Covered Bond Programme

Yorkshire Building Society €7.5bn Covered Bond Programme - Monthly Investor Report: December 2016

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, Secured Funding Manager, rjdriver@ybs.co.uk |
| Date of form submission | 21/01/2017 |
| Start Date of reporting period | 01/12/2016 |
| End Date of reporting period | 31/12/2016 |
| 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 | | Fi | tch | Moody | 's |
|-------------------------------|----------------------------|----------------------------|----------------|----------------|--|----------------|
| | | | Rating trigger | Current rating | Rating trigger | Current rating |
| Covered bonds | | | | AAA | - | Aaa |
| Issuer | York | shire Building Society | | A-/F1 | - | Baa1/P2 |
| Seller(s) | York | shire Building Society | < BBB-, < F2 | A-/F1 | < Baa3, < P-2 | Baa1/P-2 |
| Cash Manager | York | shire Building Society | < BBB- | A-/F1 | <baa1, <="" baa3<="" td=""><td>Baa1/P-2</td></baa1,> | Baa1/P-2 |
| Back-up Cash Manager | n/a | | | - | - | |
| Account Bank | York | Yorkshire Building Society | | A-/F1 | < P-1 | Baa1/P-2 |
| Stand-by Account Bank | HSBC Bank plc | | < F1 | AA-/F1+ | < P-1 | Aa2/P-1 |
| Servicer(s) | Yorkshire Building Society | | < BBB- | A-/F1 | <baa1, <="" baa3<="" td=""><td>Baa1/P-2</td></baa1,> | Baa1/P-2 |
| Back-up Servicer(s) | n/a | | | - | - | |
| Interest Rate Swap Provider | York | shire Building Society | < F3/BBB- | A-/F1 | < P-2/A3 | Baa1/P-2 |
| Swap notional amount(s) (GBP) | 3,044,346,950 | | | | | |
| Swap notional maturity/ies | Loan balance zero | | | | | |
| LLP receive rate/margin | 1.57% | | | | | |
| LLP pay rate/margin | 2.91% | | | | | |
| | | | | | | |

| LLF receive race/margin |
|------------------------------------|
| LLP pay rate/margin |
| Collateral posting amount(s) (GBP) |

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

| Accounts, Leagers | Value as of End Date of reporting | Value as of Start Date of | I |
|---|-----------------------------------|---------------------------|----------------|
| | period | reporting period | TARGETED VALUE |
| Revenue receipts / ledger | | | |
| Beg Balance | 0 | n/a | n/a |
| Third party payments | (11,104) | n/a | n/a |
| Interest on Mortgages | 7,199,415 | n/a | n/a |
| Interest on GIC | 426 | n/a | n/a |
| Interest on Sub Assets | 0 | n/a | n/a |
| Interest on Authorised Investments | 0 | n/a | n/a |
| Transfer from Coupon payment ledger | 0 | n/a | n/a |
| Other Revenue | 0 | n/a | n/a |
| Amounts transferred from / (to) Reserve Fund | 0 | n/a | n/a |
| Cash Capital Contribution deemed to be revenue | 0 | n/a | n/a |
| Net interest from / (to) Interest Rate Swap Provider | (3,097,354) | n/a | n/a |
| Interest (to) Covered Bond Swap Providers | (2,186,641) | n/a | n/a |
| Pre-funding of monthly swap payments / other payments | 0 | n/a | n/a |
| Interest paid on Covered Bonds without Covered Bonds Swaps | 0 | n/a | n/a |
| Deferred Consideration | (1,904,741) | 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 | 58,741,431 | n/a | n/a |
| Proceeds from Term Advances | 0 | n/a | n/a |
| Mortgages Purchased | (99,871,917) | n/a | n/a |
| Cash Captial Contributions deemed to be principal | 0 | n/a | n/a |
| Proceeds from Mortgage Sales | 1.225.286 | 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 | 39,905,199 | n/a | n/a |
| Closing Balance | 0 | n/a | n/a |
| Reserve receipts / ledger | | | |
| Beg Balance | 7.909.251 | n/a | n/a |
| Transfers to GIC | 0 | n/a | n/a |
| Interest on GIC | 0 | n/a | n/a |
| Reserve Required Amount movement | 0 | n/a | n/a |
| Transfers from GIC | 0 | n/a | n/a |
| Closing Balance | 7,909,251 | n/a | 7,032,422 |
| Capital Account receipts / ledger | ., | | .,, |
| Beg Balance | 1.296.521.820 | n/a | n/a |
| Increase in loan balance due to Capitalised interest | 1,2,30,521,020 | n/a | n/a |
| Increase in loan balance due to Euphetheed Increase | 1.842.486 | n/a | n/a |
| Increase in loan balance due to rurdier Advances | 194,769 | n/a | n/a |
| Capital Contributions | 1,74,767 | n/a | n/a |
| Capital Distribution | 39,905,199 | n/a | n/a |
| Losses from Capital Contribution in Kind | 57,765,177 | n/a | n/a |
| Closing Balance | 1,338,464,275 | n/a | n/a |
| closing balance | 1,538,404,275 | n/a | n/a |

Asset Coverage Test

| | Value | Description |
|---|---------------|----------------------------------|
| A | 2,738,547,842 | Adjusted current balance |
| | | Principal collections not yet |
| В | 58,741,431 | applied |
| C | | Qualifying additional collateral |
| D | 0 | Substitute assets |
| E | n/a | Proceeds of sold mortgage loans |
| v | | Set-off offset loans |
| W | | Personal secured loans |
| X | n/a | Flexible draw capacity |
| Y | | Set-off |
| Z | 83,609,816 | Negative carry |
| Total: A + B + C + D - (Y + Z) | 2,536,713,932 | |
| | | |
| Method Used for Calculating "A" (note 1) | A (ii) | |
| · · • · · · · · · · · · · · · · · · · · | | |
| Asset Percentage (%) | 88.00% | |
| Maximum asset percentage from Fitch (%) | 88.00% | |
| Maximum asset percentage from Moody's (%) | 89.50% | |
| Maximum asset percentage from S&P (%) | n/a | |
| Credit support as derived from ACT (GBP) | 658,713,932 | |
| Credit support as derived from ACT (%) | 35.1% | |

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

Programme-Level Characteristics

| Programme Currency | EUR |
|--|-------------------|
| Programme size | 7,500,000,000 |
| Covered bonds principal amount outstanding (GBP, non-GBP series converted at | |
| swap FX rate) | 1,878,000,000 |
| Covered bonds principal amount outstanding (GBP, non-GBP series converted at | |
| current spot rate) | 2,031,375,000 |
| Cover pool balance (GBP) | 3,114,417,220 |
| GIC account balance (GBP) | 73,850,523 |
| Any additional collateral (please specify) | 0 |
| Any additional collateral (GBP) | 0 |
| Aggregate balance of off-set mortgages (GBP) | 1,024,542,546 |
| Aggregate deposits attaching to the cover pool (GBP) | 176,965,525 |
| Aggregate deposits attaching specifically to the off-set mortgages (GBP) | 174,255,662 |
| Nominal level of overcollateralisation (GBP) | 1,236,417,220 |
| Nominal level of overcollateralisation (%) | 165.8% |
| Total Outstanding Current Balance of Mortgages in the Portfolio | 3,114,417,220 |
| Number of Mortgages in Pool | 29,168 |
| Average loan balance (GBP) | 106,775 |
| Weighted average indexed LTV (%) | 47.24 |
| Weighted average non-indexed LTV (%) | 56.67 |
| Weighted average seasoning (months) | 77.20 |
| Weighted average remaining term (months) | 212.94 |
| Weighted average interest rate (%) | 3.03 |
| Standard Variable Rate(s) (%) | 4.74 |
| Constant Pre-Payment Rate (%, current month) | 17.50 |
| Constant Pre-Payment Rate (%, quarterly average) | 16.32 |
| Principal Payment Rate (%, current month) | 22.21 |
| Principal Payment Rate (%, quarterly average) | 20.97 |
| Constant Default Rate (%, current month) | 0 |
| Constant Default Rate (%, quarterly average) | 0 |
| Fitch Discontinuity Factor (%) | 4 (moderate risk) |
| Moody's Timely Payment Indicator | Probable |
| Moody's Collateral Score (%) | 5.0 / 3.1 |

Mortgage Collections

| Mortgage collections (scheduled - interest) | 7,199,415 |
|--|------------|
| Mortgage collections (scheduled - principal) | 12,510,234 |
| Mortgage collections (unscheduled - interest) | 0 |
| Mortgage collections (unscheduled - principal) | 46,231,197 |

Loan Redemptions & Replenishments Since Previous Reporting Date

| Loan Redemptions & Replenishments Since Previous Reporting Date | | | | | | | |
|---|--------|-------------------|--------------|-------------------|--|--|--|
| | Number | % of total number | Amount (GBP) | % of total amount | | | |
| Loan redemptions since previous reporting date | 330 | 93.22% | 39,462,583 | 96.99% | | | |
| Loans bought back by seller(s) | 24 | 6.78% | 1,226,438 | 3.01% | | | |
| of which are non-performing loans | 1 | 4.17% | 55,191 | 4.50% | | | |
| of which have breached R&Ws | 0 | 0.00% | 0 | 0.00% | | | |
| Loans sold into the cover pool | 0 | n/a | 0 | n/a | | | |

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| Product Rate Type and Reversionary Profiles | | | | Weighted average | | | | | |
|---|--------|-------------------|-----------------|-------------------|--------------|------------------------------------|----------------|------------------------|--------------|
| | Number | % of total number | Amount (GBP) | % of total amount | Current rate | Remaining teaser period (month) | Current margin | Reversionary margin | Initial rate |
| Fixed at origination, reverting to SVR | 19,717 | 67.60% | 2,439,286,271 | 78.32% | 2.93% | 25.45 | 0.01% | 0.00% | |
| Fixed at origination, reverting to Libor | 0 | 0.00% | 0 | 0.00% | 0.00% | 0.00 | 0.00% | 0.00% | |
| Fixed at origination, reverting to tracker | 0 | 0.00% | 0 | 0.00% | 0.00% | 0.00 | 0.00% | 0.00% | |
| Fixed for life | 0 | 0.00% | 0 | 0.00% | 0.00% | 0.00 | 0.00% | 0.00% | |
| Tracker at origination, reverting to SVR | 44 | 0.15% | 9,239,780 | 0.30% | 1.52% | 12.05 | -0.56% | 0.00% | |
| Tracker at origination, reverting to Libor | 0 | 0.00% | 0 | 0.00% | 0.00% | 0.00 | 0.00% | 0.00% | |
| Tracker for life | 4,651 | 15.95% | 366,719,334 | 11.77% | 2.34% | 0.00 | 2.04% | 2.04% | |
| SVR, including discount to SVR | 4,756 | 16.31% | 299,171,835 | 9.61% | 4.74% | 0.00 | 0.02% | 0.01% | |
| Libor | 0 | 0.00% | 0 | 0.00% | 0.00% | 0.00 | 0.00% | 0.00% | |
| Total | 29,168 | 100.00% | £ 3,114,417,220 | 100.00% | | | | | |

Stratifications

| Arrears Breakdown | Number | % of Total Number | Amount | % of Total Amount |
|--|--------|-------------------|-----------------|-------------------|
| Current | 28,906 | 99.10% | 3,090,428,944 | 99.23% |
| 0-1 month in arrears | 141 | 0.48% | 13,028,962 | 0.42% |
| 1-2 months in arrears (greater than 1 month, includes 2 months) | 52 | 0.18% | 4,668,846 | 0.15% |
| 2-3 months in arrears (greater than 2 months, includes 3 months) | 35 | 0.12% | 3,134,896 | 0.10% |
| 3-6 months in arrears (greater than 3 month, includes 6 months) | 33 | 0.11% | 3,100,381 | 0.10% |
| 6-12 months in arrears (greater than 6 months, includes 12 months) | 1 | 0.00% | 55,191 | 0.00% |
| 12+ months in arrears (greater than 12 months) | 0 | 0.00% | 0 | 0.00% |
| Total | 29,168 | 100.00% | £ 3,114,417,220 | 100,00% |

| Current LTV (Non-Indexed) | Number | % of Total Number | Amount | % of Total Amount |
|---------------------------|--------|-------------------|-----------------|-------------------|
| 0-50% - Non Indexed | 15,809 | 54.20% | 1,071,502,093 | 34.40% |
| 50-55% | 1,892 | 6.49% | 252,220,146 | 8.10% |
| 55-60% | 2,120 | 7.27% | 305,417,673 | 9.81% |
| 60-65% | 2,067 | 7.09% | 310,656,280 | 9.97% |
| 65-70% | 2,223 | 7.62% | 370,645,688 | 11.90% |
| 70-75% | 1,523 | 5.22% | 244,681,911 | 7.86% |
| 75-80% | 1,228 | 4.21% | 191,528,701 | 6.15% |
| 80-85% | 1,202 | 4.12% | 194,438,875 | 6.24% |
| 85-90% | 724 | 2.48% | 114,448,731 | 3.67% |
| 90-95% | 291 | 1.00% | 44,294,104 | 1.42% |
| 95-100% | 72 | 0.25% | 12,100,176 | 0.39% |
| 100-105% | 12 | 0.04% | 1,577,677 | 0.05% |
| 105-110% | 1 | 0.00% | 277,393 | 0.01% |
| 110-125% | 1 | 0.00% | 86,327 | 0.00% |
| 125%+ | 3 | 0.01% | 541,444 | 0.02% |
| Total | 29,168 | 100.00% | £ 3,114,417,220 | 100.00% |

| Current LTV (Indexed as Defined in OC) | Number | % of Total Number | Amount | % of Total Amount |
|--|--------|-------------------|-----------------|-------------------|
| 0-50% - Indexed | 19,668 | 67.43% | 1,674,467,499 | 53.77% |
| 50-55% | 2,097 | 7.19% | 324,359,653 | 10.41% |
| 55-60% | 1,953 | 6.70% | 299,151,072 | 9.61% |
| 60-65% | 1,605 | 5.50% | 248,166,466 | 7.97% |
| 65-70% | 1,267 | 4.34% | 194,490,043 | 6.24% |
| 70-75% | 1,118 | 3.83% | 167,023,551 | 5.36% |
| 75-80% | 808 | 2.77% | 114,216,216 | 3.67% |
| 80-85% | 433 | 1.48% | 61,789,531 | 1.98% |
| 85-90% | 138 | 0.47% | 18,663,785 | 0.60% |
| 90-95% | 42 | 0.14% | 5,532,502 | 0.18% |
| 95-100% | 23 | 0.08% | 4,177,024 | 0.13% |
| 100-105% | 12 | 0.04% | 1,748,331 | 0.06% |
| 105-110% | 3 | 0.01% | 377,221 | 0.01% |
| 110-125% | 1 | 0.00% | 254,324 | 0.01% |
| 125%+ | 0 | 0.00% | 0 | 0.00% |
| Total | 29,168 | 100.00% | £ 3,114,417,220 | 100.00% |

| Current outstanding balance of loan | Number | % of total number | Amount (GBP) | % of total amount |
|-------------------------------------|--------|-------------------|-----------------|-------------------|
| 0-5,000 | 979 | 3.36% | 1,788,624 | 0.06% |
| 5,000-10,000 | 681 | 2.33% | 5,182,066 | 0.17% |
| 10,000-25,000 | 2,661 | 9.12% | 47,798,763 | 1.53% |
| 25,000-50,000 | 4,676 | 16.03% | 175,171,535 | 5.62% |
| 50,000-75,000 | 4,389 | 15.05% | 273,619,125 | 8.79% |
| 75,000-100,000 | 3,820 | 13.10% | 333,280,892 | 10.70% |
| 100,000-150,000 | 5,546 | 19.01% | 679,339,060 | 21.81% |
| 150,000-200,000 | 2,785 | 9.55% | 478,394,586 | 15.36% |
| 200,000-250,000 | 1,455 | 4.99% | 323,223,510 | 10.38% |
| 250,000-300,000 | 826 | 2.83% | 225,748,790 | 7.25% |
| 300,000-350,000 | 466 | 1.60% | 150,468,062 | 4.83% |
| 350,000-400,000 | 287 | 0.98% | 107,204,131 | 3.44% |
| 400,000-450,000 | 189 | 0.65% | 80,620,728 | 2.59% |
| 450,000-500,000 | 132 | 0.45% | 62,479,449 | 2.01% |
| 500,000-600,000 | 150 | 0.51% | 82,081,907 | 2.64% |
| 600,000-700,000 | 82 | 0.28% | 52,706,055 | 1.69% |
| 700,000-800,000 | 23 | 0.08% | 17,062,587 | 0.55% |
| 800,000-900,000 | 16 | 0.05% | 13,482,784 | 0.43% |
| 900,000-1,000,000 | 5 | 0.02% | 4,764,566 | 0.15% |
| 1,000,000 + | 0 | 0.00% | 0 | 0.00% |
| Total | 29,168 | 100.00% | £ 3,114,417,220 | 100.00% |

| Regional Distribution | Number | % of Total Number | Amount | % of Total Amount |
|--------------------------|--------|-------------------|-----------------|-------------------|
| East Anglia | 828 | 2.84% | 94,003,103 | 3.02% |
| East Midlands | 1,407 | 4.82% | 150,975,157 | 4.85% |
| Greater London | 2,289 | 7.85% | 500,215,634 | 16.06% |
| Northern Ireland | 175 | 0.60% | 16,866,179 | 0.54% |
| North | 1,709 | 5.86% | 134,282,856 | 4.31% |
| North West | 4,738 | 16.24% | 407,127,149 | 13.07% |
| Scotland | 3,606 | 12.36% | 317,160,318 | 10.18% |
| South East | 3,309 | 11.34% | 516,421,401 | 16.58% |
| South West | 1,336 | 4.58% | 150,834,348 | 4.84% |
| Wales | 1,259 | 4.32% | 105,758,259 | 3.40% |
| West Midlands | 1,538 | 5.27% | 163,513,884 | 5.25% |
| Yorkshire and Humberside | 6,974 | 23.91% | 557,258,930 | 17.89% |
| Other | 0 | 0.00% | 0 | 0.00% |
| Total | 29,168 | 100.00% | £ 3,114,417,220 | 100.00% |
| | | | | |
| Repayment type | Number | % of total number | Amount (GBP) | % of total amount |
| Capital repayment | 17,392 | 59.63% | 1,889,986,672 | 60.69% |
| Part-and-part | 0 | 0.00% | 0 | 0.00% |
| Interest-only | 1,768 | 6.06% | 199,888,002 | 6.42% |
| Offset | 10,008 | 34.31% | 1,024,542,546 | 32.90% |
| Total | 29,168 | 100.00% | £ 3,114,417,220 | 100.00% |

| 180- months 1.655 5.678 74.955,519 2.411 Total 29,168 100.00% £ 3,114,417,220 100.00% Tracer Number % of total number Anount (GBP) % of total anount 78.955,519 2.439,265,271 78.325 SyR 4,753 16.028 372,085,824 11.955 78.72 Tracker 4,673 16.028 372,085,824 11.955 Total 22 0.088 3.873,203.2 0.121 Total 29,168 100.00% £ 3.114,417,220 100.00% Number % of total number Anount (GBP) % of total anount % of total anount 0 0.00% </th <th>ia</th> <th></th> <th></th> <th></th> <th></th> | ia | | | | |
|---|--------------------------|--------|-------------------|-----------------|-------------------|
| 12.24 months 1.211 4.228 239.598,077 7.69 24-5 months 5,007 119.918 194.178,179,171 6.24 36-60 months 6.20 1.200 4.183 194.178,179,171 6.24 36-60 months 6.35 2.228 195.356,461 3.07 372.54 months 7.30 2.35 3.05 3.05 372.64 months 7.31 2.586 7.80,756,961 2.075 34-69 months 7.37 4.728 16.599,914 4.690 34-69 months 2.724 0.386 25.567,007 8.184 36-100 months 2.724 0.386 25.567,007 8.184 100-100 months 5.369 10.076 4.473 10.3952 4.450 100-100 months 2.9148 100.0008 5.3114,417,220 100.000 100-100 months 2.9148 100.0008 5.3114,417,220 100.000 101-100 months 4.750 16.313 299.171,835 9.613 101-100 months 4.750 16.313 299.171,835 9.613 101-100 months 4.750 16.313 299.171,835 9.613 101-100 months 4.750 16.313 299.171,835 9.613 <t< th=""><th></th><th></th><th></th><th></th><th></th></t<> | | | | | |
| 24-36 months 15,807 19,978 11,041,764,917 13,343 84-66 months 655 2,275 85,555,541 3,070 84-66 months 722 101,61,7319 13,263 84-56 months 723 2,275 101,61,7319 13,263 84-56 months 1733 2,285 116,753,191 13,263 84-56 months 1,733 4,285 116,759,191 4,675 9168 months 1,733 4,287 116,599,191 4,676 102150 months 6,054 20,767 4,675,591 2,411 102150 months 16,055 5,577 7,49,555,191 2,411 1036 months 16,055 5,567 7,49,555,191 2,411 1036 months 16,055 5,567 7,49,555,191 2,411 1041 months 119,777 100,005 11,41,417,220 100,005 1042 months 14,756 16,311,417,220 100,005 11,414,417,220 100,005 105 months 12,716 100,005 11,414,71,220 100,005 11,414,72,20 100,005 11,417,720 100,00 | | | | | |
| 36-48 months 1,220 4,182 1194,379,171 6,24 46-50 months 655 2,255 95,555,541 3,207 69.72 months 1,330 4,565 156,62,304 5,011 84-56 months 1,330 4,555 156,62,404 5,011 84-56 months 1,321 4,273 100,105 2,215 84-56 months 1,322 4,272 116,504,014 4,690 84-56 months 1,321 4,273 120,100,004 4,590 120-150 months 5,569 19,097 246,454,700 9,144 130-160 months 15,559 5,577 74,955,519 2,241 150-160 months 2,5168 100,005 6,3114,417,220 100,005 150-160 months 4,62 0,005 6,3114,417,220 100,005 150-160 months 4,62 0,005 6,3114,417,220 100,005 150-160 months 29,168 100,005 6,3114,417,220 100,005 160-160 months 2,1164 100,005 6,3114,417,220 100,005 160-160 month 0,000 6,001 <td></td> <td></td> <td></td> <td></td> <td></td> | | | | | |
| 48-60 months 655 2.228 97,556,541 3.07 72.44 months 772 2.272.101 (1,452,313 3.268 84-96 months 7.33 2.588 7.84 (1,594) 5.01 84-96 months 7.33 2.588 7.82 (1,594) 5.01 96-108 months 1.373 4.452 1.45,594 (1,44,72) 4.450 96-120 months 6.049 2.0,785 447,39,593 1.43,59 120-150 months 6.049 2.0,785 447,39,593 1.43,59 120-150 months 6.049 2.0,785 447,39,593 1.43,59 120-150 months 1.055 5.07 2.493,595 2.211 100.000 120-150 months 100.000 £ 3,114,417,220 100.000 1.72,41 1.74,417,22 | | | | | |
| 69.72 months 792 2.725 101/e05.313 3.260 84 96 months 733 2.585 756,162.400 5.011 84 96 months 1,378 4.725 116,964,914 4.497 108-100 months 2.724 0.049,9414 4.497 108-100 months 2.724 0.348 254,600,037 6.18 108-100 months 6.024 0.348 254,600,037 6.18 108-100 months 6.026 20.796 449,392,62 4.934 109-100 months 1.055 5.771 7.4955,519 2.411 109 months 1.0576 7.4955,519 2.411 100.008 1.313 2.937,123 100.008 1.314,477,220 100.008 1.314,477,220 100.008 1.314,417,220 100.008 1.314,417,220 100.008 1.314,417,220 100.008 1.314,417,220 100.008 1.314,417,220 100.008 1.314,417,220 100.008 1.314,417,220 100.008 1.314,417,220 100.008 1.314,417,220 100.008 1.314,417,220 100.008 | | | | | |
| 72.84 months 11,330 4.555 175,162,340 5.01 96 108 months 1,378 4.725 165,594,914 4.695 108:120 months 2,724 9,345 255,500,037 6.818 120:130 months 6,654 20,765 447,339,652 14,365 120:150 months 6,654 20,765 447,339,652 14,365 120:150 months 5,569 10,075 284,88,780 100,009 170al 20,168 100,009 1,474,72,200 100,009 Interest payment type Number 5 of total number Amount (GBP) X of total anounth Fied 4,755 16,315 297,971,335 9,611 1353 SVR 4,673 16,315 297,971,335 9,611 100,000 1,317,309,32 0,123 Total 22 0,085 1,375,309,32 0,123 0,123 10,020 10,020 10,020 10,020 10,020 10,020 10,020 10,020 10,020 10,020 11,417,220 100,000 10,020 10,020 10,020 11,417,220 100,000 10,0 | | | | | |
| 84-96 months 733 2.58% 78,021,059 2.371 108-120 months 2,724 9.345 254,670,037 8.481 120-150 months 6,654 20.765 447,39,553 14.361 120-150 months 6,654 20.765 447,39,553 14.361 150-nonths 16,555 5.676 74,795,519 2.411 Total 22,168 100.008 £ 3,114,417,220 100.008 Interest payment type Number % of total number Amount (GBP) % of total amount Trade 4,755 16,012 29,168 100.008 £ 3,114,417,220 100.000 Trade 4,757 16,012 29,168 100.008 £ 3,114,417,220 100.000 Trade 20,168 100.005 £ 3,114,417,220 100.000 10.000 Compute type Number % of total number Amount (GBP) % of total amount 100.000 11,4147,220 100.000 10.000 10.000 11,4147,220 100.000 11,4147,220 100.000 11,4147,220 100.000 11,4147,220 | | | | | |
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| 108:120 months 2,724 9,346 254,70,037 8.181 120:150 months 6,054 20,768 447,339,952 14,363 150:150 months 1,055 5,573 74,4955,197 2,414 160: months 100,005 2,414,553 5,573 74,4955,197 2,414 Total 29,168 100,006 2,114,417,220 100,006 7,4955,197 7,832 7,833 7,833 7,833 7, | | | | | |
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| 190-180 months 19,559 110,00% 224,548,780 9,141 Total 29,168 100,00% 2,3,114,417,220 100,008 Interest payment type Number % of total number Amount (GBP) % of total number Fixed 19,777 64,653 163,318 249,92,827 78.323 SYR 4,755 16,318 299,971,835 9,613 Total 22 0.088 3,372,200,322 0,028 Chap uppose type 29,168 100,00% 5,314,417,220 100,020 Coan purpose type Number % of total number Amount (GBP) % of total amount Owner-occupied 0,168 100,00% 5,314,417,220 100,000 Coan purpose type Number % of total number Amount (GBP) % of total amount Second home 0 0,0005 0,0005 0,0007 0,0007 0,0007 Total 29,168 100,00% £ 3,114,417,220 100,0007 5,114,417,220 100,0007 0,0007 0,0007 0,0007 0,0007 0,0007 0,0007 0,0007 0,0007 < | | | | | |
| 180·months 1,655 5,67% 74,4955,519 2.411 Total 29,168 1000.00% L 3,114,417,220 1000.00% Interest payment type Number \$ of total number Amount (GP) \$ of total amount Fixed 4,776 16.01% 2.439,266,271 78,325 SWR 4,673 16.02% 3,472,200%,824 11,959 Tracker 4,673 100.00% 1,3,114,417,220 100.00% Ohrer Gocupid 29,168 100.00% 1,3,114,417,220 100.00% Owner-occupid 29,168 100.00% 3,114,417,220 100.00% Nomer-occupid 29,168 100.00% 3,114,417,220 100.00% Nomer-occupid 0 0.00% 0 0.00% 0 0.00% Sord total number Sord total number Amount (GPP) % of total amount 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 1.14,417,220 100.00% 1.14,417,220 100.00% 1.14,417,220 </td <td></td> <td></td> <td></td> <td></td> <td></td> | | | | | |
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| Number % of total number Amount (GP) % of total anount Fixed 4,756 16,078 2,499,266,271 78,239 Tracker 4,756 16,078 372,055,824 11,957 Tracker 4,673 16,028 372,055,824 11,957 Total 22 0,088 3,873,293,32 0,127 Total 29,168 100,008 £ 3,114,417,220 100,008 Owner-occupied 29,168 100,008 3,114,417,220 100,008 Normer-occupied 0 0,008 3,114,417,220 100,009 Second home 0 0,008 0,114,417,220 100,009 Total 29,168 100,008 5,3,114,417,220 100,009 Income verification type Number % of total number Amount (GPP) % of total amount Pily verified 29,168 100,008 3,114,417,220 100,009 Fast-track 0 0,008 3,114,417,220 100,009 Fast-track 0 0,008 | 180+ months | 1,655 | 5.67% | 74,955,519 | 2.41% |
| Fixed 19,717 67,60% 2,439,286,271 78,322 SWR 44,756 16,318 299,171,835 9,611 Tracker 46,673 16,025 377,005,824 11,959 Other (please specify) 22 0.088 3,873,290,32 0,122 Total 29,168 100,00% £ 3,114,417,220 100,000 Loan purpose type 29,168 100,00% Amount (GBP) % of total amount Omer-occupied 0 0.00% 0 0,000 0 0,000 Second home 0 0.00% 1,114,417,220 100,00% 0 0,000 Second home 29,168 100,00% 1,114,417,220 100,00% 1,114,417,220 100,00% Income verification type Number % of total number Amount (GBP) % of total amount Failt track 0 0 0.00% 0 0.00% Self-cerified 0 0.00% 0 0.00% 0 0.00% 0 0.00% | Total | 29,168 | 100.00% | £ 3,114,417,220 | 100.00% |
| Fixed 19,717 67,60% 2,439,286,271 78,322 SWR 44,756 16,318 299,171,835 9,611 Tracker 46,673 16,025 377,005,824 11,959 Other (please specify) 22 0.088 3,873,290,32 0,122 Total 29,168 100,00% £ 3,114,417,220 100,000 Loan purpose type 29,168 100,00% Amount (GBP) % of total amount Omer-occupied 0 0.00% 0 0,000 0 0,000 Second home 0 0.00% 1,114,417,220 100,00% 0 0,000 Second home 29,168 100,00% 1,114,417,220 100,00% 1,114,417,220 100,00% Income verification type Number % of total number Amount (GBP) % of total amount Failt track 0 0 0.00% 0 0.00% Self-cerified 0 0.00% 0 0.00% 0 0.00% 0 0.00% | | | | | |
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| SyR 1 4,756 16,318 299,171,835 9,911 Other (please specify) 22 0,088 3,87,290,32 10,202 Total 29,168 100,005 £ 3,114,417,220 100,006 Comp urpose type Number % of total number Amount (GBP) % of total amount Owner occupied 0 0.005 0 0.005 0 0.007 Second home 0 0.005 0 0.005 0 0.007 0 0.007 0 0.007 0 0.007 0 0.007 0 0.007 0 0.007 0 0.007 0 0.007 0 0.007 0 0.007 0 0.007 0 0.007 0 0.007 0 0.007 0 0.007 0 0.007 0 0.007 0 0.007 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Fixed | | | | 78.32% |
| Tracker (4,673 (6,028) 372,085,824 (19.99) Deter (please specify) 22 0.086 3,877,290.32 0.127 Total 29,168 100.008 £ 3,114,417,220 100.008 Loan purpose type 29,168 100.000 £ 3,114,417,220 100.000 Omer occupied 0 0.000 0,000 0.000 0.000 0.000 Second home 0 0 0.000 0.000 0.000 0.000 Total 29,168 100.0004 £ 3,114,417,220 100.000 Income verification type Number % of total number Amount (GBP) % of total amount Failt vrack 0 0.000% 3,114,417,220 100.000% Seff-certified 0 0.000% 0 0.000% Set-certified 0 0.000% 0 0.000% 0.4000005 £ 3,114,417,220 100.000% £ 3,114,417,220 100.000% Set-certified 0 | | | | | 9.61% |
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| Total 29,168 100.00% £ 3,114,417,220 100.00% Lon purpose type Number % of total number Amount (GBP) % of total amount Owner-occupied 0 0.0005 3,114,417,220 100.00% Buy to-let 0 0.0005 3,114,417,220 100.00% Second home 0 0.0005 0 0.0007 Total 29,168 100.00% £ 3,114,417,220 100.00% Income verification type Number % of total number Amount (GBP) % of total amount Fully verified 29,168 100.00% 3,114,417,220 100.00% Self-certified 0 0.000% 0 0.000% Self-certified 0 0.000% 0 0.000% O-30 months 1,230 4.22% 31,14,417,220 100.00% Sof total number Kort total number Amount (GBP) % of total amount Colatiant 1,230 4.22% 31,14,417,220 100.00% Sof total amount </td <td></td> <td></td> <td></td> <td></td> <td></td> | | | | | |
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| Owner-accupied 29,168 100.00% 3,114,417,220 100.00% Second home 0 0.000% 0 0.000% Second home 0 0.000% 0 0.000% Total 29,168 100.00% £ 3,114,417,220 100.00% Income verification type Number % of total number Amount (GBP) % of total amount Fast track 0 0.000% 3,114,417,220 100.00% Set/ certified 0 0.000% 3,114,417,220 100.00% Total 29,168 100.00% £ 3,114,417,220 100.00% Set/ certified 0 0.000% 3,114,417,220 100.00% E 3,114,417,220 100.00% E 3,114,417,220 100.00% E 3,114,417,220 100.0 | 10 Mil | 27,100 | 1001007 | 2 5,111,117,220 | 100.00% |
| Owner-accupied 29,168 100.00% 3,114,417,220 100.00% Second home 0 0.000% 0 0.000% Second home 0 0.000% 0 0.000% Total 29,168 100.00% £ 3,114,417,220 100.00% Income verification type Number % of total number Amount (GBP) % of total amount Fast track 0 0.000% 3,114,417,220 100.00% Set/ certified 0 0.000% 3,114,417,220 100.00% Total 29,168 100.00% £ 3,114,417,220 100.00% Set/ certified 0 0.000% 3,114,417,220 100.00% E 3,114,417,220 100.00% E 3,114,417,220 100.00% E 3,114,417,220 100.0 | Lean numero tuno | Number | % of total number | Amount (CRD) | % of total amount |
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| Fully verified 29,168 100.000; 3,114,417,220 100.000; SetF-certified 0 0.000; 0 0.000; SetF-certified 0 0.000; 0 0.000; Total 29,168 100.000; £ 3,114,417,220 100.000; Remaining term of loan 29,168 100.000; £ 3,114,417,220 100.000; 0.300 months 1,230 % of total number & Mount (GBP) % of total amount 0.300 months 1,788 6.133 70.477.227 2.230 30-60 months 1,933 2.8.696 718.307.462 2.2.672 2.3.141 30-20 months 5,701 19.553 103.423 2.2.672 2.3.141 240-300 months 1.644 5.776 302.276,417 9.7.11 < | Total | 27,100 | 100.00% | L 3,114,417,220 | 100.00% |
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| Remaining term of loan Number % of total number Amount (GBP) % of total amount 0-30 months 1,230 4.232 32,163,237 1,033 30-60 months 1,788 6.133 70,477,221 2,248 60-120 months 5,701 19,553 231,715,815 10,652 120-180 months 6,193 70,437,221 2,248 60-120 months 5,701 19,553 231,715,815 10,652 120-180 months 6,193 700,522,672 23,449 240-300 months 1,664 5,776 302,276,477 2,717 240-300 months 1,664 5,776 302,276,477 2,717 302,276,477 2,718 300-360 months 1,664 5,2762 1302,276,477 2,718 302,276,477 2,717 302,276,477 2,717 302,276,477 2,717 302,276,477 4,717 302,276,477 4,717 302,276,477 302,276,477 4,717 302,276,477 100,000 1,814,417,220 100,000 6,81,515,00,122 302,276,417 4, | | | | | |
| 0-30 months 1,230 4.22% 12,163,237 10,333 0-30 months 1,788 6.13% 70,437,223 2,260 60-120 months 5,701 19,555 331,715,815 10,657 120-180 months 8,193 228,096 718,307,462 23,069 120-180 months 8,193 228,096 718,307,462 23,069 120-180 months 5,303 18,185 720,522,672 23,144 20-300 months 4,643 5,775 302,226,417 9,711 300-360 months 1,644 5,775 302,226,417 9,711 300-as months 766 2,633 142,136,381 4,569 300-as months 766 2,635 142,136,381 4,569 70tal 299,168 100,000% £ 3,114,417,220 100,000 Employment status Number % of total amount Employment status Number % of total amount Employment status Refiremployed 81,557 8,525 | Total | 29,166 | 100.00% | L 3,114,417,220 | 100.00% |
| 0-30 months 1,230 4.22% 12,163,237 10,333 0-30 months 1,788 6.13% 70,437,223 2,260 60-120 months 5,701 19,555 331,715,815 10,657 120-180 months 8,193 228,096 718,307,462 23,069 120-180 months 8,193 228,096 718,307,462 23,069 120-180 months 5,303 18,185 720,522,672 23,144 20-300 months 4,643 5,775 302,226,417 9,711 300-360 months 1,644 5,775 302,226,417 9,711 300-as months 766 2,633 142,136,381 4,569 300-as months 766 2,635 142,136,381 4,569 70tal 299,168 100,000% £ 3,114,417,220 100,000 Employment status Number % of total amount Employment status Number % of total amount Employment status Refiremployed 81,557 8,525 | | | ~ | | N |
| 30-60 months 1,788 6,135 70,437,222 2,264 60-120 months 5,701 19,555 331,755,815 10,657 120 160 months 8,193 28,69% 718,307,462 23,061 180-240 months 5,033 18,185 770,522,672 23,141 180-240 months 4,033 15,448 770,532,672 23,141 180-240 months 4,033 15,448 776,585,014 25,599 300-360 months 1,684 5,77% 302,276,417 9,711 300-360 months 766 2,63% 142,136,381 4,568 Total 766 2,63% 142,135,381 4,568 Total 29,168 100,000% £ 3,114,417,220 100,008 Employed 19,955 68,41% 2,539,667,861 81,557 Self-employed 871 2,99% 133,554,325 4,39% Unemployed 78 0,27% 6,682,931 0,27% Unemployed 78 0,27% 6,682,931 | | | | | |
| 60-120 months 5,701 19.558 331,715,815 10.655 120-180 months 8,193 28.096 718,307,462 23.060 120-180 months 5,303 18.186 720,522,072 23.144 120-200 months 4,633 15.446 7796,585,014 25.599 300-360 months 1.684 5.775 302,276,417 9.719 300-months 766 2.633 142,156,381 4.595 300-abd months 706 2.633 142,156,381 4.595 300-months 79,168 100.000% £ 3,114,417,220 100.000% Employment status Number % of total number Amount (GBP) % of total amount Employment status 871 2.599,667,861 81.557 4.259 | | | | | |
| Number % of total number Amount (GBP) % of total amounts Employed 19.955 66.81,193 2.36,60 Development status 1.644 5.77% 3.02,276,417 9.71 Employed 29,168 100.000% € 3.114,417,220 100.000% Employed 19.955 6.64,41% 2.57% 3.02,276,417 9.711 Rendom 29,168 100.000% € 3.114,417,220 100.000% Employed 19.955 6.64,41% 2.53% 6.61 81.55% Self-employed 19.955 6.84,41% 2.53% 67.61 81.55% Self-employed 78 0.27% 6.68,2931 0.20% 0.27% 6.68,2931 0.20% Guarantor 0 0.00% 0 0.00% 0 0.00% 0 0.00% | | | | | |
| Number % of total number % of | | | | | |
| Value 4,503 15,464 776 585,014 25,979 300-360 months 1,684 5,775 302,276,417 9,719 300-360 months 766 2,63% 142,136,381 4,561 Total 29,168 100,009 £ 3,114,417,220 1000,009 Employed 19,955 66,41% 2,53% 67,661 81,555 Self-employed 871 2,99% 133,554,325 4,999 Unemployed 78 0,27% 6,082,931 0,200 Keited 336 1,15% 16,336,515 0,527 Guarator 0 0,000% 0 0,000 | | | | | |
| Number % of total number % of | | | | | |
| 360- months 766 2.63% 142,136,381 4.568 Total 29,168 100.00% £ 3,114,417,220 100.00% Employed 29,168 100.00% £ 3,114,417,220 100.00% Employed 19,955 66.41% 2,539,667,7661 81.559 Self-employed 871 2.99% 133,554,325 4.299 Imemployed 78 0.27% 6.082,931 0.2000 Retired 336 1.15% 16,336,515 0.527 Guarantor 0 0.000% 0.000% 0.000% Other 7,928 27.18% 418,775,588 13.459 | | | | | |
| Number % of total number % of total number Amount (GBP) % of total amount Employment status 19,955 68.41% 2,539.667.861 81.559 Self-employed 871 2.99% 133.554.25 42.99 Junemployed 78 0.27% 6.68.931 0.20% Guarantor 0 0.00% 0 0.00% Other 7,928 27.18% 418,775,588 13.459 | | | | | |
| Number % of total number Amount (GBP) % of total amount Employed 19,955 68.41% 2,539,667,861 81.553 Self-employed 871 2.99% 133,554,325 4.293 Juenpioyed 78 0.27% 6,082,931 0.2000 Retired 336 1.15% 16,336,515 0.522 Guarantor 0 0.000% 0 0.000% Other 7,928 27.18% 418,775,588 13.459 | | | | | |
| Employed 19,955 68,41% 2,539,667,861 81,553 Self-employed 871 2,99% 133,554,325 4,291 Inemployed 78 0.27% 6,082,931 0.200 Retired 336 1,15% 16,336,515 0.522 Guarantor 0 0,00% 0 0,000 Other 7,928 27,18% 418,775,588 13,459 | Total | 29,168 | 100.00% | £ 3,114,417,220 | 100.00% |
| Employed 19,955 68,41% 2,539,667,861 81,553 Self-employed 871 2,99% 133,554,325 4,291 Inemployed 78 0.27% 6,082,931 0.200 Retired 336 1,15% 16,336,515 0.522 Guarantor 0 0,00% 0 0,000 Other 7,928 27,18% 418,775,588 13,459 | | | | | |
| Self-employed 871 2.9% 133 554 325 4.299 Unemployed 78 0.27% 6.082 391 0.200 Retired 78 0.27% 6.082 391 0.200 Guarantor 336 1.15% 16.336,515 0.521 Guarantor 0 0.000% 0 0.000 Other 7,928 27.18% 418,775,588 13.459 | | | | | |
| Unemployed 78 0.27% 6,082,931 0.20% Retired 336 1.15% 16,336,515 0.52% Guarantor 0 0.00% 0 0.00% Other 7,928 27,18% 418,775,588 13.45% | Employed | | | | 81.55% |
| Retired 336 1.15% 16,336,515 0.527 Guarantor 0 0.00% 0 0.00 Other 7,928 27.18% 418,775,588 13.457 | Self-employed | | | | 4.29% |
| Guarantor 0 0.00% 0 0.000% Other 7,928 27.18% 418,775,588 13.45% | Unemployed | 78 | 0.27% | 6,082,931 | 0.20% |
| Other 7,928 27.18% 418,775,588 13.45% | Retired | 336 | 1.15% | 16,336,515 | 0.52% |
| Other 7,928 27.18% 418,775,588 13.45% | Guarantor | 0 | 0.00% | | 0.00% |
| | Other | 7.928 | 27.18% | 418,775.588 | 13.45% |
| | Total | | 100.00% | | |

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

| Series | 7 | 9 | 10 | 11 |
|---|-------------------|-----------------|-------------------|-------------------|
| Issue date | 12/04/11 | 11/06/14 | 19/06/15 | 10/11/15 |
| Original rating (Moody's/S&P/Fitch/DBRS) | Aa1/AAA | Aa1/AA+ | Aaa/AAA | Aaa/AAA |
| Current rating (Moody's/S&P/Fitch/DBRS) | Aaa/AAA | Aaa/AAA | Aaa/AAA | Aaa/AAA |
| Denomination | GBP | EUR | EUR | EUR |
| Amount at issuance | 750,000,000 | 500,000,000 | 500,000,000 | 500,000,000 |
| Amount outstanding | 750,000,000 | 500,000,000 | 500,000,000 | 500,000,000 |
| FX swap rate (rate:£1) | n/a | 1.230 | 1.372 | 1.401 |
| Maturity type (hard/soft-bullet/pass-through) | soft-bullet | soft-bullet | soft-bullet | soft-bullet |
| Scheduled final maturity date | 12/04/18 | 11/06/21 | 19/06/20 | 10/11/22 |
| Legal final maturity date | 12/04/19 | 11/06/22 | 19/06/21 | 10/11/23 |
| ISIN | XS0616210752 | XS1076256400 | XS1248340587 | XS1318364731 |
| Stock exchange listing | London | London | London | London |
| Coupon payment frequency | Annual | Annual | Annual | Annual |
| Coupon payment date | 12th | 11th | 19th | 10th |
| Coupon (rate if fixed, margin and reference rate if floating) | 4.750% | 1.250% | 0.500% | 0.750% |
| Margin payable under extended maturity period (%) | 1.275% | 0.220% | 0.040% | 0.250% |
| Swap counterparty/ies | HSBC Bank Plc | Natixis | HSBC Bank Plc | HSBC Bank Plc |
| Swap notional denomination | GBP | EUR | EUR | EUR |
| Swap notional amount | 750,000,000 | 500,000,000 | 500,000,000 | 500,000,000 |
| Swap notional maturity | 12/04/18 | 11/06/21 | 19/06/20 | 10/11/22 |
| LLP receive rate/margin | 4.750% | 1.250% | 0.500% | 0.750% |
| LLP pay rate/margin | 1.495% / 3m Libor | 0.6% / 3m Libor | 0.445% / 3m Libor | 0.799% / 3m Libor |
| Collateral posting amount | 0 | 0 | 0 | 0 |

Programme triggers

| Counterparty / Events | Summary of Event | Trigger (Moody's, Fitch; short-term, long-term) | Trigger breached (yes/no) | Consequence of a trigger breach |
|---|---|---|------------------------------|---|
| Issuer Event of Default | Issuer failure to pay, insolvency, etc | Issuer failure to pay, insolvency, etc | No | Triggers a Notice to Pay on the LLP |
| Seller / Transfer of Legal Title | Seller long term ratings fall below Trigger | Long term: Baa3 (Moody's), BBB- (Fitch) | No | Details of the Borrowers with Loans to be delivered to the LLP, the Security Trustee (upon request) and the Rating Agencies |
| Seller / CB Collection Account | Seller long term ratings fall below Trigger | Short term: P-2 (Moody's), F2 (Fitch) | No | Set up a separate CB Collection Account |
| Account Bank | Account Bank long and short term ratings fall below Trigger | Short term: P-1 (Moody's), F1 (Fitch) | Yes | GIC Account and Transaction account to be closed with the credit transferred to the Stand-by GIC Account and Stand-by Transaction Account |
| Stand-by Account Bank | Standby Account Bank long and short term ratings fall below Trigger | Short term: P-1 (Moody's), F1 (Fitch) | No | Move to higher rated bank/guarantee required |
| Servicer (appointment of Back-up Servicer) | Servicer long term rating fall below Trigger | Long term: Baa1 (Moody's), BBB- (Fitch) | No | Appointment of the Back-up Servicer |
| Servicer (transfer servicing obiligation) | Servicer long term rating fall below Trigger | Long term: Baa3 (Moody's) | No | Transfer servicing obligation to the Back-up Servicer |
| Cash Manager (appointment of Back-up Cash Manager) | Cash Manager long term ratings fall below Trigger | Long term: Baa1 (Moody's) | No | Appointment of the Back-up Cash Manager |
| Cash Manager (transfer cash management obiligation) | Cash Manager long term ratings fall below Trigger | Long term: Baa3 (Moody's), BBB- (Fitch) | No | Transfer cash management obligation to the Back-up Cash Manager. The Asset Monitor to report on arithmetic accuracy of the Asset Coverage Test. |
| Cash Manager Relevant Event | Cash Manager long term ratings fall below Trigger | Long term: Baa1 (Moody's) | No | Seller to pre-fund the LLP with the coupon amount due in respect of the covered bonds |
| Interest Rate Swap Provider | Interest Rate Swap provider ratings fall below Trigger | Replacement Trigger Short term: P-2 (Moody's), F3(Fitch) Long term: A3 (Moody's), BBB- (Fitch) | No | Replace Interest Rate Swap Provider or procure co-obilgor or guartantee from sufficiently rated courterparty |
| Covered Bond Swap Provider - CB7 | Covered Bond Swap Provider ratings fall below Trigger | Replacement Trigger Short term: P-2 (Moody's), F3 (Fitch) Long term: A3 (Moody's), BBB- (Fitch) | No | Replace Swap Provider with sufficiently rated counterparty |
| Covered Bond Swap Provider - CB9 | Covered Bond Swap Provider ratings fall below Trigger | Replacement Trigger Short term: P-2 (Moody's), F3 (Fitch) Long term: A3 (Moody's), BBB- (Fitch) | No | Replace Swap Provider with sufficiently rated counterparty |
| Covered Bond Swap Provider - CB10 | Covered Bond Swap Provider ratings fall below Trigger | <u>Replacement Trigger</u> Short term: N/A (Moody's), F3 (Fitch) Long term: Baa1 (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 | <u>Replacement Trigger</u> Short term: N/A (Moody's), F3 (Fitch) Long term: Baa1 (Moody's), BBB- (Fitch) | 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 |