

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	BACKGROUND INFORMATION: LINK WITH PROSPECTUS DIRECTIVE / REGULATION
ST551	XS2004372095,US513770B087,XS2004370719,XS2004371527	Instrument identification code	N/A (General Information)	(ISIN)	N/A	Where available, the international security identification code (ISIN) or codes, or if no ISIN, then any other unique securities, assigned to this securitisation.	Where available under Item 1.1 of Annex VII.
ST552	NHXOBHMY8K53VRC7M254.213800N3WYV685B44X98	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 VII.
ST553	N/A	Notification identifier	N/A (General Information)	(ALPHANUM-100)	N/A	Where reporting an update, the unique reference number assigned by ESMA to the previously notified STS notification.	N/A
ST554	NHXOBHMY8K53VRC7M254N2007[XX]	Securitisation identifier	N/A (General Information)	(ALPHANUM-100)	N/A	Where available, the unique securitisation identifier as assigned by the originator, sponsor and SSPE.	N/A
ST555		Prospectus identifier	N/A (General Information)	(ALPHANUM-100)	N/A	Where available, the prospectus identifier as provided by the relevant competent authority.	N/A
ST556	European DataWarehouse GmbH	Securitisation Repository	N/A (General Information)	(ALPHANUM-1000)	N/A	Where available, the name of the registered securitisation repository.	N/A
ST557	Lanark Master Issuer PLC Series 2019-2 Notes	Securitisation name	N/A (General Information)	(ALPHANUM-100)	N/A	The securitisation name.	Item 4 of Annex VII.
ST558	GB	Country of establishment	N/A (General Information)	(COUNTRYCODE_2)	Article 18 and 27(3)	Where available, the country of establishment of the originator(s), sponsor(s) SSPE(s) and original lender(s).	N/A
ST559	non-ABCP securitisation	Securitisation classification	N/A (General Information)	(LIST)	N/A	The type of securitisation: -non-ABCP securitisation; -ABCP transaction; -ABCP programme.	N/A
ST5510	residential mortgages	Underlying exposures classification	N/A (General Information)	(LIST)	N/A	The type of underlying exposures: 1) auto loans/leases; 2) consumer loans; 3) commercial mortgages; 4) credit-card receivables; 5) leases; 6) residential mortgages; 7) SME loans; 8) mixed; 9) others.	N/A
ST5511		Issue date	N/A (General Information)	(DATEFORMAT)	N/A	Where a prospectus has been drawn up in compliance with Directive 2003/71/EC, the originator and sponsor shall provide the date on which the prospectus was approved. In all other cases, the originator and sponsor shall provide the closing date of the most recent transaction.	Item 4 of Annex VII.
ST5512		Notification date	N/A (General Information)	(DATEFORMAT)	N/A	The date of notification to ESMA.	N/A
ST5513	Prime Collateralised Securities (PCS) UK Limited	Authorised Third party	N/A (General Information)	(ALPHANUM-100)	Article 27(2)	If an authorised third-party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide a statement that compliance with the STS criteria was confirmed by that authorised third party firm.	N/A
ST5514	Prime Collateralised Securities (PCS) UK Limited, GB	Authorised Third party (name and country of establishment)	N/A (General Information)	(ALPHANUM-1000)	Article 27(2)	If an authorised third-party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide the name of the third party's name and the country of establishment.	N/A
ST5515	Financial Conduct Authority	Authorised Third party (name of competent authority)	N/A (General Information)	(ALPHANUM-100)	Article 27(2)	If an authorised third-party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide the name of the competent authority that has authorised it.	N/A
ST5516	STS Compliant	STS status	N/A (General Information)	(ALPHANUM-1000)	Article 27(5)	Notification from the originator and sponsor that the securitisation is no longer to be considered as STS and the reasons for this.	N/A
ST5517	Y	Originator (or original lender) not a credit institution	N/A (General Information)	(Y/N)	Article 27(3)	A statement "Yes" or "No" as to whether the originator or original lender is a credit institution or investment firm established in the Union.	N/A
ST5518	The originator is a credit institution subject to prudential, capital and liquidity regulation and supervision in the UK by the Prudential Regulation Authority and the Financial Conduct Authority. [CC note - as above, suggested response would be that Clydesdale is the originator as for the purposes of the Securitisation Regulation definition]	Originator (or original lender) not a credit institution	N/A (General Information)	(ALPHANUM-1000)	Article 27(3)	If the answer to field STS17 is "No", the originator or original lender shall provide confirmation that its credit-granting is done on the basis of sound and well-defined criteria and clearly established processes for approving, amending, renewing and financing credits and that the originator or original lender has effective systems in place to apply such processes in accordance with Article 9 of Regulation (EU) 2017/2402.	N/A
ST5519	N/A	Confirmation that the credit granting is subject to supervision	N/A (General Information)	(ALPHANUM-1000)	Article 27(3)	If the answer to field STS17 is "No", the originator's or original lender's shall provide confirmation that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision.	N/A
ST5520	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)	The STS notification shall provide a concise explanation that 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 VIII.
ST5521	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 6.6) analyse the applicable clawback provisions, none of which constitute "severe clawback provisions"	No severe clawback	Concise Explanation	(ALPHANUM-10000)	Article 20(2)	The STS notification shall provide 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 VIII.
ST5522	See above	Exemption for clawback provisions in national insolvency laws	Confirmation	(ALPHANUM-1000)	Article 20(3)	In conjunction with STS21, where appropriate, the STS notification shall confirm 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 VIII.
ST5523	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 as part of the acquisitions, without any intermediate steps. 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, the STS notification shall provide a statement confirming that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402.	Item 3.3 of Annex VIII.

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, the STS notification shall provide 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, the STS notification shall confirm that an insolvency of the originator would not prejudice or prevent the SSPE from enforcing its rights.	Item 3.3 of Annex VIII.
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)	The STS notification shall provide a concise explanation on 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 VIII.
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, Origin 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)	The STS notification shall provide concise explanation that: - 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.	Item 2.2.2 and 2.2.13 of Annex VIII.
STSS27	Homogeneity: In accordance with the requirements of Article 20(8) and EBA/RTS/2018/02 (homogeneity of the underlying exposures) detailed below, it is confirmed for the Lanark securitisation that: (a) the underlying exposures in the pool have been underwritten according to similar underwriting standards which apply similar approaches to the assessment of credit risk associated with the underlying exposures; (b) the underlying exposures in the pool are serviced according to similar servicing procedures with respect to monitoring, collection and administration of cash receivables from the underlying exposures on the asset side of the SSPE; (c) the underlying exposures in the pool all fall within the same asset category; (d) the underlying exposures are homogeneous with reference to at least one homogeneity factor from among those available for the respective asset category in accordance with Article 3, with the exception of the asset categories referred to in points (c) and (g) of Article 2. In respect of Lanark: 1) only first lien prime owner occupied loans, which have a defined periodic payment stream, are part of the pool; 2) securitised and non-securitised exposures have the same credit-granting criteria; 3) there are no self-certified loans; and 4) underwriting criteria is applied unilaterally. See the eligibility criteria set out in the MSA at Clauses 2.2 and 9.1 and the disclosure in the base prospectus at "The mortgage loans, Other characteristics". One asset type. The Portfolio is comprised of residential mortgage loans (see Schedule 1, Part 1, para (dd)) originated/acquired by the Seller (see Schedule 1, Part 1, para (ff)) and secured over residential properties located in England, Wales or Scotland (see Schedule 1, Part 1, para (dd)).	Homogeneity of assets	Detailed Explanation	(ALPHANUM)	Article 20(8)	The STS notification shall provide a detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation. For that purpose the originator and sponsor shall refer to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) [...]), and shall explain in detail how each of the conditions specified in the Article 1 of the RTS are met.	Item 2.2.7 of Annex VIII.
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 (m) and (dd)). The base prospectus also describes the portfolio (see the base prospectus section "The loans"). In addition, see the base prospectus section "The mortgage loans, Characteristics of the loans".	Underlying Exposure Obligations: no re securitisation	Confirmation	(ALPHANUM-1000)	Article 20(9)	The STS notification shall confirm that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation.	Item 2.2.2 and 2.2.13 of Annex VIII.
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 (tt) 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 or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU (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)	The STS notification shall provide 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 VIII.
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)	The STS notification shall provide 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 VIII.
STSS31	(A) Transfer. The preliminary pool of loans to be transferred on each 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 transfer 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(v) 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 or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU (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)	The STS notification shall provide a detailed manner 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 the Regulation (EU) 2017/2402 as applicable; - the securitisation contains any credit-impairedness at the time of securitisation as specified in Article 20(11) (a) to (c) of Regulation EU 2017/2402; - the requirements referred to in Article 20 (11) (b) of Regulation (EU) 2402/2017 are met ; - the requirements referred to in Article 20 (11) (c) are met.	Item 2.2.8 of Annex VIII.
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 (v)). 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)	The STS notification shall confirm whether, at the time of transfer of the exposures, the debtors have made at least one payment. The STS notification shall also confirm whether or not the exemption under Article 20(12) applies.	Item 3.3 and 3.4.6 of Annex VIII.
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)	The STS notification shall provide 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 VIII.

STSS34	The seller (as originator for the purposes of the Securitisation Regulation) will (i) retain, on an ongoing basis, a material net economic interest of not less than 5 per cent. in the securitisation as required by Article 6(1) of the Securitisation Regulation, (ii) at all relevant times comply with the requirements of Article 7(i)(ii) of the Securitisation Regulation by confirming in the investor reports the risk retention of the seller as contemplated by Article 6(1) of the Securitisation Regulation, (iii) not change the manner in which it retains such material net economic interest, except to the extent permitted by the Securitisation Regulation, and (iv) not sell, hedge or otherwise enter into any credit risk mitigation, short position or any other credit risk hedge with respect to its retained material net economic interest, except to the extent permitted by the Securitisation Regulation. The seller intends to retain a material net economic interest of not less than 5 per cent. in the securitisation through its interest in the seller share. Any change to the manner in which such interest is held will be notified to noteholders in accordance with the conditions. See base prospectus "Certain regulatory requirements" and Clause 9A Mortgages Trust Deed.	Compliance with risk retention requirements	Concise Explanation	(LIST)	Article 21(1)	The STS notification shall provide 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. These explanations shall in particular indicate which entity retains the material net economic interest and which option is used for retaining the risk including: (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) (3) 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 are used.	Item 3.1of Annex VII& Item 3.4.1 of Annex VIII
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 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 (f) 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 – Securitisation Regulation"). (D) Speculation. The swaps are intended by their terms to match cashflows from assets and liabilities, and not for speculative purposes. (E) Documentation. The swap agreements are based on ISDA forms. (F) Swap counterparties. The swap counterparties are disclosed in the base prospectus and are financial institutions. Clause 5(b) of each swap agreement provide for the event of the loss of sufficient creditworthiness of the counterparty below a certain level, that the counterparty is subject to collateralisation requirements and, in the event of the loss of sufficient creditworthiness of the counterparty below a further level, and where the counterparty is not a public body, that such party makes reasonable effort for its replacement or guarantee by another counterparty. (G) Appropriate risk mitigant. The measures, as well as the reasoning supporting the appropriateness of the mitigation of the interest rate and currency risks through the life of the transaction are disclosed in the final terms. See the section of the form of final terms entitled "Mitigation of interest and currency risks".	Mitigation of Interest rates (IR) and currency risks (FX) Risks	Concise Explanation	(ALPHANUM-10000)	Article 21(2)	The STS notification shall provide 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 VIII.
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 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 (f) 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 – Securitisation Regulation").	Derivatives Purchased/Sold by SSPE	Concise Explanation	(ALPHANUM-10000)		The STS notification shall explain in a concise manner 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 VIII.
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)		The STS notification shall provide 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 VIII.
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 base prospectus provide relative proportions of different rates, and the form of final terms includes tables which show the correlation between BBR, LIBOR, SONIA, BMR, SMR, 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 LIBOR, USD LIBOR, SONIA or EURIBOR (see Condition 4(B) of the notes)	Referenced interest payments based on generally used interest rates	Concise Explanation	(ALPHANUM-10000)	Article 21(3)	The STS notification shall explain in a concise manner 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.	Items 2.2.2 and 2.2.13 of Annex VIII.
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 securitisation positions are not reversed with regard to their seniority. (F) There are no provisions requiring automatic liquidation of the underlying exposures at market value.	No trapping of cash following enforcement or an acceleration notice	Concise Explanation	(ALPHANUM-10000)	Article 21(4)	The STS notification shall explain concisely and 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 VIII.
STSS40	See above STSS39.	(a) No amount of cash shall be trapped	Confirmation	(ALPHANUM-1000)		The STS notification shall confirm that no cash would be trapped following the delivery of an enforcement or an acceleration notice.	Item 3.4.5 of Annex VIII.
STSS41	See above STSS39.	(b) principal receipts shall be passed to investors	Confirmation	(ALPHANUM-1000)		The STS notification shall confirm 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 VIII.
STSS42	See above STSS39.	(c) repayment shall not be reversed with regard to their seniority	Confirmation	(ALPHANUM-1000)		The STS notification shall confirm that the repayment of the securitisation position is not to be reversed with regard to their seniority.	Item 3.4.5 of Annex VIII.
STSS43	See above STSS39.	(d) no provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation	(ALPHANUM-1000)		The STS notification shall confirm that not any provisions require automatic liquidation of the underlying exposures at market value.	Item 3.4.5 of Annex VIII.

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 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 non-sequential priority of payments	Confirmation	(ALPHANUM-1000)	Article 21(5)	The STS notification shall confirm that transaction featuring non-sequential 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. The STS notification shall also confirm 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 VIII.
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)	The STS notification shall explain in a concise manner, where applicable, how the provisions or triggers in Art 21(6)(a) are included in the transaction documentation.	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.
STSS46	See above STSS45.	(a) deterioration in the credit quality of the underlying exposures	Concise Explanation	(ALPHANUM-10000)	Article 21(6)(a)	The STS notification shall explain in a concise way where applicable, the provisions or triggers in Art 21(6)(a) are included in the transaction documentation.	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.
STSS47	See above STSS45.	(b) occurrence of an insolvency-related event of the originator or servicer	Concise Explanation	(ALPHANUM-10000)	Article 21(6)(b)	The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(b) are included in the transaction documentation.	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.
STSS48	See above STSS45.	(c) value of the underlying exposures held by the SSPE falls below a pre-determined threshold	Concise Explanation	(ALPHANUM-10000)	Article 21(6)(c)	The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(c) are included in the transaction documentation, using cross-references to the relevant sections of the underlying documentation where the information can be found	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.
STSS49	See above STSS45.	(d) a 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)	The STS notification shall explain in a concise way and where applicable, the provisions or triggers in Art 21(6)(d) of Regulation (EU) 2017/2402 are included in the transaction documentation.	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.
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; (viii) 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; (ix) the Funding Base 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".	(a) Information regarding contractual obligations of the servicer and trustee	Confirmation	(ALPHANUM-1000)	Article 21(7)(a)	The STS notification shall confirm that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402.	Item 3.7 of Annex VIII.
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 i.e. ahead of any insolvency of or default by the servicer (Clause 3.2 Corporate Services Agreement and 19.7 Servicing Agreement).	(b) Servicing Continuity Provisions	Confirmation	(ALPHANUM-1000)	Article 21(7)(b)	The STS notification shall confirm that the securitisation documentation expressly include requirements under Article 21(7) (b) of Regulation (EU) 2017/2402.	Item 3.7 of Annex VIII.
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 5 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.	(c) Derivative Counterparty Continuity Provisions	Confirmation	(ALPHANUM-1000)	Article 21(7)(c)	The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.	Item 3.7 of Annex VIII.
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.	(e) Account Bank Continuity Provisions	Confirmation	(ALPHANUM-1000)	Article 21(7)(c)	The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.	Item 3.7 of Annex VIII.
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)	The STS notification shall explain in detail how the requirements of Article 21(8) are met. As part of the explanation, references shall be made to any policies and procedures intended to ensure compliance with these requirements.	Item 3.4.6 Annex VIII.
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)	The STS notification shall confirm 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 VIII.
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 triggers events	Confirmation	(ALPHANUM-1000)	Article 21(9)	The STS notification shall confirm that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Item 3.4.5 Annex VIII.
STSS57	Conditions 2(B) and 11 of the terms and conditions of the 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); (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 & responsibilities of trustee	Confirmation	(ALPHANUM-1000)	Article 21(10)	The STS notification shall confirm whether the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Item 3.1 of Annex VII and Item 3.4 of Annex VIII.
STSS58	The base prospectus and each 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 base prospectus section "Static pool data" and the section of the form of final terms entitled "Mortgage portfolio arrears by year of origination". Such information included in the base prospectus and the form of 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)	The STS notification shall confirm that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available and shall state clearly where the information is available.	Item 3.4.1 of Annex VIII.
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.	Sample of the underlying exposures subject to external verifications	Confirmation	(ALPHANUM-1000)	Article 22 (2)	The STS notification shall confirm 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)	The STS notification shall confirm that a liability cash flow model is available to potential investors prior to pricing and state clearly where this information is available. After pricing, the STS notification shall confirm that such information is available to potential investors upon request.	N/A

ST5561	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)	The STS notification shall explain in a concise manner 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 state where the information is available.	N/A
ST5562	The base prospectus includes disclosure on compliance with Article 7. See the base prospectus section "Listing and General Information—Investor reports and information". Clause [x] of the Funding Deed of Charge includes an acknowledgement by the seller of the additional reporting obligations set out in Article 7, as well as covenants by the Issuer, Funding and the Mortgages Trustee that it will assist with such compliance.	Originator and sponsor responsible for compliance with Article 7	Confirmation	[ALPHANUM-10000]	Article 22 (5)	The STS notification shall confirm 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