

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
STSS1	KS2052484040	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 VIII.
STSS2	08V8BANKAMSSM9ZVEFS35	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.
STSS3	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
STSS4	08V8BANKAMSSM9ZVEFS35Z01901	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
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 Data Warehouse	Securitisation Repository	N/A (General Information)	[ALPHANUM-1000]	N/A	Where available, the name of the registered securitisation repository.	N/A
STSS7	Alison No.4 PLC	Securitisation name	N/A (General Information)	[ALPHANUM-100]	N/A	The securitisation name.	Item 4 of Annex VII.
STSS8	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
STSS9	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
STSS10	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
STSS11	27-Sep-19	Issue date	N/A (General Information)	[DATEFORMAT]	N/A	When 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.
STSS12	9/27/2019	Notification date	N/A (General Information)	[DATEFORMAT]	N/A	The date of notification to ESMA.	N/A
STSS13	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
STSS14	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
STSS15	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
STSS16	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
STSS17	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
STSS18	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.	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
STSS19	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
STSS20	(in this case: title to the loans are acquired from the seller by the issuer 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 2.1 (with respect to the initial portfolio of loans) and clause 4.1 (with respect to any additional loans) of the mortgage sale agreement, subject to certain conditions, the seller sells and assigns from time to time loans to the issuer by means of an equitable assignment. The sale of English loans is in equity only (until transfer of legal title). As a matter of English law, such equitable assignment has the same legal effect as a true sale (see opinion 4.1 of the Allen & Overy transaction legal opinion). Perfection of the assignment of title occurs on the occurrence of certain specified events set out in clause 7 of the mortgage sale agreement. (B) Enforceability. Under applicable law (as reflected in opinion 4.1 of the Allen & Overy transaction legal opinion), the acquisition of title by the issuer is enforceable against the seller or other third parties. Schedule 1 (Loan Warranties) of the mortgage sale agreement also includes representations on enforceability, including (v) "the amount outstanding under each loan is a valid debt to LIS from the borrower and the terms of each loan and its Related Security constitute valid, binding and enforceable obligations of the relevant parties...". (C) Legal opinions. Opinion 4.1 of the Allen & Overy transaction legal opinion confirms the true sale acquisition and enforceability. The Allen & Overy transaction legal opinion (section "General") confirms that the opinion is accessible and made available to any relevant third party verifying STS compliance and any relevant competent authority. (D) Disclosure. The prospectus includes disclosure on the sale mechanics (see the section of the prospectus entitled "Summary of the Key Transaction Documents – Mortgage Sale Agreement – Portfolio"), perfection triggers (see the section of the prospectus entitled "Summary of the Key Transaction Documents – Mortgage Sale Agreement – Title to the Mortgages, Registration and Notifications") and relevant representations and warranties (see the section of the prospectus entitled "Summary of the Key Transaction Documents – Mortgages, Registration and Notifications").	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.
STSS21	Under applicable insolvency laws in the United Kingdom (the originator's jurisdiction), assignment of the loans by the seller to the issuer 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 Allen & Overy transaction legal opinion (see Schedule 3 Part 3 (Reservations Relating to Challenges to Transactions) analyses 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.
STSS22	See above.	Exemption for clawback provisions in national insolvency laws	Confirmation	[ALPHANUM-1000]	Article 20(3)	In conjunction with STSS21, 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.

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ST5523	Each loan was originated by LBS. (the Seller) (see para (a) of Part 1 of Schedule 1 (Loan Warranties) of the mortgage sale agreement ("Each Loan was originated by the Originator..."). All loans are transferred pursuant to the mortgage sale agreement without any intermediate steps and on the same terms and conditions. See above re the sale mechanics and legal opinions.	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.
ST5524	Pursuant to the mortgage sale agreement, the seller sells loans to the issuer by means of an equitable assignment (clauses 2 and 4), and perfection of the assignment of title occurs on the occurrence of certain specified events set out in the mortgage sale agreement (clause 6) and summarised in the prospectus (see the section of the prospectus entitled "Summary of the Key Transaction Documents—Mortgage Sale Agreement—Title to the Mortgages, Registration and Notifications"), which include: clause 6.1(e) ("the occurrence of a Seller Insolvency Event in relation to the Seller"); clause 6.1(f) ("the Seller is in breach of its obligations under the Mortgage Sale Agreement, but only if: (i) such breach, where capable of remedy, is not remedied to the reasonable satisfaction of the Security Trustee (acting in accordance with the Deed of Charge) within 90 calendar days; and (ii) Moody's and/or Fitch shall have provided confirmation that the then current ratings of the Notes will be withdrawn, downgraded or qualified as a result of such breach"); and clause 6.1(g) ("if the Seller (on the advice of LBS) determines, as at any date, that its CET1 Ratio of LBS has fallen below 7.00 per cent.");	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.
ST5525	All loans are transferred pursuant to the mortgage sale agreement on the same terms and conditions (clauses 2 and 4). The prospectus includes disclosure on the relevant representations and warranties noted below (see the section of the prospectus entitled "Summary of the Key Transaction Documents – Mortgage Sale Agreement – Representations and Warranties"). The mortgage sale agreement includes the following representations and warranties: (v) "The amount outstanding under each loan is a valid debt to LBS from the Borrower and the terms of each Loan and its Related Security constitute valid, binding and enforceable obligations of the relevant parties..."; and (w) "LBS has good and marketable title to, and is the absolute unencumbered legal and beneficial owner of, each Loan and its Related Security...";	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.
ST5526	(A) Eligibility criteria. The seller makes the loan warranties set out in Schedule 1 of the mortgage sale agreement in respect of the initial loans and any additional loans. The prospectus also sets out the warranties made by the seller in respect of the initial loans and any additional loans (see the section of the prospectus entitled "Summary of the Key Transaction Documents – Mortgage Sale Agreement – Representations and Warranties"). (B) Portfolio management. The mortgage sale agreement does not include repurchase mechanics exercisable at the seller's discretion (see clause 9 of the mortgage sale agreement); repurchase of the Loans only occurs where there has been a breach of representations or warranties. The prospectus also summarises the repurchase mechanics (see the section of the prospectus entitled "Summary of the Key Transaction Documents – Mortgage Sale Agreement – Repurchase by the Seller").	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.
ST5527	(A) Homogeneity. The prospectus describes the loans/portfolio (see the section of the prospectus entitled "The Loans"), Lending Criteria, and payment terms (see the section of the prospectus entitled "The Loans—Characteristics of the Loans"). In addition, see the section of the prospectus entitled "The Loans—Lending Criteria—Changes to Lending Criteria" ("Any such changes over time have not affected the homogeneity (as determined in accordance with Article 20.8 of the Securitisation Regulation) of the loans comprising the Portfolio. Any material change to the Lending Criteria after the date of this Prospectus which would affect the homogeneity (as determined in accordance with Article 20.8 of the Securitisation Regulation) of the loans comprising the Portfolio or which would materially affect the overall credit risk or the expected average performance of the Portfolio will (to the extent such change affects the Loans included in the Portfolio from time to time) be disclosed (along with an explanation of the rationale for such changes being made) to investors by the Seller without undue delay..."). (B) One asset type. The portfolio is comprised of residential mortgage loans originated by LBS and secured over residential properties located in England and Wales. (C) Contractually binding. The loans are contractually binding and enforceable, with full recourse to borrowers. Loan Warranty (i) also includes representations on enforceability ("...the terms of each Loan and its Related Security constitute valid, binding and enforceable obligations..."). (D) Periodic payment streams. The loans in the portfolio are comprised of repayment loans (where the borrower makes monthly payments of interest and principal until maturity), and interest-only loans (where the borrower makes monthly payments of interest but not of principal) and therefore have defined periodic payment streams (see the section of the prospectus entitled "The Loans – Characteristics of the Loans – Repayment terms"); (E) Transferable securities. The portfolio is comprised of residential mortgage loans based on standard form documentation, and therefore does not include any transferable securities. In addition, see the section of the prospectus entitled "Summary of the Key Transaction Documents – Mortgage Sale Agreement – Portfolio"; (F) The portfolio does not contain transferable securities.	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.
ST5528	The portfolio is comprised of residential mortgage loans based on standard form documentation, and therefore does not include any securitisation position (see loan warranty (g) ("each Loan and its Related Security was made and its Related Security was taken or received substantially on the terms of the Standard Documentation without any material variation thereto...")); The prospectus also describes the portfolio (see the section of the prospectus entitled "The Loans"). In addition, see the section of the prospectus entitled "Summary of the Key Transaction Documents – Mortgage Sale Agreement – Portfolio" ("The Portfolio does not contain transferable securities as defined in point (44) of Article 4(1) of Directive 2014/65/EU, derivative instruments or securitisation positions.");	Underlying Exposure Obligations: no 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.

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STSS29	(A) Ordinary course. The representations set out in the mortgage sale agreement include that each loan is originated by the seller in the ordinary course of business (see Loan Warranty (c)). Each Loan was originated by and made by the Originator on its own account pursuant to underwriting standards that are no less stringent than those the relevant Originator applied at the time of origination to similar exposures that are not included in the Portfolio. (B) Disclosure of criteria. The prospectus includes a summary of the current lending criteria (see the section of the prospectus entitled "The Loans – Lending Criteria"). (C) Self-certification. The representations set out in the mortgage sale agreement include that no loan is a self-certified loan (see Loan Warranty (y)). (D) Creditworthiness. The mortgage sale agreement sets out the representations and warranties and current lending criteria, which includes requirements for income verification (see also the sections of the prospectus entitled "Summary of the Key Transaction Documents – Mortgage Sale Agreement – Representations and Warranties" and "The Loans – Lending Criteria"). See in particular Loan Warranties (a), (b), (d), (f), (h), (m) – (p) (inclusive), (s), (t) and (cc).	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. LBS has operated for more than the five year period required to satisfy this criterion. See the section of the prospectus entitled "Leeds Building Society – Introduction". ("LBS ... has significantly more than five years of experience in the servicing, origination and underwriting of mortgage loans similar to those included in the Portfolio. ").	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 without undue delay. The portfolio is transferred on the closing date (expected to be no more than 3 months after the Portfolio Reference Date) pursuant to the mortgage sale agreement. (B) Exposures in default. The representations set out in the mortgage sale agreement include that "no Loan is one or more months in Arrears" (Loan Warranty (q)). (C) Exposures to credit-impaired borrowers. The representations set out in the mortgage sale agreement (Loan Warranty (t)) "to the best of the Seller's knowledge, no Borrower has been declared insolvent or had a court grant his creditors a final non-applicable right of enforcement or material damages as a result of a missed payment within six years prior to the date of origination or has undergone a debt-restructuring process with regard to his non-performing exposures within six years ...". In addition, the lending criteria (see "The Loans – Lending Criteria – Credit history" in the Prospectus) provides a summary of adverse credit history.	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 representations set out in the mortgage sale agreement include that at least two monthly payments due in respect of each Loan has been paid by the relevant Borrower (Loan Warranty (h)).	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/or interest-only loans. See the section "The Loans" in the Prospectus.	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	LBS undertakes in clause 9 of the mortgage sale agreement to comply with the EU risk retention requirements of Article 6 of the Securitisation Regulation and hold the first loss tranche in accordance with Article 6(3)(d) of the Securitisation Regulation.	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-ABC 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 3.1 of Annex VIII. Item 3.4.1 of Annex VIII
STSS35	(A) Interest rate risks. Interest rate risks in respect of the sterling notes are mitigated through an interest rate swap (which is summarised in the prospectus). The interest rate swap hedges interest rate mismatches between assets paying a fixed rate amount and floating rate liabilities payable under the Notes. As stated in the prospectus, while the Interest Rate Swap Transaction is not designed to provide a perfect hedge for the Loans or eliminate all risks associated with such mismatch, the Interest Rate Swap Transaction covers a major share of the interest rate risk present in the context of the Notes. (B) Currency risks. Not applicable as the Notes and underlying assets all pay in Sterling. (C) Speculation. The swaps are intended by their terms to match cashflows from assets and liabilities, and not for speculative purposes. (D) Documentation. The swap agreements are based on ISDA forms. (E) Swap counterparties. The swap counterparties are disclosed in the prospectus and are financial institutions. The Interest Rate Swap Agreement provides that in the event that the relevant rating(s) or counterparty risk assessment of the swap counterparty is or are below the required level, the swap counterparty will be required to take certain remedial measures which may include providing collateral, arranging for its obligations to be transferred, procuring another entity with the required ratings to become co-obligor or guarantor or taking such other action that would result in the rating of the notes being maintained. (F) Appropriate risk mitigation. The measures, as well as the reasoning supporting the appropriateness of the mitigation of the interest rate risks through the life of the transaction are disclosed in the prospectus. (G) Other derivative contracts. The issuer has undertaken not to carry on any trade or business or any other activities other than as contemplated by the transaction documents and the related activities described therein (see Clause 21.1.(b)(i) of the Deed of Charge), which implies that the issuer will not enter into derivatives other than the swap agreements. The portfolio is comprised of residential mortgage loans based on standard form documentation, and therefore does not include derivatives (see loan warranty (g)). Each Loan and its Related Security was made and its Related Security was taken or received subject to the terms of the Standard	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.

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STSS36	The issuer has undertaken not to carry on any trade or business or any other activities other than as contemplated by the transaction documents and the related activities described therein (see Clause 21.1(b)(i) of the Deed of Charge), which implies that the issuer will not enter into derivatives other than the swap agreements. The portfolio is comprised of residential mortgage loans based on standard form documentation, and therefore does not include derivatives (see loan warranty (g) ("each Loan and its Related Security was taken or received substantially on the terms of the Standard Documentation without any material variation thereto..."). In addition, see the section of the prospectus entitled "Summary of the Key Transaction Documents – Mortgage Sale Agreement – Portfolio" ("The Portfolio does not contain transferable securities as defined in point (44) of Article 4(1) of Directive 2014/65/EU, derivative instruments or securitisation positions.")	Derivatives Purchased/Sold by SPPE	Concise Explanation	(ALPHANUM-10000)		The STS notification shall explain in a concise manner that the SPPE 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.	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 comprise fixed rate loans, variable interest rate loans and tracker rate loans. Variable rate loans are subject to a variable interest rate set by reference to (among others) the Bank of England base rate plus or minus a margin depending on cost of funds and other interest rates charged by other mortgage lenders. Tracker rate loans are set by reference to the Bank of England's base rate (as redetermined each calendar month by reference to the Bank of England's official bank rate) plus a fixed margin. The liabilities comprise floating rate notes which are linked to interbank rates (SONIA) with standard benchmark replacement provisions. See "Information on the Standard Variable Rates" in the prospectus for comparisons of the variable rate charged by LBS against the Bank of England and LIBOR rates. In addition, see "Summary of the key Transaction Documents – Mortgage Sale Agreement" of the prospectus: states that New Loan Types "... must at all times have an interest rate that is based on generally accepted market or sectoral interest rates reflective of cost of funds and shall not reference complex formulae or derivatives."	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	Following the service of a note acceleration notice all amounts standing to the credit of the issuer's bank accounts and all other amounts received by the issuer are applied in accordance with the post-enforcement priority of payments (other than certain amounts in respect of the issuer's swaps, which are paid directly to the relevant swap provider). The only amounts retained in the issuer following service of a note acceleration notice is an amount in respect of issuer profit, which is a de minimis amount retained only after all investors have been repaid in full and is necessary for the operational functioning of the issuer. Note Clause 6.6 of the Deed of Charge provides that the Security Trustee may retain proceeds of enforcement in an interest-bearing account post enforcement of the security but prior to amounts becoming due in respect of any secured obligations. However, Clause 9.2 of the Deed of Charge states that the security only becomes enforceable following delivery of a note acceleration notice, at which point (a) all the notes would become due and payable and (b) the post enforcement priority of payments would apply. The post enforcement priority of payments provides that issuer funds are applied in 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. 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-10000)		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-10000)		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-10000)		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-10000)		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	The transaction does not contemplate non-sequential payments of principal on the notes.	Securitisations featuring non-sequential priority of payments	Confirmation	(ALPHANUM-10000)	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	N/A – the transaction is not a revolving securitisation.	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 SPPE 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.

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STSS50	The service providers are: (i) the servicer, who is appointed under the servicing agreement (see the section of the prospectus entitled "Summary of the Key Transaction Documents—Servicing Agreement"); (ii) the corporate services provider, who is appointed under the corporate services agreement (see the section of the prospectus entitled "Summary of the Key Transaction Documents—The Corporate Services Agreement"); (iii) the cash manager, who is appointed under the cash management agreement (see the section of the prospectus entitled "Summary of the Key Transaction Documents—Cash Management Agreement"); (iv) the paying agents, agent bank and the registrar, who are appointed under the agency agreement (see the section of the prospectus entitled "Summary of the Key Transaction Documents—Agency Agreement"); (v) the note trustee, who is appointed under the trust deed (see the section of the prospectus entitled "Summary of the Key Transaction Documents—Trust Deed"); (vi) the security trustee, who is appointed under the deed of charge (see the section of the prospectus entitled "Summary of the Key Transaction Documents—Deed of Charge"); (vii) the Account Bank, who is appointed under the Bank Account Agreement (see the section of the prospectus entitled "Summary of the Key Transaction Documents—Bank Account Agreement"); (viii) the Secondary Transaction Account Bank, who is appointed under the Secondary Transaction Account Agreement (see the section of the prospectus entitled "Summary of the Key Transaction Documents—Secondary Transaction Account Agreement"); (ix) the Swap Collateral Account Bank, who is appointed under the Swap Collateral Account Bank Agreement (see the section of the prospectus entitled "Summary of the Key Transaction Documents—Swap Collateral Account Bank Agreement"); (x) the Interest Rate Swap Provider, who is appointed under the terms of the Interest Rate Swap Agreement (see the section of the prospectus entitled "Credit Structure—Interest Rate Risk"). 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 prospectus.	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 servicer and provisions anticipating the appointment of a replacement servicer by the issuer following the occurrence of certain events, including material and unremedied defaults by the servicer or the occurrence of an insolvency event in relation to the servicer.	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. The Interest Rate Swap Agreement has provisions requiring replacement of the relevant swap counterparty in the event of an unremedied default or certain insolvency events (see the section of the prospectus entitled "Credit Structure—Interest Rate Risk").	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 Bank. The bank account agreement has provisions requiring replacement of the account bank in the event of an unremedied material default, certain insolvency events and the account bank no longer having the required ratings (see the section of the prospectus entitled "Summary of the Key Transaction Documents—Bank Account Agreement" and Clause 11 of the Bank Account Agreement).	c) 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	(A) Expertise. The servicer has undertaken the servicing of loans of a similar nature to those securitised, for at least five years. See the section of the prospectus entitled "Leads Building Society" ("LBS has ... significantly more than five years of experience in the servicing, origination and underwriting of mortgage loans similar to those in the Portfolio. "). (B) Policies, procedures and controls. 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. In accordance with the Servicing Agreement, the servicing policies applied by the Servicer are those policies provided by LBS, which has been assessed and confirmed by the PRA/FCA. See the section of the prospectus "Leads Building Society" ("LBS is an entity which is subject to prudential, capital and liquidity regulation in the United Kingdom and it has regulatory authorisation and permissions which are relevant to the provision of servicing in relation to the loans comprising the Portfolio and other loans originated by the Seller which are not sold to the issuer. ").	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	The prospectus includes a summary of the originator's policies and procedures regarding remedies and actions relating to delinquency and default of debtors, losses, recoveries and other asset performance remedies (see the section of the prospectus entitled "The Loans"). A comprehensive Master Definitions and Construction Schedule sets out terms which are consistently applied across the transaction documents, and the 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. Priorities of Payments and relevant triggers are set out in the transaction documents and disclosed in the prospectus (see "Cashflows").	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	(A) Resolution of conflicts. Condition 12 of the terms and conditions of the notes, the trust deed and the deed of charge contain provisions relating to resolution of conflicts between different classes of investor, set out voting rights and provide for the responsibilities of the trustee and security trustee. In particular: (a) the method for calling meetings or arranging conference calls is described in Schedule 3 paragraphs 4 of the trust deed; (b) The process for written resolutions and electronic consents are also set out in Schedule 3 of the trust deed; (c) the maximum timeframe for setting up a meeting or conference call is described in Schedule 3 paragraphs 4 and 5 of the trust deed; (d) the required quorum is described in Schedule 3 paragraphs 7-10 of the trust deed; (e) the minimum threshold of votes to validate such a decision, with clear differentiation between the minimum thresholds for each type of decision is described in Schedule 3 paragraphs 4-10 of the trust deed and the definitions of Ordinary Resolution and Extraordinary Resolution and, in respect of written resolutions and electronic consents, in the respective definitions of those terms in Schedule 3 of the trust deed; (f) the location for the meetings (which should be in the United Kingdom), is determined in accordance with paragraph 5 of Schedule 3 of the trust deed. (B) Fiduciary duties. The fiduciary duties of the trustee and the security trustee are set out in the trust deed and the deed of charge, respectively.	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.

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STSS58	The prospectus includes static pool data and historical pool data with respect to the pool (see "Characteristics of the Provisional Portfolio"). Comparable data of substantially similar exposures are provided separately—see "Characteristics of the Provisional Portfolio—Information in relation to Loans originated by Co-op". Such information included in the prospectus or made available 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 prospectus. The prospectus includes a confirmation that the verification has occurred and which parameters, e.g. loan size, LTV, interest rate, etc., have been subject to the verification and the criteria that have been applied for determining the representative sample. See the section of the prospectus entitled "Characteristics of the Portfolio—Verification of data".	Sample of the underlying exposures subject to external verification	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 prospectus confirms that a liability cashflow model is made available to investors in accordance with the regulatory requirements and guidelines. See section of the prospectus entitled "Certain Regulatory Disclosures" and "Summary of the Key Transaction Documents—Cash Management Agreement—Reporting under the Securitisation Regulations—Cashflow model".	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
STSS61	With respect to loans in the pool as of the issuance date, LBS does not collect the energy performance certificates related to the assets. To the extent such certificates are available in the future, LBS will procure that information related to the environmental performance of the assets is made available. See the section of the prospectus entitled "Characteristics of the Portfolio—Environmental Performance".	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
STSS62	The prospectus includes disclosure on compliance with Article 7. See section of the prospectus entitled "Certain Regulatory Disclosures" and "Summary of the Key Transaction Documents—Cash Management Agreement—Reporting under the Securitisation Regulations".	Originator and sponsor responsible for compliance with Article 7	Confirmation	(ALPHANUM-1000)	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