National Transparency Template February 2013

Administration	

Name of issuer	Coventry Building Society	
Name of issues	Ooveritry Editaling Oociety	
Name of RCB programme	Coventry Building Society Covered Bonds	
	Andrew Turvey (Head of Liquidity Planning)	
	Telephone: +44 (0)24 7643 5107	
	E-mail: Andrew.Turvey@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		31/03/13
Start Date of reporting period		01/02/13
End Date of reporting period		28/02/13
Web links - prospectus, transaction documents, loan-level data	https://live.irooms.net/CoventryBuildingSociety/	

Counterparties, Ratings

	Counterparty/ies		Fitch	Moody's		S&P		DE	BRS
		Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	urrent ratin	Rating trigger	Current rating
Covered bonds		N/A	AAA	N/A	Aaa	N/A	N/A	N/A	N/A
Issuer	Coventry Building Society	N/A	A	N/A	A3	N/A	N/A	N/A	N/A
Seller(s)	Coventry Building Society	N/A	A	N/A	A3	N/A	N/A	N/A	N/A
Cash manager	Coventry Building Society	BBB	A	Baa1	A3	N/A	N/A	N/A	N/A
Account bank	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Stand-by account bank	HSBC Bank plc	F1	F1+	P-1	P-1	N/A	N/A	N/A	N/A
Servicer(s)	Coventry Building Society	BBB	A	Baa1	A3	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	A	A	A2	A3	N/A	N/A	N/A	N/A
Stand-by swap provider(s) on cover pool	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Swap notional amount(s) (GBP)	4,349,750,703			•					
Swap notional maturity/ies	19/04/2018								
LLP receive rate/margin	1.68375%								
LLP pay rate/margin	3.50922%								
Collateral posting amount(s) (GBP)	1,800,000								

ccounts. Ledgers

Accounts, Ledgers						
	Value as of End Date of reporting period		Value as of Start Date of reporting period		Targeted Val	lue
	Interest Received on mortgages: £12,210,236		Interest Received on mortgages: £12,806,798			
	Fees Received on mortgages due to CBS: £226,396		Fees Received on mortgages due to CBS: £335,846			
	Tees Flecewed of fillotigages and to ODG. 22220,000		1 663 Neceived on mortgages due to OBO. 2000,040			
	Interest Received on GIC Account: £669		Interest Received on GIC Account: £913			
	Interest Received on Substitution Assets: £27,482		Interest Received on Substitution Assets: £51.840			
	Interest received on outsitution Assets. LE7,402		interest ricceived on outstitution Assets. 231,040			
	Any other receipts not covered above : £107,286		Any other receipts not covered above : £118,966			
	Available Revenue Receipts as at month end: £12.572.069		Available Revenue Receipts as at month end: £13.314.363			
	Available nevertile neceipts as at month end. £12,572,009		Available nevertue neceipts as at month end. £13,314,303			
	Fees paid to third parties: £226,396		Fees paid to third parties: £335,846		l	
	Interest on Interest Rate Swap - Series 1-5: £6,192,666		Interest on Interest Rate Swap - Series 1-5: £6,961,395		l	
	Interest on Covered Bond Swap - Series 1-3. £1,355,348		Interest on Covered Bond Swap - Series 3: £1,223,466			
	Interest on Covered Bond Swap - Series 4: £1,208,037		Interest on Covered Bond Swap - Series 4: £1,381,239			
	Interest on Covered Bond Swap - Series 5: £910,000		Interest on Covered Bond Swap - Series 5: -£1,607,652			
	Interest on Covered Bond Swap - Series 5: £910,000 Interest on Term Advance - Series 1&2: £1.065.960		Interest on Covered Bond Swap - Series 5: -£1,607,652			
	Interest on Term Advance - Series 1&2: £1,005,960		interest on Term Advance - Series 1&2: £1,219,726			
			Interest on Term Advance - Series 5: \$2,648,200			
	Any other payments not covered above : £383		Any other payments not covered above : £592			
	Transfer to/(from) Reserve Ledger: -£5,375		Transfer to/(from) Reserve Ledger: -£2,344			
	Payments made (incl repatriation to CBS): £1,618,654		Payments made (incl repatriation to CBS): £1,153,895			
Revenue receipts (please disclose all parts of waterfall)						
	Scheduled Principal Receipts: £16,046,785		Scheduled Principal Receipts: £16,036,931			
	Unscheduled Principal Receipts: £44,948,288		Unscheduled Principal Receipts: £80,952,220			
	Ondonada i mapa nadapis. 277,010,200		Ondonodalod i inoparticoapio. 200,002,220			
	Available Principal Receipts as at month end: £60.995.074		Available Principal Receipts as at month end: £96.989.151			
	A distance is through the depth de de month one.		Available 1 morph recorpts as at month ord. 250,000,101			
					l	
					l	
	Remainder to Members: £60.995,074		Remainder to Members: £96,989,151		l	
Principal receipts (please disclose all parts of waterfall)	Tomanac to Members. 200,000,014		Tomanas (5 Members, 250,505,151		1	
Reserve ledger	£	14,976,189	c c	14,978,533	£ 14,97	6 189
Revenue ledger	£	13,572,070		14,314,364	2 14,57	5,.55
Principal ledger	ç	60.995.074		96.989.151		
Pre-maturity liquidity ledger	N/A		N/A	30,303,131	N/A	
r re-maturity ilquidity ledger	INA		INA		INPA	

Asset Coverage Test

Asset Coverage Test			
	Value		Description (please edit if different)
A	£	3,517,574,103	A: Arrears Adjusted True Balance
В	£		B: Principal Receipts Retained in Cash
C	£		C: Retained Cash Contributions
D	£	60,995,074	D: Substitution Assets - Principal Receipts¹ & D: Substitution Assets - Capital Contributions
E			
V			
W			
X	£	59,636,825	X: Savings set off balance
Y	£		Y : Flexible draw deduction
Z	£	132,038,662	Z: Negative carry adjustment
Total	£	3,386,893,689	
Method used for calculating component 'A'	A: Arrears Adjusted True Balance		

Method used for calculating component 'A'	A: Arrears Adjusted True Balance	
Asset percentage (%)		78.4%
Maximum asset percentage from Fitch (%)		83.7%
Maximum asset percentage from Moody's (%)		78.4%
Maximum asset percentage from S&P (%)		N/A
Maximum asset percentage from DBRS (%)		N/A
Credit support as derived from ACT (GBP)	£	166,843,689
Credit support as derived from ACT (%)		5.2%

Credit support as derived from ACT (%)		5.2%
Programme-Level Characteristics		
Programme currency	EUR	
Programme size	7bn	
Covered bonds principal amount outstanding (GBP, non-GBP		
series converted at swap FX rate)	£	3,220,050,000
Covered bonds principal amount outstanding (GBP, non-GBP		
series converted at current spot rate)	£	3,210,072,500
Cover pool balance (GBP)	£	4,489,447,239
GIC account balance (GBP)	£	89,543,332
Any additional collateral (please specify)		
Any additional collateral (GBP)	£	
Aggregate balance of off-set mortgages (GBP)	£	516,551,478
Aggregate deposits attaching to the cover pool (GBP)	£	59,636,825
Aggregate deposits attaching specifically to the off-set mortgages		
(GBP)	£	43,218,781
Nominal level of overcollateralisation (GBP)		1,358,241,047
Nominal level of overcollateralisation (%)		42.2%
Number of loans in cover pool		42,377
Average loan balance (GBP)	£	105,941
Weighted average non-Indexed LTV (%)		54.6%
Weighted average Indexed LTV (%)		54.7%
Weighted average seasoning (months)		38.4
Weighted average remaining term (months)		204.1
Weighted average interest rate (%)		3.5%
Standard Variable Rate(s) (%)		4.7%
Constant Pre-Payment Rate (%, current month)		1.0%
Constant Pre-Payment Rate (%, quarterly average)		1.3%
Principal Payment Rate (%, current month)		1.4%
Principal Payment Rate (%, quarterly average)		1.6%
Constant Default Rate (%, current month)		0.0%
Constant Default Rate (%, quarterly average)		0.0%
Fitch Discontinuity Factor (%)		15.7%
Moody's Timely Payment Indicator		Probable

Mortgage collections

Mortgage collections (scheduled - interest)	£ 12,2°	10,236
Mortgage collections (scheduled - principal)	£ 16,04	46,785
Mortgage collections (unscheduled - interest)		
Mortgage collections (unscheduled - principal)	£ 44,94	48,288

Loan Redemptions & Replenishments Since Previous Reporting Date

Moody's Collateral Score (%, including/excluding systemic risk)

Loan Redemptions & Replenishments Since Previous Reporting	Date			
	Number	% of total number	Amount (GBP)	% of total amount
Loan redemptions since previous reporting date	355	0.8%	40,506,669	0.9%
Loans bought back by seller(s)	179	0.4%	13,597,222	0.3%
of which are non-performing loans	122	0.3%	7,246,583	0.2%
of which have breached R&Ws	36	0.1%	4,675,242	0.1%
Loans sold into the cover pool	1,005	2.4%	136,427,371	3.0%

5.0% / 3.7%

Product Rate Type and Reversionary Profiles					Weighted av	erage		l.	
						Remaining teaser period			
	Number	% of total number	Amount (GBP)	% of total amount	Current rate	(months)	Current margin	Reversionary margin	n Initial rate
Fixed at origination, reverting to SVR	24,284	49.2%	2,415,360,561	53.8%	4.16%	22.3	2.94%	4.229	% 4.12%
Fixed at origination, reverting to Libor	0	0.0%	0	0.0%	0.00%	0	0.00%	0.009	% 0.00%
Fixed at origination, reverting to tracker	3,381	6.8%	281,545,846	6.3%	1.29%	0.1	0.79%	0.799	% 5.32%
Fixed for life	51	0.1%	0	0.0%	0.00%	0	0.00%	0.009	% 0.00%
Tracker at origination, reverting to SVR	4,006	8.1%	443,858,197	9.9%	3.14%	7.2	2.64%	4.149	6 3.03%
Tracker at origination, reverting to Libor	0	0.0%	0	0.0%	0.00%	0	0.00%	0.009	6 0.00%
Tracker for life	3,426	6.9%	280,252,064	6.2%	1.30%	0.0	0.80%	0.809	% 4.58%
SVR, including discount to SVR	14,216	28.8%	1,068,430,571	23.8%	3.37%	0.0	2.86%	2.879	6 3.94%

Stratifications				
Arrears breakdown	Number	% of total number	Amount (GBP)	% of total amount
Current	42,226	99.6%	£ 4,473,182,585	99.0
0-1 month in arrears	94	0.2%	£ 9,516,101	0.3
I-2 months in arrears	57	0.1%	£ 6,748,553	0.3
2-3 months in arrears	0	0.0%	٠ -	0.0
3-6 months in arrears	0	0.0%	8 -	0.0
3-12 months in arrears	0	0.0%	6 -	0.0
	0	0.0%	C .	
12+ months in arrears Fotal	42,377	100.09	£ 4,489,447,239	100.0
otal	42,377	100.0%	1 4,469,447,239	100.0
Current non-Indexed LTV	Number	% of total number	Amount (CDD)	9/ of total amoun
Jurrent non-indexed LTV	Number 23,531	% of total number 55.5%	Amount (GBP)	% of total amoun
0-50%	23,531	55.5%	£ 1,672,082,014	37.1
50-55%	2,766	6.5%	£ 364,785,129	8.
55-60%	2,874	6.8%	£ 392,581,525	8.7
60-65%	2,976 3,047	7.0%	£ 450,654,917	10.
5-70%		7.2%	£ 447,117,450	10.
0-75%	3,377	8.0%	£ 540,527,909	12
75-80%	2,953	7.0%	£ 493,147,690	- 11
0-85%	594	1.4%	£ 85,654,596	1
5-90%	196	0.5%	£ 31,672,752	0
0-95%	45	0.1%	£ 8,077,237	0
95-100%	18	0.0%	£ 3,146,020	0
00-105%	0	0.0%	٠ -	0
05-110%	•	0.07	-	•
10-125%				
25%+			1	l
otal	42,377	100 00%	£ 4,489,447,239	100.
over	42,377	100.00%	, ~ T,TU3,TT1,239	100.
and ladered LTV	No. 1	0/ -64-6.1	A	0/ -44
current Indexed LTV	Number	% of total number	Amount (GBP)	% of total amo
-50%	23,114	54.5%	£ 1,657,325,996	36
0-55%	2,823	6.7%	£ 359,783,234	8
5-60%	2,763	6.5%	£ 382,154,510	8
0-65%	2,877	6.8%	£ 432,877,852	9
5-70%	3,038	7.2%	£ 464,781,283	10
0-75%	3.814	9.0%	£ 579.915.348	12
5-80%	3,586 357	8.5%	£ 562,458,317 £ 49,552,135	12
0-85%	357	0.8%	£ 49.552.135	
5-90%	5	0.0%	£ 598.565	
0-95%	0	0.0%	£ 000,000	Č
5-100%	0	0.0%	0	Č
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00-105%				
05-110%				
10-125%				
125%+				
Total	42,377	100.0%	£ 4,489,447,239	100
	· · · · · · · · · · · · · · · · · · ·			
Current outstanding balance of loan	Number	% of total number	Amount (GBP)	% of total amou
0-5,000	517	1.2%	Amount (GBP) 1,246,584	0
-5,000 ,000-10,000	517 673	1.2% 1.6%	Amount (GBP) 5 1,246,584 5 5,118,429	(
r-5,000 ,000-10,000 0,000-25,000	517 673 3,082	1.2% 1.6% 7.3%	Amount (GBP) 5 1,246,584 5 5,118,429	0
-5,000 ,000-10,000 ,000-25,000 5,000-50,000	517 673	1.29 1.69 7.39 15.79	Amount (GBP) 1,246,584 5,118,429 55,310,225 250,457,962	(
-5,000 ,000-10,000 ,000-25,000 5,000-50,000	517 673 3,082	1.2% 1.6% 7.3%	Amount (GBP) 1,246,584	(
-5,000 0,000-10,000 0,000-25,000 5,000-50,000 0,000-75,000	517 673 3.082 6,643 7,021	1.2% 1.6% 7.3% 15.7%	Amount (GBP) 1,246,584 5,118,429 55,310,225 250,457,962 438,051,810	
-5,000 -0,000-10,000 0,000-25,000 5,000-50,000 0,000-75,000 5,000-100,000	517 673 3.082 6,643 7,021 6,501	1.2% 1.6% 7.3% 15,7% 16,6%	Amount (GBP) 1,246,584 5,118,429 55,310,225 250,457,962 438,051,810 567,474,668	(((((((((((((((((((
-5.000 ,000-10.000 ,000-25.000 5.000-50.000 0.000-75.000 5.000-100.000 0.000-75.000	517 673 3,082 6,643 7,021 6,501 8,892	1.2% 1.6% 7.3% 15.7% 16.6% 15.3% 21.0%	Amount (GBP) 1,246,584 5,118,429 55,310,225 250,457,962 438,051,810 567,474,668 1,085,263,192	(((((((((((((((((((
.5,000 .000-10,000 .000-25,000 .000-25,000 .000-75,000 .000-75,000 .000-150,000 .000-150,000 .000-150,000	517 673 3,082 6,643 7,021 6,501 8,892 4,576	1.2% 1.6% 7.3% 15.7% 16.6% 15.3% 21.0%	Amount (GBP) 1,246,584 5,118,429 55,310,225 250,457,962 438,051,810 567,474,668 1,085,263,192 786,753,748	12 24
-5.000 .000-10.000 .000-25.000 5.000-50.000 0.000-75.000 0.000-75.000 0.000-150.000 0.000-150.000 0.000-50.000 0.000-50.000	517 6737 3.082 6.6434 7.021 6.501 8.892 4.576	1.2% 1.6% 7.3% 1.57% 1.57% 1.6.6% 1.5.3% 1.5.3% 1.0.6% 1.0.8% 1.0.8% 4.8%	Amount (GBP) 1,246,584 5,118,429 55,310,225 250,457,962 438,051,810 567,474,668 1,085,263,192 448,378,801	(((((((((((((((((((
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5.5000 0.000-10,000 0.000-25,000 0.000-25,000 0.000-75,00	517 673 673 3,082 6,643 6,643 6,643 6,544 6,544	1.2% 1.8% 7.3% 1.8% 7.3% 1.8% 1.8% 1.8% 1.8% 1.8% 1.8% 1.8% 1.8	Amount (GBP) 1,246,548 1,1246,548 5,118,429 5,5310,225 439,051,810 5,5310,225 439,051,810 5,67474,668 1,685,263,192 766,753,748 449,378,601 291,827,646 168,918,27 120,811,628 77,4870,120 5,030,248 3,023,592 15,651,251 15,651,251 15,651,251 15,651,251 15,651,251 15,651,251 15,651,251 15,651,251 15,651,251 15,651,251 15,651,251 15,651,251 17,7373,599 151,815,588 341,841,351 171,7373,590 153,399,821 151,815,588 341,841,351 151,315,588 341,841,351 151,315,588 341,841,351 151,315,588 341,841,351 151,315,588 341,841,351 151,315,588 341,841,351 151,315,588 341,841,351 151,315,588 341,841,351 151,315,588 341,841,351 151,315,588 341,841,351 151,315,588 341,841,351 151,315,588 341,841,351 151,315,588 341,841,351 151,315,588	% of total amounts of t
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-5.000 0.000-10,000 0.000-25,000 0.000-25,000 0.000-75,00	517 673 673 3,082 6,643 6,643 6,643 6,544 6,544	1.2% 1.8% 7.3% 1.8% 7.3% 1.8% 1.8% 1.8% 1.8% 1.8% 1.8% 1.8% 1.9% 1.9% 1.9% 1.9% 1.9% 1.9% 1.9% 1.9	Amount (GBP) 1.246,584 5.118,492 5.518,192,55 5.5310,225 439,051,810 5.561,474,688 1,685,263,192 786,733,748 1,685,263,192 78,738,788,611 291,827,846 163,918,27 120,811,628 77,4870,120 55,030,248 34,023,592 15,651,251 15,651,251 15,651,251 15,651,251 15,651,251 15,651,251 15,651,251 15,651,251 15,651,251 15,651,251 15,651,251 15,651,251 15,651,251 15,651,251 15,651,251 178,769,529 151,815,588 341,841,351 171,373,590 561,629,789 440,868,781 171,373,590 561,629,789 440,868,781 171,373,590 131,340,303 131,425,334	0
-5.000 .000-10,000 .000-10,000 .000-25,000 .000-75,00	517 673 3,082 6,643 7,021 6,50	1.2% 1.8% 7.3% 1.87 7.3% 1.67 1.68 1.68 1.68 1.68 1.18 1.08 1.08 1.08 1.08 1.08 1.08 1.0	Amount (GBP) 1,246,548 5,118,429 5,5110,225 250,457,025 439,051,810 5,5170,225 250,457,037 449,378,010 291,827,485,942 72,485,942 74,487,120 5,030,204 3,023,959 4,023,9592 Amount (GBP) 177,797,595,299 353,999,821 651,893,798,893 40,898,949 40,898,949 40,898,949 40,898,949 40,898,949 40,898,949 40,898,949 40,898,949 40,898,949 40,898,949 40,898,949 40,898,949 40,898,949 40,898,949 40,898,949 40,898,949 40,898,949 5,898,949 40,898,949 40,898,949 40,898,949 5,898,949 40,898,949 40,898,949 40,898,949 40,898,949 40,898,949 40,898,949 40,898,949 40,898,949 40,898,949 40,898,949 80,888,947,239	% of total amo

CBS Covered Bonds Feb-13

		CBS Covered	d Bonds Feb-1	13		
Seasoning	Number	% of total number		Amount (GBP)	% of total amount	
0-12 months	5,080	/o or total number	12.0%	£ 659,859,854	14.7%	
12-24 months	8,126			£ 946,652,260	21.1%	
24-36 months	8,334		19.7%	£ 942,969,132	21.0%	
36-48 months	5,830			£ 610,599,112	13.6%	
48-60 months	3,380			£ 295,996,151	6.6%	
60-72 months	4,506			£ 404,796,032	9.0%	
72-84 months	3,521		8.3%	£ 326,978,341	7.3%	
34-96 months	3,296		7.8%	£ 280,383,214	6.2%	
96-108 months	304		0.7%	£ 21,213,144	0.5%	
108-120 months	0		0.0%	£ 21,210,144	0.0%	
120-150 months	0			6 -	0.0%	
150-180 months	0		0.0%	0	0.0%	
80+ months	0		0.0%	<u>.</u>	0.0%	
Total	42,377		100.0%	£ 4,489,447,239	100.0%	
ota	42,011		100.076	2 4,400,447,200	100.076	
nterest payment type	Number	% of total number		Amount (GRP)	% of total amount	
ixed	21,031	70 Of Cold Hambor	42.6%	2.142.162.829	47.7%	
SVR	18,929		38.3%	1,448,985,652	32.3%	
racker	7,729		15.7%	684.181.919	15.2%	
racker Other (please specify)_Capped	1,675		3.4%	214,116,840	4.8%	
otal	49.364		100.00%	£ 4.489.447.239	100.00%	
	40,004		100.0078	.,,,		
oan purpose type	Number	% of total number		Amount (GRP)	% of total amount	
Owner-occupied	Number 49.356	/6 OI LOLAI HUITIDGI	100.0%	4.488.674.315	100.0%	
Buy-to-let	49,330		0.0%	772,924	0.0%	
Second home	0		0.0%	112,324	0.0%	
Total	49,364			£ 4,489,447,239		
Oldi	45,304		100.076	2 1,700,777,233	100.076	
ncome verification type	Number	% of total number		Amount (GBP)	% of total amount	
-ully verified	42,377	/o or total number	100.0%	4,489,447,239	100.0%	
ast-track	42,377		0.0%	4,469,447,239	0.0%	
Past-track Self-certified	0		0.0%	0	0.0%	
Self-certified Fotal	42.377		100.0%	4.489.447.239	100.0%	
ota	42,011		100.078	4,400,447,200	100.076	
Remaining term of loan	Number	% of total number		Amount (GRP)	% of total amount	
0-30 months	Number 1,284	% of lotal number	3.0%	£ 50,698,506	% of total amount 1.1%	
30-60 months	1,284 2,612		6.2%	£ 50,698,506 £ 130,655,719	2.9%	
30-60 months 30-120 months	2,612 7.724		18.2%		11.9%	
120-180 months	9,539		22.5%		20.3%	
180-240 months	11,098			£ 1,362,616,461	30.4%	
240-300 months	7,790			£ 1,152,638,905	25.7%	
300-360 months	1,650		3.9%	£ 251,630,640	5.6%	
360+ months	680			£ 96,043,441		
Total	42,377		100.0%	£ 4,489,447,239	100.0%	
Employment status	Number	% of total number		Amount (GBP)		
Employed	33,613		79.3%	£ 3,500,279,571	78.0%	
Self-employed	6,338		15.0%	£ 848,952,657	18.9%	
Jnemployed	114			£ 8,197,975	0.2%	
Retired	2,117		5.0%	£ 113,438,493	2.5%	
Guarantor	0	-	0.0%	£ -	0.0%	
Other	195		0.5%		0.4%	
l'otal	42,377		100.0%	£ 4,489,447,239	100.0%	
Covered Bonds Outstanding, Associated Derivatives (please disc	lose for all bonds outstanding)					
Covered Bonds Outstanding, Associated Derivatives (please disc	1		2	3	4	
Covered Bonds Outstanding, Associated Derivatives (please disc Series Ssue date	1 22/07/08		20/11/08	3 19/04/11		
Covered Bonds Outstanding, Associated Derivatives (please disc series ssue date princinal ratino (Moody's/S&P/Fitch/DBRS)			Aaa / NR / AAA	Aaa / NR / AAA	Aaa / NR / AAA	Aaa / NR / A
Covered Bonds Outstanding, Associated Derivatives (please disc beries ssue date riginal rating (Moody's/S&P/Fitch/DBRS) Jurrent rating (Moody's/S&P/Fitch/DBRS)	1 1 2207/08 Aaa / NR / AAA Aaa / NR / AAA		Aaa / NR / AAA Aaa / NR / AAA	Aaa / NR / AAA Aaa / NR / AAA	Aaa / NR / AAA Aaa / NR / AAA	Aaa / NR / A Aaa / NR / A
Covered Bonds Outstanding, Associated Derivatives (please disc beries ssue date rippinal rating (Moody's/S&P/Fitch/DBRS) Durrent rating (Moody's/S&P/Fitch/DBRS)	1 22/07/08 Aaa / NR / AAA Aaa / NR / AAA GAB		Aaa / NR / AAA Aaa / NR / AAA GBP	Aaa / NR / AAA Aaa / NR / AAA GBP	Aaa / NR / AAA	Aaa / NR / A Aaa / NR / A G
Covered Bonds Outstanding, Associated Derivatives (please disc beries ssue date Diginal rating (Moody's/SAP/Fitch/DBRS) Current rating (Moody's/SAP/Fitch/DBRS) Denomination	1 1 220708 Aaa / NR / AAA Aaa / ABA Aaa Aaa / ABA Aaa Aaa Aaa Aaa Aaa Aaa Aaa Aaa Aaa		Aaa / NR / AAA Aaa / NR / AAA GBP 500,000,000	Aaa / NR / AAA Aaa / NR / AAA GBP 750,000,000	Aaa / NR / AAA Aaa / NR / AAA EUR 650,000,000	Aaa / NR / A Aaa / NR / A G 500,000,0
Covered Bonds Outstanding, Associated Derivatives (please disc beries ssue date Diginal rating (Moody's/SAP/Fitch/DBRS) Current rating (Moody's/SAP/Fitch/DBRS) Denomination	1 22/07/08 Aaa / NR / AAA Aaa / NR / AAA GAB		Aaa / NR / AAA Aaa / NR / AAA GBP	Aaa / NR / AAA Aaa / NR / AAA GBP	Aaa / NR / AAA Aaa / NR / AAA EUR	Aaa / NR / A Aaa / NR / A G 500,000,
Covered Bonds Outstanding, Associated Derivatives (please discereis save date programment of the programment	1 1 220708 Aaa / NF / AAA GBP 1.500,000,000 900,000,000 1.00		Aaa / NR / AAA Aaa / NR / AAA GBP 500,000,000 500,000,000	Aaa / NR / AAA Aaa / NR / AAA GBP 750,000,000 750,000,000 1.000	Aaa / NR / AAA Aaa / NR / AAA EUR 650,000,000 650,000,000 0.877	Aaa / NR / A Aaa / NR / A G 500,000,0 500,000,0
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overed Bonds Outstanding, Associated Derivatives (please disciples size of the Control of the Co	1 1 22/07/06 Apa / NR / AAA Apa / NR / AAA Apa / NR / AAA BP 1.500,000,000 90,000,000 1.000 Soft built 25/07/16 25/07/16 XS0378917240 LISE Monthly		Aaa / NR / AAA Aaa / NR / AAA GBP 500,000,000 500,000,000 Soft bullet 24/11/16 XS0400750542 LSE Monthly	Aaa / NR / AAA Aaa / NR / AAA GBP 750,000,000 750,000,000 1.000 Soft bullet 19/04/18 XS0618833635 LSE Annually	Aaa / NR / AAA Aaa / NR / AAA EUR 650,000,000 650,000,000 0,877 Soft bullet 24/10/14 24/10/14 XS0696058857 LSE Annually	Aaa / NR / A Aaa / NR / A G G 500,000,0 1.0 Softbu 10/02 10/02 XS07447525 L Quarter
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covered Bonds Outstanding, Associated Derivatives (please discretes size date briginal rating (Moody's/S&P/Fitch/DBRS) between tailing (Moody's/S&P/Fitch/DBRS)	1 1 2207/08 Aaa / NR / AAA GGP 1.500,000,000 900,000,000 1,000 Soft builef 225,077:6 X\$0378917240 X\$0378917240 Morthly 25,00714 0,993% 0,993%		Aaa / NR / AAA Aaa / NR / AAA GBP 500,000,000 500,000,000 1,000 Soft bullet 24/11/16 24/11/16 24/11/16 LSE EMonthly 25/03/13 0,993% 0,500%	Aaa / NR / AAA Aaa / NR / AAA GBP 750,000,000 750,000,000 Soft bullet 19/04/18 XS0618833635 LSE Annually 19/04/13 1-220%	Aaa / NR / AAA Aaa / NR / AAA EUR 650,000,000 650,000,000 0.877 Soft bullet 24/10/14 24/10/14 XS0896058857 LSE Annually 24/10/13 2.875% 1.300%	Aaa./ NR./ / Aaa./ NR./ / G 500.000. 500.000. 11. Sdt b. 10/02 XS0744752 L Ouarth 19/06 2.111
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covered Bonds Outstanding, Associated Derivatives (please discretes size date project a rating (Moody's SAP)-Fitch/DBRS) convert string (Moody's SAP)-Fitch/DBRS) tenomination monoton and a size of the common of the convert string (Moody's SAP)-Fitch/DBRS) tenomination monoton outstanding X swap rate (rate:1) takentry type (her discret) the convertigation of the convertiga	1 1 22/07/08 Aaa / NR / AAA Aaa / NR / AAA Aaa / NR / AAA GGP 1.500,000,000 900,000,000 1.000 Soft builet 2.50/7/6 X50378617240 X5037817240 Morthly 2.50/7/3 0.993% 0.093%		Aaa / NR / AAA Aaa / NR / AAA GBP 500,000,000 1,000 Soft bullet 24/11/16 XS0400750542 LSE Monthly 25/03/13 0,993% 0,500% N/A N/A	Aaa / NR / AAA Aaa / NR / AAA GBP 750,000,000 1,000 Soft bullet 19/04/18 XS0618833635 LSES Annually 19/04/13 4.625% 1.220% HSBC pic	Aaa / NR / AAA Aaa / NR / AAA EUR 650,000,000 650,000,000 0.877 Soft bullet 24/10/14 XS0696058857 LSE Annually 24/10/13 2.675% 1.300% HSBC plc	Asan / NR / / Asan / NR / / Asan / NR / / G () 500,000, 500,000, 10,000
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CBS Covered Bonds Feb-13

Programme triggers

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 fall below required levels	NR ; NWA ; NVA NR / P-2 / F2	No	At initial trigger, direct funds to account held with Stand-by Account Bank
Servicer Trigger (2)	Servicer's ratings fall 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 Event 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	Yes	Collateral posting
Swap Counterparty Rating Trigger - Covered Bond (Liability) Swap	Breach of ratings trigger	NR / A2 / A NR / P-1 / F1	Yes	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 Agreement
Stand-by Account Bank	Account Bank's ratings fall below required levels	NR / N/A / N/A NR / P-1 / F1	Yes	Appoint Stand-by Account Bank