National Transparency Template May 2013

Administration

Coventry Building Society	
Coventry Building Society Covered Bonds	
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	30/06/13
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	31/05/13
https://live.irooms.net/CoventryBuildingSociety/	
	Coventry Building Society Covered Bonds Andrew Turvey (Head of Liquidity Planning) Telephone: 446 (10)24 7643 5107 E-mail: Andrew. Turvey@thecoventry. co.uk Mailing Address: Oak Tree Court, Binley Business Park, Harry Weston Road,

Coun	terpart	ies, F	₹atir	ngs

	Counterparty/ies		Fitch	Moody	's	S&P		DBRS
		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)	4,310,146,717							
Swap notional maturity/ies	19/04/2018							
LLP receive rate/margin	1.68250%							
LLP pay rate/margin	3.51216%							
Collateral posting amount(s) (GBP)	1,800,000							

	Value as of End Date of reporting period		Value as of Start Date of reporting period		Targeted Value
	Interest Received on mortgages: £12,634,558		Interest Received on mortgages: £13,281,387		
	Fees Received on mortgages due to CBS: £300,766		Fees Received on mortgages due to CBS: £495,753		
	Interest Received on GIC Account: £850		Interest Received on GIC Account: £655		
	Interest Received on Substitution Assets: £57,148		Interest Received on Substitution Assets: £23,449		
	Any other receipts not covered above : £63,490		Any other receipts not covered above : £80,169		
	Available Revenue Receipts as at month end: £13,056,812		Available Revenue Receipts as at month end: £13,881,415		
	Fees paid to third parties: £374,839		Fees paid to third parties: £497,486		
	Interest on Interest Rate Swap - Series 1-5: £6,698,811		Interest on Interest Rate Swap - Series 1-5: £6.591.188		
	Interest on Covered Bond Swap - Series 3: £1,311,245		Interest on Covered Bond Swap - Series 1-3. £1,310,474		
	Interest on Covered Bond Swap - Series 4: £1,337,170		Interest on Covered Bond Swap - Series 4: £1,294,326		
	Interest on Covered Bond Swap - Series 5: £1,007,237		Interest on Covered Bond Swap - Series 5: -£1,568,550		
	Interest on Term Advance - Series 1&2: £1.179.360		Interest on Term Advance - Series 1&2: £1.142.120		
	interest of Ferri Advance - Series Taz. 21,179,500		interest on Term Advance - Series Taz. 21,142,120		
			Interest on Term Advance - Series 5: £2,543,550		
	Any other payments not covered above : £662		Any other payments not covered above : £650		
	Transfer to/(from) Reserve Ledger: -£1,485		Transfer to/(from) Reserve Ledger: -£6,538		
	Payments made (incl repatriation to CBS): £1,148,973		Payments made (incl repatriation to CBS): £2,076,708		
evenue receipts (please disclose all parts of waterfall)	raymono mado (norrepanation to obo). 21,110,010		aymono mado (mor opamator to obo). 22,070,700		
violide recorpte (produce discrete di parte of Wateriali)					
	Scheduled Principal Receipts: £17,197,551		Scheduled Principal Receipts: £15,934,666		
	Unscheduled Principal Receipts: £59,404,519		Unscheduled Principal Receipts: £119,436,160		
	Available Principal Receipts as at month end: £76,602,070		Available Principal Receipts as at month end: £135,370,826		
	D		D		
rincipal receipts (please disclose all parts of waterfall)	Remainder to Members: £76,602,070		Remainder to Members: £135,370,826		
	\$	44.007.000		44.070.045	
eserve ledger	<u>ε</u> •	14,967,308		14,973,845	£ 14,967,3
evenue ledger	<u>ε</u> •	14,056,813		14,881,415	
rincipal ledger		76,602,070		135,370,826	
re-maturity liquidity ledger	N/A		N/A		N/A

set	Cover	age T	est

Asset Coverage Test		
		Description (please edit if different)
A	£ 3,451,581,655	A: Arrears Adjusted True Balance
В	٤ -	B: Principal Receipts Retained in Cash
C	€ -	C: Retained Cash Contributions
D	£ 76,602,070	D: Substitution Assets - Principal Receipts¹ & D: Substitution Assets - Capital Contributions
E		
V		
W		
X	£ 66,676,090	X: Savings set off balance
Υ		Y : Flexible draw deduction
Z		Z: Negative carry adjustment
Total	£ 3,305,399,742	
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)	£	85,349,742
Credit support as derived from ACT (%)		2.7%

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)	£	3,205,847,500
Cover pool balance (GBP)	£	4,403,146,488
GIC account balance (GBP)	£	105,626,190
Any additional collateral (please specify)		
Any additional collateral (GBP)	£	
Aggregate balance of off-set mortgages (GBP)	£	534,125,450
Aggregate deposits attaching to the cover pool (GBP)	£	66,676,090
Aggregate deposits attaching specifically to the off-set mortgages		
(GBP)	2	47,024,324
Nominal level of overcollateralisation (GBP)		1,288,035,773
Nominal level of overcollateralisation (%)		40.0%
Number of loans in cover pool		41,853
Average loan balance (GBP)	£	105,205
Weighted average non-Indexed LTV (%)		54.4%
Weighted average Indexed LTV (%)		54.3%
Weighted average seasoning (months)		40.4
Weighted average remaining term (months)		203.0
Weighted average interest rate (%)		3.5%
Standard Variable Rate(s) (%)		4.7%
Constant Pre-Payment Rate (%, current month)		1.4%
Constant Pre-Payment Rate (%, quarterly average)		1.7%
Principal Payment Rate (%, current month)		1.8%
Principal Payment Rate (%, quarterly average)		2.0%
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
moody's randy'r dymont maloddol		

Mortgage collections

Mortgage collections (scheduled - interest)	£	12,634,558
Mortgage collections (scheduled - principal)	٤	17,197,551
Mortgage collections (unscheduled - interest)		
Mortgage collections (unscheduled - principal)	٤	59,404,519

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	482	1.2%	54,090,287	1.2%		
Loans bought back by seller(s)	146	0.3%	8,871,050	0.2%		
of which are non-performing loans	123	0.3%	5,975,575	0.1%		
of which have breached R&Ws	6	0.0%	1,246,032	0.0%		
Loans sold into the cover pool	932	2.2%	141,648,785	3.2%		

5.0% / 3.7%

Product Rate Type and Reversionary Profiles				Weighted av	erage				
						Remaining teaser period			
	Number	% of total number	Amount (GBP)	% of total amount	Current rate	(months)	Current margin	Reversionary margin Initial	al rate
Fixed at origination, reverting to SVR	24,405	49.9%	2,418,911,915	54.9%	4.07%	22.1	2.97%	4.23% 4.	4.03%
Fixed at origination, reverting to Libor	0	0.0%	0	0.0%	0.00%	0	0.00%	0.00% 0.0	J.00%
Fixed at origination, reverting to tracker	3,324	6.8%	273,259,523	6.2%	1.29%	0.1	0.79%	0.79% 5.3	5.32%
Fixed for life	51	0.1%	0	0.0%	0.00%	0	0.00%	0.00%	J.00%
Tracker at origination, reverting to SVR	3,543	7.2%	387,843,696	8.8%	3.37%	7.6	2.87%	4.15% 3.	3.15%
Tracker at origination, reverting to Libor	0	0.0%	0	0.0%	0.00%	0	0.00%	0.00% 0.	J.00%
Tracker for life	3,395	6.9%		6.2%	1.30%	0.0	0.80%	0.80% 4.	4.56%
SVR, including discount to SVR	14,214	29.0%	1,048,377,802	23.8%	3.38%	0.0	2.88%	2.89% 3.5	3.93%
Libor	0	0.0%	0	0.0%	0.00%	0	0.00%	0.00% 0.	J.00%
Total	48,932	100.0%	£ 4,403,146,488	100.0%	3.50%		2.67%	4.	4.04%

Stratifications				
Arrears breakdown	Number	% of total number	Amount (GBP)	% of total amount
Current	41,718	99.7%	£ 4,390,154,931	99.7%
0-1 month in arrears	86	0.2%	£ 7,327,325	0.29
1-2 months in arrears	49		£ 5,664,231	0.19
2-3 months in arrears 3-6 months in arrears	0		E -	0.09
6-12 months in arrears	0		ę .	0.09
12+ months in arrears	0	0.0%	£ -	0.0
Total	41,853	100.0%	£ 4,403,146,488	0.0° 100.0°
Current non-Indexed LTV	Number	% of total number	Amount (GBP)	
0-50% 50-55%	23,534 2,725	56.2% 6.5%	£ 1,660,116,945 £ 363,414,613	37.79
55-60%	2,725	6.8%	£ 303,414,013	8.3° 8.9°
60-65%	2,935	7.0%	£ 390,140,360 £ 437,855,500	9.99
65-70%	2,990	7.1%	£ 435,552,738	9.99
70-75%	3,079	7.4%	£ 498,206,507	11.39
75-80%	2,979	7.1%	£ 498,730,011	11.39
80-85%	524	1.3%	£ 77,244,800	1.89
85-90% 90-95%	189 44		£ 30,479,054	0.7° 0.2°
95-100%	21			0.2
100-105%	0		F -	0.0
105-110%	•	0.070	-	0.0
110-125%				
125%+				
Total	41,853	100.00%	£ 4,403,146,488	100.00
0 11 1 117/		~ (111		
Current Indexed LTV	Number 23 220	% of total number 55.5%	Amount (GBP)	% of total amoun
0-50% 50-55%	23,220 2,788	55.5%	£ 1,659,139,136 £ 362,223,048	37.7 8.2
55-60%	2,700	6.5%	£ 376,819,731	8.6
60-65%	2,921	7.0%	£ 439,111,083	10.09
65-70%	2,931	7.0%	£ 448,065,780	10.2
70-75%	3,649	8.7%	£ 556,187,721	12.69
75-80%	3,362	8.0%	£ 522,332,213	11.99
80-85%	270			
85-90% 90-95%	10	0.0%	£ 1,276,110 £ 95,272	0.09
95-100%	0		F -	0.09
100-105%			_	***
105-110%				
110-125%				
125%+				
Total	41,853	100.0%	£ 4,403,146,488	100.09
0				
	Number	9/ of total number	Amount (CDD)	9/ of total amount
Current outstanding balance of loan 0-5.000	Number 542	% of total number	Amount (GBP)	% of total amount
0-5,000 5,000-10,000	542 689	1.3% 1.6%	1,284,200	0.09
0-5,000 5,000-10,000 10,000-25,000	542 689 3,127	1.3% 1.6% 7.5%	1,284,200 5,210,623 56,135,356	0.09
0-5,000 5,000-10,000 10,000-25,000 25,000-50,000	542 689 3.127 6,632	1.3% 1.6% 7.5% 15.8%	5 1,284,200 5,210,623 5 56,135,356 249,608,444	0.0° 0.1° 1.3° 5.7°
0-5,000 5,000-10,000 10,000-25,000 25,000-50,000 50,000-75,000	542 6989 3.127 6.632 6.983	1.3% 1.6% 7.5% 15.6%	1,284,200 5,210,623 56,135,356 249,608,444 434,361,485	0.0 0.1 1.3 5.7 9.9
0-5,000 10,000 - 25,000 10,000 - 25,000 25,000 - 50,000 50,000 - 75,000 75,000 - 100,000	542 689 3,127 6,632 6,963 6,437	1.3% 1.6% 7.5% 15.8% 16.6%	1,284,200 5,210,623 56,135,356 249,608,444 434,361,485 562,344,401	0.0° 0.1° 1.3° 5.7° 9.9° 12.8°
0-5.000 5.000-10.000 10.000-25.000 25.000-50.000 50.000-75.000 75.000-100.000 100,000-150.000	542 6899 3 127 6.632 6,963 6,437 8,601	1.3%4 1.6% 7.5%5 15.8% 16.6% 15.4% 20.6%	1,284,200 5,210,623 56,135,356 249,608,444 434,361,485 562,344,401 1,049,316,310	0.0° 0.1° 1.3° 5.7° 9.9° 12.8° 23.8°
0-5,000 10,000 - 25,000 10,000 - 25,000 25,000 - 50,000 50,000 - 75,000 75,000 - 100,000	542 689 3,127 6,632 6,963 6,437	1.3% 1.6% 7.5% 15.8% 16.6%	1,284,200 5,210,623 56,135,356 249,608,444 434,361,485 562,344,401 1,049,316,310 767,463,766	0.0° 0.1° 1.3° 5.7° 9.9° 12.8° 23.8° 17.4°
0-5,000 5,000-10,000 10,000-25,000 25,000-55,000 50,000-75,000 75,000-100,000 100,000-150,000 150,000-200,000	542 6899 3,127 6,632 6,933 6,437 8,601 4,467	1.13% 1.8% 7.5% 15.8% 16.6% 20.8% 20.8% 4.8% 2.2% 4.2%	1,284,200 5,210,623 56,135,356 249,608,444 434,361,485 562,344,401 1,049,316,310 767,463,766 441,738,304 288,259,889	0.0° 0.1° 1.3° 5.7° 9.9° 12.8° 23.8° 17.4° 10.0° 6.5°
0-5,000 10,000-25,000 10,000-25,000 25,000-50,000 50,000-75,000 75,000-100,000 150,000-250,000 150,000-250,000 25,000-300,000 25,000-300,000 25,000-300,000 25,000-300,000 25,000-300,000 25,000-300,000 25,000-300,000 25,000-300,000	542 6899 3.127 6.6437 8.601 4.467 1,992 1,090	1.13% 1.16% 7.75% 1.58% 1.58% 1.68% 1.68% 1.0.0% 1.0.7% 4.8% 2.25% 1.12%	1,284,200 5,210,623 56,135,356 249,608,444 434,361,485 562,344,401 1,049,316,310 767,463,766 441,738,304 288,259,889 166,961,961	0.05 0.15 1.35 5.77 9.95 12.85 23.85 17.44 10.00 6.55
0-5.000 5.000-1-0.000 10.000-25.000 25.000-55.000 50.000-75.000 75.000-100.000 150.000-200.000 150.000-200.000 250.000-250.000 250.000-300.000 250.000-350.000 300.000-350.000 350.000-350.000	542 689 3,127 6,632 6,933 6,437 8,601 4,467 1,992 1,080 517	1.13% 1.15% 1.15% 7.75% 1.15% 1.15% 1.15% 1.15,4% 1.10,7% 1.10,7% 1.10,7% 1.10,7% 1.10,7% 1.10,7% 1.10,7%	1,284,200 5,210,623 56,135,356 249,608,444 434,361,485 562,344,401 1,049,316,310 767,463,766 441,738,304 288,259,889 166,961,961	0.0° 0.1° 1.1° 5.7° 9.9° 12.8° 23.8° 17.4° 10.0° 6.5° 3.8°
0-5,000 10,000 - 25,000 10,000 - 25,000 50,000 - 75,000 50,000 - 75,000 100,000 - 150,000 150,000 - 250,000 150,000 - 250,000 250,000 - 250,000 250,000 - 350,000 350,000 - 400,000 350,000 - 400,000 400,000 - 400,000	542 6899 3.127 6.632 6.933 8.601 4.467 1.992 1.060	1.3%4 1.6%4 7.75%4 15.8% 16.6% 20.0%6 10.7% 4.8% 2.2% 0.7% 0.7%	1,284,200 5,210,623 56,135,356 249,608,444 434,361,485 562,344,401 1,049,316,310 767,463,766 441,738,304 288,259,889 166,961,961	0.0° 0.1° 1.3° 5.7° 9.9° 12.8° 12.8° 17.4° 10.0° 6.5° 3.8° 2.1° 1.7°
0-5,000 0-5,000 10,000 - 25,000 10,000 - 25,000 25,000 - 50,000 50,000 - 75,000 - 100,000 100,000 - 150,000 100,000 - 150,000 200,000 - 250,000 200,000 - 250,000 200,000 - 250,000 300,000 - 350,000 300,000 - 350,000 400,000 - 450,000 400,000 400,000 - 450,000 400,000 400,000 400,000 400,000 400,000 400,000 400,000 400,000 400,000 400,000 400,000 400,	542 689 3,127 6,632 6,933 8,601 4,467 1,992 1,080 517 302 178	1.13% 1.16% 7.75% 1.58% 1.58% 1.60% 1.54% 1.07% 1.07% 4.08% 1.07% 4.08% 1.07%	1,284,200 5,210,623 56,135,356 249,608,444 434,361,485 562,344,401 1,049,316,310 767,463,766 441,738,304 288,259,889 166,981,961 112,376,686 75,225,131 73,722,295	0.0° 0.1° 1.3° 5.7° 9.9° 12.8° 17.4° 10.0° 6.5° 3.8° 2.6° 1.7°
0-5,000 10,000 110,000-25,000 25,000 25,000 25,000 50,000-75,000 100,000-150,000 110,000-150,000 110,000-150,000 120,000-200,000 250,000 250,000 250,000 350,000 350,000 350,000 450,000-500,000 450,000-500,000	542 689 3,127 6,632 6,933 8,601 1,992 1,1992 1,1080	1.13% 1.16% 7.75% 1.58% 1.58% 1.60% 1.54% 1.00% 1.07% 1.00% 1.07% 1.00%	1,284,200 5,210,623 55,135,356 249,608,444 434,361,455 562,344,401 1,049,316,310 767,468,259,889 268,259,889 112,376,686 75,225,131 73,722,295 52,433,999 32,608,177	0.0° 0.1° 1.3° 5.7° 9.9° 12.8° 23.8° 17.4° 10.0° 6.5′ 3.8° 2.6° 1.7° 1.7° 1.2°
0-5,000 10,000 5,000 10,000 25,000 25,000 50,000 75,000 75,000 75,000 100,000 150,000	542 689 693 6.632 6.633 6.933 6.933 1.992 1.000 517 302 178 97 97 97 97 97 97 97 97 97 97	1.13% 1.16% 7.75% 1.158	1,284,200 5,210,623 56,135,356 249,608,444 434,361,485 562,344,401 1,049,316,310 767,463,766 441,738,304 288,259,889 166,981,961 112,376,686 75,225,131 73,722,295	0.0 0.11 1.3 5.7. 9.9 12.8 23.8 17.4 10.0 6.5 3.8 2.6 1.7, 1.7 1.7 1.2
0-5,000 15,000-10,000 110,000-25,000 25,000-25,000 25,000-75,000 50,000-75,000 75,000-100,000 150,000-200,000 150,000-200,000 250,000-300,000 350,000-300,000 350,000-400,000 450,000-300,000 450,000-300,000 450,000-300,000 450,000-300,000 700,000-300,000 700,000-300,000 700,000-300,000	542 6899 6892 6 6323 6 6323 8 6013 7 1,992 1 1,992 1 1,980 1 1787 1 1787	1.13% 1.16% 7.75% 1.158% 1.158% 1.16.6% 1.15.4	1,284,200 5,210,252,252,252,252,252,252,252,252,252,25	0.0 0.1 1.3 5.7, 9.9 12.8 23.8 17.4 10.0 6.5 3.8 2.6 1.7, 1.2 0.7
0-5,000 10,000 5,000 10,000 25,000 25,000 50,000 75,000 75,000 75,000 100,000 150,000	542 689 3.127 6.632 6.983 6.983 8.601 1.982 1.982 1.060 1.070 302 1.080 1	1.13% 1.16% 7.75% 1.16% 1.15% 1.16%	1.284,200 5.210,63356 5.210,5356 5.210,5356 434,361,485 562,344,147 1,049,316,310 1,049,316,310 112,376,686 77,222,395 52,433,90 32,608,171 15,315,310 15,316,310 15,316,310 17,322,316 18,317 18,315,316 18,317 18,315,316	0.0 0.1 1.3 5.7 9.9 128 23.8 17.4 10.0 6.5 3.8 2.6 1.7 1.7 1.2 0.7
0-5,000 15,000-10,000 110,000-25,000 25,000-25,000 50,000-75,000 75,000-100,000 100,000-150,000 100,000-150,000 200,000-250,000 250,000-300,000 300,000-350,000 300,000-350,000 300,000-350,000 300,000-350,000 400,000-450,000 400,000-450,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-1,000,000 500,000-1,000,000 1,000,000	542 689 6,932 6,933 6,933 8,601 1,992 1,1080	1.13% 1.16% 7.75% 1.58% 1.58% 1.60% 1.54% 1.00%	1,284,200 5,210,252,253,254,254,254,254,254,254,254,254,254,254	0.0 0.1 1.3 5.7 9.9 128 23.8 17.4 10.0 6.5 3.8 2.6 1.7 1.7 1.2 0.7
0-5,000 10,000 5,000 10,000 25,000 25,000 50,000 75,000 75,000 75,000 100,000 150,000	542 689 3.127 6.632 6.983 6.983 8.601 1.982 1.982 1.060 1.070 302 1.080 1	1.13% 1.16% 7.75% 1.58% 1.58% 1.60% 1.54% 1.00%	1.284,200 5.210,63356 5.210,5356 5.210,5356 434,361,485 562,344,147 1,049,316,310 1,049,316,310 112,376,686 77,222,395 52,433,90 32,608,171 15,315,310 15,316,310 15,316,310 17,322,316 18,317 18,315,316 18,317 18,315,316	0.0 0.1 1.3 5.7 9.9 128 23.8 17.4 10.0 6.5 3.8 2.6 1.7 1.7 1.2 0.7
0-5,000 15,000-10,000 110,000-25,000 25,000-25,000 50,000-75,000 75,000-100,000 100,000-150,000 100,000-150,000 200,000-250,000 250,000-300,000 300,000-350,000 300,000-350,000 300,000-350,000 300,000-350,000 400,000-450,000 400,000-450,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-1,000,000 500,000-1,000,000 1,000,000	542 689 6,932 6,933 6,933 8,601 1,992 1,1080	1.13% 1.16% 7.75% 1.58% 1.58% 1.60% 1.54% 1.00%	1,284,200 5,210,252,253,254,254,254,254,254,254,254,254,254,254	0.00 0.11 1.33 5.77 9.99 12.88 23.81 17.44 10.00 6.55 3.65 1.77 1.72 1.72 0.77
0-5,000 10,000 5,000 10,000 25,000 25,000 50,000 75,000 75,000 75,000 100,000 150,000	542 689 6,932 6,933 6,933 8,601 1,992 1,1080	1.13% 1.16% 7.75% 1.16% 1.15.8% 1.16.8	1,284,200 5,210,623 56,135,356 249,603,4485 563,344,485 563,344,485 1,049,316,310 1,049,316,310 1,049,316,310 1,049,316,310 1,049,316,310 1,049,316 1,049	0.00 0.11 1.33 5.77 9.99 12.88 23.81 17.44 10.00 6.55 3.88 2.66 1.77 1.77 1.77 0.47 0.22 0.20 0.00 10.00 0.20 0.20 0.20 0.2
0-5,000 10,000 5,000 10,000 25,000 25,000 50,000 50,000 75,000 75,000 100,000 100,000 150,000	542 689 689 3.127 6.683 6.683 6.983 8.601 8.601 1.992 1.0808 1.0808 1.178 1.178 1.178 1.178 1.178 1.189 1.180 1.18	1.13% 1.16% 7.75% 1.58% 1.68% 1.68% 1.6.8% 1.6.8% 1.5.4% 1.0.7% 1	1,284,200 5,210,602 5,210,602 5,105,035,464 43,361,485 562,344,41,738,304 10,49,316,310 10,49,316,310 112,376,686 441,738,304 228,258,481 112,376,686	0.01 0.11 1.33 5.77 9.99 12.88 23.81 23.81 17.44 10.01 6.55 3.88 1.77 1.77 1.22 0.77 0.44 0.22 0.20 0.00
0-5,000 1-5,000-1-0,000 1-0,000-25,000 25,000-25,000 25,000-50,000 50,000-75,000 150,000-75,000 150,000-150,000 150,000-250,000 150,000-250,000 250,000-250,000 250,000-350,000 350,000-350,000 350,000-400,000 450,000-500,000 450,000-500,000 500,000-600,000 500,000-700,000 150,000-900,000 150,000-900,000 100,000-900,000	542 689 6893 6.637 8.601 8.601 4.467 1.992 1.992 1.992 1.993	1.13% 1.16% 1.15%	1,284,200 5,210,6023 56,135,3564 434,361,485 562,344,401 1,043,316,310 767,483,786 441,738,304 282,259,81991 112,376,686 75,225,13 73,722,295 52,433,90 32,608,171 15,315,080 6,513,808 € 4,403,146,488 Amount (GBP) 176,417,071 176,417,071 350,299,511	0.00 0.11 1.33 1.57 5.77 9.99 1.28 2.38 1.74 1.00 6.5 3.8 2.6 1.77 1.7 1.2 0.77 0.70 0.00 % of total amoun 4.0
0-5,000 10,000 5,000 10,000 25,000 25,000 50,000 50,000 75,000 75,000 100,000 100,000 150,000	542 689 689 3.127 6.683 6.683 6.983 8.601 8.601 1.992 1.0808 1.0808 1.178 1.178 1.178 1.178 1.178 1.189 1.180 1.18	1.13% 1.16% 7.75% 1.16% 7.75% 1.16%	1,284,200 5,210,602 5,210,602 5,105,035,64 44,3,361,485 562,344,1738,304 1,049,316,310 1,049,316,316 1,049,316	0.01 0.11 1.33 5.77 9.99 12.88 23.81 23.81 17.44 10.01 6.55 3.88 2.86 1.77 1.77 0.44 0.02 0.00 100.00
0-5,000 1-5,000-1-0,000 1-0,000-25,000 25,000-5,000 50,000-75,000 150,000-75,000 100,000-150,000 100,000-150,000 150,000-200,000 250,000-250,000 250,000-250,000 250,000-350,000 350,000-350,000 350,000-400,000 450,000-500,000 450,000-500,000 500,000-700,000 500,000-700,000 500,000-700,000 100,000-900,000	542 689 6893 6.632 6.632 6.633 6.437 6.633 6.437 6.633 6.637	1.13% 1.16% 1.15%	1,284,200 5,210,602 5,210,602 5,135,354 44,3361,485 562,344,401 1,043,316,310 767,463,768 441,738,304 282,259,839 169,561,379 26,6379 2,266,379 2,266,379 2,266,379 2,267,370 2,	0.0 0.1 1.3 1.3 5.7 9.9 12.8 23.8 17.4 10.0 6.5 3.8 2.6 1.7 1.7 0.7 0.4 0.2 0.2 0.0 0.0 0.0 % of total amoun 4.0 4.0 14.5 3.4
0-5,000 10,000 5,000 10,000 25,000 25,000 50,000 75,000 75,000 75,000 100,000 150,000	542 689 6893 6.983 6.983 6.983 6.983 6.44,646 6.437 6.	1.13% 1.16% 7.75% 1.16% 7.75% 1.16%	1,284,200 5,210,602 5,210,602 5,103,536 249,608,444 443,361,485 562,344,41 1,049,316,310 1,049,316 1	0.0 0.1: 1.3: 5.7.7 9.9: 9.9: 12.8 23.8: 23.8: 17.4 10.0: 6.5: 3.8: 2.66 1.7: 1.7: 0.7: 0.7: 0.7: 0.7: 0.7: 0.7: 0.7: 0
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0-5,000 10,000 5,000 10,000 25,000 25,000 50,000 75,000 75,000 75,000 100,000 150,000	542 689 6893 6.983 6.983 6.983 6.487	1.13% 1.16% 1.15%	1,284,200 5,210,602 5,210,602 5,210,602 5,103,364 44,3361,485 562,344,141 1,049,316,310 1,049,316,310 1,049,316,310 1,049,316,310 1,049,316,310 1,049,316,310 1,049,316,310 1,049,316,310 1,049,316,310 1,049,316,310 1,049,316,310 1,049,316,310 1,049,316,316 4,400,146,408 Amount (GBP) 1,76,417,071 3,50,299,51 3,50,299,51 3,50,299,51 3,50,299,5	0.0 0.1 1.3 1.3 5.7 9.9 9.9 12.8 23.8 17.4 10.0 6.5 3.8 2.6 6.7 1.7 1.7 1.7 0.7 0.4 0.2 0.0 100.0 % of total amoun 4.0 8.0 14.5 3.4 7.7 0.0 16.0
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0-5,000 10,000 5,0000 10,000 25,000 25,000 50,000 75,000 75,000 75,000 100,000 150,000	542 689 6893 3.127 6.6632 6.6833 6.983 6.9	1.13% 1.16% 1.16% 1.15% 1.15% 1.16%	1,284,200 5,210,602 5,210,602 5,105,356 249,603,448 43,361,485 562,344,614 1,049,316,310 1,049,316,3	0.0 0.1 1.3 1.3 1.5 5.7 9.9 12.8 23.8 12.4 10.0 6.5 3.8 2.6 1.7 1.7 1.2 0.7 0.4 0.2 0.0 100.0 8.0 14.5 3.4 7.7 7.7 0.6 16.0 16.0
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0-5,000 10,000 5,0000 10,000 25,000 25,000 50,000 75,000 75,000 75,000 100,000 150,000 150,000 150,000 150,000 150,000 150,000 150,000 150,000 250,000	542 689 6893 3.127 6.6632 6.6833 6.9831 6.98	1.13% 1.16% 1.16% 7.75% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.17%	1,284,200 5,210,602 5,210,602 5,105,356 5,135,356 249,603,4485 562,344,485 562,344,485 562,344,485 562,344,485 562,344,485 562,346,367 562,463,376 562,463,376 563,663,377 563,663,377 563,663,377 563,663,377 563,663,377 563,663,377 563,663,377 563,663,377 563,663,377 563,663,377 563,663,377 563,673 563,673 563,673 563,673 573	0.00 0.11 1.33 1.57 9.99 1.28 2.38 1.74 1.00 6.57 3.86 2.66 1.77 1.77 1.22 0.77 0.44 0.22 0.00 100.00 8.07 14.57 3.44 7.77 0.00 16.00 1.25 9.99 0.00 1.45 9.90 0.00 1.45 9.90 0.00 1.45 9.90 0.00 1.45 9.90 0.00 1.45 9.90 0.00 0.00 0.00 0.00 0.00 0.00 0.0
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0-5.000	542 688 689 3.127 6.632 6.983 6.983 6.487 6.487 6.487 6.587 6.587 6.587 6.587 6.647	1.13% 1.16% 7.75% 1.16% 7.75% 1.16%	1,284,200 5,210,602 5,210,602 5,105,035 249,608,444 434,361,485 562,341,485 562,341,485 562,341,485 6411,738,304 288,259,885 168,961,961 112,376,862 75,225,131 73,722,25 52,433,909 28,633,399 28,633,399 28,633,399 28,633,399 28,633,399 28,633,399 28,633,399 28,633,399 28,633,399 28,633,399 28,633,399 28,633,399 28,633,399 28,633,399 28,633,399 28,633,399 38,693 38,083,399 38,083,399 38,083,399 38,083,399 38,083,399 38,083,399 38,083,399 38,083,399 38,083,399 38,083,399 38,083,399 38,083,399 38,083,399 38,083,399 38,083,399 38,083,399 38,083,399 38,184,399,484	0.00 0.11 1.33 5.77 9.99 112.88 22.88 17.44 10.00 6.55 3.88 2.66 1.77 1.77 1.22 0.77 1.20 0.00 1.00 0.00 0.00 0.00 0.00 0.00
0-5,000	542 688 689 3.127 6.683 6.983 6.983 6.983 6.44,676 1.982 1.982 1.080 1.0	1.13% 1.16% 7.75% 1.16%	1,284,200 5,210,623 5,135,356 249,603,44,401 1,049,316,310	0.00 0.11 1.33 1.57 9.99 1.28 2.38 1.74 1.00 1.00 1.00 1.00 1.00 1.77 1.72 0
0-5.000	542 688 689 3.127 6.632 6.983 6.983 6.487 6.487 6.487 6.587 6.587 6.587 6.587 6.647	1.13% 1.16% 7.75% 1.16% 7.75% 1.16%	1,284,200 5,210,602 5,210,602 5,105,035 249,608,444 434,361,485 562,341,485 562,341,485 562,341,485 6411,738,304 288,259,885 168,961,961 112,376,862 75,225,131 73,722,25 52,433,909 28,633,399 28,633,399 28,633,399 28,633,399 28,633,399 28,633,399 28,633,399 28,633,399 28,633,399 28,633,399 28,633,399 28,633,399 28,633,399 28,633,399 28,633,399 28,633,399 38,693 38,083,399 38,083,399 38,083,399 38,083,399 38,083,399 38,083,399 38,083,399 38,083,399 38,083,399 38,083,399 38,083,399 38,083,399 38,083,399 38,083,399 38,083,399 38,083,399 38,083,399 38,184,399,484	0.19th 1.39th 1.

	CBS Covered Bonds				
Seasoning	Number	% of total number	Amount (GBP)	% of total amount	
0-12 months	3.022		% £ 396,001,352		
12-24 months	9,098	21.7		24.6%	
24-36 months	7,801	18.6		19.7%	
36-48 months	6,204	14.8	% £ 654,208,139	14.9%	
48-60 months	3,221	7.7	% £ 302,119,701	6.9%	
60-72 months	4,597	11.0	% £ 409,763,548	9.3%	
72-84 months	3,550	8.5		7.4%	
84-96 months	3,371	8.1	% £ 290,827,866	6.6%	
96-108 months	989	2.4			
108-120 months	0	0.0		0.0%	
120-150 months	0	0.0		0.0%	
150-180 months	0	0.0		0.0%	
180+ months	0	0.0		0.0%	
Total	41,853	100.0	% £ 4,403,146,488	100.0%	
Interest payment type	Number	% of total number	Amount (GBP)	% of total amount	
Fixed	21,074	78 OF COLD HUMBER 43.1		48.8%	
SVR	19,104	39.0			
Tracker	7.881	16.1			
Other (please specify)_Capped	873	1.8		2.4%	
Total	48,932	100.00	% £ 4,403,146,488	100.00%	
Loan purpose type	Number	% of total number	Amount (GBP)	% of total amount	
Owner-occupied	48,926	100.0			
Buy-to-let	6	0.0		0.0%	
Second home	0	0.0			
Total	48,932	100.0	% £ 4,403,146,488	100.0%	
I	Number	% of total number	A(CDD)	0/ - 11-1-1	
Income verification type Fully verified	Number 41.853	% or total number		% of total amount 100.0%	
Fast-track	41,833	0.0			
Past-track Self-certified	0	0.0			
Total	41,853				
Total	11,000	100.0	70 1,100,110,100	100.070	
Remaining term of loan	Number	% of total number	Amount (GBP)	% of total amount	
0-30 months	1,349	3.2		1.2%	
30-60 months	2,641	6.3	% £ 134,114,161	3.0%	
60-120 months	7,717	18.4	% £ 533,189,400	12.1%	
120-180 months	9,479	22.6		20.5%	
180-240 months	10,852		% £ 1,334,204,090		
240-300 months	7,519		% £ 1,104,480,383		
300-360 months	1,621	3.9			
360+ months	675 41.853	1.6	% £ 95,819,203	2.2%	
Total	41,853	100.0	% £ 4,403,146,488	100.0%	
Employment status	Number	% of total number	Amount (GRP)	% of total amount	
Employed	33,102		% £ 3,418,348,745		
Self-employed	6,324	15.1			
Unemployed	114	0.3		0.2%	
Retired	2.076	5.0		2.5%	
Guarantor	0	0.0	% £ -	0.0%	
Other	237	0.6		0.5%	
Total	41,853	100.0	% £ 4,403,146,488	100.0%	
Covered Bonds Outstanding, Associated Derivatives (please di	sclose for all bonds outstanding)	T	al .	al .	-1
Series Issue date	00/07/05	00/44/	10/04/4	94/10/44	10/02/10
original rating (Moody's/S&P/Fitch/DBRS)	22/07/08 Aaa / NR / AAA	20/11/ Aaa / NR / A			10/02/12 Aaa / NR / AAA
Current rating (Moody's/S&P/Fitch/DBRS)	Aaa / NR / AAA	Aaa / NR / A			Aaa / NR / AAA
Denomination	GRP	Add / Nn / A			GBP
Amount at issuance	1,500,000,000	500,000,0		650,000,000	500,000,000
Amount outstanding	900,000,000	500,000,0		650,000,000	500,000,000
FX swap rate (rate:£1)	1.000	1.0		0.877	1.000
Maturity type (hard/soft-bullet/pass-through)	Soft bullet	Soft bul		t Soft bullet	Soft bullet
Scheduled final maturity date	25/07/16	24/11/			10/02/15
Legal final maturity date	25/07/16	24/11/	19/04/18	24/10/14	10/02/15
ISIN	XS0378817240	XS04007505		XS0696058857	XS0744752568
Stock exchange listing	LSE	L			LSE
Coupon payment frequency	Monthly	Mont	ly Annually		Quarterly
Coupon payment date	24/06/13	24/06/	13 21/04/14		12/08/13
Coupon (rate if fixed, margin and reference rate if floating)	0.992%	0.992		2.875%	2.106%
Margin payable under extended maturity period (%)	0.500%	0.500		1.300%	1.600%
Swap counterparty/ies	N/A	N N			Coventry Building Society
Swap notional denomination	N/A N/A	N N		EUR 0 650,000,000	GBP 500,000,000
Swap notional amount Swap notional maturity	N/A N/A				10/02/15
LLP receive rate/margin	N/A N/A		A 19/04/18 A 4.625%	2.875%	2.110%
LLP pay rate/margin	N/A		A 2.127%		2.372%
Collateral posting amount	£ -	£	- £ -	£ -	£ 1,800,000
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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 / 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 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