



ESF Field No	ESF's RMBS Field Name	General	Class A
2	Report date	21/Sep/10	
3	Accrual Start Date	21/Jun/10	
4	Accrual End Date	21/Sep/10	
5	Accrual period	92	
6	International Securities number		XS0367890621
7	Stock Exchange Listing	London	
8	Issuer	Leak Finance Number 20 PLC	
10	Original Ratings		AAA/Aaa/AA+
11	Interest payment date	21/Sep/10	
12	Principal payment date	21/Sep/10	
16	Determination date	31/Aug/10	
13	Previous factor		85.838
14	Current factor		84.442
15	Credit Enhancement- Original		26.00%
15	Credit Enhancement- Current		29.35%
17	Currency		Sterling
18	Original Principal Balance		£1,489,000,000.00
19	Total Beginning Balance prior to payment		£1,278,127,820.00
20	Total Ending Balance subsequent to payment		£1,257,341,380.00
21	Total Principal Payments		£20,786,440.00
22	Total Interest Payments		£5,577,942.90
24	Reference Rate		3 month £ libor
25	Day Count Convention		Actual/365/366
25	Relevant Margin		1.00000%
26	Coupon Reference Rate		0.73141%
27	Coupon Amount		£5,577,942.90
28	Current Coupon		1.73141%
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	
35	Initial Discount Reserve Balance	£44,300,000.00	
36	Opening Discount Reserve Balance	£5,100,000.00	
37	Releases from Discount Reserve this period	£2,100,000.00	
38	Ending Discount Reserve Balance	£1,500,000.00	
39	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/Aug/10	
44	Currency	Sterling	
45	Original Total Number of Residential Mortgage Loans	14,117	
46	Current Total Number of Residential Mortgage Loans	12,624	
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	84.29%	

A loan is classified as 'delinquent' if the arrears balance is greater than zero as at the date of the collateral report

Delinquency Band (excluding possessions)	Current Period			At Issuance		
	Total Balance	No	% of Total Balance	Original Balance	No	% of Original Balance
0.01 <= 1 Months in Arrears	38,191,496	295	2.27%	90,823,551	670	4.80%
1.01 <= 2 Months in Arrears	70,526,996	520	4.20%	36,546,076	279	1.93%
2.01 <= 3 Months in Arrears	39,529,449	292	2.35%	19,474,954	133	1.03%
3.01 <= 4 Months in Arrears	26,732,028	207	1.59%	7,335,537	53	0.39%
4.01 <= 5 Months in Arrears	22,200,294	152	1.32%	4,931,865	39	0.28%
5.01 <= 6 Months in Arrears	20,236,649	146	1.21%	2,093,476	15	0.11%
> 6 Months	148,112,661	1,002	8.82%	969,153	7	0.05%
Total	365,529,473	2,614	2.17%	162,174,412	1,196	8.57%

Net Loss	Total Balance	No	% of Total Balance
57	£2,230,520.98	59	0.48%
58	£17,724,259.30		
59	32.92%		
63	£2,110,726.40	59	0.48%

Region	Current Period			At Issuance		
	Total Balance	No	% of Balance	Original Balance	No	% of Original Balance
East Anglia	46,221,881	357	2.75%	49,261,607	372	2.60%
East Midlands	97,235,569	850	5.79%	113,247,646	974	5.99%
London	255,671,002	1,270	15.23%	285,314,722	1,400	15.08%
North	67,261,900	713	4.01%	76,030,229	792	4.02%
Northern Ireland	28,854,407	212	1.60%	30,789,123	248	1.63%
North West	176,297,391	1,652	10.50%	197,873,050	1,827	10.46%
Scotland	94,971,272	963	5.66%	112,378,891	1,135	5.93%
South East	473,478,617	2,817	28.20%	523,743,313	3,103	27.68%
South West	114,262,430	798	6.81%	133,099,631	914	7.03%
Wales	68,908,333	620	4.10%	79,713,073	715	4.21%
West Midlands	138,325,224	1,209	8.24%	154,852,451	1,346	8.19%
Yorks and Humber	119,434,705	1,163	7.11%	135,882,164	1,291	7.18%
Total	1,678,922,731	12,624	100.00%	1,892,185,899	14,117	100.00%

Mortgage Size	Current Period			At Issuance		
	Total Balance	No	% of Balance	Original Balance	No	% of Original Balance
Less than or equal to 30K	2,073,417	87	0.12%	2,039,073	79	0.11%
More than 30k up to and including 50K	18,123,878	433	1.08%	19,830,436	470	1.05%
More than 50k up to and including 75K	109,475,202	1,710	6.52%	120,264,464	1,880	6.35%
More than 75k up to and including 100K	206,068,658	2,966	12.27%	229,899,731	2,834	12.15%
More than 100k up to and including 125K	254,437,928	2,273	15.15%	287,143,001	2,562	15.18%
More than 125k up to and including 150K	224,533,397	1,842	13.37%	252,363,277	1,845	13.34%
More than 150k up to and including 200K	379,598,295	1,213	22.61%	425,517,387	2,481	22.49%
More than 200k up to and including 400K	460,781,765	1,849	27.45%	525,137,834	2,099	27.75%
More than 400k up to and including 500K	17,533,155	40	1.04%	23,774,376	54	1.26%
More than 500k	6,367,036	11	0.38%	6,216,319	11	0.33%
Total	1,678,922,731	12,624	100.00%	1,892,185,899	14,117	100.00%

Mortgage Type	Current Period			At Issuance		
	Total Balance	No	% of Balance	Original Balance	No	% of Original Balance
Owner Occupied Purchase	825,558,767	5,518	49.17%	931,179,387	6,156	49.21%
Owner Occupied Remortgage	488,518,848	3,881	29.10%	566,849,374	4,274	29.95%
Buy to Let	318,515,928	2,830	19.97%	341,967,513	3,000	19.03%
Right to Buy	46,329,287	595	2.76%	53,089,624	687	2.81%
Total	1,678,922,731	12,624	100.00%	1,892,185,899	14,117	100.00%

Interest Payment Type	Current Period			At Issuance		
	Total Balance	No	% of Balance	Original Balance	No	% of Original Balance
Capital & Interest	367,568,053	3,667	21.89%	505,272,449	4,749	26.70%
Interest Only	1,300,639,882	8,866	77.47%	1,386,712,790	9,366	73.29%
Mixed (Part & Part)	10,714,797	91	0.64%	200,660	2	0.01%
Total	1,678,922,731	12,624	100.00%	1,892,185,899	14,117	100.00%

LTV	Current Period			At Issuance		
	Total Balance	No	% of Balance	Original Balance	No	% of Original Balance
Less than or equal to 25%	4,716,537	106	0.28%	4,786,444	107	0.25%
More than 25% up to and including 50%	48,117,718	622	2.87%	52,869,367	677	2.79%
More than 50% up to and including 55%	21,830,732	236	1.30%	27,643,347	297	1.46%
More than 55% up to and including 60%	31,066,147	311	1.85%	31,404,692	301	1.66%
More than 60% up to and including 65%	43,175,759	404	2.57%	47,149,170	425	2.49%
More than 65% up to and including 70%	70,502,400	599	4.20%	71,993,556	610	3.80%
More than 70% up to and including 75%	86,484,679	714	5.15%	99,898,758	804	5.28%
More than 75% up to and including 80%	114,548,248	901	6.82%	112,891,145	847	5.97%
More than 80% up to and including 85%	188,748,174	1,452	11.25%	181,070,804	1,391	9.56%
More than 85% up to and including 90%	350,403,382	2,555	20.87%	402,357,200	2,937	21.26%
More than 90% up to and including 95%	420,756,180	2,808	25.06%	486,497,736	3,198	25.71%
More than 95% up to and including 100%	259,557,866	1,684	15.46%	372,723,680	2,523	19.70%
Over 100%	39,014,909	252	2.33%	-	-	0.00%
Total	1,678,922,731	12,624	100.00%	1,892,185,899	14,117	100.00%

Years to maturity of mortgages	Current Period			At Issuance		
	Total Balance	No	% of Balance	Original Balance	No	% of Original Balance
0 and less than or equal to 5 years	6,868,573	85	0.41%	3,145,259	25	0.17%
Greater than 5 years and less than or equal to 10 years	91,751,094	739	5.46%	74,131,150	577	3.92%
Greater than 10 years and less than or equal to 15 years	162,563,481	1,243	9.68%	154,650,325	1,189	8.17%
Greater than 15 years and less than or equal to 20 years	370,589,897	2,841	22.07%	346,077,567	2,696	18.29%
Greater than 20 years and less than or equal to 25 years	868,092,045	6,238	51.77%	1,098,054,994	7,940	53.08%
Greater than 25 years and less than or equal to 30 years	179,057,642	1,498	10.67%	215,526,604	1,790	11.39%
Greater than 30 years	-	-	0.00%	-	-	0.00%
Total	1,678,922,731	12,624	100.00%	1,892,185,899	14,117	100.00%

Property Type	Current Period			At Issuance		
	Total Balance	No	% of Balance	Original Balance	No	% of Original Balance
Bungalow	57,691,035	383	3.44%	65,504,376	432	3.46%
Detached House	211,531,550	1,027	12.60%	249,159,255	1,210	13.17%
Flat/Maisonette	329,450,592	2,594	19.62%	366,563,455	2,861	19.37%
Semi-Detached House	447,571,897	3,321	26.66%	604,206,467	3,729	26.66%
Terraced House	632,678,156	5,299	37.68%	706,752,345	5,885	37.35%
Total	1,678,922,731	12,624	100.00%	1,892,185,899	14,117	100.00%

Interest Rate Type	Current Period			At Issuance		
	Total Balance	No	% of Balance	Original Balance	No	% of Original Balance
Total	1,678,922,731	12,624	100.00%	1,892,185,899	14,117	100.00%

Base	859,215,006	6,212	51.18%	124,422,402	973	6.58%
Base Discount	15,804,455	138	0.93%	309,771,031	2,047	18.37%
Fixed- reverting to Base	150,717,987	1,253	8.98%	722,535,886	5,396	38.19%
Fixed- reverting to Labor	61,064,278	508	3.64%	650,177,958	5,082	34.36%
Labor	591,265,713	4,502	36.22%	12,109,739	110	0.64%
Labor Discount	1,056,192	11	0.06%	73,168,882	509	3.87%
Total	1,678,922,731	12,624	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	312,763,501	2,755	18.63%	334,881,347	2,917	17.70%
Conforming- Non Self-Cert	209,306,235	1,543	12.47%	244,574,489	1,757	12.93%
Conforming- Self-Cert	385,387,247	2,292	22.95%	439,143,759	2,611	23.21%
Non-Conforming	771,465,748	6,034	45.95%	873,586,304	6,832	46.17%
Total	1,678,922,731	12,624	100.00%	1,892,185,899	14,117	100.00%
Self-Certification	Balance	No	% of Balance	Total Balance	No	% of Original Balance
N	738,921,833	6,368	44.01%	832,380,886	7,100	43.99%
Y	940,000,898	6,256	55.99%	1,059,805,014	7,017	56.01%
Total	1,678,922,731	12,624	100.00%	1,892,185,899	14,117	100.00%

83	Information Sources	Platform
84	Point Contact	Gary McDermott
	Contact Information	
	Email	gary.mcdermott@britannia.co.uk
	Telephone	+44 (0)1538 393 827
	Fax	+44 (0)1538 399 519
	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	£21,031,961.04
Retained Principal	£245,521.04
Loss Provision	£16,590,002.00
Uncovered Shortfall	£2,230,520.99
Income Retained	£2,230,520.99
Losses in quarter as % bonds issued	0.150%
Cumulative losses as % bonds issued	1.190%
Number of properties sold in period	48
Bonds outstanding as % of original bonds issued	84.44%
Excess Spread following Uncovered Shortfall	£8,901,989.93
65 Excess Spread preceding Uncovered Shortfall	£11,132,510.92
Annualised Excess Spread following Uncovered Shortfall Percentage	2.09%
Annualised Excess Spread preceding Uncovered Shortfall Percentage	2.60%
Cumulative Principal Balance of all Properties Sold	£53,834,323.88
Principal Balance of Properties Sold in Period	£6,899,146.78
69 (Weighted Average Seasoning (Months)	40
Total Balance of Further Advances	£3,470,493.66

Deal Participant Information			
82	Administrator	Platform Funding Ltd (PFL)	Cash Bond Administrator
	Web address	www.platform.co.uk	Web address
	Sub-Administrator	Western Mortgage Services Ltd (WMS)	Servicer Guarantor
	Web address	www.wmsl.co.uk	Web address
	Trustee	Capita IRG Trustees Ltd	Paying Agent
	Web address	www.capitalfucary.co.uk	US Paying Agent
66	Lead Arrangers	The Royal Bank of Scotland, JPMorgan Chase	
	Provider	Rating Triggers (S&P/M/F)	Current Rating (S&P/M/F)
		L-term rating below A2(Moodys), A(Fitch).	S-Term/ L-term S&P: A-1, A+
		S-term rating below A-1 (S&P), P-1(Mdys), F1 (Fitch)	Mdys: P-1, A1
	Fixed-Floating Interest Rate Swaps	The Royal Bank of Scotland plc	Fitch: F1+, AA-
			S-Term/ L-term S&P: A-1+, AA-
			Mdys: P-1, Aa1
	Basis Swap	JPMorgan Chase N.A	Fitch: F1+, AA-
			S-Term
	Internal GIC Account	The Co-operative Bank	No Rating (S&P), P-1(Mdys), F-2(Fitch)
			S-Term
	External GIC Account	The Royal Bank of Scotland	A-1(S&P), P-1(Mdys), F1+(Fitch)