National Transparency Template January 2014

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 7843 5107 Telephone: -444 (0)24 7843 5107 E-mail: Andrew Turvey@Hecoventry.co.uk Malling Address: Oak Tree Court, Binley Business Park, Harry Weston Road,	
	Coventry, CV3 2UN	
Date of form submission		28/02/14
Start Date of reporting period		01/01/14
End Date of reporting period		31/01/14
Web links - prospectus, transaction documents, loan-level data	https://live.irooms.net/CoventryBuildingSociety/	



	Counterparty/ies		Fitch	Moody's	3	S&P			DBRS
		Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	urrent ratir	Rating trigger	er Current ratin
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)	4,337,515,724								
Swap notional maturity/ies	19/04/2018								
LLP receive rate/margin	1.67938%								
LLP receive rate/margin LLP pay rate/margin	3.37623% 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: £12,259,450	(a) Revenue Receipts - Interest received from Borrowers: £12,922,863	
	(a) Revenue Receipts - Fees charged to Borrowers: £419,994	(a) Revenue Receipts - Fees charged to Borrowers: £477,557	
	(b) Interest received: £16.824	(b) Interest received: £45.498	
	(c) Excess Reserve Fund: £45,151	(c) Excess Reserve Fund: £5,744	
	(d) Other Revenue Receipts: £61,605	(d) Other Revenue Receipts: £64,939	
	(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: -£419,994	(g) Amounts Belonging to Third Parties: -£477,557	
	(h) Required Coupon Amount: £0	(h) Required Coupon Amount: £0	
	(i) Interest Accumulation Ledger: £0	(i) Interest Accumulation Ledger: £0	
	Total Available Revenue Receipts: £12,383,030	Total Available Revenue Receipts: £13,039,044	
	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	(c) Amounts due to Servicer, Cash Manager, Standby Account Bank, Corporate Services	
	Provider and Asset Monitor: £4.000	Provider and Asset Monitor: £16.469	
	(d) Amounts due to the Interest Rate Swap Provider: £6,278,689	(d) Amounts due to the Interest Rate Swap Provider: £6,355,567	
	(e) (i) Amounts due to the Interest Hate Swap Providers: £906.143	(e) (i) Amounts due to the Interest Hate Gwap Providers: £3,647.341	
	(ii) Amounts due to the Covered Bond Swap Providers: £906,143	(ii) Amounts due to the Covered Bond Swap Providers. £3,647,341	
	(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: £0	(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	(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: £1,378,798	(I) Deferred Consideration: £1,843,387	
	(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	
	(ii) monibolo proix amount.	(ii) memore protections.	
Principal receipts (please disclose all parts of waterfall)	AVAII ABI E PRINCIPAL RECEIPTS	AVAII ABI E PRINCIPAL RECEIPTS	
	(a) Scheduled amounts received from Borrowers: £15,395,896	(a) Scheduled amounts received from Borrowers: £18,106,415	
	Unscheduled amounts received from Borrowers: £49,203,139	Unscheduled amounts received from Borrowers: £79,089,629	
	Less Further Advances made: -£2,392,228	Less Further Advances made: -£2,418,319	
	(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: £62,206,806	Total Available Principal Receipts: £94,777,725	
	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: £62,206,806	(d) Capital Distribution to Members: £94,777,725	
Reserve ledger	£ 14,929,291		
Revenue ledger	£ 13,757,873	£ 14,510,857	£ -
Principal ledger	£ 94,777,725	£ 62,206,806	£ -
Pre-maturity liquidity ledger	N/A	N/A	N/A
	1	1900 - 19	1

CBS Covered Bonds

set Coverage Test	
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A	Asset Coverage Test	· · · · · · · · · · · · · · · · · · ·		
E		Value		Description (please edit if different)
C € C: Retained Clash Contributions D £ 89,989,829 D: Substitution Assets - Principal Receipts* 8. D: Substitution Assets - Capital Contributions E £ V £ X £ X £ 62,427,075 X £ Y Y: Flexible of two deduction Z £ 119,542,275 Total £ 3,312,382,306 Method used for calculating component 'A' A: Arrears Adjusted True Balance Asset percentage (%) 78,4% Maximum asset percentage from Ritch (%) 85,8% Maximum asset percentage from Moody's (%) NA Maximum asset percentage from DBRS (%) NA Maximum asset percentage from DBRS (%) NA Credit support as derived from ACT (GBP) £ 9, 2,323,06	A	£	3,399,573,913	A: Arrears Adjusted True Balance
D	В	£	4,808,096	B: Principal Receipts Retained in Cash
E	C	£	-	C: Retained Cash Contributions
E				
E				
E				
Y £ Z £ Total £ E 3,312,382,306 Method used for calculating component 'A' A: Arrears Adjusted True Balance Asset percentage (%) 78,4% Maximum asset percentage from Moody's (%) 85,8% Maximum asset percentage from Moody's (%) 78,4% Maximum asset percentage from S&P (%) NA Maximum asset percentage from DBRS (%) NA Credit support as derived from ACT (GBP) £ 92,332,306	D	£	89,969,629	D: Substitution Assets - Principal Receipts¹ & D: Substitution Assets - Capital Contributions
Y Fluible draw deduction	E	£	-	
Y Fluible draw deduction	V	£	-	
Y Flexible draw deduction	W	£	-	
Z £ 119,542,257 Z. Negative carry adjustment Total £ 3,312,382,306 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 S8P (%) NA Maximum asset percentage from DBRS (%) NA Credit support as derived from ACT (GBP) £ 92,332,306	X	£	62,427,075	X: Savings set off balance
Total £ 3,312,382,306 Method used for calculating component 'A' A: Arrears Adjusted True Balance Asset percentage (%) 78.4% Maximum asset percentage from Fitch (%) 58.5% Maximum asset percentage from Moody's (%) 78.4% Maximum asset percentage from S&P (%) NA Maximum asset percentage from DBRS (%) NA Credit support as derived from ACT (GBP) £ 92,332,306	Υ	£	-	Y : Flexible draw deduction
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) £ 92,332,306	Z	£	119,542,257	Z: Negative carry adjustment
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 (%) NA Maximum asset percentage from DBRS (%) NA Credit support as derived from ACT (GBP) £ 92,332,306	Total	£	3,312,382,306	
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 (%) NA Maximum asset percentage from DBRS (%) NA Credit support as derived from ACT (GBP) £ 92,332,306				
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 (%) NA Maximum asset percentage from DBRS (%) NA Credit support as derived from ACT (GBP) £ 92,332,306	Method used for calculating component 'A'	A: Arrears Adjusted True Balance		
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 DRT (GBP) £ 92,332,306		4	78.4%	
Maximum asset percentage from S&P (%) N/A Maximum asset percentage from DBRS (%) N/A Credit support as derived from ACT (GBP) £ 92,332,306	Maximum asset percentage from Fitch (%)		85.8%	
Maximum asset percentage from DBRS (%) N/A Credit support as derived from ACT (GBP) ∑ 92,332,306	Maximum asset percentage from Moody's (%)		78.4%	
Credit support as derived from ACT (GBP) £ 92,332,306	Maximum asset percentage from S&P (%)		N/A	
	Maximum asset percentage from DBRS (%)		N/A	
Credit support as derived from ACT (%) 2.9%	Credit support as derived from ACT (GBP)	£	92,332,306	
	Credit support as derived from ACT (%)		2.9%	
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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)	£ 3,183,273,000
Cover pool balance (GBP)	£ 4,338,070,252
GIC account balance (GBP)	£ 123,464,889
Any additional collateral (please specify)	£ -
Any additional collateral (GBP)	£ -
Aggregate balance of off-set mortgages (GBP)	£ 535,351,132
Aggregate deposits attaching to the cover pool (GBP)	£ 62,427,075
Aggregate deposits attaching specifically to the off-set mortgages	
(GBP)	£ 40,091,719
Nominal level of overcollateralisation (GBP)	1,241,168,622
Nominal level of overcollateralisation (%)	38.5%
Number of loans in cover pool	40,127
Average loan balance (GBP)	£ 108,109
Weighted average non-Indexed LTV (%)	54.4%
Weighted average Indexed LTV (%)	50.9%
Weighted average seasoning (months)	41.5
Weighted average remaining term (months)	205.1
Weighted average interest rate (%)	3.4%
Standard Variable Rate(s) (%)	4.7%
Constant Pre-Payment Rate (%, current month)	1.7%
Constant Pre-Payment Rate (%, quarterly average)	1.3%
Principal Payment Rate (%, current month)	2.2%
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)	£	12,259,450
Mortgage collections (scheduled - principal)	٤	18,106,415
Mortgage collections (unscheduled - interest)	٤	-
Mortgage collections (unscheduled - principal)	٤	76,671,310

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	693	1.7%	67,719,816	1.6%
Loans bought back by seller(s)	632	1.6%	81,695,583	1.9%
of which are non-performing loans	58	0.1%	5,506,460	0.1%
of which have breached R&Ws	4	0.0%	516,923	0.0%
Loans sold into the cover pool	941	2.3%	131,012,686	3.0%

Product Rate Type and Reversionary Profiles	
	-

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 rate
Fixed at origination, reverting to SVR	22,728	48.5%	2,329,874,090	53.7%	3.81%	21.6	2.96%	4.21%	3.75%
Fixed at origination, reverting to Libor	0	0.0%	0	0.0%	0.00%	0	0.00%	0.00%	6 0.00%
Fixed at origination, reverting to tracker	3,033	6.5%	243,858,372	5.6%	1.29%	0.1	0.79%	0.79%	5.33%
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	3,165	6.7%	379,379,079	8.7%	3.51%	5.5	3.01%	4.14%	6 3.27%
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	3,131	6.7%	241,839,020	5.6%	1.30%	0.0	0.80%	0.80%	4.50%
SVR, including discount to SVR	14,848	31.7%	1,143,117,311	26.4%	3.25%	0.0	2.73%	2.73%	3.67%
Libor	0	0.0%	0	0.0%	0.00%	0	0.00%	0.00%	6 0.00%
Total	46,907	100.0%	£ 4,338,070,252	100.0%	3.36%		2.66%		3.82%

Note	Stratifications					
1	Arrears breakdown		% of total number			
17-cmpt 17-c		39,954		99.6% € 4,3	317,501,357	99.5
3 OFFICE AD PROPER 1						0.3
Content Cont					8,376,325	0.0
Clambrid reviews	2-3 Months in arrears					0.0
Company Comp	S-12 months in arrears			0.0% £		0.0
Act					-	0.0
2006 2006 2006 2006 2006 2006 2006 2006 2006 2006 2006 2006 2006 2006 2006 2006 200		40,127		100.0% € 4,3	338,070,252	100.0
2006 2006 2006 2006 2006 2006 2006 2006 2006 2006 2006 2006 2006 2006 2006 2006 200						
256	Current non-Indexed LTV	Number	% of total number	Amo	ount (GBP)	% of total amoun
Se S					604,565,545	37.0
1,000 1,00		2,004		5.5% £ 3	447,068,454	9.0
\$ 200 200	20.659/					10.4
\$ 50.00 \$ 50.0	35-70%	2,779		6.9% F 4	423 642 860	9.8
2006 2006				8.0% € 5	533,238,845	12.3
1995 1995						11.2
Sept. 17	30-85%	332		0.8% €	52,327,773	1.3
\$ 500.5 \$ 1						0.5
100 100				0.1% €	4,697,499	0.1
150 150					251,170	0.0
19.1956						0.0
Description						0.0
Content Cont				0.0% 2		0.0
Comment Comm	Fotal				338.070.252	
2006 2006		.,,			,	
2006 2006	Current Indexed LTV	Number	% of total number	Amo	ount (GBP)	% of total amour
2-905 2-90)-50%	23,926		59.6% € 1,8	850,775,583	42.7
\$ 50% 3.000 3.700 5.85	50-55%	2,895		7.2% € 4	405,607,023	9.0
S. P.	55-60%	3,082		7.7% € 4	468,949,535	10.8
17-99. 17-99. 17-99. 18-	50-65%	2,955		7.4% € 4	459,352,106	10.6
10 10 10 10 10 10 10 10	55-70%			9.0% £ 5	5/7,965,910	13.3
10 10 10 10 10 10 10 10		3,309		8.2% £ 5	527,215,245	12.2 0.9
Service						0.8
00 00 00 00 00 00 00 0						0.0
16 109% 0					1,000,070	0.0
190-1905,	95-100%			0.0% €	-	0.0
195.10%		0		0.0% €		0.0
19-1256 0 0.05 2 0 0.05 2 0 0.05 2 0 0.05 2 0 0.05 2 0 0 0 0 0 0 0 0 0	105-110%	0		0.0% €	-	0.0
Superior outstanding balance of loan	110-125%	0		0.0% €		0.0
Superior outstanding balance of loan	125%+				-	0.0
0.5000 0.5000 0.750 0.	Fotal	40,127		100.0% € 4,3	338,070,252	100.0
0.5000 0.5000 0.750 0.	Current outstanding halance of loan	Number	% of total number	Amo	ount (GRP)	% of total amoun
5,000-10,000 676	0.5 000	TVOITIDGE EQ.	/6 Of total Humber	Ame	1.406.381	0.0
1.500 1.500 1.545 1.555 1.55						
1,500+10000 1,500+10000 1,500+10000 1,500+10000 1,500+10000 1,500+10000 1,500+100000 1,500+100000 1,500+1000000 1,500+1000000000000000000000000000000000	5,000-10,000	676		1.7%	5,159,365	0.1
1,500+10000 1,500+10000 1,500+10000 1,500+10000 1,500+10000 1,500+10000 1,500+100000 1,500+100000 1,500+1000000 1,500+1000000000000000000000000000000000	5,000-10,000 10,000-25,000	676 2,991		1.7% 7.5%	5,159,365 53,447,682	1.2
100,000 100,000 20,000	5,000-10,000 10,000-25,000 25,000-50,000	676 2,991 6,182		1.7% 7.5% 15.4% 2	5,159,365 53,447,682	1.2 5.4
150,000 200,000 4.38 10.9% 75.59.93.68 17.000 17.500 17.50.90.93.60 17.50.90.90.60 17.50.90.90.60 17.50.90.90.60 17.50.90.90.60 17.50.90.90.60 17.50.90.90.60 17.50.90.90.60 17.50.90.90.60 17.50.90.90.60 17.50.90.90.60 17.50.90.90.60 17.50.90.90.60 17.50.90.90.60 17.50.90.90.90 17.50.90.90.90 17.50.90.90.90 17.50.90.90.90 17.50.90.90.90 17.50.90.90.90 17.50.90.90.90 17.50.90.90.90 17.50.90.90.90 17.50.90.90.90 17.50.90.90.90 17.50.90.90.90 17.50.90.90.90 17.50.90.90.90 17.50.90.90.90.90 17.50.90.90.90.90 17.50.90.90.90 17.50.90.90.90 17.50.90.90.90.90 17.50.90.90.90 17.50.90.90.90.90 17.50.90.90.90 17.50.90.90.90.90 17.50.90.90.90 17.50.90.90.90 17.50.90.90.90 17.50.90.90.90 17.50.90.90.90 17.50.90.90.90 17.50.90.90.90 17.50.90.90.90 17.50.90.90.90 17.50.90.90 17.50.90.90 17.50.90.90 17.50.90.90 17.50.90.90 17.50.90.90 17.50.90.90 17.50.90.90 17.50.90.90 17.50.90	5,000-10,000 10,000-25,000 55,000-50,000 50,000-75,000	676 2,991 6,182 6,646		1.7% 7.5% 15.4% 2 16.1% 4	5,159,365 53,447,682 233,111,179 402,737,995	1.2 5.4 9.3
2,050 2,050 2,050 1,16 2,28 30,01,1586 1,16 2,28 30,01,1586 1,16 2,28 30,01,1586 1,16 30,000	5,000-10,000 (10,000-25,000 25,000-50,000 5,000-75,000 75,000-10,000	676 2.2991 6,182 6.468 6.468		1.7% 7.5% 15.4% 2 16.1% 4 15.3% 5	5,159,365 53,447,682 233,111,179 402,737,995 536,089,515	1.2 5.4 9.3 12.4
250,003,000 1,116 2,28% 303,115,886 2,28% 303,115,896 303,115,115,115,115,115,115,115,115,115,11	5,000-10,000 10,000-25,000 25,000-50,000 30,000-75,000 75,000-100,000 100,000-150,000	676 2,991 6,182 6,488 6,151 8,096		1.7% 7.5% 15.4% 2 16.1% 4 15.3% 5 20.2% 9	5,159,365 53,447,682 233,111,179 402,737,995 536,089,515 988,969,636	1.2 5.4 9.3 12.4 22.8
1,4% 184,815,731 2,500,000-00,000 350 0.9% 130,000-305 0.00,000-305 0.00,000-50,000 188 0.5% 79,459,255 0.00,000-50,000 180 0.5% 79,459,255 0.00,000-50,000 180 0.0% 180,500,500 0.0% 180,500,000-50,000 0.0% 0.0% 180,500,500 0.0% 0.	5,000-10,000 (1,000-25,000 55,000-50,000 (5,000-75,000 (5,000-100,000 (00,000-150,000	676 2. 2991 6,182 6,488 6,151 8,096 4,381		1.7% 7.5% 15.4% 2 16.1% 4 15.3% 5 20.2% 9	5,159,365 53,447,682 233,111,179 402,737,995 536,089,515 988,969,636 753,599,352	1,2 5,4 9,3 12,4 22,8 17,4
350,000-00000000000000000000000000000000	5,000-10,000 10,000-25,000 15,000-50,000 10,000-75,000 15,000-10,000 100,000-150,000 100,000-150,000 100,000-150,000 100,000-250,000	676 2,991 6,182 6,468 8,096 4,381 2,052 2,052		1.7% 7.5% 15.4% 2 16.1% 4 15.3% 5 20.2% 5 10.9% 7 5.1% 4	5,159,365 53,447,682 233,111,179 402,737,995 536,089,515 988,969,636 753,599,352 456,201,535	1.2 5.4 9.3 12.4 22.8 17.4 10.5
188 0.5% 79.489.225 19.000000000000000000000000000000000000	5,000-10,000 10,000-25,000 25,000-50,000 50,000-75,000 15,000-100,000 00,000-150,000 150,000-200,000 00,000-250,000 250,000-250,000	676 2.991 6.182 6.468 6.151 8.096 4.381 2.052		1.7% 7.5% 15.4% 2 16.1% 4 15.3% 5 20.2% 5 10.9% 5 5.1% 2.8% 5 3 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	5,159,365 53,447,682 233,111,179 402,737,995 536,089,515 988,969,636 753,599,352 456,201,535 303,115,886	1.2 5.4 9.3 12.4 22.8 17.4 10.5
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1,000,000 1,000,000 26 1,000,000 26 1,000,000 1,000,	5,000-10,000 10,000-25,000 55,000-50,000 50,000-75,000 75,000-100,000 100,000-150,000 150,000-200,000 150,000-200,000 150,000-200,000 150,000-300,000 150,000-300,000 150,000-400,000 150,000-400,000 150,000-400,000	676 2.2991 6,182 6,182 6,468 6.468 4.381 4.381 5.2052 1,116 577 359		1.7% 7.5% 15.4% 2 16.1% 4 15.3% 5 20.2% 5 10.9% 7.5.1% 4 2.8% 5 1.4% 1 0.9% 1 0.9%	5,159,365 53,447,682 233,111,179 402,737,995 536,089,515 988,969,636 753,599,352 456,201,535 303,115,886 184,815,731 130,008,305 79,459,225	1.2 5.4 9.3 12.4 22.8 17.4 10.5 7.0 4.3 3.0 1.8
700,000-980,000 26	5,000-10,000 10,000-25,000 25,000-50,000 50,000-75,000 75,000-100,000 00,000-150,000 00,000-150,000 00,000-250,000 00,000-350,000 00,000-350,000 00,000-350,000 00,000-450,000 00,000-450,000	676 2.991 6.182 6.182 6.182 6.183 6.193 6.191 6.		1.7% 7.5% 15.4% 2 16.1% 4 15.3% 5 20.2% 5 10.9% 7.5.1% 4 2.8% 5 1.4% 1 0.9% 1 0.9%	5,159,365 53,447,682 233,111,179 402,737,995 536,089,515 988,969,636 753,599,352 456,201,535 303,115,886 184,815,731 130,008,305 79,459,225	1.2 5.4 9.3 12.4 22.6 17.4 10.6 7.0 4.3 3.0
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13	5,000-10,000 10,000-25,000-5,000 25,000-5,000 30,000-75,000 75,000-100,000 100,000-150,000 150,000-200,000 150,000-200,000 150,000-200,000 150,000-300,000 150,000-300,000 150,000-300,000 150,000-300,000 150,000-400,000 150,000-400,000 150,000-400,000 150,000-400,000 150,000-600,000	676 2.991 2.991 6.182 6.182 6.488 8.0989 1.101 1.1101 3.572 3.503 1.888 1.140 1.103		1.7% 7.5% 15.4% 15.4% 16.1% 16.1% 20.2% 50.2% 51.9% 1.5.1% 4 2.8% 2.8% 0.9% 0.4% 0.3% 0.1%	5,159,365 53,447,682 233,111,179 402,737,995 536,089,515 988,969,636 753,599,352 456,201,535 303,115,886 184,815,731 130,008,305 79,459,225 68,875,353 70,285,562 30,126,975	1.2 5.4 9.3 12.4 22.8 7.6 7.0 4.3 3.0 1.8 1.6 0.7
1,000,000 +	5,000-10,000 10,000-25,000-50,000 55,000-50,000 15,000-50,000 15,000-100,000 100,000-150,000 100,000-150,000 100,000-250,000 100,000-250,000 100,000-350,000 100,000-350,000 100,000-350,000 100,000-350,000 150,000-300,000	676 2 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9		1.7% 7.5% 15.4% 15.4% 15.3% 15.3% 15.3% 10.9% 1.4% 1.4% 1.5% 1.4% 1.5% 1.4% 1.5% 1.4% 1.5% 1.4% 1.5% 1.5% 1.5% 1.5% 1.5% 1.5% 1.5% 1.5	5,159,365 53,447,682 233,111,179 402,737,995 536,089,515 536,099,515 456,201,535 303,115,886 184,815,731 130,008,305 79,459,225 68,875,353 70,285,562 30,2126,975 19,082,801	1.4 5.4 9.3 12.4 12.7 10.5 10.5 3.4 1.8 1.6 1.6 0.7
Regional distribution	5,000-10,000 10,000-25,000-5,000 25,000-5,000 30,000-75,000 75,000-100,000 100,000-150,000 150,000-200,000 150,000-200,000 150,000-200,000 150,000-300,000 150,000-300,000 150,000-300,000 150,000-300,000 150,000-300,000 150,000-300,000 150,000-300,000 150,000-300,000 150,000-500,000 150,000-500,000 150,000-500,000 150,000-500,000 150,000-500,000 150,000-500,000 150,000-500,000 150,000-500,000 150,000-500,000 150,000-500,000 150,000-500,000	676 2.991 6.182 6.182 6.483 6.484 6.484 1.116 1.		1.7% 7.5% 15.4% 15.4% 16.1% 4.15.3% 15.3% 15.3% 15.3% 10.9%	5,159,365 53,447,682 233,111,179 402,737,995 536,089,515 536,089,515 456,201,535 30,126,965 79,459,225 70,285,562 30,126,975 19,082,801 9,221,051	1.2 9.3 12-2 22.2 17-4 10.0 7.0 4.3 3.6 1.6 1.6 1.6 0.0
Regional distribution Number % of total number Amount (GBP) % of total ame activation 1,839 4,854 179,139,399 4,654 179,139,399 4,654 179,139,399 4,654 179,139,399 4,657 1,839 1,339 1,339 1,339 1,339 1,339 1,339 1,339 1,339 1,339 1,339 1,339 1,339 1,339 1,339 1,339 1,339 1,339 1,339 1,339	5,000-10,000 10,000-25,000-5 5,000-50,000 5,000-50,000 10,000-150,000 10,000-150,000 100,000-150,000	676 2.991 6.182 6.182 6.182 6.183 6.183 6.151 6.096 4.383 1.116 1.		1.7% 7.5% 15.4% 15.4% 15.3% 20.2% 20.2% 5.1% 4.4% 1.4% 0.5% 0.4% 0.1% 0.1% 0.0%	5,159,365 53,447,682 233,111,179 402,737,995 536,089,515 988,999,636 753,599,352 456,201,535 303,115,886 184,815,731 130,008,305 79,459,225 68,875,353 70,285,562 30,126,975 19,082,801 9,221,051	12 5.4.4 9.3. 12.4 22.8 7.7. 4.3. 3.0 1.6 1.6 0.7, 0.4 0.2
East Anjain 1,839 4,6% 379,139,999 4 London 3,905 9,7% 347,189,294 8 London 3,606 9,0% 649,010,002 1 North 1,867 4,7% 143,071,172 1 North West 3,862 9,2% 331,332,260 1 Outer Metro 0 0,0% 0 0 0 South East 4,657 11,6% 694,816,577 1 1 56,7% 1,14% 537,786,79 1 1 50,000 1,14% 537,786,79 1 1 50,000 1,14% 537,786,79 1 1 50,000 1,14% 537,786,79 1 1 50,000 1,14% 537,786,79 1 1 50,000 1,14% 537,786,79 1 1 50,000 1,14% 537,786,79 1 1 50,000 1,14% 537,786,79 1 1 50,000 1 0,000 1 0,000 1 0,000	5,000-10,000 10,000-25,000-5,000 25,000-5,000 30,000-75,000 15,000-100,000 150,000-100,000 150,000-280,000 150,000-280,000 150,000-280,000 150,000-280,000 150,000-380,000 150,000-380,000 150,000-380,000 150,000-380,000 150,000-380,000 150,000-590,000 150,000-690,000	678 2.991 6.182 6.182 6.483 6.484 6.4864 4.381 4.381 1.116 1.116 1.10 1.10 1.10 1.10 1.10 1		1.7% 7.5% 15.4% 16.1% 16.1% 16.1% 16.20 20.2% 5.10 9% 1.5.3% 5.1% 1.9% 1.0.9% 1.4% 0.5% 0.3% 0.1% 0.1% 0.0% 0.0%	5,159,365 53,447,682 233,111,179 402,737,995 536,099,515 988,969,636 753,599,352 456,201,535 303,115,886 184,815,731 300,008,305 79,459,225 68,457,353 70,285,562 30,126,975 19,082,801 9,221,051 12,356,723	1.2 5.4.4 9.3 12.4 22.8 17.4.10.5 7.0 4.3 3.0 1.6 1.6 0.7 0.7 0.4 0.2 0.0 0.0
East Anjain 1,839 4,6% 379,139,999 4 London 3,905 9,7% 347,189,294 8 London 3,606 9,0% 649,010,002 1 North 1,867 4,7% 143,071,172 1 North West 3,862 9,2% 331,332,260 1 Outer Metro 0 0,0% 0 0 0 South East 4,657 11,6% 694,816,577 1 1 56,7% 1,14% 537,786,79 1 1 50,000 1,14% 537,786,79 1 1 50,000 1,14% 537,786,79 1 1 50,000 1,14% 537,786,79 1 1 50,000 1,14% 537,786,79 1 1 50,000 1,14% 537,786,79 1 1 50,000 1,14% 537,786,79 1 1 50,000 1,14% 537,786,79 1 1 50,000 1 0,000 1 0,000 1 0,000	5,000-10,000 10,000-25,000-5,000 25,000-5,000 30,000-75,000 15,000-100,000 150,000-100,000 150,000-280,000 150,000-280,000 150,000-280,000 150,000-280,000 150,000-380,000 150,000-380,000 150,000-380,000 150,000-380,000 150,000-380,000 150,000-590,000 150,000-690,000	678 2.991 6.182 6.182 6.483 6.484 6.4864 4.381 4.381 1.116 1.116 1.10 1.10 1.10 1.10 1.10 1		1.7% 7.5% 15.4% 16.1% 16.1% 16.1% 16.20 20.2% 5.10 9% 1.5.3% 5.1% 1.9% 1.0.9% 1.4% 0.5% 0.3% 0.1% 0.1% 0.0% 0.0%	5,159,365 53,447,682 233,111,179 402,737,995 536,099,515 988,969,636 753,599,352 456,201,535 303,115,886 184,815,731 300,008,305 79,459,225 68,457,353 70,285,562 30,126,975 19,082,801 9,221,051 12,356,723	1.2 5.4.4 9.3 12.4 22.8 27.4 10.5 1.4 10.5 1.4 10.5 1.4 10.5 1.6 1.6 1.6 1.6 1.6 1.6 1.6 1.6 1.6 1.6
East Midlands 3,965 9,7% 347,189,224 4 London 3,966 9,9% 649,010,02 1 North 1,867 4,7% 143,071,172 5 Norther Ireland 0 0 0 6 9,0% 331,332,260 5 Norther Ireland 0	5,000-10,000 10,000-20,000 25,000-50,000 50,000-75,000 75,000-100,000 000-150,000 000-150,000 000-150,000 000-150,000 000-150,000 000,000-150,000	676 2.991 6.182 6.6886 6.6886 6.6886 6.096 6.151 6.151 6.096 6.152 6.096 6.151 6.151 6.096		1.7% 7.5% 15.4% 15.4% 16.1% 415.3% 20.2% 50.2% 50.3% 50.9% 10.0% 10.0% 10.0% 10.0% 10.0% 10.0% 10.0% 10.0% 10.0% 10.0% 10.0% 10.0% 15.4%	5,159,365 5,347,682 233,111,179 402,737,995 536,099,515 988,999,636 753,599,352 456,201,535 303,115,886 184,815,731 310,008,305 70,285,562 30,3115,866 184,815,731 190,008,305 70,285,562 30,3116,975 19,082,801 9,221,051 12,356,723 338,070,252	1.2 5.4 9.3 1.2 1.2 2.8 1.0 6 1.6 1.6 0.7 0.4 0.2 0.3 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0
Lendon 3,606 9,0% 649,010,002 1 1,867 4,47% 145,071,72 1,700,71 1,867 9,2% 31,332,260 1,867	5,000-10,000 10,000-25,000-5,000 25,000-5,000 30,000-75,000 15,000-10,00	679 2.991 6.182 6.182 6.183 6.184 8.0998 8.0998 1.115 1.116 1.117 1.117 1.117 1.118		1.7% 7.5% 15.4% 15.4% 15.1% 15.1% 15.3% 15.1% 15.3% 15.1% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.0% 10.0% 10.0% 10.0% 100.0%	5,159,365 5,347,682 233,111,179 402,737,995 536,089,515 988,969,636 753,599,352 456,201,535 303,115,886 184,815,731 130,008,305 79,459,225 68,875,535 19,082,801 9,221,051 12,366,723 0338,070,252	1.2 5.4 9.3 12.4 22.8 17.4 10.5 7.0 4.3 3.0 1.8 1.6 0.7 0.7 0.3 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0
North Morth	5,000-10,000 10,000-20,000 25,000-50,000 50,000-75,000 75,000-100,000 000-150,000 000-150,000 000-150,000 000-150,000 000-150,000 000-150,000 000-150,000 000,000 000,000-150,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,	676 2.991 6.182 6.182 6.182 6.183 6.183 6.195 6.		1.7% 7.5% 15.4% 15.4% 15.3% 20.2% 15.1% 20.2% 5.10 5.1% 2.8% 2.8% 2.8% 2.8% 2.8% 2.8% 2.8% 2.8	5,159,365 5,347,862 233,111,179 402,737,995 536,089,515 988,969,636 753,559,352 456,201,535 303,115,886 184,815,731 190,008,305 79,459,225 30,126,975 19,082,801 9,221,051 12,356,723 338,070,252	1.2 5.4 9.3 9.3 9.3 1.2 1.2 4.2 1.2 4.2 1.2 4.2 1.2 4.3 1.2 1.2 4.3 1.2 1.2 1.2 1.2 1.2 1.2 1.2 1.2 1.2 1.2
Northern Ireland 0 0,0% 0 0,0% 0 0	5,000-10,000 10,000-25,000-5,000 25,000-5,000 30,000-75,000 15,000-100,000 150,000-20,000 150,00	676 2.991 6.182 6.182 6.183 6.184 6.185 6.185 6.185 6.186 6.186 6.186 6.187 6.197 6.		1.7% 7.5% 15.4% 15.4% 15.1% 15.1% 15.3% 15.3% 15.3% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.0% 10.0% 10.0% 10.0% 100.0%	5,159,365 53,447,682 233,111,179 402,737,995 536,089,515 988,999,636 753,599,352 456,201,535 303,115,886 184,815,731 130,008,305 79,459,225 68,875,353 70,285,562 30,126,975 19,082,801 9,221,051 12,356,723 038,070,252	1.2. 5.4. 9.3. 12.4. 22.8. 17.4. 10.5. 7.0. 4.3. 3.0. 1.8. 1.6. 0.7. 0.4. 0.2. 0.3. 0.0. 100.0
Northern Ireland 0 0,0% 0 0,0% 0 0	5,000-10,000 10,000-25,000-5 5,000-5,000 5,000-5 5,000-5 5,000-5 5,000-10,000 00,000-150,000 00,	676 2.991 6.182 6.182 6.182 6.183 6.183 6.185 6.185 6.186 6.		1.7% 7.5% 15.4% 15.4% 15.3% 20.2% 15.1% 15.3% 20.2% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.0% 10	5.159,365 53.447,682 233.111,179 402,737,985 536.089,515 908,969,636 753,599,352 456,201,535 303,115,886 184,815,731 130,008,305 79,459,225 68,875,339 70,285,562 30,126,975 19,082,801 9,221,051 12,356,723 308,070,252	1.2 5.4 9.3 9.3 9.3 9.3 9.3 9.3 9.3 9.3 9.3 9.3
Outer Metro 4,657 11.6% 694,816,577 11 South East 4,559 11.1% 537,756,679 11 South West 4,116 10.3% 433,435,675 11 South Ages 0 0 0.0% 0 0 Wales 1,541 3,8% 132,556,015 3.8% 132,556,015 3.8% 132,556,015 3.8% 10,227,362 3.8% 10,227,362 3.8% 10,227,362 4.8% 3.8% 10,227,362 4.8% 4.8% <td>5,000-10,000 10,000-25,000-5,000 25,000-5,000 30,000-75,000 15,000-10,00</td> <td>676 2.991 6.182 6.182 6.182 6.183 6.183 6.185 6.185 6.186 6.</td> <td></td> <td>1.7% 7.5% 15.4% 15.4% 15.1% 15.1% 15.3% 15.1% 15.3% 15.1% 15.1% 15.1% 15.1% 15.1% 16</td> <td>5,159,365 53,447,682 233,111,179 402,737,995 536,089,515 598,999,536 798,599,536 79,535,599,352 68,875,535 79,459,225 68,875,535 79,459,225 68,875,535 00,338,070,252</td> <td>1.2 5.4 9.3 9.3 9.3 9.3 9.3 9.3 9.3 9.3 9.3 9.3</td>	5,000-10,000 10,000-25,000-5,000 25,000-5,000 30,000-75,000 15,000-10,00	676 2.991 6.182 6.182 6.182 6.183 6.183 6.185 6.185 6.186 6.		1.7% 7.5% 15.4% 15.4% 15.1% 15.1% 15.3% 15.1% 15.3% 15.1% 15.1% 15.1% 15.1% 15.1% 16	5,159,365 53,447,682 233,111,179 402,737,995 536,089,515 598,999,536 798,599,536 79,535,599,352 68,875,535 79,459,225 68,875,535 79,459,225 68,875,535 00,338,070,252	1.2 5.4 9.3 9.3 9.3 9.3 9.3 9.3 9.3 9.3 9.3 9.3
South East 4,569 11.4% 537,756,679 11 South West 4,116 10.3% 433,45,575 11 South West 0 0.0% 0 0 Wales 1,541 3.3% 132,566,015 0 West Midlands 6,855 17.1% 599,480,385 1 Other 0 0.0% 0 0 Other 0 0.0% 0 0 Total 40127 100.00% 4,383,070.252 100 Repsyment Ype Number % of total number Amount (GBP) % of total and payment 74.3% 3,365,310,513 7 Part-and-part 399 0.0% 2,305,310,513 7 7 Interest-only 6,883 14.7% 2,713,220,388 1 1 Offset 4,792 10.2% 2,535,531,32 1 1	5,000-10,000 10,000-25,000-5 5,000-5,000 5,000-5 5,000-5 5,000-7 5,000-100,000 15,000-20,000 15,000-20,000 15,000-20,000 15,000-20,000 15,000-20,000 15,000-20,000 15,000-30,000 15,000-30,000 15,000-30,000 15,000-30,000 15,000-30,000 15,000-30,000 15,000-30,000 15,000-30,000 15,000-50,000 15,000-	676 2.991 6.182 6.182 6.182 6.183 6.484 6.4881 4.381 4.381 1.116 1	% of total number	1.7% 7.5% 15.4% 15.4% 15.3% 15.3% 15.3% 15.3% 10.9% 7.51% 10.9% 10	5,159,365 53,447,682 233,111,179 402,737,985 536,089,515 536,089,515 536,089,515 536,089,515 536,089,515 536,599,352 456,201,535 303,115,886 184,815,731 130,008,305 79,459,225 68,875,333 70,285,562 30,126,975 19,082,801 12,356,723 30,126,975 19,082,801 12,356,723 338,070,252	1.2 5.4 9.3 1.2 1.2 1.2 1.2 1.2 1.2 1.2 1.2 1.2 1.2
South West	5,000-10,000 10,000-25,000-5,000 25,000-5,000 30,000-75,000 15,000-100,000 15,000-100,000 15,000-100,000 15,000-200,000 15,000	678 2.991 6.182 6.688 6.488 8.096	% of total number	1.7% 7.5% 15.4% 15.4% 15.1% 15.1% 15.3% 15.1% 10.9% 10.9% 10.9% 10.9% 10.0% 10	5,159,365 53,447,682 233,111,179 402,737,985 536,089,515 536,089,515 536,089,515 536,089,515 536,089,515 536,089,515 536,089,515 536,089,515 536,089,515 536,089,515 536,089,515 536,089,515 536,089,515 536,089,515 536,089 536,089,515 536,089 536,0	112 54 93 122.6 17.4 10.5 3.0 1.6 1.6 1.6 1.6 0.7 0.0 0.0 100.6 % of total amour 4.1 8.6 15.6 9.7 9.7 9.7 9.7 9.7 9.7 9.7 9.7 9.7 9.7
Scotland 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0%	5,000-10,000 10,000-25,000-5,000 25,000-5,000 30,000-75,000 15,000-100,000 15,000-100,000 15,000-200,000 15,000-200,000 15,000-200,000 15,000-200,000 15,000-200,000 15,000-300,000 15,000	678 2.991 6.182 6.688 6.488 8.096	% of total number	1.7% 7.5% 15.4% 15.4% 15.3% 15.1% 15.3% 15.1% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.0% 10	5,159,365 53,447,682 233,111,179 402,737,985 536,089,515 988,969,636 753,599,352 465,201,353 303,115,886 131,5	1.2 5.4 9.3 12.4 22.8 17.4 10.5 7.0 4.3 3.0 1.8 1.6 1.6 0.7 0.4 0.2 0.3 0.0 100.0 % of total amount 4.1 8.0 15.0 3.3 7.6 0.0 16.0
Wales 1,541 3,3% 132,566,015 3,76 513,566,015 3,76 513,566,015 3,76 513,566,015 3,76 513,566,035 3,76	5,000-10,000 10,000-25,000-5,000 25,000-5,000 30,000-75,000 15,000-100,000 15,000-100,000 15,000-200,000 15,000-200,000 15,000-200,000 15,000-200,000 15,000-200,000 15,000-300,000 15,000	678 2.991 6.182 6.688 6.488 8.096	% of total number	1.7% 7.5% 15.4% 15.4% 15.1% 15.1% 15.3% 15.20 10.9% 15.1% 10.9% 10	5,159,365 53,447,682 233,111,179 402,737,985 536,089,515 988,969,636 753,599,352 465,201,353 303,115,886 131,5	1.5.4 9.3 9.3 1.5.4 1.5.
Yorkshire 3.490 8.7% 300,272,362 0 Other 0 0.0% 0 6 Total 40,127 100,00% £ 4,338,070,252 100. Repayment type Number % of total number Amount (GBP) % of total amo Capital repayment 34,833 74,3% £ 3,053,130,151 77 Part-and-part 99 0,9% £ 3,638,218 (interest-only Interest-only 6,883 11,7% £ 713,230,388 11 Offset 1,92 1,02% £ 535,51,132 11	5,000-10,000 10,000-25,000-5,000-5 5,000-5,000-5 5,000-5,000 5,000-7,5,000-10,000 15,000-20,000 15,000-20,000 15,000-20,000 15,000-20,000 15,000-20,000 15,000-20,000 15,000-30,000 15,000-30,000 15,000-30,000 15,000-30,000 15,000-30,000 15,000-30,000 15,000-30,000 15,000-50,000 15,0	678 2.991 6.182 6.688 6.488 8.096	% of total number	1.7% 7.5% 15.4% 15.4% 15.3% 15.1% 15.3% 15.1% 10.9% 10.9% 10.9% 10.9% 10.9% 10.0% 10	5,159,365 53,447,682 233,111,179 402,737,985 536,089,515 536,089,5	1.2 5.4 9.3 12.4 2.8 17.4 10.5 7.0 4.3 3.0 1.8 1.6 1.6 0.7 0.4 0.2 0.3 0.0 100.0 % of total amoun 4.1 8.0 3.3 7.6 0.0 16.0 16.0
Other 0 0.0% 0<	5.000-10,000 10,000-25,000-5,000 25,000-5,000 30,000-75,000 15,000-10,000 15,000-10,000 15,000-20,000 15,000-20,000 15,000-20,000 15,000-20,000 15,000-20,000 15,000-20,000 15,000-20,000 15,000-30,000 15,000-30,000 15,000-30,000 15,000-30,000 15,000-30,000 15,000-30,000 15,000-30,000 15,000-50,00	676 2.991 6.182 6.182 6.483 6.484 6.484 4.381 4.381 1.116 1.	% of total number	1.7% 7.5% 15.4% 15.1% 15.1% 15.3% 15.1% 15.3% 15.1% 15.3% 15.1% 15.3% 15.1% 15.3% 15.1% 16.1% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.0% 10	5,159,365 53,447,682 233,111,179 402,737,985 536,089,515 536,089,515 536,089,515 536,089,515 536,089,515 536,599,352 456,201,535 303,115,886 184,815,731 130,008,305 70,285,562 30,116,985 12,356,723 30,126,975 19,082,801 9,221,051 12,356,723 30,126,975 19,082,801 9,221,051 12,356,723 30,126,975 19,082,801 12,356,723 30,126,975 19,082,801 12,356,723 30,313,302,200 694,816,577 537,756,679 433,435,875 0 132,566,079 0 132,566,079	15.4 9.3 12.2 2.6 17.4 10.5 12.6 12.6 12.6 12.6 12.6 12.6 12.6 12.6
Total	5,000-10,000 10,000-25,000-5,000 25,000-5,000 30,000-75,000 15,000-10,000 15,000-20,000 15,000-20,000 15,000-20,000 15,000-20,000 15,000-20,000 15,000-20,000 15,000-20,000 15,000-30,00	678 6.828 6.182 6.182 6.182 6.183 6.183 6.184 6.185 6.	% of total number	1.7% 7.5% 15.4% 15.4% 15.3% 15.1% 15.3% 15.1% 10.9% 10.9% 10.9% 10.9% 10.9% 10.0% 10	5,159,365 53,447,682 233,111,179 402,737,985 536,089,515 536,089,515 536,089,515 536,089,515 536,089,515 536,089,515 536,089,515 536,089,515 536,089,515 536,089,382 530,115,886 130,083,087 130,087 130,0	1.1 5.5 9.1 12.2 12.2 17.7.4 10.5 10.5 11.6 11.6 11.6 10.0 10.0 10.0 10.0 10.0
Repayment type	5.000-10,000 10,000-25,000-5,000 25,000-5,000 30,000-75,000 15,000-100,000 150,000-100,000 150,000-250,000 150,000-200,000 150,000-200,000 150,000-200,000 150,000-200,000 150,000-300,000 150,000-300,000 150,000-300,000 150,000-300,000 150,000-300,000 150,000-500,000 150	678 6.828 6.182 6.182 6.182 6.183 6.183 6.184 6.185 6.	% of total number	1.7% 7.5% 15.4% 15.4% 16.1% 16.1% 16.1% 16.1% 16.20 20.2% 16.1% 16.20 20.2% 16.1% 16.20 20.2% 16.20 20.2% 16.20 20.2% 16.20 20.2% 16.20 20.2% 16.20 20.2% 16.20 20.2% 16.20 20.2% 16	5,159,365 53,447,682 233,111,179 402,737,985 536,089,515 536,089,515 536,089,515 536,089,515 536,089,515 536,089,515 536,089,515 536,089,515 536,089,515 536,089,382 530,115,886 130,083,087 130,087 130,0	1.1 5.5 9.1 9.2 12.2 22.1 17.7 10.0 10.1 10.1 11.1 11.1 11.1 10.0 0.0
Capital repsyment 34.833 74.3% £ 3.053,130,513 7/ Part-and-part 399 0.9% £ 36,358,218 (Interest-only 6.883 14.7% £ 713,230,388 11 Offset 4,792 10.2% £ 553,531,132 11	5,000-10,000 10,000-25,000-5,000-5 5,000-5,000-5 5,000-5,000 5,000-7,5,000 15,000-7,5,000 15,000-7,5,000 15,000-7,5,000 15,000-7,5,000 15,000-7,5,000 15,000-7,5,000 15,000-7,5,000 15,000-7,5,000 15,000-7,5,000 15,000-7,5,000 15,000-7,5,000 15,000-7,5,000 15,000-7,5,000 15,000-7,5,000 15,000-7,000 15,000	678 2.991 6.182 6.688 6.688 8.096	% of total number	1.7% 7.5% 15.4% 15.4% 15.3% 15.1% 15.3% 15.1% 10.9% 10.9% 10.9% 10.9% 10.9% 10.0% 10	5,159,365 53,447,682 233,111,179 402,737,985 536,089,515 536,089,5	1.1. 5.5. 9.9 12.2. 12.2. 17.7. 10.0. 10.0. 4.1. 13.1 13.1 14. 15.5. 8.6. 15.6. 16.0.
Capital repayment 34.833 74.3% £ 3.053,130,513 7/ Part-and-part 399 0.9% £ 36,358,218 0 Interest-only 6.883 14.7% £ 713,230,388 11 Offset 4,792 10.2% £ 553,551,132 11	5,000-10,000 10,000-25,000-5,000-5 5,000-5,000-5 5,000-5,000 5,000-7,5,000-10,000 15,000-7,5,000-10,000 15,000-20,000 15,000-20,000 15,000-20,000 15,000-20,000 15,000-20,000 15,000-30,000 15,000-30,000 15,000-30,000 15,000-30,000 15,000-5,	678 2.991 6.182 6.688 6.688 8.096	% of total number	1.7% 7.5% 15.4% 15.4% 15.3% 15.1% 15.3% 15.1% 10.9% 10.9% 10.9% 10.9% 10.9% 10.0% 10	5,159,365 53,447,682 233,111,179 402,737,985 536,089,515 536,089,5	1.1 5.5 5.5 9.1 12.2 22.1 17.4 10.5 1.6 1.6 1.6 1.6 1.6 1.6 1.6 1.6 1.6 1.6
Part-and-part 399 0.9% © 36,358,218 0.00 0.9% © 36,358,218 0.00 0.9% © 36,358,218 0.00 0.9% 0.00 0.00 0.00 0.00 0.00 0.00	5,000-10,000 10,000-25,000-5,000-5 5,000-5,0000 5,000-5,0000 10,000-75,0000 15,0000-100,000 15,0000-200,000 15,0000-200,000 15,0000-200,000 15,0000-200,000 15,0000-200,000 15,0000-300,000 15	678 2.99 2.99 6.182 6.484 6.484 8.096 8.096 9.096 1.118 1.118 1.128 1.128 1.129 1.139 1.140 1.141	% of total number	1.7% 7.5% 15.4% 15.4% 15.1% 15.3% 15.1% 15.3% 15.1% 10.9% 10.9% 10.9% 10.9% 10.9% 10.0%	5,159,365 53,447,682 233,111,179 402,737,985 536,089,515 536,089,515 536,089,515 536,089,515 536,089,515 536,089,515 536,089,515 536,089,515 536,089,515 536,089,352 536,089,353 536,089,3	1.2
Interest-only 6,883 14,7% 2 713,230,388 11 14,7% 2 713,230,388 11 14,7% 2 11,230,388 11 14,7% 2 11,230,388 11 11,230,388 11 11,230,388 11 11,230,388 11 11,230,388 11 11,230,388 11 11,230,388 11 11,230,388 11,2	5,000-10,000 1,000-25,000-5,000 25,000-5,000 3,000-75,000 10,000-75,000 15,000-10,000	676 2.99 2.99 6.182 6.484 6.485 6.485 6.485 6.485 6.486 6.486 6.486 6.486 6.485 6.486	% of total number	1.7% 7.5% 15.4% 15.4% 15.3% 15.1% 15.3% 15.1% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.0% 10.0% 10.0% 10.0% 10.0% 10.0% 10.0% 10.0% 10.0% 11.6% 11.6% 11.6% 11.6% 11.6% 11.1% 11	5,159,365 53,447,682 233,111,179 402,737,985 536,089,515 596,989,526 536,089,515 596,989,526 536,089,515 596,989,526 5303,115,886 184,815,731 130,008,305 70,285,562 303,115,886 184,815,731 130,008,305 301,269,75 19,082,801 9,221,051 12,356,723 0,338,070,252 ount (GBP) 179,139,999 433,435,672 331,332,260 604,816,577 537,756,679 433,435,675 132,566,079 433,435,675 132,566,079 433,435,675 132,566,079 433,435,675 300,272,362	1.2 5.4 9.3 9.3 12.4 2.8 9.3 12.4 12.4 10.5 7.0 9.0 10.5 10.6 10.6 10.6 10.6 10.6 11.6 10.6 11.6 10.6 10
0ffset 4,792 10.2% € 535,351,132 12	5,000-10,000 10,000-25,000-5,000-5 5,000-5,0000 5,000-5,0000 10,000-75,0000 15,0000-100,000 150,000-200,000 150,000-200,000 150,000-200,000 150,000-200,000 150,000-300,000 150,000-300,000 150,000-300,000 150,000-300,000 150,000-300,000 150,000-300,000 150,000-500,000 15	678 2.991 6.182 6.688 6.688 8.096 8.	% of total number	1.7% 7.5% 15.4% 15.4% 15.3% 15.1% 15.3% 15.3% 15.3% 10.9% 10	5,159,365 53,447,682 233,111,179 402,737,995 536,089,515 536,089,515 536,089,515 536,089,515 536,089,515 536,089,515 536,089,515 536,089,515 536,089,352 456,231 536,089,515 5	1,2 5,4 9,3 1,2 1,2 1,2 1,2 1,2 1,2 1,2 1,3 1,0 1,3 1,0 1,0 1,0 1,0 1,0 1,0 1,0 1,0 1,0 1,0
Total 46,907 100.0% £ 4,338,070,252 100	5,000-10,000 10,000-25,000-5,000-5 5,000-5,000-0 5,000-5,000-0 5,000-7,000-0 5,000-7,000-0 5,000-7,000-0 5,000-20,000 5,000-20,000 5,000-20,000 5,000-20,000 5,000-30,000 5,000-30,000 5,000-30,000 5,000-30,000 5,000-30,000 5,000-30,000 5,000-30,000 5,000-30,000 5,000-50,000 5,00	678 2.991 6.182 6.688 6.688 8.096	% of total number	1.7% 7.5% 15.4% 15.4% 15.3% 15.3% 15.3% 15.3% 10.9% 10	5,159,365 53,447,682 233,111,179 402,737,985 536,089,518 536,089,518 536,089,5	1.2 5.4 9.3 9.3 1.2 1.2 1.2 9.3 1.2 1.2 1.2 1.3 1.0 1.3 1.0 1.3 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0
	5.000-10,000 10,000-25,000-5,000-5 5,000-5,0000 5,000-5,0000 5,000-5,0000 5,000-5,0000 5,000-10,000 10,000-10,000 10,000-10,000 10,000-20,000 10,000-20,000 10,000-20,000 10,000-20,000 10,000-25,000 10,000-35,000	678 2.99 2.99 6.182 6.484 6.485 6.485 6.487 6.151 6.151 6.152 7.151	% of total number	1.7% 7.5% 15.4% 15.4% 15.3% 15.1% 15.3% 15.3% 15.3% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.0% 10	5,159,365 53,447,682 233,111,179 402,737,985 536,089,515 988,989,896 753,599,382 456,201,353 303,115,886 164,815,731 130,008,305 79,499,225 68,875,353 70,285,562 303,0126,975 19,082,801 12,356,723 30,126,975 19,082,801 12,356,723 30,126,975 30,282,501 12,356,723 30,126,975 30,126,975 19,082,801 12,356,723 30,126,975 19,082,801 12,356,723 30,126,975 50,756,679 434,371,172 31,332,260 004,816,577 537,756,679 433,435,875 589,480,385 300,272,362 338,070,252 count (GBP) 053,130,513 338,070,252 count (GBP) 053,130,513 338,070,252 count (GBP) 053,130,513 338,070,252 count (GBP) 053,130,513 36,358,218	1.2 5.4 9.3 1.2 1.2 1.2 1.2 1.2 1.2 1.2 1.2 1.2 1.2

CBS Covered Bonds

		CBS Covered Bonds		
easoning	Number	% of total number	Amount (GBP) % of total amount	
-12 months	3.312	8.3	% £ 497,157,276 11.5%	
2-24 months	8,404		6 £ 1,073,793,652 24.8%	
4-36 months	5,708	20.5	6 £ 1,073,753,632 24.8% 6 £ 624,730,318 14.4%	
7-00 HIUHIIS				
6-48 months	6,175		6 £ 648,293,997 14.9%	
8-60 months	4,777		% £ 486,451,942 11.2%	
0-72 months	2,683	6.79		
2-84 months	3,368	8.49	% £ 291,042,855 6.7%	
4-96 months	2,865	7.19	% £ 247,925,067 5.7%	
6-108 months	2,705	6.79	% £ 212,886,733 4.9%	
08-120 months	130	0.39		
20-150 months	0	0.0		
0-180 months	0	0.0		
	0	0.0	6 £ - 0.0%	
0+ months tal	40,127		6 £ 4,338,070,252 100.0%	
ta	TO, 121	100.0	6 Z 4,000,070,202 100.076	
erest payment type	Number	% of total number	Amount (GBP) % of total amount	
ed	19,525	41.6		
/R	19.418	41.4		
acker	7,444	15.9		
her (please specify)_Capped	520	1.19		
tal	46,907	100.00	% £ 4,338,070,252 100.00%	
an purpose type	Number	% of total number	Amount (GBP) % of total amount	
vner-occupied	Number 46,897	% or total number 100.0°	6 4,337,045,571 100.0%	
y-to-let	10	0.0		
cond home	0	0.0	6 0 0.0%	
tal	46,907	100.09	% £ 4,338,070,252 100.0%	
1	N. I	W. 71.1.1		
come verification type	Number	% of total number	Amount (GBP) % of total amount	
ılly verified	40,127	100.09		
ast-track	0	0.0	6 0.0%	
elf-certified	0	0.0		
otal	40,127	100.0	6 4,338,070,252 100.0%	
emaining term of loan	Number	% of total number	Amount (GBP) % of total amount	
30 months	1,408	3.5	6 £ 55,694,480 1.3%	
0-60 months	2,434	6.19		
0-120 months	7,282		% £ 495,924,278 11.4%	
20-180 months	9,131		% £ 886,508,683 20.4%	
80-240 months	9,962	24.8	% £ 1,246,326,606 28.7%	
40-300 months	7,503	18.79		
00-360 months	1,674		% £ 278,316,077 6.4%	
60+ months	733	1.89	6 £ 114.542.695 2.6%	
	40,127		% £ 4,338,070,252 100.0%	
ntal				
otal	10,127			
		% of total number		
mployment status	Number	% of total number	Amount (GBP) % of total amount	
mployment status	Number 31,431	78.39	Amount (GBP) % of total amount % £ 3,317,440,188 76.5%	
mployment status mployed alf-employed	Number 31,431 6,383	78.3° 15.9°	Amount (GBP) % of total amount % £ 3,317,440,188 76.5% δ £ 881,914,030 20.3%	
nployment status nployed #I- employed employed	Number 31,431 6,833 102	78.3: 15.9: 0.3:	Amount (GBP) % of total amount 6 £ 3,317,440,188 76.5% 6 £ 881,914,030 20.3% 6 £ 7,687,077 0.2%	
mployment status mployed alf-employed employed employed	Number 31,431 6,383	78.3° 5.9° 5.9° 5.0° 5.0° 5.0° 5.0° 5.0° 5.0° 5.0° 5.0	Amount (GBP) % of total amount 6 £ 3,317,440,188 76.5% 6 £ 881,914,030 20.3% 6 £ 7,687,077 0.2% 6 £ 93,366,686 2.2%	
mployment status mployed if-employed memployed etired stated stated stated	Number 31.431 6.883 102 1,888	78.3° 15.9° 0.3° 4.6°	Amount (GBP) % of total amount 6 £ 3,317,440,188 76.5% 6 £ 881,914,030 20.3% 6 £ 7,687,077 0.2% 6 £ 93,366,686 2.2% 6 £ 9.00000000000000000000000000000000000	
mployment status mployed alf-employed nemployed stired uurantor ther	Number 31,431 6.383 102 1.455 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	78.31 15.91 0.33 4.65 0.00 0.91	Amount (GBP) % of total amount 6 £ 3,317,440,188 76.5% 6 £ 881,914,030 20.3% 6 £ 7.87,077 0.2% 6 £ 93,366,686 2.2% 6 £ 0.0% 6 £ 0.0%	
mployment status mployed ell-employed ell-employed ell-enter eitred uar antor ther total	Number 31.431 6.883 102 1,888	78.31 15.91 0.33 4.65 0.00 0.91	Amount (GBP) % of total amount 6 £ 3,317,440,188 76.5% 6 £ 881,914,030 20.3% 6 £ 7,687,077 0.2% 6 £ 93,366,686 2.2% 6 £ 9.00000000000000000000000000000000000	
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CBS Covered Bonds

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
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