

Investor Report: Burlington Mortgages No. 1 Designated Activity Company

From:	AIB
Month Ending:	30/09/2024
Interest Payments Date:	21/10/2024

Investor Contacts		
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PCS ID	00109-STs term
ESMA Reference	635400DJAT97IZDCJN35N2020001
Legal Entity Identifier	635400DJAT97IZDCJN35
European Data Warehouse	RMSBIE000145100420208

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	n/a	Mar-2025	Nov-2058
B Notes	XS2131185105	Aa2	AA(lo)	Aa1	AA (high)	€ 201,300,000	100%	1 Month EURIBOR	0.95%		Mar-2025	Nov-2058
C Notes	XS2131185873	A1	A(lo)	Aa2	AA (high)	€ 110,700,000	100%	1 Month EURIBOR	1.35%	1.90%	Mar-2025	Nov-2058
D Notes	XS2131186848	Baa3	BBB(lo)	A2	AA (low)	€ 110,700,000	100%	1 Month EURIBOR	1.75%	2.35%	Mar-2025	Nov-2058
E Notes	XS2131189511	B3	BB	Ba2	A	€ 80,500,000	100%	1 Month EURIBOR	2.75%	2.75%	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	20/09/2024
Interest Period End Date	21/10/2024
No of days in Interest Period	31
Next Payments Date	20/11/2024

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%	-	0.0000%	0	-	0.0000%	-	-
A2 Notes	XS2131185014	1,731,400,000	42.9997%	1,726,361,632	75.3836%	(21,264,130)	1,705,097,501	75.1529%	1.00	0.98
B Notes	XS2131185105	201,300,000	4.9993%	201,300,000	8.7900%	0	201,300,000	8.8724%	1.00	1.00
C Notes	XS2131185873	110,700,000	2.7493%	110,700,000	4.8338%	0	110,700,000	4.8792%	1.00	1.00
D Notes	XS2131186848	110,700,000	2.7493%	110,700,000	4.8338%	0	110,700,000	4.8792%	1.00	1.00
E Notes	XS2131189511	80,500,000	1.9992%	80,500,000	3.5151%	0	80,500,000	3.5481%	1.00	1.00
Z Notes	XS2131190956	60,500,000	1.5025%	60,500,000	2.6418%	0	60,500,000	2.6666%	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%	2,290,101,632	100.0000%	(21,264,130)	2,268,837,501	100.0000%	0.57	0.56

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	3.798%	31	-	-	0	0
A2 Notes	XS2131185014	0.350%	31	520,306.21	520,306.21	0	0
B Notes	XS2131185105	4.348%	31	753,689.56	753,689.56	0	0
C Notes	XS2131185873	4.748%	31	452,603.10	452,603.10	0	0
D Notes	XS2131186848	5.148%	31	490,733.10	490,733.10	0	0
E Notes	XS2131189511	6.148%	31	426,175.94	426,175.94	0	0
Z Notes	XS2131190956	8.000%	31	416,777.77	416,777.77	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				3,060,285.68	3,060,285.68	-	-

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	12,947,712	(159,481)	-	12,788,231	12,788,231	-
Total	29,745,000	16,721,712	(159,481)	-	16,562,231	16,562,231	-

Revenue Analysis	
	Euro
Revenue Receipts	6,444,003
Interest from Bank Accounts	294,240
Class A Liquidity Reserve Fund Excess Amount	159,481
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	6,897,724
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	(1,458)
any amounts payable by the Issuer to third parties	(666)
Servicer (EBS)	(202,502)
Servicer (Haven)	(114,860)
Issuer Profit Fee	(100)
Class A Notes Interest	(520,306)
Class A Liquidity Reserve Fund Required Amount	0
Class A Principal Deficiency Sub-Ledger	0
Class B Notes Interest	(753,690)
Class B Principal Deficiency Sub-Ledger	0
Class C Notes Interest	(452,603)
Class C Principal Deficiency Sub-Ledger	0
Class D Notes Interest	(490,733)
Class D Principal Deficiency Sub-Ledger	0
Class E Notes Interest	(426,176)
Class E Principal Deficiency Sub-Ledger	0
General Reserve Fund Required Amount	0
Class Z Principal Deficiency Sub-Ledger	(510,376)
Class Z Notes Interest	(416,778)
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	(1,918,970)
Class R1B Payment	(1,088,506)
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	-	693,471	(183,095)	510,376	510,376	-

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	15,030,654	(8,970,526)	6,060,128	6,060,128

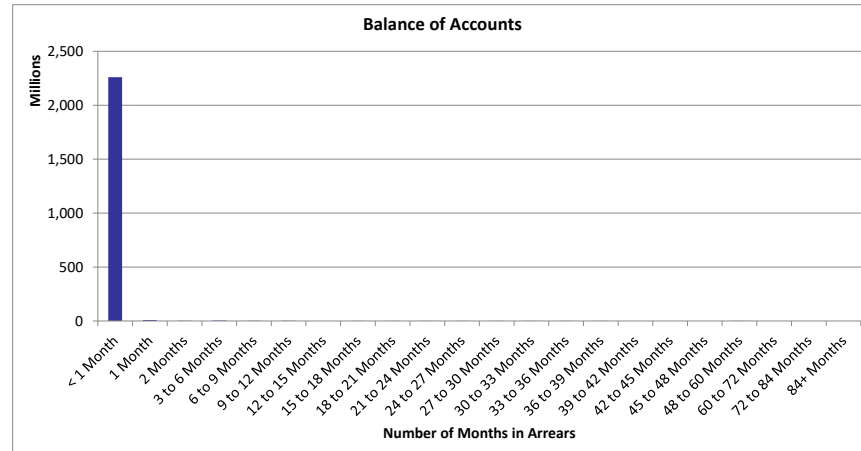
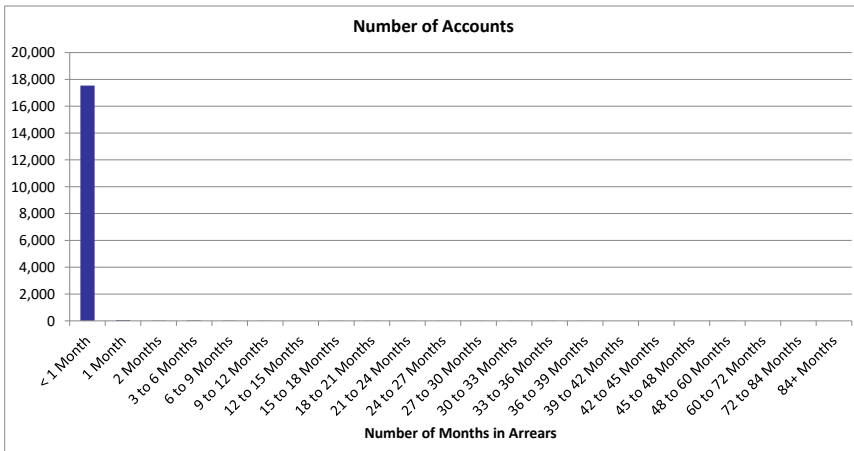
Principal Analysis		Euro
Principal Receipts		20,753,754
Proceeds of issue of the Class R1 Notes and the Class R2 Note		0
Any credit to the Principal Deficiency Ledgers		510,376
Any other Available Principal receipts		0
The excess of the proceeds of the Collateralised Notes over the Consideration		0
Optional 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		21,264,130
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;		0
Pro rata and pari passu to the principal amounts due on the Class A2 Notes;		(21,264,130)
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	2,303,429,905	4,026,483,467
Scheduled Principal Payments and Early Redemptions	20,753,754	1,751,585,837
Charge Offs	0	0
Non-cash movements	(7,178)	(8,502,566)
Mortgages Repurchased by Sellers	0	716,867
Closing Mortgage Principal Balance	2,282,683,329	2,282,683,329

Stratification Tables

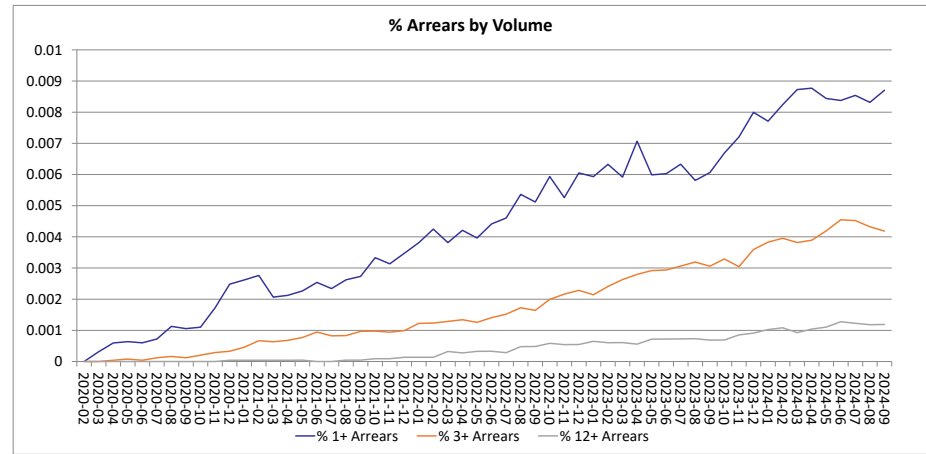
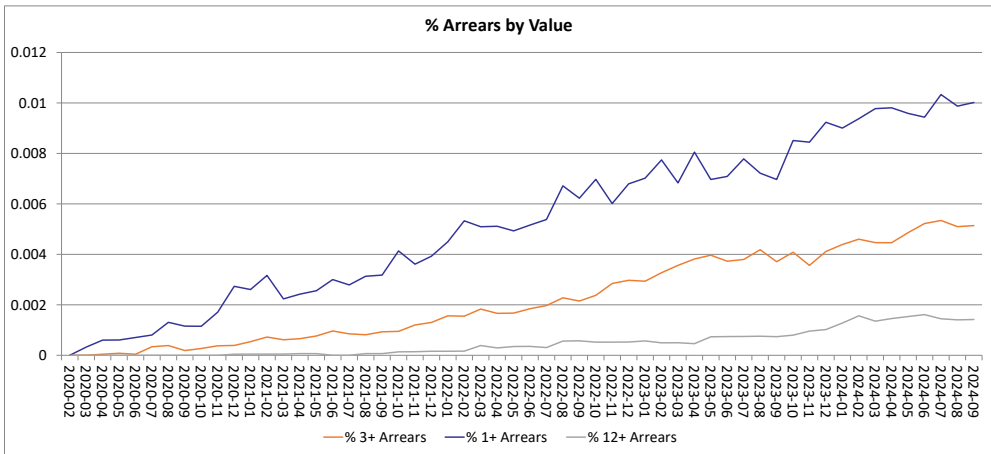
Number of Repayments in Arrears				
Number of Months In Arrears	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 1 Month	17,538	99.13%	2,259,809,718	99.00%
1 Month	57	0.32%	8,495,704	0.37%
2 Months	23	0.13%	2,643,076	0.12%
3 to 6 Months	27	0.15%	4,593,726	0.20%
6 to 9 Months	16	0.09%	2,139,640	0.09%
9 to 12 Months	10	0.06%	1,768,030	0.08%
12 to 15 Months	0	0.00%	0	0.00%
15 to 18 Months	4	0.02%	449,252	0.02%
18 to 21 Months	2	0.01%	180,795	0.01%
21 to 24 Months	4	0.02%	506,179	0.02%
24 to 27 Months	2	0.01%	273,465	0.01%
27 to 30 Months	2	0.01%	681,559	0.03%
30 to 33 Months	1	0.01%	152,163	0.01%
33 to 36 Months	2	0.01%	572,372	0.03%
36 to 39 Months	3	0.02%	394,131	0.02%
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	1	0.01%	23,520	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	17,692	100.00%	2,282,683,329	100.00%



Repayments in Arrears - Last 6 Months						
Months in Arrears Value of Accounts (€m)	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24
12+ Arrears	3.47	3.63	3.78	3.37	3.23	3.23
3+ Arrears**	10.66	11.49	12.25	12.42	11.74	11.73
1+ Arrears*	23.43	22.68	22.13	24.03	22.74	22.87
Total Arrears	23.43	22.68	22.13	24.03	22.74	22.87
Total Portfolio	2,388.33	2,365.27	2,345.04	2,325.40	2,303.43	2,282.68
Months in Arrears Number of Accounts	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24
12+ Arrears	19	20	23	22	21	21
3+ Arrears**	71	76	82	81	77	74
1+ Arrears*	160	153	151	153	148	154
Total Arrears	160	153	151	153	148	154
Total Portfolio	18,243	18,125	18,026	17,918	17,801	17,692

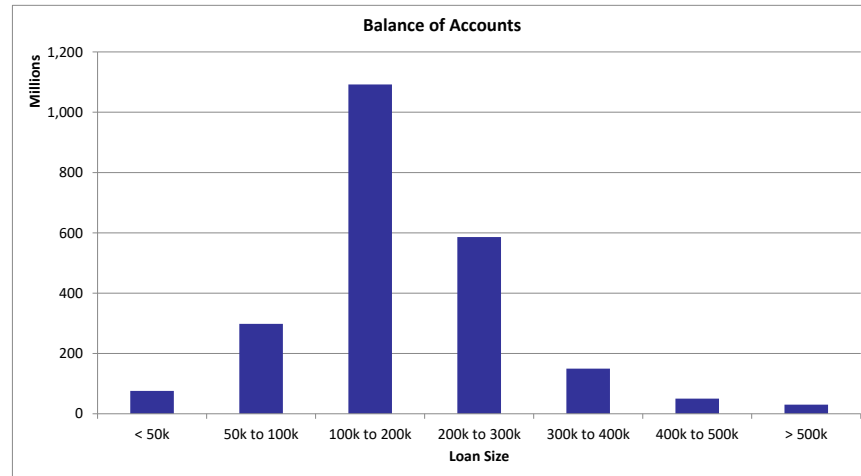
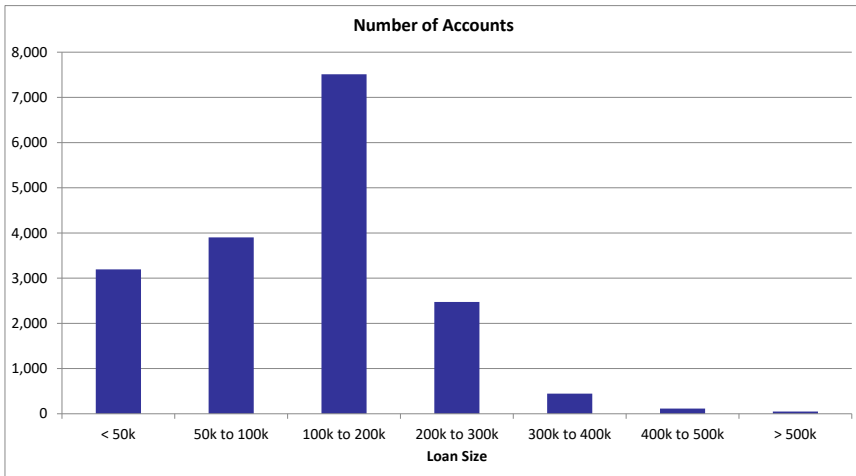
* 1+ Arrears includes loans in 3+ and 12+ Arrears

** 3+ Arrears includes loans in 12+ Arrears

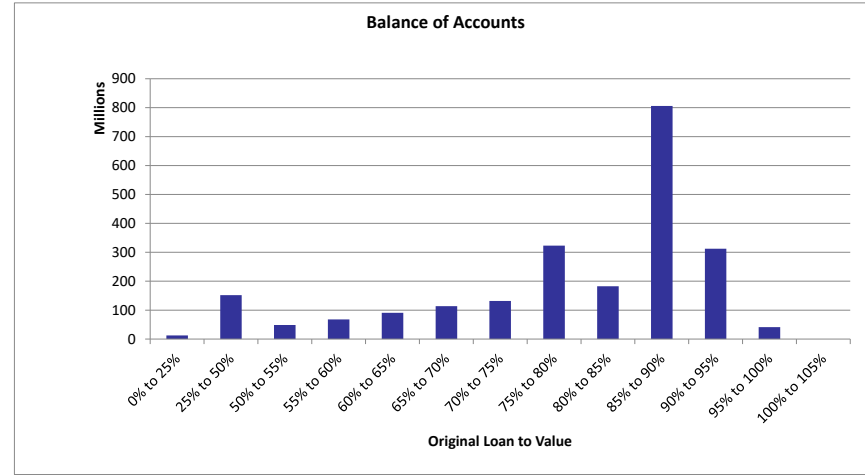
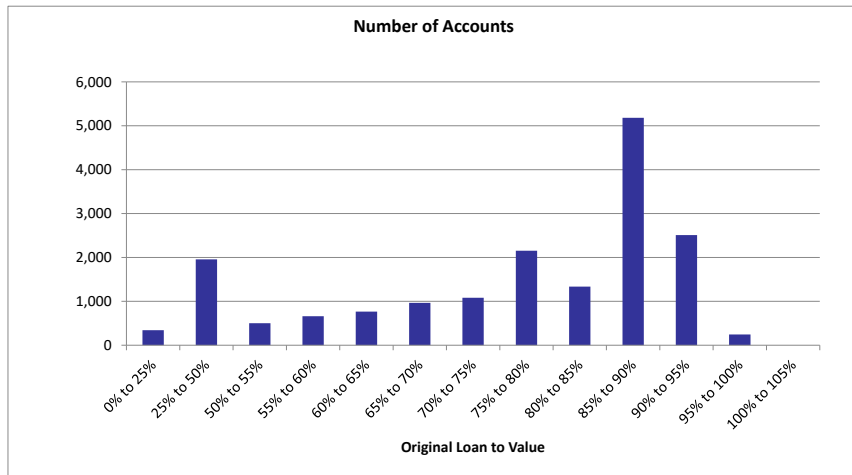


Cure Rates - Last 6 Months						
	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24
Total Cases Any Arrears	218	211	220	218	214	214
Total Cured to 0 Arrears	57	33	22	37	41	36
% Cure Rate to 0 Arrears	26.15%	15.64%	10.00%	16.97%	19.16%	16.82%

Loan Size				
Loan Size	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 50k	3,195	18.06%	75,849,926	3.32%
50k to 100k	3,902	22.06%	298,195,520	13.06%
100k to 200k	7,512	42.46%	1,091,916,760	47.83%
200k to 300k	2,473	13.98%	586,254,085	25.68%
300k to 400k	446	2.52%	149,715,538	6.56%
400k to 500k	114	0.64%	50,384,640	2.21%
> 500k	50	0.28%	30,366,860	1.33%
Total	17,692	100.00%	2,282,683,329	100.00%
Weighted Average Loan Size			129,023.48	

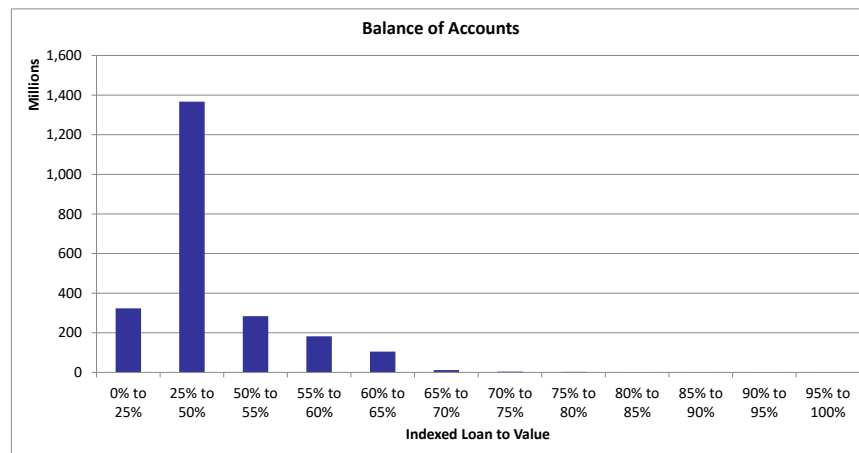
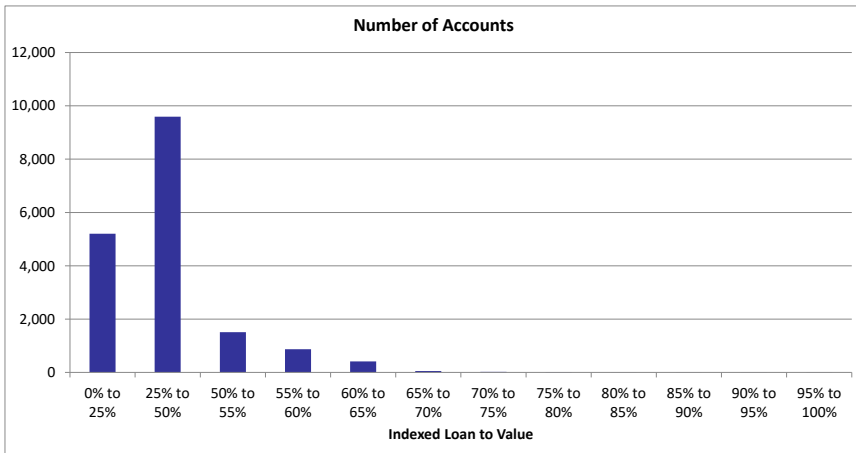


Original LTV				
Original LTV	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0% to 25%	341	1.93%	12,410,367	0.54%
25% to 50%	1,956	11.06%	151,875,111	6.65%
50% to 55%	501	2.83%	48,757,402	2.14%
55% to 60%	660	3.73%	67,909,205	2.97%
60% to 65%	766	4.33%	90,750,060	3.98%
65% to 70%	965	5.45%	113,940,221	4.99%
70% to 75%	1,082	6.12%	131,941,585	5.78%
75% to 80%	2,153	12.17%	322,901,799	14.15%
80% to 85%	1,334	7.54%	182,672,928	8.00%
85% to 90%	5,180	29.28%	805,827,904	35.30%
90% to 95%	2,508	14.18%	312,462,041	13.69%
95% to 100%	246	1.39%	41,234,705	1.81%
100% to 105%	0	0.00%	0	0.00%
Total	17,692	100.00%	2,282,683,329	100.00%
Weighted Average Original LTV			79.46%	



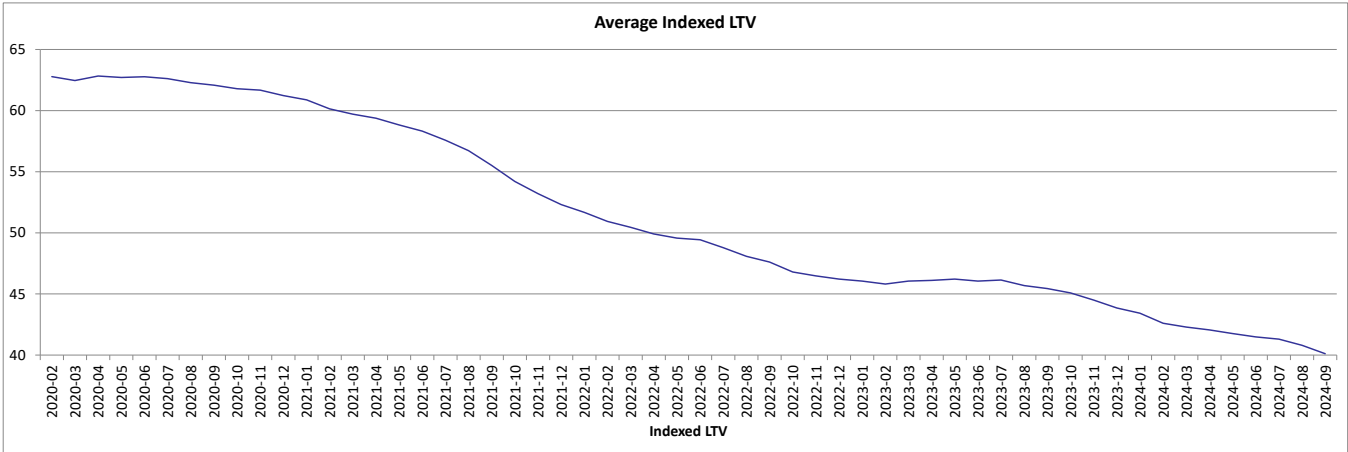
*OLTV for top-up loans is calculated by combining the original loan amount and the top-up loan amount. This does not take into account any reduction in the original loan amount that occurred prior to the top-up approval. The OLTV on top-up loans is therefore shown here as higher than the true exposure 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%	5,204	29.41%	323,253,528	14.16%
25% to 50%	9,594	54.23%	1,366,882,858	59.88%
50% to 55%	1,509	8.53%	283,881,512	12.44%
55% to 60%	871	4.92%	182,145,177	7.98%
60% to 65%	410	2.32%	104,958,894	4.60%
65% to 70%	51	0.29%	11,516,399	0.50%
70% to 75%	20	0.11%	4,285,483	0.19%
75% to 80%	14	0.08%	2,958,379	0.13%
80% to 85%	4	0.02%	580,190	0.03%
85% to 90%	4	0.02%	663,222	0.03%
90% to 95%	4	0.02%	852,715	0.04%
95% to 100%	7	0.01%	704,973	0.01%
Total	17,692	100.00%	2,282,683,329	100.00%
Weighted Average Indexed LTV			40.11%	

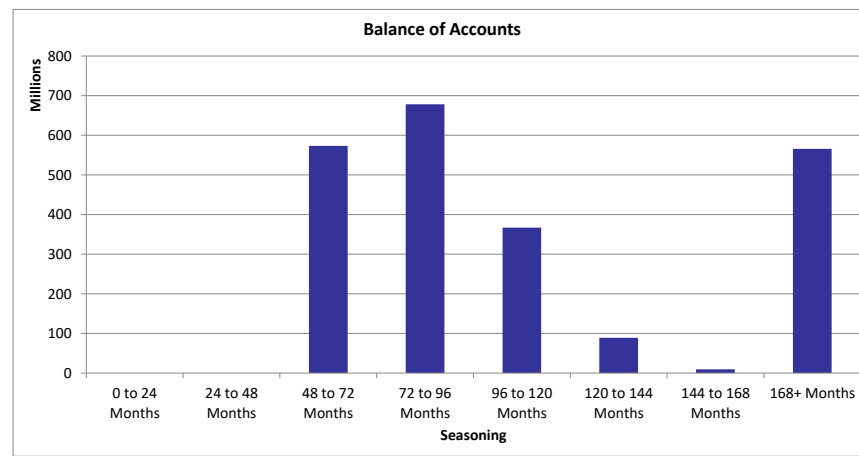
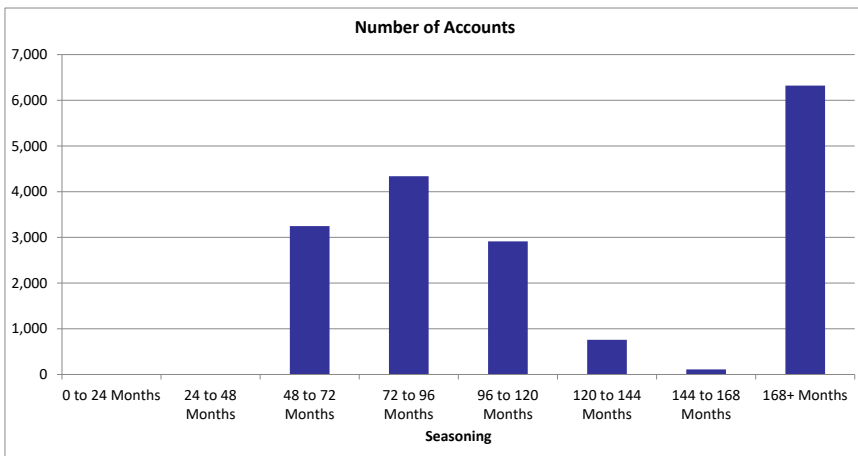


Average Indexed LTV - Last 6 Months

	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24
Indexed LTV	42.06	41.76	41.49	41.30	40.80	40.11

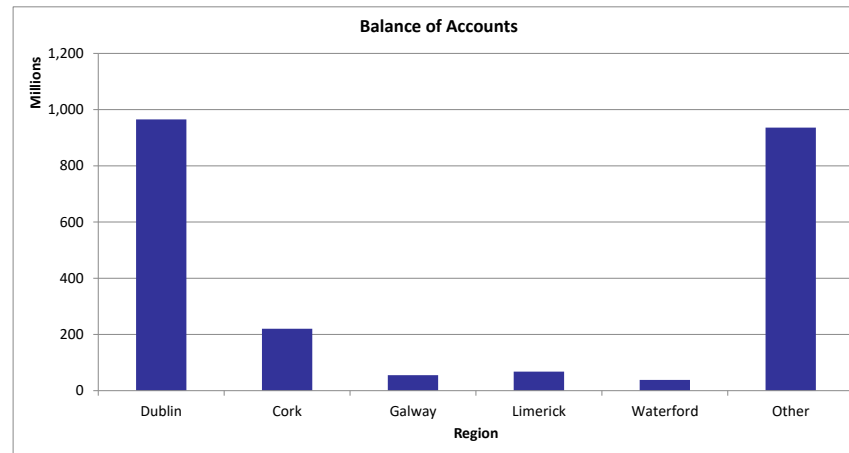
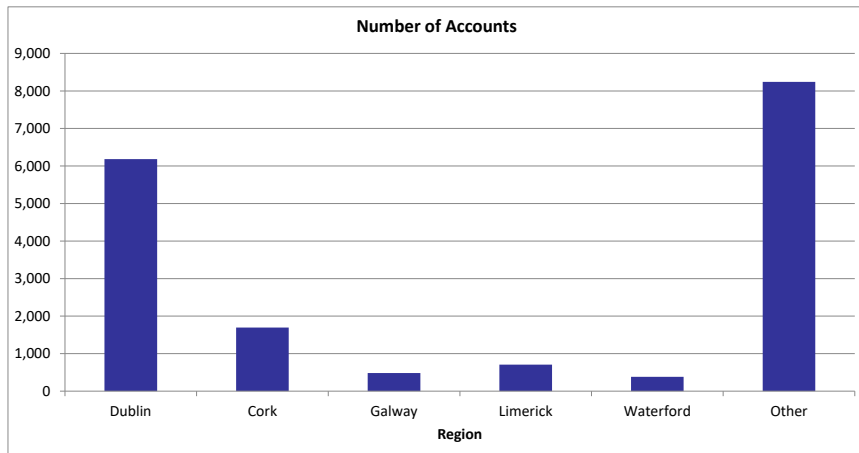


Seasoning				
Seasoning	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 to 24 Months	0	0.00%	0	0.00%
24 to 48 Months	0	0.00%	0	0.00%
48 to 72 Months	3,247	18.35%	573,100,650	25.11%
72 to 96 Months	4,340	24.53%	678,163,938	29.71%
96 to 120 Months	2,914	16.47%	367,008,455	16.08%
120 to 144 Months	759	4.29%	89,100,298	3.90%
144 to 168 Months	110	0.62%	9,459,323	0.41%
168+ Months	6,322	35.73%	565,850,665	24.79%
Total	17,692	100.00%	2,282,683,329	100.00%
Weighted Average Seasoning			117.14	

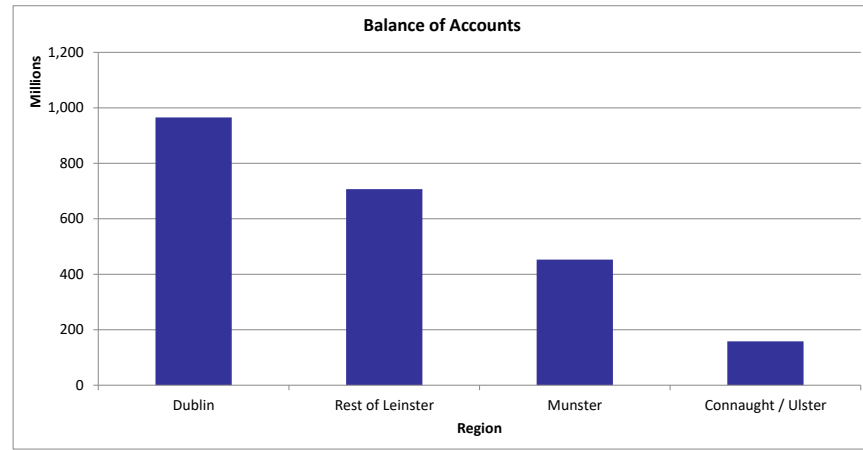
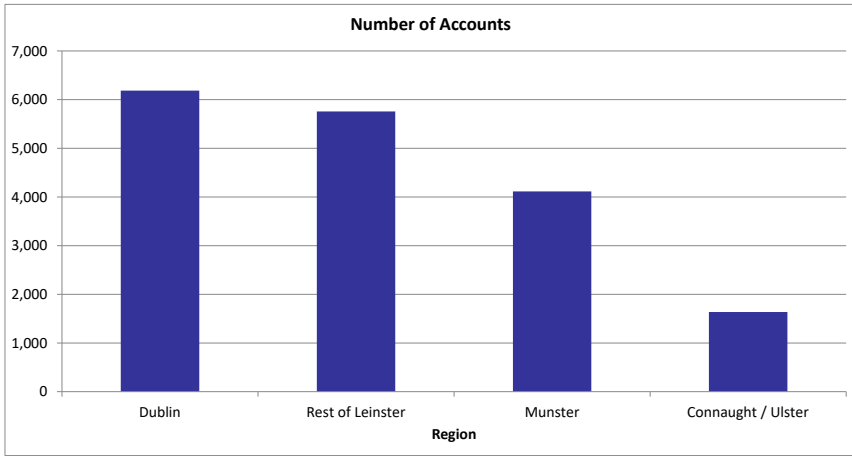


Property Area (County)				
County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
CARLOW	239	1.35%	23,885,146	1.05%
CAVAN	145	0.82%	14,335,522	0.63%
CLARE	446	2.52%	40,637,483	1.78%
CORK	1,695	9.58%	220,201,036	9.65%
DONEGAL	361	2.04%	27,874,300	1.22%
DUBLIN	6,185	34.96%	965,089,748	42.28%
GALWAY	482	2.72%	55,020,626	2.41%
KERRY	452	2.55%	43,362,221	1.90%
KILDARE	1,302	7.36%	180,533,682	7.91%
KILKENNY	236	1.33%	25,062,589	1.10%
LAOIS	281	1.59%	29,774,047	1.30%
LEITRIM	51	0.29%	4,238,194	0.19%
LIMERICK	707	4.00%	67,932,242	2.98%
LONGFORD	70	0.40%	5,687,500	0.25%
LOUTH	769	4.35%	84,398,160	3.70%
MAYO	223	1.26%	19,640,839	0.86%
MEATH	1,345	7.60%	175,185,408	7.67%
MONAGHAN	89	0.50%	8,880,631	0.39%
OFFALY	179	1.01%	17,679,627	0.77%
ROSCOMMON	101	0.57%	10,271,765	0.45%
SLIGO	185	1.05%	17,790,017	0.78%
TIPPERARY	432	2.44%	42,432,648	1.86%
WATERFORD	382	2.16%	38,157,546	1.67%
WESTMEATH	247	1.40%	24,767,145	1.09%
WEXFORD	362	2.05%	38,695,522	1.70%
WICKLOW	726	4.10%	101,149,685	4.43%
Total	17,692	100.00%	2,282,683,329	100.00%

Property Area (County)				
Major County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	6,185	34.96%	965,089,748	42.28%
Cork	1,695	9.58%	220,201,036	9.65%
Galway	482	2.72%	55,020,626	2.41%
Limerick	707	4.00%	67,932,242	2.98%
Waterford	382	2.16%	38,157,546	1.67%
Other	8,241	46.58%	936,282,131	41.02%
Total	17,692	100.00%	2,282,683,329	100.00%

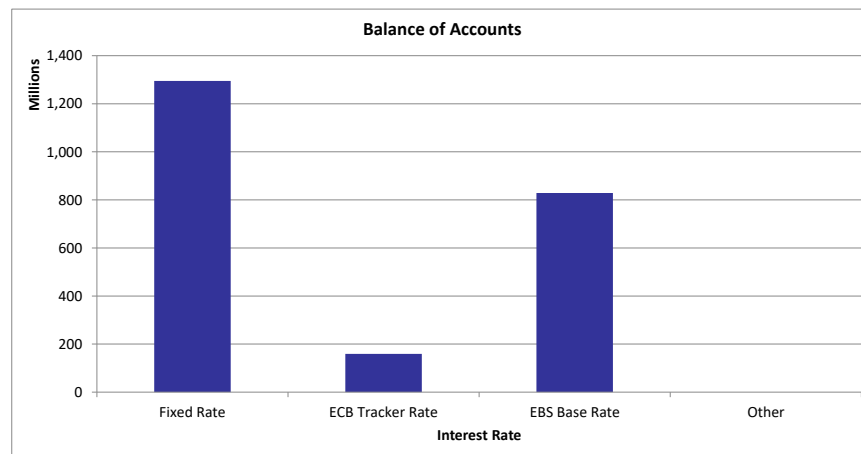
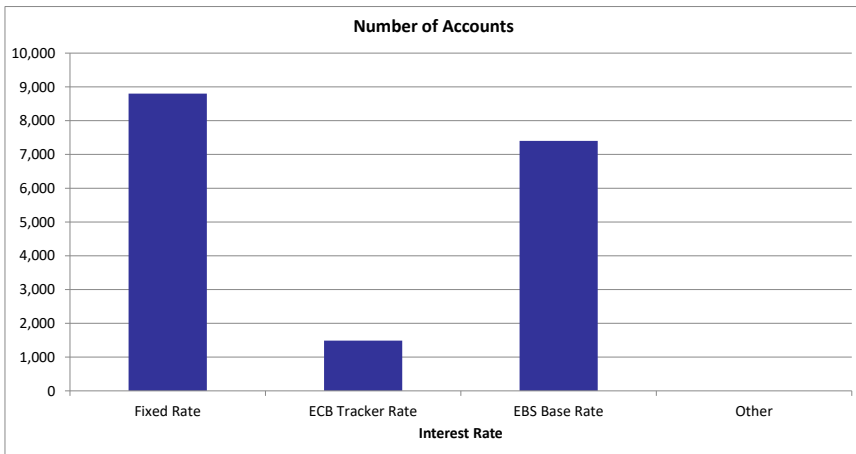


Property Area (Region)				
Region	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	6,185	34.96%	965,089,748	42.28%
Rest of Leinster	5,756	32.53%	706,818,510	30.96%
Munster	4,114	23.25%	452,723,177	19.83%
Connaught / Ulster	1,637	9.25%	158,051,895	6.92%
Total	17,692	100.00%	2,282,683,329	100.00%

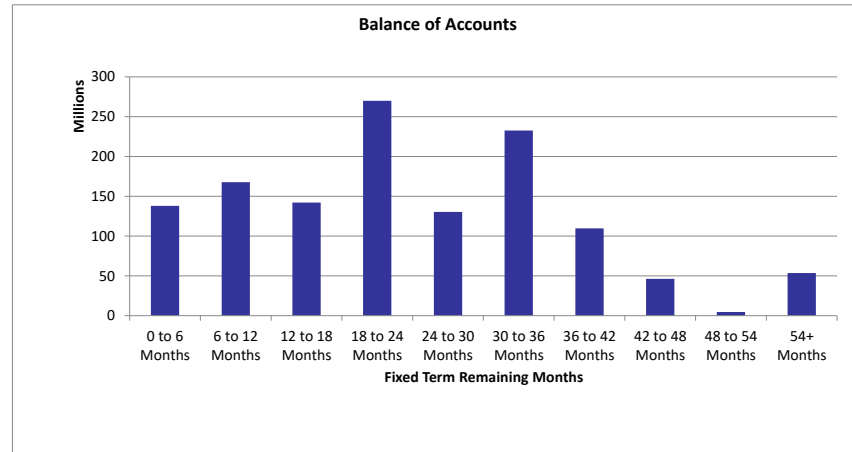
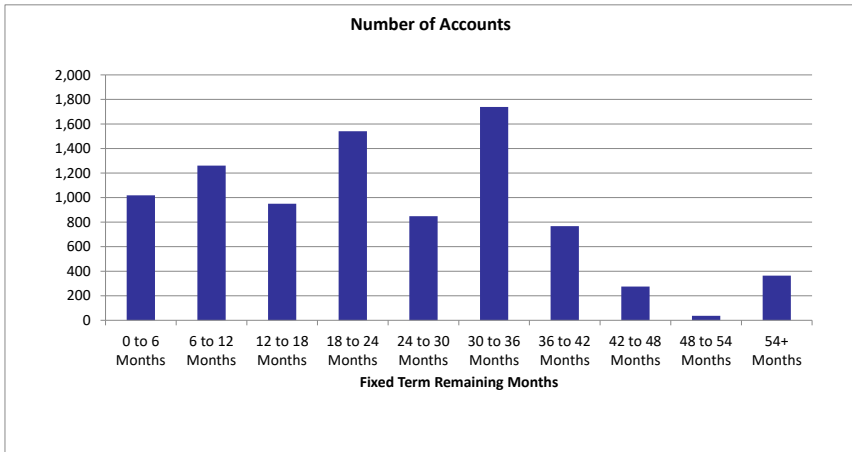


Interest Rate				
Interest Rate Type	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Fixed Rate	8,801	49.75%	1,294,876,443	56.73%
ECB Tracker Rate	1,489	8.42%	159,131,384	6.97%
EBS Base Rate	7,402	41.84%	828,675,502	36.30%
Other	0	0.00%	0	0.00%
Total	17,692	100.00%	2,282,683,329	100.00%

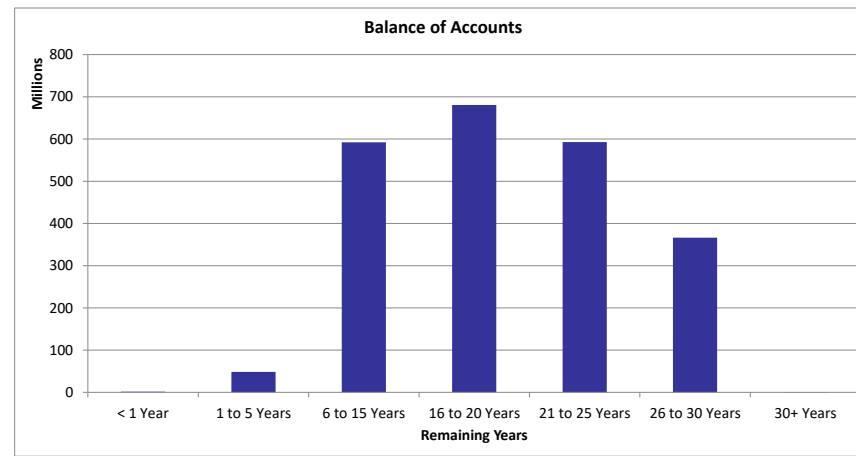
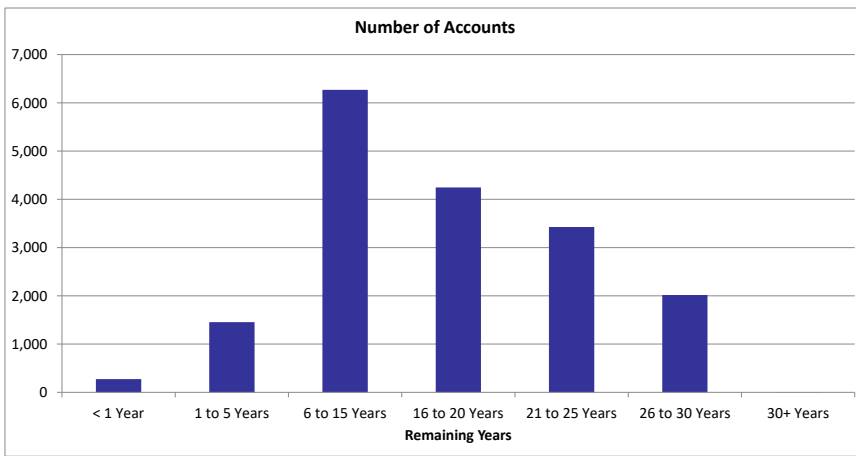
Interest Rate Type	Number of Accounts	Avg Interest Rate %
Fixed Rate	8,801	2.78
ECB Tracker Rate	1,489	4.79
EBS Base Rate	7,402	4.06
Other	0	0.00
Weighted Average Interest Rate		3.35



Fixed Term Remaining Months				
Fixed Term Remaining Months	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 to 6 Months	1,018	11.57%	137,922,987	10.65%
6 to 12 Months	1,261	14.33%	167,702,019	12.95%
12 to 18 Months	950	10.79%	142,114,471	10.98%
18 to 24 Months	1,541	17.51%	269,975,971	20.85%
24 to 30 Months	849	9.65%	130,286,554	10.06%
30 to 36 Months	1,739	19.76%	232,627,253	17.97%
36 to 42 Months	767	8.71%	109,700,613	8.47%
42 to 48 Months	275	3.12%	46,310,909	3.58%
48 to 54 Months	37	0.42%	4,621,096	0.36%
54+ Months	364	4.14%	53,614,571	4.14%
Total	8,801	100.00%	1,294,876,443	100.00%
Weighted Fixed Term Remaining Months			24.85	

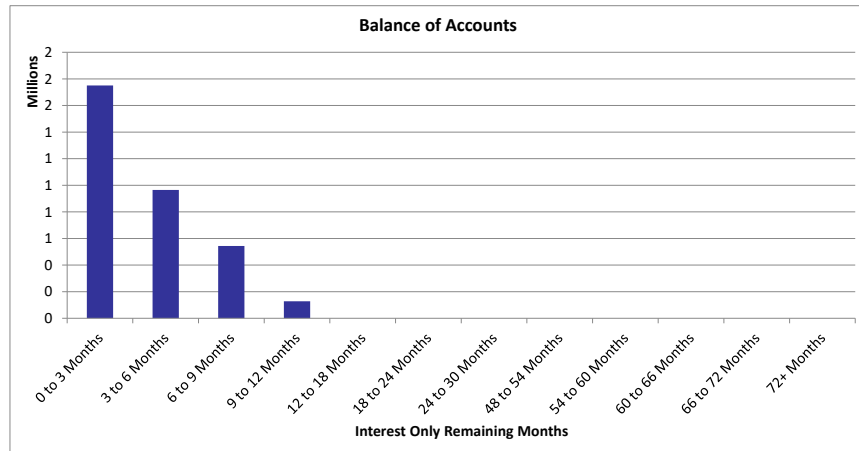
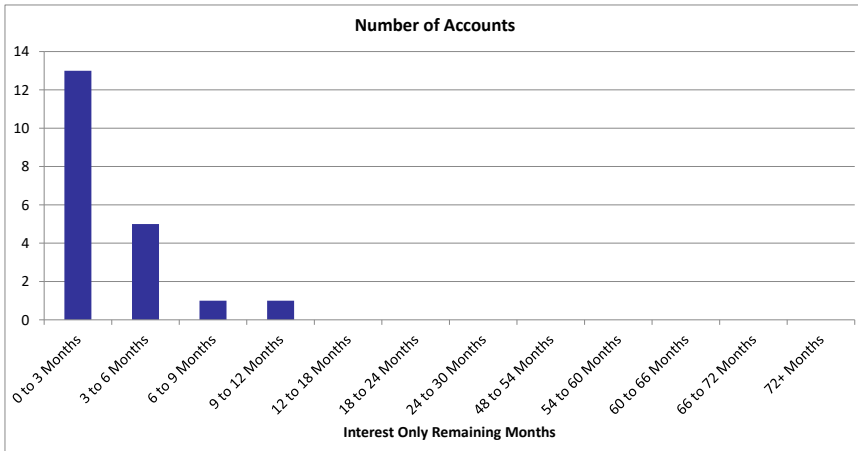


15 Remaining Years				
Remaining Years	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 1 Year	274	1.55%	1,585,275	0.07%
1 to 5 Years	1,455	8.22%	48,547,154	2.13%
6 to 15 Years	6,270	35.44%	592,165,187	25.94%
16 to 20 Years	4,246	24.00%	680,600,601	29.82%
21 to 25 Years	3,427	19.37%	592,810,487	25.97%
26 to 30 Years	2,017	11.40%	366,233,610	16.04%
30+ Years	3	0.02%	741,015	0.03%
Total	17,692	100.00%	2,282,683,329	100.00%
Weighted Average Remaining Years			18.75	



16 Repayments Status				
Principal Repayments Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Principal and Interest	17,672	99.89%	2,279,296,214	99.85%
Interest Only (Standard)	20	0.11%	3,387,115	0.15%
Total	17,692	100.00%	2,282,683,329	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	13	65.00%	1,750,759	51.69%
3 to 6 Months	5	25.00%	964,738	28.48%
6 to 9 Months	1	5.00%	543,721	16.05%
9 to 12 Months	1	5.00%	127,897	3.78%
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	20	100.00%	3,387,115	100.00%
Weighted Average Interest Only (Standard) Remaining Term			2.97	



Occupancy Status				
Occupancy Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
HOMELOAN	17,679	99.93%	2,280,924,647	99.92%
RETAIL BTL	13	0.07%	1,758,682	0.08%
Total	17,692	100.00%	2,282,683,329	100.00%