

Mortgage Type	Total Balance	No	% of Balance	Original Balance	No of Original Balance
Owner Occupied Purchase	71,489,725	620	18.84%	324,970,208	2,592
Owner Occupied Remortgage	97,763,519	908	25.78%	462,886,742	3,458
Buy to Let	196,238,185	1,746	51.45%	362,750,367	3,102
Right to Buy	14,993,187	281	3.99%	81,995,518	1,400
Total	379,485,616	3,555	100.00%	1,172,602,834	10,552
Interest Payment Type	Total Balance	No	% of Balance	Original Balance	No of Original Balance
Capital & Interest	62,447,721	1,046	16.46%	396,716,840	4,723
Interest Only	316,478,316	2,504	83.40%	774,097,458	5,815
Mixed (Plan & Plan)	569,377	5	0.15%	1,788,536	14
Total	379,485,616	3,555	100.00%	1,172,602,834	10,552
LTV	Total Balance	No	% of Balance	Original Balance	No of Original Balance
Less than or equal to 25%	2,349,172	110	0.62%	3,730,964	96
More than 25% up to and including 50%	24,000,986	424	6.32%	49,772,592	701
More than 50% up to and including 55%	11,703,471	160	3.08%	27,342,743	333
More than 55% up to and including 60%	18,238,808	221	4.81%	51,185,558	371
More than 60% up to and including 65%	19,521,824	232	5.14%	50,074,695	555
More than 65% up to and including 70%	23,621,462	233	6.22%	64,032,578	655
More than 70% up to and including 75%	29,881,759	254	7.87%	101,564,057	917
More than 75% up to and including 80%	35,907,518	296	9.46%	142,258,393	1,268
More than 80% up to and including 85%	47,684,683	374	12.57%	179,674,086	1,509
More than 85% up to and including 90%	123,548,177	978	32.56%	387,521,718	3,110
More than 90% up to and including 95%	26,259,036	164	6.92%	106,359,486	764
More than 95% up to and including 100%	8,749,622	57	2.31%	28,535,217	266
Over 100%	8,028,097	54	2.12%	850,737	7
Total	379,485,616	3,555	100.00%	1,172,602,834	10,552
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	41,671,926	414	10.98%	547,008	8
Greater than 5 years and less than or equal to 10 years	81,845,739	786	21.57%	605,456,67	541
Greater than 10 years and less than or equal to 15 years	236,349,599	2,164	62.28%	104,100,022	1,000
Greater than 15 years and less than or equal to 20 years	19,818,349	211	5.22%	230,094,235	1,993
Greater than 20 years and less than or equal to 25 years	-	-	0.00%	725,695,848	6,345
Greater than 25 years and less than or equal to 30 years	-	-	0.00%	71,624,155	665
Greater than 30 years	-	-	0.00%	-	0.00%
Total	379,485,616	3,555	100.00%	1,172,602,834	10,552
Property Type	Total Balance	No	% of Balance	Original Balance	No of Original Balance
Bungalow	8,158,921	75	2.15%	35,883,099	276
Detached House	47,155,565	284	12.43%	186,247,489	1,059
Flat/Maisonette	98,908,159	962	26.06%	240,681,569	2,111
Semi-Detached House	82,902,236	836	21.85%	289,430,606	2,769
Terraced House	142,369,735	1,498	37.51%	420,160,073	4,337
Total	379,485,616	3,555	100.00%	1,172,602,838	10,552

Interest Rate Type	Total Balance	No	% of Balance	Original Balance	No of Original Balance	
Base	263,701,161	2,262	69.49%	50,983,915	484	4.35%
Libor	115,784,455	1,293	30.51%	105,179,139	1,160	8.97%
Base Discount	-	-	0.00%	107,912,560	780	9.20%
Fixed- reverting to Base	-	-	0.00%	522,845,243	3,951	44.59%
Fixed- reverting to Libor	-	-	0.00%	348,715,291	3,377	29.74%
Libor Discount	-	-	0.00%	36,966,786	780	3.15%
Total	379,485,616	3,555	100.00%	1,172,602,834	10,552	100.00%
Asset Type	Total Balance	No	% of Balance	Original Balance	No of Original Balance	
Conforming- Buy to Let	195,239,195	1,746	51.46%	362,750,267	3,102	30.94%
Conforming- Self-Cert	68,461,976	516	18.04%	318,991,250	2,113	27.20%
Non-Conforming	115,784,455	1,293	30.51%	490,861,217	5,337	41.86%
Total	379,485,616	3,555	100.00%	1,172,602,834	10,552	100.00%
Self-Certification	Total Balance	No	% of Balance	Total Balance	No of Original Balance	
N	223,786,567	2,182	58.97%	503,101,623	5,053	42.90%
Y	155,699,049	1,373	41.03%	669,501,211	5,499	57.10%
Total	379,485,616	3,555	100.00%	1,172,602,834	10,552	100.00%

21 September 2015		Available Principal	
Available Revenue Receipts		Receipts	
Revenue Receipts from Mortgage Holders	2,225,887.80	Principal Receipts from Mortgage Holders	8,128,500.86
Swap Receipts	-	Income surplus for uncovered shortfall	910,447.33
Interest on GIC accounts	24,606.79	Principal Retained from the last period	102,625.89
From the Discount Reserve	-	Income retained	-
General Reserve Fund Credit	27,689,978.35	Make whole ledger drawdown	129,885.34
From Principal Receipts to cover Liquidity Shortfall	-		-
Principal Recoveries	910,447.33		-
UK Gift Income	£0.00		-
Less : Income retained	-		-
Total	30,850,920.27	Total	7,450,564.76
Revenue Priority of Payments		Principal Priority of Payments	
(1) Trustee/ Security Trustee	-	(2) Principal paid to A2 note holders	7,344,944.39
(2) Paying Agent/ Registrar	-	(3) Principal paid to M note holders	-
(3) Service Fees/ Cash Manager Fees/ Account Bank Fees	169,415.72	(4) Principal paid to B note holders	-
(4) Amounts due under the Liquidity Facility agreement	5,097.54	(5) Principal paid to C note holders	-
(5) Class A Note Interest	531,328.43	(7) In respect of Senior Subordinated Loan	-
(5) J1 VFN Interest Expense	13,850.95	(8) In respect of Junior Subordinated Loan	-
(6) Fixed Interest / Basis Rate Swap Payments	13,850.95		-
(6) Third Party Fees	44,095.47		-
(7) Class M Note Interest	214,316.45		-
(7) J2 VFN Interest Expense	-		-
(8) Class B Note Interest	195,417.69	Retained Principal	105,620.37
(8) J3 VFN Interest Expense	-		-
(9) Class C Note Interest	213,916.46		-
(9) J4 VFN Interest Expense	-		-
(10) Maximum Required Amount	27,689,978.35		-
(11) Expense loan interest	-		-
(12) Expense loan principal repayment	-		-
(13) Amounts due in relation to the Senior subordinated loan	85,487.89		-
(14) Swap termination fee	-		-
(15) Fees , cost and expenses not covered by Admin agreement fees above	25,170.25		-
(16) Amounts due in relation to the Junior subordinated loan	180,858.99		-
(17) Company profit	-		-
(18) Retention if expense loan condition is true	-		-
(19) K VFN Interest	-		-
(20) K VFN principal repayment	-		-
(22) L VFN Interest	-		-
(23) L VFN principal repayment	-		-
(24) DPC Cash Payment	1,481,985.48		-

Additional Information as at the most recent IPD		21 September 2015
Opening Expense Loan Balance		£0.00
Closing Expense Loan Balance		£0.00
Applied Principal		£0.00
Retained Principal		£105,620.37
Loss Provision		£3,180,411.01
Uncovered Shortfall		£0.00
Income Retained		£0.00
Excess Spread following Uncovered Shortfall		£1,773,503.21
Excess Spread preceding Uncovered Shortfall		£1,773,503.21
Annualised Excess Spread following Uncovered Shortfall Percentage		1.86%
Annualised Excess Spread preceding Uncovered Shortfall Percentage		1.86%
Reserve Balance at Transaction Close		£27,689,978.35
Beginning Reserve Account Balance		£27,689,978.35
Ending Reserve Account Balance		£27,689,978.35
Change in the Reserve Account Balance		£0.00
Target Reserve Account Balance		£27,689,978.35
Available Liquidity Drawing Amount for the current IPD		£11,683,535.17
Amortisation		£0.00
Drawings under Liquidity Facility		£0.00
Available Liquidity Drawing Amount for the next IPD		£11,683,535.17
Make Whole Ledger Original Balance		£1,941,372.70
Make Whole Ledger Period Start Balance at the IPD		£1,941,372.70
Make Whole Ledger Top Up During the Collection Period		£0.00
Make Whole Ledger Transfers to Principal Receipts on Calculation Date		£129,865.34
Make Whole Ledger Period End Balance at the IPD		£1,811,487.36

UK Gilt		21 September 2015
UK Gilt Security International Securities number		GB00B0V9W143
Description		UKT 4 07 Sept 2016
UK Gilt Nominal Amount		£137,490,000.00
Coupon received in collection period		£0.00
Total Coupon received to date		£20,638,444.57

Assets and Liabilities Reconciliation as at the most recent IPD		21 September 2015
Mortgages		385,143,671.25
Provisions		(3,180,411)
Retained Principal		106,620
Total principal assets		382,069,881
Total Liabilities - Notes		382,069,881

Deal Participant Information		
Administrator	Platform Funding Ltd (PFL)	Cash Bond Administrat:Platform Funding Ltd (PFL)
Web address	www.platform.co.uk	www.platform.co.uk
Sub-Administrator	Western Mortgage Services Ltd (WMS)	Service Guarantor Co-operative Bank plc
Web address	www.wmsl.co.uk	http://www.co-operativebank.co.uk/investorrelations/forinvestors
Trustee	Capita IRG Trustees Ltd	Paying Agent HSBK Bank plc
Web address	www.capitaadvisary.co.uk	US Paying Agent HSBK Bank USA, N.A
Lead Arrangers	The Royal Bank of Scotland, JPMorgan Chase	

Deal Triggers	Provider	Rating Triggers (M/F)	Current Rating (M/F)	Status	Action
Currency Swaps (\$ & €s)	JPMorgan Chase N.A	L-term rating below A1(Moody's), A+(Fitch), S-term rating below P-1(Mdys), F1 (Fitch)	S-Term/ L-term Mdys: P-1, Aa3 Fitch: F1+, AA-	Satisfied	
Basis Swap	JPMorgan Chase N.A	L-term rating below A1(Moody's), A+(Fitch), S-term rating below P-1(Mdys), F1 (Fitch)	S-Term/ L-term Mdys: P-1, Aa3 Fitch: F1+, AA-	Satisfied	
Internal GIC Account	The Co-operative Bank	S-term rating below P-1 (Mdys), F1+ (Fitch)	Not Prime(Mdys), B(Fitch)	Breached	Deposits limited to Collateralised Amount- £2m
External GIC Account**	Bank of New York Mellon	S-term rating below P-1 (Mdys), F1+ (Fitch)	S-Term P1(Mdys), F1+ (Fitch)	Satisfied	
Liquidity Facility	JPMorgan Chase N.A	S-term rating below P-1(Mdys), F1 (Fitch)	S-Term/ L-term Mdys: P-1, Aa3 Fitch: F1+, AA-	Inactive	N/A

Back up Cash Manager	Citibank N.A., London Branch
Back up Servicer	Homespan 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-ops.com
Loan Level Data and Liability Modelling	https://boeportal.co.uk/ltb
Report Frequency	Monthly

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