Leek Finance Number 19 PLC

Issuer	Leek Finance Number 19 PLC
Stock Exchange Listing	London
Publishing Date	31 May 2016
Reporting Period Start Date	01 April 2016
Reporting Period End Date	30 April 2016
Legal Maturity	21 December 2036

Most Recent /Current Quarterly Interest Payment Date	22 March 2016
Previous Quarterly Interest Payment Date	22 December 2014
Next Interest Payment Date	22 June 2016

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	XS0364174402	XS0364175803	XS0364197476	XS0364198342	XS0364199241	XS0364198184	XS0364198341	XS0364199077	XS0364199152	XS0364199665	XS0364199756	XS0364199839	XS0364199755	n/a	n/a	n/a	n/a	n/a
Current Ratings (Moody's/S&P/Fitch)	AAA /AaA /AAA	AAA /AaA /AAA	AAA /AaA /AAA	AAA /AaA /AAA	AAA /AaA /AAA	AAA /AaA /AAA	AAA /AaA /AAA	AA /AaA /AA	AA /AaA /AA	AA /AaA /AA	AA /AaA /AA	AA /AaA /AA	AA /AaA /AA	n/a	n/a	n/a	n/a	n/a
Current Ratings (Moody's/S&P/Fitch)	Aaa	Aaa	Aaa	AaaAAA	AaaAAA	AaaAAA	AaaAAA	AaaAAA	AaaAAA	AaaAAA	AaaAAA	AaaAAA	AaaAAA	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	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	US Dollars	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	$376,946,245.00	€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	£63,908,000.00	$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 Interest Payments	£0.00	$0.00	£4,480,105.00	$14,967,200.00	€2,799,025.00	£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/365fixed	Actual/360	Actual/365fixed	Actual/360	Actual/360	Actual/365fixed	Actual/360	Actual/365fixed	Actual/360	Actual/365fixed	Actual/360	Actual/365fixed	Actual/360	Actual/365fixed	Actual/365fixed	Actual/365fixed	Actual/365fixed	Actual/365fixed
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%	0.397120%	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					

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)	£181,318,482.00	£17,830,500.00	£2,000,000.00
Total Beginning Balance prior to payment	£174,960,782.00	£5,648,700.00	£2,000,000.00
Total Ending Balance subsequent to payment (Including Deferred Interest)	£174,960,782.00	£3,882,800.00	£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	3,823
Original Total Value of Residential Mortgage Loans	£839,622,849
Current loan-to-value ratio at transaction close	62.16%
Current Loan to Value Ratio	60.27%
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**
0-1Month of Arrears	256,966,216	2,911	45.00%	412,918,000	2,911	49.20%
1.01 <= 2 Months in Arrears	16,692,716	159	4.00%	9,255,363	69	1.10%
2.01 <= 3 Months in Arrears	7,510,645	61	1.64%	5,415,759	49	0.65%
3.01 <= 4 Months in Arrears	6,835,528	49	1.49%	4,241,844	39	0.51%
4.01 <= 5 Months in Arrears	4,560,521	30	1.00%	1,612,108	15	0.19%
5.01 <= 6 Months in Arrears	2,975,209	23	0.65%	1,522,002	11	0.18%
> 6 Months	7,635,795	59	1.67%	1,300,395	14	0.15%
Total	97,207,432	480	15.00%	32,666,575	454	3.90%

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	396,016,202
Net Losses Reported during the period	
Cumulative Net Losses	25,969,227.81
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	£644,638.70	5	0.14%
Number of repossessions during the period	£0.00	0	0.00%
Outstanding Possessions at the end of the period	£644,813.71	5	0.14%
Residential Mortgage Loan Principal Balance at Start of the period	461,307,741.24	3,834	
Repurchases/Buy Backs during the period	-	-	
Residential Mortgage Loan Principal Balance at end of the period	458,349,897.29	3823	
Principal Payment Rate	0.40%		
Annualised PPR Speed (Based on months principal payment rate)	4.79%		
Cumulative Principal Balance of all Properties Sold	477,682,944.69		
Principal Balance of Properties Sold in Period (Incl LPA sales)	£0.00		
Weighted Average Seasoning (Months)	109		
Total Balance of Further Advances	£2,362,931.72		

	Current Period			At Issuance		
Region	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
East Anglia	17,359,218	158	3.80%	47,972,000	158	5.70%
East Midlands	21,534,538	226	4.70%	47,207,351	464	5.62%
London	92,987,837	484	20.31%	166,055,110	833	19.78%
North	11,843,827	185	3.03%	27,553,192	368	3.28%
Northern Ireland	5,297,210	52	1.16%	11,485,156	130	1.37%
North West	52,776,058	598	12.40%	93,616,103	941	11.15%
Scotland	16,915,597	215	3.69%	35,529,837	459	4.23%
South East	135,903,068	858	29.59%	245,967,950	1,510	29.70%
South West	29,927,891	233	6.54%	51,823,632	387	6.17%
Wales	14,777,844	181	3.23%	25,904,117	278	3.01%
West Midlands	30,511,446	313	6.66%	58,020,965	564	6.91%
Yorks and Humber	29,139,149	320	6.36%	51,497,482	498	6.13%
Total	457,939,339	3,823	100.00%	839,622,845	6,796	100.00%
Mortgage Size	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Less than or equal to 30K	1,234,104	38	0.27%	2,646,208	100	0.31%
More than 30k up to and including 50K	11,672,687	282	2.55%	23,635,541	618	2.82%
More than 50k up to and including 75K	42,051,042	642	9.18%	71,279,110	1,130	8.49%
More than 75k up to and including 100K	58,720,708	670	12.82%	100,246,594	1,157	11.94%
More than 100k up to and including 125K	65,796,175	591	14.37%	119,022,651	1,070	14.18%
More than 125k up to and including 150K	57,498,481	421	12.56%	103,370,688	756	12.31%
More than 150k up to and including 200K	93,896,498	546	20.50%	168,299,808	981	20.04%
More than 200k up to and including 400K	108,939,728	432	23.79%	215,058,145	847	25.61%
More than 400K up to and including 500K	9,277,619	21	2.03%	20,261,242	54	2.41%
More than 500k	6,850,156	11	1.50%	15,303,407	16	1.82%
Total	457,939,339	3,823	100.00%	839,622,845	6,796	100.00%
Mortgage Type	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Owner Occupied Purchase	154,466,000	1,291	33.73%	283,157,000	2,138	33.73%
Owner Occupied Remortgage	92,408,360	716	20.40%	191,117,269	1,510	22.76%
Buy to Let	189,723,683	1,669	41.43%	295,470,031	2,495	35.19%
Right to Buy	12,341,840	155	2.70%	34,480,519	654	4.11%
Total	457,939,339	3,823	100.00%	839,622,845	6,796	100.00%
Mortgage Payment Frequency	Monthly					
Interest Payment Type	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Capital & Interest	73,196,100	1,060	16.07%	211,414,166	2,366	25.18%
Interest Only	384,332,318	2,763	83.93%	628,208,600	4,430	74.82%
Mixed (Part & Part)		-	0.00%		-	0.00%
Total	457,939,339	3,823	100.00%	839,622,845	6,796	100.00%
LTV	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Less than or equal to 25%	2,558,798	119	0.56%	1,641,245	49	0.20%
More than 25% up to and including 30%	17,356,117	280	3.79%	24,639,951	369	2.93%
More than 30% up to and including 35%	9,471,628	113	2.18%	14,014,254	168	1.67%
More than 35% up to and including 40%	16,966,639	175	3.70%	25,151,455	257	2.99%
More than 40% up to and including 45%	21,227,363	226	4.64%	29,415,456	212	2.63%
More than 45% up to and including 50%	32,697,007	307	7.14%	39,700,681	361	4.73%
More than 50% up to and including 55%	34,303,656	295	7.49%	52,706,531	436	6.28%
More than 55% up to and including 60%	37,372,587	295	8.16%	71,058,422	590	8.46%
More than 60% up to and including 65%	51,383,991	404	11.22%	109,269,633	869	13.01%
More than 65% up to and including 70%	125,660,481	960	27.44%	243,101,323	1,905	28.95%
More than 70% up to and including 75%	66,157,317	417	15.10%	143,420,294	918	17.08%
More than 75% up to and including 80%	33,310,436	210	7.27%	100,776,015	702	12.00%
More than 80% up to and including 85%	9,576,873	63	2.09%	649,060	5	0.08%
Over 100%	457,939,339	3,823	100.00%	839,622,845	6,796	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	26,161,142	279	8.25%	34,634,375	337	4.01%
Greater than 5 years and less than or equal to 10 years	49,346,245	410	10.73%	41,641,570	369	5.96%
Greater than 10 years and less than or equal to 15 years	92,558,419	840	20.21%	84,362,017	720	10.05%
Greater than 15 years and less than or equal to 20 years	260,734,594	2,022	56.94%	155,329,982	1,339	18.50%
Greater than 20 years and less than or equal to 25 years	26,427,715	246	5.77%	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	457,939,339	3,823	100.00%	839,622,845	6,796	100.00%
Property Type	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Bungalow	10,599,418	77	2.31%	21,007,722	149	2.50%
Detached House	56,212,119	297	12.28%	115,499,266	580	13.75%
Flat/ Maisonette	115,238,984	945	25.17%	207,321,177	1,666	24.69%
Semi- Detached House	102,200,716	873	22.32%	191,146,772	1,568	22.77%
Terraced House	173,687,102	1,631	37.93%	304,647,908	2,833	36.29%
Total	457,939,339	3,823	100.00%	839,622,845	6,796	100.00%
Interest Rate Type	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Base	220,390,472	2,512	49.97%	56,818,951	447	6.77%
Libor	137,537,865	1,311	30.03%	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	1,720	24.50%
SVR/ Administered	-	-	0.00%	58,383,986	457	6.95%
Total	457,928,338	3,823	100.00%	839,622,844	6,796	100.00%
Asset Type	**Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Conforming- Buy to Let	188,451,457	1,672	41.15%	295,470,031	2,495	35.19%
Conforming- Non Self-Cert	11,794,839	92	2.58%	20,669,611	147	2.46%
Conforming- Self-Cert	120,234,166	746	26.26%	223,853,500	1,306	26.66%
Non-Conforming	137,537,865	1,313	30.03%	300,229,703	2,848	35.76%
Total	457,928,338	3,823	100.00%	839,622,844	6,796	100.00%
Self Certification	**Balance**	**No**	**% of Balance**	**Total Balance**	**No**	**% of Original Balance**
N	234,397,021	2,250	51.31%	450,391,480	3,740	47.67%
Y	222,931,317	1,573	48.69%	439,361,365	3,056	52.33%
Total	457,928,338	3,823	100.00%	839,622,845	6,796	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	7,517,662.86

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) (ii) 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	187,255.54	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	191,968.09		
(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	£7,517,662.86
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	1.54%
Annualised Excess Spread preceding Uncovered Shortfall Percentage	1.54%
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	(4,684,042)
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/intermediaries/
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 (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(Moty), F1 (Fitch)	S-Term/ L-term Moys: P-1, Aa3 Fitch: F1+, AA-	Satisfied	
Liquidity Facility	The Co-operative Bank	S-term rating below P-1(Moty), F1 (Fitch)	S-Term Not Prime(Moys), 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(Moty), F1 (Fitch)	S-Term/ L-term Moys: P-1, Aa3 Fitch: F1+, AA-	Satisfied	
Internal GIC Account	The Co-operative Bank	S-term rating below P-1 (Moty), F1+ (Fitch)	S-Term Not Prime(Moys), B(Fitch)	Breached	Deposits limited to Collateralised Amount- £2m
External GIC Account**	Bank of New York Mellon	S-term rating below P-1 (Moty), F1+ (Fitch)	S-Term P-1(Moys), F1+ (Fitch)	Satisfied	-
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

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Reports Distribution Channels	Bloomberg or http://www.co
Loan Level Data and Liability Modelling	https://securitisation.co.uk/llmm/
Report Frequency	Monthly

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The co-operative bank