

Mortgage Type	Total Balance	No	% of Balance	Original Balance	No of Original Balance	
Owner Occupied Purchase	84,542,077	712	18.16%	324,970,208	2,592	27.71%
Owner Occupied Remortgage	113,899,770	1,047	25.81%	462,886,742	3,458	34.36%
Buy to Let	224,769,969	1,956	50.93%	362,750,367	3,102	30.94%
Right to Buy	18,134,581	325	4.11%	81,995,518	1,400	6.89%
Total	441,346,396	4,040	100.00%	1,172,602,834	10,552	100.00%
Interest Payment Type	Total Balance	No	% of Balance	Original Balance	No of Original Balance	
Capital & Interest	80,040,347	1,215	18.14%	396,716,840	4,723	33.83%
Interest Only	360,712,490	2,820	81.73%	774,097,458	5,815	66.02%
Mixed (Part & Part)	593,570	5	0.13%	1,788,536	14	0.15%
Total	441,346,396	4,040	100.00%	1,172,602,834	10,552	100.00%
LTV	Total Balance	No	% of Balance	Original Balance	No of Original Balance	
Less than or equal to 25%	2,153,594	98	0.49%	3,730,364	96	0.32%
More than 25% up to and including 50%	24,368,580	405	5.52%	49,772,592	701	4.24%
More than 50% up to and including 55%	10,625,778	147	2.41%	27,342,743	333	2.33%
More than 55% up to and including 60%	17,563,640	216	3.98%	51,185,558	371	2.66%
More than 60% up to and including 65%	22,103,805	238	5.01%	50,074,695	555	4.27%
More than 65% up to and including 70%	30,905,426	331	7.00%	64,032,578	655	5.46%
More than 70% up to and including 75%	37,717,985	342	8.55%	101,564,057	917	8.69%
More than 75% up to and including 80%	44,976,081	385	10.19%	142,258,393	1,268	12.13%
More than 80% up to and including 85%	55,893,638	447	12.66%	179,674,086	1,509	15.32%
More than 85% up to and including 90%	140,492,384	1,094	31.83%	387,521,718	3,110	33.05%
More than 90% up to and including 95%	30,344,284	189	6.88%	106,359,496	764	9.07%
More than 95% up to and including 100%	10,239,565	67	2.32%	28,535,217	266	2.43%
Over 100%	13,981,635	81	3.16%	550,737	7	0.05%
Total	441,346,396	4,040	100.00%	1,172,602,834	10,552	100.00%
Years to maturity of mortgages	Total Balance	No	% of Balance	Original Balance	No of Original Balance	
0 and less than or equal to 5 years	24,068,127	250	5.45%	547,008	8	0.05%
Greater than 5 years and less than or equal to 10 years	50,356,260	498	11.41%	60541566.67	541	5.16%
Greater than 10 years and less than or equal to 15 years	102,077,858	956	23.13%	104,100,022	1,000	8.88%
Greater than 15 years and less than or equal to 20 years	243,547,827	2,114	55.19%	230,094,235	1,993	19.62%
Greater than 20 years and less than or equal to 25 years	21,269,348	221	4.82%	725,695,948	6,345	60.18%
Greater than 25 years and less than or equal to 30 years	-	-	0.00%	71,624,155	665	6.11%
Greater than 30 years	-	-	0.00%	-	-	0.00%
Total	441,319,420	4,039	100.00%	1,172,602,834	10,552	100.00%
Property Type	Total Balance	No	% of Balance	Original Balance	No of Original Balance	
Bungalow	10,157,329	91	2.30%	35,883,099	276	3.06%
Detached House	56,474,553	344	12.80%	186,247,489	1,059	15.85%
Flat/ Maisonette	116,289,727	982	26.35%	240,681,569	2,111	20.54%
Semi- Detached House	94,594,739	930	21.43%	289,430,606	2,769	24.68%
Terraced House	163,830,049	1,693	37.12%	420,160,073	4,337	35.83%
Total	441,346,396	4,040	100.00%	1,172,602,838	10,552	100.00%

Interest Rate Type	Total Balance	No	% of Balance	Original Balance	No of Original Balance	
Base	305,683,468	2,556	69.26%	50,983,815	484	4.35%
Libor	135,662,928	1,484	30.74%	105,179,139	1,160	8.37%
Base Discount	-	-	0.00%	107,912,560	780	9.20%
Fixed- reverting to Base	-	-	0.00%	522,845,243	3,951	44.59%
Fixed- reverting to Libor	-	-	0.00%	348,715,291	3,377	29.74%
Libor Discount	-	-	0.00%	36,966,786	780	3.15%
Total	441,346,396	4,040	100.00%	1,172,602,834	10,552	100.00%
Asset Type	Total Balance	No	% of Balance	Original Balance	No of Original Balance	
Conforming- Buy to Let	224,769,969	1,956	50.93%	362,750,367	3,102	30.94%
Conforming- Self-Cert	80,913,499	600	18.33%	318,991,250	2,113	27.20%
Non-Conforming	135,662,928	1,484	30.74%	490,861,217	5,337	41.86%
Total	441,346,396	4,040	100.00%	1,172,602,834	10,552	100.00%
Self-Certification	Total Balance	No	% of Balance	Total Balance	No of Original Balance	
N	259,580,446	2,473	58.82%	503,101,623	5,053	42.90%
Y	181,765,950	1,567	41.18%	669,501,211	5,499	57.10%
Total	441,346,396	4,040	100.00%	1,172,602,834	10,552	100.00%

Issuer Priority of Payments		23 September 2013	
Available Revenue Receipts		Available Principal	
Revenue Receipts from Mortgage Holders	3,095,326.54	Receipts	
Swap Receipts	-	Principal Receipts from Mortgage Holders	7,809,829.94
Interest on GIC accounts	2,597.79	Income surplus for uncovered shortfall	-
From the Discount Reserve	-	Principal Retained from the last period	106,126.28
General Reserve Fund Credit	27,689,978.35	Income retained	349,628.91
From Principal Receipts to cover Liquidity Shortfall	-		
Principal Recoveries	-		
UK Gift Income	£0.00		
Less - Income retained	-		
Total	30,438,273.77	Total	8,265,585.13
Revenue Priority of Payments		Principal Priority of Payments	
(1) Trustee/ Security Trustee	-	(2) Principal paid to A2 note holders	8,158,416.73
(2) Paying Agent/ Registrar	-	(3) Principal paid to M note holders	-
(3) Service Fees/ Cash Manager Fees/ Account Bank Fees	345,081.13	(4) Principal paid to B note holders	-
(4) Amounts due under the Liquidity Facility agreement	6,035.53	(5) Principal paid to C note holders	-
(5) Class A Note Interest	636,842.33	(7) In respect of Senior Subordinated Loan	-
(5) J1 VFN Interest Expense	-	(8) In respect of Junior Subordinated Loan	-
(6) Fixed Interest / Basis Rate Swap Payments	17,435.44		
(6) Third Party Fees	68,358.97		
(7) Class M Note Interest	209,369.65		
(7) J2 VFN Interest Expense	-		
(8) Class B Note Interest	193,775.98	Retained Principal	107,168.40
(8) J3 VFN Interest Expense	-		
(9) Class C Note Interest	215,508.58		
(9) J4 VFN Interest Expense	-		
(10) Maximum Required Amount	27,689,978.35		
(11) Expense loan interest	-		
(12) Expense loan principal repayment	-		
(13) Amounts due in relation to the Senior subordinated loan	87,081.99		
(14) Swap termination fee	-		
(15) Fees , cost and expenses not covered by Admin agreement fees above	61,586.84		
(16) Amounts due in relation to the Junior subordinated loan	184,231.47		
(17) Company profit	27,042.62		
(18) Retention if expense loan condition is true	-		
(19) K VFN Interest	-		
(20) K VFN principal repayment	-		
(22) L VFN Interest	94,317.45		
(23) L VFN principal repayment	602,693.00		
(24) DPC Cash Payment	27.42		

Additional Information as at the most recent IPD		23 September 2013
Opening Expense Loan Balance		£0.00
Closing Expense Loan Balance		£0.00
Applied Principal		£8,265,585.13
Retained Principal		£107,168.40
Loss Provision		£7,971,961.00
Uncovered Shortfall		£349,628.91
Income Retained		£349,628.91
Excess Spread following Uncovered Shortfall		£1,056,697.82
Excess Spread preceding Uncovered Shortfall		£1,406,516.73
Annualised Excess Spread following Uncovered Shortfall Percentage		0.93%
Annualised Excess Spread preceding Uncovered Shortfall Percentage		1.23%
Reserve Balance at Transaction Close		£27,689,978.35
Beginning Reserve Account Balance		£27,689,978.35
Ending Reserve Account Balance		£27,689,978.35
Change in the Reserve Account Balance		£0.00
Target Reserve Account Balance		£27,689,978.35
Available Liquidity Drawing Amount for the current IPD		£13,391,897.33
Amortisation		£244,752.50
Drawings under Liquidity Facility		£0.00
Available Liquidity Drawing Amount for the next IPD		£13,147,144.83
UK Gilt		
23 September 2013		
UK Gilt Security International Securities number		GB00B0V3WX43
Description		UKT 4 07 Sept 2016
UK Gilt Nominal Amount		£137,490,000.00
Coupon received in collection period		£0.00
Total Coupon received to date		£9,639,244.57

Assets and Liabilities Reconciliation as at the most recent IPD		23 September 2013
Mortgages		446,102,953.36
Provisions		(7,971,961)
Retained Principal		107,168
Total principal assets		438,238,161
Total Liabilities - Notes		438,238,161

Deal Participant Information			
Administrator	Platform Funding Ltd (PFL)	Cash Bond Administrator	Platform Funding Ltd (PFL)
Web address	www.pfl.com	Web address	www.pfl.com
Sub-Administrator	Western Mortgage Services Ltd (WMS)	Service Guarantor	Co-operative Bank plc
Web address	www.wms.co.uk	Web address	www.co-operative.com
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		

Deal Triggers	Provider	Rating Triggers (M/F)	Current Rating (M/F)	Status	Action
Currency Swaps (\$ & €'s)	JPMorgan Chase N.A.	L-term rating below A1(Moodys), A+(Fitch). S-term rating below P-1(Mdys), F1 (Fitch)	S-Term/ L-term Mdys: P-1, Aa3 Fitch: F1, A+	Satisfied	
Basis Swap	JPMorgan Chase N.A.	L-term rating below A1(Moodys), A(Fitch). S-term rating below P-1(Mdys), F1 (Fitch)	S-Term/ L-term Mdys: P-1, Aa3 Fitch: F1, A+	Satisfied	
Internal GIC Account	The Co-operative Bank	S-term rating below P-1(Mdys), F1+ (Fitch)	Not Prime(Mdys), B(Fitch)	Breached	Deposits limited to Collateralised Amount-£2m
External GIC Account**	Bank of New York Mellon	S-term rating below P-1(Mdys), F1+ (Fitch)	S-Term P-1(Mdys), F1 (Fitch)	Satisfied	
Liquidity Facility	JPMorgan Chase N.A.	S-term rating below P-1(Mdys), F1 (Fitch)	S-Term/ L-term Mdys: P-1, Aa3 Fitch: F1, A+	Inactive	N/A

**As a result of the rating downgrade of Royal Bank of Scotland (RBS) last year, the issuer has appointed Bank of New York Mellon as the new external GIC account provider with effect from 11.04.2013

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Reports Distribution Channels	Bloomberg or www.britannia.co.uk/cts
Loan Level Data and Liability Modelling	https://boportal.co.uk/ih
Report Frequency	Monthly