Silk Road Finance Number Three PLC

Issue Date	02 August 2012	2
Issuer	Silk Road Finance Number Three PLC	С
Stock Exchange Listing	London	n
Publishing Date	30 April 2015	5
Report Period Start Date	01 March 2015	
Report Period End Date	31 March 2015	5
Reporting Frequency	Monthly	ly
Comment/Mont Descrit Interest Description	00 March 2045	_
Current/ Most Recent Interest Payment Date	23 March 2015	_
Next Interest Payment Date	22 June 2015	-
Previous Interest Payment Date	22 December 2014	4
Original Issuance	£650,000,000.00	Ю
Portfolio Data reported Currency	Sterling	g
Mortgage Assets as at the Reporting Period End Date		
Mortgage Balance at the reporting period end date	£425,250,944	4
Pre funded Purchase Ledger	£10,000,000	
Increase in the retained principal funded through principal Collections	£4,003,966	6
Liquidity Reserve Fund Established on 21/06/13	£0	.0
Principal Collections held in the GIC	£8,107,091	<u>1</u>
	£447,362,000	0
Note Liebilities as at the Departing Paying Fad Date	C447 000 000	_
Note Liabilities as at the Reporting Period End Date	£447,362,000	U

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	54.119	100.000	100.000	29.259
Current Factor	50.053	100.000	100.000	22.815
Credit Enhancement- Original	25.91%	N/A	N/A	N/A
Credit Enhancement- Current	45.25%	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	£351,773,500.00	£108,017,500.00	£14,000,000.00	£8,031,599.34
Total Ending Balance subsequent to payment	£325,344,500.00	£108,017,500.00	£14,000,000.00	£6,262,841.18
Total Principal Payments	£26,429,000.00	£0.00	£0.00	£1,768,758.16
Accrual Start Date	22-Dec-14	22-Dec-14	22-Dec-14	22-Dec-14
Accrual End Date	23-Mar-15	23-Mar-15	23-Mar-15	23-Mar-15
Accrual Period (Number of days)	91	91	91	91
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	0.55963%	0.55963%	0.55963%	0.55963%
Current Coupon Rate	1.90963%	0.76963%	0.76963%	0.76963%
Accrued Interest due for the Interest Period	£1,674,790.00	£207,263.98	£26,863.20	£15,410.65
Actual Coupon Payments for the Interest period	£1,674,790.00	£207,263.98	£26,863.20	£15,410.65
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
Legal Final Maturity Date	21/06/2055	21/06/2055	21/06/2055	21/06/2055

	Most Recent IPD	Previous IPD	
	23/03/2015	22/12/2014	
Available Revenue Receipts			
Revenue Receipts during the collection period	4,247,159.86	4,555,760.87	
Interest Income earned on Deposit accounts and any Authorised Investments	22,993.23	23,901.12	
Net Amounts received under the Interest rate / Currency Swap Agreement	78,159.69	-	
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	-	-	
	23,298,712.78	23,530,061.99	
Pre-Acceleration Revenue Priority of Payments			
(a) Trustee/ Security Trustee		_	
(b) Paying Agent/ Registrar/ CSP/ Bank Accounts	18,524.28	11,592.09	
(c) Third Party Payments	10,524.20	11,592.09	
(d) Servicer /Administrator, Cash Manager Fees	101,265.15	107,811.43	
(e) Interest Rate Swap Payments	534,327.76	579,516.89	
(f) Class A Note Interest	1,674,790.00	1,833,845.00	
(g) Class A1 Principal Deficiency Ledger	1,074,790.00	1,033,043.00	
(h) General Reserve Ledger	18,950,400.00	18,950,400.00	
(i) Class B Principal Deficiency Ledger	10,330,400.00	10,930,400.00	
(j) Yield Reserve Ledger	_	- -	
(k) Class B VFN Note Interest	234,127.18	236,128.27	
(I) Class C VFN Note Interest	15,410.65	19,006.66	
(m) Issuer Profit	1,109.59	1,121.92	
(n) Class B VFN Note Principal (Non Capital Balance)	1,100.00	1,121.02	
(o) Class C VFN Note Principal	1,768,758.16	1,790,639.74	
(p) Fixed Interest Rate Swap excluded Termination Amount	-	-	
(q) Excess to be applied as Available Revenue Receipts at the next IPD during a			
determination period	-	-	
(r) Deferred Consideration	-	-	
	23,298,712.78	23,530,061.99	
Available Principal Receipts			
Principal Receipts during the Collection Period	26,431,170.18	32,087,370.67	
Amounts standing to the credit of Liquidity Reserve Fund	£0.00	£0.00	
Amounts standing to the credit of Rearrangement Ledger	-	-	
Amounts Credited to the Principal Deficiency Ledger	-	-	
Amounts from Retained Principal Fund of last quarter	4,001,795.60	4,004,924.93	
Other Items	0		
Less : Amounts Utilised to Pay a Revenue Deficiency	<u> </u>	<u> </u>	
I	30,432,965.78	36,092,295.60	
Pre-Acceleration Principal Priority of Payments			
(a) Retained Principal Ledger (Until Further Sales Period End Date)	4,003,965.78	4,001,795.60	
(b) i) Liquidity Reserve Ledger	-	-	
ii) Retained Principal Receipts Ledger		-	
iii) Class A1 Note Principal Repayments	26,429,000.00	32,090,500.00	
iv) Class B1 VFN Note Principal Repayments	25, 120,000.00	3=,555,550.00	
iv) Class B2 VFN Note Principal Repayments	-	-	
v) Available Revenue Receipts	30,432,965.78	36,092,295.60	
	,,	,,	

Interest Rate Swaps details as at the most recent IPD

	Fixed	Tracker	SVR
Swap Counterparty	Barclays	Barclays	Barclays
Notional Balance	£235,889,875.21	127,589,693.26	96,309,635.93
Swap Period Start Date	22 December 2014	22 December 2014	22 December 2014
Swap Period End Date	23 March 2015	23 March 2015	23 March 2015
Day Peferance Pete	Fixed	Base	SVR
Pay Reference Rate			
Pay Margin	0.00%	0.32%	-2.30%
Pay Reference Rate for the period	4.03%	0.50%	4.74%
All in Pay Rate	4.03%	0.82%	2.44%
Gross Payment to swap Counterparty	£2,368,156.17	£260,842.27	£585,879.22
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	0.55963%	0.55963%	0.55963%
All in Receive Rate	4.15963%	0.55963%	0.55963%
Gross Receipt from Swap Counterparty	£2,446,315.86	£178,018.49	£134,375.24
Net Swap (payment)/ receipts	£78,159.69	-£82,823.78	-£451,503.98

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	4,001,795.60	2,170.18	4,003,965.78	£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 Fee Amount Ledger	£10,475.41	1,109.59	£11,585.00	£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	0.003	£305,147.10	£305,147.10	£305,147.10

Portfolio Characteristics	Current Period	At Issuance	
Number of Residential Mortgage Loans at the end of the period	4.770	7.122	
Balance of Mortgage Loans at the end of the period	£425,250,944	£740,668,167	
Average Loan Size	£89,151	£103,997	
Current Indexed Loan to Value Ratio	45.17%	57.41%	
Non-Indexed Current Loan to Value Ratio	53.16%	58.61%	
Weighted Average Seasoning (Months)	77.9	51.8	
Weighted Average Yield	3.63%		
Current SVR	4.74%		
Pool Reconciliation	<u>Balance</u>	<u>No</u>	
Residential Mortgage Loans at the start of the period	433,358,034	4,836	
Residential Mortgage Loans at the end of the period	425,250,944	4,770	
Repossessions and Sales	Total Balance	No	
Balance of outstanding possessions at the start of the period	£0.00	<u>140</u>	
Possessed properties in the current period	20.00	0	
Principal Balance of Properties Sold in Period	20.00	ő	
Balance of outstanding possessions at the end of the period	20.03	0	
Possessed properties to date	£129.732.98	1	
Cumulative Principal Balance of all Properties Sold	£129,732.98	1	
·			
Losses Net Loss for the period	Current Period £0.00	Cumulative 0.00%	
Number of Mortgages on which losses were realised	£0.00	0.00%	
Average Loss Severity	0.00%	0.00%	
Average Loss Severity	0.0078	0.0076	
	Current Period		
Scheduled repayments received in the period	2,232,413.89		
Unscheduled repayments received in the period	5,106,103.24		
-	Current Month	Annualised	3-month avera
Principal Payment Rate ("PPR")	1.69%	18.53%	<u>3-month avera</u>
Constant Prepayment Rate ("CPR")	1.18%	13.26%	1.2

	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	422,747,378	4,738	99.41%	739,467,234	7,108	99.84%
<=1 Months in Arrears	1,488,778	22	0.35%	1,200,931	14	0.16%
1 Month -2 Months in Arrears	322,475	5	0.08%	-	-	0.00%
2 Month -3 Months in Arrears	471,206	2	0.11%	-	-	0.00%
> 3 Months	221,107	3	0.05%	•	-	0.00%
Total	425,250,944	4,770	100.00%	740,668,164	7,122	100.00%
Region	<u>Total Balance</u>	<u>No</u>	% of Balance	Original Balance	<u>No</u>	% of Original Balance
East Anglia	21,198,416	238	4.98%	35,153,308	346	4.75%
East Midlands	26,167,697	350	6.15%	43,179,659	496	5.83%
London	37,175,884	303	8.74%	76,056,496	493	10.27%
North	11,224,085	151	2.64%	18,655,282	222	2.52%
North West	51,694,909	664	12.16%	82,548,700	943	11.15%
Scotland	21,292,070	287	5.01%	39,400,831	440	5.32%
South East	118,127,922	1,020	27.78%	218,249,778	1,624	29.47%

Male							
Mesh Malafana	South West	43,384,505	468	10.20%	70,821,912	693	9.56%
Votes and Humber 23.319/16/2 308 5.48% 41.574.894 483 5.519	Wales	14,643,810	193	3.44%	23,575,813	284	3.18%
Vorks and Humber 23.310,162 308 5.485 41,574,094 483 5.515 100.0000 100.000 100.000 100.000 100.000 100.000 100.0000 100.0000 100.0000 100.0000 100.0000 100.0000 100.0000 100.0000 100.0000 100.0000 100.0000 100.0000 100.0000 100.00000 100.00000 100.00000 100.00000 100.00000 100.00000 100.00000 100.00000 100.000000 100.000000 100.00000000 100.0000000000	West Midlands	57,022,483	788	13.41%	91,451,582	1,098	12.35%
	Yorks and Humber	23,319,162	308	5.48%	41,574,804		
Less than or equal to 30K 13,949,984 834 3,28% 15,148,765 738 2,096	Total	425,250,944	4,770	100.00%	740,668,164	7,122	100.00%
Less than or equal to 30K							
More than 30k up to and including 50K 28,88,136 746 7,01% 80,731,571 981 5.586	Mortgage Size	Total Balance	No	% of Balance	Original Balance	No	% of Original Balanc
More han 50k up to and including 75K 55,05,044 891 13,074 81,002,188 1,300 10,944 10,000	Less than or equal to 30K	13,949,984	834	3.28%		738	2.05%
More than 75k up to and including 100K 61,148,895 699	More than 30k up to and including 50K	29,828,136	746	7.01%	39,731,571	981	5.36%
More than 100k-up to and including 128K 61,686,891 553 14,5116 89,213,238 897 13,4016 13,4016 14,4	More than 50k up to and including 75K	55,305,044	891	13.01%	81,002,188	1,300	10.949
Moor land 125k up to and including 150K 49,691.316 363 11.69% 38,876,357 649 12.00% Moor land 120k up to and including 200K 76,982.084 297 18.10% 160,0986.028 624 21.725 Moor land 200k up to and including 400K 76,982.084 297 18.10% 160,0986.028 624 21.725 Moor land 500k up to and including 400K 76,882.982 13 1.79% 16,222,747 28 2.195 Total 245,250.9844 4.770 100,0005 740,686.164 7.122 100,000 740,000		61,146,895	699	14.38%	103,208,821	1,180	13.939
More than 150k up to and including 200K 62,223.817 359	More than 100k up to and including 125K	61,686,891	553	14.51%	99,213,238	887	13.40%
More than 200k up to and including 400K 76,982,084 297 18,10% 16,086,028 624 21,72° More than 400k 7,632,492 13 1,70% 16,222,747 28 2,19° Total 245,250,944 4,770 1000,00% 740,688,164 7,12 100,00° 700 700,00° 740,688,164 7,12 100,00° 740,688,164 7,12 100,00° 740,688,164 7,12 100,00° 740,688,164 7,12 100,00° 740,688,164 7,12 740,688	More than 125k up to and including 150K	49,691,316	363		88,876,357		
More than 400K up to and including 500K Ref than 400K up to and including 500K Ref than 500K Ref tha	More than 150k up to and including 200K	62,223,817		14.63%	119,855,779	698	16.189
More than 500k	·	76,982,084	297	18.10%	160,896,028		
Total Balance	, ,						
Author Coupled Purchase 241,706,041 2,458 56,84% 447,591,720 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 60,439 3,916 60,439	Total	425,250,944	4,770	100.00%	740,668,164	7,122	100.00%
Author Coupled Purchase 241,706,041 2,458 56,84% 447,591,720 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 3,916 60,439 60,439 3,916 60,439							
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Name 183,544,903 2,312 43,16% 293,076,445 3,206 39,577 Total 181,054 42,700 100,00% 740,668,164 7,122 100,00% 100,00							
Total Section Sectio	•						
Total Balance No	1 00						
Capital & Interest 30, 601,086 3,742 70,69% 518,467,469 5,414 70,00% Interest Only 68,421,422 508 16,09% 107,451,729 915 14,519 Mixed (Part & Part) 56,228,435 520 13,22% 114,748,966 793 15,499 Total 425,250,944 4,770 100,00% 740,668,164 7,122 100,009 Non-Indexed Current LTV (Using Original Valuation) Total Balance No % of Balance No % of Original Balance No % of Salance No % of Salance No % of Original Balance No No	1 Otal	425,250,944	4,770	100.00%	740,000,104	7,122	100.007
Capital & Interest 30, 601,086 3,742 70,69% 518,467,469 5,414 70,009 Interest Only 68,421,422 508 16,09% 107,451,729 915 14,519 Mixed (Part & Part) 56,228,435 520 13,22% 114,748,966 793 15,499 Total 425,250,944 4,770 100,00% 740,668,164 7,122 100,009 Non-Indexed Current LTV (Using Original Valuation) Total Balance No % of Balance Poly of Balance No % of Original S	Interest Payment Type	Total Balance	No	% of Balance	Original Balance	No	% of Original Balance
Interest Only							
Mixed (Part & Part) 56,228,435 520 13,22% 114,748,966 793 15,499 Total Total Total Part Total Part Total Part	·				, ,		
Total	·	The state of the s					
Non-indexed Current LTV (Using Original Valuation) Total Balance No							
Less than or equal to 25% More than 25% up to and including 50% More than 25% up to and including 50% 144,731,687 1,659 34,03% 195,299,524 2,284 2,284 2,63.79 More than 55% up to and including 60% 37,033,819 313 8,71% 62,926,021 506 8,509 More than 55% up to and including 60% 37,559,403 300 8,83% 63,268,290 483 8,549 More than 60% up to and including 65% 34,896,082 288 8,21% 57,112,449 422 7,719 More than 70% up to and including 70% 35,387,826 286 8,32% 59,433,923 443 8,029 More than 70% up to and including 75% 28,165,630 196 6,62% 77,824,541 529 10,519 More than 75% up to and including 80% 25,687,820 180 6,04% 41,805,908 266 5,649 More than 85% up to and including 90% 12,299,737 83 2,89% 57,987,401 400 7,839 More than 95% up to and including 95% 5,100,905 24 1,20% 6,452,413 32 0,879 More 1109 More 14na 95% up to and including 100% 10,0005			,		, ,	· · · · · · · · · · · · · · · · · · ·	
More than 25% up to and including 50% 144,731,687 1,659 34,03% 195,299,524 2,284 2,284 26,379 More than 50% up to and including 55% 37,033,819 313 8,71% 62,926,021 506 8,509 More than 55% up to and including 60% 37,559,403 300 8,83% 63,268,290 483 8,549 More than 60% up to and including 65% 34,896,082 288 8,21% 57,112,449 422 7,719 More than 65% up to and including 70% 35,387,826 265 8,32% More than 65% up to and including 75% 28,165,630 196 6,62% 77,824,541 529 10,519 More than 75% up to and including 80% 425,687,820 180 6,6403,021 446 8,979 More than 80% up to and including 85% 22,919,716 177 5,39% 66,403,021 446 8,979 More than 90% up to and including 90% 422,919,716 177 5,39% More than 90% up to and including 95% 5,100,905 24 1,229,737 83 2,289% 57,897,401 400 7,839 More than 95% up to and including 95% 455,475 3 0,111% 1,084,602 9 0,159 Over 100% 740,668,164 7,122 100,009 101,009 1							
More than 50% up to and including 55% 37,033,819 313 8.71% 62,926,021 506 8.50% More than 55% up to and including 60% 37,559,403 300 8.83% 63,268,290 483 8.54% More than 60% up to and including 65% 34,896,082 288 8.21% 57,112,449 422 7.71% More than 65% up to and including 70% 35,387,826 265 8.32% 59,433,923 443 8.029 More than 75% up to and including 75% 28,165,630 196 6.62% 77,824,541 529 10,519 More than 80% up to and including 86% 25,687,820 180 6.04% 41,805,908 266 5.64% More than 80% up to and including 85% 22,919,716 177 5.39% 66,403,021 446 8.97% More than 90% up to and including 90% 12,299,737 83 2.89% 57,987,401 400 7.83% More than 95% up to and including 100% 455,475 3 0.11% 1,084,602 9 0.15% Over 100% 425,250,944 4,770	Non-indexed Current LTV (Using Original Valuation)	Total Balance	No	% of Balance	Original Balance		% of Original Balanc
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More than 65% up to and including 70% More than 70% up to and including 75% 28,165,630 196 6.62% 77,824,541 529 10.519 More than 75% up to and including 80% More than 80% up to and including 85% 22,919,716 177 5.39% 66,403,021 446 8.979 More than 85% up to and including 90% 12,299,737 83 2.89% 57,987,401 400 7.839 More than 90% up to and including 95% 5,100,905 24 1.20% 6,452,413 32 0.879 More than 95% up to and including 100% 455,475 3 0.11% 0.11% 1,084,602 9 0.159 Total 100% 740,668,164 7,122 100.009 101.0	Less than or equal to 25% More than 25% up to and including 50%	40,207,202 144,731,687 37,033,819	1,278 1,659 313	9.45% 34.03% 8.71%	48,941,408 195,299,524 62,926,021	1,287 2,284 506	6.61% 26.37% 8.50%
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Over 100% 805,642 4 0.19% 2,128,664 15 0.29% Total 425,250,944 4,770 100.00% 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 % of Original Balance No % of Original Calance No % of Original Calance No \$ 0.694,777 1,476 8.19% No 9.21% 57,297,201 430 7.74% No </td <td>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 85% More than 85% up to and including 90%</td> <td>40,207,202 144,731,687 37,033,819 37,559,403 34,896,082 35,387,826 28,165,630 25,687,820 22,919,716 12,299,737</td> <td>1,278 1,659 313 300 288 265 196 180 177 83</td> <td>9.45% 34.03% 8.71% 8.83% 8.21% 6.62% 6.04% 5.39% 2.89%</td> <td>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</td> <td>1,287 2,284 506 483 422 443 529 266 446 400</td> <td>6.619 26.379 8.509 8.549 7.719 8.029 10.519 5.649 8.979 7.839</td>	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 85% More than 85% up to and including 90%	40,207,202 144,731,687 37,033,819 37,559,403 34,896,082 35,387,826 28,165,630 25,687,820 22,919,716 12,299,737	1,278 1,659 313 300 288 265 196 180 177 83	9.45% 34.03% 8.71% 8.83% 8.21% 6.62% 6.04% 5.39% 2.89%	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 425,250,944 4,770 100.00% 740,668,164 7,122 100.00% 740,668,164 7,122 100.00% 740,668,164 7,122 100.00% 740,668,164 7,122 100.00% 740,668,164 7,122 100.00% 740,668,164 7,122 100.00% 740,668,164 7,122 100.00% 740,668,164 7,122 100.00% 740,668,164 7,122 100.00% 740,668,164 7,122 100.00% 740,668,164 7,122 740,668,164 740,688,164 740,688,164 740,688,164 740,688,164 740,688,164 740,688,164 740,688,164 740,688,164 740,688,164 740,68	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%	40,207,202 144,731,687 37,033,819 37,559,403 34,896,082 35,387,826 28,165,630 25,687,820 22,919,716 12,299,737 5,100,905	1,278 1,659 313 300 288 265 196 180 177 83 24	9.45% 34.03% 8.71% 8.83% 8.21% 6.62% 6.04% 5.39% 2.89% 1.20%	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	1,287 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
Total Balance	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%	40,207,202 144,731,687 37,033,819 37,559,403 34,896,082 35,387,826 28,165,630 25,687,820 22,919,716 12,299,737 5,100,905 455,475	1,278 1,659 313 300 288 265 196 180 177 83 24 3	9.45% 34.03% 8.71% 8.83% 8.21% 6.62% 6.04% 5.39% 2.89% 1.20% 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% 66,694,777 1,476 8.199 More than 25% up to and including 50% 176,856,635 1,736 41.59% 213,363,476 2,397 28.81% More than 50% up to and including 55% 39,146,209 286 9.21% 57,297,201 430 7.74% More than 55% up to and including 60% 32,278,172 251 7.59% 57,180,508 420 7.72% More than 60% up to and including 65% 38,003,963 252 8.94% 48,844,256 351 6.59% More than 65% up to and including 70% 226 6.97% 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 95% More than 95% up to and including 100% Over 100%	40,207,202 144,731,687 37,033,819 37,559,403 34,896,082 35,387,826 28,165,630 25,687,820 22,919,716 12,299,737 5,100,905 455,475 805,642	1,278 1,659 313 300 288 265 196 180 177 83 24 3 4	9.45% 34.03% 8.71% 8.83% 8.21% 6.62% 6.04% 5.39% 2.89% 1.20% 0.11% 0.19%	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%	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%	40,207,202 144,731,687 37,033,819 37,559,403 34,896,082 35,387,826 28,165,630 25,687,820 22,919,716 12,299,737 5,100,905 455,475 805,642	1,278 1,659 313 300 288 265 196 180 177 83 24 3 4	9.45% 34.03% 8.71% 8.83% 8.21% 6.62% 6.04% 5.39% 2.89% 1.20% 0.11% 0.19%	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
More than 25% up to and including 50% 176,856,635 1,736 41.59% 213,363,476 2,397 28.81% More than 50% up to and including 55% 39,146,209 286 9.21% 57,297,201 430 7.74% More than 55% up to and including 60% 32,278,172 251 7.59% 57,180,508 420 7.72% More than 60% up to and including 65% 38,003,963 252 8.94% 48,844,256 351 6.59% More than 65% up to and including 70% 29,659,987 226 6.97% 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 95% More than 95% up to and including 100% Over 100% Total	40,207,202 144,731,687 37,033,819 37,559,403 34,896,082 35,387,826 28,165,630 25,687,820 22,919,716 12,299,737 5,100,905 455,475 805,642 425,250,944	1,278 1,659 313 300 288 265 196 180 177 83 24 3 4 4,770	9.45% 34.03% 8.71% 8.83% 8.21% 6.62% 6.04% 5.39% 2.89% 1.20% 0.11% 0.19%	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% 39,146,209 286 9.21% 57,297,201 430 7.74% More than 55% up to and including 60% 32,278,172 251 7.59% 57,180,508 420 7.72% More than 60% up to and including 65% 38,003,963 252 8.94% 48,844,256 351 6.59% More than 65% up to and including 70% 29,659,987 226 6.97% 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)	40,207,202 144,731,687 37,033,819 37,559,403 34,896,082 35,387,826 28,165,630 25,687,820 22,919,716 12,299,737 5,100,905 455,475 805,642 425,250,944	1,278 1,659 313 300 288 265 196 180 177 83 24 3 4 4,770	9.45% 34.03% 8.71% 8.83% 8.21% 8.32% 6.62% 6.04% 5.39% 2.89% 0.11% 0.11% 0.19%	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	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% 32,278,172 251 7.59% 57,180,508 420 7.72% More than 60% up to and including 65% 38,003,963 252 8.94% 48,844,256 351 6.59% More than 65% up to and including 70% 29,659,987 226 6.97% 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 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%	40,207,202 144,731,687 37,033,819 37,559,403 34,896,082 35,387,826 28,165,630 25,687,820 22,919,716 12,299,737 5,100,905 455,475 805,642 425,250,944 Total Balance 67,179,469	1,278 1,659 313 300 288 265 196 180 177 83 24 3 4 4,770	9.45% 34.03% 8.71% 8.83% 8.21% 8.32% 6.62% 6.04% 5.39% 2.89% 1.20% 0.11% 0.19% 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 0.159 0.299 100.009
More than 60% up to and including 65% 38,003,963 252 8.94% 48,844,256 351 6.59% More than 65% up to and including 70% 29,659,987 226 6.97% 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 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 90% More than 95% up to and including 91% 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%	40,207,202 144,731,687 37,033,819 37,559,403 34,896,082 35,387,826 28,165,630 25,687,820 22,919,716 12,299,737 5,100,905 455,475 805,642 425,250,944 Total Balance 67,179,469 176,856,635	1,278 1,659 313 300 288 265 196 180 177 83 24 3 4 4,770	9.45% 34.03% 8.71% 8.83% 8.21% 8.32% 6.62% 6.04% 5.39% 2.89% 0.11% 0.19% 100.00% ** of Balance 15.80% 41.59%	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 0.159 100.009
More than 65% up to and including 70% 29,659,987 226 6.97% 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 50% More than 50% up to and including 55%	40,207,202 144,731,687 37,033,819 37,559,403 34,896,082 35,387,826 28,165,630 25,687,820 22,919,716 12,299,737 5,100,905 455,475 805,642 425,250,944 Total Balance 67,179,469 176,856,635 39,146,209	1,278 1,659 313 300 288 265 196 180 177 83 24 3 4 4,770 No 1,680 1,736 286	9.45% 34.03% 8.71% 8.83% 8.21% 8.32% 6.62% 6.04% 5.39% 2.89% 1.20% 0.11% 0.19% 100.00% ** of Balance 15.80% 41.59% 9.21%	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 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 0.299 100.009 ** of Original Balanc 8.199 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%	40,207,202 144,731,687 37,033,819 37,559,403 34,896,082 35,387,826 28,165,630 25,687,820 22,919,716 12,299,737 5,100,905 455,475 805,642 425,250,944 Total Balance 67,179,469 176,856,635 39,146,209 32,278,172	1,278 1,659 313 300 288 265 196 180 177 83 24 3 4 4,770 No 1,680 1,736 286 251	9.45% 34.03% 8.71% 8.83% 8.21% 6.62% 6.04% 5.39% 2.89% 0.11% 0.19% 100.00% ** of Balance 15.80% 41.59% 9.21% 7.59%	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 Balanc 8.199 28.819 7.749 7.729
1 -1,22 1,122 100 0.007	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 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%	40,207,202 144,731,687 37,033,819 37,559,403 34,896,082 35,387,826 28,165,630 25,687,820 22,919,716 12,299,737 5,100,905 455,475 805,642 425,250,944 Total Balance 67,179,469 176,856,635 39,146,209 32,278,172 38,003,963	1,278 1,659 313 300 288 265 196 180 177 83 24 3 4 4,770 No 1,680 1,736 286 251 252	9.45% 34.03% 8.71% 8.83% 8.21% 8.32% 6.62% 6.04% 5.39% 2.89% 1.20% 0.11% 0.19% 100.00% ** of Balance 15.80% 41.59% 9.21% 7.59% 8.94%	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%	40,207,202 144,731,687 37,033,819 37,559,403 34,896,082 35,387,826 28,165,630 25,687,820 22,919,716 12,299,737 5,100,905 455,475 805,642 425,250,944 Total Balance 67,179,469 176,856,635 39,146,209 32,278,172 38,003,963 29,659,987	1,278 1,659 313 300 288 265 196 180 177 83 24 3 4 4,770 No 1,680 1,736 286 251 252 226	9.45% 34.03% 8.71% 8.83% 8.21% 8.32% 6.62% 6.04% 5.39% 2.89% 1.20% 0.11% 0.19% 100.00% ** of Balance 15.80% 41.59% 9.21% 7.59% 8.94% 6.97%	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	% of Original Balance 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 8.899

More than 75% up to and including 80%	14,446,774	115	3.40%	50,680,716	326	6.84%
More than 80% up to and including 85%	4,097,889	32	0.96%	63,778,092	414	8.61%
More than 85% up to and including 90%	1,059,150	9	0.25%	52,487,498	371	7.09%
More than 90% up to and including 95%	170,876	1	0.04%	14,386,718	118	1.94%
More than 95% up to and including 100%	-	-	0.00%	3,288,404	24	0.44%
Over 100%	447,036	2	0.11%	663,010	4	0.09%
		4 770	400.000/	740,000,404	0.050	400.000/
Total	425,250,944	4,770	100.00%	740,668,164	6,850	100.00%
Total	425,250,944	4,770	100.00%	740,668,164	6,850	100.00%
Total Interest Rate	425,250,944 <u>Total Balance</u>	No of Sub Accounts		, ,	No of Sub Accounts	% of Original Balance
	, ,	,		, ,	,	
Interest Rate	Total Balance	No of Sub Accounts	% of Balance	Original Balance	No of Sub Accounts	% of Original Balance
Interest Rate 0 – 1.99% 2 – 2.99%	<u>Total Balance</u> 29,378,968	No of Sub Accounts 590	% of Balance 6.91%	Original Balance 35,684,558	No of Sub Accounts 675	% of Original Balance 4.82%
Interest Rate 0 - 1.99% 2 - 2.99% 3 - 3.99%	Total Balance 29,378,968 106,243,597	No of Sub Accounts 590 1,837	% of Balance 6.91% 24.98%	Original Balance 35,684,558 124,174,712	No of Sub Accounts 675 1,748	% of Original Balance 4.82% 16.77%
Interest Rate 0 - 1.99% 2 - 2.99% 3 - 3.99% 4 - 4.99%	Total Balance 29,378,968 106,243,597 126,746,002	No of Sub Accounts 590 1,837 2,054	% of Balance 6.91% 24.98% 29.80%	Original Balance 35,684,558 124,174,712 160,931,601	No of Sub Accounts 675 1,748 1,945	% of Original Balance 4.82% 16.77% 21.73%
Interest Rate 0 – 1.99%	Total Balance 29,378,968 106,243,597 126,746,002 122,786,979	No of Sub Accounts 590 1,837 2,054 2,735	% of Balance 6.91% 24.98% 29.80% 28.87%	Original Balance 35,684,558 124,174,712 160,931,601 259,097,240	No of Sub Accounts 675 1,748 1,945 4,598	% of Original Balance 4.82% 16.77% 21.73% 34.98%
Interest Rate 0 - 1.99% 2 - 2.99% 3 - 3.99% 4 - 4.99% 5 - 5.99%	Total Balance 29,378,968 106,243,597 126,746,002 122,786,979 35,834,956	No of Sub Accounts 590 1,837 2,054 2,735 624	% of Balance 6.91% 24.98% 29.80% 28.87% 8.43%	Original Balance 35,684,558 124,174,712 160,931,601 259,097,240 146,426,103	No of Sub Accounts 675 1,748 1,945 4,598 2,311	% of Original Balance 4.82% 16.77% 21.73% 34.98% 19.77%

7 – 7.99%	-	-	0.00%	-	-	0.00%
Total	425,250,944	7,919	100.00%	740,668,164	11,506	100.00%
Years to Maturity	Total Balance	<u>No</u>	% of Balance	Original Balance	<u>No</u>	% of Original Balance
0 and less than or equal to 5 years	26,898,670	656	6.33%	27,311,741	524	3.69%
Greater than 5 years and less than or equal to 10 years	74,754,096	1,118	17.58%	83,885,274	1,236	11.33%
Greater than 10 years and less than or equal to 15 years	127,540,080	1,435	29.99%	145,036,745	1,586	19.58%
Greater than 15 years and less than or equal to 20 years	84,291,387	699	19.82%	223,249,720	1,947	30.14%
Greater than 20 years and less than or equal to 25 years	68,622,045	516	16.14%	166,173,375	1,132	22.44%
Greater than 25 years and less than or equal to 30 years	30,328,374	236	7.13%	62,308,492	440	8.41%
Greater than 30 years	12,816,291	110	3.01%	32,702,819	257	4.42%
Total	425,250,944	4,770	100.00%	740,668,164	7,122	100.00%

Donato and Toma	T-1-I D-I	M -	0/ -f D-l	Onimin al Dalamas	NI-	0/ of Original Dalamas
Property Type	Total Balance	<u>No</u>	% of Balance	Original Balance	<u>No</u>	% of Original Balance
Detached House	169,958,702	1,556	39.97%	285,723,343	2,307	38.58%
Flat/ Maisonette	29,969,421	310	7.05%	60,347,578	535	8.15%
Semi- Detached House	19,162,584	281	4.51%	207,038,302	2,211	27.95%
Terraced House	121,486,239	1,528	28.57%	153,717,141	1,653	20.75%
Other	84,673,998	1,095	19.91%	33,841,800	416	4.57%
Total	425,250,944	4,770	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	118,120,531	2,028	27.78%	191,840,772	2,743	25.90%
Fixed- reverting to SVR	221,811,176	3,870	52.16%	464,226,987	7,007	62.68%
SVR	85,319,237	2,021	20.06%	84,600,406	1,756	11.42%
Total	425,250,944	7,919	100.00%	740,668,164	11,506	100.00%

Re-arrangements Repurchased during the Period	£702,284.52
Cumulative Re-arrangements Repurchased	£33,182,743.52
Other Repurchases for the period	£66,289.01
Other Cumulative Repurchase	£3,745,408.23
Bonds Outstanding as % of Original Bonds Issued	50.05%
Losses in Quarter as % Bonds Issued	0.00%
Cumulative Losses as % Bonds Issued	0.00%
Further Advances in period	£15,000.00
Cumulative Further Advances Since Transaction Close	£6,859,034.00
Annualised Excess Spread (Junior to Reserve)	1.09%

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%	0.05%	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%	63.3%	No
(b) FAs % of Loans with Original LTV > 80%	> 32.0%	16.2%	No
(c) FAs Current Weighted Average LTV (Non-Indexed)	> 62.0%	53.2%	No
(d) FAs Weighted Average Income Multiple	> 2.9X	2.37	No
(e) FAs Interest Only %	> 40.0%	29.3%	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- Moody	y's/ F- F Trigger Breach	Action
Basis Rate Swap Provider	Barclays Bank PLC	A2, P-1/ A, F1	A2(Neg), P-1/ A, F1	No	N/A
Currency Swap Provider	Barclays Bank PLC	A2, P-1/ A, F1	A2(Neg), 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(Neg), 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	anagement L
Note Trustee	HSBC Corporate Trustee Compar	ny			
	(UK) Limited		Back-Up Cash Manager Facilita	ator Structured Finance M	anagement L
	Barclays Bank PLC				
Lead Arrangers	J.P.Morgan		Back-Up Servicer Facilitator	Structured Finance M	anagement 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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