Leek Finance Number 22 PLC	7					
Issuer	Leek Finance Number 22 PLC					
Stock Exchange Listing Publishing Date Reporting Period Start Date Reporting Period End Date Legal Maturity	London 31 March 2014 01 February 2014 28 February 2014 21 March 2050					
Most Recent Quarterly Interest payment date Previous Quarterly Interest Payment Date Next Interest Payment Date	21 March 2014 23 December 2013 23 June 2014					
Note Summary for the most Recent/Current IPD International Securities number Original Ratings (S&P/ Moodys/Fitch)	Class A XS0410170079 AAA./Aaa/AAA	<u>Class B</u> XS0410170152 Unrated				
Current Ratings (Moodys/Fitch) Previous factor Current factor	AAA./Aaa/AAA 71.650 70.516	Unrated 100.000 100.000				
Quarterly Interest Accrual Start Date Quarterly Interest Accrual End Date Note Interest Accrual period	23 December 2013 21 March 2014 88	23 December 2013 21 March 2014				
Note interest Accrual period Credit Enhancement- Original Credit Enhancement- Current	27.00% 34.83%	6.00% 7.74%				
Currency Original Principal Balance Total Beginning Balance prior to payment	Sterling £395,800,000.00 £283,590,700.00	Sterling £105,200,000.00 £105,200,000.00				
Total Ending Balance subsequent to payment Total Principal Payments	£279,102,328.00 £4.488.372.00	£105,200,000.00 £0.00				
Total Interest Payments Due Total Interest Payments Made Reference Rate	£1,043,764.18 £1,043,764.18 3 month £ libor	£377,625.92 £377,625.92 3 month £ libor				
Day Count Convention Relevant Margin Coupon Reference Rate	Actual/365/366 1.00000% 0.52656%	Actual/365/366 0.21000% 0.52656%				
Coupon Amount Current Coupon	£1,043,764.18 1.52656%	£377,625.92 0.73656%				
Current Interest Shortfall Cumulative Interest Shortfall Original Weighted Average Life (Using pricing CPR)	£0.00 £0.00 2.2	£0.00 £0.00 4.9				
Currency	Sterling					
Original Total Number of Residential Mortgage Loans Current Total Number of Residential Mortgage Loans Original Total Value of Residential Mortgage Loans	4,113 3,288 £502,517,196					
Original Loan to Value Ratio Current Loan to Value Ratio Current Weighted Average Yield (pre Swap)	74.59% 73.39% 2.70%					
Delinquency Band (excluding possessions)	Total Balance	Current Period No.	% of Total Balance	Original Balance	ssuance No	% of Original Balance
0.01 <= 1 Months in Arrears 1.01 <= 2 Months in Arrears 2.01 <= 3 Months in Arrears	8,645,755 16,408,006 7,862,276	77 129 64	2.24% 4.25% 2.04%	31,338,935 20,806,334	234 152	6.24% 4.14% 0.00%
3.01 <= 4 Months in Arrears 4.01 <= 5 Months in Arrears	5,117,651 1,452,222	41 16	1.32% 0.38%	: :	-	0.00% 0.00%
5.01 <= 6 Months in Arrears > 6 Months Total	998,598 2,970,260 43,454,766	7 26 360	0.26% 0.77% 11.25%	- - 52,145,268	386	0.00% 0.00% 10.38%
Delinquencies -A loan is classified as 'delinquent' if the arrears balance is Net Loss	greater than zero as at the date of the collateral £0.00	il report				
Cumulative Net Loss Average Loss Severity for the period Average loss severity since transaction close	4,508,074.28 0.00% 29.20%					
Outstanding Repossession Outstanding Possessions at the start of the period	Total Principal Balance £244,342.97	<u>No</u> 3	% of Total Balance 0.06%			
Number of repossessions during the period Outstanding Possessions at the end of the period Residential Mortgage Loan Principal Balance at Start of the period	£113,823.98 358,167 388,358,350.10	1 4 3,293	0.03% 0.09%			
Repurchases/Buy Backs during the period Current Residential Mortgage Loan Principal Balance Principal Payment Rate	387,613,391.44 0.19%	0 3,288				
Annualised PPR Speed (Based on quarterly principal payment rate) Cumulative Principal Balance of all Properties Sold	2.56% £15,440,215.08					
Principal Balance of Properties Sold in Period Weighted Average Seasoning (Months) Total Balance of Further Advances	£0.00 79 £684,586.58					
Region	Total Balance	Current Period No	% of Balance	At Is Original Balance	ssuance No	% of Original Balance
East Anglia East Midlands London	12,559,990 17,875,895 68,674,445	92 182 358	3.25% 4.63% 17.78%	15,776,739 23,550,091 86,353,843	113 236 428	3.14% 4.69% 17.18%
North Northern Ireland	14,655,426	180	3.79% 0.00%	19,751,134	234	3.93% 0.00%
North West Scotland South East	40,657,851 36,337,553 96,820,146	433 417 654	10.52% 9.41% 25.06%	50,528,712 53,266,917 127,514,062	509 582 834	10.06% 10.60% 25.38%
South West Wales West Midlands	27,615,312 13,030,557 34,058,395	230 140 329	7.15% 3.37% 8.82%	35,906,170 16,961,121 42,010,237	289 175 384	7.15% 3.38% 8.36%
Yorks and Humber Total	24,023,015 386,308,582	273 3,288	6.22% 100.00% % of Balance	30,898,170 502,517,196	329 4,113	6.15% 100.00%
Mortgage Size Less than or equal to 30K More than 30k up to and including 50K	<u>Total Balance</u> 1,462,379 9,490,157	<u>No</u> 71 230	0.38% 2.46%	Original Balance 1,156,091 10,620,459	No 44 253	% of Original Balance 0.23% 2.11%
More than 50k up to and including 75K More than 75k up to and including 100K More than 100k up to and including 125K	39,962,331 60,594,323 62,160,005	633 690 559	10.34% 15.69% 16.09%	47,950,937 76,070,800 82,245,241	756 867 737	9.54% 15.14% 16.37%
More than 125k up to and including 150K More than 150k up to and including 200K	51,380,785 63,753,934 80,666,357	377 376	13.30% 16.50%	66,437,540 82,453,083	485 486	13.22% 16.41%
More than 200k up to and including 400K More than 400K up to and including 500K More than 500k	8,842,342 7,995,969	319 21 12	20.88% 2.29% 2.07%	108,949,748 26,633,298	434 51	21.68% 5.30% 0.00%
Total Mortgage Type Owner Occupied Purchase	386,308,582 <u>Total Balance</u> 75,300,240	3,288 <u>No</u> 560	100.00% % of Balance 19.49%	502,517,196 Original Balance 103,562,994	4,113 <u>No</u> 749	100.00% % of Original Balance 20.61%
Owner Occupied Remortgage Buy to Let Right to Buy	129,202,181 170,455,316 11,350,845	1,053 1,507 168	33.45% 44.12% 2.94%	184,047,253 196,224,309 18,682,640	1,404 1,697 263	36.63% 39.05% 3.72%
Total Mortgage Payment Frequency Interest Payment Type	386,308,582 Monthly Total Balance	3,288 No	100.00% % of Balance	502,517,196 Original Balance	4,113 No	3.72% 100.00% % of Original Balance
Capital & Interest Interest Only	83,818,832 302,489,750	1,018 2,270	21.70% 78.30%	140,420,848 362,096,349	1,445 2,668	27.94% 72.06%
Mixed (Part & Part) Total LTV	386,308,582 Total Balance	3,288 <u>No</u>	0.00% 100.00% <u>% of Balance</u>	502,517,197 Original Balance	4,113 <u>No</u>	0.00% 100.00% % of Original Balance
Less than or equal to 25% More than 25% up to and including 50% More than 50% up to and including 55%	2,317,511 29,550,091 14,854,058	74 366 156	0.60% 7.65% 3.85%	2,770,093 30,117,778 16,684,899	57 364 156	0.55% 5.99% 3.32%
More than 55% up to and including 60% More than 60% up to and including 65%	23,315,155 27,037,384 37,520,899	222 236	6.04% 7.00% 9.71%	23,084,753 34,346,701 45,940,943	212 273 358	4.59% 6.83% 9.14%
More than 65% up to and including 70% More than 70% up to and including 75% More than 75% up to and including 80%	48,021,667 44,745,184	309 394 340	12.43% 11.58%	62,984,120 54,329,590	478 437	12.53% 10.81%
More than 80% up to and including 85% More than 85% up to and including 90% More than 90% up to and including 95%	43,295,018 94,637,490 9,737,500	323 724 69	11.21% 24.50% 2.52%	78,285,570 131,563,453 11,342,449	620 1,002 78	15.58% 26.18% 2.26%
More than 95% up to and including 100% Over 100% Total	8,034,653 3,241,974 386,308,582	50 25 3,288	2.08% 0.84% 100.00%	11,066,848 - 502,517,196	78 - 4,113	2.20% 0.00% 100.00%
Years to maturity of mortgages 0 and less than or equal to 5 years	Balance 24,956,099	<u>No</u> 217	% of Balance 6.46%	Original Balance 30,784,744	<u>No</u> 252	% of Original Balance 6.13%
Greater than 5 years and less than or equal to 10 years Greater than 10 years and less than or equal to 15 years Greater than 15 years and less than or equal to 20 years	42,783,610 100,334,058 191,176,879	371 851 1,597	11.07% 25.97% 49.49%	58,738,556 125,010,699 249,682,637	484 1,011 2,032	11.69% 24.88% 49.69%
Greater than 20 years and less than or equal to 25 years Greater than 25 years and less than or equal to 30 years Greater than 30 years	27,057,937 - -	252	7.00% 0.00% 0.00%	38,300,561	334	7.62% 0.00% 0.00%
Total Property Type	386,308,582 <u>Balance</u> 15,343,710	3,288 <u>No</u> 114	100.00% % of Balance 3.97%	502,517,196 Original Balance 21,117,968	4,113 <u>No</u> 151	100.00% % of Original Balance 4.20%
Bungalow Detached House Flat/ Maisonnette	53,981,695 82,572,467	280 759	13.97% 21.37%	76,613,736 105,125,940	379 950	15.25% 20.92%
Semi- Detached House Terraced House Total	85,965,935 148,444,775 386,308,582	755 1,380 3,288	22.25% 38.43% 100.00%	116,103,295 183,556,257 502,517,196	964 1,669 4,113	23.10% 36.53% 100.00%
Interest Rate Type Base Base Discount	Balance 283,690,887	No 2,297	% of Balance 73.44% 0.00%	Original Balance 52,896,595 40,178,497	<u>No</u> 457 300	% of Original Balance 10.53% 8.00%
Fixed- reverting to Base Fixed- reverting to Libor		-	0.00%	265,778,307 125,707,370	2,001 1,177	52.89% 25.02%
Libor Libor Discount SVR/ Administered	102,480,277 - 137,419	990 - 1	26.53% 0.00% 0.04%	8,740,404 9,216,023	91 87 -	1.74% 1.83% 0.00%
Total Asset Type	386,308,582 <u>Balance</u> 168,397,874	3,288 <u>No</u> 1,479	100.00% % of Balance 43.59%	502,517,196 Original Balance 193,415,199	4,113 <u>No</u> 1,657	100.00% % of Original Balance 38.49%
Conforming- Buy to Let Conforming- Non Self-Cert Conforming- Self-Cert	16,230,104 98,945,311	181 636	4.20% 25.61%	26,823,708 138,471,082	265 835	5.34% 27.56%
Non-Conforming Total	102,735,293 386,308,582	992 3,288 No	26.59% 100.00% % of Balance	143,807,207 502,517,196 Total Balance	1,356 4,113 No	28.62% 100.00% % of Original Balance
Self- Certification	Balance	NO				
	Balance 196,623,468 189,685,115 386,308,582	1,921 1,367 3,288	50.90% 49.10% 100.00%	244,133,267 258,383,930 502,517,196	2,328 1,785 4,113	48.58% 51.42% 100.00%

Issuer Priority of Payments	21 March 2014		
Available Revenue Receipts		Available Principal Receipts	
Revenue Receipts from Mortgage Holders	2,782,688.03	Principal Receipts from Mortgage Holders	4,516,677.26
Swap Receipts	-	Income surplus for uncovered shortfall	-
Interest on GIC accounts	12,398.01	Income Retained	20,170.17
Credit from the General Reserve Fund	30,060,000.00	Retained Principal from last period	102,571.59
From the Discount Reserve	-		
From Principal Receipts to cover Liquidity Shortfall	-		
Principal Recoveries	20.170.17		
Less : Income Retained -	20,170.17		
Total	32,834,915.87	Total	4,639,419.02
Revenue Priority of Payments		Principal Priority of Payments	
(1) Trustee/ Security Trustee	-	(1) Principal paid to A note holders	4,488,372.00
(2) Paying Agent/ Registrar	-	(2) Principal paid to B note holders	-
(3) Service Fees/ Cash Manager Fees/ Account Bank Fees	139.040.79	(3) In respect of Subordinated Loan principal	-
(4) (i) Fixed Interest Rate Swap Payments	-		
(4) (II) Basis Rate Swap Payments	34.783.42	Retained Principal	151.047.02
(5) Class A Note Interest	1.043.764.18	retained i inicipal	101,047.02
(6) Third Party Fees	22.973.42		
(7) Maximum Required Amount	30,060,000.00		
(8) Company profit	35,000.00		
(9) Class B Note Interest	377,625.92		
(10) Expense loan interest	375.80		
(10) Expense loan principal repayment	-		
(11) Swap termination fee	-		
(12) Fees, cost and expenses not covered by Admin agreement fees			
above	47,816.62		
(13) Amounts due in relation to subordinated loan	115,082.03		
(15) DPC Cash Payment	958,453.69		

Additional Information as at the most recent IPD	21 March 2014
Opening Expense Loan Balance	£104,691.74
Closing Expense Loan Balance	£104,691.74
Applied Principal	£4,639,419.02
Retained Principal	£151,047.02
Loss Provision	£3,462,110.46
Uncovered Shortfall	£20,170.17
Income Retained	£20,170.17
Losses in quarter as % bonds issued	0.000%
Cumulative losses as % bonds issued	0.900%
Number of properties sold in period	0
Bonds outstanding as % of original bonds issued	76.71%
Excess Spread following Uncovered Shortfall	£1,534,354.06
Excess Spread preceding Uncovered Shortfall	£1,554,524.23
Annualised Excess Spread following Uncovered Shortfall Percentage	1.64%
Annualised Excess Spread preceding Uncovered Shortfall Percentage	1.66%
Beginning Reserve Account Balance	£30,060,000.00
Ending Reserve Account Balance	£30,060,000.00
Change in the Reserve Account Balance	£0.00
Target Reserve Account Balance	£30,060,000.00
Initial Discount Reserve Balance	£22,800,000.00
Opening Discount Reserve Balance	£0.00
Releases from Discount Reserve this period	£0.00
Ending Discount Reserve Balance	£0.00

Assets and Liabilities Reconciliation as at the most recent IPD	21 March 2014
Mortgages Provisions Retained Principal	387,613,391 (3,462,110) 151,047
Total principal assets	384,302,328
Total Liabilities - Notes	384,302,328

Deal Participant Information

ead Arrangers

Platform Funding Ltd (PFL) www.platform.co.uk Western Mortgage Services Ltd (WMS) Capita IRG Trustees Ltd www.capitafiduciary.co.uk Trustee Web address

Servicer Guarantor Web address

Cash Bond Administrator Platform Funding Ltd (PFL)
Web address Www.platform.co.uk Co-operative Bank plc

Paying Agent US Paying Agent HSBC Bank plc HSBC Bank USA, N.A

	Provider	Rating Triggers (S&P/M/F)	Current Rating (S&P/M/F)	Status	Action
Back up Cash Manager	Citibank N.A., London Branch				
Back up Servicer	Homeloan Management Limited				
		L-term rating below A2(Moodys), A(Fitch).	S-Term/ L-term		
		S-term rating below A-1 (S&P), P-1(Mdys), F1			
Basis Swap	JPMorgan Chase N.A	(Fitch)	Fitch: F1, A+	Satisfied	
		S-term rating below A1+ (S&P), P-1 (Mdys),	S-Term		
Internal GIC Account	The Co-operative Bank	F1+ (Fitch)	Not Prime(Mdys), B(Fitch)	Breached	Deposits limited to Collateralised Amount- £2m
			S-Term		
		S-term rating below A1+ (S&P), P-1 (Mdys),	A-1+(S&P),		
External Deposit Account	HSBC Bank plc	F1+ (Fitch)	P-1(Mdys),F1+(Fitch)	Satisfied	
			S-Term		
		S-term rating below A1+ (S&P), P-1 (Mdys),	A-1(S&P),		
External Deposit Account	Paralous Pank pla	E1 (Eitab)	D 1/Mdus) E1/Eitch)	Satisfied	

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Reports Distribution Channels
Loan Level Data and Liability Modelling
Report Frequency

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The Royal Bank of Scotland, JPMorgan Chase

The co-operative bank