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Currency swap provider for Series 60 (EUR)

Administration

Name of issuer (26)	Santander UK plc
	Santander UK pic €35bn Global Covered Bond Programme
Name, job title and contact details of person validating this form	Marta González Deprit, Medium Term Funding, mtf@santander.co.uk
Date of form submission	26 June 2017
Start Date of reporting period	01 May 2017 (Calculation Period Start Date 01 May 2017 inclusive)
End Date of reporting report ⁽¹⁾	01 June 2017 (Calculation Period Start Date 01 June 2017 exclusive)
Web links - prospectus, transaction documents, loan-level data	https://boeportal.co.uk/SantanderUK_

Libor +1.79%

AA- / A-1+

Counterparties, Ratings

Swap notional maturity/ies LLP receive rate/margin⁽⁴⁾

LLP pay rate/margin⁽⁴⁾ Collateral posting amount(s) (GBP)

S&P Current Rating

	Counterparty/ies	Fitch		Moody's		S&P	
		Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	Current rating
Covered bonds		-	AAA	-	Aaa	na	AAA
Issuer ⁽²⁾	Santander UK plc	na	A / F1	na	Aa3 / P-1	na	A / A-1
Seller(s)	Santander UK plc	na	A / F1	na	Aa3 / P-1	na	A / A-1
Account bank	Santander UK plc	<a <f1<="" td=""><td>A / F1</td><td>- / <p-1< td=""><td>Aa3 / P-1</td><td>- / <a-1< td=""><td>A / A-1</td></a-1<></td></p-1<></td>	A / F1	- / <p-1< td=""><td>Aa3 / P-1</td><td>- / <a-1< td=""><td>A / A-1</td></a-1<></td></p-1<>	Aa3 / P-1	- / <a-1< td=""><td>A / A-1</td></a-1<>	A / A-1
Stand-by account bank	None	na	na	na	na	na	na
Servicer(s)	Santander UK plc	<bbb- -<="" td=""><td>A / F1</td><td><baa3 -<="" td=""><td>Aa3 / P-1</td><td><bbb- -<="" td=""><td>A / A-1</td></bbb-></td></baa3></td></bbb->	A / F1	<baa3 -<="" td=""><td>Aa3 / P-1</td><td><bbb- -<="" td=""><td>A / A-1</td></bbb-></td></baa3>	Aa3 / P-1	<bbb- -<="" td=""><td>A / A-1</td></bbb->	A / A-1
Stand-by servicer(s)	None	na	na	na	na	na	na
Swap provider(s) on cover pool (27)	Santander UK plc	<a <f1<sup="">(2)	A / F1	<a2 <p-1<sup="">(2)</a2>	Aa3 / P-1	<a <a-1<sup="">(5)	A / A-1
Stand-by swap provider(s) on cover pool	None	na	na	na	na	na	na
Swap notional amount(s) (GBP) ⁽³⁾	£ 19,884,280,010						

Currency swap provider for Series 3 (EUR)	HSBC Ba	ink plc
Swap notional amount(s) (EUR)	€	500,000,000
Swap notional maturity/ies	12-Apr	-21
LLP receive rate/margin	4.250	1%
LLP pay rate/margin	Libor +0.0)487%
Collateral posting amount(s) (EUR)	€	187,572,280
Fitch Current Rating	AA- / F	-1+
Moody's Current Rating	Aa2 / I	P-1
S&P Current Rating	AA- / A	-1+

Currency swap provider for Series 3 (EUR)	Royal Ba	nk of Scotland plc
Swap notional amount(s) (EUR)	€	500,000,000
Swap notional maturity/ies	1	2-Apr-21
LLP receive rate/margin		4.250%
LLP pay rate/margin	Libo	r +0.0487%
Collateral posting amount(s) (EUR)	€	221,496,470
Fitch Current Rating	E	BB+ / F2
Moody's Current Rating		A3 / P-2
S&P Current Rating	B	BB+ / A-2

Currency swap provider for Series 3 (EUR)	BNP Paribas
Swap notional amount(s) (EUR)	€ 500,000,000
Swap notional maturity/ies	12-Apr-21
LLP receive rate/margin	4.250%
LLP pay rate/margin	Libor +0.0487%
Collateral posting amount(s) (EUR)	€ 181,492,987
Fitch Current Rating	A+ / F1
Moody's Current Rating	A1 / P-1
S&P Current Rating	A / A-1
Currency swap provider for Series 59 (EUR)	National Australia Bank
Swap notional amount(s) (EUR)	€ 500,000,000
Swap notional maturity/ies	18-Sep-19
LLP receive rate/margin	0.375%
LLP pay rate/margin	Libor +0.4275%
Collateral posting amount(s) (EUR)	€ .
Fitch Current Rating	AA- / F1+
Moody's Current Rating	Aa2 / P-1

Swap notional amount(s) (EUR)	€	500,000,000		
Swap notional maturity/ies		18-Sep-24		
LLP receive rate/margin		1.25%		
LLP pay rate/margin		Libor +0.5450%		
Collateral posting amount(s) (EUR)	€			
Fitch Current Rating		AA- / F1+		
Moody's Current Rating		Aa2 / P-1		
S&P Current Rating		AA- / A-1+		
Currency swap provider for Series 61 (EUR)		Natixis		
Swap notional amount(s) (EUR)	€	1,000,000,000		
Swap notional maturity/ies		21-Apr-22		
LLP receive rate/margin		0.25%		
LLP pay rate/margin		Libor +0.5215%		
Collateral posting amount(s) (EUR)	€	170,530,000		
Fitch Current Rating		A / F1		
Moody's Current Rating		A2 / P-1		
S&P Current Rating		A / 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.
- ⁽¹⁾ The interest rate swap notional is the sum of all interest rate save, navoging as an the start of the Calculation to get an original. Note that use in the interest rate save protocomes of the Calculation to the Ca

National Australia Bank

- 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
- E) For triggers and a receipt provides on the cover pool the co
- (28) As part of the ring-fence planning, we have commenced the realignment of the wholesale funding structure of our operating companies, Santander UK pic and Abbey National Treasury Services pic (ANTS). As a consequence, as of 1st June 16, Santander UK pic will become the issuer in respect of the outstanding notes which were issued by ANTS under its wholesale funding programmes and some standalone securities. Please see additional information published in Santander UK Investor Update 01 2016 Results and the RNS published on the 27th of April 2016 http://www.londonstockexchange.com/exchange/news/market-news/market-news/market-news-detail/84LC/12793766.html
- and the RNS published on the 2/th of April 2016 http://www.iondonstockexchange.com/exchange/news/market-news/marke

Abbey National Irresputy 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 lcans in the portfolio and any relevant Interest Rate Swaps. Currently Abbey Mational Trassury acts as a Covered Bond Swap provider for the whole programme (exception (for Series 3, 59, 60 and 61 which are all, or partially, externally hedged).

Accounts, Ledgers

		at 01-06-17	Value as at 01-05-17	TerretVelue	
	for the r	eporting period	for the reporting period	Target Value	
Revenue receipts (please disclose all parts of waterfall)					
Revenue Receipts (on the Loans)	£	49,581,807	£ 50,433,179	na	
Other net income (including interest on bank accounts)	£	651,038	£ 618,021	na	
Excess amount released from Reserve Fund	£		£ 3,043,916	na	
Premia received from outgoing Swap Provider	£		£ -	na	
Amounts receivable under interest rate swap	£		£ -	na	
Available Revenue Receipts	£	50,232,845	£ 54,095,117	na	
Senior fees (including Cash Manager, Servicer & Asset Monitor)	£	1,911,484	£ 1,903,452	na	
Amounts due under interest rate swap	£	15,375,840	£ 19,505,514	na	
Amounts due under cover bond swaps	£	18,566,284	£ 17,954,856	na	
Amounts due under Intercompany Loan	£	1,364,846	£ 1,387,053	na	
Amounts added to Reserve Fund	£	4,155,138	£ -	na	
Deferred Consideration	£	8,859,254	£ 13,344,242	na	
Members' profit	£	· · · · · · · · · · · · · · · · · · ·	£ -	na	
Total distributed	£	50,232,845	£ 54,095,117	na	
Principal receipts (please disclose all parts of waterfall)					
Principal Receipts (on the Loans)	£	689,336,702	£ 610,107,975	na	
Any other amount standing to credit Principal Ledger	£	1,783,708,929	£ 1,173,600,954	na	
Cash Capital Contribution from Members	£		£ -	na	
Termination payment received from a Swap Provider	£		£ -	na	
Amounts released from Pre-Maturity Liquidity Ledger	£		£ -	na	
Available Principal Receipts	£	2,473,045,631	£ 1,783,708,929	na	
Credit to Pre-Maturity Liquidity Ledger	£		£ -	na	
Purchase of New Loans	£	686,791,227	£ -	na	
Deposit in GIC to satisfy ACT test	£		£ -	na	
Repayment of Term Advance	£		£ -	na	
Capital Distribution	£		£ -	na	
Total distributed	£	686,791,227	£ -	na	
Reserve ledger ⁽⁶⁾	£	105,094,913	£ 100,939,775	£ 105,094,913	
Payments ledger ⁽⁶⁾	£	730,382,664	£ 35,961,254	£ 730,382,664	
Principal ledger ⁽⁶⁾	£	1,786,254,404	£ 1,783,708,929	na	
Revenue ledger ⁽⁶⁾	£		£ -	na	
Pre-maturity liquidity ledger		na	na	na	

Asset Coverage Test

	Value as at 01-06-17	Description
A	£ 17,657,513,244	Adjusted Current Balance
В	£ 1,783,708,929	Principal ledger held within GIC account
C	£ -	Cash Capital Contributions held on Capital Ledger
D	£ -	Substitution assets
E	£ -	Sales proceeds/Capital Contributions credited to Pre-Maturity Liquidity Ledger
U	£ 949,518,382	Supplemental Liquidity Reserve ⁽⁷⁾
V	£ -	Set-off Flexible Plus (offset) ⁽⁸⁾
W	£ -	Set-off Depositor ⁽⁹⁾
Х	£ 450,749,414	For redraw capacity
Y	£ 105,114	Reward loans
Z	£ -	Potential negative carry
Total	£ 18,040,849,263	
Method used for calculating component 'A'(10)	A(b)	Ī
Asset percentage (%)	89.00%	
Maximum asset percentage from Fitch (%)	89.00%	
Maximum asset percentage from Moody's (%)	89.28%	T
Maximum asset percentage from S&P (%)	91.00%	
Credit support as derived from ACT (GBP)	£ 2,387,088,903	
Credit support as derived from ACT (%)	15.25%	

⁽⁶⁾ Balance reported as at the Calculation Date post Revenue and Principal waterfalls.

The Payment Ledger includes funds to meet covered bond swaps, term advances and loan purchases during the next Calculation Period

(7) The Supplemental Liquidity Reserve is calculated the greater of 5% multiplied by the Adjusted Aggregate Loan Amount without taking into account factor "U" and 5% multiplied

by the sterling equivalent of the outstanding covered bonds. ⁽⁸⁾ 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 ⁽⁹⁾ 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 (10) 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%, 0.25 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%, 0.25 for defaulted loans with iLTV>75%.

Adjusted Loan Balance Calculation A = the lower of (a) & (b), where: 19,707,999,846.13 the Aggregate Adjusted Outstanding Principal Balance, and (a) = (b) = 17,657,513,244.26 £ the Aggregate Arrears Adjusted Outstanding Principal Balance multiplied by the Asset Percentage. Aggregate Adjusted Outstanding Principal Balance shall be equal to: (a) (i) the Adjusted Outstanding Principal Balance, which is the lower of: 20,043,907,283.91 (1) Outstanding Principal Balance of each Loan; and 19,707,999,846.13 (2) The Indexed Valuation of each Loan multiplied by M £ where M = 0.75 for non-arrears loans for 90 days-plus arrears loans with indexed LTV ≤ 75% for 90 days-plus arrears loans with indexed LTV >75% 0.40 0.25 minus (ii) the aggregate sum of the following deemed reductions to the Aggregate Adjusted Outstanding Principal Balance: £ - (1) Deemed reductions for breach of representation and warranty (2) Deemed reduction for other breach by Seller / Servicer 19,707,999,846.13 Aggregate Adjusted Outstanding Principal Balance £ Aggregate Arrears Adjusted Outstanding Principal Balance shall be equal to: (b) (i) the Adjusted Outstanding Principal Balance, which is the lower of: £ 20,043,907,283.91 (1) Outstanding Principal Balance of each Loan; and 19,839,902,521.64 (2) The Indexed Valuation of each Loan multiplied by N where N = 1.00 for non-arrears loans 0.40 for 90 days-plus arrears loans with indexed LTV ≤ 75% 0.25 for 90 days-plus arrears loans with indexed LTV >75% minus (ii) the aggregate sum of the following deemed reductions to the Aggregate Adjusted Outstanding Principal Balance: **£** - (1) Deemed reductions for breach of representation and warranty - (2) Deemed reduction for other breach by Seller / Servicer £ 17,657,513,244.26 Aggregate Arrears Adjusted Outstanding Principal Balance multiplied by the Asset Percentage £



Programme-Level Characteristics - as at 31-05-17

Programme currency	Euro
Programme size	EUR 35,000,000,000
Covered bonds principal amount outstanding (GBP, non-GBP series	
converted at swap FX rate)	£ 15,653,760,360
Covered bonds principal amount outstanding (GBP, non-GBP series	
converted at current spot rate)	£ 16,475,279,908
Cover pool balance (GBP)	£ 20,043,907,284
GIC account balance (GBP) ⁽¹¹⁾	£ 2,621,732,436
Any additional collateral (please specify)	£ .
Any additional collateral (GBP)	£ -
Aggregate balance of off-set mortgages (GBP)	£ 4,402,664,471
Aggregate deposits attaching to the cover pool (GBP)	£ 1,214,851,476
Aggregate deposits attaching specifically to the off-set mortgages	£ 509,898,058
Nominal level of overcollateralisation (GBP) ⁽¹²⁾	£ 6,176,401,328
Nominal level of overcollateralisation (%) ⁽¹²⁾	39.46%
Number of loans in cover pool	184,827
Average loan balance (GBP)	£ 108,447
Weighted average non-indexed LTV (%) (13)	58.80%
Weighted average indexed LTV (%) (13)	46.51%
Weighted average seasoning (months) (13)	80.60
Weighted average remaining term (months) (13)	190.84
Weighted average interest rate (%) (13)	2.94%
Standard Variable Rate(s) (%)	4.49%
Constant Pre-Payment Rate (%, current month) (14)	3.09%
Constant Pre-Payment Rate (%, quarterly average) (14)	2.79%
Principal Payment Rate (%, current month) (14)	3.58%
Principal Payment Rate (%, quarterly average) (14)	3.22%
Constant Default Rate (%, current month)	na
Constant Default Rate (%, quarterly average) ⁽¹⁵⁾	na
Fitch Discontinuity Cap (%) ⁽¹⁶⁾	4 (moderate risk)
Moody's Timely Payment Indicator ⁽¹⁷⁾	Probable
Moody's Collateral Score (%) ⁽¹⁷⁾	5.00%

(11) Balance reported as at the Calculation Date post Revenue and Principal waterfalls

⁽¹²⁾ The nominal level of over collateralisation test includes the principal ledger held within GIC account as at the calculation date

(13) Values reported as at month end

(14) 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

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Santander

¹⁰⁷ As of the Feb 2014 the calculation for CFR quarterly average (19) and 11 quar

⁽¹¹⁾ Solution: mouory's perioritiative report owner market solution
 ⁽¹²⁾ Loans bought back by select: The amount reported is as at the date the loan was bought back
 ⁽¹³⁾ Data is presented on an account level basis
 ⁽¹⁴⁾ Margins are reported based on the index rate, therefore fixed are reported at the fixed rate, trackers are reported over BBR (0.5%) and variable over SVR (4.74%)

Mortgage collections

Mortgage collections (scheduled - interest)	£	49,529,990
Mortgage collections (scheduled - principal)	£	97,316,600
Mortgage collections (unscheduled - interest)		na
Mortgage collections (unscheduled - principal)	£	592.020.103

Loan Redemptions & Replenishments Since Previous Reporting Date

· · · · · · · · · · · · · · · · · · ·	Number	% of total number	Amount (GBP)	% of total amount
Loan redemptions since previous reporting date	2,139	1.2%	£ 286,039,350	1.4%
Loans bought back by seller(s) ⁽¹⁸⁾	3,094	1.7%	£ 403,297,352	2.0%
of which are non-performing loans	179	0.1%	£ 17,743,848	0.1%
of which have breached R&Ws	0	0.0%	£ -	0.0%
of which have had a further advance or product switch	2,915	1.6%		1.9%
Loans sold into the cover pool	11,136	6.0%	£ 1,454,649,599	7.3%

Stratification tables are all as of 31-05-2017⁽¹⁹⁾

Product Rate Type and Reversionary Profiles							Weighted average		
						Remaining teaser period	(20)		
	Number	% of total number	Amount (GBP)	% of total amount	Current rate	(months)	Current margin ⁽²⁰⁾	Reversionary margin	Initial rate
Fixed at origination, reverting to SVR	67,634	36.59%	8,677,375,505	43.29%	3.05%	19.1	3.05%	0.00%	3.48%
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	0	0.00%	0	0.00%	0.00%	0.0	0.00%	0.00%	0.00%
Fixed for life	515	0.28%	16,999,289	0.08%	3.72%	0.0	3.71%	3.69%	3.88%
Tracker at origination, reverting to SVR	1,653	0.89%	306,233,339	1.53%	1.52%	7.0	1.27%	0.00%	2.63%
Tracker at origination, reverting to Libor	0	0.00%	0	0.00%	0.00%	0.0	0.00%	0.00%	0.00%
Tracker for life	47,626	25.77%	5,486,196,565	27.37%	1.28%	0.0	1.03%	1.03%	4.43%
SVR, including discount to SVR	67,399	36.47%	5,557,102,585	27.72%	4.49%	0.0	0.00%	0.00%	5.11%
Libor	0	0.00%	0	0.00%	0.00%	0.0	0.00%	0.00%	0.00%
Total	184.827	100.00%	£ 20.043.907.284	100.00%	2.94%		1.62%		

Stratifications				
Arrears breakdown ⁽²¹⁾	Number	% of total number	Amount (GBP)	% of total amount
Current	180,095	97.44%	19,581,611,766	97.69%
0-1 month in arrears	3,794	2.05%	363,598,943	1.81%
1-2 months in arrears	696	0.38%	72,127,689	0.36%
2-3 months in arrears	231	0.12%	25,382,399	0.13%
3-6 months in arrears	11	0.01%	1,186,487	0.01%
6-12 months in arrears	0	0.00%	0	0.00%
12+ months in arrears	0	0.00%	0	0.00%
Total	184,827	100.00%	20,043,907,284	100.00%
Total	104,027	100.00%	20,043,907,204	100.00 %
Current non-indexed LTV	Number	% of total number	Amount (GBP)	% of total amount
0-50%	95,235	51.53%	£ 6,310,242,873	31.48%
50-55%	12,137	6.57%	£ 1,580,558,304	7.89%
55-60%	12,118	6.56%		8.34%
60-65%	12,391	6.70%	£ 1,822,340,989	9.09%
65-70%	12,306	6.66%		9.85%
70-75%	12,404	6.71%		10.27%
75-80%	11,708		£ 1,889,570,268	9.43%
80-85%	8,209		£ 1,339,978,567	6.69%
85-90%	5,531		£ 918,937,336	4.58%
90-95%	1,693	0.92%		1.49%
95-100%	652		£ 94,753,793	0.47%
100-105%	107		£ 18,293,036	0.09%
105-110%	82		£ 16,839,268	0.08%
110-125%	122		£ 25,054,421	0.12%
125%+	132		£ 24,083,854	0.12%
Unknown	0		£ -	0.00%
Total	184,827	100.00%	£ 20,043,907,284	100.00%
Current indexed LTV	Number	% of total number	Amount (GBP)	% of total amount
D-50%	130,262	% or total number 70.48%	£ 10,999,577,016	% of total amount 54.88%
50-55%	15,060		£ 2,382,840,884	11.89%
55-60%	13,334			10.54%
60-65%	10,591			8.82%
65-70%	7,537		£ 1,361,016,746	6.79%
70-75%	4,886		£ 888,715,047	4.43%
75-80%	2,814		£ 474,912,695	2.37%
80-85%	216		£ 34,648,295	0.17%
85-90%	106		£ 18,114,502	0.09%
90-95%	14		£ 2,567,870	0.01%
95-100%	4	0.00%	£ 617,072	0.00%
100-105%	2	0.00%	£ 355,666	0.00%
105-110%	1	0.00%	£ 148,321	0.00%
110-125%	0	0.00%		0.00%
125%+	0			
Unknown		0.00%	£ -	
	0	0.00%		0.00%
Total	0 184,827	0.00% 0.00% 100.00%	£ -	0.00% 0.00% 100.00%
	184,827	0.00% 100.00%	£	0.00% 100.00%
Current outstanding balance of loan	184,827 Number	0.00% 100.00% % of total number	£	0.00% 100.00% % of total amount
Current outstanding balance of loan 0-5,000	184,827 Number 6,539	0.00% 100.00% % of total number 3.54%	£ - £ 20,043,907,284 Amount (GBP) £ 12,536,180	0.00% 100.00% % of total amount 0.06%
Current outstanding balance of loan 3-5,000 5,000-10,000	184,827 Number 6,539 4,897	0.00% 100.00% % of total number 3.54% 2.65%	<u>£</u> 20,043,907,284 Amount (GBP) <u>£</u> 12,536,180 <u>£</u> 36,933,312	0.00% 100.00% % of total amount 0.06% 0.18%
Current outstanding balance of Ioan 0-5,000 5,000-10,000 10,000-25,000	184,827 Number 6,539 4,897 15,781	0.00% 100.00% % of total number 3.54% 2.65% 8.54%	£	0.00% 100.00% % of total amount 0.06% 0.18% 1.39%
Current outstanding balance of loan 0-5,000 5,000-10,000 10,000-25,000 5,000-50,000 25,000-50,000	184,827 Number 6,539 4,897 15,781 27,574	0.00% 100.00% % of total number 3.54% 2.65% 8.54% 14.92%	£ £ 20.043,907,284 Amount (GBP) £ 12,536,180 £ 36,933,312 £ 278,586,016 £ 1,036,705,583	0.009 100.009 % of total amount 0.069 0.189 1.389 5.179
Current outstanding balance of loan 0-5.000 5.000-10.000 10.000-25.000 25.000-50.000 50.000-75.000	184,827 Number 6,539 4,897 15,781 27,574 27,784	0.00% 100.00% % of total number 3.54% 2.65% 8.54% 14.92% 15.03%	£ 20,043,907,284 Arnount (GBP) £ 12,536,180 £ 278,586,016 £ 278,586,016 £ 1,036,705,583 £ 1,732,182,476 £	0.009 100.009 % of total amount 0.069 0.188 1.399 5.179 8.649
Current outstanding balance of Ioan 15,000 3,000-10,000 10,000-25,000 5,000-50,000 3,000-75,000 30,000-75,000	184,827 Number 6,539 4,897 15,781 27,574	0.00% 100.00% % of total number 3.54% 2.65% 8.54% 14.92%	£ 20,043,907,284 Arnount (GBP) £ 12,536,180 £ 278,586,016 £ 278,586,016 £ 1,036,705,583 £ 1,732,182,476 £	0.009 100.009 % of total amount 0.069 0.188 1.399 5.179 8.649
Total Current outstanding balance of loan >5,000 >5,000 0,000-25,000 25,000-55,000 50,000-75,000 75,000-100,000 75,000-00,000	184,827 Number 6,539 4,897 15,781 27,574 27,784	0.00% 100.00% % of total number 3.54% 2.65% 8.54% 14.92% 15.03% 13.36%	£ 20,043,907,284 Arnount (GBP) £ 12,536,180 £ 278,586,016 £ 278,586,016 £ 1,036,705,583 £ 1,732,182,476 £	0.009 100.009 % of total amount 0.069 0.189 1.389 5.179
Current outstanding balance of Ioan >5,000 50,000 10,000-25,000 55,000-56,000 55,000-75,000 75,000-100,000 00,000-150,000	Number 6,539 4,897 15,781 27,574 27,784 24,684 24,684 35,275	0.00% 100.00% % of total number 2.65% 8.54% 14.92% 15.03% 13.36%	£ - £ 20,043,907,284 Amount (GBP) £ £ 36,933,312 £ 278,586,016 £ 1,036,705,583 £ 1,732,182,476 £ 2,153,496,570 £ 4,330,487,440	0.000 100.00 % of total amount 0.068 0.189 1.399 5.179 8.649 10.74 21.619 21.649
Current outstanding balance of loan 0-5,000 5,000-10,000 25,000-50,000 25,000-50,000 50,000-75,000 75,000-100,000 100,000-150,000 100,000-150,000	Number 6,539 4,837 15,781 27,574 27,754 24,684 35,275 19,000	0.00% 100.00% % of total number 3.54% 2.65% 8.54% 14.92% 15.03% 13.36% 19.09%	£ - £ 20,043,907,284 Amount (GBP) £ £ 36,933,312 £ 278,586,016 £ 1,036,705,583 £ 1,732,182,476 £ 2,153,496,570 £ 330,487,440 £ 325,505,681	0.00 100.00 % of total amount 0.065 1.399 5.179 8.649 10.749 21.619 16.299
Current outstanding balance of Ioan >5,000 50,000 50,000 56,000 50,000 56,000 50,000 75,000 50,000 75,000 50,000 100,000 50,000 200,000 50,000 200,000 50,000 200,000	Number 6,539 4,697 15,781 27,754 27,764 24,884 35,275 19,000 9,558	0.00% 100.00% % of total number 3.54% 2.65% 8.54% 14.92% 15.03% 13.36% 19.09% 10.28% 5.17%	£	0.000 100.00 % of total amount 0.06 0.189 1.399 5.177 8.649 10.74 21.619 10.29 10.699 10.699 10.699
Current outstanding balance of loan >5,000 >6,000-10,000 (0,000-25,000 25,000-50,000 30,000-75,000 75,000-100,000 100,000-150,000 50,000-250,000 000,000 000,000 200,000 200,000 200,000	Number 6,539 4,997 15,781 27,574 27,784 24,884 36,275 19,000 9,659 5,5138 5,138	0.00% 100.00% % of total number 3.54% 2.65% 8.54% 14.92% 15.03% 19.09% 19.09% 19.09% 19.09% 2.78%	£ - £ 20,043,907,284 Amount (GBP) 12,536,180 £ 36,933,312 £ 278,586,016 £ 1,036,705,583 £ 1,732,182,476 £ 2,153,496,570 £ 3,265,050,661 £ 2,124,017,265 £ 1,734,65,500,667	0.00 100.07 % of total amount 0.06% 0.183 1.399 5.179 8.649 10.749 21.619 16.29 10.699 6.999 6.999
Current outstanding balance of loan >5,000 >50,000 10,000-25,000 50,000	Number 6,639 4,997 15,781 27,754 27,754 36,275 19,000 9,559 5,138 30,009	0.00% 100.00% % of total number 2.55% 2.55% 14.92% 15.03% 13.36% 19.09% 10.28% 5.17% 2.78% 1.63%	£ - £ 20,043,907,244 Amount (GBP) 12,536,180 £ 12,536,180 £ 27,65,693,312 £ 27,85,860,162 £ 1,732,152,476 £ 4,330,487,440 £ 3,265,565,565,565,565,565,565,665,661 £ 1,398,522,387 £ 1,398,522,397 £ 989,731,487	0.009 100.007 % of total amount
Current outstanding balance of loan >5,000 >0,000-10,000 >0,000-25,000 5,000-50,000 >0,000-75,000 5,000-50,000 5,000-50,000 5,000-50,000 5,000-100,000 50,000-200,000 50,000-200,000 50,000-300,000 50,000-300,000 000,000-350,000	184,827 Number 6,539 4,997 15,781 27,784 24,684 35,275 19,000 9,559 6,138 3,009 1,768	0.00% 100.00% % of total number 3.54% 2.65% 8.54% 14.92% 13.36% 19.09% 10.28% 5.17% 2.78% 1.63% 0.96%	£ - £ 20,043,907,244 £ 20,043,907,244 Amount (GBP) 12,536,180 £ 12,536,180 £ 278,586,016 £ 173,218,476 £ 2153,496,570 4 33,497,440,477,460 £ 3,265,056,811 £ 2,124,477 £ 3,265,050,681 £ 1,382,2387 £ 969,731,497 £ 6963,731,497 £ 660,013,955	0.009 100.09 % of total amount 0.68% 1.399 5.179 8.644 21.619 10.749 21.629 16.299 16.299 16.698 3.299 6.865 3.299
Current outstanding balance of loan >5,000 >50,000 >50,000 >50,000 >50,000 >50,000 >50,000 >50,000 >50,000 >50,000 >50,000 >50,000 >50,000 >50,000 >000,000 >50,000 >000,000 >50,000 >000,000 >50,000 >000,000 >000,000 >000,000 >000,000 >000,000 >000,000 >000,000 >000,000 >000,000 >000,000 >000,000 >000,000 >000,000 >000,000 >000,000 >000,000	Number 6,539 4,897 15,781 27,754 27,754 24,684 35,275 19,000 9,538 3,138 3,009 1,768 1,190	0.00% 100.00% % of total number 3.54% 8.54% 14.92% 15.03% 13.36% 19.09% 10.28% 5.17% 2.78% 1.63% 0.96% 0.96%	£ - £ 20,043,907,244 Amount (GBP) £ £ 12,536,180 6 360,333,12 £ 278,586,016 1 1036,075,593 £ 1,732,182,476 £ 4,333,487,440 £ 3,265,050,681 £ 1,308,522,387 £ 1,398,522,387 £ 659,081,985 £ 659,081,985 £ 659,081,985 £ 550,081,985 £ 650,081,985 £ 650,081,985 £ 550,312,0510	0.000 100.00 % of total amount 0.068 1.399 6.77 8.649 10.74 21.619 10.609 10.609 10.609 4.849 2.519 2.519 2.519
Current outstanding balance of loan 55,000 50,000	Number 6,539 4,927 15,781 27,754 27,764 27,764 24,684 35,275 19,000 9,659 6,5138 3,009 1,768 1,768 1,190 865 1,900	0.00% 100.00% % of total number 3.54% 2.65% 8.54% 14.92% 13.36% 19.09% 10.28% 5.17% 2.76% 1.63% 0.96% 0.64% 0.47%	£ - £ 20,043,907,244 Amount (GBP) 12,536,180 £ 12,536,180 £ 20,043,907,244 £ 276,860,116 £ 1,036,705,583 £ 1,732,182,476 £ 2,153,496,570 £ 3,265,050,861,116 £ 2,153,496,570 £ 3,265,050,861,116 £ 2,124,017,285 £ 1,336,522,387 £ 669,731,497 £ 650,3120,570 £ 650,3120,570 £ 650,3120,570 £ 650,3120,570	0.000 100.007 % of total amount 0.069 1.139 5.177 8.644 20.161 10.74 21.611 16.99 10.609 6.981 4.644 3.299 2.615 3.205 2.205
Current outstanding balance of loan >5.000 >50.001 >50.002 >50.002 >50.002 >50.002 >50.002 >50.002 >50.002 >50.002 >50.002 >50.002 >50.002	184,827 Number 6,639 4,897 15,781 27,754 27,754 24,684 35,275 19,000 9,599 5,138 3,009 1,768 1,190 865 828	0.00% 100.00% % of total number 3.54% 8.54% 14.92% 15.03% 13.36% 19.09% 10.28% 5.17% 2.78% 1.63% 0.96% 0.64% 0.47% 0.47%	£ - £ 20,043,907,244 Amount (GBP) 12,536,180 £ 12,536,180 6 1,06,05,593 £ 1,732,182,476 £ 1,732,182,476 £ 3,265,050,684 £ 1,334,463,740 £ 3,265,050,681 £ 1,336,523,387 £ 659,014,972,555 £ 659,014,972,555 £ 50,013,487 £ 550,013,487 £ 650,013,487 £ 550,313,487 £ 550,313,487 £ 550,313,487 £ 550,314,97 £ 550,312,0510 £ 410,039,011 £ 440,043,623	0.000 100.007 % of total amount 0.068 1.399 6.77 8.649 10.749 10.749 10.749 10.609 10.609 10.609 10.609 10.609 10.609 10.609 10.609 10.609 10.609 10.609 10.609 10.609 10.609 10.609 10.609 10.009 10.
Current outstanding balance of loan >5,000 >00,000 >00,000 >00,000 >00,000 >00,000 >00,000 >00,000 >00,000 >00,000 >00,000 >00,000 >00,000 >00,000 >00,000 >00,000 >00,000 >00,000 >00,000	184,827 Number 6,539 4,997 15,781 27,764 27,764 24,684 35,275 19,000 9,559 6,138 3,009 1,768 1,190 865 428 441	0.00% 100.00% % of total number 3.54% 2.65% 4.54% 13.36% 19.09% 10.28% 5.17% 2.78% 1.63% 0.96% 0.64% 0.47% 0.45% 0.45%	E £ 20,043,907,244 Amount (GBP) 12,536,180 £ 36,933,312 £ 278,686,016 £ 1,036,705,583 £ 7,137,8128,476 £ 2,153,496,570 £ 3,265,050,681 £ 3,265,050,681 £ 3,265,050,681 £ 1,308,822,387 £ 660,731,497 £ 650,061,965 £ 603,120,510 £ 440,043,623 £ 288,44121	0.00 100.00 100.00 % of total amount 0.089 1.399 5.179 8.649 10.744 21.619 10.749 10.609 4.849 3.299 10.609 4.849 2.519 2.265 2.249 1.419
Current outstanding balance of Ioan >5,000 >50,000 >50,000 >50,000 >50,000 >50,000 >50,000 >50,000 >50,000 >50,000 >50,000 >50,000 >50,000 >50,000 <t< td=""><td>184,827 Number 6,539 4,997 15,781 27,764 27,764 24,684 35,275 19,000 9,559 5,138 3,009 1,768 1,190 865 628 441 2253</td><td>0.00% 100.00% % of total number 3.54% 8.54% 14.92% 15.03% 10.28% 5.17% 2.78% 0.96% 0.64% 0.47% 0.47% 0.24% 0.24%</td><td>£ £ 20,043,907244 Amount (GBP) 12,536,180 £ 126,536,180 6 1036,705,583 £ 1,732,182,476,570 £ 2,153,496,570 £ 4,330,487,440 £ 3,265,650,681 £ 1,336,522,387 £ 659,081,495 £ 650,081,495 £ 563,031,497 £ 650,081,985 £ 503,012,0510 £ 410,038,071 £ 283,544,121 £ 283,544,121 £ 184,1464</td><td>0.009 100.007 100.007 % of total amount 0.069 1.399 5.177 6.677 6.679 21.619 10.609 21.619 10.609 4.849 2.519 2.259 2.249 2.659 2.249 2.659 2.249 3.099 2.059 2.249</td></t<>	184,827 Number 6,539 4,997 15,781 27,764 27,764 24,684 35,275 19,000 9,559 5,138 3,009 1,768 1,190 865 628 441 2253	0.00% 100.00% % of total number 3.54% 8.54% 14.92% 15.03% 10.28% 5.17% 2.78% 0.96% 0.64% 0.47% 0.47% 0.24% 0.24%	£ £ 20,043,907244 Amount (GBP) 12,536,180 £ 126,536,180 6 1036,705,583 £ 1,732,182,476,570 £ 2,153,496,570 £ 4,330,487,440 £ 3,265,650,681 £ 1,336,522,387 £ 659,081,495 £ 650,081,495 £ 563,031,497 £ 650,081,985 £ 503,012,0510 £ 410,038,071 £ 283,544,121 £ 283,544,121 £ 184,1464	0.009 100.007 100.007 % of total amount 0.069 1.399 5.177 6.677 6.679 21.619 10.609 21.619 10.609 4.849 2.519 2.259 2.249 2.659 2.249 2.659 2.249 3.099 2.059 2.249
Current outstanding balance of Ioan >5,000 >50,000 >50,000 >50,000 >50,000 >50,000 >50,000 >50,000 >50,000 >50,000 >50,000 >50,000 >50,000 >50,000 <t< td=""><td>Number 6,539 4,997 15,781 27,574 27,784 24,884 35,275 19,000 9,659 5,138 3,009 1,768 1,900 865 828 4411 253</td><td>0.00% 100.00% % of total number 3.54% 2.65% 8.54% 14.92% 13.38% 19.09% 10.28% 5.17% 2.78% 0.96% 0.64% 0.47% 0.45% 0.24% 0.14% 0.08%</td><td>£ - £ 20,043,907244 £ 20,043,907244 £ 20,043,907244 £ 20,043,907244 £ 20,043,907244 £ 12,536,180 £ 278,68,016 £ 278,68,016 £ 213,28,476 £ 2,153,496,570 £ 3,265,050,681 £ 212,017,265 £ 1,398,522,387 £ 603,120,510 £ 446,043,623 £ 20,510 £ 188,141,644 £ 188,141,644 132,2244,630 2446,033</td><td>0.009 100.009 100.009 % of total amount 0.069 1.399 5.179 8.649 21.619 10.749 21.619 10.609 4.649 3.299 2.519 2.249 2.249 1.419 0.669</td></t<>	Number 6,539 4,997 15,781 27,574 27,784 24,884 35,275 19,000 9,659 5,138 3,009 1,768 1,900 865 828 4411 253	0.00% 100.00% % of total number 3.54% 2.65% 8.54% 14.92% 13.38% 19.09% 10.28% 5.17% 2.78% 0.96% 0.64% 0.47% 0.45% 0.24% 0.14% 0.08%	£ - £ 20,043,907244 £ 20,043,907244 £ 20,043,907244 £ 20,043,907244 £ 20,043,907244 £ 12,536,180 £ 278,68,016 £ 278,68,016 £ 213,28,476 £ 2,153,496,570 £ 3,265,050,681 £ 212,017,265 £ 1,398,522,387 £ 603,120,510 £ 446,043,623 £ 20,510 £ 188,141,644 £ 188,141,644 132,2244,630 2446,033	0.009 100.009 100.009 % of total amount 0.069 1.399 5.179 8.649 21.619 10.749 21.619 10.609 4.649 3.299 2.519 2.249 2.249 1.419 0.669
Current outstanding balance of loan 5-5.000 55.000 55.000-25.000 55.000-55.000 55.000-75.000 75.000-100,000 100,000-150.000	184,827 Number 6,539 4,997 15,781 27,764 27,764 24,684 35,275 19,000 9,559 5,138 3,009 1,768 1,190 865 628 441 2253	0.00% 100.00% % of total number 3.54% 8.54% 14.92% 15.03% 10.28% 5.17% 2.78% 0.96% 0.64% 0.47% 0.47% 0.24% 0.24%	£ - £ 20,043,907244 £ 20,043,907244 £ 20,043,907244 £ 20,043,907244 £ 20,043,907244 £ 12,536,180 £ 278,68,016 £ 278,68,016 £ 213,28,476 £ 2,153,496,570 £ 3,265,050,681 £ 212,017,265 £ 1,398,522,387 £ 603,120,510 £ 446,043,623 £ 20,510 £ 188,141,644 £ 188,141,644 132,2244,630 2446,033	0.00 100.00 % of total amount 0.08% 0.18% 1.39% 5.17% 8.64% 10.74%
Current outstanding balance of loan >5.000 >5.000 >5.000-10.000 >0.000-25.000 >0.000-25.000 >0.000-75.000 >0.000-75.000 >0.000-75.000 >0.000-75.000 >0.000-75.000 >0.000-75.000 >0.000-70.000 >0.000-70.000 >0.000-70.000 >0.000-80.000 >0.000-80.000 >0.000-80.000 >0.000-80.000 >0.000-80.000 >0.000-80.000 >0.000-80.000 >0.000-80.000 >0.000-80.000 >0.000-80.000 >0.000-80.000	Number 6,539 4,997 15,781 27,574 27,784 24,884 35,275 19,000 9,659 5,138 3,009 1,768 1,900 865 828 4411 253	0.00% 100.00% % of total number 3.54% 2.65% 8.54% 14.92% 13.38% 19.09% 10.28% 5.17% 2.78% 0.96% 0.64% 0.47% 0.45% 0.24% 0.14% 0.08%	£ - £ 20,043,807,244 £ 20,043,807,244 £ 20,043,807,244 £ 126,856,806 £ 126,856,806 £ 126,956,853 £ 1,722,452,476 £ 2,153,496,570 £ 2,123,407,265 £ 2,133,0457,400 £ 2,124,017,265 £ 3,265,600,649 £ 2,130,496,570 £ 663,014,965 £ 663,014,965 £ 663,014,965 £ 603,122,510 £ 603,122,510 £ 410,039,011 £ 486,436,23 £ 288,544,121 £ 188,141,644 £ 132,244,630 £ 81,42,374	0.009 100.009 100.009 % of total amount 0.069 1.399 5.179 8.649 21.619 10.749 21.619 10.609 4.649 3.299 2.519 2.249 2.249 1.419 0.669

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



Regional distribution	Number	% of total number	Amount (GBP)	% of total amount
East Anglia	6,279	3.40%	£ 651,117,524	3.25%
East Midlands	10,593		£ 938,258,155	4.68%
London	24.206		£ 4,110,464,061	20.51%
North	6,960		£ 506,292,877	2.53%
North West	18,691		£ 1,510,034,652	7.53%
Northern Ireland	12,735		£ 916,120,631	4.57%
South East	42,548	23.02%	£ 5,826,467,062	29.07%
South Vest	14,858		£ 1,632,649,666	8.15%
Scotland	16,044		£ 1,278,100,153	6.38%
Wales	9,453	5.11%	£ 748,103,506	3.73%
West Midlands	10,882		£ 996,934,864	4.97%
Yorkshire and Humberside	11,578		£ 929,364,132	4.64%
Grand Total	184.827	100.0%		100.0%
	104,027	100.078	2 20,043,307,204	100.078
Repayment type	Number	% of total number	Amount (GBP)	% of total amount
Capital repayment	110,848		£ 10.045,590,897	50.12%
Part-and-part	10,543		£ 1,573,493,460	7.85%
Interest-only	29,505		£ 4,022,091,973	20.07%
Offset	33,931		£ 4,402,730,954	21.97%
Total	184,827		£ 20,043,907,284	100.0%
1000	104,027	100.078	2 20,043,307,204	100.078
Seasoning ⁽²²⁾	Number	% of total number	Amount (GBP)	% of total amount
0-12 months	0		£ -	0.00%
12-24 months	12,797		£ 2,199,266,575	10.97%
24-36 months	15,359		£ 2,239,269,475	11.17%
36-48 months	22,679		£ 2,896,429,230	14.45%
48-60 months	12,410		£ 2,696,429,230 £ 1,275,326,823	6.36%
60-72 months	8,433	4.56%	£ 880,967,690	4.40%
72-84 months	9,019		£ 913,919,510	4.40%
72-84 months 84-96 months	12,563		£ 1,183,743,330	4.56%
96-108 months	12,563		£ 1,165,745,550 £ 1,976,981,874	9.86%
108-120 months	20,873			9.86%
120-120 months	20,873		£ 2,592,085,816 £ 2,380,911,844	12.93%
150-180 months	20,000			6.31%
180+ months	4,941		£ 1,264,911,155 £ 240,093,961	1.20%
Total	4,941 184,827		£ 20,043,907,284	1.20%
Total	104,027	100.00%	20,043,907,284	100.00 %
Interest payment type	Number	% of total number	Amount (GBP)	% of total amount
Fixed	68,149		£ 8,694,374,794	43.38%
SVR	67,160		£ 5,549,910,111	43.38%
Tracker	49,279		£ 5,792,429,904	27.03%
Discount SVR or Unknown	239		£ 5,792,429,904 £ 7,192,474	0.04%
Total	184,827		£ 20,043,907,284	100.00%
Total	104,027	100.00%	20,043,907,284	100.00 %
Loan purpose type	Number	% of total number	Amount (GBP)	% of total amount
Owner-occupied	184,461		£ 20,003,721,883	99.80%
Buy-to-let	0	0.00%		0.00%
Second home	366		£ 40,185,401	0.00%
Total	184,827		£ 20,043,907,284	100.00%
Tutai	184,827	100.00%	20,043,907,284	100.00%
Income verification type	Number	% of total number	Amount (GBP)	% of total amount
Fully verified	120,373	% or total number 65.13%		66.36%
Fast-track	64,454	34.87%		33.64%
Self-certified	04,434		£ 0,743,409,122	0.00%
Total	184,827	100.00%		100.00%
i utai	104,027	100.00%	20,043,307,204	100.00%

(22) 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	12,879	6.97%	£ 644,354,117	3.21%
30-60 months	15,107	8.17%	£ 863,727,610	4.31%
60-120 months	38,412	20.78%	£ 3,062,864,994	15.28%
120-180 months	46,580	25.20%	£ 5,026,386,072	25.08%
180-240 months	32,956	17.83%	£ 4,393,627,092	21.92%
240-300 months	21,373	11.56%	£ 3,314,397,349	16.54%
300-360 months	11,955	6.47%	£ 1,794,816,404	8.95%
360+ months	5,565	3.01%	£ 943,733,646	4.71%
Total	184,827	100.00%	£ 20,043,907,284	100.00%
Employment status ⁽²³⁾	Number	% of total number	Amount (GBP)	% of total amount

Employment status	Number % of total number		Amount (GBP)	% of total amount
Employed	103,869	56.20%	£ 11,571,550,189	57.73%
Self-employed	29,054	15.72%	£ 4,190,635,651	20.91%
Unemployed	41	0.02%	£ 1,890,986	0.01%
Retired	3,576	1.93%	£ 209,830,711	1.05%
Guarantor	0	0.00%	£ -	0.00%
Other ⁽²⁴⁾	48,287	26.13%	£ 4,069,999,748	20.31%
Total	184,827	100.00%	£ 20,043,907,284	100.00%

⁽²³⁾ Employment status is as at completion date.
⁽²⁴⁾ 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 3	Series 3 Tap 1	Series 3 Tap 2	Series 3 Tap 3	Series 17	Series 17 Tap 1	Series 17 Tap 2	Series 18	Series 19	Series 20	Series 21
Issue date	12-Apr-06	07-Feb-11	27-Jan-12	27-Mar-12	05-Oct-10	27-Feb-12	24-May-12	18-Nov-10	18-Nov-10	07-Dec-10	14-Jan-11
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/-	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/-
Denomination	EUR	EUR	EUR	EUR	EUR	EUR	EUR	EUR	EUR	NOK	EUR
Amount at issuance	1,500,000,000	250,000,000	250,000,000	600,000,000	1,250,000,000	500,000,000	320,000,000	100,000,000	125,000,000	1,600,000,000	100,000,000
Amount outstanding	1,500,000,000	250,000,000	250,000,000	600,000,000	1,250,000,000	500,000,000	320,000,000	100,000,000	125,000,000	1,600,000,000	100,000,000
FX swap rate (rate:£1)	1.429	1.162	1.197	1.201	1.174	1.200	1.252	1.160	1.160	9.563	1.183
Maturity type (hard/soft-bullet/pass-through)	Soft	Soft	Soft	Soft	Soft	Soft	Soft	Hard	Hard	Soft	Hard
Scheduled final maturity date	12-Apr-21	12-Apr-21	12-Apr-21	12-Apr-21	05-Oct-17	05-Oct-17	05-Oct-17	18-Nov-25	18-Nov-30	07-Dec-20	15-Jan-24
Legal final maturity date	12-Apr-22	12-Apr-22	12-Apr-22	12-Apr-22	05-Oct-18	05-Oct-18	05-Oct-18	18-Nov-25	18-Nov-30	07-Dec-21	15-Jan-24
ISIN	XS0250729109	XS0250729109	XS0250729109	XS0250729109	XS0546057570	XS0546057570	XS0546057570	na	na	XS0563569325	na
Stock exchange listing	London	London	London	London	London	London	London	na	na	London	na
Coupon payment frequency	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual
Coupon payment date	Annually - 12 Apr	Annually - 12 Apr	Annually - 12 Apr	Annually - 12 Apr	Annually - 5 Oct	Annually - 5 Oct	Annually - 5 Oct	Annually - 18 Nov	Annually - 18 Nov	Annually - 7 Dec	Annually - 15 Jan
Coupon (rate if fixed, margin and reference rate if floating)	4.250%	4.250%	4.250%	4.250%	3.625%	3.625%	3.625%	4.125%	4.250%	5.425%	4.625%
Margin payable under extended maturity period (%)	1M Euribor +0.11%	1M Euribor +1.56%	1M Euribor +0.11%	1M Euribor +0.11%	1M Euribor +1.40%	1M Euribor +1.40%	1M Euribor +1.40%	na	na	1M Libor +1.3%	na
Swap counterparty/ies	HSBC / BNPP / RBS	ANTS	ANTS	ANTS	ANTS	ANTS	ANTS	ANTS	ANTS	ANTS	ANTS
Swap notional denomination	GBP	GBP	GBP	GBP	GBP	GBP	GBP	GBP	GBP	GBP	GBP
Swap notional amount	1,049,415,000	215,125,000	208,875,000	499,536,000	1,064,375,000	416,500,000	255,510,400	86,220,000	107,775,000	167,311,513	84,500,000
Swap notional maturity	12-Apr-22	12-Apr-22	12-Apr-22	12-Apr-22	05-Oct-18	05-Oct-18	05-Oct-18	18-Nov-25	18-Nov-30	07-Dec-21	15-Jan-24
LLP receive rate/margin	4.250%	4.250%	4.250%	4.250%	3.625%	3.625%	3.625%	4.125%	4.250%	5.425%	4.625%
LLP pay rate/margin	3M GBP Libor +0.0487%	3M GBP Libor +1.8875%	3M GBP Libor +2.551%	3M GBP Libor +1.8091%	3M GBP Libor +1.7253%	3M GBP Libor +2.15%	3M GBP Libor +1.7836%	3M GBP Libor +1.51%	3M GBP Libor +1.56%	3M GBP Libor +1.47%	3M GBP Libor +1.68750%
Collateral posting amount(s) (EUR)	590,561,737	-	-		-		-	-	-		-
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Series	Series 22	Series 22 Tap 1	Series 22 Tap 2	Series 22 Tap 3	Series 22 Tap 4	Series 23	Series 24	Series 25	Series 28	Series 29	Series 30
Issue date	24-Jan-11	20-Apr-11	27-Mar-12	24-May-12	06-Sep-16	28-Feb-11	14-Apr-11	24-May-11	05-Dec-11	09-Dec-11	05-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 / -	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 / -
Denomination	EUR	EUR	EUR	EUR					EUR		EUR
Amount at issuance					EUR	GBP	GBP	EUR		EUR	
	750,000,000	350,000,000	300,000,000	117,500,000	EUR 132,500,000	1,000,000,000	1,250,000,000	100,000,000	53,000,000	100,000,000	30,000,000
Amount outstanding	750,000,000		300,000,000 300,000,000		132,500,000 132,500,000			100,000,000 100,000,000		100,000,000 100,000	30,000,000 30,000,000
Amount outstanding FX swap rate (rate:£1)	750,000,000 1.196	350,000,000	300,000,000 300,000,000 1.198	117,500,000 117,500,000 1.252	132,500,000	1,000,000,000	1,250,000,000 1,250,000,000 na	100,000,000	53,000,000	100,000,000	30,000,000
	750,000,000	350,000,000 350,000,000	300,000,000 300,000,000	117,500,000 117,500,000	132,500,000 132,500,000	1,000,000,000 1,000,000,000	1,250,000,000 1,250,000,000	100,000,000 100,000,000	53,000,000 53,000,000	100,000,000 100,000	30,000,000 30,000,000
FX swap rate (rate:£1)	750,000,000 1.196	350,000,000 350,000,000 1.121	300,000,000 300,000,000 1.198	117,500,000 117,500,000 1.252	132,500,000 132,500,000 1.177	1,000,000,000 1,000,000,000 na	1,250,000,000 1,250,000,000 na	100,000,000 100,000,000 1.141	53,000,000 53,000,000 1.166	100,000,000 100,000,000 1.161	30,000,000 30,000,000 1.182
FX swap rate (rate:£1) Maturity type (hard/soft-bullet/pass-through)	750,000,000 1.196 Soft	350,000,000 350,000,000 1.121 Soft	300,000,000 300,000,000 1.198 Soft	117,500,000 117,500,000 1.252 Soft	132,500,000 132,500,000 1.177 Soft	1,000,000,000 1,000,000,000 na Soft	1,250,000,000 1,250,000,000 na Soft	100,000,000 100,000,000 1.141 Hard	53,000,000 53,000,000 1.166 Hard	100,000,000 100,000,000 1.161 Hard	30,000,000 30,000,000 1.182 Hard
FX swap rate (rate:£1) Maturity type (hard/soft-bullet/pass-through) Scheduled final maturity date	750,000,000 1.196 Soft 24-Jan-18	350,000,000 350,000,000 1.121 Soft 24-Jan-18	300,000,000 300,000,000 1.198 Soft 24-Jan-18	117,500,000 117,500,000 1.252 Soft 24-Jan-18	132,500,000 132,500,000 1.177 Soft 24-Jan-18	1,000,000,000 1,000,000,000 na Soft 02-Mar-26	1,250,000,000 1,250,000,000 na Soft 14-Apr-21	100,000,000 100,000,000 1.141 Hard 24-May-21	53,000,000 53,000,000 1.166 Hard 21-Dec-26	100,000,000 100,000,000 1.161 Hard 09-Dec-26	30,000,000 30,000,000 1.182 Hard 05-Jan-27
FX swap rate (rate.£1) Matrify type (hard/soft-bullet/pass-through) Scheduled final maturity date Legal final maturity date	750,000,000 1.196 Soft 24-Jan-18 24-Jan-19	350,000,000 350,000,000 1.121 Soft 24-Jan-18 24-Jan-19	300,000,000 300,000,000 1.198 Soft 24-Jan-18 24-Jan-19	117,500,000 117,500,000 1.252 Soft 24-Jan-18 24-Jan-19	132,500,000 132,500,000 1.177 Soft 24-Jan-18 24-Jan-19	1,000,000,000 1,000,000,000 na Soft 02-Mar-26 02-Mar-27	1,250,000,000 1,250,000,000 na Soft 14-Apr-21 14-Apr-22	100,000,000 100,000 1.141 Hard 24-May-21 24-May-21	53,000,000 53,000,000 1.166 Hard 21-Dec-26 21-Dec-26	100,000,000 100,000,000 1.161 Hard 09-Dec-26 09-Dec-26	30,000,000 30,000,000 1.182 Hard 05-Jan-27 05-Jan-27
FX swap rate (rate:1) Maturity type (hard/soft-bullet/pass-through) Scheduled final maturity date Legal final maturity date ISIN	750,000,000 1.196 Soft 24-Jan-18 24-Jan-19 XS0582479522 London Annual	350,000,000 350,000,000 1.121 Soft 24-Jan-18 24-Jan-19 XS0582479522	300,000,000 300,000,000 1.198 Soft 24-Jan-18 24-Jan-19 XS0582479522	117,500,000 117,500,000 1.252 Soft 24-Jan-18 24-Jan-19 XS0582479522	132,500,000 132,500,000 1.177 Soft 24-Jan-18 24-Jan-19 XS1486588970 London Annual	1,000,000,000 1,000,000,000 na Soft 02-Mar-26 02-Mar-27 XS0596191360 London Annual	1,250,000,000 1,250,000,000 na Soft 14-Apr-21 14-Apr-22 XS0616897616	100,000,000 100,000,000 1.141 Hard 24-May-21 24-May-21 na	53,000,000 53,000,000 1.166 Hard 21-Dec-26 21-Dec-26 na na Annual	100,000,000 100,000,000 1.161 Hard 09-Dec-26 09-Dec-26 na na Annual	30,000,000 30,000,000 1,182 Hard 06-Jan-27 06-Jan-27 na na Annual
FX swap rate (rate:£1) Maturty type (hard/soft-bullet/pass-through) Scheduled final maturity date Legal final maturity date ISIN Stock exchange listing	750,000,000 1.196 Soft 24-Jan-18 24-Jan-19 XS0582479522 London Annual Annual/ - 24 Jan	350,000,000 350,000,000 1,121 Soft 24-Jan-18 24-Jan-18 XS0582479522 London Annual Annual	300,000,000 300,000,000 1.198 Soft 24-Jan-18 24-Jan-19 XS0582479522 London Annual Annually - 24 Jan	117,500,000 117,500,000 1.252 Soft 24-Jan-18 24-Jan-19 XS0582479522 London Annual Annualy - 24 Jan	132,500,000 132,500,000 1.177 Soft 24-Jan-18 24-Jan-18 XS1486588970 London Annualy - 24 Jan	1,000,000,000 na Soft 02-Mar-26 02-Mar-27 XS0596191360 London Annual Annual	1,250,000,000 1,250,000,000 na Soft 14-Apr-21 14-Apr-22 XS0616897616 London Annual Annualy - 14 Apr	100,000,000 100,000,000 1.141 Hard 24-May-21 24-May-21 na na Annual Annual - 24 May	53,000,000 53,000,000 1.166 Hard 21-Dec-26 21-Dec-26 na na Annual Annual	100,000,000 100,000,000 1.161 Hard 09-Dec-26 09-Dec-26 na na Annual Annual Annual	30,000,000 30,000,000 1,182 Hard 05-Jan-27 05-Jan-27 na na Annualy - 05 Jan
FX swap rate (rate:1) Maturity type (hard/soft-bullet/pass-through) Scheduled final maturity date Legal final maturity date ISIN Stock exchange listing Ocupon payment frequency	750,000,000 1.196 Soft 24-Jan-18 24-Jan-19 XS0582479522 London Annual	350,000,000 350,000,000 1.121 Soft 24-Jan-18 24-Jan-19 XS0582479522 London Annual	300,000,000 300,000,000 1.198 Soft 24-Jan-18 24-Jan-19 XS0582479522 London Annual	117,500,000 117,500,000 1.252 Soft 24-Jan-18 24-Jan-19 XS0682479522 London Annual	132,500,000 132,500,000 1.177 Soft 24-Jan-18 24-Jan-19 XS1486588970 London Annual	1,000,000,000 1,000,000 na Soft 02-Mar-26 02-Mar-27 XS0596191360 London Annual Annual - 2 Mar 5,750%	1,250,000,000 1,250,000,000 na Soft 14-Apr-21 14-Apr-22 XS0616897616 London Annual	100,000,000 100,000,000 1.141 Hard 24-May-21 24-May-21 na na Annual	53,000,000 53,000,000 1.166 Hard 21-Dec-26 21-Dec-26 na na Annual	100,000,000 100,000,000 1.161 Hard 09-Dec-26 09-Dec-26 na na Annual	30,000,000 30,000,000 1,182 Hard 06-Jan-27 06-Jan-27 na na Annual
FX swap rate (rate:£1) Maturly type (hard/soft-bullet/pass-through) Scheduled final maturity date Legal final maturity date ISIN Stock exchange listing Coupon payment frequency Coupon payment date	750,000,000 1.196 Soft 24-Jan-18 24-Jan-19 XS0582479522 London Annual Annual/ - 24 Jan	350,000,000 350,000,000 1,121 Soft 24-Jan-18 24-Jan-18 XS0582479522 London Annual Annual	300,000,000 300,000,000 1.198 Soft 24-Jan-18 24-Jan-19 XS0582479522 London Annual Annually - 24 Jan	117,500,000 117,500,000 1.252 Soft 24-Jan-18 24-Jan-19 XS0582479522 London Annual Annualy - 24 Jan	132,500,000 132,500,000 1.177 Soft 24-Jan-18 24-Jan-18 XS1486588970 London Annualy - 24 Jan	1,000,000,000 na Soft 02-Mar-26 02-Mar-27 XS0596191360 London Annual Annual	1,250,000,000 1,250,000,000 na Soft 14-Apr-21 14-Apr-22 XS0616897616 London Annual Annualy - 14 Apr	100,000,000 100,000,000 1.141 Hard 24-May-21 na Annual Annual - Annual - An	53,000,000 53,000,000 1,166 Hard 21-Dec-26 na na Annual Annual Annual 21-Dec-26 na na na na na na	100.000.000 100.000.000 1.161 Hard 09-Dec-26 09-Dec-26 na na Annual Annual Annual Annual Annual na Annual na	30,000,000 30,000,000 1,182 Hard 06-Jan-27 05-Jan-27 na na Annual Annual Annual 4,0% 10,5 Jan 4,340%
FX swap rate (rate:1) Maturity type (hard/soft-bullet/pass-through) Scheduled final maturity date Legal final maturity date ISIN Stock exchange listing Coupon payment faquency Coupon payment date Coupon payment date	750,000,000 1.196 Soft 24-Jan-18 24-Jan-18 24-Jan-19 XS0582479522 London Annual Annual Annual 4.375% 1M Euribor +1.50% ANTS	350,000,000 350,000,000 1,121 24-Jan-19 XS0562479522 London Annual Annual 4,375% 1M Eurbor +1.50% ANTS	300.000,000 300.000,000 1.199 Soft 24-Jan-19 XS0582479522 London Annual Annualy - 24 Jan 4.375% 11M Euribor +1.50% ANTS	117,500,000 117,500,000 1,252 Soft 24-Jan-18 24-Jan-18 24-Jan-19 24-Jan-19 24-Jan-19 X5062479522 London Annual Annualy - 24 Jan 4,375% 1M Euribor +1.50% ANTS	132,500,000 132,500,000 1,177 Soft 24-Jan-18 24-Jan-19 XS148658970 London Annualy - 24 Jan Annualy - 24 Jan 4,375% 1M Euribor +1.5% ANTS	1.000,000,000 na Soti 02-Mar-26 02-Mar-27 XS059619160 London Annual Annualy - 2 Mar 5.750% 1M GBL Libor +1.63% ANTS	1 250,000,000 na Sot 14-Apr-21 14-Apr-22 X30616897616 London Annualy - 14 Apr 5,125% 1M GBL Libor +1.27% ANTS	100,000,000 100,000,000 1,141 24-May-21 24-May-21 na na Annualy - 24 May 4,638% na ANTS	53,000,000 53,000,000 1,166 Hard 21-Dec-26 21-Dec-26 na Annually - 21 Dec 4,530% na ANTS	100,000,000 100,000,000 1.161 Hard 08-Dec-26 na na Annual	30,000,000 30,000,000 1,182 Hard 05-Jan-27 08-Jan-27 na na Annual Annual Annual 4,340% na ANTS
FX swap rate (rate:21) Maruniy type (rhard/soft-bild/pass-through) Scheduled inal maruniy date Legal final maruniy date ISIN Stock exchange Isting Coupon payment frequency Coupon payment date Coupon (rate if fixed, margin and reference rate if floating) Margin payable under extended maturity period (%)	750,000,000 1196 Soft 24-Jan-18 24-Jan-19 XS0582479522 London Annual Annual - 24 Jan 4.375% IM Eurlos r+1.50% ANTS GBP	350,000,000 350,000,000 1,121 Soft 24-Jan-18 24-Jan-18 XS0682479522 London Annual Annualy - 24 Jan 4.375% IM Eurlos +1.50% ANTS GBP	300.000.000 300.000.000 1.198 Soft 24-Jan-18 24-Jan-19 XS0582479522 London Annual Annual 4.375% IM Euribor 41.50% IM Euribor 41.50%	117,500,000 117,500,000 1,252 Soft 24-Jan-18 24-Jan-18 24-Jan-19 XS0682479522 London Annual Annual Annualy - 24 Jan 4.375% IM Euribor +1.50% ANTS GBP	132,500,000 132,500,000 1,177 Soft 24-Jan-18 24-Jan-18 24-Jan-19 X5148658970 London Annual Annual 4.375% IM Euribor +1.50% ANTS GBP	1.000.000.000 1.000.000 na Soft 02-Mar-26 02-Mar-27 XS0596/191360 London Annual Annual Annual M GBL Libor +1.58% GBP	1 250,000,000 1,250,000,000 na Soft 14-Apr-21 14-Apr-22 XS0616897616 London Annual Annual M GBL Libor +1.27% IM GBL Libor +1.27% GBP	100,000,000 100,000,000 1.141 Hard 24-May-21 na Annual Annual 4.636% na ANTS GBP	53,000,000 53,000,000 1,166 Hard 21-Dec-26 na na Annual Annually - 21 Dec 4,530% na ANTS GBP	100.000.000 100.000.000 1.161 Hard 09-Dec-26 na na Annual Annualy - 09 Dec 4.600% na ANTS GBP	30,000,000 30,000,000 1,182 Hard 06-Jan-27 05-Jan-27 na na Annual Annualy - 05 Jan 4,340% na ANTS GBP
FX swap rate (rate: 1) Maturity type (radisdt-bullet/pass-through) Scheduled final maturity date Legal final maturity date ISIN Stock exchange listing Coupon payment frequency Coupon payment date Coupon payment date Coupon rate I fixed, margin and reference rate if floating) Margin payable under extended maturity period (%) Swap counterparty/iss	750,000,000 1.196 Soft 24-Jan-18 24-Jan-18 24-Jan-19 XS0582479522 London Annual Annual Annual 4.375% 1M Euribor +1.50% ANTS	350,000,000 350,000,000 1,121 24-Jan-19 XS0562479522 London Annual Annual 4,375% 1M Eurbor +1.50% ANTS	300.000,000 300.000,000 1.199 Soft 24-Jan-19 XS0582479522 London Annual Annualy - 24 Jan 4.375% 11M Euribor +1.50% ANTS	117,500,000 117,500,000 1,252 Soft 24-Jan-18 24-Jan-18 24-Jan-19 24-Jan-19 24-Jan-19 X5062479522 London Annual Annualy - 24 Jan 4,375% 1M Euribor +1.50% ANTS	132,500,000 132,500,000 1,177 Soft 24-Jan-18 24-Jan-19 XS148658970 London Annualy - 24 Jan Annualy - 24 Jan 4,375% 1M Euribor +1.5% ANTS	1.000,000,000 na Soti 02-Mar-26 02-Mar-27 XS059619160 London Annual Annualy - 2 Mar 5.750% 1M GBL Libor +1.63% ANTS	1 250,000,000 na Sot 14-Apr-21 14-Apr-22 X30616897616 London Annualy - 14 Apr 5,125% 1M GBL Libor +1.27% ANTS	100,000,000 100,000,000 1,141 24-May-21 24-May-21 na na Annualy - 24 May 4,638% na ANTS	53,000,000 53,000,000 1,166 Hard 21-Dec-26 21-Dec-26 na Annually - 21 Dec 4,530% na ANTS	100,000,000 100,000,000 1.161 Hard 08-Dec-26 na na Annual	30,000,000 30,000,000 1,182 Hard 05-Jan-27 08-Jan-27 na na Annual Annual Annual 4,340% na ANTS
FX swap rate (rate:1) Maturity type (hard/soft-bullt/pass-through) Scheduled inal maturity date Legal final maturity date ISIN Stock exchange listing Coupon payment frequency Coupon payment fixed, margin and reference rate if floating) Margin payable under extended maturity period (%) Swap notional denomination	750,000,000 1196 Soft 24-Jan-18 24-Jan-19 XS0582479522 London Annual Annual - 24 Jan 4.375% IM Eurlos r+1.50% ANTS GBP	350,000,000 350,000,000 1,121 Soft 24-Jan-18 24-Jan-18 XS0682479522 London Annual Annualy - 24 Jan 4.375% IM Eurlos +1.50% ANTS GBP	300.000.000 300.000.000 1.198 Soft 24-Jan-18 24-Jan-19 XS0582479522 London Annual Annual 4.375% IM Euribor 41.50% IM Euribor 41.50%	117,500,000 117,500,000 1,252 Soft 24-Jan-18 24-Jan-18 24-Jan-19 XS0682479522 London Annual Annual Annualy - 24 Jan 4.375% IM Euribor +1.50% ANTS GBP	132,500,000 132,500,000 1,177 Soft 24-Jan-18 24-Jan-18 24-Jan-19 X5148658970 London Annual Annual 4.375% IM Euribor +1.50% ANTS GBP	1.000.000.000 1.000.000 na Soft 02-Mar-26 02-Mar-27 XS0596/191360 London Annual Annual Annual M GBL Libor +1.58% GBP	1 250,000,000 1,250,000,000 na Soft 14-Apr-21 14-Apr-22 XS0616897616 London Annual Annual M GBL Libor +1.27% IM GBL Libor +1.27% GBP	100,000,000 100,000,000 1.141 Hard 24-May-21 na Annual Annual 4.636% na ANTS GBP	53,000,000 53,000,000 1,166 Hard 21-Dec-26 na na Annual Annually - 21 Dec 4,530% na ANTS GBP	100.000.000 100.000.000 1.161 Hard 09-Dec-26 na na Annual Annualy - 09 Dec 4.600% na ANTS GBP	30,000,000 30,000,000 1,182 Hard 06-Jan-27 05-Jan-27 na na Annual Annualy - 05 Jan 4,340% na ANTS GBP
FX swap rate (rate f1) Maturity type (radisoft-buildt/pass-through) Scheduled final maturity date Legal final maturity date BiN Stock exchange listing Coupon payment frequency Coupon payment date Coupon rate if fixed, magin and reference rate if floating) Margin payable under extended maturity period (%) Swap counterparty/ies Swap notional denomination Swap notional denomination	750,000,000 1.196 Soft 24-Jan-18 24-Jan-18 24-Jan-19 XS0582479522 London Annual Annual Annual 4.375% 1M Euribor +1.50% ANTS GBP 627,000,000	350,000,000 350,000,000 1,121 24,Jan-18 24,Jan-19 XS0562479522 London Annual Annually - 24 Jan 4,375% 11M Eurbor + 1.50% ANTS GBP 312,130,000	300.000,000 300.000,000 1.198 Soft 24-Jan-18 24-Jan-19 XS058247622 London Annualy - 24 Jan 4.375% ML Euribor +1.50% ANTS GBP 250.366,000	117,500,000 117,500,000 1,252 Soft 24-Jan-13 24-Jan-13 XS082479522 London Annual Annualy - 24-Jan 4,375% 1M Euribor +1.50% ANTS GBP 93,866,025	132,500,000 132,500,000 1,177 Soft 24-Jan-18 24-Jan-19 XS1486588970 London Annualy - 24 Jan 4,375% 11M Euribor +1.05% ANTS GBP 112,600,000	1.000,000,000 1.000,000,000 03 Soft 02-Mar-26 02-Mar-27 XS0596/19360 London Annually - 2 Mar 5.750% 1M GBL Libor +1.58% ANTS GBP 1.000,000,000	1 250,000,000 1 250,000,000 13 Soft 14-Apr.21 14-Apr.22 X30616887616 London Annually - 14 Apr 5,125% 1M GBL Libor +1.27% ANTS GBP 1,250,000,000	100,000,000 100,000,000 1.141 24-May-21 24-May-21 na Annual Annually - 24 May 4.636% na ANTS GBP 87.680,000	53,000,000 53,000,000 1,166 Hard 21-Dec-26 21-Dec-26 na Annual Annually - 21 Dec 4,530% na ANTS GBP 45,436,500	100,000,000 100,000,000 1.161 Hard 0.9-Dec-26 na na Annual Annual Annual Annual Annual Annual Annual GBP 86,100,000	30,000,000 30,000,000 1,182 Hard 05-Jan-27 06-Jan-27 na Annual Annual Annual Annual Annual Annual Annual Annual Annual Annual GBP 25,380,000
FX swap rate (rate:1) Maturity type (hard/soft-bulk/pass-through) Scheduled final maturity date Legal final maturity date ISIN Stock exchange listing Coupon payment faquency Coupon payment date Coupon (rate if fixed, margin and reference rate if floating) Margin payable under extended maturity period (%) Swap notional denomination Swap notional amount Swap notional amount	750.000.000 1.196 Soft 24-Jan-19 XS0582479522 London Annual Annual -24 Jan 4.375% ANTS GBP 627,000.000 24-Jan-19	350,000,000 350,000,000 1,121 Soft 24-Jan-18 24-Jan-19 XS0582479522 London Annual Annual Annual Annual 4,375% 1M Eurbor +1.50% ANTS GBP 312,130,000 24-Jan-19	300.000,000 300.000,000 1.198 24-Jan-18 24-Jan-18 24-Jan-19 24-Jan-19 24-Jan-19 24-Jan-19 Annualy - 24 Jan 4.375% MNTS GBP 250.366,000 24-Jan-19 4.375%	117,500,000 117,500,000 1,252 Soft 24-Jan-18 24-Jan-19 XS082479522 London Annual Annual Annualy - 24 Jan 4,375% 1M Euribor + 1.50% ANTS GBP 93,886,025 24-Jan-19	132,500,000 132,500,000 1,177 Soft 24-Jan-18 24-Jan-19 XS148658870 London Annual Annualy - 24 Jan 4,375% 1M Euribor +1.50% ANTS GBP 112,600,000 24-Jan-19	1.000,000,000 1.000,000 na Soft 02-Mar-26 02-Mar-27 XS0596191360 London Annual Annual Annual Annual ANTS GBL Lbor +1.58% ANTS GBP 1.000,000,000 02-Mar-27	1 250,000,000 1,250,000,000 na Soft 14-Apr-21 14-Apr-22 XS0616897616 London Annualy - 14 Apr 5,125% 1M GBL Libor +1.27% ANTS GBL 1,250,000,000 14-Apr-22	100,000,000 100,000,000 1,141 Hard 24-May-21 na Annual Annual Annual Ans 63% GBP 87,680,000 24-May-21	53,000,000 53,000,000 1,166 Hard 21-Dec-26 21-Dec-26 na Annual Annual 4,530% na Annual 4,530% GBP 45,436,900 21-Dec-26	100.000.000 100.000,000 1.161 Hard 09-Dec-26 na na Annual Annual Annual Annual Annual Annual Annual Annual GBP 86,100,000 09-Dec-26	30,000,000 30,000,000 1,182 Hard 06-Jan-27 05-Jan-27 na na Annual Annual Annual Annual Annual Annual GBP 25,380,000 05-Jan-27

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Series	Series 31	Series 32	Series 37	Series 41	Series 42	Series 44	Series 45	Series 46	Series 47	Series 48	Series 49
Issue date	04-Jan-12	15-Feb-12	16-Feb-12	21-Mar-12	23-Mar-12	12-Apr-12	13-Apr-12	16-Apr-12	18-Apr-12	15-May-12	08-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/-	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 / -
Denomination	EUR	EUR	GBP	EUR	GBP	EUR	EUR	EUR	EUR	EUR	EUR
Amount at issuance	30,000,000 30,000,000	88,000,000 88,000,000	750,000,000 750,000,000	47,000,000 47,000,000	75,000,000 75,000,000	127,000,000 127,000,000	75,000,000 75,000,000	108,000,000 108,000,000	50,000,000 50,000,000	45,000,000 45,000,000	35,000,000 35,000,000
Amount outstanding FX swap rate (rate:£1)	1.195	1.203	750,000,000 na	1.197	75,000,000 na	127,000,000	1.201	1.201	1.200	1.245	1.247
Maturity type (hard/soft-bullet/pass-through)	Hard	Hard	Soft	Hard	Soft	Hard	Hard	Hard	Hard	Hard	Hard
Scheduled final maturity date	04-Jan-27	06-Feb-32	16-Feb-29	12-Mar-27	23-Mar-27	12-Apr-22	13-Apr-23	16-Apr-30	18-Apr-28	15-May-27	08-Jun-28
Legal final maturity date	04-Jan-27	06-Feb-32	16-Feb-30	12-Mar-27	23-Mar-28	12-Apr-22	13-Apr-23	16-Apr-30	18-Apr-28	15-May-27	08-Jun-28
ISIN	na	na	XS0746621704	na	XS0761325009	na	na	na	na	na	na
Stock exchange listing	na	na	London	na	London	na	na	na	na	na	na
Coupon payment frequency	Annual	Annual	Annual	Annual	Quarterly	Annual	Annual	Annual	Annual	Annual	Annual
Coupon payment date Coupon (rate if fixed, margin and reference rate if floating)	Annually - 04 Jan 4,340%	Annually - 06 Feb 4,370%	Annually - 16 Feb 5.250%	Annually - 12 Mar 4.000%	23 Mar, Jun, Sep, Dec 3M GBP Libor + 1.95%	Annually - 12 Apr 3.290%	Annually - 13 Apr 3.420%	Annually - 16 Apr 3.750%	Annually - 18 Apr 3.750%	Annually - 15 May 3.500%	Annually - 8 Jun 3.340%
Margin payable under extended maturity period (%)	4.340% na	4.370% na	5.250% 1M GBP Libor +2.45%	4.000%	1M GBP Libor + 1.95%	3.290% na	3.420% na	3.750% na	3.750% na	3.500% na	
Swap counterparty/ies	ANTS	ANTS	ANTS	ANTS	na	ANTS	ANTS	ANTS	ANTS	ANTS	ANTS
Swap notional denomination	GBP	GBP	GBP	GBP	GBP	GBP	GBP	GBP	GBP	GBP	GBP
Swap notional amount	25,095,000	73,172,000	750,000,000	39,254,400	na	105,397,300	62,437,500	89,910,000	41,670,000	36,148,500	28,070,000
Swap notional maturity	04-Jan-27	06-Feb-32	16-Feb-30	12-Mar-27	na	12-Apr-22	13-Apr-23	16-Apr-30	18-Apr-28	15-May-27	08-Jun-28
LLP receive rate/margin	4.340%	4.370%	5.250%	4.000%	na	3.290%	3.420%	3.750%	3.750%	3.500%	3.340%
LLP pay rate/margin	3M GBP Libor +1.8125%	3M GBP Libor +2.00%	3M GBP Libor +2.4567%	3M GBP Libor +1.745%	na	3M GBP Libor +1.44%	3M GBP Libor +1.45%	3M GBP Libor +1.38%	3M GBP Libor +1.35%	3M GBP Libor +1.48%	3M GBP Libor +1.55%
Collateral posting amount(s) (EUR)	•	•	•	•	na		•	•	•	-	•
Series	Series 50	Series 51	Series 52	Series 53	Series 54	Series 55	Series 56	Series 57		Series 59	Series 59 Tap 1
Issue date	08-Jun-12	20-Jun-12	26-Jun-13	19-Jul-13	21-Aug-13	27-Aug-13	26-Nov-13	02-Dec-13		18-Sep-14	05-Jul-16
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/-	Aa	a / 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/-		a / AAA / AAA / -	Aaa/AAA/AAA/-
Denomination	EUR	EUR	GBP	EUR	EUR	EUR	EUR	EUR		EUR	EUR
Amount at issuance	40,000,000	76,000,000	200,000,000	100,000,000	50,000,000	50,000,000	1,000,000,000	80,000,000		1,000,000,000	100,000,000
Amount outstanding	40,000,000	76,000,000	200,000,000	100,000,000	50,000,000	50,000,000	1,000,000,000	80,000,000		1,000,000,000	100,000,000
FX swap rate (rate:£1)	1.247	1.236	na	1.158	1.160	1.168	1.191	1.198		1.257	1.205
Maturity type (hard/soft-bullet/pass-through)	Hard	Hard	Soft 26-Jun-18	Hard 18-Jul-25	Soft	Soft	Soft 26-Nov-20	Soft 20-Jun-18		Soft	Soft
Scheduled final maturity date Legal final maturity date	08-Jun-29 08-Jun-29	20-Jun-24 20-Jun-24	26-Jun-18 26-Jun-19	18-Jul-25 18-Jul-25	21-Aug-25 21-Aug-26	27-Aug-25 27-Aug-26	26-Nov-20 26-Nov-21	20-Jun-18 20-Jun-19		18-Sep-19 18-Sep-20	18-Sep-19 18-Sep-20
ISIN	08-3011-29 na	20-301-24 na	XS0947575840	na	XS0962577168	XS0963398796	XS0997328066	XS0999345811		XS1111559339	XS1111559339
Stock exchange listing	na	na	London	London	London	London	London	London		London	London
Coupon payment frequency	Annual	Annual	Quarterly	Annual	Annual	Annual	Annual	Quarterly		Annual	Annual
Coupon payment date	Annually - 8 Jun	Annually - 20 Jun	26 Sep, Dec, Mar, Jun	Annually - 18 July	Annually - 21 August	Annually - 27 August	Annually - 26 November	20 Dec, Mar, Jun, Sep	Annı	ally - 18 September	Annually - 18 September
Coupon (rate if fixed, margin and reference rate if floating)	3.363%	2.950%	3M GBP Libor + 0.3%	2.333%	2.5000%	1.5200%	1.625%	3M EURIBOR + 0.2%		0.375%	0.375%
Margin payable under extended maturity period (%)	na ANTS	na ANTS	1M GBP Libor + 0.6% ANTS	na ANTS	ANTS	na ANTS	na ANTS	1M EURIBOR + 0.2% ANTS	ANTS 1M	EURIBOR + 0.02% NAB	1M EURIBOR + 0.02% ANTS
Swap counterparty/ies Swap notional denomination	GBP	GBP	GBP	GBP	GBP	GBP	GBP	GRP	GBP	GBP	GRP
Swap notional denomination	32.080.000	61.476.400	na	86.350.000	43.085.000	42.795.000	839.600.000	66.760.000	397.772.474	397.772.474	83.000.000
Swap notional maturity	08-Jun-29	20-Jun-24	na	18-Jul-25	21-Aug-25	27-Aug-25	26-Nov-20	20-Jun-18	18-Sep-19	18-Sep-19	18-Sep-19
LLP receive rate/margin	3.363%	2.950%	na	2.333%	2.5000%	1.5200%	1.625%	3M EURIBOR + 0.2%	0.375%	0.375%	0.375%
LLP pay rate/margin	3M GBP Libor +1.55%	3M GBP Libor +1.49%	na	3M GBP Libor +0.44%	3M GBP Libor +0.46%	3M GBP Libor +0.44%	3M GBP Libor +0.4995%	3M GBP Libor +0.345%	3M GBP Libor +0.352%	3M GBP Libor +0.4275%	3M GBP Libor +0.63125%
Collateral posting amount(s) (EUR)	-		na	-		-				-	-
Series	Series 60	Series 61	Series 62	Series 62 Tap 1	Series 62 Tap 2	Series 63	Series 64	Series 65	т		
Issue date	18-Sep-14	21-Apr-15	29-May-15	06-Nov-15	18-Dec-15	09-Feb-16	08-Jul-16	05-May-17	+		
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/-	1		
Denomination	EUR	EUR	GBP	GBP	GBP	EUR	GBP	GBP	I		
Amount at issuance	500,000,000	1,000,000,000	500,000,000	100,000,000	50,000,000	1,000,000,000	500,000,000	1,000,000,000	I		
Amount outstanding	500,000,000	1,000,000,000	500,000,000	100,000,000	50,000,000	1,000,000,000	500,000,000	1,000,000,000			
FX swap rate (rate:£1)	1.257	1.386	na	na	na	1.313	na	na	4		
Maturity type (hard/soft-bullet/pass-through)	Soft	Soft	Soft	Soft	Soft	Soft	Soft	Soft	-		
Scheduled final maturity date	18-Sep-24	21-Apr-22	29-May-18 29-May-19	29-May-18 29-May-19	29-May-18 29-May-19	09-Aug-21	08-Jul-19 08-Jul-20	05-May-20 05-May-21	ł		
Legal final maturity date	18-Sep-25 XS1111559685	21-Apr-23 XS1220923996	29-May-19 XS1238066622	29-May-19 XS1238066622	29-May-19 XS1238066622	09-Aug-22 XS1360443979	08-Jui-20 XS1442232333	U5-May-21 XS1607992424	ł		
Stock exchange listing	London	London	London	London	London	London	London	London	t		
Coupon payment frequency	Annual	Annual	Quarterly	Quarterly	Quarterly	Annual	Quarterly	Quarterly	t		
Coupon payment date	Annually - 18 September	Annually - 21 April	29 May, Aug, Nov, Feb	29 May, Aug, Nov, Feb	29 May, Aug, Nov, Feb	Annually - 9 August	08 Apr, Jul, Oct, Jan	05 Feb, May, Aug, Nov	t		
Coupon (rate if fixed, margin and reference rate if floating)	1.250%	0.250%	3M GBP Libor + 0.220%	3M GBP Libor + 0.220%	3M GBP Libor + 0.220%	0.250%	3M GBP Libor + 0.48%	3M GBP Libor + 0.27%	I		
Margin payable under extended maturity period (%)	1M EURIBOR + 0.14%	1M EURIBOR + 0.01%	na	na	na	1M EURIBOR + 0.23%	1M GBP Libor + 0.48%	1M GBP Libor + 0.27%			
Swap counterparty/ies	NAB	Natixis	na	na	na	ANTS	na	na	1		
Swap notional denomination	GBP	GBP	GBP	GBP	GBP	GBP	GBP	GBP	4		
Swap notional amount	397,772,474	721,600,000	na	na	na	761,800,000	na	na	-		
Swap notional maturity	18-Sep-24	21-Apr-22	na	na	na	09-Aug-21	na	na	ł		
LLP receive rate/margin	1.250%	0.250%	na	na	na	0.250% 3M GBP Libor +0.78875%	na	na na	+		
LLP pay rate/margin Collateral posting amount(s) (EUR)	3M GBP Libor +0.545%	3M GBP Libor +0.5215% 170.530.000	na	na	na	na na	na	na	+		

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Programme triggers

Event (please list all triggers)	Summary of Event	Trigger (S&P, Moody's, Fitch; short- term, long-term)	Trigger breached (yes/no)	
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 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-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 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></bbb+<></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>No</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 Lcars 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 which mature before or at the same time as that Series). No new Covered Bonds may be issued until the Pre-Maturity Test is no longer failed or the amount credited to the Pre-Maturity Liquidity Ledger is equal to the Required Redemption Amounts of all relevant Series of Hard Bullet Bullet Covered Bonds.</td></a2></a-1>	No	A Member (Santander UK or the Liquidation Member) may make a cash capital contribution to the LLP or the LLP shall offer to sell Lcars 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 which mature before or at the same time as that Series). No new Covered Bonds may be issued until the Pre-Maturity Test is no longer failed or the amount credited to the Pre-Maturity Liquidity Ledger is equal to the Required Redemption Amounts of all relevant Series of Hard Bullet 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>No</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>	No	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
interest Rate Swap provider rating triggers	Loss of required rating by the Interest Rate Swap Provider	ST: -/-/cF1 LT: <a <a3="" <a<="" td=""><td>No</td><td>Requirement to post collateral in accordance with the Credit Support Annex, and use reasonable efforts to (a) transfer to an appropriately rated replacement third party, (b) procure a guarantee from an appropriately rated third party, or (c) take such other action as would maintain or restore the ratings of the relevant Covered Bonds. The rating triggers shown on the left are the first level of triggers for S&P and Fitch but this is the only trigger for Moody's. A subsequent trigger exists for S&P for loss of BB+ (LT) and for Fitch for loss of F3 (ST) / BBF. (LT). Remedial actions include posting / continuing to post collateral and taking any of the actions outlined at (a) to (c) above. For the purposes of the S&P rating criteria, "Replacement Option 1" currently applies.</td>	No	Requirement to post collateral in accordance with the Credit Support Annex, and use reasonable efforts to (a) transfer to an appropriately rated replacement third party, (b) procure a guarantee from an appropriately rated third party, or (c) take such other action as would maintain or restore the ratings of the relevant Covered Bonds. The rating triggers shown on the left are the first level of triggers for S&P and Fitch but this is the only trigger for Moody's. A subsequent trigger exists for S&P for loss of BB+ (LT) and for Fitch for loss of F3 (ST) / BBF. (LT). Remedial actions include posting / continuing to post collateral and taking any of the actions outlined at (a) to (c) above. For the purposes of the S&P rating criteria, "Replacement Option 1" currently applies.
Covered Bond Swap provider (ANTS) rating triggers	Loss of required rating by ANTS as Covered Bond Swap Provider	ST: <&-1/ <p-1 <f1<br="">LT: -/<a2 <a<="" td=""><td>No</td><td>Requirement to post collateral in accordance with the Credit Support Annex, and use reasonable efforts to (a) transfer to an appropriately rated replacement third party, (b) procure a guarantee from an appropriately rated third party, c) takes such other action as would maintain or restore the ratings of the relevant Covered Bonds. The rating tragers shown are on the left the first level of triggers for Moody's and Fitch but this is the only trigger for S&P. A subsequent trigger exists for Moody's for loss of P-2 (ST) / A3 (LT). A First Subsequent Rating Event for Fitch exist for loss of F2 (ST) / BBH+ (LT) and a Second Subsequent Rating Event for Fitch exists for loss of P3 (ST) / BB+ (LT). Remedial actions include posting / continuing to post collateral and taking any of the actions outlined at (a) to (c) above.</td></a2></p-1>	No	Requirement to post collateral in accordance with the Credit Support Annex, and use reasonable efforts to (a) transfer to an appropriately rated replacement third party, (b) procure a guarantee from an appropriately rated third party, c) takes such other action as would maintain or restore the ratings of the relevant Covered Bonds. The rating tragers shown are on the left the first level of triggers for Moody's and Fitch but this is the only trigger for S&P. A subsequent trigger exists for Moody's for loss of P-2 (ST) / A3 (LT). A First Subsequent Rating Event for Fitch exist for loss of F2 (ST) / BBH+ (LT) and a Second Subsequent Rating Event for Fitch exists for loss of P3 (ST) / BB+ (LT). Remedial actions include posting / continuing to post collateral and taking any of the actions outlined at (a) to (c) above.
Covered Bond Swap Provider rating triggers - Barclays, BNP Pariba and RBS, Series 3 Note: For Fitch and S&P, the event is triggered only if coupled with the downgrade or placing on credit watch negative of the then current rating of the relevant Series of Covered Bonds.	Loss of required rating by the relevant Covered Bond Swap provider	ST: <a-1+ <f1<br="" <p-1="">LT: -/<a1 <a+<="" td=""><td>Yes</td><td>Requirement to (a) post collateral in accordance with the Credit Support Annex or (b) transfer to an appropriately rated replacement third party, (c) procure a guarantee from an appropriately rated third party, or (d) take such other action as would maintain or restore the ratings of the relevant Coverd Bonds. For Ficht or SRP dowgrades, note that the event is triggered and action needs to be taken only if the relevant Series of Covered Bonds has also been downgraded or placed on credit watch negative as a result of the downgrade of the Covered Bonds has also been downgraded or placed on credit watch negative as a result of the downgrade of the Covered Bond Swap provider. The rating triggere shown on the left are the first level of triggers for all rating agencies. A subsequent rigger exists for Moody's for loss of P-2 (ST) / A3 (LT) and for SAP for loss of BBB- (LT). A First Subsequent Rating Event for Fitch exist for loss of F2 (ST) / BBH+ (LT) and a Second Subsequent Rating Event for Fitch exists for loss of F3 (ST) / BBB- (LT). Remedial actions include posting / continuing to post collateral and taking any of the actions outlined at (b) to (d) above.</td></a1></a-1+>	Yes	Requirement to (a) post collateral in accordance with the Credit Support Annex or (b) transfer to an appropriately rated replacement third party, (c) procure a guarantee from an appropriately rated third party, or (d) take such other action as would maintain or restore the ratings of the relevant Coverd Bonds. For Ficht or SRP dowgrades, note that the event is triggered and action needs to be taken only if the relevant Series of Covered Bonds has also been downgraded or placed on credit watch negative as a result of the downgrade of the Covered Bonds has also been downgraded or placed on credit watch negative as a result of the downgrade of the Covered Bond Swap provider. The rating triggere shown on the left are the first level of triggers for all rating agencies. A subsequent rigger exists for Moody's for loss of P-2 (ST) / A3 (LT) and for SAP for loss of BBB- (LT). A First Subsequent Rating Event for Fitch exist for loss of F2 (ST) / BBH+ (LT) and a Second Subsequent Rating Event for Fitch exists for loss of F3 (ST) / BBB- (LT). Remedial actions include posting / continuing to post collateral and taking any of the actions outlined at (b) to (d) above.
Covered Bond Swap provider rating triggers – National Australia Bank, Series 59 and 60	Loss of required rating by National Australia Bank in respect of Series 59 or Series 60	ST: <&-1 /- / <f1 LT: <&/ <&3/ <&</f1 	No	Requirement to post collateral in accordance with the Credit Support Annex or (a) transfer to an appropriately rated replacement third party, which needs to have a flip clause opinion for the purposes of the Fitch criteria if it is incorporated in a different jurisdiction, (b) procure an appropriately rated oc-obligor or guarantor, which also needs to have a flip clause opinion if incorporated in a different jurisdiction; or (c) take such other action as would maintain or restore the ratings of the relevant Covered Bonds. The rating triggers shown be left are the first level of triggers for S&P, Moody's and Fitch. A subsequent trigger exists for S&P for loss of A2 (ST) / BBB+ (LT), Moody's for loss of Baa1 (LT) and Fitch for loss of F3 (ST) / BBB- (LT) / Remetal actions include positing / continuing to post collateral or taking any of the actions outlined at (a) to (c) above. For the purposes of the 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: <&-1 /- / <f1 LT: <&/ <&3(cr) or <&3 / <&</f1 	No	Requirement to (a) post collateral in accordance with the Credit Support Annex or (b) transfer to an appropriately rated replacement third party, (c) procure a guarantee from an appropriately rated third party, or (d) take such other action as would maintain or restore the ratings of the relevant Covered Bonds. The rating triggers shown on the left are the first level of triggers for S&P, Moody's and Fitch. A subsequent trigger exists for Moody's or loss of Baa1 or Baa1 (cr) (LT) and Fitch for loss of F3 (ST) / BBB- (LT). Remedial actions include posting / continuing to post collateral or taking any of the actions outlined at (a) to (c) above. For the purposes of the S&P rating criteria, "Replacement Option 3" currently applies.
Assignment of legal title to the Loans trigger	Loss of required rating by the Seller	LT: <bbb- <baa3="" <bbb-<="" td=""><td>No</td><td>Completion of the legal assignment of the Loans to the LLP by the Seller within 20 London Business Days.</td></bbb->	No	Completion of the legal assignment of the Loans to the LLP by the Seller within 20 London Business Days.
Cash Manager calculation verification trigger ⁽²⁵⁾	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 Coverage Test and the Amortisation Test) 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 Coverage Test and the Amortisation Test) 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 agreement with a third party in such form 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 agreement with a third party in such form 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.

(25) Santander UK is the cash manager for the Covered Bond Programme



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 Prospectus —Issuer 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 LLP as security and the LLP will then be 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 after the issuance of the breach 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 LIBOR plus 0.15%.	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:

Arroars	For the purposes of the Asset Coverage Test, areans are calculated in accordance with standard market practice in the UK. A mortgage is identified as being in arears when, on any due date, the overdue amounts which were due on previous due dates equal, in the aggregate, one or more full monthly payments. In making an arrears determination, the servicer 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 up to that date of determination the difference between the sum of all monthly payments that were due and payable by a borrower on any due date up to that date of determination. If the result arrived a thy dividing that difference of the monthly payments that were due and payable by a borrower on any due date up to that date of determination. If the result arrived a thy dividing that difference of (any) by the amount of the required current monthly payment and as or exceeds 1 the accord is determination is determined to be in arrears. A trans classified as being of equal if it is 0 or more months in arrears. So on. An account is treated as being in default if it is 0 or more months in arrears. For the purposes of Investor Reporting, if unpaid at the end of the reporting period, the due amounts which were due on the taggregate
Amount / Current Balance (GBP)	In relation to any Loan any date (the current balance determination date), the aggregate at such date (but avoiding double counting) of: (i) the Initial Advance; (ii) Capitalised Therest; and (iii) Capitalised Interest; and (i) Capitalised Interest; and (i) all expenses, charges, fees, premium or payment due and owing by the Borrower which have not yet been capitalised, (i) all expenses, charges, tees, premium or payments 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 in respect of each Loan comprised in the relevant Mortgage Account at the relevant Mortgage Account at the amount balance determination date, the aggregate at such date of the Amount balance in respect of each Loan comprised in the relevant Mortgage Account at the amount balance determination date, the aggregate at such date of the Amount balance in respect of each Loan comprised in the relevant Mortgage Account
Default	Default is defined as a property having been taken into possession.