



<b>Mortgage Type</b>	<b>Total Balance</b>	<b>No</b>	<b>% of Balance</b>	<b>Original Balance</b>	<b>No of Original Balance</b>	
Owner Occupied Purchase	74,171,008	636	19.10%	324,970,208	2,592	27.71%
Owner Occupied Remortgage	100,092,222	939	25.77%	462,886,742	3,458	34.36%
Buy to Let	198,918,121	1,769	51.22%	362,750,367	3,102	30.94%
Right to Buy	15,210,997	284	3.92%	81,995,518	1,400	6.99%
<b>Total</b>	<b>388,392,347</b>	<b>3,628</b>	<b>100.00%</b>	<b>1,172,602,834</b>	<b>10,552</b>	<b>100.00%</b>
<b>Interest Payment Type</b>	<b>Total Balance</b>	<b>No</b>	<b>% of Balance</b>	<b>Original Balance</b>	<b>No of Original Balance</b>	
Capital & Interest	64,250,651	1,072	16.54%	396,716,840	4,723	33.83%
Interest Only	323,580,056	2,551	83.31%	774,097,458	5,815	66.02%
Mixed (Part & Part)	961,641	5	0.14%	1,788,536	14	0.13%
<b>Total</b>	<b>388,392,347</b>	<b>3,628</b>	<b>100.00%</b>	<b>1,172,602,834</b>	<b>10,552</b>	<b>100.00%</b>
<b>LTV</b>	<b>Total Balance</b>	<b>No</b>	<b>% of Balance</b>	<b>Original Balance</b>	<b>No of Original Balance</b>	
Less than or equal to 25%	2,346,317	119	0.60%	3,730,364	96	0.32%
More than 25% up to and including 50%	24,110,381	427	6.21%	49,772,592	701	4.24%
More than 50% up to and including 55%	11,185,456	152	2.88%	27,342,743	333	2.33%
More than 55% up to and including 60%	18,765,048	219	4.83%	51,185,558	371	2.66%
More than 60% up to and including 65%	20,809,384	248	5.36%	50,074,695	555	4.27%
More than 65% up to and including 70%	24,443,332	244	6.29%	64,032,578	655	5.46%
More than 70% up to and including 75%	29,748,551	258	7.66%	101,564,057	917	8.69%
More than 75% up to and including 80%	37,308,844	304	9.61%	142,258,393	1,268	12.13%
More than 80% up to and including 85%	48,878,023	385	12.58%	179,674,086	1,509	15.32%
More than 85% up to and including 90%	126,055,901	969	32.46%	397,521,718	3,110	33.05%
More than 90% up to and including 95%	28,142,846	172	7.25%	106,359,496	764	9.07%
More than 95% up to and including 100%	8,963,915	59	2.31%	28,535,217	266	2.43%
Over 100%	7,634,348	52	1.97%	850,737	7	0.05%
<b>Total</b>	<b>388,392,347</b>	<b>3,628</b>	<b>100.00%</b>	<b>1,172,602,834</b>	<b>10,552</b>	<b>100.00%</b>
<b>Years to maturity of mortgages</b>	<b>Total Balance</b>	<b>No</b>	<b>% of Balance</b>	<b>Original Balance</b>	<b>No of Original Balance</b>	
0 and less than or equal to 5 years	43,666,965	444	11.24%	547,009	8	0.05%
Greater than 5 years and less than or equal to 10 years	93,330,154	773	24.03%	605,456,67	541	5.16%
Greater than 10 years and less than or equal to 15 years	241,103,164	2,197	62.08%	104,100,022	1,000	8.88%
Greater than 15 years and less than or equal to 20 years	20,290,065	214	5.22%	230,094,235	1,993	19.62%
Greater than 20 years and less than or equal to 25 years	-	-	0.00%	725,695,848	6,345	60.19%
Greater than 25 years and less than or equal to 30 years	-	-	0.00%	71,624,155	665	6.11%
Greater than 30 years	-	-	0.00%	-	-	0.00%
<b>Total</b>	<b>388,392,347</b>	<b>3,628</b>	<b>100.00%</b>	<b>1,172,602,834</b>	<b>10,552</b>	<b>100.00%</b>
<b>Property Type</b>	<b>Total Balance</b>	<b>No</b>	<b>% of Balance</b>	<b>Original Balance</b>	<b>No of Original Balance</b>	
Bungalow	8,410,086	78	2.17%	35,883,099	276	3.06%
Detached House	48,752,711	294	12.55%	186,247,489	1,059	15.89%
Flat/Maisonette	100,894,664	973	26.00%	240,681,569	2,111	20.54%
Semi-Detached House	84,640,255	852	21.79%	289,430,606	2,769	24.68%
Terraced House	145,594,632	1,531	37.49%	420,160,073	4,337	35.83%
<b>Total</b>	<b>388,392,347</b>	<b>3,628</b>	<b>100.00%</b>	<b>1,172,602,838</b>	<b>10,552</b>	<b>100.00%</b>

Interest Rate Type	Total Balance	No	% of Balance	Original Balance	No of Original Balance	
Base	269,516,796	2,300	69.39%	50,983,915	484	4.35%
Libor	118,875,550	1,328	30.61%	105,179,139	1,160	8.97%
Base Discount	-	-	0.00%	107,912,560	780	9.20%
Fixed- reverting to Base	-	-	0.00%	522,845,243	3,951	44.59%
Fixed- reverting to Libor	-	-	0.00%	348,715,291	3,377	29.74%
Libor Discount	-	-	0.00%	36,966,786	780	3.15%
<b>Total</b>	<b>388,392,347</b>	<b>3,628</b>	<b>100.00%</b>	<b>1,172,602,834</b>	<b>10,552</b>	<b>100.00%</b>
Asset Type	Total Balance	No	% of Balance	Original Balance	No of Original Balance	
Conforming- Buy to Let	198,919,121	1,769	51.22%	362,750,367	3,102	30.94%
Conforming- Self-Cert	70,598,677	531	18.18%	318,991,250	2,113	27.20%
Non-Conforming	118,875,550	1,328	30.61%	490,861,217	5,337	41.86%
<b>Total</b>	<b>388,392,347</b>	<b>3,628</b>	<b>100.00%</b>	<b>1,172,602,834</b>	<b>10,552</b>	<b>100.00%</b>
Self-Certification	Total Balance	No	% of Balance	Total Balance	No of Original Balance	
N	228,487,762	2,221	58.83%	503,101,623	5,053	42.90%
Y	159,904,585	1,407	41.17%	669,501,211	5,499	57.10%
<b>Total</b>	<b>388,392,347</b>	<b>3,628</b>	<b>100.00%</b>	<b>1,172,602,834</b>	<b>10,552</b>	<b>100.00%</b>

Issuer Priority of Payments		22 June 2015	
<b>Available Revenue Receipts</b>		<b>Available Principal</b>	
Revenue Receipts from Mortgage Holders	4,838,938.85	Principal Receipts from Mortgage Holders	8,349,242.99
Swap Receipts	-	Income surplus for uncovered shortfall	-
Interest on GIC accounts	22,830.88	Principal Retained from the last period	100,588.72
From the Discount Reserve	-	Income retained	308,771.66
General Reserve Fund Credit	27,689,978.35		
From Principal Receipts to cover Liquidity Shortfall	-		
Principal Recoveries	-		
UK Gilt Income	£2,748,800.00		
Less - Income retained	-		
<b>Total</b>	<b>34,992,778.42</b>	<b>Total</b>	<b>8,758,603.37</b>
<b>Revenue Priority of Payments</b>		<b>Principal Priority of Payments</b>	
(1) Trustee/ Security Trustee	-	(2) Principal paid to A2 note holders	8,655,977.48
(2) Paying Agent/ Registrar	-	(3) Principal paid to M note holders	-
(3) Service Fees/ Cash Manager Fees/ Account Bank Fees	205,575.41	(4) Principal paid to B note holders	-
(4) Amounts due under the Liquidity Facility agreement	5,210.35	(5) Principal paid to C note holders	-
(5) Class A Note Interest	546,548.40	(7) In respect of Senior Subordinated Loan	-
(5) J1 VFN Interest Expense	-	(8) In respect of Junior Subordinated Loan	-
(6) Fixed Interest / Basis Rate Swap Payments	15,406.13		
(6) Third Party Fees	35,536.34		
(7) Class M Note Interest	212,940.36		
(7) J2 VFN Interest Expense	-		
(8) Class B Note Interest	194,491.56	Retained Principal	102,625.89
(8) J3 VFN Interest Expense	-		
(9) Class C Note Interest	213,290.97		
(9) J4 VFN Interest Expense	-		
(10) Maximum Required Amount	27,689,978.35		
(11) Expense loan interest	-		
(12) Expense loan principal repayment	-		
(13) Amounts due in relation to the Senior subordinated loan	85,347.65		
(14) Swap termination fee	-		
(15) Fees , cost and expenses not covered by Admin agreement fees above	5,260.31		
(16) Amounts due in relation to the Junior subordinated loan	180,562.30		
(17) Company profit	-		
(18) Retention if expense loan condition is true	-		
(19) K VFN Interest	1,571,985.45		
(20) K VFN principal repayment	1,177,800.00		
(22) L VFN Interest	-		
(23) L VFN principal repayment	-		
(24) DPC Cash Payment	2,852,842.84		

Additional Information as at the most recent IPD		22 June 2015
Opening Expense Loan Balance		£0.00
Closing Expense Loan Balance		£0.00
Applied Principal		£0.00
Retained Principal		£102,625.89
Loss Provision		£4,170,813.57
Uncovered Shortfall		£308,771.66
Income Retained		£308,771.66
Excess Spread following Uncovered Shortfall		£5,873,788.65
Excess Spread preceding Uncovered Shortfall		£6,182,570.21
Annualised Excess Spread following Uncovered Shortfall Percentage		5.93%
Annualised Excess Spread preceding Uncovered Shortfall Percentage		6.23%
Reserve Balance at Transaction Close		£27,689,978.35
Beginning Reserve Account Balance		£27,689,978.35
Ending Reserve Account Balance		£27,689,978.35
Change in the Reserve Account Balance		£0.00
Target Reserve Account Balance		£27,689,978.35
Available Liquidity Drawing Amount for the current IPD		£11,942,100.08
Amortisation		£258,564.91
Drawings under Liquidity Facility		£0.00
Available Liquidity Drawing Amount for the next IPD		£11,683,535.17
Make Whole Ledger Original Balance		£1,941,372.70
Make Whole Ledger Period Start Balance		£1,941,372.70
Make Whole Ledger Top Up During the Collection Period		£0.00
Make Whole Ledger Transfers to Principal Receipts		£0.00
Make Whole Ledger Period End Balance		£1,941,372.70
<b>UK Gilt</b>		
UK Gilt Security International Securities number		22 June 2015
		GB00B0V0W143
Description		UKT 4 07 Sept 2016
UK Gilt Nominal Amount		£137,490,000.00
Coupon received in collection period		£2,749,800.00
Total Coupon received to date		£20,638,444.57

Assets and Liabilities Reconciliation as at the most recent IPD		22 June 2015
Mortgages		393,482,212.68
Provisions		(4,170,814)
Retained Principal		102,626
Total principal assets		<u>389,414,025</u>
Total Liabilities - Notes		<u>389,414,025</u>

Deal Participant Information		
Administrator	Platform Funding Ltd (PFL)	Cash Bond Administrat:Platform Funding Ltd (PFL)
Web address	<a href="http://www.platform.co.uk">www.platform.co.uk</a>	<a href="http://www.platform.co.uk">www.platform.co.uk</a>
Sub-Administrator	Western Mortgage Services Ltd (WMS)	Service Guarantor Co-operative Bank plc
Web address	<a href="http://www.wmsl.co.uk">www.wmsl.co.uk</a>	<a href="http://www.co-operativebank.co.uk/investorrelations/forinvestors">http://www.co-operativebank.co.uk/investorrelations/forinvestors</a>
Trustee	Capita IRG Trustees Ltd	Paying Agent HSBK Bank plc
Web address	<a href="http://www.capitaadvisary.co.uk">www.capitaadvisary.co.uk</a>	US Paying Agent HSBK 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 A1(Moody's), A+ (Fitch), S-term rating below P-1(Mdys), F1 (Fitch)	S-Term/ L-term Mdys: P-1, Aa3 Fitch: F1+, AA-	Satisfied	
Basis Swap	JPMorgan Chase N.A	L-term rating below A1(Moody's), A+ (Fitch), S-term rating below P-1(Mdys), F1 (Fitch)	S-Term/ L-term Mdys: P-1, Aa3 Fitch: F1+, AA-	Satisfied	
Internal GIC Account	The Co-operative Bank	S-term rating below P-1 (Mdys), F1+ (Fitch)	Not Prime(Mdys), B(Fitch)	Breached	Deposits limited to Collateralised Amount- £2m
External GIC Account**	Bank of New York Mellon	S-term rating below P-1 (Mdys), F1+ (Fitch)	S-Term P1(Mdys), F1+ (Fitch)	Satisfied	
Liquidity Facility	JPMorgan Chase N.A	S-term rating below P-1(Mdys), F1 (Fitch)	S-Term/ L-term Mdys: P-1, Aa3 Fitch: F1+, AA-	Inactive	N/A

Back up Cash Manager	Citibank N.A., London Branch
Back up Servicer	Homespan 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 <a href="http://www.co-ops.com">http://www.co-ops.com</a>
Loan Level Data and Liability Modelling	<a href="https://boeportal.co.uk/lt">https://boeportal.co.uk/lt</a>
Report Frequency	Monthly

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