



ESF Field No	ESF's RMBS Field Name	General	Class A
2	Report date	21/Jun/11	
3	Accrual Start Date	21/Mar/11	
4	Accrual End Date	21/Jun/11	
5	Accrual period	92	
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/Jun/11	
12	Principal payment date	21/Jun/11	
16	Determination date	31/May/11	
18	Previous factor		81.932
19	Current factor		80.997
	Credit Enhancement- Original		26.00%
	Credit Enhancement- Current		30.39%
17	Currency		Sterling
18	Original Principal Balance		£1,489,000,000.00
19	Total Beginning Balance prior to payment		£1,219,967,480.00
20	Total Ending Balance subsequent to payment		£1,200,089,330.00
21	Total Principal Payments		£19,878,150.00
22	Total Interest Payments		£5,552,332.10
23	Reference Rate		3 month £ libor
	Day Count Convention		Actual/365/366
25	Relevant Margin		1.00000%
26	Coupon Reference Rate		0.80563%
27	Coupon Amount		£5,552,332.10
28	Current Coupon		1.80563%
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	£0.00	
	Releases from Discount Reserve this period	£0.00	
	Ending Discount Reserve Balance	£0.00	
38	Legal Maturity	21/Dec/39	
40	Original Weighted Average Life	Using pricing CPR	2.1
41	Drawings under Liquidity Facility	N/A	
43	Timing of the Collateral report	31/May/11	
44	Currency		Sterling
45	Original Total Number of Residential Mortgage Loans	14,117	
46	Current Total Number of Residential Mortgage Loans	12,207	
47	Original Total Value of Residential Mortgage Loans	£1,892,185,899	
50	Original Loan to Value Ratio	84.53%	
53	Current Loan to Value Ratio	84.16%	
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
		% of Total Balance	% of Original Balance
1.01 <= 1 Months in Arrears	51,271,912	373	2.61%
1.01 <= 2 Months in Arrears	81,410,488	606	5.03%
2.01 <= 3 Months in Arrears	42,893,282	313	2.66%
3.01 <= 4 Months in Arrears	25,010,576	188	1.55%
4.01 <= 5 Months in Arrears	20,062,241	144	1.24%
5.01 <= 6 Months in Arrears	14,425,619	109	0.89%
> 6 Months	111,488,332	729	6.89%
Total	346,962,449	2,482	21.41%
57	Net Loss	£2,913,721.58	
58	Cumulative Net Loss	£24,787,951.02	
59	Average Loss Severity	33.11%	
63	Outstanding Repossession		
		Total Balance	No
		% of Total Balance	% of Original Balance
		£7,708,597.02	52
			0.48%
67	Current Residential Mortgage Loan Principal Balance	1,612,300,898.64	
72	Principal Payment Rate	1.22%	
	Annualised PPR Speed (Based on quarterly principal payment rate)	4.75%	
76	Region		
		Total Balance	No
		% of Balance	% of Original Balance
		Original Balance	No
		% of Original Balance	% of Original Balance
East Anglia	44,631,832	345	2.76%
East Midlands	93,853,944	826	5.80%
London	246,645,245	1,232	15.24%
North	64,533,279	687	5.99%
Northern Ireland	25,639,895	201	1.58%
North West	170,834,729	1,615	10.55%
Scotland	90,418,064	913	5.59%
South East	460,397,144	2,747	28.44%
South West	108,995,514	764	6.73%
Wales	65,521,830	590	4.05%
West Midlands	132,630,880	1,165	8.19%
Yorks and Humber	114,560,431	1,122	7.08%
Total	1,618,668,587	12,207	100.00%
76	Mortgage Size		
		Total Balance	No
		% of Balance	% of Original Balance
		Original Balance	No
		% of Original Balance	% of Original Balance
Less than or equal to 30K	2,336,816	88	0.14%
More than 30K up to and including 50K	17,747,288	423	1.10%
More than 50K up to and including 75K	107,587,120	1,683	6.66%
More than 75K up to and including 100K	198,977,759	2,283	12.17%
More than 100K up to and including 125K	247,669,752	2,213	15.30%
More than 125K up to and including 150K	212,903,744	1,556	13.19%
More than 150K up to and including 200K	369,065,670	2,152	22.89%
More than 200K up to and including 400K	441,372,319	1,770	27.27%
More than 400K up to and including 500K	16,646,501	38	1.03%
More than 500K	6,361,617	11	0.39%
Total	1,618,668,587	12,207	100.00%
77	Mortgage Type		
		Total Balance	No
		% of Balance	% of Original Balance
		Original Balance	No
		% of Original Balance	% of Original Balance
Owner Occupied Purchase	797,615,823	5,356	49.28%
Owner Occupied Remortgage	466,919,293	3,322	28.89%
Buy to Let	310,212,959	2,761	19.16%
Right to Buy	43,920,511	568	2.71%
Total	1,618,668,587	12,207	100.00%
78	Mortgage Payment Frequency		
		Total Balance	No
		% of Balance	% of Original Balance
		Original Balance	No
		% of Original Balance	% of Original Balance
Capital & Interest	360,580,863	3,635	22.28%
Interest Only	1,247,993,434	8,486	77.10%
Mixed (Part & Part)	10,094,290	86	0.62%
Total	1,618,668,587	12,207	100.00%
80	LTV		
		Total Balance	No
		% of Balance	% of Original Balance
		Original Balance	No
		% of Original Balance	% of Original Balance
Less than or equal to 25%	4,270,320	108	0.26%
More than 25% up to and including 50%	47,119,312	608	2.91%
More than 50% up to and including 55%	21,703,718	244	1.34%
More than 55% up to and including 60%	31,712,195	316	1.96%
More than 60% up to and including 65%	43,337,741	397	2.68%
More than 65% up to and including 70%	67,501,029	588	4.17%
More than 70% up to and including 75%	97,357,365	725	5.40%
More than 75% up to and including 80%	123,160,019	976	7.61%
More than 80% up to and including 85%	191,041,406	1,459	11.80%
More than 85% up to and including 90%	330,947,386	2,435	20.45%
More than 90% up to and including 95%	386,198,358	2,537	23.89%
More than 95% up to and including 100%	249,320,028	1,579	15.40%
Over 100%	35,089,709	235	2.17%
Total	1,618,668,587	12,207	100.00%
81	Years to maturity of mortgages		
		Total Balance	No
		% of Balance	% of Original Balance
		Original Balance	No
		% of Original Balance	% of Original Balance
0 and less than or equal to 5 years	10,855,120	92	0.67%
Greater than 5 years and less than or equal to 10 years	96,369,544	767	5.95%
Greater than 10 years and less than or equal to 15 years	167,752,069	1,300	10.36%
Greater than 15 years and less than or equal to 20 years	415,765,318	3,165	25.69%
Greater than 20 years and less than or equal to 25 years	766,538,038	5,525	47.36%
Greater than 25 years and less than or equal to 30 years	161,388,498	1,368	1.36%
Greater than 30 years	-	-	0.00%
Total	1,618,668,587	12,207	100.00%
Property Type			
		Total Balance	No
		% of Balance	% of Original Balance
		Original Balance	No
		% of Original Balance	% of Original Balance
Bungalow	56,262,654	372	3.45%
Detached House	204,649,454	996	12.64%
Flat/ Maisonette	318,416,573	2,512	19.67%
Semi- Detached House	431,876,568	3,216	28.66%
Terraced House	607,443,038	5,111	37.53%
Total	1,618,668,587	12,207	100.00%
Interest Rate Type			
		Total Balance	No
		% of Balance	% of Original Balance
		Original Balance	No
		% of Original Balance	% of Original Balance
Base	970,686,844	7,190	59.96%
Base Discount	641,803	5	0.04%
Fixed- reversion to Base	235,545,150	203	1.45%
Fixed- reversion to Libor	255,716	3	0.02%
Libor	623,639,074	4,806	38.53%

Libor Discount	-	-	0.00%	73,168,882	509	3.87%
Total	1,618,665,587	12,207	100.00%	1,592,185,899	14,117	100.00%
Asset Type	Balance	No	% of Balance	Original Balance	No	% of Original Balance
Conforming- Buy to Let	305,141,028	2,692	18.85%	334,881,347	2,917	17.70%
Conforming- Non Self-Cert	202,546,640	1,499	12.51%	244,574,489	1,757	12.93%
Conforming- Self-Cert	372,808,175	2,227	23.03%	439,143,759	2,611	23.21%
Non-Conforming	738,172,743	5,789	45.60%	873,586,304	6,832	46.17%
Total	1,618,665,587	12,207	100.00%	1,892,185,899	14,117	100.00%
Self-Certification	Balance	No	% of Balance	Total Balance	No	% of Original Balance
N	713,893,991	6,168	44.10%	832,360,885	7,100	43.95%
Y	904,864,596	6,039	55.90%	1,059,805,014	7,017	56.01%
Total	1,618,665,587	12,207	100.00%	1,892,185,899	14,117	100.00%

83 Information Sources	Platform
84 Point Contact	Angela Bailey
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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	£20,064,957.50
Retained Principal	£166,807.50
Loss Provision	£16,590,002.00
Uncovered Shortfall	£2,913,721.56
Income Retained	£2,913,721.56
Losses in quarter as % bonds issued	0.186%
Cumulative losses as % bonds issued	1.665%
Number of properties sold in period	61
Bonds outstanding as % of original bonds issued	80.60%
65 Excess Spread following Uncovered Shortfall	£4,278,432.24
65 Excess Spread preceding Uncovered Shortfall	£7,192,153.80
Annualised Excess Spread following Uncovered Shortfall Percentage	1.04%
Annualised Excess Spread preceding Uncovered Shortfall Percentage	1.75%
Cumulative Principal Balance of all Properties Sold	£74,854,649.92
Principal Balance of Properties Sold in Period	£8,230,126.83
69 Weighted Average Seasoning (Months)	49
Total Balance of Further Advances	£3,431,288.12

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/MF)	Current Rating (S&P/MF)
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-, A+ Mdys: P-, 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- 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) 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)