

Investor Report: Burlington Mortgages No. 1 Designated Activity Company

From:	AIB
Month Ending:	31/01/2024
Interest Payments Date:	20/02/2024

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 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	n/a	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 (high)	€ 110,700,000	100%	1 Month EURIBOR	1.35%	n/a	2.35%	Mar-2025	Nov-2058
D Notes	XS2131186848	Baa3	BBB(lo)	A2	AA (low)	€ 110,700,000	100%	1 Month EURIBOR	1.75%	n/a	2.75%	Mar-2025	Nov-2058
E Notes	XS2131189511	B3	BB	Ba2	A	€ 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	22/01/2024
Interest Period End Date	20/02/2024
No of days in Interest Period	29
Next Payments Date	20/03/2024

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%	160,697,091	6.5435%	(18,972,738)	141,724,352	5.8158%	0.09	0.08	
A2 Notes	XS2131185014	1,731,400,000	42.9997%	1,731,400,000	70.5014%	0	1,731,400,000	71.0503%	1.00	1.00	
B Notes	XS2131185105	201,300,000	4.9993%	201,300,000	8.1968%	0	201,300,000	8.2606%	1.00	1.00	
C Notes	XS2131185873	110,700,000	2.7493%	110,700,000	4.5076%	0	110,700,000	4.5427%	1.00	1.00	
D Notes	XS2131186848	110,700,000	2.7493%	110,700,000	4.5076%	0	110,700,000	4.5427%	1.00	1.00	
E Notes	XS2131189511	80,500,000	1.9992%	80,500,000	3.2779%	0	80,500,000	3.3034%	1.00	1.00	
Z Notes	XS2131190956	60,500,000	1.5025%	60,500,000	2.4635%	0	60,500,000	2.4827%	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%	2,455,837,091	100.0000%	(18,972,738)	2,436,864,352	100.0000%	0.61	0.61	

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	4.269%	29	552,623.90	552,623.90	0	0
A2 Notes	XS2131185014	0.350%	29	488,158.61	488,158.61	0	0
B Notes	XS2131185105	4.819%	29	781,441.00	781,441.00	0	0
C Notes	XS2131185873	5.219%	29	465,404.32	465,404.32	0	0
D Notes	XS2131186848	5.619%	29	501,074.32	501,074.32	0	0
E Notes	XS2131189511	6.619%	29	429,223.76	429,223.76	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				3,607,814.79	3,607,814.79	-	-

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	14,190,728	(142,296)	-	14,048,433	14,048,433	-
Total	29,745,000	17,964,728	(142,296)	-	17,822,433	17,822,433	-

Revenue Analysis	
	Euro
Revenue Receipts	6,749,003
Interest from Bank Accounts	335,809
Class A Liquidity Reserve Fund Excess Amount	142,296
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	7,227,107
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 (6,308)
Servicer (EBS)	(203,643)
Servicer (Haven)	(114,461)
Issuer Profit Fee	(100)
Class A Notes Interest	(1,040,783)
Class A Liquidity Reserve Fund Required Amount	0
Class A Principal Deficiency Sub-Ledger	0
Class B Notes Interest	(781,441)
Class B Principal Deficiency Sub-Ledger	0
Class C Notes Interest	(465,404)
Class C Principal Deficiency Sub-Ledger	0
Class D Notes Interest	(501,074)
Class D Principal Deficiency Sub-Ledger	0
Class E Notes Interest	(429,224)
Class E Principal Deficiency Sub-Ledger	0
General Reserve Fund Required Amount	0
Class Z Principal Deficiency Sub-Ledger	(796,717)
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	(1,598,338)
Class R1B Payment	(898,267)
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	-	914,265	(117,548)	796,717	796,717	-

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	11,212,064	(6,608,299)	5,518,030	5,518,030

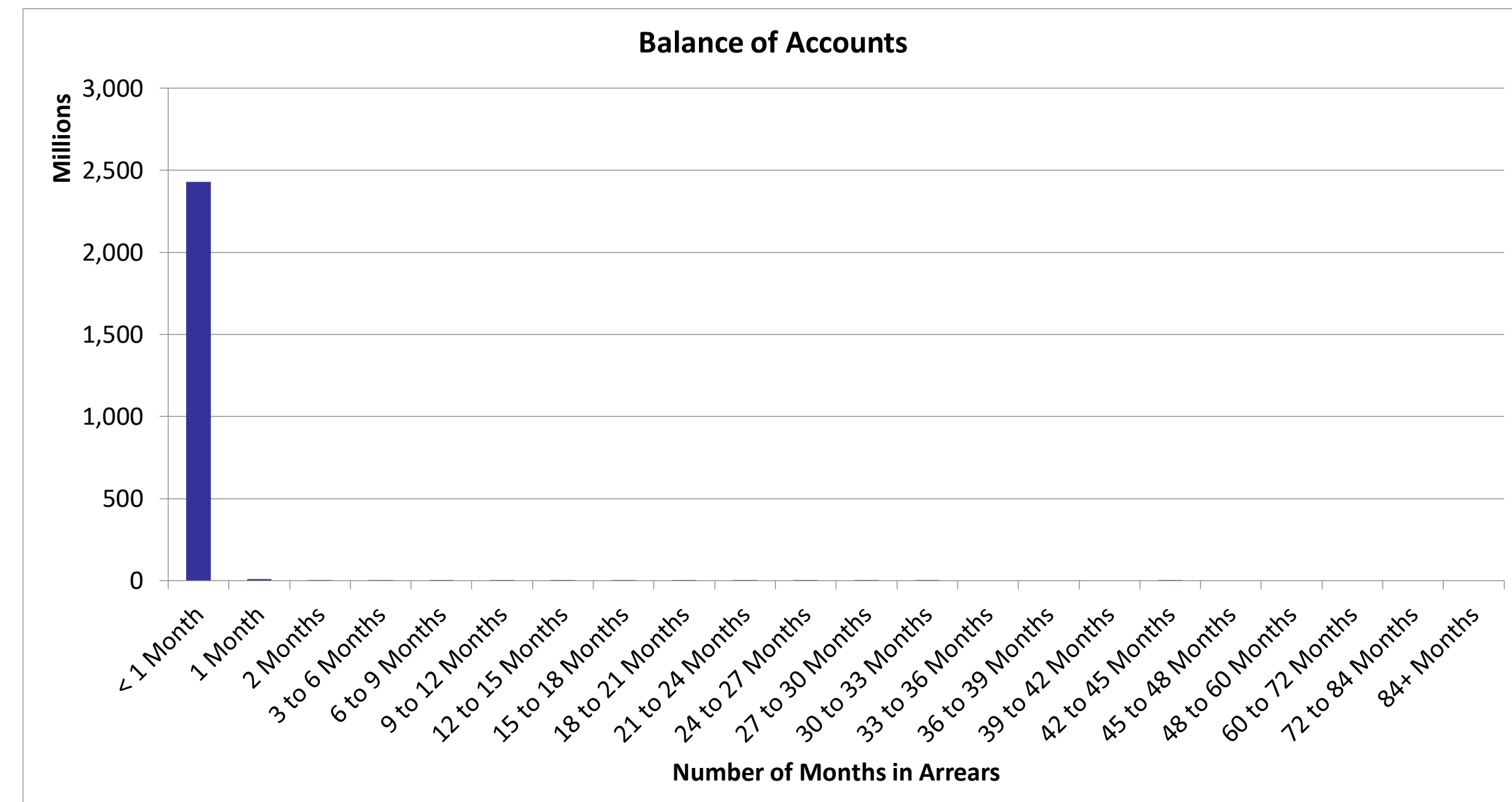
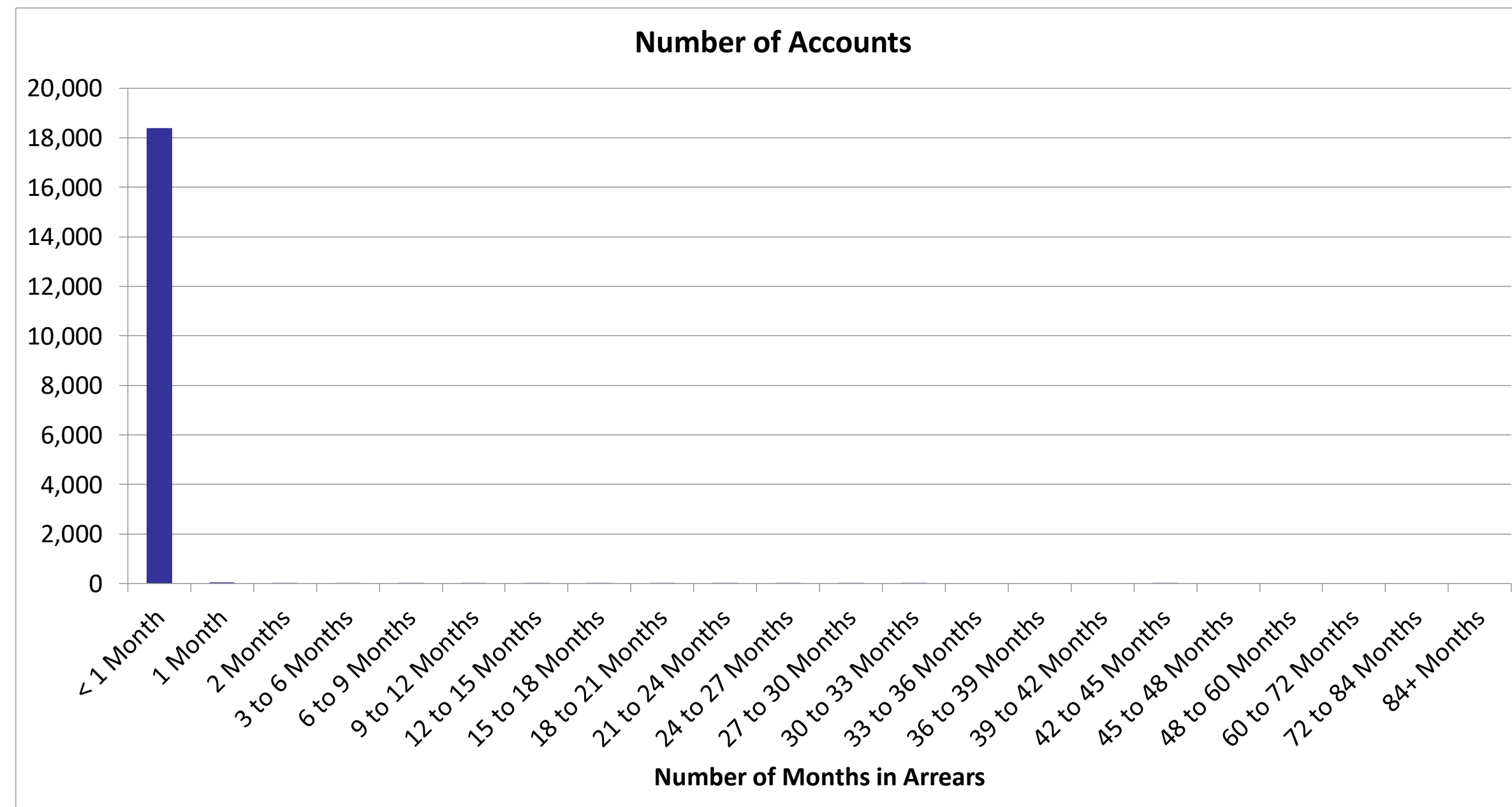
Principal Analysis		Euro
Principal Receipts		18,176,022
Proceeds of issue of the Class R1 Notes and the Class R2 Note		0
Any credit to the Principal Deficiency Ledgers		796,717
Any other Available Principal receipts		0
The excess of the proceeds of the Collateralised Notes over the Consideration		0
Optional 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		18,972,738
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;		(18,972,738)
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

<i>Mortgage Portfolio Analysis: Properties Under Management</i>					
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	1
Sold	0	0.00	1	281,221.24	1

<i>Mortgage Portfolio Analysis</i>		
	This Period (Euro)	Cumulative (Euro)
Opening Mortgage Principle Balance	2,468,049,037	4,026,483,467
Scheduled Principal Payments and Early Redemptions	18,176,022	1,584,101,084
Charge Offs	0	0
Non-cash movements	(895)	(8,208,394)
Mortgages Repurchased by Sellers	0	716,867
Closing Mortgage Principal Balance	2,449,873,910	2,449,873,910

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	18,401	99.23%	2,427,814,868	99.10%
1 Month	55	0.30%	9,084,130	0.37%
2 Months	17	0.09%	2,220,459	0.09%
3 to 6 Months	28	0.15%	3,864,216	0.16%
6 to 9 Months	16	0.09%	2,287,689	0.09%
9 to 12 Months	8	0.04%	1,470,125	0.06%
12 to 15 Months	6	0.03%	1,137,973	0.05%
15 to 18 Months	2	0.01%	165,880	0.01%
18 to 21 Months	2	0.01%	681,559	0.03%
21 to 24 Months	2	0.01%	270,118	0.01%
24 to 27 Months	1	0.01%	11,989	0.00%
27 to 30 Months	3	0.02%	561,188	0.02%
30 to 33 Months	2	0.01%	280,473	0.01%
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	1	0.01%	23,244	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	18,544	100.00%	2,449,873,910	100.00%

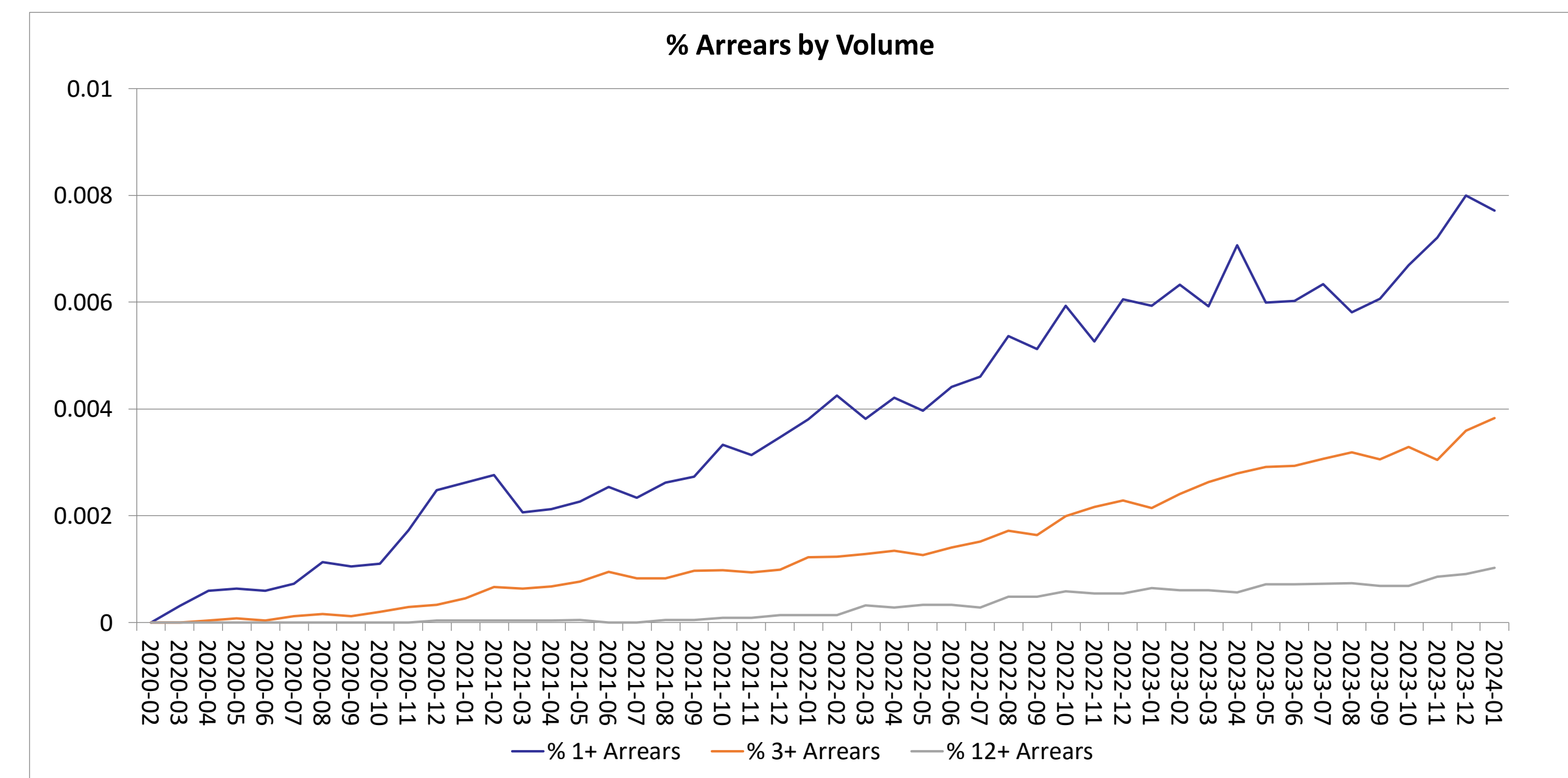
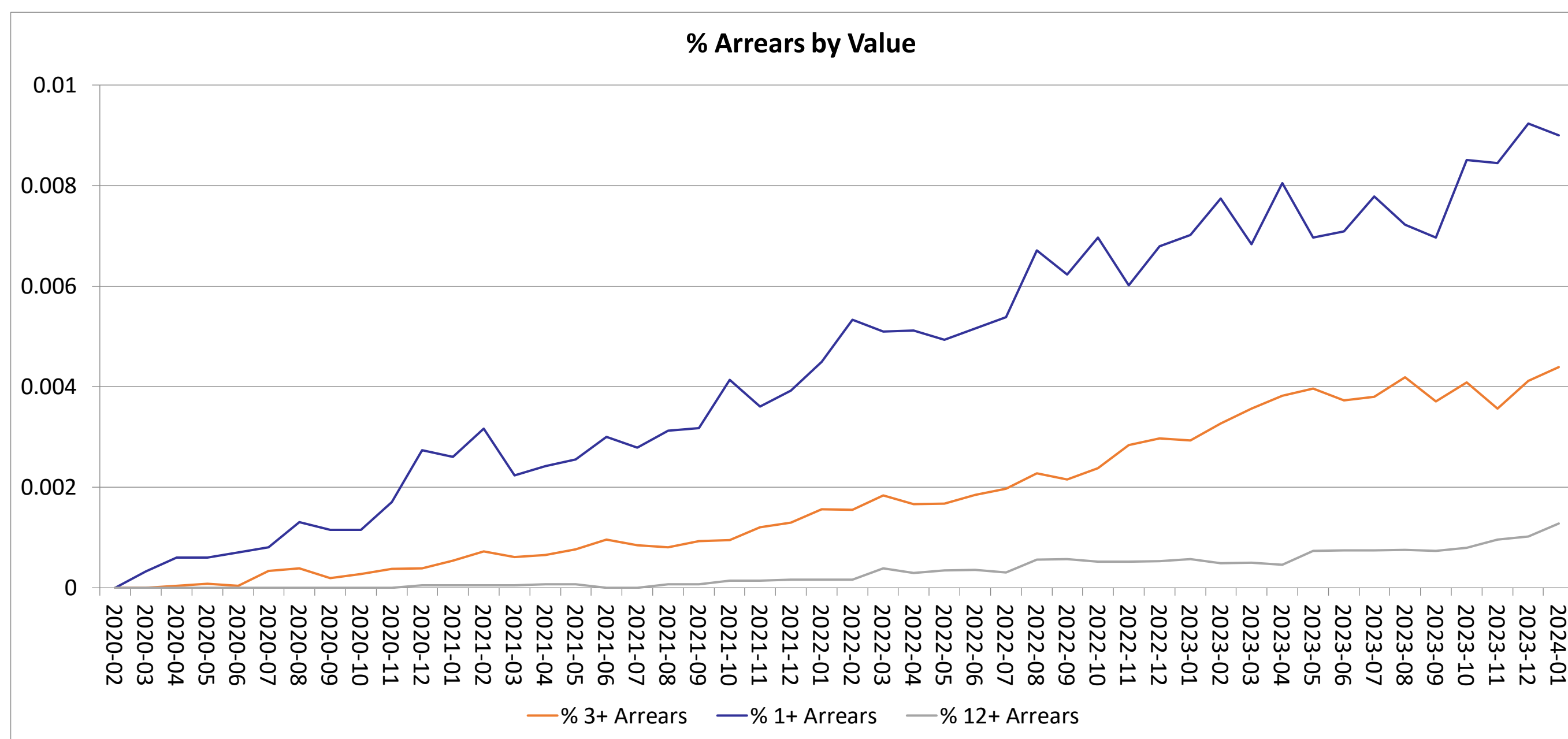


Repayments in Arrears - Last 6 Months

Months in Arrears Value of Accounts (€m)	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Jan-24
12+ Arrears	1.94	1.87	2.01	2.38	2.52	3.13
3+ Arrears**	10.73	9.41	10.27	8.87	10.15	10.75
1+ Arrears*	18.51	17.68	21.38	21.03	22.79	22.06
Total Arrears	18.51	17.68	21.38	21.03	22.79	22.06
Total Portfolio	2,564.66	2,537.41	2,512.38	2,489.92	2,468.05	2,449.87
Months in Arrears Number of Accounts	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Jan-24
12+ Arrears	14	13	13	16	17	19
3+ Arrears**	61	58	62	57	67	71
1+ Arrears*	111	115	126	135	149	143
Total Arrears	111	115	126	135	149	143
Total Portfolio	19,108	18,969	18,836	18,732	18,632	18,544

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

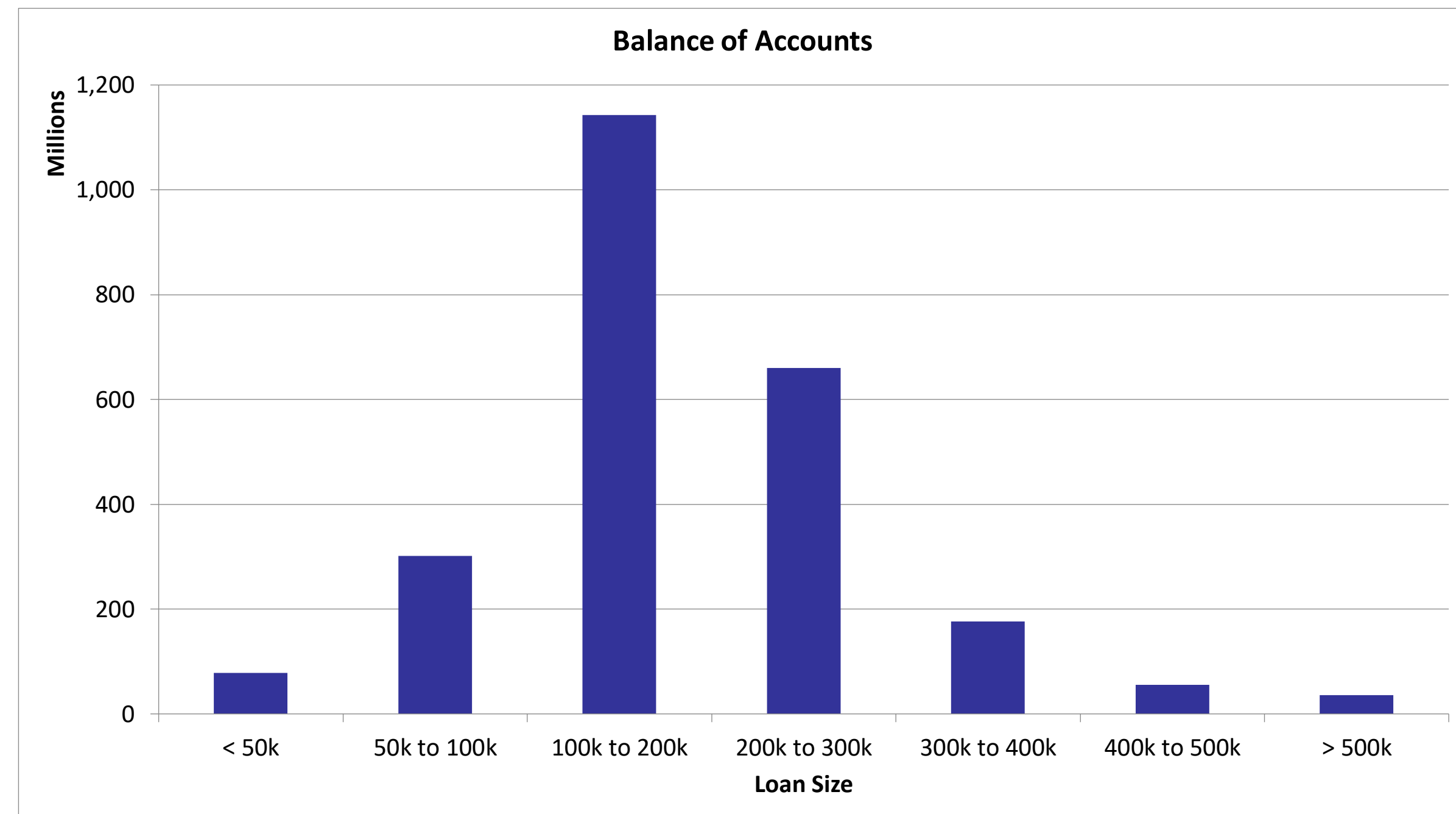
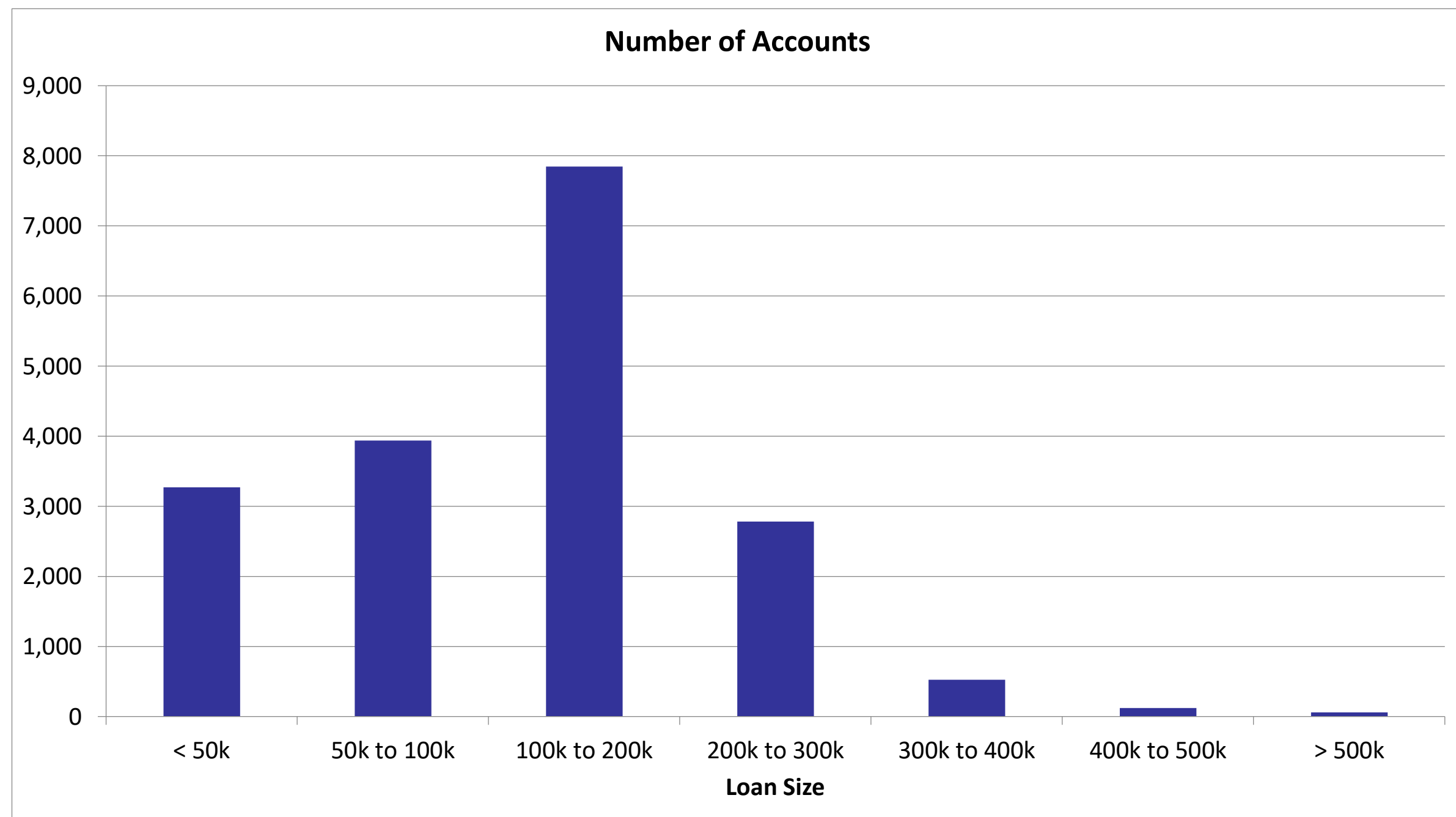
** 3+ Arrears includes loans in 12+ Arrears



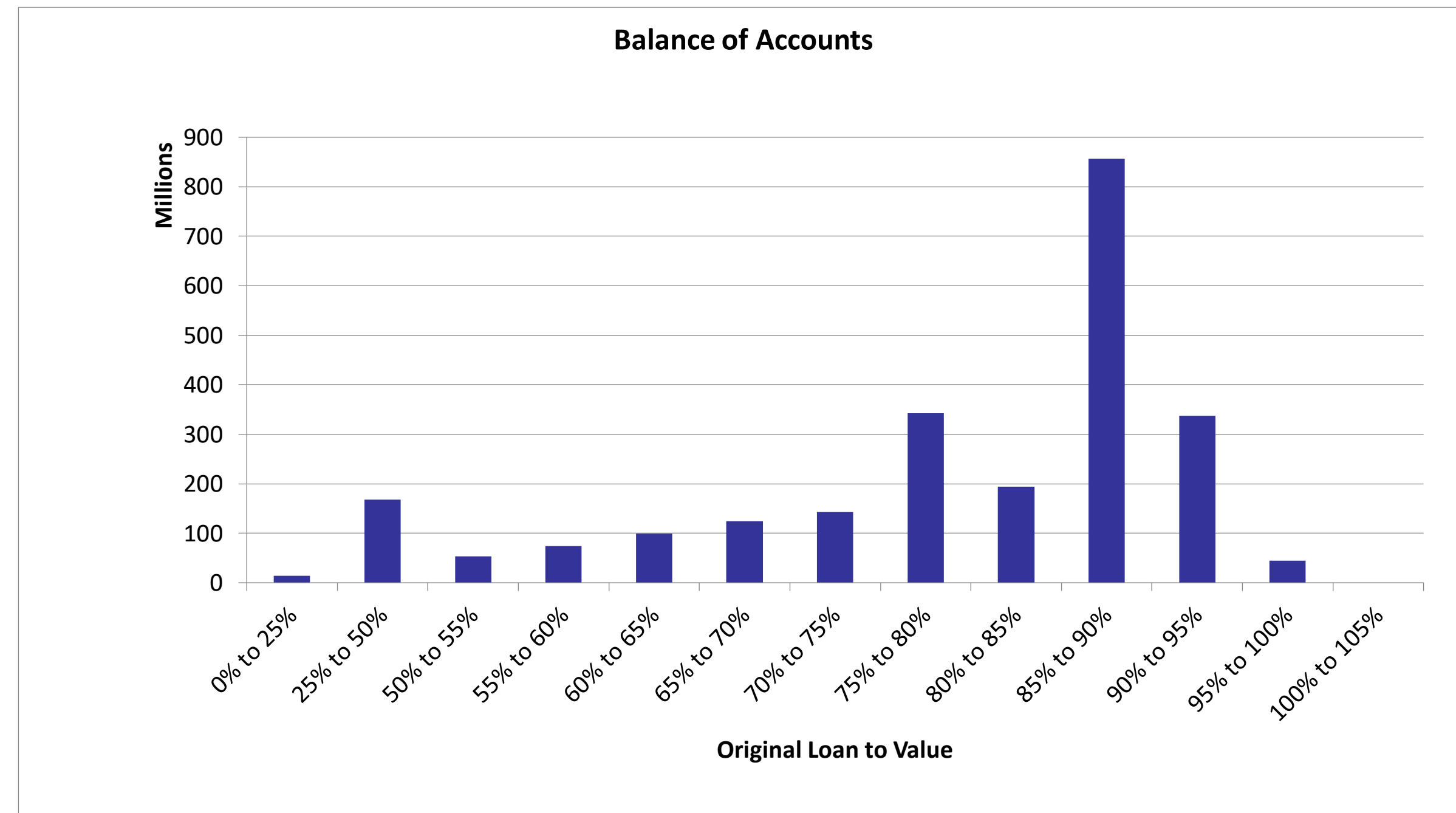
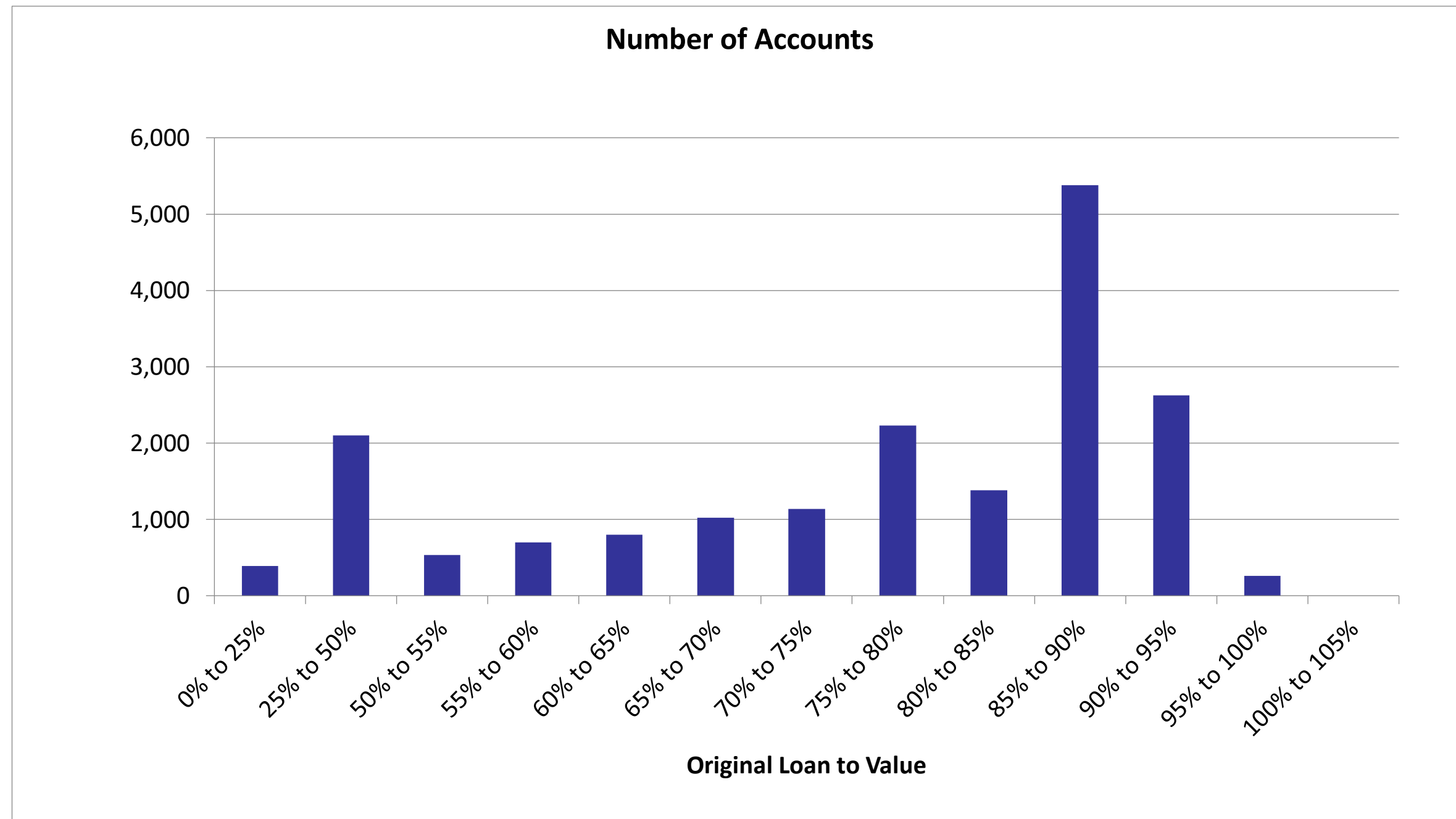
Cure Rates - Last 6 Months

	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Jan-24
Total Cases Any Arrears	190	197	209	214	218	215
Total Cured to 0 Arrears	38	37	33	38	35	40
% Cure Rate to 0 Arrears	20.00%	18.78%	15.79%	17.76%	16.06%	18.60%

Loan Size				
Loan Size	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 50k	3,274	17.66%	77,776,852	3.17%
50k to 100k	3,934	21.21%	301,365,702	12.30%
100k to 200k	7,849	42.33%	1,142,474,675	46.63%
200k to 300k	2,781	15.00%	660,378,295	26.96%
300k to 400k	521	2.81%	176,077,798	7.19%
400k to 500k	125	0.67%	55,484,494	2.26%
> 500k	60	0.32%	36,316,095	1.48%
Total	18,544	100.00%	2,449,873,910	100.00%
Weighted Average Loan Size			132,111.41	

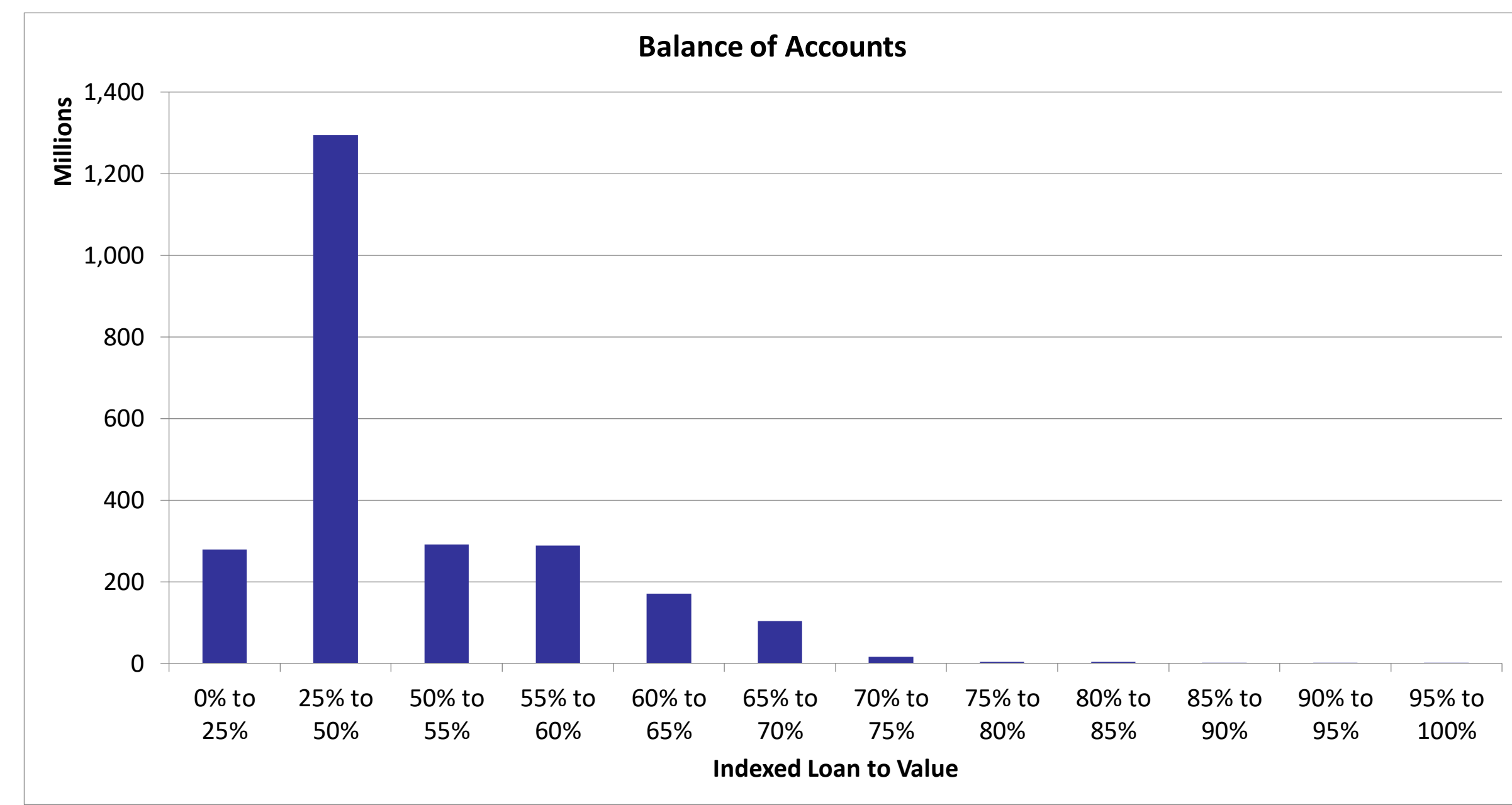
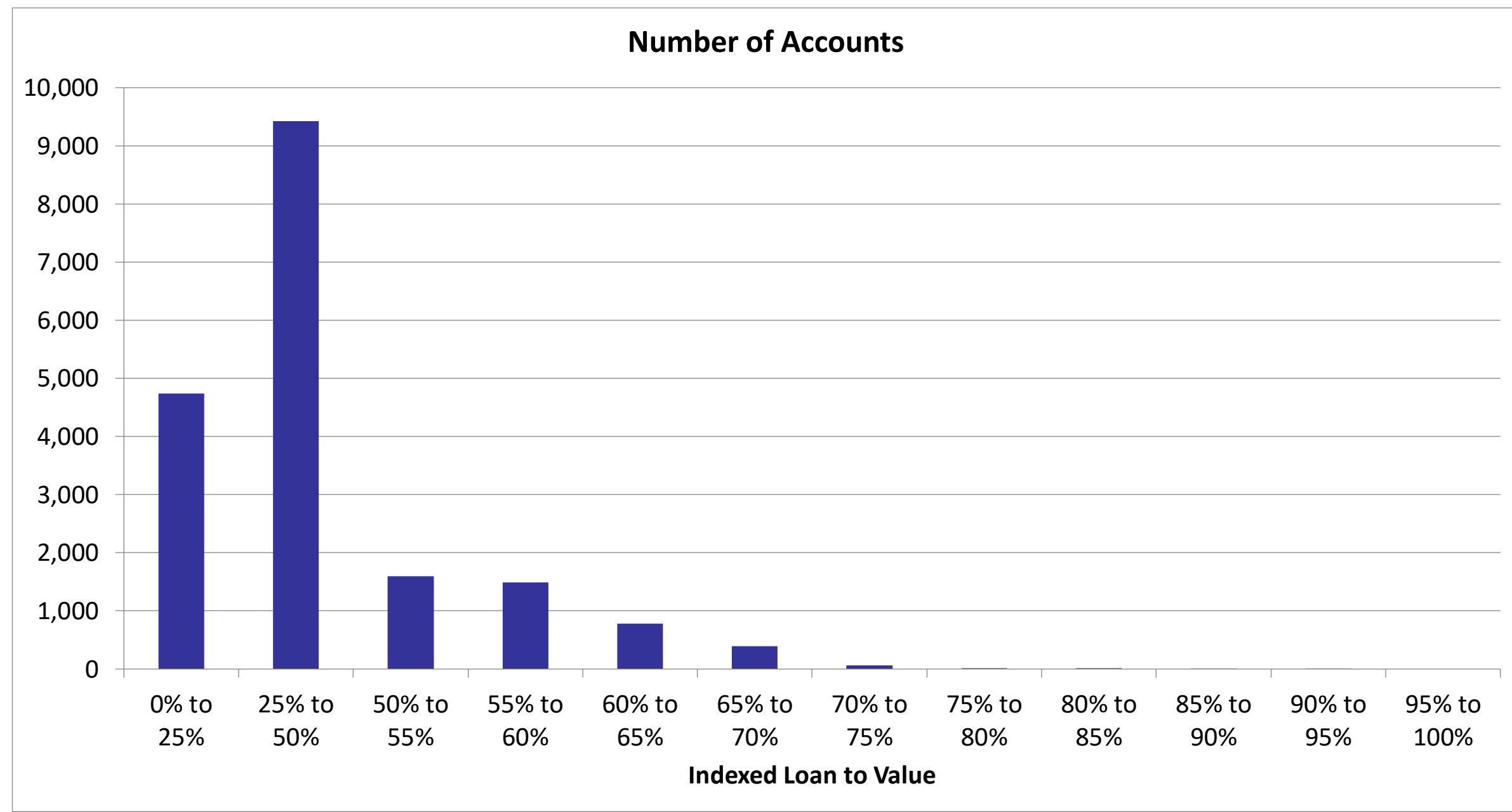


Original LTV				
Original LTV	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0% to 25%	389	2.10%	14,331,929	0.59%
25% to 50%	2,098	11.31%	167,391,659	6.83%
50% to 55%	531	2.86%	53,311,884	2.18%
55% to 60%	698	3.76%	73,808,396	3.01%
60% to 65%	801	4.32%	98,946,865	4.04%
65% to 70%	1,022	5.51%	124,461,110	5.08%
70% to 75%	1,139	6.14%	142,290,929	5.81%
75% to 80%	2,229	12.02%	342,749,608	13.99%
80% to 85%	1,379	7.44%	194,386,418	7.93%
85% to 90%	5,375	28.99%	856,547,548	34.96%
90% to 95%	2,623	14.14%	337,003,573	13.76%
95% to 100%	260	1.40%	44,643,990	1.82%
100% to 105%	0	0.00%	0	0.00%
Total	18,544	100.00%	2,449,873,910	100.00%
Weighted Average Original LTV			79.30%	

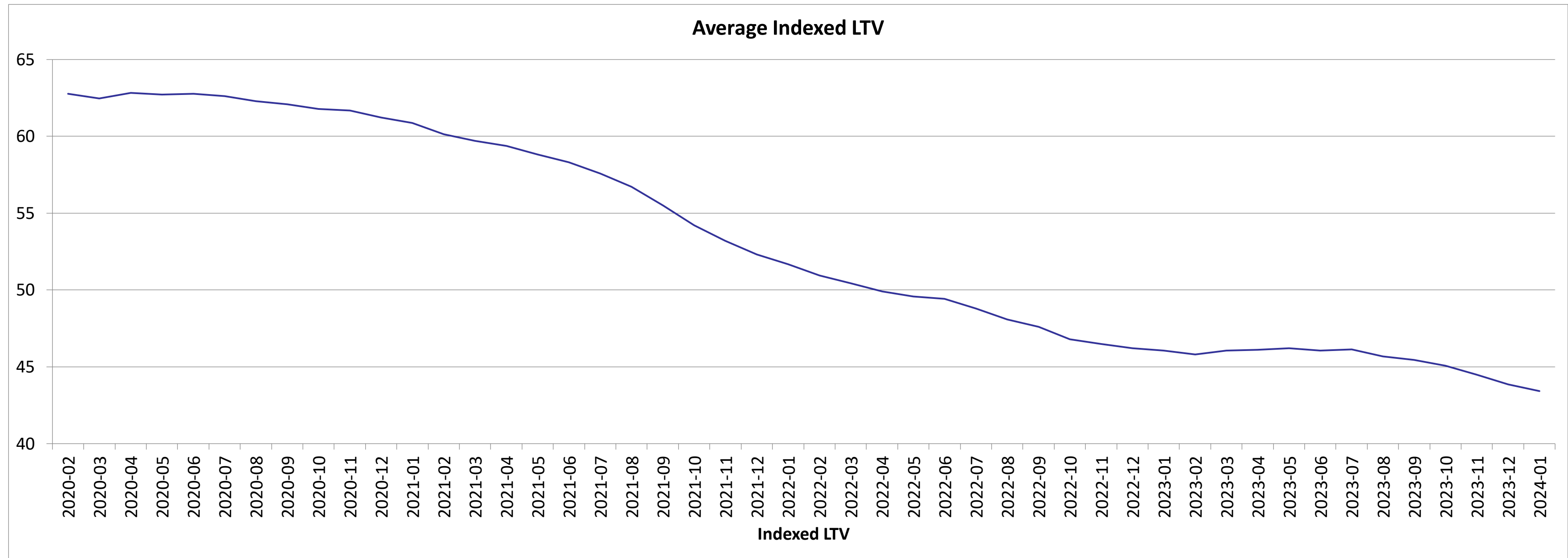


*OLTV for top-up loans is calculated by combining the original loan amount and the top-up loan amount. This does not take into account any reduction in the original loan amount that occurred prior to the top-up approval. The OLTV on top-up loans is therefore shown here as higher than the true exposure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

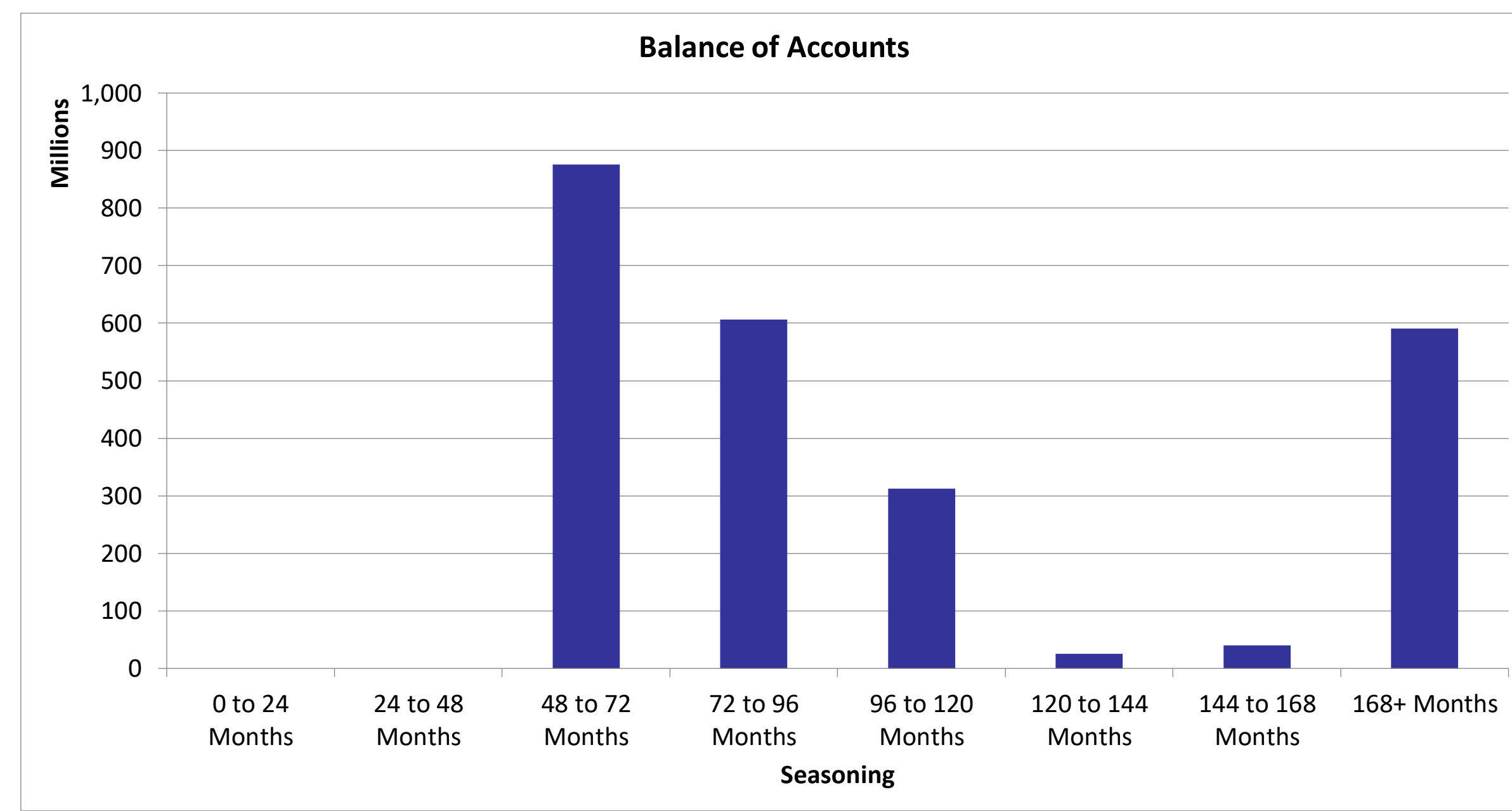
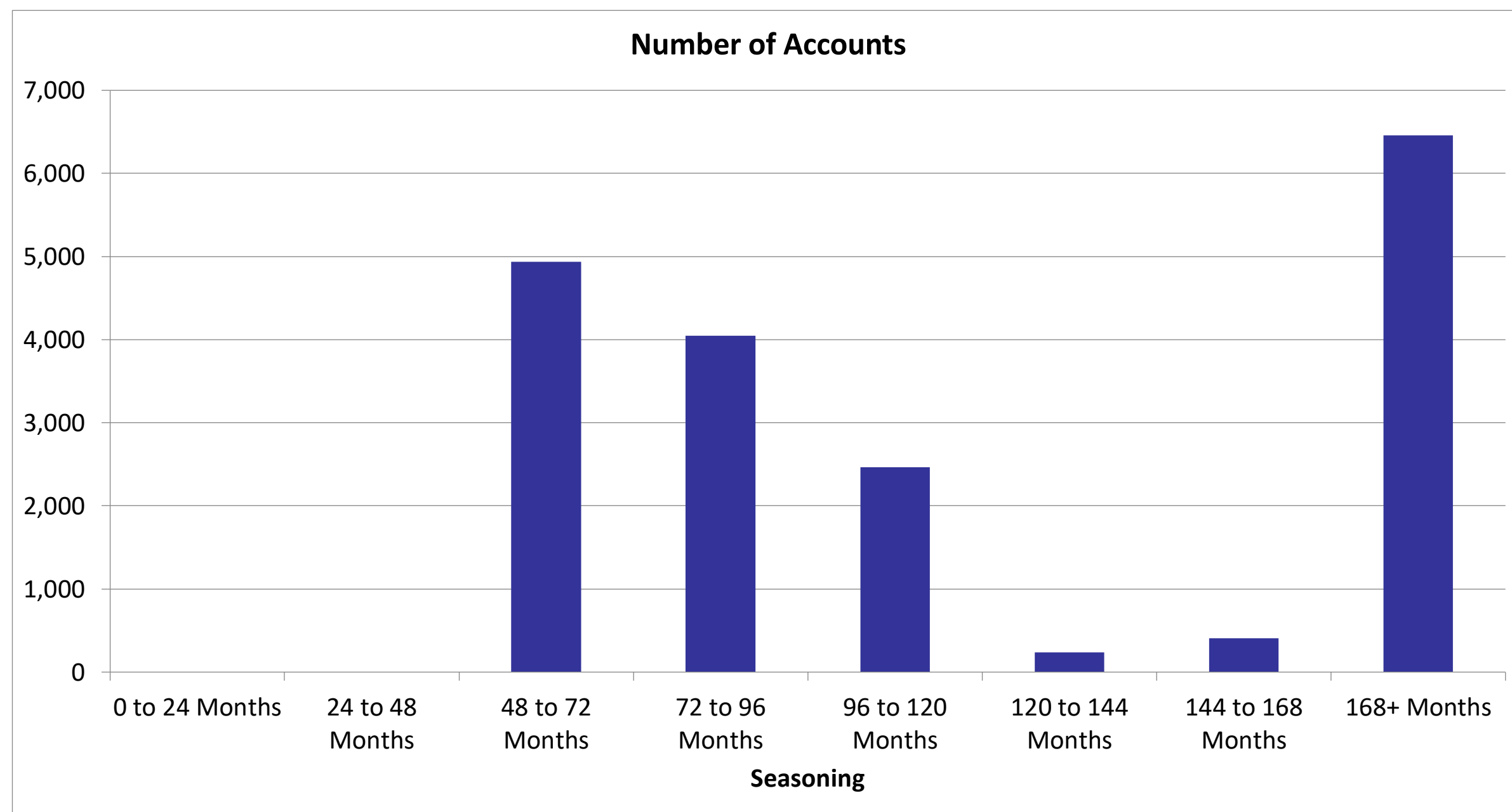
Indexed LTV				
Indexed LTV	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0% to 25%	4,741	25.57%	278,240,680	11.36%
25% to 50%	9,425	50.83%	1,293,709,695	52.81%
50% to 55%	1,597	8.61%	291,666,423	11.91%
55% to 60%	1,488	8.02%	288,315,516	11.77%
60% to 65%	786	4.24%	170,332,936	6.95%
65% to 70%	394	2.12%	103,276,081	4.22%
70% to 75%	65	0.35%	15,517,242	0.63%
75% to 80%	19	0.10%	3,623,058	0.15%
80% to 85%	13	0.07%	2,838,442	0.12%
85% to 90%	3	0.02%	475,782	0.02%
90% to 95%	3	0.02%	554,376	0.02%
95% to 100%	10	0.05%	1,323,677	0.05%
Total	18,544	100.00%	2,449,873,910	100.00%
Weighted Average Indexed LTV			43.42%	



Average Indexed LTV - Last 6 Months						
	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Jan-24
Indexed LTV	45.68	45.44	45.08	44.50	43.85	43.42

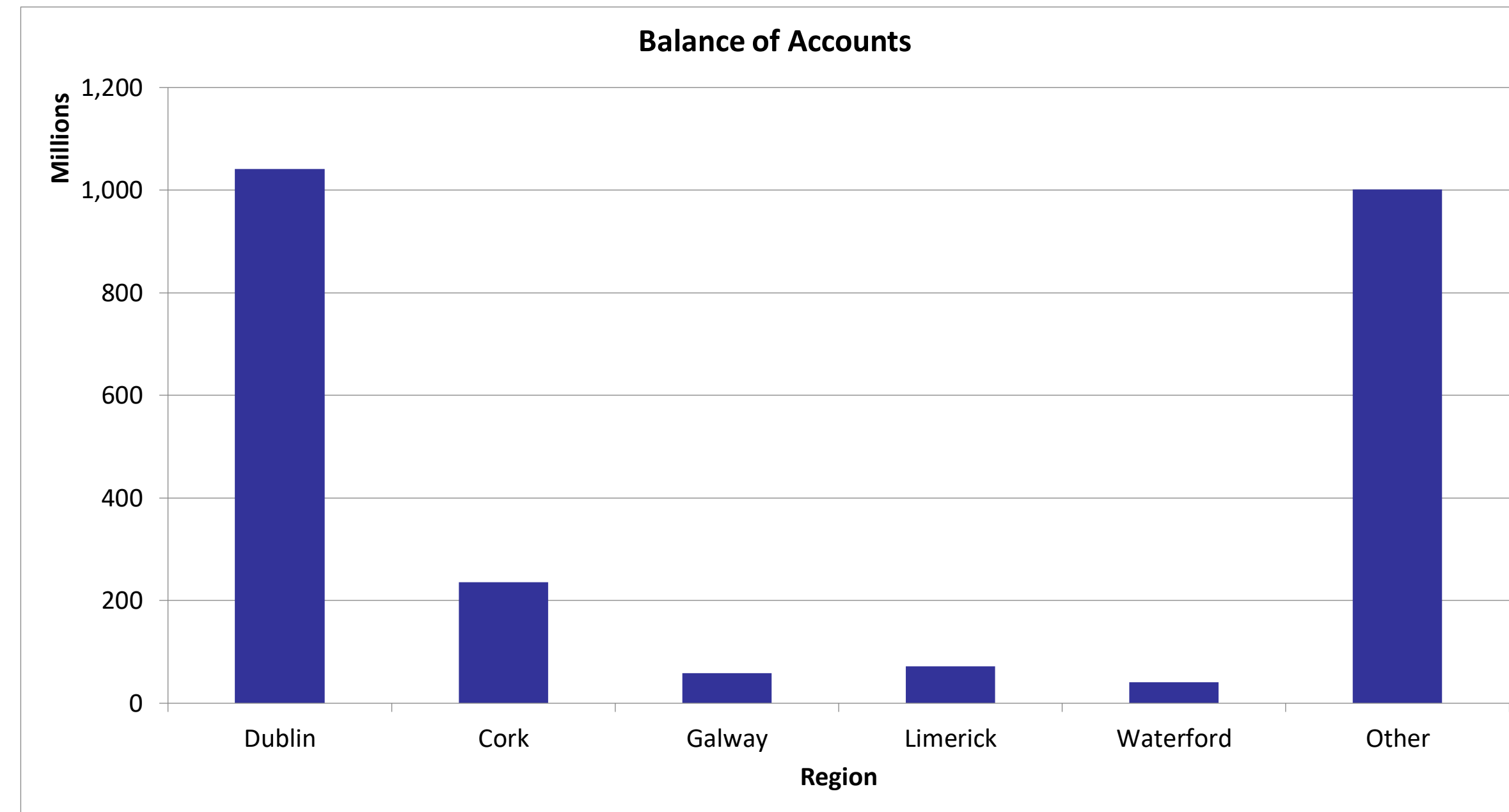
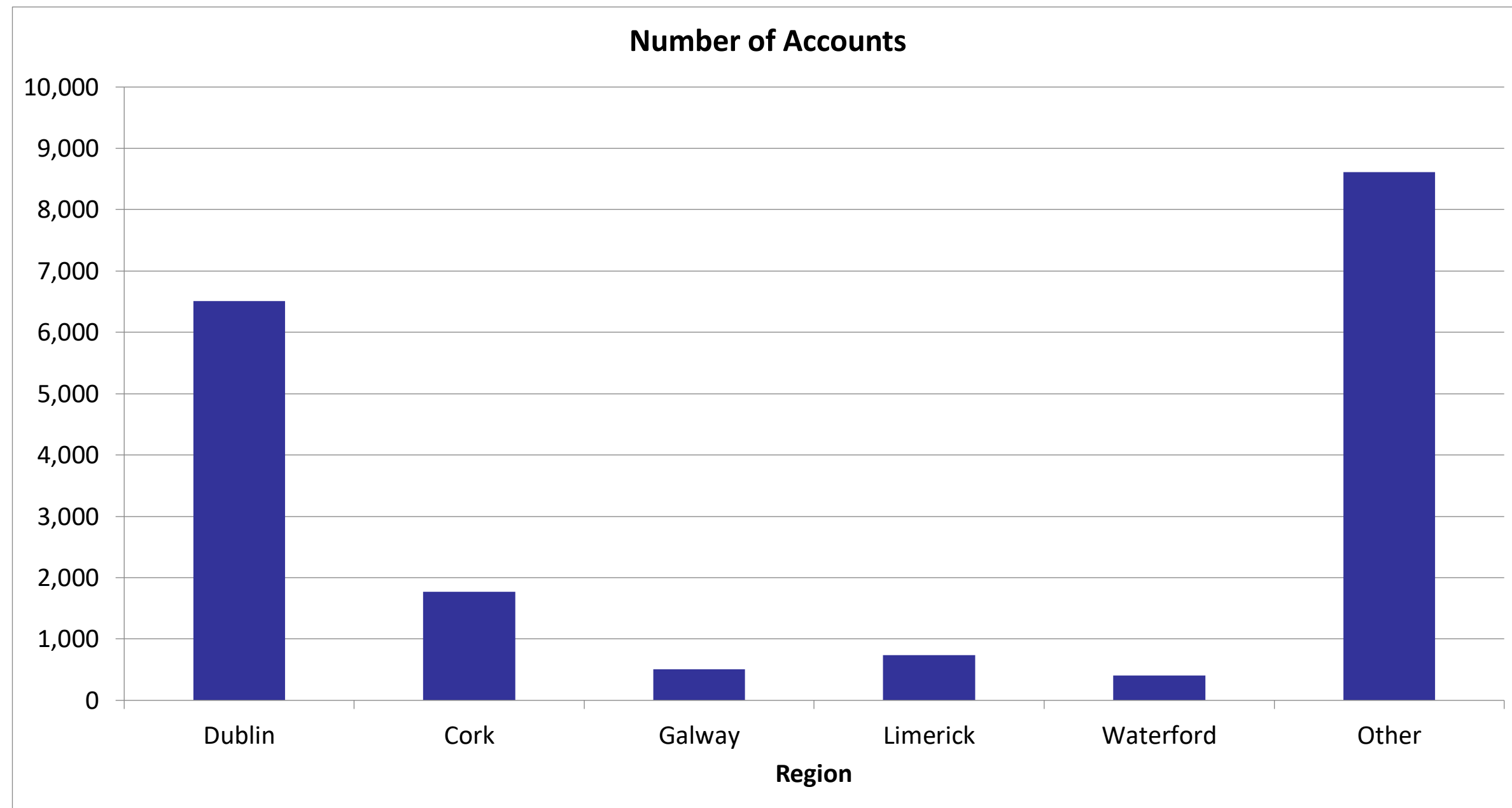


Seasoning				
Seasoning	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 to 24 Months	0	0.00%	0	0.00%
24 to 48 Months	0	0.00%	0	0.00%
48 to 72 Months	4,934	26.61%	876,194,634	35.76%
72 to 96 Months	4,048	21.83%	605,991,613	24.74%
96 to 120 Months	2,466	13.30%	312,491,587	12.76%
120 to 144 Months	235	1.27%	25,361,632	1.04%
144 to 168 Months	406	2.19%	39,621,691	1.62%
168+ Months	6,455	34.81%	590,212,753	24.09%
Total	18,544	100.00%	2,449,873,910	100.00%
Weighted Average Seasoning			109.99	

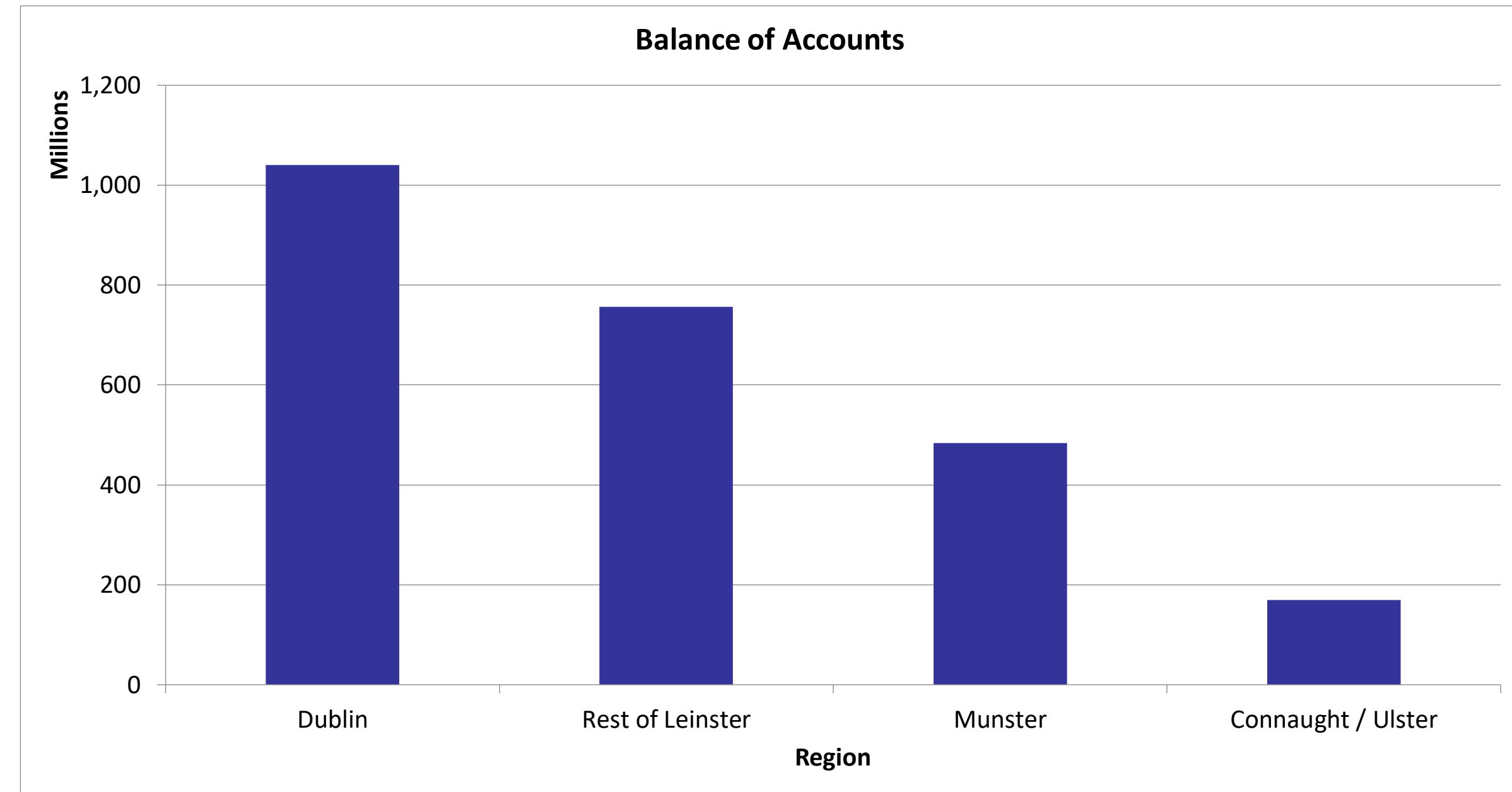
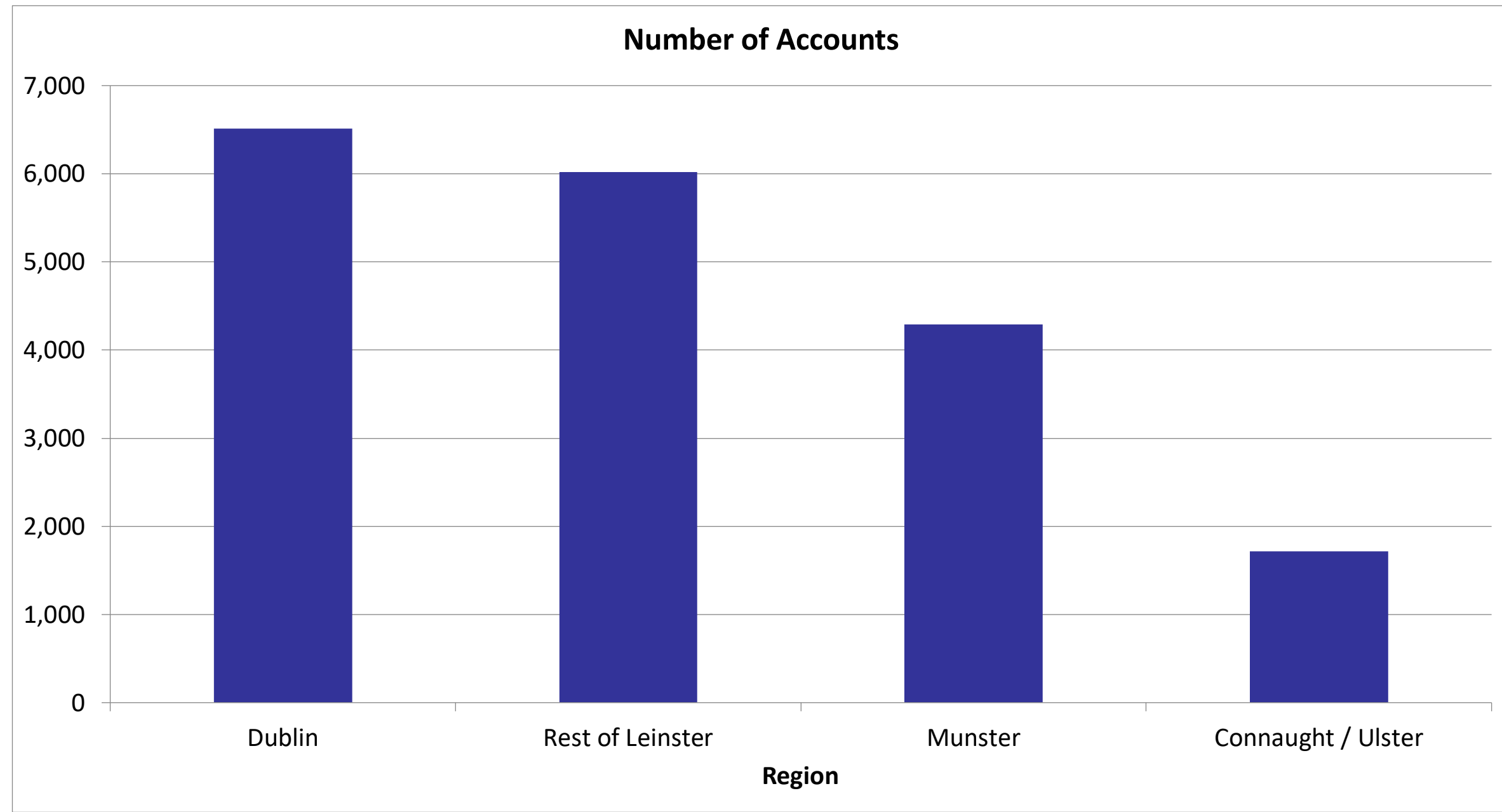


Property Area (County)				
County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
CARLOW	254	1.37%	25,846,224	1.06%
CAVAN	153	0.83%	15,337,618	0.63%
CLARE	465	2.51%	43,544,646	1.78%
CORK	1,770	9.54%	235,745,587	9.62%
DONEGAL	375	2.02%	29,709,014	1.21%
DUBLIN	6,511	35.11%	1,040,913,098	42.49%
GALWAY	509	2.74%	59,152,095	2.41%
KERRY	472	2.55%	46,357,376	1.89%
KILDARE	1,347	7.26%	191,311,899	7.81%
KILKENNY	251	1.35%	27,240,646	1.11%
LAOIS	298	1.61%	31,979,725	1.31%
LEITRIM	54	0.29%	4,510,189	0.18%
LIMERICK	735	3.96%	71,992,461	2.94%
LONGFORD	72	0.39%	6,067,525	0.25%
LOUTH	801	4.32%	90,287,490	3.69%
MAYO	237	1.28%	21,107,770	0.86%
MEATH	1,409	7.60%	187,144,841	7.64%
MONAGHAN	90	0.49%	9,334,306	0.38%
OFFALY	187	1.01%	19,025,490	0.78%
ROSCOMMON	105	0.57%	11,010,212	0.45%
SLIGO	195	1.05%	19,356,169	0.79%
TIPPERARY	447	2.41%	44,791,426	1.83%
WATERFORD	404	2.18%	41,052,720	1.68%
WESTMEATH	261	1.41%	26,784,331	1.09%
WEXFORD	379	2.04%	41,844,066	1.71%
WICKLOW	763	4.11%	108,426,985	4.43%
Total	18,544	100.00%	2,449,873,910	100.00%

Property Area (County)				
Major County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	6,511	35.11%	1,040,913,098	42.49%
Cork	1,770	9.54%	235,745,587	9.62%
Galway	509	2.74%	59,152,095	2.41%
Limerick	735	3.96%	71,992,461	2.94%
Waterford	404	2.18%	41,052,720	1.68%
Other	8,615	46.46%	1,001,017,948	40.86%
Total	18,544	100.00%	2,449,873,910	100.00%



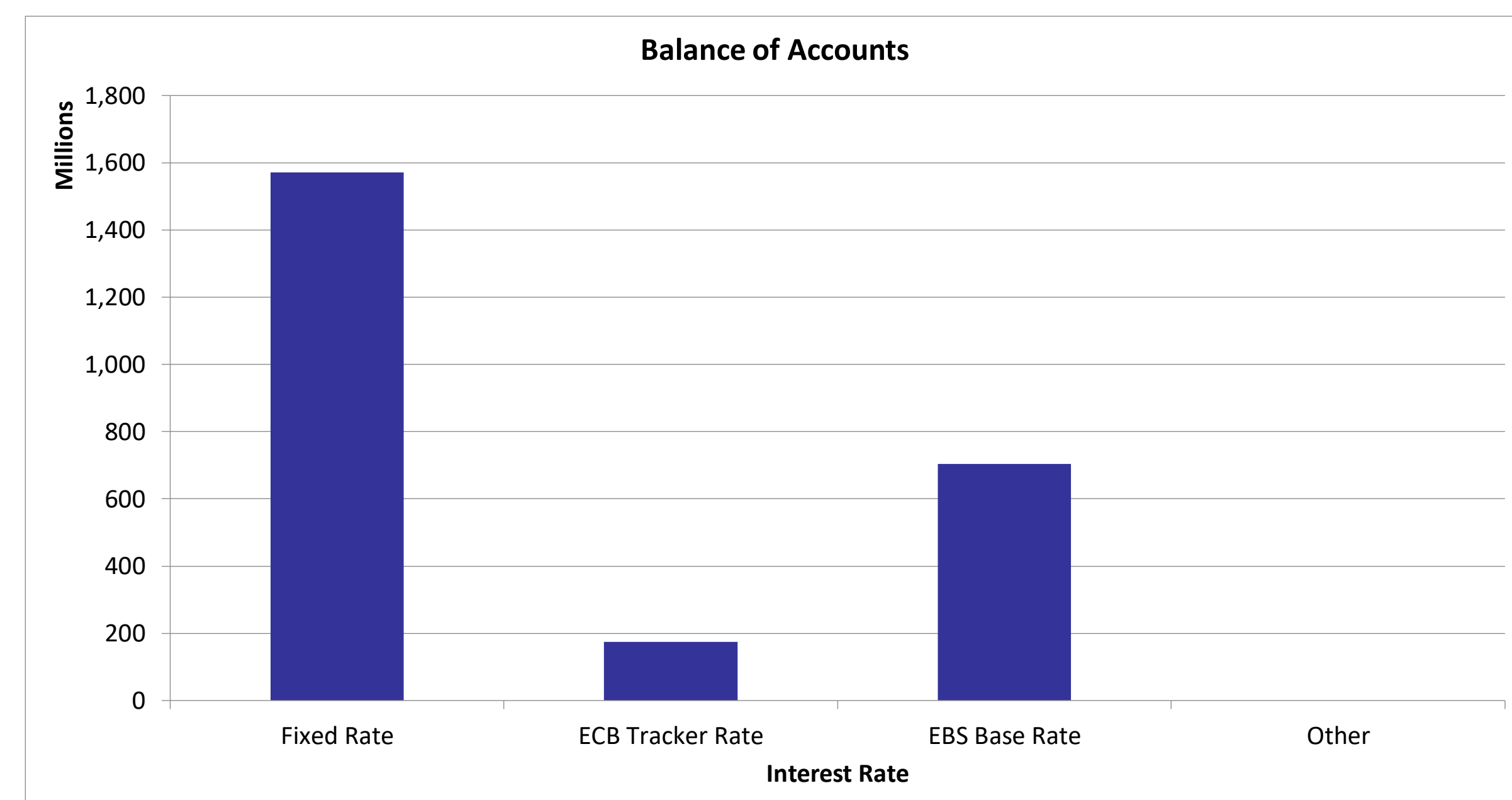
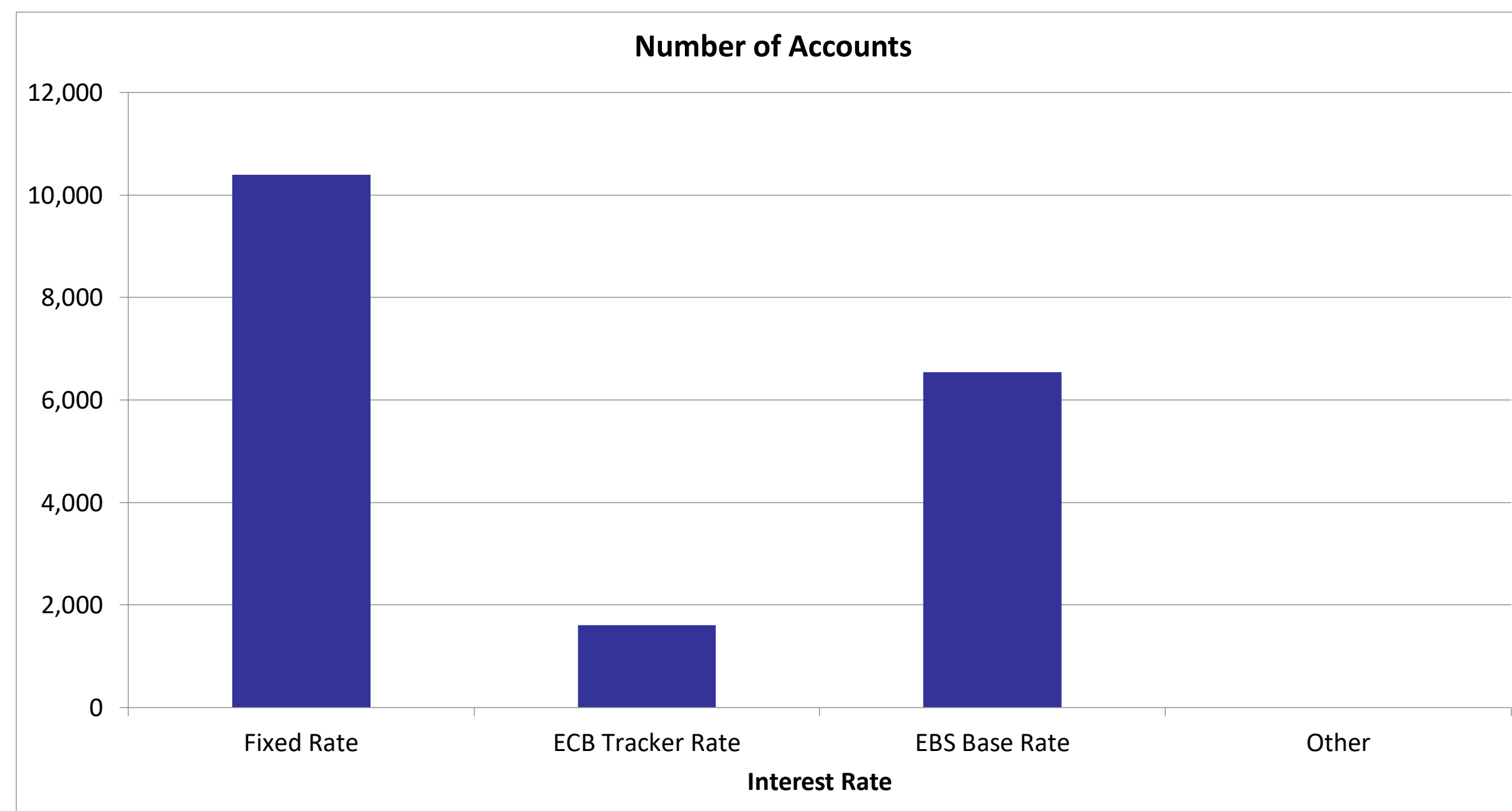
12. Property Area (Region)				
Region	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	6,511	35.11%	1,040,913,098	42.49%
Rest of Leinster	6,022	32.47%	755,959,223	30.86%
Munster	4,293	23.15%	483,484,216	19.74%
Connaught / Ulster	1,718	9.26%	169,517,373	6.92%
Total	18,544	100.00%	2,449,873,910	100.00%



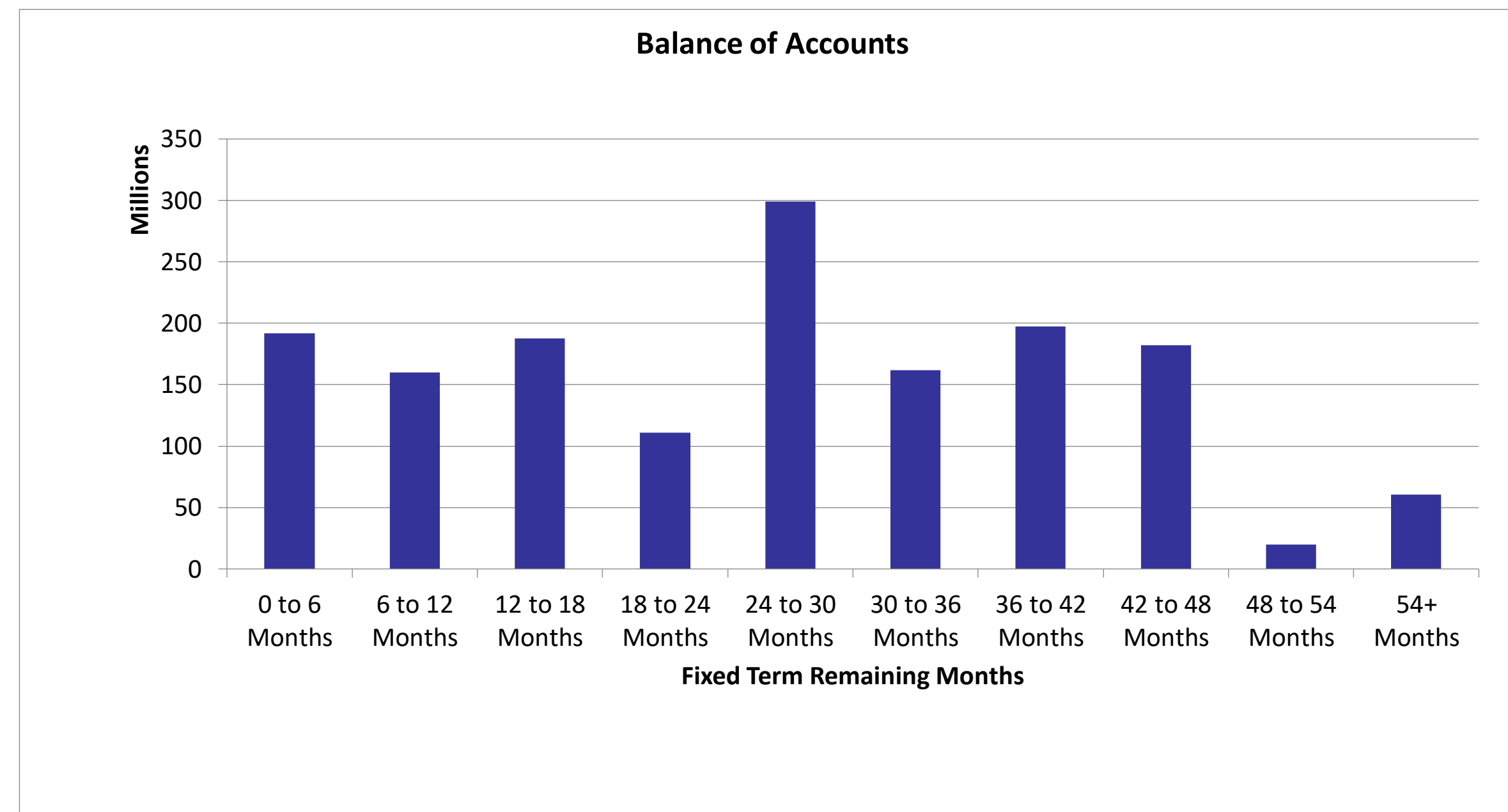
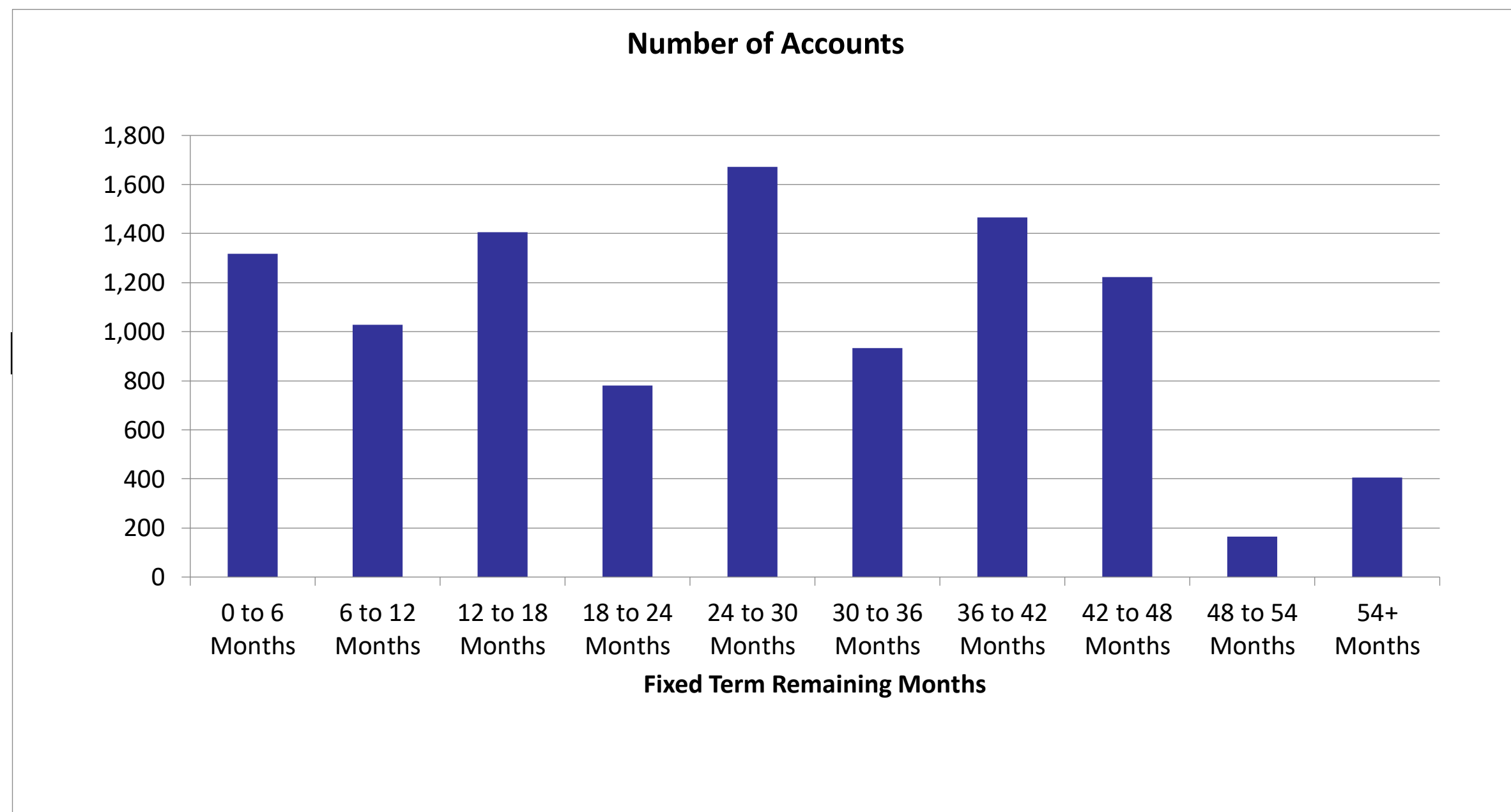
13 Interest Rate

Interest Rate Type	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Fixed Rate	10,396	56.06%	1,570,474,787	64.10%
ECB Tracker Rate	1,603	8.64%	174,976,985	7.14%
EBS Base Rate	6,545	35.29%	704,422,138	28.75%
Other	0	0.00%	0	0.00%
Total	18,544	100.00%	2,449,873,910	100.00%

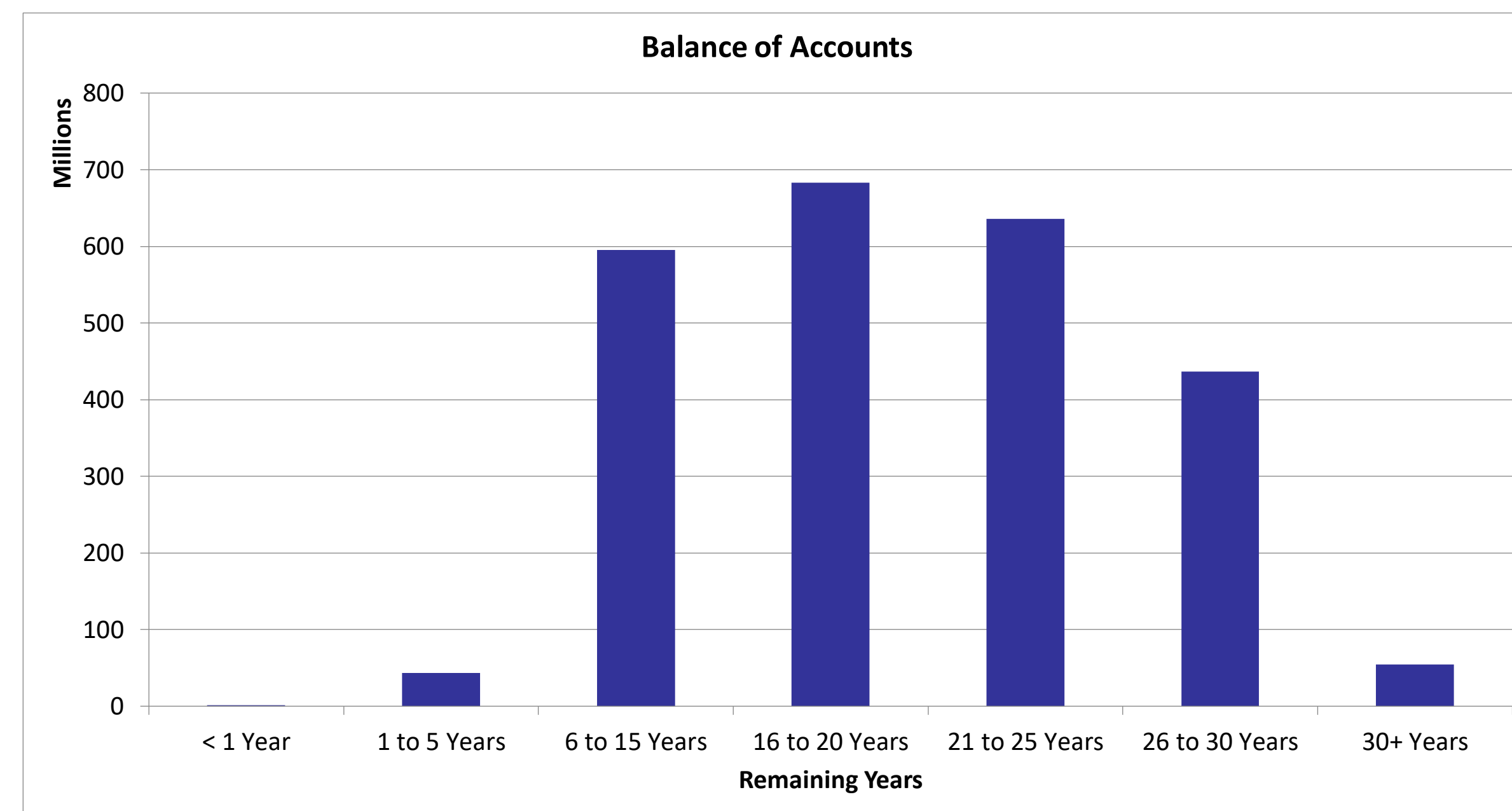
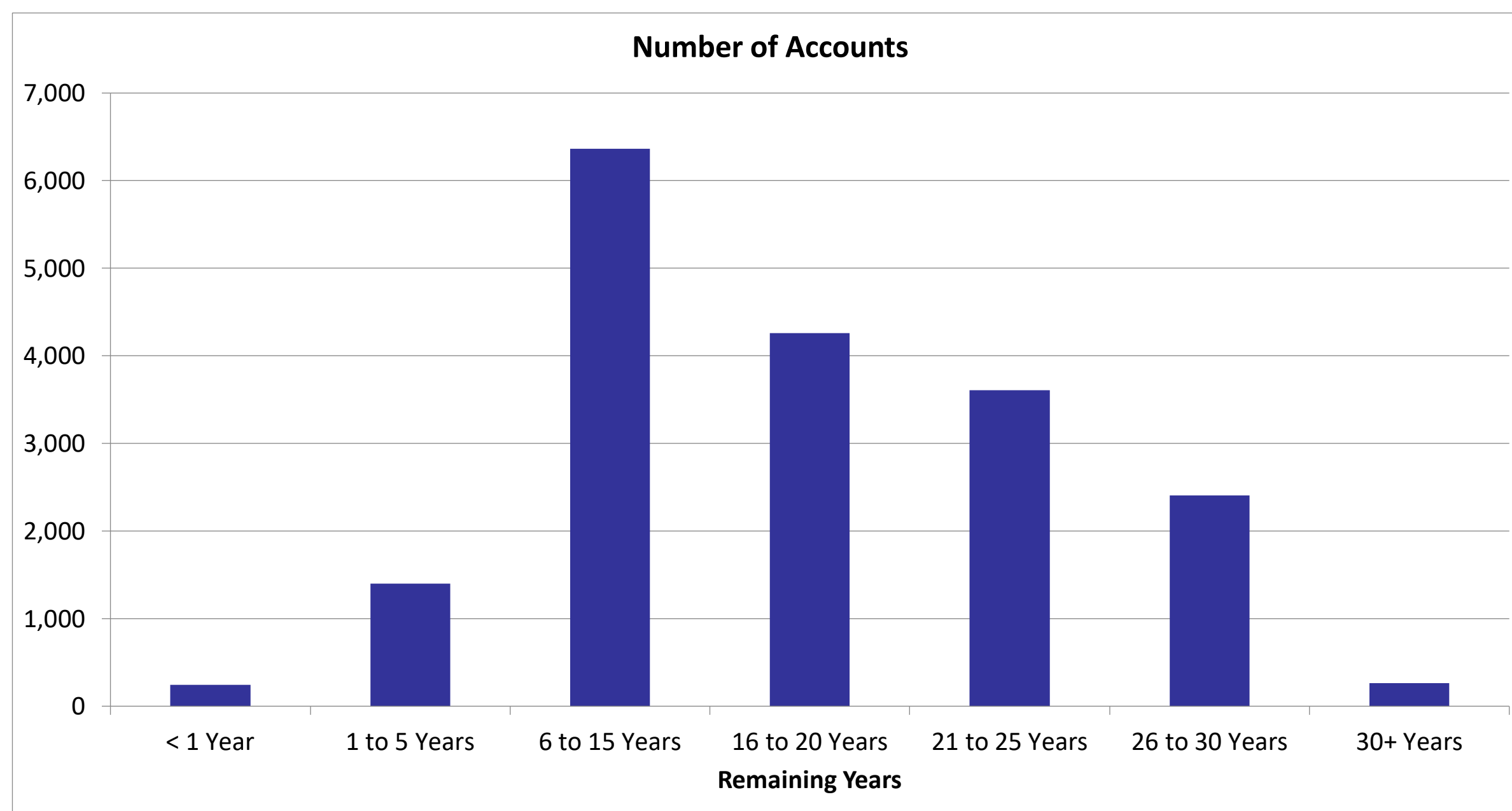
Interest Rate Type	Number of Accounts	Avg Interest Rate %
Fixed Rate	10,396	2.77
ECB Tracker Rate	1,603	5.64
EBS Base Rate	6,545	4.07
Other	0	0.00
Weighted Average Interest Rate		3.31



13 Fixed Term Remaining Months				
Fixed Term Remaining Months	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 to 6 Months	1,318	12.68%	191,797,507	12.21%
6 to 12 Months	1,028	9.89%	159,726,665	10.17%
12 to 18 Months	1,405	13.52%	187,533,083	11.94%
18 to 24 Months	780	7.50%	111,066,715	7.07%
24 to 30 Months	1,672	16.08%	299,035,072	19.04%
30 to 36 Months	934	8.99%	161,695,144	10.30%
36 to 42 Months	1,465	14.09%	197,194,188	12.56%
42 to 48 Months	1,223	11.77%	182,223,294	11.60%
48 to 54 Months	165	1.59%	19,843,228	1.26%
54+ Months	406	3.91%	60,359,890	3.84%
Total	10,396	100.00%	1,570,474,787	100.00%
Weighted Fixed Term Remaining Months			27.34	

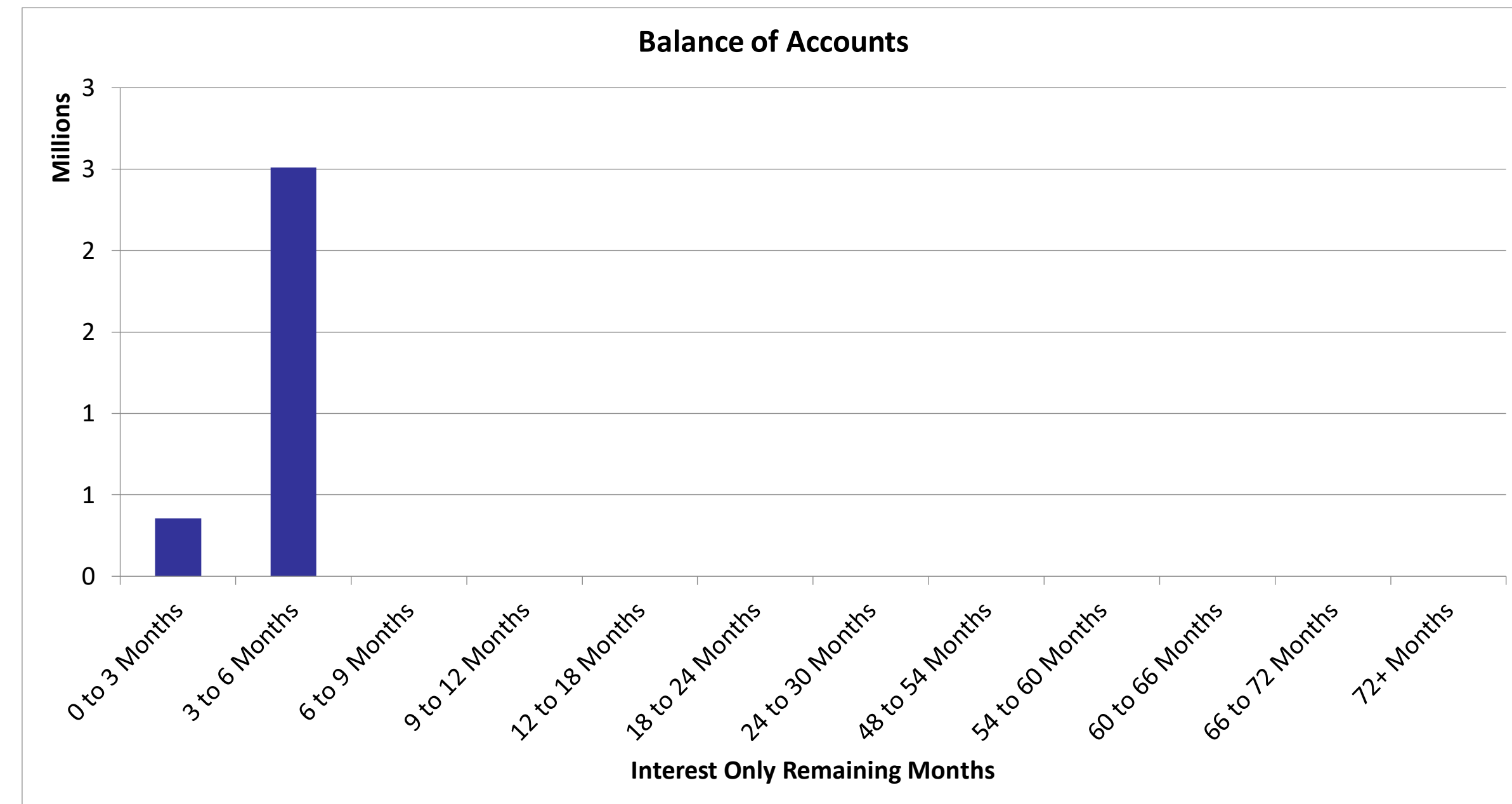
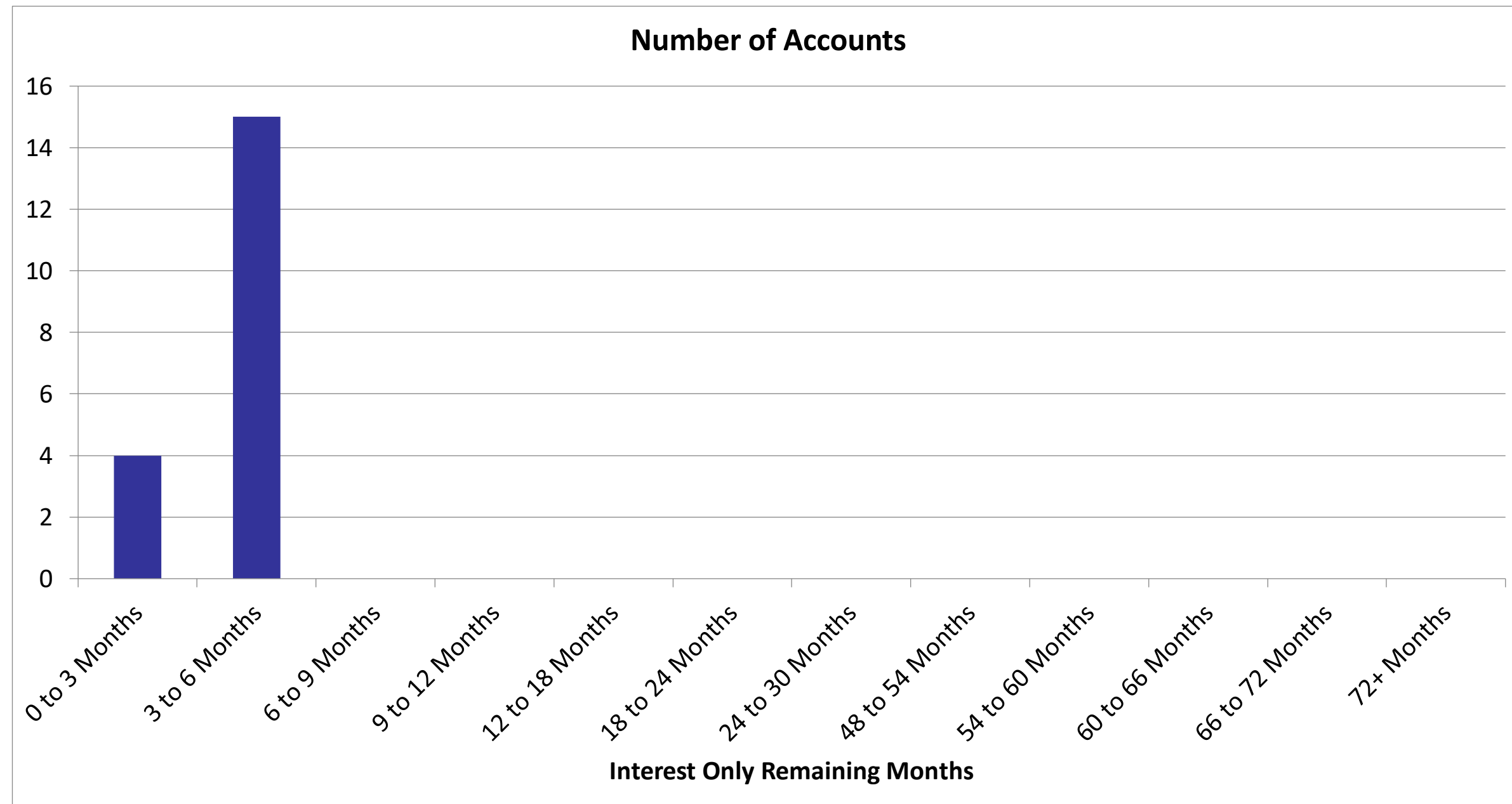


14. Remaining Years				
Remaining Years	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 1 Year	244	1.32%	1,415,140	0.06%
1 to 5 Years	1,401	7.56%	43,591,218	1.78%
6 to 15 Years	6,365	34.32%	595,202,518	24.30%
16 to 20 Years	4,260	22.97%	682,745,514	27.87%
21 to 25 Years	3,609	19.46%	635,964,524	25.96%
26 to 30 Years	2,404	12.96%	436,768,167	17.83%
30+ Years	261	1.41%	54,186,829	2.21%
Total	18,544	100.00%	2,449,873,910	100.00%
Weighted Average Remaining Years			18.64	



16. Repayments Status				
Principal Repayments Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Principal and Interest	18,525	99.90%	2,447,008,807	99.88%
Interest Only (Standard)	19	0.10%	2,865,103	0.12%
Total	18,544	100.00%	2,449,873,910	100.00%

14a 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	4	21.05%	354,698	12.38%
3 to 6 Months	15	78.95%	2,510,404	87.62%
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	19	100.00%	2,865,103	100.00%
Weighted Average Interest Only (Standard) Remaining Term			3.61	



17 Occupancy Status				
Occupancy Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
HOMELoAN	18,537	99.96%	2,449,000,962	99.96%
RETAIL BTL	7	0.04%	872,948	0.04%
Total	18,544	100.00%	2,449,873,910	100.00%