

Investor Report: Burlington Mortgages No. 1 Designated Activity Company

From:	AIB
Month Ending:	30/09/2022
Interest Payments Date:	20/10/2022

Investor Contacts			
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PCS ID	00109-ST5 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 Mortgages 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%	n/a	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	0.80%	Mar-2025	Nov-2058
B Notes	XS2131185105	Aa2	AA(lo)	Aa1	AA (high)	€ 201,300,000	100%	1 Month EURIBOR	0.95%	n/a	1.90%	Mar-2025	Nov-2058
C Notes	XS2131185873	A1	A(lo)	Aa2	AA	€ 110,700,000	100%	1 Month EURIBOR	1.35%	n/a	2.35%	Mar-2025	Nov-2058
D Notes	XS2131186848	Baa3	BBB(lo)	A2	A (high)	€ 110,700,000	100%	1 Month EURIBOR	1.75%	n/a	2.75%	Mar-2025	Nov-2058
E Notes	XS2131189511	B3	BB	Ba2	BBB	€ 80,500,000	100%	1 Month EURIBOR	2.75%	n/a	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	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	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	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	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	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	20/09/2022
Interest Period End Date	20/10/2022
No of days in Interest Period	30
Next Payments Date	21/11/2022

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%	616,653,005	21.1778%	(38,632,983)	578,020,022	20.1179%	0.36	0.33
A2 Notes	XS2131185014	1,731,400,000	42.9997%	1,731,400,000	59.4616%	0	1,731,400,000	60.2612%	1.00	1.00
B Notes	XS2131185105	201,300,000	4.9993%	201,300,000	6.9133%	0	201,300,000	7.0062%	1.00	1.00
C Notes	XS2131185873	110,700,000	2.7493%	110,700,000	3.8018%	0	110,700,000	3.8529%	1.00	1.00
D Notes	XS2131186848	110,700,000	2.7493%	110,700,000	3.8018%	0	110,700,000	3.8529%	1.00	1.00
E Notes	XS2131189511	80,500,000	1.9992%	80,500,000	2.7646%	0	80,500,000	2.8018%	1.00	1.00
Z Notes	XS2131190956	60,500,000	1.5025%	60,500,000	2.0778%	0	60,500,000	2.1057%	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%	2,911,793,005	100.0000%	(38,632,983)	2,873,160,022	100.0000%	0.72	0.71

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	1.080%	30	554,987.70	554,987.70	0	0
A2 Notes	XS2131185014	0.350%	30	504,991.66	504,991.66	0	0
B Notes	XS2131185105	1.630%	30	273,432.50	273,432.50	0	0
C Notes	XS2131185873	2.030%	30	187,267.50	187,267.50	0	0
D Notes	XS2131186848	2.430%	30	224,167.50	224,167.50	0	0
E Notes	XS2131189511	3.430%	30	230,095.83	230,095.83	0	0
Z Notes	XS2131190956	8.000%	30	403,333.33	403,333.33	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				2,378,276.02	2,378,276.02	-	-

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	17,610,398	(289,747)	-	17,320,650	17,320,650	-
Total	29,745,000	21,384,398	(289,747)	-	21,094,650	21,094,650	-

Revenue Analysis	
	Euro
Revenue Receipts	6,744,541
Interest from Bank Accounts	0
Class A Liquidity Reserve Fund Excess Amount	289,747
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	7,034,288
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 0
Servicer (EBS)	(251,424)
Servicer (Haven)	(138,162)
Issuer Profit Fee	(100)
Class A Notes Interest	(1,059,979)
Class A Liquidity Reserve Fund Required Amount	0
Class A Principal Deficiency Sub-Ledger	0
Class B Notes Interest	(273,433)
Class B Principal Deficiency Sub-Ledger	0
Class C Notes Interest	(187,268)
Class C Principal Deficiency Sub-Ledger	0
Class D Notes Interest	(224,168)
Class D Principal Deficiency Sub-Ledger	0
Class E Notes Interest	(230,096)
Class E Principal Deficiency Sub-Ledger	0
General Reserve Fund Required Amount	0
Class Z Principal Deficiency Sub-Ledger	50,761
Class Z Notes Interest	(403,333)
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	(2,786,094)
Class R1B Payment	(1,529,536)
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	-	161,063	(211,824)	(50,761)	(50,761)	-

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	4,989,201	(2,743,913)	2,245,289	2,245,289

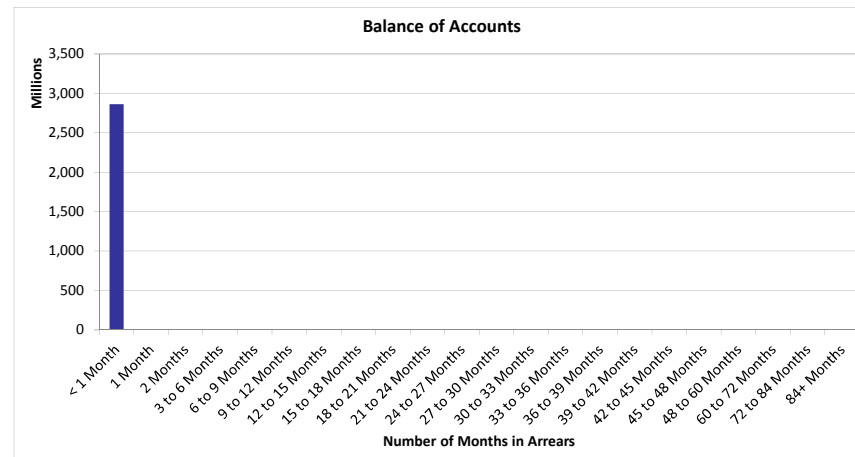
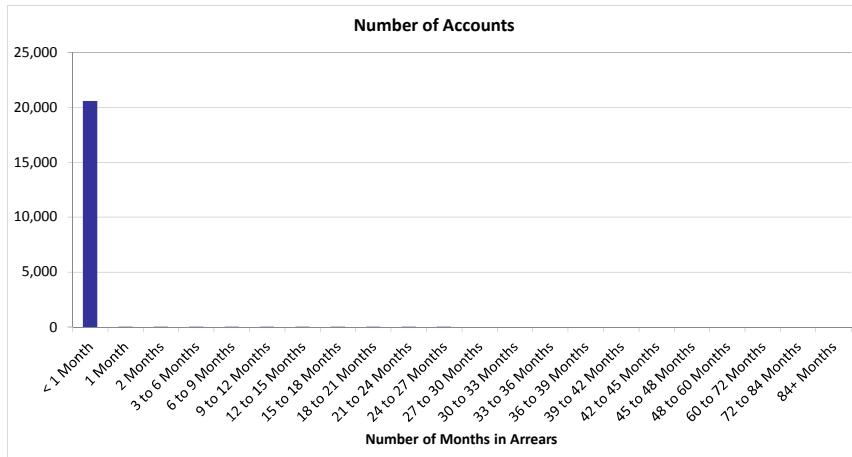
Principal Analysis		Euro
Principal Receipts		38,683,744
Proceeds of issue of the Class R1 Notes and the Class R2 Note		0
Any credit to the Principal Deficiency Ledgers		(50,761)
Any other Available Principal receipts		0
The excess of the proceeds of the Collateralised Notes over the Consideration		0
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		38,632,983
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;		(38,632,983)
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					
	This Period		Cumulative (Active Loans only)		Cumulative Active and Redeemed Loans
Description	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	2,921,889,235	4,026,483,467
Scheduled Principal Payments and Early Redemptions	38,683,744	1,151,078,156
Charge Offs	0	0
Non-cash movements	0	(8,517,047)
Mortgages Repurchased by Sellers	0	716,867
Closing Mortgage Principal Balance	2,883,205,491	2,883,205,491

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	20,598	99.49%	2,865,250,432	99.38%
1 Month	53	0.26%	9,037,498	0.31%
2 Months	19	0.09%	2,719,661	0.09%
3 to 6 Months	14	0.07%	3,488,052	0.12%
6 to 9 Months	6	0.03%	800,375	0.03%
9 to 12 Months	4	0.02%	257,487	0.01%
12 to 15 Months	4	0.02%	824,822	0.03%
15 to 18 Months	2	0.01%	275,227	0.01%
18 to 21 Months	2	0.01%	271,067	0.01%
21 to 24 Months	1	0.00%	59,401	0.00%
24 to 27 Months	1	0.00%	221,470	0.01%
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	20,704	100.00%	2,883,205,491	100.00%



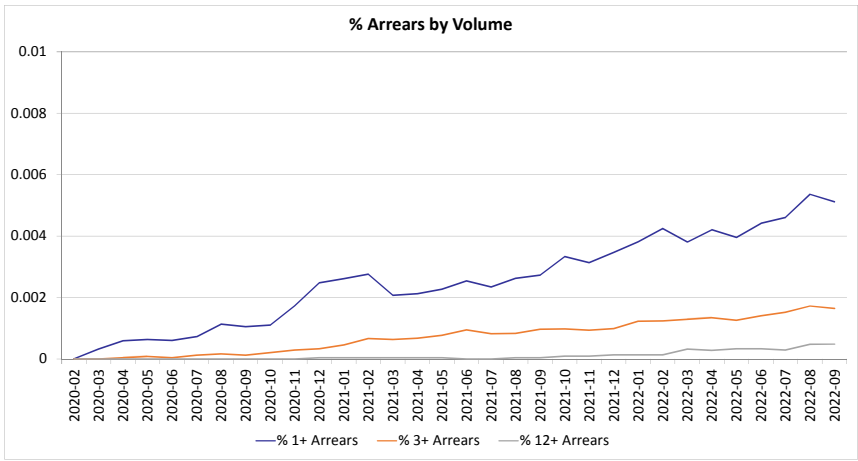
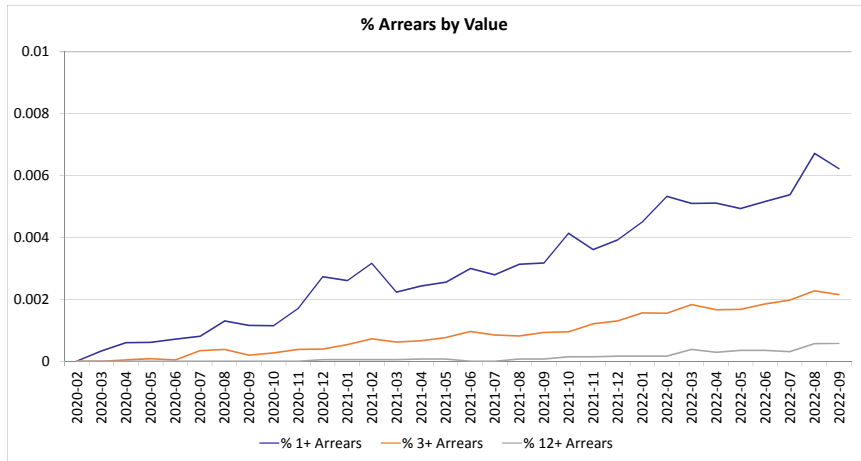
Repayments in Arrears - Last 6 Months

Months in Arrears Value of Accounts (€m)	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22
12+ Arrears	0.90	1.06	1.06	0.91	1.65	1.65
3+ Arrears**	5.12	5.09	5.56	5.84	6.65	6.20
1+ Arrears*	15.76	15.04	15.54	15.92	19.62	17.96
Total Arrears	15.76	15.04	15.54	15.92	19.62	17.96
Total Portfolio	3,082.49	3,048.97	3,010.72	2,959.96	2,921.89	2,883.21

Months in Arrears Number of Accounts	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22
12+ Arrears	6	7	7	6	10	10
3+ Arrears**	29	27	30	32	36	34
1+ Arrears*	91	85	94	97	112	106
Total Arrears	91	85	94	97	112	106
Total Portfolio	21,611	21,450	21,281	21,057	20,883	20,704

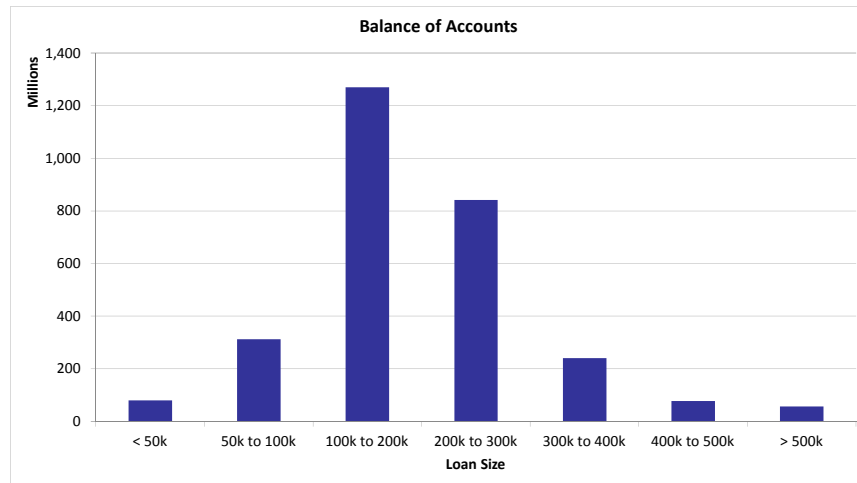
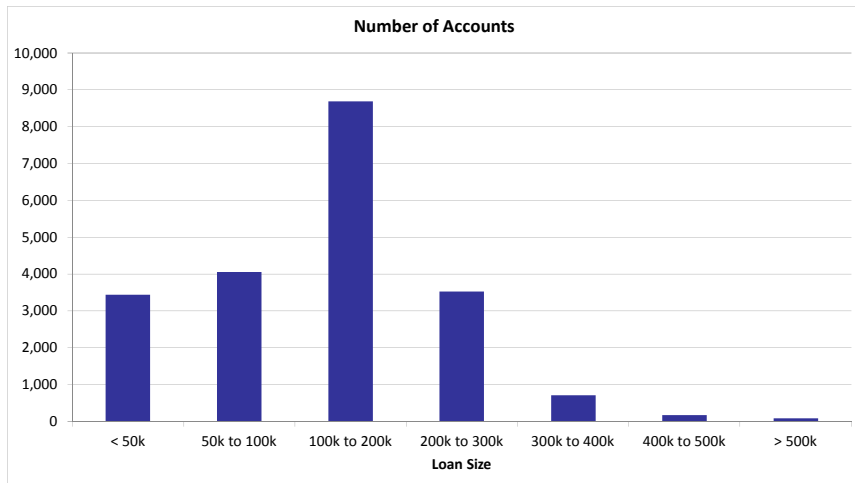
* 1+ Arrears includes loans in 3+ and 12+ Arrears

** 3+ Arrears includes loans in 12+ Arrears

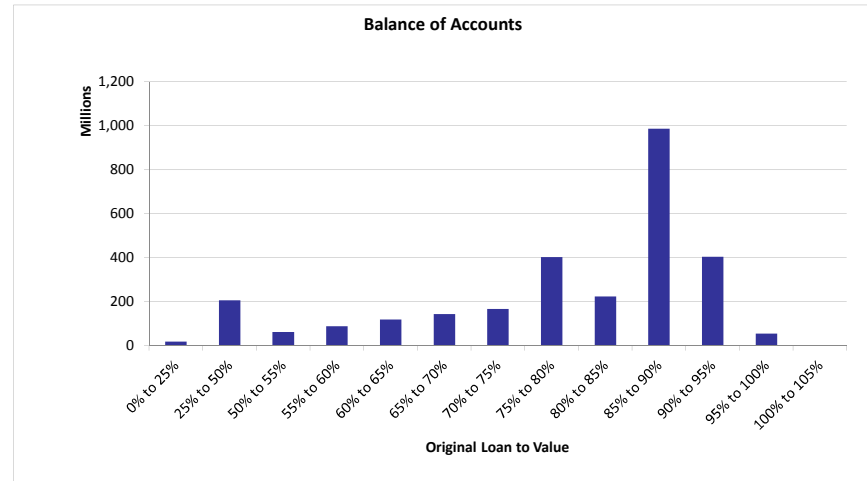
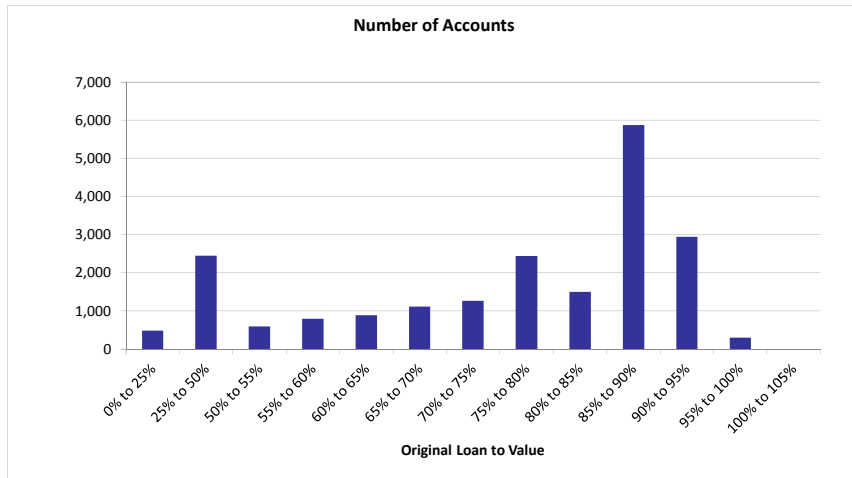


Cure Rates - Last 6 Months						
	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22
Total Cases Any Arrears	127	115	128	140	158	162
Total Cured to 0 Arrears	26	36	24	24	19	35
% Cure Rate to 0 Arrears	20.47%	31.30%	18.75%	17.14%	12.03%	21.60%

Loan Size				
Loan Size	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 50k	3,440	16.62%	81,189,581	2.82%
50k to 100k	4,058	19.60%	312,409,364	10.84%
100k to 200k	8,689	41.97%	1,270,432,621	44.06%
200k to 300k	3,534	17.07%	842,229,338	29.21%
300k to 400k	712	3.44%	241,261,143	8.37%
400k to 500k	178	0.86%	78,481,026	2.72%
> 500k	93	0.45%	57,202,419	1.98%
Total	20,704	100.00%	2,883,205,491	100.00%
Weighted Average Loan Size			139,258.38	

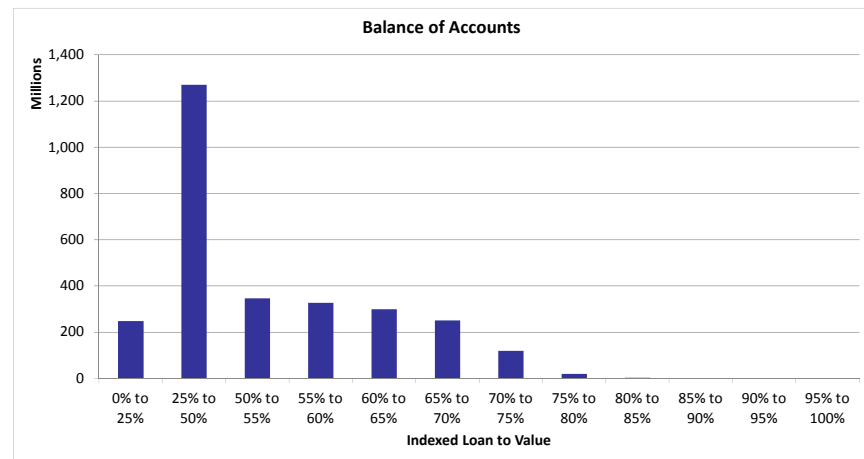
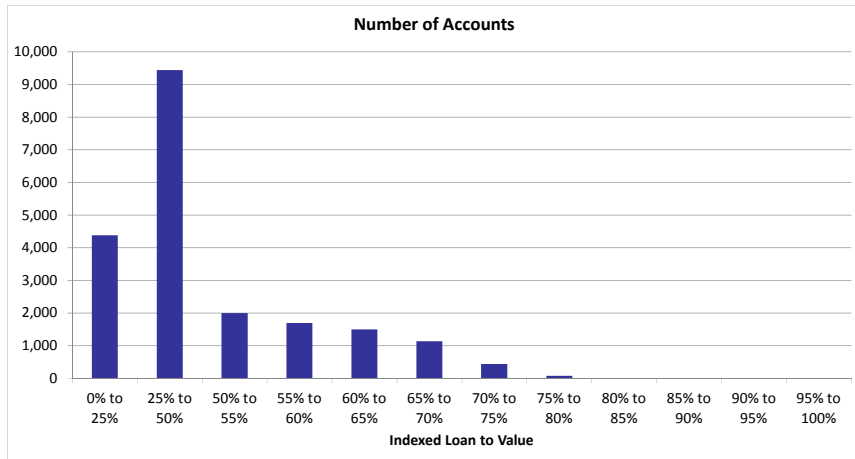


Original LTV				
Original LTV	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0% to 25%	489	2.36%	19,008,137	0.66%
25% to 50%	2,457	11.87%	206,180,145	7.15%
50% to 55%	597	2.88%	62,767,685	2.18%
55% to 60%	799	3.86%	89,013,405	3.09%
60% to 65%	894	4.32%	118,730,657	4.12%
65% to 70%	1,121	5.41%	144,006,331	4.99%
70% to 75%	1,266	6.11%	167,407,684	5.81%
75% to 80%	2,443	11.80%	402,888,092	13.97%
80% to 85%	1,505	7.27%	224,621,971	7.79%
85% to 90%	5,877	28.39%	987,779,140	34.26%
90% to 95%	2,948	14.24%	405,006,042	14.05%
95% to 100%	308	1.49%	55,796,202	1.94%
100% to 105%	0	0.00%	0	0.00%
Total	20,704	100.00%	2,883,205,491	100.00%
Weighted Average Original LTV			79.10%	



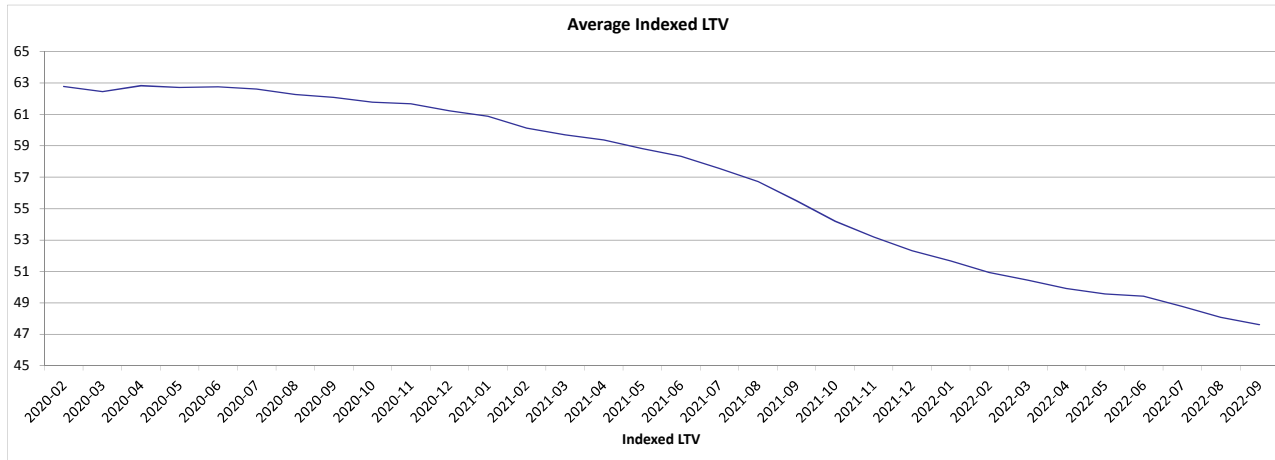
*OLTV for top-up loans is calculated by combining the original loan amount and the top-up loan amount. This does not take into account any reduction in the original loan amount that occurred prior to the top-up approval. The OLTV on top-up loans is therefore shown here as higher than the true exposure 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%	4,386	21.18%	247,323,996	8.58%
25% to 50%	9,440	45.60%	1,270,569,447	44.07%
50% to 55%	1,999	9.66%	346,827,843	12.03%
55% to 60%	1,698	8.20%	326,443,479	11.32%
60% to 65%	1,502	7.25%	298,830,553	10.36%
65% to 70%	1,133	5.47%	251,002,682	8.71%
70% to 75%	442	2.13%	118,495,635	4.11%
75% to 80%	77	0.37%	18,680,856	0.65%
80% to 85%	9	0.04%	2,005,554	0.07%
85% to 90%	10	0.05%	1,511,337	0.05%
90% to 95%	8	0.04%	1,514,110	0.05%
95% to 100%	0	0.00%	0	0.00%
Total	20,704	100.00%	2,883,205,491	100.00%
Weighted Average Indexed LTV			47.61%	

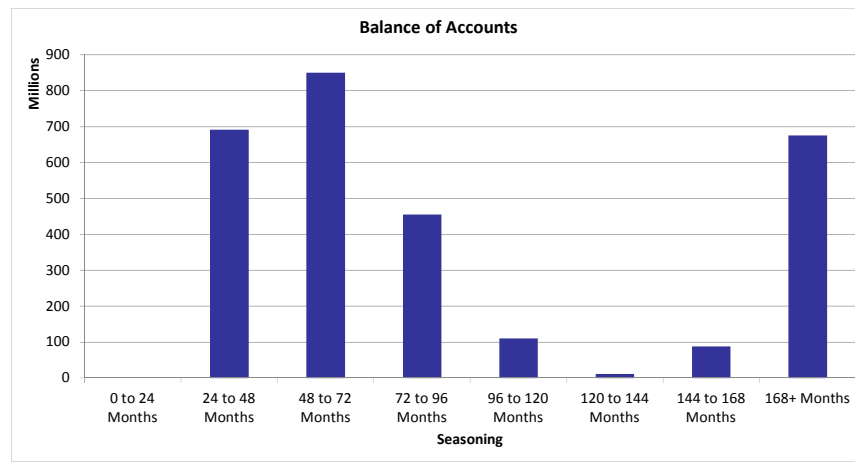
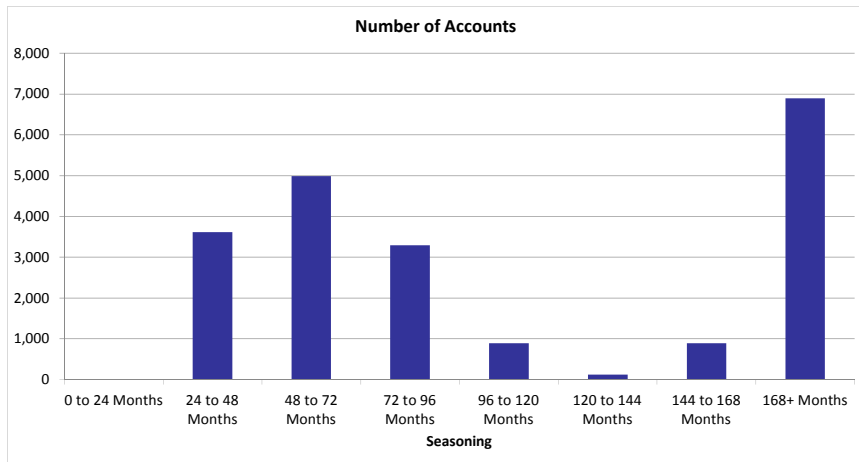


Average Indexed LTV - Last 6 Months

	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22
Indexed LTV	49.91	49.57	49.43	48.78	48.08	47.61

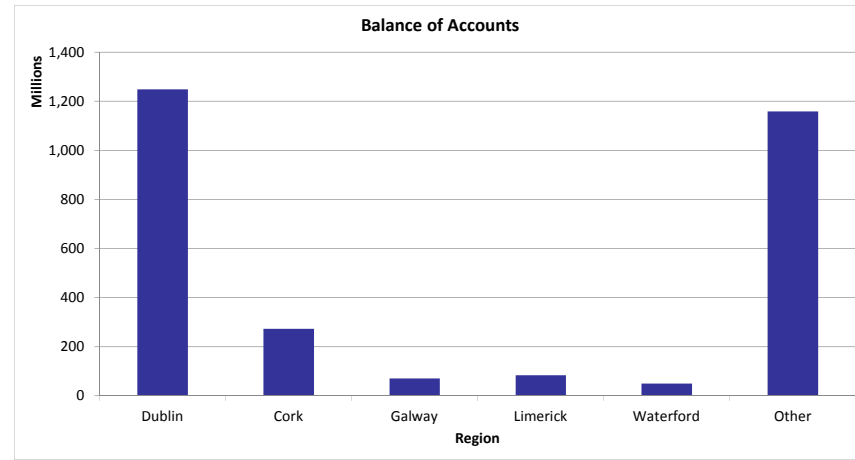
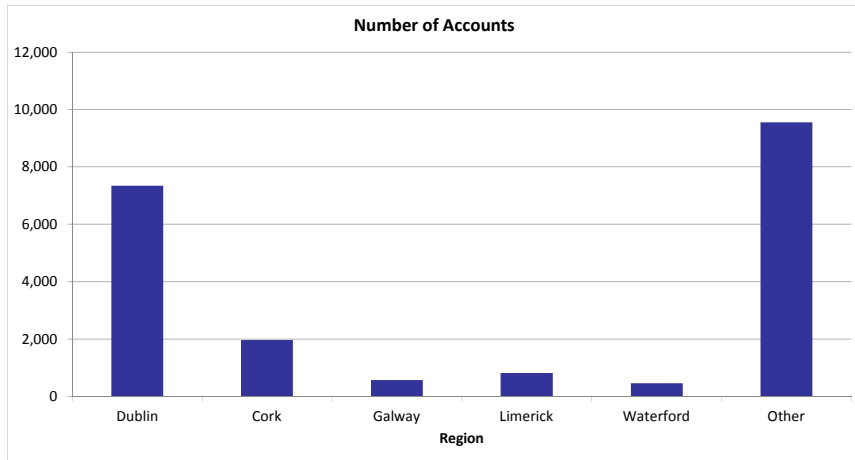


Seasoning				
Seasoning	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 to 24 Months	0	0.00%	0	0.00%
24 to 48 Months	3,615	17.46%	691,904,628	24.00%
48 to 72 Months	4,988	24.09%	850,376,948	29.49%
72 to 96 Months	3,297	15.92%	455,237,803	15.79%
96 to 120 Months	894	4.32%	110,665,265	3.84%
120 to 144 Months	123	0.59%	11,842,580	0.41%
144 to 168 Months	895	4.32%	87,770,578	3.04%
168+ Months	6,892	33.29%	675,407,689	23.43%
Total	20,704	100.00%	2,883,205,491	100.00%
Weighted Average Seasoning			95.77	

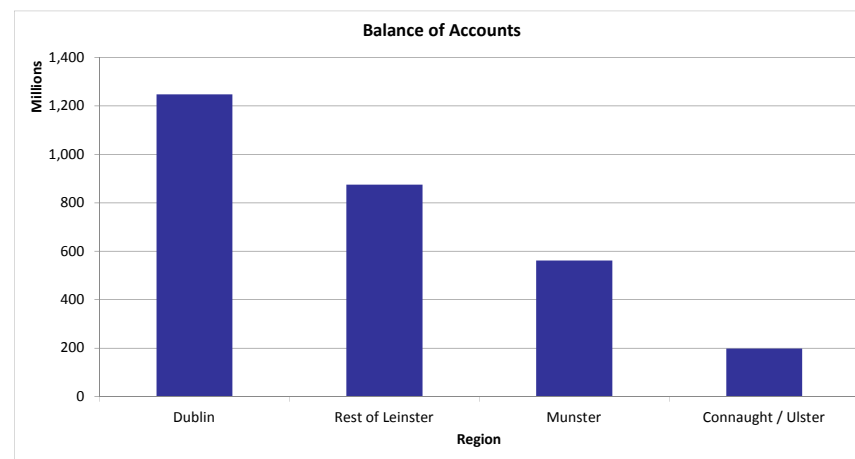
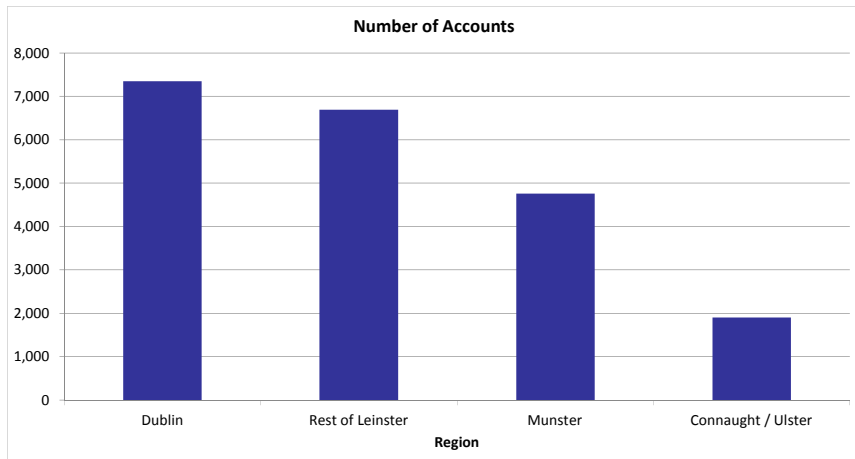


Property Area (County)				
County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
CARLOW	279	1.35%	29,854,154	1.04%
CAVAN	169	0.82%	18,114,956	0.63%
CLARE	515	2.49%	50,786,395	1.76%
CORK	1,966	9.50%	273,078,795	9.47%
DONEGAL	407	1.97%	33,311,815	1.16%
DUBLIN	7,350	35.50%	1,248,163,138	43.29%
GALWAY	571	2.76%	70,721,149	2.45%
KERRY	519	2.51%	53,042,702	1.84%
KILDARE	1,502	7.25%	221,520,943	7.68%
KILKENNY	277	1.34%	31,811,106	1.10%
LAOIS	332	1.60%	38,017,334	1.32%
LEITRIM	60	0.29%	5,284,236	0.18%
LIMERICK	812	3.92%	83,336,424	2.89%
LONGFORD	77	0.37%	6,818,370	0.24%
LOUTH	883	4.26%	102,763,046	3.56%
MAYO	266	1.28%	25,419,989	0.88%
MEATH	1,553	7.50%	214,555,934	7.44%
MONAGHAN	97	0.47%	10,836,983	0.38%
OFFALY	203	0.98%	21,397,536	0.74%
ROSCOMMON	114	0.55%	12,160,179	0.42%
SLIGO	218	1.05%	22,350,065	0.78%
TIPPERARY	494	2.39%	51,628,834	1.79%
WATERFORD	453	2.19%	49,298,979	1.71%
WESTMEATH	310	1.50%	33,573,993	1.16%
WEXFORD	426	2.06%	49,075,217	1.70%
WICKLOW	851	4.11%	126,283,219	4.38%
Total	20,704	100.00%	2,883,205,491	100.00%

Property Area (County)				
Major County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	7,350	35.50%	1,248,163,138	43.29%
Cork	1,966	9.50%	273,078,795	9.47%
Galway	571	2.76%	70,721,149	2.45%
Limerick	812	3.92%	83,336,424	2.89%
Waterford	453	2.19%	49,298,979	1.71%
Other	9,552	46.14%	1,158,607,006	40.18%
Total	20,704	100.00%	2,883,205,491	100.00%

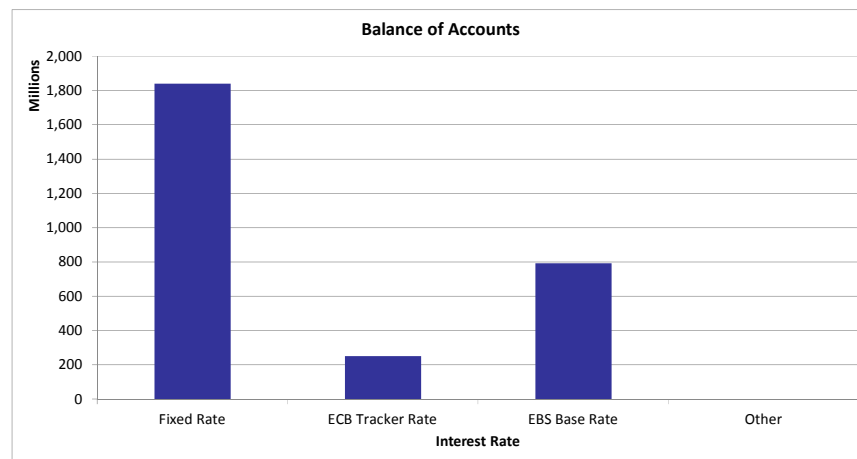
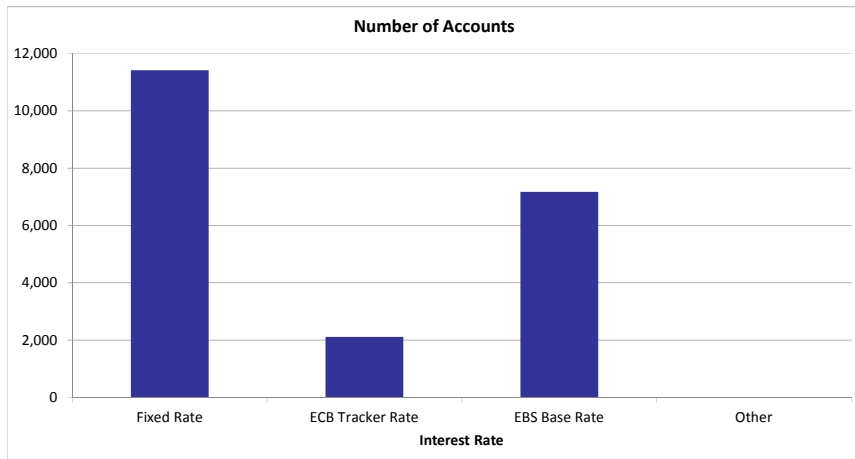


Property Area (Region)				
Region	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	7,350	35.50%	1,248,163,138	43.29%
Rest of Leinster	6,693	32.33%	875,670,853	30.37%
Munster	4,759	22.99%	561,172,129	19.46%
Connaught / Ulster	1,902	9.19%	198,199,371	6.87%
Total	20,704	100.00%	2,883,205,491	100.00%

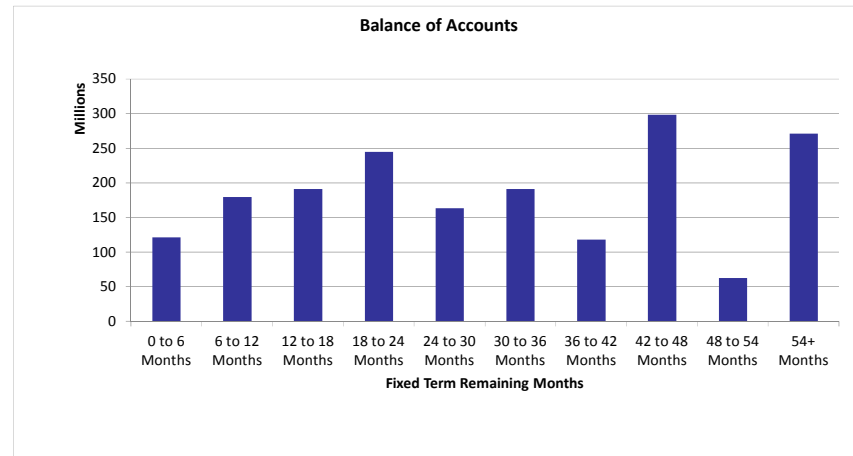
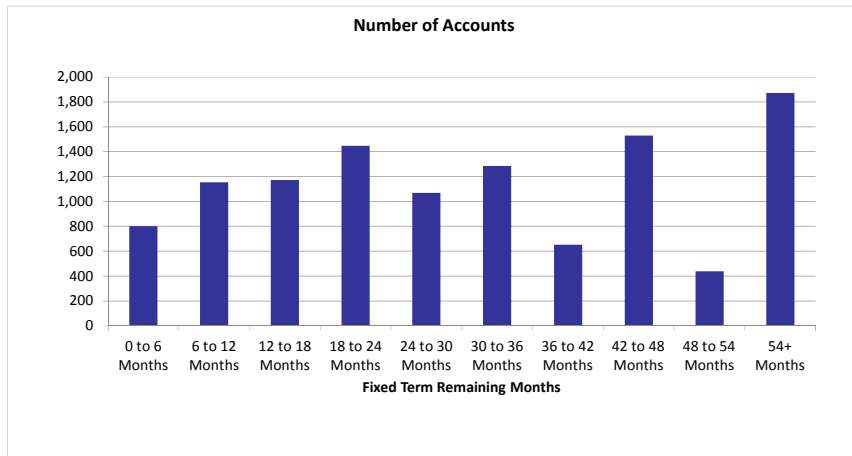


Interest Rate				
Interest Rate Type	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Fixed Rate	11,416	55.14%	1,840,452,402	63.83%
ECB Tracker Rate	2,120	10.24%	249,769,083	8.66%
EBS Base Rate	7,168	34.62%	792,984,006	27.50%
Other	0	0.00%	0	0.00%
Total	20,704	100.00%	2,883,205,491	100.00%

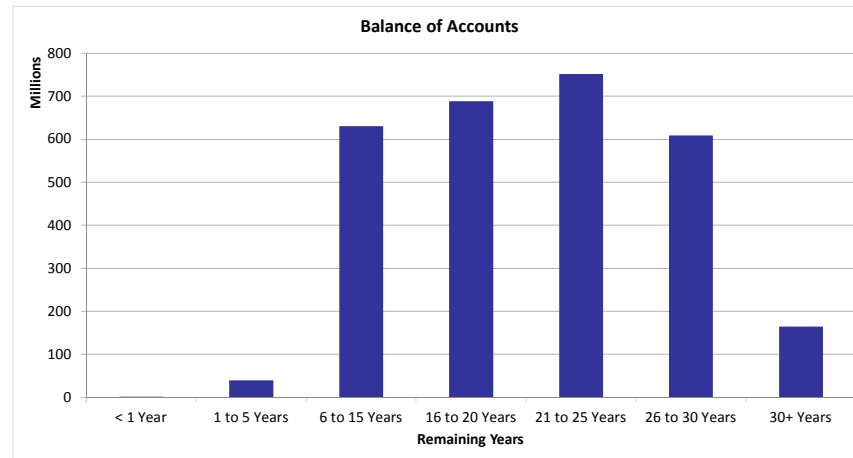
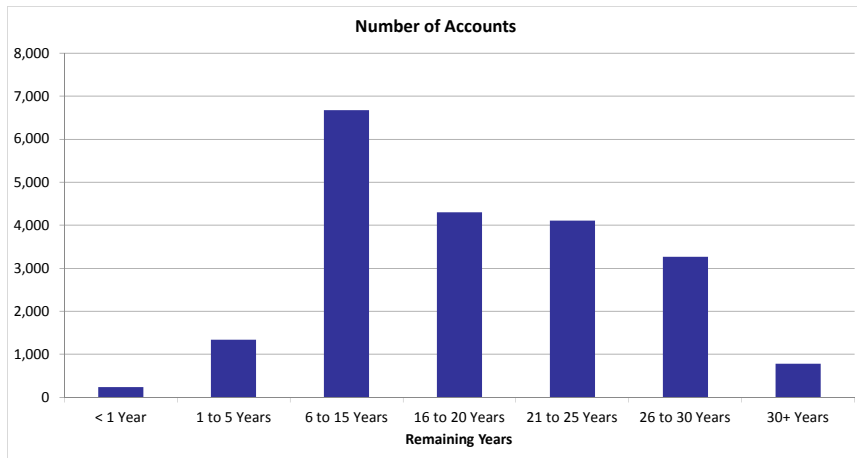
Interest Rate Type	Number of Accounts	Avg Interest Rate %
Fixed Rate	11,416	2.71
ECB Tracker Rate	2,120	2.43
EBS Base Rate	7,168	3.40
Other	0	0.00
Weighted Average Interest Rate		2.83



Fixed Term Remaining Months				
Fixed Term Remaining Months	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 to 6 Months	800	7.01%	121,081,513	6.58%
6 to 12 Months	1,154	10.11%	179,648,278	9.77%
12 to 18 Months	1,171	10.26%	191,027,682	10.39%
18 to 24 Months	1,446	12.67%	244,750,001	13.31%
24 to 30 Months	1,068	9.36%	163,087,018	8.87%
30 to 36 Months	1,286	11.27%	190,900,251	10.38%
36 to 42 Months	652	5.71%	118,104,140	6.42%
42 to 48 Months	1,529	13.40%	298,158,176	16.21%
48 to 54 Months	438	3.84%	62,410,182	3.39%
54+ Months	1,872	16.41%	271,285,161	14.75%
Total	11,416	100.00%	1,840,452,402	100.00%
Weighted Fixed Term Remaining Months			32.83	

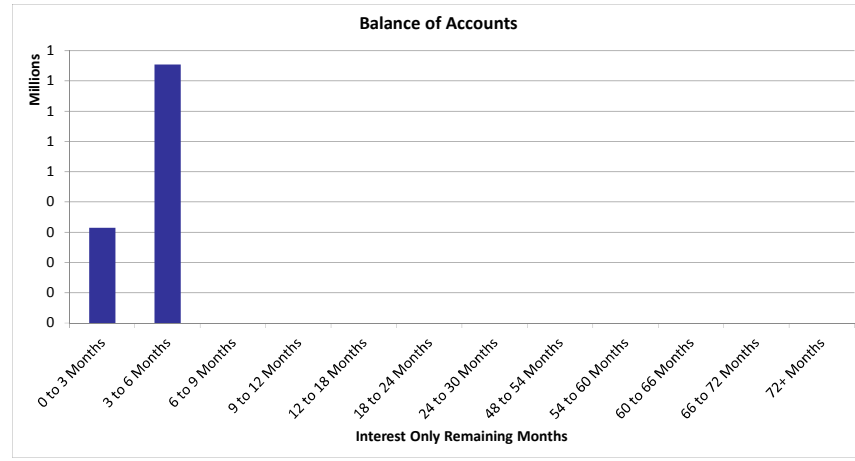
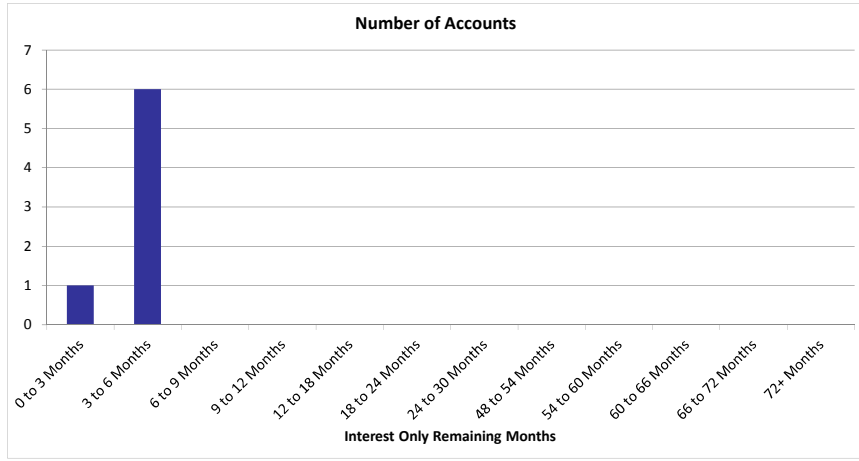


14 Remaining Years				
Remaining Years	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 1 Year	239	1.15%	1,332,713	0.05%
1 to 5 Years	1,334	6.44%	39,544,976	1.37%
6 to 15 Years	6,675	32.24%	630,028,686	21.85%
16 to 20 Years	4,301	20.77%	688,144,151	23.87%
21 to 25 Years	4,109	19.85%	751,477,766	26.06%
26 to 30 Years	3,263	15.76%	608,496,832	21.10%
30+ Years	783	3.78%	164,180,367	5.69%
Total	20,704	100.00%	2,883,205,491	100.00%
Weighted Average Remaining Years			20.43	



15 Repayments Status				
Principal Repayments Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Principal and Interest	20,697	99.97%	2,882,036,278	99.96%
Interest Only (Standard)	7	0.03%	1,169,213	0.04%
Total	20,704	100.00%	2,883,205,491	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	1	14.29%	314,529	26.90%
3 to 6 Months	6	85.71%	854,683	73.10%
6 to 9 Months	0	0.00%	0	0.00%
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	7	100.00%	1,169,213	100.00%
Weighted Average Interest Only (Standard) Remaining Term			3.03	



Occupancy Status				
Occupancy Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
HOMELoAN	20,700	99.98%	2,882,667,985	99.98%
RETAIL BTL	4	0.02%	537,506	0.02%
Total	20,704	100.00%	2,883,205,491	100.00%