Leek Finance Number 19 PLC

Issuer	Leek Finance Number 19 PLC
Stock Exchange Listing	London
Publishing Date	30 April 2015
Reporting Period Start Date	01 March 2015
Reporting Period End Date	31 March 2015
Legal Maturity	21 December 2016

Most Recent /Current Quarterly Interest Payment Date	23 March 2015
Previous Quarterly Interest Payment Date	22 December 2014
Next Interest Payment Date	22 June 2015

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	XS0364174401	XS0364175801	XS0364197976	XS0364198446	XS0364198958	XS0364199519	XS0364199782	XS0364484779	XS0364484857	XS0364484605	XS0364484688	XS0364485139	XS0364485716	n/a	n/a	n/a	n/a	n/a
Initial Rating (Moody's/S&P/Fitch)	AAA /AaaSAA	AAA /AaaSAA	AAA /AaaSAA	AAA /AaaSAA	AAA /AaaSAA	AAA /AaaSAA	AAA /AaaSAA	AAA/AAA	AAA/AAA	Aa1/AAA	Aa1/AAA	A1/AAA	A1/AAA	n/a	n/a	n/a	n/a	n/a
Current Rating (Moody's/S&P/Fitch)	n/a	n/a	Aaa	AaaSAA	AaaSAA	AaaSAA	AaaSAA	AaaSAA	AaaSAA	Aa1/AAA	Aa1/AAA	A1/AAA	A1/AAA	n/r	n/r	n/r	n/r	n/r
Quarterly Interest Accrual Start Date	n/a	n/a	22 December 2014	22 December 2014	22 December 2014	22 December 2014	22 December 2014	22 December 2014	22 December 2014	22 December 2014	22 December 2014	22 December 2014	22 December 2014	n/r	n/r	n/r	n/r	n/r
Quarterly Interest Accrual End Date	n/a	n/a	23 March 2015	23 March 2015	23 March 2015	23 March 2015	23 March 2015	23 March 2015	23 March 2015	23 March 2015	23 March 2015	23 March 2015	23 March 2015	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	n/r	n/r	n/r	n/r	n/r
Previous factor	0.000	0.000	59.445	59.445	59.445	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	58.000	58.000	58.000	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	73.55%	73.55%	73.55%	58.49%	58.49%	48.33%	48.33%	42.16%	42.16%	38.34%	38.34%	0.00%	0.00%	0.00%	0.00%	0.00%
Currency	Sterling	US Dollars	Sterling	US Dollars	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	£68,388,000.00	$370,946,245.00	€74,009,025.00	£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	£60,908,000.00	$361,979,045.00	€72,210,000.00	£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 Principal Payments	£0.00	$0.00	£7,480,000.00	$8,967,200.00	€801,025.00	£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	£127,105.00	$438,055.79	€59,672.85	£56,175.20	€85,775.20	£41,874.00	€115,897.50	£30,810.00	€131,317.06	£139,354.80	€62,985.36	£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%	1.500000%	3.740000%	3.640000%	0.240000%	0.420000%	0.840000%	1.500000%	3.740000%
Coupon Reference Rate	0.559625%	0.267120%	0.559625%	0.267120%	0.079005%	0.559625%	0.079005%	0.559625%	0.079005%	0.559625%	0.079005%	0.559625%	0.079005%	0.559625%	0.559625%	0.559625%	0.559625%	0.559625%
Coupon Amount	£0.00	$0.00	£127,105.00	$438,055.79	€59,672.85	£56,175.20	€85,775.20	£41,874.00	€115,897.50	£30,810.00	€131,317.06	£139,354.80	€62,985.36	£0.00	£0.00	£0.00	£0.00	£0.00
Current Coupon	0.609625%	0.267120%	0.779625%	0.487120%	0.319005%	0.979625%	0.499005%	1.399625%	0.899005%	2.059625%	1.579005%	4.299625%	3.719005%	0.799625%	0.979625%	1.399625%	2.059625%	4.299625%
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					

	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	£174,980,782.00	£16,648,700.00	£2,000,000.00
Total Ending Balance subsequent to payment (Including Deferred Interest)	£174,980,782.00	£3,682,800.00	£2,000,000.00
Total Principal Payments		£1,765,900.00	£0.00
Total Interest Payments	£0.00	£84,106.65	300.00
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%	6.000000%	0.559625%
Coupon Amount	£0.00	£84,106.65	£300.00
Current Coupon	2.63270%	6.000000%	0.059625%
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	3,684
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	80.30%
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**
0-1: <= 1 Months in Arrears	58,916,000	3,614	99.41%	827,818,000	2,691	98.70%
1-01: <= 2 Months in Arrears	58,340,216	150	2.59%	9,255,363	49	1.10%
2-01: <= 3 Months in Arrears	8,346,985	69	1.82%	5,415,759	49	0.65%
3-01: <= 4 Months in Arrears	7,494,425	55	1.63%	4,241,644	39	0.51%
4-01: <= 5 Months in Arrears	4,607,668	30	1.00%	1,612,108	15	0.19%
5-01: <= 6 Months in Arrears	2,215,961	18	0.48%	1,522,002	11	0.18%
> 6 Months	6,876,530	54	1.50%	1,300,395	14	0.15%
Total	59,895,935	490	13.02%	52,666,575	454	6.50%

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	399,276,295
Net Losses Reported during the period	25,969,227.81
Cumulative Net Losses	
Average Loss Severity for the current period	0.00%
Average loss severity since transaction close	33.40%

	Total Principal Balance	**No**	**% of Total Balance**
Outstanding Possessions at the start of the period	6516,286.88	4	0.12%
Number of repossessions during the period	487,981.01	1	0.02%
Outstanding Possessions at the end of the period	6646,535.70	5	0.14%
Residential Mortgage Loan Principal Balance at Start of the period	464,089,003.77	3,854	
Repurchases/Buy Backs during the period	-	-	
Residential Mortgage Loan Principal Balance at end of the period	461,207,741.24	3838	
Principal Payment Rate	0.62%		
Annualised PPR Speed (Based on months principal payment rate)	7.20%		
Cumulative Principal Balance of all Properties Sold	477,662,944.88		
Principal Balance of Properties Sold in Period (Incl LPA sales)	£0.00		
Weighted Average Seasoning (Months)	109		
Total Balance of Further Advances	£2,413,115.22		

	Current Period			At Issuance		
Region	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
East Anglia	14,018,000	102	3.03%	27,972,000	194	3.42%
East Midlands	21,558,182	236	4.69%	47,057,351	464	5.67%
London	93,512,695	487	20.34%	166,055,110	833	19.78%
North	14,014,232	186	3.05%	27,553,192	368	3.28%
Northern Ireland	5,303,342	52	1.15%	11,485,156	130	1.37%
North West	56,853,434	598	12.36%	93,616,103	941	11.15%
Scotland	17,015,490	216	3.70%	35,529,837	459	4.23%
South East	131,553,951	881	28.61%	240,967,950	1,510	28.70%
South West	29,944,135	233	6.51%	51,823,632	387	6.17%
Wales	14,859,071	166	3.23%	25,904,117	278	3.01%
West Midlands	30,712,320	315	6.68%	58,020,965	564	6.91%
Yorks and Humber	29,980,645	288	6.52%	51,457,480	498	6.13%
Total	459,936,020	3,934	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	1,288,453	38	0.71%	1,046,208	100	0.12%
More than 30k up to and including 50K	11,596,526	280	2.52%	23,635,541	618	2.82%
More than 50k up to and including 75K	42,051,704	662	9.15%	71,279,110	1,130	8.49%
More than 75k up to and including 100K	59,333,234	677	12.90%	100,246,594	1,157	11.94%
More than 100k up to and including 125K	65,540,419	589	14.25%	119,022,651	1,070	14.18%
More than 125k up to and including 150K	58,035,366	425	12.62%	103,370,688	756	12.31%
More than 150k up to and including 200K	94,430,817	549	20.53%	168,299,808	981	20.04%
More than 200k up to and including 400K	109,390,684	434	23.79%	215,058,145	847	25.61%
More than 400K up to and including 500K	9,276,376	21	2.02%	20,261,242	54	2.41%
More than 500k	8,948,932	11	1.95%	15,303,407	16	1.82%
Total	459,936,020	3,934	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	103,811,000	1,246	22.57%	189,972,000	2,138	22.63%
Owner Occupied Remortgage	92,721,347	738	20.38%	191,117,369	1,510	22.76%
Buy to Let	190,590,601	1,696	41.45%	295,470,031	2,485	35.19%
Right to Buy	12,277,166	255	2.69%	34,480,519	654	4.11%
Total	459,936,020	3,934	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	74,113,885	1,042	16.12%	211,414,266	2,366	25.18%
Interest Only	385,694,754	2,792	83.88%	628,208,600	4,430	74.82%
Mixed (Part & Part)	-	-	0.00%	-	-	0.00%
Total	459,936,020	3,934	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%	2,415,013	114	0.53%	1,641,245	49	0.20%
More than 25% up to and including 30%	17,154,904	277	3.73%	24,639,951	369	2.93%
More than 30% up to and including 35%	10,207,853	118	2.22%	14,014,254	168	1.67%
More than 35% up to and including 40%	16,332,893	158	3.55%	21,151,556	211	2.52%
More than 40% up to and including 45%	21,032,691	235	4.57%	26,415,456	212	2.63%
More than 45% up to and including 50%	33,051,330	310	7.19%	39,700,681	361	4.73%
More than 50% up to and including 55%	34,646,608	290	7.54%	52,706,531	436	6.28%
More than 55% up to and including 60%	37,558,413	296	8.17%	71,058,422	590	8.46%
More than 60% up to and including 65%	51,244,960	404	11.14%	109,269,633	869	13.01%
More than 65% up to and including 70%	126,944,968	968	27.61%	243,101,323	1,905	28.95%
More than 70% up to and including 75%	66,456,888	419	15.11%	143,420,294	918	17.08%
More than 75% up to and including 80%	33,349,319	210	7.25%	100,779,015	702	12.00%
More than 80% up to and including 85%	9,284,584	62	2.02%	649,060	5	0.08%
Over 100%	459,936,020	3,934	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	28,043,137	276	6.10%	55,000,000	707	6.55%
Greater than 5 years and less than or equal to 10 years	46,410,579	407	10.09%	41,134,375	359	4.90%
Greater than 10 years and less than or equal to 15 years	92,141,934	627	20.04%	84,363,017	720	10.05%
Greater than 15 years and less than or equal to 20 years	263,126,346	2,041	57.23%	155,329,982	1,339	18.50%
Greater than 20 years and less than or equal to 25 years	26,577,633	247	5.78%	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	459,936,020	3,934	100.00%	839,622,845	6,756	100.00%
Property Type	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Bungalow	10,577,542	77	2.30%	21,007,722	149	2.50%
Detached House	56,256,796	297	12.23%	115,489,266	580	13.75%
Flat/ Maisonette	116,017,364	950	25.23%	297,321,177	1,666	24.69%
Semi- Detached House	102,430,879	876	22.27%	191,146,772	1,568	22.77%
Terraced House	174,653,439	1,734	37.97%	214,657,908	2,793	25.56%
Total	459,936,020	3,934	100.00%	839,622,845	6,756	100.00%
Interest Rate Type	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Base	221,794,022	2,520	49.98%	56,818,951	447	6.77%
Libor	136,314,614	1,314	30.02%	38,193,965	702	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	1,730	24.50%
SVR/ Administered	-	-	0.00%	58,383,986	457	6.95%
Total	459,936,020	3,934	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	189,318,169	1,679	41.17%	295,470,031	2,485	35.19%
Conforming- Non Self-Cert	11,509,574	93	2.50%	20,669,611	147	2.46%
Conforming- Self-Cert	130,546,278	748	28.22%	223,853,500	1,306	26.66%
Non-Conforming	128,562,419	1,414	28.00%	300,629,703	2,818	35.80%
Total	459,936,020	3,934	100.00%	839,622,845	6,756	100.00%
Self Certification	**Balance**	**No**	**% of Balance**	**Total Balance**	**No**	**% of Original Balance**
N	236,336,617	2,257	51.40%	450,391,480	3,730	43.87%
Y	223,480,002	1,589	48.60%	439,361,365	3,026	52.33%
Total	459,936,020	3,846	100.00%	839,622,845	6,756	100.00%

Issuer Priority of Payments	23 March 2015		
Available Revenue Receipts		**Available Principal Receipts**	
Revenue Receipts from Mortgage Holders	£3,069,168.36	Principal Receipts from Mortgage Holde	£8,066,595.27
Swap Receipts	£0.00	Income surplus/Income retained for unc	-£692,938.88
Interest on GIC accounts	£21,984.12	Rounding balance retained from the last	£105,006.48
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	£692,938.89		
UK Gilt Income	£0.00		
Less: Income Retained	£0.00		
Total	21,699,761.37	Total	7,517,662.87
Revenue Priority of Payments		**Principal Priority of Payments**	
(1) Trustee/ Security Trustee	-	(2) Principal paid to A2 note holders	7,416,966.68
(2) Paying Agent/ Registrar	-	(3) Principal paid to M note holders	-
(3) Servicer Fees/ Cash Manager Fees/ Account Bank Fees	237,197.84	(4) Principal paid to B note holders	-
(4) Amounts due under the Liquidity Facility agreement	6,266.18	(5) Principal paid to C note holders	-
(5) Class A Note Interest	668,878.94	(6) Principal paid to D note holders	-
(5) 21 VFN Interest Expense	-		
(5) (6) Fixed Interest / Basis Rate Swap Payments	10,414.68	(7) Principal paid to K VFN note holders	-
	-	(8) In respect of Subordinated Loan	-
(6) Third Party Fees	51,835.38	principal	-
(7) Class M Note Interest	187,355.54	Retained Principal	100,696.19
(7) 22 VFN Interest Expense	-		
(8) Class B Note Interest	177,580.06		
(8) 23 VFN Interest Expense	-		
(9) Class C Note Interest	163,613.32		
(9) 24 VFN Interest Expense	-		
(10) Class D Notes	191,998.09		
(10) 25 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)	25,309.39		
(16) Amounts due in relation to the subordinated loan	203,862.56		
(17) Company profit	0.00		
(18) Retention if expense loan condition is true	-		
(19) K VFN Interest	-		
(20) K VFN principal repayment	-		
(22) L VFN Interest	84,106.65		
(23) L VFN principal repayment	1,766,900.00		
(24) DPC Cash Payment	72.83		

Additional Information as at the most recent IPD	23 March 2015
Opening Expense Loan Balance	£0.00
Closing Expense Loan Balance	£0.00
Applied Principal	£7,517,662.88
Retained Principal	£100,696.19
Loss Provision	£4,684,042.88
Uncovered Shortfall	£0.00
Income Retained	£0.00
Losses in quarter as % bonds issued	0.000%
Cumulative losses as % bonds issued	3.119%
Number of properties sold in period	- %
Bonds outstanding as % of original bonds issued	55.14%
Excess Spread following Uncovered Shortfall	£1,765,900.00
Excess Spread preceding Uncovered Shortfall	£1,765,900.00
Annualised Excess Spread following Uncovered Shortfall Percentage	1.53%
Annualised Excess Spread preceding Uncovered Shortfall Percentage	1.53%
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	£14,007,878.71
Facility Amortisation	£222,509.00
Drawings under Liquidity Facility	£0.00
Available Liquidity Drawing Amount end of period	£13,785,169.71
Make Whole Ledger Original Balance	£2,084,495.16
Make Whole Ledger Period Start Balance	£0.00
Make Whole Ledger Top Up During the Period	£2,084,495.16
Make Whole Ledger Transfers to Principal Receipts	£0.00
Make Whole Ledger Period End Balance	£2,084,495.16
UK Gilts	
UK Gilts Security International Securities number	GB00BV1WPC94
Description	UKT 0.5/07/2018
UK Gilt Nominal Amount	£158,260,000.00
Coupon received in collection period	£0.00
Total Coupon received to date	£25,718,752.74

Assets and Liabilities Reconciliation as at the most recent IPD	23 March 2015
Mortgages	464,099,004
Provisions	(4,684,043)
Retained Principal	100,696
Total principal assets	459,505,657
Total Liabilities - Notes	459,505,657

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-ltd.co.uk	Web address	http://www.co-operativebank.co.uk/mortgages/default.aspx
Trustee	Capita IRG Trustees Ltd	Paying Agent	HSBC Bank plc
Web address	www.capitaindex.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 ($ &€'s)	JPMorgan Chase N.A	L-term rating below A2(Moody's), A+(Fitch) S-term rating below P-1(Moby), F1 (Fitch)	S-Term/ L-term Moby: P-1, Aa3 Fitch: F1, A+	Satisfied	
Liquidity Facility	The Co-operative Bank	S-term rating below P-1(Moby), F1 (Fitch)	S-Term Moo Prime(Moby), B(Fitch)	Breached	Cash Collateralised in External Gic account
Basis Swap	JPMorgan Chase N.A	L-term rating below A2(Moody's), A(Fitch) S-term rating below P-1(Moby), F1 (Fitch)	S-Term/ L-term Moby: 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 Moo Prime(Moby), B(Fitch)	Breached	Deposits limited to Collateralised Amount- £2m
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	Intertrust Management Limited

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

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Reports Distribution Channels	Bloomberg or http://www.co
Loan Level Data and Liability Modelling	https://loanportal.co.uk/thecs-operativebank
Report Frequency	Monthly

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The co-operative bank