

Investor Report: Burlington Mortgages No. 1 Designated Activity Company

From:	AIB
Month Ending:	30/11/2022
Interest Payments Date:	20/12/2022

Investor Contacts			
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PCS ID	00109-STs term
ESMA Reference	635400DJAT97IZDCJN35N2020001
Legal Entity Identifier	635400DJAT97IZDCJN35
European Data Warehouse	RMBSE000145100420208

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%		Mar-2025	Nov-2058
A2 Notes	XS2131185014	Aaa	AAA	Aaa	AAA	€ 1,731,400,000	100%	0.35% Fixed	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%	1.90%	Mar-2025	Nov-2058
C Notes	XS2131185873	A1	A(lo)	Aa2	AA	€ 110,700,000	100%	1 Month EURIBOR	1.35%	2.35%	Mar-2025	Nov-2058
D Notes	XS2131186848	Baa3	BBB(lo)	A2	A (high)	€ 110,700,000	100%	1 Month EURIBOR	1.75%	2.75%	Mar-2025	Nov-2058
E Notes	XS2131189511	B3	BB	Ba2	BBB	€ 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	21/11/2022
Interest Period End Date	20/12/2022
No of days in Interest Period	29
Next Payments Date	20/01/2023

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%	545,893,429	19.2146%	(42,293,443)	503,599,985	17.9938%	0.32	0.29	
A2 Notes	XS2131185014	1,731,400,000	42.9997%	1,731,400,000	60.9426%	0	1,731,400,000	61.8636%	1.00	1.00	
B Notes	XS2131185105	201,300,000	4.9993%	201,300,000	7.0854%	0	201,300,000	7.1925%	1.00	1.00	
C Notes	XS2131185873	110,700,000	2.7493%	110,700,000	3.8965%	0	110,700,000	3.9554%	1.00	1.00	
D Notes	XS2131186848	110,700,000	2.7493%	110,700,000	3.8965%	0	110,700,000	3.9554%	1.00	1.00	
E Notes	XS2131189511	80,500,000	1.9992%	80,500,000	2.8335%	0	80,500,000	2.8763%	1.00	1.00	
Z Notes	XS2131190956	60,500,000	1.5025%	60,500,000	2.1295%	0	60,500,000	2.1617%	1.00	1.00	
R1A Notes	XS2132421137	10,000	0.0002%	10,000	0.0004%	0	10,000	0.0004%	1.00	1.00	
R1B Notes	XS2132421301	10,000	0.0002%	10,000	0.0004%	0	10,000	0.0004%	1.00	1.00	
R2A Notes	XS2132421483	10,000	0.0002%	10,000	0.0004%	0	10,000	0.0004%	1.00	1.00	
R2B Notes	XS2132421566	10,000	0.0002%	10,000	0.0004%	0	10,000	0.0004%	1.00	1.00	
Total		4,026,540,000	100%	2,841,033,429	100.0000%	(42,293,443)	2,798,739,985	100.0000%	0.71	0.70	

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	1.825%	29	802,539.15	802,539.15	0	0
A2 Notes	XS2131185014	0.350%	29	488,158.61	488,158.61	0	0
B Notes	XS2131185105	2.375%	29	385,126.04	385,126.04	0	0
C Notes	XS2131185873	2.775%	29	247,460.62	247,460.62	0	0
D Notes	XS2131186848	3.175%	29	283,130.62	283,130.62	0	0
E Notes	XS2131189511	4.175%	29	270,737.15	270,737.15	0	0
Z Notes	XS2131190956	8.000%	29	389,888.88	389,888.88	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				2,867,041.07	2,867,041.07	-	-

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	17,079,701	(317,201)	-	16,762,500	16,762,500	-	
Total	29,745,000	20,853,701	(317,201)	-	20,536,500	20,536,500	-	

Revenue Analysis	
	Euro
Revenue Receipts	6,630,130
Interest from Bank Accounts	0
Class A Liquidity Reserve Fund Excess Amount	317,201
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	6,947,331
Allocation of Available Revenue Receipts	
Trustee	0
Amounts due to the Reference Agent,	0
the Registrar & the paying Agent,	0
the Cash Manager,	(1,458)
the Back-Up Servicer Facilitator & the Corporate Services Provider,	0
the Issuer Account Bank	0
any amounts payable by the Issuer to third parties	(33,851)
Servicer (EBS)	(236,871)
Servicer (Haven)	(130,548)
Issuer Profit Fee	(100)
Class A Notes Interest	(1,290,698)
Class A Liquidity Reserve Fund Required Amount	0
Class A Principal Deficiency Sub-Ledger	0
Class B Notes Interest	(385,126)
Class B Principal Deficiency Sub-Ledger	0
Class C Notes Interest	(247,461)
Class C Principal Deficiency Sub-Ledger	0
Class D Notes Interest	(283,131)
Class D Principal Deficiency Sub-Ledger	0
Class E Notes Interest	(270,737)
Class E Principal Deficiency Sub-Ledger	0
General Reserve Fund Required Amount	0
Class Z Principal Deficiency Sub-Ledger	(255,280)
Class Z Notes Interest	(389,889)
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	(2,203,312)
Class R1B Payment	(1,218,869)
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	-	278,437	(23,156)	255,280	255,280	-

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	5,407,747	(3,317,495)	2,090,252	2,090,252

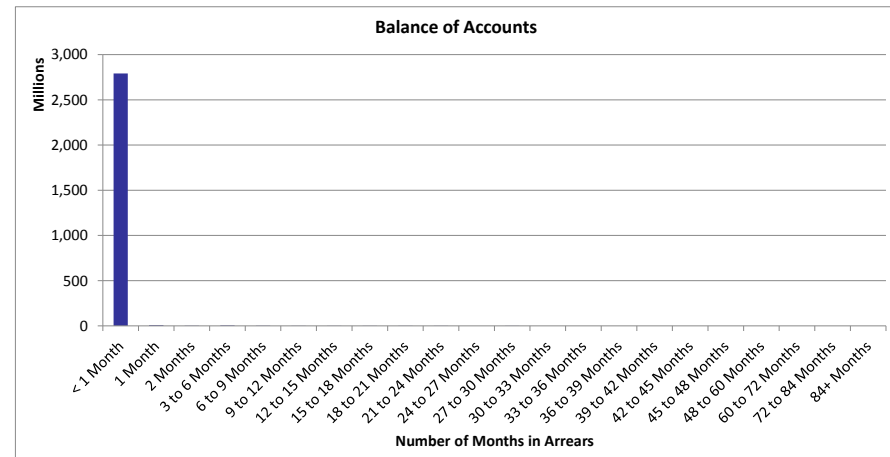
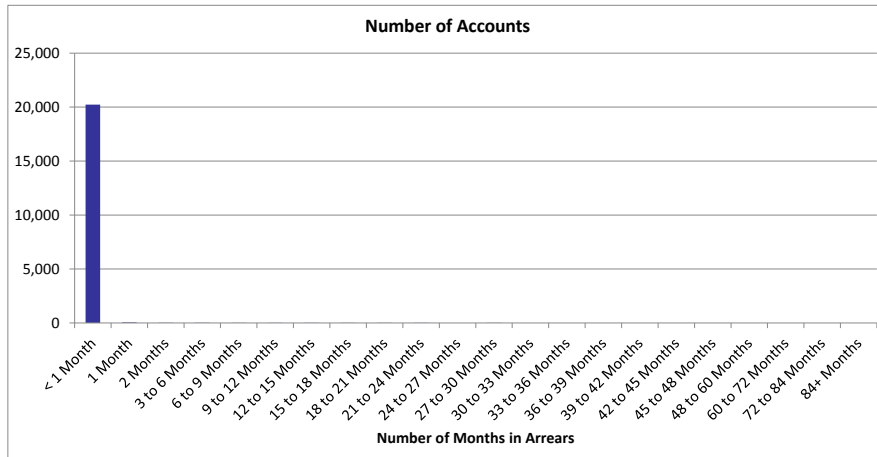
Principal Analysis		Euro
Principal Receipts		42,038,163
Proceeds of issue of the Class R1 Notes and the Class R2 Note		0
Any credit to the Principal Deficiency Ledgers		255,280
Any other Available Principal receipts		0
The excess of the proceeds of the Collateralised Notes over the Consideration		0
Optional 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		42,293,443
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;		(42,293,443)
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	2,850,668,581	4,026,483,467
Scheduled Principal Payments and Early Redemptions	42,038,163	1,225,653,229
Charge Offs	0	0
Non-cash movements	(477)	(8,517,524)
Mortgages Repurchased by Sellers	0	716,867
Closing Mortgage Principal Balance	2,808,630,896	2,808,630,896

Stratification Tables

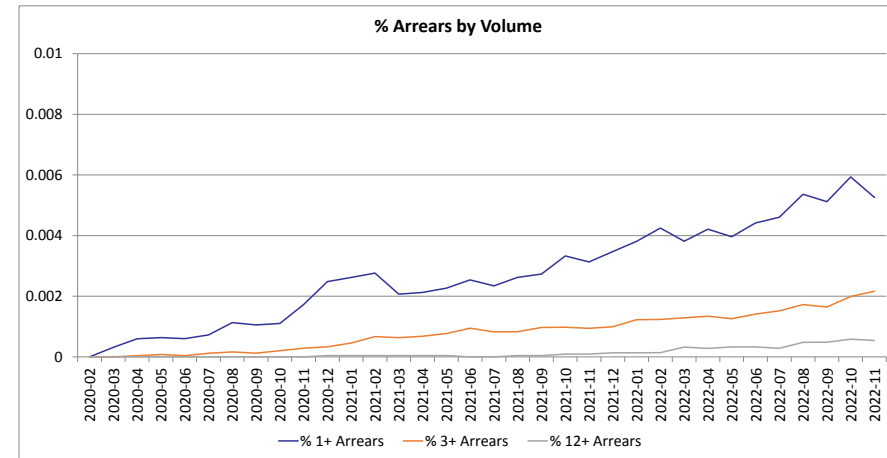
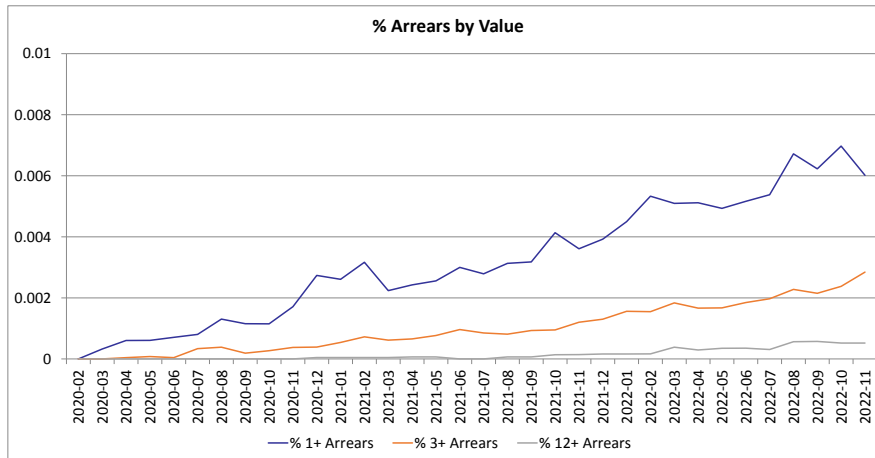
Number of Repayments in Arrears				
Number of Months In Arrears	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 1 Month	20,233	99.47%	2,791,735,225	99.40%
1 Month	49	0.24%	7,116,757	0.25%
2 Months	14	0.07%	1,792,936	0.06%
3 to 6 Months	21	0.10%	4,837,473	0.17%
6 to 9 Months	9	0.04%	1,532,258	0.05%
9 to 12 Months	3	0.01%	155,441	0.01%
12 to 15 Months	4	0.02%	338,276	0.01%
15 to 18 Months	2	0.01%	409,025	0.01%
18 to 21 Months	3	0.01%	432,635	0.02%
21 to 24 Months	1	0.00%	59,401	0.00%
24 to 27 Months	0	0.00%	0	0.00%
27 to 30 Months	1	0.00%	221,470	0.01%
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	20,340	100.00%	2,808,630,896	100.00%



Repayments in Arrears - Last 6 Months						
Months in Arrears Value of Accounts (€m)	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22
12+ Arrears	1.06	0.91	1.65	1.65	1.48	1.46
3+ Arrears**	5.56	5.84	6.65	6.20	6.78	7.99
1+ Arrears*	15.54	15.92	19.62	17.96	19.87	16.90
Total Arrears	15.54	15.92	19.62	17.96	19.87	16.90
Total Portfolio	3,010.72	2,959.96	2,921.89	2,883.21	2,850.67	2,808.63
Months in Arrears Number of Accounts	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22
12+ Arrears	7	6	10	10	12	11
3+ Arrears**	30	32	36	34	41	44
1+ Arrears*	94	97	112	106	122	107
Total Arrears	94	97	112	106	122	107
Total Portfolio	21,281	21,057	20,883	20,704	20,559	20,340

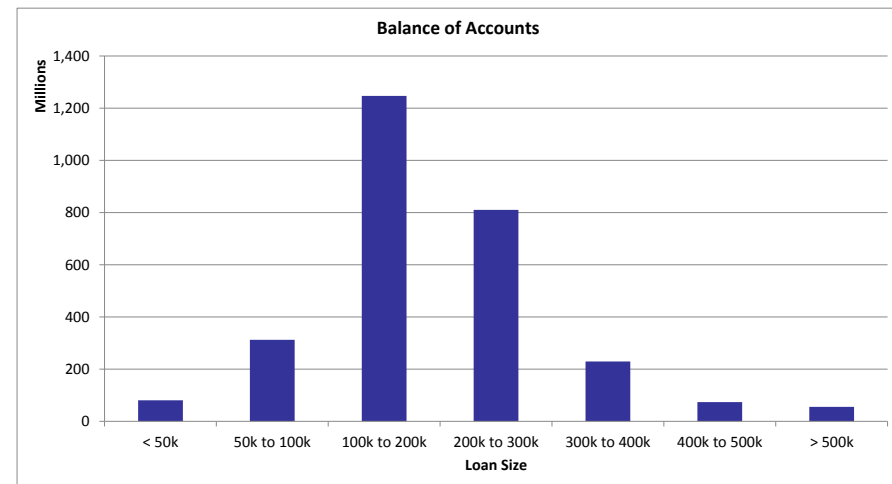
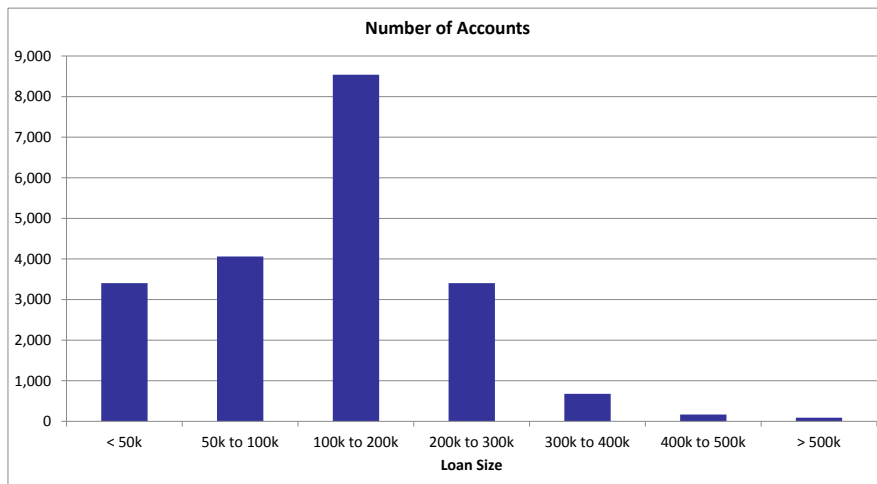
* 1+ Arrears includes loans in 3+ and 12+ Arrears

** 3+ Arrears includes loans in 12+ Arrears

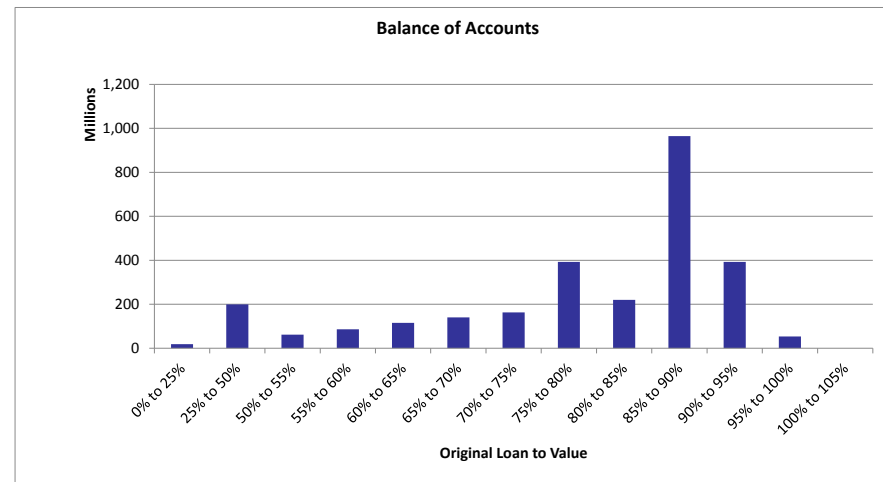
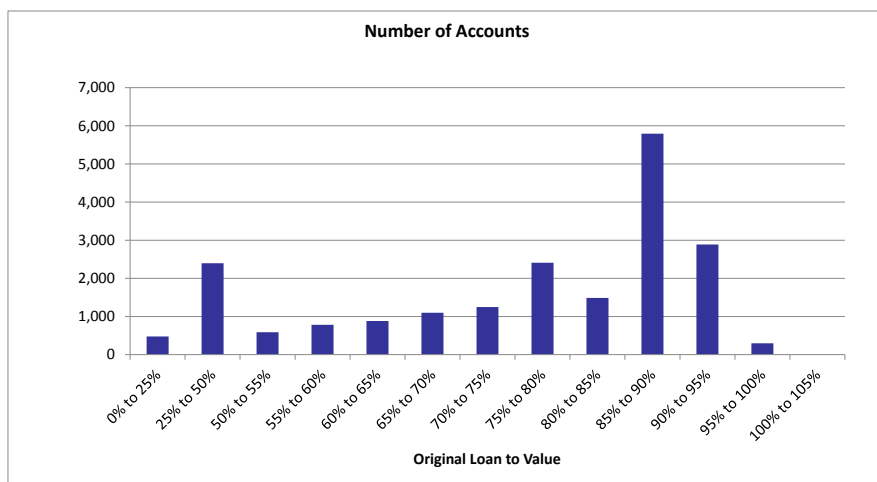


Cure Rates - Last 6 Months						
	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22
Total Cases Any Arrears	128	140	158	162	173	168
Total Cured to 0 Arrears	24	24	19	35	36	47
% Cure Rate to 0 Arrears	18.75%	17.14%	12.03%	21.60%	20.81%	27.98%

Loan Size				
Loan Size	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 50k	3,404	16.74%	80,419,537	2.86%
50k to 100k	4,060	19.96%	312,196,342	11.12%
100k to 200k	8,537	41.97%	1,247,256,080	44.41%
200k to 300k	3,404	16.74%	810,351,989	28.85%
300k to 400k	678	3.33%	229,491,275	8.17%
400k to 500k	167	0.82%	73,612,632	2.62%
> 500k	90	0.44%	55,303,041	1.97%
Total	20,340	100.00%	2,808,630,896	100.00%
Weighted Average Loan Size			138,084.11	

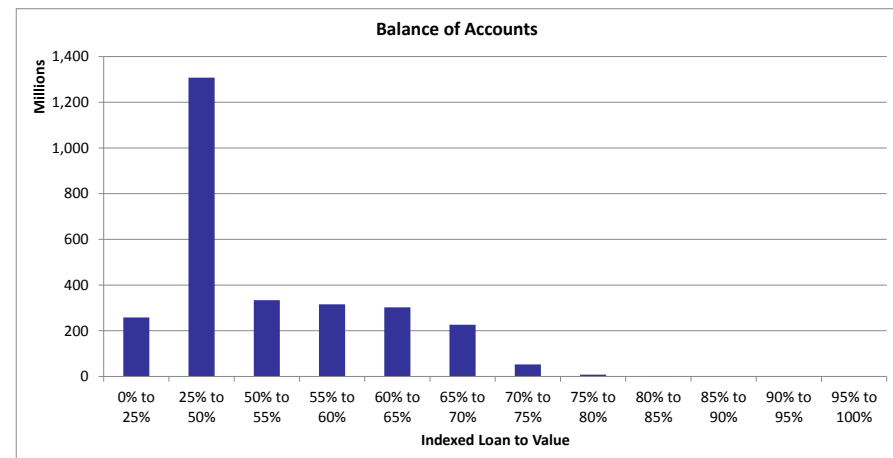
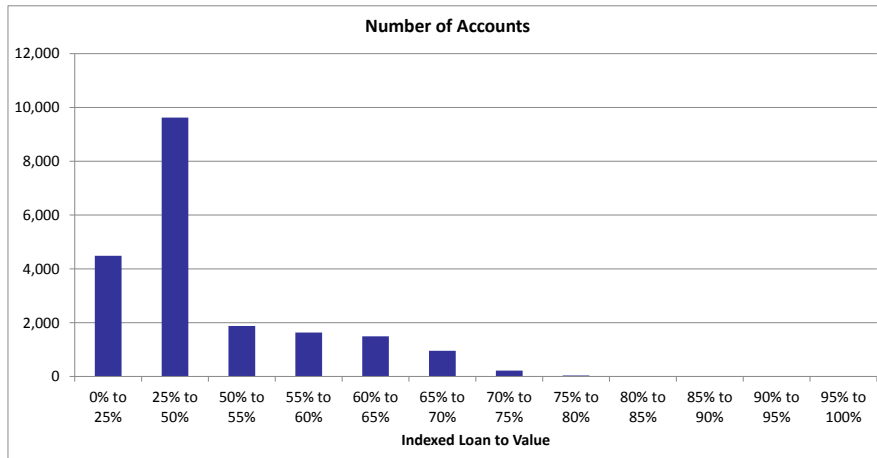


Original LTV				
Original LTV	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0% to 25%	475	2.34%	18,417,619	0.66%
25% to 50%	2,395	11.77%	199,583,040	7.11%
50% to 55%	588	2.89%	61,661,914	2.20%
55% to 60%	783	3.85%	86,061,065	3.06%
60% to 65%	879	4.32%	115,607,465	4.12%
65% to 70%	1,098	5.40%	140,491,125	5.00%
70% to 75%	1,248	6.14%	163,112,887	5.81%
75% to 80%	2,408	11.84%	392,635,661	13.98%
80% to 85%	1,487	7.31%	220,292,286	7.84%
85% to 90%	5,794	28.49%	964,767,470	34.35%
90% to 95%	2,888	14.20%	392,469,136	13.97%
95% to 100%	297	1.46%	53,531,228	1.91%
100% to 105%	0	0.00%	0	0.00%
Total	20,340	100.00%	2,808,630,896	100.00%
Weighted Average Original LTV			79.11%	

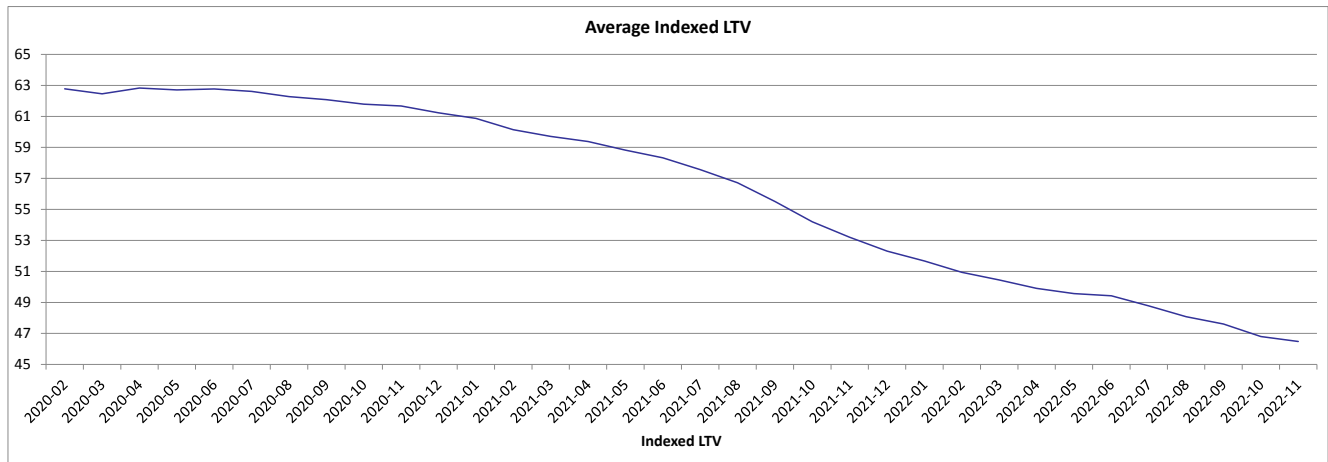


*OLTV for top-up loans is calculated by combining the original loan amount and the top-up loan amount. This does not take into account any reduction in the original loan amount that occurred prior to the top-up approval. The OLTV on top-up loans is therefore shown here as higher than the true exposure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

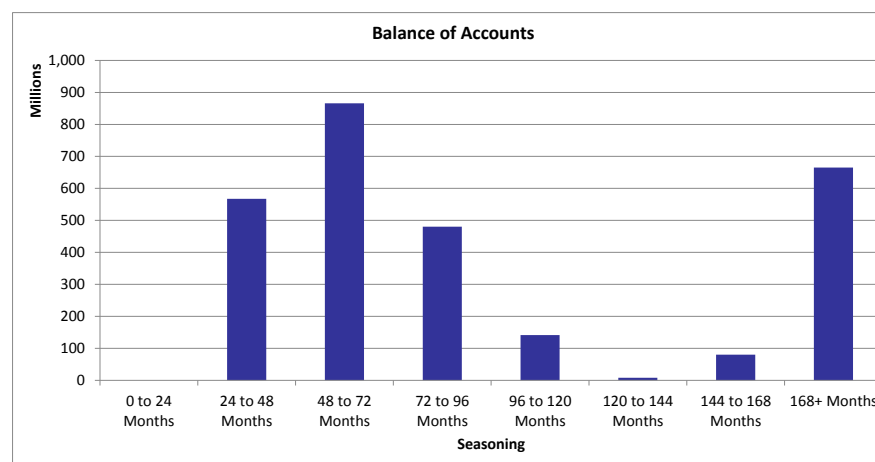
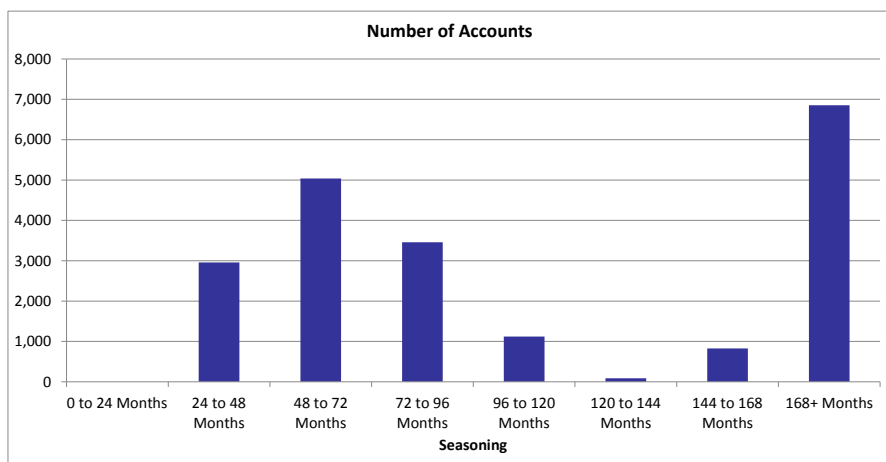
Indexed LTV				
Indexed LTV	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0% to 25%	4,486	22.06%	258,455,040	9.20%
25% to 50%	9,623	47.31%	1,307,581,697	46.56%
50% to 55%	1,878	9.23%	333,848,885	11.89%
55% to 60%	1,632	8.02%	315,468,023	11.23%
60% to 65%	1,493	7.34%	302,265,390	10.76%
65% to 70%	952	4.68%	226,181,652	8.05%
70% to 75%	218	1.07%	52,614,916	1.87%
75% to 80%	35	0.17%	8,164,614	0.29%
80% to 85%	9	0.04%	1,695,005	0.06%
85% to 90%	5	0.02%	723,348	0.03%
90% to 95%	4	0.02%	809,622	0.03%
95% to 100%	5	0.02%	822,705	0.02%
Total	20,340	100.00%	2,808,630,896	100.00%
Weighted Average Indexed LTV			46.48%	



Average Indexed LTV - Last 6 Months						
	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22
Indexed LTV	49.43	48.78	48.08	47.61	46.80	46.48

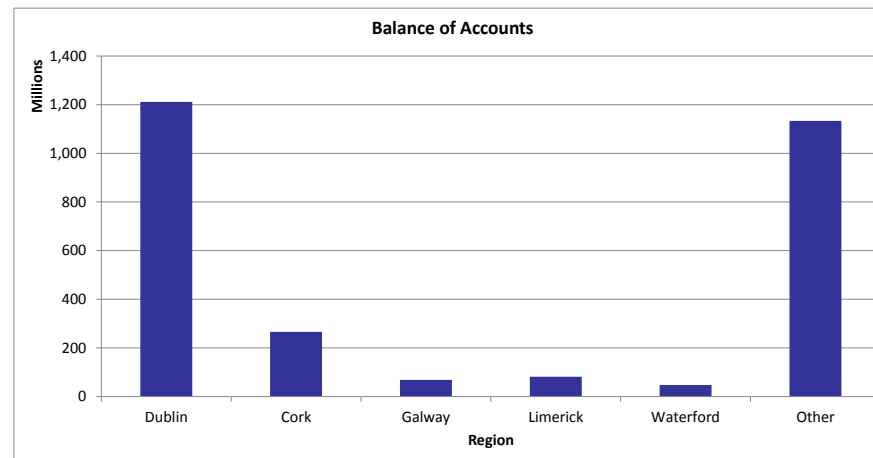
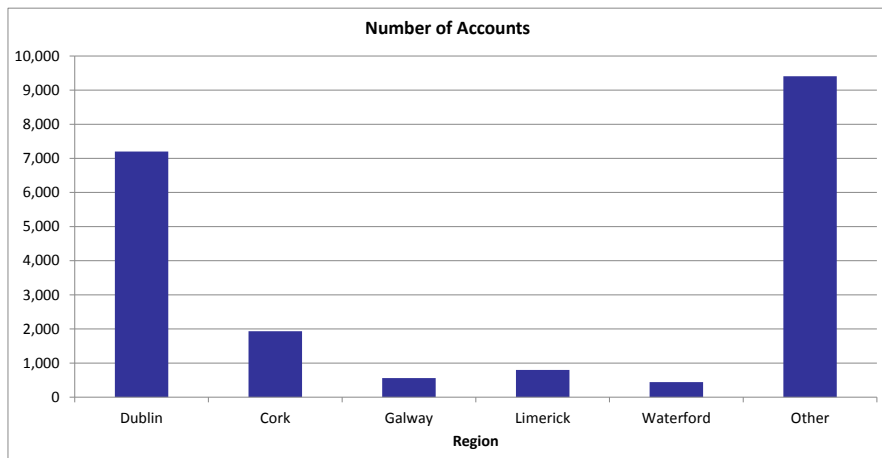


Seasoning				
Seasoning	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 to 24 Months	0	0.00%	0	0.00%
24 to 48 Months	2,957	14.54%	567,325,840	20.20%
48 to 72 Months	5,037	24.76%	866,171,754	30.84%
72 to 96 Months	3,458	17.00%	480,314,176	17.10%
96 to 120 Months	1,122	5.52%	141,466,062	5.04%
120 to 144 Months	87	0.43%	7,929,935	0.28%
144 to 168 Months	825	4.06%	80,321,189	2.86%
168+ Months	6,854	33.70%	665,101,940	23.68%
Total	20,340	100.00%	2,808,630,896	100.00%
Weighted Average Seasoning			97.64	

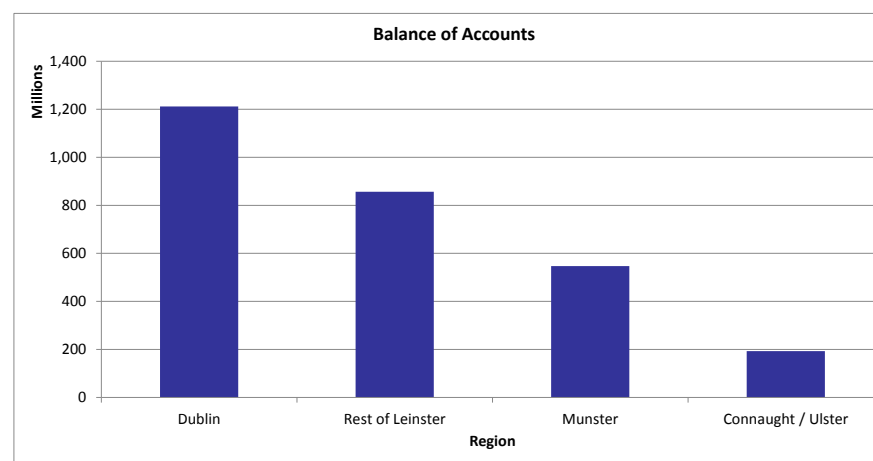
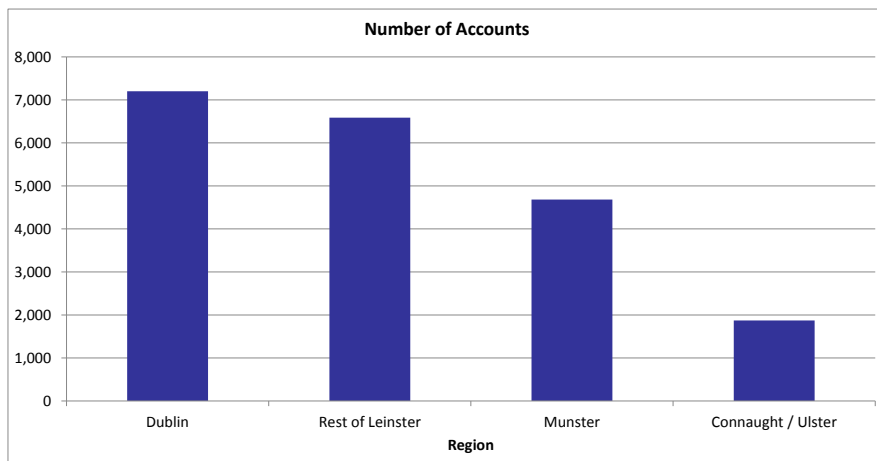


Property Area (County)				
County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
CARLOW	276	1.36%	29,396,409	1.05%
CAVAN	167	0.82%	17,683,951	0.63%
CLARE	507	2.49%	49,461,461	1.76%
CORK	1,934	9.51%	266,140,081	9.48%
DONEGAL	403	1.98%	32,942,375	1.17%
DUBLIN	7,200	35.40%	1,211,583,125	43.14%
GALWAY	558	2.74%	68,435,859	2.44%
KERRY	511	2.51%	51,998,991	1.85%
KILDARE	1,484	7.30%	216,982,987	7.73%
KILKENNY	268	1.32%	30,729,727	1.09%
LAOIS	326	1.60%	37,001,912	1.32%
LEITRIM	60	0.29%	5,234,687	0.19%
LIMERICK	799	3.93%	81,452,803	2.90%
LONGFORD	75	0.37%	6,598,987	0.23%
LOUTH	866	4.26%	100,058,620	3.56%
MAYO	261	1.28%	24,757,118	0.88%
MEATH	1,531	7.53%	210,603,832	7.50%
MONAGHAN	95	0.47%	10,371,325	0.37%
OFFALY	201	0.99%	21,123,929	0.75%
ROSCOMMON	114	0.56%	12,005,823	0.43%
SLIGO	212	1.04%	21,712,411	0.77%
TIPPERARY	489	2.40%	50,564,197	1.80%
WATERFORD	443	2.18%	47,462,282	1.69%
WESTMEATH	306	1.50%	32,867,933	1.17%
WEXFORD	417	2.05%	47,733,042	1.70%
WICKLOW	837	4.12%	123,727,029	4.41%
Total	20,340	100.00%	2,808,630,896	100.00%

Property Area (County)				
Major County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	7,200	35.40%	1,211,583,125	43.14%
Cork	1,934	9.51%	266,140,081	9.48%
Galway	558	2.74%	68,435,859	2.44%
Limerick	799	3.93%	81,452,803	2.90%
Waterford	443	2.18%	47,462,282	1.69%
Other	9,406	46.24%	1,133,556,745	40.36%
Total	20,340	100.00%	2,808,630,896	100.00%

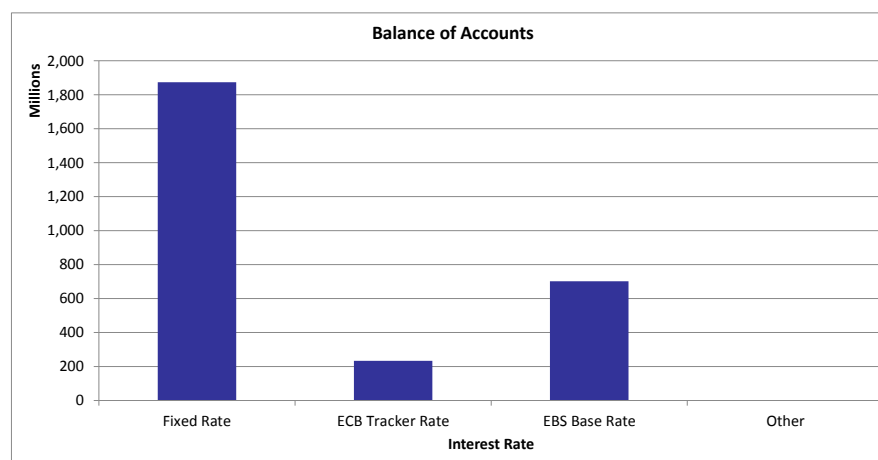
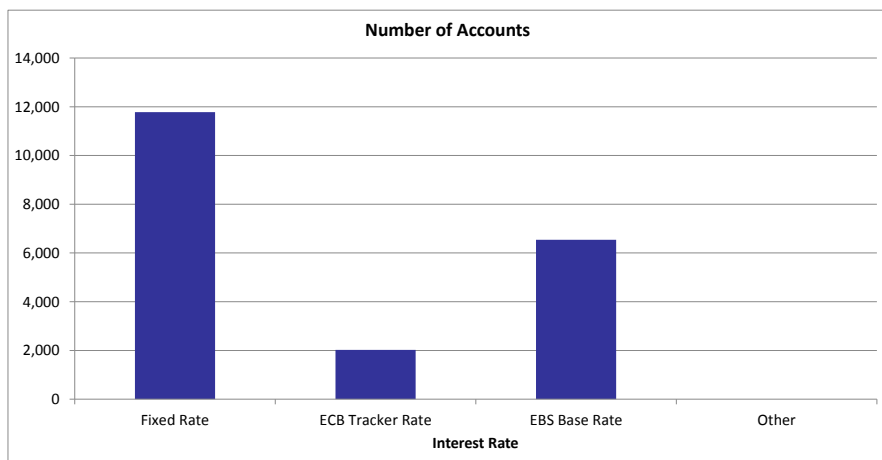


13 Property Area (Region)				
Region	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	7,200	35.40%	1,211,583,125	43.14%
Rest of Leinster	6,587	32.38%	856,824,406	30.51%
Munster	4,683	23.02%	547,079,815	19.48%
Connaught / Ulster	1,870	9.19%	193,143,550	6.88%
Total	20,340	100.00%	2,808,630,896	100.00%

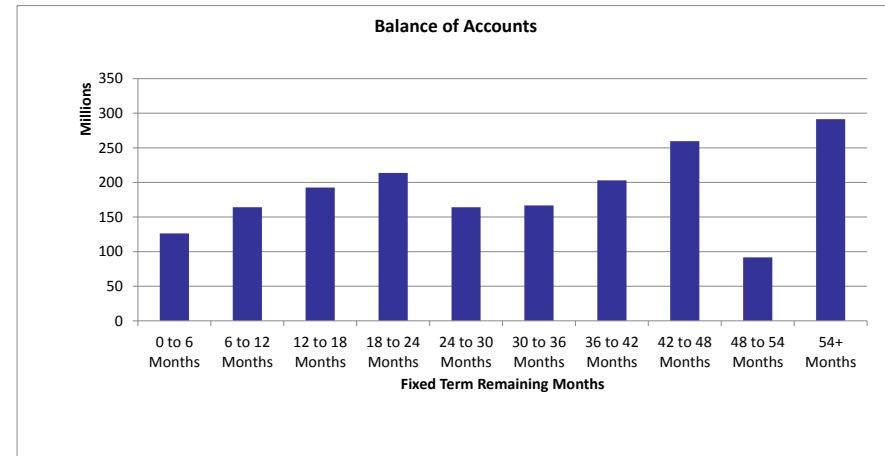
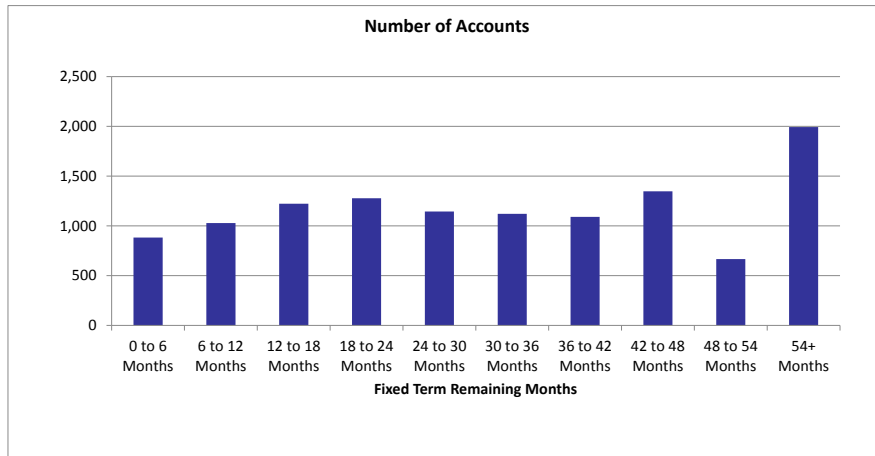


Interest Rate				
Interest Rate Type	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Fixed Rate	11,776	57.90%	1,873,166,443	66.69%
ECB Tracker Rate	2,022	9.94%	233,687,222	8.32%
EBS Base Rate	6,542	32.16%	701,777,230	24.99%
Other	0	0.00%	0	0.00%
Total	20,340	100.00%	2,808,630,896	100.00%

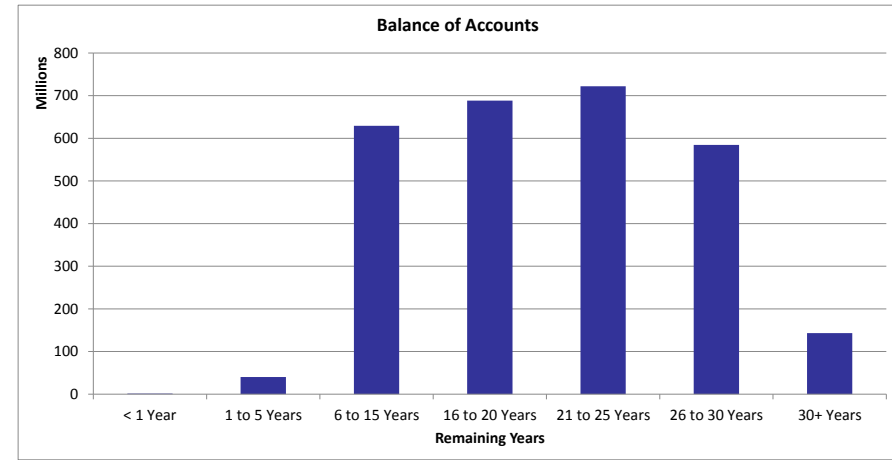
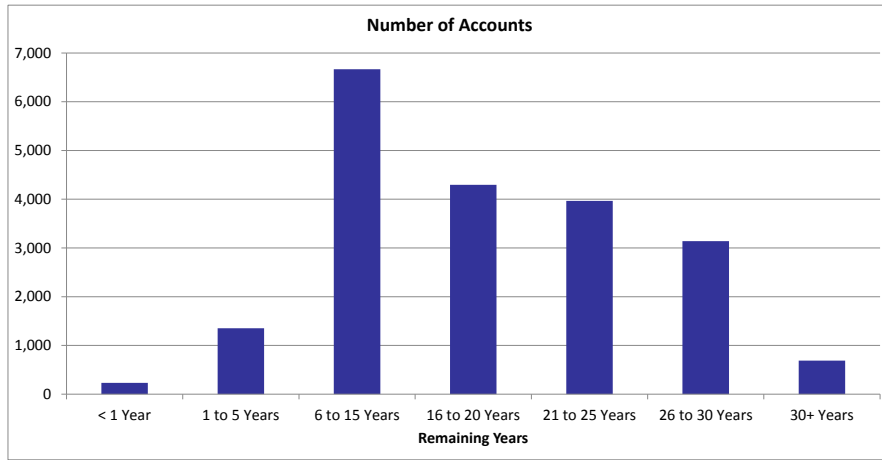
Interest Rate Type	Number of Accounts	Avg Interest Rate %
Fixed Rate	11,776	2.76
ECB Tracker Rate	2,022	3.17
EBS Base Rate	6,542	3.40
Other	0	0.00
Weighted Average Interest Rate		2.87



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	883	7.51%	126,314,232	6.76%
6 to 12 Months	1,028	8.74%	164,092,621	8.78%
12 to 18 Months	1,223	10.40%	192,532,299	10.30%
18 to 24 Months	1,278	10.87%	213,641,294	11.43%
24 to 30 Months	1,145	9.74%	164,135,760	8.78%
30 to 36 Months	1,122	9.54%	166,839,402	8.92%
36 to 42 Months	1,091	9.28%	202,922,156	10.85%
42 to 48 Months	1,347	11.45%	259,553,019	13.88%
48 to 54 Months	666	5.66%	91,671,974	4.90%
54+ Months	1,993	16.95%	291,463,686	15.59%
Total	11,776	100.00%	1,873,166,443	100.00%
Weighted Fixed Term Remaining Months			33.87	

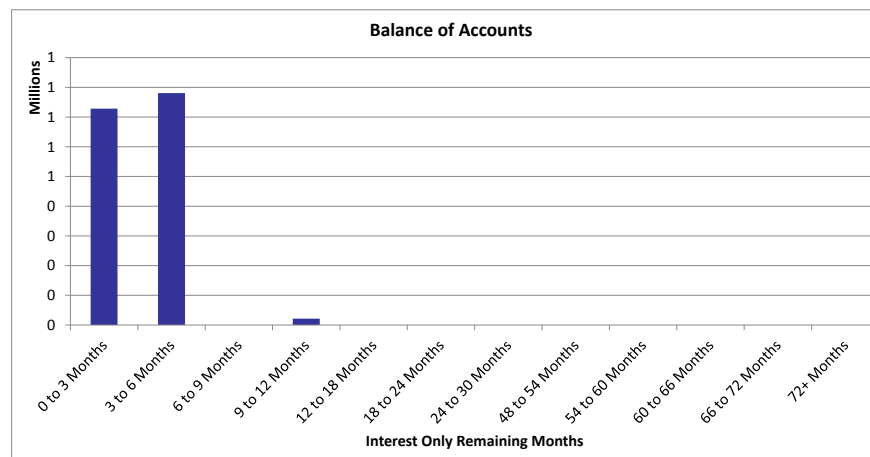
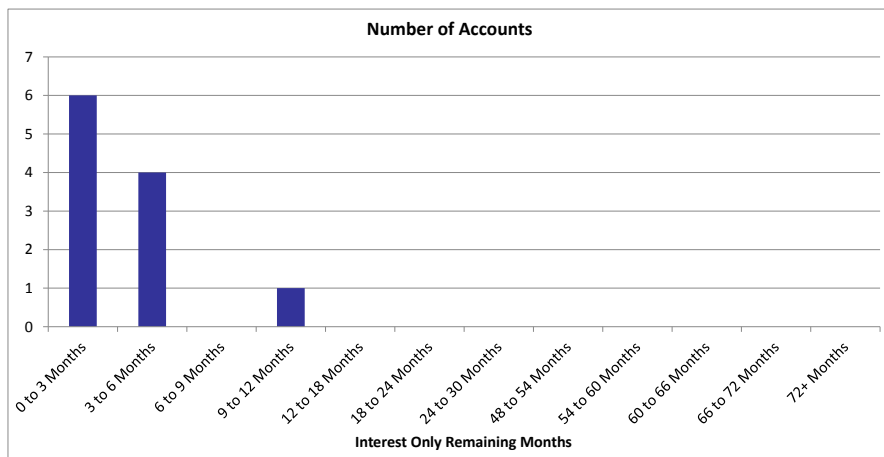


16 Remaining Years				
Remaining Years	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 1 Year	231	1.14%	1,308,842	0.05%
1 to 5 Years	1,352	6.65%	40,215,205	1.43%
6 to 15 Years	6,666	32.77%	629,162,508	22.40%
16 to 20 Years	4,296	21.12%	688,336,041	24.51%
21 to 25 Years	3,967	19.50%	721,994,792	25.71%
26 to 30 Years	3,139	15.43%	584,375,893	20.81%
30+ Years	689	3.39%	143,237,615	5.10%
Total	20,340	100.00%	2,808,630,896	100.00%
Weighted Average Remaining Years			20.42	



16 Repayments Status				
Principal Repayments Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Principal and Interest	20,329	99.95%	2,807,100,443	99.95%
Interest Only (Standard)	11	0.05%	1,530,452	0.05%
Total	20,340	100.00%	2,808,630,896	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	6	54.55%	728,289	47.59%
3 to 6 Months	4	36.36%	780,859	51.02%
6 to 9 Months	0	0.00%	0	0.00%
9 to 12 Months	1	9.09%	21,304	1.39%
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	11	100.00%	1,530,452	100.00%
Weighted Average Interest Only (Standard) Remaining Term			2.75	



Occupancy Status				
Occupancy Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
HOMELOAN	20,334	99.97%	2,807,888,920	99.97%
RETAIL BTL	6	0.03%	741,975	0.03%
Total	20,340	100.00%	2,808,630,896	100.00%