

National Transparency Template September 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) Telephone: +44 (0)24 7518 1327 E-mail: Philip.Hemsley@thecoventry.co.uk Mailing Address: Oakfield House, Binley Business Park, Harry Weston Road, Coventry, CV3 2TQ |
| Date of form submission | 31/10/24 |
| Start Date of reporting period | 01/09/24 |
| End Date of reporting period | 30/09/24 |
| Web links - prospectus, transaction documents, loan-level data | https://live.ircoms.net/CoventryBuildingSociety/ |

Counterparties, Ratings

| | Counterparty | 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 | Aaa / NR / AAA | N/A | Aaa / NR / AAA | N/A | N/A | N/A | N/A |
| Issuer | Coventry Building Society | N/A | A- | N/A | A2 | N/A | N/A | N/A | N/A |
| Seller(s) | Coventry Building Society | N/A | A- | N/A | A2 | N/A | N/A | N/A | N/A |
| Cash manager | Coventry Building Society | BBB | A- | Baa1 | A2 | N/A | N/A | N/A | N/A |
| Account bank | HSBC Bank plc | FT | F1+ | P-1 | P-1 | N/A | N/A | N/A | N/A |
| 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 | BBB | A- | Baa1 | A2 | N/A | N/A | N/A | N/A |
| Stand-by servicer(s) | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Swap provider(s) on cover pool | Coventry Building Society | A- | A- | A2 | A2 | N/A | N/A | N/A | N/A |
| Stand-by swap provider(s) on cover pool | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Swap notional amount(s) (GBP) | | £4,913,140,837 | £444,550,000 | £645,412,500 | £434,125,758 | | | | |
| Swap notional maturities | | 04/07/2065 | 20/06/2026 | 07/07/2028 | 07/12/2026 | | | | |
| LLP receive rate/margin | | 8.14845% | 1.52800% | 1.02000% | 4.44280% | | | | |
| LLP pay rate/margin | | 3.28893% | 3.28893% | 3.28893% | 3.28893% | | | | |
| Collateral posting amount(s) (GBP) | | | | | | | | | £360,887,158.25 |

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: £17,975,175 (a) Revenue Receipts - Fees charged to Borrowers: £513,800 (b) Interest received: £542,750 (c) Excess Reserve Fund: £34,948 (d) Other Revenue Receipts: £10,475 (e) Excess Required Coupon Amount: £0 (f) Reserve Ledger credit amounts following Notice to Pay: £0 (g) Amounts Belonging to Third Parties: -£513,890 (h) Required Coupon Amount: £0 (i) Interest Accumulation Ledger: £0 Total Available Revenue Receipts: £18,563,349</p> <p>PRE-ACCELERATION REVENUE PRIORITY OF PAYMENTS</p> <p>(a) Fees due to Bond Trustee and Security Trustee: £0 (b) Fees due to Agent: £0 (c) Amounts due to Servicer, Cash Manager, Standby Account Bank, Corporate Services Provider and Asset Monitor: £0 (d) Amounts due to the Interest Rate Swap Provider: -£10,373,184 (e) (i) Amounts due to/from the Covered Bond Swap Providers: £0 (ii) Amounts due on the Term Advance: £21,341,564 (f) Transfer to Coupon Payment Ledger following Cash Manager Event: £0 (g) Transfer to Standby GIC Account following Servicer Event of Default: £0 (h) Transfer to Reserve Ledger: £0 (i) Excluded Swap Termination Amounts: £0 (j) Indemnity amounts due to the Members: £0 (k) Repayment of Cash Capital Contributions: £0 (l) Deferred Consideration: £7,594,969 (m) Fees due to the Liquidation Member: £0 (n) Members profit amount: £0</p> | <p>AVAILABLE REVENUE RECEIPTS</p> <p>(a) Revenue Receipts - Interest received from Borrowers: £17,737,539 (a) Revenue Receipts - Fees charged to Borrowers: £430,693 (b) Interest received: £1,183,015 (c) Excess Reserve Fund: £2,642,136 (d) Other Revenue Receipts: £19,455,250 (e) Excess Required Coupon Amount: £0 (f) Reserve Ledger credit amounts following Notice to Pay: £0 (g) Amounts Belonging to Third Parties: -£430,693 (h) Required Coupon Amount: £0 (i) Interest Accumulation Ledger: £0 Total Available Revenue Receipts: £41,017,940</p> <p>PRE-ACCELERATION REVENUE PRIORITY OF PAYMENTS</p> <p>(a) Fees due to Bond Trustee and Security Trustee: £7,200 (b) Fees due to Agent: £0 (c) Amounts due to Servicer, Cash Manager, Standby Account Bank, Corporate Services Provider and Asset Monitor: £14,855 (d) Amounts due to the Interest Rate Swap Provider: -£8,602,056 (e) (i) Amounts due to/from the Covered Bond Swap Providers: £0 (ii) Amounts due on the Term Advance: £9,458,800 (f) Transfer to Coupon Payment Ledger following Cash Manager Event: £0 (g) Transfer to Standby GIC Account following Servicer Event of Default: £0 (h) Transfer to Reserve Ledger: £16,802,416 (i) Excluded Swap Termination Amounts: £0 (j) Indemnity amounts due to the Members: £0 (k) Repayment of Cash Capital Contributions: £0 (l) Deferred Consideration: £23,335,725 (m) Fees due to the Liquidation Member: £0 (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: £32,903,279 Unscheduled amounts received from Borrowers: £72,673,586 Less Further Advances made: £0 (b) (i) Term Advance: £0 (ii) Cash Capital Contributions: £0 (iii) Sale of Selected Loans: £0 Total Available Principal Receipts: £105,576,865</p> <p>PRE-ACCELERATION PRINCIPAL PRIORITY OF PAYMENTS</p> <p>(a) Purchase of New Loans or Substitution Assets: £0 (b) Transfer to Principal Ledger: £0 (c) (i) Amounts due to the Covered Bond Swap Providers: £0 (ii) Amounts due on the Term Advance: £0 (d) Capital Distribution to Members: £105,576,865</p> | <p>AVAILABLE PRINCIPAL RECEIPTS</p> <p>(a) Scheduled amounts received from Borrowers: £34,403,245 Unscheduled amounts received from Borrowers: £44,446,809 Less Further Advances made: £0 (b) (i) Term Advance: £0 (ii) Cash Capital Contributions: £0 (iii) Sale of Selected Loans: £0 Total Available Principal Receipts: £78,850,054</p> <p>PRE-ACCELERATION PRINCIPAL PRIORITY OF PAYMENTS</p> <p>(a) Purchase of New Loans or Substitution Assets: £0 (b) Transfer to Principal Ledger: £0 (c) (i) Amounts due to the Covered Bond Swap Providers: £0 (ii) Amounts due on the Term Advance: £0 (d) Capital Distribution to Members: £78,850,054</p> | | |
| Reserve ledger | £ 48,123,213 | £ 33,962,933 | £ 48,123,213 | |
| Revenue ledger | £ 20,031,816 | £ 20,971,476 | | |
| Principal ledger | £ 105,576,865 | £ 78,850,054 | | |
| Pre-maturity liquidity ledger | N/A | N/A | N/A | |

Asset Coverage Test*

| | Value | Description (please edit if different) |
|---|-----------------|----------------------------------------------------------------------------------------------|
| A | £ 6,026,515,460 | A. Assets Acquired True Balance |
| B | £ 25,576,865 | 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 |

| | | | |
|-------|---|---------------|------------------------------|
| V | | | |
| W | | | |
| X | £ | 228,328,491 | X: Savings set off balance |
| Y | £ | | Y: Flexible draw deduction |
| Z | £ | 46,236,112 | Z: Negative carry adjustment |
| Total | £ | 5,857,527,722 | |

| | |
|-------------------------------------------|----------------------------------|
| Method used for calculating component 'A' | A: Arrears Adjusted True Balance |
| Asset percentage (%) | 88.0% |
| Maximum asset percentage from Fitch (%) | 88.0% |
| 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) | £ 1,567,119,731 |
| Credit support as derived from AGT (%) | 36.5% |

Programme-Level Characteristics

| | |
|-------------------------------------------------------------------------------------------------|--------------------|
| Programme currency | EUR |
| Programme size | 7bn |
| Covered bonds principal amount outstanding (GBP, non-GBP series converted at swap FX rate) | £ 3,874,088,268.00 |
| Covered bonds principal amount outstanding (GBP, non-GBP series converted at current spot rate) | £ 3,806,875,000 |
| Cover pool balance (GBP) | £ 6,850,606,109 |
| GIC account balance (GBP) | £ 173,731,894 |
| Any additional collateral (please specify) | |
| Any additional collateral (GBP) | £ - |
| Aggregate balance of off-set mortgages (GBP) | £ 561,220,169 |
| Aggregate deposits attaching to the cover pool (GBP) | £ 228,328,491 |
| Aggregate deposits attaching specifically to the off-set mortgages (GBP) | £ 183,017,656 |
| Nominal level of overcollateralisation (GBP) | 2,976,157,271 |
| Nominal level of overcollateralisation (%) | 76.8% |
| Number of loans in cover pool | 48,046 |
| Average loan balance (GBP) | £ 142,585 |
| Weighted average non-indexed LTV (%) | 48.7% |
| Weighted average indexed LTV (%) | 43.4% |
| Weighted average seasoning (months) | 62.9 |
| Weighted average remaining term (months) | 226.8 |
| Weighted average interest rate (%) | 3.31% |
| Standard Variable Rate(s) (%) | 7.24% |
| Constant Pre-Payment Rate (% current month) | 1.07% |
| Constant Pre-Payment Rate (% quarterly average) | 1.01% |
| Principal Payment Rate (% current month) | 1.55% |
| Principal Payment Rate (% quarterly average) | 1.51% |
| 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% |

Mortgage collections

| | |
|------------------------------------------------|--------------|
| Mortgage collections (scheduled - interest) | £ 17,876,173 |
| Mortgage collections (scheduled - principal) | £ 32,803,273 |
| Mortgage collections (unscheduled - interest) | £ - |
| Mortgage collections (unscheduled - principal) | £ 72,673,585 |

Loan Redemptions & Replenishments Since Previous Reporting Date

| | Number | % of total number | Amount (GBP) | % of total amount |
|------------------------------------------------|--------|-------------------|---------------|-------------------|
| Loan redemptions since previous reporting date | 597 | 1.2% | £ 68,013,509 | 1.0% |
| Loans bought back by seller(s) | 51 | 0.1% | £ 7,178,249 | 0.1% |
| of which are non-performing loans | 48 | 0.1% | £ 6,703,787 | 0.1% |
| of which have breached R&Ws | 3 | 0.0% | £ 472,462 | 0.0% |
| Loans sold into the cover pool | 801 | 1.7% | £ 152,524,813 | 2.2% |

Product Rate Type and Reversionary Profiles

| | 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 | 47,798 | 84.2% | £ 6,136,521,831 | 89.8% | 3.02% | 26.8 | 0.97% | -0.04% | 2.94% |
| 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 | 700 | 1.2% | £ 45,118,768 | 0.7% | 5.81% | 0 | 0.81% | 5.49% | 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 | 830 | 1.5% | £ 152,323,705 | 2.2% | 5.54% | 11.4 | 0.43% | -0.04% | 5.50% |
| Tracker at origination, reverting to Libor | 0 | 0.0% | £ 0 | 0.0% | 0.00% | 0 | 0.00% | 0.00% | 0.00% |
| Tracker for life | 709 | 1.2% | £ 38,155,755 | 0.5% | 5.71% | 0 | 0.71% | 5.32% | 5.32% |
| SVR, including discount to SVR | 6,743 | 11.9% | £ 481,486,049 | 7.0% | 5.88% | 0 | -1.36% | -1.36% | 5.88% |
| Libor | 0 | 0.0% | £ 0 | 0.0% | 0.00% | 0 | 0.00% | 0.00% | 0.00% |
| Total | 56,792 | 100.0% | £ 6,850,606,109 | 100.0% | 3.31% | 0 | 0.79% | 3.23% | 3.23% |

Stratifications

| | Number | % of total number | Amount (GBP) | % of total amount |
|--------------------------|--------|-------------------|-----------------|-------------------|
| Arrears breakdown | | | | |
| Current | 47,889 | 99.7% | £ 6,827,628,894 | 99.7% |
| 0-1 month in arrears | 120 | 0.2% | £ 15,210,562 | 0.2% |
| 1-2 months in arrears | 36 | 0.1% | £ 7,493,085 | 0.1% |
| 3-3 months in arrears | 1 | 0.0% | £ 273,568 | 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 | 48,046 | 100.0% | £ 6,850,606,109 | 100.0% |

| | Number | % of total number | Amount (GBP) | % of total amount |
|--------------------------------|--------|-------------------|-----------------|-------------------|
| Current non-indexed LTV | | | | |
| 0-50% | 32,613 | 67.3% | £ 3,329,951,601 | 48.6% |
| 50-55% | 3,253 | 6.8% | £ 691,538,139 | 9.5% |
| 55-60% | 3,158 | 6.6% | £ 685,594,378 | 10.0% |
| 60-65% | 2,860 | 6.0% | £ 662,426,696 | 9.7% |
| 65-70% | 2,651 | 5.5% | £ 644,184,127 | 9.4% |
| 70-75% | 2,259 | 4.7% | £ 578,609,602 | 8.4% |
| 75-80% | 1,109 | 2.3% | £ 264,787,405 | 3.9% |
| 80-85% | 133 | 0.3% | £ 30,317,790 | 0.4% |
| 85-90% | 12 | 0.0% | £ 3,217,411 | 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 | 48,046 | 100.0% | £ 6,850,606,109 | 100.0% |

| Current Indexed LTV | Number | % of total number | Amount (GBP) | % of total amount |
|---------------------|---------------|-------------------|------------------------|-------------------|
| 0-55% | 36,721 | 76.4% | £ 4,073,669,988 | 59.5% |
| 55-60% | 2,731 | 5.7% | £ 605,566,748 | 8.8% |
| 60-65% | 2,869 | 6.0% | £ 672,512,626 | 9.8% |
| 65-70% | 2,628 | 5.5% | £ 653,544,301 | 9.5% |
| 70-75% | 2,053 | 4.3% | £ 540,165,940 | 7.9% |
| 75-80% | 982 | 2.0% | £ 280,051,108 | 4.1% |
| 80-85% | 34 | 0.1% | £ 10,895,760 | 0.2% |
| 85-90% | 22 | 0.0% | £ 7,284,869 | 0.1% |
| 90-95% | 6 | 0.0% | £ 1,915,369 | 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 | 48,046 | 100.0% | £ 6,850,606,109 | 100.0% |

| Current outstanding balance of loan | Number | % of total number | Amount (GBP) | % of total amount |
|-------------------------------------|---------------|-------------------|------------------------|-------------------|
| 0-5,000 | 968 | 2.0% | £ 2,291,400 | 0.0% |
| 5,000-10,000 | 978 | 2.0% | £ 7,385,294 | 0.1% |
| 10,000-25,000 | 3,299 | 6.9% | £ 58,285,691 | 0.9% |
| 25,000-50,000 | 5,887 | 11.8% | £ 214,156,098 | 3.1% |
| 50,000-75,000 | 5,388 | 11.6% | £ 348,362,152 | 5.1% |
| 75,000-100,000 | 5,336 | 11.1% | £ 493,559,061 | 6.8% |
| 100,000-150,000 | 6,656 | 18.0% | £ 1,072,603,394 | 15.7% |
| 150,000-200,000 | 6,199 | 12.9% | £ 1,075,314,181 | 15.7% |
| 200,000-250,000 | 4,053 | 8.4% | £ 964,363,416 | 13.2% |
| 250,000-300,000 | 2,523 | 5.3% | £ 688,426,219 | 10.0% |
| 300,000-350,000 | 1,599 | 3.3% | £ 516,727,522 | 7.5% |
| 350,000-400,000 | 1,047 | 2.2% | £ 390,698,849 | 5.7% |
| 400,000-450,000 | 671 | 1.4% | £ 285,592,910 | 4.2% |
| 450,000-500,000 | 480 | 1.0% | £ 227,304,975 | 3.3% |
| 500,000-600,000 | 509 | 1.1% | £ 276,926,406 | 4.0% |
| 600,000-700,000 | 277 | 0.6% | £ 177,679,769 | 2.6% |
| 700,000-800,000 | 107 | 0.2% | £ 70,867,643 | 1.0% |
| 800,000-900,000 | 46 | 0.1% | £ 38,758,788 | 0.6% |
| 900,000-1,000,000 | 23 | 0.0% | £ 21,321,149 | 0.3% |
| 1,000,000 + | 0 | 0.0% | £ 0 | 0.0% |
| Total | 48,046 | 100.0% | £ 6,850,606,109 | 100.0% |

| Regional distribution | Number | % of total number | Amount (GBP) | % of total amount |
|-----------------------|---------------|-------------------|------------------------|-------------------|
| East Anglia | 2,265 | 4.7% | £ 289,982,887 | 4.2% |
| East Midlands | 4,231 | 8.8% | £ 495,568,917 | 7.2% |
| London | 4,932 | 10.3% | £ 1,056,992,697 | 15.4% |
| North | 3,767 | 7.8% | £ 163,021,013 | 2.4% |
| North West | 4,569 | 9.5% | £ 556,351,333 | 8.1% |
| Northern Ireland | 0 | 0.0% | £ 0 | 0.0% |
| Outer Metro | 6,253 | 13.0% | £ 1,200,353,274 | 17.5% |
| South East | 5,719 | 11.9% | £ 900,850,569 | 13.1% |
| South West | 5,310 | 11.1% | £ 722,194,192 | 10.5% |
| Scotland | 1,054 | 2.2% | £ 111,804,116 | 1.6% |
| Wales | 2,013 | 4.2% | £ 219,803,302 | 3.2% |
| West Midlands | 6,877 | 12.2% | £ 686,188,012 | 10.0% |
| Yorkshire | 4,036 | 8.4% | £ 448,496,387 | 6.5% |
| Other | 0 | 0.0% | £ 0 | 0.0% |
| Total | 48,046 | 100.0% | £ 6,850,606,109 | 100.0% |

| Repayment type | Number | % of total number | Amount (GBP) | % of total amount |
|-------------------|---------------|-------------------|------------------------|-------------------|
| Capital repayment | 50,923 | 89.7% | £ 6,070,559,931 | 88.6% |
| Part-and-part | 51 | 0.1% | £ 5,617,745 | 0.1% |
| Interest-only | 1,284 | 2.3% | £ 213,938,284 | 3.1% |
| Offset | 4,534 | 8.0% | £ 561,220,169 | 8.2% |
| Total | 56,792 | 100.0% | £ 6,850,606,109 | 100.0% |

| Seasoning | Number | % of total number | Amount (GBP) | % of total amount |
|----------------|---------------|-------------------|------------------------|-------------------|
| 0-12 months | 741 | 1.5% | £ 159,874,989 | 2.3% |
| 12-24 months | 3,102 | 6.5% | £ 670,575,923 | 9.8% |
| 24-36 months | 6,437 | 13.4% | £ 1,127,009,685 | 16.5% |
| 36-48 months | 7,467 | 15.5% | £ 1,304,949,994 | 19.0% |
| 48-60 months | 3,991 | 8.3% | £ 667,932,156 | 9.7% |
| 60-72 months | 4,271 | 8.9% | £ 643,457,599 | 9.4% |
| 72-84 months | 3,603 | 7.5% | £ 485,199,189 | 7.1% |
| 84-96 months | 5,266 | 11.0% | £ 629,076,092 | 9.2% |
| 96-108 months | 2,685 | 5.6% | £ 310,868,667 | 4.5% |
| 108-120 months | 2,213 | 4.6% | £ 224,839,252 | 3.3% |
| 120-150 months | 8,827 | 18.0% | £ 330,817,886 | 4.8% |
| 150-180 months | 2,269 | 4.7% | £ 158,960,219 | 2.3% |
| 180+ months | 2,157 | 4.5% | £ 137,049,567 | 2.0% |
| Total | 48,046 | 100.0% | £ 6,850,606,109 | 100.0% |

| Interest payment type | Number | % of total number | Amount (GBP) | % of total amount |
|--------------------------------|---------------|-------------------|------------------------|-------------------|
| Fixed | 46,688 | 82.2% | £ 6,038,272,623 | 88.1% |
| SVR | 7,939 | 14.0% | £ 587,240,430 | 8.6% |
| Tracker | 2,165 | 3.6% | £ 225,093,057 | 3.3% |
| Other (please specify), Capped | 0 | 0.0% | £ 0 | 0.0% |
| Total | 56,792 | 100.0% | £ 6,850,606,109 | 100.0% |

| Loan purpose type | Number | % of total number | Amount (GBP) | % of total amount |
|-------------------|---------------|-------------------|------------------------|-------------------|
| Owner-occupied | 56,788 | 100.0% | £ 6,849,164,169 | 100.0% |
| Buy-to-let | 6 | 0.0% | £ 1,441,940 | 0.0% |
| Second home | 0 | 0.0% | £ 0 | 0.0% |
| Total | 56,792 | 100.0% | £ 6,850,606,109 | 100.0% |

| Income verification type | Number | % of total number | Amount (GBP) | % of total amount |
|--------------------------|---------------|-------------------|------------------------|-------------------|
| Fully verified | 48,046 | 100.0% | £ 6,850,606,109 | 100.0% |
| Fast-track | 0 | 0.0% | £ 0 | 0.0% |
| Self-certified | 0 | 0.0% | £ 0 | 0.0% |
| Total | 48,046 | 100.0% | £ 6,850,606,109 | 100.0% |

| Remaining term of loan | Number | % of total number | Amount (GBP) | % of total amount |
|------------------------|--------|-------------------|-----------------|-------------------|
| 0-30 months | 2,502 | 5.2% | £ 54,703,233 | 0.8% |
| 30-60 months | 3,761 | 7.8% | £ 158,143,860 | 2.3% |
| 60-120 months | 6,624 | 13.8% | £ 756,803,624 | 11.0% |
| 120-180 months | 9,992 | 20.8% | £ 1,263,941,583 | 18.5% |
| 180-240 months | 6,704 | 18.1% | £ 1,552,441,944 | 22.7% |
| 240-300 months | 6,764 | 14.1% | £ 1,469,546,161 | 21.5% |
| 300-360 months | 4,336 | 9.0% | £ 1,036,976,547 | 15.1% |

| | | | | | | | | |
|--------------------------|--|--------|--|-------------------|---|---------------|--|-------------------|
| 360+ months | | 2,363 | | 4.9% | £ | 564,047,582 | | 8.2% |
| Total | | 48,046 | | 100.0% | £ | 6,850,606,109 | | 100.0% |
| Employment status | | Number | | % of total number | | Amount (GBP) | | % of total amount |
| Employed | | 33,854 | | 70.5% | £ | 4,296,957,721 | | 62.7% |
| Self-employed | | 13,039 | | 27.1% | £ | 2,408,595,876 | | 35.2% |
| Unemployed | | 103 | | 0.2% | £ | 3,274,613 | | 0.1% |
| Retired | | 454 | | 0.9% | £ | 21,598,506 | | 0.3% |
| Guarantor | | 0 | | 0.0% | £ | - | | 0.0% |
| Other | | 599 | | 1.2% | £ | 115,178,332 | | 1.7% |
| Total | | 48,046 | | 100.0% | £ | 6,850,606,109 | | 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 | 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 £/€) | 1.00000000 | 0.88910000 | 1.00000000 | 1.00000000 | 0.86059000 | 0.88261516 | 1.00000000 | 0.83263947 |
| Maturity type (hard/soft/bullet/pass-through) | Soft bullet | Soft bullet | Soft bullet | Soft bullet | Soft bullet | Soft bullet | Soft bullet | Soft bullet |
| Scheduled final maturity date | 24/11/24 | 20/06/26 | 15/01/26 | 02/04/26 | 07/07/26 | 07/12/26 | 14/03/28 | 01/10/29 |
| Legal final maturity date | 24/11/25 | 20/06/27 | 15/01/26 | 02/04/27 | 07/07/26 | 07/12/27 | 14/03/29 | 01/10/30 |
| ISIN | XS0400750542 | XS2015230855 | XS2101343529 | XS2149428109 | XS2396598281 | XS2349847116 | XS2396594590 | XS23853457374 |
| 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 | 24/10/24 | 20/06/25 | 15/10/24 | 02/10/24 | 07/07/25 | 09/12/24 | 16/12/24 | 01/10/25 |
| Coupon (rate if fixed, margin and reference rate if floating) | 5.750% | 0.125% | 5.565% | 0.010% | 2.625% | 5.480% | 2.625% | 2.625% |
| Margin payable under extended maturity period (%) | 0.800% | 1.528% | 0.520% | 0.500% | 1.020% | 0.270% | 0.500% | 0.380% |
| Swap counterparty/ies | 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 | 01/10/29 |
| 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 | £ | £ | £ | £ | £ | £ | £ |

*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 servicer within 60 days at subsequent breach |
| Asset Coverage Test | Adjusted Aggregate Loan Amount less than Aggregate Principal Amount Outstanding | N/A / N/A / N/A / N/A | No | If not remedied within three calculation dates, triggers Issuer Event of Default |
| Interest Rate Shortfall Test | Forecast revenue insufficient to fund the next month's payments | N/A / N/A / N/A / N/A | No | Consider a cash capital contribution |
| Swap Counterparty Rating Trigger - Interest Rate (Asset) Swap | Breach of ratings trigger | N/A / N/A / A2 / P-1 / A- / F1 / N/A / N/A | No | Collateral posting |
| Swap Counterparty Rating Trigger - Covered Bond (Liability) Swap | 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 | 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 |