# National Transparency Template February 2024

Administration		
Name of issuer	Coventry Building Society	
Name of RCB programme	Coventry Building Society	
Name of Nob programme	Philip Hensley (Head of Capital Markets)	
	Philip.Hemsley@thecoventry.co.uk	
	Telephone: +44 (0)24 7518 1327	
	Oakfield House, Binley Business Park, Harry Weston Road,	
Name, job title and contact details of person validating this form	Coventry, CV3 2TQ	
Date of form submission		31/03/2
Start Date of reporting period		01/02/2
End Date of reporting period		29/02/2
Web links - prospectus, transaction documents, loan-level data	https://live.irooms.net/CoventryBuildingSociety/	



Counterparties, Ratings													
					Counterparty/ies		Fitch	Mo	ody's		S&P		DBRS
						Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	Current rating	Rating trigg	e 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 Servicer(s)					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
Stand-by servicer(s) Swap provider(s) on cover pool					Coventry Building Society	A-	A-	A2	A2	N/A	N/A	N/A	N/A
Stand-by swap provider(s) on cover pool					N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Stand-by swap provider(s) on cover pool Swap notional amount(s) (GBP)	5,407,244,426	£444,550,000	£645,412,500	£434,125,758				•	•				•
	04/07/0005												

	Value as of End Date of reporting period	Value as of Start Date of reporting period	Targeted Va
evenue receipts (please disclose all parts of waterfall)		AVAILABLE REVENUE RECEIPTS	
	AVAILABLE REVENUE RECEIPTS	(a) Revenue Receipts - Interest received from Borrowers:	£18.624.184
	(a) Revenue Receipts - Interest received from Borrowers: £16.570.615	(a) Revenue Receipts - Fees charged to Borrowers: £318	
	(a) Revenue Receipts - Fees charged to Borrowers: £222.935	(b) Interest received: £637.589	,
	(b) Interest received: £780.233	(c) Excess Reserve Fund: £246.255	
	(c) Excess Reserve Fund: £0	(d) Other Revenue Receipts: £6.947	
	(d) Other Revenue Receipts: £6.818.528	(e) Excess Required Coupon Amount: £0	
	(e) Excess Required Coupon Amount: £0	(f) Reserve Ledger credit amounts following Notice to Pay:	60
	(f) Reserve Ledger credit amounts following Notice to Pay: £0	(g) Amounts Belonging to Third Parties: -£318.659	20
	(i) Reserve Louger credurit amounts indowing Notice to Pay. 20 (g) Amounts Belonging to Third Parties: -£222,935	(h) Required Coupon Amount: £0	
	(g) Amounts Beionging to 1 niro Parties: -£222,935 (h) Required Coupon Amount: £0		
		(i) Interest Accumulation Ledger: £0	
	(i) Interest Accumulation Ledger: £0	Total Available Revenue Receipts: £19,514,974	
	Total Available Revenue Receipts: £24,169,376		
		PRE-ACCELERATION REVENUE PRIORITY OF PAYMENT	TS
	PRE-ACCELERATION REVENUE PRIORITY OF PAYMENTS	(a) Fees due to Bond Trustee and Security Trustee: £0	
	(a) Fees due to Bond Trustee and Security Trustee: £0	(b) Fees due to Agent: £0	
	(b) Fees due to Agent: £0	(c) Amounts due to Servicer, Cash Manager, Standby Accou	int Bank, Corporate Services
	(c) Amounts due to Servicer, Cash Manager, Standby Account Bank, Corporate Services Provider and Asset Monitor: £0	Provider and Asset Monitor: £4.083	
	(d) Amounts due to the Interest Rate Swap Provider: -£11,703,801	(d) Amounts due to the Interest Rate Swap Provider: -£16	023 471
	(e) (i) Amounts due to/(from) the Covered Bond Swap Providers: £0	(e) (i) Amounts due to/(from) the Covered Bond Swap Providence	
	(ii) Amounts due on the Term Advance: £9,430,600	(ii) Amounts due on the Term Advance: £2.712.200	
	(f) Transfer to Coupon Payment Ledger following Cash Manager Event: £0	(f) Transfer to Coupon Payment Ledger following Cash Man	aner Event: £0
	(g) Transfer to Standby GIC Account following Servicer Event of Default: £0	(a) Transfer to Standby GIC Account following Servicer Ever	
	(g) Transfer to Sandoy For Account following Sandor Event of Deladic. 20 (h) Transfer to Reserve Ledoer: £7.143.707	(h) Transfer to Standby GiC Account following Servicer Ever	it of Delault. 20
	(i) Transar to Reserve Louger. 27, 143,707 (ii) Excluded Swan Termination Amounts: £0		
		(i) Excluded Swap Termination Amounts: £0	
	(j) Indemnity amounts due to the Members: £0	(j) Indemnity amounts due to the Members: £0	
	(k) Repayment of Cash Capital Contributions: £0	(k) Repayment of Cash Capital Contributions : £0	
	(I) Deferred Consideration: £19,298,870	(I) Deferred Consideration: £32,822,162	
	(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	
incipal receipts (please disclose all parts of waterfall)			
incipal receipts (please disclose all parts of wateriall)	AVAILABLE PRINCIPAL RECEIPTS	AVAILABLE PRINCIPAL RECEIPTS	
	(a) Scheduled amounts received from Borrowers: £35,854,644	(a) Scheduled amounts received from Borrowers: £44,20	1,472
	Unscheduled amounts received from Borrowers: £36.076.223	Unscheduled amounts received from Borrowers: £131	276 567
	Less Further Advances made: -£2.478.822	Less Further Advances made: -£3.860.591	
	(b) (i) Term Advance: £0	(b) (i) Term Advance: £0	
	(ii) Cash Capital Contributions: £0	(ii) Cash Capital Contributions: £0	
	(iii) Sale of Selected Loans: £0	(iii) Sale of Selected Loans: £0	
	(III) Sale or Selected Loans: ±U Total Available Principal Receipts: £69.452.045	Total Available Principal Receipts: £171.617.448	
	Total Available Efficipal Receipts. 209,452,045	Total Available Pfilicipal Receipts: £171,617,448	
	PRE-ACCELERATION PRINCIPAL PRIORITY OF PAYMENTS	PRE-ACCELERATION PRINCIPAL PRIORITY OF PAYMEN	ITE
	(a) Purchase of New Loans or Substitution Assets: £0	(a) Purchase of New Loans or Substitution Assets: £0	110
	(a) professes of new Colons of Substitution Assets: 20 (b) Transfer to Principal Ledger: £0	(b) Transfer to Principal Ledger: £0	
	(b) I ranster to Principal Ledger: £0 (c) (i) Anounts due to the Covered Bond Swap Providers: £0	(b) Transfer to Principal Ledger: £0 (c) (i) Amounts due to the Covered Bond Swap Providers:	
			±U
	(ii) Amounts due on the Term Advance: £0	(ii) Amounts due on the Term Advance: £0	
	(d) Capital Distribution to Members: £69,452,045	(d) Capital Distribution to Members: £171,617,448	
serve ledger	0	34.928.762 £	35.175.016 £
venue ledger	F	18 580 976 F	20 587 378 F
ncipal ledger	F	69.452.045 £	171.617.448 £
a-maturity liquidity ledger	N/A	N/A	N/A
	THE STATE OF THE S	1971	IVA

Asset Coverage Test*		
nood overage 1881	Value	Description (please edit if different)
Α		A: Arrears Adjusted True Balance
	5,000,104,014	B: Principal Receipts Retained in Cash
	-	C: Retained Cash Contributions
)	£ 69,452,045	D: Substitution Assets - Principal Receipts* & D: Substitution Assets - Capital Contributions
	<u> </u>	
	<u> </u>	
*		X: Savings set off balance
	250,105/810	Y : Flexible draw deduction
		Z: Negative carry adjustment
otal	£ 5.856,647,430	E respuire curry adjustment
lethod used for calculating component 'A'	A: Arrears Adjusted True Balance	
lethod used for calculating component 'A' sset percentage (%)	88.0%	
aximum asset percentage from Fitch (%)	88.0%	
laximum asset percentage from Moody's (%)	99.5%	
aximum asset percentage from S&P (%)	N/A	
laximum asset percentage from DBRS (%)	N/A	
redit support as derived from ACT (GBP)	£ 1,984,559,172	
edit support as derived from ACT (%)	51.2%	
sset Coverage Test does not include series 14 as it was issued	after the calculation date	
ogramme-Level Characteristics		
ogramme currency	EUR	
ogramme size	7bn	
overed bonds principal amount outstanding (GBP, non-GBP	£ 3.874.088.258.00	
ries converted at swap FX rate) overed bonds principal amount outstanding (GBP, non-GBP	£ 3,874,088,258.00	
ries converted at current spot rate)	£ 3.847.807.500	
over pool balance (GBP)	£ 3,647,807,900 £ 6,893,830,172	
IC account balance (GBP)	£ 0,055,000,772 £ 122,961,782	
ny additional collateral (please specify)	122,501,102	
ny additional collateral (GBP)	F	
ggregate balance of off-set mortgages (GBP)	£ 609.816.486	
agregate deposits attaching to the cover pool (GBP)	£ 238,185,416	
gregate deposits attaching specifically to the off-set		
ortgages (GBP)	£ 191,051,992	
ominal level of overcollateralisation (GBP)	3,142,199,334	
minal level of overcollateralisation (%)	81.1%	
imber of loans in cover pool	49,249	
verage loan balance (GBP)	£ 139,979	
eighted average non-Indexed LTV (%)	48.8%	
/eighted average Indexed LTV (%)	44.1%	
Veighted average seasoning (months)	60.5 224.4	
Veighted average remaining term (months)		
Veighted average interest rate (%) Standard Variable Rate(s) (%)	3.14% 7.49%	
constant Pre-Payment Rate (%, current month)	7.48% 9.48%	
constant Pre-Payment Rate (%, current month)	U.4078 0.90%	
rincipal Payment Rate (%, quarterly average)	0.50% 1.00%	
rincipal Payment Rate (%, quarterly average)	1.30%	
onstant Default Rate (%, current month)	0.00%	
onstant Default Rate (%, quarterly average)	0.00%	
ch Discontinuity Factor (%)	n/a	
ody's Timely Payment Indicator	Probable	
oody's Collateral Score (%, including/excluding systemic risk)	4.0% / 2.4%	
ortgage collections		
fortgage collections (scheduled - interest)	£ 16.570.615	
fortgage collections (scheduled - interest)  fortgage collections (scheduled - principal)	10,5/0,015 £ 35,84,64	
fortgage collections (scrieduled - principal)  fortgage collections (unscheduled - interest)	55,854,644	
fortgage collections (unscheduled - interest)	£ 33,597,401	
rongago concosono (unocircunica - principar)	35,591,401	
oan Redemptions & Replenishments Since Previous Repor	ing Date	
, =por	Number	% of total number
an redemptions since previous reporting date	369	0.79
pans bought back by seller(s)	116	0.29
of which are non-performing loans	51	0.19

	Number	% or total number	Amount (GBP)	% of total amount
Loan redemptions since previous reporting date	369	0.7%	28,502,452	0.4%
Loans bought back by seller(s)	116	0.2%	8,014,225	0.1%
of which are non-performing loans	51	0.1%	6,898,344	0.1%
of which have breached R&Ws	65	0.1%	1,115,881	0.0%
Loans sold into the cover pool	51	0.1%	2,478,822	0.0%
Product Rate Type and Reversionary Profiles				

roduct Rate Type and Reversionary Profiles				Weighted average					
						Remaining teaser			
	Number	% of total number	Amount (GBP)	% of total amount	Current rate	period (months)	Current margin	Reversionary margin	Initial rate
Fixed at origination, reverting to SVR	47,479	81.7%	6,062,529,898	87.9%	2.74%	30.8	1.01%	-0.07%	2.65%
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	931	1.6%	56,578,759	0.8%	6.06%	0	0.81%	0.81%	5.45%
Fixed for life	4	0.0%	0	0.0%	0.00%	0	0.00%	0.00%	0.00%
Tracker at origination, reverting to SVR	924	1.6%	167,065,568	2.4%	5.80%	16.3	0.52%	-0.10%	5.79%
Tracker at origination, reverting to Libor	0	0.0%	0	0.0%	0.00%	0	0.00%	0.00%	0.00%
Tracker for life	959	1.7%	45,807,557	0.7%	5.95%	0	0.70%	0.70%	5.47%
SVR, including discount to SVR	7,813	13.4%	561,848,391	8.2%	6.16%	0	-1.33%	-1.33%	6.15%
Libor	0	0.0%	0	0.0%	0.00%	0	0.00%	0.00%	0.00%
Total	58,110	100.0%	£ 6,893,830,172	100.0%	3.14%		0.80%		3.05%

ratifications rears breakdown	Number	% of total number	Amount (GBP)	% of total am
rrent	49,06	99.6%	£ 6,868,867,307	70 OI total all
month in arrears	14		£ 19,307,598	
months in arrears	3	0.1%	£ 5,655,267	
months in arrears		0.0%	£ -	
months in arrears		0.0%	£ -	
2 months in arrears	The state of the s	0.0%	£ -	
h months in arrears	49,24	0.0%	£ 6,893,830,172	
al .	49,24	100.0%	£ 6,893,830,172	1
rrent non-Indexed LTV	Number	% of total number	Amount (GBP)	% of total ar
0%	Number 33.59	68.2%	£ 3.368.684.767	70 OI total a
55%	3,26	6.6%	£ 642,261,090	
50%	3,19	6.5%	£ 679,335,264	
55%	2,78	5.7%	£ 633,866,971	
0%	2,55	5.2%	£ 609,284,186	
5%	2,27	4.6%	£ 572,852,524	
0%	1,31	2.7%	£ 330,196,352	
5%	24		£ 54,751,301	
0%	1		£ 2,597,716	
5%		0.0%	<u> </u>	
00% 105%		0.0%	t -	
110%			<u>.</u>	
125%		0.0%		
6+		0.0%	ę .	
	49,24		£ 6,893,830,172	
·				
ent Indexed LTV	Number	% of total number		% of total
% 5%	37,50	76.2% 5.3%	£ 4,056,721,952	
%	2,62	5.3%	£ 574,433,742	
96	2,63	5.4%	£ 603,119,039	
%	2,54	5.2%	£ 624,469,337	
996 596	2,11 1.59	4.3%	£ 541,386,185 £ 426,555,659	
196	1,59 19	3.2% 0.4%	£ 426,555,659 £ 56,787,694	
5%	19 1-	0.4%	£ 7,491,481	
NV.	1		£ 7,451,461 £ 2,445,418	
996 596		0.0%	£ 419,666	
00%		0.0%		
105%		0.0%	£ -	
110%		0.0%	£ -	
125%		0.0%	£ -	
%+		0.0%	£ -	
al	49,24	100.0%	£ 6,893,830,172	
rrent outstanding balance of loan	Number	% of total number	Amount (GRP)	% of total
rent outstanding balance of loan	Number 99	% of total number		% of total
000 0-10,000	99 1,04	2.0%	2,321,897 7,878,372	% of total
00 00 00 00 00 00 00 00 00 00 00 00 00	99 1,04 3,46	2.0% 2.1% 7.0%	2,321,897 7,878,372 61,188,319	% of tota
00	99 1,004 3,44 6,005	20% 2.1% 7.0% 123%	2,321,897 7,878,372 61,188,319 227,163,451	% of tota
10 -10,000 0-25,000 0-50,000 0-75,000	99 1004 3446 93	2 0% 2 1% 7.0% 12.3% 11.8%	2,321,897 7,878,372 61,188,319 227,163,451 364,022,406	% of tota
00 -10,000 0-25,000 0-65,000 0-75,000 0-100,000	99 1,0,04 3,4,6 5,6,2 5,4,4	2 0% 2 1% 7 0% 1 23% 1 18% 1 11%	2,321,897 7,878,372 61,188,319 227,163,451 364,022,406 475,268,271	% of tota
00 0-25,000 0-25,000 0-75,000 0-75,000 0-100,000	99 104 3446 56 57 5,44	2 20% 2 15% 3 10% 4 11 11 11 11 11 11 11 11 11 11 11 11 11	2,321,897 7,878,372 61,188,319 227,163,451 364,022,406 475,268,271 1,100,136,339	% of tota
	99 1,040 3,46 6,06 5,52 5,44 8,88	2 0%	2.321.897 7,878,372 61,188,319 227,163,451 364,022,406 475,268,271 1,100,136,339 1,093,935,891	% of tota
00,000 00,000 00,500 00	99 104 3464 3464 5464 5464 6536 6336 6436	2 20% 2 25% 3 25% 3 25% 4 25% 4 25% 4 25% 4 11.1% 4 12.2% 4 25% 4	2,321,897 7,878,372 61,188,319 227,163,451 364,022,406 475,268,271 1,100,136,339 1,093,935,891 899,946,89 680,737,156	% of tota
00 -10.000 -10.000 -25.000 -2-5.000 -2-5.000 -3-5.000 -3-5.000 -3-5.000 -3-5.000 -3-5.000 -3-5.000 -3-5.000 -3-5.000 -3-5.000 -3-5.000 -3-5.000 -3-5.000 -3-5.000 -3-5.000 -3-5.000 -3-5.000 -3-5.000	99 1,0,0,4 3,46 6,000 5,52 5,44 6,000 6,00	2 20% 2 21% 7 70% 1 23% 1 18% 1 118% 1 128% 1 2 28% 5 1% 5 1%	2,321,897 7,878,372 61,188,319 227,163,451 364,022,406 475,268,271 1,100,136,339 1,039,395,891 899,946,089 680,737,156 511,613,797	% of tota
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20,000 20,000 25,500 5-80,000 1-100,000	99 1,0,0 3,46 6,00 5,52 5,44 6,38 6,38 6,38 1,2,44 1,10 1,04 6,4	2 0% 2 1% 7 70% 1 18% 1 11% 1 11% 1 10% 1 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	2.321.897 7.878.372 61.188.319 227.163.461 364.022.406 475.268.271 1.100.136.339 1.093.935.891 899.946.089 680.737.156 511.613.797 390.989.247 271,708.932	% of total
00,000 10,000 1-55,500 1-55,500 1-55,500 1-55,500 1-75,50	99 3.46 3.46 3.69 3.54 4.60 3.63 3.63 3.63 4.00 3.63 4.00 4.00 4.00 4.00 4.00 4.00 4.00 4.0	2 0% 2 75% 2 75% 2 75% 2 82% 2	2.321.897 7.878.372 61.188.319 227.163.451 364.022.406 475.268.271 1,100.136.339 1,093.935.891 889.946.089 680.737.156 511.613.797 300.969.247 271,708.932 222.825.895	% of total
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7.0,000 7.0,000 7.0,500 9.40,000	99 104 3464 463 4636 4636 4636 4636 4636 463	2 20% 2 75% 3 75% 3 75% 4 75%	2,321,897 7,878,372 61,188,319 227,183,451 364,022,406 475,268,271 1,100,136,339 1,039,355,891 899,946,089 680,737,156 511,613,797 330,989,247 217,708,932 222,825,895 271,026,361 179,682,667 75,977,999	% of total
-30,000 -26,500 -56,000	99 100 100 100 100 100 100 100 100 100 1	2 2 0% 2 10 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2	2.321.897 7.878.372 61.188.319 227.163.461 364.022.406 475.268.271 1.100.136.339 899.946.089 680.737.156 511.613.797 271.708.932 222.825.895 271.026.361 179.662.667 75.977.999	% of tota
0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	99 104 3464 463 4636 4636 4636 4636 4636 463	2 0% 2 15% 2 15% 2 15% 2 15% 2 16% 2 16% 2 16% 2 16% 2 18% 2	2,321,897 7,878,372 61,188,319 227,183,451 364,022,406 475,268,271 1,100,136,339 1,039,355,891 899,946,089 680,737,156 511,613,797 330,989,247 217,708,932 222,825,895 271,026,361 179,682,667 75,977,999	% of tota
00.000 00.0000 00.25.0000	99 100 308 308 508 508 508 608 608 608 608 608 608 608 608 608 6	2 2% 2 2% 2 2% 2 2% 2 2% 2 2% 2 2% 2 2%	2.321.887 7.876.372 61.168.319 227.163.451 37.026.267 37.026.267 1.100.136.339 1.003.935.891 1.003.935.891 889.946.089 680,737.156 511.613,797 300.969.247 212.706.932 222.825.895 211.026.361 179.662.667 39.726.575 177.705.575	
20,000 20,500 0-50,000 0-50,000 0-61,0000 0-610,0000	99 100 100 100 100 100 100 100 100 100 1	2 2% 2 2% 2 2% 2 2% 2 2% 2 2% 2 2% 2 2%	2.321.887 7.876.372 61.168.319 227.163.451 37.026.267 37.026.267 1.100.136.339 1.003.935.891 1.003.935.891 889.946.089 680,737.156 511.613,797 300.969.247 212.706.932 222.825.895 211.026.361 179.662.667 39.726.575 177.705.575	
20,000 20,500 0-50,000 0-50,000 0-61,0000 0-610,0000	99 100 308 308 508 508 508 608 608 608 608 608 608 608 608 608 6	2 2% 2 2% 2 2% 2 2% 2 2% 2 2% 2 2% 2 2%	2.321.887 7.876.372 61.168.319 227.163.451 37.026.267 37.026.267 1.100.136.339 1.003.935.891 1.003.935.891 889.946.089 680,737.156 511.613,797 300.969.247 212.706.932 222.825.895 211.026.361 179.662.667 39.726.575 177.705.575	
-30,000 -26,000 -50,000	99 104 346 346 544 5,44 6,30 6,30 6,30 6,30 6,30 6,30 6,30 6,30	2 0% 2 1% 3 176% 3 176% 3 176% 4 186%	2.321.807 7.767.372 61.185.319 61.185.319 64.022.406 475.286.271 1.100.185.399 1.003.035.891 8.99.40.90 8.01.72.156 9.01.72.156 7.17.706.381 179.62.626 7.17.706.381 179.62.626 9.37.706.381 179.62.626 9.37.706.381 179.62.626 9.37.706.381 179.62.626 9.37.706.381 179.62.626 9.37.706.381 179.62.626 9.37.706.381 179.62.626 9.37.706.381 179.62.626 9.37.706.381 179.62.626 9.37.706.381	
-30,000 -30,000 -25,500 -50,000	99 100 308 308 508 608 608 608 608 608 608 608 608 608 6	2 0% 2 1% 2 1% 3	2.321.807 7.776.372 61.188.319 64.102.406 475.288.271 1.100.188.319 1.093.938.891 1.993.946.089 680.75.168 680.75.168 1.116.13.797 3.994.089 2.974.089 2.974.089 2.974.089 2.974.099 3.974	
70,000 70,000 70,5000	99 104 346 346 368 630 634 630 634 630 630 630 630 630 630 640 640 640 640 640 640 640 640 640 64	2 0% 2 1% 2 1% 3 1 18 3	2.321.807 7.876.372 227.163,637 227.163,637 227.163,637 364.022.406 475.268.271 1,100,136.305 1,003,055.891 1,003,	
-50,000 -50,00	99 104 348 348 544 554 633 633 633 633 633 633 633 633 633 63	2 0% 2 7% 3 76% 3 76% 3 76% 3 76% 3 76% 3 76% 4	2.321.897 7.878.372 227.163.481 324.022.71.63.481 349.022.71.63.481 100.163.682.71 110.1	
20,000 20,000 20,500 20	99 100 100 100 100 100 100 100 100 100 1	2 0%	2-321-807 61-168-319 227,163-481 227,163-481 234,022-406 475-268-271 1000,035-281 899,046-089 690,773-181 217,090-281 222,656-895 271,005-100 271,005	
20,000 20	99 104 348 348 544 554 633 633 633 633 633 633 633 633 633 63	2 (%) 2 (%) 2 (%) 3 (%) 4 (%)	2.321.897 7.878.372 227.163.481 324.022.71.63.481 349.022.71.63.481 100.163.682.71 110.1	
2.0,000 2.0,000 2.5,000 0.50,0	99 100 300 300 300 300 300 300 300 300 300	2 0% 2 1% 2 1% 2 1% 3 3 2 1% 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	2.321.897 (2.21.	
20,000 20,000 20,5000 2-50,000	99 104 346 346 488 888 630 430 1156 4924 114 4924 Number 2,231 4,94 4,94 4,94 4,94 4,94 4,94 4,94 4,9	2 0% 2 1% 3 7 7% 3 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	2.321.897 7.787.8372 227.163.637 227.163.63 364.022.406 475.286.271 1.100.136.345.881 1.036.345.881 1.036.345.881 5.037.71.186 5.037.71.716.342 22.26.26.342 22.26.26.342 22.26.26.342 22.26.26.342 22.26.342	% of total
2.00,000 2.05,000 0.50,000 0.5	99 104 308 308 528 528 534 534 633 633 633 633 633 633 633 644 644 6	2 0% 2 2% 2 7% 3 763 3 7	2.321.897 7.787.8372 227.163.637 227.163.63 364.022.406 475.286.271 1.100.136.345.881 1.036.345.881 1.036.345.881 5.037.71.186 5.037.71.716.342 22.26.26.342 22.26.26.342 22.26.26.342 22.26.26.342 22.26.342	% of total
00.000 00.0000 00.55.000 00.55.000 00.55.000 00.55.000 00.50000 00.50000 00.50000 00.50000 00.50000 00.50000 00.50000 00.500000 00.500000 00.500000000	99 104 346 346 544 5,44 630 630 630 630 640 644 646 646 647 656 647 644 644 14 644 14 14 14 14 14 14 14 14 14 14 14 14 1	2 0% 2 1% 2 1% 3 176% 3 176% 3 116% 4 186% 4	2.321.807 (198.319) (198.3	% of total
0.000 0.000 0.00000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.000000	99 104 348 348 5544 5544 633 633 633 633 633 633 644 646 646 6	2 0% 2 7% 3 76% 3	2.321.897 2.763.872 2.71.63.782 2.71.63.782 2.71.63.782 2.71.63.783 2.71.63.783 2.71.63.783 2.71.63.783 2.71.63.783 2.71.63.783 2.71.783 2	% of tota
20,000 20,000 20,500 20	99 100 100 100 100 100 100 100 100 100 1	2 2 0% 2 1% 2 1% 2 1% 3 3 2 1% 3 3 2 1%	2.321.807 (1982)	% of tota
-76,000 -76,000 -76,500 -96,000 -96,000 -97,5000	99 104 346 346 554 554 630 631 631 631 631 641 641 641 641 641 641 641 641 641 64	2 (2%)	2.221.897 7.876.372 2.7163.482 2.71.63.483 2.72.163.483 2.72.163.483 3.64.022.408 4.75.286.271 1.100.163.483.891 1.003.383.891 1.003.383.891 1.003.383.891 1.003.383.891 1.003.383.891 1.003.383.891 1.003.383.891 1.003.383.891 1.003.383.891 1.003.383.891 1.003.383.891 1.003.383.891 1.003.383.891 1.003.383.891 1.003.383.891 1.003.383.893.891 1.003.383.893.893 1.003.383.893.893 1.003.383.893.893 1.003.383.893.893 1.003.383.893.893 1.003.383.893.893.893 1.003.383.893.893 1.003.383.893.893 1.003.383.893.893 1.003.383.893.893 1.003.383.893.893 1.003.383.893.893 1.003.383.893.893 1.003.383.893.893 1.003.383.893.893 1.003.383.893.893 1.003.383.893.893 1.003.383.893.893 1.003.383.893.893 1.003.383.893.893.893 1.003.383.893.893 1.003.383.893.893 1.003.383.893.893 1.003.383.893.893 1.003	% of tota
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20,000 20,000 20,500 20	99 104 346 346 554 554 630 631 631 631 631 641 641 641 641 641 641 641 641 641 64	2 0%	2.321.807 (198.319 27.163.481 27.	% of tota
	99 100 100 100 100 100 100 100 100 100 1	2 0%	2.321.807 (19.31) (19.	% of tota
00.000 00.0000 00.55.000	99 104 346 346 554 554 633 633 643 633 144 644 646 647 647 647 647 648 648 648 648 648 648 648 648 648 648	\$ of total number \$ 1.00 mg \$ 1.00 m	2.221.897 7.876.372 2.271.63.487 2.271.63.487 2.271.63.487 2.271.63.487 2.271.63.487 2.271.63.487 2.271.63.487 2.271.63.487 2.271.63.487 2.271.763.787 2.271.77 2.271.77 2.271.77 2.271.77 2.271.77 2.271.77 2.271.7	% of total
00.00 00.00 00.00 00.25.00 00.	99 100 300 300 300 300 300 300 300 300 300	\$ of total number  \$ 5 of total number	2.221.897 7.876.372 2.271.63.487 2.271.63.487 2.271.63.487 2.271.63.487 2.271.63.487 2.271.63.487 2.271.63.487 2.271.63.487 2.271.63.487 2.271.763.787 2.271.77 2.271.77 2.271.77 2.271.77 2.271.77 2.271.77 2.271.7	% of total
000 000 000 000 000 000 000 000 000 00	99 104 346 346 554 653 653 643 653 643 653 653 654 653 654 655 655 655 655 655 655 655 655 655	\$ of total number \$ 12.0% \$ 0.0% \$ 1.10% \$ 0.0% \$ 1.10% \$ 0.0% \$ 1.10% \$ 0.0% \$ 1.10% \$ 0.0% \$ 1.10% \$ 0.0%	2.321.897 7.767.872 7.767.872 7.767.872 7.767.873 7.767.	% of total
rent outstanding balance of loan 000 000 000 000 000 000 000 000 000 0	99 100 300 300 300 300 300 300 300 300 300	\$ of total number  \$ 5 of total number	2.321.807. 2.321.807. 2.321.807. 2.321.807. 2.321.803.803. 2.327.163.481. 2.341.022.406. 475.268.271. 1.100.183.803.803.803.803.803.803.803.803.803.8	% of total

oning months	Number 631	% of total number	Amount (GBP) 134,962,473	% of total amount
	551 4,742			
onths	4,742 7.13	9.6%	957,730,245 1,245,512,380	13.9%
months months	6.372		1,245,512,360	15.6%
months	0.3/2 4.008		656,688,814	
months	4.340		628,242,452	
months	4,478		580,759,015	
months	4.372		501,972,588	7.3%
months	4.3/2 2.556		303,492,705	4.4%
20 months	2,000		182,679,714	2.6%
0 months	3.806	7.7%	314.917.996	4.6%
30 months	2203	4.5%	153 525 654	2.2%
nonths	2,251		155,626,358	2.3%
OHAID	49,249	100.0%	6,893,830,172	
st payment type	Number	% of total number	Amount (GBP)	% of total amount
	46,335	79.7%	5,963,759,958	86.59
	9,024	15.5%	662,707,429	9.69
	2,751	4.7%	267,362,784	3.99
lease specify) Capped	C	0.0%	0	0.0%
	58,110	100.00%	6,893,830,172	100.00%
urpose type	Number	% of total number	Amount (GBP)	% of total amount
-occupied	58,105	100.0%	6,893,440,262	100.0%
let	5	0.0%	389,910	0.0%
home	9	0.0%		0.0%
	58,110	100.0%	6,893,830,172	100.0%
e verification type erified	Number	% of total number	Amount (GBP)	% of total amount
verified	49,249		6,893,830,172	
track	0	0.0%	0	0.0%
ertified	0		0	
	49,249	100.0%	6,893,830,172	100.0%
	1	W 71.11		
ning term of loan	Number 2 404	% of total number	Amount (GBP) 53 584 263	% of total amount 0.8%
ionths	2,404	8.3%	169.946.233	2.5%
months	*.uoo 10.156		771,181,623	11.2%
months	10,130		1.295.546.508	18.8%
) months	10,342		1,567,390,805	22.7%
months	6.797		1,465,620,035	21.3%
) months	0,797		1,023,185,935	14.8%
onths	**.250 2.237		547 374 771	7.9%
HUIS	49,249	100.0%	6,893,830,172	
ment status	Number	% of total number	Amount (GBP)	% of total amount
ed	34.961		\	
red nployed		71.0%	4.339.503.698	
				62.9%
loved	13,072	26.5%	2,407,054,217	34.9%
loyed	13,072	26.5% 0.2%		34.9% 0.1% 0.3%
	13,072 103	26.5% 0.2% 1.0%	2,407,054,217 7,828,945	0.1% 0.3% 0.0%
	13,072 103 103 103 104 105 106 106 106	28 5% 0.2% 1.0% 0.0% 1.2%	2,407,054,217 7,828,945 23,715,423	34.9% 0.1% 0.3% 0.0%
d ntor	13,072 10,007 10	28 5% 0.2% 1.0% 0.0%	2,407,054,217 7,828,945 23,715,423 115,727,888	34.9% 0.1% 0.3% 0.0% 1.7%
d ntor  ed Bonds Outstanding, Associated Derivatives (pleas	13,072 1000 5100 000 42,40	28 5% 0.2% 1.0% 0.0% 1.2%	2,407,054,217 7,828,945 23,715,423	34.9% 0.1% 0.3% 0.0% 1.7%
d Intor ed Bonds Outstanding, Associated Derivatives (pleas	13.072 100 100 100 100 100 100 100 100 100 10	26.5% 0.2% 1.0% 0.0% 1.00% 1.00%	2,407,054,217 7,828,945 23,715,423 2 115,727,888 2 6,893,830,172	34.99 0.19 0.39 0.09 1.79 100.09
od annotor  red Bonds Outstanding, Associated Derivatives (please s adde	13,072 103 103 103 103 104 105 105 106 107 107 107 107 107 107 107 107 107 107	26.5% 0.2% 1.0% 1.0% 1.0% 1.2% 1.00% 1.2% 1.00%	2,407,054,217 7,828,945 23,715,423 115,727,888 6,893,830,172	34.9° 0.1° 0.3° 0.0° 1.7° 100.0°
d  Into the description of the d	13.072 1030 1030 1030 0 0 0 603 46.249 46.249 46.240 201.101 Aan 181,AAA	26.5% 0.2% 1.0% 1.0% 1.0% 1.2% 1.000 1.2% 1.2% 1.000 1.000 2.0000 2.000 2.000 2.0000 2.0000 2.0000 2.0000 2.0000 2.0000 2.0000 2.000	2 2,407,054,217 7,828,945 2 23,715,423 2 115,727,888 2 6,893,830,172 15/01/20 Aaa / NR / AAA	34.99 0.19 0.09 0.09 1.79 100.09
Interpretation of the state of	13.072 100 100 100 100 0 0 0 49.249 e disclose for all bonds outstanding)  ABLIER ARA AB	26.5%	2,407,054,217 7,828,945 23,715,423 115,727,888 6,893,830,172 15/01/22 ABB / NR / AAA ABB / NR / AAA	34.99 0.19 0.39 0.09 1.79 100.09
nd Bonds Outstanding, Associated Derivatives (pleas late I rating (Moody's/S&P/Flich/DBRS) I rating (Moody's/S&P/Flich/DBRS) insiden (Moody's/S&P/Flich/DBRS)	13.072 103 103 103 103 103 103 103 103 103 103	26.5%	2,407,054,217 7,828,945 23,715,423 5 115,727,888 6,893,830,172 1501/2 Aaa / NR / AAJ Aaa / NR / AAJ GGB	34.99 (0.19) (0.
and Bonds Outstanding, Associated Derivatives (pleas tate rating, (Moody's/SAPFRich/DBRS) rating (Moody's/SAPFRich/DBRS)	13,072   13,072   13,072   14,072   1	26.5%	2,407,054,217 7,828,945 23,715,423 21,715,423 21,715,423 21,15,727,888 26,893,830,172 15/01/21 Aaa / NF / AAA Aaa / NF / AAA GB 500,000,000	34.9% 0.1% 0.3% 0.0% 1.7% 100.0% 100.
d Bonds Outstanding, Associated Derivatives (pleas ale rating (Moody's/SAPFitch/DBRS) rating (Moody's/SAPFitch/DBRS) at issuance outstanding	13.072   13.072   13.072   14.072   1	26.5%	2,407,054,217,054,217,428,245,247,247,247,247,247,247,247,247,247,247	34.9% 0.1% 0.3% 0.0% 1.7% 100.0% 100.
or  I Bonds Outstanding, Associated Derivatives (pleas te stating (Moody's/SAP/Fitch/DBRS) alting (Moody's/SAP/Fitch/DBRS) alt	13.072 103 103 103 103 103 103 103 103 103 103	26.5%	2,407,054,217, 2,407,054,217, 2,7,75,423, 2,3,715,423, 2,115,727,888, 6,893,830,172  115,727,888, 6,893,830,172  15,01/24  Asa / NR / NR / Asa / NR / Asa / NR / Asa / NR / NR / Asa / NR / NR / Asa / NR / N	34.9% 0.1% 0.3% 0.0% 1.7% 100.0% 100.
and Bonds Outstanding, Associated Derivatives (pleas late in rating (Moody's/SAP/Fitch/DBRS) trating (Moody's/SAP/Fitch/DBRS) insiden at issuance outstanding prate (pais £1) type (haddes£1) type (haddes£1)	13.072   1	26.5%	2,407,054,217, 7,828,945, 23,715,423, 2115,727,888, 6,893,830,172, 115,727,888, 6,893,830,172, 115,727,888, 6,893,830,172, 115,727,888,	34.99 0.19 0.19 0.09 1.79 100.09 11 0.02/04/2
d Bonds Outstanding, Associated Derivatives (pleas ate  rating (Moody's/SAP/Fitch/DBRS) rating (Moody's/SAP/Fitch/DBRS) rating (Moody's/SAP/Fitch/DBRS) ration at issuance outstanding prate (rate £1) // Type (Indicate £1)	13.072 103 103 103 103 103 103 103 103 103 103	26.5% 0.2% 1.0% 1.0% 1.0% 1.2% 1.2% 1.00% 1.2% 1.2% 1.00% 1.2% 1.00% 1.0	2 2,407.054.2171.052.052.052.052.052.052.052.052.052.052	34.9% 0.11% 0.15% 0.00% 1.77% 100.0% 11 11 12 0 0 0204220 0 0204220 0 0204220 0 0204
d  Interpretation of the second of the secon	13.072 103 103 103 103 103 103 103 103 103 103	26.5% 0.2% 1.0% 1.0% 1.0% 1.2% 1.2% 1.00% 1.2% 1.2% 1.00% 1.2% 1.00% 1.0	2,407,084,217 7,828,215,423 23,715,423 115,727,888 6,893,830,172 150122 Asa, I, IR, IA, IA, IA, IA, IA, IA, IA, IA, IA, IA	34.9% 0.11% 0.15% 0.00% 1.77% 100.0% 11 11 12 0 0 0204220 0 0204220 0 0204220 0 0204
d minor rod Bonds Outstanding, Associated Derivatives (pleas date air states (Moody's/SBP/Fitch/DBRS) int rating (Moody's/SBP/Fitch/DBRS) ministion int at it susunce int outstanding up tate (rate £1) by type (hard-Sch-Uellelpass-through) final maturity date	13.072 10.00	26.5%	2 2,407.054.2171.052.052.052.052.052.052.052.052.052.052	34.9% 0.13% 0.03% 1.7% 1.179 1.10.0% 1.00.0% 1.00.0% 1.00.0% 1.00.0% 1.00.0000000000
nd minor control of the control of t	13.072 103 103 103 103 103 103 104 105 105 105 105 105 105 105 105 105 105	26.5%	2,407,684,71 2,407,684,71 2,782,947 2,782,947 2,782,947 2,782,947 2,782,947 2,782,947 2,782,947 2,782,947 2,782,947 3,782,947 4,782	34 9% 0.1% 0.1% 0.1% 1.7% 1.000000000000000000000000000000000000
nd minor red Bonds Outstanding, Associated Derivatives (pleas a date at least part (Moody's/S&P/Fitch/DBRS) mit rating (Moody's/S&P/Fitch/DBRS) ministen ministen men and red part of the standing way rate (rates't) my type (martinothe control of the standing way rate (rates't) my type (martinothe control of the standing way rate (rates't) my type (martinothe control of the standing way rate (rates't) my type (martinothe control of the standing way rate (rates't) my type (martinothe control of the standing way to the stand	13.072 103 103 103 103 103 103 103 103 103 103	26.5% 0.2% 1.0% 1.0% 1.0% 1.2% 1.0% 1.2% 1.0% 1.2% 1.0% 1.2% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0	2,407,054,217 2,789,82 115,727,888 115,727,888 6,893,830,172 115,727,888 117 115,727,888 117 115,727,888 117 115,727,888 117 115,727,888 117 115,727,888 117 115,727,888 117 115,727,888 117 115,727,888 115,727,8	34.9% 0.1% 0.1% 1.7% 1.7% 1.00.0% 1.7% 1.00.0%
nd antor  r  r  red Bonds Outstanding, Associated Derivatives (pleas a date and a larang (Moody's/S&P/Fitch/DBRS) and talang (Moody's/S&P/Fitch/DBRS) mintalang (Moody's/S&P/Fitch/DBRS) mintalang mood and a larang (Moody's/S&P/Fitch/DBRS) mindshon are a laranged mood and a laranged mood a laranged mood and a laranged mood a laranged mood and a laranged mood a laran	13.072 10.00	26.5%	2,407,054,217 7,828,625 115,727,888 1,507,727 6,893,333,172 1,507,727 1,507 1,	34.9% 0.19% 0.19% 0.19% 1.00% 0.00% 1.00%
imployed red  aranfor  are  are  greed Bonds Outstanding, Associated Derivatives (please  es  es  a ratific (Moody's/SAPFIcth/DBRS)  mais ratific (Moody's/SAPFIcth/DBRS)  mais ratific (Moody's/SAPFIcth/DBRS)  morrisation  unit at issuance  unit outstanding  ways mate (ratific (Table 2)  ways prate (ratific 2)  ways prate (ratific 2)  and the second  and the second  from a maturity date   I fro	13.072 103 103 103 103 103 103 104 105 105 105 105 105 105 105 105 105 105	26.5%	2,407,054,217 2,782,945 23,715,423 23,715,423 23,715,423 23,715,423 23,715,423 23,715,423 24,715,715,715,715,715,715,715,715,715,715	34.9% 0.1% 0.1% 0.1% 10.0% 10.
ed animor	13,072   1	26.5%	2,407,084,217 2,782,642 2,	34.9% 0.19% 0.19% 0.00% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.00000 0.850.000.000 0.850.000.000 0.850.000.0000 0.850.000.0000 0.850.000.0000 0.850.000.0000 0.850.000.0000 0.850.000.0000 0.850.000.0000 0.850.000.0000 0.850.000.0000 0.850.000.0000 0.850.000.0000 0.850.000000 0.850.0000000000
d  rod Bonds Outstanding, Associated Derivatives (pleas  and the Control of the C	13.072   1	26.5%	2,407,054,217 2,782,945 23,715,423 23,715,423 23,715,423 23,715,423 23,715,423 23,715,423 24,715,727,885 25,893,830,172 25,893,830,172 25,893,830,172 25,893,830,172 25,893,893,172 25,893,893,893,893,893,893,893,893,893,893	34.9% 0.1% 0.1% 0.1% 0.1% 0.0% 0.0% 0.0% 0.0
and Bonds Outstanding, Associated Derivatives (pleas state I rating (Moody's/SAP/Fitch/DBRS) trating (Moody's/SAP/Fitch/DBRS) trating (Moody's/SAP/Fitch/DBRS) trating (Moody's/SAP/Fitch/DBRS) trating (Moody's/SAP/Fitch/DBRS) to distanding protein (Table (Moody's/SAP/Fitch/DBRS) to distanding protein (Table (Moody's/SAP/Fitch/DBRS) to distanding protein (Moody's/SAP/Fitch/DBRS) to distanding to distanding protein (Moody's/SAP/Fitch/DBRS) to distanding to di	13.072 10.00	26.5%	2,407,084,217 2,789,846 23,715,423 21,15,727,888 6,883,836,172 31,15,727,888 6,883,836,172 41,15,727,888 6,883,836,172 41,15,727,888 6,883,836,172 41,15,727,888 6,883,836,172 41,15,727,888 6,883,836,172 41,15,727,888 6,883,836,172 41,15,727,888 6,883,836,172 41,15,727,888 6,883,888 6,8	34.9% 0.19% 0.19% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.00%
or  I Bonds Outstanding, Associated Derivatives (pleas te tration (Moody's/SAP/Fitch/OBRS) tration (Moody's/SAP/Fitch/OBRS) sation, at I susuance outstanding, rate (rate F.T. rate f.	13.072 10.00	26.5%	2,407,084,217 2,782,642 2,	34.9% 0.3% 0.3% 0.0% 0.0% 0.0% 100.0%
In the second of	13.072 10.00	26.5%	2,407,084,217 2,789,846 23,715,423 21,15,727,888 6,883,836,172 31,15,727,888 6,883,836,172 41,15,727,888 6,883,836,172 41,15,727,888 6,883,836,172 41,15,727,888 6,883,836,172 41,15,727,888 6,883,836,172 41,15,727,888 6,883,836,172 41,15,727,888 6,883,836,172 41,15,727,888 6,883,888 6,8	34.9% 0.1% 0.1% 0.1% 1.1% 1.1% 1.1% 1.1% 1.1

Programme triggers
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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	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 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	NIA / NIA / NIA / NIA	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
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