National Transparency Template September 2013

Administration

Name of issuer	Coventry Building Society	
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		31/10/13
Start Date of reporting period		01/09/13
End Date of reporting period		30/09/13

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

Counterparties, Ratings

	Counterparty/ies		Fitch	Mood	y's	S&P	0	DBRS
		Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	Surrent ratin 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	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)	4,358,718,038							
Swap notional maturity/ies	19/04/2018							
LLP receive rate/margin	1.68188%							
LLP pay rate/margin	3.43267%							
Collateral posting amount(s) (GBP)	2,300,000							

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	AVAILABLE REVENUE RECEIPTS	
	(a) Revenue Receipts - Interest received from Borrowers: £12,612,532	(a) Revenue Receipts - Interest received from Borrowers: £12,056,603	
	(a) Revenue Receipts - Fees charged to Borrowers: £326,125	(a) Revenue Receipts - Fees charged to Borrowers: £383,030	
	(b) Interest received: £15,180	(b) Interest received: £17,704	
	(c) Excess Reserve Fund: £16,726	(c) Excess Reserve Fund: £6,172	
	(d) Other Revenue Receipts : £50,653	(d) Other Revenue Receipts : £60,586	
	(e) Excess Required Coupon Amount: £0	(e) Excess Required Coupon Amount: £0	
	(f) Reserve Ledger credit amounts following Notice to Pay: £0	(f) Reserve Ledger credit amounts following Notice to Pay: £0	
	(g) Amounts Belonging to Third Parties: -£326,125	(g) Amounts Belonging to Third Parties: -£383,030	
	(h) Required Coupon Amount: £0	(h) Required Coupon Amount: £0	
	(i) Interest Accumulation Ledger: £0	(i) Interest Accumulation Ledger: £0	
	Total Available Revenue Receipts: £12,695,091	Total Available Revenue Receipts: £12,141,066	
	PRE-ACCELERATION REVENUE PRIORITY OF PAYMENTS	PRE-ACCELERATION REVENUE PRIORITY OF PAYMENTS	
	(a) Fees due to Bond Trustee and Security Trustee: £0	(a) Fees due to Bond Trustee and Security Trustee: £0	
	(b) Fees due to Agent: £0	(b) Fees due to Agent: £0	
	(c) Amounts due to Servicer, Cash Manager, Standby Account Bank, Corporate Services		
	Provider and Asset Monitor: £0	Provider and Asset Monitor: £32,099	
	(d) Amounts due to the Interest Rate Swap Provider: £6,277,860	(d) Amounts due to the Interest Rate Swap Provider: £6,515,996	
	(e) (i) Amounts due to the Covered Bond Swap Providers: -£12,856,197	(e) (i) Amounts due to the Covered Bond Swap Providers: £3,516,164	
	(ii) Amounts due on the Term Advance: £17,528,538	(ii) Amounts due on the Term Advance: £1,065,120	
	(f) Transfer to Coupon Payment Ledger following Cash Manager Event: £0	(f) Transfer to Coupon Payment Ledger following Cash Manager Event: £0	
	(g) Transfer to Standby GIC Account following Servicer Event of Default: £0	(g) Transfer to Standby GIC Account following Servicer Event of Default: 20	
	(h) Transfer from Reserve Ledger: £0	(h) Transfer from Reserve Ledger: £0	
	(i) Excluded Swap Termination Amounts: £0	(i) Excluded Swap Termination Amounts: £0	
	(j) Indemnity amounts due to the Members: £0	(j) Indemnity amounts due to the Members: £0	
	(k) Repayment of Cash Capital Contributions : £0	(k) Repayment of Cash Capital Contributions : £0	
	(I) Deferred Consideration: £1,744,890	(I) Deferred Consideration: £473,523	
	(m) Fees due to the Liquidation Member: £0	(m) Fees due to the Liquidation Member: £0	
	(n) Members profit amount: £0	(n) Members profit amount: £0	
Principal receipts (please disclose all parts of waterfall)			
	AVAILABLE PRINCIPAL RECEIPTS	AVAILABLE PRINCIPAL RECEIPTS	
	(a) Scheduled amounts received from Borrowers: £15,614,115	(a) Scheduled amounts received from Borrowers: £15,159,603	
	Unscheduled amounts received from Borrowers: £49,828,751	Unscheduled amounts received from Borrowers: £52,793,030	
	Less Further Advances made: -£3,262,110	Less Further Advances made: -£3,128,300	
	(b) (i) Term Advance: £0	(b) (i) Term Advance: £0	
	(ii) Cash Capital Contributions: £0	(ii) Cash Capital Contributions: £0	
	(iii) Sale of Selected Loans: £0	(iii) Sale of Selected Loans: £0	
	Total Available Principal Receipts: £62,180,757	Total Available Principal Receipts: £64,824,333	
	PRE-ACCELERATION PRINCIPAL PRIORITY OF PAYMENTS	PRE-ACCELERATION PRINCIPAL PRIORITY OF PAYMENTS	
	(a) Purchase of New Loans or Substitution Assets: £0	(a) Purchase of New Loans or Substitution Assets: £0	
	(b) Transfer to Principal Ledger : £0	(b) Transfer to Principal Ledger: £0	
	(c) (i) Amounts due to the Covered Bond Swap Providers: £0	(c) (i) Amounts due to the Covered Bond Swap Providers: £0	
	(ii) Amounts due on the Term Advance: £0	(ii) Amounts due on the Term Advance: £0	
	(d) Capital Distribution to Members: £62,180,757	(d) Capital Distribution to Members: £64,824,333	
Reserve ledger	£ 14,963,479		
Revenue ledger	£ 14,004,490		
Principal ledger	£ 64,824,333		
Pre-maturity liquidity ledger	N/A	N/A	N/A

	Value	Description (please edit if different)
4		A: Arrears Adjusted True Balance
3		B: Principal Receipts Retained in Cash
0	٤ -	C: Retained Cash Contributions
) 		D: Substitution Assets - Principal Receipts' & D: Substitution Assets - Capital Contributions
	<u>£</u> -	
/	<u>2</u> -	
N	<u>£</u>	
(X: Savings set off balance
/ 	2	Y : Flexible draw deduction
2		Z: Negative carry adjustment
Fotal	£ 3,311,720,077	
Method used for calculating component 'A'	A: Arrears Adjusted True Balance	
Asset percentage (%)	78.4%	
Maximum asset percentage from Fitch (%)	85.8%	
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)	£ 91,670,077	1
Credit support as derived from ACT (%)	2.8%	
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	2 0,220,000,000	
series converted at current spot rate)	£ 3,193,491,000	
Cover pool balance (GBP)	£ 4,397,535,556	
GIC account balance (GBP)	£ 93,792,302	
Any additional collateral (please specify)	£	
Any additional collateral (GBP)	2 2	
Aggregate balance of off-set mortgages (GBP)	£ 558.703.951	
Aggregate deposits attaching to the cover pool (GBP)	£ 61,706,608	
Aggregate deposits attaching to the cover pool (GBP) Aggregate deposits attaching specifically to the off-set mortgages	£ 01,700,608	
GBP)	£ 40,505,314	
GBP) Nominal level of overcollateralisation (GBP)	£ 40,505,314 1,270,906,680	4
Nominal level of overcollateralisation (GBP)	1,270,906,680	4
Nominal level of overcollateralisation (%)	39.5%	
Average loan balance (GBP)	£ 107,482	4
Average loan balance (GBP) Neighted average non-Indexed LTV (%)	£ 107,482 54.9%	4
		4
Weighted average Indexed LTV (%)	52.2%	
Neighted average seasoning (months)		
Weighted average remaining term (months)	205.6	
Weighted average interest rate (%)	3.4%	
Standard Variable Rate(s) (%)	4.7%	
Constant Pre-Payment Rate (%, current month)	1.1%	
Constant Pre-Payment Rate (%, quarterly average)	1.1%	
Principal Payment Rate (%, current month)	1.5%	
Principal Payment Rate (%, quarterly average)	1.5%	
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 Collateral Score (%, including/excluding systemic risk)	5.0% / 3.6%	

Mortgage collections

Mortgage collections (scheduled - interest)	2	12,612,532
Mortgage collections (scheduled - principal)	2	15,159,603
Mortgage collections (unscheduled - interest)	2	
Mortgage collections (unscheduled - principal)	2	49,664,730

Loan Redemptions & Replenishments Since Previous Reporting Date

	Number	% of total number	Amount (GBP)	% of total amount
Loan redemptions since previous reporting date	375	0.9%	44,538,484	1.0%
Loans bought back by seller(s)	549	1.3%	57,456,956	1.3%
of which are non-performing loans	96	0.2%	6,555,135	0.1%
of which have breached R&Ws	12	0.0%	1,092,591	0.0%
Loans sold into the cover pool	865	2.1%	130,718,188	3.0%

Product Rate Type and Reversionary Profiles

Product Rate Type and Reversionary Profiles				Г		Weighted a	verage		
						Remaining teaser period			
	Number	% of total number	Amount (GBP)	% of total amount	Current rate	(months)	Current margin	Reversionary margin	Initial rate
Fixed at origination, reverting to SVR	23,123	48.2%	2,348,218,115	53.4%	3.91%	22.4	2.97%	4.21%	3.88%
Fixed at origination, reverting to Libor	0	0.0%	0	0.0%	0.00%	0	0.00%	0.00%	0.00%
Fixed at origination, reverting to tracker	3,256	6.8%	265,525,971	6.0%	1.29%	0.1	0.79%	0.79%	5.32%
Fixed for life	53	0.1%	2,734	0.0%	0.00%	0	0.29%	0.29%	0.00%
Tracker at origination, reverting to SVR	3,346	7.0%	408,996,473	9.3%	3.48%	7.7	2.97%	4.14%	3.25%
Tracker at origination, reverting to Libor	0	0.0%	0	0.0%	0.00%	0	0.00%	0.00%	0.00%
Tracker for life	3,358	7.0%	266,863,001	6.1%	1.30%	0.0	0.80%	0.80%	4.53%
SVR, including discount to SVR	14,864	31.0%	1,107,929,262	25.2%	3.36%	0.0	2.84%	2.84%	3.85%
Libor	0	0.0%	0	0.0%	0.00%	0	0.00%	0.00%	0.00%
Total	48,000	100.0%	£ 4,397,535,556	100.0%	3.42%		2.67%		3.94%

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Arrears breakdown	Number

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| Current
0-1 month in arrears | 40,722

 | 99.5% | £ 4,376,766,186
 | 99.5% | |
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| U-1 month in arrears | 122 70

 | 0.3% | £ 12,894,125 £ 7,875,245
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| 1-2 months in arrears
2-3 months in arrears | 0

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| 3-6 months in arrears | 0

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| 6-12 months in arrears | 0

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| 12+ months in arrears | 0

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| 12+ months in arrears
Total | 40,914

 | 100.0% | £ 4,397,535,556
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| Current non-Indexed LTV | Number

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| 0-50% | 22.458

 | 54.9% | £ 1,598,815,863
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| 50-55% | 2,690
2,876

 | 6.6% | £ 355.620.309
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| 55-60% | 2.876

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7.0% | £ 355,620,309 £ 403,703,876
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9.2% | |
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| 60-65% | 2,974

 | 7.3% | £ 447,072,302
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| 65-70% | 2.866

 | 7.0% | £ 422,445,748
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| 70-75% | 3,257

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| 75-80% | 3,088

 | 7.5% | £ 523,872,069
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| 80-85% | 474

 | 1.2% | £ 70,924,878
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| 85-90% | 171

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| 90-95% | 39

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| Total | 40,914

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| 0-50% | 23,479

 | 57.4% | £ 1,773,666,017
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| 50-55% | 2,828

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| 55-60% | 3,083

 | 7.5% | £ 455,614,841
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| 60-65% | 2,932

 | 7.2% | £ 447.934.151
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| 65-70% | 3,490

 | 8.5% | £ 535,116,932
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| 70-75% | 4,159

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| 75-80% | 889

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| Current outstanding balance of loan | Number

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| 0-5,000 | 556

 | 1.4% | 1,321,887
5,124,714
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| 5,000-10,000 | 676

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| 10.000-25.000 | 2,986

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1.3% | 548,246,213
1,032,963,036
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Stratifications

Seasoning	Number	% of total number	Amount (GBP)	% of total amount
0-12 months	3,677		% £ 514,114,235	
12-24 months	8,544	20.3		
24-36 months	6,563	16.		16.2%
36-48 months	5,711	14.1		13.3%
48-60 months	4,143	10.		9.9%
60-72 months	3,435	8.		
72-84 months	3,433	8.		
34-96 months	3,200	8.		
96-108 months	2,051	5.		
08-120 months	2,001	0.		0.0%
20-150 months	0	0.		0.0%
50-180 months	0	0.		0.0%
180+ months	1	0.		
Total	40,914		% £ 4,397,535,556	
ota	40,514	1003	76 2 4,007,000,000	100.07
nterest payment type	Number	% of total number	Amount (GBP)	% of total amount
ixed	19,905	76 Or total number 41.		
SVR	19,538	40.		
racker	7,960	16.		
Dther (please specify)_Capped	597	1.		
otal	48,000	100.0	% £ 4,397,535,556	
	10,000	100.0		100.007
oan purpose type	Number	% of total number	Amount (GBP)	% of total amount
Dwner-occupied	47,984	100.		
Buy-to-let	16	0.		
Second home	0	0.		
otal	48,000		% £ 4,397,535,556	
come verification type	Number	% of total number	Amount (GBP)	% of total amount
ully verified	40.914	100.0	4,397,535,556	100.0%
ast-track	0	0.1		
Self-certified	0	0.0		
otal	40,914	100.	4,397,535,556	6 100.0%
Remaining term of loan	Number	% of total number	Amount (GBP)	% of total amount
0-30 months	1,344	3.	% £ 51,859,590	1.2%
30-60 months	2,515	6.	% £ 127,576,437	2.9%
60-120 months	7,334	17.	% £ 508,760,897	11.6%
120-180 months	9,154	22.4		
180-240 months	10,450		% £ 1,296,740,798	
240-300 months	7,652	18.	% £ 1,138,719,392	
00-360 months	1,705		% £ 277,392,810	
360+ months	760		% £ 112,987,931	
otal	40,914	100.	% £ 4,397,535,556	100.0%
mployment status	Number	% of total number	Amount (GBP)	% of total amount
mployed	32,238	78.0		
Self-employed	6,336		% £ 866,716,613	
Jnemployed	102	0.1		
Retired	1,923		% £ 99,970,154	
Guarantor	0	0.1		0.0%
Other	315	0.1		
Total	40,914	100.0	% £ 4,397,535,556	100.0%
overed Bonds Outstanding, Associated Derivatives (ple	ase disclose for all bonds outstanding)			
eries	1		2	3 4

Issue date	22/07/08	20/11/08	19/04/11	24/10/11	10/02/12
Original rating (Moody's/S&P/Fitch/DBRS)	Aaa / NR / AAA	Aaa / NR / AAA	Aaa / NR / AAA		Aaa / NR / AAA
Current rating (Moody's/S&P/Fitch/DBRS)	Aaa / NR / AAA				
Denomination	GBP	GBP	GBP	EUR	GBP
Amount at issuance	1,500,000,000	500,000,000	750,000,000	650,000,000	500,000,000
Amount outstanding	900,000,000	500,000,000	750,000,000	650,000,000	500,000,000
FX swap rate (rate:£1)	1.000	1.000	1.000	0.877	1.000
Maturity type (hard/soft-bullet/pass-through)	Soft bullet				
Scheduled final maturity date	25/07/16	24/11/16	19/04/18	24/10/14	10/02/15
Legal final maturity date	25/07/16	24/11/16	19/04/18	24/10/14	10/02/15
ISIN	XS0378817240	XS0400750542	XS0618833635	XS0696058857	XS0744752568
Stock exchange listing	LSE	LSE	LSE	LSE	LSE
Coupon payment frequency	Monthly	Monthly	Annually	Annually	Quarterly
Coupon payment date	24/10/13	24/10/13	21/04/14	24/10/13	11/11/13
Coupon (rate if fixed, margin and reference rate if floating)	0.990%	0.990%	4.625%	2.875%	2.113%
Margin payable under extended maturity period (%)	0.500%	0.500%	1.220%	1.300%	1.600%
Swap counterparty/ies	N/A	N/A	HSBC plc	HSBC plc	Coventry Building Society
Swap notional denomination	N/A	N/A	GBP	EUR	GBP
Swap notional amount	N/A	N/A	750,000,000	650,000,000	500,000,000
Swap notional maturity	N/A	N/A	19/04/18	24/10/14	10/02/15
LLP receive rate/margin	N/A	N/A	4.625%	2.875%	2.113%
LLP pay rate/margin	N/A	N/A	2.122%	2.760%	2.370%
Collateral posting amount	£	£ -	- 2	£ - 2	£ 2,300,000

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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
ssuer 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 / NA/ NA 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 / NA / NA NR / Baa1 / BBB	No	Replace servicer within 60 days at subsequent breach
Asset Coverage Test	Adjusted Aggregate Lean Amount less than Aggregate Principal Amount Outstanding	NA	No	If not remedied within three calculation dates, triggers Issuer Event of Default
nterest 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