Leek Finance Number 19 PLC

Issuer	Leek Finance Number 19 PLC
Stock Exchange Listing	London
Publishing Date	31 August 2015
Reporting Period Start Date	01 July 2015
Reporting Period End Date	31 July 2015
Legal Maturity	21 December 2039

Most Recent /Current Quarterly Interest Payment Date	22 June 2015
Previous Quarterly Interest Payment Date	23 March 2015
Next Interest Payment Date	21 September 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	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	XS0364174457	XS0364175857	XS0364197478	XS0364198452	XS0364198882	XS0364199194	XS0364199364	XS0364199877	XS0364199950	XS0364199968	XS0364199976	XS0364199984	XS0364199992	n/a	n/a	n/a	n/a	n/a
Original Ratings (Moody's/S&P/Fitch)	AAA /AaaS/AAA	AAA /AaaS/AAA	AAA /AaaS/AAA	AAA /AaaS/AAA	AAA /AaaS/AAA	AAA /AaaS/AAA	AAA /AaaS/AAA	AA /AaS/AA	AA /AaS/AA	AA /AaS/AA	AA /AaS/AA	AA /AaS/AA	AA /AaS/AA	n/r	n/r	n/r	n/r	n/r
Current Ratings (Moody's/S&P/Fitch)	n/a	n/a	Aaa	AaaS/AAA	AaaS/AAA	AaaS/AAA	AaaS/AAA	AaaS/AA	AaaS/AA	AaaS/AA	AaaS/AA	AaaS/AA	AaaS/AA	n/r	n/r	n/r	n/r	n/r
Quarterly Interest Accrual Start 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
Quarterly Interest Accrual End Date	n/a	n/a	22 June 2015	22 June 2015	22 June 2015	22 June 2015	22 June 2015	22 June 2015	22 June 2015	22 June 2015	22 June 2015	22 June 2015	22 June 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	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
Current factor	0.000	0.000	56.652	56.652	56.652	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	74.68%	74.68%	74.68%	59.38%	59.38%	49.07%	49.07%	42.90%	42.90%	38.93%	38.93%	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	£60,800,000.00	$361,976,000.00	€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 Ending Balance subsequent to payment	£0.00	$0.00	£62,317,300.00	$363,565,132.00	€76,521,740.00	£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	£1,517,300.00	$1,589,132.00	€4,311,740.00	£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	£124,762.00	$443,360.64	€48,193.95	£58,446.60	€76,316.40	£42,015.60	€108,803.40	£30,880.80	€126,740.67	£139,928.50	€62,054.06	£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	0.564384%	0.364024%	0.564384%	0.364024%	0.010000%	0.564384%	0.010000%	0.564384%	0.010000%	0.564384%	0.010000%	0.564384%	0.010000%	0.564384%	0.564384%	0.564384%	0.564384%	0.564384%
Coupon Amount	£0.00	$0.00	£124,762.00	$443,360.64	€48,193.95	£58,446.60	€76,316.40	£42,015.60	€108,803.40	£30,880.80	€126,740.67	£139,928.50	€62,054.06	£0.00	£0.00	£0.00	£0.00	£0.00
Current Coupon	0.614384%	0.364024%	0.784384%	0.584024%	0.254000%	0.984384%	0.444000%	1.404384%	0.840000%	2.064384%	1.510000%	4.304384%	3.660000%	0.804384%	0.984384%	1.404384%	2.064384%	4.304384%
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	£174,960,762.00	£19,862,600.00	£2,000,000.00
Total Ending Balance subsequent to payment (Including Deferred Interest)	£173,337,082.00	£2,634,100.00	£2,000,000.00
Total Principal Payments	1,653,700.00	£1,058,700.00	£0.00
Total Interest Payments	£2,302,744.72	£17,720.25	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%	0.564384%
Coupon Amount	£2,302,744.72	£17,720.25	£300.66
Current Coupon	2.63270%	6.000000%	0.064384%
Capitalised Interest	£0.00	£0.00	nil

Currency in which the portfolio data is reported	Sterling
Original Total Number of Residential Mortgage Loans	6,764
Current Total Number of Residential Mortgage Loans	3,764
Original Total Value of Residential Mortgage Loans	£839,622,845
Current loan-to-value ratio at transaction close	82.16%
Current Loan to Value Ratio	80.21%
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	615,298,000	2,967	81.64%	684,818,000	2,967	81.64%
1.01 <= 2 Months in Arrears	15,475,306	139	2.14%	9,255,363	69	1.10%
2.01 <= 3 Months in Arrears	154,909	1	0.02%	5,415,709	49	0.65%
3.01 <= 4 Months in Arrears	5,898,526	44	1.29%	4,241,844	39	0.51%
4.01 <= 5 Months in Arrears	4,157,450	32	0.92%	1,612,108	15	0.19%
5.01 <= 6 Months in Arrears	2,802,161	15	0.63%	1,522,802	11	0.18%
> 6 Months	6,976,200	53	1.55%	1,300,395	14	0.15%
Total	48,546,145	235	6.78%	32,848,075	454	4.00%

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	400,997,017
Net Losses Reported during the period	41,166.98
Cumulative Net Losses	26,147,057.51
Average Loss Severity for the current period	10.10%
Average loss severity since transaction close	33.27%

	Total Principal Balance	No	% of Total Balance
Outstanding Possessions at the start of the period	6505,038.13	5	0.13%
Number of repossessions during the period	418,697.51	1	0.00%
Outstanding Possessions at the end of the period	6298,543.16	4	0.07%
Residential Mortgage Loan Principal Balance at Start of the period	454,592,455.51	3,768	
Repurchases/Buy Backs during the period	-	-	
Residential Mortgage Loan Principal Balance at end of the period	451,364,391.48	3,764	
Principal Payment Rate	0.69%		
Annualised PPR Speed (Based on months principal payment rate)	8.00%		
Cumulative Principal Balance of all Properties Sold	476,359,863.63		
Principal Balance of Properties Sold in Period (Incl LPA sales)	£427,920.79		
Weighted Average Seasoning (Months)	106		
Total Balance of Further Advances	£2,271,362.39		

	Current Period			At Issuance		
Region	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
East Anglia	17,398,665	119	4.62%	47,972,000	119	5.67%
East Midlands	20,960,779	229	4.65%	47,357,351	464	5.60%
London	90,719,706	472	20.17%	166,055,110	833	19.76%
North	12,898,075	185	2.87%	27,553,192	368	3.28%
Northern Ireland	5,293,340	52	1.17%	11,485,156	130	1.37%
North West	56,092,523	593	12.47%	93,616,103	941	11.15%
Scotland	16,693,203	213	3.71%	35,529,837	459	4.23%
South East	126,595,653	844	28.59%	240,967,850	1,510	28.70%
South West	29,109,032	228	6.47%	51,823,632	387	6.17%
Wales	14,499,593	163	3.20%	29,304,117	278	3.01%
West Midlands	30,236,437	310	6.72%	58,020,965	564	6.91%
Yorks and Humber	29,158,721	342	6.48%	51,497,682	498	6.13%
Total	449,832,755	3,760	100.00%	839,622,845	6,756	100.00%

	Current Period			At Issuance		
Mortgage Size	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Less than or equal to 30K	1,270,645	39	0.28%	1,046,208	100	0.12%
More than 30k up to and including 50K	11,570,441	290	2.57%	23,635,541	618	2.82%
More than 50k up to and including 75K	41,110,667	649	9.14%	71,279,110	1,130	8.49%
More than 75k up to and including 100K	58,493,909	668	13.00%	100,246,594	1,157	11.94%
More than 100k up to and including 125K	64,830,763	582	14.41%	119,022,651	1,070	14.18%
More than 125k up to and including 150K	55,440,631	406	12.32%	103,370,688	756	12.31%
More than 150k up to and including 200K	92,918,873	540	20.63%	168,299,808	981	20.04%
More than 200k up to and including 400K	106,164,809	421	23.60%	215,058,145	847	25.61%
More than 400K up to and including 500K	9,275,648	21	2.06%	20,261,242	54	2.41%
More than 500k	6,855,340	11	1.52%	15,303,407	16	1.82%
Total	449,832,755	3,760	100.00%	839,622,845	6,756	100.00%

	Current Period			At Issuance		
Mortgage Type	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Owner Occupied Purchase	216,355,977	1,792	48.09%	411,117,369	2,135	48.95%
Owner Occupied Remortgage	96,905,377	720	21.54%	191,117,369	1,500	22.76%
Buy to Let	187,425,885	1,673	41.67%	295,470,031	2,495	35.19%
Right to Buy	11,954,489	248	2.65%	34,480,519	654	4.11%
Total	449,832,755	3,760	100.00%	839,622,845	6,756	100.00%

	Mortgage Payment Frequency					
Interest Payment Type	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Capital & Interest	70,187,277	1,010	15.69%	211,414,246	2,260	25.18%
Interest Only	379,245,479	2,752	84.31%	628,208,600	4,430	74.82%
Mixed (Part & Part)	-	-	0.00%	-	-	0.00%
Total	449,832,755	3,760	100.00%	839,622,845	6,756	100.00%

	Current Period			At Issuance		
LTV	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Less than or equal to 25%	2,496,867	119	0.56%	1,641,245	49	0.20%
More than 25% up to and including 30%	17,398,665	263	3.86%	24,639,951	369	2.93%
More than 30% up to and including 35%	10,530,010	123	2.34%	14,014,254	168	1.67%
More than 35% up to and including 40%	15,037,813	152	3.34%	19,711,456	212	2.35%
More than 40% up to and including 45%	20,697,813	232	4.60%	25,415,456	212	2.43%
More than 45% up to and including 50%	30,988,931	292	6.89%	39,700,681	351	4.73%
More than 50% up to and including 55%	34,229,842	293	7.61%	52,706,531	436	6.28%
More than 55% up to and including 60%	36,048,940	284	8.01%	71,058,422	590	8.46%
More than 60% up to and including 65%	49,498,399	387	11.00%	109,269,633	869	13.01%
More than 65% up to and including 70%	124,210,983	951	27.61%	243,101,323	1,905	28.95%
More than 70% up to and including 75%	66,103,052	411	15.14%	143,420,294	918	17.08%
More than 75% up to and including 80%	33,354,901	209	7.41%	100,779,015	702	12.00%
Over 100%	9,059,458	61	2.01%	649,060	5	0.08%
Total	449,832,755	3,760	100.00%	839,622,845	6,756	100.00%

	Current Period			At Issuance		
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	38,432,736	295	8.77%	84,374,575	707	9.91%
Greater than 5 years and less than or equal to 10 years	48,153,236	405	10.77%	41,104,370	359	4.81%
Greater than 10 years and less than or equal to 15 years	91,876,728	605	20.42%	84,362,017	720	10.05%
Greater than 15 years and less than or equal to 20 years	253,819,093	1,974	56.43%	155,329,982	1,339	18.50%
Greater than 20 years and less than or equal to 25 years	25,370,221	238	5.64%	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	449,832,755	3,760	100.00%	839,622,845	6,756	100.00%

	Current Period			At Issuance		
Property Type	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Bungalow	10,248,902	76	2.28%	21,007,722	149	2.50%
Detached House	54,946,269	290	12.21%	115,489,266	580	13.75%
Flat/ Maisonette	112,937,422	925	25.11%	297,321,177	1,666	24.69%
Semi- Detached House	100,290,969	859	22.29%	191,146,772	1,568	22.77%
Terraced House	171,410,193	1,610	38.11%	214,657,908	2,793	25.57%
Total	449,832,755	3,760	100.00%	839,622,845	6,756	100.00%

	Current Period			At Issuance		
Interest Rate Type	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Base	315,575,073	2,672	70.15%	56,818,951	447	6.77%
Libor	134,257,681	1,090	29.85%	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	449,832,755	3,760	100.00%	839,622,844	6,756	100.00%

	Current Period			At Issuance		
Asset Type	**Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Conforming- Buy to Let	186,156,139	1,658	41.38%	295,470,031	2,495	35.19%
Conforming- Non Self-Cert	11,698,009	92	2.59%	20,669,611	147	2.26%
Conforming- Self-Cert	117,750,603	730	26.18%	223,853,500	1,306	26.66%
Non-Conforming	134,227,904	1,280	29.85%	300,229,703	2,808	35.76%
Total	449,832,755	3,760	100.00%	839,622,845	6,756	100.00%

	Current Period			At Issuance		
IO Certification	**Balance**	**No**	**% of Balance**	**Total Balance**	**No**	**% of Original Balance**
N	231,299,663	2,032	51.42%	450,391,680	3,748	43.67%
Y	218,532,867	1,728	48.58%	439,361,349	3,008	52.33%
Total	449,832,755	3,760	100.00%	839,622,845	6,756	100.00%

Issuer Priority of Payments	22 June 2015		
Available Revenue Receipts		**Available Principal Receipts**	
Revenue Receipts from Mortgage Holders	£3,543,700.43	Principal Receipts from Mortgage Holde	£6,385,906.97
Swap Receipts	£0.00	Income surplus/Income retained for unc	£534,225.63
Interest on GIC accounts	£18,991.01	Rounding balance retained from the last	£100,666.18
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	£3,966,500.00		
Less: Income Retained	-£534,225.63		
Total	24,930,066.01	Total	7,020,798.79

Revenue Priority of Payments		Principal Priority of Payments	
(1) Trustee/ Security Trustee	-	(2) Principal paid to A2 note holders	6,919,080.34
(2) Paying Agent/ Registrar	-	(3) Principal paid to M note holders	-
(3) Servicer Fees/ Cash Manager Fees/ Account Bank Fees	238,363.35	(4) Principal paid to B note holders	-
(4) Amounts due under the Liquidity Facility agreement	6,166.10	(5) Principal paid to C note holders	-
(5) Class A Note Interest	656,136.42	(6) Principal paid to D note holders	-
(5) J1 VFN Interest Expense	-		
(5) (ii) Fixed Interest / Basis Rate Swap Payments	12,502.76	(7) Principal paid to K VFN note holders	-
		(8) In respect of Subordinated Loan	-
(6) Third Party Fees	46,377.70	principal	-
(7) Class M Note Interest	189,074.28	Retained Principal	101,748.45
(7) J2 VFN Interest Expense	-		
(8) Class B Note Interest	178,132.18		
(8) J3 VFN Interest Expense	-		
(9) Class C Note Interest	163,948.94		
(9) J4 VFN Interest Expense	-		
(10) Class D Notes	192,206.72		
(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	25,677.25		
(17) Company profit	203,974.72		
(18) Retention if expense loan condition is true	0.00		
(19) K VFN Interest	-		
(20) K VFN principal repayment	2,302,744.72		
(22) L VFN Interest	1,653,700.00		
(23) L VFN principal repayment	57,720.25		
(24) DPC Cash Payment	1,058,700.00		
	20.36		

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	£7,020,828.76
Retained Principal	£101,748.45
Loss Provision	£5,218,268.52
Uncovered Shortfall	£534,225.63
Income Retained	£534,225.63
Losses in quarter as % bonds issued	0.000%
Cumulative losses as % bonds issued	3.138%
Number of properties sold in period	5
Bonds outstanding as % of original bonds issued	54.31%
Excess Spread following Uncovered Shortfall	£5,302,427.34
Excess Spread preceding Uncovered Shortfall	£5,836,652.96
Annualised Excess Spread following Uncovered Shortfall Percentage	4.64%
Annualised Excess Spread preceding Uncovered Shortfall Percentage	5.10%
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	£13,765,169.71
Facility Amortisation	£207,572.41
Drawings under Liquidity Facility	£0.00
Available Liquidity Drawing Amount end of period	£13,577,597.30
Make Whole Ledger Original Balance	£2,084,495.10
Make Whole Ledger Period Start Balance	£2,084,495.10
Make Whole Ledger Top Up During the Period	£0.00
Make Whole Ledger Transfers to Principal Receipts	£0.00
Make Whole Ledger Period End Balance	£2,084,495.10
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	£3,966,500.00
Total Coupon received to date	£29,665,452.74

Assets and Liabilities Reconciliation as at the most recent IPD	22 June 2015
Mortgages	457,703,097
Provisions	(5,218,268)
Retained Principal	101,748
Total principal assets	452,586,577
Total Liabilities - Notes	452,586,577

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/terms-and-conditions/
Trustee	Capita IRG Trustees Ltd	Paying Agent	HSBC Bank plc
Web address	www.capitaindustry.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 Moty: P-1, Aa3 Fitch: F1+, AA-	Satisfied	
Liquidity Facility	The Co-operative Bank	S-term rating below P-1(Moty), F1 (Fitch)	S-Term/ L-term Non Prime(Moty), BB(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 Moty: 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/ L-term Non Prime(Moty), BB(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/ L-term P-1(Moty), F1+ (Fitch)	Satisfied	G

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://loanportal.co.uk/thecs-operativebank
Report Frequency	Monthly

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The co-operative bank