The Co-operative Bank plc Covered Bond Programme

	General	Series 2024-1	Series 2025-1
Issue Date		21 June 2024	16 April 2025
Publishing Date	31 October 2026		
Accrual Start Date		21 September 2026	21 September 2026
Accrual End Date		21 October 2026	21 October 2026
Accrual Period		30	30
International Securities Number (ISIN)		XS2838925902	XS3049417317
Stock Exchange Listing	London		
Issuer	The Co-operative Bank PLC		
Guarantor	Moorland Covered Bonds LLP		
Original Covered Bond Ratings (Moodys)		Aaa	Aaa
Current Covered Bond Ratings (Moodys)		Aaa	Aaa
Previous LLP Payment date	21 September 2026		
Current LLP Payment date	21 October 2026		
Next LLP Payment date	23 November 2026		
Collection Period Start Date	31 August 2026		
Collection Period End Date	30 September 2026		
Currency		Sterling	Sterling
Original Principal Balance		£500,000,000.00	£1,000,000,000.00
Current Principal Balance		£500,000,000.00	£1,000,000,000.00
Bond Structure		Soft Bullet	Soft Bullet
Coupon Reference Rate Type		Floating	Floating
Coupon Reference Rate		3.74%	3.74%
Next Coupon Payment Date		21 December 2026	21 December 2026
Coupon Payment Frequency		Quarterly	Quarterly
Benchmark		SONIA	SONIA
Total Principal Payments - in period		£0.00	£0.00
Total Coupon Payments - in period		£0.00	£0.00
Covered Bond Swap Provider		N/A	N/A
Covered Bond Swap Currency		N/A	N/A
Covered Bond Swap Reference Rate		N/A	N/A
Covered Bond Swap Margin		N/A	N/A
Day Count Convention		Actual/365 (Fixed)	Actual/365 (Fixed)
Relevant Margin		0.53%	0.57%
Current Coupon		4.27%	4.31%
Current Interest Shortfall		£0.00	£0.00
Cumulative Interest Shortfall		£0.00	£0.00
Final Maturity Date		21 June 2027	21 June 2028
Extended Due for Payment Date		21 June 2028	21 June 2029
Joint Lead Managers		Barclays Bank PLC & NatWest Markets Plc	Barclays Bank PLC & NatWest Markets Plc
Listing		London	London

The co-operative bank

Issuer Priority of Payments

Available Revenue Receipts	7,310,794.43	**Available Principal Receipts**	38,196,406.66
Revenue Priority of Payments		Principal Priority of Payments	
(a) Trustee/ Security Trustee expenses	-	(a) New Loans acquired	-
(b) Agent Fees and Other Third Parties	-	(b) GIC deposit to ensure ACT compliance	-
(c) Amts due to Servicer/ Cash Manager/ Acc Bank/	88,900.00	(c) Term Advance repayments	-
(d) Payments to Interest Rate Swap Provider	-	(d) Capital Distribution	38,196,406.66
(e) Term Advance Interest & Amts due to Covered Bond	5,295,000.00		
(f) Remaining ARR In a Servicer default event	-		
(g) Reserve Fund Required Amount	15,000.00		
(h) Swap Termination fees	-		
(i) Members/ Asset Monitor Indemnity	-		
(j) Repayment of Co-op Cash capital contribution due to	-		
(k) DPC	1,911,514.52		
(l) Member payment	100.00		
(m) Member's profit	279.91		

Swaps	Counterparty	Notional Amount	Period Start Date	Period End Date	Rate	Pay Margin	Recipt Fixed Rate	LLP Payment	LLP Receipt	Net Receipt (Payment)
Front	Bank	2,100,992,882.60	01/09/2026	01/10/2026	3.8910%	0.00%	3.89%	£6,719,147.92	£6,969,194.86	£250,046.94
Back	MCB	2,100,992,882.60	01/09/2026	01/10/2026	3.7358%	0.30%	4.04%	£6,969,194.86	£6,719,147.92	-£250,046.94

Ledgers	This Period	Last Period
Revenue Ledger	7,060,747.49	17,886,753.34
Principal Ledger	38,196,406.66	47,667,156.57
Reserve Ledger	£16,183,000.00	16,198,000.00
Capital Contribution Ledger	663,844,067.37	716,361,342.39
Yield Reserve Ledger	-	-
Retained Principal Ledger	-	-
Coupon Payment Ledger	£0.00	£0.00
Pre-Maturity Liquidity Ledger	£0.00	£0.00
LLP Fee Amount Ledger	£0.00	£0.00
Swap Provider Amount Ledger	£0.00	£0.00
Intercompany Loan Ledger	£1,500,000,000.00	£1,500,000,000.00

Target General Reserve Account Balance	£16,183,000.00
Beginning General Reserve Account Balance	£16,198,000.00
Ending General Reserve Account Balance	£16,183,000.00
Change in the General Reserve Account Balance	-£15,000.00

Issuer GIC Collateralisation Amount	£0.00
Collection Account Collateralisation Amount	£0.00

Swap Cash Collateral Account Opening Balance	0.00
Cash Collateral posted during the period	-
Cash Collateral repayment during the period	-
Swap Cash Collateral Account Closing Balance	0.00

Beginning Yield Reserve Amount	£0.00
Ending Yield Reserve Amount	£0.00
Change in Yield Reserve Amount	£0.00
Yield Reserve Required Amount	£0.00

Make Whole Ledger Original Balance	£0.00
Make Whole Ledger Period Start Balance	£0.00
Make Whole Ledger Top up during the Period	£0.00
Make Whole Ledger Transfers to Principal Receipts	£0.00

Asset Coverage Test	**This Period**
	30 September 2026
LTV Adjustment	
if <= 3 months in arrears	**75%**
if >3 months in arrears, and True Balance/Indexed Valuation <=75%	**40%**
if >3 months in arrears, and True Balance/Indexed Valuation >75%	**25%**
Base Asset Percentage - LLP Deed 11.3(i)	**93.0%**
Moodys Asset Percentage - LLP Deed 11.3(iii)	**89.0%**
Adjusted True Balance (i)	2,080,309,062.81
Arrears Adjusted True Balance (ii)	1,890,594,604.00
A: Lower of Adjusted True Balance and Arrears Adjusted True Balance	1,890,594,604.00
B: Principal Receipts	38,196,406.66
C: Cash Capital Contributions	0.00
D: Substitution Assets	0.00
X: Flexible Redraw Capacity	0.00
Y: Deposit Set-Off Amounts	0.00
Z: WA Remaing Maturity * Principal Amt Outstanding * Neg Carry Factor	0.00
Total: A + B + C + D - (X + Y + Z)	1,928,791,010.66
Asset Percentage (%)	89.0%
Principal amount outstanding of all Covered Bonds issued	1,500,000,000.00
Amount of Credit Support	428,791,010.66
ACT Pass Fail	PASS

Timing of the Collateral report	30 September 2026
Currency	Sterling
Prior Period Total Number of Residential Mortgage Loans	12,837
Current Total Number of Residential Mortgage Loans	12,622
Prior Period Total Value of Residential Mortgage Loans	2,168,694,185.82
Current Total Value of Residential Mortgage Loans	2,125,647,660.71
Current Average Loan Size	168,408
Current Weighted Average Seasoning (Months)	49
Weighted Average Interest Rate	3.94%
Standard Variable Rate (SVR)	6.62%
Weighted Average Remaining Term	294
Current Indexed Loan to Value Ratio	61.30%
Current Non-Indexed Loan to Value Ratio	65.00%

	Current Period		
Delinquency Band (excluding possessions)	**Total Balance**	**No**	**% of Total Balance**
Performing Balances	2,125,035,178.70	12,619	99.97%
<=1 Months in Arrears	612,482	3	0.03%
1 Month -2 Months in Arrears	-	-	0.00%
2 Month -3 Months in Arrears	-	-	0.00%
> 3 Months	-	-	0.00%
Total	2,125,647,660.71	12,622	100.00%

*Loan is classified as 'delinquent' if the arrears balance is greater than zero as at the date of the collateral report.

Net Loss	-
Cumulative Net Loss	-
Average Loss Severity (In Period)	0.00%
Average Loss Severity (Cumulative)	0.00%

Repossessions and Sales	**Total Balance**	**No**
Possessed properties (current period)	-	0
Possessed properties (to date)	-	0
Sales (current period)	-	0
Sales (to date)	-	0

Outstanding Repossessions	**Total Balance**	**No**
	£0.00	0

	Current Period	**Previous Period**
Principal Payment Rate (3 Months Average)	1.93%	1.98%
Annualised PPR Speed (Based on monthly principal payment rate)	19.47%	23.11%
Constant Prepayment Rate (3 months Average)	1.68%	1.73%
Constant Prepayment Rate (Annualised)	16.89%	20.75%

	Current Period		
Region - Main Account Level	**Total Balance**	**No**	**% of Balance**
East Anglia	98,351,211.39	627	4.63%
East Midlands	172,762,574.09	1,243	8.13%
London	185,738,781.34	579	8.74%
North	82,949,536.34	737	3.90%
North West	243,702,906.53	1,769	11.46%
Scotland	0.00	0	0.00%
South East	681,157,490.77	3,039	32.04%
South West	198,056,578.76	1,200	9.32%
Wales	92,049,734.28	709	4.33%
West Midlands	175,663,400.13	1,199	8.26%
Yorkshire & Humber	195,215,447.08	1,520	9.18%
Total	2,125,647,660.71	12,622	100.00%
Mortgage Size - Main Account Level	**Total Balance**	**No**	**% of Balance**
£0-£5,000	40,018.20	15	0.00%
£5,000-£10,000	229,301.90	31	0.01%
£10,000-£25,000	4,499,034.10	240	0.21%
£25,000-£50,000	27,586,377.52	708	1.30%
£50,000-£75,000	73,208,573.79	1,148	3.44%
£75,000-£100,000	140,800,282.53	1,603	6.62%
£100,000-£150,000	379,898,481.19	3,068	17.87%
£150,000-£200,000	362,697,632.75	2,093	17.06%
£200,000-£250,000	321,762,370.01	1,440	15.14%
£250,000-£300,000	229,021,815.02	841	10.77%
£300,000-£350,000	169,063,773.04	524	7.95%
£350,000-£400,000	130,249,892.90	349	6.13%
£400,000-£450,000	97,659,143.06	230	4.59%
£450,000-£500,000	55,820,664.98	118	2.63%
£500,000-£600,000	68,347,817.54	125	3.22%
£600,000-£700,000	30,413,494.96	47	1.43%
£700,000-£800,000	17,745,686.71	24	0.83%
£800,000-£900,000	8,557,862.49	10	0.40%
£900,000-£1,000,000	4,861,649.05	5	0.23%
£1,000,000 +	3,183,788.97	3	0.15%
Total	2,125,647,660.71	12,622	100.00%
Mortgage Type - Main Account Level	**Total Balance**	**No**	**% of Balance**
Owner Occupied Purchase	2,111,544,966.00	12,543	99.34%
Buy-to-let/Consent to Let	14,102,694.71	79	0.66%
Second home	0.00	0	0.00%
Total	2,125,647,660.71	12,622	100.00%
Mortgage Payment Type - Sub Account Level	**Total Balance**	**No**	**% of Balance**
Capital & Interest	2,124,040,735.19	13,420	99.92%
Interest Only	1,606,925.52	8	0.08%
Mixed (Part & Part)	0.00	0	0.00%
Total	2,125,647,660.71	13,428	100.00%
Non-indexed Current LTV - Main Account Level	**Total Balance**	**No**	**% of Balance**
0% to 50%	420,253,420.33	4,077	19.77%
More than 50% up to and including 55%	130,337,310.63	790	6.13%
More than 55% up to and including 60%	152,005,826.70	852	7.15%
More than 60% up to and including 65%	169,938,925.70	932	7.99%
More than 65% up to and including 70%	230,077,168.50	1,106	10.82%
More than 70% up to and including 75%	279,147,253.91	1,283	13.13%

More than 75% up to and including 80%	266,544,076.07	1,233	12.54%
More than 80% up to and including 85%	265,591,130.75	1,274	12.49%
More than 85% up to and including 90%	175,476,238.01	891	8.26%
More than 90% up to and including 95%	35,578,067.21	181	1.67%
More than 95% up to and including 100%	396,339.13	1	0.02%
Over 100%	301,903.77	2	0.01%
Total	2,125,647,660.71	12,622	100.00%

Indexed Current LTV - Main Account Level	Total Balance	No	% of Balance
0% to 50%	517,460,681.72	4,806	24.34%
More than 50% up to and including 55%	166,903,770.56	986	7.85%
More than 55% up to and including 60%	181,542,999.49	976	8.54%
More than 60% up to and including 65%	194,395,690.87	1,045	9.15%
More than 65% up to and including 70%	249,604,620.42	1,170	11.74%
More than 70% up to and including 75%	255,219,788.02	1,166	12.01%
More than 75% up to and including 80%	228,827,626.61	1,044	10.77%
More than 80% up to and including 85%	188,314,002.06	860	8.86%
More than 85% up to and including 90%	119,820,574.82	481	5.64%
More than 90% up to and including 95%	23,122,225.76	86	1.09%
More than 95% up to and including 100%	435,680.38	2	0.02%
Over 100%	0.00	0	0.00%
Total	2,125,647,660.71	12,622	100.00%

Interest Rate - Sub Account Level	Total Balance	No of Sub Accounts	% of Balance
0 – 1.99%	175,687,131.75	1,089	8.27%
2 – 2.99%	251,662,874.85	1,439	11.84%
3 – 3.99%	455,148,531.78	2,116	21.41%
4 – 4.99%	936,900,038.24	6,471	44.08%
5 – 5.99%	273,866,218.74	1,983	12.88%
6 – 6.99%	32,382,865.35	330	1.52%
> 7.99%	0.00	0	0.00%
Total	2,125,647,660.71	13,428	100.00%

Years to Maturity - Sub Account Level	Total Balance	No	% of Balance
0 and less than or equal to 5 years	10,253,674.78	333	0.48%
Greater than 5 years and less than or equal to 10 years	66,750,584.30	988	3.14%
Greater than 10 years and less than or equal to 15 years	158,608,654.40	1,464	7.46%
Greater than 15 years and less than or equal to 20 years	307,572,448.64	2,140	14.47%
Greater than 20 years and less than or equal to 25 years	479,438,939.71	2,780	22.55%
Greater than 25 years and less than or equal to 30 years	515,854,657.57	2,679	24.27%
Greater than 30 years	587,168,701.31	3,044	27.62%
Total	2,125,647,660.71	13,428	100.00%

Property Type - Main Account Level	Total Balance	No	% of Balance
Detached House	514,337,215.48	2,363	24.20%
Flat/ Maisonnette	272,973,625.15	1,669	12.84%
Semi- Detached House	680,288,383.78	4,221	32.00%
Terraced House	599,023,203.41	3,953	28.18%
Other	59,025,232.89	416	2.78%
Total	2,125,647,660.71	12,622	100.00%

Interest Rate Type - Sub Account Level	Total Balance	No of Sub Accounts	% of Balance
Base	25,413,517.03	182	1.20%
Fixed	2,076,440,009.53	12,838	97.69%
SVR	23,793,913.33	256	1.12%
Other (Fees & Charges zero interest)	220.82	152	0.00%
Total	2,125,647,660.71	13,428	100.00%

Additional Information	As at 30-09-2026	Cumulative (From date of Issue)
Coop Deposit Account (inc Reserve fund)	59,961,828.10	n/a
Swap Collateral Account	0.00	n/a
Barclays Standby Deposit Account	0.00	n/a
The Co-operative Bank MCB Collection Account	1,478,326.05	n/a
Internal Ledger Account	-7,999.44	n/a
Substitute Assets	-	n/a
Authorised Investments Allowable	Sterling gilt-edged securities, Sterling demand or time deposits, certificates of deposit and short-term debt obligations (including commercial paper)	Sterling gilt-edged securities, Sterling demand or time deposits, certificates of deposit and short-term debt obligations (including commercial paper)
Authorised Investments	-	-
Available Principal Receipts	£38,196,406.66	£871,164,183.26
Scheduled Principal Receipts	n/a	n/a
Unscheduled Principal Receipts	n/a	n/a
Available Revenue Receipts	£7,310,794.43	£346,722,615.67
Value of Repurchases	£4,909,711.31	£70,917,567.75
Number of Repurchases (# Sub Accounts)	31	496
Value of Re-arrangements	£0.00	£0.00
Number of Re-arrangements	-	63
Value of Loans Added to Pool (Including re-arrangments)	£0.00	£1,590,610,560.25
Number of Loans Added to Pool	-	9,142
Bonds Outstanding as % of Original Bonds Issued	100.00%	n/a
Losses as % Bonds Issued	0.00%	0%
Number of Properties Sold	-	-
Principal Balance of Properties Sold	£0.00	£0.00
Advances in period	£691,005.00	£8,757,946.83
Current SVR Rate	6.62%	n/a
Original Weighted Average Life	3 Years	

Rating Agency Triggers	Provider	Ratings Trigger Description	Rating Triggers (M- Moody's)	Latest available rating (M-Moody's)	Trigger Action
Interest Rate Swap Provider	The Co-operative Bank PLC	Interest Rate Swap Provider long-term counterparty risk assessment falls below Baa1(cr) or, (B) its long-term, unsecured and unsubordinated debt or counterparty obligations falls below Baa1 (Second Trigger Required Ratings)	Baa1 (cr) (Moody's)	A1/P-1	In the event that the relevant counterparty risk assessment of the Interest Rate Swap Provider, or any guarantor, as applicable, falls below Baa1(cr) by Moody's, the Interest Rate Swap Provider will be required to take certain remedial measures which may include providing collateral for its obligations, arranging for its obligations to be transferred to an entity with ratings required by the relevant Rating Agency, procuring another entity with rating(s) required by the relevant Rating Agency to become co obligor or guarantor in respect of its obligations, and/or taking such other action as it may agree with the relevant Rating Agency. A failure to take such steps will allow the LLP to terminate the Interest Rate Swap Agreement
Interest Rate Swap Provider	The Co-operative Bank PLC	Interest Rate Swap Provider long-term counterparty risk assessment falls below A3(cr) or, (B) its long-term, unsecured and unsubordinated debt or counterparty obligations falls below A3 (First Trigger Required Ratings)	A3 (cr) (Moody's)	A1/P-1	Swap Provider to Post Collateral in accordance with CSA within 30 business days
Seller/Servicer	The Co-operative Bank PLC	Seller/Servicer to notify dealers of any change in debt rating	N/A	N/A	Notification sent to Dealers once rating change is known.
Issuer/LLP	The Co-operative Bank PLC Moorland Covered Bonds LLP	Issuer/LLP to notify dealers of any change in covered bond rating	N/A	N/A	Notification sent to Dealers once rating change is known.
Servicer	The Co-operative Bank PLC	Servicer counterparty risk assessment of at least Baa3(cr) by Moody's	Baa3 (cr) (Moody's)	A1/P-1	Servicer will use reasonable efforts (with the assistance of the Back-Up Servicer Facilitator, who shall use its best efforts) to enter, within 60 days, into a back-up or master servicing agreement with a third party with suitable experience and credentials
Cash Manager/Issuer	The Co-operative Bank PLC	Cash Manager or Issuer counterparty risk assessment falls below Baa3(cr) by Moody's	Baa3 (cr) (Moody's)	A1/P-1	Asset Monitor Testing of Cash Manager calculations put in place
Cash Manager	The Co-operative Bank PLC	Cash Manager counterparty risk assessment falls below Baa3(cr) by Moody's	Baa3 (cr) (Moody's)	A1/P-1	The Back-Up Cash Manager Facilitator shall in conjunction with the Cash Manager, within 60 days of the earlier of the date on which the ratings of the Cash Manager have so fallen and the occurrence of a Cash Manager Termination Event, use best efforts to identify, on behalf of the Issuer, a suitable back-up cash manager which meets the requirements for a substitute Cash Manager provided for by the Cash Management Agreement

Cash Manager	The Co-operative Bank PLC	Cash Manager counterparty risk assessment falls below Baa3(cr) by Moody's (a Cash Manager Relevant Event)	Baa3 (cr) (Moody's)	A1/P-1	If a Cash Manager Relevant Event occurs and is continuing the Seller shall; (a) within 4 London Business Days after the occurrence of a Cash Manager Relevant Event notify the Principal Paying Agent, the Account Bank or the Standby Account Bank (as applicable) and each Covered Bond Swap Provider of such event; (b) within 4 London Business Days after the occurrence of a Cash Manager Relevant Event, make a Cash Capital Contribution to the LLP in an aggregate amount equal to: (i) (in the case of a Term Advance where a Covered Bond Swap is not in place, the Required Coupon Amount payable on the immediately succeeding Loan Interest Payment Date for each such Term Advance; and/or (ii) (in the case of a Term Advance where a Covered Bond Swap is in place), the Required Coupon Amount payable on the immediately succeeding Party B payment date (as defined in each relevant Covered Bond Swap Agreement) (other than those amounts due in respect of an Interim Exchange Date or Final Exchange Date (each as defined in the relevant Covered Bond Swap Agreement)) relating to each Term Advance; and (c) thereafter, within 4 London Business Days after: (i) each Loan Interest Payment Date in respect of each Term Advance without a Covered Bond Swap in place; and/or (ii) each Party B payment date in respect of each Term Advance with a Covered Bond Swap in place, make a Cash Capital Contribution to the LLP in an aggregate amount equal to the Required Coupon Amount for each such Term Advance without a Covered Bond Swap in place (other than any Accumulation Series of Covered Bonds) payable on the immediately succeeding Loan Interest Payment Date and/or the Required Coupon Amount for each Term Advance with a Covered Bond Swap in place payable on the immediately succeeding Party B payment date as set out in the relevant Covered Bond Swap Agreement.
Transaction Account Bank	The Co-operative Bank PLC	Account Bank counterparty risk assessment by Moody's of at least Baa1(cr) or such other long-term rating to ensure that the Rating Condition is satisfied (the Account Bank Ratings)	Baa1 (cr) (Moody's)	A1/P-1	pursuant to the terms of the Bank Account Agreement, any funds standing to the credit of the Transaction Account held with the Account Bank shall be transferred to the Standby Transaction Account and held by the Standby Account Bank on the terms set out in the Standby Bank Account Agreement
Standby Transaction Account Bank	Barclays Bank PLC	*Trigger Applicable if Standby Transaction Bank Account has been invoked* Standby Transaction Account Bank counterparty risk assessment by Moody's of at least Baa1(cr) or such other long-term rating (equal to the Account Bank Rating trigger)	Baa1 (cr) (Moody's)	A1(cr)/P-1(cr)	Transfer Amounts from Standby Transaction Account to another appropriate successor account which holds the required Account Bank Rating
Seller	The Co-operative Bank PLC	Seller counterparty risk assessment of the Seller is at least Aa3(cr) by Moody's	Aa3 (cr) (Moody's)	A1/P-1	Solvency Certificates produced on each Transfer Date
Seller	The Co-operative Bank PLC	Seller counterparty risk assessment of at least Baa3(cr) by Moody's	Baa3 (cr) (Moody's)	A1/P-1	Details of Borrowers/Loans in portfolio provided to the LLP as required at Transfer Date

Back up Cash Manager	N/A
Back up Servicer	N/A

Deal Participant Information			
Cash Manager	The Co-operative Bank PLC	Paying Agent	HSBC Bank PLC
Web address	https://www.co-operativebank.co.uk/about-us/investor-relations/debt-investors/	Account Banks	The Co-operative Bank PLC
Servicer	The Co-operative Bank PLC		
Web address	https://www.co-operativebank.co.uk/about-us/investor-relations/debt-investors/	Liquidity Support	The Co-operative Bank PLC
Note Trustee	HSBC Corporate Trustee Company (UK) Ltd		
e-mail	ctla.trustee.admin@hsbc.com	Corporate Services Provider	CSC MANAGEMENT SERVICES (UK) LIMITED
Lead Arrangers	Barclays Bank PLC & NatWest Markets Plc	Back-up Servicer Facilitator	CSC MANAGEMENT SERVICES (UK) LIMITED
		Back-up Cash Manager Facilitator	CSC MANAGEMENT SERVICES (UK) LIMITED

General

Information Sources	The Co-operative Bank PLC
Point Contact	Glen Mather
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Reports Distribution Channels	Bloomberg or https:https://www.co-operativebank.co.uk/about-us/investor-relations/debt-investors/
Loan Level Data and Liability Modelling	
Bloomberg	COOPWH-CORP
Report Frequency	Monthly

Mortgage Yield (pre swap)	WA average mortgage interest rate
Unscheduled Principal Payments	Non scheduled principal and redemption receipts
Unscheduled Revenue Receipts	Interest on arrears
Principal Payment Rate (3 ma)	Three Months average of Monthly Principal Payments received (unscheduled and scheduled) divided by opening mortgage balance
Annualised PPR Speed (Based on monthly principal payment rate)	Total Payments received unscheduled and scheduled divided by opening mortgage balance (Annualised on current month)
Constant Prepayment Rate (3ma)	Three Months average of Monthly unscheduled Principal Payments received divided by opening mortgage balance
Constant Prepayment Rate (Annualised)	Total Payments received unscheduled divided by opening mortgage balance and annualised

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