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

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	17/12/21
Start Date of reporting period	01/11/21
End Date of reporting period	30/11/21
	http://www.leedsbuildingsociety.co.uk/trea
 Web links - prospectus, transaction documents, loan-level data	sury/wholesale/covered-bonds-terms/
1 Y Y GD 111 11/3 - DI USDECIUS, II AI ISACIIOH UUCUH 11 151 113, 10 AI 1-10 Y CHUAIA	1301 V/ W110163016/CUV 61 60-DU1103-1611113/

		Counterparty/ies		Fitch		M	oody's	S&F)		DBRS
				Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	er 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							
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							
Swap notional amount(s) (GBP)	Asset Swap	Leeds Building Society	2316925158	3							
Swap notional amount(s) (GBP)	Issue 10	Natixis	440500000								
Swap notional maturity/ies	Asset Swap	0		_							
Swap notional maturity/ies	Issue 10	440500000									
LLP receive rate/margin	Asset Swap	2.138									
LLP receive rate/margin	Issue 10*	0.500									
LLP pay rate/margin	Asset Swap	2.309									
110	1 40*	2.222									

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

Accounts, Ledgers

			Value as of Start Date of reporting	Tanasta d Malua
	Value as of End	Date of reporting period	period	Targeted Value
Revenue Ledger - Beginning Balance (at start of month)	£	4,819,465	£ 4,782,51	4 N/A
Revenue Ledger - Interest on Mortgage	£	4,546,792	£ 4,752,56	7 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	-£	3,437,100	-£ 3,535,02	4 N/A
Revenue Ledger - Other Revenue	£	117,245	£ 66,89	B N/A
Revenue Ledger - Amounts transferred from / (to) Reserve Fund	-£	14,042	£ 53,30	5 £
Revenue Ledger - Cash Capital Contribution deemed to be revenue	£	-	£	- N/A
Revenue Ledger - Net interest from / (to) Interest Rate Swap Provider	-£	343,486	-£ 345,02	2 N/A
Revenue Ledger - Interest (to) Covered Bond Swap Providers	-£	322,663	-£ 324,07	5 N/A
Revenue Ledger - Interest paid on Covered Bonds without Covered Bonds Swaps	£	-	£	- N/A
Revenue Ledger - Payments made (third parties, Leeds etc)	-£	60,540	-£ 10,23	7 N/A
Revenue Ledger - Amounts transferred from/(to) Interest Accumulation Ledger	-£	641,634	-£ 621,46	N/A
Principal Ledger - Beginning Balance (at start of month)	£	37,851,069	£ 46,260,35	5 N/A
Principal Ledger - Principal repayments under mortgages	£	60,092,948	£ 37,851,06	9 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	-£	37,851,069	-£ 46,260,35	5 N/A
Reserve ledger	£	3,520,093	£ 3,506,05	1 N/A
Revenue ledger	£	4,664,037	£ 4,819,46	5 N/A
nterest accumulation ledger	£	641,634		- N/A
Principal ledger	£	60,092,948	£ 37,851,06	N/A
Pre-maturity liquidity ledger	N/A		N/A	N/A

Asset Coverage Test

- 10001 00 10 1 1 1 1 1 1 1 1 1 1 1 1 1		
	Value	Description (please edit if different)
A	£ 1,951,689,965	Adjusted current balance
В	£ 60,092,948	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	£ 12,442,609	Set-off
Z	£ 40,405,568	Negative Carry
Total	£ 1,958,934,735	
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)	£ 318,434,735	
Credit support as derived from ACT (%)	19.4%	
]

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)	£ 1,626,380,000
Cover pool balance (GBP)	£ 2,351,891,487
GIC account balance (GBP)	£ 74,712,058
Any additional collateral (please specify)	£ -
Any additional collateral (GBP)	£
Aggregate balance of off-set mortgages (GBP)	£ -
Aggregate deposits attaching to the cover pool (GBP)	£ 12,442,609
Aggregate deposits attaching specifically to the off-set mortgages (GBP)	£
Nominal level of overcollateralisation (GBP)	£ 711,391,487
Nominal level of overcollateralisation (%)	43.4%
Number of loans in cover pool	22,592
Average loan balance (GBP)	£ 104,103
Weighted average non-indexed LTV (%)	55.4%
Weighted average indexed LTV (%)	46.2%
Weighted average seasoning (months)	62.3
Weighted average remaining term (months)	220.5
Weighted average interest rate (%)	2.4%
Standard Variable Rate(s) (%)	5.3%
Constant Pre-Payment Rate (%, current month)	2.2%
Constant Pre-Payment Rate (%, quarterly average)	1.7%
Principal Payment Rate (%, current month)	2.6%
Principal Payment Rate (%, quarterly average)	2.1%
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)	£	4,524,115
Mortgage collections (scheduled - principal)	£	8,720,923
Mortgage collections (unscheduled - interest)	£	-
Mortgage collections (unscheduled - principal)	£	51,372,025

Loan Redemptions & Replenishments Since Previous Reporting Date

	Number	% of total number	Amount (GBP)	% or total amount
Loan redemptions since previous reporting date	417	2%	46,455,035	2%
Loans bought back by seller(s)	423	2%	47,135,702	2%
of which are non-performing loans	6	0%	680,667	0%
of which have breached R&Ws	0	0%	0	0%
Loans sold into the cover pool	882	4%	130,010,821	6%

Remaining teaser period (months) **Product Rate Type and Reversionary Profiles** % of total number Amount (GBP) % of total amount % Current rate % Reversionary margin Number % Current margin % Initial rate Fixed at origination, reverting to SVR
Fixed at origination, reverting to Libor
Fixed at origination, reverting to tracker 2,271,782,650 97% 2% 2% 21,389 95% 32.7 0% 0% 0% 0% 0% 0% 0% 0% 101 7294957 5% 0% 0% 1% 0.0 0% 1% Fixed for life 0% 0% 0% 0% 0% 0% Tracker at origination, reverting to SVR
Tracker at origination, reverting to Libor
Tracker for life 175 1% 6953307 0% 5% 0% 0% 5% 0% 0% 0% 0% 0% 0% 2639409 0% 1% 1% 1% 6% 63221165 SVR, including discount to SVR 4% 3% 3% 18.3 -3% 0% 3% 100.00% 0 **0%** 22,592 0% 100.00% £ 2,351,891,487 2.38%

<u>Stratifications</u>					
Arrears breakdown	Number	% of total number		Amount (GBP)	% of total amount
Current	22,317	99%	£	2,329,474,830	99%
0-1 month in arrears	214	1%	£	16,990,249	1%
1-2 months in arrears	39	0%	£	3,633,367	0%
2-3 months in arrears	22	0%	£	1,793,041	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	22,592	100.0	0% £	2,351,891,487	100.00%

Owner to an in less 11 TV	N	0/ - ((- (- (- (- (- (- (- (- (A (ODD)	0/ - ((- (-) (
Current non-indexed LTV 0-50%	Number 11,372	% of total number 50%	Amount (GBP) £ 792,916,439	% of total amount 34%
50-55%	1,892	8%	£ 792,916,439 £ 227,369,906	10%
55-60%	2,101	9%	£ 267,247,749	11%
60-65%	2,099	9%	£ 284,093,971	12%
65-70%	2,014	9%	£ 294,089,501	13%
70-75%	1,337	6%	£ 210,502,174	9%
75-80%	682	3%	£ 113,702,892	5%
80-85%	592	3%	£ 90,101,551	4%
85-90%	353	2%	£ 51,018,933	2%
90-95%	146	1%	£ 20,118,980	1%
95-100%	4	0%	£ 729,390	0%
100-105%	0	0%	£ -	0%
105-110%	0	0%	£ -	0%
110-125%	0	0%	£ -	0%
125%+ Total	22,592	0% 100.00%	£ 2,351,891,487	0% 100.00%
Total	22,592	100.00%	2,331,891,467	100.00%
Current indexed LTV	Number	% of total number	Amount (GBP)	% of total amount
0-50%	16,104	71%	£ 1,347,024,607	57%
50-55%	2,098	9%	£ 296,921,876	13%
55-60%	1,676	7%	£ 253,483,062	11%
60-65%	1,113		£ 178,690,661	8%
65-70%	631	3%	£ 109,147,898	5%
70-75%	436	2%	£ 74,106,053	3%
75-80%	295	1%	£ 51,107,023	2%
80-85%	158	1%	£ 27,786,705	1%
85-90%	67	0%	£ 11,331,300	0%
90-95%	14	0%	£ 2,292,302	0%
95-100%	0	0%	£ -	0%
100-105%	0	0%	£ -	0%
105-110%	0	0%	£ -	0%
110-125%	0	0%	£ -	0%
125%+	0	0%	£ -	0%
Total	22,592	100.00%		100.00%
Total	22,592	100.00%	£ 2,351,891,487	
Total Current outstanding balance of loan	22,592 Number	100.00% % of total number	£ 2,351,891,487 Amount (GBP)	% of total amount
Total Current outstanding balance of loan 0-5,000	22,592 Number 467	% of total number 2%	£ 2,351,891,487 Amount (GBP) 1,046,206	% of total amount 0%
Total Current outstanding balance of loan 0-5,000 5,000-10,000	Number 467 455	% of total number 2% 2%	£ 2,351,891,487 Amount (GBP) 1,046,206 3,426,709	% of total amount 0% 0%
Total Current outstanding balance of loan 0-5,000 5,000-10,000 10,000-25,000	Number 467 455 1,680	100.00% % of total number 2% 2% 7%	£ 2,351,891,487 Amount (GBP) 1,046,206 3,426,709 29,732,364	% of total amount 0% 0% 1%
Total Current outstanding balance of loan 0-5,000 5,000-10,000 10,000-25,000 25,000-50,000	Number 467 455 1,680 3,482	100.00% % of total number 2% 2% 7% 15%	£ 2,351,891,487 Amount (GBP) 1,046,206 3,426,709 29,732,364 132,017,854	% of total amount 0% 0% 1% 6%
Total Current outstanding balance of loan 0-5,000 5,000-10,000 10,000-25,000	Number 467 455 1,680	100.00% % of total number 2% 2% 7% 15% 16% 15%	£ 2,351,891,487 Amount (GBP) 1,046,206 3,426,709 29,732,364 132,017,854 222,308,497 299,187,873	% of total amount 0% 0% 1%
Total Current outstanding balance of loan 0-5,000 5,000-10,000 10,000-25,000 25,000-50,000 50,000-75,000 75,000-100,000 100,000-150,000	Number 467 455 1,680 3,482 3,565 3,446 4,606	100.00% % of total number 2% 2% 7% 15% 16% 15% 20%	£ 2,351,891,487 Amount (GBP) 1,046,206 3,426,709 29,732,364 132,017,854 222,308,497 299,187,873 562,629,755	% of total amount 0% 0% 1% 6% 9% 13% 24%
Total Current outstanding balance of loan 0-5,000 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	Number 1,680 3,482 3,565 4,606 2,441	100.00% % of total number 2% 2% 7% 15% 16% 15% 20% 11%	£ 2,351,891,487 Amount (GBP) 1,046,206 3,426,709 29,732,364 132,017,854 222,308,497 299,187,873 562,629,755 419,760,507	% of total amount 0% 0% 1% 6% 9% 13% 24% 18%
Total Current outstanding balance of loan 0-5,000 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	Number 467 455 1,680 3,482 3,565 3,446 4,606 2,441 1,204	100.00% % of total number 2% 2% 7% 15% 16% 16% 20% 11% 5%	£ 2,351,891,487 Amount (GBP) 1,046,206 3,426,709 29,732,364 132,017,854 222,308,497 299,187,873 562,629,755 419,760,507 267,225,657	% of total amount 0% 0% 1% 6% 9% 13% 24% 18% 11%
Total Current outstanding balance of loan 0-5,000 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	Number 467 455 1,680 3,482 3,565 3,446 4,606 2,441 1,204 594	100.00% % of total number 2% 2% 7% 15% 16% 16% 15% 20% 11% 5% 3%	£ 2,351,891,487 Amount (GBP) 1,046,206 3,426,709 29,732,364 132,017,854 222,308,497 299,187,873 562,629,755 419,760,507 267,225,657 161,804,299	% of total amount 0% 0% 1% 6% 9% 13% 24% 18% 11% 7%
Total Current outstanding balance of loan 0-5,000 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	Number 467 455 1,680 3,482 3,565 3,446 4,606 2,441 1,204 594	100.00% % of total number 2% 2% 7% 15% 16% 15% 20% 11% 5% 3% 1%	£ 2,351,891,487 Amount (GBP) 1,046,206 3,426,709 29,732,364 132,017,854 222,308,497 299,187,873 562,629,755 419,760,507 267,225,657 161,804,299 94,292,044	% of total amount 0% 0% 1% 6% 9% 13% 24% 18% 11% 7% 4%
Total Current outstanding balance of loan 0-5,000 5,000-10,000 10,000-25,000 25,000-50,000 50,000-75,000 75,000-100,000 100,000-150,000 150,000-200,000 250,000-350,000 300,000-350,000 350,000-400,000	Number 467 455 1,680 3,482 3,565 3,446 4,606 2,441 1,204 594 292	100.00% % of total number 2% 2% 7% 15% 16% 15% 20% 11% 5% 3% 1% 1%	£ 2,351,891,487 Amount (GBP) 1,046,206 3,426,709 29,732,364 132,017,854 222,308,497 299,187,873 562,629,755 419,760,507 267,225,657 161,804,299 94,292,044 61,093,964	% of total amount 0% 0% 1% 6% 9% 13% 24% 18% 11% 7% 4% 3%
Total Current outstanding balance of loan 0-5,000 5,000-10,000 10,000-25,000 25,000-50,000 50,000-75,000 75,000-100,000 100,000-150,000 150,000-200,000 200,000-250,000 250,000-350,000 350,000-350,000 350,000-400,000 400,000-450,000	Number 467 455 1,680 3,482 3,565 3,446 4,606 2,441 1,204 594 292 164	100.00% % of total number 2% 2% 7% 15% 16% 15% 20% 11% 5% 3% 1% 1% 0%	£ 2,351,891,487 Amount (GBP) 1,046,206 3,426,709 29,732,364 132,017,854 222,308,497 299,187,873 562,629,755 419,760,507 267,225,657 161,804,299 94,292,044 61,093,964 41,785,231	% of total amount 0% 0% 1% 6% 9% 13% 24% 18% 11% 7% 4% 3% 2%
Total Current outstanding balance of loan 0-5,000 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	Number 1,680 3,482 3,565 3,446 4,606 2,441 1,204 594 292 164 99 29	100.00% % of total number 2% 2% 7% 15% 16% 15% 20% 11% 5% 3% 1% 1% 0% 0%	£ 2,351,891,487 Amount (GBP) 1,046,206 3,426,709 29,732,364 132,017,854 222,308,497 299,187,873 562,629,755 419,760,507 267,225,657 161,804,299 94,292,044 61,093,964 41,785,231 13,599,034	% of total amount 0% 0% 1% 6% 9% 13% 24% 11% 7% 4% 3% 2% 1%
Total Current outstanding balance of loan 0-5,000 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	Number 467 455 1,680 3,482 3,565 3,446 4,606 2,441 1,204 594 292 164	100.00% % of total number 2% 2% 7% 15% 16% 16% 20% 11% 5% 3% 1% 1% 0% 0%	£ 2,351,891,487 Amount (GBP) 1,046,206 3,426,709 29,732,364 132,017,854 222,308,497 299,187,873 562,629,755 419,760,507 267,225,657 161,804,299 94,292,044 61,093,964 41,785,231 13,599,034 21,453,612	% of total amount 0% 0% 1% 6% 9% 13% 24% 18% 11% 7% 4% 3% 2%
Total Current outstanding balance of loan 0-5,000 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	Number 467 455 1,680 3,482 3,565 3,446 4,606 2,441 1,204 594 292 164 99 29 40	100.00% % of total number 2% 2% 7% 15% 16% 15% 20% 11% 5% 3% 1% 1% 0% 0%	£ 2,351,891,487 Amount (GBP) 1,046,206 3,426,709 29,732,364 132,017,854 222,308,497 299,187,873 562,629,755 419,760,507 267,225,657 161,804,299 94,292,044 61,093,964 41,785,231 13,599,034	% of total amount 0% 0% 1% 6% 9% 13% 24% 118% 11% 7% 4% 3% 2% 1%
Total Current outstanding balance of loan 0-5,000 5,000-10,000 10,000-25,000 25,000-50,000 50,000-75,000 75,000-100,000 100,000-150,000 150,000-200,000 200,000-250,000 255,000-300,000 300,000-350,000 350,000-400,000 400,000-450,000 450,000-500,000 500,000-600,000 600,000-700,000 700,000-800,000	Number 467 455 1,680 3,482 3,565 3,446 4,606 2,441 1,204 594 292 164 99 29 40	100.00% % of total number 2% 2% 7% 15% 16% 15% 20% 11% 5% 3% 1% 1% 0% 0% 0% 0% 0%	£ 2,351,891,487 Amount (GBP) 1,046,206 3,426,709 29,732,364 132,017,854 222,308,497 299,187,873 562,629,755 419,760,507 267,225,657 161,804,299 94,292,044 61,093,964 41,785,231 13,599,034 21,453,612 7,086,992	% of total amount 0% 0% 1% 6% 9% 13% 24% 18% 11% 7% 4% 3% 2% 1% 1% 0%
Total Current outstanding balance of loan 0-5,000 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	Number 467 455 1,680 3,482 3,565 3,446 4,606 2,441 1,204 594 292 164 99 29 40 11	## 100.00% % of total number 2% 2% 7% 15% 16% 15% 20% 11% 5% 3% 11% 1% 1% 1% 1% 0% 0%	£ 2,351,891,487 Amount (GBP) 1,046,206 3,426,709 29,732,364 132,017,854 222,308,497 299,187,873 562,629,755 419,760,507 267,225,657 161,804,299 94,292,044 61,093,964 41,785,231 13,599,034 21,453,612 7,086,992 7,990,545	% of total amount 0% 0% 1% 6% 9% 13% 24% 18% 11% 7% 4% 3% 2% 1% 1% 1% 0% 0%
Total Current outstanding balance of loan 0-5,000 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 +	Number 467 455 1,680 3,482 3,565 3,446 4,606 2,441 1,204 594 292 164 99 299 40 11 11 21 21	## 100.00% % of total number 2% 2% 2% 7% 15% 16% 15% 20% 11% 5% 3% 11% 1% 1% 1% 0% 0% 0%	£ 2,351,891,487 Amount (GBP) 1,046,206 3,426,709 29,732,364 132,017,854 222,308,497 299,187,873 562,629,755 419,760,507 267,225,657 161,804,299 94,292,044 61,093,964 41,785,231 13,599,034 21,453,612 7,086,992 7,990,545 1,682,817 3,767,528	% of total amount 0% 0% 1% 6% 9% 13% 24% 18% 11% 7% 4% 3% 2% 1% 1% 0% 0% 0% 0% 0%
Total Current outstanding balance of loan 0-5,000 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	Number 1,680 3,482 3,565 4,606 2,441 1,204 594 292 164 99 29 40 11 11 2	## 100.00% % of total number 2% 2% 7% 15% 16% 15% 20% 11% 5% 3% 11% 1% 1% 1% 1% 0% 0%	£ 2,351,891,487 Amount (GBP) 1,046,206 3,426,709 29,732,364 132,017,854 222,308,497 299,187,873 562,629,755 419,760,507 267,225,657 161,804,299 94,292,044 61,093,964 41,785,231 13,599,034 21,453,612 7,086,992 7,990,545 1,682,817 3,767,528	% of total amount 0% 0% 1% 6% 9% 13% 24% 18% 11% 7% 4% 3% 2% 1% 1% 0% 0% 0%
Total Current outstanding balance of loan 0-5,000 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 +	Number 467 455 1,680 3,482 3,565 3,446 4,606 2,441 1,204 594 292 164 99 299 40 11 11 21 21	## 100.00% % of total number 2% 2% 2% 7% 15% 16% 15% 20% 11% 5% 3% 11% 1% 1% 1% 0% 0% 0%	£ 2,351,891,487 Amount (GBP) 1,046,206 3,426,709 29,732,364 132,017,854 222,308,497 299,187,873 562,629,755 419,760,507 267,225,657 161,804,299 94,292,044 61,093,964 41,785,231 13,599,034 21,453,612 7,086,992 7,990,545 1,682,817 3,767,528	% of total amount 0% 0% 1% 6% 9% 13% 24% 18% 11% 7% 4% 3% 2% 1% 1% 0% 0% 0% 0% 0%
Total Current outstanding balance of loan 0-5,000 5,000-10,000 10,000-25,000 25,000-50,000 50,000-75,000 75,000-100,000 100,000-150,000 150,000-200,000 200,000-250,000 250,000-300,000 300,000-350,000 350,000-400,000 400,000-450,000 450,000-600,000 600,000-700,000 700,000-800,000 800,000-900,000 900,000-1,000,000 1,000,000 + Total	Number 1,680 3,482 3,565 3,446 4,606 2,441 1,204 594 292 164 99 29 40 11 1 2 4 0 22,592	## 100.00% % of total number 2% 2% 7% 15% 16% 15% 20% 11% 5% 3% 11% 1% 1% 1% 0% 0% 0%	£ 2,351,891,487 Amount (GBP) 1,046,206 3,426,709 29,732,364 132,017,854 222,308,497 299,187,873 562,629,755 419,760,507 267,225,657 161,804,299 94,292,044 61,093,964 41,785,231 13,599,034 21,453,612 7,086,992 7,990,545 1,682,817 3,767,528 0 £ 2,351,891,487	% of total amount 0% 0% 1% 6% 9% 13% 24% 18% 11% 7% 4% 3% 2% 1% 1% 0% 0% 0% 0% 0% 0%
Total	Number Number 467 455 1,680 3,482 3,565 3,446 4,606 2,441 1,204 594 292 164 99 299 40 11 11 2 2 4 4 0 0 22,592 Number	## 100.00% % of total number 2% 2% 7% 15% 16% 15% 20% 11% 5% 3% 11% 1% 1% 1% 1% 0% 0%	£ 2,351,891,487 Amount (GBP) 1,046,206 3,426,709 29,732,364 132,017,854 222,308,497 299,187,873 562,629,755 419,760,507 267,225,657 161,804,299 94,292,044 61,093,964 41,785,231 13,599,034 21,453,612 7,086,992 7,990,545 1,682,817 3,767,528 0 £ 2,351,891,487 Amount (GBP)	% of total amount 0% 0% 1% 6% 9% 13% 24% 18% 11% 7% 4% 3% 22% 1% 1% 0% 0% 0% 0% 0% 0% 0% 0
Current outstanding balance of loan	Number 467 455 1,680 3,482 3,565 3,446 4,606 2,441 1,204 594 292 164 99 292 40 111 111 2 2 4 Number Number 1,908	## 100.00% % of total number 2% 2% 7% 15% 15% 16% 15% 20% 11% 55% 33% 11% 11% 10% 00%	£ 2,351,891,487 Amount (GBP) 1,046,206 3,426,709 29,732,364 132,017,854 222,308,497 299,187,873 562,629,755 419,760,507 267,225,657 161,804,299 94,292,044 61,093,964 41,785,231 13,599,034 21,453,612 7,086,992 7,990,545 1,682,817 3,767,528 0 £ 2,351,891,487 Amount (GBP) 238,038,694	% of total amount 0% 0% 1% 6% 9% 13% 24% 18% 11% 7% 4% 3% 22% 1% 1% 0% 0% 0% 0% 0% 0% 0% 0
Current outstanding balance of loan	Number 467 455 1,680 3,482 3,565 3,446 4,606 2,441 1,204 594 292 40 111 11 2 2 4 Number 1,908 1,889	## 100.00% % of total number 2% 2% 7% 15% 15% 16% 15% 20% 11% 55% 33% 11% 11% 10% 00%	£ 2,351,891,487 Amount (GBP) 1,046,206 3,426,709 29,732,364 132,017,854 222,308,497 299,187,873 562,629,755 419,760,507 267,225,657 161,804,299 94,292,044 61,093,964 41,785,231 13,599,034 21,453,612 7,086,992 7,990,545 1,682,817 3,767,528 0 £ 2,351,891,487 Amount (GBP) 238,038,694 177,491,831	% of total amount 0% 0% 1% 6% 9% 13% 24% 18% 11% 7% 4% 3% 22% 1% 1% 0% 0% 0% 0% 0% 0% 0% 0
Current outstanding balance of loan	Number 467 455 1,680 3,482 3,565 3,446 4,606 2,441 1,204 594 292 40 11 11 21 11 22 4 Number Number 1,908 1,889 1,509	% of total number 2% 2% 7% 15% 15% 16% 15% 20% 11% 5% 3% 1% 1% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	£ 2,351,891,487 Amount (GBP) 1,046,206 3,426,709 29,732,364 132,017,854 222,308,497 299,187,873 562,629,755 419,760,507 267,225,657 161,804,299 94,292,044 61,093,964 41,785,231 13,599,034 21,453,612 7,086,992 7,990,545 1,682,817 3,767,528 0 £ 2,351,891,487 Amount (GBP) 238,038,694 177,491,831 278,058,560	% of total amount 0% 0% 1% 6% 9% 13% 24% 18% 11% 7% 4% 3% 2% 1% 1% 0% 0% 0% 0% 0% 0% 0% 0
Current outstanding balance of loan	Number Number 467 455 1,680 3,482 3,565 3,446 4,606 2,441 1,204 594 292 164 99 299 164 11 11 11 2 2 4 40 11 11 2 2 4 40 1 1 1 1 1 1 1 1 1	% of total number 2% 2% 7% 15% 15% 16% 15% 20% 11% 5% 3% 1% 1% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	£ 2,351,891,487 Amount (GBP) 1,046,206 3,426,709 29,732,364 132,017,854 222,308,497 299,187,873 562,629,755 419,760,507 267,225,657 161,804,299 94,292,044 61,093,964 41,785,231 13,599,034 21,453,612 7,086,992 7,990,545 1,682,817 3,767,528 0 £ 2,351,891,487 Amount (GBP) 238,038,694 177,491,831 278,058,560 105,537,084	% of total amount 0% 0% 1% 6% 9% 13% 24% 18% 11% 7% 4% 3% 2% 1% 1% 0% 0% 0% 0% 0% 0% 0% 0
Current outstanding balance of loan	Number Number 467 455 1,680 1,680 3,482 3,565 3,446 4,606 2,441 1,204 594 292 164 99 292 164 99 299 40 11 11 11 2 2 4 0 22,592 Number 1,908 1,889 1,509 1,438 2,623 1,438 2,623 1,438 2,623 1,438 2,623 1,438 1,509 1,438 2,623 1,438 2,623 1,438 1,509 1,438 1,509 1,438 1,509 1,438 2,623 1,438 1,509 1,438 1,509 1,438 1,509 1,438 2,623 1,438 1,509 1,509 1,438 1,509 1,509 1,438 1,509 1,509 1,438 1,509 1,509 1,438 1,509 1,5	% of total number 2% 2% 7% 15% 16% 15% 20% 11% 5% 3% 11% 5% 3% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	£ 2,351,891,487 Amount (GBP) 1,046,206 3,426,709 29,732,364 132,017,854 222,308,497 299,187,873 562,629,755 419,760,507 267,225,657 161,804,299 94,292,044 61,093,964 41,785,231 13,599,034 21,453,612 7,086,992 7,990,545 1,682,817 3,767,528 0 £ 2,351,891,487 Amount (GBP) 238,038,694 177,491,831 278,058,560 105,537,084 240,841,534	% of total amount 0% 0% 1% 6% 9% 13% 24% 18% 11% 7% 4% 3% 2% 1% 1% 0% 0% 0% 0% 0% 0% 0% 0
Total	Number Number 467 455 1,680 3,482 3,565 3,446 4,606 2,441 1,204 594 292 164 99 292 164 111 111 2 2 4 0 22,592	% of total number 2% 2% 7% 15% 16% 15% 20% 11% 5% 3% 11% 5% 3% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	£ 2,351,891,487 Amount (GBP) 1,046,206 3,426,709 29,732,364 132,017,854 222,308,497 299,187,873 562,629,755 419,760,507 267,225,657 161,804,299 94,292,044 61,093,964 41,785,231 13,599,034 21,453,612 7,086,992 7,990,545 1,682,817 3,767,528 0 £ 2,351,891,487 Amount (GBP) 238,038,694 177,491,831 278,058,560 105,537,084	% of total amount 0% 0% 1% 6% 9% 13% 24% 18% 11% 7% 4% 3% 2% 1% 1% 0% 0% 0% 0% 0% 0% 0% 0
Current outstanding balance of loan	Number Number 467 455 1,680 3,482 3,565 3,446 4,606 2,441 1,204 594 292 164 99 292 164 111 111 2 2 4 0 22,592	% of total number 2% 2% 7% 15% 15% 16% 15% 20% 11% 5% 3% 1% 1% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	£ 2,351,891,487 Amount (GBP) 1,046,206 3,426,709 29,732,364 132,017,854 222,308,497 299,187,873 562,629,755 419,760,507 267,225,657 161,804,299 94,292,044 61,093,964 41,785,231 13,599,034 21,453,612 7,086,992 7,990,545 1,682,817 3,767,528 0 £ 2,351,891,487 Amount (GBP) 238,038,694 177,491,831 278,058,560 105,537,084 240,841,534 68,955,648	% of total amount 0% 0% 1% 6% 9% 13% 24% 18% 11% 7% 4% 3% 22% 1% 1% 0% 0% 0% 0% 0% 0% 0% 100.00% % of total amount 10% 8% 12% 4% 10% 3% 0%
Current outstanding balance of loan	Number Number 467 455 1,680 3,482 3,565 3,446 4,606	% of total number 2% 2% 7% 15% 15% 16% 15% 20% 11% 5% 3% 1% 1% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	£ 2,351,891,487 Amount (GBP) 1,046,206 3,426,709 29,732,364 132,017,854 222,308,497 299,187,873 562,629,755 419,760,507 267,225,657 161,804,299 94,292,044 61,093,964 41,785,231 13,599,034 21,453,612 7,086,992 7,990,545 1,682,817 3,767,528 0 £ 2,351,891,487 Amount (GBP) 238,038,694 177,491,831 278,058,560 105,537,084 240,841,534 68,955,648 0 341,594,487	% of total amount 0% 0% 1% 6% 9% 13% 24% 18% 11% 7% 4% 3% 22% 11% 1% 0% 0% 0% 0% 0% 0% 0%
Current outstanding balance of loan	Number Number 467 455 1,680 3,482 3,565 3,446 4,606 2,441 1,204 594 292 164 99 29 40 11 11 2 4 1,20	## 100.00% % of total number 2% 2% 7% 15% 16% 15% 20% 11% 5% 3% 11% 1% 1% 1% 1% 1%	£ 2,351,891,487 Amount (GBP) 1,046,206 3,426,709 29,732,364 132,017,854 222,308,497 299,187,873 562,629,755 419,760,507 267,225,657 161,804,299 94,292,044 61,093,964 41,785,231 13,599,034 21,453,612 7,086,992 7,990,545 1,682,817 3,767,528 0 £ 2,351,891,487 Amount (GBP) 238,038,694 177,491,831 278,058,560 105,537,084 240,841,534 68,955,648 0 341,594,487 233,636,986	% of total amount 0% 0% 1% 6% 9% 13% 24% 18% 11% 7% 4% 3% 2% 1% 1% 0% 0% 0% 0% 0% 0% 0% 100.00% % of total amount 10% 8% 12% 4% 10% 3% 0% 10% 10%
Current outstanding balance of loan	Number Number 467 455 1,680 3,482 3,565 3,446 4,606 2,441 1,204 594 292 164 99 292 164 11 11 11 11 11 11 1	## 100.00% % of total number 2% 2% 2% 7% 15% 16% 15% 20% 11% 5% 33% 11% 10% 0% 0% 0% 0% 0%	£ 2,351,891,487 Amount (GBP) 1,046,206 3,426,709 29,732,364 132,017,854 222,308,497 299,187,873 562,629,755 419,760,507 267,225,657 161,804,299 94,292,044 61,093,964 41,785,231 13,599,034 21,453,612 7,086,992 7,990,545 1,682,817 3,767,528 0 £ 2,351,891,487 Amount (GBP) 238,038,694 177,491,831 278,058,560 105,537,084 240,841,534 68,955,648 0 341,594,487 233,636,986 114,976,522	% of total amount 0% 0% 1% 6% 9% 13% 24% 18% 11% 7% 4% 3% 2% 11% 1% 0% 0% 0% 0% 0% 0% 0%
Total Current outstanding balance of loan 0-5,000 5,000-10,000 10,000-25,000 25,000-50,000 50,000-75,000 75,000-100,000 100,000-150,000 150,000-200,000 200,000-250,000 250,000-300,000 300,000-350,000 350,000-400,000 400,000-450,000 450,000-000,000 600,000-700,000 700,000-800,000 800,000-1,000,000 900,000-1,000,000 1,000,000 + Total Regional distribution East Anglia East Midlands London North North West Northern Ireland Outer Metro South East South West Scottand Wales	Number Number 467 455 1,680 3,482 3,565 3,446 4,606 2,441 1,204 594 292 164 99 292 164 11 11 11 11 11 11 1	% of total number 2% 2% 7% 15% 16% 16% 15% 20% 11% 5% 3% 1% 1% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 100.00% % of total number 8% 8% 7% 6% 12% 5% 0% 11% 9% 6% 5%	£ 2,351,891,487 Amount (GBP) 1,046,206 3,426,709 29,732,364 132,017,854 222,308,497 299,187,873 562,629,755 419,760,507 267,225,657 161,804,299 94,292,044 61,093,964 41,785,231 13,599,034 21,453,612 7,086,992 7,990,545 1,682,817 3,767,528 0 £ 2,351,891,487 Amount (GBP) 238,038,694 177,491,831 278,058,560 105,537,084 240,841,534 68,955,648 0 341,594,487 233,636,986 114,976,522 98,416,316	% of total amount 0% 0% 1% 6% 9% 13% 24% 18% 11% 7% 4% 3% 2% 11% 1% 0% 0% 0% 0% 0% 0% 0%
Current outstanding balance of loan	Number Number 467 455 1,680 3,482 3,565 3,446 4,606 2,441 1,204 594 292 164 99 292 164 11 11 11 11 11 11 1	## 100.00% % of total number 2% 2% 2% 7% 15% 16% 15% 20% 11% 5% 33% 11% 10% 0% 0% 0% 0% 0%	£ 2,351,891,487 Amount (GBP) 1,046,206 3,426,709 29,732,364 132,017,854 222,308,497 299,187,873 562,629,755 419,760,507 267,225,657 161,804,299 94,292,044 61,093,964 41,785,231 13,599,034 21,453,612 7,086,992 7,990,545 1,682,817 3,767,528 0 £ 2,351,891,487 Amount (GBP) 238,038,694 177,491,831 278,058,560 105,537,084 240,841,534 68,955,648 0 341,594,487 233,636,986 114,976,522	% of total amount 0% 0% 1% 6% 9% 13% 24% 18% 11% 7% 4% 3% 2% 11% 1% 0% 0% 0% 0% 0% 0% 0%
Total Current outstanding balance of loan 0-5,000 5,000-10,000 10,000-25,000 25,000-50,000 50,000-75,000 75,000-100,000 150,000-200,000 150,000-200,000 200,000-250,000 250,000-300,000 350,000-350,000 350,000-400,000 400,000-450,000 450,000-500,000 500,000-600,000 600,000-700,000 700,000-800,000 800,000-700,000 1,000,000 + Total Regional distribution East Anglia East Midlands London North North West Northern Ireland Outer Metro South East South West Scotland Wales West Midlands Wales West Midlands	Number Number 467 455 1,680 3,482 3,565 3,446 4,606	% of total number 2% 2% 7% 15% 16% 16% 15% 20% 11% 5% 3% 1% 1% 1% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 100.00% % of total number 8% 8% 8% 7% 6% 12% 5% 0% 11% 9% 6% 5% 9%	£ 2,351,891,487 Amount (GBP) 1,046,206 3,426,709 29,732,364 132,017,854 222,308,497 299,187,873 562,629,755 419,760,507 267,225,657 161,804,299 94,292,044 61,093,964 41,785,231 13,599,034 21,453,612 7,086,992 7,990,545 1,682,817 3,767,528 0 £ 2,351,891,487 Amount (GBP) 238,038,694 177,491,831 278,058,560 105,537,084 240,841,534 68,955,648 0 341,594,487 233,636,986 114,976,522 98,416,316 196,950,488 257,393,337	% of total amount 0% 0% 1% 6% 9% 13% 24% 18% 11% 7% 44% 3% 22% 11% 10% 0% 0% 0% 0% 0% 0% 0% 100.00% % of total amount 10% 8% 12% 4% 10% 3% 0% 15% 10% 5% 4% 8%

Domourous and domo		0/ 5/14/1	Amazzi (OBB)	0/ -1/-1-1
Repayment type	Number	% of total number	Amount (GBP)	% of total amount
Capital repayment	18,112 618	80% 3%	£ 1,775,833,936 £ 105,601,358	76% 4%
Part-and-part	3,862	17%	£ 470,456,193	20%
Interest-only Officet	3,002	0%	2 470,456,193	0%
Offset Total	22,592	100.00%	£ 2,351,891,487	100.00%
Total	22,002	100.0070	2,001,001,407	100.0070
Seasoning	Number	% of total number	Amount (GBP)	% of total amount
0-12 months	622	3%	£ 111,387,990	5%
12-24 months	511	2%	£ 75,118,783	3%
24-36 months	2,515	11%	£ 326,217,618	14%
36-48 months	4,052	18%	£ 476,239,813	20%
48-60 months	3,276	15%	£ 416,696,723	18%
60-72 months	2,863		£ 341,909,971	15%
72-84 months	1,869	8%	£ 174,085,093	7%
84-96 months	1,208	5%	£ 108,697,644	5%
96-108 months	932	4%	£ 66,551,381	3%
108-120 months	737	3%	£ 44,027,394	2%
120-150 months	1,414	6%	£ 76,464,804	3%
150-180 months	1,350	6%	£ 71,248,669	3%
180+ months	1,243	6%	£ 63,245,604	3%
Total	22,592	100.00%	£ 2,351,891,487	100.00%
Interest payment type	Number	% of total number	Amount (GBP)	% of total amount
Fixed	18,442	82%	2,099,632,259	89%
SVR	4,016		242,200,636	10%
Tracker	134	1%	10,058,592	0%
Other (please specify)	0	0%	0	0%
Total	22,592	100.00%	£ 2,351,891,487	100.00%
			•	
Loan purpose type	Number	% of total number	Amount (GBP)	% of total amount
Owner-occupied	19,496		2,055,394,727	87%
Buy-to-let	3,096	14%	296,496,760	13%
Second home	0	0%	0	0%
Total	22,592	100.00%	£ 2,351,891,487	100.00%
Income verification type	Number	% of total number	Amount (GBP)	% of total amount
Fully verified	22,592		2,351,891,487	100%
Fast-track	0	0%	0	0%
Self-certified	0	0%	0	0%
Total	22,592		£ 2,351,891,487	100.00%
	•		•	
Remaining term of loan	Number	% of total number	Amount (GBP)	% of total amount
0-30 months	1,101		£ 47,449,087	2%
30-60 months	1,658		£ 88,694,584	4%
60-120 months	4,476		£ 307,442,484	13%
120-180 months	4,395		£ 408,644,129	17%
180-240 months	4,170	18% 14%	£ 493,573,237	21%
	0.000	7 /10/	£ 455,252,782	19%
240-300 months	3,223			400/
240-300 months 300-360 months	2,014	9%	£ 309,093,125	13%
240-300 months 300-360 months 360+ months	2,014 1,555	9% 7%	£ 309,093,125 £ 241,742,059	10%
240-300 months 300-360 months 360+ months	2,014	9% 7%	£ 309,093,125	
240-300 months 300-360 months	2,014 1,555	9% 7%	£ 309,093,125 £ 241,742,059	10%
240-300 months 300-360 months 360+ months Total Employment status	2,014 1,555 22,592	9% 7% 100.00% % of total number	£ 309,093,125 £ 241,742,059 2,351,891,487	10% 100.00%
240-300 months 300-360 months 360+ months Total	2,014 1,555 22,592 Number	9% 7% 100.00% % of total number 79%	£ 309,093,125 £ 241,742,059 2,351,891,487 Amount (GBP)	10% 100.00% % of total amount
240-300 months 300-360 months 360+ months Total Employment status Employed	2,014 1,555 22,592 Number 17,843	9% 7% 100.00% % of total number 79%	£ 309,093,125 £ 241,742,059 2,351,891,487 Amount (GBP) £ 1,929,775,532	10% 100.00% % of total amount 82%
240-300 months 300-360 months 360+ months Total Employment status Employed Self-employed Unemployed	2,014 1,555 22,592 Number 17,843 2,712	9% 7% 100.00% % of total number 79% 12%	£ 309,093,125 £ 241,742,059 2,351,891,487 Amount (GBP) £ 1,929,775,532 £ 306,299,543	10% 100.00% % of total amount 82% 13%
240-300 months 300-360 months 360+ months Total Employment status Employed Self-employed	2,014 1,555 22,592 Number 17,843 2,712 67 1,618	9% 7% 100.00% % of total number 79% 12% 0% 7% 1%	£ 309,093,125 £ 241,742,059 2,351,891,487 Amount (GBP) £ 1,929,775,532 £ 306,299,543 £ 3,322,829 £ 83,467,104 £ 9,990,306	10% 100.00% % of total amount 82% 13% 0% 4% 0%
240-300 months 300-360 months 360+ months Total Employment status Employed Self-employed Unemployed Retired	2,014 1,555 22,592 Number 17,843 2,712 67 1,618	9% 7% 100.00% % of total number 79% 12% 0% 7% 11%	£ 309,093,125 £ 241,742,059 2,351,891,487 Amount (GBP) £ 1,929,775,532 £ 306,299,543 £ 3,322,829 £ 83,467,104 £ 9,990,306 £ 19,036,173	10% 100.00% % of total amount 82% 13% 0% 4%

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

Covered Bolius Outstanding, Associated Derivatives (please disclose for	an 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/A	Aaa / N/A / AAA / N/A
Current rating (Moody's/S&P/Fitch/DBRS)	Aaa / N/A / AAA / N/A	Aaa / N/A / AAA / N/A	Aaa / N/A / AAA / N/A
Denomination	EUR	GBP	GBP
Amount at issuance	500,000,0	00,000,000	600,000,000
Amount outstanding	500,000,0	00,000,000	600,000,000
FX swap rate (rate:£1)	1.1	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	XS2100677793
Stock exchange listing	London	London	London
Coupon payment frequency	Annual	Quarterly	Quarterly
Coupon payment date	04/07/		17/01/22
Coupon (rate if fixed, margin and reference rate if floating)	0.500	% 0.62% + Compounded Daily SONIA	0.54% + Compounded Daily SC
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	500,000,0	00 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	0.89%/0.845%	N/A	N/A
Collateral posting amount	£	£ -	£ -

Programme triggers

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				

arration notice served on the pris the Notice to Pay to the tee Priority of Payments; el legal title to the loans to LLP Acceleration Notice, all dis outstanding become dude and payable against the inforcement Priority of or the Saller being assigned rating below the required arrating below the required selection Amount shall be paid by GIC Account. The Saller being assigned attained by GIC Account arrating below the required selection Amount shall be paid by GIC Account. Bends will not be adversely deliver to the LIP the state (popn request) and the saller are assignment assignment are the bends assignment of a drift letter of notice to the LIP the state (popn request) and the saller and assignment of a drift letter of notice to the the benowners with Loans in a drift letter of notice to the the saller and assignment of a report back-up servicer hin so does appoint replacement arear into a back-up ded recovered and report to a popont to back-up are recovered and the collabor with old days salpoint replacement arear into a back-up of a popont transparent and only a population, and and only a population of a popula	eration notice served on the tris the Notice to Pay to the tree Priority of Payments; el legal title to the Ioans to LP Acceleration Notice, all dis outstanding become due and payable against the forcement Priority of of the Saller being assigned rating blow the required evicer understates that it that all order tools from that all order tools from the Saller being assigned laterial was reduced blection Amount shall be paid by GIC Account of the Saller being assigned allerdon Amount shall be paid by GIC Account of the Saller being assigned allerdon Amount shall be paid by GIC Account of the Saller being assigned allerdon the required liter (unless Moody's andor). Bronds will not be adversely deliver to the LIP the stee (upon request) and the selection to the LIP the stee (upon request) and the selection to the LIP the stee (upon request) and the selection to the LIP the stee (upon request) and the selection to the upon the selection to the upon the selection to the selection the selection to the selection of the selection	eration notice served on the pris the Noblec to Pay to the tree Promity of Payments: le legal title to the Loans to LLP Acceleration Noice, all dis outstanding become due and payable against the niorcement Priority of a continuation of the Saller being assigned rating below the required evicer understake that it all office double from the Covered Bay and the Covered Bay and the Payment of the Saller being assigned rating below the required evicer understake that it all office double from the Covered Bay assigned all office of the Covered Bay assigned all office of a meson shall be paid objection Amount shall be paid objection and the covered Bay assigned atting below the required later (unless Moody's andor). Bands will not be adversely deliver to the LLP, the stee upon required and the covered Bay assignment of the Bards will not be adversely deliver to the LLP, the stee upon required and the covered Bay assignment of the Bards will not be adversely deliver to the LLP, the stee upon required and the covered Bay assignment of the representation of the Bards will not be adversely deliver to the LLP, the stee upon required and the covered Bards will not be adversely deliver to the LLP, the stee upon required and the covered Bards will not be adversely deliver to the LLP, the stee and an assignment of or related securities to the development and the steep of the Bards upper the page of the Bards upper the Bards upper the Bards upper the Bards upper the B	is a strict on notice served on the ors the Notice to Pay to the tote Promity of Payments: le legal title to the Loans to LLP Acceleration Notice, all discussed and the strict of the Seller being assigned rating below the required against the inforcement Priority of the Seller being assigned rating below the required arriver undertakes that it all all direct doubts from the Covered Beautiful Seller Being assigned all and the Seller being assigned arriver undertakes that it all all direct doubts from the Covered Beautiful Seller Being assigned allerdon Amount shall be paid by GIC Account. Or the Seller being assigned allerdon Amount shall be paid by GIC Account. Brodies Will not be a developed and the seller being assigned allerdon Amount shall be paid being traines Noody's and/or the Seller being assigned allerdon Amount shall be paid being traines Noody's and/or the Seller being assigned that go blow the required being traines Noody's and/or the Seller being assigned that the seller and assigned that the seller and assigned that the seller and assignment of the Browners with Loans in a draft little for notice to the the Bear and the seller and assignment of the Browners with Loans in a draft little of notice to the the seller and assignment of the residual of a service to the seller and assignment of the popular replacement in the seller and assignment of the popular replacement in the seller and assignment of the popular replacement and only the popular replacement.	
arration notice served on the pris the Notice to Pay to the teste Priority of Payments: el legal title to the Loans to LLP Acceleration Notice, all dis outstanding become due and payable against the inforcement Priority of the Seller being assigned rating below the required enviror undertakes that it at all direct debts from the Covicer Other Seller to the Covice	eration notice served on the 1st the Notice to Pay to the tee Priority of Payments; e legal title to the loans to LP Acceleration Notice, all dis outstanding become to use and payable against the officement Priority of of the Saller being assigned rating below the required evicer undertakes that it at all direct elabits from the Coveral Bond the Saller being assigned attention the Saller being assigned title (unless Moody's and/or, Bonds will not be adversely deliver to the LLP the teleo (upon request) and the teleo (upon request) and the teleo (upon request) and the clees, the names and the Bondwars with Loans in a draft letter of notice to the the saller and assignment of of related securities to the saller and assignment of a coveral Bond to a payonit back-up servicer thin 60 days support replacement enter into a back-up of a declarity minior Bod days support applement cash manager and enter op each manager to geath manage	eration notice served on the pris the Nobice to Pay to the tree Promity of Payments: le legal title to the Loans to LLP Acceleration Notice, all discussed and the server of the Seller being assigned rating below the required rating below the required rating below the required rating below the required review of the Covered Board Seller than the Seller tha	grant or on a larger framewhere the control of the	
arration notice served on the pris the Notice to Pay to the tee Priority of Payments; el legal title to the loans to LLP Acceleration Notice, all dis outstanding become dude and payable against the officerament Priority of or the Saller being assigned rating below the required arrating below the required selection Amount shall be paid by GIC Account. The Saller being assigned attained by GIC Account. The Saller	eration notice served on the tris the Notice to Pay to the tree Priority of Payments; e legal title to the Ioans to LP Acceleration Notice, all dis outstanding become to use and payable against the officement Priority of of the Saller being assigned rating below the required review undertakes that it at all direct eablish from the Covered Bond the Saller being assigned attention the Saller being assigned attention the Bond the Saller being assigned the Covered Bond the Bond	eration notice served on the pris the Nobice to Pay to the tree Promity of Payments: le legal title to the Loans to LLP Acceleration Notice, all discussed and the second of the Saller being assigned rating below the required environment Priority of the Saller being assigned rating below the required environment Priority of the Saller being assigned rating below the required environment Priority of the Covered Bay assigned rating below the required environment shall be paid by GIC Account of the Saller being assigned atting below the required environment shall be paid by GIC Account of the Saller being assigned atting below the required left (unless Moody's and/or, and or the Saller being assigned atting below the required left (unless Moody's and/or, and	ieration notice served on the ors the Notice to Pay to the helpe Proving of Payments; he legal title to the Jonns of Payments; he legal title to the Jonns of Jonns o	
arration notice served on the pris to Notice to Pay to the tee Priority of Payments; el legal title to the loans to LLP Acceleration Notice, all dis outstanding become due and payable against the inforcement Priority of or the Saller being assigned rating below the required arrating below the required selection Amount shall be paid by GIC Account. The Saller being assigned attained to the saller being assigned attained being assigned assig	eration notice served on the tost in Notice to Pay to the tost Privity of Payments: el legal title to the Loans to LP Acceleration Notice, all dis outstanding become due and payable against the forcement Priority of of the Saller being assigned rating blow the required rating blow the required review understates that it tell all orice tools from tell all orice tell all orice tell	eration notice served on the pris the Nobice to Pay to the tree Promity of Payments: le legal title to the Loans to LLP Acceleration Notice, all discussed and the second of the Saller being assigned rating below the required evicer more required evicer or more repaired to the Covered San to the Covered San Second San	ieration notice served on the ers the Notice to Pay to the hole Priority of Payments; he legal title to the Ioans to LLP Acceleration Notice, all discussions and the provided of the Saller being assigned rating become due and payable against the inforcement Priority of of the Saller being assigned rating below the required enviror understands that at all direct debts from the Covered South Strom South South Strom the Covered South Strom Strom South Strom	
arration notice served on the pris to Notice to Pay to the tee Priority of Payments; el legal title to the loans to LLP Acceleration Notice, all dis outstanding become due and payable against the inforcement Priority of or the Saller being assigned rating below the required arrating below the required selection Amount shall be paid by GIC Account. The Saller being assigned attained to the saller being assigned attained being assigned assig	eration notice served on the tost in Notice to Pay to the tost Privity of Payments: el legal title to the Loans to LP Acceleration Notice, all dis outstanding become due and payable against the forcement Priority of of the Saller being assigned rating blow the required rating blow the required review understates that it tell all orice tools from tell all orice tell all orice tell	eration notice served on the pris the Nobice to Pay to the tree Promity of Payments: le legal title to the Loans to LLP Acceleration Notice, all discussed and the second of the Saller being assigned rating below the required evicer more required evicer or more repaired to the Covered San to the Covered San Second San	iseration notices served on the ers the Notice to Pays to the top Provity of Payments: the legal title to the Loans to LLP Acceleration Notice, all tids outstanding become due and payable against the noticement Priority of of the Saller being assigned rating below the required envoir understake that it of all direct debts from the Covered Bank standard all section Amount shall be paid by-giC Account of the Saller being assigned rating below the required envoir understake that it of all direct debts from the Covered Bank standard all section Amount shall be paid by-giC Account of the Saller being assigned rating below the required telef (unless Mody's and/or the Saller being assigned rating below the required telef (unless Mody's and/or the Saller being assigned rating below the required telef (unless Wody's and/or the Saller being assigned rating below the required telef (unless Wody's and/or the Saller being assigned rating below the required to the LIP, the stee (upon request) and the case, the names and the Borrowers with Loans in to a draft late of motice to the the saller and assignment of draft related securities to the the saller and assignment of draft related securities to the which saller and assignment and and the popular back-up and/or the paper the popular back-up and/or the popular the Saller to appoint the paper the popular paper the popular the Saller the	
arration notice served on the pris the Notice to Pay to the tee Priority of Payments; el legal title to the loans to LLP Acceleration Notice, all dis outstanding become dude and payable against the officerament Priority of or the Saller being assigned rating below the required arrating below the required selection Amount shall be paid by GIC Account. The Saller being assigned attained by GIC Account. The Saller	eration notice served on the tris the Notice to Pay to the tree Priority of Payments; e legal title to the Ioans to LP Acceleration Notice, all dis outstanding become to use and payable against the officement Priority of of the Saller being assigned rating below the required review undertakes that it at all direct eablish from the Covered Bond the Saller being assigned attention the Saller being assigned attention the Bond the Saller being assigned the Covered Bond the Bond	eration notice served on the pris the Nobice to Pay to the tree Promity of Payments: le legal title to the Loans to LLP Acceleration Notice, all discussed and the second of the Saller being assigned rating below the required environment Priority of the Saller being assigned rating below the required environment Priority of the Saller being assigned rating below the required environment Priority of the Covered Bay assigned rating below the required environment shall be paid by GIC Account of the Saller being assigned atting below the required environment shall be paid by GIC Account of the Saller being assigned atting below the required left (unless Moody's and/or, and or the Saller being assigned atting below the required left (unless Moody's and/or, and	is a strict on notice served on the ers the Notice to Pay to the toe Promity of Payments: le legal title to the Ioans to LLP Acceleration Notice, all discussed in the Seller being assigned and payments and payments are not required and payments and the seller being assigned rating below the required arising below the required allerdon Amount shall be paid by GIC Account. The Seller being assigned allerdon Amount shall be paid by GIC Account. Brids and the seller being assigned arising below the required arising below the required lating below the required lating below the required seller (unless Moody's and/or). Brids arising below the required taking below the required to the LIP, the attention to the LIP, the attention to the LIP the ability of the seller and assignment of the foreign and the required taking the ability of the seller and assignment of the required taking the ability of the seller and assignment of the required taking the required taking the required taking the payment and above up capital intervent for the duple payment and payment above up capital intervent for the duple payment and enterior to duple plot a payment and enterior to duple plot and an appoint takes up services and the payment and enterior to duple plot and the required to the point of the payment and enterior to duple plot and the payment and the required taking the payment and the payment and the payment and the payment and the p	
arration notice served on the pris the Notice to Pay to the test Printity of Payments; se legal title to the Loans to LLP Acceleration Notice, all dis outstanding become due and payable against the officerement Priority of or the Seller being assigned rating below the required enviror undertakes that it at all direct debts from the Covicer Other than the Covicer O	eration notice served on the tost to Notice to Pay to the teer Priority of Payments; elegal title to the Ioans to LP Acceleration Notice, all discussions are served and the server of the Saller being assigned rating below the required review of the Saller being assigned rating below the required review undertakes that it at all direct elebis from the Covered Bond to the Covered Bond	eration notice served on the pris the Nobice to Pay to the tree Promity of Payments: le legal title to the Loans to LLP Acceleration Notice, all discussed and the server of the Saller being assigned rating below the required environment Priority of the Saller being assigned rating below the required environment Priority of the Covered Bank that it all office doubles from the Covered Bank that it all office doubles from the Covered Bank server understake that it all office doubles from the Covered Bank server and the Saller being assigned along below the required environment and the paid objection Amount shall be paid objection and the covered Bank Boody's andors. Bands will not be adversely deliver to the LUP, the stee (upon required) and the server of the LUP, the stee (upon required) and the covered Bank Bands and the server of the Bands and th	is a strict on notice served on the ors the Notice to Pay to the tote Promity of Payments: le legal title to the Loans to LLP Acceleration Notice, all discussed and the strict of the Seller being assigned rating become due and payable against the inforcement Priority of the Seller being assigned rating below the required arriver undertakes that it all all direct doubts from the Covered Board and Covered Board	
arration notice served on the risk the Notice to Pay to the toe Priority of Payments; el legal title to the Ioans to LL P Acceleration Notice, all dis outstanding become due and payable against the officeroment Priority of or the Saller being assigned rating below the required review of the Saller being assigned rating below the required review of the Notice that it is direct debts from the Coverse Board Saller and the Saller being assigned rating below the required review of the Notice that it is direct debts from the Coverse Board Saller and	eration notice served on the tost in Notice to Pay to the tost Priority of Payments: el legal title to the Loans to LP Acceleration Notice, all dis outstanding become due and payable against the forcement Priority of a continuous programment of the Saller being assigned rating below the required review of the saller being assigned rating below the required review of the saller being assigned rating below the required review of the saller being assigned rating below the required levels to the saller being assigned rating below the required levels of the saller being assigned allerton Amount shall be paid by GIC Account of the Saller being assigned allerton Amount shall be paid by GIC Account of the Saller being assigned allerton shooty's andor. Being below the required lefer (unless Mooty's andor. Being will not be adverted being below the required lefer (unless Mooty's andor. Being assigned allerton to the LIP, the steel (upon request) and the saller and assignment of the berrowers with Loans in a draft letter of notice to the the bear of the saller and assignment of the relative securities to the saller and assignment of a relative securities to the saller and assignment of a relative securities to the saller and assignment of the saller and assignment and the saller and saller and saller and saller and saller and saller and s	eration notice served on the pris the Notice to Pay to the toes Pronty to Payments; see legal title to the Loans to LL P Acceleration Notice, all dis outstanding become due and payable against the noticement Priority of a common the Notice of the Saller being assigned rating below the required environment Priority of a saller being assigned rating below the required environment Priority of a saller details from the Coverse Board and th	eration notice served on the pre-time to Notice to Pay to the tope Protity of Payments; see legal tritle to the Loans to LLP Acceleration Notice, all discussed to the Saller being assigned and the control of the Saller being assigned rating below the required erroreor undertakes that it at all direct debts from the Coversed Bond to the Coversed Bond to the Coversed Bond to the Coversed Bond Saller Bond Bond Bond Bond Bond Bond Bond Bond	
arration notice served on the risk the Notice to Pay to the toe Priority of Payments; el legal title to the Ionns to Delivery of Payments; el legal title to the Ionns to Delivery of Payments; el legal title to the Ionns to Delivery of the Saller being assigned rating below the required rovinger and the Ionns to Delivery of Deliv	eration notice served on the tos the Nobles to Pay to the toe Priority of Payments: el legal tritle to the Loans to LP Acceleration Notice, all dis outstanding become dude and payable against the forecement Priority of a control of the Saller being assigned rating below the required review of the Coveral Bont Amount Saller being assigned rating below the required review or undertake that it at all direct of each standard standard standard saller being assigned rating below the required review or undertake that it at all direct of the Coveral Bont destandard sallection Amount shall be paid thy GIC Account of the Saller being assigned rating below the required left curies Mooty's and/or. Bonds will not be adversely deliver to the LP, the state (upon request) and the saller sal	eration notices served on the res the Notice to Pay to the toe Promity of Payments; see legal title to the Loans to LLP Acceleration Notice, all dis outstanding become due and payable against the noticement Priority of of the Solien being assigned rating below the required enviror understacks that it at all direct debts from the Covered Board to the Covered Board	eration notice served on the pre-time to the Day to the top Protity of Payments; see legal title to the Loans to the Day to the top Protity of Payments; see legal title to the Loans to the Day to the Loans to the Day to	e of a trigger breach
LL Paccaleration Notice, all dis outstanding become due and payable against the inforcement Priority of a significant significant priority of a sign	LP Acceleration Notice, all do outstanding become due and pavable against the inforcement Priority of or the Saller being assigned rating below the required review undertakes that it at all direct debits from the Covered for street and the covered for th	LL P Acceleration Notice, all did outstanding become due and payable against the inforcement Priority of or the Seller being assigned rating below the required revoice undertakes that it at all direct debts from the Covered Source start it at all direct debts from the Covered Source and Source an	LLP Acceleration Notice, all dispersions of the Seller being assigned rating below the required enricer undersides that it all direct debts from the Covered Bour desired and policy the required enricer undersides that it all direct debts from the Covered Bour desired below the required enricer undersides the covered Bour debts from the Covered Bour desired below the required eller (unless Moody's and/or, as that the current ratings of learning below the required eller (unless Moody's and/or, as that the current ratings of learning below the sequence) and the Seller being assigned rating below the sequence of the Seller being assigned rating below the required eller (unless Moody's and/or, as that the current ratings of learning below the required eller (unless Moody's and/or, as that the current ratings of learning below the required eller (unless Moody's and/or, as the thing of the Seller being assignment of delever to the LLP, the stee (upon request) and the cleas, the names and it deleted securities to the first of the seller beaching and the cleas and assignment of deleted securities to the first of the seller beaching securities to the first of the securities to the first of the securities of the securities of the deleted securities to the first of the securities of the securities of the first of the securities of the secu	on notice served on the e Notice to Pay to the Priority of Payments;
of the Seller being assigned rating below the required errorer undertakes that it at all direct debits from the Covered Bond cocount. All amounts credited lection Amount shall be paid by GIC Account of the Seller being assigned atting below the required lefter (unless Moody's and/or, as that the current ratings of Bonds will not be adversely deliver to the LLP, the stee (upon request) and the cies, the names and the Bonds will not be adversely deliver to the LLP, the stee (upon request) and the cies, the names and the below the seller of the	of the Seller being assigned rating below the required enviror undertakes that it at all direct debits from the Covered Bond steel debits from the Covered Bond coount. All amounts credited ellection Amount shall be paid by GIC Account of the Seller being assigned aim pelow the required eller (unless Moorly's and/or, as that the current ratings of Bonds will not be adversely' deliver to the LLP, the stee (upon request) and the cies, the names and the below the sequired the sequence will be adversely deliver to the LLP, the stee (upon request) and the cies, the names and the bonds will not be adversely deliver to the LLP, the stee (upon request) and the cies, the names and of the seller and assignment of directed securities to the cookies of the seller and assignment of the seller and assignment of the replacement enter into a back-up servicer appoint replacement enter into a back-up error facilitator within 60 days eller of back-up cash illitator, to appoint back-up cash illitator, to appoint cash manager and enter po	of the Seller being assigned rating below the required enviror understack that it at all direct debits from the Covered Bond to the Covered Bond to delicetion Amount shall be paid by GIC Account of the Seller being assigned atting below the required literior and the covered Bonds and the covered the seller (unless Moody's and/or, is that the current ratings of Bonds will not be adversely deliver to the LLP, the stee (upon required) the deliver to the LLP, the stee (upon required) and the cies, the names and the bonds and the cies, the names and the bonds and the seller and assignment of directed securities to the Covered Bonds and the securities to the covered Bonds and the covered Bonds and the securities to the covered Bonds and the seller and sesignment of directed securities to the covered Bonds and the Bonds	of the Seller being assigned raining below the required enviror undertakes that it ct all direct debits from the Covered Board and the Covered Board and cocount. All amounts credited bliestion Amount shall be pald they GIC Account of the Seller being assigned raining below the required bliefler unless Moody's and/or, in that the current ratings of Boards will not be adversely deliver to the LLP, the stee (upon request) and the cies, the names and if the Boards will not be assignment of a dreit letter of notice to the the sale and assignment of directed securities to the late of the sale and assignment of directed securities to the late of the sale and assignment of a dreit letter of notice to the fine of days help of back-up servicer spoint replacement lenter into a back-up erforms and the control of the sale and assignment of the forms of the sale and assignment of the sale	Acceleration Notice, all utstanding become and payable against the
ct all direct debits from the Covered Bond count. All amounts credited blection Amount shall be paid by GIC Account of the Seller being assigned ating below the required eller (unless Moody's and/or, is that the current ratings of Bonds will not be adversely deliver to the LLP, the stee (upon request) and the cies, the names and the Bonds will not be adversely deliver to the LLP, the stee (upon request) and the cies, the names and the Bonds will not be seller with the Borrowers with Loans in a draft letter of notice to the fire sale and assignment of direlated securities to the considerable of the seller of th	ct all direct debits from the Covered Bond count. All amounts credited plaction Amount shall be paid by GIC Account of the Seller being assigned atting below the required plier (unless Moody's and/or, is that the current ratings of Bonds will not be adversely deliver to the LLP, the stee (upon request) and the cies, the names and the Bonds will not be adversely deliver to the LLP, the stee (upon request) and the cies, the names and the Bonds will not be seller with the Borrowers with Loans in a draft letter of notice to the I'the sale and assignment of direlated securities to the considerable of the Bonds of	ct all direct debits from the Covered Bond count. All amounts credited block of the Seller being assigned allow the required bley GIC Account of the Seller being assigned allow the required blef (unless Moody's and/or, is that the current ratings of Bonds will not be adversely ideliver to the LLP, the stee (upon request) and the cies, the names and if the Borrowers with Loans in a draft letter of notice to the the stee (upon request) and steep to the steep	total direct debits from the Covered Bond coount. All amounts credited collection Amount shall be paid chey GIC Account of the Seller being assigned rating below the required eller funless Moody's and/or, ms that the current ratings of 18 Donds will not be adversely 18 deliver to the LLP, the stee (upon request) and the total paid of the Bornovers with Loans in 1 a draft letter of notice to the the first of the stee of th	e Seller being assigned g below the required
ating below the required siller (unless Moody's and/or, as that the current ratings of Bonds will not be adversely deliver to the LLP, the stee (upon request) and the cies, the names and for the Borrowers with Loans in a draft letter of notice to the fithe sale and assignment of direlated securities to the oppoint back-up servicer hin 60 days selp of back-up servicer appoint replacement enter into a back-up ed direlated securities to the selection of appoint back-up early appoint to a back-up early appoint to a popoint to a	ating below the required siller (unless Moody's and/or, insight the current ratings of Bonds will not be adversely deliver to the LLP, the stee (upon request) and the cies, the names and for the Borrowers with Loans in a draft letter of notice to the fit he sale and assignment of direlated securities to the oppoint back-up servicer hin 60 days selp of back-up servicer appoint replacement enter into a back-up and ager to appoint back-up earlies and ager to appoint back-up earlies selegion of the selection of the selec	lating below the required seller (unless Moody's and/or, ms that the current ratings of Bonds will not be adversely I deliver to the LLP, the stee (upon request) and the cies, the names and ff the Borrowers with Loans in a draft letter of notice to the If the sale and assignment of d related securities to the oppoint back-up servicer hin 60 days lelp of back-up servicer appoint replacement enter into a back-up ed ager to appoint back-up er facilitator within 60 days lelp of back-up cash militator, to appoint cash manager and enter up cash manager up cash manager and enter up cash manager and enter up cash man	rating below the required eller (unless Moody's and/or, ms that the current ratings of I Bonds will not be adversely I deliver to the LLP, the stee (upon request) and the cices, the names and of the Borrowers with Loans in I a draft letter of notice to the fifthe sale and assignment of id related securities to the idea of the servicer thin 60 days help of back-up servicer appoint replacement I enter into a back-up eer facilitator within 60 days help of back-up cash manager and enter up cash manager and ente	direct debits from Covered Bond nt. All amounts credited on Amount shall be paid
Bonds will not be adversely deliver to the LLP, the stee (upon request) and the cies, the names and the Borrowers with Loans in a draft letter of notice to the fithe sale and assignment of d related securities to the composition of the sale and assignment of delated securities to the composition of the sale and assignment of delated securities to the composition of the sale and assignment of delated securities to the composition of the sale and assignment of delated securities to the composition of the sale and assignment of delated securities to the composition of the sale and assignment of delated securities to the cies, the sale and assignment of delated securities to the cies, the name and assignment of the sale and assignment of the sa	Bonds will not be adversely deliver to the LLP, the stee (upon request) and the cies, the names and the Borrowers with Loans in a draft letter of notice to the fithe sale and assignment of d related securities to the o appoint back-up servicer hin 60 days elep of back-up servicer appoint replacement enter into a back-up ed deliversely elep of back-up servicer appoint back-up enter facilitator within 60 days elep of back-up cash manager and enter up cash manager enter up cash manager and enter up cash manager and enter up cash manager and enter up cash manager enter up cash up the up to the	Bonds will not be adversely deliver to the LLP, the stee (upon request) and the cies, the names and the Borrowers with Loans in a draft letter of notice to the fithe sale and assignment of direlated securities to the sale and assignment of direlated securities	I Bonds will not be adversely I deliver to the LLP, the stee (upon request) and the cies, the names and if the Borrowers with Loans in I a draft letter of notice to the if the sale and assignment of direlated securities to the incomposition of the sale and assignment of direlated securities to the incomposition of the sale and assignment of direlated securities to the incomposition of the sale and assignment of direlated securities to the incomposition of the sale and assignment of direlated securities to the incomposition of the sale and assignment of direlated securities to the incomposition of the sale and assignment of direlated securities to the incomposition of the sale and assignment of the sale and assignm	below the required unless Moody's and/or, at the current ratings of
f the Borrowers with Loans in a draft letter of notice to the f the sale and assignment of d related securities to the o appoint back-up servicer hin 60 days nelp of back-up servicer appoint replacement enter into a back-up end nager to appoint back-up er facilitator within 60 days nelp of back-up cash illitator, to appoint cash manager and enter up cash management	f the Borrowers with Loans in a draft letter of notice to the f the sale and assignment of d related securities to the o appoint back-up servicer hin 60 days nell of back-up servicer appoint replacement enter into a back-up end of back-up cash lilitator, to appoint cash manager and enter up cash manager and enter up cash management	f the Borrowers with Loans in a draft letter of notice to the f the sale and assignment of d related securities to the o appoint back-up servicer hin 60 days help of back-up servicer appoint replacement lenter into a back-up ed nager to appoint back-up er facilitator within 60 days help of back-up cash hillitator, to appoint cash manager and enter up cash management	If the Borrowers with Loans in a darf letter of notice to the fifthe sale and assignment of the sale and assignment of a drelated securities to the securiti	ds will not be adversely ver to the LLP, the (upon request) and the the names and
hin 60 days nelp of back-up servicer appoint replacement enter into a back-up ed nager to appoint back-up er facilitator within 60 days nelp of back-up cash illitator, to appoint cash manager and enter up cash management	hin 60 days nelp of back-up servicer appoint replacement enter into a back-up ed nager to appoint back-up er facilitator within 60 days nelp of back-up cash illitator, to appoint cash manager and enter up cash management	hin 60 days nelp of back-up servicer appoint replacement lenter into a back-up ed nager to appoint back-up er facilitator within 60 days nelp of back-up cash silitator, to appoint cash manager and enter up cash management	thin 60 days nelp of back-up servicer appoint replacement denter into a back-up ed nager to appoint back-up fer facilitator within 60 days nelp of back-up cash cilitator, to appoint t cash manager and enter up cash management	Borrowers with Loans in aft letter of notice to the sale and assignment of
enter into a back-up ed nager to appoint back-up er facilitator within 60 days nelp of back-up cash cilitator, to appoint cash manager and enter up cash management	enter into a back-up ed nager to appoint back-up er facilitator within 60 days nelp of back-up cash illitator, to appoint cash manager and enter up cash management	enter into a back-up ed nager to appoint back-up er facilitator within 60 days nelp of back-up cash clitator, to appoint cash manager and enter up cash management	enter into a back-up ed nager to appoint back-up er facilitator within 60 days nelp of back-up cash cilitator, to appoint cash manager and enter up cash management	0 days of back-up servicer
er facilitator within 60 days nelp of back-up cash cilitator, to appoint cash manager and enter up cash management	er facilitator within 60 days nelp of back-up cash ilitator, to appoint cash manager and enter up cash management	er facilitator within 60 days nelp of back-up cash cilitator, to appoint c cash manager and enter up cash management	er facilitator within 60 days nelp of back-up cash cilitator, to appoint c cash manager and enter up cash management	r into a back-up to appoint back-up
within 60 days	within 60 days	within 60 days	within 60 days	of back-up cash or, to appoint or manager and enter or management
				60 days

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