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- (i) The Product Information displayed on this Site has been uploaded by the Issuers of the relevant Products. None of the information displayed on this Site shall form the basis of any contract. Any User of this Site will be required to acknowledge that it has not relied on, or
- (ii) The Covered Bond Label Foundation has not independently verified the Product Information displayed on this Site. Accordingly, no representation, warranty or undertaking, express or implied, is made, and no responsibility is accepted, by the Covered Bond Label
- (iii) The information provided on or accessible through the Site is not intended for distribution to, or use by, any person or entity in any jurisdiction where such distribution or use would be contrary to local law, or which would subject us or any Issuer, to any authorisation,

### TERMS OF USE

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Please read the T&Cs carefully before you start to use the Site. By clicking '**Accept**' you indicate that you accept these T&Cs and that you agree. If any provision of these T&Cs shall be deemed unlawful, void or for any reason unenforceable, then that provision shall be deemed severable from these terms and shall not affect the validity and enforceability of any remaining provisions.



## **SECTION A. INVESTOR T&Cs**

### **1. DIRECTORY SERVICES**

The Site is intended to provide you with certain information from Issuers regarding the self-certification of their Products as labelled covered bonds. The requirements of the Covered Bond Label Convention are intended to increase transparency, improve investor access to The Product Information on this Site is provided for your convenience only, and does not constitute any form of credit rating, an offer to sell (or the solicitation of an offer to purchase) any Product, nor does it constitute a recommendation, or investment advice (or any other type of Users shall exercise independent judgment when viewing the Site and its contents, to make their own investigations and evaluations of the information contained on this Site or accessible through it, and to consult their own attorney, business adviser, tax adviser, and/or any other professional necessary, as to legal, business, tax and investment-related matters concerning the Products and Product Information contained Product Information is incorporated into the directory on the Site following the completion of an automated process conducted by the relevant Issuer. The proper conduct of that process and the accuracy and completeness of the Product Information supplied during that process remain at all times the responsibility of the relevant Issuer. While the Product Information contained on the Site is displayed by us in good faith, no representation is made by us as to its completeness or accuracy. **PRODUCT INFORMATION IS DISPLAYED ON THE SITE "AS IS" AND HAS NOT BEEN INDEPENDENTLY VERIFIED BY US. BY YOUR USE OF THE SITE, YOU AGREE THAT WE HAVE NO LIABILITY WHATSOEVER** Completion of the relevant self-certification automated process by the Issuer will lead to the grant of the Covered Bond Label. The grant of such label is entirely within the control of the relevant Issuer, and we do not independently verify whether such Issuer complies with the relevant criteria. The existence of a Covered Bond Label does not represent any opinion by us about the creditworthiness of a Product, the We make no representation that the Products which are featured on the Site are suitable for you and we disclaim all liability and responsibility arising from any reliance placed on any Product Information or on the Covered Bond Label by any visitor to the Site, or by From time to time we may make changes to the Site that we feel are appropriate (see Section C, para 3 below).

### **2. USE OF MATERIALS**

Subject to any prohibitions or restrictions stated in third party websites accessible via hyperlinks in the Site over which we have no control, you may view the content published on this Site, and you are welcome to print hard copies of, and/or download, material on it for your personal use or internal business purposes (in which case you are required to preserve in your copies any copyright materials displayed in the The use of material printed or downloaded from our Site must be in accordance with our Acceptable Use Policy.

### **3. LINKS FROM AND TO OUR SITE**



Where the Site contains hyperlinks to other websites and resources provided by third parties, these links are provided for your information only. We have no control over the contents of those websites or resources, and accept no responsibility for them or for any loss or damage. We accept no liability for and do not endorse any statements, advertisements, information, products or services that are published on or may be accessible through any websites owned or operated by third parties or for any action you may take as a result of using the website. Those third party websites may also be subject to separate legal terms and conditions, and Issuers may be subject to separate regulation and are solely responsible for satisfying such regulatory requirements. We do not represent or warrant that any Issuer you deal with is fully. You agree not to link any websites to this Site without our express prior written consent. We reserve the right, at any time and for any reason not prohibited by law, to deny permission to anyone to link a website from or to this Site, as well as the right to remove any link currently.

## **SECTION B. ISSUER T&Cs**

### **1. DIRECTORY SERVICES AND LABEL**

The Issuer is responsible for all Product Information uploaded to and/or validated on the Site by the Issuer or on its behalf, and warrants and represents that all such Product Information is and shall continue to be (and the Issuer shall regularly check the Site in order to ensure that it). The Issuer understands that we do not limit access to the Site based on the nationality of a User. The Issuer shall be solely responsible for compliance with all laws and regulations applicable to the offer and sale of a Product in all jurisdictions in which such Products are offered. The Issuer shall indemnify us against, and hold us harmless from, any losses, liabilities or costs (including reasonable administrative and legal costs) suffered by us (including our officers and employees) or by third parties (including Investors and regulatory authorities), in relation to. We accept no liability in relation to any lack of availability of the Site or any omission of, or any display of incorrect, Product Information on. The Issuer shall not make any statement that its receipt of a Covered Bond Label constitutes a recommendation by us to buy, sell or hold any Product, or that it reflects our views on the suitability of any Product for a particular Investor.

### **2. PRODUCTS**

By uploading and/or validating Product Information on our Site, the Issuer warrants and represents that the Product complies with the [www.coveredbondlabel.com/pdf/Covered\\_Bond\\_Label\\_Convention\\_2015.pdf](http://www.coveredbondlabel.com/pdf/Covered_Bond_Label_Convention_2015.pdf)

### **3. UPLOADING INFORMATION TO OUR SITE**

Whenever you upload and/or validate Product Information on the Site, you warrant and represent that any such contribution complies with the content standards set out in our Acceptable Use Policy, and you shall indemnify us against, and hold us harmless from, any losses, You shall promptly notify us in the event that Product Information published on the Site, any representation made to us in connection with obtaining a Covered Product Label, or any other information communicated to us in connection with the Site, becomes false, inaccurate,



Any information you upload to and/or validate on the Site shall be considered non-confidential and non-proprietary, and we have the right to use, copy, distribute and disclose to third parties such information for any purpose. We also have the right to disclose your identity to any We shall not be responsible, or liable to any third party, for the content or accuracy of any Product Information posted by you or any other We have the right to remove any information or posting you make on the Site if, in our opinion, such information does not comply with the

#### **4. LINKING TO OUR SITE**

You may link to our home page ([www.coveredbondlabel.com](http://www.coveredbondlabel.com)), provided you do so in a way that is fair and legal and does not damage our reputation or take advantage of it, but you must not establish a link in such a way as to suggest any form of association, approval or

You must not establish a link from any website that is not owned by you.

The Site must not be framed on any other website, nor may you create a link to any part of the Site other than the home page. We reserve the right to withdraw linking permission without notice. The website from which you are linking must comply in all respects with the content

#### **5. SECURITY**

Issuers are required to register with us in order to use the Site by completing the following Registration Form.

Issuers will be provided with a unique user identification code and password (the "**User Details**") in order to access the Site for the sole purpose of uploading and/or validating Product Information on the Site. Such User Details are granted by us for the sole and exclusive use of We reserve the right to alter or cancel User Details and revoke access to the site at any time.

If we need to contact you in relation to your use of the Site, we may contact you by email, telephone or post. The most recent details you

#### **6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE**

An Issuer may download its own profile from our Site in any of the ways expressly permitted by the Site, but Issuers may not download the profiles of any other Issuers or attempt to download profiles from the Site by any other means.

### **SECTION C. GENERAL T&Cs**

#### **1. SITE ACCESS**

Access to the Site is permitted on a temporary basis, and we reserve the right to withdraw or amend the service we provide on the Site without notice. We shall not be liable if for any reason the Site is unavailable at any time or for any period of time.

From time to time, we may restrict access to the Site (either partially or in its entirety).

If you are provided with a user identification code, password or any other piece of information as part of our security procedures you must treat such information as confidential, and you must not disclose it to any third party. We have the right to disable any user identification



When using the Site, you must comply with the provisions of our **Acceptable Use Policy**. You shall indemnify us against, and hold us harmless from, any losses, liabilities or costs (including reasonable administrative and legal costs) suffered by us (including our officers and employees) You are responsible for making all arrangements necessary for you to have access to the Site. You are also responsible for ensuring that all persons who access the Site through your internet connection are aware of these T&Cs and that they comply with them.

## **2. INTELLECTUAL PROPERTY**

All rights in this Site unless otherwise indicated, are owned by us. This Site and all content published on this Site, unless otherwise indicated, are protected by copyright in Belgium and other jurisdictions across the world. All trademarks and devices displayed on this Site, unless otherwise indicated, are owned by us and may be registered in many jurisdictions across the world. Save as provided in these T&Cs, any use You must not use any part of the materials on the Site for commercial purposes without our consent.

## **3. SITE CHANGES**

We aim to update the Site on a regular basis, and may change the content at any time. If the need arises, we reserve the right to suspend

## **4. OUR LIABILITY**

The Product Information displayed on the Site is provided by the Issuer, and the granting of any label made available through the website is under the sole control of the Issuer, in each case without any guarantees, conditions, warranties or representations from us as to its accuracy

- all conditions, warranties and other terms which might otherwise be implied by any applicable law or regulation; and
- any liability for any direct, indirect or consequential loss or damage incurred by any User in connection with the Site or in connection with the use, inability to use or results of the use of the Site, any websites linked to it and any materials posted on it (including, without limitation, the omission of, or the display of incorrect, Product Information on the Site) or in connection with any Product, including loss of: income,

## **5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE**

We process information about you in accordance with our Privacy Policy. By using the Site, you consent to such processing and you warrant

## **6. VIRUSES, HACKING, OTHER OFFENCES**

You must not misuse the Site by knowingly introducing viruses, 'trojan horses', worms, logic bombs or other material which is maliciously or technologically harmful. You must not attempt to gain unauthorised access to the Site, the server on which the Site is stored, or any server, By breaching this provision, you would commit a criminal offence under the law of 28 November 2000 on computer crime. We shall report any such breach to the relevant law enforcement authorities and we shall co-operate with those authorities by disclosing your identity to We will not be liable for any loss or damage caused by a distributed denial-of-service attack, viruses or other technologically harmful material that may infect your computer equipment, computer programs, information or other proprietary material due to your use of the Site or to



We do not warrant that this Site or any software or material of whatsoever nature available on or downloaded from it will be free from viruses or defects, compatible with your equipment or fit for any purpose. It is your responsibility to use suitable anti-virus software on any We reserve the right to prohibit any activities of any nature or description that, in our sole discretion, might tend to damage or injure our commercial reputation or goodwill or the reputations or goodwill of any of the providers or subscribers to this Site.

## **7. JURISDICTION AND APPLICABLE LAW**

The courts of Brussels, Belgium shall have exclusive jurisdiction over any claim arising from, or related to, a visit to the Site or these T&Cs. These T&Cs and any dispute or claim arising out of or in connection with them or their subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the laws of Belgium.

## **8. VARIATIONS**

We may revise these T&Cs at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we have made, as they are binding on you. Certain of the provisions contained in these T&Cs may also be superseded by provisions

## **9. CONTACTS**

Details of how to contact us are available by clicking on Contact Us.

We shall inform you if any of our contact details change by posting a notice on the Site.

## **SECTION D. CBFL ACCEPTABLE USE POLICY**

This acceptable use policy (the "Policy") sets out the terms agreed between a user of the website ("you") and the Covered Bond Label Foundation ("we" or "us") on which you may use the website [www.coveredbondlabel.com](http://www.coveredbondlabel.com) (the "Site"). The Policy shall apply to all users of, Your use of the Site means that you accept, and agree to abide by, all the terms of the Policy, which supplement our Terms of Use.

### **1. PROHIBITED USES**

You may use the Site for lawful purposes only. You may not use the Site:

- in any way that breaches any applicable local, national or international law or regulation;
- in any way which breaches or contravenes our content standards (see para 2 below);
- in any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect;
- to transmit, or procure the sending of, any unsolicited or unauthorised advertising or promotional material or any other form of similar
- to knowingly transmit any information, send or upload any material that contains viruses, Trojan horses, worms, time-bombs, keystroke loggers, spyware, adware or any other harmful programs or similar computer code designed to adversely affect the operation of any

You also agree:



- not to reproduce, duplicate, copy or re-sell any part of the Site in contravention of the provisions of our Terms of Use; and
- not to access without authority, interfere with, damage or disrupt:
  - any part of the Site;
  - any equipment or network on which the Site is stored;
  - any software used in the provision of the Site; or
  - any equipment or network or software owned or used by any third party.

## **2. CONTENT STANDARDS**

These content standards apply to any and all information (the "Information") which you contribute to the Site.

Information must:

- be accurate; and
- comply with applicable law in Belgium and in any country from which it is posted.

Information must not:

- infringe any copyright, database right, trade mark or other proprietary right of any other person;
- be likely to deceive any person; or
- be provided in breach of any legal duty owed to any person, such as a contractual duty or a duty of confidence;

## **3. SUSPENSION AND TERMINATION**

We will determine, at our sole discretion, whether your use of the Site has caused a breach of the Policy. When a breach of the Policy has occurred, your use of the Site will constitute a material breach of our Terms of Use upon which you are permitted to use the Site, and may result in:

- immediate, temporary or permanent withdrawal of your right to use the Site;
- immediate, temporary or permanent removal of any Information uploaded by you to the Site;
- legal proceedings against you for reimbursement of all costs on an indemnity basis (including, but not limited to, reasonable administrative costs);
- disclosure of information to law enforcement authorities as requested by law or as we reasonably feel is necessary; or
- any other action we deem to be appropriate;

## **4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE**

You may download information from our Site in any of the ways expressly permitted by the Site. Where indicated by the Site, you shall supply all the details requested and accept all the applicable terms and conditions before attempting to download any information from the Site.



You may use information that has been downloaded from our Site in accordance with our permitted procedures and/or hard copies of information printed from our Site for your personal use or internal business purposes only (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material). You may not distribute or show any materials downloaded or printed from our Site to any third parties or quote or refer to any such materials in any manner. Regardless of any permission that may be granted by us for you to distribute or show materials downloaded or printed from our Site to third parties, you must not use or export the information or materials available on or through this Site in violation of laws in your, or any other

## **5. CHANGES TO THE POLICY**

We may revise the Policy at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we make, as they are legally binding on you. Some of the provisions contained in the Policy may also be superseded by provisions or

## **SECTION E. CBFL PRIVACY POLICY**

The Covered Bond Label Foundation ("we" or "us") is committed to protecting and respecting the privacy of our users.

This policy (together with our Terms of Use and any other documents referred to on it) sets out the basis on which any personal information we collect from, or that is provided to us by, a user (including from any individual who represents, and/or acts on behalf of, a user) ("you")

For the purpose of the Law of 8 December 1992 on the protection of privacy in relation to processing of personal information (*loi relative à la protection de la vie privée à l'égard des traitements de données à caractère personnel / wet tot bescherming van de persoonlijke*

### **1. INFORMATION COLLECTION AND PROCESSING**

We may collect and process the following information about you:

- information that you provide by completing any form on our website (www.coveredbondlabel.com) (the "Site"). This includes information provided at the time of registering to use the Site, subscribing to our service, posting material or requesting further services;
- if you contact us, we may keep a record of that correspondence; and
- details of your visits to the Site and the resources that you access.

This information may include personal information (such as your name or title) and we will only process such personal information for the

### **2. INFORMATION USE**

We may collect and process your personal information for the following purposes:

- to ensure that content from the Site is presented in the most effective manner for your computer;
- to provide you with information, products or services that you request from us or which we feel may interest you; and
- to notify you about changes to our service.





If you do not want us to use your information in this way, or to pass your details on to third parties for marketing purposes, you can refuse consent to such processing by ticking the relevant box situated on the form on which we collect your information.

### **3. TRANSFER AND STORAGE OF PERSONAL INFORMATION**

You agree that your personal information may be communicated to third parties:

- if we are under a duty to disclose or share your personal information in order to comply with any legal obligation, or in order to enforce or
- in the case of any legitimate interest; and
- for direct marketing purposes (unless you object to such processing in accordance with paragraph 2 above).
- By submitting your personal information, you also agree that such information may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"), whether or not an adequate level of protection is ensured for personal information in the country of
- Your personal information may also be processed by staff operating outside the EEA who work for us or for one of our processors for the same purposes as listed in paragraph 2 above. Such staff may be engaged in, among other things, the provision of support services.

### **4. SECURITY**

We will take all steps reasonably necessary to ensure that your information is treated securely and in accordance with this privacy policy, and to prevent personal information being accessible to and processed by unauthorised parties, or being accidentally changed or deleted. There You acknowledge however that the transmission of information via the internet is not completely secure. While we will use reasonable endeavours to protect your personal information, we cannot fully guarantee the security of your information transmitted to the Site.

Where we have given you a password which enables you to access certain parts of the Site, you are responsible for keeping this password

### **5. YOUR RIGHTS**

The Belgian DPL gives you the right to access or, where incorrect, amend or delete (at your request and free of charge) personal information pertaining to you. You can exercise these rights at any time by contacting us by email by clicking on Contact Us or by letter addressed to

You also have the right to ask us not to process your personal information for marketing purposes. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your information or by contacting us by email or by letter in

### **6. CHANGES TO OUR PRIVACY POLICY**

Any changes we may make to our privacy policy in the future will be posted on this page.

### **7. CONTACT**

If you have any questions about this policy, the collection and use of your personal information or other privacy-specific concerns please

## Harmonised Transparency Template

**2020 Version**

**United Kingdom**

**Yorkshire Building Society**

**Reporting Date: 31/03/20**

**Cut-off Date: 31/03/20**



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## A. Harmonised Transparency Template - General Information

HTT 2020

Reporting in Domestic Currency

GBP

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| Field Number                                     | 1. Basic Facts                                      |   |              |                   |         |
|--|---|---|--------------|-------------------|---------|
| G.1.1.1  | Country   | United Kingdom  |              |                   |         |
| G.1.1.2  | Issuer Name   | Yorkshire Building Society<br><a href="https://www.ybs.co.uk/your-society/treasury/index.html#funding-programmes">https://www.ybs.co.uk/your-society/treasury/index.html#funding-programmes</a> |              |                   |         |
| G.1.1.3  | Link to Issuer's Website                            | <a href="https://www.ybs.co.uk/your-society/treasury/index.html#funding-programmes">https://www.ybs.co.uk/your-society/treasury/index.html#funding-programmes</a>                               |              |                   |         |
| G.1.1.4  | Cut-off date  | 31/03/2020  |              |                   |         |
| OG.1.1.1   | Optional information e.g. Contact names             | Richard Driver - Senior Treasury Manager  |              |                   |         |
| OG.1.1.2   | Optional information e.g. Parent name               | <a href="mailto:rjdriver@ybs.co.uk">rjdriver@ybs.co.uk</a>  |              |                   |         |
| OG.1.1.3   |   | +44 (0)1274 472 667   |              |                   |         |
| OG.1.1.4   |   | Matthew Rowe - Treasury Dealer  |              |                   |         |
| OG.1.1.5   |   | <a href="mailto:mrowe@ybs.co.uk">mrowe@ybs.co.uk</a>  |              |                   |         |
| OG.1.1.6   |   | +44 (0)1274 357 039   |              |                   |         |
| OG.1.1.7   |   |   |              |                   |         |
| OG.1.1.8   |   |   |              |                   |         |
| 2. Regulatory Summary                            |   |   |              |                   |         |
| G.2.1.1  | UCITS Compliance (Y/N)                              | Y   |              |                   |         |
| G.2.1.2  | CRR Compliance (Y/N)                                | Y   |              |                   |         |
| G.2.1.3  | LCR status  | <a href="https://coveredbondlabel.com/issuer/57/">https://coveredbondlabel.com/issuer/57/</a>   |              |                   |         |
| OG.2.1.1   |   |   |              |                   |         |
| OG.2.1.2   |   |   |              |                   |         |
| OG.2.1.3   |   |   |              |                   |         |
| OG.2.1.4   |   |   |              |                   |         |
| OG.2.1.5   |   |   |              |                   |         |
| OG.2.1.6   |   |   |              |                   |         |
| 3. General Cover Pool / Covered Bond Information |   |   |              |                   |         |
| 1. General Information                           |   | Nominal (mn)  |              |                   |         |
| G.3.1.1  | Total Cover Assets                                  | 5,286.3   |              |                   |         |
| G.3.1.2  | Outstanding Covered Bonds                           | 3,236.5   |              |                   |         |
| OG.3.1.1   | Cover Pool Size [NPV] (mn)                          | ND1   |              |                   |         |
| OG.3.1.2   | Outstanding Covered Bonds [NPV] (mn)                | ND1   |              |                   |         |
| OG.3.1.3   |   |   |              |                   |         |
| OG.3.1.4   |   |   |              |                   |         |
| 2. Over-collateralisation (OC)                   |   | Legal / Regulatory  | Actual       | Minimum Committed | Purpose |
| G.3.2.1  | OC (%)  | 8.0%  | 63.3%        | 13.6%             | ND1     |
| OG.3.2.1   | Optional information e.g. Asset Coverage Test (ACT) |   |              |                   |         |
| OG.3.2.2   | Optional information e.g. OC (NPV basis)            |   |              |                   |         |
| OG.3.2.3   |   |   |              |                   |         |
| OG.3.2.4   |   |   |              |                   |         |
| OG.3.2.5   |   |   |              |                   |         |
| OG.3.2.6   |   |   |              |                   |         |
| 3. Cover Pool Composition                        |   | Nominal (mn)  | % Cover Pool |                   |         |
| G.3.3.1  | Mortgages   | 5,166.8   | 97.7%        |                   |         |
| G.3.3.2  | Public Sector                                       | 0.0   | 0.0%         |                   |         |
| G.3.3.3  | Shipping  | 0.0   | 0.0%         |                   |         |
| G.3.3.4  | Substitute Assets                                   | 0.0   | 0.0%         |                   |         |
| G.3.3.5  | Other   | 119.5   | 2.3%         |                   |         |
| G.3.3.6  | Total   | 5,286.3   | 100.0%       |                   |         |
| OG.3.3.1   | o/w [If relevant, please specify]                   | 0.0%  |              |                   |         |
| OG.3.3.2   | o/w [If relevant, please specify]                   | 0.0%  |              |                   |         |



|          |  |  |  |      |
|----------|--|--|--|------|
| OG.3.3.3 | <i>o/w [If relevant, please specify]</i> |  |  | 0.0% |
| OG.3.3.4 | <i>o/w [If relevant, please specify]</i> |  |  | 0.0% |
| OG.3.3.5 | <i>o/w [If relevant, please specify]</i> |  |  | 0.0% |
| OG.3.3.6 | <i>o/w [If relevant, please specify]</i> |  |  | 0.0% |

| <b>4. Cover Pool Amortisation Profile</b> |                                  | <b>Contractual</b> | <b>Expected Upon Prepayments</b> | <b>% Total Contractual</b> | <b>% Total Expected Upon Prepayments</b> |
|---|----------------------------------|--------------------|----------------------------------|----------------------------|--|
| G.3.4.1                                   | Weighted Average Life (in years) | 20.0               | ND2                              |                            |  |
|   | Residual Life (mn)               |                    |                                  |                            |  |
|   | By buckets:                      |                    |                                  |                            |  |
| G.3.4.2                                   | 0 - 1 Y                          | 241.4              | ND2                              | 4.6%                       |  |
| G.3.4.3                                   | 1 - 2 Y                          | 240.2              | ND2                              | 4.5%                       |  |
| G.3.4.4                                   | 2 - 3 Y                          | 239.9              | ND2                              | 4.5%                       |  |
| G.3.4.5                                   | 3 - 4 Y                          | 231.8              | ND2                              | 4.4%                       |  |
| G.3.4.6                                   | 4 - 5 Y                          | 228.1              | ND2                              | 4.3%                       |  |
| G.3.4.7                                   | 5 - 10 Y                         | 1,182.1            | ND2                              | 22.4%                      |  |
| G.3.4.8                                   | 10+ Y                            | 2,922.8            | ND2                              | 55.3%                      |  |
| G.3.4.9                                   | Total                            | 5,286.3            | 0.0                              | 100.0%                     | 0.0%                                     |
| OG.3.4.1                                  | <i>o/w 0-1 day</i>               |                    |                                  | 0.0%                       |  |
| OG.3.4.2                                  | <i>o/w 0-0.5y</i>                |                    |                                  | 0.0%                       |  |
| OG.3.4.3                                  | <i>o/w 0.5-1 y</i>               |                    |                                  | 0.0%                       |  |
| OG.3.4.4                                  | <i>o/w 1-1.5y</i>                |                    |                                  | 0.0%                       |  |
| OG.3.4.5                                  | <i>o/w 1.5-2 y</i>               |                    |                                  | 0.0%                       |  |
| OG.3.4.6                                  |                                  |                    |                                  |                            |  |
| OG.3.4.7                                  |                                  |                    |                                  |                            |  |
| OG.3.4.8                                  |                                  |                    |                                  |                            |  |
| OG.3.4.9                                  |                                  |                    |                                  | 0.00%                      |  |
| OG.3.4.10                                 |                                  |                    |                                  | 0.00%                      |  |

| <b>5. Maturity of Covered Bonds</b> |                                  | <b>Initial Maturity</b> | <b>Extended Maturity</b> | <b>% Total Initial Maturity</b> | <b>% Total Extended Maturity</b> |
|-------------------------------------|----------------------------------|-------------------------|--------------------------|---------------------------------|----------------------------------|
| G.3.5.1                             | Weighted Average life (in years) | 3.0                     | 4.0                      |                                 |                                  |
|                                     | Maturity (mn)                    |                         |                          |                                 |                                  |
|                                     | By buckets:                      |                         |                          |                                 |                                  |
| G.3.5.2                             | 0 - 1 Y                          | 364.5                   | 0.0                      | 11.3%                           | 0.0%                             |
| G.3.5.3                             | 1 - 2 Y                          | 406.5                   | 364.5                    | 12.6%                           | 11.3%                            |
| G.3.5.4                             | 2 - 3 Y                          | 357.0                   | 406.5                    | 11.0%                           | 12.6%                            |
| G.3.5.5                             | 3 - 4 Y                          | 926.7                   | 357.0                    | 28.6%                           | 11.0%                            |
| G.3.5.6                             | 4 - 5 Y                          | 1,181.8                 | 926.7                    | 36.5%                           | 28.6%                            |
| G.3.5.7                             | 5 - 10 Y                         | 0.0                     | 1,181.8                  | 0.0%                            | 36.5%                            |
| G.3.5.8                             | 10+ Y                            | 0.0                     | 0.0                      | 0.0%                            | 0.0%                             |
| G.3.5.9                             | Total                            | 3,236.5                 | 3,236.5                  | 100.0%                          | 100.0%                           |
| OG.3.5.1                            | <i>o/w 0-1 day</i>               |                         |                          | 0.0%                            | 0.0%                             |
| OG.3.5.2                            | <i>o/w 0-0.5y</i>                |                         |                          | 0.0%                            | 0.0%                             |
| OG.3.5.3                            | <i>o/w 0.5-1 y</i>               |                         |                          | 0.0%                            | 0.0%                             |
| OG.3.5.4                            | <i>o/w 1-1.5y</i>                |                         |                          | 0.0%                            | 0.0%                             |
| OG.3.5.5                            | <i>o/w 1.5-2 y</i>               |                         |                          | 0.0%                            | 0.0%                             |
| OG.3.5.6                            |                                  |                         |                          |                                 |                                  |
| OG.3.5.7                            |                                  |                         |                          |                                 |                                  |
| OG.3.5.8                            |                                  |                         |                          |                                 |                                  |
| OG.3.5.9                            |                                  |                         |                          |                                 |                                  |
| OG.3.5.10                           |                                  |                         |                          |                                 |                                  |

| <b>6. Cover Assets - Currency</b> |     | <b>Nominal [before hedging] (mn)</b> | <b>Nominal [after hedging] (mn)</b> | <b>% Total [before]</b> | <b>% Total [after]</b> |
|-----------------------------------|-----|--------------------------------------|-------------------------------------|-------------------------|------------------------|
| G.3.6.1                           | EUR | 0.0                                  | 0.0                                 | 0.0%                    | 0.0%                   |
| G.3.6.2                           | AUD | 0.0                                  | 0.0                                 | 0.0%                    | 0.0%                   |
| G.3.6.3                           | BRL | 0.0                                  | 0.0                                 | 0.0%                    | 0.0%                   |
| G.3.6.4                           | CAD | 0.0                                  | 0.0                                 | 0.0%                    | 0.0%                   |
| G.3.6.5                           | CHF | 0.0                                  | 0.0                                 | 0.0%                    | 0.0%                   |
| G.3.6.6                           | CZK | 0.0                                  | 0.0                                 | 0.0%                    | 0.0%                   |
| G.3.6.7                           | DKK | 0.0                                  | 0.0                                 | 0.0%                    | 0.0%                   |
| G.3.6.8                           | GBP | 5,286.3                              | 5,286.3                             | 100.0%                  | 100.0%                 |
| G.3.6.9                           | HKD | 0.0                                  | 0.0                                 | 0.0%                    | 0.0%                   |
| G.3.6.10                          | JPY | 0.0                                  | 0.0                                 | 0.0%                    | 0.0%                   |
| G.3.6.11                          | KRW | 0.0                                  | 0.0                                 | 0.0%                    | 0.0%                   |
| G.3.6.12                          | NOK | 0.0                                  | 0.0                                 | 0.0%                    | 0.0%                   |
| G.3.6.13                          | PLN | 0.0                                  | 0.0                                 | 0.0%                    | 0.0%                   |
| G.3.6.14                          | SEK | 0.0                                  | 0.0                                 | 0.0%                    | 0.0%                   |
| G.3.6.15                          | SGD | 0.0                                  | 0.0                                 | 0.0%                    | 0.0%                   |
| G.3.6.16                          | USD | 0.0                                  | 0.0                                 | 0.0%                    | 0.0%                   |



|  |  |                                      |                                     |                            |                        |
|--|--|--------------------------------------|-------------------------------------|----------------------------|------------------------|
| G.3.6.17   | Other  | 0.0                                  | 0.0                                 | 0.0%                       | 0.0%                   |
| G.3.6.18   | Total  | 5,286.3                              | 5,286.3                             | 100.0%                     | 100.0%                 |
| OG.3.6.1   | <i>o/w [If relevant, please specify]</i>   |                                      |                                     |                            |                        |
| OG.3.6.2   | <i>o/w [If relevant, please specify]</i>   |                                      |                                     | 0.0%                       | 0.0%                   |
| OG.3.6.3   | <i>o/w [If relevant, please specify]</i>   |                                      |                                     | 0.0%                       | 0.0%                   |
| OG.3.6.4   | <i>o/w [If relevant, please specify]</i>   |                                      |                                     | 0.0%                       | 0.0%                   |
| OG.3.6.5   | <i>o/w [If relevant, please specify]</i>   |                                      |                                     | 0.0%                       | 0.0%                   |
| OG.3.6.6   | <i>o/w [If relevant, please specify]</i>   |                                      |                                     | 0.0%                       | 0.0%                   |
| OG.3.6.7   | <i>o/w [If relevant, please specify]</i>   |                                      |                                     | 0.0%                       | 0.0%                   |
| <b>7. Covered Bonds - Currency</b>                   |  |                                      |                                     |                            |                        |
|  |  | <b>Nominal [before hedging] (mn)</b> | <b>Nominal [after hedging] (mn)</b> | <b>% Total [before]</b>    | <b>% Total [after]</b> |
| G.3.7.1  | EUR  | 1,986.5                              | 0.0                                 | 61.4%                      | 0.0%                   |
| G.3.7.2  | AUD  | 0.0                                  | 0.0                                 | 0.0%                       | 0.0%                   |
| G.3.7.3  | BRL  | 0.0                                  | 0.0                                 | 0.0%                       | 0.0%                   |
| G.3.7.4  | CAD  | 0.0                                  | 0.0                                 | 0.0%                       | 0.0%                   |
| G.3.7.5  | CHF  | 0.0                                  | 0.0                                 | 0.0%                       | 0.0%                   |
| G.3.7.6  | CZK  | 0.0                                  | 0.0                                 | 0.0%                       | 0.0%                   |
| G.3.7.7  | DKK  | 0.0                                  | 0.0                                 | 0.0%                       | 0.0%                   |
| G.3.7.8  | GBP  | 1,250.0                              | 3,236.5                             | 38.6%                      | 100.0%                 |
| G.3.7.9  | HKD  | 0.0                                  | 0.0                                 | 0.0%                       | 0.0%                   |
| G.3.7.10   | JPY  | 0.0                                  | 0.0                                 | 0.0%                       | 0.0%                   |
| G.3.7.11   | KRW  | 0.0                                  | 0.0                                 | 0.0%                       | 0.0%                   |
| G.3.7.12   | NOK  | 0.0                                  | 0.0                                 | 0.0%                       | 0.0%                   |
| G.3.7.13   | PLN  | 0.0                                  | 0.0                                 | 0.0%                       | 0.0%                   |
| G.3.7.14   | SEK  | 0.0                                  | 0.0                                 | 0.0%                       | 0.0%                   |
| G.3.7.15   | SGD  | 0.0                                  | 0.0                                 | 0.0%                       | 0.0%                   |
| G.3.7.16   | USD  | 0.0                                  | 0.0                                 | 0.0%                       | 0.0%                   |
| G.3.7.17   | Other  | 0.0                                  | 0.0                                 | 0.0%                       | 0.0%                   |
| G.3.7.18   | Total  | 3,236.5                              | 3,236.5                             | 100.0%                     | 100.0%                 |
| OG.3.7.1   | <i>o/w [If relevant, please specify]</i>   |                                      |                                     |                            |                        |
| OG.3.7.2   | <i>o/w [If relevant, please specify]</i>   |                                      |                                     |                            |                        |
| OG.3.7.3   | <i>o/w [If relevant, please specify]</i>   |                                      |                                     |                            |                        |
| OG.3.7.4   | <i>o/w [If relevant, please specify]</i>   |                                      |                                     |                            |                        |
| OG.3.7.5   | <i>o/w [If relevant, please specify]</i>   |                                      |                                     |                            |                        |
| OG.3.7.6   | <i>o/w [If relevant, please specify]</i>   |                                      |                                     |                            |                        |
| OG.3.7.7   | <i>o/w [If relevant, please specify]</i>   |                                      |                                     |                            |                        |
| <b>8. Covered Bonds - Breakdown by interest rate</b> |  |                                      |                                     |                            |                        |
|  |  | <b>Nominal [before hedging] (mn)</b> | <b>Nominal [after hedging] (mn)</b> | <b>% Total [before]</b>    | <b>% Total [after]</b> |
| G.3.8.1  | Fixed coupon   | 1,986.5                              | 0.0                                 | 61.4%                      | 0.0%                   |
| G.3.8.2  | Floating coupon  | 1,250.0                              | 3,236.5                             | 38.6%                      | 100.0%                 |
| G.3.8.3  | Other  | 0.0                                  | 0.0                                 | 0.0%                       | 0.0%                   |
| G.3.8.4  | Total  | 3,236.5                              | 3,236.5                             | 100.0%                     | 100.0%                 |
| OG.3.8.1   |  |                                      |                                     |                            |                        |
| OG.3.8.2   |  |                                      |                                     |                            |                        |
| OG.3.8.3   |  |                                      |                                     |                            |                        |
| OG.3.8.4   |  |                                      |                                     |                            |                        |
| OG.3.8.5   |  |                                      |                                     |                            |                        |
| <b>9. Substitute Assets - Type</b>                   |  |                                      |                                     |                            |                        |
|  |  | <b>Nominal (mn)</b>                  |                                     | <b>% Substitute Assets</b> |                        |
| G.3.9.1  | Cash   | 0.0                                  |                                     |                            |                        |
| G.3.9.2  | Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)                | 0.0                                  |                                     |                            |                        |
| G.3.9.3  | Exposures to central banks   | 0.0                                  |                                     |                            |                        |
| G.3.9.4  | Exposures to credit institutions   | 0.0                                  |                                     |                            |                        |
| G.3.9.5  | Other  | 0.0                                  |                                     |                            |                        |
| G.3.9.6  | Total  | 0.0                                  |                                     | 0.0%                       |                        |
| OG.3.9.1   | <i>o/w EU gvts or quasi gvts</i>   |                                      |                                     |                            |                        |
| OG.3.9.2   | <i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts</i> |                                      |                                     |                            |                        |
| OG.3.9.3   | <i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts</i> |                                      |                                     |                            |                        |
| OG.3.9.4   | <i>o/w EU central banks</i>  |                                      |                                     |                            |                        |
| OG.3.9.5   | <i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>      |                                      |                                     |                            |                        |
| OG.3.9.6   | <i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>      |                                      |                                     |                            |                        |
| OG.3.9.7   | <i>o/w CQS1 credit institutions</i>  |                                      |                                     |                            |                        |
| OG.3.9.8   | <i>o/w CQS2 credit institutions</i>  |                                      |                                     |                            |                        |
| OG.3.9.9   |  |                                      |                                     |                            |                        |
| OG.3.9.10  |  |                                      |                                     |                            |                        |



OG.3.9.11  
OG.3.9.12

| 10. Substitute Assets - Country |   | Nominal (mn) | % Substitute Assets |  |
|---------------------------------|---|--------------|---------------------|--|
| G.3.10.1                        | Domestic (Country of Issuer)              | 0.0          |                     |  |
| G.3.10.2                        | Eurozone                                  | 0.0          |                     |  |
| G.3.10.3                        | Rest of European Union (EU)               | 0.0          |                     |  |
| G.3.10.4                        | European Economic Area (not member of EU) | 0.0          |                     |  |
| G.3.10.5                        | Switzerland                               | 0.0          |                     |  |
| G.3.10.6                        | Australia                                 | 0.0          |                     |  |
| G.3.10.7                        | Brazil                                    | 0.0          |                     |  |
| G.3.10.8                        | Canada                                    | 0.0          |                     |  |
| G.3.10.9                        | Japan                                     | 0.0          |                     |  |
| G.3.10.10                       | Korea                                     | 0.0          |                     |  |
| G.3.10.11                       | New Zealand                               | 0.0          |                     |  |
| G.3.10.12                       | Singapore                                 | 0.0          |                     |  |
| G.3.10.13                       | US  | 0.0          |                     |  |
| G.3.10.14                       | Other                                     | 0.0          |                     |  |
| G.3.10.15                       | Total EU                                  | 0.0          |                     |  |
| G.3.10.16                       | Total                                     | 0.0          | 0.0%                |  |
| OG.3.10.1                       | <i>o/w [If relevant, please specify]</i>  |              |                     |  |
| OG.3.10.2                       | <i>o/w [If relevant, please specify]</i>  |              |                     |  |
| OG.3.10.3                       | <i>o/w [If relevant, please specify]</i>  |              |                     |  |
| OG.3.10.4                       | <i>o/w [If relevant, please specify]</i>  |              |                     |  |
| OG.3.10.5                       | <i>o/w [If relevant, please specify]</i>  |              |                     |  |
| OG.3.10.6                       | <i>o/w [If relevant, please specify]</i>  |              |                     |  |
| OG.3.10.7                       | <i>o/w [If relevant, please specify]</i>  |              |                     |  |

| 11. Liquid Assets |  | Nominal (mn) | % Cover Pool | % Covered Bonds |
|-------------------|--|--------------|--------------|-----------------|
| G.3.11.1          | Substitute and other marketable assets   | 0.0          | 0.0%         | 0.0%            |
| G.3.11.2          | Central bank eligible assets             | 0.0          | 0.0%         | 0.0%            |
| G.3.11.3          | Other                                    | 119.5        | 2.3%         | 3.7%            |
| G.3.11.4          | Total                                    | 119.5        | 2.3%         | 3.7%            |
| OG.3.11.1         | <i>o/w [If relevant, please specify]</i> |              |              |                 |
| OG.3.11.2         | <i>o/w [If relevant, please specify]</i> |              |              |                 |
| OG.3.11.3         | <i>o/w [If relevant, please specify]</i> |              |              |                 |
| OG.3.11.4         | <i>o/w [If relevant, please specify]</i> |              |              |                 |
| OG.3.11.5         | <i>o/w [If relevant, please specify]</i> |              |              |                 |
| OG.3.11.6         | <i>o/w [If relevant, please specify]</i> |              |              |                 |
| OG.3.11.7         | <i>o/w [If relevant, please specify]</i> |              |              |                 |

| 12. Bond List |   |
|---------------|---|
| G.3.12.1      | Bond list <a href="https://coveredbondlabel.com/issuer/57/">https://coveredbondlabel.com/issuer/57/</a> |

| 13. Derivatives & Swaps |   |          |
|-------------------------|---|----------|
| G.3.13.1                | Derivatives in the register / cover pool [notional] (mn)    | 8,405.3  |
| G.3.13.2                | Type of interest rate swaps (intra-group, external or both) | Both     |
| G.3.13.3                | Type of currency rate swaps (intra-group, external or both) | External |
| OG.3.13.1               | <i>NPV of Derivatives in the cover pool (mn)</i>            |          |
| OG.3.13.2               | <i>Derivatives outside the cover pool [notional] (mn)</i>   |          |
| OG.3.13.3               | <i>NPV of Derivatives outside the cover pool (mn)</i>       |          |
| OG.3.13.4               |   |          |
| OG.3.13.5               |   |          |
| OG.3.13.6               |   |          |
| OG.3.13.7               |   |          |
| OG.3.13.8               |   |          |
| OG.3.13.9               |   |          |
| OG.3.13.10              |   |          |
| OG.3.13.11              |   |          |
| OG.3.13.12              |   |          |
| OG.3.13.13              |   |          |
| OG.3.13.14              |   |          |
| OG.3.13.15              |   |          |
| OG.3.13.16              |   |          |
| OG.3.13.17              |   |          |
| OG.3.13.18              |   |          |
| OG.3.13.19              |   |          |
| OG.3.13.20              |   |          |
| OG.3.13.21              |   |          |
| OG.3.13.22              |   |          |
| OG.3.13.23              |   |          |



OG.3.13.24  
 OG.3.13.25  
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 OG.3.13.48  
 OG.3.13.49  
 OG.3.13.50  
 OG.3.13.51

#### 4. References to Capital Requirements Regulation (CRR)

129(7)

Row

Row

*The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, that*

*whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.*

|          |   |   |  |
|----------|---|---|--|
| G.4.1.1  | (i) Value of the cover pool outstanding covered bonds:                  | <a href="#">38</a>                                  |  |
| G.4.1.2  | (i) Value of covered bonds:   | <a href="#">39</a>                                  |  |
| G.4.1.3  | (ii) Geographical distribution:   | <a href="#">43 for Mortgage Assets</a>              |  |
| G.4.1.4  | (ii) Type of cover assets:  | <a href="#">52</a>                                  |  |
| G.4.1.5  | (ii) Loan size:   | <a href="#">186 for Residential Mortgage Assets</a> | <a href="#">287 for Commercial Mortgage Assets</a> |
| G.4.1.6  | (ii) Interest rate risk - cover pool:                                   | <a href="#">149 for Mortgage Assets</a>             |  |
| G.4.1.7  | (ii) Currency risk - cover pool:  | <a href="#">111</a>                                 |  |
| G.4.1.8  | (ii) Interest rate risk - covered bond:                                 | <a href="#">163</a>                                 |  |
| G.4.1.9  | (ii) Currency risk - covered bond:                                      | <a href="#">137</a>                                 |  |
| G.4.1.10 | (Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy) | <a href="#">17 for Harmonised Glossary</a>          |  |
| G.4.1.11 | (iii) Maturity structure of cover assets:                               | <a href="#">65</a>                                  |  |
| G.4.1.12 | (iii) Maturity structure of covered bonds:                              | <a href="#">88</a>                                  |  |
| G.4.1.13 | (iv) Percentage of loans more than ninety days past due:                | <a href="#">179 for Mortgage Assets</a>             |  |

OG.4.1.1  
 OG.4.1.2  
 OG.4.1.3  
 OG.4.1.4  
 OG.4.1.5  
 OG.4.1.6  
 OG.4.1.7  
 OG.4.1.8  
 OG.4.1.9  
 OG.4.1.10

#### 5. References to Capital Requirements Regulation (CRR)

129(1)

|          |  |                  |
|----------|--|------------------|
| G.5.1.1  | Exposure to credit institute credit quality step 1 & 2 | [For completion] |
| OG.5.1.1 |  |                  |
| OG.5.1.2 |  |                  |
| OG.5.1.3 |  |                  |
| OG.5.1.4 |  |                  |
| OG.5.1.5 |  |                  |
| OG.5.1.6 |  |                  |



## 6. Other relevant information

### 1. Optional information e.g. Rating triggers

|           |   |
|-----------|---|
| OG.6.1.1  | <i>NPV Test (passed/failed)</i>               |
| OG.6.1.2  | <i>Interest Coverage Test (passed/failed)</i> |
| OG.6.1.3  | <i>Cash Manager</i>                           |
| OG.6.1.4  | <i>Account Bank</i>                           |
| OG.6.1.5  | <i>Stand-by Account Bank</i>                  |
| OG.6.1.6  | <i>Servicer</i>                               |
| OG.6.1.7  | <i>Interest Rate Swap Provider</i>            |
| OG.6.1.8  | <i>Covered Bond Swap Provider</i>             |
| OG.6.1.9  | <i>Paying Agent</i>                           |
| OG.6.1.10 | <i>Other optional/relevant information</i>    |
| OG.6.1.11 | <i>Other optional/relevant information</i>    |
| OG.6.1.12 | <i>Other optional/relevant information</i>    |
| OG.6.1.13 | <i>Other optional/relevant information</i>    |
| OG.6.1.14 | <i>Other optional/relevant information</i>    |
| OG.6.1.15 | <i>Other optional/relevant information</i>    |
| OG.6.1.16 | <i>Other optional/relevant information</i>    |
| OG.6.1.17 | <i>Other optional/relevant information</i>    |
| OG.6.1.18 | <i>Other optional/relevant information</i>    |
| OG.6.1.19 | <i>Other optional/relevant information</i>    |
| OG.6.1.20 | <i>Other optional/relevant information</i>    |
| OG.6.1.21 | <i>Other optional/relevant information</i>    |
| OG.6.1.22 | <i>Other optional/relevant information</i>    |
| OG.6.1.23 | <i>Other optional/relevant information</i>    |
| OG.6.1.24 | <i>Other optional/relevant information</i>    |
| OG.6.1.25 | <i>Other optional/relevant information</i>    |
| OG.6.1.26 | <i>Other optional/relevant information</i>    |
| OG.6.1.27 | <i>Other optional/relevant information</i>    |
| OG.6.1.28 | <i>Other optional/relevant information</i>    |
| OG.6.1.29 | <i>Other optional/relevant information</i>    |
| OG.6.1.30 | <i>Other optional/relevant information</i>    |
| OG.6.1.31 | <i>Other optional/relevant information</i>    |
| OG.6.1.32 | <i>Other optional/relevant information</i>    |
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| OG.6.1.35 | <i>Other optional/relevant information</i>    |
| OG.6.1.36 | <i>Other optional/relevant information</i>    |
| OG.6.1.37 | <i>Other optional/relevant information</i>    |
| OG.6.1.38 | <i>Other optional/relevant information</i>    |
| OG.6.1.39 | <i>Other optional/relevant information</i>    |
| OG.6.1.40 | <i>Other optional/relevant information</i>    |
| OG.6.1.41 | <i>Other optional/relevant information</i>    |
| OG.6.1.42 | <i>Other optional/relevant information</i>    |
| OG.6.1.43 | <i>Other optional/relevant information</i>    |
| OG.6.1.44 | <i>Other optional/relevant information</i>    |
| OG.6.1.45 | <i>Other optional/relevant information</i>    |





# B1. Harmonised Transparency Template - Mortgage Assets

HTT 2020

|                                |     |
|--------------------------------|-----|
| Reporting in Domestic Currency | GBP |
|--------------------------------|-----|

|  |
|--|
| <b>CONTENT OF TAB B1</b>                   |
| <a href="#">7. Mortgage Assets</a>         |
| <a href="#">7.A Residential Cover Pool</a> |
| <a href="#">7.B Commercial Cover Pool</a>  |

| Field Number                        | 7. Mortgage Assets                                    |                            |                           |                          |
|-------------------------------------|---|----------------------------|---------------------------|--------------------------|
| <b>1. Property Type Information</b> |   |                            |                           |                          |
|                                     |   | <b>Nominal (mn)</b>        |                           | <b>% Total Mortgages</b> |
| M.7.1.1                             | Residential   | 5,166.8                    |                           | 100.0%                   |
| M.7.1.2                             | Commercial  | 0.0                        |                           | 0.0%                     |
| M.7.1.3                             | Other   | 0.0                        |                           | 0.0%                     |
| M.7.1.4                             | Total   | 5,166.8                    |                           | 100.0%                   |
| OM.7.1.1                            | <i>o/w Housing Cooperatives / Multi-family assets</i> |                            |                           | 0.0%                     |
| OM.7.1.2                            | <i>o/w Forest &amp; Agriculture</i>                   |                            |                           | 0.0%                     |
| OM.7.1.3                            | <i>o/w [If relevant, please specify]</i>              |                            |                           | 0.0%                     |
| OM.7.1.4                            | <i>o/w [If relevant, please specify]</i>              |                            |                           | 0.0%                     |
| OM.7.1.5                            | <i>o/w [If relevant, please specify]</i>              |                            |                           | 0.0%                     |
| OM.7.1.6                            | <i>o/w [If relevant, please specify]</i>              |                            |                           | 0.0%                     |
| OM.7.1.7                            | <i>o/w [If relevant, please specify]</i>              |                            |                           | 0.0%                     |
| OM.7.1.8                            | <i>o/w [If relevant, please specify]</i>              |                            |                           | 0.0%                     |
| OM.7.1.9                            | <i>o/w [If relevant, please specify]</i>              |                            |                           | 0.0%                     |
| OM.7.1.10                           | <i>o/w [If relevant, please specify]</i>              |                            |                           | 0.0%                     |
| OM.7.1.11                           | <i>o/w [If relevant, please specify]</i>              |                            |                           | 0.0%                     |
| <b>2. General Information</b>       |   |                            |                           |                          |
|                                     |   | <b>Residential Loans</b>   | <b>Commercial Loans</b>   | <b>Total Mortgages</b>   |
| M.7.2.1                             | Number of mortgage loans                              | 36953                      | 0                         | [For completion]         |
| OM.7.2.1                            | <i>Optional information eg, Number of borrowers</i>   |                            |                           |                          |
| OM.7.2.2                            | <i>Optional information eg, Number of guarantors</i>  |                            |                           |                          |
| OM.7.2.3                            |   |                            |                           |                          |
| OM.7.2.4                            |   |                            |                           |                          |
| OM.7.2.5                            |   |                            |                           |                          |
| OM.7.2.6                            |   |                            |                           |                          |
| <b>3. Concentration Risks</b>       |   |                            |                           |                          |
|                                     |   | <b>% Residential Loans</b> | <b>% Commercial Loans</b> | <b>% Total Mortgages</b> |
| M.7.3.1                             | 10 largest exposures                                  | 0.2%                       | 0.0%                      | [For completion]         |
| OM.7.3.1                            |   |                            |                           |                          |
| OM.7.3.2                            |   |                            |                           |                          |
| OM.7.3.3                            |   |                            |                           |                          |
| OM.7.3.4                            |   |                            |                           |                          |
| OM.7.3.5                            |   |                            |                           |                          |
| OM.7.3.6                            |   |                            |                           |                          |
| <b>4. Breakdown by Geography</b>    |   |                            |                           |                          |
|                                     |   | <b>% Residential Loans</b> | <b>% Commercial Loans</b> | <b>% Total Mortgages</b> |
| M.7.4.1                             | European Union  | 100.0%                     | 0.0%                      | 100.0%                   |
| M.7.4.2                             | Austria   | 0.0%                       | ND2                       | 0.0%                     |
| M.7.4.3                             | Belgium   | 0.0%                       | ND2                       | 0.0%                     |
| M.7.4.4                             | Bulgaria  | 0.0%                       | ND2                       | 0.0%                     |
| M.7.4.5                             | Croatia   | 0.0%                       | ND2                       | 0.0%                     |
| M.7.4.6                             | Cyprus  | 0.0%                       | ND2                       | 0.0%                     |
| M.7.4.7                             | Czech Republic  | 0.0%                       | ND2                       | 0.0%                     |
| M.7.4.8                             | Denmark   | 0.0%                       | ND2                       | 0.0%                     |
| M.7.4.9                             | Estonia   | 0.0%                       | ND2                       | 0.0%                     |
| M.7.4.10                            | Finland   | 0.0%                       | ND2                       | 0.0%                     |
| M.7.4.11                            | France  | 0.0%                       | ND2                       | 0.0%                     |
| M.7.4.12                            | Germany   | 0.0%                       | ND2                       | 0.0%                     |
| M.7.4.13                            | Greece  | 0.0%                       | ND2                       | 0.0%                     |
| M.7.4.14                            | Netherlands   | 0.0%                       | ND2                       | 0.0%                     |
| M.7.4.15                            | Hungary   | 0.0%                       | ND2                       | 0.0%                     |
| M.7.4.16                            | Ireland   | 0.0%                       | ND2                       | 0.0%                     |
| M.7.4.17                            | Italy   | 0.0%                       | ND2                       | 0.0%                     |
| M.7.4.18                            | Latvia  | 0.0%                       | ND2                       | 0.0%                     |
| M.7.4.19                            | Lithuania   | 0.0%                       | ND2                       | 0.0%                     |
| M.7.4.20                            | Luxembourg  | 0.0%                       | ND2                       | 0.0%                     |
| M.7.4.21                            | Malta   | 0.0%                       | ND2                       | 0.0%                     |



|           |  |             |             |             |
|-----------|--|-------------|-------------|-------------|
| M.7.4.22  | Poland   | 0.0%        | ND2         | 0.0%        |
| M.7.4.23  | Portugal   | 0.0%        | ND2         | 0.0%        |
| M.7.4.24  | Romania  | 0.0%        | ND2         | 0.0%        |
| M.7.4.25  | Slovakia   | 0.0%        | ND2         | 0.0%        |
| M.7.4.26  | Slovenia   | 0.0%        | ND2         | 0.0%        |
| M.7.4.27  | Spain  | 0.0%        | ND2         | 0.0%        |
| M.7.4.28  | Sweden   | 0.0%        | ND2         | 0.0%        |
| M.7.4.29  | United Kingdom                                   | 100.0%      | ND2         | 100.0%      |
| M.7.4.30  | <u>European Economic Area (not member of EU)</u> | <u>0.0%</u> | <u>0.0%</u> | <u>0.0%</u> |
| M.7.4.31  | Iceland  | 0.0%        | ND2         | 0.0%        |
| M.7.4.32  | Liechtenstein                                    | 0.0%        | ND2         | 0.0%        |
| M.7.4.33  | Norway   | 0.0%        | ND2         | 0.0%        |
| M.7.4.34  | <u>Other</u>                                     | <u>0.0%</u> | <u>0.0%</u> | <u>0.0%</u> |
| M.7.4.35  | Switzerland                                      | 0.0%        | ND2         | 0.0%        |
| M.7.4.36  | Australia  | 0.0%        | ND2         | 0.0%        |
| M.7.4.37  | Brazil   | 0.0%        | ND2         | 0.0%        |
| M.7.4.38  | Canada   | 0.0%        | ND2         | 0.0%        |
| M.7.4.39  | Japan  | 0.0%        | ND2         | 0.0%        |
| M.7.4.40  | Korea  | 0.0%        | ND2         | 0.0%        |
| M.7.4.41  | New Zealand                                      | 0.0%        | ND2         | 0.0%        |
| M.7.4.42  | Singapore  | 0.0%        | ND2         | 0.0%        |
| M.7.4.43  | US   | 0.0%        | ND2         | 0.0%        |
| M.7.4.44  | Other  | 0.0%        | ND2         | 0.0%        |
| OM.7.4.1  | <i>o/w [If relevant, please specify]</i>         |             |             |             |
| OM.7.4.2  | <i>o/w [If relevant, please specify]</i>         |             |             |             |
| OM.7.4.3  | <i>o/w [If relevant, please specify]</i>         |             |             |             |
| OM.7.4.4  | <i>o/w [If relevant, please specify]</i>         |             |             |             |
| OM.7.4.5  | <i>o/w [If relevant, please specify]</i>         |             |             |             |
| OM.7.4.6  | <i>o/w [If relevant, please specify]</i>         |             |             |             |
| OM.7.4.7  | <i>o/w [If relevant, please specify]</i>         |             |             |             |
| OM.7.4.8  | <i>o/w [If relevant, please specify]</i>         |             |             |             |
| OM.7.4.9  | <i>o/w [If relevant, please specify]</i>         |             |             |             |
| OM.7.4.10 | <i>o/w [If relevant, please specify]</i>         |             |             |             |

| 5. Breakdown by regions of main country of origin |                      | % Residential Loans | % Commercial Loans | % Total Mortgages |
|---|----------------------|---------------------|--------------------|-------------------|
| M.7.5.1   | East Midlands        | 5.2%                | ND2                | 5.2%              |
| M.7.5.2   | East of England      | 3.2%                | ND2                | 3.2%              |
| M.7.5.3   | London               | 18.6%               | ND2                | 18.6%             |
| M.7.5.4   | North East           | 3.7%                | ND2                | 3.7%              |
| M.7.5.5   | North West           | 11.9%               | ND2                | 11.9%             |
| M.7.5.6   | Northern Ireland     | 0.4%                | ND2                | 0.4%              |
| M.7.5.7   | Scotland             | 9.3%                | ND2                | 9.3%              |
| M.7.5.8   | South East           | 17.9%               | ND2                | 17.9%             |
| M.7.5.9   | South West           | 5.2%                | ND2                | 5.2%              |
| M.7.5.10  | Wales                | 2.9%                | ND2                | 2.9%              |
| M.7.5.11  | West Midlands        | 5.9%                | ND2                | 5.9%              |
| M.7.5.12  | Yorkshire and Humber | 15.8%               | ND2                | 15.8%             |
| M.7.5.13  |                      |                     |                    |                   |
| M.7.5.14  |                      |                     |                    |                   |
| M.7.5.15  |                      |                     |                    |                   |
| M.7.5.16  |                      |                     |                    |                   |
| M.7.5.17  |                      |                     |                    |                   |
| M.7.5.18  |                      |                     |                    |                   |
| M.7.5.19  |                      |                     |                    |                   |
| M.7.5.20  |                      |                     |                    |                   |
| M.7.5.21  |                      |                     |                    |                   |
| M.7.5.22  |                      |                     |                    |                   |
| M.7.5.23  |                      |                     |                    |                   |
| M.7.5.24  |                      |                     |                    |                   |
| M.7.5.25  |                      |                     |                    |                   |
| M.7.5.26  |                      |                     |                    |                   |
| M.7.5.27  |                      |                     |                    |                   |
| M.7.5.28  |                      |                     |                    |                   |
| M.7.5.29  |                      |                     |                    |                   |
| M.7.5.30  |                      |                     |                    |                   |
| M.7.5.31  |                      |                     |                    |                   |
| M.7.5.32  |                      |                     |                    |                   |
| M.7.5.33  |                      |                     |                    |                   |



M.7.5.34  
M.7.5.35  
M.7.5.36  
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M.7.5.38  
M.7.5.39  
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M.7.5.41  
M.7.5.42  
M.7.5.43  
M.7.5.44  
M.7.5.45  
M.7.5.46  
M.7.5.47  
M.7.5.48  
M.7.5.49  
M.7.5.50

| <b>6. Breakdown by Interest Rate</b> |               | <b>% Residential Loans</b> | <b>% Commercial Loans</b> | <b>% Total Mortgages</b> |
|--------------------------------------|---------------|----------------------------|---------------------------|--------------------------|
| M.7.6.1                              | Fixed rate    | 88.4%                      | ND2                       | 88.4%                    |
| M.7.6.2                              | Floating rate | 11.6%                      | ND2                       | 11.6%                    |
| M.7.6.3                              | Other         | 0.0%                       | ND2                       | 0.0%                     |

OM.7.6.1  
OM.7.6.2  
OM.7.6.3  
OM.7.6.4  
OM.7.6.5  
OM.7.6.6

| <b>7. Breakdown by Repayment Type</b> |                        | <b>% Residential Loans</b> | <b>% Commercial Loans</b> | <b>% Total Mortgages</b> |
|---------------------------------------|------------------------|----------------------------|---------------------------|--------------------------|
| M.7.7.1                               | Bullet / interest only | 2.3%                       | ND2                       | 2.3%                     |
| M.7.7.2                               | Amortising             | 77.0%                      | ND2                       | 77.0%                    |
| M.7.7.3                               | Other                  | 20.7%                      | ND2                       | 20.7%                    |

OM.7.7.1  
OM.7.7.2  
OM.7.7.3  
OM.7.7.4  
OM.7.7.5  
OM.7.7.6

| <b>8. Loan Seasoning</b> |                    | <b>% Residential Loans</b> | <b>% Commercial Loans</b> | <b>% Total Mortgages</b> |
|--------------------------|--------------------|----------------------------|---------------------------|--------------------------|
| M.7.8.1                  | Up to 12months     | 9.4%                       | ND2                       | 9.4%                     |
| M.7.8.2                  | ≥ 12 - ≤ 24 months | 22.1%                      | ND2                       | 22.1%                    |
| M.7.8.3                  | ≥ 24 - ≤ 36 months | 16.9%                      | ND2                       | 16.9%                    |
| M.7.8.4                  | ≥ 36 - ≤ 60 months | 19.2%                      | ND2                       | 19.2%                    |
| M.7.8.5                  | ≥ 60 months        | 32.4%                      | ND2                       | 32.4%                    |

OM.7.8.1  
OM.7.8.2  
OM.7.8.3  
OM.7.8.4

| <b>9. Non-Performing Loans (NPLs)</b> |        | <b>% Residential Loans</b> | <b>% Commercial Loans</b> | <b>% Total Mortgages</b> |
|---------------------------------------|--------|----------------------------|---------------------------|--------------------------|
| M.7.9.1                               | % NPLs | 0.1%                       | 0.0%                      | 0.1%                     |

OM.7.9.1  
OM.7.9.2  
OM.7.9.3  
OM.7.9.4

**7.A Residential Cover Pool**

| <b>10. Loan Size Information</b> |                          | <b>Nominal</b> | <b>Number of Loans</b> | <b>% Residential Loans</b> | <b>% No. of Loans</b> |
|----------------------------------|--------------------------|----------------|------------------------|----------------------------|-----------------------|
| M.7A.10.1                        | Average loan size (000s) | 139,820.9      |                        |                            |                       |
| By buckets (mn):                 |                          |                |                        |                            |                       |
| M.7A.10.2                        | <5,000                   | 1,867,849.5    | 986                    | 0.0%                       | 2.8%                  |
| M.7A.10.3                        | >=5,000 and <10,000      | 5,531,916.2    | 735                    | 0.1%                       | 2.1%                  |
| M.7A.10.4                        | >=10,000 and <25,000     | 44,293,579.3   | 2,500                  | 0.9%                       | 7.0%                  |
| M.7A.10.5                        | >=25,000 and <50,000     | 158,510,957.2  | 4,221                  | 3.2%                       | 11.9%                 |
| M.7A.10.6                        | >=50,000 and <75,000     | 268,498,651.2  | 4,287                  | 5.5%                       | 12.1%                 |
| M.7A.10.7                        | >=75,000 and <100,000    | 367,852,294.3  | 4,203                  | 7.5%                       | 11.8%                 |
| M.7A.10.8                        | >=100,000 and <150,000   | 826,084,526.4  | 6,687                  | 16.8%                      | 18.8%                 |
| M.7A.10.9                        | >=150,000 and <200,000   | 715,902,714.9  | 4,135                  | 14.6%                      | 11.6%                 |
| M.7A.10.10                       | >=200,000 and <250,000   | 568,528,077.9  | 2,547                  | 11.6%                      | 7.2%                  |



|  |                               |                            |                        |                            |                       |
|--|-------------------------------|----------------------------|------------------------|----------------------------|-----------------------|
| M.7A.10.11   | >=250,000 and <300,000        | 448,943,581.8              | 1,640                  | 9.2%                       | 4.6%                  |
| M.7A.10.12   | >=300,000 and <350,000        | 385,334,269.0              | 1,191                  | 7.9%                       | 3.4%                  |
| M.7A.10.13   | >=350,000 and <400,000        | 311,166,580.1              | 830                    | 6.3%                       | 2.3%                  |
| M.7A.10.14   | >=400,000 and <450,000        | 232,425,230.7              | 549                    | 4.7%                       | 1.5%                  |
| M.7A.10.15   | >=450,000 and <500,000        | 569,062,353.6              | 993                    | 11.6%                      | 2.8%                  |
| M.7A.10.16   | >=500,000 and <600,000        |                            |                        |                            |                       |
| M.7A.10.17   | >=600,000 and <700,000        |                            |                        |                            |                       |
| M.7A.10.18   | >=700,000 and <800,000        |                            |                        |                            |                       |
| M.7A.10.19   | >=900,000 and <1,000,000      |                            |                        |                            |                       |
| M.7A.10.20   | >=800,000 and <900,000        |                            |                        |                            |                       |
| M.7A.10.21   | >=1,000,000                   |                            |                        |                            |                       |
| M.7A.10.22   |                               |                            |                        |                            |                       |
| M.7A.10.23   |                               |                            |                        |                            |                       |
| M.7A.10.24   |                               |                            |                        |                            |                       |
| M.7A.10.25   |                               |                            |                        |                            |                       |
| M.7A.10.26   |                               |                            |                        |                            |                       |
|  | Total                         | 4,904,002,582.1            | 35,504                 | 100.0%                     | 100.0%                |
| <b>11. Loan to Value (LTV) Information - UNINDEXED</b> |                               | <b>Nominal</b>             | <b>Number of Loans</b> | <b>% Residential Loans</b> | <b>% No. of Loans</b> |
| M.7A.11.1  | Weighted Average LTV (%)      | 59.0%                      |                        |                            |                       |
|  | By LTV buckets (mn):          |                            |                        |                            |                       |
| M.7A.11.2  | >0 - <=40 %                   | 956,128,545.2              | 13,983                 | 18.5%                      | 37.8%                 |
| M.7A.11.3  | >40 - <=50 %                  | 649,423,069.5              | 4,451                  | 12.6%                      | 12.0%                 |
| M.7A.11.4  | >50 - <=60 %                  | 928,449,408.2              | 5,130                  | 18.0%                      | 13.9%                 |
| M.7A.11.5  | >60 - <=70 %                  | 926,159,866.8              | 4,650                  | 17.9%                      | 12.6%                 |
| M.7A.11.6  | >70 - <=80 %                  | 793,846,109.7              | 4,086                  | 15.4%                      | 11.1%                 |
| M.7A.11.7  | >80 - <=90 %                  | 778,707,463.9              | 3,878                  | 15.1%                      | 10.5%                 |
| M.7A.11.8  | >90 - <=100 %                 | 133,501,570.2              | 770                    | 2.6%                       | 2.1%                  |
| M.7A.11.9  | >100%                         | 584,099.4                  | 5                      | 0.0%                       | 0.0%                  |
| M.7A.11.10   | Total                         | 5,166,800,133.0            | 36,953                 | 100.0%                     | 100.0%                |
| OM.7A.11.1   | o/w >100 - <=110 %            |                            |                        | 0.0%                       | 0.0%                  |
| OM.7A.11.2   | o/w >110 - <=120 %            |                            |                        | 0.0%                       | 0.0%                  |
| OM.7A.11.3   | o/w >120 - <=130 %            |                            |                        | 0.0%                       | 0.0%                  |
| OM.7A.11.4   | o/w >130 - <=140 %            |                            |                        | 0.0%                       | 0.0%                  |
| OM.7A.11.5   | o/w >140 - <=150 %            |                            |                        | 0.0%                       | 0.0%                  |
| OM.7A.11.6   | o/w >150 %                    |                            |                        | 0.0%                       | 0.0%                  |
| OM.7A.11.7   |                               |                            |                        |                            |                       |
| OM.7A.11.8   |                               |                            |                        |                            |                       |
| OM.7A.11.9   |                               |                            |                        |                            |                       |
| <b>12. Loan to Value (LTV) Information - INDEXED</b>   |                               | <b>Nominal</b>             | <b>Number of Loans</b> | <b>% Residential Loans</b> | <b>% No. of Loans</b> |
| M.7A.12.1  | Weighted Average LTV (%)      | 54.0%                      |                        |                            |                       |
|  | By LTV buckets (mn):          |                            |                        |                            |                       |
| M.7A.12.2  | >0 - <=40 %                   | 1,338,843,988.0            | 17,146                 | 25.9%                      | 46.4%                 |
| M.7A.12.3  | >40 - <=50 %                  | 784,125,989.3              | 4,786                  | 15.2%                      | 13.0%                 |
| M.7A.12.4  | >50 - <=60 %                  | 929,753,879.7              | 4,821                  | 18.0%                      | 13.0%                 |
| M.7A.12.5  | >60 - <=70 %                  | 807,876,589.0              | 3,944                  | 15.6%                      | 10.7%                 |
| M.7A.12.6  | >70 - <=80 %                  | 696,702,647.5              | 3,373                  | 13.5%                      | 9.1%                  |
| M.7A.12.7  | >80 - <=90 %                  | 540,611,844.6              | 2,545                  | 10.5%                      | 6.9%                  |
| M.7A.12.8  | >90 - <=100 %                 | 68,885,194.7               | 338                    | 1.3%                       | 0.9%                  |
| M.7A.12.9  | >100%                         | 0.0                        | 0                      | 0.0%                       | 0.0%                  |
| M.7A.12.10   | Total                         | 5,166,800,133.0            | 36,953                 | 100.0%                     | 100.0%                |
| OM.7A.12.1   | o/w >100 - <=110 %            |                            |                        | 0.0%                       | 0.0%                  |
| OM.7A.12.2   | o/w >110 - <=120 %            |                            |                        | 0.0%                       | 0.0%                  |
| OM.7A.12.3   | o/w >120 - <=130 %            |                            |                        | 0.0%                       | 0.0%                  |
| OM.7A.12.4   | o/w >130 - <=140 %            |                            |                        | 0.0%                       | 0.0%                  |
| OM.7A.12.5   | o/w >140 - <=150 %            |                            |                        | 0.0%                       | 0.0%                  |
| OM.7A.12.6   | o/w >150 %                    |                            |                        | 0.0%                       | 0.0%                  |
| OM.7A.12.7   |                               |                            |                        |                            |                       |
| OM.7A.12.8   |                               |                            |                        |                            |                       |
| OM.7A.12.9   |                               |                            |                        |                            |                       |
| <b>13. Breakdown by type</b>                           |                               | <b>% Residential Loans</b> |                        |                            |                       |
| M.7A.13.1  | Owner occupied                | 100.0%                     |                        |                            |                       |
| M.7A.13.2  | Second home/Holiday houses    | 0.0%                       |                        |                            |                       |
| M.7A.13.3  | Buy-to-let/Non-owner occupied | 0.0%                       |                        |                            |                       |
| M.7A.13.4  | Agricultural                  | 0.0%                       |                        |                            |                       |
| M.7A.13.5  | Other                         | 0.0%                       |                        |                            |                       |
| OM.7A.13.1   | o/w Subsidised housing        |                            |                        |                            |                       |



OM.7A.13.2 o/w Private rental  
 OM.7A.13.3 o/w Multi-family housing  
 OM.7A.13.4 o/w Buildings under construction  
 OM.7A.13.5 o/w Buildings land  
 OM.7A.13.6 o/w [If relevant, please specify]  
 OM.7A.13.7 o/w [If relevant, please specify]  
 OM.7A.13.8 o/w [If relevant, please specify]  
 OM.7A.13.9 o/w [If relevant, please specify]  
 OM.7A.13.10 o/w [If relevant, please specify]  
 OM.7A.13.11 o/w [If relevant, please specify]

| 14. Loan by Ranking |                           | % Residential Loans |
|---------------------|---------------------------|---------------------|
| M.7A.14.1           | 1st lien / No prior ranks | 100.0%              |
| M.7A.14.2           | Guaranteed                | 0.0%                |
| M.7A.14.3           | Other                     | 0.0%                |
| OM.7A.14.1          |                           |                     |
| OM.7A.14.2          |                           |                     |
| OM.7A.14.3          |                           |                     |
| OM.7A.14.4          |                           |                     |
| OM.7A.14.5          |                           |                     |
| OM.7A.14.6          |                           |                     |

**7B Commercial Cover Pool**

| 15. Loan Size Information |                          | Nominal | Number of Loans | % Commercial Loans | % No. of Loans |
|---------------------------|--------------------------|---------|-----------------|--------------------|----------------|
| M.7B.15.1                 | Average loan size (000s) | 0.0     |                 |                    |                |
|                           | By buckets (mn):         |         |                 |                    |                |
| M.7B.15.2                 | TBC at a country level   | 0.0     | 0               |                    |                |
| M.7B.15.3                 | TBC at a country level   | 0.0     | 0               |                    |                |
| M.7B.15.4                 | TBC at a country level   | 0.0     | 0               |                    |                |
| M.7B.15.5                 | TBC at a country level   | 0.0     | 0               |                    |                |
| M.7B.15.6                 | TBC at a country level   | 0.0     | 0               |                    |                |
| M.7B.15.7                 | TBC at a country level   | 0.0     | 0               |                    |                |
| M.7B.15.8                 | TBC at a country level   | 0.0     | 0               |                    |                |
| M.7B.15.9                 | TBC at a country level   | 0.0     | 0               |                    |                |
| M.7B.15.10                | TBC at a country level   | 0.0     | 0               |                    |                |
| M.7B.15.11                | TBC at a country level   | 0.0     | 0               |                    |                |
| M.7B.15.12                | TBC at a country level   | 0.0     | 0               |                    |                |
| M.7B.15.13                | TBC at a country level   | 0.0     | 0               |                    |                |
| M.7B.15.14                | TBC at a country level   | 0.0     | 0               |                    |                |
| M.7B.15.15                | TBC at a country level   | 0.0     | 0               |                    |                |
| M.7B.15.16                | TBC at a country level   | 0.0     | 0               |                    |                |
| M.7B.15.17                | TBC at a country level   | 0.0     | 0               |                    |                |
| M.7B.15.18                | TBC at a country level   | 0.0     | 0               |                    |                |
| M.7B.15.19                | TBC at a country level   | 0.0     | 0               |                    |                |
| M.7B.15.20                | TBC at a country level   | 0.0     | 0               |                    |                |
| M.7B.15.21                | TBC at a country level   | 0.0     | 0               |                    |                |
| M.7B.15.22                | TBC at a country level   | 0.0     | 0               |                    |                |
| M.7B.15.23                | TBC at a country level   | 0.0     | 0               |                    |                |
| M.7B.15.24                | TBC at a country level   | 0.0     | 0               |                    |                |
| M.7B.15.25                | TBC at a country level   | 0.0     | 0               |                    |                |
| M.7B.15.26                | Total                    | 0.0     | 0               | 0.0%               | 0.0%           |

| 16. Loan to Value (LTV) Information - UNINDEXED |                          | Nominal | Number of Loans | % Commercial Loans | % No. of Loans |
|---|--------------------------|---------|-----------------|--------------------|----------------|
| M.7B.16.1                                       | Weighted Average LTV (%) |         |                 |                    |                |
|   | By LTV buckets (mn):     |         |                 |                    |                |
| M.7B.16.2                                       | >0 - <=40 %              | 0.0     | 0               |                    |                |
| M.7B.16.3                                       | >40 - <=50 %             | 0.0     | 0               |                    |                |
| M.7B.16.4                                       | >50 - <=60 %             | 0.0     | 0               |                    |                |
| M.7B.16.5                                       | >60 - <=70 %             | 0.0     | 0               |                    |                |
| M.7B.16.6                                       | >70 - <=80 %             | 0.0     | 0               |                    |                |
| M.7B.16.7                                       | >80 - <=90 %             | 0.0     | 0               |                    |                |
| M.7B.16.8                                       | >90 - <=100 %            | 0.0     | 0               |                    |                |
| M.7B.16.9                                       | >100 %                   | 0.0     | 0               |                    |                |
| M.7B.16.10                                      | Total                    | 0.0     | 0               | 0.0%               | 0.0%           |
| OM.7B.16.1                                      | o/w >100 - <=110 %       |         |                 |                    |                |
| OM.7B.16.2                                      | o/w >110 - <=120 %       |         |                 |                    |                |
| OM.7B.16.3                                      | o/w >120 - <=130 %       |         |                 |                    |                |
| OM.7B.16.4                                      | o/w >130 - <=140 %       |         |                 |                    |                |



OM.7B.16.5 o/w >140 - <=150 %  
 OM.7B.16.6 o/w >150 %  
 OM.7B.16.7  
 OM.7B.16.8  
 OM.7B.16.9

| 17. Loan to Value (LTV) Information - INDEXED |                          | Nominal | Number of Loans | % Commercial Loans | % No. of Loans |
|---|--------------------------|---------|-----------------|--------------------|----------------|
| M.7B.17.1                                     | Weighted Average LTV (%) |         |                 |                    |                |
|   | By LTV buckets (mn):     |         |                 |                    |                |
| M.7B.17.2                                     | >0 - <=40 %              | 0.0     | 0               |                    |                |
| M.7B.17.3                                     | >40 - <=50 %             | 0.0     | 0               |                    |                |
| M.7B.17.4                                     | >50 - <=60 %             | 0.0     | 0               |                    |                |
| M.7B.17.5                                     | >60 - <=70 %             | 0.0     | 0               |                    |                |
| M.7B.17.6                                     | >70 - <=80 %             | 0.0     | 0               |                    |                |
| M.7B.17.7                                     | >80 - <=90 %             | 0.0     | 0               |                    |                |
| M.7B.17.8                                     | >90 - <=100 %            | 0.0     | 0               |                    |                |
| M.7B.17.9                                     | >100 %                   | 0.0     | 0               |                    |                |
| M.7B.17.10                                    | Total                    | 0.0     | 0               | 0.0%               | 0.0%           |
| OM.7B.17.1                                    | o/w >100 - <=110 %       |         |                 |                    |                |
| OM.7B.17.2                                    | o/w >110 - <=120 %       |         |                 |                    |                |
| OM.7B.17.3                                    | o/w >120 - <=130 %       |         |                 |                    |                |
| OM.7B.17.4                                    | o/w >130 - <=140 %       |         |                 |                    |                |
| OM.7B.17.5                                    | o/w >140 - <=150 %       |         |                 |                    |                |
| OM.7B.17.6                                    | o/w >150 %               |         |                 |                    |                |
| OM.7B.17.7                                    |                          |         |                 |                    |                |
| OM.7B.17.8                                    |                          |         |                 |                    |                |
| OM.7B.17.9                                    |                          |         |                 |                    |                |

| 18. Breakdown by Type |   | % Commercial loans |
|-----------------------|---|--------------------|
| M.7B.18.1             | Retail  | 0.0%               |
| M.7B.18.2             | Office  | 0.0%               |
| M.7B.18.3             | Hotel/Tourism                                     | 0.0%               |
| M.7B.18.4             | Shopping malls                                    | 0.0%               |
| M.7B.18.5             | Industry  | 0.0%               |
| M.7B.18.6             | Agriculture                                       | 0.0%               |
| M.7B.18.7             | Other commercially used                           | 0.0%               |
| M.7B.18.8             | Land  | 0.0%               |
| M.7B.18.9             | Property developers / Building under construction | 0.0%               |
| M.7B.18.10            | Other   | 0.0%               |
| OM.7B.18.1            | o/w Social & Cultural purposes                    |                    |
| OM.7B.18.2            | o/w [If relevant, please specify]                 |                    |
| OM.7B.18.3            | o/w [If relevant, please specify]                 |                    |
| OM.7B.18.4            | o/w [If relevant, please specify]                 |                    |
| OM.7B.18.5            | o/w [If relevant, please specify]                 |                    |
| OM.7B.18.6            | o/w [If relevant, please specify]                 |                    |
| OM.7B.18.7            | o/w [If relevant, please specify]                 |                    |
| OM.7B.18.8            | o/w [If relevant, please specify]                 |                    |
| OM.7B.18.9            | o/w [If relevant, please specify]                 |                    |
| OM.7B.18.10           | o/w [If relevant, please specify]                 |                    |
| OM.7B.18.11           | o/w [If relevant, please specify]                 |                    |
| OM.7B.18.12           | o/w [If relevant, please specify]                 |                    |
| OM.7B.18.13           | o/w [If relevant, please specify]                 |                    |
| OM.7B.18.14           | o/w [If relevant, please specify]                 |                    |
| OM.7B.18.15           | o/w [If relevant, please specify]                 |                    |
| OM.7B.18.16           | o/w [If relevant, please specify]                 |                    |
| OM.7B.18.17           | o/w [If relevant, please specify]                 |                    |



## C. Harmonised Transparency Template - Glossary

HTT 2020

The definitions below reflect the national specificities

| Field Number                                     | 1. Glossary - Standard Harmonised Items  | Definition  |
|--|--|---|
| HG.1.1   | <b>OC Calculation: Actual</b>  | The excess of total principal amounts outstanding in respect of eligible property in the asset pool over the total principal amounts outstanding in relation to the bonds to which the asset pool relates   |
| HG.1.2   | <b>OC Calculation: Legal minimum</b>   | As per Regulation 17(2)(f) in the Covered Bond Regulations 2008 (amended) - the total principal amounts outstanding in respect of eligible property in the asset pool is more than 108% of the total principal amounts outstanding in relation to the bonds to which the asset pool relates   |
| HG.1.3   | <b>OC Calculation: Committed</b>   | The higher of; the RCB minimum requirement, and the contractual requirement in the transaction documents.   |
| HG.1.4   | <b>Interest Rate Types</b>   | Fixed rate loans have a set interest rate for the period of the product, at the end of which they will go to SVR. Floating rate loans will either be Bank rate trackers or SVR loans. Other would contain products such as capped, although there are no such mortgages in the pool.  |
| HG.1.5   | <b>Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]</b>   | Contractual maturity calculated using terms of the mortgage assuming zero prepayment. Expected maturity is not calculated on the covered bond pool.   |
| HG.1.6   | <b>Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]</b> | Initial maturity is calculated using soft bullet. Extended maturity is calculated using final legal maturity. It is expected that the bonds will mature at the date of the soft bullet.   |
| HG.1.7   | <b>LTVs: Definition</b>  | Loan amount divided by the applicable property valuation.   |
| HG.1.8   | <b>LTVs: Calculation of property/shipping value</b>  | Most recent valuation as per the methods in HG1.9   |
| HG.1.9   | <b>LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits</b>   | Valuation is either most recent indexed value, most recent value or value at loan inception. Original valuation of properties in the pool are via full internal and external inspection. Indexation is applied for current valuations. A more recent valuation may have been carried out for additional lending or following property improvements. |
| HG.1.10  | <b>LTVs: Frequency and time of last valuation</b>  | Current unindexed LTV is recalculated on a monthly basis using latest full property valuation and current balance outstanding. Current indexed LTV is calculated using quarterly HPI data (based on most recent property valuation) and current balance outstanding.  |
| HG.1.11  | <b>Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant</b>   | All mortgages in the pool are for residential housing.  |
| HG.1.12  | <b>Hedging Strategy (please explain how you address interest rate and currency risk)</b>   | Interest rate and currency risk are managed through the use of interest rate swaps and cross currency swaps respectively.   |
| HG.1.13  | <b>Non-performing loans</b>  | Non-performing loans are defined as loans with arrears equivalent to three months or more of mortgage payments.   |
| OHG.1.1  | <i>NPV assumptions (when stated)</i>   |   |
| OHG.1.2  |  |   |
| OHG.1.3  |  |   |
| OHG.1.4  |  |   |
| OHG.1.5  |  |   |
| 2. Reason for No Data                            |  | Value   |
| HG.2.1   | <b>Not applicable for the jurisdiction</b>   | ND1   |
| HG.2.2   | <b>Not relevant for the issuer and/or CB programme at the present time</b>   | ND2   |
| HG.2.3   | <b>Not available at the present time</b>   | ND3   |
| OHG.2.1  |  |   |
| OHG.2.2  |  |   |
| OHG.2.3  |  |   |
| 3. Glossary - Extra national and/or Issuer Items |  | Definition  |
| HG.3.1   | <b>Other definitions deemed relevant</b>   | [For completion]  |
| OHG.3.1  |  |   |
| OHG.3.2  |  |   |
| OHG.3.3  |  |   |
| OHG.3.4  |  |   |
| OHG.3.5  |  |   |

**RCB 3 Annex 2D: Asset Pool Notification Form**

**Completing the form**  
Please complete all fields. Please quote reference, please report date as of the End Date of reporting period.

This Asset Notification Form must be submitted each month and published by the issuer on a work, personal electronic device. This form must also be sent to the issuer at least 5 business days prior to any proposed assets transfer. The issuer must be contacted in the event of any errors or omissions. The issuer must be contacted in the event of any errors or omissions.

**Submitting the form**  
This form must be submitted to the issuer via email to [info@ybs.co.uk](mailto:info@ybs.co.uk). It is the issuer's preference for all correspondence to be submitted electronically. If this is not possible your form may also be submitted by post or hand to the address below.

**Completed Form Team**  
Capital Markets  
The Principal Services Authority  
25 The North Colonnade  
Canary Wharf  
London  
E14 4PU  
United Kingdom

**Administration**

|  |   |
|--|---|
| Name of Issuer   | Yorkshire Building Society  |
| Name of RCB programme  | Yorkshire Building Society £7.5 billion Global Covered Bond Programme   |
| Name, title and contact details of person validating this form | Richard Driver, Senior Manager, Treasury, <a href="mailto:rdriver@ybs.co.uk">rdriver@ybs.co.uk</a>  |
| Date of form submission  | 30/04/2020  |
| Date of reporting period                                       | 31/03/2020  |
| End date of reporting period                                   | 31/03/2020  |
| Web links - prospectus, transaction documents, loan-level data | <a href="https://www.ybs.co.uk/your-society/treasury/index.html#funding-programmes">https://www.ybs.co.uk/your-society/treasury/index.html#funding-programmes</a> |

| Counterparty, Rating        | Counterparty               | Risk           |                |                |                |
|-----------------------------|----------------------------|----------------|----------------|----------------|----------------|
|                             |                            | Rating trigger | Current rating | Rating trigger | Current rating |
| Covered Bonds               |                            |                | AAA            |                | AAA            |
| Issuer                      | Yorkshire Building Society | -              | A+1            | -              | A+1            |
| Collateral                  | Yorkshire Building Society | <BBB - P2      | A+1            | <BBB - P2      | A+1            |
| Cash Manager                | Yorkshire Building Society | <BBB - P2      | A+1            | <BBB - P2      | A+1            |
| Back-up Cash Manager        | BSA                        | -              | A-1            | -              | A-1            |
| Account Bank                | Yorkshire Building Society | -              | A+1            | -              | A+1            |
| Stand by Account Bank       | RSC Bank plc               | -              | AA-1           | -              | AA-1           |
| Securities                  | Yorkshire Building Society | <BBB - P2      | A+1            | <BBB - P2      | A+1            |
| Back-up securities          | BSA                        | -              | A-1            | -              | A-1            |
| Interest Rate Swap Provider | Yorkshire Building Society | -              | A+1            | -              | A+1            |

|                                |            |
|--------------------------------|------------|
| Weighted average interest rate | 5.16872282 |
| Weighted average maturity      | 3.8001213  |
| Weighted average coupon        | 4.86424    |
| Weighted average yield         | 3.911228   |
| Weighted average spread        | 106.310    |
| Weighted average haircut       | 103.68877  |

| Account, Ledgers  | Value as of End Date of reporting period | Value as of Start Date of reporting period | TARGETED VALUE |
|---|--|--|----------------|
| <b>Revenue receipts / ledger</b>                              |  |  |                |
| BS Balance  | 4  | 0  | 0              |
| Third party payments  | 1000                                     | 0  | 0              |
| Interest on GIC   | 6,247.8                                  | 0  | 0              |
| Interest on Sub Assets  | 31,271                                   | 0  | 0              |
| Interest on Cash Advances                                     | 0  | 0  | 0              |
| Transfer from Coupon payment ledger                           | 0  | 0  | 0              |
| Cash Advances   | 0  | 0  | 0              |
| Amount transferred from / to Reserve Fund                     | 0  | 0  | 0              |
| Cash Capital Contributions deemed to be principal             | 0  | 0  | 0              |
| Net Interest from / to Interest Rate Swap Provider            | 886,472                                  | 0  | 0              |
| Interest on Covered Bonds (without Covered Bonds Swaps)       | 2,000,725                                | 0  | 0              |
| Pre-funding of monthly swap payments / other payments         | 689,692                                  | 0  | 0              |
| Interest on Cash Capital Contributions deemed to be principal | 0  | 0  | 0              |
| Deferred Consideration  | 14,911,535                               | 0  | 0              |
| Opening Balance   | 0  | 0  | 0              |
| <b>Capital receipts / ledger</b>                              |  |  |                |
| BS Balance  | 0  | 0  | 0              |
| Increase in loan balance due to Capitalised Interest          | 0  | 0  | 0              |
| Proceeds from Loan Advances                                   | 66,649,04                                | 0  | 0              |
| Proceeds from Term Advances                                   | 0  | 0  | 0              |
| Capital Contributions   | 0  | 0  | 0              |
| Cash Capital Contributions deemed to be principal             | 0  | 0  | 0              |
| Proceeds from Mortgage Sales                                  | 4,664,074                                | 0  | 0              |
| Principal payments to Covered Bonds Swap Providers            | 0  | 0  | 0              |
| Principal paid on Covered Bonds without Covered Bonds Swaps   | 0  | 0  | 0              |
| Capital Contributions   | 0  | 0  | 0              |
| Opening Balance   | 0  | 0  | 0              |
| <b>Revenue receipts / ledger</b>                              |  |  |                |
| BS Balance  | 7,819,215                                | 0  | 0              |
| Transfers to GIC  | 0  | 0  | 0              |
| Interest on GIC   | 0  | 0  | 0              |
| Revenue Received Amount - movement                            | 0  | 0  | 0              |
| Transfers from GIC  | 0  | 0  | 0              |
| Opening Balance   | 7,819,215                                | 0  | 0              |
| <b>Capital Receipts / ledger</b>                              |  |  |                |
| BS Balance  | 1,499,767,413                            | 0  | 0              |
| Increase in loan balance due to Capitalised Interest          | 0  | 0  | 0              |
| Increase in loan balance due to Interest on Term              | 3,267,124                                | 0  | 0              |
| Increase in loan balance due to Interest on Term              | 88,178                                   | 0  | 0              |
| Capital Contributions   | 0  | 0  | 0              |
| Cash Advances   | 0  | 0  | 0              |
| Transfers from Capital Contributions to Cash                  | 1,371,334,050                            | 0  | 0              |
| Transfers from Capital Contributions to Cash                  | 1,371,399,715                            | 0  | 0              |
| Opening Balance   | 1,381,399,715                            | 0  | 0              |

| Asset Coverage Test                          | Value         | Description                           |
|--|---------------|---------------------------------------|
| A  | 4,946,992,562 | Adjusted current balance              |
| B  | 102,024,84    | Principal collections not yet applied |
| C  | 1,209,228,111 | Unapplied additional collateral       |
| D  | 0             | Securities assets                     |
| E  | 0             | Proceeds of sold mortgage loans       |
| F  | 0             | Loans off contract terms              |
| G  | 0             | Personal secured loans                |
| H  | 0             | Residual loan capacity                |
| I  | 220,548,087   | Loan off                              |
| J  | 115,999,090   | Unapplied carry                       |
| Total: A - B + C - D + E - F + G - H + I - J | 4,311,469,413 |                                       |

Method Used for Calculating 'A' (note 1): A III

|   |                |
|---|----------------|
| Asset Percentage (i)                        | 88.00%         |
| Minimum asset percentage from RCB (ii)      | 88.00%         |
| Maximum asset percentage from Moody's (iii) | 90.50%         |
| Minimum asset percentage from RCB (iv)      | 0.00%          |
| Credit Support as derived from RCB (v)      | 1.04% (89,211) |
| Credit Support as derived from ACT (vi)     | 33.2%          |

| Programme Level Characteristics  | EUR           |
|--|---------------|
| Programme Currency   | 7,500,000,000 |
| Covered Bonds principal amount outstanding (GBP, non-GBP series converted at zero FX rates)      | 3,136,050,000 |
| Covered Bonds principal amount outstanding (GBP, non-GBP series converted at current spot rates) | 3,459,800,000 |
| Covered Bonds (GBP)  | 5,168,722,820 |
| Cash account balance (GBP)   | 119,488,115   |
| Any additional collateral (specify)  | 0             |
| Aggregable balance of off-set mortgage loans (GBP)   | 1,209,228,111 |
| Aggregable deposits attaching to the covered pool (GBP)  | 220,548,087   |
| Aggregable deposits attaching specifically to the off-set mortgage (GBP)                         | 215,549,141   |
| Minimum level of collateral retention (GBP)  | 7,500,000,000 |
| Minimum level of overcollateralisation (i)   | 109.1%        |
| Minimum level of overcollateralisation in other currencies                                       | 5,168,722,820 |
| Number of mortgages in pool  | 36,913        |
| Weighted average loan-to-value (LTV) (%)   | 54.43         |
| Weighted average remaining term (months)   | 2.9           |
| Weighted average interest rate (i)   | 5.16872282    |
| Weighted average remaining term (months)   | 2.9           |
| Standard Variable Rate (i) (%)   | 4.49          |
| Constant Pre Payment Rate (i), current month   | 18.21         |
| Constant Pre Payment Rate (i), quarterly average   | 13.47         |
| Principal Payment Rate (i), current month  | 1.41          |
| Principal Payment Rate (i), quarterly average  | 1.82          |
| Constant Default Rate (i), current month   | 0             |
| Constant Default Rate (i), quarterly average   | 0             |
| Fixed Income Factor (ii)   | 4.0           |
| Moody's Timely Payment Indicator   | Problematic   |
| Moody's Corporate Score (iii)  | B-3           |

| Mortgage Collections  | Number     | % of Total Number | Amount (GBP)  | % of Total Amount |
|---|------------|-------------------|---------------|-------------------|
| Mortgage collections (scheduled - interest)                 | 3,284,173  | 90.86%            | 5,168,722,820 | 100.00%           |
| Mortgage collections (unscheduled - principal)              | 29,668,824 | 81.14%            | 0             | 0.00%             |
| Mortgage collections (unscheduled - interest)               | 0          | 0.00%             | 0             | 0.00%             |
| Mortgage collections (unscheduled - principal and interest) | 81,356,241 | 22.26%            | 0             | 0.00%             |

| Loan Redemptions & Repurchases Since Previous Reporting Date | Number | % of total number | Amount (GBP) | % of total amount |
|--|--------|-------------------|--------------|-------------------|
| Loan redemptions since previous reporting date               | 423    | 1.14%             | 70,179,238   | 1.37%             |
| Loans bought back by issuers                                 | 424    | 1.15%             | 70,769,746   | 1.38%             |
| Of which are non-performing loans                            | 2      | 0.01%             | 144,414      | 0.00%             |
| Of which have been written off                               | 0      | 0.00%             | 0            | 0.00%             |
| Loans sold into the cover pool                               | 0      | 0.00%             | 0            | 0.00%             |

| Product Rate Type and Reversionary Profile        | Number | % of total number | Amount (GBP)  | % of total amount | Weighted average |                                 |                |                     |              |
|---|--------|-------------------|---------------|-------------------|------------------|---------------------------------|----------------|---------------------|--------------|
|   |        |                   |               |                   | Current rate     | Remaining tenure period (years) | Current margin | Reversionary margin | Initial rate |
| Fixed at origination, reversioning to SWR         | 29,268 | 80.56%            | 4,311,469,413 | 88.45%            | 2.14%            | 31.2%                           | 0.00%          | 0.00%               |              |
| Fixed at origination, reversioning to LIBOR       | 0      | 0.00%             | 0             | 0.00%             | 0.00%            | 0.00%                           | 0.00%          | 0.00%               |              |
| Fixed at origination, reversioning to Constant    | 14     | 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%               |              |
| Fluctuating at origination, reversioning to SWR   | 0      | 0.00%             | 0             | 0.00%             | 0.00%            | 0.00%                           | 0.00%          | 0.00%               |              |
| Fluctuating at origination, reversioning to LIBOR | 10     | 0.00%             | 0             | 0.00%             | 0.00%            | 0.00%                           | 0.00%          | 0.00%               |              |
| Fluctuating for life                              | 2,864  | 7.85%             | 215,548,293   | 4.17%             | 2.9%             | 0.00%                           | 0.00%          | 0.00%               |              |
| SWR, including discount to SWR                    | 4,493  | 12.52%            | 88,262,792    | 1.67%             | 3.5%             | 0.00%                           | 0.00%          | 0.00%               |              |
| Blank   | 0      | 0.00%             | 0             | 0.00%             | 0.00%            | 0.00%                           | 0.00%          | 0.00%               |              |
| Total   | 54,953 | 100.00%           | 5,168,722,820 | 100.00%           |                  |                                 |                |                     |              |

| Significations   | Number | % of Total Number | Amount        | % of Total Amount |
|--|--------|-------------------|---------------|-------------------|
| Arrears Breakdown  | 0      | 0.00%             | 0             | 0.00%             |
| 0-1 month in arrears   | 59     | 0.17%             | 9,300,790     | 0.18%             |
| 1-3 months in arrears (greater than 1 month, includes 2 months)      | 41     | 0.11%             | 3,459,441     | 0.07%             |
| 3-6 months in arrears (greater than 3 months, includes 3 months)     | 1      | 0.00%             | 2,355,413     | 0.04%             |
| 6-12 months in arrears (greater than 6 months, includes 6 months)    | 14     | 0.04%             | 912,238       | 0.02%             |
| 12-24 months in arrears (greater than 12 months, includes 12 months) | 2      | 0.01%             | 144,414       | 0.00%             |
| 24 months in arrears (greater than 24 months)                        | 0      | 0.00%             | 0             | 0.00%             |
| Total  | 54,953 | 100.00%           | 5,168,722,820 | 100.00%           |

In response to the ongoing Covid-19 situation in the UK, we announced on 20 March 2020 that mortgage borrowers impacted financially by Covid-19 should be offered a payment holiday for up to three months. Where borrowers have made a successful application, they are not considered to be in a payment shortfall and therefore any such missed payments will not be considered as arrears for the purposes of investor reporting. More general information on the scheme can be found on the FCA website at <https://www.fca.org.uk/fin/mortgages-consumer-guidance-form>

| Current LTV (non-independ) | Number | % of Total Number | Amount        | % of Total Amount |
|----------------------------|--------|-------------------|---------------|-------------------|
| 0-5%                       | 18,439 | 49.90%            | 1,606,238,700 | 31.09%            |
| 5-10%                      | 2,503  | 6.87%             | 431,367,848   | 8.33%             |
| 10-15%                     | 2,783  | 7.62%             | 497,079,183   | 9.64%             |
| 15-20%                     | 2,496  | 6.75%             | 491,166,933   | 9.54%             |
| 20-25%                     | 2,147  | 5.90%             | 417,496,803   | 8.13%             |
| 25-30%                     | 2,013  | 5.50%             | 406,382,966   | 7.83%             |
| 30-35%                     | 2,094  | 5.72%             | 393,724,241   | 7.64%             |
| 35-40%                     | 2,263  | 6.12%             | 407,544,027   | 7.93%             |
| 40-45%                     | 1,813  | 4.93%             | 357,890,443   | 6.94%             |
| 45-50%                     | 728    | 1.97%             | 126,812,014   | 2.45%             |







## E. Harmonised Transparency Template - Optional ECB - ECAIs Data Disclosure

HTT 2020

Reporting in Domestic Currency

| CONTENT OF TAB E  |
|---|
| <a href="#">1. Additional information on the programme</a>          |
| <a href="#">2. Additional information on the swaps</a>              |
| <a href="#">3. Additional information on the asset distribution</a> |

| Field Number | 1. Additional information on the programme |                           |                                |              |
|--------------|--|---------------------------|--------------------------------|--------------|
|              | Transaction Counterparties                 | Name                      | Legal Entity Identifier (LEI)* |              |
| E.1.1.1      | Sponsor (if applicable)                    |                           |                                |              |
| E.1.1.2      | Servicer                                   |                           |                                |              |
| E.1.1.3      | Back-up servicer                           |                           |                                |              |
| E.1.1.4      | BUS facilitator                            |                           |                                |              |
| E.1.1.5      | Cash manager                               |                           |                                |              |
| E.1.1.6      | Back-up cash manager                       |                           |                                |              |
| E.1.1.7      | Account bank                               |                           |                                |              |
| E.1.1.8      | Standby account bank                       |                           |                                |              |
| E.1.1.9      | Account bank guarantor                     |                           |                                |              |
| E.1.1.10     | Trustee                                    |                           |                                |              |
| E.1.1.11     | Cover Pool Monitor                         |                           |                                |              |
| OE.1.1.1     |  |                           |                                |              |
| OE.1.1.2     |  |                           |                                |              |
| OE.1.1.3     |  |                           |                                |              |
| OE.1.1.4     |  |                           |                                |              |
| OE.1.1.5     |  |                           |                                |              |
| OE.1.1.6     |  |                           |                                |              |
| OE.1.1.7     |  |                           |                                |              |
| OE.1.1.8     |  |                           |                                |              |
|              | 2. Additional information on the swaps     |                           |                                |              |
|              | Swap Counterparties                        | Guarantor (if applicable) | Legal Entity Identifier (LEI)* | Type of Swap |
| E.2.1.1      |  |                           |                                |              |
| E.2.1.2      |  |                           |                                |              |
| E.2.1.3      |  |                           |                                |              |
| E.2.1.4      |  |                           |                                |              |
| E.2.1.5      |  |                           |                                |              |
| E.2.1.6      |  |                           |                                |              |
| E.2.1.7      |  |                           |                                |              |
| E.2.1.8      |  |                           |                                |              |
| E.2.1.9      |  |                           |                                |              |
| E.2.1.10     |  |                           |                                |              |
| E.2.1.11     |  |                           |                                |              |
| E.2.1.12     |  |                           |                                |              |
| E.2.1.13     |  |                           |                                |              |
| E.2.1.14     |  |                           |                                |              |
| E.2.1.15     |  |                           |                                |              |
| E.2.1.16     |  |                           |                                |              |
| E.2.1.17     |  |                           |                                |              |
| E.2.1.18     |  |                           |                                |              |
| E.2.1.19     |  |                           |                                |              |
| E.2.1.20     |  |                           |                                |              |
| E.2.1.21     |  |                           |                                |              |
| E.2.1.22     |  |                           |                                |              |
| E.2.1.23     |  |                           |                                |              |
| E.2.1.24     |  |                           |                                |              |
| E.2.1.25     |  |                           |                                |              |
| OE.2.1.1     |  |                           |                                |              |
| OE.2.1.2     |  |                           |                                |              |
| OE.2.1.3     |  |                           |                                |              |
| OE.2.1.4     |  |                           |                                |              |
| OE.2.1.5     |  |                           |                                |              |
| OE.2.1.6     |  |                           |                                |              |



OE.2.1.7  
OE.2.1.8  
OE.2.1.9  
OE.2.1.10  
OE.2.1.11  
OE.2.1.12  
OE.2.1.13



