



ESF Field No	ESF's RMBS Field Name	General	Class A
2	Report date	21Jun/10	
3	Accrual Start Date	22Mar/10	
4	Accrual End Date	21Jun/10	
5	Accrual period	91	
6	International Securities number		XS0367880621
7	Stock Exchange Listing	London	
8	Issuer	Leek Finance Number 20 PLC	
10	Original Ratings		AAA/Aaa/AAA
11	Interest payment date	21Jun/10	
12	Principal payment date	21Jun/10	
16	Determination date	31May/10	
13	Previous factor		87.106
14	Current factor		85.838
	Credit Enhancement- Original		26.00%
	Credit Enhancement- Current		26.99%
17	Currency		Sterling
18	Original Principal Balance		£1,488,000,000.00
19	Total Beginning Balance prior to payment		£1,297,008,340.00
20	Total Ending Balance subsequent to payment		£1,278,127,820.00
21	Total Principal Payments		£1,880,520.00
22	Total Interest Payments		£5,327,344.20
24	Reference Rate		3 month E libor
	Day Count Convention		Actual/365/366
25	Relevant Margin		1.00000%
26	Coupon Reference Rate		0.64750%
27	Coupon Amount		£5,327,344.20
28	Current Coupon		1.64750%
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	£2,500,000.00	
	Ending Discount Reserve Balance	£3,600,000.00	
39	Legal Maturity	21Dec/39	
40	Original Weighted Average Life	Using pricing	2.1
41	Drawings under Liquidity Facility	N/A	
43	Timing of the Collateral report	31May/10	
44	Currency	Sterling	
45	Original Total Number of Residential Mortgage Loans	14,117	
46	Current Total Number of Residential Mortgage Loans	12,763	
47	Original Total Value of Residential Mortgage Loans	£1,892,185,899	
52	Original Loan to Value Ratio	84.53%	
53	Current Loan to Value Ratio	84.38%	
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			
		Total Balance	No
1.01 <= 1 Months in Arrears		30,025,935	296
1.01 <= 2 Months in Arrears		82,418,776	597
2.01 <= 3 Months in Arrears		38,816,963	298
3.01 <= 4 Months in Arrears		27,040,985	203
4.01 <= 5 Months in Arrears		23,195,611	176
5.01 <= 6 Months in Arrears		22,985,156	158
> 6 Months		153,930,391	1,039
Total		387,419,228	2,787
		% of Total Balance	% of Total Balance
1.01 <= 1 Months in Arrears		2.29%	0.07%
1.01 <= 2 Months in Arrears		4.85%	0.23%
2.01 <= 3 Months in Arrears		2.28%	0.10%
3.01 <= 4 Months in Arrears		1.59%	0.05%
4.01 <= 5 Months in Arrears		1.36%	0.05%
5.01 <= 6 Months in Arrears		1.35%	0.05%
> 6 Months		9.05%	0.25%
Total		22.78%	0.57%
At Issuance			
		Total Balance	No
1.01 <= 1 Months in Arrears		30,025,935	296
1.01 <= 2 Months in Arrears		82,418,776	597
2.01 <= 3 Months in Arrears		38,816,963	298
3.01 <= 4 Months in Arrears		27,040,985	203
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5.01 <= 6 Months in Arrears		1.35%	0.05%
> 6 Months		9.05%	0.25%
Total		22.78%	0.57%
57	Net Loss	£2,915,381.92	
58	Cumulative Net Loss	£15,493,738.31	
59	Average Loss Severity	14.11%	
63	Outstanding Repossession		
		Total Balance	No
67	Current Residential Mortgage Loan Principal Balance	1,690,341,700.63	60
72	Principal Payment Rate	1.2294%	
	Annualised PPR Speed (Based on quarterly principal payment rate)	4.83%	
Current Period			
		Total Balance	No
75	East Anglia	46,743,162	361
	East Midlands	98,287,048	858
	London	258,796,732	1,283
	North	69,651,330	722
	Northern Ireland	27,422,886	215
	North West	17,851,873	1,664
	Scotland	95,497,994	893
	South East	478,057,833	2,841
	South West	116,726,893	809
	Wales	69,527,934	625
	West Midlands	140,973,350	1,228
	Yorkshire and Humbers	121,115,160	1,177
Total		1,700,652,196	12,763
		% of Balance	% of Balance
East Anglia		2.75%	0.12%
East Midlands		5.78%	0.21%
London		15.22%	0.50%
North		4.04%	0.15%
Northern Ireland		1.61%	0.06%
North West		10.46%	0.38%
Scotland		5.57%	0.20%
South East		28.11%	1.03%
South West		6.86%	0.25%
Wales		4.09%	0.15%
West Midlands		8.29%	0.30%
Yorkshire and Humbers		7.12%	0.26%
Total		100.00%	100.00%
At Issuance			
		Total Balance	No
Less than or equal to 30K		1,984,437	83
More than 30K up to and including 50K		18,271,602	436
More than 50K up to and including 75K		109,528,876	1,711
More than 75K up to and including 100K		209,153,638	2,402
More than 100K up to and including 125K		258,394,916	2,307
More than 125K up to and including 150K		225,594,668	1,650
More than 150K up to and including 200K		384,629,329	2,243
More than 200K up to and including 400K		467,896,527	1,877
More than 400K up to and including 500K		18,845,434	43
More than 500K		6,333,770	11
Total		1,700,652,196	12,763
		% of Balance	% of Balance
Less than or equal to 30K		0.12%	0.00%
More than 30K up to and including 50K		1.07%	0.01%
More than 50K up to and including 75K		6.44%	0.04%
More than 75K up to and including 100K		12.30%	0.07%
More than 100K up to and including 125K		15.19%	0.09%
More than 125K up to and including 150K		13.27%	0.08%
More than 150K up to and including 200K		22.62%	0.13%
More than 200K up to and including 400K		27.51%	0.16%
More than 400K up to and including 500K		1.11%	0.01%
More than 500K		0.37%	0.00%
Total		100.00%	100.00%
77	Mortgage Type		
		Total Balance	No
Owner Occupied Purchase		836,861,662	5,581
Owner Occupied Remortgage		498,628,698	3,733
Buy to Let		320,271,823	2,841
Right to Buy		46,990,203	604
Total		1,700,652,196	12,763
		% of Balance	% of Balance
Owner Occupied Purchase		49.21%	43.74%
Owner Occupied Remortgage		29.30%	25.99%
Buy to Let		18.83%	16.63%
Right to Buy		2.76%	2.38%
Total		100.00%	100.00%
79	Mortgage Payment Frequency	Monthly	
79	Interest Payment Type		
		Total Balance	No
Capital & Interest		374,226,778	3,713
Interest Only		1,316,226,361	8,957
Mixed (Part & Part)		11,129,038	93
Total		1,700,652,196	12,763
		% of Balance	% of Balance
Capital & Interest		22.00%	0.17%
Interest Only		77.34%	0.70%
Mixed (Part & Part)		0.65%	0.01%
Total		100.00%	100.00%
80	LTV		
		Total Balance	No
less than or equal to 25%		4,578,844	104
More than 25% up to and including 50%		47,865,150	619
More than 50% up to and including 65%		22,575,314	243
More than 65% up to and including 80%		39,985,179	309
More than 80% up to and including 95%		43,870,189	410
More than 95% up to and including 70%		69,282,500	583
More than 70% up to and including 75%		87,895,836	724
More than 75% up to and including 80%		113,866,170	886
More than 80% up to and including 85%		187,180,224	1,448
More than 85% up to and including 90%		360,957,229	2,923
More than 90% up to and including 95%		426,314,066	2,849
More than 95% up to and including 100%		266,816,783	1,713
Over 100%		38,464,713	252
Total		1,700,652,196	12,763
		% of Balance	% of Balance
less than or equal to 25%		0.27%	0.00%
More than 25% up to and including 50%		2.81%	0.02%
More than 50% up to and including 65%		1.33%	0.01%
More than 65% up to and including 80%		1.92%	0.01%
More than 80% up to and including 95%		2.58%	0.02%
More than 95% up to and including 70%		4.07%	0.03%
More than 70% up to and including 75%		5.17%	0.03%
More than 75% up to and including 80%		6.70%	0.04%
More than 80% up to and including 85%		11.01%	0.06%
More than 85% up to and including 90%		21.22%	0.12%
More than 90% up to and including 95%		25.07%	0.15%
More than 95% up to and including 100%		15.69%	0.09%
Over 100%		2.26%	0.01%
Total		100.00%	100.00%
81	Years to maturity of mortgages		
		Total Balance	No
0 and less than or equal to 5 years		6,626,003	50
Greater than 5 years and less than or equal to 10 years		91,586,307	735
Greater than 10 years and less than or equal to 15 years		160,873,498	1,229
Greater than 15 years and less than or equal to 20 years		358,993,004	2,735
Greater than 20 years and less than or equal to 25 years		899,562,653	6,476
Greater than 25 years and less than or equal to 30 years		184,010,732	1,538
Total		1,700,652,196	12,763
		% of Balance	% of Balance
0 and less than or equal to 5 years		0.39%	0.00%
Greater than 5 years and less than or equal to 10 years		5.39%	0.04%
Greater than 10 years and less than or equal to 15 years		9.46%	0.07%
Greater than 15 years and less than or equal to 20 years		21.11%	0.16%
Greater than 20 years and less than or equal to 25 years		52.80%	0.40%
Greater than 25 years and less than or equal to 30 years		10.82%	0.08%
Total		100.00%	100.00%
82	Property Type		
		Total Balance	No
Bungalow		58,203,576	386
Detached House		214,131,154	1,038
Flat/Maisonettes		207,676,624	1,696
Semi-Detached House		453,472,516	3,358
Terraced House		640,698,075	5,357
Total		1,700,652,196	12,763
		% of Balance	% of Balance
Bungalow		3.42%	0.02%
Detached House		12.59%	0.07%
Flat/Maisonettes		13.40%	0.08%
Semi-Detached House		26.66%	0.16%
Terraced House		37.67%	0.23%
Total		100.00%	100.00%
83	Interest Rate Type		
		Total Balance	No
Base		790,681,587	5,660
Base Discount		38,164,141	309
Fixed- reverting to Base		200,778,624	1,696
Fixed- reverting to Libor		126,978,109	1,025
Libor		527,524,564	4,000
Libor Discount		6,026,162	73
Total		1,700,652,196	12,763
		% of Balance	% of Balance
Base		46.49%	38.99%
Base Discount		2.24%	0.02%
Fixed- reverting to Base		12.46%	0.10%
Fixed- reverting to Libor		7.47%	0.06%
Libor		30.73%	0.24%
Libor Discount		0.53%	0.00%
Total		100.00%	100.00%
84	Asset Type		
		Total Balance	No
Conforming- Buy to Let		314,482,027	2,765
Conforming-			

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 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	£19,065,015.51
Retained Principal	£184,495.51
Loss Provision	£16,590,002.00
Uncovered Shortfall	£2,915,381.92
Income Retained	£2,915,381.92
Losses in quarter as % bonds issued	0.196%
Cumulative losses as % bonds issued	1.041%
Number of properties sold in period	55
Bonds outstanding as % of original bonds issued	85.84%
65 Excess Spread following Uncovered Shortfall	£4,208,590.06
65 Excess Spread preceding Uncovered Shortfall	£7,123,972.01
Annualised Excess Spread following Uncovered Shortfall Percentage	0.99%
Annualised Excess Spread preceding Uncovered Shortfall Percentage	1.67%
Cumulative Principal Balance of all Properties Sold	£46,935,177.10
Principal Balance of Properties Sold in Period	£8,575,780.75
69 Weighted Average Seasoning (Months)	37
Total Balance of Further Advances	£3,395,855.42

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)	Servicer Guarantor	Britannia Building Society
Web address	www.wmsl.co.uk	Web address	www.britannia.co.uk
Trustee	Capita IRG Trustees Ltd	Paying Agent	HSBC Bank plc
Web address	www.capitalfudiciary.co.uk	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(Moody's), 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/ L-term S&P: A-1+, AA- Mdys: P-1, Aa1 Fitch: F1+, AA- S-Term
Basis Swap	JPMorgan Chase N.A	S-term rating below A-1 (S&P), P-1(Mdys), F1 (Fitch)	No Rating (S&P), P-1(Mdys), F-2(Fitch)
Internal GIC Account	The Co-operative Bank	S-term rating below A1+ (S&P), P-1(Mdys), F1+ (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)