

## National Transparency Template September 2023



|                                                                                                                                                                                                                       |                                                                                                                 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|
| <b>Administration</b>                                                                                                                                                                                                 |                                                                                                                 |
| Name of issuer                                                                                                                                                                                                        | Coventry Building Society                                                                                       |
| Name of RCB programme                                                                                                                                                                                                 | Coventry Building Society                                                                                       |
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| Name, job title and contact details of person validating this form                                                                                                                                                    |                                                                                                                 |
| Date of form submission                                                                                                                                                                                               | 31/10/23                                                                                                        |
| Start Date of reporting period                                                                                                                                                                                        | 01/09/23                                                                                                        |
| End Date of reporting period                                                                                                                                                                                          | 30/09/23                                                                                                        |
| Web links - prospectus, transaction documents, loan-level data                                                                                                                                                        | <a href="https://live.irooms.net/CoventryBuildingSociety/">https://live.irooms.net/CoventryBuildingSociety/</a> |

| Counterparties, Ratings                 |                           | Fitch          |                | Moody's        |                | S&P            |                | DBRS           |                |
|-----------------------------------------|---------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|                                         | Counterparty              | Rating trigger | Current rating | Rating trigger | Current rating | Rating trigger | Current rating | Rating trigger | Current rating |
| Covered bonds                           | 0                         | N/A            | Ass / NR / AAA | N/A            | Ass / 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 | N/A            | A-             | N/A            | A2             | N/A            | N/A            | N/A            | N/A            |
| Account bank                            | HSC Bank plc              | N/A            | A-             | N/A            | A2             | N/A            | N/A            | N/A            | N/A            |
| Stand-by account bank                   | N/A                       | N/A            | A-             | N/A            | A2             | N/A            | N/A            | N/A            | N/A            |
| Servicer(s)                             | Coventry Building Society | N/A            | A-             | N/A            | A2             | N/A            | N/A            | N/A            | N/A            |
| Stand-by servicer(s)                    | N/A                       | N/A            | A-             | N/A            | A2             | N/A            | N/A            | N/A            | N/A            |
| Swap provider(s) on cover pool          | Coventry Building Society | N/A            | A-             | N/A            | A2             | N/A            | N/A            | N/A            | N/A            |
| Stand-by swap provider(s) on cover pool | N/A                       | N/A            | A-             | N/A            | A2             | N/A            | N/A            | N/A            | N/A            |
| Swap notional amount(s) (GBP)           | 5,216,451,424             | £428,000,000   | £444,550,000   | £645,412,500   | £434,125,758   |                |                |                |                |
| Swap notional maturity/ass              | 16/12/2025                | 13/12/2024     | 20/06/2028     | 07/07/2028     | 07/12/2028     |                |                |                |                |
| LLP receive rate/margin                 | 6.38643%                  | 1.76250%       | 1.52800%       | 1.02000%       | 4.44250%       |                |                |                |                |
| LLP pay rate/margin                     | 2.78849%                  | 2.78849%       | 2.78849%       | 2.78849%       | 2.78849%       |                |                |                |                |
| Collateral posting amount(s) (GBP)      |                           |                |                |                |                |                |                |                |                |

| Accounts, Ledgers                                           | Value as of End Date of reporting period                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Value as of Start Date of reporting period                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Targeted Value |
|-------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| Revenue receipts (please disclose all parts of waterfall)   | <p><b>AVAILABLE REVENUE RECEIPTS</b></p> <p>(a) Revenue Receipts - Interest received from Borrowers: £15,118,562</p> <p>(a) Revenue Receipts - Fees charged to Borrowers: £810,778</p> <p>(b) Interest received: £590,738</p> <p>(c) Excess Reserve Fund: £0</p> <p>(d) Other Revenue Receipts: £7,550,794</p> <p>(e) Excess Required Coupon Amount: £0</p> <p>(f) Reserve Ledger credit amounts following Notice to Pay: £0</p> <p>(g) Amounts Belonging to Third Parties: -£810,778</p> <p>(h) Required Coupon Amount: £0</p> <p>(i) Interest Accumulation Ledger: £0</p> <p>Total Available Revenue Receipts: £23,260,094</p> <p><b>PRE-ACCELERATION REVENUE PRIORITY OF PAYMENTS</b></p> <p>(a) Fees due to Bond Trustee and Security Trustee: £0</p> <p>(b) Fees due to Agent: £0</p> <p>(c) Amounts due to Servicer, Cash Manager, Standby Account Bank, Corporate Services Provider and Asset Monitor: £0</p> <p>(d) Amounts due to the Interest Rate Swap Provider: -£13,233,817</p> <p>(e) (i) Amounts due to/from the Covered Bond Swap Providers: £0</p> <p>(ii) Amounts due on the Term Advance: £21,970,620</p> <p>(f) Transfer to Coupon Payment Ledger following Cash Manager Event: £0</p> <p>(g) Transfer to Standby CIC Account following Servicer Event of Default: £0</p> <p>(h) Transfer to Reserve Ledger: £7,930,324</p> <p>(i) Excluded Swap Termination Amounts: £0</p> <p>(j) Indemnity amounts due to the Members: £0</p> <p>(k) Repayment of Cash Capital Contributions: £0</p> <p>(l) Deferred Consideration: £6,592,967</p> <p>(m) Fees due to the Liquidation Member: £0</p> <p>(n) Members profit amount: £0</p> | <p><b>AVAILABLE REVENUE RECEIPTS</b></p> <p>(a) Revenue Receipts - Interest received from Borrowers: £16,002,795</p> <p>(a) Revenue Receipts - Fees charged to Borrowers: £280,147</p> <p>(b) Interest received: £534,885</p> <p>(c) Excess Reserve Fund: £0</p> <p>(d) Other Revenue Receipts: £23,360,559</p> <p>(e) Excess Required Coupon Amount: £0</p> <p>(f) Reserve Ledger credit amounts following Notice to Pay: £0</p> <p>(g) Amounts Belonging to Third Parties: -£280,147</p> <p>(h) Required Coupon Amount: £0</p> <p>(i) Interest Accumulation Ledger: £0</p> <p>Total Available Revenue Receipts: £39,898,239</p> <p><b>PRE-ACCELERATION REVENUE PRIORITY OF PAYMENTS</b></p> <p>(a) Fees due to Bond Trustee and Security Trustee: £7,200</p> <p>(b) Fees due to Agent: £0</p> <p>(c) Amounts due to Servicer, Cash Manager, Standby Account Bank, Corporate Services Provider and Asset Monitor: £0</p> <p>(d) Amounts due to the Interest Rate Swap Provider: -£16,066,873</p> <p>(e) (i) Amounts due to/from the Covered Bond Swap Providers: £0</p> <p>(ii) Amounts due on the Term Advance: £9,528,400</p> <p>(f) Transfer to Coupon Payment Ledger following Cash Manager Event: £0</p> <p>(g) Transfer to Standby CIC Account following Servicer Event of Default: £0</p> <p>(h) Transfer to Reserve Ledger: £23,672,551</p> <p>(i) Excluded Swap Termination Amounts: £0</p> <p>(j) Indemnity amounts due to the Members: £0</p> <p>(k) Repayment of Cash Capital Contributions: £0</p> <p>(l) Deferred Consideration: £22,756,961</p> <p>(m) Fees due to the Liquidation Member: £0</p> <p>(n) Members profit amount: £0</p> |                |
| Principal receipts (please disclose all parts of waterfall) | <p><b>AVAILABLE PRINCIPAL RECEIPTS</b></p> <p>(a) Scheduled amounts received from Borrowers: £34,592,329</p> <p>Unscheduled amounts received from Borrowers: £45,459,702</p> <p>Less Further Advances made: -£2,993,102</p> <p>(b) (i) Term Advance: £0</p> <p>(ii) Cash Capital Contributions: £0</p> <p>(iii) Sale of Selected Loans: £0</p> <p>Total Available Principal Receipts: £77,058,929</p> <p><b>PRE-ACCELERATION PRINCIPAL PRIORITY OF PAYMENTS</b></p> <p>(a) Purchase of New Loans or Substitution Assets: £0</p> <p>(b) Transfer to Principal Ledger: £0</p> <p>(c) (i) Amounts due to the Covered Bond Swap Providers: £0</p> <p>(ii) Amounts due on the Term Advance: £0</p> <p>(d) Capital Distribution to Members: £77,058,929</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <p><b>AVAILABLE PRINCIPAL RECEIPTS</b></p> <p>(a) Scheduled amounts received from Borrowers: £37,238,280</p> <p>Unscheduled amounts received from Borrowers: £48,593,842</p> <p>Less Further Advances made: -£2,946,106</p> <p>(b) (i) Term Advance: £0</p> <p>(ii) Cash Capital Contributions: £0</p> <p>(iii) Sale of Selected Loans: £0</p> <p>Total Available Principal Receipts: £82,886,016</p> <p><b>PRE-ACCELERATION PRINCIPAL PRIORITY OF PAYMENTS</b></p> <p>(a) Purchase of New Loans or Substitution Assets: £0</p> <p>(b) Transfer to Principal Ledger: £0</p> <p>(c) (i) Amounts due to the Covered Bond Swap Providers: £0</p> <p>(ii) Amounts due on the Term Advance: £0</p> <p>(d) Capital Distribution to Members: £82,886,016</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                |
| Reserve ledger                                              | £ 67,070,945                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | £ 43,398,395                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | £ 67,070,945   |
| Revenue ledger                                              | £ 17,527,272                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | £ 17,853,787                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | £ -            |
| Principal ledger                                            | £ 77,058,929                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | £ 82,886,016                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | £ -            |
| Pre-maturity liquidity ledger                               | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | N/A            |

## CBS Covered Bonds

| Asset Coverage Test <sup>1</sup>           |   | Value         | Description (please edit if different)                                                                    |
|--------------------------------------------|---|---------------|-----------------------------------------------------------------------------------------------------------|
| A                                          | £ | 6,313,172,359 | A: Amers Adjusted True Balance                                                                            |
| B                                          | £ | 962,929       | B: Principal Receipts Retained in Cash                                                                    |
| C                                          | £ | -             | C: Retained Cash Contributions                                                                            |
| D                                          | £ | 76,076,000    | D: Substitution Assets - Principal Receipts <sup>2</sup> & D: Substitution Assets - Capital Contributions |
| E                                          | £ | -             | 0                                                                                                         |
| V                                          | £ | -             | 0                                                                                                         |
| W                                          | £ | -             | 0                                                                                                         |
| X                                          | £ | 242,491,268   | X: Savings set off balance                                                                                |
| Y                                          | £ | -             | Y: Flexible draw deduction                                                                                |
| Z                                          | £ | 47,493,616    | Z: Negative carry adjustment                                                                              |
| Total                                      | £ | 6,100,246,376 |                                                                                                           |
| Method used for calculating component 'A': |   |               |                                                                                                           |
| A: Amers 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)   | £ | 1,198,158,118 |                                                                                                           |
| Credit support as derived from ACT (%)     |   | 24.4%         |                                                                                                           |

| 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) | £ 4,899,940,000    |
| Cover pool balance (GBP)                                                                        | £ 7,216,110,384    |
| GIC account balance (GBP)                                                                       | £ 161,657,246      |
| Any additional collateral (please specify)                                                      | £ -                |
| Any additional collateral (GBP)                                                                 | £ -                |
| Aggregate balance of off-set mortgages (GBP)                                                    | £ 641,170,582      |
| Aggregate deposits attaching to the cover pool (GBP)                                            | £ 242,491,268      |
| Aggregate deposits attaching specifically to the off-set mortgages (GBP)                        | £ 198,316,835      |
| Nominal level of overcollateralisation (GBP)                                                    | £ 2,475,226,128    |
| Nominal level of overcollateralisation (%)                                                      | 50.5%              |
| Number of loans in cover pool                                                                   | 51,182             |
| Average loan balance (GBP)                                                                      | £ 140,989          |
| Weighted average non-indexed LTV (%)                                                            | 49.3%              |
| Weighted average Indexed LTV (%)                                                                | 44.0%              |
| Weighted average seasoning (months)                                                             | 57.1               |
| Weighted average remaining term (months)                                                        | 226.1              |
| Weighted average interest rate (%)                                                              | 2.79%              |
| Standard Variable Rates (%)                                                                     | 7.49%              |
| Constant Pre-Payment Rate (% current month)                                                     | 0.59%              |
| Constant Pre-Payment Rate (% quarterly average)                                                 | 0.81%              |
| Principal Payment Rate (% current month)                                                        | 1.07%              |
| Principal Payment Rate (% quarterly average)                                                    | 1.33%              |
| Constant Default Rate (% current month)                                                         | 0.00%              |
| Constant Default Rate (% quarterly average)                                                     | 0.00%              |
| Fitch Discontinuity Factor (%)                                                                  | N/A                |
| Moody's Timely Payment Indicator                                                                | Probable           |
| Moody's Collateral Score (% including/excluding systemic risk)                                  | 4.0% / 2.5%        |

| Mortgage collections                           |              |
|------------------------------------------------|--------------|
| Mortgage collections (scheduled - interest)    | £ 15,118,562 |
| Mortgage collections (scheduled - principal)   | £ 34,592,329 |
| Mortgage collections (unscheduled - interest)  | £ -          |
| Mortgage collections (unscheduled - principal) | £ 42,466,600 |

| Loan Redemptions & Replenishments Since Previous Reporting Date |  | Number | % of total number | Amount (GBP) | % of total amount |
|-----------------------------------------------------------------|--|--------|-------------------|--------------|-------------------|
| Loan redemptions since previous reporting date                  |  | 469    | 0.9%              | 37,996,659   | 0.5%              |
| Loans bought back by seller(s)                                  |  | 61     | 0.1%              | 10,646,485   | 0.1%              |
| of which are non-performing loans                               |  | 54     | 0.1%              | 9,827,787    | 0.1%              |
| of which have breached R&Ws                                     |  | 7      | 0.0%              | 818,697      | 0.0%              |
| Loans sold into the cover pool                                  |  | 485    | 0.9%              | 92,623,988   | 1.3%              |

| Product Rate Type and Reversionary Profiles |        | Number | % of total number | Amount (GBP) | % of total amount | Weighted average |                                  |                |                     |              |
|---------------------------------------------|--------|--------|-------------------|--------------|-------------------|------------------|----------------------------------|----------------|---------------------|--------------|
|                                             |        |        |                   |              |                   | Current rate     | Remaining teaser period (months) | Current margin | Reversionary margin | Initial rate |
| Fixed at origination, reverting to SVR      | 49,283 | 81.9%  | 6,369,167,065     | 88.3%        | 2.26%             | 30.0             | 1.08%                            | -0.10%         | 2.30%               |              |
| 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  | 1,006  | 1.7%   | 61,837,989        | 0.9%         | 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    | 810    | 1.3%   | 148,595,793       | 2.1%         | 5.89%             | 19.1             | 0.60%                            | -0.15%         | 5.88%               |              |
| Tracker at origination, reverting to Libor  | 0      | 0.0%   | 0                 | 0.0%         | 0.00%             | 0                | 0.00%                            | 0.00%          | 0.00%               |              |
| Tracker for life                            | 1,038  | 1.7%   | 50,879,127        | 0.7%         | 5.96%             | 0                | 0.71%                            | 0.71%          | 5.46%               |              |
| SVR, including discount to SVR              | 8,031  | 13.3%  | 585,630,410       | 8.1%         | 6.10%             | 0                | -1.39%                           | -1.39%         | 6.10%               |              |
| Libor                                       | 0      | 0.0%   | 0                 | 0.0%         | 0.00%             | 0                | -1.00%                           | 0.00%          | 0.00%               |              |
| Total                                       | 60,172 | 100.0% | £ 7,216,110,384   | 100.0%       | 2.79%             |                  | 0.87%                            |                | 2.73%               |              |

## CBS Covered Bonds

| Stratifications                     |        |                   |                         |                   |  |
|-------------------------------------|--------|-------------------|-------------------------|-------------------|--|
| Arrears breakdown                   | Number | % of total number | Amount (GBP)            | % of total amount |  |
| Current                             | 50,984 |                   | 99.6% £ 7,185,338,745   | 99.6%             |  |
| 0-1 month in arrears                | 187    |                   | 0.3% £ 23,498,885       | 0.3%              |  |
| 1-2 months in arrears               | 41     |                   | 0.1% £ 4,382,951        | 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% £ -                | 0.0%              |  |
| 12+ months in arrears               | 0      |                   | 0.0% £ -                | 0.0%              |  |
| Total                               | 51,182 |                   | 100.0% £ 7,216,110,384  | 100.0%            |  |
| Current non-indexed LTV             |        |                   |                         |                   |  |
|                                     | Number | % of total number | Amount (GBP)            | % of total amount |  |
| 0-50%                               | 34,576 |                   | 67.6% £ 3,471,293,604   | 48.1%             |  |
| 50-55%                              | 3,297  |                   | 6.4% £ 643,101,675      | 8.9%              |  |
| 55-60%                              | 3,359  |                   | 6.6% £ 705,076,018      | 9.8%              |  |
| 60-65%                              | 2,972  |                   | 5.8% £ 674,252,278      | 9.3%              |  |
| 65-70%                              | 2,495  |                   | 4.9% £ 591,050,752      | 8.2%              |  |
| 70-75%                              | 2,538  |                   | 5.0% £ 643,506,581      | 8.9%              |  |
| 75-80%                              | 1,559  |                   | 3.0% £ 397,430,197      | 5.5%              |  |
| 80-85%                              | 372    |                   | 0.7% £ 87,110,286       | 1.2%              |  |
| 85-90%                              | 14     |                   | 0.0% £ 3,298,992        | 0.0%              |  |
| 90-95%                              | 0      |                   | 0.0% £ -                | 0.0%              |  |
| 95-100%                             | 0      |                   | 0.0% £ -                | 0.0%              |  |
| 100-105%                            | 0      |                   | 0.0% £ -                | 0.0%              |  |
| 105-110%                            | 0      |                   | 0.0% £ -                | 0.0%              |  |
| 110-125%                            | 0      |                   | 0.0% £ -                | 0.0%              |  |
| 125%+                               | 0      |                   | 0.0% £ -                | 0.0%              |  |
| Total                               | 51,182 |                   | 100.00% £ 7,216,110,384 | 100.00%           |  |
| Current Indexed LTV                 |        |                   |                         |                   |  |
|                                     | Number | % of total number | Amount (GBP)            | % of total amount |  |
| 0-50%                               | 39,061 |                   | 76.3% £ 4,264,951,179   | 59.1%             |  |
| 50-55%                              | 2,720  |                   | 5.3% £ 597,164,654      | 8.3%              |  |
| 55-60%                              | 2,699  |                   | 5.3% £ 621,886,143      | 8.6%              |  |
| 60-65%                              | 2,655  |                   | 5.2% £ 657,324,558      | 9.1%              |  |
| 65-70%                              | 2,184  |                   | 4.3% £ 561,360,818      | 7.8%              |  |
| 70-75%                              | 1,645  |                   | 3.2% £ 447,062,701      | 6.2%              |  |
| 75-80%                              | 185    |                   | 0.4% £ 55,792,481       | 0.8%              |  |
| 80-85%                              | 22     |                   | 0.0% £ 6,015,129        | 0.1%              |  |
| 85-90%                              | 10     |                   | 0.0% £ 2,359,948        | 0.0%              |  |
| 90-95%                              | 1      |                   | 0.0% £ 162,792          | 0.0%              |  |
| 95-100%                             | 0      |                   | 0.0% £ -                | 0.0%              |  |
| 100-105%                            | 0      |                   | 0.0% £ -                | 0.0%              |  |
| 105-110%                            | 0      |                   | 0.0% £ -                | 0.0%              |  |
| 110-125%                            | 0      |                   | 0.0% £ -                | 0.0%              |  |
| 125%+                               | 0      |                   | 0.0% £ -                | 0.0%              |  |
| Total                               | 51,182 |                   | 100.0% £ 7,216,110,384  | 100.0%            |  |
| Current outstanding balance of loan |        |                   |                         |                   |  |
|                                     | Number | % of total number | Amount (GBP)            | % of total amount |  |
| 0-5,000                             | 1,020  |                   | 2.0% £ 2,269,480        | 0.0%              |  |
| 5,000-10,000                        | 1,066  |                   | 2.1% £ 3,043,970        | 0.1%              |  |
| 10,000-25,000                       | 3,518  |                   | 6.9% £ 61,751,531       | 0.9%              |  |
| 25,000-50,000                       | 6,281  |                   | 12.3% £ 235,253,047     | 3.3%              |  |
| 50,000-75,000                       | 6,034  |                   | 11.8% £ 177,508,986     | 2.5%              |  |
| 75,000-100,000                      | 5,668  |                   | 11.1% £ 495,308,746     | 6.9%              |  |
| 100,000-150,000                     | 9,270  |                   | 18.1% £ 1,147,538,417   | 15.9%             |  |
| 150,000-200,000                     | 6,541  |                   | 12.8% £ 1,135,776,245   | 15.7%             |  |
| 200,000-250,000                     | 4,267  |                   | 8.3% £ 953,458,448      | 13.2%             |  |
| 250,000-300,000                     | 2,588  |                   | 5.1% £ 706,434,400      | 9.8%              |  |
| 300,000-350,000                     | 1,615  |                   | 3.2% £ 521,864,836      | 7.2%              |  |
| 350,000-400,000                     | 1,113  |                   | 2.2% £ 415,551,407      | 5.8%              |  |
| 400,000-450,000                     | 698    |                   | 1.4% £ 294,726,561      | 4.1%              |  |
| 450,000-500,000                     | 496    |                   | 1.0% £ 234,334,462      | 3.2%              |  |
| 500,000-600,000                     | 525    |                   | 1.0% £ 287,321,943      | 4.0%              |  |
| 600,000-700,000                     | 284    |                   | 0.6% £ 183,264,113      | 2.5%              |  |
| 700,000-800,000                     | 122    |                   | 0.2% £ 90,688,404       | 1.3%              |  |
| 800,000-900,000                     | 46     |                   | 0.1% £ 38,916,232       | 0.5%              |  |
| 900,000-1,000,000                   | 28     |                   | 0.1% £ 26,098,557       | 0.4%              |  |
| 1,000,000 +                         | 0      |                   | 0.0% £ 0                | 0.0%              |  |
| Total                               | 51,182 |                   | 100.0% £ 7,216,110,384  | 100.0%            |  |
| Regional distribution               |        |                   |                         |                   |  |
|                                     | Number | % of total number | Amount (GBP)            | % of total amount |  |
| East Anglia                         | 2,395  |                   | 4.7% £ 302,654,031      | 4.2%              |  |
| East Midlands                       | 4,529  |                   | 8.8% £ 515,554,498      | 7.1%              |  |
| London                              | 5,140  |                   | 10.0% £ 1,097,739,333   | 15.2%             |  |
| North                               | 1,892  |                   | 3.7% £ 168,754,629      | 2.3%              |  |
| North West                          | 4,812  |                   | 9.4% £ 578,987,550      | 8.0%              |  |
| Northern Ireland                    | 0      |                   | 0.0% £ 0                | 0.0%              |  |
| Outer Metro                         | 6,801  |                   | 12.9% £ 1,257,597,563   | 17.4%             |  |
| South East                          | 6,062  |                   | 11.9% £ 649,359,381     | 9.0%              |  |
| South West                          | 5,678  |                   | 11.1% £ 769,546,516     | 10.7%             |  |
| Scotland                            | 1,215  |                   | 2.4% £ 133,862,659      | 1.9%              |  |
| Wales                               | 2,088  |                   | 4.1% £ 226,276,601      | 3.1%              |  |
| West Midlands                       | 6,472  |                   | 12.6% £ 743,219,345     | 10.3%             |  |
| Yorkshire                           | 4,278  |                   | 8.4% £ 472,578,278      | 6.5%              |  |
| Other                               | 0      |                   | 0.0% £ 0                | 0.0%              |  |
| Total                               | 51,182 |                   | 100.00% £ 7,216,110,384 | 100.00%           |  |
| Repayment type                      |        |                   |                         |                   |  |
|                                     | Number | % of total number | Amount (GBP)            | % of total amount |  |
| Capital repayment                   | 53,469 |                   | 88.8% £ 6,326,485,143   | 87.7%             |  |
| Part-and-part                       | 108    |                   | 0.2% £ 9,432,043        | 0.1%              |  |
| Interest-only                       | 1,866  |                   | 2.6% £ 239,002,017      | 3.3%              |  |
| Offset                              | 5,029  |                   | 8.4% £ 641,170,582      | 8.9%              |  |
| Total                               | 60,172 |                   | 100.0% £ 7,216,110,384  | 100.0%            |  |

## CBS Covered Bonds

| Seasoning                      | Number        | % of total number | Amount (GBP)           | % of total amount |
|--------------------------------|---------------|-------------------|------------------------|-------------------|
| 0-12 months                    | 1,458         | 2.8%              | £ 325,624,951          | 4.5%              |
| 12-24 months                   | 6,903         | 13.5%             | £ 1,247,683,421        | 17.3%             |
| 24-36 months                   | 7,865         | 15.4%             | £ 1,421,100,337        | 19.7%             |
| 36-48 months                   | 4,293         | 8.4%              | £ 746,845,653          | 10.3%             |
| 48-60 months                   | 4,508         | 9.6%              | £ 771,082,286          | 10.7%             |
| 60-72 months                   | 3,929         | 7.7%              | £ 545,129,983          | 7.6%              |
| 72-84 months                   | 5,842         | 11.4%             | £ 730,095,613          | 10.1%             |
| 84-96 months                   | 3,011         | 5.9%              | £ 363,112,452          | 5.0%              |
| 96-108 months                  | 2,516         | 4.9%              | £ 268,866,038          | 3.7%              |
| 108-120 months                 | 1,993         | 3.9%              | £ 184,646,601          | 2.6%              |
| 120-150 months                 | 3,686         | 7.2%              | £ 307,573,496          | 4.3%              |
| 150-180 months                 | 2,045         | 4.0%              | £ 139,123,415          | 1.9%              |
| 180+ months                    | 2,742         | 5.4%              | £ 164,026,131          | 2.3%              |
| <b>Total</b>                   | <b>51,182</b> | <b>100.0%</b>     | <b>£ 7,216,110,384</b> | <b>100.0%</b>     |
| Interest payment type          | Number        | % of total number | Amount (GBP)           | % of total amount |
| Fixed                          | 48,421        | 80.5%             | £ 6,299,670,200        | 87.3%             |
| SVN                            | 8,966         | 14.9%             | £ 658,631,260          | 9.1%              |
| Tracker                        | 2,085         | 4.6%              | £ 258,808,924          | 3.6%              |
| Other (please specify): Capped | 0             | 0.0%              | £ 0                    | 0.0%              |
| <b>Total</b>                   | <b>60,172</b> | <b>100.00%</b>    | <b>£ 7,216,110,384</b> | <b>100.00%</b>    |
| Loan purpose type              | Number        | % of total number | Amount (GBP)           | % of total amount |
| Owner-occupied                 | 60,167        | 100.0%            | £ 7,215,331,486        | 100.0%            |
| Buy-to-let                     | 5             | 0.0%              | £ 778,896              | 0.0%              |
| Second home                    | 0             | 0.0%              | £ 0                    | 0.0%              |
| <b>Total</b>                   | <b>60,172</b> | <b>100.0%</b>     | <b>£ 7,216,110,384</b> | <b>100.0%</b>     |
| Income verification type       | Number        | % of total number | Amount (GBP)           | % of total amount |
| Fully verified                 | 51,182        | 100.0%            | £ 7,216,110,384        | 100.0%            |
| Fast-track                     | 0             | 0.0%              | £ 0                    | 0.0%              |
| Self-certified                 | 0             | 0.0%              | £ 0                    | 0.0%              |
| <b>Total</b>                   | <b>51,182</b> | <b>100.0%</b>     | <b>£ 7,216,110,384</b> | <b>100.0%</b>     |
| Remaining term of loan         | Number        | % of total number | Amount (GBP)           | % of total amount |
| 0-30 months                    | 2,435         | 4.8%              | £ 53,064,310           | 0.7%              |
| 30-60 months                   | 4,046         | 7.9%              | £ 169,521,853          | 2.3%              |
| 60-120 months                  | 10,462        | 20.4%             | £ 795,846,090          | 11.0%             |
| 120-180 months                 | 10,705        | 20.9%             | £ 1,335,722,155        | 18.5%             |
| 180-240 months                 | 9,349         | 18.3%             | £ 1,636,233,475        | 22.7%             |
| 240-300 months                 | 7,191         | 14.0%             | £ 1,849,722,086        | 21.5%             |
| 300-360 months                 | 4,499         | 8.8%              | £ 1,070,800,865        | 14.8%             |
| 360+ months                    | 2,495         | 4.9%              | £ 604,598,650          | 8.4%              |
| <b>Total</b>                   | <b>51,182</b> | <b>100.0%</b>     | <b>£ 7,216,110,384</b> | <b>100.0%</b>     |
| Employment status              | Number        | % of total number | Amount (GBP)           | % of total amount |
| Employed                       | 36,439        | 71.2%             | £ 4,560,964,369        | 63.2%             |
| Self-employed                  | 13,448        | 26.3%             | £ 2,501,811,866        | 34.7%             |
| Unemployed                     | 110           | 0.2%              | £ 8,583,404            | 0.1%              |
| Retired                        | 565           | 1.1%              | £ 25,895,641           | 0.4%              |
| Guarantor                      | 0             | 0.0%              | £ 0                    | 0.0%              |
| Other                          | 622           | 1.2%              | £ 118,855,096          | 1.6%              |
| <b>Total</b>                   | <b>51,182</b> | <b>100.0%</b>     | <b>£ 7,216,110,384</b> | <b>100.0%</b>     |

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

| Series                                                        | 2              | 8              | 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       |
| 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 | 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 | Aaa / NR / AAA |
| Denomination                                                  | GBP            | EUR            | EUR            | GBP            | EUR            | EUR            | EUR            | GBP            |
| Amount at issuance                                            | 500,000,000    | 500,000,000    | 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    | 500,000,000    | 500,000,000    | 500,000,000    | 500,000,000    | 500,000,000    | 500,000,000    |
| FX swap rate (rate %)                                         | 1.00000000     | 0.88910000     | 1.00000000     | 0.88910000     | 1.00000000     | 0.88910000     | 0.88910000     | 1.00000000     |
| Maturity type (hard/soft/bullet/pass-through)                 | Soft bullet    | Soft bullet    | Soft bullet    | Soft bullet    | Soft bullet    | Soft bullet    | Soft bullet    | 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       |
| 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       |
| ISIN                                                          | XS0400750542   | XS1926863685   | XS1908278440   | XS2015230363   | XS2101343526   | XS2149426106   | XS2365569281   | XS2344984716   |
| Stock exchange listing                                        | LSE            | LSE            | LSE            | LSE            | LSE            | LSE            | LSE            | LSE            |
| Coupon payment frequency                                      | Monthly        | Quarterly      | Quarterly      | Quarterly      | Quarterly      | Quarterly      | Quarterly      | Quarterly      |
| Coupon payment date                                           | 24/10/23       | 12/01/24       | 13/11/23       | 20/06/24       | 15/10/23       | 02/10/23       | 08/07/24       | 07/12/23       |
| Coupon (rate if fixed, margin and reference rate if floating) | 5.996%         | 0.5000%        | 0.125%         | 0.125%         | 5.670%         | 0.010%         | 0.010%         | 2.625%         |
| Margin payable under extended maturity period (%)             | 0.800%         | 1.763%         | 0.800%         | 1.528%         | 0.520%         | 0.800%         | 1.020%         | 0.270%         |
| Swap counterparties                                           | N/A            | N/A            | N/A            | HSBC Bank plc  | N/A            | N/A            | N/A            | HSBC Bank plc  |
| Swap notional denomination                                    | N/A            | EUR            | EUR            | EUR            | N/A            | EUR            | EUR            | EUR            |
| Swap notional amount                                          | N/A            | 500,000,000    | N/A            | 500,000,000    | N/A            | N/A            | 750,000,000    | 500,000,000    |
| Swap notional maturity                                        | N/A            | 45/03          | N/A            | 20/06/26       | N/A            | N/A            | 07/07/28       | 07/12/26       |
| LLP receive rate/margin                                       | N/A            | 0.005          | 0.125%         | 0.125%         | N/A            | N/A            | 0.010%         | 2.625%         |
| LLP pay rate/margin                                           | N/A            | 1.7625%        | N/A            | 1.5280%        | N/A            | N/A            | 1.0200%        | 4.4425%        |
| Collateral posting amount*                                    | £              | £              | £              | £              | £              | £              | £              | £              |

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

# CBS Covered Bonds

| Programme triggers                                               |                                                                                 |                                                            |                           |                                                                                  |
|------------------------------------------------------------------|---------------------------------------------------------------------------------|------------------------------------------------------------|---------------------------|----------------------------------------------------------------------------------|
| Event (please list all triggers)                                 | Summary of Event                                                                | Trigger (S&P, Moody's, Fitch, DBRS; short-term, long-term) | Trigger breached (yes/no) | Consequence of a trigger breach                                                  |
| Issuer Event of Default                                          | Issuer failure to pay on Covered Bonds or issuer insolvency                     | N/A / N/A / N/A / N/A                                      | No                        | Activates the Covered Bond Guarantee                                             |
| Servicer Trigger (1)                                             | Servicer's ratings fall below required levels                                   | N/A / P-2 / F2 / N/A                                       | No                        | At initial trigger, direct funds to account held with Stand-by Account Bank      |
| Servicer Trigger (2)                                             | Servicer's ratings fall below required levels                                   | N/A / Baa1 / BBB / N/A                                     | No                        | Replace servicer within 60 days at subsequent breach                             |
| Asset Coverage Test                                              | Adjusted Aggregate Loan Amount less than Aggregate Principal Amount Outstanding | N/A / N/A / N/A / N/A                                      | No                        | If not remedied within three calculation dates, triggers Issuer Event of Default |
| Interest 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                                             |
| Swap 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 fall below required levels                               | N/A / Baa1 / BBB / N/A                                     | No                        | Enter into Back up Cash Manager Agreement                                        |
| Cash Manager (2)                                                 | Cash Manager's ratings fall 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                                                    |
|                                                                  |                                                                                 |                                                            |                           |                                                                                  |