National Transparency Template November 2024



COVERED BOND

Administration		
Name of issuer	Coventry Building Society	
Name of RCB programme	Coventry Building Society	
1	Philip Hemsley (Head of Capital Markets)	
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	E-mail: Philip.Hemsley@thecoventry.co.uk	
	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		31/12/24
Start Date of reporting period		01/11/24
End Date of reporting period		30/11/24
Web links - prospectus, transaction documents, loan-level data	https://live.irooms.net/CoventryBuildingSociety/	

Counterparties, Ratings

						Cou	interparty/ies		F	itch	Ma	ody's	Si	&P		DBRS
									Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	Current rating	Rating trigge	ar Current rating
Covered bonds									N/A	AAA	N/A	Aaa	N/A	N/A	N/A	N/A
Issuer						Coventry	Building Society	1	N/A	A-	N/A	A2	NR	NR	NR	NR
Seller(s)						Coventry	/ Building Society	1	N/A	A-	N/A	A2	NR	NR	NR	NR
Cash manager						Coventry	Building Society	1	BBB	A-	Baa1	A2	NR	NR	NR	NR
Account bank						HSE	BC Bank plc		F1	F1+	P-1	P-1	N/A	N/A	NR	NR
Stand-by account bank							N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Servicer(s)						Coventry	/ Building Society	1	BBB	A-	Baa1	A2	NR	NR	NR	NR
Stand-by servicer(s)							N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Swap provider(s) on cover pool						Coventry	/ Building Society	1	A-	A-	A2	A2	NR	NR	NR	NR
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
Swap notional amount(s) (GBP)	£5,092,895,352	£444,550,000	£645,412,500	£434,125,758	£416,319,734											
Swap notional maturity/ies	04/07/2065	20/06/2026	07/07/2028	07/12/2026	01/10/2029											
LLP receive rate/margin	5.89823%	1.52800%	1.02000%	4.44250%	4.26700%											
LLP pay rate/margin	3.41380%	3.41380%	3.41380%	3.41380%	3.41380%											
Collateral posting amount(s) (GBP)						£359,748,020.25	1									

Accounts, Ledgers

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)			
	AVAILABLE REVENUE RECEIPTS	AVAILABLE REVENUE RECEIPTS	
	(a) Revenue Receipts - Interest received from Borrowers: £18.312.013	(a) Revenue Receipts - Interest received from Borrowers: £18.599.830	
	(a) Revenue Receipts - Eles charged to Borrowers: £359.120	(a) Revenue Receipts - Frees charged to Borrowers: £10,599,630	
	(b) Interest received: £1,208,495	(b) Interest received: £444,726	
	(c) Excess Reserve Fund: £20,372,513	(c) Excess Reserve Fund: £0	
	(d) Other Revenue Receipts : £9,760	(d) Other Revenue Receipts : £12,597	
	(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: -£359,120	(g) Amounts Belonging to Third Parties: -£403,650	
	(h) Required Coupon Amount: £0	(h) Required Coupon Amount: £0	
	(i) Interest Accumulation Ledger: £0	(i) Interest Accumulation Ledger: £0	
	Total Available Revenue Receipts: : £39.902.780	Total Available Revenue Receipts: £19.057.153	
	PRE-ACCELERATION REVENUE PRIORITY OF PAYMENTS	PRE-ACCELERATION REVENUE PRIORITY OF PAYMENTS	
	(a) Fees due to Bond Trustee and Security Trustee: £0	(a) Fees due to Bond Trustee and Security Trustee: £13,000	
	(a) Fees due to Bond Trustee and Security Trustee: £0 (b) Fees due to Agent: £0	(a) Fees due to Bond Trustee and Security Trustee: £13,000 (b) Fees due to Agent: £0	
	(c) Amounts due to Servicer, Cash Manager, Standby Account Bank, Corporate Services Provider and Asset Monitor	(c) Amounts due to Servicer, Cash Manager, Standby Account Bank, Corporate Services	
	03	Provider and Asset Monitor: £0	
	(d) Amounts due to the Interest Rate Swap Provider: -£8,138,633	(d) Amounts due to the Interest Rate Swap Provider: -£10,812,644	
	(e) (i) Amounts due to/(from) the Covered Bond Swap Providers: £19,444,552	(e) (i) Amounts due to/(from) the Covered Bond Swap Providers: £0	
	(ii) Amounts due on the Term Advance: £8,769,200	(ii) Amounts due on the Term Advance: £2,487,200	
	(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: £3,761,349	
	(i) Excluded Swap Termination Amounts: £0	(i) Excluded Swap Termination Amounts: £0	
	(i) Indemnity amounts due to the Members: £0	(i) Indemnity amounts due to the Members: £0	
	(k) Repayment of Cash Capital Contributions : £0	(k) Repayment of Cash Capital Contributions : £0	
	(i) Deferred Consideration: £19.827.661	(I) Deferred Consideration: £23.608.248	
	(i) Deterred Consideration: £19,827,661 (m) Fees due to the Liquidation Member: £0	(i) Deterred Consideration: £23,608,248 (m) Fees due to the Liguidation Member: £0	
	(n) Members profit amount: £0	(n) Members profit amount: £0	
Principal receipts (please disclose all parts of waterfall)			
	AVAILABLE PRINCIPAL RECEIPTS	AVAILABLE PRINCIPAL RECEIPTS	
	(a) Scheduled amounts received from Borrowers: £34,849,019	(a) Scheduled amounts received from Borrowers: £36,755,653	
	Unscheduled amounts received from Borrowers: £63,900,919	Unscheduled amounts received from Borrowers: £68,213,685	
	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	
	(ii) Sale of Selected Loans: £0	(iii) Sale of Selected Loans: £0	
	Total Available Principal Receipts: £98.749.939	Total Available Principal Receipts: £104.969.338	
	i otar Available minicipal (4608)pts1 ±98,749,939	i otai Available minicipal Necelpts: ±104,959,338	
	PRE-ACCELERATION PRINCIPAL PRIORITY OF PAYMENTS	PRE-ACCELERATION PRINCIPAL PRIORITY OF PAYMENTS	
	(a) Purchase of New Loans or Substitution Assets: £0	(a) Purchase of New Loans or Substitution Assets: £0	
	(b) Transfer to Principal Ledger: £0	(b) Transfer to Principal Ledger : £0	
	(c) (i) Amounts due to the Covered Bond Swap Providers: £0	(c) (i) Amounts due to the Covered Bond Swap Providers: £0	
	(ii) Amounts due on the Term Advance: £0	(ii) Amounts due on the Term Advance: £0	
	(d) Capital Distribution to Members: £98,749,939	(d) Capital Distribution to Members: £104,969,338	
Reserve ledger	£ 51.849.613		£ 51.849.61
	£ 51,649,613		L 31,049,0
Revenue ledger			
Principal ledger	£ 98,749,939		
Pre-maturity liquidity ledger	N/A	N/A	N/A

Asset Coverage Test*

		Value	Description (please edit if different)
- [A	£ 6,213,385,688	A: Arrears Adjusted True Balance
- [в	£ 43,749,939	B: Principal Receipts Retained in Cash
- [c	£	C: Retained Cash Contributions

D	£ 55,000,000	D: Substitution Assets - Principal Receipts* & D: Substitution Assets - Capital Contributions
E		
V		
W		
X		X: Savings set off balance
Ŷ	£	Y : Flexible draw deduction
2		Z: Negative carry adjustment
Total	£ 6,031,112,197	
Method used for calculating component 'A'	A: Arrears Adjusted True Balance	
Asset percentage (%)	89.0%	
Maximum asset percentage from Fitch (%)	89.0%	
Maximum asset percentage from Moody's (%)	99.5%	
Maximum asset percentage from S&P (%)	NA	
Maximum asset percentage from DBRS (%)	NA	
Credit support as derived from ACT (GBP)	£ 1,740,704,205	
Credit support as derived from ACT (%)	40.6%	
Programme-Level Characteristics		1
Programme currency	EUR	
Programme size	7bn	
Covered bonds principal amount outstanding (GBP, non-GBP series		
converted at swap FX rate)	£ 4,290,407,991.56	
Covered bonds principal amount outstanding (GBP, non-GBP series		
converted at current spot rate)	£ 4,218,940,000	
Cover pool balance (GBP)	£ 6,981,441,195	
GIC account balance (GBP)	£ 171,479,180	
Any additional collateral (please specify)		
Any additional collateral (GBP)	£ -	
Aggregate balance of off-set mortgages (GBP)	£ 561,788,264	
Aggregate deposits attaching to the cover pool (GBP)	£ 231,143,555	
Aggregate deposits attaching specifically to the off-set mortgages (GBP)	£ 183,620,300	
Nominal level of overcollateralisation (GBP)	2,690,633,026	
Nominal level of overcollateralisation (%)	62.7%	
Number of loans in cover pool	48.522	
Average loan balance (GBP)	£ 143,882	
Weighted average non-Indexed LTV (%)	48.9%	
Weighted average Indexed LTV (%)	43.8%	
Weighted average seasoning (months)	62.6	
Weighted average remaining term (months)	227.6	
Weighted average interest rate (%)	3.41%	
Standard Variable Rate(s) (%)	724%	
Constant Pre-Payment Rate (%, current month)	0.90%	
Constant Pre-Payment Rate (%, guarterly average)	0.99%	
Principal Payment Rate (%, current month)	1.39%	
Principal Payment Rate (%, quarterly average)	1.49%	
Constant Default Rate (%, current month)	0.00%	
Constant Default Rate (%, current month) Constant Default Rate (%, quarterly average)	0.00%	
Fitch Discontinuity Factor (%)	0.00%	
Moody's Timely Payment Indicator	n/a Probable	
Moody's Collateral Score (%, including/excluding systemic risk)	4.0% / 2.0%	
<i>,</i>		

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

Mortgage collections

Mortgage collections (scheduled - interest)	£	18,312,013
Mortgage collections (scheduled - principal)	£	34,849,019
Mortgage collections (unscheduled - interest)	£	
Mortgage collections (unscheduled - principal)	f	63 900 919

Loan Redemptions & Replenishments Since Previous Reporting Date

	Number	% of total number	Amount (GBP)	% of total amount
Loan redemptions since previous reporting date	594	1.2%	59,646,341	0.9%
Loans bought back by seller(s)	58	0.1%	10,106,495	0.1%
of which are non-performing loans	52	0.1%	8,493,691	0.1%
of which have breached R&Ws	6	0.0%	1,612,804	0.0%
Loans sold into the cover pool	74	0.2%	4,489,057	0.1%

Product Rate Type and Reversionary Profiles

						Remaining teaser			
	Number	% of total number	Amount (GBP)	% of total amount	Current rate	period (months)	Current margin	Reversionary margin	Initial rate
Fixed at origination, reverting to SVR	48,576	84.7%	6,290,374,776	90.1%	3.15%	26.5	0.93%	-0.03%	3.08%
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	672	1.2%	41,869,400	0.6%	5.81%	0	1.06%	1.06%	5.50%
Fixed for life	3	0.0%	0	0.0%	0.00%	0	0.00%	0.00%	0.00%
Tracker at origination, reverting to SVR	797	1.4%	146,227,819	2.1%	5.52%	9.7	0.66%	-0.02%	5.48%
Tracker at origination, reverting to Libor	0	0.0%	0	0.0%	0.00%	0	0.00%	0.00%	0.00%
Tracker for life	684	1.2%	33,881,496	0.5%	5.71%	0	0.96%	0.96%	5.32%
SVR, including discount to SVR	6,640	11.6%	469,087,703	6.7%	5.91%	0	-1.33%	-1.33%	5.91%
Libor	0	0.0%	0	0.0%	0.00%	0	0.00%	0.00%	0.00%
Total	57.372	100.0%	£ 6 981 441 195	100.0%	3 41%		0.78%		3 34%

Stratifications

Arrears breakdown	Number	% of total number	Amount (GBP)	% of total amount
Current	48,353	99.7%	£ 6,960,005,494	99.7%
0-1 month in arrears	124	0.3%	£ 16,090,535	0.2%
1-2 months in arrears	45	0.1%	£ 5,345,166	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	48,522	100.0%	£ 6,981,441,195	100.0%
Current non-Indexed LTV	Number	% of total number	Amount (GBP)	% of total amount
0-50%	32,746	67.5%	£ 3,354,331,483	48.0%
50-55%	3,286	6.8%	£ 663,543,627	9.5%
55-60%	3,200	6.6%	£ 699,509,782	10.0%
60-65%	2,976	6.1%	£ 696,752,985	10.0%
65-70%	2,736	5.6%	£ 667,808,002	9.6%
70-75%	2,386	4.9%	£ 614,186,244	8.8%

75-80%	1.070	2.2%	£ 257,589,608	3.7%
80-85%	110	0.2%	£ 24,151,903	0.3%
85-90%	12	0.0%	£ 3,567,560	0.1%
90-95%	0	0.0%	£ -	0.0%
95-100%	0	0.0%	- 3	0.0%
100-105% 105-110%	0	0.0%		0.0%
110-125%		0.0%	£	0.0%
125%+		0.0%	£	0.0%
Total	48,522	100.00%	£ 6,981,441,195	100.00%
Current Indexed LTV 0-50%	Number	% of total number	Amount (GBP)	% of total amount
	36,736	75.7%		58.5%
50-55% 55-60%	2,769	5.7% 6.1%	£ 615,719,583 £ 694,583,005	8.8%
60-65%	2,945	5.7%	£ 684,212,691	9.9% 9.8%
65-70%	2,155	4.5%	£ 570,779,137	8.2%
70-75%	1.087	2.2%		4.4%
75-80%	40	0.1%		0.2%
80-85%	21	0.0%	£ 6,466,123	0.1%
85-90%	6	0.0%	£ 2,269,217	0.0%
90-95%	0	0.0%	- 3	0.0%
95-100%	0			0.0%
100-105% 105-110%	0	0.0%		0.0%
110-125%	0	0.0%	Ê .	0.0%
125%+	8	0.0%	£ -	0.0%
Total	48,522	100.0%	£ 6,981,441,195	100.0%
Current outstanding balance of loan	Number	% of total number	Amount (GBP)	% of total amount
0-5,000 5,000-10,000	1,002	2.1%	2,251,797 7,325,101	0.0%
5,000-10,000 10,000-25,000	972	2.0%	7,325,101	0.1%
25.000-50.000	5,689	6.8% 11.7%	58,251,034 214,791,041	0.8%
50,000-75,000 75,000-100,000	5,564	11.5%	347,403,272	5.0% 6.6%
75,000-100,000	5,300	10.9%	461,704,023	6.6%
100,000-150,000	8,738	18.0%	1,082,625,602	15.5%
150,000-200,000	6,277 4,178	12.9%	1,088,673,919 932,168,123	15.6%
200,000-250,000 250,000-300,000	4,170	8.6%	707.220.965	10.1%
300,000-350,000	1,636	3.4%		7.6%
350,000-400,000	1,081	2.2%	403,834,351	5.8%
400,000-450,000	685	1.4%	290,741,600	4.2%
450,000-500,000	493	1.0%	233,222,984	3.3%
500,000-600,000 600,000-700,000	549	1.1%	297,756,972	4.3%
700.000-800.000	278	0.6%	178,160,310	2.6%
700,000-800,000	278 110 533	0.2%	81,710,354	1.2%
700,000-800,000 800,000-900,000 900,000-1,000,000	110	0.2% 0.1% 0.0%	178,160,310 81,710,354 44,606,805 20,453,951	1.2% 0.6% 0.3%
700,000-800,000 800,000-900,000 900,000-1,000,000 1,000,000 +	110 53 22 0	0.2% 0.1% 0.0%	81,710,354 44,606,805 20,453,951 0	1.2% 0.6% 0.3%
700,000-800,000 800,000-900,000 900,000-1,000,000	110	0.2% 0.1% 0.0%	81,710,354 44,606,805 20,453,951 0	1.2%
700,000-800,000 800,000-900,000 900,000-1,000,000 1,000,000 +	110 53 22 0	0.2% 0.1% 0.0%	81,710,354 44,606,805 20,453,951 0	1.2% 0.6% 0.3%
700.000-800.000 800.000-800.000 900.000-1.000.000 1.000.000 + Total	110 53 22 0 48522	0.2% 0.1% 0.0% 0.0% 0.0%	81,710,354 44,606,805 20,453,951 0 £ 6,981,441,195	1.2% 0.6% 0.3% 0.0% 100.0%
700,000-800,000 800,000-900,000 900,000-1,000,000 1,000,000 +	110 53 22 0	0.2% 0.1% 0.0%	81,710,354 44,606,805 20,453,951 0	1.2% 0.6% 0.3%
700.000-800.000 800.000-1,000.000 900.000-1,000.000 Total Regional distribution East Anglia East Mdlands	110 63 22 0 48,522 Number 2,285 4,255 Number 2,285	0.2% 0.1% 0.0% 0.0% 100.0% 100.0% % of total number 4.7% 8.8%	81,710,354 44,606,805 20,453,951 0 £ 6,981,441,195 Amount (GBP) 293,526,432 500,342,845	1.2% 0.6% 0.3% 100.0% % of total amount 4.2% 7.2%
700.000.800.000 800.000 800.000 900.000 1,000.000 1,000.000 11 1000.000	110 15 16 17 18 19 10 10 10 10 10 10 10 10 10 10 10 10 10	0.2% 0.1% 0.0% 0.0% 0.0% 100.0% 100.0% 4.7% 6.8% 6.8% 0.0%	81,710,354 44,606,805 20,453,951 0 £ 6,981,441,195 Amount (GBP) 293,556,432 500,342,845 1,084,067,548	1.2% 0.6% 0.3% 100.0% % of total amount 4.2% 7.2% 15.5%
700.000.800.000 900.000.1000.000 900.000.1000.000 1000.000 Total Regional distribution East Anglia East Mdlands London North	110 53 22 0 48,522 Number 2,285 4,252 1 1,245 4,252 1,245 4,252 1,245 1,245 1,245 1,810 1,810 1,810 1,810	0 22% 0 15% 0 05% 100.0% 100.0% % of total number 4.7% 6 85% 10.3% 10.3% 10.3% 10.3%	81,710,354 44,606,805 20,453,951 0 E 6,981,441,195 Amount (GBP) 203,526,432 500,342,845 1,084,067,548 167,738,849	1.2% 0.6% 0.3% 0.0% 100.0% % of total amount 4.2% 7.2% 15.5% 2.4%
700.000.800.000 800.000 800.000-000 800.000-1000.000 1000.000 1000.000 1000.000 100 1	110 151 152 153 164 165 165 165 165 165 165 165 165	0.2% 0.1% 0.0% 0.0% 100.0% 100.0% 100.0% 8.8% 0.0% 10.2% 0.3% 0.2% 0.9% 0.9%	81,710,354 44,606,805 20,453,951 0 £ 6,981,441,195 Amount (GBP) 293,526,432 500,342,845 1,084,067,548 167,738,949 565,107,718	1.2% 0.6% 0.3% 0.0% 100.0% % of total amount 4.2% 7.2% 15.5% 2.4% 8.1%
700.000.800.000 900.000.1000.000 900.000.1000.000 1000.000 Total Regional distribution East Anglia East Medlands London North North West Northen Healand	110 53 22 0 48,522 8,522 48,522 4,255 4,255 4,255 4,255 4,255 4,253 1,810 4,623 0 0	0.2% 0.1% 0.0% 0.0% 100	81,710,354 44,606,805 20,453,951 0 £ 6,981,441,195 Amount (GBP) 293,526,432 500,342,845 1,064,087,548 167,738,949 565,107,718 0	1.2% 0.6% 0.3% 0.0% 100.0% % of total amount 4.2% 7.2% 15.5% 2.4% 8.1% 0.0%
700.000.800.000 800.000 800.000 900.000.1000.000 1000.000 1000.000 1000.000 1000 1000 1000 1000 1000 100 1	110 153 164 174 175 175 175 175 175 175 175 175 175 175	0.2% 0.1% 0.0% 0.0% 0.0% 100.0% 100.0% 0.8% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	81,710,354 44,608,805 20,453,981 0 <u>E 6,981,441,195</u> 4,000,412,845 1,084,667,548 167,738,349 665,107,718 0 1,228,060,407	1.2% 0.6% 0.3% 100.0% % of total amount 4.2% 7.2% 15.5% 2.4% 8.1% 0.0%
700.000.800.000 700.000.900.000 900.000.1000.000 900.000.1000.000 1000.000	110 53 22 48,522 148,522 148,522 148,522 149,5	0.2% 0.1% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	81,710,354 44,655,805 20,453,951 0 5 6,6981,441,195 293,526,432 500,342,845 1,084,067,548 167,738,949 565,107,718 0 1,1228,069,407 0 1,128,069,407 0 1,128,589	1.2% 0.6% 0.3% 0.0% 100.0% % of total amount 4.2% 7.2% 15.5% 8.1% 0.0% 17.6% 13.1%
700.000.800.000 900.000 900.000.1000.000 1000.000 1000.000 1000.000 Total 1000.000 Ragional distribution East Anglia East Anglia 1000.000 London North North West Outrown North West North West South West South West South West	110 53 22 34 35 35 35 35 35 35 35 35 35 35 35 35 35	0.2% 0.1% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	81,710,354 44,658,805 20,453,981 0 5 6,681,441,195 293,526,432 500,342,845 1,084,067,548 167,738,949 565,107,718 0 1,228,069,407 0 1,228,069,407 0 1,285,809 7,365,589 1,092,45,475	1.2% 0.6% 0.3% 100.0% 100.0% 100.0% 100.0% 100.0% 15.5% 2.4% 2.4% 15.5% 15.5% 17.5% 17.5% 13.1%
700.000-800.000 800.000-900.000 900.000-1,000.000 1000.000 + Total Regional distribution East Anglis East Anglis London North North North Nest Outer Metro South East South East South West South West South West Name	110 53 22 0 46,552	0.2% 0.1% 0.1% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	81,710,354 44,606,805 20,453,961 6,6961,441,195 Amount (OBP) Amount (OBP) Amount (OBP) 100,326,367,452 500,342,845 1,084,097,548 1,077,783,940 1,657,778,940 1,557,778 0,1228,060,407 1,1258,007 1,1258,007 1,	1,2%, 0,6%, 0,3%, 0,0%, 100,0%, 7,2%, 7,2%, 7,2%, 15,5%, 2,4%, 8,1%, 0,0%, 17,5%, 10,6%, 10,6%, 1,6%, 3,2%,3,2%,
700.000.800.000 700.000.800.000 800.000.900.000 1000.000 1000.000 Total Ragional distribution East Anglia East Anglia Landon Vorti West North North West North West South West South West South Mest South Mest West Wass Wast Malands	110 53 22 34 35 35 36 36 37 37 37 37 37 37 37 37 37 37 37 37 37	0.2% 0.1% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	81,710,354 44,606,805 20,453,961 6,981,441,195 Anourt (GBP) 203,526,432 500,342,845 1,084,067,548 167,738,340 665,107,718 1,288,090,407 91,345,359 1,765,859 1,755,859 1,755,	1.2% 0.6% 0.3% 100.0% % of total amount 4.2% 7.2% 15.5% 2.4% 0.0% 15.5% 15.5% 15.5% 15.5% 15.5% 15.5% 15.5% 15.5% 10.6% 10.6% 10.6% 10.6% 10.5%
700.000-800.000 900.000-1000.000 900.000-1000.000 1000.00	110 15 16 17 17 17 17 17 17 17 17 17 17 17 17 17	0.2% 0.1% 0.0%	81,710,354 44,606,805 20,453,961 6,6381,441,195 4,639,814,411,95 4,639,441,195 4,64,67,546 1,064,67,546 1,064,67,548 1,064,67,548 1,07,115 2,659,911 1,09,245,475 2,22,048,188 6,99,332,024 4,633,301,275 2,22,048,188 1,09,332,024 1,02,045	1.2% 0.6% 0.3% 100.0% 7.2% 7.2% 7.2% 8.1% 0.0% 17.6% 10.6% 1.3.1% 10.6% 1.6% 6.6%
700.000-800.000 900.000-1000.000 900.000-1000.000 1000.00	110 15 16 17 17 17 17 17 17 17 17 17 17 17 17 17	0.2% 0.1% 0.0%	81,710,354 44,606,805 20,453,961 6,6381,441,195 4,639,814,411,95 4,639,441,195 4,64,67,546 1,064,67,546 1,064,67,548 1,064,67,548 1,07,115 2,659,911 1,09,245,475 2,22,048,188 6,99,332,024 4,633,301,275 2,22,048,188 1,09,332,024 1,02,045	1.2% 0.6% 0.3% 100.0% 7.0% 7.2% 7.2% 7.2% 7.2% 7.2% 7.2% 7.2% 7.2
700.000.800.000 900.000.1000.000 900.000.1000.000 1000.000 Total Regional distribution East Anglia East Medlands London North North West Northen Healand	110 15 16 17 17 17 17 17 17 17 17 17 17 17 17 17	0.2% 0.1% 0.1% 0.1% 0.2% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	81,710,354 44,606,805 20,453,961 6,6381,441,195 4,639,814,411,95 4,639,441,195 4,64,67,546 1,064,67,546 1,064,67,548 1,064,67,548 1,07,115 2,659,911 1,09,245,475 2,22,048,188 6,99,332,024 4,633,301,275 2,22,048,188 1,09,332,024 1,02,045	1.2% 0.6% 0.3% 100.0% 7.2% 7.2% 7.2% 8.1% 0.0% 17.6% 10.6% 1.3.1% 10.6% 1.6% 6.6%
700.000.800.000 600.000.900.000 600.000.900.000 1000.000 + Total Regional distrbution East Anglia East Anglia London North North North North Outer Metro South East South East South West Sou	110 53 22 48,522 348,522 348,522 348,522 348,522 348,522 348,522 348,522 348,522 348,522 349,542,542 349,542,542 349,542,542,542,542,542,542,542,542,542,542	0.2% 0.1% 0.0%	81,710,354 44,605,855 20,453,961 E 6,981,441,195 Amount (GBP) 203,526,432 500,342,845 1,084,067,548 167,738,940 665,510,718 0,128,606,407 11,228,606,407 11,228,606,407 102,245,475 222,048,189 403,201,775 404,41,415 404,415 404,415 404,415 405,415 4	1.22% 0.65% 0.03% 100.05% % of total amount 7.22% 15.5% 2.45% 8.41% 0.05% 17.6% 13.1% 10.65% 10.65% 0.05% 0.65% 0.00%
700.000.800.000 800.000.900.000 900.000.1000.000 1000.000 1000.000 Fall Regional distribution East Aragin East Aragin London North North <	110 153 22 48,522 48,522 1	0.2% 0.1% 0.1% 0.1% 0.5% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	81,710,354 44,666,855 20,433,951 € 6,981,441,195 Anourt (GBP) 203,556,432 500,342,845 1,064,467,548 167,733,849 266,677,10 1,228,069,407 103,156,899 1736,548,991 109,245,475 222,088,186 668,332,024 463,301,776 6,581,441,195 Anourt (GBP)	1.2% 0.6% 0.3% 0.0% 100.0% 7.2% 7.2% 7.2% 15.5% 2.4% 8.1% 15.5% 15.5% 15.5% 15.5% 15.5% 0.0% 10.6% 10.
700.000.800.000 800.000.900.000 900.000.1000.000 1000.000 1000.000 1000.000 1000.000 1000.000 1000.000 1000.000 1000.000 1000.000 1000.000 East Anglia East Anglia Landon North North work fold South West South West South Mest South Mest Contained Wates West Mulands Yorkhine Other Tail Repayment type Capital repayment Part-andpart	110 53 20 20 48,522 100	0.2% 0.1% 0.1% 0.2% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	81,710,354 44,666,805 20,433,961 20,433,961 20,433,961 20,433,961 20,432,441,195 20,3,526,432 500,342,445 1,084,047,548 167,738,449 168,738,440 168,738,440 168,738,441 168,738,2024 463,301,775 222,088,188 668,332,024 463,301,775 222,088,183 668,332,024 463,301,775 222,088,183 66,981,441,195 6,981,441,195 Anourt (GBP) £ 6,201,350,453 5,343,780	1 22% 0.65% 0.05% 100.0% 5% of total amount 5% of total amount 10.6% 1.6% 1.6% 1.6% 1.6% 1.6% 1.6% 1.0% 5% of total amount 5% of to
700.000.800.000 800.000.900.000 800.000.900.000 1000.000 Total Regional distribution East Arquin East Arquin London North North West North Nest Outer Metro South East South East South West	110 53 22 24 25 25 25 25 25 25 25 25	0.2% 0.1% 0.1% 0.2% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	81,710,354 44,605,855 20,453,961 E 6,981,441,195 Amount (GBP) Amount (GBP) 10,932,826,452 10,940,975,48 107,718,940 105,510,718 0,1228,060,407 11,258,060,407 12,228,060,407 10,258,475 222,088,188 668,352,024 463,301,776 E 6,981,441,195 Amount (GBP) E 6,291,350,453 E 6,292,450,477 E 6,293,454 E 6,293,454,471,455 E 6,291,350,453 E 6,292,450,477 E 6,293,454 E 6,293,454 E 6,292,450,477 E 6,293,454 E 6	1 22% 0.65% 0.05% 100.05%
700.000.800.000 800.000.900.000 800.000.900.000 1000.000 Total Regional distribution East Arquin East Arquin London North North West North Nest Outer Metro South East South East South West	110 5 5 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	0.2% 0.1% 0.1% 0.5% 0.5% 0.5% 0.5% 0.5% 0.5% 0.5% 0.5	81,710,354 44,606,805 20,435,961 E 6,981,441,195 Anourt (GBP) 203,825,432 500,342,845 1,084,067,548 1,67,718,406 465,107,718 1,028,090,407 1,228,090,407 1,238,090,407 1,238,090,407 1,238,090,407 1,238,090,407 1,238,090,407 1,238,090,407 1,238,090,407 1,238,090,407 1,238,090,407 1,238,090,407 1,238,090,407 1,238,090,407 1,238,090,407 1,238,090,407 1,238,090,407 1,238,090,407 1,238,000,400 1,238,	1 22% 0.65% 0.05% 100.05% 100.05% 5% of total amount 5% of total amount 10.65% 1.55% 1.55% 1.55% 1.55% 1.05% 0.05% 1.05% 0.05%
700.000.800.000 800.000.900.000 800.000.900.000 1000.000 Total Regional distribution East Arquin East Arquin London North North West North Nest Outer Metro South East South East South West	110 53 22 24 25 25 25 25 25 25 25 25	0.2% 0.1% 0.1% 0.2% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	81,710,354 44,606,805 20,435,961 E 6,981,441,195 Anourt (GBP) 203,825,432 500,342,845 1,084,067,548 1,67,718,406 465,107,718 1,028,090,407 1,228,090,407 1,238,090,407 1,238,090,407 1,238,090,407 1,238,090,407 1,238,090,407 1,238,090,407 1,238,090,407 1,238,090,407 1,238,090,407 1,238,090,407 1,238,090,407 1,238,090,407 1,238,090,407 1,238,090,407 1,238,090,407 1,238,090,407 1,238,000,400 1,238,	1 22% 0.65% 0.37% 100.07%
700.000.800.000 900.000.1000.000 1000.000 + 1000.000 + 1000.000 + 1000.000 + 1000.000 + 1000.000 + 1000.000 + 1000.000 + 1000.000 + 1000.000 + East Anglia East Anglia Landon North North West North News South East South West South West Wates West Midlands Yorkshine Other Total Part-and-part Interest-only Offert Total	110 13 13 22 46,522 46,522 1	0.25% 0.1% 0.5% 0.5% 0.5% 0.0%	81,710,354 44,605,805 20,453,961 E 6,981,441,196 Amount (GBP) Amount (GBP) 1,084,067,548 1,084,075,068 1,084,075,078 1,095,078 1,095,078 1,	1 22% 0.6% 0.0% 100% 5% of total amount 5% of total amount 13.5% 13.5% 13.6% 13.6% 10.0% 10.0% 5% of total amount 0.0% 100.0% 5% of total amount 0.0% 100.0% 5% of total amount 0.0% 100.0% 100.0%
700.000-800.000 900.000-1000.000 900.000-1000.000 1000.00	110 5 5 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	0.2% 0.1% 0.1% 0.5% 0.5% 0.5% 0.5% 0.5% 0.5% 0.5% 0.5	81.710.354 44.666.655 20.433.9561 20.433.9561 6.081.441.195 203.506.432 500.342.845 500.342.845 164.67.548 167.753.9448 167.753.9448 167.753.9448 663.8457 168.667.168 168.677.10 1123.069.407 103.254.875 222.088.188 668.320.774 463.307.774 6.891.444.195 Anourt (CBP) £ 6.201.350.453 £ 5.433.700 £ 5.634.370 £ 5.634.370 £ 5.634.370 £ 5.634.370 £ 5.634.370 £ 5.634.370 £ 5.634.370 £ 5.634.370 £ 5.634.370 £ 5.634.370 £ 5.634.370 £ 5.634.370 £ 5.634.370 <t< td=""><td>1 22% 0.65% 0.05% 100.05% 5% of total amount 105.55% 1.42% 105.55%</td></t<>	1 22% 0.65% 0.05% 100.05% 5% of total amount 105.55% 1.42% 105.55%
700.000-800.000 900.000-900.000 900.000-900.000 900.000-1000.000 17 dai Regional distribution East Anglia East Anglia East Anglia Landon North	110 5 5 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	0.2% 0.1% 0.1% 0.1% 0.0% 0.0% 0.0% 0.0% 0.0	81,710,354 44,666,805 20,433,951 20,433,951 20,320,202,202 30,302,432 500,342,845 1064,67,548 107,733,946 107,733,946 108,733,802 108,733,946 109,733,946 101,733,946 102,80,94,077 11,228,094,077 11,228,094,077 103,245,475 222,088,186 668,323,024 463,301,776 6 6,891,441,195 Anouri (GBP) 2 6,837,441,195 Anouri (GBP) 2 6,837,441,195 Anouri (GBP) 2 6,837,441,195 Anouri (GBP) 2 6,837,441,195 4,833,700 6 6,837,441,195 4,833,700 5 6,837,441,195	1 22% 0.65% 0.05% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 0.0%
700.000-800.000 900.000-1000.000 900.000-1000.000 1000.00	110 152 153 154 155 155 155 155 155 155 155 155 155	0.25% 0.1% 0.1% 0.2% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	81,710,354 44,606,855 20,453,961 E 6,981,441,195 Amount (GBP) 203,126,432 503,422,445 1,084,407,548 1,627,738,940 665,107,718 0,01,128,065,407 1,128,065,407 1,128,065,407 1,128,054,007 1,128,055,007 1,	1.22% 0.65% 0.03% 100.05% 5% of total amount 13.55% 10.55% 10.55% 10.55% 10.65% 10.65% 10.65% 10.05% 0.05% 100.00% 5% of total amount 3.5% 0.05%
700.000-800.000 900.000-1000.000 900.000-1000.000 900.000-1000.000 1000.000 1000.000 1000.000 1000.000 Pack Anglis East Anglis	110 5 5 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7		81,710,354 44,666,805 20,433,951 20,433,951 20,3526,432 500,342,845 1,064,075,483 1,07,35,464 1,07,35,464 1,084,075,483 1,07,35,464 1,084,075,483 1,07,35,464 1,084,075,483 1,082,047,548 1,082,047,548 1,028,060,007,10 1,128,060,007,10 1,128,060,007,10 1,128,054,075 6,033,0245,475 222,088,185 6,083,320,024 463,320,1770 6 6,033,20,024 4,633,20,170 2 6,033,20,024 4,633,20,170 2 6,071,330,483 6,381,441,195 6,434,741,195 6,434,741,195 6,434,741,195 6,434,741,195 6,434,741,195 6,434,741,195 6,434,741,195 6,434,741,195 6,434,741,195	1 22% 0.65% 0.05% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 0.0%
700.000-800.000 900.000-1000.000 900.000-1000.000 1000.00	110 131 142 143 143 144 144 144 144 144 144		81,710,354 44,605,855 20,453,961 E 6,981,441,195 E 6,981,441,195 Amount (GBP) 293,526,432 500,342,845 1,084,067,548 167,738,940 665,510,718 0,128,060,407 112,80,60,407 112,80,60,407 102,454,473 202,635,193 202,635,193 202,635,193 202,635,193 202,635,193 202,635,193 202,635,193 202,635,193 202,635,193 202,635,194 4,638,194,1195 C 6,201,350,453 C 6,201,350,453 C 6,201,350,453 C 6,201,350,453 C 6,201,350,453 C 6,201,350,453 C 6,201,350,453 C 6,201,350,453 C 6,201,350,453 C 7,208,667 C 6,201,350,453 C 6,201,401,405 C 7,203,404 C 7,203,	1.22% 0.65% 0.05% 100.0% 1
700.000-800.000 700.000.000 900.000.1000.000 900.000.1000.000 1000	110 5 5 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	0.25% 0.15% 0.15% 0.25% 0.05%	81,710,354 44,606,805 20,433,951 20,433,951 20,820,432 500,342,845 1,064,067,548 1,064,067,548 1,07,703,849 965,107,710 91,288,069,432 1,084,067,548 1,07,703,849 965,107,710 91,3165,899 778,083,931 109,245,475 222,088,188 668,350,1776 6,691,441,195 6,691,441,195 6,698,1441,195 6,698,1441,195 6,698,1441,195 6,698,1441,195 6,081,441,195 6,081,441,195 6,081,441,195 6,081,441,195 6,081,441,195 6,081,441,195 6,081,441,195 6,081,441,195 6,081,441,195 6,081,441,195 6,081,441,195 6,081,441,195 7,002,083,903,950 6,081,431,935,903,950 6,081,431,935,936,935,936 6,081,441,435,937,1472 <td>1 22% 0.65% 0.05% 100.0% 100.0% 5% of total amount 4.2% 1.55% 1.42% 1.65% 1.65% 1.65% 1.65% 1.06% 1.06% 0.0% 0</td>	1 22% 0.65% 0.05% 100.0% 100.0% 5% of total amount 4.2% 1.55% 1.42% 1.65% 1.65% 1.65% 1.65% 1.06% 1.06% 0.0% 0
700.000-800.000 900.000-1000.000 900.000-1000.000 1000.00	110 15 16 16 17 16 17 16 17 17 17 17 17 17 17 17 17 17 17 17 17	0.25% 0.1% 0.5% 0.0%	81,710,354 44,605,855 20,453,961 E 6,981,441,195 E 6,981,441,195 Amount (GBP) -293,525,432 500,342,845 1,084,067,548 167,738,940 665,510,718 -0,045,453 100,245,475 222,068,165 403,201,776 E 6,981,441,195 E 6,201,350,453 E 5,343,700 E 6,381,441,195 E 6,201,350,453 E 5,343,700 E 6,381,441,195 E 6,201,350,453 E 5,343,700 E 1,053,515,41 E 1,283,751,472 E 1,283,515,441 E 1,283,751,472 E 7,430,200,535 E 5,843,730,200,535 E 5,843,730,200,535 E 5,843,780,200,535 E 5,843,780,200,535 E 5,843,780,200,535 E 5,843,780,200,535 E 5,843,780,200,555 E 5,843,780,200,555 E 5,843,780,200,555 E 5,843,850,555 E 5,843,850,555 E 5,843,850,555 E 5,843,850,555 E 5,843,850,555 E 5,843,850,555 E 5,853,855 E 5,853,855 E 5,853,855 E 5,853,855 E 5,853,785 E 5,854,782,205 E 5,854,782,555 E 5,854,782,555 E 5,854,782,555 E 5,	1.2% 0.6% 0.6% 0.0% 100%
700.000-800.000 900.000-1000.000 900.000-1000.000 900.000-1000.000 1000.000	110 5 5 5 7 7 8 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0.25% 0.01% 0.05%	81,710,354 44,606,805 20,453,961 20,453,961 20,505,452 500,312,845 500,312,845 1084,067,548 167,738,349 66,801,441,195 1084,067,548 167,738,349 66,517,718 96,517,718 96,517,718 96,517,718 96,517,718 96,517,718 66,811,441,195 66,811,441,195 66,811,441,195 66,811,441,195 66,811,441,195 66,812,441,195 66,812,441,195 76,617,83,264 76,633,217 66,814,41,195 6,881,441,195 Annourt (GBP) 52,044,82,738 24,042,738 25,043,92,731,472 21,743,920,673,472 21,743,920,673,472 21,743,920,673,472 25,943,925,652 26,922,738,526 26,922,738,526	1 22% 0.65% 0.05% 100.05% 5% of total amount 105.55%
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Interest payment type	Number	% of total number	Amount (GBP)	% of total amount
Fixed	47,528	82.8%	6,197,491,558	88.89
SVR	7.773	13.5%	568,577,979	8.19
Tracker	2,071	3.6%	215,371,658	3.19
Other (please specify)_Capped	0	0.0%	0	0.0%
Total	57,372	100.00%	£ 6,981,441,195	100.00%
Loan purpose type	Number	% of total number	Amount (GBP)	% of total amount
Owner-occupied	57,371	100.0%	6,981,348,868	100.0%
Buy-to-let	1	0.0%	92,327	0.0%
Second home	0	0.0%	0	0.09

Income verification type	Number	% of total number	Amount (GBP)	% of total amount
Fully verified	48,522	100.0%	6,981,441,195	100.0%
Fast-track	0	0.0%	0	0.0%
Self-certified	0	0.0%	0	0.0%
Total	48,522	100.0%	6,981,441,195	100.0%
				-
Remaining term of loan	Number	% of total number	Amount (GBP)	% of total amount
0-30 months	2,537	5.2%	£ 55,238,682	0.8%
30-60 months	3,760	7.7%	£ 155,726,084	2.2%
60-120 months	9,553	19.7%	£ 746,420,397	10.7%
120-180 months	9.975	20.6%	£ 1,267,366,085	18.2%
180-240 months	8,793	18.1%	£ 1,571,172,071	22.5%
240-300 months	6,917	14.3%	£ 1,509,616,926	21.6%
300-360 months	4,479	9.2%	£ 1,075,849,616	15.4%
360+ months	2,508	5.2%	£ 600,051,335	8.6%
Total	48,522	100.0%	£ 6,981,441,195	100.0%
Employment status	Number	% of total number	Amount (GBP)	% of total amount
Employed	34,122	70.3%		62.7%
Self-employed	13,223	27.3%	£ 2,450,114,121	35.1%
Unemployed	102	0.2%	£ 8,280,596	0.1%
Retired	451	0.9%	£ 21,763,150	0.3%
Guarantor	0	0.0%	£ -	0.0%
Other	624	1.3%	£ 122,634,837	1.8%
Total	48 522	100.0%	£ 6 981 441 195	100.0%

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

Series	2	10	11	12	13	14	15	16
Issue date	20/11/08	20/06/19	15/01/20	02/04/20	08/07/21	21/09/22	14/03/23	01/10/24
Original rating (Moody's/S&P/Fitch/DBRS)	Aaa / NR / AAA							
Current rating (Moody's/S&P/Fitch/DBRS)	Aaa / NR / AAA							
Denomination	GBP	EUR	GBP	GBP	EUR	EUR	GBP	EUR
Amount at issuance	500,000,000	500,000,000	500,000,000	850,000,000	750,000,000	500,000,000	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	500,000,000
FX swap rate (rate:£1)	1.00000000	0.889100000	1.00000000	1.000000000	0.860550000	0.868251516	1.00000000	0.832639467
Maturity type (hard/soft-bullet/pass-through)	Soft bullet							
Scheduled final maturity date	24/10/27	20/06/26	15/01/25	02/04/26	07/07/28	07/12/26	14/03/28	01/10/29
Legal final maturity date	24/10/28	20/06/27	15/01/26	02/04/27	07/07/29	07/12/27	14/03/29	01/10/30
ISIN	XS0400750542	XS2015230365	XS2101343528	XS2149428109	XS2360599281	XS2534984716	XS2596604590	XS2853557374
Stock exchange listing	LSE							
Coupon payment frequency	Monthly	Annually	Quarterly	Quarterly	Annually	Annually	Quarterly	Annually
Coupon payment date	24/12/24	20/06/25	15/01/25	02/01/25	07/07/25	09/12/24	16/12/24	01/10/25
Coupon (rate if fixed, margin and reference rate if floating)	5.158%	0.125%	5.330%	5.346%	0.010%	2.625%	5.391%	2.625%
Margin payable under extended maturity period (%)	0.450%	1.528%	0.520%	0.500%	1.020%	0.270%	0.500%	0.380%
								Banco Santander
Swap counterparty/ies	N/A	HSBC Bank plc	N/A	N/A	Natixis	HSBC Bank plc	N/A	S.A.
Swap notional denomination	N/A	EUR	N/A	N/A	EUR	EUR	N/A	EUR
Swap notional amount	N/A	500,000,000	N/A	N/A	750,000,000	500,000,000	N/A	500,000,000
Swap notional maturity	N/A	20/06/26	N/A	N/A	07/07/28	07/12/26	N/A	01/10/29
LLP receive rate/margin	N/A	0.125%	N/A	N/A	0.010%	2.625%	N/A	2.625%
LLP pay rate/margin	N/A	1.5280%	N/A	N/A	1.0200%	4.4425%	N/A	4.2670%
Collateral posting amount*	£0.00 :		£ -	£ -	£ - 1		£ -	£ -
*The collateral posting amount is the total against all of the swaps with this counterparty								

Programme triggers			4		
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	NA / NA / NA / NA	No	Activates the Covered Bond Guarantee	
Servicer Trigger (1)	Senvicer's ratings fail below required levels	NA/P-2/F2/NA	No	At initial trigger, direct funds to account held with Stand-by Account Bank	
Servicer Trigger (2)	Servicer's ratings fail below required levels	N/A / Baa1 / BBB / N/A	No	Replace servicer within 60 days at subsequent breach	
Asset Coverage Test	Adjusted Aggregate Loan Amount less than Aggregate Principal Amount Outstanding	NIA I NIA I NIA I 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 / N/A / A2 / P-1 / A- / F1 / N/A / N/A	No	Collateral posting	
Swap Counterparty Rating Trigger - Covered Bond (Liability) Swap - Series 10 & 14	Breach of ratings trigger	N/A / N/A / A3 / N/A / A / F1 / N/A / N/A	No	Collateral posting	
Swap Counterparty Rating Trigger - Covered Bond (Liability) Swap - Series 13	Breach of ratings trigger	N/A / N/A / A3 / N/A / A- / F2 / N/A / N/A	No	Collateral posting	
Swap Counterparty Rating Trigger - Covered Bond (Liability) Swap - Series 16	Breach of ratings trigger	N/A / N/A / A3 / N/A / A- / F2 / N/A / N/A	No	Collateral posting	
Cash Manager (1)	Cash Manager's ratings fail below required levels	N/A / Baa1 / BBB / N/A	No	Enter into Back up Cash Manager Agreement	
Cash Manager (2)	Cash Manager's ratings 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	

Programme triggers