National Transparency Template September 2019

Administration Name of issuer Coventry Building Society Coventry Building Society Name of RCB programme Philip Hemsley (Head of Capital Markets) Telephone: +44 (0)24 7518 1327 Telepinde. 444 (0)24 7316 1327 E-mail: Philip.Hemsley@thecoventry.co.uk Mailing Address: Oak Tree Court, Binley Business Park, Harry Weston Road, Coventry, CV3 2UN Name, job title and contact details of person validating this form Date of form submission Start Date of reporting period End Date of reporting period Web links - prospectus, transaction documents, loan-level data https://live.irooms.net/CoventryBuildingSociety/



Counterparties, Ratings

		Counterparty/ies		Fitch		Moody's		S&P			DBRS	
					Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	Current ratin
Covered bonds				0	N/A	AAA	N/A	Aaa	N/A	N/A	N/A	N/A
Issuer				Coventry Building Society	N/A	A-	N/A	A2	N/A	N/A	N/A	N/A
Seller(s)				Coventry Building Society	N/A	A-	N/A	A2	N/A	N/A	N/A	N/A
Cash manager				Coventry Building Society	BBB	A-	Baa1	A2	N/A	N/A	N/A	N/A
Account bank				HSBC 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 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)	£4,576,184,653	£428,000,000	£444,550,000									
Swap notional maturity/ies	24/11/2022	12/01/2024	20/06/2026									
LLP receive rate/margin	1.89938%	1.76250%	1.52800%									
Swap notional maturity/ies LLP receive rate/margin LLP pay rate/margin			2.28295%									
Collateral posting amount(s) (GBP)			59,922,000									

	Value as of End Date of reporting period	Value as of Start Date of reporting period	Targeted Value
evenue receipts (please disclose all parts of waterfall)	, , ,		
	AVAILABLE REVENUE RECEIPTS	AVAILABLE REVENUE RECEIPTS	
	(a) Revenue Receipts - Interest received from Borrowers: £10,120,440	(a) Revenue Receipts - Interest received from Borrowers: £9,923,326	
	(a) Revenue Receipts - Fees charged to Borrowers: £337,428	(a) Revenue Receipts - Fees charged to Borrowers: £167,846	
	(b) Interest received: £45,815	(b) Interest received: £66,182	
	(c) Excess Reserve Fund: £0	(c) Excess Reserve Fund: £43,762	
	(d) Other Revenue Receipts: £10,131	(d) Other Revenue Receipts: £7,553,433	
	(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: -£337,428	(g) Amounts Belonging to Third Parties: -£167,846	
	(h) Required Coupon Amount: £0	(h) Required Coupon Amount: £0	
	(i) Interest Accumulation Ledger: £0	(i) Interest Accumulation Ledger: £0	
	Total Available Revenue Receipts: £10,176,386	Total Available Revenue Receipts: £17,586,703	
	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: £18,680	
	(d) Amounts due to the Interest Rate Swap Provider: £1,885,218	(d) Amounts due to the Interest Rate Swap Provider: £2,823,580	
	(e) (i) Amounts due to/(from) the Covered Bond Swap Providers: £1,662,074	(e) (i) Amounts due to/(from) the Covered Bond Swap Providers: -£235,243	
	(ii) Amounts due on the Term Advance: £1,396,640	(ii) Amounts due on the Term Advance: £3,079,920	
	(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: £33,259	(h) Transfer to Reserve Ledger: £7,543,500	
	(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: £5,199,195	(I) Deferred Consideration: £4,356,266	
	(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	
ncipal receipts (please disclose all parts of waterfall)			
	AVAILABLE PRINCIPAL RECEIPTS	AVAILABLE PRINCIPAL RECEIPTS	
	(a) Scheduled amounts received from Borrowers: £30,149,651	(a) Scheduled amounts received from Borrowers: £27,850,748	
	Unscheduled amounts received from Borrowers: £46,320,951	Unscheduled amounts received from Borrowers: £52,163,623	
	Less Further Advances made: -£4,095,021	Less Further Advances made: -£3,764,126	
	(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: £72,375,581	Total Available Principal Receipts: £76,250,245	
	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: £72,375,581	(b) Transfer to Principal Ledger: £76,250,245	
	(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: £0	(d) Capital Distribution to Members: £0	
eserve ledger	£ 17.438.842	9,939,103	ε 17.438
evenue ledger	£ 11.513.814		
incipal ledger	£ 72,375,581		
		N/A	N/A

CBS Covered Bonds

sset Coverage Test

	Value	Description (please edit if different)
A	£ 4,819,886,364	A: Arrears Adjusted True Balance
В	£ 22,375,581	B: Principal Receipts Retained in Cash
C	£	C: Retained Cash Contributions
D	£ 50,000,000	D: Substitution Assets - Principal Receipts¹ & D: Substitution Assets - Capital Contributions
E	£	0
V	£	0
W	£ -	0
X	£ 209,065,843	X: Savings set off balance
Υ		Y : Flexible draw deduction
Z		Z: Negative carry adjustment
Total	£ 4,559,429,574	
had a second second	la a contra de la contra della contra della contra de la contra de la contra de la contra della	

 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 (%)
 99.5°

 Maximum asset percentage from SAP (%)
 N.

 Maximum asset percentage from DBRS (%)
 N.

 Credit support as derived from ACT (GBP)
 £

 Credit support as derived from ACT (%)
 16.4°

Programme-Leve	Characteristics

Programme currency	EUR
Programme size	7bn
Covered bonds principal amount outstanding (GBP, non-GBP series	
converted at swap FX rate)	£ 3,916,850,000
Covered bonds principal amount outstanding (GBP, non-GBP series	
converted at current spot rate)	£ 3,980,350,000
Cover pool balance (GBP)	£ 5,541,413,339
GIC account balance (GBP)	£ 102,176,498
Any additional collateral (please specify)	€ .
Any additional collateral (GBP)	£
Aggregate balance of off-set mortgages (GBP)	£ 1,014,530,811
Aggregate deposits attaching to the cover pool (GBP)	£ 209,065,843
Aggregate deposits attaching specifically to the off-set mortgages	
(GBP)	£ 179,231,473
Nominal level of overcollateralisation (GBP)	1,726,271,490
Nominal level of overcollateralisation (%)	44.1%
Number of loans in cover pool	44,781
Average loan balance (GBP)	£ 123,745
Weighted average non-Indexed LTV (%)	47.5%
Weighted average Indexed LTV (%)	43.4%
Weighted average seasoning (months)	53.2
Weighted average remaining term (months)	207.4
Weighted average interest rate (%)	2.28%
Standard Variable Rate(s) (%)	4.99%
Constant Pre-Payment Rate (%, current month)	0.77%
Constant Pre-Payment Rate (%, quarterly average)	0.95%
Principal Payment Rate (%, current month)	1.32%
Principal Payment Rate (%, quarterly average)	1.49%
Constant Default Rate (%, current month)	0.00%
Constant Default Rate (%, quarterly average)	0.00%
Fitch Discontinuity Factor (%)	9.30%
Moody's Timely Payment Indicator	Probable
Moody's Collateral Score (%, including/excluding systemic risk)	5.0% / 2.5%

Mortgage collections

Mortgage collections (scheduled - interest)	£	10,120,440
Mortgage collections (scheduled - principal)	£	30,149,651
Mortgage collections (unscheduled - interest)	£	
Mortgage collections (unscheduled - principal)	2	42,225,930

Loan Redemptions & Replenishments Since Previous Reporting Date

Loan Redemptions & Replenishments Since Previous Reporting	<u>Date</u>			
	Number	% of total number	Amount (GBP)	% of total amount
Loan redemptions since previous reporting date	429	1.0%	38,103,160	0.7%
Loans bought back by seller(s)	71	0.2%	11,365,413	0.2%
of which are non-performing loans	66	0.1%	9,263,306	0.2%
of which have breached R&Ws	5	0.0%	2,102,107	0.0%
Loans sold into the cover pool	871	1.9%	142,429,669	2.6%

roduct Rate Type and Reversionary Profile

Product Rate Type and Reversionary Profiles			Weighted 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	28,909	55.7%	3,358,249,785	60.6%	2.23%	34.2	1.47%	0.25%	2.19%
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	2,145	4.1%	144,536,199	2.6%	1.55%	0	0.80%	0.80%	5.41%
Fixed for life	4	0.0%	0	0.0%	0.00%	0	0.00%	0.00%	0.00%
Tracker at origination, reverting to SVR	242	0.5%	14,932,865	0.3%	4.02%	3.8	-0.04%	-0.25%	3.35%
Tracker at origination, reverting to Libor	0	0.0%	0	0.0%	0.00%	0	0.00%	0.00%	0.00%
Tracker for life	2,204	4.2%	124,190,934	2.2%	1.50%	0	0.75%	0.75%	3.62%
SVR, including discount to SVR	18,376	35.4%	1,899,503,556	34.3%	2.45%	0	2.45%	0.00%	2.19%
Libor	0	0.0%	0	0.0%	0.00%	0	0.00%	0.00%	0.00%
Total	51,880	100.0%	£ 5,541,413,339	100.0%	2.28%		1.77%		2.31%

Anne stander Note N					
CATALLE MARCON M	Stratifications Arrears breakdown	Number	% of total number	Amount (GBP)	% of total amount
Common C	Current	44,590	99.69	6 £ 5,520,327,062	99.6
Secretarion	0-1 month in arrears		0.39	6 £ 17,707,283	0.3
Secretar season Secretar s	1-2 months in arrears		0.19	£ 3,378,995	0.1
			0.09	- 2	0.0
Content reason Content content Content con			0.09	6 £ -	0.0
Tree 1997 19					
Note				6 £ 5.541.413.339	100.0
1985 1986		.,,,,,,			
1985 1986	Current non-Indexed LTV	Number	% of total number	Amount (GBP)	% of total amoun
2000	0-50%	31,418	70.29	£ 2,881,850,061	52.0
15-79. 1-20.				ε 533,371,723	9.6
1.00				6 £ 569,101,835	10.3
1-00 1-00					
Sept. Sept		2,5/6		6 £ 560,706,362	10.1
Company Comp	75-90°/.		0.79	C 67 589 819	1.0
1.00	80-85%	82	0.7	6 £ 21.430.931	0.4
99.50. 9 90.50. 9 90.50. 9 90.50. 9 90.50. 9 90.50. 9 90.50. 9 9 9 9 9 9 9 9 9	85-90%	21	0.00	£ 4,237,005	0.1
100.1001		0	0.09		0.0
1907 1907					
150.0000					
1979	105-110%		0.09	6 £ -	0.0
Centre Joseph 1	110-125%		0.09	- 2 6	0.0
Number N	1207e+ Total		0.09	C 5 5 5 4 1 4 1 2 2 2 0	100.00
Section Sect	1010	44,/81	100.007	J,341,413,339	100.00
Section Sect	Current Indexed LTV	Number	% of total number	Amount (GBP)	% of total amoun
Section Sect	0-50%				
Sept.	50-55%	2.703	6.09	£ 503,720.613	9.1
2005 2005	55-60%	2,598	5.89	6 £ 530,839,438	9.6
1.000 1.00	60-65%	2,229	5.0°	ε 490,224,173	8.8
0.0000	65-70%			6 £ 328,865,409	5.9
0.0000		693	1.59	6 £ 202,045,382	3.6
Seyn.					0.3
90.905. 90.905					
Solition	85-90%		0.0	2,057,827	0.0
190.100%	90-95%		0.07	6 L	0.0
195 195.	100-105%		0.0	4 0	0.0
10 25%				F -	0.0
125%-1				2 -	0.0
Number N	125%+		0.09	£ -	0.0
0.5,000 997 22% 2.41,137 0.0	Total	44,781	100.09	£ 5,541,413,339	100.0
0.5,000 997 22% 2.41,137 0.0					
1,042	Current outstanding balance of loan	Number	% of total number	Amount (GBP)	% of total amount
25,000					
25,000				7 863 719	
50,000 5,0	5,000-10,000	1,042	2.30	7,863,719 6 61,567,722	0.1
100.001-55.0001	5,000-10,000 10,000-25,000	1,042 3,484	2.3° 7.8°	7,863,719 6 61,567,722	0.1 1.1
150,000,200,000	5,000-10,000 10,000-25,000 25,000-50,000 50,000-75,000	1,042 3,484 6,507 6,116	2.31 7.89 14.51 13.77	7,863,719 6 61,567,722 6 244,679,451 380,720,403	0.1 1.1 4.4 6.9
20,000 25,000 3,015 6,7% 672,697,895 12,185,000 20,000 1,777 4,075 44,044,159 63, 20,000 25,000 1,075 2,4% 347,381,962 63, 20,000 2,4% 347,381,962 63, 20,000 2,4% 347,381,962 63, 20,000 2,4% 347,381,962 63, 20,000 2,4% 347,381,962 63, 20,000 2,4% 347,381,962 63, 20,000 2,4% 347,381,962 63, 20,000 2,4% 347,381,962 24, 20,000 24, 2	5,000-10,000 10,000-25,000 25,000-50,000 50,000-75,000 75,000-100,000	1,042 3,4894 6,507 6,116 5,383	233 7,81 14,51 13,71 12,01	6 7,863,719 6 61,567,722 6 244,679,451 6 380,720,403 6 469,477,729	0.1 1.1 4.4 6.9 8.5
1,075	5,000-10,000 10,000-25,000 55,000-50,000 50,000-75,000 50,000-75,000 100,000-150,000 100,000-150,000	1,042 3,484 6,507 6,507 5,383 8,258	233 7.88 7.81 14.57 12.07 12.07	6 7,863,719 6 61,567,722 6 244,679,451 6 380,720,403 6 469,477,729 6 1,018,590,740	0.1 1.1 4.4 6.9 8.5
1,075	5,000-10,000 10,000-25,000 25,000-50,000 50,000-75,000 50,000-75,000 100,000-150,000 100,000-150,000	1,042 3,494 6,507 6,116 6,116 6,186 6,288 6,288 6,508	233 7.88 14.59 13.77 1200 18.44 18.44	6 7,863,719 6 61,567,722 6 244,679,451 6 380,720,403 6 469,477,729 1,018,590,740 6 869,536,529	0.1 1.1 4.4 6.9 8.5 18.4 15.7
350,000-04,0000	5,000-10,000 10,000-25,000 55,000-50,000 50,000-75,000 75,000-75,000 75,000-100,000 100,000-150,000 150,000-200,000	1,042 3,494 6,507 6,116 6,116 6,186 6,288 6,288 6,508	2.33** 7.88** 7.88** 14.55** 13.7** 12.0** 18.44** 11.12** 11.12** 6.7**	6 7,863,719 6 61,567,722 6 244,679,451 6 380,720,403 6 469,477,729 1,018,590,740 6 869,536,529	0.1 1.1 4.4 6.9 8.5 18.4 15.7
400,000 450,000 459 528	5,000-10,000 10,000-25,000 25,000-50,000 50,000-75,000 50,000-75,000 100,000-150,000 100,000-150,000 100,000-150,000 200,000-250,000	1,042 3,484 6,507 6,507 6,116 5,383 6,258 6,258 5,006 1,015 1,777	23° 7.8° 14.5° 14.5° 13.7° 12.0° 18.4° 14.2° 16.7° 4.0°	7,863,719 61,567,722 624,679,451 380,720,403 469,477,729 61,018,590,740 869,536,529 672,957,859 484,924,159	0.1 1.1 4.4 6.9 8.5 18.4 15.7 12.1 8.8
450,005,00,000 338 0.7% 154,991,829 2.8	5,000-10,000 1,000-25,000 25,000-50,000 25,000-50,000 50,000-75,000 75,000-100,000 100,000-150,000 100,000-150,000 200,000-250,000 200,000-250,000 250,000-300,000	1,042 3,444 6,507 6,517 6,116 5,383 8,228 5,036 3,015 1,777	23* 7.8* 14.5* 14.5* 13.7* 12.0* 18.4* 11.2* 6.7* 4.0*	7,863,719 61,567,722 244,679,451 380,720,403 469,477,403 61,018,590,740 869,536,529 672,957,859 484,924,159 347,381,963	0.1 1.1.1 4.4 6.9 8.5 18.4 15.7 12.1 8.8 6.3
500,009-0000 175	5,000-10,000 1,000-25,000-5,000 25,000-5,000 5,000-75,000 75,000-75,000 75,000-10,000 100,000-10,000 100,000-20,000 250,000-300,000 250,000-300,000 350,000-400,000 350,000-400,000	1,042 3,484 6,507 6,507 6,116 6,116 6,186 6,286 6,286 6,286 6,286 6,383	233 7.88 7.88 7.88 7.88 7.88 7.88 7.88 7.	7,883,719 61,567,722 244,679,451 380,720,403 469,477,729 1,018,590,740 6,035,525 672,957,859 484,924,159 347,381,935 267,923,586 194,236,621	0.1 1.1 4.4 6.9 8.5 18.4 15.7 12.1 8.8 6.3 4.8 3.5
100,000 100,	5,000-10,000 10,000-25,000 25,000-50,000 25,000-50,000 35,000-10,000 100,000-150,000 100,000-150,000 100,000-150,000 200,000-250,000 200,000-250,000 300,000-350,000 300,000-350,000 300,000-350,000 400,000-450,000	1,042 3,484 6,507 6,116 5,383 5,383 6,258 3,015 1,777 7,718 459	23° 7.8° 14.5° 14.5° 12.0° 18.4° 11.2° 18.4° 1.4° 1.4° 1.4° 1.4° 1.4° 1.4° 1.0° 1.4° 1.0° 1.4° 1.0° 1.0° 1.0° 1.0° 1.0° 1.0° 1.0° 1.0	7.863,719 61.567,722 244.679,451 380,720,403 469,477,729 1,018,590,740 869,536,529 672,973,859 484,924,159 347,381,963 267,923,566 194,236,621 154,991,829	0.1 1.1. 4.4 6.9 8.5 18.4 15.7 12.1 8.8 6.3 4.8 3.5 2.8
90,000 17	5,000-10,000 1,000-25,000-5,000 25,000-5,000 25,000-5,000 25,000-5,000 75,000-10,000 150,000-10,000 150,000-20,000 150,000-20,000 250,000-300,000 250,000-300,000 350,000-40,000 350,000-40,000 450,000-500,000	1,042	233* 7.88* 14.55* 14.55* 12.0* 12.0* 11.2* 11.2* 11.2* 11.2* 11.2* 11.2* 11.5* 11.6*	7.883,719 61.587,722 244.679,451 380,720,403 489,477,729 1,018,590,740 889,536,529 672,957,859 484,924,159 347,381,963 267,923,586 194,236,621 154,991,829 165,780,945	0.1.1 1.1.1 4.4.4 6.9.9 8.5.5 18.4.4 15.7 12.1 8.8 6.3 3.4.8 3.5 2.8 3.0
90,000 17	5,000-10,000 10,000-25,000 25,000-50,000 25,000-50,000 75,000-10,000 100,000-150,000 100,000-150,000 100,000-150,000 200,000-250,000 200,000-250,000 300,000-350,000 300,000-350,000 300,000-350,000 300,000-350,000 300,000-350,000 300,000-350,000 300,000-350,000 300,000-350,000 300,000-350,000 300,000-350,000 300,000-350,000 300,000-350,000 300,000-350,000 300,000-350,000 300,000-350,000 300,000-350,000 300,000-350,000 300,000-350,000	1,042 3,484 6,507 6,507 6,517 6,116 6,116 6,116 6,116 6,116 6,116 6,116 6,116 6,117 6,107	23° 7.8° 14.5° 14.5° 13.7° 12.0° 18.4° 18.4° 1.2° 1.2° 1.4° 1.4° 1.4° 1.0° 1.6° 1.0° 1.0° 1.0° 1.0° 1.0° 1.0° 1.0° 1.0	7,863,719 61,567,722 244,679,451 380,720,403 469,477,729 1,018,590,740 869,536,529 672,977,859 347,361,963 267,923,566 194,236,621 154,991,829 155,790,945	0.1.1 1.1 4.4 6.9 8.5 18.4 15.7 12.1 8.8 6.3 4.8 3.5 2.8 3.0 2.0
1,000,000 + 0 0 0 0 0 0 0 0	5,000-10,000 10,000-25,000 25,000-50,000 50,000-50,000 50,000-75,000 100,000-150,000 100,000-150,000 100,000-150,000 200,000-250,000 200,000-250,000 200,000-250,000 300,000-350,000 300,000-350,000 300,000-350,000 300,000-350,000 400,000-450,000 450,000-500,000 650,000-500,000 650,000-700,000 650,000-700,000	1,042 3,444 6,507 6,517 6,116 5,383 8,228 5,036 3,015 1,777 1,077 7,107 7,18 459 328 306 6,755 506	23* 7.8* 14.5* 14.5* 13.7* 12.0* 18.4* 11.2* 4.0* 4.0* 1.8* 1.8* 1.8* 1.8* 1.8* 1.8* 1.8* 1.8	7,863,719 61,567,722 244,679,451 380,720,403 469,477,729 1,018,590,740 869,595,529 672,957,859 484,924,159 347,381,93 267,923,586 194,236,621 154,991,829 155,780,945 112,877,960 37,188,444	0.1.1 1.1 4.4 6.9 8.5 18.4 15.7 12.1 8.8 6.3 4.8 3.5 2.8 3.0 2.0
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Number September Septemb	5,000-10,000 1,000-25,000-5,000 25,000-5,000 5,000-75,000 75,000-75,000 75,000-10,000 100,000-10,000 100,000-25,000 100,00	1,042 3,444 6,507 6,507 6,510 6,116 6,116 6,116 6,116 6,116 6,116 6,117 7,777 7,107	23'' 7.8'' 14.5'' 14.5'' 12.0'' 18.4'' 11.2'' 4.0'' 4.0'' 1.6'' 1.6'' 1.6'' 1.6'' 1.6'' 1.6'' 1.6'' 1.7'' 0.7'' 0.4'' 0.1'' 0.1'' 0.1'' 0.1'' 0.1'' 0.1'' 0.1'' 0.1'' 0.1'' 0.1'' 0.1'' 0.1''	7,863,719 61,567,722 244,679,451 380,720,403 489,477,729 1,018,590,740 869,536,529 672,97,859 404,924,139 347,361,963 267,923,566 194,236,621 154,991,829 165,700,945 112,877,960 37,198,444 32,338,799	0.1 11 11 11 11 11 11 11 11 11 11 11 11 1
East Anglale 2,145 4.8% 241,919,078 4.4 London 4,706 10.5% 47,772,326 17.7 North 1,720 3.8% 137,778,396 2.5 North West 4,055 9.1% 404,751,400 7.3 Northern Icelard 0 0.0% 0.0% 0.0 Outer Metro 5,597 12.5% 952,842,830 17.7 South East 5,331 11.1% 72,1669,228 13.0 South West 4,991 11.1% 72,1669,228 13.0 South West 0 0 0 0 0 Water Midands 1,557 35,5% 148,388,301 2.7 West Midands 1,557 35,000,300 0	5,000-10,000 10,000-25,000-500 25,000-50,000 55,000-50,000 55,000-10,000 100,000-150,000 100,0	1,042 3,484 6,507 6,507 6,5183 8,2585 8,2585 3,015 1,777 1,075 778 459 328 306 175 50 307 177	2.3° 7.8° 14.5° 14.5° 13.7° 12.0° 18.4° 18.4° 1.2° 4.0° 1.2° 1.6° 1.6° 1.0° 0.7° 0.7° 0.7° 0.1° 0.1° 0.1° 0.1° 0.1° 0.1° 0.1° 0.1	7,863,719 61,567,722 244,679,451 380,720,403 489,477,729 1,018,590,740 889,536,529 672,97,859 484,924,199 347,361,963 267,923,566 194,236,621 154,991,829 165,780,945 112,877,960 37,198,444 32,336,799 15,925,746	0.1 0.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1
East Anglale 2,145 4.8% 241,919,078 4.4 London 4,706 10.5% 47,772,326 17.7 North 1,720 3.8% 137,778,396 2.5 North West 4,055 9.1% 404,751,400 7.3 Northern Icelard 0 0.0% 0.0% 0.0 Outer Metro 5,597 12.5% 952,842,830 17.7 South East 5,331 11.1% 72,1669,228 13.0 South West 4,991 11.1% 72,1669,228 13.0 South West 0 0 0 0 0 Water Midands 1,557 35,5% 148,388,301 2.7 West Midands 1,557 35,000,300 0	5,000-10,000 10,000-25,000-500 25,000-50,000 55,000-50,000 55,000-10,000 100,000-150,000 100,0	1,042 3,484 6,507 6,507 6,5183 8,2585 8,2585 3,015 1,777 1,075 778 459 328 306 175 50 307 177	2.3° 7.8° 14.5° 14.5° 13.7° 12.0° 18.4° 18.4° 1.2° 4.0° 1.2° 1.6° 1.6° 1.0° 0.7° 0.7° 0.7° 0.1° 0.1° 0.1° 0.1° 0.1° 0.1° 0.1° 0.1	7,863,719 61,567,722 244,679,451 380,720,403 489,477,729 1,018,590,740 889,536,529 672,97,859 484,924,199 347,361,963 267,923,566 194,236,621 154,991,829 165,780,945 112,877,960 37,198,444 32,336,799 15,925,746	0.1 11 11 11 11 11 11 11 11 11 11 11 11 1
East Anglia 2,145 4,8% 24,1919,078 4.4 London 4,76 9,8% 412,571,002 7.4 London 4,766 10,5% 972,772,366 17.2 North 1,720 3,8% 13,778,806 2.5 Norther Inclad 0 9,0% 40,751,400 7.3 South East 0 0 0,0% 0 0 South East 5,597 12,5% 952,842,800 17.2 South West 4,991 11,1% 72,1869,220 13.5 South West 4,991 11,1% 585,319,415 10.0 Soctiand 0	5,000-10,000 1,000-2,000 25,000-5,000 25,000	1,042 3,44 6,507 6,507 6,507 5,383 5,383 5,036 5,036 5,036 7,1777 718 718 728 738 748 748 748 744,781	233 7.88 7.88 14.55 13.77 12.00 18.44 11.22 16.24 16.24 1.67 1.67 1.67 1.67 1.67 1.67 1.67 1.67	7,863,719 61,567,722 244,679,451 380,720,403 649,477,729 11,018,590,740 689,536,529 672,957,859 6446,924,159 347,381,932 267,923,586 194,236,621 154,991,829 165,780,945 112,877,960 37,198,444 32,336,799 15,925,746 10,925,746 10,925,746 10,925,746 10,925,746 112,877,960	0.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1
East Midlandes 4,272 9,5% 412,571,002 7.4 London 4,706 10,5% 972,772,326 17.6 North 1,720 3,8% 137,768,906 2.5 North west 0 9,1% 404,751,480 7.3 Norther Ireland 0 <td>5,000-10,000 10,000-20,000 25,000-50,000 55,000-10,000 75,000-10,000 75,000-10,000 150,000-20,000 150,000-20,000 150,000-20,000 150,000-20,000 150,000-20,000 150,000-20,000 150,000-20,000 150,000-30,00</td> <td>1,042 3,484 6,507 6,517 6,116 6,116 6,116 7,383 8,228 7,008 7,177 1,075 7,18 459 328 326 306 7,15 7,17 1,075 1,177 1,075 1,177 1,075</td> <td>2.3° 7.8° 14.5° 13.7° 12.0° 18.4° 11.2° 6.7° 6.7° 1.6° 7.8° 1.6° 1.6° 1.6° 1.6° 1.6° 1.6° 1.6° 1.6</td> <td>5 7,863,719 6 11,567,722 6 244,679,451 6 380,720,403 6 499,477,729 7 10,18,590,740 8 893,536,529 8 10,18,590,740 8 10,18,590,740 8 10,18,590,740 8 10,18,590,740 8 10,18,590,740 8 10,18,590,740 8 10,18,590,740 1 10,18,590,740 1 10,18,590,740 1 10,18,590,740 1 11,287,990 1 37,198,444 32,336,799 1 5,925,746 6 5,541,413,339</td> <td>0.1 1 1.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1 1.</td>	5,000-10,000 10,000-20,000 25,000-50,000 55,000-10,000 75,000-10,000 75,000-10,000 150,000-20,000 150,000-20,000 150,000-20,000 150,000-20,000 150,000-20,000 150,000-20,000 150,000-20,000 150,000-30,00	1,042 3,484 6,507 6,517 6,116 6,116 6,116 7,383 8,228 7,008 7,177 1,075 7,18 459 328 326 306 7,15 7,17 1,075 1,177 1,075 1,177 1,075	2.3° 7.8° 14.5° 13.7° 12.0° 18.4° 11.2° 6.7° 6.7° 1.6° 7.8° 1.6° 1.6° 1.6° 1.6° 1.6° 1.6° 1.6° 1.6	5 7,863,719 6 11,567,722 6 244,679,451 6 380,720,403 6 499,477,729 7 10,18,590,740 8 893,536,529 8 10,18,590,740 8 10,18,590,740 8 10,18,590,740 8 10,18,590,740 8 10,18,590,740 8 10,18,590,740 8 10,18,590,740 1 10,18,590,740 1 10,18,590,740 1 10,18,590,740 1 11,287,990 1 37,198,444 32,336,799 1 5,925,746 6 5,541,413,339	0.1 1 1.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1 1.
North Morth	5.000-10.000 10.00025.000-5.000 25.000-5.000 25.000-5.000 25.000-5.000 75.000-10.000 150.000-75.000 150.000-75.000 150.000-200.000 150.000-200.000 250.000-380.000 250.000-380.000 350.000-480.000 350.000-480.000 450.000-500.000 950.000-950.000 950.000-950.000 950.000-950.000 950.000-950.000 950.000-950.000 950.000-950.000 950.000-950.000 950.000-950.000 950.000-950.000 950.000-950.000 950.000-950.000 950.000-950.000 950.000-950.000	1,042 3,444 6,507 6,116 5,383 8,228 5,036 5,036 1,777 1,075 718 459 328 306 307 1,755 50 38 47,76	2.3* 7.8* 14.5* 14.5* 13.7* 12.0* 18.4* 11.2* 16.7* 4.0* 1.6* 1.6* 1.6* 1.6* 1.6* 1.6* 1.6* 1.6	7,863,719 61,567,722 244,679,451 380,720,403 6469,477,729 1,018,590,740 6869,596,529 672,957,859 484,924,159 347,381,933 267,923,566 194,236,621 154,991,829 165,780,945 112,877,960 37,198,444 32,336,799 15,925,746 6 5,541,413,339	0.1 1.1.1 4.4 6.9 8.5 18.4 15.7 12.1 8.8 6.3 4.8 3.5 2.8 3.0 0.7 0.6 0.3 0.0 100.0
North West	5,000-10,000 10,000-20,000 25,000-50,000 25,	1,042 3,484 6,507 6,507 6,116 6,116 5,383 8,288 8,288 5,036 5,036 3,015 7,77 1,777 1,777 1,075 718 459 328 306 175 50 376 377 377 44,781	2.3° 7.8° 14.5° 13.7° 12.0° 18.4° 11.2° 18.4° 11.2° 1.2° 1.3° 1.4° 1.4° 1.4° 1.5° 1.6° 1.6° 1.6° 1.6° 1.6° 1.6° 1.6° 1.6	7,863,719 61,567,722 4246,79,451 380,720,403 489,477,729 10,18,590,740 889,536,529 672,957,859 484,924,159 347,381,963 267,923,586 194,236,621	0.1 1.1 1.1 1.1 1.1 4.4 6.9 6.9 8.5 8.5 8.6 1.6 8.8 8.8 8.8 8.3 0.0 0.7 0.6 0.3 0.0 100.0
Northern Ireland 0 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 1.15% 55.93 1.15% 55.93 1.15% 55.93 1.15% 55.93 1.0% 0.0%	5,000-10,000 1,000-25,000-5,000 1,000-25,000-5,000 25,000-5,000 25,000-5,000 25,000-5,000 25,000-5,000 25,000-5,000 25,000-10,00	1,042 3,484 6,507 6,517 6,116 6,116 8,288 8,288 8,288 5,308 5,036 3,015 1,777 71 1,777 71 44,781 459 328 306 45,756 45,767 44,781	2.33 7.88 7.89 14.57 14.57 12.00 18.44 11.22 16.72 4.00 1.67 4.00 1.67 1.60 1.67 1.60 1.67 1.60 1.67 1.60 1.67 1.60 1.60 1.60 1.60 1.60 1.60 1.60 1.60	7,863,719 61,567,722 244,679,451 380,720,403 6469,477,729 11,018,590,740 6869,506,529 672,957,859 484,924,159 347,381,932 672,923,566 194,236,621 154,991,829 112,877,960 37,198,444 32,336,799 155,780,945 6 5,541,413,339	0.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1
Outer Metro 5,597 12.5% 952,842,830 17.7 South East 5,331 11.9% 721,869,228 13.0 South West 4,991 11.1% 585,319,419 10.0 Scotland 0 0.0% 0.0% 0.0 Wales 1,587 3,584 143,388,901 2.2 West Middlands 6,553 3,824 8,5% 352,027,087 6,4 Other 0	5,000-10,000 10,000-20,000 25,000-50,000 25,	1,042 3,484 6,507 6,516 6,116 6,116 6,116 7,383 8,288 8,388	2.3* 7.8* 14.5* 13.7* 12.0* 18.4* 11.2* 11.2* 6.7* 4.0* 4.0* 1.6* 1.0* 1.6* 1.0* 1.0* 1.0* 1.0* 1.0* 1.0* 1.0* 1.0	7,863,719 61,567,722 62,44,679,451 380,720,403 649,477,729 689,536,529 672,957,859 672,957,859 672,957,859 674,957,957 674,957,859 675,957 675	0.1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
South East S.331 S.331 11.9% 721,869,228 13.3 13.9 721,869,228 13.3 13.9 721,869,228 13.5 72.1	5,000-10,000 1,000-25,000-5,000 1,000-25,000-5,000 25,000-5,000 25,000-5,000 25,000-5,000 25,000-5,000 25,000-5,000 25,000-10,000 25,000-10,000 25,000-10,000 25,000-10,000 25,000-10,000 25,000-25,00	1,042 3,484 6,507 6,516 6,116 6,116 6,116 7,383 8,288 8,388	2.33 7.88 7.88 14.55 14.55 12.00 18.44 11.22 16.74 16.75 1.67 1.67 1.67 1.67 1.67 1.67 1.67 1.67	7,863,719 61,567,722 62,44,679,451 380,720,403 649,477,729 689,536,529 672,957,859 672,957,859 672,957,859 674,957,957 674,957,859 675,957 675	0.1
South West	5,000-10,000 10,000-20,000 25,000-5,000 25,0	1,042 3,484 3,484 6,507 6,516 6,116 6,116 3,383 8,288 8,288 5,036 3,015 3,015 1,777 1,777 1,075 439 328 328 336 336 336 336 347 347 347 347 347 347 347 347 347 347	2.3° 7.8° 14.5° 14.5° 13.7° 12.0° 18.4° 11.2° 6.7° 6.7° 1.6° 1.6° 1.6° 1.6° 1.6° 1.6° 1.6° 1.6	7,863,719 61,567,722 62,44,679,451 380,720,403 649,477,729 10,18,590,740 899,536,529 672,957,859 484,924,159 347,381,963 267,925,869 194,236,621 154,931,829 165,700,345 112,877,960 37,198,444 32,336,799 65,551,413,339 Amount (GBP) 441,571,020 4972,772,326 412,577,036 412,577,036 412,577,036 412,577,036 412,577,036 412,577,036 412,577,036 412,577,036 412,577,036 412,577,036 412,577,036 412,577,036 412,577,036 412,777,326	0.1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Scotland 0 0.0% 0 0.0% Wales 1,587 3.5% 148,388,901 2.0 West Midlands 6,553 14.6% 611,165,083 11.0 Other 3,824 8.5% 352,027,087 0.0 Other 0 0.0% 0.0 0.0 Total 44,781 100.0% 2.554,1413,339 100.00 Repayment ype Number % of total number Amount (GBP) % of total amount Capital repayment 42,556 82.0% 4,280,225,976 7.7 Part-and-part 2231 0.4% 2,17,87,524 0.7 Inferest-only 2,200 4,3% 2,27,99,029 4,4 Offer 6,903 13,3% 2,11,45,081 18	5,000-10,000 1,000-25,000-5,000 25,000-5,000	1,042 3,444 6,507 6,507 6,116 6,116 6,116 6,207 6,303 6,203	2.33 7.88 7.89 14.55 14.55 13.77 12.00 18.44 11.12 16.74 16.75 16.	8 7,863,719 61,567,722 244,679,451 380,720,403 6 469,477,729 1 10,18,590,740 6 869,536,529 6 12,957,859 6 448,924,159 3 47,381,932 6 194,236,621 6 197,796,001 6 197,772,366 6 197,772,366 6 197,772,366 6 197,772,366 6 197,772,366 6 197,772,366 6 197,772,366 6 197,772,366 6 197,772,366 6 197,778,906 6 197,772,366 6 197,772,366 6 197,772,366 6 197,772,366 6 197,772,366 6 197,772,366 6 197,772,366 6 197,772,366 6 197,772,366 6 197,772,366 6 197,772,366 6 197,772,366 6 197,772,366 6 197,772,366 6 197,772,366 6 197,772,366 6 197,772,366 6 197,772,366 6 197,772,366 6 197,772,372,372 6 197,772,372 6 197,772,372 6 197,772,372 6 197,772,372 6 197,772,372 6 197,772,372 6 197,772,372 6 197,772,372 6 197,772	0.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1
West Midlands 6,553 14.6% 611,165,083 11.0 Orderine 3,824 8.5% 352,027,087 0 0.0 Other 0 0.0% 0 0.0 0.0 0.0 Total 44,781 100.09 ½ 554,413,339 100.00 £ 554,413,339 100.00 £ 7.2 (1.0 (1.0 (1.0 (1.0 (1.0 (1.0 (1.0 (1.0	5,000-10,000 1,000-25,000-5,000 25,000-5,000 25,000-5,000 25,000-5,000 25,000-5,000 25,000-5,000 25,000-10,000 25,	1,042 3,444 6,507 6,517 6,116 6,116 6,116 6,207 6,303 6,208 6,306 6,177 7,1077 718 748 428 749 740 744,781 75 75 76 77 77 78 78 78 78 78 78 78 78 78 78 78	23* 7.8* 14.5* 14.5* 13.7* 12.0* 18.4* 11.2* 16.7* 4.0* 1.6* 1.6* 1.6* 1.6* 1.6* 1.6* 1.6* 1.6	7,863,719 61,567,722 6244,679,451 380,720,403 649,477,729 1,018,590,740 889,536,529 672,957,859 484,924,159 347,381,932 672,957,859 1,042,056,021 1,042,056,	0.1
Yorkshire 3,824 8,5% 352,027,087 6,4 Cliber 0 0,0% 0	5.000-10.000 10.0002-5.000-5.000 25.000-5.00	1,042 3,484 6,507 6,516 6,116 6,116 5,383 8,228 5,036 5,036 3,015 7,77 1,777 1,777 1,075 748 4599 306 307 17 307 44,781 Number 17 2,145 4,272 4,706 1,726 1,726 1,726 1,726 1,726 1,726 1,726 1,726 1,726 1,726 1,726 1,726 1,726 1,726 1,726 1,726 1,726 1,727 1,737 1,075 1,727 1,737 1	23* 7.8* 14.5* 14.5* 13.7* 12.0* 18.4* 11.2* 16.7* 4.0* 1.6* 1.6* 1.6* 1.6* 1.6* 1.6* 1.6* 1.6	7,863,719 61,567,722 6244,679,451 380,720,403 649,477,729 689,536,529 672,957,859 672,957,859 672,957,859 672,957,859 672,957,859 672,957,859 674,361,361,361,361,361,361,361,361,361,361	0.1
Other 0 0.0% 0 0.0% Total 44,781 100.09 £ 5,541,413,339 100.00 Repayment type Number % of total number Amount (GBP) % of total amount Capital repayment 42,526 82,0% £ 4,280,225,976 77.2 Part-and-part 2,211 0.4% £ 17,857,524 0.7 Interest-only 2,220 4,3% £ 22,799,029 4.4 Clister 6,993 13,3% £ 10,153,081 18,50,811	5,000-10,000 1,000-25,000-5,000 1,000-25,000-5,000 25,000-5,000 25,000-5,000 25,000-5,000 25,000-5,000 25,000-5,000 25,000-10,000 25,000-10,000 25,000-10,000 25,000-10,000 25,000-10,000 25,000-25,00	1,042 3,444 6,507 6,507 6,101 6,116 8,228 8,228 5,333 1,1777 1,1777 718 718 439 328 7175 328 7175 38 7175 718 7175 7175 718 718 719 719 719 719 719 719 719 719 719 719	233 7,88 7,88 14,57 14,57 12,00 18,44 11,12 11,12 11,14 11,14 11,15 11,1	7,863,719 61,567,722 244,679,451 380,720,403 6469,477,729 10,118,590,740 6869,505,529 484,924,159 347,381,932 267,923,566 194,236,621 154,991,829 155,780,945 112,877,960 37,198,444 32,336,799 43,718,434 42,517,960 43,718,444 44,751,480 44,751,480 44,751,480 49,721,723,66,966 404,751,480 40,721,869,028 40,	0.1
Repayment type Number % of total number Amount (GBP) % of total annumber Capital repayment 42,526 82.0% £ 4.280,225,976 77.2 Part-and-part 221 0.4% £ 17.87,524 0.3 Interest-only 2,220 4.3% £ 2.27,99,029 4.1 Clist 6,903 133% £ 1.18,50,811 18	5.000-10.000 10.0002-5000-5000 25.000-5000 25.000-5000 25.000-5000 25.000-5000 25.000-5000 25.000-5000 25.000-5000 25.000-5000 25.0000-5000 25.0000-5000 25.0000-5000 25.0000-5000 25.0000-50000 25.0000-50000 25.0000-50000 25.0000-50000 25.0000-50000 25.0000-500000 25.0000-500000 25.0000-500000 25.0000-5000000 25.0000-50000000000000000000000000000000	1,042 3,484 6,507 6,517 6,116 6,116 3,3015 5,383 6,258 5,006 3,015 1,777 1,777 1,777 1,777 1,778 4,459 3,28 3,006 3,006 4,775 4,776 4,781 4,781 Number 1,745 1,476 4,766 1,772 1,776 1,476 1,772 1,476 1,772 1,476 1,772 1,476 1,772 1,476 1,772 1,476 1,775 1,7	2.3* 7.8* 14.5* 14.5* 13.7* 12.0* 18.4* 11.2* 18.4* 11.2* 16.7* 4.0* 1.6* 1.6* 1.6* 1.6* 1.6* 1.6* 1.6* 1.6	7,863,719 61,567,722 61,567,722 62,446,79,451 636,720,403 64,69,477,729 636,732,732 636,732 63	0.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1
Repayment type Number % of total number Amount (GBP) % of total number Capital repayment 42,526 82,0% (2,378) 77.2 <td>5,000-10,000 1,000-25,000-5,000 25,000-5,000 25,000-5,000 25,000-5,000 25,000-5,000 25,000-5,000 25,000-5,000 25,000-5,000 25,000-75,000 25,000 25,000-75,000 25,00</td> <td>1,042 3,444 6,507 6,116 6,507 6,116 5,383 8,228 5,036 5,036 1,777 1,075 718 459 228 306 306 5,036 175 38 4,781 Number 1,777 0 44,781 Number 2,145 4,272 4,706 1,720</td> <td>2.33 7.88 7.88 14.55 14.55 12.00 18.44 11.12 16.74 16.75 16.77 16.77 16.77 17 18 18 18 18 18 18 18 18 18 18 18 18 18</td> <td>7,863,719 61,567,722 244,679,451 380,720,403 6469,477,729 10,118,590,740 6869,536,529 672,957,859 484,924,159 347,381,932 672,923,566 194,236,621 154,991,829 112,877,960 37,198,444 32,336,799 112,877,960 40,751,480 40,75</td> <td>0.10</td>	5,000-10,000 1,000-25,000-5,000 25,000-5,000 25,000-5,000 25,000-5,000 25,000-5,000 25,000-5,000 25,000-5,000 25,000-5,000 25,000-75,000 25,000 25,000-75,000 25,00	1,042 3,444 6,507 6,116 6,507 6,116 5,383 8,228 5,036 5,036 1,777 1,075 718 459 228 306 306 5,036 175 38 4,781 Number 1,777 0 44,781 Number 2,145 4,272 4,706 1,720	2.33 7.88 7.88 14.55 14.55 12.00 18.44 11.12 16.74 16.75 16.77 16.77 16.77 17 18 18 18 18 18 18 18 18 18 18 18 18 18	7,863,719 61,567,722 244,679,451 380,720,403 6469,477,729 10,118,590,740 6869,536,529 672,957,859 484,924,159 347,381,932 672,923,566 194,236,621 154,991,829 112,877,960 37,198,444 32,336,799 112,877,960 40,751,480 40,75	0.10
Capital repayment 42,526 82,0% [2 4,280,225,976] 77.7 Part-and-part 231 0.4% [2 17,857,524] 0.5 Interest-only 2,220 43,78 [2 226,799,029] 4.1 Offer 6,903 13,3% [2 10,14,50,811] 18.5	5.000-10.000 10.000-25.000-5.000 25.000 25.000-5.000 25.000 25.000-5.000 25.0000 25.0000 25.0000 25.0000 25.0000 25.0000 25.0000 25.0000 25.0000 25.0000 25.0000 25.0000 25.	1,042 3,484 6,507 6,516 6,116 6,116 3,383 8,228 5,036 3,015 1,777 1,777 1,777 1,778 4,599 3,288	2.3* 7.8* 14.5* 14.5* 13.7* 12.0* 18.4* 11.2* 16.2* 16.2* 17.4* 19.2* 19.3* 19	7,863,719 61,567,722 62,446,79,451 380,720,403 646,477,729 686,356,259 672,957,859 672,957,859 672,957,859 672,957,859 672,957,859 672,957,859 672,957,859 672,957,859 672,957,859 672,957,859 672,957,859 672,957,859 673,958,859 673,958,859 673,958,859 673,958,859 673,958,859 673,958,859 673,958,859 673,958,859 673,958,859 673,958,859 673,958,859 674,959,859 674,959,859 675,959 675	0.0 1.1 1.1 1.1.1 1.1
Capital repayment 42.526 82.0% [2 4.280,225.976] 77.7 Part-and-part 231 0.4% [2 17.857.524] 0.5 Interest-only 2.220 4.3% [2 226.790.029] 4.1 Offset 6.903 13.3% [2 10.14.50.081] 18.0	5.000-10.000 10.0002-5.000-5.000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000	1,042 3,484 6,507 6,516 6,116 6,116 3,383 8,228 5,036 3,015 1,777 1,777 1,777 1,778 4,599 3,288	2.3* 7.8* 14.5* 14.5* 13.7* 12.0* 18.4* 11.2* 16.2* 16.2* 17.4* 19.2* 19.3* 19	7,863,719 61,567,722 62,446,79,451 380,720,403 646,477,729 686,356,259 672,957,859 672,957,859 672,957,859 672,957,859 672,957,859 672,957,859 672,957,859 672,957,859 672,957,859 672,957,859 672,957,859 672,957,859 673,958,859 673,958,859 673,958,859 673,958,859 673,958,859 673,958,859 673,958,859 673,958,859 673,958,859 673,958,859 673,958,859 674,959,859 674,959,859 675,959 675	0.0 1.1 1.1 1.1.1 1.1
Part-and-part 231 0.4% £ 17.857,524 0.3 Interest only 2,220 4.3% £ 228,799,029 4.1 Cifset 6.90 13.3% £ 1.014.530.811 18.3	5.000-10.000 10.0002-5.000-5.000 25.0000-5.000 25.0000-5.0000 25.00000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.00000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.00000-5.0000 25.00000-5.0000 25.00000-5.0000 25.000000000000000000000000000000	1,042 3,484 6,507 6,517 6,118 8,228 8,228 5,308 5,308 3,015 1,777 1,777 1,777 1,777 1,777 1,778 1,78 1,	2.3* 7.8* 14.5* 14.5* 13.7* 12.0* 18.4* 11.2* 18.4* 1.1.2* 1.1.2* 1.1.1*	8 7,863,719 6 11,567,722 6 244,679,451 6 380,720,403 6 469,477,729 1 10,18,590,740 6 869,536,529 6 72,957,859 6 484,924,159 3 47,381,932 6 72,957,859 6 194,236,521 6 194,236,521 6 194,236,521 6 194,236,521 6 194,236,521 6 194,236,521 6 194,236,521 6 194,236,521 6 194,236,521 6 194,236,521 6 194,236,521 6 194,236,521 6 194,236,521 6 194,236,521 6 194,236,521 6 194,236,521 6 194,236,531 6 194	0.1 1.1 1.1 1.1 4.4 6.9 8.5 8.5 8.6 1.8 1.8 8.8 8.8 6.3 6.3 6.3 6.3 6.3 6.3 6.3 6.3 6.3 6.3
Interest-only 2.220 4.3%, E 228,799,029 4.1 Offset 6.993 133%, F 1014,530,811 183	5.000-10.000 10.00025.000-5.000 10.00025.000 25.000-5.000 25.000-5.000 25.000-5.000 25.000-5.000 25.000-5.000 25.000-5.000 25.000-5.000 25.000-5.000 25.000-5.000 25.000-6.000 25.000-6.000 25.000-6.000 25.000-6.000 25.000-6.000 25.0000-6.000 25.0000-6.000 25.0000-6.000 25.0000-6.000 25.0000-6.000 25.0000-6.000 25.0000-6.000 25.0000-6.000 25.0000-6.000 25.0000-6.000 25.0000-6.00000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.00000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.00000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.00000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.00000 25.0000-6.0000 25.0000-6.0000 25.0000-6.0000 25.0000-6.00000 25.0000-6.00000 25.0000-6.00000 25.0000-6.0000000 25.0000-6.00000000 25.0000-6.0000000000000000000000000000000	1,042 3,444 6,507 6,517 6,116 6,527 6,116 6,528 6,538	2.3* 7.8* 14.5* 14.5* 13.7* 12.0* 18.4* 11.2* 16.2* 4.0* 4.0* 1.6* 1.6* 1.6* 1.6* 1.6* 1.6* 1.6* 1.6	7,863,719 61,567,722 244,679,451 380,720,403 469,477,729 1,018,590,740 869,536,529 672,957,859 484,924,159 347,381,932 267,923,566 194,236,621 154,991,829 165,780,945 112,877,960 37,198,444 32,336,799 15,925,746 40,4751,480 412,571,002 972,772,366 137,786,906 404,751,480 952,842,830 721,869,928 555,319,419 101,1878,696 404,751,480 952,842,830 172,186,928 172,186,928 172,186,928 172,186,928 172,186,938 172,186,9	0.1 1.1.1 4.4 6.9 8.5 18.4 15.7 12.1 8.8 6.3 4.8 3.0 0.0 100.0 % of total amoun 17.6 0.0 10.0 0.0 10.0 0.0 10.0 0.0 10.0 0.0
Offset 6.903 13.3% £ 1.014.530.811 18.3	5.000-10.000 10.000-25.000-5.000 25.0000-5.000 25.0000-5.000 25.0000-5.000 25.0000-5.000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.00000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.00000-5.0000 25.00000-5.0000 25.00000-5.0000 25.00000-5.0000 25.00000-5.0000 25.00000-5.0000 25.000000000000000000000000000000	1,042 3,484 6,507 6,517 6,116 8,183 8,228 5,308 5,308 5,308 3,015 1,777 1,777 1,777 1,777 1,777 1,777 1,778 1,284 4,598 3,306 3,306 1,77 1,77 1,77 1,77 1,77 1,77 1,77 1,7	2.33 7.88 7.88 14.55 14.55 12.00 12.00 12.00 16.21 16.21 16.22 16.22 16.23 16.24 16.24 16.24 16.24 16.24 16.24 16.25 16.25 16.26 16.	7,863,719 61,567,722 61,567,722 62,446,79,451 6380,720,403 6469,477,729 6369,536,529 672,957,859 672,957,859 672,957,859 672,957,859 672,957,859 672,957,859 672,957,859 672,957,859 672,957,859 672,957,859 672,957,859 673,959,859 673,959,859 673,959,859 673,959,859 673,959,859 673,959,859 673,959,859 674,959,959 674,959,959 674,959,959 674,959,959 675,959 675,959,959 675,959 6	0.1
Total 51,880 100.0% £ 5,541,413,339 100.0	5.000-10.000 10.00025.000-5.000 25.000-5.000 25.000-5.000 25.000-5.000 25.000-5.000 25.000-5.000 25.000-5.000 25.000-5.000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.00000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.00000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.00000 25.0000-5.0000 25.00000-5.0000 25.00000-5.0000 25.00000-5.0000 25.00000-5.0000 25.00000-5.0000 25.000000000 25.000	1,042 3,484 3,484 6,507 6,516 6,516 5,383 8,228 5,006 3,015 1,777 1,777 1,777 1,777 1,778 4,459 3,28 3,28 3,006 3,	2.3* 1.45* 1.45* 1.12* 1.12* 1.12* 1.12* 1.12* 1.12* 1.12* 1.13* 1.13* 1.14* 1.15* 1	8 7,863,719 6 11,567,722 6 244,679,451 8 380,720,403 6 469,477,729 1 10,18,590,740 8 893,536,529 6 72,957,859 6 484,924,159 3 477,381,932 6 72,957,859 6 484,924,159 1 484,924,159 1 54,991,829 1 65,780,945 6 1 112,877,980 6 1 112,877,980 6 2 3,71,98,444 8 22,336,799 6 2 41,919,078 4 12,571,020 6 2 5,541,413,339 Amount (GBP) 6 404,751,480 6 952,842,830 7 71,869,284 6 555,319,419 6 148,388,901 6 111,165,083 6 35,027,087 6 5,541,413,339 Amount (GBP) 6 5,541,413,339	0.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11
	5.000-10.000 1.0000-25.0000-5.0000 25.0000-5.00000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.0000 25.0000-5.00000 25.0000-5.0000 25.00000-5.0000 25.0000-5.0000 25.0000-5.0000 25.00000-5.0000 25.00000000 25.000000000000000000	1,042 6,507 6,507 6,507 6,507 6,508 5,383 6,508 6,508 6,509 7,177 7,177 7,177 7,18 7,18 7,18 7,18 7	2.33 7.88 7.88 7.89 14.55 12.00 12.00 18.44 11.12 11.12 1.12 1.16 1.16 1.16 1.16 1.	7,863,719	0.13 1.13 1.13 1.14 4.49 6.99 8.55 1.57 1.57 1.21 8.88 8.89 6.39 6.30 6.30 6.30 6.30 6.30 6.30 6.30 6.30

CBS Covered Bonds

		CBS Covered Bonds					
Seasoning	Number	% of total number	Amount (GBP)	% of total amount			
0-12 months	1,911	4.3% £	318,141,011	5.7%			
12-24 months	4,561		765,138,332	13.8%			
24-36 months	7,965 5,502		1,264,411,415	22.8%			
36-48 months 48-60 months	5,502 4,925		847,024,978 626,170,445	15.3% 11.3%			
60-72 months	3,498		396,782,928	7.2%			
60-72 months 72-84 months	3,310	7.4% €	346,183,176	6.2%			
84-96 months	2,615		229,092,506	4.1%			
96-108 months 108-120 months	2,155 1,899		172,469,439 148,052,578	3.1%			
120-150 months	1,899		148,052,578 246,067,402	2.7% 4.4%			
150-180 months	2,627		166.936.139	3.0%			
180+ months	466	1.0% €	14,942,988	0.3%			
Total	44,781	100.0% £	5,541,413,339	100.0%			
Interest account to a	Number	% of total number	Amount (GBP)	0/ -64-4-1			
Interest payment type Fixed	Number 28,239		3,314,015,474	% of total amount 59.8%			
SVR	19,272		1,956,064,178	35.3%			
Tracker	4,369	8.4%	271,333,687	4.9%			
Other (please specify)_Capped	0	0.0%	0	0.0%			
Total	51,880	100.00% £	5,541,413,339	100.00%			
Loan purpose type	Number	% of total number	Amount (GBP)	% of total amount			
Owner-occupied	Number 51,868		5,540,095,443	% of total amount 100.0%			
Buy-to-let	12		1,317,896	0.0%			
Second home Total	0		0	0.0%			
Total	51,880	100.0% £	5,541,413,339	100.0%			
Income verification type	Number	% of total number	Amount (GBP)	% of total amount			
Fully verified	Number 44,781		5,541,413,339	% of total amount 100.0%			
Fast-track	0	0.0%	0,041,410,000	0.0%			
Self-certified Total	0	0.0%	0	0.0%			
Total	44,781	100.0%	5,541,413,339	100.0%			
Remaining term of loan	Number	% of total number	Amount (GBP)	% of total amount			
0-30 months	2,294	5.1% €	57.647.285	1.0%			
30-60 months	3,182	7.1% ₤	128,738,995	2.3%			
60-120 months	9,745		692,611,728	12.5%			
120-180 months	10,861		1,224,110,698	22.1%			
180-240 months	9,140		1,439,880,358 1,246,570,930	26.0% 22.5%			
240-200 months	6 167						
240-300 months	6,167 2,475						
240-300 months 300-360 months 360+ months	2,475 917	5.5% £ 2.0% £	547,857,552 203,995,793	9.9% 3.7%			
240-300 months	2,475	5.5% £ 2.0% £	547,857,552	9.9%			
240-300 months 300-360 months 360- months Total	2,475 917 44,781	5.5% £ 2.0% £ 100.0% £	547,857,552 203,995,793 5,541,413,339	9.9% 3.7% 100.0%			
240-300 months 300-360 months 360- months Total Employment status	2,47s 917 44,781 Number	5.5% C 2.0% E 100.0%	547,857,552 203,995,793 5,541,413,339 Amount (GBP)	9.9% 3.7% 100.0%			
240-300 months 300-360 months 360+ months Total Employment status Employed	2,475 917 44,781 Number	\$ 55% E \$ 100.00%	547,857,552 203,995,793 5,541,413,339 Amount (GBP) 3,895,412,362	9.9% 3.7% 100.0% % of total amount 70.3%			
240-300 months 300-360 months 380- months Total Employment status Employed Self-employed Unemployed	2.475 9114 914 914 914 914 914 914 914 914 91	\$ 55% [c 55%] C 55% [c 75%] C 50%	547,857,552 203,995,793 5,541,413,339 Amount (GBP) 3,895,412,362 1,580,306,115 6,893,638	9.9% 3.7% 100.0% % of total amount 70.3% 28.5% 0.1%			
240-300 months 360+ months 160+ months 170tal Employment status Employed Self-employed Unemployed Helired	2,475 917 44,781 Number 33,904 9,659 96	5.5% [C 2.0% [C 100.0% [547,857,552 203,995,793 5,541,413,339 Amount (GBP) 3,895,412,362 1,580,306,115	9.9% 3.7% 100.0% % of total amount 70.3% 28.5% 0.1%			
240-300 months 360+ months Total Employment status Employed Self-employed Unemployed Relired Quarantor	2.475 917 44.781 Number 33.904 9.659 9904	6.5% E 2.0% E 100.0%	547,857,552 203,995,793 5,541,413,339 Amount (GBP) 3,895,412,362 1,580,306,115 6,893,638 35,650,430	9.9% 3.7% 100.0% % of total amount 70.3% 28.5% 0.1% 0.6% 0.0%			
240-300 months 300-360 months 360+ months Total Employment status Employed Self-amployed Unemployed Relited Guarantor Other	2,475 917 44,781 Number 33,904 9,659 96 904 0 218	5.5% C 2.0% C 100.0%	547,857,552 203,995,793 5,541,413,339 Amount (GBP) 3,895,412,362 1,580,306,115 6,893,638 35,650,430	9.9% 3.7% 100.0% % of total amount 70.3% 28.5% 0.1% 0.6% 0.0%			
240-300 months 3604 months 3604 months Total Employment status Employed Self-employed Unemployed Relired Guarantor	2.475 917 44.781 Number 33.904 9.659 9904	5.5% C 2.0% C 100.0%	547,857,552 203,995,793 5,541,413,339 Amount (GBP) 3,895,412,362 1,580,306,115 6,893,638 35,650,430	9.9% 3.7% 100.0% % of total amount 70.3% 28.5% 0.1% 0.6% 0.0%			
240-300 months 3604 months 3604 months Total Employment status Employed Self-employed Unemployed Guarantor Other Total Covered Bonds Outstanding, Associated Derivatives (please dis-	2,475 917 44,781 Number 33,904 9,659 966 904 44,781 44,781	5.5% C 2.0% C 100.0%	547,857,552 203,995,793 5,541,413,339 Amount (GBP) 3,895,412,362 1,580,306,115 6,893,638 35,650,430	9.9% 3.7% 100.0% % of total amount 70.3% 28.5% 0.1% 0.6% 0.0%			
240-300 months 3804- months 1804- months Total Employed self-employed Unemployed Guarantor Other Total Covered Bonds Outstanding, Associated Derivatives (please dis- Series	2,475 917 44,781 Number 33,904 9,659 969 904 44,781 44,781 44,781	S.5% C 20% C	547,857,552 203,995,793 5,541,413,339 Amount (GBP) 3,895,412,362 1,580,306,115 6,893,638 35,650,430 23,150,794 5,541,413,339	9.9%, 3.7%, 100.0%, % of total amount 70.3%, 0.1%, 0.6%, 0.0%, 0.4%, 100.0%,	8	9	100
240-300 months 360+ months 360+ months Total Employed Self-employed Unemployed Guarantor Other Total Covered Bonds Outstanding, Associated Derivatives (please dis- Series Series	2.475 917 44.781 Number 33.904 9.655 9.655 9.650 9.040 1.4781 44.781 44.781	S.5% E C C C C C C C C C	547,857,552 203,995,793 5,541,413,339 Amount (GBP) 3,895,412,362 1,580,306,115 6,893,633 35,650,430 23,150,794 5,541,413,339	9.9%. 3.7%. 100.0% % of total amount 70.3%. 28.5% 0.1%. 0.6%. 0.6%. 100.0%	8 1201177 ABA V NA V ASA	9 13/11/18 Aao / NP / AAA	10 2006919 Ass/NR/ASS
240-300 months 360+ months 360+ months Total Employment status Employed Self-employed Unemployed Guarantor Cuter Total Covered Bonds Outstanding, Associated Derivatives (please dississued as lissued date Original rating (Moody's/S&P/Fritch/DBRS)	2,475 917 44,781 Number 33,904 9,659 969 904 44,781 44,781 44,781	S5% C 20% C	547,857,552 203,995,793 5,541,413,339 5,541,413,339 Amount (GBP) 3,895,412,362 1,580,306,115 6,893,565,430 23,150,794 5,541,413,339	9.9% (3.7% (10.0%) 100.0% (10.0%) 100.0% (10.0%) 100.0% (10.0%) 100.0% (10.0%) 100.0% (10.0%) 17/03/15 (17/03/15 Aaa / NR / AAA	Aaa / NR / AAA	Aaa / NR / AAA	Aaa / NR / AAA
240-300 months 360+ months 360+ months 170tal Employed Self-employed Unemployed Retired Guarantor Other Total Covered Bonds Outstanding, Associated Derivatives (please dissibuted to the programme of the progr	2,475 917 44,781 Number 33,304 9,659 96 96 97 44,781 44,781 22077/01 Aaa / NR / AA Aay / NR / AA	S5% [C 20% [C 100.0% [C	547,857,552 203,995,793 5,541,413,339 5,541,413,339 3,895,412,362 1,580,306,115 6,893,638 35,60,430 23,150,794 5,541,413,339 6,000,717,444 0,000,717,444 Aaa / NR / AAA	9.9% (3.7% (100.0%) 3.7% (100.0%) % of total amount 70.3% (28.5% 0.1% 0.0% 0.0% 100.0%) 1.70 (100.0%) 7 (17/03/15 Aaa / NR / AAA Aaa / NR / AAA Aaa / NR / AAA ABB (BBP)	Aaa / NR / AAA Aaa / NR / AAA EUR	Aaa / NR / AAA Aaa / NR / AAA GBP	Aaa / NR / AAA Aaa / NR / AAA EUR
240-300 months 3604 months 3604 months Total Employment status Employed Self-employed Unemployed Variety Refred Quarantor Other Total Covered Bonds Outstanding, Associated Derivatives (please discission date of the Configuration of the Covered Bonds Outstanding, Associated Derivatives (please discission date of the Covered Bonds Outstanding, Associated Derivatives (please discission date of the Covered Bonds Outstanding, Associated Derivatives (please discission date of the Covered Bonds Outstanding, Associated Derivatives (please discission date of the Covered Bonds Outstanding, Associated Derivatives (please discission date of the Covered Bonds Outstanding, Associated Derivatives (please discission date of the Covered Bonds Outstanding, Associated Derivatives (please discission date of the Covered Bonds Outstanding, Associated Derivatives (please discission date of the Covered Bonds Outstanding, Associated Derivatives (please discission date of the Covered Bonds Outstanding, Associated Derivatives (please discission date of the Covered Bonds Outstanding, Associated Derivatives (please discission date of the Covered Bonds Outstanding, Associated Derivatives (please discission date of the Covered Bonds Outstanding, Associated Derivatives (please discission date of the Covered Bonds Outstanding, Associated Derivatives (please discission date of the Covered Bonds Outstanding, Associated Derivatives (please discission date of the Covered Bonds Outstanding, Associated Derivatives (please discission date of the Covered Bonds Outstanding, Associated Derivatives (please discission date of the Covered Bonds Outstanding, Associated Derivatives (please discission date of the Covered Bonds Outstanding, Associated Derivatives (please discission date of the Covered Bonds Outstanding, Associated Derivatives (please discission date of the Covered Bonds Outstanding, Associated Derivatives (please discission date of the Covered Bonds Outstanding, Associated Derivatives (please discission date of the Covered Bonds Outstanding,	2.475 917 44,781 Number 33,904 9,659 9,659 9,659 904 218 44,781 44,781 44,781 220700 Aaa / NR / Aw Aaa / NR / Aw GGB	S5% E C C C C C C C C C	547,857,552 203,995,793 5,541,413,339 5,541,413,339 3,595,412,362 1,580,306,115 6,893,538 35,650,430 23,150,794 5,541,413,339 6 03/11/14 Aaa / NR / AAA Aaa / NR / AAA	9.9%, 3.7%, 100.0%, 100.0%, % of total amount 28.5%, 0.1%, 0.0%, 100.0%, 177, 17/03/15 Aaa / NR / AAA Aa / NR / AAA GBP 650,000,000	Aaa / NR / AAA Aaa / NR / AAA EUR 500,000,000	Aaa / NR / AAA Aaa / NR / AAA GBP 600,000,000	Aaa / NR / AAA Aaa / NR / AAA EUR 500,000,000
240-300 months 360+ months 360+ months Total Employed Self-employed Unemployed Retired Guarantor Other Total Covered Bonds Outstanding, Associated Derivatives (please disciplinating in the properties of the p	2,475 917 44,781 Number 3,3,904 9,655 9,659 90 90,000,000 90,000,000 90,000,000 990,000,00	S5% [C 20% C 100.0% E	547,857,552 203,995,793 5,541,413,339 5,541,413,339 5,365,541,362 1,580,306,115 6,893,583 35,650,430 23,150,794 5,541,413,339 6 6 0,371,714 Aaa/NR/AAAA Aaa/NR/AAAA EUR 500,000,000 500,000,000	9.9% (3.7%) 100.0% 1100.0% 120	Aaa / NR / AAA Aaa / NR / AAA EUR 500,000,000 500,000,000	Aaa / NR / AAA Aaa / NR / AAA GBP 600,000,000 600,000,000	Aaa / NR / AAA Aaa / NR / AAA EUR 500,000,000 500,000,000
240-300 months 3604 months 3604 months Total Employment status Employed Self-employed Unemployed Unemployed Guarantor Other Total Covered Bonds Outstanding, Associated Derivatives (please disserted by Self-employed Bonds Outstanding, Associated Derivatives (please disserted Bonds Outstanding, Bonds Outstanding	2,475 9,171 44,781 Number 3,3,904 9,659 9,659 9,659 9,659 9,659 1,11 1,11 1,11 1,11 1,11 1,11 1,11 1,	S5% E C C C C C C C C C	547,857,552 203,995,793 5,541,413,339 5,541,413,339 5,541,413,339 1,580,306,115 6,893,638 35,650,430 23,150,794 5,541,413,339 6 6 03/11/14 Aaa / NR / AAAA Aas / NR / AAAA Aas / NR / AAAA 6,000,000 500,000,000 500,000,000 0786	9.9%, 3.7%, 100.0%, 100.0%, % of total amount 28.5%, 0.1%, 0.0%, 100.0%, 177, 17/03/15 Aaa / NR / AAA Aa / NR / AAA GBP 650,000,000, 650,000,000,	Aaa / NR / AAA Aaa / NR / AAA EUR 500,000,000 500,000,000	Aaa / NR / AAA Aaa / NR / AAA GBP 600,000,000 600,000,000	Aaa / NR / AAA Aaa / NR / AAA EUR 500,000,000 500,000,000
240-300 months 360- months 360- months 170tal Employed Self-employed Unemployed Retired Guarantor Other Total Covered Bonds Outstanding, Associated Derivatives (please dissipations) Series (Series) Series Issue date Original rating (Moody's/S&P/Filch/DBRS) Current rating (Moody's/S&P/Filch/DBRS) Denomination Amount outstanding FX swap rate (rate £1) FX invaprate (rate £1) FX wap rate (rate £1) Maturity type (paralsoft-bulletpass-through)	2,475 917 44,781 Number 3,3,904 9,659 9,659 9,659 9,659 9,659 44,781 44,781 44,781 44,781 44,781 44,781 48,781 /AA/ Aaa / NR / AA/ GBP 1,500,000,000 900,000,000 900,000,000 900,000,0	S5% C 20% C	547,857,552 203,995,793 5,541,413,339 5,541,413,339 5,541,413,339 1,580,308,115 6,893,538 5,650,430 23,150,794 5,541,413,339 6,031,114 Aaa/NR/AAAA Aaa/NR/AAAA Aaa/NR/AAAA Aaa/NR/AAAA Aaa/NR/AAAA Aaa/NR/AAAA Aaa/NR/AAAA	9.9% (3.7%) 100.0% 1100.0% 120	Aaa / NR / AAA Aaa / NR / AAA EUR 500,000,000 500,000,000 0.856 Soft bullet	Aaa / NR / AAA Aaa / NR / AAA GBP 600,000,000 600,000,000 1.000 Soft bullet	Aaa / NR / AAA Aaa / NR / AAA EUR 500,000,000 500,000,000 0.889 Soft bullet
240-300 months 360+ months 360+ months 170tal Employment status Employed Self-employed Unemployed Redired Guarantor Other Total Covered Bonds Outstanding, Associated Derivatives (please dis- Series Issue date Original rating (Moody's/S&P/Fitch/DBRS) Current rating (Moody's/S&P/Fitch/DBRS) Denomination Amount outstanding FK swap rate (ratie £1) Maturity type (plandsoft-build/pass-through) Scheduled final maturity date Legal final maturity date Legal final maturity date	2,475 9,171 44,781 Number 3,3,904 9,659 9,659 9,659 9,659 9,659 1,11 1,11 1,11 1,11 1,11 1,11 1,11 1,	S5% E C C C C C C C C C	547,857,552 203,995,793 5,541,413,339 5,541,413,339 5,541,413,339 1,580,306,115 6,893,638 35,650,430 23,150,794 5,541,413,339 6 6 03/11/14 Aaa / NR / AAAA Aas / NR / AAAA Aas / NR / AAAA 6,000,000 500,000,000 500,000,000 0786	9.9%, 3.7%, 100.0%, 100.0%, % of total amount 28.5%, 0.1%, 0.0%, 100.0%, 177, 17/03/15 Aaa / NR / AAA Aa / NR / AAA GBP 650,000,000, 650,000,000,	Aaa / NR / AAA Aaa / NR / AAA EUR 500,000,000 500,000,000	Aaa / NR / AAA Aaa / NR / AAA GBP 600,000,000 600,000,000	Aaa / NR / AAA Aaa / NR / AAA EUR 500,000,000 500,000,000
240-300 months 3604 months 3604 months 170tal Employment status Employed Employed Self-employed Unemployed Guarantor Other Total Covered Bonds Outstanding, Associated Derivatives (please dis- Series Series Courient rafing (Moody's/S&P/Fitch/DBRS) Current rafing (Moody's/S&P/Fitch/DBRS) Denomination Amount at issuance Amount outstanding FX swap rate (rafes £1) Maturity type (hard/soft-buillet/pass-through) Scheduled final maturity date Legal final maturity date ISIN	2,475 917 44,781 Number 33,904 9,659 96 990 10 218 44,781 44,781 44,781 44,781 44,781 1,500,000 900,000,000 1,500,00	S5% C 20% C 100.0% E 100.0%	547,857,552 203,995,793 5,541,413,339 5,541,413,339 1,580,306,115 6,893,538 35,650,430 23,150,794 5,541,413,339 6 03/11/14 Aaa/NR/AAA BE/UP 500,000,000 500,000,000 0,786 Soft buile 03/11/12	9.9%, 3.7%, 100.0% % of total amount 28.5%, 0.1%, 0.0%, 100.0% 7 17.03/15 Aaa / NR / AAA Aa / NR / AAA Aa / NR / AAA GBP 650,000,000 650,000,000 Soft bullet 17/03/20 17/03/20 2X51203884388	Aaa / NR / AAA Aaa / NR / AAA EUR 500,000,000 500,000,000 0.856 Soft bullet 12/01/24 12/01/24 XS1529880368	Aaa / NR / AAA Aaa / NR / AAA GBP 600,000,000 600,000,000 1.000 Soft bullet 13/11/23	Aaa / NR / AAA Aaa / NR / AAA EUR 500,000,000 500,000,000 0.889 Soft bullet 20/06/26 XS2015230365
240-300 months 360-4 months 360-4 months 170tal Employed Self-employed Unemployed Retired Guarantor Other Total Covered Bonds Outstanding, Associated Derivatives (please dissipations) Series (Moody's/S&P/Fitch/DBRS) Current rating (Moody's/S&P/Fitch/DBRS) Current rating (Moody's/S&P/Fitch/DBRS) Denomination Amount outstanding FX swap rate (rate £1) Maturity type (plandsoft-bulletpass-through) Scheduled final maturity date Legal final maturity date	2,475 917 44,781 Number Number 3,3,904 9,559 9,659 9,659 9,604 10 10 218 44,781 44,781 44,781 44,781 1,500,000,000 900,000,000 10,000 Soft budies 44,702 24,4707,22 24,4707,22 24,4707,22 24,4707,22 24,4707,22 24,507,20	S5% [C 20% C 100.0% E	547,857,552 203,995,793 5,541,413,339 5,541,413,339 5,541,382 1,580,306,115 1,580,306,115 1,580,306,115 1,580,306,115 1,580,306,115 1,580,306,115 1,580,306,115 1,580,306,115 1,580,306,115 1,580,306,115 1,581,413,339 1,581,413,339 1,581,413,339 1,581,413,339 1,581,413,339 1,581,413,339 1,581,413,339 1,581,413,339 1,581,413,339 1,581,413,339 1,581,413,413,413,413,413,413,413,413,413,41	9.9% (3.7% (10.0%) 100.0% (10.0%) 10	Aaa / NR / AAA Aaa / NR / AAA EUR 500,000,000 500,000,000 0.856 Soft bullet 12/01/24 12/01/24 XS1529880368 LSE	Aaa / NR / AAA Aaa / NR / AAA GBP 600,000,000 1.000 Soft builet 13/11/23 XS1908278440 LSE	Aaa / NR / AAA Aaa / NR / AAA EUR 500,000,000 500,000,000 0.889 Soft bullet 20/06/26 20/06/26 XS2015230365 LSE
240-300 months 3604 months 3604 months 170tal Employment status Employed Self-amployed Unemployed Self-amployed Gaiaranto Cither Total Covered Bonds Outstanding, Associated Derivatives (please dis- Series Series United Total Covered Bonds Outstanding, Associated Derivatives (please dis- Series United Total Covered Bonds Outstanding, Associated Derivatives (please dis- Series Series Covered Tating (Moody's/S&P/Fitch/DBRS) Current rating (Moody's/S&P/Fitch/DBRS) Denomination Amount at issuance Amount outstanding Fr. swap rate (rate £ 1) Maturity type (hard/soft-bulletipass-through) Scheduled final maturity date Legal final maturity date ISIN Slock exchange listing Coupon payment frequency	2.475	S.5% E C C C C C C C C C	547,857,552 203,995,793 5,541,413,339 5,541,413,339 3,595,412,362 1,580,306,115 6,893,538 35,650,430 23,150,794 5,541,413,339 6 6 03/11/14 Aaa / NR / AAA Company 500,000,000 500,000,000 0788 Soft buile 03/11/21	9.9% (3.7% (10.0%) 100.0% (10.0%) 10	Aaa / NR / AAA Aaa / NR / AAA EUR 500,000,000 0	Aaa / NR / AAA Aaa / NR / AAA Aaa / NR / AAA GBP 600,000,000 600,000,000 1,000 Soft bullet 13/11/23 13/11/23 XS1908278440 LSE Quarterly	Aaa / NR / AAA Aaa / NR / AAA EUR 500,000,000 500,000,000 0,889 Soft bullet 20'06/26 20'06/26 XS2015230365 LSE Annually
240-300 months 360+ months 360+ months 170tal Employment status Employed Self-amployed Unemployed Redired Guarantor Other Total Covered Bonds Outstanding, Associated Derivatives (please dis- Series Issue date Original rating (Moody's/S&P/Fitch/DBRS) Current rating (Moody's/S&P/Fitch/DBRS) Current rating (Moody's/S&P/Fitch/DBRS) Denomination Amount outstanding FX swap rate (ratie \$1) Maturity type (frad/Self-builet/pass-through) Scheduled final maturity date Legal final maturity date Legal final maturity date Legal final maturity date Legal final maturity date Coupon payment frequency Coupon payment frequency Coupon payment date	2,475 917 917 917 44,781 Number 3,3,904 9,559 9,559 9,659 9,659 9,604 101 218 44,781 44,781 44,781 44,781 1,500,000,000 900,000,000 1,000 Soft bulled 900,000,000 1,000 Soft bulled 2440722 2440722 2440722 24507381724 Manifely	S5% E	547,857,552 203,995,793 5,541,413,339 5,541,413,339 5,541,362 1,580,306,115 1,580,306,	9.9% 3.7% 3.7% 100.0%	Aaa / NR / AAA Aaa / NR / AAA EUR 500,000,000 0.856 Soft bullet 12/01/24 12/01/24 XS1529880368 LSE Annually 14/01/20	Aaa / NR / AAA Aaa / NR / AAA GBP 600,000,000 1,000 Soft bullet 13/11/23 13/11/23 XS1908278440 LSE Quarterly 13/11/19	Aaa / NR / AAA Aaa / NR / AAA EUR 500,000,000 00,000 0,889 Soft bullet 2006/26 2006/26 XS2015230365 LSE Annually 2206/20
240-300 months 360-1 months 360-1 months 150-1 months 150	2.475	S5% E 20%	547,857,552 203,995,793 5,541,413,339 5,541,413,339 3,595,412,362 1,580,306,115 6,893,538 35,650,430 23,150,794 5,541,413,339 6 6 03/11/14 Aaa / NR / AAA Company 500,000,000 500,000,000 0788 Soft buile 03/11/21	9.9% (3.7% (10.0%) 100.0% (10.0%) 10	Aaa / NR / AAA Aaa / NR / AAA EUR 500,000,000 0	Aaa / NR / AAA Aaa / NR / AAA Aaa / NR / AAA GBP 600,000,000 600,000,000 1,000 Soft bullet 13/11/23 13/11/23 XS1908278440 LSE Quarterly	Aaa / NR / AAA Aaa / NR / AAA EUR 500,000,000 500,000,000 0,889 Soft bullet 20/06/26 20/06/26 XS2015230365 LSE Annually 22/06/20 0,125%
240-300 months 360+ months 360+ months 170tal Employment status Employed Self-amployed Unemployed Redired Guarantor Other Total Covered Bonds Outstanding, Associated Derivatives (please dis- Series Issue date Original rating (Moody's/S&P/Fitch/DBRS) Current rating (Moody's/S&P/Fitch/DBRS) Current rating (Moody's/S&P/Fitch/DBRS) Denomination Amount outstanding FX swap rate (ratie \$1) Maturity type (frad/Self-builet/pass-through) Scheduled final maturity date Legal final maturity date Legal final maturity date Legal final maturity date Legal final maturity date Coupon payment frequency Coupon payment frequency Coupon payment date	2,475 917 44,781 Number 33,904 9,659 9,659 9,659 904 218 44,781 44,781 44,781 44,781 64,78	S5% C 20% E 1100.0%	547,857,552 203,995,793 5,541,413,339 5,541,413,339 1,580,306,115 6,893,538 35,650,430 23,150,794 5,541,413,339 6 03/11/14 Aaa / NR / AAA Aaa / NR / AAA Aaa / NR / AAA EU Sould on Sou	9.9%, 3.7%, 100.0%, 3.7%, 100.0%, 7.3%, 0.6%, 0.1%, 0.0%, 100.0%, 7.7, 17/03/15 Aaa / NR / AAA Aaa / NR / AAA GBP 650,000,000 650,000,000 5oft builet 17/03/20 100/03/20 100/0	Aaa / NR / AAA Aaa / NR / AAA EUR 500,000,000 0,856 Soft bullet 12/01/24 XS1529880368 Annually 14/01/20 0,500%	Aaa / NR / AAA Aaa / NR / AAA GBP 600,000,000 600,000 1,000 Soft bullet 13/11/23 XS1908278440 LSE Quarterly 13/11/31,131%	Aaa / NR / AAA Aaa / NR / AAA EUR 500,000,000 500,000,000 0.889 Soft bullet 2006/26 2006/26 XS2015/30365 LSE Annually 22/06/20 0.125% 0.220%
240-300 months 380- months 380- months 380- months 170tal Employed Self-employed Self-employed Unemployed Retired Guarantor Other Total Covered Bonds Outstanding, Associated Derivatives (please discissed as the control of the con	2,475 917 44,781 Number Number 33,304 9,559 9,659 9,69 9,640 1,218 44,781 2,18 44,781 2,18 44,781 1,500,000,000 900,000,000 1,000 Soft building 2,407;22 2,407;22 2,407;22 2,407;22 2,407;21 2,	S5% [C 20% [C 100.0%] E 100.0% E 20.0% C	547,857,552 203,995,793 5,541,413,339 5,541,413,339 3,595,412,362 1,580,306,115 6,893,538 35,650,430 5,541,413,339 6 6 03/11/14 Aaa / NR / AAA Aaa / NR / AAA Aaa / NR / AAA CEU 500,000,000 500,000,000 000 00,788 Soft buile 03/11/21	9.9% 3.7% 100.0% 3.7% 100.0% 50 of total amount 70.3% 28.5% 0.5% 0.6% 0.6% 0.0% 100.0% 77 17/03/15 Aaa/ NR/ AAA Aaa/ NR/ AAA Aaa/ NR/ AAA (SBP) 650,000,000 1,000 50f bullet 17/03/20 XS1203083438 Quarterly 17/12/19 1.083% 0.300%	Asa / NR / AAA Asa / NR / AAA EUR 50,000,000 0 856 Soft bull 1201/24 1201/24 XS152980368 LSE Annually 1401/20 0.180% Nativis	Aaa / NR / AAA Aaa / NR / AAA GBP 600,000,000 600,000,000 1,000 Soft bullet 13/11/23 XS1908278440 LSE Ouarterly 13/11/19 1,310% 0,720%	Aaa / NR / AAA Aaa / NR / AAA EUR 500,000,000 500,000,000 0,889 Soft bullet 2006/26 XS2015/230365 Annually 2206/20 0,125% 0,220% HSBC Bank plc
240-300 months 360-4 months 360-4 months 160-4 months 17-tal Employment status Employed Self-amployed Unemployed Guizantor Citier Total Covered Bonds Outstanding, Associated Derivatives (please dis- Series Issue date Original rating (Moody's/S&P.Fritch/DBRS) Current rating (Moody's/S&P.Fritch/DBRS) Courrent rating (Moody's/S&P.Fritch/DBRS) Denomination Amount at issuance Amount outstanding FX swap rate (raties: 1) Maturity type (hard/soft-bullet/pass-through) Scheduled final maturity date ISIN Slock exchange islain Slock exchange islain Coupon payment frequency Coupon payment frequency Coupon payment frequency Coupon payment date Margin payable under extended maturity period (%) Swap counterparty/ses	2,475 917 44,781 Number 33,904 9,659 9,659 9,659 904 218 44,781 44,781 44,781 44,781 44,781 1,500,000 900,000 Soft bulle 1,500,000 Soft bulle 2,4072;2 2,4072;2 2,4072;2 3,503,503,503,503,503,503,503,503,503,50	S5% E 20%	547,857,552 203,995,793 5,541,413,339 5,541,413,339 1,580,306,115 6,893,538 35,650,430 23,150,794 5,541,413,339 6 03/11/14 Aaa/NF/AAA Aaa/NF/AAA Aaa/NF/AAA EUP 500,000,000 0,786 Soft buile 03/11/21 04/11/21 05/11/21 05/11/21 05/11/21 06/11/21	9.9%, 3.7%, 100.0%, 3.7%, 100.0%, 7.3%, 0.6%, 0.1%, 0.0%, 100.0%, 7.17,037, Aaa / NR / AAA Aa / NR / AAA GBP 650,000,000 650,000,000 50f builet 17/03/20 17/	Aga / NR / AAA Aga / NR / AAA Aga / NR / AAA EUR 500.000.000 0.0550 500.000.000 0.856 Soft builet 1201/24 1201/24 XS1529880368 EE Annually 1401/20 0.500% 0.180% Natiois EUR	Aaa / NR / AAA Aaa / NR / AAA Aaa / NR / AAA GBP 600,000,000 600,000,000 1,000 Soft bullet 13/11/23 13/11/23 13/11/23 13/11/23 13/11/23 13/11/23 13/11/23 Counterly 13/11/13 0,720% Coventy Building Coventy Building GBP	Aga (NR) AAA Aga (NR) AAA Aga (NR) AAA EUR 500,000,000 0,000 0,0899 Soft bullet 2006;26 XS2015230365 XS2015230365 Annually 2206;20 0,125% 0,220% HSBC Bank ptc
240-300 months 380- months 380- months 380- months Total Employed Employed Self-employed Unemployed Retired Guarantor Other Total Covered Bonds Outstanding, Associated Derivatives (please discissing a series of the control of the	2,475 917 44,781 Number Number 33,304 9,559 9,659 9,69 9,640 1,218 44,781 2,18 44,781 2,18 44,781 1,500,000,000 900,000,000 1,000 Soft building 2,407;22 2,407;22 2,407;22 2,407;22 2,407;21 2,	S5% E 20% E 100.0% E 20% E	547,857,552 203,995,793 5,541,413,339 5,541,413,339 1,580,306,115 6,893,538 35,650,430 23,150,794 5,541,413,339 6 03/11/14 Aaa / NR / AAA Aaa / NR / AAA Aaa / NR / AAA EU Sould on Sou	9.9%, 3.7%, 100.0% % of total amount 28.5%, 0.1%, 0.0%, 100.0% 7 17/03/20 17/03/20 550,000,000 550,000,000 5oft builet 17/03/20 10/03/20 17/03/20	Asa / NR / AAA Asa / NR / AAA EUR 50,000,000 0 856 Soft bull 1201/24 1201/24 XS152980368 LSE Annually 1401/20 0.180% Nativis	Aaa / NR / AAA Aaa / NR / AAA GBP 600,000,000 600,000 1,000 Soft bullet 13/11/23 XS1908278440 13/11/13 LSE Cuarterly 13/11/13 13/11/13 Coventy Spulliding	Aaa / NR / AAA Aaa / NR / AAA EUR 500,000,000 500,000,000 0,089 Soft bullet 2006/26 2006/26 XS2015230365 Annually 22/06/20 0,125% 0,220% HSBC Bank plc

CBS Covered Bonds

Programme triggers

Event (please list all triggers)	Summary of Event	Trigger (S&P, Moody's, Fitch, DBRS; short-term, long-term)	Trigger breached (yes/no)	Consequence of a trigger breach
Issuer Event of Default	Issuer failure to pay on Covered Bonds or issuer insolvency	N/A	No	Activates the Covered Bond Guarantee
Servicer Trigger (1)	Servicer's ratings fall below required levels	NR / NIA / NIA 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 Ever 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