National Transparency Template April 2016

Administration		
Name of issuer	Coventry Building Society	
Name of RCB programme	Coventry Building Society	
	Philip Hemsley (Head of Liquidity Planning)	
	Telephone: +44 (0)24 7643 5106	
	E-mail: Philip.Hemsley@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		31/05/16
Start Date of reporting period		01/04/16
End Date of reporting period		30/04/16
Web links - prospectus, transaction documents, loan-level data	https://live.irooms.net/CoventryBuildingSociety/	



Counterparties, Ratings

	Counterparty/ies		Fitch		/'s	S&P		DBRS	
		Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	Current ratin	Rating trigger	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	A2	N/A	N/A	N/A	N/A
Seller(s)	Coventry Building Society	N/A	A	N/A	A2	N/A	N/A	N/A	N/A
Cash manager	Coventry Building Society	BBB	A	Baa1	A2	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	0	F1	F1+	P-1	P-1	N/A	N/A	N/A	N/A
Servicer(s)	Coventry Building Society	BBB	A	Baa1	A2	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
Stand-by servicer(s) Swap provider(s) on cover pool	Coventry Building Society	A	A	A2	A2	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
Stand-by swap provider(s) on cover pool Swap notional amount(s) (GBP)	4,506,856,531				•	•	•		•
Swap notional maturity/ies	03/11/2021								
LLP receive rate/margin	1.70069%								
Swap notional maturity/ies LLP receive rate/margin LLP pay rate/margin Collateral posting amount(s) (GBP)	2.78703%								
Collateral posting amount(s) (GBP)	0								

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)	value as of End Date of reporting period	value as of Start Date of reporting period	l argeted value
nevertue receipts (piease disclose ali parts oi waterrali)	AVAILABLE REVENUE RECEIPTS	AVAILABLE REVENUE RECEIPTS	
	(a) Revenue Receipts - Interest received from Borrowers: £9,623,160	(a) Revenue Receipts - Interest received from Borrowers: £10.398.848	
	(a) Revenue Receipts - Interest received from Borrowers: £9,523,160 (a) Revenue Receipts - Fees charged to Borrowers: £339,442	(a) Revenue Receipts - Interest received from Borrowers: £10,398,848	
	(a) Revenue Receipts - Pees charged to Borrowers: £339,442 (b) Interest received: £51.090	(b) Interest received: £14.627	
	(c) Excess Reserve Fund: £0	(c) Excess Reserve Fund: £135	
	(d) Other Revenue Receipts: £19.285	(d) Other Revenue Receipts: £135	
	(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: -£339,442	(g) Amounts Belonging to Third Parties: -£305,627	
	(h) Required Coupon Amount: £0	(h) Required Coupon Amount: £0	
	(i) Interest Accumulation Ledger: £0	(i) Interest Accumulation Ledger: £0	
	Total Available Revenue Receipts: £9,693,535	Total Available Revenue Receipts: £10,434,449	
	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: £0	Provider and Asset Monitor: £0	
	(d) Amounts due to the Interest Rate Swap Provider: £4,029,872	(d) Amounts due to the Interest Rate Swap Provider: £3,991,241	
	(e) (i) Amounts due to/(from) the Covered Bond Swap Providers: £2,166,903	(e) (i) Amounts due to/(from) the Covered Bond Swap Providers: -£32,534,468	
	(ii) Amounts due on the Term Advance: £1,122,520	(ii) Amounts due on the Term Advance: £35,927,900	
	(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: £5,355	(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: £2,368,885	(I) Deferred Consideration: £3,049,775	
	(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	
rincipal receipts (please disclose all parts of waterfall)			
	AVAILABLE PRINCIPAL RECEIPTS	AVAILABLE PRINCIPAL RECEIPTS	
	(a) Scheduled amounts received from Borrowers: £20,476,217	(a) Scheduled amounts received from Borrowers: £23,167,356	
	Unscheduled amounts received from Borrowers: £27,368,840	Unscheduled amounts received from Borrowers: £59.684.158	
	Less Further Advances made: -£2.926.128	Less Further Advances made: -£2.866.481	
	(b) (i) Term Advance: £0	(b) (i) Term Advance: £0	
	(ii) Cash Capital Contributions: £0	(ii) Cash Capital Contributions: £0	
	(ii) Sale of Selected Loans: £0	(ii) Cash Capital Contributions. £0	
	Total Available Principal Receipts: £94,918,930	Total Available Principal Receipts: £79,985,033	
	Total Available i Inicipal riccelpts. 254,310,330	Total Available Thirtipal Necepts. 273,303,000	
	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: £94,918,930	(d) Capital Distribution to Members: £79,985,033	
leserve ledger	£ 10.552.908	£ 10,553,043	£ 10.552.908
Revenue ledger	£ 10,552,900		
rincipal ledger	£ 10,532,900		
Pre-maturity liquidity ledger	N/A	N/A	N/A
.e-maturity inquicity ledger	INO	IVA	DOM

Asset Coverage Test

	Value	Description (please edit if different)
A		A: Arrears Adjusted True Balance
В	£ 95,465,119	B: Principal Receipts Retained in Cash
C	£	C: Retained Cash Contributions
D	-£ 546,189	D: Substitution Assets - Principal Receipts ¹ & D: Substitution Assets - Capital Contributions
E	£ -	0
V	£	0
W	£ .	0
X	£ 165,700,977	X: Savings set off balance
Υ		Y : Flexible draw deduction
Z		Z: Negative carry adjustment
Total	£ 3,822,755,886	

 Method used for calculating component 'A'
 A: Americal Adjusted True Balance

 Asset percentage (%)
 87.0°

 Maximum asset percentage from Fitch (%)
 87.0°

 Maximum asset percentage from SAP (%)
 99.5°

 Maximum asset percentage from DBRS (%)
 N.

 Credit support as derived from CBPD (%)
 N.

 Credit support as derived from ACT (%)
 £

 Credit support as derived from ACT (%)
 19.7°

Programme-Level Characteristics
Programme currency
Programme size

Programme currency	EUR
Programme size	7bn
Covered bonds principal amount outstanding (GBP, non-GBP series	
converted at swap FX rate)	£ 3,194,300,000
Covered bonds principal amount outstanding (GBP, non-GBP series	
converted at current spot rate)	£ 3,191,825,000
Cover pool balance (GBP)	£ 4,561,656,833
GIC account balance (GBP)	£ 116,504,814
Any additional collateral (please specify)	£
Any additional collateral (GBP)	£
Aggregate balance of off-set mortgages (GBP)	£ 874,719,144
Aggregate deposits attaching to the cover pool (GBP)	£ 165,700,977
Aggregate deposits attaching specifically to the off-set mortgages	
(GBP)	£ 133,127,064
Nominal level of overcollateralisation (GBP)	1,483,492,435
Nominal level of overcollateralisation (%)	46.4%
Number of loans in cover pool	41,465
Average loan balance (GBP)	£ 110,012
Weighted average non-Indexed LTV (%)	50.9%
Weighted average Indexed LTV (%)	44.4%
Weighted average seasoning (months)	47.3
Weighted average remaining term (months)	203.0
Weighted average interest rate (%)	2.8%
Standard Variable Rate(s) (%)	4.7%
Constant Pre-Payment Rate (%, current month)	1.6%
Constant Pre-Payment Rate (%, quarterly average)	1.4%
Principal Payment Rate (%, current month)	2.1%
Principal Payment Rate (%, quarterly average)	1.9%
Constant Default Rate (%, current month)	0.0%
Constant Default Rate (%, quarterly average)	0.0%
Fitch Discontinuity Factor (%)	14.1%
Moody's Timely Payment Indicator	Probable
Moody's Collateral Score (%, including/excluding systemic risk)	5.0% / 2.5%

Mortgage collections

£	9,623,160
£	20,476,217
£	
£	74,442,712
	£ £ £

Loan Redemptions & Replenishments Since Previous Reporting Date

Loan Redemptions & Replenishments Since Previous Reporting	<u>Date</u>			
·	Number	% of total number	Amount (GBP)	% of total amount
Loan redemptions since previous reporting date	599	1.4%	67,061,149	1.5%
Loans bought back by seller(s)	63	0.2%	7,859,718	0.2%
of which are non-performing loans	54	0.1%	6,661,617	0.1%
of which have breached R&Ws	9	0.0%	1,198,101	0.0%
Loans sold into the cover pool	639	1.5%	111,426,663	2.4%

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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	23,212	48.2%	2,383,742,079	52.3%	3.10%	23.5	1.99%	0.00%	% 2.99%
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	2,611	5.4%	209,107,419	4.6%	1.30%	0.0	0.80%	0.80%	
Fixed for life	10	0.0%	279	0.0%	0.00%	0	0.29%	0.29%	6 0.00%
Tracker at origination, reverting to SVR	1,318	2.7%	141,789,157	3.1%	2.70%	8.2	0.71%	-0.30%	6 2.46%
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	2,519	5.2%	174,509,493	3.8%	1.25%	0.0	0.75%	0.75%	6 3.93%
SVR, including discount to SVR	18,465	38.4%	1,652,508,405	36.2%	2.68%	0.0	2.68%	0.00%	/ ₆ 2.83%
Libor	0	0.0%	0	0.0%	0.00%	0	0.00%	0.00%	
Total	48,135	100.0%	£ 4,561,656,833	100.0%	2.78%		2.10%		3.06%

Stratifications Arrears breakdown				
	Number	% of total number	Amount (GBP)	% of total amou
Current	41,293	99.6	% £ 4,542,394,838	99.
-1 month in arrears	139	0.3		0
-2 months in arrears	33	0.1		C
-3 months in arrears	0	0.0		(
i-12 months in arrears	0	0.0		
2+ months in arrears	0	0.0		
otal	41,465		% £ 4,561,656,833	10
O(d)	11,100	100.0	2 1,001,000,000	100
Current non-Indexed LTV	Number	% of total number	Amount (GBP)	% of total amo
-50%	26,008	62.7	% £ 1,981,333,589	4:
0-55%	2,965	7.2	% £ 417,334,760	
5-60%	3,149	7.6	% £ 497,548,008	1
0-65%	2,789	6.7	% £ 476,103,094	1
5-70%	2,622	6.3		1
0-75%	2,755	6.6		1
'5-80% 10-85%	996 160	2.4		
15-90%	21	0.4		
0-95%	0	0.0		
5-100%	0	0.0		
00-105%	0	0.0		
05-110%	0			
10-125%	0	0.0		
25%+	0	0.0	% £ -	
otal	41,465	100.00	% £ 4,561,656,833	10
Current Indexed LTV	Number	% of total number	Amount (GBP)	% of total an
-50%	30,256 3,054	73.0	% £ 2,699,271,193	
0-55%		7.4		
5-60% 0-65%	2,817 2,417	6.8 5.8	% £ 456,855,902 % £ 399,423,168	
0-65% 5-70%	2,417	5.8	% £ 399,423,168 % £ 300,725,634	1
5-70% 0-75%	1,755	4.2	% £ 300,725,634 % £ 198,123,448	
5-80%	1,051	0.2	% £ 14,445,198	
0-85%	27	0.1		
15-90%	11	0.0		
0-95%	0	0.0	% £ -	
5-100%	0	0.0	% £ -	
00-105%	0	0.0	% £ -	
05-110%	0	0.0		
10-125%	0	0.0		
25%+ Total	0 41,465	0.0	% £ 4,561,656,833	10
otai	41,465	100.0	% £ 4,561,656,833	10
Current outstanding balance of loan	Number	% of total number	Amount (GBP)	% of total amo
-5.000	Number 774	1.9	% 1.904.901	
i-5,000 i,000-10,000	774	1.9	% 1.904.901	
-5,000 ,000-10,000 0,000-25,000	774	1.9 2.2 8.0	% 1,904,901 % 6,982,382	
-5,000 ,000-10,000 ,0,00-25,000 -5,000-50,000	774 913 3,330 6,542	1.9 2.2 8.0 15.8	% 1,904,901 % 6,982,382 % 59,376,833 % 246,833,834	
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		CBS Covered Bonds			
easoning	Number	% of total number	Amount (GBP)	% of total amount	
12 months	2.849	6.9%	£ 452,974,869	9.9%	
-24 months	4,552	11.0%	£ 669,719,903	14.7%	
36 months	7,911	19.1%	£ 1,056,042,525	23.2%	
48 months	5,103	12.3%	£ 568,888,067	12.5%	
-60 months	5,069	12.2%	£ 505,194,472	11.1%	
-72 months	3,956	9.5%	£ 368,596,527	8.1%	
-84 months	3,193	7.7%	£ 275,295,878	6.0%	
-96 months	1,497	3.6%	£ 112,540,228	2.5%	
i-108 months	3,031	7.3%	£ 242,024,858	5.3%	
8-120 months	2,114	5.1%	£ 165,930,174	3.6%	
0-150 months	2,114	5.1%	£ 144,449,332	3.2%	
0-180 months	0	0.0%	2 144,440,002	0.0%	
0+ months	0	0.0%	<u>r</u>	0.0%	
tal	41,465		£ 4,561,656,833		
ldi	41,400	100.076	2 4,361,030,033	100.076	
areat navment type	Number	% of total number	Amount (GBP)	% of total amount	
erest payment type	Number 21,265	% of total number 44.2%	2,231,140,350	% of total amount 48.9%	
xed (D					
'R	21,116	43.9%	1,854,390,693	40.7%	
acker	5,738	11.9%	474,822,848	10.4%	
her (please specify)_Capped	16	0.0%	1,302,941	0.0%	
tal	48,135	100.00%	£ 4,561,656,833	100.00%	
		W. F. J.		T	
an purpose type	Number	% of total number	Amount (GBP)	% of total amount	
wner-occupied	48,124	100.0%	4,560,857,837	100.0%	
uy-to-let	11	0.0%	798,996	0.0%	
econd home	0	0.0%	0	0.0%	
tal	48,135	100.0%	£ 4,561,656,833	100.0%	
come verification type	Number	% of total number	Amount (GBP)	% of total amount	
Illy verified	41,465	100.0%	4,561,656,833	100.0%	
ast-track	0	0.0%	0	0.0%	
elf-certified	0	0.0%	C	0.0%	
otal	41,465	100.0%	4,561,656,833	100.0%	
emaining term of loan	Number	% of total number	Amount (GBP)	% of total amount	
30 months	1,801	4.3%	£ 57,189,629	1.3%	
0-60 months	2,971	7.2%	£ 137,279,296	3.0%	
0-120 months	8,287	20.0%	£ 549,788,588	12.1%	
20-180 months	10,267	24.8%	£ 1,032,186,781	22.6%	
80-240 months		22.0%	£ 1,218,340,175	26.7%	
40-300 months	9,124 6,530	15.7%	£ 1,104,769,542	24.2%	
00-360 months	1,806	4.4%	£ 339,525,120	7.4%	
60+ months	679	1.6%	£ 122,577,701	2.7%	
otal	41.465	1.076	£ 4.561.656.833	100.0%	
Jidi	41,400	100.076	2 4,361,030,033	100.076	
mnleyment status	Number	% of total number	Amount (GBP)	% of total amount	
mployment status	Number 32.032	77.3%	£ 3.364.274.530		
nployed					
elf-employed	7,594	18.3%	£ 1,101,904,242	24.2%	
nemployed	114	0.3%	£ 8,425,340	0.2%	
etired	1,518	3.7%	£ 67,372,529	1.5%	
uarantor	0	0.0%	£ -	0.0%	
ther	207	0.5%	£ 19,680,192	0.4%	
otal	41,465	100.0%	£ 4,561,656,833	100.0%	
overed Bonds Outstanding, Associated Derivatives (please of	Jisclose for all bonds outstanding)				
ries	1	2		3 6	
ue date	22/07/08	20/11/08	19/04/11		
iginal rating (Moody's/S&P/Fitch/DBRS)	Aaa / NR / AAA	Aaa / NR / AAA	Aaa/NR/AAA		Aaa /
urrent rating (Moody's/S&P/Fitch/DBRS)	Aaa / NR / AAA	Aaa / NR / AAA	Aaa / NR / AAA	A Aaa / NR / AAA	Aaa /
nomination	GBP	GBP	GBF	P EUR	
nount at issuance	1,500,000,000	500,000,000	750,000,000	0 500,000,000	65
nount outstanding	900,000,000	500,000,000	750,000,000	0 500,000,000	65
(swap rate (rate:£1)	1.000	1.000	1.000	0.789	
aturity type (hard/soft-bullet/pass-through)	Soft bullet	Soft bullet	Soft bulle	et Soft bullet	
cheduled final maturity date	25/07/16	24/11/16	19/04/18	8 03/11/21	
gal final maturity date	25/07/16	24/11/16	19/04/18	8 03/11/21	
N	XS0378817240	XS0400750542	XS0618833635	5 XS1131109537	XS12
ock exchange listing	LSE	LSE	LSE		AUIZ
upon payment frequency	Monthly	Monthly	Annually	y Annually	
	24/05/16	24/05/16	19/04/17	7 03/11/16	
oupon payment date					
pupon (rate if fixed, margin and reference rate if floating)	1.009%	1.009%	4.625%	6 0.625%	
argin payable under extended maturity period (%)	0.500%	0.500%	1.220%	6 0.030%	
vap counterparty/ies	N/A	N/A	HSBC plo	c HSBC plc	Coventry Build
vap notional denomination	N/A	N/A	GBF	P EUR	
vap notional amount	N/A	N/A	750,000,000	0 500,000,000	50
		N/A	19/04/18	8 03/11/21	
vap notional maturity	N/A	IN/A	19/04/10		
vap notional maturity P receive rate/margin	N/A	N/A	4.625%	6 0.625%	
wap notional maturity LP receive rate/margin LP pay rate/margin	N/A N/A N/A	N/A	4.625% 2.150%	6 0.625% 6 0.911%	

Programme triggers

N/A NR / N/A / N/A NR / P-2 / F2 NR / N/A / N/A NR / Baat / BBB	(yes/no) No	trigger breach Activates the Covered Bond Guarantee At initial trigger, direct funds to account held with Stand-by Account Bank
NR / P-2 / F2 NR / N/A / N/A		direct funds to account held with Stand-by Account
	No	
NIT Baa 17 BBB	140	Replace servicer within 60 days at subsequent breach
N/A	No	If not remedied within three calculation dates, triggers Issuer Event of Default
N/A	No	Consider a cash capital contribution
NR / A2 / A NR / P-1 / F1	No	Collateral posting
NR / A2 / A NR / P-1 / F1	No	Collateral posting
NR / N/A / N/A NR / Baa1 / BBB	No	Enter into Back up Cash Manager Agreement
NR / N/A / N/A NR / Baa3 / BBB-	No	Appoint Back up Cash Manager
NR / N/A / N/A NR / P-1 / F1	No	Appoint Stand-by Account Bank
	N/A NF / A2 / A NF / P2 / A NF / P2 / F1 NF / P2 / A NF / P2 / A NF / P3 / A NF / NA / NA NF / Baa / BBB NF / NA / NA NF / Baa / BBB NF / NA / NA NF / Baa / BBB	N/A N/A N/A N/A N/A N/A N/B / A2 / A N/B / P-1 / F1 N/B / A2 / A N/B / P-1 / F1 N/B / N/A / N/A N/B / N/A / N/A N/B / Baat / BBB N/B / N/A / N/A N/B / Baat / BBB N/B / N/A / N/A N/B / Baat / BBB N/B / N/A / N/A N/B / Baat / BBB N/B / N/A / N/A N/B / Baat / BBB N/B / N/A / N/A N/B / Baat / BBB N/B / N/A / N/A