# Yorkshire Covered Bond Programme

## Yorkshire Building Society €7.5bn Covered Bond Programme - Monthly Investor Report: December 2020

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  | 31/01/2021  |
| Start Date of reporting period                                     | 01/12/2020  |
| End Date of reporting period                                       | 31/12/2020  |
| 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          | Fitch          |  | Moody's        |  |
|-------------------------------|----------------------------|----------------|----------------|--|----------------|--|
|                               |                            | 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) | 5,015,572,881              |                |                |  |                |  |
| Swap notional maturity/ies    | Loan balance zero          |                |                |  |                |  |
| LLP receive rate/margin       | 1.20%                      |                |                |  |                |  |

| LLP receive rate/margin            | 1.20% |
|------------------------------------|-------|
| LLP pay rate/margin                | 1.87% |
| Collateral posting amount(s) (GBP) | 0     |
|                                    |       |

| Accounts, Ledgers |  |
|-------------------|--|
|                   |  |

| Accounts, Ledgers   |  |                                     |                |
|---|--|-------------------------------------|----------------|
|   | Value as of End Date of reporting period | Value as of Start Date of reporting |                |
| <b>F</b>  | value as of end bate of reporting period | period                              | TARGETED VALUE |
| Revenue receipts / ledger                                   |  |                                     |                |
| Beg Balance   | 0  | n/a                                 | n/a            |
| Third party payments  | (100)                                    | n/a                                 | n/a            |
| Interest on Mortgages                                       | 8,025,581                                | n/a                                 | n/a            |
| Interest on GIC   | 0  | n/a                                 | n/a            |
| Interest on Sub Assets                                      | 0  | n/a                                 | n/a            |
| Interest on Authorised Investments                          | 0  | n/a                                 | n/a            |
| Transfer from Coupon payment ledger                         | 0  | n/a                                 | n/a            |
| Other Revenue   | 0  | n/a                                 | n/a            |
| Amounts transferred from / (to) Reserve Fund                | (113,516)                                | n/a                                 | n/a            |
| Cash Capital Contribution deemed to be revenue              | 0  | n/a                                 | n/a            |
| Net interest from / (to) Interest Rate Swap Provider        | (2,930,466)                              | n/a                                 | n/a            |
| Interest (to) Covered Bond Swap Providers                   | (1,273,277)                              | n/a                                 | n/a            |
| Pre-funding of monthly swap payments / other payments       | (650,138)                                | n/a                                 | n/a            |
| Interest paid on Covered Bonds without Covered Bonds Swaps  | 0  | n/a                                 | n/a            |
| Deferred Consideration                                      | (3,058,083)                              | 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                        | 91,275,290                               | n/a                                 | n/a            |
| Proceeds from Term Advances                                 | 0  | n/a                                 | n/a            |
| Mortgages Purchased   | 0  | n/a                                 | n/a            |
| Cash Captial Contributions deemed to be principal           | 0  | n/a                                 | n/a            |
| Proceeds from Mortgage Sales                                | 4,380,895                                | n/a                                 | n/a            |
| Principal payments to Covered Bonds Swap Providers          | 0  | n/a                                 | n/a            |
| Principal paid on Covered Bonds without Covered Bonds Swaps | 0  | n/a                                 | n/a            |
| Capital Distribution  | (95,656,185)                             | n/a                                 | n/a            |
| Closing Balance   | 0  | n/a                                 | n/a            |
| Reserve ledger  |  | •                                   | •              |
| Beg Balance   | 4,119,251                                | n/a                                 | n/a            |
| Transfers to GIC  | 0  | n/a                                 | n/a            |
| Interest on GIC   | 0  | n/a                                 | n/a            |
| Reserve Required Amount movement                            | 113,516                                  | n/a                                 | n/a            |
| Transfers from GIC  | 0  | n/a                                 | n/a            |
| Closing Balance   | 4,232,767                                | n/a                                 | 600,000        |
| Capital Account receipts / ledger                           |  |                                     |                |
| Beg Balance   | 3,178,280,870                            | n/a                                 | n/a            |
| Increase in loan balance due to Capitalised interest        | 0  | n/a                                 | n/a            |
| Increase in loan balance due to Further Advances            | 3.916.065                                | n/a                                 | n/a            |
| Increase in loan balance due to insurance & fees            | 63.042                                   | n/a                                 | n/a            |
| Capital Contributions                                       | 0  | n/a                                 | n/a            |
| Capital Distribution  | (95,656,185)                             | n/a                                 | n/a            |
| Losses from Capital Contribution in Kind                    | 0  | n/a                                 | n/a            |
| Closing Balance   | 3,086,603,792                            | n/a                                 | n/a            |
| ···· · · · · · · · · · · · · · · · · ·                      | .,,                                      |                                     |                |

## Asset Coverage Test

|   | Value Description                               |
|---|---|
| A   | 4,478,793,785 Adjusted current balance          |
|   |   |
| B   | 87,168,768 Principal collections not yet applie |
| C   | 0 Qualifying additional collateral              |
| D   | 0 Substitute assets                             |
| E   | n/a Proceeds of sold mortgage loans             |
| v   | n/a Set-off offset loans                        |
| W   | n/a Personal secured loans                      |
| X   | n/a Flexible draw capacity                      |
| Y   | 245,456,510 Set-off                             |
| Z   | 110,115,507 Negative carry                      |
| Total: A + B + C + D - (Y + Z)            | 4,210,390,537                                   |
|   |   |
| 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)  | 882,740,537                                     |
| Credit support as derived from ACT (%)    | 26.5%   |

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)  | 3,327,650,000     |
| Covered bonds principal amount outstanding (GBP, non-GBP series converted at |                   |
| current spot rate)   | 3,499,455,632     |
| Cover pool balance (GBP)   | 5,090,388,468     |
| GIC account balance (GBP)  | 100,396,317       |
| Any additional collateral (please specify)                                   | 0                 |
| Any additional collateral (GBP)  | 0                 |
| Aggregate balance of off-set mortgages (GBP)                                 | 1,019,946,670     |
| Aggregate deposits attaching to the cover pool (GBP)                         | 245,456,510       |
| Aggregate deposits attaching specifically to the off-set mortgages (GBP)     | 240,230,232       |
| Nominal level of overcollateralisation (GBP)                                 | 1,762,738,468     |
| Nominal level of overcollateralisation (%)                                   | 153.0%            |
| Total Outstanding Current Balance of Mortgages in the Portfolio              | 5,090,388,468     |
| Number of Mortgages in Pool  | 36,392            |
| Average loan balance (GBP)   | 139,877           |
| Weighted average indexed LTV (%)   | 53.17             |
| Weighted average non-indexed LTV (%)   | 58.94             |
| Weighted average seasoning (months)  | 61.36             |
| Weighted average remaining term (months)                                     | 239.31            |
| Weighted average interest rate (%)   | 2.14              |
| Standard Variable Rate(s) (%)  | 4.49              |
| Constant Pre-Payment Rate (%, current month)                                 | 14.50             |
| Constant Pre-Payment Rate (%, quarterly average)                             | 18.06             |
| Principal Payment Rate (%, current month)                                    | 20.23             |
| Principal Payment Rate (%, quarterly average)                                | 23.30             |
| 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)    | 8,025,581  |
|--|------------|
| Mortgage collections (scheduled - principal)   | 21,047,291 |
| Mortgage collections (unscheduled - interest)  | 0          |
| Mortgage collections (unscheduled - principal) | 66,121,477 |

## Loan Redemptions & Replenishments Since Previous Reporting Date

|  | Number | % of total number | Amount (GBP) | % of total amount |
|--|--------|-------------------|--------------|-------------------|
| Loan redemptions since previous reporting date | 428    | 94.07%            | 53,967,434   | 94.64%            |
| Loans bought back by seller(s)                 | 27     | 5.93%             | 3,054,896    | 5.36%             |
| of which are non-performing loans              | 4      | 14.81%            | 380,940      | 12.47%            |
| of which have breached R&Ws                    | 0      | 0.00%             | 0            | 0.00%             |
| Loans sold into the cover pool                 | 0      | n/a               | 0            | n/a               |

## Product Rate Type and Reversionary Profiles

| roduct kate Type and keversionary promies  |        |                   |               |                   |              | weig                    | 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     | 29,639 | 81.44%            | 4,573,053,727 | 89.84%            | 2.07%        | 30.33                   |                | 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                           | 2,658  | 7.30%             | 190,039,938   | 3.73%             | 1.84%        | -                       | 1.74%          | 1.74%        |              |
| SVR, including discount to SVR             | 4,095  | 11.25%            | 327,294,803   | 6.43%             | 3.27%        | -                       | -1.21%         | 0.00%        |              |
| Libor                                      | 0      | 0.00%             | 0             | 0.00%             | 0.00%        | -                       | 0.00%          | 0.00%        |              |
| Total                                      | 36.392 | 100.00%           | 5 090 388 468 | 100.00%           |              |                         |                |              |              |

## Stratifications

| Arrears Breakdown  | Number | % of Total Number | Amount          | % of Total Amount |
|--|--------|-------------------|-----------------|-------------------|
| Current  | 36,230 | 99.55%            | 5,076,869,846   | 99.73%            |
| 0-1 month in arrears   | 79     | 0.22%             | 7,063,111       | 0.14%             |
| 1-2 months in arrears (greater than 1 month, includes 2 months)    | 35     | 0.10%             | 2,453,029       | 0.05%             |
| 2-3 months in arrears (greater than 2 months, includes 3 months)   | 21     | 0.06%             | 2,141,649       | 0.04%             |
| 3-6 months in arrears (greater than 3 month, includes 6 months)    | 23     | 0.06%             | 1,479,894       | 0.03%             |
| 6-12 months in arrears (greater than 6 months, includes 12 months) | 4      | 0.01%             | 380,940         | 0.01%             |
| 12+ months in arrears (greater than 12 months)                     | 0      | 0.00%             | 0               | 0.00%             |
| Total  | 36.392 | 100.00%           | f 5.090.388.468 | 100.00%           |

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

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

| Current LTV (Non-Indexed) | Number | % of Total Number | Amount          | % of Total Amount |
|---------------------------|--------|-------------------|-----------------|-------------------|
| 0-50% - Non Indexed       | 18,454 | 50.71%            | 1,617,534,345   | 31.78%            |
| 50-55%                    | 2,380  | 6.54%             | 412,640,616     | 8.11%             |
| 55-60%                    | 2,435  | 6.69%             | 465,814,773     | 9.15%             |
| 60-65%                    | 2,323  | 6.38%             | 467,736,403     | 9.19%             |
| 65-70%                    | 2,060  | 5.66%             | 410,767,958     | 8.07%             |
| 70-75%                    | 2,077  | 5.71%             | 404,009,304     | 7.94%             |
| 75-80%                    | 2,170  | 5.96%             | 432,429,128     | 8.50%             |
| 80-85%                    | 2,185  | 6.00%             | 448,453,542     | 8.81%             |
| 85-90%                    | 1,614  | 4.44%             | 312,360,284     | 6.14%             |
| 90-95%                    | 650    | 1.79%             | 111,208,326     | 2.18%             |
| 95-100%                   | 41     | 0.11%             | 7,055,085       | 0.14%             |
| 100-105%                  | 3      | 0.01%             | 378,704         | 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                     | 36,392 | 100.00%           | £ 5,090,388,468 | 100.00%           |

| St. isbered         2,000         0,000         1,145,19,085         0.4,00           530         0.131         0.430   |  | Namber |                   | Aug. 2007       | M of Table American |
|---|--|--------|-------------------|-----------------|---------------------|
| 55% <ul></ul>   | Current LTV (Indexed as Defined in OC) | Number | % of Total Number | Amount          | % of Total Amount   |
| 56%         12,380         4.158         405,517,495         4.5           56%         1,58         4.05,717,495         7.7           578         1,58         4.07,81         3.34,107,52         7.7           587         1,58         4.07,8         3.77,752         7.7           587         1.58         4.07,8         3.77,752         7.7           587         1.58         4.07,8         3.77,752         7.7           587         1.01,9         4.02,9         3.77,752         7.7           587         1.01,9         4.02,9         3.77,752         7.7           587         1.01,9         0.03,9         0.00,0         0.00,0           1005         1.00,0         0.00,0         0.00,0         0.00,0           1013         0.00,0         0.00,0         0.00,0         0.00,0           10235         1.00,0         0.00,0         0.00,0         0.00,0         0.00,0           1014         1.077         1.09,0         5.00,3,4,4,4         0.00,0         0.00,0         0.00,0         0.00,0         0.00,0         0.00,0         0.00,0         0.00,0         0.00,0         0.00,0         0.00,0         0.00,0         0.00,0 </td <td></td> <td></td> <td></td> <td></td> <td>42.53%</td>  |  |        |                   |                 | 42.53%              |
| 958       1,961       5,381       402,34,051       7.2         756       1,358       5,961,85       7.2         756       1,358       4,962       13,941,152       7.7         757       1,358       4,962       13,941,152       7.7         758       1,354       4,352       13,941,152       7.7         958       1,354       4,352       13,97,964       6.6         950       1,00       0,00       1,00       1,00       0.0  |  |        |                   |                 | 8.73%               |
| 76%       1,86       5.05       739,96,969       7.7         75%       1,78       4.06       39,74,81,75       7         56%       1,73       4.06       39,72,92,41       7         56%       7,77       1,946       10,22,941       7         56%       7,77       1,946       10,22,941       7         56%       7,77       1,946       14,22,947       2.2         57%       0.035       2,37,759       0.06       0       0         57%       0.035       2,37,759       0.06       0   |  |        |                   |                 | 8.95%               |
| 75%         1,765         4,675         364,46,75         7.7           36%         1,367         4,675         377,353         7.7           36%         1,377         1.46         112,222,497         1.6           378         1,377,355         1.63         132,37,355         0.0         0.0           1005         0         0.002         0         0.001   |  |        |                   |                 | 7.86%               |
| ABK         18.88         4.475         379,78,529         7.7           SS         1.534         4.22         1.1594.41         6           SS         1.051         4.22         1.1594.41         6           SS         1.051         4.22         1.1594.41         6           SS         1.051         0.051         0.051         0.001         0.001           SS         0.051         0.051         0.001  | 65-70%                                 |        |                   |                 | 7.38%               |
| 1985         1,536         4.223         317,399,64         6.6           500         707         1,645         142,252,697         1.2           570         100         0.000         10,77,99         0.0           570         0.000         0.000         0.000         0.0           570         0.000         0.000         0.000         0.000           5710         0.000         0.000         0.000         0.000           5710         0.000         0.000         0.000         0.000           5710         0.000         0.000         0.000         0.000           5710         0.0000         0.0000         0.000         0.000           5710         0.0000         0.0000         0.0000         0.0000           5710         0.0000         0.0000         0.0000         0.0000           5700         0.0000         0.0000         0.0000         0.0000           5700         0.0000         0.0000         0.0000         0.0000           5700         0.0000         0.0000         0.0000         0.0000         0.0000           5000         0.00000         0.00000         0.00000         0.00000   | 70-75%                                 |        |                   |                 | 7.18%               |
| -966         707         1.566         14.282,897         0.2           1955         0.005         0.005         0.005         0.005         0.005           1905         0         0.005         0.005         0.005         0.005           5105         0         0.005         0         0.005         0.0  | 75-80%                                 |        |                   |                 | 7.81%               |
| 1986         1136         0.0358         26,377,395         0.0           0.055         0         0         0.055         0         0         0           0.055         0         0         0.055         0         0         0         0           0.155         0         0         0.055         0   | 80-85%                                 |        |                   |                 | 6.24%               |
| 1-10%         0         0.00%         0   | 85-90%                                 |        |                   |                 | 2.80%               |
| 05:055         0         0.005         0         0.005         0         0.005           51:10:         0         0.005         0         0.005         0         0.005           51:12:         0         0.005         0.005         0         0.005         0         0.005           51:12:         0         0.005         5.903.846         10:00           | 90-95%                                 |        |                   |                 | 0.52%               |
| 5-108         0         0.008         0         0.01           01-255         0         0.008         0         0.00           03a         30.30         0.000         5.000.284.63         1000           carrent outstanding balance of loan         Number         \$ of total number         Amant (Bp)         \$ of total amount           5.00         10.77         2.965         1.967.575         0.00         0.00           0.000 25.00         2.407         1.755         5.115.057         0.00         0.00           0.000 25.00         2.407         1.755         4.031.312         0.00         0.0   | 95-100%                                |        |                   |                 | 0.00%               |
| 10-15%         0         0.005         0         0.005           0134         0.005         0         0.005         0         0.005           0141         0.005         0         0.005         0         0.005           0141         0.005         0         0.005         0.005         0.005           0000         0.007         0         100075         €         6.005.388,46         0.005           0.000         0.007         0         1.985         5.319.699         0.005           0.000 5.000         2.447         6.722         4.329.327         0.005           0.000 5.000         4.426         11.80         2.469.324         5.50           0.000 5.000         4.426         11.80         2.469.324         5.50           0.000 5.000         4.426         11.80         2.469.324         5.50           0.000 5.000         2.655         7.448         6.007.76.33         11.11           0.000 5.000         1.226         4.464         4.69.17.148         4.69           0.000 5.000         1.226         4.64         4.69.17.148         4.69           0.000 5.000         1.226         4.64         4.69.17.148   | 100-105%                               |        |                   |                 | 0.00%               |
| 95%         0         0.007         0 </td <td>105-110%</td> <td>0</td> <td>0.00%</td> <td>0</td> <td>0.00%</td>  | 105-110%                               | 0      | 0.00%             | 0               | 0.00%               |
| tal         0         36,392         00.005         £         5,090,388,469         00.00           urrent sutstanding balance of loan         Number         X,6 total number         Amount (GBP)         % of total number         0.00           5,00         7,70         1,960         5,317,939         0.0         0.00           0,000,100,00         4,100         11,277         153,959,232         0.00         0.00           0,000,500,00         4,266         11,800         226,008,242         0.3         0.00   | 110-125%                               |        |                   |                 | 0.00%               |
| Number         Number         % of total number         Anount (68P)         % of total anount           5,000         1,077         2,665         1,947,579         0.0           0,001,000         710         1,953         5,137,059         0.0           0,002,000         4,101         1,127         13,186,297         0.0           0,002,000         4,401         11,201         13,285,219         0.0           0,002,000         4,202         11,600         38,442,775         7.7           0,000,000         4,366         12,001         38,442,775         7.7           0,000,000         4,366         12,001         755,11,461         14,461           0,000,200,000         1,756         4,666         0.0,71,71,64         19,99           0,000,200,000         1,756         4,666         0.0,71,71,64         19,99           0,000,200,000         1,756         4,645         0.0,71,71,64         19,99           0,000,200,000         902         2,248         33,756,289         46,4           0,000,200,000         307         0.033         0.000,90,000         30,99         0.000,90,000         30,99         0.000,90,000         0.000,90,000         0.000,90,000         0.000,90   | 125%+                                  | 0      | 0.00%             | 0               | 0.00%               |
| 5.000         1,077         2.965         1,947,579         0.0           0.000 + 5,000         7.10         1.955         5,319,059         0.0           0.000 + 5,000         4,161         11,172         43,233,357         0.0           0.000 + 5,000         4,163         11,124         53,90,293         3.1           0.000 + 5,000         4,266         11,800         226,053,427         5.3           0.000 + 50,000         4,266         11,800         226,053,427         5.3           0.000 + 50,000         4,566         11,200         256,37,4463         114,43           0.000 + 50,000         1,254         3.455         404,500,77,353         111,13           0.000 + 50,000         1,254         3.455         404,500,77,354         44,56           0.000 + 50,000         902         2.465         31,556,259         6.6           0.000 + 50,000         902         2.465         31,556,259         6.6           0.000 + 50,000         902         2.465         199,516,465         4.9           0.000 + 50,000         902         2.465         199,556,259         6.6           0.000 + 50,000         902         0.455         199,554,575         0.0 <t< td=""><td>Total</td><td>36,392</td><td>100.00%</td><td>£ 5,090,388,468</td><td>100.00%</td></t<>  | Total                                  | 36,392 | 100.00%           | £ 5,090,388,468 | 100.00%             |
| 5.000         1,077         2.965         1,947,579         0.0           0.000 + 5,000         7.10         1.955         5,319,059         0.0           0.000 + 5,000         4,161         11,172         43,233,357         0.0           0.000 + 5,000         4,163         11,124         53,90,293         3.1           0.000 + 5,000         4,266         11,800         226,053,427         5.3           0.000 + 50,000         4,266         11,800         226,053,427         5.3           0.000 + 50,000         4,566         11,200         256,37,4463         114,43           0.000 + 50,000         1,254         3.455         404,500,77,353         111,13           0.000 + 50,000         1,254         3.455         404,500,77,354         44,56           0.000 + 50,000         902         2.465         31,556,259         6.6           0.000 + 50,000         902         2.465         31,556,259         6.6           0.000 + 50,000         902         2.465         199,516,465         4.9           0.000 + 50,000         902         2.465         199,556,259         6.6           0.000 + 50,000         902         0.455         199,554,575         0.0 <t< td=""><td></td><td></td><td></td><td></td><td></td></t<>  |  |        |                   |                 |                     |
| 5.000         1,077         2.965         1,947,579         0.0           0.000 + 5,000         7.10         1.955         5,319,059         0.0           0.000 + 5,000         4,161         11,172         43,233,357         0.0           0.000 + 5,000         4,163         11,124         53,90,293         3.1           0.000 + 5,000         4,266         11,800         226,053,427         5.3           0.000 + 50,000         4,266         11,800         226,053,427         5.3           0.000 + 50,000         4,566         11,200         256,37,4463         114,43           0.000 + 50,000         1,254         3.455         404,500,77,353         111,13           0.000 + 50,000         1,254         3.455         404,500,77,354         44,56           0.000 + 50,000         902         2.465         31,556,259         6.6           0.000 + 50,000         902         2.465         31,556,259         6.6           0.000 + 50,000         902         2.465         199,516,465         4.9           0.000 + 50,000         902         2.465         199,556,259         6.6           0.000 + 50,000         902         0.455         199,554,575         0.0 <t< td=""><td>Current outstanding balance of loan</td><td>Number</td><td>% of total number</td><td>Amount (GBP)</td><td></td></t<>  | Current outstanding balance of loan    | Number | % of total number | Amount (GBP)    |                     |
| 0000 1.000         1.952         5,19,059         0.0           0000 25,000         2,447         6,725         43,23,337         0.0           0,000 5,000         4,103         11,275         15,899,237         3.3           0,000 5,000         4,226         11,805         269,05,242         5.5           0,000 150,000         4,222         11,601         366,442,75         7.7           0,000 150,000         6,422         11,175         600,971,653         11,175           0,000 150,000         2,695         7.415         600,971,653         11,111           0,000 250,000         17,78         4,96         491,173,148         9.9           0,000 350,000         17,78         4,96         491,173,148         9.9           0,000 350,000         1374         0.935         159,023,002         3.5           0,000 400,000         3379         0.635         167,278,595         3.5           0,000 400,000         166         0.465         0.99,049         0.0         0.0           0,000 400,000         0.22         0.055         0.000,000         3.5         167,278,595         3.5           0,000 400,000         0.000         0.005         0.000  | 0-5,000                                | 1.077  | 2.96%             |                 | 0.04%               |
| 1,000-25,000         4,447         6,728         41,733,327         0.0           0,000-50,000         4,101         11,725         153,692,323         3.3           0,000-50,000         4,266         11,803         269,058,242         5.5           0,000-50,000         4,266         11,803         269,058,242         5.5           0,000-10,000         6,622         11,661         364,477         7.7           0,000-10,000         6,622         19,195         669,73,433         1141           0,000-30,000         1,789         4,496         493,173,48         149,99           0,000-30,000         1,789         4,496         493,173,48         199,000,000,000           0,000-30,000         1,789         4,496         493,173,48         199,000,000,000           0,000-30,000         1,317         0,431         199,013,002         31           0,000-30,000         202         2,485         337,596,289         6.6           0,000-30,000         317         0,431         199,013,002         31           0,000-30,000         24         0,132         199,013,002         31           0,000-30,000         24         0,128         354,597         0.0 <tr< td=""><td>5,000-10,000</td><td></td><td></td><td></td><td>0.10%</td></tr<>  | 5,000-10,000                           |        |                   |                 | 0.10%               |
| 5,000-90,000         4,103         11.272         115,689,239         3.3           0,000-75,000         4,226         11.605         249,058,242         5.5           0,000-100,000         6,982         11.605         368,442,775         7.7           0,000-150,000         6,982         11.605         368,442,775         7.7           0,000-250,000         4,366         12.001         756,144,463         144           0,000-250,000         1.55         4.465         404,540,647         144           0,000-250,000         1.55         4.465         404,540,647         7.7           0,000-250,000         1.55         4.455         404,540,647         7.7           0,000-260,000         1.55         4.455         404,540,647         7.7           0,000-40,000         1.57         4.455         404,540,647         7.7           0,000-40,000         1.037         0.738         159,023,002         3.3           0,000-40,000         1.037         0.738         159,023,002         3.3           0,000-40,000         0.655         167,278,595         3.3         3.0           0,000-40,000         0.66         0.993         9.64,577         0.0         0.0  | 10,000-25,000                          |        |                   |                 | 0.85%               |
| 0.007-50.00         4,266         11.805         269.08,22         5.           0.007-10,000         4,222         11.605         348,44,77         7.7           0.007-10,000         4,932         11.915         848,44,77         7.7           0.007-10,000         4,932         11.915         848,44,77         7.7           0.007-20,000         4,935         12.001         75.24,44.63         144.6           0.000-20,000         2,695         7.415         60,073,633         11.1           0.000-20,000         1.756         4.445         491,171,44         9.1           0.000-20,000         1.264         3.455         495,560,21         7.1           0.000-20,000         1.234         3.455         495,560,21         7.1           0.000-20,000         1.039         0.635         115,274,56         1.3           0.000-20,000         1.039         0.655         15,273,475         0.5           0.000-20,000         1.049         0.458         119,97,400         0.1           0.000-20,000         2.000         0.005         0.000,400         0.000         0.000         0.000         0.000         0.000         0.000         0.000         0.000         0.00  |  |        |                   |                 | 3.02%               |
| 5,000-100,000         4,222         11.602         366,442,775         17.7           0,000 - 50,000         -6,582         19.195         684,73.403         14.6           0,000 - 20,000         -2,675         7.418         600,753.53         11.1           0,000 - 20,000         -2,675         7.418         600,753.53         11.1           0,000 - 20,000         -1,766         4.464         69.17,1.46         9.4           0,000 - 20,000         -1,766         4.464         69.17,1.46         9.4           0,000 - 20,000         -1,768         4.464         69.17,1.46         9.4           0,000 - 20,000         -1,635         25.13,4.64         -6.4         9.0           0,000 - 20,000         -1631         0.535         169.278,695         -3.3           0,000 - 20,000         -648         0.1935         169.278,695         -3.3           0,000 - 20,000         -648         0.1935         169.278,695         -0.0           0,000 - 20,000         -642         0.125         35.66,697         -0.0           0,000 - 20,000         -642         0.125         35.66,697         -0.0           0,000 - 20,000         -65,090.388,468         10.0         0.0 <td< td=""><td>50.000-75.000</td><td></td><td></td><td></td><td>5.2%</td></td<>   | 50.000-75.000                          |        |                   |                 | 5.2%                |
| 00.000         6,982         19,195         86,703,403         16.5           00.000         4,356         12,005         753,214,45         14.4           00.000         2,695         7,415         60,073,633         111.           00.000         1,798         4,945         492,173,148         99.           0.000         1,798         4,945         492,173,148         99.           0.000         30,000         1,254         3,455         40,550,621         7.7           0.000         2,000         3,455         40,550,621         7.7         40,000  |  |        |                   |                 | 7.24%               |
| 0.000 20000         12.000         756.214.462         14.1           0.000 230,000         2,695         7.415         640.973.525         11.1           0.000 300,000         1.786         4.945         697.173.148         9.9           0.000 350,000         1.254         3.455         640.973.525         11.1           0.000 350,000         1.254         3.455         640.950.621         7.7           0.000 400,000         902         2.485         317.564.29         6.6           0.000 400,000         902         2.485         317.564.29         6.6           0.000 400,000         902         2.485         197.278.895         7.3         3           0.000 400,000         0.485         109.051.469         2.2         0.125         35.56.577         0.0         3         3         3         0.000.000         0.001         0.001         0.001         0.001         0.001         0.000         0.001 <td></td> <td></td> <td></td> <td></td> <td>16.97%</td>   |  |        |                   |                 | 16.97%              |
| 00.000 200,000         1,786         4.945         4.945         4.945         9.973,653         9.111           00.000 200,000         1,786         4.945         4.945         4.945         9.973,653         9.973,653         9.973,653         9.973,653         9.973,653         9.973,653         9.973,653         9.973,653         9.972,773         9.973,653         9.972,773         9.973,653         9.972,773         9.973,653         9.972,773,748         9.972,773         9.973,653         9.972,773,748         9.972,773         9.973,653         9.972,773,748         9.972,773,743         9.973,973,973,973,973         9.972,973,973,973,973,973         9.972,973,973,973,973,973,973,973,973,973,973   |  |        |                   |                 | 14.86%              |
| 0.000.300.000         1,789         4.96         491,73,148         9.9           0.000.300,000         1,254         3.455         404,550,621         7.7           0.000-300,000         902         2.485         337,506,287         6.6           0.000-450,000         902         2.485         337,506,287         6.6           0.000-450,000         934         1.635         251,33,464         6.4           0.000-50,000         337         0.931         199,03,002         3.3           0.000-50,000         0.464         1.056,169         3.2           0.000-50,000         0.464         0.105,100,000         0.000           0.000-50,000         0.464         0.105,100,000         0.000           0.000-90,000         0.121         0.065         19,647,43         0.0           0.0000-00         0.000-00         0.000   |  |        |                   |                 |                     |
| 0.000 30,000         1,254         3.455         404,590,621         7.7           0.000 300,000         902         2.485         337,505,529         6.6           0.000 400,000         337         0.633         159,67,300         3.1           0.000 400,000         337         0.633         169,728,855         3.6           0.000 400,000         337         0.633         169,728,855         3.1           0.000 400,000         0.645         169,728,855         3.1           0.000 400,000         0.645         169,728,855         3.1           0.000 400,000         0.645         198,87,724         0.0           0.000 400,000         0.000         0.000         0.000         0.000           0.000 400,000         0.000         0.000         0.000         0.000         0.000           0.000 400,000         0.000 <td< td=""><td></td><td></td><td></td><td></td><td>9,69%</td></td<>  |  |        |                   |                 | 9,69%               |
| 0.000 400,000         902         2.485         337,56,289         4.6           0.000 400,000         934         1.635         251,33,464         4.4           0.000 400,000         337         0.935         159,020         3.3           0.000 400,000         0.037         0.935         159,020         3.3           0.000 400,000         0.055         161,272,859         3.3           0.000 700,000         104         0.465         109,04,007         2.5           0.000 700,000         0.452         0.123         355,6597         0.0           0.000 700,000         0.42         0.123         355,6597         0.0           0.000 700,000         0.005         0         0.000         0.005         0         0.000           0.000 700,000         0.005         0         0.000         0.005         0         0.00  |  |        |                   |                 | 9.69%               |
| 0.000-0000         944         1.633         251,34,454         4.4           0.000-000,000         337         0.935         159,03,002         3.3           0.000-000,000         166         0.465         167,278,595         3.3           0.000-000,000         166         0.465         167,278,595         3.3           0.000-000,000         0.685         0.791         93,54,070         0.6           0.000-000,000         42         0.128         135,46,57         0.6           0.000-000,000         1.0         0.005         10,69,77         0.0           0.000-000,000         0.005         10,69,77         0.0         0.00           0.000-000,000         0.005         10,69,77         0.0         0.00           0.000-000,000         0.005         10,69,77         0.0         0.00         0.000         0.005         10,69,77         0.0         0.00         0.000 <t< td=""><td></td><td></td><td></td><td></td><td></td></t<>   |  |        |                   |                 |                     |
| 30,000 500,000         337         0.938         199,023,002         13.0           00,000 500,000         309         0.635         161/27,855         3.1           00,000 500,000         169         0.465         109,061,469         2.2           00,000 700,000         6.62         0.175         55,574,070         0.0           00,000 700,000         2.2         0.055         116,273,474         0.0           00,000 700,000         2.2         0.055         119,677,41         0.0           00,000 700,000         2.1         0.065         119,677,41         0.0           00,000 70,000         2.0         0.000         5,090,388,466         100.0           00,000 70,000         2.6         5,090,388,466         100.0           000,000 0.000         2.6         5,090,388,466         100.0           000,000 0.000         2.6         5,090,388,469         100.0           000,000 0.000         1.3         1.3         19,32,449,27         5.3           001a         1.381         9,295         14,149,409         17.7           001a         1.381         9,295         14,149,40         17.7           001a         1.554         5,773         19  |  |        |                   |                 |                     |
| 00.000 0000         0.855         116/278.895         1.3.           00.000 200,000         169         0.465         109,061.489         2.2.           00.000 200,000         68         0.195         50,574.070         0.0           00.000 200,000         42         0.125         33,564.657         0.0           0.000 400,000         21         0.065         116.657         0.0           0.000 400,000         21         0.055         116.657         0.0           0.000 400,000         20         0.005         5.090388.468         0.00           0.000 400,000         8.01701         100.001 £         5.090388.468         100.00           0.000 400,000         1.38         0.002 £         5.090388.468         100.00           0.000 400,000         1.38         0.002 £         5.090388.468         100.00           1.199         3.138         199.21,217         3.38         100.205         16.374.97         0.5           0.000 400,000         1.198         5.175         127.54.547         5.5         17         17.3         17.3           0.001 40         1.954         5.375         19.63.344         3.3         15.48         16.55.247         3.3 <td< td=""><td></td><td></td><td></td><td></td><td>4.94%</td></td<>  |  |        |                   |                 | 4.94%               |
| 0.000 700,000<br>0.000 700,0000<br>0.000 700,0000<br>0.000 700,0000<br>0.000 700,000<br>0. |  |        |                   |                 |                     |
| 0.000 800,000         68         0.195         59,54,070         0.0           0.000 800,000         42         0.125         35,54,675         0.0           0.000 800,000         21         0.068         19,657,43         0.0           0.000 400,000         21         0.068         19,657,43         0.0           0.000 400,000         0.001         0.000         0.001         0.001         0.001           0.11         0.000 10,000         0.001         5,690,308,468         0.101         0.001           0.11         0.000 10,000         0.001         5,090,308,468         0.001         0.001           0.001         0.001         0.000 10,000         5,090,308,468         0.001         0.001           0.001         0.001         0.001         0.001         0.001         0.001         0.001           0.001         0.   |  |        |                   |                 |                     |
| 0.000 0000         0.000 1000         0.123         35,546,957         0.0           0.000 1000 000         21         0.068         19,867,743         0.0           000 1000 000         0         0.0001         0   |  |        |                   |                 | 2.14%               |
| 00.000         00.000<   |  |        |                   |                 | 0.99%               |
| 0         0         0.000         0.000         0         0.000           stal         36,392         100.00%         £         5,090,388,468         100.00%           stal         0         1,139         Amount         % of Total Number         Number         % of Total Number  |  |        |                   |                 | 0.70%               |
| otal         36.392         100.00%         E         5.090.388.468         100.00           regional Distribution         Number         % of Total Number         Amount         % of Total Number         Mount           st Anglia         1,139         % of Total Number         Amount         % of Total Number         % of Total Number         % of Total Number         % of Total Number   |  |        |                   |                 | 0.39%               |
| Number         % of Total Number         Anount         % of Total Anount           st Anglia         1,139         \$ of Total Number         Anount         % of Total Anount           st Anglia         1,139         \$ of Total Number         Anount         \$ of Total Anount           st Anglia         1,139         \$ of Total Number         3.133         169,212,17         3.           st Mdlands         1,881         \$.775         \$.272,564,627         \$.57           othern Ireland         183         0.505         116,437,699         0.           othern Ireland         1,954         \$.375         192,833,244         3.           othern Ireland         1,954         \$.375         194,952         194           other Ireland         1,758         4.835         262,905,839         5.           other Ireland Ireland Ireland         2,181         5.995 </td <td></td> <td></td> <td></td> <td></td> <td>0.00%</td>  |  |        |                   |                 | 0.00%               |
| sit Anglia         1,139         3.132         169,321,217         3.132           sit Madads         1,881         5.175         272,366,247         5.5           steader London         3,381         9,292         91,4169,940         117.           othern Ireland         183         0.505         118,437,949         0.0           othern Ireland         1.954         5.175         127,456,427         5.5           othern Ireland         1.954         5.175         127,456,427         5.5           othern Ireland         1.954         5.175         127,456,427         3.5           oth West         5.051         118,437,499         0.0         3.381         0.506         118,437,499         0.3           oth West         5.053         15.456         610,055,516         10         3.381         0.506,563         15.7           oth Bast         4,361         11.985         903,540,971         17.7         3.381         0.597,572         2.2         3.258         0.159,499,422         5.55         3.57         3.57,572         2.2         3.55         3.57,572         2.2         3.648,432         0.00,04         0.00,0         0.00,0         0.00,0         10.00         0.00,0  | Total                                  | 36,392 | 100.00%           | £ 5,090,388,468 | 100.00%             |
| sit Anglia         1,139         3.132         169,321,217         3.132           sit Madads         1,881         5.175         272,366,247         5.5           steader London         3,381         9,292         91,4169,940         117.           othern Ireland         183         0.505         118,437,949         0.0           othern Ireland         1.954         5.175         127,456,427         5.5           othern Ireland         1.954         5.175         127,456,427         5.5           othern Ireland         1.954         5.175         127,456,427         3.5           oth West         5.051         118,437,499         0.0         3.381         0.506         118,437,499         0.3           oth West         5.053         15.456         610,055,516         10         3.381         0.506,563         15.7           oth Bast         4,361         11.985         903,540,971         17.7         3.381         0.597,572         2.2         3.258         0.159,499,422         5.55         3.57         3.57,572         2.2         3.55         3.57,572         2.2         3.648,432         0.00,04         0.00,0         0.00,0         0.00,0         10.00         0.00,0  |  |        |                   |                 |                     |
| att Mdlands         5.178         272.646.247         5.5           att Mdlands         5.178         272.646.247         5.5           orthern freland         138         9.278         914.169.940         17.7           orthern freland         138         0.505         18,437.499         0.0           orth         1,954         5.375         192.63.249         0.3           orth         4,563         15.485         615.005.214         12.2           orth Mett         6,543         15.485         615.005.214         12.2           orth Mett         4,542         12.485         473.65.224         0.9           orth Mett         1,756         4.435         262.05.237         5.5           ales         1,429         3.335         164.375.972         2.2           orthik met         2,181         5.978         301,404.942         5.5           orther         2,181         5.978         301,404.942         5.5           orther         2,00         21.855         81,933.947         15.0           orther         36.3902         100.005         \$5.090388.468         100.005           ortal         36.3902         100.005         \$5.090   | Regional Distribution                  |        |                   |                 |                     |
| nearer London         3.81         9.292         914,169,360         17.           orth         153         0.505         15,457,499         0.           orth         1,594         5.375         192,633,294         3.           orth Wet         5,633         15,485         615005,714         0.2.           orth Met         4,592         12,485         615005,714         0.2.           orth Met         1,758         4.851         220,955,859         15.           orth Met         1,499         3.931         163,975,972         2.2.           orther         0         0.005         0         0.005           orther         2,0392         100,009,42         5.57         15.           orther         0         0.005         0         0.00.005         0         0.00.005         0.00.005         0.00.005         0  | East Anglia                            |        |                   |                 | 3.33%               |
| Interland         183         0.50c         18,477.499         0.0           orth         1,954         5.375         192,633.294         0.3           orth         5,633         15.485         615,005.214         0.12           orth         4,542         12.485         473,552.24         0.9           outh Ket         4,361         11.985         604,344,091         0.17           outh Ket         1,755         4.435         262,905,359         5.5           ales         1,429         3.935         146,375,972         2.2           stMidads         2,181         5.974         301,90,492         5.5           orknime         2,181         5.974         301,90,492         5.5           orknime and fumberside         2,181         5.974         301,90,492         5.5           orknime and fumberside         2,183         61,90,31,967         100.00         5.090,388,468         100.00           orknime and fumberside         26,302         100.000         £         5.090,388,468         100.00           orknime and fumberside         26,302         0.000         0         0         0.000         0         0         0.000         0         0.000  | East Midlands                          |        |                   |                 | 5.38%               |
| orth         1,954         5,372         192,633,294         3.3           orth West         5,533         15,485         616,005,214         1.2.           totland         4,542         12,485         461,052,14         1.2.           totland         4,542         12,485         473,645,224         9.9.           totland         4,542         11,985         990,434,069         17.7.           totland         1,785         4.833         262,005,839         5.5.           class         1,429         3.932         148,375,727         2.2.           test Midands         2,181         5.997         301,949,942         5.5.           test Midands         2,181         5.997         301,949,942         5.5.           test Midands         2,181         5.997         301,949,942         5.5.           test Midands         3,632         100,005         0         0.0.00.           test Midands         3,632         100,005         0         0.0.00.           test Midands         26,302         100,006         5.903,884,668         1000.00         0.00.00.         0         0.00.00.         0         0.00.00.         0.00.00.         0         0.00.00.   | Greater London                         |        |                   |                 | 17.96%              |
| Next         5,633         15,485         616,005,214         12.           Otland         4,542         12,485         473,665,224         9.           Juth Est         4,351         11,985         904,344,091         17.           Juth Wet         1,758         4.831         262,905,539         5.           ales         1,479         3.933         148,375,972         2.           st Malands         2,181         5.994         301,904,942         5.           orkchire and Funderside         2.1,851         5.995         301,904,942         5.           otal         7,950         21,853         61,933,967         10.           otal         7,950         0         0.000         6         0.00           otal         26,392         5.         10.000         6         0.00         10.00           spinal regarment.         26,302         100.000         6         0         0.00         0.00         77.           spinal regarment.         26,302         72.28         120,950,696         77.         77.           spinal regarment.         0         0.000         0         0         77.           spinal regarment.         72,2  | Northern Ireland                       | 183    | 0.50%             | 18,437,499      | 0.36%               |
| Number         12,485         47,565,224         9.           Nuth Batt         4,361         11,985         990,346,091         17.7.           Nuth West         1,758         4.833         262,095,839         5.           alaes         1,429         3.933         148.375,727         2.2.           set Midlands         2,181         5.997         301,949,942         5.5           det Mumberside         7,950         21.853         812,933,987         115.5           there         0         0.0005         0         0.000           otal         36,392         100.00%         5.990,888,468         100.00           expansent         26,302         100.00%         5.990,888,468         100.00           reservent         26,302         100.00%         5.990,888,468         100.00           reservent         26,302         100.00%         5.990,888,468         100.00         0.00.00 <td>North</td> <td>1,954</td> <td>5.37%</td> <td>192,633,294</td> <td>3.78%</td>  | North                                  | 1,954  | 5.37%             | 192,633,294     | 3.78%               |
| Nuth East         4,361         11.982         904,344.091         17.           Nuth West         1,738         4.833         262,955,383         5.           ales         1,429         3.935         148,375,972         2.           vect Millands         2,181         5.99%         301,949,942         5.           orksin're and Humberside         2,185         812,933,897         15.           orksin're and Humberside         0         0.004         0         0.0           ther         0         0.0004         0.003         0.001         0.001           tai         36.392         100.009         £         5,090,388,466         100.00           spipal registrement         26,302         0         0.003         0         0         0.07           transd part         0         0.003         0         0         0.07         77.           spipal registrement         26,302         0         0.003         0         0         0.07           transd part         0         0.003         0         0         0         0.07         2.           transd part         0         0.003         0         0         0.07         2.   | North West                             |        |                   | 618,005,214     | 12.14%              |
| Nuth East         4,361         11.982         904,344.091         17.           Nuth West         1,738         4.833         262,955,383         5.           ales         1,429         3.935         148,375,972         2.           vect Millands         2,181         5.99%         301,949,942         5.           orksin're and Humberside         2,185         812,933,897         15.           orksin're and Humberside         0         0.004         0         0.0           ther         0         0.0004         0.003         0.001         0.001           tai         36.392         100.009         £         5,090,388,466         100.00           spipal registrement         26,302         0         0.003         0         0         0.07           transd part         0         0.003         0         0         0.07         77.           spipal registrement         26,302         0         0.003         0         0         0.07           transd part         0         0.003         0         0         0         0.07         2.           transd part         0         0.003         0         0         0.07         2.   | Scotland                               | 4,542  | 12.48%            |                 | 9.31%               |
| Number         1,785         4.833         262,095,839         5.           ales         1,429         3.932         148,375,972         2.2.           sets.Midlands         2,181         5.998         301,949,942         5.5           text.Midlands         7,750         2.2.83         812,933,987         15.5           there         0         0.0005         0         0.0           otal         36,392         100,00%         6.909,888,468         100.0           paptament type         Number         % of total number         Amount (GBP)         % of total anount           transpart         26,303         72,283         3,949,566,696         0         0.0           terest-only         99         2,2645         120,955,101         2.2           fifted         9,130         25,958         1,019,946,470         20.0  | South East                             | 4,361  |                   |                 | 17.77%              |
| ales         1,429         3.932         148,375,972         2.1           veck.Mitlands         2,181         5.995         301,949,942         5.5           orksitre and Humberside         7,950         21,853         812,933,887         15.5           other         0         0.0001         0         0.001         0         0.001           tal         36.392         100.0091         £         5,990,388,468         100.00         100.001  | South West                             | 1,758  | 4.83%             |                 | 5.16%               |
| Vest Midlands         2,181         5.992         301,949,942         5.5           and Humberside         7,90         21,853         812,933,987         15.5           ther         0         0.003         0         0.0           otal         36,392         100,00%         § 5,909,388,468         100.0           expansent         26,302         100,00%         § 6 fotal number         % of total number           expansent         25,303         12,228         3,949,56,696         77.1           strand-part         0         0.003         0         0.0           terest-only         99         2,646         120,955,101         2.2           fifset         9,130         25,098         1,019,946,450         20.0  | Wales                                  |        | 3.93%             | 148.375.972     | 2.91%               |
| orkshire and Humberside         7,950         21,855         812,933,987         15.5           other         0         0.005         0         0.01           otal         36,392         100.005         6         0.005           gayment         Number         4.6         5.090,388,468         100.0           gayment         26,302         100.005         £         5.090,388,468         100.0           gayment         26,302         0.005         £         5.090,388,468         100.0           terest-snly         72,283         Amount (GBP)         % of total number         77.7           terest-snly         999         2.646         120,955,101         22.3           freet         9,130         25.096         1.049,966,670         20.0   | West Midlands                          |        |                   |                 | 5.93%               |
| her         0         0.000         0         0.001           0tal         36.392         100.00%         £         5.090,388,468         100.0           otal         36.392         100.00%         £         5.090,388,468         100.0           oppment type         Number         % of total number         Amount (GBP)         % of total amount           optial regeneration         26.303         72.283         3.949,566,696         77.           optial regeneration         0         0.003         0         0.01           terrest-only         99         2.468         120,0255,007         22.           ffset         9,130         25.098         1.049,946,670         20.01   |  |        |                   |                 | 15.97%              |
| Number         % of total number         Amount (GBP)         % of total amount           epsyment type         Number         % of total number         Amount (GBP)         % of total amount           randpart         26,30         72.281         3,449,56,696         0         0.001           terest-only         0         0.0001         0         0.001         0         0.01           ffset         9,100         25,698         1,019,946,670         20.01         2.5   | Other                                  |        |                   |                 | 0.00%               |
| Number         % of total number         Amount (GBP)         % of total amount           aptial regyment         26,303         72,283         3,949,566,696         77.           art and-part         0         0.003         0         0.         0.           terrest-only         999         2,646         120,025,101         2.         2.           ffset         9,130         25,098         1.019,946,670         20.0.         0.         0.  | Total                                  |        |                   |                 | 100.00%             |
| 25,03         72,28         3,94,956,696         77.           aprial regament         0         0.003         0         0.01           transpart         0         0.003         0         0.02           terest-only         99         2.645         120,955,101         2.2           ffset         9,130         25.095         1.019,946,670         20.0   |  | 50,572 | 100.00%           | - 0,070,000,400 | 100.00%             |
| 25,03         72,28         3,94,956,696         77.           aprial regament         0         0.003         0         0.01           transpart         0         0.003         0         0.02           terest-only         99         2.645         120,955,101         2.2           ffset         9,130         25.095         1.019,946,670         20.0   | Bonaymont typo                         | Numbor | % of total number | Amount (CRR)    | % of total amount   |
| ort         0         0.005         0         0.0           terest-only         959         2.648         120,935,101         2.           fract         9,130         25,095         1.019,946,670         20.0  |  |        |                   |                 |                     |
| terest-only         999         2.648         120.935.101         2.           ffset         9,130         25.091         10.939.607         20.  |  |        |                   |                 |                     |
| ffset 9,130 25.0% 1,019,946,670 20.0  |  |        |                   |                 | 0.00%               |
|   |  |        |                   |                 | 2.38%               |
| 36,392 100.00% E 5,090,388,468 100.0  | Offset                                 |        |                   |                 | 20.04%              |
|   | Total                                  | 36,392 | 100.00%           | E 5,090,388,468 | 100.00%             |

| 12 44 month         4,265         11.728         88.553,198         16.77           12 46 month         5,002         13.396         16.57,196         16.77           456 month         2,011         0.507         16.57,196,02         16.65           46 g month         2,211         0.508         16.57,56,04         6.83           57 2 month         2,211         0.518         46.520,550         0.51           57 4 month         72.01         0.518         46.520,550         0.51           56 36 month         72.01         1.51         97.468,134         1.77           50 36 months         1.512         1.50         97.468,134         1.77           50 316 months         1.544         4.425         151,96,97,28         2.97           50 316 months         1.512         100.001         1.507,02         2.97           50 46 months         1.512         100.001         1.507,02         1.99           50 46 months         1.512         100.001         1.507,02         1.90           50 47 months         1.512         100.001         1.507,02         1.00           50 48 months         1.512         100.001         1.507,02,184,07         0.00  | Seasoning                | Number | % of total number | Amount (GBP)    | % of total amount |
|--|--------------------------|--------|-------------------|-----------------|-------------------|
| 12.4 month         4,265         11.726         88.553,168         16.77           12.4 month         5.02         1.3784         1.85,151,062         10.67           4.56 month         0.211         4.50         1.85,151,062         10.65           5.46 month         0.211         4.50         1.65,156,062         10.65           5.47 month         0.211         6.101         3.45,052,02         6.16           5.47 month         0.2121         6.101         3.45,052,02         6.16           5.48 month         7.201         6.101         3.64,523,550         6.16           5.48 month         7.201         1.581         9.94,68,134         1.77           551.18 months         6.112         1.571         1.13,57,03         4.52           551.18 months         6.112         1.000         1.502,032,024         1.000           561.18 months         6.112         1.000         1.002,000         1.002,000         1.002,000         1.002,000         1.002,000         1.002,000         1.002,000         1.002,000         1.002,000         1.002,000         1.002,000         1.002,000         1.002,000         1.002,000         1.002,000         1.002,000         1.002,000         1.002,000         1.002   | 0-12 months              | 1.306  | 3,59%             | 262.159.221     | 5.15%             |
| 34.5 months         1.3992         1.3992         1.3992         1.602         20.66           34.6 months         1.351         6.003         722,075,590         14.38           64.0 months         1.351         6.003         742,075,590         14.38           64.0 months         1.351         6.003         744,070,462         6.55           744 months         1.351         6.013         744,024,024         6.55           744 months         740         2.033         89,415,633         1.76           746 months         740         2.031         89,415,633         1.76           7510 months         1.414         1.357         1.357,31         6.17           7510 months         1.414         1.357         1.357,31         6.17           7510 months         1.414         1.577         7.77         7.97         1.97           7510 months         1.414         1.578         1.372,77         9.97         1.93         3.727         1.93         3.727         1.93         3.727         1.93         3.727         1.93         3.727         1.93         3.727         1.93         3.727         1.93         3.727         1.93         3.727         1.93   | 12-24 months             |        |                   | 853,553,198     | 16.779            |
| 54-8 months         10.700         732.076,590         14.83           64 months         2,511         6.600         0.43,570,68         6.85           69.7 months         7.213         6.100         2.47,560,68         6.85           69.7 months         7.213         6.100         2.47,560,68         6.85           69.7 months         7.00         2.213         6.100         2.47,560,68         6.85           84.8 months         7.00         2.013         6.95,650,100         7.76           64.100 months         5.00         1.378         5.46,052,100         7.77           64.100 months         1.444         4.52         1.91,993,223         2.64           65.100 months         4.11         1.77,793,723         6.64         7.80           76.81         7.90         7.72,723,723         6.64         7.80         7.90,793,723,723,723,723,723,723,723,723,723,72   |                          |        |                   |                 |                   |
| 48-60 months         2,511         6.907         434,570,426         8.573           7.24 months         2,21         6.108         3.475,4664         6.833           7.45 months         7.00         2.00         9.61,6453         1.76           8.66 months         7.00         2.00         9.61,6453         1.76           9.72 months         1.76         3.73         4.62,21,550         6.16           108-120 months         1.76         3.73         4.62,21,550         6.16           109-120 months         1.76,44         4.42,23         1.51,99,728         2.79           109-120 months         6.11         1.10,742         2.75,92,148         5.40           100-100         6.71         1.05,742         2.79,92,148         5.40           101         1.02,742         2.79,92,148         5.40         5.40           101         1.02,742         1.03,92,148         5.40         5.40         5.40           101         1.02,742         1.03,032,146,03         6.43         5.40         1.00,00         1.00,00         1.00,00         1.00,00         1.00,00         1.00,00         1.00,00         1.00,00         1.00,00         1.00,00         1.00,00         1.00,00   |                          |        |                   |                 | 14.389            |
| 60.72 month         4.108         347,546,664         4.6.83           84.56 month         3.133         4.618         346,563         1.7.8           84.56 month         7.60         2.051         69,146,653         1.7.6           84.56 month         7.70         1.358         59,461,53         1.7.7           108 120 months         1.7.7   |                          |        |                   |                 |                   |
| 72 84 months         3.323         9.138         446,223,509         9.16           84 96 months         740         2.033         8.84,66,53         1.76           96 106 months         500         1.77         54,49,1,71         1.07           96 106 months         1.044         4.023         1.95,193,023         1.27           105 100 months         1.444         4.023         1.95,193,023         1.27           105 100 months         4.101         1.13,75         311,35,793         6.17           105 100 months         6.111         1.13,77         311,35,793         6.17           106 months         6.111         1.578         2.100,000 k E         5.000,384,648         100,000           106 months         3.322         100,000 k E         5.000,384,648         100,000           17 racker         2.658         7.305         1.90,093,383         3.72           17 racker         2.658         7.305         1.90,093,383         3.72           10 ratid         3.342         100,000 k E         5.000,384,648         100,000           10 ratid         3.342         100,000 k E         5.000,384,648         100,000           10 ratid         3.342         100,000 k E  |                          |        |                   |                 |                   |
| 8496 months         740         2.031         86,66,653         1.77           94.06 months         500         1.77         54,403,673         1.67           108.120 months         1.640         4.575         1.193,731         1.27           108.120 months         1.640         4.575         1.193,731         2.57           109 months         6.111         16.778         2.75,821,68         5.44           109 months         36,392         100.00K         6.50,938,468         100.00           Interest payment type         Number         % of total mumber         Amount (68P)         % of total amount           Tracker         2.635         7.733,77         6.44,073,733,77         8.44           0.000 K         6.50,733,727         8.40         100.000         1.75,75         7.733,77         8.44           0.010 Files specify         1.247         0.348         4.57,733,77         8.44         100.000         1.75         7.737,77         8.44         100.000         1.75         1.75         7.737,77         8.44         100.000         1.75         1.75         1.75         1.75         1.75         1.75         1.75         1.75         1.75         1.75         1.75         1.75  |                          |        |                   |                 |                   |
| 99-108 months         500         1.378         54,493,671         1.07           108-120 months         506         1.388         59,408,134         1.17           120-150 months         4,404         4,325         151,93,328         2.99           120-160 months         4,101         115,75         31,135,743         54,003,028         2.99           120-160 months         6,111         16,752         213,827,108         54,003,028         54,003,028           120-160 months         6,111         16,752         213,827,108         54,003,028         54,003,028           120-160 months         0,0005         € 0 tatal number         Amount (GBP)         5 of tatal amount         56,003,04,66         63,032         100,003         5,003,038,66         100,003         100,003         5,003,038,66         100,003         100,003         5,003,038,66         100,003         100,003         5,003,038,66         100,000         100,003         5,003,038,66         100,000         100,003         5,003,038,66         100,000         100,003         5,003,038,66         100,000         100,003         5,003,038,66         100,000         100,003         100,000         100,003         100,000         100,000         100,000         100,000         100,000 |                          |        |                   |                 |                   |
| 108-13 month         976         1.388         97.481.14         1.17           120-13 month         1,644         4.523         151.990,282         2.99           150-16 month         4,101         11.575         311.335,733         6.12           150-16 month         6,111         16.707         275.971,768         5.42           Total         36.392         100.005         E         5.000,388,468         100.00           Total         36.392         100.005         E         5.000,388,468         100.00           Finad         36.392         100.005         E         5.000,388,468         100.00           Finad         29.63         7.303         190,039,938         3.73         0.115           Other (plasse specify)         1124         0.348         20.146,125         0.40           Total         0         0.000         E         5.000,388,468         100.00           Second home         0         0.000         E         5.000,388,468         100.00           Second home         0         0.000         5.000,388,468         100.000         Second home         0         0.000         0.000         0.000         0.000         0.000         0.000   |                          |        |                   |                 |                   |
| 120-19 month         1,644         4.522         151,990,928         2.99           150-180 months         4,110         11.575         311.357,973         6.12           150-180 months         6,111         16,793         275,897,168         5.42           Total         36,392         100,000 €         5.090,388,468         100.000           Interest payment type         Number         % of total number         Amount (GBP)         % of total amount           Fixed         29,639         14.40         4,370,3777         6.94,95           Fixed         29,639         14.40         4,370,3777         6.94,95           Fixedr         29,639         14.40         4,370,3777         6.94,95           Tocker         2,659         7.01         190,059,938         6.94,95           Tocker         2,659         100,000         10,049,953         6.94,95           Constructure         36,392         100,000         10,049,953         100,000           Constructure         36,392         100,000         5,090,388,468         100,000           Constructure         36,392         100,000         5,090,388,468         100,000           Set otal amount         36,392         100,000  |                          |        |                   |                 |                   |
| 193-180 months     4,410     11.575     311,335,793     6.12       183-months     6,111     16,775     275,592,188     5.42       Total     36,392     100.008     £     5,090,388,468     100.00       Interest payment type     Number     % of total number     Amount (GBP)     % of total another       196-180     2,057     100.008     £     5,090,388,468     100.000       176-64     2,058     7,398     100,039,98     3,071       176-64     2,058     7,398     100,039,98     3,070       176-64     3,632     100.005     £     5,090,388,468     100.000       176-64     36,392     100.005     £     5,090,388,468     100.000       176-64     36,392     100.005     £     5,090,388,468     100.000       176-64     36,392     100.005     £     5,090,388,468     100.000       176-64     36,392     100.005     £     5,090,388,468     100.000       176-64     36,392     100.005     £     5,090,388,468     100.000       176-64     0     0     0.000     100.005     100.005     100.005       176-64     0     0     0.000     5,090,388,468     100.000       176-   |                          |        |                   |                 |                   |
| iB0-months         6.111         16.785         275,822,168         5.42           Total         36,322         100.005         £         5.090,388,468         100.005           Interest payment type         276,922,102         87,468         46,572,051,727         87,448           Field         276,922,102         81,448         4,573,051,727         87,448           Order         2,659         100,005         5,090,388,468         100,007           Order         2,632         100,005         5,090,388,468         100,007           Conspression         36,392         100,005         5,090,388,468         100,000           Secord home         0         0,006         0         0,000           Fait track         0         0,000         5,090,388,468         100,000           Fait track         0         0,000         5,090,388,468         100,000           Fait track         0         0,000         0,000 </td <td></td> <td></td> <td></td> <td></td> <td></td>                                   |                          |        |                   |                 |                   |
| Tetal         36,392         100.005         £         5,090,388,468         100.007           Interest payment type         Number         % of total number         Amount (GBP)         % of total amount           Field         3,971         10,918         307,146,678         683,472           SVR         3,971         10,918         307,146,678         683,472           Tacker         2,658         7,306         190,039,383         3,373           Other (Jease specify)         0.144         0.342         2,048,125         0.40           Other (Jease specify)         0.342         100,001         5,090,388,468         100,00           Dender Scopies         Number         % of total number         Amount (GBP)         % of total amount           Dender Scopies         0         0.0005         5,090,388,468         100,000           Dender Scopies         0         0.0005         5,090,388,468         100,000           Tactar Accopies         0         0.0005         5,090,388,468         100,000           Fast track         0         0.0005         5,090,388,468         100,000           Fast track         0         0.0005         5,090,388,468         100,000           Fast track   |                          |        |                   |                 |                   |
| Interest payment type         Number         % of total number         Annount (GBP)         % of total anount           Fixed         26,03         % of total number         Annount (GBP)         % of total anount           Fixed         3,771         10,91%         30,744.678         6.63.63           Tracker         2,635         7.30%         100,039,938         3.73           Diter (place specify)         0.134         0.34.65         100,039,938         3.73           Chan purpose type         Number         % of total number         Annount (GBP)         % of total number           Owner occupied         0.352         100,006         5,090,388,468         100,000           Second home         0         0.000         0.0008         0         0.000           Field         0         0.0008         5,090,388,468         100,000           Second home         0         0.0008         5,090,388,468         100,000           Field verified         36,392         100,0008         5,090,388,468         100,000           Field verified         36,392         100,000         5,090,388,468         100,000           Field verified         36,392         100,000         5,090,388,468         100,000   |                          |        |                   |                 |                   |
| Finand         29,639         81.445         4.573,053,727         68.94           SWR         3,771         10,918         3371,46,678         66.03           Tracker         2,658         7.306         190,039,938         3,77           Other (plasse specify)         0.124         0.344         0.34,8125         0.40           Cana purpose type         Number         6.010,0008         £         5,000,388,468         100.000           Cana purpose type         Number         6.010,0008         £         5,000,388,468         100.000           Owner-occupied         0         0.0005         0         0.0005         0         0.000           Second home         0         0.0005         5,000,388,468         100.000         0.0005         0         0.000         0.0005         100,0005         5,000,388,468         100.000            | lotal                    | 36,392 | 100.00%           | £ 5,090,388,468 | 100.00%           |
| Finand         29,639         81.445         4.573,053,727         68.94           SWR         3,771         10,918         3371,46,678         66.03           Tracker         2,658         7.306         190,039,938         3,77           Other (plasse specify)         0.124         0.344         0.34,8125         0.40           Cana purpose type         Number         6.010,0008         £         5,000,388,468         100.000           Cana purpose type         Number         6.010,0008         £         5,000,388,468         100.000           Owner-occupied         0         0.0005         0         0.0005         0         0.000           Second home         0         0.0005         5,000,388,468         100.000         0.0005         0         0.000         0.0005         100,0005         5,000,388,468         100.000            | Interest normant time    | Number | % of total number | Amount (CRR)    | % of total amount |
| SyR         13,971         10,975         307,146,678         6.03           Tracker         2,658         7.305         190,039,98         3.73           Total         124         0.348         20,148,125         0.40           Can purpose type         124         0.348         20,148,125         0.40           Cons purpose type         Number         \$ of total number         Amount (GBP)         \$ of total anount           Owner occupied         0         0.000         0         0.000           System         36,392         100.000         \$ 5,909,388,468         100.000           Owner occupied         0         0.000         0         0.000           System         36,392         100.000         \$ 5,909,388,468         100.000           Finder         36,392         100.005         \$ 5,909,388,468         100.000           Fast track         0         0.0005         0         0.000         0         0.000           Fast track         0         0.0005         \$ 0.909,388,468         100.000         Fast track         0         0.000         0         0.000         0.000         1.0000         Fast track         0         0.0005         Fast track         0<  |                          |        |                   |                 |                   |
| Tracker         12,658         7.301         190,039,938         3.77           Other (plass specify)         124         0.348         20,448,125         0.040           Total         36,392         100.005         £         5,090,388,468         100.007           Compose type         Number         % of total number         Amount (GBP)         % of total amount         % of total number         0         0.000         <                               |                          |        |                   |                 |                   |
| Other (plase specify)         124         0.34E         30,148,125         0.0.40           Total         36,392         100.005         £         5,090,388,468         100.007           Can purpose type         Number         \$         5,090,388,468         100.007           Owner-occupied         0         0.0007         5,090,388,468         100.007           Surp-to-let         0         0.0007         0         0.0007           Second home         0         0.0007         5,090,388,468         100.000           Second home         0         0.0007         5,090,388,468         100.000           Second home         0         0.0007         5,090,388,468         100.000           Incare verification type         Number         % of total number         Amount (GBP)         % of total amount           Pilly verified         0         0.0007         5,090,388,468         100.000           Fast-track         0         0.0007         5,090,388,468         100.000           Second home         0         0.0007         5,090,388,468         100.000           Second home         0         0.0007         5,090,388,468         100.000           Second home         0         0.0  |                          |        |                   |                 |                   |
| Total         36,392         100.008         £         5,090,388,468         100.007           Can purpose type         Number         % of total number         Amount (GBP)         % of total amount           Noner-occupied         0.3,592         100.008         5,090,388,468         100.007           Buy-to-let         0         0.008         0         0.000           Grain         0         0.008         0         0.000           Total         0         0.008         0         0.000           Total         36,392         100.008         £         5,090,388,468         100.000           Total         36,392         100.008         £         5,090,388,468         100.000           Total         36,392         100.008         £         5,090,388,468         100.000           Paice verification type         Number         % of total number         Amount (GBP)         % of total amount           Paice verified         0         0.000         0.000         0.000         0.000           Total         36,392         100.005         £         5,090,388,468         100.005           Paisoning term of loan         Number         % of total number         Amount (GBP)         %  |                          |        |                   |                 |                   |
| Number         % of total number         Annount (GBP)         % of total anount           Owner occupied         0         0.005         5,070,388,468         100,005           Syrole K         0         0.005         0         0.005           Second home         0         0.005         0         0.005           Total         0         0.005         5,070,388,468         100,000           Brown everification type         0         0.005         5,070,388,468         100,000           Fail tradition type         Number         % of total number         Amount (GBP)         % of total anount           Galay verified         0         0.0076         5,070,388,468         100,000           Fail tradit         36,392         100,007         5,070,388,468         100,000           Fail tradit         0         0.0076         0         0.000           Fail tradit         10,392         100,005         £         5,070,388,468         100,000           Total         0         0.0076         5,070,388,468         100,000         1,000         1,000         1,000         1,000         1,000         1,000         1,000         1,000         1,000         1,000         1,000         1,000 </td <td></td> <td></td> <td></td> <td></td> <td></td>                   |                          |        |                   |                 |                   |
| Owner occupied         33,392         100.005         5,070,388,468         100.00           Secord home         0         0.005         0         0.005           Secord home         0         0.005         0         0.005           Total         0         0.005         5,070,388,468         100.005           Secord home         0         0.005         E         0.0008,468         100.005           Fail reading         36,392         100.005         E.070,388,468         100.005         E.070,388,468         100.005           Fail reading         36,392         100.005         E.070,388,468         100.005         E.070,388,468         100.005           Fail reading         36,392         100.005         E.0709,388,468         100.005         E.0709,388,468         100.005           Fail reading term of loan         Number         % of total number         0         0.003           50 40 months         1,449         3.988         34,570,933         1.069           50 40 months         1,736         2.188         75,597,505         1.592           50 40 months         6,747         1.688         11,71,753,469         2.255           504-30 months         2,738         2.083  | Total                    | 36,392 | 100.00%           | £ 5,090,388,468 | 100.00%           |
| Owner occupied         33,392         100.005         5,070,388,468         100.00           Secord home         0         0.005         0         0.005           Secord home         0         0.005         0         0.005           Total         0         0.005         5,070,388,468         100.005           Secord home         0         0.005         E         0.0008,468         100.005           Fail reading         36,392         100.005         E.070,388,468         100.005         E.070,388,468         100.005           Fail reading         36,392         100.005         E.070,388,468         100.005         E.070,388,468         100.005           Fail reading         36,392         100.005         E.0709,388,468         100.005         E.0709,388,468         100.005           Fail reading term of loan         Number         % of total number         0         0.003           50 40 months         1,449         3.988         34,570,933         1.069           50 40 months         1,736         2.188         75,597,505         1.592           50 40 months         6,747         1.688         11,71,753,469         2.255           504-30 months         2,738         2.083  | Loan purpore type        | Number | % of total number | Amount (CRR)    | % of total amount |
| Buy-to ist         0         0.006         0         0.007           Grand home         0         0.007         0         0.0007           Total         36,392         100.008         £         5,909,388,468         100.000           Income verification type         Number         % of total number         Amount (GBP)         % of total amount           Fully verified         36,392         100.008         5,909,388,468         100.000           Fast-track         0         0.008         5,909,388,468         100.000           Fast-track         1,979         5,168         75,709,313         0.499           5-00 months         1,977         5,168         75,709,131   |                          |        |                   |                 |                   |
| Second home         0         0.00%         0         0.00%           Total         36,392         100.00%         £ 5,090.388,468         100.00           Income verification type         Number         % of total number         Amount (GBP)         % of total amount           Fully verified         0         0.000%         £ 5,090.388,468         100.00           Second provide         0         0.000%         5,090.388,468         100.00           Second provide         0         0.000%         5,090.388,468         100.00           Second provide         0         0.000%         0         0.000         0.0  |                          |        |                   |                 |                   |
| Total         36,392         100.008         £         5,090,388,468         100.007           Income verification type         Number         % of total number         Amount (GBP)         % of total amount           Figury verified         36,392         100.008         5,090,388,468         100.007           Fast track         0         0.008         5,090,388,468         000.00           Fast track         0         0.008         0         0.000           Generating term of loan         0         0.008         0         0.000           Stating term of loan         Number         % of total number         Amount (GBP)         % of total amount           Stating term of loan         Number         % of total number         Amount (GBP)         % of total amount           Stating term of loan         Number         % of total number         Amount (GBP)         % of total amount           Stating term of loan         Number         % of total number         Amount (GBP)         % of total amount           Stating term of loan         Number         % of total number         Media 75,501         10,502           Stating term of loan         Amount 6         7,703         18,181         765,546,661         15,500           Stating term of loa        |                          |        |                   |                 |                   |
| Number         % of total number         Amount (GBP)         % of total anomher           Fully verified         36,392         100,005         5,090,388,468         100,000           Set restrified         0         0,005         0         0,000           Set restrified         0         0,005         0         0,000           Set restrified         0         0,005         0         0,000           Total         36,392         100,005         £,5090,388,468         100,000           Bernaining term of Ioan         Number         % of total number         Amount (GBP)         % of total amount           0.30 months         1,474         3,988         34,970,933         0,69           0.40 months         1,478         5,168         76,307,651         1,51           0.40 months         1,478         5,168         76,307,651         1,51           0.40 months         6,799         18,13         75,546,661         15,54           0.40 months         6,799         18,13         75,546,661         15,54           0.40 months         6,464         17,758         1,301,77,912         23,55           0.40 months         3,718         10,220         87,255,382         16,23  |                          |        |                   |                 |                   |
| Fully verified         36.392         100.008         5.090.388.468         100.00           Self-certified         0         0.008         0         0.000           Self-certified         0         0.008         0         0.000           Total         36.392         100.008         E         5.090.388.468         100.000           Self-certified         0         0.0008         E         5.090.388.468         100.000           0.30 months         14.449         3.988         Amount (GBP)         % of total amounte         100.001           0.30 months         1.478         5.168         76.307.51         1.504           0.40 months         1.478         5.168         76.307.51         1.504           0.40 months         0.699         16.131         75.548.661         15.64           0.40 months         6.679         16.131         75.548.661         15.64           120-180 months         6.644         17.768         1.301.73.712         2.25.56           0.02.400 months         2.180         5.090.386.468         100.000         16.52.53.20         16.22           0.03.000 months         2.180         5.090.386.461         15.04         100.000         16.5.090.386.461   | Total                    | 38,392 | 100.00%           | E 5,040,388,488 | 100.00%           |
| Fully verified         36.392         100.008         5.090.388.468         100.00           Self-certified         0         0.008         0         0.000           Self-certified         0         0.008         0         0.000           Total         36.392         100.008         E         5.090.388.468         100.000           Self-certified         0         0.0008         E         5.090.388.468         100.000           0.30 months         14.449         3.988         Amount (GBP)         % of total amounte         100.001           0.30 months         1.478         5.168         76.307.51         1.504           0.40 months         1.478         5.168         76.307.51         1.504           0.40 months         0.699         16.131         75.548.661         15.64           0.40 months         6.679         16.131         75.548.661         15.64           120-180 months         6.644         17.768         1.301.73.712         2.25.56           0.02.400 months         2.180         5.090.386.468         100.000         16.52.53.20         16.22           0.03.000 months         2.180         5.090.386.461         15.04         100.000         16.5.090.386.461   | Income verification type | Number | % of total number | Amount (GBP)    | % of total amount |
| Part track         O         0         0.00%         0         0.00%           Gelf-extrifed         0         0.00%         0         0.00%         0         0.00%           Total         36.392         100.00%         £         5.90%,388.468         100.00%           Remaining term of toan         Number         % of total number         Amount (GBP)         % of total amount           3.0 months         1.449         3.96%         3.427,0433         0.69%           3.0 months         1.459         5.16%         7.439,07.453         1.59%           120-180 months         1.67%         5.16%         7.439,07.453         1.59%           120-180 months         6.69%         16.131         7.655.466.1         15.54%           120-180 months         6.644         17.76%         1.301,773,912         2.25.55           300-380 months         2.180         5.9%         4.472,759,12         2.55.56           300-380 months         2.180         5.9%         4.472,759,12         2.55.56           300-380 months         2.180         5.9%         4.472,027         9.7.75           Total         3.748         10.228         8.77,255,582         16.23           300-months </td <td></td> <td></td> <td></td> <td></td> <td></td>                                   |                          |        |                   |                 |                   |
| Self-certified         0         0.00%         0         0.00%           Total         36,392         100.00%         £ 5090,388,468         100.000           8emaining term of Ican         Number         % of total number         Amount (CBP)         % of total anounts           0-30 months         1,474         3.98%         34,970,933         4,670         100.000           0-30 months         1,478         5.168         76,307,551         1.59           0-40 months         1,878         5.168         76,307,551         1.59           0-120 months         6,599         18,138         775,58,661         150,40           120-180 months         6,644         17,768         1,301,73,912         25,59           300-360 months         2,180         5,990,388,468         100.00         16,228         827,256,352         16,23           300-360 months         2,180         5,997         18,688         1,117,383,797         22,55         30,360 months         100,000         16,37,742         12,912         25,55         30,360 months         3,718         100,228         827,255,542         16,32         16,32         16,32         16,32         16,32         16,32         16,32         16,32         16,32   |                          |        |                   |                 | 0.009             |
| Total         36,392         100.00%         £         5,090,388,468         100.000           Remaining term of loan         Number         % of total number         Amount (GBP)         % of total number         0.000           300 months         1,449         3,988         34,570,933         0.69           304 do noths         1,449         3,988         34,570,933         0.69           304 do noths         1,736         5,166         76,507,651         1.59           304 do noths         7,358         20,000         466,72,601         9.21           304 do noths         6,797         16,668         11,71,853,495         22,000         9.21           305 abomoths         6,644         17,778         1,312,132,192         25,55         25,552         16,52         25,552         16,52         25,552         16,52         25,552         16,52         25,552         16,52         25,552         16,22         36,322         100.005         £         5,909,388,468         100.005         100,005         £         5,909,388,468         100,005         £         5,909,388,468         100,005         £         5,909,388,468         100,005         £         5,909,388,468         100,005         £         5,909,388,468                                    |                          | 0      |                   | 0               |                   |
| 0-30 months         1,449         3.985         34,970,913         0.69           0-30 months         1,578         5,165         75,0051         1.53           0-30 months         7,768         20.085         446,725,607         9,21           120-180 months         6,598         18,138         755,546,601         15,04           120-180 months         6,698         18,138         755,546,601         15,04           120-180 months         6,646         17,768         1,901,737,912         25,56           200-300 months         6,646         17,768         1,901,737,912         25,56           200-300 months         2,180         5,690         1,901,737,912         25,56           200-300 months         2,180         5,090         444,720,27         9,72           200-300 months         30,920         100,000         £         5,090,388,466         100,000           Employment staus         0         5,090         100,000         £         5,090,388,466         100,000           Employment staus         1,022         2,281         4,24,535,491         100,000         16         5,090,388,466         100,000           Employment staus         1,022         2,2815         4,24,535,   |                          | 36.392 |                   | £ 5.090.388.468 | 100.00%           |
| 0-30 months         1,449         3.985         34,970,913         0.69           0-30 months         1,578         5,165         75,0051         1.53           0-30 months         7,768         20.085         446,725,607         9,21           120-180 months         6,598         18,138         755,546,601         15,04           120-180 months         6,698         18,138         755,546,601         15,04           120-180 months         6,646         17,768         1,901,737,912         25,56           200-300 months         6,646         17,768         1,901,737,912         25,56           200-300 months         2,180         5,690         1,901,737,912         25,56           200-300 months         2,180         5,090         444,720,27         9,72           200-300 months         30,920         100,000         £         5,090,388,466         100,000           Employment staus         0         5,090         100,000         £         5,090,388,466         100,000           Employment staus         1,022         2,281         4,24,535,491         100,000         16         5,090,388,466         100,000           Employment staus         1,022         2,2815         4,24,535,   |                          |        |                   | •               |                   |
| D9-69 menths         1,173         5,168         75,307,651         1,505           D9-69 menths         7,308         20,088         448,256,07         9,21           120-169 menths         6,599         18,138         765,548,661         15,040           120-169 menths         6,797         18,688         11,171,583,495         22,000           240-300 menths         6,464         17,768         1,301,273,912         25,555           260-300 menths         3,718         10,228         28,727,5522         16,52           300-360 menths         3,718         10,228         28,727,5522         16,52           300-360 menths         2,180         5,99%         449,720,627         9,77           Total         36,392         100,00%         £         5,090,388,468         100,000           Employment status         Number         % of total number         Amount (GBP)         % of total amount           Employment status         1,022         2,81%         4,647,553,691         91,83           Employment status         0         0,024         2,81%         4,647,453,50         10,212           Employment status         0,024         2,81%         4,647,453,50         91,83         91,83  | Remaining term of Ioan   | Number | % of total number | Amount (GBP)    | % of total amount |
| Øp-120 months         7,703         20.085         448,726,607         9,21           120-180 months         6,598         18,131         776,546,61         15,04           120-180 months         6,797         18,685         1,171,833,495         22,030           120-180 months         6,644         17,765         1,301,172,912         25,56           200-300 months         0,644         17,765         1,301,172,912         25,56           300-300 months         2,180         5,961         494,720,627         9,72           160-and         2,180         5,961         494,720,627         9,72           Total         30,492         100.00% fc         5,909,388,468         100.00           Employment status         0,404         12,726         4,674,553,691         000           Employment status         1,402         2,815         4,674,553,691         9,102           Interryold         0,102         2,815         4,674,553,691         9,123           Interryold         1,402         2,815         4,674,553,691         9,123           Interryold         1,402         2,815         4,674,553,691         9,123           Interryold         1,402         2,815         4,6474,55   | 0-30 months              | 1,449  | 3.98%             | 34,970,933      | 0.699             |
| Viz0-180 months         6,598         16,138         76,538,661         15,04           Big-240 months         6,797         16,668         1,113,83,495         52,00           240-300 months         6,644         17,768         1,301,273,912         25,55           200-360 months         3,718         10,228         827,255,582         16,25           300-360 months         2,180         5,998         494,200,627         9,772           564 months         2,180         5,999         494,200,627         9,772           Total         36,392         100,00%         £         5,090,388,468         100,000           Employment status         Number         % of total number         Amount (GBP)         % of total another         100,00%         £         5,090,388,468         100,00%           Employment status         Number         % of total number         Amount (GBP)         % of total another         10,002         2,81%         14,624,555,691         91,63         10,122         2,81%         14,647,555,691         91,63         100,200         10,21%         10,21%         10,21%         10,21%         10,21%         10,21%         10,21%         10,21%         10,21%         10,21%         10,21%         10,21%         10,2                     | 30-60 months             | 1,878  | 5.16%             | 76,307,651      | 1.509             |
| 180-240 months         6,797         18,648         1,171,583,495         220.03           240-300 months         6,464         17,761         1,301,723,912         25,56           300-300 months         3,718         100,228         827,256,582         16,625           300-300 months         2,180         5,978         494,720,677         9,73           Total         36,392         100,008         £         5,090,388,468         100,000           Enployment status         Number         % of total number         2,880         4,663,6521         9,182           Generative         30,140         % of total number         4,663,6521         9,182           Generative         10,022         2,051         16,656,8521         9,182           Generative         10,022         2,051         16,656,8521         9,123           Generative         10,022         2,051         16,656,8521         9,123           Generative         10,022         2,051         16,524,515         0,123           Generative         10,022         2,051         16,524,515         0,123           Generative         0         0,082         16,524,515         0,123           Generative  | 60-120 months            | 7,308  | 20.08%            | 468,726,607     | 9.219             |
| Value         6,644         17,768         1,301,273,912         25,55           090-360 months         3,718         10,228         827,255,582         16,25           960-months         2,180         5,998         494,220,627         9,772           Total         36,392         100,00%         £         5,090,388,468         100,00%           Employment status         Number         % of total number         Amount (GBP)         % of total another         100,00%           Employment status         Number         % of total number         Amount (GBP)         % of total another         100,00%           Employment status         1,022         2,81%         4,674,553,691         91,83         91,83           Employment status         1,022         2,81%         14,624,553,691         91,83         91,83           Endipoyed         1,022         2,81%         14,654,552         2,32,33         14,34,51         0,32         13,345         12,32,465         0,32         0,32,46         0,122         2,81%         14,654,651         0,32         0,32,451         10,32,451         0,32         0,32,451,65         0,32         0,32,451         0,32         0,32,451,65         0,32         0,32,451         0,30         0,300                               | 120-180 months           | 6,598  | 18.13%            | 765,548,661     | 15.049            |
| Value         6,644         17,768         1,301,273,912         25,55           090-360 months         3,718         10,228         827,255,582         16,25           960-months         2,180         5,998         494,220,627         9,77           Total         36,392         100,00%         £         5,090,388,468         100,00%           Employment status         Number         % of total number         Amount (GBP)         % of total another         100,00%           Employment status         Number         % of total number         Amount (GBP)         % of total another         100,00%           Employment status         1,022         2,81%         4,674,553,691         91,83         91,83           Employment status         1,022         2,81%         14,624,553,691         91,83         91,83           Endipoyed         1,022         2,81%         14,654,552         2,32,33         14,34,51         0,32         13,34         0,12,748         0,12,748         0,12,2           Guarantor         0         0,038         0,038         10,348         26,77,752         4,453  | 180-240 months           | 6,797  | 18.68%            | 1,121,583,495   | 22.039            |
| 303-360 months         3,718         10.228         827,256,582         16,23           360-months         2,180         5,9%         444,720,627         9,27           Total         36,392         100.00%         £         5,90%,388,468         100.00           Employed         30,149         % of total number         Amount (GBP)         % of total amounts           Envirol         30,147         2,283         4,674,555,691         91,83           Seried mighted         10,67         2,858         4,674,555,691         91,83           Berlied mighted         10,87         2,858         4,674,555,691         91,83           Garantor         0  |                          |        |                   |                 |                   |
| 360-months         2,180         5,99%         494,720,627         9,77           Total         36,392         100.0%         £         5,090,388,468         100.00           Employment status         Number         % of total number         Amount (GBP)         % of total another         100.00           Employment status         10.00         8         4,074,553,691         9,172           Employment status         10.00         % of total number         Amount (GBP)         % of total another           Employmed         10,022         2,81%         14,674,553,691         99,132           Gelf-employed         10,022         2,81%         16,650,822         21,232           Memployed         68         0,19%         6,312,748         0,122           Garantor         0         0,00%         0         0,00%           Other         4,853         13,34%         226,77,752         4,453   |                          |        |                   |                 |                   |
| Total         36,392         100.00%         £         5,090,388,468         100.00           Employment status         Number         % of total number         Amount (GBP)         % of total anount           Employment status         0,149         62,851         4,674,533,691         91,83           Employed         1,022         2,818         166,660,822         3,27           Unemployed         68         0,198         6,512,748         0,122           Betried         300         0,828         16,243,615         0.12           Guarantor         0         0,00%         0         0.00%           Other         4,853         13,348         226,77,522         4,455   |                          |        |                   |                 | 9.729             |
| Employed         30.149         82.85%         4.674,553.691         91.83           Belf-employed         1,022         2.81%         16.650.652         32.72           Unemployed         68         0.19%         6.312,748         0.12           Retired         300         0.62%         16.243,615         0.32           Guarantor         0         0.00%         0         0.00%           Other         4,853         13.34%         226,77,52         4.45   |                          |        |                   |                 | 100.00%           |
| Employed         30.149         82.85%         4.674,553.691         91.83           Belf-employed         1,022         2.81%         16.650.652         32.72           Unemployed         68         0.19%         6.312,748         0.12           Retired         300         0.62%         16.243,615         0.32           Guarantor         0         0.00%         0         0.00%           Other         4,853         13.34%         226,77,52         4.45   |                          |        |                   | •               |                   |
| Self-employed         1,022         2,81%         166,560,852         3,27           Unemployed         68         0,19%         6,312,748         0,12           Retired         300         0,82%         16,424,615         0,32           Guarantor         0         0,00%         0         0,00%           Other         4,853         13,34%         226,17,562         4,45   | Employment status        |        |                   |                 |                   |
| Ühemployed         68         0.19%         6.312,748         0.12           Retired         300         0.82%         16,342,615         0.32           Guarantor         0         0.00%         0         0.00           Other         4,853         13,34%         226,77,52         4,45  | Employed                 |        | 82.85%            |                 | 91.83             |
| Retired         300         0.823         16,243,615         0.32           Guarantor         0         0.008         0         0.000           Other         4,853         13,348         226,717,562         4,45  | Self-employed            | 1,022  | 2.81%             | 166,560,852     | 3.27              |
| Retired         300         0.828         16,243,615         0.32           Guarantor         0         0.008         0         0.000           Other         4,853         13,348         226,717,562         4,45  | Unemployed               | 68     | 0.19%             | 6,312,748       | 0.12              |
| Guarantor         0         0.005         0         0.000           Other         4,653         13.348         226,717,562         4.45  | Retired                  | 300    |                   | 16,243,615      | 0.329             |
|  | Guarantor                | 0      | 0.00%             |                 | 0.00              |
|  | Other                    | 4.853  | 13.34%            | 226.717.562     | 4.459             |
|  |                          |        |                   |                 | 100.00            |

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

| Series  | 9               | 11                | 12                 | 13             | 14                | 15             | 16             |
|---|-----------------|-------------------|--------------------|----------------|-------------------|----------------|----------------|
| Issue date  | 11/06/14        | 10/11/15          | 11/04/17           | 19/11/18       | 08/05/19          | 21/11/19       | 13/10/20       |
| Original rating (Moody's/Fitch)                               | Aa1/AA+         | 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        | Aaa/AAA        |
| Denomination  | EUR             | EUR               | EUR                | GBP            | EUR               | GBP            | EUR            |
| Amount at issuance  | 500,000,000     | 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    | 500,000,000       | 750,000,000    | 500,000,000    |
| FX swap rate (rate:E1)  | 1.230           | 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       | soft-bullet    | soft-bullet    |
| Scheduled final maturity date                                 | 11/06/21        | 10/11/22          | 11/04/23           | 20/11/23       | 08/05/24          | 21/11/24       | 13/10/27       |
| Legal final maturity date                                     | 11/06/22        | 10/11/23          | 11/04/24           | 19/11/24       |                   | 21/11/25       | 12/10/28       |
| ISIN  | X\$1076256400   | XS1318364731      | XS1594364033       | X\$1910867081  | XS1991186500      | XS2080769909   | XS2243314528   |
| Stock exchange listing  | London          | London            | London             | London         | London            | London         | London         |
| Coupon payment frequency                                      | Annual          | Annual            | Annual             | Quarterly      | Annual            | Quarterly      | Quarterly      |
| Coupon payment date   | 11th            | 10th              | 11th               | 19th           | 8th               | 21st           | 13th           |
| Coupon (rate if fixed, margin and reference rate if floating) | 1.250%          | 0.750%            | 0.375%             | 0.600% / SONIA | 0.125%            | 0.580% / SONIA | 0.010%         |
| Margin payable under extended maturity period (%)             | 0.220%          | 0.250%            | 0.100%             | 0.600%         | 0.150%            | 0.580%         | 0.220%         |
| Swap counterparty/ies   | Natixis         | HSBC Bank Plc     | Natixis            | n/a            | Natixis           | n/a            | HSBC Bank Plc  |
| Swap notional denomination                                    | EUR             | EUR               | EUR                | n/a            | EUR               | n/a            | EUR            |
| Swap notional amount  | 500,000,000     | 500,000,000       | 500,000,000        | n/a            | 500,000,000       | n/a            | 500,000,000    |
| Swap notional maturity  | 11/06/21        | 10/11/22          | 11/04/23           | n/a            | 08/05/24          | n/a            | 13/10/27       |
| LLP receive rate/margin                                       | 1.250%          | 0.750%            | 0.375%             | n/a            | 0.125%            | n/a            | 0.010%         |
| LLP pay rate/margin   | 0.6% / 3m Libor | 0.799% / 3m Libor | 0.6325% / 3m Libor | n/a            | 0.535% / 3m Libor | n/a            | 0.707% / SONIA |
| Collateral posting amount                                     | 0               | 0                 | 0                  | n/a            | 0                 | n/a            | 0              |

## Programme triggers

| Counterparty / Events                               | Summary of Event  | Trigger (Moody's, Fitch; short-term, long-term)  | Trigger breached<br>(yes/no) | Consequence of a trigger breach   |
|---|---|--|------------------------------|---|
| Issuer Event of Default                             | issuer failure to pay, insolvency, etc                              | issuer failure to pay, insolvency, etc   | No                           | Triggers a Notice to Pay on the LLP   |
| Seller / Transfer of Legal Title                    | Seller long term ratings fall below Trigger                         | Long term: Baa3 (Moody's), BBB- (Fitch)  | No                           | Details of the Borrowers with Loans to be delivered to the LLP, the<br>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<br>transferred to the Stand-by GIC Account and Stand-by Transaction<br>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<br>Asset Monitor to report on arithmetic accuracy of the Asset Coverage<br>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<br>covered bonds  |
| Interest Rate Swap Provider                         | Interest Rate Swap provider ratings fall below Trigger              | Replacement Trigger Short term: P-2 (Moody's), F3(Fitch)<br>Long term: A3 (Moody's), BBB- (Fitch)                                  | No                           | Replace Interest Rate Swap Provider or procure co-obilgor or guartantee<br>from sufficiently rated courterparty                                       |
| Covered Bond Swap Provider - CB9                    | Covered Bond Swap Provider ratings fall below Trigger               | Replacement Trigger Short term: P-2 (Moody's), F3 (Fitch)<br>Long term: A3 (Moody's), BBB- (Fitch)                                 | No                           | Replace Swap Provider with sufficiently rated counterparty  |
| Covered Bond Swap Provider - CB11                   | Covered Bond Swap Provider ratings fall below Trigger               | Replacement Trigger Short term: N/A (Moody's), F3 (Fitch)<br>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)<br>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)<br>Long term: BBB- (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)<br>Long term: B88- (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)      | 3,863  | 588,064,034  | 10.61%                      | 11.55%                      |
| of which the Payment Deferral period has finished (Note 3) | 3.587  | 542,930,464  | 9.86%                       | 10.67%                      |

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.