



Barclays Bank PLC  
Global Covered Bond Programme

Monthly Covered Bond Report - August 2010

Asset Coverage Test as of 01 August 10		(£)
A - Aggregate Mortgage Account Balance adjusted in accordance with the LLP Deed (please also see Note 1 below)		9,913,660,679.39
B - Cash Capital Contributions made by the Members or proceeds of Term Advances which have not been applied		-
C - Substitution Assets		-
D - Principal Receipts standing to the credit of the GIC Account excluding amounts due to be applied in accordance with the Transaction Documents (including any Capital Distributions)		-
E - Sale Proceeds standing to the credit of the Pre Maturity Liquidity Ledger		-
V - the sum of 115 per cent. of the MRCLN Principal Amount minus the amount of any collateral posted by the Seller pursuant to the MRCLN Collateral Agreement		211,235,521.29
X - zero, if the short-term rating of the Issuer is at least A-2 by S&P and the long-term rating is at least A- by Fitch and A3 by Moody's		-
Y - the sum of any Further Advances which are equal to or less than £25,000		211,235,933.37
Z - Negative Carry adjustment, zero for so long as the Total Return Swap is in place and Issuer's long-terms rating by Moody's is at least A3		-
<b>Adjusted Aggregate Asset Amount:</b>		
<b>A+B+C+D+E - (V+X+Y+Z)</b>		<b>£9,491,189,224.73</b>
<b>Aggregate Principal Amount outstanding of Covered Bonds</b>		<b>£4,627,637,671.00</b>
<b>Adjusted Aggregate Asset Amount in excess of aggregate Covered Bond Principal outstanding</b>		<b>£4,863,551,553.73</b>
<b>ACT Test: Pass/Fail</b>		<b>Pass</b>
<b>Notes:</b>		
1) Method used in calculating "A"		b
a - Arrears Adjusted True Balance less deemed Reductions		
b - Arrears Adjusted True Balance less deemed Reductions multiplied by the Asset Percentage		
2) Asset Percentage		77.30%

Mortgage Portfolio	
Number of mortgage loans in pool	90,302
Mortgage Account balance	12,905,156,703

Report Date	31 August 10
Period Start	01 July 10
Period End	31 July 10

Available receipts	
Available Revenue receipts	32,746,711.88
Available Principal receipts	226,225,534.72
<b>Total</b>	<b>£258,972,246.60</b>

Credit Ratings	
Issuer - Short Term - (Moody's, S&P, Fitch)	P-1, A-1+, F1+
Issuer - Long Term - (Moody's, S&P, Fitch)	Aa3, AA-, AA-

Issuer event of default	No
LLP Event of default	No
Interest Rate Shortfall Test	Pass
Pre-Maturity Test	Pass

Counterparties	
Security Trustee	Citicorp Trustee Company Limited
Servicer	Barclays Bank PLC
Cash Manager	Barclays Bank PLC
Covered bonds Swap provider	Barclays Bank PLC
Total Return Swap provider	Barclays Bank PLC
Account Bank	Barclays Bank PLC

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Portfolio Characteristics as of 1 August 10	
Current weighted average mortgage interest rate (by value)	2.78%
Weighted average seasoning (by value) Months	23.86
Weighted average current LTV (by value)	57.98%
Weighted average current indexed LTV (by value)	59.77%
Weighted average drawable LTV (by value)	60.69%

Additions/Repurchases	
Mortgage Accounts repurchased in relation to the period	1,270
Mortgage Accounts added	0

Constant Payment Rate as at 31st July			
<b>CPR rate over the period including repurchases</b>			
Amount	223,490,430.61	Period	1.70%
		Annualised	18.31%
<b>CPR rate over the period excluding repurchases</b>			
Amount	109,887,916.62	Period	0.84%
		Annualised	9.43%

Mortgage Account		% of Aggregate	
Repayment method	Number	Balance	Balance
Interest Only	33,434	6,233,647,608	48.30%
Repayment	56,868	6,671,509,095	51.70%
<b>Total</b>	<b>90,302</b>	<b>12,905,156,703</b>	<b>100.00%</b>

Mortgage Account		% of Aggregate	
Arrears Analysis	Number	Balance	Balance
Current	89,686	12,825,552,800	99.38%
1 - 2 mths	508	66,538,578	0.52%
2+ - 3 mths	108	13,065,325	0.10%
<b>Total</b>	<b>90,302</b>	<b>12,905,156,703</b>	<b>100.00%</b>

Mortgage Account		% of Aggregate	
Geographical Analysis	Number	Balance	Balance
East Anglia	6,799	906,809,708	7.03%
East Midlands	4,609	538,982,338	4.18%
Greater London	7,857	1,769,585,761	13.71%
North	3,108	314,825,711	2.44%
North West	7,906	895,204,460	6.94%
Northern Ireland	1,998	217,783,558	1.69%
Scotland	5,494	594,608,257	4.61%
South East	29,795	4,935,255,535	38.24%
South West	7,469	1,010,651,416	7.83%
Wales	3,796	384,623,429	2.98%
West Midlands	6,068	727,237,850	5.64%
Yorks And Humberside	5,403	609,588,682	4.72%
<b>Total</b>	<b>90,302</b>	<b>12,905,156,703</b>	<b>100.00%</b>

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Credit (Maximum Drawable) LTV	Mortgage Account		% of Aggregate
	Number	Balance	Balance
Up to 20.00%	3,498	178,319,534	1.38%
20.01% - 30.00%	6,007	468,520,778	3.63%
30.01% - 40.00%	9,212	900,736,034	6.98%
40.01% - 50.00%	13,008	1,554,048,512	12.04%
50.01% - 60.00%	16,778	2,497,285,163	19.35%
60.01% - 70.00%	18,686	3,101,782,042	24.04%
70.01% - 74.99%	8,698	1,526,565,743	11.83%
75.00% - 80.00%	9,214	1,696,151,776	13.14%
80.01% - 90.00%	5,201	981,747,122	7.61%
> 90.00%	-	-	0.00%
<b>Total</b>	<b>90,302</b>	<b>12,905,156,703</b>	<b>100.00%</b>

Indexed LTV	Mortgage Account Number		% of Aggregate
	Balance	Balance	Balance
Up to 20.00%	5,313	249,413,193	1.93%
20.01% - 30.00%	6,581	544,370,290	4.22%
30.01% - 40.00%	9,829	1,033,763,908	8.01%
40.01% - 50.00%	13,414	1,722,942,848	13.35%
50.01% - 60.00%	16,890	2,554,389,054	19.79%
60.01% - 70.00%	17,515	3,001,555,016	23.26%
70.01% - 74.99%	7,151	1,261,545,388	9.78%
75.00% - 80.00%	5,579	982,435,237	7.61%
80.01% - 90.00%	6,068	1,155,504,961	8.95%
> 90%	1,962	399,236,808	3.09%
<b>Total</b>	<b>90,302</b>	<b>12,905,156,703</b>	<b>100.00%</b>

Current LTV	Mortgage Account		% of Aggregate
	Number	Balance	Balance
Up to 20.00%	5,517	262,546,925	2.03%
20.01% - 30.00%	7,199	596,420,581	4.62%
30.01% - 40.00%	10,381	1,088,394,086	8.43%
40.01% - 50.00%	14,203	1,791,500,469	13.88%
50.01% - 60.00%	17,184	2,667,741,947	20.67%
60.01% - 70.00%	18,645	3,221,721,174	24.96%
70.01% - 74.99%	7,634	1,412,913,199	10.95%
75.00% - 80.00%	6,987	1,340,927,225	10.39%
80.01% - 90.00%	2,552	522,991,097	4.05%
> 90	-	-	0.00%
<b>Total</b>	<b>90,302</b>	<b>12,905,156,703</b>	<b>100.00%</b>