

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	30 April 2026		
Accrual Start Date		23 March 2026	23 March 2026
Accrual End Date		21 April 2026	21 April 2026
Accrual Period		29	29
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 (Moody's)		Aaa	Aaa
Current Covered Bond Ratings (Moody's)		Aaa	Aaa
Previous LLP Payment date	23 March 2026		
Current LLP Payment date	21 April 2026		
Next LLP Payment date	21 May 2026		
Collection Period Start Date	28 February 2026		
Collection Period End Date	31 March 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		3.73%	3.73%
Next Coupon Payment Date		22 June 2026	22 June 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		4.26%	4.30%
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	8,345,573.54	Available Principal Receipts	31,915,830.12
Revenue Priority of Payments		Principal Priority of Payments	
(a) Trustee/ Security Trustee expenses	-	(a) New Loans acquired	-
(b) Accrued Senior Expenses	-	(b) GIC deposit to ensure ACT compliance	-
(c) 3rd Party Fees	100.00	(c) Term Advance repayments	-
(d) Payments to Interest Rate Swap Provider	-	(d) Capital Distribution	31,915,830.12
(e) Term Advance Interest & Amts due to Covered Bond	5,115,000.00		
(f) Remaining ARR In a Servicer default event	-		
(g) Reserve Fund Required Amount	-		
(h) Swap Termination fees	-		
(i) Members/ Asset Monitor Indemnity	-		
(j) Repayment of Co-op Cash capital contribution due to	-		
(k) Member's profit	271.69		
(l) Member payment	100.00		
(m) DPC	3,230,101.85		

Swaps	Counterparty	Notional Amount	Period Start Date	Period End Date	Rate	Pay Margin	Receipt Fixed Rate	LLP Payment	LLP Receipt	Net Receipt (Payment)
Front	Bank	2,383,056,990.13	02/03/2026	01/04/2026	3.7478%	0.00%	3.75%	£7,340,729.58	£7,901,498.80	£560,769.22
Back	MCB	2,383,056,990.13	02/03/2026	01/04/2026	3.7341%	0.30%	4.03%	£7,901,498.80	£7,340,729.58	-£560,769.22

Ledgers	This Period	Last Period
Revenue Ledger	7,785,950.40	18,465,151.59
Principal Ledger	31,914,684.04	26,828,242.10
Reserve Ledger	£16,183,000.00	16,204,000.00
Capital Contribution Ledger	936,722,367.04	965,241,149.51
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	£16,204,000.00
Ending General Reserve Account Balance	£16,183,000.00
Change in the General Reserve Account Balance	£-21,000.00

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
	31 March 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%
Moody's Asset Percentage - LLP Deed 11.3(iii)	89.0%
Adjusted True Balance (i)	2,350,401,900.25
Arrears Adjusted True Balance (ii)	2,140,012,948.59
A: Lower of Adjusted True Balance and Arrears Adjusted True Balance	2,140,012,948.59
B: Principal Receipts	31,915,830.12
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 Remaining Maturity * Principal Amt Outstanding * Neg Carry Factor	0.00
Total: A + B + C + D - (X + Y + Z)	2,171,928,778.71
Asset Percentage (%)	89.0%
Principal amount outstanding of all Covered Bonds issued	1,500,000,000.00
Amount of Credit Support	671,928,778.71
ACT Pass Fail	PASS

Timing of the Collateral report	31 March 2026
Currency	Sterling
Prior Period Total Number of Residential Mortgage Loans	14,164
Current Total Number of Residential Mortgage Loans	14,003
Prior Period Total Value of Residential Mortgage Loans	2,438,413,380
Current Total Value of Residential Mortgage Loans	2,404,806,537
Current Average Loan Size	171,735
Current Weighted Average Seasoning (Months)	44
Weighted Average Interest Rate	3.78%
Standard Variable Rate (SVR)	6.62%
Weighted Average Remaining Term	299
Current Indexed Loan to Value Ratio	62.32%
Current Non-Indexed Loan to Value Ratio	65.78%

	Current Period		
<u>Delinquency Band (excluding possessions)</u>	<u>Total Balance</u>	<u>No</u>	<u>% of Total Balance</u>
Performing Balances	2,403,191,508.90	13,993	99.93%
<=1 Months in Arrears	1,615,028	10	0.07%
1 Month -2 Months in Arrears	-	-	0.00%
2 Month -3 Months in Arrears	-	-	0.00%
> 3 Months	-	-	0.00%
Total	2,404,806,537	14,003	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%

<u>Repossessions and Sales</u>	<u>Total Balance</u>	<u>No</u>
Possessed properties (current period)	-	0
Possessed properties (to date)	-	0
Sales (current period)	-	0
Sales (to date)	-	0

<u>Outstanding Repossessions</u>	<u>Total Balance</u>	<u>No</u>
	£0.00	0

	<u>Current Period</u>	<u>Previous Period</u>
Principal Payment Rate (3 Months Average)	1.46%	1.62%
Annualised PPR Speed (Based on monthly principal payment rate)	14.64%	12.42%
Constant Prepayment Rate (3 months Average)	1.21%	1.37%
Constant Prepayment Rate (Annualised)	12.07%	9.50%

	Current Period		
<u>Region - Main Account Level</u>	<u>Total Balance</u>	<u>No</u>	<u>% of Balance</u>
East Anglia	111,851,344.14	694	4.65%
East Midlands	194,626,729.43	1,370	8.09%
London	212,205,282.11	649	8.82%
North	92,792,190.24	812	3.86%
North West	274,781,535.16	1,943	11.43%
Scotland	0.00	0	0.00%
South East	775,885,019.75	3,404	32.26%
South West	223,341,685.39	1,326	9.29%
Wales	102,811,031.81	783	4.28%
West Midlands	195,861,140.76	1,328	8.14%
Yorkshire & Humber	220,650,578.13	1,694	9.18%
Total	2,404,806,536.92	14,003	100.00%
<u>Mortgage Size - Main Account Level</u>	<u>Total Balance</u>	<u>No</u>	<u>% of Balance</u>
£0-£5,000	31,383.35	14	0.00%
£5,000-£10,000	198,667.70	25	0.01%
£10,000-£25,000	4,459,172.41	231	0.19%
£25,000-£50,000	28,453,864.56	733	1.18%
£50,000-£75,000	75,265,815.92	1,183	3.13%
£75,000-£100,000	154,180,475.33	1,756	6.41%
£100,000-£150,000	426,390,479.13	3,442	17.73%
£150,000-£200,000	410,331,771.80	2,369	17.06%
£200,000-£250,000	362,328,070.09	1,621	15.07%
£250,000-£300,000	269,409,050.57	988	11.20%
£300,000-£350,000	190,540,733.07	590	7.92%
£350,000-£400,000	144,375,075.84	387	6.00%
£400,000-£450,000	111,598,096.58	263	4.64%
£450,000-£500,000	68,522,443.80	145	2.85%
£500,000-£600,000	80,653,422.60	148	3.35%
£600,000-£700,000	38,785,636.37	60	1.61%
£700,000-£800,000	20,034,896.47	27	0.83%
£800,000-£900,000	9,301,725.76	11	0.39%
£900,000-£1,000,000	4,715,165.66	5	0.20%
£1,000,000 +	5,230,589.91	5	0.22%
Total	2,404,806,536.92	14,003	100.00%
<u>Mortgage Type - Main Account Level</u>	<u>Total Balance</u>	<u>No</u>	<u>% of Balance</u>
Owner Occupied Purchase	2,395,250,744.55	13,945	99.60%
Buy-to-let/Consent to Let	9,555,792.37	58	0.40%
Second home	0.00	0	0.00%
Total	2,404,806,536.92	14,003	100.00%
<u>Mortgage Payment Type - Sub Account Level</u>	<u>Total Balance</u>	<u>No</u>	<u>% of Balance</u>
Capital & Interest	2,404,213,766.88	14,870	99.98%
Interest Only	592,770.04	5	0.02%
Mixed (Part & Part)	0.00	0	0.00%
Total	2,404,806,536.92	14,875	100.00%
<u>Non-indexed Current LTV - Main Account Level</u>	<u>Total Balance</u>	<u>No</u>	<u>% of Balance</u>
0% to 50%	459,174,460.42	4,308	19.09%
More than 50% up to and including 55%	143,079,712.59	871	5.95%
More than 55% up to and including 60%	163,378,388.24	911	6.79%
More than 60% up to and including 65%	181,915,804.90	982	7.56%
More than 65% up to and including 70%	254,246,849.57	1,251	10.57%
More than 70% up to and including 75%	314,543,163.14	1,433	13.08%

More than 75% up to and including 80%	306,340,144.01	1,412	12.74%
More than 80% up to and including 85%	311,870,684.64	1,482	12.97%
More than 85% up to and including 90%	218,719,901.28	1,088	9.10%
More than 90% up to and including 95%	50,661,864.05	261	2.11%
More than 95% up to and including 100%	456,701.44	2	0.02%
Over 100%	418,862.64	2	0.02%
Total	2,404,806,536.92	14,003	100.00%

<u>Indexed Current LTV - Main Account Level</u>	<u>Total Balance</u>	<u>No</u>	<u>% of Balance</u>
0% to 50%	568,237,799.02	5,123	23.63%
More than 50% up to and including 55%	184,021,387.27	1,070	7.65%
More than 55% up to and including 60%	203,498,212.40	1,098	8.46%
More than 60% up to and including 65%	219,254,012.02	1,166	9.12%
More than 65% up to and including 70%	275,332,413.29	1,310	11.45%
More than 70% up to and including 75%	295,657,911.30	1,326	12.29%
More than 75% up to and including 80%	249,593,724.28	1,133	10.38%
More than 80% up to and including 85%	226,961,811.96	1,033	9.44%
More than 85% up to and including 90%	153,636,086.20	634	6.39%
More than 90% up to and including 95%	28,392,187.52	109	1.18%
More than 95% up to and including 100%	220,991.66	1	0.01%
Over 100%	0.00	0	0.00%
Total	2,404,806,536.92	14,003	100.00%
<u>Interest Rate - Sub Account Level</u>	<u>Total Balance</u>	<u>No of Sub Accounts</u>	<u>% of Balance</u>
0 – 1.99%	313,828,077.09	1,946	13.05%
2 – 2.99%	315,759,619.44	1,768	13.13%
3 – 3.99%	486,335,026.31	2,361	20.22%
4 – 4.99%	926,136,933.55	6,193	38.51%
5 – 5.99%	329,140,800.29	2,262	13.69%
6 – 6.99%	32,411,167.13	337	1.35%
> 7.99%	1,194,913.11	8	0.05%
Total	2,404,806,536.92	14,875	100.00%
<u>Years to Maturity - Sub Account Level</u>	<u>Total Balance</u>	<u>No</u>	<u>% of Balance</u>
0 and less than or equal to 5 years	10,673,057.96	331	0.44%
Greater than 5 years and less than or equal to 10 years	65,169,941.16	976	2.71%
Greater than 10 years and less than or equal to 15 years	168,118,487.79	1,523	6.99%
Greater than 15 years and less than or equal to 20 years	317,963,181.04	2,170	13.22%
Greater than 20 years and less than or equal to 25 years	522,193,501.31	3,021	21.71%
Greater than 25 years and less than or equal to 30 years	575,642,476.19	3,005	23.94%
Greater than 30 years	745,045,891.47	3,849	30.98%
Total	2,404,806,536.92	14,875	100.00%
<u>Property Type - Main Account Level</u>	<u>Total Balance</u>	<u>No</u>	<u>% of Balance</u>
Detached House	583,334,557.78	2,617	24.26%
Flat/ Maisonnette	308,996,406.40	1,863	12.85%
Semi- Detached House	766,692,324.06	4,682	31.88%
Terraced House	678,583,439.03	4,380	28.22%
Other	67,199,809.65	461	2.79%
Total	2,404,806,536.92	14,003	100.00%
<u>Interest Rate Type - Sub Account Level</u>	<u>Total Balance</u>	<u>No of Sub Accounts</u>	<u>% of Balance</u>
Base	16,726,620.82	108	0.70%
Fixed	2,365,395,082.67	14,312	98.36%
SVR	22,684,556.40	254	0.94%
Other (Fees & Charges zero interest)	277.03	201	0.00%
Total	2,404,806,536.92	14,875	100.00%

Additional Information	As at 31-03-2026	Cumulative (From date of Issue)
Coop Deposit Account (inc Reserve fund)	52,299,260.29	n/a
Swap Collateral Account	0.00	n/a
Barclays Standby Deposit Account	0.00	n/a
The Co-operative Bank MCB Collection Account	3,584,374.15	n/a
Internal Ledger Account	0.00	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
Authorised Investments	-	-
Available Principal Receipts	£31,915,830.12	£608,196,810.66
Scheduled Principal Receipts	n/a	n/a
Unscheduled Principal Receipts	n/a	n/a
Available Revenue Receipts	£8,345,573.54	£268,751,559.04
Value of Repurchases	£1,777,852.73	£53,972,031.90
Number of Repurchases (# Sub Accounts)	10	391
Value of Re-arrangements	£0.00	£0.00
Number of Re-arrangements	-	63
Value of Loans Added to Pool (Including re-arrangements)	£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	£359,436.17	£6,250,861.59
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	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
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
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	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	Liquidity Support	The Co-operative Bank PLC
Web address	https://www.co-operativebank.co.uk/about-us/investor-relations/debt-investors/	Corporate Services Provider	CSC MANAGEMENT SERVICES
Note Trustee e-mail	HSBC Corporate Trustee Company (UK) Ltd cla.trustee.admin@hsbc.com	Back-up Servicer Facilitator	CSC MANAGEMENT SERVICES
Lead Arrangers	Barclays Bank PLC & NatWest Markets Plc	Back-up Cash Manager Facilitator	CSC MANAGEMENT SERVICES

Information Sources	The Co-operative Bank PLC
Point Contact	Glen Mather
Contact Information	
Email	glen.mather@co-operativebank.co.uk
Telephone	
Address	Balloon Street Manchester M4 4BE
Reports Distribution Channels	Bloomberg or 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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