Silk Road Finance Number Three PLC

Issue Date Issuer Stock Exchange Listing	02 August 2012 Silk Road Finance Number Three PLC London
Publishing Date Report Period Start Date Report Period End Date Reporting Frequency	31 July 2016 01 June 2016 30 June 2016 Monthly
Current/ Most Recent Interest Payment Date Next Interest Payment Date Previous Interest Payment Date	21 June 2016 21 September 2016 21 March 2016
Original Issuance Portfolio Data reported Currency	£650,000,000.00 Sterling
Mortgage Assets as at the Reporting Period End Date Mortgage Balance at the reporting period end date Pre funded Purchase Ledger Increase in the retained principal funded through principal Co Liquidity Reserve Fund Established on 21/06/13 Principal Collections held in the GIC	£306,725,292 £10,000,000 £4,003,049 £0 £4,908,159 £325,636,500
Note Liabilities as at the Reporting Period End Date	£325,636,500

The **co-operative** bank

Note Summary as at the most recent IPD	Class Aa	Class B1 VFN	Class B2 VFN	Class C VFN
International Securities Number (ISIN)	XS0811595130	N/A	N/A	N/A
Original Ratings (Fitch/ Moody's)	AAA/Aaa	NR	NR	NR
Current Ratings (Fitch/ Moody's)	AAA/Aaa	NR	NR	NR
Previous Factor	34.217	100.000	100.000	6.889
Current Factor	31.326	100.000	100.000	3.060
Credit Enhancement- Original	25.91%	N/A	N/A	N/A
Credit Enhancement- Current	69.64%	N/A	N/A	N/A
Currency	Sterling	Sterling	Sterling	Sterling
Original Principal Balance	£650,000,000.00	£108,017,500.00	£14,000,000.00	£27,450,400.00
Total Beginning Balance prior to payment	£222,410,500.00	£108,017,500.00	£14,000,000.00	£1,891,114.42
Total Ending Balance subsequent to payment	£203,619,000.00	£108,017,500.00	£14,000,000.00	£840,017.59
Total Principal Payments	£18,791,500.00	£0.00	£0.00	£1,051,096.83
Accrual Start Date	21-Mar-16	21-Mar-16	21-Mar-16	21-Mar-16
Accrual End Date	21-Jun-16	21-Jun-16	21-Jun-16	21-Jun-16
Accrual Period (Number of days)	92	92	92	92
Reference Rate	3 month £ Libor			
Day Count Convention	Actual/365	Actual/365	Actual/365	Actual/365
Relevant Margin	1.35000%	0.21000%	0.21000%	0.21000%
Coupon Reference Rate	0.58844%	0.58844%	0.58844%	0.58844%
Current Coupon Rate	1.93844%	0.79844%	0.79844%	0.79844%
Accrued Interest due for the Interest Period	£1,083,680.00	£216,791.12	£28,098.00	£3,796.39
Actual Coupon Payments for the Interest period	£1,083,680.00	£216,791.12	£28,098.00	£3,796.39
Current Interest Shortfall	£0.00	£0.00	£0.00	£0.00
Cumulative Interest Shortfall	£0.00	£0.00	£0.00	£0.00
Step-Up Date	21/09/2016	21/09/2016	21/09/2016	21/09/2016
_egal Final Maturity Date	21/06/2055	21/06/2055	21/06/2055	21/06/2055

	Most Recent IPD	Previous IPD	
	21/06/2016	21/03/2016	
Available Revenue Receipts			
Revenue Receipts during the collection period	2,447,885.84	2,688,598.47	
Interest Income earned on Deposit accounts and any Authorised Investments	31,090.34	30,692.16	
Net Amounts received under the Interest rate / Currency Swap Agreement	389,690.44	342,067.48	
Amounts standing to the credit of General Reserve Fund	18,950,400.00	18,950,400.00	
Amounts transferred from Principal Collections to cover a revenue deficiency	-	-	
Other Net Income	-	-	
Less: Third Party Payments made in the collection Period	-	-	
	21,819,066.63	22,011,758.11	
Pre-Acceleration Revenue Priority of Payments			
(a) Trustee/ Security Trustee			
(b) Paying Agent/ Registrar/ CSP/ Bank Accounts	20.015.59	20.052.12	
(c) Third Party Payments	20,915.58	20,052.13	
(d) Servicer /Administrator, Cash Manager Fees	73,551.28	76,457.68	
(e) Interest Rate Swap Payments	73,551.26 385,103.17	422,147.48	
(f) Class A Note Interest			
(g) Class A1 Principal Deficiency Ledger	1,083,680.00	1,170,065.00	
(h) General Reserve Ledger	18,950,400.00	18,950,400.00	
(i) Class B Principal Deficiency Ledger	16,950,400.00	18,930,400.00	
(j) Yield Reserve Ledger	_	<u> </u>	
(k) Class B VFN Note Interest	244,889.12	241,253.00	
(I) Class C VFN Note Interest	3,796.39	5,953.99	
(m) Issuer Profit	5,634.25	5,621.92	
(n) Class B VFN Note Principal (Non Capital Balance)	3,004.23	3,021.32	
(ii) Class C VFN Note Principal (Note Capital Balance)	1,051,096.83	1,119,806.91	
(p) Fixed Interest Rate Swap excluded Termination Amount	1,001,000.00	-	
(q) Excess to be applied as Available Revenue Receipts at the next IPD during a			
determination period	<u>-</u>	-	
(r) Deferred Consideration	-	-	
	21,819,066.63	22,011,758.11	
	<u> </u>		
Available Principal Receipts			
Principal Receipts during the Collection Period	18,793,736.76	20,716,484.14	
Amounts standing to the credit of Liquidity Reserve Fund	£0.00	00.03	
Amounts standing to the credit of Rearrangement Ledger	-	-	
Amounts Credited to the Principal Deficiency Ledger	-	-	
Amounts from Retained Principal Fund of last quarter	4,000,812.61	4,006,328.47	
Other Items	0		
Less : Amounts Utilised to Pay a Revenue Deficiency	<u> </u>	<u>-</u> _	
1	22,794,549.37	24,722,812.61	
Pre-Acceleration Principal Priority of Payments			
(a) Retained Principal Ledger (Until Further Sales Period End Date)	4,003,049.37	4,000,812.61	
(b) i) Liquidity Reserve Ledger	4,003,048.37	4,000,012.01	
ii) Retained Principal Receipts Ledger	-	- -	
iii) Class A1 Note Principal Repayments	18 701 500 00	- 20 722 000 00	
iv) Class B1 VFN Note Principal Repayments	18,791,500.00	20,722,000.00	
iv) Class B2 VFN Note Principal Repayments	_	_	
v) Available Revenue Receipts	22,794,549.37		
To the territor to the territo	22,104,040.01	27,122,012.01	

Interest Rate Swaps details as at the most recent IPD

	Fixed	Tracker	SVR
Swap Counterparty	Barclays	Barclays	Barclays
Notional Balance	£176,260,856.36	81,890,563.93	72,275,767.10
Swap Period Start Date	21 March 2016	21 March 2016	21 March 2016
Swap Period End Date	21 June 2016	21 June 2016	21 June 2016
Pay Reference Rate	Fixed	Base	SVR
Pay Margin	0.00%	0.32%	-2.30%
Pay Reference Rate for the period	3.31%	0.50%	4.74%
All in Pay Rate	3.31%	0.82%	2.44%
Gross Payment to swap Counterparty	£1,471,124.30	£169,255.46	£444,505.87
Receive Reference Rate	3 Months LIBOR	3 Months LIBOR	3 Months LIBOR
Receive Margin	3.60%	0.00%	0.00%
Receive Reference Rate for the period	0.58844%	0.58844%	0.58844%
All in Receive Rate	4.18844%	0.58844%	0.58844%
Gross Receipt from Swap Counterparty	£1,860,814.74	£121,459.37	£107,198.78
Net Swap (payment)/ receipts	£389,690.44	-£47,796.09	-£337,307.08

Ledgers details as at the most recent IPD

		Current Period	Previous Period
Reserve Fund Ledger	Balance at Transaction Close	18,950,400.00	18,950,400.00
_	Period Start Balance	18,950,400.00	18,950,400.00
	Reserve Fund Required Amount	18,950,400.00	18,950,400.00
	Credit from the Revenue Waterfall	18,950,400.00	18,950,400.00
	Period End Balance	18,950,400.00	18,950,400.00
Class A Principal Deficiency Ledger	Period Start Balance	£0.00	0.00
	Realised losses for the period	£0.00	0.00
	Credits from Available Revenue	£0.00	0.00
	Period End Balance	£0.00	0.00
Class B Principal Deficiency Ledger	Period Start Balance	£0.00	0.00
	Realised losses for the period	£0.00	0.00
	Credits from Available Revenue	£0.00	0.00
	Period End Balance	£0.00	0.00
Class C Principal Deficiency Ledger	Period Start Balance	£0.00	0.00
	Realised losses for the period	£0.00	0.00
	Credits from Available Revenue	£0.00	0.00
	Period End Balance	£0.00	0.00

	Period Start	Movements during		Transaction Close
	Balance	the Period	Period End Balance	<u>Balance</u>
Retained Principal Receipts Ledger	4,000,812.61	2.236.76	4,003,049.37	£4,000,000.00
Principal Deficiency Ledger	£0.00	£0.00	£0.00	£0.00
Liquidity Reserve Ledger	£0.00	£0.00	£0.00	£0.00
Yield Reserve Ledger	£0.00	£0.00	£0.00	£0.00
Rearrangement Purchase Ledger	£0.00	£0.00	£0.00	£0.00
Co-op Collateral Account Ledger	£5,000,000.00	£0.00	£5,000,000.00	£5,000,000.00
Issuer Profit Amount Ledger	£20,597.33	5,634.25	£26,231.57	£0.00
Swap Provider Amount Ledger	£0.00	£0.00	£0.00	£0.00
Pre-Funded Purchase Ledger	£10,000,000.00	£0.00	£10,000,000.00	£10,000,000.00
Swap Collateral Ledger	£0.00	£0.00	£0.00	£0.00
Make Whole Ledger	£303,746.21	-£299.75	£303,446.46	£305,147.10

Constant Prepayment Rate ("CPR")	0.69%	7.94%	0.85%
Principal Payment Rate ("PPR")	1.29%	14.43%	1.45%
	Current Month	Annualised	3-month average
onositodalos ropaymento receivos in the period	2,172,270.10		
Unscheduled repayments received in the period	2,142,243.19		
Scheduled repayments received in the period	Current Period 1,879,148.07		
	Current Beried		
Average Loss Severity	0.00%	0.00%	
Number of Mortgages on which losses were realised	£0.00	0.00%	
Net Loss for the period	£0.00	0.00%	
Losses	Current Period	Cumulative	
Cumulative Principal Balance of all Properties Sold	£129,732.98	1	
Possessed properties to date	£129,732.98	1	
Balance of outstanding possessions at the end of the period	£0.00	0	
Principal Balance of Properties Sold in Period	£0.00	0	
Possessed properties in the current period	£0.00	0	
Balance of outstanding possessions at the start of the period	£0.00	0	
Repossessions and Sales	Total Balance	<u>No</u>	
Residential Mortgage Loans at the end of the period	306,725,292	3,734	
Pool Reconciliation Residential Mortgage Loans at the start of the period	<u>Balance</u> 311,633,451	<u>No</u> 3,779	
Current SVR	4.74%		
Weighted Average Yield	3.25%	31.0	
Weighted Average Seasoning (Months)	90.3	51.8	
Non-Indexed Current Loan to Value Ratio	50.46%	57.41% 58.61%	
Average Loan Size Current Indexed Loan to Value Ratio	£82,144 38.66%	£103,997 57.41%	
Balance of Mortgage Loans at the end of the period	£306,725,292	£740,668,167	
Number of Residential Mortgage Loans at the end of the period	3,734	7,122	
Portfolio Characteristics	Current Period	At Issuance	

	Cur	rent Period			At Issuance	
Delinguency Analysis	<u>Total Balance</u>	<u>No</u>	% of Total Balance	Original Balance	<u>No</u>	% of Original Balance
Performance Balances	303,617,209	3,696	98.99%	739,467,234	7,108	99.84%
<=1 Months in Arrears	1,826,770	24	0.60%	1,200,931	14	0.16%
1 Month -2 Months in Arrears	751,756	5	0.25%	-	-	0.00%
2 Month -3 Months in Arrears	84,072	2	0.03%	-	-	0.00%
> 3 Months	445,485	7	0.15%	•	-	0.00%
Total	306,725,292	3,734	100.00%	740,668,164	7,122	100.00%
Region	Total Balance	<u>No</u>	% of Balance	Original Balance	<u>No</u>	% of Original Balance
East Anglia	15,503,278	187	5.05%	35,153,308	346	4.75%
East Midlands	18,843,128	281	6.14%	43,179,659	496	5.83%
London	26,378,628	233	8.60%	76,056,496	493	10.27%
North	8,315,373	120	2.71%	18,655,282	222	2.52%
North West	37,433,905	531	12.20%	82,548,700	943	11.15%
Scotland	15,598,512	221	5.09%	39,400,831	440	5.32%
South East	84,882,335	786	27.67%	218,249,778	1,624	29.47%

Wales 10.331,711 148 3.37% 22,575,813 224 3.181 1.081							
Mest Molitalinans	South West	31,243,539	359	10.19%	70,821,912	693	9.56%
Vorks and Humber 16,615,731 242 5.38% 41,574,094 483 5,611	Wales	10,331,711	148	3.37%	23,575,813	284	3.18%
Mortgage Size	West Midlands	41,679,151	626	13.59%	91,451,582	1,098	12.35%
	Yorks and Humber	16,515,731	242	5.38%	41,574,804	483	<u>5.619</u>
Less than or equal to 3OK where than 30ky pto and including 50K 23,999,016 602 7.826 1.95% 15,104,765 738 2.09 More than 50ky pto and including 75K 43,250,180 701 1.4.10% 81,002,188 1.300 10.93 More than 50ky pto and including 75K 43,250,180 701 1.4.10% 81,002,188 1.300 1.0.93 More than 70ky pto and including 10K 43,250,180 701 1.4.10% 81,002,188 1.300 1.0.93 More than 70ky pto and including 10K 43,250,180 701 1.4.10% 81,002,188 1.300 1.0.93 More than 10ky pto and including 10K 41,172,271 370 1.3.42% 82,12,238 887 13.40 More than 10ky pto and including 10K 41,172,271 370 1.3.42% 82,12,238 887 13.40 More than 20ky pto and including 40K 52,270,990 1.99 1.7.07% 10,008,028 624 2.1.22 More than 50K 52,270,990 1.99 1.7.07% 10,008,028 624 2.1.22 More than 50K 52,270,990 1.99 1.7.07% 16,008,028 624 2.1.22 More than 50K 52,270,990 1.99 1.7.07% 16,008,028 624 2.1.22 More than 50K 52,270,990 1.99 1.7.07% 16,008,028 624 2.1.22 More than 50K 52,270,990 1.99 1.7.07% 16,008,028 624 2.1.22 More than 50K 52,270,990 1.99 1.7.07% 16,008,028 624 2.1.22 More than 50K 52,270,990 1.99 1.7.07% 16,008,028 624 2.1.22 More than 50K 52,270,990 1.99 1.7.07% 16,008,028 624 2.1.22 More than 50K 52,270,990 1.99 1.7.07% 16,008,028 624 2.1.22 More than 50K 52,270,990 1.99 1.7.07% 16,008,028 624 2.1.22 More than 50K 52,280,124 1.2.23% 16,002,027 1 More than 50K 52,280,124 1.2.23% 16,000,000 1 More than 50K 52,280,124 1.2.23% 10,000,000 1 M	Total	306,725,292	3,734	100.00%	740,668,164	7,122	100.00%
Less than or equal to 3OK where than 30ky pto and including 50K 23,999,016 602 7.826 1.95% 15,104,765 738 2.09 More than 50ky pto and including 75K 43,250,180 701 1.4.10% 81,002,188 1.300 10.93 More than 50ky pto and including 75K 43,250,180 701 1.4.10% 81,002,188 1.300 1.0.93 More than 70ky pto and including 10K 43,250,180 701 1.4.10% 81,002,188 1.300 1.0.93 More than 70ky pto and including 10K 43,250,180 701 1.4.10% 81,002,188 1.300 1.0.93 More than 10ky pto and including 10K 41,172,271 370 1.3.42% 82,12,238 887 13.40 More than 10ky pto and including 10K 41,172,271 370 1.3.42% 82,12,238 887 13.40 More than 20ky pto and including 40K 52,270,990 1.99 1.7.07% 10,008,028 624 2.1.22 More than 50K 52,270,990 1.99 1.7.07% 10,008,028 624 2.1.22 More than 50K 52,270,990 1.99 1.7.07% 16,008,028 624 2.1.22 More than 50K 52,270,990 1.99 1.7.07% 16,008,028 624 2.1.22 More than 50K 52,270,990 1.99 1.7.07% 16,008,028 624 2.1.22 More than 50K 52,270,990 1.99 1.7.07% 16,008,028 624 2.1.22 More than 50K 52,270,990 1.99 1.7.07% 16,008,028 624 2.1.22 More than 50K 52,270,990 1.99 1.7.07% 16,008,028 624 2.1.22 More than 50K 52,270,990 1.99 1.7.07% 16,008,028 624 2.1.22 More than 50K 52,270,990 1.99 1.7.07% 16,008,028 624 2.1.22 More than 50K 52,270,990 1.99 1.7.07% 16,008,028 624 2.1.22 More than 50K 52,280,124 1.2.23% 16,002,027 1 More than 50K 52,280,124 1.2.23% 16,000,000 1 More than 50K 52,280,124 1.2.23% 10,000,000 1 M		-					
More than 30% up to and including 50K	Mortgage Size	Total Balance	<u>No</u>	% of Balance	Original Balance	<u>No</u>	% of Original Balanc
More than 56% up to and including 75%	Less than or equal to 30K	13,347,387	826	4.35%		738	2.05%
More than 75k up to and including 100K More than 10ku p to and including 15K 4 1,173,731 3 70 13.29 13.298 887 13.494 More than 125k up to and including 150K 31,481,099 230 10.26% 88,876,367 649 12.009 More than 15ku p to and including 150K 4 14,121,094 240 13.44% 119,855,779 689 16.009 More than 20k up to and including 150K 5 2,525,578 12 12 1.71% 16,184,671 37 2.23 More than 20k up to and including 400K 5 2,370,999 199 17,07% 160,096,028 624 21.729 More than 50ku p to and including 50M 7,335,682 12 2.39% 16,222,747 28 2.197 Total 3 306,725,252 3,734 100,000% 740,0681,144 7,122 100,000 Loan Purpose Tetal Balance Owner Occupied Remorting 6 164,151,890 1,889 53,51% 447,691,720 3,916 60,437 Owner Occupied Remorting 6 164,151,890 1,889 46,449% 293,076,445 5,206 3,93,77 Total 3 306,725,252 3,734 100,000% 740,0681,144 7,122 100,000 Total Coupled Remorting 6 164,151,890 1,889 53,51% 447,691,720 3,916 60,437 Owner Occupied Remorting 6 174,585,3302 1,889 46,449% 293,076,445 5,206 3,93,77 Total 10 306,725,252 3,734 100,000% 740,0681,144 7,122 100,000 Interest Eymment Type Total Balance 12,660,668 2,880 698% 51,686,6749 51,740 91,54 7,122 100,000 Interest Eymment Type 3,666,665 3,65 12,890 17,12% 107,451,729 91,5 14,639 17,645 17,641 17,64 7,124 17,64 7,64 7,64 7,64 7,64 7,64 7,64 7,64	More than 30k up to and including 50K	23,999,918	602	7.82%	39,731,571	981	5.36%
More than 100k up to and including 126K	More than 50k up to and including 75K	43,250,180	701	14.10%	81,002,188	1,300	10.949
More than 125k up to and including 150K 31,441,099 230 10,26% 88,876,357 649 12,005	More than 75k up to and including 100K	47,300,265	542	15.42%	103,208,821	1,180	13.939
More than 150k. up to and including 200K	More than 100k up to and including 125K	41,173,731	370	13.42%	99,213,238	887	13.409
More than 200k up to and including 400K 52,370,999 199 17,07% 160,886,028 624 21,72%	More than 125k up to and including 150K	31,481,099	230	10.26%	88,876,357		
More Than 400K up to and including 500K 5,255,978 12 1,71% 16,514,671 37 2,23 Total 306,725,292 3,734 100,00% 740,668,164 7,122 100,009 Total Balance No 3,006,725,292 3,734 100,00% 740,668,164 7,122 100,009 Coan Purpose 164,131,990 1,839 5,51% 447,617,700 3,916 6,043 Coursel Coupied Purchase 144,131,990 1,839 5,51% 447,617,700 3,916 6,043 Coursel Coupied Remortgage 142,593,302 1,895 46,99% 293,075,405 3,206 39,577 Total 306,725,292 3,734 100,00% 740,668,164 7,122 100,009 Interest Payment Type Total Balance No 3,006,725,292 3,734 100,00% 740,668,164 7,122 100,009 Interest Payment Type Total Balance No 3,006,725,292 3,734 100,00% 740,668,164 7,122 100,009 Interest Payment Type Total Balance No 3,006,725,292 3,734 100,00% 740,668,164 7,122 100,009 Interest Payment Type Total Balance 214,660,466 2,980 69,39% 518,47,469 5,414 70,009 Interest Payment Type 3,006,725,292 3,734 100,00% 740,668,164 7,122 100,009 Interest Payment Type 3,006,725,292 3,734 100,00% 740,668,164 7,122 100,009 Interest Payment Type 3,006,725,292 3,734 100,00% 740,668,164 7,122 100,009 Interest Payment Type 3,006,725,292 3,734 100,00% 740,668,164 7,122 100,009 Interest Payment Type 3,006,725,292 3,734 100,00% 740,668,164 7,122 100,009 Interest Payment Type 3,006,725,292 3,734 100,00% 740,668,164 7,122 100,009 Interest Payment Type 3,006,725,292 3,734 100,00% 740,668,164 7,122 100,009 Interest Payment Type 3,006,725,292 3,734 100,00% 740,668,164 7,122 100,009 Interest Payment Type 3,006,725,292 3,734 100,00% 740,668,164 7,122 100,009 Interest Payment Type 3,006,725,292 3,734 100,00% 740,668,164 7,122 100,009 Interest Payment Type 3,006,725,292 3,734 100,009 740,668,164 7,122 100,009	More than 150k up to and including 200K	41,212,054	240	13.44%	119,855,779	698	16.189
Total	More than 200k up to and including 400K	52,370,999	199	17.07%	160,896,028	624	21.72%
Total Balance	More than 400K up to and including 500K	5,255,978	12	1.71%	16,514,671	37	2.23%
	More than 500k	7,333,682	12	2.39%	16,222,747	28	2.19%
Course Coupled Purchase	Total	306,725,292	3,734	100.00%	740,668,164	7,122	100.00%
Course Coupled Purchase							
Course Coupled Purchase	Lean Disserted	Total Palamas	N-	0/ of Dolones	Ovininal Dalamas	N-	0/ of Original Dalama
None 142,593,302							
Total Balance No	·				· · ·		
Total Balance No							
Capital & Interest Only 52,488,160 389 17.12% 107,451,729 915 14.519 14.	Total	300,725,292	3,734	100.00%	740,000,104	7,122	100.007
Capital & Interest Only 52,488,160 389 17.12% 107,451,729 915 14.519 14.	Interest Payment Type	Total Balance	No	% of Balance	Original Balance	No	% of Original Balance
Interest Only							
Mixed (Part & Part) 39,566,665 365 12,90% 114,748,966 793 15,49° 100.00° 11,283,693 1,318 36.80% 195,299,524 2,284 26.37° 100.00° 100.	·				, ,		
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More than 60% up to and including 65% 22,937,181 188 7.48% 57,112,449 422 7.71% More than 65% up to and including 75% 20,857,023 162 6.80% 59,433,923 443 8.02% More than 75% up to and including 85% 17,779,282 119 5.80% 77,824,541 529 10.51% More than 75% up to and including 80% 15,980,537 124 5.21% 41,805,908 266 5.64% More than 80% up to and including 85% 10,239,458 78 3.34% 66,403,021 446 8.97% More than 85% up to and including 90% 6,293,118 35 2.05% 57,987,401 400 7.83% More than 95% up to and including 95% 3,704,681 16 1.21% 6,452,413 32 0.87% More than 95% up to and including 100% 328,955 2 0.11% 1,084,602 9 0.15% Over 100% 1,130,956 6 0.37% 2,128,664 15 0.29% Total 306,725,292 3,734 100.00% 740,668	Less than or equal to 25% More than 25% up to and including 50%	36,117,120	1,197 1,318	11.78% 36.80%	48,941,408 195,299,524	1,287 2,284	6.61% 26.37%
More than 65% up to and including 70% 20,857,023 162 6.80% 59,433,923 443 8.029 More than 70% up to and including 75% 17,779,282 119 5.80% 77,824,541 529 10.519 More than 75% up to and including 80% 15,980,537 124 5.21% 41,805,908 266 5.64% More than 80% up to and including 85% 10,239,458 78 3.34% 66,403,021 446 8.979 More than 85% up to and including 90% 6,293,118 35 2.05% 57,987,401 400 7.839 More than 90% up to and including 95% 3,704,681 16 1.21% 6,452,413 32 0.879 Over 100% 328,955 2 0.11% 1,084,602 9 0.15% Over 100% 1,130,956 6 0.37% 2,128,664 15 0.299 Total 306,725,292 3,734 100.00% 740,668,164 7,122 100.00% Indexed Current LTV (Using Original Valuation) Total Balance No 66,694,777 1,476	Less than or equal to 25% More than 25% up to and including 50% More than 50% up to and including 55%	36,117,120 112,883,693 31,781,249	1,197 1,318 264	11.78% 36.80% 10.36%	48,941,408 195,299,524 62,926,021	1,287 2,284 506	6.61% 26.37% 8.50%
More than 70% up to and including 75% 17,779,282 119 5.80% 77,824,541 529 10.51% More than 75% up to and including 80% 15,980,537 124 5.21% 41,805,908 266 5.64% More than 80% up to and including 85% 10,239,458 78 3.34% 66,403,021 446 8.97% More than 90% up to and including 90% 6,293,118 35 2.05% 57,987,401 400 7.83% More than 95% up to and including 95% 3,704,681 16 1.21% 6,452,413 32 0.87% More than 95% up to and including 100% 328,955 2 0.11% 1,084,602 9 0.15% Over 100% 1,130,956 6 0.37% 2,128,664 15 0.29% Total 306,725,292 3,734 100.00% 740,668,164 7,122 100.00% Indexed Current LTV (Using Original Valuation) Total Balance No % of Balance No No % of Balance No No % of Original Balance No No % of Original	Less than or equal to 25% More than 25% up to and including 50%	36,117,120 112,883,693 31,781,249	1,197 1,318 264 225	11.78% 36.80% 10.36% 8.70%	48,941,408 195,299,524 62,926,021	1,287 2,284 506	6.619 26.379 8.509 8.549
More than 75% up to and including 80% 15,980,537 124 5.21% 41,805,908 266 5.649 More than 80% up to and including 85% 10,239,458 78 3.34% 66,403,021 446 8.979 More than 95% up to and including 90% 6,293,118 35 2.05% 57,987,401 400 7.839 More than 95% up to and including 95% 37,704,681 16 1.21% 6,452,413 32 0.879 More than 95% up to and including 100% 328,955 2 0.11% 1,084,602 9 0.159 Over 100% Total Total Balance 71,108,229 1,695 23.18% More than 25% up to and including 50% 151,269,353 1,377 49.32% More than 25% up to and including 55% 151,269,353 1,377 49.32% 213,363,476 2,397 28.819 More than 50% up to and including 55% 157,864,441 135 5.15% 41,805,908 266 5.649 446 8.979 446 8.979 446 8.979 446 8.979 446 8.979 440 8.979 440 8.979 440 8.979 441,805,908 446 8.979 446 8.979 446 8.979 446 8.979 447 84,426 447 84,266 84,241 84,266 85,241 84,266 85,241 84,266 85,241 84,266 85,241 84,266 85,241 86,244 86,242 86,244 86,242 86,244 86,243 86,244 86,243 86,244 86,243 86,244 86,243 86,244 86,243 86,244 86,243 86,244 86,243 86,244 86,243 86,244 8	Less than or equal to 25% More than 25% up to and including 50% More than 50% up to and including 55% More than 55% up to and including 60% More than 60% up to and including 65%	36,117,120 112,883,693 31,781,249 26,692,040	1,197 1,318 264 225 188	11.78% 36.80% 10.36% 8.70% 7.48%	48,941,408 195,299,524 62,926,021 63,268,290 57,112,449	1,287 2,284 506 483 422	6.619 26.379 8.509 8.549 7.719
More than 80% up to and including 85% More than 85% up to and including 90% 6,293,118 35 2.05% 57,987,401 400 7.839 More than 95% up to and including 95% More than 95% up to and including 95% 3,704,681 16 1.21% 6,452,413 32 0.879 More than 95% up to and including 100% 328,955 2 0.11% 1,084,602 9 0.159 Over 100% Total 306,725,292 3,734 100.00% 1,130,956 6 0.37% 2,128,664 7,122 100.009 Indexed Current LTV (Using Original Valuation) Indexed Current LTV (Using Original Valua	Less than or equal to 25% More than 25% up to and including 50% More than 50% up to and including 55% More than 55% up to and including 60% More than 60% up to and including 65% More than 65% up to and including 70%	36,117,120 112,883,693 31,781,249 26,692,040 22,937,181 20,857,023	1,197 1,318 264 225 188 162	11.78% 36.80% 10.36% 8.70% 7.48% 6.80%	48,941,408 195,299,524 62,926,021 63,268,290 57,112,449 59,433,923	1,287 2,284 506 483 422 443	6.619 26.379 8.509 8.549 7.719 8.029
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More than 95% up to and including 100% 328,955 2 0.11% 1,084,602 9 0.15% Over 100% 1,130,956 6 0.37% 2,128,664 15 0.29% Total 306,725,292 3,734 100.00% 740,668,164 7,122 100.00% Indexed Current LTV (Using Original Valuation) Total Balance No % of Balance Original Balance No % of Original Balance Less than or equal to 25% 71,108,229 1,695 23.18% 60,694,777 1,476 8.19% More than 25% up to and including 50% 151,269,353 1,377 49.32% 213,363,476 2,397 28.81% More than 50% up to and including 55% 24,708,653 182 8.06% 57,297,201 430 7.74% More than 55% up to and including 60% 22,260,762 170 7.26% 57,180,508 420 7.72% More than 60% up to and including 65% 15,786,441 135 5.15% 48,844,256 351 6.59% More than 65% up to and including 70% 12,231,195	Less than or equal to 25% More than 25% up to and including 50% More than 50% up to and including 55% More than 55% up to and including 60% More than 60% up to and including 65% More than 65% up to and including 70% More than 70% up to and including 75% More than 75% up to and including 80% More than 80% up to and including 85%	36,117,120 112,883,693 31,781,249 26,692,040 22,937,181 20,857,023 17,779,282 15,980,537 10,239,458	1,197 1,318 264 225 188 162 119 124 78	11.78% 36.80% 10.36% 8.70% 7.48% 6.80% 5.80% 5.21% 3.34%	48,941,408 195,299,524 62,926,021 63,268,290 57,112,449 59,433,923 77,824,541 41,805,908 66,403,021	1,287 2,284 506 483 422 443 529 266 446	6.619 26.379 8.509 8.549 7.719 8.029 10.519 5.649 8.979
Over 100% 1,130,956 6 0.37% 2,122,664 15 0.299 Total 306,725,292 3,734 100.00% 740,668,164 7,122 100.00% Indexed Current LTV (Using Original Valuation) Total Balance No % of Balance Original Balance No % of Original Calance No 1,476 8.199 No 1,476 <	Less than or equal to 25% More than 25% up to and including 50% More than 50% up to and including 55% More than 55% up to and including 60% More than 60% up to and including 65% More than 65% up to and including 70% More than 70% up to and including 75% More than 75% up to and including 80% More than 80% up to and including 85% More than 85% up to and including 90%	36,117,120 112,883,693 31,781,249 26,692,040 22,937,181 20,857,023 17,779,282 15,980,537 10,239,458 6,293,118	1,197 1,318 264 225 188 162 119 124 78	11.78% 36.80% 10.36% 8.70% 7.48% 6.80% 5.80% 5.21% 3.34% 2.05%	48,941,408 195,299,524 62,926,021 63,268,290 57,112,449 59,433,923 77,824,541 41,805,908 66,403,021 57,987,401	1,287 2,284 506 483 422 443 529 266 446 400	6.619 26.379 8.509 8.549 7.719 8.029 10.519 5.649 8.979 7.839
Total 306,725,292 3,734 100.00% 740,668,164 7,122 100.00% Indexed Current LTV (Using Original Valuation) Total Balance No % of Balance Driginal Balance No % of Original Balance Less than or equal to 25% 71,108,229 1,695 23.18% 60,694,777 1,476 8.199 More than 25% up to and including 50% 151,269,353 1,377 49.32% 213,363,476 2,397 28.819 More than 50% up to and including 55% 24,708,653 182 8.06% 57,297,201 430 7.749 More than 55% up to and including 60% 22,260,762 170 7.26% 57,180,508 420 7.729 More than 60% up to and including 65% 15,786,441 135 5.15% 48,844,256 351 6.599 More than 65% up to and including 70% 12,231,195 101 3.99% 52,145,894 352 7.049	Less than or equal to 25% More than 25% up to and including 50% More than 50% up to and including 55% More than 55% up to and including 60% More than 60% up to and including 65% More than 65% up to and including 70% More than 70% up to and including 75% More than 75% up to and including 80% More than 80% up to and including 85% More than 85% up to and including 90% More than 90% up to and including 90% More than 90% up to and including 95%	36,117,120 112,883,693 31,781,249 26,692,040 22,937,181 20,857,023 17,779,282 15,980,537 10,239,458 6,293,118 3,704,681	1,197 1,318 264 225 188 162 119 124 78 35	11.78% 36.80% 10.36% 8.70% 7.48% 6.80% 5.21% 3.34% 2.05% 1.21%	48,941,408 195,299,524 62,926,021 63,268,290 57,112,449 59,433,923 77,824,541 41,805,908 66,403,021 57,987,401	1,287 2,284 506 483 422 443 529 266 446 400 32	6.619 26.379 8.509 8.549 7.719 8.029 10.519 5.649 8.979 7.839 0.879
Indexed Current LTV (Using Original Valuation) Total Balance No % of Balance Driginal Balance No % of Original Balance Less than or equal to 25% 71,108,229 1,695 23.18% 60,694,777 1,476 8.199 More than 25% up to and including 50% 151,269,353 1,377 49.32% 213,363,476 2,397 28.819 More than 50% up to and including 55% 24,708,653 182 8.06% 57,297,201 430 7.749 More than 55% up to and including 60% 22,260,762 170 7.26% 57,180,508 420 7.729 More than 60% up to and including 65% 15,786,441 135 5.15% 48,844,256 351 6.599 More than 65% up to and including 70% 12,231,195 101 3.99% 52,145,894 352 7.049	Less than or equal to 25% More than 25% up to and including 50% More than 50% up to and including 55% More than 55% up to and including 60% More than 60% up to and including 65% More than 65% up to and including 70% More than 70% up to and including 75% More than 75% up to and including 80% More than 80% up to and including 85% More than 85% up to and including 90% More than 90% up to and including 95% More than 95% up to and including 95% More than 95% up to and including 100%	36,117,120 112,883,693 31,781,249 26,692,040 22,937,181 20,857,023 17,779,282 15,980,537 10,239,458 6,293,118 3,704,681 328,955	1,197 1,318 264 225 188 162 119 124 78 35 16	11.78% 36.80% 10.36% 8.70% 7.48% 6.80% 5.21% 3.34% 2.05% 1.21% 0.11%	48,941,408 195,299,524 62,926,021 63,268,290 57,112,449 59,433,923 77,824,541 41,805,908 66,403,021 57,987,401 6,452,413 1,084,602	1,287 2,284 506 483 422 443 529 266 446 400 32	6.619 26.379 8.509 8.549 7.719 8.029 10.519 5.649 8.979 7.839 0.879 0.159
Less than or equal to 25% 71,108,229 1,695 23.18% 60,694,777 1,476 8.199 More than 25% up to and including 50% 151,269,353 1,377 49.32% 213,363,476 2,397 28.819 More than 50% up to and including 55% 24,708,653 182 8.06% 57,297,201 430 7.749 More than 55% up to and including 60% 22,260,762 170 7.26% 57,180,508 420 7.729 More than 60% up to and including 65% 15,786,441 135 5.15% 48,844,256 351 6.599 More than 65% up to and including 70% 12,231,195 101 3.99% 52,145,894 352 7.049	Less than or equal to 25% More than 25% up to and including 50% More than 50% up to and including 55% More than 55% up to and including 60% More than 60% up to and including 65% More than 65% up to and including 70% More than 70% up to and including 75% More than 75% up to and including 80% More than 80% up to and including 85% More than 85% up to and including 90% More than 90% up to and including 95% More than 95% up to and including 100% Over 100%	36,117,120 112,883,693 31,781,249 26,692,040 22,937,181 20,857,023 17,779,282 15,980,537 10,239,458 6,293,118 3,704,681 328,955 1,130,956	1,197 1,318 264 225 188 162 119 124 78 35 16 2	11.78% 36.80% 10.36% 8.70% 7.48% 6.80% 5.21% 3.34% 2.05% 1.21% 0.11%	48,941,408 195,299,524 62,926,021 63,268,290 57,112,449 59,433,923 77,824,541 41,805,908 66,403,021 57,987,401 6,452,413 1,084,602 2,128,664	1,287 2,284 506 483 422 443 529 266 446 400 32 9	6.619 26.379 8.509 8.549 7.719 8.029 10.519 5.649 8.979 7.839 0.879 0.159
Less than or equal to 25% 71,108,229 1,695 23.18% 60,694,777 1,476 8.199 More than 25% up to and including 50% 151,269,353 1,377 49.32% 213,363,476 2,397 28.819 More than 50% up to and including 55% 24,708,653 182 8.06% 57,297,201 430 7.749 More than 55% up to and including 60% 22,260,762 170 7.26% 57,180,508 420 7.729 More than 60% up to and including 65% 15,786,441 135 5.15% 48,844,256 351 6.599 More than 65% up to and including 70% 12,231,195 101 3.99% 52,145,894 352 7.049	Less than or equal to 25% More than 25% up to and including 50% More than 50% up to and including 55% More than 55% up to and including 60% More than 60% up to and including 65% More than 65% up to and including 70% More than 70% up to and including 75% More than 75% up to and including 80% More than 80% up to and including 85% More than 85% up to and including 90% More than 90% up to and including 95% More than 95% up to and including 95% More than 95% up to and including 100%	36,117,120 112,883,693 31,781,249 26,692,040 22,937,181 20,857,023 17,779,282 15,980,537 10,239,458 6,293,118 3,704,681 328,955 1,130,956	1,197 1,318 264 225 188 162 119 124 78 35 16 2	11.78% 36.80% 10.36% 8.70% 7.48% 6.80% 5.21% 3.34% 2.05% 1.21% 0.11%	48,941,408 195,299,524 62,926,021 63,268,290 57,112,449 59,433,923 77,824,541 41,805,908 66,403,021 57,987,401 6,452,413 1,084,602 2,128,664	1,287 2,284 506 483 422 443 529 266 446 400 32 9	% of Original Balance 6.61% 26.37% 8.50% 8.54% 7.71% 8.02% 10.51% 5.64% 8.97% 7.83% 0.87% 0.15% 0.29%
More than 25% up to and including 50% More than 50% up to and including 55% More than 50% up to and including 55% More than 55% up to and including 60% More than 60% up to and including 65% More than 60% up to and including 65% More than 65% up to and including 65% More than 65% up to and including 70% More than 65% up t	Less than or equal to 25% More than 25% up to and including 50% More than 50% up to and including 55% More than 55% up to and including 60% More than 60% up to and including 65% More than 65% up to and including 70% More than 70% up to and including 75% More than 75% up to and including 80% More than 80% up to and including 85% More than 85% up to and including 90% More than 90% up to and including 95% More than 95% up to and including 100% Over 100% Total	36,117,120 112,883,693 31,781,249 26,692,040 22,937,181 20,857,023 17,779,282 15,980,537 10,239,458 6,293,118 3,704,681 328,955 1,130,956	1,197 1,318 264 225 188 162 119 124 78 35 16 2 6	11.78% 36.80% 10.36% 8.70% 7.48% 6.80% 5.21% 3.34% 2.05% 1.21% 0.11% 0.37%	48,941,408 195,299,524 62,926,021 63,268,290 57,112,449 59,433,923 77,824,541 41,805,908 66,403,021 57,987,401 6,452,413 1,084,602 2,128,664 740,668,164	1,287 2,284 506 483 422 443 529 266 446 400 32 9 15 7,122	6.619 26.379 8.509 8.549 7.719 8.029 10.519 5.649 8.979 7.839 0.879 0.159 0.299
More than 50% up to and including 55% 24,708,653 24,708,653 182 8.06% 57,297,201 430 7.26% 57,180,508 420 7.22% More than 60% up to and including 65% 15,786,441 135 5.15% 48,844,256 351 6.59% More than 65% up to and including 70% 12,231,195 101 3.99% 52,145,894 352 7.04%	Less than or equal to 25% More than 25% up to and including 50% More than 50% up to and including 55% More than 55% up to and including 60% More than 60% up to and including 65% More than 65% up to and including 70% More than 70% up to and including 75% More than 75% up to and including 80% More than 80% up to and including 85% More than 85% up to and including 90% More than 90% up to and including 90% More than 90% up to and including 95% More than 95% up to and including 100% Over 100% Total Indexed Current LTV (Using Original Valuation)	36,117,120 112,883,693 31,781,249 26,692,040 22,937,181 20,857,023 17,779,282 15,980,537 10,239,458 6,293,118 3,704,681 328,955 1,130,956 306,725,292	1,197 1,318 264 225 188 162 119 124 78 35 16 2 6 3,734	11.78% 36.80% 10.36% 8.70% 7.48% 6.80% 5.21% 3.34% 2.05% 1.21% 0.11% 0.37% 100.00%	48,941,408 195,299,524 62,926,021 63,268,290 57,112,449 59,433,923 77,824,541 41,805,908 66,403,021 57,987,401 6,452,413 1,084,602 2,128,664 740,668,164	1,287 2,284 506 483 422 443 529 266 446 400 32 9 15 7,122	6.619 26.379 8.509 8.549 7.719 8.029 10.519 5.649 8.979 7.839 0.879 0.159 0.299
More than 55% up to and including 60% 22,260,762 170 7.26% 57,180,508 420 7.729 More than 60% up to and including 65% 15,786,441 135 5.15% 48,844,256 351 6.599 More than 65% up to and including 70% 12,231,195 101 3.99% 52,145,894 352 7.049	Less than or equal to 25% More than 25% up to and including 50% More than 50% up to and including 55% More than 55% up to and including 60% More than 60% up to and including 65% More than 65% up to and including 70% More than 70% up to and including 75% More than 75% up to and including 85% More than 80% up to and including 85% More than 85% up to and including 90% More than 90% up to and including 90% More than 90% up to and including 95% More than 95% up to and including 100% Over 100% Total Indexed Current LTV (Using Original Valuation) Less than or equal to 25%	36,117,120 112,883,693 31,781,249 26,692,040 22,937,181 20,857,023 17,779,282 15,980,537 10,239,458 6,293,118 3,704,681 328,955 1,130,956 306,725,292 Total Balance 71,108,229	1,197 1,318 264 225 188 162 119 124 78 35 16 2 6 3,734	11.78% 36.80% 10.36% 8.70% 7.48% 6.80% 5.21% 3.34% 2.05% 1.21% 0.11% 0.37% 100.00%	48,941,408 195,299,524 62,926,021 63,268,290 57,112,449 59,433,923 77,824,541 41,805,908 66,403,021 57,987,401 6,452,413 1,084,602 2,128,664 740,668,164 Original Balance 60,694,777	1,287 2,284 506 483 422 443 529 266 446 400 32 9 15 7,122	6.619 26.379 8.509 8.549 7.719 8.029 10.519 5.649 8.979 7.839 0.879 0.159 0.299
More than 60% up to and including 65% 15,786,441 135 5.15% 48,844,256 351 6.599 More than 65% up to and including 70% 12,231,195 101 3.99% 52,145,894 352 7.049	Less than or equal to 25% More than 25% up to and including 50% More than 50% up to and including 55% More than 55% up to and including 60% More than 60% up to and including 65% More than 65% up to and including 70% More than 75% up to and including 75% More than 75% up to and including 80% More than 80% up to and including 85% More than 85% up to and including 90% More than 90% up to and including 95% More than 95% up to and including 95% More than 95% up to and including 100% Over 100% Total Indexed Current LTV (Using Original Valuation) Less than or equal to 25% More than 25% up to and including 50%	36,117,120 112,883,693 31,781,249 26,692,040 22,937,181 20,857,023 17,779,282 15,980,537 10,239,458 6,293,118 3,704,681 328,955 1,130,956 306,725,292 Total Balance 71,108,229 151,269,353	1,197 1,318 264 225 188 162 119 124 78 35 16 2 6 3,734	11.78% 36.80% 10.36% 8.70% 7.48% 6.80% 5.21% 3.34% 2.05% 1.21% 0.11% 0.37% 100.00% ** of Balance 23.18% 49.32%	48,941,408 195,299,524 62,926,021 63,268,290 57,112,449 59,433,923 77,824,541 41,805,908 66,403,021 57,987,401 6,452,413 1,084,602 2,128,664 740,668,164 Original Balance 60,694,777 213,363,476	1,287 2,284 506 483 422 443 529 266 446 400 32 9 15 7,122	6.619 26.379 8.509 8.549 7.719 8.029 10.519 5.649 8.979 7.839 0.879 0.159 0.299 100.009
More than 65% up to and including 70% 12,231,195 101 3.99% 52,145,894 352 7.049	Less than or equal to 25% More than 25% up to and including 50% More than 50% up to and including 55% More than 55% up to and including 60% More than 60% up to and including 65% More than 65% up to and including 70% More than 75% up to and including 75% More than 75% up to and including 80% More than 80% up to and including 85% More than 85% up to and including 90% More than 90% up to and including 95% More than 95% up to and including 100% Over 100% Total Indexed Current LTV (Using Original Valuation) Less than or equal to 25% More than 25% up to and including 50% More than 25% up to and including 50% More than 25% up to and including 55%	36,117,120 112,883,693 31,781,249 26,692,040 22,937,181 20,857,023 17,779,282 15,980,537 10,239,458 6,293,118 3,704,681 328,955 1,130,956 306,725,292 Total Balance 71,108,229 151,269,353 24,708,653	1,197 1,318 264 225 188 162 119 124 78 35 16 2 6 3,734 No 1,695 1,377 182	11.78% 36.80% 10.36% 8.70% 7.48% 6.80% 5.21% 3.34% 2.05% 1.21% 0.11% 0.37% 100.00% ** of Balance 23.18% 49.32% 8.06%	48,941,408 195,299,524 62,926,021 63,268,290 57,112,449 59,433,923 77,824,541 41,805,908 66,403,021 57,987,401 6,452,413 1,084,602 2,128,664 740,668,164 Original Balance 60,694,777 213,363,476 57,297,201	1,287 2,284 506 483 422 443 529 266 446 400 32 9 15 7,122 No 1,476 2,397 430	6.619 26.379 8.509 8.549 7.719 8.029 10.519 5.649 8.979 7.839 0.879 0.159 100.009 ** of Original Balance 8.199 28.819 28.819 7.749
	Less than or equal to 25% More than 25% up to and including 50% More than 50% up to and including 55% More than 55% up to and including 60% More than 60% up to and including 65% More than 65% up to and including 70% More than 75% up to and including 75% More than 75% up to and including 80% More than 80% up to and including 85% More than 85% up to and including 90% More than 90% up to and including 95% More than 95% up to and including 100% Over 100% Total Indexed Current LTV (Using Original Valuation) Less than or equal to 25% More than 55% up to and including 50% More than 55% up to and including 55% More than 55% up to and including 60%	36,117,120 112,883,693 31,781,249 26,692,040 22,937,181 20,857,023 17,779,282 15,980,537 10,239,458 6,293,118 3,704,681 328,955 1,130,956 306,725,292 Total Balance 71,108,229 151,269,353 24,708,653 22,260,762	1,197 1,318 264 225 188 162 119 124 78 35 16 2 6 3,734 No 1,695 1,377 182 170	11.78% 36.80% 10.36% 8.70% 7.48% 6.80% 5.80% 5.21% 3.34% 2.05% 1.21% 0.11% 0.37% 100.00% ** of Balance 23.18% 49.32% 8.06% 7.26%	48,941,408 195,299,524 62,926,021 63,268,290 57,112,449 59,433,923 77,824,541 41,805,908 66,403,021 57,987,401 6,452,413 1,084,602 2,128,664 740,668,164 Original Balance 60,694,777 213,363,476 57,297,201 57,180,508	1,287 2,284 506 483 422 443 529 266 446 400 32 9 15 7,122 No 1,476 2,397 430 420	6.619 26.379 8.509 8.549 7.719 8.029 10.519 5.649 8.979 7.839 0.879 0.159 0.299 100.009 ** of Original Balance 8.199 28.819 7.749 7.729
	Less than or equal to 25% More than 25% up to and including 50% More than 50% up to and including 55% More than 55% up to and including 60% More than 60% up to and including 65% More than 65% up to and including 70% More than 70% up to and including 75% More than 75% up to and including 80% More than 80% up to and including 85% More than 85% up to and including 90% More than 95% up to and including 95% More than 95% up to and including 9100% Over 100% Total Indexed Current LTV (Using Original Valuation) Less than or equal to 25% More than 55% up to and including 50% More than 55% up to and including 55% More than 55% up to and including 55% More than 55% up to and including 60% More than 60% up to and including 60% More than 60% up to and including 65%	36,117,120 112,883,693 31,781,249 26,692,040 22,937,181 20,857,023 17,779,282 15,980,537 10,239,458 6,293,118 3,704,681 328,955 1,130,956 306,725,292 Total Balance 71,108,229 151,269,353 24,708,653 22,260,762 15,786,441	1,197 1,318 264 225 188 162 119 124 78 35 16 2 6 3,734 No 1,695 1,377 182 170 135	11.78% 36.80% 10.36% 8.70% 7.48% 6.80% 5.80% 5.21% 3.34% 2.05% 1.21% 0.11% 0.37% 100.00% ** of Balance 23.18% 49.32% 8.06% 7.26% 5.15%	48,941,408 195,299,524 62,926,021 63,268,290 57,112,449 59,433,923 77,824,541 41,805,908 66,403,021 57,987,401 6,452,413 1,084,602 2,128,664 740,668,164 Original Balance 60,694,777 213,363,476 57,297,201 57,180,508 48,844,256	1,287 2,284 506 483 422 443 529 266 446 400 32 9 15 7,122 No 1,476 2,397 430 420 351	6.619 26.379 8.509 8.549 7.719 8.029 10.519 5.649 8.979 7.839 0.879 0.159 0.299 100.009 ** of Original Balanc 8.199 28.819 7.749 7.729 6.599
	Less than or equal to 25% More than 25% up to and including 50% More than 50% up to and including 55% More than 55% up to and including 60% More than 60% up to and including 65% More than 65% up to and including 70% More than 70% up to and including 75% More than 75% up to and including 80% More than 80% up to and including 85% More than 85% up to and including 90% More than 90% up to and including 95% More than 95% up to and including 100% Over 100% Total Indexed Current LTV (Using Original Valuation) Less than or equal to 25% More than 55% up to and including 50% More than 55% up to and including 55% More than 55% up to and including 60% More than 60% up to and including 65% More than 65% up to and including 70%	36,117,120 112,883,693 31,781,249 26,692,040 22,937,181 20,857,023 17,779,282 15,980,537 10,239,458 6,293,118 3,704,681 328,955 1,130,956 306,725,292 Total Balance 71,108,229 151,269,353 24,708,653 22,260,762 15,786,441 12,231,195	1,197 1,318 264 225 188 162 119 124 78 35 16 2 6 3,734 No 1,695 1,377 182 170 135 101	11.78% 36.80% 10.36% 8.70% 7.48% 6.80% 5.80% 5.21% 3.34% 2.05% 1.21% 0.11% 0.37% 100.00% ** of Balance 23.18% 49.32% 8.06% 7.26% 5.15% 3.99%	48,941,408 195,299,524 62,926,021 63,268,290 57,112,449 59,433,923 77,824,541 41,805,908 66,403,021 57,987,401 6,452,413 1,084,602 2,128,664 740,668,164 Original Balance 60,694,777 213,363,476 57,297,201 57,180,508 48,844,256 52,145,894	1,287 2,284 506 483 422 443 529 266 446 400 32 9 15 7,122 No 1,476 2,397 430 420 351 352	6.619 26.379 8.509 8.549 7.719 8.029 10.519 5.649 8.979 7.839 0.879 0.159 0.299 100.009 % of Original Balance 8.199 28.819 7.749 7.729 6.599 7.049

Property Type	Total Balance	No	% of Balance	Original Balance	No	% of Original Balanc
Total	306,725,292	3,734	100.00%	740,668,164	7,122	100.00%
Greater than 30 years	4,275,548	38	1.39%	32,702,819	257	4.429
Greater than 25 years and less than or equal to 30 years	11,526,300	99	3.76%	62,308,492	440	8.419
Greater than 20 years and less than or equal to 25 years	29,667,987	244	9.67%	166,173,375	1,132	22.44
Greater than 15 years and less than or equal to 20 years	70,545,684	598	23.00%	223,249,720	1,947	30.14
Greater than 10 years and less than or equal to 15 years	104,333,855	1,172	34.02%	145,036,745	1,586	19.58
Greater than 5 years and less than or equal to 10 years	63,939,540	957	20.85%	83,885,274	1,236	11.33
and less than or equal to 5 years	22,436,379	626	7.31%	27,311,741	524	3.69
Years to Maturity	Total Balance	<u>No</u>	% of Balance	Original Balance	No	% of Original Balance
Total	306,725,292	6,289	100.00%	740,668,164	11,506	100.00
7 – 7.99%	-	-	0.00%	-	-	0.00
6 – 6.99%	1,970,159	51	0.64%	14,353,950	229	1.94
5 – 5.99%	18,181,372	381	5.93%	146,426,103	2,311	19.77
4 – 4.99%	72,143,845	1,784	23.52%	259,097,240	4,598	34.98
3 – 3.99%	67,139,467	1,335	21.89%	160,931,601	1,945	21.73
2 – 2.99%	106,172,378	1,910	34.61%	124,174,712	1,748	16.77
- 1.99%	41,118,072	828	13.41%	35,684,558	675	4.82
nterest Rate	Total Balance	No of Sub Accounts	% of Balance	Original Balance	No of Sub Accounts	% of Original Balan
Total	306,725,292	3,734	100.00%	740,668,164	6,850	100.00
Over 100%	258,544	1	0.08%	663,010	4	0.09
More than 95% up to and including 100%	-	-	0.00%	3,288,404	24	0.44
More than 90% up to and including 95%	398,468	2	0.13%	14,386,718	118	1.94
More than 85% up to and including 90%	-	-	0.00%	52,487,498	371	7.09
More than 80% up to and including 85%	269,196	2	0.09%	63,778,092	414	8.61
More than 75% up to and including 80%	2,331,769	19	0.76%	50,680,716	326	6.84

Property Type	Total Balance	<u>No</u>	% of Balance	Original Balance	No	% of Original Balance
Detached House	125,894,039	1,214	41.04%	285,723,343	2,307	38.58%
Flat/ Maisonette	20,156,001	225	6.57%	60,347,578	535	8.15%
Semi- Detached House	13,341,496	221	4.35%	207,038,302	2,211	27.95%
Terraced House	88,475,216	1,205	28.85%	153,717,141	1,653	20.75%
Other	58,858,540	869	19.19%	33,841,800	416	4.57%
Total	306,725,292	3,734	100.00%	740,668,164	7,122	100.00%

Interest Rate Type	Total Balance	No of Sub Accounts	% of Balance	Original Balance	No of Sub Accounts	% of Original Balance
Base	75,310,698	1,439	24.55%	191,840,772	2,743	25.90%
Fixed- reverting to SVR	168,869,349	3,276	55.06%	464,226,987	7,007	62.68%
SVR	62,545,245	1,574	20.39%	84,600,406	1,756	11.42%
Total	306,725,292	6,289	100.00%	740,668,164	11,506	100.00%

Re-arrangements Repurchased during the Period	£886,767.40
Cumulative Re-arrangements Repurchased	£46,696,422.68
Other Repurchases for the period	£0.00
Other Cumulative Repurchase	£4,725,161.11
Bonds Outstanding as % of Original Bonds Issued	31.33%
Losses in Quarter as % Bonds Issued	0.00%
Cumulative Losses as % Bonds Issued	0.00%
Further Advances in period	£0.03
Cumulative Further Advances Since Transaction Close	£6,939,034.00
Annualised Excess Spread (Junior to Reserve)	0.70%

Asset Conditions*	Current Level	Trigger Event
(a) No Event of Default and either (i) conditions (b) to (m) below are		
satisfied, or (ii) a drawing is made under the Class B2 VFN equal to the		
current balance of the affected loan	Satisfied	No
(b) Current Balance of 3 month plus arrears < 5%	0.15%	No
(c) General Reserve Fund is funded to the General Reserve Fund		
Required Amount	Satisfied	No
(d) Current Ratings unaffected by PS/ FA	Satisfied	No
(e) Loan Reps and Warranties (FA/ PS)	Satisfied	No
(f) No Rating Agency Test breach	Satisfied	No
(g) Each loan is originated by the Seller, and consistent with prevailing		
lending criteria (in line with a reasonably prudent mortgage lender)	Satisfied	No
(h) Yield Reserve is funded to the Yield Reserve Required Amount	Satisfied	No
(i) New Loan Type incorporated and current note ratings unaffected	Satisfied	No
(j) Appropriate Rating Agency compliant hedging in place for FA/ PS	Satisfied	No
(k) No debit balance on the Class A Principal Deficiency Ledger	Satisfied	No
(I) Aggregate FA current balance < 10% of current balance of loan		
portfolio at closing	Satisfied	No
(m) Solvency certificate delivered by the Seller to the Security Trustee in		
accordance with the MSA	Satisfied	No

^{*}Must be satisfied as a pre-requisite for any Sale of New Portfolio (NP) NP and for any loan subject to a FA, PS or Flexible Drawing to remain in the Portfolio at the Monthly Test Date

Rating Agency Tests	y Test Date/ New Portfolio Sale Date		
	Threshold	Current Level	Trigger Event
(a) FAs Original Weighted Average LTV	> 66.5%	59.4%	No
(b) FAs % of Loans with Original LTV > 80%	> 32.0%	14.2%	No
(c) FAs Current Weighted Average LTV (Non-Indexed)	> 62.0%	50.5%	No
(d) FAs Weighted Average Income Multiple	> 2.9X	2.29	No
(e) FAs Interest Only %	> 40.0%	30.0%	No
		No Mortgages accounts were breaching	
(f) FA Individual LTV (Original Advance plus Further Advances/ Original		this condition as at the collection period	
Valuation)	> 95.0%	end date.	No

Deal Triggers	Provider	Rating Triggers (M- Moody's/ F- Fitch)	Current Rating (M- Mod	ody's/ F- F Trigger Breach	Action
Basis Rate Swap Provider	Barclays Bank PLC	A2, P-1/ A, F1	A2, P-1/ A, F1	No	N/A
Currency Swap Provider	Barclays Bank PLC	A2, P-1/ A, F1	A2, P-1/ A, F1	No	N/A
Issuer Account Bank (i)	The Co-operative Bank PLC	Loss of P-1 (M S-term)/ A, F1 (F)	Caa2, NP/B,B	Yes	Collaterali
Issuer Account Bank (ii)	Barclays Bank PLC	Loss of P-1 (M S-term)/ A, F1 (F)	A2, P-1/ A, F1	No	N/A
Collection Account Bank	The Co-operative Bank PLC	Co-op Insolvency		No	N/A
		Loss of Baa3 (M L-term)/ Loss of BBB- (F			Citi Bank I
Cash Manager	The Co-operative Bank PLC	L-term)	Caa2, NP/B,B	Yes	Appointed

Servicer	The Co-operative Bank PLC	Loss of Baa3 (M L-term)/ Loss of BBB- (F L-term)	Caa2, NP/ B,B	Yes	HML Appo Back up S
Deal Participant Information					
Deal Participant Information					
Cash Manager Web address	The Co-operative Bank PLC http://www.britannia.co.uk/_site/m	icrosite/bts/index.html	Paying Agent	HSBC Bank PLC	
			Account Banks	The Co-operative Bar	nk PLC
Servicer	The Co-operative Bank PLC			Barclays Banks PLC	
Web address	http://www.britannia.co.uk/_site/m	icrosite/bts/index.html			
			Corporate Services Provider	Structured Finance M	lanagement L
Note Trustee	HSBC Corporate Trustee Compar	ny			
	(UK) Limited		Back-Up Cash Manager Facilita	ator Structured Finance M	lanagement L
	Barclays Bank PLC				
Lead Arrangers	J.P.Morgan		Back-Up Servicer Facilitator	Structured Finance M	lanagement L

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

Information Sources The Co-operative Bank PLC Randika Vithanage Point Contact randika.vithanage@cfs.coop Email Telephone +44 (0) 161 201 7809 +44 (0)161 903 3582 Fax Address 17th Floor, Miller Street .Manchester, M60 0AL Bloomberg or http://www.co-operativebank.co.uk/investorrelations Reports Distribution Channels Loan Level Data and Liability Modelling https://boeportal.co.uk/theco-operativebank Bloomberg Ticker SLKRD Report Frequency Monthly

CRD II Retention

In Europe, investors should be aware of Article 122a of the Capital Requirements Directive which applies to newly issued asset-backed securities after 31 December 2010, and to asset backed securities issued on or before that date from the beginning of 2015 to the extent that new underlying exposures are added or substituted after 31 December 2014. Article 122a requires, amongst other things, an EU regulated credit institution to only invest in asset-backed securities in respect of which the originator, sponsor or original lender of the securitisation has explicitly disclosed to the EU regulated credit institution that it will retain, on an ongoing basis, a net economic interest of not less than 5% in respect of certain specified credit risk tranches or asset exposures. The Co-operative Bank PLC's current policy is to retain, on an ongoing basis, a net economic interest in the Silk Road Finance Number Three PLC ("Silk 3") of not less than 5% and to use reasonable endeavours to provide investors with the data and information which they may reasonably require for the purposes of compliance by investors with Article 122a. As at the date of this report, the Co-operative Bank PLC retains an economic interest in Silk 3 in the form of the general reserve fund and the unrated class B and C VFN notes (all of which are retained by the Co-operative Bank PLC) in amounts as stated in the relevant sections of this report

Glossary

Mortgage Yield (pre swap)	WA average mortgage interest rate	
Unscheduled Principal Payments	Non scheduled principal and redemption receipts	
Unscheduled Revenue Receipts	Interest on arrears	
Principal Payment Rate (3 ma)	Total Payments received unscheduled and scheduled divided by opening mortgage balance (3month average)	
Annualised PPR Speed (Based on monthly principal payment rate)	Total Payments received unscheduled and scheduled divided by opening mortgage balance (Annualised on current month)	
Constant Prepayment Rate (3ma)	Total Payments received unscheduled divided by opening mortgage balance (3month average)	
Constant Prepayment Rate (Annualised)	Total Payments received unscheduled divided by opening mortgage balance (3month average)	
FA	Further Advances	
PS	Product Switches	
FL	Flexible Drawings	
MSA	Mortgage Sale Agreement	

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