National Transparency Template February 2019

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	
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Name, job title and contact details of person validating this form	Coventry, CV3 2UN	
Date of form submission		31/03/19
Start Date of reporting period		01/02/19
End Date of reporting period		28/02/19
Web links - prospectus, transaction documents, loan-level data	https://live.irooms.net/CoventryBuildingSociety/	

Value as of End Date of reporting period



unterparties, Ratings

		Counterparty/ies		Fi	itch	Moo	dy's	Si	&P	D	DBRS
				Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	r Current rat
Covered bonds		0	N/A	/A	AAA	N/A	Aaa	N/A	N/A	N/A	N/A
ssuer	Cove	entry Building Society	N/A	/A	A	N/A	A2	N/A	N/A	N/A	N/A
Geller(s)	Cove	entry Building Society	N/A	/A	A	N/A	A2	N/A	N/A	N/A	N/A
Cash manager	Cove	entry Building Society	BB	BB	A	Baa1	A2	N/A	N/A	N/A	N/A
Account bank		HSBC Bank plc	F1	1	F1+	P-1	P-1	N/A	N/A	N/A	N/A
Stand-by account bank		N/A	N/A	/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Servicer(s)	Cove	entry Building Society	BB	BB	A	Baa1	A2	N/A	N/A	N/A	N/A
Stand-by servicer(s)		N/A	N/A	/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Swap provider(s) on cover pool	Cove	entry 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	/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Swap notional amount(s) (GBP)	4,586,353,799				•	•	•			•	
Swap notional maturity/ies LP receive rate/margin	24/11/2022										
LP receive rate/margin	1.92263%										
.LP pay rate/margin Collateral posting amount(s) (GBP)	2.36828%										
Collateral posting amount(s) (GBP)	179,273,945										

Targeted Value

Value as of Start Date of reporting period

Accounts, Ledgers

			1
Revenue receipts (please disclose all parts of waterfall)			
	AVAILABLE REVENUE RECEIPTS	AVAILABLE REVENUE RECEIPTS	
	(a) Revenue Receipts - Interest received from Borrowers: £8.053.658	(a) Revenue Receipts - Interest received from Borrowers: £8,856,137	
	(a) Revenue Receipts - Fees charged to Borrowers: £158,648	(a) Revenue Receipts - Fees charged to Borrowers: £251,664	
	(b) Interest received: £44.034	(b) Interest received: £51,239	
	(c) Excess Reserve Fund: £0	(c) Excess Reserve Fund: £0	
	(d) Other Revenue Receipts: £8,062	(d) Other Revenue Receipts: £8,865	
	(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: -£158,648	(g) Amounts Belonging to Third Parties: -£251,664	
	(h) Required Coupon Amount: £0	(h) Required Coupon Amount: £0	
	(i) Interest Accumulation Ledger: £0	(i) Interest Accumulation Ledger: £0	
	Total Available Revenue Receipts: £8,105,754	Total Available Revenue Receipts: £8,916,241	
	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: £3,711	
	(d) Amounts due to the Interest Rate Swap Provider: £1,632,093	(d) Amounts due to the Interest Rate Swap Provider: £1,596,191	
	(e) (i) Amounts due to/(from) the Covered Bond Swap Providers: -£473,332	(e) (i) Amounts due to/(from) the Covered Bond Swap Providers: -£13,592	
	(ii) Amounts due on the Term Advance: £3,276,420	(ii) Amounts due on the Term Advance: £3,157,840	
	(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: £335,530	(h) Transfer to Reserve Ledger: £15,678	
	(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: £3.335.042	(I) Deferred Consideration: £4.156.412	
	(m) Fees due to the Liquidation Member: £0	(m) Fees due to the Liquidation Member: £0	
	(n) Members profit amount: £0	(n) Members profit amount: £0	
	(n) Members profit amount: £0	(n) Wembers profit amount: £0	
rincipal receipts (please disclose all parts of waterfall)			
	AVAILABLE PRINCIPAL RECEIPTS	AVAILABLE PRINCIPAL RECEIPTS	
	(a) Scheduled amounts received from Borrowers: £25,075,601	(a) Scheduled amounts received from Borrowers: £26,718,621	
	Unscheduled amounts received from Borrowers: £38.367.963	Unscheduled amounts received from Borrowers: £59,988,895	
	Less Further Advances made: -£3.143.156	Less Further Advances made: -£3,668,278	
	(b) (i) Term Advance: £100,000,000	(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: £160,300,409	Total Available Principal Receipts: £83,039,238	
	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: £160,300,409	(d) Capital Distribution to Members: £83,039,238	
eserve ledger evenue ledger	£ 9,709,134 £ 9,264,402		
rincipal ledger	£ 5,204,402 £ 160,300,409		
re-maturity liquidity ledger	N/A	N/A 65,059,256	N/A

sset	Cov	erage	e Test	

	Value	Description (please edit if different)
A		A: Arrears Adjusted True Balance
В	£ 160,300,409	B: Principal Receipts Retained in Cash
C	£	C: Retained Cash Contributions
D	-92	D: Substitution Assets - Principal Receipts ¹ & D: Substitution Assets - Capital Contributions
E	£	0
V	£	0
W	£	0
X	£ 191,631,400	X: Savings set off balance
Υ	£	Y : Flexible draw deduction
Z		Z: Negative carry adjustment
Total	£ 3,995,030,524	
line in the contract of the co		

Method used for calculating component 'A'
Asset percentage (%)
Maximum asset percentage from Fitch (%) A: Arrears Adjusted True Balance Maximum asset percentage from Moody's (%) Maximum asset percentage from S&P (%) Maximum asset percentage from S&P (%)
Maximum asset percentage from DBRS (%)
Credit support as derived from ACT (GBP)
Credit support as derived from ACT (%)

Programme-Level Characteristics
Programme currency
Programme size
Covered bonds principal amount outstanding (GBP, non-GBP series 3,372,300,000 converted at swap FX rate)
Covered bonds principal amount outstanding (GBP, non-GBP series 3,407,400,000 4,748,281,881 71,842,769 converted at current spot rate) Cover pool balance (GBP) GIC account balance (GBP) Any additional collateral (please specify)
Any additional collateral (GBP) Any accinional collateral (GBP)
Aggregate balance of off-set mortgages (GBP)
Aggregate deposits attaching to the cover pool (GBP)
Aggregate deposits attaching specifically to the off-set mortgages 891,699,562 191,631,400 (GBP)
Nominal level of overcollateralisation (GBP)
Nominal level of overcollateralisation (%) 162,884,426 1,447,457,765 42.9% 39,804 119,292 47.9% Number of loans in cover pool Average loan balance (GBP) Average loan balance (GBP)
Weighted average non-indexed LTV (%)
Weighted average netweed LTV (%)
Weighted average seasoning (months)
Weighted average remaining term (months)
Weighted average interest rate (%)
Standard Variable Rate(s) (s)

Variable Rate(s) (s) 43.2% 54.8 204.4 Weighted average interest rate (79)
Standard Variable Rate(s) (%)
Constant Pre-Payment Rate (%, current month)
Constant Pre-Payment Rate (%, current month)
Principal Payment Rate (%, current month)
Principal Payment Rate (%, current month) Constant Default Rate (%, current month)
Constant Default Rate (%, current month)
Constant Default Rate (%, quarterly average)
Fitch Discontinuity Factor (%)
Moody's Timely Payment Indicator

Mortgage collections

Mortgage collections (scheduled - interest)	3	8,053,658
Mortgage collections (scheduled - principal)	3	25,075,601
Mortgage collections (unscheduled - interest)	3	
Mortgage collections (unscheduled - principal)	£	35,224,807

Loan Redemptions & Replenishments Since Previous Reporting Date

Moody's Collateral Score (%, including/excluding systemic risk)

Loan Redemptions & Replemstiments Since Previous Reporting	Date			
	Number	% of total number	Amount (GBP)	% of total amount
Loan redemptions since previous reporting date	366	0.99	31,079,274	0.7%
Loans bought back by seller(s)	45	0.19	5,118,456	0.1%
of which are non-performing loans	40	0.19	4,048,994	0.1%
of which have breached R&Ws	5	0.0	1,069,462	0.0%
Loans sold into the cover pool	1,388	3.5	198,841,652	4.2%

5.0% / 2.5%

Product Rate Type and Reversionary Profiles					W	eighted 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	22,626	48.9%	2,489,746,096	52.4%	2.33%	33.2	1.55%	0.25%	2.28%
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	2,265	4.9%	155,588,469	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	291	0.6%	20,890,120	0.4%	4.21%	3.8	-0.01%	-0.17%	3.08%
Tracker at origination, reverting to Libor	0	0.0%	0	0.0%	0.00%	0	0.00%	0.00%	0.00%
Tracker for life	2,355	5.1%	135,036,662	2.8%	1.50%	0	0.75%	0.75%	3.68%
SVR, including discount to SVR	18,725	40.5%	1,947,020,534	41.0%	2.50%	0	2.50%	0.00%	2.24%
Libor	0	0.0%	0	0.0%	0.00%	0	0.00%	0.00%	0.00%
Total	46,265	100.0%	£ 4,748,281,881	100.0%	2.36%		1.88%		2.41%

The content of the co	tratifications				
Section Sect	rrears breakdown	Number	% of total number	Amount (GBP)	% of total amour
Tambo	urrent	39,636		£ 4,728,950,538	99.
Second	1 month in arrears		0.39		
Company Comp	2 months in arrears			£ 3,364,861	0
	6 months in arrears		0.07	ę -	1 6
Marie Mari				£ -	
Note		0	0.09	£ -	(
Series 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908	otal	39,804	100.09	£ 4,748,281,881	100
Series 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908 1908			AL 71.11	4 (000)	T 40 51 1 1
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1996	-50% 0.55%	27,676	69.57		90
1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906 1906				£ 439,279,298	10
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141	5-70%	2,351	5.99	£ 487,751,363	10
100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100	0-75%	1,441	3.69	£ 322,604,899	
1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1995 1	5-80%		1.09	£ 76,986,573	
Company Comp	0-85%	69	0.29	£ 15,874,516	
1987				£ 4,322,139	
10 10 10 10 10 10 10 10				- E	
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Company Comp				r c	
Proceedings	10-110%			r c	
Substitute	25%+			۶ .	
1975 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976 1976	otal	39,804	100.009	£ 4,748,281,881	100
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0.000-500,000	,000-25,000 ,000-50,000 ,000-75,000 ,000-175,000 ,000-150,000 ,0,000-150,000 ,0,000-200,000 ,0,000-300,000 ,0,000-300,000 ,0,000-300,000	3.275 6.017 5,710 4,766 7,253 4,289 2,588 1,437	8.22 15.19 14.39 12.20 18.29 6.59 6.59	226,072,583 355,317,541 416,062,074 895,055,167 736,400,210 572,081,537 392,610,522	
0,000-600,000	,000 ± 50,000 ,000 ± 50,000 ,000 ± 50,000 ,000 ± 105,000 ,000 ± 105,000 ,000 ± 200,000 ,000 ± 200,000 ,000 ± 200,000 ,000 ± 300,000 ,000 ± 300,000 ,000 ± 300,000 ,000 ± 300,000	3,275 6,017 5,710 4,766 7,253 4,269 2,568 1,437 875	8.22 15.19 14.39 12.00 18.29 6.59 6.59 2.29	226,072,583 355,317,541 416,082,074 895,055,167 736,400,210 572,081,537 392,610,522 281,830,828 230,026,399	
150	,000 ± 50.000 ,000 ± 50.000 ,000 ± 50.000 ,000 ± 100,000 ,000 ± 100,000	3,275 6,017 5,710 4,766 7,253 4,269 2,568 1,437 875	8 22* 15.19 14.39 12.00 18.27 10.77 6.55 3.66 2.22 1.55	226,072,583 355,317,541 416,062,074 895,055,167 736,400,210 572,081,537 392,610,532 281,830,828 230,026,399 159,249,003	
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0	,000 - 25.000 ,000 - 50.000 ,000 - 50.000 ,000 - 150.000 ,000 - 150.000 ,000 - 150.000 ,000 - 200.000 ,000 - 200.000 ,000 - 200.000 ,000 - 200.000 ,000 - 200.000 ,000 - 200.000 ,000 - 200.000 ,000 - 200.000 ,000 - 200.000 ,000 - 200.000 ,000 - 200.000 ,000 - 200.000 ,000 - 200.000 ,000 - 200.000 ,000 - 200.000 ,000 - 200.000 ,000 - 200.000 ,000 - 200.000 ,000 - 200.000 ,000 - 200.000 ,000 - 200.000 ,000 - 200.000 ,000 - 200.000	3,275 6,017 6,017 7,253 7,253 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269 4,269	8 822 15.19 14.39 12.00 18.22 10.77 6.59 3.09 1.59 0.79 0.79 0.79 0.79 0.79	226,072,583 395,317,541 416,062,074 895,055,167 736,400,210 572,081,537 392,610,522 281,830,828 230,026,399 159,249,003 127,259,907 186,305,616 74,784,345	
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Number Number Soft total number Amount (GBP) % of total are standing Soft total number Amount (GBP) % of total are standing Soft total number Soft	,000-25,000 ,000-50,000 ,000-75,000 ,000-10,000 ,000-105,000 ,000-20,000 ,000-20,000 ,000-20,000 ,000-30,000 ,000-30,000 ,000-30,000 ,000-40,000 ,000-40,000 ,000-40,000 ,000-40,000 ,000-40,000 ,000-40,000 ,000-40,000 ,000-40,000 ,000-40,000 ,000-40,000 ,000-40,000 ,000-40,000 ,000-40,000 ,000-40,000 ,000-40,000 ,000-40,000 ,000-40,000 ,000-40,000 ,000-40,000 ,000-40,000 ,000-40,000 ,000-40,000 ,000-40,000 ,000-40,000	3,275 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100 6,100	8.22* 15.19 11.20* 11.20* 18.22* 18.22* 10.77* 6.55* 6.55* 0.77* 0.77* 0.65* 0.79* 0.65* 0.11* 0.11* 0.00*	226,072,583 355,317,541 416,062,074 489,5,051,677 738,400,210 572,081,537 392,610,522 281,830,828 230,026,339 159,249,003 127,259,907 136,305,616 74,784,345 37,859,472 25,342,567 14,800,279	1
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		CBS Covered Bonds				
Seasoning	Number	% of total number	Amount (GBP)	% of total amount		
0-12 months	944	2.4%		3.5%		
12-24 months	4,587	11.5%		16.7%		
24-36 months	6,056 5.155	15.2%	£ 934,668,213	19.7%		
36-48 months 48-60 months	5,155 4,020	13.0% 10.1%		15.7% 10.6%		
60-72 months	4,020	10.1%	£ 464,613,574	9.8%		
72-84 months	2,641	6.6%	£ 248,031,919	5.2%		
84-96 months	2,328	5.8%	£ 191,593,870	4.0%		
96-108 months	2,304	5.8%		4.0%		
108-120 months	1,642	4.1%		2.6%		
120-150 months 150-180 months	3,420 2,006	8.6% 5.0%	£ 252,907,881 £ 123,610,455	5.3% 2.6%		
180+ months	2,006	1.3%	£ 123,610,455 £ 16.470,119	0.3%		
Total	39,804	100.0%				
Interest payment type	Number	% of total number	Amount (GBP)	% of total amount		
Fixed	21,853	47.2%	2,438,980,768	51.4%		
SVR Tracker	19,772 4,640	42.7% 10.0%	2,015,971,191 293,329,922	42.5% 6.2%		
Other (please specify)_Capped	4,040	0.0%	293,329,922	0.2%		
Total	46,265	100.00%	£ 4,748,281,881	100.00%		
Loan purpose type	Number	% of total number	Amount (GBP)	% of total amount		
Owner-occupied	46,260	100.0%	4,747,611,897	100.0%		
Buy-to-let	5	0.0%	669,983	0.0%		
Second home Total	46,265	100.0%	£ 4,748,281,881			
				100.076		
Income verification type	Number	% of total number	Amount (GBP)	% of total amount		
Fully verified	39,804	100.0%	4,748,281,881	100.0%		
Fast-track	0	0.0%	0	0.0%		
Self-certified Total	0 39,804	0.0% 100.0%	4,748,281,881	0.0% 100.0%		
Total	35,004	100.076	4,740,201,001	100.076		
Remaining term of loan	Number	% of total number	Amount (GBP)	% of total amount		
0-30 months	2,108	5.3%	£ 59,856,882	1.3%		
30-60 months	3,038	7.6%		2.5%		
60-120 months	8,753	22.0%	£ 612,101,309	12.9%		
120-180 months	9,819 8.077	24.7% 20.3%	£ 1,073,126,985 £ 1,238,916,780	22.6% 26.1%		
180-240 months 240-300 months	5,0/7 5,294	20.3%		26.1% 22.1%		
300-360 months	1.973	5.0%	£ 432.179.797	9.1%		
360+ months	742	1.9%	£ 163,336,185	3.4%		
Total	39,804	100.0%	£ 4,748,281,881	100.0%		
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Employment status	Number	% of total number	Amount (GBP)	% of total amount		
Employed Self-employed	30,323 8.284	76.2% 20.8%	£ 3,376,813,003 £ 1,307,382,227	71.1% 27.5%		
Unemployed	89	0.2%	£ 1,307,382,227 £ 5,827,144	0.1%		
Retired	916	2.3%		0.8%		
Guarantor	0	0.0%	£ -	0.0%		
Other	192	0.5%	£ 20,418,747	0.4%		
Total	39,804	100.0%	£ 4,748,281,881	100.0%		
Covered Bonds Outstanding, Associated Derivatives (please disc	close for all bonds outstanding)					
Series	1	2	6	7	8	9
Issue date	22/07/08	20/11/08	03/11/14	17/03/15	12/01/17	13/11/18
Original rating (Moody's/S&P/Fitch/DBRS) Current rating (Moody's/S&P/Fitch/DBRS)	Aaa/NR/AAA Aaa/NR/AAA	Aaa / NR / AAA Aaa / NR / AAA	Aaa / NR / AAA Aaa / NR / AAA	Aaa / NR / AAA Aaa / NR / AAA	Aaa / NR / AAA	Aaa / NR / AAA Aaa / NR / AAA
Denomination	Aaa/NH/AAA GBP	Aaa/NH/AAA GBP	Aaa / NH / AAA EUR	Aaa / NH / AAA GBP	Aaa / NR / AAA EUR	Aaa / NH / AAA GBP
Amount at issuance	1,500,000,000	500,000,000	500,000,000	650,000,000	500,000,000	500,000,000
Amount outstanding	900,000,000	500,000,000	500,000,000	650,000,000	500,000,000	500,000,000
FX swap rate (rate:£1)	1.000	1.000	0.789	1.000	0.856	1.000
Maturity type (hard/soft-bullet/pass-through)	Soft bullet	Soft bullet	Soft bullet	Soft bullet	Soft bullet	Soft bullet
Scheduled final maturity date	24/07/22 24/07/22	24/11/22 24/11/22	03/11/21 03/11/21	17/03/20 17/03/20	12/01/24 12/01/24	13/11/23 13/11/23
Legal final maturity date ISIN	24/07/22 XS0378817240	24/11/22 XS0400750542	03/11/21 XS1131109537	17/03/20 XS1203083438	12/01/24 XS1529880368	13/11/23 XS1908278440
Stock exchange listing	LSE	X30400730342 LSE	LSE	LSE	LSE	LSE
Coupon payment frequency	Monthly	Monthly	Annually	Quarterly	Annually	Quarterly
Coupon payment date	25/03/19	25/03/19	05/11/19	18/03/19	14/01/20	13/05/19
Coupon (rate if fixed, margin and reference rate if floating)	1.229%	1.229%	0.625%	1.206%	0.500%	1.307%
Margin payable under extended maturity period (%)	0.500%	0.500%	0.030%	0.300%	0.180%	0.600%
Swap counterparty/ies	N/A	N/A	HSBC Bank plc	Coventry Building Society	Natixis	Coventry Building Society
Swap notional denomination	N/A N/A	N/A N/A	HSBC Bank pic	Society	Natixis	GBP
Swap notional amount	N/A N/A	N/A	500,000,000	500,000,000	500,000,000	500,000,000
Swap notional maturity	N/A	N/A	03/11/21	17/03/20	12/01/24	13/11/23
LLP receive rate/margin	N/A	N/A	0.625%	1.206%	0.500%	1.307%
LLP pay rate/margin	N/A	N/A	1.131%	1.128%	1.763%	1.449%
Collateral posting amount	. E	E -	£ 179,273,945	£ -	£ - £	-

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