# National Transparency Template October 2018



Administration		
Name of issuer	Coventry Building Society	
Name of RCB programme	Coventry Building Society	
	Philip Hemsley (Head of Capital Markets)	
	Telephone: +44 (0)24 7518 1327	
	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		30/11/18
Start Date of reporting period		01/10/18
End Date of reporting period		31/10/18
Web links - prospectus, transaction documents, loan-level data	https://live.irooms.net/CoventryBuildingSociety/	

 	Ratings	

	Cou	unterparty/ies	F	itch	Mood	y's	S8	&P	D	DBRS
			Rating trigger	Current rating						
Covered bonds		0	N/A	AAA	N/A	Aaa	N/A	N/A	N/A	N/A
Issuer	Coventry	y Building Society	N/A	A	N/A	A2	N/A	N/A	N/A	N/A
Seller(s)		y Building Society	N/A	A	N/A	A2	N/A	N/A	N/A	N/A
Cash manager	Coventry	y Building Society	BBB	A	Baa1	A2	N/A	N/A	N/A	N/A
Account bank	HS	BC Bank plc	F1	F1+	P-1	P-1	N/A	N/A	N/A	N/A
Stand-by account bank		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Servicer(s)	Coventry	y 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	y 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)	5,063,678,354									
Swap notional maturity/ies	24/11/2022									
Swap notional maturity/ies LLP receive rate/margin	1.91438%									
LLP pay rate/margin	2.40872%									
Collateral posting amount(s) (GBP)	0									

Accounts, Ledgers

Accounts. Ledgers	Value as of End Date of reporting period	Value as of Start Date of reporting period	Targeted Value
levenue receipts (please disclose all parts of waterfall)			
	AVAILABLE REVENUE RECEIPTS	AVAILABLE REVENUE RECEIPTS	
	(a) Revenue Receipts - Interest received from Borrowers: £10,396,263	(a) Revenue Receipts - Interest received from Borrowers: £9,254,878	
	(a) Revenue Receipts - Fees charged to Borrowers: £230,186	(a) Revenue Receipts - Fees charged to Borrowers: £339,285	
	(b) Interest received: £95.146	(b) Interest received: £24,985	
	(c) Excess Reserve Fund: £24,443	(c) Excess Reserve Fund: £0	
	(d) Other Revenue Receipts: £10.407	(d) Other Revenue Receipts: £7,594,098	
	(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: -£230,186	(g) Amounts Belonging to Third Parties: -£339,285	
	(h) Required Coupon Amount: £0	(h) Required Coupon Amount: £0	
	(i) Interest Accumulation Ledger: £0	(i) Interest Accumulation Ledger: £0	
	Total Available Revenue Receipts: £10.526,258	Total Available Revenue Receipts: £16.873.961	
	Total Available Revenue Receipts: £10,525,258	Total Available Revenue Receipts: £16,873,961	
	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: £1.670,359	(d) Amounts due to the Interest Rate Swap Provider: £2,153,663	
	(e) (i) Amounts due to/(from) the Covered Bond Swap Providers: -£1,677,013	(e) (i) Amounts due to/(from) the Covered Bond Swap Providers: £964.143	
	(ii) Amounts due on the Term Advance: £4.278.554	(ii) Amounts due on the Term Advance: £1,408,960	
	(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: £7,594,000	
	(i) Excluded Swap Termination Amounts: £0	(i) Excluded Swap Termination Amounts: £0	
	(i) Indemnity amounts due to the Members: £0	(i) Indemnity amounts due to the Members: £0	
	(k) Repayment of Cash Capital Contributions: £0	(k) Repayment of Cash Capital Contributions : £0	
	(I) Deferred Consideration: £6.254.358	(I) Deferred Consideration: £4.753.194	
	(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) Wellbers profit allount. 20	(ii) Wellibers profit amount. 20	
Principal receipts (please disclose all parts of waterfall)			
	AVAILABLE PRINCIPAL RECEIPTS	AVAILABLE PRINCIPAL RECEIPTS	
	(a) Scheduled amounts received from Borrowers: £26,102,590	(a) Scheduled amounts received from Borrowers: £27,146,272	
	Unscheduled amounts received from Borrowers: £63,471,126	Unscheduled amounts received from Borrowers: £55,927,902	
	Less Further Advances made: -£4,121,362	Less Further Advances made: -£4,383,998	
	(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: £85,452,354	Total Available Principal Receipts: £78,690,176	
	DDE AGGELERATION PRINCIPAL PRINCIPAL OF RANKENTO	DOE ADDEL EDATION DONADA A DONADA VOE DAVA ENTO	
	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: £85,452,354	(d) Capital Distribution to Members: £78,690,176	
leserve ledger	£ 15 427 767	£ 7.833.767	γ £ 15.427.7
evenue ledger	£ 11,732,001		
rincipal ledger	£ 85,452,354		
re-maturity liquidity ledger	N/A	N/A	N/A
e-maturity ilquidity ledger	N/A	INA	IN/A

## **CBS Covered Bonds**

sset	Cov	erage	e Test	

	Value	Description (please edit if different)
A	£ 4,439,132,002	A: Arrears Adjusted True Balance
В	£ 85,452,354	B: Principal Receipts Retained in Cash
C	£ -	C: Retained Cash Contributions
D	-£	D: Substitution Assets - Principal Receipts¹ & D: Substitution Assets - Capital Contributions
E	£ -	
V	£	
W	£	
X	£ 204,003,085	X: Savings set off balance
Υ		Y : Flexible draw deduction
Z		Z: Negative carry adjustment
Total	£ 4,230,377,014	
Marked and december of the control o	A: Arroara Adjusted True Release	

Method used for calculating component 'A'
Asset percentage (%)
Maximum asset percentage from Fitch (%)
Maximum asset percentage from Moody's (%)
Maximum asset percentage from SAP (%)
Maximum asset percentage from SAP (%)
Maximum asset percentage from DBRS (%)
Credit support as derived from ACT (GBP)
Credit support as derived from ACT (GP)

Programme-Level Characteristics		
Programme currency	EUR	
Programme size	7bn	
Covered bonds principal amount outstanding (GBP, non-GBP series		
converted at swap FX rate)	£	2,872,300,000
Covered bonds principal amount outstanding (GBP, non-GBP series		
converted at current spot rate)	£	2,936,160,000
Cover pool balance (GBP)	£	5,103,504,151
GIC account balance (GBP)	£	110,472,809
Any additional collateral (please specify)	£	
Any additional collateral (GBP)	£	· ·
Aggregate balance of off-set mortgages (GBP)	£	949,771,484
Aggregate deposits attaching to the cover pool (GBP)	£	204,003,085
Aggregate deposits attaching specifically to the off-set mortgages		
(GBP)	£	173,213,108
Nominal level of overcollateralisation (GBP)		2,341,425,484
Nominal level of overcollateralisation (%)		81.5%
Number of loans in cover pool		42,657
Average loan balance (GBP)	£	119,640
Weighted average non-Indexed LTV (%)		48.5%
Weighted average Indexed LTV (%)		43.0%
Weighted average seasoning (months)		52.4
Weighted average remaining term (months)		206.6
Weighted average interest rate (%)		2.4%
Standard Variable Rate(s) (%)		5.0%
Constant Pre-Payment Rate (%, current month)		1.2%
Constant Pre-Payment Rate (%, quarterly average)		1.2%
Principal Payment Rate (%, current month)		1.7%
Principal Payment Rate (%, quarterly average)		1.7%
Constant Default Rate (%, current month)		0.0%
Constant Default Rate (%, quarterly average)		0.0%
Fitch Discontinuity Factor (%)		9.3%
Moody's Timely Payment Indicator		Probable
Moody's Collateral Score (%, including/excluding systemic risk)		5.0% / 2.5%

## Mortgage collections

Mortgage collections (scheduled - interest)	£	10,396,263
Mortgage collections (scheduled - principal)	£	26,102,590
Mortgage collections (unscheduled - interest)	£	
Mortgage collections (unscheduled - principal)	£	59.349.764

## Loan Redemptions & Replenishments Since Previous Reporting Date

Loan nedemptions & neplemsimients since Frevious neporting	Date			
	Number	% of total number	Amount (GBP)	% of total amount
Loan redemptions since previous reporting date	554	1.3%	53,844,191	1.1%
Loans bought back by seller(s)	55	0.1%	7,145,403	0.1%
of which are non-performing loans	50	0.1%	6,448,019	0.1%
of which have breached R&Ws	5	0.0%	697,385	0.0%
Loans sold into the cover pool	982	2.3%	91,982,859	1.8%

Product Rate Type and Reversionary Profiles

Product Rate Type and Reversionary Profiles				vve	ignied average				
						Remaining teaser			
	Number	% of total number	Amount (GBP)	% of total amount	Current rate	period (months)	Current margin	Reversionary margin	Initial rate
Fixed at origination, reverting to SVR	24,529	49.6%	2,721,765,912	53.3%	2.38%	33.6	1.58%	0.25%	2.32%
Fixed at origination, reverting to Libor	0	0.0%	0	0.0%	0.00%	0	0.00%	0.00%	0.00%
Fixed at origination, reverting to tracker	2,414	4.9%	166,622,347	3.3%	1.55%	0	0.80%	0.80%	5.40%
Fixed for life	3	0.0%	0	0.0%	0.00%	0	0.00%	0.00%	0.00%
Tracker at origination, reverting to SVR	533	1.1%	55,300,826	1.1%	3.38%	2.6	0.66%	0.07%	2.29%
Tracker at origination, reverting to Libor	0	0.0%	0	0.0%	0.00%	0	0.00%	0.00%	0.00%
Tracker for life	2,482	5.0%	141,641,656	2.8%	1.50%	0	0.75%	0.75%	3.69%
SVR, including discount to SVR	19,506	39.4%	2,018,173,409	39.5%	2.54%	0	2.54%	0.00%	2.28%
Libor	0	0.0%	0	0.0%	0.00%	0	0.00%	0.00%	0.00%
Total	49,467	100.0%	£ 5,103,504,151	100.0%	2.40%		1.90%		2.44%

Stratifications Arrears breakdown				
	Number	% of total number	Amount (GBP)	% of total amou
Current I-1 month in arrears	42,505 140	99.6% 0.3%	£ 5,084,791,261 £ 17,200,092	99
-1 month in arrears -2 months in arrears	140	0.3%	£ 17,200,092 £ 1,512,798	
-2 months in arrears	0	0.0%	1,512,798	
-6 months in arrears	0	0.0%	0 .	
i-12 months in arrears	0	0.0%		
2+ months in arrears	0	0.0%	۶ -	
Fotal	42,657	100.0%	£ 5,103,504,151	100
	1		.,,,	
Current non-Indexed LTV	Number	% of total number	Amount (GBP)	% of total amou
-50%	29,170	68.4%	£ 2,531,288,763	49
50-55%	2,865	6.7%	£ 472,526,538	9
5-60%	2,926	6.9%	£ 537,700,382	10
60-65%	2,773	6.5%	£ 527,394,964 £ 534,901,132	10
5-70%	2,619	6.1%	£ 534,901,132	10
0-75%	1,713	4.0%	£ 381,625,578	
5-80%	495	1.2% 0.2%	£ 96,343,189 £ 18,098,457	1
0-85%	79	0.2%	£ 18,098,457	(
5-90%	17	0.0%		
0-95%	0	0.0%		C
5-100%	0	0.0%	£ -	(
00-105%	0	0.0%	£ -	(
05-110%	0	0.0%	£ -	(
10-125%	0	0.0%	£ -	(
25%+	0	0.0%	2 -	(
otal	42,657	100.00%	£ 5,103,504,151	100.
				Lac rece
current Indexed LTV	Number	% of total number	Amount (GBP)	% of total amo
-50%	33,547	78.6%	£ 3,227,150,614	6
0-55%	2,658	6.2%	£ 474,011,468	
5-60%	2,437	5.7%	£ 482,374,885	
0-65%	2,070	4.9%		
5-70%	1,369	3.2% 1.2%	£ 311,466,786	
0-75%	517		£ 150,368,046	1
5-80%	34	0.1%	£ 9,646,679	0
0-85%	18	0.0%	£ 4,348,945	(
5-90%	7	0.0%	£ 1,693,768	C
00-95% 05-100%	0	0.0%	- 2	0
-D-100%	0	0.0%		0
00-105%	0	0.0%		C
05-110%	0	0.0%		0
10-125%	0	0.0%	<u>£</u> -	0
125%+ Fotal	42,657	0.0% 100.0%	£ 5,103,504,151	100
ota	42,007	100.0%	5,103,504,151	100
Current outstanding balance of loan	Number	% of total number	Amount (GBP)	9/ of total amou
0-5,000	Number	% or total number	Amount (GBP)	% of total amou
000-10 000	935	2.4%	2,337,755	0
5,000-10,000	1,029	2.2% 2.4% 2.2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	2,337,755 7,741,691 61,894,519	
,000-10,000 0,000-25,000	1,029 3,511	8.2%	61,894,519	
5,000-10,000 10,000-25,000 25,000-50,000	1,029 3,511 6,372	8.2% 14.9%	61,894,519 239,656,672	1
,000-10,000 0,000-25,000 5,000-50,000 0,000-75,000	1,029 3,511 6,372 6,130	8.2% 14.9% 14.4%	61,894,519 239,656,672 381,724,687	1
,000-10,000 ,000-25,000 5,000-50,000 ,0,000-75,000 5,000-100,000	1,029 3,511 6,372 6,130 5,154	8.2% 14.9% 14.4% 12.1%	61,894,519 239,656,672 381,724,687 449,475,002	1 2
.000-10.000 0,000-25.000 5.000-50.000 0,000-75.000 5,000-100.000 00,000-150,000	1,029 3,511 6,372 6,130 5,154 7,811	8 2% 14 9% 14 4% 12 1%	61,894,519 239,656,672 381,724,687 449,475,002 962,557,193	18
,000-10,000 ,000-25,000 5,000-50,000 0,000-75,000 0,000-75,000 00,000-150,000 00,000-150,000	1,029 3,511 6,372 6,130 5,154 7,811	8 2% 14.9% 14.4% 12.1% 18.3%	61,894,519 239,656,672 381,724,687 449,475,002 962,557,193 802,978,494	1 18 18 15 15 15 15 15 15 15 15 15 15 15 15 15
,000-10,000 ,000-25,000 5,000-50,000 ,000-75,000 5,000-10,000 0,000-75,000 0,000-150,000 0,000-150,000 50,000-200,000	1,029 3,511 6,372 6,130 5,154 7,811 4,656 2,708	8 2% 14 9% 14 4% 12.1% 18.3% 10.9%	61,894,519 239,656,672 381,724,687 449,475,002 962,557,193 802,978,494 603,074,368	18 18 18 15
,000-10,000 ,000-25,000 5,000-50,000 0,000-75,000 0,000-75,000 0,000-150,000 0,000-150,000 0,000-150,000 0,000-20,000 0,000-250,000 0,000-250,000	1,029 3,511 6,372 6,130 6,130 7,811 4,656 2,708	8 2% 149% 144% 121% 183% 6 3% 3 7%	61,894,519 239,656,672 381,724,687 449,475,002 962,557,193 802,978,494 603,074,368 429,095,660	18 18 18 11 11
.000-10.000 .000-25.000 5.000-50.000 .000-75.000 5.000-10.000 .000-75.000 5.000-10.000 0.000-150.000 50.000-200.000 0.000-250.000 50.000-200.000 50.000-200.000	1,029 1,029	8 2% 14 9% 14 9% 14 4 9% 14 2 9% 15 2 9% 16 3 9% 16 3 9% 3 7% 2 2 2%	61,894,519 239,656,672 381,724,687 449,475,002 962,557,193 802,978,494 603,074,388 429,095,660	1 4 7 8 18 15 11 11
,000-10,000 ,000-25,000 ,000-25,000 ,000-75,000 ,000-75,000 ,000-10,000 ,000-150,000 ,000-10,000 ,000-250,000 ,000-250,000 ,000-200,000 ,000-250,000 ,000-250,000 ,000-250,000 ,000-250,000 ,000-250,000 ,000-250,000	1,029 3,511 6,372 6,130 5,154 7,811 4,656 2,708 1,573 953	8 2% 149% 144% 121% 183% 6 3% 6 3% 2 2%	61,894,519 239,656,672 381,724,687 449,475,002 962,557,193 802,978,494 603,074,368 429,095,660 307,266,250 236,264,718	1
.000-10.000 .000-25.000 5.000-50.000 .000-75.000 5.000-10.000 .000-75.000 5.000-10.000 0.000-150.000 50.000-200.000 50.000-200.000 50.000-200.000 50.000-300.000 50.000-300.000 50.000-300.000 50.000-300.000	1,029 (1,	8 2% 14.9% 14.9% 14.4% 12.1% 16.3% 16.3% 3.7% 2.2% 1.5%	61,894,519 239,656,672 381,724,687 449,475,002 962,557,193 802,978,494 603,074,368 429,095,660 307,266,250 236,264,718	1
,000-10,000 ,000-25,000 ,000-25,000 ,000-25,000 ,000-100,000 ,000-150,000 ,000-150,000 ,000-250,000 ,000-250,000 ,000-250,000 ,000-250,000 ,000-250,000 ,000-250,000 ,000-250,000 ,000-250,000 ,000-250,000 ,000-250,000 ,000-250,000 ,000-250,000 ,000-250,000 ,000-250,000 ,000-250,000 ,000-250,000 ,000-250,000 ,000-250,000 ,000-250,000	1,029 3,511 6,372 6,372 6,130 5,130 7,811 4,656 2,708 1,573 953 409	8 2% 14 9% 14 4% 15 15 9% 16 18 9% 17 18 9% 18 18 9% 18 18 9% 19 18 9% 19 18 9% 19 18 9% 19 18 9% 10 1	61.894,519 239,656,672 381,724,687 449,475,002 982,557,193 802,978,494 603,074,368 429,095,660 307,266,250 236,264,718 173,206,149 188,011,851	1
.000-10.000 .000-25.000 5.000-50.000 .000-75.000 5.000-50.000 .000-75.000 5.000-10.000 .000-10.000	1,029 (1,	8 2% 14 9% 14 4% 15 21% 16 30% 17 21% 18 30% 18 30% 19 30% 19 30% 10 30%	61,894,519 293,656,672 381,724,687 341,724,687 494,9475,002 962,557,193 802,978,494 603,074,368 429,095,660 307,266,250 262,64,718 173,206,149 188,011,851	1
,000-10,000 ,000-25,000 5,000-50,000 ,000-75,000 5,000-10,000 ,000-75,000 5,000-100,000 00,000-150,000 00,000-150,000 00,000-50,000 00,000-50,000 00,000-50,000 00,000-50,000 00,000-50,000 00,000-50,000 00,000-50,000 00,000-50,000 00,000-50,000 00,000-50,000 00,000-600,000 00,000-600,000	1,029 3,511 6,372 6,130 6,172 6,130 7,811 4,656 2,708 1,573 963 4,696 4,696 973 973 973 973 973 973	8 2% 14 9% 14 9% 14 4% 12 1% 18 3% 19 9% 6 3% 6 3% 1 2 2% 1 5% 1 0% 0 0% 0 0%	61.894.519 239.656.672 381.724.6877 449.475,002 962.557,193 602.978.494 603.074.368 429.995.600 307.266.250 236.264.718 173.2061.1851 139.73.828 83.938.828	11 11 11 11 11 11 11 11 11 11 11 11 11
.000-10.000 .000-25.000 5.000-50.000 .000-75.000 5.000-50.000 .000-75.000 5.000-10.000 .000-10.000	1,029 1,029 1,029 1,029 1,029 1,039	8 2% 14 9% 14 9% 12 1% 18 2% 18 37 18 37 10 37 1	61,894,519 239,656,672 381,724,887,381,246,487,475,002 982,557,183 802,978,494 603,074,388 422,995,600 307,286,250 236,284,718 173,206,149 138,011,851 139,778,829 83,938,838 39,988,838	11 8 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6
,000-10,000 ,000-25,000 5,000-50,000 ,000-75,000 5,000-10,000 ,000-75,000 5,000-100,000 00,000-150,000 00,000-150,000 00,000-50,000 00,000-50,000 00,000-50,000 00,000-50,000 00,000-50,000 00,000-50,000 00,000-50,000 00,000-50,000 00,000-50,000 00,000-50,000 00,000-600,000 00,000-600,000 00,000-700,000 00,000-700,000 00,000-700,000 00,000-700,000 00,000-700,000	1,029 3,511 6,372 6,130 5,154 7,811 4,656 2,708 1,573 963 409 291 1,573 1,573 1,573 3,573 3,574	8 2% 14 9% 14 49% 14 49% 15 49% 16 21% 18 3% 18 3% 18 3% 19 5% 10 5% 10 7% 10 6% 10 5% 10	61.894.519 239.656.672 381.724.687 381.724.687 489.475.002 962.557,139 802.278.494 603.074.3869 429.095.660 307.266.620 236.264.718 173.206.149 138.011.851 139.773.828 83.938.828 93.989.2055 27.026.9555 27.026.9555 27.026.9555	1
.000-10.000 .000-25.000 5.000-50.000 .000-75.000 5.000-10.000 .000-75.000 5.000-10.000 .000-10.000	1,029 1,029	8 2% 14 9% 14 9% 14 14 9% 12 1% 18 30% 18 30% 6 5 3% 5 2 2 5% 1 5 5% 0 0 5%	61,894,519 239,656,672 381,724,887,381,484,475,002 982,557,183 802,978,494 603,074,388 422,995,600 307,286,250 236,284,718 173,206,149 138,011,851 139,778,829 83,938,883 39,988,883	1
,000-10,000 ,000-25,000 5,000-50,000 ,000-75,000 5,000-10,000 ,000-75,000 5,000-10,000 00,000-150,000 00,000-150,000 00,000-150,000 00,000-150,000 00,000-100,000 00,000-100,000 00,000-100,000 00,000-100,000 00,000-100,000 00,000-100,000 00,000-100,000 00,000-100,000 00,000-100,000 00,000-100,000 00,000-1000,000 00,000-1000,000 00,000-1000,000 00,000-1000,000 00,000-1000,000 00,000-1000,000 00,000-1000,000 00,000-1000,000	1,029 3,511 6,372 6,372 6,130 6,150 7,811 4,656 2,708 1,573 963 409 231 409 231 432 434 435 435 435 436 437 437 437 438 439 439	8 2% 14 4% 14 14% 14 14% 15 15 15 16 16 16 16 16 16 16 16 16 16 16 16 16	61.894.519 239.656.672 381.724.687 449.475.002 962.557,139 802.278.494 603.074.388 429.995.660 307.266.550 236.264.718 137.3206.149 139.737.829 39.829.59 39.829.59 39.829.59 39.829.59 39.829.59 39.829.59 39.829.59 39.829.59	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
,000-10,000 ,000-25,000 5,000-50,000 ,000-75,000 5,000-10,000 ,000-75,000 5,000-10,000 00,000-150,000 00,000-150,000 00,000-150,000 00,000-150,000 00,000-100,000 00,000-100,000 00,000-100,000 00,000-100,000 00,000-100,000 00,000-100,000 00,000-100,000 00,000-100,000 00,000-100,000 00,000-100,000 00,000-1000,000 00,000-1000,000 00,000-1000,000 00,000-1000,000 00,000-1000,000 00,000-1000,000 00,000-1000,000 00,000-1000,000	1,029 1,029	8 2% 14 9% 14 9% 14 14 9% 12 1% 18 30% 18 30% 6 5 3% 5 2 2 5% 1 5 5% 0 0 5%	61.894.519 239.656.672 381.724.687 484.475.002 962.557,139 802.278.494 603.074.386 429.995.660 307.266.520 236.244.718 139.01.851 139.737.829 83.982.955 247.726.855 257.726.855 257.726.855 257.726.855 277.726.855 277.726.855	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
,000-10,000 ,000-25,000 5,000-50 ,000-25,000 0,000-75,000	1,029 3,511 6,372 6,372 6,130 6,150 7,811 4,656 2,708 1,573 963 409 231 409 231 432 434 435 435 435 436 437 437 437 438 439 439	8 2% 14 4% 14 14% 14 14% 15 15 15 16 16 16 16 16 16 16 16 16 16 16 16 16	61.894.519 239.656.672 381.724.687 449.475.002 962.557,139 802.278.494 603.074.388 429.995.660 307.266.550 236.264.718 137.3206.149 139.737.829 39.829.59 39.829.59 39.829.59 39.829.59 39.829.59 39.829.59 39.829.59 39.829.59	1 4 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5
5.000-10.000 1.0000-25.0000-5.0000 15.0000-5.0000 15.0000-5.0000 15.0000-5.0000 15.0000-5.0000 15.0000-5.0000 15.0000-5.0000 15.0000-5.0000 15.0000-5.0000 15.0000-5.0000 15.0000-5.0000 15.0000-5.0000 15.0000-5.0000 15.0000-5.0000 15.0000-5.0000 15.0000-5.0000 15.0000-5.0000 15.0000-5.0000 15.0000-5.0000 15.0000-5.00000 15.0000-5.00000 15.0000-5.00000 15.0000-5.00000 15.0000-5.00000 15.0000-5.00000 15.0000-5.00000 15.0000-5.00000 15.0000-5.00000 15.0000-5.00000 15.0000-5.00000 15.0000-5.00000 15.0000-5.00000	1,029 1,02 1,02 1,02 1,02 1,02 1,02 1,02 1,02	8 2% 14 9% 14 9% 12 1% 18 3% 18 3% 3 7% 3 7% 3 7% 4 5 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	61,894,519 239,656,672 331,724,687 449,475,002 962,557,139 802,978,434 603,074,388 423,965,600 307,286,250 236,264,718 138,011,851 139,738,829 83,3938,829 27,026,955 17,623,438 0 £ 5,103,504,151	1 1 4 4 7 7 8 8 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19
.000-10.000 .000-25.000 .5.000-50.000 .000-25.000 .000-75.000	1,029 3,511 3,511 6,372 6,192 6,193 5,154 7,811 4,656 1,573 1,573 933 409 231 42,657	8 2% 14 9% 14 49% 12 15% 19 21% 19 37% 10 37% 10 37% 10 77% 10 77% 10 65% 10 15	61.894.519 239.656.672 381.724.687 449.475.002 962.557,139 802.978.494 603.074.368 429.095.660 307.266.620 236.264.718 173.206.149 138.011.851 139.737.829 83.938.628 39.982.005 27.026.955 17.623.436 0 € \$5,103.504.151	1 1 4 4 4 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5
.000-10.000 .000-25.000 .5.000-50.000 .000-75.000 .000-75.000 .000-75.000 .000-75.000 .000-75.000 .000-75.000 .000-75.000 .000-75.000 .000-75.000 .000-75.000 .000-75.000 .000-75.000 .000-75.000 .000-75.000 .000-75.000 .000-75.000 .000-75.000 .000-75.0000 .000-75.000 .00	1,029	8 2% 14 9% 14 9% 12 1% 12 1% 18 3% 19 9% 19 9% 19 9% 19 9% 19 9% 10 9% 1	61,894,519 239,656,672 381,724,687 449,475,002 962,557,189 862,557,189 862,557,189 862,557,189 862,557,189 863,674,389 863,678,488 863,678,488 863,678,488 863,678,488 863,678,488 873,206,149 138,011,851 139,737,829 83,398,625 27,026,955 17,623,436 0 £ 5,103,504,151 Amount (GBP) 219,699,933	1 1 4 4 7 7 8 8 8 8 8 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19
,000-10,000 ,000-25,000 5,000-50,000 0,000-25,000 5,000-10,000 0,000-75,000 5,000-10,000 0,000-15,000 5,000-10,000 0,000-25,000 0,000-2	1,029 3,511 3,511 6,372 6,192 6,192 6,193 5,154 7,811 4,656 4,656 1,573 933 409 291 42,657 130 42,657	8 2% 8 2% 14 4% 14 9% 14 4% 15 39% 16 39% 6 39% 6 39% 6 39% 7 2 2% 10 0% 10 09%	61.894.519 239.656.672 381.724.687 381.724.687 449.475.002 962.557,139 802.278.494 603.074.3868 429.095.660 307.266.250 236.264.718 173.206.149 138.011.851 139.737.829 83.938.202 527.026.955 17.623.436 0 € 5,103.504.151  Amount (GBP) 219.699.933 388.862.766	1 1 7 7 7 7 8 8 8 8 8 9 9 9 9 9 9 9 9 9 9 9
.000-10.000 .000-25.000 .000-2	1,000	8 2% 14 9% 14 9% 14 14 9% 12 1% 18 3% 18 3% 19 9% 19 9% 10 9	61,894,519 239,656,672 381,724,687 449,475,002 962,557,183 802,978,494 603,0774,388 429,095,680 307,265,250 235,264,718 173,206,149 138,011,851 139,738,229 83,398,623 63,938,623 62,7102,955 17,623,436 02,5103,504,151  Amount (GBP) 219,699,933 388,862,766 879,995,5894	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
.000-10.000 .000-25.000 5.000-50.000 .000-25.000 .000-75.000 .000-	1,029 3,511 6,372 6,372 6,132 6,132 7,811 4,856 2,708 1,573 1,573 6,33 409 2,21 1,21 1,21 1,21 1,21 1,21 1,21 1,2	8 2% 14 9% 14 9% 14 14 9% 12 15% 19 3% 19 3% 10 3% 10 7% 10 0% 10	61.894.519 299.656.672 381.724.687 494.475.002 992.527,139 802.978.494 603.074.368 429.995.660 307.266.520 236.264.718 173.206.149 138.011.851 139.737.822 83.938.828 93.982.005 27.026.955 17.623.438 0 £ 5,103.504.151	11 11 11 11 11 11 11 11 11 11 11 11 11
.000-10.000 .000-25.000 5.000-50.000 .000-25.000 5.000-50.000 .000-75.000 5.000-10.000 .000-75.000 5.000-10.000 .000-05.000 .000-10.000 .000-05.000 .0	1,029 1,029	8 2% 14 9% 14 9% 14 14 9% 12 1% 18 3% 19 5% 19 5% 19 5% 19 5% 10 5	61,894,519 239,656,672 381,724,687 449,475,002 962,557,183 802,978,494 603,0774,388 429,095,680 307,265,250 235,264,718 173,206,149 138,011,851 139,738,229 83,398,623 63,938,623 62,7102,955 17,623,436 02,5103,504,151  Amount (GBP) 219,699,933 388,862,766 879,995,5894	11 11 11 11 11 11 11 11 11 11 11 11 11
,000-10,000 ,000-25,000 5,000-50,000 0,000-25,000 0,000-2	1,029 3,511 6,372 6,172 6,172 6,172 6,174 7,811	8 2% 14 9% 14 49% 12 15% 19 21% 19 37% 10 37% 10 37% 10 37% 10 57	61.894.519 239.656.672 381.724.687 381.724.687 449.475.002 962.557,139 802.278.494 603.074.3868 429.095.660 307.266.250 236.264.718 173.206.149 138.011.851 139.737.829 83.938.228 53.989.2055 27.026.955 17.623.436 0 € 5.103.504.151  Amount (GBP) 219.699.933 388.862.766 879.965.894 132.207.787 379.124.899	**************************************
.000-10.000 .000-25.000 .5.000-5.000 .000-75.000 .5.000-5.000 .000-75.000 .5.000-10.000 .000-75.000 .5.000-10.000 .000-75.000 .5.000-10.000 .000-25.000 .5.000-300.0000 .5.0000-300.000 .5.0000-300.000 .5.0000-300.000 .5.0000-300.000 .5.0000-30000 .5.0000-30000 .	1,029 1,029	8 2% 14 9% 14 9% 14 14 9% 12 1% 18 3% 18 3% 19 5% 19 5% 19 5% 10 5	61,894,519 239,656,672 381,724,687 449,475,002 962,557,138 802,978,494 603,074,388 429,965,689 307,266,529 236,264,718 173,205,149 173,205 173,205 173,205 173,205 173,205 173,205 173,205 173,205 173,205 173,205	1
,000-10,000 ,000-25,000 5,000-50,000 0,000-25,000 0,000-25,000 0,000-7	1,029 3,511 6,372 6,372 6,372 6,372 6,372 7,811 4,856 4,856 4,856 1,573 953 409 291 1,573 130 42,657  Number 2,021 1,038 4,138 4,138 4,138 1,1662 3,894 4,388 4,313 1,662 3,894 4,985	8 2% 14 9% 14 9% 14 14 9% 12 15% 18 3% 6 3% 6 37% 6 37% 7 2 2% 10 7% 0 0 5% 10 0 5% 10 15% 10 15% 10 10 5% 10 15%	61.894.519 239.656.672 381.724.687 484.475.002 962.557,139 862.257,139 862.257,139 862.257,139 877.268.259 236.264.718 173.206.149 138.011.851 139.737,829 83.938.208 0 € 5,103,504.151  Amount (GBP) 219.699.933 388.862.766 879.956.584 132.207.787 379.124.899 0 888.425.0026 888.425.0026 684.220.984	% of total amo
.000-10.000 .000-25.000 5.000-50.000 .000-25.000 5.000-50.000 .000-75.000 5.000-10.000 .000-75.000 5.000-10.000 .000-75.000 5.000-200.000 .000-75.000 5.000-75.000 5.000-75.000 5.000-75.000 5.000-75.000 5.000-75.000 .000-75	1,029 1,029	8 2% 14 9% 14 9% 14 14 9% 12 1% 18 3% 18 3% 18 3% 19 5% 19 5% 19 5% 10 5	61,894,519 239,656,672 381,724,687 449,475,002 962,557,138 802,978,494 603,074,388 429,965,689 307,266,529 236,264,718 173,205,149 173,205 173,205 173,205 173,205 173,205 173,205 173,205 173,205 173,205 173,205	1
,000-10,000 ,000-25,000 ,000-2	1,029 3,511 6,372 6,372 6,372 6,372 6,372 7,811	8 2% 14 4% 14 4% 14 4% 14 18 4% 18 3% 18 3% 6 3% 6 3% 6 3% 7 2 2% 10 7%	61.894.519 239.656.672 381.724.687 381.724.687 484.475.002 962.557,139 802.2978.494 603.074.3868 429.095.6603 307.262.6520 236.264.718 173.206.149 138.011.851 139.737.829 83.938.205 270.26.955 270.26.955 270.26.955 270.26.955 39.892.095 270.26.955 39.892.095 270.26.955 39.892.095 270.26.955 39.892.095 270.26.955 39.892.095 270.26.955 39.892.095 270.26.955 39.892.095 270.26.955 39.892.095 270.26.955 39.892.095 270.9685 489.292.0986 889.2966 889.2966 889.2966 889.2966 889.2966 889.2966 889.2966 889.2908.008	% of total amo
.000-10.000 .000-25.000 5.000-50.000 .000-25.000 5.000-50.000 .000-75.000 5.000-10.000 .000-75.000 5.000-10.000 .000-75.000 5.000-10.000 .000-75.000 .	Number  2.021 4.188 4.2657  Number  2.021 4.188 4.188 4.6667  0.1667 0.16687 0	8 2% 14 9% 14 9% 14 14 9% 12 1% 18 3% 19 9% 19 9% 19 9% 10 0	61,894,519 239,656,672 381,724,687 449,475,002 962,557,138 802,978,494 603,074,388 429,965,689 307,266,259 236,264,718 173,205,149 138,113,511 139,737,299 83,358,263 27,029,355 17,623,436 0£ 5103,504,151 Amount (GBP) 219,6699,933 388,862,766 679,965,694 132,307,778 379,124,899 0 888,426,026 649,230,984 529,008,008	% of total amo
,000-10,000 ,000-25,000 5,000-50,000 0,000-25,000 0,000-25,000 0,000-7	1,029 3,511 6,372 6,372 6,372 6,372 6,372 7,811 7,811 4,656 2,708 2,708 1,573 1,573 6,33 4,03 4,03 4,03 4,03 4,03 4,03 4,03 4	8 2% 14 9% 14 9% 14 14 9% 12 1% 18 3% 19 9% 19 9% 19 9% 10 0	61.894.519 239.656.672 381.724.687 381.724.687 484.475.002 962.557,139 962.557,139 862.257,139 862.257,139 872.268.69 307.268.250 236.264.718 173.206.149 138.011.851 139.737.829 83.938.292 83.938.292 83.938.205 270.268.255 17.623.436 270.268.955 270.268.955 270.268.955 270.268.955 270.268.955 270.268.955 270.268.955 270.268.955 270.268.955 270.268.955 270.268.955 270.268.955 270.268.955 270.268.955 270.268.955 270.268.955 270.268.955 270.268.956 270.268.955	% of total amo
.000-10.000 .000-25.000 .5.000-5.000 .000-25.000 .5.000-5.000 .000-75.000 .5.000-10.000 .000-75.000 .5.000-10.000 .000-000 .000 .000-000 .	Number  Number  Number  1,029	8 2% 14 9% 14 9% 14 14 9% 12 1% 18 3% 18 3% 18 3% 19 5% 19 5% 19 5% 10 5	61,894,519 239,656,672 381,724,687 449,475,002 962,557,138 802,978,494 603,074,388 429,965,689 307,266,259 236,264,718 173,205,149 138,113,511 139,737,299 83,358,263 27,029,355 17,623,436 0£ 5103,504,151 Amount (GBP) 219,6699,933 388,862,766 679,965,694 132,307,778 379,124,899 0 888,426,026 649,230,984 529,008,008	1
,000-10,000 ,000-25,000 ,000-2	1,029 3,511 6,372 6,372 6,372 6,372 6,372 7,811	8 2% 14 9% 14 14 9% 14 14 9% 12 15% 19 3% 6 3% 6 37% 7 2 2% 10 5% 10 7% 0 6% 10 7% 0 6% 10 15	61.894.519 239.656.672 381.724.687 381.724.687 449.475.002 962.557,139 802.278.494 603.074.386 429.995.660 307.262.625 236.264.718 173.206.149 138.011.851 139.737.822 83.938.228 83.938.228 60 27.226.955 17.623.436 0 £ 5.103.504.151  Amount (GBP) 219.699.933 388.862.766 879.955.844 132.307.787 379.124.890 0 886.426.026 649.230.984 529.008.000 140.485.027 583.141.017 333.258.8141.017	% of total amounts 11 11 11 11 11 11 11 11 11 11 11 11 11
.000-10.000 .000-25.000 .000-2	Number  Number  Number  1,029	8 2% 14 9% 14 9% 14 14 9% 12 1% 18 3% 18 3% 18 3% 19 5% 19 5% 19 5% 10 5	61.894.519 239.656.672 381.724.687 449.475.002 962.557,139 862.257,139 862.257,139 862.257,139 877.268.259 236.264.718 173.206.149 138.011.851 139.737,829 83.938.208 0 € 5,103,504.151  Amount (GBP) 219.699.933 388.862.766 879.956.894 132.307.787 379.124.890 0 868.425.0026 649.230.984 529.008.008 0 140.483.027 553.141.017 333.258.811 133.3258.811	% of total amounts 11 11 11 11 11 11 11 11 11 11 11 11 11
,000-10,000 ,000-25,000 ,000-2	1,029 3,511 6,372 6,372 6,372 6,372 6,372 7,514 7,514 7,514 7,514 7,517	8 2% 14 4% 14 9% 14 4% 12 14% 18 13 9% 18 3% 6 3% 6 3% 6 3% 6 3% 7 2 2% 10 0%	61.894.519 239.656.672 381.724.687 381.724.687 449.475.002 962.557,139 802.278.494 603.074.368 429.095.660 307.262.525 236.264.718 173.206.149 138.011.851 139.737.829 83.989.2055 270.268.955 17.623.436 0 £ 5.103.504.151	1
.000-10.000 .000-25.000 .000-25.000 .000-25.000 .000-25.000 .000-25.000 .000-7	Number  Number  Number  Number  Number  Number  Number  Number  Number	8 2% 14 9% 14 9% 14 14 9% 12 15 18 3% 18 3% 6 3% 6 3% 1 5 5% 1 5	61,894,519 239,656,672 381,724,687 449,475,002 962,557,138 872,978,434 630,377,388 429,978,694 630,377,268,529 236,524,718 173,205,149 174,149,149 174,149 174	1 1 4 4 4 7 7 11 12 12 12 12 12 12 12 12 12 12 12 12
.000-10.000 .000-25.000 .000-2	1,029 3,511 6,372 6,372 6,372 6,372 7,874	8 2% 14 4% 14 4% 14 4% 14 18 4% 18 3% 18 3% 6 3% 6 3% 6 3% 7 2 2% 10 7% 7 0 6 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	61.894.519 239.656.672 381.724.687 381.724.687 484.475.002 962.557,139 802.278.494 603.074.3868 429.095.6603 307.262.6520 236.264.718 173.206.149 138.011.851 139.737.829 83.938.205 270.268.955 17.623.436 0 25.510.3504.151  Amount (GBP) 219.699.933 388.882.766 879.955.847 379.124.890 388.8426.066 689.230.7787 379.124.890 164.4813.077 333.258.317 0 2 5.5103.504.151	1
5.000-10.000 1.0000-25.0000-5.0000 25.0000-5.0000 0.0000-75.0000-10.000 0.0000-75.0000-10.000 0.000-150.0000 0.000-150.0000 0.000-250.0000 0.000-250.0000 0.000-250.0000 0.000-250.0000 0.000-250.0000 0.000-350.0000 0.0000-350.0000 0.0000-350.00000	1,029 3,511 6,372 6,372 6,372 6,372 7,874	8 2% 14 4% 14 4% 14 4% 14 18 4% 18 3% 18 3% 6 3% 6 3% 6 3% 7 2 2% 10 7% 7 0 6 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	61.894.519 239.656.672 381.724.687 381.724.687 484.475.002 962.557,139 802.278.494 603.074.3868 429.095.6603 307.262.6520 236.264.718 173.206.149 138.011.851 139.737.829 83.938.205 270.268.955 17.623.436 0 25.510.3504.151  Amount (GBP) 219.699.933 388.882.766 879.955.847 379.124.890 388.8426.066 689.230.7787 379.124.890 164.4813.077 333.258.317 0 2 5.5103.504.151	1
0.000-10.000	1,029 3,511 6,372 6,372 6,372 6,372 7,814	8 2% 14 9% 14 14 9% 12 15% 19 3% 6 3% 6 37% 6 37% 7 2 2% 10 70% 7 0 67% 10 0 70% 10 0 70% 10 0 70% 10 1 70% 10	61.894.519 239.656.672 381.724.687 489.475.002 962.557,139 862.257,139 862.257,139 862.257,139 877.266.259 236.264.718 173.206.149 138.011.851 139.737.829 83.982.025 27.026.955 17.623.436 0 £ 5.103.504.151  Amount (GBP) 219.699.933 388.862.766 879.955.844 132.307.787 379.124.890 0 886.8426.026 649.239.984 529.008.00 140.485.027 583.141.017 333.258.817 0 £ 5.103.504.151	1 1 7 7 8 8 8 8 6 6 9 9 9 9 9 9 9 9 9 9 9 9 9 9
1,000	1,029 3,511 6,372 6,372 6,372 6,372 7,874	8 2% 14 4% 14 4% 14 4% 14 18 4% 18 3% 18 3% 6 3% 6 3% 6 3% 7 2 2% 10 7% 7 0 6 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	61,894,519 239,656,672 381,724,687 449,475,002 962,557,138 872,978,434 630,377,388 429,978,434 630,377,388 429,978,698 377,266,259 236,264,718 173,205,149 173,205,149 173,205,149 173,205,149 173,205,149 173,205,149 173,205,149 173,205,149 173,205,149 173,205,149 173,205,149 173,205,149 173,205,149 173,205,149 173,205,149 173,205,149 173,205,149 173,205,149 174,205,149 174,205,149 175,205 175,205 175,205 175,205 175,205 175,205 175,205 175,205 175,205 175,205	## 14 ## 14 ## 15

## CBS Covered Bonds

		CBS Covered Bonds			
Seasoning	Number	% of total number	Amount (GBP)	% of total amount	
0-12 months	1,547	3.6%		5.2%	
12-24 months	5,903	13.8%		19.7%	
24-36 months	5,763	13.5%	£ 912,866,978	17.9%	
36-48 months	5,486	12.9%		14.6%	
48-60 months	4,424	10.4%	£ 534,370,299	10.5%	
60-72 months	3,933	9.2%	£ 442,399,809	8.7%	
72-84 months	3,068 2,584	7.2%	£ 278,941,341 £ 218,221,983	5.5% 4.3%	
84-96 months 96-108 months	2,564	6.1% 5.3%	£ 218,221,983 £ 184,061,797	3.6%	
108-120 months	1,491	3.5%		2.2%	
120-150 months	3,974	9.3%	£ 293,029,797	5.7%	
150-180 months	1,653	3.9%	£ 97,096,361	1.9%	
180+ months	570	1.3%		0.4%	
Total	42,657	100.0%		100.0%	
Interest payment type	Number	% of total number		% of total amount	
Fixed	23,607	47.7%	2,660,243,064	52.1%	
SVR	20,766	42.0%	2,106,936,518	41.3%	
Tracker	5,094	10.3%	336,324,569	6.6%	
Other (please specify)_Capped Total	0 49.467	0.0% 100.00%	0	0.0%	
TOTAL	49,467	100.00%	£ 5,103,504,151	100.00%	
Lean numace time	Mus-b	9/ of total	Amount (ODD)	9/ of total ame :	
Loan purpose type Owner-occupied	Number 49,456	% of total number	Amount (GBP) 5.102.447.998	% of total amount 100.0%	
Buy-to-let	49,430	0.0%	1,056,153	0.0%	
Second home	0	0.0%	1,000,100	0.0%	
Total	49,467	100.0%	£ 5,103,504,151	100.0%	
	10,107	100.070	.,,,		
Income verification type	Number	% of total number	Amount (GBP)	% of total amount	
Fully verified	42,657	100.0%	5,103,504,151	100.0%	
Fast-track		0.0%	0	0.0%	
Self-certified	0	0.0%	0	0.0%	
Total	42,657	100.0%	5,103,504,151	100.0%	
	-				
Remaining term of loan	Number	% of total number		% of total amount	
0-30 months	2,127	5.0%	£ 57,845,057	1.1%	
30-60 months	3,275	7.7%	£ 130,814,631	2.6%	
60-120 months	9,119 10,527	21.4% 24.7%	£ 635,944,590 £ 1.139,292,787	12.5% 22.3%	
120-180 months					
180-240 months	8,737 5,871	20.5% 13.8%	£ 1,329,388,792 £ 1,149,104,005	26.0% 22.5%	
300-360 months	2,155	5.1%	£ 475,707,436	9.3%	
360+ months	846	2.0%	£ 185 406 854	3.6%	
Total	42,657	100.0%		100.0%	
			.,,,		
Employment status	Number	% of total number	Amount (GBP)	% of total amount	
Employed	32,626	76.5%	£ 3,650,661,903	71.5%	
Self-employed	8,741	20.5%	£ 1,384,711,787	27.1%	
Unemployed	104	0.2%		0.1%	
Retired	987	2.3%	£ 40,069,704	0.8%	
Guarantor	0	0.0%	Σ -	0.0%	
Other Total	199 42,657	0.5% 100.0%		0.4% 100.0%	
TOTAL	42,057	100.0%	5,103,504,151	100.0%	
Covered Bonds Outstanding, Associated Derivatives (please dis-	close for all honds outstanding)				
Series	1	2	6	7	
Issue date	22/07/08	20/11/08	03/11/14	17/03/15	12/01/1
Original rating (Moody's/S&P/Fitch/DBRS)	Aaa / NR / AAA	Aaa / NR / AAA	Aaa/NR/AAA	Aaa/NR/AAA Aa	aa/NR/AA/
Current rating (Moody's/S&P/Fitch/DBRS)	Aaa / NR / AAA	Aaa / NR / AAA	Aaa / NR / AAA	Aaa / NR / AAA Aa	a/NR/AA
	GBP	GBP	EUR	GBP	EUI
Denomination		500,000,000	500,000,000		500,000,00
Amount at issuance	1,500,000,000		500,000,000	650,000,000	500,000,00
Amount at issuance Amount outstanding	900,000,000	500,000,000			
Amount at issuance Amount outstanding FX swap rate (rate:£1)	900,000,000 1.000	1.000	0.789	1.000	0.85
Amount at issuance Amount outstanding  FX swap rate (rate £1)  Maturify type (hard/soft-bullet/bass-through)	900,000,000 1.000 Soft bullet	1.000 Soft bullet	0.789 Soft bullet	1.000 Soft bullet	Soft bull
Amount at issuance Amount dustlanding FX swap rate (rate £1) Maturity type (hard/soft-bullet/pass-through) Scheduled final maturity date	900,000,000 1.000 Soft bullet 24/07/22	1.000 Soft bullet 24/11/22	0.789 Soft bullet 03/11/21	1.000 Soft bullet 17/03/20	Soft bull 12/01/2
Amount at issuance Amount outstanding FK swap rate (rate £1) Maurity type (hard/soft-bullet/pass-through) Scheduled final maturity date Legal final maturity date	900,000,000 1,000 Soft builet 2,407/22 2,407/22	1.000 Soft builet 24/11/22 24/11/22	0.789 Soft bullet 03/11/21 03/11/21	1.000 Soft bullet 17/03/20 17/03/20	Soft bull 12/01/2 12/01/2
Amount at Issuance Amount outstanding FX swap rate (rate.£1) Maturiny type (hardsoft-bullet/pass-through) Scheduled final maturily date Legal final maturily date ISIN	900,000,000 1.000 Soft bullet 24/07/22 24/07/22 XS0378817240	1.000 Soft bullet 24/11/2 24/11/2 24/11/2 22/11/2 XSQ40750542	0.789 Soft bullet 03/11/21 03/11/21 XS1131109537	1.000 Soft bullet 17/03/20 17/03/20 XS1203083438 XS	Soft bull 12/01/2 12/01/2 5152988036
Amount at issuance Amount outstanding FX swap rate (rate £1) Maturity type (hard/soft-bullet/pass-through) Scheduled final maturity date Legal final maturity date Slock exchange listing Slock exchange listing	900,000,000 91,000 Soft bullet 24,007/22 2XS937881720 LSE	1.000 Soft builet 24/11/22 24/11/22 XS0400750542 LSE	0.789 Soft bullet 03/11/21 03/11/21	1.000 Soft bullet 17/03/20 17/03/20 XS1203083438 XS LSE	Soft bull 12/01/2 12/01/2 3152988036 LS
Amount al issuance Amount outstanding FK swap rate (rate£1) Maturity type (hardisoft-bullet/pass-through) Scheduled firal maturity date Legal final maturity date Islani Slock exchange listing Coupon payment frequency	900.000,000 91.000 Soft build 1 2407/22 2407/22 2407/22  XS0378172  LSE Monthly	1.000 Soft bullet 24/11/2 24/11/2 22/11/2 XS0400750542 LSE Monthly	0.789 Soft bullet 03/11/21 03/11/21 XS1131109537 LSE Annually	1.000 Soft bullet 17/03/20 17/03/20 XS1203083/48 XS LSE Quarterly	Soft bulle 12/01/2 12/01/2 6152988036 LS Annual
Amount at issuance Amount outstanding FK swap rate (rate:£1) Maurily type famifosh bulletipass-through) Scheduled final maturily date Legal final maturily date ISIN Stock exchange listing Coupon payment frequency Coupon payment date	990,000,000 1000 Soft bullet 2 4407/22 2 XS0378817240 LSE Monthly 2011118	1.000 Soft bullet 24/11/22 24/11/22 24/11/22 XS0400750542 LSE Monthly 26/11/18	0.789 Soft bullet 03/11/21 03/11/21 XS1131109537 LSE Annually 05/11/18	1.000 Soft bullet 17/03/20 17/03/20 XS1203083438 XS LSE Quarterly 17/12/18	Soft bulli 12/01/2 12/01/2 6152988036 LS Annual 14/01/1
Amount at Issuance Amount outstanding FK swap rate (rate£1) Maturity type famaticish bulletipass-through) Scheduled final maturity date Legal final maturity date ISIN Slock exchange listing Coupon payment frequency Coupon payment date Coupon (rate fil fixed, margin and reference rate if floating)	990.000.000 900.000 Soft build 2407/22 2407/22  XS93789172  USE Monthly 2611/18 1 220%	1.000 Soft bullet 24/11/22 24/11/22 XS0400750542 XS0400750542 U.SE Monthly 26/11/18	0.789 Soft bullet 03/11/21 03/11/21 XS1131109537 LSE Annually 05/11/18 0.625%	1.000 Soft bullet 17/03/20 17/03/20 XS1203083438 XS LSE Quarterly 17/12/18 1.097%	Soft bull 12/01/2 12/01/2 5152988036 LS Annual 14/01/1 0.500°
Amount at Issuance Amount outstanding FK swap rate (rate£1) Maturity type famaticish bulletipass-through) Scheduled final maturity date Legal final maturity date ISIN Slock exchange listing Coupon payment frequency Coupon payment date Coupon (rate fil fixed, margin and reference rate if floating)	990,000,000 1000 Soft bullet 2 4407/22 2 XS0378817240 LSE Monthly 2011118	1.000 Soft bullet 24/11/22 24/11/22 24/11/22 XS0400750542 LSE Monthly 26/11/18	0.789 Soft bullet 03/11/21 03/11/21 XS1131109537 LSE Annually 05/11/18	1,000 Soft bullet 17/03/20 17/03/20 XS1203083438 XS LSE Quarterly 17/12/18 1,097% 0,300%	Soft bull 12/01/2 12/01/2 6152988036 LS Annua 14/01/1
Amount at Issuance FX swap rate (rate£1) Maturity yee famsdort-builet/pass-through) Schedulde final maturity date Legal final maturity date ISIN Slook exchange Isiling Coupon payment frequency Coupon payment date Coupon fate if finad, margin and reference rate if floating) Margin payable under extended maturity period (%)	990.000.000 900.000 Soft build 2407/22 2407/22  XS93789172  USE Monthly 2611/18 1 220%	1.000 Soft bullet 24/11/22 24/11/22 XS0400750542 XS0400750542 U.SE Monthly 26/11/18	0.789 Soft bullet 03/11/21 03/11/21 XS1131109537 LSE Annually 05/11/18 0.625% 0.030%	1.000 Soft bullet 17/03/20 17/03/20 XS1203083438 XS LSE Quarterly 17/12/18 1.097%	Soft bull 12/01/2 12/01/2 5152988036 LS Annua 14/01/1 0.500 0.180
Amount at issuance Amount outstanding FX swap rate (rate/£1) Maturity type finandsoft-bullet/pass-through) Scheduled final maturity date Legal final maturity date Usgal final maturity date UsiN Stock exchange listing Coupon payment frequency Coupon payment date Coupon (rate if fixed, margin and reference rate if floating) Margin payable under extended maturity period (%) Swap counterpartylies	990.000.000 900.000 Soft build 1 24/07/22 24/07/22 24/07/22  XS03788179  Monthly 26/11/18 12/09/6 0.500%	1.000 Soft buliet 24/11/22 24/11/22 XS0400750542 XS0400750542 LSE Monthly 25/11/16 1.220% 0.500%	0.789 Soft bullet 03/11/21 03/11/21 XS1131109537 LSE Annually 05/11/18 0.625%	1,000 Soft builet 17/03/20 17/03/20 XS1203083438 XS LSE Quarterly 17/12/18 1,097% 0,300% Coventry Building Society GBP	Soft bull 12/01/2 12/01/2 12/01/2 5152988036 LS Annua 14/01/1 0.500 0.180
Amount at issuance Amount outstanding FX swap rate (rate/£1) Maturity type finandsoft-bullet/pass-through) Schedulded final maturity date Legal final maturity date Legal final maturity date ISIN Stock exchange listing Coupon payment frequency Coupon payment frequency Coupon payment date Coupon (rate if fixed, margin and reference rate if floating) Margin payable under extended maturity period (%) Swap counterparty/ies Swap notional denomination Swap notional amount	990,000,000 1000 Soft bullet 2407722 2407722 XS0378817240 LSE Monthly 1 1,20% 0,50% NA NA NA	1.000 Soft bullet 24/11/22 24/11/22 XS0400750542 ISE Monthly) 26/11/18 1.220% 0.500% NA NAA NAA	0.789 Soft bullet 03/11/21 03/11/21 XS1131109597 LSE Annually 05/11/18 0.625% 0.030% HSBC Bank plc EUR 500,000,000	1,000 Soft buildt 17,03/20 17,03/20 XS120308438 XS LSE Cuarterly 17/12/18 0,300% Coventry Building Society GBP 50,000,000	Soft bull 12/01/2 12/01/2 12/01/2 \$152988036 LS Annua 14/01/1 0.500 0.180  Natix EU
Amount at issuance Amount outstanding FK swap rate (rate£1) Maturity type famsfosh builet/pass-through) Scheduled final maturity date Logal final maturity date Logal final maturity date ISIN Stock exchange listing Coupon payment frequency Coupon payment fate Coupon rate if finad, margin and reference rate if floating) Margin payable under extended maturity period (%) Swap counterparty/les Swap counterparty/les Swap notional denomination Swap notional amount Swap notional maturity	990.000.000 1,000 Soft build 1 24/07/22 24/07/22 24/07/22 XS038817-24 XS038817-24 XS038817-24 XS038817-24 XS038817-24 XS038817-3 XS04 XS04 XS04 XS04 XS04 XS04 XS04 XS04	1.000 Soft buliet 24/11/22 24/11/22 24/11/22 XS0400750542 LSSE Monthly 22/11/16 1.220% 0.500% N/A N/A N/A N/A N/A N/A N/A	0.789 Soft buller 03/11/21 03/11/21 03/11/21 XS1131109537 LSE Annually 05/11/19 0.625% 0.030% HSBC Bank pic EUR 500.000,000	1,000 Soft builet 17/03/20 17/03/20 X51203083/48 X5 LSE Quarterly 17/12/18 1,097% 0,300% Coventry Building Society GBP 50,000,000 17/03/20	Soft bull 12/01/2 12/01/2 12/01/2 5152988036 LS Annual 14/01/1 0.500* 0.180*  Natix EU 500,000,00 12/01/2
Amount at issuance Amount outstanding FK swap rate (rate:£1) Maurily type famifosh bulletipass-through) Scheduled final maturily date Legal final maturily date Legal final maturily date ISIN Stock exchange listing Coupon payment frequency Coupon payment frequency Coupon payment date Coupon (rate if fixed, margin and reference rate if floating) Margin payable under extended maturity period (%) Swap notional denomination Swap notional amount Swap notional maturily LLIP receive raterizing in	990,000,000 1000 Soft builde 24/07/22 24/07/22 XS0378817240 LSE Monthly 120% 0.50% NA NA NA NA	1.000 Soft bullet 24/11/22 24/11/22 XS0400750542 ISE Monthly) 26/11/18 1 1.220% 0.500% NA NAA NAA NAA NAA NAA NAA	0.789 Soft bullet 03/11/21 03/11/21 03/11/21 XS1131109597 LSE Annually 05/11/18 0.625% 0.030% HSBC Bank ptc EUR 500.000,000 03/11/21 0.625%	1,000 Soft builet 1703/20 1703/20 XS1203089438 XS Quarterly 171/218 1,097% Q,300% Coventy Building GBP 500,000,000 1703/20 Q,331%	Soft bull 12/01/2 12/01/2 6152988036 LS Annual 14/01/1 0.500' 0.180'  Natix EU 500,000,00 12/01/2 0.500'
Amount at Issuance FX swap rate (rate£1) Mautinty type famedsort-builet/pass-through) Schedulde final maturity date Legal final maturity date Legal final maturity date ISIN Stock exchange listing Coupon payment fequency Coupon payment date Coupon rate if finad, margin and reference rate if floating) Margin payable under extended maturity period (%) Swap notional denomination Swap notional amount Swap notional maturity	990.000.000 1,000 Soft build 1 24/07/22 24/07/22 24/07/22 XS038817-24 XS038817-24 XS038817-24 XS038817-24 XS038817-24 XS038817-3 XS04 XS04 XS04 XS04 XS04 XS04 XS04 XS04	1.000 Soft buliet 24/11/22 24/11/22 24/11/22 XS0400750542 LSSE Monthly 22/11/16 1.220% 0.500% N/A N/A N/A N/A N/A N/A N/A	0.789 Soft buller 03/11/21 03/11/21 03/11/21 XS1131109537 LSE Annually 05/11/19 0.625% 0.030% HSBC Bank pic EUR 500.000,000	1,000 Soft builet 17/03/20 17/03/20 X51203083/48 X5 LSE Quarterly 17/12/18 1,097% 0,300% Coventry Building Society GBP 50,000,000 17/03/20	Soft bull 12/01/2 12/01/2 12/01/2 5152988036 LS Annua 14/01/1 0.500 0.180  Natix EU 500,000,00

## **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
ServicerTrigger (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 Even 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	No	Collateral posting
Swap Counterparty Rating Trigger - Covered Bond (Liability) Swap	Breach of ratings trigger	NR / A2 / A NR / P-1 / F1	No	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	No	Appoint Stand-by Account Bank