# **Vorkshire** Covered Bond Programme

## Yorkshire Building Society €12.5bn Covered Bond Programme - Monthly Investor Report: November 2022

### <u>Administration</u>

Name of issuer	Yorkshire Building Society
Name of RCB programme	Yorkshire Building Society €12.5 billion Global C
Name, job title and contact details of person validating this form	Benjamin Charnock, Treasury Dealer, bcharnock
Date of form submission	31/12/2022
Start Date of reporting period	01/11/2022
End Date of reporting period	30/11/2022
Web links - prospectus, transaction documents, loan-level data	https://www.ybs.co.uk/your-society/treasury/i

#### Counterparties, Ratings

Covered bonds	
Issuer	
Seller(s)	
Cash Manager	
Back-up Cash Manager	
Account Bank	
Stand-by Account Bank	
Servicer(s)	
Back-up Servicer(s)	
Interest Rate Swap Provider	
Swap notional amount(s) (GBP)	7,621,254,809
Swap notional maturity/ies	Loan balance zero
LLP receive rate/margin	4.20%
LLP pay rate/margin	2.20%
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 period	TARGETED VALUE
Revenue receipts / ledger			
Beg Balance	0	n/a	n/a
Third party payments	(11,090)	n/a	n/a
Interest on Mortgages	14,653,849	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	950,000	n/a	n/a
Cash Capital Contribution deemed to be revenue	0	n/a	n/a
Net interest from / (to) Interest Rate Swap Provider	10,523,677	n/a	n/a
Interest (to) Covered Bond Swap Providers	(4,842,552)	n/a	n/a
Pre-funding of monthly swap payments / other payments	(3,791,377)	n/a	n/a
Interest paid on Covered Bonds without Covered Bonds Swaps	0	n/a	n/a
Deferred Consideration	(17,482,507)	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	107,605,515	n/a	n/a
Proceeds from Term Advances	0	n/a	n/a
Mortgages Purchased	(493,225,412)	n/a	n/a
Cash Capital Contributions deemed to be principal	0	n/a	n/a
Proceeds from Mortgage Sales	3,486,633	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	382,133,264	n/a	n/a
Closing Balance	0	n/a	n/a
Reserve ledger			
Beg Balance	14,002,767	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	14,002,767	n/a	14,002,767

bal Covered Bond Programme
arnock@ybs.co.uk
sury/index.html#funding-programmes

Fitch Counterparty/ies Rating trigger Current rating Rating trigger AAA -Yorkshire Building Society A-/F1 -< BBB-, < F2 Yorkshire Building Society A-/F1 < Ba Yorkshire Building Society < BBB-A-/F1 <Baa n/a --< F1 A-/F1 Yorkshire Building Society HSBC Bank plc < F1 AA-/F1+ Yorkshire Building Society < BBB-A-/F1 <Baa n/a --Yorkshire Building Society < F3/BBB-A(dcr)/F1 < P

Moody's				
	Current rating			
-	Aaa			
-	A3/P-2			
aa3, < P-2	A3/P-2			
a1, < Baa3	A3/P-2			
-	-			
< P-1	A3/P-2			
< P-1	A1/P-1			
a1, < Baa3	A3/P-2			
-	-			
< P-2/A3	A3/P-2			

Asset Coverage Test

	Value	Description
Α	7,283,619,051	Adjusted current balance
В	93,681,651	Principal collections not yet applied
c	0	Qualifying additional collateral
0	0	Substitute assets
E	n/a	Proceeds of sold mortgage loans
$\checkmark$	n/a	Set-off offset loans
W	n/a	Personal secured loans
X	n/a	Flexible draw capacity
Y	257,677,353	Set-off
Ζ	138,382,427	Negative carry
Total: A + B + C + D - (Y + Z)	6,981,240,922	
Method Used for Calculating "A" (note 1)	A (ii)	
Asset Percentage (%)	90.50%	-
Maximum asset percentage from Fitch (%)	95.50%	
Waximum asset percentage from Moody's (%)	90.50%	
Maximum asset percentage from S&P (%)	n/a	]
Credit support as derived from ACT (GBP)	2,289,490,922	]
Credit support as derived from ACT (%)	48.8%	

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	12,500,000,000
Covered bonds principal amount outstanding (GBP, non-GBP series converted at	
swap FX rate)	4,691,750,000
Covered bonds principal amount outstanding (GBP, non-GBP series converted at	
current spot rate)	4,679,140,000
Cover pool balance (GBP)	8,043,799,371
GIC account balance (GBP)	123,348,604
Any additional collateral (please specify)	0
Any additional collateral (GBP)	0
Aggregate balance of off-set mortgages (GBP)	897,195,702
Aggregate deposits attaching to the cover pool (GBP)	257,677,353
Aggregate deposits attaching specifically to the off-set mortgages (GBP)	247,671,962
Nominal level of overcollateralisation (GBP)	3,352,049,371
Nominal level of overcollateralisation (%)	171.4%
Total Outstanding Current Balance of Mortgages in the Portfolio	8,043,799,371
Number of Mortgages in Pool	48,873
Average loan balance (GBP)	164,586
Weighted average indexed LTV (%)	55.33
Weighted average non-indexed LTV (%)	66.32
Weighted average seasoning (months)	47.39
Weighted average remaining term (months)	277.36
Weighted average interest rate (%)	2.43
Standard Variable Rate(s) (%)	5.89
Constant Pre-Payment Rate (%, current month)	10.59
Constant Pre-Payment Rate (%, quarterly average)	10.42
Principal Payment Rate (%, current month)	14.70
Principal Payment Rate (%, quarterly average)	16.22
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)	14,653,849
Mortgage collections (scheduled - principal)	26,468,567
Mortgage collections (unscheduled - interest)	0
Mortgage collections (unscheduled - principal)	67,213,084

Loan Redemptions & Replenishments Since Previous Reporting Date

	Number % of total number		Amount (GBP)	% of total amount
Loan redemptions since previous reporting date	441	91.68%	60,158,981	93.20%
Loans bought back by seller(s)	40	8.32%	4,389,449	6.80%
of which are non-performing loans	1	2.50%	23,813	0.54%
of which have breached R&Ws	0	0.00%	0	0.00%
Loans sold into the cover pool	2,648	n/a	492,361,618	n/a

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	43,858	89.74%	7,691,001,634	95.61%	2.33%	34.35	0.00%	0.00%	
Fixed at origination, reverting to Libor	0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	
Fixed at origination, reverting to tracker	0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	
Fixed for life	0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	
Tracker at origination, reverting to SVR	15	0.03%	4,200,989	0.05%	3.18%	-	0.93%	0.00%	
Tracker at origination, reverting to Libor	0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	
Tracker for life	1,913	3.91%	128,548,517	1.60%	3.19%	-	0.93%	0.93%	
SVR, including discount to SVR	3,087	6.32%	220,048,231	2.74%	5.46%	-	-0.43%	0.00%	
Libor	0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	
Total	48,873	100.00%	8,043,799,371	100.00%					

<u>Stratifications</u>

Arrears Breakdown	Number	% of Total Number	Amount	% of Total Amount
Current	48,689	99.62%	8,024,700,393	99.76%
0-1 month in arrears	101	0.21%	11,134,515	0.14%
1-2 months in arrears (greater than 1 month, includes 2 months)	43	0.09%	3,831,934	0.05%
2-3 months in arrears (greater than 2 months, includes 3 months)	17	0.03%	2,163,394	0.03%
3-6 months in arrears (greater than 3 month, includes 6 months)	22	0.05%	1,945,322	0.02%
6-12 months in arrears (greater than 6 months, includes 12 months)	1	0.00%	23,813	0.00%
12+ months in arrears (greater than 12 months)	0	0.00%	0	0.00%
Total	48,873	100.00%	£ 8,043,799,371	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 <a href="https://www.fca.org.uk/firms/mortgages-coronavirus-guidance-firms">https://www.fca.org.uk/firms/mortgages-coronavirus-guidance-firms</a>

Current LTV (Non-Indexed)	Number	% of Total Number	Amount	% of Total Amount
0-50% - Non Indexed	18,797	38.46%	1,722,537,424	21.41%
50-55%	2,336	4.78%	425,547,469	5.29%
55-60%	2,340	4.79%	454,715,495	5.65%
60-65%	2,445	5.00%	491,497,272	6.11%
65-70%	2,782	5.69%	576,860,220	7.17%
70-75%	3,458	7.08%	749,256,260	9.31%
75-80%	4,681	9.58%	1,030,168,820	12.81%
80-85%	6,006	12.29%	1,363,105,670	16.95%
85-90%	4,679	9.57%	974,105,108	12.11%
90-95%	1,302	2.66%	249,941,513	3.11%
95-100%	40	0.08%	5,097,438	0.06%
100-105%	7	0.01%	966,683	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	48,873	100.00%	£ 8,043,799,371	100.00%

CAS - Number13.0413.0413.04CASS-4.02-3.58S.98,18,07CASC-4.02-3.58S.98,18,07CASC-4.02-7.03G.75.0CASC-4.040.021.97,49,46CASS-4.040.021.97,49,46CASS-4.05-7.036.75.0CASS-4.010.021.97,49,46CASS-4.010.05-7.03CASS-1.09-4.05-7.03CASS-1.09-0.05-7.03CASS-1.090.05-7.03CASS-1.090.05-7.03CASS-0.000.000.00-7.04CASS-0.000.000.00-7.04CASS-0.000.000.00-7.04CASS-0.000.000.00-7.04CASS-0.000.00-7.04-7.04CASS-0.000.00-7.04-7.04CASS-0.000.00-7.04-7.04CASS-0.000.00-7.04-7.04CASS-0.000.00-7.04-7.04CASS-0.00-7.04-7.04-7.04CASS-0.00-7.04-7.04-7.04CASS-0.00-7.04-7.04-7.04CASS-0.00-7.04-7.04-7.04CASS-7.04-7.04-7.04-7.04CASS-7.04-7.04-7.04-7.04CASS <t< th=""><th>Current LTV (Indexed as Defined in OC)</th><th>Number</th><th>% of Total Number</th><th>Amount</th><th>% of Total Amount</th></t<>	Current LTV (Indexed as Defined in OC)	Number	% of Total Number	Amount	% of Total Amount
59.585         1.2.62         5.7.96         5.9.59         5.9.59         5.9.59         5.9.50         7.9.50<					35.48%
55.465         6.150         6.157         7.166         7.167           64.55         6.457         10.239         10.274.306           55.455         6.457         10.239         10.274.3068           59.35         6.451         10.239         7.274.3068           59.35         6.451         7.275.119.31         10.239           59.35         6.451         6.239         7.299.31           59.35         6.451         6.239         7.299.31           59.35         6.451         6.239         7.299.31           59.35         6.451         6.239         7.099.31           59.35         6.451         6.239         7.099           59.35         6.451         6.239         7.099           59.35         6.451         6.239         7.09           59.35         6.451         6.453         7.099           59.35         6.451         6.453         7.099         7.099           59.35         6.451         6.453         7.099         7.099           59.35         7.354         7.454.379         7.454.379         7.454.379           59.355         7.354         7.499.399         7.499.399         7.					6.58%
65.453.         7.546         7.576         7.56, 66, 69.5           57.55.         1.6.253         1.6.253         1.6.274, 47.54, 47.17           50.75.         1.6.124         1.6.274         7.56, 67.14           50.55.         1.6.124         1.2.37         1.2.2.14           50.55.         1.6.124         1.2.37         1.2.2.14           50.55.         1.6.12         1.2.37         1.2.2.14           50.55.         1.6.12         1.2.37         1.2.2.14           50.55.         1.6.12         1.2.37         1.2.2.1           50.55.         1.6.12         1.2.37         1.2.2.1           50.55.         1.6.12         1.0.2.37         1.0.2.3           50.55.         1.6.2.37         1.0.2.3         1.0.2.3           50.55.         1.6.2.37         1.0.2.37         1.0.2.3           50.55.         1.5.3.4         1.0.3.3         1.0.2.3           50.55.         1.5.3.4         1.0.3.3         1.0.3.3           50.55.         1.5.3.4         1.0.3.4         1.0.3.4           50.55.         1.5.3.4         1.0.3.4         1.0.3.4           50.55.         1.5.3.4         1.0.3.4         1.0.3.4 <t< td=""><td></td><td></td><td></td><td></td><td>7.739</td></t<>					7.739
sh 30.(1.1.2.3. sh 30.(1.2.3. sh 30.25.05(1.4.4.4)(1.3.5.3.(1.3.5.3.25.05(1.3.5.3.					9.77%
0.025         0.025 <td< td=""><td></td><td></td><td></td><td></td><td>13.39%</td></td<>					13.39%
79.00010.013					11.889
89.881.7091.7091.43.61.0660.950.015.5016.68,00.460.951.610.0531.577.7561.0000.0530.0530.05361.0010.0530.0530.053101.1050.0530.0530.053101.1050.0530.0530.053101.1050.0530.0530.053101.1050.0530.0530.053101.1050.0531.045.1011.045.101102.1050.0531.045.1011.045.101103.0050.0541.045.1011.045.101103.0050.0551.045.1011.045.101103.0050.0551.045.1011.045.101103.0050.0551.055.1011.045.101103.0050.0551.055.1011.045.101103.0050.0551.055.1011.045.101103.0050.0551.055.1011.045.101103.0050.057.1011.0441.045.101103.0050.057.1011.0441.045.101103.0050.057.1011.0441.045.101103.0050.057.1011.0441.045.101103.0050.057.1011.0441.045.101103.005.1010.057.1011.0441.045.101103.005.1010.057.1011.0441.045.101103.005.1010.057.1011.0441.045.101103.005.1010.057.1010.057.1011.044103.005.101.0110.057.1011.0441.0					9.08%
Si Sing         270         0.035         61.480,/20           Si Sing         16         0.035         3.7775           Si Sing         0         0.035         0           Sing         0.035         0         0           Sing         0.030         0.035         0           Teal         44,072         106.000         6         6.443,799,371           Sing         106.000         6         4.945         3.55,592           Sing         1.444,0140         5.929,197         5.939,192           Sing         1.444,0140         5.929,197         1.444,0140           Sing         0.032,500         0.032,500         1.444,0140         1.939,192           Sing         0.032,500         0.032,500         1.934,500         1.934,500           Sing         0.032,500         0.033,500         1.934,500         1.934,500           Sing         0.032,500,500         0.032,500         1.934,500					5.27%
90.95%		,			0.77%
%9:00%         C         0.000         0.000         0           185:105         0         0         0.000         0         0           185:105         0         0         0.000         0         0           105:105         0         0         0.000         0         0           105:105         0         0         0.000         0         0         0           104:105         0.000         0         0.000         0 <t< td=""><td></td><td></td><td></td><td></td><td>0.04%</td></t<>					0.04%
100.10%         0         0.003         0           100.1284         0         0.0003         0           1284-         0         0.000         0           Task         44,873         100.0004         €         0.600           100.1284         44,873         100.0004         €         0.600         0.000           Task         44,873         100.0004         €         0.601         1.645.201           Solo         0.001         0.001         0.001         1.645.201         1.645.201           Solo         0.001         0.001         0.001         1.645.201         1.645.201           Solo         0.012         0.011         1.645.201         1.645.201         1.645.201           Solo         0.020         0.020         0.020         1.214.401.10         1.020           Solo         0.020         0.020         1.214.401.10         1.020         1.020           Solo         0.020         0.020         1.214.401.10         1.020         1.020         1.020         1.020         1.020         1.020         1.020         1.020         1.020         1.020         1.020         1.020         1.020         1.020         1.020				0	0.009
100-100         0.000         0.000         0.000           1294-30         0.000         0.000         0.000           1294-30         0.000         0.000         0.000           1294-30         0.000         0.000         0.000           1294-30         0.000         0.000         0.04,799.371         0.000           0.000-0.000         0.004         0.005         0.04,799.371         0.000           0.000-0.000         0.0045         0.004         0.004         0.000         0.000           0.000-0.000         0.0045         0.005         0.007,000         0.		0		0	0.00%
11: [1259:         0         0.005         0.005         0.005           Total         0.0007         0.0007         0.0007         0.0007         0.0007           Total         0.0007         0.0007         0.0007         0.0007         0.0007           S.000 - 0.000         0.0007         0.0017         0.0017         0.0017         0.0017           S.000 - 0.000         0.0023         0.0017         0.0017         0.0017         0.0017           S.000 - 0.000         0.0017         0.00017         0.00017         0.00017 </td <td></td> <td>0</td> <td></td> <td>0</td> <td>0.009</td>		0		0	0.009
1284-         0         0.005         0         0           Total         48.72         1000.00         C         8.04,799,37         1           05.005         0.005         2.003         1.646,279         3         4.0001           05.005         0.005         2.003         1.646,279         3         4.0001           05.005         0.005,200         2.003         1.646,274         3.000,100,100         3.000,100,100         3.000,100,100         3.000,100,100         3.000,100,100         3.000,100,100         3.000,100,100,100         3.000,100,100,100         3.000,100,100,100,100,100,100,100,100,100		0		0	0.00%
Tetal         44,873         (100,000)         C         6,943,799,371         (1           Carrent outstanding balance of liam         Number         % of total number         Amount (6P)         % of total number           5,000         0.001         0.902         1.425         3.249,197           5,000-1000         0.903         1.425         3.249,197           5,000-1000         0.7494         0.0035         1.44,601,40           25,000-50.00         0.7494         0.0035         1.44,601,40           25,000-50.00         0.7494         0.2004         0.7244,631,11           25,000-50.00         0.7494         1.139         474,604,321           25,000-50.00         0.7494         0.2004         0.7244,631,11           150,000-50.00         0.7494         0.2004         0.224,632,11           150,000-50.00         0.44,325         0.64,444,432,06         0.2005           200,000-30,000         0.4,104         3.288         939,337,60         0.2005           200,000-30,000         0.4,104         3.288         939,138,475         0.2005           200,000-30,000         0.4,104         3.288         939,138,475         0.2005           200,000-30,000         0.445,107         0		0		0	0.009
Current outstanding balance of loam         Number         % of trait number         Amount (6P)         % of trait number           0-3.000         993         % of trait number         1,493.201         5,83.191           01.000         2,266         4,465         3,79.143.191         5,83.191           01.000.200         2,266         4,465         3,79.164.191         5,83.191           01.000.200         4,595         10.025         307.967.061         5,93.191           01.000.200.000         4,595         10.026         307.967.061         5,93.191           01.000.200.000         4,595         10.026         307.967.061         5,93.191           01.000.200.000         4,525         8,468         941.962.301         5,93.061           01.000.200.000         4,225         8,468         941.962.301         5,93.061           01.000.200.000         2,322         4,725         7,94.499.961         5,93.061           00.000         1,464         3,33.85         1,43.493.497.55         5,93.071         5,93.071         5,93.071         5,93.071         5,93.071         5,93.071         5,93.071         5,93.071         5,93.071         5,93.071         5,93.071         5,93.071         5,93.071         5,93.071		48,873		£ 8,043,799,371	100.00%
6.500         1.003         1.445,291           0.0010.00         0.724         5.29,171           10.002.500         2,748         4.63         30.18.199           0.007.00         1.439         0.805         1.446,40.15           0.007.00         4.699         1.002         397.87.00           0.0007.00         1.449         1.002         397.87.00           0.0007.00         1.479         1.145         347.88.05           0.0007.00         1.479         1.145.51.84.07         1.002.07.01           0.0007.00         1.472         1.146.57.04         1.002.07.01           0.0007.00         1.472         1.146.77.04         1.002.07.00           0.0007.00         1.472         1.146.79.04         1.012.07.00           0.0007.00         1.472         1.146.79.04         1.012.07.00           0.0000.00         1.031         6.62.93         1.018.18.97         1.016.01.07.01           0.0000.00         1.031         6.62.93         1.018.18.97         1.016.01.01           0.0000.00         1.031         6.63.77.94         1.019.01         1.019.01         1.019.01         1.019.01         1.019.01         1.019.01         1.019.01         1.000.01         1.019.01 </th <th></th> <th></th> <th></th> <th></th> <th></th>					
5.000         1.423         5.28,197           0.000 2.5.000         2.246         4.603         30,1619           25.005 50.001         3.3936         8.603         1.46.461,46           0.000 7.5.000         4.6496         6.0023         1.024,870,60           0.000 7.5.000         0.002         1.024         1.013         4.76,884,025           0.000 7.5.000         0.003         1.024,402,11         1.014,402,11         1.014,402,11           0.000 7.5.000         0.003,75,000         1.024,402,11         1.014,402,01         1.014,402,01           0.000 7.5.000,000         0.003,75,000         1.014,41         1.018,402,01         1.014,402,01           0.000 7.5.000,000         0.003,75,000         1.014,41         1.018,41,67         1.014,41,61           0.000 7.5.000,000         0.003,11         0.004,75,01,60         1.014,41         1.014,41,61           0.000 7.5.000,000         0.003,11         0.004,75,01,60         1.014,41         1.014,41,61           0.000 7.5.000,000         0.003,11         0.004,75,01,60         1.014,41,61         1.014,41,61           0.000 7.000         0.000,00         0.000,00         0.000,00         0.000,00         0.000,00         0.000,00           0.000,000,000 <t< td=""><td>Current outstanding balance of loan</td><td>Number</td><td>% of total number</td><td>Amount (GBP)</td><td>% of total amount</td></t<>	Current outstanding balance of loan	Number	% of total number	Amount (GBP)	% of total amount
10.002.500         2.246         4.667         99.66.99           50.005.000         3.039         8.059         99.464.16           50.005.7500         4.489         10.025         97.487.00           50.005.7500         6.677         11.139         405.488.03           50.005.7500         6.677         11.725         1.14.407.71           150.050.200 000         4.625         6.66         91.474.515.60           20.005.200 000         4.225         6.86         91.474.25           20.005.200 000         4.225         6.86.7         91.44.515.60           20.005.200 000         4.225         6.86.7         91.44.50.25           20.005.400.000         4.215         6.86.7         91.44.50.25           20.005.400.000         4.025         58.35.75         4.45.25           20.005.400.000         6.53         1.356         4.00.75.77           40.000.4500.000         6.77         7.03.448.045         5.00.20.90           20.000.400.000         6.77         7.03.27         1.64.51.57           20.000.400.000         6.77         7.03.27         1.64.53.57.77           20.000.400.000         6.77         7.03.27         1.64.53.57.77           20.000.400.000 <td>0-5,000</td> <td>993</td> <td>2.03%</td> <td>1,645,291</td> <td>0.02%</td>	0-5,000	993	2.03%	1,645,291	0.02%
25,003 0,000         9,094         9,053         149,440,145           05,003 - 0,000         0.0547         0.010,25         97,987,000           75,003 - 0,000         9,744         0.1015         479,887,000           05,003 - 0,000         9,744         0.2014         1,143         479,888,005           05,000 - 0,000         9,744         0.204         1,144,107,11         0.001           05,000 - 0,000         0.03,753         8,644         941,449,705         0.001           05,000 - 0,000         0.03,055         0.63,21         938,575,875         0.001           05,000 - 0,000 - 0,000         1,644         0.03,985,18,875         0.001 <t< td=""><td>5,000-10,000</td><td>695</td><td>1.42%</td><td>5,289,197</td><td>0.07%</td></t<>	5,000-10,000	695	1.42%	5,289,197	0.07%
50.007.500         9.04.99         10.02         30.04.00           50.001.0000         5.447         11.55         476.083.02           100.001.50.000         9.794         10.05         1.21.40.07.11           100.001.50.000         6.070         11.278         1.1.64.10.80.711           100.001.50.000         6.070         11.278         1.1.64.10.80.711           100.001.50.000         6.070         11.278         1.1.64.10.80.711           100.001.50.000         6.073         6.131         8.8.97.621           100.001.50.000         0.053         1.595         9.44.87.651           100.001.50.000         0.055         1.595         9.44.87.651           100.001.50.000         0.053         1.595         9.44.87.651           100.001.50.000         0.053         1.595         9.44.87.551           100.001.50.000         0.053         1.595         9.44.87.551           100.001.50.000         0.053         1.595         9.44.98.757           00.005.000         0.053         1.595         9.44.98.757           00.005.000         0.053         1.595         9.453.757           00.005.000         0.053         0.45.99.9777         0.225         9.453.757	10,000-25,000	2,246	4.60%	39,168,199	0.49%
5,000-000         9,447         11.158         476,088,021           100.000-150.000         9,744         20.06         12.14,083,71           150.000 200,000         6,707         13.723         11.0451,060           200,000 30,000         3,033         6.258         0.83,977,062           30,000 40,000         2,312         4.778         754,069,953           300,000 40,000         11,044         3.283         508,138,57           400,000 50,000         6.051         1.358         404,592,353           400,000 50,000         6.051         1.358         404,592,355           500,000 40,000         6.051         1.358         404,592,355           500,000 40,000         6.051         1.358         404,592,357           500,000 50,000         6.071         1.508         400,517,75           500,000 40,000         779         0.168         60,597,759           70,000 90,000         779         0.168         60,597,759           90,000 1,000,000         779         0.168         60,597,759           90,000 1,000,000         6         6,373         100,005         6           1,000,000         5.73         405,550,753         500,503         500,503	25,000-50,000	3,936	8.05%	148,460,145	1.85%
100,000190,000         1,744         20,065         1,744,403,711           100,0002,000,000         6,707         11,723         1,164,510,60           200,000,200,000         4,225         8,648         941,492,05           200,000,000         3,033         6,238         838,507,62           300,000,000         1,1644         3,288         598,138,875           400,000-450,000         955         1,953         440,552,355           400,000-450,000         973         1,348         300,432,054           400,000-450,000         773         1,348         300,432,054           400,000-450,000         773         1,058         440,552,157           400,000-450,000         773         1,058         440,552,157           400,000-450,000         773         0,258         440,571,77           400,000-450,000         779         0,048         460,477,69           900,000-1,000,000         779         0,048         00         1           100,000         10         0,0008         0         1         1           100,000         10         0,003         0         1         1           100,000         10         0,003         0         1	50,000-75,000	4,895	10.02%	307,887,060	3.83%
19.00.020,000         13.272         1,16,510,800           19.00.020,000         4,225         8,643         941,402,00           20.000 300,000         3,053         6,255         383,597,602           20.000 40,000         4,024         3,253         6,255         383,597,602           20.000 40,000         1,644         3,282         364,752         564,18,85           20.000 40,000         6,653         1,348         300,452,054         400,552,55           400,000 50,000         6,653         1,348         300,472,054         500,000,000         500,000,000         500,000,000         500,000,000         500,000,000         500,000,000         500,000,000         500,000,000         500,000,000         500,000,000         500,000 <t< td=""><td>75,000-100,000</td><td>5,447</td><td>11.15%</td><td>476,888,025</td><td>5.93%</td></t<>	75,000-100,000	5,447	11.15%	476,888,025	5.93%
200,000,290,000         4,275         8.645         941,492,205           200,000,200,000         2,332         4.778         754,489,465           300,000,300,000         0.1644         3.281         596,138,875           400,000,400,000         0.055         1.0585         404,653,355           400,000,400,000         0.053         1.148         309,423,044           400,000,400,000         0.033         1.148         309,423,054           400,000,400,000         0.033         1.148         309,423,054           400,000,400,000         0.033         1.1568         400,625,157           600,000,000         0.0311         0.464         200,890,497           700,000 00,000         0.1377         0.232         116,161,479           800,000 90,000         0.037         0.168         66,547,769           900,000 1,000,000         0.00,005         0         0           700,000 0,000,000         0.00,005         0         0           700,000 0,000,000         0.00,005         0         0           700,000 0,000,000         0.00,005         0         0           700,000 0,000,000         0.00,005         0         0           701         744	100,000-150,000	9,794	20.04%	1,214,403,711	15.10%
220,000         6.270         838,977,602           100,000         2,132         4.778         754,489,965           100,000         1,064         3.388         598,138,875           400,000         955         1,955         404,52,355           400,000         6633         1,148         309,41,054           500,000         6733         1,518         400,251,757           500,000         733         1,518         400,251,757           500,000         177         0,164         66,347,769           800,000         79         0,164         66,347,769           800,000         177         0,128         64,347,859           1,000,000         178         0,028         0,228           1,000,000         179         0,164         66,347,769           900,000         1000         0,000         0,000           1,000,000         108         0,028         0           1,000,000         148,873         100.008         0           1,000,000         1,338         465,850,753         143,992,991           Kat Angia         1,791         3,668         306,490,499           East Angia         1,794         3,663 <td>150,000-200,000</td> <td>6,707</td> <td>13.72%</td> <td>1,164,510,860</td> <td>14.48%</td>	150,000-200,000	6,707	13.72%	1,164,510,860	14.48%
300,005,390,000         2,332         4.775         754,499,995           200,000-00,000         1,604         3.285         596,138,875           400,000 450,000         0.955         1.935         404,502,335           400,000 500,000         0.633         1.348         309,422,034           600,000 700,000         0.733         1.505         400,6251,737           600,000 700,000         0.157         0.0328         116,611,674           600,000 700,000         0.175         0.328         116,611,674           600,000 700,000         0.175         0.328         116,611,674           600,000 700,000         0.058         0.0128         54,532,15           1,000,000         0.058         0.128         54,532,15           1,000,000         0.058         0.028         57,35           1,000,000         0.058         0.058         6,643,79,371         1           1,000,000         1         0.058         0.058         0.058           1,000,000         1         0.058         0.059         1           1,000,000         1         0.058         0.058         0.058           1,000,001         1         0.050         1         1	200,000-250,000	4,225	8.64%	941,492,205	11.70%
390,000-00,000       1,044       3.285       596,138,875         400,000-60,000       953       1.955       404,562,335         600,000-60,000       633       1.344       3.04,352,335         500,000-600,000       733       1.505       400,257,775         500,000-600,000       3111       0.646       20,890,497         700,000-800,000       177       0.328       116,611,679         800,000-1,000,000       79       0.168       66,547,769         90,000-1,000,000       0.000       0       0         0,000-7       0       0       0         1,000,000       0.000       0       0         701       48,873       100.000       0         701       48,873       100.000       0         701       48,873       100.000       5,735         701       44,873       100.000       5,735         701       44,873       100.000       5,735         701       44,873       100.000       5,735         702       5,845       306,490,493       100.000         701       44,867       100.000       6,835,735         701       74,456       8.935       1.3	250,000-300,000	3,053	6.25%	838,597,602	10.43%
400,000-s0,000         955         1,952         40(.552,255           450,000-s00,000         653         1.1348         309(432,054           600,000-00,000         713         1.055         400(251,757           600,000-700,000         311         0.6458         200,890,497           700,000-800,000         717         0.1628         66,547,769           800,000-90,000         719         0.163         66,547,769           900,000-1,000,000         58         0.128         54,552,126           1000,000 +         0         0         0         0           70tal         48,873         100,0005         0         0           70tal         48,873         100,0005         0         0           70tal         48,873         100,0005         6         8,043,799,371         1           84,043,799,371         10         1         1         1         1           84,043,799,371         1         1         1         1         1           84,043,799,371         1         1         1         1         1           84,043,799,371         1         1         1         1         1         1         1         1<	300,000-350,000	2,332	4.77%	754,489,965	9.38%
460.000.000         663         1.34%         309.432.054           S00.000-600.000         733         1.50%         400.251.757           S00.000-600.000         111         0.044%         200.890.497           700.000-800.000         773         0.32%         116.611.679           800.000-700.000         779         0.16%         66.547.769           800.000-100,000         788         0.12%         54.532.126           1.000.000         0         0         0.000           704.000.400         6.8         0.12%         54.532.126           1.000.000 +         0         0.0005         0           704.000 +         0         0.0005         0           704.000.000 +         0         0.0005         \$6.843.799.371         1           Regional Distribution         Number         % of Total Number         % of Total Amount           East Anglia         1.791         3.66%         306.490.49         1           East Anglia         1.791         3.66%         306.490.49         1           Charlen London         1.791         3.66%         306.490.49         1           North         1.573         41.399.279         1         1		1,604	3.28%	598,138,875	7.449
500.000-600.000         733         1.505         400.251,727           600.000-700.000         311         0.645         200.890,497           600.000-900.000         157         0.322         116,611,679           800.000-900.000         79         0.165         66,547,769           900.001.000,000         58         0.122         54,532,126           1,000,000 +         0         0.005         0           Total         48,873         100.008         2,804,379,371         1           Regional Distribution         Number         % of Total Number         Amount         % of Total Amount           Regional Distribution         1,791         3.665         306,400,439           East Adglia         1,791         3.665         306,400,439           East Adgliands         2,800         5.733         445,850,735           Greater London         4,365         8.933         1,393,959,491           Norther Ireland         7.724         5.685         308,754,376           North West         7.728         14.1798         936,272,608           South Bast         5,559         11.1995         667,004,61           South West         2,610         5.345         469,666,22					5.03%
600.007-00.000         311         0.644         200.890.497           700.008-00.000         137         0.328         116,611,679           800.000-90.000         79         0.156         66,547.769           900.000-1,000,000         55         0.128         54,532.126           1,000,000+         0         0.000         0         0           7dal         46,873         100.000         £         6,643,799,371         1           Regional Distribution         Number         % of Total Number         Amount         % of Total Amount           East Anglia         1,791         3.665         306,490,493         1         1           East Anglia         1,791         3.665         306,490,493         1         1           East Anglia         1,791         3.665         306,490,493         1         1         1           East Anglia         1,791         3.665         8.938         1,393,999,491         1         1         1           North         2,774         5.658         308,754,376         1         1         1         1         1         1         1         1         1         1         1         1         3         1<					3.85%
200,000         157         0.228         116,611,679           800,000-900,000         79         0.168         66,547,769           900,000-1,000         58         0.128         54,532,126           1,000,000         0         0.008         0           Total         48,873         100.008         £         8,043,799,371         1           Regional Distribution         Number         % of Total Number         Amount         % of Total Amount           East Anglia         1,719         3.665         306,490,439         5         5.735         4.65,850,753           Greater London         4,365         8.933         1,333,959,491         1         5           Norther Ireland         2,774         5.668         306,794,376         1         5           North West         7,728         14,795         936,272,608         1         1           South Kast         6,345         12,988         1,535,841,312         1         1           South Kast         6,445         12,988         1,553,841,312         1         1           South Kast         2,610         5.348         1,655,653         1,658,825         1         1           South Kas					4.98%
800,000-900,000         0         66,547,769           900,000-1,000,000         0         58         0.122         54,332,126           1,000,000 +         0         0.000%         0           Total         48,873         100.00%         £         8,043,799,371         1           Regional Distribution         Number         % of Total Number         Amount         % of Total Amount           East Anglia         1,791         3.66%         306,490,439         1           East Midands         2,800         5,73%         465,880,73         1           Forester London         4,355         8.93%         1,393,999,491         1           Northern Ireland         367         0.75%         41,399,279         1           North Yest         7,728         147.9%         936,272,680         1           South Add         7,528         11,99%         687,090,461         1           South Sat         2,410         5,348         449,666,623         1         1           South Kast         2,410         5,348         1,553,841,312         1         1         1           South Kast         2,470         4,448         270,168,825         1         1					2.50%
900,000 + 1,000,000         58         0.12%         54,532,126           1,000,000 +         0         0         0         0           Total         48,873         100.00%         £         8,043,799,371         1           Regional Distribution         Number         % of Total Number         Amount         % of Total Amount           East Anglia         1,791         3.66%         306,400,439         1           Greater London         4,365         8.933         1,393,959,491         1           Norther Ireland         367         0.75%         443,850         1           North West         2,774         5.68%         308,754,376         1           South East         6,345         1.939         687,004,61         1           South Sat         2,774         5.68%         308,754,376         1           North West         2,774         5.68%         308,754,376         1           South East         6,345         12,98%         1,553,841,312         1           South Sat         2,2170         4.44%         270,168,825         1           Yaes         3,446         7.055         552,632,606         1           Yorkhire and Humberside </td <td></td> <td></td> <td></td> <td></td> <td>1.45%</td>					1.45%
1,000,000 +         0         0.00%         0         0           Total         48,873         100.00%         £         8,043,799,371         1           Regional Distribution         Number         % of Total Number         Amount         % of Total Amount           East Anglia         1,791         3.66%         306,400,439         1           East Midlands         2,800         5.73%         465,850,753         1           Greater London         4,365         8.93%         1,339,99,491         1           Northern Ireland         367         0.75%         41,399,279         1           North         2,774         5.688         308,754,376         1           North         7,228         14,79%         936,272,608         1           South Bast         6,345         11.99%         687,090,461         1           South Bast         2,610         5.34%         469,666,623         1           Wales         2,170         4.44%         270,168,825         1           West Midlands         3,446         7.05%         552,632,606         1           Yorkshire and Humberside         9,118         18,66%         1,057,672,57         1					0.839
Total         48,873         100.00%         £         8,043,799,371         1           Regional Distribution         Number         % of Total Number         Amount         % of Total Amount           East Anglia         1,791         3.66%         306,490,439            East Midlands         2,800         5.73%         445,850,753            Greater London         4,365         8.93%         1,393,959,491            Northen Ireland         0.075%         41,399,279             North         2,774         5.68%         308,754,376            South Kest         7,228         14,79%         936,272,608            South Kest         6,345         11.99%         6687,009,0461            South Kest         2,610         5.34%         449,666,623            West Midlands         2,170         4.44%         270,168,825            Varkshire and Humberside         9,181         18,66%         1,037,672,997            Vorkshire and Humberside         9,181         18,66%         1,037,672,997         1           Repayment type         Number         % of total number         Amount (G				54,532,126	0.68%
Regional Distribution         Number         % of Total Number         Amount         % of Total Amount           East Anglia         1,791         3.664         306,490,439             East Midlands         2,800         5.733         465,585,753              Greater London         4,365         8.938         1,393,959,491				0	0.00%
East Anglia         1,771         3.66%         306,490,439           East Midlands         2,800         5.73%         445,850,753           Greater London         4,365         8.93%         1,393,959,491           Norther Ireland         367         0.75%         41,399,79           North         2,774         5.68%         308,754,376           South Rest         7,228         14.79%         936,272,608           South Rest         6,345         11.99%         687,090,461           South West         6,345         12.98%         1,553,841,312           South West         2,610         5.34%         469,666,623           Wales         2,170         4.44%         270,168,825           West Midlands         3,446         7.05%         552,632,606           Vorkbire and Humberside         9,118         18.66%         1,057,672,597           Other         0         0.000%         0           Total         48,873         100.00%         £ 8,043,799,371         1           Repayment type         Number         % of total number         Montor (GBP)         % of total amount           Capital repayment         0         0.000%         0         0	Total	48,873	100.00%	£ 8,043,799,371	100.00%
East Anglia         1,771         3.66%         306,490,439           East Midlands         2,800         5.73%         445,850,753           Greater London         4,365         8.93%         1,393,959,491           Norther Ireland         367         0.75%         41,399,79           North         2,774         5.68%         308,754,376           South Rest         7,228         14.79%         936,272,608           South Rest         6,345         11.99%         687,090,461           South West         6,345         12.98%         1,553,841,312           South West         2,610         5.34%         469,666,623           Wales         2,170         4.44%         270,168,825           West Midlands         3,446         7.05%         552,632,606           Vorkbire and Humberside         9,118         18.66%         1,057,672,597           Other         0         0.000%         0           Total         48,873         100.00%         £ 8,043,799,371         1           Repayment type         Number         % of total number         Montor (GBP)         % of total amount           Capital repayment         0         0.000%         0         0	Pagional Distribution	Number	% of Total Number	Amount	% of Total Amount
East Midlands         2,800         5.73%         465,850,753           Greater London         4,365         8.93%         1,393,959,491           Northern Ireland         367         0,75%         41,399,279           North         2,774         5.68%         308,754,376           North West         7,228         14,77%         936,272,068           Scotland         5,859         11,99%         687,090,461           South East         6,345         12,98%         1,553,841,312           South West         2,170         4.44%         270,168,825           Wales         2,170         4.44%         270,168,825           Vorkshire and Humberside         9,118         18,66%         1,057,672,597           Other         0         0.000%         0         0           Total         48,873         100.00%         £ 8,043,799,371         1           Repayment type         Number         % of total number         Amount (GBP)         % of total amount           Capital repayment         0         0.000%         0         0         0         0					3.81%
Greater London         4,365         8.938         1,393,959,491           Northern Ireland         367         0.75%         41,399,279           North         2,774         5.68%         308,754,376           North West         7,228         14.79%         936,272,608           South Mest         7,228         14.79%         936,272,608           South East         6,345         12.98%         1,553,841,312           South West         2,610         5.34%         469,666,623           Wales         2,170         4.44%         270,168,825           Wates         3,446         7.05%         552,632,606           Yorkshire and Humberside         9,118         18.66%         1,057,672,597           Other         0         0.000%         0         0           Total         48,873         100.00%         £         8,043,799,371         1           Repayment type         Number         % of total number         Amount (GBP)         % of total amount           Capital repayment         0         0.000%         0         0         0         0					5.79%
Northern Ireland         367         0.75%         41,399,279           North         2,774         5.68%         308,754,376           North West         7,228         14.79%         936,272,608           Scotland         5,859         11.99%         687,009,461           South East         6,345         12.98%         1,553,841,312           South West         2,610         5.34%         469,666,623           Wales         2,170         4.44%         220,168,825           West Midlands         3,446         7.05%         552,632,606           Yorkshire and Humberside         9,118         18.66%         1,057,672,597           Other         0         0.000%         0           Total         48,873         100.00%         0           Repayment type         Number         % of total number         Amount (GBP)         % of total amount           Capital repayment         39,719         81.27%         6,968,176,722           Part-and-part         0         0.000%         0					17.33%
North         2,774         5.68%         308,754,376           North West         7,228         14.79%         936,272,608           Scotland         5,859         11.99%         687,090,461           South East         6,345         12.98%         1,553,841,312           South West         2,610         5.34%         469,666,623           Wales         2,170         4.44%         270,168,825           West Midlands         3,446         7.05%         552,632,606           Yorkshire and Humberside         9,118         18.66%         1,057,672,597           Other         0         0.000%         0           Total         48,873         100.00%         €           Repayment type         Number         % of total number         Mount (GBP)         % of total amount           Capital repayment         0         0.00%         0         0					0.51%
North West         7,228         14.79%         936,272,608           Scotland         5,859         11.99%         687,090,461           South East         6,345         12.98%         1,553,841,312           South West         2,610         5.34%         469,666,623           Wales         2,170         4.44%         270,168,825           West Midlands         3,446         7.05%         552,632,606           Yorkshire and Humberside         9,118         18.66%         1,057,672,597           Other         0         0.00%         0           Total         48,873         100.00%         £         8,043,799,371         1           Repayment type         Number         % of total number         Amount (GBP)         % of total amount           Capital repayment         0         0.00%         0         0					3.849
Scotland         5,859         11.99%         687,090,461           South East         6,345         12.98%         1,553,841,312           South West         2,610         5.34%         469,666,623           Wales         2,170         4.44%         270,168,825           West Midlands         3,446         7.05%         552,632,606           Yorkshire and Humberside         9,118         18.66%         1,057,672,597           Other         0         0.000%         0           Total         48,873         100.00%         £           Repayment type         Number         % of total number         % of total amount           Capital repayment         39,719         81.27%         6,968,176,722           Part-and-part         0         0.000%         0					11.649
South East         6,345         12.98%         1,553,841,312           South West         2,610         5.34%         469,666,623           Wales         2,170         4.44%         270,168,825           West Midlands         3,446         7.05%         552,632,606           Yorkshire and Humberside         9,118         18.66%         1,057,672,597           Other         0         0.000%         0           Total         48,873         100.00%         £           Repayment type         Number         % of total number         Amount (GBP)         % of total amount           Capital repayment         0         0.00%         0         0           Part-and-part         0         0.00%         0         0					8.549
South West         2,610         5.34%         469,666,623           Wales         2,170         4.44%         270,168,825           West Midlands         3,446         7.05%         552,632,606           Yorkshire and Humberside         9,118         18.66%         1,057,672,597           Other         0         0.00%         0           Total         48,873         100.00%         €           Repayment type           Capital repayment         % of total number         Mount (GBP)         % of total amount           Capital repayment         0         0.00%         0         0           Part-and-part         0         0.00%         0					19.32%
Wales         2,170         4.44%         270,168,825           West Midlands         3,446         7.05%         552,632,606           Yorkshire and Humberside         9,118         18.66%         1,057,672,597           Other         0         0.00%         0           Total         48,873         100.00%         £         8,043,799,371         1           Repayment type         Number         % of total number         Amount (GBP)         % of total amount           Capital repayment         39,719         81.27%         6,968,176,722         1           Part-and-part         0         0.00%         0         0         0					5.849
West Midlands         3,446         7.05%         552,632,606           Yorkshire and Humberside         9,118         18.66%         1,057,672,597           Other         0         0.000%         0           Total         48,873         100.00%         £         8,043,799,371         1           Repayment type         Number         % of total number         Amount (GBP)         % of total amount           Capital repayment         39,719         81.27%         6,968,176,722         Part-and-part					3.36%
Yorkshire and Humberside         9,118         18.66%         1,057,672,597           Other         0         0.00%         0         0           Total         0         0.00%         £         8,043,799,371         1           Repayment type         Number         % of total number         Amount (GBP)         % of total amount           Capital repayment         39,719         81.27%         6,968,176,722         1           Part-and-part         0         0.00%         0         0         1					6.87%
Other0.0000.0000<					13.15%
Total100.00%£8,043,799,3711Repayment typeNumber% of total numberAmount (GBP)% of total amountCapital repayment39,71981.27%6,968,176,722Part-and-part00.00%00				0	0.009
Repayment typeNumber% of total numberAmount (GBP)% of total amountCapital repayment039,7196,968,176,7220Part-and-part000.00000		, , , , , , , , , , , , , , , , , , ,		£ 8,043,799,371	100.00%
Capital repayment         81.27%         6,968,176,722           Part-and-part         0.00%         0		<u> </u>			
Capital repayment         81.27%         6,968,176,722           Part-and-part         0.00%         0	Repayment type	Number	% of total number	Amount (GBP)	% of total amount
Part-and-part 0.00%		39,719			86.63%
					0.00%
		1,045		178,426,947	2.22%
Offset 8,109 16.59% 897,195,702					11.15%
					100.00%

	Number	% of total number	Amount (GBP)	% of total amount
Seasoning 0-12 months	3,329	6.81%	756,614,463	9.41%
12-24 months			3,315,684,690	41.22%
24-36 months	2,715	31.60% 5.56%	519,196,042	6.45%
36-48 months	3,718	7.61%	677,979,063	8.43%
48-60 months	4,191	8.58%	791,392,759	9.84%
60-72 months	2,878	5.89%	475,231,804	5.91%
72-84 months	1,914	3.92%	293,018,296	3.64%
84-96 months	1,695	3.47%	236,395,519	2.94%
96-108 months	2,695	5.51%	336,647,212	4.19%
108-120 months	394	0.81%	39,032,680	0.49%
120-150 months	1,353	2.77%	129,634,105	1.61%
150-180 months	1,340	2.74%	109,533,895	1.36%
180+ months	7,209	14.75%	363,438,843	4.52%
Total	48,873	100.00%		100.00%
	-0,075	100.00%		100.00%
Interest payment type	Number	% of total number	Amount (GBP)	% of total amount
Fixed	43,858	89.74%	7,691,001,634	95.61%
SVR	3,087	6.32%	220,048,231	2.74%
Tracker	1,928	3.94%	132,749,506	1.65%
Other (please specify)	0	0.00%	0	0.00%
Total	48,873		£ 8,043,799,371	100.00%
1 otat				
Loan purpose type	Number	% of total number	Amount (GBP)	% of total amount
Owner-occupied	48,873	100.00%	8,043,799,371	100.00%
Buy-to-let	0	0.00%	0	0.00%
Second home	0	0.00%	0	0.00%
Total	48,873	100.00%	£ 8,043,799,371	100.00%
	,		· · · · · ·	
Income verification type	Number	% of total number	Amount (GBP)	% of total amount
Income verification type Fully verified	Number 48,873	% of total number 100.00%	Amount (GBP) 8,043,799,371	% of total amount 100.00%
Fully verified	48,873	100.00%	8,043,799,371	100.00%
Fully verified Fast-track	48,873	100.00% 0.00%	8,043,799,371 0 0	100.00% 0.00%
Fully verified Fast-track Self-certified	48,873 0 0	100.00% 0.00% 0.00%	8,043,799,371 0 0	100.00% 0.00% 0.00%
Fully verified Fast-track Self-certified	48,873 0 0	100.00% 0.00% 0.00%	8,043,799,371 0 0	100.00% 0.00% 0.00%
Fully verified Fast-track Self-certified Total	48,873 0 0 48,873	100.00% 0.00% 0.00% 100.00%	8,043,799,371 0 0 <b>£</b> 8,043,799,371	100.00% 0.00% 0.00% 100.00%
Fully verified Fast-track Self-certified Total Remaining term of loan	48,873 0 0 48,873 Number	100.00% 0.00% 0.00% 100.00% % of total number	8,043,799,371 0 6 6 8,043,799,371 Amount (GBP)	100.00% 0.00% 0.00% 100.00% % of total amount
Fully verified         Fast-track         Self-certified         Total         Remaining term of loan         0-30 months	48,873 0 0 48,873 Number 1,399	100.00% 0.00% 0.00% 100.00% % of total number 2.86%	8,043,799,371 0 <b>£</b> 8,043,799,371 Amount (GBP) 73,168,215	100.00% 0.00% 0.00% 100.00% % of total amount 0.91%
Fully verified         Fast-track         Self-certified         Total         Remaining term of loan         0-30 months         30-60 months	48,873 0 0 48,873 <u>48,873</u> <u>1,399</u> 2,666	100.00% 0.00% 0.00% 100.00% % of total number 2.86% 5.45%	8,043,799,371 0 <b>£</b> 8,043,799,371 Amount (GBP) 73,168,215 98,066,523	100.00% 0.00% 0.00% 100.00% % of total amount 0.91% 1.22%
Fully verified         Fast-track         Self-certified         Total         Remaining term of loan         0-30 months         30-60 months         60-120 months	48,873 0 0 48,873 Number 1,399 2,666 6,861	100.00% 0.00% 0.00% 100.00% % of total number 2.86% 5.45% 14.04%	8,043,799,371 0 6 8,043,799,371 6 7 7 3,168,215 9 8,066,523 496,079,678	100.00% 0.00% 0.00% 100.00% % of total amount 0.91% 1.22% 6.17%
Fully verified         Fast-track         Self-certified         Total         Remaining term of loan         0-30 months         30-60 months         60-120 months         120-180 months	48,873 0 0 48,873 <u>48,873</u> <u>1,399</u> 2,666 6,861 6,424	100.00% 0.00% 0.00% 100.00% % of total number 2.86% 5.45% 14.04% 13.14%	8,043,799,371 0 6 8,043,799,371 6 7 8,043,799,371 7 8,043,799,371 7 8,043,799,371 7 8,043,215 98,066,523 98,066,523 496,079,678 496,079,678	100.00% 0.00% 0.00% 100.00% % of total amount 0.91% 1.22% 6.17% 9.79%
Fully verified         Fast-track         Self-certified         Total         Remaining term of loan         0-30 months         30-60 months         60-120 months         120-180 months         180-240 months	48,873 0 0 48,873	100.00% 0.00% 0.00% 100.00% % of total number 2.86% 5.45% 14.04% 13.14%	8,043,799,371 0 6 8,043,799,371 6 8,043,799,371 7 8,043,799,371 7 8,043,799,371 7 8,066,523 98,066,523 98,066,523 496,079,678 787,824,657 1,321,596,255	100.00% 0.00% 0.00% 100.00% % of total amount 0.91% 1.22% 6.17% 9.79% 16.43%
Fully verified         Fast-track         Self-certified         Total         Remaining term of loan         0-30 months         30-60 months         60-120 months         120-180 months         180-240 months         240-300 months	48,873 0 0 48,873 <u>Number</u> 1,399 2,666 5,861 6,424 6,424 7,779 8,654	100.00% 0.00% 0.00% 100.00% % of total number 2.86% 5.45% 14.04% 13.14% 15.92% 17.71%	8,043,799,371 0 6 8,043,799,371 6 8,043,799,371 7 8,043,799,371 7 8,043,215 9 8,066,523 9 8,066,523 9 8,066,523 9 8,066,523 1,321,596,255 1,768,479,654	100.00% 0.00% 0.00% 100.00% 0.91% 0.91% 1.22% 6.17% 9.79% 16.43% 21.99% 20.54% 22.95%
Fully verified         Fast-track         Self-certified         Total         Remaining term of loan         0-30 months         30-60 months         60-120 months         120-180 months         180-240 months         240-300 months         300-360 months	48,873 0 0 48,873	100.00% 0.00% 0.00% 100.00% % of total number 2.86% 5.45% 14.04% 13.14% 15.92% 17.71%	8,043,799,371 0 6 8,043,799,371 6 8,043,799,371 6 8,043,799,371 7 8,066,523 98,066,523 98,066,523 98,066,523 98,066,523 1,321,596,255 1,321,596,255 1,768,479,654 1,652,583,123 1,846,001,268	100.00% 0.00% 0.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00%
Fully verified         Fast-track         Self-certified         Total         Remaining term of loan         0-30 months         30-60 months         60-120 months         120-180 months         180-240 months         240-300 months         300-360 months         300-360 months	48,873 0 0 48,873	100.00% 0.00% 0.00% 100.00% % of total number 2.86% 5.45% 14.04% 13.14% 15.92% 17.71% 14.95%	8,043,799,371 0 6 8,043,799,371 6 8,043,799,371 6 8,043,799,371 7 8,066,523 98,066,523 98,066,523 98,066,523 98,066,523 1,321,596,255 1,321,596,255 1,768,479,654 1,652,583,123 1,846,001,268	100.00% 0.00% 0.00% 100.00% % of total amount 0.91% 1.22% 6.17% 9.79% 16.43% 21.99% 20.54% 22.95%
Fully verified         Fast-track         Self-certified         Total         Remaining term of loan         0-30 months         30-60 months         60-120 months         120-180 months         180-240 months         240-300 months         300-360 months         300-360 months	48,873 0 0 48,873	100.00% 0.00% 0.00% 100.00% % of total number 2.86% 5.45% 14.04% 13.14% 15.92% 17.71% 14.95%	8,043,799,371 0 6 8,043,799,371 6 8,043,799,371 6 8,043,799,371 7 8,066,523 98,066,523 98,066,523 98,066,523 98,066,523 1,321,596,255 1,321,596,255 1,768,479,654 1,652,583,123 1,846,001,268	100.00% 0.00% 0.00% 100.00% % of total amount 0.91% 1.22% 6.17% 9.79% 6.17% 9.79% 16.43% 21.99% 20.54% 22.95% 100.00%
Fully verified         Fast-track         Self-certified         Total         Remaining term of loan         0-30 months         30-60 months         60-120 months         120-180 months         180-240 months         240-300 months         300-360 months         300-360 months	48,873 0 0 48,873	100.00% 0.00% 0.00% 100.00% % of total number 2.86% 5.45% 14.04% 13.14% 15.92% 17.71% 14.95% 15.92% 100.00%	8,043,799,371 0 6 8,043,799,371 6 8,043,799,371 6 7 7 3,168,215 9 8,066,523 9 8,066,523 9 8,066,523 1 7 87,824,657 1,321,596,255 1,768,479,654 1,652,583,123 1,846,001,268 £ 8,043,799,371 6 Amount (GBP) 7,498,310,267	100.00% 0.00% 0.00% 100.00% % of total amount 0.91% 1.22% 6.17% 9.79% 16.43% 21.99% 20.54% 22.95% 100.00%
Fully verified         Fast-track         Self-certified         Total         Remaining term of loan         0-30 months         30-60 months         60-120 months         120-180 months         180-240 months         240-300 months         300-360 months         360+ months         Total	48,873         0         0         48,873         0         48,873         1,399         1,399         2,666         6,861         6,424         7,779         8,654         7,307         7,783         48,873	100.00% 0.00% 0.00% 100.00% % of total number 2.86% 5.45% 14.04% 13.14% 15.92% 17.71% 14.95% 15.92% 100.00%	8,043,799,371 0 6 8,043,799,371 6 8,043,799,371 6 7 3,168,215 98,066,523 98,066,523 98,066,523 98,066,523 1,768,479,678 1,321,596,255 1,768,479,654 1,652,583,123 1,846,001,268 £ 8,043,799,371	100.00% 0.00% 0.00% 100.00% % of total amount 0.91% 1.22% 6.17% 9.79% 6.17% 9.79% 16.43% 21.99% 20.54% 22.95% 100.00%
Fully verified         Fast-track         Self-certified         Total         Remaining term of loan         0-30 months         30-60 months         60-120 months         120-180 months         180-240 months         240-300 months         300-360 months         300-360 months         Employment status         Employed	48,873         0         0         0         48,873         0         48,873         1,399         1,399         2,666         6,861         6,861         6,424         7,779         8,654         7,783         48,873	100.00% 0.00% 0.00% 100.00% % of total number 2.86% 5.45% 14.04% 13.14% 13.14% 15.92% 17.71% 14.95% 15.92% 100.00% % of total number 87.88% 4.09% 0.16%	8,043,799,371 0 6 8,043,799,371 6 8,043,799,371 6 7 7 3,168,215 9 8,066,523 9 8,066,523 9 8,066,523 1 7 87,824,657 1,321,596,255 1,768,479,654 1,652,583,123 1,846,001,268 £ 8,043,799,371 6 Amount (GBP) 7,498,310,267	100.00% 0.00% 0.00% 100.00% % of total amount 0.91% 1.22% 6.17% 9.79% 16.43% 21.99% 20.54% 22.95% 100.00% % of total amount 93.22% 4.44% 0.10%
Fully verified         Fast-track         Self-certified         Total         Remaining term of loan         0-30 months         30-60 months         60-120 months         120-180 months         120-180 months         240-300 months         300-360 months         300-360 months         360+ months         Total         Employment status         Employed         Self-employed	48,873         0         0         0         48,873         0         48,873         1,399         1,399         2,666         6,861         6,424         7,779         8,654         7,307         7,783         48,873	100.00% 0.00% 0.00% 100.00% 100.00% 2.86% 5.45% 14.04% 13.14% 13.14% 15.92% 17.71% 14.95% 15.92% 100.00% % of total number 87.88% 4.09% 0.16% 0.72%	8,043,799,371 0 6 8,043,799,371 6 8,043,799,371 6 7 8,043,799,371 7 3,168,215 9 8,066,523 9 8,066,523 9 8,066,523 1,321,596,255 1,321,596,255 1,768,479,654 1,652,583,123 1,846,001,268 6 8,043,799,371 7,498,310,267 357,456,820	100.00% 0.00% 0.00% 100.00% % of total amount 0.91% 1.22% 6.17% 9.79% 6.17% 9.79% 16.43% 21.99% 20.54% 22.95% 100.00% % of total amount 93.22% 4.44% 0.10% 0.27%
Fully verified         Fast-track         Self-certified         Total         Remaining term of loan         0-30 months         30-60 months         60-120 months         120-180 months         180-240 months         240-300 months         300-360 months         300-360 months         240-300 months         300-360 months         Self- months         Total         Employment status         Employed         Self- employed	48,873         0         0         0         48,873         0         48,873         1,399         1,399         2,666         6,861         6,861         6,424         7,779         8,654         7,783         48,873	100.00% 0.00% 0.00% 100.00% 100.00% 2.86% 2.86% 5.45% 14.04% 13.14% 15.92% 17.71% 14.95% 15.92% 100.00% % of total number 87.88% 4.09% 0.16% 0.72% 0.00%	8,043,799,371 0 0 £ 8,043,799,371 6 8,043,799,371 7 3,168,215 98,066,523 98,066,523 98,066,523 496,079,678 787,824,657 1,321,596,255 1,768,479,654 1,652,583,123 1,846,001,268 £ 8,043,799,371 6 Amount (GBP) 7,498,310,267 357,456,820 8,286,074 21,707,745 0	100.00% 0.00% 0.00% 100.00% % of total amount 0.91% 1.22% 6.17% 9.79% 16.43% 21.99% 20.54% 22.95% 100.00% % of total amount 93.22% 4.44% 0.10%
Fully verified         Fast-track         Self-certified         Total         Remaining term of loan         0-30 months         30-60 months         60-120 months         120-180 months         120-180 months         180-240 months         240-300 months         300-360 months         360+ months         Total         Employment status         Employed         Self-employed         Unemployed         Retired	48,873         0         0         48,873         0         48,873         1,399         1,399         2,666         6,861         6,861         6,424         7,779         8,654         7,779         8,654         7,783         48,873	100.00% 0.00% 0.00% 100.00% 100.00% 2.86% 5.45% 14.04% 13.14% 13.14% 15.92% 17.71% 14.95% 15.92% 100.00% % of total number 87.88% 4.09% 0.16% 0.72%	8,043,799,371 0 0 £ 8,043,799,371 6 8,043,799,371 7 3,168,215 98,066,523 98,066,523 496,079,678 496,079,678 787,824,657 1,321,596,255 1,768,479,654 1,652,583,123 1,846,001,268 £ 8,043,799,371 8,043,799,371 7,498,310,267 357,456,820 8,286,074 21,707,745	100.00% 0.00% 0.00% 100.00% % of total amount 0.91% 1.22% 6.17% 9.79% 16.43% 21.99% 20.54% 22.95% 100.00% % of total amount 93.22% 4.44% 0.10% 0.27%

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

Series	11	12	13	14	15	16	17	18	19	20
Issue date	10/11/15	11/04/17	19/11/18	08/05/19	21/11/19	13/10/20	16/11/21	18/01/22	30/03/22	23/05/22
Original rating (Moody's/Fitch)	Aaa/AAA	Aaa/AAA								
Current rating (Moody's/Fitch)	Aaa/AAA	Aaa/AAA								
Denomination	EUR	EUR	GBP	EUR	GBP	EUR	EUR	GBP	GBP	GBP
Amount at issuance	500,000,000	500,000,000	500,000,000	500,000,000	750,000,000	500,000,000	500,000,000	500,000,000	600,000,000	600,000,000
Amount outstanding	500,000,000	500,000,000	500,000,000	500,000,000	750,000,000	500,000,000	500,000,000	500,000,000	600,000,000	600,000,000
FX swap rate (rate:£1)	1.40056	1.17178	n/a	1.15781	n/a	1.09745	1.16932	n/a	n/a	n/a
Maturity type (hard/soft-bullet/pass-through)	soft-bullet	soft-bullet								
Scheduled final maturity date	10/11/22	11/04/23	20/11/23	08/05/24	21/11/24	13/10/27	16/11/28	18/01/27	30/03/26	23/05/28
Legal final maturity date	10/11/23	11/04/24	19/11/24	08/05/25	21/11/25	12/10/28	16/11/29	18/01/28	30/03/27	23/05/29
ISIN	XS1318364731	XS1594364033	XS1910867081	XS1991186500	XS2080769909	XS2243314528	XS2406578059	XS2432612526	XS2462616876	XS2462617502
Stock exchange listing	London	London								
Coupon payment frequency	Annual	Annual	Quarterly	Annual	Quarterly	Annual	Annual	Quarterly	Quarterly	Quarterly
Coupon payment date	10th	11th	19th	8th	21st	13th	16th	18th	30th	23rd
Coupon (rate if fixed, margin and reference rate if floating)	0.750%	0.375%	0.600% / SONIA	0.125%	0.580% / SONIA	0.010%	0.010%	0.270% / SONIA	0.420% / SONIA	0.50% / SONIA
Margin payable under extended maturity period (%)	0.250%	0.100%	0.600%	0.150%	0.580%	0.220%	0.090%	0.270%	0.420%	0.500%
Swap counterparty/ies	HSBC Bank Plc	Natixis	n/a	Natixis	n/a	HSBC Bank Plc	Natixis	n/a	n/a	n/a
Swap notional denomination	EUR	EUR	n/a	EUR	n/a	EUR	EUR	n/a	n/a	n/a
Swap notional amount	500,000,000	500,000,000	n/a	500,000,000	n/a	500,000,000	500,000,000	n/a	n/a	n/a
Swap notional maturity	10/11/22	11/04/23	n/a	08/05/24	n/a	13/10/27	16/11/28	n/a	n/a	n/a
LLP receive rate/margin	0.750%	0.375%	n/a	0.125%	n/a	0.010%	0.010%	n/a	n/a	n/a
LLP pay rate/margin	0.895% / SONIA	0.738% / SONIA	n/a	0.648% / SONIA	n/a	0.707% / SONIA	0.464% / SONIA	n/a	n/a	n/a
Collateral posting amount	0	0	n/a	0	n/a	0	0	n/a	n/a	n/a

#### Programme triggers

Counterparty / Events	Summary of Event	Trigger (Moc
Issuer Event of Default	Issuer failure to pay, insolvency, etc	Issuer failure
Seller / Transfer of Legal Title	Seller long term ratings fall below Trigger	Long term: B
Seller / CB Collection Account	Seller long term ratings fall below Trigger	Short term: F
Account Bank	Account Bank long and short term ratings fall below Trigger	Short term: F
Stand-by Account Bank	Standby Account Bank long and short term ratings fall below Trigger	Short term: F
Servicer (appointment of Back-up Servicer)	Servicer long term rating fall below Trigger	Long term: B
Servicer (transfer servicing obiligation)	Servicer long term rating fall below Trigger	Long term: B
Cash Manager (appointment of Back-up Cash Manager)	Cash Manager long term ratings fall below Trigger	Long term: B
Cash Manager (transfer cash management obiligation)	Cash Manager long term ratings fall below Trigger	Long term: B
Cash Manager Relevant Event	Cash Manager long term ratings fall below Trigger	Long term: B
Interest Rate Swap Provider	linterest Rate Swap provider ratings fall below Trigger	<u>Replacement</u> Long term: A
Covered Bond Swap Provider - CB11	Covered Bond Swap Provider ratings fall below Trigger	Replacement Long term: B
Covered Bond Swap Provider - CB12	Covered Bond Swap Provider ratings fall below Trigger	Replacement Long term: B
Covered Bond Swap Provider - CB14		Replacement Long term: B
Covered Bond Swap Provider - CB16		Replacement Long term: B
LLP Event of Default	LLP failure to pay, Amortisation Test failure, etc	LLP failure to

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
linterest Rate Swap provider ratings fall below i rigger	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
	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
	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
	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
	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