

ESF Field No	ESF's RMBS Field Name	General	Class A
2	Report date	21/Dec/10	
3	Accrual Start Date	21/Sep/10	
4	Accrual End Date	21/Dec/10	
5	Accrual period	91	
6	International Securities number		XS036780621
7	Stock Exchange Listing	London	
8	Issuer	Leek Finance Number 20 PLC	
10	Original Ratings		AAA/AAA/AAA
11	Interest payment date	21/Dec/10	
12	Principal payment date	21/Dec/10	
16	Determination date	30/Nov/10	
18	Previous factor		84.442
19	Current factor		83.045
	Credit Enhancement- Original		26.00%
	Credit Enhancement- Current		29.72%
17	Currency	14,117	Sterling
18	Original Principal Balance		£1,489,000,000.00
19	Total Beginning Balance prior to payment		£1,257,341,380.00
20	Total Ending Balance subsequent to payment		£1,236,540,050.00
21	Total Principal Payments		£20,901,339.00
22	Total Interest Payments		£5,429,042.90
23	Reference Rate		3 month £ libor
	Day Count Convention		Actual/365/366
25	Relevant Margin		1.00000%
26	Coupon Reference Rate		0.73188%
27	Coupon Amount		£5,429,042.90
28	Current Coupon		1.73188%
29	Current Interest Shortfall		0
30	Cumulative Interest Shortfall		0
31	Beginning Reserve Account Balance	£94,240,418.71	
32	Ending Reserve Account Balance	£94,240,418.71	
33	Change in the Reserve Account Balance	£0.00	
34	Target Reserve Account Balance	£94,240,418.71	
	Initial Discount Reserve Balance	£44,300,000.00	
	Opening Discount Reserve Balance	£6,100,000.00	
	Releases from Discount Reserve this period	£1,500,000.00	
	Ending Discount Reserve Balance	£0.00	
38	Legal Maturity	21/Dec/39	
40	Original Weighted Average Life	Using pricing QPR	2.1
41	Drawings under Liquidity Facility	NA	
43	Timing of the Collateral report	30/Nov/10	
44	Currency	14,117	Sterling
45	Original Total Number of Residential Mortgage Loans		12,473
46	Current Total Number of Residential Mortgage Loans		11,892,185,899
47	Original Total Value of Residential Mortgage Loans		£4.53%
50	Original Loan to Value Ratio		84.20%
53	Current Loan to Value Ratio		
A loan is classified as 'delinquent' if the arrears balance is greater than zero as at the date of the collateral report			
54	Delinquencies		
		Current Period	At Issuance
Delinquency Band (excluding possessions)		Total Balance	No
0.01 <= 1 Months in Arrears		37,988,724	276
1.01 <= 2 Months in Arrears		78,433,874	567
2.01 <= 3 Months in Arrears		38,505,959	286
3.01 <= 4 Months in Arrears		25,576,353	194
4.01 <= 5 Months in Arrears		19,049,805	147
5.01 <= 6 Months in Arrears		18,180,437	122
> 6 Months		139,002,382	927
Total		366,847,534	2,521
		% of Total Balance	% of Total Balance
0.01 <= 1 Months in Arrears		2.23%	0.25%
1.01 <= 2 Months in Arrears		4.73%	1.93%
2.01 <= 3 Months in Arrears		2.32%	1.03%
3.01 <= 4 Months in Arrears		1.54%	0.39%
4.01 <= 5 Months in Arrears		1.15%	0.26%
5.01 <= 6 Months in Arrears		1.10%	0.11%
> 6 Months		8.39%	0.05%
Total		21.53%	6.57%
57	Net Loss	£1,163,204.57	
58	Cumulative Net Loss	£1,887,463.87	
59	Average Loss Severity	32.69%	
63	Outstanding Repossession		
		Total Balance	No
		£10,524,600.55	77
		% of Total Balance	% of Total Balance
		0.64%	
67	Current Residential Mortgage Loan Principal Balance	1,648,724,689.58	
72	Principal Payment Rate	2.24%	
	Annualised PPR Speed (Based on quarterly principal payment rate)	4.90%	
		Current Period	At Issuance
Region		Total Balance	No
East Anglia		45,493,425	353
East Midlands		96,460,176	844
London		251,858,921	1,255
North		66,482,374	705
Northern Ireland		26,243,524	207
North West		174,085,219	1,635
Scotland		93,160,731	943
South East		468,595,656	2,788
South West		111,945,413	784
Wales		67,986,148	612
West Midlands		136,800,849	1,195
Yorks and Humber		117,898,916	1,152
Total		1,656,811,351	12,473
		% of Balance	% of Balance
East Anglia		2.75%	0.11%
East Midlands		5.82%	0.59%
London		15.20%	5.08%
North		28.29%	12.15%
Northern Ireland		1.58%	1.63%
North West		10.51%	10.46%
Scotland		5.62%	1.35%
South East		28.29%	27.68%
South West		6.76%	7.03%
Wales		4.10%	4.21%
West Midlands		8.24%	8.19%
Yorks and Humber		7.12%	7.18%
Total		100.00%	100.00%
76	Mortgage Size		
		Total Balance	No
Less than or equal to 30K		2,102,408	89
More than 30k up to and including 50K		17,807,100	425
More than 50k up to and including 75K		109,098,284	1,705
More than 75k up to and including 100K		213,567,589	2,338
More than 100k up to and including 125K		252,188,305	2,252
More than 125k up to and including 150K		219,023,897	1,601
More than 150k up to and including 200K		374,969,705	2,187
More than 200k up to and including 400K		454,171,694	1,825
More than 400K up to and including 500K		17,518,922	40
More than 500K		6,363,446	11
Total		1,656,811,351	12,473
		% of Balance	% of Balance
Less than or equal to 30K		0.13%	0.00%
More than 30k up to and including 50K		1.08%	0.05%
More than 50k up to and including 75K		6.58%	0.36%
More than 75k up to and including 100K		12.99%	1.25%
More than 100k up to and including 125K		15.22%	1.51%
More than 125k up to and including 150K		13.22%	1.84%
More than 150k up to and including 200K		22.63%	2.48%
More than 200k up to and including 400K		27.41%	27.75%
More than 400K up to and including 500K		1.06%	1.26%
More than 500K		0.39%	0.33%
Total		100.00%	100.00%
77	Mortgage Type		
		Total Balance	No
Owner Occupied Purchase		814,616,202	5,456
Owner Occupied Remortgage		481,037,766	3,026
Buy to Let		315,513,631	2,805
Right to Buy		45,643,751	586
Total		1,656,811,351	12,473
		% of Balance	% of Balance
Owner Occupied Purchase		49.17%	49.21%
Owner Occupied Remortgage		29.04%	24.28%
Buy to Let		19.04%	18.03%
Right to Buy		2.75%	2.81%
Total		100.00%	100.00%
78	Mortgage Payment Frequency		
		Total Balance	No
Monthly		1,656,811,351	12,473
Total		1,656,811,351	12,473
		% of Balance	% of Balance
Monthly		100.00%	100.00%
79	Interest Payment Type		
		Total Balance	No
Capital & Interest		364,155,888	3,639
Interest Only		1,282,073,932	8,744
Mixed (Part & Part)		10,581,471	90
Total		1,656,811,351	12,473
		% of Balance	% of Balance
Capital & Interest		21.98%	26.70%
Interest Only		77.38%	73.29%
Mixed (Part & Part)		0.64%	0.01%
Total		100.00%	100.00%
80	LTV		
		Total Balance	No
Less than or equal to 25%		4,449,411	107
More than 25% up to and including 50%		47,180,123	604
More than 50% up to and including 55%		21,998,836	243
More than 55% up to and including 60%		30,398,865	306
More than 60% up to and including 65%		43,744,616	406
More than 65% up to and including 70%		69,597,838	598
More than 70% up to and including 75%		35,665,541	708
More than 75% up to and including 80%		118,240,700	929
More than 80% up to and including 85%		189,107,545	1,455
More than 85% up to and including 90%		342,904,719	2,505
More than 90% up to and including 95%		411,222,491	2,742
More than 95% up to and including 100%		253,707,763	1,617
Over 100%		38,592,102	253
Total		1,656,811,351	12,473
		% of Balance	% of Balance
Less than or equal to 25%		0.27%	0.25%
More than 25% up to and including 50%		2.85%	2.79%
More than 50% up to and including 55%		1.33%	1.46%
More than 55% up to and including 60%		1.83%	1.66%
More than 60% up to and including 65%		2.64%	2.49%
More than 65% up to and including 70%		4.20%	3.80%
More than 70% up to and including 75%		5.17%	5.28%
More than 75% up to and including 80%		7.14%	7.89%
More than 80% up to and including 85%		11.41%	9.62%
More than 85% up to and including 90%		20.70%	21.26%
More than 90% up to and including 95%		24.82%	26.85%
More than 95% up to and including 100%		15.31%	19.70%
Over 100%		2.33%	0.00%
Total		100.00%	100.00%
81	Years to maturity of mortgages		
		Total Balance	No
0 and less than or equal to 5 years		7,699,391	74
Greater than 5 years and less than or equal to 10 years		93,237,107	746
Greater than 10 years and less than or equal to 15 years		166,933,871	1,277
Greater than 15 years and less than or equal to 20 years		377,501,760	2,893
Greater than 20 years and less than or equal to 25 years		837,700,805	6,025
Greater than 25 years and less than or equal to 30 years		173,668,417	1,458
Greater than 30 years			
Total		1,656,811,351	12,473
		% of Balance	% of Balance
0 and less than or equal to 5 years		0.46%	0.17%
Greater than 5 years and less than or equal to 10 years		5.63%	3.92%
Greater than 10 years and less than or equal to 15 years		10.08%	8.17%
Greater than 15 years and less than or equal to 20 years		22.78%	18.29%
Greater than 20 years and less than or equal to 25 years		50.57%	58.06%
Greater than 25 years and less than or equal to 30 years		10.48%	11.39%
Greater than 30 years		0.00%	0.00%
Total		100.00%	100.00%
Property Type			
		Total Balance	No
Bungalow		97,145,158	379
Detached House		208,507,762	1,011
Flat/ Maisonette		325,764,944	2,565
Semi- Detached House		442,025,708	3,288
Terraced House		623,367,768	5,230
Total		1,656,811,351	12,473
		% of Balance	% of Balance
Bungalow		5.86%	6.58%
Detached House		12.58%	13.17%
Flat/ Maisonette		19.66%	19.37%
Semi- Detached House		26.68%	26.85%
Terraced House		37.62%	37.35%
Total		100.00%	100.00%
Interest Rate Type			
		Total Balance	No
Base		986,542,950	7,293
Base Discount		1,153,092	10
Fixed- reversion to Base		26,167,531	227
Fixed- reversion to Libor		633,108	9
Libor		642,314,662	4,934
		% of Balance	% of Balance
Base		59.54%	60.61%
Base Discount		0.07%	0.00%
Fixed- reversion to Base		1.58%	38.19%
Fixed- reversion to Libor		0.04%	5.82%
Libor		38.77%	11.00%

Libor Discount	-	-	0.00%	73,168,882	509	3.87%
Total	1,656,811,351	12,473	100.00%	1,892,185,899	14,117	100.00%
Asset Type	Balance	No	% of Balance	Original Balance	No	% of Original Balance
Conforming- Buy to Let	309,841,145	2,732	18.70%	334,881,347	2,917	17.70%
Conforming- Non Self-Cert	207,367,170	1,532	12.52%	244,574,489	1,757	12.93%
Conforming- Self-Cert	380,057,038	2,268	22.94%	430,143,759	2,611	23.21%
Non-Conforming	759,545,998	5,941	45.84%	873,586,304	6,832	46.17%
Total	1,656,811,351	12,473	100.00%	1,892,185,899	14,117	100.00%
Self-Certification	Balance	No	% of Balance	Total Balance	No	% of Original Balance
N	730,060,977	6,205	44.06%	832,360,895	7,100	43.95%
Y	926,750,374	6,178	55.94%	1,059,805,014	7,017	56.01%
Total	1,656,811,351	12,473	100.00%	1,892,185,899	14,117	100.00%

83 Information Sources	Platform
84 Point Contact	Gary McDermott
Contact Information	
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Address	Britannia House, Cheadle Road, Leek, Staffordshire, ST13 5RG
85 Reports Distribution Channels	Bloomberg or www.britannia.co.uk/bts
86 Report Frequency	Quarterly

Additional Information	
Opening Expense Loan Balance	£3,000,000.00
Closing Expense Loan Balance	£3,000,000.00
Applied Principal	£21,015,066.56
Retained Principal	£213,736.56
Loss Provision	£16,590,002.00
Uncovered Shortfall	£1,163,204.57
Income Retained	£1,163,204.57
Losses in quarter as % bonds issued	0.076%
Cumulative losses as % bonds issued	1.268%
Number of properties sold in period	33
Bonds outstanding as % of original bonds issued	83.05%
65 Excess Spread following Uncovered Shortfall	£8,124,130.12
65 Excess Spread preceding Uncovered Shortfall	£9,287,334.69
Annualised Excess Spread following Uncovered Shortfall Percentage	1.95%
Annualised Excess Spread preceding Uncovered Shortfall Percentage	2.23%
Cumulative Principal Balance of all Properties Sold	£57,769,990.45
Principal Balance of Properties Sold in Period	£3,935,666.57
69 Weighted Average Seasoning (Months)	43
Total Balance of Further Advances	£3,457,791.45

Deal Participant Information

82 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)	Service Guarantor	Co-operative Bank plc
Web address	www.wmsl.co.uk	Web address	www.cooperativebank.com
Trustee	Capita IRG Trustees Ltd	Paying Agent	HSBC Bank plc
Web address	www.capitaltrustee.com	US Paying Agent	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)
Fixed-Floating Interest Rate Swaps	The Royal Bank of Scotland plc	L-term rating below A2(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-
Basis Swap	JPMorgan Chase N.A.	L-term rating below A2(Moodys), A(Fitch), S-term rating below A-1 (S&P), P-1(Mdys), F1 (Fitch)	S-Term L-term S&P: A-1+, AA- S-Term Mdys: P-1+, Aa1 Fitch: F1+, AA-
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)
External GIC Account	The Royal Bank of Scotland	S-term rating below A1+ (S&P), P-1 (Mdys), F1+ (Fitch)	S-Term A-1(S&P), P-1(Mdys), F1+(Fitch)