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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	Harpreet Singh Chadha, Medium Term Funding, mbf@santander.co.uk
Date of form submission	31 October 2013
Start Date of reporting period	01 October 2013 (Calculation Period start date 05 October 2013)
End Date of reporting period	31 October 2013 (Calculation Period end date 06 November 2013)
Web links - prospectus, transaction documents, loan-	
level data	https://boeportal.co.uk/SantanderUK

Counterparties, Ratings

	Counterparty/ies	F	Fitch		Moody'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)	Abbey National Treasury Services 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	
Servicer(s)	Santander UK plc	<bbb- -<="" td=""><td>A / F1</td><td><baa3 -<="" td=""><td>A2 / P-1</td><td><bb8- -<="" td=""><td>A / A-1</td></bb8-></td></baa3></td></bbb->	A / F1	<baa3 -<="" td=""><td>A2 / P-1</td><td><bb8- -<="" td=""><td>A / A-1</td></bb8-></td></baa3>	A2 / P-1	<bb8- -<="" td=""><td>A / A-1</td></bb8->	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	

Stand-by swap provider(s) on cover pool		
Swap notional amount(s) (GBP) ⁽³⁾	€ 20,	624,745,526
Swap notional maturity/ies		na
LLP receive rate/margin ⁽⁴⁾	L	ibor +1.79%
LLP pay rate/margin ⁽⁴⁾		4.030%
Collateral posting amount(s) (GBP)	€	-
Currency swap provider for Series 1 (EUR)	Barclavs	Bank PLC

Currency swap provider for Series 1 (EUR)	Barclays Bank PLC	Currency swap provider fo
Swap notional amount(s) (EUR)	€ 666,666,667	Swap notional amount(s) (
Swap notional maturity/ies	08-Jun-15	Swap notional maturity/ies
LLP receive rate/margin	3.375%	LLP receive rate/margin
LLP pay rate/margin	Libor +0.0945%	LLP pay rate/margin
Collateral posting amount(s) (EUR)	€ -	Collateral posting amount(
Fitch Current Rating	A / F1	Fitch Current Rating
Moody's Current Rating	A2- / P-1	Moody's Current Rating
S&P Current Rating	A / A-1	S&P Current Rating
Currency swap provider for Series 1 (EUR)	Citibank N.A.	Currency swap provider fo
Swap notional amount(s) (EUR)	€ 666,666,667	Swap notional amount(s) (
Swap notional maturity/ies	08-Jun-15	Swap notional maturity/ies
LLP receive rate/margin ⁽²⁾	3.375%	LLP receive rate/margin
LLP pay rate/margin ⁽²⁾	Libor +0.0945%	LLP pay rate/margin
Collateral posting amount(s) (EUR)	€ 201,650,079	Collateral posting amount
Fitch Current Rating	A / F1	Fitch Current Rating
Moody's Current Rating	A3 / P-2	Moody's Current Rating
S&P Current Rating	A / A-1	S&P Current Rating
		-
Currency swap provider for Series 1 (EUR)	Deutsche Bank AG	Currency swap provider fo
Swap notional amount(s) (EUR)	€ 666,666,667	Swap notional amount(s)
Swap notional maturity/ies	08-Jun-15	Swap notional maturity/ies
LLP receive rate/margin	3.375%	LLP receive rate/margin
LLP pay rate/margin	Libor +0.0945%	LLP pay rate/margin
Collateral posting amount(s) (EUR)	€ 175,778,165	Collateral posting amount
Fitch Current Rating	A+ / F1+	Fitch Current Rating
Moody's Current Rating	A2 / P-1	Moody's Current Rating
S&P Current Rating	A / A-1	S&P Current Rating

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)	€ 227,547,144
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 Ba	nk 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	Lib	or +0.0487%
Collateral posting amount(s) (EUR)	€	92,037,200
Fitch Current Rating		A/F-1
Moody's Current Rating		A3 / P-2
S&P Current Rating		A/A-1
Currency swap provider for Series 3 (EUR)	BI	NP 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	Lib	or +0.0487%
Collateral posting amount(s) (EUR)	€	194,040,047

Accounts, Ledgers

Accounts, Ledgers			
	Value as of 06-11-2013	Value as of 05-10-2013	Targeted Value
	for the reporting period	for the reporting period	l argeted value
Revenue receipts (please disclose all parts of waterfall)			
Revenue Receipts (on the Loans)	£ 73,127,068	£ 70,507,753	na
Other net income (including interest on bank accounts)	£ 629,750	£ 430,372	na
Excess amount released from Reserve Fund	£ -	£ -	na
Premia received from outgoing Swap Provider	£ -	£ -	na
Available Revenue Receipts	£ 73,756,818	£ 70,938,125	na
Senior fees (including Cash Manager, Servicer & Asset	£ 2,160,761	£ 2,095,895	na
Amounts due under interest rate swap	£ 32,078,020	£ 32,871,559	na
Amounts due under cover bond swaps	£ 22,912,061	£ 21,778,493	na
Amounts due under Intercompany Loan	£ 7,157,644	£ 7,099,385	na
Amounts added to Reserve Fund	£ 5,874,048	£ (9,006,382)	na
Deferred Consideration	£ 3,574,284	£ 16,099,175	na
Members' profit	£ -	£ -	na
Total distributed	£ 73,756,818	£ 70,938,125	na
Principal receipts (please disclose all parts of waterfall)			
Principal Receipts (on the Loans)	£ 868,982,871	£ 775,215,126	na
Any other amount standing to credit Principal Ledger	£ 2,536,974,245	£ 1,761,759,119	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	£ 3,405,957,116	£ 2,536,974,245	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	£ -	£ -	na
Capital Distribution	£ -	£ -	na
Total distributed	£ -	£ -	na
Reserve ledger	£ 166,017,969	£ 160,143,920	£ 166,017,969
Revenue ledger	£ -	£ -	na
Principal ledger	£ 3,405,957,116	£ 2,536,974,245	na
Pre-maturity liquidity ledger	na	na	na

Asset Coverage Test

		Value	Description
A	£	17,165,011,224	Adjusted Current Balance
B	£	3,627,520,364	Principal collections not yet applied
C	£	-	Cash Capital Contributions held on Capital Ledger
D	£		Substitution assets
E	£	-	Sales proceeds/Capital Contributions credited to Pre-Maturity Liquidity Ledge
U	£	1,108,888,631	Supplemental Liquidity Reserve ⁽⁵⁾
V	£		Set-off Flexible Plus (offset) ⁽⁶⁾
W	£		Set-off Depositor ⁽⁷⁾
x	£	277,156,210	For redraw capacity
Y	£	228,269	Reward loans
Z	£	-	Potential negative carry
Total	£	19,406,258,479	
Method used for calculating component 'A' ⁽⁸⁾		A(b)	
Asset percentage (%)		85.47%	
Maximum asset percentage from Fitch (%)		91.00%	
Maximum asset percentage from Moody's (%)		85.47%	
Maximum asset percentage from S&P (%)		91.00%	
Credit support as derived from ACT (GBP)	£	920,391,959	Ī
Credit support as derived from ACT (%)		4.98%	

the lower of (a) & (b)	where:		
(a) =	£	19,174,084,732.00	the Aggregate Adjusted Outstanding Principal Balance, and
(b) =	£	17,165,011,223.86	the Aggregate Arrears Adjusted Outstanding Principal Balance multiplied by the Percentage.
(a)	Aggreg	ate Adjusted Outstandin	g Principal Balance shall be equal to:
	(i) the Adj	usted Outstanding Princ	ipal Balance, which is the lower of:
	£	20.260.340.274.00	(1) Outstanding Principal Balance of each Loan: and
	£	19,174,084,732.00 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%
		0.25	for 90 days-plus arrears loans with indexed LTV >75%
	minus		
	(ii) the agg	regate sum of the follow	ing deemed reductions to the Aggregate Adjusted Outstanding Principal Balance:
	£	-	(1) Deemed reductions for breach of representation and warranty
	£	-	(2) Deemed reduction for other breach by Seller / Servicer
	£	19,174,084,732.00	Aggregate Adjusted Outstanding Principal Balance
(b)	Aggreg	ate Arrears Adjusted Ou	Istanding Principal Balance shall be equal to:
	(i) the Adj	usted Outstanding Princ	ipal Balance, which is the lower of:
	£	20,260,340,274.00	(1) Outstanding Principal Balance of each Loan; and
	£	20,083,083,215.00	(2) The Indexed Valuation of each Loan multiplied by N
		where N =	
		1.00	for non-arrears loans
		0.40	for 90 days-plus arrears loans with indexed LTV ≤ 75%
		0.25	for 90 days-plus arrears loans with indexed LTV >75%
	minus		
	(ii) the age	regate sum of the follow	ing deemed reductions to the Aggregate Adjusted Outstanding Principal Balance:
	£	-	 Deemed reductions for breach of representation and warranty
	£	-	(2) Deemed reduction for other breach by Seller / Servicer
	£	17,165,011,223.86	Aggregate Arrears Adjusted Outstanding Principal Balance multiplied by the Ass Percentage

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Programme-Level Characteristics - as at 06-11-2013

Programme currency		Euro
Programme size		EUR 35,000,000,000
Covered bonds principal amount outstanding (GBP, non		
GBP series converted at swap FX rate)	£	18,485,866,520
Covered bonds principal amount outstanding (GBP, non		
GBP series converted at current spot rate)	£	18,875,271,326
Cover pool balance (GBP)	£	20,234,441,236
GIC account balance (GBP)	£	3,627,520,364
Any additional collateral (please specify)		
Any additional collateral (GBP)		
Aggregate balance of off-set mortgages (GBP)	£	3,700,010,584
Aggregate deposits attaching to the cover pool (GBP)	£	771,249,404
Aggregate deposits attaching specifically to the off-set	£	306,273,592
Nominal level of overcollateralisation (GBP) (18)	£	5,376,095,080
Nominal level of overcollateralisation (%)		29.08%
Number of loans in cover pool		193,410
Average loan balance (GBP)	£	104,619
Weighted average non-indexed LTV (%)		63.39%
Weighted average indexed LTV (%)		63.49%
Weighted average seasoning (months)		69.52
Weighted average remaining term (months)		199.00
Weighted average interest rate (%)		3.93%
Standard Variable Rate(s) (%)		4.74%
Constant Pre-Payment Rate (%, current month)		4.12%
Constant Pre-Payment Rate (%, guarterly average)		10.81%
Principal Payment Rate (%, current month)		3.59%
Principal Payment Rate (%, quarterly average)		9.26%
Constant Default Rate (%, current month)		na
Constant Default Rate (%, quarterly average)(9)		na
Fitch Discontinuity Cap (%)(10)		4 (moderate)
Moody's Timely Payment Indicator ⁽¹¹⁾		Probable
Moody's Collateral Score (%)(11)		6.80%

Mortgage collections

Mortgage collections (scheduled - interest)	£	73,127,068
Mortgage collections (scheduled - principal)	£	110,652,987
Mortgage collections (unscheduled - interest)		na
Mortgage collections (unscheduled - principal)	£	758.329.884

Stratification tables are all as of 30-09-2013

Loan Redemptions & Replenishments Since Previous Reporting Date

	Number	% of total number	Amount (GBP)	% of total amount					
Loan redemptions since previous reporting date	3,145	1.6%							
Loans bought back by seller(s)	3,625	1.9%	£ 464,922,684	2.3%					
of which are non-performing loans	223	0.1%							
of which have breached R&Ws	0	0.0%	£ -	0.0%					
Loans sold into the cover pool	0	0.0%	£ -	0.0%					
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	107,669	55.9%	£ 11,702,221,943	57.3%	4.69%	-12.5	1.49%	1.38%	5.25

Fixed at origination, reverting to Libor	0	0.0%	0	0.0%	0.00%	0.0	0.00%	0.00%	0.00%
Fixed at origination, reverting to tracker	1,226	0.6%			1.25%	-78.1	0.75%	0.75%	6.21%
Fixed for life	518	0.3%	£ 18,252,632	0.1%	5.37%	39.4	4.86%	4.86%	5.58%
Tracker at origination, reverting to SVR	32,517	16.9%	£ 3,723,486,984	18.2%	4.48%	-20.7	0.45%	0.71%	4.72%
Tracker at origination, reverting to Libor	0	0.0%	0	0.0%	0.0%	0.0	0.00%	0.00%	0.0%
Tracker for life	40,612	21.1%	£ 4,431,029,025	21.7%	1.44%	154.3	0.94%	0.94%	5.30%
SVR, including discount to SVR	9,922	5.2%	£ 424,149,736	2.1%	4.70%	6.2	-0.04%	0.30%	6.46%
Libor	0	0.0%	0	0.0%	0.00%	0.0	0.00%	0.00%	0.00%
Total	192,464	100.00%	£ 20,415,553,367	100.00%	3.93%		1.15%		



Arrears breakdown ⁽¹⁴⁾	Number	% of total number	Amount (GBP)	% of total amount
Current	182,972	95.1% £		94.79
<=1 month in arrears	7,179	3.7% £		3.99
1<=2 months in arrears	1.641	0.9% £		1.09
2<=3 months in arrears	664	0.3% £		0.49
3<=6 months in arrears	7	0.0% £		0.09
<=12 months in arrears	1	0.0% £		0.09
12 months in arrears	0	0.0% 0		0.09
Fotal	192,464	100.00% £		100.00%
Current non-indexed LTV	Number	% of total number	Amount (GBP)	% of total amount
)<=50%	80,831	42.0% £	4,671,351,679	22.9%
·50<=55%	10,876	5.7% £	1,206,455,186	5.9%
+55<=60%	12,264	6.4% £		7.29
>60<=65%	14,128	7.3% £	1,793,440,773	8.89
>65<=70%	16,445	8.5% £	2,257,896,811	11.19
70<=75%	16,140	8.4% £	2,441,107,254	12.09
75<=80%	17,058	8.9% £	2,654,005,301	13.09
+80<=85%	12,986	6.8% £	1,972,258,518	9.79
+85<=90%	7,925	4.1% £		6.49
90<=95%	2,704	1.4% £	490,479,633	2.49
95<=100%	839	0.4% £		0.6%
>100<=105%	82	0.0% £		0.19
105<=110%	49	0.0% £		0.05
>110<=125%	79	0.0% £		0.15
>125%	58	0.0% £		0.05
Fotal	192,464	100.00% £		100.009
Current indexed LTV	Number	% of total number	Amount (GBP)	% of total amount
0<=50%	86,323	44.9% £	5,108,006,074	25.09
·50<=55%	10,584	5.5% £		6.09
-55<=60%	12.108	6.3% £		7.49
>60<=65%	13.999	7.3% £		9.05
>65<=70%	14,450	7.5% £	2.057.362.702	10.15
>70<=75%	15,149	7.9% £		11.05
>75<=80%	14,589	7.6% £		10.85
>80<=85%	10,036	5.2% £		7.4
>85<=90%	7,196	3.7% £		6.29
>90<=95%	4,098	2.1% £		3.69
>95<=100%	2.106	1.1% £		1.99
>100<=105%	1 548	0.8% £		1.45
>105<=110%	133	0.1% £		0.15
110<=125%	141	0.1% £		0.15
>125%	4	0.0% £		0.05
Fotal	192,464	100.00% £		100.009
- Ctai	102,404	100.00 %	20,410,000,007	100.00
Current outstanding balance of loan	Number	% of total number	Amount (GBP)	% of total amount
) <= 5000	4,089	2.1% £		0.19
-5,000<=10,000	4,365	2.1% £		0.25
10,000<=25,000	4,305	2.3% £		1.35
25,000<=50,000	27,270	14.2% £		5.05
50,000<=75,000	29,222	14.2% £		5.0
75.000<=100.000	29,222	15.2% £		0.9
×75,000<=100,000 ×100,000<=150,000	42.374	14.3% ± 22.0% £		25.49
150,000<=150,000	42,374 21,965	22.0% £ 11.4% £		18.49
150,000<=200,000 200,000<=250,000	9,733	11.4% ± 5.1% £		18.45
250,000<=250,000	9,733	5.1% ± 2.4% £		10.65
				4.05
-300,000<=350,000	2,511			4.05
350,000<=400,000	1,307			
400,000<=450,000				1.75
+450,000<=500,000	556	0.3% £		1.35
-500,000<=600,000	518	0.3% £		1.49
+600,000<=700,000	222	0.1% £		0.75
700,000<=800,000	105	0.1% £		0.49
+800,000<=900,000	69	0.0% £		0.35
>900,000<=1,000,000	38	0.0% £		0.25
1,000,000	3	0.0% £		0.05
Total	192,464	100.00% £	20,415,553,367	100.005



Regional distribution	Number	% of total number	Amount (GBP)	% of total amount
East Anglia	7.353	3.8% £		3.6%
East Midlands	8,761	4.6% £		3.9%
London	12.231	6.4% £		9.7%
North	7,286	3.8% £		2.6%
North West	21,746	11.3% £		8.8%
Northern Ireland	12.937	6.7% £		5.1%
Outer Metro	20,410	10.6% £		14.2%
South East	39,289	20.4% £		24.5%
South West	15,825	8.2% £		8.6%
Scotland	13.417	7.0% £		5.2%
Wales	8,457	4.4% £		3.3%
West Midlands	11,974	6.2% £		5.4%
Yorkshire	12,778	6.6% £		5.1%
Total	192,464	100.00% £		100.00%
i oldi	152,404	100.00 /8 2	20,413,333,307	100.00 /8
Repayment type	Number	% of total number	Amount (GBP)	% of total amount
Capital repayment	103,552	53.8% £		41.17%
Part-and-part	15.634	8.1% 1		8.76%
Interest-only	46.845	24.3% £		31.89%
Offset	26.433	13.7%		18.18%
Total	192 464	100.0% £		100.0%
Totai	152,404	100.078 2	20,413,333,307	100.078
Seasoning ⁽¹⁵⁾	Number	% of total number	Amount (GBP)	% of total amount
0<=12 months	Number	% of total number 0.0% (% of total amount 0.0%
>12<=24 months		2.4% £		2.8%
>12<=24 months >24<=36 months	4.563	2.4% ± 6.4% ±		2.8%
>24<=36 months >36<=48 months	23.247	12.1% £		13.3%
>36<=48 months >48<=60 months	23,247 25,569	12.1% ±		13.3%
		21.4% £		
>60<=72 months >72<=84 months	41,150			28.1%
	18,094			10.8%
>84<=96 months >96<=108 months	15,351	8.0% £ 7.7% £		7.6%
	14,887			
>108<=120 months	13,840	7.2% £		4.6%
>120<=150 months	21,326	11.1% £		6.0%
>150<=180 months	1,840	1.0% £		0.5%
>180 months	385	0.2% £		0.1%
Total	192,464	100.00% £	20,415,553,367	100.00%
6				
Interest payment type Fixed	Number	% of total number 19.4% £	Amount (GBP)	% of total amount
	37,259			18.7%
SVR	107,735	56.0% £		55.8%
Tracker	46,672	24.3% £	5,171,900,904	25.3%
Discount SVR or Unknown	798	0.4% £		0.2%
Total	192,464	100.00% £	20,415,553,367	100.00%
		AL (4 (000)	A/ /
Loan purpose type	Number	% of total number	Amount (GBP)	% of total amount
Owner-occupied	191,936	99.7% £		99.7%
Buy-to-let	0	0.0% 0		0.0%
Second home	528	0.3% £		0.3%
Total	192,464	100.00%	20,415,553,367	1
				A/ / 1
Income verification type	Number	% of total number	Amount (GBP)	% of total amount
Fully verified	110,754	57.6% £		53.1%
Fast-track	81,710	42.5% £		46.9%
Self-certified Total	0 192.464	0.0% 0		0.0%
				100.00%

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Remaining term of Ioan	Number	% of total number	Amount (GBP)	% of total amount
0<=30 months	10,330	5.4%	£ 442,244,299	2.29
>30<=60 months	13,998	7.3%	£ 899,400,507	4.49
>60<=120 months	31,860	16.6%	£ 2,493,228,288	12.25
>120<=180 months	42,253	22.0%	£ 4,420,662,106	21.75
>180<=240 months	49,450	25.7%	£ 6,469,067,976	31.75
>240<=300 months	24,539	12.8%	£ 3,213,166,500	15.75
>300<=360 months	13,247	6.9%	£ 1,663,292,140	8.25
>360 months	6,787	3.5%		4.05
Total	192,464	100.00%	£ 20,415,553,367	100.009
		N		AL
Employment status ⁽¹⁶⁾	Number	% of total number	Amount (GBP)	% of total amount
Employed	114,396	59.44%	£ 12,552,385,710	61.59
Self-employed	33,105	17.20%	£ 4,820,465,473	23.65
Unemployed	60	0.03%	£ 2,382,994	0.05
Retired	4,172	2.17%	£ 252,983,184	1.25
Guarantor	0	0.00%	0	0.05
Other ⁽¹⁸⁾	40,731	21.16%	£ 2,787,336,006	13.79
Total	192,464	100.00%	£ 20.415.553.367	100.00

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 13
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	30-Jun-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 (Moody's/S&P/Fitch/DBRS)	Aaa / AAA / AAA / -	Aaa/AAA/AAA/-	Aaa/AAA/AAA/-	Aaa/AAA/AAA/-	Aaa/AAA/AAA/-	Aaa/AAA/AAA/-	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa/AAA/AAA/-	Aaa/AAA/AAA/-	Aaa/AAA/AAA/-
Denomination	EUR	EUR	EUR	EUR	EUR	EUR	EUR	EUR	EUR	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	750,000,000
Amount outstanding	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	750,000,000
FX swap rate (rate:£1)	1.453	1.149	1.202	1.127	1.429	1.162	1.197	1.201	1.083	1.190	1.199
Maturity type (hard/soft-bullet/pass-through)	Soft	Soft	Soft	Soft	Soft	Soft	Soft	Soft	Soft	Soft	Soft
Scheduled final maturity date	08-Jun-15	08-Jun-15	08-Jun-15	08-Jun-15	12-Apr-21	12-Apr-21	12-Apr-21	12-Apr-21	14-Oct-16	14-Oct-16	30-Jun-14
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	30-Jun-15
ISIN	XS0220989692	XS0220989692	XS0220989692	XS0220989692	XS0250729109	XS0250729109	XS0250729109	XS0250729109	XS0457688215	XS0457688215	XS0520785394
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 - 30 Jun
Coupon (rate if fixed, margin and reference rate if floatin	3.375%	3.375%	3.375%	3.375%	4.250%	4.250%	4.250%	4.250%	3.625%	3.625%	3.125%
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 +1.35%
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	625,725,000
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	30-Jun-15
LLP receive rate/margin	3.375%	3.375%	3.375%	3.375%	4.250%	4.250%	4.250%	4.250%	3.625%	3.625%	3.125%
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 +1.742%
Collateral posting amount	-	-	-	-	-	-	-	-	-	-	-
	•										
Series	Series 13 Tap 1	Series 13 Tap 2	Series 13 Tap 3	Series 16 Tranche 1	Series 17	Series 17 Tap 1	Series 17 Tap 2	Series 18	Series 19	Series 20	Series 21
Issue date	14-Jan-11	04-Apr-11	01-Sep-13	26-Aug-10	05-Oct-10	27-Feb-12	24-May-12	18-Nov-10	18-Nov-10	07-Dec-10	14-Jan-11
Original rating (Moody's/S&P/Fitch/DBRS)	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa/AAA/AAA/-	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa/AAA/AAA/-	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -
Current rating (Moody's/S&P/Fitch/DBRS)	Aaa / AAA / AAA / -	Aaa/AAA/AAA/-	Aaa / AAA / AAA / -	Aaa/AAA/AAA/-	Aaa/AAA/AAA/-	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa/AAA/AAA/-	Aaa / AAA / AAA / -	Aaa/AAA/AAA/-
Denomination	EUR	EUR	EUR	GBP	EUR	EUR	EUR	EUR	EUR	NOK	EUR
Amount at issuance	350,000,000	275,000,000	150,000,000	150,000,000	1,250,000,000	500.000.000	320.000.000	100,000,000	125,000,000	1.600.000.000	100,000,000
Amount outstanding	350,000,000	275,000,000	150,000,000	150 000 000							
FX swap rate (rate:£1)				150,000,000	1,250,000,000	500,000,000	320,000,000	100,000,000	125,000,000	1,600,000,000	100,000,000
	1.187	1.136	1.137	na	1.174	1.200	1.252	100,000,000 1.160	125,000,000 1.160	1,600,000,000 9.563	100,000,000 1.183
Maturity type (hard/soft-bullet/pass-through)	1.187 Soft	1.136 Soft						1.160 Hard		1,600,000,000	
Maturity type (hard/soft-bullet/pass-through) Scheduled final maturity date	Soft 30-Jun-14	Soft 30-Jun-14	1.137 Soft 30-Jun-14	na Soft 26-Aug-14	1.174 Soft 05-Oct-17	1.200 Soft 05-Oct-17	1.252 Soft 05-Oct-17	1.160 Hard 18-Nov-25	1.160 Hard 18-Nov-30	1,600,000,000 9.563 Soft 07-Dec-20	1.183 Hard 15-Jan-24
	Soft	Soft	1.137 Soft	na Soft	1.174 Soft	1.200 Soft	1.252 Soft	1.160 Hard	1.160 Hard	1,600,000,000 9.563 Soft	1.183 Hard
Scheduled final maturity date Legal final maturity date ISIN	Soft 30-Jun-14 30-Jun-15 XS0520785394	Soft 30-Jun-14 30-Jun-15 XS0520785394	1.137 Soft 30-Jun-14 30-Jun-15 XS0520785394	na Soft 26-Aug-14 26-Aug-15 XS0537747841	1.174 Soft 05-Oct-17 05-Oct-18 XS0546057570	1.200 Soft 05-Oct-17 05-Oct-18 XS0546057570	1.252 Soft 05-Oct-17 05-Oct-18 XS0546057570	1.160 Hard 18-Nov-25	1.160 Hard 18-Nov-30	1,600,000,000 9.563 Soft 07-Dec-20 07-Dec-21 XS0563569325	1.183 Hard 15-Jan-24
Scheduled final maturity date Legal final maturity date	Soft 30-Jun-14 30-Jun-15	Soft 30-Jun-14 30-Jun-15	1.137 Soft 30-Jun-14 30-Jun-15	na Soft 26-Aug-14 26-Aug-15	1.174 Soft 05-Oct-17 05-Oct-18	1.200 Soft 05-Oct-17 05-Oct-18	1.252 Soft 05-Oct-17 05-Oct-18	1.160 Hard 18-Nov-25 18-Nov-25	1.160 Hard 18-Nov-30 18-Nov-30	1,600,000,000 9.563 Soft 07-Dec-20 07-Dec-21	1.183 Hard 15-Jan-24 15-Jan-24
Scheduled final maturity date Legal final maturity date ISIN	Soft 30-Jun-14 30-Jun-15 XS0520785394 London Annual	Soft 30-Jun-14 30-Jun-15 XS0520785394 London Annual	1.137 Soft 30-Jun-14 30-Jun-15 XS0520785394	na Soft 26-Aug-14 26-Aug-15 XS0537747841	1.174 Soft 05-Oct-17 05-Oct-18 XS0546057570	1.200 Soft 05-Oct-17 05-Oct-18 XS0546057570	1.252 Soft 05-Oct-17 05-Oct-18 XS0546057570	1.160 Hard 18-Nov-25 18-Nov-25 na	1.160 Hard 18-Nov-30 18-Nov-30 na	1,600,000,000 9.563 Soft 07-Dec-20 07-Dec-21 XS0563569325	1.183 Hard 15-Jan-24 15-Jan-24 na na Annual
Scheduled final maturity date Legal final maturity date ISIN Stock exchange listing Coupon payment frequency Coupon payment date	Soft 30-Jun-14 30-Jun-15 XS0520785394 London Annual Annual	Soft 30-Jun-14 30-Jun-15 XS0520785394 London Annual Annual Annual	1.137 Soft 30-Jun-14 30-Jun-15 XS0520785394 London Annual Annually - 30 Jun	na Soft 26-Aug-14 26-Aug-15 XS0537747841 London Quarterly 26 Feb, May, Aug, Nov	1.174 Soft 05-Oct-17 05-Oct-18 XS0546057570 London Annual Annually - 5 Oct	1.200 Soft 05-Oct-17 05-Oct-18 XS0546057570 London Annual Annualy - 5 Oct	1.252 Soft 05-Oct-17 05-Oct-18 XS0546057570 London Annual Annualy - 5 Oct	1.160 Hard 18-Nov-25 18-Nov-25 na na Annual Annual Annualy - 18 Nov	1.160 Hard 18-Nov-30 18-Nov-30 na na Annual Annual Annual - 18 Nov	1,600,000,000 9,563 Soft 07-Dec-20 07-Dec-21 XS0563569325 London Annual Annually - 7 Dec	1.183 Hard 15-Jan-24 15-Jan-24 na na Annual Annual Annually - 15 Jan
Scheduled final maturity date Legal final maturity date ISIN Stock exchange listing Coupon payment frequency	Soft 30-Jun-14 30-Jun-15 XS0520785394 London Annual Annually - 30 Jun 3.125%	Soft 30-Jun-14 30-Jun-15 XS0520785394 London Annual Annually - 30 Jun 3.125%	1.137 Soft 30-Jun-14 30-Jun-15 XS0520785394 London Annual Annually - 30 Jun 3.125%	na Soft 26-Aug-14 26-Aug-15 XS0537747841 London Quarterly 26 Feb, May, Aug. Nov 3M GBP Libor + 1.50%	1.174 Soft 05-Oct-17 05-Oct-18 X80546057570 London Annual Annually - 5 Oct 3.625%	1.200 Soft 05-0ct-17 05-0ct-18 XS0546057570 London Annual Annualy - 5 Oct 3.625%	1.252 Soft 05-Oct-17 05-Oct-18 XS0546057570 London Annual Annually - 5 Oct 3.625%	1.160 Hard 18-Nov-25 18-Nov-25 na na Annual	1.160 Hard 18-Nov-30 18-Nov-30 na na Annual	1,600,000,000 9,563 Soft 07-Dec-20 07-Dec-21 XS0563569325 London Annual Annually - 7 Dec 5,425%	1.183 Hard 15-Jan-24 15-Jan-24 na na Annual
Scheduled final maturity date Legal final maturity date ISIN Stock exchange listing Coupon payment frequency Coupon payment date	Soft 30-Jun-14 30-Jun-15 XS0520785394 London Annual Annually - 30 Jun 3.125% 1M Euribor +1.35%	Soft 30-Jun-14 30-Jun-15 XS0520785394 London Annual Annually - 30 Jun 3.125% 1M Euribor +1.35%	1.137 Soft 30-Jun-14 30-Jun-15 XS0520785394 London Annually - 30 Jun 3.125% 1M Eunbor +1.35%	na Soft 26-Aug-14 26-Aug-15 XS0537747841 London Quarterly 26 Feb, May, Aug, Nov	1.174 Soft 05-Oct-17 05-Oct-18 XS0546057570 London Annual Annual - 5 Oct 3.625% 1M Euribor +1.40%	1.200 Soft 05-Oct-17 05-Oct-18 XS0546057570 London Annual Annually - 5 Oct 3.625% 11 M Euribor +1.40%	1 252 Soft 05-Oct-17 05-Oct-18 XS0546057570 London Annual Annually - 5 Oct 3.625% 1M Euribor +1.40%	1.160 Hard 18-Nov-25 18-Nov-25 na na Annual Annually - 18 Nov 4.125% na	1.160 Hard 18-Nov-30 18-Nov-30 na Annual Annually - 18 Nov 4.250% na	1,600,000,000 9,563 Soft 07-Dec-20 07-Dec-21 XS0563569325 London Annual Annually - 7 Dec 5.425% 1M Libor +1.3%	1.183 Hard 15-Jan-24 15-Jan-24 na na Annual Annually - 15 Jan 4.625% na
Scheduled final maturity date Legal final maturity date [SIN] Stock exchange listing Coupon payment fraguency Coupon payment date Coupon (rate if fload, margin and reference rate if floatin	Soft 30-Jun-14 30-Jun-15 XS0520785394 London Annual Annual Annually - 30 Jun 0 3.125% 1M Euribor +1.35% ANTS	Soft 30-Jun-14 30-Jun-15 XS0520785394 London Annual Annually - 30 Jun 3.125% 1M Euribor +1.35% ANTS	1.137 Soft 30-Jun-14 30-Jun-15 XS0520785394 London Annual Annualy - 30 Jun 3.125% 1M Euribor +1.35% ANTS	na Soft 26-Aug-14 26-Aug-15 XS0537747841 London Quarterly 26 Feb, May, Aug, Nov 3M GBP Libor + 1.50% IM GBP Libor + 1.50% na	1.174 Soft 05-Oct-17 05-Oct-18 XS0546057570 London Annual Annual/- 5 Oct 3.625% 1M Euribor +1.40% ANTS	1.200 Soft 05-Oct-17 05-Oct-18 XS0540057570 London Annual Annual - 5 Oct 3.625% 1M Euribor + 1.40% ANTS	1.252 Soft 05-Oct.17 05-Oct.18 XS0546057570 London Annual - 5 Oct 3.625% 1M Euribor +1.40% ANTS	1.160 Hard 18-Nov-25 18-Nov-25 na Annual Annual 4.125% na ANTS	1.160 Hard 18-Nov-30 18-Nov-30 na na Annual Annual 4.250% na ANTS	1,600,000,000 9,563 Soft 07-Dec-20 07-Dec-21 XS0563569325 London Annually - 7 Dec 5,425% 1M Libor +1.3% ANTS	1.183 Hard 15-Jan-24 na Annual Annual Annual 4.625% na ANTS
Scheduled final maturity date Legal final maturity date (SIN Stock exchange listing Coupon payment frequency Coupon payment date Coupon (rate if fixed, margin and reference rate if floatin Margin payable under extended maturity period (%)	Soft 30-Jun-14 30-Jun-15 XS0520785394 London Annual Annually - 30 Jun 3.125% 1M Euribor +1.35%	Soft 30-Jun-14 30-Jun-15 XS0520785394 London Annual Annually - 30 Jun 3.125% 1M Euribor +1.35%	1.137 Soft 30-Jun-14 30-Jun-15 XS0520785394 London Annually - 30 Jun 3.125% 1M Eunbor +1.35%	na Soft 26-Aug-14 26-Aug-15 XS0537747841 London Quarterly 26 Feb, May, Aug, Nov 3M GBP Libor + 1.50%	1.174 Soft 05-Oct-17 05-Oct-18 XS0546057570 London Annual Annual - 5 Oct 3.625% 1M Euribor +1.40%	1.200 Soft 05-Oct-17 05-Oct-18 XS0546057570 London Annual Annually - 5 Oct 3.625% 11 M Euribor +1.40%	1 252 Soft 05-Oct-17 05-Oct-18 XS0546057570 London Annual Annually - 5 Oct 3.625% 1M Euribor +1.40%	1.160 Hard 18-Nov-25 18-Nov-25 na na Annual Annually - 18 Nov 4.125% na	1.160 Hard 18-Nov-30 18-Nov-30 na Annual Annually - 18 Nov 4.250% na	1,600,000,000 9,563 Soft 07-Dec-20 07-Dec-21 XS0563569325 London Annual Annually - 7 Dec 5.425% 1M Libor +1.3%	1.183 Hard 15-Jan-24 15-Jan-24 na na Annual Annual 4.625% na
Scheduled final maturity date Legal final maturity date (SN) Stock exchange listing Coupon againet frequency Coupon payment face Coupon faster fitted, margin and reference rate if floatin Margin payable under extended maturity period (%) Swae counterpartives	Soft 30-Jun-14 30-Jun-15 XS0520785394 London Annual Annualy - 30 Jun 3.125% 1M Euribor +1.35% ANTS GBP 294,770,000	Soft 30-Jun-14 30-Jun-15 XS0520785394 London Annual Annual Annual v30 Jun 3.125% 1M Euribor +1.35% ANTS GBP 242,102,850	1.137 Soft 30-Jun-14 30-Jun-15 XS0520785394 London Annual Annual - 30 Jun 3.125% 1M Euribor +1.35% ANTS GBP 131,879,726	na Soft 26-Aug-14 26-Aug-15 XS0537747841 London Quarterly 26 Feb, May, Aug, Nov 3M GBP Libor + 1.50% IM GBP Libor + 1.50% na	1.174 Soft 05-Oct-17 05-Oct-18 XS0546057570 London Annual Annualy - 5 Oct 3.625% 1M Euribo r-1.40% GBP 0.64.375,000	1.200 Soft 05-Oct-17 05-Oct-18 XS0546057570 London Annually - 5 Oct 3.625% 1M Euribor +1.40% ANTS GBP 416,500,000	1.252 Soft 05-Oct-17 05-Oct-17 Cot-18 XS0346057570 London Annual Annual Soft Annual Soft MEuribor +1.40% ANTS GBP 255,510,400	1.160 Hard 18-Nov-25 18-Nov-25 18-Nov-25 na na Annual Annual 4.125% na ANTS GBP 86,220,000	1.160 Hard 18-Nov-30 18-Nov-30 na Annual Annual 4.250% na ANTS GBP 107,775,000	1,600,000,000 9,563 07-Dec-20 07-Dec-21 XS0563569325 London Annualy-7 Dec 5,425% ANTS GBP 167,311,513	1.183 Hard 15-Jan-24 15-Jan-24 15-Jan-24 na Annual Annual Annual Annual Annual Annual Annual GBP GBP 84,500,000
Scheduked final maturity date Lagal final maturity date (SN Stock exchange liniting Coupon payment frequency Coupon payment date Coupon (rate if fixed, margin and reference rate if finalin Margin payable under extended maturity period (%) Swap contempartivies	Soft 30-Jun-14 30-Jun-15 XS0520785394 London Annually - 30 Jun 3.125% 1M Euribor +1.35% ANTS GBP	Soft 30-Jun-14 30-Jun-15 XS0520785394 London Annually - 30 Jun 3.125% 1M Euribor +1.35% ANTS GBP	1.137 Soft 30-Jun-14 30-Jun-15 XS0520785384 London Annual Annually - 30 Jun 3.125% IM Eurbor + 1.35% ANTS GBP	na Soft 26-Aug-14 26-Aug-15 XS0537747841 London Quarterly 26 Feb, May, Aug, Nov 3M GBP Libor + 1.50% 1M GBP, Libor + 1.50% na GBP	1.174 Soft 05-Oct-17 05-Oct-18 XS0546057570 London Annual Annually - 5 Oct 3.625% 1M Euribor +1.40% ANTS GBP	1.200 Soft 05-Oct-17 05-Oct-18 X50546057570 London Annual Annual Annual Annual Annual GBP 416,500,000 05-Oct-18	1252 Soft 05-Oct-17 05-Oct-18 X30546057570 London Annual Annual Annualy - 5 Oct 3.625% 1M Euribor +1.40% ANTS GBP	1.160 Hard 18-Nov-25 18-Nov-25 na Annual Annually - 18 Nov 4.125% na ANTS GBP	1.160 Hard 18-Nov-30 na Annual Annually - 18 Nov 4.250% na ANTS GBP	1,600,000,000 9,563 Soft 07-Dec-20 07-Dec-21 XS0563569325 London Annually - 7 Dec 5,425% 1M Libor +1.3% ANTS GBP	1.183 Hard 15-Jan-24 na na Annualy - 15 Jan 4.625% na ANTS GBP
Scheduket final maturity date Legal final maturity date ISIN Stock exchange listing Caopon sayment frequency Caopon sayment date south and reference rate if floatin Margin psysibile under settedet maturity period (%) Swea continestruities Swea prolocal denomination Swea notional denomination	Soft 30-Jun-14 30-Jun-15 XS0520785394 London Annual Annualy - 30 Jun 3.125% 1M Euribor +1.35% ANTS GBP 294,770,000	Soft 30-Jun-14 30-Jun-15 XS0520785394 London Annual Annual Annual v30 Jun 3.125% 1M Euribor +1.35% ANTS GBP 242,102,850	1.137 Soft 30-Jun-14 30-Jun-15 XS0520785394 London Annual Annual - 30 Jun 3.125% 1M Euribor +1.35% ANTS GBP 131,879,726	na Soft 26-Aug-14 26-Aug-15 XS0537747841 London Quarterly 26 Feb. May, Aug. Nov 3M GBP Libor + 1.50% IM GBP Libor + 1.50% GBP na	1.174 Soft 05-Oct-17 05-Oct-18 XS0546057570 London Annual Annualy - 5 Oct 3.625% 1M Euribo r-1.40% GBP 0.64.375,000	1.200 Soft 05-Oct-17 05-Oct-18 XS0546057570 London Annually - 5 Oct 3.625% 1M Euribor +1.40% ANTS GBP 416,500,000	1.252 Soft 05-Oct-17 05-Oct-17 Cot-18 XS0346057570 London Annual Annual Soft Annual Soft MEuribor +1.40% ANTS GBP 255,510,400	1.160 Hard 18-Nov-25 18-Nov-25 18-Nov-25 na na Annual Annual 4.125% na ANTS GBP 86,220,000	1.160 Hard 18-Nov-30 18-Nov-30 na Annual Annual 4.250% na ANTS GBP 107,775,000	1,600,000,000 9,563 07-Dec-20 07-Dec-21 XS0563569325 London Annualy-7 Dec 5,425% ANTS GBP 167,311,513	1.183 Hard 15-Jan-24 15-Jan-24 15-Jan-24 na Annual
Scheduked final maturity date Lagal final maturity date (SN Stock exchange listing Coupon payment frequency Coupon payment date Coupon (rate if lined, margin and reference rate if floatin Margin payable under extended maturity period (%) Swap contained accommission Swap notional accommission Swap notional accommission Swap notional maturity	Soft 30-Jun-14 30-Jun-15 XS0520785394 London Annual Annu	Soft 30-Jun-14 30-Jun-15 X50520785394 London Annuali Annuali - 30 Jun 3.125% ANTS GBP 242,102,850 30-Jun-15 3.125%	1.137 Soft 30-Jun-14 30-Jun-15 X05520765394 London Annuall Annuall 3.125% 1M Euribor +1.35% ANTS GBP 131.879,726 30-Jun-15	na Soft 26-Aug-15 X50537747641 London Quarterly 26 Feb. May, Aug. Nov M GBP Libor + 1.50% na GBP na na	1.174 Soft 05-Oct-17 05-Oct-18 X505460057570 London Annual Annual Annual Annual Annual ANTS GBP 1.064.375.000 05-Oct-18	1.200 Soft 05-Oct-17 05-Oct-18 X50546057570 London Annual Annual Annual Annual Annual GBP 416,500,000 05-Oct-18	1.252 Soft 05-Oct-17 05-Oct-18 X505460657570 London Annual Annual Annual S2% 1M Euribor +1.40% ANTS GBP 255,510.400 05-Oct-18	1.160 Hard 18-Nov-25 18-Nov-25 na Annual Annualy - 18 Nov 4.125% na ANTS GBP 88,220,000 18-Nov-25 4.125%	1.160 Hard 18-Nov-30 18-Nov-30 na Annual Annual Annual Annual Annual Annual AnTS GBP 107,775,000 18-Nov-30	1 600,000,000 9 663 Soft 70-Dec-20 07-Dec-21 X0065369325 London Annual Annualy - 7 Dec 5.425% 11M Libor +1.3% ANTS GBP 167,311,513 07-Dec-21 5.422%	1.183 Hard 15-Jan-24 na na Annual Annualy - 15 Jan 4.625% na ANTS GBP 84.500,000 15-Jan-24 4.622%

Santander

Series	Series 22	Series 22 Tap 1	Series 22 Tap 2	Series 22 Tap 3	Series 23	Series 24	Series 25	Series 27	Series 27 Tap 1	Series 28	Series 29
Issue date Original rating (Moody's/S&P/Fitch/DBRS)	24-Jan-11 Aaa/AAA/AAA/-	20-Apr-11 Aaa/AAA/AAA/-	27-Mar-12 Aaa / AAA / AAA / -	24-May-12 Aaa/AAA/AAA/-	28-Feb-11 Aaa/AAA/AAA/-	14-Apr-11 Aaa / AAA / AAA / -	24-May-11 Aaa / AAA / AAA / -	08-Sep-11 Aaa/AAA/AAA/-	24-May-12 Aaa/AAA/AAA/-	05-Dec-12 Aaa/AAA/AAA/-	09-Dec-11 Aaa/AAA/AAA/-
Current rating (Moody's/S&P/Fitch/DBRS)	Aaa / AAA / AAA / - Aaa / AAA / AAA / -	Aaa/AAA/AAA/-	Aaa/AAA/AAA/-	Aaa/AAA/AAA/-	Aaa/AAA/AAA/-	Aaa/AAA/AAA/-	Aaa / AAA / AAA / -	Aaa/AAA/AAA/-	Aaa/AAA/AAA/-	Aaa/AAA/AAA/-	Aaa/AAA/AAA/-
Denomination	EUR	EUR	EUR	EUR	GBP	GBP	FUR	EUR	EUR	EUR	EUR
Amount at issuance	750,000,000	350.000.000	300.000.000	117,500,000	1,000,000,000	1,250,000,000	100,000,000	1.000.000.000	312,500,000	53.000.000	100,000,000
Amount outstanding	750.000.000	350.000.000	300.000.000	117,500,000	1.000.000.000	1,250,000,000	100.000.000	1,000,000,000	312,500,000	53.000.000	100.000.000
FX swap rate (rate:£1)	1,196	1.121	1.198	1.252	na	na	1.141	1,133	1.252	1,166	1,161
Maturity type (hard/soft-bullet/pass-through)	Soft	Soft	Soft	Soft	Soft	Soft	Hard	Soft	Soft	Hard	Hard
Scheduled final maturity date	24-Jan-18	24-Jan-18	24-Jan-18	24-Jan-18	02-Mar-26	14-Apr-21	24-May-21	08-Sep-16	08-Sep-16	21-Dec-26	09-Dec-26
Legal final maturity date	24-Jan-19	24-Jan-19	24-Jan-19	24-Jan-19	02-Mar-27	14-Apr-22	24-May-21	08-Sep-17	08-Sep-17	21-Dec-26	09-Dec-26
ISIN	XS0582479522	XS0582479522	XS0582479522	X\$0582479522	XS0596191360	XS0616897616	na	XS0674635288	XS0674635288	na	na
Stock exchange listing	London	London	London	London	London	London	na	London	London	na	na
Coupon payment frequency	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual
Coupon payment date	Annually - 24 Jan	Annually - 24 Jan	Annually - 24 Jan	Annually - 24 Jan	Annually - 2 Mar	Annually - 14 Apr	Annually - 24 May	Annually - 8 Sep	Annually - 8 Sep	Annually - 21 Dec	Annually - 09 Dec
Coupon (rate if fixed, margin and reference rate if floating	4.375%	4.375%	4.375%	4.375%	5.750%	5.125%	4.636%	3.625%	3.625%	4.530%	4.600%
Margin payable under extended maturity period (%)	1M Euribor +1.50% ANTS	1M Euribor +1.50%	1M Euribor +1.50% ANTS	1M Euribor +1.50% ANTS	1M GBL Libor +1.58% ANTS	1M GBL Libor +1.27% ANTS	ANTS	1M Euribor +1.50% ANTS	1M Euribor +1.50%	na ANTS	ANTS
Swap counterparty/ies Swap notional denomination	GBP	ANTS GBP	GBP	GBP	GBP	GBP	GBP	GBP	ANTS GBP	GBP	GBP
Swap notional amount	627.000.000	312.130.000	250.386.000	93.886.025	1.000.000.000	1.250.000.000	87.680.000	882,500,000	249.687.500	45,436,900	86.100.000
Swap notional maturity	24-Jan-19	24-Jan-19	24-Jan-19	24-Jan-19	02-Mar-27	14-Apr-22	24-May-21	08-Sep-17	08-Sep-17	21-Dec-26	09-Dec-26
LLP receive rate/margin	4.375%	4.375%	4.375%	4.375%	5.750%	5.125%	4.636%	3.625%	3.625%	4.530%	4.600%
	3M GBP Libor +1.985%			3M GBP Libor +1.8075%		3M GBP Libor +1.469%	3M GBP Libor +1.435%	3M GBP Libor +1.9925%	3M GBP Libor +1.6975%		3M GBP Libor +1.80%
Collateral posting amount	-	-	-	-	-	-	-	-	-	-	-
Series	Series 30	Series 31	Series 32	Series 37	Series 38	Series 41	Series 42	Series 43	Series 44	Series 45	Series 46
Issue date	05-Jan-12	04-Jan-12	15-Feb-12	16-Feb-12	16-Feb-12	21-Mar-12	23-Mar-12	05-Apr-12	12-Apr-12	13-Apr-12	16-Apr-12
Original rating (Moody's/S&P/Fitch/DBRS)	Aaa / AAA / AAA / -	Aaa/AAA/AAA/-	Aaa/AAA/AAA/-	Aaa/AAA/AAA/-	Aaa/AAA/AAA/-	Aaa/AAA/AAA/-	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa/AAA/AAA/-	Aaa/AAA/AAA/-	Aaa/AAA/AAA/-
Current rating (Moody's/S&P/Fitch/DBRS)	Aaa / AAA / AAA / -	Aaa/AAA/AAA/-	Aaa / AAA / AAA / -	Aaa/AAA/AAA/-	Aaa/AAA/AAA/-	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa/AAA/AAA/-	Aaa/AAA/AAA/-	Aaa/AAA/AAA/-
Denomination	EUR	EUR	EUR	GBP	GBP	EUR	GBP	GBP	EUR	EUR	EUR
Amount at issuance	30,000,000	30,000,000	88,000,000	750,000,000	750,000,000	47,000,000	75,000,000	750,000,000	127,000,000	75,000,000	108,000,000
Amount outstanding	30,000,000	30,000,000	88,000,000	750,000,000	750,000,000	47,000,000	75,000,000	750,000,000	127,000,000	75,000,000	108,000,000
FX swap rate (rate:£1)	1.182	1.195	1.203	na	na	1.197	na	na	1.205	1.201	1.201
Maturity type (hard/soft-bullet/pass-through)	Hard	Hard	Hard	Soft	Soft	Hard	Soft	Soft	Hard	Hard	Hard
Scheduled final maturity date	05-Jan-27	04-Jan-27	06-Feb-32	16-Feb-29	16-Feb-15	12-Mar-27	23-Mar-27	05-Apr-17	12-Apr-22	13-Apr-23	16-Apr-30
Legal final maturity date	05-Jan-27	04-Jan-27 na	06-Feb-32	16-Feb-30 XS0746621704	16-Feb-16 XS0746622009	12-Mar-27 na	23-Mar-28	05-Apr-18	12-Apr-22 na	13-Apr-23 na	16-Apr-30
Stock exchange listing	na	na	na na	London	London	na	XS0761325009 London	XS0769914218 London	na	na	na
Coupon payment frequency	Annual	Annual	Annual	Annual	Quarterly	Annual	Quarterly	Quarterly	Annual	Annual	Annual
Coupon payment date	Annually - 05 Jan	Annually - 04 Jan	Annually - 06 Feb	Annually - 16 Feb	16 Feb, May, Aug, Nov	Annually - 12 Mar	23 Mar, Jun, Sep, Dec	05 Apr, Jul, Oct, Jan	Annually - 12 Apr	Annually - 13 Apr	Annually - 16 Apr
Coupon (rate if fixed, margin and reference rate if floating	4.340%	4.340%	4.370%	5.250%	3M GBP Libor + 1.60%	4.000%	3M GBP Libor + 1.95%	3M GBP Libor + 1.70%	3.290%	3.420%	3.750%
Margin payable under extended maturity period (%)	na	na	na	1M GBP Libor +2.45%	1M GBP Libor + 1.65%	na	1M GBP Libor + 2.00%	1M GBP Libor + 1.80%	na	na	na
Swap counterparty/ies	ANTS	ANTS	ANTS	ANTS	na	ANTS	na	na	ANTS	ANTS	ANTS
Swap notional denomination	GBP	GBP	GBP	GBP	GBP	GBP	GBP	GBP	GBP	GBP	GBP
Swap notional amount	25,380,000	25,095,000	73,172,000	750,000,000	na	39,254,400	na	na	105,397,300	62,437,500	89,910,000
Swap notional maturity	05-Jan-27	04-Jan-27	06-Feb-32	16-Feb-30	na	12-Mar-27	na	na	12-Apr-22	13-Apr-23	16-Apr-30
LLP receive rate/margin	4.340%	4.340%	4.370%	5.250%	na	4.000%	na	na	3.290%	3.420%	3.750%
LLP pay rate/margin	3M GBP Libor +1.78%	3M GBP Libor +1.8125%	3M GBP Libor +2.00%	3M GBP Libor +2.4567%	na	3M GBP Libor +1.745%	na	na	3M GBP Libor +1.44%	3M GBP Libor +1.45%	3M GBP Libor +1.38%
Collateral posting amount		-	-	-	na	-	na	na	-	-	-
										-	
Series	Series 47	Series 48	Series 49	Series 50	Series 51	Series 52	Series 53	Series 54	Series 55	-	
Issue date Original rating (Moody's/S&P/Fitch/DBRS)	18-Apr-12 Aaa/AAA/AAA/-	24-May-12 Aaa/AAA/AAA/-	08-Jun-12 Aaa / AAA / AAA / -	08-Jun-12 Aaa/AAA/AAA/-	20-Jun-12 Aaa/AAA/AAA/-	26-Jun-13 Aaa / AAA / AAA / -	19-Jul-13 Aaa/AAA/AAA/-	21-Aug-13 Aaa/AAA/AAA/-	27-Aug-13 Aaa/AAA/AAA/-	-	
Current rating (Moody's/S&P/Fitch/DBRS)	Aaa / AAA / AAA / - Aaa / AAA / AAA / -	Aaa/AAA/AAA/-	Aaa/AAA/AAA/-	Aaa/AAA/AAA/-	Aaa/AAA/AAA/- Aaa/AAA/AAA/-	ABB / AAA / AAA / - ABB / AAA / AAA / -	Aaa / AAA / AAA / - Aaa / AAA / AAA / -	Aaa / AAA / AAA / - Aaa / AAA / AAA / -	Aaa/AAA/AAA/-	1	
Denomination	EUR	EUR	EUR	EUR	ABB/AAA/AAA/- EUR	GBP	ABB / AAA / AAA / - EUR	EUR	EUR	1	
Amount at issuance	50,000,000	45.000.000	35.000.000	40.000.000	76,000,000	200.000.000	100.000.000	50.000.000	50,000,000	1	
Amount outstanding	50,000,000	45,000,000	35,000,000	40,000,000	76,000,000	200,000,000	100,000,000	50,000,000	50,000,000	1	
FX swap rate (rate:£1)	1.200	1.245	1.247	1.247	1.236	1.000	1.158	1.160	1.168	1	
Maturity type (hard/soft-bullet/pass-through)	Hard	Hard	Hard	Hard	Hard	Soft	Hard	Soft	Soft	1	
Scheduled final maturity date	18-Apr-28	15-May-27	08-Jun-28	08-Jun-29	20-Jun-24	26-Jun-18	18-Jul-25	21-Aug-25	27-Aug-25	1	
Legal final maturity date	18-Apr-28	15-May-27	08-Jun-28	08-Jun-29	20-Jun-24	26-Jun-19	18-Jul-25	21-Aug-26	27-Aug-26		
ISIN	na	na	na	na	na	XS0947575840	na	XS0962577168	XS0963398796		
Stock exchange listing	na	na	na	na	na	London	London	London	London		
Coupon payment frequency	Annual	Annual	Annual	Annual	Annual	Quarterly	Annual	Annual	Annual		
Coupon payment date	Annually - 18 Apr	Annually - 15 May	Annually - 8 Jun	Annually - 8 Jun	Annually - 20 Jun	26 Sep, Dec, Mar, Jun	Annually - 18 July	Annually - 21 August	Annually - 27 August	-	
Coupon (rate if fixed, margin and reference rate if floating	3.750%	3.500%	3.340%	3.3625%	2.9500%	3M GBP Libor + 0.3%	2.330%	2.500%	1.520%	1	
Margin payable under extended maturity period (%)	na	na	na	na	na	1M GBP Libor + 0.6%	na	na	na		
Swap counterparty/ies	ANTS	ANTS	ANTS	ANTS	ANTS	ANTS	ANTS	ANTS	ANTS	1	
Swap notional denomination	GBP	GBP 36.148.500	GBP	GBP 32.080.000	GBP 61.476.400	GBP	GBP	GBP 43.085.000	GBP	-	
	41,670,000		28,070,000			na	86,350,000		42,795,000	4	
Swap notional amount											
Swap notional maturity	18-Apr-28	15-May-27	08-Jun-28	08-Jun-29	20-Jun-24	na	18-Jul-25	21-Aug-25	27-Aug-25		
Swap notional maturity LLP receive rate/margin	18-Apr-28 3.750%	3.500%	3.340%	3.3625%	2.9500%	na	2.333%	2.500%	1.520%	-	
Swap notional maturity	18-Apr-28										

& Santander

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 with a financial institution having the required ratings or obtain a guarantee of its obligations under the Bank Account Agreement from a financial institution having the required ratings (provided iso that rating agency confirmations are acchised). Note that the Cash Management Agreement all refers to an S&P trigger on the bank accounts of A-1+ if the amounts on depositi the GLP Accounts and provide time guarantee in the Coveres Bonds the 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 with a financial institution having the required ratings or obtain a guarantee of its obligations under the Bank Account Agreement from a financial institution having the required ratings (provided iso that rating agency confirmations are acchised). Note that the Cash Management Agreement all refers to an S&P trigger on the bank accounts of A-1+ if the amounts on depositi the GLP Accounts and provide time guarantee in the Coveres Bonds the 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).
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-Meatinty Liquidity Test failure (applies to Hard Suliet Covered Bonds only and triggered only if the Final Maturity Date of any Series of Hard Bullet Covered Bonds occurs within 12 months)	Pre-Manny Test will be breached if the Issuer ratings fail below the required ratings and if the Final Mathy Date of any Series of Hard Bullet Covered Bonds occurs within 12 months	SI: <a-1 <f1+<br="" <p-1="">LT: -/<a2 -<="" td=""><td>No</td><td>A Member (Santander UK or the Liquidation Member) may make a cash capital contribution to the LLP or the LLP shall offer to eall Lonars in the Portiolit, such that the amount credited to the Pre-Maturity Liquid Ledger is equal to the Required Redemption Amount for all there Series of Hard Bullet Covered Bonds which mature before car the same time as that Series). No new Covered Bonds may be issued until the Pre-Maturity Liquid to longer failed or the amount credited to the Pre-Maturity Liquid Liquid price same time as that Series). No new Covered Bonds may be issued until the Pre-Maturity Test is on longer failed or the amount credited to the Pre-Maturity Liquid Liquid price same time as the Required Redemption Amounts of all relevant Series of Hard Bullet Covered Bonds.</td></a2></a-1>	No	A Member (Santander UK or the Liquidation Member) may make a cash capital contribution to the LLP or the LLP shall offer to eall Lonars in the Portiolit, such that the amount credited to the Pre-Maturity Liquid Ledger is equal to the Required Redemption Amount for all there Series of Hard Bullet Covered Bonds which mature before car the same time as that Series). No new Covered Bonds may be issued until the Pre-Maturity Liquid to longer failed or the amount credited to the Pre-Maturity Liquid Liquid price same time as that Series). No new Covered Bonds may be issued until the Pre-Maturity Test is on longer failed or the amount credited to the Pre-Maturity Liquid Liquid price same time as the Required Redemption Amounts of all relevant Series of Hard Bullet Covered Bonds.
Supplemental Liquidity Event	Supplemental Liquidity Event occurs if the Issuer's ratings fall below the required ratings and if the Final Maturity Date of any Series of Hard Bullet Covered Bonds occurs within 12 months	ST: <a-1 <f1+<br="" <p-1="">LT: -/<a2 -<="" td=""><td>No</td><td>The LLP is permitted (but not required) to sell Loans with the aim to fund or replenish the Supplemental Liquidity Reserve Ledger, up to the Supplemental Liquidity Reserve Amount.</td></a2></a-1>	No	The LLP is permitted (but not required) to sell Loans with the aim to fund or replenish the Supplemental Liquidity Reserve Ledger, up to the Supplemental Liquidity Reserve Amount.
Segregation of Customer Files and Title Deeds	Loss of required rating by the Servicer	ST: <a-1+ <f1<="" <p-1="" td=""><td>Yes (S&P)</td><td>The Servicer shall use reasonable endeavours to ensure that the Customer Files and Title Deeds (unless they relate to domaterialised loans) are located separatively 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 domaterialised loans) are located separatively from the customer files and title deeds of other properties and mortgages which do not form part of the Portfolio.
Modification to the sizing of the Flexible Plus Loans factor in the Asset Coverage Test	Loss of required rating by the Issuer	ST: <a-2 -="" <f1<br="">LT: <bbb+ <a2="" <a<="" td=""><td>No</td><td>Factor "V" in the Asset Coverage Test calculation is sized as 100% of the sum of the aggregate cleared credit balances in respect of Flexible Plus Loans in the Portfolio as at the relevant Calculation Date.</td></bbb+></a-2>	No	Factor "V" in the Asset Coverage Test calculation is sized as 100% of the sum of the aggregate cleared credit balances in respect of Flexible Plus Loans in the Portfolio as at the relevant Calculation Date.
Modification to the sizing of the depositor set-off risk percentage in the Asset Coverage Test	Loss of required rating by the Issuer	ST: <a-2 -="" <f1<br="">LT: <bbb+ <a2="" <a<="" td=""><td>No</td><td>Factor "V" 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 "V" 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: -/-/cF1 LT: <a <a3="" <a<="" td=""><td>No</td><td>Requirement to post collisterial in accordance with the Credit Support Armes, and use reasonable efforts to (a) transfer to an appropriately rated registerement that park), to procure a guarantee from an appropriately rated related third park), or (c) take such other actions as would maintain or restore the ratings of the relevant Covered Bonds. The rating traggers shown on the left are the first level of traggers for S&P and Fitch but this is the only tragger for Moody's. A subsequent tragger exists for S&P for loss of BBH+ (LT) and for Fitch for loss of F3 (ST) / BBH- (LT). Remedial actions include posting / continuing to post collaterial 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 collisterial in accordance with the Credit Support Armes, and use reasonable efforts to (a) transfer to an appropriately rated registerement that park), to procure a guarantee from an appropriately rated related third park), or (c) take such other actions as would maintain or restore the ratings of the relevant Covered Bonds. The rating traggers shown on the left are the first level of traggers for S&P and Fitch but this is the only tragger for Moody's. A subsequent tragger exists for S&P for loss of BBH+ (LT) and for Fitch for loss of F3 (ST) / BBH- (LT). Remedial actions include posting / continuing to post collaterial 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 <f1<br="" <p-1="">LT: <a <a2="" <a<="" td=""><td>No</td><td>Requirement to post collateral in accordance with the Credit Support Arnes, and use reasonable efforts to (a) transfer to an appropriately rated registement that park), to provue a guarantee for an appropriately rated registement that park), to provue a guarantee for an appropriately rated registement that park), to provue a guarantee for an appropriately rated registement that park). The rating triggers show are on the left the first level of triggers for Moody's and First Subsequent Rigger avisits for Moody's for loss of P-2 (ST) / A3 (LT). A First Subsequent Rigger avisits for Moody's for SAP.</td></a-1>	No	Requirement to post collateral in accordance with the Credit Support Arnes, and use reasonable efforts to (a) transfer to an appropriately rated registement that park), to provue a guarantee for an appropriately rated registement that park), to provue a guarantee for an appropriately rated registement that park), to provue a guarantee for an appropriately rated registement that park). The rating triggers show are on the left the first level of triggers for Moody's and First Subsequent Rigger avisits for Moody's for loss of P-2 (ST) / A3 (LT). A First Subsequent Rigger avisits for Moody's for SAP.
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="">LT: <a <a+<="" <a1="" td=""><td>No</td><td>Requirement to post collateral in accordance with the Credit Support Arnex 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 word maintain or retore the rating of the relevent Covered Bonds. For a Fink domograde, note that the event is triggered and action needs to be taken <u>orby</u> 2 denies 1 of the Covered Bonds has also been domgrade of placed on credit with negatives are smult of the domigrade of the Covered Bonds has also been domgrade of placed on credit words negatives are smult of the softwards of the Covered Bonds has also provider. The rating triggers shown on the left are the first level of triggers for all rating garcies.</td></a-1>	No	Requirement to post collateral in accordance with the Credit Support Arnex 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 word maintain or retore the rating of the relevent Covered Bonds. For a Fink domograde, note that the event is triggered and action needs to be taken <u>orby</u> 2 denies 1 of the Covered Bonds has also been domgrade of placed on credit with negatives are smult of the domigrade of the Covered Bonds has also been domgrade of placed on credit words negatives are smult of the softwards of the Covered Bonds has also provider. The rating triggers shown on the left are the first level of triggers for all rating garcies.
Covered Bond Swap Provider rating triggers – Barclays Series 3, BNP Paribas, Chibank, Devache Bark and NBS Note: For Firch and S&P, the event is triggered only if coupled with the dworgrade or placing on credit vatch negative of the then current rating of the relevant Series of Covered Bonds.	Loss of required rating by the relevant Covered Bond Swap provider	ST: <a-1+ <f1<br="" <p-1="">LT: -/<a1 <a+<="" td=""><td>Yes</td><td>A subsequent trigger exists for Moody's for loss of P2.(ST) / A3 (LT) and for SAP for loss of A. (LT). A First Requirement to job and collaterial inductions with the relative sport America or (b) transfer for an appropriately rated replacement third party, (c) procure a guarantee from an appropriately rated third party, or (c) take such other actions as wold meaning on the relevant covered Bonds. For Fich or SAP domigrades, note that the event is triggered and action needs to be taken only if the relevant Series of the Covered Bonds has also been domigraded or placed on called witch regulater as a result of the domigrade of the Covered Bonds has also been domigraded or placed on called witch regulater as a result of the domigrade of the Covered Bond has also been domigraded or placed on called witch regulater as a result of the domigrade of the Covered Bond has been domigraded or placed on called witch regulater as a result of the domigrade of the Covered Bond has been domigraded or placed on called witch regulater as a result of the domigrade of the Covered Bond has been domigraded or placed on called witch regulater as a result of the domigrade of the Covered Bond has been domigraded or placed on called witch regulater as a result of the domigrade of the Covered Bond has been domigraded or placed on called witch regulater as a result of the domigrade of the Covered Bond has been domigraded or placed on called witch regulater as a result of the domigrade of the Covered Bond has been down provided. The triated the term of the set for all rates the regulater as a result of the domigrade of the and the set of the called bond been down provided to the set for loss of P2 (ST) / A3 (LT) and for SAP for loss of BBB- (LT). A First Subsequent Rating Event for Fich set for loss of P2 (ST) / A3 (LT) and for SAP for loss of BBB- (LT). A set to fich exists for loss of F3 (ST) / BBB- (LT) and the relative bear down down down down down down down down</td></a1></a-1+>	Yes	A subsequent trigger exists for Moody's for loss of P2.(ST) / A3 (LT) and for SAP for loss of A. (LT). A First Requirement to job and collaterial inductions with the relative sport America or (b) transfer for an appropriately rated replacement third party, (c) procure a guarantee from an appropriately rated third party, or (c) take such other actions as wold meaning on the relevant covered Bonds. For Fich or SAP domigrades, note that the event is triggered and action needs to be taken only if the relevant Series of the Covered Bonds has also been domigraded or placed on called witch regulater as a result of the domigrade of the Covered Bonds has also been domigraded or placed on called witch regulater as a result of the domigrade of the Covered Bond has also been domigraded or placed on called witch regulater as a result of the domigrade of the Covered Bond has been domigraded or placed on called witch regulater as a result of the domigrade of the Covered Bond has been domigraded or placed on called witch regulater as a result of the domigrade of the Covered Bond has been domigraded or placed on called witch regulater as a result of the domigrade of the Covered Bond has been domigraded or placed on called witch regulater as a result of the domigrade of the Covered Bond has been domigraded or placed on called witch regulater as a result of the domigrade of the Covered Bond has been domigraded or placed on called witch regulater as a result of the domigrade of the Covered Bond has been down provided. The triated the term of the set for all rates the regulater as a result of the domigrade of the and the set of the called bond been down provided to the set for loss of P2 (ST) / A3 (LT) and for SAP for loss of BBB- (LT). A First Subsequent Rating Event for Fich set for loss of P2 (ST) / A3 (LT) and for SAP for loss of BBB- (LT). A set to fich exists for loss of F3 (ST) / BBB- (LT) and the relative bear down down down down down down down down
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	<bbb- <baa3="" <bbb-<br="">LT: <bbb- <baa3="" <bbb-<="" td=""><td>No</td><td>Asset Monitor to report on arithmetic accuracy of Cash Manager's calculations (regarding the Asset Coverage Test and the Amortisation Test) more frequently (in respect of every Calculation Date).</td></bbb-></bbb->	No	Asset Monitor to report on arithmetic accuracy of Cash Manager's calculations (regarding the Asset Coverage Test and the Amortisation Test) more frequently (in respect of every Calculation Date).
Servicer replacement trigger	Loss of required rating by the Servicer	LT: <bbb- <baa3="" <bbb-<="" td=""><td>No</td><td>The Servicer will use reasonable endeavours to enter into, within 60 days, a replacement servicing agreement with a third party in such form as the LLP and the Security Trustee shall reasonably require.</td></bbb->	No	The Servicer will use reasonable endeavours to enter into, within 60 days, a replacement servicing agreement with a third party in such form as the LLP and the Security Trustee shall reasonably require.

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

1

Santander

Non-Rating Triggers Description of Trigger Consequence if Trigger Breached Description of Trigger Awy of the conditions, events or acts provided in Condition 9.1 of the Prospectus ...Abbey Events of default The anour of none that the LLP expects to receive in the next LLP Payment Period is insufficient to cover the would be amounts due under the Intercompany Loand to the Covered Bond Sway Provider(s) and other serior expenses making in priority thereto. Covered Bonds with the rugger of determined by the magnetized by the second on the LLP. Subsequent recoveries from the Issuer are held by the LLP as security and the LLP will here be require to make payments of Guaranteed Amounts in accordance with the original payment schedule. Standard viriable taken and other discretionary rates and/or margins will be increased. vent suer Event of Default sence requestes training in priority thereto. On a Calculation Date, the Adjueted Aggregate Loan Amount is less than the Principal Amount Outstanding of Covered Bonds Any of the conditions, events or acts provided in Condition 9.2 of the Prospectus—LLP Events of default. Following an Abbey Event of Default, the Loans must yield LIBOR plus 0.15%. 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. Covered Bonds will become immediately due and pagelies against the LLP. Security Becomes enforceable. Asset Coverage Test LLP Event of Def Yield Shortfall Test 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 LLP Event of Default will occur. be in an amount at least equal to the Sterling Equivalent of the aggregate Principal Amount Outstanding of the Covered Bonds. Amortisation Test

Glossary:

Arrears	For the purposes of the Asset Coverage Test, arrens are calculated in accordance with standard marker purpose, in the UK. A morphage is identified as being in arrans when, on any due date, the overdue amounts which were due on previous due dates equal, in the aggregate, are nor full monthy purportes. In ansign and arrans attemption and a date of determination the difference between the two of all potenties by partners that are due and payable by a borrower on any due date, the software and all potenties are due and payable by a borrower and potential to the date of determination the difference between the two of all potenties by partners that were due on provide by a borrower on any due date us to that date of determination (lists the aggregate amount of all authorised underpayments made by sub borrower up to such date of determination and the sum of all poments by partners that there were the anothy parents take and by a borrower any due by the anothor of the another of equalment and by parents take and are determined by the manual of the account is determed to be in anses. Arrans calculates and the date of determination take of a determination and the sum of all poments take and and by the another of the account is determed to be in anses. Arrans calculates and the account is determed be an entities of a determination test take of the account is determed to be in anses. Arrans calculates and the account is determed by the another of the account is determed by the another of the account is determed to be in anses. Arrans calculates and the account is determed by the another of the account is determed by the account of the account is determed by the account of the account is determed by another account is determed as being at the account is determed as being at the account is determed as being at the account is determed by another account is determed as beard at the account is determed as the account is determed as the
Amount / Current Balance (GBP)	In relation to any Loan at any date (the current balance determination date), the aggregate at such date (but avoiding double counting) of: (i) The first Advances, and/or Flexible Loan Drawings; (ii) Capitalized Expenses; (iii) Capitalized Expenses; (iiii) Capitalized Expenses; (iiii) Capitalized Expenses; (i
Default	Default is defined as a property having been taken into possession.

Footnotes:

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

- (2) For triggers relating to the swap providers on the cover pool the rating trigger disclosed is the next trigger point there may be subsequent triggers and these are detailed in the relevant swap agreement. For triggers relating to the covered bond swaps, see table "Programme Triggers"
- (3) The interest rate swap notional is the sum of all interest rate swap notionals as at the start of the Calculation Period. Note that under an Amendment Agreement dated 24 December 2012, the interest rate swaps may be consolidated into one "cover pool swap" at a future date, at the LLP's election. (4) LLP receive/pay margins are an average across all interest rate swaps

⁽³⁾ 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 AF1 by Fitch and thereafter equals 100% of cleared credit balances with respect to Flexible Plus offset accounts

(7) 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 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 iLTV<=75%, 0.25 for defaulted loans with iLTV>75%.

A(b) is calculated as the Asset Percentage multiplied by the lower of (i) the current balance of the loan, and (ii) the indexed valuation of the loan multiplied by 1 for non-defaulted loans, 0.4 for defaulted loans with iLTV<=75%, 0.25 for defaulted loans with iLTV>75%.

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

(10) Source: Eitch press release "Eitch Affirms Abbey's Covered Bonds at 'AAA': Outlook Stable, Following Programme Undate" dated 24th December 2012

(11) Source: Moody's performance report dated 31st December 2012

(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⁾ The following tables omit approximately 1.04% of the pool which are held on a separate database. Data is presented on an account level basis.

(14) The Arrears breakdown table excludes accounts in posses

(19) 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 includes cash held on the principal ledger