

National Transparency Template November 2024



Administration

|  |   |
|--|---|
| Name of issuer   | Coventry Building Society   |
| Name of RCB programme  | Coventry Building Society   |
| Name, job title and contact details of person validating this form | Philip Hemsley (Head of Capital Markets)<br>Telephone: +44 (0)24 7518 1327<br>E-mail: Philip.Hemsley@thecoventry.co.uk<br>Mailing Address: Oakfield House, Binley Business Park, Harry Weston Road, 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     | <a href="https://live.irooms.net/CoventryBuildingSociety/">https://live.irooms.net/CoventryBuildingSociety/</a>   |

Counterparties, Ratings

|   | Counterparty/ies          | Fitch          |                | Moody's        |                 | S&P            |                | DBRS           |                |
|---|---------------------------|----------------|----------------|----------------|-----------------|----------------|----------------|----------------|----------------|
|   |                           | Rating trigger | Current rating | Rating trigger | Current rating  | Rating trigger | Current rating | Rating trigger | Current rating |
| Covered bonds                           |                           | N/A            | N/A            | N/A            | N/A             | N/A            | N/A            | N/A            | N/A            |
| Issuer                                  | Coventry Building Society | N/A            | AAA            | A              | A               | N/A            | N/A            | N/A            | N/A            |
| Seller(s)                               | Coventry Building Society | N/A            | A-             | N/A            | A2              | NR             | NR             | NR             | NR             |
| Cash manager                            | Coventry Building Society | N/A            | A-             | Baa1           | A2              | NR             | NR             | NR             | NR             |
| Account bank                            | HSBC 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            |
| Service(s)                              | Coventry Building Society | N/A            | N/A            | N/A            | N/A             | N/A            | N/A            | N/A            | N/A            |
| Stand-by service(s)                     | N/A                       | N/A            | N/A            | N/A            | N/A             | N/A            | N/A            | N/A            | N/A            |
| Swap provider(s) on cover pool          | Coventry Building Society | A-             | A-             | A2             | A2              | 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   | £845,412,500   | £434,125,758   | £416,319,734    |                |                |                |                |
| Swap notional maturities                | 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 |                |                |                |                |

Accounts, Ledgers

|   | Value as of End Date of reporting period  | Value as of Start Date of reporting period   | Targeted Value |  |
|---|---|--|----------------|--|
| Revenue receipts (please disclose all parts of waterfall)   | <p>AVAILABLE REVENUE RECEIPTS</p> <p>(a) Revenue Receipts - Interest received from Borrowers: £18,312,013</p> <p>(b) Revenue Receipts - Fees charged to Borrowers: £359,120</p> <p>(c) Interest received: £1,208,495</p> <p>(d) Excess Reserve Fund: £20,372,513</p> <p>(e) Other Revenue Receipts: £3,760</p> <p>(f) Excess Required Coupon Amount: £0</p> <p>(g) Reserve Ledger credit amounts following Notice to Pay: £0</p> <p>(h) Amounts Belonging to Third Parties: -£359,120</p> <p>(i) Required Coupon Amount: £0</p> <p>(j) Interest Accumulation Ledger: £0</p> <p>Total Available Revenue Receipts: £39,902,780</p> <p>PRE-ACCELERATION REVENUE PRIORITY OF PAYMENTS</p> <p>(a) Fees due to Bond Trustee and Security Trustee: £0</p> <p>(b) Fees due to Agent: £0</p> <p>(c) Amounts due to Servicer, Cash Manager, Standby Account Bank, Corporate Services Provider and Asset Monitor: £0</p> <p>(d) Amounts due to the Interest Rate Swap Provider: -£8,138,633</p> <p>(e) (i) Amounts due to/from the Covered Bond Swap Providers: £19,444,552</p> <p>(ii) Amounts due on the Term Advance: £8,769,200</p> <p>(f) Transfer to Coupon Payment Ledger following Cash Manager Event: £0</p> <p>(g) Transfer to Standby GIC Account following Servicer Event of Default: £0</p> <p>(h) Transfer to Reserve Ledger: £0</p> <p>(i) Excluded Swap Termination Amounts: £0</p> <p>(j) Indemnity amounts due to the Members: £0</p> <p>(k) Repayment of Cash Capital Contributions: £0</p> <p>(l) Deferred Consideration: £19,827,661</p> <p>(m) Fees due to the Liquidation Member: £0</p> <p>(n) Members profit amount: £0</p> | <p>AVAILABLE REVENUE RECEIPTS</p> <p>(a) Revenue Receipts - Interest received from Borrowers: £18,599,830</p> <p>(b) Revenue Receipts - Fees charged to Borrowers: £403,650</p> <p>(c) Interest received: £444,726</p> <p>(d) Excess Reserve Fund: £0</p> <p>(e) Other Revenue Receipts: £12,597</p> <p>(f) Excess Required Coupon Amount: £0</p> <p>(g) Reserve Ledger credit amounts following Notice to Pay: £0</p> <p>(h) Amounts Belonging to Third Parties: -£403,650</p> <p>(i) Required Coupon Amount: £0</p> <p>(j) Interest Accumulation Ledger: £0</p> <p>Total Available Revenue Receipts: £19,057,153</p> <p>PRE-ACCELERATION REVENUE PRIORITY OF PAYMENTS</p> <p>(a) Fees due to Bond Trustee and Security Trustee: £13,000</p> <p>(b) Fees due to Agent: £0</p> <p>(c) Amounts due to Servicer, Cash Manager, Standby Account Bank, Corporate Services Provider and Asset Monitor: £0</p> <p>(d) Amounts due to the Interest Rate Swap Provider: -£10,812,644</p> <p>(e) (i) Amounts due to/from the Covered Bond Swap Providers: £0</p> <p>(ii) Amounts due on the Term Advance: £2,487,200</p> <p>(f) Transfer to Coupon Payment Ledger following Cash Manager Event: £0</p> <p>(g) Transfer to Standby GIC Account following Servicer Event of Default: £0</p> <p>(h) Transfer to Reserve Ledger: £3,761,349</p> <p>(i) Excluded Swap Termination Amounts: £0</p> <p>(j) Indemnity amounts due to the Members: £0</p> <p>(k) Repayment of Cash Capital Contributions: £0</p> <p>(l) Deferred Consideration: £23,608,248</p> <p>(m) Fees due to the Liquidation Member: £0</p> <p>(n) Members profit amount: £0</p> |                |  |
| Principal receipts (please disclose all parts of waterfall) | <p>AVAILABLE PRINCIPAL RECEIPTS</p> <p>(a) Scheduled amounts received from Borrowers: £34,849,019</p> <p>Unscheduled amounts received from Borrowers: £63,900,919</p> <p>Less Further Advances made: £0</p> <p>(b) (i) Term Advance: £0</p> <p>(ii) Cash Capital Contributions: £0</p> <p>(iii) Sale of Selected Loans: £0</p> <p>Total Available Principal Receipts: £98,749,939</p> <p>PRE-ACCELERATION PRINCIPAL PRIORITY OF PAYMENTS</p> <p>(a) Purchase of New Loans or Substitution Assets: £0</p> <p>(b) Transfer to Principal Ledger: £0</p> <p>(c) (i) Amounts due to the Covered Bond Swap Providers: £0</p> <p>(ii) Amounts due on the Term Advance: £0</p> <p>(d) Capital Distribution to Members: £98,749,939</p>  | <p>AVAILABLE PRINCIPAL RECEIPTS</p> <p>(a) Scheduled amounts received from Borrowers: £36,755,653</p> <p>Unscheduled amounts received from Borrowers: £66,213,685</p> <p>Less Further Advances made: £0</p> <p>(b) (i) Term Advance: £0</p> <p>(ii) Cash Capital Contributions: £0</p> <p>(iii) Sale of Selected Loans: £0</p> <p>Total Available Principal Receipts: £104,969,338</p> <p>PRE-ACCELERATION PRINCIPAL PRIORITY OF PAYMENTS</p> <p>(a) Purchase of New Loans or Substitution Assets: £0</p> <p>(b) Transfer to Principal Ledger: £0</p> <p>(c) (i) Amounts due to the Covered Bond Swap Providers: £0</p> <p>(ii) Amounts due on the Term Advance: £0</p> <p>(d) Capital Distribution to Members: £104,969,338</p>   |                |  |
| Reserve ledger  | £ 51,849,613  | £ 48,088,264   | £ 51,849,613   |  |
| Revenue ledger  | £ 20,879,628  | £ 20,448,205   |                |  |
| Principal ledger  | £ 98,749,939  | £ 104,969,338  |                |  |
| 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: Amortised Adjusted True Balance     |
| B | £ 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     | £ | 231,143,555   | X: Savings set off balance  |
| Y     | £ | -             | Y: Flexible draw deduction  |
| Z     | £ | 49,879,875    | 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 (%)     | N/A                              |
| Maximum asset percentage from DBRS (%)    | N/A                              |
| Credit support as derived from ACT (GBP)  | £ 1,740,704,205                  |
| Credit support as derived from ACT (%)    | 40.6%                            |

|   |                    |
|---|--------------------|
| <b>Programme-Level Characteristics</b>  |                    |
| 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)  | £ 561,786,264      |
| 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) (%)   | 7.24%              |
| Constant Pre-Payment Rate (% current month)   | 0.90%              |
| Constant Pre-Payment Rate (% quarterly 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 (% quarterly average)   | 0.00%              |
| Fitch Discontinuity Factor (%)  | n/a                |
| Moody's Timely Payment Indicator  | Probable           |
| Moody's Collateral Score (% including/excluding systemic risk)                                  | 4.0% / 2.0%        |

|  |              |
|--|--------------|
| <b>Mortgage collections</b>                    |              |
| Mortgage collections (scheduled - interest)    | £ 18,312,013 |
| Mortgage collections (scheduled - principal)   | £ 34,849,019 |
| Mortgage collections (unscheduled - interest)  | -            |
| Mortgage collections (unscheduled - principal) | £ 63,900,919 |

|  |        |                   |              |                   |
|--|--------|-------------------|--------------|-------------------|
| <b>Loan Redemptions &amp; Replenishments Since Previous Reporting Date</b> |        |                   |              |                   |
|  | 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 sellers   | 58     | 0.1%              | £ 10,106,495 | 0.1%              |
| of which are non-performing loans  | 52     | 0.1%              | £ 8,463,691  | 0.1%              |
| of which have breached RARs  | 6      | 0.0%              | £ 1,612,804  | 0.0%              |
| Loans sold into the cover pool   | 74     | 0.2%              | £ 4,489,057  | 0.1%              |

|  |        |                   |                 |                   |              |                                  |                |                     |              |
|--|--------|-------------------|-----------------|-------------------|--------------|----------------------------------|----------------|---------------------|--------------|
| <b>Product Rate Type and Reversionary Profiles</b> |        |                   |                 |                   |              |                                  |                |                     |              |
|  | Number | % of total number | Amount (GBP)    | % of total amount | Current rate | Remaining teaser period (months) | Current margin | Reversionary margin | Initial rate |
| Fixed at origination, reverting to SVR             | 48,576 | 84.7%             | £ 6,200,374,776 | 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%          | 1.96%               | 5.55%        |
| 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%        | 0.7                              | 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%             | £ 469,067,703   | 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%        |

|                          |        |                   |                 |                   |
|--------------------------|--------|-------------------|-----------------|-------------------|
| <b>Stratifications</b>   |        |                   |                 |                   |
| <b>Arrears breakdown</b> |        |                   |                 |                   |
|                          | 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%            |

|                                |        |                   |                 |                   |
|--------------------------------|--------|-------------------|-----------------|-------------------|
| <b>Current non-indexed LTV</b> |        |                   |                 |                   |
|                                | Number | % of total number | Amount (GBP)    | % of total amount |
| 0-50%                          | 32,746 | 67.5%             | £ 3,354,331,483 | 48.0%             |
| 50-55%                         | 3,296  | 6.8%              | £ 663,543,627   | 9.5%              |
| 55-60%                         | 3,280  | 6.8%              | £ 699,500,762   | 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%                         | 2,396  | 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%   | £ -             | 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    | 48,522 | 100.0% | £ 6,981,441,195 | 100.00% |

| Current indexed LTV | Number | % of total number | Amount (GBP)    | % of total amount |
|---------------------|--------|-------------------|-----------------|-------------------|
| 0-50%               | 36,736 | 75.7%             | £ 4,084,430,961 | 58.3%             |
| 50-55%              | 2,769  | 5.7%              | £ 615,719,583   | 8.8%              |
| 55-60%              | 2,943  | 6.1%              | £ 694,583,005   | 9.9%              |
| 60-65%              | 2,753  | 5.7%              | £ 684,212,691   | 9.8%              |
| 65-70%              | 2,187  | 4.5%              | £ 570,779,137   | 8.2%              |
| 70-75%              | 1,087  | 2.2%              | £ 300,569,288   | 4.4%              |
| 75-80%              | 40     | 0.1%              | £ 13,744,188    | 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%              | £ -             | 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               | 48,522 | 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                             | 1,002  | 2.1%              | £ 2,251,797     | 0.3%              |
| 5,000-10,000                        | 972    | 2.0%              | £ 7,325,101     | 0.1%              |
| 10,000-25,000                       | 3,305  | 6.8%              | £ 58,251,034    | 0.8%              |
| 25,000-50,000                       | 5,689  | 11.7%             | £ 214,791,041   | 3.1%              |
| 50,000-75,000                       | 5,564  | 11.5%             | £ 347,403,772   | 5.0%              |
| 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  | 12.9%             | £ 1,086,673,919 | 15.6%             |
| 200,000-250,000                     | 4,878  | 10.1%             | £ 932,488,123   | 13.4%             |
| 250,000-300,000                     | 2,500  | 5.3%              | £ 707,220,965   | 10.1%             |
| 300,000-350,000                     | 1,636  | 3.4%              | £ 528,538,988   | 7.6%              |
| 350,000-400,000                     | 1,081  | 2.2%              | £ 403,934,351   | 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                     | 549    | 1.1%              | £ 297,756,972   | 4.3%              |
| 600,000-700,000                     | 278    | 0.6%              | £ 178,160,310   | 2.6%              |
| 700,000-800,000                     | 110    | 0.2%              | £ 81,710,354    | 1.2%              |
| 800,000-900,000                     | 53     | 0.1%              | £ 44,698,805    | 0.6%              |
| 900,000-1,000,000                   | 22     | 0.0%              | £ 20,453,951    | 0.3%              |
| 1,000,000 +                         | 0      | 0.0%              | £ 0             | 0.0%              |
| Total                               | 48,522 | 100.0%            | £ 6,981,441,195 | 100.0%            |

| Regional distribution | Number | % of total number | Amount (GBP)    | % of total amount |
|-----------------------|--------|-------------------|-----------------|-------------------|
| East Anglia           | 2,285  | 4.7%              | £ 293,526,432   | 4.2%              |
| East Midlands         | 4,254  | 8.8%              | £ 500,342,845   | 7.2%              |
| London                | 4,993  | 10.3%             | £ 1,084,067,548 | 15.5%             |
| North                 | 1,810  | 3.7%              | £ 167,738,949   | 2.4%              |
| North West            | 4,623  | 9.5%              | £ 565,107,718   | 8.1%              |
| Northern Ireland      | 0      | 0.0%              | £ 0             | 0.0%              |
| Outer Metro           | 6,346  | 13.1%             | £ 1,228,060,407 | 17.6%             |
| South East            | 5,750  | 11.9%             | £ 913,165,899   | 13.1%             |
| South West            | 5,368  | 11.1%             | £ 736,563,931   | 10.6%             |
| Scotland              | 1,135  | 2.3%              | £ 109,245,175   | 1.6%              |
| Wales                 | 2,024  | 4.2%              | £ 222,088,188   | 3.2%              |
| West Midlands         | 5,927  | 12.2%             | £ 698,332,024   | 10.0%             |
| Yorkshire             | 4,107  | 8.5%              | £ 463,201,776   | 6.6%              |
| Other                 | 0      | 0.0%              | £ 0             | 0.0%              |
| Total                 | 48,522 | 100.0%            | £ 6,981,441,195 | 100.00%           |

| Repayment type    | Number | % of total number | Amount (GBP)    | % of total amount |
|-------------------|--------|-------------------|-----------------|-------------------|
| Capital repayment | 51,552 | 89.9%             | £ 6,201,350,453 | 88.8%             |
| Part-and-part     | 47     | 0.1%              | £ 5,343,790     | 0.1%              |
| Interest-only     | 1,257  | 2.2%              | £ 212,958,637   | 3.1%              |
| Offset            | 4,506  | 7.9%              | £ 561,788,264   | 8.0%              |
| Total             | 57,372 | 100.0%            | £ 6,981,441,195 | 100.0%            |

| Seasoning      | Number | % of total number | Amount (GBP)    | % of total amount |
|----------------|--------|-------------------|-----------------|-------------------|
| 0-12 months    | 948    | 2.0%              | £ 204,682,738   | 2.9%              |
| 12-24 months   | 2,988  | 6.2%              | £ 639,790,956   | 9.2%              |
| 24-36 months   | 6,559  | 13.5%             | £ 1,195,351,941 | 17.1%             |
| 36-48 months   | 7,438  | 15.3%             | £ 1,283,734,172 | 18.4%             |
| 48-60 months   | 4,410  | 9.1%              | £ 743,902,063   | 10.7%             |
| 60-72 months   | 3,808  | 7.8%              | £ 584,782,087   | 8.4%              |
| 72-84 months   | 3,703  | 7.6%              | £ 508,430,565   | 7.3%              |
| 84-96 months   | 4,931  | 10.2%             | £ 602,298,526   | 8.6%              |
| 96-108 months  | 3,249  | 6.7%              | £ 398,630,912   | 5.7%              |
| 108-120 months | 2,198  | 4.5%              | £ 231,291,244   | 3.3%              |
| 120-150 months | 3,752  | 7.7%              | £ 327,725,698   | 4.7%              |
| 150-180 months | 2,354  | 4.9%              | £ 165,423,533   | 2.4%              |
| 180+ months    | 214    | 0.4%              | £ 137,075,361   | 2.0%              |
| Total          | 48,522 | 100.0%            | £ 6,981,441,195 | 100.0%            |

| Interest payment type         | Number | % of total number | Amount (GBP)    | % of total amount |
|-------------------------------|--------|-------------------|-----------------|-------------------|
| Fixed                         | 47,528 | 82.8%             | £ 6,197,491,558 | 88.8%             |
| SVR                           | 1,173  | 1.5%              | £ 568,577,979   | 8.1%              |
| Tracker                       | 2,071  | 3.6%              | £ 215,371,658   | 3.1%              |
| Other (please specify) Capped | 0      | 0.0%              | £ 0             | 0.0%              |
| Total                         | 57,372 | 100.0%            | £ 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             | 0.0%              |
| Total             | 57,372 | 100.0%            | £ 6,981,441,195 | 100.0%            |

| 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%             | 1,267,368,085 | 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%             | 4,378,648,491 | 62.7%             |
| Self-employed     | 13,223 | 27.3%             | 2,450,114,121 | 35.1%             |
| Unemployed        | 102    | 0.2%              | 8,280,568     | 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  | 20/11/09       | 20/09/19       | 15/01/20       | 02/04/20       | 09/07/21       | 21/09/22       | 14/03/23       | 01/10/24             |
| Original rating (Moody's/S&P/Fitch/DBRS)                    | Aaa / NR / AAA | Aaa / NR / AAA | Aaa / NR / AAA | Aaa / NR / AAA | Aaa / NR / AAA | Aaa / NR / AAA | Aaa / NR / AAA | Aaa / NR / AAA       |
| Current rating (Moody's/S&P/Fitch/DBRS)                     | Aaa / NR / AAA | Aaa / NR / AAA | Aaa / NR / AAA | Aaa / NR / AAA | Aaa / NR / AAA | Aaa / NR / AAA | Aaa / NR / AAA | Aaa / NR / AAA       |
| Denomination  | GBP            | EUR            | 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)                                      | 1.000000000    | 0.889100000    | 1.000000000    | 1.000000000    | 0.860550000    | 1.000000000    | 0.832639467    |                      |
| Maturity type (hard/soft-bullet/pass-through)               | Soft bullet    | Soft bullet    | Soft bullet    | Soft bullet    | Soft bullet    | Soft bullet    | Soft bullet    | Soft bullet          |
| Scheduled final maturity date                               | 24/10/27       | 20/06/26       | 15/01/25       | 02/04/26       | 07/07/26       | 07/12/26       | 14/03/26       | 01/10/26             |
| Legal final maturity date                                   | 24/10/28       | 20/06/27       | 15/01/26       | 02/04/27       | 07/07/27       | 07/12/27       | 14/03/27       | 01/10/27             |
| ISIN  | XS0400750542   | XS201520365    | XS2101343528   | XS2149428109   | XS2360509281   | XS2534984716   | XS259604590    | XS2853557374         |
| Stock exchange listing                                      | LSE            | LSE            | LSE            | LSE            | LSE            | LSE            | LSE            | 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%         | 0.500%         |                | 0.380%               |
| Swap counterparties   | N/A            | HSBC Bank plc  | N/A            | N/A            | Natixis        | HSBC Bank plc  | N/A            | Banco Santander 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            | 07/07/26       | 07/12/26       | N/A            | 01/10/26             |
| 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*                                  | 60.00          | £              | -              | £              | -              | £              | -              | £                    |

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

| Programme triggers  | Event (please list all triggers) | Summary of Event  | Trigger (S&P, Moody's, Fitch, DBRS, short-term, long-term) | Trigger breached (yes/no) | Consequence of a trigger breach  |
|---|----------------------------------|---|--|---------------------------|--|
| Issuer Event of Default   |                                  | Issuer failure to pay on Covered Bonds or issuer insolvency                     | N/A / N/A / N/A / N/A                                      | No                        | Activates the Covered Bond Guarantee   |
| Service Trigger (1)   |                                  | Service's ratings fall below required levels                                    | N/A / P-2 / F2 / N/A                                       | No                        | At initial trigger, direct funds to account held with Stand-by Account Bank      |
| Service Trigger (2)   |                                  | Service's ratings fall below required levels                                    | N/A / Baa1 / BBB / N/A                                     | No                        | Replace service within 60 days at subsequent breach                              |
| Asset Coverage Test   |                                  | Adjusted Aggregate Loan Amount less than Aggregate Principal Amount Outstanding | N/A / N/A / N/A / N/A                                      | No                        | If not remedied within three calculation dates, triggers Issuer Event of Default |
| Interest Rate Shortfall Test  |                                  | Forecast revenue insufficient to fund the next month's payments                 | N/A / N/A / N/A / N/A                                      | No                        | Consider a cash capital contribution   |
| Swap Counterparty Rating Trigger - Interest Rate (Asset) Swap                     |                                  | Breach of ratings trigger   | N/A / 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 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  |