Leek Finance Number 19 PLC

Issuer	Leek Finance Number 19 PLC
Stock Exchange Listing	London
Publishing Date	30 September 2014
Reporting Period Start Date	01 August 2014
Reporting Period End Date	31 August 2014
Legal Maturity	21 December 2016

Most Recent /Current Quarterly Interest Payment Date	22 September 2014
Previous Quarterly Interest Payment Date	23 June 2014
Next Interest Payment Date	22 December 2014

Note Summary for the most Recent/Current IPD	Class A1a	Class A1b	Class A2a	Class A2b	Class A2c	Class Ma	Class Mc	Class Ba	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	XS0394174402	XS0394175803	XS0394197704	XS0394198502	XS0394199401	XS0394198346	XS0394199245	XS0394197753	XS0394198427	XS0394198518	XS0394198765	XS0394199328	XS0394199751	n/a	n/a	n/a	n/a	n/a
Original Ratings (Moody's/Fitch)	AAA /AAA/AAA	AAA /AAA/AAA	AAA /AAA/AAA	AAA /AAA/AAA	AAA /AAA/AAA	AA/AA/AA	AA/AA/AA	Aa2/AAA	Aa2/AAA	A3/AAA	A3/AAA	Baa3/AAA	Baa3/AAA	n/a	n/a	n/a	n/a	n/a
Current Ratings (Moody's/Fitch)	n/a	n/a	Aaa	AaaAAA	AaaAAA	AaA/AAA	AaA/AAA	Aa2/AAA	Aa2/AAA	A3/AAA	A3/AAA	Baa3/AAA	Baa3/AAA	n/r	n/r	n/r	n/r	n/r
Quarterly Interest Accrual Start Date	n/a	n/a	23 June 2014	23 June 2014	23 June 2014	23 June 2014	23 June 2014	23 June 2014	23 June 2014	23 June 2014	23 June 2014	23 June 2014	23 June 2014	n/r	n/r	n/r	n/r	n/r
Quarterly Interest Accrual End Date	n/a	n/a	22 September 2014	22 September 2014	22 September 2014	22 September 2014	22 September 2014	22 September 2014	22 September 2014	22 September 2014	22 September 2014	22 September 2014	22 September 2014	n/r	n/r	n/r	n/r	n/r
Note Interest Accrual period	n/a	n/a	91	91	91	91	91	91	91	91	91	91	91	n/r	n/r	n/r	n/r	n/r
Previous factor	0.000	0.000	62.604	62.604	62.604	100.000	100.000	100.000	100.000	100.000	100.000	100.000	100.000	0.000	0.000	0.000	0.000	0.000
Current factor	0.000	0.000	60.976	60.976	60.976	100.000	100.000	100.000	100.000	100.000	100.000	100.000	100.000	0.000	0.000	0.000	0.000	0.000
Credit Enhancement- Original	21.57%	21.57%	21.57%	21.57%	21.57%	13.26%	13.26%	7.66%	7.66%	4.39%	4.39%	2.15%	2.15%	0.00%	0.00%	0.00%	0.00%	0.00%
Credit Enhancement- Current	n/a	n/a	71.19%	71.19%	71.19%	56.61%	56.61%	46.78%	46.78%	40.80%	40.80%	37.11%	37.11%	0.00%	0.00%	0.00%	0.00%	0.00%
Currency	Sterling	US Dollars	US Dollars	Euro	Euro	Sterling	Euro	Sterling	Euro	Sterling	Euro	Sterling	Euro	Sterling	Sterling	Sterling	Sterling	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	€51,000,000.00	£8,000,000.00	€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	£0.00	$0.00	£68,864,400.00	$390,711,564.00	€77,941,980.00	£23,000,000.00	€68,000,000.00	£12,000,000.00	€51,000,000.00	£8,000,000.00	€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	£0.00	$0.00	£67,973,600.00	$380,551,216.00	€75,915,120.00	£23,000,000.00	€68,000,000.00	£12,000,000.00	€51,000,000.00	£8,000,000.00	€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	£1,890,800.00	$10,160,348.00	€2,026,860.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Total Interest Payments	£0.00	$0.00	£132,627.00	$444,647.15	€69,054.85	£55,765.80	€308,636.80	£41,660.40	€133,043.70	£30,703.20	€142,278.04	£139,123.40	€65,237.90	£0.00	£0.00	£0.00	£0.00	£0.00
Reference Rate	3 month £ libor	US $ libor	3 month £ libor	US $ libor	3 month Euribor	3 month £ libor	3 month Euribor	3 month £ libor	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/365(366)	Actual/360	Actual/365(366)	Actual/360	Actual/360	Actual/365(366	Actual/360	Actual/365(366	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	0.050000%	0.050000%	0.220000%	0.220000%	0.240000%	0.420000%	0.420000%	0.840000%	0.820000%	1.500000%	1.550000%	3.740000%	3.640000%	0.240000%	0.420000%	0.840000%	1.500000%	3.740000%
Coupon Reference Rate	0.532500%	0.229600%	0.532500%	0.229600%	0.212000%	0.532500%	0.212000%	0.532500%	0.212000%	0.532500%	0.212000%	0.552500%	0.212000%	0.552500%	0.532500%	0.532500%	0.532500%	0.552500%
Coupon Amount	£0.00	$0.00	£132,627.00	$444,647.15	€69,054.85	£55,765.80	€308,636.80	£41,660.40	€133,043.70	£30,703.20	€142,278.04	£139,123.40	€65,237.90	£0.00	£0.00	£0.00	£0.00	£0.00
Current Coupon	0.682500%	0.379600%	0.772500%	0.449600%	0.452000%	0.972500%	0.632000%	1.392500%	1.032000%	2.032500%	1.712000%	4.292500%	3.852000%	0.792500%	0.972500%	1.372500%	2.032500%	4.292500%
Current Interest Shortfall	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cumulative Interest Shortfall	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Original Weighted Average Life (Using Pricing CPR)	0.58	0.58	2.76	2.76	2.76	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18					

Note Summary for the most Recent/Current IPD	Class K VFN	Class L VFN	Class M VFN
International Securities number	n/a	n/a	n/a
Original Principal Balance (VFN Drawdown 06/June/2011)	£181,318,492.00	£17,830,500.00	£2,000,000.00
Total Beginning Balance prior to payment	£176,626,382.00	£8,638,700.00	£2,000,000.00
Total Ending Balance subsequent to payment (Including Deferred Interest)	£176,626,382.00	£7,169,900.00	£2,000,000.00
Total Principal Payments		£1,268,800.00	£0.00
Total Interest Payments	£0.00	£126,984.55	258.69
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	2.632700%	6.000000%	0.532500%
Coupon Amount	£0.00	£126,984.55	£258.69
Current Coupon	2.632700%	6.000000%	0.032500%
Capitalised Interest	£0.00	£0.00	nil

Currency in which the portfolio data is reported	Sterling
Original Total Number of Residential Mortgage Loans	6,791
Current Total Number of Residential Mortgage Loans	3,972
Original Total Value of Residential Mortgage Loans	£839,622,849
Current loan-to-value ratio at transaction close	82.16%
Current Loan to Value Ratio	80.53%
Weighted Average Interest Rate at Transaction Close	6.04%
Weighted Average Interest Rate (pre Swap) at the end of the period	2.54%
Weighted average seasoning at Transaction Close	0.5 Years
Weighted average Term to maturity of the asset at Transaction Close	21.67 Years

	Current Period			At Issuance		
Delinquency Band (excluding possessions)	**Total Balance**	**No**	**% of Total Balance**	**Original Balance**	**No**	**% of Original Balance**
0 to < 1 Months in Arrears	663,966,000	3,746	79.12%	664,918,000	2,691	79.21%
1.01 <= 2 Months in Arrears	35,492,277	196	5.52%	9,255,363	49	1.10%
2.01 <= 3 Months in Arrears	12,092,424	97	2.52%	5,415,759	49	0.65%
3.01 <= 4 Months in Arrears	7,210,688	60	1.50%	4,241,844	39	0.51%
4.01 <= 5 Months in Arrears	3,558,230	26	0.74%	1,612,108	15	0.19%
5.01 <= 6 Months in Arrears	3,006,007	19	0.63%	1,522,002	11	0.18%
> 6 Months	6,996,230	47	1.44%	1,300,395	14	0.15%
Total	732,322,655	4,241	91.57%	687,265,471	2,868	81.84%

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	605,799,914
Net Losses Reported during the period	42,567.44
Cumulative Net Losses	25,583,359.98
Average Loss Severity for the current period	15.96%
Average loss severity since transaction close	33.42%

	Total Principal Balance	No	% of Total Balance
Outstanding Possessions at the start of the period	£425,037.58	3	0.09%
Number of repossessions during the period	£247,556.93	1	0.05%
Outstanding Possessions at the end of the period	£672,648.49	4	0.14%
Residential Mortgage Loan Principal Balance at Start of the period	463,715,638.06	3,992	-
Repurchases/Buy Backs during the period	-	-	-
Residential Mortgage Loan Principal Balance at end of the period	460,874,317.22	3974	-
Principal Payment Rate	0.58%		
Annualised PPR Speed (Based on months principal payment rate)	6.73%		
Cumulative Principal Balance of all Properties Sold	£76,551,575.59		
Principal Balance of Properties Sold in Period (Incl LPA sales)	£264,165.04		
Weighted Average Seasoning (Months)	91		
Total Balance of Further Advances	£2,442,231.49		

	Current Period			At Issuance		
Region	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
East Anglia	18,031,302	126	4.53%	47,972,000	193	5.71%
East Midlands	22,031,302	228	4.58%	47,357,351	464	5.62%
London	98,443,135	513	20.52%	166,055,110	833	19.76%
North	14,260,779	189	2.98%	27,553,192	368	3.28%
Northern Ireland	5,616,042	57	1.17%	11,485,156	130	1.37%
North West	58,102,318	609	12.12%	93,616,103	941	11.15%
Scotland	17,586,804	224	3.67%	35,529,837	459	4.23%
South East	138,417,212	902	28.86%	240,967,850	1,510	28.70%
South West	31,071,275	239	6.48%	51,823,632	387	6.17%
Wales	16,036,350	167	3.13%	25,904,117	278	3.01%
West Midlands	32,234,693	327	6.72%	58,020,965	564	6.91%
Yorks and Humber	28,248,828	403	5.89%	55,437,485	498	5.92%
Total	479,594,560	3,972	100.00%	839,622,845	6,756	100.00%
Mortgage Size	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Less than or equal to 30K	3,268,728	88	0.68%	3,645,208	100	0.43%
More than 30k up to and including 50K	11,996,591	288	2.50%	23,635,541	618	2.82%
More than 50k up to and including 75K	42,490,860	648	8.85%	71,279,110	1,130	8.49%
More than 75k up to and including 100K	61,103,847	689	12.74%	100,246,594	1,157	11.94%
More than 100k up to and including 125K	70,766,862	636	14.75%	119,022,651	1,070	14.18%
More than 125k up to and including 150K	59,216,317	433	12.34%	103,370,688	756	12.31%
More than 150k up to and including 200K	96,066,016	576	20.03%	168,299,808	981	20.04%
More than 200k up to and including 400K	115,704,716	458	24.12%	215,058,145	847	25.61%
More than 400K up to and including 500K	9,261,498	21	1.94%	20,261,242	54	2.41%
More than 500k	6,836,167	11	1.43%	15,303,407	16	1.82%
Total	479,594,560	3,972	100.00%	839,622,845	6,756	100.00%
Mortgage Type	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Owner Occupied Purchase	293,388,360	2,429	61.17%	511,117,269	2,116	60.86%
Owner Occupied Remortgage	97,568,340	760	20.34%	191,117,269	1,510	22.76%
Buy to Let	168,338,750	1,751	41.35%	295,470,031	2,485	35.19%
Right to Buy	13,353,372	258	2.78%	34,660,519	654	4.13%
Total	479,594,560	3,972	100.00%	839,622,845	6,756	100.00%
Mortgage Payment Frequency	Monthly					
Interest Payment Type	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Capital & Interest	76,035,171	1,090	15.58%	211,414,246	2,260	25.18%
Interest Only	400,139,366	2,882	83.42%	628,208,600	4,430	74.82%
Mixed (Part & Part)	-	-	0.00%	-	-	0.00%
Total	479,594,560	3,972	100.00%	839,622,845	6,756	100.00%
LTV	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Less than or equal to 25%	2,355,549	107	0.49%	1,641,245	49	0.20%
More than 25% up and including 30%	17,732,466	278	3.70%	24,639,951	369	2.93%
More than 30% up to and including 35%	10,511,983	126	2.19%	14,014,254	168	1.67%
More than 35% up to and including 40%	16,916,324	179	3.53%	21,415,456	212	2.55%
More than 40% up to and including 45%	16,318,324	179	3.40%	20,415,456	212	2.43%
More than 45% up to and including 50%	36,594,226	344	7.63%	39,700,681	361	4.73%
More than 50% up to and including 55%	36,338,378	313	7.58%	52,706,531	436	6.28%
More than 55% up to and including 60%	41,298,815	330	8.61%	71,058,422	590	8.46%
More than 60% up to and including 65%	55,246,200	432	11.52%	109,269,633	869	13.01%
More than 65% up to and including 70%	132,490,720	1,005	27.62%	243,101,323	1,905	28.95%
More than 70% up to and including 75%	71,890,078	431	14.99%	143,420,294	918	17.08%
More than 75% up to and including 80%	35,654,422	227	7.43%	100,776,015	702	12.00%
Over 100%	9,543,266	62	1.99%	648,060	5	0.08%
Total	479,594,560	3,972	100.00%	839,622,845	6,756	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	29,988,710	260	6.25%	34,175,000	332	4.07%
Greater than 5 years and less than or equal to 10 years	48,488,222	410	10.11%	41,000,000	369	4.88%
Greater than 10 years and less than or equal to 15 years	94,438,888	656	19.69%	84,362,017	720	10.05%
Greater than 15 years and less than or equal to 20 years	275,471,041	2,121	57.43%	155,329,982	1,339	18.50%
Greater than 20 years and less than or equal to 25 years	27,606,699	253	5.80%	504,303,320	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	479,594,560	3,972	100.00%	839,622,845	6,756	100.00%
Property Type	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Bungalow	11,373,249	83	2.37%	21,007,722	149	2.50%
Detached House	58,084,592	310	12.24%	115,489,266	580	13.75%
Flat/ Maisonette	121,440,463	966	25.32%	207,321,177	1,666	24.69%
Semi- Detached House	108,095,368	909	22.12%	191,145,772	1,568	22.77%
Terraced House	180,601,287	1,603	37.65%	304,858,908	2,793	36.31%
Total	479,594,560	3,972	100.00%	839,622,845	6,756	100.00%
Interest Rate Type	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Base	335,722,672	2,011	69.99%	56,818,951	447	6.77%
Libor	143,870,890	1,961	30.01%	38,193,965	752	4.55%
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%
SVR/ Administered	-	-	0.00%	58,383,866	457	6.95%
Total	479,594,560	3,972	100.00%	839,622,844	6,756	100.00%
Asset Type	**Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Conforming- Buy to Let	197,591,139	1,734	41.08%	295,470,031	2,485	35.19%
Conforming- Non Self-Cert	12,439,102	96	2.59%	20,669,611	147	2.26%
Conforming- Self-Cert	126,233,406	791	26.21%	223,853,500	1,306	26.66%
Non-Conforming	143,330,913	1,351	29.81%	300,229,703	2,818	35.76%
Total	479,594,560	3,972	100.00%	839,622,845	6,756	100.00%
Self Certification	**Balance**	**No**	**% of Balance**	**Total Balance**	**No**	**% of Original Balance**
N	246,555,063	2,100	51.47%	450,391,480	3,730	47.67%
Y	232,776,923	1,844	48.53%	435,361,349	3,026	52.33%
Total	479,594,560	3,972	100.00%	839,622,845	6,756	100.00%

Issuer Priority of Payments	22 September 2014		
Available Revenue Receipts		**Available Principal Receipts**	
Revenue Receipts from Mortgage Holders	£3,464,850.97	Principal Receipts from Mortgage Holde	£8,193,728.16
Swap Receipts	£0.00	Income surplus for uncovered shortfall	£0.00
Interest on GIC accounts	£26,124.22	Rounding balance retained from the last	£102,374.28
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	£0.00		
Less: Income Retained	-£171,592.61		
Total	21,235,052.58	Total	8,447,596.45

Revenue Priority of Payments		Principal Priority of Payments	
(1) Trustee/ Security Trustee	-	(2) Principal paid to A2 note holders	8,356,278.03
(2) Paying Agent/ Registrar	-	(3) Principal paid to M note holders	-
(3) Servicer Fees/ Cash Manager Fees/ Account Bank Fees	184,344.87	(4) Principal paid to B note holders	-
(4) Amounts due under the Liquidity Facility agreement	6,504.48	(5) Principal paid to C note holders	-
(5) Class A Note Interest	698,703.66	(6) Principal paid to D note holders	-
(5) J1 VFN Interest Expense	-		
(5) (ii) Fixed Interest / Basis Rate Swap Payments	5,462.68	(7) Principal paid to K VFNs note holders	-
		(8) In respect of Subordinated Loan	-
(6) Third Party Fees	44,167.80	principal	-
(7) Class M Note Interest	186,024.54	Retained Principal	101,417.02
(7) J2 VFN Interest Expense	-		
(8) Class B Note Interest	176,750.26		
(8) J3 VFN Interest Expense	-		
(9) Class C Note Interest	163,109.00		
(9) J4 VFN Interest Expense	-		
(10) Class D Notes	191,685.74		
(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) Amounts due in relation to the subordinated loan	203,344.09		
(17) Company profit	27,362.08		
(18) Retention if expense loan condition is true	-		
(19) K VFN Interest	-		
(20) K VFN principal repayment	-		
(22) L VFN Interest	126,984.55		
(23) L VFN principal repayment	1,256,800.00		
(24) DPC Cash Payment	34.25		

Additional Information as at the most recent IPD	22 September 2014
Opening Expense Loan Balance	£0.00
Closing Expense Loan Balance	£0.00
Applied Principal	£8,457,695.00
Retained Principal	£101,417.02
Loss Provision	£6,194,619.22
Uncovered Shortfall	£171,592.61
Income Retained	£171,592.61
Losses in quarter as % bonds issued	0.000%
Cumulative losses as % bonds issued	3.070%
Number of properties sold in period	5
Bonds outstanding as % of original bonds issued	56.98%
Excess Spread following Uncovered Shortfall	£1,652,584.56
Excess Spread preceding Uncovered Shortfall	£1,924,192.16
Annualised Excess Spread following Uncovered Shortfall Percentage	1.27%
Annualised Excess Spread preceding Uncovered Shortfall Percentage	1.52%
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	£14,494,118.80
Facility Amortisation	£250,688.24
Drawings under Liquidity Facility	£0.00
Available Liquidity Drawing Amount end of period	£14,243,430.44
UK Gilts	
UK Gilts Security International Securities number	GB00B1VWPC34
Description	UKT 5 03/07/2036
UK Gilt Nominal Amount	£158,260,000.00
Coupon received in collection period	£0.00
Total Coupon received to date	£21,782,812.72

Assets and Liabilities Reconciliation as at the most recent IPD	22 September 2014
Mortgages	480,874,218
Provisions	(6,194,619)
Retained Principal	101,417
Total principal assets	474,781,017
Total Liabilities - Notes	474,781,017

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	http://www.co-operativebank.co.uk/mortgages/standard/
Trustee	Capita IRG Trustees Ltd	Paying Agent	HSBC Bank plc
Web address	www.capitairgtrustees.co.uk	US Paying Agent	HSBC Bank USA, N.A
Lead Arrangers	The Royal Bank of Scotland, JPMorgan Chase		

Deal Triggers	Provider	Rating Triggers (M/F)	Current Rating M/F)	Status	Action
Currency Swaps (6,&C's)	JPMorgan Chase N.A.	L-term rating below A2(Moody's), A+(Fitch) S-term rating below P-2(Moby), F1-(Fitch)	L-term L-term Mdys: P-1, Aa3 Fitch: F1, A+ S-Term	Satisfied	
Liquidity Facility	The Co-operative Bank	S-term rating below P-1(Moby), F1-(Fitch)	Sxp Primp(Mdys), B/F(n/n)	Breached	Cash Collateralized in External Gic account
Basis Swap	JPMorgan Chase N.A.	L-term rating below A2(Moody's), A(Fitch) S-term rating below P-2(Moby), F1-(Fitch)	S-Term L-term Mdys: P-1, Aa3 Fitch: F1, A+	Satisfied	
Internal GIC Account	The Co-operative Bank	S-term rating below P-1 (Moby), F1+ (Fitch)	S-Term Sxp Primp(Mdys), B/F(n/n)	Breached	Deposits limited to Collateralized Amount: £3m
External GIC Account**	Bank of New York Mellon	S-term rating below P-1 (Moby), F1+ (Fitch)	S-Term P-1(Moby), F1+ (Fitch)	Satisfied	0

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

**As a result of the rating downgrade of Royal Bank of Scotland (RBS) last year, the issuer has appointed Bank of New York Mellon as the new external GIC account provider with effect from 11.04.2013

Information Sources	Platform
Point Contact	Randika Vithanage
Email	randika.vithanage@pfs.co.uk
Telephone	+44 (0) 161 201 7800
Fax	+44 (0)161 903 3582
Address	The Co-operative Bank,17th Floor, Miller Street ,Manchester,M60 0A
Reports Distribution Channels	Bloomberg or http://www.co
Loan Level Data and Liability Modelling	https://loanpool.co.uk/#/loan-pool/home
Report Frequency	Monthly

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The co-operative bank