



ESF Field No	ESF's RBMS Field Name	General	Class A1a	Class A1b	Class A2a	Class A2b	Class A2c	Class A2d	Class Ma	Class Mc	Class Ba	ClassBc	Class Ca	Class Cc	
2	Report date	21/Sep/10													
3	Accrual Start Date	21/Jun/10													
4	Accrual End Date	21/Sep/10													
5	Accrual period	92													
6	International Securities number		XSO271275256	XSO2071278946	XSO271276908	XSO271279670	XSO271280769	XSO271279837	XSO271277385	XSO271281734	XSO271277917	XSO271281817	XSO271278433	XSO271282039	
7	Stock Exchange Listing														
8	Issuer	Leek Finance Number 18 PLC													
10	Original Ratings		AAA/Aaa/AAA	AAA/Aaa/AAA	AAA/Aaa/AAA	AAA/Aaa/AAA	AAA/Aaa/AAA	AAA/Aaa/AAA	AAA/Aaa/AAA	AA/Aa3/AA-	AA/Aa3/AA-	A/3/A	A/3/A	BBB/Baa2/BBB	
11	Interest payment date	21/Sep/10													
12	Principal payment date	21/Sep/10													
13	Determination date	31/Aug/10													
14	Current factor		0.000	0.000	65.893	65.893	65.893	65.893	100.000	100.000	100.000	100.000	100.000	100.000	
15	Credit Enhancement - Original		16.59%	16.59%	64.645	64.645	64.645	64.645	16.59%	16.59%	5.92%	5.92%	2.22%	2.22%	
16	Credit Enhancement - Current		n/a	n/a	29.50%	29.50%	29.50%	29.50%	16.11%	16.11%	10.92%	10.92%	4.47%	4.47%	
17	Currency		Sterling	US Dollars	Sterling	US Dollars	Euro	US Dollars	Sterling	Euro	Sterling	Euro	Sterling	Euro	
18	Original Principal Balance		£92,100,000.00	\$200,000,000.00	£171,100,000.00	\$475,000,000.00	€126,000,000.00	\$350,000,000.00	£12,500,000.00	€83,700,000.00	£25,900,000.00	€26,000,000.00	£6,000,000.00	€49,000,000.00	
19	Total Beginning Balance prior to payment		£0.00	\$0.00	£112,742,923.00	\$312,991,750.00	€84,343,040.00	\$230,625,500.00	£12,500,000.00	€83,700,000.00	£25,900,000.00	€26,000,000.00	£6,000,000.00	€49,000,000.00	
20	Total Ending Balance subsequent to payment		£0.00	\$0.00	£110,607,595.00	\$307,063,750.00	€82,745,600.00	\$226,257,500.00	£12,500,000.00	€83,700,000.00	£25,900,000.00	€26,000,000.00	£6,000,000.00	€49,000,000.00	
21	Total Principal Payments		£0.00	\$0.00	£2,136,328.00	\$5,928,000.00	€1,597,440.00	\$4,368,000.00	£0.00	€0.00	£0.00	€0.00	£0.00	€0.00	
22	Total Interest Payments		£0.00	\$0.00	£244,792.77	\$635,325.00	€165,152.00	\$394,450.00	£29,976.25	€202,989.24	£75,166.98	€75,015.20	£22,857.60	€188,958.70	
24	Reference Rate		3 month £ libor	US \$ libor	3 month £ libor	US \$ libor	3 month £ libor	US \$ libor	3 month £ libor	3 month Euroibor	3 month Euroibor	3 month Euroibor	3 month £ libor	3 month Euroibor	
25	Day Count Convention		Actual/365/366	Actual/360	Actual/365/366	Actual/360	Actual/360	Actual/360	Actual/365/366	Actual/360	Actual/365/366	Actual/360	Actual/360	Actual/360	
26	Relevant Margin		0.04000%	0.13000%	0.13000%	0.13000%	0.13000%	0.22000%	0.22000%	0.40000%	0.40000%	0.78000%	0.78000%	0.78000%	
27	Coupon Reference Rate		0.73141%	0.53925%	0.73141%	0.53925%	0.72900%	0.53925%	0.73141%	0.72900%	0.73141%	0.72900%	0.73141%	0.72900%	
28	Coupon Amount		£0.00	\$0.00	£244,792.77	\$635,325.00	€165,152.00	\$394,450.00	£29,976.25	€202,989.24	£75,166.98	€75,015.20	£22,857.60	€188,958.70	
29	Current Coupon		0.77141%	0.57925%	0.86141%	0.66925%	0.85900%	0.66925%	0.95141%	0.94900%	1.15141%	1.12900%	1.51141%	1.50900%	
30	Current Interest Shortfall		0	0	0	0	0	0	0	0	0	0	0	0	
30	Cumulative Interest Shortfall		0	0	0	0	0	0	0	0	0	0	0	0	
31	Beginning Reserve Account Balance		£26,938,741.00												
32	Ending Reserve Account Balance		£26,938,741.00												
33	Change in the Reserve Account Balance		£0.00												
34	Target Reserve Account Balance		£26,938,741.00												
38	Legal Maturity		21/Dec/27												
40	Original Weighted Average Life		Using pricing CPR	0.53	0.53	2.93	2.93	2.93	2.93	5.15	5.15	5.15	5.15	5.15	
41	Drawings under Liquidity Facility		0												
43	Timing of the Collateral report		31/Aug/10												
44	Currency		Sterling												
45	Original Total Number of Residential Mortgage Loans		8,766												
46	Current Total Number of Residential Mortgage Loans		6,185												
47	Original Total Value of Residential Mortgage Loans		£1,053,756,544												
52	Original Loan to Value Ratio		80.56%												
53	Current Loan to Value Ratio		79.86%												
54	Delinquencies	A loan is classified as 'delinquent' if the arrears balance is greater than zero as at the date of the collateral report													

Delinquency Band (excluding possessions)	Current Period			At Issuance		
	Total Balance	No	% of Total Balance	Original Balance	No	% of Original Balance
0.01 <= 1 Months in Arrears	12,702,575	107	2.08%	27,737,048	224	2.63%
1.01 <= 2 Months in Arrears	25,407,626	219	4.16%	51,262,904	70	0.77%
2.01 <= 3 Months in Arrears	10,625,088	94	1.74%	6,506,816	51	0.62%
3.01 <= 4 Months in Arrears	10,376,250	77	1.70%	4,469,042	32	0.42%
4.01 <= 5 Months in Arrears	5,304,256	53	0.87%	2,164,845	19	0.21%
5.01 <= 6 Months in Arrears	6,143,732	49	1.01%	1,650,659	13	0.16%
> 6 Months	47,520,141	351	7.79%	1,867,206	13	0.18%
Total	118,079,687	950	19.36%	52,522,519	422	4.98%

Outstanding Repossession	Current Period			At Issuance		
	Total Balance	No	% of Total Balance	Original Balance	No	% of Original Balance
Net Loss	£575,326.17					
Cumulative Net Loss	£16,569,170.17					
Average Loss Severity	29.58%					
Total	£2,600,918.81	21	0.43%			

Region	Current Period			At Issuance		
	Total Balance	No	% of Balance	Original Balance	No	% of Original Balance
East Anglia	15,101,237	139	2.47%	29,222,766	253	2.77%
East Midlands	34,801,684	358	5.70%	53,042,758	513	5.03%
London	128,889,952	639	21.12%	165,045,361	770	15.66%
North	21,933,977	299	3.59%	40,532,717	526	3.85%
Northern Ireland	11,647,575	143	1.81%	31,018,074	363	2.94%
North West	55,785,458	585	9.14%	98,636,904	1,006	9.36%
Scotland	43,774,945	532	7.17%	89,270,336	1,087	6.47%
South East	160,043,964	1,067	26.23%	309,506,296	1,909	29.37%
South West	37,508,714	310	6.15%	68,250,462	527	6.48%
Wales	17,457,692	187	2.86%	28,586,262	294	2.71%
West Midlands	43,989,646	454	7.21%	70,507,890	686	6.69%
Yorks and Humber	39,268,872	473	6.44%	70,136,719	828	6.66%
Total	£10,203,715	5,185	100.00%	1,053,756,544	8,766	100.00%

Mortgage Size	Current Period			At Issuance		
	Total Balance	No	% of Balance	Original Balance	No	% of Original Balance
Less than or equal to 30K	2,861,465	121	0.47%	3,286,209	123	0.31%
More than 30K up to and including 50K	19,670,278	467	3.22%	32,450,572	778	3.08%
More than 50K up to and including 75K	64,929,177	1033	10.64%	112,491,897	1,803	10.68%
More than 75K up to and including 100K	89,410,786	1024	14.65%	146,054,824	1,683	13.86%
More than 100K up to and including 125K	89,613,933	804	14.89%	149,647,587	1,342	14.20%
More than 125K up to and including 150K	74,998,227	548	12.27%	126,347,080	940	12.18%
More than 150K up to and including 200K	103,492,144	604	16.96%	178,282,137	1,036	16.92%
More than 200K up to and including 400K	129,161,599	514	21.77%	231,495,200	921	21.97%
More than 400K up to and including 500K	20,330,025	45	3.33%	40,354,867	91	3.83%
More than 500K	15,833,080	25	2.59%	31,346,072	49	2.97%
Total	£10,203,715	5,185	100.00%	1,053,756,544	8,766	100.00%

Mortgage Type	Current Period			At Issuance		
	Total Balance	No	% of Balance	Original Balance	No	% of Original Balance
Owner Occupied Purchase	138,352,973	1,039	22.67%	291,636,158	2,087	27.67%
Owner Occupied Remortgage	162,792,911	1,274	26.68%	320,802,892	2,516	30.44%
Buy to Let	276,373,441	2,338	45.63%	376,427,033	3,113	36.63%
Right to Buy	32,684,389	534	5.36%	65,990,461	1,050	6.26%
Total	£10,203,715	5,185	100.00%	1,053,756,544	8,766	100.00%

Mortgage Payment Frequency	Months

79	Interest Payment Type	Total Balance	No	% of Balance	Original Balance	No	% of Original Balance
	Capital & Interest	123,439,654	1,603	20.23%	313,238,103	3,548	29.73%
	Interest Only	496,764,061	3,562	73.77%	740,516,441	5,218	70.27%
	Mixed (Part & Part)	-	-	0.00%	-	-	0.00%
	Total	610,203,715	5,165	100.00%	1,053,756,544	8,766	100.00%
80	TV	Total Balance	No	% of Balance	Original Balance	No	% of Original Balance
	Less than or equal to 25%	1,889,039	64	0.31%	2,835,798	65	0.27%
	More than 25% up to and including 50%	20,036,915	312	3.28%	33,839,495	457	3.21%
	More than 50% up to and including 55%	9,686,122	117	1.58%	17,597,788	200	1.67%
	More than 55% up to and including 60%	14,860,779	156	2.44%	21,481,418	234	2.04%
	More than 60% up to and including 65%	23,087,430	238	3.78%	30,973,997	329	2.94%
	More than 65% up to and including 70%	31,149,203	296	5.10%	50,184,279	459	4.76%
	More than 70% up to and including 75%	45,464,076	438	7.94%	74,296,428	641	7.05%
	More than 75% up to and including 80%	75,141,607	632	12.31%	114,547,238	870	10.87%
	More than 80% up to and including 85%	88,004,516	682	14.42%	151,156,495	1,287	15.29%
	More than 85% up to and including 90%	213,543,007	1,688	35.00%	374,570,497	2,984	35.55%
	More than 90% up to and including 95%	50,550,536	334	8.28%	90,351,457	572	8.57%
	More than 95% up to and including 100%	27,759,262	189	4.55%	81,444,835	665	7.73%
	Over 100%	6,051,223	39	0.99%	476,819	3	0.05%
	Total	610,203,715	5,165	100.00%	1,053,756,544	8,766	100.00%
81	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	12,780,195	104	2.10%	20,044,107	203	2.66%
	Greater than 5 years and less than or equal to 10 years	51,987,698	452	8.52%	59,351,277	440	5.63%
	Greater than 10 years and less than or equal to 15 years	93,214,297	801	15.28%	101,871,387	834	9.67%
	Greater than 15 years and less than or equal to 20 years	219,647,689	1,876	36.00%	203,302,768	1,718	19.29%
	Greater than 20 years and less than or equal to 25 years	211,849,083	1,734	34.72%	628,784,340	5,178	59.67%
	Greater than 25 years and less than or equal to 30 years	20,715,762	218	3.39%	60,446,772	596	5.74%
	Greater than 30 years	-	-	0.00%	-	-	0.00%
	Total	610,203,715	5,165	100.00%	1,053,756,544	8,766	100.00%
	Property Type	Total Balance	No	% of Balance	Original Balance	No	% of Original Balance
	Bungalow	14,299,101	109	2.34%	28,044,107	203	2.66%
	Detached House	80,000,810	378	13.11%	163,358,295	782	15.50%
	Flat/Maisonette	164,875,748	1,420	27.02%	256,217,123	2,221	24.31%
	Semi-Detached House	136,174,210	1,158	22.32%	242,847,142	2,029	23.05%
	Terraced House	214,853,645	2,120	35.21%	363,289,877	3,531	34.48%
	Total	610,203,715	5,165	100.00%	1,053,756,544	8,766	100.00%
	Interest Rate Type	Total Balance	No	% of Balance	Original Balance	No	% of Original Balance
	Base	404,676,242	3,097	66.32%	62,885,277	477	5.97%
	Base Discount	1,322,366	13	0.22%	124,059,347	795	11.77%
	Fixed-reverting to Base	22,780,764	196	3.73%	492,830,810	3,691	46.78%
	Fixed-reverting to Libor	-	-	0.00%	323,906,853	3,290	30.71%
	Libor	181,406,526	1,878	29.73%	612,678	9	0.06%
	Libor Discount	-	-	0.00%	49,661,779	514	4.71%
	SVW Administered	15,816	1	0.00%	-	-	0.00%
	Total	610,203,715	5,165	100.00%	1,053,756,544	8,766	100.00%
	Asset Type	Total Balance	No	% of Balance	Original Balance	No	% of Original Balance
	Conforming- Buy to Let	276,373,441	2,338	45.29%	375,427,034	3,113	35.83%
	Conforming- Self-Cert	152,407,931	968	24.98%	304,446,401	1,852	28.89%
	Non-Conforming	181,422,342	1,879	29.73%	373,881,110	3,803	35.48%
	Total	610,203,715	5,165	100.00%	1,053,756,545	8,768	100.00%
	Self-Certification	Total Balance	No	% of Balance	Total Balance	No	% of Original Balance
	N	346,088,428	3,199	56.71%	508,324,428	4,762	48.24%
	Y	264,115,289	1,966	43.29%	545,432,119	4,004	51.76%
	Total	610,203,715	5,165	100.00%	1,053,756,544	8,766	100.00%
83	Information Sources	Platform					
84	Point Contact	Gary McDermott					
	Contact Information						
	Email	gary.mcdermott@btbank.co.uk					
	Telephone	+44 (0)1538 393 827					
	Fax	+44 (0)1538 399 519					
	Address	Britannia House, Cheadle Road, Leek, Staffordshire, ST13 9RG					
85	Reports Distribution Channels	Bloomberg or www.britannia.co.uk/bts					
86	Report Frequency	Quarterly					
	Additional Information						
	Opening Expense Loan Balance	£1,005,105.10					
	Closing Expense Loan Balance	£816,647.87					
	Applied Principal	£8,971,191.52					
	Retained Principal	£255,595.82					
	Loss Provision	£6,370,633.00					
	Uncovered Shortfall	£679,356.17					
	Income Retained	£679,356.17					
	Losses in quarter as % bonds issued	0.06%					
	Cumulative losses as % bonds issued	1.58%					
	Number of properties sold in period	15					
	Bonds outstanding as % of original bonds issued	57.52%					
	Excess Spread following Uncovered Shortfall	£2,573,628.93					
65	Excess Spread preceding Uncovered Shortfall	£3,252,985.10					
	Annualised Excess Spread following Uncovered Shortfall Percentage	1.66%					
	Annualised Excess Spread preceding Uncovered Shortfall Percentage	2.10%					
	Cumulative Principal Balance of all Properties Sold	£56,020,778.66					
	Principal Balance of Properties Sold in Period	£2,159,713.10					
69	Weighted Average Seasoning (Months)	53					
	Total Balance of Further Advances	£4,202,302.86					

Deal Participant Information

82	Administrator Web address	Platform Funding Ltd (PFL) www.pflfm.co.uk	Cash Bond Administrator Web address	Platform Funding Ltd (PFL) www.pflfm.co.uk
	Sub-Administrator Web address	Western Mortgage Services Ltd (WMS) www.wmsl.co.uk	Servicer Guarantor Web address	Britannia Building Society www.britsavings.co.uk
	Trustee Web address	Capita IRG Trustees Ltd www.capitaltrustees.co.uk	Paying Agent US Paying Agent	HSBC Bank plc HSBC Bank USA, N.A
66	Lead Arrangers	The Royal Bank of Scotland, JPMorgan Chase		
		Provider	Rating Triggers (S&P/M/F)	Current Rating (S&P/M/F)
Currency Swaps (\$ & €s)		The Royal Bank of Scotland plc	L-term rating below A1(Moodys), A+(Fitch), S-term rating below A-1+ (S&P), P-1(Mdys), F1 (Fitch)	S-Term/ L-term S&P: A-1, A+ Mdys: P-1, A1 Fitch: F1+, AA- S-Term S&P: A-1
Liquidity Facility		Danske Bank	S-term rating below A-1+ (S&P), P-1(Mdys), F1 (Fitch) L-term rating below A1(Moodys), A(Fitch), S-term rating below A-1 (S&P), P-1(Mdys), F1 (Fitch)	Mdys: P-1 Fitch: F1+ S-Term/ L-term S&P: A-1, A+ Mdys: P-1, A1 Fitch: F1+, AA- S-Term/ L-term S&P: A-1, A+
Fixed-Floating Interest Rate Swaps		The Royal Bank of Scotland plc	L-term rating below A1(Moodys), A(Fitch), S-term rating below A-1 (S&P), P-1(Mdys), F1 (Fitch)	Mdys: P-1, A1 Fitch: F1+, AA- S-Term S&P: A-1, A+
Basis Swap		The Royal Bank of Scotland plc	S-term rating below A-1 (S&P), P-1(Mdys), F1 (Fitch)	Mdys: P-1, A1 Fitch: F1+, AA- S-Term
Internal GIC Account		The Co-operative Bank	S-term rating below A1+ (S&P), P-1(Mdys), F1+ (Fitch)	No Rating (S&P), P-1(Mdys), F-2(Fitch) S-Term
External GIC Account		The Royal Bank of Scotland	S-term rating below A1+ (S&P), P-1(Mdys), F1+ (Fitch)	A-1(S&P), P-1(Mdys),F1+(Fitch)