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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 July 2013
Start Date of reporting period	01 July 2013 (Calculation Period start date 05 July 2013)
End Date of reporting period	31 July 2013 (Calculation Period end date 06 August 2013)
Web links - prospectus, transaction documents, loan-level data	https://boeportal.co.uk/SantanderUK

### Counterparties, Ratings

	Counterparty/ies	Fitch		Moody's		S&P		DBRS	
		Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	Current rating
Covered bonds		-	AAA	-	Aaa	na	AAA	na	na
Issuer <sup>(1)</sup>	Abbey National Treasury Services plc	na	A / F1	na	A2 / P-1	na	A / A-1	na	na
Seller(s)	Abbey National Treasury Services plc	na	A / F1	na	A2 / P-1	na	A / A-1	na	na
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><td>na</td><td>na</td></a-1<></td></p-1<></td></a>	A / F1	-/ <p-1< td=""><td>A2 / P-1</td><td>-/<a-1< td=""><td>A / A-1</td><td>na</td><td>na</td></a-1<></td></p-1<>	A2 / P-1	-/ <a-1< td=""><td>A / A-1</td><td>na</td><td>na</td></a-1<>	A / A-1	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><td>na</td><td>na</td></bbb-></td></baa3></td></bbb->	A / F1	<baa3 -<="" td=""><td>A2 / P-1</td><td><bbb- -<="" td=""><td>A / A-1</td><td>na</td><td>na</td></bbb-></td></baa3>	A2 / P-1	<bbb- -<="" td=""><td>A / A-1</td><td>na</td><td>na</td></bbb->	A / A-1	na	na
Stand-by servicer(s)	None	na	na	na	na	na	na	na	na
Swap provider(s) on cover pool	Abbey National Treasury Services plc	<a <f1<sup="">(3)</a>	A / F1	<a2 <p-1<sup="">(3)</a2>	A2 / P-1	<a <a-1<sup="">(3)</a>	A / A-1	na	na
Stand-by swap provider(s) on cover pool	None	na	na	na	na	na	na	na	na
Swap notional amount(s) (GBP)(3)	£ 27,176,590,766								·
Swap notional maturity/ies	na								
LLP receive rate/margin <sup>(4)</sup>	Libor +1.791%								
LLP pay rate/margin <sup>(4)</sup>	4.25%								
Collateral posting amount(s) (GBP)	£								

Currency swap provider for Series 1 (EUR)	Barcla
Swap notional amount(s) (EUR)	€ 666,666,66
Swap notional maturity/ies	08-Jun-
LLP receive rate/margin	3.375
LLP pay rate/margin	Libor +0.0945
Collateral posting amount(s) (FLIR)	€

Currency swap provider for Series 1 (EUR)	Citi
Swap notional amount(s) (EUR)	€ 666,666,667
Swap notional maturity/ies	08-Jun-15
LLP receive rate/margin <sup>(2)</sup>	3.375%
LLP pay rate/margin <sup>(2)</sup>	Libor +0.0945%
Collateral posting amount(s) (EUR)	€ 208,360,079

Currency swap provider for Series 1 (EUR)	DE
Swap notional amount(s) (EUR)	€ 666,666,667
Swap notional maturity/ies	08-Jun-1
LLP receive rate/margin	3.3759
LLP pay rate/margin	Libor +0.09459
Collateral posting amount(s) (EUR)	€ 181,418,165

Currency swap provider for Series 3 (EUR)		Barclays
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		0.0487%
Collateral posting amount(s) (EUR)	€	236,899,416
Currency swap provider for Series 3 (EUR)		RBS
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		0.0487%
Collateral posting amount(s) (EUR)	€	198,297,367
Currency swap provider for Series 3 (EUR)		BNP
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		0.0487%
Collateral poeting amount(e) (ELIP)	6	100 012 047



### Accounts, Ledgers

Accounts, Ledgers			T		ı
	Value as of End Date of reporting period		Value as of Start Date of reporting period		Targeted Value
Revenue receipts (please disclose all parts of waterfall)		J1		J1	
Revenue Receipts (on the Loans)	£	103.878.459	£	90.835.133	na
Other net income (including interest on bank accounts)	£	506,485	£	423,024	na
Excess amount released from Reserve Fund	£		£		na
Premia received from outgoing Swap Provider	£		£		na
Available Revenue Receipts	£	104,384,944	£	91,258,157	na
Senior fees (including Cash Manager, Servicer & Asset Monitor)	£	2,939,548	£	2,743,018	na
Amounts due under interest rate swap	£	48,518,640	£	53,229,591	na
Amounts due under cover bond swaps	£	22,803,497	£	21,596,040	na
Amounts due under Intercompany Loan	£	8,110,820	£	7,997,624	na
Amounts added to Reserve Fund	£	3,770,927	£	(5,680,324)	na
Deferred Consideration	£	18,241,512	£	11,372,209	na
Members' profit	£		£		na
Total distributed	£	104,384,944	£	91,258,157	na
Principal receipts (please disclose all parts of waterfall)					
Principal Receipts (on the Loans)	£	6,059,510,238	£	944,054,720	na
Any other amount standing to credit Principal Ledger	£	1,454,012,616	£	1,454,012,616	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	£	7,513,522,854	£	2,398,067,335	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	£	500,000,000	£		na
Capital Distribution	£	6,059,510,238	£	944,054,720	na
Total distributed	£	6,559,510,238	£	944,054,720	na
Reserve ledger	£	167,528,147	£	163,757,220	£ 167,528,147
Revenue ledger	£		£		na
Principal ledger	£	954,012,616	£	1,454,012,616	na
Pre-maturity liquidity ledger		na		na	na

Notes: In the current month mortgage asset worth £5bn were repurchased from the Covered Bonds Programme by Santander UK. This will cause some variances in the data reported compared to prior month.

#### Asset Coverage Tes

Asset Coverage Test			
		Value	Description
A	£	19,265,584,827	Adjusted Current Balance
В	£	1,679,806,994	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 Ledger
U	£	1,100,359,660	Supplemental Liquidity Reserve <sup>(5)</sup>
V	£		Set-off Flexible Plus (offset) <sup>(6)</sup>
W	£		Set-off Depositor <sup>(7)</sup>
X	£	276,372,679	For redraw capacity
Υ	£	245,389	Reward loans
Z	£		Potential negative carry
Total	£	19,568,414,093	
Method used for calculating component 'A"(8)		A(b)	
Asset percentage (%)		85.5%	
Maximum asset percentage from Fitch (%)		91.0%	
Maximum asset percentage from Moody's (%)		85.5%	
Maximum asset percentage from S&P (%)		91.0%	
Credit support as derived from ACT (GBP)	£	668,427,573	
Credit support as derived from ACT (%)		3.5%	

the lower of (a)			
(a) =	£		the Aggregate Adjusted Outstanding Principal Balance, and
(b) =	£	19,265,584,827.00	the Aggregate Arrears Adjusted Outstanding Principal Balance multiplied by the Asse Percentage.
(a)	Aggre	gate Adjusted Outstan	ding Principal Balance shall be equal to:
	(i) the Ac	ljusted Outstanding Pr	incipal Balance, which is the lower of:
	£	22,711,928,968.00	(1) Outstanding Principal Balance of each Loan; and
	£	21,407,251,391.00 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 ag	gregate sum of the foll	owing 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
	£	21,407,251,391.00	Aggregate Adjusted Outstanding Principal Balance
(b)	Aggre	gate Arrears Adjusted	Outstanding Principal Balance shall be equal to:
	(i) the Ac	ljusted Outstanding Pr	incipal Balance, which is the lower of:
	£	22,711,928,968.00	(1) Outstanding Principal Balance of each Loan; and
	£	22,540,756,789.00	(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 ag	gregate sum of the foll	owing 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
	£	19,265,584,827.00	Aggregate Arrears Adjusted Outstanding Principal Balance multiplied by the Asset
			Percentage



### Programme-Level Characteristics

Programme currency		Euro
Programme size		EUR 35.000.000.000
Covered bonds principal amount outstanding (GBP, non-GBP series converted		LOIX 33,000,000,000
at swap FX rate)	£	18.899.986.520
Covered bonds principal amount outstanding (GBP, non-GBP series converted	L	10,099,900,320
at current spot rate)	£	19.759.984.580
Cover pool balance (GBP)	£	22,680,339,466
GIC account balance (GBP)	£	1.679.806.994
Any additional collateral (please specify)	£	1,679,806,994
Any additional collateral (GBP)	£	•
Any additional collateral (GBP) Aggregate balance of off-set mortgages (GBP)	£	3,805,279,305
	£	
Aggregate deposits attaching to the cover pool (GBP)  Aggregate deposits attaching specifically to the off-set mortgages (GBP)	£	1,074,374,481
	£	304,330,822
Nominal level of overcollateralisation (GBP)	£	3,780,352,947
Nominal level of overcollateralisation (%)		20.00%
Number of loans in cover pool	_	212,492
Average loan balance (GBP)	£	106,735
Weighted average non-indexed LTV (%)		66.87%
Weighted average indexed LTV (%)		63.26%
Weighted average seasoning (months)		67.11
Weighted average remaining term (months)		201.93
Weighted average interest rate (%)		3.95%
Standard Variable Rate(s) (%)		4.74%
Constant Pre-Payment Rate (%, current month)		21.08%
Constant Pre-Payment Rate (%, quarterly average)		27.13%
Principal Payment Rate (%, current month)		20.61%
Principal Payment Rate (%, quarterly average)		25.97%
Constant Default Rate (%, current month)		na
Constant Default Rate (%, quarterly average) <sup>(9)</sup>		na
Fitch Discontinuity Cap (%)(10)		4 (moderate)
Moody's Timely Payment Indicator <sup>(11)</sup>		Probable
Moody's Collateral Score (%) <sup>(11)</sup>		6.80%

### Mortgage collections

Mortgage collections (scheduled - interest)	£	89,297,270
Mortgage collections (scheduled - principal)	£	135,359,962
Mortgage collections (unscheduled - interest)		na
Mortgage collections (unscheduled - principal)	£	5,924,150,276

### Loan Redemptions & Replenishments Since Previous Reporting Date

	Number	% of total number	Amount (GBP)	% of total amount
Loan redemptions since previous reporting date	26,017	12.2%	£ 766,374,164	3.4%
Loans bought back by seller(s)	36,116	17.0%	£ 5,157,776,112	22.7%
of which are non-performing loans	364	0.2%	£ 41,524,011	0.2%
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 <sup>(12)</sup>	Reversionary margin	Initial rate		
Fixed at origination, reverting to SVR	147,338	55.6%	£ 15,999,765,706	57.4%	4.71%	-10.0	1.75%	1.59%	5.269		
Fixed at origination, reverting to Libor	0	0.0%	0	0.0%	0.00%	0.0	0.00%	0.00%	0.009		
Fixed at origination, reverting to tracker	1,503	0.6%	£ 142,299,260	0.5%	1.25%	-75.2	0.75%	0.75%	6.209		
Fixed for life	654	0.3%	£ 23,148,080	0.1%	5.40%	43.0	4.99%	4.99%	5.609		
Tracker at origination, reverting to SVR	45,997	17.3%	£ 5,465,806,273	19.6%	4.19%	-15.3	0.82%	1.37%	4.679		
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	50,501	19.0%	£ 5,525,445,022	19.8%	1.45%	156.8	0.95%	0.95%	5.299		
SVR, including discount to SVR	19,237	7.3%	£ 743,559,823	2.7%	4.68%	-11.5	-0.06%	0.23%	6.739		
Libor	0	0.0%		0.0%	0.00%	0.0	0.00%	0.00%	0.00		
Total	265.230	100.00%	£ 27.900.024.165	100.00%	3.95%		1.36%				



### Stratifications (13)

Arrears breakdown <sup>(14)</sup>	Number	% of total number	Amount (GBP)	% of total amount
Current	251,070	94.7%	£ 26,405,629,202	94.6%
0-1 month in arrears	10,868	4.1%	£ 1,104,759,627	4.0%
1-2 months in arrears	2,288	0.9%	£ 268,275,321	1.0%
2-3 months in arrears	990	0.4%	£ 120,128,834	0.4%
3-6 months in arrears	11	0.0%	£ 954,989	0.0%
6-12 months in arrears	1	0.0%	£ 275,108	0.0%
12+ months in arrears	2	0.0%	£ 1,084	0.0%
Total	265,230	100.00%	£ 27,900,024,165	100.00%

Current non-indexed LTV	Number	% of total number	Amount (GBP)	% of total amount
0-50%	83,789	31.6%		18.8%
50-55%	13,295	5.0%	£ 1,242,215,902	4.5%
55-60%	16,553	6.2%	£ 1,751,512,729	6.3%
60-65%	15,012	5.7%	£ 1,699,188,959	6.1%
65-70%	21,693	8.2%		9.8%
70-75%	42,255	15.9%	£ 5,756,875,480	20.6%
75-80%	13,627	5.1%	£ 1,865,251,766	6.7%
80-85%	26,276	9.9%	£ 3,752,813,904	13.5%
85-90%	23,765	9.0%		11.4%
90-95%	7,828	3.0%	£ 597,313,753	2.1%
95-100%	1,021	0.4%	£ 65,711,348	0.2%
100-105%	28	0.0%	£ 2,032,715	0.0%
105-110%	18	0.0%		0.0%
110-125%	26	0.0%	£ 2,148,366	0.0%
125%+	44	0.0%		0.0%
Total	265,230	100.00%	£ 27,900,024,165	100.00%

Current indexed LTV	Number	% of total number	Amount (GBP)	% of total amount
0-50%	121,876	46.0%	£ 7,108,429,027	25.5%
50-55%	14,207	5.4%	£ 1,643,610,676	5.9%
55-60%	16,081	6.1%	£ 2,034,143,547	7.3%
60-65%	18,863	7.1%	£ 2,513,662,903	9.0%
65-70%	20,054	7.6%		10.2%
70-75%	20,673	7.8%	£ 3,117,753,894	11.2%
75-80%	19,568	7.4%	£ 2,972,195,997	10.7%
80-85%	13,693	5.2%	£ 2,045,623,463	7.3%
85-90%	9,448	3.6%		6.0%
90-95%	5,369	2.0%	£ 952,771,237	3.4%
95-100%	2,987	1.1%	£ 551,163,573	2.0%
100-105%	2,061	0.8%	£ 382,811,833	1.4%
105-110%	124	0.1%		0.1%
110-125%	219	0.1%	£ 38,791,959	0.1%
125%+	7	0.0%		0.0%
Total	265,230	100.00%	£ 27,900,024,165	100.00%

Current outstanding balance of loan	Number	% of total number	Amount (GBP)	% of total amount
0-5,000	5,876	2.2%	£ 14,406,027	0.1%
5,000-10,000	6,286	2.4%	£ 47,338,582	0.2%
10,000-25,000	21,974	8.3%		1.4%
25,000-50,000	38,226	14.4%	£ 1,429,220,324	5.1%
50,000-75,000	39,878	15.0%	£ 2,488,954,684	8.9%
75,000-100,000	37,366	14.1%		11.7%
100,000-150,000	57,577	21.7%		25.3%
150,000-200,000	29,899	11.3%		18.4%
200,000-250,000	13,329	5.0%	£ 2,949,153,837	10.6%
250,000-300,000	6,349	2.4%	£ 1,720,520,451	6.2%
300,000-350,000	3,469	1.3%		4.0%
350,000-400,000	1,800	0.7%	£ 668,709,167	2.4%
400,000-450,000	1,128	0.4%	£ 475,896,187	1.7%
450,000-500,000	790	0.3%	£ 373,888,229	1.3%
500,000-600,000	709	0.3%		1.4%
600,000-700,000	288	0.1%	£ 185,019,359	0.7%
700,000-800,000	139	0.1%	£ 103,822,798	0.4%
800,000-900,000	91	0.0%	£ 76,441,739	0.3%
900,000-1,000,000	53	0.0%		0.2%
1,000,000 +	3	0.0%		0.0%
Total	265,230	100.00%	£ 27,900,024,165	100.00%



Regional distribution	Number	% of total number	Amount (GBP)	% of total amount
East Anglia	10.027	3.8%	£ 989.840.026	3.6
ast Midlands	11.959	4.5%	£ 1,081,600,213	3.9
ondon	17,673		£ 2,809,256,819	10.
North	9,883		£ 723,446,664	2.0
North West	29,851	11.3%	£ 2,425,285,973	8.7
Northern Ireland	17,052	6.4%	£ 1,338,574,793	4.8
Outer Metro	28.475	10.7%	£ 3,994,255,995	14.3
South East	28,475 54,106		£ 6,846,163,637	24.
South West				24.5
	21,759			
Scotland	18,761		£ 1,479,256,464	5.3
Vales	11,601		£ 919,154,491	3.
Vest Midlands	16,334		£ 1,480,732,182	5.
/orkshire	17,749		£ 1,421,225,976	5.1
Total	265,230	100.00%	£ 27,900,024,165	100.00
Repayment type	Number	% of total number	Amount (GBP)	% of total amount
Capital repayment	144,916		£ 11,936,045,641	42.78
Part-and-part	20,944		£ 2,417,890,616	8.6
nterest-only	66.728	25.2%	£ 8,933,789,304	32.0
Offset	32,642		£ 6,933,789,304 £ 4,612,298,603	16.5
oriset Fotal	32,642 265,230		£ 4,612,298,603 £ 27,900,024,165	16.5
· Otal	205,230	100.0%	21,300,024,100	100.
Seasoning <sup>(15)</sup>	Number	% of total number	Amount (GBP)	% of total amount
)-12 months	0	0.0%	0	0.
12-24 months	8.444	3.2%	£ 1.089.280.704	3.5
24-36 months	21,936	8.3%	£ 2,644,403,232	9.
36-48 months	37,493		£ 4,376,107,270	15.
18-60 months	33,709		£ 3,966,294,842	14.
60-72 months	49,674		£ 6,896,148,537	24.
72-84 months	21,286		£ 2,570,890,090	9.
34-96 months	21,637		£ 2,077,494,505	7.
96-108 months	17,639		£ 1,326,513,421	4.
108-120 months	17,039		£ 1,182,765,484	4.
20-150 months	24,152	9.1%	£ 1,346,568,176	4.
50-180 months	6,692		£ 259,414,621	0.
80+ months	5,305		£ 164,143,284	0.
Total Total	265,230	100.00%	£ 27,900,024,165	100.0
nterest payment type	Number	% of total number	Amount (GBP)	% of total amount
ixed	56,944	21.5%	£ 6,007,507,605	21.
SVR	142.020	53.6%	£ 14,405,994,501	51.
Fracker	64,940	24.5%	£ 7,431,911,408	26.
Discount SVR or Unknown	1,326		£ 54,610,651	0.
Total	265,230	100.00%		100.0
		0/ /	4 (000)	0/ //
oan purpose type	Number	% of total number	Amount (GBP)	% of total amount
Owner-occupied	264,541	99.7%	£ 27,814,237,292	99.
Buy-to-let	0		0	0.
Second home Fotal	689 265,230	0.3%	£ 85,786,873 85,786,873	0.
	200,200		00,700,070	
ncome verification type	Number	% of total number	Amount (GBP)	% of total amount
Fully verified	156,124	58.9%		53.
ast-track	109,106	41.1%	£ 12,944,096,169	46.
Self-certified	0	0.0%	0	0.
Fotal Fotal	265,230	100.00%	£ 27,900,024,165	100.0



Remaining term of loan	Number	% of total number	Amount (GBP)	% of total amount
0-30 months	14,331	5.4%	£ 566,738,068	2.0%
30-60 months	18,386	6.9%	£ 1,132,868,551	4.1%
60-120 months	45,589	17.2%	£ 3,404,627,345	12.2%
120-180 months	56,765	21.4%	£ 5,779,713,039	20.7%
180-240 months	66,335	25.0%	£ 8,689,906,583	31.2%
240-300 months	35,587	13.4%	£ 4,772,285,411	17.1%
300-360 months	18,254	6.9%	£ 2,328,867,315	8.4%
360+ months	9,983	3.8%		4.4%
Total	265,230	100.00%	£ 27,900,024,165	100.00%

Employment status <sup>(16)</sup>	Number	% of total number	Amount (GBP)	% of total amount
Employed	158,952	59.93%	£ 17,288,856,013	62.0%
Self-employed	43,942	16.57%	£ 6,434,224,663	
Unemployed	113	0.04%	£ 3,640,167	0.0%
Retired	5,831	2.20%	£ 340,965,577	1.2%
Guarantor	0	0.00%	0	0.0%
Other <sup>(18)</sup>	56,392	21.26%		
Total	265,230	100.00%	£ 27,900,024,165	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)	1.452	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 floating)	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 +1.20%	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 +1.7429
Collateral posting amount	-										
Series	Series 13 Tap 1	Series 13 Tap 2	Series 13 Tap 3	Series 15	Series 16 Tranche 1	Series 17	Series 17 Tap 1	Series 17 Tap 2	Series 18	Series 19	Series 20
Issue date	14-Jan-11	04-Apr-11	01-Sep-13	26-Aug-10	26-Aug-10	05-Oct-10	27-Feb-12	24-May-12	18-Nov-10	18-Nov-10	07-Dec-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	GBP	GBP	EUR	EUR	EUR	EUR	EUR	NOK
Amount at issuance	350,000,000	275,000,000	150.000.000	500.000.000	150,000,000	1.250.000.000	500.000.000	320.000.000	100.000.000	125.000.000	1.600.000.000
Amount outstanding	350,000,000	275,000,000	150,000,000	500,000,000	150,000,000	1,250,000,000	500,000,000	320,000,000	100,000,000	125,000,000	1,600,000,000
FX swap rate (rate:£1)	1.187	1.136	1.137	na	na	1.174	1,200	1.252	1.160	1.160	9,563
Maturity type (hard/soft-hullet/pass-through)	Soft	Soft	Soft	Soft	Soft	Soft	Soft	Soft	Hard	Hard	Soft

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	EUR	EUR	EUR	EUR	NOK
Amount at issuance	350,000,000	275,000,000	150,000,000	500,000,000	150,000,000	1,250,000,000	500,000,000	320,000,000	100,000,000	125,000,000	1,600,000,000
Amount outstanding	350,000,000	275,000,000	150,000,000	500,000,000	150,000,000	1,250,000,000	500,000,000	320,000,000	100,000,000	125,000,000	1,600,000,000
FX swap rate (rate:£1)	1.187	1.136	1.137	na	na	1.174	1.200	1.252	1.160	1.160	9.563
Maturity type (hard/soft-bullet/pass-through)	Soft	Soft	Soft	Soft	Soft	Soft	Soft	Soft	Hard	Hard	Soft
Scheduled final maturity date	30-Jun-14	30-Jun-14	30-Jun-14	26-Aug-13	26-Aug-14	05-Oct-17	05-Oct-17	05-Oct-17	18-Nov-25	18-Nov-30	07-Dec-20
Legal final maturity date	30-Jun-15	30-Jun-15	30-Jun-15	26-Aug-14	26-Aug-15	05-Oct-18	05-Oct-18	05-Oct-18	18-Nov-25	18-Nov-30	07-Dec-21
ISIN	XS0520785394	XS0520785394	XS0520785394	XS0537754037	XS0537747841	XS0546057570	XS0546057570	XS0546057570	na	na	XS0563569325
Stock exchange listing	London	London	London	London	London	London	London	London	na	na	London
Coupon payment frequency	Annual	Annual	Annual	Quarterly	Quarterly	Annual	Annual	Annual	Annual	Annual	Annual
Coupon payment date	Annually - 30 Jun	Annually - 30 Jun	Annually - 30 Jun	26 Feb, May, Aug, Nov	26 Feb, May, Aug, Nov	Annually - 5 Oct	Annually - 5 Oct	Annually - 5 Oct	Annually - 18 Nov	Annually - 18 Nov	Annually - 7 Dec
Coupon (rate if fixed, margin and reference rate if floating)	3.125%	3.125%	3.125%	3M GBP Libor + 1.50%	3M GBP Libor + 1.50%	3.625%	3.625%	3.625%	4.125%	4.250%	5.425%
Margin payable under extended maturity period (%)	1M Euribor +1.35%	1M Euribor +1.35%	1M Euribor +1.35%	1M GBP Libor + 1.50%	1M GBP Libor + 1.50%	1M Euribor +1.40%	1M Euribor +1.40%	1M Euribor +1.40%	na	na	1M Nibor +1.45%
Swap counterparty/ies	ANTS	ANTS	ANTS	na	na	ANTS	ANTS	ANTS	ANTS	ANTS	ANTS
Swap notional denomination	GBP	GBP	GBP	GBP	GBP	GBP	GBP	GBP	GBP	GBP	GBP
Swap notional amount	294,770,000	242,102,850	131,879,726	na	na	1,064,375,000	416,500,000	255,510,400	86,220,000	107,775,000	167,311,513
Swap notional maturity	30-Jun-15	30-Jun-15	30-Jun-15	na	na	05-Oct-18	05-Oct-18	05-Oct-18	18-Nov-25	18-Nov-30	07-Dec-21
LLP receive rate/margin	3.125%	3.125%	3.125%	na	na	3.625%	3.625%	3.625%	4.125%	4.250%	5.425%
LLP pay rate/margin	3M GBP Libor +1.7975%	3M GBP Libor +1.54%	3M GBP Libor +1.554%	na	na	3M GBP Libor +1.7253%	3M GBP Libor +2.15%	3M GBP Libor +1.7836%	3M GBP Libor +1.51%	3M GBP Libor +1.56%	3M GBP Libor +1.47%
				na	na						



Series	Series 21	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
Issue date	14-Jan-11	24-Jan-11	20-Apr-11	27-Mar-12	24-May-12	28-Feb-11	14-Apr-11	24-May-11	08-Sep-11	24-May-12	05-Dec-12
Original rating (Moody's/S&P/Fitch/DBRS)	Aaa/AAA/AAA/-	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -
Current rating (Moody's/S&P/Fitch/DBRS)	Aaa/AAA/AAA/-	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa/AAA/AAA/-	Aaa/AAA/AAA/-	Aaa/AAA/AAA/-	Aaa / AAA / AAA / -	Aaa/AAA/AAA/-	Aaa / AAA / AAA / -	Aaa/AAA/AAA/-	Aaa/AAA/AAA/-
Denomination	EUR	EUR	EUR	EUR	EUR	GBP	GBP	EUR	EUR	EUR	EUR
Amount at issuance	100.000.000	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
Amount outstanding	100.000.000	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
EX swap rate (rate:£1)	1.183	1.196	1.121	1.198	1.252	na	na	1.141	1.133	1.252	1.166
Maturity type (hard/soft-bullet/pass-through)	Hard	Soft	Soft	Soft	Soft	Soft	Soft	Hard	Soft	Soft	Hard
Scheduled final maturity date	15-Jan-24	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
Legal final maturity date	15-Jan-24	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
ISIN	na	XS0582479522	XS0582479522	XS0582479522	XS0582479522	XS0596191360	XS0616897616	na na	XS0674635288	XS0674635288	na na
Stock exchange listing	na	London	London	London	London	London	London	na	London	London	na
Coupon payment frequency	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual
Coupon payment date	Annually - 15 Jan	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
Coupon (rate if fixed, margin and reference rate if floating)	4.625%	4.375%	4.375%	4.375%	4.375%	5.750%	5.125%	4.636%	3.625%	3.625%	4.530%
Margin payable under extended maturity period (%)	4.023% na	1M Euribor +1.50%	1M Euribor +1.50%	1M Euribor +1.50%	1M Euribor +1.50%	1M GBL Libor +1.58%	1M GBL Libor +1.27%	4.030% na	1M Euribor +1.50%	1M Euribor +1.50%	4.550% na
Swap counterparty/ies	ANTS	ANTS	ANTS	ANTS	ANTS	ANTS	ANTS	ANTS	ANTS	ANTS	ANTS
Swap notional denomination	GBP	GBP	GBP	GBP	GBP	GBP	GBP	GRP	GBP	GBP	GRP
Swap notional amount	84.500.000	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
Swap notional amount Swap notional maturity	64,500,000 15-,lan-24	24-Jan-19	24-Jan-19	250,386,000 24-,lan-19	93,886,025 24-Jan-19	1,000,000,000 02-Mar-27	1,250,000,000 14-Apr-22	24-May-21	082,500,000 08-Sep-17	249,087,500 08-Sep-17	45,436,900 21-Dec-26
LLP receive rate/margin	4.625%	4.375%	4.375%	4.375%	4.375%	5.750%	5.125%	4.636%	3.625%	3.625%	4.530%
				4.375% 3M GBP Libor +1.7906%						3.025% 3M GBP Libor +1.6975%	
LLP pay rate/margin	3M GBP Libor +1.68750%	3M GBP Libor +1.985%	3M GBP Libor +1.6325%	3M GBP Libor +1.7906%	3M GBP Libor +1.8075%	3M GBP Libor +1./1/5%	3M GBP Libor +1.469%	3M GBP Libor +1.435%	3M GBP Libor +1.9925%	3M GBP Libor +1.6975%	3M GBP Libor +1.90%
Collateral posting amount	•	•	•	•	•	•	•		•	•	
Series	Series 29	Series 30	Series 31	Series 32	Series 37	Series 38	Series 41	Series 42	Series 43	Series 44	Series 45
Issue date	09-Dec-11	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
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	FUR	FUR	FUR	FUR	GBP	GBP	FUR	GBP	GBP	FUR	FUR
Amount at issuance	100,000,000	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
Amount outstanding	100.000.000	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
FX swap rate (rate:£1)											
		1 182	1 105	1 203							1 201
	1.161 Hard	1.182 Hard	1.195 Hard	1.203 Hard	na	na	1.197	na	na	1.205	1.201 Hard
Maturity type (hard/soft-bullet/pass-through)	Hard	Hard	Hard	Hard	na Soft	na Soft	1.197 Hard	na Soft	na Soft	1.205 Hard	Hard
Maturity type (hard/soft-bullet/pass-through) Scheduled final maturity date	Hard 09-Dec-26	Hard 05-Jan-27	Hard 04-Jan-27	Hard 06-Feb-32	na Soft 16-Feb-29	na Soft 16-Feb-15	1.197 Hard 12-Mar-27	na Soft 23-Mar-27	na Soft 05-Apr-17	1.205 Hard 12-Apr-22	Hard 13-Apr-23
Maturity type (hard/soft-bullet/pass-through) Scheduled final maturity date Legal final maturity date	Hard 09-Dec-26 09-Dec-26	Hard 05-Jan-27 05-Jan-27	Hard 04-Jan-27 04-Jan-27	Hard 06-Feb-32 06-Feb-32	na Soft 16-Feb-29 16-Feb-30	na Soft 16-Feb-15 16-Feb-16	1.197 Hard 12-Mar-27 12-Mar-27	na Soft 23-Mar-27 23-Mar-28	na Soft 05-Apr-17 05-Apr-18	1.205 Hard 12-Apr-22 12-Apr-22	Hard 13-Apr-23 13-Apr-23
Maturity type (hard/soft-bullet/pass-through) Scheduled final maturity date Legal final maturity date ISIN	Hard 09-Dec-26 09-Dec-26 na	Hard 05-Jan-27 05-Jan-27 na	Hard 04-Jan-27 04-Jan-27 na	Hard 06-Feb-32 06-Feb-32 na	na Soft 16-Feb-29 16-Feb-30 XS0746621704	na Soft 16-Feb-15 16-Feb-16 XS0746622009	1.197 Hard 12-Mar-27 12-Mar-27 na	na Soft 23-Mar-27 23-Mar-28 XS0761325009	na Soft 05-Apr-17 05-Apr-18 XS0769914218	1.205 Hard 12-Apr-22 12-Apr-22 na	Hard 13-Apr-23 13-Apr-23 na
Maturily type (hard/soft-bullet/pass-through) Scheduled final maturity date Legal final maturity date ISIN Stock exchange listing	Hard 09-Dec-26 09-Dec-26 na na	Hard 05-Jan-27 05-Jan-27 na na	Hard 04-Jan-27 04-Jan-27 na na	Hard 06-Feb-32 06-Feb-32 na na	na Soft 16-Feb-29 16-Feb-30 XS0746621704 London	na Soft 16-Feb-15 16-Feb-16 XS0746622009 London	1.197 Hard 12-Mar-27 12-Mar-27 na na	na Soft 23-Mar-27 23-Mar-28 XS0761325009 London	na Soft 05-Apr-17 05-Apr-18 XS0769914218 London	1.205 Hard 12-Apr-22 12-Apr-22 na na	Hard 13-Apr-23 13-Apr-23 na na
Maturity type (hard/soft-bullet/pass-through) Scheduled final maturity date Legal final maturity date ISIN Stock exchange listing Coupon payment frequency	Hard 09-Dec-26 09-Dec-26 na na Annual	Hard 05-Jan-27 05-Jan-27 na na Annual	Hard 04-Jan-27 04-Jan-27 na na Annual	Hard 06-Feb-32 06-Feb-32 na na Annual	na Soft 16-Feb-29 16-Feb-30 XS0746621704 London Annual	na Soft 16-Feb-15 16-Feb-16 XS0746622009 London Quarterly	1.197 Hard 12-Mar-27 12-Mar-27 na na Annual	na Soft 23-Mar-27 23-Mar-28 XS0761325009 London Quarterly	na Soft 05-Apr-17 05-Apr-18 XS0769914218 London Quarterly	1.205 Hard 12-Apr-22 12-Apr-22 na na Annual	Hard 13-Apr-23 13-Apr-23 na na Annual
Maturity type (hard/solf-tullet/pass-through) Scheduled final maturity date Legal final maturity date ISIN Stock exchange listing Coupon payment frequency Coupon payment date	Hard 09-Dec-26 09-Dec-26 na na Annual Annual Annual	Hard 05-Jan-27 05-Jan-27 na na Annual	Hard 04-Jan-27 04-Jan-27 na na Annual Annually - 04 Jan	Hard 06-Feb-32 06-Feb-32 na na Annual Annually - 06 Feb	na Soft 16-Feb-29 16-Feb-30 XS0746621704 London Annual Annually - 16 Feb	na Soft 16-Feb-15 16-Feb-16 XS0746622009 London Quarterly 16 Feb, May, Aug, Nov	1.197 Hard 12-Mar-27 12-Mar-27 na na Annual Annuall	na Soft 23-Mar-27 23-Mar-28 XS0761325009 London Quarterly 23 Mar, Jun, Sep, Dec	na Soft 05-Apr-17 05-Apr-18 XS0769914218 London Quarterly 05 Apr, Jul, Oct, Jan	1.205 Hard 12-Apr-22 12-Apr-22 na na Annual Annually - 12 Apr	Hard 13-Apr-23 13-Apr-23 na na Annual Annually - 13 Apr
Maturity type (hard/solf-dullet/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)	Hard 09-Dec-26 09-Dec-26 na na Annual Annually - 09 Dec 4.600%	Hard 05-Jan-27 05-Jan-27 na na Annual Annually - 05 Jan 4.340%	Hard 04-Jan-27 04-Jan-27 na na Annual Annually - 04 Jan 4.340%	Hard 06-Feb-32 06-Feb-32 na na Annual Annuall - 06 Feb 4.370%	na Soft 16-Feb-29 16-Feb-30 XS0746621704 London Annuall Annually - 16 Feb 5.250%	na Soft 16-Feb-15 16-Feb-16 XS0746622009 London Quarterly 16 Feb, May, Aug, Nov 3M GBP Libor + 1.60%	1.197 Hard 12-Mar-27 12-Mar-27 na na Annual Annuall - 12 Mar 4.000%	na Soft 23-Mar-27 23-Mar-28 XS0761325009 London Quarterly 23 Mar, Jun, Sep, Dec 3M GBP Libor + 1.95%	na Soft 05-Apr-17 05-Apr-18 XS0769914218 London Quarterly 05 Apr, Jul, Oct, Jan 3M GBP Libor + 1.70%	1.205 Hard 12-Apr-22 12-Apr-22 na na Annual Annually - 12 Apr 3.290%	Hard 13-Apr-23 13-Apr-23 na na Annual Annually - 13 Apr 3.420%
Maturity type (hard/soft-dullet/pass-through) Scheduled final maturity date Legal 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 floating) Margin payable under extended maturity period (%)	Hard 09-Dec-26 09-Dec-26 na na Annual Annually -09 Dec 4.600%	Hard 05-Jan-27 05-Jan-27 na na Annual Annually - 05 Jan 4.340% na	Hard 04-Jan-27 04-Jan-27 na na na Annual Annually - 04 Jan 4.340% na	Hard 06-Feb-32 06-Feb-32 na na Annual Annually - 06 Feb 4.370% na	na Soft 16-Feb-29 16-Feb-30 XS0746621704 London Annually - 16 Feb 5.250% 1M GBP Libor +2.45%	na Soft 16-Feb-15 16-Feb-16 XS0746622009 London Quarterly 16 Feb, May, Aug, Nov 3M GBP Libor + 1.60% 1M GBP Libor + 1.65%	1.197 Hard 12-Mar-27 12-Mar-27 12-Mar-27 na na Annual Annually - 12 Mar 4.000% na	na Soft 23-Mar-27 23-Mar-28 XS0761325009 London Quarterly 23 Mar, Jun, Sep, Dec 3M GBP Libor + 1.95% 1M GBP Libor + 2.00%	na Soft 05-Apr-17 05-Apr-18 XS0769914218 London Quarterly 05 Apr, Jul, Oct, Jan 3M GBP Libor + 1.70% 1M GBP Libor + 1.80%	1.205 Hard 12-Apr-22 12-Apr-22 na na Annual Annually - 12 Apr 3.290% na	Hard 13-Apr-23 13-Apr-23 na na Annuall Annually - 13 Apr 3.420% na
Maturity type (hard/solf-bullet/pass-through) Scheduled 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 (%) Swap counterpartyles	Hard 09-Dec-26 09-Dec-26 na na Annual Annual Annual Annual Annual ANNUS	Hard 05-Jan-27 05-Jan-27 na na Annual Annually - 05 Jan 4.340% na ANTS	Hard 04-Jan-27 04-Jan-27 na na na Annual Annually - 04 Jan 4.340% na ANTS	Hard 06-Feb-32 06-Feb-32 na na Annual Annually - 06 Feb 4.370% na ANTS	na Soft 16-Feb-29 16-Feb-30 XS0746621704 London Annual Annually - 16 Feb 5.250% 1M GBP Libor +2.45% ANTS	na Soft 16-Feb-15 16-Feb-16 XS0746622009 London Quarterly 16 Feb, May, Aug, Nov 3M GBP Libor + 1.60% 1M GBP Libor + 1.65%	1.197 Hard 12-Mar-27 12-Mar-27 na na Annually - 12 Mar 4.000% na ANTS	na Soft 23-Mar-27 23-Mar-28 XS0761325009 London Quarterly 23 Mar, Jun, Sep. Dec 3M GBP Libor + 1.95% 1M GBP Libor + 2.00%	na Soft 05-Apr-17 05-Apr-18 XS0769914218 London Quarterly 05 Apr-1Jul, Oct, Jan 3M GBP Libor + 1.70% 1M GBP Libor + 1.80%	1.205 Hard 12-Apr-22 12-Apr-22 na na Annual Annually - 12 Apr 3.290% na ANTS	Hard 13-Apr-23 13-Apr-23 na na Annual Annually - 13 Apr 3.420% na ANTS
Maturity type (hard/soft-bullet/pass-through) Scheduled final maturity date Legal final maturity date Legal final maturity date SiN Stock exchange listing Coupon payment threquency Coupon payment date Coupon (rate if fixed, margin and reference rate if floating) Margin payable under extended maturity period (%) Swap counterparty/les Swap notional denomination	Hard 09-Dec-26 09-Dec-26 na na Annual Annually - 09 Dec 4.600% na ANTS GBP	Hard  05-Jan-27  05-Jan-27  na  na  Annuall  Annually - 05 Jan  4.340%  na  ANTS  GBP	Hard 04-Jan-27 04-Jan-27 1	Hard 06-Feb-32 06-Feb-32 na na Annually - 06 Feb 4.370% na ANTS GBP	na Soft 16-Feb-29 16-Feb-30 XS0746621704 London Annual Annually - 16 Feb 5.250% 1M GBP Libor +2.45% ANTS GBP	na Soft 16-Feb-15 16-Feb-16 XS0746622009 London Quarterly 16 Feb, May, Aug, Nov 3M GBP Libor + 1.60% IM GBP Libor + 1.65% na GBP	1.197 Hard 12-Mar-27 12-Mar-27 na na Annual Annually - 12 Mar 4.000% na ANTS GBP	na Soft 23-Mar-27 23-Mar-28 XS0761325009 London Quarterly 23 Mar, Jun, Sep, Dec 3M GBP Libor + 1.95% IM GBP Libor + 2.00% na GBP	na Soft 05-Apr-17 05-Apr-18 XS0769914218 London Quarterly 05 Apr, Jul, Oct, Jan 3M GBP Libor + 1.70% 1M GBP Libor + 1.80% na GBP	1.205 Hard 12-Apr-22 12-Apr-22 na na Annual Annually - 12 Apr 3.290% na ANTS GBP	Hard 13-Apr-23 13-Apr-23 na na Annuall Annually - 13 Apr 3-420% na ANTS GBP
Maturity type (hard/solf-bullet/pass-through) Scheduled final maturity date Legal final maturity date List (SIN) Stock exchange listing Coupon payment frequency Coupon payment date Coupon (rate if fixed, margin and reference rate if floating) Margin payable under extended maturity period (%) Swap counterparty/liss Swap notional denomination Swap notional amount	Hard 09-Dec-26 09-Dec-26 09-Dec-26 na na Annual Annually - 09 Dec 4.600% na ANTS GBP 86,100,000	Hard  05-Jan-27  05-Jan-27  05-Jan-27  na  na  Annual  Annual  4.340%  na  ANTS  GBP  25,380,000	Hard 04-Jan-27 04-Jan-27 104-Jan-27 104 104 105 105 105 105 105 105 105 105 105 105	Hard  06-Feb-32  06-Feb-32  na  na  Annual  Annualy -06 Feb  4.370%  na  ANTS  GBP  73,172,000	na Soft 16-Feb-29 16-Feb-30 16-Feb-30 180-Feb-31 180-Fe	na Soft 16-Feb-15 16-Feb-16 XS0746622009 London Quarterly 16 Feb. May, Aug. Nov 3M GBP Libor + 1.60% 1M GBP Libor + 1.60% GBP	1.197 Hard 12-Mar-27 12-Mar-27 na na Annual Annually - 12 Mar 4.000% na ANTS GBP 39,254,400	na Soft 23-Mar-27 23-Mar-27 23-Mar-28 XS076135009 London London Quarterly 23 Mar, Jun, Sep, Dec 3M GBP Libor + 1.95% na GBP na	na Soft 05-Apr-17 05-Apr-18 XS0769914218 London Quarterly 05 Apr, Jul, Oct, Jan 3M GBP Libor + 1.70% 1M GBP Libor + 1.80% na GBP	1.205 Hard 12-Apr-22 12-Apr-22 na na Annual Annually - 12 Apr 3.290% na ANTS GBP 105,397,300	Hard 13-Apr-23 13-Apr-23 na na Annual Annually - 13 Apr 3.420% na ANTS GBP 62,437,500
Maturity type (hard/solf-bullet/pass-through) Scheduled final maturity date Legal final maturity date Legal final maturity date Sish Stock exchange listing Coupco payment frequency Coupco payment frequency Coupco (rate if fixed, margin and reference rate if floating) Margin payable under extended maturity period (%) Swap counterpartylies Swap notional almount Swap notional amount	Hard  09-Dec-26  09-Dec-26  na na Annual  Annual  Annual  Ansi GBP  86,100,000  09-Dec-26	Hard  05-Jan-27  05-Jan-27  na  na  Annual  Annually - 05 Jan  4.340%  na  ANTS  GBP  25,380,000  05-Jan-27	Hard 04-Jan-27 04-Jan-27 04-Jan-27 na na Annual Annually - 04 Jan 4.340% na ANTS GBP 25,095,000 04-Jan-27	Hard 06-Feb-32 06-Feb-32 na na Annual Annually - 06 Feb 4,370% na ANTS GBP 73,172,000 06-Feb-32	na Soft 16-Feb-29 16-Feb-30 X50746621704 London Annual Annually -16-Feb 5-250% 1M GBP Libor +2.45% ANTS GBP 750,000,000	na Soft 16-Feb-15 16-Feb-16 16-Feb-16 X50746622009 London Quarterly 16 Feb. May, Aug, Nov MGBP Libor + 1,65% na GBP na na	1.197 Hard 12-Mar-27 12-Mar-27 12-Mar-27 12-Mar-27 12-Mar-27 12-Mar-27 12-Mar-27 12-Mar-27 13-Mar-27 14-Mar-27	na Soft 23-Mar-27 23-Mar-28 XS076 1325009 London Quarterly 23 Mar, Jun, Sep, Dec MGBP Lbor + 2.00% na GBP na na	na Soft O5-Apr-17 05-Apr-18 X50769914218 London Quarterly 05-Apr, Jul, Oct, Jan 3M GBP Lbor + 1,20% na GBP na na	1.205 Hard 12-Apr-22 12-Apr-22 12-Apr-22 na na Annual Annual Annual Annual Fig. 3200% 98 98 105,397,300 12-Apr-22	Hard 13-Apr-23 13-Apr-23 na na Annually - 13 Apr 3.420% na ANTS GBP 62,437,500 13-Apr-23
Maturity type (hard/solf-bullet/pass-through) Scheduled final maturity date Legal 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 floating) Margin payable under extended maturity period (%) Swap counterparty/ies Swap notional denomination Swap notional amount Swap notional amount Swap notional maturity LLT preceive ratemargin	Hard 09-Dec-26 09-Dec-26 09-Dec-26 na na Annual Annually - 09 Dec 4.600% na ANTS GBP 86,100,000 09-Dec-26 4.600%	Hard 05-Jan-27 05-Jan-27 05-Jan-27 na na Annual Annually - 05-Jan 4.340% na ANTS GBP 25,380.000 05-Jan-27 4.340%	Hard  04-Jan-27  04-Jan-27  04-Jan-27  na  na  Annual  Annual  4.340%  na  ANTS  GBP  25,095,000  04-Jan-27  4.340%	Hard 06-Feb-32 06-Feb-32 na na Annual Annually - 06 Feb 4.370% na ANTS GBP 73.172.000 06-Feb-32 4.370%	na Soft 16-Feb-29 16-Feb-30 XS0746621704 London Annually - 16 Feb 5.250% 1M GBP Libor +2.45% ANTS GBP 750,000,000 16-Feb-30 5.250%	na Soft 16F-7eb-15 16F-7eb-16 XS0746622009 London London Counterly 16 F-7eb, May, Aug, Nov 3M GBP Libor + 1.65% 1M GBP Libor + 1.65% GBP na na na	1.197 Hard 12-Mar-27 12-Mar-27 10-Mar-27 10-Mar-27 10-Mar-27 10-Mar-27 10-Mar-27 10-Mar-27 10-Mar-27 11-Mar-27 10-Mar-27 10-Ma	na Soft Soft 23-Mar-27 23-Mar-28 23-Mar-28 XS0761325009 London London London London London London GBP Lbor + 1,95% 1M GBP Lbor + 1,95% GBP na na na	na Soft OS-Apr-17 OS-Apr-18 XS0769914218 XS0769914218 XS0769914218 Contain Osarterly OS-Apr, Jul, Oct, Jan 3M GBP Lbor + 1.70% 1M GBP Lbor + 1.80% na na na	1.205 Hard 12-Apr-22 12-Apr-22 na Annual Annualy - 12 Apr 3.200% na ANTS GBP 105.397.300 12-Apr-22 3.200%	Hard 13-Apr-23 13-Apr-23 13-Apr-23 na na Annual Annually -13 Apr 3.420% na ANTS GBP 62.437,500 13-Apr-23 3.420%
Maturity type (hard/soft-bullet/pass-through) Scheduled final maturity date Legal final maturity date Legal final maturity date SISN Slock exchange listing Coupon payment frequency Coupon payment flequency Coupon (rate if fixed, margin and reference rate if floating) Margin payable under extended maturity period (%) Swap counterpartylies Swap notional denomination Swap notional amount	Hard  09-Dec-26  09-Dec-26  na na Annual  Annual  Annual  Ansi GBP  86,100,000  09-Dec-26	Hard  05-Jan-27  05-Jan-27  na  na  Annual  Annually - 05 Jan  4.340%  na  ANTS  GBP  25,380,000  05-Jan-27	Hard 04-Jan-27 04-Jan-27 04-Jan-27 na na Annual Annually - 04 Jan 4.340% na ANTS GBP 25,095,000 04-Jan-27	Hard 06-Feb-32 06-Feb-32 na na Annual Annually - 06 Feb 4.370% na ANTS GBP 73.172.000 06-Feb-32 4.370%	na Soft 16-Feb-29 16-Feb-30 X50746621704 London Annual Annually -16-Feb 5-250% 1M GBP Libor +2.45% ANTS GBP 750,000,000	na Soft 16-Feb-15 16-Feb-16 16-Feb-16 X50746622009 London Quarterly 16 Feb. May, Aug, Nov MGBP Libor + 1,65% na GBP na na	1.197 Hard 12-Mar-27 12-Mar-27 12-Mar-27 12-Mar-27 12-Mar-27 12-Mar-27 12-Mar-27 12-Mar-27 13-Mar-27 14-Mar-27	na Soft 23-Mar-27 23-Mar-28 XS076 1325009 London Quarterly 23 Mar, Jun, Sep, Dec MGBP Lbor + 2.00% na GBP na na	na Soft O5-Apr-17 05-Apr-18 X50769914218 London Quarterly 05-Apr, Jul, Oct, Jan 3M GBP Lbor + 1,20% na GBP na na	1.205 Hard 12-Apr-22 12-Apr-22 12-Apr-22 na na Annual Annual Annual Annual Fig. 3200% 98 98 105,397,300 12-Apr-22	Hard 13-Apr-23 13-Apr-23 na na Annually - 13 Apr 3.420% na ANTS GBP 62,437,500 13-Apr-23

Series	Series 46	Series 47	Series 48	Series 49	Series 50	Series 51	Series 52	Series 53
Issue date	16-Apr-12	18-Apr-12	24-May-12	08-Jun-12	08-Jun-12	20-Jun-12	26-Jun-13	19-Jul-13
Original rating (Moody's/S&P/Fitch/DBRS)	Aaa/AAA/AAA/-	Aaa / AAA / AAA / -	Aaa / AAA / AAA / -	Aaa/AAA/AAA/-	Aaa/AAA/AAA/-	Aaa/AAA/AAA/-	Aaa/AAA/AAA/-	Aaa/AAA/AAA/-
Current rating (Moody's/S&P/Fitch/DBRS)	Aaa/AAA/AAA/-	Aaa / AAA / AAA / -	Aaa/AAA/AAA/-	Aaa / AAA / AAA / -				
Denomination	EUR	EUR	EUR	EUR	EUR	EUR	GBP	EUR
Amount at issuance	108,000,000	50,000,000	45,000,000	35,000,000	40,000,000	76,000,000	200,000,000	100,000,000
Amount outstanding	108,000,000	50,000,000	45,000,000	35,000,000	40,000,000	76,000,000	200,000,000	100,000,000
FX swap rate (rate:£1)	1.201	1.200	1.245	1.247	1.247	1.236	1.000	1.158
Maturity type (hard/soft-bullet/pass-through)	Hard	Hard	Hard	Hard	Hard	Hard	Soft	Hard
Scheduled final maturity date	16-Apr-30	18-Apr-28	15-May-27	08-Jun-28	08-Jun-29	20-Jun-24	26-Jun-18	18-Jul-25
Legal final maturity date	16-Apr-30	18-Apr-28	15-May-27	08-Jun-28	08-Jun-29	20-Jun-24	26-Jun-19	18-Jul-25
ISIN	na	na	na	na	na	na	XS0947575840	na
Stock exchange listing	na	na	na	na	na	na	London	London
Coupon payment frequency	Annual	Annual						
Coupon payment date	Annually - 16 Apr	Annually - 18 Apr	Annually - 15 May	Annually - 8 Jun	Annually - 8 Jun	Annually - 20 Jun	26 Sep, Dec, Mar, Jun	Annually - 18 July
Coupon (rate if fixed, margin and reference rate if floating)	3.750%	3.750%	3.500%	3.340%	3.3625%	2.9500%	3M GBP Libor + 0.3%	2.330%
Margin payable under extended maturity period (%)	na	na						
Swap counterparty/ies	ANTS	ANTS						
Swap notional denomination	GBP	GBP						
Swap notional amount	89,910,000	41,670,000	36,148,500	28,070,000	32,080,000	61,476,400	na	86,350,000
Swap notional maturity	16-Apr-30	18-Apr-28	15-May-27	08-Jun-28	08-Jun-29	20-Jun-24	na	18-Jul-25
LLP receive rate/margin	3.750%	3.750%	3.500%	3.340%	3.3625%	2.9500%	na	2.330%
LLP pay rate/margin	3M GBP Libor +1.38%	3M GBP Libor +1.35%	3M GBP Libor +1.48%	3M GBP Libor +1.55%	3M GBP Libor +1.55%	3M GBP Libor +1.49%	na	3M GBP Libor +0.449
Collateral posting amount		-					na	-



### Programme triggers

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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	Short term: <a-1+ <f1="" <p-1="" na<br="">Long term: -/-/<a na<="" td=""><td>Yes</td><td>Requirement to establish and maintain a reserve fund and also to trap any Available Revenue (in accordance with the relevant waterfall) as necessary to fund the reserve to the Reserve Fund Required Amount.</td></a></a-1+>	Yes	Requirement to establish and maintain a reserve fund and also to trap any Available Revenue (in accordance with the relevant waterfall) as necessary to fund the reserve to the Reserve Fund Required Amount.
Account Bank rating trigger	Loss of required rating by the Account Bank	Short term: <a-1 <f1="" <p-1="" na<br="">Long term: - / - / <a na<="" td=""><td>No</td><td>Termination event pursuant to the Bank Account Agreement, unless downgrade remedied in accordance with the terms of the Bank Account Agreement. Note that the Cash Management Agreement refers to a S&amp;P trigger on the bank accounts of A-1+ if the amounts on deposit in the GIC exceed 20% of the sterling equivalent of the covered bonds outstanding.</td></a></a-1>	No	Termination event pursuant to the Bank Account Agreement, unless downgrade remedied in accordance with the terms of the Bank Account Agreement. Note that the Cash Management Agreement refers to a S&P trigger on the bank accounts of A-1+ if the amounts on deposit in the GIC exceed 20% of the sterling equivalent of the covered bonds outstanding.
Collection account rating trigger	Loss of required rating by the Seller/Servicer re: collection accounts	Short term: <a-2 <f2="" <p-2="" na<br="">Long term: BBB+ / - / <bbb+ na<="" 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 eligible 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 eligible ratings or directly to the Account Bank
Interest Rate Swap Provider rating trigger	Loss of required rating by the Interest Rate Swap Provider	Short term: <a-1 -="" <="" <f1="" na<br="">Long term: <a <a="" <a3="" na<="" td=""><td>No</td><td>Requirement to post collateral, transfer obligations to a suitably rated replacement swap provider, procure another suitably rated entity to become a co-obligor or guarantor or other actions as may be agreed with the relevant agency in order to maintain or restore (as applicable) the ratings of the covered bonds). The ratings shown are the first level of triggers for S&amp;P and Flitch but is the final trigger (replacement) for Moody's. Other triggers for S&amp;P and Fitch exist at lower levels with further consequences.</td></a></a-1>	No	Requirement to post collateral, transfer obligations to a suitably rated replacement swap provider, procure another suitably rated entity to become a co-obligor or guarantor or other actions as may be agreed with the relevant agency in order to maintain or restore (as applicable) the ratings of the covered bonds). The ratings shown are the first level of triggers for S&P and Flitch but is the final trigger (replacement) for Moody's. Other triggers for S&P and Fitch exist at lower levels with further consequences.
Pre-Maturity Liquidity Test (applies to hard bullet bonds only)	The Pre-Maturity Test will be breached if the Issuer's ratings fall below the required ratings.	Short term: <a-1 <f1+="" <p-1="" na<br="">Long term: - / <a2 -="" -<="" td=""><td>No</td><td>Requirement to fund the Pre-Maturity Liquidity Ledger to the Required Redemption Amount and, if necessary, the sale of Selected Loans (not applicable to soft bullet bonds).</td></a2></a-1>	No	Requirement to fund the Pre-Maturity Liquidity Ledger to the Required Redemption Amount and, if necessary, the sale of Selected Loans (not applicable to soft bullet bonds).
Covered Bond Swap Provider rating trigger - ANTS	Loss of required rating by ANTS as Covered Bond Swap Provider	Short term: <a-1 <f1="" <p-1="" na<br="">Long term: <a <a="" <a2="" na<="" td=""><td>No</td><td>Requirement to post collateral, transfer obligations to a suitably rated replacement swap provider, procure another suitably rated entity to become a co-biligor or guarantor or other actions as may be agreed with the relevant agency in order to maintain or restore (as applicable) the ratings of the covered bonds). The ratings shown are the first level of triggers except with respect to S&amp;P while ever replacement to potin 3 in the 2012 criteria is elected (as is currently the case). Other triggers exist at lower levels with further consequences.</td></a></a-1>	No	Requirement to post collateral, transfer obligations to a suitably rated replacement swap provider, procure another suitably rated entity to become a co-biligor or guarantor or other actions as may be agreed with the relevant agency in order to maintain or restore (as applicable) the ratings of the covered bonds). The ratings shown are the first level of triggers except with respect to S&P while ever replacement to potin 3 in the 2012 criteria is elected (as is currently the case). Other triggers exist at lower levels with further consequences.
Covered Bond Swap Provider rating trigger - Barclays Series 3, BNP Paribas, Citibank, Deutsche Bank & RBS	Loss of required rating by BNP Paribas, Citibank, Deutsche or RBS as Covered Bond Swap Provider or Barclays as Series 3 Covered Bond Swap Provider	Short term: <a-1+ <f1="" <p-1="" na<br="">Long term: - / <a1 <a+="" na<="" td=""><td>Yes</td><td>Requirement to post collateral, transfer obligations to a suitably rated replacement swap provider, procure another suitably rated entity to become a co-biligor or guarantor or other actions as may be agreed with the relevant agency in order to maintain or restore (as applicable) the ratings of the covered bonds). The ratings shown are the first level of triggers except. Other triggers exist at lower levels with further consequences.</td></a1></a-1+>	Yes	Requirement to post collateral, transfer obligations to a suitably rated replacement swap provider, procure another suitably rated entity to become a co-biligor or guarantor or other actions as may be agreed with the relevant agency in order to maintain or restore (as applicable) the ratings of the covered bonds). The ratings shown are the first level of triggers except. Other triggers exist at lower levels with further consequences.
Covered Bond Swap Provider rating trigger - Barclays Series 1, BNP Paribas, Citibank, Deutsche Bank & RBS	Loss of required rating by Barclays as Series 1 Covered Bond Swap Provider	Short term: <a-1 <f1="" <p-1="" na<br="">Long term: <a <a+="" <a1="" na<="" td=""><td>Yes</td><td>Requirement to post collateral, transfer obligations to a suitably rated replacement swap provider, procure another suitably rated entity to become a co-obligor or guarantor or other actions as may be agreed with the relevant agency in order to maintain or restore (as applicable) the retings of the covered bonds). The ratings shown are the first level of triggers except with respect to S&amp;P white ever replacement Option 3 in the 2012 criteria is elected (although Barclays has currently elected Option 2). Other triggers exist at lower levels with further consequences.</td></a></a-1>	Yes	Requirement to post collateral, transfer obligations to a suitably rated replacement swap provider, procure another suitably rated entity to become a co-obligor or guarantor or other actions as may be agreed with the relevant agency in order to maintain or restore (as applicable) the retings of the covered bonds). The ratings shown are the first level of triggers except with respect to S&P white ever replacement Option 3 in the 2012 criteria is elected (although Barclays has currently elected Option 2). Other triggers exist at lower levels with further consequences.
Customer Files and Title Deeds	Loss of required rating by the Servicer	Short term: <a-1+ <f1="" <p-1="" na<="" td=""><td>Yes</td><td>The Servicer shall use reasonable endeavours to ensure that the Customer Files and Title Deeds are identified as distinct from the customer files and title deeds of other properties or mortgages which do not form part of the portfolio.</td></a-1+>	Yes	The Servicer shall use reasonable endeavours to ensure that the Customer Files and Title Deeds are identified as distinct from the customer files and title deeds of other properties or mortgages which do not form part of the portfolio.
Set-off risk protection trigger	Loss of required rating by the Issuer	Short term: <a-2 -="" <f1="" na<br="">Long term: <bbb+ <a="" <a2="" na<="" td=""><td>No</td><td>The sizing of the set-off risk protection in the Asset Coverage test shall be increased from a factor of zero to 4% (or such other amount as may be set from time to time, subject to the Issuer obtaining a rating agency confirmation and notifying the Security Trustee).</td></bbb+></a-2>	No	The sizing of the set-off risk protection in the Asset Coverage test shall be increased from a factor of zero to 4% (or such other amount as may be set from time to time, subject to the Issuer obtaining a rating agency confirmation and notifying the Security Trustee).
Perfection trigger	Loss of required rating by the Seller	Long term: BBB- / <baa3 <="" <bbb-="" td=""><td>No</td><td>The transfers of the loans to the LLP shall be perfected by the Seller.</td></baa3>	No	The transfers of the loans to the LLP shall be perfected by the Seller.
Cash Manager verification trigger	Loss of required rating by the Cash Manager	Long term: BBB- / <baa3 <="" <bbb-="" td=""><td>No</td><td>Asset Monitor required to report on arithmetic accuracy of Cash Manager's calculations more frequently.</td></baa3>	No	Asset Monitor required to report on arithmetic accuracy of Cash Manager's calculations more frequently.
Servicer trigger	Loss of required rating by the Servicer	Long term: BBB- / <baa3 <="" <bbb-="" td=""><td>No</td><td>The Servicer will use reasonable endeavours to enter into, within 60 days, a back-up or master servicing agreement with a third party in such form as the LLP and the Security Trustee shall reasonably require.</td></baa3>	No	The Servicer will use reasonable endeavours to enter into, within 60 days, a back-up or master servicing agreement with a third party in such form as the LLP and the Security Trustee shall reasonably require.



#### Non-Rating Triggers

Non-Rating Triggers		
Event	Description of Trigger	Consequence if Trigger Breached
Issuer Event of Default	Any of the conditions, events or acts provided in Condition 9.1 of the Prospectus -	Covered Bonds will become immediately due and payable against the Issuer and a Notice to Pay will be served on the LLP. Subsequent recoveries from the Issuer
		are held by the LLP as security and the LLP will then be require to make payments of Guaranteed Amounts in accordance with the original payment schedule.
Interest Rate Shortfall test		Standard variable rate and other discretionary rates and/or margins will be increased.
	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.	
Asset Coverage Test		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
	Principal Amount Outstanding of Covered Bonds	3rd calculation date after the issuance of the breach notice an Issuer Event of Default will occur.
LLP Event of Default		Covered Bonds will become immediately due and payable against the LLP. Security becomes enforceable.
	LLP Events of default.	
Yield Shortfall Test	Following an Abbey Event of Default, the Loans must yield LIBOR plus 0.15%.	Standard variable rate and other discretionary rates and/or margins will be increased.
Amortisation Test	Following a Notice to Pay, the Amortisation Test Aggregate Loan Amount will be	LLP Event of Default will occur.
	in an amount at least equal to the Sterling Equivalent of the aggregate Principal	
	Amount Outstanding of the Covered Bonds.	

#### Glossary:

Arrears	For the purposes of the Asset Coverage Test, arears are calculated in accordance with standard market practice in the UK. A mortgage is identified as being in arrears when, on any due date, the overdue amounts which were due on previous due dates equal, in the aggregate, one or more full monthly payments. In making an arrears determination, the servicer 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 payment equals or exceeds 1 the account is deemed to be in arrears. Arrears classification is determined 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 (but for which the aggregate of missed payments is less than 3 monthly payments) would be classified as being 2 to <3 months in arrears, and so on. An account is treated as being in default if it is 3 or more months in arrears.
Amount / Current Balance (GBP)	In relation to any Loan at any date (the current balance determination date), the aggregate at such date (but avoiding double counting) of: (i) the Initial Advance; (ii) Further Advances and/or Flexible Loan Drawings; (iii) Capitalised Expenses; (iv) Capitalised Interest and (iv) a capitalised Interest and (iv) all expenses, charges, fees, premium or payment due and owing by the Borrower which have not yet been capitalised, (ii) all expenses, charges, fees, charges, fees, and the advanced in the state of the Amount balance in respect of each Loan comprised in the relevant Mortgage Account at the amount balance determination date, the aggregate at such date of the Amount balance in respect of each Loan comprised in the relevant Mortgage Account.
Default	Default is defined as a property having been taken into possession.

#### 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.
- (D) 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"
- (9) The interest rate swap notional is the sum of all interest rate swap not 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
- (9) 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)
- (6) 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 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%.
- <sup>(9)</sup> 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 24th December 2012
- <sup>(11)</sup> 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.
- <sup>(14)</sup> The Arrears breakdown table excludes accounts in possession.
- (15) 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 dat
- <sup>(17)</sup>This category includes historical accounts where data was not retained on the system.