National Transparency Template February 2014

Administration

Administration		
Name of issuer	Coventry Building Society	
Name of RCB programme	Coventry Building Society Covered Bonds	
	Andrew Turvey (Head of Liquidity Planning) Telephrone: +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	•	31/03/14
Start Date of reporting period		01/02/14
End Date of reporting period		28/02/14
Web links - prospectus, transaction documents, loan-level data	https://live.irooms.net/CoventryBuildingSociety/	



	Coi	unterparty/ies		Fitch	Moody	's	S&P			DBRS
			Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	urrent ratir	Rating trigger	 Current ratin
Covered bonds		0	N/A	AAA	N/A	Aaa	N/A	N/A	N/A	N/A
Issuer	Coventr	ry Building Society	N/A	A	N/A	A3	N/A	N/A	N/A	N/A
Seller(s)		ry Building Society	N/A	A	N/A	A3	N/A	N/A	N/A	N/A
Cash manager	Coventr	ry 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		SBC Bank plc	F1	F1+	P-1	P-1	N/A	N/A	N/A	N/A
Servicer(s)	Coventr	ry 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	Coventr	ry 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)	4,304,109,483									
Swap notional maturity/ies	19/04/2018									
LLP receive rate/margin	1.67188%									
LLP receive rate/margin LLP pay rate/margin	3.35058% 2,700,000									
Collateral posting amount(s) (GBP)	2,700,000									

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	AVAILABLE REVENUE RECEIPTS	
	(a) Revenue Receipts - Interest received from Borrowers: £11,059,087	(a) Revenue Receipts - Interest received from Borrowers: £12,259,450	
	(a) Revenue Receipts - Fees charged to Borrowers: £355,728	(a) Revenue Receipts - Fees charged to Borrowers: £419.994	
	(b) Interest received: £18,198	(b) Interest received: £16,824	
	(c) Excess Reserve Fund: £0	(c) Excess Reserve Fund: £45.151	
	(d) Other Revenue Receipts: £55.573	(d) Other Revenue Receipts: £61,605	
	(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: -£355,728	(g) Amounts Belonging to Third Parties: -£419,994	
	(h) Required Coupon Amount: £0	(h) Required Coupon Amount: £0	
	(i) Interest Accumulation Ledger: £0	(i) Interest Accumulation Ledger: £0	
	Total Available Revenue Receipts: £0	Total Available Revenue Receipts: £12.383.030	
	Total Available Revenue Receipts: £11,132,859	Total Available Revenue Receipts: £12,383,030	
	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: £4,000	
	(d) Amounts due to the Interest Rate Swap Provider: £5,540,656	(d) Amounts due to the Interest Rate Swap Provider: £6,278,689	
	(e) (i) Amounts due to the Covered Bond Swap Providers: £3,590,631	(e) (i) Amounts due to the Covered Bond Swap Providers: £906,143	
	(ii) Amounts due on the Term Advance: £1,055,040	(ii) Amounts due on the Term Advance: £3.815.400	
	(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: £0	
	(h) Transfer to Reserve Ledger: £7.354	(h) Transfer to Reserve Ledger: £0	
	(i) Excluded Swap Termination Amounts: £0	(i) Excluded Swap Termination Amounts: £0	
	(j) Indemnity amounts due to the Members: £0	(i) Indemnity amounts due to the Members: £0	
	(k) Repayment of Cash Capital Contributions : £0	(k) Repayment of Cash Capital Contributions : £0	
	(I) Deferred Consideration: £939,178	(I) Deferred Consideration: £1,378,798	
	(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	(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: £18,106,415	(a) Scheduled amounts received from Borrowers: £17,684,686	
	Unscheduled amounts received from Borrowers: £79,089,629	Unscheduled amounts received from Borrowers: £54.875.263	
	Less Further Advances made: -£2.418.319	Less Further Advances made: -£2,101,103	
	(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: £94,777,725	Total Available Principal Receipts: £70,458,846	
	Total Manager Hitopat Hoodpie. 201,777,720	Total Waliable Filliopal Neocipie.	
	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: £94,777,725	(d) Capital Distribution to Members: £70,458,846	
Reserve ledger	£ 14,884,141		
Revenue ledger	£ 12,488,587		
Principal ledger	£ 70,458,846		
Pre-maturity liquidity ledger	N/A	N/A	N/A

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	Va		Description (please edit if different)
A	£	3,422,905,777	A: Arrears Adjusted True Balance
В	£	15,497,188	B: Principal Receipts Retained in Cash
С	£		C: Retained Cash Contributions
D	£	54,961,658	D: Substitution Assets - Principal Receipts¹ & D: Substitution Assets - Capital Contributions
E	£		
V	£		
W	£		
X	£	65,539,078	X: Savings set off balance
Υ	£		Y : Flexible draw deduction
Z	£	115,363,327	Z: Negative carry adjustment
Total	£	3,312,462,217	
	•		
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)	£	92,412,217	
Credit support as derived from ACT (%)		2.9%	

Programme-Level Characteristics		
Programme currency	EUR	
Programme size	7bn	
Covered bonds principal amount outstanding (GBP, non-GBP		
series converted at swap FX rate)	٤	3,220,050,000
Covered bonds principal amount outstanding (GBP, non-GBP		
series converted at current spot rate)	£	3,185,821,000
Cover pool balance (GBP)	£	4,366,164,644
GIC account balance (GBP)	£	97,831,573
Any additional collateral (please specify)	£	
Any additional collateral (GBP)	£	
Aggregate balance of off-set mortgages (GBP)	£	544,315,329
Aggregate deposits attaching to the cover pool (GBP)	٤	65,539,078
Aggregate deposits attaching specifically to the off-set mortgages		
(GBP)	£	42,925,881
Nominal level of overcollateralisation (GBP)		1,243,605,145
Nominal level of overcollateralisation (%)		38.6%
Number of loans in cover pool		40,502
Average loan balance (GBP)	£	107,801
Weighted average non-Indexed LTV (%)		54.4%
Weighted average Indexed LTV (%)		50.9%
Weighted average seasoning (months)		41.7
Weighted average remaining term (months)		205.2
Weighted average interest rate (%)		3.4%
Standard Variable Rate(s) (%)		4.7%
Constant Pre-Payment Rate (%, current month)		1.2%
Constant Pre-Payment Rate (%, quarterly average)		1.3%
Principal Payment Rate (%, current month)		1.6%
Principal Payment Rate (%, quarterly average)		1.7%
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)	£	11,059,087
Mortgage collections (scheduled - principal)	£	17,684,686
Mortgage collections (unscheduled - interest)	£	-
Mortgage collections (unscheduled - principal)	£	52,774,160

Loan Redemptions & Replenishments Since Previous Reporting Date

Loan Redemptions & Replenishments Since Previous Reporting	Date			
	Number	% of total number	Amount (GBP)	% of total amount
Loan redemptions since previous reporting date	472	1.2%	47,838,798	1.1%
Loans bought back by seller(s)	260	0.6%	31,773,663	0.7%
of which are non-performing loans	72	0.2%	8,490,328	0.2%
of which have breached R&Ws	15	0.0%	1,853,577	0.0%
Loans sold into the cover pool	1,107	2.7%	130,264,974	3.0%

Product Rate Type and Reversionary Profiles	
	-

Product Rate Type and Reversionary Profiles						Weighted av	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	23,145	48.9%	2,367,238,735	54.2%	3.78%	21.1	2.95%	4.21%	。 3.73%
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	2,988	6.3%	238,885,923	5.5%	1.29%	0.1	0.79%	0.79%	6 5.34%
Fixed for life	2	0.0%	2,380	0.0%	0.00%	0	0.29%	0.29%	6 0.00%
Tracker at origination, reverting to SVR	3,117	6.6%	374,360,537	8.6%	3.50%	4.9	3.00%	4.14%	6 3.28%
Tracker at origination, reverting to Libor	0	0.0%	0	0.0%	0.00%	0	0.00%	0.00%	6 0.00%
Tracker for life	3,102	6.6%	238,293,932	5.5%	1.30%	0.0	0.80%	0.80%	6 4.49%
SVR, including discount to SVR	14,945	31.6%	1,147,383,138	26.3%	3.23%	0.0	2.71%	2.71%	6 3.64%
Libor	0	0.0%	0	0.0%	0.00%	0	0.00%	0.00%	6 0.00%
Total	47,299	100.0%	£ 4,366,164,644	100.0%	3.34%		2.66%		3.80%

Stratifications				
Arrears breakdown	Number	% of total number	Amount (GBP)	% of total amount
Current	40,326	99	.6% £ 4,347,529,848	99.6
0-1 month in arrears	117		.3% £ 12,830,376	0.3
I-2 months in arrears	56		.1% £ 5,640,578 .0% £ 163,841	
2-3 months in arrears 3-6 months in arrears			.0% £ 163,841	0.0
6-12 months in arrears			.0% £ -	0.0
12+ months in arrears			.0% ξ -	0.0
Fotal	40,502	100	.0% £ 4,366,164,644	100.0
Current non-Indexed LTV	Number	% of total number	Amount (GBP)	% of total amoun
0-50%	22,746	56	.2% £ 1,624,782,638	37.2
50-55% 55-60%	2,664 2,903		.6% £ 345,300,529 .2% £ 415,901,801	7.9
60-65%	2,903		.3% £ 415,901,801	
65-70%	2,737	6	8% £ 419,931,707	9.6
70-75%	3,194		.9% £ 533,125,571	9.6 12.2
75-80%	2,851		.0% £ 502,296,924	
30-85%	312	0	.8% £ 51,711,655	1.2
35-90%	104	. 0	.3% £ 18,149,857	0.4
90-95%	24	0	.1% £ 4,565,931	0.1
95-100%	4		.0% £ 717,342	
100-105%			.0% £ 176,556	0.0
105-110%			.0% £ -	0.0
110-125% 125%+			.0% £ -	0.0
Fotal	40,502		10% £ 4,366,164,644	
Current Indexed LTV	Number	% of total number	Amount (GBP)	% of total amour
)-50%	24,260	59	.9% £ 1,862,520,046	42.7
50-55%	2,901	7	.2% £ 408,848,111	9.4
55-60%	3,087	7	.6% £ 467,687,667	10.7
60-65%	2,923	7	.2% £ 456,273,836	10.5
35-70%	3,632	9	.0% £ 576,052,805	13.2
70-75% 75-80%	3,395 257	8	.4% £ 549,558,100 .6% £ 37,182,191	12.6 0.9
75-80% 30-85%	25/	U	.6% £ 37,182,191 .1% £ 5,854,448	0.9
35-90%	14		.0% £ 5,854,448	
90-95%			.0% £ 2,187,440	0.0
95-100%		0	.0% £ -	0.0
100-105%		0	.0% £ -	0.0
105-110%			.0% £ -	0.0
110-125%		0	.0% £ -	0.0
125%+			.0% £ -00.	100.0
Fotal	40,502	100	.0% £ 4,366,164,644	100.0
Current outstanding balance of loan	Number	% of total number	Amount (GBP)	% of total amount
0-5,000	Number 550	% or total number	.4% 1,426,067	% of total amount
000 10 000	700	1	.8% 5,527,621	0.19
5,000-10,000	120			
10,000-25,000	725 3,043			
0,000-25,000 25,000-50,000	6,289	15	.5% 237,031,965	5.4
0,000-25,000 25,000-50,000 50,000-75,000	6,285 6,514	15 16	.5% 237,031,965 .1% 405,512,959	5.4 9.3
(0,000-25,000 25,000-50,000 50,000-75,000 75,000-100,000	6.2854 6,514 6,171	15 16 16	.5% 237,031,965 .1% 405,512,959 .2% 537,879,583	5.4 9.3 12.3
10,000-25,000 55,000-50,000 50,000-75,000 75,000-100,000 100,000-150,000	6,286 5,514 6,171 8,101	155 16 152 20	.5% 237,031,965 .1% 405,512,959 .2% 537,879,583 .0% 990,642,584	5.4 9.3 12.3 22.7
10,000-25,000 50,000-75,000 50,000-75,000 75,000-100,000 100,000-150,000 150,000-200,000	6,2826 6,5141 6,1712 8,1002 4,412	15 16 15 20	.5% 237,031,965 .1% 405,512,959 .2% 537,879,583 .0% 990,642,584 .9% 759,888,621	5.4 9.3 12.3 22.7 17.4
10,000 25,000 50,000-75,000 50,000-75,000 50,000-75,000 50,000-150,000 50,000-200,000 50,000-200,000	6,286 6,514 6,171 8,100 4,411 2,207	15 16 115 20 20 5	.5% 237,031,965 .1% 405,512,959 .2% 537,879,583 .0% 990,642,584 .9% 759,888,621 .1% 460,770,221	5.4 9.3 12.3 22.7 17.4 10.6
10,000-25,000 50,000-50,000 50,000-75,000 75,000-100,000 100,000-150,000 150,000-200,000 150,000-250,000 250,000-300,000	6,288 6,515 6,171 8,100 4,411 2,207 1,122	15 16 15 20 10 5	.5% 237,031,965 .1% 405,512,959 .2% 537,879,583 .0% 990,642,584 .759,888,621 .1% 460,770,221 .8% 304,594,865	5.4 9.3 12.3 22.7 17.4 10.6 7.0
10.000 25.000 55.000-50.000 50.000-75.000 50.000-75.000 50.000-150.000 50.000-150.000 50.000-200.000 50.000-200.000 50.000-200.000 50.000-300.000	6,286 6,514 6,174 8,106 4,417 2,077 1,122 586	15 16 15 20 10 5 5 2	55% 237,031,965 11% 405,512,959 22% 537,879,583 0% 990,642,584 99% 759,888,621 11% 460,770,221 88% 304,594,865 4% 188,248,902	5.4 9.3 12.3 22.7 17.4 10.6 7.0 4.3
10,000 25,000 55,000-50,000 50,000-75,000 75,000-100,000 100,000-150,000 50,000-200,000 50,000-200,000 50,000-300,000 50,000-300,000 50,000-300,000 50,000-300,000 50,000-400,000	6,2826 6,5174 8,100 4,417 2,2,077 1,122 588 358 188	15 16 15 20 10 5 5 2 1 1	55% 237,031,965 1.% 405,512,959 2.% 537,879,583 0.% 990,642,584 9.% 759,888,621 1.% 460,770,221 8.% 304,594,865 4.% 188,248,902 9.% 131,022,100 5.% 79,150,474 5.% 79,150,474	5.4 9.3 12.3 22.7 17.4 10.6 7.0 4.3 3.0 1.8
10,000 25,000 55,000 50,000 90,000 75,000 10,000 75,000 15,000 100,000 100,000 150,000 150,000 200,000 150,000 200,000 150,000 250,000 150,000 250,000 150,000 250,000 150,000 250,000 150,000 250,000 150,000 250,000 150,000 250,000	6,2826 6,551 6,171 8,100 4,411 2,2,077 586 586 187 144	15 16 16 17 18 20 10 10 10 10 10 10 10 10 10 10 10 10 10	55% 237,031,965 1.% 405,512,959 2.% 537,879,583 0.% 990,642,584 9.% 759,888,621 1.% 460,770,221 8.% 304,594,865 4.% 188,248,902 9.% 131,022,100 5.% 79,150,474 5.% 79,150,474	5.4 9.3 12.3 22.7 17.4 10.6 7.0 4.3 3.0 1.8
10.000 25.000 55.000 50.000 50.000 75.000 75.000 10.000 100.000 150.000 150.000 200.000 150.000 200.000 150.000 200.000 150.000 200.000 150.000 200.000 150.000 200.000 150.000 200.000 150.000 200.000 150.000 200.000 150.000 200.000 150.000 250.000	6,2826 6,514 6,5171 8,100 4,417 2,077 5,535 355 355 144 144	15 16 15 20 10 5 5 2 1 1 0 0 0	55% 237,031,965 11% 405,512,959 23% 537,879,583 00% 990,642,584 99% 759,888,621 11% 460,770,221 88% 304,594,865 44% 188,248,958 99% 131,022,100 55% 79,150,474 44% 67,960,933 33% 69,510,142	5.4 9.3 12.3 22.7 17.4 10.6 7.0 4.3 3.0 1.8
10,000 25,000 55,000-50,000 10,000-75,000 10,000-75,000 10,000-150,000 10,000-150,000 10,000-150,000 10,000-150,000 10,000-150,000 10,000-150,000 10,000-150,000 10,000-150,000 10,000-150,000 10,000-150,000 10,000-150,000 10,000-150,000 10,000-150,000 10,000-150,000 10,000-150,000 10,000-150,000 10,000-150,000 10,000-150,000 10,000-150,000	6,2826 6,515 6,171 8,100 4,415 2,207 566 566 181 181 184 182 556 556 181 181	15 16 16 17 17 20 10 10 2 2 1 1 1 0 0 0	55% 237,031,965 405,512,959 22% 537,879,583 00% 990,642,584 999, 999, 999, 888,621 11% 460,770,221 488,248,902 99% 131,022,100 55% 79,150,474 45% 67,960,933 35% 69,510,142 11% 34,175,268	5.4 9.3 12.3 22.7 17.4 10.6 7.0 4.3 3.0 1.6 1.6 0.6
10.000 25.000 55.000 50.000 50.000 50.000 50.000 55.000 50.000	6,2826 6,514 8,107 8,107 9,417 9,526 9,526 1,122	15 16 16 20 20 5 5 2 1 1 0 0 0 0 0	55% 237,031,965 405,512,959 405,512,959 405,512,959 99,042,584 99,0,642,584 99% 759,888,621 11% 460,770,221 88% 304,594,895 47% 1824,902 99% 131,022,100 55% 79,150,474 47% 67,900,933 3% 69,510,142 11% 34,175,505,303	5.4 9.3 12.3 22.7 17.4 10.6 7.0 4.3 3.0 1.8 1.6 1.6 0.8
10,000 25,000 55,000-10,000 50,000-75,000 50,000-75,000 50,000-75,000 50,000-75,000 50,000-75,000 50,000-75,000 50,000-75,000 50,000-75,000 50,000-75,000 50,000-75,000 50,000-75,000 50,000-75,000 50,000-75,000 50,000-75,000 50,000-75,000 50,000-75,000 50,000-75,000 50,000-75,000 50,000-75,000	6,288 6,514 6,171 8,107 8,107 1,122 1,122 588 187 187 187 187 187 187 187 187 187 1	15 16 16 17 18 20 10 10 10 10 10 10 10 10 10 10 10 10 10	55% 237,031,965 405,512,959 597,031,965 990,642,584 999,642,584 999,642,584 999,642,584 99% 759,886,621 11% 460,770,221 99% 131,022,100 99% 131,022,100 156,787,950,933 3% 69,510,142 11% 34,175,268 17,005,303 97% 91,93,398 91,9	5.4 9.3 12.2 22.7 17.4 10.6 3.3 1.8 1.6 0.0
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0.000 25.000 0.000 75.000 To 0.000 To	6.288 6.514 6.517 6.171	\$\frac{15}{15}\$ \$\frac{15}{15}\$ \$\frac{20}{15}\$ \$\frac{20}{15}\$ \$\frac{2}{15}\$ \$\	5% 237,031,965 1% 405,512 248,031,965 278,037,978,983 279,983,037,983 279,983,037,983 279,983,037,983 279,183,	\$4.95.4 9.92.2 9.12.1 12.1 12.1 12.1 12.1 12.1
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		CBS Covered Bonds			
Seasoning	Number	% of total number	Amount (GRP)	% of total amount	
)-12 months	3,534		£ 532,557,201	12.2%	
2-24 months	8,067	19.99		23.7%	
1-36 months	5,917	14.69	£ 646,973,095	14.8%	
6-48 months	6,220		£ 647,722,494	14.8%	
3-60 months	4,770	11.89		11.0%	
0-72 months	2.382	5.99	£ 481,693,606 £ 218,205,656	5.0%	
2-84 months	2,382	9.39	£ 218,205,656 £ 325,981,221	7.5%	
2-84 months 4-96 months	3,752 2,878	9.37	£ 325,981,221 £ 249,163,228	5.7%	
4-96 Months					
6-108 months	2,721	6.79		4.9%	
08-120 months	261	0.69		0.4%	
20-150 months	0	0.0%		0.0%	
50-180 months	0	0.0%		0.0%	
80+ months	0			0.0%	
otal	40,502	100.0%	£ 4,366,164,644	100.0%	
erest payment type	Number	% of total number	Amount (GBP)	% of total amount	
red	19,986	42.3%	2,123,383,731	48.6%	
/R	19.429	41.19	1.495,701,783	34.3%	
acker	7,381	15.69	678,995,305	15.6%	
ther (please specify)_Capped	503	1.19		1.6%	
otal	47,299		£ 4,366,164,644		
		100.007	,,,		
pan purpose type	Number	% of total number	Amount (GBP)	% of total amount	
wner-occupied	47,298	% of total number 100.0%	4,366,127,802	100.0%	
uy-to-let	47,200	0.09	36.843	0.0%	
econd home	0	0.09	30,043	0.0%	
econd nome otal	47,299		£ 4,366,164,644	100.0%	
ла	47,299	100.09	4,300,104,044	100.0%	
nome verification type	No	9/ of total	Amount (ODD)	0/ of total	
come verification type	Number	% of total number		% of total amount	
ully verified	40,502	100.09	4,366,164,644	100.0%	
ast-track	0	0.0%	0	0.0%	
elf-certified	0	0.0%		0.0%	
otal	40,502	100.09	4,366,164,644	100.0%	
emaining term of loan	Number	% of total number	Amount (GBP)	% of total amount	
-30 months	1,451	3.69	£ 56,203,046	1.3%	
0-60 months	2.506	6.29	£ 124,381,538	2.8%	
0-120 months	7,352	18.29		11.4%	
20-180 months	9,245	22.89		20.4%	
B0-240 months	10,022		£ 1,252,794,108	28.7%	
40-300 months	7,515 1,685		£ 1,141,939,624	26.2% 6.5%	
00-360 months			£ 284,043,444		
60+ months	726	1.89	£ 116,679,859	2.7%	
otal	40,502	100.09	£ 4,366,164,644	100.0%	
mployment status	Number	% of total number	Amount (GBP)	% of total amount	
mployed	31,711	78.3%		76.4%	
elf-employed	6,472	16.0%		20.4%	
nemployed	103	0.3%		0.2%	
etired	1,858	4.69	£ 91,622,869	2.1%	
uarantor	0	0.09	£ -	0.0%	
ther	358	0.9%	£ 38,077,903	0.9%	
otal	40,502	100.09	£ 4,366,164,644	100.0%	
****	10,002	100.07	,,,	. 23.070	
covered Bonds Outstanding, Associated Derivatives (please d	isclose for all honds outstanding)				
eries	1			4	
sue date	22/07/08	20/11/0	19/04/11	24/10/11	10.
riginal rating (Moody's/S&P/Fitch/DBRS)	Aaa / NR / AAA Aaa / NR / AAA	Aaa / NR / AAA Aaa / NR / AAA	Aaa / NR / AAA Aaa / NR / AAA	Aaa / NR / AAA	Aaa / NR
urrent rating (Moody's/S&P/Fitch/DBRS)				Aaa / NR / AAA	Aaa / NR
enomination	GBP	GBF	GBF	EUR	
mount at issuance	1,500,000,000	500,000,000	750,000,000	650,000,000	500,00
nount outstanding	900,000,000	500,000,000	750,000,000	650,000,000	500,00
(swap rate (rate:£1)	1.000	1.00	1.000	0.877	
aturity type (hard/soft-bullet/pass-through)	Soft bullet	Soft bulle	Soft bulle	Soft bullet	Sof
cheduled final maturity date	25/07/16	24/11/10	19/04/18	24/10/14	10
gal final maturity date	25/07/16	24/11/10	19/04/18	24/10/14	10
IN .	XS0378817240	XS040075054	XS0618833635	XS0696058857	XS07447
ock exchange listing	LSE	LSE	LSE	LSE	
	Monthly	Monthle	Annually	Annually	Qu
		24/03/14	22/04/14	24/10/14	12
oupon payment frequency				2.875%	2
oupon payment frequency oupon payment date	24/03/14				1
oupon payment frequency oupon payment date oupon (rate if fixed, margin and reference rate if floating)	24/03/14 0.983%	0.983%	4.625%	1 3000/	
supon payment frequency supon payment date upon (rate if fixed, margin and reference rate if floating) signin payable under extended maturity period (%)	24/03/14 0.983% 0.500%	0.9839 0.5009	1.220%	1.300%	
pupon payment frequency pupon payment date pupon (rate if fixed, margin and reference rate if floating) argin payable under extended maturity period (%) yap counterpartyfies	24/03/14 0.988% 0.500% NA	0.9839 0.5009 N/	1.220% HSBC plo	HSBC plc	
upon payment frequency upon payment date upon (rate if fixed, margin and reference rate if floating) rgin payable under extended maturity period (%) rapp counterparty/ies rap counterparty/ies	24/03/14 0.983% 0.500% N/A N/A	0.9839 0.5009 N//	1.220% HSBC plo GBF	HSBC plc EUR	Coventry Building
supon payment frequency upon payment date pupon (rate if fixed, margin and reference rate if floating) argin payable under extended maturity period (%) vap counterpartyries vap notional denomination vap notional amount	24/03/14 0.983% 0.500% N/A N/A	0.9839 0.5009 N// N// N//	1.220% HSBC plo GBF 750,000,000	HSBC plc EUR 650,000,000	Coventry Building S
upon payment frequency upon payment date upon (ratie if fixed, margin and reference rate if floating) argin payable under extended maturity period (%) argo counterparty/ries urap notional denomination app notional amount app notional maturity	24/09/14 0.983% 0.500% NA NA NA	0.9839 0.5009 N/A N/A	1.220% HSBC plo GBF 750,000,000 19/04/18	HSBC plc EUR 650,000,000 24/10/14	Coventry Building 9 500,0
upon payment frequency upon payment date upon (rate if fixed, margin and reference rate if floating) argin payable under extended maturity period (%) rap ocunterparty/ies rap notional denomination rap notional maturity P receive ratefurargin	24/03/14 0.983% 0.500% NA NA NA NA NA NA NA	0.9833 0.5009 N/A N/A N/A N/A	1.220% HSBC pld GBF 750,000,000 19/04/18 4.625%	HSBC plc EUR 650,000,000 24/10/14 2.875%	Coventry Building \$ 500,0 10
outon out-raings stating country coupon payment date outpoin payment date outpoin (rate if fixed, margin and reference rate if floating) dargin payable under extended maturity period (%) wap counterpartylies wap notional amount wap notional amount wap notional maturity LP receive rate/margin collateral posting amount	24/09/14 0.983% 0.500% NA NA NA	0.9839 0.5009 N/A N/A	1.220% HSBC pld GBF 750,000,000 19/04/18 4.625%	HSBC plc EUR 650,000,000 24/10/14	Coventry Building S

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
Issuer Event of Default	Issuer failure to pay on Covered Bonds or issuer insolvency	N/A	No 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
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