



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 (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 Rue de la Science 14 - 1040 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

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 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 (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) (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 Covered Bond Label Foundation Rue de la Science 14 - 1040 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 .

Harmonised Transparency Template

2018 version

United Kingdom

Yorkshire Building Society

Reporting Date: 31/12/18

Cut-off Date: 31/12/18



Index

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet B2: HTT Public Sector Assets

Worksheet B3: HTT Shipping Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

Worksheet D & Onwards (If Any): National Transparency Template

Worksheet E: Optional ECB-ECAIs data

Completion Instructions

Please delete this tab once you have completed this file

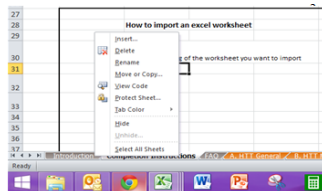
1. Please complete all the cells that include "[For completion]" and "[Mark as ND if not relevant]"
2. The "[For completion]" or "[Mark as ND if not relevant]" cells could be filled with:
 - 2.A Numbers: Please insert the appropriate data
 - 2.B Letters: Please insert either No Data (ND)
 - (i) ND1: Please complete the cell with ND1 when the information is not applicable for the jurisdiction
 - (ii) ND2: Please complete the cell with ND2 when the information is not relevant for the issuer and/or CB programme at the present time
 - (iii) ND3: Please complete the cell with ND3 when the information is not available at the present time
3. Please note that the percentage cells will be automatically completed by the spreadsheet.
4. Should you wish to insert your National Transparency Template worksheet(s) in the HTT, please follow our instructions in the box below.

Please do not forget to change the name of the worksheet in order to be consistent with the numbering of the existing ones (starting with D.).
Please update the Introduction Tab accordingly.
5. Please delete tab D (Insert National Transparency Template) and the example tabs if unused.

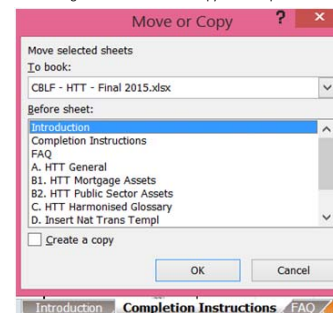
Please update the introduction Tab accordingly.
6. Should you make references to external documents or cells in this document, please insert the hyperlink.

How to import an excel worksheet

1. Click on the tab of the worksheet you want to import
2. Select "Move or Copy"



3. Select the excel file where you want to transfer your worksheet from the dropdown menu
4. In the box Before Sheet, please select "(move to end)"
5. Do not forget to tick the "Create a copy" box and press ok





Frequently Asked Questions (FAQ)

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Harmonised Transparency Template - Frequently Asked Questions	
General Questions	
Question 1: What is the structure of the Harmonised Transparency Template (HTT)?	
Response 1	The HTT contains 5 main worksheets (A, B1, B2, B3 and C). The first worksheet (A) includes the HTT general information. The second worksheet (B1) presents the mortgage information. The third worksheet (B2) contains the public sector information. The fourth worksheet (B3) contains shipping information. The fifth worksheet (C) represents the HTT glossary, which has a harmonised section across jurisdictions at the top, but also a section for national specificities below. Any additional tabs (D, E, etc.), will contain the National Transparency Template (NTT) information where relevant.
Question 2: Is the HTT going to replace the National Transparency Template (NTT)?	
Response 2	If a jurisdiction wishes to only use the HTT, it can do so. Otherwise, the HTT will be an add-on to the existing NTT. While the HTT is based on an international agreement, the NTT section will remain under the discretion of the jurisdiction.
Question 3: What is the reporting frequency of the HTT?	
Response 3	The reporting of the HTT is the same as the reporting of the National Transparency Template (NTT), i.e. at least quarterly.
Question 4: Where should the HTT be posted?	
Response 4	The HTT should be posted in the same location as the National Transparency Template (NTT) is currently posted, i.e. on the issuer's website. There is no common platform for the HTT.
Question 5: In what format the HTT should be disclosed?	
Response 5	The HTT should be disclosed in Excel format in so far as it is possible, as already suggested by the Label Advisory Council and investors. Where issuers are currently providing the Template in both Excel and PDF formats, they are encouraged to continue to do so.
Question 6: Where can I find the reporting date?	
Response 6	The reporting date can be found in the Introduction Tab and in the "Basic Facts" section of worksheet A.
Question 7: What happens when I cannot complete a section of the HTT?	
Response 7	When the information is either (i) not applicable for the jurisdiction, (ii) not relevant for the issuer and/or CB programme at the present time; or (iii) not available at the present time; issuers are kindly requested to include ND1, ND2 or ND3 respectively.
Specific Questions	
Question 8: Does the Harmonised Transparency Template only contain disaggregated information for mortgages and public sector?	
Response 8	Indeed, the HTT only provides disaggregated information for mortgage and public sector assets which represent 99.6% of total outstanding. Information in more detail on other collateral types can always be included in worksheet E, which may contain the National Transparency Template (NTT).
Question 9: How should the "liquid assets" be calculated in the section 3 "General Cover Pool / Covered Bond Information" of the HTT?	
Response 9	Liquid assets are defined as central bank eligible assets, substitute and other marketable assets. This total is calculated over both outstanding covered bonds and outstanding covered assets.
Question 10: How should the "expected" and "contractual" columns of the "Cover pool amortisation profile" be understood?	
Response 10	Contractual maturities assume no prepayment scenario unlike expected maturities. Jurisdictions/issuers publishing the two should disclose their prepayment assumptions for the latter.
Question 11: How should the hedging columns included in section 3 "General Cover Pool / Covered Bond Information" of the HTT be understood?	
Response 11	The currency breakdown before/after hedging aims to assess the potential currency mismatch on the asset and liability sides. This is supplemented by explanations on the issuer's hedging strategy in the Harmonised Glossary.



A. Harmonised Transparency Template - General Information

HTT 2018

Reporting in Domestic Currency	GBP
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CONTENT OF TAB A	
1.	Basic Facts
2.	Regulatory Summary
3.	General Cover Pool / Covered Bond Information
4.	References to Capital Requirements Regulation (CRR) 129(7)
5.	References to Capital Requirements Regulation (CRR) 129(1)
6.	Other relevant information

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	http://www.ybs.co.uk/your-society/treasury/wholesale_funding/terms.html			
G.1.1.4	Cut-off date	31/12/2018			
OG.1.1.1	Contact names	Richard Driver - Secured Funding Manager			
OG.1.1.2		rijdriver@ybs.co.uk			
OG.1.1.3		+44 (0)1274 472 667			
OG.1.1.4					
OG.1.1.5		Mark Costello - Treasury Dealer			
OG.1.1.6		mjcostello@ybs.co.uk			
OG.1.1.7		+44 (0)1274 471 611			
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	https://coveredbondlabel.com/issuer/57/			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	3,112			
G.3.1.2	Outstanding Covered Bonds	2,055			
OG.3.1.1	Cover Pool Size [NPV] (mn)	ND1			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	ND1			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	8.00%	51%	13.64%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.2	Optional information e.g. OC (NPV basis)				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	3,112		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	0		0.00%	
G.3.3.5	Other	0		0.00%	
G.3.3.6	Total	3,112		100%	
OG.3.3.1	o/w [If relevant, please specify]				
OG.3.3.2	o/w [If relevant, please specify]				
OG.3.3.3	o/w [If relevant, please specify]				



OG.3.3.4	<i>o/w [If relevant, please specify]</i>			0.00%	
OG.3.3.5	<i>o/w [If relevant, please specify]</i>			0.00%	
OG.3.3.6	<i>o/w [If relevant, please specify]</i>			0.00%	
4. Cover Pool Amortisation Profile					
	Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments	
G.3.4.1	Weighted Average Life (in years)	17.98	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	152	ND1	4.90%	
G.3.4.3	1 - 2 Y	151	ND1	4.85%	
G.3.4.4	2 - 3 Y	151	ND1	4.84%	
G.3.4.5	3 - 4 Y	152	ND1	4.88%	
G.3.4.6	4 - 5 Y	150	ND1	4.83%	
G.3.4.7	5 - 10 Y	777	ND1	24.96%	
G.3.4.8	10+ Y	1,580	ND1	50.76%	
G.3.4.9	Total	3,112	0	100%	0%
OG.3.4.1	<i>o/w 0-1 day</i>			0.00%	
OG.3.4.2	<i>o/w 0-0.5y</i>			0.00%	
OG.3.4.3	<i>o/w 0.5-1 y</i>			0.00%	
OG.3.4.4	<i>o/w 1-1.5y</i>			0.00%	
OG.3.4.5	<i>o/w 1.5-2 y</i>			0.00%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9				0.00%	
OG.3.4.10				0.00%	
5. Maturity of Covered Bonds					
	Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity	
G.3.5.1	Weighted Average life (in years)	3.49	4.49		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	0	0	0.00%	0.00%
G.3.5.3	1 - 2 Y	365	0	17.74%	0.00%
G.3.5.4	2 - 3 Y	407	365	19.78%	17.74%
G.3.5.5	3 - 4 Y	357	407	17.37%	19.78%
G.3.5.6	4 - 5 Y	927	357	45.10%	17.37%
G.3.5.7	5 - 10 Y	0	927	0.00%	45.10%
G.3.5.8	10+ Y	0	0	0.00%	0.00%
G.3.5.9	Total	2,055	2,055	100%	100%
OG.3.5.10	<i>o/w 0-1 day</i>			0.00%	0.00%
OG.3.5.1	<i>o/w 0-0.5y</i>			0.00%	0.00%
OG.3.5.2	<i>o/w 0.5-1 y</i>			0.00%	0.00%
OG.3.5.3	<i>o/w 1-1.5y</i>			0.00%	0.00%
OG.3.5.4	<i>o/w 1.5-2 y</i>			0.00%	0.00%
OG.3.5.5				0.00%	0.00%
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
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	3,112	3,112	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	3,112	3,112	100%	100%
OG.3.6.1	<i>o/w [If relevant, please specify]</i>				



OG.3.6.2	<i>o/w [If relevant, please specify]</i>			0.00%	0.00%
OG.3.6.3	<i>o/w [If relevant, please specify]</i>			0.00%	0.00%
OG.3.6.4	<i>o/w [If relevant, please specify]</i>			0.00%	0.00%
OG.3.6.5	<i>o/w [If relevant, please specify]</i>			0.00%	0.00%
OG.3.6.6	<i>o/w [If relevant, please specify]</i>			0.00%	0.00%
OG.3.6.7	<i>o/w [If relevant, please specify]</i>			0.00%	0.00%
OG.3.6.8	<i>o/w [If relevant, please specify]</i>			0.00%	0.00%
OG.3.6.9	<i>o/w [If relevant, please specify]</i>			0.00%	0.00%
7. Covered Bonds - Currency					
		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	1790	1555	78.17%	100.00%
G.3.7.2	USD	0	0	0.00%	0.00%
G.3.7.3	GBP	500	0	21.83%	0.00%
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	2290	1555	100%	100%
OG.3.7.1	<i>o/w [If relevant, please specify]</i>				
OG.3.7.2	<i>o/w [If relevant, please specify]</i>				
OG.3.7.3	<i>o/w [If relevant, please specify]</i>				
OG.3.7.4	<i>o/w [If relevant, please specify]</i>				
OG.3.7.5	<i>o/w [If relevant, please specify]</i>				
OG.3.7.6	<i>o/w [If relevant, please specify]</i>				
OG.3.7.7	<i>o/w [If relevant, please specify]</i>				
OG.3.7.8	<i>o/w [If relevant, please specify]</i>				
OG.3.7.9	<i>o/w [If relevant, please specify]</i>				
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	1790	1555	78.17%	100.00%
G.3.8.2	Floating coupon	500	0	21.83%	0.00%
G.3.8.3	Other	0	0	0.00%	0.00%
G.3.8.4	Total	2290	1555	100%	100%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type					
		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0			
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	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%	
OG.3.9.1	<i>o/w EU gvts or quasi gvts</i>				
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts</i>				
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts</i>				
OG.3.9.4	<i>o/w EU central banks</i>				
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>				
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>				
OG.3.9.7	<i>o/w CQS1 credit institutions</i>				
OG.3.9.8	<i>o/w CQS2 credit institutions</i>				
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					



OG.3.9.12		Nominal (mn)	% Substitute Assets
10. Substitute Assets - Country			
G.3.10.1	Domestic (Country of Issuer)	0	
G.3.10.2	Eurozone	0	
G.3.10.3	Rest of European Union (EU)	0	
G.3.10.4	European Economic Area (not member of EU)	0	
G.3.10.5	Switzerland	0	
G.3.10.6	Australia	0	
G.3.10.7	Brazil	0	
G.3.10.8	Canada	0	
G.3.10.9	Japan	0	
G.3.10.10	Korea	0	
G.3.10.11	New Zealand	0	
G.3.10.12	Singapore	0	
G.3.10.13	US	0	
G.3.10.14	Other	0	
G.3.10.15	Total EU	0	
G.3.10.16	Total	0	0%
OG.3.10.1	<i>o/w [If relevant, please specify]</i>		
OG.3.10.2	<i>o/w [If relevant, please specify]</i>		
OG.3.10.3	<i>o/w [If relevant, please specify]</i>		
OG.3.10.4	<i>o/w [If relevant, please specify]</i>		
OG.3.10.5	<i>o/w [If relevant, please specify]</i>		
OG.3.10.6	<i>o/w [If relevant, please specify]</i>		
OG.3.10.7	<i>o/w [If relevant, please specify]</i>		
11. Liquid Assets			
G.3.11.1	Substitute and other marketable assets	0	0.00%
G.3.11.2	Central bank eligible assets	0	0.00%
G.3.11.3	Other	83.4	2.68%
G.3.11.4	Total	83.4	3%
OG.3.11.1	<i>o/w [If relevant, please specify]</i>		
OG.3.11.2	<i>o/w [If relevant, please specify]</i>		
OG.3.11.3	<i>o/w [If relevant, please specify]</i>		
OG.3.11.4	<i>o/w [If relevant, please specify]</i>		
OG.3.11.5	<i>o/w [If relevant, please specify]</i>		
OG.3.11.6	<i>o/w [If relevant, please specify]</i>		
OG.3.11.7	<i>o/w [If relevant, please specify]</i>		
12. Bond List			
G.3.12.1	Bond list	https://coveredbondlabel.com/issuer/57/	
13. Derivatives & Swaps			
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	4614	
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	
OG.3.13.1	<i>NPV of Derivatives in the cover pool (mn)</i>		
OG.3.13.2	<i>Derivatives outside the cover pool [notional] (mn)</i>		
OG.3.13.3	<i>NPV of Derivatives outside the cover pool (mn)</i>		
OG.3.13.4			
OG.3.13.5			
OG.3.13.6			
OG.3.13.7			
OG.3.13.8			
OG.3.13.9			
OG.3.13.10			
OG.3.13.11			
OG.3.13.12			
OG.3.13.13			
OG.3.13.14			
OG.3.13.15			
OG.3.13.16			
OG.3.13.17			
OG.3.13.18			
OG.3.13.19			
OG.3.13.20			
OG.3.13.21			
OG.3.13.22			
OG.3.13.23			
OG.3.13.24			



OG.3.13.25
 OG.3.13.26
 OG.3.13.27
 OG.3.13.28
 OG.3.13.29
 OG.3.13.30
 OG.3.13.31
 OG.3.13.32
 OG.3.13.33
 OG.3.13.34
 OG.3.13.35
 OG.3.13.36
 OG.3.13.37
 OG.3.13.38
 OG.3.13.39
 OG.3.13.40
 OG.3.13.41
 OG.3.13.42
 OG.3.13.43
 OG.3.13.44
 OG.3.13.45
 OG.3.13.46
 OG.3.13.47
 OG.3.13.48
 OG.3.13.49
 OG.3.13.50
 OG.3.13.51

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

Row

Row

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	(i)	Value of the cover pool outstanding covered bonds:	38		
G.4.1.2	(i)	Value of covered bonds:	39		
G.4.1.3	(ii)	Geographical distribution:	43 for Mortgage Assets	#REF!	
G.4.1.4	(ii)	Type of cover assets:	52		
G.4.1.5	(ii)	Loan size:	186 for Residential Mortgage Assets	287 for Commercial Mortgage Assets	#REF!
G.4.1.6	(ii)	Interest rate risk - cover pool:	149 for Mortgage Assets	#REF!	
G.4.1.7	(ii)	Currency risk - cover pool:	111		
G.4.1.8	(ii)	Interest rate risk - covered bond:	163		
G.4.1.9	(ii)	Currency risk - covered bond:	137		
G.4.1.10		(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary		
G.4.1.11	(iii)	Maturity structure of cover assets:	65		
G.4.1.12	(iii)	Maturity structure of covered bonds:	88		
G.4.1.13	(iv)	Percentage of loans more than ninety days past due:	179 for Mortgage Assets	#REF!	

OG.4.1.1
 OG.4.1.2
 OG.4.1.3
 OG.4.1.4
 OG.4.1.5
 OG.4.1.6
 OG.4.1.7
 OG.4.1.8
 OG.4.1.9
 OG.4.1.10

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

G.5.1.1	Exposure to credit institute credit quality step 1 & 2	173
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		

6. Other relevant information



1. Optional information e.g. Rating triggers

OG.6.1.1	<i>NPV Test (passed/failed)</i>
OG.6.1.2	<i>Interest Coverage Test (passed/failed)</i>
OG.6.1.3	<i>Cash Manager</i>
OG.6.1.4	<i>Account Bank</i>
OG.6.1.5	<i>Stand-by Account Bank</i>
OG.6.1.6	<i>Servicer</i>
OG.6.1.7	<i>Interest Rate Swap Provider</i>
OG.6.1.8	<i>Covered Bond Swap Provider</i>
OG.6.1.9	<i>Paying Agent</i>
OG.6.1.10	<i>Other optional/relevant information</i>
OG.6.1.11	<i>Other optional/relevant information</i>
OG.6.1.12	<i>Other optional/relevant information</i>
OG.6.1.13	<i>Other optional/relevant information</i>
OG.6.1.14	<i>Other optional/relevant information</i>
OG.6.1.15	<i>Other optional/relevant information</i>
OG.6.1.16	<i>Other optional/relevant information</i>
OG.6.1.17	<i>Other optional/relevant information</i>
OG.6.1.18	<i>Other optional/relevant information</i>
OG.6.1.19	<i>Other optional/relevant information</i>
OG.6.1.20	<i>Other optional/relevant information</i>
OG.6.1.21	<i>Other optional/relevant information</i>
OG.6.1.22	<i>Other optional/relevant information</i>
OG.6.1.23	<i>Other optional/relevant information</i>
OG.6.1.24	<i>Other optional/relevant information</i>
OG.6.1.25	<i>Other optional/relevant information</i>
OG.6.1.26	<i>Other optional/relevant information</i>
OG.6.1.27	<i>Other optional/relevant information</i>
OG.6.1.28	<i>Other optional/relevant information</i>
OG.6.1.29	<i>Other optional/relevant information</i>
OG.6.1.30	<i>Other optional/relevant information</i>
OG.6.1.31	<i>Other optional/relevant information</i>
OG.6.1.32	<i>Other optional/relevant information</i>
OG.6.1.33	<i>Other optional/relevant information</i>
OG.6.1.34	<i>Other optional/relevant information</i>
OG.6.1.35	<i>Other optional/relevant information</i>
OG.6.1.36	<i>Other optional/relevant information</i>
OG.6.1.37	<i>Other optional/relevant information</i>
OG.6.1.38	<i>Other optional/relevant information</i>
OG.6.1.39	<i>Other optional/relevant information</i>
OG.6.1.40	<i>Other optional/relevant information</i>
OG.6.1.41	<i>Other optional/relevant information</i>
OG.6.1.42	<i>Other optional/relevant information</i>
OG.6.1.43	<i>Other optional/relevant information</i>
OG.6.1.44	<i>Other optional/relevant information</i>
OG.6.1.45	<i>Other optional/relevant information</i>



B1. Harmonised Transparency Template - Mortgage Assets

HTT 2018

Reporting in Domestic Currency	GBP
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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	3112		100.00%
M.7.1.2	Commercial	0		0.00%
M.7.1.3	Other	0		0.00%
M.7.1.4	Total	3112		100%
OM.7.1.1	<i>o/w Housing Cooperatives / Multi-family assets</i>			0.00%
OM.7.1.2	<i>o/w Forest & Agriculture</i>			0.00%
OM.7.1.3	<i>o/w [If relevant, please specify]</i>			0.00%
OM.7.1.4	<i>o/w [If relevant, please specify]</i>			0.00%
OM.7.1.5	<i>o/w [If relevant, please specify]</i>			0.00%
OM.7.1.6	<i>o/w [If relevant, please specify]</i>			0.00%
OM.7.1.7	<i>o/w [If relevant, please specify]</i>			0.00%
OM.7.1.8	<i>o/w [If relevant, please specify]</i>			0.00%
OM.7.1.9	<i>o/w [If relevant, please specify]</i>			0.00%
OM.7.1.10	<i>o/w [If relevant, please specify]</i>			0.00%
OM.7.1.11	<i>o/w [If relevant, please specify]</i>			0.00%
2. General Information				
		Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	27353	0	27353
OM.7.2.1	<i>Optional information eg, Number of borrowers</i>			
OM.7.2.2	<i>Optional information eg, Number of guarantors</i>			
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
3. Concentration Risks				
		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	0.3%	0.0%	0.3%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
4. Breakdown by Geography				
		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	European Union	100.0%	0.0%	100.0%
M.7.4.2	Austria	0.0%	ND2	0.0%
M.7.4.3	Belgium	0.0%	ND2	0.0%
M.7.4.4	Bulgaria	0.0%	ND2	0.0%
M.7.4.5	Croatia	0.0%	ND2	0.0%
M.7.4.6	Cyprus	0.0%	ND2	0.0%
M.7.4.7	Czech Republic	0.0%	ND2	0.0%
M.7.4.8	Denmark	0.0%	ND2	0.0%
M.7.4.9	Estonia	0.0%	ND2	0.0%
M.7.4.10	Finland	0.0%	ND2	0.0%
M.7.4.11	France	0.0%	ND2	0.0%
M.7.4.12	Germany	0.0%	ND2	0.0%
M.7.4.13	Greece	0.0%	ND2	0.0%
M.7.4.14	Netherlands	0.0%	ND2	0.0%
M.7.4.15	Hungary	0.0%	ND2	0.0%
M.7.4.16	Ireland	0.0%	ND2	0.0%
M.7.4.17	Italy	0.0%	ND2	0.0%
M.7.4.18	Latvia	0.0%	ND2	0.0%
M.7.4.19	Lithuania	0.0%	ND2	0.0%
M.7.4.20	Luxembourg	0.0%	ND2	0.0%
M.7.4.21	Malta	0.0%	ND2	0.0%



M.7.4.22	Poland	0.0%	ND2	0.0%
M.7.4.23	Portugal	0.0%	ND2	0.0%
M.7.4.24	Romania	0.0%	ND2	0.0%
M.7.4.25	Slovakia	0.0%	ND2	0.0%
M.7.4.26	Slovenia	0.0%	ND2	0.0%
M.7.4.27	Spain	0.0%	ND2	0.0%
M.7.4.28	Sweden	0.0%	ND2	0.0%
M.7.4.29	United Kingdom	100.0%	ND2	100.0%
M.7.4.30	<u>European Economic Area (not member of EU)</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>
M.7.4.31	Iceland	0.0%	ND2	0.0%
M.7.4.32	Liechtenstein	0.0%	ND2	0.0%
M.7.4.33	Norway	0.0%	ND2	0.0%
M.7.4.34	<u>Other</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>
M.7.4.35	Switzerland	0.0%	ND2	0.0%
M.7.4.36	Australia	0.0%	ND2	0.0%
M.7.4.37	Brazil	0.0%	ND2	0.0%
M.7.4.38	Canada	0.0%	ND2	0.0%
M.7.4.39	Japan	0.0%	ND2	0.0%
M.7.4.40	Korea	0.0%	ND2	0.0%
M.7.4.41	New Zealand	0.0%	ND2	0.0%
M.7.4.42	Singapore	0.0%	ND2	0.0%
M.7.4.43	US	0.0%	ND2	0.0%
M.7.4.44	Other	0.0%	ND2	0.0%
OM.7.4.1	<i>o/w [If relevant, please specify]</i>			
OM.7.4.2	<i>o/w [If relevant, please specify]</i>			
OM.7.4.3	<i>o/w [If relevant, please specify]</i>			
OM.7.4.4	<i>o/w [If relevant, please specify]</i>			
OM.7.4.5	<i>o/w [If relevant, please specify]</i>			
OM.7.4.6	<i>o/w [If relevant, please specify]</i>			
OM.7.4.7	<i>o/w [If relevant, please specify]</i>			
OM.7.4.8	<i>o/w [If relevant, please specify]</i>			
OM.7.4.9	<i>o/w [If relevant, please specify]</i>			
OM.7.4.10	<i>o/w [If relevant, please specify]</i>			

5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	East Midlands	4.9%	ND2	4.9%
M.7.5.2	East of England	2.8%	ND2	2.8%
M.7.5.3	London	17.5%	ND2	17.5%
M.7.5.4	North East	4.0%	ND2	4.0%
M.7.5.5	North West	12.6%	ND2	12.6%
M.7.5.6	Northern Ireland	0.5%	ND2	0.5%
M.7.5.7	Scotland	10.0%	ND2	10.0%
M.7.5.8	South East	16.9%	ND2	16.9%
M.7.5.9	South West	5.0%	ND2	5.0%
M.7.5.10	Wales	3.2%	ND2	3.2%
M.7.5.11	West Midlands	5.6%	ND2	5.6%
M.7.5.12	Yorkshire and Humber	17.1%	ND2	17.1%
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				
M.7.5.32				
M.7.5.33				



M.7.5.34
M.7.5.35
M.7.5.36
M.7.5.37
M.7.5.38
M.7.5.39
M.7.5.40
M.7.5.41
M.7.5.42
M.7.5.43
M.7.5.44
M.7.5.45
M.7.5.46
M.7.5.47
M.7.5.48
M.7.5.49
M.7.5.50

6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	81.3%	ND2	81.3%
M.7.6.2	Floating rate	18.7%	ND2	18.7%
M.7.6.3	Other	0.0%	ND2	0.0%

OM.7.6.1
OM.7.6.2
OM.7.6.3
OM.7.6.4
OM.7.6.5
OM.7.6.6

7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	4.3%	ND2	4.3%
M.7.7.2	Amortising	67.3%	ND2	67.3%
M.7.7.3	Other	28.4%	ND2	28.4%

OM.7.7.1
OM.7.7.2
OM.7.7.3
OM.7.7.4
OM.7.7.5
OM.7.7.6

8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12months	4.9%	ND2	4.9%
M.7.8.2	≥ 12 - ≤ 24 months	8.7%	ND2	8.7%
M.7.8.3	≥ 24 - ≤ 36 months	10.7%	ND2	10.7%
M.7.8.4	≥ 36 - ≤ 60 months	34.7%	ND2	34.7%
M.7.8.5	≥ 60 months	41.0%	ND2	41.0%

OM.7.8.1
OM.7.8.2
OM.7.8.3
OM.7.8.4

9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0.1%	ND2	0.1%

OM.7.9.1
OM.7.9.2
OM.7.9.3
OM.7.9.4

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)	113783.8967			
By buckets (mn):					
M.7A.10.2	<5,000	1696800	964	0.05%	3.52%
M.7A.10.3	>=5,000 and <10,000	5191747	687	0.17%	2.51%
M.7A.10.4	>=10,000 and <25,000	43611928	2465	1.40%	9.01%
M.7A.10.5	>=25,000 and <50,000	154659908	4148	4.97%	15.16%
M.7A.10.6	>=50,000 and <75,000	241010355	3860	7.74%	14.11%
M.7A.10.7	>=75,000 and <100,000	300297050	3441	9.65%	12.58%
M.7A.10.8	>=100,000 and <150,000	614256173	5000	19.74%	18.28%
M.7A.10.9	>=150,000 and <200,000	465155939	2700	14.95%	9.87%
M.7A.10.10	>=200,000 and <250,000	336272115	1510	10.80%	5.52%



M.7A.10.11	>=250,000 and <300,000	238595158	873	7.67%	3.19%
M.7A.10.12	>=300,000 and <350,000	187009920	577	6.01%	2.11%
M.7A.10.13	>=350,000 and <400,000	141010741	379	4.53%	1.39%
M.7A.10.14	>=400,000 and <450,000	116208963	275	3.73%	1.01%
M.7A.10.15	>=450,000	267354131	474	8.59%	1.73%
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	3112330927	27353	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 (%)	55.8%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	683399023	11903	21.96%	43.52%
M.7A.11.3	>40 - <=50 %	432512895	3511	13.90%	12.84%
M.7A.11.4	>50 - <=60 %	604085858	3932	19.41%	14.38%
M.7A.11.5	>60 - <=70 %	601493553	3446	19.33%	12.60%
M.7A.11.6	>70 - <=80 %	447049354	2618	14.36%	9.57%
M.7A.11.7	>80 - <=90 %	293322562	1657	9.42%	6.06%
M.7A.11.8	>90 - <=100 %	49751089	281	1.60%	1.03%
M.7A.11.9	>100%	716593	5	0.02%	0.02%
M.7A.11.10	Total	3112330927	27353	100%	100%
OM.7A.11.1	o/w >100 - <=110 %			0.00%	0.00%
OM.7A.11.2	o/w >110 - <=120 %			0.00%	0.00%
OM.7A.11.3	o/w >120 - <=130 %			0.00%	0.00%
OM.7A.11.4	o/w >130 - <=140 %			0.00%	0.00%
OM.7A.11.5	o/w >140 - <=150 %			0.00%	0.00%
OM.7A.11.6	o/w >150 %			0.00%	0.00%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					

12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	47.2%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	1103420493	15357	35.45%	56.14%
M.7A.12.3	>40 - <=50 %	586154932.4	3906	18.83%	14.28%
M.7A.12.4	>50 - <=60 %	583810324.7	3458	18.76%	12.64%
M.7A.12.5	>60 - <=70 %	452412411.8	2569	14.54%	9.39%
M.7A.12.6	>70 - <=80 %	258075626.1	1445	8.29%	5.28%
M.7A.12.7	>80 - <=90 %	113609126.5	552	3.65%	2.02%
M.7A.12.8	>90 - <=100 %	14848012.45	66	0.48%	0.24%
M.7A.12.9	>100%	0	0	0.00%	0.00%
M.7A.12.10	Total	3112330927	27353	100%	100%
OM.7A.12.1	o/w >100 - <=110 %			0.00%	0.00%
OM.7A.12.2	o/w >110 - <=120 %			0.00%	0.00%
OM.7A.12.3	o/w >120 - <=130 %			0.00%	0.00%
OM.7A.12.4	o/w >130 - <=140 %			0.00%	0.00%
OM.7A.12.5	o/w >140 - <=150 %			0.00%	0.00%
OM.7A.12.6	o/w >150 %			0.00%	0.00%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					

13. Breakdown by type		% Residential Loans
M.7A.13.1	Owner occupied	100%
M.7A.13.2	Second home/Holiday houses	0%
M.7A.13.3	Buy-to-let/Non-owner occupied	0%
M.7A.13.4	Agricultural	0%
M.7A.13.5	Other	0%
OM.7A.13.1	o/w Subsidised housing	



OM.7A.13.2 o/w Private rental
 OM.7A.13.3 o/w Multi-family housing
 OM.7A.13.4 o/w Buildings under construction
 OM.7A.13.5 o/w Buildings land
 OM.7A.13.6 o/w [If relevant, please specify]
 OM.7A.13.7 o/w [If relevant, please specify]
 OM.7A.13.8 o/w [If relevant, please specify]
 OM.7A.13.9 o/w [If relevant, please specify]
 OM.7A.13.10 o/w [If relevant, please specify]
 OM.7A.13.11 o/w [If relevant, please specify]

14. Loan by Ranking		% Residential Loans
M.7A.14.1	1st lien / No prior ranks	100.0%
M.7A.14.2	Guaranteed	0.0%
M.7A.14.3	Other	0.0%
OM.7A.14.1		
OM.7A.14.2		
OM.7A.14.3		
OM.7A.14.4		
OM.7A.14.5		
OM.7A.14.6		

7B Commercial Cover Pool

15. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (000s)				
By buckets (mn):					
M.7B.15.2					
M.7B.15.3					
M.7B.15.4					
M.7B.15.5					
M.7B.15.6					
M.7B.15.7					
M.7B.15.8					
M.7B.15.9					
M.7B.15.10					
M.7B.15.11					
M.7B.15.12					
M.7B.15.13					
M.7B.15.14					
M.7B.15.15					
M.7B.15.16					
M.7B.15.17					
M.7B.15.18					
M.7B.15.19					
M.7B.15.20					
M.7B.15.21					
M.7B.15.22					
M.7B.15.23					
M.7B.15.24					
M.7B.15.25					
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 (%)				
By LTV buckets (mn):					
M.7B.16.2	>0 - <=40 %				
M.7B.16.3	>40 - <=50 %				
M.7B.16.4	>50 - <=60 %				
M.7B.16.5	>60 - <=70 %				
M.7B.16.6	>70 - <=80 %				
M.7B.16.7	>80 - <=90 %				
M.7B.16.8	>90 - <=100 %				
M.7B.16.9	>100 %				
M.7B.16.10	Total	0	0	0%	0%
OM.7B.16.1	o/w >100 - <=110 %				
OM.7B.16.2	o/w >110 - <=120 %				
OM.7B.16.3	o/w >120 - <=130 %				
OM.7B.16.4	o/w >130 - <=140 %				



OM.7B.16.5 o/w >140 - <=150 %
 OM.7B.16.6 o/w >150 %
 OM.7B.16.7
 OM.7B.16.8
 OM.7B.16.9

17. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.17.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %	ND1	ND1		
M.7B.17.3	>40 - <=50 %	ND1	ND1		
M.7B.17.4	>50 - <=60 %	ND1	ND1		
M.7B.17.5	>60 - <=70 %	ND1	ND1		
M.7B.17.6	>70 - <=80 %	ND1	ND1		
M.7B.17.7	>80 - <=90 %	ND1	ND1		
M.7B.17.8	>90 - <=100 %	ND1	ND1		
M.7B.17.9	>100 %	ND1	ND1		
M.7B.17.10	Total	0	0	0%	0%
OM.7B.17.1	o/w >100 - <=110 %				
OM.7B.17.2	o/w >110 - <=120 %				
OM.7B.17.3	o/w >120 - <=130 %				
OM.7B.17.4	o/w >130 - <=140 %				
OM.7B.17.5	o/w >140 - <=150 %				
OM.7B.17.6	o/w >150 %				
OM.7B.17.7					
OM.7B.17.8					
OM.7B.17.9					

18. Breakdown by Type		% Commercial loans
M.7B.18.1	Retail	
M.7B.18.2	Office	
M.7B.18.3	Hotel/Tourism	
M.7B.18.4	Shopping malls	
M.7B.18.5	Industry	
M.7B.18.6	Agriculture	
M.7B.18.7	Other commercially used	
M.7B.18.8	Land	
M.7B.18.9	Property developers / Building under construction	
M.7B.18.10	Other	
OM.7B.18.1	o/w Social & Cultural purposes	
OM.7B.18.2	o/w [If relevant, please specify]	
OM.7B.18.3	o/w [If relevant, please specify]	
OM.7B.18.4	o/w [If relevant, please specify]	
OM.7B.18.5	o/w [If relevant, please specify]	
OM.7B.18.6	o/w [If relevant, please specify]	
OM.7B.18.7	o/w [If relevant, please specify]	
OM.7B.18.8	o/w [If relevant, please specify]	
OM.7B.18.9	o/w [If relevant, please specify]	
OM.7B.18.10	o/w [If relevant, please specify]	
OM.7B.18.11	o/w [If relevant, please specify]	
OM.7B.18.12	o/w [If relevant, please specify]	
OM.7B.18.13	o/w [If relevant, please specify]	
OM.7B.18.14	o/w [If relevant, please specify]	
OM.7B.18.15	o/w [If relevant, please specify]	
OM.7B.18.16	o/w [If relevant, please specify]	
OM.7B.18.17	o/w [If relevant, please specify]	



C. Harmonised Transparency Template - Glossary

HTT 2018

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	[Insert Definition Below]
HG.1.1	OC Calculation: Actual	[For completion]
HG.1.2	OC Calculation: Legal minimum	[For completion]
HG.1.3	OC Calculation: Committed	[For completion]
HG.1.4	Interest Rate Types	[For completion]
HG.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	[For completion]
HG.1.6	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.]	[For completion]
HG.1.7	LTVs: Definition	[For completion]
HG.1.8	LTVs: Calculation of property/shipping value	[For completion]
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	[For completion]
HG.1.10	LTVs: Frequency and time of last valuation	[For completion]
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	[For completion]
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	[For completion]
HG.1.13	Non-performing loans	[For completion]
OHG.1.1	NPV assumptions (when stated)	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
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
OHG.2.1		
OHG.2.2		
OHG.2.3		
3. Glossary - Extra national and/or Issuer Items		[Insert Definition Below]
HG.3.1	Other definitions deemed relevant	[For completion]
OHG.3.1		
OHG.3.2		
OHG.3.3		
OHG.3.4		
OHG.3.5		

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 of over

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

Administration

Name of issuer
Name of RCB programme
Name, job title and contact details of person validating this form
Date of form submission
Start Date of reporting period
End Date of reporting period
Web links - prospectus, transaction documents, loan-level data

Counterparties, Ratings

Covered bonds
Issuer
Seller(s)

Cash Manager
Back-up Cash Manager
Account Bank
Stand-by Account Bank
Servicer(s)
Back-up Servicer(s)
Interest Rate Swap Provider
Swap notional amount(s) (GBP)
Swap notional maturity/ies
LLP receive rate/margin
LLP pay rate/margin
Collateral posting amount(s) (GBP)

Accounts, Ledgers

Revenue receipts / ledger
Beg Balance
Third party payments
Interest on Mortgages
Interest on GIC
Interest on Sub Assets
Interest on Authorised Investments
Transfer from Coupon payment ledger
Other Revenue
Amounts transferred from / (to) Reserve Fund
Cash Capital Contribution deemed to be revenue
Net interest from / (to) Interest Rate Swap Provider
Interest (to) Covered Bond Swap Providers
Pre-funding of monthly swap payments / other payments
Interest paid on Covered Bonds without Covered Bonds Swaps
Deferred Consideration
Closing Balance
Principal receipts / ledger
Beg Balance
Principal repayments under mortgages
Proceeds from Term Advances
Mortgages Purchased
Cash Capital Contributions deemed to be principal
Proceeds from Mortgage Sales
Principal payments to Covered Bonds Swap Providers

Principal paid on Covered Bonds without Covered Bonds Swaps
Capital Distribution
Closing Balance
Reserve receipts / ledger
Beg Balance
Transfers to GIC
Interest on GIC
Reserve Required Amount movement
Transfers from GIC
Closing Balance
Capital Account receipts / ledger
Beg Balance
Increase in loan balance due to Capitalised interest
Increase in loan balance due to Further Advances
Increase in loan balance due to insurance & fees
Capital Contributions
Capital Distribution
Losses from Capital Contribution in Kind
Closing Balance

Asset Coverage Test

A
B
C
D
E
V
W
X
Y
Z
Total: $A + B + C + D - (Y + Z)$
Method Used for Calculating "A" (note 1)
Asset Percentage (%)
Maximum asset percentage from Fitch (%)
Maximum asset percentage from Moody's (%)
Maximum asset percentage from S&P (%)
Credit support as derived from ACT (GBP)

Credit support as derived from ACT (%)

Note 1

(i) Adjusted True Balance less deemed reductions. (ii) Arrears Adjusted True Balance

Programme-Level Characteristics

Programme Currency
Programme size
Covered bonds principal amount outstanding (GBP, non-GBP series converted at swap FX rate)
Covered bonds principal amount outstanding (GBP, non-GBP series converted at current spot rate)
Cover pool balance (GBP)
GIC account balance (GBP)
Any additional collateral (please specify)
Any additional collateral (GBP)
Aggregate balance of off-set mortgages (GBP)
Aggregate deposits attaching to the cover pool (GBP)
Aggregate deposits attaching specifically to the off-set mortgages (GBP)
Nominal level of overcollateralisation (GBP)
Nominal level of overcollateralisation (%)
Total Outstanding Current Balance of Mortgages in the Portfolio
Number of Mortgages in Pool
Average loan balance (GBP)
Weighted average indexed LTV (%)
Weighted average non-indexed LTV (%)
Weighted average seasoning (months)
Weighted average remaining term (months)
Weighted average interest rate (%)
Standard Variable Rate(s) (%)
Constant Pre-Payment Rate (% , current month)
Constant Pre-Payment Rate (% , quarterly average)
Principal Payment Rate (% , current month)
Principal Payment Rate (% , quarterly average)
Constant Default Rate (% , current month)
Constant Default Rate (% , quarterly average)
Fitch Discontinuity Factor (%)
Moody's Timely Payment Indicator
Moody's Collateral Score (%)

Mortgage Collections

Mortgage collections (scheduled - interest)
Mortgage collections (scheduled - principal)
Mortgage collections (unscheduled - interest)
Mortgage collections (unscheduled - principal)

Loan Redemptions & Replenishments Since Previous Reporting Date

Loan redemptions since previous reporting date
Loans bought back by seller(s)
of which are non-performing loans
of which have breached R&Ws
Loans sold into the cover pool

Product Rate Type and Reversionary Profiles

Fixed at origination, reverting to SVR
Fixed at origination, reverting to Libor
Fixed at origination, reverting to tracker
Fixed for life
Tracker at origination, reverting to SVR
Tracker at origination, reverting to Libor
Tracker for life
SVR, including discount to SVR
Libor
Total

Stratifications

Arrears Breakdown
Current
0-1 month in arrears
1-2 months in arrears (greater than 1 month, includes 2 months)
2-3 months in arrears (greater than 2 months, includes 3 months)
3-6 months in arrears (greater than 3 month, includes 6 months)
6-12 months in arrears (greater than 6 months, includes 12 months)
12+ months in arrears (greater than 12 months)
Total

Current LTV (Non-Indexed)

0-50% - Non Indexed
50-55%
55-60%
60-65%
65-70%
70-75%
75-80%
80-85%
85-90%
90-95%
95-100%
100-105%
105-110%
110-125%
125%+
Total

Current LTV (Indexed as Defined in OC)
0-50% - Indexed
50-55%
55-60%
60-65%
65-70%
70-75%
75-80%
80-85%
85-90%
90-95%
95-100%
100-105%
105-110%
110-125%
125%+
Total

Current outstanding balance of loan
0-5,000
5,000-10,000
10,000-25,000
25,000-50,000
50,000-75,000

75,000-100,000
100,000-150,000
150,000-200,000
200,000-250,000
250,000-300,000
300,000-350,000
350,000-400,000
400,000-450,000
450,000-500,000
500,000-600,000
600,000-700,000
700,000-800,000
800,000-900,000
900,000-1,000,000
1,000,000 +
Total

Regional Distribution
East Anglia
East Midlands
Greater London
Northern Ireland
North
North West
Scotland
South East
South West
Wales
West Midlands
Yorkshire and Humberside
Other
Total

Repayment type
Capital repayment
Part-and-part
Interest-only
Offset
Total

Seasoning

0-12 months
12-24 months
24-36 months
36-48 months
48-60 months
60-72 months
72-84 months
84-96 months
96-108 months
108-120 months
120-150 months
150-180 months
180+ months
Total

Interest payment type
Fixed
SVR
Tracker
Other (please specify)
Total

Loan purpose type
Owner-occupied
Buy-to-let
Second home
Total

Income verification type
Fully verified
Fast-track
Self-certified
Total

Remaining term of loan
0-30 months
30-60 months
60-120 months
120-180 months
180-240 months
240-300 months

300-360 months
360+ months
Total

Employment status
Employed
Self-employed
Unemployed
Retired
Guarantor
Other
Total

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

Series
Issue date
Original rating (Moody's/Fitch)
Current rating (Moody's/Fitch)
Denomination
Amount at issuance
Amount outstanding
FX swap rate (rate:£1)
Maturity type (hard/soft-bullet/pass-through)
Scheduled final maturity date
Legal final maturity date
ISIN
Stock exchange listing
Coupon payment frequency
Coupon payment date
Coupon (rate if fixed, margin and reference rate if floating)
Margin payable under extended maturity period (%)
Swap counterparty/ies
Swap notional denomination
Swap notional amount
Swap notional maturity
LLP receive rate/margin
LLP pay rate/margin
Collateral posting amount

Programme triggers

Counterparty / Events

Issuer Event of Default

Seller / Transfer of Legal Title

Seller / CB Collection Account

Account Bank

Stand-by Account Bank

Servicer (appointment of Back-up Servicer)

Servicer (transfer servicing obligation)

Cash Manager (appointment of Back-up Cash Manager)

Cash Manager (transfer cash management obligation)

Cash Manager Relevant Event

Interest Rate Swap Provider

Covered Bond Swap Provider - CB9

Covered Bond Swap Provider - CB10
Covered Bond Swap Provider - CB11
Covered Bond Swap Provider - CB12
LLP Event of Default

Yorkshire Building Society
Yorkshire Building Society €7.5 billion Global C
Richard Driver, Secured Funding Manager, rjdr
21/10/2018
01/09/2018
30/09/2018
http://www.ybs.co.uk/your-society/treasury/bonds/reports.html

--

0
455,040,403
0

6,519,251
0
0
0
0
6,519,251

961,731,019
0
1,729,607
102,068
0
455,040,403
0
1,418,603,097

2,462,221,773
41,429,539
0
0
n/a
n/a
n/a
n/a
161,196,658
52,205,023
2,290,249,631
A (ii)
88.00%
88.00%
90.50%
n/a
735,549,631

47.3%

less deemed Reductions multiplied by the Asse

EUR
7,500,000,000
1,554,700,000
1,782,560,000
2,799,461,522
53,522,145
0
0
861,200,006
161,196,658
158,747,131
1,244,761,522
180.1%
2,799,461,522
26,091
107,296
45.62
54.51
85.38
207.32
2.71
4.99
12.20
15.69
17.51
20.89
0
0
4 (moderate risk)
Probable
5.0 / 2.6

5,546,352
12,423,764
0
29,005,775

Number
248
48
3
0
0

Number
18,381
0
0
0
0
0
3,611
4,099
0
26,091

Number
25,865
131
43
29
20
3
0
26,091

Number

15,143
1,822
1,936
1,780
1,562
1,148
1,199
904
413
130
48
5
0
0
1
26,091

Number
18,796
1,737
1,559
1,279
1,042
824
489
278
73
14
0
0
0
0
0
26,091

Number
977
678
2,470
4,176
3,802

3,356
4,742
2,472
1,331
759
444
290
219
131
145
58
27
8
6
0
26,091

Number
718
1,268
2,160
156
1,503
4,243
3,190
2,901
1,186
1,121
1,435
6,210
0
26,091

Number
16,179
0
1,236
8,676
26,091

Number

0
809
1,406
2,591
4,361
281
723
802
769
674
5,021
4,037
4,617
26,091

Number
18,381
4,099
3,611
0
26,091

Number
26,091
0
0
26,091

Number
26,091
0
0
26,091

Number
1,120
2,029
6,077
6,566
4,263
3,852

1,498
686
26,091

Number
18,682
778
67
283
0
6,281
26,091

outstanding)

9
11/06/14
Aa1/AA+
Aaa/AAA
EUR
500,000,000
500,000,000
1.230
soft-bullet
11/06/21
11/06/22
XS1076256400
London
Annual
11th
1.250%
0.220%
Natixis
EUR
500,000,000
11/06/21
1.250%
0.6% / 3m Libor
0

Issuer failure to pay, insolvency, etc

Seller long term ratings fall below Trigger

Seller long term ratings fall below Trigger

Account Bank long and short term ratings fall b

Standby Account Bank long and short term ratir

Servicer long term rating fall below Trigger

Servicer long term rating fall below Trigger

Cash Manager long term ratings fall below Trigg

Cash Manager long term ratings fall below Trigg

Cash Manager long term ratings fall below Trigg

Interest Rate Swap provider ratings fall below 1

Covered Bond Swap Provider ratings fall below

Covered Bond Swap Provider ratings fall below

Covered Bond Swap Provider ratings fall below

Covered Bond Swap Provider ratings fall below

LLP failure to pay, Amortisation Test failure, et

--

Covered Bond Programme
iver@ybs.co.uk
wholesale_funding/covered-

Counterparty/ies

Yorkshire Building Society
Yorkshire Building Society

n/a	n/a
n/a	n/a
n/a	n/a

n/a	n/a
n/a	n/a
n/a	n/a
n/a	n/a
n/a	n/a
n/a	5,945,177

n/a	n/a
n/a	n/a
n/a	n/a
n/a	n/a
n/a	n/a
n/a	n/a
n/a	n/a
n/a	n/a

Description
Adjusted current balance
Principal collections not yet applied
Qualifying additional collateral
Substitute assets
Proceeds of sold mortgage loans
Set-off offset loans
Personal secured loans
Flexible draw capacity
Set-off
Negative carry

Percentage

|

% of total number	Amount (GBP)
83.78%	21,558,224
16.22%	2,100,736
6.25%	497,125
0.00%	0
n/a	0

% of total number	Amount (GBP)
70.45%	2,265,250,717
0.00%	0
0.00%	0
0.00%	0
0.00%	0
0.00%	0
13.84%	263,340,782
15.71%	270,870,023
0.00%	0
100.00%	£ 2,799,461,522

% of Total Number	Amount
99.13%	2,781,338,695
0.50%	10,358,282
0.16%	3,087,568
0.11%	2,424,286
0.08%	1,755,566
0.01%	497,125
0.00%	0
100.00%	£ 2,799,461,522

% of Total Number	Amount
-------------------	--------

58.04%	1,063,021,490
6.98%	255,022,595
7.42%	303,185,470
6.82%	280,386,453
5.99%	269,697,517
4.40%	191,224,958
4.60%	189,659,792
3.46%	151,537,090
1.58%	66,617,617
0.50%	20,251,831
0.18%	7,909,337
0.02%	720,409
0.00%	0
0.00%	0
0.00%	226,963
100.00%	£ 2,799,461,522

% of Total Number	Amount
72.04%	1,612,935,820
6.66%	279,535,150
5.98%	251,890,879
4.90%	211,036,524
3.99%	167,965,696
3.16%	128,134,471
1.87%	80,047,580
1.07%	52,276,162
0.28%	13,464,397
0.05%	2,174,842
0.00%	0
0.00%	0
0.00%	0
0.00%	0
0.00%	0
100.00%	£ 2,799,461,522

% of total number	Amount (GBP)
3.74%	1,713,513
2.60%	5,133,919
9.47%	43,731,550
16.01%	155,477,099
14.57%	236,897,368

12.86%	292,521,678
18.17%	581,069,186
9.47%	424,632,906
5.10%	296,379,894
2.91%	207,713,956
1.70%	143,906,427
1.11%	107,801,116
0.84%	92,311,392
0.50%	61,847,966
0.56%	78,919,490
0.22%	37,046,253
0.10%	19,925,548
0.03%	6,762,336
0.02%	5,669,924
0.00%	0
100.00%	£ 2,799,461,522

% of Total Number	Amount
2.75%	81,622,903
4.86%	136,055,657
8.28%	478,567,316
0.60%	14,454,354
5.76%	116,697,009
16.26%	361,729,526
12.23%	273,273,260
11.12%	461,015,686
4.55%	137,202,734
4.30%	91,170,190
5.50%	153,223,161
23.80%	494,449,726
0.00%	0
100.00%	£ 2,799,461,522

% of total number	Amount (GBP)
62.01%	1,798,036,298
0.00%	0
4.74%	140,225,219
33.25%	861,200,006
100.00%	£ 2,799,461,522

% of total number	Amount (GBP)
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0.00%	0
3.10%	158,371,186
5.39%	268,366,144
9.93%	438,825,952
16.71%	705,083,232
1.08%	32,921,075
2.77%	89,131,348
3.07%	93,829,403
2.95%	79,411,176
2.58%	63,791,793
19.24%	421,338,935
15.47%	246,774,431
17.70%	201,616,848
100.00%	£ 2,799,461,522

% of total number	Amount (GBP)
70.45%	2,265,250,717
15.71%	270,870,023
13.84%	263,340,782
0.00%	0.00
100.00%	£ 2,799,461,522

% of total number	Amount (GBP)
100.00%	2,799,461,522
0.00%	0
0.00%	0
100.00%	£ 2,799,461,522

% of total number	Amount (GBP)
100.00%	2,799,461,522
0.00%	0
0.00%	0
100.00%	£ 2,799,461,522

% of total number	Amount (GBP)
4.29%	29,453,448
7.78%	73,718,111
23.29%	350,348,142
25.17%	641,087,330
16.34%	602,474,488
14.76%	687,041,464

5.74%	288,894,030
2.63%	126,444,510
100.00%	£ 2,799,461,522

% of total number	Amount (GBP)
71.60%	2,356,812,452
2.98%	117,559,266
0.26%	4,886,329
1.08%	13,543,086
0.00%	0
24.07%	306,660,389
100.00%	£ 2,799,461,522

10	11
19/06/15	10/11/15
Aaa/AAA	Aaa/AAA
Aaa/AAA	Aaa/AAA
EUR	EUR
500,000,000	500,000,000
500,000,000	500,000,000
1.372	1.401
soft-bullet	soft-bullet
19/06/20	10/11/22
19/06/21	10/11/23
XS1248340587	XS1318364731
London	London
Annual	Annual
19th	10th
0.500%	0.750%
0.040%	0.250%
HSBC Bank Plc	HSBC Bank Plc
EUR	EUR
500,000,000	500,000,000
19/06/20	10/11/22
0.500%	0.750%
0.445% / 3m Libor	0.799% / 3m Libor
0	0

Summary of Event

elow Trigger

ngs fall below Trigger

ger

ger

ger

Trigger

Trigger

Trigger

Trigger

Trigger

tc

Fitch		Mo
Rating trigger	Current rating	Rating trigger
-	AAA	-
-	A-/F1	-
< BBB-, < F2	A-/F1	< Baa3, < P-2

< BBB-	A-/F1	<Baa1, < Baa3
-	-	-
< F1	A-/F1	< P-1
< F1	AA-/F1+	< P-1
< BBB-	A-/F1	<Baa1, < Baa3
-	-	-
< F3/BBB-	A-/F1	< P-2/A3

% of total amount	
	91.12%
	8.88%
	23.66%
	0.00%
	n/a

% of total amount	Current rate	Remaining teaser period (month)
80.92%	2.58%	20.4
0.00%	0.00%	-
0.00%	0.00%	-
0.00%	0.00%	-
0.00%	0.00%	-
0.00%	0.00%	-
9.41%	2.43%	-
9.68%	4.10%	-
0.00%	0.00%	-
100.00%		

% of Total Amount	
	99.35%
	0.37%
	0.11%
	0.09%
	0.06%
	0.02%
	0.00%
	100.00%

% of Total Amount	
-------------------	--

37.97%
9.11%
10.83%
10.02%
9.63%
6.83%
6.77%
5.41%
2.38%
0.72%
0.28%
0.03%
0.00%
0.00%
0.01%
100.00%

% of Total Amount	
57.62%	
9.99%	
9.00%	
7.54%	
6.00%	
4.58%	
2.86%	
1.87%	
0.48%	
0.08%	
0.00%	
0.00%	
0.00%	
0.00%	
0.00%	
100.00%	

% of total amount	
0.06%	
0.18%	
1.56%	
5.55%	
8.46%	

10.45%
20.76%
15.17%
10.59%
7.42%
5.14%
3.85%
3.30%
2.21%
2.82%
1.32%
0.71%
0.24%
0.20%
0.00%
100.00%

% of Total Amount
2.92%
4.86%
17.09%
0.52%
4.17%
12.92%
9.76%
16.47%
4.90%
3.26%
5.47%
17.66%
0.00%
100.00%

% of total amount
64.23%
0.00%
5.01%
30.76%
100.00%

% of total amount

0.00%
5.66%
9.59%
15.68%
25.19%
1.18%
3.18%
3.35%
2.84%
2.28%
15.05%
8.82%
7.20%
100.00%

% of total amount
80.92%
9.68%
9.41%
0.00%
100.00%

% of total amount
100.00%
0.00%
0.00%
100.00%

% of total amount
100.00%
0.00%
0.00%
100.00%

% of total amount
1.05%
2.63%
12.51%
22.90%
21.52%
24.54%

10.32%
4.52%
100.00%

% of total amount
84.19%
4.20%
0.17%
0.48%
0.00%
10.95%
100.00%

12
11/04/17
Aaa/AAA
Aaa/AAA
EUR
500,000,000
500,000,000
1.172
soft-bullet
11/04/23
11/04/24
XS1594364033
London
Annual
11th
0.375%
0.100%
Natixis
EUR
500,000,000
11/04/23
0.375%
0.6325% / 3m Libor
0

Trigger (Moody's, Fitch; short-term, long-term)

Issuer failure to pay, insolvency, etc

Long term: Baa3 (Moody's), BBB- (Fitch)

Short term: P-2 (Moody's), F2 (Fitch)

Short term: P-1 (Moody's), F1 (Fitch)

Short term: P-1 (Moody's), F1 (Fitch)

Long term: Baa1 (Moody's), BBB- (Fitch)

Long term: Baa3 (Moody's)

Long term: Baa1 (Moody's)

Long term: Baa3 (Moody's), BBB- (Fitch)

Long term: Baa1 (Moody's)

Replacement Trigger Short term: P-2 (Moody's), F3(Fitch)

Long term: A3 (Moody's), BBB- (Fitch)

Replacement Trigger Short term: P-2 (Moody's), F3 (Fitch)

Long term: A3 (Moody's), BBB- (Fitch)

Replacement Trigger Short term: N/A (Moody's), F3 (Fitch) Long term: BBB- (Fitch), Counterparty Risk Assessment: Baa1 (Moody's)
Replacement Trigger Short term: N/A (Moody's), F3 (Fitch) Long term: BBB- (Fitch), Counterparty Risk Assessment: Baa1 (Moody's)
Replacement Trigger Short term: N/A (Moody's), F3 (Fitch) Long term: BBB- (Fitch), Counterparty Risk Assessment: Baa1 (Moody's)
LLP failure to pay, Amortisation Test failure, etc

body's
Current rating
Aaa
A3/P-2
A3/P-2

A3/P-2
-
A3/P-2
Aa2/P-1
A3/P-2
-
A3/P-2

Weighted average

Current margin	Reversionary margin	Initial rate
0.00%	0.00%	
0.00%	0.00%	
0.00%	0.00%	
0.00%	0.00%	
0.00%	0.00%	
0.00%	0.00%	
1.72%	1.72%	
-0.78%	0.03%	
0.00%	0.00%	

Trigger breached (yes/no)	Consequence of a
No	Triggers a Notice to Pay on the LLP
No	Details of the Borrowers with Loans to be deliv (upon request) and the Rating Agencies
No	Set up a separate CB Collection Account
Yes	GIC Account and Transaction account to be clo Stand-by GIC Account and Stand-by Transaction
No	Move to higher rated bank/guarantee required
No	Appointment of the Back-up Servicer
No	Transfer servicing obligation to the Back-up Se
No	Appointment of the Back-up Cash Manager
No	Transfer cash management obligation to the B& report on arithmetic accuracy of the Asset Cov
No	Seller to pre-fund the LLP with the coupon am
No	Replace Interest Rate Swap Provider or procure rated counterparty
No	Replace Swap Provider with sufficiently rated c

No	Replace Swap Provider with sufficiently rated c
No	Replace Swap Provider with sufficiently rated c
No	Replace Swap Provider with sufficiently rated c
No	Bonds becoming immediately due and payable

trigger breach

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