

FIELD NUMBER	BOX TO COMPLETE FOR STS NOTIFICATION	BACKGROUND INFORMATION: FIELD NAME	BACKGROUND INFORMATION: APPLICABLE EXPLANATION TYPE FOR THIS FIELD	BACKGROUND INFORMATION: FIELD FORMAT	BACKGROUND INFORMATION: ARTICLE OF REGULATION (EU) 2017/2402	BACKGROUND INFORMATION: FIELD DESCRIPTION (where appropriate, this includes a reference to the relevant sections of the underlying documentation where the information can be found)	ADDITIONAL INFORMATION
STSS0	NHXOBHMY8K53VRC7MZ54	First contact point	N/A (General Information)	{ALPHANUM-1000}	Article 27(1)	Legal Entity Identifier (LEI) of the entity designated as the first contact point	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 .
STSS1	XS2619756450,XS2623997298	Instrument identification code	N/A (General Information)	{ISIN}	N/A	Where available, the international security identification code (ISIN) or codes. If no ISIN is available, then any other unique securities code assigned to this securitisation.	Where available under Item 3.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980.
STSS2	NHXOBHMY8K53VRC7MZ54,213800N3WYV685B44X98	Legal Entity Identifier (LEI)	N/A (General Information)	{LEI}	N/A	The LEI of the originator(s) and sponsor(s) and, where available, original lender(s).	Item 4.2 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
STSS3	N/A	Notification identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where reporting an update, the unique reference number assigned by the FCA to the previously notified STS notification.	N/A
STSS4	NHXOBHMY8K53VRC7MZ54N200701	Unique identifier	N/A (General Information)	{ALPHANUM-100}	N/A	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Commission Delegated Regulation (EU) 2020/1224 supplementing Regulation (EU) 2017/2402 of the European Parliament and of the Council with regard to regulatory technical standards specifying the information and the details of a securitisation to be made available by the originator, sponsor and SSPE.	N/A
STSS5	N/A	Prospectus identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where available, the prospectus identifier as provided by the relevant competent authority.	N/A
STSS6	European DataWarehouse Limited	Securitisation repository	N/A (General Information)	{ALPHANUM-1000}	N/A	Where available, the name of the registered securitisation repository.	N/A
STSS7	Lanark Master Issuer PLC Series 2023-1 Class 1A Notes	Securitisation name	N/A (General Information)	{ALPHANUM-100}	N/A	The securitisation name.	Section 4 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
STSS8	GB	Country of establishment	N/A (General Information)	{COUNTRYCODE_2}	Articles 18 and 27(3)	Where available, the country of establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s).	N/A
STSS9	non-ABCP securitisation residential mortgages	Securitisation classification	N/A (General Information)	{LIST}	N/A	The type of securitisation: non-ABCP securitisation; ABCP transaction; ABCP programme.	N/A
STSS10		Underlying exposures classification	N/A (General Information)	{LIST}	N/A	The type of underlying exposures including: 1) residential loans that are either secured by one or more mortgages on residential immovable property or that are fully guaranteed by an eligible protection provider among those referred to in Article 201(1) of Regulation (EU) No 575/2013 and qualifying for the credit quality step 2 or above as set out in Part Three, Title II, Chapter 2 of that Regulation; 2) commercial loans that are secured by one or more mortgages on commercial immovable property, including offices or other commercial premises; 3) credit facilities provided to individuals for personal, family or household consumption purposes; 4) credit facilities, including loans and leases, provided to any type of enterprise or corporation; 5) auto loans/leases; 6) credit card receivables; 7) trade receivables; 8) other underlying exposures that are considered by the originator or sponsor to constitute a distinct asset type on the basis of internal methodologies and parameters;	N/A
STSS11	31 May 2023	Issue date	N/A (General Information)	{DATEFORMAT}	N/A	Where a prospectus is drawn up in compliance with Regulation (EU) 2017/1129, the date on which the prospectus was approved. In all other cases, the closing date of the most recent transaction.	N/A
STSS12	31 May 2023	Notification date	N/A (General Information)	{DATEFORMAT}	N/A	The date of notification to the FCA, or if prior to exit day, date of notification to ESMA.	N/A
STSS13	Compliance with the STS criteria was confirmed by Prime Collateralised Securities (PCS) UK Limited	Authorised third party	N/A (General Information)	{ALPHANUM-1000}	Article 27(2)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, a statement that compliance with the STS criteria was confirmed by that authorised third party firm.	N/A
STSS14	Prime Collateralised Securities (PCS) UK Limited	Authorised third party (name)	N/A (General Information)	{ALPHANUM-1000}	Article 27(2)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the third party.	N/A
STSS15		[Note: empty row that serves to avoid re-numbering of rows.]					N/A
STSS16	STS Compliant	STS status	N/A (General Information)	{ALPHANUM-1000}	Article 27(5)	A reasoned notification by the originator and sponsor that the securitisation is no longer to be considered as STS, or that a STS notification should be revised.	N/A
STSS17	Y	Originator (or original lender) not a UK credit institution or a UK investment firm	N/A (General Information)	{Y/N}	Article 27(3)	A "Yes" or "No" statement as to whether the originator or original lender is a credit institution or investment firm established in the UK.	N/A
STSS18	N/A	Confirmation of credit-granting criteria	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	Where the answer to field STSS17 is "No", confirmation that the originator's or original lender's credit-granting criteria, processes and systems in place are executed in accordance with Article 9 of Regulation (EU) 2017/2402.	N/A
STSS19	N/A	Declaration that the credit-granting is subject to supervision	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	Where the answer to field STSS17 is "No", declaration that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision.	N/A

STSS20	True Sale. Title to the loans are acquired from the seller by the mortgages trustee by means of an equitable assignment with the same legal effect as a true sale and in a manner that is enforceable against the seller or any other third party. Pursuant to clause 2 of the MSA, subject to certain conditions, the seller sells and assigns from time to time loans to the mortgages trustee by means of an equitable assignment. The sale of English loans is in equity only; and the transfer of the Scottish loans is of the beneficial interest only (until transfer of legal title). As a matter of English and Scots law, such equitable assignment has the same legal effect as a true sale (see opinion 2.5 of the CC opinion, and opinion 6.6 of the SW legal opinion). Once sold, the loans form part of the trust property held on trust by the mortgages trustee pursuant to clause 2 of the mortgages trust deed. Perfection of the assignment of title occurs on the occurrence of certain specified events set out in clause 7 of the MSA. Enforceability. Under applicable law (as reflected in opinion 2.5 of the CC opinion and opinion 6.6 of the SW opinion), the acquisition of title by the mortgages trustee is enforceable against the seller or other third party. Schedule 1, part 1 of the MSA also includes representations on enforceability, including para (b) and (e). Legal opinions. Opinion 2.5 of the CC opinion, and opinion 6.6 of the SW opinion confirm the true sale acquisition and enforceability. The CC opinion (section titled 'Date and Benefit of Opinion') and SW opinion confirm that the relevant opinion is accessible and made available to any relevant third party verifying STS compliance and any relevant competent authority. Disclosure. The Base Prospectus includes disclosure on the sale mechanics (see the Base Prospectus section "Assignment of the Mortgage Loans and Related Security"), perfection triggers (see the Base Prospectus section "Assignment of the Mortgage Loans and Related Security, Transfer of legal title to the mortgages trustee") and relevant representations and warranties (see the Base Prospectus section "Assignment of the Mortgage Loans and Related Security, Representations and warranties") in the MSA	Transfer of the underlying exposures by true sale or assignment	Concise Explanation	{ALPHANUM-10000}	Article 20(1)	A concise explanation of how the transfer of the underlying exposures is made by means of true sale or transfer with the same legal effect in a manner that is enforceable against the seller or any third party.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS21	Under applicable insolvency laws in the United Kingdom (the originator's jurisdiction), assignment of the loans by the seller to the mortgages trustee is not subject to severe clawback provisions in the event of the seller's insolvency as UK insolvency laws do not include "severe clawback provisions". The CC opinion (section 2.26) and the SW opinion (section 8) analyse the applicable clawback provisions, none of which constitute "severe clawback provisions"	No severe clawback	Concise Explanation	{ALPHANUM-10000}	Article 20(2)	A concise explanation on whether any of the severe clawback provisions referred to in Article 20 (2) (a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation, and state whether the provisions in Article 20 (3) of Regulation (EU) 2017/2402 apply.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS22	See above	Exemption for clawback provisions in national insolvency laws	Confirmation	{ALPHANUM-1000}	Article 20(3)	In conjunction with STSS21, where appropriate, a confirmation whether there are no circumstances that could give rise to clawback provisions in accordance with Article 20 (1) and (2) of Regulation (EU) 2017/2402.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS23	Each loan was originated by either Clydesdale Bank PLC (the seller) or Yorkshire Bank Home Loans Limited (a subsidiary of Clydesdale Bank PLC). The Base Prospectus identifies the Originators (see the sections of the Base Prospectus entitled "Transaction Parties"). Title to any loans originated by Yorkshire Bank Home Loans Limited were assigned to Clydesdale Bank PLC under the YBHL Mortgage Sale Agreement. All loans are transferred pursuant to the Mortgage Sale Agreement without any intermediate steps and on the same terms and conditions (see clause 2 of the Mortgage Sale Agreement).	Transfer where the seller is not the original lender	Confirmation	{ALPHANUM-1000}	Article 20(4)	Where the seller is not the original lender, a statement confirming that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS24	Pursuant to the Mortgage Sale Agreement, the seller sells loans to the mortgages trustee by means of an assignment (clause 2), and perfection of the assignment of title occurs on the occurrence of certain specified events set out in the Mortgage Sale Agreement (clause 7) and summarised in the Base Prospectus (See the Base Prospectus section "Assignment of Mortgage Loans and Related Security").	Transfer performed by means of an assignment and perfected at a later stage	Concise Explanation	{ALPHANUM-10000}	Article 20(5)	Where the transfer of the underlying exposures is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, a concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402. Where alternative mechanisms of transfer are used, a confirmation that an insolvency of the originator would not prejudice or prevent the SSPE from enforcing its rights.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS25	All loans are transferred pursuant to the Mortgage Sale Agreement on the same terms and conditions (clause 2). The Base Prospectus identifies the originators (see the sections of the Base Prospectus entitled "Transaction Parties"), and includes disclosure on the relevant representations and warranties (see the Base Prospectus section "ASSIGNMENT OF THE MORTGAGE LOANS AND RELATED SECURITY"). The Mortgage Sale Agreement also includes relevant representations and warranties at Schedule 1, Part 1 paras (a) and (c).	Representations and warranties	Concise Explanation	{ALPHANUM-10000}	Article 20(6)	A concise explanation on how and whether there are representations and warranties provided by the seller that the underlying exposures included in the securitisation are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect.	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS26	The underlying exposures meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis, see Clause 2.2 and 9.1 of the MSA and the section of the Base Prospectus entitled "Assignment of the Mortgage Loans and Related Security, Representations and Warranties". Each loan sold to the security trustee must comply with the representations and warranties and the lending criteria (set out at Schedule 11 of the MSA and summarised in the Base Prospectus at "The mortgage loans, Origination of the mortgage loans, Lending criteria"). The representations require that each loan sold to the mortgages trustee must have been originated in accordance with the then applicable lending criteria (Schedule 1, Part 1, para (d)). Each loan sold to the mortgages trustee must comply with aggregate limits on, inter alia, the aggregate principal balance, weighted average foreclosure frequency, weighted average loss severity, weighted average yield thresholds and LTV thresholds (clause 2.2 of the MSA). The selection and transfer of the underlying exposures in the securitisation is based on clear processes which facilitate the identification of which exposures are selected for or transferred into the securitisation and that they do not allow for their active portfolio management on a discretionary basis.	Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis	Concise Explanation	{ALPHANUM-10000}	Article 20(7)	A concise explanation on how: - the underlying exposures transferred from, or assigned by, the seller to the SSPE meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis; - the selection and transfer of the underlying exposures in the securitisation is based on clear processes which facilitate the identification of which exposures are selected for or transferred into the securitisation and that they do not allow for their active portfolio management on a discretionary basis.	Section 2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

STSS27	(A) Homogeneity. The base prospectus describes the loans/portfolio (see the base prospectus section "The Mortgage loans"), eligibility criteria (see the base prospectus section "The Mortgage loans - Lending Criteria"), and payment terms (see the base prospectus section "The Mortgage loans - Characteristics of the Mortgage Loans"). (B) One asset type. The portfolio is comprised of residential mortgage loans (see para (ff) of Schedule 1 to the Mortgage Sale Agreement) originated by Clydesdale Bank PLC directly or originated by Yorkshire Bank Home Loans Limited and acquired by Clydesdale Bank PLC (see para (gg) of Schedule 1 of the Mortgage Sale Agreement) and secured over residential properties located in England, Wales or Scotland (see para (ff) of Schedule 1 to the Mortgage Sale Agreement). (C) Contractually binding. The loans are contractually binding and enforceable, with full recourse to borrowers. The representations set out in the mortgage sale agreement include that each loan is entered into on standard documentation (para (o) of Schedule 1 to the Mortgage Sale Agreement), the balance of each loan is legal, valid, binding and enforceable (para (b) of Schedule 1 to the Mortgage Sale Agreement) and the terms of each loan constitute valid and binding obligations of the borrower enforceable in accordance with their terms (para (b) of Schedule 1 to the Mortgage Sale Agreement). (D) Periodic payment streams. The loans in the portfolio are comprised of principal repayment (where the borrower makes monthly payments of interest and principal until maturity), interest only (where the borrower makes monthly payments of interest, and on maturity pays principal), or part principal repayment/part interest and therefore have defined periodic payment streams (see the sections of the base prospectus entitled "Overview of Mortgage Portfolio and Servicing - Features of Mortgage Loans" and "The Mortgage loans - Characteristics of the Mortgage Loans"). (E) Transferable securities. The portfolio is comprised of residential mortgage loans based on standard form documentation, and therefore does not include any transferable securities (see para (d) of Schedule 1 to the	Homogeneity of assets	Detailed Explanation	{ALPHANUM}	Article 20(8)	A detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation. For that purpose, include a reference to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) 2019/1851), and explain in detail how each of the conditions specified in the Article 1 of that Delegated Regulation are met.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS28	The portfolio is comprised of residential mortgage loans based on standard form documentation, and therefore does not include any securitisation position (see Schedule 1, Part 1, paras (o) and (ff) of the Mortgage Sale Agreement). The Base Prospectus also describes the portfolio (see the Base Prospectus section entitled "The mortgage loans"). In addition, see the Base Prospectus section entitled "The mortgage loans, Characteristics of the loans" .	Underlying exposure obligations: no resecuritisation	Confirmation	{ALPHANUM-1000}	Article 20(9)	A confirmation that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation.	Item 2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS29	The MSA representations include that each loan is originated in the ordinary course pursuant to underwriting standards that were no less stringent than those that applied at the time of origination to similar loans that were not securitised (see Schedule 1, Part 1, paras (hh) and (ww) of the MSA), that the lending criteria was satisfied in all material respects (see Schedule 1, Part 1, para (d) of the MSA) and the lending criteria is consistent with the criteria of a reasonable prudent mortgage lender (see Schedule 1, Part 1, para (d) of the MSA). The Base Prospectus includes a summary of the current lending criteria and eligibility criteria. The Base Prospectus includes confirmation that any material changes from the seller's prior underwriting policies and lending criteria shall be disclosed without undue delay (see the Base Prospectus Listing and general information, Investor reports and information, Reporting under the Securitisation Regulation). The assessment of a prospective borrower's creditworthiness is conducted in accordance with the relevant originator's lending criteria and, where appropriate, aims to meet the requirements set out in Article 8 of Directive 2008/48/EC as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 (see Base Prospectus The mortgage loans – Lending criteria). The MSA sets out the eligibility criteria (schedule 1) and current lending criteria (schedule 11), which includes requirements for income verification.	Soundness of the underwriting standard	Detailed Explanation	{ALPHANUM}	Article 20(10)	A detailed explanation: - as to whether the underlying exposures were originated in the lender's ordinary course of business and whether the applied underwriting standards were no less stringent than those applied at the same time of origination to exposures that were not securitised. - as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay. - on how securitisations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirement of the second paragraph of Article 20(10) of Regulation (EU) 2017/2402. - as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU or, where applicable, equivalent requirements in third countries.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS30	Expertise. Clydesdale Bank PLC and Yorkshire Bank Home Loans have operated for more than the five year period to satisfy this requirement set out in the EBA Guidelines for Article 20(10). See the section of the Base Prospectus entitled "Clydesdale Bank and YBHL" for additional details.	Originator/Lender expertise	Detailed Explanation	{ALPHANUM}	Article 20(10)	A detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

STSS31	(A) Transfer. The preliminary pool of loans to be transferred on any issuance is identified by the launch date, and the final pool of loans are transferred on the closing date pursuant to the MSA. Statistical information on the preliminary pool and the cut-off date are set out in the preliminary final terms (see the section of the form of final terms entitled "Selected statistical information on the portfolio"), and transfers are made without undue delay following selection. (B) Exposures in default. The eligibility criteria set out in the MSA include that no borrower is in material breach of its obligations (see Schedule 1, Part 1, para (x) of the MSA). The assessment of a prospective borrower's creditworthiness is conducted in accordance with the relevant originator's lending criteria and, where appropriate, aims to meet the requirements set out in Article 8 of Directive 2008/48/EC as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 (see Base Prospectus The mortgage loans – Lending criteria). The MSA sets out the eligibility criteria (schedule 1) and current lending criteria (schedule 11), which includes requirements for income verification. The eligibility criteria set out in the MSA include that the lending criteria was satisfied in all material respects (Schedule 1, Part 1, para (d) which includes a requirement that no borrower is credit-impaired (see schedule 11 of the Mortgage Sale Agreement).	Transferred underlying exposures without exposures in default	Detailed Explanation	{ALPHANUM}	Article 20(11)	A detailed explanations as to whether: -the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 20(11) of Regulation (EU) 2017/2402. - the requirements referred to in Article 20 (11) (a) (i) and (ii) of Regulation (EU) 2017/2402 are met. - the requirements referred to in Article 20 (11) (b) of Regulation (EU) 2017/2402 are met ; - the requirements referred to in Article 20 (11) (c) of Regulation (EU) 2017/2402 are met.	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS32	The eligibility criteria set out in the MSA include that the scheduled payments due from the borrower in the first month have been paid in full (Schedule 1, Part 1 para (x)). The Base Prospectus summarises the eligibility criteria at section "Assignment of mortgage loans and related security, representations and warranties"	At least one payment at the time of transfer	Confirmation	{ALPHANUM-1000}	Article 20(12)	A confirmation whether, at the time of transfer of the exposures, the debtors have made at least one payment. A confirmation whether or not the exemption under Article 20(12) of Regulation (EU) 2017/2402 applies.	Items 3.3 and 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS33	The loans in the portfolio are comprised of repayment loans and interest only loans. For interest-only loans, the borrower is recommended to have some repayment mechanism (such as an investment plan) which is intended to provide sufficient funds to repay the principal on maturity. Although borrowers under interest only mortgage loans are recommended to put in place an investment plan or other repayment mechanism forecast to provide sufficient funds to repay the principal due at the end of the term of the mortgage loan, the relevant originator does not (and in some cases cannot) take security over any such investment plans. (See Base Prospectus "The mortgage loans, repayment terms")	Repayment of the holders shall not have been structured to depend predominantly on the sale of assets	Detailed Explanation	{ALPHANUM}	Article 20(13)	A detailed explanation of the degree of dependence of the repayments of the holders of the securitisation position on the sale of assets securing the underlying exposures.	Item 3.4.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS34	seller's share	Compliance with the risk retention requirements	Concise Explanation	{LIST}	Article 21(1)	A concise explanation as to how the originator, sponsor or original lender of a non-ABCP securitisation comply with the risk retention requirement as provided for in Article 6 of Regulation (EU) 2017/2402. An indication which entity retains the material net economic interest and which option is used for retaining the risk: (1) vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402; (2) seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402; (3) randomly-selected exposures kept on balance sheet, in accordance with Article 6(3)(c) of Regulation (EU) 2017/2402; (4) first loss tranche in accordance with Article 6(3)(d) of Regulation (EU) 2017/2402; (5) first loss exposure in each asset in accordance with Article 6(3)(e) of Regulation (EU) 2017/2402; (6) no compliance with risk retention requirements set out in Article 6(3) of Regulation (EU) 2017/2402 ; (7) other options used.	Item 3.1 of Annex 9 and Item 3.4.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS35	(A) Interest rate risks. Interest rate risks are managed for Funding through a Funding Basis Rate Swap and for the Issuer through each Issuer Swap (which are documented in separate Swap Agreements and summarised in the Base Prospectus). The swaps by their terms match cashflows from assets to liabilities. Interest rate risks are also managed through: 1. under clause 4 of the servicing agreement, requirements that discretionary rates set in respect of the loans are required (subject to the terms of the mortgage loans and applicable law) to be set at a minimum rate (see also the Base Prospectus "The mortgage loans - interest payments and setting of interest rates") 2. under clause 2.2 of the Mortgage Sale Agreement, requirements that new loans will not cause the weighted average yield of the portfolio after taking into account the hedging to fall below a defined threshold (see also the Base Prospectus "Assignment of the mortgage loans and related security - assignment conditions") (B) Currency risks. Currency risks are managed for the Issuer through Issuer swaps (which are documented in separate Swap Agreements and summarised in the Base Prospectus). The swaps by their terms match cashflows from assets to liabilities. See also the Base Prospectus section "The Swap Agreements". (C) Other derivative contracts. Under the terms and conditions of the intercompany loan (for Funding) (see clause 13.11 of the intercompany loan agreement) and of the notes (for the Issuer) (see condition 3(E) of the terms and conditions of the series 2023-1 notes), each of Funding and Issuer has undertaken not to enter into any transactions other than those contemplated in a defined set of Transaction Documents. The portfolio is comprised of residential mortgage loans based on standard form documentation, and therefore does not include derivatives (see Schedule 1, Part 1, paras (o) and (hh) of the MSA). In addition, the Base Prospectus confirms that no other derivative contracts will be entered into (see the Base Prospectus section "Form of final terms - UK Securitisation Regulation"). (D) Speculation. The swaps are intended by their terms to match cashflows from assets and liabilities, and not for speculative	Mitigation of interest rates (IR) and currency (FX) risks	Concise Explanation	{ALPHANUM-10000}	Article 21(2)	A concise explanation as to whether the interest rates and currency risks are appropriately mitigated and that measures are taken to mitigate such risks and confirm that such measures are available to investors.	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

STSS36	Under the terms and conditions of the intercompany loan (for Funding) (see clause 13.11 of the intercompany loan agreement) and of the notes (for the Issuer) (see condition 3(E) of the terms and conditions of the series 2023-1 notes), each of Funding and Issuer has undertaken not to enter into any transactions other than those contemplated in a defined set of Transaction Documents. The portfolio is comprised of residential mortgage loans based on standard form documentation, and therefore does not include derivatives (see Schedule 1, Part 1, paras (m) and (ff) of the MSA). In addition, the Base Prospectus confirms that no other derivative contracts will be entered into (see the Base Prospectus section "Form of final terms - UK Securitisation Regulation").	Derivatives purchased/sold by SSPE	Concise Explanation	{ALPHANUM-10000}	Article 21(2)	A concise declaration that the SSPE has not entered into derivative contracts except in the circumstances referred to in Articles 21(2) of Regulation (EU) 2017/2402.	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS37	The Swap Agreements are based on ISDA forms. See the Base Prospectus section The Swap Agreements.	Derivatives using common standards	Concise Explanation	{ALPHANUM-10000}	Article 21(2)	A concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards.	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS38	The assets have a combination of fixed, external reference rates and rates based on the seller's cost of funds through the use of the seller's standard variable rate and variable rate products rate (see also the Base Prospectus "The mortgage loans - interest payments and setting of interest rates"). The stratification tables in the Final Terms include tables which show the correlation between BBR, SONIA, SVR, such that those rates can be assessed against other market rates. The notes issued under the programme may be fixed rate notes or floating rate notes calculated by reference to SONIA, EURIBOR, SOFR and EUROSTR (see Condition 4(B) of the series 2023-1 notes)	Referenced interest payments based on generally used interest rates	Concise Explanation	{ALPHANUM-10000}	Article 21(3)	A concise explanation on whether and how any referenced interest payments under the securitisation assets and liabilities are calculated by reference to generally used market interest rates or generally used sectoral rates reflective of the cost of funds.	Item 2.2.2 and 2.2.13 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS39	Where a Funding Enforcement Notice has been delivered: (A) No amount of cash is trapped in Funding as all enforcement proceeds are required to be applied in accordance with the Funding Post-Enforcement Priority of Payments (see Schedule 3 Part 3 to the Funding Deed of Charge). (B) Note Clause 8.5 of the Funding Deed of Charge provides that the Funding Security Trustee may retain proceeds of enforcement in an interest-bearing account post enforcement of the Funding Security but prior to amounts becoming due in respect of any Funding Secured Obligations. Clause 8 states that the Funding Security only becomes enforceable following delivery of a Funding Enforcement Notice. The Funding Security Trustee is required under the terms of Clause 2 of the Funding Deed of Charge to hold the security for the Funding Secured Creditors and under Clause 16.9 act on the instructions of the Issuer Security Trustee. The Issuer Security Trustee holds the Issuer security for Issuer Secured Creditors and acts on the instructions of the Note Trustee as regards enforcement of Issuer Security (see Clauses 2 and 16.12 of the Issuer Deed of Charge). The Note Trustee acts in the interests of itself and the Noteholders (see Clause 2 of the Trust Deed). (C) No amount of cash is trapped in the Issuer under the applicable Issuer Post-Enforcement Priority of Payments after a Issuer Enforcement Notice has been served (see Clause 7 of the Issuer Deed of Charge). (D) Note Clause 8.5 of the Issuer Deed of Charge provides that the Issuer Security Trustee may retain proceeds of enforcement in an interest-bearing account post enforcement of the Issuer Security but prior to amounts becoming due in respect of any Issuer Secured Obligations. (E) Clause 8.3 of the Issuer Deed of Charge describes the Priority of Payments of Issuer Available Principal Receipts and Issuer Available Revenue Receipts after service of an Issuer Enforcement Notice and makes it clear that the principal receipts from the underlying exposures are passed to investors via sequential amortisation of the securitisation positions, as determined by the seniority of the securitisation position and that repayment of the	No trapping of cash following enforcement or an acceleration notice	Concise Explanation	{ALPHANUM-10000}	Article 21(4)	A declaration in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS40	See above STSS39.	No amount of cash shall be trapped	Confirmation	{ALPHANUM-1000}	Article 21(4)	Confirmation that no cash would be trapped following the delivery of enforcement or an acceleration notice.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS41	See above STSS39.	Principal receipts shall be passed to investors	Confirmation	{ALPHANUM-1000}	Article 21(4)	Confirmation that principal receipts from the underlying exposures are passed to the investors via sequential amortisation of the securitisation positions, as determined by the seniority of the securitisation position.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS42	See above STSS39.	Repayment shall not be reversed with regard to seniority	Confirmation	{ALPHANUM-1000}	Article 21(4)	Confirmation that the repayment of the securitisation positions is not to be reversed with regard to their seniority.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS43	See above STSS39.	No provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation	{ALPHANUM-1000}	Article 21(4)	Confirmation that no provisions require automatic liquidation of the underlying exposures at market value.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

STSS44	(A) The structure contemplates non-sequential payments of notes. However, the intercompany loan (which drives the amounts payable in respect of the notes) provides that each term advance becomes due and payable, inter alia, upon the occurrence of a Pass-Through Trigger Event, which includes an Asset Trigger Event (Clause 8.1 Intercompany Loan Agreement). The amounts payable are subject to the Funding Priority of Payments. (B) An Asset Trigger Event is effectively defined as being the event that occurs when an amount is debited to the Principal Deficiency Ledger established in respect of a term AAA advance corresponding to the Class A Notes. This is essentially a measure of deterioration in the credit quality of the underlying exposures below a predetermined threshold. (C) Schedule 3, Part 2, para III of the Funding Deed of Charge requires payments following the occurrence of an Asset Trigger Event to be made sequentially to each Term Advance by seniority of their ranking. The Issuer Deed of Charge provides in Schedule 2 para 2 for the "Distribution of Issuer Available Principal Receipts prior to enforcement of the Issuer Security ". This requires sequential payments to the Notes in order of their priority to the extent amounts are due and payable on the Notes. Condition 5(B) of the Terms and Conditions of the series 2023-1 notes provides that the Notes become due and payable upon the occurrence of a Pass-Through Trigger Event (which would include an Asset Trigger Event).	Securitisations featuring nonsequential priority of payments	Confirmation	{ALPHANUM-1000}	Article 21(5)	Confirmation that transaction featuring nonsequential priority of payments include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority. Confirmation that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS45	The transaction is not a securitisation where the securitisation structure itself revolves by loans being added to or removed from the pool of loans.	Revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers	Concise Explanation	{ALPHANUM-10000}	Article 21(6)	A concise explanation, where applicable, on how the provisions in Art 21(6)(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS46	See above STSS45.	Deterioration in the credit quality of the underlying exposures	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(a)	A concise explanation where applicable, on how the provisions in Art 21(6)(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS47	See above STSS45.	Occurrence of an insolvency related event of the originator or servicer	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(b)	A concise explanation, where applicable, on how the provisions or triggers in Art 21(6)(b) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS48	See above STSS45.	Value of the underlying exposures held by the SSPE falls below a predetermined threshold	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(c)	A concise explanation, where applicable, on how the provisions or triggers in Art 21(6)(c) of Regulation (EU) 2017/2402 are reflected in the transaction documentation, using cross-references to the relevant sections of the underlying documentation where the information can be found.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS49	See above STSS45.	Failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period)	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(d)	A concise explanation, where applicable, on how the provisions in Art 21(6)(d) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS50	Service providers. The service providers are: (i) the servicer, who is appointed under the Servicing Agreement; (ii) the Corporate Services Provider, who is appointed under the Issuer Corporate Services Agreement (with respect to the Issuer) and the Corporate Services Agreement (with respect to the Mortgages Trustee and Funding); (iii) the Cash Manager, who is appointed under the Cash Management Agreement; (iv) the Issuer Cash Manager, who is appointed under the Issuer Cash Management Agreement; (v) the Paying Agents, Agent Bank, Registrar Transfer Agent and US Paying Agent, who are appointed under the Issuer Paying Agent and Agent Bank Agreement; (vi) the Account Banks (with respect to the Funding Accounts and Mortgages Trustee Accounts), who are appointed under the relevant Account Bank Agreement; (vii) the Issuer Account Banks, who are appointed under the Issuer Account Bank Agreement; (ix) the Issuer Security Trustee, the Funding Security Trustee and the Note Trustee, who are appointed under the Issuer Trust Deed, the Issuer Deed of Charge and the Funding Deed of Charge; (x) the Funding Basis Rate Swap Provider and Issuer Swap Providers, who are appointed under the relevant Swap Agreements. The contractual obligations of the service providers are specified in the relevant agreements and, as identified above with respect to certain providers, summarised in the Base Prospectus . See Base Prospectus section "Transaction Overview".	Information regarding contractual obligations of the servicer, trustee and other ancillary service providers	Confirmation	{ALPHANUM-1000}	Article 21(7)(a)	Confirmation that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402.	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS51	Servicer. Clause 19 of the Servicing Agreement contains provisions providing for the termination of the service in the event of a Servicer Termination Event, which included default by or insolvency of the servicer. Following a Servicer Termination Event, the Mortgages Trustee and Funding may terminate the appointment of the Servicer. Funding is required to use its reasonable endeavours to appoint a replacement servicer of suitable standing and experience. The Corporate Services Provider has been appointed as a back-up servicer facilitator to identify a suitable back-up servicer in the event that the existing servicer is not rated at least Baa3(cr) by Moody's ie. ahead of any insolvency of or default by the servicer (Clause 3.2 Corporate Services Agreement and 19.7 Servicing Agreement).	Servicing continuity provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(b)	Confirmation that the securitisation documentation expressly satisfies the requirements of Article 21(7) (b) of Regulation (EU) 2017/2402.	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS52	Swap counterparties. There is a Funding Swap Agreement and the Issuer has entered into Issuer Swap Agreements. Each swap agreement has provisions requiring replacement of the swap counterparties in the event of their default or insolvency (see Part 6 of the Schedule to each Swap Agreement and in the Credit Support Annex entered into in respect of each Swap Agreement), which requires the relevant swap counterparties to take certain remedial actions as necessary to avoid a negative impact on the ratings of the notes.	Derivative counterparties continuity provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(c)	Confirmation that the transaction documentation satisfies all of the information referred to in Article 21(7) (c) of Regulation (EU) 2017/2402.	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

STSS53	Account banks. There are bank accounts established by the Mortgages Trustee, Funding and the Issuer, each of which are subject to provisions requiring the replacement of the applicable banks in the event of their insolvency or default (see Clause 8 of the Issuer Account Bank Agreement and Clause 8 of the Account Bank Agreement). The contractual arrangements with the service providers, servicer, swap counterparties and account banks are summarised in the Base Prospectus .	Liquidity providers and account bank continuity provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(c)	Confirmation that the transaction documentation satisfies all of the information under Article 21(7)(c) of Regulation (EU) 2017/2402.	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS54	The servicer has undertaken the servicing of loans of a similar nature to those securitised, for at least five years as the programme has been in place for more than five years and throughout that time Clydesdale has been servicing the loans. See the Base Prospectus section "Clydesdale Bank and YBHL". The servicer is an entity that is subject to prudential, capital and liquidity regulation and supervision in the UK, and the existence of well documented and adequate policies, procedures and risk management controls in this regard has been assessed and confirmed by the PRA/FCA. See the Base Prospectus section "Clydesdale Bank and YBHL".	Required expertise from the servicer and policies and adequate procedures and risk management controls in place	Detailed Explanation	{ALPHANUM}	Article 21(8)	Confirmation that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Item 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS55	Asset performance remedies. The Base Prospectus includes a summary of the seller's policies and procedures regarding remedies and actions relating to delinquency and default of debtors, debt restructuring, debt forgiveness, forbearance, payment holidays, losses, charge offs, recoveries and other asset performance remedies (see the section of the Base Prospectus entitled "The mortgage loans"). A comprehensive Programme Master Definitions Schedule defines the terms set out in the regulations where applicable, which are consistently applied across the transaction documents, and the Base Prospectus also includes defined terms under the section entitled "Glossary".	Clear and consistent definitions relating to the treatment of problem loans	Confirmation	{ALPHANUM-1000}	Article 21(9)	Confirmation that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 21(9) of Regulation (EU) 2017/2402.	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS56	Priorities of Payments and relevant triggers are set out in the Mortgages Trust Deed, the Funding Deed of Charge, the Issuer Deed of Charge, the Issuer Cash Management Agreement, the Intercompany Loan and the Terms and Conditions of the Notes. The Base Prospectus also includes a summary of these under the sections entitled "Cashflows" and "Credit Structure", and confirmation that any relevant changes will be disclosed under the section entitled "Listing and General Information- Investor reports and information".	Priorities of payment and trigger events	Confirmation	{ALPHANUM-1000}	Article 21(9)	Confirmation that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Item 3.4.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS57	Conditions 2(B) and 11 of the terms and conditions of the series 2023-1 notes and Schedule 6 of the issuer trust deed contain provisions for the resolution of conflicts between different classes of noteholders, including: (a) the method for calling meetings (para 2 of schedule 6); (b) the minimum timeframe for setting up a meeting (para 3 of schedule 6), noting there is no maximum timeframe; (c) the required quorum (para 5 of schedule 6); (d) the minimum threshold of votes to validate such a decision, with clear differentiation between the minimum thresholds for each type of decision (paras 5, 19, 20 and 21 of schedule 6, and condition 11 of the series 2023-1 notes); (e) the time and place of any meetings to be determined by the note trustee (para 2 of schedule 6).	Timely resolution of conflicts between classes of investors and responsibilities of trustees	Confirmation	{ALPHANUM-1000}	Article 21(10)	Confirmation that the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Items 3.4.7 and 3.4.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS58	The final terms include static pool data and historical pool data with respect to the pool as well as comparable data of substantially similar exposures. See the Final Terms section "Static pool data". Such information included in the final terms is made available to investors prior to the pricing of any issuance of notes.	Historical default and loss performance data	Confirmation	{ALPHANUM-1000}	Articles 22(1)	Confirmation that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available, stating clearly where the information can be found.	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS59	Independent auditors conduct an audit of a sample of the portfolio prior to the issuance of notes to confirm, among other things, pool data included in the Base Prospectus and final terms. Pursuant to a AUP Report issued as of 11 May 2023 and an ICMA Report issued as of 30 May 2023, there were no significant adverse findings and the data in relation to the Mortgage Portfolio contained within the Final Terms was found to be accurate.	Sample of the underlying exposures subject to external verifications	Confirmation	{ALPHANUM-1000}	Article 22(2)	Confirmation that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party.	N/A
STSS60	The Base Prospectus confirms that "From the date of this Base Prospectus as long as any series and class of notes remains outstanding, a cash flow model will be made available to investors, either directly or indirectly through one or more entities who provide such cash flow models to investors generally" (see "Further information available to noteholders" section). This cash flow model is made available to investors prior to the pricing of any issuance of notes.	Availability of a liability cash flow model to potential investors	Confirmation	{ALPHANUM-1000}	Article 22(3)	Confirmation that a liability cash flow model is available to potential investors prior to pricing and state clearly where this information is available. After pricing, confirmation that such information has been made available to potential investors upon request.	N/A
STSS61	With respect to loans in the pool as of the issuance date, Clydesdale Bank PLC and Yorkshire Bank Home Loans Limited do not have energy performance certificates related to the assets. To the extent such certificates are available in the future, Clydesdale Bank PLC and Yorkshire Bank Home Loans Limited will disclose available information related to the environmental performance of the assets.	Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases	Concise Explanation	{ALPHANUM-10000}	Article 22(4)	A concise explanation on whether the information related to the environmental performance of the assets financed by residential loans, or auto loans or leases is available pursuant to Article 7(1)(a) of Regulation (EU) 2017/2402 and a statement where that information is to be found.	N/A
STSS62	The Base Prospectus includes disclosure on compliance with Article 7. See the Base Prospectus section "Listing and General Information-Further information available to noteholders". Clause 11.4(e) of the Servicing Agreement includes an acknowledgement by the seller that it remains responsible for compliance with Article 7, and pursuant to Clause 5(ff) of the Issuer Trust Deed the Master Issuer agrees to provide the information required by Article 7(1) to investors and potential investors upon request, which obligation it delegates to the Servicer pursuant to Clause 11.4(e) of the Servicing Agreement.	Originator and sponsor responsible for compliance with Article 7	Confirmation	{ALPHANUM-1000}	Article 22(5)	Confirmation that: - the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402; - the information required by Article 7(1) (a) has been made available to potential investors before pricing upon request; - the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form.	N/A