Leek Finance Number 19 PLC

Issuer	Leek Finance Number 19 PLC
Stock Exchange Listing	London
Publishing Date	31 December 2014
Reporting Period Start Date	01 November 2014
Reporting Period End Date	30 November 2014
Legal Maturity	21 December 2038

Most Recent /Current Quarterly Interest Payment Date	22 December 2014
Previous Quarterly Interest Payment Date	22 September 2014
Next Interest Payment Date	22 March 2015

Note Summary for the most Recent/Current IPD	Class A1a	Class A1b	Class A2a	Class A2b	Class A2c	Class Ma	Class Mc	Class Ba	Class Bc	Class Ca	Class Cc	Class Da	Class Dc	Class J1 VFN	Class J2 VFN	Class J3 VFN	Class J4 VFN	Class J5 VFN
International Securities number	XS0364174401	XS0364175801	XS0364197701	XS0364198402	XS0364198402	XS0364198402	XS0364198402	XS0364198402	XS0364198402	XS0364198403	XS0364198403	XS0364198403	XS0364198403	n/a	n/a	n/a	n/a	n/a
Credit Enhancement Rating (Moody's/Fitch)	AAA /AAA/ NR	AAA /AAA/ NR	AAA /AAA/ NR	AAA /AAA/ NR	AAA /AAA/ NR	AAA /AAA/ NR	AAA /AAA/ NR	Baa1/A/AA	Baa1/A/AA	Baa2/BBB/AA	Baa2/BBB/AA	Baa2/BBB/AA	Baa2/BBB/AA	n/r	n/r	n/r	n/r	n/r
Current Ratings (Moody's/Fitch)	n/a	n/a	Aaa	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aa1/AAA	Aa1/AAA	Aa1/AAA	A3/AAA	A3/AAA	Baa1/AAA	Baa1/AAA	n/r	n/r	n/r	n/r	n/r
Quarterly Interest Accrual Start Date	n/a	n/a	22 September 2014	22 September 2014	22 September 2014	22 September 2014	22 September 2014	22 September 2014	22 September 2014	22 September 2014	22 September 2014	22 September 2014	22 September 2014	n/r	n/r	n/r	n/r	n/r
Quarterly Interest Accrual End Date	n/a	n/a	22 December 2014	22 December 2014	22 December 2014	22 December 2014	22 December 2014	22 December 2014	22 December 2014	22 December 2014	22 December 2014	22 December 2014	22 December 2014	n/r	n/r	n/r	n/r	n/r
Note Interest Accrual period	n/a	n/a	91	91	91	91	91	91	91	91	91	91	91	n/r	n/r	n/r	n/r	n/r
Previous factor	0.000	0.000	60.976	60.976	60.976	100.000	100.000	100.000	100.000	100.000	100.000	100.000	100.000	0.000	0.000	0.000	0.000	0.000
Current factor	0.000	0.000	59.445	59.445	59.445	100.000	100.000	100.000	100.000	100.000	100.000	100.000	100.000	0.000	0.000	0.000	0.000	0.000
Credit Enhancement- Original	21.57%	21.57%	21.57%	21.57%	21.57%	13.26%	13.26%	7.66%	7.66%	4.39%	4.39%	2.15%	2.15%	0.00%	0.00%	0.00%	0.00%	0.00%
Credit Enhancement- Current	n/a	n/a	72.38%	72.38%	72.38%	57.58%	57.58%	47.57%	47.57%	41.49%	41.49%	37.73%	37.73%	0.00%	0.00%	0.00%	0.00%	0.00%
Currency	Sterling	US Dollars	US Dollars	US Dollars	Euro	Euro	Euro	Sterling	Euro	Sterling	Euro	Sterling	Euro	Sterling	Sterling	Sterling	Sterling	Sterling
Original Principal Balance	£28,000,000.00	$255,000,000.00	£110,000,000.00	$624,100,000.00	€124,500,000.00	£23,000,000.00	€68,000,000.00	£12,000,000.00	€51,000,000.00	£8,000,000.00	€32,900,000.00	£13,000,000.00	€6,700,000.00	£0.00	£0.00	£0.00	£0.00	£0.00
Total Beginning Balance prior to payment	£0.00	$0.00	£87,073,600.00	$380,553,216.00	€75,915,120.00	£23,000,000.00	€68,000,000.00	£12,000,000.00	€51,000,000.00	£8,000,000.00	€32,900,000.00	£13,000,000.00	€6,700,000.00	£0.00	£0.00	£0.00	£0.00	£0.00
Total Ending Balance subsequent to payment	£0.00	$0.00	£85,388,500.00	$379,996,245.00	€74,009,025.00	£23,000,000.00	€68,000,000.00	£12,000,000.00	€51,000,000.00	£8,000,000.00	€32,900,000.00	£13,000,000.00	€6,700,000.00	£0.00	£0.00	£0.00	£0.00	£0.00
Total Interest Payments	£0.00	$0.00	£1,685,100.00	$557,971.00	€1,906,095.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Total Interest Payments	£0.00	$0.00	£131,472.00	$435,871.44	€61,784.91	£56,550.10	€66,285.20	£42,069.60	€116,295.10	£30,907.80	€131,563.81	£139,568.00	€63,036.28	£0.00	£0.00	£0.00	£0.00	£0.00
Reference Rate	3 month £ libor	US $ libor	3 month £ libor	US $ libor	3 month Euribor	3 month £ libor	3 month Euribor	3 month £ libor	3 month Euribor	3 month £ libor	3 month Euribor	3 month £ libor	3 month Euribor	3 month £ libor	3 month £ libor	3 month £ libor	3 month £ libor	3 month £ libor
Day Count Convention	Actual/365(366	Actual/360	Actual/365(366	Actual/360	Actual/360	Actual/365(366	Actual/360	Actual/365(366	Actual/360	Actual/365(366	Actual/360	Actual/365(366	Actual/360	Actual/365(366	Actual/365(366	Actual/365(366	Actual/365(366	Actual/365(366
Relevant Margin	0.050000%	0.050000%	0.220000%	0.220000%	0.240000%	0.420000%	0.420000%	0.840000%	0.820000%	1.500000%	1.550000%	3.740000%	3.640000%	0.240000%	0.420000%	0.840000%	1.500000%	3.740000%
Coupon Reference Rate	0.566199%	0.231010%	0.566199%	0.231010%	0.082000%	0.566199%	0.082000%	0.566199%	0.082000%	0.566199%	0.082000%	0.566199%	0.082000%	0.566199%	0.566199%	0.566199%	0.566199%	0.566199%
Coupon Amount	£0.00	$0.00	£131,472.00	$435,871.44	€61,784.91	£56,550.10	€66,285.20	£42,069.60	€116,295.10	£30,907.80	€131,563.81	£139,568.00	€63,036.28	£0.00	£0.00	£0.00	£0.00	£0.00
Current Coupon	0.616199%	0.281010%	0.786199%	0.451010%	0.322000%	0.986199%	0.502000%	1.406199%	0.902000%	2.066199%	1.632000%	4.306199%	3.722000%	0.806199%	0.986199%	1.406199%	2.066199%	4.306199%
Current Interest Shortfall	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cumulative Interest Shortfall	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Original Weighted Average Life (Using Pricing CPR)	0.58	0.58	2.76	2.76	2.76	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18					

Note Summary for the most Recent/Current IPD	Class K VFN	Class L VFN	Class M VFN
International Securities number	N/A	N/A	N/A
Original Principal Balance (VFN Drawdown 06/June/2011)	£181,318,492.00	£17,830,500.00	£2,000,000.00
Total Beginning Balance prior to payment	£176,626,382.00	£7,168,600.00	£2,000,000.00
Total Ending Balance subsequent to payment (Including Deferred Interest)	£174,980,782.00	£5,648,700.00	£2,000,000.00
Total Principal Payments	1,635,600.00	£1,521,200.00	£0.00
Total Interest Payments	£2,320,876.57	£107,194.75	258.69
Reference Rate	Gilt Yield	n/a	3 month £ libor
Day Count Convention	Actual/Interest days/Periods	Actual/365(366	Actual/365(366
Relevant Margin	n/a	n/a	0.50%
Coupon Reference Rate	2.63270%	6.000000%	0.566199%
Coupon Amount	£2,320,876.57	£107,194.75	£258.69
Current Coupon	2.63270%	6.000000%	0.566199%
Capitalised Interest	£0.00	£0.00	nil

Currency in which the portfolio data is reported	Sterling
Original Total Number of Residential Mortgage Loans	6,791
Current Total Number of Residential Mortgage Loans	3,967
Original Total Value of Residential Mortgage Loans	£839,622,845
Current loan-to-value ratio at transaction close	82.16%
Current Loan to Value Ratio	80.49%
Weighted Average Interest Rate at Transaction Close	6.04%
Weighted Average Interest Rate (pre Swap) at the end of the period	2.54%
Weighted average seasoning at Transaction Close	0.5 Years
Weighted average Term to maturity of the asset at Transaction Close	21.67 Years

	Current Period			At Issuance		
Delinquency Band (excluding possessions)	**Total Balance**	**No**	**% of Total Balance**	**Original Balance**	**No**	**% of Original Balance**
0-1: <= 1 Months in Arrears	464,818,315	3,761	97.77%	821,818,315	2,691	97.84%
1-01: <= 2 Months in Arrears	24,610,881	173	5.23%	9,255,363	69	1.10%
2-01: <= 3 Months in Arrears	9,767,343	79	2.07%	5,415,759	49	0.65%
3-01: <= 4 Months in Arrears	6,092,138	51	1.27%	4,241,844	39	0.51%
4-01: <= 5 Months in Arrears	2,710,575	27	0.79%	1,612,108	15	0.19%
5-01: <= 6 Months in Arrears	1,921,696	14	0.41%	1,522,802	11	0.18%
> 6 Months	6,329,558	40	1.28%	1,300,355	14	0.15%
Total	50,716,165	185	14.00%	53,666,575	454	6.50%

Delinquencies: A loan is classified as 'delinquent' if the arrears balance is greater than zero as at the date of the collateral report

Balance of the performing Loans	402,609,361
Net Losses Reported during the period	51,960.44
Cumulative Net Losses	25,876,266.60
Average Loss Severity for the current period	66.71%
Average loss severity since transaction close	63.45%

	Total Principal Balance	No	% of Total Balance
Outstanding Possessions at the start of the period	£644,273.34	5	0.12%
Number of repossessions during the period	£243,993.55	2	0.05%
Outstanding Possessions at the end of the period	£712,704.73	6	0.15%
Residential Mortgage Loan Principal Balance at Start of the period	475,436,246.40	3,927	
Repurchases/Buy Backs during the period	-	-	
Residential Mortgage Loan Principal Balance at end of the period	472,267,561.05	3907	
Principal Payment Rate	0.65%		
Annualised PPR Speed (Based on months principal payment rate)	7.92%		
Cumulative Principal Balance of all Properties Sold	£77,361,241.14		
Principal Balance of Properties Sold in Period (Incl LPA sales)	£115,562.16		
Weighted Average Seasoning (Months)	94		
Total Balance of Further Advances	£2,429,067.79		

	Current Period			At Issuance		
Region	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
East Anglia	13,395,125	102	2.83%	47,972,631	194	5.71%
East Midlands	21,868,341	207	4.63%	47,207,361	464	5.62%
London	96,464,953	500	20.48%	166,055,110	833	19.78%
North	14,230,364	189	3.02%	27,553,192	368	3.28%
Northern Ireland	5,498,334	56	1.17%	11,485,156	130	1.37%
North West	57,550,562	606	12.22%	93,616,103	941	11.15%
Scotland	17,227,335	218	3.66%	35,529,837	459	4.23%
South East	135,505,015	882	28.77%	240,967,850	1,510	28.70%
South West	30,700,932	238	6.52%	51,823,632	387	6.17%
Wales	14,937,559	166	3.17%	25,904,117	278	3.01%
West Midlands	31,912,018	323	6.77%	58,020,965	564	6.91%
Yorks and Humber	26,088,180	303	5.54%	45,437,840	498	5.41%
Total	471,032,429	3,907	100.00%	839,622,845	6,756	100.00%
Mortgage Size	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Less than or equal to 30K	2,758,028	38	0.58%	13,845,208	180	1.65%
More than 30k up to and including 50K	11,946,754	287	2.54%	23,635,541	618	2.82%
More than 50k up to and including 75K	42,294,274	665	8.98%	71,279,110	1,130	8.49%
More than 75k up to and including 100K	59,904,207	684	12.72%	100,246,594	1,157	11.94%
More than 100k up to and including 125K	68,160,572	613	14.48%	119,022,651	1,070	14.18%
More than 125k up to and including 150K	58,622,829	429	12.45%	103,370,688	756	12.31%
More than 150k up to and including 200K	97,760,365	568	20.76%	168,299,808	981	20.04%
More than 200k up to and including 400K	112,917,756	446	23.97%	215,058,145	847	25.61%
More than 400K up to and including 500K	9,276,641	21	1.97%	20,361,242	54	2.41%
More than 500k	6,840,990	11	1.45%	15,303,407	16	1.82%
Total	471,032,429	3,907	100.00%	839,622,845	6,756	100.00%
Mortgage Type	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Owner Occupied Purchase	298,536,148	1,816	63.40%	493,361,349	3,095	58.73%
Owner Occupied Remortgage	96,365,459	793	20.25%	191,117,269	1,510	22.76%
Buy to Let	184,665,916	1,722	41.31%	295,470,031	2,485	35.19%
Right to Buy	13,168,794	264	2.79%	34,680,519	654	4.11%
Total	471,032,429	3,907	100.00%	839,622,845	6,756	100.00%
Mortgage Payment Frequency	Monthly					
Interest Payment Type	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Capital & Interest	76,651,042	1,062	16.27%	211,414,246	2,268	25.18%
Interest Only	394,381,385	2,844	83.73%	628,208,600	4,430	74.82%
Mixed (Part & Part)	-	-	0.00%	-	-	0.00%
Total	471,032,429	3,907	100.00%	839,622,845	6,756	100.00%
LTV	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Less than or equal to 25%	2,276,753	108	0.48%	1,641,245	49	0.20%
More than 25% up to and including 30%	16,600,901	269	3.52%	24,639,951	369	2.93%
More than 30% up to and including 35%	10,942,080	127	2.32%	14,014,254	168	1.67%
More than 35% up to and including 40%	16,257,984	167	3.45%	19,414,355	212	2.31%
More than 40% up to and including 45%	17,748,984	197	3.77%	20,415,456	212	2.43%
More than 45% up to and including 50%	35,810,467	337	7.60%	39,700,681	361	4.73%
More than 50% up to and including 55%	35,880,933	303	7.62%	52,706,531	436	6.28%
More than 55% up to and including 60%	38,410,244	316	8.37%	71,058,422	590	8.46%
More than 60% up to and including 65%	53,573,860	418	11.37%	109,269,633	869	13.01%
More than 65% up to and including 70%	130,692,597	991	27.75%	243,101,323	1,905	28.95%
More than 70% up to and including 75%	70,564,957	423	14.97%	143,420,294	918	17.08%
More than 75% up to and including 80%	35,746,133	225	7.59%	100,779,015	702	12.00%
More than 80% up to and including 100%	9,288,799	63	1.97%	649,060	5	0.08%
Over 100%	471,032,429	3,907	100.00%	839,622,845	6,756	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	20,998,584	276	4.46%	33,494,575	332	4.01%
Greater than 5 years and less than or equal to 10 years	50,461,893	447	10.71%	41,634,370	359	4.96%
Greater than 10 years and less than or equal to 15 years	92,182,332	647	19.78%	84,362,017	720	10.05%
Greater than 15 years and less than or equal to 20 years	270,777,335	2,085	57.49%	155,329,982	1,339	18.50%
Greater than 20 years and less than or equal to 25 years	27,612,241	252	5.86%	504,301,920	3,908	60.07%
Greater than 25 years and less than or equal to 30 years	-	-	0.00%	53,317,891	443	6.35%
Greater than 30 years	-	-	0.00%	-	-	0.00%
Total	471,032,429	3,907	100.00%	839,622,845	6,756	100.00%
Property Type	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Bungalow	10,638,478	77	2.25%	21,007,722	149	2.50%
Detached House	58,227,081	307	12.36%	115,489,266	580	13.75%
Flat/ Maisonette	118,924,457	973	25.25%	207,321,177	1,666	24.69%
Semi- Detached House	104,508,362	889	22.19%	191,145,772	1,568	22.77%
Terraced House	178,734,051	1,661	37.95%	304,657,908	2,793	36.28%
Total	471,032,429	3,907	100.00%	839,622,845	6,756	100.00%
Interest Rate Type	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Base	209,000,659	2,502	49.85%	56,818,951	447	6.77%
Libor	142,031,770	1,345	30.15%	38,193,965	702	4.55%
Base Discount	-	-	0.00%	248,961,400	1,723	29.65%
Fixed- reverting to Base	-	-	0.00%	231,595,230	1,749	27.58%
Fixed- reverting to Libor	-	-	0.00%	205,669,292	1,730	24.50%
SVR/ Administered	-	-	0.00%	58,383,986	457	6.95%
Total	471,032,429	3,907	100.00%	839,622,844	6,756	100.00%
Asset Type	**Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Conforming- Buy to Let	193,330,717	1,705	41.04%	295,470,031	2,485	35.19%
Conforming- Non Self-Cert	10,169,197	91	2.16%	20,669,611	147	2.46%
Conforming- Self-Cert	133,450,760	762	28.21%	223,853,500	1,306	26.66%
Non-Conforming	142,081,775	1,349	30.16%	300,629,703	2,818	35.80%
Total	471,032,429	3,907	100.00%	839,622,845	6,756	100.00%
Self Certification	**Balance**	**No**	**% of Balance**	**Total Balance**	**No**	**% of Original Balance**
N	242,495,281	2,257	51.48%	450,261,480	3,740	53.62%
Y	228,536,148	1,650	48.52%	389,361,365	3,016	46.38%
Total	471,032,429	3,907	100.00%	839,622,845	6,756	100.00%

Issuer Priority of Payments	22 December 2014		
Available Revenue Receipts		**Available Principal Receipts**	
Revenue Receipts from Mortgage Holders	£3,123,165.86	Principal Receipts from Mortgage Holde	£8,293,750.78
Swap Receipts	£0.00	Income surplus/Income retained for unc	-£421,769.61
Interest on GIC accounts	£18,755.65	Rounding balance retained from the last	£101,817.02
From the Discount Reserve	£0.00		
From Principal Receipts to cover Liquidity Shortfall	£0.00		
Credit from General reserve	17,915,670.00		
Principal Recoveries	£421,769.61		
UK Gilt Income	£3,968,500.00		
Less: Income Retained	£0.00		
Total	25,446,861.46	Total	7,973,798.17
Revenue Priority of Payments		**Principal Priority of Payments**	
(1) Trustee/ Security Trustee	-	(2) Principal paid to A2 note holders	7,858,391.69
(2) Paying Agent/ Registrar	-	(3) Principal paid to M note holders	-
(3) Servicer Fees/ Cash Manager Fees/ Account Bank Fees	211,973.66	(4) Principal paid to B note holders	-
(4) Amounts due under the Liquidity Facility agreement	6,361.98	(5) Principal paid to C note holders	-
(5) Class A Note Interest	691,221.10	(6) Principal paid to D note holders	-
(5) J1 VFN Interest Expense	-		
(5) (ii) Fixed Interest / Basis Rate Swap Payments	10,884.40	(7) Principal paid to K VFNs note holders	-
		(8) In respect of Subordinated Loan	-
(6) Third Party Fees	58,346.65	principal	-
(7) Class M Note Interest	188,366.37	Retained Principal	105,006.48
(7) J2 VFN Interest Expense	-		
(8) Class B Note Interest	178,342.60		
(8) J3 VFN Interest Expense	-		
(9) Class C Note Interest	164,076.85		
(9) J4 VFN Interest Expense	-		
(10) Class D Notes	192,285.77		
(10) J5 VFN Interest Expense	-		
(11) Maximum Required Amount	17,915,670.00		
(12) Expense loan interest	-		
(12) Expense loan principal repayment	-		
(14) Swap termination fee	-		
(15) Fees , cost and expenses not covered by Admin agreement fees	-		
(16)	29,360.71		
(16) Amounts due in relation to the subordinated loan	203,965.57		
(17) Company profit	0.00		
(18) Retention if expense loan condition is true	-		
(19) K VFN Interest	2,330,676.57		
(20) K VFN principal repayment	1,635,800.00		
(22) L VFN Interest	107,194.75		
(23) L VFN principal repayment	1,521,200.00		
(24) DPC Cash Payment	72.45		

Additional Information as at the most recent IPD	22 December 2014
Opening Expense Loan Balance	£0.00
Closing Expense Loan Balance	£0.00
Applied Principal	£7,963,398.17
Retained Principal	£105,006.48
Loss Provision	£5,479,943.79
Uncovered Shortfall	£0.00
Income Retained	£0.00
Losses in quarter as % bonds issued	0.000%
Cumulative losses as % bonds issued	3.105%
Number of properties sold in period	5
Bonds outstanding as % of original bonds issued	56.02%
Excess Spread following Uncovered Shortfall	£1,521,200.00
Excess Spread preceding Uncovered Shortfall	£1,521,200.00
Annualised Excess Spread following Uncovered Shortfall Percentage	1.29%
Annualised Excess Spread preceding Uncovered Shortfall Percentage	1.29%
Reserve Balance at Transaction Close	£17,915,670.00
Beginning Reserve Account Balance	£17,915,670.00
Ending Reserve Account Balance	£17,915,670.00
Change in the Reserve Account Balance	£0.00
Target Reserve Account Balance	£17,915,670.00
Available Liquidity Drawing Amount start of period	£14,243,430.44
Facility Amortisation	£235,761.71
Drawings under Liquidity Facility	£0.00
Available Liquidity Drawing Amount end of period	£14,057,678.71
UK Gilts	
UK Gilts Security International Securities number	GB00B1VWPC34
Description	UKT 5 03/07/2036
UK Gilt Nominal Amount	£158,260,000.00
Coupon received in collection period	£3,968,500.00
Total Coupon received to date	£25,739,752.72

Assets and Liabilities Reconciliation as at the most recent IPD	22 December 2014
Mortgages	472,297,001
Provisions	(5,479,944)
Retained Principal	105,006
Total principal assets	466,922,064
Total Liabilities - Notes	466,922,064

Deal Participant Information			
Administrator	Platform Funding Ltd (PFL)	Cash Bond Administrator	Platform Funding Ltd (PFL)
Web address	www.platform.co.uk	Web address	www.platform.co.uk
Sub-Administrator	Western Mortgage Services Ltd (WMS)	Servicer Guarantor	Co-operative Bank plc
Web address	www.wms.co.uk	Web address	http://www.co-operativebank.co.uk/mortgages/standard/
Trustee	Capita IRG Trustees Ltd	Paying Agent	HSBC Bank plc
Web address	www.capitairgtrustees.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 (6,&C's)	JPMorgan Chase N.A.	L-term rating below A2(Moody's), A+(Fitch) S-term rating below P-2(Moby), F1-(Fitch)	L-Term L-term Mdys: P-1, Aa3 Fitch: F1, A+ S-Term	Satisfied	
Liquidity Facility	The Co-operative Bank	S-term rating below P-1(Moby), F1-(Fitch)	Sup Primp(Moby), B/F(e)n	Breached	Cash Collateralized in External Gic account
Basis Swap	JPMorgan Chase N.A.	L-term rating below A2(Moody's), A(F(ch) S-term rating below P-1(Moby), 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 (Moby), F1+ (Fitch)	S-Term Sup Primp(Moby), B/F(e)n	Breached	Deposits limited to Collateralized Amount: £3m
External GIC Account**	Bank of New York Mellon	S-term rating below P-1 (Moby), F1+ (Fitch)	S-Term P-1(Moby), F1+ (Fitch)	Satisfied	0

Back up Cash Manager	Citibank N.A., London Branch
Back up Servicer	Homeloan Management Limited

**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 http://www.co
Loan Level Data and Liability Modelling	https://loanpool.co.uk/loan-pool/
Report Frequency	Monthly

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The co-operative bank