

Investor Report: Burlington Mortgages No. 1 Designated Activity Company

From:	AIB
Month Ending:	31/01/2021
Interest Payments Date:	22/02/2021

Investor Contacts			
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PCS ID	00109-STs term
ESMA Reference	635400DJAT97IZDCJN35N2020001
Legal Entity Identifier	635400DJAT97IZDCJN35
European Data Warehouse	RMBSIE000145100420208

Deal Participation Information	
Party	Provider
Issuer	Burlington Mortgages No.1 Designated Activity Company
Sellers	EBS d.a.c. & Haven Mortgages Limited
Cash Manager	EBS d.a.c.
Issuer Account Bank	AIB plc
Collection Account Bank	AIB plc
Trustee	BNY Mellon Corporate Trustee Services Limited
Principal Paying Agent & Reference Agent	The Bank of New York Mellon, London Branch
Registrar	The Bank of New York Mellon, Luxembourg Branch
Corporate Services Provider	Intertrust Management Ireland Limited
Back-Up Servicer Facilitator	Intertrust Management Ireland Limited
Subordinated Loan Providers	EBS d.a.c. & Haven Mortgage Limited
Share Trustee	Intertrust Nominees (Ireland) Limited
Arranger	Merrill Lynch International ("BofA Securities")

Details of Notes Issued													
Class of Notes	Reference	Original Moody's Rating	Original DBRS Rating	Current Moody's Rating	Current DBRS Rating	Original Tranche Balance (Euro)	issue Price	Reference Rate	Margin (up to & including First Optional Redemption Date)	Step-Up Margin (after First Optional Redemption Date)	First Optional Redemption Date	Final Maturity Date	
A1 Notes	XS2131184983	Aaa	AAA	Aaa	AAA	€ 1,731,400,000	100%	1 Month EURIBOR	0.40%	0.80%	Mar-2025	Nov-2058	
A2 Notes	XS2131185014	Aaa	AAA	Aaa	AAA	€ 1,731,400,000	100%	0.35% Fixed	n/a	n/a	Mar-2025	Nov-2058	
B Notes	XS2131185105	Aa2	AA(lo)	Aa2	AA(lo)	€ 201,300,000	100%	1 Month EURIBOR	0.95%	1.90%	Mar-2025	Nov-2058	
C Notes	XS2131185873	A1	A(lo)	A1	A(lo)	€ 110,700,000	100%	1 Month EURIBOR	1.35%	2.35%	Mar-2025	Nov-2058	
D Notes	XS2131186848	Baa3	BBB(lo)	Baa3	BBB(lo)	€ 110,700,000	100%	1 Month EURIBOR	1.75%	2.75%	Mar-2025	Nov-2058	
E Notes	XS2131189511	B3	BBB(lo)	B3	BBB(lo)	€ 80,500,000	100%	1 Month EURIBOR	2.75%	3.75%	Mar-2025	Nov-2058	
Z Notes	XS2131190956	n/a	n/a	n/a	n/a	€ 60,500,000	100%	8.00% Fixed	n/a	n/a	Mar-2025	Nov-2058	
R1A Notes	XS2132421137	n/a	n/a	n/a	n/a	€ 10,000	100%	n/a	n/a	n/a	Mar-2025	Nov-2058	
R1B Notes	XS2132421301	n/a	n/a	n/a	n/a	€ 10,000	100%	n/a	n/a	n/a	Mar-2025	Nov-2058	
R2A Notes	XS2132421483	n/a	n/a	n/a	n/a	€ 10,000	100%	n/a	n/a	n/a	Mar-2025	Nov-2058	
R2B Notes	XS2132421566	n/a	n/a	n/a	n/a	€ 10,000	100%	n/a	n/a	n/a	Mar-2025	Nov-2058	

Deal Information	
Issue Date	16/03/2020
First Distribution Date	20/04/2020
Minimum Denominations (Euro)	100,000
Payments Frequency	Monthly
Interest Calculation	Actual / 360

This Report	
Interest Period Start Date	20/01/2021
Interest Period End Date	22/02/2021
No of days in Interest Period	33
Next Payments Date	22/03/2021

Principal Payments on Notes										
Class of Notes	Reference	Original Balance (Euro)	% of Notes	Opening Balance (Euro)	% of Notes	Amortisation (Euro)	Closing Balance (Euro)	% of Notes	Opening Pool Factor	Closing Pool Factor
A1 Notes	XS2131184983	1,731,400,000	42.9997%	1,372,601,289	37.4236%	(35,338,923)	1,337,262,367	36.8148%	0.79	0.77
A2 Notes	XS2131185014	1,731,400,000	42.9997%	1,731,400,000	47.2062%	0	1,731,400,000	47.6654%	1.00	1.00
B Notes	XS2131185105	201,300,000	4.9993%	201,300,000	5.4884%	0	201,300,000	5.5418%	1.00	1.00
C Notes	XS2131185873	110,700,000	2.7493%	110,700,000	3.0182%	0	110,700,000	3.0476%	1.00	1.00
D Notes	XS2131186848	110,700,000	2.7493%	110,700,000	3.0182%	0	110,700,000	3.0476%	1.00	1.00
E Notes	XS2131189511	80,500,000	1.9992%	80,500,000	2.1948%	0	80,500,000	2.2162%	1.00	1.00
Z Notes	XS2131190956	60,500,000	1.5025%	60,500,000	1.6495%	0	60,500,000	1.6656%	1.00	1.00
R1A Notes	XS2132421137	10,000	0.0002%	10,000	0.0003%	0	10,000	0.0003%	1.00	1.00
R1B Notes	XS2132421301	10,000	0.0002%	10,000	0.0003%	0	10,000	0.0003%	1.00	1.00
R2A Notes	XS2132421483	10,000	0.0002%	10,000	0.0003%	0	10,000	0.0003%	1.00	1.00
R2B Notes	XS2132421566	10,000	0.0002%	10,000	0.0003%	0	10,000	0.0003%	1.00	1.00
Total		4,026,540,000	100%	3,667,741,289	100.0000%	(35,338,923)	3,632,402,367	100.0000%	0.91	0.90

Interest Payments on Notes							
Class of Notes	Reference	Interest Rate	Number of Days	Interest Due (Euro)	Interest Paid (Euro)	Unpaid Interest (Euro)	Cumulative Unpaid (Euro)
A1 Notes	XS2131184983	0.000%	33	-	-	0	0
A2 Notes	XS2131185014	0.350%	33	555,490.83	555,490.83	0	0
B Notes	XS2131185105	0.383%	33	70,673.07	70,673.07	0	0
C Notes	XS2131185873	0.783%	33	79,454.92	79,454.92	0	0
D Notes	XS2131186848	1.183%	33	120,044.92	120,044.92	0	0
E Notes	XS2131189511	2.183%	33	161,087.20	161,087.20	0	0
Z Notes	XS2131190956	8.000%	33	443,666.66	443,666.66	0	0
R1A Notes	XS2132421137	n/a	n/a	n/a	n/a	n/a	n/a
R1B Notes	XS2132421301	n/a	n/a	n/a	n/a	n/a	n/a
R2A Notes	XS2132421483	n/a	n/a	n/a	n/a	n/a	n/a
R2B Notes	XS2132421566	n/a	n/a	n/a	n/a	n/a	n/a
Total				1,430,417.60	1,430,417.60	-	-

General Credit Structure							
Description	Original Balance (Euro)	Opening Balance (Euro)	Drawings in Month (Euro)	Replenished in Month (Euro)	Closing Balance (Euro)	Balance Required (Euro)	Deficit (Euro)
General Reserve Fund	3,774,000	3,774,000	-	-	3,774,000	3,774,000	-
Liquidity Reserve Fund	25,971,000	23,280,010	(265,042)	-	23,014,968	23,014,968	-
Total	29,745,000	27,054,010	(265,042)	-	26,788,968	26,788,968	-

Revenue Analysis	
	Euro
Revenue Receipts	9,037,915
Interest from Bank Accounts	0
Class A Liquidity Reserve Fund Excess Amount	265,042
Class A Redemption Date, Class A Liquidity Reserve Amount	0
General Reserve Fund Excess Amount	0
Other Net Income, excluding Principal Receipts	0
Principal Deficiency Excess Revenue Amounts	0
less:	
Payments to the Sellers	0
Tax Payments, excluding amounts due on the Issuer Profit Ledger	0
Available Revenue Receipts	9,302,957
Allocation of Available Revenue Receipts	
Trustee	0
Amounts due to the Reference Agent, the Registrar, the paying Agent, the Cash Manager, the Back-Up Servicer Facilitator, the Corporate Services Provider, the Issuer Account Bank any amounts payable by the Issuer to third parties	0 0 0 (1,458) 0 0 (34,039) (3,000)
Servicer (EBS)	(350,508)
Servicer (Haven)	(188,604)
Issuer Profit Fee	(100)
Class A Notes Interest	(555,491)
Class A Liquidity Reserve Fund Required Amount	0
Class A Principal Deficiency Sub-Ledger	0
Class B Notes Interest	(70,673)
Class B Principal Deficiency Sub-Ledger	0
Class C Notes Interest	(79,455)
Class C Principal Deficiency Sub-Ledger	0
Class D Notes Interest	(120,045)
Class D Principal Deficiency Sub-Ledger	0
Class E Notes Interest	(161,087)
Class E Principal Deficiency Sub-Ledger	0
General Reserve Fund Required Amount	0
Class Z Principal Deficiency Sub-Ledger	(31,212)
Class Z Notes Interest	(443,667)
On or after the First Optional Redemption Date or the Early Redemption Date, amounts to redeem the Rated Notes	0
Subordinated Loan Interest (EBS)	0
Subordinated Loan Interest (Haven)	0
Subordinated Loan Principal (EBS)	0
Subordinated Loan Principal (Haven)	0
Amounts to be credited to the Deposit Account to be applied on the next Interest Payment Date as Available Revenue Receipts	0
Class R1A Payment	(4,721,432)
Class R1B Payment	(2,542,186)
Class R1 Principal Payment	0
Class R2A Payment	0
Class R2B Payment	0
Reconciliation	0

Principal Deficiency Ledger							
Class of Notes	Reference	Opening Balance (Euro)	Increase in Losses (Euro)	Decrease in Losses (Euro)	Net Losses (Euro)	Allocation of Revenue Receipts	Closing Balance (Euro)
A1 Notes	XS2131184983	0	0	0		0	0
A2 Notes	XS2131185014	0	0	0		0	0
B Notes	XS2131185105	0	0	0		0	0
C Notes	XS2131185873	0	0	0		0	0
D Notes	XS2131186848	0	0	0		0	0
E Notes	XS2131189511	0	0	0		0	0
Z Notes	XS2131190956	-	31,212	-	31,212	31,212	-

Principal Deficiency Ledger					
Class of Notes	Reference	Cumulative Increase in Losses (Euro)	Cumulative Decrease in Losses (Euro)	Cumulative Net Losses (Euro)	Cumulative Allocation of Revenue Receipts
A1 Notes	XS2131184983	0	0		0
A2 Notes	XS2131185014	0	0		0
B Notes	XS2131185105	0	0		0
C Notes	XS2131185873	0	0		0
D Notes	XS2131186848	0	0		0
E Notes	XS2131189511	0	0		0
Z Notes	XS2131190956	404,236	(122,344)	281,892	281,892

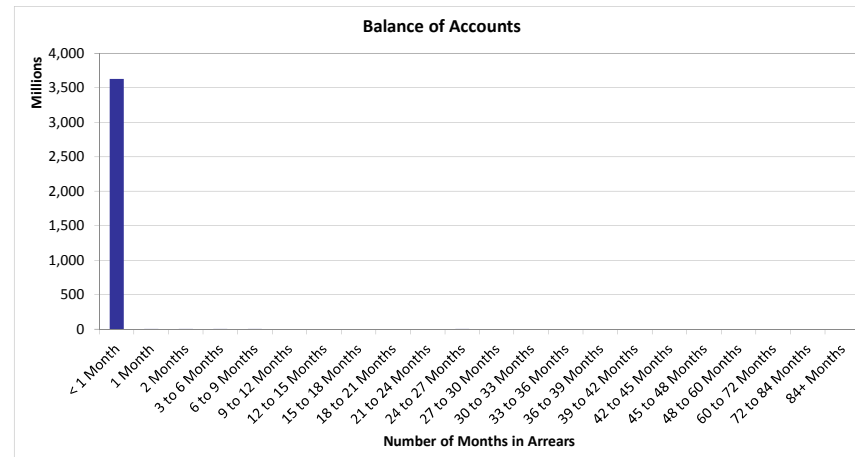
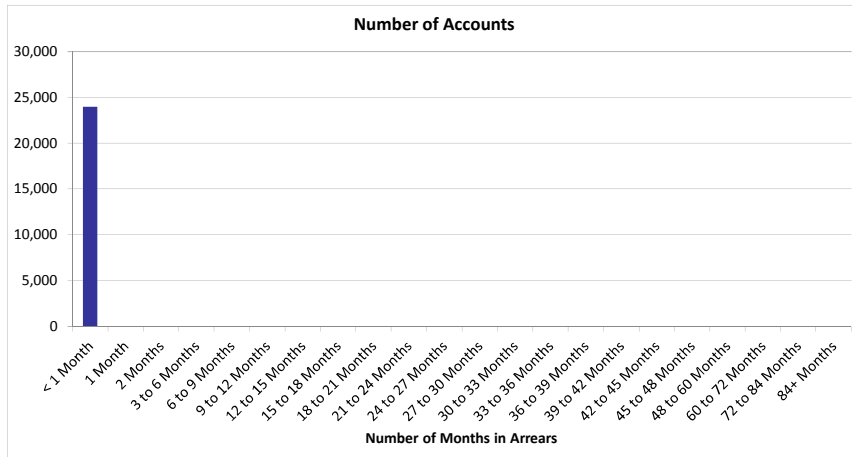
Principal Analysis		Euro
Principal Receipts		35,307,710
Proceeds of issue of the Class R1 Notes and the Class R2 Note		0
Any credit to the Principal Deficiency Ledgers		31,212
Any other Available Principal receipts		0
The excess of the proceeds of the Collateralised Notes over the Consideration		0
Optional Purchase Price upon sale of the Portfolio further to exercise of the Call Option		0
less:		
Available Principal Receipts applied as Principal Deficiency Excess Revenue Amounts		0
Available Principal		35,338,923
Allocation of Available Principle		
Principal Addition Amounts to be applied to meet any Senior Expenses Deficit;		0
Pro rata and pari passu to the principal amounts due on the Class A1 Notes;		(35,338,923)
Pro rata and pari passu to the principal amounts due on the Class A2 Notes;		0
Pro rata and pari passu to the principal amounts due on the Class B Notes;		0
Pro rata and pari passu to the principal amounts due on the Class C Notes;		0
Pro rata and pari passu to the principal amounts due on the Class D Notes;		0
Pro rata and pari passu to the principal amounts due on the Class E Notes;		0
Pro rata and pari passu to the principal amounts due on the Class Z Notes;		0
Principal amount due on the Class R2 Notes		0
All remaining amounts to be applied as Available Revenue Receipts		0
Reconciliation		0

Mortgage Portfolio Analysis: Properties Under Management					
Description	This Period		Cumulative (Active Loans only)		Cumulative Active and Redeemed Loans
	No of Properties	Principal Balance Amount	No of Properties	Principal Balance Amount	Number of Properties
Abandoned	0	0.00	0	0.00	0
Property in Possession	0	0.00	0	0.00	0
Sold	0	0.00	0	0.00	0

Mortgage Portfolio Analysis		
	This Period (Euro)	Cumulative (Euro)
Opening Mortgage Principle Balance	3,675,768,396	4,026,483,467
Scheduled Principal Payments and Early Redemptions	35,307,710	393,799,208
Non-cash movements	(9,287)	(7,828,193)
Mortgages Repurchased by Sellers	0	42,480
Closing Mortgage Principal Balance	3,640,469,973	3,640,469,973

Stratification Tables

Number of Repayments in Arrears				
Number of Months In Arrears	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 1 Month	23,995	99.74%	3,630,978,224	99.74%
1 Month	39	0.16%	5,442,591	0.15%
2 Months	13	0.05%	2,086,477	0.06%
3 to 6 Months	8	0.03%	1,563,014	0.04%
6 to 9 Months	2	0.01%	235,547	0.01%
9 to 12 Months	0	0.00%	0	0.00%
12 to 15 Months	0	0.00%	0	0.00%
15 to 18 Months	0	0.00%	0	0.00%
18 to 21 Months	0	0.00%	0	0.00%
21 to 24 Months	0	0.00%	0	0.00%
24 to 27 Months	1	0.00%	164,119	0.00%
27 to 30 Months	0	0.00%	0	0.00%
30 to 33 Months	0	0.00%	0	0.00%
33 to 36 Months	0	0.00%	0	0.00%
36 to 39 Months	0	0.00%	0	0.00%
39 to 42 Months	0	0.00%	0	0.00%
42 to 45 Months	0	0.00%	0	0.00%
45 to 48 Months	0	0.00%	0	0.00%
48 to 60 Months	0	0.00%	0	0.00%
60 to 72 Months	0	0.00%	0	0.00%
72 to 84 Months	0	0.00%	0	0.00%
84+ Months	0	0.00%	0	0.00%
Total	24,058	100.00%	3,640,469,973	100.00%

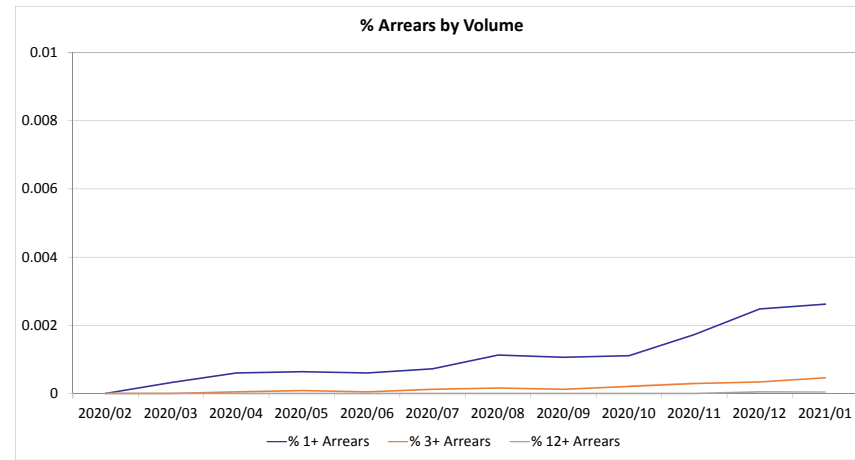
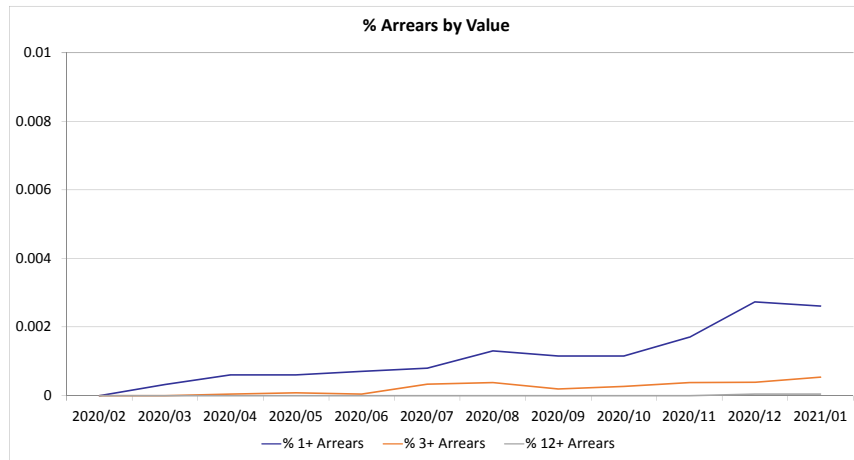


Repayments in Arrears - Last 6 Months

Months in Arrears Value of Accounts (€m)	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21
12+ Arrears	0.00	0.00	0.00	0.00	0.16	0.16
3+ Arrears**	1.47	0.72	1.01	1.40	1.43	1.96
1+ Arrears*	5.01	4.39	4.33	6.36	10.05	9.49
Total Arrears	5.01	4.39	4.33	6.36	10.05	9.49
Total Portfolio	3,838.03	3,802.96	3,764.46	3,719.13	3,675.77	3,640.47
Months in Arrears Number of Accounts	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21
12+ Arrears	0	0	0	0	1	1
3+ Arrears**	4	3	5	7	8	11
1+ Arrears*	28	26	27	42	60	63
Total Arrears	28	26	27	42	60	63
Total Portfolio	24,800	24,661	24,519	24,347	24,180	24,058

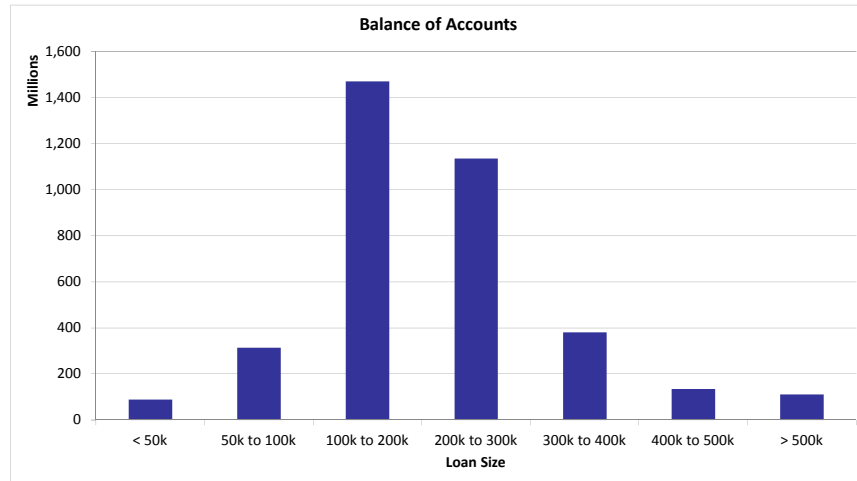
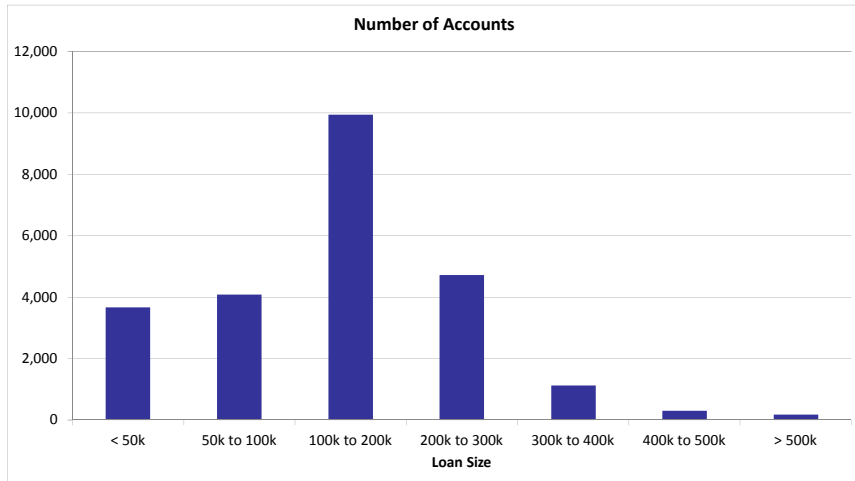
* 1+ Arrears includes loans in 3+ and 12+ Arrears

** 3+ Arrears includes loans in 12+ Arrears

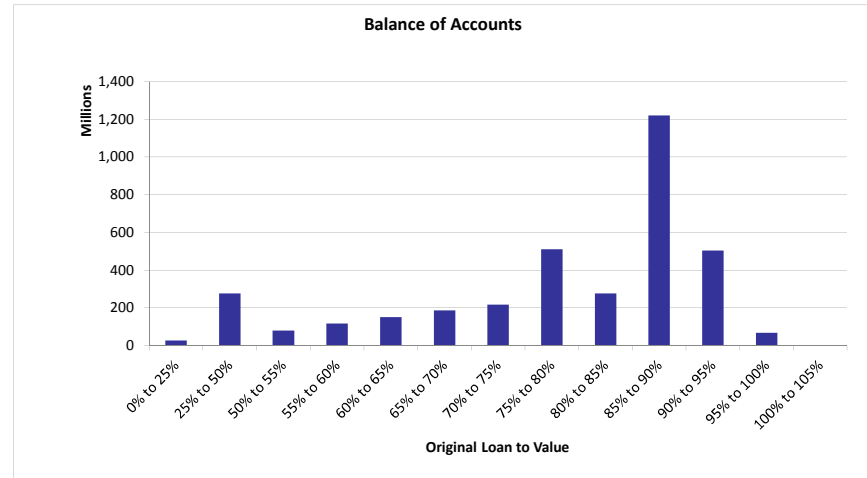
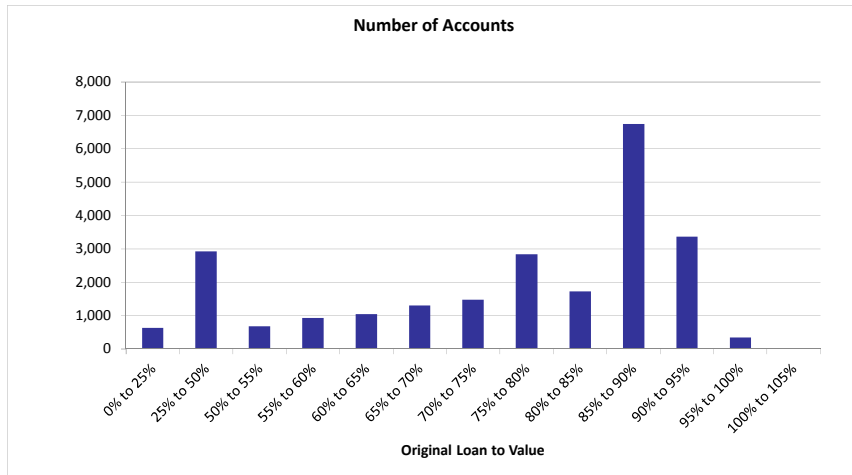


Cure Rates - Last 6 Months						
	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21
Total Cases Any Arrears	52	49	46	68	91	98
Total Cured to 0 Arrears	24	27	20	13	22	31
% Cure Rate to 0 Arrears	46.15%	55.10%	43.48%	19.12%	24.18%	31.63%

Loan Size				
Loan Size	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 50k	3,668	15.25%	88,763,744	2.44%
50k to 100k	4,091	17.00%	314,625,027	8.64%
100k to 200k	9,954	41.38%	1,471,260,760	40.41%
200k to 300k	4,727	19.65%	1,136,417,836	31.22%
300k to 400k	1,127	4.68%	381,642,829	10.48%
400k to 500k	310	1.29%	135,821,657	3.73%
> 500k	181	0.75%	111,938,119	3.07%
Total	24,058	100.00%	3,640,469,973	100.00%
Weighted Average Loan Size			151,320.56	

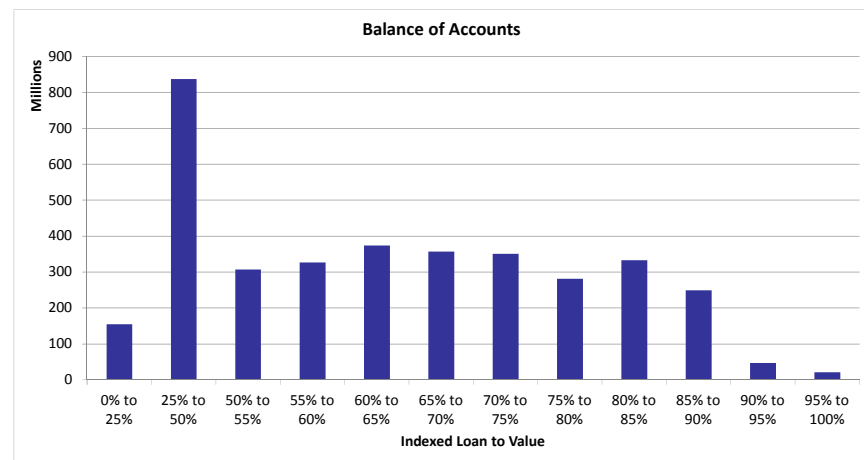
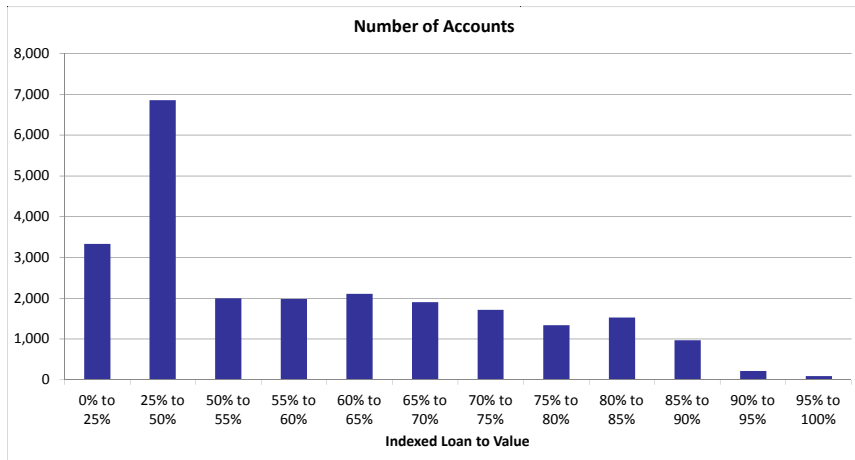


Original LTV				
Original LTV	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0% to 25%	638	2.65%	27,766,106	0.76%
25% to 50%	2,929	12.17%	276,867,354	7.61%
50% to 55%	686	2.85%	79,848,613	2.19%
55% to 60%	936	3.89%	117,805,731	3.24%
60% to 65%	1,049	4.36%	150,847,010	4.14%
65% to 70%	1,303	5.42%	187,338,376	5.15%
70% to 75%	1,480	6.15%	216,522,702	5.95%
75% to 80%	2,838	11.80%	510,841,395	14.03%
80% to 85%	1,726	7.17%	277,623,374	7.63%
85% to 90%	6,750	28.06%	1,222,220,816	33.57%
90% to 95%	3,372	14.02%	505,007,954	13.87%
95% to 100%	351	1.46%	67,780,540	1.86%
100% to 105%	0	0.00%	0	0.00%
Total	24,058	100.00%	3,640,469,973	100.00%
Weighted Average Original LTV			78.67%	



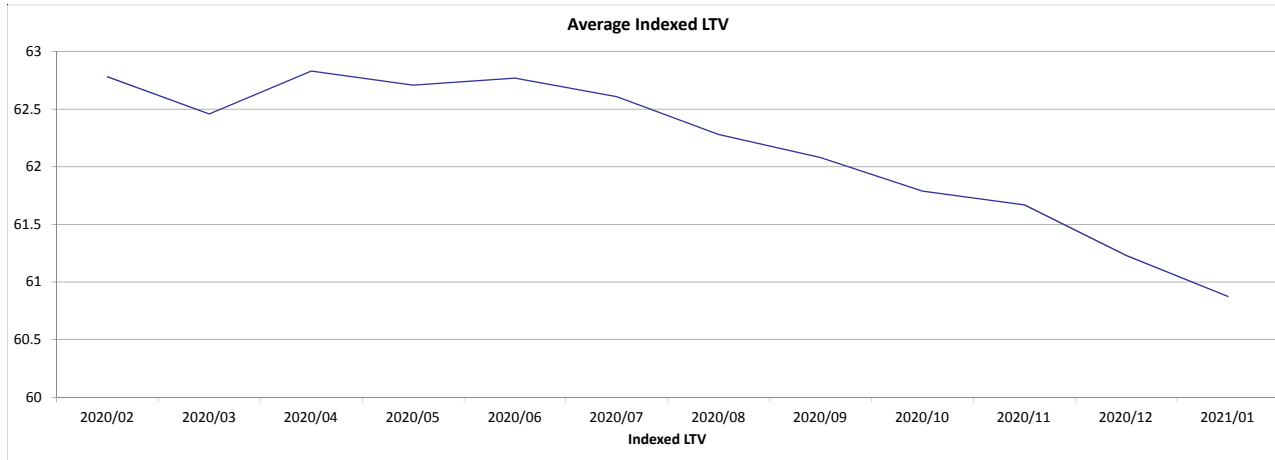
*OLTV for top-up loans is calculated by combining the original loan amount and the top-up loan amount. This does not take into account any reduction in the original loan amount that occurred prior to the top-up approval. The OLTV on top-up loans is therefore shown here as higher than the true exposure at the time the top-up was approved. The true exposure on all loans, including top-ups, was 100% or less at loan approval.

Indexed LTV				
Indexed LTV	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0% to 25%	3,337	13.87%	155,166,364	4.26%
25% to 50%	6,853	28.49%	836,747,478	22.98%
50% to 55%	2,002	8.32%	307,358,134	8.44%
55% to 60%	1,987	8.26%	327,076,117	8.98%
60% to 65%	2,106	8.75%	373,733,046	10.27%
65% to 70%	1,908	7.93%	357,415,175	9.82%
70% to 75%	1,719	7.15%	350,847,603	9.64%
75% to 80%	1,338	5.56%	281,025,976	7.72%
80% to 85%	1,527	6.35%	333,292,301	9.16%
85% to 90%	972	4.04%	249,213,892	6.85%
90% to 95%	216	0.90%	46,868,967	1.29%
95% to 100%	93	0.38%	21,724,921	0.60%
Total	24,058	100.00%	3,640,469,973	100.00%
Weighted Average Indexed LTV			60.87%	

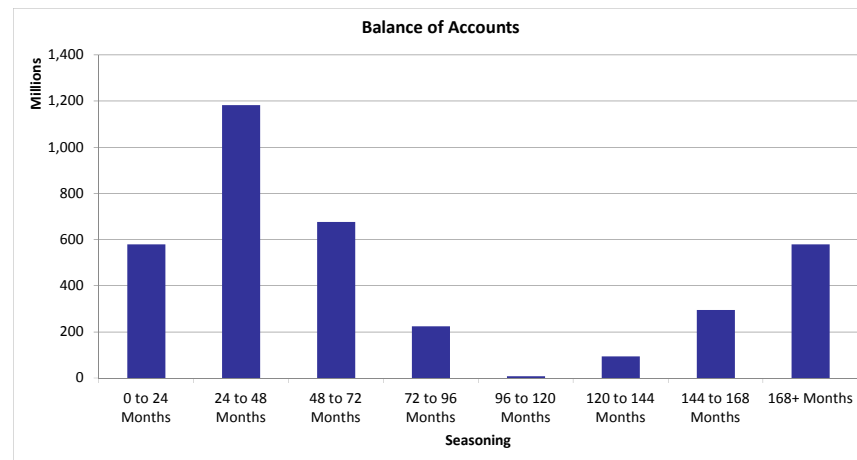
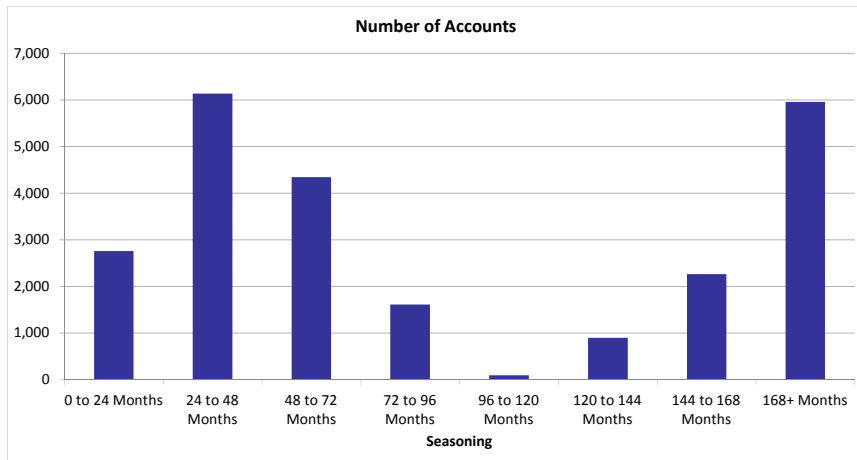


Average Indexed LTV - Last 6 Months

	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21
Indexed LTV	62.28	62.08	61.79	61.67	61.23	60.87

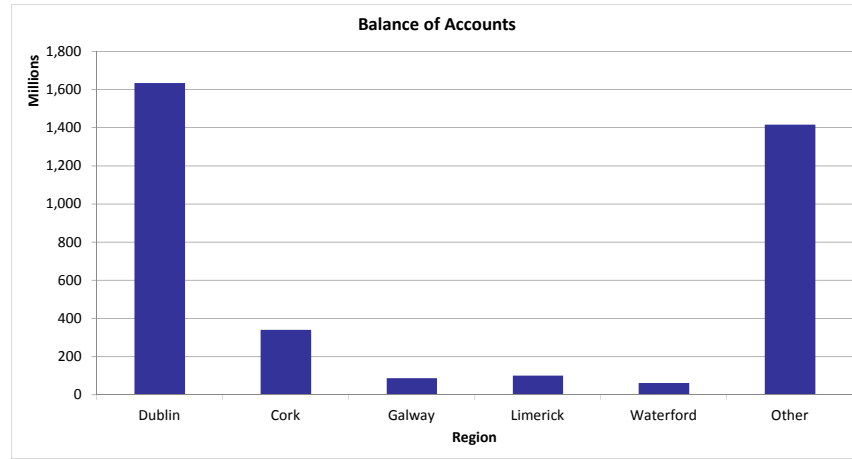
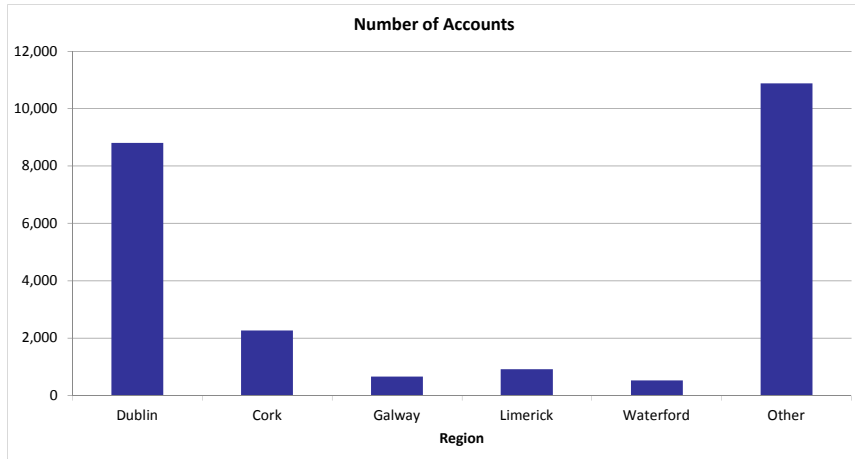


Seasoning				
Seasoning	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 to 24 Months	2,756	11.46%	579,079,592	15.91%
24 to 48 Months	6,134	25.50%	1,182,520,226	32.48%
48 to 72 Months	4,341	18.04%	676,793,678	18.59%
72 to 96 Months	1,614	6.71%	224,690,208	6.17%
96 to 120 Months	93	0.39%	8,623,526	0.24%
120 to 144 Months	897	3.73%	94,580,622	2.60%
144 to 168 Months	2,263	9.41%	294,809,120	8.10%
168+ Months	5,960	24.77%	579,373,000	15.91%
Total	24,058	100.00%	3,640,469,973	100.00%
<i>Weighted Average Seasoning</i>			76.05	

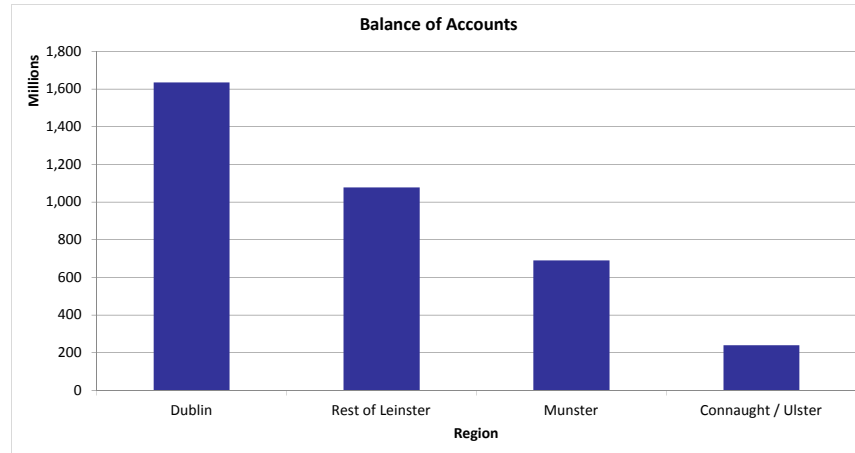
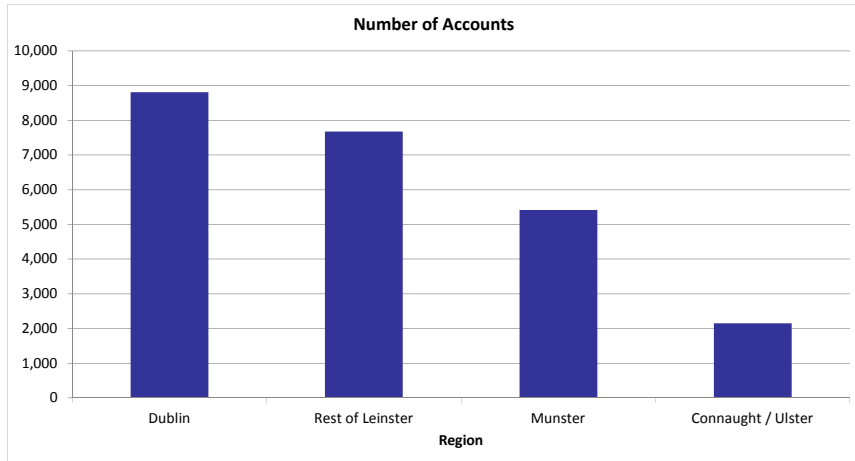


Property Area (County)				
County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
CARLOW	304	1.26%	34,658,478	0.95%
CAVAN	191	0.79%	21,595,273	0.59%
CLARE	590	2.45%	62,285,124	1.71%
CORK	2,264	9.41%	340,252,630	9.35%
DONEGAL	456	1.90%	40,076,381	1.10%
DUBLIN	8,812	36.63%	1,634,658,776	44.90%
GALWAY	654	2.72%	86,328,559	2.37%
KERRY	563	2.34%	61,251,319	1.68%
KILDARE	1,749	7.27%	276,673,994	7.60%
KILKENNY	318	1.32%	38,258,059	1.05%
LAOIS	377	1.57%	45,902,612	1.26%
LEITRIM	70	0.29%	6,848,309	0.19%
LIMERICK	920	3.82%	100,961,885	2.77%
LONGFORD	86	0.36%	7,825,748	0.21%
LOUTH	998	4.15%	123,499,933	3.39%
MAYO	293	1.22%	29,940,911	0.82%
MEATH	1,797	7.47%	262,884,945	7.22%
MONAGHAN	109	0.45%	13,021,976	0.36%
OFFALY	226	0.94%	25,390,320	0.70%
ROSCOMMON	131	0.54%	14,776,931	0.41%
SLIGO	247	1.03%	26,229,691	0.72%
TIPPERARY	556	2.31%	62,308,360	1.71%
WATERFORD	523	2.17%	62,390,580	1.71%
WESTMEATH	359	1.49%	42,643,730	1.17%
WEXFORD	487	2.02%	60,095,174	1.65%
WICKLOW	978	4.07%	159,710,273	4.39%
Total	24,058	100.00%	3,640,469,973	100.00%

11 Property Area (County)				
Major County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	8,812	36.63%	1,634,658,776	44.90%
Cork	2,264	9.41%	340,252,630	9.35%
Galway	654	2.72%	86,328,559	2.37%
Limerick	920	3.82%	100,961,885	2.77%
Waterford	523	2.17%	62,390,580	1.71%
Other	10,885	45.24%	1,415,877,543	38.89%
Total	24,058	100.00%	3,640,469,973	100.00%

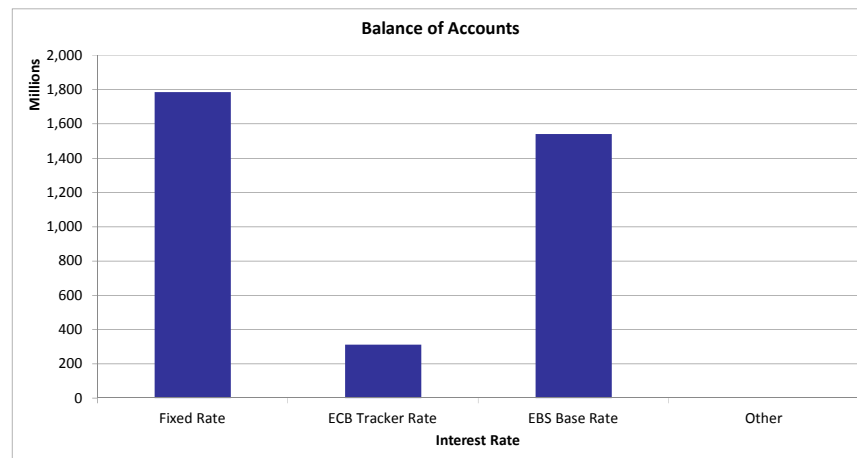
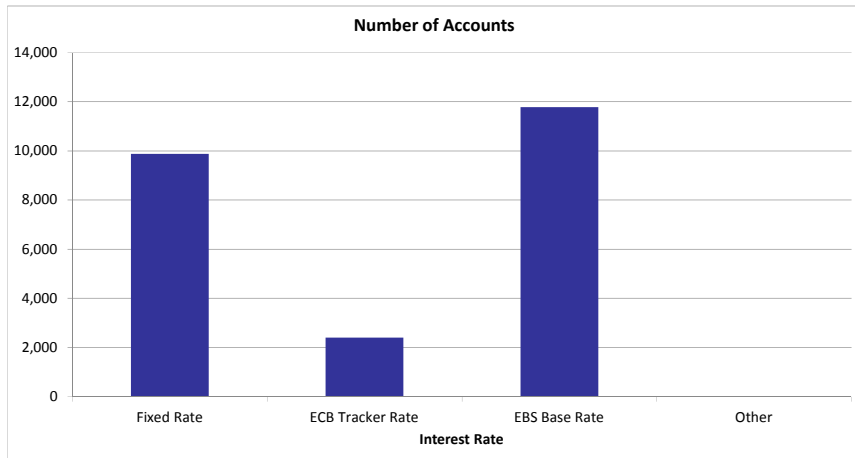


12 Property Area (Region)				
Region	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	8,812	36.63%	1,634,658,776	44.90%
Rest of Leinster	7,679	31.92%	1,077,543,267	29.60%
Munster	5,416	22.51%	689,449,897	18.94%
Connaught / Ulster	2,151	8.94%	238,818,032	6.56%
Total	24,058	100.00%	3,640,469,973	100.00%

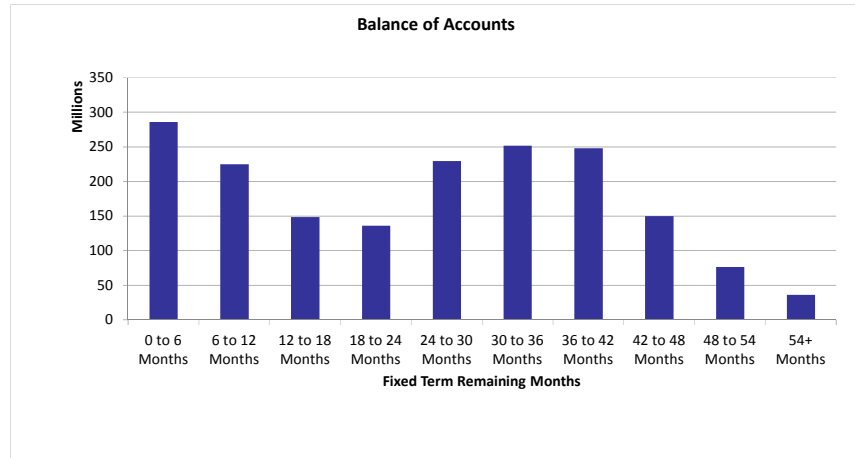
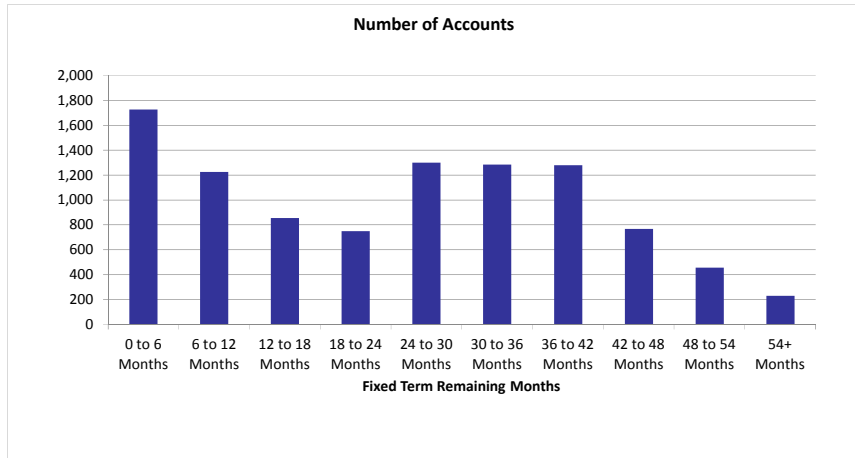


Interest Rate				
Interest Rate Type	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Fixed Rate	9,878	41.06%	1,786,212,710	49.07%
ECB Tracker Rate	2,399	9.97%	312,261,314	8.58%
EBS Base Rate	11,781	48.97%	1,541,995,948	42.36%
Other	0	0.00%	0	0.00%
Total	24,058	100.00%	3,640,469,973	100.00%

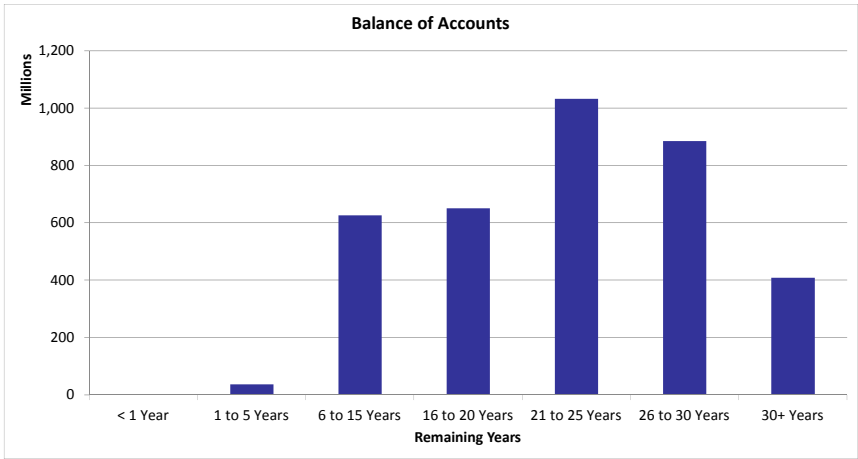
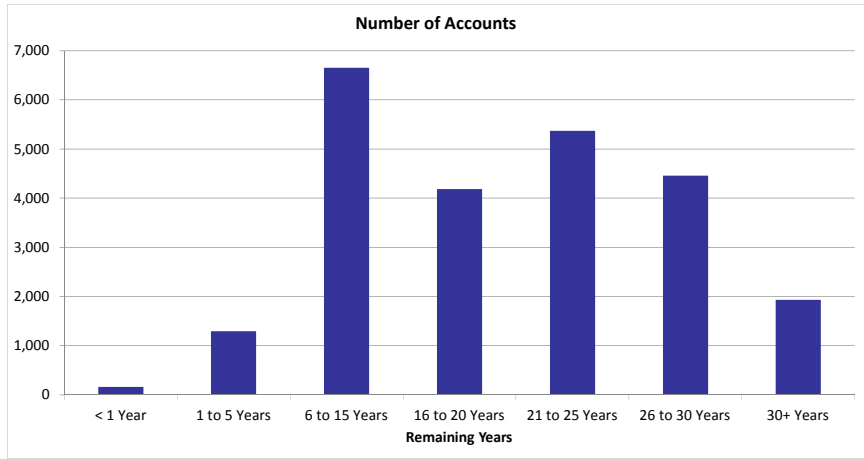
Interest Rate Type	Number of Accounts	Avg Interest Rate %
Fixed Rate	9,878	2.99
ECB Tracker Rate	2,399	1.19
EBS Base Rate	11,781	3.38
Other	0	0.00
Weighted Average Interest Rate		2.96



15 Fixed Term Remaining Months				
Fixed Term Remaining Months	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 to 6 Months	1,727	17.48%	285,738,815	16.00%
6 to 12 Months	1,226	12.41%	224,926,074	12.59%
12 to 18 Months	856	8.67%	148,470,489	8.31%
18 to 24 Months	750	7.59%	135,789,683	7.60%
24 to 30 Months	1,300	13.16%	229,636,036	12.86%
30 to 36 Months	1,285	13.01%	251,703,524	14.09%
36 to 42 Months	1,280	12.96%	247,798,211	13.87%
42 to 48 Months	768	7.77%	149,997,501	8.40%
48 to 54 Months	457	4.63%	76,330,600	4.27%
54+ Months	229	2.32%	35,821,777	2.01%
Total	9,878	100.00%	1,786,212,710	100.00%
Weighted Fixed Term Remaining Months			25.56	

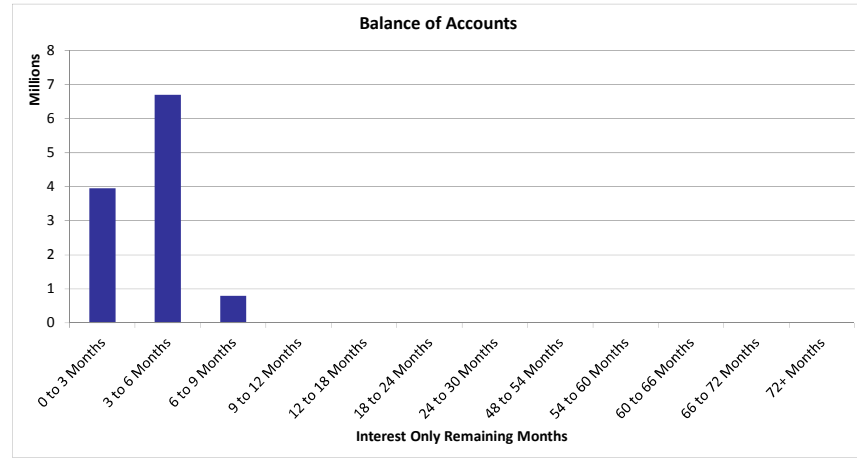
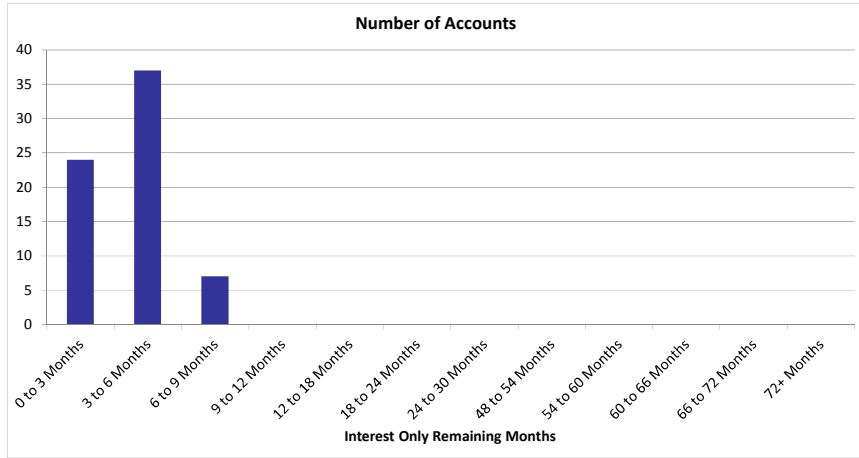


14 Remaining Years				
Remaining Years	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 1 Year	161	0.67%	1,031,081	0.03%
1 to 5 Years	1,296	5.39%	36,802,831	1.01%
6 to 15 Years	6,652	27.65%	625,866,505	17.19%
16 to 20 Years	4,187	17.40%	651,056,013	17.88%
21 to 25 Years	5,370	22.32%	1,032,544,694	28.36%
26 to 30 Years	4,457	18.53%	884,866,563	24.31%
30+ Years	1,935	8.04%	408,302,286	11.22%
Total	24,058	100.00%	3,640,469,973	100.00%
Weighted Average Remaining Years			21.44	



15 Repayments Status				
Principal Repayments Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Principal and Interest	23,985	99.70%	3,628,111,419	99.66%
Interest Only (Standard)	68	0.28%	11,442,391	0.31%
Interest Only (COVID - 19)	1	0.00%	89,708	0.02%
Moratorium (COVID - 19)	4	0.02%	826,455	0.02%
Total	24,058	100.00%	3,640,469,973	100.00%

Interest Only (Standard) Remaining Term				
Interest Only (Standard) Remaining Term	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 to 3 Months	24	35.29%	3,951,306	34.53%
3 to 6 Months	37	54.41%	6,695,983	58.52%
6 to 9 Months	7	10.29%	795,102	6.95%
9 to 12 Months	0	0.00%	0	0.00%
12 to 18 Months	0	0.00%	0	0.00%
18 to 24 Months	0	0.00%	0	0.00%
24 to 30 Months	0	0.00%	0	0.00%
48 to 54 Months	0	0.00%	0	0.00%
54 to 60 Months	0	0.00%	0	0.00%
60 to 66 Months	0	0.00%	0	0.00%
66 to 72 Months	0	0.00%	0	0.00%
72+ Months	0	0.00%	0	0.00%
Total	68	100.00%	11,442,391	100.00%
Weighted Average Interest Only (Standard) Remaining Term			3.16	



Interest Only (COVID - 19) Remaining Term				
Interest Only (COVID - 19) Remaining Term	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 Months	0	0.00%	0	0.00%
1 Months	0	0.00%	0	0.00%
2 Months	0	0.00%	0	0.00%
3 Months	1	100.00%	89,708	100.00%
4 Months	0	0.00%	0	0.00%
5 Months	0	0.00%	0	0.00%
6 Months	0	0.00%	0	0.00%
More than 6 Months	0	0.00%	0	0.00%
Total	1	100.00%	89,708	100.00%

Moratorium (COVID - 19) Remaining Term				
Moratorium (COVID - 19) Remaining Term	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 Months	0	0.00%	0	0.00%
1 Months	1	25.00%	62,615	7.58%
2 Months	1	25.00%	180,485	21.84%
3 Months	2	50.00%	583,355	70.59%
4 Months	0	0.00%	0	0.00%
5 Months	0	0.00%	0	0.00%
6 Months	0	0.00%	0	0.00%
More than 6 Months	0	0.00%	0	0.00%
Total	4	100.00%	826,455	100.00%

Occupancy Status				
Occupancy Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
HOMELoAN	24,054	99.98%	3,639,896,576	99.98%
RETAIL BTL	4	0.02%	573,397	0.02%
Total	24,058	100.00%	3,640,469,973	100.00%