Leek Finance Number 19 PLC

Issuer	Leek Finance Number 19 PLC
Stock Exchange Listing	London
Publishing Date	30 November 2014
Reporting Period Start Date	01 October 2014
Reporting Period End Date	31 October 2014
Legal Maturity	21 December 2016

Most Recent /Current Quarterly Interest Payment Date	22 September 2014
Previous Quarterly Interest Payment Date	23 June 2014
Next Interest Payment Date	22 December 2014

Note Summary for the most Recent/Current IPD	Class A1a	Class A1b	Class A2a	Class A2b	Class A2c	Class Ma	Class Mc	Class Ba	ClassBc	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	XS0394474461	XS0394475965	XS0394479776	XS0394481442	XS0394482440	XS0394483264	XS0394484684	XS0394486779	XS0394488372	XS0394489526	XS0394490516	XS0394491338	XS0394492791	n/a	n/a	n/a	n/a	n/a
Original Ratings (Moody's/Fitch)	AAA /AaaNAA	AAA /AaaNAA	AAA /AaaNAA	AAA /AaaNAA	AAA /AaaNAA	AAA /AaaNAA	AAA /AaaNAA	AAA /AaaNAA	BBB /BaaNAA	BBB /BaaNAA	BBB /BaaNAA	BBB /BaaNAA	BBB /BaaNAA	n/a	n/a	n/a	n/a	n/a
Current Ratings (Moody's/Fitch)	Loss	Loss	Aaa	AaaNAA	AaaNAA	AaaNAA	AaaNAA	AaaNAA	A3/AAA	A3/AAA	A3/AAA	Baa3/AAA	Baa3/AAA	n/r	n/r	n/r	n/r	n/r
Quarterly Interest Accrual Start Date	n/a	n/a	23 June 2014	23 June 2014	23 June 2014	23 June 2014	23 June 2014	23 June 2014	23 June 2014	23 June 2014	23 June 2014	23 June 2014	23 June 2014	n/r	n/r	n/r	n/r	n/r
Quarterly Interest Accrual End 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
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	62.604	62.604	62.604	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	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
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	71.19%	71.19%	71.19%	56.61%	56.61%	46.78%	46.78%	40.80%	40.80%	37.11%	37.11%	0.00%	0.00%	0.00%	0.00%	0.00%
Currency	Sterling	US Dollars	US Dollars	Euro	Euro	Sterling	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	£68,864,400.00	$390,711,564.00	€77,941,980.00	£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	£67,073,600.00	$380,551,216.00	€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 Interest Payments	£0.00	$0.00	£1,790,800.00	$9,160,348.00	€2,026,860.00	£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	£132,627.00	$444,647.15	€69,054.85	£55,765.80	€308,636.80	£41,660.40	€133,043.70	£30,703.20	€142,278.04	£139,123.40	€65,237.90	£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	0.532500%	0.229600%	0.532500%	0.229600%	0.212000%	0.532500%	0.212000%	0.532500%	0.212000%	0.532500%	0.212000%	0.532500%	0.212000%	0.532500%	0.532500%	0.532500%	0.532500%	0.532500%
Coupon Amount	£0.00	$0.00	£132,627.00	$444,647.15	€69,054.85	£55,765.80	€308,636.80	£41,660.40	€133,043.70	£30,703.20	€142,278.04	£139,123.40	€65,237.90	£0.00	£0.00	£0.00	£0.00	£0.00
Current Coupon	0.682500%	0.279600%	0.772500%	0.449600%	0.452000%	0.952500%	0.632000%	1.382500%	1.032000%	2.032500%	1.712000%	4.272500%	3.852000%	0.782500%	0.972500%	1.382500%	2.032500%	4.272500%
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)	0.97	0.97	2.76	2.76	2.76	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18					

	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	£8,638,700.00	£2,000,000.00
Total Ending Balance subsequent to payment (Including Deferred Interest)	£176,626,382.00	£7,169,900.00	£2,000,000.00
Total Principal Payments		£1,268,800.00	£0.00
Total Interest Payments	£0.00	£126,984.55	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	2.632700%	6.000000%	0.532500%
Coupon Amount	£0.00	£126,984.55	£258.69
Current Coupon	2.632700%	6.000000%	0.032500%
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	3,927
Original Total Value of Residential Mortgage Loans	£839,622,846
Current loan-to-value ratio at transaction close	82.16%
Current Loan to Value Ratio	80.47%
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**
0-1Month of Arrears	442,818,325	3,437	83.67%	682,818,325	2,691	81.33%
1.01 <= 2 Months in Arrears	22,062,401	145	4.58%	9,255,363	69	1.10%
2.01 <= 3 Months in Arrears	11,151,759	91	2.35%	5,415,759	49	0.65%
3.01 <= 4 Months in Arrears	4,281,198	40	0.90%	4,241,844	39	0.51%
4.01 <= 5 Months in Arrears	4,003,262	27	0.84%	1,612,108	15	0.19%
5.01 <= 6 Months in Arrears	2,415,301	17	0.51%	1,522,802	11	0.18%
> 6 Months	6,521,042	45	1.38%	1,300,395	14	0.15%
Total	54,529,962	365	11.50%	22,848,273	454	2.72%

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	409,197,279
Net Losses Reported during the period	62,800.28
Cumulative Net Losses	25,824,603.36
Average Loss Severity for the current period	35.34%
Average loss severity since transaction close	33.42%

	Total Principal Balance	No	% of Total Balance
Outstanding Possessions at the start of the period	6535,788.05	4	0.11%
Number of repossessions during the period	444,252.43	1	0.01%
Outstanding Possessions at the end of the period	6588,273.34	5	0.12%
Residential Mortgage Loan Principal Balance at Start of the period	477,756,997.32	3,948	
Repurchases/Buy Backs during the period	-	-	
Residential Mortgage Loan Principal Balance at end of the period	475,498,395.45	3927	
Principal Payment Rate	0.47%		
Annualised PPR Speed (Based on months principal payment rate)	5.53%		
Cumulative Principal Balance of all Properties Sold	477,245,678.88		
Principal Balance of Properties Sold in Period (Incl LPA sales)	4242,237.93		
Weighted Average Seasoning (Months)	97		
Total Balance of Further Advances	£2,423,734.09		

	Current Period			At Issuance		
Region	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
East Anglia	21,944,775	158	4.61%	47,977,351	191	5.67%
East Midlands	21,944,775	158	4.62%	47,977,351	464	5.67%
London	97,586,640	507	20.58%	166,055,110	833	19.78%
North	14,254,206	189	3.01%	27,553,192	368	3.28%
Northern Ireland	5,611,597	57	1.18%	11,485,156	130	1.37%
North West	57,867,303	607	12.20%	93,616,103	941	11.15%
Scotland	17,254,568	218	3.64%	35,529,837	459	4.23%
South East	136,636,366	889	28.81%	240,967,850	1,510	28.70%
South West	30,719,951	238	6.48%	51,823,632	387	6.17%
Wales	14,945,939	166	3.15%	25,904,117	278	3.01%
West Midlands	32,040,918	325	6.76%	58,020,945	564	6.91%
Yorks and Humber	26,169,124	303	5.52%	49,497,460	498	5.89%
Total	474,211,935	3,927	100.00%	839,622,845	6,758	100.00%
Mortgage Size	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Less than or equal to 30K	1,560,123	38	0.68%	1,646,208	100	0.27%
More than 30k up to and including 50K	11,879,235	295	2.51%	23,635,541	618	2.82%
More than 50k up to and including 75K	42,216,513	684	8.90%	71,279,110	1,130	8.49%
More than 75k up to and including 100K	60,455,895	691	12.75%	100,246,594	1,157	11.94%
More than 100k up to and including 125K	68,872,904	619	14.52%	119,022,651	1,070	14.18%
More than 125k up to and including 150K	58,885,582	431	12.42%	103,370,688	756	12.31%
More than 150k up to and including 200K	96,471,109	572	20.77%	168,299,808	981	20.04%
More than 200k up to and including 400K	114,037,380	451	24.05%	215,058,145	847	25.61%
More than 400K up to and including 500K	9,276,570	21	1.96%	20,261,242	54	2.41%
More than 500k	6,854,650	11	1.45%	15,303,407	16	1.82%
Total	474,211,935	3,927	100.00%	839,622,845	6,758	100.00%
Mortgage Type	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Owner Occupied Purchase	96,402,472	758	20.33%	191,117,369	2,116	22.76%
Owner Occupied Remortgage	96,402,472	758	20.33%	191,117,369	1,505	22.76%
Buy to Let	166,087,581	1,713	41.39%	295,470,031	2,485	35.19%
Right to Buy	13,166,451	294	2.78%	34,480,519	654	4.11%
Total	474,211,935	3,927	100.00%	839,622,845	6,758	100.00%
Mortgage Payment Frequency	Monthly					
Interest Payment Type	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Capital & Interest	77,089,260	1,060	16.26%	211,414,166	2,260	25.18%
Interest Only	396,622,656	2,858	83.64%	628,208,600	4,430	74.82%
Mixed (Part & Part)	-	-	0.00%	-	-	0.00%
Total	474,211,935	3,927	100.00%	839,622,845	6,758	100.00%
LTV	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Less than or equal to 25%	2,290,635	105	0.47%	1,641,245	49	0.20%
More than 25% up to and including 30%	17,293,556	273	3.63%	24,639,951	369	2.93%
More than 30% up to and including 35%	10,744,506	124	2.27%	14,014,254	168	1.67%
More than 35% up to and including 40%	16,652,386	184	3.51%	19,415,456	212	2.31%
More than 40% up to and including 45%	16,652,386	184	3.51%	20,415,456	212	2.43%
More than 45% up to and including 50%	36,454,527	340	7.69%	39,700,681	361	4.73%
More than 50% up to and including 55%	35,642,598	303	7.52%	52,706,531	436	6.28%
More than 55% up to and including 60%	40,444,866	325	8.53%	71,058,422	590	8.46%
More than 60% up to and including 65%	54,737,666	427	11.54%	109,269,633	869	13.01%
More than 65% up to and including 70%	130,776,340	993	27.58%	243,101,323	1,905	28.95%
More than 70% up to and including 75%	70,143,484	423	14.79%	143,420,294	918	17.08%
More than 75% up to and including 80%	36,150,967	227	7.62%	100,776,015	702	12.00%
Over 100%	9,466,176	62	2.00%	649,060	5	0.08%
Total	474,211,935	3,927	100.00%	839,622,845	6,758	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	25,787,540	240	5.44%	34,154,375	332	4.07%
Greater than 5 years and less than or equal to 10 years	48,987,249	267	10.33%	41,000,570	359	4.88%
Greater than 10 years and less than or equal to 15 years	92,612,128	650	19.74%	84,362,017	720	10.05%
Greater than 15 years and less than or equal to 20 years	272,394,702	2,096	57.44%	155,329,982	1,339	18.50%
Greater than 20 years and less than or equal to 25 years	27,730,965	253	5.85%	504,303,320	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	474,211,935	3,927	100.00%	839,622,845	6,758	100.00%
Property Type	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Bungalow	11,144,170	80	2.35%	21,007,722	149	2.50%
Detached House	58,275,126	307	12.29%	115,499,266	580	13.75%
Flat/ Maisonette	119,596,054	978	25.22%	207,321,177	1,666	24.69%
Semi- Detached House	105,185,161	850	22.18%	191,146,772	1,568	22.77%
Terraced House	180,011,424	1,677	37.96%	304,647,908	2,795	36.28%
Total	474,211,935	3,927	100.00%	839,622,845	6,758	100.00%
Interest Rate Type	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Base	331,622,660	2,572	69.93%	56,818,951	447	6.77%
Libor	142,589,252	1,348	30.07%	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	1,720	24.50%
SVR/ Administered	-	-	0.00%	58,383,866	457	6.95%
Total	474,211,935	3,927	100.00%	839,622,844	6,758	100.00%
Asset Type	**Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Conforming- Buy to Let	194,811,641	1,716	41.08%	295,470,031	2,485	35.19%
Conforming- Non Self-Cert	12,436,819	96	2.62%	20,669,611	147	2.26%
Conforming- Self-Cert	126,456,232	767	26.23%	223,853,500	1,306	26.66%
Non-Conforming	142,506,253	1,348	30.07%	300,629,703	2,820	35.79%
Total	474,211,935	3,927	100.00%	839,622,845	6,758	100.00%
Self Certification	**Balance**	**No**	**% of Balance**	**Total Balance**	**No**	**% of Original Balance**
N	244,385,683	2,204	53.53%	450,391,480	3,730	47.67%
Y	229,845,250	1,823	46.47%	439,361,369	3,028	52.33%
Total	474,211,935	3,927	100.00%	839,622,845	6,758	100.00%

Issuer Priority of Payments	22 September 2014		
Available Revenue Receipts		**Available Principal Receipts**	
Revenue Receipts from Mortgage Holders	£3,464,850.97	Principal Receipts from Mortgage Holde	£8,193,728.16
Swap Receipts	£0.00	Income surplus/Income retained for unc	£171,592.61
Interest on GIC accounts	£26,124.22	Rounding balance retained from the last	£102,374.28
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	£0.00		
Less: Income Retained	-£171,592.61		
Total	21,235,054.58	Total	8,467,695.05
Revenue Priority of Payments		**Principal Priority of Payments**	
(1) Trustee/ Security Trustee	-	(2) Principal paid to A2 note holders	8,356,278.03
(2) Paying Agent/ Registrar	-	(3) Principal paid to M note holders	-
(3) Servicer Fees/ Cash Manager Fees/ Account Bank Fees	184,344.87	(4) Principal paid to B note holders	-
(4) Amounts due under the Liquidity Facility agreement	6,504.48	(5) Principal paid to C note holders	-
(5) Class A Note Interest	698,703.66	(6) Principal paid to D note holders	-
(5) J1 VFN Interest Expense	-		
(5) (ii) Fixed Interest / Basis Rate Swap Payments	5,462.68	(7) Principal paid to K VFN note holders	-
		(8) In respect of Subordinated Loan	-
(6) Third Party Fees	44,167.80	principal	-
(7) Class M Note Interest	186,024.54	Retained Principal	101,417.02
(7) J2 VFN Interest Expense	-		
(8) Class B Note Interest	176,750.26		
(8) J3 VFN Interest Expense	-		
(9) Class C Note Interest	163,109.00		
(9) J4 VFN Interest Expense	-		
(10) Class D Notes	191,685.74		
(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)	28,044.59		
(16) Amounts due in relation to the subordinated loan	203,344.09		
(17) Company profit	27,362.08		
(18) Retention if expense loan condition is true	-		
(19) K VFN Interest	-		
(20) K VFN principal repayment	-		
(22) L VFN Interest	126,984.55		
(23) L VFN principal repayment	1,256,800.00		
(24) DPC Cash Payment	34.25		

Additional Information as at the most recent IPD	22 September 2014
Opening Expense Loan Balance	£0.00
Closing Expense Loan Balance	£0.00
Applied Principal	£8,457,695.00
Retained Principal	£101,417.02
Loss Provision	£6,194,619.22
Uncovered Shortfall	£171,592.61
Income Retained	£171,592.61
Losses in quarter as % bonds issued	0.000%
Cumulative losses as % bonds issued	2.098%
Number of properties sold in period	5
Bonds outstanding as % of original bonds issued	56.96%
Excess Spread following Uncovered Shortfall	£1,652,584.56
Excess Spread preceding Uncovered Shortfall	£1,924,192.16
Annualised Excess Spread following Uncovered Shortfall Percentage	1.19%
Annualised Excess Spread preceding Uncovered Shortfall Percentage	1.52%
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	£14,494,118.80
Facility Amortisation	£250,688.24
Drawings under Liquidity Facility	£0.00
Available Liquidity Drawing Amount end of period	£14,243,430.44
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	£2,375.00
Total Coupon received to date	£21,782,812.72

Assets and Liabilities Reconciliation as at the most recent IPD	22 September 2014
Mortgages	480,874,218
Provisions	(6,194,619)
Retained Principal	101,417
Total principal assets	474,781,017
Total Liabilities - Notes	474,781,017

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 &7a)	JPMorgan Chase N.A.	L-term rating below A2(Moody's), A+(Fitch) S-term rating below P-2(Moby's), F1 (Fitch)	S-Term L-term Moby: P-1, Aa3 Fitch: F1, A+	Satisfied	
Liquidity Facility	The Co-operative Bank	S-term rating below P-1(Moby's), F1 (Fitch)	S-Term Sup Prime(Moby's), BF(Fitch)	Breached	Cash Collateralised in External Gic account
Basis Swap	JPMorgan Chase N.A	L-term rating below A2(Moody's), A(Fitch) S-term rating below P-1(Moby's), F1 (Fitch)	S-Term/ L-term Moby: P-1, Aa3 Fitch: F1, A+	Satisfied	
Internal GIC Account	The Co-operative Bank	S-term rating below P-1 (Moby's), F1+ (Fitch)	S-Term Sup Prime(Moby's), BF(Fitch)	Breached	Deposits limited to Collateralised Amount- £2m
External GIC Account**	Bank of New York Mellon	S-term rating below P-1 (Moby's), F1+ (Fitch)	S-Term P1(Moby's), 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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Documents Distribution Channels	Bloomberg or http://www.co-op
Loan Level Data and Liability Modelling	https://loanpool.co.uk/hsbcco-operativebank
Report Frequency	Monthly

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The co-operative bank