Leek Finance Number 19 PLC

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

Most Recent /Current Quarterly Interest Payment Date	21 September 2016
Previous Quarterly Interest Payment Date	21 June 2016
Next Interest Payment Date	21 December 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	Class Bc	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	XS0394474464	XS0394475164	XS0394476724	XS0394481164	XS0394481481	XS0394482804	XS0394483546	XS0394484716	XS0394484872	XS0394485184	XS0394486338	XS0394486589	XS0394486753	n/a	n/a	n/a	n/a	n/a
Credit Ratings (Moody's/S&P/Fitch)	AAA /Aaa/AAA	AAA /Aaa/AAA	AAA /Aaa/AAA	AAA /AaaAAA	AAA /AaaAAA	AaaAAA	AaaAAA	AaaAAA	AaaAAA	AaaAAA	AaaAAA	AaaAAA	AaaAAA	nr	nr	nr	nr	nr
Current Ratings (Moody's/S&P/Fitch)	n/a	n/a	Aaa	AaaAAA	AaaAAA	AaaAAA	AaaAAA	AaaAAA	AaaAAA	AaaAAA	AaaAAA	AaaAAA	AaaAAA	nr	nr	nr	nr	nr
Quarterly Interest Accrual Start Date	n/a	n/a	21 June 2016	21 June 2016	21 June 2016	21 June 2016	21 June 2016	21 June 2016	21 June 2016	21 June 2016	21 June 2016	21 June 2016	21 June 2016	nr	nr	nr	nr	nr
Quarterly Interest Accrual End Date	n/a	n/a	21 September 2016	21 September 2016	21 September 2016	21 September 2016	21 September 2016	21 September 2016	21 September 2016	21 September 2016	21 September 2016	21 September 2016	21 September 2016	nr	nr	nr	nr	nr
Note Interest Accrual period	n/a	n/a	92	92	92	92	92	92	92	92	92	92	92	nr	nr	nr	nr	nr
Previous factor	0.000	0.000	69.791	49.791	49.791	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	47.808	47.808	47.808	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%	4.26%	4.26%	2.15%	2.15%	0.00%	0.00%	0.00%	0.00%	0.00%
Credit Enhancement- Current	n/a	n/a	93.00%	93.00%	93.00%	66.00%	66.00%	54.54%	54.54%	47.58%	47.58%	43.27%	43.27%	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	£39,000,000.00	$255,000,000.00	£110,000,000.00	$634,100,000.00	€134,500,000.00	£23,000,000.00	€68,000,000.00	£12,000,000.00	€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	£0.00	$0.00	£54,770,100.00	$310,745,631.00	€61,989,795.00	£23,000,000.00	€68,000,000.00	£12,000,000.00	€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	£0.00	$0.00	£52,588,800.00	$298,368,726.00	€59,520,960.00	£23,000,000.00	€68,000,000.00	£12,000,000.00	€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	£2,181,300.00	$12,376,905.00	€2,468,835.00	£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	£111,210.00	$686,467.58	£0.00	£58,265.90	€26,934.80	£43,068.00	€72,333.30	£31,468.00	€103,835.68	£141,421.80	€57,787.50	£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(365)	Actual/360	Actual/365(365)	Actual/360	Actual/365(365)	Actual/360	Actual/360	Actual/360	Actual/360	Actual/365(365)	Actual/360	Actual/365(365)	Actual/360	Actual/365/365	Actual/365/365	Actual/365/365	Actual/365/365	Actual/365/365
Relevant Margin	0.050000%	0.050000%	0.220000%	0.240000%	0.420000%	0.420000%	0.420000%	0.940000%	0.920000%	1.500000%	1.500000%	3.740000%	3.640000%	0.240000%	0.420000%	0.840000%	1.500000%	3.740000%
Coupon Reference Rate	0.58781%	0.644640%	0.58781%	-0.355000%	0.58781%	-0.265000%	0.58781%	-0.265000%	0.58781%	-0.265000%	0.58781%	-0.265000%	0.58781%	0.587816%	0.587816%	0.587816%	0.587816%	0.587816%
Coupon Amount	£0.00	$0.00	£111,210.00	$686,467.58	€0.00	£58,265.90	€26,934.80	£43,068.00	€72,333.30	£31,468.00	€103,835.68	£141,421.80	€57,787.50	£0.00	£0.00	£0.00	£0.00	£0.00
Current Coupon	0.637816%	0.694640%	0.807816%	0.664640%	-0.025000%	1.007816%	0.155000%	1.427816%	0.555000%	2.087816%	1.235000%	4.327816%	3.375000%	0.827816%	0.007816%	1.007816%	1.427816%	2.087816%
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)	2.76	2.76	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)	£181,318,482.00	£17,830,500.00	£2,000,000.00
Total Beginning Balance prior to payment	£169,957,082.00	£0.00	£2,000,000.00
Total Ending Balance subsequent to payment (Including Deferred Interest)	£169,957,082.00	£0.00	£2,000,000.00
Total Principal Payments	£0.00	£0.00	£0.00
Total Interest Payments	£0.00	£0.00	£92.59
Reference Rate	Gilt Yield	n/a	3 month £ libor
Day Count Convention	Actual/365/365	Actual/365/365	Actual/365/365
Relevant Margin	n/a	n/a	-0.50%
Coupon Reference Rate	2.632703%	6.000000%	0.587816%
Coupon Amount	£0.00	£0.00	£792.58
Current Coupon	2.632703%	6.000000%	0.087816%
Capitalised Interest	£0.00	£0.00	n/a

Currency in which the portfolio data is reported	Sterling
Original Total Number of Residential Mortgage Loans	6,758
Current Total Number of Residential Mortgage Loans	3,458
Original Total Value of Residential Mortgage Loans	£839,022,846
Current loan-to-value ratio at transaction close	82.16%
Current Loan to Value Ratio	79.87%
Weighted Average Interest Rate at Transaction Close	6.04%
Weighted Average Interest Rate (pre Swap) at the end of the period	2.51%
Weighted average seasoning at Transaction Close	0.5 Years
Weighted average Term to maturity of the asset at Transaction Close	21.87 Years

	Current Period			At Issuance		
Delinquency Band (including possessions)	**Total Balance**	**No**	**% of Total Balance**	**Original Balance**	**No**	**% of Original Balance**
0-01 = < 1 Month in Arrears	16,958,963	97	2.07%	16,218,143	69	1.93%
1-01 => 2 Months in Arrears	14,054,851	109	3.82%	9,153,563	68	1.09%
2-01 => 3 Months in Arrears	7,263,817	56	1.78%	5,415,709	49	0.65%
3-01 => 4 Months in Arrears	5,215,558	38	1.28%	4,241,644	28	0.51%
4-01 => 5 Months in Arrears	2,851,739	22	0.70%	1,612,108	15	0.19%
5-01 => 6 Months in Arrears	1,323,977	12	0.32%	1,522,002	11	0.18%
> 0 Months	9,771,075	79	2.39%	1,200,105	14	0.16%
Total	57,511,181	413	13.11%	19,165,574	254	4.22%

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	354,396,361
Net Losses Reported during the period	18,199.63
Cumulative Net Losses	26,545,921.76
Average Loss Severity for the current period	14.23%
Average loss severity since transaction close	33.22%

	Total Principal Balance	No	% of Total Balance
Outstanding Possessions at the start of the period	£177,123.82	2	0.04%
Number of repossessions during the period	£106,647.06	2	0.03%
Outstanding Possessions at the end of the period	£181,164.45	2	0.03%
Residential Mortgage Loan Principal Balance at Start of the period	412,299,917.40	3,478	
Repurchases/Buy Backs during the period	-	-	
Residential Mortgage Loan Principal Balance at end of the period	410,258,957.86	3,458	
Principal Payment Rate	0.54%		
Annualised PPR Speed (Based on months principal payment rate)	6.20%		
Cumulative Principal Balance of all Properties Sold	£76,911,188.71		
Principal Balance of Properties Sold in Period (Incl LPA sales)	£82,668.27		
Weighted Average Seasoning (Months)	124		
Total Balance of Further Advances	£1,758,726.14		

	Current Period			At Issuance		
Region	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
East Anglia	19,594,104	164	4.77%	42,777,351	464	5.10%
East Midlands	19,594,104	216	4.80%	47,207,051	452	5.62%
London	82,534,781	439	20.22%	166,050,110	933	19.79%
North	13,231,159	179	3.24%	27,553,192	368	3.28%
Northern Ireland	5,116,179	48	1.25%	11,485,156	135	1.37%
North West	51,999,021	556	12.74%	92,618,103	941	11.04%
Scotland	15,439,974	198	3.78%	35,539,837	459	4.23%
South East	112,188,138	741	27.48%	240,967,950	1,510	28.70%
South West	26,474,552	208	6.49%	51,923,632	387	6.17%
Wales	13,983,515	152	3.39%	25,394,117	278	3.01%
West Midlands	27,970,350	291	6.85%	58,020,846	564	6.91%
Yorks and Humber	20,130,816	290	4.93%	41,787,435	598	4.98%
Total	408,099,394	3,458	100.00%	839,622,845	6,765	100.00%
Mortgage Size	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Less than or equal to 30K	2,989,398	184	0.76%	10,445,208	1,185	1.24%
More than 30k up to and including 50K	10,887,998	266	2.67%	23,635,541	618	2.82%
More than 50k up to and including 75K	28,271,292	610	6.93%	71,279,110	1,130	8.49%
More than 75k up to and including 100K	53,674,003	615	13.15%	100,246,594	1,157	11.94%
More than 100k up to and including 125K	58,436,171	526	14.32%	119,023,051	1,070	14.18%
More than 125k up to and including 150K	50,995,344	373	12.50%	103,270,688	756	12.31%
More than 150k up to and including 200K	82,830,552	479	20.30%	188,299,808	681	20.04%
More than 200k up to and including 400K	95,664,718	377	23.44%	215,058,145	847	25.61%
More than 400K up to and including 500K	8,396,512	19	2.06%	20,261,242	54	2.41%
More than 500k	5,753,599	9	1.41%	15,263,457	16	1.82%
Total	408,099,394	3,458	100.00%	839,622,845	6,765	100.00%
Mortgage Type	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Owner Occupied Purchase	244,496,502	1,882	59.91%	503,000,000	2,955	59.91%
Owner Occupied Remortgage	84,456,102	673	20.70%	191,117,299	1,310	22.76%
Buy to Let	170,436,034	1,538	41.76%	295,470,031	2,465	35.19%
Right to Buy	9,007,956	209	2.45%	34,480,519	654	4.11%
Total	408,099,394	3,458	100.00%	839,622,845	6,765	100.00%
Mortgage Payment Frequency	Monthly					
Interest Payment Type	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Capital & Interest	58,862,171	908	14.42%	211,614,248	2,360	25.19%
Interest Only	349,071,196	2,549	85.54%	628,208,600	4,410	74.80%
Mixed (Part & Part)	166,017	1	0.05%	-	-	0.02%
Total	408,099,394	3,458	100.00%	839,622,845	6,765	100.00%
LTV	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Less than or equal to 25%	2,955,979	120	0.63%	1,643,245	49	0.30%
More than 25% up to and including 30%	17,610,947	284	4.32%	24,636,391	369	2.93%
More than 30% up to and including 35%	9,776,604	173	2.40%	14,014,254	168	1.67%
More than 35% up to and including 40%	16,819,832	252	4.12%	23,016,359	271	2.74%
More than 40% up to and including 45%	17,384,667	204	4.26%	26,410,456	212	2.43%
More than 45% up to and including 50%	27,082,660	251	6.64%	39,700,681	351	4.73%
More than 50% up to and including 55%	27,723,110	221	6.79%	52,706,531	436	6.28%
More than 55% up to and including 60%	30,853,615	239	7.56%	71,058,422	590	8.46%
More than 60% up to and including 65%	45,564,171	349	11.16%	109,259,833	688	13.01%
More than 65% up to and including 70%	114,022,653	877	27.94%	243,101,323	1,905	28.96%
More than 70% up to and including 75%	60,350,242	368	14.79%	143,420,294	918	17.08%
More than 75% up to and including 80%	31,093,321	193	7.62%	100,770,015	703	12.00%
Over 100%	2,462,865	51	1.60%	648,090	5	0.08%
Total	408,099,394	3,458	100.00%	839,622,845	6,765	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	49,826,938	82	12.21%	104,575,000	29	3.97%
Greater than 5 years and less than or equal to 10 years	8,339,333	454	2.04%	41,316,575	1,335	0.99%
Greater than 10 years and less than or equal to 15 years	258,169,657	2,104	63.26%	84,362,017	735	10.05%
Greater than 15 years and less than or equal to 20 years	25,277,769	243	6.19%	155,328,982	1,339	18.50%
Greater than 20 years and less than or equal to 25 years	90,813	1	0.02%	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	408,099,394	3,458	100.00%	839,622,845	6,765	100.00%
Property Type	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Bungalow	9,616,335	72	2.36%	21,007,722	149	2.50%
Detached House	51,123,518	373	12.53%	115,499,266	680	13.76%
Flat/ Maisonette	102,736,963	853	25.17%	207,321,177	1,666	24.69%
Semi- Detached House	88,865,499	772	21.78%	191,146,772	1,568	22.77%
Terraced House	155,756,079	1,388	38.17%	304,647,908	2,702	36.28%
Total	408,099,394	3,458	100.00%	839,622,845	6,765	100.00%
Interest Rate Type	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Base	287,123,008	2,282	70.38%	567,018,951	4,648	67.57%
Libor	120,976,375	1,176	29.64%	39,193,965	702	4.67%
Base Discount	-	-	0.00%	248,661,400	1,723	29.45%
Fixed- reverting to Base	-	-	0.00%	231,586,230	1,749	27.58%
Fixed- reverting to Libor	-	-	0.00%	205,669,292	1,720	24.50%
SVR/ Administered	-	-	0.00%	59,393,986	657	6.93%
Total	408,099,394	3,458	100.00%	839,622,845	6,765	100.00%
Asset Type	**Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Conforming- Buy to Let	169,339,699	1,522	41.49%	295,470,031	2,465	35.19%
Conforming- Non Self-Cert	11,691,724	69	2.86%	20,099,611	147	2.39%
Conforming- Self-Cert	106,751,675	671	26.16%	223,653,500	1,306	26.66%
Non-Conforming	120,076,296	1,196	29.42%	300,219,703	2,847	35.76%
Total	408,099,394	3,458	100.00%	839,622,845	6,765	100.00%
Self Certification	**Total Balance**	**No**	**% of Balance**	**Total Balance**	**No**	**% of Original Balance**
N	209,213,622	2,021	51.27%	390,261,490	3,760	47.87%
Y	198,885,771	1,437	48.73%	449,361,349	3,005	52.93%
Total	408,099,394	3,458	100.00%	839,622,845	6,765	100.00%

Issuer Priority of Payments	21 September 2016		
Available Revenue Receipts		**Available Principal Receipts**	
Revenue Receipts from Mortgage Holders	£2,796,331.44	Principal Receipts from Mortgage Holde	£9,948,150.07
Swap Receipts	£0.00	Income surplus/Income retained for unc	£153,750.92
Interest on GIC accounts	£37,208.30	Rounding balance retained from the last	£102,382.94
From the Discount Reserve	£0.00	Make whole ledger paydown	£80,303.49
Ftom 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	4153,750.92		
Total	£0,035,586.77	Total	£0,282,687.42

Revenue Priority of Payments		Principal Priority of Payments	
(1) Trustee/ Security Trustee	-	(2) Principal paid to A2 note holders	10,178,439.40
(2) Paying Agent/ Registrar	-	(3) Principal paid to M note holders	-
(3) Servicer Fees/ Cash Manager Fees/ Account Bank Fees	327,166.97	(4) Principal paid to B note holders	-
(4) Amounts due under the Liquidity Facility agreement	5,665.29	(5) Principal paid to C note holders	-
(5) Class A Note Interest	586,328.01	(6) Principal paid to D note holders	-
(5) .1L VFN Interest Expense	-		
(5) .(ii) Fixed Interest / Basis Rate Swap Payments	11,439.34	(7) Principal paid to K VFNs note holders	-
	-	(8) In respect of Subordinated Loan	-
(6) Third Party Fees	42,406.24	principal	-
(7) Class M Note Interest	160,698.57	Retained Principal	104,147.92
(7) .2l VFN Interest Expense	-		
(8) Class B Note Interest	182,345.95		
(8) .2l VFN Interest Expense	-		
(9) Class C Note Interest	166,967.88		
(9) .2ii VFN Interest Expense	-		
(10) Class D Notes	194,820.76		
(10) .2l 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	206,607.09		
(17) Company profit	-		
(18) Retention if expense loan condition is true	-		
(19) K VFN Interest	-		
(20) K VFN principal repayment	-		
(22) L VFN Interest	-		
(23) L VFN principal repayment	-		
(24) DPC Cash Payment	762,670.71		

Additional Information as at the most recent IPD	21 September 2016
Opening Expense Loan Balance	£0.00
Closing Expense Loan Balance	£0.00
Applied Principal	£10,282,587.20
Retained Principal	£104,147.92
Loss Provision	£2,969,344.74
Uncovered Shortfall	£153,750.92
Income Retained	£153,750.92
Losses in quarter as % bonds issued	0.002%
Cumulative losses as % bonds issued	3.189%
Number of properties sold in period	5
Bonds outstanding as % of original bonds issued	48.87%
Excess Spread following Uncovered Shortfall	£968,077.80
Excess Spread preceding Uncovered Shortfall	£1,122,828.72
Annualised Excess Spread following Uncovered Shortfall Percentage	0.94%
Annualised Excess Spread preceding Uncovered Shortfall Percentage	1.09%
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	£12,515,103.01
Facility Amortisation	£305,353.18
Drawings under Liquidity Facility	£0.00
Available Liquidity Drawing Amount end of period	£12,215,749.83
Make Whole Ledger Original Balance	£2,098,495.25
Make Whole Ledger Period Start Balance at the IPD	£710,746.28
Make Whole Ledger Top Up During the Collection Period	£0.00
Make Whole Ledger Transfers to Principal Receipts on Calculation Date	£80,303.49
Make Whole Ledger Period End Balance at the IPD	£630,442.79
UK Gilts	
UK Gilts Security International Securities number	GB00B1VMPC84
Description	UKT 5 03/07/2018
UK Gilt Nominal Amount	£158,260,000.00
Coupon received in collection period	£0.00
Total Coupon received to date	£37,608,252.30

Assets and Liabilities Reconciliation as at the most recent IPD	21 September 2016
Mortgages	410,056,858
Provisions	(2,969,345)
Retained Principal	104,148
Total principal assets	407,191,661
Total Liabilities - Notes	407,191,661

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.wms2.co.uk	Web address	http://www.co-operativebank.co.uk/corporate/mortgagecompany
Trustee	Capita IRG Trustees Ltd	Paying Agent	HSBC Bank plc
Web address	www.capitaitrustees.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 ($ &€'s)	JPMorgan Chase N.A	L-term rating below A3(Moody's), A+(Fitch) S-term rating below P-1(Moby), F1 (Fitch)	S-Term/ L-term Moby: P-1, Aa3 Fitch: F1+, AA-	Satisfied	
Liquidity Facility	The Co-operative Bank	S-term rating below P-1(Moby), F1 (Fitch)	S-Term Not Prime(Moby), B(Fitch)	Breached	Cash Collateralised in External Gic account
Basis Swap	JPMorgan Chase N.A	L-term rating below A3(Moody's), A(Fitch) S-term rating below P-1(Moby), F1 (Fitch)	S-Term/ L-term Moby: P-1, Aa3 Fitch: F1+, AA-	Satisfied	
Internal GIC Account	The Co-operative Bank	S-term rating below P-1(Moby), F1+ (Fitch)	S-Term Not Prime(Moby), B(Fitch)	Breached	Deposits linked to Collateralised Amount- £2m
External GIC Account**	Bank of New York Mellon	L-term rating below P-1(Moby), F1+ (Fitch)	L-Term P-1(Moby), F1+ (Fitch)	Satisfied	N/A

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	http://hosting2.ion.uk/Bond_intranet/index
Report Frequency	Monthly

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The co-operative bank