# National Transparency Template July 2024

# Administration

Administration	
Name of issuer	Coventry Building Society
Name of RCB programme	Coventry Building Society
	Philip Hemsley (Head of Capital Markets)
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	Mailing Address: 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	31/08/2
Start Date of reporting period	01/07/2
End Date of reporting period	31/07/2
Web links - prospectus, transaction documents, loan-level data	https://live.irooms.net/CoventryBuildingSociety/



Counterparties, Ratings									
	Counterpartylies	Fitch	h	Mo	ody's	S8	&P	F	DBRS
		Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	Current rating	Rating trigge	er Current rating
Covered bonds	N N	N/A A	aa / NR / AAA	N/A	Aaa / NR / AAA	N/A	N/A	N/A	N/A
Issuer	Coventry Building Society N/	N/A A	·	N/A	A2	N/A	N/A	N/A	N/A
Seller(s)	Coventry Building Society N/	N/A A		N/A	A2	N/A	N/A	N/A	N/A
Cash manager	Coventry Building Society BB	BBB A		Baa1	A2	N/A	N/A	N/A	N/A
Account bank	HSBC Bank plc F1	F1 F	1+	P-1	P-1	N/A	N/A	N/A	N/A
Stand-by account bank	N/A N/	N/A N	VA.	N/A	N/A	N/A	N/A	N/A	N/A
Servicer(s)	Coventry Building Society B	BBB A		Baa1	A2	N/A	N/A	N/A	N/A
Stand-by servicer(s)	N/A N	N/A N	I/A	N/A	N/A	N/A	N/A	N/A	N/A
Swap provider(s) on cover pool	Coventry Building Society A-	A- A		A2	A2	N/A	N/A	N/A	N/A
Stand-by swap provider(s) on cover pool	N/A N	N/A N	VA.	N/A	N/A	N/A	N/A	N/A	N/A
Swap notional amount(s) (GBP)	£5,215,948,171 £444,550,000 £645,412,500 £434,125,758								

### Accounts, Ledgers

	Value as of End Date of reporting period	Value as of Start Date of reporting period	Targeted Value
tevenue receipts (please disclose all parts of waterfall)			
	AVAILABLE REVENUE RECEIPTS	AVAILABLE REVENUE RECEIPTS	
	(a) Revenue Receipts - Interest received from Borrowers: £18,402,254	(a) Revenue Receipts - Interest received from Borrowers: £16,212,882	
	(a) Revenue Receipts - Fees charged to Borrowers: £324,233	(a) Revenue Receipts - Fees charged to Borrowers: £390,524	
	(b) Interest received: £398,531	(b) Interest received: £1,099,414	
	(c) Excess Reserve Fund: £1,184,606	(c) Excess Reserve Fund: £6,402,089	
	(d) Other Revenue Receipts: £9,457	(d) Other Revenue Receipts: £10,387	
	(e) Excess Required Coupon Amount: £0	(e) Excess Required Coupon Amount: £0	
	(f) Reserve Ledger credit amounts following Notice to Pay: £0	(f) Reserve Ledger credit amounts following Notice to Pay: £0	
	(g) Amounts Belonging to Third Parties: -£324,233	(g) Amounts Belonging to Third Parties: -£390,524	
	(h) Required Coupon Amount: £0	(h) Required Coupon Amount: £0	
	(i) Interest Accumulation Ledger: £0	(i) Interest Accumulation Ledger: £0	
	Total Available Revenue Receipts: £19,994,848	Total Available Revenue Receipts: £23,724,773	
	PRE-ACCELERATION REVENUE PRIORITY OF PAYMENTS	PRE-ACCELERATION REVENUE PRIORITY OF PAYMENTS	
	(a) Fees due to Bond Trustee and Security Trustee: £0	(a) Fees due to Bond Trustee and Security Trustee: £0	
	(b) Fees due to Agent: £0	(b) Fees due to Agent: £0	
	(c) Amounts due to Servicer, Cash Manager, Standby Account Bank, Corporate Services Provider and Asset	(c) Amounts due to Servicer, Cash Manager, Standby Account Bank, Corporate Services	
	Monitor: £6,000	Provider and Asset Monitor: £0	
	(d) Amounts due to the Interest Rate Swap Provider: -£14,882,603	(d) Amounts due to the Interest Rate Swap Provider: -£12,752,572	
	(e) (i) Amounts due to/(from) the Covered Bond Swap Providers: £0	(e) (i) Amounts due to/(from) the Covered Bond Swap Providers: £6,601,244	
	(ii) Amounts due on the Term Advance: £2,734,700	(ii) Amounts due on the Term Advance: £21,787,849	
	(f) Transfer to Coupon Payment Ledger following Cash Manager Event: £0	(f) Transfer to Coupon Payment Ledger following Cash Manager Event: £0	
	(g) Transfer to Standby GIC Account following Servicer Event of Default: £0	(g) Transfer to Standby GIC Account following Servicer Event of Default: £0	
	(h) Transfer to Reserve Ledger: £0	(h) Transfer to Reserve Ledger: £0	
	(i) Excluded Swap Termination Amounts: £0	(i) Excluded Swap Termination Amounts: £0	
	(j) Indemnity amounts due to the Members: £0	(j) Indemnity amounts due to the Members: £0	
	(k) Repayment of Cash Capital Contributions: £0	(k) Repayment of Cash Capital Contributions: £0	
	(I) Deferred Consideration: £32,136,750	(I) Deferred Consideration: £8,088,252	
	(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)			
	AVAILABLE PRINCIPAL RECEIPTS	AVAILABLE PRINCIPAL RECEIPTS	
	(a) Scheduled amounts received from Borrowers: £34,560,524	(a) Scheduled amounts received from Borrowers: £34,137,691	
	Unscheduled amounts received from Borrowers: £89,709,054	Unscheduled amounts received from Borrowers: £34,344,578	
	Less Further Advances made: £0	Less Further Advances made: £0	
	(b) (i) Term Advance: £0	(b) (i) Term Advance: £0	
	(ii) Cash Capital Contributions: £0	(ii) Cash Capital Contributions: £0	1
	(iii) Sale of Selected Loans: £0	(iii) Sale of Selected Loans: £0	
	Total Available Principal Receipts: £124,269,578	Total Available Principal Receipts: £68,482,269	
	PRE-ACCELERATION PRINCIPAL PRIORITY OF PAYMENTS	PRE-ACCELERATION PRINCIPAL PRIORITY OF PAYMENTS	
	(a) Purchase of New Loans or Substitution Assets: £0	(a) Purchase of New Loans or Substitution Assets: £0	
	(b) Transfer to Principal Ledger: £0	(b) Transfer to Principal Ledger: £0	
	(c) (i) Amounts due to the Covered Bond Swap Providers: £0	(c) (i) Amounts due to the Covered Bond Swap Providers: £0	1
	(ii) Amounts due on the Term Advance: £0	(ii) Amounts due on the Term Advance: £0	
	(d) Capital Distribution to Members: £124,269,578	(d) Capital Distribution to Members: £68,482,269	
serve ledger	£ 35,147,5	39 £ 41,549,628	£ 35,147,
venue ledger	£ 20,745,2		
ncipal ledger	£ 124,269,5		1
e-maturity liquidity ledger	N/A	N/A	N/A

### Asset Coverage Test\*

	Value	Description (please edit if different)
A	£ 6,065,936,125	A: Arrears Adjusted True Balance
В	£ 44,269,578	B: Principal Receipts Retained in Cash
C	£ -	C: Retained Cash Contributions
_	_	
D	£ 80,000,000	D: Substitution Assets - Principal Receipts* & D: Substitution Assets - Capital Contributions
F		

V		
	£ 230,423,685	X: Savings set off balance
1	£ -	Y : Flexible draw deduction
		Z: Negative carry adjustment
otal	£ 5,920,678,470	
lethod used for calculating component 'A'	A: Arrears Adjusted True Balance	
sset percentage (%)	88.0%	
aximum asset percentage from Fitch (%)	88.0%	
aximum 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)	£ 2,046,590,212	
redit support as derived from ACT (%)	52.8%	
rogramme-Level Characteristics		1
rogramme currency	EUR	
rogramme size	7bn	
overed bonds principal amount outstanding (GBP, non-GBP	<del>                                     </del>	
eries converted at swap FX rate)	£ 3,874,088,258.00	
Covered bonds principal amount outstanding (GBP, non-GBP	3,674,068,238.00	
eries converted at current spot rate)	£ 3.823.657.500	
enes converted at current spot rate) Cover pool balance (GBP)	£ 3,823,657,500 £ 6,893,778,602	
SIC account balance (GBP)	£ 0,893,776,802	
ny additional collateral (please specify)	180,162,363	
ny additional collateral (piease specify) ny additional collateral (GBP)		
Aggregate balance of off-set mortgages (GBP)	£ 575,024,320	
ggregate deposits attaching to the cover pool (GBP)	£ 230,423,685	
Aggregate deposits attaching specifically to the off-set mortgages		
GBP) Iominal level of overcollateralisation (GBP)	£ 184,470,003	
	3,019,350,904	
Iominal level of overcollateralisation (%)	77.9%	
lumber of loans in cover pool	48,372 £ 142,516	
verage loan balance (GBP)		
Veighted average non-Indexed LTV (%)	48.8%	
Veighted average Indexed LTV (%)	43.7%	
Veighted average seasoning (months)	61.9	
Veighted average remaining term (months)	226.0	
Veighted average interest rate (%)	3.28%	
tandard Variable Rate(s) (%)	7.49%	
Constant Pre-Payment Rate (%, current month)	1.32%	
Constant Pre-Payment Rate (%, quarterly average)	0.79%	
Principal Payment Rate (%, current month)	1.83%	
Principal Payment Rate (%, quarterly average)	1.29%	
onstant Default Rate (%, current month)	0.00%	
Constant Default Rate (%, quarterly average)	0.00%	
itch Discontinuity Factor (%)	n/a	
foody's Timely Payment Indicator	Probable	
toody's Collateral Score (%, including/excluding systemic risk)	4.0% / 2.0%	
Mortgage collections		I
lortgage collections (scheduled - interest)	£ 18,402,254	
fortgage collections (scheduled - principal)	£ 34,560,524	
fortgage collections (unscheduled - interest)	£ -	
fortgage collections (unscheduled - principal)	£ 89,709,054	
oan Redemptions & Replenishments Since Previous Reporting	Ig Date Number	% of total number
oan redemptions since previous reporting date	Number 685	% of total number
oan recemptions since previous reporting date oans bought back by seller(s)	51	0.1%
of which are non-performing loans	51	0.1%
of which have breached R&Ws	48	0.1%

Loan Regemptions & Replenishments Since Previous Reporting Date							
	Number	% of total number	Amount (GBP)	% of total amount			
Loan redemptions since previous reporting date	685	1.4%	84,680,313	1.2%			
Loans bought back by seller(s)	51	0.1%	8,763,819	0.1%			
of which are non-performing loans	48	0.1%	8,336,338	0.1%			
of which have breached R&Ws	3	0.0%	427,481	0.0%			
Loans sold into the cover pool	1,070	2.2%	221,973,385	3.2%			

Product Rate Type and Reversionary Profiles									
						Remaining teaser			i
	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	47,694	83.5%	6,139,194,490	89.1%	2.93%	27.8	0.97%	-0.05%	2.85%
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	719	1.3%	46,924,818	0.7%	6.06%	0	0.81%	0.81%	5.49%
Fixed for life	3	0.0%	0	0.0%	0.00%	0	0.00%	0.00%	0.00%
Tracker at origination, reverting to SVR	882	1.5%	159,679,737	2.3%	5.77%	11.9	0.49%	-0.08%	5.76%
Tracker at origination, reverting to Libor	0	0.0%	0	0.0%	0.00%	0	0.00%	0.00%	0.00%
Tracker for life	725	1.3%	36,573,231	0.5%	5.96%	0	0.71%	0.71%	5.48%
SVR, including discount to SVR	7,079	12.4%	511,406,325	7.4%	6.15%	0	-1.34%	-1.34%	6.159
Libor	0	0.0%	0	0.0%	0.00%	0	0.00%	0.00%	0.009
Total	57.102	100.0%	£ 6.893,778,602	100.0%	3.28%		0.78%	6	3.20%

Stratifications				
Arrears breakdown	Number	% of total number	Amount (GBP)	% of total amount
Current	48,209	99.7% £	6,873,230,873	
0-1 month in arrears	128	0.3% £	16,893,295	
1-2 months in arrears	35	0.1% £	3,654,433	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	48,372	100.0% £	6,893,778,602	100.0%
Current non-Indexed LTV	Number	% of total number	Amount (GBP)	% of total amount
0-50%	32,756	67.7% £		
50-55%	3,285	6.8% £		9.5%
55-60%	3,184	6.6% £	689,740,594	10.0%
60-65%	2,858	5.9% £	661,488,037	
65-70%	2,645	5.5% £	638,760,561	9.3%
70-75%	2,287	4.7% £	584,858,520	8.5%
75-80%	1,189	2.5% £		
80-85%	157	0.3% £	36,048,290	0.5%
85-90%	11	0.0% €	2,672,550	
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	48,372	100.00% £	6,893,778,602	100.00%

Current Indexed LTV	Number	% of total number	Amount (GBP)	% of total amount
0-50% 50-55%	36,841	76.2	% £ 4,078,275,146	59.2%
55-60%	2,736 2,801	5.7' 5.8'	% £ 603,186,809 % £ 654,040,775	8.7% 9.5%
60-65%	2,668	5.5	661,048,534	9.6%
65-70%	2,077	4.3	% £ 538,481,758	7.8%
70-75% 75-80%	1,176 45	2.4' 0.1'		4.9% 0.2%
85-90%		0.0	6 £ 7,471,410 6 £ 1,715,191	0.1% 0.0%
85-90%	22 6	0.0	% £ 1,715,191	0.0%
90-95%	0	0.0'	% £ -	0.0%
95-100% 100-105%	0	0.0° 0.0°	% £ -	0.0% 0.0%
105-110%	0	0.0'	% £ -	0.0%
110-125%	0	0.0	% £ -	0.0%
125%+ Total	0 48,372	0.0° 100.0°	6 £ 6,893,778,602	0.0% 100.0%
Current outstanding balance of loan	Number	% of total number	Amount (GBP)	% of total amount
0-5,000 5,000-10,000	945 982	2.0		0.0% 0.1%
10.000-25.000	3,302 5,749	2.0° 6.8°	58.083.254	0.8%
10,000-25,000 25,000-50,000 50,000-75,000	5,749	11.9		
50,000-75,000 75,000-100,000	5,668 5,343	11.7 <sup>1</sup> 11.0 <sup>1</sup>	6 353,700,644 6 466,509,711	5.1% 6.8%
100.000-150.000	8,726	18.0	1.080,419,849	15 7%
150,000-200,000	6,255	12.9	1,084,849,169	15.7% 13.2%
200,000-250,000	4,077	8.4	6 909,537,917	13.2%
250,000-300,000 300,000-350,000	2,548 1,609	5.3	695,117,348 520,059,382	10.1%
350,000-400,000	1,054	2.2	6 393.187.140	7.5% 5.7%
400,000-450,000	670	1.4'	% 284 195 200	4 1%
450,000-500,000 500,000-600,000	466 523	1.0' 1.1'	220,373,247 6 283,001,528	3.2% 4.1%
		0.6	5 178 567 653	2.6%
600,000-700,000 700,000-800,000	278 109	0.2 0.1	81,296,989	1.2%
800,000-900,000	48	0.1	81,296,989 6 40,548,431 6 18,547,241	2.6% 1.2% 0.6% 0.3%
900,000-1,000,000 1,000,000 +	20	0.0	18,547,241 6	0.3%
Total	0 48,372	0.0' 100.0'	6,893,778,602	0.0% 100.0%
Desired distribution	Mumber	0/ affatal acceptor	Americal (CDD)	O/ of total amount
Regional distribution	Number 2 274	% of total number 4.7	Amount (GBP) 5 291,123,977	4 2%
East Anglia East Midlands	4,263	8.8'	497 479 882	
London	4,938	10.2	1.055.272.009	15.3%
North North West	1,790	3.7 <sup>i</sup> 9.5 <sup>i</sup>	6 163,338,765 6 560,263,434	2.4%
North West Northern Ireland	4,598 0	9.5 0.0'	% 56U,263,434 6 0	0.0%
Outer Metro	6,321	13.1	6 1,214,965,835	17.6%
South East	5,749	11.9	6 902.901.198	13.1% 10.6%
South West	5,362	11.1	6 729,130,956	10.6%
Scotland Wales	1,081 2,017	2.2' 4.2'	6 115,594,977	1.7% 3.2%
West Midlands	5,913	12.2'	691,502,085	10.0%
Yorkshire	4,066	8.4	6 451,742,119	6.6%
Other	0	0.0'	16	0.0%
Other Total	0 48,372	0.0° 100.00°	16	
Repayment type		100.00	6 £ 6,893,778,602	100.00%
Repayment type Capital repayment	0 48,372	100.00 100.00 80.51 100.00 100	06 £ 6,893,778,602  Amount (GBP) 6 £ 6,097,322,130	100.00% % of total amount 88.4%
Repayment type Capital repayment Part-and-part	Number 51,096 51,096 55,	100.00*  % of total number  89.5* 0.11*	66 £ 6,893,778,602  Amount (GBP) 66 £ 6,097,322,130 66 £ 5,801,583	100.00% % of total amount 88.4%
Repayment type Capital repayment Part-and-part Interest-only	Number 51,096 55,096 1,323 4,493	## 100.000 ## 100.000	66 £ 6,893,778,602  Amount (GBP) 6 £ 6,097,322,130 6 £ 5,801,583 6 £ 215,630,569 6 £ 575,024,320	100.00% % of total amount 88.4% 0.1% 3.1%
Repayment type Capital repayment Part-and-part	Number 51,096 55,096 55	\$6 of total number \$85.5 of total number \$2.5 of to	66 £ 6,893,778,602  Amount (GBP) 6 £ 6,097,322,130 6 £ 5,801,583 6 £ 215,630,569 6 £ 575,024,320	100.00% % of total amount 88.4% 0.1% 3.1%
Repayment type Capital repayment Part and-part Interest conty Offset Total	Number 51,096 55,096 13,323 4,629 57,102	\$6 f total number 89.5 0.11 0.000 0.	66 £ 6,893,778,602  Amount (GBP)  5 £ 6,097,322,130  5 £ 5,801,883  5 £ 215,630,589  5 £ 576,024,320  6 £ 6,893,778,602	% of total amount 88.4% 0.1% 3.1% 8.3% 100.0%
Repayment type Capital repayment Part-and-part Interest-only Office Case Case Case Case Case Case Case Cas	Number 51,096 5 65,1 5 1,022 6 7,102 7,102 Number	\$6 of total number  88 5 5 6 total number  89 5 6 total number  80 5 7 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	0   0   0   0   0   0   0   0   0   0	% of total amount 88.4% 0.1% 3.1% 8.3% 100.0%
Repsyment type Capital repsyment Part-and-part Interest-only Offset Total Seasoning 0-12 months 1-24 months	Number 51,096 55,6 55,1,323 4,622 57,02  Number 8,84	\$6 of total number  8 9 5 of total number  8 9 5 9 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	6 6 6.893,778,602  Amount (GBP) 6 £ 6.893,778,602  5 £ 6.997,322,130 7 £ 215,630,569 7 £ 215,630,569 7 £ 575,024,320 7 Amount (GBP) 7 £ 149,397,490 7 £ 149,397,490	100.00%  % of total amount 88.4% 0.1% 3.1% 8.3% 100.0%  % of total amount 2.2% 11.1%
Repsyment type Capital repsyment Part-and-part Interest-only Offset Total Seasoning 0-12 months 1-24 months	Number 51,096 55,6 55,1,323 4,622 57,02  Number 8,84	\$6 of total number  8 9 5 of total number  8 9 5 9 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	6 6 6.893,778,602  Amount (GBP) 6 £ 6.893,778,602  5 £ 6.997,322,130 7 £ 215,630,569 7 £ 215,630,569 7 £ 575,024,320 7 Amount (GBP) 7 £ 149,397,490 7 £ 149,397,490	100.00%  % of total amount 88.4% 0.1% 3.1% 8.3% 100.0%  % of total amount 2.2% 11.1%
Repayment type Capital repayment Part-and-part Interest-only Offset Total Seasoning 6-12 months 12-24 months 24-36 months 34-48 months 34-48 months	Number 51,096 55,6 1,323,6 4,629,5 57,102  Number 6,846 6,746 7,7199	\$6 of total number  88 5 5  100.00  88 5 5  2.3 9  8.1 1  100.07  % of total number  1.4 4  1.3 9  1.4 9	Manual (GBP)	100.00%  % of total amount 88.4% 0.1% 3.1% 8.3% 100.0%  % of total amount 2.2% 11.1% 17.0%
Repayment type Capital repayment Preta-micpatt Tretal Office Total  Seasoning 0-12 months 12-24 months 3-3-56 months 4-56 months 4-56 months 4-56 months	Number 51,006  \$ 50,006  \$ 50,006  \$ 50,006  \$ 50,006  \$ 57,102   Number 684  \$ 5,056  \$ 7,109  \$ 4,088	% of total number  88 5 5 6 1014 number  88 5 5 6 1014 number  88 5 7 4 1014 number  1 4 4 114 114 114 114 114 114 114 114	6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$ of total amount 88.4% 0.1% 0.1% 3.1% 8.3% 100.0% \$ 0.1% \$ 1.5%
Repayment type Capital repayment Part-and-part Interest-only Offset Total Seasoning 0-12 months 12-24 months 24-58 months 36-68 months 48-69 months 48-69 months 69-72 months	Number 51,096 5 5,096 5 5,096 5 5,002 5 7,002  Number 684 6 5,746 6 7,746 6 7,746 6 7,746 6 7,746 7 7,	\$60.000 % of total number \$85.5 \$65.	0   0   0   0   0   0   0   0   0   0	100.00% % of total amount 88.4% 0.1% 8.31% 8.3% 100.0% % of total amount 2.2% 11.1% 17.0% 18.2% 9.8% 9.2% 7.0%
Repayment type Capital repayment Part-and-part Interest-only Offset Total Seasoning O-12 months 12-24 months 12-24 months 12-24 months 12-25 months 12-26 months 12-26 months 12-26 months 12-27 months 12-28 months	Number 51,096 55,096 55,1,323 57,02  Number 8,84 57,02  Number 8,84 57,102  0,746 7,749 4,086 4,280 3,993 5,393	## for total number  ## so f total number  #	6 € 6.893,778.602  Amount (GBP)  E 6.007.322.130  E 6.007.322.130  E 7.001.503.300  E 8.001.503.300  E 8.001.503.300  E 9.001.503.300  E 9.001.500  E 9.001.500	100.00%  % of total amount 88.4% 0.1% 3.1% 8.3% 100.0%  % of total amount 100.0% 11.1% 11.1% 12.1% 12.1% 13.1% 15.2% 18.2% 9.8% 9.2% 7.0% 9.2% 9.2%
Rapsyment type Capital repsyment Part-and-part Interest-only Total  Seasoning 0-12 months 12-24 months 12-34 months 12-35 months 12-35 months 12-36 months 13-45 months 14-55 months 14-56 months 14-56 months 15-56 months	Number 51,096 6 56 56 56 56 56 56 56 56 56 56 56 56 56	\$6 f total number  \$6.5 f total number  \$8.5 f total number  \$8.5 f total number  \$1.4 f total number  \$1.4 f total number  \$1.5 f total number	6 € 6.893,778.602  Amount (GBP)  E 6.007.322.130  E 6.007.322.130  E 7.001.503.300  E 8.001.503.300  E 8.001.503.300  E 9.001.503.300  E 9.001.500  E 9.001.500	100.00%  % of total amount 88.4% 0.1% 3.1% 8.3% 100.0%  % of total amount 100.0% 11.1% 11.1% 12.1% 12.1% 13.1% 15.2% 18.2% 9.8% 9.2% 7.0% 9.2% 9.2%
Repayment type Capital repayment Prafrach dyalt Tentand dyalt Tentand dyalt Total  Seasoning 0-12 months 0-12 months 3-4-56 months 3-8-48 months 48-60 months 48-60 months 48-60 months 48-66 months	Number 51,006  51,006  51,006  51,006  51,006  51,006  51,006  51,006  1	\$6 f total number \$85.5 \$6.5 \$6.5 \$6.5 \$6.5 \$6.5 \$6.5 \$6.5 \$	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	% of total amount.  % of total amount. 0.1% 8.3% 8.3% 100.0% \$6.3% 110.0% 170.0% 16.2% 170.0% 16.2% 16.2% 16.2% 16.2% 16.2% 16.3% 16.2% 16
Repayment type Capital repayment Pent-and-part Tent-and-part Total  Seasoning 0-12 months 0-13 months 0-14 months 0-15 months	Number 51,096 6 56 56 56 56 56 56 56 56 56 56 56 56 56	\$6 f total number 88.5 \$ 0.1 total number 98.5 \$ 0.1 t	0	% of total amount.  % of total amount. 0.1% 8.3% 8.3% 100.0% \$6.3% 110.0% 170.0% 16.2% 170.0% 16.2% 16.2% 16.2% 16.2% 16.2% 16.3% 16.2% 16
Repayment type Capital repayment Part-and-part Interest-only Offset Code Code Code Code Code Code Code Code	Number 51,096 55,6 1,323 4,263 57,102  Number 6,46 6,746 7,7199 4,066 4,220 3,063 3,	\$60,000 \$60,00	0	% of total amount.  % of total amount. 0.1% 8.3% 8.3% 100.0% \$6.3% 110.0% 170.0% 16.2% 170.0% 16.2% 16.2% 16.2% 16.2% 16.2% 16.3% 16.2% 16
Repayment type Capital repayment Pent-and-part Tent-and-part Total  Seasoning 0-12 months 0-13 months 0-14 months 0-15 months	Number 51,096 5 55 5 55 1,323 4,200 5,102  Number 684 6,746 7,109 4,088 4,200	\$6 f total number 88.5 \$ 100.000 \$ 1	0	% of total amount. 100.00% % of total amount. 100.00% % of total amount. 122% 1100% % of total amount. 122% 17.0% 18.2% 9.8% 9.2% 7.0% 9.8% 9.2% 4.1% 3.1%
Repsyment type Capital repsyment Interest Sept Interest Inter	Number 51,096  5 1,096  5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	\$6 f total number 88.5 \$ 6 f total number 88.5 \$ 6 f total number 98.5 \$ 6 f t	0	% of total amount.  % of total amount. 0.1% 8.3% 8.3% 100.0% \$6.3% 110.0% 170.0% 16.2% 170.0% 16.2% 16.2% 16.2% 16.2% 16.2% 16.3% 16.2% 16
Repayment type Capital repayment Pent-end-part Pent-end-part Capital repayment Pent-end-part Capital Repayment Capital Repayment Capital Repayment Capital Repayment Capital Repayment Seasoning 0-12 nordins 0-12 nordins Seasoning 0-12 nordins Seasoning Seas	Number 51,006  51,006  51,006  51,006  51,006  51,006  51,006  51,006  51,006  10,006	\$6 of total number  80.5 \\ 80.5 \\ 80.5 \\ 80.5 \\ 80.5 \\ 80.6 \\ 80	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	% of total amount 1 100.00% 150 of total amount 1 100.00% 150 of total amount 1 11.15% 150.00%
Rapsyment type	Number 51,096 6 56,56 6 56,56 6 56,56 6 56,56 6 56,56 6 56,56 7 57,002  Number 684 6 6,746 7 7,199 4 2050 3 35,56 6 7,46 7 7,199 4 2050 3 35,50 7 2,199 3 35,307 4 2,179 3 35,307 4 2,179 3 35,307 4 2,179 3 35,307 4 2,179 4 3,369 5 3,379 6 2,179 6 3,199 6 2,179 7 4,199 7 4,199 7 5,199 7 5,199 7 6,199 7 7 7 7 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	\$6 of total number  8.5	0	\$ of total amount 1 00,00% \$ of total amount 1 00,00% \$ 0,15%
Repayment type Capital repayment Pentand-part Tentand-part Total  Seasoning 0-12 months 0-13 months 0-14 months 0-15 months 0-15 months 0-15 months 0-16 months	Number 51,006  \$ 1,00	\$6 f total number  88 5 5 6 1 total number  88 5 7 8 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0	100,00% % of total amount 1.00,00% % of total amount 1.00,00% % of total amount 1.10,00% % of total am
Rapsyment type	Number 51,096 6 56,56 6 56,56 6 56,56 6 56,56 6 56,56 6 56,56 7 57,002  Number 684 6 6,746 7 7,199 4 2050 3 35,56 6 7,46 7 7,199 4 2050 3 35,50 7 2,199 3 35,307 4 2,179 3 35,307 4 2,179 3 35,307 4 2,179 3 35,307 4 2,179 4 3,369 5 3,379 6 2,179 6 3,199 6 2,179 7 4,199 7 4,199 7 5,199 7 5,199 7 6,199 7 7 7 7 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	\$6 of total number  8.5	0	100,00% % of total amount 1,00,00% % of total amount 1,00,00% % of total amount 11,15% 11,15% 12,25% 12,25% 12,25% 13,25% 14,15% 14,25% 14,25% 14,25% 15,25%
Repayment type Capital repayment Pent-end-part Pent-end-part Capital repayment Pent-end-part Capital Repayment Capital Repayment Capital Repayment Capital Repayment Capital Repayment Seasoning 0-12 noroths 0-12 noroths Seasoning 0-12 noroths Seasoning Seas	Number 51,006  \$ 1,00	\$60 f total number  80 5 5 6 7 7 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7	0	\$\text{intermediate} \text{intermediate} \text
Repayment type Capital repayment Perta-ind-part Perta-ind-part Total  Sessoning 0-12 months 12-24 months 12-24 months 12-24 months 12-25 months 12-28 months 18-50 months 18-5	Number 51,096	\$60 fotal number 88.5	8	\$ of total amount 1 100,00% 150 of total amount 1 100,00% 150 of total amount 1 100,00% 150 of total amount 1 10,00% 150 of total amount 1 100,00% 150 of total a
Repayment type Capital repayment Pentand-part Tentand-part Tentand-part Total  Seasoning 0-12 months 0-12 months 18-45 months 18-45 months 18-60 mon	Number 51,006  \$ 1,00	\$60 f total number  80 5 5 6 7 7 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7	8	100,00%
Rapsyment type	Number 51,096	\$65	0	% of total amount.
Repayment type Capital repayment Pentand-part Tentand-part Tentand-part Total  Seasoning 0-12 months 0-12 months 18-45 months 18-45 months 18-60 mon	Number 51,006  1	\$ of total number  80.5 \$	0	\$\%\text{ of total amount}\$
Rapsyment type Capital repsyment Pert-and-part Treat and part Seasoning 0-12 months 12-24 months 12-24 months 12-24 months 12-25 months 12-26 months 12-26 months 12-26 months 12-27 months 12-28 months 12	Number	\$6 f total number \$8.5 \\ \$6 f total number \$8.5 \\ \$6 f total number \$1.4 \\ \$7.4 \\ \$7.4 \\ \$8.5 \\ \$8.5 \\ \$9.6 f total number \$1.4 \\ \$1.4 \\ \$1.5 \\ \$1.5 \\ \$1.7	Compared   Compared	\$ of total amount   \$ of t
Replyment type Capital replyment Perfect of the company of the com	Number	\$ of total number  8.05  8.05  1.01  2.53  100.00  % of total number  1.44  1.49  1.49  1.40  1.	0	% of total amount 100.00% % of total amount 100.00% % of total amount 100.00% % of total amount 11.10% 9.85% 9.25% 11.10% 9.85% 9.25% 100.00% % of total amount 100.00% % of total amount 100.00% % of total amount 100.00%
Replyment type Capital replyment Pentand-part Tentand-part Tentand-part Tentand-part Tentand-part Tentand-part Tentand-part Tentand Seasoning 0-12 nomins 0-12 nomins 0-12 nomins 18-48 months 18-68 months 18-68 months 18-68 months 18-69 months 19-72 months 19-72 months 19-72 months 19-73 months 19-74 months 19-75 mon	Number 51,096  Number 51,096  Number 51,096  Number 64,023  Number 64,023  Number 7,199  Number 7,199  Number 8,209  Number 8,209  Number 8,209  Number 8,209  Number 8,209  Number 9,209  Number 9,20	% of total number  8.05  8.05  8.05  8.07  8.07  9.07	0	% of total amount 1 100.00% 1 100.00
Rapsyment type Capital repsyment Part-and-part Capital repsyment Part-and-part Capital repsyment Capital Capital Capital Seasoning 0-12 months 12-24 months 12-24 months 12-24 months 12-24 months 12-24 months 12-25 months 12-26 months 120-150 m	Number 51,096  Number 51,096  Number 51,096  Number 64,023  Number 64,023  Number 7,199  Number 7,199  Number 8,209  Number 8,209  Number 8,209  Number 8,209  Number 8,209  Number 9,209  Number 9,20	% of total number  8.05  8.05  8.05  8.07  8.07  9.07	0	% of total amount 1 00.00% of total amount 1 00.00% of total amount 1 00.0% of
Replyment type Capital replyment Perfect of the state of	Number	\$ of total number  8.05  8.07	N	% of total amount 1 100,00% %
Replyment type Capital replyment Perfect on Capital replyment Perfect on Capital Replyment Total  Seasoning 0-12 months 0-12 months 12-24 months 12-25 months 12-	Number 51,096  Number 51,096  Number 51,096  Number 64,023  Number 64,023  Number 7,199  Number 7,199  Number 8,209  Number 8,209  Number 8,209  Number 8,209  Number 8,209  Number 9,209  Number 9,20	\$ of total number  8.05  8.07	0	% of total amount 100.00% 100.
Replyment type Capital replyment Perfect on Capital replyment Perfect on Capital Replyment Total  Seasoning 0-12 months 0-12 months 12-24 months 12-25 months 12-	Number	\$ of total number  8.05  8.07	N	% of total amount 100,00% 100,
Repayment type Capital repayment Pertaind-part Pertaind-part Trial  Sessoning 0-12 months 12-24 months 12-24 months 12-24 months 12-24 months 12-24 months 12-25 months 12-26	Number	\$6 of total number  88.5  8.1  8.1  8.1  8.1  8.1  8.1  8.	Compared   Compared	\$ of total amount 1 00.00%   \$ of total amount 1 00.00%   \$ of total amount 1 00.0%
Repayment type Capital repayment Pertaind-part Pertaind-part Trial  Sessoning 0-12 months 12-24 months 12-24 months 12-24 months 12-24 months 12-24 months 12-25 months 12-26	Number	\$ of total number  8.05  8.07	No.   Company   Company	\$ of total amount 100,0% of total amount 100,
Replyment type Capital replyment Pentand-part Tentand-part Tentand-part Tentand-part Tentand-part Tentand-part Tentand Seasoning 0-12 months 0-13 months 0-15 months 0-16 months 0-16 months 0-16 months 0-17 months 0-18 months	Number	\$ of total number  8.05  8.05  8.15  8.15  8.16  8.16  8.17  8.17  8.18  8.18  8.19  8.19  8.19  8.10	Amount (GBP)	% of total amount 1 100.00%   % of total amount 1 10.00%   % of total amou
Repayment type Capital repayment Period Capital Repayment Seasoning 10-12-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0-	Number	\$6 f total number  80 f total number  90 f total number	No.   Company   Company	% of total amount 100,09% % of total amount 1119,00% % of total amount 1119,00% % of total amount 1119,00% % of total amount 100,09% % of total amount
Replyment type Capital replyment Pentand-part Tentand-part Tentand-part Tentand-part Tentand-part Tentand-part Tentand Seasoning 0-12 months 0-13 months 0-15 months 0-16 months 0-16 months 0-16 months 0-17 months 0-18 months	Number	\$ of total number  8.05  8.05  8.15  8.15  8.16  8.16  8.17  8.17  8.18  8.18  8.19  8.19  8.19  8.10	No.   Company   Company	% of total amount 1 100.00% 10

360+ months	2,366	4.9%	566,375,083	8.2%
Total	48,372	100.0%	6,893,778,602	100.0%
Employment status	Number	% of total number	Amount (GBP)	% of total amount
Employed	34,116	70.5%	4,327,860,427	62.8%
Self-employed	13,089	27.1%	2,421,302,077	35.1%
Unemployed	102	0.2%	8,191,721	0.1%
Retired	471	1.0%	22,024,383	0.3%
Guarantor	0	0.0%		0.0%
Other	594	1.2%	114,399,993	1.7%
Total	48,372	100.0%	6,893,778,602	100.0%

Covered Bonds Outstanding, Associated Derivatives (please d	isclose for all bonds outstanding)						
Series	2	10	11	12	13	14	15
Issue date	20/11/08	20/06/19	15/01/20	02/04/20	08/07/21	21/09/22	14/03/23
Original rating (Moody's/S&P/Fitch/DBRS)	Asa / 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)	Asa / NR / AAA	Aaa / NR / AAA	Aaa / NR / AAA	Aaa / NR / AAA	Aaa / NR / AAA	Aaa / NR / AAA	Aaa / NR / AAA
Denomination	GBP	EUR	GBP	GBP	EUR	EUR	GBP
Amount at issuance	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	850,000,000	750,000,000	500,000,000	500,000,000
FX swap rate (rate:£1)	1.000000000	0.889100000	1.000000000	1.000000000	0.860550000	0.868251516	1.000000000
Maturity type (hard/soft-bullet/pass-through)	Soft bullet	Soft bullet	Soft bullet	Soft bullet	Soft bullet	Soft bullet	Soft bullet
Scheduled final maturity date	24/11/24	20/06/26	15/01/25	02/04/26	07/07/28	07/12/26	14/03/28
Legal final maturity date	24/11/25	20/06/27	15/01/26	02/04/27	07/07/29	07/12/27	14/03/29
ISIN	XS0400750542	XS2015230365	XS2101343528	XS2149428109	XS2360599281	XS2534984716	XS2596604590
Stock exchange listing	LSE	LSE	LSE	LSE	LSE	LSE	LSE
Coupon payment frequency	Monthly	Annually	Quarterly	Quarterly	Annually	Annually	Quarterly
Coupon payment date	27/08/24	20/06/25	15/10/24	02/10/24	07/07/25	09/12/24	16/09/24
Coupon (rate if fixed, margin and reference rate if floating)	5.872%	0.125%	5.566%	5.582%	0.010%	2.625%	5.629%
Margin payable under extended maturity period (%)	0.800%	1.528%	0.520%	0.500%	1.020%	0.270%	0.500%
Swap counterparty/ies	N/A	HSBC Bank plc	N/A	N/A	Natixis	HSBC Bank plc	N/A
Swap notional denomination	N/A	EUR	N/A	N/A	EUR	EUR	N/A
Swap notional amount	N/A	300,000,000	N/A	N/A	750,000,000	500,000,000	N/A
Swap notional maturity	N/A	20/06/26	N/A	N/A	07/07/28	07/12/26	N/A
LLP receive rate/margin	N/A	0.125%	N/A	N/A	0.010%	2.625%	N/A
LLP pay rate/margin	N/A	1.5280%	N/A	N/A	1.0200%	4.4425%	N/A
Collateral posting amount*	00.03	£ -	£ -	£ -	£ -	£ -	£ -

Collateral posting amount\*

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

#### Programme triggers

Programme triggers				Consequence of a
Event (please list all triggers)	Summary of Event	Trigger (S&P, Moody's, Fitch, DBRS; short-term, long-term)	Trigger breached (yes/no)	trigger breach
Issuer Event of Default	Issuer failure to pay on Covered Bonds or issuer insolvency	N/A / 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