Leek Finance Number 19 PLC

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

Most Recent /Current Quarterly Interest Payment Date	21 September 2015
Previous Quarterly Interest Payment Date	22 June 2015
Next Interest Payment Date	21 December 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	XS0364179779	XS0364184401	XS0364185801	XS0364186159	XS0364186316	XS0364184179	XS0364186673	XS0364186829	XS0364186676	XS0364186599	XS0364186756	n/a	n/a	n/a	n/a	n/a
Current Ratings (Moody's/Fitch)	AAA /AaaSAA	AAA /AaaSAA	AAA /AaaSAA	AAA /AaaSAA	AAA /AaaSAA	AAA/AaaSAA	AAA/AaaSAA	AA/AaSAA	AA/AaSAA	BBB/BaaSAA	BBB/BaaSAA	BB/BaSAA	BB/BaSAA	A/AMAA	A/AMAA	A/AMAA	A/AMAA	A/AMAA
Current Ratings (Moody's/Fitch)	n/a	n/a	Aaa	AaaSAA	AaaSAA	AaaSAA	AaaSAA	AaaSAA	AaaSAA	AaSAA	AaSAA	A1/AMAA	A1/AMAA	nr	nr	nr	nr	nr
Quarterly Interest Accrual Start 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	nr	nr	nr	nr	nr
Quarterly Interest Accrual End Date	n/a	n/a	21 September 2015	21 September 2015	21 September 2015	21 September 2015	21 September 2015	21 September 2015	21 September 2015	21 September 2015	21 September 2015	21 September 2015	21 September 2015	nr	nr	nr	nr	nr
Note Interest Accrual period	n/a	n/a	91	91	91	91	91	91	91	91	91	91	91	nr	nr	nr	nr	nr
Previous 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
Current factor	0.000	0.000	55.370	55.370	55.370	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%	21.57%	13.26%	13.26%	7.66%	7.66%	4.29%	4.29%	2.15%	2.15%	0.00%	0.00%	0.00%	0.00%
Credit Enhancement- Current	n/a	n/a	75.78%	75.78%	75.78%	60.26%	60.26%	49.80%	49.80%	43.44%	43.44%	39.50%	39.50%	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	£119,000,000.00	$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	£62,317,350.00	$35,545,132.00	€70,531,740.00	£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 Ending Balance subsequent to payment	£0.00	$0.00	£60,907,000.00	$345,564,170.00	€68,925,650.00	£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	£1,410,350.00	$279,568.00	€1,606,090.00	£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	£123,035.00	$447,604.52	£40,288.20	£58,876.70	€69,788.40	£42,240.00	€103,907.40	£30,960.00	€123,582.27	£139,752.60	€81,410.19	£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	0.57188%	0.283800%	0.573188%	0.283800%	-0.014000%	0.571188%	-0.014000%	0.571188%	-0.014000%	0.571188%	-0.014000%	0.571188%	-0.014000%	0.571188%	0.571188%	0.571188%	0.571188%	0.571188%
Coupon Amount	£0.00	$0.00	£123,035.00	$447,604.52	€40,288.20	£58,876.70	€69,788.40	£42,240.00	€103,907.40	£30,960.00	€123,582.27	£139,752.60	€81,410.19	£0.00	£0.00	£0.00	£0.00	£0.00
Current Coupon	0.62188%	0.333800%	0.793188%	0.503800%	0.226000%	0.991188%	0.406000%	1.411188%	0.806000%	2.071888%	1.486000%	4.311888%	3.626000%	0.811888%	0.991188%	1.411188%	2.071888%	4.311888%
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	£173,337,082.00	£2,824,100.00	£2,000,000.00
Total Ending Balance subsequent to payment (Including Deferred Interest)	£173,337,082.00	£936,800.00	£2,000,000.00
Total Principal Payments		£1,887,300.00	£0.00
Total Interest Payments	£0.00	£42,877.90	279.64
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%	0.57188%
Coupon Amount	£0.00	£42,877.90	£279.64
Current Coupon	2.632700%	6.000000%	0.071888%
Capitalised Interest	£0.00	£0.00	nil

Currency in which the portfolio data is reported	Sterling
Original Total Number of Residential Mortgage Loans	6,793
Current Total Number of Residential Mortgage Loans	3,757
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	80.19%
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	52,966,000	2,290	93.52%	786,218,500	5,793	93.67%
1.01 <= 2 Months in Arrears	16,888,518	136	2.77%	9,253,363	69	1.10%
2.01 <= 3 Months in Arrears	9,966,672	79	2.22%	5,415,759	49	0.65%
3.01 <= 4 Months in Arrears	5,664,265	46	1.26%	4,241,644	39	0.51%
4.01 <= 5 Months in Arrears	3,066,084	25	0.68%	1,612,108	15	0.19%
5.01 <= 6 Months in Arrears	3,532,676	25	0.79%	1,522,802	11	0.18%
> 6 Months	7,173,539	53	1.60%	1,300,355	14	0.15%
Total	98,846,753	467	19.70%	93,846,575	654	6.70%

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	386,230,914
Net Losses Reported during the period	31,303.26
Cumulative Net Losses	26,179,366.80
Average Loss Severity for the current period	95.50%
Average loss severity since transaction close	93.37%

	Total Principal Balance	No	% of Total Balance
Outstanding Possessions at the start of the period	£299,643.18	4	0.07%
Number of repossessions during the period	£0.00	0	0.00%
Outstanding Possessions at the end of the period	£211,303.67	3	0.05%

Residential Mortgage Loan Principal Balance at Start of the period	451,304,931.48	3,764
Repurchases/Buy Backs during the period	-	-
Residential Mortgage Loan Principal Balance at end of the period	449,729,165.25	3,757
Principal Payment Rate	0.36%	
Annualised PPR Speed (Based on months principal payment rate)	4.26%	
Cumulative Principal Balance of all Properties Sold	£76,446,116.84	
Principal Balance of Properties Sold in Period (Incl LPA sales)	£88,271.21	
Weighted Average Seasoning (Months)	109	
Total Balance of Further Advances	£2,263,571.84	

	Current Period			At Issuance		
Region	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
East Anglia	21,066,000	188	4.68%	47,972,351	416	5.67%
East Midlands	20,875,791	229	4.64%	47,207,351	464	5.62%
London	90,565,872	471	20.21%	166,055,110	833	19.78%
North	13,710,637	184	3.06%	27,553,192	368	3.28%
Northern Ireland	5,277,841	52	1.18%	11,485,156	130	1.37%
North West	50,857,068	591	12.48%	93,616,103	941	11.15%
Scotland	16,655,429	213	3.72%	35,529,837	459	4.23%
South East	127,724,101	838	28.50%	240,967,850	1,510	28.70%
South West	29,079,880	228	6.49%	51,823,632	387	6.17%
Wales	14,277,107	163	3.21%	25,904,117	278	3.01%
West Midlands	30,990,794	309	6.71%	58,020,965	564	6.91%
Yorks and Humber	29,088,245	293	6.49%	53,497,460	498	6.37%
Total	448,140,590	3,757	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	1,274,466	38	0.28%	1,646,208	100	0.20%
More than 30k up to and including 50K	11,639,067	292	2.60%	23,635,541	618	2.82%
More than 50k up to and including 75K	40,744,797	644	9.09%	71,279,110	1,130	8.49%
More than 75k up to and including 100K	58,094,108	664	12.96%	100,246,594	1,157	11.94%
More than 100k up to and including 125K	64,710,703	581	14.44%	119,022,651	1,070	14.18%
More than 125k up to and including 150K	55,327,273	405	12.35%	103,370,688	756	12.31%
More than 150k up to and including 200K	92,536,301	538	20.65%	168,299,808	981	20.04%
More than 200k up to and including 400K	105,996,537	419	23.59%	215,058,145	847	25.61%
More than 400K up to and including 500K	9,275,990	21	2.07%	20,261,242	54	2.41%
More than 500k	6,858,102	11	1.53%	15,303,407	16	1.82%
Total	448,140,590	3,757	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	261,193,923	2,119	58.28%	489,361,369	3,746	58.28%
Owner Occupied Remortgage	91,704,467	716	20.46%	191,117,269	1,510	22.76%
Buy to Let	186,766,140	1,669	41.69%	295,470,031	2,485	35.19%
Right to Buy	11,858,491	248	2.65%	34,680,519	654	4.13%
Total	448,140,590	3,757	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	99,699,462	1,011	15.55%	211,414,398	2,360	25.18%
Interest Only	378,471,129	2,746	84.45%	628,208,600	4,430	74.82%
Mixed (Part & Part)	-	-	0.00%	-	-	0.00%
Total	448,140,590	3,757	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%	2,442,296	116	0.54%	1,641,245	49	0.20%
More than 25% up to and including 30%	17,366,906	265	3.88%	24,639,951	369	2.93%
More than 30% up to and including 35%	10,951,767	126	2.44%	14,214,254	168	1.69%
More than 35% up to and including 40%	16,853,163	171	3.76%	21,455,806	217	2.55%
More than 40% up to and including 45%	20,241,627	231	4.52%	25,415,456	212	2.43%
More than 45% up to and including 50%	30,911,872	291	6.90%	39,700,681	351	4.73%
More than 50% up to and including 55%	34,439,960	293	7.69%	52,706,531	436	6.28%
More than 55% up to and including 60%	35,058,668	274	7.82%	71,058,422	590	8.46%
More than 60% up to and including 65%	49,443,751	386	11.03%	109,269,633	869	13.01%
More than 65% up to and including 70%	123,976,576	950	27.66%	243,101,323	1,905	28.95%
More than 70% up to and including 75%	67,960,121	409	15.17%	143,420,294	918	17.08%
More than 75% up to and including 80%	33,430,221	209	7.46%	100,776,015	702	12.00%
More than 80% up to and including 85%	8,713,326	60	1.94%	649,060	5	0.08%
Over 100%	448,140,590	3,757	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	20,141,253	202	4.49%	33,634,375	337	4.01%
Greater than 5 years and less than or equal to 10 years	46,216,756	418	10.31%	41,966,570	369	5.00%
Greater than 10 years and less than or equal to 15 years	103,309,724	925	23.05%	84,363,917	720	10.05%
Greater than 15 years and less than or equal to 20 years	238,713,520	1,850	53.27%	155,329,982	1,339	18.50%
Greater than 20 years and less than or equal to 25 years	25,101,430	236	5.60%	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	448,140,590	3,757	100.00%	839,622,845	6,796	100.00%
Property Type	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Bungalow	10,235,232	76	2.28%	21,007,722	149	2.50%
Detached House	54,866,888	290	12.25%	115,489,266	580	13.75%
Flat/ Maisonette	112,552,169	921	25.12%	207,321,177	1,666	24.69%
Semi- Detached House	99,730,478	669	22.26%	191,146,772	1,568	22.77%
Terraced House	170,756,303	1,801	38.11%	304,657,908	2,833	36.29%
Total	448,140,590	3,757	100.00%	839,622,845	6,796	100.00%
Interest Rate Type	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Base	314,462,600	2,672	70.17%	56,818,951	447	6.77%
Libor	132,675,990	1,085	29.83%	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	448,140,590	3,757	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	186,497,534	1,652	41.39%	295,470,031	2,485	35.19%
Conforming- Non Self-Cert	11,646,973	92	2.60%	20,669,611	147	2.26%
Conforming- Self-Cert	117,319,063	727	26.18%	223,853,500	1,306	26.66%
Non-Conforming	132,676,980	1,286	29.60%	300,629,703	2,858	35.79%
Total	448,140,590	3,757	100.00%	839,622,845	6,796	100.00%
Self Certification	**Balance**	**No**	**% of Balance**	**Total Balance**	**No**	**% of Original Balance**
N	236,287,403	2,204	53.39%	450,261,480	3,740	43.62%
Y	217,853,145	1,553	46.61%	439,361,365	3,056	56.38%
Total	448,140,590	3,757	100.00%	839,622,845	6,796	100.00%

Issuer Priority of Payments	21 September 2015		
Available Revenue Receipts		**Available Principal Receipts**	
Revenue Receipts from Mortgage Holders	£2,578,911.16	Principal Receipts from Mortgage Holde	£7,643,192.17
Swap Receipts	£0.00	Income surplus/income retained for unc	£1,201,206.27
Interest on GIC accounts	£19,846.55	Rounding balance retained from the last	£101,749.45
From the Discount Reserve	£0.00	Make whole ledger paydown	£141,576.29
From Principal Receipts to cover Liquidity Shortfall	£0.00		
Credit from General reserve	17,915,670.00		
Principal Recoveries	£1,201,206.27		
UK Gilt income	£0.00		
Less: Income Retained	£0.00		
Total	£21,715,634.38	Total	£8,688,724.14

Revenue Priority of Payments		Principal Priority of Payments	
(1) Trustee/ Security Trustee	-	(2) Principal paid to A2 note holders	6,580,312.31
(2) Paying Agent/ Registrar	-	(3) Principal paid to M note holders	-
(3) Servicer Fees/ Cash Manager Fees/ Account Bank Fees	186,701.97	(4) Principal paid to B note holders	-
(4) Amounts due under the Liquidity Facility agreement	6,063.18	(5) Principal paid to C note holders	-
(5) Class A Note Interest	646,331.60	(6) Principal paid to D note holders	-
(5) 21 VFN Interest Expense	-		
(5) (ii) Fixed Interest / Basis Rate Swap Payments	10,982.47	(7) Principal paid to K VFNs note holders	-
		(8) In respect of Subordinated Loan	-
(6) Third Party Fees	55,827.58	principal	-
(7) Class M Note Interest	189,368.64	Retained Principal	104,998.33
(7) 22 VFN Interest Expense	-		
(8) Class B Note Interest	179,004.76		
(8) 23 VFN Interest Expense	-		
(9) Class C Note Interest	164,479.28		
(9) 24 VFN Interest Expense	-		
(10) Class D Notes	192,534.98		
(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)	24,192.09		
(16) Amounts due in relation to the subordinated loan	204,309.72		
(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	42,877.90		
(23) L VFN principal repayment	1,887,800.00		
(24) DPC Cash Payment	59.81		

Additional Information as at the most recent IPD	21 September 2015
Opening Expense Loan Balance	£0.00
Closing Expense Loan Balance	£0.00
Applied Principal	£6,685,310.64
Retained Principal	£154,998.33
Loss Provision	£3,927,899.26
Uncovered Shortfall	£0.00
Income Retained	£0.00
Losses in quarter as % bonds issued	0.004%
Cumulative losses as % bonds issued	3.142%
Number of properties sold in period	5
Bonds outstanding as % of original bonds issued	53.52%
Excess Spread following Uncovered Shortfall	£2,158,639.52
Excess Spread preceding Uncovered Shortfall	£2,158,639.52
Annualised Excess Spread following Uncovered Shortfall Percentage	1.92%
Annualised Excess Spread preceding Uncovered Shortfall Percentage	1.92%
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	£13,577,597.34
Facility Amortisation	£197,409.27
Drawings under Liquidity Facility	£0.00
Available Liquidity Drawing Amount end of period	£13,380,187.93
Make Whole Ledger Original Balance	£2,084,495.05
Make Whole Ledger Period Start Balance	£2,084,495.05
Make Whole Ledger Top Up During the Period	£0.00
Make Whole Ledger Transfers to Principal Receipts	£141,576.29
Make Whole Ledger Period End Balance	£1,942,918.76
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	£29,665,952.73

Assets and Liabilities Reconciliation as at the most recent IPD	21 September 2015
Mortgages	449,729,165
Provisions	(3,927,899)
Retained Principal	104,998
Total principal assets	445,906,264
Total Liabilities - Notes	445,906,264

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/panel
Trustee	Capita IRG Trustees Ltd	Paying Agent	HSBC Bank plc
Web address	www.capitaintegrated.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 M/Moy: 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(Moty), 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 M/Moy: 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(Moty), B(Fitch)	Breached	Deposits limited to Collateralised Amount- £2m
External GIC Account**	Bank of New York Mellon	L-term rating below P-1 (Moty), F1+ (Fitch)	L-Term P-1(Moty), 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

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

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The co-operative bank