This document is directed at persons in the UK and other EEA countries who are market counterparties and intermediate customers and may not be used or relied upon by private customers (as such terms are defined by the rules of the Financial Conduct Authority). Nothing in this document is, or is to be construed as, an offer of or invitation to subscribe for, underwrite or purchase securities in any jurisdiction. Nothing in this document constitutes an offer of securities for sale in the United States. This report is for information purposes only and is not intended as an offer or invitation with respect to the purchase or sale of security. Reliance should not be placed on the information herein when making any decision whether to buy, hold or sell notes (or other securities) or for any other purpose.

Administration	
Name of issuer ⁽²⁹⁾	Santander UK plc
Name of RCB programme	Santander UK plc €35bn Global Covered Bond Programme
Name, job title and contact details of person validating this form	Martin McKinney, Medium Term Funding, mtf@santander.co.uk
Date of form submission	31 May 2022
Start Date of reporting period	01 April 2022 (Calculation Period Start Date 01 April 2022 inclusive)
End Date of reporting report ⁽¹⁾	01 May 2022 (Calculation Period Start Date 01 May 2022 exclusive)
Web links - prospectus, transaction documents, loan-level data	https://www.euroabs.com/IH.aspx?d=17462

Counterparties, Ratings

	Counterparty/ies	Fitch		Moody's		1	
		Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	
Covered bonds		-	AAA	-	Aaa	na	
Issuer ⁽²⁾	Santander UK plc	na	A+ / F1	na	A1 / P-1	na	
Seller(s)	Santander UK plc	na	A+ / F1	na	A1 / P-1	na	
Account bank	Santander UK plc	<a <f1<="" td=""><td>A+ / F1</td><td>- / <p-1< td=""><td>A1 / P-1</td><td>- / <a-1< td=""></a-1<></td></p-1<></td>	A+ / F1	- / <p-1< td=""><td>A1 / P-1</td><td>- / <a-1< td=""></a-1<></td></p-1<>	A1 / P-1	- / <a-1< td=""></a-1<>	
Stand-by account bank	None	na	na	na	na	na	
Servicer(s)	Santander UK plc	<bbb- -<="" td=""><td>A+ / F1</td><td><baa3 -<="" td=""><td>A1 / P-1</td><td><bbb- -<="" td=""></bbb-></td></baa3></td></bbb->	A+ / F1	<baa3 -<="" td=""><td>A1 / P-1</td><td><bbb- -<="" td=""></bbb-></td></baa3>	A1 / P-1	<bbb- -<="" td=""></bbb->	
Stand-by servicer(s)	None	na	na	na	na	na	
Swap provider(s) on cover pool (30)	Santander UK plc	<a <f1(2)<="" td=""><td>A+ / F1</td><td><a3 -="" <sup="">(2)</a3></td><td>A1 / P-1</td><td><a- -="" <sup="">(5)</a-></td>	A+ / F1	<a3 -="" <sup="">(2)</a3>	A1 / P-1	<a- -="" <sup="">(5)</a->	
Stand-by swap provider(s) on cover pool	None	na	na	na	na	na	
Swap potional emount(a) $(CBD)^{(3)}$	0 47.044.457.400						

Swap notional amount(s) (GBP) ⁽³⁾	£	17,344,457,462	
Swap notional maturity/ies		na	
LLP receive rate/margin ⁽⁴⁾		SONIA +1.86%	
LLP pay rate/margin ⁽⁴⁾		2.064%	
Collateral posting amount(s) (GBP)	£	-	
Currency swap provider for Series 60 (EUR)	rency swap provider for Series 60 (FLIB) National Australia		

Currency swap provider for Series 60 (EUR)	National Australia Darik
Swap notional amount(s) (EUR)	€ 500,000,000
Swap notional maturity/ies	18-Sep-24
LLP receive rate/margin	1.250%
LLP pay rate/margin	SONIA + 0.6643%
Collateral posting amount(s) (EUR)	€ -
Fitch Current Rating	A+ / F1
Moody's Current Rating	Aa3 / P-1
S&P Current Rating	AA- / A-1+

⁽¹⁾ On 23rd June 2015 the Master Definitions and Construction Agreement definitions of 'Calculation Date' and 'Calculation Period' were amended. The 'Calculation Date' was amended from the third London Business Day prior to each LLP Payment Date to the first London Business Day. The 'Calculation Period' was amended to the period from (and including) the first calendar day of each calendar month to (but excluding) the first calendar day of the next following calendar month.
 ⁽²⁾ There are no minimum rating requirements on the issuer, although its ratings are linked to certain programme triggers - see the Programme Triggers section.
 ⁽³⁾ The interest rate swap notional is the sum of all interest rate swap notionals as at the start of the Calculation Period. Note that under an Amendment Agreement dated 24 December 2012, the interest rate swaps

may be consolidated into one "cover pool swap" at a future date, at the LLP's election. (4) LLP receive/pay margins are an average across all interest rate swaps

⁽¹¹⁾ LLP receive/pay margins are an average across all interest rate swaps
 ⁽²¹⁾ ELP receive/pay margins are an average across all interest rate swaps
 ⁽²¹⁾ For triggers relating to the swap providers on the cover pool the rating trigger disclosed is the next trigger point - there may be subsequent triggers and these are detailed in the relevant swap agreement. For triggers relating to the cover pool the swaps frequency is a consequence, as of 1st June 16, Santander UK plv will become the issuer in respect of the outsand pool the swip to the swap triggers, and these are detailed in the relevant swap agreement. For triggers
 ⁽²⁹⁾ As a consequence, as of 1st June 16, Santander UK plv will become the issuer in respect of the outsanding notes which were issued by ANTS under its wholesale funding programmes and some standalone securiti additional information published in Santander UK Investor Update Q1 2016 Results
 http://www.santander.co.uk/uk/about-santander-uk/investor-relations/santander-uk-group-holdings-plc
 http://www.santander.com/uk/uk/about-santander-uk-group-holdings-plc

additional information published in Santander UK Investor Update Q1 2016 Kesults http://www.santander.co.uk/uk/about-santander-uk/uvestor-relations/santander-uk-group-holdings-pic http://www.santander.co.uk/uk/about-santander-uk/uvestor-relations/santander-uk-group-holdings-pic http://www.santander.co.uk/uk/about-santander-uk/uvestor-relations/santander-uk-group-holdings-pic http://www.iondonstockexchange.com/exchange/news/market-news/market-news/etail/84LC/12793766.html
^[SU] As of 30th of March 2016, Abbey National Treasury Services transferred all the rights, duties and obligations as the provider of the Swap on the Cover Pool to Santander UK pic Abbey National Treasury Services will still act as Covered Bond Swap Provider to the LLP to hedge certain interest rate, currency and/other risks in respects of amounts received by the LLP under the loans in the portfolio and any relevant Interest Rate Swaps. Currently Abbey National Treasury acts as a Covered Bond Swap provider for the whole programme (except for Series 3, 59, 60 and 61 which are all, or partially, externally hedged)



S	S&P
	Current rating
	AAA
	A / A-1
	A / A-1
	A / A-1
	na
	A / A-1
	na
	A / A-1
	na

ne securities. Please see

Accounts, Ledgers

	Value as at 01-05-22	Value as at 01-04-22	Target Value
	for the reporting period	for the reporting period	Taiget value
Revenue receipts (please disclose all parts of waterfall)			
Revenue Receipts (on the Loans)	£ 31,352,375		na
Other net income (including interest on bank accounts)	£ 2,784,889	£ 1,537,407	na
Excess amount released from Reserve Fund	£ -	£ -	na
Premia received from outgoing Swap Provider	£ -	£ -	na
Amounts receivable under interest rate swap	£ 4,960,501	£ 2,013,123	na
Available Revenue Receipts	£ 39,097,765	£ 33,150,176	na
Senior fees (including Cash Manager, Servicer & Asset Monitor) ⁽⁶⁾	£ 1,827,413	£ 1,640,979	na
Amounts due under interest rate swap ⁽⁶⁾	£ -	£ -	na
Amounts due under cover bond swaps ⁽⁷⁾	£ 13,038,605	£ 11,923,061	na
Amounts due under Intercompany Loan ⁽⁷⁾	£ 5,550,839	£ 4,892,321	na
Amounts added to Reserve Fund ⁽⁶⁾	£ 5,365,386	£ 13,542,833	na
Deferred Consideration ⁽⁶⁾	£ 13,315,522	£ 1,150,982	na
Members' profit ⁽⁶⁾	£ -	£ -	na
Total distributed	£ 39,097,765	£ 33,150,176	na
Principal receipts (please disclose all parts of waterfall)		£ -	
Principal Receipts (on the Loans)	£ 384,730,702	£ 3,075,525,219	na
Any other amount standing to credit Principal Ledger	£ 2,046,894,165	£ 1,798,091,616	na
Cash Capital Contribution from Members	£ -	£ 274,630	na
Termination payment received from a Swap Provider	£ -	£ -	na
Amounts released from Pre-Maturity Liquidity Ledger	£ 42,959,800	£ -	na
Available Principal Receipts	£ 2,474,584,666	£ 4,873,891,465	na
Credit to Pre-Maturity Liquidity Ledger ⁽⁶⁾	£ -	£ -	na
Purchase of New Loans ⁽⁷⁾	£ 384,730,702	£ 2,000,000,000	na
Deposit in GIC to satisfy ACT test ⁽⁶⁾	£ -	£ -	na
Repayment of Term Advance ⁽⁷⁾	£ -	£ 826,997,300	na
Capital Distribution ⁽⁶⁾	£ -	£ -	na
Total distributed	£ 384,730,702	£ 2,826,997,300	na
Reserve ledger ^(8a)	£ 67,208,430	£ 53,665,597	£ 67,208,430
Payments ledger ^(8b)	£ 7,369,214	£ 2,524,588	£ 7,369,214
Principal ledger ^(8b)	£ 2,431,624,866	£ 4,873,891,465	na
Revenue ledger ^(8b)	£ 34,137,264	£ 31,137,053	na
Pre-maturity liquidity ledger	£ 105,397,300	£ 105,397,300	na

(6) Waterfall Item will debit Revenue/Principal Ledger and credit Payment Ledger on the LLP Payment Date and paid to the relevant counterparty or ledger on the LLP Payment Date ⁽⁷⁾ Waterfall Item will debit Revenue/Principal Ledger and credit Payment Ledger on the LLP Payment Date and paid to the relevant counterparty on the relevant Covered Bond, Covered Bond Swap or Loan Purchase Payment Date

(Ba) Balance reported as at the Calculation Date pre Revenue and Principal waterfalls. Currently, as per the definition of the Reserve Fund Required Amount, Santander UK plc has directed the LLP to hold a higher amount by adding a Convexity Adjustment of 25bps to the calculation to reflect the possibility of a rate rise in the future ^(8b)Balance reported as at the Calculation Date pre Revenue and Principal waterfalls.

Asset Coverage Test

		Description
A	£ 17,305,412,574	Adjusted Current Balance
В	£ 2,046,894,165	Principal Receipts held within GIC account ⁽⁹⁾
C	£ -	Cash Capital Contributions held on Capital Ledger
D	£ -	Substitution assets
E	£ 105,397,300	Sales proceeds/Capital Contributions credited to Pre-Maturity Liquidity Ledger
U	£ 972,884,119	Supplemental Liquidity Reserve ⁽¹⁰⁾
V	£ -	Set-off Flexible Plus (offset) ⁽¹¹⁾
W	£ -	Set-off Depositor ⁽¹²⁾
X	£ -	For redraw capacity
Y	£ 21,657	Reward loans
Z	£ -	Potential negative carry
Total	£ 18,484,798,263	
Method used for calculating component 'A' ⁽¹³⁾	A(b)	
Asset percentage (%)	89.28%	
Maximum asset percentage from Fitch (%)	91.50%	
Maximum asset percentage from Moody's (%)	89.28%	
Maximum asset percentage from S&P (%)	91.00%	
Credit support as derived from ACT (GBP)	£ 3,527,683,185	
Credit support as derived from ACT (%)	23.59%	

(9) Principal in the Principal and Payments Ledger at previous LLP Calculation Date not used to aquire Loan or other Payments [(Principal Ledger=£2,046,894,165)+(Payments Ledger (Principal)=£0)] ⁽¹⁰⁾ Principal in the Principal and Payments Ledger at previous LLP Calculation pare not used to aquine coart of strict r dynamic (integration pare not used to aquine coart of strict r dynamic (integration pare not used to aquine coart of strict r dynamic (integration pare not used to aquine coart of strict r dynamic (integration pare not used to aquine coart of strict r dynamic (integration pare not used to aquine coart of strict r dynamic (integration pare not used to aquine coart of strict r dynamic (integration pare not used to aquine coart of strict r dynamic (integration pare not used to aquine coart of strict r dynamic (integration pare not used to aquine coart of strict r dynamic (integration pare not used to aquine coart of strict r dynamic (integration pare not used to aquine coart of strict r dynamic (integration pare not used to aquine coart of strict r dynamic (integration pare not used to aquine coart of strict r dynamic (integration pare not used to aquine coart of strict r dynamic) (integration pare not used to aquine coart of strict r dynamic (integration pare not used to aquine coart of strict r dynamic) (integration pare not used to aquine coart of strict r dynamic (integration pare not used to aquine coart of strict r dynamic) (integration pare not used to aquine coart of strict r dynamic) (integration pare not used to aquine coart of strict r dynamic) (integration pare not used to aquine coart of strict r dynamic) (integration pare not used to aquine coart of strict r dynamic) (integration pare not used to aquine coart of strict r dynamic) (integration pare not used to aquine coart of strict r dynamic) (integration pare not used to aquine coart of strict r dynamic) (integration pare not used to aquine coart of strict r dynamic) (integration pare not used to aquine coart of strict r dynamic) (integration pare not used to aquine coart of strict r dynamic) (integration pare not used to aquine coart of strict r dynamic) (integration pare not used to aquine coart of strict r dynamic) (integ

by the stering equivalent of the outstanding covered bonds. (¹¹⁾ This discount is set to zero while ever the issuer is rated at least BBB+/A-2 by S&P, A2 by Moody's and A/F1 by Fitch and thereafter equals 100% of cleared credit balances with respect to Flexible Plus offset accounts (¹²⁾ This discount is set to zero for so long as the issuer is rated at least BBB+/A-2 by S&P, A2 by Moody's and A/F1 by Fitch and thereafter equals 0.85% of the aggregate outstanding principal balance of the loans in the cover pool

aggregate outstanding principal balance of the loans in the cover pool
⁽¹³⁾ A(a) is calculated as the lower of (i) the current balance of the loan, and (ii) the indexed valuation of the loan multiplied by 0.75 for non-defaulted loans, 0.4 for defaulted loans with iLTV>75%.
A(b) is calculated as the Asset Percentage multiplied by the lower of (i) the current balance of the loan, and (ii) the indexed valuation of the loan multiplied by 1 for non-defaulted loans, 0.4 for defaulted loans with iLTV>75%.

Adjusted Loan Balance C	alculation		
A = the lower of (a) & (b),	where:		
(a) =	£	19,322,935,158.01	the Aggregate Adjusted Outstand
(b) =	£	17,305,412,573.96	the Aggregate Arrears Adjusted
(a)			Principal Balance shall be equal to
			Balance, which is the lower of:
	£		(1) Outstanding Principal Balance
	£		(2) The Indexed Valuation of eac
		where M =	
		0.75	for non-arrears loans
		0.40	for 90 days-plus arrears loans wi
		0.25	for 90 days-plus arrears loans wi
	minus		
	(ii) the aggre	egate sum of the following	g deemed reductions to the Aggre
	£	•	(1) Deemed reductions for breac
	£	•	(2) Deemed reduction for other b
	£	19,322,935,158.01	Aggregate Adjusted Outstanding
(b)	Aggregat	e Arrears Adjusted Outst	anding Principal Balance shall be
	(i) the Adjus	sted Outstanding Principa	al Balance, which is the lower of:
	£	19,383,786,201.76	(1) Outstanding Principal Balance
	£	19.383.302.614.20	(2) The Indexed Valuation of eac
		where N =	
		1.00	for non-arrears loans
		0.40	for 90 days-plus arrears loans wi
		0.25	for 90 days-plus arrears loans wi
	minus	0.25	tor so days-plus arreats loans wi
		acts ours of the following	g deemed reductions to the Aggre
	(ii) the aggre	gate sum of the following	(1) Deemed reductions for bread
		•	
	£	-	(2) Deemed reduction for other b
	£	17,305,412,573.96	Aggregate Arrears Adjusted Outs



nding Principal Balance, and d Outstanding Principal Balance multiplied by the Asset Percentage.

nce of each Loan; and ach Loan multiplied by M

with indexed LTV $\leq 75\%$ with indexed LTV >75%

regate Adjusted Outstanding Principal Balance: ach of representation and warranty r breach by Seller / Servicer

g Principal Balance

e equal to:

ce of each Loan; and ch Loan multiplied by N

with indexed LTV ≤ 75% with indexed LTV >75%

regate Adjusted Outstanding Principal Balance: ach of representation and warranty breach by Seller / Servicer

tstanding Principal Balance multiplied by the Asset Percentage

Programme-Level Characteristics - as at 30-04-22

Programme currency		Euro
Programme size		EUR 35,000,000,000
Covered bonds principal amount outstanding (GBP, non-GBP series		
converted at swap FX rate)	£	14,957,115,078
Covered bonds principal amount outstanding (GBP, non-GBP series		
converted at current spot rate)	£	14,892,972,927
Cover pool balance (GBP)	£	19,383,786,202
GIC account balance (GBP) ⁽¹⁴⁾	£	2,645,737,074
Any additional collateral (please specify)	£	-
Any additional collateral (GBP)	£	-
Aggregate balance of off-set mortgages	£	-
Aggregate deposits attaching to the cover pool (GBP)	£	921,849,318
Aggregate deposits attaching specifically to the off-set mortgages (GBP)	£	-
Nominal level of overcollateralisation (GBP) ⁽¹⁵⁾	£	6,858,295,990
Nominal level of overcollateralisation (%) ⁽¹⁵⁾		45.85%
Number of loans in cover pool		144,193
Average loan balance (GBP)	£	134,429
Weighted average non-indexed LTV (%) (16)		60.23%
Weighted average indexed LTV (%) (16)		50.71%
Weighted average seasoning (months) (16)		46.30
Weighted average remaining term (months) ⁽¹⁶⁾		256.09
Weighted average interest rate (%) (16)		2.11%
Standard Variable Rate(s) (%)		4.74%
Constant Pre-Payment Rate (%, current month) (17)		1.87%
Constant Pre-Payment Rate (%, quarterly average) (17)		2.39%
Principal Payment Rate (%, current month) (17)		2.23%
Principal Payment Rate (%, quarterly average) (17)		2.73%
Constant Default Rate (%, current month)		na
Constant Default Rate (%, quarterly average) ⁽¹⁸⁾		na
Fitch Discontinuity Cap (%) ⁽¹⁹⁾		na
Moody's Timely Payment Indicator ⁽²⁰⁾		Probable
Moody's Collateral Score (%) ⁽²⁰⁾		5.00%

⁽¹⁴⁾ Balance reported as at the Calculation Date pre Revenue and Principal waterfalls on the LLP Payment Date
⁽¹⁵⁾ The nominal level of over collateralisation test includes the principal held in the Principal Ledger and Payments Ledger held within GIC account as at the Calculation Date

(16) Values reported as at month end

⁽¹⁷⁾ As of the Feb 2014 the calculation for CPR quarterly average (%) and PPR quarterly average (%) has been amended to the average of the three most recent

monthly CPR / PPR. This change aligns reporting between all Santander UK secured funding structures

- This CPR/ PPR. This change anglis reporting between an Santance OK security functions structures
 31 March CPR/PPR excludes a one off repurchase during the Calculation Period
 ⁽¹⁶⁾ The Constant Default Rate is not applicable to revolving programmes
 ⁽¹⁰⁾ Following the implementation of it's new Covered Bond Rating Criteria, the "Discontinuity Cap" (or D-cap) is no longer a concept. At the time of this report, the replacement Payment Continuity Uplift on the programme is 9
 ⁽²⁰⁾ Source: Moody's performance report dated Sep 2020
 ⁽²¹⁾ Lons bought back by seller: The amount reported is as at the date the loan was bought back
 ⁽²²⁾ Data is presented on an account level basis
 ⁽²³⁾ Monte reported based are to index wate, therefore find are presented on an account level basis

(23) Margins are reported based on the index rate, therefore fixed are reported at the fixed rate, trackers are reported over BBR (0.25%) and variable over SVR (4.74%) principal ledger

Mortgage collections

Mortgage collections (scheduled - interest)	£	31,352,375
Mortgage collections (scheduled - principal)	£	63,198,631
Mortgage collections (unscheduled - interest)		na
Mortgage collections (unscheduled - principal)	£	321,532,070

Loan Redemptions & Replenishments Since Previous Reporting Date

	Number	% of total number	Amount (GBP)	% of total amount
Loan redemptions since previous reporting date	1,310	0.91%	£ 209,066,173	1.08%
Loans bought back by seller(s) ⁽²¹⁾	1,428	0.99%	£ 175,664,528	0.91%
of which are non-performing loans	80	0.06%	£ 6,000,654	0.03%
of which have breached R&Ws	75	0.05%	£ 11,307,889	0.06%
of which have had a further advance or product switch	1,273	0.88%	£ 158,355,986	0.82%
Loans sold into the cover pool	13,070	9.06%	£ 2,494,545,663	12.87%

Stratification tables are all as of 30-04-22

Product Rate	Type and Reversionary Pro	files

Floduct Rate Type and Reversionary Flomes							weigilleu average	
						Remaining teaser period		
	Number	% of total number	Amount (GBP)	% of total amount	Current rate	(months)	Current margin ⁽²³⁾	Reversionary margin
Fixed at origination, reverting to SVR	17,226	11.95%	2,078,798,155	10.72%	2.13%	9.1	2.13%	0.00%
Fixed at origination, reverting to Libor	0	0.00%	0	0.00%	0.00%	0.0	0.00%	0.00%
Fixed at origination, reverting to tracker	87,838	60.92%	15,131,609,101	78.06%	1.84%	28.3	1.84%	3.25%
Fixed for life	751	0.52%	37,319,273	0.19%	1.91%	0.0	1.91%	0.00%
Tracker at origination, reverting to SVR	0	0.00%	0	0.00%	0.00%	0.0	0.00%	0.00%
Tracker at origination, reverting to Libor	0	0.00%	0	0.00%	0.00%	0.0	0.00%	0.00%
Tracker for life	11,445	7.94%	785,748,390	4.05%	2.79%	0.0	2.04%	0.00%
SVR, including discount to SVR	26,933	18.68%	1,350,311,282	6.97%	4.74%	0.0	0.00%	0.00%
Libor	0	0.00%	0	0.00%	0.00%	0.0	0.00%	0.00%
Total	144,193	100.00%	£ 19,383,786,202	100.00%	2.11%		1.75%	



Initial rate 2.13% 0.00% 1.91%

Weighted average

Stratifications

Arrears breakdown ⁽²⁴⁾	· · · · ·			
	Number	% of total number	Amount (GBP)	% of total amount
Current	142,777	99.02%	19,284,699,925	99.49%
0-1 month in arrears	1,231	0.85%	87,968,585	0.45%
1-2 months in arrears	168	0.12%	10,121,258	0.05%
2-3 months in arrears	14	0.01%	695,191	0.00%
3-6 months in arrears	3	0.00%	301,243	0.00%
6-12 months in arrears	0	0.00%	0	0.00%
12+ months in arrears	0	0.00%	0	0.00%
Total	144,193	100.00%	19,383,786,202	100.00%
				~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~
Current non-indexed LTV	Number	% of total number	Amount (GBP)	% of total amount
0-50%	69,609		£ 5,664,711,043	29.22%
50-55%	8,823	6.12%		7.11%
55-60%	8,907	6.18%		7.81%
60-65% 65-70%	9,083		£ 1,610,859,871 £ 2 190 891 991	8.31%
70-75%	10,865 10,522	1.01/0	£ 2,190,891,991 £ 2,140,794,050	<u>11.30%</u> 11.04%
75-80%	7,885		£ 2,140,794,030 £ 1,458,975,065	7.53%
80-85%	11,264	7.81%	£ 2,269,177,462	11.71%
85-90%	5,158		£ 858,000,481	4.43%
90-95%	1,909	1.32%		1.45%
95-100%	1,509	0.10%		0.09%
100-105%	140	0.01%		0.00%
105-110%	8		£ 351,410	0.00%
110-125%	1		£ 205,273	0.00%
125%+	0		£ -	0.00%
Unknown	0		£ -	0.00%
Total	144,193	100.00%		100.00%
	,			
Current indexed LTV	Number	% of total number	Amount (GBP)	% of total amount
0-50%	91,959	63.77%	£ 8,697,060,776	44.87%
50-55%	10,053	6.97%	£ 1,799,338,985	9.28%
55-60%	9,662		£ 1,887,974,967	9.74%
60-65%	10,260	7.12%	£ 2,185,133,331	11.27%
65-70%	10,065	6.98%	£ 2,166,832,032	11.18%
70-75%	7,645		£ 1,658,303,262	8.56%
75-80%	3,208	2.2270	£ 718,878,639	3.71%
80-85%	1,143	0.79%	£ 236,990,001	1.22%
85-90%	106	0.07%	£ 22,684,093	0.12%
90-95%	28	0.02%		0.02%
95-100%	28	0.02%		0.01%
100-105%	16	0.01%	£ 2,667,740	0.01%
105-110%	12	0.01%	£ 1,613,358	0.01%
110-125%	8		£ 1,061,920	0.01%
125%+	0		£ -	0.00%
Unknown	0		£	0.00%
Total	144,193	100.00%	£ 19,383,786,202	100.00%
Current outstanding balance of loan	Number	0/ of total number	Amount (OPP)	% of total amount
	Number	% of total number	Amount (GBP)	% of total amount
0-5,000	8,250	5.72%	£ 15,412,275	0.08%
0-5,000 5,000-10,000	8,250 4,631	5.72% 3.21%	£ 15,412,275 £ 34,579,170	0.08% 0.18%
0-5,000 5,000-10,000 10,000-25,000	8,250 4,631 10,663	5.72% 3.21% 7.39%	£ 15,412,275 £ 34,579,170 £ 184,106,471	0.08% 0.18% 0.95%
0-5,000 5,000-10,000 10,000-25,000 25,000-50,000 25,000-50,000	8,250 4,631 10,663 15,676	5.72% 3.21% 7.39% 10.87%	£ 15,412,275 £ 34,579,170 £ 184,106,471 £ 588,787,083	0.08% 0.18% 0.95% 3.04%
0-5,000 5,000-10,000 10,000-25,000 25,000-50,000 50,000-75,000	8,250 4,631 10,663 15,676 15,668	5.72% 3.21% 7.39% 10.87% 10.87%	£ 15,412,275 £ 34,579,170 £ 184,106,471 £ 588,787,083 £ 980,380,206	0.08% 0.18% 0.95% 3.04% 5.06%
0-5,000 5,000-10,000 10,000-25,000 25,000-50,000 50,000-75,000 75,000-100,000	8,250 4,631 10,663 15,676 15,668 15,678 15,470	5.72% 3.21% 7.39% 10.87% 10.87% 10.73%	£ 15,412,275 £ 34,579,170 £ 184,106,471 £ 588,787,083 £ 980,380,206 £ 1,351,495,279	0.08% 0.18% 0.95% 3.04% 5.06% 6.97%
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	8,250 4,631 10,663 15,676 15,668 15,470 25,047	5.72% 3.21% 7.39% 10.87% 10.87% 10.73% 17.37%	£ 15,412,275 £ 34,579,170 £ 184,106,471 £ 588,787,083 £ 980,380,206 £ 1,351,495,279 £ 3,095,943,202	0.08% 0.18% 0.95% 3.04% 5.08% 6.97% 15.97%
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	8,250 4,631 10,663 15,676 15,668 15,470 25,047 16,489	5.72% 3.21% 7.39% 10.87% 10.87% 10.73% 17.37% 11.44%	£ 15,412,275 £ 34,579,170 £ 184,106,471 £ 588,787,083 £ 980,380,206 £ 1,351,495,279 £ 3,095,943,202 £ 2,855,441,412	0.08% 0.18% 0.95% 3.04% 5.06% 6.97% 15.97% 14.73%
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	8,250 4,631 10,663 15,676 15,668 15,470 25,047 16,489 11,648	5.72% 3.21% 10.87% 10.87% 10.73% 11.73% 11.44% 8.22%	£ 15,412,275 £ 34,579,170 £ 184,106,471 £ 588,787,083 £ 980,380,206 £ 1,351,495,279 £ 3,095,943,202 £ 2,855,441,412 £ 2,855,441,412 £ 2,847,744,177	0.08% 0.18% 0.95% 3.04% 5.06% 6.97% 15.97% 14.73% 13.66%
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	8,250 4,631 10,663 15,676 15,668 15,470 25,047 16,489 11,848 7,336	5.72% 3.21% 7.39% 10.87% 10.87% 10.73% 17.37% 11.44%	£ 15,412,275 £ 34,579,170 £ 184,106,471 £ 588,787,083 £ 980,380,206 £ 1,351,495,279 £ 3,095,943,202 £ 2,855,441,412 £ 2,647,744,177 £ 2,002,030,790	0.08% 0.18% 0.95% 3.04% 5.08% 6.97% 15.97% 14.73% 13.66% 10.33%
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	8,250 4,631 10,663 15,676 15,668 15,470 25,047 16,489 11,648	5.72% 3.21% 7.39% 10.87% 10.87% 10.73% 11.37% 11.44% 8.22% 5.09% 3.11%	£ 15,412,275 £ 34,579,170 £ 184,106,471 £ 588,787,083 £ 980,380,206 £ 1,351,495,279 £ 3,095,943,202 £ 2,855,441,412 £ 2,647,744,177 £ 2,002,030,790	0.08% 0.18% 0.95% 3.04% 5.06% 6.97% 15.97% 14.73% 13.66%
0-5,000 5,000-10,000 10,000-25,000 25,000-50,000 50,000-75,000 75,000-100,000 100,000-150,000 150,000-250,000 220,000-250,000 250,000-300,000 300,000-350,000	8,250 4,631 10,663 15,676 15,668 15,470 25,047 16,489 11,848 7,336 4,480	5.72% 3.21% 10.87% 10.87% 10.73% 11.73% 11.44% 8.22% 5.09% 3.11% 1.96%	£ 15,412,275 £ 34,579,170 £ 184,106,471 £ 588,787,083 £ 980,380,206 £ 1,351,495,279 £ 3,095,943,202 £ 2,855,441,412 £ 2,002,030,790 £ 1,346,659,715 £ 1,052,127,550	0.08% 0.18% 0.95% 3.04% 5.06% 6.97% 15.97% 14.73% 13.66% 13.66% 10.33% 7.46% 5.43%
0-5,000 5,000-10,000 10,000-25,000 25,000-50,000 50,000-75,000 75,000-100,000 100,000-150,000 150,000-200,000 200,000-250,000 250,000-300,000 300,000-350,000 350,000-450,000 400,000-450,000	8,250 4,631 10,663 15,676 15,668 15,470 25,047 16,489 11,848 7,336 4,480 2,821 1,720	5.72% 3.21% 10.87% 10.87% 10.73% 17.37% 11.44% 8.22% 5.09% 3.11% 1.96% 1.19%	£ 15,412,275 £ 34,579,170 £ 184,106,471 £ 588,787,083 £ 980,380,206 £ 1,351,495,279 £ 3,095,943,202 £ 2,855,441,412 £ 2,647,744,177 £ 2,02,030,790 £ 1,052,127,550 £ 1,052,127,550 £ 727,659,916	0.08% 0.18% 0.95% 3.04% 5.08% 6.97% 15.97% 14.73% 13.66% 10.33% 7.46% 5.43% 3.75%
0-5,000 5,000-10,000 10,000-25,000 25,000-50,000 50,000-75,000 75,000-100,000 100,000-150,000 100,000-250,000 200,000-250,000 200,000-250,000 200,000-300,000 300,000-350,000 400,000-450,000 400,000-500,000	8,250 4,631 10,663 15,676 15,668 15,470 25,047 16,489 11,848 7,336 4,480 2,821	5.72% 3.21% 7.39% 10.87% 10.87% 10.73% 17.37% 11.44% 8.22% 5.09% 3.11% 1.96% 1.19% 0.85%	£ 15,412,275 £ 34,579,170 £ 184,106,471 £ 588,787,083 £ 980,380,206 £ 1,351,495,279 £ 2,855,441,412 £ 2,855,441,412 £ 2,020,203,790 £ 1,446,059,715 £ 1,052,127,550 £ 727,659,916	0.08% 0.18% 0.95% 3.04% 5.06% 6.97% 15.97% 14.73% 13.66% 13.66% 10.33% 7.46% 5.43%
0-5,000 5,000-10,000 10,000-25,000 25,000-50,000 50,000-75,000 75,000-100,000 100,000-150,000 150,000-200,000 200,000-250,000 250,000-300,000 300,000-350,000 350,000-450,000 400,000-450,000	8,250 4,631 10,663 15,676 15,668 15,470 25,047 16,489 11,848 7,336 4,480 2,821 1,720 1,225 1,225 1,477	5.72% 3.21% 10.87% 10.87% 10.73% 11.73% 11.73% 11.44% 5.09% 3.11% 1.95% 1.95% 0.85% 0.85%	£ 15,412,275 £ 34,579,170 £ 184,106,471 £ 980,380,206 £ 1,351,495,279 £ 3,095,943,202 £ 2,855,441,412 £ 2,002,030,790 £ 1,351,127,550 £ 1,052,127,550 £ 1,052,127,659,916 £ 580,348,007 £ 580,348,007 £ 800,558,143	0.08% 0.18% 0.95% 3.04% 5.06% 0.6.97% 15.97% 13.66% 13.66% 10.33% 7.46% 5.43% 3.75% 2.99% 4.13%
0-5,000 5,000-10,000 10,000-25,000 25,000-50,000 50,000-75,000 75,000-100,000 100,000-150,000 150,000-250,000 250,000-30,000 250,000-300,000 250,000-300,000 300,000-350,000 300,000-350,000 300,000-400,000 400,000-450,000 450,000-600,000	8,250 4,631 10,663 15,676 15,668 15,470 25,047 16,489 11,848 7,336 4,480 2,821 1,720 1,722	5.72% 3.21% 7.39% 10.87% 10.73% 17.37% 17.37% 11.44% 8.22% 5.09% 3.11% 1.96% 1.96% 1.99% 1.99% 0.85% 0.45%	£ 15,412,275 £ 34,579,170 £ 184,106,471 £ 588,787,083 £ 980,380,206 £ 1,351,495,279 £ 3,095,943,202 £ 2,855,441,412 £ 2,002,030,790 £ 1,446,059,715 £ 1,046,127,755 £ 727,659,916 £ 580,348,007 £ 580,348,047 £ 800,558,143	0.08% 0.18% 0.95% 3.04% 5.06% 6.97% 14.73% 13.66% 10.33% 7.46% 5.43% 3.75% 2.99%
0-5,000 5,000-10,000 10,000-25,000 25,000-50,000 50,000-75,000 75,000-100,000 100,000-150,000 100,000-150,000 100,000-250,000 250,000-300,000 300,000-350,000 300,000-450,000 400,000-450,000 400,000-600,000 500,000-700,000 500,000-700,000	8,250 4,631 10,663 15,676 15,676 15,670 25,047 16,489 11,848 7,336 4,480 2,821 1,720 1,225 1,770 1,225 1,477 654	5.72% 3.21% 10.87% 10.87% 10.73% 17.37% 11.44% 8.22% 5.09% 3.11% 1.19% 0.85% 1.02%	£ 15,412,275 £ 34,579,170 £ 184,106,471 £ 588,787,083 £ 980,380,206 £ 1,351,495,279 £ 3,095,943,202 £ 2,855,441,412 £ 2,647,744,177 £ 2,002,030,790 £ 1,052,127,550 £ 727,659,916 £ 580,348,007 £ 800,558,143 £ 680,358,013 £ 680,358,143 £ 422,073,862	0.08% 0.18% 0.95% 3.04% 5.08% 6.97% 15.97% 14.73% 13.66% 10.33% 7.46% 5.43% 3.75% 2.99% 4.13%
0-5,000 5,000-10,000 10,000-25,000 25,000-50,000 50,000-75,000 75,000-100,000 100,000-150,000 150,000-200,000 200,000-250,000 200,000-250,000 200,000-250,000 250,000-300,000 300,000-350,000 350,000-400,000 400,000-450,000 500,000-600,000 600,000-700,000 700,000-800,000	8,250 4,631 10,663 15,676 15,676 15,670 15,670 15,470 16,489 11,848 7,336 4,480 2,821 1,720 1,225 1,477 654 3,76	5.72% 3.21% 7.39% 10.87% 10.73% 11.73% 11.73% 11.44% 5.09% 3.11% 1.96% 1.96% 1.05% 0.85% 0.26% 0.17%	£ 15,412,275 £ 34,579,170 £ 184,106,471 £ 588,787,083 £ 980,380,206 £ 1,351,495,279 £ 3,095,943,202 £ 2,855,441,412 £ 2,002,030,790 £ 1,052,127,550 £ 727,659,916 £ 580,348,007 £ 600,588,143 £ 422,073,862 £ 281,517,491	0.08% 0.18% 0.95% 3.04% 5.06% 6.97% 14.73% 13.66% 13.66% 7.46% 5.43% 3.75% 2.99% 4.13% 2.98%
0-5,000 5,000-10,000 10,000-25,000 25,000-50,000 75,000-100,000 100,000-250,000 100,000-150,000 150,000-250,000 250,000-30,000 250,000-300,000 250,000-300,000 300,000-350,000 300,000-450,000 450,000-400,000 450,000-600,000 500,000-600,000 600,000-700,000 700,000-800,000 800,000-900,000	8,250 4,631 10,663 15,676 15,668 15,470 25,047 16,489 11,848 7,336 4,480 2,821 1,720 1,225 1,275 1,275 1,275 2,671 3,765 2,457 2,5777 2,577 2,5777 2,5777 2,5777 2,5777 2,5777 2,5777 2,5777 2,5777 2,57777 2,5777 2,5777 2,57777777 2,57777777777	5.72% 3.21% 7.39% 10.87% 10.87% 10.73% 17.37% 17.37% 11.44% 8.22% 5.09% 3.11% 1.96% 1.96% 1.96% 0.85% 0.26% 0.17% 0.08%	£ 15,412,275 £ 34,579,170 £ 184,106,471 £ 588,787,083 £ 980,380,206 £ 1,351,495,279 £ 3,095,943,202 £ 2,855,441,412 £ 2,002,030,790 £ 1,052,127,550 £ 1,052,127,659,916 £ 580,348,007 £ 800,558,143 £ 422,073,862 £ 281,517,491 £ 207,095,059	0.08% 0.18% 0.95% 3.04% 5.06% 0.97% 15.97% 14.73% 13.66% 10.33% 7.46% 5.43% 3.75% 2.99% 4.13% 2.18% 1.45%

(24) The Arrears breakdown table excludes accounts in possession.



Regional distribution	Number	% of total number	Amount (GBP)	% of total amount
East Anglia	14,756	10.23%		12.58%
East Midlands	8,562	5.94%		5.04%
London	16,549	11.48%		20.29%
North	4,194	2.91%		1.78%
North West	13,923	9.66%		6.96%
Northern Ireland	9,856	6.84%	£ 621,271,083	3.21%
South East	22,738	15.77%	£ 4,172,543,232	21.53%
South West	11,560	8.02%	£ 1,596,525,658	8.24%
Scotland	17,880	12.40%	£ 1,560,334,767	8.05%
Wales	6,429	4.46%	£ 516,701,252	2.67%
West Midlands	8,800	6.10%	£ 1,014,657,930	5.23%
Yorkshire and Humberside	8,946	6.20%		4.42%
Grand Total	144,193	100.0%	£ 19,383,786,202	100.0%
-				
Repayment type	Number	% of total number	Amount (GBP)	% of total amount
Capital repayment	126,429	87.68%		86.21%
Part-and-part	0	0.00%		0.00%
Interest-only	17,764			13.79%
Offset Total	0 144,193	0.00%		0.00%
Total	144,193	100.0%	£ 19,303,700,202	100.0%
Seasoning ⁽²⁵⁾	Number	% of total number	Amount (GBP)	% of total amount
0-12 months	15,757	10.93%		18.26%
12-24 months	16,059	11.14%		17.00%
24-36 months	22,384	15.52%		19.17%
36-48 months	15,517	10.76%		12.95%
48-60 months	17,934	12.44%		13.03%
60-72 months	5,010	3.47%		2.87%
72-84 months	5,351	3.71%		2.76%
84-96 months	5,769	4.00%		2.65%
96-108 months	4,011	2.78%		1.49%
108-120 months	2,855	1.98%		0.79%
120-150 months	6,674	4.63%		1.88%
150-180 months	12,439	8.63%		4.19%
180+ months	14,433	10.01%		2.96%
Total	144,193	100.00%	£ 19,383,786,202	100.00%
Interest payment type	Number	% of total number	Amount (GBP)	% of total amount
Fixed	105,815	73.38%		88.98%
SVR	26,927	18.67%		6.97%
Tracker	11,445	7.94%		4.05%
Discount SVR or Unknown	6	0.00%	£ 105,381	0.00%
Total	144,193	100.00%	£ 19,383,786,202	100.00%
b		A	4 (000)	A
Loan purpose type	Number	% of total number	Amount (GBP)	% of total amount
Owner-occupied	144,193	100.00%		100.00%
Buy-to-let	0	0.00%		0.00%
Second home Total	0 144,193	0.00%		0.00%
Total	1 144,193	100.00%	19,303,700,202	100.00%
Income verification type	Number	% of total number	Amount (GBP)	% of total amount
Fully verified	135,672	94.09%		97.04%
Fast-track	8,521	5.91%		2.96%
Self-certified	0,521	0.00%		0.00%
Total	144,193	100.00%		100.00%
	1 111,100	100.00 /0]	- 10,000,700,202	100.00 //

⁽²⁵⁾Seasoning is the age of the loan at the report date in months based on the main mortgage completion date. Main mortgage completion date means the date the borrower first took out a loan on the secured property. The initial loan may have been repaid and replaced by subsequent lending under the same mortgage.



Remaining term of loan	Number	% of total number	Amount (GBP)	% of total amount
0-30 months	8,622	5.98%	£ 218,780,064	1.13%
30-60 months	10,359	7.18%	£ 446,893,744	2.31%
60-120 months	25,389	17.61%	£ 1,756,759,077	9.06%
120-180 months	22,720	15.76%	£ 2,397,293,898	12.37%
180-240 months	21,681	15.04%	£ 3,175,217,612	16.38%
240-300 months	23,109	16.03%	£ 4,338,157,898	22.38%
300-360 months	16,758	11.62%	£ 3,535,093,054	18.24%
360+ months	15,555	10.79%	£ 3,515,590,854	18.14%
Total	144,193	100.00%	£ 19,383,786,202	100.00%
Employment status ⁽²⁵⁾	Number	% of total number	Amount (GBP)	% of total amount
Employed	116,910	81.08%	£ 15,673,634,536	80.86%
Self-employed	20,053	13.91%	£ 3,356,524,571	17.32%
Unemployed	380	0.26%	£ 25,542,238	0.13%
Retired	1,962	1.36%	£ 104,573,952	0.54%
Guarantor	0	0.00%	£ -	0.00%
Other ⁽²⁷⁾	4,888	3.39%	£ 223,510,905	1.15%
Total	144,193	100.00%	£ 19.383.786.202	100.00%

⁽²⁰⁾ Employment status is as at completion date.
⁽²⁷⁾ This category includes historical accounts where data was not retained on the system.

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

Series	Series 18	Series 19	Series 21	Series 23	Series 28	Series 29	Series 30	Series 31	
Issue date	18-Nov-10	18-Nov-10	14-Jan-11	28-Feb-11	05-Dec-11	09-Dec-11	05-Jan-12	04-Jan-12	
Original rating (Moody's/S&P/Fitch/DBRS)	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	
Current rating (Moody's/S&P/Fitch/DBRS)	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	
Denomination	EUR	EUR	EUR	GBP	EUR	EUR	EUR	EUR	
Amount at issuance	100,000,000	125.000.000	100.000.000	1.000.000.000	53,000,000	100.000.000	30,000,000	30.000.000	
Amount outstanding	100.000.000	125,000,000	100,000,000	1.000.000.000	53,000,000	100.000.000	30,000,000	30,000,000	
FX swap rate (rate:£1)	1.160	1.160	1.183	na	1.166	1.161	1.182	1.195	
Maturity type (hard/soft-bullet/pass-through)	Hard	Hard	Hard	Soft	Hard	Hard	Hard	Hard	
Scheduled final maturity date	18-Nov-25	18-Nov-30	15-Jan-24	02-Mar-26	21-Dec-26	09-Dec-26	05-Jan-27	04-Jan-27	
Legal final maturity date	18-Nov-25	18-Nov-30	15-Jan-24	02-Mar-27	21-Dec-26	09-Dec-26	05-Jan-27	04-Jan-27	
ISIN	na	na	na	XS0596191360	na	na	na	na	
Stock exchange listing	na	na	na	London	na	na	na	na	
Coupon payment frequency	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual	
Coupon payment date	Annually - 18 Nov	Annually - 18 Nov	Annually - 15 Jan	Annually - 2 Mar	Annually - 21 Dec	Annually - 09 Dec	Annually - 05 Jan	Annually - 04 Jan	
Coupon (rate if fixed, margin and reference rate if floating)	4.125%	4.250%	4.625%	5.750%	4.530%	4.600%	4,340%	4.340%	
Margin payable under extended maturity period (%)	na	na	na	SONIA +1.58% +Rate Adjustment	na	na	na	na	
Swap counterparty/ies	Santander UK	Santander UK	Santander UK	Santander UK	Santander UK	Santander UK	Santander UK	Santander UK	
Swap notional denomination	GBP	GBP	GBP	GBP	GBP	GBP	GBP	GBP	
Swap notional amount	86,220,000	107.775.000	84.500.000	1.000.000.000	45,436,900	86,100,000	25.380.000	25.095.000	
Swap notional maturity	18-Nov-25	18-Nov-30	15-Jan-24	02-Mar-27	21-Dec-26	09-Dec-26	05-Jan-27	04-Jan-27	
LLP receive rate/margin	4.125%	4.250%	4.625%	5.750%	4.530%	4.600%	4.340%	4.340%	
LLP pay rate/margin	SONIA + 1.6780%	SONIA + 1.7280%	SONIA + 1.8555%	SONIA + 1.8855%	SONIA + 2.0680%	SONIA + 1.9680%	SONIA + 1.9480%	SONIA + 1,9805%	
Collateral posting amount(s) (EUR)	-	-	-	-	-	-	-	-	
									_
Series	Series 42	Series 45	Series 46	Series 47	Series 48	Series 49	Series 50	Series 51	
Issue date	23-Mar-12	13-Apr-12	16-Apr-12	18-Apr-12	15-May-12	08-Jun-12	08-Jun-12	20-Jun-12	
Original rating (Moody's/S&P/Fitch/DBRS)	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	
Current rating (Moody's/S&P/Fitch/DBRS)	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	
Denomination	GBP	EUR	EUR	EUR	EUR	EUR	EUR	EUR	
Amount at issuance	75.000.000	75.000.000	108.000.000	50,000,000	45.000.000	35.000.000	40.000.000	76.000.000	
Amount outstanding	75.000.000	75.000.000	108.000.000	50,000,000	45.000.000	35.000.000	40,000,000	76.000.000	
FX swap rate (rate:£1)	na	1.201	1.201	1.200	1.245	1.247	1.247	1.236	
Maturity type (hard/soft-bullet/pass-through)	Soft	Hard	Hard	Hard	Hard	Hard	Hard	Hard	
Scheduled final maturity date	23-Mar-27	13-Apr-23	16-Apr-30	18-Apr-28	15-May-27	08-Jun-28	08-Jun-29	20-Jun-24	
				18-Apr-28	15-May-27	08-Jun-28	I 08-Jun-29	1 ZU-JUN-Z4	
Legal final maturity date	23-Mar-28 XS0761325009	13-Apr-23 na	16-Apr-30	18-Apr-28	15-May-27 na	08-Jun-28 na	08-Jun-29 na	20-Jun-24 na	+
Legal final maturity date	23-Mar-28	13-Apr-23	16-Apr-30						+
Legal final maturity date ISIN Stock exchange listing	23-Mar-28 XS0761325009 London	13-Apr-23 na na	16-Apr-30 na	na na	na na	na na	na na	na na	
Legal final maturity date ISIN Stock exchange listing Coupon payment frequency	23-Mar-28 XS0761325009 London Quarterly	13-Apr-23 na na Annual	16-Apr-30 na na Annual	na na Annual	na na Annual	na na Annual	na na Annual	na na Annual	-
Legal final maturity date ISIN Stock exchange listing Coupon payment frequency Coupon payment date	23-Mar-28 XS0761325009 London Quarterly 23 Mar, Jun, Sep, Dec	13-Apr-23 na na	16-Apr-30 na na	na na	na na	na na	na na	na na	
Legal final maturity date ISIN Stock exchange listing Coupon payment frequency Coupon payment date Coupon (rate if fixed, margin and reference rate if floating)	23-Mar-28 XS0761325009 London Quarterly	13-Apr-23 na na Annual Annually - 13 Apr	16-Apr-30 na na Annual Annualy - 16 Apr	na na na Annual Annua An	na na Annual Annually - 15 May	na na Annual Annually - 8 Jun	na na Annual Annually - 8 Jun	na na Annual Annually - 20 Jun	
Legal final maturity date ISIN Stock exchange listing Coupon payment frequency Coupon (rate if fixed, margin and reference rate if floating) Margin payable under extended maturity period (%)	23-Mar-28 XS0761325009 London Quarterly 23 Mar, Jun, Sep, Dec SONIA + 2.0465% SONIA + 2.0965%	13-Apr-23 na Annual Annualy - 13 Apr 3.420% na	16-Apr-30 na Annual Annualy - 16 Apr 3.750% na	na na Annual Annually - 18 Apr 3.750% na	na na Annual Annually - 15 May 3.500% na	na na Annual Annually - 8 Jun 3.340% na	na na Annual Annually - 8 Jun 3.363% na	na na Annual Annually - 20 Jun 2.950% na	
Legal final maturity date ISIN Stock exchange listing Coupon payment frequency Coupon payment date Coupon (rate if fixed, margin and reference rate if floating) Margin payable under extended maturity period (%) Swap counterparty/ies	23-Mar-28 XS0761325009 London Quarterly 23 Mar, Jun, Sep, Dec SONIA + 2.0465% SONIA + 2.0965% na	13-Apr-23 na Annual Annual Annualy - 13 Apr 3.420% na Santander UK	16-Apr-30 na Annual Annually - 16 Apr 3.750% na Santander UK	na na Annual Annually - 18 Apr 3.750% na Santander UK	na na Annual Annually - 15 May 3.500% na Santander UK	na na Annual Annually - 8 Jun 3.340% na Santander UK	na na Annual Annually - 8 Jun 3.363% na Santander UK	na na Annual Annualy - 20 Jun 2.950% na Santander UK	
Legal final maturity date ISIN Stock exchange listing Coupon payment frequency Coupon (rate if fixed, margin and reference rate if floating) Margin payable under extended maturity period (%) Swap notional denomination	23-Mar-28 XS0761325009 London Quarterly 23 Mar, Jun, Sep, Dec SONIA + 2.0465% SONIA + 2.0965% na na	13-Apr-23 na na Annual Annually - 13 Apr 3.420% na Santander UK GBP	16-Apr-30 na Annual Annually - 16 Apr 3.750% na Santander UK GBP	na na Annual Annualy - 18 Apr 3.750% na Santander UK GBP	na na Annual Annually - 15 May 3.500% na Santander UK GBP	na na Annual Annually - 8 Jun 3.340% na Santander UK GBP	na na Annual Annually - 8 Jun 3.363% na Santander UK GBP	na na Annual Annualy - 20 Jun 2.950% na Santander UK GBP	
Legal final maturity date ISIN Stock exchange listing Coupon payment frequency Coupon (rate if fixed, margin and reference rate if floating) Margin payable under extended maturity period (%) Swap counterpartylies Swap notional denomination Swap notional amount	23-Mar-28 XS0761325009 London Quarterly 23 Mar, Jun, Sep, Dec SONIA + 2.0465% SONIA + 2.0465% na na na	13-Apr-23 na na Annualy - 13 Apr 3.420% na Santander UK GBP 62,437,500	16-Apr-30 na Annual Annualy - 16 Apr 3.750% na Santander UK GBP 89,910,000	na na Annual Annualy - 18 Apr 3.750% na Santander UK GBP 41,670,000	na Annual Annually - 15 May 3.500% na Santander UK GBP 36,148,500	na Annual Annualy - 8 Jun 3.340% na Santander UK GBP 28,070,000	na na Annual Annual 3.363% na Santander UK GBP 32,080,000	na Annual Annualy - 20 Jun 2.950% na Santander UK GBP 61,476,400	
Legal final maturity date ISIN Stock exchange listing Coupon payment frequency Coupon (rate if fixed, margin and reference rate if floating) Margin payable under extended maturity period (%) Swap counterpartylies Swap notional denomination Swap notional amount Swap notional maturity	23-Mar-28 XS0761325009 London Quarterly 23 Mar, Jun, Sep. Dec SONIA + 2.0465% SONIA + 2.0965% na na na na na	13-Apr-23 na na Annual Annualy - 13 Apr 3.420% na Santander UK GBP 62,437,500 13-Apr-23	16-Apr-30 na na Annual Annual 3.750% na Santander UK GBP 89,910,000 16-Apr-30	na na Annual Annualy - 18 Apr 3.750% na Santander UK GBP 41,670,000 18-Apr-28	na na Annual Annually - 15 May 3.500% na Santander UK GBP 36,148,500 15-May-27	na na Annual Annually - 8 Jun 3.340% na Santander UK GBP 28,070,000 08-Jun-28	na na Annual 3.363% na Santander UK GBP 32,080,000 08-Jun-29	na na Annual 2.950% na Santander UK GBP 61,476,400 20-Jun-24	
Legal final maturity date ISIN Stock exchange listing Coupon payment frequency Coupon (rate if fixed, margin and reference rate if floating) Margin payable under extended maturity period (%) Swap counterpartylies Swap notional denomination Swap notional amount	23-Mar-28 XS0761325009 London Quarterly 23 Mar, Jun, Sep, Dec SONIA + 2.0465% SONIA + 2.0465% na na na	13-Apr-23 na na Annualy - 13 Apr 3.420% na Santander UK GBP 62,437,500	16-Apr-30 na Annual Annualy - 16 Apr 3.750% na Santander UK GBP 89,910,000	na na Annual Annualy - 18 Apr 3.750% na Santander UK GBP 41,670,000	na Annual Annually - 15 May 3.500% na Santander UK GBP 36,148,500	na Annual Annualy - 8 Jun 3.340% na Santander UK GBP 28,070,000	na na Annual Annual 3.363% na Santander UK GBP 32,080,000	na Annual Annualy - 20 Jun 2.950% na Santander UK GBP 61,476,400	



https://www.fca.org.uk/firms/mortgages-coronavirus-guidance-firms

Series 32	Series 37	Series 41		
15-Feb-12	16-Feb-12	21-Mar-12		
Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -		
Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -		
EUR	GBP	EUR		
88.000.000	750.000.000	47,000,000		
88.000.000	750.000.000	47.000.000		
1.203	na	1.197		
Hard	Soft	Hard		
06-Feb-32	16-Feb-29	12-Mar-27		
06-Feb-32	16-Feb-30	12-Mar-27		
na	XS0746621704	na		
na	London	na		
Annual	Annual	Annual		
Annually - 06 Feb	Annually - 16 Feb	Annually - 12 Mar		
4.370%	5.250%	4.000%		
na	SONIA +2.45% +Rate Adjustment	na		
Santander UK	Santander UK	Santander UK		
GBP	GBP	GBP		
73,172,000	750,000,000	39,254,400		
06-Feb-32	16-Feb-30	12-Mar-27		
4.370%	5.250%	4.000%		
SONIA + 2.1680%	SONIA + 2.6247%	SONIA + 1.9130%		
-	-	-		
Series 53	Series 54	Series 55		
19-Jul-13	21-Aug-13	27-Aug-13		
		Aaa / AAA / AAA / -		
Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -		
Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -		
Aaa / AAA / AAA / - EUR	Aaa / AAA / AAA / - EUR	Aaa / AAA / AAA / - EUR		
Aaa / AAA / AAA / - EUR 100,000,000	Aaa / AAA / AAA / - EUR 50,000,000	Aaa / AAA / AAA / - EUR 50,000,000		
Aaa / AAA / AAA / - EUR 100,000,000 100,000,000	Aaa / AAA / AAA / - EUR 50,000,000 50,000,000	Aaa / AAA / AAA / - EUR 50,000,000 50,000,000		
Aaa / AAA / AAA / - EUR 100,000,000 100,000,000 1.158	Aaa / AAA / AAA / - EUR 50,000,000 50,000,000 1.160	Aaa / AAA / AAA / - EUR 50,000,000 50,000,000 1.168		
Aaa / AAA / AAA / - EUR 100,000,000 100,000,000 1.158 Hard	Aaa / AAA / AAA / - EUR 50,000,000 50,000,000 1.1.60 Soft	Aaa / AAA / AAA / - EUR 50,000,000 50,000,000 1.168 Soft		
Aaa / AAA / AAA / - EUR 100,000,000 100,000,000 1.158 Hard 18-Jul-25	Aaa / AAA / AAA / - EUR 50,000,000 50,000,000 1.160 Soft 21-Aug-25	Aaa / AAA / AAA / - EUR 50,000,000 50,000,000 1.168 Soft 27-Aug-25		
Aaa / AAA / AAA / - EUR 100,000,000 100,000,000 1.158 Hard 18-Jul-25 18-Jul-25	Aaa / AAA / AAA / - EUR 50,000,000 50,000,000 1.160 Soft 21-Aug-25 21-Aug-26	Aaa / AAA / AAA / AAA / - EUR 50,000,000 50,000,000 1.168 Soft 27-Aug-25 27-Aug-26		
Aaa / AAA / AAA / - EUR 100,000,000 1.158 Hard 18-Jul-25 18-Jul-25 na	Aaa / AAA / AAA / - EUR 50,000,000 50,000,000 1.160 Soft 21-Aug-25 21-Aug-26 XS0962577168	Aaa / AAA / AAA / AAA / - EUR 50,000,000 50,000,000 1.168 Soft 27-Aug-25 27-Aug-26 XS0963398796		
Aaa / AAA / AAA / - EUR 100,000,000 1.158 Hard 18-Jul-25 18-Jul-25 na London	Aaa / AAA / AAA / - EUR 50,000,000 50,000,000 1.160 Soft 21-Aug-25 21-Aug-26 XS0962577168 London	Aaa / AAA / AAA / AAA / - EUR 50,000,000 50,000,000 1.168 Soft 27-Aug-25 27-Aug-26 XS0963398796 London		
Aaa / AAA / AAA / - EUR 100,000,000 100,000,000 1.158 Hard 18-Jul-25 18-Jul-25 na London Annual	Aaa / AAA / AAA / - EUR 50,000,000 50,000,000 1.160 Soft 21-Aug-25 21-Aug-26 XS0962577168 London Annual	Aaa / AAA / AAA / AAA / - EUR 50,000,000 50,000,000 1.168 Soft 27-Aug-25 27-Aug-26 XS0963388796 London Annual		
Aaa / AAA / AAA / - EUR 100,000,000 1.158 Hard 18-Jul-25 18-Jul-25 na London Annual Annual	Aaa / AAA / AAA / - EUR 50,000,000 50,000,000 1.160 Soft 21-Aug-26 XS0962577168 London Annual Annual	Aaa / AAA / AAA / AAA / - EUR 50,000,000 50,000,000 1.168 Soft 27-Aug-25 27-Aug-26 XS0963398796 London Annual Annual		
Aaa / AAA / AAA / - EUR 100,000,000 1.158 Hard 18-Jul-25 18-Jul-25 18-Jul-25 na London Annual Annualy - 18 July 2.33%	Aaa / AAA / AAA / - EUR 50,000,000 50,000,000 1.160 Soft 21-Aug-25 21-Aug-26 XS0962577168 London Annuall Annually - 21 August 2.500%	Aaa / AAA / AAA / AAA / - EUR 50,000,000 1.168 Soft 27-Aug-25 27-Aug-26 XS0963398796 London Annual Annually - 27 August 1.5200%		
Aaa / AAA / AAA / - EUR 100,000,000 100,000,000 1.158 Hard 18-Jul-25 18-Jul-25 na London Annual Annualy - 18 July 2.333% na	Aaa / AAA / AAA / - EUR 50,000,000 50,000,000 1.160 Soft 21-Aug-25 21-Aug-26 XS0962577168 London Annual Annualy - 21 August 2.500% na	Aaa / AAA / AAA / AAA / - EUR 50.000.000 50.000.000 1.168 Soft 27-Aug-25 27-Aug-26 XS0963398796 London Annual Annual 1.5200% na		
Aaa / AAA / AAA / - EUR 100,000,000 1.158 Hard 18-Jul-25 18-Jul-25 18-Jul-25 na London Annual Annual Annual Annual Santander UK	Aaa / AAA / AAA / - EUR 50,000,000 50,000,000 1.160 Soft 21-Aug-26 XS0962577188 London Annual Annual Soft 2.500% na Santander UK	Aaa / AAA / AAA / AAA / - EUR 50,000,000 50,000,000 1.168 Soft 27-Aug-25 27-Aug-26 XS0963398796 London Annual Annual Annually - 27 August 1.5200% na Santander UK		
Aaa / AAA / AAA / - EUR 100,000,000 1.158 Hard 18-Jul-25 18-Jul-25 18-Jul-25 na London Annual Annualy - 18 July 2.333% na Santander UK GBP	Aaa / AAA / AAA / - EUR 50,000,000 50,000,000 1.160 Soft 21-Aug-25 21-Aug-26 XS0962577168 London Annual Annualy - 21 August 2.500% na Santander UK GBP	Aaa / AAA / AAA / AAA / - EUR 50,000,000 1.168 Soft 27-Aug-25 27-Aug-26 XS0963398796 London Annual Annually - 27 August 1.5200% na Santander UK GBP		
Aaa / AAA / AAA / - EUR 100,000,000 100,000,000 1.158 Hard 18-Jul-25 18-Jul-25 na London Annual Annualy - 18 July 2.333% na Santander UK G GBP 86,350,000	Aaa / AAA / AAA / - EUR 50,000,000 50,000,000 1.160 Soft 21-Aug-25 21-Aug-26 XS0962577168 London Annuall Annual Sott Sattander UK GBP 43,085,000	Aaa / AAA / AAA / - EUR 50,000,000 50,000,000 1.168 Soft 27-Aug-25 27-Aug-26 XS0963398796 London Annual Annually - 27 August 1.5200% na Santander UK GBP 42,795,000		
Aaa / AAA / AAA / - EUR 100,000,000 1.158 Hard 18-Jul-25 18-Jul-25 18-Jul-25 na London Annual Annual Annual Annual Santander UK GBP 86,350,000 18-Jul-25	Aaa / AAA / AAA / - EUR 50,000,000 50,000,000 1.160 Soft 21-Aug-25 21-Aug-26 XS0962577168 London Annual Annual Santander UK GBP 43,085,000 21-Aug-25	Aaa / AAA / AAA / AAA / - EUR 50,000,000 50,000,000 1.168 Soft 27-Aug-25 27-Aug-26 XS0963398796 London Annual Annualy - 27 August 1.5200% na Santander UK GBP 42,795,000 27-Aug-25		
Aaa / AAA / AAA / - EUR 100,000,000 1.158 Hard 18-Jul-25 18-Jul-25 18-Jul-25 na London Annual Annualy - 18 July 2.333% na Santander UK GBP 86,350,000 18-Jul-25 2.333%	Aaa / AAA / AAA / - EUR 50,000,000 50,000,000 11.160 Soft 21-Aug-25 21-Aug-26 XS0962577168 London Annual Annual Soft 2.500% na Santander UK GBP 43,085,000 21-Aug-25 2.500%	Aaa / AAA / AAA / AAA / - EUR 50,000,000 50,000,000 1.168 Soft 27-Aug-25 27-Aug-26 XS0963398796 London Annual Annually - 27 August 1.5200% na Santander UK GBP 42,795,000 27-Aug-25 1.5200%		
Aaa / AAA / AAA / - EUR 100,000,000 1.158 Hard 18-Jul-25 18-Jul-25 18-Jul-25 na London Annual Annual Annual Annual Santander UK GBP 86,350,000 18-Jul-25	Aaa / AAA / AAA / - EUR 50,000,000 50,000,000 1.160 Soft 21-Aug-25 21-Aug-26 XS0962577168 London Annual Annual Santander UK GBP 43,085,000 21-Aug-25	Aaa / AAA / AAA / AAA / - EUR 50,000,000 50,000,000 1.168 Soft 27-Aug-25 27-Aug-26 XS0963398796 London Annual Annualy - 27 August 1.5200% na Santander UK GBP 42,795,000 27-Aug-25		

Series	Series 60	Series 66	Series 66 Tap 1	Series 67	Series 69	Series 71	Series 72	Series 73	Series 74	Series 75	Series 76
sue date	18-Sep-14	16-Nov-17	16-Jan-18	10-Jan-18	20-Sep-18	12-Feb-19	14-May-19	12-Nov-19	15-Jan-20	12-Feb-20	12-Feb-20
riginal rating (Moody's/S&P/Fitch/DBRS)	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -
Current rating (Moody's/S&P/Fitch/DBRS)	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -
enomination	EUR	GBP	GBP	EUR	EUR	GBP	EUR	GBP	EUR	GBP	USD
mount at issuance	500,000,000	500,000,000	500,000,000	1,000,000,000	1,000,000,000	1,000,000,000	1,000,000,000	1,000,000,000	1,250,000,000	1,000,000,000	1,250,000,000
mount outstanding	500,000,000	500,000,000	500,000,000	1,000,000,000	1,000,000,000	1,000,000,000	1,000,000,000	1,000,000,000	1,250,000,000	1,000,000,000	1,250,000,000
X swap rate (rate:£1)	1.257	na	na	1.124	1.122	na	1.167	na	1.179	1.000	1.303
laturity type (hard/soft-bullet/pass-through)	Soft	Soft	Soft	Soft	Soft	Soft	Soft	Soft	Soft	Soft	Soft
cheduled final maturity date	18-Sep-24	16-Nov-22	16-Nov-22	10-Jan-25	20-Sep-23	12-Feb-24	12-May-24	12-Nov-24	12-Jan-27	12-Feb-27	12-Feb-23
egal final maturity date	18-Sep-25	16-Nov-23	16-Nov-23	10-Jan-26	20-Sep-24	12-Feb-25	12-May-25	12-Nov-25	12-Jan-28	12-Feb-28	12-Feb-24
SÎN	XS1111559685	XS1719070390	XS1719070390	XS1748479919	XS1880870602	XS1949730557	XS1995645287	XS2078925307	XS2102283814	: XS2115145406144A: XS2115122	Reg S: XS2116105144
tock exchange listing	London	London	London	London	London	London	London	London	London	London	London
Coupon payment frequency	Annual	Quarterly	Quarterly	Annual	Annual	Quarterly	Annual	Quarterly	Annual	Quarterly	Semi Annual
Coupon payment date	Annually - 18 September	16 Feb, May, Aug, Nov	16 Feb, May, Aug, Nov	Annually - 18 January	Annually - 20 September	12 Feb, May, Aug, Nov	Annually - 12 May	12 Feb, May, Aug, Nov	Annually - 12 Jan	12 Feb, May, Aug, Nov	12 Feb, Aug
oupon (rate if fixed, margin and reference rate if floating)	1.250%	SONIA +0.2735%	SONIA +0.2735%	0.500%	0.375%	SONIA +0.73%	0.100%	SONIA +0.60%	0.050%	SONIA +0.55%	1.625%
largin payable under extended maturity period (%)	1M EURIBOR + 0.14%	SONIA +0.2735%	SONIA +0.2735%	1M EURIBOR - 0.2%	1M EURIBOR + 0.1%	SONIA +0.73%	1M EURIBOR + 0.1%	SONIA +0.60%	1M EURIBOR + 0.17%	SONIA +0.55%	SOFR +0.46%
wap counterparty/ies	NAB	na	na	Santander UK	Santander UK	na	Santander UK	na	Santander UK	na	Santander UK
wap notional denomination	GBP	na	na	GBP	GBP	na	GBP	na	GBP	na	GBP
wap notional amount	397,772,474	na	na	889,800,000	891,500,000	na	856,700,000	na	1,060,500,000	na	959,471,907
vap notional maturity	18-Sep-24	na	na	10-Jan-25	20-Sep-23	na	12-May-24	na	12-May-27	na	12-Feb-23
P receive rate/margin	1.250%	na	na	0.500%	0.375%	na	0.100%	na	0.050%	na	1.625%
LP pay rate/margin	SONIA+ 0.6643%	na	na	SONIA + 0.6020%	SONIA + 0.6430%	na	SONIA + 0.612%	na	SONIA + 0.669%	na	SONIA + 0.468%
ollateral posting amount(s) (EUR)	-	na	na	-	-	na	-	na	-	na	-

Series	Series 77	Series 78
Issue date	22-Mar-22	07-Apr-22
Original rating (Moody's/S&P/Fitch/DBRS)	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -
Current rating (Moody's/S&P/Fitch/DBRS)	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -
Denomination	GBP	EUR
Amount at issuance	1,500,000,000	1,750,000,000
Amount outstanding	1,500,000,000	1,750,000,000
FX swap rate (rate:£1)	1.000	1.183
Maturity type (hard/soft-bullet/pass-through)	Soft	Soft
Scheduled final maturity date	12-Mar-26	12-Mar-27
Legal final maturity date	12-Mar-27	12-Mar-28
ISIN	XS2460254951	XS2466426215
Stock exchange listing	London	London
Coupon payment frequency	Quarterly	Annual
Coupon payment date	12 Mar, Jun, Sept, Dec	Annually - 12 March
Coupon (rate if fixed, margin and reference rate if floating)	SONIA +0.43%	1.125%
Margin payable under extended maturity period (%)	SONIA +0.43%	1M EURIBOR + 0.11%
Swap counterparty/ies	na	Santander UK
Swap notional denomination	na	GBP
Swap notional amount	na	1,479,414,997
Swap notional maturity	na	12-Mar-27
LLP receive rate/margin	na	1.125%
LLP pay rate/margin	na	SONIA + 0.4945%
Collateral posting amount(s) (EUR)	na	-



Programme triggers

Event (please list all triggers)	Summary of Event	Trigger (S&P, Moody's, Fitch; short- term, long-term)	Trigger breached (yes/no)	Consequence of a trigger breach
Reserve Fund trigger	Loss of required rating by the Issuer	ST: <a-1+ <f1<br="" <p-1="">LT: -/-/<a< td=""><td>Yes (S&P)</td><td>Requirement to establish and maintain a reserve fund and also to trap any Available Revenue Receipts (in accordance with the relevant waterfall) as necessary to fund the Reserve Fund up to the Reserve Fund Required Amount.</td></a<></a-1+>	Yes (S&P)	Requirement to establish and maintain a reserve fund and also to trap any Available Revenue Receipts (in accordance with the relevant waterfall) as necessary to fund the Reserve Fund up to the Reserve Fund Required Amount.
Account Bank rating trigger	Loss of required rating by the Account Bank	ST: <a-1 <f1<br="" <p-1="">LT: - / - / <a< td=""><td>No</td><td>Termination of the Bank Account Agreement, unless the Account Bank, within 30 London Business Days, closes the LLP Accounts with it and opens replacement accounts with a financial institution having the required ratings or obtain a guarantee of its obligations under the Bank Account Agreement from a financial institution having the required ratings (provided also that rating agency confirmations are obtained). Note that the Cash Management Agreement still refers to an S&P trigger on the bank accounts of A-1+ if the amounts on deposit in the GIC Account exceed 20% of the sterling equivalent of the Covered Bonds then outstanding, in which case the Cash Manager shall transfer the excess to the stand-by accounts (however, the rating agency criteria do not require stand-by accounts any longer, which have therefore been terminated).</td></a<></a-1>	No	Termination of the Bank Account Agreement, unless the Account Bank, within 30 London Business Days, closes the LLP Accounts with it and opens replacement accounts with a financial institution having the required ratings or obtain a guarantee of its obligations under the Bank Account Agreement from a financial institution having the required ratings (provided also that rating agency confirmations are obtained). Note that the Cash Management Agreement still refers to an S&P trigger on the bank accounts of A-1+ if the amounts on deposit in the GIC Account exceed 20% of the sterling equivalent of the Covered Bonds then outstanding, in which case the Cash Manager shall transfer the excess to the stand-by accounts (however, the rating agency criteria do not require stand-by accounts any longer, which have therefore been terminated).
Collections account rating trigger - direct debit transfer to another bank	Loss of required rating by the Seller/Servicer re: collection accounts	ST: <a-2 <f2<br="" <p-2="">LT: <!-- / - / <BBB+</td--><td>No</td><td>All further instructions by the Servicer to debit the accounts of Borrowers that are subject to direct debit bank mandates in favour of such collection accounts shall be made to another bank that has at least the required ratings or directly to the Account Bank.</td></a-2>	No	All further instructions by the Servicer to debit the accounts of Borrowers that are subject to direct debit bank mandates in favour of such collection accounts shall be made to another bank that has at least the required ratings or directly to the Account Bank.
Pre-Maturity Liquidity Test failure (applies to Hard Bullet Covered Bonds only and triggered only if the Final Maturity Date of any Series of Hard Bullet Covered Bonds occurs within 12 months)	Pre-Maturity Test will be breached if the Issuer's ratings fall below the required ratings and if the Final Maturity Date of any Series of Hard Bullet Covered Bonds occurs within 12 months	ST: <a-1 <f1+<br="" <p-1="">LT: - / <a2 -<="" td=""><td>Yes (Fitch)</td><td>A Member (Santander UK or the Liquidation Member) may make a cash capital contribution to the LLP or the LLP shall offer to sell Loans in the Portfolio, such that the amount credited to the Pre-Maturity Liquidity Ledger is equal to the Required Redemption Amount for the relevant Series of Hard Bullet Covered Bonds (after taking into account the Required Redemption Amount for all other Series of Hard Bullet Covered Bonds (after taking into account the Required Redemption Amount for all other Series of Hard Bullet Covered Bonds which mature before or at the same time as that Series). No new Covered Bonds may be issued until the Pre-Maturity Liquidity Ledger is equal to the Required Redemption Amounts of all relevant Series of Hard Bullet Covered Bonds.</td></a2></a-1>	Yes (Fitch)	A Member (Santander UK or the Liquidation Member) may make a cash capital contribution to the LLP or the LLP shall offer to sell Loans in the Portfolio, such that the amount credited to the Pre-Maturity Liquidity Ledger is equal to the Required Redemption Amount for the relevant Series of Hard Bullet Covered Bonds (after taking into account the Required Redemption Amount for all other Series of Hard Bullet Covered Bonds (after taking into account the Required Redemption Amount for all other Series of Hard Bullet Covered Bonds which mature before or at the same time as that Series). No new Covered Bonds may be issued until the Pre-Maturity Liquidity Ledger is equal to the Required Redemption Amounts of all relevant Series of Hard Bullet Covered Bonds.
Supplemental Liquidity Event	Supplemental Liquidity Event occurs if the Issuer's ratings fall below the required ratings and if the Final Maturity Date of any Series of Hard Bullet Covered Bonds occurs within 12 months	/ ST: <a-1 <f1+<br="" <p-1="">LT: - / <a2 -<="" td=""><td>Yes (Fitch)</td><td>The LLP is permitted (but not required) to sell Loans with the aim to fund or replenish the Supplemental Liquidity Reserve Ledger, up to the Supplemental Liquidity Reserve Amount.</td></a2></a-1>	Yes (Fitch)	The LLP is permitted (but not required) to sell Loans with the aim to fund or replenish the Supplemental Liquidity Reserve Ledger, up to the Supplemental Liquidity Reserve Amount.
Segregation of Customer Files and Title Deeds	Loss of required rating by the Servicer	ST: <a-1+ &="" <f1<="" <p-1="" td=""><td>No</td><td>The Servicer shall use reasonable endeavours to ensure that the Customer Files and Title Deeds (unless they relate to dematerialised loans) are located separately from the customer files and title deeds of other properties and mortgages which do not form part of the Portfolio.</td></a-1+>	No	The Servicer shall use reasonable endeavours to ensure that the Customer Files and Title Deeds (unless they relate to dematerialised loans) are located separately from the customer files and title deeds of other properties and mortgages which do not form part of the Portfolio.
Modification to the sizing of the Flexible Plus Loans factor in the Asset Coverage Test	Loss of required rating by the Issuer	ST: <a-2 -="" <f1<br="">LT: <bbb+ <a2="" <a<="" td=""><td>No</td><td>Factor "V" in the Asset Coverage Test calculation is sized as 100% of the sum of the aggregate cleared credit balances in respect of Flexible Plus Loans in the Portfolio as at the relevant Calculation Date.</td></bbb+></a-2>	No	Factor "V" in the Asset Coverage Test calculation is sized as 100% of the sum of the aggregate cleared credit balances in respect of Flexible Plus Loans in the Portfolio as at the relevant Calculation Date.
Modification to the sizing of the depositor set-off risk percentage in the Asset Coverage Test	Loss of required rating by the Issuer	ST: <a-2 -="" <f1<br="">LT: <bbb+ <a2="" <a<="" td=""><td>No</td><td>Factor "W" for the sizing of the depositor set-off risk in the Asset Coverage Test is increased from 0 to 4% or such other percentage as determined from time to time. This percentage is subject to a review on each Calculation Date once the Issuer is below these required ratings.</td></bbb+></a-2>	No	Factor "W" for the sizing of the depositor set-off risk in the Asset Coverage Test is increased from 0 to 4% or such other percentage as determined from time to time. This percentage is subject to a review on each Calculation Date once the Issuer is below these required ratings.



Programme triggers

Event (please list all triggers)	Summary of Event	Trigger (S&P, Moody's, Fitch; short- term, long-term)	Trigger breached (yes/no)	Consequence of a trigger breach
nterest Rate Swap provider rating triggers	Loss of required rating by the Interest Rate Swap Provider	ST: -/-/ <f1 LT: <a <a3="" <a<="" td=""><td>No</td><td>Requirement to post collateral in accordance with the Credit Support Annex, and use reasonable efforts t rated replacement third party, (b) procure a guarantee from an appropriately rated third party, or (c) take s or restore the ratings of the relevant Covered Bonds. The rating triggers shown on the left are the first lev this is the only trigger for Moody's. A Subsequent Rating Event exists for S&P for loss of BBB+ (LT) and for Fitch for loss of F3 (ST) / BBB- posting / continuing to post collateral and taking any of the actions outlined at (a) to (c) above. For the pu "Replacement Option 1" currently applies.</td></f1 	No	Requirement to post collateral in accordance with the Credit Support Annex, and use reasonable efforts t rated replacement third party, (b) procure a guarantee from an appropriately rated third party, or (c) take s or restore the ratings of the relevant Covered Bonds. The rating triggers shown on the left are the first lev this is the only trigger for Moody's. A Subsequent Rating Event exists for S&P for loss of BBB+ (LT) and for Fitch for loss of F3 (ST) / BBB- posting / continuing to post collateral and taking any of the actions outlined at (a) to (c) above. For the pu "Replacement Option 1" currently applies.
Covered Bond Swap provider rating triggers - San UK Relevant to Covered Bond Swaps excluding Series 67 & Series 69)	Loss of required rating by Santander UK as Covered Bond Swap Provider	ST: -/-/ <f1 LT: <a- <a3="" <a3(cr)="" <a<="" or="" td=""><td>No</td><td>Requirement to post collateral in accordance with the Credit Support Annex, and use reasonable efforts to rated Replacement third party, (b) procure a guarantee from an appropriately rated third party, or (c) take or restore the ratings of the relevant Covered Bonds. The rating triggers shown on the left are the Initial R Moody's, and Fitch . For S&P, the provisions relating to S&P Adequate is applied. A Subsequent Rating Event exists for S&P for loss of A- (LT). A Subsequent Rating Event exists for Mood (cr). A Subsequent Rating Event for Fitch exist for loss of F3 (ST) / BBB- (LT). Remedial actions include p and taking any of the actions outlined at (a) to (c) above.</td></a-></f1 	No	Requirement to post collateral in accordance with the Credit Support Annex, and use reasonable efforts to rated Replacement third party, (b) procure a guarantee from an appropriately rated third party, or (c) take or restore the ratings of the relevant Covered Bonds. The rating triggers shown on the left are the Initial R Moody's, and Fitch . For S&P, the provisions relating to S&P Adequate is applied. A Subsequent Rating Event exists for S&P for loss of A- (LT). A Subsequent Rating Event exists for Mood (cr). A Subsequent Rating Event for Fitch exist for loss of F3 (ST) / BBB- (LT). Remedial actions include p and taking any of the actions outlined at (a) to (c) above.
Covered Bond Swap provider rating triggers - San UK (Relevant to Covered Bond Swaps Series 67 & Series 69)	Loss of required rating by Santander UK as Covered Bond Swap Provider	ST: <a-1 -="" <f1<br="">LT: <a <a3="" <a3(cr)="" <a<="" or="" td=""><td>No</td><td>Requirement to post collateral in accordance with the Credit Support Annex, and use reasonable efforts to rated Replacement third party, (b) procure a guarantee from an appropriately rated third party, or (c) take or restore the ratings of the relevant Covered Bonds. The rating triggers shown on the left are the Initial R Moody's, and Fitch . For S&P, the provisions relating to S&P Option 1 is applied. A Subsequent Rating Event exists for S&P for loss of BBB+ (LT). A Subsequent Rating Event exists for M (cr). A Subsequent Rating Event for Fitch exist for loss of F3 (ST) / BBB- (LT). Remedial actions include p and taking any of the actions outlined at (a) to (c) above.</td></a-1>	No	Requirement to post collateral in accordance with the Credit Support Annex, and use reasonable efforts to rated Replacement third party, (b) procure a guarantee from an appropriately rated third party, or (c) take or restore the ratings of the relevant Covered Bonds. The rating triggers shown on the left are the Initial R Moody's, and Fitch . For S&P, the provisions relating to S&P Option 1 is applied. A Subsequent Rating Event exists for S&P for loss of BBB+ (LT). A Subsequent Rating Event exists for M (cr). A Subsequent Rating Event for Fitch exist for loss of F3 (ST) / BBB- (LT). Remedial actions include p and taking any of the actions outlined at (a) to (c) above.
Covered Bond Swap provider rating triggers – National Australia Bank, Series 60	Loss of required rating by National Australia Bank in respect of Series 60	ST: <a-1 -="" <f1<br="">LT: <a <a3="" <a<="" td=""><td>No</td><td>Requirement to post collateral in accordance with the Credit Support Annex or (a) transfer to an appropria which needs to have a flip clause opinion for the purposes of the Fitch criteria if it is incorporated in a diffe appropriately rated co-obligor or guarantor, which also needs to have a flip clause opinion if incorporated i such other action as would maintain or restore the ratings of the relevant Covered Bonds. The rating trigg level of triggers for S&P, Moody's and Fitch. A subsequent trigger exists for S&P for loss of A2 (ST) / BB+ (LT), Moody's for loss of Baa1 (LT) and Fit Remedial actions include posting / continuing to post collateral or taking any of the actions outlined at (a) S&P rating criteria, "Replacement Option 1" currently applies.</td></a-1>	No	Requirement to post collateral in accordance with the Credit Support Annex or (a) transfer to an appropria which needs to have a flip clause opinion for the purposes of the Fitch criteria if it is incorporated in a diffe appropriately rated co-obligor or guarantor, which also needs to have a flip clause opinion if incorporated i such other action as would maintain or restore the ratings of the relevant Covered Bonds. The rating trigg level of triggers for S&P, Moody's and Fitch. A subsequent trigger exists for S&P for loss of A2 (ST) / BB+ (LT), Moody's for loss of Baa1 (LT) and Fit Remedial actions include posting / continuing to post collateral or taking any of the actions outlined at (a) S&P rating criteria, "Replacement Option 1" currently applies.
Covered Bond Swap provider rating triggers – Natixis, Series 61	Loss of required rating by Natixis in respect of Series 61	ST: <a-1 -="" <f1<br="">LT: <a <a3="" <a3(cr)="" <a<="" or="" td=""><td>Yes</td><td>Requirement to (a) post collateral in accordance with the Credit Support Annex or (b) transfer to an appro (c) procure a guarantee from an appropriately rated third party, or (d) take such other action as would mai relevant Covered Bonds. The rating triggers shown on the left are the first level of triggers for S&P, Mood A subsequent trigger exists for Moody's for loss of Baa1 or Baa1(cr) (LT) and Fitch for loss of F3 (ST) / BI posting / continuing to post collateral or taking any of the actions outlined at (a) to (c) above. For the purpe "Replacement Option 3" currently applies.</td></a-1>	Yes	Requirement to (a) post collateral in accordance with the Credit Support Annex or (b) transfer to an appro (c) procure a guarantee from an appropriately rated third party, or (d) take such other action as would mai relevant Covered Bonds. The rating triggers shown on the left are the first level of triggers for S&P, Mood A subsequent trigger exists for Moody's for loss of Baa1 or Baa1(cr) (LT) and Fitch for loss of F3 (ST) / BI posting / continuing to post collateral or taking any of the actions outlined at (a) to (c) above. For the purpe "Replacement Option 3" currently applies.
Assignment of legal title to the Loans trigger	Loss of required rating by the Seller	LT: <8BB- / <8aa3 / <8BB-	No	Completion of the legal assignment of the Loans to the LLP by the Seller within 20 London Business Day
Cash Manager calculation verification trigger ⁽²⁸⁾	Loss of required rating by the Cash Manager or the Issuer	LT: <bbb- <baa3="" <bbb-<="" td=""><td>No</td><td>Asset Monitor to report on arithmetic accuracy of Cash Manager's calculations (regarding the Asset Cover more frequently (in respect of every Calculation Date).</td></bbb->	No	Asset Monitor to report on arithmetic accuracy of Cash Manager's calculations (regarding the Asset Cover more frequently (in respect of every Calculation Date).
Servicer replacement trigger	Loss of required rating by the Servicer	LT: <bbb- <baa3="" <bbb-<="" td=""><td>No</td><td>The Servicer will use reasonable endeavours to enter into, within 60 days, a replacement servicing agreen as the LLP and the Security Trustee shall reasonably require.</td></bbb->	No	The Servicer will use reasonable endeavours to enter into, within 60 days, a replacement servicing agreen as the LLP and the Security Trustee shall reasonably require.

The table above is a summary only. Investors are advised to consult the underlying Transaction Documents to understand the precise legal terms and conditions associated with the roles listed above and the rating triggers applicable to such roles.

 $^{\scriptscriptstyle (28)}$ Santander UK is the Cash Manager for the Covered Bond Programme



ts to (a) transfer to an appropriately ke such other action as would maintain level of triggers for S&P and Fitch but	
B- (LT). Remedial actions include purposes of the S&P rating criteria,	
ts to (a) transfer to an appropriately ake such other action as would maintain al Rating Event triggers for S&P,	
floody's for loss of Baa1 (LT) or Baa1 de posting / continuing to post collateral	
ts to (a) transfer to an appropriately ake such other action as would maintain al Rating Event triggers for S&P,	
or Moody's for loss of Baa1 (LT) or Baa1 de posting / continuing to post collateral	
priately rated replacement third party, different jurisdiction, (b) procure an ted in a different jurisdiction; or (c) take riggers shown on the left are the first	
d Fitch for loss of F3 (ST) / BBB- (LT) / . (a) to (c) above. For the purposes of the	
ppropriately rated replacement third party, maintain or restore the ratings of the loody's and Fitch.	
/ BBB- (LT). Remedial actions include urposes of the S&P rating criteria,	
Days.	
overage Test and the Amortisation Test)	

greement with a third party in such form

Non-Rating Triggers		
Event	Description of Trigger	Consequence if Trigger Breached
Issuer Event of Default	Any of the conditions, events or acts provided in Condition 9.1 of the ProspectusIssuer Events of default	Covered Bonds will become immediately due and payable against the Issuer and a Notice to Pay will be served on the LLP. Subsequent recoveries from the Issuer are held by the Libe require to make payments of Guaranteed Amounts in accordance with the original payment schedule.
Interest Rate Shortfall test	The amount of income that the LLP expects to receive in the next LLP Payment Period is insufficient to cover the would be amounts due under the Intercompany Loan and to the Covered Bond Swap Provider(s) and other senior expenses ranking in priority thereto.	Standard variable rate and other discretionary rates and/or margins will be increased.
Asset Coverage Test	On a Calculation Date, the Adjusted Aggregate Loan Amount is less than the Principal Amount Outstanding of Covered Bonds	Breach of Asset Coverage Test not remedied on the next Calculation Date will result in the issuance of a Asset Coverage breach notice and if not rectified by the 3rd calculation date notice an Issuer Event of Default will occur.
LLP Event of Default	Any of the conditions, events or acts provided in Condition 9.2 of the Prospectus—LLP Events of default.	Covered Bonds will become immediately due and payable against the LLP. Security becomes enforceable.
Yield Shortfall Test	Following an Issuer Event of Default, the Loans must yield SONIA plus 0.30%.	Standard variable rate and other discretionary rates and/or margins will be increased.
Amortisation Test	Following a Notice to Pay, the Amortisation Test Aggregate Loan Amount will be in an amount at least equal to the Sterling Equivalent of the aggregate Principal Amount Outstanding of the Covered Bonds.	LLP Event of Default will occur.

Glossary:

Arrears	For the purposes of the Asset Coverage Test, arrears are calculated in accordance with standard market practice in the UK. A mortgage is identified as being in arrears when, on any due date, the overdue amounts which were due on previous due dates equal, in the aggregate, one or more full m calculates as of the date of determination the difference between the sum of all monthly payments that were due and payable by a borrower on any due date of determination (less the aggregate amount of all authorised underpayments made by such borrower up to that date of determination. If the result arrived at by dividing that difference (if any) by the amount of the required current monthly payment equals or exceeds 1 the account is deemed to be in arrears. Arrears classification is determined boards on the number of equivalent full current missed payments that in the aggregate equal or exceeding 2 monthly payments (but for which the aggregate of missed payments is less than 3 monthly payments) would be classified as being 2 to <3 months in arrears, and so on. An account is treated as being in default if it is 3 or more months in For the purposes of Investor Reporting, if unpaid at the end of the reporting period, the due amounts which were due on the latest due date are included in the aggregate
Amount / Current Balance (GBP)	In relation to any Loan at any date (the current balance determination date), the aggregate at such date (but avoiding double counting) of: (i) the Initial Advance; (ii) Further Advances and/or Flexible Loan Drawings; (iii) Capitalised Expenses; (iv) Capitalised Interest; and (v) all expenses, charges, fees, premium or payment due and owing by the Borrower which have not yet been capitalised, in each case relating to such Loan less all prepayments, repayments of any of the foregoing made on or prior to the amount balance determination date; and in relation to any Mortgage Account at the amount balance determination date, the aggregate at such date of the Amount balance determination date; and in relation to any Mortgage Account at the amount balance determination date, the aggregate at such date of the Amount balance determination date; and in relation to any Mortgage Account at the amount balance determination date, the aggregate at such date of the Amount balance determination date; and in relation to any Mortgage Account at the amount balance determination date, the aggregate at such date of the Amount balance determination date; and in relation to any Mortgage Account at the amount balance determination date, the aggregate at such date of the Amount balance determination date; and in relation to any Mortgage Account at the amount balance determination date, the aggregate at such date of the Amount balance determination date; and in relation to any Mortgage Account at the amount balance determination date, the aggregate at such date of the Amount balance determination date; and in relation to any Mortgage Account at the amount balance determination date; and in relation to any Mortgage Account at the amount balance determination date; and in relation to any Mortgage Account at the amount balance determination date; and in relation to any Mortgage Account at the amount balance determination date; and in relation to any Mortgage Account at the amount balance determination date; and in relation to any Mortgage
Default	Default is defined as a property having been taken into possession.
Reference Indexed Valuation	Nationwide Price Indexed Valuation



e LLP as security and the LLP will then
late after the issuance of the breach
ate alter the issuance of the breach

full monthly payments. In making an arrears determination, the servicer of determination) and the sum of all payments actually made by that urrent monthly payments that have been missed. A borrower that has nths in arrears.

balance in respect of each Loan comprised in the relevant Mortgage