Covered Bond Programme

Yorkshire Building Society €7.5bn Covered Bond Programme - Monthly Investor Report: June 2021

Administration

Name of issuer	Yorkshire Building Society
Name of RCB programme	Yorkshire Building Society €7.5 billion Global Covered Bond Programme
Name, job title and contact details of person validating this form	Richard Driver, Senior Manager - Treasury, rjdriver@ybs.co.uk
Date of form submission	31/07/2021
Start Date of reporting period	01/06/2021
End Date of reporting period	30/06/2021
Web links - prospectus, transaction documents, loan-level data	https://www.ybs.co.uk/your-society/treasury/index.html#funding-
	programmes

Counterparties, Ratings

	Counterparty/ies		Fitch		Moody	
			Rating trigger	Current rating	Rating trigger	Current rating
Covered bonds				AAA	-	Aaa
Issuer		Yorkshire Building Society		A-/F1	-	A3/P-2
Seller(s)		Yorkshire Building Society	< BBB-, < F2	A-/F1	< Baa3, < P-2	A3/P-2
Cash Manager		Yorkshire Building Society	< BBB-	A-/F1	<baa1, <="" baa3<="" td=""><td>A3/P-2</td></baa1,>	A3/P-2
Back-up Cash Manager		n/a			-	
Account Bank		Yorkshire Building Society	< F1	A-/F1	< P-1	A3/P-2
Stand-by Account Bank		HSBC Bank plc	< F1	AA-/F1+	< P-1	A1/P-1
Servicer(s)		Yorkshire Building Society	< BBB-	A-/F1	<baa1, <="" baa3<="" td=""><td>A3/P-2</td></baa1,>	A3/P-2
Back-up Servicer(s)		n/a			-	
Interest Rate Swap Provider		Yorkshire Building Society	< F3/BBB-	A-/F1	< P-2/A3	A3/P-2
Swap notional amount(s) (GBP)	4,793,798,582		•	-	-	
Swap notional maturity/ies	Loan balance zero					
LLP receive rate/margin	1.23%					
LLP pay rate/margin	1.85%					
Collateral posting amount(s) (GBP)	0					

LLP receive rate/margin	
LLP pay rate/margin	
Collateral posting amount(s) (GBP)	
Accounts, Ledgers	

	Value as of Start Date of		
	Value as of End Date of reporting period	Value as of Start Date of reporting period	TARGETED VALUE
Revenue receipts / ledger		reporting period	TARGETED VALUE
Beg Balance		n/a	n/a
Third party payments	(100)	n/a	n/a
Interest on Mortgages	8,011,896		
Interest on Mortgages	0,011,098	n/a n/a	n/a
	0		n/a
Interest on Sub Assets Interest on Authorised Investments	0	n/a	n/a
		n/a	n/a
Transfer from Coupon payment ledger	0	n/a	n/a
Other Revenue	0	n/a	n/a
Amounts transferred from / (to) Reserve Fund	0	n/a	n/a
Cash Capital Contribution deemed to be revenue	0	n/a	n/a
Net interest from / (to) Interest Rate Swap Provider	(2,751,166)	n/a	n/a
Interest (to) Covered Bond Swap Providers	(1,113,611)	n/a	n/a
Pre-funding of monthly swap payments / other payments	(694,958)	n/a	n/a
Interest paid on Covered Bonds without Covered Bonds Swaps	0	n/a	n/a
Deferred Consideration	(3,452,061)	n/a	n/a
Closing Balance	0	n/a	n/a
Principal receipts / ledger		•	
Beg Balance	0	n/a	n/a
Principal repayments under mortgages	61,188,513	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	406,500,000	n/a	n/a
Proceeds from Mortgage Sales	2,347,060	n/a	n/a
Principal payments to Covered Bonds Swap Providers	(406,500,000)	n/a	n/a
Principal paid on Covered Bonds without Covered Bonds Swaps	0	n/a	n/a
Capital Distribution	(63.535.573)	n/a	n/a
Closing Balance	0	n/a	n/a
Reserve ledger			
Beg Balance	4,432,767	n/a	n/a
Transfers to GIC	0	n/a	n/a
Interest on GIC	0	n/a	n/i
Reserve Required Amount movement	0	n/a	n/i
Transfers from GIC	0	n/a	n/i
Closing Balance	4,432,767	n/a	3.083.36

Asset Coverage Test

	Value	Description
A	4,216,006,400	Adjusted current balance
		Principal collections not yet
в	106,836,497	
c	0	Qualifying additional collateral
D	0	Substitute assets
E		Proceeds of sold mortgage loans
v		Set-off offset loans
W	n/a	Personal secured loans
X	n/a	Flexible draw capacity
Y	245,062,791	
Z	93,726,534	Negative carry
Total: A + B + C + D - (Y + Z)	3,984,053,571	
Method Used for Calculating "A" (note 1)	A (ii)	
Asset Percentage (%)	88.00%	
Maximum asset percentage from Fitch (%)	88.00%	
Maximum asset percentage from Moody's (%)	90.50%	
Maximum asset percentage from S&P (%)	n/a	
Credit support as derived from ACT (GBP)	1,062,903,571	
Credit support as derived from ACT (%)	36.4%	

Note 1 (i) Adjusted True Balance less deemed reductions. (ii) Arrears Adjusted True Balance less deemed Reductions multiplied by the Asset Percentage

Programme-Level Characteristics

Programme Currency	EUR
Programme size	7,500,000,000
Covered bonds principal amount outstanding (GBP, non-GBP series converted at	
swap FX rate)	2,921,150,000
Covered bonds principal amount outstanding (GBP, non-GBP series converted at	
current spot rate)	2,930,501,931
Cover pool balance (GBP)	4,788,644,698
GIC account balance (GBP)	118,894,901
Any additional collateral (please specify)	0
Any additional collateral (GBP)	0
Aggregate balance of off-set mortgages (GBP)	957,420,720
Aggregate deposits attaching to the cover pool (GBP)	245,062,791
Aggregate deposits attaching specifically to the off-set mortgages (GBP)	239,597,310
Nominal level of overcollateralisation (GBP)	1,867,494,698
Nominal level of overcollateralisation (%)	163.9%
Total Outstanding Current Balance of Mortgages in the Portfolio	4,788,644,698
Number of Mortgages in Pool	34,611
Average loan balance (GBP)	138,356
Weighted average indexed LTV (%)	50.82
Weighted average non-indexed LTV (%)	58.50
Weighted average seasoning (months)	64.55
Weighted average remaining term (months)	237.34
Weighted average interest rate (%)	2.13
Standard Variable Rate(s) (%)	4.49
Constant Pre-Payment Rate (%, current month)	21.18
Constant Pre-Payment Rate (%, quarterly average)	16.70
Principal Payment Rate (%, current month)	26.19
Principal Payment Rate (%, guarterly average)	21.69
Constant Default Rate (%, current month)	0
Constant Default Rate (%, quarterly average)	0
Fitch Discontinuity Factor (%)	4 (moderate risk)
Moody's Timely Payment Indicator	Probable
Moody's Collateral Score (%)	5.0 / 2.6

Mortgage Collections

Mortgage collections (scheduled - interest)	8,011,896
Mortgage collections (scheduled - principal)	20,381,956
Mortgage collections (unscheduled - interest)	0
Mortgage collections (unscheduled - principal)	86,454,540

Loan Redemptions & Replenishments Since Previous Reporting Date

	Number	% of total number	Amount (GBP)	% of total amount
Loan redemptions since previous reporting date	535	93.86%	71,781,335	93.36%
Loans bought back by seller(s)	35	6.14%	5,101,701	6.64%
of which are non-performing loans	0	0.00%	0	0.00%
of which have breached R&Ws	0	0.00%	0	0.00%
Loans sold into the cover pool	0	n/a	0	n/a

Product Rate Type and Reversionary Profiles

Product Rate Type and Reversionary Profiles				Weij	ghted average				
						Remaining teaser period		Reversionary	
	Number	% of total number	Amount (GBP)	% of total amount	Current rate	(month)	Current margin	margin	Initial rate
Fixed at origination, reverting to SVR	28,639	82.75%	4,383,691,247	91.54%	2.05%	29.03	0.00%	0.00%	
Fixed at origination, reverting to Libor	0	0.00%	0	0.00%	0.00%		0.00%	0.00%	
Fixed at origination, reverting to tracker	0	0.00%	0	0.00%	0.00%		0.00%	0.00%	
Fixed for life	0	0.00%	0	0.00%	0.00%		0.00%	0.00%	
Tracker at origination, reverting to SVR	0	0.00%	0	0.00%	0.00%		0.00%	0.00%	
Tracker at origination, reverting to Libor	0	0.00%	0	0.00%	0.00%		0.00%	0.00%	
Tracker for life	2,443	7.06%	171,436,137	3.58%	1.81%		1.70%	1.70%	
SVR, including discount to SVR	3,529	10.20%	233,517,314	4.88%	3.85%	-	-0.63%	0.00%	
Libor	0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	
Total	34,611	100.00%	4,788,644,698	100.00%					

Stratifications

Arrears Breakdown	Number	% of Total Number	Amount	% of Total Amount
Current	34,472	99.60%	4,777,095,488	99.76%
0-1 month in arrears	73	0.21%	5,922,171	0.12%
1-2 months in arrears (greater than 1 month, includes 2 months)	31	0.09%	3,312,790	0.07%
2-3 months in arrears (greater than 2 months, includes 3 months)	13	0.04%	800,304	0.02%
3-6 months in arrears (greater than 3 month, includes 6 months)	22	0.06%	1,513,945	0.03%
6-12 months in arrears (greater than 6 months, includes 12 months)	0	0.00%	0	0.00%
12+ months in arrears (greater than 12 months)	0	0.00%	0	0.00%
Total	34.611	100.00%	£ 4.788.644.698	100.00%

In response to the ongoing Covid-19 situation in the UK, it was announced on 20 March 2020 that mortgage borrowers impacted financially by Covid-19 should be offered a payment holiday. Where borrowers have made a successful application, they are not considered to be in a payment shortfall and therefore any such missed payments will not be considered as arrears for the purposes of investor reporting.

More general information on the scheme can be found on the FCA website at https://www.fca.org.uk/firms/mortgages-coronavirus-guidance-firms

Current LTV (Non-Indexed)	Number	% of Total Number	Amount	% of Total Amount
0-50% - Non Indexed	17,983	51.96%	1,555,722,223	32.49%
50-55%	2,209	6.38%	393,606,522	8.22%
55-60%	2,249	6.50%	425,870,100	8.89%
60-65%	2,129	6.15%	426,528,560	8.91%
65-70%	1,947	5.63%	383,238,832	8.00%
70-75%	2,013	5.82%	397,600,827	8.30%
75-80%	2,119	6.12%	438,953,999	9.17%
80-85%	2,045	5.91%	420,218,360	8.78%
85-90%	1,393	4.02%	257,162,641	5.37%
90-95%	494	1.43%	85,071,053	1.78%
95-100%	28	0.08%	4,369,226	0.09%
100-105%	2	0.01%	302,355	0.01%
105-110%	0	0.00%	0	0.00%
110-125%	0	0.00%	0	0.00%
125%+	0	0.00%	0	0.00%
Total	34,611	100.00%	£ 4,788,644,698	100.00%

Current LTV (Indexed as Defined in OC)	Number	% of Total Number	Amount	% of Total Amount
0-50% · Indexed	22,275	64.36%	2,228,908,891	46.55
50-55%	2,228	6.44%	435,020,397	46.55
55-60%	1,973	5.70%		9.08
			408,935,627	
60-65%	1,892	5.47%	380,275,969	7.949
65-70%	1,852	5.35%	385,043,754	8.049
70-75%	1,816	5.25%	384,590,455	8.03%
75-80%	1,587	4.59%	340,294,787	7.11%
80-85%	843	2.44%	190,324,312	3.97%
85-90%	143	0.41%	34,908,595	0.73%
90-95%	2	0.01%	341,910	0.01%
95-100%	0	0.00%	0	0.00%
100-105%	0	0.00%	0	0.00%
105-110%	0	0.00%	0	0.003
110-125%	0	0.00%	0	0.00%
125%+	0	0.00%	0	0.003
Total	34,611		£ 4,788,644,698	100.00%
Total	54,011	100.00%	2 4,700,044,070	100.00%
Current outstanding balance of loan	Number	% of total number	Amount (GBP)	% of total amount
0-5.000	1.101	3.18%	1,999,327	% of cocar amount 0.04%
5,000-10,000	664	1.92%	4,992,889	0.045
	2.402			
10,000-25,000		6.94%	42,547,445	0.899
25,000-50,000	3,967	11.46%	148,833,989	3.119
50,000-75,000	4,157	12.01%	260,625,205	5.44%
75,000-100,000	4,017	11.61%	350,739,308	7.32%
100,000-150,000	6,558	18.95%	810,491,035	16.93%
150,000-200,000	4,052	11.71%	701,597,896	14.65%
200,000-250,000	2,544	7.35%	566,194,962	11.82%
250,000-300,000	1,687	4.87%	462,271,074	9.65%
300,000-350,000	1,171	3.38%	378,219,073	7.90%
350,000-400,000	847	2.45%	316,574,576	6.61%
400,000-450,000	559	1.62%	236,758,842	4.94%
450,000-500,000	303	0.88%	143,311,588	2,99%
500,000-600,000	299	0.86%	161,764,500	3.38%
600,000-700,000	158	0.46%	101,625,613	2.12%
700,000-800,000	72	0.46%	53,427,435	1.12%
800,000-900,000	36	0.10%	30,704,969	0.649
900,000-1,000,000	17	0.05%	15,964,971	
1,000,000 +	0	0.00%	0	0.00%
			0	
1.000,000 + Total	0 34,611	0.00% 100.00%	0 £ 4,788,644,698	0.00%
1,000,000 + Total Regional Distribution	0 34,611 Number	0.00% 100.00% % of Total Number	0 £ 4,788,644,698 Amount	0.00% 100.00% % of Total Amount
1,000,000 + Total Regional Distribution East Anglia	0 34,611 Number 1,100	0.00% 100.00% % of Total Number 3.18%	£ 4,788,644,698 Amount 159,987,903	0.00% 100,00% % of Total Amount 3.34%
1,000,000 - Total Regional Distribution East Anglia East Midlands	0 34,611 Number 1,100 1,815	0.00% 100.00% % of Total Number 3.18% 5.24%	£ 4,788,644,698 Amount 159,987,903 262,192,544	0.00% 100.00% % of Total Amount 3.34% 5.48%
1,000,000 • Total Regional Distribution East Miglia East Migliands Greater Lindon	0 34,611 Number 1,100 1,815 3,051	0.00% 100.00% % of Total Number 3.18% 5.24% 8.82%	0 £ 4,788,644,698 Amount 159,987,903 262,192,544 814,470,062	0.007 100.00% % of Total Amount 3.34% 5.48% 17.01%
1,000,000 • Total Regional Distribution East Miglia East Midlands Greater London Northern Ireland	0 34,611 Number 1,100 1,815 3,051 169	0.00% 100.00% % of Total Number 3.18% 5.24% 8.82% 0.49%	0 £ 4,788,644,698 Amount 159,987,903 262,192,544 814,470,062 16,549,631	0.003 100.00% % of Total Amount 3.348 5.481 17.019 0.359
1,000,000 • Total Regional Distribution East Angla East Midlands Greater London Northern Ireland North	0 34,611 Number 1,100 1,815 3,051 169 1.867	0.00% 100.00% % of Total Number 3.18% 5.24% 8.82% 0.49% 5.39%	0 £ 4,788,644,698 Amount 16,59,987,903 262,192,544 814,470,062 16,549,631 183,640,051	0.000 100.00% % of Total Amount 3.340 5.468 17.018 0.359 3.833
1,000,000 • Total Regional Distribution East Miglia East Midlands Greater London Northern Ireland	0 34,611 Number 1,100 1,815 3,051 169	0.00% 100.00% % of Total Number 3.18% 5.24% 8.82% 0.49%	0 £ 4,788,644,698 Amount 159,987,903 262,192,544 814,470,062 16,549,631	0.003 100.00% % of Total Amount 3.348 5.481 17.019 0.359
1,000,000 • Total Regional Distribution East Angla East Midlands Greater London Northern Ireland North	0 34,611 Number 1,100 1,815 3,051 169 1.867 5,360 4,396	0.00% 1000,00% % of Total Number 3.18% 5.24% 8.82% 0.47% 5.39% 15.49% 12.70%	0 £ 4,788,644,698 Amount 16,59,987,903 262,192,544 814,470,062 16,549,631 183,640,051	0.00 100.00 % of Total Amount 3.341 17.01 0.555 3.333 12.243 9.59
1,000,000 • Total Regional Distribution East Anglia East Midlands Greater London Northem Ireland North North	0 34,611 Number 1,100 1.815 3.051 169 1.867 5.360	0.00% 100,00% % of Total Number 3.18% 5.24% 8.82% 0.49% 5.39% 15.49%	0 £ 4,788,644,698 Amount 159,987,903 262,192,544 814,470,062 16,549,631 183,640,051 588,191,606	0.00 100,00% % of Total Amount 3.348 17,019 0.359 3.839 12.24 12.2
1,000,000 • Total Regional Distribution East Anglia East Miduadon Northern Ireland North N	0 34,611 Number 1,100 1,815 3,051 169 1.867 5,360 4,396	0.00% 1000,00% % of Total Number 3.18% 5.24% 8.82% 0.47% 5.39% 15.49% 12.70%	0 £ 4,788,644,698 Amount 159,987,003 262,192,544 814,470,062 16,549,631 188,640,051 588,091,606 459,196,752	0.00 100.00 % of Total Amount 3.341 17.01 0.555 3.333 12.243 9.59
1,000,000 - Total Regional Distribution East Anglia East Miklands Greater London Northen Ireland North Morthen Scottand Scottand	0 34,611 Number 1,100 1,815 3,051 1,867 5,360 4,396 4,096	0.00% 100.00% % of Total Number 5.24% 8.82% 0.49% 5.39% 15.49% 12.70% 11.83%	0 4,788,644,698 Amount 1259,987,903 1262,192,544 814,470,062 116,549,631 138,640,051 588,191,606 459,196,752 851,363,5161	0.000 100.007 % of Total Amount 3.349 5.480 17.010 0.353 3.833 12.243 12.243 1.2,245 1.7,580 1.7,580
1,000,000 • Total East Angla East Midlands Greater London Northen Ireland North West Scotland South East South East South East	0 34,611 Number 1,100 1,815 3,051 1,867 5,360 4,396 4,096 1,667 1,371	0.00% 100.00% % of Total Number 5.24% 8.82% 0.49% 5.39% 15.49% 15.49% 12.70% 11.83% 4.82% 3.96% 12.83% 14.83% 3.96%	0 4,788,644,698 4,788,644,698 262,192,544 814,470,062 16,599,631 536,191,606 499,196,752 351,331,161 141,335,475 141,355,475 141,455,475 141,455,475	0,000 100,000 % of Total Amount 3,349 5,480 17,010 0,353 18,283 12,284 9,595 17,780 17,780 17,780 17,780 17,780 17,780 12,200 2,500 2,500 2,500
1,000,000 • Total Regional Distribution East Anglia East Midlands Greater London Morth Northern releand Northern releand North West South East South East South East Wales West Midlands	0 34,611 Number 1,100 1,815 3,051 1,867 5,587 4,979 4,979 1,967 1,371 2,274	0.00% 100.00% % of Total Number 5.24% 8.42% 0.45% 1.25	0 4,788,644,698 Amount 199,967,903 202,192,344 814,470,082 105,549,631 105,499,632 105,499,635 105,499,635 105,499,635 105,499,635 105,499,635 105,499,635 105,499,635 105,499,635 105,499,635 105,499,635 105,499,635 105,499,635 105,499,635 105,499,635 105,499,635 105,499,635 105,499,635 105,499,635 105,499,635 105,4	0.000 100.005 % of Total Amount 5.481 0.551 0.551 10.5510000000000
1,000,000 • Total East Angla East Midlands Greater London Northen Ireland North Mest Scotland Scotland South East South East South East South East South Seast South Seast	0 34,611 Number 1,100 1,815 3,051 1,867 5,360 4,396 4,096 1,867 1,371 2,074	0.00% 100.00% % of Total Number 5.24% 8.82% 0.49% 15.49% 12.70% 11.83% 4.82% 5.39% 12.70% 11.83% 4.82% 5.99% 22.09%	0 4,788,644,698 4,788,644,698 4,788,644,698 2,62,192,544 814,470,062 16,599,611 536,191,060 459,196,752 265,103,161 141,305,475 265,039,603 779,443,041	0.000 100.003 % of Total Amount 3.34% 1.701 0.35% 1.24% 9.5% 1.78% 1.24% 1.78% 1.78% 1.78% 1.78% 1.52% 1.53% 1.53%
1,000,000 • Total Regional Distribution East Anglia East Midlands Greater London Northern Ireland North West Morth West South East South East South Stat West West Midlands Yorkshire and Humberside Other	0 34,611 Number 1,100 1,815 3,051 1,867 5,540 4,408 4,408 4,408 1,667 1,371 2,074 2,075 2,	0.00% 100.00% % of Total Number 5.24% 8.42% 0.49% 15.49% 15.49% 15.49% 14.83%14.83% 14.83% 14.83% 14.83%14.83% 14.83% 14.83%14.83% 14.83%14.83% 14.83%14.83% 14.83%14.83% 14.83%14.83% 14.83%14.83% 14.83%14.83%14.83% 14.83%14.83%14.83% 14.83%14.83%14.83%14.83% 14.83%14.83%14.83%14.83%14.83% 14.83%14.83%14.83%14.83%14.83%14.83%14.83% 14.83%14.83%14.83%14.83%14.83%14.83%14.83%14.83%14.83%14.83%14.83% 14.83%14.83%14.83%14.83% 14.83%14.83%14.83%14.83%14.83%14.83% 14.83%1	0 0 4,788,644,698 159,987,903 262,197,344 814,470,082 16,549,631 183,464,036 589,116,629 59,917,692 451,353,161 229,203,870 262,252,252 451,353,161 269,210,367 251,353,161 258,033,603 779,443,041	0.00 100.009 % of Total Amount 3.340 17.011 0.353 12.254 3.833 12.254 12.257 3.257 5.2775 5.27755 5.27755 5.27755 5.27755 5.27755 5.277555 5.2775555555555
1,000,000 • Total Regional Distribution East Anglia East Midlands Greater London Northern Ireland North West Morth West South East South East South Stat West West Midlands Yorkshire and Humberside Other	0 34,611 Number 1,100 1,815 3,051 1,867 5,360 4,396 4,096 1,867 1,371 2,074	0.00% 100.00% % of Total Number 5.24% 8.82% 0.49% 15.49% 15.49% 12.70% 11.83% 4.82% 5.39% 12.70% 11.83% 4.82% 5.99% 22.09%	0 0 4,788,644,698 159,987,903 262,197,344 814,470,082 16,549,631 183,464,036 589,116,629 59,917,692 451,353,161 229,203,870 262,252,252 451,353,161 269,210,367 251,353,161 258,033,603 779,443,041	0.00 100.009 % of Total Amount 3.340 17.011 0.353 12.254 3.833 12.254 12.257 3.257 5.2775 5.27755 5.27755 5.27755 5.27755 5.27755 5.277555 5.2775555555555
1,000,000 • Total Regional Distribution East Anglia East Midlands Greater London Northern Ireland North West Morth West South East South East South Stat Wates West Midlands Yorkshire and Humberside Otobie and Humberside Total	0 34,611 Number 1,100 1,815 3,051 1,867 5,540 4,569 4,569 4,569 4,569 4,569 4,5674,567 4,	0.00% 100.00% % of Total Number 5.24% 8.42% 0.49% 15.49% 15.49% 15.49% 14.83%14.83% 14.83% 14.83%14.83% 14.83% 14.83%14.83% 14.83%14.83% 14.83%14.83% 14.83%14.83% 14.83%14.83% 14.83%14.83% 14.83%14.83% 14.83%14.83%14.83% 14.83%14.83%14.83% 14.83% 14.83%14.83%14.83%14.83% 14.83%1	0 £ 4,788,644,698 Amount 159,987,903 262,192,544 814,470,082 16,549,631 183,464,051 586,191,602,944 91,972,913 262,192,544 91,972,913 163,494,051 183,494,051 264,012,103,745 265,093,603 279,243,041 779,443,041 0 6 4,788,644,698 4,788,644,698	0.000 100.003 % of Total Amount 3.440 5.440 0.551 0.551 0.553 0.254 0.255 0.255 0.255 0.2555 0.2555 0.2555 0.285 0.000 100.005
1,000,000 + Total Regional Distribution Cast Addinad Cast Addinad Cast Multinod Cast Multinod Northon Ireland Northon Northon Northon Northon South Acat South Aca	0 34,611 Number 1,100 1,813 3,013 1,907 1,907 4,909 1,967 1,977 2,043 1,977 2,043 1,977 2,043 1,977 2,043 1,977 2,043 1,977 2,043 1,977 2,043 1,977 2,043 1,977 2,043 1,977 2,043 1,977 2,043 1,977 2,043 1,977 2,043 1,977 2,043 1,977 2,043 1,977 2,043 1,977 2,043 1,977 2,043 1,977 1,977 2,043 1,977 1,	0.00% 100.00% % of Total Number 3.18% 3.24% 3.24% 3.24% 3.25% 3.25% 3.25% 3.25% 12.70%	0 £ 4,788,644,698 Amount 159,697,693 159,697,693 159,564 264,679,564 159,564 165,596,581 158,640,698 566,919,665 585,161 269,710,757 141,353,461,51 269,710,777 141,353,475 277,973,563,61 277,973,503 277,973,564,998 4,788,644,998 Amount (GBP) 4,788,544,998	0.00 100.005 % of Total Amount 3.40 3.40 3.30 3.33 3.52 3.55 3.
1,000,000 - Total Regional Distribution East Anglia East Midlands Greater London Northen Ireland North Wast Socitand Mither Societ Societ Wales Water Water Water Water Water Water Water Distributer Total Repayment type Capital repayment	0 34,611 Number 1,100 1,815 3,051 1,867 5,360 4,059 1,867 1,877 3,974 4,059 1,977 2,074 7,645 0,074 7,645 0,074 34,611 Number 25,018	0.00% 100.00% % of Total Number 5.24% 8.62% 0.49% 15.49% 15.49% 15.49% 15.49% 15.49% 15.49% 15.39% 15.39% 15.39% 15.39% 15.39% 15.39% 15.39% 10.00% 1	E 4,788,644,698 Amount 159,987,903 262,797,544 814,470,062 16,599,631 183,640,051 183,640,051 183,640,051 183,640,051 183,640,051 183,640,051 183,640,051 183,644,051 183,644,608 193,777,733,745 10,777,733,745 2777,733,747 1,777,733,745 1,777,735,745 1,777	0.00 100.003 % of Total Amount 3.340 1.7.011 3.353 3.383 1.2.242 9.599 1.2.242 9.599 1.2.242 9.599 1.6.283 0.000 100.009 % of total amount 7.7.252
1,000,000 • Total Regional Distribution East Anglia East MidlandS Contact London Oracle London North North North West South Area South Zeat South Zeat Wates Wates Wates Wates Wates Wates Contact Distribution Repartment Page Contact Distribution Distribution Total	0 34,611 Number 1,100 1,815 3,05 1,857 5,360 4,596 1,667 1,371 2,074 7,865 3,07 3,4,611 Number 0 0	0.00% 100.00% % of Total Number 3.18% 3.24% 3.25% 3.	0 £ 4,788,644,698 Amount 159,697,903 262,172,349 61,599,631 153,440,051 586,919,606 459,996,713 586,919,606 459,996,723 2851,353,161 265,029,623 779,443,040 £ 4,788,644,698 Amount (GPP) 3,717,133,724	0.00 100.005 % of Total Amount 3.40 3.50 3.
1,000,000 • Total Regional Distribution East Anglia East Midlands Greater London Northen Ireland North Meth Scotland Sco	0 34,611 Number 1,100 1,815 3,051 1,69 1,867 5,560 4,096 4,096 4,096 1,667 1,07 1,07 1,07 1,07 1,07 1,07 1,07 1,0	0.00% 100.00% % of Total Number 5.24% 8.82% 0.47% 15.47% 15.47% 15.47% 15.47% 15.47% 15.47% 15.47% 15.47% 15.47% 10.42% 10.60% 100.00% % of total number 72.28% 0.20% 0.00% 2.57%	0 € 4,788,644,698 Amount 159,967,903 262,192,544 814,470,062 16,559,651 586,191,666 358,153,160 269,197,203 351,353,160 269,197,203 351,353,160 269,193,057 353,353,160 269,193,057 0 268,593,603 0 4,788,644,698 Amount (GPP) 3,717,133,724 14,090,254 0 14,090,254 0	0.000 100.003 % of Total Amount 3.340 3.44 3.44 3.44 3.43 3.43 3.43 3.4
1,000,000 • Total Regional Distribution East Anglia East Anglia East Midlands Greater London Morth West South Teland South East South Ast South Ast Wates Wates Wates Wates Control of the Control of the Control of the Control West Midlands Other Total Repayment Part Total Part-and part Interact-only Offset	0 34,611 Number 1,100 1,815 3,051 9 1,957 5,960 4,999 1,967 1,371 2,074 7,865 0 3,4611 Number 25,018 0 8,888 8,705	0.005 100.004 % of Total Number % of Total Number 3.18% 8.242 9.59% 1.54% 1.27% 11.3% 4.825 3.96% 5.99% 2.2.0% 0.005 100.004 % of total number 72.28% 0.005 2.57% 2.57% 2.57%	0 € 4,788,644,698 Amount 199,967,903 202,192,244 199,967,903 202,192,244 199,907,903 191,840 191,840,003 191,860 499,199,752 202,903,003 779,443,041 E 4,788,644,698 Amount (G8P) 3,717,133,724 0,109,254 957,402,703 114,409,254 114,402,802,703 114,409,104 114,402,705 114,409,104 114,402,705 114,409,104 114,402,705 114,409,104 114,402,705 114,409,104 114,402,705 114,409,104 1	0.00 100.009 % of Total Amount 3.34 1.701 1.226 9.595 1.226 9.595 1.628 1.0000 1.0000 1.0000 1.000 1.000 1.000 1
1,000,000 + Total Regional Distribution East Anglia East Midlands Greater London North Northen Iteland North Mest Scotland Scotla	0 34,611 Number 1,100 1,815 3,051 1,69 1,867 5,560 4,096 4,096 4,096 1,667 1,07 1,07 1,07 1,07 1,07 1,07 1,07 1,0	0.00% 100.00% % of Total Number 5.24% 8.82% 0.47% 15.47% 15.47% 15.47% 15.47% 15.47% 15.47% 15.47% 15.47% 15.47% 10.42% 10.60% 100.00% % of total number 72.28% 0.20% 0.00% 2.57%	0 € 4,788,644,698 Amount 199,967,903 202,192,244 199,967,903 202,192,244 199,907,903 191,840 191,840,003 191,860 499,199,752 202,903,003 779,443,041 E 4,788,644,698 Amount (G8P) 3,717,133,724 0,109,254 957,402,703 114,409,254 114,402,802,703 114,409,104 114,402,705 114,409,104 114,402,705 114,409,104 114,402,705 114,409,104 114,402,705 114,409,104 114,402,705 114,409,104 1	0.00 100.007 % of Total Amount 3.34 5.48 17.01 0.35 3.43 12.24 9.59 12.24 10.02 5.20 10.02 10.02 10.02 10.00 10.000 10.000 10.000 17.02 0.00 0.00 2.38

Seasoning	Number	% of total number	Amount (GBP)	% of total amount
D-12 months	1,044	3.02%	220.064.888	4.60%
2-24 months	3,299	9,53%	668.217.922	13.95%
24-36 months	4,524	13.07%	867,061,162	18.11%
36-48 months	4,250	12.28%	835,010,312	17.44%
48-60 months	2,798	8.08%	490,962,761	10.25%
60-72 months	1,986	5.74%	308,989,914	6.45%
72-84 months	2,396	6.92%	341,106,463	7.12%
72-84 months 84-96 months				5.80%
96-108 months	2,135	6.17% 0.75%	277,655,764	
			26,267,391	0.55%
108-120 months	664	1.92%	70,121,578	1.46%
120-150 months			129,340,849	
150-180 months	3,402	9.83%	255,547,662	5.34%
180+ months	6,459	18.66%	298,298,031	6.23%
Total	34,611	100.00% £	4,788,644,698	100.00%
Interest payment type	Number	% of total number	Amount (GBP)	% of total amount
Fixed	28,639	82.75%	4,383,691,247	91.54%
SVR	3,374	9.75%	212,193,746	4.43%
Tracker	2,443	7.06%	171,436,137	3.58%
Other (please specify)	155	0.45%	21.323.568	0.45%
Total	34,611	100.00% £	4,788,644,698	100.00%
	,		.,,	
Loan purpose type	Number	% of total number	Amount (GBP)	% of total amount
Owner-occupied	34,611	100.00%	4,788,644,698	100.00%
Buy-to-let		0.00%	4,788,844,878	0.00%
Second home	0	0.00%	0	0.00%
Total	34,611	100.00% £	4,788,644,698	100.00%
IOLAI	34,011	100,00% £	4,788,644,898	100,00%
Income verification type	Number	% of total number	Amount (GBP)	% of total amount
Fully verified	34,611	100.00%	4,788,644,698	100.00%
Fast-track	0	0.00%	0	0.00%
Self-certified	0	0.00%	0	0.00%
Total	34,611	100.00% £	4,788,644,698	100.00%
Remaining term of loan	Number	% of total number	Amount (GBP)	% of total amount
0-30 months	1,448	4.18%	43,921,665	0.92%
30-60 months	2.093	6.05%	82.049.058	1.71%
60-120 months	7,043	20.35%	456,772,092	9.54%
120-180 months	6,064	17.52%	709,873,841	14.82%
180-240 months	6,480	18.72%	1.063.461.379	22.21%
240-300 months	5,948	17.19%	1,191,751,176	24.89%
300-360 months	3,476	10.04%	772,514,561	16.13%
360+ months	2.059	5.95%	468,300,926	9.78%
Total	34,611	100.00% £	4,788,644,698	100.00%
Total	34,011	100.00% 1	4,788,044,098	100.00%
For the second state of	l Notes l	N (1 1 1 1	1	~ (
Employment status	Number	% of total number	Amount (GBP)	% of total amount
Employed	28,828	83.29%	4,408,114,600	92.05%
Self-employed	969	2.80%	155,743,397	3.25%
Unemployed	64	0.18%	5,677,003	0.12%
Retired	277	0.80%	14,590,622	0.30%
			0	0.00%
Guarantor	0	0.00%		
Guarantor Other Total	0 4,473 34,611	0.00% 12.92% 100.00% £	204,519,076 4.788.644.698	4.27%

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

Series	11	12	13	14	15	16
Issue date	10/11/15	11/04/17	19/11/18	08/05/19	21/11/19	13/10/20
Original rating (Moody's/Fitch)	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aaa/AAA
Current rating (Moody's/Fitch)	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aaa/AAA
Denomination	EUR	EUR	GBP	EUR	GBP	EUR
Amount at issuance	500,000,000	500,000,000	500,000,000	500,000,000	750,000,000	500,000,000
Amount outstanding	500,000,000	500,000,000	500,000,000	500,000,000	750,000,000	500,000,000
FX swap rate (rate:E1)	1.401	1.172	n/a	1.158	n/a	1.097
Maturity type (hard/soft-bullet/pass-through)	soft-bullet	soft-bullet	soft-bullet	soft-bullet		soft-bullet
Scheduled final maturity date	10/11/22	11/04/23	20/11/23	08/05/24	21/11/24	13/10/27
Legal final maturity date	10/11/23	11/04/24	19/11/24	08/05/25	21/11/25	12/10/28
ISIN	XS1318364731	XS1594364033	XS1910867081	XS1991186500	XS2080769909	X52243314528
Stock exchange listing	London	Londor	London	London	London	London
Coupon payment frequency	Annual	Annua	Quarterly	Annual	Quarterly	Quarterly
Coupon payment date	10th	11tb	19th	8th	21st	13th
Coupon (rate if fixed, margin and reference rate if floating)	0.750%	0.375%	0.600% / SONIA	0.125%	0.580% / SONIA	0.010%
Margin payable under extended maturity period (%)	0.250%	0.100%	0.600%	0.150%	0.580%	0.220%
Swap counterparty/ies	HSBC Bank Plc	Natixis	n/a	Natixis	n/a	HSBC Bank Plc
Swap notional denomination	EUR	EUF	n/a	EUR	n/a	EUR
Swap notional amount	500,000,000	500,000,000	n/a	500,000,000	n/a	500,000,000
Swap notional maturity	10/11/22	11/04/23	n/a	08/05/24	n/a	13/10/27
LLP receive rate/margin	0.750%	0.375%	n/a	0.125%	n/a	0.010%
LLP pay rate/margin	0.799% / 3m Libor	0.6325% / 3m Libor	n/a	0.535% / 3m Libor	n/a	0.707% / SONIA
Collateral posting amount	0	0	n/a	0	n/a	0

Programme triggers

Counterparty / Events	rparty / Events Summary of Event Trigger (Mood		Trigger breached (yes/no)	ed Consequence of a trigger breach	
Issuer Event of Default	Issuer failure to pay, insolvency, etc	Issuer failure to pay, insolvency, etc	No	Triggers a Notice to Pay on the LLP	
Seller / Transfer of Legal Title	Seller long term ratings fall below Trigger	Long term: Baa3 (Moody's), BBB- (Fitch)	No	Details of the Borrowers with Loans to be delivered to the LLP, the Security Trustee (upon request) and the Rating Agencies	
Seller / CB Collection Account	Seller long term ratings fall below Trigger	Short term: P-2 (Moody's), F2 (Fitch)	No	Set up a separate CB Collection Account	
Account Bank	Account Bank long and short term ratings fall below Trigger	Short term: P-1 (Moody's), F1 (Fitch)	Yes	GIC Account and Transaction account to be closed with the credit transferred to the Stand-by GIC Account and Stand-by Transaction Account	
Stand-by Account Bank	Standby Account Bank long and short term ratings fall below Trigger	Short term: P-1 (Moody's), F1 (Fitch)	No	Move to higher rated bank/guarantee required	
Servicer (appointment of Back-up Servicer)	Servicer long term rating fall below Trigger	Long term: Baa1 (Moody's), BBB- (Fitch)	No	Appointment of the Back-up Servicer	
Servicer (transfer servicing obiligation)	Servicer long term rating fall below Trigger	Long term: Baa3 (Moody's)	No	Transfer servicing obligation to the Back-up Servicer	
Cash Manager (appointment of Back-up Cash Manager)	Cash Manager long term ratings fall below Trigger	Long term: Baa1 (Moody's)	No	Appointment of the Back-up Cash Manager	
Cash Manager (transfer cash management obiligation)	Cash Manager long term ratings fall below Trigger	Long term: Baa3 (Moody's), BBB- (Fitch)	No	Transfer cash management obligation to the Back-up Cash Manager. The Asset Monitor to report on arithmetic accuracy of the Asset Coverage Test.	
Cash Manager Relevant Event	Cash Manager long term ratings fall below Trigger	Long term: Baa1 (Moody's)	No	Seller to pre-fund the LLP with the coupon amount due in respect of the covered bonds	
Interest Rate Swap Provider	Interest Rate Swap provider ratings fall below Trigger	Replacement Trigger Short term: P-2 (Moody's), F3(Fitch) Long term: A3 (Moody's), BBB- (Fitch)	No	Replace Interest Rate Swap Provider or procure co-obilgor or guartantee from sufficiently rated courterparty	
Covered Bond Swap Provider - CB11	Covered Bond Swap Provider ratings fall below Trigger	Replacement Trigger Short term: N/A (Moody's), F3 (Fitch) Long term: BBB- (Fitch), Counterparty Risk Assessment: Baa1 (Moody's)	No	Replace Swap Provider with sufficiently rated counterparty	
Covered Bond Swap Provider - CB12	Covered Bond Swap Provider ratings fall below Trigger	Replacement Trigger Short term: N/A (Moody's), F3 (Fitch) Long term: BBB- (Fitch), Counterparty Risk Assessment: Baa1 (Moody's)	No	Replace Swap Provider with sufficiently rated counterparty	
Covered Bond Swap Provider - CB14	Covered Bond Swap Provider ratings fall below Trigger	Replacement Trigger Short term: N/A (Moody's), F3 (Fitch) Long term: B8B- (Fitch), Counterparty Risk Assessment: Baa1 (Moody's)	No	Replace Swap Provider with sufficiently rated counterparty	
Covered Bond Swap Provider - CB16	Covered Bond Swap Provider ratings fall below Trigger	Replacement Trigger Short term: N/A (Moody's), F3 (Fitch) Long term: B8B- (Fitch), Counterparty Risk Assessment: Baa1 (Moody's)	No	Replace Swap Provider with sufficiently rated counterparty	
LLP Event of Default	LLP failure to pay, Amortisation Test failure, etc	LLP failure to pay, Amortisation Test failure, etc	No	Bonds becoming immediately due and payable	

COVID-19 Payment Deferrals

	Number	Amount (GBP)	% of total pool (by number)	% of total pool (by amount)
A COVID-19 Payment Deferral has been granted (Note 2)	3,502	525,665,605	10.12%	10.98%
of which the Payment Deferral period has finished (Note 3)	3,467	519,512,246	10.02%	10.85%

Note 2:

As a direct or indirect result of COVID-19, a customer has made an application for a payment defferal which has been granted by Yorkshire Building Society (as Servicer) before the end of the reporting period.

Note 3:

The COVID-19 Payment Deferral that was granted has been taken and the payment deferral period has finished before the end of the reporting period.