Overed Bond Programme

Yorkshire Building Society €7.5bn Covered Bond Programme - Monthly Investor Report: June 2018

<u>Administration</u>

Name of issuer	Yorkshire Building Society
Name of RCB programme	Yorkshire Building Society €7.5 billion Global Covered Bond Programme
Name, job title and contact details of person validating this form	Richard Driver, Secured Funding Manager, rjdriver@ybs.co.uk
Date of form submission	21/07/2018
Start Date of reporting period	01/06/2018
End Date of reporting period	30/06/2018
Web links - prospectus, transaction documents, loan-level data	http://www.ybs.co.uk/your-society/treasury/wholesale_funding/covered bonds/reports.html

Counterparties, Ratings					
	Counterparty/ies	Counterparty/ies Fitch		Моо	dy'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	Aa2/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)	2,929,368,864	•			
Swap notional maturity/ies	Loan balance zero				
LLP receive rate/margin	1.96%				
LLP pay rate/margin	2.32%				
Collateral posting amount(s) (GBP)	0				

Accounts, Ledgers

Accounts, Leugers	Value as of End Date of reporting period	Value as of Start Date of reporting period	TARGETED VALUE
Revenue receipts / ledger			
Beg Balance	0	n/a	n/a
Third party payments	(100)	n/a	n/a
Interest on Mortgages	5,865,853	n/a	n/a
Interest on GIC	18,271		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	
Amounts transferred from / (to) Reserve Fund	0	n/a	n/a
Cash Capital Contribution deemed to be revenue	0	n/a	
Net interest from / (to) Interest Rate Swap Provider	(877,331)		
Interest (to) Covered Bond Swap Providers	(1,799,826)		
Pre-funding of monthly swap payments / other payments	(1,1,1,0_0)	n/a	
Interest paid on Covered Bonds without Covered Bonds Swaps	0	n/a	
Deferred Consideration	(3,206,867)		
Closing Balance	(0,200,000)	n/a	
Principal receipts / ledger			
Beg Balance	0	n/a	n/a
Principal repayments under mortgages	47,756,141		
Proceeds from Term Advances	0	n/a	
Mortgages Purchased	0	n/a	
Cash Captial Contributions deemed to be principal	0	n/a	
Proceeds from Mortgage Sales	1,718,197		
Principal payments to Covered Bonds Swap Providers	1,718,177	n/a	
Principal paid on Covered Bonds without Covered Bonds Swaps	0	n/a	
Capital Distribution	(49,474,339)		
Closing Balance	(1,557)	n/a	
Reserve receipts / ledger		1176	
	(640.264		
Beg Balance	6,519,251		
Transfers to GIC	0	n/a	
Interest on GIC	0	n/a	
Reserve Required Amount movement	0	n/a	
Transfers from GIC	0	n/a	
Closing Balance	6,519,251	n/a	6,070,408
Capital Account receipts / ledger			
Beg Balance	1,116,274,795		
Increase in loan balance due to Capitalised interest	0	n/a	
Increase in loan balance due to Further Advances	2,124,073		
Increase in loan balance due to insurance & fees	157,114		
Capital Contributions	0	n/a	
Capital Distribution	(49,474,339)		
Losses from Capital Contribution in Kind	0	n/a	n/a
Closing Balance	1,069,081,644	n/a	n/a



Asset Coverage Test

	Value	Description
٨		Adjusted current balance
A	2,592,000,012	
		Principal collections not yet
В	47,756,141	
C	0	Qualifying additional collateral
D	-	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	164,864,275	Set-off
Z	56,195,336	Negative carry
Total: A + B + C + D - (Y + Z)	2,419,376,542	
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	1
Credit support as derived from ACT (GBP)	864,676,542	1
Credit support as derived from ACT (%)	55.6%	1

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

Programme-Level Characteristics

Programme Currency	EUR
Programme size	7,500,000,000
Covered bonds principal amount outstanding (GBP, non-GBP series converted at	
swap FX rate)	1,554,700,000
Covered bonds principal amount outstanding (GBP, non-GBP series converted at	
current spot rate)	1,768,880,000
Cover pool balance (GBP)	2,947,573,349
GIC account balance (GBP)	60,159,517
Any additional collateral (please specify)	0
Any additional collateral (GBP)	0
Aggregate balance of off-set mortgages (GBP)	906,252,042
Aggregate deposits attaching to the cover pool (GBP)	164,864,275
Aggregate deposits attaching specifically to the off-set mortgages (GBP)	162,114,886
Nominal level of overcollateralisation (GBP)	1,392,873,349
Nominal level of overcollateralisation (%)	189.6%
Total Outstanding Current Balance of Mortgages in the Portfolio	2,947,573,349
Number of Mortgages in Pool	27,068
Average loan balance (GBP)	108,895
Weighted average indexed LTV (%)	46.73
Weighted average non-indexed LTV (%)	55.07
Weighted average seasoning (months)	82.08
Weighted average remaining term (months)	210.44
Weighted average interest rate (%)	2.72
Standard Variable Rate(s) (%)	4.99
Constant Pre-Payment Rate (%, current month)	13.96
Constant Pre-Payment Rate (%, quarterly average)	17.12
Principal Payment Rate (%, current month)	19.13
Principal Payment Rate (%, quarterly average)	22.18
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)	5,865,853
Mortgage collections (scheduled - principal)	12,773,520
Mortgage collections (unscheduled - interest)	0
Mortgage collections (unscheduled - principal)	34,982,622

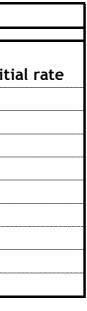
Loan Redemptions & Replenishments Since Previous Reporting Date

	Number	% of total number	Amount (GBP)	% of total amount
Loan redemptions since previous reporting date	240	81.08%	23,384,690	93.38%
Loans bought back by seller(s)	56	18.92%	1,656,786	6.62%
of which are non-performing loans	2	3.57%	92,310	5.57%
of which have breached R&Ws	0	0.00%	0	0.00%
Loans sold into the cover pool	0	n/a	0	n/a

roduct Rate Type and Reversionary Profiles				Weig	hted average			
					Remaining teaser period		Reversionary	
Number	% of total number	Amount (GBP)	% of total amount	Current rate	(month)	Current margin	margin	Initial
19,241	71.08%	2,399,121,625	81.39%	2.60%	19.6	0.00%	0.00%	į
0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	,
0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	,
0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	,
0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	,
0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	,
3,747	13.84%	276,792,405	9.39%	2.32%	-	1.74%	1.74%	į
4,080	15.07%	271,659,318	9.22%	4.21%	-	-0.71%	0.03%	,
0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%)
27,068	100.00%	£ 2,947,573,349	100.00%		-	•		
	19,241 0 0 0 0 0 0 3,747 4,080 0	19,241 71.08% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 13,747 13.84% 4,080 15.07% 0 0.00%	19,241 71.08% 2,399,121,625 0 0.00% 0 0 0.00% 0 0 0.00% 0 0 0.00% 0 0 0.00% 0 0 0.00% 0 0 0.00% 0 0 0.00% 0 0 0.00% 0 13.84% 276,792,405 4,080 15.07% 271,659,318 0 0.00% 0	19,241 71.08% 2,399,121,625 81.39% 0 0 0.00% 0 0.00% 0 0 0.00% 0 0.00% 0 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 0.00% 0 0.00% 13.84% 276,792,405 9.39% 9.39% 9.22% 4,080 15.07% 271,659,318 9.22% 0 0.00% 0 0.00% 0	Number % of total number Amount (GBP) % of total amount Current rate 19,241 71.08% 2,399,121,625 81.39% 2.60% 10000 0 0.00% 0 0.00% 10000 0 0.00% 0 0.00% 10000 0 0.00% 0 0.00% 10000 0 0.00% 0 0.00% 10000 0 0.00% 0 0.00% 10000 0 0.00% 0 0.00% 10000 0 0.00% 0 0.00% 10000 0 0.00% 0 0.00% 10000 0 0.00% 0 0.00% 10000 0 0.00% 0 0.00% 10000 0 0.00% 0 0.00% 10000 0 0.00% 0 0.00% 10000 0 0.00% 0 0.00%	Number % of total number Amount (GBP) % of total amount Current rate Remaining teaser period (month) 19,241 71.08% 2,399,121,625 81.39% 2.60% 19.6 0 0.00% 0 0.00% 0.00% 0.00% 19.6 0 0.00% 0 0.00% 0.00% 0.00% 0.00% 19.6 0 0.00% 0 0.00% 0.00% 0.00% 0.00% 0.00% 19.6 0 0.00% 0 0.00% 0.00% 0.00% 0.00% 0.00% 19.6 0 0.00% 0 0.00%	19,241 71.08% 2,399,121,625 81.39% 2.60% 19.6 0.00% 0 0.00% 0 0.00% 0.00% 0.00% 0.00% 0 0.00% 0 0.00% 0.00% 0.00% 0.00% 0 0.00% 0 0.00% 0.00% 0.00% 0.00% 0 0.00% 0 0.00% 0.00% 0.00% 0.00% 0 0.00% 0 0.00% 0.00% 0.00% 0.00% 0 0.00% 0 0.00% 0.00% 0.00% 0.00% 0 0.00% 0 0.00% 0.00% 0.00% 0.00% 13.84% 276,792,405 9.39% 2.32% - 1.74% 14.080 15.07% 271,659,318 9.22% 4.21% - -0.00% 0 0.00% 0 0.00% 0.00% - 0.00%	Number % of total number Amount (GBP) % of total amount Current rate Remaining teaser period (month) Current margin Reversionary margin 19,241 71.08% 2,399,121,625 81.39% 2.60% 19.6 0.00% 0.00% 0 0.00% 0 0.00% 0.00% 0.00% 0.00% 0.00% 0 0.00% 0 0.00% 0.00% 0.00% 0.00% 0.00% 0 0.00% 0 0.00% 0.00% 0.00% 0.00% 0.00% 0 0.00% 0 0.00% 0.00% 0.00% 0.00% 0.00% 0 0.00% 0 0.00% 0.00% 0.00% 0.00% 0.00% 0 0.00% 0 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0 0.00% 0 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%

Stratifications

Arrears Breakdown	Number	% of Total Number	Amount	% of Total Amount
Current	26,855	99.21%	2,929,208,481	99.38%
0-1 month in arrears	122	0.45%	10,193,891	0.35%
1-2 months in arrears (greater than 1 month, includes 2 months)	44	0.16%	3,716,217	0.13%
2-3 months in arrears (greater than 2 months, includes 3 months)	22	0.08%	2,006,926	0.07%
3-6 months in arrears (greater than 3 month, includes 6 months)	23	0.08%	2,355,523	0.08%
6-12 months in arrears (greater than 6 months, includes 12 months)	2	0.01%	92,310	0.00%
12+ months in arrears (greater than 12 months)	0	0.00%	0	0.00%
Total	27,068	100.00%	£ 2,947,573,349	100.00%
Current LTV (Non-Indexed)	Number	% of Total Number	Amount	% of Total Amount
0-50% - Non Indexed	15,387	56.85%	1,086,647,071	36.87%
50-55%	1,876	6.93%	262,370,635	8.90%
55-60%	2,027	7.49%	321,875,229	10.92%
60-65%	1,897	7.01%	295,088,689	10.01%
65-70%	1,730	6.39%	301,230,967	10.22%
70-75%	1,151	4.25%	191,143,725	6.48%
75-80%	1,277	4.72%	203,688,732	6.91%
80-85%	989	3.65%	167,925,598	5.70%
85-90%	523	1.93%	84,802,609	2.88%
90-95%	156	0.58%	23,813,148	0.81%
95-100%	48	0.18%	7,911,805	0.27%
100-105%	6	0.02%	847,877	0.03%
105-110%	0	0.00%	0	0.00%
110-125%	0	0.00%	0	0.00%
125%+	1	0.00%	227,265	0.01%
Total	27,068	100.00%	£ 2,947,573,349	100.00%



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9.95 1,187 6.073 301,157,197 11.22 5 GG 1,186 5.053 226,46,171 307,000 6.455 1,186 5.053 226,46,171 307,000 5 455 1.060 3.03 109,000 309,000,00	Current LTV (Indexed as Defined in OC)	Number	% of Total Number	Amount	% of Total Amount
5-646 1,533 6,113 207,347,144 9.070 5-752 1,155 4.306 3.026 7.025,045,131 7.06 5-752 1,155 4.306 7.025,045,131 7.06 7.025					
3-68* 1,348 5.05% 2.24.66,373 7.375 5-76% 1,145 4.308 779,069,472 6.60 9-76% 6.897 2.288 179,079,06 4.73 9-76% 6.897 2.388 179,079,06 4.73 546 3.99 0.384 9.23,77,377 1.66 5476 3.90 0.003 3.4003 3.4003 0.003 5476 0.003 0.003 0.003 0.000 0.000 0.000 5476 0.003 0.003 0.000 <td></td> <td></td> <td></td> <td></td> <td></td>					
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8.4% (1)10 0.4% 20, 35, 37 0.64 9.5% 0.33 0.013 33, 400 0.003 5.10% 0 0.003 33, 400 0.003 51.10% 0 0.003 0.003 0.003 0.000 0.000 55.10% 0 0.000 <t< td=""><td>75-80%</td><td>640</td><td>2.36%</td><td>99,330,414</td><td>3.37%</td></t<>	75-80%	640	2.36%	99,330,414	3.37%
80-9% 0.16 5,772,367 0.27 84-105 0.074 0.074 0.34,00 0.000 00-105X 0.000 0.000 0.000 0.000 10-12X 0.000 0.000 0.000 0.000 0.000 2,247,973 0.000 2,247,973,347 0.000 0.000 2,247,973 0.000 2,247,973,347 0.000 0.000 2,047,973,347 0.000 2,447,973,347 0.000 0.000-12,000 2,493 5,000,76 5,252,01 0.001 0.000-2,000 2,493 5,007,80 5,252,01 0.001 0.000-2,000 2,493 5,007,80 1,428 243,390,008 8,22 0.000-2,000 2,563 9,474 40,756,001 1,428 243,390,008 8,22 0.000-2,000 2,563 9,474 40,756,007 1,493 3,22,41 1,493 3,22,41 1,493 3,22,41 1,493 3,22,41 1,493 3,23,41 1,493 3,23,41 1,493 <td>80-85%</td> <td>393</td> <td>1.45%</td> <td>70,696,003</td> <td>2.40%</td>	80-85%	393	1.45%	70,696,003	2.40%
9-103 0.01 33.4803 0.01 05 1055 0 0.005 0.005 0.005 0.005 0.005 10 1255 0 0.005	85-90%	109	0.40%	20,367,873	0.69%
09.45% 0 0.000 0	90-95%	38	0.14%	5,757,367	0.20%
105-106 0.003 0.003 0.003 0.003 101232 0.003 0.003 0.003 0.003 253: 0.0007 10.0035 0.0007 0	95-100%	3	0.01%	334,803	0.01%
100 100 0.003 0.003 0.003 0.003 Stasi 0.0007 100.007 2.247.573.349 100.007 Stati Nontestanting balance of loan Notestanting balance of loan Notestant	100-105%	0	0.00%	0	0.00%
101 13% 0 0.001 0.001 0 0 0.000 Total 27,048 100.007 E 2,947,973,149 100.001 Carrent cutstanding balance of loam Nomber % of total number Amount (GBP) % of total number Support 10,000 0.002,500 0.002,500 2,843 9,175 24,435,411 0.002,500 0.002,500 0.002,500 0.002,500 1,846 19,847,852 5,40 0.000,500 0.002,500 1,423 0.9,77 24,313,947,942 10,02 0.000,500 0.002,500 0.000,500 0.000,500 0.000,500 0.000,500 0.000,500 0.000,500 0.000,500 0.000,500 0.000,500 0.000,500 0.000,500 0.000,500	105-110%	0	0.00%	0	0.00%
2534 0	110-125%	0			0.00%
Total 100.000 I 2,947,573,349 100.000 Curren constanding balance of lean Number % of tatal number Amount (GP) % of tatal number 5:000 0.000 0.001 0.001 0.000 <td></td> <td>0</td> <td></td> <td></td> <td>0.00%</td>		0			0.00%
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Nales 1,165 4.30% 95,517,629 3.24 Nest Midlands 1,477 5.46% 159,895,694 5.42 Yorkshire and Humberside 6,401 23.65% 517,625,231 17.56 Other 0 0.00% 0 0.000 Fotal 27,068 100.00% £ 2,947,573,349 100.00 Repayment type Number % of total number Amount (GBP) % of total amount Capital repayment 16,796 62.05% 1,894,966,218 64.29 Part-and-part 0 0.000% 0 0.000 Interest-only 1,287 4.75% 146,355,089 4.97 Offset 8,985 33.19% 906,252,042 30.75					16.53%
West Midlands 1,477 5.46% 159,895,694 5.42 Yorkshire and Humberside 6,401 23.65% 517,625,231 17.56 Other 0 0.00% 0 0.000 Total 27,068 100.00% £ 2,947,573,349 100.00 Repayment type % of total number Amount (GBP) % of total amount Capital repayment 16,796 62.05% 1,894,966,218 64.29 Part-and-part 0 0.00% 0 0.00 nterest-only 11,287 4.75% 146,355,089 4.97 Offset 8,985 33.19% 906,252,042 30.75	South West				4.89%
Yorkshire and Humberside 6,401 23.65% 517,625,231 17.56 Other 0 0.00% 0 0.000 Total 0 0.000% f 2,947,573,349 100.000 Repayment type Number % of total number Amount (GBP) % of total amount Capital repayment 0 0.00% 0 0.00% 0 0.00% Part-and-part 0 0.000% 0 0 0.00%	Wales				3.24%
Other 0 0.00% 0 0.00 Total 0 27,068 100.00% £ 2,947,573,349 100.00 Repayment type Number % of total number Amount (GBP) % of total amount Capital repayment 16,796 62.05% 1,894,966,218 64.29 Part-and-part 0 0.00% 0 0.00 Interest-only 11,287 4.75% 146,355,089 4.97 Offset 8,985 33.19% 906,252,042 30.75	West Midlands				5.42%
Total 27,068 100.00% £ 2,947,573,349 100.00 Repayment type Number % of total number Amount (GBP) % of total amount Capital repayment 16,796 62.05% 1,894,966,218 64.29 Part-and-part 0 0.00% 0 0.00% Interest-only 1,287 4.75% 146,355,089 4.97 Offset 8,985 33.19% 906,252,042 30.75	Yorkshire and Humberside	6,401	23.65%	517,625,231	17.56%
Number % of total number Amount (GBP) % of total amount Capital repayment 16,796 62.05% 1,894,966,218 64.29 Part-and-part 0 0.00% 0 0.000 Interest-only 1,287 4.75% 146,355,089 4.97 Offset 8,985 33.19% 906,252,042 30.75	Other	0	0.00%	0	0.00%
Capital repayment 16,796 62.05% 1,894,966,218 64.29 Part-and-part 0 0.00% 0 0.000 Interest-only 1,287 4.75% 146,355,089 4.97 Offset 8,985 33.19% 906,252,042 30.75	Total	27,068	100.00%	£ 2,947,573,349	100.00%
Capital repayment 16,796 62.05% 1,894,966,218 64.29 Part-and-part 0 0.00% 0 0.000 Interest-only 1,287 4.75% 146,355,089 4.97 Offset 8,985 33.19% 906,252,042 30.75					
Capital repayment 16,796 62.05% 1,894,966,218 64.29 Part-and-part 0 0.00% 0 0.000 Interest-only 1,287 4.75% 146,355,089 4.97 Offset 8,985 33.19% 906,252,042 30.75	Repayment type	Number	% of total number	Amount (GBP)	% of total amount
Part-and-part 0 0.00% 0 0.00 Interest-only 1,287 4.75% 146,355,089 4.97 Offset 8,985 33.19% 906,252,042 30.75				, , ,	64.29%
nterest-only 1,287 4.75% 146,355,089 4.97 Offset 8,985 33.19% 906,252,042 30.75					0.00%
8,985 33.19% 906,252,042 30.75					4.97%
	ισται	27,068	100.00%	L 2,947,573,349	100.00%

Seasoning	Number	% of total number	Amount (GBP)	% of total amount
0-12 months	14	0.05%	2,860,999	0.10%
12-24 months	1,220	4.51%	251,436,723	8.53%
24-36 months	1,220	4.51%	274,985,089	9.33%
36-48 months		13.23%	599,972,365	20.35%
48-60 months	3,582			
40-00 months 60-72 months	3,411	12.60%	550,604,764	18.68%
72-84 months	256 805	0.95%	31,165,309	1.06%
84-96 months		2.97% 3.72%	100,446,373	3.41% 3.89%
	1,007		114,601,436	
96-108 months	687	2.54%	68,269,315	2.32%
108-120 months	680 5 521	2.51%	63,643,175	2.16%
120-150 months	5,531	20.43%	458,126,249	15.54%
150-180 months	4,105	15.17%	243,658,456	8.27%
180+ months	4,308	15.92%	187,803,096	6.37%
Total	27,068	100.00%	£ 2,947,573,349	100.00%
	I	· · · · · · · · · · · · · · · · · · ·		0/
Interest payment type	Number	% of total number	Amount (GBP)	% of total amount
Fixed	19,241	71.08%	2,399,121,625	81.39%
SVR	4,080	15.07%	271,659,318	9.22%
Tracker	3,747	13.84%	276,792,405	9.39%
Other (please specify)	0	0.00%	0.00	0.00%
Total	27,068	100.00%	£ 2,947,573,349	100.00%
Loan purpose type	Number	% of total number	Amount (GBP)	% of total amount
Owner-occupied	27,068	100.00%	2,947,573,349	100.00%
Buy-to-let	0	0.00%	0	0.00%
Second home	0	0.00%	0	0.00%
Total	27,068	100.00%	£ 2,947,573,349	100.00%
Income verification type	Number	% of total number	Amount (GBP)	% of total amount
Fully verified	27,068	100.00%	2,947,573,349	100.00%
Fast-track	0	0.00%	0	0.00%
Self-certified	0	0.00%	0	0 000/
Total				0.00%
	27,068	100.00%	£ 2,947,573,349	100.00%
	27,068	100.00%	£ 2,947,573,349	
Remaining term of loan	27,068 Number	100.00% % of total number	£ 2,947,573,349 Amount (GBP)	
Remaining term of loan 0-30 months				100.00%
0-30 months 30-60 months	Number 1,099 2,055	% of total number	Amount (GBP) 29,319,945 73,646,292	100.00% % of total amount 0.99% 2.50%
0-30 months 30-60 months 60-120 months	Number 1,099	% of total number 4.06%	Amount (GBP) 29,319,945 73,646,292 349,807,564	100.00% % of total amount 0.99% 2.50% 11.87%
0-30 months 30-60 months 60-120 months 120-180 months	Number 1,099 2,055 6,070 6,874	% of total number 4.06% 7.59% 22.43% 25.40%	Amount (GBP) 29,319,945 73,646,292 349,807,564 666,000,793	100.00% % of total amount 0.99% 2.50% 11.87% 22.59%
0-30 months 30-60 months 60-120 months 120-180 months 180-240 months	Number 1,099 2,055 6,070	% of total number 4.06% 7.59% 22.43% 25.40% 16.43%	Amount (GBP) 29,319,945 73,646,292 349,807,564 666,000,793 629,778,833	100.00% % of total amount 0.99% 2.50% 11.87% 22.59% 21.37%
0-30 months 30-60 months 60-120 months 120-180 months 180-240 months 240-300 months	Number 1,099 2,055 6,070 6,874 4,447 4,140	% of total number 4.06% 7.59% 22.43% 25.40%	Amount (GBP) 29,319,945 73,646,292 349,807,564 666,000,793 629,778,833 743,955,145	100.00% % of total amount 0.99% 2.50% 11.87% 22.59% 21.37% 25.24%
0-30 months 30-60 months 60-120 months 120-180 months 180-240 months 240-300 months 300-360 months	Number 1,099 2,055 6,070 6,874 4,447 4,140 1,629	% of total number 4.06% 7.59% 22.43% 25.40% 16.43% 15.29% 6.02%	Amount (GBP) 29,319,945 73,646,292 349,807,564 666,000,793 629,778,833 743,955,145 315,690,045	100.00% % of total amount 0.99% 2.50% 11.87% 22.59% 21.37% 25.24% 10.71%
0-30 months 30-60 months 60-120 months 120-180 months 180-240 months 240-300 months	Number 1,099 2,055 6,070 6,874 4,447 4,140 1,629 754	% of total number 4.06% 7.59% 22.43% 25.40% 16.43% 15.29% 6.02% 2.79%	Amount (GBP) 29,319,945 73,646,292 349,807,564 666,000,793 629,778,833 743,955,145 315,690,045 139,374,733	100.00% % of total amount 0.99% 2.50% 11.87% 22.59% 21.37% 25.24% 10.71% 4.73%
0-30 months 30-60 months 60-120 months 120-180 months 180-240 months 240-300 months 300-360 months	Number 1,099 2,055 6,070 6,874 4,447 4,140 1,629	% of total number 4.06% 7.59% 22.43% 25.40% 16.43% 15.29% 6.02%	Amount (GBP) 29,319,945 73,646,292 349,807,564 666,000,793 629,778,833 743,955,145 315,690,045 139,374,733	100.00% % of total amount 0.99% 2.50% 11.87% 22.59% 21.37% 25.24% 10.71%
0-30 months 30-60 months 60-120 months 120-180 months 180-240 months 240-300 months 300-360 months 360+ months	Number 1,099 2,055 6,070 6,874 4,447 4,140 1,629 754	% of total number 4.06% 7.59% 22.43% 25.40% 16.43% 15.29% 6.02% 2.79%	Amount (GBP) 29,319,945 73,646,292 349,807,564 666,000,793 629,778,833 743,955,145 315,690,045 139,374,733	100.00% % of total amount 0.99% 2.50% 11.87% 22.59% 21.37% 25.24% 10.71% 4.73%
0-30 months 30-60 months 60-120 months 120-180 months 180-240 months 240-300 months 300-360 months 360+ months	Number 1,099 2,055 6,070 6,874 4,447 4,140 1,629 754	% of total number 4.06% 7.59% 22.43% 25.40% 16.43% 15.29% 6.02% 2.79%	Amount (GBP) 29,319,945 73,646,292 349,807,564 666,000,793 629,778,833 743,955,145 315,690,045 139,374,733	100.00% % of total amount 0.99% 2.50% 11.87% 22.59% 21.37% 25.24% 10.71% 4.73%
0-30 months 30-60 months 60-120 months 120-180 months 180-240 months 240-300 months 300-360 months 360+ months Total	Number 1,099 2,055 6,070 6,874 4,447 4,140 1,629 754 27,068	% of total number 4.06% 7.59% 22.43% 25.40% 16.43% 15.29% 6.02% 2.79% 100.00%	Amount (GBP) 29,319,945 73,646,292 349,807,564 666,000,793 629,778,833 743,955,145 315,690,045 139,374,733 £ 2,947,573,349	100.00% % of total amount 0.99% 2.50% 11.87% 22.59% 21.37% 25.24% 10.71% 4.73% 100.00%
0-30 months 30-60 months 60-120 months 120-180 months 180-240 months 240-300 months 300-360 months 360+ months Total Employment status	Number 1,099 2,055 6,070 6,874 4,447 4,447 1,629 754 27,068	% of total number 4.06% 7.59% 22.43% 25.40% 16.43% 15.29% 6.02% 2.79% 100.00%	Amount (GBP) 29,319,945 73,646,292 349,807,564 666,000,793 629,778,833 743,955,145 315,690,045 139,374,733 £ 2,947,573,349 Amount (GBP)	100.00% % of total amount 0.99% 2.50% 11.87% 22.59% 21.37% 25.24% 10.71% 4.73% 100.00%
0-30 months 30-60 months 60-120 months 120-180 months 180-240 months 240-300 months 300-360 months 360+ months Total Employment status Employed	Number 1,099 2,055 6,070 6,874 6,874 4,447 4,140 1,629 754 27,068 Number 19,385	% of total number 4.06% 7.59% 22.43% 25.40% 16.43% 15.29% 6.02% 2.79% 100.00% % of total number 71.62%	Amount (GBP) 29,319,945 73,646,292 349,807,564 666,000,793 629,778,833 743,955,145 315,690,045 139,374,733 £ 2,947,573,349 Amount (GBP) 2,480,505,117	100.00% % of total amount 0.99% 2.50% 11.87% 22.59% 21.37% 25.24% 10.71% 4.73% 100.00% % of total amount 84.15% 4.27%
0-30 months 30-60 months 60-120 months 120-180 months 180-240 months 240-300 months 300-360 months 360+ months Total Employment status Employed Self-employed	Number 1,099 2,055 6,070 6,874 4,447 4,447 1,629 754 27,068 Number 19,385 807	% of total number 4.06% 7.59% 22.43% 25.40% 16.43% 15.29% 6.02% 2.79% 100.00% % of total number 71.62% 2.98%	Amount (GBP) 29,319,945 73,646,292 349,807,564 666,000,793 629,778,833 743,955,145 315,690,045 139,374,733 £ 2,947,573,349 Amount (GBP) 2,480,505,117 125,729,543	100.00% % of total amount 0.99% 2.50% 11.87% 22.59% 21.37% 25.24% 10.71% 4.73% 100.00% % of total amount 84.15%
0-30 months 30-60 months 60-120 months 120-180 months 180-240 months 240-300 months 300-360 months 360+ months Total Employment status Employed Self-employed Unemployed	Number 1,099 2,055 6,070 6,874 4,447 4,447 1,629 754 27,068 Number 19,385 807 69	% of total number 4.06% 7.59% 22.43% 25.40% 16.43% 15.29% 6.02% 2.79% 100.00% % of total number 71.62% 2.98% 0.25%	Amount (GBP) 29,319,945 73,646,292 349,807,564 666,000,793 629,778,833 743,955,145 315,690,045 139,374,733 £ 2,947,573,349 Amount (GBP) 2,480,505,117 125,729,543 5,121,986	100.00% % of total amount 0.99% 2.50% 11.87% 22.59% 21.37% 25.24% 10.71% 4.73% 100.00% % of total amount 84.15% 4.27% 0.17%
0-30 months 30-60 months 60-120 months 120-180 months 180-240 months 240-300 months 300-360 months 360+ months Total Employment status Employed Self-employed Unemployed Retired	Number 1,099 2,055 6,070 6,874 4,447 4,447 1,629 754 27,068 Number 19,385 807 69 295	% of total number 4.06% 7.59% 22.43% 25.40% 16.43% 15.29% 6.02% 2.79% 100.00% % of total number 71.62% 2.98% 0.25% 1.09%	Amount (GBP) 29,319,945 73,646,292 349,807,564 666,000,793 629,778,833 743,955,145 315,690,045 139,374,733 £ 2,947,573,349 Amount (GBP) 2,480,505,117 125,729,543 5,121,986	100.00% % of total amount 0.99% 2.50% 11.87% 22.59% 21.37% 25.24% 10.71% 4.73% 100.00% % of total amount 84.15% 4.27% 0.17% 0.48%

<u>Covered Bonds Outstanding, Associated Derivatives</u> (please disclose for all bonds outstanding)

Covies	0	10	11	12
Series	9	10	11	12
Issue date	11/06/14		10/11/15	11/04/17
Original rating (Moody's/Fitch)	Aa1/AA+	Aaa/AAA	Aaa/AAA	Aaa/AAA
Current rating (Moody's/Fitch)	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aaa/AAA
Denomination	EUR	EUR	EUR	EUR
Amount at issuance	500,000,000	500,000,000	500,000,000	500,000,000
Amount outstanding	500,000,000	500,000,000	500,000,000	500,000,000
FX swap rate (rate:£1)	1.230	1.372	1.401	1.172
Maturity type (hard/soft-bullet/pass-through)	soft-bullet	soft-bullet	soft-bullet	soft-bullet
Scheduled final maturity date	11/06/21	19/06/20	10/11/22	11/04/23
Legal final maturity date	11/06/22	19/06/21	10/11/23	11/04/24
ISIN	XS1076256400	XS1248340587	XS1318364731	XS1594364033
Stock exchange listing	London	London	London	London
Coupon payment frequency	Annual	Annual	Annual	Annual
Coupon payment date	11th	19th	10th	11th
Coupon (rate if fixed, margin and reference rate if floating)	1.250%	0.500%	0.750%	0.375%
Margin payable under extended maturity period (%)	0.220%	0.040%	0.250%	0.100%
Swap counterparty/ies	Natixis	HSBC Bank Plc	HSBC Bank Plc	Natixis
Swap notional denomination	EUR	EUR	EUR	EUR
Swap notional amount	500,000,000	500,000,000	500,000,000	500,000,000
Swap notional maturity	11/06/21	19/06/20	10/11/22	11/04/23
LLP receive rate/margin	1.250%	0.500%	0.750%	0.375%
LLP pay rate/margin	0.6% / 3m Libor	0.445% / 3m Libor	0.799% / 3m Libor	0.6325% / 3m Libor
Collateral posting amount	0	0	0	0

Programme triggers

Counterparty / Events	Summary of Event
Issuer Event of Default	Issuer failure to pay, insolvency, etc
Seller / Transfer of Legal Title	Seller long term ratings fall below Trigger
Seller / CB Collection Account	Seller long term ratings fall below Trigger
Account Bank	Account Bank long and short term ratings fall below Trigger
Stand-by Account Bank	Standby Account Bank long and short term ratings fall below
Servicer (appointment of Back-up Servicer)	Servicer long term rating fall below Trigger
Servicer (transfer servicing obiligation)	Servicer long term rating fall below Trigger
Cash Manager (appointment of Back-up Cash Manager)	Cash Manager long term ratings fall below Trigger
Cash Manager (transfer cash management obiligation)	Cash Manager long term ratings fall below Trigger
Cash Manager Relevant Event	Cash Manager long term ratings fall below Trigger
Interest Rate Swap Provider	Interest Rate Swap provider ratings fall below Trigger
Covered Bond Swap Provider - CB9	Covered Bond Swap Provider ratings fall below Trigger
Covered Bond Swap Provider - CB10	Covered Bond Swap Provider ratings fall below Trigger
Covered Bond Swap Provider - CB11	Covered Bond Swap Provider ratings fall below Trigger
Covered Bond Swap Provider - CB12	Covered Bond Swap Provider ratings fall below Trigger
LLP Event of Default	LLP failure to pay, Amortisation Test failure, etc

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

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