# National Transparency Template October 2023

Administration	
Name of issuer	Coventry Building Society
Name of RCB programme	Coventry Building Society
	Philip Hemsley (Head of Capital Markets)
	Telephone: +44 (0)24 7518 1327
	E-mail: Philip.Hemsley@thecoventry.co.uk
	Mailing Address: Oak Tree Court, Binley Business Park, Harry Weston Road,
Name, job title and contact details of person validating this form	Coventry, CV3 2UN
Date of form submission	30/11/23
Start Date of reporting period	01/10/23
End Date of reporting period	31/10/23
Name, job title and contact details of person validating this form Date of form submission Start Date of reporting period	Coventry, CV3 2UN 30/11

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

Counterparties, Ratings													
			-		Counterparty/ies	F	itch	Mo	ody's		S&P		DBRS
						Rating trigger	Current rating	Rating trigger	Current rating		Current rating	Rating trigge	Current rating
Covered bonds					0	N/A	Aaa / NR / AAA	N/A	Aaa / NR / AAA	N/A	N/A	N/A	N/A
Issuer					Coventry Building Society	N/A	A-	N/A	A2	N/A	N/A	N/A	N/A
Seller(s)					Coventry Building Society	N/A	A-	N/A	A2	N/A	N/A	N/A	N/A
Cash manager					Coventry Building Society	BBB	A-	Baa1	A2	N/A	N/A	N/A	N/A
Account bank					HSBC Bank plc	F1	F1+	P-1	P-1	N/A	N/A	N/A	N/A
Stand-by account bank					N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Servicer(s)					Coventry Building Society	BBB	A-	Baa1	A2	N/A	N/A	N/A	N/A
Stand-by servicer(s)					N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Swap provider(s) on cover pool					Coventry Building Society	A-	A-	A2	A2	N/A	N/A	N/A	N/A
Stand-by swap provider(s) on cover pool Swap notional amount(s) (GBP) Swap notional maturity/ies					N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Swap notional amount(s) (GBP)	£5,205,215,909	£428,000,000	£444,550,000	£645,412,500	£434,125,758								
Swap notional maturity/ies	15/01/2025	12/01/2024	20/06/2026	07/07/2028	07/12/2026								
LLP receive rate/margin LLP pay rate/margin	6.38777%	1.76250%	1.52800%	1.02000%	4.44250%								
LLP pay rate/margin	2.92220%	2.92220%	2.92220%	2.92220%	2.92220%								
Collateral posting amount(s) (GBP)					501,535,512								

#### Accounts, Ledgers

	Value as of End Date of reporting period	Value as of Start Date of reporting period	Targeted Value
evenue receipts (please disclose all parts of waterfall)		AVAILABLE REVENUE RECEIPTS	
	AVAILABLE REVENUE RECEIPTS	(a) Revenue Receipts - Interest received from Borrowers: £15,118,562	
	(a) Revenue Receipts - Interest received from Borrowers: £17,558,482	(a) Revenue Receipts - Fees charged to Borrowers: £810,778	1
	(a) Revenue Receipts - Fees charged to Borrowers: £296,243	(b) Interest received: £590,738	
	(b) Interest received: £455,036	(c) Excess Reserve Fund: £0	
	(c) Excess Reserve Fund: £8,542,461	(d) Other Revenue Receipts: £7,550,794	
	(d) Other Revenue Receipts : £7,346	(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: -£810.778	
	(g) Amounts Belonging to Third Parties: -£296,243	(h) Required Coupon Amount: £0	
	(h) Required Coupon Amount: £0	(i) Interest Accumulation Ledger: £0	
	() Interest Accumulation Ledger: £0	Total Available Revenue Receipts: £23,260,094	
	Total Available Revenue Receipts: £26.563.325		
	Total Available Revenue	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: [13,000	(b) Fees due to Agent: £0	
	(a) reasidue to both i nostee and Security Hustee. 113,000	(c) Amounts due to Agent. 10 (c) Amounts due to Servicer. Cash Manager. Standby Account Bank. Corporate Services	
	(b) Hees due to Agent = ±0 (c) Amounts due to Servicer, Cash Manager, Standby Account Bank, Corporate Services Provider and Asset Monitor: £0	(c) Amounts due to Servicer, Cash Manager, Standby Account Bank, Corporate Services Provider and Asset Monitor: £0	
	(d) Amounts due to the Interest Rate Swap Provider: -£13,890,707	(d) Amounts due to the Interest Rate Swap Provider: -£13,233,817	
	(e) (i) Amounts due to/(from) the Covered Bond Swap Providers: £0	(e) (i) Amounts due to/(from) the Covered Bond Swap Providers: £0	
	(ii) Amounts due on the Term Advance: £11,253,000	(ii) Amounts due on the Term Advance: £21,970,620	
	(f) Transfer to Coupon Payment Ledger following Cash Manager Event: £0	(f) Transfer to Coupon Payment Ledger following Cash Manager Event: £0	
	(g) Transfer to Standby GIC Account following Servicer Event of Default: £0	(g) Transfer to Standby GIC Account following Servicer Event of Default: £0	
	(h) Transfer to Reserve Ledger: £0	(h) Transfer to Reserve Ledger: £7,930,324	
	(i) Excluded Swap Termination Amounts: £0	(i) Excluded Swap Termination Amounts: £0	
	(i) 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: £29.188.031	() Deferred Consideration: £6.592.967	
	(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	
rincipal receipts (please disclose all parts of waterfall)	AVAILABLE PRINCIPAL RECEIPTS	AVAILABLE PRINCIPAL RECEIPTS	
	(a) Scheduled amounts received from Borrowers: £40.155.917	(a) Scheduled amounts received from Borrowers: £34,592,329	
	Unscheduled amounts received from Borrowers: £75.183.408	Unscheduled amounts received from Borrowers: £45.459.702	
	Less Further Advances made: -£2.609.112	Less Further Advances made: -£2.993.102	
	(b) (i) Term Advance: £0	(b) (i) Term Advance: £0	
	(ii) (v) Ferri Advance, Ed. Contributions: £600,000,000	(ii) Cash Capital Contributions: £0	
	(ii) Cash Capital Commodations - Ecological Commodations - Ecologica Ecological Commodations - Ecological Commodations - E	(ii) Cash Capital Contributions. 20	
	(iii) dai doi deirota conta. Lo Total Available Principal Receipts: £712.730.212	Total Available Principal Receipts: £77.058.929	
	roan manager monoper recorpte. Li 12,130,212	roter (transition of intropal (totalpio) 277,000,020	1
	PRE-ACCELERATION PRINCIPAL PRIORITY OF PAYMENTS	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	1
	(ii) Amounts due on the Term Advance: £600,000	(ii) Amounts due on the Term Advance: £0	
	(d) Capital Distribution to Members: £112,730,212	(d) Capital Distribution to Members: £77,058,929	1
eserve ledger	£ 75.00	1.270 £ 67.070.94	5 £ 75.00
evenue ledger		7.106 E 17.527.37	
rincipal ledger		0.212 £ 77.058.92	
re-maturity liquidity ledger	NA NA	N/A	N/A



Asset Coverage Test*		
		Description (please edit if different)
A	£ 6.349.928.881	A: Arrears Adjusted True Balance
в	£ 36,654,212	B: Principal Receipts Retained in Cash
c	£ -	C: Retained Cash Contributions
D		D: Substitution Assets - Principal Receipts <sup>1</sup> & D: Substitution Assets - Capital Contributions
E	£ -	
V	£ -	
W	£ -	
x		X: Savings set off balance
Ŷ	£ -	Y : Flexible draw deduction
Z	£ 45,579,115	Z: Negative carry adjustment
Total	£ 6,175,702,742	
Method used for calculating component 'A'	A: Arrears Adjusted True Balance	
Asset percentage (%)	87.5%	
Maximum asset percentage from Fitch (%)	87.5%	
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)	£ 1,873,614,484	
Credit support as derived from ACT (%)	43.6%	
Programme-Level Characteristics		
Programme currency	EUR	
Programme size	7bn	
Covered bonds principal amount outstanding (GBP, non-GBP		
series converted at swap FX rate)	£ 4,902,088,258.00	
Covered bonds principal amount outstanding (GBP, non-GBP		
series converted at current spot rate)	£ 4,908,107,500	
Cover pool balance (GBP)	£ 7,257,948,288	
GIC account balance (GBP)	£ 207,048,588	
Any additional collateral (please specify)	£	
Any additional collateral (GBP)		
Aggregate balance of off-set mortgages (GBP)	£ 634,994,849 241 377 236	
Aggregate deposits attaching to the cover pool (GBP)	£ 241,377,236	
Aggregate deposits attaching specifically to the off-set mortgages (GBP)	£ 196.612.575	
Nominal level of overcollateralisation (GBP) Nominal level of overcollateralisation (%)	2,562,489,493 52,3%	
Nominal level of overcollateralisation (%) Number of loans in cover pool	52.3% 51.320	
Number of loans in cover pool Average loan balance (GBP)	51,320 £ 141,425	
Average loan balance (GBP) Weighted average non-Indexed LTV (%)		
Weighted average non-Indexed LTV (%) Weighted average Indexed LTV (%)	49.3% 44.1%	
	44.1%	
Weighted average seasoning (months)	5/.1	
Weighted average remaining term (months)	225.7	
Weighted average interest rate (%) Standard Variable Rate(s) (%)	2.94% 7.49%	
Standard Variable Rate(s) (%) Constant Pre-Payment Rate (%, current month)	7.49% 1.01%	
	1.01%	
Constant Pre-Payment Rate (%, quarterly average)		
Principal Payment Rate (%, current month)	1.56%	
Principal Payment Rate (%, quarterly average) Constant Default Rate (%, current month)		
Constant Default Rate (%, current month) Constant Default Rate (%, guarterly average)	0.00%	
Constant Detault Rate (%, quarterly average) Fitch Discontinuity Factor (%)		
Fitch Discontinuity Factor (%) Moody's Timely Payment Indicator	n/a Probable	
woody's ninely Payment indicator	Probable	

#### Mortgage collections

Mortgage collections (scheduled - interest)	£	17,558,482
Mortgage collections (scheduled - principal)	£	40,155,917
Mortgage collections (unscheduled - interest)	£	
Mortgage collections (unscheduled - principal)	£	72,574,296

### Loan Redemptions & Replenishments Since Previous Reporting Date

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

hich are non-performing loan 6 589.376 0.1% hich are non-performing loan 6 0.1% 5.893.376 0.1% hich are non-performing loan 0.1% 5.893.376 0.0%		Number	% of total number	Amount (GBP)	% of total amount
hich are non-performing loan 6 01% 5.859.37% 0.1% hich are non-performing loan 6 01% 5.859.37% 0.1%	Loan redemptions since previous reporting date	597	1.2%	65,848,237	0.9%
nici ar trioperiori influenza inici ar trioperiori influenza inchar vertrader RAWs 0.118 0.2003/10 0.119 54 0.019 1.025/10 0.019	Loans bought back by seller(s)	110	0.2%	6,904,479	0.1%
MICH 1645 CHE CAWS 0.1% 1,045,104 0.0%	of which are non-performing loans	56	0.1%	0,009,070	0.1%
845 162,059,449 22%	of which have breached R&Ws	54	0.1%		0.0%
	Loans sold into the cover pool	845	1.6%	162,059,449	2.2%

#### Product Rate Type and Reversionary Profiles

						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	49,330	81.7%	6,392,134,629	88.1%	2.51%	31.7	1.03%	-0.09%	2.43%
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	990	1.6%	60,832,352	0.8%	6.06%	0	0.81%	0.81%	5.44%
Fixed for life	4	0.0%	0	0.0%	0.00%	0	0.00%	0.00%	0.00%
Tracker at origination, reverting to SVR	917	1.5%	169,641,815	2.3%	5.85%	18.9	0.57%	-0.12%	5.84%
Tracker at origination, reverting to SVR Tracker at origination, reverting to Libor	0	0.0%	0	0.0%	0.00%	0	0.00%	0.00%	0.00%
Tracker for life	1,025	1.7%	50,170,754	0.7%	5.96%	0	0.71%	0.71%	5.46%
SVR, including discount to SVR	8,083	13.4%	585,168,739	8.1%	6.12%	0	-1.37%	-1.37%	6.12%
Libor	0	0.0%	0	0.0%	0.00%	0	0.00%	0.00%	0.00%
Total	60,349	100.0%	£ 7,257,948,288	100.0%	2.94%		0.82%	0	2.85%

4.0% / 2.5%

Weighted average

Stratifications				
Arrears breakdown	Number	% of total number		% of total amount
Current	51,123			99.6%
0-1 month in arrears	160		E 21,241,567 E 4,042,180	0.3%
1-2 months in arrears	88 (		£ 4,042,180	0.1%
2-3 months in arrears 3-6 months in arrears			-	0.0%
6-12 months in arrears				0.0%
12+ months in arrears		0.0%	£ -	0.0% 100.0%
Total	51,320	100.0%	£ 7,257,948,288	100.0%
Current non-Indexed LTV	Number	% of total number	Amount (GBP)	% of total amount
0-50%	34,60	67.4%	E 3,483,234,701	48.0%
50-55%	3,37			9.1%
55-60%	3,36	6.5%		9.8% 9.4%
60-65% 65-70%	2,98			9.4%
70-75%	2.50 2.55	5.0%	E 650,703,030	9.0%
75-80%	1.51	3.0%	E 385.328.404	5.3% 1.1%
80-85%	345	3.0%	£ 77,671,728	1.1%
85-90%	14			0.0%
90-95%			- 2	0.0%
95-100% 100-105%			-	0.0% 0.0%
				0.0%
<u>105-110%</u> 110-125%		0.0%	£ -	0.0%
125%+		0.0%	£ -	0.0% 100.00%
Total	51,320	100.00%	£ 7,257,948,288	100.00%
Current Indexed LTV	Number	% of total number	Amount (GBP)	% of total amount
0-50%	39,031	76.1%	£ 4,268,869,349	58.8%
50-55%	2,720			8.2%
55-60%	2,76	5.4%		8.8%
60-65% 65-70%	2.68	5.2%	E 662,206,393	9.1% 7.8%
65-70% 70-75%	2,21	4.3%	E 566,989,512 E 467,032,381	6.4%
75-80%	15			0.4%
80-85%	26		E 46,840,923 E 9,038,169	0.1%
85-90%			£ 1,342,554	0.0%
90-95%	1	0.0%	£ 192,474	0.0%
95-100% 100-105%				0.0% 0.0% 0.0% 0.0%
100-105%			-	0.0%
110-125%				0.0%
125%+		0.0%	e	0.0%
Total	51,32	100.0%	£ 7,257,948,288	100.0%
Current outstanding balance of loan	Number	% of total number	Amount (GBP)	% of total amount
Current outstanding balance of loan 0-5,000	Number 1,022	% of total number 2.0%	Amount (GBP) 2,265,911	% of total amount 0.0%
Current outstanding balance of loan 0-5,000 5,000-10,000 10,000-00,000	1,022	2.0%	2,265,911 8,138,133	0.0%
10 000-25 000	1,02 1,06 1,060	2.0% 2.1% 6.8%	2,265,911 8,138,133 61,577,483	0.0% 0.1% 0.8%
10.000-25.000 25.000-50.000 50.000-75.000	1,022 1,035 1,0451	20% 21% 21% 68% 122%	2,265,911 8,138,133 61,577,483 233,660,854 377,706,552	0.0% 0.1% 0.8% 3.2% 5.2%
10,000-25,000 25,000-50,000 50,000-75,000 75,000-100,000	1,022 1,084 1,084 1,085	20% 21% 65% 21% 21% 21% 21% 21% 21% 21% 21% 21% 21	2,265,911 8,138,133 61,577,483 233,660,854 377,706,552 495,719,995	0.0% 0.1% 0.8% 3.2% 5.2% 6.8%
10.000-25.000 25.000-50.000 50.000-75.000 75.000-100.000 100.000-150.000	1.02 1.08 3.50 5.44 5.44 5.44 5.45 5.45 5.45 5.45 5	20%	2,265,911 8,138,133 61,577,483 233,660,854 377,706,552 495,719,995 1,149,399,130	0.0% 0.1% 0.8% 3.2% 5.2% 6.8%
10.000-25.000 55.000-50.000 50.000-75.000 100.000 100.000-150.000 100.	1.02 1.08 3.50 6.24 6.04 5.67 7. 9.28 5.67	20% 21% 65% 21% 21% 65% 20% 22% 12% 12% 12% 12% 11% 11% 20% 22% 22% 22% 22% 22% 22% 22% 22% 22	2.265.911 8.138.133 61.577.483 233.660.854 377.706.552 495.719.995 1.149.399.130 1.141.336.260	0.0% 0.1% 3.2% 5.2% 6.8% 15.8%
10,000 25,000 50,000 75,000 75,000 - 100,000 100,000 - 150,000 100,000 - 150,000 100,000 - 150,000 200,000 - 250,000 200,000 - 250,000 200	1 02 1 06 1 06 1 06 1 06 1 06 1 06 1 06 1 06	20% 20% 21% 21% 21% 21% 21% 21% 21% 21% 21% 21	2,265,911 8,138,133 61,577,483 233,660,854 377,706,552 495,719,995 1,149,399,130 1,141,336,260 960,562,667 718,639,079	0.0% 0.1% 0.8% 3.2% 6.8% 15.8% 15.7% 13.2% 9.9%
10.000.25.000 50.00075.000 50.00075.000 50.00075.000 100.000516.000 100.000516.000 50.	1.02 1.06 3.30 6.24 5.67 5.67 5.67 5.67 5.67 5.67 5.67 5.7 5.7 5.7 5.7 5.7 5.7 5.7 5.7 5.7 5.	2 20% 2 1% 2 1% 2 1% 2 1% 2 1% 2 1% 2 2% 1 2% 1 1% 1 1% 1 1% 1 1% 1 1% 2 1%	2265,911 8,138,133 61,577,483 233,660,854 377,706,552 495,719,995 1,149,399,130 1,141,336,260 960,562,667 718,639,079 525,608,026	0.0% 0.1% 0.8% 3.2% 6.8% 15.8% 15.7% 13.2% 9.9%
10,062,8,000 25,003,9,000 75,003,00,000 75,003,00,000 75,003,00,000 75,003,00,000 75,003,00,00 75,003,00,00 75,003,00,00 25,000,20,000 250,000,200 250,000,200,000 250,000,200,200 250,000,200,200 250,000,200,200,200 250,000,200,200,200,200 250,000,200,200,200,200 250,000,200,200,200,200,200,200,200 250,000,200,200,200,200,200,200,200,200,	102 106 302 302 303 303 303 303 303 303 303 303	20% 20% 21% 21% 21% 21% 21% 21% 21% 21% 21% 21	2.265.911 8.138.133 61.577.483 233.660.854 377.706.552 495.719.995 1.149.399.130 1.,141.336.260 960.562.667 718.639.079 525.608.026 417.103.538	0.0% 0.1% 0.8% 5.2% 6.8% 15.8% 15.7% 13.2% 9.9% 7.2%
10,002,26,000 25,003,20,000 25,003,20,000 25,003,20,000 25,003,20,000 25,003,20,000 250,000,200,000 250,000,000 25	1 122 1 100 1 100	20% 20% 21% 21% 21% 21% 21% 21% 21% 21% 21% 21	2.265.911 8.138.133 61.577.483 233.660.854 377.706.552 495.719.995 1.149.399.130 1.,141.336.260 960.562.667 718.639.079 525.608.026 417.103.538	0.0% 0.1% 0.8% 5.2% 6.8% 15.8% 15.7% 13.2% 9.9% 7.2%
10,002,26,000 25,003,20,000 25,003,20,000 25,003,20,000 25,003,20,000 25,003,20,000 250,000,200,000 250,000,000 25	102 103 103 103 103 103 103 103 103 103 103	20% 20% 20% 20% 20% 20% 20% 20% 20% 20%	2.265,911 8,133,133 61,577,463 233,660,854 377,706,552 4495,719,995 1,149,399,130 1,141,336,260 960,562,667 7718,639,079 525,668,026 417,103,538 296,228,280 237,557,713	0.0% 0.1% 0.8% 5.2% 6.8% 15.8% 15.7% 13.2% 9.9% 7.2%
10,002,26,000 25,003,20,000 25,003,20,000 25,003,20,000 25,003,20,000 25,003,20,000 250,000,200,000 250,000,000 25	1 02 1 08 1	20% 20% 20% 20% 20% 20% 20% 20% 20% 20%	2,265,911 8,133 61,577,463 233,600,854 377,706,552 4455,719,995 1,144,336,260 960,562,667 718,639,079 525,668,026 417,103,538 296,228,280 237,587,713 292,073,631 183,043,484	0.0% 0.1% 0.8% 3.2% 5.2% 6.8% 15.8% 15.7% 13.2% 9.9% 7.2%
10,062-8,000 10,062-8,000 17,500-100,000 17,500-100,000 17,500-100,000 175,000-100,000 175,000-200,000 175,000 175,000 175,000 175,000 175,000 175,000 175,000	1000 100	20% 20% 21% 21% 21% 21% 21% 21% 21% 21% 21% 21	2,265,911 8,133 61,577,483 377,706,552 495,719,995 1,149,396,330 960,562,667 718,639,079 525,508,028 417,103,358 296,622,820 237,587,713 262,037,631 183,043,484 90,548,392	0.0% 0.1% 0.8% 3.2% 5.2% 6.8% 15.8% 15.7% 13.2% 9.9% 7.2%
10,002,8,000 10,002,8,000 17,5,003-010,000 175,003-010,000 175,003-010,000 175,003-010,000 175,002,000 175,002,000,000 175,002,000	1 00 1 00	20% 20% 20% 20% 20% 20% 20% 20% 20% 20%	2,265,911 8,133 61,577,463 233,600,854 377,706,552 4455,719,995 1,144,336,260 960,562,667 718,639,079 525,668,026 417,103,538 296,228,280 237,587,713 292,073,631 183,043,484	0.0% 0.1% 0.8% 3.2% 5.2% 6.8% 15.8% 15.7% 13.2% 9.9% 7.2%
10.06232000 10.06232000 175.000-100.000 175.000-100.000 175.000-100.000 185.005220 185.0052 185.0052 185.0052 185.005 185	102 103 104 105 105 105 105 105 105 105 105	20% 21% 21% 21% 21% 21% 21% 21% 21% 21% 21	2,265,911 6,138,133 61,577,483 123,560,554 377,706,556 146,390,130 1,141,336,250 960,562,667 718,639,079 525,568,026 417,103,538 296,228,280 237,587,713 163,043,484 90,543,392 40,043,043 40,043,044 40,043,043 40,043,044 40,043,044 40,043,044 40,043,044 40,043,044 40,043,044 40,043,044 40,043,045 40,043,044 40,043,045 40,043,045 40,043,045 40,043,045 40,043,045 40,045,045,045 40,045,045,045 40,045,045,045,045,045 40,045,045,045,045,045,045,045,045,045,0	0.0% 0.1% 0.8% 3.2% 5.2% 6.8% 15.8% 15.7% 13.2% 9.9% 7.2%
10,002,8,000 10,002,8,000 17,5,003-010,000 175,003-010,000 175,003-010,000 175,003-010,000 175,002,000 175,002,000,000 175,002,000	100 100 100 100 100 100 100 100	20% 21% 21% 21% 21% 21% 21% 21% 21% 21% 21	2,265,911 6,138,133 61,577,483 123,560,554 377,700,956 1,140,336,250 1,140,336,250 1,141,346,450 1,141,	0.0% 0.1% 0.8% 3.2% 5.2% 6.8% 15.8% 15.7% 13.2% 9.9% 7.2%
10.06232000 10.06232000 175.000-100.000 175.000-100.000 175.000-100.000 185.005220 185.0052 185.0052 185.0052 185.005 185	102 103 104 105 105 105 105 105 105 105 105	20% 21% 21% 21% 21% 21% 21% 21% 21% 21% 21	2,265,911 6,138,133 61,577,483 123,560,554 377,706,556 146,390,130 1,141,336,250 960,562,667 718,639,079 525,568,026 417,103,538 296,228,280 237,587,713 163,043,484 90,543,392 40,043,043 40,043,044 40,043,043 40,043,044 40,043,044 40,043,044 40,043,044 40,043,044 40,043,044 40,043,044 40,043,045 40,043,044 40,043,045 40,043,045 40,043,045 40,043,045 40,043,045 40,045,045,045 40,045,045,045 40,045,045,045,045,045 40,045,045,045,045,045,045,045,045,045,0	0.0% 0.1% 0.8% 3.2% 6.8% 15.8% 15.7% 13.2% 9.9%
10.062.800 10.062.800 17.500-100.200 17.500-100.200 17.500-100.200 17.500-100.200 17.500-100.200 17.500-00	102 103 104 105 105 105 105 105 105 105 105	20% 21% 21% 21% 21% 21% 21% 21% 21% 21% 21	2 265 911 8 198 133 23 667 844 377 706 552 495 719 655 1463 3961 330 1414 358 260 960 263 660 960 263 660 1414 358 260 960 263 660 1417 103 558 266 263 260 27 257 484 268 40 660 970 26 144 100 0 2 7 257 484 288 Amount (GBP)	0.0% 0.1% 0.8% 3.2% 5.2% 5.2% 5.7% 7.2% 5.7% 4.1% 3.3% 4.0% 5.7% 1.22% 0.0% 0.0% 0.0% 5.0% 0.0%
10.062.800 10.062.800 17.500-100.200 17.500-100.200 17.500-100.200 17.500-100.200 17.500-100.200 17.500-00		2 0% 2 1% 2 1% 2 1% 2 1% 2 1% 2 1% 2 1% 2 1	2,265,911 8,138,133 6,137,482 37,706,852 465,719,964 1,149,399,130 1,141,332,800 960,652,667 718,630,079 425,066,028 445,028,280 220,073,651 118,333,484 90,548,382 46,020,370 28,146,190 27,257,948,288 Amount (GBP) 304,300,340	0.0% 0.1% 0.8% 0.8% 0.8% 0.6% 0.5% 0.5% 0.5% 0.5% 0.5% 0.5% 0.5% 0.5% 0.5% 0.6%
10.00-28.000 10.00-28.000 17.000-00.000 17.000-00.000 17.000-00.000 17.000-00.000 17.000-00.000 17.000.000 18.000-280.000 280.	102 103 104 105 105 105 105 105 105 105 105	20% 20% 20% 20% 20% 20% 20% 20% 20% 20%	2,265,911 8,158,153 253,667,644 377,706,552 495,719,6552 495,719,6552 495,719,6552 495,719,6552 496,708,552 497,708,552 496,264,707 525,668,055 417,703,538 296,228,260 417,703,538 296,228,260 417,703,538 296,228,260 417,703,538 296,228,260 417,703,538 296,228,260 417,703,538 296,228,260 417,703,538 296,228,260 417,703,538 296,228,260 417,703,538 296,228,260 417,703,538 296,228,260 417,703,538 296,228,260 417,703,538 296,228,260 417,703,538 296,228,260 417,703,538 296,228,260 417,703,538 296,228,260 417,703,538 296,228,250 417,703,538 417,703,548 417,703,548 417,705,522 417,7	0.0% 0.1% 0.1% 0.2% 0.2% 0.6% 15.7% 0.2% 0.2% 0.2% 0.2% 0.2% 0.4% 0.0% 0.4% 0.0% 0.6% 0.4% 0.6% 0.4% 0.6% 0.7% 0.2% 0.6% 0.7% 0.2% 0.6%
10.062-36.000 10.062-36.000 175.000-100.000 175.000-100.000 175.000-100.000 185.005.200.000 185.005.200.000 185.005.400.000 185.005.400.000 400.000-450.000 400.000-450.000 400.000-450.000 400.000-450.000 400.000-450.000 800.000-000 800.000-000 800.000-000 800.000-000 800.000-000 10.000 10	102           108           108           108           109           109           100	2 0% 2 1% 2 1% 2 1% 2 1% 2 1% 2 1% 2 1% 2 1	2 265 911 8, 139, 133 233, 601, 543 437, 706, 562 445, 719, 905 1443, 909, 130 1443, 562, 907 778, 655, 907 9, 555, 666, 567 447, 103, 538 247, 003, 538 247, 003, 538 247, 003, 538 247, 003, 538 247, 003, 538 248, 005 257, 948, 288 Anonet (GBP) 344, 300, 340 517, 279, 044, 288 343, 300, 340 517, 279, 044, 288 344, 300, 340 344, 340, 340 344, 340 344, 340, 340 344	0.0% 0.1% 0.2% 5.2% 6.5% 15.7%
10,00-28,000 10,00-28,000 17,000-100,000 17,000-100,000 17,000-100,000 170,000-200,000 180,000-200,000 280,000-280,000 280,000	102 103 104 105 105 105 105 105 105 105 105	2 0% 2 1% 2 1% 2 1% 2 1% 2 1% 2 1% 2 1% 2 1	2,265,911 8,158,153 253,667,644 377,706,552 495,719,6552 495,719,6552 495,719,6552 495,719,6552 496,708,552 497,708,552 496,264,707 525,668,055 417,703,538 296,228,260 417,703,538 296,228,260 417,703,538 296,228,260 417,703,538 296,228,260 417,703,538 296,228,260 417,703,538 296,228,260 417,703,538 296,228,260 417,703,538 296,228,260 417,703,538 296,228,260 417,703,538 296,228,260 417,703,538 296,228,260 417,703,538 296,228,260 417,703,538 296,228,260 417,703,538 296,228,260 417,703,538 296,228,260 417,703,538 296,228,250 417,703,538 417,703,548 417,703,548 417,705,522 417,7	0.0% 0.1% 0.2% 5.2% 6.5% 15.7%
10.062.32.600 10.062.32.600 50.000.75.000 15.000-100.000 150.002.200.000 150.002.200.000 150.002.200.000 150.002.500.000 500.000.350.000 500.000.500.000 500.000.500.000 600.000.700.000 600.000.700.000 600.000.500.000 600.000.700.000 100.000 800.000 100.000 800.000 100.000 800.000 100.000 800.000 100.000 800.000 100.000 800.000 100.000 800.000 100.000 800.000 100.0000 100.000 100.000 100.000 100.00		2 0% 2 0% 2 1% 2 1% 2 1% 2 1% 2 1% 2 1% 2 1% 2 1	2 265 911 8 197 135 2 265 911 2 3 601 54 4 377 706.552 4 66 715.965 4 66 715.965 4 66 715.965 4 66 715.965 4 707 786.552 4 66 705.967 7 78.655.977 7 78.655.977 7 78.655.977 2 787.777 2 787.773 2 787.775 2 787.775	0.0% 0.1% 0.1% 0.2% 5.2% 6.8% 16.2% 1.2%
10.062.800 10.062.800 10.062.800 17.600.000 17.6	102 103 104 105 105 105 105 105 105 105 105	20%           21%           21%           35%           11%           11%           12%           21%	2 265 911 8 198 133 2 25 667 84 3 77 706 592 4 95 719 05 592 5 25 050 505 2 20 62 72 50 2 20 60	0.0% 0.1% 0.1% 0.2%
10.062-36.000 10.062-36.000 17.6.000-100.000 17.6.000-100.000 17.6.000-100.000 18.0.005.200.000 18.0.005.200.000 18.0.005.200.000 18.0.005.400.000 400.000-450.000 400.000-450.000 400.000-450.000 400.000-450.000 400.000-450.000 800.000-000 800.000-000 800.000-000 800.000-000 800.000-000 800.000-000 10.0		2.0%           2.1%           2.1%           1.1%	2 285 911 8 139 139 2 285 911 2 3 60154 4 377 706.552 4 465 719.065 1 4 48 496.130 1 4 48 496.130 1 4 49 496.130 1 4 49 496.130 2 4 47 103.538 2 4 4 4 103.538 2 4 4 4 108.538 2 4 4 4 108.538 2 4 4 4 108.538 2 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	0.0% 0.1% 0.1% 0.2% 5.2% 6.8% 15.7% 1
10.062.800 10.062.800 10.062.800 17.600.000	Number       102         100       103         100       0.32         100       0.32         100       0.32         100       0.32         101       0.32         102       0.32         103       0.32         104       0.32         105       0.32         105       0.32         106       0.32         107       0.32         108       0.32         109       0.32         101       0.32         102       0.32         103       0.32         104       0.32         105       0.32         105       0.32         106       0.32         107       0.32         108       0.32         109       0.32         100       0.32         101       0.32         102       0.32         103       0.32         104       0.32         105       0.32         106       0.32         107       0.32         108       0.32	20%           21%           21%           21%           11%	2,265,911 8,158,133 23,567,844 377,706,552 485,719,905,52 495,719,905,52 495,719,905,52 495,719,905,52 495,719,505 20,505,607,713 20,505,707,713 20,505,707,713 20,505,707,713 20,505,707,713 20,505,707,714 20,505,707,707,707,707,707,707,707,707,70	0,0%, 0,1%, 0,2%, 0,2%, 0,2%, 0,2%, 0,2%, 0,2%, 0,2%, 0,2%, 0,2%, 0,2%, 0,0%,0%,0%,0%,0%,0%,0%,0%,0%,0%,0%,0%,0%
10.062-36.000 10.062-36.000 17.6.000-100.000 17.6.000-100.000 17.6.000-100.000 17.6.000-100.000 150.005-200.000 150.005-200.000 150.005-200.000 150.005-200.000 150.005-200.000 150.005-200.000 150.000-100 150.000 150.000-100 150.00	1     132       1     136       1     136       1     137       1     137       1     137       1     137       1     137       1     137       1     137       1     137       1     137       1     137       1     137       1     137       1     137       1     137       1     137       1     137       1     137       1     130       1     130       1     141       1     130       1     141       1     141       1     141       1     141       1     141       1     151       1     151       1     151       1     151       1     151       1     151       1     151       1     151       1     151       1     151       1     151       1     151	2.0%           2.1%           2.1%           1.1%	2 265 911 8 139 133 223 60154 377 706.562 485 719.085 1443 039 04130 1443 039 04130 1443 039 04130 1443 039 04130 1443 039 04130 1443 059 041 1453 043 045 147 103 538 269 547 041 153 043 045 147 03 538 269 547 041 153 043 045 153 043 045 153 043 045 153 045	0,0%, 0,1%, 0,2%, 0,2%, 0,2%, 0,2%, 0,2%, 0,2%, 0,2%, 0,2%, 0,2%, 0,2%, 0,0%,0%,0%,0%,0%,0%,0%,0%,0%,0%,0%,0%,0%
10.00-28.000 10.00-28.000 17.000-00.000 17.000-00.000 17.000-00.000 17.000-00.000 17.000-000 17.0000 17.000-000 17.000-000 17.000-000 17.0000 17.000-000 17.0000 17	Image: Second	2.0%           2.1%           2.1%           1.1%	2 265 911 8 199 135 2 265 911 2 3 600 54 3 77 706.552 4 65 710.965 1 463 396,1350 1 463 396,1350 2 207,551 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	0 0% 0 118 0 118 0 28% 5 2% 6 8% 16 2%
10.062-36.000 10.062-36.000 17.5.000-100.000 17.5.000-100.000 17.5.000-100.000 180.005-200.000 180.005-200.000 180.005-200.000 280.000-380.000 280.000-380.000 280.000-480.000 480.0000 480.000-480.000 480.0000 48	1     132       1     136       1     136       1     137       1     137       1     137       1     137       1     137       1     137       1     137       1     137       1     137       1     137       1     137       1     137       1     137       1     137       1     137       1     137       1     137       1     130       1     130       1     141       1     130       1     141       1     141       1     141       1     141       1     141       1     151       1     151       1     151       1     151       1     151       1     151       1     151       1     151       1     151       1     151       1     151       1     151	2 0% 2 0% 2 1% 2 1% 2 1% 2 1% 2 1% 2 1% 2 1% 2 1	2 265 911 8 1,991 383 2 23 601 584 3 23 601 584 4 377,706,552 4 465,716,965 4 407,035,582 4 407,035,582 4 417,035,580 4 417,035,580 2 237,697,713 4 427,035,580 2 237,697,713 4 427,035,580 2 237,697,713 4 427,035,580 2 237,697,713 4 427,035,580 2 237,697,713 4 427,035,580 2 247,697,290 2 34,480,100 2 34,480,400 2 3	0.0% 0.1% 0.1% 0.2%
10.062-36.000 10.062-36.000 17.5.000-100.000 17.5.000-100.000 17.5.000-100.000 180.005-200.000 180.005-200.000 180.005-200.000 280.000-380.000 280.000-380.000 280.000-480.000 480.0000 480.000-480.000 480.0000 48	102       103       104       105       105       105       106       107       108       109       109       101       101       101       102       103       103       104       105       105       106       107       108       109       100       1111       1111       1111       1111       1111       1111       1111       1111       1111       1111       1111       1111       1111       1111       11111       <	2 0% 2 0% 2 1% 2 1% 2 1% 2 1% 2 1% 2 1% 2 1% 2 1	2 265 911 8 1,991 383 2 23 601 584 3 23 601 584 4 377,706,552 4 465,716,965 4 407,035,582 4 407,035,582 4 417,035,580 4 417,035,580 2 237,697,713 4 427,035,580 2 237,697,713 4 427,035,580 2 237,697,713 4 427,035,580 2 237,697,713 4 427,035,580 2 237,697,713 4 427,035,580 2 247,697,290 2 34,480,100 2 34,480,400 2 3	0.0% 0.1% 0.1% 0.2%
10.0623600 10.0623600 15.060.000 15.060.000 15.060.000 15.000.200 15.000 15.000.200 15.000 15.	Number       Number     108       108     108       108     108       109     637       101     637       102     637       103     637       104     637       105     637       105     637       106     637       107     637       108     108       109     109       111     111       111	20%           21%           21%           10%           11%	2 265 911 8 1,991 383 2 23 601 584 3 23 601 584 4 377,706,552 4 465,716,965 4 407,035,582 4 407,035,582 4 417,035,580 4 417,035,580 2 237,697,713 4 427,035,580 2 237,697,713 4 427,035,580 2 237,697,713 4 427,035,580 2 237,697,713 4 427,035,580 2 237,697,713 4 427,035,580 2 247,697,290 2 34,480,100 2 34,480,400 2 3	0.0% 0.1% 0.1% 0.2% 0.2% 0.5%
10.00-28.000 10.00-28.000 17.500-30.000 17.5	Image: Second	2.0%           2.1%           2.1%           1.2%           1.1%	2 265 911 8 1,97 135 2 23 600 54 4 377 706.552 4 65 710,965 1 4 63 396,1350 1 4 63 396,1350 2 2 7 577,135 2 2 6 77,551 2 2 6 77,551 2 2 6 77,551 2 2 7 577,135 2 2 7 577,135	0 0% 0 118 0 118 0 28% 5 2% 6 8% 16 2% 13 2% 14 2% 14 2% 14 2% 14 2% 14 2% 14 2%
10.005.32000 10.005.32000 17.500-100.000 17.500-100.000 17.500-005.000 180.005.200.000 180.005.200.000 180.005.200.000 180.005.400 180.005 180	Image: Second	2 0% 2 0% 2 1% 2 1% 2 1% 2 1% 2 1% 2 1% 2 1% 2 1	2 - 285 911 - 285 911 - 285 912 - 283 601 584 - 283 601 584 - 486 710, 905 - 486 710, 90	0 0% 0 118 0 118 0 28% 5 2% 6 8% 16 28% 16 28% 16 28% 16 28% 16 28% 16 28% 16 28% 16 28% 16 28% 16 28% 16 28% 16 28% 16 28% 16 28% 16 28% 16 28% 16 28% 16 28% 16 28%
10.062.800 10.062.800 10.062.800 17.800.000 17.800.000 17.800.000 17.800.000 17.800.000 17.800.000 17.800.000 17.800.000 17.800.000 17.800.000 17.800.000 17.800.000 17.800.000 17.800.000 17.800.000 17.000 17.000 1	Number       Number       100 <td>20%           21%           21%           21%           11%</td> <td>2,265,911 8,139,135 2,35,667,84 3,37,706,562 4,45,719,065 1,440,306,30 1,441,338,260 7,765,552 2,658,079 5,256,569,269 4,47,105,358 2,669,269 4,47,105,358 2,669,269 4,47,105,358 2,669,269 4,47,105,358 2,669,269 4,47,105,358 4,45,100 2,854,352 4,000,277,101 1,100,421,362 5,157,202,000 1,266,652,269 1,275,948,288 1,275,948,28</td> <td>0.0% 0.1% 0.1% 0.2% 0.2% 0.2% 0.2% 0.2% 0.2% 0.2% 0.4%</td>	20%           21%           21%           21%           11%	2,265,911 8,139,135 2,35,667,84 3,37,706,562 4,45,719,065 1,440,306,30 1,441,338,260 7,765,552 2,658,079 5,256,569,269 4,47,105,358 2,669,269 4,47,105,358 2,669,269 4,47,105,358 2,669,269 4,47,105,358 2,669,269 4,47,105,358 4,45,100 2,854,352 4,000,277,101 1,100,421,362 5,157,202,000 1,266,652,269 1,275,948,288 1,275,948,28	0.0% 0.1% 0.1% 0.2% 0.2% 0.2% 0.2% 0.2% 0.2% 0.2% 0.4%
10.062.800 10.062.800 10.062.800 17.800.000 17.800.000 17.800.000 17.800.000 17.800.000 17.800.000 17.800.000 17.800.000 17.800.000 17.800.000 17.800.000 17.800.000 17.800.000 17.800.000 17.800.000 17.000 17.000 1	Image: Second	20%           21%           21%           21%           11%	2,265,911 8,139,135 2,35,667,84 3,37,706,562 4,45,719,065 1,440,306,30 1,441,338,260 7,765,552 2,658,079 5,256,569,269 4,47,105,358 2,669,269 4,47,105,358 2,669,269 4,47,105,358 2,669,269 4,47,105,358 2,669,269 4,47,105,358 4,45,100 2,854,352 4,000,277,101 1,100,421,362 5,157,202,000 1,266,652,269 1,275,948,288 1,275,948,28	0.0% 0.1% 0.1% 0.2% 5.2% 6.8% 15.8% 15.8% 15.8% 15.8% 15.8% 15.2% 1
10.005.32000 10.005.32000 17.500-100.000 17.500-100.000 17.500-005.000 180.005.200.000 180.005.200.000 180.005.200.000 180.005.400 180.005 180	Image: Section of the section of t	2 0% 2 0% 2 0% 2 0% 2 0% 2 0% 2 0% 2 0%	2 - 265 911 - 2 - 265 911 - 23 - 600 54 - 233 - 600 54 - 245 -	0.0% 0.1% 0.1% 0.2% 0.2% 0.2% 0.6% 15.7% 0.4% 0.7% 0.4% 0.0%

Seasoning	Number	% of total number Amount (GBP) % of total a
0-12 months	1,436	5 2.8% £ 314,030,339
2-24 months	7,039	
4-36 months	7,747	
6-48 months	4,442	2 8.7% £ 783,554,731
8-60 months	4,725	5 9.2% £ 746,570,592
0-72 months	3,961	
2-84 months	5,667	7 11.0% £ 714,496,709
4-96 months	3.276	5 6.4% £ 389.967.351
6-108 months	2,509	9 4.9% £ 272,189,189
08-120 months	1.988	3.9% £ 184.358.244
20-150 months	3,736	5 7.3% £ 309,523,693
50-180 months	2.066	5 4.0% £ 142.634.142
80+ months	2,728	3 5.3% £ 162,015,787
otal	51,320	
terest payment type	Number	% of total number Amount (GBP) % of total a
xed	48,238	
/R	9.248	
acker	2,863	
ther (please specify) Capped	0	
otal	60,349	9 100.00% £ 7,257,948,288 11
oan purpose type	Number	% of total number Amount (GBP) % of total a
wner-occupied	60,345	
uy-to-let	4	
econd home	0	
otal	60,349	9 100.0% £ 7,257,948,288
ncome verification type	Number	% of total number Amount (GBP) % of total a
ully verified	51,320	
ast-track		
elf-certified		
otal	51,320	0 100.0% 7,257,948,288
emaining term of loan	Number	% of total number Amount (GBP) % of total a
-30 months		
0-60 months	2,462	2 4.8% £ 53,740,068
	4,033	2 4.8% £ 53,740,068 3 7.9% £ 168,918,477
0-120 months	4,033	2 4.8% £ 53,740,068 3 7.9% £ 168,918,477 3 20,4% £ 795,860,782
0-120 months	4,033	2 4,8% £ 53,740,068 3 7,9% £ 168,014,77 3 20,4% £ 776,580,782 1 20,8% £ 133,262,84
0-120 months 20-180 months	4.033 10.065 10.065 10.065	2 4.8% £ 53740.688 3 79% £ 168,048,477 3 20.4% £ 765,860,782 1 20.5% £ 1,322,022,814 4 162% £ 1,322,022,814 1 20.5% £ 1,320,222,814
0-120 months 20-180 months 80-240 months	4,033 10,463 10,055 9,344 7,262	2 48% [£ 53740,68 79%] £ 168,918,477 3 204% [£ 795,860,782 1 204%] £ 1332,628,144 4 18,2% [£ 1,342,628,144 4 18,2% [£ 1,464,152,118 1 14,5% [£ 1,464,152,775
0-120 months 20-180 months 80-240 months 40-300 months	4.033 10.655 10.555 10.	2 4 45% E 55,740,068 3 7,9% E 168,918,477 3 20,4% E 765,800,782 4 20,4% E 765,800,782 4 20,5% E 755,7% 4 20,5% E 755,7%
	4,033 10,645 10,655 10,	2 48% [£ 53740,68 79%] £ 168,918,477 3 20,4% [£ 795,860,782 1 20,4% [£ 795,860,782 1 20,4% [£ 1,332,262,814 4 18,2% [£ 1,340,192,218 1 14,1% [£ 1,563,223,775 3 8,9% [£ 1,091,43,575 3 6,000,000,000,000,000,000,000,000,000,0
0-120 months 20-180 months 80-240 months 40-300 months 0-360 months	4.033 10.655 10.555 10.	2 48% [£ 53740,68 79%] £ 168,918,477 3 20,4% [£ 795,860,782 1 20,4% [£ 795,860,782 1 20,4% [£ 1,332,262,814 4 18,2% [£ 1,340,192,218 1 14,1% [£ 1,563,223,775 3 8,9% [£ 1,091,43,575 3 6,000,000,000,000,000,000,000,000,000,0
0-120 months 20-240 months 30-240 months 40-300 months 00-390 months 00-980 months 00-980 months otal	4,033 10,645 10,651 10,551 10,555 10,	2 48% [£ 53740,68 79% [£ 73740,68] 2 204% [£ 756,807,82 1 204% [£ 795,860,782 1 204% [£ 795,860,782 1 204% [£ 1,332,262,814 1 228% [£ 1,343,262,814 1 1 14,158,125,775 3 2 89% [£ 1,091,43,575 3 2 89% [£ 1,091,43,575 3 2 89% [£ 1,091,44,579 3 2 90% [£ 7,257,948,288]
5-120 months     50-240 months     50-240 months     50-240 months     50-240 months     50-360 months	4,033 10,645 10,055 10,954 10,954 10,954 10,954 10,954 10,954 10,955 10,	2 4 45% E 53740,088 7 45% E 53740,088 7 45% E 53740,088 7 45% E 756,860,782 2 0 4% E 756,860,782 1 0 48,74% E 1,540,152,715 1 0 48,74% E 1,540,152,715 1 0 48,74% E 1,540,1575 1 0 49,74% E 7257,548,288  % of total number Anount (GBP) % of total a
0-120 months 20-280 months 80-240 months 40-300 months 0-0-380 months 0-0-380 months ofal mployment status mployed	4.033 10.463 10.463 10.65 10.55 10.55 2.55 2.55 2.55 2.55 2.55 2.55 2.55	2 46% E 53740,068 3 79% E 55740,068 1 20,4% E 758,60,782 2 20,4
0-120 months 02-180 months 05-240 months 05-300 months 05-300 months 040 040 041 041 041 041 041 041	4,033 10,645 0,651 0,651 0,651 0,651 0,651 0,252 0,253 0,250	2 2 4 45% [\$\$ 57,700,088 7,9% [\$\$ 57,700,088 7,9% [\$\$ 57,900,080,782 20,4% [\$\$ 79,660,782 20,4% [\$\$ 79,660,782 20,4% [\$\$ 79,660,782 20,4% [\$\$ 70,332,626,44 1 1 20,4% [\$\$ 70,332,626,44 1 1 20,4% [\$\$ 100,7% [\$\$ 7,257,75 1 100,7% [\$\$ 7,257,75 1 100,7% [\$\$ 7,257,75 1 100,7% [\$\$ 7,257,75 1 100,7% [\$\$ 7,257,75 1 100,7% [\$\$ 7,257,75 1 100,7% [\$\$ 7,257,75 1 100,7% [\$\$ 7,257,75 1 100,7% [\$\$ 7,257,75 1 100,7% [\$\$ 7,17% [\$\$ 4,357,419,848 1 20,258,917,318 1 20,258,917,328 1 20,258,917,318 1 20,258,917,318 1 20,258,917,318 1 20,258,917,318 1 20,258,917,318 1 20,258,917,318 1 20,258,917,328 1 20,258,917,328 1 20,258,917,338 1 20,258,917,258 1 20,258,917 20,258,91 20,258,9 1 20,258,917 20,258
0-120 months 02-120 months 03-247 months 03-247 months 03-247 months 03-247 months 03-247 months 03-247 months 049 months 049 months 041 molecular 04 molecular 0	4.03 0.04 0.04 0.04 0.04 0.04 0.04 0.04	2 4 45% E 55,740,068 3 75% E 25,740,068 75% C 25,740,068 75% C 25,740,068 75% C 25,740,068 75% C 25,741 1 2 20,6% E 75%,860,782 1 20,6% E 75%,860,782 1 20,6% E 75%,860,782 1 20,6% E 75%,860,782 1 20,6% E 75%,75% 1 20,6% 1 20
0-120 months 02-180 months 05-240 months 05-300 months 05-300 months 040 040 041 041 041 041 041 041	4,033 10,645 0,651 0,651 0,651 0,651 0,651 0,252 0,253 0,250	2 2 4 45% [\$\$ 57,70,088 7,9% 1 3 7,9% [\$\$ 7,9% [
1-120 months     1-120 months     12-20 months     1	A 403 10,483 10,651 7,261 2,533 2,533 4,575 2,533 2,533 1,526	2 4.8% E 53740.088 7.9% E 55740.089 2.0% E 55740.089 2.0% E 5758.807.82 2.0% E 5758.807.82 2.0% E 5758.807.82 2.0% E 5758.807.82 2.0% E 5758.807.82 2.0% E 5758 3.0% E 5758 3.0% E 5758 3.0% E 5758 3.0% E 5758 4.0% E 5758 5.0%
1/20 months     10/24 months     10/240 months     10/240 months     10/240 months     10/340 mon	4,033 10,463 10,65 5,344 2,375 2,257	2 2 4 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5

## Covered Bonds Outstanding, Associated Derivatives (please disclose for all bonds outstanding)

Series	2	8	9	10	11	12	13	14	15
Issue date	20/11/08	12/01/17	13/11/18	20/06/19	15/01/20	02/04/20	08/07/21	21/09/22	14/03/23
Original rating (Moody's/S&P/Fitch/DBRS)	Aaa / NR / AAA		Aaa / NR / AAA	Aaa / NR / AAA	Aaa / NR / AAA				
Current rating (Moody's/S&P/Fitch/DBRS)	Aaa / NR / AAA								
Denomination	GBP	EUR	GBP	EUR	GBP	GBP	EUR	EUR	GBP
Amount at issuance	500,000,000	500,000,000	600,000,000	500,000,000	500,000,000	850,000,000	750,000,000	500,000,000	500,000,000
Amount outstanding	500,000,000	500,000,000	600,000,000	500,000,000	500,000,000	850,000,000	750,000,000	500,000,000	500,000,000
FX swap rate (rate:£1)	1.00000000	0.856000000	1.000000000	0.889100000	1.000000000	1.000000000	0.860550000	0.868251516	1.000000000
Maturity type (hard/soft-bullet/pass-through)	Soft bullet								
Scheduled final maturity date	24/11/24	12/01/24	13/11/23	20/06/26	15/01/25	02/04/24	07/07/28	07/12/26	14/03/28
Legal final maturity date	24/11/25	12/01/25	13/11/24	20/06/27	15/01/26	02/04/25	07/07/29	07/12/27	14/03/29
ISIN	XS0400750542	XS1529880368	XS1908278440	XS2015230365	XS2101343528	XS2149428109	XS2360599281	XS2534984716	XS2596604590
Stock exchange listing	LSE								
Coupon payment frequency	Monthly	Annually	Quarterly	Annually	Quarterly	Quarterly	Annually	Annually	Quarterly
Coupon payment date	24/11/23	12/01/24	13/11/23	20/06/24	15/01/24	02/01/24	08/07/24	07/12/23	14/12/23
Coupon (rate if fixed, margin and reference rate if floating)	5.998%	0.500%	5.819%	0.125%	5.739%	5.996%	0.010%	2.625%	5.719%
Margin payable under extended maturity period (%)	0.800%	1.763%	0.600%	1.528%	0.520%	0.800%	1.020%	0.270%	0.500%
Swap counterparty/ies	N/A	Natixis	N/A	HSBC Bank plc	N/A	N/A	Natixis	HSBC Bank plc	N/A
Swap notional denomination	N/A	EUR	N/A	EÜR	N/A	N/A	EUR	EUR	N/A
Swap notional amount	N/A	500,000,000	N/A	500,000,000	N/A	N/A	750,000,000	500,000,000	N/A
Swap notional maturity	N/A	45303	N/A	20/06/26	N/A	N/A	07/07/28	07/12/26	N/A
LLP receive rate/margin	N/A	0.005	N/A	0.125%	N/A	N/A	0.010%	2.625%	N/A
LLP pay rate/margin	N/A	1.7625%	N/A	1.5280%	N/A	N/A	1.0200%	4.4425%	N/A
Collateral posting amount*	£-	£-1	- 1	-	£ -	£ - 1		£ -	- 3

Collateral posting amount: \*The collateral posting amount is the total against all of the swaps with this counterparty

Event (please list all triggers)	Summary of Event	Trigger (S&P, Moody's, Fitch, DBRS; short-term, long-term)	Trigger breached (ves/no)	Consequence of a trigger breach
suer Event of Default	Issuer failure to pay on Covered Bonds or issuer insolvency	N/A / N/A / N/A / N/A	No	Activates the Covered Bond Guarantee
iervicer Trigger (1)	Servicer's ratings fall below required levels	NA / P-2 / F2 / NA	No	At initial trigger, direct funds to account held with Stand-by Account Bank
Servicer Trigger (2)	Servicer's ratings fail below required levels	N/A / Baa1 / BBB / N/A	No	Replace servicer within 60 days at subsequent breach
sset Coverage Test	Adjusted Aggregate Loan Amount less than Aggregate Principal Amount Outstanding	NA / NA / NA / NA	No	If not remedied within three calculation dates, triggers Issuer Event of Default
nterest Rate Shortfall Test	Forecast revenue insufficient to fund the next month's payments	N/A / N/A / N/A / N/A	No	Consider a cash capital contribution
wap Counterparty Rating Trigger - Interest Rate (Asset) Swap	Breach of ratings trigger	N/A / A2 / P-1 / A- / F1 / N/A	No	Collateral posting
Swap Counterparty Rating Trigger - Covered Bond (Liability) Swap	Breach of ratings trigger	N/A / A2 / P-1 / A- / F1 / N/A	No	Collateral posting
Cash Manager (1)	Cash Manager's ratings fail below required levels	N/A / Baa1 / BBB / N/A	No	Enter into Back up Cash Manager Agreement
Cash Manager (2)	Cash Manager's ratings fail below required levels	N/A / Baa3 / BBB- / N/A	No	Appoint Back up Cash Manager
Stand-by Account Bank	Account Bank's ratings fall below required levels	N/A / P-1 / F1 / N/A	No	Appoint Stand-by Account Bank

Supplemental Notes
1 For each interest rate type, the margins are calculated over the following rates:
The margin on all fixed rate loans is reported as the margin over the relevant swap rate.
The margin on all tracker rate loans is reported as the margin over base rate.
The margin on fixed/tracker rate loans that have reverted to SVR is reported as the margin over the company's current SVR rate.
The current margin on rates failing into the "SVR, including discount to SVR" bucket is reported as the margin over zero, the reversionary margin is reported as the margin over the weighted average current margin for the bucket.