National Transparency Template November 2020

Administration Name of RCB programme Coventry Building Society Coventry Building Society Philip Hemsley (Head of Capital Markets) Telephone: +44 (0)24 7518 1327 E-mail: Philip-Hemsley @thecoventry.co.uk Mailing Address: Oak Tree Court, Binley Business Park, Harry Weston Road, Coventry, CV3 2UN 31/12/7 Start Date of reporting perior 10/11/12 Start Date of reporting perior 10/11/12 South Coventry CV3 2UN 31/12/7 South CV3 2UN 31/

https://live.irooms.net/CoventryBuildingSociety/



ounterparties, Ratings

Web links - prospectus, transaction documents, loan-level data

				Counterparty/ies		Fitch		Moody's		S&P		DI	DBRS	
						Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	 Current rating 	
Covered bonds	•			0	N	I/A	AAA	N/A	Aaa	N/A	N/A	N/A	N/A	
Issuer				Coventry Building Society	N	I/A	A-	N/A	A2	N/A	N/A	N/A	N/A	
Seller(s)				Coventry Building Society	N	I/A	A-	N/A	A2	N/A	N/A	N/A	N/A	
Cash manager				Coventry Building Society	В	BB	A-	Baa1	A2	N/A	N/A	N/A	N/A	
Account bank				HSBC Bank plc	F	1	F1+	P-1	P-1	N/A	N/A	N/A	N/A	
Stand-by account bank				N/A	N	I/A	N/A							
Servicer(s)				Coventry Building Society	В	BB	A-	Baa1	A2	N/A	N/A	N/A	N/A	
Stand-by servicer(s)				N/A	N	I/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	I/A	N/A							
Swap notional amount(s) (GBP)	£5,609,374,039	£428,000,000	£444,550,000											
Swap notional maturity/ies	15/01/2025	12/01/2024	20/06/2026											
LLP receive rate/margin	1.24380%	1.76250%	1.52800%											
LLP pay rate/margin			2.10214%											
Collateral posting amount(s) (GBP)			58,775,718											

Accounts, Ledgers

' <u> </u>	Value as of End Date of reporting perio	Value as of Start Date of reporting perio	Targeted Value
Revenue receipts (please disclose all parts of waterfall)			
	AVAILABLE REVENUE RECEIPTS	AVAILABLE REVENUE RECEIPTS	
	(a) Revenue Receipts - Interest received from Borrowers: £11,487,522	(a) Revenue Receipts - Interest received from Borrowers: £11,276,434	
	(a) Revenue Receipts - Fees charged to Borrowers: £360,403	(a) Revenue Receipts - Fees charged to Borrowers: £469,508	
	(b) Interest received: £0	(b) Interest received: £0	
	(c) Excess Reserve Fund: £10,012	(c) Excess Reserve Fund: £11,767	
	(d) Other Revenue Receipts: £30,344	(d) Other Revenue Receipts: £54,595	
	(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: -£360,403	(g) Amounts Belonging to Third Parties: -£469,508	
	(h) Required Coupon Amount: £0	(h) Required Coupon Amount: £0	
	(i) Interest Accumulation Ledger: £0	(i) Interest Accumulation Ledger: £0	
	Total Available Revenue Receipts: £11,527,878	Total Available Revenue Receipts: £11,342,796	
	PRE-ACCELERATION REVENUE PRIORITY OF PAYMENTS	PRE-ACCELERATION REVENUE PRIORITY OF PAYMENTS	
	(a) Fees due to Bond Trustee and Security Trustee: £0	(a) Fees due to Bond Trustee and Security Trustee: £0	
	(b) Fees due to Agent: £0	(b) Fees due to Agent: £0	
	(c) Amounts due to Servicer, Cash Manager, Standby Account Bank, Corporate Services	(c) Amounts due to Servicer, Cash Manager, Standby Account Bank, Corporate Services	
	Provider and Asset Monitor: £0	Provider and Asset Monitor: £0	
	(d) Amounts due to the Interest Rate Swap Provider: £4,293,935	(d) Amounts due to the Interest Rate Swap Provider: £4,915,752	
	(e) (i) Amounts due to/(from) the Covered Bond Swap Providers: £152,711	(e) (i) Amounts due to/(from) the Covered Bond Swap Providers: -£2,472,852	
	(ii) Amounts due on the Term Advance: £670,040	(ii) Amounts due on the Term Advance: £4,442,513	
	(f) Transfer to Coupon Payment Ledger following Cash Manager Event: £0	(f) Transfer to Coupon Payment Ledger following Cash Manager Event: £0	
	(g) Transfer to Standby GIC Account following Servicer Event of Default: £0	(g) Transfer to Standby GIC Account following Servicer Event of Default: £0	
	(h) Transfer to Reserve Ledger: £0	(h) Transfer to Reserve Ledger: £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	(k) Repayment of Cash Capital Contributions : £0	
	(I) Deferred Consideration: £6.411.192	(I) Deferred Consideration: £4.457.383	
	(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	
Principal receipts (please disclose all parts of waterfall)			
Principal receipts (please disclose all parts of waterfall)	AVAILABLE PRINCIPAL RECEIPTS	AVAILABLE PRINCIPAL RECEIPTS	
	(a) Scheduled amounts received from Borrowers: £36.574.984	(a) Scheduled amounts received from Borrowers: £34,600,443	
	Unscheduled amounts received from Borrowers: £35,574,964 Unscheduled amounts received from Borrowers: £74,844,209	Unscheduled amounts received from Borrowers: £34,000,443 Unscheduled amounts received from Borrowers: £95.542,271	
	Less Further Advances made: -£4.444.227	Less Further Advances made: -£4.758.961	
	Less Further Advances made: -£4,444,227 (b) (i) Term Advance: £0	Less Further Advances made: -£4,758,961 (b) (i) Term Advance: £0	
	(ii) Cash Capital Contributions: £0	(ii) Cash Capital Contributions: £0	
	(ii) Cash Capital Contributions: £0 (iii) Sale of Selected Loans: £0	(ii) Cash Capital Contributions: £0 (iii) Sale of Selected Loans: £0	
	(iii) Sale of Selected Loans: £0 Total Available Principal Receipts: £106,974,965	(iii) Sale of Selected Loans: £0 Total Available Principal Receipts: £125,383,752	
	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: £106,974,965	(d) Capital Distribution to Members: £125,383,752	
Reserve ledger	£ 14,191,438	£ 14,203,205	£ 14,191,438
Revenue ledger	£ 12,878,269		
Revenue ledger Principal ledger		£ 12,800,538	£ -

Asset Coverage Test

	Value		Description (please edit if different)
A	£		A: Arrears Adjusted True Balance
В	£	106,974,965	B: Principal Receipts Retained in Cash
С	£		C: Retained Cash Contributions
D	£	0	D: Substitution Assets - Principal Receipts¹ & D: Substitution Assets - Capital Contributions
E	£		
V	£		
W	£		
x	£	254,892,817	X: Savings set off balance
Υ	£		Y : Flexible draw deduction
Z	£	156,185,673	Z: Negative carry adjustment
Total	£	5,391,259,424	
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 (%)		N/A	
Credit support as derived from ACT (GBP)	£	774,409,424	
Credit support as derived from ACT (%)		16.8%	

Programme-Level Characteristics	
Programme currency	EUR
Programme size	7bn
Covered bonds principal amount outstanding (GBP, non-GBP serie	
converted at swap FX rate)	£ 4,616,850,00
Covered bonds principal amount outstanding (GBP, non-GBP serie	
converted at current spot rate)	£ 4,699,250,00
Cover pool balance (GBP	£ 6,547,669,7
GIC account balance (GBP)	£ 134,044,£
Any additional collateral (please specify	£
Any additional collateral (GBP	£
Aggregate balance of off-set mortgages (GBF	£ 932,128,7
Aggregate deposits attaching to the cover pool (GBF	£ 254,892,8
Aggregate deposits attaching specifically to the off-set mortgage	
(GBP)	£ 220,186,76
Nominal level of overcollateralisation (GBF	2,064,663,222
Nominal level of overcollateralisation (%	44.7%
Number of loans in cover poc	51,445
Average loan balance (GBP	£ 127,1
Weighted average non-Indexed LTV (%	46.4%
Weighted average Indexed LTV (%	41.9%
Weighted average seasoning (months	54.5
Weighted average remaining term (months	208.2
Weighted average interest rate (%	2.10%
Standard Variable Rate(s) (%	4.49%
Constant Pre-Payment Rate (%, current month)	1.08%
Constant Pre-Payment Rate (%, quarterly average	1.12%
Principal Payment Rate (%, current month)	1.64%
Principal Payment Rate (%, quarterly average)	1.66%
Constant Default Rate (%, current month)	0.00%
Constant Default Rate (%, quarterly average)	0.00%
Fitch Discontinuity Factor (%)	10.80%
Moody's Timely Payment Indicato	Probable

Mortgage collections

Mortgage collections (scheduled - interest)	£	11,487,5
Mortgage collections (scheduled - principal)	£	36,574,9
Mortgage collections (unscheduled - interest)	£	
Mortgage collections (unscheduled - principal)	£	70,399,9

Loan Redemptions & Replenishments Since Previous Reporting Date

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

	Number	% of total number	Amount (GBP)	% of total amount
Loan redemptions since previous reporting date	728	1.4%	64,085,014	1.0%
Loans bought back by seller(s)	75	0.1%	10,454,394	0.2%
of which are non-performing loans	68	0.1%	9,184,531	0.1%
of which have breached R&Ws	7	0.0%	1,269,863	0.0%
Loans sold into the cover pool	859	1.7%	132,395,194	2.0%

5.0% / 2.5%

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	39,938	67.2%	4,847,645,665	74.0%	2.06%	34.3	1.43%	-0.28%	2.04%
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	1,878	3.2%	123,116,101	1.9%	0.90%	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	174	0.3%	9,892,842	0.2%	3.31%	1.8	-0.37%	-0.78%	3.43%
Tracker at origination, reverting to Libor	0	0.0%	0	0.0%	0.00%	0	0.00%	0.00%	0.00%
Tracker for life	1,914	3.2%	106,408,408	1.6%	0.85%	0	0.75%	0.75%	3.58%
SVR, including discount to SVR	15,565	26.2%	1,460,606,776	22.3%	2.41%	0	2.41%	0.00%	2.23%
Libor	0	0.0%	0	0.0%	0.00%	0	0.00%	0.00%	0.00%
Total	59,473	100.0%	£ 6,547,669,793	100.0%	2.10%		1.62%		2.17%

Common	Current				
1	Current	Number	% of total number	Amount (GBP)	% of total amou
1.5 control parents	0.1 month in arroars	51,214	99.6%	£ 6,517,713,423	0
2					
Secretary Secr				£ 4,790,400	
El morte assware				f -	
		1			C
Name		0		£ -	(
2005	Fotal	51,445		£ 6,547,669,793	100
2005					•
995. 147 148 168	Current non-Indexed LTV	Number	% of total number	Amount (GBP)	% of total amo
1.50 1.50	0-50%	37,243	72.4%	£ 3,605,608,289	55
1.50 1.50	50-55%	3,371	6.6%	£ 609,578,166	9
1965 1966 1967 1968 19	55-60%	3,343	6.5%	£ 663,855,019	10
1.00	60-65%	3,058	5.9%	£ 645,351,258	9
2-50.0.	35-70%	2,378		£ 541,431,937	8
8-000.	70-75%		2.9%	£ 351,460,238	
8-000.			0.9%	£ 106,229,878	
Company		84			
Section				£ 4,565,275	(
1909-1906				£ -	(
160-1006 160-1006	∂5-100%	0	0.0%	£ -	(
16-1295	100-105%	0	0.0%	£ -	(
Control Cont	105-110%	0	0.0%	£ -	(
Total School Sch				£ -	(
Comment Name 1,652		0		£ -	(
1.00	Total	51,445	100.00%	£ 6,547,669,793	100.
1.00					
1.00	Surrent Indexed LTV	Number	% of total number	Amount (GBP)	
Sept. Sept	J-3U%	41,420	80.5%	£ 4,288,973,605	
1907 1908 1909	JU-55%	3,167	6.2%	£ 635,362,379	1
1,000 270 2 25,000 2 2 25,000 2 2 2 2 2 2 2 2 2	35-60%	2,879	5.6%	£ 630,713,558	
75-90% 75-90%					7
75-90% 75-90%		1,406		£ 363,954,901	- 5
Section Sect	70-75%				2
Select			0.1%	£ 16,067,083	C
100 100	30-85%	23	0.0%	£ 5,271,610	0
Second	35-90%	3	0.0%	£ 669,948	0
100-1956		0		£ -	0
195-1101,				£ -	0
150 150				£ -	0
250-04 0 0 0 0 0 0 0 0 0					
Amount (GBP Not bits Number Num	110-125%		0.0%	E -	0
Amount (GBP Not bits Number Num	IZ5%+		100.0%	£ 6 547 660 703	100
1,114 2,2% 2,855,967	lotai	31,440	100.076	2 0,547,003,735	100
1,114 2,2% 2,855,967	Current outstanding balance of loan	Number	% of total number	Amount (GBP)	% of total amou
1,000.25.000 3,889 7.66 68,813.224 1,000.25.000 7,145 13.5% 268,813.224 1,000.25.000 7,145 13.5% 268,27.807 1,000.25.0000 1,000.25.000 1,000.25.000 1,000.25.000 1,000.25.000 1,000.			2.2%		0
1,000.25.000 3,889 7.66 68,813.224 1,000.25.000 7,145 13.5% 268,813.224 1,000.25.000 7,145 13.5% 268,27.807 1,000.25.0000 1,000.25.000 1,000.25.000 1,000.25.000 1,000.25.000 1,000.		1.124	2.2%	8.520.727	0
25,000 1,145 13,94 28,84,74,861 13,95 28,84,74,861 13,95 28,84,74,861 13,95 28,84,74,861 13,95 28,84,74,861 13,95 28,84,74,861 13,95 28,84,74,861 12,95 28,82,94,74,75 13,95 28,82,94,74,75 13,95 28,82,94,74,75 13,95 28,82,94,74,75 13,95 28,82,94,74,75 13,95 28,95					1
1,000 1,00	25,000-50,000	7.44	13.9%		
15,000.000 1,000.000 1,000.000 1,000.000.000.000 1,000.000.000 1,000.000 1,000.000.0		7,145		268,421,891	4
10,000-15,0000	50,000-75,000	7,145 6,712		268,421,891 418,206,030	4
200,000 250,000 3,655 7,1% 815,353,953 1	50,000-75,000 75,000-100,000	6,712 6,151	13.0% 12.0%	418,206,030 536,503,426	
25,000-20,0000	50,000-75,000 75,000-100,000 100,000-150,000	6,712 6,151 9,548	13.0% 12.0% 18.6%	418,206,030 536,503,426	8
1,331 2,2% 429,962,496	50,000-75,000 75,000-100,000 100,000-150,000	6,712 6,151 9,548	13.0% 12.0% 18.6%	418,206,030 536,503,426 1,180,503,477 1,046,682,853	£ 18
1,331 2,6% 429,962,496	50,000-75,000 75,000-100,000 100,000-150,000 150,000-200,000	6,712 6,151 9,548 6,067	13.0% 12.0% 18.0% 11.8%	418,206,030 536,503,426 1,180,503,477 1,046,682,853	6 8 18 16
\$60,000-040,0000	50,000-75,000 75,000-100,000 100,000-150,000 100,000-200,000 200,000-250,000	6,712 6,151 9,548 6,067 3,665	13.0% 12.0% 16.6% 11.8% 7.1%	418,206,030 536,503,426 1,180,503,477 1,046,682,853 815,353,953	18 18 16 12
190,000-900,000 375 0.7% 177.596.737 190,000-900,000 0.7% 177.596.737 190,000-900,000 0.7% 190 0.4% 127.992.876 190,000-900,000 191 0.4% 127.992.876 190,000-900,000 191 0.4% 127.992.876 190,000-900,000 191 0.4% 127.992.876 190,000-900,000 191 0.5% 197.79.40 190,000-1-000,000 191 0.0% 177.79.40 190,000-1-000,000 191 0.0% 197.79.40 190,000-1-000,000 191 0.0% 197.79.40 190,000-1-000,000 190,0	50.000-75.000 75.000-100,000 100.000-150.000 150.000-200,000 150.000-250.000 250.000-350.000 250.000-350.000	6,712 6,151 9,548 6,067 3,665 2,198	13.0% 12.0% 18.6% 11.8% 7.1% 4.3%	418,206,030 536,503,426 1,180,503,477 1,046,682,853 815,353,953 598,650,249 429,962,496	18 18 16 12 9
190,000-000,000 199 0.4% 127,992,876 199 0.4% 127,992,876 190,000-000,000 171 0.1% 52,73,905 190,000-000,000 144 0.1% 58,273,905 190,000-1,000,000 19 0.0% 17,770,40 100,000 0 0.0% 17,770,40 100,000 0 0.0% 17,770,40 100,000 100,000 100,000 100,000 100,000 0 0.0% 0 100,000 0 0 100,000 0 0 100,000 0 0 100,000 0 0 100,000 0 100,000 0 0 100,000 0	50,000-75,000 T5,000-100,000 100,000-150,000 100,000-150,000 200,000-250,000 200,000-250,000 300,000-350,000 300,000-350,000	6,712 (6,51) (9,548) (9,7) (1,54) (1,	13.0% 12.0% 18.6% 11.8% 7.1% 4.3% 2.0%	418,206,030 536,503,426 1,180,503,477 1,046,682,853 815,353,953 598,650,249 429,962,496 321,951,683	18 18 16 12 9
1990 0.4% 127,992,876 1700,000-800,000 71 0.15 52,731,905 1800,000-900,000 71 0.15 52,731,905 1800,000-900,000 18 0.05 0.15 36,827,598 1800,000-900,000 19 0.05 0.777,04.00 1,000,000 0.05 0.777,04.00 0.05 0.777,04.00 0.05 0.777,04.00 0.05	50,000-75,000 75,000-100,000 100,000-150,000 100,000-150,000 200,000-250,000 250,000-300,000 250,000-300,000 350,000-400,000 350,000-400,000	6,712 6,151 9,546 6,067 3,665 2,198 1,331 863	13.0% 12.0% 18.6% 11.8% 7.7;19 4.3% 2.0% 1.7%	418,206,030 536,503,426 1,180,503,477 1,046,682,853 815,353,953 598,650,249 429,962,496 321,951,683 236,106,826	6 8 18 16 12 9 6
770,000-800,000	50,000-75,000 T5,000-100,000 100,000-150,000 100,000-150,000 200,000-250,000 200,000-250,000 300,000-350,000 300,000-350,000 400,000-450,000	6,712 (6,151 9,548 6,067 3,655 2,198 1,331 883 557	13.0% 12.0% 18.6% 11.8% 1.1% 4.3% 2.6% 1.17% 1.17%	418,206,030 536,503,426 1,180,503,477 1,046,682,863 815,353,953 598,650,249 429,962,496 321,951,683 236,106,826	6 8 8 18 18 12 12 12 12 12 12 12 12 12 12 12 12 12
March Marc	50,000-75,000 75,000-100,000 100,000-150,000 100,000-150,000 200,000-250,000 220,000-250,000 220,000-300,000 300,000-350,000 350,000-400,000 450,000-460,000 450,000-500,000	6,712 6,151 9,548 6,067 3,365 2,198 1,331 863 557 375	13.0% 12.0% 18.6% 11.5% 11.71% 4.3% 2.5% 1.17% 1.17% 0.7%	418,206,030 536,503,426 1,180,503,477 1,046,682,863 815,353,953 598,650,249 429,962,496 321,951,683 236,106,826	6 8 8 18 18 12 9 6 6 4 4 3 3 2 3 3
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Segonal distribution	50,000-75,000 75,000-100,000 100,000-150,000 100,000-150,000 200,000-250,000 200,000-250,000 200,000-250,000 300,000-350,000 300,000-350,000 300,000-350,000 300,000-350,000 300,000-350,000 300,000-350,000 300,000-350,000	6,712 6,151 9,548 6,069 3,655 2,198 1,331 863 557 375 375 379 71	13.0% 12.0% 18.6% 17.1% 4.3% 2.2% 1.1% 1.1% 0.7% 0.4%	418.206.030 \$38.503.426 1.180.503.477 1.046.682.83 815.353.953 \$98.650.249 429.902.496 321.951.683 226.106.826 177.596.737 202.437.437 127.992.876 \$52.731.905	6 8 8 18 16 16 12 9 9 6 4 4 3 3 2 2 3 2 2 0 0 0
Segonal distribution	50,000-75,000 T5,000-100,000 100,000-150,000 100,000-150,000 200,000-250,000 200,000-250,000 300,000-350,000 300,000-350,000 300,000-350,000 400,000-450,000 400,000-450,000 500,000-600,000 600,000-700,000 600,000-700,000	6,712 6,151 9,548 6,067 3,655 2,198 1,331 863 557 375 373 199 71	13.0% 12.0% 12.0% 18.6% 1.8% 1.8% 4.3% 4.2% 4.2% 5.2% 6.2% 6.2% 6.2% 6.3% 6.3% 6.3% 6.3% 6.3% 6.3% 6.3% 6.3	418.206.030 538.503.426 1,180.503.477 1,046.662.853 815.353.953 598.650.249 429.962.466 321.951.683 236.106.826 177.596.737 202.437.437 127.992.876 52,731.905 36.827.598	6 8 8 18 18 16 12 12 12 12 12 12 12 12 12 12 12 12 12
Number Segional distribution Segional distribution Amount (GBP) % of total arms Segional distribution Segional d	50,000-75,000 75,000-100,000 170,000-150,000 170,000-150,000 200,000-250,000 220,000-250,000 300,000-350,000 300,000-350,000 350,000-400,000 450,000-500,000 650,000-600,000 650,000-600,000 650,000-600,000 650,000-600,000	6,712 6,151 9,548 6,067 3,655 2,198 1,331 1,331 683 557 375 375 71 444 199	13.0% 12.0% 18.6% 11.8%	418.206.030 538.503.426 1,180.503.477 1,046.662.853 815.353.953 598.650.249 429.962.466 321.951.683 236.106.826 177.596.737 202.437.437 127.992.876 52,731.905 36.827.598	6 8 8 18 18 16 12 12 12 12 12 12 12 12 12 12 12 12 12
East Anglia 2,444 4.8% 278,518,265 East Midlands 4,801 9.3% 476,567,641 London 5,665 11.0% 1,168,702,607 1 North 1,592 3.7% 152,135,354 1 North West 4,611 9.0% 471,874,641 0 Outer Metro 0 0.0% 0 0 Outer Metro 6,736 13.1% 1,168,515,072 1 South East 6,306 12.2% 873,158,168 1 South West 5,853 11.1% 697,829,022 1 South West 5,853 11.1% 697,829,022 1 Wales 1,006 3.5% 174,783,090 1 West Midlands 7,088 13.8% 681,686,688 1 Other 0 0 0 0 0 West Midlands 7,088 13.8% 681,686,688 1 Other 0 0.0% 0 0 0	50,000-75,000 150,000-100,000 100,000-150,000 100,000-150,000 200,000-250,000 200,000-250,000 300,000-350,000 300,000-350,000 400,000-450,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-600,000 900,000-1,000,000 900,000-1,000,000 1,000,000	6,712 (6,11) 9,548 (6,07) 3,655 2,198 1,331 (3,31) 5,57 3,73 4,71 4,19 0,0	13.0% 13.0% 14.9%	418,226,030 536,503,428 1,180,503,477 1,046,682,853 815,533,953 598,650,249 429,962,496 231,951,683 221,951,683 221,951,683 221,251,683 221,273,905 202,437,437 202,437,437 202,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437 20	8 8 8 18 18 12 12 12 12 12 12 12 12 12 12 12 12 12
East Anglia 2,444 4.8% 278,518,265 East Midlands 4,801 9.3% 476,567,641 London 5,665 11.0% 1,168,702,607 1 North 1,592 3.7% 152,135,354 1 North West 4,611 9.0% 471,874,641 0 Outer Metro 0 0.0% 0 0 Outer Metro 6,736 13.1% 1,168,515,072 1 South East 6,306 12.2% 873,158,168 1 South West 5,853 11.1% 697,829,022 1 South West 5,853 11.1% 697,829,022 1 Wales 1,006 3.5% 174,783,090 1 West Midlands 7,088 13.8% 681,686,688 1 Other 0 0 0 0 0 West Midlands 7,088 13.8% 681,686,688 1 Other 0 0.0% 0 0 0	50,000-75,000 150,000-100,000 100,000-150,000 100,000-150,000 200,000-250,000 200,000-250,000 300,000-350,000 300,000-350,000 400,000-450,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-600,000 900,000-1,000,000 900,000-1,000,000 1,000,000	6,712 (6,11) 9,548 (6,07) 3,655 2,198 1,331 (3,31) 5,57 3,73 4,71 4,19 0,0	13.0% 13.0% 14.9%	418,226,030 536,503,428 1,180,503,477 1,046,682,853 815,533,953 598,650,249 429,962,496 231,951,683 221,951,683 221,951,683 221,251,683 221,273,905 202,437,437 202,437,437 202,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437 20	8 8 8 18 18 12 12 12 12 12 12 12 12 12 12 12 12 12
East Anglia 2,444 4.8% 278,518,265 London 9,3% 476,567,641 London 5,666 11.0% 1,168,702,607 1 North 1,592 3,7% 152,135,354 1 North West 4,611 9,0% 471,874,641 0 North West 0 0,0% 0	50,000-75,000 150,000-100,000 100,000-150,000 100,000-150,000 200,000-250,000 200,000-250,000 300,000-350,000 300,000-350,000 400,000-450,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-600,000 900,000-1,000,000 900,000-1,000,000 1,000,000	6,712 (6,11) 9,548 (6,07) 3,655 2,198 1,331 (3,31) 5,57 3,73 4,71 4,19 0,0	13.0% 13.0% 14.9%	418,226,030 536,503,428 1,180,503,477 1,046,682,853 815,533,953 598,650,249 429,962,496 231,951,683 221,951,683 221,951,683 221,251,683 221,273,905 202,437,437 202,437,437 202,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437,437 203,437 20	8 8 8 18 18 12 12 12 12 12 12 12 12 12 12 12 12 12
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London S.686 11.0% 1.168,702,607 1.0% 1.168,702,607 1.0% 1.168,702,607 1.0% 1.168,702,607 1.0% 1.168,702,607 1.0% 1.168,703,607 1.0% 1.168,703,618 1.0% 1.168,713,618 1.0% 1.168,713,618 1.0% 1.168,713,618 1.168,713,713,713,713,713,713,713,713,713,713	50,000-75,000 150,000-100,000 170,000-150,000 170,000-150,000 200,000-250,000 200,000-250,000 300,000-350,000 300,000-350,000 300,000-350,000 400,000-450,000 400,000-450,000 500,000-600,000 500,000-600,000 600,000-700,000 900,000-1000,000 900,000-1,000,000 1,000,000 1,000,000 1,000,000 1,000,000	6,712 6,151 9,548 6,067 3,655 2,198 1,331 863 557 375 373 199 71 44 19 0 51,445	13.0% 18.8% 18.8% 1.19.0% 18.6% 19.0% 19.0% 19.0% 19.0% 19.0% 19.0% 19.0% 19.0% 19.0% 19.0% 19.0%	418,226,030 536,503,426 1,180,503,477 1,046,682,853 815,353,953 598,650,249 429,962,446 321,951,683 226,108,826 177,796,737 127,92,877 52,731,905 36,827,598 17,770,440 0 £ 6,547,659,793 Amount (GBP)	8 8 8 8 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19
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North West 4,611 9,0% 471,874,641 Northern Ireland 0 0,0% 0 Outer Metro 6,736 13,1% 1,166,515,973 1 South East 6,306 12,2% 873,158,168 1 South West 5,853 11,4% 697,829,022 1 Scotland 0 0 0 0 0 Wales 1,008 3,5% 174,783,090 West Midlands 7,088 13,8% 681,688,688 1 Other 7,088 4,241 8,2% 40,586,6343 1 Other 0 0 0 0 0 0 Total 5,145 0,0% 0	50,000-75,000 150,000-100,000 175,000-100,000	6,712 6,151 9,548 6,067 3,655 2,198 1,331 863 557 373 577 375 41 19 0 51,445	13.0% 13.0% 18.8% 1.18.9% 1.18.9% 1.19.1% 1.19	418,226,030 536,503,426 1,180,503,477 1,046,682,853 815,353,953 598,650,249 429,962,496 321,951,683 226,108,826 177,766,737 127,928,776 52,731,905 36,827,598 17,770,440 0 £ 6,547,669,793 Amount (GBP) 278,518,265 476,567,641	8 8 8 8 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19
Outer Metro 6,736 13.1% 1,166,515,973 1 South East 6,306 12,3% 873,188,168 1 South West 5,853 11,4% 697,829,022 1 Scotland 0 0,0% 0 0 Wales 1,800 3,5% 174,783,090 West Midlands 7,088 13,8% 681,688,688 1 Other 0	50,000-75,000 100,000-150,000 100,000-150,000 200,000-250,000 200,000-250,000 200,000-250,000 300,000-350,000 300,000-350,000 400,000-450,000 400,000-450,000 600,000-700,000	6,712 6,151 9,548 6,067 3,655 2,198 1,331 863 3,557 3,75 3,75 3,75 4,19 4,44 1,9 0 5,1,445 Number 2,4,44 4,801 5,665	13.0% 12.0% 18.6% 18.6% 18.6% 17.1% 4.5% 4.5% 17.1% 17.1% 17.	418,226,030 536,503,428 1,180,503,427 1,046,862,853 815,353,953 558,655,249 429,962,406 231,515,683 231,515,683 236,106,828 177,968,737 127,962,737 12	8 8 8 8 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19
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South West	50,000-75,000 50,000-75,000 100,000-150,000 100,000-150,000 100,000-150,000 200,000-250,000 200,000-250,000 300,000-350,000 30	6,712 6,151 9,548 6,067 3,665 2,198 1,331 863 7,375 377 377 474 40 19 0,144 4,801 5,665 1,882 4,861	13.0% 12.0% 18.8% 18.8% 17.1% 18.8% 17.1% 18.8%	418,226,030 536,034,28 1,180,503,477 1,046,682,853 815,353,953 598,650,249 429,962,496 231,951,683 236,106,828 236,106,828 177,796,737 127,992,876 52,731,905 36,827,598 17,770,440 0 £ 6,547,669,793 Amount (GBP) 276,518,265 476,567,641 1,168,702,607 152,135,354	8 8 18 18 11 12 12 12 12 12 12 12 12 12 12 12 12
South West	\$0,000-75,000 \$5,000-100,000 100,000-150,000 100,000-150,000 200,000-250,000 200,000-250,000 300,000-350,000 300,000-350,000 400,000-450,000 400,000-450,000 500,000-600,000 500,000-600,000 500,000-600,000 900,000-700,000 900,000-1,000,000 1,000,000 1,000,000 1,000,000	6,712 6,151 9,548 6,067 3,565 2,198 1,331 863 557 373 199 71 44 19 0 51,445 Number 2,444 4,801 5,665 1,862 1,863	11.00% 11	418,226,030 536,503,428 1,180,503,477 1,046,682,853 815,353,953 598,650,249 429,962,496 231,951,683 226,108,828 177,968,737 127,992,876 52,731,905 36,827,598 17,770,440 0 £ 6,547,669,793 Amount (GBP) 278,518,265 476,587,641 1,168,702,607 152,133,354 471,874,641	6 8 8 16 16 17 17 17 17 17 17 17 17 17 17 17 17 17
Scotland 0 0.0% 0 Wales 1,808 3.5% 174,783,090 West Mildlands 7,088 13.8% 681,688,688 1 Other 0 0.0% 0 0 Total 51,445 100.0% £ 6,547,689,793 100 Repayment type Number % of total number Amount (GBP) % of total are	50,000-75,000 50,000-75,000 100,000-150,000 10	6,712 6,151 9,548 6,067 3,665 2,198 1,331 883 1,331 883 7,373 373 99 7,1 44 40 10 5,1445 Number 2,444 4,801 5,665 1,892 4,611 6,78	13.0% 12.0% 18.8% 18.8% 1.8% 1.8% 1.8% 1.8% 1.9% 1.9% 1.9% 1.9% 1.9% 1.9% 1.9% 1.9	418,226,030 536,503,428 1,180,503,477 1,046,682,853 815,353,953 598,650,249 429,962,496 231,951,683 226,108,828 177,968,737 127,992,876 52,731,905 36,827,598 17,770,440 0 £ 6,547,669,793 Amount (GBP) 278,518,265 476,587,641 1,168,702,607 152,133,354 471,874,641	6 8 8 8 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9
Wales 1,808 3.5% 174,783,090 West Millands 7,086 13,3% 681,688,686 1 Yorkshire 4,241 8.2% 405,896,343 1 Other 0 0,0% 0,0% 6,547,669,793 1 Total 51,445 100,00% 6,547,669,793 100 Repayment type Number % of total number Amount (GBP) % of total amcaptal repayment Septal repayment 50,697 82.2% 5,596,885,029 8 Part-and-part 224 0,4% 6,140,757 1,646 1,346 2,02,515,778 1,146 1,346 2,02,515,778 1,146 1,346	50.000-75.000 50.000-75.000 100.000-150.000 100.000-150.000 100.000-150.000 100.000-150.000 100.000-150.000 100.000-250.000 100.000-250.000 100.000-250.000 100.000-350.000 100.000-350.000 100.000-350.000 100.000-350.000 100.000-350.000 100.000-350.000 100.000-350.000 100.000-350.000 100.000-350.000 100.000-350.000 100.000-950.000 100.000-950.000 100.000-950.000 100.000-950.000 100.000-950.000 100.000-950.000 100.000-950.000 100.000-950.000 100.000-950.000 100.000-950.000 100.000-950.000 100.000-950.000 1000.0000-950.000 1000.0000-950.000 1000.0000-950.0000 1000.0000-950.0000 1000.0000-950.0000	6,712 6,151 9,548 6,067 3,655 2,198 1,331 863 557 373 737 199 71 44 19 0 51,445 Number 2,444 4,801 5,665 1,882 4,811 0 6,736	\$\frac{1}{3}\frac{1}\frac{1}{3}\f	418,226,030 536,503,426 1,180,503,427 1,1046,622,853 815,353,935 598,650,249 429,962,446 221,9151,683 226,108,826 177,796,737 127,928,776 52,731,905 36,827,598 17,770,440 40 £ 6,547,659,793 Amount (GBP) 278,518,265 476,657,641 1,168,702,807 152,153,354 471,1674,641 0 1,168,615,973 873,158,168	6 8 11 11 11 11 11 11 11 11 11 11 11 11 1
West Mildlands	50,000-75,000 50,000-75,000 100,000-150,000 10	6,712 6,151 9,548 6,067 3,655 2,198 1,331 863 557 373 737 199 71 44 19 0 51,445 Number 2,444 4,801 5,665 1,882 4,811 0 6,736	13.0% 12.0% 18.8% 18.8% 1.8% 1.8% 1.9% 1.9% 1.9% 1.9% 1.9% 1.9% 1.9% 1.9	418,226,030 536,503,426 1,180,503,427 1,1046,622,853 815,353,935 598,650,249 429,962,446 221,9151,683 226,108,826 177,796,737 127,928,776 52,731,905 36,827,598 17,770,440 40 £ 6,547,659,793 Amount (GBP) 278,518,265 476,657,641 1,168,702,807 152,153,354 471,1674,641 0 1,168,615,973 873,158,168	6 8 8 8 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9
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Other 0 0.0% 0 0 Total 51.455 100.09% £ 6.547,669,793 100 Repayment type Number % of total number Amount (GBP) % of total arm Capital repayment 50.697 85.2% £ 5.396,885,029 8 Part-and-part 224 0.4% £ 16,140,757 16,140,757 Interest-only 1,346 3.1% £ 202,251,278 0.706 11,3% £ 932,128,729 1	50,000-75,000 100,000-150,000 100,000-150,000 100,000-150,000 200,000-250,000 200,000-250,000 300,000-350,000 300,000-350,000 300,000-350,000 400,000-450,000 500,000-600,000 500,000-	6,712 6,151 9,548 6,069 3,655 2,198 1,331 863 7,375 375 377 377 377 44 44 4,00 51,445 Number 2,444 4,801 5,665 1,882 4,611 0 6,736 6,366 6,366 6,366 5,863	13.0% 12.0% 18.8% 18.8% 1.7 *** 4.5% 4.5% 4.5% 4.7 *** 4.5% 4.5% 4.7 *** 4.5% 4.7 *** 4.5% 4.7 *** 4.5% 4.7 *** 4.5% 4.7 *** 4.5% 4.7 *** 4.5% 4.7 *** 4.8 *** 4.8 ** 4.8	418,226,030 536,503,428 1,180,503,427 1,046,682,853 815,353,953 596,650,249 429,962,496 231,951,683 231,951,683 231,951,683 236,068,265 1777,968,737 127,962,877 52,273,905 36,627,596 47,770,440 47,677,641 1,168,716,767 112,135,354 471,774,461 1,168,716,973 873,158,168 687,829,022 0 174,783,090	6 8 8 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9
Total	50,000-75,000	6,712 6,151 9,548 6,667 3,655 2,198 1,331 833 557 373 737 71 41 19 0 51,445 Number 2,444 4,801 5,665 1,882 4,611 6,736 6,736 6,366 6,366 6,366 6,368 6,368 7,888	% of total number *** *** *** *** *** *** ***	418,206,030 536,034,286 1,180,503,477 1,046,682,853 815,353,953 598,650,249 429,962,496 231,951,683 236,106,828 177,796,737 127,982,737 127,982,737 127,982,737 127,792,876 52,731,905 17,770,440 11,168,702,607 152,135,354 471,1374,641 1,168,702,607 152,135,354 471,1374,641 1,168,702,607 152,135,354 471,1374,541 0,0 1,166,515,973 873,158,168 697,829,022 0,0 174,783,090 168,168,688	6 8 8 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9
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Zapital repayment 50.697 85.2% E 5.396,885.029 8 art-and-part 224 0.4% E 16.140,757 16.140,757 16.25,278 1.546 3.1% E 20.2515,278 20.2515,278 20.2515,278 1.546 1.3% E 202,2515,278 1.546 1.3% E 202,2515,278 1.546 1.3% E 202,2515,278 <	0.000-75.000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.00000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.00000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.00000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.00000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.0000-75.0000 1.00000-75.0000 1.0000-75.0000 1.00000-75.0000 1.00000-75.0000 1.00000-75.0000 1.00000-75.0000 1.00000-75.0000 1.00000-	6,712 6,151 9,548 9,548 1,345 3,655 1,331 8,57 3,73 3,73 7,71 4,19 9,0 5,1,445 Number	### ##################################	418,206,030 536,034,286 1,180,503,4276 1,180,503,477 1,046,682,853 6815,353,953 598,650,249 429,962,496 231,951,683 231,951,683 231,951,683 231,951,683 231,951,683 231,951,683 231,951,683 232,2588 177,796,737 127,992,876 52,731,905 36,827,598 278,518,265 478,576,541 1,168,702,607 152,133,354 471,1374,641 471,1374,641 471,1374,641 471,1374,641 471,1374,641 471,1374,641 471,1374,641 471,1374,641 471,1374,641 471,1374,641 471,1374,641 471,1374,641 471,1374,641 471,1374,641 471,1374,641 471,1374,641	% of total arm
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nterest-only 1,846 3,1% £ 202.515,278 (1584 5) 6,706 1,13% £ 932,128,729 1	50,000-75,000 100,000-150,000 100,000-150,000 100,000-150,000 200,000-250,000 200,000-250,000 300,000-350,000 300,000-350,000 300,000-350,000 300,000-450,000 400,000-450,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-600,000 500,000-600,000 700,000-800,000 700,000-	6,712 6,151 9,548 6,069 3,655 2,198 1,331 863 7,373 373 373 373 199 7,11 44 4,01 51,445 Number Number	13.0% 12.0% 18.8% 18.8% 1.7% 4.5% 4.5% 4.5% 4.5% 4.5% 4.5% 4.5% 4.5	418,226,030 536,503,428 1,180,503,427 1,104,682,853 815,353,953 596,850,249 429,962,496 231,915,1683 236,616,826 177,796,737 127,992,876 52,731,905 36,227,598 17,770,440 17,770,440 18,770,440 19,770,440 11,770	6 8 8 8 8 8 8 8 8 8
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0,00 11.376 2 304,120,129 1 1.076 2 527,207,70 1 1.076 2 527,207,20 1 1.076 2 527,207,20 1 1.076 2 527,207,20 1 1.076 2 527,207,20 1 1.076 2 527,207,20 1 1.076 2 527,207,20 1 1.076 2 527,207,20 1 1.076 2 527,207,20 1 1.076 2 527,207,20 1 1.076 2 527,207,20 1 1.076 2 527,207,20 1 1.076 2 527,207,20 1 1.076 2 527,207,20 1 1.076 2 527,207,207,20 1 1.076 2 527,207,20 1 1.076 2 527,207,20 1 1.076 2 527,207,20 1 1.076 2 527,207,20 1 1.076 2 527,207,20 1 1.076 2 527,207,20 1 1.076 2 527,207,20 1 1.076 2 527,207,20 1 1.076 2 527,207,20 1 1.076 2 527,207,20 1 1.076 2 527,207,20 1 1.076 2 527,207,207,20 1 1.076 2 527,207,20 1 1.076 2 527,20 1 1.076 2 527,20 1 1.076 2 527,20 1 1.076 2 527,20 1 1.076 2 527,20 1 1.076 2 527,20	\$0,000.75.000 \$5,000.150.000 100,000.150.000 100,000.150.000 200,000.250.000 200,000.250.000 300,000.350.000 300,000.350.000 400,000.450.000 400,000.450.000 400,000.450.000 500,000.800.000 500,000.800.000 500,000.800.000 500,000.800.000 500,000.800.000 500,000.800.000 500,000.800.000 800,000.900.000 1000.000.000 100	6,712	13.0% 12.0% 18.8% 1.8% 1.8% 1.7% 1.1% 1.1% 1.1% 1.1% 1.1% 1.1% 1.1	418,226,030 536,503,428 1,180,503,427 1,104,682,853 815,353,935 598,650,249 429,962,496 231,915,1683 236,105,826 177,796,737 127,928,76 52,731,905 36,227,598 17,770,440 17,770,440 18,770,440 19,770,440 11,770,	6
	50,000-75,000	6,712 6,151 9,548 6,067 3,655 2,198 1,331 863 557 373 577 373 373 199 71 44 19 0,51,445 Number 2,444 4,801 5,665 1,892 4,611 0 6,736 6,336 6,336 6,336 6,336 6,336 1,808 7,088 4,241 0 5,1445 Number	\$ of total number \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	418,206,030 536,503,426 1,180,503,427 1,1046,682,853 815,353,953 598,650,249 429,962,449 429,962,449 231,915,1683 226,108,828 177,796,737 127,92,876 52,731,905 36,827,598 17,770,440 0 £ 6,547,659,793 Amount (GBP) 278,518,265 476,567,641 1,168,702,607 152,135,354 471,374,641 0 1,166,515,973 873,158,168 667,829,022 0 174,783,090 681,688,688 405,996,793 Amount (GBP) £ 6,547,669,793	% of total amou 4. 7. 17. 2. 7. 0. 11. 13. 10. 2. 2. 10. 6.

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Seasoning	Number	% of total number		Amount (GBP)	% of total amount				
0-12 months	2,089		4.1% £	341,562,630	5.2%				
12-24 months	5,435		10.6% £	912,624,418	13.9%				
24-36 months	6,525		12.7% £	1,037,739,608	15.8%				
36-48 months	9,282		18.0% £	1,395,148,901	21.3%				
48-60 months	6,373		12.4% £	880,888,688	13.5%				
60-72 months	3,901		7.6% £	494,871,799	7.6%				
72-84 months	3,089		6.0% £	336,901,433	5.1%				
84-96 months	2,948		5.7% £	299,520,276	4.6%				
96-108 months	2,229 1,868		4.3% £ 3.6% £	189,060,780 146,982,803					
108-120 months 120-150 months	1,868		3.6% £ 5.8% £	146,982,803 224,146,381	2.2% 3.4%				
150-180 months	3,201		6.2% £	220,056,073					
180+ months	1,541		3.0% £	68 166 002	1.0%				
Total	51,445		100.0% £	6,547,669,793					
		*		.,. ,,					
Interest payment type	Number	% of total number		Amount (GBP)	% of total amount				
Fixed	39,344		66.2%	4,804,593,299	73.4%				
SVR	16,321		27.4%	1,511,302,415	23.1%				
Tracker	3,808		6.4%	231,774,079	3.5%				
Other (please specify)_Capped	0		0.0%	0	0.0%				
Total	59,473		100.00% £	6,547,669,793	100.00%				
Lean numero timo	Number	% of total number	т-	Amount (GBP)	9/ of total ama:*				
Loan purpose type	Number 59.467		100.0%	6.546.562.120	% of total amount 100.0%				
Owner-occupied Buy-to-let	59,467		0.0%	1,107,673					
Second home	0		0.0%	1,107,073	0.0%				
Total	59,473		100.0% £	6,547,669,793					
		1		*10.11,000,1.00					
Income verification type	Number	% of total number		Amount (GBP)	% of total amount				
Fully verified	51,445		100.0%	6,547,669,793	100.0%				
Fast-track	0		0.0%	0	0.0%				
Self-certified Total	0		0.0%	0	0.0%				
Total	51,445		100.0%	6,547,669,793	100.0%				
	· .								
Remaining term of loan	Number 2.504	% of total number	100	Amount (GBP)	% of total amount				
0-30 months 30-60 months	2,504		4.9% £ 7.4% £	59,302,449 150,228,108	0.9%				
60-120 months	11.400		22.2% £	821.739.300					
120-180 months	12.035		23.4% £	1.416.386.986	21.6%				
180-240 months	10,504		20.4% £	1,730,573,913	26.4%				
240-300 months	7,058		13.7% £	1,443,426,058	22.0%				
300-360 months	3,004		5.8% £	667,294,205	10.2%				
360+ months	1,139		2.2% £	258,718,775					
Total	51,445		100.0% £	6,547,669,793	100.0%				
Employment status	Number	% of total number		Amount (GBP)	% of total amount				
Employed	38,527		74.9% £	4,538,953,574	69.3%				
Self-employed	11,640		22.6% £	1,929,596,577 9,919,487	29.5%				
Unemployed Retired	122 836		0.2% £ 1.6% £	33,598,148	0.2% 0.5%				
Guarantor	0.00		0.0% £	30,330,140	0.0%				
Other	320		0.6% £	35.602.007	0.5%				
Total	51,445		100.0% £	6,547,669,793					
			·						
Covered Bonds Outstanding, Associated Derivatives (please dis	sclose for all bonds outstanding)								
Series **	1		2	6	•	9	10	11	12
Issue date	22/07/08		20/11/08	03/11/14		13/11/18	20/06/19	15/01/20	02/04/20
Original rating (Moody's/S&P/Fitch/DBRS)	Aaa / NR / AAA	\	Aaa / NR / AAA	Aaa / NR / AAA	Aaa / NR / AAA	Aaa / NR / AAA	Aaa / NR / AAA		Aaa / NR / AAA
Current rating (Moody's/S&P/Fitch/DBRS)	Aaa / NR / AAA		Aaa / NR / AAA	Aaa / NR / AAA		Aaa / NR / AAA	Aaa / NR / AAA	Aaa / NR / AAA	Aaa / NR / AAA
Denomination	GBF		GBP	EUR	EUR	GBP	EUR	GBP	GBP
Amount at issuance	1,500,000,000		500,000,000	500,000,000	500,000,000	600,000,000	500,000,000	500,000,000	850,000,000
Amount outstanding FX swap rate (rate:£1)	900,000,000		500,000,000 1.000	500,000,000	500,000,000	600,000,000	500,000,000 0.889	500,000,000 1.000	850,000,000
Maturity type (hard/soft-bullet/pass-through)	Soft bulle	d d	Soft bullet	0.789 Soft buller	t Soft bullet	Soft bullet	Soft bullet	Soft bullet	1.000 Soft bullet
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	02/04/24
Legal final maturity date	24/07/23		24/11/23	03/11/22	12/01/25	13/11/24	20/06/27	15/01/26	02/04/25
ISIN	XS0378817240		XS0400750542	XS1131109537	XS1529880368	XS1908278440	XS2015230365	XS2101343528	XS2149428109
Stock exchange listing	LSE		LSE	LSE		LSE	LSE	LSE	LSE
Coupon payment frequency	Monthly	y	Monthly	Annually	Annually	Quarterly	Annually	Quarterly	Quarterly
Coupon payment date	29/12/20		29/12/20	03/11/21	12/01/21	15/02/21	21/06/21	15/01/21	04/01/21
Coupon (rate if fixed, margin and reference rate if floating)	0.582%	6	0.582%	0.625%	0.500%	0.653%	0.125%	0.574%	0.854%
Margin payable under extended maturity period (%)	0.530%		0.530%	0.030%	0.176%	0.720%	0.220%	0.520%	0.800%
Swap counterparty/ies	N/A		N/A	HSBC Bank plo		N/A	HSBC Bank plc	N/A	N/A
Swap notional denomination	N/A	All	N/A	EUR	EUR	N/A	EUR	N/A	N/A
Swap notional amount	N/A		N/A	500,000,000	500,000,000	N/A	500,000,000	N/A	N/A

Swap notional denomination

NV
Swap notional amount

NV
Swap notional amount

NV
Swap notional maturity

LLP receive rate/margin

LLP pay rate/margin

NV
Collateral posting amount*

The collateral posting amount is the total against all of the swaps with this counterparty

Please note Series 9 swap was terminated on the 24th September 2020 and the applicable bonds and swaps have been updated which are now on SONIA

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)	trigger breach
Issuer Event of Default	Issuer failure to pay on Covered Bonds or issuer insolvency	N/A	No	Activates the Covered Bond Guarantee
Servicer Trigger (1)	Servicer's ratings fall below required levels	NR / N/A / N/A NR / P-2 / F2	No	At initial trigger, direct funds to account held with Stand-by Account Bank
Servicer Trigger (2)	Servicer's ratings fall below required levels	NR / N/A / N/A NR / Baa1 / BBB	No	Replace servicer within 60 days at subsequent breach
Asset Coverage Test	Adjusted Aggregate Loan Amount less than Aggregate Principal Amount Outstanding	N/A	No	If not remedied within three calculation dates, triggers Issuer 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