Yorkshire BUILDING SOCIETY Covered Bond Programme

Yorkshire Building Society €7.5bn Covered Bond Programme - Monthly Investor Report: November 2017

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, Secured Funding Manager, rjdriver@ybs.co.uk
Date of form submission	21/12/2017
Start Date of reporting period	01/11/2017
End Date of reporting period	30/11/2017
Web links - prospectus, transaction documents, loan-level data	http://www.ybs.co.uk/your-society/treasury/wholesale_funding/covered-bonds/reports.html

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	Aa2/P-1
Servicer(s)	Yorkshire Building Society	< BBB-	A-/F1	<Baa1, < Baa3	A3/P-2
Back-up Servicer(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)	3,273,122,969				
Swap notional maturity/ies	Loan balance zero				
LLP receive rate/margin	1.55%				
LLP pay rate/margin	2.36%				
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	6,615,820	n/a	n/a
Interest on GIC	12,175	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	0	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	(2,097,701)	n/a	n/a
Interest (to) Covered Bond Swap Providers	(2,371,885)	n/a	n/a
Pre-funding of monthly swap payments / other payments	0	n/a	n/a
Interest paid on Covered Bonds without Covered Bonds Swaps	0	n/a	n/a
Deferred Consideration	(2,158,309)	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	63,528,278	n/a	n/a
Proceeds from Term Advances	0	n/a	n/a
Mortgages Purchased	0	n/a	n/a
Cash Captial Contributions deemed to be principal	0	n/a	n/a
Proceeds from Mortgage Sales	3,695,327	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	(67,223,605)	n/a	n/a
Closing Balance	0	n/a	n/a
Reserve receipts / ledger			
Beg Balance	8,409,251	n/a	n/a
Transfers to GIC	0	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	8,409,251	n/a	8,059,196
Capital Account receipts / ledger			
Beg Balance	1,513,815,985	n/a	n/a
Increase in loan balance due to Capitalised interest	0	n/a	n/a
Increase in loan balance due to Further Advances	1,329,298	n/a	n/a
Increase in loan balance due to insurance & fees	188,953	n/a	n/a
Capital Contributions	0	n/a	n/a
Capital Distribution	(67,223,605)	n/a	n/a
Losses from Capital Contribution in Kind	0	n/a	n/a
Closing Balance	1,448,110,631	n/a	n/a

Asset Coverage Test

	Value	Description
A	2,927,414,580	Adjusted current balance
B	63,528,278	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	169,795,236	Set-off
Z	87,274,326	Negative carry
Total: A + B + C + D - (Y + Z)	2,733,873,296	
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)	429,173,295	
Credit support as derived from ACT (%)	18.6%	

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)	2,304,700,000
Covered bonds principal amount outstanding (GBP, non-GBP series converted at current spot rate)	2,511,280,000
Cover pool balance (GBP)	3,328,312,853
GIC account balance (GBP)	78,565,524
Any additional collateral (please specify)	0
Any additional collateral (GBP)	0
Aggregate balance of off-set mortgages (GBP)	1,000,130,721
Aggregate deposits attaching to the cover pool (GBP)	169,795,236
Aggregate deposits attaching specifically to the off-set mortgages (GBP)	167,163,392
Nominal level of overcollateralisation (GBP)	1,023,612,853
Nominal level of overcollateralisation (%)	144.4%
Total Outstanding Current Balance of Mortgages in the Portfolio	3,328,312,853
Number of Mortgages in Pool	29,338
Average loan balance (GBP)	113,447
Weighted average indexed LTV (%)	47.47
Weighted average non-indexed LTV (%)	56.59
Weighted average seasoning (months)	74.24
Weighted average remaining term (months)	217.53
Weighted average interest rate (%)	2.71
Standard Variable Rate(s) (%)	4.74
Constant Pre-Payment Rate (%, current month)	17.56
Constant Pre-Payment Rate (%, quarterly average)	14.49
Principal Payment Rate (%, current month)	22.48
Principal Payment Rate (%, quarterly average)	19.38
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)	6,615,820
Mortgage collections (scheduled - principal)	13,922,222
Mortgage collections (unscheduled - interest)	0
Mortgage collections (unscheduled - principal)	49,606,056

Loan Redemptions & Replenishments Since Previous Reporting Date

	Number	% of total number	Amount (GBP)	% of total amount
Loan redemptions since previous reporting date	299	81.03%	38,160,755	91.25%
Loans bought back by seller(s)	70	18.97%	3,660,399	8.75%
of which are non-performing loans	1	1.43%	94,479	2.58%
of which have breached R&Ws	0	0.00%	0	0.00%
Loans sold into the cover pool	0	n/a	0	n/a

Product Rate Type and Reversionary Profiles

					Weighted average				
	Number	% of total number	Amount (GBP)	% of total amount	Current rate	Remaining teaser period (month)	Current margin	Reversionary margin	Initial rate
Fixed at origination, reverting to SVR	20,949	71.41%	2,724,727,370	81.87%	2.63%	21.2	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	53	0.18%	14,823,525	0.45%	1.33%	3.3	1.08%	0.00%	
Tracker at origination, reverting to Libor	0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	
Tracker for life	4,060	13.84%	307,823,412	9.25%	2.21%	-	1.98%	1.98%	
SVR, including discount to SVR	4,276	14.57%	280,938,546	8.44%	4.16%	-	-0.58%	0.00%	
Libor	0	0.00%	0	0.00%	0.00%	-	0.00%	0.00%	
Total	**29,338**	**100.00%**	**£ 3,328,312,853**	**100.00%**					

Stratifications

Arrears Breakdown	Number	% of Total Number	Amount	% of Total Amount
Current	29,131	99.29%	3,310,429,905	99.46%
0-1 month in arrears	127	0.43%	10,681,686	0.32%
1-2 months in arrears (greater than 1 month, includes 2 months)	43	0.15%	3,959,376	0.12%
2-3 months in arrears (greater than 2 months, includes 3 months)	22	0.07%	1,786,299	0.05%
3-6 months in arrears (greater than 3 month, includes 6 months)	14	0.05%	1,361,108	0.04%
6-12 months in arrears (greater than 6 months, includes 12 months)	1	0.00%	94,479	0.00%
12+ months in arrears (greater than 12 months)	0	0.00%	0	0.00%
Total	**29,338**	**100.00%**	**£ 3,328,312,853**	**100.00%**

Current LTV (Non-Indexed)	Number	% of Total Number	Amount	% of Total Amount
0-50% - Non Indexed	15,833	53.97%	1,135,833,628	34.13%
50-55%	1,967	6.70%	270,492,693	8.13%
55-60%	2,191	7.47%	354,123,860	10.64%
60-65%	2,168	7.39%	352,679,635	10.60%
65-70%	2,084	7.10%	358,780,710	10.78%
70-75%	1,375	4.69%	234,083,515	7.03%
75-80%	1,412	4.81%	232,623,044	6.99%
80-85%	1,244	4.24%	213,452,140	6.41%
85-90%	769	2.62%	129,199,722	3.88%
90-95%	230	0.78%	35,851,715	1.08%
95-100%	56	0.19%	9,617,927	0.29%
100-105%	6	0.02%	719,513	0.02%
105-110%	1	0.00%	271,753	0.01%
110-125%	0	0.00%	0	0.00%
125%+	2	0.01%	582,998	0.02%
Total	**29,338**	**100.00%**	**£ 3,328,312,853**	**100.00%**

Current LTV (Indexed as Defined in OC)	Number	% of Total Number	Amount	% of Total Amount
0-50% - Indexed	19,984	68.12%	1,778,773,277	53.44%
50-55%	2,115	7.21%	341,938,585	10.27%
55-60%	1,874	6.39%	316,428,525	9.51%
60-65%	1,592	5.43%	265,353,381	7.97%
65-70%	1,332	4.54%	220,451,742	6.62%
70-75%	1,052	3.59%	169,087,872	5.08%
75-80%	764	2.60%	123,723,854	3.72%
80-85%	455	1.55%	81,953,003	2.46%
85-90%	132	0.45%	23,977,918	0.72%
90-95%	36	0.12%	6,117,021	0.18%
95-100%	1	0.00%	152,691	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%+	1	0.00%	354,985	0.01%
Total	**29,338**	**100.00%**	**£ 3,328,312,853**	**100.00%**

Current outstanding balance of loan	Number	% of total number	Amount (GBP)	% of total amount
0-5,000	1,000	3.41%	1,670,193	0.05%
5,000-10,000	697	2.38%	5,323,724	0.16%
10,000-25,000	2,534	8.64%	45,018,421	1.35%
25,000-50,000	4,465	15.22%	166,617,934	5.01%
50,000-75,000	4,173	14.22%	260,112,111	7.82%
75,000-100,000	3,800	12.95%	331,741,698	9.97%
100,000-150,000	5,517	18.80%	678,434,002	20.38%
150,000-200,000	2,908	9.91%	500,679,596	15.04%
200,000-250,000	1,579	5.38%	351,620,348	10.56%
250,000-300,000	931	3.17%	253,835,378	7.63%
300,000-350,000	562	1.92%	181,008,568	5.44%
350,000-400,000	359	1.22%	133,448,632	4.01%
400,000-450,000	303	1.03%	128,303,941	3.85%
450,000-500,000	173	0.59%	81,980,548	2.46%
500,000-600,000	181	0.62%	98,127,208	2.95%
600,000-700,000	91	0.31%	58,380,462	1.75%
700,000-800,000	37	0.13%	27,562,274	0.83%
800,000-900,000	20	0.07%	16,816,079	0.51%
900,000-1,000,000	8	0.03%	7,631,737	0.23%
1,000,000 +	0	0.00%	0	0.00%
Total	**29,338**	**100.00%**	**£ 3,328,312,853**	**100.00%**

Regional Distribution	Number	% of Total Number	Amount	% of Total Amount
East Anglia	830	2.83%	100,177,966	3.01%
East Midlands	1,427	4.86%	159,114,209	4.78%
Greater London	2,511	8.56%	597,268,910	17.95%
Northern Ireland	172	0.59%	16,494,662	0.50%
North	1,679	5.72%	136,713,446	4.11%
North West	4,695	16.00%	418,705,365	12.58%
Scotland	3,622	12.35%	324,845,394	9.76%
South East	3,328	11.34%	554,773,731	16.67%
South West	1,346	4.59%	163,054,489	4.90%
Wales	1,240	4.23%	105,872,797	3.18%
West Midlands	1,594	5.43%	178,186,660	5.35%
Yorkshire and Humberside	6,894	23.50%	573,105,226	17.22%
Other	0	0.00%	0	0.00%
Total	**29,338**	**100.00%**	**£ 3,328,312,853**	**100.00%**

Repayment type	Number	% of total number	Amount (GBP)	% of total amount
Capital repayment	18,302	62.38%	2,162,235,500	64.96%
Part-and-part	0	0.00%	0	0.00%
Interest-only	1,465	4.99%	165,946,632	4.99%
Offset	9,571	32.62%	1,000,130,721	30.05%
Total	**29,338**	**100.00%**	**£ 3,328,312,853**	**100.00%**

Seasoning	Number	% of total number	Amount (GBP)	% of total amount
0-12 months	527	1.80%	106,985,642	3.21%
12-24 months	1,797	6.13%	383,732,620	11.53%
24-36 months	2,315	7.89%	422,263,482	12.69%
36-48 months	5,482	18.69%	936,639,662	28.14%
48-60 months	651	2.22%	91,641,477	2.75%
60-72 months	643	2.19%	83,807,187	2.52%
72-84 months	732	2.50%	89,740,650	2.70%
84-96 months	1,101	3.75%	122,430,419	3.68%
96-108 months	692	2.36%	68,950,575	2.07%
108-120 months	1,363	4.65%	138,891,933	4.17%
120-150 months	6,208	21.16%	495,785,966	14.90%
150-180 months	4,660	15.88%	248,326,590	7.46%
180+ months	3,167	10.79%	139,116,650	4.18%
Total	**29,338**	**100.00%**	**£ 3,328,312,853**	**100.00%**

Interest payment type	Number	% of total number	Amount (GBP)	% of total amount
Fixed	20,950	71.41%	2,724,746,817	81.87%
SVR	4,276	14.57%	280,938,546	8.44%
Tracker	4,112	14.02%	322,627,489	9.69%
Other (please specify)	0	0.00%	0.00	0.00%
Total	**29,338**	**100.00%**	**£ 3,328,312,853**	**100.00%**

Loan purpose type	Number	% of total number	Amount (GBP)	% of total amount
Owner-occupied	29,338	100.00%	3,328,312,853	100.00%
Buy-to-let	0	0.00%	0	0.00%
Second home	0	0.00%	0	0.00%
Total	**29,338**	**100.00%**	**£ 3,328,312,853**	**100.00%**

Income verification type	Number	% of total number	Amount (GBP)	% of total amount
Fully verified	29,338	100.00%	3,328,312,853	100.00%
Fast-track	0	0.00%	0	0.00%
Self-certified	0	0.00%	0	0.00%
Total	**29,338**	**100.00%**	**£ 3,328,312,853**	**100.00%**

Remaining term of loan	Number	% of total number	Amount (GBP)	% of total amount
0-30 months	1,134	3.87%	29,366,157	0.88%
30-60 months	2,007	6.84%	75,703,028	2.27%
60-120 months	6,017	20.51%	351,119,995	10.55%
120-180 months	7,648	26.07%	727,458,423	21.86%
180-240 months	4,913	16.75%	703,789,051	21.15%
240-300 months	4,801	16.36%	888,068,324	26.68%
300-360 months	1,900	6.48%	375,184,105	11.27%
360+ months	918	3.13%	177,623,770	5.34%
Total	**29,338**	**100.00%**	**£ 3,328,312,853**	**100.00%**

Employment status	Number	% of total number	Amount (GBP)	% of total amount
Employed	21,050	71.75%	2,810,188,350	84.43%
Self-employed	853	2.91%	137,765,244	4.14%
Unemployed	73	0.25%	5,533,755	0.17%
Retired	312	1.06%	15,824,710	0.48%
Guarantor	0	0.00%	0	0.00%
Other	7,050	24.03%	359,000,795	10.79%
Total	**29,338**	**100.00%**	**£ 3,328,312,853**	**100.00%**

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

Series	7	9	10	11	12
Issue date	12/04/11	11/06/14	19/06/15	10/11/15	11/04/2017
Original rating (Moody's/Fitch)	Aa1/AAA	Aa1/AA+	Aaa/AAA	Aaa/AAA	Aaa/AAA
Current rating (Moody's/Fitch)	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aaa/AAA
Denomination	GBP	EUR	EUR	EUR	EUR
Amount at issuance	750,000,000	500,000,000	500,000,000	500,000,000	500,000,000
Amount outstanding	750,000,000	500,000,000	500,000,000	500,000,000	500,000,000
FX swap rate (rate:£1)	n/a	1.230	1.372	1.401	1.172
Maturity type (hard/soft-bullet/pass-through)	soft-bullet	soft-bullet	soft-bullet	soft-bullet	soft-bullet
Scheduled final maturity date	12/04/18	11/06/21	19/06/20	10/11/22	11/04/23
Legal final maturity date	12/04/19	11/06/22	19/06/21	10/11/23	11/04/24
ISIN	XS0616210752	XS1076256400	XS1248340587	XS1318364731	XS1594364033
Stock exchange listing	London	London	London	London	London
Coupon payment frequency	Annual	Annual	Annual	Annual	Annual
Coupon payment date	12th	11th	19th	10th	11th
Coupon (rate if fixed, margin and reference rate if floating)	4.750%	1.250%	0.500%	0.750%	0.375%
Margin payable under extended maturity period (%)	1.275%	0.220%	0.040%	0.250%	0.10%
Swap counterparty/ies	HSBC Bank Plc	Natixis	HSBC Bank Plc	HSBC Bank Plc	Natixis
Swap notional denomination	GBP	EUR	EUR	EUR	EUR
Swap notional amount	750,000,000	500,000,000	500,000,000	500,000,000	500,000,000
Swap notional maturity	12/04/18	11/06/21	19/06/20	10/11/22	11/04/2023
LLP receive rate/margin	4.750%	1.250%	0.500%	0.750%	0.375%
LLP pay rate/margin	1.495% / 3m Libor	0.6% / 3m Libor	0.445% / 3m Libor	0.799% / 3m Libor	0.6325% / 3m Libor
Collateral posting amount	0	0	0	0	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 obiligation)	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 obiligation)	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	<u>Replacement Trigger</u> Short term: P-2 (Moody's), F3(Fitch) Long term: A3 (Moody's), BBB- (Fitch)	No	Replace Interest Rate Swap Provider or procure co-obilgor or guarantee from sufficiently rated courterparty
Covered Bond Swap Provider - CB7	Covered Bond Swap Provider ratings fall below Trigger	<u>Replacement Trigger</u> Short term: P-2 (Moody's), F3 (Fitch) Long term: A3 (Moody's), BBB- (Fitch)	No	Replace Swap Provider with sufficiently rated counterparty
Covered Bond Swap Provider - CB9	Covered Bond Swap Provider ratings fall below Trigger	<u>Replacement Trigger</u> Short term: P-2 (Moody's), F3 (Fitch) Long term: A3 (Moody's), BBB- (Fitch)	No	Replace Swap Provider with sufficiently rated counterparty
Covered Bond Swap Provider - CB10	Covered Bond Swap Provider ratings fall below Trigger	<u>Replacement Trigger</u> Short term: N/A (Moody's), F3 (Fitch) Long term: Baa1 (Moody's), BBB- (Fitch)	No	Replace Swap Provider with sufficiently rated counterparty
Covered Bond Swap Provider - CB11	Covered Bond Swap Provider ratings fall below Trigger	<u>Replacement Trigger</u> Short term: N/A (Moody's), F3 (Fitch) Long term: Baa1 (Moody's), BBB- (Fitch)	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

Currency of assets

	Number	% of total number	Amount (GBP)	% of total amount
GBP	**29,338**	**100.00%**	**£ 3,328,312,853**	**100.00%**

Note 2

Non GBP bond issuance - all non GBP covered bonds are swapped back into GBP in line with rating agency criteria