Leek Finance Number 20 PLC]					
RMBS Field Name	General	Class A				
Report date	21/Mar/12					
Accrual Start Date Accrual End Date	21/Dec/11 21/Mar/12					
Accrual period International Securities number Stock Exchange Listing	91 London	XS0367880621				
Issuer Original Ratings (S&P/ Moodys/Fitch)	Leek Finance Number 20 PLC	AAA./Aaa/AAA				
Current Ratings (Moodys/Fitch) Interest payment date Principal payment date	21/Mar/12 21/Mar/12	AAA/Aaa/AAA				
Principal payment date Determination date Next Payment Date	21/Mar/12 29/Feb/12 21/Jun/12					
Previous factor Current factor		77.969 76.911				
Credit Enhancement- Original Credit Enhancement- Current Currency		26.00% 31.46% Sterling				
Original Principal Balance Total Beginning Balance prior to payment		£1,489,000,000.00 £1,160,958,410.00				
Total Ending Balance subsequent to payment Total Principal Payments		£1,145,204,790.00 £15,753,620.00				
Total Interest Payments Reference Rate Day Count Convention		£5,980,121.80 3 month £ libor Actual/365/366				
Refevant Margin Coupon Reference Rate		1.00000% 1.07175%				
Coupon Amount Current Coupon Current Interest Shortfall		£5,980,121.80 2.07175%				
Cumulative Interest Shortfall Beginning Reserve Account Balance	£94,240,418.71	ō				
Ending Reserve Account Balance Change in the Reserve Account Balance	£94,240,418.71 £0.00 £94,240,418.71					
Target Reserve Account Balance Initial Discount Reserve Balance Opening Discount Reserve Balance	£94,240,418.71 £44,300,000.00 £0.00					
Releases from Discount Reserve this period Ending Discount Reserve Balance	00.03 00.03					
Legal Maturity Original Weighted Average Life	21/Dec/39 Using pricing CPR	2.1				
Available Liquidity Drawing Amount Drawings under Liquidity Facility Timing of the Collateral report	N/A 29/Feb/12					
Currency Original Total Number of Residential Mortgage Loans	Sterling 14,117					
Current Total Number of Residential Mortgage Loans Original Total Value of Residential Mortgage Loans Original Loan to Value Ratio	11,832 £1,892,185,899 84.53%					
Original Loan to Value Ratio Current Loan to Value Ratio Current Weighted Average Yield (pre Swap)	84.53% 84.09% 3.14%					
	A loan is classified as 'delinquent' if the					
Delinquencies	arrears balance is greater than zero as at the date of the collateral report	Current Period			At Issuance	
Delinquency Band (excluding possessions) 0.01 <= 1 Months in Arrears	Total Balance 52,061,252	<u>No.</u> 382	% of Total Balance 3.33%	Original Balance 90,823,551	<u>No</u> 670	% of Original Balance 4.80%
1.01 <= 2 Months in Arrears 2.01 <= 3 Months in Arrears	82,751,285 45,116,685	612 339 197	5.30% 2.89%	36,546,076 19,474,954	279 133	1.93% 1.03%
3.01 <= 4 Months in Arrears 4.01 <= 5 Months in Arrears 5.01 <= 6 Months in Arrears	27,071,393 13,980,095 15,142,755	197 106 115	1.73% 0.90% 0.97%	7,335,537 4,931,665 2,093,476	53 39 15	0.39% 0.26% 0.11%
> 6 Months Total	76,142,312 312,265,776 £1,798,108.72	474 2,225	4.88% 19.99%	969,153 162,174,412	7 1,196	0.05% 8.57%
Net Loss Cumulative Net Loss	£1,798,108.72 £30,713,772.12 33.39%					
Average Loss Severity Outstanding Repossession	33.39% <u>Total Balance</u> £7,912,717.38	<u>No</u> 52	% of Total Balance 0.51%			
Current Residential Mortgage Loan Principal Balance Principal Payment Rate	1,557,481,518.77 1.00%					
Annualised PPR Speed (Based on quarterly principal payment rate) Region	3.94% Total Balance	Current Period No	% of Balance	Original Balance	At Issuance No	% of Original Balance
East Anglia East Midlands	43,270,021 90,071,483	337 800	2.77% 5.77%	49,261,607 113,247,646	372 974	2.60% 5.99%
London North	239,511,774 62,221,134	1,200	15.34%	285.314.722	1,400	15.08%
Northern Ireland	24 257 710	671	3.98%	76,030,229 30,789,123	792 248	4.02%
Northern Ireland North West Scotland	24,257,710 165,200,188 86,393,132	191 1,579 877	1.55% 10.58% 5.53%	30,789,123 197,873,050 112,278,891	248 1,827 1,135	1.63% 10.46% 5.93%
Northern Ireland North West Scotland South East South West	24,257,710 165,200,188 86,393,132 448,027,853 105,387,756	191 1,579 877 2,681 742	1.55% 10.58% 5.53% 28.69% 6.75%	30,789,123 197,873,050 112,278,891 523,743,313	248 1,827 1,135 3,103 914	1.63% 10.46% 5.93% 27.68% 7.03%
Northern Ireland North West Scotland Scotland South East South West Wales West Midlands Yorks and Humber	24,257,710 165,200,188 86,393,132 448,027,853 105,387,756 61,545,340 126,886,662 109,054,025	191 1,579 877 2,681 742 563 1,122 1,069	1.55% 10.58% 5.53% 28.69% 6.75% 3.94% 8.12% 6.98%	30,789,123 197,873,050 112,278,891 523,743,313 133,099,631 79,713,073 154,952,451 135,882,164	248 1,827 1,135 3,103 914 715 1,346 1,291	1.63% 10.46% 5.93% 27.68% 7.03% 4.21% 8.19% 7.18%
Northern Ireland North West Scotland Sc	24,257,710 165,200,188 88,393,132 446,027,853 105,387,766 61,545,340 128,886,662 100,054,025 1,561,827,078 Total Balance	191 1.579 877 2,681 742 563 1,122 1,069 11,832	1.55% 10.58% 5.53% 28.69% 6.75% 3.94% 8.12% 6.98% 100.00% % of Balance	30,789,123 197,873,050 112,278,891 523,743,513 133,099,631 79,713,073 154,952,451 1 135,882,164 1,882,185,899 Original Balance	248 1,827 1,135 3,103 914 715 1,346 1,291 14,117 No	1.63% 10.46% 5.93% 27.68% 7.03% 4.21% 8.19% 7.18% 100.00%
Northern Ireland North West Scotland Scotland South East Wales Wales West Midlands Yorks and Humber Totalians Eits Martinah Humber Totalians Eits Martinah Humber More than 30% to to and including 50K	24,257,710 165,200,188 88,393,132 446,027,853 105,387,756 61,545,340 128,886,682 109,054,025 1,561,827,078 Total Balance 2,7722,041 18,366,211	191 1.579 877 2.881 742 563 1.122 1.069 11.832 No 115 435	1.55% 10.58% 5.53% 28.69% 6.75% 3.34% 8.12% 6.98% 100.00% % of Balance 0.17% 1.18%	30,789,125 197,873,050 112,278,891 523,743,313 133,099,631 79,713,073 154,952,451 135,882,164 1,882,185,899 Original Balance 2,039,073 19,830,973	248 1,827 1,135 3,103 914 715 1,346 1,291 14,117 N 9 9 472	1,63% 10,46% 5,93% 27,68% 7,03% 4,21% 8,19% 7,18% 100,00% % of Original Balance 0,11%
Northern Ireland North West Scotland Wales Wales Wales Wales Mortagang Size Lass shan or equal to 30K More than 30K up to and including 50K More than 50K up to and including 50K More than 50K up to and including 75K	24,257,710 165,200,188 86,0333,133 66,337,736 61,545,340 170,0887,736 61,545,340 170,0887,736 170,0887,736 110,0827,078 111,0827,078 111,0827,078 111,0827,078 111,0827,078 111,0828,078 111,0828,078 124,449,677 234,449,677	191 1.579 877 2.681 742 563 1.122 1.069 1.889 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 1.694 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70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 70,000%, 7	30,788,123 197,873,050 112,278,891 523,743,313 133,099,631 79,713,073 154,952,451 136,862,161,5599 Original 203,073 18,803,436 120,284,444 228,899,731 287,143,001	248 1,827 1,135 3,103 914 715 1,346 1,291 14,170 19 9 9 472 1,880 2,634 2,564	1,63%, 59%, 59%, 7,05%, 7,05%, 7,05%, 4,21%, 7,15%, 7,15%, 7,15%, 7,15%, 7,15%, 7,15%, 7,15%, 7,15%, 7,15%, 7,15%, 7,15%, 7,15%, 7,15%, 7,15%, 7,15%, 7,15%, 7,15%, 7,15%, 7,15%, 7,15%, 7,15%, 7,15%, 7,15%, 7,15%, 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Northwest Scotland Scotland Scotland Scotland Scotland Scotland Scotland Wales West Midlands Yorks and Humber Totalian Stills Marchand Scotland More than 30K up to and including 50K More than 50K up to and including 15K More than 10K up to and including 10K More than 10K up to and including 15K	24.257,710 165.200,188 86.333,132 46.333,132 16.3,337,736 61.545,340 128.886,622 199,054,023 211 105,054,023 211 105,235,062 121 105,235,062 122,041 11,05,235,062 122,064 12,064,063 122,064 12,064,063 12,064,063 12,064,063 12,064,063 12,064,063 12,064,064,064 12,064,064,064 12,064,064,064 12,064,064,064 12,064,064,064 12,064,064,064 12,064,064,064 12,064,064,064 12,064,064,064 12,064,064,064 12,064,064,064 12,064,064,064 12,064,064,064 12,064,064,064 12,064,064,064 12,064,064,064 12,064,064,064 12,064,064,064 12,064,064,064 12,064,064,064 12,064,064,064 12,064,064,064 12,064,064,064 12,064,064,064 12,064,064,064 12,064,064,064 12,064,064,064 12,064,064,064 12,064,064,064 12,064,064,064 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Additional Information	
Opening Expense Loan Balance	£3,000,000.0
Closing Expense Loan Balance	£3,000,000.0
Applied Principal	£15,875,267.
Retained Principal	£121,647.
Loss Provision	£16,590,002.
Uncovered Shortfall	£1,798,108.
Income Retained	£1,798,108.
Losses in quarter as % bonds issued	0.121
Cumulative losses as % bonds issued	2.063
Number of properties sold in period	
Bonds outstanding as % of original bonds issued	76.91
Excess Spread following Uncovered Shortfall	£4,830,690.
Excess Spread preceding Uncovered Shortfall	£6,628,799.
Annualised Excess Spread following Uncovered Shortfall Percentage	1.23
Annualised Excess Spread preceding Uncovered Shortfall Percentage	1.69
Cumulative Principal Balance of all Properties Sold	£91,974,605.
Principal Balance of Properties Sold in Period	£5,263,240.
Veighted Average Seasoning (Months)	
Total Balance of Further Advances	£3,391,228.

Issuer Priority of Payments Available Revenue Receipts	105,727,291.10	Available Principal Receipts	15,875,267.37
Revenue Priority of Payments		Principal Priority of Payments	
(1) Trustee/ Security Trustee		(1) Principal paid to A note holders	15,753,620.00
(2) Paying Agent/ Registrar	-	(2) Principal paid to B note holders	-
		(3) In respect of Subordinated Loan	
(3) Servicer Fees/ Cash Manager Fees/ Account Bank Fees	318,706.93	principal	-
(4) (i) Fixed Interest Rate Swap Payments	294,133.77		
(4) (Ii) Basis Rate Swap Payments	51,707.33	Retained Principal	121,647.37
(5) Class A Note Interest	5,980,121.80		
(6) Third Party Fees	11,511.78		
(7) Maximum Required Amount	94,240,418.71		
(8) Company profit	38,231.81		
(9) Amounts due in relation to the Senior subordinated loan	1,261,387.76		
(10) Discount Reserve loan interest	19,162.68		
(11) Discount Reserve loan principal repayment	3,511,908.54		
(12) Expense loan interest			
(12) Expense loan principal repayment			
(13) Swap termination fee			
(14) Fees, cost and expenses not covered by Admin agreement fees above			
(15) Amounts due in relation to the Junior subordinated loan			
(17) DPC Cash Payment	-		

Assets and Liabilities Reconciliation	
Mortgages Provisions	1,557,481,519 (16,590,002)
Principal Cash	15,875,267
Total principal assets	1,556,766,784
Notes	1,160,958,410
Sub Loan Tranche A	395,808,374
Total Liabilities	1,556,766,784

Deal Participant Information Administrator Web address	Platform Funding Ltd (PFL) www.platform.co.uk		Cash Bond Administrator Web address	Platform Funding Ltd (PFL) www.platform.co.uk
Sub-Administrator Web address	Western Mortgage Services Ltd (WMS)		Servicer Guarantor Web address	Co-operative Bank plc www.britannia.co.uk/_site/microsite/bts
Trustee Web address	Capita IRG Trustees Ltd		Paying Agent US Paying Agent	HSBC Bank plc HSBC Bank USA, N.A
Lead Arrangers	The Royal Bank of Scotland, JPMorgan Ch	ase		
	Provider	Rating Triggers (S&P/M/F) L-term rating below A2(Moodys),	Current Rating (S&P/M/F) S-Term/ L-term	
Fixed-Floating Interest Rate Swaps	The Royal Bank of Scotland plc	A(Fitch). S-term rating below A-1 (S&P), P- 1(Mdys), F1 (Fitch) L-term rating below A2(Moodys), A(Fitch).	S&P: A-1, A Mdys: P-1, A2 Fitch: F1, A S-Term' L-term S&P: A-1	
Basis Swap	JPMorgan Chase N.A	S-term rating below A-1 (S&P), P- 1(Mdys), F1 (Fitch)	Mdys: P-1, Aa1 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-2(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)	

Information Sources	Platform
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	https://boeportal.co.uk/theco-
Loan Level Data and Liability Modelling	operativebank/
Report Frequency	Quarterly

The **co-operative** banking group