11	TBC at a country level	0	0		
M.7B.15.12	TBC at a country level	0	0		
M.7B.15.13	TBC at a country level	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%
<b>16. Loan to Value (LTV) Information - UNINDEXED</b>					
M.7B.16.1	Weighted Average LTV (%)	[For completion]			
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		
M.7B.16.8	>90 - <=100 %	0	0		
M.7B.16.9	>100%	0	0		
M.7B.16.10	Total	0	0	0%	0%
<b>17. Loan to Value (LTV) Information - INDEXED</b>					
		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.17.1	Weighted Average LTV (%)	ND2			
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %	ND2	ND2		
M.7B.17.3	>40 - <=50 %	ND2	ND2		
M.7B.17.4	>50 - <=60 %	ND2	ND2		
M.7B.17.5	>60 - <=70 %	ND2	ND2		
M.7B.17.6	>70 - <=80 %	ND2	ND2		
M.7B.17.7	>80 - <=90 %	ND2	ND2		
M.7B.17.8	>90 - <=100 %	ND2	ND2		
M.7B.17.9	>100%	ND2	ND2		
M.7B.17.10	Total	0	0	0%	0%
<b>18. Breakdown by Type</b>					
		<b>% Commercial loans</b>			
M.7B.18.1	Retail	0			
M.7B.18.2	Office	0			
M.7B.18.3	Hotel/Tourism	0			
M.7B.18.4	Shopping malls	0			
M.7B.18.5	Industry	0			
M.7B.18.6	Agriculture	0			
M.7B.18.7	Other commercially used	0			
M.7B.18.8	Land	0			
M.7B.18.9	Property developers / Bulding under construction	0			
M.7B.18.10	Other	0			





## B2. Harmonised Transparency Template - Public Sector Assets

Reporting in Domestic Currency

ND2

### CONTENT OF TAB B2

[8. Public Sector Assets](#)

Field Number	8. Public Sector Assets				
<b>1. General Information</b>					
PS.8.1.1	Number of public sector exposures		ND2		
OPS.8.1.1	<i>Optional information eg, Number of borrowers</i>				
OPS.8.1.2	<i>Optional information eg, Number of guarantors</i>				
OPS.8.1.3					
OPS.8.1.4					
OPS.8.1.5					
OPS.8.1.6					
OPS.8.1.7					
<b>2. Size Information</b>					
		<b>Nominal</b>	<b>Number of Exposures</b>	<b>% Public Sector Assets</b>	<b>% No. of Exposures</b>
PS.8.2.1	Average exposure size (000s)	ND2			
By buckets (mn):					
PS.8.2.2	TBC at a country level	ND2	ND2		
PS.8.2.3	TBC at a country level	ND2	ND2		
PS.8.2.4	TBC at a country level	ND2	ND2		
PS.8.2.5	TBC at a country level	ND2	ND2		
PS.8.2.6	TBC at a country level	ND2	ND2		
PS.8.2.7	TBC at a country level	ND2	ND2		
PS.8.2.8	TBC at a country level	ND2	ND2		
PS.8.2.9	TBC at a country level	ND2	ND2		
PS.8.2.10	TBC at a country level	ND2	ND2		
PS.8.2.11	TBC at a country level	ND2	ND2		
PS.8.2.12	TBC at a country level	ND2	ND2		
PS.8.2.13	TBC at a country level	ND2	ND2		
PS.8.2.14	TBC at a country level	ND2	ND2		
PS.8.2.15	TBC at a country level	ND2	ND2		
PS.8.2.16	TBC at a country level	ND2	ND2		
PS.8.2.17	Total	0	0	0%	0%
<b>3. Breakdown by Asset Type</b>					
		<b>Nominal (mn)</b>		<b>% Public Sector Assets</b>	
PS.8.3.1	Loans	ND2			
PS.8.3.2	Bonds	ND2			
PS.8.3.3	Other	ND2			
PS.8.3.4	Total	0		0%	
OPS.8.3.1					
OPS.8.3.2					
OPS.8.3.3					
OPS.8.3.4					
OPS.8.3.5					
<b>4. Breakdown by Geography</b>					
		<b>% Public Sector Assets</b>			
PS.8.4.1	European Union	0			
PS.8.4.2	Austria	ND2			
PS.8.4.3	Belgium	ND2			
PS.8.4.4	Bulgaria	ND2			
PS.8.4.5	Croatia	ND2			
PS.8.4.6	Cyprus	ND2			
PS.8.4.7	Czech Republic	ND2			
PS.8.4.8	Denmark	ND2			
PS.8.4.9	Estonia	ND2			
PS.8.4.10	Finland	ND2			
PS.8.4.11	France	ND2			
PS.8.4.12	Germany	ND2			
PS.8.4.13	Greece	ND2			
PS.8.4.14	Netherlands	ND2			
PS.8.4.15	Hungary	ND2			



PS.8.4.16	Ireland	ND2
PS.8.4.17	Italy	ND2
PS.8.4.18	Latvia	ND2
PS.8.4.19	Lithuania	ND2
PS.8.4.20	Luxembourg	ND2
PS.8.4.21	Malta	ND2
PS.8.4.22	Poland	ND2
PS.8.4.23	Portugal	ND2
PS.8.4.24	Romania	ND2
PS.8.4.25	Slovakia	ND2
PS.8.4.26	Slovenia	ND2
PS.8.4.27	Spain	ND2
PS.8.4.28	Sweden	ND2
PS.8.4.29	United Kingdom	ND2
PS.8.4.30	European Economic Area (not member of EU)	0
PS.8.4.31	Iceland	ND2
PS.8.4.32	Liechtenstein	ND2
PS.8.4.33	Norway	ND2
PS.8.4.34	Other	0
PS.8.4.35	Switzerland	ND2
PS.8.4.36	Australia	ND2
PS.8.4.37	Brazil	ND2
PS.8.4.38	Canada	ND2
PS.8.4.39	Japan	ND2
PS.8.4.40	Korea	ND2
PS.8.4.41	New Zealand	ND2
PS.8.4.42	Singapore	ND2
PS.8.4.43	US	ND2
PS.8.4.44	Other	ND2
OPS.8.4.1	<i>a/w [If relevant, please specify]</i>	
OPS.8.4.2	<i>a/w [If relevant, please specify]</i>	
OPS.8.4.3	<i>a/w [If relevant, please specify]</i>	
OPS.8.4.4	<i>a/w [If relevant, please specify]</i>	
OPS.8.4.5	<i>a/w [If relevant, please specify]</i>	
OPS.8.4.6	<i>a/w [If relevant, please specify]</i>	
OPS.8.4.7	<i>a/w [If relevant, please specify]</i>	
OPS.8.4.8	<i>a/w [If relevant, please specify]</i>	
OPS.8.4.9	<i>a/w [If relevant, please specify]</i>	
OPS.8.4.10	<i>a/w [If relevant, please specify]</i>	

5. Breakdown by domestic regions		% Public Sector Assets
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PS.8.5.1	TBC at a country level	ND2
PS.8.5.2	TBC at a country level	ND2
PS.8.5.3	TBC at a country level	ND2
PS.8.5.4	TBC at a country level	ND2
PS.8.5.5	TBC at a country level	ND2
PS.8.5.6	TBC at a country level	ND2
PS.8.5.7	TBC at a country level	ND2
PS.8.5.8	TBC at a country level	ND2
PS.8.5.9	TBC at a country level	ND2
PS.8.5.10	TBC at a country level	ND2
PS.8.5.11	TBC at a country level	ND2
PS.8.5.12	TBC at a country level	ND2
PS.8.5.13	TBC at a country level	ND2
PS.8.5.14	TBC at a country level	ND2
PS.8.5.15	TBC at a country level	ND2
PS.8.5.16	TBC at a country level	ND2
PS.8.5.17	TBC at a country level	ND2
PS.8.5.18	TBC at a country level	ND2
PS.8.5.19	TBC at a country level	ND2
PS.8.5.20	TBC at a country level	ND2
PS.8.5.21	TBC at a country level	ND2
PS.8.5.22	TBC at a country level	ND2
PS.8.5.23	TBC at a country level	ND2
PS.8.5.24	TBC at a country level	ND2
PS.8.5.25	TBC at a country level	ND2

6. Breakdown by Interest Rate		% Public Sector Assets
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PS.8.6.1	Fixed rate	ND2
PS.8.6.2	Floating rate	ND2
PS.8.6.3	Other	ND2
OPS.8.6.1		
OPS.8.6.2		
OPS.8.6.3		
OPS.8.6.4		

7. Breakdown by Repayment Type		% Public Sector Assets
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PS.8.7.1	Bullet / interest only	ND2
PS.8.7.2	Amortising	ND2
PS.8.7.3	Other	ND2
OPS.8.7.1		
OPS.8.7.2		
OPS.8.7.3		
OPS.8.7.4		
OPS.8.7.5		
OPS.8.7.6		

8. Breakdown by Type of Debtor		Nominal (mn)	% Public Sector Assets
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PS.8.8.1	Sovereigns	ND2	
PS.8.8.2	Regional/federal authorities	ND2	
PS.8.8.3	Local/municipal authorities	ND2	
PS.8.8.4	Others	ND2	
PS.8.8.5	Total	0	0%
OPS.8.8.1	<i>o/w Claim against supranational</i>		
OPS.8.8.2	<i>o/w Claim against sovereigns</i>		
OPS.8.8.3	<i>o/w Claim guaranteed by sovereigns</i>		
OPS.8.8.4	<i>o/w Claim against regional/federal authorities</i>		
OPS.8.8.5	<i>o/w Claim guaranteed by regional/federal authorities</i>		
OPS.8.8.6	<i>o/w Claim against local/municipal authorities</i>		
OPS.8.8.7	<i>o/w Claim guaranteed by local/municipal authorities</i>		
OPS.8.8.8			
OPS.8.8.9			
OPS.8.8.10			
OPS.8.8.11			
OPS.8.8.12			
OPS.8.8.13			

9. Non-Performing Loans		
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PS.8.9.1	% NPLs	ND2
OPS.8.9.1		
OPS.8.9.2		
OPS.8.9.3		
OPS.8.9.4		

10. Concentration Risks		% Public Sector Assets
-------------------------	--	------------------------

PS.8.10.1	10 largest exposures	ND2
OPS.8.10.1		
OPS.8.10.2		
OPS.8.10.3		
OPS.8.10.4		
OPS.8.10.5		
OPS.8.10.6		



### B3. Harmonised Transparency Template - Shipping Assets

Reporting in Domestic Currency

ND2

CONTENT OF TAB B3

[9. Shipping Assets](#)

Field Number	9. Shipping Assets	
<b>1. General Information</b>		
		<b>Shipping Loans</b>
S.9.1.1	Number of shipping loans	ND2
OS.9.1.1	<i>Optional information eg, Number of borrowers</i>	
OS.9.1.2	<i>Optional information eg, Number of guarantors</i>	
OS.9.1.3		
OS.9.1.4		
OS.9.1.5		
OS.9.1.6		
<b>2. Concentration Risks</b>		
		<b>% Shipping Loans</b>
S.9.2.1	10 largest exposures	ND2
OS.9.2.1		
OS.9.2.2		
OS.9.2.3		
OS.9.2.4		
OS.9.2.5		
OS.9.2.6		
<b>3. Breakdown by Geography / Country of Registration</b>		
		<b>% Shipping Loans</b>
S.9.3.1	<u>European Union</u>	0
S.9.3.2	Austria	ND2
S.9.3.3	Belgium	ND2
S.9.3.4	Bulgaria	ND2
S.9.3.5	Croatia	ND2
S.9.3.6	Cyprus	ND2
S.9.3.7	Czech Republic	ND2
S.9.3.8	Denmark	ND2
S.9.3.9	Estonia	ND2
S.9.3.10	Finland	ND2
S.9.3.11	France	ND2
S.9.3.12	Germany	ND2
S.9.3.13	Greece	ND2
S.9.3.14	Netherlands	ND2
S.9.3.15	Hungary	ND2
S.9.3.16	Ireland	ND2
S.9.3.17	Italy	ND2
S.9.3.18	Latvia	ND2
S.9.3.19	Lithuania	ND2
S.9.3.20	Luxembourg	ND2
S.9.3.21	Malta	ND2
S.9.3.22	Poland	ND2
S.9.3.23	Portugal	ND2
S.9.3.24	Romania	ND2
S.9.3.25	Slovakia	ND2
S.9.3.26	Slovenia	ND2
S.9.3.27	Spain	ND2
S.9.3.28	Sweden	ND2
S.9.3.29	United Kingdom	ND2
S.9.3.30	<u>European Economic Area (not member of EU)</u>	0
S.9.3.31	Iceland	ND2
S.9.3.32	Liechtenstein	ND2
S.9.3.33	Norway	ND2
S.9.3.34	Other	0
S.9.3.35	Switzerland	ND2
S.9.3.36	Australia	ND2
S.9.3.37	Brazil	ND2
S.9.3.38	Canada	ND2



S.9.3.39	Japan	ND2
S.9.3.40	Korea	ND2
S.9.3.41	New Zealand	ND2
S.9.3.42	Singapore	ND2
S.9.3.43	US	ND2
S.9.3.44	Other	ND2
OS.9.3.1	<i>o/w [if relevant, please specify]</i>	
OS.9.3.2	<i>o/w [if relevant, please specify]</i>	
OS.9.3.3	<i>o/w [if relevant, please specify]</i>	
OS.9.3.4	<i>o/w [if relevant, please specify]</i>	
OS.9.3.5	<i>o/w [if relevant, please specify]</i>	
OS.9.3.6	<i>o/w [if relevant, please specify]</i>	
OS.9.3.7	<i>o/w [if relevant, please specify]</i>	
OS.9.3.8	<i>o/w [if relevant, please specify]</i>	
OS.9.3.9	<i>o/w [if relevant, please specify]</i>	
OS.9.3.10	<i>o/w [if relevant, please specify]</i>	

4. Breakdown by Interest Rate		% Shipping Loans
-------------------------------	--	------------------

S.9.4.1	Fixed rate	ND2
S.9.4.2	Floating rate	ND2
S.9.4.3	Other	ND2
OS.9.4.1		
OS.9.4.2		
OS.9.4.3		
OS.9.4.4		
OS.9.4.5		
OS.9.4.6		

5. Breakdown by Repayment Type		% Shipping Loans
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S.9.5.1	Bullet / interest only	ND2
S.9.5.2	Amortising	ND2
S.9.5.3	Other	ND2
OS.9.5.1		ND2
OS.9.5.2		
OS.9.5.3		
OS.9.5.4		
OS.9.5.5		
OS.9.5.6		

6. Loan Seasoning		% Shipping Loans
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S.9.6.1	Up to 12months	ND2
S.9.6.2	≥ 12 - ≤ 24 months	ND2
S.9.6.3	≥ 24 - ≤ 36 months	ND2
S.9.6.4	≥ 36 - ≤ 60 months	ND2
S.9.6.5	≥ 60 months	ND2
OS.9.6.1		
OS.9.6.2		
OS.9.6.3		
OS.9.6.4		

7. Non-Performing Loans (NPLs)		% Shipping Loans
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S.9.7.1	% NPLs	ND2
OS.9.7.1		
OS.9.7.2		
OS.9.7.3		
OS.9.7.4		

8. Loan Size Information		Nominal	Number of Loans	% Shipping Loans	% No. of Loans
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S.9.8.1	Average loan size (000s)	ND2			
S.9.8.2	By buckets (mn):				
S.9.8.2	TBC at a country level	ND2	ND2		
S.9.8.3	TBC at a country level	ND2	ND2		
S.9.8.4	TBC at a country level	ND2	ND2		
S.9.8.5	TBC at a country level	ND2	ND2		
S.9.8.6	TBC at a country level	ND2	ND2		
S.9.8.7	TBC at a country level	ND2	ND2		
S.9.8.8	TBC at a country level	ND2	ND2		
S.9.8.9	TBC at a country level	ND2	ND2		
S.9.8.10	TBC at a country level	ND2	ND2		
S.9.8.11	TBC at a country level	ND2	ND2		



S.9.8.12	TBC at a country level	ND2	ND2		
S.9.8.13	TBC at a country level	ND2	ND2		
S.9.8.14	TBC at a country level	ND2	ND2		
S.9.8.15	TBC at a country level	ND2	ND2		
S.9.8.16	TBC at a country level	ND2	ND2		
S.9.8.17	TBC at a country level	ND2	ND2		
S.9.8.18	TBC at a country level	ND2	ND2		
S.9.8.19	TBC at a country level	ND2	ND2		
S.9.8.20	TBC at a country level	ND2	ND2		
S.9.8.21	TBC at a country level	ND2	ND2		
S.9.8.22	TBC at a country level	ND2	ND2		
S.9.8.23	TBC at a country level	ND2	ND2		
S.9.8.24	TBC at a country level	ND2	ND2		
S.9.8.25	TBC at a country level	ND2	ND2		
S.9.8.26	Total	0	0	0%	0%
<b>9. Loan to Value (LTV) Information - UNINDEXED</b>					
S.9.9.1	Weighted Average LTV (%)	Nominal	Number of Loans	% Shipping Loans	% No. of Loans
		ND2			
	By LTV buckets (mn):				
S.9.9.2	>0 - <=40 %	ND2	ND2		
S.9.9.3	>40 - <=50 %	ND2	ND2		
S.9.9.4	>50 - <=60 %	ND2	ND2		
S.9.9.5	>60 - <=70 %	ND2	ND2		
S.9.9.6	>70 - <=80 %	ND2	ND2		
S.9.9.7	>80 - <=90 %	ND2	ND2		
S.9.9.8	>90 - <=100 %	ND2	ND2		
S.9.9.9	>100%	ND2	ND2		
S.9.9.10	Total	0	0	0%	0%
OS.9.9.1	<i>o/w &gt;100 - &lt;=110 %</i>				
OS.9.9.2	<i>o/w &gt;110 - &lt;=120 %</i>				
OS.9.9.3	<i>o/w &gt;120 - &lt;=130 %</i>				
OS.9.9.4	<i>o/w &gt;130 - &lt;=140 %</i>				
OS.9.9.5	<i>o/w &gt;140 - &lt;=150 %</i>				
OS.9.9.6	<i>o/w &gt;150 %</i>				
OS.9.9.7					
OS.9.9.8					
OS.9.9.9					
<b>10. Loan to Value (LTV) Information - INDEXED</b>					
S.9.10.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]	Number of Loans	% Shipping Loans	% No. of Loans
	By LTV buckets (mn):				
S.9.10.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.9	>100%	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.10	Total	0	0	0%	0%
OS.9.10.1	<i>o/w &gt;100 - &lt;=110 %</i>				
OS.9.10.2	<i>o/w &gt;110 - &lt;=120 %</i>				
OS.9.10.3	<i>o/w &gt;120 - &lt;=130 %</i>				
OS.9.10.4	<i>o/w &gt;130 - &lt;=140 %</i>				
OS.9.10.5	<i>o/w &gt;140 - &lt;=150 %</i>				
OS.9.10.6	<i>o/w &gt;150 %</i>				
OS.9.10.7					
OS.9.10.8					
OS.9.10.9					
<b>11. Breakdown by type of ship</b>					
S.9.11.1	TBC at a country level	ND2			
S.9.11.2	TBC at a country level	ND2			
S.9.11.3	TBC at a country level	ND2			
S.9.11.4	TBC at a country level	ND2			
S.9.11.5	TBC at a country level	ND2			
S.9.11.6	TBC at a country level	ND2			



S.9.11.7	TBC at a country level	ND2
S.9.11.8	TBC at a country level	ND2
S.9.11.9	TBC at a country level	ND2
S.9.11.10	TBC at a country level	ND2
S.9.11.11	TBC at a country level	ND2
S.9.11.12	TBC at a country level	ND2
S.9.11.13	TBC at a country level	ND2
S.9.11.14	TBC at a country level	ND2
S.9.11.15	TBC at a country level	ND2
S.9.11.16	TBC at a country level	ND2
S.9.11.17	TBC at a country level	ND2
OS.9.11.1		
OS.9.11.2		
OS.9.11.3		
OS.9.11.4		
OS.9.11.5		



## C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	[Insert Definition Below]
HG.1.1	<b>OC Calculation: Actual</b>	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	<b>OC Calculation: Legal minimum</b>	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 bonds to which the asset pool relates
HG.1.3	<b>OC Calculation: Committed</b>	The higher of; the RCB minimum requirement, and the contractual requirement in the transaction documents.
HG.1.4	<b>Interest Rate Types</b>	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	<b>Maturity Buckets of Cover assets [i.e. how is the contractual and/or expected maturity defined? What assumptions eg, in terms of prepayments? etc.]</b>	Contractual maturity calculated using terms of the mortgage assuming zero prepayment. Expected maturity is not calculated on the covered bond pool.
HG.1.6	<b>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.]</b>	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.1.7	<b>LTVs: Definition</b>	Loan amount divided by the applicable property valuation.
HG.1.8	<b>LTVs: Calculation of property/shipping value</b>	Most recent valuation as per the methods in HG1.9
HG.1.9	<b>LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits</b>	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	<b>LTVs: Frequency and time of last valuation</b>	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	<b>Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant</b>	All mortgages in the pool are for residential housing.
HG.1.12	<b>Hedging Strategy (please explain how you address interest rate and currency risk)</b>	Interest rate and currency risk are managed through the use of interest rate swaps and cross currency swaps respectively.
HG.1.13	<b>Non-performing loans</b>	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	<b>Not applicable for the jurisdiction</b>	ND1
HG.2.2	<b>Not relevant for the issuer and/or CB programme at the present time</b>	ND2
HG.2.3	<b>Not available at the present time</b>	ND3
3. Glossary - Extra national and/or Issuer Items		[Insert Definition Below]
HG.3.1	<b>Other definitions deemed relevant</b>	ND2
OHG.3.1		
OHG.3.2		
OHG.3.3		
OHG.3.4		
OHG.3.5		





## Disclaimer - Important notices

(i) The Product Information displayed on this Site has been uploaded by the Issuers of the relevant Products. None of the information displayed on this Site shall form the basis of any contract. Any User of this Site will be required to acknowledge that it has not relied on, or been induced to enter into any contract by, any representation or warranty.

(ii) The Covered Bond Label Foundation has not independently verified the Product Information displayed on this Site. Accordingly, no representation, warranty or undertaking, express or implied, is made, and no responsibility is accepted, by the Covered Bond Label Foundation as to or in relation to the accuracy or completeness or otherwise of such Product Information."

(iii) The information provided on or accessible through the Site is not intended for distribution to, or use by, any person or entity in any jurisdiction where such distribution or use would be contrary to local law, or which would subject us or any Issuer, to any authorisation, registration or other requirement within such jurisdiction. You agree not to use or export the information or materials available on or through this Site in violation of laws in your jurisdiction.

### TERMS OF USE

This website [www.coveredbondlabel.com](http://www.coveredbondlabel.com) (the "Site") is owned and operated by the Covered Bond Label Foundation (the Covered Bond Label Foundation together with its affiliates, "we" or "us") a Private Foundation (fondation privée / private stichting) registered in Belgium; whose registered office is at Avenue de Cortenbergh 71, B-1000, Brussels, Belgium and registered under number 500.950.659 (RPR/RPM Brussels).

The Site is intended for use as a directory of information relating to certain covered bond products ("Products") (the "Product Information") by an issuer of ("Issuer"), or potential investor in ("Investor"), such Products (an Issuer, Investor, or any other person accessing this Site, each a "User" or "you"). The Product Information is provided by each relevant Issuer, and remains at all times the sole responsibility of the relevant Issuer. We have not independently verified any Product Information, nor reviewed whether any Product for which information is available on the Site actually is a covered bond product. This Site or any label made available through it does not constitute, nor contain, any form of credit rating, any 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.

These terms and conditions together with the documents referred to in them set out the terms of use ("T&Cs") on which (a) an Issuer; (b) Investor; or (c) any other User, may make use of the Site. Section A applies primarily to Investors, and Section B applies primarily to Issuers. The General T&Cs in Section C apply to all Users.

**Our Acceptable Use Policy** and **Privacy Policy** are incorporated into these T&Cs.

Please read the T&Cs carefully before you start to use the Site. By clicking '**Accept**' you indicate that you accept these T&Cs and that you agree to abide by them.

If any provision of these T&Cs shall be deemed unlawful, void or for any reason unenforceable, then that provision shall be deemed severable from these terms and shall not affect the validity and enforceability of any remaining provisions.



## SECTION A. INVESTOR T&Cs

### 1. DIRECTORY SERVICES

The Site is intended to provide you with certain information from Issuers regarding the self-certification of their Products as labelled covered bonds. The requirements of the Covered Bond Label Convention are intended to increase transparency, improve investor access to information, and improve liquidity in covered bonds, but they are not a substitute in any way for each User's independent investment and credit evaluation.

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 our Acceptable 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](http://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](http://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 following Registration 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 website [www.coveredbondlabel.com](http://www.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;
- in any way which breaches or contravenes our content standards (see para 2 below);
- 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;
  - 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:

- 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](http://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 is 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.

### 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 2000).

### Sending the form

Send this form to us by email to rcb@fsa.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

### Administration

Name of issuer	Yorkshire Building Society
Name of RCB programme	Yorkshire Building Society €7.5 billion GLO
Name, job title and contact details of person validating this form	Richard Driver, Secured Funding Manager
Date of form submission	21/10/2016
Start Date of reporting period	01/09/2016
End Date of reporting period	30/09/2016
Web links - prospectus, transaction documents, loan-level data	http://www.ybs.co.uk/your-

### Counterparties, Ratings

	Counterparty/ies	Fitch		Moody's	
		Rating trigger	Current rating	Rating trigger	Current rating
Covered bonds		-	AAA	-	Aaa
Issuer	Yorkshire Building Society	-	A-/F1	-	Baa1/P2
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	Baa1/P-2
Back-up Cash Manager	n/a	-	-	-	-
Account Bank	Yorkshire Building Society	< F1	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	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)	3,251,393,741				
Swap notional maturity/ies	Loan balance zero				
LLP receive rate/margin	1.69%				
LLP pay rate/margin	2.97%				
Collateral posting amount(s) (GBP)	0				

### Accounts, Ledgers

	Value as of End Date of reporting period	Value as of Start Date of reporting period	TARGETED VALUE
<b>Revenue receipts / ledger</b>			
Beg Balance	0	n/a	n/a
Third party payments	(100)	n/a	n/a
Interest on Mortgages	7,647,109	n/a	n/a
Interest on GIC	1,693	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	(3,442,882)	n/a	n/a
Interest (to) Covered Bond Swap Providers	(2,301,332)	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	(1,904,488)	n/a	n/a
Closing Balance	0	n/a	n/a
<b>Principal receipts / ledger</b>			
Beg Balance	0	n/a	n/a
Principal repayments under mortgages	49,668,799	n/a	n/a
Proceeds from Term Advances	0	n/a	n/a
Mortgages Purchased	0	n/a	n/a
Cash Capital Contributions deemed to be principal	0	n/a	n/a
Proceeds from Mortgage Sales	3,989,935	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	(53,658,735)	n/a	n/a
Closing Balance	0	n/a	n/a
<b>Reserve receipts / ledger</b>			
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	7,595,823
<b>Capital Account receipts / ledger</b>			
Beg Balance	1,476,410,497	n/a	n/a
Increase in loan balance due to Capitalised interest	0	n/a	n/a
Increase in loan balance due to Further Advances	2,232,636	n/a	n/a
Increase in loan balance due to insurance & fees	187,775	n/a	n/a
Capital Contributions	0	n/a	n/a
Capital Distribution	(53,658,735)	n/a	n/a
Losses from Capital Contribution in Kind	0	n/a	n/a
Closing Balance	1,425,172,174	n/a	n/a

#### Asset Coverage Test

	Value	Description
A	2,904,146,368	Adjusted current balance
B	49,668,799	Principal collections not yet applied
C	0	Qualifying additional collateral
D	0	Substitute assets
E	n/a	Proceeds of sold mortgage loans
V	n/a	Set-off offset loans
W	n/a	Personal secured loans
X	n/a	Flexible draw capacity
Y	179,650,699	Set-off
Z	90,071,985	Negative carry
Total: A + B + C + D - (Y + Z)	2,684,092,483	
Method Used for Calculating "A" (note 1)	A (ii)	
Asset Percentage (%)	88.00%	
Maximum asset percentage from Fitch (%)	88.00%	
Maximum asset percentage from Moody's (%)	89.50%	
Maximum asset percentage from S&P (%)	n/a	
Credit support as derived from ACT (GBP)	806,092,483	
Credit support as derived from ACT (%)	42.9%	

#### Note 1

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

#### Programme-Level Characteristics

Programme Currency	EUR
Programme size	7,500,000,000
Covered bonds principal amount outstanding (GBP, non-GBP series converted at swap FX rate)	1,878,000,000
Covered bonds principal amount outstanding (GBP, non-GBP series converted at current spot rate)	2,046,225,000
Cover pool balance (GBP)	3,302,055,858
GIC account balance (GBP)	65,226,851
Any additional collateral (please specify)	0
Any additional collateral (GBP)	0
Aggregate balance of off-set mortgages (GBP)	1,081,471,964
Aggregate deposits attaching to the cover pool (GBP)	179,650,699
Aggregate deposits attaching specifically to the off-set mortgages (GBP)	176,532,799
Nominal level of overcollateralisation (GBP)	1,424,055,858
Nominal level of overcollateralisation (%)	175.8%
Total Outstanding Current Balance of Mortgages in the Portfolio	3,302,055,858
Number of Mortgages in Pool	30,399

Average loan balance (GBP)	108,624
Weighted average indexed LTV (%)	48.81
Weighted average non-indexed LTV (%)	57.32
Weighted average seasoning (months)	73.82
Weighted average remaining term (months)	216.22
Weighted average interest rate (%)	3.10
Standard Variable Rate(s) (%)	4.74
Constant Pre-Payment Rate (% current month)	13.15
Constant Pre-Payment Rate (% quarterly average)	15.45
Principal Payment Rate (% current month)	17.78
Principal Payment Rate (% quarterly average)	20.00
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 / 3.1

#### Mortgage Collections

Mortgage collections (scheduled - interest)	7,647,109
Mortgage collections (scheduled - principal)	12,986,088
Mortgage collections (unscheduled - interest)	0
Mortgage collections (unscheduled - principal)	36,682,711

#### Loan Redemptions & Replenishments Since Previous Reporting Date

	Number	% of total number	Amount (GBP)	% of total amount
Loan redemptions since previous reporting date	279	82.30%	27,000,092	87.22%
Loans bought back by seller(s)	60	17.70%	3,955,985	12.78%
of which are non-performing loans	2	3.33%	129,893	3.28%
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

	Number	% of total number	Amount (GBP)	% of total amount	Weighted average				
					Current rate	Remaining teaser period (month)	Current margin	Reversionary margin	Initial rate
Fixed at origination, reverting to SVR	20,657	67.95%	2,598,165,593	78.68%	3.03%	24.49	0.01%	0.00%	
Fixed at origination, reverting to Libor	0	0.00%	0	0.00%	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%	0.00%	
Fixed for life	0	0.00%	0	0.00%	0.00%	0.00	0.00%	0.00%	
Tracker at origination, reverting to SVR	58	0.19%	9,787,455	0.30%	1.79%	3.49	1.47%	0.00%	
Tracker at origination, reverting to Libor	0	0.00%	0	0.00%	0.00%	0.00	0.00%	0.00%	
Tracker for life	4,869	16.02%	388,386,763	11.76%	2.37%	0.00	2.06%	2.06%	
SVR, including discount to SVR	4,815	15.84%	305,716,046	9.26%	4.74%	0.00	0.02%	0.02%	
Libor	0	0.00%	0	0.00%	0.00%	0.00	0.00%	0.00%	
<b>Total</b>	<b>30,399</b>	<b>100.00%</b>	<b>£ 3,302,055,858</b>	<b>100.00%</b>					

#### Stratifications

Arrears Breakdown	Number	% of Total Number	Amount	% of Total Amount
Current	30,123	99.09%	3,276,694,539	99.23%
0-1 month in arrears	157	0.52%	13,434,336	0.41%
1-2 months in arrears (greater than 1 month, includes 2 months)	55	0.18%	5,048,348	0.15%
2-3 months in arrears (greater than 2 months, includes 3 months)	36	0.12%	4,413,927	0.13%
3-6 months in arrears (greater than 3 month, includes 6 months)	26	0.09%	2,334,815	0.07%
6-12 months in arrears (greater than 6 months, includes 12 months)	2	0.01%	129,893	0.00%
12+ months in arrears (greater than 12 months)	0	0.00%	0	0.00%
<b>Total</b>	<b>30,399</b>	<b>100.00%</b>	<b>£ 3,302,055,858</b>	<b>100.00%</b>

Current LTV (Non-Indexed)	Number	% of Total Number	Amount	% of Total Amount
0-50% - Non Indexed	16,099	52.96%	1,094,977,334	33.16%
50-55%	1,917	6.31%	260,430,910	7.89%
55-60%	2,174	7.15%	309,981,914	9.39%
60-65%	2,232	7.34%	343,563,649	10.40%
65-70%	2,334	7.68%	383,662,600	11.62%
70-75%	1,760	5.79%	291,916,930	8.84%
75-80%	1,262	4.15%	193,912,722	5.87%
80-85%	1,315	4.33%	216,040,737	6.54%



85-90%	872	2.87%	140,288,529	4.25%
90-95%	338	1.11%	51,759,230	1.57%
95-100%	74	0.24%	12,340,635	0.37%
100-105%	16	0.05%	2,054,690	0.06%
105-110%	1	0.00%	277,573	0.01%
110-125%	2	0.01%	306,117	0.01%
125%+	3	0.01%	542,288	0.02%
<b>Total</b>	<b>30,399</b>	<b>100.00%</b>	<b>£ 3,302,055,858</b>	<b>100.00%</b>

Current LTV (Indexed as Defined in OC)	Number	% of Total Number	Amount	% of Total Amount
0-50% - Indexed	19,651	64.64%	1,654,378,883	50.10%
50-55%	2,206	7.26%	346,932,929	10.51%
55-60%	2,066	6.80%	320,429,964	9.70%
60-65%	1,791	5.89%	276,591,544	8.38%
65-70%	1,454	4.78%	226,830,579	6.87%
70-75%	1,214	3.99%	190,219,631	5.76%
75-80%	1,023	3.37%	146,425,345	4.43%
80-85%	643	2.12%	90,717,206	2.75%
85-90%	220	0.72%	30,830,066	0.93%
90-95%	72	0.24%	9,385,216	0.28%
95-100%	32	0.11%	4,973,856	0.15%
100-105%	18	0.06%	2,958,215	0.09%
105-110%	6	0.02%	766,360	0.02%
110-125%	3	0.01%	616,062	0.02%
125%+	0	0.00%	0	0.00%
<b>Total</b>	<b>30,399</b>	<b>100.00%</b>	<b>£ 3,302,055,858</b>	<b>100.00%</b>

Current outstanding balance of loan	Number	% of total number	Amount (GBP)	% of total amount
0-5,000	996	3.28%	1,824,235	0.06%
5,000-10,000	676	2.22%	5,183,264	0.16%
10,000-25,000	2,680	8.82%	48,009,990	1.45%
25,000-50,000	4,802	15.80%	179,869,709	5.45%
50,000-75,000	4,539	14.93%	283,492,691	8.59%
75,000-100,000	4,000	13.16%	348,886,535	10.57%
100,000-150,000	5,834	19.19%	715,490,795	21.67%
150,000-200,000	2,955	9.72%	507,534,952	15.37%
200,000-250,000	1,582	5.20%	351,984,641	10.66%
250,000-300,000	868	2.86%	237,153,641	7.18%
300,000-350,000	503	1.65%	162,230,806	4.91%
350,000-400,000	308	1.01%	114,981,508	3.48%
400,000-450,000	196	0.64%	83,261,774	2.52%
450,000-500,000	150	0.49%	70,898,263	2.15%
500,000-600,000	165	0.54%	89,966,273	2.72%
600,000-700,000	97	0.32%	62,496,539	1.89%
700,000-800,000	24	0.08%	17,847,724	0.54%
800,000-900,000	18	0.06%	15,253,432	0.46%
900,000-1,000,000	6	0.02%	5,689,086	0.17%
1,000,000 +	0	0.00%	0	0.00%
<b>Total</b>	<b>30,399</b>	<b>100.00%</b>	<b>£ 3,302,055,858</b>	<b>100.00%</b>

Regional Distribution	Number	% of Total Number	Amount	% of Total Amount
East Anglia	860	2.83%	100,116,648	3.03%
East Midlands	1,458	4.80%	159,153,866	4.82%
Greater London	2,441	8.03%	541,364,615	16.39%
Northern Ireland	181	0.60%	17,737,547	0.54%
North	1,769	5.82%	141,800,731	4.29%
North West	4,944	16.26%	431,236,822	13.06%
Scotland	3,732	12.28%	333,106,482	10.09%
South East	3,475	11.43%	549,923,767	16.65%
South West	1,389	4.57%	158,620,152	4.80%
Wales	1,321	4.35%	112,853,878	3.42%
West Midlands	1,593	5.24%	172,269,144	5.22%
Yorkshire and Humberside	7,236	23.80%	583,872,206	17.68%
Other	0	0.00%	0	0.00%
<b>Total</b>	<b>30,399</b>	<b>100.00%</b>	<b>£ 3,302,055,858</b>	<b>100.00%</b>

Repayment type	Number	% of total number	Amount (GBP)	% of total amount
Capital repayment	18,149	59.70%	2,006,229,667	60.76%
Part-and-part	0	0.00%	0	0.00%

Interest-only	1,884	6.20%	214,354,227	6.49%
Offset	10,366	34.10%	1,081,471,964	32.75%
<b>Total</b>	<b>30,399</b>	<b>100.00%</b>	<b>£ 3,302,055,858</b>	<b>100.00%</b>

Seasoning	Number	% of total number	Amount (GBP)	% of total amount
0-12 months	0	0.00%	0	0.00%
12-24 months	2,676	8.80%	507,733,258	15.38%
24-36 months	5,566	18.31%	1,010,286,147	30.60%
36-48 months	380	1.25%	47,939,413	1.45%
48-60 months	1,079	3.55%	154,607,789	4.68%
60-72 months	1,104	3.63%	141,447,243	4.28%
72-84 months	1,003	3.30%	113,336,149	3.43%
84-96 months	868	2.86%	90,100,193	2.73%
96-108 months	1,751	5.76%	183,914,483	5.57%
108-120 months	3,051	10.04%	276,013,377	8.36%
120-150 months	5,858	19.27%	424,453,044	12.85%
150-180 months	5,902	19.42%	298,397,149	9.04%
180+ months	1,161	3.82%	53,827,612	1.63%
<b>Total</b>	<b>30,399</b>	<b>100.00%</b>	<b>£ 3,302,055,858</b>	<b>100.00%</b>

Interest payment type	Number	% of total number	Amount (GBP)	% of total amount
Fixed	20,657	67.95%	2,598,165,593	78.68%
SVR	4,815	15.84%	305,716,046	9.26%
Tracker	4,927	16.21%	398,174,218	12.06%
Other (please specify)	0	0.00%	0.00	0.00%
<b>Total</b>	<b>30,399</b>	<b>100.00%</b>	<b>£ 3,302,055,858</b>	<b>100.00%</b>

Loan purpose type	Number	% of total number	Amount (GBP)	% of total amount
Owner-occupied	30,399	100.00%	3,302,055,858	100.00%
Buy-to-let	0	0.00%	0	0.00%
Second home	0	0.00%	0	0.00%
<b>Total</b>	<b>30,399</b>	<b>100.00%</b>	<b>£ 3,302,055,858</b>	<b>100.00%</b>

Income verification type	Number	% of total number	Amount (GBP)	% of total amount
Fully verified	30,399	100.00%	3,302,055,858	100.00%
Fast-track	0	0.00%	0	0.00%
Self-certified	0	0.00%	0	0.00%
<b>Total</b>	<b>30,399</b>	<b>100.00%</b>	<b>£ 3,302,055,858</b>	<b>100.00%</b>

Remaining term of loan	Number	% of total number	Amount (GBP)	% of total amount
0-30 months	1,239	4.08%	33,736,607	1.02%
30-60 months	1,792	5.89%	71,014,631	2.15%
60-120 months	5,608	18.45%	328,687,405	9.95%
120-180 months	8,445	27.78%	729,376,623	22.09%
180-240 months	5,685	18.70%	768,907,836	23.29%
240-300 months	4,884	16.07%	871,687,802	26.40%
300-360 months	1,875	6.17%	336,572,380	10.19%
360+ months	871	2.87%	162,072,573	4.91%
<b>Total</b>	<b>30,399</b>	<b>100.00%</b>	<b>£ 3,302,055,858</b>	<b>100.00%</b>

Employment status	Number	% of total number	Amount (GBP)	% of total amount
Employed	20,839	68.55%	2,697,268,591	81.68%
Self-employed	910	2.99%	141,509,905	4.29%
Unemployed	80	0.26%	6,364,851	0.19%
Retired	351	1.15%	17,386,333	0.53%
Guarantor	0	0.00%	0	0.00%
Other	8,219	27.04%	439,526,178	13.31%
<b>Total</b>	<b>30,399</b>	<b>100.00%</b>	<b>£ 3,302,055,858</b>	<b>100.00%</b>

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

Series	7	9	10	11
Issue date	12/04/11	11/06/14	19/06/15	10/11/15
Original rating (Moody's/S&P/Fitch/DBRS)	Aa1/AAA	Aa1/AA+	Aaa/AAA	Aaa/AAA
Current rating (Moody's/S&P/Fitch/DBRS)	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aaa/AAA
Denomination	GBP	EUR	EUR	EUR
Amount at issuance	750,000,000	500,000,000	500,000,000	500,000,000
Amount outstanding	750,000,000	500,000,000	500,000,000	500,000,000

FX swap rate (rate:£1)	n/a	1.230	1.372	1.401
Maturity type (hard/soft-bullet/pass-through)	soft-bullet	soft-bullet	soft-bullet	soft-bullet
Scheduled final maturity date	12/04/18	11/06/21	19/06/20	10/11/22
Legal final maturity date	12/04/19	11/06/22	19/06/21	10/11/23
ISIN	XS0616210752	XS1076256400	XS1248340587	XS1318364731
Stock exchange listing	London	London	London	London
Coupon payment frequency	Annual	Annual	Annual	Annual
Coupon payment date	12th	11th	19th	10th
Coupon (rate if fixed, margin and reference rate if floating)	4.750%	1.250%	0.500%	0.750%
Margin payable under extended maturity period (%)	1.275%	0.220%	0.040%	0.250%
Swap counterparty/ies	HSBC Bank Plc	Natixis	HSBC Bank Plc	HSBC Bank Plc
Swap notional denomination	GBP	EUR	EUR	EUR
Swap notional amount	750,000,000	500,000,000	500,000,000	500,000,000
Swap notional maturity	12/04/18	11/06/21	19/06/20	10/11/22
LLP receive rate/margin	4.750%	1.250%	0.500%	0.750%
LLP pay rate/margin	1.495% / 3m Libor	0.6% / 3m Libor	0.445% / 3m Libor	0.799% / 3m Libor
Collateral posting amount	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 (Moody's), BBB- (Fitch)	No	Details of the Borrowers with Loans to
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
Stand-by Account Bank	Standby Account Bank long and short term ratings fall below	Short term: P-1 (Moody's), F1 (Fitch)	No	Move to higher rated bank/guarantee
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 obligation)	Servicer long term rating fall below Trigger	Long term: Baa3 (Moody's)	No	Transfer servicing obligation to the Back
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
Cash Manager (transfer cash management obligation)	Cash Manager long term ratings fall below Trigger	Long term: Baa3 (Moody's), BBB- (Fitch)	No	Transfer cash management obligation to
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
Interest Rate Swap Provider	Interest Rate Swap provider ratings fall below Trigger	Replacement Trigger Short term: P-2 (Moody's),	No	Replace Interest Rate Swap Provider or
Covered Bond Swap Provider - CB7	Covered Bond Swap Provider ratings fall below Trigger	Replacement Trigger Short term: P-2 (Moody's), F3	No	Replace Swap Provider with sufficiently
Covered Bond Swap Provider - CB9	Covered Bond Swap Provider ratings fall below Trigger	Replacement Trigger Short term: P-2 (Moody's), F3	No	Replace Swap Provider with sufficiently
Covered Bond Swap Provider - CB10	Covered Bond Swap Provider ratings fall below Trigger	Replacement Trigger Short term: N/A (Moody's), F3	No	Replace Swap Provider with sufficiently
Covered Bond Swap Provider - CB11	Covered Bond Swap Provider ratings fall below Trigger	Replacement Trigger Short term: N/A (Moody's), F3	No	Replace Swap Provider with sufficiently
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