



East Anglia	13,921,447	128	2.49%	29,222,766	253	2.77%
East Midlands	32,180,503	337	5.76%	53,042,758	513	5.03%
London	116,670,135	590	20.89%	165,045,361	770	15.66%
North	19,785,518	216	3.54%	40,532,717	528	3.85%
Northern Ireland	10,272,661	132	1.84%	31,018,074	363	2.94%
North West	51,548,122	545	9.23%	98,636,904	1,008	9.36%
Scotland	37,615,033	471	6.73%	89,270,336	1,087	8.47%
South East	150,194,456	1,007	26.88%	309,506,296	1,909	29.37%
South West	33,716,991	284	6.03%	68,250,462	527	6.48%
Wales	16,427,820	177	2.94%	28,586,262	294	2.71%
West Midlands	40,450,788	419	7.24%	70,507,890	686	6.69%
Yorks and Humber	36,000,829	441	6.44%	70,136,719	828	6.66%
Total	558,785,302	4,807	100.00%	1,053,756,544	8,768	100.00%

Mortgage Size	Total Balance	No	% of Balance	Original Balance	No. of Original Balance	
Less than or equal to 30K	2,996,607	133	0.54%	3,286,209	123	0.31%
More than 30K up to and including 50K	19,225,244	458	3.44%	32,450,572	778	3.08%
More than 50K up to and including 75K	61,354,070	975	10.80%	112,491,997	1,803	10.58%
More than 75K up to and including 100K	79,404,423	908	14.21%	146,054,824	1,683	13.86%
More than 100K up to and including 125K	82,906,233	744	14.84%	149,647,587	1,342	14.20%
More than 125K up to and including 150K	65,269,245	467	11.80%	128,347,080	940	12.18%
More than 150K up to and including 200K	97,525,465	569	17.45%	178,282,137	1,036	16.92%
More than 200K up to and including 400K	117,856,981	471	21.09%	231,495,200	921	21.97%
More than 400K up to and including 500K	19,518,926	43	3.49%	40,354,867	91	3.83%
More than 500K	11,723,107	19	2.10%	31,346,072	19	2.97%
Total	558,785,302	4,807	100.00%	1,053,756,544	8,766	100.00%
<b>Mortgage Type</b>	<b>Total Balance</b>	<b>No</b>	<b>% of Balance</b>	<b>Original Balance</b>	<b>No. of Original Balance</b>	
Owner Occupied Purchase	124,572,182	651	22.29%	291,536,198	2,097	27.87%
Owner Occupied Remortgage	150,059,674	1,171	26.85%	320,802,892	2,516	30.44%
Buy to Let	257,163,751	2,232	46.02%	376,427,033	3,113	35.63%
Right to Buy	26,989,684	453	4.83%	65,990,461	1,050	6.26%
Total	558,785,302	4,807	100.00%	1,053,756,544	8,766	100.00%
<b>Mortgage Payment Frequency</b>	<b>Monthly</b>	<b>No</b>	<b>% of Balance</b>	<b>Original Balance</b>	<b>No. of Original Balance</b>	
Interest Payment Type	Total Balance	No	% of Balance	Original Balance	No. of Original Balance	
Capital & Interest	106,686,499	1,482	19.45%	313,238,103	3,548	29.73%
Interest Only	450,098,803	3,325	80.55%	740,518,441	5,218	70.27%
Mixed (Part & Part)	-	-	0.00%	-	-	0.00%
Total	558,785,302	4,807	100.00%	1,053,756,544	8,766	100.00%
<b>LTV</b>	<b>Total Balance</b>	<b>No</b>	<b>% of Balance</b>	<b>Original Balance</b>	<b>No. of Original Balance</b>	
Less than or equal to 25%	2,390,077	79	0.43%	2,835,798	65	0.27%
More than 25% up to and including 50%	19,085,746	314	3.42%	33,830,495	457	3.21%
More than 50% up to and including 55%	10,207,770	118	1.83%	17,597,788	200	1.67%
More than 55% up to and including 60%	15,895,480	183	2.84%	21,481,418	234	2.04%
More than 60% up to and including 65%	22,395,735	243	4.01%	30,973,997	329	2.94%
More than 65% up to and including 70%	33,518,450	318	6.00%	50,184,279	459	4.76%
More than 70% up to and including 75%	49,478,566	467	8.85%	74,296,428	641	7.05%
More than 75% up to and including 80%	62,989,710	499	11.27%	114,547,238	870	10.87%
More than 80% up to and including 85%	72,485,367	570	12.97%	161,156,495	1,287	15.29%
More than 85% up to and including 90%	194,435,515	1,534	34.80%	374,570,497	2,894	35.55%
More than 90% up to and including 95%	40,255,181	246	7.20%	90,351,457	572	6.57%
More than 95% up to and including 100%	26,427,822	172	4.73%	81,444,835	665	7.73%
Over 100%	9,218,078	64	1.65%	476,819	3	0.05%
Total	558,785,302	4,807	100.00%	1,053,756,544	8,766	100.00%
<b>Years to maturity of mortgages</b>	<b>Total Balance</b>	<b>No</b>	<b>% of Balance</b>	<b>Original Balance</b>	<b>No. of Original Balance</b>	
0 and less than or equal to 5 years	31,522,185	244	5.64%	-	-	0.00%
Greater than 5 years and less than or equal to 10 years	56,192,409	487	10.05%	59,351,277	440	5.53%
Greater than 10 years and less than or equal to 15 years	112,933,345	1,002	20.21%	101,871,387	834	9.67%
Greater than 15 years and less than or equal to 20 years	329,932,581	2,773	59.04%	203,302,768	1,718	19.29%
Greater than 20 years and less than or equal to 25 years	28,204,781	301	5.05%	626,794,340	5,178	59.67%
Greater than 25 years and less than or equal to 30 years	-	-	0.00%	60,446,772	586	5.74%
Greater than 30 years	-	-	0.00%	-	-	0.00%
Total	558,785,302	4,807	100.00%	1,053,756,544	8,766	100.00%
<b>Property Type</b>	<b>Total Balance</b>	<b>No</b>	<b>% of Balance</b>	<b>Original Balance</b>	<b>No. of Original Balance</b>	
Bungalow	12,674,609	97	2.27%	28,044,107	203	2.66%
Detached House	73,907,032	355	13.23%	163,358,295	782	15.50%
Flat/ Maisonette	152,375,034	1,312	27.27%	296,217,123	2,221	24.31%
Semi- Detached House	123,127,381	1,071	22.03%	242,847,142	2,029	23.05%
Terraced House	196,701,246	1,972	35.20%	363,289,877	3,531	34.48%
Total	558,785,302	4,807	100.00%	1,053,756,544	8,766	100.00%
<b>Interest Rate Type</b>	<b>Total Balance</b>	<b>No</b>	<b>% of Balance</b>	<b>Original Balance</b>	<b>No. of Original Balance</b>	
Base	399,583,548	3,143	71.51%	62,885,277	477	5.97%
Base Discount	-	-	0.00%	124,059,347	785	11.77%
Fixed- reverting to Base	-	-	0.00%	492,930,810	3,691	46.78%
Fixed- reverting to Libor	-	-	0.00%	323,606,653	3,280	30.71%
Libor	159,201,754	1,664	28.49%	612,679	9	0.06%
Libor Discount	-	-	0.00%	49,661,779	514	4.71%
SVR/ Administered	-	-	0.00%	-	-	0.00%
Total	558,785,302	4,807	100.00%	1,053,756,544	8,766	100.00%
<b>Asset Type</b>	<b>Total Balance</b>	<b>No</b>	<b>% of Balance</b>	<b>Original Balance</b>	<b>No. of Original Balance</b>	
Conforming- Buy to Let	257,163,751	2,232	46.02%	376,427,034	3,113	35.63%
Conforming- Self-Cert	142,419,796	911	25.49%	304,448,401	1,852	28.89%
Non-Conforming	159,201,754	1,664	28.49%	373,881,110	3,803	35.48%
Total	558,785,302	4,807	100.00%	1,053,756,545	8,768	100.00%
<b>Self-Certification</b>	<b>Total Balance</b>	<b>No</b>	<b>% of Balance</b>	<b>Total Balance</b>	<b>No. of Original Balance</b>	
Y	316,392,656	2,979	56.62%	508,324,426	4,762	48.24%
Y	242,392,645	1,828	43.38%	545,432,118	4,004	51.76%
Total	558,785,302	4,807	100.00%	1,053,756,544	8,766	100.00%

Additional Information	
Opening Expense Loan Balance	£0.00
Closing Expense Loan Balance	£0.00
Applied Principal	£5,001,255.32
Retained Principal	£105,716.39
Loss Provision	£6,370,639.00
Uncovered Shortfall	£384,710.25
Income Retained	£384,710.25
Losses in quarter as % bonds issued	0.04%
Cumulative losses as % bonds issued	1.93%
Number of properties sold in period	12
Bonds outstanding as % of original bonds issued	52.70%
Excess Spread following Uncovered Shortfall	£5,588,680.35
Excess Spread preceding Uncovered Shortfall	£5,963,390.40
Annualised Excess Spread following Uncovered Shortfall Percentage	3.90%
Annualised Excess Spread preceding Uncovered Shortfall Percentage	4.16%
Cumulative Principal Balance of all Properties Sold	£67,932,032.99
Principal Balance of Properties Sold in Period	£1,177,842.89
Weighted Average Seasoning (Months)	73
Total Balance of Further Advances	£3,703,494.64

Issuer Priority of Payments		Available Principal Receipts	
Revenue Receipts from Mortgage Holders	£31,158,075.00	Principal Receipts from Mortgage Holders	£4,512,114.89
Swap Receipts	-	Income surplus for uncovered shortfall	-
Interest on GIC accounts	£52,029.05	Retained Principal	£104,430.16
From the Discount Reserve	£0.00	Income Retained from Revenue	£384,710.25
From Principal Receipts to cover Liquidity Shortfall	-		
Principal Recoveries	-		
UK Gift Income	£4,078,250.00		
Income Retained	-£384,710.25		
<b>Total</b>	<b>£34,901,643.81</b>	<b>Total</b>	<b>£5,001,255.32</b>

Revenue Priority of Payments		Principal Priority of Payments	
(1) Trustee/ Security Trustee	-	(2) Principal paid to A2 note holders	4,895,538.93
(2) Paying Agent Registrar	-	(3) Principal paid to M note holders	-
(3) Service Fees/ Cash Manager Fees/ Account Bank Fees	114,989.94	(4) Principal paid to B note holders	-
(4) Amounts due under the Liquidity Facility agreement	7,565.13	(5) Principal paid to C note holders	-
(5) Class A Note Interest	1,412,724.33	(6) Principal paid to K VFNs note holders	-
(5) J1 VFN Interest Expense	-	(7) In respect of Senior Subordinated Loan principal	-
(5) (ii) Fixed Interest / Basis Rate Swap Payments	29,521.26	(8) In respect of Junior Subordinated Loan principal	-
(6) Third Party Fees	68,753.92	Retained Principal	105,716.39
(7) Class M Note Interest	277,619.66		
(7) J2 VFN Interest Expense	-		
(8) Class B Note Interest	210,770.57		
(8) J3 VFN Interest Expense	272,277.64		
(9) Class C Note Interest	-		
(9) J4 VFN Interest Expense	26,938,741.00		
(10) Maximum Required Amount	-		
(11) Expense loan interest	-		
(12) Expense loan principal repayment	298,786.51		
(13) Amounts due in relation to the Senior subordinated loan	-		
(14) Swap termination fee	-		
(15) Fees , cost and expenses not covered by Admin agreement fees above	100,555.23		
(16) Amounts due in relation to the Junior subordinated loan	-		
(17) Company profit	28,136.00		
(18) Retention if expense loan condition is true	-		
(19) K VFN Interest	2,473,888.06		
(20) K VFN principal repayment	1,602,352.99		
(22) L VFN interest	185,954.40		
(23) L VFN principal repayment	879,000.00		
(24) DPC Cash Payment	7.15		

UK Gilts	
UK Gilts Security International Securities number	GB00B1WPC84
Description	UKT 5 03/07/2018
UK Gilt Nominal Amount	£163,050,000.00
Coupon received in collection period	£4,078,250.00
Total Coupon received to date	£8,136,528.53

Assets and Liabilities Reconciliation	
Mortgages	558,703,655
Provisions	(6,370,639)
Retained Principal	105,716
<b>Total principal assets</b>	<b>552,438,733</b>
<b>Total Liabilities - Notes</b>	<b>552,438,733</b>

Deal Participant Information			
Administrator	Platform Funding Ltd (PFL)	Cash Bond Administrator	Platform Funding Ltd (PFL)
Web address	<a href="http://www.platform.co.uk">www.platform.co.uk</a>	Web address	<a href="http://www.platform.co.uk">www.platform.co.uk</a>
Sub-Administrator	Western Mortgage Services Ltd (WMS)	Service Guarantor	Co-operative Bank plc
Web address	<a href="http://www.wmsl.co.uk">www.wmsl.co.uk</a>	Web address	<a href="http://www.banqueparibas.co.uk/electroniccity">www.banqueparibas.co.uk/electroniccity</a>
Trustee	Capita IRG Trustees Ltd	Paying Agent	HSBC Bank plc
Web address	<a href="http://www.capitalcity.co.uk">www.capitalcity.co.uk</a>	US Paying Agent	HSBC Bank USA, N.A
Lead Arrangers	The Royal Bank of Scotland, JPMorgan Chase		

Deal Triggers	Provider	Rating Triggers (MF)	Current Rating (MF)	Action	Active
Currency Swaps (\$ & £s)	The Royal Bank of Scotland plc	L-term rating below A1(Moodys), A+(Fitch).	S-Term/ L-term	Mitigation actions currently being reviewed.	
		S-term rating below P-1(Mdys), F1 (Fitch)	Mdys: P-2, A3 Fitch: F1, A		
Liquidity Facility	The Co-operative Bank	S-term rating below P-1(Mdys), F1 (Fitch)	S-Term P-2(Mdys), F-2(Fitch)	Cash Collateralised in External Gic account	Yes
Fixed-Floating Interest Rate Swaps	The Royal Bank of Scotland plc	L-term rating below A1(Moodys), A(Fitch).	S-Term/ L-term	N/A	No
		S-term rating below P-1(Mdys), F1 (Fitch)	Mdys: P-2, A3 Fitch: F1, A		
Basis Swap	The Royal Bank of Scotland plc	L-term rating below P-1(Mdys), F1 (Fitch)	S-Term Mdys: P-2, A3 Fitch: F1, A	Mitigation actions currently being reviewed.	
Internal GIC Account	The Co-operative Bank	S-term rating below P-1 (Mdys), F1+ (Fitch)	S-Term P-2(Mdys), F-2(Fitch)	Deposits limited to Collateralised Amount- E5m	Yes
External GIC Account	The Royal Bank of Scotland	S-term rating below P-1 (Mdys), F1+ (Fitch)	S-Term/ L-term Mdys: P-2, A3 Fitch: F1, A	Mitigation actions currently being reviewed.	Yes

Information Sources	
Point Contact	Platform Angela Bailey
Contact Information	
Email	<a href="mailto:angela.bailey@ch.coop.uk">angela.bailey@ch.coop.uk</a>
Telephone	+44 (0)1538 393 829
Fax	+44 (0)1538 399 519

Address  
Reports Distribution Channels

Loan Level Data and Liability Modelling  
Report Frequency

Britannia House, Cheadle Road, Leek,  
Staffordshire, ST13 5RG  
Bloomberg or [www.britannia.co.uk/bts](http://www.britannia.co.uk/bts)

<https://boeportal.co.uk/the-co-operativebank/>  
Quarterly

The **co-operative**  
banking group