Leek Finance Number 19 PLC

Issuer	Leek Finance Number 19 PLC
Stock Exchange Listing	London
Publishing Date	31 January 2013
Reporting Period Start Date	01 December 2012
Reporting Period End Date	31 December 2012
Legal Maturity	21 December 2038

Most Recent /Current Quarterly Interest Payment Date	23 December 2012
Previous Quarterly Interest Payment Date	23 September 2012
Next Interest Payment Date	21 March 2013

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	XS0844474464	XS0844475687	XS0844479778	XS0844480602	XS0844482063	XS0844483014	XS0844484349	XS0844487718	XS0844488576	XS0844485453	XS0844486476	XS0844485559	XS0844486718	n/a	n/a	n/a	n/a	n/a
Common Code (Bloomberg/Fitch)	AAA.Aaa/AAA	AAA.Aaa/AAA	AAA.Aaa/AAA	AAA.Aaa/AAA	AAA.Aaa/AAA	AA.Aa1/AAA	AA.Aa1/AAA	AA.Aa1/AAA	AA.Aa1/AAA	BBB.A3/AAA	BBB.A3/AAA	BBB.A3/AAA	BBB.A3/AAA	nr	nr	nr	nr	nr
Current Ratings (Moody/Fitch)	n/a	n/a	Aaa	AaaAAA	AaaAAA	Aa1AAA	Aa1AAA	Aa1AAA	Aa1AAA	A3AAA	A3AAA	A3AAA	A3AAA	nr	nr	nr	nr	nr
Quarterly Interest Accrual Start Date	n/a	n/a	23 September 2012	23 September 2012	23 September 2012	23 September 2012	23 September 2012	23 September 2012	23 September 2012	23 September 2012	23 September 2012	23 September 2012	23 September 2012	nr	nr	nr	nr	nr
Quarterly Interest Accrual End Date	n/a	n/a	23 December 2012	23 December 2012	23 December 2012	23 December 2012	23 December 2012	23 December 2012	23 December 2012	23 December 2012	23 December 2012	23 December 2012	23 December 2012	nr	nr	nr	nr	nr
Note Interest Accrual period	n/a	n/a	91	91	91	91	91	91	91	91	91	91	91	nr	nr	nr	nr	nr
Previous factor	0.000	0.000	67.902	67.902	67.902	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	65.278	65.278	65.278	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%	4.26%	4.26%	2.15%	2.15%	0.00%	0.00%	0.00%	0.00%	0.00%
Credit Enhancement- Current	n/a	n/a	68.02%	68.02%	68.02%	54.09%	54.09%	44.70%	44.70%	38.99%	38.99%	35.46%	35.46%	0.00%	0.00%	0.00%	0.00%	0.00%
Currency	Sterling	US Dollars	US Dollars	US Dollars	Euro	Sterling	Euro	Sterling	Euro	Sterling	Euro	Sterling	Euro	Sterling	Sterling	Sterling	Sterling	Sterling
Original Principal Balance	£29,000,000.00	$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	£74,892,200.00	$63,775,362.00	€64,537,990.00	£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	£71,805,800.00	$407,399,998.00	€61,271,110.00	£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 Principal Payments	£0.00	$0.00	£3,086,400.00	$216,324,362.00	€3,266,880.00	£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	£137,335.00	$533,711.11	€66,516.85	£53,757.90	€110,180.40	£40,614.00	€134,201.40	£20,179.40	€143,124.87	£137,989.80	€65,390.66	£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(fixed)	Actual/360	Actual/365(fixed)	Actual/360	Actual/360	Actual/365(fixed)	Actual/360	Actual/365(fixed)	Actual/360	Actual/365(fixed)	Actual/360	Actual/365(fixed)	Actual/360	Actual/365(fixed)	Actual/365(fixed)	Actual/365(fixed)	Actual/365(fixed)	Actual/365(fixed)
Relevant Margin	0.050000%	0.050000%	0.220000%	0.220000%	0.240000%	0.420000%	0.420000%	0.840000%	0.820000%	1.500000%	1.500000%	3.740000%	3.640000%	0.240000%	0.420000%	0.840000%	1.500000%	3.740000%
Coupon Reference Rate	0.51750%	0.250200%	0.517250%	0.250200%	0.221000%	0.517250%	0.221000%	0.517250%	0.221000%	0.517250%	0.221000%	0.517250%	0.221000%	0.517250%	0.517250%	0.517250%	0.517250%	0.517250%
Coupon Amount	£0.00	$0.00	£137,335.00	$533,711.11	€66,516.85	£53,757.90	€110,180.40	£40,614.00	€134,201.40	£20,179.40	€143,124.87	£137,989.80	€65,390.66	£0.00	£0.00	£0.00	£0.00	£0.00
Current Coupon	0.58750%	0.350200%	0.737250%	0.470200%	0.461000%	0.937250%	0.641000%	1.357250%	1.041000%	2.017250%	1.721000%	4.257250%	3.861000%	0.757250%	0.937250%	1.357250%	2.017250%	4.257250%
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)	0.00	0.00	2.76	2.76	2.76	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18					

Issue 6th June 2011	**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)	£181,818,482.00	£17,830,500.00	£2,000,000.00
Total Beginning Balance prior to payment	£177,157,582.00	£12,180,400.00	£2,000,000.00
Total Ending Balance subsequent to payment (including Deferred Interest)	£179,247,605.50	£12,180,400.00	£2,000,000.00
Total Principal Payments	£0.00	£0.00	£0.00
Total Interest Payments	£1,267,116.77	£0.00	£7.36
Reference Rate	Gilt Yield	n/a	3 month LIBor
Day Count Convention	Actual/Interest days/Periods	Actual/365(fixed)	Actual/365(fixed)
Relevant Margin	n/a	n/a	0.50%
Coupon Reference Rate	2.832700%	6.000000%	0.517250%
Coupon Amount	£2,267,140.27	£181,406.50	£87.26
Current Coupon	2.832700%	6.000000%	0.017250%
Capitalised Interest	£1,080,023.50	£0.00	n/a

Currency in which the portfolio data is reported	Sterling
Original Total Number of Residential Mortgage Loans	6,750
Current Total Number of Residential Mortgage Loans	4,114
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	80.87%
Weighted Average Interest Rate at Transaction Close	6.04%
Weighted Average Interest Rate (pre Swap) at the end of the period	2.53%
Weighted average seasoning at Transaction Close	0.5 Years
Weighted average Term to maturity of the pool at Transaction Close	21.87 Years

	Current Period			At Issuance		
Delinquency (Aged (excluding possessions))	**Total Balance**	**No**	**% of Total Balance**	**Original Balance**	**No**	**% of Original Balance**
0.01 >= 1 Months in Arrears	13,862,701	119	2.78%	28,216,918	237	3.48%
1.01 >= 2 Months in Arrears	24,569,800	194	4.90%	9,255,563	89	1.10%
2.01 >= 3 Months in Arrears	7,900,664	64	1.58%	4,641,844	39	0.57%
3.01 >= 4 Months in Arrears	7,650,051	56	1.53%	4,241,644	29	0.51%
4.01 >= 5 Months in Arrears	6,094,625	40	1.22%	1,612,108	15	0.19%
5.01 >= 6 Months in Arrears	1,867,512	14	0.37%	1,522,002	11	0.18%
> 6 Months	8,575,275	20	1.71%	1,302,395	14	0.15%
Total	77,213,644	687	15.42%	52,564,179	454	6.26%

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	423,977,008
Net Losses Reported during the period	18,563.81
Cumulative Net Losses	25,169,080.34
Average Loss Severity for the current period	5.79%
Average loss severity since transaction close	33.81%

Outstanding Repossession	**Total Principal Balance**	**No**	**% of Total Balance**
Outstanding Possessions at the start of the period	£397,931.49	2	0.08%
Outstanding Possessions during the period	£397,931.49	2	0.08%
Outstanding Possessions at the end of the period	£197,811.86	1	0.04%
Residential Mortgage Loan Principal Balance at Start of the period	504,698,565.47	4,124	
Repurchases/Buy Backs during the period			
Residential Mortgage Loan Principal Balance at end of the period	502,344,652.55	4114	
Principal Payment Rate	0.46%		
Annualised RPR Speed (Based on quarterly principal payment rate)	5.49%		
Cumulative Principal Balance of all Properties Sold	£74,441,663.84		
Principal Balance of Properties Sold in Period	£309,366.33		
Weighted Average Seasoning (Months)	87		
Total Balance of Further Advances	£2,620,171.19		

	Current Period			At Issuance		
Region	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
East Anglia	15,105,863	115	3.62%	20,777,358	171	2.47%
East Midlands	22,795,380	244	4.55%	47,207,251	455	5.62%
London	19,152,827	164	3.82%	46,966,355	368	5.59%
North	14,812,629	194	2.95%	27,553,192	369	3.28%
Northern Ireland	5,741,263	58	1.14%	11,485,156	130	1.37%
North West	58,110,707	618	11.79%	92,616,103	941	11.15%
Scotland	17,935,005	226	3.58%	35,529,837	459	4.23%
South East	145,496,876	949	29.05%	240,967,950	1,510	28.70%
South West	32,357,059	249	6.45%	51,823,632	387	6.17%
Wales	15,261,544	171	3.05%	25,304,117	278	3.01%
West Midlands	33,992,247	340	6.72%	58,020,965	564	6.91%
Yorks and Humber	35,810,361	294	7.14%	52,497,422	498	6.25%
Total	501,488,464	4,114	100.00%	839,622,845	6,755	100.00%
Mortgage Size	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Less than or equal to 20K	1,189,201	176	0.24%	2,545,259	388	0.37%
More than 20K up to and including 50K	12,305,305	1,171	2.45%	33,145,237	3,157	3.95%
More than 50K up to and including 75K	42,960,841	691	8.57%	71,279,110	1,130	8.49%
More than 75K up to and including 100K	63,218,243	725	12.61%	100,246,594	1,117	11.94%
More than 100K up to and including 125K	75,028,746	674	14.96%	119,022,651	1,070	14.18%
More than 125K up to and including 150K	63,076,965	461	12.58%	103,370,688	756	12.31%
More than 150K up to and including 200K	103,831,551	603	20.70%	168,299,808	981	20.04%
More than 200K up to and including 400K	120,756,567	477	24.08%	215,058,145	847	25.61%
More than 400K up to and including 500K	9,680,054	22	1.93%	20,361,242	54	2.41%
More than 500k	7,338,498	12	1.46%	15,303,407	16	1.82%
Total	501,488,464	4,114	100.00%	839,622,845	6,755	100.00%
Mortgage Type	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Owner Occupied-Purchase	176,944,673	1,242	35.30%	318,110,309	2,159	37.90%
Owner Occupied-Remortgage	106,725,987	746	21.09%	191,117,289	1,505	22.76%
Right to Buy	206,603,491	1,825	41.20%	341,919,874	2,407	40.72%
Right to Buy	11,213,313	301	2.16%	16,480,113	664	4.11%
Total	501,488,464	4,114	100.00%	839,622,845	6,755	100.00%
Mortgage Payment Frequency	Monthly					
Interest Payment Type	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Capital & Interest	86,192,025	1,330	17.19%	211,414,266	2,365	25.18%
Interest Only	415,296,440	2,976	82.81%	628,208,600	4,430	74.82%
Mixed (Part & Part)	-	-	0.00%	-	-	0.00%
Total	501,488,464	4,114	100.00%	839,622,845	6,755	100.00%
LTV	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Less than or equal to 25%	1,945,307	68	0.39%	1,641,246	49	0.20%
More than 25% up to and including 50%	17,707,565	273	3.54%	24,639,351	369	2.93%
More than 50% up to and including 60%	10,883,390	137	2.17%	14,014,254	168	1.67%
More than 60% up to and including 65%	10,883,390	137	2.17%	16,021,455	211	1.91%
More than 65% up to and including 70%	16,988,327	174	3.39%	26,415,456	312	3.15%
More than 70% up to and including 75%	34,927,221	331	6.96%	39,700,681	361	4.73%
More than 75% up to and including 80%	41,459,503	355	8.27%	52,706,521	436	6.28%
More than 80% up to and including 85%	45,715,138	373	9.12%	71,058,422	580	8.46%
More than 85% up to and including 90%	59,023,435	461	11.77%	109,269,833	869	13.01%
More than 90% up to and including 95%	138,919,868	1,045	27.70%	243,101,323	1,965	28.95%
More than 95% up to and including 95%	71,495,981	445	14.68%	143,420,264	918	17.08%
More than 95% up to and including 100%	37,499,598	235	7.48%	100,779,015	702	12.00%
Over 100%	10,684,135	69	2.13%	648,060	5	0.08%
Total	501,488,464	4,114	100.00%	839,622,845	6,755	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	29,499,000	277	5.88%	63,141,575	604	6.97%
Greater than 5 years and less than or equal to 10 years	51,670,469	425	10.30%	41,620,370	359	10.05%
Greater than 10 years and less than or equal to 15 years	96,676,620	871	19.28%	84,363,017	720	10.05%
Greater than 15 years and less than or equal to 20 years	292,762,763	2,233	58.37%	155,329,982	1,339	18.50%
Greater than 20 years and less than or equal to 25 years	30,965,552	278	6.17%	504,363,320	3,958	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	501,488,464	4,114	100.00%	839,622,845	6,755	100.00%
Property Type	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Bungalow	11,705,850	88	2.33%	21,007,722	149	2.50%
Detached House	60,278,850	317	12.04%	115,499,266	580	13.75%
Flat/ Maisonnette	127,387,406	1,038	25.40%	207,321,177	1,666	24.69%
Semi- Detached House	110,183,486	925	21.97%	191,146,772	1,568	22.77%
Terraced House	191,832,863	1,746	38.25%	304,867,908	2,832	36.29%
Total	501,488,464	4,114	100.00%	839,622,845	6,755	100.00%
Interest Rate Type	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Libor	150,387,748	1,408	30.00%	38,193,965	402	4.55%
Libor	150,387,748	1,408	30.00%	38,193,965	302	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	1,720	24.50%
SVR/ Administered	-	-	0.00%	56,363,966	457	6.90%
Total	501,488,464	4,114	100.00%	839,622,845	6,755	100.00%
Asset Type	**Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Conforming- Buy to Let	206,031,972	1,798	40.88%	295,470,031	2,485	35.19%
Conforming- Non Self-Cert	12,659,392	97	2.52%	20,569,611	147	2.39%
Conforming- Self-Cert	132,869,661	821	26.50%	223,853,500	1,306	26.66%
Non-Conforming	150,927,438	1,418	30.09%	299,729,703	2,817	35.70%
Total	501,488,464	4,114	100.00%	839,622,845	6,755	100.00%
Self Certification	**Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
N	294,947,248	2,395	51.24%	440,261,496	3,700	47.67%
Y	246,546,216	1,719	48.76%	439,361,349	3,055	52.33%
Total	501,488,464	4,114	100.00%	839,622,845	6,755	100.00%

Issuer Priority of Payments	23 December 2013		
Available Revenue Receipts		**Available Principal Receipts**	
Revenue Receipts from Mortgage Holders	£3,596,695.26	Principal Receipts from Mortgage Holder	£5,017,365.93
Swap Receipts	£0.00	Income surplus for uncovered shortfall	£4,531,248.11
Interest on GIC accounts	£2,684.29	Rounding balance retained from the last p	£109,502.52
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	£0.00		
UK Gilt Income	£3,966,500.00		
Less: Income Retained	£4,531,248.11		
Total	20,943,301.54	Total	13,572,749.07
Revenue Priority of Payments		**Principal Priority of Payments**	
(1) Trustee/ Security Trustee	-	(2) Principal paid to A2 note holders	13,498,596.56
(2) Paying Agent/ Registrar	-	(3) Principal paid to M note holders	-
(3) Servicer Fees/ Cash Manager Fees/ Account Bank Fees	-	(4) Principal paid to B note holders	-
(4) Amounts due under the Liquidity Facility agreement	6,870.58	(5) Principal paid to C note holders	-
(5) Class A Note Interest	727,421.91	(6) Principal paid to D note holders	-
(5) J1 VFN Interest Expense	-		
(5) (ii) Fixed Interest / Basis Rate Swap Payments	13,241.95	(7) Principal paid to K VFNs note holders	-
		(8) In respect of Subordinated Loan	-
(6) Third Party Fees	28,397.00	principal	
(7) Class M Note Interest	179,963.56	Retained Principal	104,153.51
(7) J2 VFN Interest Expense	-		
(8) Class B Note Interest	172,679.00		
(8) J3 VFN Interest Expense	-		
(9) Class C Note Interest	160,633.88		
(9) J4 VFN Interest Expense	-		
(10) Class D Notes	190,154.76		
(10) J5 VFN Interest Expense	-		
(11) Maximum Required Amount	17,915,670.00		
(12) Expense loan interest	-		
(13) Expense loan principal repayment	-		
(14) Swap termination fee	-		
(15) Fees , cost and expenses not covered by Admin agreement fees	-		
(16) Amounts due in relation to the subordinated loan	40,706.95		
(17) Company profit	201,760.76		
(18) Retention Fexpense loan condition is true	27,642.47		
(19) K VFN Interest	-		
(20) K VFN principal repayment	1,267,116.77		
(22) L VFN Interest	-		
(23) L VFN principal repayment	-		
(24) DPC Cash Payment	-		

Additional Information as at the most recent IPD	23 December 2013
Opening Expense Loan Balance	£0.00
Closing Expense Loan Balance	£0.00
Applied Principal	£13,572,749.07
Retained Principal	£104,153.51
Loss Provision	£7,940,187.52
Uncovered Shortfall	£4,531,248.11
Income Retained	£4,531,248.11
Losses in quarter as % bonds issued	0.000%
Cumulative losses as % bonds issued	3.020%
Number of properties sold in period	5
Bonds outstanding as % of original bonds issued	59.62%
Excess Spread following Uncovered Shortfall	£1,537,248.96
Excess Spread preceding Uncovered Shortfall	£6,068,497.06
Annualised Excess Spread following Uncovered Shortfall Percentage	1.22%
Annualised Excess Spread preceding Uncovered Shortfall Percentage	4.77%
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	£15,269,933.81
Facility Amortisation	£494,057.87
Drawings under Liquidity Facility	£0.00
Available Liquidity Drawing Amount end of period	£14,905,875.94
UK Gilts	
UK Gilts Security International Securities number	GB00B1VWPC84
Description	UKTI 0.625T2014
UK Gilt Nominal Amount	£158,260,000.00
Coupon received in collection period	£3,956,500.00
Total Coupon received to date	£21,792,252.17

Assets and Liabilities Reconciliation as at the most recent IPD	23 December 2013
Mortgages	504,866.505
Provisions	(7,940.188)
Retained Principal	104,154
Total principal assets	496,862.317
Total Liabilities - Notes	496,862.317

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	www.investment.co.uk/ - www.co-operative
Trustee	Capita IRG Trustees Ltd	Paying Agent	HSBC Bank plc
Web address	www.capitairg.com.mx/	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 (B & C's)	JPMorgan Chase N.A	L-term rating below A2(Moodys), A-(Fitch) S-term rating below P-1(Moys), F1 (Fitch)	S-Term L-term Moys P-1, Aa3 Fitch F1, A+	Satisfied	
Liquidity Facility	The Co-operative Bank	S-term rating below P-1(Moys), F1 (Fitch)	S-Term Not Prime(Moys), B(Fitch)	Breached	Cash Collateralised in External Gic account
Swap Swap	JPMorgan Chase N.A	L-term rating below A2(Moodys), A(Fitch) S-term rating below P-1(Moys), F1 (Fitch)	S-Term L-term Moys P-1, Aa3 Fitch F1, A+	Satisfied	
Internal GIC Account	The Co-operative Bank	S-term rating below P-1 (Moys), F1+ (Fitch)	S-Term Not Prime(Moys), B(Fitch)	Breached	Deposits limited to Collateralised Amount- £2m
External GIC Account	Bank of New York Mellon	S-term rating below P-1 (Moys), F1+ (Fitch)	S-Term P-1(Moys), F1+ (Fitch)	Satisfied	0

**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

Information Sources	Platform
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Reports Distribution Channels	Bloomberg or www.britannia.co.uk/bs
Loan Level Data and Liability Modelling	http://europe.ntt.com/Macro-operations/
Report Frequency	Monthly

The co-operative banking group