Leek Finance Number 19 PLC

Issuer	Leek Finance Number 19 PLC
Stock Exchange Listing	London
Publishing Date	28 February 2013
Reporting Period Start Date	01 January 2013
Reporting Period End Date	31 January 2013
Legal Maturity	21 December 2038

Most Recent /Current Quarterly Interest Payment Date	21 December 2012
Previous Quarterly Interest Payment Date	21 September 2012
Next Interest Payment Date	21 March 2013

Note Summary for the most Recent/Current IPD	Class A1a	Class A1b	Class A2a	Class A2b	Class A2c	Class Ma	Class Mc	Class Ba
International Securities number	XS0294474464	XS0294475867	XS0294479778	XS0294480602	XS0294482483	XS0294483614	XS0294484349	XS0294484778
Original Ratings (S&P/ Moodys/Fitch)	AAA./Aaa/AAA	AAA./Aaa/AAA	AAA./Aaa/AAA	AAA./Aaa/AAA	AAA./Aaa/AAA	AA/Aa2/AA	AA/Aa2/AA	A/A2/A
Current Ratings (Moodys/Fitch)	n/a	n/a	Aaa	Aaa/AAA	Aaa/AAA	Aa1/AAA	Aa1/AAA	Aa3/AAA
Quarterly Interest Accrual Start Date	n/a	n/a	21 September 2012	21 September 2012	21 September 2012	21 September 2012	21 September 2012	21 September 2012
Quarterly Interest Accrual End Date	n/a	n/a	21 December 2012	21 December 2012	21 December 2012	21 December 2012	21 December 2012	21 December 2012
Note Interest Accrual period	n/a	n/a	91	91	91	91	91	91
Previous factor	0.000	0.000	72.991	72.991	72.991	100.000	100.000	100.000
Current factor	0.000	0.000	71.540	71.540	71.540	100.000	100.000	100.000
Credit Enhancement- Original	21.57%	21.57%	21.57%	21.57%	21.57%	13.26%	13.26%	7.66%
Credit Enhancement- Current	n/a	n/a	63.89%	63.89%	63.89%	50.80%	50.80%	41.98%
Currency	Sterling	US Dollars	Sterling	US Dollars	Euro	Sterling	Euro	Sterling
Original Principal Balance	£28,000,000.00	$255,000,000.00	£110,000,000.00	$624,100,000.00	€124,500,000.00	£23,000,000.00	€68,000,000.00	£12,000,000.00
Total Beginning Balance prior to payment	£0.00	$0.00	£80,290,100.00	$455,536,831.00	€90,873,795.00	£23,000,000.00	€68,000,000.00	£12,000,000.00
Total Ending Balance subsequent to payment	£0.00	$0.00	£78,694,000.00	$446,481,140.00	€89,067,300.00	£23,000,000.00	€68,000,000.00	£12,000,000.00
Total Principal Payments	£0.00	$0.00	£1,596,100.00	$9,055,691.00	€1,806,495.00	£0.00	€0.00	£0.00
Total Interest Payments	£0.00	$0.00	£169,059.00	$686,010.72	€109,796.55	£59,866.70	€113,104.40	£43,766.40
Reference Rate	3 month £ libor	US $ libor	3 month £ libor	US $ libor	3 month Euribor	3 month £ libor	3 month Euribor	3 month £ libor
Day Count Convention	Actual/365/366	Actual/360	Actual/365/366	Actual/360	Actual/360	Actual/365/366	Actual/360	Actual/365/366
Relevant Margin	0.05000%	0.05000%	0.22000%	0.22000%	0.24000%	0.42000%	0.42000%	0.84000%
Coupon Reference Rate	0.62688%	0.37575%	0.62688%	0.37575%	0.23800%	0.62688%	0.23800%	0.62688%
Coupon Amount	£0.00	$0.00	£169,059.00	$686,010.72	€109,796.55	£59,866.70	€113,104.40	£43,766.40
Current Coupon	0.67688%	0.42575%	0.84688%	0.59575%	0.47800%	1.04688%	0.65800%	1.46688%
Current Interest Shortfall	0	0	0	0	0	0	0	0
Cumulative Interest Shortfall	0	0	0	0	0	0	0	0
Original Weighted Average Life (Using Pricing CPR)	0.55	0.55	2.76	2.76	2.76	5.18	5.18	5.18

Note Summary for the most Recent/Current IPD	ClassBc	Class Ca	Class Cc	Class Da	Class Dc	Class J1 VFN	Class J2 VFN	Class J3 VFN	Class J4 VFN	Class J5 VFN
International Securities number	XS0294485072	XS0294485403	XS0294486476	XS0294486559	XS0294486716	n/a	n/a	n/a	n/a	n/a
Original Ratings (S&P/ Moodys/Fitch)	A/A2/A	BBB/Baa3/BBB	BBB/Baa3/BBB	BB/Ba3/BB	BB/Ba3/BB	n/r	n/r	n/r	n/r	n/r
Current Ratings (Moodys/Fitch)	Aa3/AAA	A3/AAA	A3/AAA	Baa3/AAA	Baa3/AAA	n/r	n/r	n/r	n/r	n/r
Quarterly Interest Accrual Start Date	21 September 2012	21 September 2012	21 September 2012	21 September 2012	21 September 2012	n/r	n/r	n/r	n/r	n/r
Quarterly Interest Accrual End Date	21 December 2012	21 December 2012	21 December 2012	21 December 2012	21 December 2012	n/r	n/r	n/r	n/r	n/r
Note Interest Accrual period	91	91	91	91	91	n/r	n/r	n/r	n/r	n/r
Previous factor	100.000	100.000	100.000	100.000	100.000	0.000	0.000	0.000	0.000	0.000
Current factor	100.000	100.000	100.000	100.000	100.000	0.000	0.000	0.000	0.000	0.000
Credit Enhancement- Original	7.66%	4.26%	4.26%	2.15%	2.15%	0.00%	0.00%	0.00%	0.00%	0.00%
Credit Enhancement- Current	41.98%	36.62%	36.62%	33.30%	33.30%	0.00%	0.00%	0.00%	0.00%	0.00%
Currency	Euro	Sterling	Euro	Sterling	Euro	Sterling	Sterling	Sterling	Sterling	Sterling
Original Principal Balance	€51,000,000.00	£6,000,000.00	€32,900,000.00	£13,000,000.00	€6,700,000.00	£0.00	£0.00	£0.00	£0.00	£0.00
Total Beginning Balance prior to payment	€51,000,000.00	£6,000,000.00	€32,900,000.00	£13,000,000.00	€6,700,000.00	£0.00	£0.00	£0.00	£0.00	£0.00
Total Ending Balance subsequent to payment	€51,000,000.00	£6,000,000.00	€32,900,000.00	£13,000,000.00	€6,700,000.00	£0.00	£0.00	£0.00	£0.00	£0.00
Total Principal Payments	€0.00	£0.00	€0.00	£0.00	€0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Total Interest Payments	€136,394.40	£31,728.60	€144,539.57	£141,147.50	€65,678.09	£0.00	£0.00	£0.00	£0.00	£0.00
Reference Rate	3 month Euribor	3 month £ libor	3 month Euribor	3 month £ libor	3 month Euribor	3 month £ libor	3 month £ libor	3 month £ libor	3 month £ libor	3 month £ libor
Day Count Convention	Actual/360	Actual/365/366	Actual/360	Actual/365/366	Actual/360	Actual/365/366	Actual/365/366	Actual/365/366	Actual/365/366	Actual/365/366
Relevant Margin	0.82000%	1.50000%	1.50000%	3.74000%	3.64000%	0.24000%	0.42000%	0.84000%	1.50000%	3.74000%
Coupon Reference Rate	0.23800%	0.62688%	0.23800%	0.62688%	0.23800%	0.62688%	0.62688%	0.62688%	0.62688%	0.62688%
Coupon Amount	€136,394.40	£31,728.60	€144,539.57	£141,147.50	€65,678.09	£0.00	£0.00	£0.00	£0.00	£0.00
Current Coupon	1.05800%	2.12688%	1.73800%	4.36688%	3.87800%	0.86688%	1.04688%	1.46688%	2.12688%	4.36688%
Current Interest Shortfall	0	0	0	0	0	0	0	0	0	0
Cumulative Interest Shortfall	0	0	0	0	0	0	0	0	0	0
Original Weighted Average Life (Using Pricing CPR)	5.18	5.18	5.18	5.18	5.18					

Issue 6th June 2011	Class K VFN	Class L VFN	Class N VFN
International Securities number	N/A	N/A	N/A
Original Principal Balance (VFN Drawdown 06/June/2011)	£181,318,482.00	£17,830,500.00	£2,000,000.00
Total Beginning Balance prior to payment	£180,356,282.00	£14,846,900.00	£2,000,000.00
Total Ending Balance subsequent to payment (Including Deferred Interest)	£178,775,082.00	£14,816,100.00	£2,000,000.00
Total Principal Payments	1,581,200.00	£30,800.00	£0.00
Total Interest Payments	£2,375,272.11	£220,986.10	630.93
Reference Rate	Gilt Yield	n/a	3 month £ libor
Day Count Convention	Actual/Interest days*Periods	Actual/365/366	Actual/365/366
Relevant Margin	n/a	n/a	-0.50%
Coupon Reference Rate	2.63270%	6.00000%	0.62688%
Coupon Amount	£2,375,272.11	£220,986.10	£630.93
Current Coupon	2.63270%	6.00000%	0.12688%
Capitalised Interest	£0.00	£0.00	n/a

Currency in which the portfolio data is reported	Sterling
Original Total Number of Residential Mortgage Loans	6,795
Current Total Number of Residential Mortgage Loans	4,297
Original Total Value of Residential Mortgage Loans	£839,622,845
Current loan-to-value ratio at transaction close	82.16%
Current Loan to Value Ratio	81.21%
Weighted Average Interest Rate at Transaction Close	6.04%
Weighted Average Interest Rate (pre Swap) at the end of the period	2.53%
Weighted average seasoning at Transaction Close	0.5 Years
Weighted average Term to maturity of the pool at Transaction Close	21.87 Years

	Current Period			At Issuance		
Delinquency Band (excluding possessions)	**Total Balance**	**No**	**% of Total Balance**	**Original Balance**	**No**	**% of Original Balance**
0.01 <= 1 Months in Arrears	14,617,435	115	2.76%	29,219,248	237	3.48%
1.01 <= 2 Months in Arrears	26,168,805	197	4.95%	9,255,563	89	1.10%
2.01 <= 3 Months in Arrears	16,397,920	124	3.10%	5,415,708	49	0.65%
3.01 <= 4 Months in Arrears	7,667,875	59	1.45%	4,241,644	39	0.51%
4.01 <= 5 Months in Arrears	4,371,131	29	0.83%	1,612,108	15	0.19%
5.01 <= 6 Months in Arrears	4,122,537	32	0.78%	1,522,002	11	0.18%
> 6 Months	13,964,197	93	2.64%	1,300,305	14	0.15%
Total	87,309,901	649	16.51%	52,566,579	454	6.26%

Delinquencies -A loan is classified as 'delinquent' if the arrears balance is greater than zero as at the date of the collateral report

Balance of the performing Loans	439,989,949		
Net Losses Reported during the period	325,218.87		
Cumulative Net Losses	23,649,340.36		
Average Loss Severity for the current period	33.78%		
Average loss severity since transaction close	33.82%		
Outstanding Repossession	**Total Principal Balance**	**No**	**% of Total Balance**
Outstanding Possessions at the start of the period	£1,721,348.63	15	0.33%
Number of repossessions during the period	£792,747.74	4	0.15%
Outstanding Possessions at the end of the period	1,551,429.62	14	0.29%
Residential Mortgage Loan Principal Balance at Start of the period	530,897,118.62	4,307	
Repurchases/Buy Backs during the period	-	-	
Residential Mortgage Loan Principal Balance at end of the period	529,114,908.56	4297	
Principal Payment Rate	0.27%		
Annualised PPR Speed (Based on quarterly principal payment rate)	3.29%		
Cumulative Principal Balance of all Properties Sold	£69,929,268.87		
Principal Balance of Properties Sold in Period	£962,666.75		
Weighted Average Seasoning (Months)	77		
Total Balance of Further Advances	£2,722,955.02		

	Current Period			At Issuance		
Region	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
East Anglia	14,048,373	121	2.66%	20,777,058	171	2.47%
East Midlands	23,752,556	254	4.49%	47,207,351	466	5.62%
London	111,133,641	572	21.01%	166,050,110	833	19.78%
North	15,604,755	204	2.95%	27,553,192	368	3.28%
Northern Ireland	5,983,192	59	1.13%	11,485,156	130	1.37%
North West	61,164,100	635	11.57%	93,616,103	941	11.15%
Scotland	18,965,991	241	3.59%	35,529,837	459	4.23%
South East	155,648,161	996	29.43%	240,967,950	1,510	28.70%
South West	33,976,104	261	6.42%	51,823,632	387	6.17%
Wales	15,895,547	178	3.01%	25,304,117	278	3.01%
West Midlands	35,249,056	356	6.67%	58,020,846	564	6.91%
Yorks and Humber	37,429,802	420	7.08%	61,287,492	688	7.30%
Total	528,851,280	4,297	100.00%	839,622,845	6,795	100.00%
Mortgage Size	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Less than or equal to 30K	3,379,503	178	0.64%	3,145,259	166	0.37%
More than 30k up to and including 50K	10,614,181	258	2.01%	23,635,541	618	2.82%
More than 50k up to and including 75K	45,854,544	724	8.67%	71,279,110	1,130	8.49%
More than 75k up to and including 100K	66,938,343	768	12.66%	100,246,594	1,157	11.94%
More than 100k up to and including 125K	77,623,512	697	14.68%	119,023,051	1,070	14.18%
More than 125k up to and including 150K	67,523,019	494	12.77%	103,370,688	756	12.31%
More than 150k up to and including 200K	107,820,267	628	20.39%	168,299,808	981	20.04%
More than 200k up to and including 400K	129,748,753	513	24.53%	215,058,145	847	25.61%
More than 400K up to and including 500K	9,702,851	22	1.83%	20,261,242	54	2.41%
More than 500k	9,646,307	15	1.82%	15,303,407	16	1.82%
Total	528,851,280	4,297	100.00%	839,622,845	6,795	100.00%
Mortgage Type	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Owner Occupied Purchase	189,540,564	1,298	35.84%	318,555,006	2,156	37.94%
Owner Occupied Remortgage	106,995,750	819	20.23%	191,117,289	1,500	22.76%
Buy to Let	215,847,904	1,874	40.81%	295,470,031	2,485	35.19%
Right to Buy	16,467,062	306	3.11%	34,480,519	654	4.11%
Total	528,851,280	4,297	100.00%	839,622,845	6,795	100.00%
Mortgage Payment Frequency	Monthly					
Interest Payment Type	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Capital & Interest	94,387,087	1,205	17.85%	211,414,246	2,365	25.18%
Interest Only	434,464,193	3,092	82.15%	628,208,600	4,430	74.82%
Mixed (Part & Part)	-	-	0.00%	-	-	0.00%
Total	528,851,280	4,297	100.00%	839,622,845	6,795	100.00%
LTV	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Less than or equal to 25%	1,871,494	82	0.35%	1,641,245	49	0.20%
More than 25% up to and including 50%	18,073,766	267	3.42%	24,639,301	369	2.93%
More than 50% up to and including 55%	9,926,586	126	1.88%	14,014,254	168	1.67%
More than 55% up to and including 60%	14,359,916	148	2.72%	18,237,600	201	2.17%
More than 60% up to and including 65%	15,187,073	162	2.87%	20,415,456	212	2.43%
More than 65% up to and including 70%	32,110,291	291	6.07%	39,700,681	351	4.73%
More than 70% up to and including 75%	48,592,971	404	9.19%	52,706,531	436	6.28%
More than 75% up to and including 80%	48,136,013	400	9.10%	71,058,422	590	8.46%
More than 80% up to and including 85%	66,336,260	524	12.54%	109,269,633	889	13.01%
More than 85% up to and including 90%	146,559,450	1,100	27.71%	243,101,323	1,905	28.95%
More than 90% up to and including 95%	75,992,925	461	14.37%	143,420,294	918	17.08%
More than 95% up to and including 100%	41,110,510	262	7.77%	100,770,015	702	12.00%
Over 100%	10,594,025	70	2.00%	648,090	5	0.08%
Total	528,851,280	4,297	100.00%	839,622,845	6,795	100.00%
Years to maturity of mortgages	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
0 and less than or equal to 5 years	29,190,201	257	5.52%	616,060	26	0.07%
Greater than 5 years and less than or equal to 10 years	51,490,715	462	9.74%	41,634,575	359	4.96%
Greater than 10 years and less than or equal to 15 years	97,876,616	866	18.51%	84,362,017	720	10.05%
Greater than 15 years and less than or equal to 20 years	316,887,550	2,416	59.92%	155,328,982	1,339	18.50%
Greater than 20 years and less than or equal to 25 years	33,406,198	296	6.32%	504,363,320	3,908	60.07%
Greater than 25 years and less than or equal to 30 years	-	-	0.00%	53,317,891	443	6.35%
Greater than 30 years	-	-	0.00%	-	-	0.00%
Total	528,851,280	4,297	100.00%	839,622,845	6,795	100.00%
Property Type	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Bungalow	12,044,602	88	2.28%	21,007,722	149	2.50%
Detached House	64,619,591	333	12.22%	115,489,266	580	13.75%
Flat/ Maisonnette	134,735,379	1,093	25.48%	207,321,177	1,666	24.69%
Semi- Detached House	115,552,490	963	21.85%	191,146,772	1,568	22.77%
Terraced House	201,899,218	1,820	38.18%	304,657,908	2,832	36.29%
Total	528,851,280	4,297	100.00%	839,622,845	6,795	100.00%
Interest Rate Type	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Base	369,055,024	2,812	69.78%	56,818,951	444	6.77%
Base Discount	-	-	0.00%	248,961,400	1,723	29.65%
Fixed- reverting to Base		-	0.00%	231,595,230	1,749	27.58%
Fixed- reverting to Libor	-	-	0.00%	205,669,292	1,720	24.50%
Libor	159,795,705	1,484	30.22%	38,193,985	702	4.55%
SVR/ Administered	551	1	0.00%	58,383,986	457	6.95%
Total	528,851,280	4,297	100.00%	839,622,844	6,795	100.00%
Asset Type	**Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Conforming- Buy to Let	214,559,710	1,857	40.57%	295,470,031	2,485	35.19%
Conforming- Non Self-Cert	13,028,288	99	2.46%	20,069,611	147	2.39%
Conforming- Self-Cert	141,467,576	857	26.75%	223,853,500	1,306	26.66%
Non-Conforming	159,795,705	1,484	30.22%	300,229,703	2,857	35.76%
Total	528,851,280	4,297	100.00%	839,622,845	6,795	100.00%
Self- Certification	**Balance**	**No**	**% of Balance**	**Total Balance**	**No**	**% of Original Balance**
N	270,630,933	2,499	51.17%	400,261,496	3,740	47.67%
Y	258,220,347	1,798	48.83%	439,361,349	3,055	52.33%
Total	528,851,280	4,297	100.00%	839,622,845	6,795	100.00%

Issuer Priority of Payments	21 December 2012		
Available Revenue Receipts		**Available Principal Receipts**	
Revenue Receipts from Mortgage Holders	£3,951,888.96	Principal Receipts from Mortgage Holde	£6,532,934.44
Swap Receipts	£0.00	Income surplus for uncovered shortfall	£917,144.10
Interest on GIC accounts	£9,942.24	Rounding balance retained from the last	£100,000.32
From the Discount Reserve	£0.00		
From Principal Receipts to cover Liquidity Shortfall	£0.00		
Credit from General reserve	17,915,670.00		
Principal Recoveries	£0.00		
UK Gilt Income	£3,966,500.00		
Less: Income Retained	-£917,144.10		
Total	24,934,857.20	Total	7,550,308.86

Revenue Priority of Payments		Principal Priority of Payments	
(1) Trustees' Security Trustee	-	(2) Principal paid to A2 note holders	7,447,763.77
(2) Paying Agent/ Registrar	-	(3) Principal paid to M note holders	-
(3) Servicer Fees/ Cash Manager Fees/ Account Bank Fees	720,551.73	(4) Principal paid to B note holders	-
(4) Amounts due under the Liquidity Facility agreement	7,202.52	(5) Principal paid to C note holders	-
(5) Class A Note Interest	861,690.97	(6) Principal paid to D note holders	-
(5) J1 VFN Interest Expense	-		
(5) (ii) Fixed Interest / Basis Rate Swap Payments	40,595.33	(7) Principal paid to K VFNs note holders	-
		(8) In respect of Subordinated Loan	
(6) Third Party Fees	67,676.66	principal	-
(7) Class M Note Interest	186,317.11	Retained Principal	102,545.09
(7) J2 VFN Interest Expense	-		
(8) Class B Notes	184,497.83		
(8) J3 VFN Interest Expense	-		
(9) Class C Note Interest	167,908.16		
(9) J4 VFN Interest Expense	-		
(10) Class D Notes	194,406.41		
(10) J5 VFN Interest Expense	-		
(11) Maximum Required Amount	17,915,670.00		
(12) Expense loan interest	-		
(12) Expense loan principal repayment	-		
(14) Swap termination fee	-		
(15) Fees , cost and expenses not covered by Admin agreement fees	-		
(16)	95,661.65		
(16) Amounts due in relation to the subordinated loan	306,161.72		
(17) Company profit	27,903.71		
(18) Retention if expense loan condition is true	-		
(19) K VFN Interest	2,375,272.11		
(20) K VFN principal repayment	1,581,000.00		
(22) L VFN Interest	220,966.10		
(23) L VFN principal repayment	30,800.00		
(24) GPC Cash Payment	13.18		

Additional Information as at the most rececent IPD	21 December 2012
Opening Expense Loan Balance	£0.00
Closing Expense Loan Balance	£0.00
Applied Principal	£7,550,308.86
Retained Principal	£102,545.09
Loss Provision	£4,019,555.00
Uncovered Shortfall	-£917,144.10
Income Retained	£917,144.10
Losses in quarter as % bonds issued	0.336%
Cumulative losses as % bonds issued	2.838%
Number of properties sold in period	74
Bonds outstanding as % of original bonds issued	63.48%
Excess Spread following Uncovered Shortfall	£4,537,926.47
Excess Spread preceding Uncovered Shortfall	£5,455,082.57
Annualised Excess Spread following Uncovered Shortfall Percentage	3.40%
Annualised Excess Spread preceding Uncovered Shortfall Percentage	4.07%
Reserve Balance at Transaction Close	£17,915,670.00
Beginning Reserve Account Balance	£17,915,670.00
Ending Reserve Account Balance	£17,915,670.00
Change in the Reserve Account Balance	£0.00
Target Reserve Account Balance	£17,915,670.00
Available Liquidity Drawing Amount start of period	£16,093,565.84
Facility Amortisation	£223,432.91
Drawings under Liquidity Facility	£0.00
Available Liquidity Drawing Amount end of period	£15,870,132.94
UK Gilts	
UK Gilts Security International Securities number	GB00B1VWPC84
Description	UKT 5 03/07/2018
UK Gilt Nominal Amount	£158,260,000.00
Coupon received in collection period	£3,966,500.00
Total Coupon received to date	£3,966,500.00

Assets and Liabilities Reconciliation as at the most recent IPD	21 December 2012
Mortgages	532,921,443
Provisions	(4,019,555)
Retained Principal	102,545
Total principal assets	528,004,431
Total Liabilities - Notes	528,004,431

Deal Participant Information			
Administrator	Platform Funding Ltd (PFL)	Cash Bond Administrator	Platform Funding Ltd (PFL)
Web address	www.platform.co.uk	Web address	www.platform.co.uk
Sub-Administrator	Western Mortgage Services Ltd (WMS)	Servicer Guarantor	Co-operative Bank plc
Web address	www.wms.co.uk	Web address	www.mortgages.co-operativebank.co.uk
Trustee	Capita IRG Trustees Ltd	Paying Agent	HSBC Bank plc
Web address	www.capitaregistrars.co.uk	US Paying Agent	HSBC Bank USA, N.A
Lead Arrangers	The Royal Bank of Scotland, JPMorgan Chase		

Deal Triggers	Provider	Rating Triggers (MIR)	Current Rating (MIR)	Status	Action
Currency Swaps (5 &6 's)	JPMorgan Chase N.A.	L-term rating below A2(Moodys), A+(Fitch) S-term rating below P-1(Moys), F1 (Fitch)	S-Term L-term Moys: P-1, Aa3 Fitch: F1+, A+	Satisfied	
Liquidity Facility	The Co-operative Bank	S-term rating below P-1(Moys), F1 (Fitch)	S-Term P-2(Moys), F-2(Negative watch)(Fitch)	Breached	Cash Collateralised in External Gic account
Basis Swap	JPMorgan Chase N.A	L-term rating below A2(Moodys), A(Fitch) S-term rating below P-1(Moys), F1 (Fitch)	S-Term/ L-term Moys: P-1, Aa3 Fitch: F1+, A+	Satisfied	
Internal GIC Account	The Co-operative Bank	S-term rating below P-1 (Moys), F1+ (Fitch)	S-Term P-2(Moys), F-2(Negative watch)(Fitch)	Breached	Deposits limited to Collateralised Amount -£5m
External GIC Account	The Royal Bank of Scotland	S-term rating below P-1 (Moys), F1+ (Fitch)	S-Term P-2(Moys),F1(Fitch)	Breached	Currently in the process of appointing another Bank Account Provider.
Fixed-Floating Interest Rate Swaps	The Royal Bank of Scotland plc	L-term rating below A2(Moodys), A(Fitch) S-term rating below P-1(Moys), F1 (Fitch)	S-Term/ L-term Moys: P-2, A2 Fitch: F1, A	Inactive	N/A

Information Sources	Platform
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Reports Distribution Channels	Bloomberg or www.britannia.co.uk/ftpi
Loan Level Data and Liability Modelling	https://loanportal.co.uk/theco-operativebank
Report Frequency	Monthly

The co-operative banking group