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Barclave Bank PLC

Currency swap provider for Series 3 (ELIP)

Administration

Name of issuer	Abbey National Treasury Services plc
Name of RCB programme	Abbey National Treasury Services plc €35bn Global Covered Bond Programme
Name, job title and contact details of person validating this form	Kayleigh Pender, Medium Term Funding, mtf@santander.co.uk
Date of form submission	30 September 2014
Start Date of reporting period	01 September 2014 (Calculation Period start date 03 September 2014)
End Date of reporting period	30 September 2014 (Calculation Period end date 02 October 2014)
Web links - prospectus, transaction documents, loan-level data	https://boeportal.co.uk/SantanderUK_

Counterparties, Ratings

	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 ⁽¹⁾	Abbey National Treasury Services plc	na	A / F1	na	A2 / P-1	na	A / A-1
Seller(s)	Santander UK plc	na	A / F1	na	A2 / P-1	na	A / A-1
Account bank	Santander UK plc	<a <f1<="" td=""><td>A / F1</td><td>- / <p-1< td=""><td>A2 / P-1</td><td>- / <a-1< td=""><td>A / A-1</td></a-1<></td></p-1<></td>	A / F1	- / <p-1< td=""><td>A2 / P-1</td><td>- / <a-1< td=""><td>A / A-1</td></a-1<></td></p-1<>	A2 / 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>A2 / P-1</td><td><bbb- -<="" td=""><td>A / A-1</td></bbb-></td></baa3></td></bbb->	A / F1	<baa3 -<="" td=""><td>A2 / P-1</td><td><bbb- -<="" td=""><td>A / A-1</td></bbb-></td></baa3>	A2 / 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	Abbey National Treasury Services plc	<a <f1<sup="">(3)	A / F1	<a2 <p-1<sup="">(3)</a2>	A2 / P-1	<a <a-1<sup="">(3)	A / A-1
Stand-by swap provider(s) on cover pool	None	na	na	na	na	na	na
Course antipage amount(a) (CRR) ^[3]	CO4 000 707 764						

otalid-by swap provider(s) on cover poor	
Swap notional amount(s) (GBP) ⁽³⁾	£24,089,737,751
Swap notional maturity/ies	na
LLP receive rate/margin ⁽⁴⁾	Libor +1.79%
LLP pay rate/margin ⁽⁴⁾	3.827%
Collateral posting amount(s) (GBP)	£ -
Currency swap provider for Series 1 (EUR)	Barclays Bank PLC

Currency swap provider for Series T (EOK)	Darciays Dark FLC
Swap notional amount(s) (EUR)	€ 666,666,667
Swap notional maturity/ies	08-Jun-15
LLP receive rate/margin	3.375%
LLP pay rate/margin	Libor +0.0945%
Collateral posting amount(s) (EUR)	€ .
Fitch Current Rating	A / F1
Moody's Current Rating	A2 / P-1
S&P Current Rating	A / A-1
Currency swap provider for Series 1 (EUR)	Citibank N.A.
Swap notional amount(s) (EUR)	€ 666,666,667
Swap notional maturity/ies	08-Jun-15
LLP receive rate/margin ⁽²⁾	3.375%
LLP pay rate/margin ⁽²⁾	Libor +0.0945%
Collateral posting amount(s) (EUR)	€ 133,630,079
Fitch Current Rating	A / F1
Moody's Current Rating	A2 / P-1
S&P Current Rating	A / A-1
Currency swap provider for Series 1 (EUR)	Deutsche Bank AG
Swap notional amount(s) (EUR)	€ 666,666,667
Swap notional maturity/ies	08-Jun-15
LLP receive rate/margin	3.375%
LLP pay rate/margin	Libor +0.0945%
Collateral posting amount(s) (EUR)	€ 112,172,165
Fitch Current Rating	A+ / F1+
Moody's Current Rating	A3 / P-2

S&P Current Rating Currency swap provider for Series 59 (EUR)	A / A-1 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
S&P Current Rating	AA- / A- 1+

Currency swap provider for Series 3 (EUR)	Barclays Bank PLC
Swap notional amount(s) (EUR)	€ 500,000,000
Swap notional maturity/ies	12-Apr-21
LLP receive rate/margin	4.25%
LLP pay rate/margin	Libor +0.0487%
Collateral posting amount(s) (EUR)	€ 210,035,500
Fitch Current Rating	A / F1
Moody's Current Rating	A2 / P-1
S&P Current Rating	A / A-1
Currency swap provider for Series 3 (EUR)	Royal Bank of Scotland plc
Swap notional amount(s) (EUR)	€ 500,000,000
Swap notional maturity/ies	12-Apr-21
LLP receive rate/margin	4.25%
LLP pay rate/margin	Libor +0.0487%
Collateral posting amount(s) (EUR)	€ 224,690,397
Fitch Current Rating	A / F1
Moody's Current Rating	Baa1 / P-2
S&P Current Rating	A- / 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	4.25%
LLP pay rate/margin	Libor +0.0487%
Collateral posting amount(s) (EUR)	€ 176.828.557
Fitch Current Rating	A+ / F1
Moody's Current Rating	A1/ P-1
S&P Current Rating	A+ / A-1
Currency swap provider for Series 60 (EUR)	National Australia Bank
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+

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Accounts, Ledgers

	Value as at 03-10-2014 for	Value as at 03-09-2014	Targeted Value
	the reporting period	for the reporting period	raigeteu value
Revenue receipts (please disclose all parts of waterfall)			
Revenue Receipts (on the Loans)	£ 74,626,186	£ 70,096,880	na
Other net income (including interest on bank accounts)	£ 661,221	£ 703,561	na
Excess amount released from Reserve Fund	£ 1,688,842	£ 1,510,935	na
Premia received from outgoing Swap Provider	£ -	£ -	na
Available Revenue Receipts	£ 76,976,249	£ 72,311,376	na
Senior fees (including Cash Manager, Servicer & Asset Monitor)	£ 2,398,136	£ 2,374,962	na
Amounts due under interest rate swap	£ 29,304,919	£ 27,742,535	na
Amounts due under cover bond swaps	£ 26,053,689	£ 21,371,487	na
Amounts due under Intercompany Loan	£ 3,549,641	£ 7,717,473	na
Amounts added to Reserve Fund	£ -	£ -	na
Deferred Consideration	£ 15,669,864	£ 13,104,919	na
Members' profit	£ -	£ -	na
Total distributed	£ 76,976,249	£ 72,311,376	na
Principal receipts (please disclose all parts of waterfall)			
Principal Receipts (on the Loans)	£ 685,137,289	£ 595,996,534	na
Any other amount standing to credit Principal Ledger	£ 1,891,971,716	£ 2,041,971,716	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	£ 2,577,109,004	£ 2,637,968,250	na
Credit to Pre-Maturity Liquidity Ledger	£ -	£ -	na
Purchase of New Loans	£ -	£ -	na
Deposit in GIC to satisfy ACT test	£ -	£ -	na
Repayment of Term Advance	£ -	£ 150,000,000	na
Capital Distribution	£ 685,137,289	£ 595,996,534	na
Total distributed	£ 685,137,289	£ 745,996,534	na
Reserve ledger	£ 158,952,434	£ 160,641,276	£ 158,952,434
Revenue ledger	£ -	£ -	na
Principal ledger	£ 1,891,971,716	£ 1,891,971,716	na
Pre-maturity liquidity ledger	na	na	na

Asset Coverage Test

	Value as at 03-10-2014	Description
A	£ 21,711,298,007	Adjusted Current Balance
В	£ 2,102,456,237	Principal ledger, reserve ledger and payments 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	£ 1,138,957,343	Supplemental Liquidity Reserve ⁽⁵⁾
V	£ -	Set-off Flexible Plus (offset) ⁽⁶⁾
w	£ -	Set-off Depositor ⁽⁷⁾
X	£ 357,869,237	For redraw capacity
Y	£ 202,850	Reward loans
Z	£ -	Potential negative carry
Total	£ 22,316,724,814	
Method used for calculating component 'A' ⁽⁸⁾	A(b)	
Asset percentage (%)	89.28%	
Maximum asset percentage from Fitch (%)	91.00%	
Maximum asset percentage from Moody's (%)	89.28%	
Maximum asset percentage from S&P (%)	91.00%	
Credit support as derived from ACT (GBP)	£ 2,425,658,448	
Credit support as derived from ACT (%)	12.19%	

ed Loan Balanc			
lower of (a) & (b), where:		
(a) =	£	23,766,721,633.00	the Aggregate Adjusted Outstanding Principal Balance, and
(b) =	£	21,711,298,007.00	the Aggregate Arrears Adjusted Outstanding Principal Balance multiplied by the Asset Percentage.
(a)	Aggreg	gate Adjusted Outstandi	ng Principal Balance shall be equal to:
	(i) the Ad	justed Outstanding Prin	cipal Balance, which is the lower of:
	£	24,453,604,455.00	(1) Outstanding Principal Balance of each Loan; and
	£	23,766,721,633.00 where M =	(2) The Indexed Valuation of each Loan multiplied by M
		0.75	for non-arrears loans
		0.40	for 90 days-plus arrears loans with indexed LTV ≤ 75%
		0.40	for 90 days-plus arrears loans with indexed LTV >75%
	minus	0.20	
		pregate sum of the follo	wing 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
	£	23,766,721,633.00	Aggregate Adjusted Outstanding Principal Balance
(b)	Aggreg	gate Arrears Adjusted O	utstanding Principal Balance shall be equal to:
	(i) the Ad	justed Outstanding Prin	cipal Balance, which is the lower of:
	£	24,453,604,455.00	(1) Outstanding Principal Balance of each Loan; and
	£	24,318,210,133.00 where N =	(2) The Indexed Valuation of each Loan multiplied by 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 ag	gregate sum of the follo	wing 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
	£	21,711,298,007.00	
			Aggregate Arrears Adjusted Outstanding Principal Balance multiplied by the Asset Pe

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Programme-Level Characteristics - as at 03-10-2014

D	-	Furo
Programme currency Programme size		EUR 35.000.000.000
Covered bonds principal amount outstanding (GBP, non-GBP series		EUR 35,000,000,000
converted bonds principal amount outstanding (GBP, non-GBP series	£	19.891.066.366
Covered bonds principal amount outstanding (GBP, non-GBP series	L	19,091,000,300
converted bonds principal amount outstanding (ODF, non-ODF series	£	19.268.054.038
Cover pool balance (GBP)	£	24.454.204.090
GIC account balance (GBP)	£	2.102.456.237
Any additional collateral (please specify)	_	_,,
Any additional collateral (GBP)		
Aggregate balance of off-set mortgages (GBP)	£	4,510,506,401
Aggregate deposits attaching to the cover pool (GBP)	£	1,056,176,816
Aggregate deposits attaching specifically to the off-set mortgages	£	422,173,454
Nominal level of overcollateralisation (GBP) (18)	£	6,455,109,440
Nominal level of overcollateralisation (%) (18)		32,45%
Number of loans in cover pool		224,686
Average loan balance (GBP)	£	108,837
Weighted average non-indexed LTV (%) (21)		62.13%
Weighted average indexed LTV (%) (21)		57.06%
Weighted average seasoning (months) (21)		66.10
Weighted average remaining term (months) (21)		203.13
Weighted average interest rate (%)		3.55%
Standard Variable Rate(s) (%)		4.74%
Constant Pre-Payment Rate (%, current month)		2.83%
Constant Pre-Payment Rate (%, quarterly average) (19)		2.76%
Principal Payment Rate (%, current month)		2.44%
Principal Payment Rate (%, quarterly average) (19)		2.38%
Constant Default Rate (%, current month)		na
Constant Default Rate (%, quarterly average) ⁽⁹⁾		na
Fitch Discontinuity Cap (%) ⁽¹⁰⁾		4 (moderate risk)
Moody's Timely Payment Indicator ⁽¹¹⁾		Probable
Moody's Collateral Score (%) ⁽¹¹⁾		5.00%

Mortgage collections

Mortgage collections (scheduled - interest)	£	74,626,186
Mortgage collections (scheduled - principal)	£	94,533,526
Mortgage collections (unscheduled - interest)		na
Mortgage collections (unscheduled - principal)	£	590,603,763

Loan Redemptions & Replenishments Since Previous Reporting Date

	Number	% of total number	Amount (GBP)	% of total amount
Loan redemptions since previous reporting date	2,778	1.2%	£ 276,539,728	1.1%
Loans bought back by seller(s)	2,837	1.3%	£ 314,064,035	1.3%
of which are non-performing loans	150	0.1%	£ 18,947,400	0.1%
of which have breached R&Ws	1	0.0%	£ 59,757	0.0%
Loans sold into the cover pool	7,240	3.2%	£ 960,519,629	3.9%

Stratification tables are all as of 30-09-2014

Product Rate Type and Reversionary Profiles					Weighted average				
						Remaining teaser period			
	Number	% of total number	Amount (GBP)	% of total amount	Current rate	(months)	Current margin ⁽¹²⁾	Reversionary margin	Initial rate
Fixed at origination, reverting to SVR	137,661	61.6% £	15,718,722,042	63.9%	4.05%	-3.7	1.87%	2.29%	4.59%
Fixed at origination, reverting to Libor	0	0.0% £	-	0.0%	0.00%	0.0	0.00%	0.00%	0.00%
Fixed at origination, reverting to tracker	1,242	0.6% £	119,092,055	0.5%	1.25%	-88.6	0.75%	0.75%	6.21%
Fixed for life	482	0.2% £	17,643,772	0.1%	4.77%	44.2	4.69%	4.69%	5.03%
Tracker at origination, reverting to SVR	27,145	12.1% £	2,905,450,241	11.8%	4.57%	-32.2	0.28%	0.45%	4.75%
Tracker at origination, reverting to Libor	0	0.0% £	-	0.0%	0.00%	0.0	0.00%	0.00%	0.00%
Tracker for life	47,934	21.5% £	5,470,069,942	22.2%	1.55%	157.6	1.05%	1.05%	4.87%
SVR, including discount to SVR	9,051	4.1% £	379,975,683	1.5%	4.70%	-3.5	-0.04%	0.29%	6.47%
Libor	0	0.0% £		0.0%	0.00%	0.0	0.00%	0.00%	0.00%
Total	223,515	100.00% £	24,610,953,734	100.00%	3.55%		1.47%		

Stratifications(13)

Current 215.08 99.2% E 23.08,471,085 0.ext month in arrows 6.564 2.9% 707,652,660 0.ext month in arrows 6.96 0.0% E 0.89,70,860 0.ext month in arrows 0.90 0.0% E 0.89,22,660 0.ext month in arrows 0 0.0% E 0.89,22,660 12 month in arrows 0 0.0% E 0.00% E 12 month in arrows 0 0.0% E Action 0.00% E Action 12 month in arrows 0 0.0% E Action D Soft of anoth 21 month in arrows 132.06 133.06 154.16 Astion D Soft of anoth 200-65% 132.06 6.5% E 133.37.131 D D Soft of anoth 200-65% 132.06 6.5% E 21.5% D D D D D D D D D D D D D <th>down⁽¹⁴⁾</th> <th>Number</th> <th>% of total number</th> <th>Amount (GBP)</th> <th>% of total amount</th>	down ⁽¹⁴⁾	Number	% of total number	Amount (GBP)	% of total amount
0x1 more in a rears 6.564 2.98 E 707.652.600 5x2-00 morts in a rears 4.99 0.074 E 5.857.289 5x2-00 morts in a rears 2.0 0.074 E 5.857.289 5x2-00 morts in a rears 0 0.074 E 2.248.68 5x2-00 morts in a rears 0 0.076 E 2.44.68 5x2-00 morts in a rears 0 0.076 E 2.44.68 5x2-00 morts in a rears 0 0.076 E 2.44.68 5x2-00 morts in a rears 0 0.076 E 2.46.08.574 5x2-00 morts in a rears 0 0.076 E 2.46.10.85.744 5x2-00 morts in a rears 0 0.076 E 2.46.10.85.744 5x2-00 morts in a rears 0.016 E 1.26.076 1.26.076 5x2-00 morts in a rears 1.36.07 E 2.46.10.85.744 1.26.076.05.04 5x2-00 morts in a rears 1.36.07 E 2.27.00.51.64 1.26.076.05.164 5x2-00 morts 1.36.07 E 2.27.00.51.64 1.26.07.07.51.64 5x2-00 morts 1.38.07.079 1.24.5 1.30.07.50.01	JOWII				96.2%
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2xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx					0.7%
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Total 223,515 100,0% [E 2 4,610,963,734 Current ton-indexed LTV Number % of total number Amount (GBP) % of total amount >6-50% 13,678 6.5% [E 1,635,678,304] 1 5		0		£ -	0.0%
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Decs/Wh 98,138 43.9% € 6.377,60,918 S56-e50% 13.678 6.1% ٤ 6.55,177,343 S56-e50% 13.658 6.7% ٤ 1.834,337,131 S56-e50% 13.658 7.7% ٤ 2.177,420,395 S56-e70% 16.171 8.1% ٤ 2.656,696,903 S76-e75% 17.17 6.1% 8.2 2.656,696,904 S76-e75% 17.17 6.2% 7.9% 2.2760,014,44 S60-e55% 2.2700 6.2% 1.272,720,144 S60-e35% 2.2700 6.2% 1.33,127,301 S65-e100% 138 0.1% 6 2.13,008,676 S105-e110% 72 0.0% 6 1.30,08,676 S105-e110% 72 0.0% 6 1.30,08,676 S105-e110% 72 0.0% 6 1.30,08,676 S105-e125% 100 9.2 2.24,08,53,744 Current indexed LTV Number % of total number Anount (
500-55% 113.678 6.13 £ 1631.673.346 526-567% 115.826 7.15 £ 2117.420.385 560-65% 115.826 7.15 £ 2117.420.385 570-67% 118.146 8.15 £ 2265.6427.3 570-67% 113.82 6.78 £ 2145.728.668.69.940 580-685% 13.832 6.78 £ 2145.728.668 580-685% 9.477 4.28 £ 4145.134.424 580-685% 9.477 4.28 £ 4453.511.977 580-685% 9.477 4.28 £ 4453.511.977 580-695% 160 0.49 £ 212.82.66 580-695% 160 0.49 £ 212.82.66 5110-56 160 0.49 £ 22.12.89.65 510-576 162 0.49 £ 24.61.93.37.14 33.51.23.03 520-6576 115.67 6.88 2.99.55.54 50.65.67 520-6576 17.162	ndexed LTV				
585-60% 114.643 6.65% 113.824 71.11 695-67% 118.146 8.15% 2.268.069.940 575-67% 118.147 8.15% 2.269.656.454 575-680% 117.554 7.75% 2.760.75% 585-697% 9.477 4.27% 2.457.28.98 585-697% 9.477 4.27% 2.145.728.988 585-697% 9.477 4.27% 2.145.728.988 585-697% 9.477 4.27% 2.145.728.988 595-697% 9.477 4.27% 2.145.728.988 595-697% 9.477 4.27% 2.145.728.985 595-6170% 113.08 0.01% 2.127.859 595-6170% 113.08 0.01% 2.217.859 505-6170% 115.40 0.01% 2.247.93.574 Carrent indexed LTV Number Anount (GP) % of total anount 0.450% 115.40 15.77 6.81% 2.247.93.57.14 0.450% 11.107 5.69% 2.127.93.95.1817 0.450%					25.7%
s00-e5% 15.826 7.1% [2.117.420.385 s65-s70% 18.146 8.1% [2.2658.669.640 s70-e7% 18.171 8.1% [2.2658.669.640 s70-e7% 13.832 6.2% [2.466.051.645 s80-e8% 13.832 6.2% [2.460.051.645 s80-e8% 2.708 1.2% [4.38.17.70 s80-e6% 2.708 1.2% [4.38.127.70 s80-e6% 2.0% [2.248.57 4.424 s80-e6% 0.4% [2.218.57 1.149.38.424 s80-e6% 130 0.1% [2.218.57 s106=100% 160 0.4% [2.39.755 s114 0.1% [2.20.575 100.0% [2.387.554 t14 0.1% [2.39.555 100.0% [2.4610.95.744 t04xown 35 0.0% [2.4810.95.745 1.461.57 t04xown 15.407 6.39.07.13.308 1.462.59 3.30.718.308 cerrent indexed LTV Number % fot total anount 0.45					6.7%
action 18,146 8,146 2,286,869,40 b70-ar5% 18,171 8,146 2,286,842,13 b75-a60% 17,554 7,9% [c 2,706,051,454 b85-a60% 9,477 4.23% [c 1,1384,424 b86-a60% 9,477 4.24% [c 1,143,384,424 b86-a60% 9,477 4.24% [c 1,143,384,424 b86-a60% 882 0.4% [c 133,384,424 b00-a60% 133 0.1% [c 2,128,597 b105c-100% 138 0.1% [c 2,128,597 b105c-100% 72 0.0% [c 133,006,675 b105c-100% 1164 0.1% [c 2,128,734 b105c-100% 1106 1.0% [c 2,128,754 b105c-100% 1106 0.0% [c 2,367,754 b105c-100% 11167 0.0% [c 2,307,765 b205c-65% 11,567 57% [c 2,308,756 b20-a65% 11,107 50% [c 1,308,108 b55-a65% 11,107 50% [c 1,300					7.5%
270-275% 18,171 8.176 2.206.454.213 270-267% 17,554 7.966 2.260.051.454 580-267% 9.477 4.2% 2.149.051.454 280-267% 9.477 4.2% 2.149.354.424 280-267% 2.709 1.2% 4.438.571.977 285-210% 1.381.2 0.4% 2.133.127.301 21055-110% 72 0.0% 2.133.08.675 21055-110% 72 0.0% 2.238.557 21055 100.01% 2.270.00% 2.246.10.957.741 2125% 150 0.1% 2.238.554 2125% 150 0.0.1% 2.238.754 Convertindexed LTV Number Amount (GBP) % of total amount 0.450% 17.162 7.7% 2.246.10.95.744 Convertindexed LTV Number % of total amount 0.456.47 17.965 8.1% 2.206.70.656 0.756% 17.162 7.7% 2.236.56 6.6.30 2.9% <td></td> <td></td> <td></td> <td></td> <td>8.6%</td>					8.6%
975-680% 17,554 7.9% £ 2.700,051,454 980-685% 13,882 6.2% £ 2.145,728,986 985-690% 9,477 4.2% £ 2.1491,384,424 930-695% 2.2709 1.2% £ 1.491,384,424 935-6100% 882 0.4% £ 133,127,301 >100-c105% 138 0.1% £ 2.13,026,675 >110-c125% 1300 0.1% £ 2.77,071 >105 0.1% £ 2.77,071 1.006,675 >110-c125% 154 0.1% £ 2.77,071 >125% 154 0.0% £ 2.33,754 Unknown 35 0.0% £ 2.33,754 Current indexed LTV Number % of total number Amount (GBP) % of total amount 0x=65% 15,567 6.303,718,308 550-655% 500,565% 17,162 7.7% £ 2.391,393,556 500-655% 13,567 6.388 £ 1.994,154,198 555-660% 51,757 6.383,173,308 550-655% 52,750,237,566 577-65% 52,750,237,566					10.8%
540-68% 13.82 6.2% £ 2.145,728,988 540-68% 9.477 4.2% £ 1.431,84,424 540-69% 2.709 1.2% £ 4433,511,977 540-610% 682 0.4% £ 1.33,84,424 540-610% 682 0.4% £ 2.128,597 5105c=110% 72 0.0% £ 2.2,128,597 5105c=10% 150 0.1% £ 2.7,173,791 5125% 150 0.0% £ 2.387,554 Total 222,515 100.0% £ 2.387,554 Oursent indexed LTV Number % of total number Amount (GBP) % of total amount 0x56x5% 15,157 6.5% £ 2.391,385,566 500-65% 50x-65% 17,162 7.7% £ 2.391,385,566 50x-65% 17,162 7.7% £ 2.391,385,566 50x-65% 11,100,60% £ 2.196,270,566 575-647% 575-647% 11,610 5.5% £ 1.120,60,51,817 565-70% 11,600 5% £ 1.200,65,81,817					11.8%
945-69% 9477 4.2% £ 1.491,384,424 940-69% 2,709 1.2% £ 1.491,384,424 945-6100% 882 0.4% £ 133,127,301 >100-c10% 138 0.1% £ 213,22,301 >100-c10% 72 0.0% £ 13,006,675 >110-c12% 154 0.1% £ 27,73,791 >12% 154 0.1% £ 27,73,791 >12% 154 0.1% £ 27,056,049 Unknown 35 0.0% £ 2.33,754 Current indexed LTV Number % of total number Amount (GBP) % of total amount 0c=65% 115,490 51.7% £ 8.303,718,308 55 s50-e55% 17,162 7.7% £ 2.391,398,56 50 s60-e55% 17,162 7.7% £ 2.391,398,56 50 s60-e55% 17,293 8.0% £ 2.981,398,56 50 s70-e75% 17,293 8.0% £ 2.931,398,56 50 s65-e70% 17,293,308 8.0% £			7.9%		11.2%
\$30c.89% 2,709 1.2% [£ 443,511,377 \$30c.87% 882 0.4% [£ 133,127,301 \$100c.110% 72 0.0% [£ 13,08,675 \$100c.110% 72 0.0% [£ 13,008,675 \$110c.110% 154 0.1% [£ 27,073,791 \$125% 154 0.1% [£ 27,076,049 \$125% 1515 10,00% [£ 24,610,953,734 Current indexed LTV Number % of total number Anount (GP) \$0x5676% 151,57 6.8% [£ 138,4154,138 \$55ce65% 17,965 8.1% [£ 2,789,3556 \$55ce65% 17,903 8.0% [£ 2,789,3556 \$75ce75% 16,229 7.3% [£ 2,260,277,556 \$75ce67% 11,107 5.0% [£ 1,120,822,818 \$90ce65% 11,107 5.0% [£ 1,120,822,818 \$90ce65% 2,709,339,856 2,709,313,865,64 \$90ce65% 2,709,313,815,814 2,362,317 \$90ce65% 2,709,313,91 1,98 [£<					8.7%
345-cr 100% 882 0.4% [E 133.127.301 >100x-105% 138 0.1% [E 22.128.597 >100x-105% 150 0.1% [E 27.173.791 >110x-125% 150 0.1% [E 27.173.791 >125% 154 0.1% [E 27.173.791 >125% 154 0.1% [E 27.173.791 >126 0.0% [E 2.36.15 100.0% [E 2.24.610.953.734 Current Indexed LTV Number % of total number Amount (GBP) % of total amount 0x=65% 115.157 6.6% [E 1.38.154.154 188 55.667% 500-c65% 17.162 7.7% [E 2.39.1388.566 500-c65% 17.993 8.0% [E 2.708.237.666 575c-80% 11.107 5.0% [E 1.122.673.148 580-c65% 6.360 2.9% [E 1.120.662.618 581-c85% 6.360 2.9% [E 1.120.662.618 582-c85% 6.360 2.9% [E 1.120.662.618 584-c80% 1.637 0.7% [E					6.1%
>100e-110% 138 0.1% [2 128.697 >105e-110% 72 0.0% [13.08.675 >110e-125% 150 0.1% [2 27.173.791 >125% 154 0.1% [2 27.173.791 >125% 154 0.1% [2 287.554 Total 223.515 10.0.0% [2 4.81.095.734 Current indexed LTV Number % of total number Amount (GBP) % of total anount 0e-65% 15.157 6.8% [1.98.154.154.188 2.393.385.566 550-ce65% 17.162 7.7% [2.293.1385.566 550-ce65% 17.903 8.0% [2.709.237.566 275e-67% 16.229 7.3% [2.200.277.056 275e-69% 11.07 5.0% [1.226.277.056 275e-69% 11.227.73.148 289.ce65% 2.102.77.056 275e-69% 1.637 0.7% [2.300.377.10 298-ce65% 1.637 0.7% [2.300.377.10 298-ce65% 1.637 0.7% [2.300.377.10					2.0%
>106 72 0.0% E 13.008,675 >110 154 0.01% E 227.173.791 >125% 154 0.01% E 227.066,049 Unknown 35 0.0% E 2.387.554 Total 223,551 100.0% E 2.387.554 Current indexed LTV Number % of total number Amount (GBP) % of total anount 0c=55% 15,157 6.6% E 1.984,154,198 2.385,356 050 4575 6.6% E 2.984,385,181 2.768,351,817 050 775 6.7% E 2.984,385,181 2.708,257,666 970 767% 11,207 7.7% E 2.700,237,666 2.708,262,118 050 2.987,564 6.360 2.99 E 1,120,662,618 2.880,270,2556 970 6.360 2.99 E 1,120,662,618 2.980,3710 2.982,3704 985<					0.5%
110c-125% 1100 0.1% E 27.173.291 122% 154 0.1% E 27.066.049 Unknown 35 0.0% E 2.387.554 Total 223.515 100.0% E 2.4610.653.734 Current indexed LTV Number % of total number Amount (GPP) % of total amount Ca-55% 15.157 6.8% E 1.984.154.198 555-665% S55-e65% 17.162 7.7% E 2.393.985.66 S55-e65% 17.903 8.0% E 2.789.237.86 S75-e60% 11.107 5.0% E 1.120.662.818 S55-e60% 2.01% E 2.40.03 1.56 S55-e60% 2.01% E 2.40.03 1.56 S55-e60% 2.01% E 2.40.03 1.56 S55-e60% 2.28 0.1% E 2.43.62.312 S55-e60%					0.1%
125% 1154 0.1% [c 227,066,049 Unknown 35 0.0% [c 2.387,554 Total 223,515 100.0% [c 2.387,554 Current indexed LTV Number % of total number Amount (GBP) % of total another Cerson 115,480 6.8% [c 2.387,554 100.0% [c 2.4610,953,714 Corrent indexed LTV Number % of total number Amount (GBP) % of total number % of total number % of total number 1.983,718,308 S55c-667% 17,162 7.7% [c 2.303,718,308 566 575c-667% 2.768,951,817 575c-667% 2.708,257,666 575c-667% 2.708,277,656 575c-667% 5.000,2277,056 575c-667% 5.000,2277,056 575c-667% 5.000,2277,056 575c-667% 5.000,2277,056 575c-667% 5.000,277,056 575c-667% 5.000,277,056 575c-667% 5.000,277,056 575c-667% 5.000,277,056 5.000,277,056 5.000,277,056 5.000,277,056 5.000,277,056 5.000,277,056 5.000,277,056 5.000,277,056 5.000,277,056 5.000,277,					0.1%
Unknown 35 0.0% [2.387.554 Total 223.515 10.0.% [2.4610.953.734 Current indexed LTV Number % of total number Amount (GBP) % of total amount 0c=65% 151.57 6.8% [1.9841.54.198 555-665% 555-665% 17.162 7.7% [2.393.385.56 555-665% 17.903 8.0% [2.270.857.86 555-665% 17.903 8.0% [2.709.851.817 565-665% 17.903 8.0% [2.709.277.666 575-69% 16.229 7.3% [2.207.275.66 575-69% 6.360 2.9% [1.120.62.618 88-ce65% 6.360 2.9% [1.120.62.618 585-69% 1.637 0.7% [2.300.377.10 99-ce65% 1.637 0.7% [2.300.377.10 99-ce65% 1.637 0.7% [2.300.377.10 99-ce65% 2.82 0.1% [4.4053.155 105-e110% 8 0.0% [1.4063.8155					0.1%
Total 223,515 100.0%, E 2.4,610,953,734 Current indexed LTV Number % of total nmber Amount (GBP) % of total amount Cse50% 115,840 6.8%, E 1.984,154,198 50-c55%,55% 1.984,154,198 50-c55%,55% 1.984,154,198 50-c55%,56% 1.994,154,198 50-c55%,56% 1.994,154,198 50-c55%,56% 1.994,564,198 50-c55%,56% 2.708,237,566 50-c57%,56 2.708,237,566 50-c57%,56 2.708,237,566 50-c55%,56 6,360 2.9%,277,656 50-c55%,56 50-c56%,56 6,360 2.9%,277,673,48 50-c55%,56 50-c55%,56 50-c57%,57 1.02,37,10 50%,277,673,48 50-c56%,56 50-c57%,57 1.03,562,514 50-c567,57 50-c56,57 50-c56,57 50-c56,57 50-c56,57 50-c56,57 50-c56,57 50-c56,56 50-c56,56 50-c56,56					0.1%
Current indexed LTV Number % of total number Amount (GBP) % of total amount 0<=55%					100.0%
0c=60% 115,490 51.7% E 8.303,718,308 >550c=65% 15,157 6.8% E 1.984,154,198 >555c=65% 17,162 7.7% E 2.391,398,556 >60c=65% 17,903 8.0% E 2.758,395,818,17 >75c=75% 16,229 7.3% E 2.207,237,566 >77c=75% 16,229 7.3% E 2.502,770,566 >77c=75% 6,380 2.9% E 1.127,673,148 >90c=65% 6,380 2.9% E 1.120,763,148 >90c=65% 6,380 2.9% E 1.120,763,148 >90c=65% 6,380 2.9% E 1.120,763,148 >90c=65% 16,37 0.7% E 3.30,037,110 >95<=100%		223,315	100.076	£ 24,010,933,734	100.078
0c=60% 115,490 51.7% E 8.300,718,308 >550c=65% 15,157 6.8% E 1.984 1.54 >555c=60% 17,162 7.7% E 2.391,388,556 >60c=65% 17,903 8.0% E 2.758,351,817 >565c=70% 112,903 8.0% E 2.759,851,817 >575c=60% 112,22 7.3% E 2.500,277,656 >775c=75% 6.360 2.9% E 1.127,673,148 >80%=65% 6.380 2.9% E 1.120,763,148 >80%=65% 6.380 2.9% E 1.120,763,148 >80%=65% 1.837 0.7% E 3.003,710 >39%=60% 1.837 0.7% E 3.003,711 >100c=105% 1.837	ed LTV	Number	% of total number	Amount (GBP)	% of total amount
50-65% 15,157 6.8% E 1.984,154,198 55-66% 17,162 7.7% E 2.37,386,56 56-67% 17,995 8.1% E 2.758,951,817 56-67% 17,995 8.1% E 2.758,951,817 56-67% 16,229 7.3% E 2,502,770,556 >75-675% 16,229 7.3% E 2,502,770,556 >75-675% 6,300 2.9% E 1,126,62,618 580-68% 6,300 2.9% E 1,120,62,618 585-69% 6,300 2.9% E 1,120,62,618 585-69% 16,37 0.7% E 300,37,710 >390-65% 16,37 0.7% E 30,037,710 >395-6100% 282 0.1% E 1,555,644 >100c=105% 184 0.1% E 31,555 >110 7 0.0% E 194,893 Unknown 74 0.0% E 194,893 Unknown 744 0.0% E 1100,33,17 0.25% 1100,00% E 24,810,93,574 Curren outsta					33.7%
355-60% 17,162 7.7% E 2.391.386.556 365-e66% 17.903 8.1% E 2.758.951.817 365-e70% 17.903 8.0% E 2.759.851.817 365-e70% 16.229 7.3% E 2.507.705.66 375-e80% 11.107 5.0% E 2.709.277.956 375-e80% 6.360 2.9% E 1.127.673.148 390-e85% 6.380 2.9% E 1.120.662.618 295-e695% 16.37 0.7% E 230.037.710 295-e610% 1919 1.8% E 7.38.623.121 395-e100% 282 0.1% E 4.4053.155 1000-105% 164 0.1% E 3.1855.644 105-105% 164 0.1% E 1.368.702 110-125% 7 0.0% E 1.404.533 125% 7 0.0% E 1.98.217 125% 7 0.0% E 1.98.217 125% 7 0.0% E 1.404.534 125% 7 0.0% E 1.404.536 125					8.1%
>600-65% 17.995 8.1% [E 2,758.951.817 >265-c=70% 17.903 8.0% [E 2,702.37.566 >770-c75% 11.007 5.0% [E 2,702.77.566 >770-c75% 11.107 5.0% [E 1,722.75.66 >880-c65% 6.360 2.9% [E 1,120.652.618 >880-c65% 3.919 1.8% [E 733.62.318 >865-c60% 3.919 1.8% [E 733.62.318 >800-c65% 1.637 0.7% [E 300.037.710 >800-c65% 1.637 0.7% [E 300.037.710 >800-c65% 1.637 0.7% [E 30.037.710 >8100-c105% 1.844 0.1% [E 31.655.644 >100-c105% 1.844 0.1% [E 31.655.644 >100-c105% 1.94.803 1.047.524 1.047.524 >110-c12% 7 0.0% [E 1.94.893 1.053.6702 Vinknown 74 0.0% [E 1.94.893 1.053.6712 Vinknown 74 0.0% [E 1.005.361 1.053.674					9.7%
>656-270% 17,903 8.0% E 2,702,237,566 >770-275% 16,229 7,3% E 2,502,770,556 >735-80% 11,107 5.0% E 1,227,673,148 >80%-85% 6,380 2.9% E 1,127,673,148 >80%-85% 6,380 2.9% E 1,120,763,148 >80%-85% 16,327 0.7% E 30,037,710 >295-e95% 16,337 0.7% E 30,037,710 >295-e100% 282 0.1% E 44,053,155 >100c-105% 144 0.1% E 31,855,644 >105-e110% 8 0.0% E 1,965,644 >105-e110% 7 0.0% E 1,047,524 >110-125% 7 0.0% E 1,047,524 >110-125% 7 0.0% E 1,047,524 >125% 7 0.0% E 2,4,610,953,734 Current outstanding balance of loan Number % of total number Amount (GBP) % of total amount 0 = 5000 4,524 2.0% E 1,1005,361 5,547,203,274 Stoue-25,000 31,066 13,9% E 1,105,361 5,457,374					11.2%
>70-c-75% 16.229 7.3% E 2.502.770.556 >75-c-80% 11.107 5.0% E 1.727.673.148 >80-ce5% 6.360 2.9% E 1.1207 >85-ce0% 3.919 1.8% E 733.623.121 >90-ce5% 1.637 0.7% E 3.00.037.710 >95-ce100% 2.82 0.1% E 44.053.155 >100-er 10% 1.837 0.7% E 3.065.644 >105-ce10% 1.84 0.1% E 3.185.644 >105-ce110% 8 0.0% E 1.655.644 >105-ce110% 7 0.0% E 1.047.524 >110-ce12% 7 0.0% E 1.94.893 Unknown 74 0.0% E 2.48.01.953.734 Current outstanding balance of loan Number % of total number Amount (GBP) % of total anount 0.45.000 4.524 2.0% E 1.105.361 5.000-50.00 5.000-50.00 5.16 7.4% E 2.05.894.679 >10.0000 4.524 2.0% E 1.1005.361 5.20.00 5.2					11.0%
>75-80% 11.107 5.0% E 1.727.673.148 >80-ce85% 6.360 2.9% E 1.20.682.618 >85-ce07% 3.919 1.8% E 733.623.121 >90-ce85% 16.37 0.7% E 30.0037.710 >295-ce107% 282 0.1% E 30.030.7710 >95-ce107% 282 0.1% E 44.053.155 >1100-ce105% 184 0.1% E 31.855.644 >1105-ce105% 7 0.0% E 1.047.524 >110-ce15% 7 0.0% E 2.03.217 Corrent cutstanding balance of lean Number % of total number Amount (GBP) 0.ce 5000 4.524 2.0% E 11.005.361 >5.000c=10,000 4.524 2.0% E 11.005.361 >5.000c=10,000 4.524 2.0% E 1.053.694.679 >10.000c=25.000 31.906 13.94 1.169.743.145 >55.000c=10,000 31.986					10.2%
s80-cs85% 6.300 2.9% [E 1,120.062.618 s95-cs90% 3.919 1.8% [E 73.823.121 s95-cs90% 1.637 0.7% [E 300.037.710 s95-cs10% 282 0.1% [E 43.823.121 s95-cs10% 282 0.1% [E 44.053.155 >100c-105% 184 0.1% [E 31.855.644 >105-cs107% 7 0.0% [E 1.986.702 >110-cs12% 7 0.0% [E 1.94.833 Unknown 7 0.0% [E 1.94.833 Unknown 7.4 0.0% [E 2.46.10.95.374 Current outstanding balance of loan Number % of total number Amount (GBP) 0.45.24 2.0% [E 1.105.361 2.50.00 1.005.361 >50.000-ex50.000 44.524 2.0% [E 1.105.361 2.78.9 [E 2.35.94.679 >100.000 48.22 215.3% [E 2.179.783.799 2.100.00.90.92.11.51 2.25.000 2.65.3 1.169.915.164 >25.0000-ex50.000 48.28 215.3% [E			5.0%		7.0%
beSce00% 3.919 1.8% E 733.623.121 290ce95% 16.37 0.7% E 300.037.710 295ce100% 282 0.1% E 44.053.155 2100ce105% 184 0.1% E 31.655.644 2105ce105% 184 0.1% E 31.655.644 2105ce105% 7 0.0% E 1.047.524 2105ce105% 7 0.0% E 1.047.524 2105% 7 0.0% E 1.047.524 2105% 7 0.0% E 1.047.524 2105% 1 0.0% E 23.8217 Total 223.515 100.0% E 24.610.953.734 Current outstanding balance of lean Number % of total number Amount (GBP) % of total amount 0 <= 5000		6,360	2.9%	£ 1,120,662,618	4.6%
245-cr 100% 282 0.1% E 4.4.033.155 >100x=105% 184 0.1% E 31.855.644 >100x=105% 8 0.0% E 1.585.702 >110x=105% 7 0.0% E 1.047.524 >125% 7 0.0% E 1.047.524 >125% 7 0.0% E 1.047.524 >125% 1 0.0% E 1.047.524 >125% 1 0.0% E 1.047.524 Varknown 74 0.0% E 2.038.217 Total 223.515 100.0% E 2.46.10.953.734 Current austanding balance of loan Number % of total number Amount (GBP) 0 < 5000					3.0%
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>106=c110% 8 0.0% (E 1.536,702 >110=125% 7 0.0% (E 1.047,524 >125% 1 0.0% (E 1.947,524 >125% 1 0.0% (E 1.947,524 >125% 1 0.0% (E 1.947,524 Otknown 74 0.0% (E 2.93,217 Total 223,515 100.0% (E 2.24,610,953,734 Current outstanding balance of loan Number % of total number Amount (GBP) % of total amount 0 <= 5000		282	0.1%	£ 44,053,155	0.2%
5110=125% 7 0.0% E 1.047.524 5125% 1 0.0% E 194.893 Unknown 74 0.0% E 238.217 Total 223.515 100.0% E 238.217 Current outstanding balance of lean Number % of total number Amount (GBP) % of total amount 0 <= 5000					0.1%
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Type T4 0.0% (E 238,217 Total 223,515 100.0% (E 238,217 Current outstanding balance of loan Number % of total number Amount (GBP) % of total amount 0.c= 5000 4,524 2.0% (E 11,005,361 % 5,000-c=0,000 4,722 2.1% (E 11,005,361 5,000-c=0,000 10,006 11,005,361 5,000-c=0,000 10,006 11,005,361 5,000-c=0,000 10,006 11,005,361 11,005,361 5,000-c=0,000 10,006 11,005,361 12,000 11,005,361 12,000 11,005,361 12,000 12,000 12,000 11,005,361 12,000 12,000 12,000 12,000 12,000 12,000 12,000 12,000 12,000 12,000 12,000 12,000 12,000 12,000 12,000 12,000 12,000 11,005,000 12,000 11,005,000 12,000 12,000 12,000 12,000 12,000 12,000 12,000 12,000 12,000 12,000 12,000 12,000 12,000 12,0					0.0%
Total 223,515 100.0%, E 2.4,610,953,734 Current outstanding balance of loan Number % of total number Amount (GBP) % of total amount 0 <= 5000					0.0%
Current outstanding balance of loan Number % of total number Amount (GBP) % of total amount 0 <= 5000				£ 238,217	0.0%
0 == 5000 4,524 2.0% [£ 11.005,361 55,000=10,000 4,722 2.1% [£ 35,584,679 >10,000=25,000 16,516 7.4% [£ 290,281,151 >25,000=75,000 31,086 13.9% [£ 2,15,065,413 >575,000=75,000 34,292 15,3% [£ 2,17,065,413 >755,000=200,000 31,881 14.3% [£ 2,179,763,739 >100,000=250,000 48,282 21,6% [£ 5,917,020,880 >250,000=200,000 19,845 54,4% [£ 5,947,020,180 >200,000=250,000 11,954 54,4% [£ 2,647,030,286 >250,000=200,000 11,954 54,4% [£ 2,647,030,286 >250,000=200,000 19,954 54,4% [£ 2,647,030,286 >250,000=200,000 19,954 54,4% [£ 2,647,030,286 >250,000=200,000 19,958 2,276, 14,4% [£ 1,616,731,661 >350,000=200,000 3,221 1,4% [£ 1,617,724,667 >350,000=200,000 1,852 0,6% [£ 668,881,794 >400,000=450,000 1,852 <td></td> <td>223,515</td> <td>100.0%</td> <td>£ 24,010,953,734</td> <td>100.0%</td>		223,515	100.0%	£ 24,010,953,734	100.0%
0 == 5000 4,524 2.0% [£ 11.005,361 55,000=10,000 4,722 2.1% [£ 35,584,679 >10,000=25,000 16,516 7.4% [£ 290,281,151 >25,000=75,000 31,086 13.9% [£ 2,15,065,413 >575,000=75,000 34,292 15,3% [£ 2,17,065,413 >755,000=200,000 31,881 14.3% [£ 2,179,763,739 >100,000=250,000 48,282 21,6% [£ 5,917,020,880 >250,000=200,000 19,845 54,4% [£ 5,947,020,180 >200,000=250,000 11,954 54,4% [£ 2,687,039,26 >250,000=200,000 19,954 54,9% [£ 2,647,039,26 >250,000=200,000 19,954 54,9% [£ 2,645,003,926 >250,000=200,000 19,954 54,9% [£ 2,647,039,26 >250,000=200,000 19,958 2,27% [£ 1,616,731,661 >350,000=300,000 3,221 1,4% [£ 1,04,724,667 >350,000=400,000 1,852 0,6% [£ 668,881,794 >400,000=450,000 1,852	anding balance of lean	Number	% of total number	Amount (CPD)	% of total amount
55.000e=10.000 4,722 2.1% E 35.584.679 50.000e=10.000 16.516 7.4% E 292.281.151 525.000e=50.000 31.086 13.9% E 1.166.915.164 550.000e=75.000 34.282 15.3% E 2.17.965.473 550.000e=75.000 34.282 15.3% E 2.17.97.63.793 510.000e=250.000 42.282 21.6% E 5.917.203.850 510.000e=250.000 22.653 11.5% E 4.403.407.201 520.000e=250.000 23.685 11.5% E 2.403.407.201 520.000e=250.000 5.968 2.7% E 1.616.731.661 520.000e=350.000 5.968 2.7% E 1.034.724.667 530.000e=350.000 3.2821 1.4% E 1.034.724.667 530.000e=350.000 1.852 0.8% E 688.1794 >400.0000 1.852 0.8% E 688.1794 >400.0000 1.853 0.8% E 491.085.951 >400.0000 836 0.4% E 491.085.951		4.524			0.0%
510,000=-25,000 16,516 7.4% E 290,281,151 255,000=50,000 31,086 13,9% E 1,66,015,164 255,000=60,000 34,282 15,3% E 2,137,695,413 275,000=700,000 31,081 14,3% E 2,779,763,739 500,000=700,000 48,282 21,6% E 5,977,033,800 250,000=200,000 25,653 11,5% E 4,403,407,201 250,000=200,000 11,954 5,4% E 2,647,033,266 250,000=200,000 11,954 5,4% E 2,647,003,266 250,000=200,000 13,954 5,4% E 2,645,003,926 250,000=300,000 5,958 2,7% E 1,616,731,661 330,000=350,000 3,221 1,4% E 1,047,24,667 350,000=400,000 1,652 0,6% E 686,861,794 >450,000=500,000 1,652 0,6% E 491,085,951 >450,000=500,000 836 0,4% E 3654,747,52	0				0.0%
225.000 31.086 1.166.015.164 505.000 53.086 1.3.9% E 1.166.015.164 505.000 75.000 34.282 15.3% E 2.17.095.413 575.000 34.282 15.3% E 2.17.07.63.793 5100.000 44.282 21.6% E 5.17.203.850 5150.000 26.653 11.5% E 4.403.407.201 520.000<					1.2%
>50.000=r75.000 34.292 15.3% [£ 2,137.695.413 >75.000=c00.000 31.881 14.3% [£ 2,779.763.739 >100.000=cr150.000 48.282 21.6% [£ 5,917.203.850 >150.000=c200.000 25.653 11.5% [£ 4.403.407.201 >200.000=c350.000 11.954 5.4% [£ 2.676.03.926 >250.000=c300.000 5.958 2.7% [£ 1.616.731.661 >300.000=c350.000 3.221 1.4% [£ 1.037.424.667 >350.000 3.221 1.4% [£ 1.037.424.667 >450.000 1.852 0.8% [£ 688.881.794 >400.000 1.852 0.8% [£ 685.551 >450.000 836 0.4% [£ 857.47.524					4.7%
>75:000=100.000 31:881 14:3% E 2.779.763.799 >700.000=210.000 49.282 21:6% E 5.917.203.850 >150:000=200.000 25:653 11:5% E 4.403.407.201 >200:000=250:000 11:954 5.4% E 2.645.003.926 >250:000=300.000 5:958 2.7% E 1.616.731.661 >300:000=350.000 3.221 1.4% E 1.034.724.667 >350:000=400.000 1.852 0.6% E 6881.794 >400:000=450.000 1.163 0.5% E 491.085.551 >400:000=450.000 836 0.4% E 5.951				£ 2,137,695,413	8.7%
5100.000c=ri50.000 48,282 21.6% E 5,917,203.860 5150.000c=200,000 25,653 11.5% E 4,403,407,201 5200,000c=3200,000 11,954 5,4% E 2,64,603,926 5250,000c=300,000 5,958 2.7% E 1,167,731,661 5300,000c=300,000 3,221 1,4% E 1,047,24667 5300,000c=300,000 3,221 1,4% E 1,047,24667 5300,000c=400,000 1,852 0.8% E 688,881,794 >400,000c=400,000 1,163 0.5% 491,065,951 >450,000c=500,000 836 0,4% E 395,747,524					11.3%
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2200,000 11,954 5.4% E 2,645,003.266 >250,000 5,958 2.7% E 1,616,731,661 >300,000 3,221 1.4% E 1,034,724,667 >3350,000 3,221 1.4% E 1,034,724,667 >3450,000 1,852 0.8% E 688,881,734 >400,000 1,163 0.5% E 491,085,951 >450,000 836 0.4% E 367,474,524					17.9%
>2550,000c=300,000 5,958 2.7% [£ 1,616,731.661 >300,000c=350,000 3,221 1,4% [£ 1,034,724.667 >350,000c=350,000 1,852 0.6% [£ 686,881,794 >400,000c=450,000 1,852 0.6% [£ 686,881,794 >400,000c=450,000 1,163 0.5% [£ 491,085,951 >450,000c=450,000 836 0.4% [£ 95,747,524					10.8%
>300,000 3.221 1.4% € 1,034,724,667 >350,000 ==400,000 1.852 0.6% € 688,881,794 >400,000 ==50,000 1.163 0.5% € 491,085,951 >450,000 ==500,000 836 0.4% € 365,747,524					6.6%
335.000c=#00.000 1.852 0.8% E 688.881.794 >400.000c=#50.000 1,163 0.5% E 491.085.951 >450.000 8365 0.4% E 395.747.524	0,000				4.2%
>450,000<=500,000 836 0.4% £ 395,747,524	0,000	1,852		£ 688,881,794	2.8%
					2.0%
					1.6%
		810	0.4%	£ 435,813,735	1.8%
>600,000<=700,000 358 0.2% £ 230,485,908					0.9%
>700,000<=800,000 204 0.1% £ 151,805,753					0.6%
>800,000<=900,000 127 0.1% £ 106,707,239					0.4%
>900,000<=1,000,000 67 0.0% £ 63,093,581	00,000				0.3%
9 0.0% £ 9.015.437					0.0%
Total 223,515 100.0% £ 24,610,953,734		223,515	100.0%	£ 24,610,953,734	100.0%



Regional distribution	Number	% of total number	Amount (GBP)	% of total amount
East Anglia	8.400		£ 862.490.475	3.5%
East Anglia East Midlands	8,400	3.6%		3.5%
London	14,732	4.7%		4.0%
North	8,422		£ 2,651,433,720 £ 644,477,626	2.6%
North West	24.822		£ 2.096.427.470	2.0%
Northern Ireland	14,716		£ 1,141,733,209	4.6%
Outer Metro	23.208		£ 1,141,733,209 £ 3,463,119,260	4.0%
South East	45,146		£ 5,996,678,548	24.4%
South East South West		20.2%		
	18,396			8.5%
Scotland	17,056 9,404	7.6%		5.7%
Wales West Midlands				
	13,699	6.1%	£ 1,283,881,080 £ 1,232,774,498	5.2%
Yorkshire Total	14,915			5.0%
Total	223,515	100.0%	£ 24,610,953,734	100.0%
Repayment type	Number	% of total number	Amount (GBP)	% of total amount
Capital repayment	128,983	57.7%	£ 11,621,265,664	47.2%
Part-and-part	16,131	7.2%	£ 2,090,748,133	8.5%
Interest-only	45,764	20.5%	£ 6,374,514,443	25.9%
Offset	32,637	14.6%	£ 4,524,425,495	18.4%
Total	223,515	100.0%	£ 24,610,953,734	100.0%
Seasoning ⁽¹⁵⁾	Number	% of total number	Amount (GBP)	% of total amount
0<=12 months	12.727	5.7%	£ 1,941,339,218	7.9%
>12<=24 months	23,382	10.5%	£ 3,250,856,846	13.2%
>24<=36 months	10,344	4.6%	£ 1,178,705,067	4.8%
>36<=48 months	13.752	6.2%	£ 1.562.438.877	6.4%
>48<=60 months	20.678	9.3%	£ 2.291.813.414	9.3%
>60<=72 months	20.167	9.0%	£ 2,174,079,518	8.8%
>72<=84 months	38,828	17.4%	£ 5,297,828,441	21.5%
>84<=96 months	17.658	7.9%	£ 2,083,707,311	8.5%
>96<=108 months	16.594	7.4%	£ 1,605,826,466	6.5%
>108<=120 months	14,263	6.4%	£ 1,093,960,903	4.5%
>120<=150 months	29,288	13.1%	£ 1,818,922,668	7.4%
>150<=180 months	4.941	2.2%	£ 272,570,553	1.1%
>180 months	893	0.4%	£ 38,904,453	0.2%
Total	223.515	100.0%		100.0%
Total	220,010	100.070	2 21,010,000,101	100.070
Interest payment type	Number	% of total number	Amount (GBP)	% of total amount
Fixed	68,836	30.8%		34.5%
SVR	102.307	45.8%		41.4%
Tracker	51.693	23.1%	£ 5,897,390,627	24.0%
Discount SVR or Unknown	679	0.3%		0.1%
Total	223,515	100.0%		100.0%
Loan purpose type	Number	% of total number	Amount (GBP)	% of total amount
Owner-occupied	222,984	99.8%	£ 24,549,992,336	99.8%
Buy-to-let	0		÷ 3	0.0%
Second home	531		£ 60,961,398	0.3%
		100.0%	24,610,953,734	100.0%
Total	223,515	100.078		
Income verification type	Number	% of total number	Amount (GBP)	% of total amount
Income verification type Fully verified	Number 133,484	% of total number 59.7%	Amount (GBP) £ 14,213,684,787	57.8%
Total Income verification type Fully verified Fast-track	Number 133,484 90,031	% of total number 59.7% 40.3%	Amount (GBP) £ 14,213,684,787 £ 10,397,268,948	57.8% 42.3%
Income verification type Fully verified	Number 133,484	% of total number 59.7% 40.3%	Amount (GBP) £ 14,213,684,787 £ 10,397,268,948 £ -	57.8%

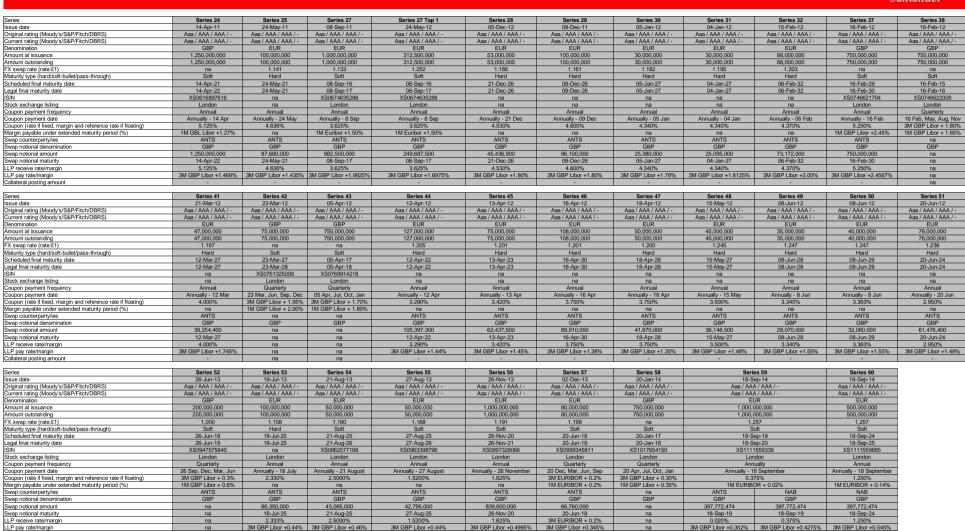


Remaining term of loan	Number	% of total number	Amount (GBP)	% of total amount
0<=30 months	11,054	5.0%	£ 497,047,806	2.0%
>30<=60 months	16,012	7.2%	£ 1,034,826,977	4.2%
>60<=120 months	38,181	17.1%	£ 3,035,151,949	12.3%
>120<=180 months	51,585	23.1%	£ 5,451,465,797	22.2%
>180<=240 months	51,972	23.3%	£ 6,874,316,569	27.9%
>240<=300 months	29,767	13.3%	£ 4,297,379,329	17.5%
>300<=360 months	15,987	7.2%	£ 2,169,267,777	8.8%
>360 months	8,957	4.0%	£ 1,251,497,531	5.1%
Total	223,515	100.0%	£ 24,610,953,734	100.0%
Employment status ⁽¹⁶⁾	Number	% of total number	Amount (GBP)	% of total amount
Employed	131,380	58.8%	£ 14,848,623,380	60.3%
Self-employed	35,902	16.1%	£ 5,291,504,270	21.5%
Unemployed	52	0.0%	£ 2,338,079	0.0%
Retired	4,824	2.2%	£ 301,781,115	1.2%
Guarantor	0	0.0%	£ -	0.0%
Other ⁽¹⁷⁾	51,357	23.0%		16.9%
Total	223,515	100.0%	£ 24,610,953,734	100.0%

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

Series	Series 1	Series 1 Tap 1	Series 1 Tap 2	Series 1 Tap 3	Series 3	Series 3 Tap 1	Series 3 Tap 2	Series 3 Tap 3	Series 11	Series 11 Tap 1	Series 17
Issue date	08-Jun-05	26-Apr-10	23-Jun-10	17-Jun-11	12-Apr-06	07-Feb-11	27-Jan-12	27-Mar-12	14-Oct-09	14-Jan-11	05-Oct-10
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 (Moddy's/S&P/Fitch/DBRS)	Ada / 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	EUR	EUR
Amount at issuance	2.000.000.000	250.000.000	600.000.000	525.000.000	1.500.000.000	250.000.000	250.000.000	600.000.000	1.750.000.000	606.060.000	1.250.000.000
				525,000,000							
Amount outstanding	2,000,000,000	250,000,000	600,000,000 1,202	1,127	1,500,000,000	250,000,000	250,000,000	600,000,000 1.201	1,750,000,000	606,060,000 1,190	1,250,000,000
FX swap rate (rate:£1)	1.453 Soft	1.149	1.202 Soft		1.429 Soft	1.162	1.197 Soft		1.083 Soft		1.174
Maturity type (hard/soft-bullet/pass-through)		Soft		Soft	12-Apr-21	Soft 12-Apr-21		Soft	50π 14-Oct-16	Soft 14-Oct-16	Soft 05-Oct-17
Scheduled final maturity date	08-Jun-15	08-Jun-15	08-Jun-15	08-Jun-15			12-Apr-21	12-Apr-21			
Legal final maturity date	08-Jun-16	08-Jun-16	08-Jun-16	08-Jun-16	12-Apr-22	12-Apr-22	12-Apr-22	12-Apr-22	14-Oct-17	14-Oct-17	05-Oct-18
ISIN	XS0220989692	XS0220989692	XS0220989692	XS0220989692	XS0250729109	XS0250729109	XS0250729109	XS0250729109	XS0457688215	XS0457688215	XS0546057570
Stock exchange listing	London	London	London	London	London	London	London	London	London	London	London
Coupon payment frequency	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual
Coupon payment date	Annually - 8 Jun	Annually - 8 Jun	Annually - 8 Jun	Annually - 8 Jun	Annually - 12 Apr	Annually - 12 Apr	Annually - 12 Apr	Annually - 12 Apr	Annually - 14 Oct	Annually - 14 Oct	Annually - 5 Oct
Coupon (rate if fixed, margin and reference rate if floating)	3.375%	3.375%	3.375%	3.375%	4.250%	4.250%	4.250%	4.250%	3.625%	3.625%	3.625%
Margin payable under extended maturity period (%)	1M Euribor +0.10%	1M Euribor +0.10%	1M Euribor +0.10%	1M Euribor +0.10%	1M Euribor +0.11%	1M Euribor +1.56%	1M Euribor +0.11%	1M Euribor +0.11%	1M Euribor +0.65%	1M Euribor +0.65%	1M Euribor +1.40%
Swap counterparty/ies	Barclays / DB / Citi	ANTS	ANTS	ANTS	Barclays / BNPP / RBS	ANTS	ANTS	ANTS	ANTS	ANTS	ANTS
Swap notional denomination	GBP	GBP	GBP	GBP	GBP	GBP	GBP	GBP	GBP	GBP	GBP
Swap notional amount	1,376,000,000	217,625,000	499,080,000	465,937,500	1,049,415,000	215,125,000	208,875,000	499,536,000	1,616,125,000	509,351,006	1,064,375,000
Swap notional maturity	08-Jun-16	08-Jun-16	08-Jun-16	08-Jun-16	12-Apr-22	12-Apr-22	12-Apr-22	12-Apr-22	14-Oct-17	14-Oct-17	05-Oct-18
LLP receive rate/margin	3.375%	3.375%	3.375%	3.375%	4.250%	4.250%	4.250%	4.250%	3.625%	3.625%	3.625%
LLP pay rate/margin	3M GBP Libor +0.0945%	3M GBP Libor +1.07135%	3M GBP Libor +1.31%	3M GBP Libor +1.335%	3M GBP Libor +0.0487%	3M GBP Libor +1.8875%	3M GBP Libor +2.551%	3M GBP Libor +1.8091%	3M GBP Libor +0.7425%	3M GBP Libor +1.72%	3M GBP Libor +1.7253%
Collateral posting amount	-	-	-	-	-	-	-	-	-	-	-
	-						*				
Series	Series 17 Tap 1	Series 17 Tap 2	Series 18	Series 19	Series 20	Series 21	Series 22	Series 22 Tap 1	Series 22 Tap 2	Series 22 Tap 3	Series 23
Issue date	27-Feb-12	24-May-12	18-Nov-10	18-Nov-10	07-Dec-10	14-Jan-11	24-Jan-11	20-Apr-11	27-Mar-12	24-May-12	28-Feb-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/-
Current rating (woody s/sar/ritch/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 / -	
Denomination	Aaa / AAA / AAA / - EUR	EUR	Aaa / AAA / AAA / - EUR	Aaa / AAA / AAA / - EUR	Aaa / AAA / AAA / - NOK	Aaa / AAA / AAA / - EUR	Aaa / AAA / AAA / - EUR	EUR	Aaa / AAA / AAA / - EUR	Aaa / AAA / AAA / - EUR	GBP
		EUR 320,000,000	EUR 100,000,000	EUR 125,000,000		EUR 100,000,000	EUR 750,000,000	EUR 350,000,000	EUR 300,000,000	EUR 117,500,000	GBP 1,000,000,000
Denomination	EUR 500,000,000 500,000,000	EUR	EUR	EUR 125,000,000 125,000,000	NOK	EUR 100,000,000 100,000,000	EUR	EUR	EUR	EUR	GBP
Denomination Amount at issuance	EUR 500,000,000	EUR 320,000,000	EUR 100,000,000	EUR 125,000,000	NOK 1,600,000,000	EUR 100,000,000	EUR 750,000,000	EUR 350,000,000	EUR 300,000,000	EUR 117,500,000	GBP 1,000,000,000
Denomination Amount at issuance Amount outstanding	EUR 500,000,000 500,000,000	EUR 320,000,000 320,000,000	EUR 100,000,000 100,000,000 1.160 Hard	EUR 125,000,000 125,000,000	NOK 1,600,000,000 1,600,000,000 9.563 Soft	EUR 100,000,000 100,000,000	EUR 750,000,000 750,000,000	EUR 350,000,000 350,000,000	EUR 300,000,000 300,000,000	EUR 117,500,000 117,500,000	GBP 1,000,000,000 1,000,000,000
Denomination Amount at issuance Amount outstanding FX swap rate (rate:£1)	EUR 500,000,000 500,000,000 1.200	EUR 320,000,000 320,000,000 1.252	EUR 100,000,000 100,000,000 1.160	EUR 125,000,000 125,000,000 1.160	NOK 1,600,000,000 1,600,000,000 9.563	EUR 100,000,000 100,000,000 1.183	EUR 750,000,000 750,000,000 1.196	EUR 350,000,000 350,000,000 1.121	EUR 300,000,000 300,000,000 1.198	EUR 117,500,000 117,500,000 1.252	GBP 1,000,000,000 1,000,000,000 na
Denomination Amount at issuance Amount outstanding FX swap rate (rate:1) Maturity type (hard/soft-bullet/pass-through)	EUR 500,000,000 500,000,000 1.200 Soft	EUR 320,000,000 320,000,000 1.252 Soft	EUR 100,000,000 100,000,000 1.160 Hard	EUR 125,000,000 125,000,000 1.160 Hard	NOK 1,600,000,000 1,600,000,000 9.563 Soft	EUR 100,000,000 100,000,000 1.183 Hard	EUR 750,000,000 750,000,000 1.196 Soft	EUR 350,000,000 350,000,000 1.121 Soft	EUR 300,000,000 300,000,000 1.198 Soft	EUR 117,500,000 117,500,000 1.252 Soft	GBP 1,000,000,000 1,000,000,000 na Soft
Denomination Amount outstanding FX swap rate (rate:£1) Maturity type (hard/soft-bullet/pass-through) Scheduled final maturity date	EUR 500,000,000 500,000,000 1.200 Soft 05-Oct-17	EUR 320,000,000 320,000,000 1.252 Soft 05-Oct-17	EUR 100,000,000 100,000,000 1.160 Hard 18-Nov-25	EUR 125,000,000 125,000,000 1.160 Hard 18-Nov-30	NOK 1,600,000,000 9.563 Soft 07-Dec-20	EUR 100,000,000 100,000,000 1.183 Hard 15-Jan-24	EUR 750,000,000 750,000,000 1.196 Soft 24-Jan-18	EUR 350,000,000 350,000,000 1.121 Soft 24-Jan-18	EUR 300,000,000 300,000,000 1.198 Soft 24-Jan-18	EUR 117,500,000 117,500,000 1.252 Soft 24-Jan-18	GBP 1,000,000,000 1,000,000 na Soft 02-Mar-26
Denomination Amount outstanding FX swap rate (rate:£1) Maturity type (hard/soft-bullet/pass-through) Scheduled final maturity date	EUR 500,000,000 500,000,000 1.200 Soft 05-Oct-17 05-Oct-18	EUR 320,000,000 320,000,000 1.252 Soft 05-Oct-17 05-Oct-18	EUR 100,000,000 100,000,000 1.160 Hard 18-Nov-25 18-Nov-25	EUR 125,000,000 125,000,000 1.160 Hard 18-Nov-30 18-Nov-30	NOK 1,600,000,000 1,600,000,000 9.563 Soft 07-Dec-20 07-Dec-21	EUR 100,000,000 100,000,000 1.183 Hard 15-Jan-24 15-Jan-24	EUR 750,000,000 750,000,000 1.196 Soft 24-Jan-18 24-Jan-19	EUR 350,000,000 1.121 Soft 24-Jan-18 24-Jan-19	EUR 300,000,000 300,000,000 1.198 Soft 24-Jan-18 24-Jan-19	EUR 117,500,000 117,500,000 1.252 Soft 24-Jan-18 24-Jan-19	GBP 1,000,000,000 1,000,000 na Soft 02-Mar-26 02-Mar-27
Denomination Amount outstanding FX swap rate (rate £1) Maturity type (hard/soft-bullet/pass-through) Scheduled final maturity date Legal final maturity date Legal final maturity date ISIN Stock exchange listing	EUR 500,000,000 500,000,000 1.200 Soft 05-Oct-17 05-Oct-18 XS0546057570	EUR 320,000,000 320,000,000 1.252 Soft 05-Oct-17 05-Oct-18 XS0546057570	EUR 100,000,000 100,000,000 1.160 Hard 18-Nov-25 18-Nov-25 na	EUR 125,000,000 125,000,000 1.160 Hard 18-Nov-30 18-Nov-30 na	NOK 1,600,000,000 1,600,000,000 9,563 Soft 07-Dec-20 07-Dec-21 XS0563569325	EUR 100,000,000 100,000,000 1.183 Hard 15-Jan-24 15-Jan-24 na	EUR 750,000,000 750,000,000 1.196 Soft 24-Jan-18 24-Jan-19 XS0582479522	EUR 350,000,000 350,000,000 1.121 Soft 24-Jan-18 24-Jan-19 XS0582479522	EUR 300,000,000 300,000,000 1.198 Soft 24-Jan-18 24-Jan-19 XS0582479522	EUR 117,500,000 117,500,000 1.252 Soft 24-Jan-18 24-Jan-19 XS0582479522	GBP 1,000,000,000 1,000,000 na Soft 02-Mar-26 02-Mar-27 XS0596191360
Denomination Amount outstanding FX swap rate (rate:1) Maturity type (nardsoft-bullet/pass-through) Scheduled final maturity date Legal final maturity date ISIN Stock exchange listing Coupon payment frequency	EUR 500,000,000 500,000,000 1.200 Soft 05-Oct-17 05-Oct-17 05-Oct-18 XS0546057570 London	EUR 320,000,000 320,000,000 1,252 Soft 05-Oct-17 05-Oct-18 XS0546057570 London	EUR 100,000,000 1.160 Hard 18-Nov-25 18-Nov-25 na na Annual	EUR 125,000,000 125,000,000 Hard 18-Nov-30 18-Nov-30 na na Annual	NOK 1,600,000,000 1,600,000,000 9,563 Soft 07-Dec-20 07-Dec-21 XS0563569325 London	EUR 100,000,000 100,000,000 1.183 Hard 15-Jan-24 15-Jan-24 na na Annual	EUR 750,000,000 750,000,000 1,196 Soft 24-Jan-18 24-Jan-19 XS0582479522 London Annual	EUR 350,000,000 350,000,000 1.121 Soft 24-Jan-18 24-Jan-19 XS0582479522 London Annual	EUR 300,000,000 300,000,000 1.198 Soft 24-Jan-18 24-Jan-19 XS0582479522 London	EUR 117,500,000 117,500,000 1.252 Soft 24-Jan-18 24-Jan-18 XS0582479522 London	GBP 1,000,000,000 1,000,000,000 na Soft 02-Mar-26 02-Mar-27 XS0596191360 London
Denomination Amount outstanding FX swap rate (rate £1) Maturity type (hard/soft-bullet/pass-through) Scheduled final maturity date Legal final maturity date Legal final maturity date ISIN Stock exchange listing	EUR 500,000,000 500,000,000 1,200 05-0ct-17 05-0ct-18 XS0546057570 London Annual	EUR 320,000,000 1.252 Soft 05-Oct-17 05-Oct-18 XS0546057570 London Annual	EUR 100,000,000 100,000,000 1.160 Hard 18-Nov-25 18-Nov-25 na na	EUR 125,000,000 125,000,000 1.160 Hard 18-Nov-30 18-Nov-30 na na	NOK 1,600,000,000 1,600,000,000 9,563 Soft 07-Dec-20 07-Dec-21 XS0563569325 London Annual	EUR 100,000,000 100,000,000 1.183 Hard 15-Jan-24 15-Jan-24 na na	EUR 750,000,000 750,000,000 1.196 Soft 24-Jan-18 24-Jan-18 XS0582479522 London	EUR 350,000,000 350,000,000 1.121 Soft 24-Jan-18 24-Jan-19 XS0582479522 London	EUR 300,000,000 300,000,000 1,198 Soft 24-Jan-18 24-Jan-19 XS0582479522 London Annual	EUR 117,500,000 117,500,000 1.252 Soft 24-Jan-18 24-Jan-19 XS0582479522 London Annual	GBP 1,000,000,000 1,000,000,000 na Soft 02-Mar-27 XS0596191360 London Annual
Denomination Amount outstanding FX swap rate (rate £1) Maturity type (hard/soft-bullet/pass-through) Scheduled final maturity date Legal final maturity date Legal final maturity date Legal final maturity date Sitock exchange listing Coupon payment fraguency Coupon payment date	EUR 500,000,000 500,000,000 1.200 Soft 05-Oct-17 05-Oct-18 XS0546057570 London Annual Annualy - 5 Oct	EUR 320,000,000 320,000,000 1.252 Soft 05-Oct-17 05-Oct-18 X:05460675770 London Annual Annualy - 5 Oct	EUR 100.000.000 100.000.000 Hard 18-Nov-25 18-Nov-25 na na Annual Annual Annual	EUR 125.000.000 125.000.000 1460 Hard 18-Nov-30 18-Nov-30 na na Annual Annual - 18 Nov	NOK 1,600,000,000 9,563 Soft 07-Dec-20 07-Dec-21 XS0653569325 London Annual Annual - 7 Dec	EUR 100,000,000 100,000,000 1.183 Hard 15-Jan-24 15-Jan-24 na Annual Annual Annual	EUR 750,000,000 750,000,000 1.196 Soft 24-Jan-18 24-Jan-19 XS0582479522 London Annual Annualy - 24 Jan	EUR 350,000,000 350,000,000 1.121 Soft 24-Jan-18 24-Jan-19 XS082479522 London Annual Annualy - 24 Jan	EUR 300,000,000 1,198 Soft 24-Jan-18 24-Jan-19 X0582479522 London Annual Annualy - 24 Jan	EUR 117,500,000 117,500,000 1.252 Soft 24-Jan-18 24-Jan-19 XS0582479522 London Annual Annualy - 24 Jan	GBP 1,000,000,000 1,000,000,000 Nat Soft 02-Mar-26 02-Mar-27 XS0596191360 London Annual Annualy - 2 Mar
Denomination Amount at issuance Amount outstanding FX swap rate (rate:£1) Maturty type (hard/soft-bullet/pass-through) Scheduled final maturity date Legal final maturity date 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 (%)	EUR 500,000,000 500,000,000 500,000,000 5oft 05-Oct-17 05-Oct-18 X30546057570 London Annual Annualy - 5 Oct 3.625%	EUR 320,000,000 320,000,000 1.252 Soft 05-Oct-17 05-Oct-18 XS0546057570 London Annual Annual Annualy - 5 Oct 3.625%	EUR 100.000.000 100.000.000 1.160 Hard 18-Nov-25 na na Annual Annual Annualy - 18 Nov 4.125% na	EUR 125.000.000 125.000.000 1460 Hard 18-Nov-30 18-Nov-30 na na Annual - 18 Nov 4.250% na	NOK 1,600,000,000 1,600,000,000 9,563 Soft 07-Dec-20 07-Dec-21 XS0663569325 London Annual Annual - 7 Dec 5,425% 11 M Libor +1.3%	EUR 100.000.000 1.183 Hard 15-Jan-24 15-Jan-24 na na Annual Annual 4.625% na	EUR 750.000,000 750.000,000 750.000,000 24-Jan-18 24-Jan-18 24-Jan-19 XS0582479522 London Annual - 24 Jan 4.375% 11 M Euribor +1.50%	EUR 350,000,000 350,000,000 350,000,000 350,000,000 24-Jan-18 24-Jan-28 25-Jan-28	EUR 300,000,000 300,000,000 44-Jan-18 24-Jan-18 24-Jan-19 X80682479522 London Annual Annualy -24 Jan 4.375%	EUR 117,500,000 117,500,000 1252 Soft 24-Jan-19 XS0652479522 London Annual Annualy -24 Jan 4.375%	GBP 1,000,000,000 1,000,000,000 3 Soft 02-Mar-26 02-Mar-27 XS0596191360 London Annual Annual Annual Annual M GBL Libor +1.58%
Denomination Amount at issuance Amount outstanding FX swap rate (rate:1) Maturity type (indrison-thoulet/pass-through) Scheduled final maturity date Legal final maturity date Legal final maturity date Legal final maturity date (SIN Stock exchange listing Coupon payment fate Coupon payment date Coupon payment date Coupon payment date Coupon payment date Margin payable under extended maturity period (%)	EUR 500,000,000 500,000,000 1.200 Soft 05-Oct-17 05-Oct-18 XS0546057570 London Annual Annual 25%	EUR 320,000,000 320,000,000 1.252 Soft 05-Oct.17 05-Oct.18 XS0546057570 London Annual Annual 25%	EUR 100,000,000 100,000,000 Hard 18-Nov-25 18-Nov-25 na na Annual Annualy - 18 Nov 4,125%	EUR 125,000,000 125,000,000 1.160 Hard 18-Nov-30 18-Nov-30 na Annual Annual Annual Annual Annual Annual Annual	NOK 1,600,000,000 1,600,000,000 9,563 Soft 07-Dec-20 07-Dec-21 XS0563569325 London Annual Annual 255,425%	EUR 100,000,000 100,000,000 1.183 Hard 15-Jan-24 15-Jan-24 na na Annual Annual - 15 Jan 4.625%	EUR 750,000,000 750,000,000 1.196 Soft 24-Jan-18 24-Jan-19 XS0582479522 London Annualy - 24 Jan 4.375%	EUR 350,000,000 350,000,000 1.121 Soft 24-Jan-18 24-Jan-19 XS0582479522 London Annualy - 24 Jan 4.375%	EUR 300,000,000 300,000,000 1,198 Soft 24-Jan-18 24-Jan-19 XS0582479522 London Annualy - 24 Jan 4.375%	EUR 117,500,000 117,500,000 1.252 Soft 24-Jan-18 24-Jan-19 XS0582479522 London Annualy - 24 Jan 4.375%	GBP 1,000,000,000 1,000,000,000 na Soft 02-Mar-26 02-Mar-27 XS0596191360 London Annually - 2 Mar 5,750%
Denomination Amount at issuance Amount outstanding FX swap rate (rate: £1) Maturity type (hard/soft-bullet/pass-through) Scheduled final maturity date Legal final maturity date Legal final maturity date Legal final maturity date Sitok exchange listing Coupon payment fraguency Coupon payment fate Coupon payment date Coupon (rate If fixed, margin and reference rate if floating) Margin payable under extended maturity period (%) Swap notional denomination	EUR 500,000,000 500,000,000 500,000,000 5oft 05-Oct-17 05-Oct-18 XS0546057570 London Annual Annualy - 5 Oct 3.625% ANTS GBP	EUR 320,000,000 320,000,000 320,000,000 500 500 65-Oct-17 65-Oct-17 65-Oct-17 65-Oct-17 65-Oct-17 105-Oct-17 1	EUR 100,000,000 100,000,000 Hard 18-Nov-25 18-Nov-25 18-Nov-25 na Annual Annual Annual Annual Annual GBP	EUR 125.000.000 125.000.000 1.160 Hard 18-Nov-30 18-Nov-30 na Annual Annual - 18 Nov 4.250% na ANTS GBP	NOK 1.600.000,000 1.600.000,000 9.563 Soft 07-Dec-21 XS0663569325 London Annual - 7 Dec 5.422% 1M Libor +1.3% ANTS GBP	EUR 100.000.000 1100.000.000 115-Jan-24 15-Jan-24 na na Annual Annual 4.625% na ANTS GBP	EUR 750,000,000 750,000,000 750,000,000 750,000,000 24-Jan-18 24-Jan-18 24-Jan-19 XS0582479522 London Annual Annual - 24 Jan 4.375% ANTS GBP	EUR 350,000,000 350,000,000 350,000,000 350,000,000 24-Jan-18	EUR 300,000,000 300,000,000 300,000,000 24-Jan-18 24-Jan-18 24-Jan-19 X80682479522 London Annually-24 Jan 4.375% IN Euribor +1.50% ANTS GBP	EUR 117,500,000 117,500,000 117,500,000 1252 Soft 24-Jan-19 XS0562479522 London Annualy-24 Jan 4.375% ANTS GBP	GBP 1,000,000,000 ra Soft 02-Mar-26 02-Mar-27 XS0596191360 London Annual Annual Annual Annual Annual GBP
Denomination Amount at issuance Amount outstanding FX swap rate (rate:E1) Maturty type (indisoft-bullet/pass-through) Scheduled final maturity date Legal final maturity date Legal final maturity date Legal final maturity date Sitock exchange listing Coupon payment frequency Coupon payment frequency Coupon payment date Coupon payment date Coupon payment date Swap counterparty/ies Swap counterparty/ies Swap oncional denomination	EUR 500,000,000 500,000,000 1.200 Soft 05-Oct-17 05-Oct-18 XS0546057570 London Annual Annualy - 5 Oct 3.625% 1M Euribor +1.40% ANTS GBP 416,500,000	EUR 320,000,000 1.252 Solt 05-Oct-17 05-Oct-17 05-Oct-18 X30546057570 London Annual Annual Annual S. 5 Oct 3.625% 1M Euribor +1.40% ANTS GBP 255,510,400	EUR 100,000,000 1.160 Hard 18-Nov-25 na na Annualy - 18 Nov 4.125% na ANTS GBP 86,220,000	EUR 125.000.000 125.000.000 1.160 Hard 18-Nov-30 18-Nov-30 na na Annual Annual 4.250% na ANTS GBP 107.775.000	NOK 1.600.000,000 1.600,000,000 9.563 Soft 07-Dec-20 07-Dec-21 XS0563569325 London Annual Annualy - 7 Dec 5.425% 1M Lbor +1.3% ANTS GBP 167,311,513	EUR 100,000,000 1.183 Hard 15-Jan-24 15-Jan-24 na na Annual Annual 4.625% na ANTS GBP 84,500,000	EUR 750.000.000 750.000.000 1.196 Soft 24-Jan-18 24-Jan-18 24-Jan-19 XS0582479522 London Annual Annual 24-Jan-19 XS0582479522 London Annual 4.375% 1M Euribor +1.50% ANTS GBP 627.000.000	EUR 350,000,000 360,000,000 1.121 Soft 24-Jan-18 24-Jan-18 24-Jan-19 XS0582479522 London Annually - 24 Jan 4.375% 11M Euribor +1.50% ANTS GBP 312,130,000	EUR 300,000,000 300,000,000 1.198 Solt 24-Jan-18 24-Jan-19 XS0582479522 London Annually - 24 Jan 4.375% 11M Euribor +1.50% ANTS GBP 250,386,000	EUR 117,500,000 117,500,000 1.252 Soft 24-Jan-18 24-Jan-18 24-Jan-19 XS0582479522 London Annual Annual -24 Jan 4.375% 11M Euribor +1.50% ANTS GBP 93,886,025	GBP 1.000.000.000 1.000.000.000 na Soft 02-Mar-28 02-Mar-27 XS0596191360 London Annual Annual Annual Annual Annual CBL Libor +1.58% ANTS GBP 1.000.000.000
Denomination Amount at issuance Amount outstanding FX swap rate (rate: £1) Maturity type (hard/soft-bullet/pass-through) Scheduled final maturity date Legal final maturity date Legal final maturity date Sitok exchange listing Coupon payment frequency Coupon payment fate 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	EUR 500,000,000 500,000,000 500,000,000 Soft 06-Oct-18 06-Oct-18 XS0546057570 London Annually - 5 Oct 3.625% ANTS GBP 416,500,000 05-Oct-18	EUR 320,000,000 320,000,000 320,000,000 525 525 66-Oct-17 05-Oct-18 X50546057570 London Annualy - 5 Oct 3,625% M Euribor +1.40% ANTS GBP 255,510,400 05-Oct-18	EUR 100,000,000 100,000,000 Hard 18-Nov-25 na na Annual Annual Annual Annual Annual GBP 86,220,000 18-Nov-25	EUR 125.000.000 125.000.000 1.160 Hard 18-Nov-30 18-Nov-30 na Annual Annualy - 18 Nov 4.250% na ANTS GBP 107.775.000 18-Nov-30	NOK 1,600,000,000 1,600,000,000 9,563 9,563 07-Dec-21 07-Dec-21 07-Dec-21 07-Dec-21 London Annually - 7 Dec 5,425% MITS GBP 167,311,513 07-Dec-21	EUR 100,000,000 110,000,000 115-Jan-24 115-Jan-24 115-Jan-24 na Annual Annualy - 15 Jan 4.625% na ANTS GBP 84,500,000 115-Jan-24	EUR 750,000,000 750,000,000 750,000,000 750,000,000 750,000,000 24-Jan-19 24-Jan-19 24-Jan-19 24-Jan-19 24-Jan-19 24-Jan-19 24-Jan-19 27,000,000 24-Jan-19	EUR 350,000,000 350,000,000 350,000,000 350,000,000 24-Jan-18 24-Jan-18 24-Jan-19 X80562479522 London Annualy-24 Jan 4.375% ANTS GBP 312,130,000 24-Jan-19	EUR 300,000,000 300,000,000 300,000,000 24-Jan-19 24-Jan-19 24-Jan-19 X80682479522 London Annual 4.375% ANTS GBP 250,386,000 24-Jan-19	EUR 117,500,000 117,500,000 1252 Soft 24-Jan-19 24-Jan-19 XS0562479522 London Annualy - 24 Jan 4.375% ANTS GBP 93,886,025 24-Jan-19	GBP 1.000.000.000 1.000.000 1.000.000 1.000.000 1.02-Mar-26 02-Mar-27 X0596/191360 Lordon Annual Annual -2 Mar 5.750% IM GBL Libor +1.58% ANTS GBP 1.000.000.000 02-Mar-27
Denomination Amount at issuance Amount outstanding FX swap rate (rate:£1) Maturity type (hardisoft-bullet/pass-through) Scheduled final maturity date Legal final maturity date Legal final maturity date Legal final maturity date Stock exchange listing Coupon payment frequency Coupon payment date Coupon payment date 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 LP receive rate/margin	EUR 500,000,000 500,000,000 1.200 Soft 05-Oct-17 05-Oct-18 XS0546057570 London Annual Annual Annual Annual 40% ANTS GBP 416,500,000 05-Oct-18 3.825%	EUR 320,000,000 1.252 Soft 05-Oct-17 05-Oct-17 05-Oct-18 XS0546057570 London Annual Annual - 5 Oct 3.625% (M Euripor +1.40% ANTS GBP 255,510,400 05-Oct-18 3.625%	EUR 100.000,000 100.000,000 1.160 18-Nov-25 18-Nov-25 na Annual 4.125% na Annual 4.125% GBP 6.220,000 18-Nov-25 4.125%	EUR 125.000.000 125.000.000 1.160 Hard 18-Nov-30 18-Nov-30 na Annual Annual Annual 4250% na ANTS GBP 107.775.000 18-Nov-30 4.250%	NOK 1.600.000,000 1.600.000,000 9.563 Soft 07-Dec-20 07-Dec-21 XS0563569325 London Annual Annual Annual Annual Annual 07-Dec-21 5.42%	EUR 100.000.000 1.1.83 Hard 15-Jan-24 15-Jan-24 na na Anual Anual 4.625% GBP 64.500.000 15-Jan-24 4.625%	EUR 750,000,000 750,000,000 750,000,000 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 24-Jan-19 4.375%	EUR 350,000,000 350,000,000 1.121 Soft 24-Jan-18 24-Jan-19 XS0582479522 London Annual Annual 4.375% 1M Euribor +1.50% ANTS GBP 312,130,000 24-Jan-19 4.375%	EUR 300,000,000 300,000,000 1,198 Sott 24-Jan-18 24-Jan-19 XS0582479522 London Annual Annual 4.375% 1M Euritor +1.50% ANTS GBP 250,386,000 24-Jan-19 4.375%	EUR 117,500,000 117,500,000 1.252 Soft 24-Jan-18 24-Jan-18 24-Jan-19 XS0582479522 London Annual Annual 4.375% 1M Euribor +1.50% ANTS GBP 93,886,025 24-Jan-19 4.375%	GBP 1.000.000.000 1.000.000 na Soft 02-Mar-26 02-Mar-27 XS0596191360 London Annual Annual Annual Annual Annual Annual Annual GBP 1.000.000.000 02-Mar-27 5.75%
Denomination Amount at Issuance Amount outstanding FX swap rate (rate: 1) Marunty type (hard/soft-bullet/pass-through) Scheduled final maturity date Legal final maturity date ESIN Stock exchange listing Coupon payment frequency Coupon payment fate Coupon (rate if fixed, margin and reference rate if floating) Margin payable under extended maturity period (%) Swap notional encomination Swap notional amount Swap notional amount	EUR 500,000,000 500,000,000 1.200 Soft 05-Oct-17 05-Oct-18 XS0546057570 London Annual Annual Annual Annual 40% ANTS GBP 416,500,000 05-Oct-18 3.825%	EUR 320,000,000 320,000,000 320,000,000 525 525 66-Oct-17 05-Oct-18 X50546057570 London Annualy - 5 Oct 3,625% M Euribor +1.40% ANTS GBP 255,510,400 05-Oct-18	EUR 100.000,000 100.000,000 1.160 18-Nov-25 18-Nov-25 na Annual 4.125% na Annual 4.125% GBP 6.220,000 18-Nov-25 4.125%	EUR 125.000.000 125.000.000 1.160 Hard 18-Nov-30 18-Nov-30 na Annual Annualy - 18 Nov 4.250% na ANTS GBP 107.775.000 18-Nov-30	NOK 1,600,000,000 1,600,000,000 9,563 9,563 07-Dec-21 07-Dec-21 07-Dec-21 07-Dec-21 London Annually - 7 Dec 5,425% MITS GBP 167,311,513 07-Dec-21	EUR 100,000,000 110,000,000 115-Jan-24 115-Jan-24 115-Jan-24 na Annual Annualy - 15 Jan 4.625% na ANTS GBP 84,500,000 115-Jan-24	EUR 750,000,000 750,000,000 750,000,000 750,000,000 750,000,000 24-Jan-19 24-Jan-19 24-Jan-19 24-Jan-19 24-Jan-19 24-Jan-19 24-Jan-19 27,000,000 24-Jan-19	EUR 350,000,000 350,000,000 1.121 Soft 24-Jan-18 24-Jan-19 XS0582479522 London Annual Annual 4.375% 1M Euribor +1.50% ANTS GBP 312,130,000 24-Jan-19 4.375%	EUR 300,000,000 300,000,000 300,000,000 24-Jan-19 24-Jan-19 24-Jan-19 X80682479522 London Annual 4.375% ANTS GBP 250,386,000 24-Jan-19	EUR 117,500,000 117,500,000 1.252 Soft 24-Jan-18 24-Jan-18 24-Jan-19 XS0582479522 London Annual Annual 4.375% 1M Euribor +1.50% ANTS GBP 93,886,025 24-Jan-19 4.375%	GBP 1.000.000.000 1.000.000 1.000.000 1.000.000 1.02-Mar-26 02-Mar-27 X0596/191360 Lordon Annual Annual -2 Mar 5.750% IM GBL Libor +1.58% ANTS GBP 1.000.000.000 02-Mar-27

& Santander



Collateral posting amount

& Santander

na



Programme triggers

Event (please list all triggers)	Summary of Event	Trigger (S&P, Moody's, Fitch, DBRS; short-term, long-term)	Trigger breached (yes/no)	Consequence of a trigger breach
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 waterfail) 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 waterfail) 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 does not, within 30 London Business Days, close the LIP Accounts and open replacement accounts what 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 A1+1 if the amounts on deposit in the GIC Account exceed 20% of the stering 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 does not, within 30 London Business Days, close the LIP Accounts and open replacement accounts what 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 A1+1 if the amounts on deposit in the GIC Account exceed 20% of the stering 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+ -="" <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	LT: •/ <a2 td="" •<=""><td>No</td><td>A Member (Santander UK or the Liquidation Member) may make a cash capital contribution to the LLP shall offer to sell Loss in the Portfolic such that the amount credited to the Pre-Matrity Houghly Ledger is equal to the Required Redemption Amount for the relevant Series of Hard Bullet Covered Bonds which mature before or at the same fixed 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-Matrity 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 Covered Bonds.</td></a2>	No	A Member (Santander UK or the Liquidation Member) may make a cash capital contribution to the LLP shall offer to sell Loss in the Portfolic such that the amount credited to the Pre-Matrity Houghly Ledger is equal to the Required Redemption Amount for the relevant Series of Hard Bullet Covered Bonds which mature before or at the same fixed 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-Matrity 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 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		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>Yes (S&P)</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 separetely from the customer files and title deeds of other properties and mortgages which do not form part of the Portfolio.</td></a-1+>	Yes (S&P)	The Servicer shall use reasonable endeavours to ensure that the Customer Files and Title Deeds (unless they relate to dematerialised loans) are located separetely 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 'U" in the Assat 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 'U" in the Assat 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.
interest Rate Swap provider (ANTS) rating triggers	Loss of required rating by the Interest Rate Swap Provider	ST: -/ -/ FT 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 traplacement 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 BBB+ (LT) and for Fitch for loss of F3 (ST) / BBB- (LT). Remedial actions include postin / 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 traplacement 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 BBB+ (LT) and for Fitch for loss of F3 (ST) / BBB- (LT). Remedial actions include postin / 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: «A-1/«P-1/«F1 LT: «A/«A2/«A	No	Requirement to post collateral in accordance with the Credit Support Annex, and use reasonable efforts to (a) transfer to an appropriately rated traplacement 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 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) / BB+ (LT) and a Second Subsequent Rating Event for Fitch exists for loss of F3 (ST) / BB+ (LT). Remedial actions include posting / continuing to post collateral and taking any of the actions outlined at (a) to (c) above.

Programme triggers

Covered Bond Swap Provider rating triggers - Barclays Series 1 only Note: For Fitch, the event is triggered only if coupled with the downgrade or placing on credit watch negative of the then current rating of the Series 1 of Covered Bonds.	Loss of required rating by Barclays Bank pic in respect of Series 1	ST: <a-1 «f1<br="" «p-1="">L1: <a th="" «a+<="" «a1=""><th></th><th>Requirement to post collateral in accordance with the Credit Support Annex and (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. For a Firch downgrade, note that the event is triggered and action needs to be taken <u>only</u> Series 1 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 triggers shown on the left are the first level of triggers for all rating agencies. A subsequent trigger exists for Moody's for loss of P-2 (ST) / A3 (LT) and for S&P for loss of A- (LT). A First Subsequent fraging Event for Fitch exist for loss of P-2 (ST) / A3 (LT) and for S&P for loss of A- (LT). A First Subsequent fraging sources of the sit for loss of P-2 (ST) / BB- (LT) and socond Subsequent Rating Event for Fitch exists for loss of F3 (ST) / BB- (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 2012 S&P rating criteria, Barclays Bank PLC has currently elected "Option 2".</th></a-1>		Requirement to post collateral in accordance with the Credit Support Annex and (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. For a Firch downgrade, note that the event is triggered and action needs to be taken <u>only</u> Series 1 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 triggers shown on the left are the first level of triggers for all rating agencies. A subsequent trigger exists for Moody's for loss of P-2 (ST) / A3 (LT) and for S&P for loss of A- (LT). A First Subsequent fraging Event for Fitch exist for loss of P-2 (ST) / A3 (LT) and for S&P for loss of A- (LT). A First Subsequent fraging sources of the sit for loss of P-2 (ST) / BB- (LT) and socond Subsequent Rating Event for Fitch exists for loss of F3 (ST) / BB- (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 2012 S&P rating criteria, Barclays Bank PLC has currently elected "Option 2".
Covered Bond Swap Provider rating triggers - Barclays Series 3, BNP Paribas, Citibank, Deutsche Bank and RBS 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: 4/++/cP1/cF1 LT: -/ <a1 ca+<="" td=""><td></td><td>Requirement to (a) post collateral in accordance with the Credit Support Annex or (b) transfer to an appropriatel replacement thing party, (c) procure a guarantee from an appropriately reted thir post-post of the such other action as would maintain or restore the ratings of the relevant Covered Bonds. For Fitch or S&P downgrades, 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 Bond's has also been downgraded or placed on or neith watch negative as a result of the downgrade of the Covered Bond's has also been downgraded or shown on the left are the first level of triggers for all rating agencies. A subsequent trigger exists for Moody's for loss of P-2 (ST) / A3 (LT) and for S&P for loss of BBB- (LT). A First Subsequent Rating Event for Fitch exist for loss of P-2 (ST) / A3 (LT) and for S&P for loss of bBB- (LT). A First Subsequent Rating Event for Fitch exist for loss of P-2 (ST) / BB- (LT) and Second Subsequent Rating Event for Fitch exists for loss of P-2 (ST) / BB- (LT) and social subsequent Rating Event for Fitch exist for loss of P-2 (ST) / BB- (LT) and social subsequent Rating Event for Fitch exist for loss of P-3 (ST) / BB- (LT). Remedial actions include posting / continuing to post collateral and taking any of the actions outlined at (b) to (d) above.</td></a1>		Requirement to (a) post collateral in accordance with the Credit Support Annex or (b) transfer to an appropriatel replacement thing party, (c) procure a guarantee from an appropriately reted thir post-post of the such other action as would maintain or restore the ratings of the relevant Covered Bonds. For Fitch or S&P downgrades, 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 Bond's has also been downgraded or placed on or neith watch negative as a result of the downgrade of the Covered Bond's has also been downgraded or shown on the left are the first level of triggers for all rating agencies. A subsequent trigger exists for Moody's for loss of P-2 (ST) / A3 (LT) and for S&P for loss of BBB- (LT). A First Subsequent Rating Event for Fitch exist for loss of P-2 (ST) / A3 (LT) and for S&P for loss of bBB- (LT). A First Subsequent Rating Event for Fitch exist for loss of P-2 (ST) / BB- (LT) and Second Subsequent Rating Event for Fitch exists for loss of P-2 (ST) / BB- (LT) and social subsequent Rating Event for Fitch exist for loss of P-2 (ST) / BB- (LT) and social subsequent Rating Event for Fitch exist for loss of P-3 (ST) / BB- (LT). Remedial actions include posting / continuing to post collateral and taking any of the actions outlined at (b) to (d) above.
	Loss of required rating by National Australia Bank in respect of Series 59 or Series 60	ST: -/-/ <f1 LT: < A/A3/A</f1 		Requirement to post collateral in accordance with the Credit Support Arnex 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 co-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 on the left are the first level of triggers for S&P, Moody's and Fitch. A subsequent trigger exists for S&P for loss of BB8+ (LT), Moody's for loss of Baa1 (LT) and Fitch for loss of BB8- (LT) / F3 (ST). Remedial actions include posting / continuing to post collateral or taking any of the actions utilined at (a) to (c) above. For the purposes of the S&P rating criteria, "Replacement Option 1" 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	Loss of required rating by the Cash Manager or the Issuer	LT: <bbb- <baa3="" <bbb-<="" td=""><td></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->		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></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->		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.

Santander



Non Poting Triggers

Non-Kaling miggers		
		Consequence if Trigger Breached
		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.
	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.
		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.
	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.
		Standard variable rate and other discretionary rates and/or margins will be increased.
	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 more or more full monthly payments. In making an arrears determination, the service calculates as of the date of determination (less the aggregate amount of all authorised underpayments made by such borrower up to such date of determination) and the sum of all payments actually made by that 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 payments made by such borrower up to such date of determination) and the sum of all payments actually made by that 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 payments that have been missed. A borrower that has missed payments that in the aggregate equal or exceeding 2 monthly payments based on the number of equivalent full current monthly payments that have been missed. A borrower that has missed payments that in the aggregate equal or exceeding 2 monthly payments be to go on. An account is treated as being in default if it is 3 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 latest due date are included in the aggregate
Amount / Current Balance (GBP)	In relation to any Lean at any date (the current balance determination date), the aggregate at such date (but avoiding double counting) of: (i) the third 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, (v) all expenses, charges, fees, charges, fees, premium or payment due and owing by the Borrower which have not yet been capitalised, (v) all expenses, charges, fees, charges, fees, premium or payments or payments or 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
Default	Default is defined as a property having been taken into possession.

Footnotes:

(1) There are no minimum rating requirements on the issuer, although its ratings are linked to certain programme triggers - see the Programme Triggers section.

(2) For triagers relating to the swap providers on the cover pool the rating triager disclosed is the next triager point - there may be subsequent triagers and these are detailed in the relevant swap agreement. For triagers relating to the covered bond swaps, see table "Programme Triagers"

(1) 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

(19) The Supplemental Liquidity Reserve is calculated as 5% multiplied by the sterling equivalent of the outstanding covered bonds multiplied by the minimum level of over-collateralisation required (i.e. approximately a factor of 1.15)

(10) 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

(7) 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

(8) 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 il TV--75%, 0.25 for defaulted loans with il TV-57%

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%.

(9) The Constant Default Rate is not applicable to revolving programmes.

(10) Source: Fitch press release "Fitch Affirms Abbey's Covered Bonds at 'AAA'; Outlook Stable, Following Programme Update" dated November 2013

(11) Source: Moody's performance report dated June 2014

(12) 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%).

(13) Data is presented on an account level basis.

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

(11) 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.

(16) Employment status is as at completion date.

(17) This category includes historical accounts where data was not retained on the system.

⁽¹⁸⁾ The nominal level of over collateralisation test includes the principal ledger held within the GIC account as at the calculation date

(19) 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.

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

(21) Values reported as at month end.