# National Transparency Template January 2016

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

# Administration Name of RCB programme Coventry Building Society Coventry Building Society Philip Hemsley (Head of Liquidity Planning) Telephone: 44 (0)24 7643 5106 Email: Philip Hemsley@thecoventry.co.uk Mailing Address: Oak Tree Court, Binley Business Park, Harry Weston Road, Coventry, CV3 2UN 201021 End Date of reporting period 110/10/17



### Counterparties, Ratings

	Counterparty/ies		Fitch	Moody	's	S&P		,	DBRS
		Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	Current ratio	n Rating trigge	er Current rating
Covered bonds	0	N/A	AAA	N/A	Aaa	N/A	N/A	N/A	N/A
Issuer	Coventry Building Society	N/A	A	N/A	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
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
Swap notional amount(s) (GBP)	4,506,852,768		•		•				
Swap notional maturity/ies	03/11/2021								
Swap notional amount(s) (GBP) Swap notional maturity/ies LLP receive rate/margin LLP pay rate/margin	1.69381%								
LLP pay rate/margin	2.83820%								
Collateral posting amount(s) (GBP)	0								

### Accounts, Ledgers

Accounts, Ledgers	No. of the control of	Tr. 10. 10. 1	
	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)	(a) Revenue Receipts - Interest received from Borrowers: £10,146,322 (a) Revenue Receipts - Fee charged to Borrowers: £345,360 (b) Interest received: £9,383 (c) Excess Reserve Fund: £0 (d) Other Revenue Receipts: £20,333 (e) Excess Required Coupon Amount: £0 (f) Reserve Logder credit amounts following Notice to Pay: £0 (g) Amounts Belonging to Third Parties: £345,380 (h) Required Coupon Amount: £0 (i) Interest Accumulation Ledger: £0 Total Available Revenue Receipts: £10,176,049	(a) Revenue Receipts - Interest received from Borrowers: £10,556,794 (b) Interest received: £13,828 (c) Excess Reserve Fund: £0 (d) Other Revenue Receipts : £21,156 (e) Excess Required Coupon Amount: £0 (f) Reserve Ledger credit amounts following Notice to Pay: £0 (g) Amounts Belonging to Third Parties: £264,342 (g) Amounts Belonging to Third Parties: £264,342 (g) Interest Accumulation Ledger: £0 Credit Available Revenue Receipts: £10,591,779	
	PRE-ACCELERATION REVENUE PRIORITY OF PAYMENTS (a) Fees due to Bond Trustee and Security Trustee: £0 (b) Fees due to Agent: £0 (c) Amounts due to Servicer, Cash Manager, Standby Account Bank, Corporate Services Provider and Asset Monitor: £0 (d) Amounts due to the Interest Rate Swap Provider: £4,564,088 (e) (i) Amounts due to the Time Bourse Cash Manager Standby Account Bank, Corporate Services (ii) Amounts due to the Term Advance: £1,63,120 (ii) Transfer to Coupon Payment Lodger following Cash Manager Event: £0 (g) Transfer to Standby GIC Account following Servicer Event of Default: £0 (ii) Transfer to Reserve Ledger: £37,534 (ii) Excluded Swap Termination Amounts: £0 (ii) Indemnity amounts due to the Members: £0 (ii) Repayment of Cash Caghial Cominipations: £0 (ii) Obdiended Consideration: £2,265,214 (iii) Fees due to the Lupidation Member: £0 (ii) Members profit amount.	PRE-ACCELERATION REVENUE PRIORITY OF PAYMENTS (a) Fees due to Bond Trustee and Security Trustee: £0 (c) Fees due to Agnet: £0 (c) Amounts due to Servicer, Cash Manager, Standby Account Bank, Corporate Services Provider and Asses Monitor: £20,211 (d) Amounts due to the Interest Rate Swap Provider: £4,215,867 (e) (i) Amounts due to (tritorn) the Covered Bond Swap Providers: £2,191,698 (ii) Amounts due to (tritorn) the Covered Bond Swap Providers: £2,191,698 (iii) Amounts due to (tritorn) the Covered Bond Swap Providers: £2,191,698 (iii) Amounts due to the Term Advance: £1,222,917 (ii) Transfer to Coupon Payment Loger following Servicer Event of Default: £0 (iii) Transfer to Standby GliC Account following Servicer Event of Default: £0 (iii) Transfer to Standby GliC Account following Servicer Event of Default: £0 (iii) Transfer to Standby GliC Account following Servicer Event of Default: £0 (iii) Transfer to Standby GliC Account following Servicer Event of Default: £0 (iii) Transfer to Standby GliC Account following Servicer Event of Default: £0 (iii) Transfer to Standby GliC Account following Servicer Event of Default: £0 (iii) Transfer to Standby GliC Account following Servicer Event of Default: £0 (iv) Transfer to Standby GliC Account following Servicer Event of Default: £0 (iv) Transfer to Standby GliC Account following Servicer Event of Default: £0 (iv) Transfer to Standby GliC Account following Servicer Event of Default: £0 (iv) Transfer to Standby GliC Account following Servicer Event of Default: £0 (iv) Transfer to Standby GliC Account following Servicer Event of Default: £0 (iv) Transfer to Standby GliC Account following Servicer Event of Default: £0 (iv) Transfer to Standby GliC Account following Servicer Event of Default: £0 (iv) Transfer to Standby GliC Account following Servicer Event of Default: £0 (iv) Transfer to Standby GliC Account following Servicer Event following Servicer	
Principal receipts (please disclose all parts of waterfall)	AVAILABLE PRINCIPAL RECEIPTS (a) Scheduled amounts received from Borrowers: £22,834,177 Unscheduled amounts received from Borrowers: £117,891,696 Less Further Advances made: £3,410,189 (b) (10 Tem Advances: £0 (ii) Sale of Selected Losns: £0 Total Available Principal Receipts: £137,315,673  PRE-ACCELERATION PRINCIPAL PRIORITY OF PAYMENTS (a) Purchase of New Loans or Substitution Assets: £0 (b) Transfer to Principal Ledger: £0 (c) (i) Amounts due to the Covered Bond Swap Providers: £0 (ii) Amounts due to the Term Advance: £0 (d) Capital Distribution to Members: £137,315,673	AVAILABLE PRINCIPAL RECEIPTS (a) Schoduled amounts received from Borrowers: £19,917,297 Unscheduled amounts received from Borrowers: £55,698,776 Less Further Advances made: -£2,776,038 (b) (1) Fram Advance: £150,000,000 (ii) Cash Capital Contributions: £0 (iii) Sale of Selected Loans: £0 Total Available Principal Receipts: £222,840,035  PRE-ACCELERATION PRINCIPAL PRIORITY OF PAYMENTS (a) Purchase of New Loans or \$2,000,000 (c) Transfer to Principal Ledger: £0 (c) (i) Amounts due to the Covered Bond Swap Providers: £0 (ii) Amounts due to the Covered Bond Swap Providers: £0 (iii) Amounts due to the Covered Bond Swap Providers: £0 (iii) Amounts due to the Covered Bond Swap Providers: £0 (iii) Amounts due to the Covered Bond Swap Providers: £0 (iii) Amounts due to the Govered Bond Swap Providers: £0 (iii) Amounts due to the Govered Bond Swap Providers: £0 (iii) Amounts due to the Govered Bond Swap Providers: £0 (iii) Amounts due to the Govered Bond Swap Providers: £0 (iii) Amounts due to the Govered Bond Swap Providers: £0 (iii) Amounts due to the Govered Bond Swap Providers: £0 (iii) Amounts due to the Govered Bond Swap Providers: £0 (iii) Amounts due to the Govered Bond Swap Providers: £0 (iii) Amounts due to the Govered Bond Swap Providers: £0	
Reserve ledger	£ 10,516,378		
Revenue ledger	£ 10,516,378		
Principal ledger	£ 159,353,461		
Pre-maturity liquidity ledger	N/A	N/A	N/A

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		Description (please edit if different)
A		A: Arrears Adjusted True Balance
В		B: Principal Receipts Retained in Cash
C	£ -	C: Retained Cash Contributions
D	£ 103,453,811	D: Substitution Assets - Principal Receipts¹ & D: Substitution Assets - Capital Contributions
E	£ -	0
V	£ -	0
W	£ -	0
X	£ 149,659,522	X: Savings set off balance
Y		Y : Flexible draw deduction
Z		Z: Negative carry adjustment
Total	£ 3,846,166,924	
Method used for calculating component 'A'	A: Arrears Adjusted True Balance	

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Method used for calculating component 'A'	A: Arrears Adjusted True Balance
Asset percentage (%)	87.0%
Maximum asset percentage from Fitch (%)	87.0%
Maximum asset percentage from Moody's (%)	99.0%
Maximum asset percentage from S&P (%)	N/A
Maximum asset percentage from DBRS (%)	N/A
Credit support as derived from ACT (GBP)	£ 651,866,924
Credit support as derived from ACT (%)	20.4%

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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)	£ 3,180,410,000
Cover pool balance (GBP)	£ 4,530,654,012
GIC account balance (GBP)	£ 159,353,461
Any additional collateral (please specify)	£
Any additional collateral (GBP)	£
Aggregate balance of off-set mortgages (GBP)	£ 832,413,829
Aggregate deposits attaching to the cover pool (GBP)	£ 149,659,522
Aggregate deposits attaching specifically to the off-set mortgages	
(GBP)	£ 118,984,024
Nominal level of overcollateralisation (GBP)	1,495,360,513
Nominal level of overcollateralisation (%)	46.8%
Number of loans in cover pool	41,493
Average loan balance (GBP)	£ 109,191
Weighted average non-Indexed LTV (%)	51.3%
Weighted average Indexed LTV (%)	44.7%
Weighted average seasoning (months)	46.6
Weighted average remaining term (months)	203.1
Weighted average interest rate (%)	2.8%
Standard Variable Rate(s) (%)	4.7%
Constant Pre-Payment Rate (%, current month)	2.5%
Constant Pre-Payment Rate (%, quarterly average)	1.7%
Principal Payment Rate (%, current month)	3.0%
Principal Payment Rate (%, quarterly average)	2.2%
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

Mortgage collections (scheduled - interest)	3	10,146,322
Mortgage collections (scheduled - principal)	£	22,834,177
Mortgage collections (unscheduled - interest)	£	The second secon
Mortgage collections (unscheduled a principal)	ç	114 481 497

# Loan Redemptions & Replenishments Since Previous Reporting Date

	Number	% of total number	Amount (GBP)	% of total amount
Loan redemptions since previous reporting date	921	2.2%	105,035,127	2.3%
Loans bought back by seller(s)	68	0.2%	8,412,151	0.2%
of which are non-performing loans	59	0.1%	7,425,901	0.2%
of which have breached R&Ws	9	0.0%	986,250	0.0%
Loans sold into the cover pool	625	1.5%	102,354,434	2.3%

roduct Rate Type and Reversionary Profiles						Weighted a	verage		
						Remaining teaser period			T
	Number	% of total number	Amount (GBP)	% of total amount	Current rate	(months)	Current margin	Reversionary margin	Initial rat
ixed at origination, reverting to SVR	23,031	47.8%	2,358,773,484	52.1%	3.15%	23.9	2.00%	0.00%	6 3.039
ixed at origination, reverting to Libor	0	0.0%	0	0.0%	0.00%	0	0.00%	0.00%	6 0.009
ixed at origination, reverting to tracker	2,694	5.6%	217,608,790	4.8%	1.30%	0.0	0.80%	0.80%	6 5.419
ixed for life	10	0.0%	697	0.0%	0.00%	0	0.29%	0.29%	6 0.009
racker at origination, reverting to SVR	1,386	2.9%	143,479,556	3.2%	2.80%	5.5	0.83%	-0.38%	6 2.619
racker at origination, reverting to Libor	0	0.0%	0	0.0%	0.00%	0	0.00%	0.00%	6 0.009
racker for life	2,569	5.3%	180,414,941	4.0%	1.25%	0.0	0.75%	0.75%	6 3.949
VR, including discount to SVR	18,486	38.4%	1,630,376,544	36.0%	2.75%	0.0	2.75%	0.00%	6 2.919
bor	0	0.0%	0	0.0%	0.00%	0	0.00%	0.00%	6 0.009
otal	48,176	100.0%	£ 4,530,654,012	100.0%	2.83%		2.13%		3.129

ratifications rears breakdown	Number	% of total number	Amount (GBP)	% of total a
urrent	41,293	99.5%	£ 4,508,973,544	70 OF TOTAL C
1 month in arrears	166	0.4%	£ 18,036,058	
2 months in arrears	34	0.1%	£ 3,644,410	
3 months in arrears	0	0.0%	£ -	
6 months in arrears	0	0.0%	£ -	
12 months in arrears	0	0.0% 0.0%	£ .	
2+ months in arrears	41.493	100.0%	£ 4.530.654.012	
na-	71,700	100.070	2 4,000,004,012	
urrent non-Indexed LTV	Number	% of total number	Amount (GBP)	% of total a
50%	25,754	62.1%	£ 1,933,977,319	
-55%	2 943	7.1%	£ 410,856,918	
-60%	3,205 2,795 2,605	7.7%	£ 496,655,650	
-65%	2,795	6.7% 6.3%	£ 472,412,764 £ 446,985,706	
-70%	2,605	6.3%	£ 446,985,706	
75%	2,793	6.7%	£ 516,018,511	
80%	1,189	2.9%	£ 212,336,272	
85% 90%	184 25	0.4% 0.1%	£ 36,034,527 £ 5,376,345	
95%	0	0.1%	2 5,376,345	<b>-</b>
100%	0	0.0%	0	
0-105%	0	0.0%	0 .	
5-110%	0	0.0%	0 .	
0-125%	0	0.0%	ę .	
5%+	Ö	0.0%	Ē -	
al	41,493	100.00%	£ 4,530,654,012	
-	· · ·			
rent Indexed LTV	Number	% of total number	Amount (GBP)	% of total
0%	29.933	72.1%	£ 2,644,330,907	
55%	3,083 2,880	7.4%	£ 480,642,035	
60%	2,880	6.9%	£ 463,539,024	
65%	2,527	6.1%	£ 404,197,220	
70%	1,811	4.4%	£ 310,615,636	
75% 80%	1,142	2.8% 0.2%	£ 205,284,001	
80%	80	0.2%	£ 14,679,386	
85%	23	0.1%	£ 4,683,491	
90%	14	0.0%	£ 2,682,312	
95%	0	0.0%	ξ .	
100%	0	0.0% 0.0%	ξ .	
0-105% 5-110%	0	0.0%	£ .	
	0	0.0%		
0-125%	0	0.0%	C .	
5%+ tal	41.493	100.0%	£ 4,530,654,012	
	71,700	100.070	2 4,000,004,012	
rrent outstanding balance of loan	Number	% of total number	Amount (GBP)	% of tota
,000	791	1.9%	1,950,800	
00-10,000	892 3,335	2.1% 8.0%	6,833,334 59,446,836	
000-25,000			59,446,836	
000-50,000 000-75,000	6,534	15.7%	246,545,222 401,521,704	
	6,445	15.5%	401,521,704	
000-100,000	5,870	14.1%	511,684,265	
0,000-150,000	8,045	19.4%	989,771,803	
,000-200,000 ,000-250,000	4,395	10.6% 5.3%	757,413,356 493,069,476	
,000-250,000	2,216	5.3%		
1,000-350,000		2.00/	202 726 272	
	1,187	2.9%	323,726,273	
000,400,000	654	1.6%	323,726,273	
	654 382	1.6% 0.9%	323,726,273 211,095,890 142,166,783	
,000-450,000	654 382 252	1.6% 0.9% 0.6%	323,726,273 211,095,890 142,166,783 106,683,006	
0,000-450,000 0,000-500,000	654 382 252 252 196	1.6% 0.9% 0.6%	323,726,273 211,095,890 142,166,783 106,683,006	
0,000-450,000 0,000-500,000 0,000-600,000	654 382 292 196 159	1 16% 9.9% 0.6% 0.5%	323,726,273 211,095,890 142,166,783 106,683,006 92,753,021 86,164,766	
,000-450,000 ,000-500,000 ,000-600,000 ,000-700,000 ,000-700,000	654 332 252 196 198 82 30	1.8% 0.9% 0.8% 0.6% 0.4% 0.2%	323,726,273 211,095,890 142,166,783 106,683,006 92,753,021 86,164,766 52,819,095 22,472,514	
,000-450,000 ,000-500,000 ,000-600,000 ,000-700,000 ,000-700,000 ,000-800,000	654 382 252 196 159 82 30 16	1.6% 0.9% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	323,726,273 211,095,890 142,166,783 106,683,006 92,753,021 86,164,766 52,819,095 22,472,514 13,329,813	
,000-450,000 ,000-500,000 ,000-600,000 ,000-700,000 ,000-900,000 ,000-900,000 ,000-100,000	654 332 252 196 198 82 30	1.6% 0.9% 0.5% 0.5% 0.4% 0.2% 0.0%	323,726,273 211,095,890 142,166,783 106,683,006 92,753,021 86,164,766 52,819,095 22,472,514	
.000-450,000 .000-500,000 .000-600,000 .000-700,000 .000-800,000 .000-900,000 .000-900,000	654 654 362 252 196 159 30 30 16 12 2	1.6% () 0.5% (	323,726,273 211,095,890 142,166,783 106,683,006 92,753,021 86,164,766 52,819,095 22,472,514 13,329,813 11,206,055	
,000-450,000 ,000-500,000 ,000-600,000 ,000-600,000 ,000-800,000 ,000-900,000 ,000-10,00000	664 382 252 196 159 82 30 16	1.6% 0.9% 0.5% 0.5% 0.4% 0.2% 0.0%	323,726,273 211,095,890 142,166,783 106,683,006 92,753,021 86,164,766 52,819,095 22,472,514 13,329,813	
,000-450,000 ,000-500,000 ,000-600,000 ,000-600,000 ,000-800,000 ,000-900,000 ,000-10,00000	654 654 362 252 196 159 30 30 16 12 2	1.6% () 0.5% (	323,726,273 211,095,890 142,166,783 106,683,006 92,753,021 86,164,766 52,819,095 22,472,514 13,329,813 11,206,055	
,000-450,000 ,000-600,000 ,000-600,000 ,000-700,000 ,000-900,000 ,000-900,000 ,000-1,000,000 ,000-1,000,000	654 382 252 196 196 159 82 30 10 10 11 10 11 12 12	1.6% 0.9% 0.6% 0.6% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	323,726,273 211,035,890 142,166,783 106,683,006 92,753,021 86,164,766 52,819,095 22,472,514 13,329,813 11,206,055 £ 4,530,654,012	•
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,000-450,000 ,000-500,000 ,000-600,000 ,000-600,000 ,000-600,000 ,000-600,000 ,000-600,000 ,000-600,000 ,000-600,000 ,000-600,000 ,000-600,000 ,000-600,000 ,000-600,000 ,000-600,000 ,000-600,000 ,000-600,000 ,000-600,000	654 382 282 282 196 196 159 82 30 16 17 17 18 18 18 19 10 11 10 11 11 11 11 11 11 11 11 11 11	1.6% 9.9% 0.9% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05%	323,726,273 211,095,890 142,166,783 106,683,006 92,753,021 86,164,766 52,819,095 22,472,514 13,329,813 11,206,055 0 £ 4,530,654,012  Amount (GBP) 194,703,353	•
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,000-450,000 ,000-500 ,000-500 ,000-500 ,000-500 ,000-500 ,000-500 ,00	664 382 282 282 196 196 159 82 30 16 18 17 18 11 18 11 19 11 11 10 41,493	1.6% 9.9% 0.9% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	323,726,273 211,095,890 142,166,793 106,683,006 92,753,021 86,164,766 52,819,095 22,472,514 113,329,813 11,206,055 0 £ 4,530,654,012  Amount (GBP) 194,703,353 367,721,359 670,866,087	•
,000-450,000 ,000-500,000 ,000-600,000 ,000-600,000 ,000-700,000 ,000-900,000 ,000-900,000 ,000-10,000 ,000-10,000 all distribution st Anglia st Midlands ddon	664 382 252 196 159 159 82 30 16 12 0 41,493	1.6% 0.9% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	323,796,279 211,095,279 211,095,279 142,166,783 16,686,209 92,753,021 85,167,276 52,819,095 52,472,514 13,222,813 11,200,095 € 4,530,854,012  Amount (GBP) 194,703,353 307,721,359 670,966,087	•
,000-450,000 ,000-500,000 ,000-500,000 ,000-600,000 ,000-900,000 ,000-900,000 ,000-900,000 ,000-900,000 ,000-900,000 ,000-900,000 ,000-10,000 ,000-10,000 ,000-10,000  it of stribution it Anglia it Midlands don th	664 382 282 282 196 196 159 82 30 16 18 17 18 11 18 11 19 11 11 10 41,493	1.6% 9.9% 0.9% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	323,726,273 211,095,890 142,166,793 106,683,006 92,753,021 86,164,766 52,819,095 22,472,514 113,329,813 11,206,055 0 £ 4,530,654,012  Amount (GBP) 194,703,353 367,721,359 670,866,087	•
,000-450,000 ,000-500,000 ,000-500,000 ,000-600,000 ,000-700,000 ,000-900,000 ,000-900,000 ,000-10,000 ,000-10,000 ,000-10,000 ,000-10,000  I Anglia  It Midlands don th th th the	654 382 252 196 159 159 82 30 16 12 0 41,493  Number 1,945 4,100 3,709 1,843 3,816 0	1.6% 9.9% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	223,776,273 211,095,276 211,095,276 211,095,276 21,095,276 21,095,276 22,775,212 11,200,256 22,472,514 11,320,813 11,200,256 24,530,854,012 24,530,854,012 24,530,854,012 24,530,854,012 24,530,854,012 24,530,854,012 25,016,016,016,016,016,016,016,016,016,016	•
0.00-450,000 0.00-500,000 0.00-500,000 0.00-500,000 0.00-700,000 0.00-700,000 0.00-900,000 0.00-900,000 0.00-900,000 0.00-900,000 0.00-900,000 0.000+000 0.000+000 0.000+000 0.000+0000 0.000+00000 0.000+000000 0.000+00000000	664 382 382 252 196 196 1159 82 30 18 18 116 117 12 41,493  Number 1,345 4,100 3,709 1,843 3,818	1.6% 9.9% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	323,776,273 211,095,273 211,095,205 142,166,783 106,683,006 92,775,021 86,164,766 52,819,095 22,472,514 13,329,813 11,206,055 24,4530,654,012  Amount (GBP) 194,703,353 367,721,359 670,986,077 139,937,740 349,533,349	•
,000-450,000 ,000-500,000 ,000-500,000 ,000-600,000 ,000-700,000 ,000-900,000 ,000-900,000 ,000-10,000-900 ,000-10,000-900 ,000-10,000-900 ,000-10,000-900 ,000-10,000	664 382 252 196 159 82 30 16 12 0 41,493  Number 1,945 4,100 3,709 1,843 3,818 0 4,786 4,786	1.6% 0.9% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	223,776,273 211,095,4275 211,095,4275 211,095,4275 21,095,4275 21,095,4275 22,775,121 22,095,4375 22,775,131 21,005,095 24,733,595 27,721,359 26,70,866,097 28,955,501 29,955,501 29,955,501 29,955,501 29,955,501 29,955,501	% of total
,000-450,000 ,000-500,000 ,000-500,000 ,000-600,000 ,000-700,000 ,000-900,000 ,000-900,000 ,000-10,000-900 ,000-10,000-900 ,00	664 382 382 252 196 196 159 82 30 10 10 11 10 11 10 11 10 11 10 11 10 11 10 11 10 11 10 11 10 11 10 11 10 11 10 11 10 11 10 11 10 10	1.6% 0.9% 0.9% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	223,776,273 211,095,402,733 211,095,403,734 106,683,730 92,775,321 11,206,603 11,206,60	% of total
,000-450,000 ,000-500,000 ,000-500,000 ,000-600,000 ,000-700,000 ,000-900,000 ,000-900,000 ,000-900,000 ,000-10,00	664 382 382 252 196 159 82 30 16 16 12 0 41,493  Number  1,945 4,100 1,945 3,700 1,945 3,818 0 4,747 4,421 0 1,562	1.6% 9.9% 9.9% 9.5% 9.5% 9.5% 9.6% 9.6% 9.6% 9.6% 9.6% 9.6% 9.6% 9.6	223,776,276 221,095,276 211,095,276 211,095,276 316,686,276 32,275,327 31,026,367 32,272,514 326,367 31,026,365 32,272,514 326,367 31,026,365 32,773,363 347,723,363 347,723,363 347,723,363 347,723,363 347,723,363 347,723,363 347,723,363 347,733,363 347,733,363 347,733,363 347,733,363 347,733,363 347,733,363 347,733,363 347,733,363 347,733,363 347,733,363 347,733,363 347,733,363 347,733,363 347,733,363 347,733,363 347,733,363	% of total
	664 382 382 252 196 196 159 82 30 10 10 10 11 11 12 12 13 14 1,95 14 1,95 14 1,95 14 1,95 14 1,95 18 19 19 19 19 19 19 19 19 19 19 19 19 19	1 1 6%	233,762,73 211,096,273 211,096,273 106,083,00 92,753,021 86,164,762 52,472,514 13,329,813 11,206,055 24,723,01 14,703,353 367,721,359 45,500,854,072 Amount (GBP) 184,703,353 367,721,359 175,966,067 175,966,067 175,967,97 175,967	% of total
0.000-450,000 0.000-500,000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.	664 382 382 252 196 159 82 30 16 16 12 0 41,493  Number  1,945 4,100 1,945 3,700 1,945 3,818 0 4,747 4,421 0 1,562	1.6% 9.9% 9.9% 9.5% 9.5% 9.5% 9.6% 9.6% 9.6% 9.6% 9.6% 9.6% 9.6% 9.6	223,776,276 221,095,276 211,095,276 211,095,276 316,686,276 32,275,327 31,000,005 32,275,327 31,000,005 32,275,327 31,000,005 4,530,854,012  Amount (GBP) 194,703,353 367,721,393,377,49 349,533,900 375,273,500,043 45,838,000,043 45,838,000,043	% of total
,000-450,000 ,000-500,000 ,000-500,000 ,000-600,000 ,000-700,000 ,000-900,000 ,000-900,000 ,000-900,000 ,000-10,00	664 382 382 2852 196 196 159 82 30 18 18 18 18 19 14 1,95 19 1,945 4,100 3,709 1,943 3,818 0 4,787 4,747 4,421 1,562 6,689	1 6%	223,776,273 211,096,273 211,096,273 211,096,273 106,683,006 92,2753,021 86,164,766 52,219,096 53,219,096 53,2	% of total
,000-450,000 ,000-600,000 ,000-600,000 ,000-600,000 ,000-600,000 ,000-600,000 ,000-600,000 ,000-600,000 ,000-10,000 ,000-10,000 ,000-10,000 ,000-10,000  il al   il   il   il   il   il   il	664 382 382 252 196 159 159 16 159 30 16 12 41,493  Number  1,945 4,100 3,709 1,843 3,818 0 4,747 4,421 0 1,1,562 6,899 3,663	1.6% 9.9% 9.9% 9.5% 9.5% 9.5% 9.6% 9.6% 9.6% 9.6% 9.6% 9.6% 9.6% 9.6	233,762,73 211,096,273 211,096,273 106,083,00 92,753,021 86,164,762 52,472,514 13,329,813 11,206,055 24,723,01 14,703,353 367,721,359 45,500,854,072 Amount (GBP) 184,703,353 367,721,359 175,966,067 175,966,067 175,967,97 175,967	% of total
,000-450,000 ,000-500 ,000-500	664 382 382 2852 196 196 159 82 30 18 18 12 12 141,493  Number 1,945 4,100 3,709 1,943 3,816 0 4,786 4,747 4,420 1,562 4,420 1,562 6,889 3,963	1 6%	223,776,273 211,096,273 211,096,273 211,096,273 106,683,009 22,753,021 86,164,766 52,219,095 52,219,095 22,472,514 13,329,813 11,206,055 24,530,854,012  Amount (GBP) 194,703,353 367,721,359 70,666,087 139,357,749 39,457,749 49,535,749 49,535,749 49,535,749 49,535,749 49,535,749 57,540,674 57,540,674 57,540,674 57,540,674 57,540,674 512,174,674 512,174,674	% of total
,000-450,000 ,000-600,000 ,000-600,000 ,000-600,000 ,000-600,000 ,000-600,000 ,000-600,000 ,000-600,000 ,000-100,000 ,000-100,000 ,000-10,000  ali  ali  ali  ali  ali  ali  ali	664 382 382 252 196 196 159 82 30 16 12 0 41,493  Number 1,345 4,100 3,709 1,1443 3,816 4,747 4,421 4,747 4,421 4,747 4,421 1,552 6,899 3,3653 0 1,1493	1.6% 9.9% 9.8% 9.0.8% 9.0.8% 9.0.4% 9.0.4% 9.0.1% 9.0.1% 9.0.0% 10.0.0% 9.0.0% 10.0.0% 10.0.0% 9.0.0% 10.0.0% 9.0.0% 10.0.0% 9.0.0% 10.0.0% 9.0.0% 10.0.0% 9.0.0% 10.0.0% 9.0.0% 10.0.0% 9.0.0%	223,776,279 221,095,279 211,095,279 211,095,279 214,166,783 106,683,096 92,775,021 86,164,766 52,217,2514 13,322,813 11,206,055 52,472,514 13,322,813 11,206,055 52,472,514 14,703,353 367,721,359 670,986,087 139,397,74 349,533,900 0755,926,501 573,500,074 580,361,099 130,726,765,765,765 131,336,738 131,336,738 131,336,738 131,336,738 131,336,738 131,336,738	% of total
0.000 450,000 0.000 500,000 0.	664 382 382 2852 196 196 159 82 30 18 18 18 19 11 12 12 14 1,95 14 1,95 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	1 6%	233,766,276 211,096,879 142,166,783 106,683,006 92,753,021 86,164,766 52,819,095 22,472,514 13,329,813 11,206,055 24,4530,854,072 4,530,854,072 4,530,854,072 4,530,854,072 4,530,854,072 4,530,854,072 134,726,674 5,721,339 146,581,099 146,581,099 147,582,674 157,582,674 158,782,674 158,782,674 158,782,674 158,782,674 158,782,674 158,782,674 158,782,674 158,782,674 158,782,674 158,782,674 158,782,674 158,782,674 158,782,674 158,782,674 158,782,782,674 158,782,782 158,782,782 158,782	% of total
,000-450,000 ,000-500,000 ,000-500,000 ,000-500,000 ,000-700,000 ,000-900,000 ,000-900,000 ,000-900,000 ,000-10,000 ,000-10,000 ,000-10,000  all  Indianal distribution  It Anglia It Medianals	664 382 382 252 196 196 159 82 30 16 12 0 41,493  Number 1,345 4,100 3,709 1,1443 3,816 4,700 4,796 4,797 4,427 4,427 4,427 4,427 4,427 4,427 4,427 6,899 3,3653 0 1,1493  Number 37,005	1.6% 9.9% 9.9% 9.0.8% 9.0.9% 9	223,776,273 211,095,273 211,095,273 211,095,273 211,095,273 211,095,273 211,010,010 22,775,021 11,000,055 22,472,514 13,329,813 11,000,055 24,4530,854,012  Amount (GBP) 4,703,333 37,772,1359 670,966,087 139,393,7,749 349,533,900 725,526,501 573,000,013 466,361,099 143,726,326 143,726,326 153,726,326 154,726 154,726 1	% of total
,000-450,000 ,000-500,000 ,000-500,000 ,000-500,000 ,000-500,000 ,000-500,000 ,000-500,000 ,000-500,000 ,000-500,000 ,000-100,000 ,000-	664 382 382 2852 196 196 159 82 30 18 18 18 19 11 12 12 14 1,95 14 1,95 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	1 6%	233,766,276 211,096,879 142,166,783 106,683,006 92,753,021 86,164,766 52,819,095 22,472,514 13,329,813 11,206,055 24,4530,854,072 4,530,854,072 4,530,854,072 4,530,854,072 4,530,854,072 4,530,854,072 134,726,674 5,721,339 146,581,099 146,581,099 147,582,674 157,582,674 158,782,674 158,782,674 158,782,674 158,782,674 158,782,674 158,782,674 158,782,674 158,782,674 158,782,674 158,782,674 158,782,674 158,782,674 158,782,674 158,782,674 158,782,782,674 158,782,782 158,782,782 158,782	% of tota

easoning	Number	% of total number	Amount (GBP)	% of total amount
2 months	3,230	7.8%	£ 489,736,814	10.8%
months	4,725	11.4%	£ 686,116,782	15.1%
6 months	7,736	18.6%	£ 1,022,310,931	22.6%
8 months	5,721	13.8%	£ 616,241,198	13.6%
	4.272	10.3%	£ 411.947.632	9.1%
50 months				
2 months	4,238	10.2%	£ 400,219,534	8.8%
34 months	2,847	6.9%	£ 243,085,313	5.4%
6 months	2,303	5.6%	£ 183,860,542	4.1%
08 months	2,573	6.2%	£ 203,992,789	4.5%
20 months	2,042	4.9%	£ 152,820,090	3.4%
50 months	1,806	4.4%	£ 120,322,387	2.7%
O months	1,000		120,322,307	2.176
80 months	0	0.0%	£ -	0.0%
months	0	0.0%	Ε -	0.0%
	41,493	100.0%	£ 4,530,654,012	100.0%
t payment type	Number	% of total number	Amount (GBP)	% of total amount
	20,920	43.4%	2,177,679,096	48.1%
	21,337	44.3%	1.860.968.530	41.1%
r	5,903	12.3%	490,682,272	10.8%
please specify)_Capped	16	0.0%	1,324,115	0.0%
	48,176	100.00%	£ 4,530,654,012	100.00%
n purpose type	Number	% of total number	Amount (GBP)	% of total amount
er-occupied	48,171	100.0%	4,529,966,977	100.0%
-to-let	5	0.0%	687.035	0.0%
ond home	0	0.0%	007,000	0.0%
a nome	48,176	100.0%	£ 4,530,654,012	100.0%
	48,178	100.0%	~ 4,000,004,012	100.0%
W		AL FALL I		T 44 74 4 1
me verification type	Number	% of total number	Amount (GBP)	% of total amount
y verified	41,493	100.0%	4,530,654,012	100.0%
t-track	0	0.0%	0	0.0%
-certified	0	0.0%	0	0.0%
	41,493	100.0%	4,530,654,012	100.0%
naining term of loan	Number	% of total number	Amount (GBP)	% of total amount
months	1,810	4.4%	£ 59,785,253	1.3%
0 months	2,900	7.0%	£ 132,005,978	2.9%
			2 132,003,978	
20 months	8,174	19.7%	£ 541,380,213	11.9%
180 months	10,143	24.4%	£ 1,009,088,847	22.3%
240 months	9,280	22.4%	£ 1,225,709,129	27.1%
300 months	6,716	16.2%	£ 1,113,288,587	24.6%
-360 months	1,799	4.3%	£ 333,392,388	7.4%
+ months	671	1.6%	£ 116,003,617	2.6%
	41,493	100.0%	£ 4,530,654,012	100.0%
	41,400	100.070	L 4,000,004,01E	100.070
	North vo	C/ of Andrel countries		0/ -f t-t-l
	Number	% of total number	Amount (GBP)	% of total amount
ployed	32,090	77.3%	£ 3,353,198,234	74.0%
oloyed -employed	32,090 7,498	77.3% 18.1%	£ 3,353,198,234 £ 1,078,190,271	74.0% 23.8%
loyed employed	32,090	77.3%	£ 3,353,198,234	74.0%
loyed employed mployed	32,090 7,498 115	77.3% 18.1% 0.3%	£ 3,353,198,234 £ 1,078,190,271 £ 8,521,640	74.0% 23.8% 0.2%
loyed employed mployed ed	32,090 7,498 115 1,583	77.3% 18.1% 0.3% 3.8%	£ 3,353,198,234 £ 1,078,190,271	74.0% 23.8% 0.2% 1.6%
loyed employed sployed ed arator	32,090 7,498 115 1,583 0,0	77.9% 18.1% 0.3% 3.8% 0.0%	£ 3,353,198,234 £ 1,078,190,271 £ 8,521,640 £ 70,720,761 £	74.0% 23.8% 0.2% 1.6% 0.0%
oloyed -employed -employed red red rrantor er	32,990 7,498 115 115 207 207	77.3% 77.3% 0.3% 0.0% 0.0%	£ 3,353,198,234 £ 1,078,190,271 £ 8,521,640 £ 70,720,761 £ - £ 20,023,106	74.0% 23.8% 0.2% 1.6% 0.0% 0.4%
oloyed -employed -employed red red rrantor er	32,090 7,498 115 1,583 0,0	77.9% 18.1% 0.3% 3.8% 0.0%	£ 3,353,198,234 £ 1,078,190,271 £ 8,521,640 £ 70,720,761 £ - £ 20,023,106	74.0% 23.8% 0.2% 1.6% 0.0%
ployment status ployed femployed employed arantor eer al  vered Bonds Outstanding, Associated Derivatives (please di	32,090 7,496 115 1,553 0 0 207 41,493	77.3% 77.3% 0.3% 0.0% 0.0%	£ 3,353,198,234 £ 1,078,190,271 £ 8,521,640 £ 70,720,761 £ - £ 20,023,106	74.0% 23.8% 0.2% 1.6% 0.0% 0.4%
oyed  mmployed  photography  and  artic  r  r  red Bonds Outstanding, Associated Derivatives (please dis  s	32,090 7,496 115 1,553 0 207 41,493	77.3%. 18.1%. 9.3%. 9.3%. 9.0%. 9.0%. 100.0%.	£ 3,353,198,234 £ 1,078,190,271 £ 8,521,640 £ 70,720,761 £	74.0% 23.8% 0.2% 1.6% 0.0% 0.0% 100.0%
oloyed employed employed red rantor ir ir ered Bonds Outstanding, Associated Derivatives (please di es es date	32,090 7,498 115 115 1,583 0 0 207 41,493 isclose for all bonds outstanding)	77.3%, 18.1%, 18.1%, 0.3%, 0.3%, 0.5%, 0.0	£ 3,353,198,234 £ 1,078,190,271 £ 8,521,640 £ 70,720,761 £ 20,023,106 £ 4,530,654,012	74.0% 23.8% 0.2% 1.6% 0.0% 0.4% 100.0%
loyed employed prophysical state of the stat	32,090 7,498 115 115 1,503 0 0 41,493 1sclose for all bonds outstanding) 1 22070/88 2820708	77.3%. 18.1%. 9.3%. 9.3%. 9.0%. 9.0%. 100.0%. 100.0%. 22. 2011.08. Aaa NR IAAA	£ 3,353,198,234 £ 1,078,190,271 £ 8,521,640 £ 70,720,761 £ 20,023,106 £ 4,530,654,012	74.0% 23.8% 0.2% 1.6% 0.0% 1.6% 0.0% 0.4% 100.0%
loyed mmployed mployed ed annor r  ered Bonds Outstanding, Associated Derivatives (please di s a date air anian (Moodys/S&P/Fitch/DBRS)	32,090 7,498 115 115 1,583 0 0 207 41,493 isclose for all bonds outstanding)	77.3%, 18.1%, 18.1%, 0.3%, 0.3%, 0.5%, 0.0	£ 3,353,198,234 £ 1,078,190,271 £ 8,521,640 £ 70,720,761 £ 20,023,106 £ 4,530,654,012	74.0% 23.8% 0.2% 1.6% 0.0% 0.4% 100.0%
loyed employed ded imployed ded arantor  if  creed Bonds Outstanding, Associated Derivatives (please di s e date nair ariang (Moodys/sSAP/Fitch/DBRS) ent rating (Moodys/sSAP/Fitch/DBRS)	32,090 7,498 115 115 1,503 0 0 41,493 1sclose for all bonds outstanding) 1 22070/88 2820708	77.3%. 18.1%. 9.3%. 9.3%. 9.0%. 9.0%. 100.0%. 100.0%. 22. 2011.08. Aaa NR IAAA	£ 3,353,198,234 £ 1,078,190,271 £ 8,521,640 £ 70,720,761 £ 20,023,106 £ 4,530,654,012	74.0% 23.8% 0.2% 1.6% 0.0% 1.6% 0.0% 0.4% 100.0%
oloyed  -employed  rend  rend  rered  al   rered Bonds Outstanding, Associated Derivatives (please diese  es  es date  inal rain (Moody's/S&P/Fitch'DBRS) rent rating (Moody's/S&P/Fitch'DBRS)	32,090 7,498 115 115 1,503 0 0 41,493  Isclose for all bonds outstanding) 1 22070708 ABAB / NR / AAAA	77.3%. 18.1%. 9.3%. 9.3%. 9.0%. 9.0%. 100.0%. 100.0%. 22. 22. 2011.08. ABA' NR /AAA ABA' NR /AAA	£ 3,383,198,234 £ 1,078,190,271 £ 8,521,640 £ 70,720,761 £ 20,023,106 £ 4,530,654,012 3 19/04/11 Aaa / NR / AAA Aaa / NR / AAA	74.0% 23.8% 0.2% 1.6% 0.0% 0.4% 100.0%
ologed	32,090   7,496   115   15   15   15   15   15   15	77.3%. 18.1% 9.3% 9.3% 9.0% 9.0% 10.0% 10.0% 12.2 20.1108 Aaa. NR 7.AAA Aaa. NR 7.AAA GBP	£ 3,353,198,234 £ 1,078,190,271 £ 8,521,640 £ 70,720,761 £ 20,023,106 £ 4,530,654,012 3 1904/11 Aaa / NR / AAA Aaa / NR / AAA GROO,000,000	74.0% 23.8% 0.2% 1.6% 0.0% 0.0% 0.4% 100.0%
oyed myloyed mployed opployed and or read Bonds Outstanding, Associated Derivatives (please di se date nal rating (Moody's/S&P/Fitch/DBRS) ant rating (Moody's/S&P/Fitch/DBRS) miniation unt at issuance unt outstanding	32,090 7,498 115 115 1,583 0 0 207 41,493  Isclose for all bonds outstanding)  22070708 ABA 1/R7 / AAA ABA 1/R7 / AAA GRP 1,500,000,000 990,000,000	77.3%. 18.1%. 9.3%. 9.3%. 9.0%. 9.0%. 100.0%. 100.0%. 22 2011.08. Aaa. NR /AAA Aaa. NR /AAA GRBP 500.000,000.	£ 3,383,198,224 £ 1,078,190,271 £ 8,521,640 £ 70,720,761 £ 20,023,106 £ 4,530,654,012 3 3 1904/11 Aaa / NR / AAA Aaa / NR / AAA GBP 750,000,000	74.0% 23.8% 0.2% 1.6% 0.0% 0.0% 100.0% 100.0% 6 03/11/14 Aaa / NR / AAA Aaa / NR / AAA EUR 500,000,000 500,000,000
oyed myployed ployed d d antor  red Bonds Outstanding, Associated Derivatives (please di site of the Company of	32,090 7,496 115 1,500 207 41,453 isclose for all bonds outstanding) 2207/08 Aaa / NR / AAA Aa / SR / AAA Aaa / SR / AAA	77.3%, 18.1% 0.3% 0.3% 0.0% 0.0% 0.0% 10.0	£ 3,353,198,224 £ 1,078,190,271 £ 6,521,640 £ 70,720,761 £ 20,023,106 £ 4,530,654,012 3 19/04/11 Aaa / NR / AAA Aay RR / AAA GBP 750,000,000	74.0% 23.8% 0.2% 1.6% 0.0% 0.4% 100.0% 03/11/14 Aaa / NR / AAA EUR 500,000,000 500,000,000 0.789
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ployed	32,090 7,498 115 1,503 0,0 41,493 isclose for all bonds outstanding) 1 2207/08 Aaa / NR7 AAA Aaa / NR7 AAA Aaa / NR7 AAA Aaa / NR7 AAA Aab (NR7 AAA	77.3%. 18.1% 9.3% 9.3% 9.0% 9.0% 9.0% 10.0	£ 3,593,198,234 £ 1,078,190,72 £ 8,521,640 £ 70,720,72 £ 8,521,640 £ 4,530,654,012 3 3,000,73 3 19,0411 Anai NR, AAA Anai NR, AAA Anai NR, AAA F5,000,000 75,000,000 Soft bullet 1,904,11 1,904,	74.0%, 23.8%, 0.2%, 0.0%, 0.0%, 16.0%
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loyed employed employed employed ed and or employed ed and or ed a	32,090 7,496 115 1,503 0,0 1,003 1,0	77.3% 18.1% 9.3% 9.3% 9.0% 9.0% 9.0% 9.0% 10.0%	£ 3,593,198,294 £ 1,078,190,271 £ 8,521,640 £ 70,720,761 £ 20,023,106 £ 20,023,106 £ 4,530,654,012 3 3 1,904,11 Ass. INF, IAAA Ass. INF, IAAA GBP 75,000,000 501 bullet 1,904,18 1,	74.0% 2.38% 0.2% 1.6% 0.0% 1.0% 0.0% 100.0%
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### Programme triggers

Event (please list all triggers)	Summary of Event	Trigger (S&P, Moody's, Fitch, DBRS; short-term, long-term)	Trigger breached (yes/no)	Consequence of a trigger breach
Issuer Event of Default	Issuer failure to pay on Covered Bonds or issuer insolvency	N/A	No	Activates the Covered Bond Guarantee
Servicer Trigger (1)	Servicer's ratings fall below required levels	NR / N/A / N/A NR / P-2 / F2	No	At initial trigger, direct funds to account held with Stand-by Account Bank
Servicer Trigger (2)	Servicer's ratings fall below required levels	NR / N/A / N/A NR / Baa1 / BBB	No	Replace servicer within 60 days at subsequent breach
Asset Coverage Test	Adjusted Aggregate Loan Amount less than Aggregate Principal Amount Outstanding	N/A	No	If not remedied within three calculation dates, triggers Issuer Event of Default
Interest Rate Shortfall Test	Forecast revenue insufficient to fund the next month's payments	N/A	No	Consider a cash capital contribution
Swap Counterparty Rating Trigger - Interest Rate (Asset) Swap	Breach of ratings trigger	NR / A2 / A NR / P-1 / F1	Yes	Collateral posting
Swap Counterparty Rating Trigger - Covered Bond (Liability) Swap	Breach of ratings trigger	NR / A2 / A NR / P-1 / F1	Yes	Collateral posting
Cash Manager (1)	Cash Manager's ratings fall below required levels	NR / N/A / N/A NR / Baa1 / BBB	No	Enter into Back up Cash Manager Agreement
Cash Manager (2)	Cash Manager's ratings fall below required levels	NR / N/A / N/A NR / Baa3 / BBB-	No	Appoint Back up Cash Manager
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