Leek Finance Number 19 PLC

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

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	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	XS0364197716	XS0364198418	XS0364198343	XS0364198269	XS0364198343	XS0364198517	XS0364198517	XS0364198673	XS0364198673	XS0364198939	XS0364198756	n/a	n/a	n/a	n/a	n/a
Original Ratings (Moody's/Fitch)	AAA /AAA/ NR	AAA /AAA/ NR	AAA /AAA/ NR	AAA /AAA/ NR	AAA /AAA/ NR	AAA/AAA	AAA/AAA	Aa2/AA	Aa2/AA	Aa2/AA	Aa2/AA	A1/AA	A1/AA	n/r	n/r	n/r	n/r	n/r
Current Ratings (Moody's/Fitch)	n/a	n/a	Aaa	AaaAAA	AaaAAA	AaaAAA	AaaAAA	AaaAAA	AaaAAA	Aa2/AAA	Aa2/AAA	A1/AAA	A1/AAA	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	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	£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	£62,317,800.00	$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	£1,517,800.00	$1,589,132.00	€1,311,740.00	£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	£139,509.50	€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%	0.364625%	0.564384%	0.364625%	0.026005%	0.564384%	0.024006%	0.564384%	0.024006%	0.564384%	0.024006%	0.564384%	0.024006%	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	£139,509.50	€62,054.06	£0.00	£0.00	£0.00	£0.00	£0.00
Current Coupon	0.614384%	0.364625%	0.784384%	0.584625%	0.266005%	0.984384%	0.444006%	1.404384%	0.844006%	2.064384%	1.524006%	4.304384%	3.664006%	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)	0.97	0.97	1.39	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	£3,862,800.00	£2,000,000.00
Total Ending Balance subsequent to payment (Including Deferred Interest)	£173,337,082.00	£2,924,100.00	£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	6,791
Current Total Number of Residential Mortgage Loans	3,784
Original Total Value of Residential Mortgage Loans	£839,622,849
Current loan-to-value ratio at transaction close	82.16%
Current Loan to Value Ratio	80.23%
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	692,896,790	3,324	83.37%	834,918,000	2,691	99.53%
1.01 <= 2 Months in Arrears	17,221,945	149	3.80%	9,255,363	49	1.10%
2.01 <= 3 Months in Arrears	8,257,618	63	1.82%	5,415,759	49	0.65%
3.01 <= 4 Months in Arrears	6,272,261	49	1.41%	4,241,644	39	0.51%
4.01 <= 5 Months in Arrears	5,044,394	33	1.11%	1,612,108	15	0.19%
5.01 <= 6 Months in Arrears	1,481,026	13	0.32%	1,522,802	11	0.18%
> 6 Months	3,249,477	59	1.84%	1,300,395	14	0.15%
Total	59,518,122	460	11.71%	52,668,575	854	6.50%

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	392,896,790
Net Losses Reported during the period	114,830.72
Cumulative Net Losses	26,103,958.53
Average Loss Severity for the current period	60.04%
Average loss severity since transaction close	63.50%

	Total Principal Balance	No	% of Total Balance
Outstanding Possessions at the start of the period	673,875.33	4	0.17%
Number of repossessions during the period	£0.00	0	0.00%
Outstanding Possessions at the end of the period	£535,038.13	5	0.13%
Residential Mortgage Loan Principal Balance at Start of the period	457,703,066.80	3,812	
Repurchases/Buy Backs during the period	-	-	
Residential Mortgage Loan Principal Balance at end of the period	454,592,855.51	3784	
Principal Payment Rate	0.65%		
Annualised PPR Speed (Based on months principal payment rate)	7.98%		
Cumulative Principal Balance of all Properties Sold	477,901,504.84		
Principal Balance of Properties Sold in Period (Incl LPA sales)	£248,989.86		
Weighted Average Seasoning (Months)	105		
Total Balance of Further Advances	£2,347,987.29		

	Current Period			At Issuance		
Region	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
East Anglia	17,979,209	134	3.96%	37,972,000	134	4.52%
East Midlands	21,115,461	155	4.65%	47,357,351	464	5.67%
London	91,842,791	477	20.27%	166,055,110	833	19.78%
North	13,830,327	185	3.05%	27,553,192	368	3.28%
Northern Ireland	5,287,685	52	1.17%	11,485,156	130	1.37%
North West	56,515,649	596	12.47%	93,616,103	941	11.15%
Scotland	16,720,376	213	3.69%	35,529,837	459	4.23%
South East	129,517,065	849	28.59%	240,967,850	1,510	28.70%
South West	29,259,334	229	6.46%	51,823,632	387	6.17%
Wales	14,476,936	164	3.20%	25,904,117	278	3.01%
West Midlands	30,267,271	310	6.68%	58,020,965	564	6.91%
Yorks and Humber	29,229,603	244	6.45%	57,337,682	498	6.83%
Total	453,092,064	3,784	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	1,249,533	38	0.28%	2,845,208	100	0.33%
More than 30k up to and including 50K	11,742,543	284	2.59%	23,635,541	618	2.82%
More than 50k up to and including 75K	41,261,103	652	9.13%	71,279,110	1,130	8.49%
More than 75k up to and including 100K	58,441,242	667	12.90%	100,246,594	1,157	11.94%
More than 100k up to and including 125K	64,836,065	582	14.31%	119,022,651	1,070	14.18%
More than 125k up to and including 150K	56,842,319	416	12.55%	103,370,688	756	12.31%
More than 150k up to and including 200K	92,944,114	540	20.51%	168,299,808	981	20.04%
More than 200k up to and including 400K	107,582,993	427	23.74%	215,058,145	847	25.61%
More than 400K up to and including 500K	9,277,747	21	2.05%	20,361,242	54	2.41%
More than 500k	6,853,736	11	1.51%	15,303,407	16	1.82%
Total	453,092,064	3,784	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	229,257,488	1,929	50.60%	424,973,000	2,138	50.61%
Owner Occupied Remortgage	92,605,426	718	20.44%	191,117,269	1,510	22.76%
Buy to Let	188,613,788	1,660	41.63%	295,470,031	2,495	35.19%
Right to Buy	12,863,701	251	2.84%	34,660,519	654	4.13%
Total	453,092,064	3,784	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	71,479,100	1,022	15.77%	211,414,166	2,366	25.18%
Interest Only	381,609,764	2,765	84.23%	628,208,600	4,430	74.82%
Mixed (Part & Part)	-	-	0.00%	-	-	0.00%
Total	453,092,064	3,784	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%	2,413,809	113	0.53%	1,641,245	49	0.20%
More than 25% up to and including 30%	17,379,309	284	3.84%	24,639,951	369	2.93%
More than 30% up to and including 35%	10,141,647	120	2.24%	14,014,254	168	1.67%
More than 35% up to and including 40%	16,980,463	185	3.75%	24,154,357	257	2.88%
More than 40% up to and including 45%	20,562,054	229	4.54%	29,415,456	312	3.43%
More than 45% up to and including 50%	32,221,955	301	7.11%	39,700,681	361	4.73%
More than 50% up to and including 55%	34,665,414	298	7.65%	52,706,531	436	6.28%
More than 55% up to and including 60%	35,500,808	279	7.84%	71,058,422	590	8.46%
More than 60% up to and including 65%	50,537,435	395	11.16%	109,269,633	869	13.01%
More than 65% up to and including 70%	124,295,679	952	27.43%	243,101,323	1,905	28.95%
More than 70% up to and including 75%	68,791,892	415	15.18%	143,420,294	918	17.08%
More than 75% up to and including 80%	39,299,448	209	7.31%	100,779,015	702	12.00%
More than 80% up to and including 85%	9,456,831	63	2.08%	649,060	5	0.08%
Total	453,092,064	3,784	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	35,730,921	298	8.79%	53,445,000	707	6.37%
Greater than 5 years and less than or equal to 10 years	46,583,325	436	10.28%	41,119,000	369	4.90%
Greater than 10 years and less than or equal to 15 years	92,679,984	841	20.46%	84,362,017	720	10.05%
Greater than 15 years and less than or equal to 20 years	255,603,274	1,986	56.41%	155,329,982	1,339	18.50%
Greater than 20 years and less than or equal to 25 years	25,407,870	208	5.61%	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	453,092,064	3,784	100.00%	839,622,845	6,796	100.00%
Property Type	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Bungalow	10,554,669	77	2.33%	21,007,722	149	2.50%
Detached House	55,349,609	292	12.22%	115,489,366	580	13.75%
Flat/ Maisonette	113,880,449	934	25.13%	207,321,177	1,666	24.69%
Semi- Detached House	100,872,247	866	22.26%	191,145,772	1,568	22.77%
Terraced House	172,435,090	1,615	38.06%	304,857,808	2,833	36.30%
Total	453,092,064	3,784	100.00%	839,622,845	6,796	100.00%
Interest Rate Type	**Total Balance**	**No**	**% of Balance**	**Original Balance**	**No**	**% of Original Balance**
Base	317,807,461	2,667	70.14%	56,818,951	447	6.77%
Libor	135,274,603	1,097	29.86%	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	453,092,064	3,784	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	187,343,934	1,663	41.35%	295,470,031	2,495	35.19%
Conforming- Non Self-Cert	11,681,548	92	2.58%	20,669,611	147	2.46%
Conforming- Self-Cert	118,781,959	736	26.22%	223,853,500	1,306	26.66%
Non-Conforming	135,284,623	1,293	29.86%	300,629,703	2,848	35.81%
Total	453,092,064	3,784	100.00%	839,622,845	6,796	100.00%
Self Certification	**Balance**	**No**	**% of Balance**	**Total Balance**	**No**	**% of Original Balance**
N	232,790,011	2,224	53.38%	450,391,480	3,730	47.67%
Y	220,292,053	1,559	46.62%	439,361,365	3,066	52.33%
Total	453,092,064	3,784	100.00%	839,622,845	6,796	100.00%

Issuer Priority of Payments	22 June 2015
Available Revenue Receipts	
Revenue Receipts from Mortgage Holders	£3,543,700.43
Swap Receipts	£0.00
Interest on GIC accounts	£18,991.01
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	-£334,225.63
Total	24,910,636.81

Available Principal Receipts	
Principal Receipts from Mortgage Holde	£8,385,906.97
Income surplus/Income retained for unc	£334,225.63
Rounding balance retained from the last	£100,696.18
Total	7,819,318.72

Revenue Priority of Payments	
(1) Trustee/ Security Trustee	-
(2) Paying Agent/ Registrar	-
(3) Servicer Fees/ Cash Manager Fees/ Account Bank Fees	238,363.35
(4) Amounts due under the Liquidity Facility agreement	6,166.33
(5) Class A Note Interest	656,136.42
(5) .1L VFN Interest Expense	-
(5) (ii) Fixed Interest / Basis Rate Swap Payments	12,502.76
(6) Third Party Fees	46,377.70
(7) Class M Note Interest	189,074.39
(7) .2L VFN Interest Expense	-
(8) Class B Note Interest	178,132.18
(8) .2L VFN Interest Expense	-
(9) Class C Note Interest	163,948.94
(9) .2L VFN Interest Expense	-
(10) Class D Notes	192,206.72
(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	25,677.25
(17) Company profit	203,874.72
(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

Principal Priority of Payments	
(2) Principal paid to A2 note holders	6,919,080.34
(3) Principal paid to M note holders	-
(4) Principal paid to B note holders	-
(5) Principal paid to C note holders	-
(6) Principal paid to D note holders	-
(7) Principal paid to K VFNs note holders	-
(8) In respect of Subordinated Loan principal	-
Retained Principal	101,748.45

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	£334,225.63
Income Retained	£334,225.63
Losses in quarter as % bonds issued	0.014%
Cumulative losses as % bonds issued	3.123%
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	£5,936,682.94
Annualised Excess Spread following Uncovered Shortfall Percentage	4.61%
Annualised Excess Spread preceding Uncovered Shortfall Percentage	5.07%
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	GB00B1VWPC94
Description	UKT 5 03/07/2018
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/intermediaries/
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(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 Non Prime(Moby), 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(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 Non Prime(Moby), B(Fitch)	Breached	Deposits limited to Collateralised Amount- £2m
External GIC Account**	Bank of New York Mellon	S-term rating below P-1 (Moby), F1+ (Fitch)	S-Term P-1(Moby), 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