

# Harmonised Transparency Template

**2021 Version**

**United Kingdom**

**Yorkshire Building Society**

**Reporting Date: 30/09/21**

**Cut-off Date: 30/09/21**



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## A. Harmonised Transparency Template - General Information

HTT 2021

Reporting in Domestic Currency

GBP

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Field Number	1. Basic Facts				
G.1.1.1	Country	United Kingdom			
G.1.1.2	Issuer Name	Yorkshire Building Society <a href="https://www.ybs.co.uk/your-society/treasury/index.html#funding-programmes">https://www.ybs.co.uk/your-society/treasury/index.html#funding-programmes</a>			
G.1.1.3	Link to Issuer's Website				
G.1.1.4	Cut-off date	30/06/2021			
OG.1.1.1	Optional information e.g. Contact names	Richard Driver - Senior Treasury Manager			
OG.1.1.2	Optional information e.g. Parent name	<a href="mailto:rdriver@ybs.co.uk">rdriver@ybs.co.uk</a>			
OG.1.1.3		+44 (0)1274 472 667			
OG.1.1.4					
OG.1.1.5		Matthew Rowe - Treasury Dealer			
OG.1.1.6		<a href="mailto:mrowe@ybs.co.uk">mrowe@ybs.co.uk</a>			
OG.1.1.7		+44 (0)1274 357 039			
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	<a href="https://coveredbondlabel.com/issuer/57/">https://coveredbondlabel.com/issuer/57/</a>			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	4,919.9			
G.3.1.2	Outstanding Covered Bonds	2,921.1			
OG.3.1.1	Cover Pool Size [NPV] (mn)	ND1			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	ND1			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	8.0%	68.4%	13.6%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.2	Optional information e.g. OC (NPV basis)				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	4,846.6		98.5%	
G.3.3.2	Public Sector	0.0		0.0%	
G.3.3.3	Shipping	0.0		0.0%	
G.3.3.4	Substitute Assets	0.0		0.0%	
G.3.3.5	Other	73.3		1.5%	
G.3.3.6	Total	4,919.9		100.0%	
OG.3.3.1	<i>o/w [If relevant, please specify]</i>			0.0%	
OG.3.3.2	<i>o/w [If relevant, please specify]</i>			0.0%	
OG.3.3.3	<i>o/w [If relevant, please specify]</i>			0.0%	



OG.3.3.4	<i>o/w [If relevant, please specify]</i>				0.0%
OG.3.3.5	<i>o/w [If relevant, please specify]</i>				0.0%
OG.3.3.6	<i>o/w [If relevant, please specify]</i>				0.0%
<b>4. Cover Pool Amortisation Profile</b>					
	<b>Contractual</b>	<b>Expected Upon Prepayments</b>	<b>% Total Contractual</b>	<b>% Total Expected Upon Prepayments</b>	
G.3.4.1	Weighted Average Life (in years)	19.9	ND2		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	232.1	ND2	4.7%	
G.3.4.3	1 - 2 Y	226.7	ND2	4.6%	
G.3.4.4	2 - 3 Y	216.7	ND2	4.4%	
G.3.4.5	3 - 4 Y	216.9	ND2	4.4%	
G.3.4.6	4 - 5 Y	217.7	ND2	4.4%	
G.3.4.7	5 - 10 Y	1,091.8	ND2	22.2%	
G.3.4.8	10+ Y	2,718.0	ND2	55.2%	
G.3.4.9	Total	4,919.9	0.0	100.0%	0.0%
OG.3.4.1	<i>o/w 0-1 day</i>			0.0%	
OG.3.4.2	<i>o/w 0-0.5y</i>			0.0%	
OG.3.4.3	<i>o/w 0.5-1 y</i>			0.0%	
OG.3.4.4	<i>o/w 1-1.5y</i>			0.0%	
OG.3.4.5	<i>o/w 1.5-2 y</i>			0.0%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9				0.00%	
OG.3.4.10				0.00%	
<b>5. Maturity of Covered Bonds</b>					
	<b>Initial Maturity</b>	<b>Extended Maturity</b>	<b>% Total Initial Maturity</b>	<b>% Total Extended Maturity</b>	
G.3.5.1	Weighted Average life (in years)	2.9	3.9		
	Maturity (mn)				
	By buckets:				
G.3.5.3	0 - 1 Y	0.0	0.0	0.0%	0.0%
G.3.5.4	1 - 2 Y	783.7	0.0	26.8%	0.0%
G.3.5.5	2 - 3 Y	931.8	783.7	31.9%	26.8%
G.3.5.6	3 - 4 Y	750.0	931.8	25.7%	31.9%
G.3.5.7	4 - 5 Y	0.0	750.0	0.0%	25.7%
G.3.5.8	5 - 10 Y	455.6	455.6	15.6%	15.6%
G.3.5.9	10+ Y	0.0	0.0	0.0%	0.0%
G.3.5.10	Total	2,921.1	2,921.1	100.0%	100.0%
OG.3.5.1	<i>o/w 0-1 day</i>			0.0%	0.0%
OG.3.5.2	<i>o/w 0-0.5y</i>			0.0%	0.0%
OG.3.5.3	<i>o/w 0.5-1 y</i>			0.0%	0.0%
OG.3.5.4	<i>o/w 1-1.5y</i>			0.0%	0.0%
OG.3.5.5	<i>o/w 1.5-2 y</i>			0.0%	0.0%
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
<b>6. Cover Assets - Currency</b>					
	<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>	
G.3.6.1	EUR	0.0	0.0	0.0%	0.0%
G.3.6.2	AUD	0.0	0.0	0.0%	0.0%
G.3.6.3	BRL	0.0	0.0	0.0%	0.0%
G.3.6.4	CAD	0.0	0.0	0.0%	0.0%
G.3.6.5	CHF	0.0	0.0	0.0%	0.0%
G.3.6.6	CZK	0.0	0.0	0.0%	0.0%
G.3.6.7	DKK	0.0	0.0	0.0%	0.0%
G.3.6.8	GBP	4,919.9	4,919.9	100.0%	100.0%
G.3.6.9	HKD	0.0	0.0	0.0%	0.0%
G.3.6.10	JPY	0.0	0.0	0.0%	0.0%
G.3.6.11	KRW	0.0	0.0	0.0%	0.0%
G.3.6.12	NOK	0.0	0.0	0.0%	0.0%
G.3.6.13	PLN	0.0	0.0	0.0%	0.0%
G.3.6.14	SEK	0.0	0.0	0.0%	0.0%
G.3.6.15	SGD	0.0	0.0	0.0%	0.0%
G.3.6.16	USD	0.0	0.0	0.0%	0.0%
G.3.6.17	Other	0.0	0.0	0.0%	0.0%



G.3.6.18		Total	4,919.9	4,919.9	100.0%	100.0%
OG.3.6.1		<i>o/w [If relevant, please specify]</i>				
OG.3.6.2		<i>o/w [If relevant, please specify]</i>			0.0%	0.0%
OG.3.6.3		<i>o/w [If relevant, please specify]</i>			0.0%	0.0%
OG.3.6.4		<i>o/w [If relevant, please specify]</i>			0.0%	0.0%
OG.3.6.5		<i>o/w [If relevant, please specify]</i>			0.0%	0.0%
OG.3.6.6		<i>o/w [If relevant, please specify]</i>			0.0%	0.0%
OG.3.6.7		<i>o/w [If relevant, please specify]</i>			0.0%	0.0%
<b>7. Covered Bonds - Currency</b>						
			<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.7.1	EUR		1,671.1	0.0	57.2%	0.0%
G.3.7.2	AUD		0.0	0.0	0.0%	0.0%
G.3.7.3	BRL		0.0	0.0	0.0%	0.0%
G.3.7.4	CAD		0.0	0.0	0.0%	0.0%
G.3.7.5	CHF		0.0	0.0	0.0%	0.0%
G.3.7.6	CZK		0.0	0.0	0.0%	0.0%
G.3.7.7	DKK		0.0	0.0	0.0%	0.0%
G.3.7.8	GBP		1,250.0	2,921.1	42.8%	100.0%
G.3.7.9	HKD		0.0	0.0	0.0%	0.0%
G.3.7.10	JPY		0.0	0.0	0.0%	0.0%
G.3.7.11	KRW		0.0	0.0	0.0%	0.0%
G.3.7.12	NOK		0.0	0.0	0.0%	0.0%
G.3.7.13	PLN		0.0	0.0	0.0%	0.0%
G.3.7.14	SEK		0.0	0.0	0.0%	0.0%
G.3.7.15	SGD		0.0	0.0	0.0%	0.0%
G.3.7.16	USD		0.0	0.0	0.0%	0.0%
G.3.7.17	Other		0.0	0.0	0.0%	0.0%
G.3.7.18		Total	2,921.1	2,921.1	100.0%	100.0%
OG.3.7.1		<i>o/w [If relevant, please specify]</i>				
OG.3.7.2		<i>o/w [If relevant, please specify]</i>				
OG.3.7.3		<i>o/w [If relevant, please specify]</i>				
OG.3.7.4		<i>o/w [If relevant, please specify]</i>				
OG.3.7.5		<i>o/w [If relevant, please specify]</i>				
OG.3.7.6		<i>o/w [If relevant, please specify]</i>				
OG.3.7.7		<i>o/w [If relevant, please specify]</i>				
<b>8. Covered Bonds - Breakdown by interest rate</b>						
			<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.8.1	Fixed coupon		1,671.1	0.0	57.2%	0.0%
G.3.8.2	Floating coupon		1,250.0	2,921.1	42.8%	100.0%
G.3.8.3	Other		0.0	0.0	0.0%	0.0%
G.3.8.4		Total	2,921.1	2,921.1	100.0%	100.0%
OG.3.8.1						
OG.3.8.2						
OG.3.8.3						
OG.3.8.4						
OG.3.8.5						
<b>9. Substitute Assets - Type</b>						
			<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	
G.3.9.1	Cash		0.0			
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)		0.0			
G.3.9.3	Exposures to central banks		0.0			
G.3.9.4	Exposures to credit institutions		0.0			
G.3.9.5	Other		0.0			
G.3.9.6		Total	0.0		0.0%	
OG.3.9.1		<i>o/w EU gvts or quasi govts</i>				
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts</i>					
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts</i>					
OG.3.9.4		<i>o/w EU central banks</i>				
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>					
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>					
OG.3.9.7		<i>o/w CQS1 credit institutions</i>				
OG.3.9.8		<i>o/w CQS2 credit institutions</i>				
OG.3.9.9						
OG.3.9.10						
OG.3.9.11						
OG.3.9.12						
<b>10. Substitute Assets - Country</b>						
			<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	



G.3.10.1	Domestic (Country of Issuer)	0.0		
G.3.10.2	Eurozone	0.0		
G.3.10.3	Rest of European Union (EU)	0.0		
G.3.10.4	European Economic Area (not member of EU)	0.0		
G.3.10.5	Switzerland	0.0		
G.3.10.6	Australia	0.0		
G.3.10.7	Brazil	0.0		
G.3.10.8	Canada	0.0		
G.3.10.9	Japan	0.0		
G.3.10.10	Korea	0.0		
G.3.10.11	New Zealand	0.0		
G.3.10.12	Singapore	0.0		
G.3.10.13	US	0.0		
G.3.10.14	Other	0.0		
G.3.10.15		Total EU	0.0	
G.3.10.16		Total	0.0	0.0%
OG.3.10.1	<i>o/w [If relevant, please specify]</i>			
OG.3.10.2	<i>o/w [If relevant, please specify]</i>			
OG.3.10.3	<i>o/w [If relevant, please specify]</i>			
OG.3.10.4	<i>o/w [If relevant, please specify]</i>			
OG.3.10.5	<i>o/w [If relevant, please specify]</i>			
OG.3.10.6	<i>o/w [If relevant, please specify]</i>			
OG.3.10.7	<i>o/w [If relevant, please specify]</i>			
<b>11. Liquid Assets</b>				
		<b>Nominal (mn)</b>	<b>% Cover Pool</b>	<b>% Covered Bonds</b>
G.3.11.1	Substitute and other marketable assets	0.0	0.0%	0.0%
G.3.11.2	Central bank eligible assets	0.0	0.0%	0.0%
G.3.11.3	Other	73.3	1.5%	2.5%
G.3.11.4		Total	1.5%	2.5%
OG.3.11.1	<i>o/w [If relevant, please specify]</i>			
OG.3.11.2	<i>o/w [If relevant, please specify]</i>			
OG.3.11.3	<i>o/w [If relevant, please specify]</i>			
OG.3.11.4	<i>o/w [If relevant, please specify]</i>			
OG.3.11.5	<i>o/w [If relevant, please specify]</i>			
OG.3.11.6	<i>o/w [If relevant, please specify]</i>			
OG.3.11.7	<i>o/w [If relevant, please specify]</i>			
<b>12. Bond List</b>				
G.3.12.1	Bond list	<a href="https://coveredbondlabel.com/issuer/57/">https://coveredbondlabel.com/issuer/57/</a>		
<b>13. Derivatives &amp; Swaps</b>				
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	6,472.9		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	Both		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	External		
OG.3.13.1	<i>NPV of Derivatives in the cover pool (mn)</i>			
OG.3.13.2	<i>Derivatives outside the cover pool [notional] (mn)</i>			
OG.3.13.3	<i>NPV of Derivatives outside the cover pool (mn)</i>			
OG.3.13.4				
OG.3.13.5				
<b>14. Sustainable or other special purpose strategy - optional</b>				
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	[For completion]		
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	[For completion]		
G.3.14.3	specific criteria	[ESG, SDG, blue loan etc.]		
G.3.14.4	link to the committed objective criteria	[link on the issuer's website to the objective criteria the labelled pool is committed to]		
OG.3.14.1				
OG.3.14.2				
OG.3.14.3				
OG.3.14.4				
OG.3.14.5				
OG.3.14.6				
OG.3.14.7				
OG.3.14.8				
OG.3.14.9				
OG.3.14.10				
OG.3.14.11				
OG.3.14.12				
OG.3.14.13				
OG.3.14.14				



OG.3.14.15  
 OG.3.14.16  
 OG.3.14.17  
 OG.3.14.18  
 OG.3.14.19  
 OG.3.14.20  
 OG.3.14.21  
 OG.3.14.22  
 OG.3.14.23  
 OG.3.14.24  
 OG.3.14.25  
 OG.3.14.26  
 OG.3.14.27  
 OG.3.14.28  
 OG.3.14.29  
 OG.3.14.30  
 OG.3.14.31  
 OG.3.14.32  
 OG.3.14.33  
 OG.3.14.34  
 OG.3.14.35  
 OG.3.14.36  
 OG.3.14.37  
 OG.3.14.38  
 OG.3.14.39  
 OG.3.14.40  
 OG.3.14.41

**4. References to Capital Requirements Regulation (CRR)**  
**129(7)**

Row

Row

*The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 575/2013. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.*

G.4.1.1	(i)	Value of the cover pool outstanding covered bonds:	<a href="#">38</a>	
G.4.1.2	(i)	Value of covered bonds:	<a href="#">39</a>	
G.4.1.3	(ii)	Geographical distribution:	<a href="#">43 for Mortgage Assets</a>	
G.4.1.4	(ii)	Type of cover assets:	<a href="#">52</a>	
G.4.1.5	(ii)	Loan size:	<a href="#">186 for Residential Mortgage Assets</a>	<a href="#">412 for Commercial Mortgage Assets</a>
G.4.1.6	(ii)	Interest rate risk - cover pool:	<a href="#">149 for Mortgage Assets</a>	
G.4.1.7	(ii)	Currency risk - cover pool:	<a href="#">111</a>	
G.4.1.8	(ii)	Interest rate risk - covered bond:	<a href="#">163</a>	
G.4.1.9	(ii)	Currency risk - covered bond:	<a href="#">137</a>	
G.4.1.10		(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	<a href="#">#REF!</a>	
G.4.1.11	(iii)	Maturity structure of cover assets:	<a href="#">65</a>	
G.4.1.12	(iii)	Maturity structure of covered bonds:	<a href="#">88</a>	
G.4.1.13	(iv)	Percentage of loans more than ninety days past due:	<a href="#">179 for Mortgage Assets</a>	

OG.4.1.1  
 OG.4.1.2  
 OG.4.1.3  
 OG.4.1.4  
 OG.4.1.5  
 OG.4.1.6  
 OG.4.1.7  
 OG.4.1.8  
 OG.4.1.9  
 OG.4.1.10

**5. References to Capital Requirements Regulation (CRR)**  
**129(1)**

G.5.1.1	Exposure to credit institute credit quality step 1 & 2	[For completion]
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OG.5.1.1  
 OG.5.1.2  
 OG.5.1.3  
 OG.5.1.4  
 OG.5.1.5  
 OG.5.1.6

**6. Other relevant information**



**1. Optional information e.g. Rating triggers**

OG.6.1.1	<i>NPV Test (passed/failed)</i>
OG.6.1.2	<i>Interest Coverage Test (passed/failed)</i>
OG.6.1.3	<i>Cash Manager</i>
OG.6.1.4	<i>Account Bank</i>
OG.6.1.5	<i>Stand-by Account Bank</i>
OG.6.1.6	<i>Servicer</i>
OG.6.1.7	<i>Interest Rate Swap Provider</i>
OG.6.1.8	<i>Covered Bond Swap Provider</i>
OG.6.1.9	<i>Paying Agent</i>
OG.6.1.10	<i>Other optional/relevant information</i>
OG.6.1.11	<i>Other optional/relevant information</i>
OG.6.1.12	<i>Other optional/relevant information</i>
OG.6.1.13	<i>Other optional/relevant information</i>
OG.6.1.14	<i>Other optional/relevant information</i>
OG.6.1.15	<i>Other optional/relevant information</i>
OG.6.1.16	<i>Other optional/relevant information</i>
OG.6.1.17	<i>Other optional/relevant information</i>
OG.6.1.18	<i>Other optional/relevant information</i>
OG.6.1.19	<i>Other optional/relevant information</i>
OG.6.1.20	<i>Other optional/relevant information</i>
OG.6.1.21	<i>Other optional/relevant information</i>
OG.6.1.22	<i>Other optional/relevant information</i>
OG.6.1.23	<i>Other optional/relevant information</i>
OG.6.1.24	<i>Other optional/relevant information</i>
OG.6.1.25	<i>Other optional/relevant information</i>
OG.6.1.26	<i>Other optional/relevant information</i>
OG.6.1.27	<i>Other optional/relevant information</i>
OG.6.1.28	<i>Other optional/relevant information</i>
OG.6.1.29	<i>Other optional/relevant information</i>
OG.6.1.30	<i>Other optional/relevant information</i>
OG.6.1.31	<i>Other optional/relevant information</i>
OG.6.1.32	<i>Other optional/relevant information</i>
OG.6.1.33	<i>Other optional/relevant information</i>
OG.6.1.34	<i>Other optional/relevant information</i>
OG.6.1.35	<i>Other optional/relevant information</i>
OG.6.1.36	<i>Other optional/relevant information</i>
OG.6.1.37	<i>Other optional/relevant information</i>
OG.6.1.38	<i>Other optional/relevant information</i>
OG.6.1.39	<i>Other optional/relevant information</i>
OG.6.1.40	<i>Other optional/relevant information</i>
OG.6.1.41	<i>Other optional/relevant information</i>
OG.6.1.42	<i>Other optional/relevant information</i>
OG.6.1.43	<i>Other optional/relevant information</i>
OG.6.1.44	<i>Other optional/relevant information</i>
OG.6.1.45	<i>Other optional/relevant information</i>



# B1. Harmonised Transparency Template - Mortgage Assets

HTT 2021

Reporting in Domestic Currency	GBP
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<b>CONTENT OF TAB B1</b>
<a href="#">7. Mortgage Assets</a>
<a href="#">7.A Residential Cover Pool</a>
<a href="#">7.B Commercial Cover Pool</a>

Field Number	7. Mortgage Assets			
<b>1. Property Type Information</b>				
		<b>Nominal (mn)</b>		<b>% Total Mortgages</b>
M.7.1.1	Residential	4,846.6		100.0%
M.7.1.2	Commercial	0.0		0.0%
M.7.1.3	Other	0.0		0.0%
M.7.1.4	Total	4,846.6		100.0%
OM.7.1.1	<i>o/w Housing Cooperatives / Multi-family assets</i>			0.0%
OM.7.1.2	<i>o/w Forest &amp; Agriculture</i>			0.0%
OM.7.1.3	<i>o/w [If relevant, please specify]</i>			0.0%
OM.7.1.4	<i>o/w [If relevant, please specify]</i>			0.0%
OM.7.1.5	<i>o/w [If relevant, please specify]</i>			0.0%
OM.7.1.6	<i>o/w [If relevant, please specify]</i>			0.0%
OM.7.1.7	<i>o/w [If relevant, please specify]</i>			0.0%
OM.7.1.8	<i>o/w [If relevant, please specify]</i>			0.0%
OM.7.1.9	<i>o/w [If relevant, please specify]</i>			0.0%
OM.7.1.10	<i>o/w [If relevant, please specify]</i>			0.0%
OM.7.1.11	<i>o/w [If relevant, please specify]</i>			0.0%
<b>2. General Information</b>				
		<b>Residential Loans</b>	<b>Commercial Loans</b>	<b>Total Mortgages</b>
M.7.2.1	Number of mortgage loans	34636	0	34636
OM.7.2.1	<i>Optional information eg, Number of borrowers</i>			
OM.7.2.2	<i>Optional information eg, Number of guarantors</i>			
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
<b>3. Concentration Risks</b>				
		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.3.1	10 largest exposures	0.2%	0.0%	[For completion]
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
<b>4. Breakdown by Geography</b>				
		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.4.1	European Union	0.0%	0.0%	0.0%
M.7.4.2	Austria	0.0%	[For completion]	[For completion]
M.7.4.3	Belgium	0.0%	[For completion]	[For completion]
M.7.4.4	Bulgaria	0.0%	[For completion]	[For completion]
M.7.4.5	Croatia	0.0%	[For completion]	[For completion]
M.7.4.6	Cyprus	0.0%	[For completion]	[For completion]
M.7.4.7	Czechia	0.0%	[For completion]	[For completion]
M.7.4.8	Denmark	0.0%	[For completion]	[For completion]
M.7.4.9	Estonia	0.0%	[For completion]	[For completion]
M.7.4.10	Finland	0.0%	[For completion]	[For completion]
M.7.4.11	France	0.0%	[For completion]	[For completion]
M.7.4.12	Germany	0.0%	[For completion]	[For completion]
M.7.4.13	Greece	0.0%	[For completion]	[For completion]
M.7.4.14	Netherlands	0.0%	[For completion]	[For completion]
M.7.4.15	Hungary	0.0%	[For completion]	[For completion]
M.7.4.16	Ireland	0.0%	[For completion]	[For completion]
M.7.4.17	Italy	0.0%	[For completion]	[For completion]
M.7.4.18	Latvia	0.0%	[For completion]	[For completion]
M.7.4.19	Lithuania	0.0%	[For completion]	[For completion]
M.7.4.20	Luxembourg	0.0%	[For completion]	[For completion]
M.7.4.21	Malta	0.0%	[For completion]	[For completion]





M.7.4.22	Poland	0.0%	[For completion]	[For completion]
M.7.4.23	Portugal	0.0%	[For completion]	[For completion]
M.7.4.24	Romania	0.0%	[For completion]	[For completion]
M.7.4.25	Slovakia	0.0%	[For completion]	[For completion]
M.7.4.26	Slovenia	0.0%	[For completion]	[For completion]
M.7.4.27	Spain	0.0%	[For completion]	[For completion]
M.7.4.28	Sweden	0.0%	[For completion]	[For completion]
M.7.4.29	<b>European Economic Area (not member of EU)</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>
M.7.4.30	Iceland	0.0%	[For completion]	[For completion]
M.7.4.31	Liechtenstein	0.0%	[For completion]	[For completion]
M.7.4.32	Norway	0.0%	[For completion]	[For completion]
M.7.4.33	Other	<u>100.0%</u>	<u>0.0%</u>	<u>0.0%</u>
M.7.4.34	Switzerland	0.0%	[For completion]	[For completion]
M.7.4.35	United Kingdom	100.0%	[For completion]	[For completion]
M.7.4.36	Australia	0.0%	[For completion]	[For completion]
M.7.4.37	Brazil	0.0%	[For completion]	[For completion]
M.7.4.38	Canada	0.0%	[For completion]	[For completion]
M.7.4.39	Japan	0.0%	[For completion]	[For completion]
M.7.4.40	Korea	0.0%	[For completion]	[For completion]
M.7.4.41	New Zealand	0.0%	[For completion]	[For completion]
M.7.4.42	Singapore	0.0%	[For completion]	[For completion]
M.7.4.43	US	0.0%	[For completion]	[For completion]
M.7.4.44	Other	0.0%	[For completion]	[For completion]
OM.7.4.1	<i>o/w [If relevant, please specify]</i>			
OM.7.4.2	<i>o/w [If relevant, please specify]</i>			
OM.7.4.3	<i>o/w [If relevant, please specify]</i>			
OM.7.4.4	<i>o/w [If relevant, please specify]</i>			
OM.7.4.5	<i>o/w [If relevant, please specify]</i>			
OM.7.4.6	<i>o/w [If relevant, please specify]</i>			
OM.7.4.7	<i>o/w [If relevant, please specify]</i>			
OM.7.4.8	<i>o/w [If relevant, please specify]</i>			
OM.7.4.9	<i>o/w [If relevant, please specify]</i>			
OM.7.4.10	<i>o/w [If relevant, please specify]</i>			

<b>5. Breakdown by regions of main country of origin</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.5.1	East Midlands	5.5%	ND2	5.5%
M.7.5.2	East of England	3.5%	ND2	3.3%
M.7.5.3	London	16.8%	ND2	17.0%
M.7.5.4	North East	3.8%	ND2	3.8%
M.7.5.5	North West	12.2%	ND2	12.2%
M.7.5.6	Northern Ireland	0.4%	ND2	0.3%
M.7.5.7	Scotland	9.4%	ND2	9.6%
M.7.5.8	South East	17.9%	ND2	17.8%
M.7.5.9	South West	5.3%	ND2	5.2%
M.7.5.10	Wales	3.0%	ND2	3.0%
M.7.5.11	West Midlands	6.0%	ND2	6.0%
M.7.5.12	Yorkshire and Humber	16.3%	ND2	16.3%
M.7.5.13				
M.7.5.14				
M.7.5.15				
M.7.5.16				
M.7.5.17				
M.7.5.18				
M.7.5.19				
M.7.5.20				
M.7.5.21				
M.7.5.22				
M.7.5.23				
M.7.5.24				
M.7.5.25				
M.7.5.26				
M.7.5.27				
M.7.5.28				
M.7.5.29				
M.7.5.30				
M.7.5.31				
M.7.5.32				
M.7.5.33				



M.7.5.34  
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M.7.5.38  
M.7.5.39  
M.7.5.40  
M.7.5.41  
M.7.5.42  
M.7.5.43  
M.7.5.44  
M.7.5.45  
M.7.5.46  
M.7.5.47  
M.7.5.48  
M.7.5.49  
M.7.5.50

<b>6. Breakdown by Interest Rate</b>					
		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>	
M.7.6.1	Fixed rate	92.3%	ND2	91.5%	
M.7.6.2	Floating rate	7.7%	ND2	8.0%	
M.7.6.3	Other	0.4%	ND2	0.4%	
OM.7.6.1					
OM.7.6.2					
OM.7.6.3					
OM.7.6.4					
OM.7.6.5					
OM.7.6.6					
<b>7. Breakdown by Repayment Type</b>					
		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>	
M.7.7.1	Bullet / interest only	2.3%	ND2	2.4%	
M.7.7.2	Amortising	78.1%	ND2	77.6%	
M.7.7.3	Other	19.6%	ND2	20.0%	
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
<b>8. Loan Seasoning</b>					
		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>	
M.7.8.1	Up to 12months	6.4%	ND2	4.6%	
M.7.8.2	≥ 12 - ≤ 24 months	11.8%	ND2	14.0%	
M.7.8.3	≥ 24 - ≤ 36 months	15.8%	ND2	18.1%	
M.7.8.4	≥ 36 - ≤ 60 months	30.1%	ND2	27.7%	
M.7.8.5	≥ 60 months	35.9%	ND2	35.7%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
<b>9. Non-Performing Loans (NPLs)</b>					
		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>	
M.7.9.1	% NPLs	0.1%	ND2	0.0%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
OM.7.9.4					
<b>7.A Residential Cover Pool</b>					
<b>10. Loan Size Information</b>					
		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7A.10.1	Average loan size (000s)	139,926.1			
	By buckets (mn):				
M.7A.10.2	<5,000	1,891,128.7	1,089	0.0%	3.1%
M.7A.10.3	≥5,000 and <10,000	4,736,780.8	640	0.1%	1.8%
M.7A.10.4	≥10,000 and <25,000	42,802,306.5	2,432	0.9%	7.0%
M.7A.10.5	≥25,000 and <50,000	145,584,398.1	3,884	3.0%	11.2%
M.7A.10.6	≥50,000 and <75,000	258,868,562.8	4,136	5.3%	11.9%
M.7A.10.7	≥75,000 and <100,000	347,151,946.7	3,978	7.2%	11.5%
M.7A.10.8	≥100,000 and <150,000	806,933,605.7	6,529	16.6%	18.9%
M.7A.10.9	≥150,000 and <200,000	704,145,342.9	4,060	14.5%	11.7%
M.7A.10.10	≥200,000 and <250,000	576,080,207.6	2,589	11.9%	7.5%



M.7A.10.11	>=250,000 and <300,000	471,631,666.1	1,721	9.7%	5.0%
M.7A.10.12	>=300,000 and <350,000	386,183,232.1	1,195	8.0%	3.5%
M.7A.10.13	>=350,000 and <400,000	335,560,300.5	898	6.9%	2.6%
M.7A.10.14	>=400,000 and <450,000	235,243,312.2	555	4.9%	1.6%
M.7A.10.15	>=450,000 and <500,000	151,934,991.0	322	3.1%	0.9%
M.7A.10.16	>=500,000 and <600,000	177,272,006.3	327	3.7%	0.9%
M.7A.10.17	>=600,000 and <700,000	100,576,885.4	156	2.1%	0.5%
M.7A.10.18	>=700,000 and <800,000	53,477,482.1	72	1.1%	0.2%
M.7A.10.19	>=900,000 and <1,000,000	30,597,891.0	36	0.6%	0.1%
M.7A.10.20	>=800,000 and <900,000	15,947,845.6	17	0.3%	0.0%
M.7A.10.21	>=1,000,000	0.0	0	0.0%	0.0%
M.7A.10.22					
M.7A.10.23					
M.7A.10.24					
M.7A.10.25					
M.7A.10.26	Total	4,846,619,892.1	34,636	100.0%	100.0%

11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	58.6%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	927,463,191.8	13,735	19.1%	39.7%
M.7A.11.3	>40 - <=50 %	648,769,889.2	4,303	13.4%	12.4%
M.7A.11.4	>50 - <=60 %	822,377,192.6	4,427	17.0%	12.8%
M.7A.11.5	>60 - <=70 %	805,658,985.5	4,007	16.6%	11.6%
M.7A.11.6	>70 - <=80 %	864,200,009.0	4,215	17.8%	12.2%
M.7A.11.7	>80 - <=90 %	698,271,749.5	3,488	14.4%	10.1%
M.7A.11.8	>90 - <=100 %	79,575,902.5	460	1.6%	1.3%
M.7A.11.9	>100%	302,972.1	2	0.0%	0.0%
M.7A.11.10	Total	4,846,619,892.1	34,637	100.0%	100.0%
OM.7A.11.1	<i>o/w &gt;100 - &lt;=110 %</i>			0.0%	0.0%
OM.7A.11.2	<i>o/w &gt;110 - &lt;=120 %</i>			0.0%	0.0%
OM.7A.11.3	<i>o/w &gt;120 - &lt;=130 %</i>			0.0%	0.0%
OM.7A.11.4	<i>o/w &gt;130 - &lt;=140 %</i>			0.0%	0.0%
OM.7A.11.5	<i>o/w &gt;140 - &lt;=150 %</i>			0.0%	0.0%
OM.7A.11.6	<i>o/w &gt;150 %</i>			0.0%	0.0%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					

12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	50.5%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	1,471,110,200.6	17,865	30.4%	51.6%
M.7A.12.3	>40 - <=50 %	809,566,831.8	4,595	16.7%	13.3%
M.7A.12.4	>50 - <=60 %	836,703,821.5	4,179	17.3%	12.1%
M.7A.12.5	>60 - <=70 %	789,415,229.5	3,800	16.3%	11.0%
M.7A.12.6	>70 - <=80 %	732,179,811.3	3,340	15.1%	9.6%
M.7A.12.7	>80 - <=90 %	207,508,778.8	857	4.3%	2.5%
M.7A.12.8	>90 - <=100 %	135,218.7	1	0.0%	0.0%
M.7A.12.9	>100%	0.0	0	0.0%	0.0%
M.7A.12.10	Total	4,846,619,892.1	34,637	100.0%	100.0%
OM.7A.12.1	<i>o/w &gt;100 - &lt;=110 %</i>			0.0%	0.0%
OM.7A.12.2	<i>o/w &gt;110 - &lt;=120 %</i>			0.0%	0.0%
OM.7A.12.3	<i>o/w &gt;120 - &lt;=130 %</i>			0.0%	0.0%
OM.7A.12.4	<i>o/w &gt;130 - &lt;=140 %</i>			0.0%	0.0%
OM.7A.12.5	<i>o/w &gt;140 - &lt;=150 %</i>			0.0%	0.0%
OM.7A.12.6	<i>o/w &gt;150 %</i>			0.0%	0.0%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					

13. Breakdown by type		% Residential Loans
M.7A.13.1	Owner occupied	100.0%
M.7A.13.2	Second home/Holiday houses	0.0%
M.7A.13.3	Buy-to-let/Non-owner occupied	0.0%
M.7A.13.4	Subsidised housing	0.0%
M.7A.13.5	Agricultural	0.0%
M.7A.13.6	Other	0.0%



OM.7A.13.1 o/w Private rental  
 OM.7A.13.2 o/w Multi-family housing  
 OM.7A.13.3 o/w Buildings under construction  
 OM.7A.13.4 o/w Buildings land  
 OM.7A.13.5 o/w [If relevant, please specify]  
 OM.7A.13.6 o/w [If relevant, please specify]  
 OM.7A.13.7 o/w [If relevant, please specify]  
 OM.7A.13.8 o/w [If relevant, please specify]  
 OM.7A.13.9 o/w [If relevant, please specify]  
 OM.7A.13.10 o/w [If relevant, please specify]

14. Loan by Ranking		% Residential Loans
M.7A.14.1	1st lien / No prior ranks	100.0%
M.7A.14.2	Guaranteed	0.0%
M.7A.14.3	Other	0.0%

OM.7A.14.1  
 OM.7A.14.2  
 OM.7A.14.3  
 OM.7A.14.4  
 OM.7A.14.5  
 OM.7A.14.6

15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level	[For completion]	[For completion]		
M.7A.15.2	TBC at a country level	[For completion]	[For completion]		
M.7A.15.3	TBC at a country level	[For completion]	[For completion]		
M.7A.15.4	TBC at a country level	[For completion]	[For completion]		
M.7A.15.5	TBC at a country level	[For completion]	[For completion]		
M.7A.15.6	TBC at a country level	[For completion]	[For completion]		
M.7A.15.7	TBC at a country level	[For completion]	[For completion]		
M.7A.15.8	TBC at a country level	[For completion]	[For completion]		
M.7A.15.9	TBC at a country level	[For completion]	[For completion]		
M.7A.15.10	TBC at a country level	[For completion]	[For completion]		
M.7A.15.11	TBC at a country level	[For completion]	[For completion]		
M.7A.15.12	TBC at a country level	[For completion]	[For completion]		
M.7A.15.13	TBC at a country level	[For completion]	[For completion]		
M.7A.15.14	TBC at a country level	[For completion]	[For completion]		
M.7A.15.15	TBC at a country level	[For completion]	[For completion]		
M.7A.15.16	TBC at a country level	[For completion]	[For completion]		
M.7A.15.17	TBC at a country level	[For completion]	[For completion]		
M.7A.15.18	no data	[For completion]	[For completion]		
M.7A.15.19	Total	0	0	0.0%	0.0%

OM.7A.15.1  
 OM.7A.15.2  
 OM.7A.15.3

16. Average energy use intensity (kWh/m2) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level	[For completion]	[For completion]		
M.7A.16.2	TBC at a country level	[For completion]	[For completion]		
M.7A.16.3	TBC at a country level	[For completion]	[For completion]		
M.7A.16.4	TBC at a country level	[For completion]	[For completion]		
M.7A.16.5	TBC at a country level	[For completion]	[For completion]		
M.7A.16.6	TBC at a country level	[For completion]	[For completion]		
M.7A.16.7	TBC at a country level	[For completion]	[For completion]		
M.7A.16.8	TBC at a country level	[For completion]	[For completion]		
M.7A.16.9	TBC at a country level	[For completion]	[For completion]		
M.7A.16.10	TBC at a country level	[For completion]	[For completion]		
M.7A.16.11	TBC at a country level	[For completion]	[For completion]		
M.7A.16.12	TBC at a country level	[For completion]	[For completion]		
M.7A.16.13	TBC at a country level	[For completion]	[For completion]		
M.7A.16.14	TBC at a country level	[For completion]	[For completion]		
M.7A.16.15	TBC at a country level	[For completion]	[For completion]		
M.7A.16.16	TBC at a country level	[For completion]	[For completion]		
M.7A.16.17	TBC at a country level	[For completion]	[For completion]		
M.7A.16.18	no data	[For completion]	[For completion]		
M.7A.16.19	Total	0	0	0.0%	0.0%

OM.7A.16.1  
 OM.7A.16.2  
 OM.7A.16.3

17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
---------------------------------------	--	--------------	---------------------	---------------------	--------------------



M.7A.17.1	older than 1919	[For completion]	[For completion]		
M.7A.17.2	1919 - 1945	[For completion]	[For completion]		
M.7A.17.3	1945 - 1960	[For completion]	[For completion]		
M.7A.17.4	1961 - 1970	[For completion]	[For completion]		
M.7A.17.5	1971 - 1980	[For completion]	[For completion]		
M.7A.17.6	1981 - 1990	[For completion]	[For completion]		
M.7A.17.7	1991 - 2000	[For completion]	[For completion]		
M.7A.17.8	2001 - 2005	[For completion]	[For completion]		
M.7A.17.9	2006 and later	[For completion]	[For completion]		
M.7A.17.10	no data	[For completion]	[For completion]		
M.7A.17.11	Total	0	0	0.0%	0.0%
OM.7A.17.1					

<b>18. Dwelling type - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
M.2A.18.1	House, detached or semi-detached	[For completion]	[For completion]		
M.2A.18.2	Flat or Apartment	[For completion]	[For completion]		
M.2A.18.3	Bungalow	[For completion]	[For completion]		
M.2A.18.4	Terraced House	[For completion]	[For completion]		
M.2A.18.5	Multifamily House	[For completion]	[For completion]		
M.2A.18.6	Land Only	[For completion]	[For completion]		
M.2A.18.7	other	[For completion]	[For completion]		
M.2A.18.8	Total	0	0	0.0%	0.0%
OM.7A.18.1					

<b>19. New Residential Property - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
M.2A.19.1	New Property	[For completion]	[For completion]		
M.2A.19.2	Existing property	[For completion]	[For completion]		
M.2A.19.3	other	[For completion]	[For completion]		
M.2A.19.4	no data	[For completion]	[For completion]		
M.2A.19.5	Total	0	0	0.0%	0.0%

- M.2A.19.1
- M.2A.19.2
- M.2A.19.3
- M.2A.19.4
- M.2A.19.5
- M.2A.19.6
- M.2A.19.7
- M.2A.19.8
- M.2A.19.9
- M.2A.19.10
- M.2A.19.11
- M.2A.19.12
- M.2A.19.13
- M.2A.19.14
- M.2A.19.15
- M.2A.19.16
- M.2A.19.17
- M.2A.19.18
- M.2A.19.19
- M.2A.19.20
- M.2A.19.21
- M.2A.19.22
- M.2A.19.23
- M.2A.19.24
- M.2A.19.25
- M.2A.19.26
- M.2A.19.27
- M.2A.19.28
- M.2A.19.29
- M.2A.19.30
- M.2A.19.31
- M.2A.19.32
- M.2A.19.33
- M.2A.19.34
- M.2A.19.35
- M.2A.19.36
- M.2A.19.37
- M.2A.19.38
- M.2A.19.39



M.2A.19.40  
M.2A.19.41  
M.2A.19.42  
M.2A.19.43  
M.2A.19.44  
M.2A.19.45  
M.2A.19.46  
M.2A.19.47  
M.2A.19.48  
M.2A.19.49  
M.2A.19.50

**7B Commercial Cover Pool**

**20. Loan Size Information**

		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.20.1	Average loan size (000s)	[For completion]			
	By buckets (mn):				
M.7B.20.2	TBC at a country level	[For completion]	[For completion]		
M.7B.20.3	TBC at a country level	[For completion]	[For completion]		
M.7B.20.4	TBC at a country level	[For completion]	[For completion]		
M.7B.20.5	TBC at a country level	[For completion]	[For completion]		
M.7B.20.6	TBC at a country level	[For completion]	[For completion]		
M.7B.20.7	TBC at a country level	[For completion]	[For completion]		
M.7B.20.8	TBC at a country level	[For completion]	[For completion]		
M.7B.20.9	TBC at a country level	[For completion]	[For completion]		
M.7B.20.10	TBC at a country level	[For completion]	[For completion]		
M.7B.20.11	TBC at a country level	[For completion]	[For completion]		
M.7B.20.12	TBC at a country level	[For completion]	[For completion]		
M.7B.20.13	TBC at a country level	[For completion]	[For completion]		
M.7B.20.14	TBC at a country level	[For completion]	[For completion]		
M.7B.20.15	TBC at a country level	[For completion]	[For completion]		
M.7B.20.16	TBC at a country level	[For completion]	[For completion]		
M.7B.20.17	TBC at a country level	[For completion]	[For completion]		
M.7B.20.18	TBC at a country level	[For completion]	[For completion]		
M.7B.20.19	TBC at a country level	[For completion]	[For completion]		
M.7B.20.20	TBC at a country level	[For completion]	[For completion]		
M.7B.20.21	TBC at a country level	[For completion]	[For completion]		
M.7B.20.22	TBC at a country level	[For completion]	[For completion]		
M.7B.20.23	TBC at a country level	[For completion]	[For completion]		
M.7B.20.24	TBC at a country level	[For completion]	[For completion]		
M.7B.20.25	TBC at a country level	[For completion]	[For completion]		
M.7B.20.26	Total	0.0	0	0.0%	0.0%

**21. Loan to Value (LTV) Information - UNINDEXED**

		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
M.7B.21.2	>0 - <=40 %	[For completion]	[For completion]		
M.7B.21.3	>40 - <=50 %	[For completion]	[For completion]		
M.7B.21.4	>50 - <=60 %	[For completion]	[For completion]		
M.7B.21.5	>60 - <=70 %	[For completion]	[For completion]		
M.7B.21.6	>70 - <=80 %	[For completion]	[For completion]		
M.7B.21.7	>80 - <=90 %	[For completion]	[For completion]		
M.7B.21.8	>90 - <=100 %	[For completion]	[For completion]		
M.7B.21.9	>100 %	[For completion]	[For completion]		
M.7B.21.10	Total	0.0	0	0.0%	0.0%
OM.7B.21.1	o/w >100 - <=110 %				
OM.7B.21.2	o/w >110 - <=120 %				
OM.7B.21.3	o/w >120 - <=130 %				
OM.7B.21.4	o/w >130 - <=140 %				
OM.7B.21.5	o/w >140 - <=150 %				
OM.7B.21.6	o/w >150 %				
OM.7B.21.7					
OM.7B.21.8					
OM.7B.21.9					

**22. Loan to Value (LTV) Information - INDEXED**

		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
	By LTV buckets (mn):				



M.7B.22.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.9	>100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.10	Total	0.0	0	0.0%	0.0%
OM.7B.22.1	o/w >100 - <=110 %				
OM.7B.22.2	o/w >110 - <=120 %				
OM.7B.22.3	o/w >120 - <=130 %				
OM.7B.22.4	o/w >130 - <=140 %				
OM.7B.22.5	o/w >140 - <=150 %				
OM.7B.22.6	o/w >150 %				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					

23. Breakdown by Type		% Commercial loans
M.7B.23.1	Retail	[For completion]
M.7B.23.2	Office	[For completion]
M.7B.23.3	Hotel/Tourism	[For completion]
M.7B.23.4	Shopping malls	[For completion]
M.7B.23.5	Industry	[For completion]
M.7B.23.6	Agriculture	[For completion]
M.7B.23.7	Other commercially used	[For completion]
M.7B.23.8	Hospital	[For completion]
M.7B.23.9	School	[For completion]
M.7B.23.10	other RE with a social relevant purpose	[For completion]
M.7B.23.11	Land	[For completion]
M.7B.23.12	Property developers / Bulding under construction	[For completion]
M.7B.23.13	Other	[For completion]
OM.7B.23.1	o/w Cultural purposes	
OM.7B.23.2	o/w [If relevant, please specify]	
OM.7B.23.3	o/w [If relevant, please specify]	
OM.7B.23.4	o/w [If relevant, please specify]	
OM.7B.23.5	o/w [If relevant, please specify]	
OM.7B.23.6	o/w [If relevant, please specify]	
OM.7B.23.7	o/w [If relevant, please specify]	
OM.7B.23.8	o/w [If relevant, please specify]	
OM.7B.23.9	o/w [If relevant, please specify]	
OM.7B.23.10	o/w [If relevant, please specify]	
OM.7B.23.11	o/w [If relevant, please specify]	
OM.7B.23.12	o/w [If relevant, please specify]	
OM.7B.23.13	o/w [If relevant, please specify]	
OM.7B.23.14	o/w [If relevant, please specify]	



## C. Harmonised Transparency Template - Glossary

HTT 2021

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Actual	[For completion]
HG.1.2	OC Calculation: Legal minimum	[For completion]
HG.1.3	OC Calculation: Committed	[For completion]
HG.1.4	Interest Rate Types	[For completion]
HG.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	[For completion]
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	[For completion]
HG.1.7	LTVs: Definition	[For completion]
HG.1.8	LTVs: Calculation of property/shipping value	
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	
HG.1.10	LTVs: Frequency and time of last valuation	
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	[For completion]
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	[For completion]
HG.1.13	Non-performing loans	[For completion]
HG.1.14	Sustainability - strategy pursued in the cover pool	[For completion]
HG.1.15	Subsidised Housing (definitions of affordable, social housing)	
HG.1.16	New Property and Existing Property	[For completion]
HG.1.17		
OHG.1.1	NPV assumptions (when stated)	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
2. Glossary - ESG items (optional)		Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	[For completion]
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	[For completion]
HG.2.3	New Property and Existing Property	[For completion]
OHG.2.1		
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
3. Reason for No Data		Value
HG.3.1	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
OHG.3.1		
OHG.3.2		
OHG.3.3		
4. Glossary - Extra national and/or Issuer Items		Definition
HG.4.1	Other definitions deemed relevant	[For completion]
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		





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## **5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE**

We process information about you in accordance with our Privacy Policy. By using the Site, you consent to such processing and you warrant that the information you provide is true, accurate and complete.

## **6. VIRUSES, HACKING, OTHER OFFENCES**

You must not misuse the Site by knowingly introducing viruses, trojan horses, worms, logic bombs or other material which is malicious or technologically harmful. You must not attempt to gain unauthorised access to the Site, the server on which the Site is stored, or any server, by breaching this provision, or to circumvent any security measures on the Site. If you do so, you shall be liable to us for any such breach to the relevant law enforcement authorities and we shall co-operate with those authorities by disclosing your identity to them. You are to be held responsible for any damage caused by a virus or other technologically harmful material that may infect your computer equipment, computer programs, information or other proprietary material due to your use of the Site or to your downloading of any software or material from it, even if it is free from viruses or defects, compatible with your equipment or fit for any purpose. It is your responsibility to use suitable anti-virus software on any software or other material that you may download from this Site and to ensure the compatibility of such software or material with your equipment. We reserve the right to prohibit any activities of any nature or description that, in our sole discretion, might tend to damage or injure our commercial reputation or goodwill or the reputations or goodwill of any of the providers or subscribers to this Site.



## 7. JURISDICTION AND APPLICABLE LAW

The courts of Brussels, Belgium shall have exclusive jurisdiction over any claim arising from, or related to, a visit to the Site or these T&Cs. These T&Cs and any dispute or claim arising out of or in connection with them or their subject matter or formation (including non-

## 8. VARIATIONS

we may revise these T&Cs at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we have made, as they are binding on you. Certain of the provisions contained in these T&Cs may also be superseded by provisions or notices published elsewhere on the Site.

## 9. CONTACTS

Details of how to contact us are available by clicking on Contact Us.

We shall inform you if any of our contact details change by posting a notice on the Site.

## SECTION D. CBFL ACCEPTABLE USE POLICY

Foundation ("we" or "us") on which you may use the website [www.coveredbondlabel.com](http://www.coveredbondlabel.com) (the "Site"). The Policy shall apply to all users of, and visitors to, the Site.

Your use of the Site means that you accept, and agree to abide by, all the terms of the Policy, which supplement our Terms of Use.

### 1. PROHIBITED USES

You may use the Site for lawful purposes only. You may not use the Site:

- in any way that breaches any applicable local, national or international law or regulation;
- in any way which breaches or contravenes our content standards (see para 2 below);
- in any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect;
- to transmit, or procure the sending of, any unsolicited or unauthorised advertising or promotional material or any other form of similar
- to knowingly transmit any information, send or upload any material that contains viruses, Trojan horses, worms, time-bombs, keystroke loggers, spyware, adware or any other harmful programs or similar computer code designed to adversely affect the operation of any computer software or hardware.

You also agree:

- not to reproduce, duplicate, copy or re-sell any part of the Site in contravention of the provisions of our Terms of Use; and
- not to access without authority, interfere with, damage or disrupt:
  - any part of the Site;
  - any equipment or network on which the Site is stored;
  - any software used in the provision of the Site; or



- any equipment or network or software owned or used by any third party.

## 2. CONTENT STANDARDS

These content standards apply to any and all information (the "Information") which you contribute to the Site.

Information must:

- be accurate; and
- comply with applicable law in Belgium and in any country from which it is posted.

Information must not:

- infringe any copyright, database right, trade mark or other proprietary right of any other person;
- be likely to deceive any person; or
- be provided in breach of any legal duty owed to any person, such as a contractual duty or a duty of confidence;

## 3. SUSPENSION AND TERMINATION

We will determine, at our sole discretion, whether your use of the Site has caused a breach of the Policy. When a breach of the Policy has occurred, we may, at our sole discretion, suspend or terminate your access to the Site. Failure to comply with the Policy will constitute a material breach of our Terms of Use upon which you are permitted to use the Site, and may

- immediate, temporary or permanent withdrawal of your right to use the Site;
- immediate, temporary or permanent removal of any Information uploaded by you to the Site;
- legal proceedings against you for reimbursement of all costs on an indemnity basis (including, but not limited to, reasonable administrative and legal costs);
- disclosure of information to law enforcement authorities as requested by law or as we reasonably feel is necessary; or
- any other action we deem to be appropriate;

## 4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

You may download information from our Site in any of the ways expressly permitted by the Site. Where indicated by the Site, you shall supply all the details requested and accept all the applicable terms and conditions before attempting to download any information from the Site. You may use the downloaded information for your personal use or internal business purposes only (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material). You may not distribute or show any materials downloaded or printed from our Site to any third parties or quote or refer to any such materials in any public or private communication. If you wish to use the information or materials available on or through this Site in violation of laws in your, or any other applicable, jurisdiction, it remains your responsibility at all times to ensure that such laws are not violated.

## 5. CHANGES TO THE POLICY



We may revise the Policy at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we make, as they are legally binding on you. Some of the provisions contained in the Policy may also be superseded by provisions or notices published elsewhere on the Site.

## SECTION E. CBFL PRIVACY POLICY

The Covered Bond Label Foundation ("we" or "us") is committed to protecting and respecting the privacy of our users. This policy (together with our Terms of Use and any other documents referred to in it) sets out the basis on which any personal information we collect from, or that is provided to us by, a user (including from any individual who represents, and/or acts on behalf of, a user) ("you") will be processed by us. We are committed to protecting your privacy in accordance with the law, including the *Loi relative à la protection de la vie privée à l'égard des traitements de données à caractère personnel* / *wet tot bescherming van de persoonlijke levenssfeer ten opzichte van de verwerking van persoonsgegevens* (the "Belgian DPA"). We (the Covered Bond Label Foundation) are the data

### 1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

- information that you provide by completing any form on our website ([www.coveredbondlabel.com](http://www.coveredbondlabel.com)) (the "Site"). This includes information provided at the time of registering to use the Site, subscribing to our service, posting material or requesting further services;
- if you contact us, we may keep a record of that correspondence; and
- details of your visits to the Site and the resources that you access.

This information may include personal information (such as your name or title) and we will only process such personal information for the

### 2. INFORMATION USE

We may collect and process your personal information for the following purposes:

- to ensure that content from the Site is presented in the most effective manner for your computer;
- to provide you with information, products or services that you request from us or which we feel may interest you; and
- to notify you about changes to our service.

If you do not want us to use your information in this way, or to pass your details on to third parties for marketing purposes, you can refuse consent to such processing by ticking the relevant box situated on the form on which we collect your information.

### 3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

You agree that your personal information may be communicated to third parties:

- if we are under a duty to disclose or share your personal information in order to comply with any legal obligation, or in order to enforce or
- in the case of any legitimate interest; and
- for direct marketing purposes (unless you object to such processing in accordance with paragraph 2 above).





- By submitting your personal information, you also agree that such information may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"), whether or not an adequate level of protection is ensured for personal information in the country of reception.
- Your personal information may also be processed by staff operating outside the EEA who work for us or for one of our processors for the same purposes as listed in paragraph 2 above. Such staff may be engaged in, among other things, the provision of support services.

#### **4. SECURITY**

We will take all steps reasonably necessary to ensure that your information is treated securely and in accordance with this privacy policy, and to prevent personal information being accessible to and processed by unauthorised parties, or being accidentally changed or deleted. There are internal security measures in place to protect the premises, servers, network, data transfers, and the information itself.

You acknowledge however that the transmission of information via the internet is not completely secure. While we will use reasonable endeavours to protect your personal information, we cannot fully guarantee the security of your information transmitted to the Site.

Where we have given you a password which enables you to access certain parts of the Site, you are responsible for keeping this password

#### **5. YOUR RIGHTS**

pertaining to you. You can exercise these rights at any time by contacting us by email by clicking on Contact Us or by letter addressed to Covered Bond Label Foundation Rue de la Science 14 - 1040 Brussels - Belgium.

You also have the right to ask us not to process your personal information for marketing purposes. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your information or by contacting us by email or by letter in accordance with the above.

#### **6. CHANGES TO OUR PRIVACY POLICY**

Any changes we may make to our privacy policy in the future will be posted on this page.

#### **7. CONTACT**

If you have any questions about this policy, the collection and use of your personal information or other privacy-specific concerns please

## RCB 3 Annex 2D: Asset Pool Notification Form

### Completing the form

Please complete all fields.

Unless specified otherwise, please report data as of the *End Date of reporting period*.

This Asset Notification Form must be submitted each month and published by the Issuer on a secure, password-protected website.

This form must also be sent at least five business days prior to any proposed assets transfer (giving details of the size and composition of the transfer) when such transfer changes the level of over collateralisation by 5% or more.

### Warning

Knowingly or recklessly giving us false or misleading information may be a criminal offence (Regulation 38 of the RCB Regulations and section 398 of the Financial Services and Markets Act 2000).

### Sending the form

Send this form to us by email to [rcb@fca.gov.uk](mailto:rcb@fca.gov.uk). It is our preference for all correspondence to be submitted electronically. If this is not possible your form may also be submitted by post or by hand to the address below.

Covered Bonds Team  
Capital Markets  
The Financial Services Authority  
25 The North Colonnade  
Canary Wharf  
London  
E14 5HS

### Administration

Name of issuer	Yorkshire Building Society
Name of RCB programme	Yorkshire Building Society €7.5 billion Global Covered Bond Programme
Name, job title and contact details of person validating this form	Richard Driver, Senior Manager - Treasury, <a href="mailto:rjdriver@ybs.co.uk">rjdriver@ybs.co.uk</a>
Date of form submission	31/10/2021
Start Date of reporting period	01/09/2021
End Date of reporting period	30/09/2021
Web links - prospectus, transaction documents, loan-level data	<a href="https://www.ybs.co.uk/your-society/treasury/index.html#funding-programmes">https://www.ybs.co.uk/your-society/treasury/index.html#funding-programmes</a>

### Counterparties, Ratings

	Counterparty/ies	Fitch		Moody's	
		Rating trigger	Current rating	Rating trigger	Current rating
Covered bonds		-	AAA	-	Aaa
Issuer	Yorkshire Building Society	-	A-/F1	-	A3/P-2
Seller(s)	Yorkshire Building Society	< BBB-, < F2	A-/F1	< Baa3, < P-2	A3/P-2
Cash Manager	Yorkshire Building Society	< BBB-	A-/F1	+Baa1, < Baa3	A3/P-2
Back-up Cash Manager	n/a	-	-	-	-
Account Bank	Yorkshire Building Society	< F1	A-/F1	< P-1	A3/P-2
Stand-by Account Bank	HSBC Bank plc	< F1	AA-/F1+	< P-1	A1/P-1
Service(s)	Yorkshire Building Society	< BBB-	A-/F1	+Baa1, < Baa3	A3/P-2
Back-up Service(s)	n/a	-	-	-	-
Interest Rate Swap Provider	Yorkshire Building Society	< F3/BBB-	A-/F1	< P-2/A3	A3/P-2
Swap notional amount(s) (GBP)	4,801,771,200				
Swap notional maturity/ies	Loan balance zero				
LLP receive rate/margin	1.21%				
LLP pay rate/margin	1.85%				
Collateral posting amount(s) (GBP)	0				

### Accounts, Ledgers

	Value as of End Date of reporting period	Value as of Start Date of reporting period	TARGETED VALUE
Revenue receipts / ledger			
Beg Balance	0	n/a	n/a
Third party payments	(100)	n/a	n/a
Interest on Mortgages	7,538,722	n/a	n/a
Interest on GIC	0	n/a	n/a
Interest on Sub Assets	0	n/a	n/a
Interest on Authorised Investments	0	n/a	n/a
Transfer from Coupon payment ledger	0	n/a	n/a
Other Revenue	700,000	n/a	n/a
Amounts transferred from / (to) Reserve Fund	0	n/a	n/a
Cash Capital Contribution deemed to be revenue	0	n/a	n/a
Net interest from / (to) Interest Rate Swap Provider	(2,624,913)	n/a	n/a
Interest (to) Covered Bond Swap Providers	(1,068,557)	n/a	n/a
Pre-funding of monthly swap payments / other payments	(647,896)	n/a	n/a
Interest paid on Covered Bonds without Covered Bonds Swaps	0	n/a	n/a
Deferred Consideration	(3,897,257)	n/a	n/a
Closing Balance	0	n/a	n/a
Principal receipts / ledger			
Beg Balance	0	n/a	n/a
Principal repayments under mortgages	69,259,419	n/a	n/a
Proceeds from Term Advances	0	n/a	n/a
Mortgages Purchased	0	n/a	n/a
Cash Capital Contributions deemed to be principal	0	n/a	n/a
Proceeds from Mortgage Sales	3,096,674	n/a	n/a
Principal payments to Covered Bonds Swap Providers	0	n/a	n/a
Principal paid on Covered Bonds without Covered Bonds Swaps	0	n/a	n/a
Capital Distribution	(72,356,094)	n/a	n/a
Closing Balance	0	n/a	n/a
Reserve ledger			
Beg Balance	4,432,767	n/a	n/a
Transfers to GIC	(700,000)	n/a	n/a
Interest on GIC	0	n/a	n/a
Reserve Required Amount movement	0	n/a	n/a
Transfers from GIC	0	n/a	n/a
Closing Balance	3,732,767	n/a	3,048,995

### Asset Coverage Test

	Value	Description
A	4,265,815,981	Adjusted current balance
B	61,392,068	Principal collections not yet applied
C	0	Qualifying additional collateral
D	0	Substitute assets

E	n/a	Proceeds of sold mortgage loans
V	n/a	Set-off offset loans
W	n/a	Personal secured loans
X	n/a	Flexible draw capacity
Y	242,785,929	Set-off
Z	86,135,300	Negative carry
Total: A + B + C + D - (Y + Z)	3,998,286,820	
Method Used for Calculating "A" (note 1)	A (ii)	
Asset Percentage (%)	88.00%	
Maximum asset percentage from Fitch (%)	88.00%	
Maximum asset percentage from Moody's (%)	90.50%	
Maximum asset percentage from S&P (%)	n/a	
Credit support as derived from ACT (GBP)	1,077,136,820	
Credit support as derived from ACT (%)	36.9%	

Note 1

(i) Adjusted True Balance less deemed reductions. (ii) Arrears Adjusted True Balance less deemed Reductions multiplied by the Asset Percentage

Programme-Level Characteristics

Programme Currency	EUR
Programme size	7,500,000,000
Covered bonds principal amount outstanding (GBP, non-GBP series converted at swap FX rate)	2,921,150,000
Covered bonds principal amount outstanding (GBP, non-GBP series converted at current spot rate)	2,969,020,000
Cover pool balance (GBP)	4,846,619,892
GLC account balance (GBP)	73,263,650
Any additional collateral (please specify)	0
Any additional collateral (GBP)	0
Aggregate balance of off-set mortgages (GBP)	948,230,763
Aggregate deposits attaching to the cover pool (GBP)	242,785,929
Aggregate deposits attaching specifically to the off-set mortgages (GBP)	237,123,351
Nominal level of overcollateralisation (GBP)	1,925,469,892
Nominal level of overcollateralisation (%)	165.9%
Total Outstanding Current Balance of Mortgages in the Portfolio	4,846,619,892
Number of Mortgages in Pool	34,636
Average loan balance (GBP)	139,930
Weighted average indexed LTV (%)	50.52
Weighted average non-indexed LTV (%)	58.56
Weighted average seasoning (months)	64.47
Weighted average remaining term (months)	239.27
Weighted average interest rate (%)	2.11
Standard Variable Rate(s) (%)	4.49
Constant Pre-Payment Rate (% current month)	9.86
Constant Pre-Payment Rate (% quarterly average)	11.04
Principal Payment Rate (% current month)	15.02
Principal Payment Rate (% quarterly average)	16.09
Constant Default Rate (% current month)	0
Constant Default Rate (% quarterly average)	0
Fitch Discontinuity Factor (%)	4 (moderate risk)
Moody's Timely Payment Indicator	Probable
Moody's Collateral Score (%)	5.0 / 2.6

Mortgage Collections

Mortgage collections (scheduled - interest)	7,538,722
Mortgage collections (scheduled - principal)	20,479,029
Mortgage collections (unscheduled - interest)	0
Mortgage collections (unscheduled - principal)	40,913,039

Loan Redemptions & Replenishments Since Previous Reporting Date

	Number	% of total number	Amount (GBP)	% of total amount
Loan redemptions since previous reporting date	338	90.86%	31,243,852	92.82%
Loans bought back by sellers	34	9.14%	2,415,891	7.18%
of which are non-performing loans	4	11.76%	173,999	7.20%
of which have breached RGWs	0	0.00%	0	0.00%
Loans sold into the cover pool	0	n/a	0	n/a

Product Rate Type and Reversionary Profiles

	Number	% of total number	Amount (GBP)	% of total amount	Weighted average				
					Current rate	Remaining teaser period (months)	Current margin	Reversionary margin	Initial rate
Fixed at origination, reverting to SVR	28,951	83.59%	4,473,747,457	92.31%	2.03%	28.41	0.00%	0.00%	
Fixed at origination, reverting to Libor	0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	
Fixed at origination, reverting to tracker	0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	
Fixed for life	0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	
Tracker at origination, reverting to SVR	0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	
Tracker at origination, reverting to Libor	0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	
Tracker for life	2,353	6.79%	164,663,302	3.40%	1.78%	-	1.68%	1.68%	
SVR, including discount to SVR	3,332	9.62%	208,209,133	4.30%	4.00%	-	-0.48%	0.01%	
Libor	0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	
Total	34,636	100.00%	4,846,619,892	100.00%					

Stratifications

Arrears Breakdown	Number	% of Total Number	Amount	% of Total Amount
Current	34,478	99.54%	4,833,963,039	99.74%
0-1 months in arrears	85	0.25%	6,891,175	0.14%
1-2 months in arrears (greater than 1 month, includes 2 months)	30	0.09%	2,724,722	0.06%
2-3 months in arrears (greater than 2 months, includes 3 months)	14	0.04%	940,444	0.02%
3-6 months in arrears (greater than 3 months, includes 6 months)	25	0.07%	1,926,553	0.04%
6-12 months in arrears (greater than 6 months, includes 12 months)	4	0.01%	173,999	0.00%
12+ months in arrears (greater than 12 months)	0	0.00%	0	0.00%
Total	34,636	100.00%	4,846,619,892	100.00%

In response to the ongoing Covid-19 situation in the UK, it was announced on 20 March 2020 that mortgage borrowers impacted financially by Covid-19 should be offered a payment holiday. Where borrowers have made a successful application, they are not considered to be in a payment shortfall and therefore any such missed payments will not be considered as arrears for the purposes of investor reporting.

More general information on the scheme can be found on the FCA website at <https://www.fca.org.uk/firms/mortgages-coronavirus-guidance-firms>

Current LTV (Non-Indexed)	Number	% of Total Number	Amount	% of Total Amount
0-50% - Non Indexed	18,039	52.08%	1,576,397,601	32.53%
50-55%	2,153	6.22%	393,218,012	8.11%
55-60%	2,280	6.58%	430,604,603	8.88%
60-65%	2,014	5.81%	406,720,706	8.39%
65-70%	1,992	5.75%	398,961,671	8.23%
70-75%	2,002	5.78%	401,481,734	8.28%
75-80%	2,209	6.38%	461,933,118	9.53%
80-85%	2,165	6.25%	450,001,127	9.28%
85-90%	1,322	3.82%	247,502,003	5.11%
90-95%	490	1.44%	74,930,305	1.55%
95-100%	28	0.08%	4,366,641	0.09%
100-105%	2	0.01%	302,972	0.01%
105-110%	0	0.00%	0	0.00%
110-125%	0	0.00%	0	0.00%
125%+	0	0.00%	0	0.00%
<b>Total</b>	<b>34,636</b>	<b>100.00%</b>	<b>£ 4,846,619,892</b>	<b>100.00%</b>

Current LTV (Indexed as Defined in OC)	Number	% of Total Number	Amount	% of Total Amount
0-50% - Indexed	22,465	64.86%	2,281,622,963	47.08%
50-55%	2,207	6.37%	437,719,150	9.03%
55-60%	1,972	5.69%	398,969,591	8.23%
60-65%	1,915	5.53%	399,402,016	8.24%
65-70%	1,884	5.44%	390,751,432	8.06%
70-75%	1,830	5.28%	398,912,033	8.23%
75-80%	1,507	4.35%	331,997,134	6.85%
80-85%	741	2.14%	178,386,704	3.68%
85-90%	114	0.33%	28,723,650	0.59%
90-95%	1	0.00%	135,219	0.00%
95-100%	0	0.00%	0	0.00%
100-105%	0	0.00%	0	0.00%
105-110%	0	0.00%	0	0.00%
110-125%	0	0.00%	0	0.00%
125%+	0	0.00%	0	0.00%
<b>Total</b>	<b>34,636</b>	<b>100.00%</b>	<b>£ 4,846,619,892</b>	<b>100.00%</b>

Current outstanding balance of loan	Number	% of total number	Amount (GBP)	% of total amount
0-5,000	1,089	3.14%	1,891,129	0.04%
5,000-10,000	1,860	5.37%	4,736,781	0.10%
10,000-25,000	2,432	7.02%	42,802,307	0.88%
25,000-50,000	3,884	11.21%	145,584,398	3.00%
50,000-75,000	4,136	11.94%	258,868,563	5.34%
75,000-100,000	3,978	11.49%	347,151,947	7.16%
100,000-150,000	4,249	12.27%	806,933,606	16.65%
150,000-200,000	4,060	11.72%	704,145,343	14.53%
200,000-250,000	2,589	7.47%	576,080,208	11.89%
250,000-300,000	1,721	4.97%	471,631,666	9.73%
300,000-350,000	1,195	3.45%	386,183,232	7.97%
350,000-400,000	898	2.59%	335,560,301	6.92%
400,000-450,000	555	1.60%	235,243,312	4.85%
450,000-500,000	322	0.93%	151,934,991	3.13%
500,000-600,000	327	0.94%	177,272,006	3.66%
600,000-700,000	156	0.45%	100,576,885	2.08%
700,000-800,000	72	0.21%	53,477,482	1.10%
800,000-900,000	36	0.10%	30,597,891	0.63%
900,000-1,000,000	17	0.05%	15,947,846	0.33%
1,000,000 +	0	0.00%	0	0.00%
<b>Total</b>	<b>34,636</b>	<b>100.00%</b>	<b>£ 4,846,619,892</b>	<b>100.00%</b>

Regional Distribution	Number	% of Total Number	Amount	% of Total Amount
East Anglia	1,136	3.28%	167,682,296	3.46%
East Midlands	1,819	5.25%	265,244,636	5.47%
Greater London	3,033	8.75%	816,372,409	16.84%
Northern Ireland	170	0.49%	17,222,580	0.36%
North	1,874	5.41%	184,078,096	3.80%
North West	5,319	15.36%	591,129,831	12.20%
Scotland	4,363	12.60%	455,761,726	9.40%
South East	4,132	11.93%	805,915,313	16.63%
South West	1,693	4.89%	257,046,841	5.30%
Wales	1,373	3.96%	143,929,666	2.97%
West Midlands	2,095	6.05%	292,825,999	6.04%
Yorkshire and Humber	2,629	7.62%	789,610,477	16.29%
Other	0	0.00%	0	0.00%
<b>Total</b>	<b>34,636</b>	<b>100.00%</b>	<b>£ 4,846,619,892</b>	<b>100.00%</b>

Repayment type	Number	% of total number	Amount (GBP)	% of total amount
Capital repayment	25,158	72.64%	3,785,170,948	78.10%
Part-and-part	0	0.00%	0	0.00%
Interest-only	869	2.51%	113,218,181	2.34%
Offset	8,609	24.86%	948,230,763	19.56%
<b>Total</b>	<b>34,636</b>	<b>100.00%</b>	<b>£ 4,846,619,892</b>	<b>100.00%</b>

Seasoning	Number	% of total number	Amount (GBP)	% of total amount
0-12 months	1,404	4.05%	309,832,384	6.39%
12-24 months	2,845	8.21%	574,292,499	11.85%
24-36 months	4,036	11.65%	766,294,008	15.81%
36-48 months	4,597	13.27%	918,113,804	18.94%
48-60 months	3,057	8.83%	538,382,713	11.11%
60-72 months	2,032	5.87%	324,651,338	6.70%
72-84 months	2,052	5.92%	298,735,105	6.16%
84-96 months	2,741	7.91%	360,546,265	7.44%
96-108 months	268	0.77%	26,021,055	0.54%
108-120 months	599	1.73%	63,243,360	1.30%
120-150 months	1,419	4.10%	133,293,388	2.75%
150-180 months	2,893	8.35%	219,239,335	4.52%

180+ months	6,693	19.32%	313,974,638	6.48%
Total	34,636	100.00%	4,846,619,892	100.00%

Interest payment type	Number	% of total number	Amount (GBP)	% of total amount
Fixed	28,951	83.59%	4,473,747,457	92.31%
SVR	3,332	9.62%	208,209,133	4.30%
Tracker	2,353	6.79%	164,663,302	3.40%
Other (please specify)	0	0.00%	0	0.00%
Total	34,636	100.00%	4,846,619,892	100.00%

Loan purpose type	Number	% of total number	Amount (GBP)	% of total amount
Owner-occupied	34,636	100.00%	4,846,619,892	100.00%
Buy-to-let	0	0.00%	0	0.00%
Second home	0	0.00%	0	0.00%
Total	34,636	100.00%	4,846,619,892	100.00%

Income verification type	Number	% of total number	Amount (GBP)	% of total amount
Fully verified	34,636	100.00%	4,846,619,892	100.00%
Fast-track	0	0.00%	0	0.00%
Self-certified	0	0.00%	0	0.00%
Total	34,636	100.00%	4,846,619,892	100.00%

Remaining term of loan	Number	% of total number	Amount (GBP)	% of total amount
0-30 months	1,378	3.98%	32,458,002	0.67%
30-60 months	2,251	6.50%	88,841,540	1.83%
60-120 months	6,911	19.95%	454,958,527	9.39%
120-180 months	6,038	17.43%	713,496,637	14.72%
180-240 months	6,492	18.74%	1,073,310,267	22.15%
240-300 months	5,878	16.97%	1,190,997,726	24.57%
300-360 months	3,538	10.21%	794,799,329	16.40%
360+ months	2,150	6.21%	497,758,063	10.27%
Total	34,636	100.00%	4,846,619,892	100.00%

Employment status	Number	% of total number	Amount (GBP)	% of total amount
Employed	29,001	83.73%	4,469,924,825	92.23%
Self-employed	975	2.81%	158,928,891	3.28%
Unemployed	64	0.18%	5,571,879	0.11%
Retired	287	0.83%	15,242,460	0.32%
Guarantor	0	0.00%	0	0.00%
Other	4,309	12.44%	196,651,837	4.06%
Total	34,636	100.00%	4,846,619,892	100.00%

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

Series	11	12	13	14	15	16
Issue date	10/11/15	11/04/17	19/11/18	08/05/19	21/11/19	13/10/20
Original rating (Moody's/Fitch)	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aaa/AAA
Current rating (Moody's/Fitch)	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aaa/AAA
Denomination	EUR	GBP	EUR	GBP	EUR	EUR
Amount at issuance	500,000,000	500,000,000	500,000,000	500,000,000	750,000,000	500,000,000
Amount outstanding	500,000,000	500,000,000	500,000,000	500,000,000	750,000,000	500,000,000
FX swap rate (rate:c1)	-1.401	-1.172	n/a	-1.158	n/a	-1.097
Maturity type (hard/soft-bullet/pass-through)	soft-bullet	soft-bullet	soft-bullet	soft-bullet	soft-bullet	soft-bullet
Scheduled final maturity date	10/11/22	11/04/23	20/11/23	08/05/24	21/11/24	13/10/27
Legal final maturity date	10/11/23	11/04/24	19/11/24	08/05/25	21/11/25	12/10/28
ISIN	XS118364731	XS1194364033	XS1910367081	XS1991186501	XS2080769909	XS2243314528
Stock exchange listing	London	London	London	London	London	London
Coupon payment frequency	Annual	Annual	Quarterly	Annual	Quarterly	Quarterly
Coupon payment date	10th	11th	19th	8th	21st	13th
Coupon rate (if fixed, margin and reference rate if floating)	0.750%	0.375%	0.375%	0.600% / SONIA	0.380% / SONIA	0.010%
Margin payable under extended maturity period (%)	0.250%	0.100%	0.600%	0.150%	0.580%	0.220%
Swap counterparty/ies	HSBC Bank Plc	Natixis	n/a	n/a	n/a	HSBC Bank Plc
Swap notional denomination	EUR	EUR	n/a	EUR	n/a	EUR
Swap notional amount	500,000,000	500,000,000	n/a	500,000,000	n/a	500,000,000
Swap notional maturity	10/11/22	11/04/23	n/a	08/05/24	n/a	13/10/27
LLP receive rate/margin	0.750%	0.375%	n/a	0.125%	n/a	0.010%
LLP pay rate/margin	0.799% / 3m Libor	0.6325% / 3m Libor	n/a	0.535% / 3m Libor	n/a	0.707% / SONIA
Collateral posting amount	0	0	n/a	0	n/a	0

Programme Triggers

Counterparty / Events	Summary of Event	Trigger (Moody's, Fitch; short-term, long-term)	Trigger breached (yes/no)	Consequence of a trigger breach
Issuer Event of Default	Issuer failure to pay, insolvency, etc	Issuer failure to pay, insolvency, etc	No	Triggers a Notice to Pay on the LLP
Seller / Transfer of Legal Title	Seller long term ratings fall below Trigger	Long term: Baa3 (Moody's), BBB- (Fitch)	No	Details of the Borrowers with Loans to be delivered to the LLP, the Security Trustee (upon request) and the Rating Agencies
Seller / CB Collection Account	Seller long term ratings fall below Trigger	Short term: P-2 (Moody's), F2 (Fitch)	No	Set up a separate CB Collection Account
Account Bank	Account Bank long and short term ratings fall below Trigger	Short term: P-1 (Moody's), F1 (Fitch)	Yes	GIC Account and Transaction Account to be closed with the credit transferred to the Stand-by GIC Account and Stand-by Transaction Account
Stand-by Account Bank	Standby Account Bank long and short term ratings fall below Trigger	Short term: P-1 (Moody's), F1 (Fitch)	No	Move to higher rated bank/guarantee required
Servicer (appointment of Back-up Servicer)	Servicer long term rating fall below Trigger	Long term: Baa1 (Moody's), BBB- (Fitch)	No	Appointment of the Back-up Servicer
Servicer (transfer servicing obligation)	Servicer long term rating fall below Trigger	Long term: Baa3 (Moody's)	No	Transfer servicing obligation to the Back-up Servicer
Cash Manager (appointment of Back-up Cash Manager)	Cash Manager long term ratings fall below Trigger	Long term: Baa1 (Moody's)	No	Appointment of the Back-up Cash Manager

Cash Manager (transfer cash management obligation)	Cash Manager long term ratings fall below Trigger	Long term: Baa3 (Moody's), BBB- (Fitch)	No	Transfer cash management obligation to the Back-up Cash Manager. The Asset Monitor to report on arithmetic accuracy of the Asset Coverage Test.
Cash Manager Relevant Event	Cash Manager long term ratings fall below Trigger	Long term: Baa1 (Moody's)	No	Seller to pre-fund the LLP with the coupon amount due in respect of the covered bonds
Interest Rate Swap Provider	Interest Rate Swap provider ratings fall below Trigger	Replacement Trigger Short term: P-2 (Moody's), F3(Fitch) Long term: A3 (Moody's), BBB- (Fitch)	No	Replace Interest Rate Swap Provider or procure co-obligor or guaranteee from sufficiently rated counterparty
Covered Bond Swap Provider - CB11	Covered Bond Swap Provider ratings fall below Trigger	Replacement Trigger Short term: N/A (Moody's), F3 (Fitch) Long term: BBB- (Fitch), Counterparty Risk Assessment: Baa1 (Moody's)	No	Replace Swap Provider with sufficiently rated counterparty
Covered Bond Swap Provider - CB12	Covered Bond Swap Provider ratings fall below Trigger	Replacement Trigger Short term: N/A (Moody's), F3 (Fitch) Long term: BBB- (Fitch), Counterparty Risk Assessment: Baa1 (Moody's)	No	Replace Swap Provider with sufficiently rated counterparty
Covered Bond Swap Provider - CB14	Covered Bond Swap Provider ratings fall below Trigger	Replacement Trigger Short term: N/A (Moody's), F3 (Fitch) Long term: BBB- (Fitch), Counterparty Risk Assessment: Baa1 (Moody's)	No	Replace Swap Provider with sufficiently rated counterparty
Covered Bond Swap Provider - CB16	Covered Bond Swap Provider ratings fall below Trigger	Replacement Trigger Short term: N/A (Moody's), F3 (Fitch) Long term: BBB- (Fitch), Counterparty Risk Assessment: Baa1 (Moody's)	No	Replace Swap Provider with sufficiently rated counterparty
LLP Event of Default	LLP failure to pay, Amortisation Test failure, etc	LLP failure to pay, Amortisation Test failure, etc	No	Bonds becoming immediately due and payable



## E. Harmonised Transparency Template - Optional ECB - ECAIs Data Disclosure

HTT 2021

Reporting in Domestic Currency

[Please insert currency]

### CONTENT OF TAB E

[1. Additional information on the programme](#)

[2. Additional information on the swaps](#)

[3. Additional information on the asset distribution](#)

Field Number	1. Additional information on the programme			
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*	
E.1.1.1	Sponsor (if applicable)			
E.1.1.2	Servicer			
E.1.1.3	Back-up servicer			
E.1.1.4	BUS facilitator			
E.1.1.5	Cash manager			
E.1.1.6	Back-up cash manager			
E.1.1.7	Account bank			
E.1.1.8	Standby account bank			
E.1.1.9	Account bank guarantor			
E.1.1.10	Trustee			
E.1.1.11	Cover Pool Monitor			
OE.1.1.1				
OE.1.1.2				
OE.1.1.3				
OE.1.1.4				
OE.1.1.5				
OE.1.1.6				
OE.1.1.7				
OE.1.1.8				
	2. Additional information on the swaps			
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap
E.2.1.1				FX
E.2.1.2				[For completion]
E.2.1.3				[For completion]
E.2.1.4				[For completion]
E.2.1.5				[For completion]
E.2.1.6				[For completion]
E.2.1.7				[For completion]
E.2.1.8				[For completion]
E.2.1.9				[For completion]
E.2.1.10				[For completion]
E.2.1.11				[For completion]
E.2.1.12				[For completion]
E.2.1.13				[For completion]
E.2.1.14				[For completion]
E.2.1.15				[For completion]
E.2.1.16				[For completion]
E.2.1.17				[For completion]
E.2.1.18				[For completion]
E.2.1.19				[For completion]
E.2.1.20				[For completion]
E.2.1.21				[For completion]
E.2.1.22				[For completion]
E.2.1.23				[For completion]
E.2.1.24				[For completion]
E.2.1.25				[For completion]
OE.2.1.1				
OE.2.1.2				
OE.2.1.3				
OE.2.1.4				
OE.2.1.5				



OE.2.1.6  
OE.2.1.7  
OE.2.1.8  
OE.2.1.9  
OE.2.1.10  
OE.2.1.11  
OE.2.1.12  
OE.2.1.13





