RCB 3 Annex 2D: Asset Pool Notification Form

Completing the form
Please complete all fields in blue.

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@fsa.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

Asset Swap Issue 10* Asset Swap Issue 10*

Regulated Covered Bonds Team Markets Division

The Financial Conduct Authority

25 The North Colonnade

Canary Wharf London

E14 5HS

Administration

Administration	
Name of issuer	Leeds Building Society
Name of RCB programme	Leeds Building Society
	Chris Brown
	Structured Funding Analyst
	Leeds Building Society
	Sovereign House
	26 Sovereign Street
	Leeds, LS1 4BJ
Name, job title and contact details of person validating this form	0113 2257597
Date of form submission	20/04/22
Start Date of reporting period	01/03/22
End Date of reporting period	31/03/22
	http://www.leedsbuildingsociety.co.uk/trea
Web links - prospectus, transaction documents, loan-level data	sury/wholesale/covered-bonds-terms/

Counterparties, Ratings										
		Counterparty/ies		Fitch	Mo	oody's	S&P		Γ	DBRS
			Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	Current ratir	ng Rating trigger	r Current rating
Covered bonds										
Issuer		Leeds Building Society	N/A / N/A	F1 / A	N/A / N/A	P-2 / A3	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A
Seller(s)		Leeds Building Society	N/A / N/A	F1 / A	N/A / N/A	P-2 / A3	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A
Cash manager		Leeds Building Society	N/A / BBB-	F1 / A	N/A / Baa3	P-2 / A3	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A
Account bank		Leeds Building Society	F1 / N/A	F1 / A	P-1 / N/A	P-2 / A3	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A
Stand-by account bank		Barclays Bank Plc	F1 / N/A	F1 / A+	P-1 / N/A	P-1 / A1	N/A / N/A	A-1 / A	N/A / N/A	R-1L / A
Servicer(s)		Leeds Building Society	F2 / BBB-	F1 / A	P-2 / Baa2	P-2 / A3	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A
Stand-by servicer(s)		N/A	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A
Swap provider(s) on cover pool		Leeds Building Society	F3 / BBB-	F1 / A	P-2 / A3	P-2 / A3	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A
Stand-by swap provider(s) on cover pool		N/A	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A
Swap notional amount(s) (GBP)	Asset Swap	Leeds Building Society	2383250122							
Swap notional amount(s) (GBP)	Issue 10	Natixis	440500000							
Swap notional maturity/ies	Asset Swap	0	<u> </u>							
Swap notional maturity/ies	Issue 10	440500000								
LLP receive rate/margin	Asset Swap	2.600								

2.298 1.536

LLP pay rate/margin

LLP pay rate/margin

Collateral posting amount(s) (GBP)

Collateral posting amount(s) (GBP)

*Economic position of two swaps

*+ denotes positive watch *- denotes negative watch

LLP receive rate/margin

Accounts, Ledgers

		Value as of Start Date of reporting	TanadadValue
	Value as of End Date of reporting period	period	Targeted Value
Revenue Ledger - Beginning Balance (at start of month)	£ 4,264,403	£ 4,672,126	N/A
Revenue Ledger - Interest on Mortgage	£ 4,618,190	£ 4,183,571	N/A
Revenue Ledger - Interest on GIC	£ -	£ -	N/A
Revenue Ledger - Interest on Sub Assets	£ -	£ -	N/A
Revenue Ledger - Interest on Authorised Investments	£	£ -	N/A
Revenue Ledger - Excess Funds on Reserve	-£ 2,644,851	-£ 2,989,350	N/A
Revenue Ledger - Other Revenue	£ 130,962	£ 80,832	N/A
Revenue Ledger - Amounts transferred from / (to) Reserve Fund	-£ 430,779	-£ 462,177	£ -
Revenue Ledger - Cash Capital Contribution deemed to be revenue	£ -	£ -	N/A
Revenue Ledger - Net interest from / (to) Interest Rate Swap Provider	£ 263,178	-£ 16,239	N/A
Revenue Ledger - Interest (to) Covered Bond Swap Providers	-£ 497,801	-£ 435,747	N/A
Revenue Ledger - Interest paid on Covered Bonds without Covered Bonds Swaps	£ -	£ -	N/A
Revenue Ledger - Payments made (third parties, Leeds etc)	-£ 10,424	£ 12,109	N/A
Revenue Ledger - Amounts transferred from/(to) Interest Accumulation Ledger	-£ 943,727	-£ 780,721	N/A
Principal Ledger - Beginning Balance (at start of month)	£ 41,395,542		N/A
Principal Ledger - Principal repayments under mortgages	£ 51,762,760	£ 41,395,542	N/A
Principal Ledger - Proceeds from Term Advances	£ -	£ -	N/A
Principal Ledger - Mortgages Purchased	£	£	N/A
Principal Ledger - Cash Capital Contributions deemed to be principal	£ -	£ -	N/A
Principal Ledger - Proceeds from Mortgage Sales	£	£ -	N/A
Principal Ledger - Principal payments to Covered Bonds Swap Providers	£	£	N/A
Principal Ledger - Principal paid on Covered Bonds without Covered Bonds Swaps	£	£ -	N/A
Principal Ledger - Capital Distribution	-£ 41,395,542	-£ 34,579,027	N/A
Reserve ledger	£ 4,704,242	£ 4,273,464	N/A
Revenue ledger	£ 4,749,151	£ 4,264,403	N/A
Interest accumulation ledger	£ 1,724,448	£ 780,721	N/A
Principal ledger	£ 51,762,760	£ 41,395,542	N/A
Pre-maturity liquidity ledger	N/A	N/A	N/A

Asset Coverage Test

- to		
	Value	Description (please edit if different)
A	£ 2,010,553,041	Adjusted current balance
В	£ 51,762,760	Principal collections not yet applied
С	£ -	Qualifying additional collateral
D	£	Substitute assets
E	£ -	Proceeds of sold mortgage loans
V	£ -	Set-off offset loans
W	£ -	Personal secured loans
X	£ -	Flexible draw capacity
Υ	£ 12,890,991	Set-off
Ζ	£ 34,611,730	Negative Carry
Total	£ 2,014,813,080	
Method used for calculating component 'A'	A(ii)	
Asset percentage (%)	83.0%	
Maximum asset percentage from Fitch (%)	92.5%	
Maximum asset percentage from Moody's (%)	94.8%	
Maximum asset percentage from S&P (%)	N/A	
Maximum asset percentage from DBRS (%)	N/A	
Credit support as derived from ACT (GBP)	£ 374,313,080	
Credit support as derived from ACT (%)	22.8%	
		7

Programme-Level Characteristics

Programme currency	Euros
Programme size	7 billion Euros
Covered bonds principal amount outstanding (GBP, non-GBP series converted at swap FX rate)	£ 1,640,500,000
Covered bonds principal amount outstanding (GBP, non-GBP series converted at current spot	
rate)	£ 1,621,730,000
Cover pool balance (GBP)	£ 2,422,465,745
GIC account balance (GBP)	£ 70,344,193
Any additional collateral (please specify)	£
Any additional collateral (GBP)	£
Aggregate balance of off-set mortgages (GBP)	£
Aggregate deposits attaching to the cover pool (GBP)	£ 12,890,991
Aggregate deposits attaching specifically to the off-set mortgages (GBP)	£
Nominal level of overcollateralisation (GBP)	£ 781,965,745
Nominal level of overcollateralisation (%)	47.7%
Number of loans in cover pool	22,971
Average loan balance (GBP)	£ 105,458
Weighted average non-indexed LTV (%)	55.5%
Weighted average indexed LTV (%)	45.7%
Weighted average seasoning (months)	62.4
Weighted average remaining term (months)	222.2
Weighted average interest rate (%)	2.3%
Standard Variable Rate(s) (%)	5.3%
Constant Pre-Payment Rate (%, current month)	1.8%
Constant Pre-Payment Rate (%, quarterly average)	1.4%
Principal Payment Rate (%, current month)	2.1%
Principal Payment Rate (%, quarterly average)	1.8%
Constant Default Rate (%, current month)	0.0%
Constant Default Rate (%, quarterly average)	0.0%
Fitch Payment Continuity Uplift	6
Moody's Timely Payment Indicator	Probable
Moody's Collateral Score (%)	5.0%

Mortgage collections

Mortgage collections (scheduled - interest)	£	4,592,406
Mortgage collections (scheduled - principal)	£	9,402,921
Mortgage collections (unscheduled - interest)	£	
Mortgage collections (unscheduled - principal)	£	42,359,839

Loan Redemptions & Replenishments Since Previous Reporting Date

	Number	% of total number	Amount (GBP)	% of total amount
Loan redemptions since previous reporting date	364	2%	39,769,995	2%
Loans bought back by seller(s)	374	2%	40,325,686	2%
of which are non-performing loans	9	0%	480,033	0%
of which have breached R&Ws	1	0%	75,658	0%
Loans sold into the cover pool	866	4%	130,064,951	5%

Weighted average
Remaining teaser period
(months) **Product Rate Type and Reversionary Profiles** % of total number Amount (GBP) % Current rate % Current margin Number % of total amount % Reversionary margin % Initial rate Fixed at origination, reverting to SVR
Fixed at origination, reverting to Libor
Fixed at origination, reverting to tracker
Fixed for life 2,353,605,416 2% 97% 2% 95% 0% 21,899 0% 0% 0% 0% 0% 0% 0% 6985619 5% 0% 0% 2% 0.0 0% 1% 0% 0% 0% 0% 0% 0% Tracker at origination, reverting to SVR
Tracker at origination, reverting to Libor
Tracker for life 1% 6308896 0% 5% 0% 0% 5% 0% 0% 0% 0% 0% 2380112 0% 2% 1% 1% 6% SVR, including discount to SVR 53185702 3% 3% 13.6 -2% 0% 3% **0%**______100.00% 0% 22,971 100.00% £ 2,422,465,745 2.31%

<u>Stratifications</u>					
Arrears breakdown	Number	% of total number		Amount (GBP)	% of total amount
Current	22,725	99%	£	2,400,466,712	99%
0-1 month in arrears	197	1%	£	17,689,817	1%
1-2 months in arrears	35	0%	£	3,119,930	0%
2-3 months in arrears	14	0%	£	1,189,286	0%
3-6 months in arrears	0	0%	£	•	0%
6-12 months in arrears	0	0%	£	•	0%
12+ months in arrears	0	0%	£		0%
Total	22,971	100.00)% £	2,422,465,745	100.00%

Current non-indexed LTV	Number	% of total number	Amount (GBP)	% of total amount
0-50%	11,682	51%	£ 823,167,324	34%
50-55%	1,843	8%	£ 221,202,508	9%
55-60%	2,152	9%	£ 278,960,337	12%
60-65%	2,072	9%	£ 287,035,796	12%
65-70%	1,922	8%	£ 281,907,259	12%
70-75%	1,338	6%	£ 215,118,039	9%
75-80%	828 720	4% 3%	£ 142,411,008	6% 5%
80-85% 85-90%	310		£ 113,909,206 £ 44,619,399	2%
90-95%	102	0%	£ 13,831,097	1%
95-100%	2	0%	£ 303,773	0%
100-105%	0	0%	£ -	0%
105-110%	0	0%	£	0%
110-125%	0	0%	£ -	0%
125%+	0	0%	£ -	0%
Total	22,971	100.00%	£ 2,422,465,745	100.00%
Current indexed LTV	Number	% of total number	Amount (GBP)	% of total amount
0-50%	16,752	73%	£ 1,432,976,392	59%
50-55%	1,972	9%	£ 282,915,924	12%
55-60%	1,556	7%	£ 244,411,395	10%
60-65%	977	4%	£ 160,198,703	7%
65-70%	694	3%	£ 117,672,051	5%
70-75%	525	2%	£ 96,000,557	4%
75-80%	321	1%	£ 58,464,377	2%
80-85% 85-90%	147 18	1% 0%	£ 25,571,756 £ 2,845,003	1% 0%
90-95%	9	0%	£ 2,645,003 £ 1,409,586	0%
95-100%	0	0%	£ 1,409,566	0%
100-105%	0	0%	£ -	0%
105-10%	0	0%	£	0%
110-125%	0	0%	£	0%
125%+	0		f -	0%
Total	22,971	100.00%	£ 2,422,465,745	100.00%
Current outstanding balance of loan	Number	% of total number	Amount (GBP)	% of total amount
0-5,000	475	2%	1,021,394	0%
5,000-10,000	451	2% 2%	1,021,394 3,423,577	0% 0%
5,000-10,000 10,000-25,000	451 1,682	2% 2% 7%	1,021,394 3,423,577 29,815,157	0% 0% 1%
5,000-10,000 10,000-25,000 25,000-50,000	451 1,682 3,547	2% 2% 7% 15%	1,021,394 3,423,577 29,815,157 134,690,038	0% 0% 1% 6%
5,000-10,000 10,000-25,000 25,000-50,000 50,000-75,000	451 1,682 3,547 3,617	2% 2% 7% 15% 16%	1,021,394 3,423,577 29,815,157 134,690,038 226,273,754	0% 0% 1% 6% 9%
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5,000-10,000 10,000-25,000 25,000-50,000 50,000-75,000 75,000-100,000 100,000-150,000 150,000-200,000 200,000-250,000 250,000-300,000 300,000-350,000 350,000-400,000 400,000-450,000 450,000-500,000	451 1,682 3,547 3,617 3,451 4,633 2,491 1,276 636 324 176 102	2% 2% 7% 15% 16% 16% 15% 20% 11% 6% 3% 1% 1% 0%	1,021,394 3,423,577 29,815,157 134,690,038 226,273,754 300,518,885 567,135,439 428,246,420 283,135,462 173,392,171 104,386,077 65,614,027 42,892,846 18,351,033	0% 0% 1% 6% 9% 12% 23% 18% 12% 7% 4% 3% 2% 1%
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5,000-10,000 10,000-25,000 25,000-50,000 50,000-75,000 75,000-100,000 100,000-150,000 150,000-200,000 200,000-250,000 250,000-300,000 300,000-350,000 350,000-400,000 400,000-450,000 450,000-500,000 500,000-600,000 600,000-700,000 700,000-800,000	451 1,682 3,547 3,617 3,451 4,633 2,491 1,276 636 324 176 102 39	2% 2% 7% 15% 16% 16% 11% 6% 3% 11% 6% 0% 0%	1,021,394 3,423,577 29,815,157 134,690,038 226,273,754 300,518,885 567,135,439 428,246,420 283,135,462 173,392,171 104,386,077 65,614,027 42,892,846 18,351,033 21,905,240 9,776,242 7,275,208	0% 0% 1% 6% 9% 12% 23% 18% 12% 7% 4% 3% 2% 1% 1% 0%
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5,000-10,000 10,000-25,000 25,000-50,000 50,000-75,000 75,000-100,000 100,000-150,000 150,000-200,000 200,000-250,000 250,000-300,000 300,000-350,000 350,000-400,000 400,000-450,000 450,000-500,000 500,000-600,000 600,000-700,000 700,000-800,000 800,000-900,000 900,000-1,000,000 1,000,000 +	451 1,682 3,547 3,617 3,451 4,633 2,491 1,276 636 324 176 102 39 41 15 10 10 1	2% 2% 7% 15% 16% 16% 15% 20% 11% 6% 3% 11% 6% 0% 0% 0% 0% 0% 0% 0%	1,021,394 3,423,577 29,815,157 134,690,038 226,273,754 300,518,885 567,135,439 428,246,420 283,135,462 173,392,171 104,386,077 65,614,027 42,892,846 18,351,033 21,905,240 9,776,242 7,275,208 853,853 3,758,918	0% 0% 1% 6% 9% 12% 23% 18% 12% 7% 4% 3% 2% 1% 1% 0% 0% 0%
5,000-10,000 10,000-25,000 25,000-50,000 50,000-75,000 75,000-100,000 100,000-150,000 150,000-200,000 200,000-250,000 250,000-350,000 300,000-350,000 350,000-400,000 400,000-450,000 450,000-500,000 500,000-600,000 600,000-700,000 700,000-800,000 800,000-900,000 900,000-1,000,000 1,000,000 + Total	451 1,682 3,547 3,617 3,451 4,633 2,491 1,276 636 324 176 102 39 41 15 10 11 4 0 22,971	2% 2% 7% 15% 16% 16% 115% 20% 111% 6% 3% 11% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	1,021,394 3,423,577 29,815,157 134,690,038 226,273,754 300,518,885 567,135,439 428,246,420 283,135,462 173,392,171 104,386,077 65,614,027 42,892,846 18,351,033 21,905,240 9,776,242 7,275,208 853,853 3,758,918 0 £ 2,422,465,745	0% 0% 1% 6% 9% 12% 23% 18% 12% 7% 4% 3% 2% 1% 1% 0% 0% 0% 0%
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5,000-10,000 10,000-25,000 25,000-50,000 50,000-75,000 75,000-100,000 100,000-150,000 150,000-250,000 200,000-250,000 250,000-300,000 300,000-350,000 350,000-450,000 450,000-450,000 450,000-450,000 600,000-600,000 600,000-600,000 600,000-700,000 700,000-800,000 800,000-1,000,000 1,000,000-1 Total Regional distribution East Anglia East Midlands London North North West Northern Ireland Outer Metro South East South West Scotland Wales	451 1,682 3,547 3,617 3,451 4,633 2,491 1,276 636 324 176 102 39 41 15 10 10 1 1 1 1 1 1 1	2% 7% 15% 16% 16% 11% 6% 31% 11% 6% 3% 11% 0% 0% 0% 0% 0% 0% 0% 0% 0% 100.00% % of total number 8% 8% 7% 7% 7% 72% 12% 5% 0% 11% 9% 6% 5%	1,021,394 3,423,577 29,815,157 134,690,038 226,273,754 300,518,885 567,135,439 428,246,420 283,135,462 173,392,171 104,386,077 65,614,027 42,892,846 18,351,033 21,905,240 9,776,242 7,275,208 853,853 3,758,918 0 £ 2,422,465,745 Amount (GBP) 245,423,299 184,074,191 285,677,679 112,189,613 250,628,828 64,159,388 0 358,061,112 240,690,128 108,903,327 103,484,767	0% 0% 1% 6% 9% 12% 23% 18% 128 7% 4% 3% 2% 11% 10% 0% 0% 0% 0% 0% 0% 0% 100.00% 8% 12% 5% 10% 3% 0% 15% 10% 4%
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Repayment type	Number	% of total number	Amount (GBP)	% of total amount	
Capital repayment	18,429	80%	£ 1,833,186,842	76%	
Part-and-part	652	3%	£ 111,695,665	5%	
Interest-only	3,890	17%	£ 477,583,238	20%	
Offset	0	0%	£ -	0%	100.000/
Total	22,971	100.00%	6 £ 2,422,465,745		100.00%
Seasoning	Number	% of total number	Amount (GBP)	% of total amount	
0-12 months	Number 862	% of total number 4%	£ 150,604,012	% or total amount 6%	
12-24 months	958	4%	£ 157,670,681		
24-36 months	1,683	7%	£ 215,524,850	9%	
36-48 months	4,162	18%	£ 482,974,268	20%	
48-60 months	2,661	12%	£ 341,736,211	14%	
60-72 months	3,125	14%	£ 383,119,575	16%	
72-84 months	2,308	10%	£ 233,204,875	10%	
84-96 months	1,351	6%	£ 233,204,673	5%	
96-108 months	995	4%	£ 77,698,583	3%	
108-120 months	764	3%	£ 48,960,914	2%	
120-150 months	1,438	6%	£ 48,960,914 £ 78,419,515	3%	
150-180 months	1,188	5%	£ 78,419,515 £ 61,266,989	3%	
180+ months	1,166	6%	£ 74,634,655	3%	
Total	22,971	100.00%			100.00%
	1 22,971	100.0076	~_ ~	'	. 55.5570
Interest payment type	Number	% of total number	Amount (GBP)	% of total amount	
Fixed	19,113	83%	2,205,008,925	91%	
SVR	3,729	16%	207,966,827	9%	
Tracker	129	1%	9,489,992	0%	
Other (please specify)	0	0%	0	0%	
Total	22,971	100.00%	6 £ 2,422,465,745		100.00%
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Loan purpose type	Number	% of total number	Amount (GBP)	% of total amount	
Owner-occupied	20,001	87%	2,139,173,646	88%	
Buy-to-let	2,970	13%	283,292,099	12%	
Second home	0	0%	0	0%	
Total	22,971	100.00%	6 £ 2,422,465,745	1	100.00%
Income verification type	Number	% of total number	Amount (GBP)	% of total amount	
Fully verified	22,971	100%	2,422,465,745	100%	
Fast-track	0	0%	0	0%	
Self-certified	0	0%	0	0%	
Total	22,971	100.00%	6 £ 2,422,465,745	1	100.00%
Remaining term of loan	Number	% of total number	Amount (GBP)	% of total amount	
0-30 months	1,129	5%	£ 50,934,157	2%	
30-60 months	1,724	8%	£ 96,226,179	4%	
60-120 months	4,555	20%	£ 313,009,241	13%	
120-180 months	4,371	19%	£ 415,478,371	17%	
180-240 months	4,254	19%	£ 510,917,610	21%	
240-300 months	3,143	14%	£ 443,410,206	18%	
300-360 months	2,118	9%	£ 333,409,412	14%	
360+ months	1,677	7%	£ 259,080,569	11%	100.000/
Total	22,971	100.00%	2,422,465,745	1	100.00%
Employment status	Number	0/ of total number	Amount (GBP)	0/ of total amount	 1
Employed		% of total number		% of total amount	
Employed Solf employed	18,109	79%	£ 1,985,329,397	82%	
Self-employed	2,725	12%	£ 309,688,622	13%	
Unemployed	66	0% 7%	£ 3,165,359	0%	
	1,702		£ 91,690,689 £ 10,093,699	4% 0%	
Retired			10.002.600.1	U%	
Guarantor	149	1%			
	149 220 22,971	1% 1% 100.00%	£ 22,497,979	1%	100.00%

<u>Covered Bonds Outstanding, Associated Derivatives</u> (please disclose for all bonds outstanding)

Covered Bonds Outstanding, Associated Derivatives (please disclose for all bonds	outstanding)			
Series		10	11	12
Issue date		03/07/17	09/04/19	15/01/20
Original rating (Moody's/S&P/Fitch/DBRS)	Aaa / N/A / AAA / N/A	Aaa / N/A / AAA / N		/ N/A / AAA / N/A
Current rating (Moody's/S&P/Fitch/DBRS)	Aaa / N/A / AAA / N/A	Aaa / N/A / AAA / N	N/A Aaa	/ N/A / AAA / N/A
Denomination	EUR	GBP	GBP	
Amount at issuance	5	00,000,000	600,000,000	600,000,000
Amount outstanding	5	00,000,000	600,000,000	600,000,000
FX swap rate (rate:£1)		1.135	1.000	1.000
Maturity type (hard/soft-bullet/pass-through)	Soft-bullet	Soft-bullet	Soft-	bullet
Scheduled final maturity date		03/07/24	15/04/23	15/01/25
Legal final maturity date		03/07/25	15/04/24	15/01/26
ISIN	XS1640668353	XS1979287437	XS2	100677793
Stock exchange listing	London	London	Lond	don
Coupon payment frequency	Annual	Quarterly	Qua	rterly
Coupon payment date		04/07/22	19/04/22	19/04/22
Coupon (rate if fixed, margin and reference rate if floating)		0.500% 0.62% + Compoun	ded Daily SONIA 0.54	% + Compounded Daily
Margin payable under extended maturity period (%)		0.17%	0.62%	0.54%
Swap counterparty/ies	Natixis	N/A	N/A	
Swap notional denomination	EUR	N/A	N/A	
Swap notional amount	5	00,000,000 N/A	N/A	
Swap notional maturity		03/07/24 N/A	N/A	
LLP receive rate/margin	0.5%/0%	N/A	N/A	
LLP pay rate/margin	1.536%/0.845%	N/A	N/A	
Collateral posting amount	£	- £	- £	-

Programme triggers							
Event (please list all triggers)	Summary of Event	Trigger (S&P, Moody's, Fitch, DBRS; short-term, long-term)	Trigger breached (yes/no)	Consequence of a trigger breach			
Issuer Event of Default	Issuer Failure to pay on Covered Bonds, failure of Asset Coverage Test or insolvency	If any of the conditions, events or acts detailed in section 9 (a) 'Terms and Conditions of the Covered Bonds' in the prospectus occur.	No	Issuer Acceleration notice served on the Issuer, triggers the Notice to Pay to the LLP, Guarantee Priority of Payments; transfer of the legal title to the loans to the LLP			
LLP Event of Default	LLP failure to pay, failure of Amortisation Test, insolvency / liquidation / winding up of the LLP etc.	If any of the conditions, events or acts detailed in section 9 (b) 'Terms and Conditions of the Covered Bonds' in the prospectus occur.	No	Triggers an LLP Acceleration Notice, all covered bonds outstanding become immediately due and payable against the LLP; Post-Enforcement Priority of Payments			
Seller short term rating trigger	Seller's short term rating below requirement levels	Below P-2/F2 (Moody's / Fitch)	No	In the event of the Seller being assigned a short term rating below the required levels, the Servicer undertakes that it would redirect all direct debits from Borrowers to the Covered Bond Collection Account. All amounts credited to the CB Collection Amount shall be paid to the Stand-by GIC Account			
Seller long term rating trigger	Seller's long term rating below requirement levels	Below Baa2/BBB- (Moody's / Fitch)	No	In the event of the Seller being assigned a long term rating below the required levels the Seller (unless Moody's and/or, Fitch, confirms that the current ratings of the Covered Bonds will not be adversely affected) will deliver to the LLP, the Security Trustee (upon request) and the Rating Agencies, the names and addresses of the Borrowers with Loans in the pool and a draft letter of notice to the Borrowers of the sale and assignment of the loans and related securities to the LLP			
Servicer Trigger	Servicer's ratings fall below required levels		a) No b) No	a) Servicer to appoint back-up servicer facilitator within 60 days b) With the help of back-up servicer facilitator, to appoint replacement servicer and enter into a back-up servicing deed			
Cash Manager Trigger	Cash Manager's ratings fall below required levels	• • • • • • • • • • • • • • • • • • • •	a) No b) No	a) Cash Manager to appoint back-up cash manager facilitator within 60 days b) With the help of back-up cash manager facilitator, to appoint replacement cash manager and enter into a back-up cash management agreement within 60 days			

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Asset Coverage Test	Failure of the Asset Coverage Test on any Calculation Date	Adjusted Aggregate Loan Amount is less than the sterling equivalent of the Aggregate Principal Amount outstanding of the Covered Bonds	No	If not remedied within three calculation dates after the Asset Coverage Test Breach Notice, triggers Issuer Event of Default and Notice to Pay to LLP
Yield Shortfall Test*	Following an Issuer Event of Default the yield on the loans must at least meet the minimum requirements	The aggregate amount of interest received on the Loans and amounts under the Interest Rate Swap Agreement must give a yield on the Loans of at least SONIA plus 0.20 per cent	Not applicable	Increase Standard Variable Rate and/or other discretionary rates or margins
Amortisation Test*	Failure of the Amortisation Test on any Calculation Date following an Issuer Event of Default	Amortisation Test Aggregate Loan Amount is less than the Sterling Equivalent of the aggregate Principal Amount Outstanding of the Covered Bonds	Not applicable	If on any Calculation Date following service of Notice to Pay on the LLP, the Amortisation test is breached an LLP Event of Default will occur
Interest Rate Swan Provincer Rating Trigger	Interest Rate Swap Provider Ratings Downgrade	Moody's below P-1/A2 (First Trigger) or P-2/A3 (Second Trigger); or Fitch below F1/A (Initial Trigger), or F2/BBB+ (First Subsequent Trigger), or F3/BBB- (Second Subsequent Trigger)	Yes	Collateral posting and/or replacement of the swap counterparty and/or procure a guarantor
ACCOUNT BANK TRIMAGE	Account Bank's short term rating fall below required levels	Rating below P-1 (Moody's) or F1/A (Fitch)	Yes	GIC Account and Transaction Account will be transferred to a sufficiently rated bank, or Account Bank receives guarantee from a sufficiently rated financial institution
Stand-by Transaction Account Bank thoogr Stand-by Git, Provider thoogr		Rating below P-1 (Moody's) or F1/A (Fitch)	No	Stand-by Transaction Account / Stand-by GIC Provider must be replaced or have its obligations guaranteed by a sufficiently rated financial institution
Cash Manager Rejevant Event	Cash Manager's rating fall below required levels	Below Baa1/BBB (Moody's / Fitch)	No	Within 10 days of the occurrence of the Cash Manager Relevant Event, and thereafter if a Required Coupon Amount Shortfall exists within 1 business day, Leeds Building Society will make a cash capital contribution to LLP in an amount equal to the Required Coupon Amount or Required Coupon Amount Shortfall

*Only applies post Issuer Event of Default