## TSB Bank plc £10bn Global Covered Bond Programme

Investor Report February 2025

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| Administration   |  |
|--|--|
| Name of issuer   | TSB Bank plc   |
| Name of RCB programme  | TSB Bank plc £10bn Global Covered Bond Programme                                 |
|  |  |
| Name, job title and contact details of person validating this form | Katherine Sinclair, Secured Funding Senior Manager, katherine.sinclair@tsb.co.uk |
| Date of form submission  | 20 March 2025  |
| Start Date of reporting period                                     | 01 February 2025   |
| End Date of reporting period                                       | 28 February 2025   |
| Web links - prospectus, transaction documents, loan-level data     | http://www.tsh.co.uk/investors/deht-investors/covered-bonds/                     |

## Counterparties, Ratings

| Counterparties, Ratings                                |                  |                |                |                    |  |                |                |
|--|------------------|----------------|----------------|--------------------|--|----------------|----------------|
|  | Counterparty/ies | Fitch Moody's  |                | S&P                |  |                |                |
|  |                  | Rating trigger | Current rating | Rating trigger     | Current rating   | Rating trigger | Current rating |
| Covered bonds  |                  | na             | na             | na                 | Aaa  | na             | na             |
| Issuer   | TSB Bank plc     | na             | na             | na                 | (LT) Baa1 (Snr unsec), A2(cr) & (ST) P-2(Snr unsec), P-1(cr) | na             | na             |
| Seller(s)  | TSB Bank plc     | na             | na             | na                 | (LT) Baa1 (Snr unsec), A2(cr) & (ST) P-2(Snr unsec), P-1(cr) | na             | na             |
| Account bank   | HSBC Bank plc    | na             | na             | (LT) A2 & (ST) P-1 | (LT) A1 & (ST) P-1   | na             | na             |
| Account bank   | Lloyds Bank plc  | na             | na             | (LT) A2 & (ST) P-1 | (LT) A1 & (ST) P-1   | na             | na             |
| Stand-by account bank                                  | None             | na             | na             | na                 | na   | na             | na             |
| Servicer(s)  | TSB Bank plc     | na             | na             | Ba2 (cr)           | (LT) Baa1 (Snr unsec), A2(cr) & (ST) P-2(Snr unsec), P-1(cr) | na             | na             |
| Cash manager(s)  | TSB Bank plc     | na             | na             | Ba2 (cr)           | (LT) Baa1 (Snr unsec), A2(cr) & (ST) P-2(Snr unsec), P-1(cr) | na             | na             |
| Swap provider(s) on cover pool                         | TSB Bank plc     | na             | na             | A3 (cr)(1)         | (LT) Baa1 (Snr unsec), A2(cr) & (ST) P-2(Snr unsec), P-1(cr) | na             | na             |
| Stand-by swap provider(s) on cover pool                | None             | na             | na             | na                 | na   | na             | na             |
| FX Swap provider on Covered Bond swap (series 2024-01) | Bank of Montreal | na             | na             | A3 (cr)(1)         | (LT) Aa2 & (ST) P-1  | na             | na             |
| Swap notional amount(s) (GBP) <sup>(2)</sup>           | 6,444,442,003    |                |                |                    |  |                |                |
| Swap notional maturity/ies <sup>(2)</sup>              | na               |                |                |                    |  |                |                |

| Swap notional matunty/ies                         | na    |
|---|-------|
| LLP receive rate/margin <sup>(2)</sup>            | 5.65% |
| LLP pay rate/margin <sup>(2)</sup>                | 3.29% |
| Collateral posting amount(s) (GBP) <sup>(2)</sup> | £ -   |

## Accounts, Ledgers (20)

|  | Value as of End Date of reporting<br>period | Value as of Start Date of reporting<br>period | Targeted Value |
|--|---|---|----------------|
| Revenue receipts                                     | f   | - na  | na             |
| Revenue Receipts (on the Loans)                      | £ 16.379.273                                |   | na             |
| Bank Interest  | £ 246,091                                   | na  | na             |
| Amount receivable from Cover Pool swap               | £ 11,667,796                                | i na  | na             |
| Excess amount released from Reserve Fund             | £   | - na  | na             |
| Available Revenue Receipts                           | £ 28,293,159                                | na na   | na             |
| Senior fees (including Cash Manager & Servicer)      | £ 566,252                                   | na na   | na             |
| Amounts payable under Cover Pool swap                | £   | na  | na             |
| Interest payable on FX Covered Bond swaps            | £ 1,759,650                                 | ) na  | na             |
| Interest payable on Term Advance                     | £ 12,865,253                                | na na   | na             |
| Amounts added to Reserve Fund                        | £   | na  | na             |
| Deferred Consideration                               | £ 13,102,005                                | i na  | na             |
| Members' profit                                      | £   | na  | na             |
| Total distributed                                    | £ 28,293,159                                | na  | na             |
| Principal receipts                                   | £   | na  | na             |
| Principal Receipts (on the Loans)                    | £ 66,723,757                                | na  | na             |
| Any other amount standing to credit Principal Ledger | £   | na  | na             |
| Cash Capital Contribution from Members               | £   | na  | na             |
| Available Principal Receipts                         | £ 66,723,757                                | na na   | na             |
| Total distributed                                    | £ 66,723,757                                | na na   | na             |
| Reserve ledger                                       | na  | na na   | na             |
| Revenue ledger                                       | £ 28,293,159                                | £ 30,546,724                                  | na             |
| Principal ledger                                     | £ 66,723,757                                | £ 61,842,213                                  | na             |
| Pre-maturity liquidity ledger                        | na  | na na   | na             |

### Asset Coverage Test

|  | Value           | Description <sup>(3)</sup>  |
|--|-----------------|---|
| A  | £ 5,881,744,883 | Adjusted Current Balance  |
| В  |                 | Principal collections not yet applied (21)  |
| C  | £ .             | Cash Capital Contributions held on Capital Ledger                                     |
| D  | £               | Substitution assets   |
| E  | £ .             | Sales proceeds or Capital Contributions credited to the Pre-Maturity Liquidity Ledger |
| U  | £               | Supplementary Liquidity Reserve   |
| V  | £ .             | Collateralised GIC balance  |
| х  | £               | For set-off risk  |
| Y  | £ .             | For redraw capacity   |
| Z  | £ 124,008,185   | Potential negative carry  |
| Total  | £ 5,757,736,698 |   |
| Method used for calculating component 'A'(4) | A(b)            |   |
| Asset percentage (%)                         | 89.0%           |   |
| Maximum asset percentage from Moody's (%)    | 89.0%           |   |
| Credit support as derived from ACT (GBP)     | £ 1,578,846,698 |   |
| Credit support as derived from ACT (%)       | 37.8%           |   |

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| Programme currency  |   | GBP             |
|---|---|-----------------|
| Programme size  |   | 10,000,000,000  |
| Covered bonds principal amount outstanding (GBP, non-GBP series     |   |                 |
| converted at swap FX rate)  | £ | 4,178,890,000   |
| Covered bonds principal amount outstanding (GBP, non-GBP series     |   |                 |
| converted at current spot rate)                                     | £ | 4,159,090,909   |
| Cover pool balance (GBP)  | £ | 6,611,196,102   |
| Bank account balance (GBP) <sup>(5)</sup>                           | £ | 83,375,703      |
| Any additional collateral (please specify)                          |   | None            |
| Any additional collateral (GBP)                                     | £ | -               |
| Aggregate balance of off-set mortgages (GBP)                        | £ |                 |
| Aggregate deposits attaching to the cover pool (GBP) <sup>(6)</sup> | £ | 18,726,481      |
| Aggregate deposits attaching specifically to the off-set mortgages  |   |                 |
| (GBP)   | £ | -               |
| Nominal level of overcollateralisation (GBP) <sup>(7)</sup>         | £ | 2,432,306,102   |
| Nominal level of overcollateralisation (%)                          |   | 58.2%           |
| Number of loans in cover pool (16)                                  |   | 46,583          |
| Average loan balance (GBP) (16)                                     | £ | 141.923         |
| Weighted average non-indexed LTV (%)                                |   | 56.48%          |
| Weighted average indexed LTV (%)                                    |   | 50.40%          |
| Weighted average seasoning (months)                                 |   | 58.5            |
| Weighted average remaining term (months)                            |   | 249.3           |
| Weighted average interest rate (%)                                  |   | 3.34%           |
| Standard Variable Rate(s) (%)                                       |   | 6.75% and 8.24% |
| Constant Pre-Payment Rate (%, current month)                        |   | 7.9%            |
| Constant Pre-Payment Rate (%, quarterly average)                    |   | 12.2%           |
| Principal Payment Rate (%, current month)                           |   | 11.7%           |
| Principal Payment Rate (%, quarterly average)                       |   | 16.1%           |
| Constant Default Rate (%, current month) <sup>(8)</sup>             |   | na              |
| Constant Default Rate (%, quarterly average) <sup>(8)</sup>         |   | na              |
| Fitch Discontinuity Cap (%)   |   | na              |
| Moody's Timely Payment Indicator                                    |   | Probable        |
| Moody's Collateral Score (%)  |   | 5.0%            |

## Mortgage collections

| Mortgage c | ollections (scheduled - interest)                  | £ | 16,379,273 |
|------------|--|---|------------|
| Mortgage c | ollections (scheduled - principal)                 | £ | 22,801,606 |
| Mortgage c | ollections (unscheduled - interest) <sup>(9)</sup> |   |            |
| Mortgage c | ollections (unscheduled - principal)               | £ | 43,922,151 |

## Account Redemptions & Replenishments Since Previous Reporting Date

|   | Number | % of total number | Amount (GBP)  | % of total amount |
|---|--------|-------------------|---------------|-------------------|
| Account redemptions since previous reporting date | 323    | 0.69%             | £ 34,277,868  | 0.52%             |
| Accounts bought back by seller(s)                 | 1      | 0.00%             | £ 615,338     | 0.01%             |
| of which are non-performing loans                 |        |                   |               |                   |
| of which have breached R&Ws                       | 1      |                   | £ 615,338     |                   |
| Accounts sold into the cover pool                 | 1,126  | 2.42%             | £ 208,494,486 | 3.15%             |

## Product Rate Type and Reversionary Profiles<sup>(10)</sup>

| Product Rate Type and Reversionary Profiles <sup>10)</sup> |        |                   |                 | Weighted average  |              |                                  |                                |                                     |                              |
|--|--------|-------------------|-----------------|-------------------|--------------|----------------------------------|--------------------------------|-------------------------------------|------------------------------|
|  | Number | % of total number | Amount (GBP)    | % of total amount | Current rate | Remaining teaser period (months) | Current margin <sup>(11)</sup> | Reversionary margin <sup>(11)</sup> | Initial rate <sup>(12)</sup> |
| Fixed at origination, reverting to SVR                     |        | 0.00%             |                 | 0.00%             |              |                                  |                                |                                     |                              |
| Fixed at origination, reverting to HVR                     | 57,067 | 74.53%            | 5,726,815,861   | 86.62%            | 3.14%        | 23.67                            | 3.14%                          | 1.49%                               | 3.14%                        |
| Fixed at origination, reverting to Libor                   |        | 0.00%             |                 | 0.00%             |              |                                  |                                |                                     |                              |
| Fixed at origination, reverting to tracker                 | 2,082  | 2.72%             | 388,471,334     | 5.88%             | 2.79%        | 25.82                            | 2.79%                          | 2.49%                               | 2.79%                        |
| Fixed for life   | 6,335  | 8.27%             | 30,864,722      | 0.47%             | 3.00%        |                                  | 3.00%                          |                                     | 3.00%                        |
| Tracker at origination, reverting to SVR                   |        | 0.00%             |                 | 0.00%             |              |                                  |                                |                                     |                              |
| Tracker at origination, reverting to HVR                   | 1,268  | 1.66%             | 165,113,720     | 2.50%             | 5.29%        | 11.57                            | 0.54%                          | 1.49%                               | 5.29%                        |
| Tracker at origination, reverting to Libor                 |        | 0.00%             |                 |                   |              |                                  |                                |                                     |                              |
| Tracker for life   | 1,651  | 2.16%             | 73,614,574      | 1.11%             | 5.34%        |                                  | 0.59%                          |                                     | 5.34%                        |
| SVR, including discount to SVR                             | 4,344  | 5.67%             | 118,585,684     | 1.79%             | 6.72%        | -                                | -0.03%                         |                                     | 6.72%                        |
| HVR, including discount to HVR                             | 3,821  | 4.99%             | 107,730,208     | 1.63%             | 8.24%        |                                  | 1.49%                          |                                     | 8.24%                        |
| Libor  |        | 0.00%             |                 | 0.00%             |              | -                                | 0.00%                          |                                     |                              |
| Total  | 76,568 | 100.00%           | £ 6,611,196,102 | 100.00%           | 3.34%        |                                  |                                |                                     |                              |

## Stratifications

| Arrears breakdown <sup>(13)</sup> | Number | % of total number | Amount (GBP)    | % of total amount |
|-----------------------------------|--------|-------------------|-----------------|-------------------|
| Current                           | 46,314 | 99.42%            | £ 6,576,640,266 | 99.48%            |
| 0-1 month in arrears              | 75     | 0.16%             | £ 9,713,299     | 0.15%             |
| 1-2 months in arrears             | 72     | 0.15%             | £ 9,874,447     | 0.15%             |
| 2-3 months in arrears             | 25     | 0.05%             | £ 2,235,060     | 0.03%             |
| 3-6 months in arrears             | 40     | 0.09%             | £ 4,233,435     | 0.06%             |
| 6-12 months in arrears            | 36     | 0.08%             | £ 4,163,375     | 0.06%             |
| 12+ months in arrears             | 21     | 0.05%             | £ 4,336,221     | 0.07%             |
| Total                             | 46.583 | 100.00%           | £ 6.611.196.102 | 100.00%           |

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| Current non-indexed LTV | Number | % of total number | Amount (GBP)    | % of total amount |
|-------------------------|--------|-------------------|-----------------|-------------------|
| 0-50%                   | 24,783 | 53.20%            | £ 2,247,525,131 | 34.00%            |
| 50-55%                  | 3,181  | 6.83%             | £ 518,951,942   | 7.85%             |
| 55-60%                  | 3,189  | 6.85%             | £ 543,966,238   | 8.23%             |
| 60-65%                  | 3,546  | 7.61%             | £ 677,793,432   | 10.25%            |
| 65-70%                  | 3,615  | 7.76%             | £ 740,002,633   | 11.19%            |
| 70-75%                  | 3,793  | 8.14%             | £ 831,687,693   | 12.58%            |
| 75-80%                  | 3,141  | 6.74%             | £ 711,386,794   | 10.76%            |
| 80-85%                  | 1,251  | 2.69%             | £ 318,075,422   | 4.81%             |
| 85-90%                  | 75     | 0.16%             | £ 19,308,786    | 0.29%             |
| 90-95%                  | 8      | 0.02%             | £ 2,338,912     | 0.04%             |
| 95-100%                 | 0      | 0.00%             | £               | 0.00%             |
| 100-105%                | 1      | 0.00              | £ 159,119       | 0.00              |
| 105-110%                | 0      |                   | £               | -                 |
| 110-125%                | 0      |                   | £ -             | -                 |
| 125%+                   | 0      |                   | £ -             | -                 |
| Total                   | 46,583 | 100.00%           | £ 6,611,196,102 | 100.00%           |

| Current indexed LTV | Number | % of total number | Amount (GBP)    | % of total amount |
|---------------------|--------|-------------------|-----------------|-------------------|
| 0-50%               | 30,474 | 65.42%            | £ 3,068,821,163 | 46.42%            |
| 50-55%              | 2,993  | 6.43%             | £ 553,702,367   | 8.38%             |
| 55-60%              | 3,129  | 6.72%             | £ 630,069,709   | 9.53%             |
| 60-65%              | 3,063  | 6.58%             |                 | 10.00%            |
| 65-70%              | 2,737  | 5.88%             | £ 633,500,979   | 9.58%             |
| 70-75%              | 2,030  | 4.36%             | £ 494,448,027   | 7.48%             |
| 75-80%              | 1,422  | 3.05%             | £ 356,553,253   | 5.39%             |
| 80-85%              | 734    | 1.58%             | £ 212,063,859   | 3.21%             |
| 85-90%              | 1      | 0.00%             | £ 713,028       | 0.01%             |
| 90-95%              | 0      | 0.00%             | £               | 0.00%             |
| 95-100%             | 0      | 0.00%             | £ -             | 0.00%             |
| 100-105%            | 0      |                   | £ -             |                   |
| 105-110%            | 0      |                   | £ -             |                   |
| 110-125%            | 0      | -                 | £ -             |                   |
| 125%+               | 0      |                   | £               |                   |
| Total               | 46 583 | 100.00%           | £ 6.611.196.102 | 100.00%           |

| Current outstanding balance of loan | Number | % of total number | Amount (GBP)    | % of total amount |
|-------------------------------------|--------|-------------------|-----------------|-------------------|
| 0-5,000                             | 567    | 1.22%             | £ 1,400,820     | 0.02%             |
| 5,000-10,000                        | 762    | 1.64%             | £ 5,851,531     | 0.09%             |
| 10,000-25,000                       | 2,950  | 6.33%             | £ 52,752,534    | 0.80%             |
| 25,000-50,000                       | 5,725  | 12.29%            | £ 214,755,917   | 3.25%             |
| 50,000-75,000                       | 5,663  | 12.16%            | £ 353,414,932   | 5.35%             |
| 75,000-100,000                      | 5,255  | 11.28%            | £ 458,050,327   | 6.93%             |
| 100,000-150,000                     | 8,335  | 17.89%            | £ 1,029,036,572 | 15.57%            |
| 150,000-200,000                     | 6,092  | 13.08%            | £ 1,060,691,342 | 16.04%            |
| 200,000-250,000                     | 4,331  | 9.30%             | £ 966,866,788   | 14.62%            |
| 250,000-300,000                     | 2,721  | 5.84%             | £ 743,386,859   | 11.24%            |
| 300,000-350,000                     | 1,681  | 3.61%             | £ 542,283,123   | 8.20%             |
| 350,000-400,000                     | 875    | 1.88%             | £ 326,437,992   | 4.94%             |
| 400,000-450,000                     | 544    | 1.17%             | £ 229,974,018   | 3.48%             |
| 450,000-500,000                     | 334    | 0.72%             | £ 157,975,530   | 2.39%             |
| 500,000-600,000                     | 389    | 0.84%             | £ 212,166,482   | 3.21%             |
| 600,000-700,000                     | 187    | 0.40%             | £ 120,519,576   | 1.82%             |
| 700,000-800,000                     | 113    | 0.24%             | £ 83,916,940    | 1.27%             |
| 800,000-900,000                     | 36     | 0.08%             | £ 30,279,543    | 0.46%             |
| 900,000-1,000,000                   | 23     | 0.05%             | £ 21,435,276    | 0.32%             |
| 1,000,000 +                         | 0      | 0.00%             | £ -             | 0.00%             |
| Total                               | 46,583 | 100.00%           | £ 6,611,196,102 | 100.00%           |
|                                     | 1      |                   |                 |                   |
| Regional distribution               | Number | % of total number | Amount (GBP)    | % of total amount |
| East of England                     | 4.104  | 8.81%             |                 | 10.77%            |
| East Midlands                       | 2,955  | 6.34%             |                 | 5.63%             |
| London                              | 3,605  | 7.74%             |                 | 14.25%            |
| North East                          | 2,151  | 4.62%             | £ 203,909,030   | 3.08%             |
| North West                          | 5,389  | 11.57%            |                 | 9.35%             |
| Northern Ireland                    | 0      |                   | £ -             |                   |
| Scotland                            | 7,203  | 15.46%            |                 | 9.74%             |
| South East                          | 6,357  | 13.65%            | £ 1,281,675,730 | 19.39%            |
|                                     |        |                   |                 |                   |

| Scotland   | 7,203                                 | 15.46%                      | £ 643,744,381                          | 9.74%                       |
|--|---------------------------------------|-----------------------------|--|-----------------------------|
| South East   | 6,357                                 | 13.65%                      | £ 1,281,675,730                        | 19.39%                      |
| South West   | 4,602                                 | 9.88%                       | £ 672,564,508                          | 10.17%                      |
| Wales  | 1,611                                 | 3.46%                       |  | 2.62%                       |
| West Midlands  | 4,467                                 | 9.59%                       | £ 530,106,860                          | 8.02%                       |
| Yorkshire  | 4,139                                 | 8.89%                       | £ 461,593,710                          | 6.98%                       |
|  |                                       |                             | £ 6,611,196,102                        | 100.00%                     |
| Total  | 46,583                                | 100.00%                     | 2 0,011,190,102                        |                             |
|  | 46,583                                | 100.00%                     | 2 0,011,190,102                        | 100.00 %                    |
| Total Repayment type <sup>(10)(14)</sup>                                 | 46,583<br>Number                      | % of total number           | Amount (GBP)                           | % of total amount           |
| Repayment type <sup>(10)(14)</sup>                                       | · · · · · · · · · · · · · · · · · · · |                             | Amount (GBP)                           | % of total amount           |
| Repayment type <sup>(10)(14)</sup><br>Capital repayment                  | Number                                | % of total number           | Amount (GBP)                           | % of total amount           |
|  | Number                                | % of total number           | Amount (GBP)<br>£ 6,268,337,038<br>£ - | % of total amount           |
| Repayment type <sup>(10)(14)</sup><br>Capital repayment<br>Part-and-part | Number<br>73,082<br>0                 | % of total number<br>95.45% | Amount (GBP)<br>£ 6,268,337,038<br>£ - | % of total amount<br>94.81% |

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|   | Number  | % of total number  | Amount (GBP)   | % of total amount  |   |
|---|---|--|--|--|---|
| Seasoning <sup>(10)</sup><br>0-12 months  | 1.893   | 2.47%  | £ 211,313,166  | 3.20%  |   |
| 12-24 months  | 4,655   | 6.08%  |  | 10.44%   |   |
| 24-36 months  | 8,413   | 10.99%   | £ 1,157,030,842  | 17.50%   |   |
| 36-48 months  | 12,382  | 16.17%   |  | 25.65%   |   |
| 18-60 months  | 5,998   | 7.83%  |  | 11.23%   |   |
| 50-72 months<br>72-84 months  | 3,958<br>2,490  | 5.17%<br>3.25%   |  | 5.81%<br>3.39%   |   |
| 2-84 months<br>34-96 months   | 6,714   | 3.25%  |  | 3.39%<br>6.56%   |   |
| 96-108 months   | 5,365   | 7.01%  | £ 237,252,923  | 3.59%  |   |
| 108-120 months  | 6,924   | 9.04%  |  | 4.74%  |   |
| 120-150 months  | 5,567   | 7.27%  | £ 171,057,329  | 2.59%  |   |
| 150-180 months  | 5,209   | 6.80%  | £ 147,350,527  | 2.23%  |   |
| 180+ months   | 7,000   | 9.14%  |  | 3.08%  |   |
| Total   | 76,568  | 100.00%  | £ 6,611,196,102  | 100.00%  |   |
| nterest payment type <sup>(10)</sup>  | Number  | % of total number  | Amount (CRD)   | % of total amount  |   |
| Fixed   | 65,484  | % of total number<br>85.52%  | Amount (GBP)<br>£ 6,146,151,916  | % of total amount<br>92.97%  |   |
| SVR   | 4,344   | 5.67%  | £ 118,585,684  | 1.79%  |   |
| IVR   | 3,821   | 4.99%  | £ 107,730,208  | 1.63%  |   |
| Tracker   | 2,919   | 3.81%  | £ 238,728,295  | 3.61%  |   |
| Other (please specify)  | -   |  | -  | -  |   |
| Total   | 76,568  | 100.00%  | £ 6,611,196,102  | 100.00%  |   |
| Loan purpose type   | Number  | % of total number  | Amount (GBP)   | % of total amount  |   |
| Dwner-occupied  | 46,583  | % of total number 100.00%  | £ 6,611,196,102  | % or total amount 100.00%  |   |
| Buy-to-let  | 40,505  | 0.00%  | f -  | 0.00%  |   |
| Second home <sup>(15)</sup>   | 0   | 0.00%  |  | 0.00%  |   |
| Fotal   | 46,583  | 100.00%  | £ 6,611,196,102  | 100.00%  |   |
| (40)  |   |  |  |  |   |
| ncome verification type <sup>(10)</sup>   | Number  | % of total number  | Amount (GBP)   | % of total amount  |   |
| Fully verified  | 73,289  | 95.72%   | £ 6,513,015,454  | 98.51%   |   |
| Fast-track  | 1,922   | 2.51%  | £ 61,356,715<br>£ 36,823,934   | 0.93%  |   |
| Jnknown<br>Self-certified   | 1,357   |  |  | 0.56%  |   |
| Total   | 76,568  | 100.00%  | £ 6,611,196,102  | 100.00%  |   |
|   |   |  |  |  |   |
| Remaining term of loan <sup>(10)</sup>  | Number  | % of total number  | Amount (GBP)   | % of total amount  |   |
| 0-30 months   | 3,840   | 5.02%  | £ 59,358,546   | 0.90%  |   |
| 30-60 months  | 6,259   | 8.17%  | £ 150,280,568  | 2.27%  |   |
| 50-120 months   | 15,442  | 20.17%   |  | 8.65%  |   |
| 120-180 months  | 14,564  | 19.02%   |  | 13.63%   |   |
| 180-240 months<br>240-300 months  | 12,614<br>10,757  | 16.47%<br>14.05%   | £ 1,248,206,893<br>£ 1,451,404,714   | 18.88%<br>21.95%   |   |
| 300-360 months  | 7,377   | 9.63%  |  | 18.13%   |   |
| 360+ months   | 5,715   | 7.46%  | £ 1,030,506,544  | 15.59%   |   |
| Total   | 76,568  | 100.00%  | £ 6,611,196,102  | 100.00%  |   |
| (17)  |   |  |  |  |   |
| Employment status <sup>(17)</sup>   | Number 41,909   | % of total number  | Amount (GBP)   | % of total amount  |   |
| Employed<br>Self-employed   | 41,909<br>4,296   | 89.97%<br>9.22%  | £ 5,960,370,677<br>£ 612,030,798   | 90.16%   |   |
| Unemployed  | 4,290   | 9.22%  | £ 012,030,798<br>£ 21,198,140  | 9.26%  |   |
| Retired   | 212   | 0.46%  | £ 17,191,039   | 0.26%  |   |
| Guarantor   | 0   | -  | £ .  |  |   |
|   |   |  | -  |  |   |
| Other(18)   | 2   | 0.00%  | £ 405,447  | 0.01%  |   |
| Total   | 2<br>46,583   | 0.00%<br>100.00%   |  | 0.01%<br>100.00%   |   |
| Total   |   |  |  |  |   |
| Total Covered Bonds Outstanding, Associated Derivatives (22)  |   |  | £ 6,611,196,102  | 2023-3   | 2024-01   |
| Total Covered Bonds Outstanding, Associated Derivatives (22) Series Ssue date   | 46,583  | 2023-1   | £ 6,611,196,102<br>2023-2  | 2023-3   |   |
| Total Covered Bonds Outstanding, Associated Derivatives (22) Series Series Series Seriedate Driginal rating (Moody's)   | 46,583  | 2023-1<br>14-Feb-23<br>Aaa   | £ 6.611.196.102<br>2023-2<br>15-Sep-23<br>Aaa  | 100.00%<br>2023-3<br>10-Nov-23<br>Aaa  | 05-Mar-24<br>Aaa  |
| Total Covered Bonds Outstanding, Associated Derivatives 22 Series Series Seve date Original rating (Moody's) Urrent rating (Moody's)  | 46.583<br>2021-1<br>22-Jun-21<br>Aaa<br>Aaa   | 100.00%<br>2023-1<br>14-Feb-23<br>Aaa<br>Aaa<br>Aaa  | <u>£ 6.611,196,102</u><br>2023-2<br>15-Sep-23<br>Aaa<br>Aaa<br>Aaa   | 2023-3<br>10-Nov-23<br>Aaa<br>Aaa  | 05-Mar-24<br>Aaa<br>Aaa   |
| Total Covered Bonds Outstanding, Associated Derivatives an Seletis Save date Original rating (Moody's) Ourrent rating (Moody's) Denomination Denomin  | 46.583<br>2021-1<br>22-Jun-21<br>Aaa<br>Aaa<br>GBP  | 2023-1<br>2023-1<br>14-Feb-23<br>Aaa<br>Aaa<br>GBP   | <u>£ 6,611,196,102</u><br>2023-2<br>15-Sep-23<br>Aaa<br>Aaa<br>GBP   | 100.00%<br>2023-3<br>10-Nov-23<br>Aaa<br>Aaa<br>GBP  | 05-Mar-24<br>Aaa<br>Aaa<br>Eur  |
| Total Covered Bonds Outstanding, Associated Derivatives 22 Series Save date Ordinal rating (Moody's) Ourrent rating (Moody's) Denomination Mount at Issuance  | 46.583<br>2021-1<br>22-Jun-21<br>Aaa<br>GBP<br>500,000,000  | 100.00%<br>2023-1<br>14-Feb-23<br>Aaa<br>Aaa<br>GBP<br>1,000,000,000   | £ 6.611.196.102<br>2023-2<br>15-Sep-23<br>Aaa<br>Aaa<br>GBP<br>750.000,000   | 100.00%<br>2023-3<br>10-Nov-23<br>Aaa<br>Aaa<br>GBP<br>500.000,000   | 05-Mar-24<br>Aaa<br>Aaa<br>Eur<br>500,000,000   |
| Total Covered Bonds Outstanding, Associated Derivatives an Series Series Serie date Orinani rating (Moody's) Current rating (Moody's) Denomination Amount outstanding   | 46,583 2021-1 22-Jun-21 Aaa Aaa GBP 500,000 500,000 500,000   | 100.00%<br>2023-1<br>14-Feb-23<br>Aaa<br>Aaa<br>GBP<br>1,000,000,000<br>1,000,000,000  | £ 6.611.196.102<br>2023-2<br>15-Sep-23<br>Aaa<br>GBP<br>750.000,000<br>750.000,000   | 100.00%<br>2023-3<br>10-Nov-23<br>Aaa<br>Aaa<br>GBP<br>500.000,000<br>500.000,000  | 05-Mar-24<br>Aaa<br>Aaa<br>Eur<br>500,000,000<br>500,000,000  |
| Total Covered Bonds Outstanding, Associated Derivatives 22 Series Ssue date Drágnal rating (Moody's) Qurrent rating (Moody's) Qurrent rating (Moody's) Deriomination Wrount at Issuance Wrount outstanding Xrswap rate (rate £1)  | 46.583<br>2021-1<br>22-Jun-21<br>Aaa<br>GBP<br>500,000,000<br>500,000,000<br>1,000  | 100.00%<br>2023-1<br>14-Feb-23<br>Aaa<br>Aaa<br>GBP<br>1.000.000.000<br>1.000<br>1.000   | £ 6.611.196.102<br>2023-2<br>15-Sep-23<br>Aaa<br>Aaa<br>GBP<br>750.000,000<br>750.000,000<br>1.000   | 100.00%<br>2023-3<br>10-Nov-23<br>Aaa<br>GBP<br>500.000,000<br>500.000,000<br>1.000  | 05-Mar-24<br>Aaa<br>Aaa<br>Eur<br>500,000,000<br>500,000,000<br>1.000   |
| Total Covered Bonds Outstanding, Associated Derivatives 22 Series Save date Ordinar lating (Moody's) Current rating (Moody's) Denomination Amount at issuance Amount outstanding FX swap rate (rate:1) Maturity type (hard/soft-builet/pass-through) Schedule final maturity date   | 46,583 2021-1 22-Jun-21 Aaa Aaa GBP 500,000 500,000 500,000   | 100.00%<br>2023-1<br>14-Feb-23<br>Aaa<br>Aaa<br>GBP<br>1,000,000,000<br>1,000,000,000  | £ 6.611.196.102<br>2023-2<br>15-Sep-23<br>Aaa<br>GBP<br>750.000,000<br>750.000,000   | 100.00%<br>2023-3<br>10-Nov-23<br>Aaa<br>Aaa<br>GBP<br>500.000,000<br>500.000,000  | 05-Mar-24<br>Aaa<br>Aaa<br>Eur<br>500,000,000<br>500,000,000<br>1,000<br>3,000<br>Soft<br>05-Mar-29   |
| Total Covered Bonds Outstanding, Associated Derivatives 22 Series Save date Ordinar lating (Moody's) Current rating (Moody's) Denomination Amount at issuance Amount outstanding FX swap rate (rate:1) Maturity type (hard/soft-builet/pass-through) Schedule final maturity date   | 46.583<br>2021-1<br>22-Jun-21<br>Aaa<br>GBP<br>500,000,000<br>500,000,000<br>1,000<br>Soft<br>22-Jun-28<br>22-Jun-28  | 100.00%<br>2023-1<br>14-Feb-23<br>Aaa<br>Aaa<br>GBP<br>1.000,000,000<br>1.000,000,000<br>1.000<br>Soft<br>14-Feb-27<br>14-Feb-27   | € 6.611.196.102<br>2023-2<br>15-Sep-23<br>Aaa<br>GBP<br>755.000.000<br>755.000.000<br>1.000<br>Soft<br>15-Sep-28<br>15-Sep-28  | 100.00%<br>2023-3<br>10-Nov-23<br>Aaa<br>GBP<br>500.000,000<br>500.000,000<br>1.000<br>500.000,000<br>1.000<br>501<br>10-Nov-27<br>10-Nov-27   | 05-Mar-24<br>Aaa<br>Eur<br>500,000,000<br>500,000,000<br>1,000<br>Soft<br>05-Mar-29<br>05-Mar-29  |
| Total Covered Bonds Outstanding, Associated Derivatives 22 Series Series Current rating (Moody's) Current rating (Moody's) Denomination Amount at Issuaroe Amount outstanding Xrount outstanding Xrount outstanding Xrount outstanding EX swap rate (rateS11)ullet/pass-through) Scheduled final maturity date Legal final maturity date Useal final maturity date SIN  | 46,583<br>2021-1<br>22-Jun-21<br>Aaa<br>GBP<br>500,000,000<br>500,000,000<br>500,000,000<br>1,000<br>500,000,000<br>500,000,000<br>500,000<br>500,000<br>20,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,000<br>500,0000<br>500,000<br>500,0000<br>500,00000000 | 100.00%<br>2023-1<br>14-Feb-23<br>Asa<br>Asa<br>GBP<br>1.000,000,000<br>1.000,000<br>1.000<br>Soft<br>14-Feb-27<br>14-Feb-27<br>XS2586786722   | € 6.611.196.102<br>2023-2<br>15-Sep-23<br>Aaa<br>Aaa<br>Aaa<br>Aaa<br>Aaa<br>Aaa<br>Aaa<br>Aa  | 100.00%<br>2023-3<br>10-Nov-23<br>Asa<br>Asa<br>Asa<br>Asa<br>BBP<br>500.000,000<br>500.000,000<br>10-000<br>Soft<br>10-Nov-27<br>10-Nov-27<br>10-Nov-27<br>XS2717349489   | 05-Mar-24<br>Aaa<br>Eur<br>500.000.000<br>1.000<br>Soft<br>05-Mar-29<br>05-Mar-29<br>X82774411016   |
| Total Covered Bonds Outstanding, Associated Derivatives as Series Series Series Current rating (Moody's) Current rating (Moody's) Denomination Amount outstanding FX swap rate (rate:£1) Muturity type (markGoft-bullet/pass-through) Scheduled final maturity date Lead Infan maturity date SigN SigN SigN SigN SigN SigN SigN SigN  | 46.583<br>2021-1<br>22.Jun-21<br>Aaa<br>GBP<br>500,000,000<br>500,000,000<br>1.000<br>Soft<br>22.Jun-28<br>22.Jun-28<br>XS235578787<br>London   | 100.00%<br>2023-1<br>14-Feb-23<br>Aaa<br>GBP<br>1.000,000,000<br>1.000,000,000<br>1.000<br>Soft<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-         | € 6.611.196.102<br>2023-2<br>15-Sep-23<br>Aaa<br>GBP<br>755.000.000<br>755.000.000<br>1.000<br>Soft<br>15-Sep-28<br>15-Sep-28<br>15-Sep-28<br>XS2675294347<br>London   | 100.00%<br>2023-3<br>10-Nov-23<br>Aaa<br>Aaa<br>GBP<br>500.000,000<br>500.000,000<br>500.000,000<br>1.000<br>Soft<br>10-Nov-27<br>10-Nov-27<br>XS2717349489<br>London  | 05-Mar-24<br>Aaa<br>Aaa<br>Eur<br>500,000,000<br>500,000,000<br>1,000<br>Soft<br>05-Mar-29<br>05-Mar-29<br>XS2774411016<br>London   |
| Total Covered Bonds Outstanding, Associated Derivatives as Series Series Series Current rating (Moody's) Current rating (Moody's) Denomination Amount outstanding FX swap rate (rate:£1) Muturity type (markGoft-bullet/pass-through) Scheduled final maturity date Lead Infan maturity date SigN SigN SigN SigN SigN SigN SigN SigN  | 46,583<br>2021-1<br>22-Jun-21<br>Aaa<br>GBP<br>500,000,000<br>500,000,000<br>500,000,000<br>1,000<br>S00,000,000<br>500,000,000<br>500,000<br>22-Jun-28<br>22-Jun-28<br>22-Jun-28<br>XS235578787<br>London<br>Quarterly   | 100.00%<br>2023-1<br>14-Feb-23<br>Asa<br>GBP<br>1.000,000,000<br>1.000,000,000<br>1.000<br>Soft<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>XS2586786752<br>London<br>Quarterly  | £         6.611.196.102           2023-2         15-Sep-23           Asia         Asia           Asia         Asia | 100.00% 2023-3 10-Nov-23 Asa   | 05-Mar-24<br>Aaa<br>Eur<br>500.000.000<br>1.000<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>XS2774411016<br>London<br>Annually  |
| Total Covered Bonds Outstanding, Associated Derivatives as Seleds Seleds Denomination Denomination Amount outstanding X swap rate (rate:£1) Adurthr type (markSchublet/pass-through) Scheduled final maturity date Coupled final maturity date Sin Sin Sin Sin Sin Cock exchange listing Coupon payment frequency   | 46.583 2021-1 22-Jun-21 Aaa Aaa GBP 500.000,000 500.000,000 1.000 Soft 22-Jun-28 22-Jun-28 XS235578787 London Quarterly 22nd  | 100.00%<br>2023-1<br>14-Feb-23<br>Aaa<br>Aaa<br>GBP<br>1,000,000,000<br>1,000<br>500<br>1,000<br>Soft<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>X52586785672<br>London<br>Quarterfy<br>Quarterfy<br>Quarterfy  | £ 6.611.196.102<br>2023-2<br>15-Sep-23<br>Aaa<br>Aaa<br>GBP<br>755.000.000<br>755.000.000<br>1.000<br>Soft<br>15-Sep-28<br>15-Sep-28<br>15-Sep-28<br>XS2675294347<br>London<br>Quartefy - 15th   | 100.00% 2023-3 10-Nov-23 Aaa Aaa GBP 500.000.000 500.000.000 500.000.000 1.000 Soft 10-Nov-27 10-Nov-27 10-Nov-27 XS2717349489 London Quarterly Quarterly  | 05-Mar-24<br>Aaa<br>Aaa<br>Eur<br>500,000,000<br>500,000,000<br>500,000,000<br>Soft<br>05-Mar-29<br>05-Mar-29<br>X52774411016<br>London<br>Annually<br>Annually   |
| Total Covered Bonds Outstanding, Associated Derivatives an Series Series Series Current rating (Moody's) Current rating (Moody's) Denormination Amount at issuance Amount outstanding Xerount outstanding Xerount outstanding Xerount outstanding Could and maturity date Legal final maturity date SiN Sinck exchange Isting Coupon parvment fequency Coupon parvment date   | 46,583<br>2021-1<br>22-Jun-21<br>Aaa<br>Aaa<br>GBP<br>500,000,000<br>500,000,000<br>500,000,000<br>1,000<br>S00,000,000<br>1,000<br>S00,000,000<br>22-Jun-28<br>22-Jun-28<br>XS235578787<br>London<br>Quarterly<br>Quarterly<br>Quarterly<br>22-Jun, Sep. Dec   | 100.00%<br>2023-1<br>14-Fab-23<br>Aaa<br>GBP<br>1,000,000,000<br>1,000,000<br>1,000<br>Soft<br>14-Fab-27<br>14-Fab-27<br>14-Fab-27<br>14-Fab-27<br>London<br>Quaterly<br>Quarterly<br>Quarterly<br>May, Nov, Fab   | £         6.611.196.102           2023-2         15-Sep-23           Asia         Asia           Agap         Agap           750.000,000         750.000,000           750.000,000         10.000           50.000,000         15-Sep-28           15-Sep-28         15-Sep-28           XS2675294347         London           Quarterly         Ouarterly           Quarterly         Jun, Sep, Dec   | 100.00% 2023-3 10.Nov.23 Asa GBP 500.000,000 500.000 10.000 500.000 10.Nov.27 10.Nov.27 10.Nov.27 10.Nov.27 20.arten/v Cuarten/v Cuarten | 05-Mar-24<br>Aaa<br>Aaa<br>Eur<br>500,000,000<br>500,000,000<br>Soft<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>X52774411016<br>London<br>Annually<br>Annually<br>Annually<br>Mar<br>3.319%  |
|   | 46.583 2021-1 22-Jun-21 Aaa Aaa GBP 500.000,000 500.000,000 1.000 Soft 22-Jun-28 22-Jun-28 XS235578787 London Quarterly 22nd  | 100.00%<br>2023-1<br>14-Feb-23<br>Aaa<br>Aaa<br>GBP<br>1,000,000,000<br>1,000<br>500<br>1,000<br>Soft<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>X52586785672<br>London<br>Quarterfy<br>Quarterfy<br>Quarterfy  | £ 6.611.196.102<br>2023-2<br>15-Sep-23<br>Aaa<br>Aaa<br>GBP<br>755.000.000<br>755.000.000<br>1.000<br>Soft<br>15-Sep-28<br>15-Sep-28<br>15-Sep-28<br>XS2675294347<br>London<br>Quartefy - 15th   | 100.00% 2023-3 10-Nov-23 Aaa Aaa GBP 500.000.000 500.000.000 500.000.000 1.000 Soft 10-Nov-27 10-Nov-27 10-Nov-27 XS2717349489 London Quarterly Quarterly  | 05-Mar-24<br>Aaa<br>Eur<br>500,000,000<br>500,000,000<br>1,000<br>05-Mar-29<br>005-Mar-29<br>005-Mar-29<br>005-Mar-29<br>005-Mar-29<br>005-Mar-29<br>005-Mar-29<br>XS2774411016<br>London<br>Annually - Sth<br>Mar<br>3,319%<br>Compounded Dally ESTR +0.52%  |
| Total         Covered Bonds Outstanding, Associated Derivatives and Series         Series         Series         Save date         Orianial rating (Moody's)         Denomination         Amount outstanding         Amount outstanding         Xaturity type (markisch-bullet/pass-through)         Scheduled final maturity date         easil final maturity date         Stock exchange Isting         Coupon payment fade, margin and reference rate if floating)         Margin payable under extended maturity period (%)  | 46.583<br>2021-1<br>22-Jun-21<br>Aaa<br>GBP<br>500,000,000<br>500,000,000<br>500,000,000<br>500<br>1,000<br>Soft<br>22-Jun-28<br>22-Jun-28<br>XS235578787<br>London<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>22-Jun-28<br>XS235578787<br>London<br>Quarterly<br>Quarterly<br>Quarterly<br>22-Jun-28<br>XS235578787<br>London<br>Quarterly<br>22-Jun-28<br>XS235578787<br>Quarterly<br>22-Jun-28<br>XS235578787<br>Quarterly<br>22-Jun-28<br>XS235578787<br>Quarterly<br>22-Jun-28<br>XS235578787<br>Quarterly<br>22-Jun-28<br>XS235578787<br>Quarterly<br>22-Jun-28<br>XS235578787<br>Quarterly<br>22-Jun-28<br>XS23557877<br>Quarterly<br>22-Jun-28<br>XS23557877<br>Quarterly<br>22-Jun-28<br>XS2355787<br>XS23557877<br>Quarterly<br>22-Jun-28<br>XS23557877<br>Quarterly<br>22-Jun-28<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS255787<br>XS255787<br>XS255787<br>XS255787<br>XS25577<br>XS255787<br>XS25577<br>XS255777<br>XS255777<br>XS255777<br>XS275777<br>XS275777<br>XS275777<br>XS275777<br>XS275777<br>XS275777<br>XS275777<br>XS275777<br>XS2757777<br>XS275777<br>XS275777<br>XS2757777<br>XS2757777<br>XS2757777<br>XS2757777<br>XS2757777<br>XS27577777777777777777777777777777777777   | 100.00%.<br>2023-1<br>14-Feb-23<br>Aaa<br>Aaa<br>GBP<br>1,000,000,000<br>1,000<br>Soft<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>X52586785672<br>London<br>Quaterly<br>Quarterly<br>Quarterly<br>Quarterly - 14th<br>May, Aug, Nov, Feb<br>Compounded Daly SONIA + 0.60%  | £ 6.611.196.102<br>2023-2<br>15-Sep-23<br>Aaa<br>Aaa<br>GBP<br>755.000.000<br>755.000.000<br>1000<br>50tt<br>15-Sep-28<br>15-Sep-28<br>15-Sep-28<br>XS2675294347<br>London<br>Quartefly<br>Quartefly<br>Mar, Jun, Sep. Dec<br>Compounded Daily SONN 4 + 0.65%  | 100.00% 2023-3 10-Nov-23 Aaa Aaa GBP 500,000,000 500,000,000 500,000,000 500 1.000 Soft 10-Nov-27 10-Nov-27 10-Nov-27 XS2717349489 London Quarterly Cuarterly Cuarterly Cuarterly Cuarterly Cuarterly Feb.May, Aug.Nov Compounded Daily SONIA + 0.63%  | 05-Mar-24<br>Aaa<br>Aaa<br>Eur<br>500,000,000<br>500,000,000<br>500,000,000<br>Soft<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>X52774411016<br>London<br>Annually<br>Annually<br>Mar<br>3,319%<br>Comoounded Daily eSTR + 0.52%<br>Bank of Montreal  |
| Total           Covered Bonds Outstanding, Associated Derivatives and Series           Series           Streids           Streids           Streids           Durrent rating (Moody's)           Durrent rating (Moody's)           Demomination           Amount at issuance           Minouth at issuance           Amount at ustanding           X swap rate (rate: f1)           Adaptive (rate/stream)           Stock exchange issuing           Doupon parvment frequency           Coupon parvment frequency           Coupon parvment date           Oupon parvment date           Swap notional demonstration           Swap notional demonstration   | 46.583<br>2021-1<br>22-Jun-21<br>Aaa<br>GBP<br>500,000,000<br>500,000,000<br>500,000,000<br>500<br>1,000<br>Soft<br>22-Jun-28<br>22-Jun-28<br>XS235578787<br>London<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>22-Jun-28<br>XS235578787<br>London<br>Quarterly<br>Quarterly<br>Quarterly<br>22-Jun-28<br>XS235578787<br>London<br>Quarterly<br>22-Jun-28<br>XS235578787<br>Quarterly<br>22-Jun-28<br>XS235578787<br>Quarterly<br>22-Jun-28<br>XS235578787<br>Quarterly<br>22-Jun-28<br>XS235578787<br>Quarterly<br>22-Jun-28<br>XS235578787<br>Quarterly<br>22-Jun-28<br>XS235578787<br>Quarterly<br>22-Jun-28<br>XS23557877<br>Quarterly<br>22-Jun-28<br>XS23557877<br>Quarterly<br>22-Jun-28<br>XS2355787<br>XS23557877<br>Quarterly<br>22-Jun-28<br>XS23557877<br>Quarterly<br>22-Jun-28<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS255787<br>XS255787<br>XS255787<br>XS255787<br>XS25577<br>XS255787<br>XS25577<br>XS255777<br>XS255777<br>XS255777<br>XS275777<br>XS275777<br>XS275777<br>XS275777<br>XS275777<br>XS275777<br>XS275777<br>XS275777<br>XS2757777<br>XS275777<br>XS275777<br>XS2757777<br>XS2757777<br>XS2757777<br>XS2757777<br>XS2757777<br>XS27577777777777777777777777777777777777   | 100.00%.<br>2023-1<br>14-Feb-23<br>Aaa<br>Aaa<br>GBP<br>1,000,000,000<br>1,000<br>Soft<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>X52586785672<br>London<br>Quaterly<br>Quarterly<br>Quarterly<br>Quarterly - 14th<br>May, Aug, Nov, Feb<br>Compounded Daly SONIA + 0.60%  | £ 6.611.196.102<br>2023-2<br>15-Sep-23<br>Aaa<br>Aaa<br>GBP<br>755.000.000<br>755.000.000<br>1000<br>50tt<br>15-Sep-28<br>15-Sep-28<br>15-Sep-28<br>XS2675294347<br>London<br>Quartefly<br>Quartefly<br>Mar, Jun, Sep. Dec<br>Compounded Daily SONN 4 + 0.65%  | 100.00% 2023-3 10-Nov-23 Aaa Aaa GBP 500,000,000 500,000,000 500,000,000 500 1.000 Soft 10-Nov-27 10-Nov-27 10-Nov-27 XS2717349489 London Quarterly Cuarterly Cuarterly Cuarterly Cuarterly Cuarterly Feb.May, Aug.Nov Compounded Daily SONIA + 0.63%  | 05-Mar-24<br>Aaa<br>Aaa<br>Eur<br>500,000,000<br>500,000,000<br>500,000,000<br>500,000<br>500<br>5  |
| Total Covered Bonds Outstanding, Associated Derivatives a Series Series Series Current rating (Moody's) Coupon payment frequency Coupon payment frequency Coupon payment rated, margin and reference rate if floating) Margin payable under extended maturity period (%) Swap conting arrylyles Current ration Swap notional amount   | 46.583<br>2021-1<br>22-Jun-21<br>Aaa<br>GBP<br>500,000,000<br>500,000,000<br>500,000,000<br>500<br>1,000<br>Soft<br>22-Jun-28<br>22-Jun-28<br>XS235578787<br>London<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>22-Jun-28<br>XS235578787<br>London<br>Quarterly<br>Quarterly<br>Quarterly<br>22-Jun-28<br>XS235578787<br>London<br>Quarterly<br>22-Jun-28<br>XS235578787<br>Quarterly<br>22-Jun-28<br>XS235578787<br>Quarterly<br>22-Jun-28<br>XS235578787<br>Quarterly<br>22-Jun-28<br>XS235578787<br>Quarterly<br>22-Jun-28<br>XS235578787<br>Quarterly<br>22-Jun-28<br>XS235578787<br>Quarterly<br>22-Jun-28<br>XS23557877<br>Quarterly<br>22-Jun-28<br>XS23557877<br>Quarterly<br>22-Jun-28<br>XS2355787<br>XS23557877<br>Quarterly<br>22-Jun-28<br>XS23557877<br>Quarterly<br>22-Jun-28<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS255787<br>XS255787<br>XS255787<br>XS255787<br>XS25577<br>XS255787<br>XS25577<br>XS255777<br>XS255777<br>XS255777<br>XS275777<br>XS275777<br>XS275777<br>XS275777<br>XS275777<br>XS275777<br>XS275777<br>XS275777<br>XS2757777<br>XS275777<br>XS275777<br>XS2757777<br>XS2757777<br>XS2757777<br>XS2757777<br>XS2757777<br>XS27577777777777777777777777777777777777   | 100.00%.<br>2023-1<br>14-Feb-23<br>Aaa<br>Aaa<br>GBP<br>1,000,000,000<br>1,000<br>Soft<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>X52586785672<br>London<br>Quaterly<br>Quarterly<br>Quarterly<br>Quarterly - 14th<br>May, Aug, Nov, Feb<br>Compounded Daly SONIA + 0.60%  | £ 6.611.196.102<br>2023-2<br>15-Sep-23<br>Aaa<br>Aaa<br>GBP<br>755.000.000<br>755.000.000<br>1000<br>50tt<br>15-Sep-28<br>15-Sep-28<br>15-Sep-28<br>XS2675294347<br>London<br>Quartefly<br>Quartefly<br>Mar, Jun, Sep. Dec<br>Compounded Daily SONN 4 + 0.65%  | 100.00% 2023-3 10-Nov-23 Aaa Aaa GBP 500,000,000 500,000,000 500,000,000 500 1.000 Soft 10-Nov-27 10-Nov-27 10-Nov-27 XS2717349489 London Quarterly Cuarterly Cuarterly Cuarterly Cuarterly Cuarterly Feb.May, Aug.Nov Compounded Daily SONIA + 0.63%  | 05-Mar-24<br>Aaa<br>Aaa<br>Eur<br>500,000,000<br>500,000,000<br>500,000,000<br>Soft<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>X52774411016<br>London<br>Annually<br>Statu<br>Mar<br>3,319%<br>Bank of Montreal<br>GBP<br>427,950,000  |
| Total Covered Bonds Outstanding, Associated Derivatives 22 Series Series Series Covered Bonds Outstanding, Associated Derivatives 22 Derivatives Covern rating (Moody's) Covern rating (Moody's) Derminiation Amount at issuance Amount at issuance Amount at issuance Amount outstanding EX swap rate (rate:1) Maturity type (hard/soft-builet/pass-through) Scheduled final maturity date Legal final maturity date Coupon rayment frequency Coupon payment fate Coupon rayment fate Swap notional denomination Swap notional denomination Swap notional denomination   | 46.583<br>2021-1<br>22-Jun-21<br>Aaa<br>GBP<br>500,000,000<br>500,000,000<br>500,000,000<br>500<br>1,000<br>Soft<br>22-Jun-28<br>22-Jun-28<br>XS235578787<br>London<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>22-Jun-28<br>XS235578787<br>London<br>Quarterly<br>Quarterly<br>Quarterly<br>22-Jun-28<br>XS235578787<br>London<br>Quarterly<br>22-Jun-28<br>XS235578787<br>Quarterly<br>22-Jun-28<br>XS235578787<br>Quarterly<br>22-Jun-28<br>XS235578787<br>Quarterly<br>22-Jun-28<br>XS235578787<br>Quarterly<br>22-Jun-28<br>XS235578787<br>Quarterly<br>22-Jun-28<br>XS235578787<br>Quarterly<br>22-Jun-28<br>XS23557877<br>Quarterly<br>22-Jun-28<br>XS23557877<br>Quarterly<br>22-Jun-28<br>XS2355787<br>XS23557877<br>Quarterly<br>22-Jun-28<br>XS23557877<br>Quarterly<br>22-Jun-28<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS255787<br>XS255787<br>XS255787<br>XS255787<br>XS25577<br>XS255787<br>XS25577<br>XS255777<br>XS255777<br>XS255777<br>XS275777<br>XS275777<br>XS275777<br>XS275777<br>XS275777<br>XS275777<br>XS275777<br>XS275777<br>XS2757777<br>XS275777<br>XS275777<br>XS2757777<br>XS2757777<br>XS2757777<br>XS2757777<br>XS2757777<br>XS27577777777777777777777777777777777777   | 100.00%.<br>2023-1<br>14-Feb-23<br>Aaa<br>Aaa<br>GBP<br>1,000,000,000<br>1,000<br>Soft<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>X52586785672<br>London<br>Quaterly<br>Quarterly<br>Quarterly<br>Quarterly - 14th<br>May, Aug, Nov, Feb<br>Compounded Daly SONIA + 0.60%  | £ 6.611.196.102<br>2023-2<br>15-Sep-23<br>Aaa<br>Aaa<br>GBP<br>755.000.000<br>755.000.000<br>1000<br>50tt<br>15-Sep-28<br>15-Sep-28<br>15-Sep-28<br>XS2675294347<br>London<br>Quartefly<br>Quartefly<br>Mar, Jun, Sep. Dec<br>Compounded Daily SONN 4 + 0.65%  | 100.00% 2023-3 10-Nov-23 Aaa Aaa GBP 500,000,000 500,000,000 500,000,000 500 1.000 Soft 10-Nov-27 10-Nov-27 10-Nov-27 XS2717349489 London Quarterly Cuarterly Cuarterly Cuarterly Cuarterly Cuarterly Feb.May, Aug.Nov Compounded Daily SONIA + 0.63%  | 05-Mar-24<br>Aaa<br>Aaa<br>Eur<br>500,000,000<br>500,000,000<br>500,000,000<br>500,000<br>500<br>5  |
| Total  Covered Bonds Outstanding, Associated Derivatives an Series Save date  Orianal rating (Moody's)  Current rating (Moody's)  State (rate:f1)  Coupon payment date Coupon (rate if fred, margin and reference rate if floating)  Margin payable under extended maturity period (%)  Swap notional amount  Swap notional amount  Swap notional maturity  Life roceive ratemargin   | 46.583<br>2021-1<br>22-Jun-21<br>Aaa<br>GBP<br>500,000,000<br>500,000,000<br>500,000,000<br>500<br>1,000<br>Soft<br>22-Jun-28<br>22-Jun-28<br>XS235578787<br>London<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>22-Jun-28<br>XS235578787<br>London<br>Quarterly<br>Quarterly<br>Quarterly<br>22-Jun-28<br>XS235578787<br>London<br>Quarterly<br>22-Jun-28<br>XS235578787<br>Quarterly<br>22-Jun-28<br>XS235578787<br>Quarterly<br>22-Jun-28<br>XS235578787<br>Quarterly<br>22-Jun-28<br>XS235578787<br>Quarterly<br>22-Jun-28<br>XS235578787<br>Quarterly<br>22-Jun-28<br>XS235578787<br>Quarterly<br>22-Jun-28<br>XS23557877<br>Quarterly<br>22-Jun-28<br>XS23557877<br>Quarterly<br>22-Jun-28<br>XS2355787<br>XS23557877<br>Quarterly<br>22-Jun-28<br>XS23557877<br>Quarterly<br>22-Jun-28<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS255787<br>XS255787<br>XS255787<br>XS255787<br>XS25577<br>XS255787<br>XS25577<br>XS255777<br>XS255777<br>XS255777<br>XS275777<br>XS275777<br>XS275777<br>XS275777<br>XS275777<br>XS275777<br>XS275777<br>XS275777<br>XS2757777<br>XS275777<br>XS275777<br>XS2757777<br>XS2757777<br>XS2757777<br>XS2757777<br>XS2757777<br>XS27577777777777777777777777777777777777   | 100.00%.<br>2023-1<br>14-Feb-23<br>Aaa<br>Aaa<br>GBP<br>1,000,000,000<br>1,000<br>Soft<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>X52586785672<br>London<br>Quaterly<br>Quarterly<br>Quarterly<br>Quarterly - 14th<br>May, Aug, Nov, Feb<br>Compounded Daly SONIA + 0.60%  | £ 6.611.196.102<br>2023-2<br>15-Sep-23<br>Aaa<br>Aaa<br>GBP<br>755.000.000<br>755.000.000<br>1000<br>50tt<br>15-Sep-28<br>15-Sep-28<br>15-Sep-28<br>XS2675294347<br>London<br>Quartefly<br>Quartefly<br>Mar, Jun, Sep. Dec<br>Compounded Daily SONN 4 + 0.65%  | 100.00% 2023-3 10-Nov-23 Aaa Aaa GBP 500,000,000 500,000,000 500,000,000 500 1.000 Soft 10-Nov-27 10-Nov-27 10-Nov-27 XS2717349489 London Quarterly Cuarterly Cuarterly Cuarterly Cuarterly Cuarterly Feb.May, Aug.Nov Compounded Daily SONIA + 0.63%  | 05-Mar-24<br>Aaa<br>Aaa<br>Eur<br>500,000,000<br>500,000,000<br>500,000,000<br>Soft<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>X52774411016<br>London<br>Annually<br>Statu<br>Mar<br>3,319%<br>Bank of Montreal<br>GBP<br>427,950,000  |
| Total         Covered Bonds Outstanding, Associated Derivatives and Series         Series         Strue date         Onician rating (Moody's)         Durrent rating (Moody's)         Deromination         Amount outstanding         Waturn type (hardfooth-bullet/pass-through)         Echeblied final maturity date         Adamtin type (hardfooth-bullet/pass-through)         Echeblied final maturity date         Sock on payment frequency         Coupon payment fate         Coupon payment fate         Coupon payment fate         Swap notional denomination         Swap notional denomination         Swap notional denomination         Swap notional amount         Pay rateMargin and         Depay ratemargin and   | 46.583<br>2021-1<br>22-Jun-21<br>Aaa<br>GBP<br>500,000,000<br>500,000,000<br>500,000,000<br>500<br>1,000<br>Soft<br>22-Jun-28<br>22-Jun-28<br>XS235578787<br>London<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>22-Jun-28<br>XS235578787<br>London<br>Quarterly<br>Quarterly<br>Quarterly<br>22-Jun-28<br>XS235578787<br>London<br>Quarterly<br>22-Jun-28<br>XS235578787<br>Quarterly<br>22-Jun-28<br>XS235578787<br>Quarterly<br>22-Jun-28<br>XS235578787<br>Quarterly<br>22-Jun-28<br>XS235578787<br>Quarterly<br>22-Jun-28<br>XS235578787<br>Quarterly<br>22-Jun-28<br>XS235578787<br>Quarterly<br>22-Jun-28<br>XS23557877<br>Quarterly<br>22-Jun-28<br>XS23557877<br>Quarterly<br>22-Jun-28<br>XS2355787<br>XS23557877<br>Quarterly<br>22-Jun-28<br>XS23557877<br>Quarterly<br>22-Jun-28<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS2355787<br>XS255787<br>XS255787<br>XS255787<br>XS255787<br>XS25577<br>XS255787<br>XS25577<br>XS255777<br>XS255777<br>XS255777<br>XS275777<br>XS275777<br>XS275777<br>XS275777<br>XS275777<br>XS275777<br>XS275777<br>XS275777<br>XS2757777<br>XS275777<br>XS275777<br>XS2757777<br>XS2757777<br>XS2757777<br>XS2757777<br>XS2757777<br>XS27577777777777777777777777777777777777   | 100.00%.<br>2023-1<br>14-Feb-23<br>Aaa<br>Aaa<br>GBP<br>1,000,000,000<br>1,000<br>Soft<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>X52586785672<br>London<br>Quaterly<br>Quarterly<br>Quarterly<br>Quarterly - 14th<br>May, Aug, Nov, Feb<br>Compounded Daly SONIA + 0.60%  | £ 6.611.196.102<br>2023-2<br>15-Sep-23<br>Aaa<br>Aaa<br>GBP<br>755.000.000<br>755.000.000<br>1000<br>50tt<br>15-Sep-28<br>15-Sep-28<br>15-Sep-28<br>XS2675294347<br>London<br>Quartefly<br>Quartefly<br>Mar, Jun, Sep. Dec<br>Compounded Daily SONN 4 + 0.65%  | 100.00% 2023-3 10-Nov-23 Aaa Aaa GBP 500,000,000 500,000,000 500,000,000 500 1.000 Soft 10-Nov-27 10-Nov-27 10-Nov-27 XS2717349489 London Quarterly Cuarterly Cuarterly Cuarterly Cuarterly Cuarterly Feb.May, Aug.Nov Compounded Daily SONIA + 0.63%  | 05-Mar-24<br>Aaa<br>Aaa<br>Eur<br>500,000,000<br>500,000,000<br>000,000<br>000<br>Soft<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>X52774411016<br>London<br>Annually<br>Annually<br>Mar<br>3,319%<br>Compounded Daily ESTR +0.52%<br>Bank of Montreal<br>GBP<br>4227,950,000<br>5 Mar 2029<br>3,319%                                    |
| Total Covered Bonds Outstanding, Associated Derivatives az Series Series Series Current rating (Moody's) Courten participation Current rating (Moody's) Courten participation Current rating (Moody rating) Margin pavable under extended maturity period (%) Swap notional amount Swap notional amount Current rating (Moody rating) Colateral posting amount Colateral posting amount   | 46.583 2021-1 22-Jun-21 A83 A83 GBP 500.000.000 500.000 1.000 S00.000 22-Jun-28 22-Jun-28 X523557877 London Quarterly-22nd Quarterly-22nd Quarterly-22nd Compounded Daily SONIA + 0.37% Compounded Daily SONIA + 0.37%  | 100.00%.<br>2023-1<br>14-Feb-23<br>Aaa<br>Aaa<br>GGP<br>1.000.000.000<br>1.000.000.000<br>1.000<br>1.000<br>1.000<br>1.000<br>Soft<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14     | £ 6.611.196.102<br>2023-2<br>15-Sep-23<br>Aaa<br>Aaa<br>GBP<br>755.000.000<br>755.000.000<br>1000<br>50tt<br>15-Sep-28<br>15-Sep-28<br>15-Sep-28<br>XS2675294347<br>London<br>Quartefly<br>Quartefly<br>Mar, Jun, Sep. Dec<br>Compounded Daily SONN 4 + 0.65%  | 100.00% 2023-3 10-Nov-23 Aaa Aaa GBP 500,000,000 500,000,000 500,000,000 500 1.000 Soft 10-Nov-27 10-Nov-27 10-Nov-27 XS2717349489 London Quarterly Cuarterly Cuarterly Cuarterly Cuarterly Cuarterly Feb.May, Aug.Nov Compounded Daily SONIA + 0.63%  | 05-Mar-24<br>Aaa<br>Aaa<br>Eur<br>500,000,000<br>500,000,000<br>500,000,000<br>500,000<br>Soft<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>XS2774411016<br>London<br>Annually 58th<br>Mar-29<br>Sath<br>Star 4, 58<br>Compounded Daily ESTR +0.52%<br>Bank of Montreal<br>GBP<br>427,950,000<br>5 Mar 2029<br>3,319%<br>SONIA + 0.82725% |
| Total Covered Bonds Outstanding, Associated Derivatives a Series Save date Oriania rating (Moody's) Durrent rating (Moody  | 46.583 2021-1 22-Jun-21 Aaa Aaa GBP 500.000,000 500.000,000 501 22-Jun-28 22-Jun-28 X5235578787 London Quarterly Quarterly Quarterly Councerly Cou  | 100.00%.<br>2023-1<br>14-Feb-23<br>Aaa<br>GBP<br>1,000,000,000<br>1,000<br>Soft<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>X52586785672<br>London<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly          | £ 6.611.196.102<br>2023-2<br>15-Sep-23<br>Aaa<br>Aaa<br>GBP<br>755.000.000<br>755.000.000<br>1000<br>50tt<br>15-Sep-28<br>15-Sep-28<br>15-Sep-28<br>XS2675294347<br>London<br>Quartefly<br>Quartefly<br>Mar, Jun, Sep. Dec<br>Compounded Daily SONN 4 + 0.65%  | 100.00% 2023-3 10-Nov-23 Aaa Aaa GBP 500,000,000 500,000,000 500,000,000 500 1.000 Soft 10-Nov-27 10-Nov-27 10-Nov-27 XS2717349489 London Quarterly Cuarterly Cuarterly Cuarterly Cuarterly Cuarterly Feb.May, Aug.Nov Compounded Daily SONIA + 0.63%  | 05-Mar-24<br>Aaa<br>Aaa<br>Eur<br>500,000,000<br>500,000,000<br>500,000,000<br>500,000<br>Soft<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>XS2774411016<br>London<br>Annually 58th<br>Mar-29<br>Sath<br>Star 4, 58<br>Compounded Daily ESTR +0.52%<br>Bank of Montreal<br>GBP<br>427,950,000<br>5 Mar 2029<br>3,319%<br>SONIA + 0.82725% |
| Total         Covered Bonds Outstanding, Associated Derivatives and Series         Save date         Save date         Original rating (Moody's)         Denomination         Amount at Issuance         Mnount at Issuance         Mnount at Issuance         Mnount at Issuance         Mnount at Issuance         Amount at Issuance         Amount at Issuance         Amount at Issuance         Markowski at Issuance         Stress at Issuance         Amount at Issuance         Markowski at Issuance         Stress at Issuance         Stress at Issuance         Stress at Issuance         Amount at Issuance         Amount at Issuance         Stress at Issuance         Stress at Issuance         Amount at Issuance         Amount at Issuance         Amount at Issuance         Stress at Issuance   | 46.583 2021-1 22-Jun-21 Aaa Aaa GBP 500.000.000 500.000 500.000 500.000 500.000 500 22-Jun-28 22-Jun-28 22-Jun-28 22-Jun-28 Compounded Daily SONIA + 0.37%   | 100.00%.<br>2023-1<br>14-Feb-23<br>Aaa<br>Aaa<br>GGP<br>1.000.000.000<br>1.000.000.000<br>1.000<br>1.000<br>1.000<br>1.000<br>Soft<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>Compounded Daily SONIA + 0.60%<br>Compounded Daily SONIA + 0.60%<br>2025-01<br>18-Feb-25   | £ 6.611.196.102<br>2023-2<br>15-Sep-23<br>Aaa<br>Aaa<br>GBP<br>755.000.000<br>755.000.000<br>1000<br>50tt<br>15-Sep-28<br>15-Sep-28<br>15-Sep-28<br>XS2675294347<br>London<br>Quartefly<br>Quartefly<br>Mar, Jun, Sep. Dec<br>Compounded Daily SONN 4 + 0.65%  | 100.00% 2023-3 10-Nov-23 Aaa Aaa GBP 500,000,000 500,000,000 500,000,000 500 1.000 Soft 10-Nov-27 10-Nov-27 10-Nov-27 XS2717349489 London Quarterly Cuarterly Cuarterly Cuarterly Cuarterly Cuarterly Feb.May, Aug.Nov Compounded Daily SONIA + 0.63%  | 05-Mar-24<br>Aaa<br>Aaa<br>Eur<br>500,000,000<br>500,000,000<br>500,000,000<br>500,000<br>Soft<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>XS2774411016<br>London<br>Annually 58th<br>Mar-29<br>Sath<br>Star 4, 58<br>Compounded Daily ESTR +0.52%<br>Bank of Montreal<br>GBP<br>427,950,000<br>5 Mar 2029<br>3,319%<br>SONIA + 0.82725% |
| Total Covered Bonds Outstanding, Associated Derivatives a Series Save date Oriania rating (Moody's) Durrent rating (Moody  | 46.583 2021-1 22-Jun-21 Aaa Aaa GBP 500.000,000 500.000,000 501 22-Jun-28 22-Jun-28 X5235578787 London Quarterly Quarterly Quarterly Councerly Cou  | 100.00%.<br>2023-1<br>14-Feb-23<br>Aaa<br>GBP<br>1,000,000,000<br>1,000<br>Soft<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>X52586785672<br>London<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly          | £ 6.611.196.102<br>2023-2<br>15-Sep-23<br>Aaa<br>Aaa<br>GBP<br>755.000.000<br>755.000.000<br>1000<br>50tt<br>15-Sep-28<br>15-Sep-28<br>15-Sep-28<br>XS2675294347<br>London<br>Quartefly<br>Quartefly<br>Mar, Jun, Sep. Dec<br>Compounded Daily SONN 4 + 0.65%  | 100.00% 2023-3 10-Nov-23 Aaa Aaa GBP 500,000,000 500,000,000 500,000,000 500 1.000 Soft 10-Nov-27 10-Nov-27 10-Nov-27 XS2717349489 London Quarterly Cuarterly Cuarterly Cuarterly Cuarterly Cuarterly Feb.May, Aug.Nov Compounded Daily SONIA + 0.63%  | 05-Mar-24<br>Aaa<br>Aaa<br>Eur<br>500,000,000<br>500,000,000<br>500,000,000<br>500,000<br>Soft<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>XS2774411016<br>London<br>Annually 58th<br>Mar-29<br>Sath<br>Star 4, 58<br>Compounded Daily ESTR +0.52%<br>Bank of Montreal<br>GBP<br>427,950,000<br>5 Mar 2029<br>3,319%<br>SONIA + 0.82725% |
| Total         Covered Bonds Outstanding, Associated Derivatives and Series         Save date         Save date         Original rating (Moody's)         Durrent rating (Moody's)         Denomination         Mount outstanding         Xinour outstanding         Xinour outstanding         Xinour outstanding         She during type (rate:£1)         Sind rating (Moody's)         Coupon parment frequency         Coupon parment date         Coupon parment date         Swap notional demonsitation         Swap notional demonsitation         Swap notional demonsitation         Swap notional amount         Swap notional and fund         Colateral posting amount         Series         Swap colonal and mount         Swap notional atting (Moody's)         Colateral posting amount         Series         Swap dotional and (Moody's)         Colateral posting amount   | 46.583 2021-1 22-Jun-21 Aaa Aaa GBP 500,000,000 500,000 500,000 500 500,000,0   | 100.00%.<br>2023-1<br>14-Feb-23<br>Aaa<br>Aaa<br>GGP<br>1.000.000.000<br>1.000.000.000<br>1.000<br>Soft<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>London<br>Quarter<br>May, Nor Feb<br>Compounded Daily SONIA + 0.60%<br>Compounded Daily SONIA + 0.60%<br>2025-01<br>18-Feb-25<br>Aaa<br>Aaa   | £ 6.611.196.102<br>2023-2<br>15-Sep-23<br>Aaa<br>Aaa<br>GBP<br>755.000.000<br>755.000.000<br>1000<br>50tt<br>15-Sep-28<br>15-Sep-28<br>15-Sep-28<br>XS2675294347<br>London<br>Quartefly<br>Quartefly<br>Mar, Jun, Sep. Dec<br>Compounded Daily SONN 4 + 0.65%  | 100.00% 2023-3 10-Nov-23 Aaa Aaa GBP 500,000,000 500,000,000 500,000,000 500 1.000 Soft 10-Nov-27 10-Nov-27 10-Nov-27 XS2717349489 London Quarterly Cuarterly Cuarterly Cuarterly Cuarterly Cuarterly Feb.May, Aug.Nov Compounded Daily SONIA + 0.63%  | 05-Mar-24<br>Aaa<br>Aaa<br>Eur<br>500,000,000<br>500,000,000<br>500,000,000<br>500,000<br>Soft<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>XS2774411016<br>London<br>Annually 58th<br>Mar-29<br>Sath<br>Star 4, 58<br>Compounded Daily ESTR +0.52%<br>Bank of Montreal<br>GBP<br>427,950,000<br>5 Mar 2029<br>3,319%<br>SONIA + 0.82725% |
| Total Covered Bonds Outstanding, Associated Derivatives az Sovied Bonds Outstanding, Associated Derivatives az Sovie date Control attaing (Moody's) Current rating (Moody's) Course Current   | 46.583 2021-1 22-Jun-21 Aaa Aaa GBP 500,000,000 500,000,000 Soft 22-Jun-28 22-Jun-28 X5235578787 London Quarterly - 22,007 Compounded Daily SONIA + 0.37% C  | 100.00%.<br>2023-1<br>14-Feb-23<br>Aaa<br>Aaa<br>GBP<br>1,000,000.000<br>1,000,000.000<br>1,000<br>Soft<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>London<br>Quarterly - 14/Hb<br>Compounded Daily SONIA + 0.60%<br>Compounded   | £ 6.611.196.102<br>2023-2<br>15-Sep-23<br>Aaa<br>Aaa<br>GBP<br>755.000.000<br>755.000.000<br>1000<br>50tt<br>15-Sep-28<br>15-Sep-28<br>15-Sep-28<br>XS2675294347<br>London<br>Quartefly<br>Quartefly<br>Mar, Jun, Sep. Dec<br>Compounded Daily SONN 4 + 0.65%  | 100.00% 2023-3 10-Nov-23 Aaa Aaa GBP 500,000,000 500,000,000 500,000,000 500 1.000 Soft 10-Nov-27 10-Nov-27 10-Nov-27 XS2717349489 London Quarterly Cuarterly Cuarterly Cuarterly Cuarterly Cuarterly Feb.May, Aug.Nov Compounded Daily SONIA + 0.63%  | 05-Mar-24<br>Aaa<br>Aaa<br>Eur<br>500,000,000<br>500,000,000<br>500,000,000<br>500,000<br>Soft<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>XS2774411016<br>London<br>Annually 58th<br>Mar-29<br>Sath<br>Star 4, 58<br>Compounded Daily ESTR +0.52%<br>Bank of Montreal<br>GBP<br>427,950,000<br>5 Mar 2029<br>3,319%<br>SONIA + 0.82725% |
| Total         Covered Bonds Outstanding, Associated Derivatives and Series         Series         Save date         Orinan rating (Moody's)         Denomination         Amount outstanding         Yes way take (rate:£1)         Maturity type (markforkbullet/pass-through)         Scheduled final maturity date         ceal final maturity date         ceal final maturity date         Sock exchange listing         Coupon payment field, margin and reference rate if floating)         Margin payable under extended maturity period (%)         Swap notional amount         Swap notional amount         Swap notional amount         Swap notional amount         Save adde         Original rating (Moody's)         Current rating (Moody's)         Current attemargin (no)         Colateral posting amount         Series         Save date         Original rating (Moody's)         Currentriation         Surent ratistion  | 46.583 2021-1 22-Jun-21 Aaa Aaa GBP 500.000,000 500.000 500 500 22-Jun-28 22-Jun-28 X523557877 London Quarterly Quarterly Quarterly Courterly Courterly Courterly 22-Jun-28 X5235578767 Compounded Daily SONIA + 0.37% Co  | 100.00%.<br>2023-1<br>14-Feb-23<br>Aaa<br>GBP<br>1,000,000,000<br>1,000<br>Soft<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>X52586785672<br>London<br>Quaterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly           | £ 6.611.196.102<br>2023-2<br>15-Sep-23<br>Aaa<br>Aaa<br>GBP<br>755.000.000<br>755.000.000<br>1000<br>50tt<br>15-Sep-28<br>15-Sep-28<br>15-Sep-28<br>XS2675294347<br>London<br>Quartefly<br>Quartefly<br>Mar, Jun, Sep. Dec<br>Compounded Daily SONN 4 + 0.65%  | 100.00% 2023-3 10-Nov-23 Aaa Aaa GBP 500,000,000 500,000,000 500,000,000 500 1.000 Soft 10-Nov-27 10-Nov-27 10-Nov-27 XS2717349489 London Quarterly Cuarterly Cuarterly Cuarterly Cuarterly Cuarterly Feb.May, Aug.Nov Compounded Daily SONIA + 0.63%  | 05-Mar-24<br>Aaa<br>Aaa<br>Eur<br>500,000,000<br>500,000,000<br>500,000,000<br>500,000<br>Soft<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>XS2774411016<br>London<br>Annually 58th<br>Mar-29<br>Sath<br>Star 4, 58<br>Compounded Daily ESTR +0.52%<br>Bank of Montreal<br>GBP<br>427,950,000<br>5 Mar 2029<br>3,319%<br>SONIA + 0.82725% |
| Total Covered Bonds Outstanding, Associated Derivatives aa Series Ssue date Control of the series of  | 46.583 2021-1 22-Jun-21 Aaa Aaa GBP 500,000,000 500,000 Soft 22-Jun-28 22-Jun-28 X5235578787 London Quarterly-22nd X62235578787 Compounded Daily SONIA + 0.37% Compounded Daily SONIA + 0.  | 100.00%.<br>2023-1<br>14-Feb-23<br>Aaa<br>Aaa<br>GBP<br>1.000.000.000<br>1.000<br>Soft<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>London<br>Quarterly - 14/Hb<br>Compounded Dally SONIA + 0.80%.<br>Compounded Dally SONIA + 0.80%.   | £ 6.611.196.102<br>2023-2<br>15-Sep-23<br>Aaa<br>Aaa<br>GBP<br>755.000.000<br>755.000.000<br>1000<br>50tt<br>15-Sep-28<br>15-Sep-28<br>15-Sep-28<br>XS2675294347<br>London<br>Quartefly<br>Quartefly<br>Mar, Jun, Sep. Dec<br>Compounded Daily SONN 4 + 0.65%  | 100.00% 2023-3 10-Nov-23 Aaa Aaa GBP 500,000,000 500,000,000 500,000,000 500 1.000 Soft 10-Nov-27 10-Nov-27 10-Nov-27 XS2717349489 London Quarterly Cuarterly Cuarterly Cuarterly Cuarterly Cuarterly Feb.May, Aug.Nov Compounded Daily SONIA + 0.63%  | 05-Mar-24<br>Aaa<br>Aaa<br>Eur<br>500,000,000<br>500,000,000<br>500,000,000<br>500,000<br>Soft<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>XS2774411016<br>London<br>Annually 58th<br>Mar-29<br>Sath<br>Star 4, 58<br>Compounded Daily ESTR +0.52%<br>Bank of Montreal<br>GBP<br>427,950,000<br>5 Mar 2029<br>3,319%<br>SONIA + 0.82725% |
| Total         Covered Bonds Outstanding, Associated Derivatives and Series         Series         Save date         Orinan rating (Moody's)         Denomination         Amount outstanding         Yes way take (rate:£1)         Maturity type (markforkbullet/pass-through)         Scheduled final maturity date         ceal final maturity date         ceal final maturity date         Sock exchange Isting         Coupon payment fade, margin and reference rate if floating)         Margin payable under extended maturity period (%)         Swap notional amount         Swap notional amount         Swap notional amount         Swap notional amount         Save addata         Coupon rate fireforming         LP proceive ratemargin (no)         Colateral posting amount         Save notional amount         Save notional amount         Save notional maturity total         LP proceive ratemargin (no)         Order ratemargin (no)         Current rating (Moody's)         Curent ratisesuance         Mr   | 46.583 2021-1 22:Jun-21 Aaa Aaa GBP 500.000,000 500.000 Soft 22:Jun-28 22:Jun-28 X5235578767 London Quarterly Quarterly Quarterly Courterly 22:Jun-28 X5235578767 Compounded Daily SONIA + 0.37% Soft Soft Soft Soft Soft Soft Soft Soft  | 100.00%.<br>2023-1<br>14-Feb-23<br>Aaa<br>GBP<br>1,000,000,000<br>1,000<br>Soft<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>X52586785672<br>London<br>Quaterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly           | £ 6.611.196.102<br>2023-2<br>15-Sep-23<br>Aaa<br>Aaa<br>GBP<br>755.000.000<br>755.000.000<br>1000<br>50tt<br>15-Sep-28<br>15-Sep-28<br>15-Sep-28<br>XS2675294347<br>London<br>Quartefly<br>Quartefly<br>Mar, Jun, Sep. Dec<br>Compounded Daily SONN 4 + 0.65%  | 100.00% 2023-3 10-Nov-23 Aaa Aaa GBP 500,000,000 500,000,000 500,000,000 500 1.000 Soft 10-Nov-27 10-Nov-27 10-Nov-27 XS2717349489 London Quarterly Cuarterly Cuarterly Cuarterly Cuarterly Cuarterly Feb.May, Aug.Nov Compounded Daily SONIA + 0.63%  | 05-Mar-24<br>Aaa<br>Aaa<br>Eur<br>500,000,000<br>500,000,000<br>500,000,000<br>500,000<br>Soft<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>XS2774411016<br>London<br>Annually 58th<br>Mar-29<br>Sath<br>Star 4, 58<br>Compounded Daily ESTR +0.52%<br>Bank of Montreal<br>GBP<br>427,950,000<br>5 Mar 2029<br>3,319%<br>SONIA + 0.82725% |
| Total         Sovered Bonds Outstanding, Associated Derivatives and Series         Series         Save date         Trinian rating (Moody's)         Durrent rating (Moody's)         Deromination         Mount outstanding         X swap rate (rate:£1)         Maturit type (markioth-builet/pass-through)         Scheduled final maturity date         eadin land maturity date         action and through date         Coupon (rate if fixed, margin and reference rate if floating)         Arading band from maturity date         Supporting table         Doupon payment date         Band maturity date         Supporting table         Doupon (rate if fixed, margin and reference rate if floating)         Arading payable under extended maturity period (%)         Supporting and preference rate if floating)         Bar in Barband from maturity         LP provide under sampting on         Doupon payment date         Supporting and reference rate if floating)         LP pay ratemargin con         Defined atting (Moody's)         Durrent rating (Moody's)         Durant atting (Moody's)         Durrent rating (Moody's)         Durrent rating (Moody's)         Durent rating (Moody's) <td>46.583           2021-1           22-Jun-21           Aaa           GBP           500,000,000           500,000,000           Soft           22-Jun-28           X5235578787           London           Quarterly           Ana           Mar, Jun, Ser, Dec           Compounded Daily SONIA + 0.37%           Compounded Daily SONIA + 0.37%           2024-2           11:Sep-24           Aaa           GBP           500,000,000           500,000,000           500,000,000           500,000,000           Soft           1.000           Soft</td> <td>100.00%.<br/>2023-1<br/>14-Feb-23<br/>Aaa<br/>Aaa<br/>GBP<br/>1.000.000.000<br/>1.000<br/>Soft<br/>14-Feb-27<br/>14-Feb-27<br/>14-Feb-27<br/>14-Feb-27<br/>14-Feb-27<br/>14-Feb-27<br/>14-Feb-27<br/>14-Feb-27<br/>14-Feb-27<br/>14-Feb-27<br/>14-Feb-27<br/>14-Feb-27<br/>14-Feb-27<br/>2025-01<br/>18-Feb-25<br/>Aaa<br/>Aaa<br/>Eur<br/>600,000,000<br/>600,000,000<br/>1.000<br/>Soft<br/>18-Feb-30<br/>501</td> <td>£ 6.611.196.102<br/>2023-2<br/>15-Sep-23<br/>Aaa<br/>Aaa<br/>GBP<br/>755.000.000<br/>755.000.000<br/>1000<br/>50tt<br/>15-Sep-28<br/>15-Sep-28<br/>15-Sep-28<br/>XS2675294347<br/>London<br/>Quartefly<br/>Quartefly<br/>Mar, Jun, Sep. Dec<br/>Compounded Daily SONN 4 + 0.65%</td> <td>100.00% 2023-3 10-Nov-23 Aaa Aaa GBP 500,000,000 500,000,000 500,000,000 500 1.000 Soft 10-Nov-27 10-Nov-27 10-Nov-27 XS2717349489 London Quarterly Cuarterly Cuarterly Cuarterly Cuarterly Cuarterly Feb.May, Aug.Nov Compounded Daily SONIA + 0.63%</td> <td>05-Mar-24<br/>Aaa<br/>Aaa<br/>Eur<br/>500,000,000<br/>500,000,000<br/>500,000,000<br/>500,000<br/>505-Mar-29<br/>05-Mar-29<br/>05-Mar-29<br/>05-Mar-29<br/>05-Mar-29<br/>XS2774411016<br/>London<br/>Annually 58th<br/>Mar-20<br/>Bank of Montreal<br/>GBP<br/>427,950,000<br/>5 Mar 2029<br/>3.319%<br/>SONIA + 0.82725%</td> | 46.583           2021-1           22-Jun-21           Aaa           GBP           500,000,000           500,000,000           Soft           22-Jun-28           X5235578787           London           Quarterly           Ana           Mar, Jun, Ser, Dec           Compounded Daily SONIA + 0.37%           Compounded Daily SONIA + 0.37%           2024-2           11:Sep-24           Aaa           GBP           500,000,000           500,000,000           500,000,000           500,000,000           Soft           1.000           Soft   | 100.00%.<br>2023-1<br>14-Feb-23<br>Aaa<br>Aaa<br>GBP<br>1.000.000.000<br>1.000<br>Soft<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>2025-01<br>18-Feb-25<br>Aaa<br>Aaa<br>Eur<br>600,000,000<br>600,000,000<br>1.000<br>Soft<br>18-Feb-30<br>501  | £ 6.611.196.102<br>2023-2<br>15-Sep-23<br>Aaa<br>Aaa<br>GBP<br>755.000.000<br>755.000.000<br>1000<br>50tt<br>15-Sep-28<br>15-Sep-28<br>15-Sep-28<br>XS2675294347<br>London<br>Quartefly<br>Quartefly<br>Mar, Jun, Sep. Dec<br>Compounded Daily SONN 4 + 0.65%  | 100.00% 2023-3 10-Nov-23 Aaa Aaa GBP 500,000,000 500,000,000 500,000,000 500 1.000 Soft 10-Nov-27 10-Nov-27 10-Nov-27 XS2717349489 London Quarterly Cuarterly Cuarterly Cuarterly Cuarterly Cuarterly Feb.May, Aug.Nov Compounded Daily SONIA + 0.63%  | 05-Mar-24<br>Aaa<br>Aaa<br>Eur<br>500,000,000<br>500,000,000<br>500,000,000<br>500,000<br>505-Mar-29<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>XS2774411016<br>London<br>Annually 58th<br>Mar-20<br>Bank of Montreal<br>GBP<br>427,950,000<br>5 Mar 2029<br>3.319%<br>SONIA + 0.82725%   |
| Total Covered Bonds Outstanding, Associated Derivatives a Series Save date Oriania rating (Moody's) Durrent rating (Moody  | 46.583 2021-1 22:Jun-21 Aaa Aaa GBP 500.000,000 500.000 500.000 Soft 22:Jun-28 22:Jun-28 X5235578767 London Quarterly Quarterly Quarterly Quarterly Councerly Councerl  | 100.00%.<br>2023-1<br>14-Feb-23<br>Aaa<br>Aaa<br>GBP<br>1,000,000,000<br>1,000<br>Soft<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>X52586785672<br>London<br>Quaterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Compounded Daily SONIA + 0.60%.<br>Compounded Daily SONIA + 0.60%.<br>Solitistical Solitistical  | £ 6.611.196.102<br>2023-2<br>15-Sep-23<br>Aaa<br>Aaa<br>GBP<br>755.000.000<br>755.000.000<br>1000<br>50tt<br>15-Sep-28<br>15-Sep-28<br>15-Sep-28<br>XS2675294347<br>London<br>Quartefly<br>Quartefly<br>Mar, Jun, Sep. Dec<br>Compounded Daily SONN 4 + 0.65%  | 100.00% 2023-3 10-Nov-23 Aaa Aaa GBP 500,000,000 500,000,000 500,000,000 500 1.000 Soft 10-Nov-27 10-Nov-27 10-Nov-27 XS2717349489 London Quarterly Cuarterly Cuarterly Cuarterly Cuarterly Cuarterly Feb.May, Aug.Nov Compounded Daily SONIA + 0.63%  | 05-Mar-24<br>Aaa<br>Aaa<br>Eur<br>500,000,000<br>500,000,000<br>500,000,000<br>500,000<br>Soft<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>XS2774411016<br>London<br>Annually 58th<br>Mar-29<br>Sath<br>Star 4, 58<br>Compounded Daily ESTR +0.52%<br>Bank of Montreal<br>GBP<br>427,950,000<br>5 Mar 2029<br>3,319%<br>SONIA + 0.82725% |
| Total         Covered Bonds Outstanding, Associated Derivatives and Series         Series         Save date         Orinan rating (Moody's)         Denomination         Amount at Issuance         Sheadued final maturity date         Coupon payment feduency         Coupon payment feduency         Coupon payment feduency         Coupon payment date         Coupon (rate If Red, margin and reference rate if floating)         Margin payable under extended maturity period (%)         Swap notional amount         Swap notional amount         Swap notional amount         Swap notional amount         Series         Suse data         Orinan rating (Moody's)         Current rating (Moody's)  | 46.583           2021-1           22-Jun-21           Aaa           GBP           500,000,000           500,000,000           Soft           22-Jun-28           X5235578787           London           Quarterly           Ana           Mar, Jun, Ser, Dec           Compounded Daily SONIA + 0.37%           Compounded Daily SONIA + 0.37%           2024-2           11:Sep-24           Aaa           GBP           500,000,000           500,000,000           500,000,000           500,000,000           Soft           1.000           Soft   | 100.00%.<br>2023-1<br>14-Feb-23<br>Aaa<br>Aaa<br>GBP<br>1.000.000.000<br>1.000<br>Soft<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>2025-01<br>18-Feb-25<br>Aaa<br>Aaa<br>Eur<br>600,000,000<br>600,000,000<br>1.000<br>Soft<br>18-Feb-30<br>501  | £ 6.611.196.102<br>2023-2<br>15-Sep-23<br>Aaa<br>Aaa<br>GBP<br>755.000.000<br>755.000.000<br>1000<br>50tt<br>15-Sep-28<br>15-Sep-28<br>15-Sep-28<br>XS2675294347<br>London<br>Quartefly<br>Quartefly<br>Mar, Jun, Sep. Dec<br>Compounded Daily SONN 4 + 0.65%  | 100.00% 2023-3 10-Nov-23 Aaa Aaa GBP 500,000,000 500,000,000 500,000,000 500 1.000 Soft 10-Nov-27 10-Nov-27 10-Nov-27 XS2717349489 London Quarterly Cuarterly Cuarterly Cuarterly Cuarterly Cuarterly Feb.May, Aug.Nov Compounded Daily SONIA + 0.63%  | 05-Mar-24<br>Aaa<br>Aaa<br>Eur<br>500,000,000<br>500,000,000<br>500,000,000<br>500,000<br>Soft<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>XS2774411016<br>London<br>Annually 58th<br>Mar-29<br>Sath<br>Star 4, 58<br>Compounded Daily ESTR +0.52%<br>Bank of Montreal<br>GBP<br>427,950,000<br>5 Mar 2029<br>3,319%<br>SONIA + 0.82725% |
| Total Covered Bonds Outstanding, Associated Derivatives aa Series Ssue date Control of the series of  | 46.583 2021-1 22.Jun-21 Aaa Aaa GBP 500,000,000 500,000,000 Soft 22.Jun-28 22.Jun-28 XS235578787 London Quarterly - 22nd Mar. Jun, Ser, Dec Compounded Daily SONIA + 0.37% Compounded Dail  | 100.00%.<br>2023-1<br>14-Feb-23<br>Aaa<br>Aaa<br>GBP<br>1,000,000,000<br>1,000,000,000<br>1,000<br>Soft<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>2025-01<br>18-Feb-25<br>Aaa<br>Fur<br>600,000,000<br>600,000,000<br>10,000<br>Soft<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30   | £ 6.611.196.102<br>2023-2<br>15-Sep-23<br>Aaa<br>Aaa<br>GBP<br>755.000.000<br>755.000.000<br>1000<br>50tt<br>15-Sep-28<br>15-Sep-28<br>15-Sep-28<br>XS2675294347<br>London<br>Quartefly<br>Quartefly<br>Mar, Jun, Sep. Dec<br>Compounded Daily SONN 4 + 0.65%  | 100.00% 2023-3 10-Nov-23 Aaa Aaa GBP 500,000,000 500,000,000 500,000,000 500 1.000 Soft 10-Nov-27 10-Nov-27 10-Nov-27 XS2717349489 London Quarterly Cuarterly Cuarterly Cuarterly Cuarterly Cuarterly Feb.May, Aug.Nov Compounded Daily SONIA + 0.63%  | 05-Mar-24<br>Aaa<br>Aaa<br>Eur<br>500,000,000<br>500,000,000<br>500,000,000<br>500,000<br>Soft<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>XS2774411016<br>London<br>Annually 58th<br>Mar-29<br>Sath<br>Star 4, 58<br>Compounded Daily ESTR +0.52%<br>Bank of Montreal<br>GBP<br>427,950,000<br>5 Mar 2029<br>3,319%<br>SONIA + 0.82725% |
| Total         Covered Bonds Outstanding, Associated Derivatives and Series         Series         Save date         Orinan rating (Moody's)         Denomination         Amount at Issuance         Sheadued final maturity date         Coupon payment feduency         Coupon payment feduency         Coupon payment feduency         Coupon payment date         Coupon (rate If Red, margin and reference rate if floating)         Margin payable under extended maturity period (%)         Swap notional amount         Swap notional amount         Swap notional amount         Swap notional amount         Series         Suse data         Orinan rating (Moody's)         Current rating (Moody's)  | 46.583           2021-1           22-Jun-21           Aaa           GBP           500.000.000           500.000.000           Soft           22-Jun-28           X5235578787           London           Quarterly           Quarterly           Compounded Daily SONIA + 0.37%           Soft           11-Sep:24           Aaa           GBP           So00.000.000           Soft           11-Sep:24           11-Sep:24           Aaa           CBP           So0.000.000           Soft           11-Sep:29           X52898163568           London           Quarterly  | 100.00%.<br>2023-1<br>14-Feb-23<br>Aaa<br>Aaa<br>GGP<br>1.000.000.000<br>1.000.000.000<br>1.000<br>Soft<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>2025-01<br>18-Feb-25<br>Aaa<br>Aaa<br>Eur<br>600.000<br>600.000<br>1.000<br>Soft<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>18-Feb-30<br>1 | £ 6.611.196.102<br>2023-2<br>15-Sep-23<br>Aaa<br>Aaa<br>GBP<br>755.000.000<br>755.000.000<br>1000<br>50tt<br>15-Sep-28<br>15-Sep-28<br>15-Sep-28<br>XS2675294347<br>London<br>Quartefly<br>Quartefly<br>Mar, Jun, Sep. Dec<br>Compounded Daily SONN 4 + 0.65%  | 100.00% 2023-3 10-Nov-23 Aaa Aaa GBP 500,000,000 500,000,000 500,000,000 500 1.000 Soft 10-Nov-27 10-Nov-27 10-Nov-27 XS2717349489 London Quarterly Cuarterly Cuarterly Cuarterly Cuarterly Cuarterly Feb.May, Aug.Nov Compounded Daily SONIA + 0.63%  | 05-Mar-24<br>Aaa<br>Aaa<br>Eur<br>500,000,000<br>500,000,000<br>500,000,000<br>500,000<br>Soft<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>XS2774411016<br>London<br>Annually 58th<br>Mar-29<br>Sath<br>Star 4, 58<br>Compounded Daily ESTR +0.52%<br>Bank of Montreal<br>GBP<br>427,950,000<br>5 Mar 2029<br>3,319%<br>SONIA + 0.82725% |
| Total Covered Bonds Outstanding, Associated Derivatives az Sovies data Covered Bonds Outstanding, Associated Derivatives az Sovie data Covered Bonds Outstanding, Associated Derivatives az Sovie data Covered Bonds Outstanding Covered Bonds Covered Cov  | 46.583           2021-1           22-Jun-21           Aaa           GBP           500,000,000           500,000,000           Soft           22-Jun-28           X3235578787           London           Quarterly           Aaa           GBP           500,000,000           Soft           22-Jun-28           X3235578787           London           Quarterly           Compounded Daily SONIA + 0.37%           Aaa           ABP           S00,000,000           Soft           11:Sep-29           11:Sep-29           XS2898163568           London  | 100.00%.<br>2023-1<br>14-Feb-23<br>Aaa<br>GBP<br>1,000,000,000<br>1,000<br>Soft<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>X52586785672<br>London<br>Quaterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly<br>Quarterly           | £ 6.611.196.102<br>2023-2<br>15-Sep-23<br>Aaa<br>Aaa<br>GBP<br>755.000.000<br>755.000.000<br>1000<br>50tt<br>15-Sep-28<br>15-Sep-28<br>15-Sep-28<br>XS2675294347<br>London<br>Quartefly<br>Quartefly<br>Mar, Jun, Sep. Dec<br>Compounded Daily SONN 4 + 0.65%  | 100.00% 2023-3 10-Nov-23 Aaa Aaa GBP 500,000,000 500,000,000 500,000,000 500 1.000 Soft 10-Nov-27 10-Nov-27 10-Nov-27 XS2717349489 London Quarterly Cuarterly Cuarterly Cuarterly Cuarterly Cuarterly Feb.May, Aug.Nov Compounded Daily SONIA + 0.63%  | 05-Mar-24<br>Aaa<br>Aaa<br>Eur<br>500,000,000<br>500,000,000<br>500,000,000<br>500,000<br>Soft<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>XS2774411016<br>London<br>Annually 58th<br>Mar-29<br>Sath<br>Star 4, 58<br>Compounded Daily ESTR +0.52%<br>Bank of Montreal<br>GBP<br>427,950,000<br>5 Mar 2029<br>3,319%<br>SONIA + 0.82725% |
| Total Covered Bonds Outstanding, Associated Derivatives as Series Save date Drinal rating (Moody's) Durrent rating (Moody  | 46.583 2021-1 22-Jun-21 Aaa Aaa GBP 500.000,000 500.000,000 Soft 22-Jun-28 22-Jun-28 X5235578767 Compounded Daily SONIA + 0.37%  | 100.00%.<br>2023-1<br>14-Feb-23<br>Aaa<br>GBP<br>1.000,000,000<br>1.000<br>Soft<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>14-Feb-27<br>Condon de Daily SONIA + 0.60%<br>Compounded Daily SONIA + 0.60%<br>Comp   | £ 6.611.196.102<br>2023-2<br>15-Sep-23<br>Aaa<br>Aaa<br>GBP<br>755.000.000<br>755.000.000<br>1000<br>50tt<br>15-Sep-28<br>15-Sep-28<br>15-Sep-28<br>XS2675294347<br>London<br>Quartefly<br>Quartefly<br>Mar, Jun, Sep. Dec<br>Compounded Daily SONN 4 + 0.65%  | 100.00% 2023-3 10-Nov-23 Aaa Aaa GBP 500,000,000 500,000,000 500,000,000 500 1.000 Soft 10-Nov-27 10-Nov-27 10-Nov-27 XS2717349489 London Quarterly Cuarterly Cuarterly Cuarterly Cuarterly Cuarterly Feb.May, Aug.Nov Compounded Daily SONIA + 0.63%  | 05-Mar-24<br>Aaa<br>Aaa<br>Eur<br>500,000,000<br>500,000,000<br>500,000,000<br>500,000<br>Soft<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>05-Mar-29<br>XS2774411016<br>London<br>Annually 58th<br>Mar-29<br>Sath<br>Star 4, 58<br>Compounded Daily ESTR +0.52%<br>Bank of Montreal<br>GBP<br>427,950,000<br>5 Mar 2029<br>3,319%<br>SONIA + 0.82725% |
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## TSB Bank plc £10bn Global Covered Bond Programme

|  |  | bruarv i |  |
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|  |  |          |  |
|  |  |          |  |
|  |  |          |  |

| Swap notional amount      |   | 500,940,000      |  |  |  |
|---------------------------|---|------------------|--|--|--|
| Swap notional maturity    |   | 18-Feb-30        |  |  |  |
| LLP receive rate/margin   |   | 2.704%           |  |  |  |
| LLP pay rate/margin (23)  |   | SONIA + 0.67945% |  |  |  |
| Collateral posting amount | - |                  |  |  |  |

| Programme triggers               |   |  |                           |
|----------------------------------|---|--|---------------------------|
| Event (please list all triggers) | Summary of Event  | Moody's Rating Trigger (Moody's short-<br>term, long-term, cr) | Trigger breached (yes/no) |
| Set-Off Risk Protection          | Set-Off Risk protection built into Asset Coverage Test.   | A3 (CR)  | no                        |
| Reserve Fund                     | Available Revenue Receipts (after payments of higher ranking items in the Revenue Priority of Payments) credited to the<br>Reserve Fund up to an amount equal to the Reserve Fund Required Amount.  | P-1 (CR)   | no                        |
| Pre-Maturity Test                | Fund the Pre-Maturity Ledger if the Final Maturity Date of any Series of Hard Bullet Covered Bonds occurs within 6 and 12<br>months from the relevant Pre-Maturity Liquidity Test Date.   | A1 at 6 months / P-1 at 12 months (CR)                         | no                        |
| Account Bank Replacement         | Replace or guarantee Account Bank within 60 days or take such other reasonable actions as may be required to ensure that<br>the then current rating of the bonds are not adversely affected.  |  | no                        |
| Swap Counterparty                | Requirement to post collateral, transfer obligations to a suitably rated replacement swap provider, procure another suitably<br>rated entity to become a co-obligor or guarantor or other actions as may be agreed with the relevant agency in order to<br>maintain or restore (as applicable) the ratings of the covered bonds). The ratings shown are the first level of triggers. Other<br>triggers exist at lower levels with further consequences. | A3 (CR)  | no                        |
| ACT Testing Frequency            | Asset Monitor, subject to receipt of the relevant information from the Cash Manager, required to conduct monthly ACT tests<br>following each Calculation Date.  | Baa3 (CR)  | no                        |
| Swap Collateral Account Bank     | Replace or guarantee Swap Collateral Account Bank within 60 days or take such other reasonable actions as may be<br>required to ensure that the then current rating of the bonds are not adversely affected.  | A3 (LTSU) or P-2 (STSU)  | no                        |
| Back Up Servicer Appointment     | Best endeavours to enter into a back up master servicing agreement with a third party within 60 days. Based on Back Up<br>Servicer Facilitator being in place at outset.  | Baa3 (CR)  | no                        |
| Servicer Replacement             | Servicer to be replaced by Back up Servicer within 60 calendar days of the breach.  | Ba2 (CR)   | no                        |
| Back Up Cash Manager Appointment | The Cash Manager will use best endeavours to enter into a back up cash management agreement with a suitably<br>experienced third party. Based on Back Up Cash Manager Facilitator being in place at outset.   | Baa3 (CR)  | no                        |
| Cash Manager Replacement         | Cash Manager to be replaced by Back Up Cash Manager within 30 days following breach.  | Ba2 (CR)   | no                        |
| Perfection                       | Transfer of title to the Loans to the LLP.  | Baa3 (CR)  | no                        |

| 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<br>(Issuer Events of Default) occur. | Bond Trustee serves Notice to Pay on LLP under Covered Bond Guarantee<br>LLP takes over apyment obligations on Bonds as they become due<br>All cash collected for benefit of Secured Creditors, including investors and<br>distributed in accordance with the Guarantee Priority of Payments  |
| Interest Rate Shortfall Test | Failure of Interest Rate Shortfall Test  | Within one business day, give written notice to the LLP, the Seller and the<br>Security Trustee of the amount of such Interest Rate Shortfall and of the relevant<br>Discretionary Rates or margins applicable which would need to be set in order for<br>no Interest Rate Shortfall to arise and the Interest Rate Shortfall Test to be met  |
| Asset Coverage Test          | Failure of the Asset Coverage Test   | If an Asset Coverage Test Breach Notice has been served and not revoked on or<br>before the third Calculation Date after service of such Asset Coverage Test<br>Breach Notice, then an Issuer Event of Default shall occur  |
| LLP Event of Default         | Any of the conditions, events or acts provided in Condition 9.2 of the Prospectus<br>(LLP Events of Default) occur.    | Covered Bonds and Guarantee accelerated<br>LLP's assets are liquidated by the Security Trustee for the benefit of Secured<br>Creditors, including the investors<br>Proceeeds from the liquidation of the LLP's assets are distributed to Secured<br>Creditors, including bondholders<br>Amounts due to TSB under the Term Advances are subordinated   |
| Yield Shortfall Test         | Failure of Yield Shortfall Test  | Within one business day, give written notice to the LLP, the Seller and the<br>Security Trustee of the amount of the shortfall and of the Discretionary Rates or<br>margins applicable which would (taking into account the applicable Mortgage<br>Conditions), in the Servicer's reasonable opinion, need to be set in order for no<br>shortfall to arise and the Yield Shortfall Test to be met |
| Amortisation Test            | Failure of the Amortisation Test   | Constitutes an LLP Event of Default which if not cured, triggers an acceleration of<br>the bonds  |

## TSB Bank plc £10bn Global Covered Bond Programme

### nvestor Report February 2025

| Glossary:                               |   |
|---|---|
| Arrears                                 | Arreas are calculated in accordance with standard market practice in the UK. A mortgage is identified as being in arreas 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 arreas determination, the service calculates as of the date of determination the difference between the sum of all monthly payments. It making an arreas determination, the determination is determed to be in areas. Altern or any due date, the overdue amount of the required monthly payments and by such borrower up to such 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 such date of determination is determed to be in areas. Arreas classification is determined to a divergence of any) by the amount of the required 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 arreas, and so on. |
| Monthly Constant Pre-Payment Rate (CPR) | Monthly CPR on any porticlic calculation date means the total unscheduled principal receipts received using the period of one month ending on that calculation date divided by the aggregate current balance of the loans comprised in the portfolic as at the immediately preceding calculation date. Unscheduled<br>Principal Repayments comprise payments from TSB for the repurchase of loans from the portfolic, and capital repayments and redemptions other than those received at the expected term end date of the loans. These are annualised using the formula: 1-((1-M)^12) where M is the monthly CPR expressed as a<br>percentage. Where there has been portfolic transfers within the month, CPR is calculated on a weighted average basis.  |
| Monthly Principal Payment Rate (PPR)    | Monthly PPR on any portfolio calculation date means the total scheduled and unscheduled principal receipts received during the period of one month ending on that calculation date divided by the aggregate current balance of the loans comprised in the portfolio as at the immediately preceding portfolio calculation date. Where there has been portfolio transfers within the month, PPR is calculated on a weighted average basis. These are annualised using the formula: 1-((1-M)/12) where M is the monthy PPR expressed as a percentage.   |
| Quarterly Average CPR/PPR               | The average of the three most recent monthly annualised CPR / PPR expressed as a percentage.  |
| Current Balance                         | Means, in relation to any loan at any date, the aggregate balance of the loan at such date (but avoiding double counting) including:<br>(a) the initial Advance;<br>(b) any increases in the principal amount of a loan due to any further advance;<br>(c) capitalised expenses;<br>(d) capitalised interest; and<br>(e) all expenses charges, fees, permium or payment due and owing by the borrower which have not yet been capitalised (including accrued interest, arrears of interest, high loan-to-value fees, insurance premiums, booking fees and valuation fees),<br>(in acade, relating to such loan less all prepayments, repayments of any of the foregoing made on or prior to such date, and, in relation to the portfolio, the aggregate of the Current Balances of each loan in the portfolio.  |
| Mortgage Collections                    | All cash receipts on a mortgage within the portfolio excluding monies paid by TSB in respect of loans repurchased from the portfolio.   |
| Non-indexed LTV                         | The aggregate current balance of all sub-loans within a mortgage account divided by the value of the property securing the loans in that mortgage account at the date of the latest lending.  |
| Loan Seasoning                          | The number of months since the date of origination of the sub-loan.   |
| Remaining Term                          | The number of remaining months of the term of each sub-loan.  |
| Indexed LTV                             | The aggregate current balance of all sub-loans within a mortgage account divided by the indexed valuation of the property securing the loans in that mortgage account at the reporting date.  |
| Indexed Valuation                       | Indexation is applied on a regional basis to property valuations on a quarterly basis in January, April, July and October of each year using the Halifax House Price Index published by Markit Group Limited, using their current methodology.  |
| Geographic Analysis                     | The geographic analysis is prepared based on the Government Office Regions.   |
| Weighted Average (WA)                   | Unless otherwise stated all weighted average calculations are weighted by current balance.  |

#### Footnotes:

(1) The reported trigger disclosed is the next trigger point - there may be subsequent triggers and these are detailed in the relevant swap agreement.

<sup>(2)</sup> The data relates only to the cover pool swaps and excludes the covered bond swaps.

(3) For full description of requirements please refer to the Prospectus.

(4) 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-275%, 0.25 for defaulted loans with iLTV-75%.

(6) The bank account balance has been adjusted to include cash from assets collected on the last day of the month and bassed to the LLP on the first day of the following month.

(6) The balance reported is the amount required to be posted under item X (Set off risk) of the Asset Coverage Test.

<sup>(7)</sup> The nominal level of over collateralisation includes cash held on the principal ledger. excluding any waterfall distributions back to the seller in the next calendar month.

<sup>(8)</sup> The Constant Default Rate is not applicable to revolving programmes.

(9) Unscheduled interest is recorded as 'not reported' as all unscheduled collections are treated as principal.

(10) The data in these tables have been calculated at loan level. All other stratification tables are calculated at account level. A mortgage account consists of one or more loans secured, by way of equal ranking first charge, on the same property and thereby forming a single mortgage account.

<sup>(11)</sup> Margins are reported based on the index rate, therefore fixed are reported at the fixed rate, trackers are reported over BBR (4.75%) and variable over SVR (6.75%).

(12) The initial rate is considered to be the same as the current rate.

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

(14) The analysis of Repayment Type has been performed at loan level and therefore there are no balances shown as part-and-part.

(15) Data on second homes has not historically been collected / retained on the TSB system.

(16) Reported at the account level. A mortgage account consists of one or more loans secured, by way of equal ranking first charge, on the same property and thereby forming a single mortgage account.

(17) In the case of joint accounts the employment status disclosed is that of the first named borrower and does not reflect the status of other borrowers named on the same account.

<sup>(18)</sup> This category includes historical accounts where data was not captured on the system.

(19) The date stated is the legal final maturity date as it applies to the Issuer, however the extended final maturity date as it applies to the LLP is 12 months following this date.

(20) The waterfall reported is that which will be made in the next calendar month. Ledger balances are reported as at month end, before distribution of revenue and principal receipts.

<sup>(21)</sup> Item B of the Asset Coverage Test excludes principal balances distributed back to the Seller in the next calendar month.