National Transparency Template July 2020

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Administration		
lame of issuer	Coventry Building Society	
lame of RCB programme	Coventry Building Society	
	Philip Hemsley (Head of Capital Markets)	
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	E-mail: Philip.Hemsley@thecoventry.co.uk	
ame, job title and contact details of person validating this form	Mailing Address: Oak Tree Court, Binley Business Park, Harry Weston Road,	
	Coventry, CV3 2UN	
Date of form submissior		31/08/20
Start Date of reporting perior		01/07/20
nd Date of reporting perior		31/07/20

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

Counterparties, Ratings

				Counterparty/ies	Fi	ch	Mo	ody's	S&	kΡ.	D	BRS
					Rating trigger	Current rating						
Covered bonds				0	N/A	AAA	N/A	Aaa	N/A	N/A	N/A	N/A
Issuer				Coventry Building Society	N/A	A-	N/A	A2	N/A	N/A	N/A	N/A
Seller(s)				Coventry Building Society	N/A	A-	N/A	A2	N/A	N/A	N/A	N/A
Cash manager				Coventry Building Society	BBB	A-	Baa1	A2	N/A	N/A	N/A	N/A
Account bank Stand-by 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)	5,577,129,590	£428,000,000	£444,550,000									
Swap notional maturity/ies	15/01/2025	12/01/2024	20/06/2026									
LLP receive rate/margin	1.28975%	1.76250%	1.52800%									
LLP pay rate/margin			2.13660%									
Collateral posting amount(s) (GBP)			80,061,250									

Accounts, Ledgers

Accounts, Ledgers	Value as of End Date of reporting perio	Value as of Start Date of reporting perio	Townsteed Males
Revenue receipts (please disclose all parts of waterfall)	value as or chu bate or reporting perio	value as or start bate or reporting perio	Targeted Value
evenue receipts (please disclose all parts of waterfall)	AVAILABLE REVENUE RECEIPTS	AVAILABLE REVENUE RECEIPTS	
	(a) Revenue Receipts - Interest received from Borrowers: £11.672.042	(a) Revenue Receipts - Interest received from Borrowers: £9.854.619	
	(a) Revenue Receipts - Fees charged to Borrowers: £336,753	(a) Revenue Receipts - Fees charged to Borrowers: £471,592	
	(b) Interest received: £0	(b) Interest received: £26	
	(c) Excess Reserve Fund: £0	(c) Excess Reserve Fund: £236.400	
	(d) Other Revenue Receipts : £359.708	(d) Other Revenue Receipts : £643.701	
	(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: -£336,753	(g) Amounts Belonging to Third Parties: -£471,592	
	(h) Required Coupon Amount: £0	(h) Required Coupon Amount: £0	
	(i) Interest Accumulation Ledger: £0	(i) Interest Accumulation Ledger: £0	
	Total Available Revenue Receipts: £12,031,750	Total Available Revenue Receipts: £10,734,746	
	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		
	Provider and Asset Monitor: £6,000	Provider and Asset Monitor: £3,573	
	(d) Amounts due to the Interest Rate Swap Provider: £4,527,466	(d) Amounts due to the Interest Rate Swap Provider: £4,294,801	
	(e) (i) Amounts due to/(from) the Covered Bond Swap Providers: -£443,048	(e) (i) Amounts due to/(from) the Covered Bond Swap Providers: £566,869	
	(ii) Amounts due on the Term Advance: £1,677,360	(ii) Amounts due on the Term Advance: £3,256,083	
	(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: £24,099	(h) Transfer to Reserve Ledger: £0	
	(i) Excluded Swap Termination Amounts: £0	(i) Excluded Swap Termination Amounts: £0	
	(j) Indemnity amounts due to the Members: £0	(j) Indemnity amounts due to the Members: £0	
	(k) Repayment of Cash Capital Contributions : £0 (I) Deferred Consideration: £6,239,873	(k) Repayment of Cash Capital Contributions : £0 (I) Deferred Consideration: £2.613.420	
	(i) Deterred Consideration: £6,239,873 (m) Fees due to the Liquidation Member: £0	(i) Deterred Consideration: £2,613,420 (m) Fees due to the Liquidation Member: £0	
	(m) Hees due to the Eliquidation Member: £0 (n) Members profit amount: £0	(m) Fees due to the Liquidation Member: £0 (n) Members profit amount: £0	
	(ii) Members proint amount: £0	(h) Members profit amount: £0	
incipal receipts (please disclose all parts of waterfall)			
	AVAILABLE PRINCIPAL RECEIPTS	AVAILABLE PRINCIPAL RECEIPTS	
	(a) Scheduled amounts received from Borrowers: £32,658,428	(a) Scheduled amounts received from Borrowers: £32,153,541	
	Unscheduled amounts received from Borrowers: £89,013,711	Unscheduled amounts received from Borrowers: £49,555,283	
	Less Further Advances made: -£3,985,848	Less Further Advances made: -£2,835,840	
	(b) (i) Term Advance: £0	(b) (i) Term Advance: £0	
	(ii) Cash Capital Contributions: £0 (iii) Sale of Selected Loans: £0	(ii) Cash Capital Contributions: £0 (iii) Sale of Selected Loans: £0	
	Total Available Principal Receipts: £117,686,292	Total Available Principal Receipts: £78.872.983	
	Total Available Principal Receipts: £117,666,292	Total Available Principal Receipts: £78,872,983	
	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: £117,686,292	(d) Capital Distribution to Members: £78,872,983	
eserve ledger	£ 6,805,148		
evenue ledger	£ 13,368,503		
rincipal ledger	£ 117,686,292		
re-maturity liquidity ledger	N/A	N/A	N/A

Asset Coverage Test	Value	Description (please edit if different)
٨		A: Arrears Adjusted True Balance
B		B: Principal Receipts Retained in Cash
6	£	C: Retained Cash Contributions
0	L .	C: Retained Cash Contributions
		D: Substitution Assets - Principal Receipts ¹ & D: Substitution Assets - Capital Contributions
	£ 0	D: Substitution Assets - Principal Receipts' & D: Substitution Assets - Capital Contributions
v W	~	
W	£	
X	£ 244,050,579	
¥ _	E	Y : Flexible draw deduction
2		Z: Negative carry adjustment
Total	£ 5,327,148,048	
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 S&P (%)	N/A	
Maximum asset percentage from DBRS (%)	NA	1
Credit support as derived from ACT (GBP)	£ 710.298.048	
Credit support as derived from ACT (%)	15.4%	
Programme-Level Characteristics		1
Programme currency	EUR	
Programme size	7bn	
Covered bonds principal amount outstanding (GBP, non-GBP serie		
converted at swap FX rate)	£ 4,616,850,0	00
Covered bonds principal amount outstanding (GBP, non-GBP serie	2 4,010,000,0	p0
converted at current spot rate)	£ 4.703.450.0	00
Cover pool balance (GBP	£ 4,703,430,0	00
GIC account balance (GBP	£ 6,469,741,2 £ 137,859,5	
Any additional collateral (please specify	£ 137,609,5	
Any additional collateral (GBP	£	
	E	
Aggregate balance of off-set mortgages (GBF	£ 965,146,6	
Aggregate deposits attaching to the cover pool (GBF	£ 244,050,5	
Aggregate deposits attaching specifically to the off-set mortgage		
(GBP)	£ 211,935,2	15
Nominal level of overcollateralisation (GBF	1,990,341,136	-
Nominal level of overcollateralisation (%	43.1%	-
Number of loans in cover poc	51,018	
Average loan balance (GBP	£ 126,8	
Weighted average non-Indexed LTV (%	46.6%	
Weighted average Indexed LTV (%	42.9%	
Weighted average seasoning (months	53.3	
Weighted average remaining term (months	208.5	
Weighted average interest rate (%	2.14%	
Standard Variable Rate(s) (%	4.49%	
Constant Pre-Payment Rate (%, current month)	1.31%	
Constant Pre-Payment Rate (%, quarterly average	0.91%	
Principal Payment Rate (%, current month)	1.81%	1
Principal Payment Rate (%, guarterly average)	1.40%	1
Constant Default Rate (%, current month)	0.00%	1
Constant Default Rate (%, guarterly average)	0.00%	1
Fitch Discontinuity Factor (%)	10.80%	1
Moody's Timely Payment Indicato	Probable	
moody o ramoly r dymont muldate	FIODADIE	4
		1
Moody's Collateral Score (%, including/excluding systemic risk)	5.0% / 2.5%	

Mortgage collections

Mortgage collections (scheduled - interest)	£	11,672,0
Mortgage collections (scheduled - principal)	£	32,658,4
Mortgage collections (unscheduled - interest)	2	
Mortgage collections (unscheduled - principal)	£	85,027,8

Loan Redemptions & Replenishments Since Previous Reporting Date

	Number	% of total number	Amount (GBP)	% of total amount
Loan redemptions since previous reporting date	804	1.6%	79,366,764	1.2%
Loans bought back by seller(s)	89	0.2%	12,224,009	0.2%
of which are non-performing loans	81	0.2%	10,627,486	0.2%
of which have breached R&Ws	8	0.0%	1,596,523	0.0%
Loans sold into the cover pool	648	1.3%	93,453,547	1.4%

Product Rate Type and Reversionary Profiles

Product Rate Type and Reversionary Profiles							Weighted average		
						Remaining teaser			í I
	Number	% of total number	Amount (GBP)	% of total amount	Current rate	period (months)	Current margin	Reversionary margir	Initial rate
Fixed at origination, reverting to SVR	38,096	64.7%	4,623,675,101	71.5%	2.09%	35.9	1.42%	6 -0.26%	2.07%
Fixed at origination, reverting to Libor	0	0.0%	0	0.0%	0.00%	0	0.00%	6 0.00%	0.00%
Fixed at origination, reverting to tracker	1,936	3.3%	128,569,475	2.0%	0.90%	0	0.80%	6 0.80%	5.40%
Fixed for life	4	0.0%	0	0.0%	0.00%	0	0.00%	6 0.00%	0.00%
Tracker at origination, reverting to SVR	190	0.3%	11,264,619	0.2%	3.38%	2.5	-0.42%	-0.78%	3.45%
Tracker at origination, reverting to Libor	0	0.0%	0	0.0%	0.00%	0	0.00%	6 0.00%	0.00%
Tracker for life	1,986	3.4%	111,104,304	1.7%	0.85%	0	0.75%	6 0.75%	3.60%
SVR, including discount to SVR	16,646	28.3%	1,595,127,883	24.7%	2.42%	0	2.42%	6 0.00%	2.24%
Libor	0	0.0%	0	0.0%	0.00%	0	0.00%	6 0.00%	0.00%
Total	58.858	100.0%	£ 6.469.741.383	100.0%	2.13%		1.64%	6	2.21%

Stratifications Arrears breakdown Current 0-1 month in arrears	Number			
Current		% of total number	Amount (GBP)	% of total amount
0.1 month in arreats	50,766	99.5	% £ 6,434,015,408	99.4%
	196	0.4	% £ 28,320,504	0.4%
1-2 months in arrears	56	0.1	% £ 7,405,470	0.1%
2-3 months in arrears	0	0.0		0.0%
3-6 months in arrears	0	0.0		0.0%
6-12 months in arrears	0			0.0%
12+ months in arrears	0		%£ -	0.0%
Total	51,018	100.0	% £ 6,469,741,383	100.0%
Current non-Indexed LTV	Number	% of total number	Amount (CRD)	% of total amount
0-50%	Number 36,711	% of total number 72.0	Amount (GBP) % £ 3,525,394,887	% of total amount 54.5%
50-55%		6.6	76 E 3,323,394,007	9.4%
55-60%	3,369 3,398	6.7	% £ 605,595,175 % £ 674,281,208	10.4%
60-65%	3,046	6.0	% £ 635,857,194	9.8%
65-70%	2,518			8.8%
70-75%	1,534			
75-80%	337	0.7	% £ 70,597,779	1.1%
80-85%	79	0.2	% £ 20,415,734	0.3%
85-90%	26			0.1%
90-95%	0		%£ -	0.0%
95-100%	0			0.0%
100-105%	0			0.0%
105-110%	0	0.0	%£ -	0.0%
110-125%	0			0.0%
125%+	0		%£ -	0.0%
Total	51,018	100.00	% £ 6,469,741,383	100.00%
Current Indexed LTV	Number	% of total number	Amount (GBP)	% of total amount
0-50%	40,357	79.1		63.5%
50-55%	3,037 2,997	6.0		9.1%
55-60%		5.9		9.9%
60-65%	2,226	4.4		7.9%
65-70%	1,626	3.2		6.4%
70-75%	675	1.3	% £ 176,492,202 % £ 17,546,655	2.7%
75-80%		0.1	% £ 17,546,655	0.3%
80-85% 85-90%	31	0.1	% £ 8,102,027	0.1%
90-95%	13	0.0	% £ 2,969,609	0.0%
90-95% 95-100%	0	0.0		0.0%
95-100%	0			0.0%
105-110%	0			0.0%
110-125%	0			0.0%
125%+	0	0.0	70 Z	0.0%
Total	51,018	0.0 100.0	% £ 6,469,741,383	0.0% 100.0%
Current outstanding balance of loan	Number	% of total number		% of total amount
0-5,000	1,114	2.2	% 2,606,011	0.0%
5,000-10,000	1,095	2.1	% 8,254,708	0.1%
10,000-25,000	3,911	7.7	% 68,752,501	1.1%
25,000-50,000	7,097	13.9		
50,000-75,000			% 266,374,046	4.1%
30,000 10,000	6,726	13.2	% 418,941,102	6.5%
75,000-100,000	6,060	11.9	% 418,941,102 % 528,575,408	6.5% 8.2%
75,000-100,000 100,000-150,000	6,060 9,444	<u> </u>	% 418,941,102 % 528,575,408 % 1,165,436,534	6.5% 8.2% 18.0%
75,000-100,000 100,000-150,000 150,000-200,000	6,660 9,444 6,668	11.9 18.5 11.9	% 418,941,102 % 528,575,408 % 1,165,436,534 % 1,046,920,851	6.5% 8.2% 18.0% 16.2%
75,000-100,000 100,000-150,000 150,000-200,000 200,000-250,000	6,660 9,444 6,668	11.9 18.5 11.9 7.0	% 418,941,102 % 528,575,408 % 1,165,436,534 % 1,046,920,851 % 802,445,333	6.5% 8.2% 18.0% 16.2% 12.4%
75,000-100,000 100,000-150,000 150,000-200,000 200,000-260,000 250,000-300,000	6.060 9,444 6,068 3.563 2.160	11.9 18.5 11.9 7.0 2.2 2.2 2.2 2.2 2.2 2.2 2.2 2.2 2.2 2	% 418,941,102 % 528,575,408 % 1,165,436,534 % 1,046,920,851 % 802,445,333 % 589,364,848	6.5% 8.2% 18.0% 16.2% 12.4% 9.1%
75,000-100,000 150,000-200,000 250,000-200,000 250,000-300,000 250,000-300,000 300,000-350,000	6,060 9,444 6,068 3,593 2,160 1,284	119 185 197 197 197 197 197 197 197 197 197 197	% 418,941,102 % 528,575,408 % 1,165,436,534 % 1,046,920,851 % 802,445,333 % 589,364,848 % 415,159,322	6.5% 8.2% 18.0% 16.2% 12.4% 9.1% 6.4%
75,000-100,000 100,000-150,000 190,000-200,000 200,000-220,000 220,000-300,000 300,000-350,000 300,000-350,000	6.060 9,444 6.068 3.593 2.160 1.284 8.849	119 185 197 197 70 42 25 17	% 418,941,102 % 528,575,408 % 1,165,436,534 % 1,046,920,851 % 802,445,333 % 589,364,848 % 415,159,322 % 316,519,570	6.5% 8.2% 18.0% 16.2% 12.4% 9.1% 6.4% 4.9%
75,000-100,000 150,000-200,000 250,000-200,000 250,000-300,000 250,000-300,000 350,000-400,000 350,000-400,000	6,060 9,444 6,068 3,593 2,160 1,284 1,284 849 547	119 185 185 19 19 10 10 10 10 10 11 11	% 418,941,02 % 528,575,08 % 1,165,436,534 % 1,046,920,851 % 802,445,33 % 589,364,848 % 415,159,322 % 316,519,570 % 231,869,139	6.5% 8.2% 18.0% 16.2% 9.1% 6.4% 4.9% 3.6%
75,000-100,000 150,000-200,000 150,000-200,000 200,000-200,000 200,000-200,000 200,000-200,000 300,000-360,000 300,000-360,000 400,000-450,000 400,000-450,000 400,000-450,000	6,060 9,444 6,068 3,503 2,160 1,244 849 849 547 372	119 185 197 199 100 100 100 100 100 100 100 100 100	% 418,941,102 % 528,575,408 % 1,165,436,534 % 1,046,920,851 % 802,445,333 % 589,364,948 % 415,159,322 % 316,519,570 % 231,869,139 % 175,954,289	6.5% 8.2% 18.0% 16.2% 9.1% 6.4% 4.9% 3.6% 2.7%
75,000-100,000 150,000-200,000 150,000-200,000 250,000-200,000 250,000-300,000 350,000-400,000 350,000-400,000 450,000-500,000 450,000-500,000	6,060 9,444 6,068 3,593 2,160 1,284 849 547 547 372 372	119 119 119 119 119 119 119 119 119 119	% 418,941,102 % 528,575,408 % 1,165,436,534 % 1,046,920,851 % 589,364,848 % 589,364,848 % 415,159,322 % 231,869,139 % 175,954,289 % 105,519,570 % 201,869,364	6.5% 8.2% 18.0% 16.2% 12.4% 9.1% 6.4% 4.9% 3.6% 2.7%
75,000-100,000 150,000-200,000 150,000-200,000 250,000-250,000 250,000-350,000 250,000-350,000 350,000-450,000 400,000-450,000 400,000-450,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000 500,000-500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000	6,060 9,444 6,068 3,583 2,160 1,284 849 649 547 372 372 195 195	119 119 119 119 119 119 119 119 119 119	% 418,941,102 % 528,575,408 % 528,575,408 % 1,046,920,861 % 528,024,843 % 583,364,843 % 416,159,322 % 316,519,570 % 231,869,139 % 175,954,269 % 201,869,364 % 126,135,258	6.5% 8.2% 18.0% 16.2% 9.1% 9.1% 6.4% 4.9% 3.6% 2.7% 3.1% 1.9%
75,000-100,000 150,000-200,000 150,000-200,000 250,000-200,000 250,000-300,000 350,000-400,000 350,000-400,000 450,000-500,000 450,000-500,000 650,000-700,000 650,000-700,000	6,060 9,444 6,068 3,593 2,160 1,284 9,499 1,284 9,499 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 3,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479 4,479	119 185 197 197 10 10 10 10 10 10 10 10 10 10 10 10 10	% 418,941,102 % 522,575,408 % 522,675,108 % 1,165,436,534 % 1,046,920,851 % 802,445,333 % 598,9346,448 % 415,159,322 % 316,519,570 % 231,869,139 % 1201,869,364 % 1201,869,364 % 1201,869,364 % 1201,852,853 % 1201,852,854,971 % 1201,852,854,971 % 1201,852,854,971 % 371,07,941	6.5% 8.2% 18.0% 16.2% 9.1% 6.4% 4.9% 3.6% 2.7% 3.1% 1.9% 0.8%
75,000-100,000 150,000-200,000 150,000-200,000 250,000-200,000 250,000-300,000 350,000-300,000 350,000-400,000 350,000-460,000 400,000-450,000 400,000-450,000 500,000-600,000 500,000-600,000 500,000-800,000 700,000-800,000 500,000-800,000 500,000-800,000 500,000-800,000 500,000-800,000 500,000-800,000 500,000-800,000 500,000-800,000 500,000-800,000 500,000-800,000 500,000-800,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000-500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000 500,000	6,060 9,444 6,068 3,593 2,160 1,284 849 547 372 372 372 372 372 372 372 372	119 119 119 119 119 119 119 119	% 418,941,102 % 528,575,408 % 528,575,408 % 1,165,436,534 % 1,046,920,851 % 509,346,448 % 599,346,448 % 316,519,372 % 231,859,139,370 % 213,696,139 % 175,954,289 % 126,135,258 % 505,519,177 % 126,135,258 % 50,561,917 % 50,561,917 % 37,107,941 % 16,839,243	6.5% 8.2% 18.0% 16.2% 9.1% 6.4% 4.9% 3.6% 2.7% 3.1% 1.9% 0.8% 0.6% 0.3%
75,000-100,000 150,000-200,000 150,000-200,000 250,000-200,000 250,000-300,000 350,000-350,000 350,000-460,000 350,000-460,000 350,000-460,000 500,000-600,000 500,000-600,000 500,000-600,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000 360,000	6,060 9,444 6,068 2,160 1,280 1,280 640 547 372 372 372 372 372 372 372 372 372 37	119 119 119 119 119 119 119 119	% 418,941,102 % 5226,575,408 % 5226,575,408 % 1,165,436,534 % 1,046,920,851 % 802,445,333 % 599,346,448 % 415,159,322 % 316,519,570 % 121,859,324 % 121,859,324 % 121,859,324 % 121,859,324 % 120,185,258 % 120,185,258 % 120,132,258 % 37,107,941 % 37,107,941 % 16,83,243 % 10,83,243 % 0	6 5% 8 2% 18.0% 16.2% 12.4% 6.4% 6.4% 3.6% 2.7% 3.1% 0.8% 0.8% 0.0%
75,000-100,000 150,000-200,000 150,000-200,000 250,000-200,000 250,000-300,000 350,000-400,000 350,000-400,000 450,000-500,000 450,000-500,000 650,000-700,000 650,000-700,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000-900,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000 850,000	6,060 9,444 6,068 3,593 2,160 1,284 849 547 372 372 372 372 372 372 372 372 372 37	119 119 119 119 119 119 119 119	% 418,941,102 % 5226,575,408 % 5226,575,408 % 1,165,436,534 % 1,046,920,851 % 802,445,333 % 599,346,448 % 415,159,322 % 316,519,570 % 121,859,324 % 121,859,324 % 121,859,324 % 121,859,324 % 120,185,258 % 120,185,258 % 120,132,258 % 37,107,941 % 37,107,941 % 16,83,243 % 10,83,243 % 0	6 5% 8 2% 18.0% 16.2% 12.4% 6.4% 6.4% 3.6% 2.7% 3.1% 0.8% 0.8% 0.0%
75,000-100,000 150,000-200,000 150,000-200,000 250,000-200,000 250,000-300,000 350,000 350,000-350,000 350,000-450,000 400,000-450,000 400,000-450,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-600,000 900,000-1,000,000 900,000-1,000,000 900,000-1,000,000 900,000-1,000,000 900,000-1,000,000 900,000-1,000,000 900,000-1,000,000 900,000-1,000,000 900,000-1,000,000 900,000-1,000,000 900,000-1,000,000 900,000-1,000,000 900,000-1,000,000 900,000-1,000,000 900,000-1,000,000 900,000-1,000,000 900,000-1,000,000 900,000-1,000,000 900,000-1,000,000 900,000-1,000,000 900,000-1,000,000 900,000-1,000,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900,000 900	6,060 9,444 6,068 2,160 1,280 1,280 640 547 372 372 372 372 372 372 372 372 372 37	119 119 119 119 119 119 119 119	% 418,941,102 % 5226,575,408 % 5226,575,408 % 1,165,436,534 % 1,046,920,851 % 802,445,333 % 599,346,448 % 415,159,322 % 316,519,570 % 121,859,324 % 121,859,324 % 121,859,324 % 121,859,324 % 120,185,258 % 120,185,258 % 120,132,258 % 37,107,941 % 37,107,941 % 16,83,243 % 10,83,243 % 0	6 5% 8 2% 18.0% 16.2% 12.4% 6.4% 6.4% 3.6% 2.7% 3.1% 0.8% 0.8% 0.0%
75,000-100,000 150,000-200,000 150,000-200,000 250,000-200,000 250,000-300,000 360,000-400,000 360,000-400,000 450,000-500,000 450,000-500,000 600,000-700,000 600,000-700,000 800,000-900,000 800,000-900,000 1,000,000 1,000,000 1,000,000 1,000,000	6,060 9,444 6,068 3,593 2,160 1,246 849 377 372 372 372 372 372 372 372 372 372	119 119 119 119 119 119 119 119	% 418,941,102 % 528,575,408 % 1,165,438,534 % 1,046,920,851 % 802,445,333 % 599,364,848 % 415,159,322 % 316,519,570 % 125,1869,139 % 175,954,289 % 126,135,258 % 50,561,917 % 37,107,941 % 16,893,243 % 0,0 % € 6,469,741,383	6 5% 8.2% 18.0% 16.2% 12.4% 6.4% 6.4% 3.6% 3.3% 3.3% 0.8% 0.0% 0.0% 100.0%
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easoning	Number	% of total number	Amount (GBP)	% of total amount
2 months	1.833	3.6	% £ 322,007,780	5.0%
4 months	6,127	12.0		
6 months	6,829	13.4	% £ 1,067,479,591	16.5%
	10,071	13		
8 months				
) months	4,612	9.0		
2 months	3,899	7.6		
4 months	3.394	6.7	% £ 365,772,700	5.7%
months	2.544	5.0		
	2,382			
8 months		4.7		
20 months	1,867	3.7		2.2%
50 months	3,220	6.3		
80 months	2.878	5.6	% £ 191,700,209	3.0%
nonths	1,362		% £ 56,122,098	0.9%
ion dio	51,018			
	51,010	100.0	2 0,403,741,300	100.070
				1
st payment type	Number	% of total number	Amount (GBP)	% of total amount
	37,537	63.6	4,585,943,224	70.9%
	17.382	29.5		25.4%
r	3,939	6.7		3.7%
	3,939	0.0		0.0%
(please specify)_Capped				
	58,858	100.00	% £ 6,469,741,383	100.00%
purpose type	Number	% of total number	Amount (GBP)	% of total amount
r-occupied	58.843	100.0		100.0%
o-let	15	0.0		0.0%
nd home	0	0.0		0.0%
	58,858	100.0	6,469,741,383	100.0%
me verification type	Number	% of total number	Amount (GBP)	% of total amount
verified	51,018	100.0		100.0%
rack	0	0.0		0.0%
rtified	0	0.0	6 (0.0%
	51,018	100.0	6,469,741,383	100.0%
		1		
ining term of loan	Number	% of total number	Amount (GBP)	% of total amount
	Number 2,473	% of total number 4.8	Amount (GDP)	
inths		4.8	% £ 54,972,248	0.8%
nonths	3,757		% £ 150,510,492	
months	11,237	22.0	% £ 807,114,259	12.5%
) months	12,009	23.5	% £ 1,402,657,451	21.7%
) months	10.456	2014		
	10,456	20.5		26.5%
0 months	7,020	13.6	% £ 1,432,709,359	22.1%
00 months 50 months	7,020 2,940	13.6	% £ 1,432,709,359 % £ 652,438,597	22.1%
00 months 50 months	7,020 2,940 1,126	13. 5. 2.2	% £ 1,432,709,359 % £ 652,438,597 % £ 256,250,288	22.1% 10.1%
00 months 60 months months	7,020 2,940	13. 5. 2.2	% £ 1,432,709,359 % £ 652,438,597 % £ 256,250,288	22.1% 10.1%
00 months 60 months	7,020 2,940 1,126	13. 5. 2.2	% £ 1,432,709,359 % £ 652,438,597 % £ 256,250,288	22.1% 10.1%
00 months 60 months months	7,020 2,940 1,126 51,018	133 5. 2. 100.0	½ 1,432,709,359 ½ 652,438,597 ½ 256,250,286 ½ 6,469,741,383	22.1% 10.1% 4.0%
00 months 60 months months pyment status	7,020 2,940 1,126 51,018 Number	133 5. 2. 100.0 % of total number	% £ 1,432,709,356 % £ 652,438,597 % £ 256,250,286 % £ 6,469,741,383 Amount (GBP) Amount (GBP) Amount (GBP)	22.1% 10.1% 4.0% 100.0%
00 months 60 months months oyment status oyded	7,020 2,940 1,126 51,018 Number 38,353	133 5. 2. 2. 100. % of total number 75.7	% £ 1,432,709,356 % £ 652,438,597 % £ 256,250,286 % £ 6,469,741,383 Amount (GBP) % £ 4,498,767,294	22.1% 10.1% 4.0% 100.0% % of total amount 69.5%
00 months 60 months months oyment status yed myloyed	7,020 2,940 1,126 51,018 Number 38,353 11,395	133 54 20 100 100 100 100 100 100 100 100 100	6 £ 1,432,709,355 6 £ 652,438,537 6 £ 256,250,286 6 £ 6,469,741,383 Amount (GBP) 6 £ 4,498,767,294 6 £ 4,498,767,294 6	22.1% 10.1% 4.0% 100.0% % of total amount 69.5% 29.2%
00 months 60 months months oyment status yed myloyed	7,020 2,940 1,126 51,018 Number 38,353	133 5. 2. 2. 100. % of total number 75.7	6 £ 1,432,709,355 6 £ 652,438,537 6 £ 256,250,286 6 £ 6,469,741,383 Amount (GBP) 6 £ 4,498,767,294 6 £ 4,498,767,294 6	22.1% 10.1% 4.0% 100.0% % of total amount 69.5%
00 months 60 months 70 mon	7,020 2,940 1,126 51,018 Number 38,353 11,335 11,335 11,318	133 54 22 100 % of total number 75.2 22 0 0	6 £ 1,432,709,355 % £ 652,438,597 % £ 256,250,286 % £ 6,469,741,383 Amount (GBP) % £ % £ 4,488,767,294 % £ 1,892,313,333 % £ 9,525,483	22.1% 10.1% 4.0% 100.0% % of total amount 69.5% 29.2% 0.1%
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00 months 60 months 70 mon	7,020 2,940 1,126 51,018 Number 38,353 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,35	133 134 25 100 100 100 100 100 100 100 100 100 10	% £ 1,432,709,355 % £ 652,433,597 % £ 256,250,284 % £ 6,469,741,385 % £ 6,469,741,385 % £ 4,409,767,294 % £ 4,409,767,294 % £ 9,525,485 % £ 34,713,895 % £ 34,713,885	22.1% 10.1% 4.0% 100.0% % of total amount 68.5% 29.2% 0.1% 0.5%
00 months 60 months 70 mon	7,020 2,940 2,940 1,126 51,018 88,353 11,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 111,395 1	133 133 134 135 136 136 137 137 137 137 137 137 137 137	§ £ 1.432.709.355 § £ 652.435.509 § £ 256.250.285 § £ 6.469.741.382 Amount (GBP) § £ § £ 4.949.767.294 § £ 9.952.435.303 § £ 9.525.485 § £ 3.471.382 § £ 3.471.349.767.294 § £ 3.471.395 § § £ 3.471.382	22.1% 10.1% 4.0% 100.0% % of total amount 69.5% 29.2% 0.1% 0.0% 0.0%
300 months 300 months months I I I I I I I I I I I I I I I I I I I	7,020 2,940 1,126 51,018 Number 38,353 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,355 11,35	133 133 134 135 136 136 137 137 137 137 137 137 137 137	§ £ 1.432.709.355 § £ 652.435.509 § £ 256.250.285 § £ 6.469.741.382 Amount (GBP) § £ § £ 4.949.767.294 § £ 9.952.435.303 § £ 9.525.485 § £ 3.471.382 § £ 3.471.349.767.294 § £ 3.471.395 § § £ 3.471.382	22.1% 10.1% 4.0% 100.0% % of total amount 69.5% 29.2% 0.1% 0.0% 0.0%
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00 months 60 months 60 months 60 months 70 mon		133 143 153 143 143 143 143 143 143 143 14	№ £ 1.432,709,364 № £ 6.42,749,567 № £ 6.62,743,857 № £ 6.646,741,382 Amount (GBP) № № £ 4.989,767,243 № £ 4.989,767,243 № £ 4.989,767,243 № £ 9.925,443 № £ 9.427,13,825 № £ 5.469,741,382 № £ 9.827,433 № £ 9.827,433 № £ 9.427,13,825 № £ 6.469,741,382 2 2	22.1% 10.1% 10.9% 100.0% % of total amount 69.5% 29.2% 0.1% 0.0% 0.0% 100.0% 5 6 6
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300 months 300 months months formation interval in the interval in	Close for all bonds outstanding)	133 133 134 135 135 135 135 135 135 135 135	№ £ 1.432,709.36 № £ 6.62,438.567 № £ 2652,438.567 № £ 2652,820.284 № £ 266,2741.385 ▲ 408,7741.385 № £ 4.989,767.294 № £ 4.989,767.294 № £ 9.925.445 № £ 9.925.445 № £ 9.492,713.383 № £ 5.494,713.895 № £ 6.469,741.385 № £ 5.4491,375 № £ 5.4491,375 № £ 5.4491,375 № £ 6.469,741,385 2 2 2 2 2 2 2 2 2 2 2 2 2 2 3 3 4 4.32,187 Å 4 4.32,187 Å 4 4.32,187 Å 4 4.32,187 Å 5 5.50,00.00,00 0 500.00,00,00	2 21% 10.1% 10.1% 10.0% % of total amount % of total amount % of total amount 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% 0.0% 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% 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% 0.0% 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% 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% 0.0% 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% 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% 0.0% 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% 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% 0.0% 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% 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% 0.0% 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% 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% 0.0% 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% 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% 0.0% 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% 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% 0.0% 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% 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% 0.0% 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% 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% 0.0% 0.0%
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20 months	Close for all bonds outstanding)	133 133 134 135 135 136 136 137 137 137 137 137 137 137 137	№ £ 1.432,709.36 № £ 6.62,438.56 ¹ № £ 2652,438.56 ¹ № £ 2652,872,438.56 ¹ № £ 266,741.38 ² Amount (GBP) № № £ 4.98,771,38 ² % £ 9.492,713,33 % £ 9.492,713,38 ² % £ 9.492,713,88 ² % £ 6.449,741,38 ² % £ 6.449,741,38 ² % £ 6.449,741,38 ² % £ 6.449,741,38 ² 2 03/11/1 8 03/11/1 A Aa ₂ /NF/AA A Aa ₂ /NF/AA A Aa ₂ /NF/AA A Aa ₂ /NF/AA 0 500,000,00 0 0.00,000,00 0 0.00,000,00 0 0.00,000,00 0 0.00,000,00 0 0.00,000,00 0 0.00,000,00 0 0.00,000,00 0 0.00,000,00	2 21% 10.1% 10.1% 10.0% % of total amount % of total amount % of total amount 0.3% 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% 0.0% 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% 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% 0.0% 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% 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% 0.0% 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% 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% 0.0% 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% 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% 0.0% 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% 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% 0.0% 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% 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% 0.0% 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% 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% 0.0% 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% 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% 0.0% 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% 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% 0.0% 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% 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% 0.0%
300 months 500 months months toyment status toyed amployed amployed amployed antor r red Bonds Outstanding, Associated Derivatives (please disc s ** of alter antar (Moody's/S&P/Fitch/DBRS) ant rating (Moody's/S&P/Fitch/DBRS) miniation unt at issuance unt at issuance unt at standing wap rate (rate:1)	Close for all bonds outstanding)	133 133 134 135 135 100 100 100 100 100 100 100 10	№ £ 1.432,709.36 № £ 6.62,438.567 № £ 2652,438.567 № £ 2652,741.382 Amount (GBP) № £ 4.989,767.238 № £ 4.989,767.238 № £ 4.989,767.238 № £ 9.925.438 № £ 9.925.438 № £ 9.492,713.383 № £ 9.492,713.383 № £ 5.494,713.892 2 2 2 2 2 0.311/17 8 0.311/17 4 Aaa / NF / AA A Aaa / NF / AA A Aaa / NF / AA A Aaa / NF / AA 0 500.000.00 0 0.0707 2 0.311/12 2 0.311/12 3 0.311/12 2 XS113110653 5 L	2 21% 10.1% 10.1% 10.0% 5 of total amount 6 95% 29.2% 0.1% 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% 0.0% 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% 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% 0.0% 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% 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% 0.0% 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% 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% 0.0% 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% 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% 0.0% 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% 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% 0.0% 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% 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% 0.0% 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% 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% 0.0% 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% 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% 0.0% 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% 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% 0.0% 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% 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% 0.0% 0.0% 0.0% 0.0% 0.0%

Amount outstanding	900,000,000	500,000,000	500,000,000	500,000,000	600,000,000	500,000,000	500,000,000	850,000,00
X swap rate (rate:£1)	1.000	1.000	0.789	0.856	1.000	0.889	1.000	1.00
faturity type (hard/soft-bullet/pass-through)	Soft bullet	Soft bullet	Soft bullet	Soft bullet	Soft bullet	Soft bullet	Soft bullet	Soft bulle
Scheduled final maturity date	24/07/22	24/11/22	03/11/21	12/01/24	13/11/23	20/06/26	15/01/25	02/04/2-
egal final maturity date	24/07/23	24/11/23	03/11/22	12/01/25	13/11/24	20/06/27	15/01/26	02/04/2
SIN	XS0378817240	XS0400750542	XS1131109537	XS1529880368	XS1908278440	XS2015230365	XS2101343528	XS214942810
tock exchange listing	LSE	LSE	LSE	LSE	LSE	LSE	LSE	LSI
oupon payment frequency	Monthly	Monthly	Annually	Annually	Quarterly	Annually	Quarterly	Quarter
oupon payment date	24/08/20	24/08/20	03/11/20	12/01/21	13/08/20	21/06/21	15/10/20	02/10/2
oupon (rate if fixed, margin and reference rate if floating)	0.568%	0.568%	0.625%	0.500%	0.664%	0.125%	0.579%	0.867%
fargin payable under extended maturity period (%)	0.500%	0.500%	0.030%	0.176%	0.720%	0.220%	0.520%	0.8009
					Coventry Building			
wap counterparty/ies	N/A	N/A	HSBC Bank plc	Natixis	Society	HSBC Bank plc	N/A	N/
wap notional denomination	N/A	N/A	EUR	EUR	GBP	EUR	N/A	N
wap notional amount	N/A	N/A	500,000,000	500,000,000	500,000,000	500,000,000	N/A	N
wap notional maturity	N/A	N/A	03/11/21	12/01/24	13/11/23	20/06/26	N/A	N
LP receive rate/margin	N/A	N/A	0.625%	0.500%	0.664%	0.125%	N/A	N
LP pay rate/margin	N/A	N/A	0.470%	1.763%	0.788%	1.528%	N/A	N
ollateral posting amount*	£	£ -	£ -	£ -	£ 80,061,250	£ 61,287,171	£ -	£

02/04/20 Aaa / NR / AAA Aaa / NR / AAA

GBP 850,000,000

Aaa / NR / AAA Aaa / NR / AAA GBI 500,000,00 500,000,00

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
ssuer Event of Default	Issuer failure to pay on Covered Bonds or issuer insolvency	NA	No	Activates the Covered Bond Guarantee
Servicer Trigger (1)	Servicer's ratings fall below required levels	NR / NA / NA NR / P-2 / F2	No	At initial trigger, direct funds to account held with Stand-by Account Bank
Servicer Trigger (2)	Servicer's ratings fail 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	NA	No	If not remedied within three calculation dates, triggers Issuer Even of Default
nterest 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