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Leek Finance Number 22 PLC						
Issuer Stock Exchange Listing Publishing Date	Leek Finance Number 22 PLC London 31 December 2014					
Reporting Period Start Date Reporting Period End Date Legal Maturity	01 November 2014 30 November 2014 21 March 2050					
Most Recent Quarterly Interest payment date Previous Quarterly Interest Payment Date	22 December 2014 22 September 2014					
Next Interest Payment Date Note Summary for the most Recent/Current IPD	23 March 2015 Class A	Class B				
International Securities number Original Ratings (S&P/ Moody's/Fitch)	XS0410170079 AAA./Aaa/AAA	XS0410170152 Unrated				
Current Ratings (Moody's/Fitch) Previous factor Current factor	AAA./Aaa/AAA 67.793 66.000	Unrated 100.000 100.000				
Quarterly Interest Accrual Start Date Quarterly Interest Accrual End Date Note Interest Accrual period	22 September 2014 22 December 2014 91	22 September 2014 22 December 2014 91				
Credit Enhancement- Original Credit Enhancement- Current Currency	27.00% 36.41% Sterling	6.00% 8.09% Sterling				
Original Principal Balance Total Beginning Balance prior to payment Total Ending Balance subsequent to payment	£395,800,000.00 £268,324,694.00 £261,228,000.00	£105,200,000.00 £105,200,000.00 £105,200,000.00				
Total Principal Payments Total Interest Payments Due	£7,096,694.00 £1,047,722.18	£0.00 £203,583.04				
Total Interest Payments Made Reference Rate Day Count Convention	£1,047,722.18 3 month £ libor Actual/365/366	£203,583.04 3 month £ libor Actual/365/366				
Relevant Margin Coupon Reference Rate Coupon Amount	1.00000% 0.56619% £1,047,722.18	0.21000% 0.56619% £203,583.04				
Current Coupon Current Interest Shortfall Cumulative Interest Shortfall	1.56619% £0.00 £0.00	0.77619% £0.00 £0.00				
Original Weighted Average Life (Using pricing CPR)	2.2	4.9				
Currency Original Total Number of Residential Mortgage Loans	Sterling 4,113					
Current Total Number of Residential Mortgage Loans Original Total Value of Residential Mortgage Loans Original Loan to Value Ratio	3,159 £502,517,196 74.59%					
Current Loan to Value Ratio Current Weighted Average Yield (pre Swap)	73.15% 2.70%					
Delinquency Band (excluding possessions)	Total Balance	Current Period	% of Total Balance	Original Balance	suance No.	% of Original Balance
0.01 <= 1 Months in Arrears 1.01 <= 2 Months in Arrears 2.01 <= 3 Months in Arrears	7,828,153 11,264,652 6,545,889	67 92 47	2.13% 3.06% 1.78%	31,338,935 20,806,334	234 152	6.24% 4.14% 0.00%
3.01 <= 4 Months in Arrears 4.01 <= 5 Months in Arrears 5.01 <= 6 Months in Arrears	3,342,548 1,456,644 627,355	29 16 6	0.91% 0.40% 0.17%	- - -	- - -	0.00% 0.00% 0.00%
> 6 Months Total Delinquencies -A loan is classified as 'delinquent' if the arrears balance is	3,303,902 34,369,142	27 284	0.90% 9.35%	- 52,145,268	386	0.00% 10.38%
Net Loss	£64,070.45					
Cumulative Net Loss Average Loss Severity for the period Average loss severity since transaction close	4,912,262.23 13.49% 28.59%					
Outstanding Repossession Outstanding Possessions at the start of the period Number of repossessions during the period	Total Principal Balance £249,407.03 £64,714.68	<u>No</u> 3	% of Total Balance 0.07% 0.02%			
Outstanding Possessions at the end of the period Residential Mortgage Loan Principal Balance at Start of the period	£228,909.89 371,453,213.18	3 3,171	0.06%			
Repurchases/Buy Backs during the period Current Residential Mortgage Loan Principal Balance Principal Payment Rate	369,224,990.82 0.58%	3,159				
Annualised PPR Speed (Based on quarterly principal payment rate) Cumulative Principal Balance of all Properties Sold Principal Balance of Properties Sold in Period (Incl LPA sales)	6.77% £17,184,058.93 £474,815.89					
Weighted Average Seasoning (Months) Total Balance of Further Advances	88 £660,577.81					
Region	Total Balance	Current Period			suance	
Te	10.000.000	No	% of Balance	Original Balance	No	% of Original Balance
East Anglia East Midlands London	12,093,822 17,256,345 64,821,130	88 177 337	3.29% 4.69% 17.64%	15,776,739 23,550,091 86,353,843	113 236 428	3.14% 4.69% 17.18%
East Anglia East Midlands	12,093,822 17,256,345 64,821,130 14,177,083	88 177	3.29% 4.69%	15,776,739 23,550,091 86,353,843 19,751,134 - 50,528,712	113 236	3.14% 4.69%
East Anglia East Midlands London North Northern Ireland Northern Ireland North West Scodland South East	12,093,822 17,256,345 64,821,130 14,177,083 - 38,986,185 34,794,592 91,147,709	88 177 337 177 - 419 403 621	3.29% 4.69% 17.64% 3.86% 0.00% 10.61% 9.47% 24.80%	15,776,739 23,550,091 86,353,843 19,751,134 50,528,712 53,266,917 127,514,062	113 236 428 234 - 509 582 834	3.14% 4.69% 17.18% 3.93% 0.00% 10.06% 25.38%
East Anglia East Midlands London Northern I reland Northern I reland Northern I reland South Meat South West Wales West Midlands	12,093,822 17,256,345 64,821,130 14,177,083 38,985,185 34,744,592 91,147,709 25,100,734 12,236,778 32,982,061	88 177 337 177 419 403 621 221 133 320	3.29% 4.69% 17.64% 3.88% 0.00% 10.61% 24.80% 7.10% 8.33% 8.97%	15,776,739 23,550,091 86,353,843 19,751,134 60,538,712 53,266,917 127,514,062 35,906,170 16,961,121 42,010,237	113 236 428 234 - 509 582 834 289 175 384	3.14% 4.69% 17.18% 3.93% 0.00% 10.60% 25.38% 7.15% 3.38% 8.36%
East Anglia East Midlands London North West Social East South East South East South West Vides Writes	12,093,822 17,256,545 64,821,130 14,177,083 38,986,185 34,794,592 91,147,709 26,100,734 12,256,778 32,265,555,594 75,755,894 Total Balance	88 177 197 197 449 403 621 220 133 264 3,159 No	3.29% 4.69% 17.64% 3.86% 0.00% 9.47% 24.80% 7.10% 3.33% 6.25% 100.00%	15,776,739 22,550,001 86,353,243 10,751,134 50,528,712 53,266,917 127,514,06,120 14,991,127 14,991,127 15,991,	113 236 428 234 509 582 834 289 175 384 329 4,113	3.14% 4.69% 17.18% 3.93% 0.00% 10.06% 10.60% 25.38% 7.15% 3.38% 8.36% 6.15% 0.00% % of Original Balance
East Anglia East Midlands London London Northern Ireland North West Scotland South East Souther South East Souther South East Souther Fortial West Midlands Viest Midlands Step More than 30% up to and including 50K More than 30% up to and including 50K	12,063,822 17,256,5445 64,821,130 14,177,083 38,986,185 34,764,562 91,147,709 12,256,778 32,982,061 22,982,061 761 22,982,455 367,558,894 761 88,942,244 9,942,244 8,83,71,720	88 8177 1977 1977 1977 1977 1977 1977 19	3.29% 4.69% 17,64% 3.86% 0.00% 10.161% 9.47% 24.86% 1.33% 8.93% 6.25% 10.00% 5.018 9.47% 2.27% 10.00	15,776,730 15,776,730 23,550,001 88,353,846 15,751,134 50,528,71 23,548,005 34,548,005 3	113 236 428 234 - 509 582 834 289 175 384 329 4.113 Noo 44 253 756	3.14% 4.69% 17.18% 3.39% 0.00% 10.05% 10.05% 2.58% 3.39% 6.15% 6.15% 6.15% 5.000 % of Original Balance 0.23% 2.11%
East Anglia East Midlands London London North West Soodland South East South West South West South West South West West West West West West West West	12,063,822 17,256,345 64,821,130 14,177,063 38,966,185 34,764,562 91,147,734 12,266,734 12,266,734 12,266,735 10,105 10,1	88 88 137 1337 147 149 403 621 122 123 123 123 123 123 123 123 125 125 125 125 125 125 125 125 125 125	3 23% 4 45% 7 8 6 4 45% 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	15,776,739 21,550,091 86,335,243) 18,751,134 50,528,712 53,266,917 127,514,062 35,966,170 10,581,121 10,581,12	113 226 428 234 - 509 582 834 289 175 384 329 4,113 No 44 253	3.14% 4.69% 17.18% 3.39% 0.00% 10.65% 10.65% 7.15% 3.39% 6.51% 3.39% 6.15% 5.1
East Anglia East Midlands London London North West Scotland South East South East West Midlands Viest Midlands	12,063,822 17,256,345 64,821,130 14,177,083 38,986,185 34,764,562 91,147,709 12,256,778 22,982,061 22,982,061 701 23,982,061 23,982,061 23,982,061 23,982,061 23,982,061 23,982,061 24,982,061 24,982,061 25,982,061 26,982,	88 88 177 177 177 177 177 177 177 177 17	3 2394 4 4595 17 5896 3 0 0,00% 10 675 2 48000 1 0 10 0,00% 3 10 0,00% 3 10 0,00% 5 10 0,00% 5 10 0,00% 1 10 0	15,776,739 21,550,091 88,535,8461 88,535,8461 50,528,712 53,266,917 127,514,060 18,561,121 42,2010,237 30,698,170 50,2517,136 Original Elabora 10,620,459 47,950,937 76,070,800 82,245,246 82,445,246 82,445,248 81,089,4748	113 236 428 234 - 509 582 834 289 175 384 329 4.113 No 44 253 756 867 737 485 486 434	3.14%, 4.69%, 17.23%, 17.23%, 10.00%, 10.00%, 10.00%, 25.59%, 25.59%, 10.00%,
East Anglia East Midlands London Noth North Midlands North West Sootland South East South West Wales W	12,083,822 17,265,445 64,821,130 14,177,083 38,986,185 34,764,592 91,147,709 25,100,734 12,256,778 32,962,461 32,962,461 32,962,461 32,962,461 33,371,720 68,500,570 60,311,076 46,303,890 95,868,571 77,168,947 77,783,147 77,783,147 77,783,147	88 88 177 137 177 177 177 177 177 177 177 177	3 229% 4 469% 7 February 3 86% 10 10 10 10 10 10 10 10 10 10 10 10 10 1	15,776,739 24,550,009 86,353,049 13,751,124 56,528,712 55,266,917 21,256,917 21,256,917 21,266,917	113 236 428 234 - 509 582 834 289 289 34 329 4,113 No 485 486 434 51 - 4,113	3.14% 4.69% 11.33% 10.00% 10.00% 10.00% 22.71% 3.38% 8.39% 6.16% 5.41% 5.41% 15.14% 15.14% 15.14% 15.14% 15.14% 15.14% 15.14% 15.14% 15.14% 15.14%
East Anglia East Midlands London London North West Scotland South East Scotland South East Southard Viest Midlands Viest Midlands Viest Midlands Viest Midlands Viest Midlands Viest Midlands Stotland Southard S	12,063,822 17,256,345 64,821,130 14,177,083 38,986,185 34,764,522 91,147,709 12,256,778 22,982,061 701 23,982,061 12,282,455 367,555,584 101 101,081,081,081,081,081,081,081,081,081,	88 8177 1777 1777 1777 1777 1777 1777 1	3 2394 4 4595 17 5845 3 0 0,00% 10 6196 2 48090 1 0 10 0,00% 2 48090 1 0 10 0,00% 1 0 0	15,776,739 25,550,091 86,535,843 41,515,526,712 55,256,917 127,514,060 16,917 127,514,060 16,917 16,917 17,917 18,	113 236 428 234 509 582 834 289 175 384 329 4113 686 737 485 486 434 4,113	3.14% 4.69% 17.138% 10.00% 10.00% 10.00% 10.00% 25.59% 10.00% 3.38% 8.38% 8.38% 105.00
East Anglia East Midlands London North Metal London North West Scotland South East South West South West West Midlands Wriest	12,003,822 17,256,545 64,821,130 14,177,083 88,986,185 84,784,582 91,147,709 26,100,734 12,236,778 12,236,778 12,236,778 12,236,778 12,236,778 13,236,244 13,237,720 15,311,94 1	88 177 337 177 419 403 621 220 3139 621 339 76 6242 609 669 669 67 242 509 689 689 689 689 689 689 689 689 689 68	3 29% 4 69% 1	15,776,739 22,550,001 86,535,243 10,751,134 50,528,712 53,266,917 127,514,062 35,906,170 16,991,177 50,2891,170 50,2517,196 Original Balance 11,650,045 47,950,337 76,070,800 86,437,540 88,245,540	113 266 428 294 294 295 295 295 295 295 295 295 295 295 295	3.14% 4.69% 17.18% 3.00% 10.06% 10.06% 25.38% 7.15% 3.38% 6.15% 100.00% 5.15% 4.10% 100.00% 5.15% 5.15
East Anglia East Midlands London London North West Soodland South East South West Soodland South East South West South West Total West Aldiands Vives Aldian	12,003,822 17,256,545 64,821,130 14,177,083 88,986,185 84,794,592 91,147,709 25,100,734 71,20,982,791 22,982,791 23,982,791 24,982,791 24,982,791 25,100,734 25,100,734 25,100,734 25,100,734 25,100,734 25,100,734 25,100,734 25,100,734 25,100,736 25,100,736 25,100,736 25,100,736 25,100,736 25,100,736 25,100,737 25,100,737 25,100,738 25,100,7	88 88 177 3377 1777 1777 1777 1777 1777	3 23% 4 45%	15,776,730 15,776,730 23,550,001 86,335,246,1 18,751,134 50,528,712 51,526,917 127,514,062 35,966,172 35,966,172 36,988,170 92,517,196 Original Balance 11,155,001 10,820,459 11,500,001 10,820,459 11,500,001 10,820,459 11,500,001 10,820,459 11,500,001 10,820,459 11,500,001 10,820,459 11,500,001 10,820,459 11,500,001 10,820,459 11,500,001 11	113 266 428 278 278 278 278 278 278 278 278 278 2	3.14% 4.69% 17.18% 17.18% 3.00% 10.69% 25.38% 7.15% 3.38% 7.15% 3.38% 6.15% 100.00% % of Original Balance 100.00% 100.
East Anglia East Midlands London London North West Scotland South East South West Scotland South East South West South West Total Mercrasse Size Less than or equal to 20K More than 50k up to and including 50M More than 50k up to and including 75K More than 75k up to and including 12KM More than 12Kk up to and including 15MK More than 12Kk up to and including 15KM More than 12Kk up to and including 4MK More than 40KK up to and including 4MK More than 40KK up to and including 4MK More than 50KK Total Mercrasse Type Owner Occupied Purchase Buy to Let Sight to Buy Total Mercrasse Parment Frequency Interess Parment Frequency Interess Parment Type	12,003,822 17,256,345 64,821,130 14,177,083 88,986,185 34,744,592 91,147,709 28,100,74 22,982 26,100,74 22,982,081 22,982,081 22,982,081 18,131,147 18,131	88 88 177 337 177 177 177 177 177 177 177 177	3 2394 4 4595 17 6894 10 0.0505 10 0	15.776.739 23.550.091 86.335.2461 10.751.134 50.528.712 53.266.917 127.514.062 35.306.170 10.142.010.237 38.988.170 50.2517.196 07injinal Eslance 11.950.091 64.437.540 65.2517.196 07injinal Eslance 10.502.517.196 07injinal Eslance 14,420.546	113 266 428 428 428 428 428 428 428 428 428 428	3.14% 4.69% 17.189% 17.189% 10.06% 10.06% 10.60% 25.38% 3.38% 3.38% 3.38% 3.38% 10.00% 3.18% 4.0f Original Balance 20.05% 5.30
East Angila East Midlands London North West Scotland South East South East South East West Midlands Viest Midlands Size More than 30k up to and including 50K More than 30k up to and including 75K More than 75k up to and including 75K More than 75k up to and including 10K More than 10K up to and including 10K More than 10K up to and including 20K More than 15K up to and including 20K More than 15K up to and including 50K More than 15K up to and including 40K More than 50K up to and including 40K More than 40K up to and including 40K More than 40K up to and including 40K More Death 10K More than 40K up to and including 40K More Death 40K More Man 40K More	12,063,822 17,256,545 64,821,130 14,177,083 38,986,185 34,764,562 91,147,709 12,256,776 12,256,776 12,256,776 12,256,776 12,256,776 12,256,776 12,256,776 12,356,755,509 12,356,755,509 13,755,755,756 13,755,756,756 14,757 15,756,756 15,756,756 16,756,756 17,756 17,756 1	88 88 177 177 177 177 177 177 177 177 17	3 239% 4 459% 17.64% 3 0.070% 10.070% 10.070% 10.070% 24.070% 24.070% 25.070% 26.070%	15,776,739 24,550,091 86,535,861 18,751,164 15,528,712 53,266,917 127,514,060 16,661,121 42,2010,237 30,698,177 50,2517,169 07,661,161 10,620,459 47,950,937 76,070,800 62,245,245 62,452,452 62,452,452 63,258 10,804,9748 62,653,298 10,804,9748 62,653,298 10,804,9748 62,653,298 10,804,9748 62,653,298 10,804,9748 62,653,298 10,804,9748 62,653,298 10,804,9748 62,653,298 10,804,9748 62,653,298 10,804,9748 62,653,298 10,804,9748 63,653,298 10,804,9748 64,653,298 10,804,9748 65,653,298 10,804,9748 66,653,298 10,804,9748 67,653,298 10,804,9748 68,653,298 10,804,9748 68,653,298 10,804,9748 68,653,298 10,804,9748 68,653,298 10,804,9748 68,653,298 10,804,9748 68,653,298 10,804,9748 68,653,298 10,804,9748 68,653,298 10,804,9748 68,653,298 10,804,9748 68,653,298 10,804,9748 68,653,298 10,804,9748 68,653,298 10,804,9748 68,653,298 10,804,9748 68,653,298 10,804,9748 68,653,298 10,804,9748 68,653,298 10,804,9748 68,653,298 10,804,9748 68,653,298 10,804,9748 68,653,298 10,804,9748	113 206 407 209 509 509 509 509 509 509 509 509 509 5	3.14% 4.69% 17.33% 10.00% 10.00% 10.00% 25.59% 25.59% 3.38% 8.38% 6.15% 100.00% 25.15% 4.00.00% 3.38% 8.38% 9.54% 15.14% 21.68% 9.50
East Anglia East Midlands London London North West Scotland South East South West Scotland South East South West South West Total Mercrapes Size Lies than or equal to 90K More than 50k up to and including 50M More than 75k up to and including 150K More than 75k up to and including 150K More than 125k up to and including 40K More than 40K up to and including 40K More than 40K up to and including 40K More than 50K up to and including 40K More 10K up 10K up to and including 40K More 10K up 10K up to and including 40K More 10K up 10K u	12,003,822 17,256,345 64,821,130 14,177,083 88,986,185 34,744,562 91,147,709,3 28,106,778 22,962,061 22,962,061 22,962,061 22,962,061 367,558,894 Total Balance 18,203,809 18,20	88 88 177 177 177 177 177 177 177 177 17	3 2394 4 4594 1 5894 1 5894 1 5894 1 6 5994 1 6 7994 2 4 8094 1 6 7994 2 8 7994 1 6 7994 1 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	15.776.739 23.550.091 88.335.8401 18.751.134 50.528.712 53.266.917 127.514.062 33.580.171 42.010.237 38.088.170 50.2517.196 071sinal Balance 10.500.459 47.950.930 18.682.640 50.5517.196 071sinal Balance 18.007.253 19.620.459 47.950.930 18.682.640 50.5517.196 071sinal Balance 18.007.253 19.620.459 47.950.930 18.682.640 50.5517.196 071sinal Balance 18.007.253 19.620.459 50.5517.196 071sinal Balance 18.007.253 19.620.459 50.5517.196 071sinal Balance 18.007.253 19.620.5517.197 071sinal Balance 2.770.098	113 268 429 429 429 429 429 429 429 429 429 429	3.14% 4.69% 17.13% 17.13% 10.00% 10.06% 25.38% 10.00% 10.60% 3.33% 8.39% 6.15% 100.00% 5. of Original Bulance 21.68% 21.68% 21.68% 21.68% 21.68% 21.68% 3.30% 3.30% 3.30% 3.00% 3.72% 5.00.00% 5.00 Original Bulance 27.94% 72.06% 3.72% 5.00.00% 5.00 Original Bulance 27.94% 72.06% 3.72% 5.00 Original Bulance 27.94% 5.00%
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East Anglia East Midlands London North West Soodland South East South West Soodland South East South West Soodland South East South West West Midlands Vorks and Humber Total Morrapace Size Less than or equal to 30% Worker than 30% up to and including 50% Wore than 75% up to and including 75% More than 75% up to and including 15% More than 126% up to and including 15% More than 126%, up to and including 200K More than 200K, up to and including 200K More than 200K, up to and including 200K More than 200K, up to and including 200K More than 200K up to and including 200K Total Mortapace Type Cowner Occupied Purchase Owner Occupied Purchase Owner Occupied Purchase Owner Occupied Purchase Total Mortapace Payment Frequency Interest Payment Type Capital & Interest Interest Capital & Interest Interest Payment Type Lass than or equal to 25% More than 50% up to and including 50% More than	12,003,822 17,256,345 64,821,130 14,177,083 88,986,185 84,794,582 91,147,709 22,100,734 732,982,081 123,982,081 123,982,081 123,982,081 123,382,082 133,17,20 88,500,570 60,311,076 46,303,890 77,168,973 77,978,147 367,558,894 17,120 88,600,570 177,168,973 77,978,147 367,558,894 171,120,499 171,154,719 171,	88 88 177 337 317 1177 1177 1177 1177 11	3 2394 4 4599, 17 6894 18 6999, 19 6999, 10 6999	15,776,739 23,550,091 88,335,840 18,751,134 50,528,712 53,266,917 127,514,062 33,681,77 127,514,062 33,681,77 30,898,170 507,517,196 67,670,800 68,477,540	113 268 424 424 424 425 425 425 425 425 425 425	3.14% 4.69% 17.18% 3.00% 10.06% 10.06% 25.38% 3.18% 3.18% 100.00% 10.06% 10.06% 10.06% 10.06% 10.06% 10.06% 10.00%
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East Angila East Midlands London North West Scotland South East Souther Souther Souther South East West Midlands Verst Midlands West March Sida West March March March March Sida West March March March March March Mar	12,003,822 17,256,345 64,821,130 14,177,083 38,986,185 34,794,592 91,147,793 31,147,793 12,266,776 32,962,061 12,262,455 367,755,864 19,948,244 38,37,17,20 58,500,570 60,311,07	888 177 177 177 177 177 177 177 177 177	3 29% 4 69% 4 69% 1 69%	15,776,739 24,550,091 86,535,384 15,751,154 50,528,712 53,266,917 127,514,060 16,601,121 42,2010,237 30,698,177 50,2517,156 Original Salance 10,620,459 1	113 286 424 424 424 424 424 424 424 424 424 42	3. 14% 4.69% 17.33% 4.69% 17.33% 10.60% 10.60% 25.59% 25.59% 3.38% 8.38% 8.38% 6.15% 100.00% 5.15% 5.07 Original Balance 2.16% 5.30% 5.07 Original Balance 2.06% 5.00% 5
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East Angila East Midlands London North West Scotland South East South East South East South East West Midlands Verst Midlands West Midlands Wes	12,003,822 17,256,345 64,821,130 14,177,083 38,986,185 34,794,522 91,147,794 32,982,081 12,236,778 32,982,081 12,236,778 32,982,081 15,134 9,948,244 9,347,172 9,348,244 18,347,172 9,348,244 19,347,174 11,194,099 10,348,245 10,348,2	888 177 177 177 177 177 177 177 177 177	3 2394 4 4594 1 6594 1 6594 1 6594 9 0 0,000 1 0 0 110 1 0 110	115,776,739 24,550,091 86,535,384 15,751,154 15,528,712 55,266,917 127,514,060 16,601,121 42,2010,237 36,084,77 36,0	113 286 424 424 424 424 424 424 424 424 424 42	3. 14% 4. 69% 17. 33% 4. 69% 17. 33% 5. 0.00% 10.06% 25.59% 5. 10.00% 25.59% 6. 15% 6.
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East Anglia East Midlands London North West Scotland South East South West Scotland South East South West Scotland South East South West Midlands Viest Midlands West March Wes	12,003,822 17,256,345 64,821,170,63 38,968,185 34,744,542 91,147,709,3 12,256,778 12,256,778 12,256,778 12,256,778 12,256,778 12,256,778 12,256,778 12,256,778 12,256,778 12,256,778 12,256,778 12,256,778 12,256,778 13,33,71,720 158,560,577 177,188,109 18,449,977 177,188,109 18,449,977 177,188,109 18,449,977 177,188,109 18,449,977 177,188,109 18,449,977 177,188,109 18,449,977 177,188,109 18,256,756,758 10,556,667 10,556,667 10,556,667 10,556,667 11,556,667 11,556,667 12,556,568 11,556,667 12,556,568 11,556,667 12,556,568 12,757,758 12,758,758 12,758,758 13,758,758 14,758,758 15,758,758 16,758,758 17,758,758 18,758,758 18,758,758 18,758,758	888 177 177 177 177 177 177 177 177 177	3.29% 4.69% 1.69%	11,776,739 21,550,091 88,353,040 18,751,134 50,528,712 51,526,6917 127,514,062 33,506,170 33,506,170 33,506,170 34,2010,237 38,888,170 50,2517,196 11,150,099 11,150,	113 266 278 289 289 289 289 289 289 289 289 289 28	3. 14% 4.69% 17. 189% 17. 189% 10.06% 10.06% 10.06% 10.06% 10.06% 10.06% 10.06% 10.06% 10.06% 10.06% 10.06% 10.06% 10.00%
East Anglia East Midlands London North West Scotland South East Scotland South East South West Scotland South East South West Scotland South East South West Midlands Viest Midlands West Midlands Work Interest	12,003,822 17,256,345 64,821,130 14,177,083 38,986,185 34,744,592 91,147,709,31 22,982,061 22,982,061 22,982,061 22,982,061 22,982,061 22,982,061 22,982,061 367,568,894 Total Balance 48,303,897,1720 88,600,577 60,311,076 84,303,897 17,781,147 387,558,694 17,181,100 84,449,973 7,797,147 387,558,694 17,181,100 84,449,973 7,797,147 387,558,894 17,100,499 162,279,589 10,554,087 17,101,101,101,101,101,101,101,101,101,1	888 177 177 177 177 177 177 177 177 177	3 29% 4 59% 1 58%	115.776.739 24.550.091 86.535.0401 86.535.	113	3.14% 4.69% 17.23% 10.60% 10.06% 10.06% 25.38% 3.38% 8.38% 8.38% 8.38% 10.00% 3.12% 5.0f Original Balance 27.48% 10.00% 5.0f Original Balance 27.26% 6.00% 5.0f Original Balance 27.26% 6.37% 10.00% 5.0f Original Balance 27.48% 10.00% 5.0f Original Balance 27.48% 10.00% 5.0f Original Balance 27.48% 10.00% 5.0f Original Balance 28.45% 10.00% 5.0f Original Balance 10.00% 5.0f Original Balance 11.25% 10.00% 5.0f Original Balance 12.25% 10.00% 5.0f Original Balance 12.25% 10.00% 5.0f Original Balance 10.00% 5.0f Original Balance 11.25% 10.00% 5.0f Original Balance
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East Angila East Midlands London North West Scotland South East South East South East South East South East West Midlands Vers Midlands West Midlands Vers Midlands West M	12,003,822 17,256,345 64,821,130 18,196,196 18,986,185 34,794,522 18,147,70,83 18,986,185 34,794,522 18,147,794 12,256,776 12,262,055 18,755,894 18,131,194 19,948,244 19,347,170 18,337,172 18,500,570 18,347,170 18,109 18,449,973 17,71,88,109 18,449,973 17,71,88,109 18,449,973 17,71,88,109 18,449,973 18,756,589	888 177 177 177 177 177 177 177 177 177	3 29% 4 69% 1 69%	115.776.739 2.15.50.091 86.353.840 18.76.71,154 18.76.739 18.535.840 18.76.71,154 1	113	3. 14% 4. 69% 17. 33% 4. 69% 17. 33% 3. 0.00% 10.06% 10.06% 25.59% 3. 10.06% 3. 3.38% 8. 38% 8. 38% 8. 38% 8. 38% 8. 38% 8. 38% 8. 38% 8. 38% 8. 38% 8. 38% 8. 38% 8. 38% 8. 38% 8. 38% 8. 38% 8. 38% 9. 615% 10.00% 9. 61 Original Balance 9. 61 Original Balance 10.00% 9. 61 Original Balance 11.68% 9. 62% 9. 63% 9. 64% 9. 65% 9. 64% 9. 65% 9. 64% 9. 65% 9
East Anglia East Midlands London North West Scotland South East Scotland South East South West Scotland South East South West Scotland South East South West Midlands Viest Midlands West Midlands Work Interest	12,003,822 17,255,445 64,821,130 14,177,083 38,986,185 34,744,542 91,147,709,31 22,982,061 21,226,245 367,558,894 16,227,252,252 367,558,894 17,226,387,387,387,387,387,387,387,387,387,387	888 1777 1777 1777 1777 1777 1777 1777	3 29% 4 45% 4 45% 1 15% 4 45% 1 15% 4 45% 1 15%	115.776.739 2.15.50.091 88.335.3491 10.57.1634 50.528.712 51.526.917 127.514.062 3.68.917 127.514.062 3.68.917 127.514.062 3.68.917 3.68.981.70 3.68.917 3.68.981.70 505.517.196 6.68.917 6.67.918.90 6.68.917 6.67.918.90 6.68.917 6.67.918.90 6.68.917 6.67.918.90 6.68.917 6.67.918.90 6.68.918.91 6.68.91 6.68.918.91 6.68.918.91 6.68.918.91 6.68.918.91 6.68.918.91 6.68.918.91 6.68.91 6.68.918.91 6.68.91	113 206 429 429 429 429 429 429 429 429 429 429	3. 14% 4. 69% 17. 23% 17. 23% 10.00%

2,364,951.26 330.21 30,060,000.00 42,367.81 32,467,649.28	Available Principal Receipts Principal Receipts from Mortgage Holders Income surplus for uncovered shortfall Income Retained Retained Principal from last period Total Principal Priority of Payments (1) Principal paid to 8 note holders (2) Principal paid to 8 note holders (3) In respect of Subordinated Loan principal	7,253,820.70 157,674,38 101,857.19 7,198,003.51 7,096,694.00
330.21 30,060,000.00 42,367.81 32,467.649.28	Income surplus for uncovered shortfall Income Retained Principal from last period Retained Principal from last period Total Total Principal Priority of Payments (1) Principal paid to A note holders (2) Principal paid to B note holders (3) In respect of Subordinated Loan principal	157,674.38 101,857.19 7,198,003.51
30,060,000.00 42,367.81 32,467.649.28 162,259.79 33,453.59	Income Retained Retained Principal from last period Total Principal Priority of Payments (1) Principal paid to A note holders (2) Principal paid to B note holders (3) In respect of Subordinated Loan principal	7,198,003.51
30,060,000.00 42,367.81 32,467.649.28 162,259.79 33,453.59	Retained Principal from last period Total Principal Priority of Payments (1) Principal paid to A note holders (2) Principal paid to B note holders (3) In respect of Subordinated Loan principal	7,198,003.51
42,367.81 32,467,649.28 162,259.79 33,453.59	Total Principal Priority of Payments (1) Principal paid to A note holders (2) Principal paid to B note holders (3) In respect of Subordinated Loan principal	7,198,003.51
32,467,649.28 162,259.79 33,453.59	Principal Priority of Payments (1) Principal paid to A note holders (2) Principal paid to B note holders (3) In respect of Subordinated Loan principal	,,
32,467,649.28 162,259.79 33,453.59	Principal Priority of Payments (1) Principal paid to A note holders (2) Principal paid to B note holders (3) In respect of Subordinated Loan principal	,,
32,467,649.28 162,259.79 33,453.59	Principal Priority of Payments (1) Principal paid to A note holders (2) Principal paid to B note holders (3) In respect of Subordinated Loan principal	, ,
162,259.79 33,453.59	Principal Priority of Payments (1) Principal paid to A note holders (2) Principal paid to B note holders (3) In respect of Subordinated Loan principal	,,
162,259.79 33,453.59	Principal Priority of Payments (1) Principal paid to A note holders (2) Principal paid to B note holders (3) In respect of Subordinated Loan principal	, ,
162,259.79 - 33,453.59	(1) Principal paid to A note holders (2) Principal paid to B note holders (3) In respect of Subordinated Loan principal	7,096,694.00 - -
162,259.79 - 33,453.59	(2) Principal paid to B note holders (3) In respect of Subordinated Loan principal	7,096,694.00
162,259.79 - 33,453.59	(3) In respect of Subordinated Loan principal	-
33,453.59		-
33,453.59		
	Retained Principal	101.309.51
		,
31,814.24		
30,060,000.00		
-		
202.60		
-		
-		
00.044.40		
000,572.66		
	203,583.04 202.60 - 62,041.19 866,572.66	202.60 - 62.041.19

Additional Information as at the most recent IPD	22 December 2014
Opening Expense Loan Balance	£104.691.74
Closing Expense Loan Balance	£104.691.74
Applied Principal	£7,198,003.51
Retained Principal	£101.309.51
Loss Provision	£2.898.300.33
Uncovered Shortfall	£0.00
Income Retained	£0.00
Losses in quarter as % bonds issued	0.013%
Cumulative losses as % bonds issued	0.980%
Number of properties sold in period	4
Bonds outstanding as % of original bonds issued	73.14%
Excess Spread following Uncovered Shortfall	£1,132,399.48
Excess Spread preceding Uncovered Shortfall	£1,132,399.48
Annualised Excess Spread following Uncovered Shortfall Percentage	1.23%
Annualised Excess Spread preceding Uncovered Shortfall Percentage	1.23%
Beginning Reserve Account Balance	£30.060.000.00
Ending Reserve Account Balance	£30.060.000.00
Change in the Reserve Account Balance	£0.00
Target Reserve Account Balance	£30,060,000.00
Initial Discount Reserve Balance	£22,800,000.00
Opening Discount Reserve Balance	£0.00
Releases from Discount Reserve this period	£0.00
Ending Discount Reserve Balance	£0.00

Assets and Liabilities Reconciliation as at the most recent IPD	22 December 2014
Mortgages Provisions Retained Principal	369,224,991 (2,898,300) 101,310
Total principal assets	366,428,000
Total Liabilities - Notes	366.428.000

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Platform Funding Ltd (PFL) www.platform.co.uk Cash Bond Administrator Platform Funding Ltd (PFL)
Web address Www.platform.co.uk Co-operative Bank plc Western Mortgage Services Ltd (WMS) www.wmsl.co.uk Servicer Guarantor Web address Capita IRG Trustees Ltd www.capitafiduciary.co.uk rustee /eb address Paying Agent US Paying Agent HSBC Bank plc HSBC Bank USA, N.A Lead Arrangers The Royal Bank of Scotland, JPMorgan Chase

	Provider		Current Rating (S&P/M/F)	Status	Action
		L-term rating below A2(Moody's), A(Fitch).	S-Term/ L-term		
		S-term rating below A-1 (S&P), P-1(Mdys), F1	Mdys: P-1, Aa3		
Basis Swap	JPMorgan Chase N.A		Fitch: F1, A+	Satisfied	
			S-Term		
Internal GIC Account	The Co-operative Bank	F1+ (Fitch)	Not Prime(Mdys), B(Fitch)	Breached	Deposits limited to Collateralised Amount- £2m
			S-Term		
		S-term rating below A1+ (S&P), P-1 (Mdys),	A-1+(S&P),		
External Deposit Account	HSBC Bank plc	F1+ (Fitch)	P-1(Mdys),F1+(Fitch)	Satisfied	
			S-Term		
		S-term rating below A1+ (S&P), P-1 (Mdys),	A-1(S&P),		
External Deposit Account	Bardays Bank plc	F1+ (Fitch)	P-1(Mdys),F1(Fitch)	Satisfied	

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

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Loan Level Data and Liability Modelling
Report Frequency

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The co-operative bank