National Transparency Template January 2019



Administration		
Name of issuer	Coventry Building Society	
Name of RCB programme	Coventry Building Society	
	Philip Hemsley (Head of Capital Markets)	
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	E-mail: Philip.Hemsley@thecoventry.co.uk	
	Mailing Address: Oak Tree Court, Binley Business Park, Harry Weston Road,	
Name, job title and contact details of person validating this form	Coventry, CV3 2UN	
Date of form submission		28/02/19
Start Date of reporting period		01/01/19
End Date of reporting period		31/01/19

Web links - prospectus, transaction documents, loan-level data https://live.irooms.net/CoventryBuildingSociety/

Counterparties, Ratings

Administration

	Counterparty/ies	F	itch	Mood	dy's	S	6&P		BRS
		Rating trigger	Current rating						
Covered bonds	0	N/A	AAA	N/A	Aaa	N/A	N/A	N/A	N/A
Issuer	Coventry Building Society	N/A	Α	N/A	A2	N/A	N/A	N/A	N/A
Seller(s)	Coventry Building Society	N/A	Α	N/A	A2	N/A	N/A	N/A	N/A
Cash manager	Coventry Building Society	BBB	Α	Baa1	A2	N/A	N/A	N/A	N/A
Account bank	HSBC Bank plc	F1	F1+	P-1	P-1	N/A	N/A	N/A	N/A
Stand-by account bank	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Servicer(s)	Coventry Building Society	BBB	Α	Baa1	A2	N/A	N/A	N/A	N/A
Stand-by servicer(s)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Swap provider(s) on cover pool	Coventry Building Society	Α	Α	A2	A2	N/A	N/A	N/A	N/A
Stand-by swap provider(s) on cover pool Swap notional amount(s) (GBP) 4,560,352,238	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Swap notional amount(s) (GBP) 4,560,352,238									
Swap notional maturity/ies 24/11/2022									
Swap notional maturity/ies 24/11/2022 LLP provive rate/margin 1.92050% LLP pay rate/margin 2.38125%									
LLP pay rate/margin 2.38125%									
Collateral posting amount(s) (GBP) 0									

Accounts, Ledgers

Accounts, Ledgers	Value as of End Date of reporting period	Value as of Start Date of reporting period	Targeted Value
Revenue receipts (please disclose all parts of waterfall)			
	AVAILABLE REVENUE RECEIPTS (a) Revenue Receipts - Interest received from Borrowers: £3,856,137 (a) Revenue Receipts - Fees charged to Borrowers: £251,664 (b) Interest received: £51,239 (c) Excess Reserve Fund: £0 (c) Other Revenue Receipts : £3,865 (e) Excess Required Coupon Amount: £0 (f) Reserve Ladger credit amounts following Notice to Pay: £0	AVAILABLE REVENUE RECEIPTS (a) Revnue Receipts - Interest received from Borrowers: £9,694,444 (a) Revenue Receipts - Fees charged to Borrowers: £330,006 (b) Interest received: £54,830 (c) Other Revenue Receipts : £9,704 (e) Excess Required Coupon Amount: £0 (P) Reserve Ledger credit amounts following Notice to Pay: £0	
	(g) Amounts Belonging to Third Parties: -6251,664 (f) Required Coupon Amount: £0 (f) Interest Accumulation Ledger: £0 Total Available Revenue Receipts: £8,916,241	(g) Arounts Belonging to Third Parties: -6230,906 (f) Required Cupon Amount: £0 (f) Interest Accumulation Ledger: £0 Total Available Revenue Receipts: £17,380,617	
	PRE-ACCELERATION REVENUE PRIORITY OF PAYMENTS (a) Fees due to Bond Trustee and Socurity Trustee: £0 (b) Fees due to Agent: £0 (c) Amounts due to Servicer, Cash Manager, Standby Account Bank, Corporate Services Provider and Asset Monitor: £3,711 (c) Amounts due to the Irem Advance: £3,157,840 (c) Transfer to Coupon Payment Lodger following Cash Manager Event: £0 (c) Transfer to Standby d216 Account following Gash Manager Event: £0 (c) Transfer to Standby d216 Account following Gash Manager Event: £0 (c) Transfer to Reserve Lodger: £15,678 (c) Exclude Swap Termination Amounts: £0 (c) Idemnity amounts due to the Members: £0 (c) Idemnity amounts due to the Members: £0 (c) Defended Consideration: £4,156,412 (c) For Standby d216 Contributions (c) C) (c) Members profit amount: £0 (c) Members Lotter Lott	PRE-ACCELERATION REVENUE PRIORITY OF PAYMENTS (a) Feed due to Board Tuste and Security Trustee: E0 (b) Fees due to Servicer, Cash Manager, Standby Account Bank, Corporate Services Provider and Assel Monitor: £1,200 (c) Anounts due to the Interest Rate Swap Provider: £2,029,490 (e) (i) Anounts due to the Interest Rate Swap Provider: £2,029,490 (e) (ii) Anounts due to the Interest Rate Swap Provider: £2,029,490 (ii) Anounts due to the Interest Rate Swap Provider: £2,029,490 (ii) Anounts due to the Interest Rate Swap Provider: £2,029,490 (ii) Anounts due to The Maxime: £2,029,490 (ii) Transfer to Standby GIC Account following Cash Manager Event: £0 (ii) Transfer to Standby GIC Account following Servicer Event of Default: £0 (ii) Excluded Swap Termination Anounts: £0 (ii) Deferred Consideration: £4,681,417 (iii) Feed us to the Liquidation Member: £0 (iii) Members profit amount: £3,000	
Principal receipts (please disclose all parts of waterfall)	AVAILABLE PRINCIPAL RECEIPTS (a) Scheduled amounts received from Borrowers: £26,718,621 Unscheduled amounts received from Borrowers: £29,368,895 Less Further Advances made: +23,668,278 (b) (i) Term Advance; £0 (ii) Gade Capital Contributions: £0 (iii) Sale of Selected Loans: £0 (iii) Sale of Selected Loans: £0 (iii) Sale of Selected Loans: £2,23,238 PRE-ACCELERATION PRINCIPAL PRIORITY OF PAYMENTS (a) Funchase of New Loans or Substitution Assets: £0 (b) Tarms for Principal Ledger : £0 (c) (i) Amounts due on the Fram Advance; £0 (c) (ii) Amounts due to the Covered Bond Swap Providers: £0 (c) (ii) Amounts due to the Term Advance; £0 (c) (c) Capital Distribution to Members: £83,039,238	AVAILABLE PRINCIPAL RECEIPTS (a) School/add amounts received from Borrowers: £25,042,915 Unschool/add amounts received from Borrowers: £47,972,482 Less Further Advances made: -23,552,720 (b) (i) Fram Advance: ±0 (i) (i) Cash Capital Continuous: ±0 (ii) Cash Capital Continuous: ±0 (iii) Cash Capital Canital Capital Continuous: ±0 (iii) Transfer to Principal Ledger: ±0 (iii) Transfer to Principal Ledger: ±0 (ii) Capital Distribution to Members: ±0 (ii) Amounts due to the Torm Advance: ±0 (ii) Capital Distribution to Members: ±0 (ii) Capital Distribution to Members: ±0 (iii) Capital Distribution to Members: ±0	
Reserve ledger	£ 9,693,456		
Revenue ledger	£ 10,167,905		
Principal ledger	£ 83,039,238	£ 69,462,677	'£ -
Pre-maturity liquidity ledger	IN/A	IN/A	IN/A

	Value	Description (please edit if different)
A	£ 4,014,076,956	A: Arrears Adjusted True Balance
B	£ 83,039,238	B: Principal Receipts Retained in Cash
C	£	C: Retained Cash Contributions
D	-£ 0	D: Substitution Assets - Principal Receipts1 & D: Substitution Assets - Capital Contributions
E	£	
V	£	
W	£	
X	£ 188,082,286	X: Savings set off balance
Y	£	Y : Flexible draw deduction
Z	£ 125,005,394	Z: Negative carry adjustment
Total	£ 3.784.028.515	
Method used for calculating component 'A'	A: Arrears Adjusted True Balance	
Asset percentage (%)	87.0%	
Maximum asset percentage from Fitch (%)	87.0%	
Maximum asset percentage from Moody's (%)	99.5%	1
Maximum asset percentage from S&P (%)	N/A	
Maximum asset percentage from DBRS (%)	N/A N/A	1
Credit support as derived from ACT (GBP)	£ 411.728.515	
Credit support as derived from ACT (%)	12.2%	
Credit support as derived from ACT (%)	12.270	
Programme-Level Characteristics		
Programme-Level Characteristics	EUB	1
Programme size	7bn	
Covered bonds principal amount outstanding (GBP, non-GBP series	701	
converted at swap FX rate)	£ 3,372,300,000	
Covered bonds principal amount outstanding (GBP, non-GBP series	2 3,372,300,000	
converted at current spot rate)	£ 3.423.400.000	
Cover pool balance (GBP)	£ 3,423,400,000 £ 4.614.951.494	
GIC account balance (GBP)	£ 4,614,951,494 £ 98,694,818	
Any additional collateral (please specify)	£ 30,034,010	
Any additional collateral (GBP)	¢	
Any additional collateral (GBP) Aggregate balance of off-set mortgages (GBP)	-	
	2 000,011,100	
Aggregate deposits attaching to the cover pool (GBP)	£ 188,082,286	
Aggregate deposits attaching specifically to the off-set mortgages		
(GBP)	£ 159,433,493	4
Nominal level of overcollateralisation (GBP)	1,340,970,382	4
Nominal level of overcollateralisation (%)	39.8%	
Number of loans in cover pool	38,827	
Average loan balance (GBP)	£ 118,859	
Weighted average non-Indexed LTV (%)	48.0%	
Weighted average Indexed LTV (%)	43.2%	
Weighted average seasoning (months)	55.0	
Weighted average remaining term (months)	204.3	
Weighted average interest rate (%)	2.4%	
Standard Variable Rate(s) (%)	5.0%	
Constant Pre-Payment Rate (%, current month)	1.2%	
Constant Pre-Payment Rate (%, quarterly average)	1.0%	
Principal Payment Rate (%, current month)	1.8%	
Principal Payment Rate (%, quarterly average)	1.6%	
Constant Default Rate (%, current month)	0.0%	
Constant Default Rate (%, quarterly average)	0.0%	
Fitch Discontinuity Factor (%)	9.3%	
Moody's Timely Payment Indicator	Probable	
		1
Moody's Collateral Score (%, including/excluding systemic risk)	5.0% / 2.5%	

Mortgage collections

Mortgage collections (scheduled - interest)	£	8,856,137
Mortgage collections (scheduled - principal)	£	26,718,621
Mortgage collections (unscheduled - interest)	£	
Mortgage collections (unscheduled - principal)	2	56,320,617

Loan Redemptions & Replenishments Since Previous Reporting Date

	Number	% of total number		Amount (GBP)	% of total amount	
Loan redemptions since previous reporting date	571		1.5%	48,956,154	1.1%	J
Loans bought back by seller(s)	41		0.1%	4,659,926	0.1%	J
of which are non-performing loans	41		0.1%	4,659,926	0.1%	<u>,</u>
of which have breached R&Ws	0		0.0%	0	0.0%	
Loans sold into the cover pool	743		1.9%	102,613,702	2.2%	J

Product Rate Type and Reversionary Profiles

Product Rate Type and Reversionary Profiles						v	reighted average		
						Remaining teaser			
	Number	% of total number		% of total amount	Current rate	period (months)	Current margin	Reversionary margin	Initial rate
Fixed at origination, reverting to SVR	22,332	49.4%	2,464,422,130	53.4%	2.33%	33.7	1.55%	6 0.25%	2.29%
Fixed at origination, reverting to Libor	0	0.0%	0	0.0%	0.00%	0	0.00%	6 0.00%	0.00%
Fixed at origination, reverting to tracker	2,294	5.1%	157,811,457	3.4%	1.55%	0	0.80%		5.40%
Fixed for life	3	0.0%	0	0.0%	0.00%	0	0.00%	6 0.00%	0.00%
Tracker at origination, reverting to SVR	310	0.7%	24,264,833	0.5%	4.33%	3.4	0.04%	-0.10%	2.83%
Tracker at origination, reverting to Libor	0	0.0%	0	0.0%	0.00%	0	0.00%	6 0.00%	0.00%
Tracker for life	2,365	5.2%	136,277,940	3.0%	1.50%	0	0.75%		3.69%
SVR, including discount to SVR	17,873	39.6%	1,832,175,133	39.7%	2.54%	0	2.54%		2.28%
Libor	0	0.0%	0	0.0%	0.00%	0	0.00%		0.00%
Total	45,177	100.0% £	4,614,951,494	100.0%	2.38%		1.89%	6	2.43%

Weighted average

Stratifications	Number	% of total number	Amount (GBP)	0/ of total compound
Arrears breakdown Current	Number 38,681	% of total number 99.6% £	Amount (GBP)	% of total amount 99.6%
0-1 month in arrears	30,001	99.0% 2	4,597,017,780	0.3%
			2 880 179	
1-2 months in arrears	26	0.1% £	2,880,179	0.1%
2-3 months in arrears	0	0.0%	-	0.0%
3-6 months in arrears		0.0% £	28,176	0.0%
6-12 months in arrears	0	0.0% £		0.0%
12+ months in arrears Total	0 38.827	100.0% £	4,614,951,494	100.0%
Total	38,827	100.0% 2	4,614,951,494	100.0%
Current non-Indexed LTV	Number	% of total number	Amount (GBP)	% of total amount
0-50%	26,909	69.3% £	2,333,448,130	50.6%
0-50%	26,909	67% 2	2,333,448,130	9.4%
50-55% 55-60%	2,589 2,643	6.8% 2	432,976,123 484,988,843	9.4%
60-65%	2,469	6.4% £	472,423,704	10.2%
65-70%	2,302	5.9% £	472,540,576	10.2%
70-75%	1,441	3.7% £	323,069,009	7.0%
75-80%	393	1.0% £	76,902,391	1.7%
80-85%	63	0.2% £	14,656,176	0.3%
85-90%	18	0.0% £	3,946,542	0.1%
90-95%	0	0.0% £		0.0%
95-100%	0	0.0% £		0.0%
100-105%	0	0.0% £		0.0%
105-110%	0	0.0% £		0.0%
110-125%	0	0.0% £		0.0%
125%+ Total	0 38.827	0.0% £ 100.00% £		0.0%
lotal	38,827	100.00% 2	4,614,951,494	100.00%
Comment in desired 1 TV	No. 1	0/ -6 4++=1	Amount (0000)	0/ -64-4-1
Current Indexed LTV	Number	% of total number	Amount (GBP)	% of total amount
0-50%	30,520	78.6% £	2,904,316,204	62.9%
50-55%	2,364	6.1% £	419,477,336	9.1%
55-60%	2,210	5.7% £	435,800,356	9.4%
60-65%	1,869	4.8% £	394,656,168	8.6%
65-70%	1,268	3.3% £	289,713,058	6.3%
70-75%	524	1.3% £	150,898,627	3.3%
75-80%	42	0.1% £	12,457,821	0.3%
80-85%	19	0.0% £	5,046,684	0.1%
85-90%	10	0.0% £	2,393,457	0.1%
90-95% 95-100%	1	0.0% £	191,782	0.0%
95-100%	0	0.0% £		0.0%
100-105%	0	0.0% £	-	0.0%
105-110%	0	0.0% £		0.0%
110-125%	0	0.0% £	-	0.0%
125%+	0	0.0% £	-	0.0%
Total	38,827	100.0% £	4,614,951,494	100.0%
Current outstanding balance of loan	Number 900	% of total number	Amount (GBP)	% of total amount
		2.3%	2,235,205	0.0%
0-5,000				
5,000-10,000	959	2.5%	7,219,275	0.2%
5,000-10,000 10,000-25,000	959 3,220	8.3%	56,660,750	1.2%
5,000-10,000 10,000-25,000 25,000-50,000	959 3,220 5,885	8.3% 15.2%	56,660,750 221,260,328	1.2% 4.8%
5,000-10,000 10,000-25,000 25,000-50,000	959 3,220 5,885 5,581	8.3% 15.2% 14.4%	56,660,750 221,260,328 347,306,211	1.2% 4.8% 7.5%
5,000-10,000 10,000-25,000 25,000-50,000 50,000-75,000 75,000-100,000	989 3,220 5,885 5,581 4,649	8.3% 15.2% 14.4% 12.0%	56,660,750 221,260,328 347,306,211 405,543,162	1.2% 4.8% 7.5% 8.8%
5,000-10,000 10,000-25,000 25,000-50,000 50,000-75,000 75,000-100,000 100,000-150,000 100,000-150,000	989 3220 5,885 5,581 4,649 7,091	8.3% 15.2% 14.4% 12.0% 18.3%	56,660,750 221,260,328 347,306,211 405,543,162	1.2% 4.8% 7.5% 8.8% 19.0%
5,000-10,000 10,000-25,000 25,000-50,000 50,000-75,000 75,000-100,000 100,000-150,000 150,000-200,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 10	989 3.220 5.855 5.551 4.649 7.091 4.162	8.3%, 15.2% 14.4% 12.0% 18.3% 10.7%	56,660,750 221,260,328 347,306,211 405,543,162 874,593,359 717,898,256	1.2% 4.8% 7.5% 8.8% 19.0% 15.6%
5,000-10,000 10,000-25,000 25,000-50,000 50,000-75,000 75,000-100,000 100,000-150,000 150,000-200,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 10	999 3220 5885 5581 4,649 7,091 4,162 2,488	8.3% 15.2% 14.4% 12.0% 18.3% 10.7% 6.4%	56,660,750 221,260,328 347,306,211 405,543,162 874,593,359 717,898,256 554,088,685	1.2% 4.8% 7.5% 8.8% 19.0% 15.6% 12.0%
5,000-10,000 10,000-25,000 25,000-50,000 50,000-75,000 100,000-150,000 100,000-150,000 100,000-150,000 200,000-250,000 200,000-250,000 200,000-250,000	969 3.220 5.861 4.649 7.061 4.649 2.068 1.383 1.383	8.3% 15.2% 14.4% 12.0% 18.3% 10.7% 6.4% 3.6%	56,660,750 221,260,328 347,306,211 405,543,162 874,593,359 717,898,256 554,088,685 377,585,963	1.2% 4.8% 7.5% 8.8% 19.0% 15.6% 12.0% 8.2%
5,000-10,000 10,000-25,000 25,000-50,000 50,000-75,000 75,000-100,000 100,000-100,000 150,000-200,000 200,000-250,000 250,000-300,000 300,000-350,000	999 3220 5885 5581 4,649 7,091 7,091 4,162 2,488 1,383 858	8.3% 15.2% 14.4% 12.0% 18.3% 10.7% 6.4% 3.3% 2.2%	56,660,750 221,260,328 347,306,211 405,543,162 874,593,359 717,898,256 554,088,685 377,585,963 276,437,325	1.2% 4.8% 7.5% 8.8% 19.0% 15.6% 12.0% 8.2% 6.0%
5,000-10,000 10,000-50,000 25,000-50,000 50,000-50,000 100,000-150,000 100,000-150,000 100,000-150,000 200,000-250,000 220,000-250,000 220,000-350,000 300,000-350,000 300,000-350,000 300,000-350,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000 300,000	969 3.220 5.885 4.649 4.649 4.649 4.649 4.649 4.162 2.468 1.383 5.85 1.383 5.85 1.383 5.85 1.383 5.85 1.383 5.85 1.383 5.85 1.383 5.85 1.383 5.85 1.383 5.85 1.383 5.85 1.383 5.85 1.383 5.85 1.383 5.85 1.383 5.85 5.85 5.85 5.85 5.85 5.85 5.85	8.3% 15.2% 14.4% 12.0% 18.3% 6.4% 3.6% 2.2% 1.5%	56,660,750 221,260,328 347,306,211 405,543,162 874,593,359 717,898,256 554,088,665 377,585,963 276,437,325 215,840,780	1.2% 4.8% 7.5% 8.8% 19.0% 15.6% 12.0% 8.2% 6.0% 4.7%
5,000-10,000 10,000-25,000 25,000-50,000 50,000-75,000 75,000-100,000 100,000-150,000 150,000-200,000 200,000-250,000 250,000-300,000 350,000-300,000 350,000-400,000 400,000-450,000	999 3220 5,881 4,649 7,091 4,162 2,488 1,333 858 578 578	8.3% 15.2% 14.4% 12.0% 18.3% 10.7% 6.4% 3.3% 2.2% 1.5% 0.9%	56,660,750 221,260,328 347,306,211 405,543,162 874,593,359 717,888,265 554,088,685 377,585,963 276,437,325 215,840,780 151,854,899	1.2% 4.8% 7.5% 8.8% 19.0% 15.6% 8.2% 6.0% 4.7%
5,000-10,000 10,000-50,000 25,000-50,000 50,000-50,000 50,000-150,000 100,000-150,000 100,000-150,000 200,000-250,000 200,000-250,000 250,000-300,000 300,000-350,000 300,000-350,000 400,000-450,000 400,000-450,000	993 3,220 5,885 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	8.3% 15.2% 14.4% 12.0% 18.3% 0.7% 6.4% 2.2% 1.5% 0.9% 0.9% 0.7%	56,660,750 221,260,328 347,306,211 405,543,162 874,593,359 717,888,265 554,088,685 377,585,963 276,437,325 215,840,780 151,854,899	1.2% 4.8% 7.5% 8.8% 19.0% 15.6% 8.2% 6.0% 4.7%
5,000-10,000 10,000-25,000 25,000-50,000 50,000-75,000 75,000-100,000 100,000-150,000 150,000-200,000 200,000-250,000 250,000-300,000 350,000-400,000 450,000-400,000 450,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000	999 3220 5885 4,649 7,091 4,162 2,488 33 33 34 35 35 35 35 35 35 35 35 35 35 35 35 35	8.3% 15.2% 14.4% 12.0% 18.3% 10.7% 6.4% 3.3% 2.2% 1.5% 0.9% 0.9% 0.5% 0.6%	56,660,750 221,260,320 347,306,211 405,543,162 874,593,359 717,898,256 377,585,983 276,437,325 215,840,780 151,854,899 125,005,299 131,713,576	1 2% 4.8% 7.5% 8.8% 19.0% 15.6% 8.2% 6.0% 4.7% 3.3% 2.7% 2.2%
5,000-10,000 10,000 25,000 25,000-50,000 50,000 100,000 100,000 100,000 100,000 150,000 100,000 150,000 200,000 250,000 200,000 250,000 300,000 350,000 300,000 350,000 300,000 350,000 300,000 450,000 400,000 450,000 500,000 400,000 500,000 400,000 500,000 400,000 500,000 400,000 500,000 400,000 500,000 400,000 500,000 400,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,00	999 3,220 5,885 5,581 4,649 7,091 4,162 4,162 1,383 6,2488 5,75 3,99 2,2488 5,75 3,858 5,759 2,2484 1,383 2,2484 2,2484 2,2484 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,2444 2,24444 2,24444 2,24444 2,244444 2,244444 2,244444444	8.3% 15.2% 14.4% 12.0% 18.3% 0.7% 0.4% 0.2% 0.9% 0.9% 0.9% 0.9% 0.3% 0.3%	56,660,750 221,260,328 347,306,211 405,543,162 874,593,359 717,889,256 554,088,685 377,889,985 276,493,325 215,840,780 151,854,899 125,065,299 131,713,576	1 2% 4 8% 7.5% 8.8% 15.6% 8.2% 6.0% 4.7% 3.3% 2.7% 2.9% 1.6%
5,000-10,000 10,000-25,000 25,000-50,000 50,000-75,000 75,000-100,000 100,000-100,000 100,000-100,000 150,000-200,000 250,000-200,000 250,000-300,000 350,000-400,000 450,000-400,000 450,000-500,000 500,000-600,000 500,000-600,000 500,000-700,000 500,000-700,000 500,000-600,000 500,000-700,000 500,000-700,000 500,000-700,000 500,000-700,000 500,000-700,000 500,000-700,000 500,000-700,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 50	989 389 3220 5885 5885 5881 4,649 4,649 4,649 4,649 4,649 4,649 1,383 588 578 578 2 244 113 113 19 49	8.3% 15.2% 14.4% 12.0% 18.3% 10.7% 6.4% 3.3% 2.2% 1.5% 0.9% 0.9% 0.9% 0.7% 0.4% 0.9% 0.9% 0.7% 0.6% 0.3% 0.1% 0.1% 0.1%	56,660,750 221,260,328 347,306,211 405,543,162 874,503,359 717,889,255 554,048,685 377,585,963 276,437,325 215,540,780 151,546,399 125,005,299 131,713,576 73,315,545 36,828,980	1 2% 4.8% 7.5% 8.8% 19.0% 15.6% 4.2% 6.0% 4.7% 3.3% 2.7% 2.9% 1.6% 0.8%
5,000-10,000 10,000 25,000 25,000-50,000 50,000-100,000 100,000-100,000 100,000-100,000 100,000-100,000 200,000-250,000 200,000-250,000 200,000-250,000 300,000-350,000 300,000-350,000 300,000-350,000 300,000-450,000 400,000-450,000 500,000-00,000 500,000-00,000 500,000-00,000 500,000-00,000 500,000-00,000 500,000-00,000 500,000-00,000 500,000-00,000 500,000-00,000 500,000-00,000 500,000-00,000 500,000-00,000 500,000-00,000 500,000-00,000 500,000-00,000 500,000-00,000 500,000-00,000 500,000-00,000 500,000-00,000 500,000-00,000 500,000-00,000 500,000-00,000 500,000-00,000 500,000-00,000 500,000-00,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 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Stratifications

aasoning 12 months 2-24 months		% of total number	Amount (GBP)	% of total amount
	Number 868	2.2%	£ 147,735,442	3.2%
	4,517	11.6%	£ 780,381,380	16.9%
onths	5,849	15.1%	£ 908,345,106	19.7%
onths	4,973	12.8%	£ 705,595,994	15.3%
inths	4,015	10.3%	£ 502,816,434	10.9%
months	3,909	10.1%	£ 437,026,969	9.5%
months	2,743	7.1%	£ 255,076,667 £ 185,860,738	5.5%
months 3 months	2,231	5.7%	E 185,860,738 E 186,459,024	4.0%
months 0 months	2,277		E 186,459,024 E 116,635,598	
months	1,582	4.1%	£ 116,630,098 £ 257,304,454	2.5%
0 months	1,886	4.9%	£ 237,304,434 £ 114,807,954	2.5%
onths	514	1.3%	c 16 905 734	0.4%
01010	38,827	100.0%	£ 4,614,951,494	100.0%
			4 .jac.jaa.j.a.	
t payment type	Number	% of total number	Amount (GBP)	% of total amount
	21,575	47.8%	2,415,006,727	52.3%
	18,923	41.9%	1,903,136,217	41.2%
	4,679	10.4%	296,808,550	6.4%
please specify)_Capped	0	0.0%	0	0.0%
	45,177	100.00%	£ 4,614,951,494	100.00%
	· · ·			
urpose type	Number	% of total number	Amount (GBP)	% of total amount
-occupied	45,170	100.0%	4,613,880,259	100.0%
let	7	0.0%	1,071,234	0.0%
i home	0 45,177	0.0% 100.0%	£ 4,614,951,494	0.0%
	45,177	100.0%	4,014,901,494	100.0%
verification type	Number	% of total number	Amount (GBP)	% of total amount
rified	38,827	100.0%	4,614,951,494	100.0%
ack	30,027	0.0%		0.0%
rtified	9	0.0%	0	0.0%
	38,827	100.0%	4,614,951,494	100.0%
	· · · · ·			
ining term of loan	Number	% of total number	Amount (GBP)	% of total amount
onths	2,056	5.3%	£ 57,955,236	1.3%
nonths	2,980	7.7%	£ 117,836,373	2.6%
months	8,522		£ 592,422,694	12.8%
0 months	9,592	24.7%	£ 1,043,812,144	22.6%
10 months	7,895	20.3%	£ 1,206,937,611	26.2%
				22.1%
	5,154	13.3%	£ 1,018,277,594	
) months	1,913	4.9%	£ 418,848,615	9.1%
0 months	1,913 715	4.9% 1.8%	£ 418,848,615 £ 158,861,227	9.1% 3.4%
months	1,913	4.9% 1.8%	£ 418,848,615 £ 158,861,227	9.1% 3.4%
0 months onths	1,913 715 38,827	4.9% 1.8% 100.0%	£ 418,848,615 £ 158,861,227 £ 4,614,951,494	9.1% 3.4% 100.0%
months nths ment status	1.913 715 38,827 Number	4.9% 1.8% 1.8% 100.0% % of total number	£ 418,848,615 £ 158,861,227 £ 4,614,951,494 Amount (GBP)	9.1% 3.4% 100.0%
months nths ment status d	1,913 715 38,827 Number 29,689	4 9% 18% 100.0% % of total number 76.5%	£ 418,848,615 £ 158,861,227 £ 4,614,951,494 Amount (GBP) £ £ 3,297,680,411	9.1% 3.4% 100.0% % of total amount 71.5%
months niths ment status J Gyod	1.913 715 38,827 Number	4 9% 1 8% 1 8% 100.0% % of total number 76.5% 20.5%	£ 418,848,615 £ 158,861,227 £ 4,614,951,494 Amount (GBP)	9.1% 3.4% 100.0% % of total amount 71.5% 27.2%
months onths ment status ad Joyeed oyeed	1.913 715 38,827 Number 29,689 7,968 7,968	4 9% 18% 100.0% % of total number 76.5%	£ 418,848,615 £ 158,861,227 £ 4,614,951,494 Amount (GBP) 2 £ 3,297,680,411 £ 1,254,780,759	9.1% 3.4% 100.0% % of total amount 71.5%
months anths ment status d d Vgved	1,913 715 38,827 Number 29,689 7,968 7,968 805 805 805 0 0 0	4 9% 4 9% 18% 100.0% % of total number 76.5% 20.5% 0.2% 0.2% 0.2% 0.0%	£ 418,848,615 £ 158,861,227 £ 4,614,951,494 Amount (GBP) 3,297,680,411 £ 3,297,680,411 £ 5,855,070 £ 5,855,070	9.1% 3.4% 100.0% % of total amount 71.5% 27.2% 0.1% 0.8%
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Event (please list all triggers)	Summary of Event	Trigger (S&P, Moody's, Fitch, DBRS; short-term, long-term)	Trigger breached (yes/no)	Consequence of a trigger breach
issuer Event of Default	Issuer failure to pay on Covered Bonds or issuer insolvency	N/A	No	Activates the Covered Bond Guarantee
Servicer Trigger (1)	Servicer's ratings fail below required levels	NR / N/A / N/A NR / P-2 / F2	No	At initial trigger, direct funds to account held with Stand-by Account Bank
Servicer Trigger (2)	Servicer's ratings fail below required levels	NR / N/A / N/A NR / Baa1 / BBB	No	Replace servicer within 60 days at subsequent breach
Asset Coverage Test	Adjusted Aggregate Loan Amount less than Aggregate Principal Amount Outstanding	N/A	No	If not remedied within three calculation dates, triggers Issuer Even of Default
Interest Rate Shortfall Test	Forecast revenue insufficient to fund the next month's payments	N/A	No	Consider a cash capital contribution
Swap Counterparty Rating Trigger - Interest Rate (Asset) Swap	Breach of ratings trigger	NR / A2 / A NR / P-1 / F1	No	Collateral posting
Swap Counterparty Rating Trigger - Covered Bond (Liability) Swap	Breach of ratings trigger	NR / A2 / A NR / P-1 / F1	No	Collateral posting
Cash Manager (1)	Cash Manager's ratings fall below required levels	NR / N/A / N/A NR / Baa1 / BBB	No	Enter into Back up Cash Manager Agreement
Cash Manager (2)	Cash Manager's ratings fall below required levels	NR / N/A / N/A NR / Baa3 / BBB-	No	Appoint Back up Cash Manager
Stand-by Account Bank	Account Bank's ratings fall below required levels	NR / N/A / N/A NR / P-1 / F1	No	Appoint Stand-by Account Bank