

Additional Information	
Opening Expense Loan Balance	£0.00
Closing Expense Loan Balance	£0.00
Applied Principal	£17,369,659.99
Retained Principal	£119,644.99
Loss Provision	£7,498,227.00
Uncovered Shortfall	£1,078,462.99
Income Retained	£1,078,462.99
Losses in quarter as % bonds issued	0.082%
Cumulative losses as % bonds issued	1.465%
Number of properties sold in period	90
Bonds outstanding as % of original bonds issued	73.08%
Excess Spread following Uncovered Shortfall	£7,040,567.56
Excess Spread preceding Uncovered Shortfall	£8,122,030.53
Annualised Excess Spread following Uncovered Shortfall Percentage	2.85%
Annualised Excess Spread preceding Uncovered Shortfall Percentage	3.28%
Cumulative Principal Balance of all Properties Sold	£65,354,316.75
Principal Balance of Properties Sold in Period	£4,101,779.20
Weighted Average Seasoning (Months)	70
Total Balance of Further Advances	£3,145,308.34

Issuer Priority of Payments		Available Principal Receipts	
Revenue Receipts from Mortgage Holders	£116,604,595.20	Principi Receipts from Mortgage Holders	£ 16,198,256.69
Swap Receipts	£0.00	Income surplus for uncovered shortfall	£
Interest on GIC accounts	£111,731.16	Income Retained	£ 1,078,462.99
General Reserve Fund Credit		Retained Principal from last period	£ 92,940.34
From the Discount Reserve	£0.00		
From Principal Receipts to cover Liquidity Shortfall	£0.00		
Principal Recoveries	£0.00		
Less : Income Retained	£-1,078,462.99		
Total	115,637,863.40	Total	17,369,659.99

Revenue Priority of Payments		Principal Priority of Payments	
(1) Trustee/ Security Trustee	£0.00	(1) Principal paid to A note holders	£17,250,015.00
(2) Paying Agent/ Registrar	£0.00	(2) Principal paid to B note holders	£0.00
(3) Servicer Fees/ Cash Manager Fees/ Account Bank Fees	£198,530.79	(3) In respect of Subordinated Loan principal	£0.00
(4) (i) Fixed Interest Rate Swap Payments	£1,089.22		
(4) (ii) Basis Rate Swap Payments	£32,802.44	Retained Principal	£119,644.99
(5) Class A Note Interest	£3,280,861.26		
(6) Third Party Fees	£25,212.13		
(7) Maximum Required Amount	£105,056,000.00		
(8) Company profit	£35,000.00		
(9) Class B Note Interest	£335,821.75		
(10) Expense loan interest	£0.00		
(10) Expense loan principal repayment	£0.00		
(11) Swap termination fee	£0.00		
(12) Fees, cost and expenses not covered by Admin agreement fees above	£254,936.35		
(13) Amounts due in relation to subordinated loan	£302,807.60		
(15) DPC Cash Payment	£5,615,001.86		

Assets and Liabilities Reconciliation	
Mortgages	967,121,195
Provisions	(7,498,227)
Retained Principal	119,645
Total principal assets	859,742,613
Total Liabilities - Notes	859,742,613

Deal Participant Information			
Administrator	Platform Funding Ltd (PFL)	Cash Bond Administrator	Platform Funding Ltd (PFL)
Web address	www.pflm.com	Web address	www.pflm.com
Sub-Administrator	Western Mortgage Services Ltd (WMS)	Servicer Guarantor	Co-operative Bank plc
Web address	www.wmsl.co.uk	Web address	www.co-operative.co.uk/ehamortgages
Trustee	Capita IRG Trustees Ltd	Paying Agent	HSBC Bank plc
Web address	www.capita-irg.co.uk	US Paying Agent	HSBC Bank USA, N.A.
Lead Arrangers	The Royal Bank of Scotland, JPMorgan Chase		

	Provider	Rating Triggers (S&P/MF)	Current Rating (S&P/MF)	Action	Active
Fixed-Floating Interest Rate Swaps	The Royal Bank of Scotland plc	L-term rating below A2(Moody's), A(Fitch). S-term rating below A-1 (S&P), P-1(Mdys), F1 (Fitch)	S-Term L-term S&P: A-1, A Mdys: P-1, A2 Fitch: F1, A S-Term L-term		
Basis Swap	JPMorgan Chase N.A.	L-term rating below A2(Moody's), A(Fitch). S-term rating below A-1 (S&P), P-1(Mdys), F1 (Fitch)	S&P: A-1 Mdys: P-1, Aa1 Fitch: F1+, AA-		
Internal GIC Account	The Co-operative Bank	S-term rating below A1+ (S&P), P-1 (Mdys), F1+ (Fitch)	S-Term P-2(Mdys), F-2(Negative watch)(Fitch)	Deposits limited to Collateralised Amount- £2m	YES
External Deposit Account	HSBC Bank plc	S-term rating below A1+ (S&P), P-1 (Mdys), F1+ (Fitch)	S-Term A-1+(S&P), P-1(Mdys), F1+(Fitch)		

Information Sources	
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Reports Distribution Channels	Bloomberg or www.britannia.co.uk/bts
Loan Level Data and Liability Modelling	https://boeportal.co.uk/the-co-operativebank/
Report Frequency	Quarterly