

Investor Report: Burlington Mortgages No. 1 Designated Activity Company

From:	AIB
Month Ending:	31/12/2022
Interest Payments Date:	20/01/2023

Investor Contacts			
Mark Whelan	Head of AIB Term Funding & Collateral Management	00353 1 641 7164	mark.a.whelan@aib.ie
Jonathan Lynch	Manager, AIB Collateral Management Unit	00353 1 641 7195	jonathan.d.lynch@aib.ie

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	20/12/2022
Interest Period End Date	20/01/2023
No of days in Interest Period	31
Next Payments Date	20/02/2023

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%	503,599,985	17.9938%	(35,118,930)	468,481,055	16.9517%	0.29	0.27
A2 Notes	XS2131185014	1,731,400,000	42.9997%	1,731,400,000	61.8636%	0	1,731,400,000	62.6497%	1.00	1.00
B Notes	XS2131185105	201,300,000	4.9993%	201,300,000	7.1925%	0	201,300,000	7.2839%	1.00	1.00
C Notes	XS2131185873	110,700,000	2.7493%	110,700,000	3.9554%	0	110,700,000	4.0056%	1.00	1.00
D Notes	XS2131186848	110,700,000	2.7493%	110,700,000	3.9554%	0	110,700,000	4.0056%	1.00	1.00
E Notes	XS2131189511	80,500,000	1.9992%	80,500,000	2.8763%	0	80,500,000	2.9128%	1.00	1.00
Z Notes	XS2131190956	60,500,000	1.5025%	60,500,000	2.1617%	0	60,500,000	2.1892%	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%	2,798,739,985	100.0000%	(35,118,930)	2,763,621,055	100.0000%	0.70	0.69

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	2.148%	31	931,492.10	931,492.10	0	0
A2 Notes	XS2131185014	0.350%	31	521,824.72	521,824.72	0	0
B Notes	XS2131185105	2.698%	31	467,675.81	467,675.81	0	0
C Notes	XS2131185873	3.098%	31	295,316.85	295,316.85	0	0
D Notes	XS2131186848	3.498%	31	333,446.85	333,446.85	0	0
E Notes	XS2131189511	4.498%	31	311,798.86	311,798.86	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				3,278,332.96	3,278,332.96	-	-

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	16,762,500	(263,392)	-	16,499,108	16,499,108	-
Total	29,745,000	20,536,500	(263,392)	-	20,273,108	20,273,108	-

Revenue Analysis	
	Euro
Revenue Receipts	6,698,867
Interest from Bank Accounts	0
Class A Liquidity Reserve Fund Excess Amount	263,392
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	6,962,259
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	(695)
Servicer (EBS)	(249,159)
Servicer (Haven)	(137,808)
Issuer Profit Fee	(100)
Class A Notes Interest	(1,453,317)
Class A Liquidity Reserve Fund Required Amount	0
Class A Principal Deficiency Sub-Ledger	0
Class B Notes Interest	(467,676)
Class B Principal Deficiency Sub-Ledger	0
Class C Notes Interest	(295,317)
Class C Principal Deficiency Sub-Ledger	0
Class D Notes Interest	(333,447)
Class D Principal Deficiency Sub-Ledger	0
Class E Notes Interest	(311,799)
Class E Principal Deficiency Sub-Ledger	0
General Reserve Fund Required Amount	0
Class Z Principal Deficiency Sub-Ledger	(471,391)
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	(1,818,149)
Class R1B Payment	(1,005,166)
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	-	471,391	-	471,391	471,391	-

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	5,879,138	(3,317,495)	2,561,643	2,561,643

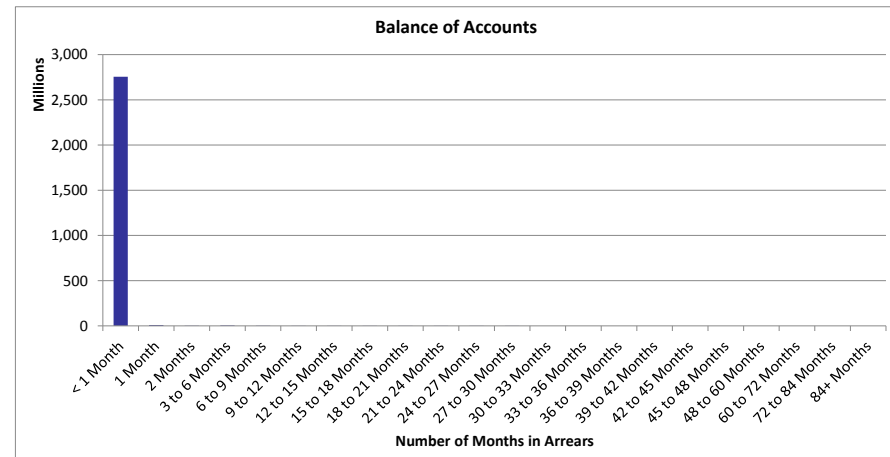
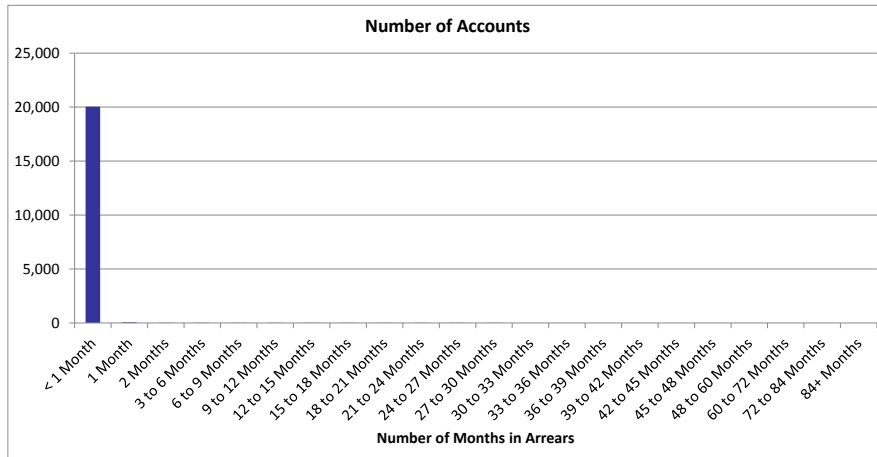
Principal Analysis		Euro
Principal Receipts		34,647,539
Proceeds of issue of the Class R1 Notes and the Class R2 Note		0
Any credit to the Principal Deficiency Ledgers		471,391
Any other Available Principal receipts		0
The excess of the proceeds of the Collateralised Notes over the Consideration		0
Optional Purchase Price upon sale of the Portfolio further to exercise of the Call Option		0
less:		
Available Principal Receipts applied as Principal Deficiency Excess Revenue Amounts		0
Available Principal		35,118,930
Allocation of Available Principle		
Principal Addition Amounts to be applied to meet any Senior Expenses Deficit;		0
Pro rata and pari passu to the principal amounts due on the Class A1 Notes;		(35,118,930)
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	2,808,630,896	4,026,483,467
Scheduled Principal Payments and Early Redemptions	34,647,539	1,260,300,768
Charge Offs	0	0
Non-cash movements	0	(8,517,524)
Mortgages Repurchased by Sellers	0	716,867
Closing Mortgage Principal Balance	2,773,983,357	2,773,983,357

Stratification Tables

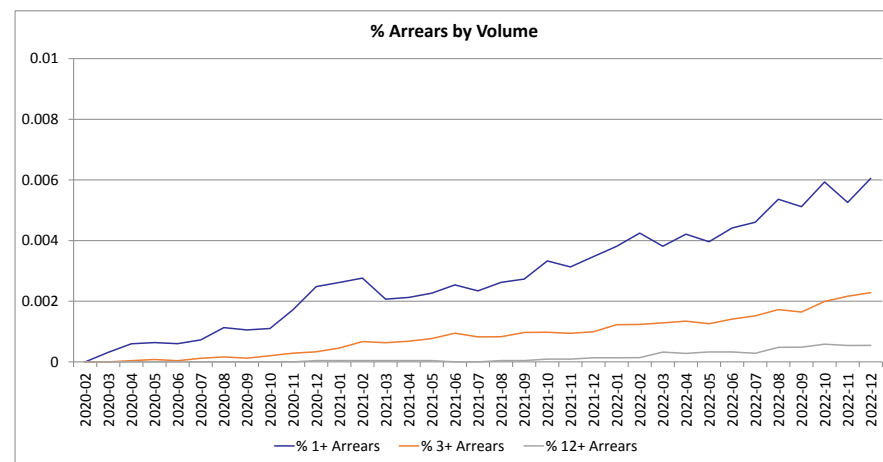
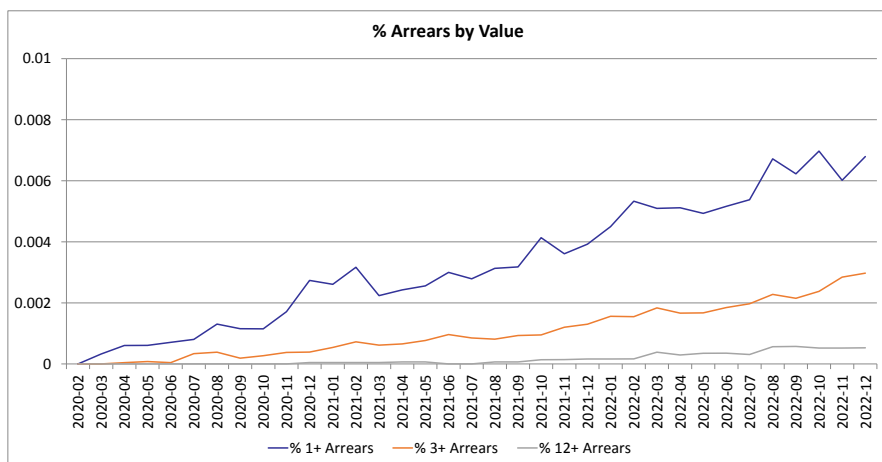
Number of Repayments in Arrears				
Number of Months In Arrears	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 1 Month	20,040	99.39%	2,755,144,468	99.32%
1 Month	61	0.30%	8,255,487	0.30%
2 Months	15	0.07%	2,335,744	0.08%
3 to 6 Months	21	0.10%	4,662,899	0.17%
6 to 9 Months	11	0.05%	1,968,512	0.07%
9 to 12 Months	3	0.01%	155,441	0.01%
12 to 15 Months	2	0.01%	123,350	0.00%
15 to 18 Months	3	0.01%	510,293	0.02%
18 to 21 Months	2	0.01%	275,227	0.01%
21 to 24 Months	2	0.01%	271,067	0.01%
24 to 27 Months	1	0.00%	59,401	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	20,162	100.00%	2,773,983,357	100.00%



Repayments in Arrears - Last 6 Months						
Months in Arrears Value of Accounts (€m)	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22
12+ Arrears	0.91	1.65	1.65	1.48	1.46	1.46
3+ Arrears**	5.84	6.65	6.20	6.78	7.99	8.25
1+ Arrears*	15.92	19.62	17.96	19.87	16.90	18.84
Total Arrears	15.92	19.62	17.96	19.87	16.90	18.84
Total Portfolio	2,959.96	2,921.89	2,883.21	2,850.67	2,808.63	2,773.98
Months in Arrears Number of Accounts	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22
12+ Arrears	6	10	10	12	11	11
3+ Arrears**	32	36	34	41	44	46
1+ Arrears*	97	112	106	122	107	122
Total Arrears	97	112	106	122	107	122
Total Portfolio	21,057	20,883	20,704	20,559	20,340	20,162

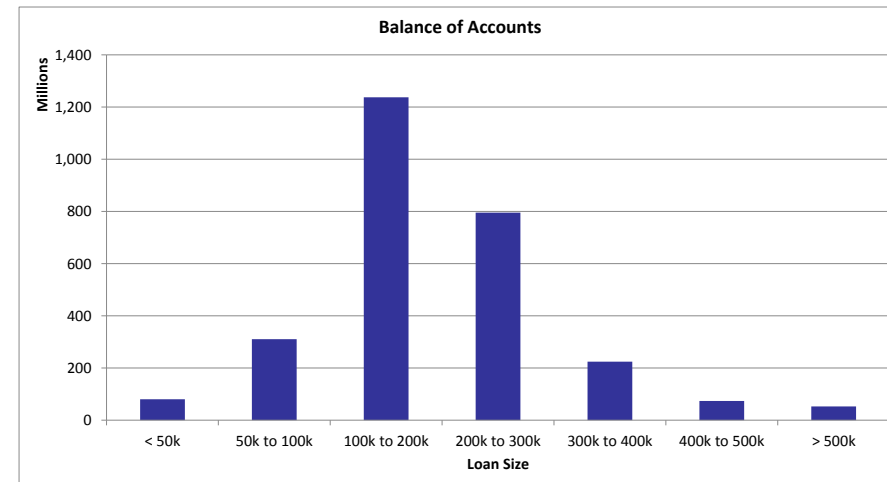
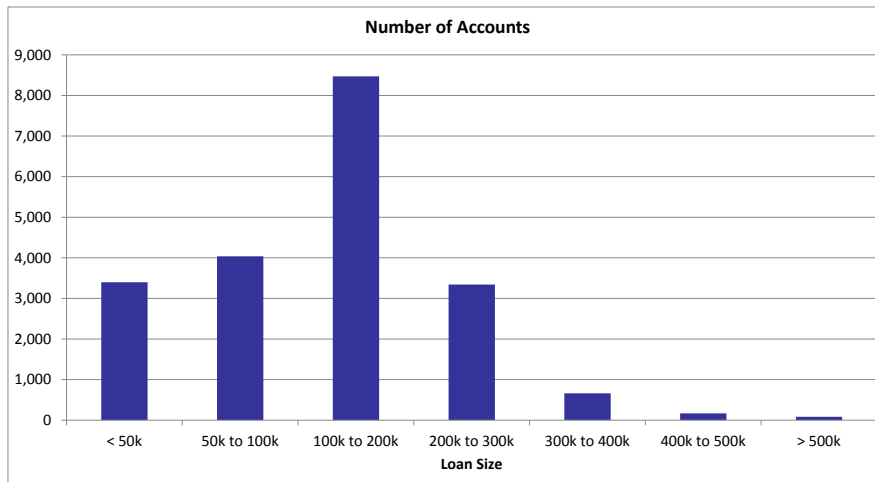
* 1+ Arrears includes loans in 3+ and 12+ Arrears

** 3+ Arrears includes loans in 12+ Arrears

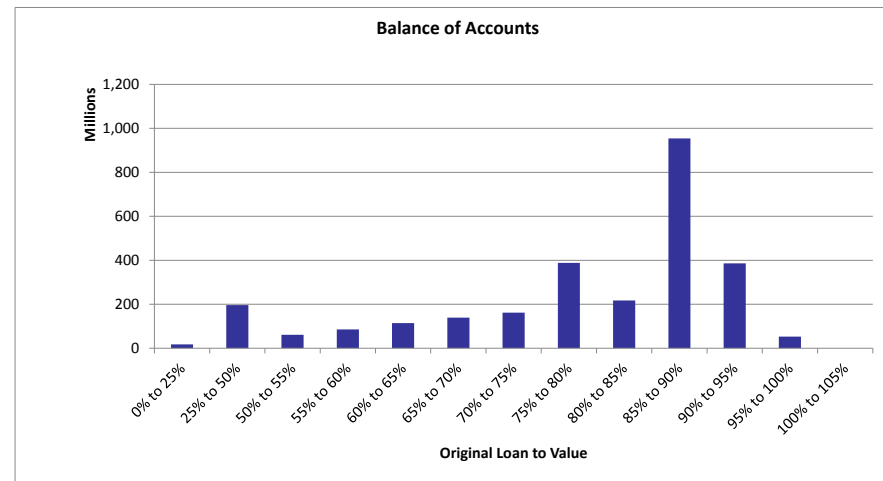
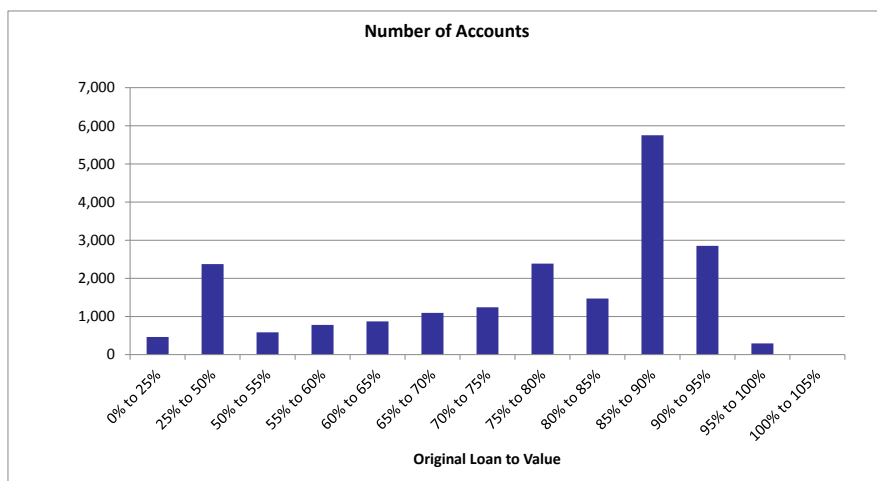


Cure Rates - Last 6 Months						
	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22
Total Cases Any Arrears	140	158	162	173	168	191
Total Cured to 0 Arrears	24	19	35	36	47	31
% Cure Rate to 0 Arrears	17.14%	12.03%	21.60%	20.81%	27.98%	16.23%

Loan Size				
Loan Size	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 50k	3,399	16.86%	80,290,553	2.89%
50k to 100k	4,036	20.02%	310,551,658	11.20%
100k to 200k	8,470	42.01%	1,237,313,445	44.60%
200k to 300k	3,342	16.58%	795,384,386	28.67%
300k to 400k	663	3.29%	224,274,728	8.08%
400k to 500k	167	0.83%	73,622,009	2.65%
> 500k	85	0.42%	52,546,577	1.89%
Total	20,162	100.00%	2,773,983,357	100.00%
Weighted Average Loan Size			137,584.73	

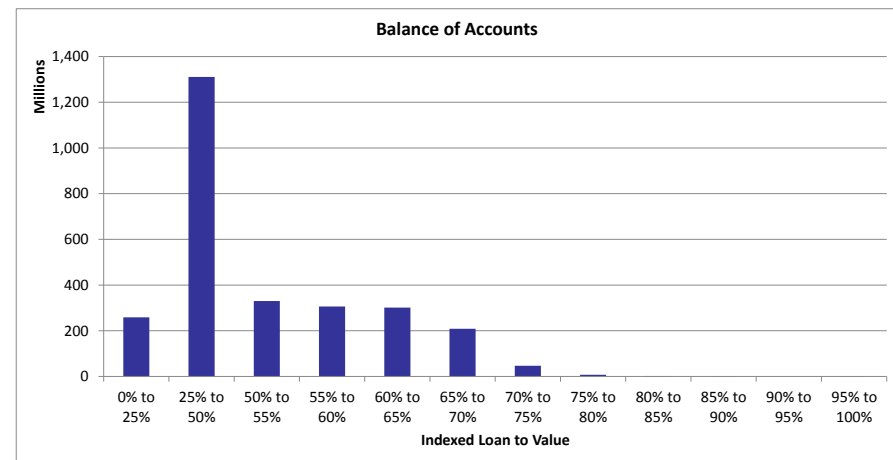
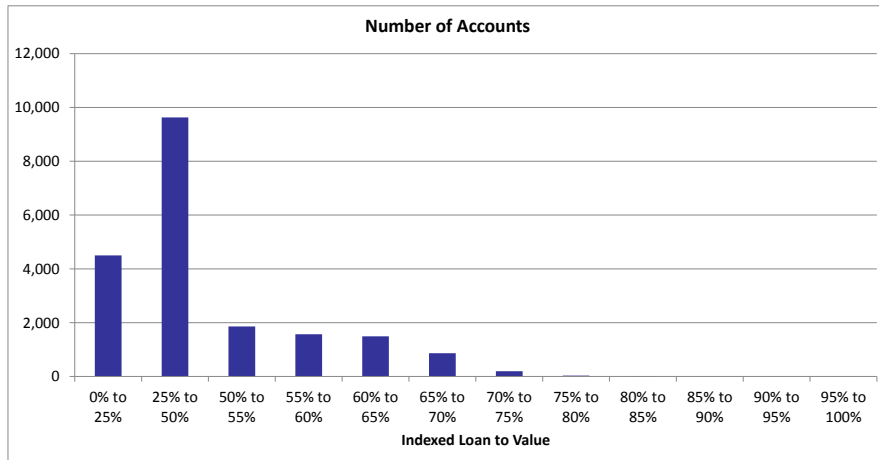


Original LTV				
Original LTV	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0% to 25%	462	2.29%	17,728,465	0.64%
25% to 50%	2,375	11.78%	196,219,010	7.07%
50% to 55%	583	2.89%	60,963,598	2.20%
55% to 60%	777	3.85%	85,411,344	3.08%
60% to 65%	872	4.32%	114,533,514	4.13%
65% to 70%	1,093	5.42%	139,167,146	5.02%
70% to 75%	1,242	6.16%	161,705,969	5.83%
75% to 80%	2,387	11.84%	388,115,777	13.99%
80% to 85%	1,471	7.30%	217,110,518	7.83%
85% to 90%	5,753	28.53%	953,996,097	34.39%
90% to 95%	2,853	14.15%	386,056,161	13.92%
95% to 100%	294	1.46%	52,975,758	1.91%
100% to 105%	0	0.00%	0	0.00%
Total	20,162	100.00%	2,773,983,357	100.00%
Weighted Average Original LTV			79.12%	

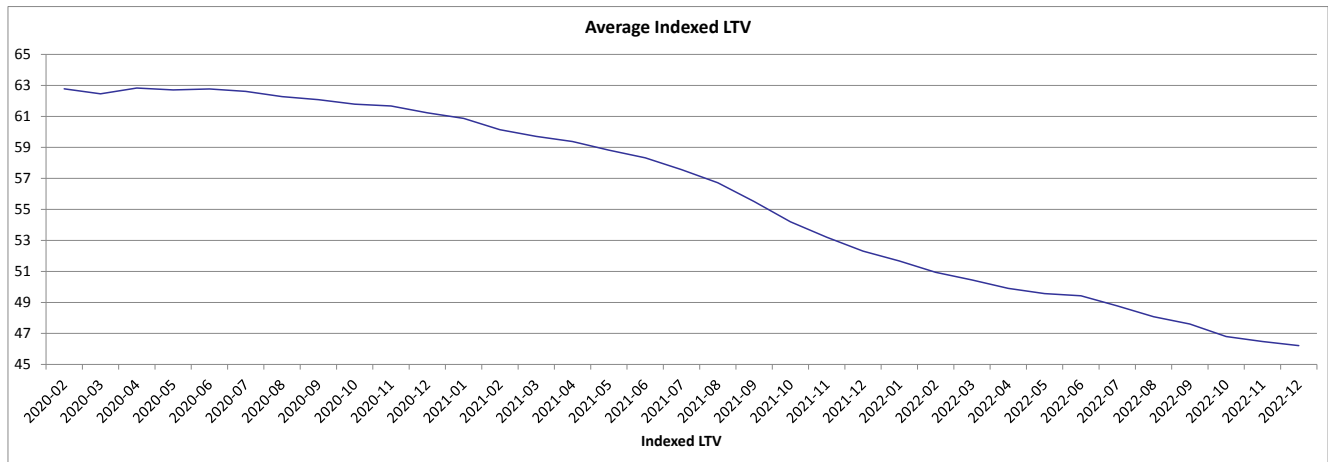


*OLTV for top-up loans is calculated by combining the original loan amount and the top-up loan amount. This does not take into account any reduction in the original loan amount that occurred prior to the top-up approval. The OLTV on top-up loans is therefore shown here as higher than the true exposure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

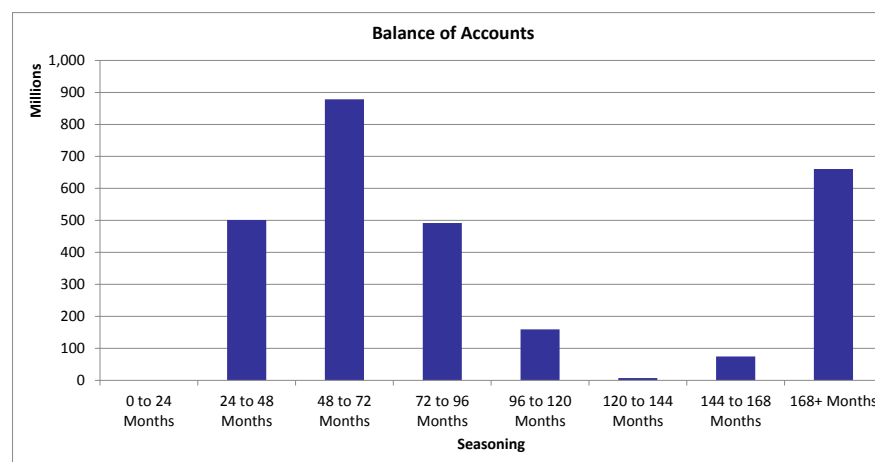
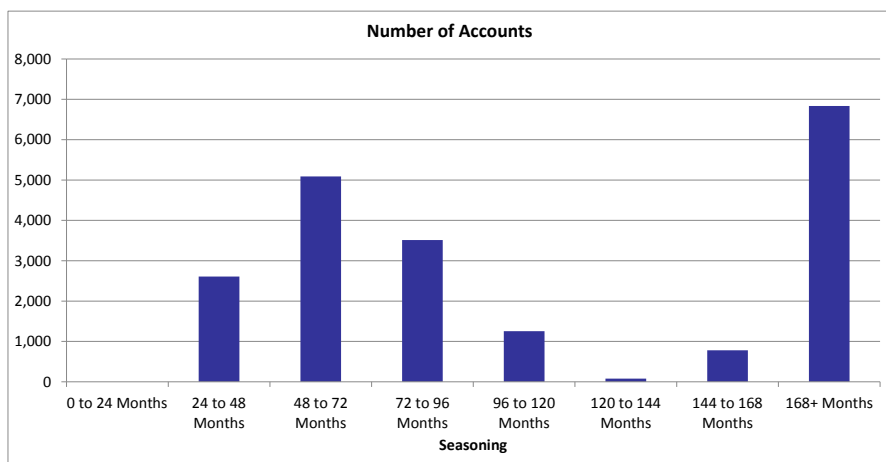
Indexed LTV				
Indexed LTV	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0% to 25%	4,498	22.31%	258,519,016	9.32%
25% to 50%	9,630	47.76%	1,310,599,057	47.25%
50% to 55%	1,858	9.22%	330,235,435	11.90%
55% to 60%	1,571	7.79%	306,018,642	11.03%
60% to 65%	1,492	7.40%	301,252,120	10.86%
65% to 70%	865	4.29%	208,956,555	7.53%
70% to 75%	193	0.96%	46,880,785	1.69%
75% to 80%	31	0.15%	7,308,750	0.26%
80% to 85%	12	0.06%	1,956,290	0.07%
85% to 90%	4	0.02%	829,169	0.03%
90% to 95%	3	0.01%	607,011	0.02%
95% to 100%	5	0.01%	820,527	0.02%
Total	20,162	100.00%	2,773,983,357	100.00%
Weighted Average Indexed LTV			46.21%	



Average Indexed LTV - Last 6 Months						
	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22
Indexed LTV	48.78	48.08	47.61	46.80	46.48	46.21

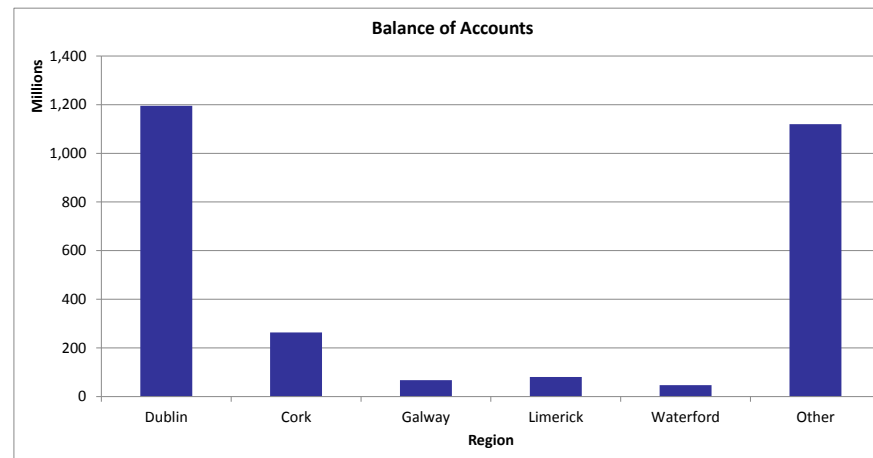
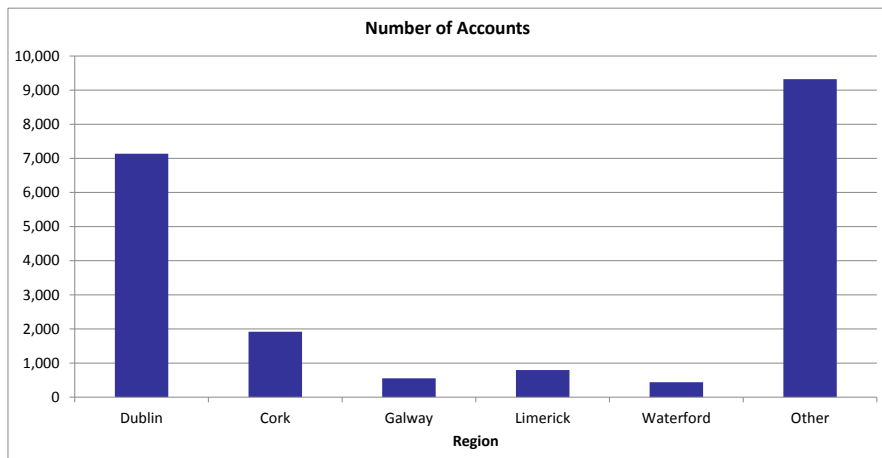


Seasoning				
Seasoning	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 to 24 Months	0	0.00%	0	0.00%
24 to 48 Months	2,609	12.94%	501,444,085	18.08%
48 to 72 Months	5,091	25.25%	878,737,526	31.68%
72 to 96 Months	3,513	17.42%	491,763,530	17.73%
96 to 120 Months	1,254	6.22%	159,251,567	5.74%
120 to 144 Months	80	0.40%	7,290,054	0.26%
144 to 168 Months	781	3.87%	74,722,168	2.69%
168+ Months	6,834	33.90%	660,774,426	23.82%
Total	20,162	100.00%	2,773,983,357	100.00%
Weighted Average Seasoning			98.49	

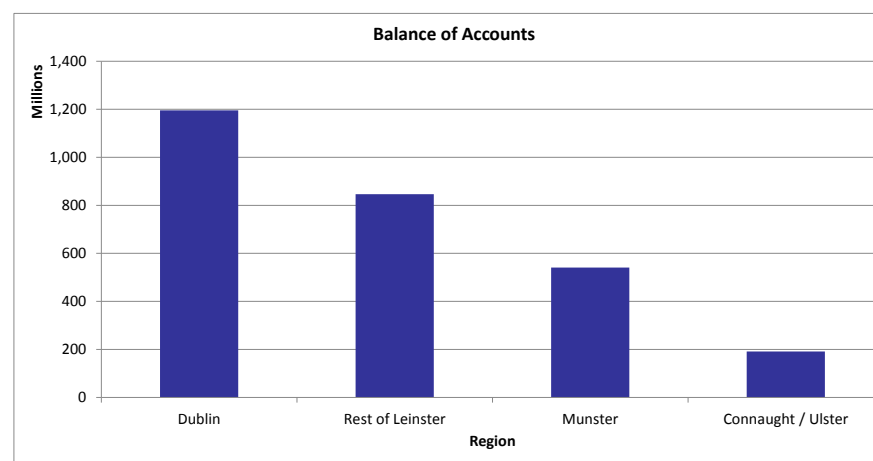
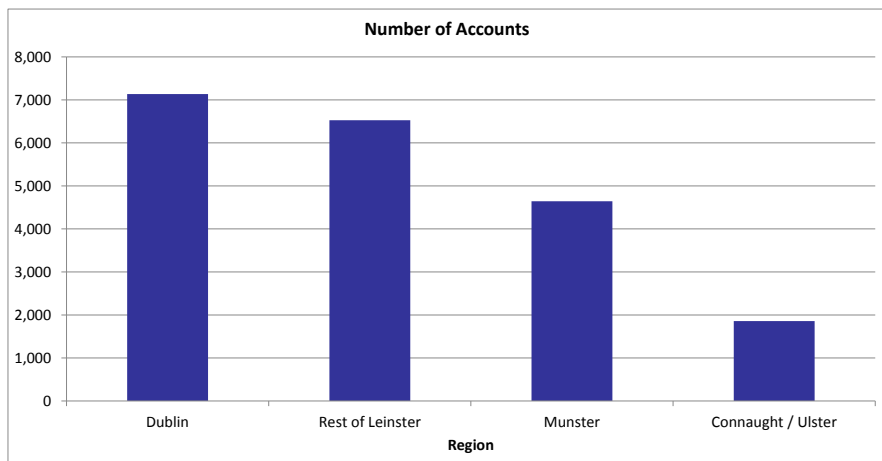


Property Area (County)				
County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
CARLOW	276	1.37%	29,270,478	1.06%
CAVAN	166	0.82%	17,614,410	0.63%
CLARE	501	2.48%	48,568,887	1.75%
CORK	1,920	9.52%	263,575,624	9.50%
DONEGAL	402	1.99%	32,671,046	1.18%
DUBLIN	7,135	35.39%	1,195,522,944	43.10%
GALWAY	553	2.74%	67,604,667	2.44%
KERRY	504	2.50%	51,330,511	1.85%
KILDARE	1,469	7.29%	213,683,131	7.70%
KILKENNY	266	1.32%	30,366,666	1.09%
LAOIS	325	1.61%	36,706,159	1.32%
LEITRIM	60	0.30%	5,209,959	0.19%
LIMERICK	794	3.94%	80,520,716	2.90%
LONGFORD	73	0.36%	6,527,894	0.24%
LOUTH	854	4.24%	99,001,941	3.57%
MAYO	258	1.28%	24,223,262	0.87%
MEATH	1,518	7.53%	208,131,621	7.50%
MONAGHAN	95	0.47%	10,326,983	0.37%
OFFALY	201	1.00%	21,030,248	0.76%
ROSCOMMON	114	0.57%	11,957,802	0.43%
SLIGO	210	1.04%	21,534,221	0.78%
TIPPERARY	485	2.41%	50,033,309	1.80%
WATERFORD	439	2.18%	46,846,425	1.69%
WESTMEATH	300	1.49%	32,298,784	1.16%
WEXFORD	414	2.05%	47,117,988	1.70%
WICKLOW	830	4.12%	122,307,681	4.41%
Total	20,162	100.00%	2,773,983,357	100.00%

Property Area (County)				
Major County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	7,135	35.39%	1,195,522,944	43.10%
Cork	1,920	9.52%	263,575,624	9.50%
Galway	553	2.74%	67,604,667	2.44%
Limerick	794	3.94%	80,520,716	2.90%
Waterford	439	2.18%	46,846,425	1.69%
Other	9,321	46.23%	1,119,912,981	40.37%
Total	20,162	100.00%	2,773,983,357	100.00%

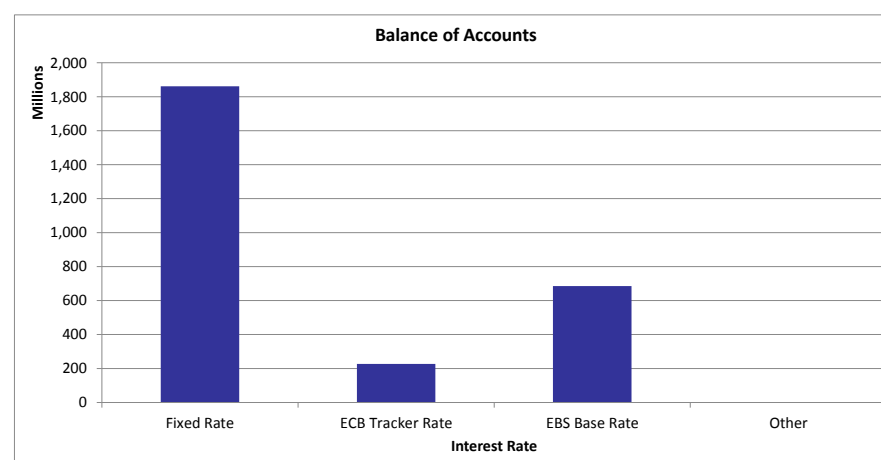
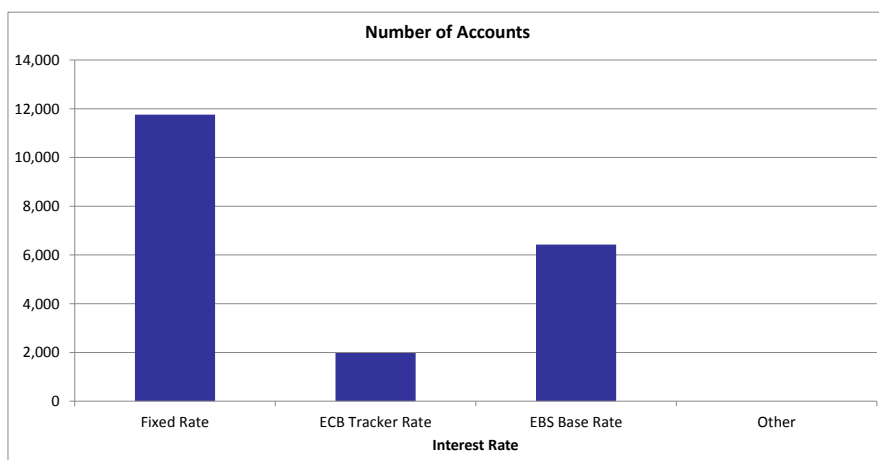


12 Property Area (Region)				
Region	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	7,135	35.39%	1,195,522,944	43.10%
Rest of Leinster	6,526	32.37%	846,442,590	30.51%
Munster	4,643	23.03%	540,875,472	19.50%
Connaught / Ulster	1,858	9.22%	191,142,351	6.89%
Total	20,162	100.00%	2,773,983,357	100.00%

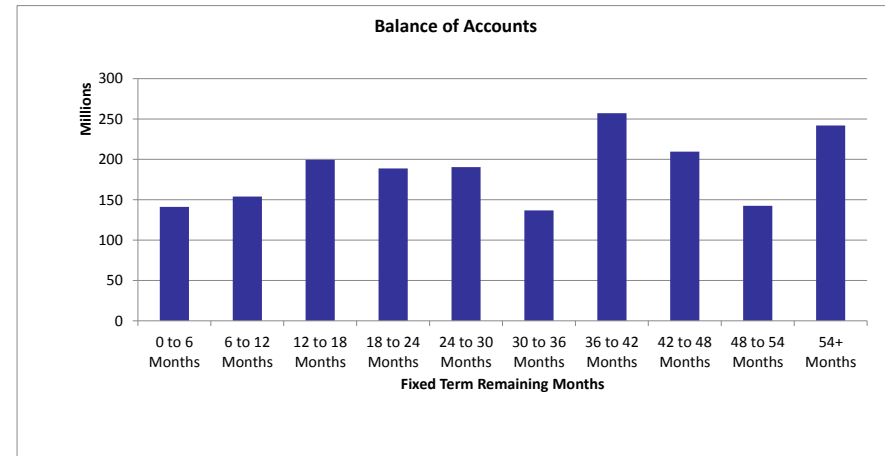
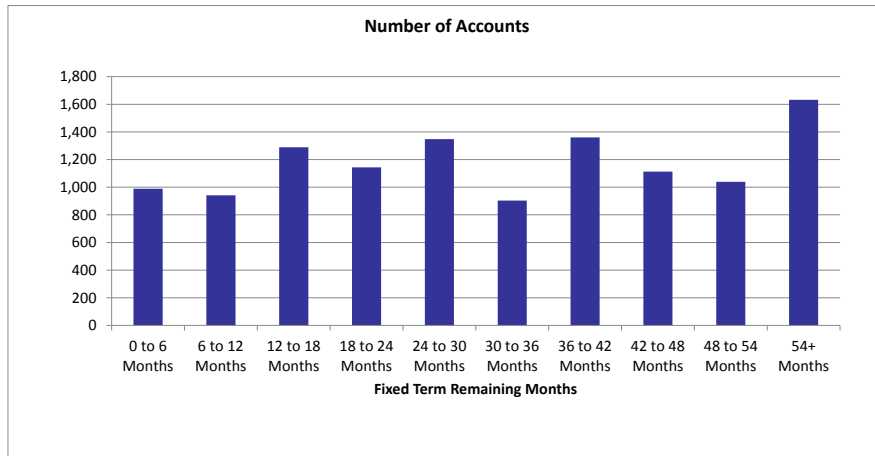


Interest Rate				
Interest Rate Type	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Fixed Rate	11,758	58.32%	1,861,446,577	67.10%
ECB Tracker Rate	1,976	9.80%	227,109,446	8.19%
EBS Base Rate	6,428	31.88%	685,427,334	24.71%
Other	0	0.00%	0	0.00%
Total	20,162	100.00%	2,773,983,357	100.00%

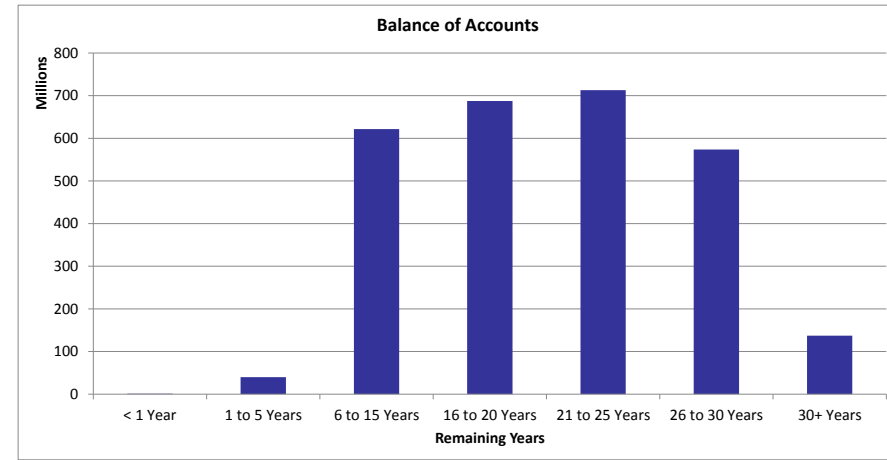
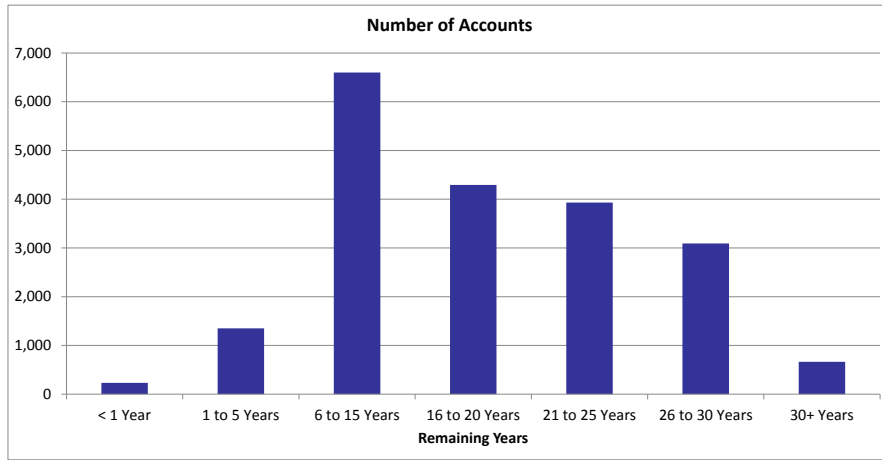
Interest Rate Type	Number of Accounts	Avg Interest Rate %
Fixed Rate	11,758	2.71
ECB Tracker Rate	1,976	3.17
EBS Base Rate	6,428	3.39
Other	0	0.00
Weighted Average Interest Rate		2.87



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	989	8.41%	141,139,141	7.58%
6 to 12 Months	941	8.00%	153,924,624	8.27%
12 to 18 Months	1,289	10.96%	199,409,148	10.71%
18 to 24 Months	1,144	9.73%	188,744,713	10.14%
24 to 30 Months	1,348	11.47%	190,425,069	10.23%
30 to 36 Months	903	7.68%	136,692,895	7.34%
36 to 42 Months	1,360	11.57%	257,107,812	13.81%
42 to 48 Months	1,113	9.47%	209,621,744	11.26%
48 to 54 Months	1,039	8.84%	142,488,451	7.66%
54+ Months	1,632	13.88%	241,892,981	13.00%
Total	11,758	100.00%	1,861,446,577	100.00%
Weighted Fixed Term Remaining Months			33.42	

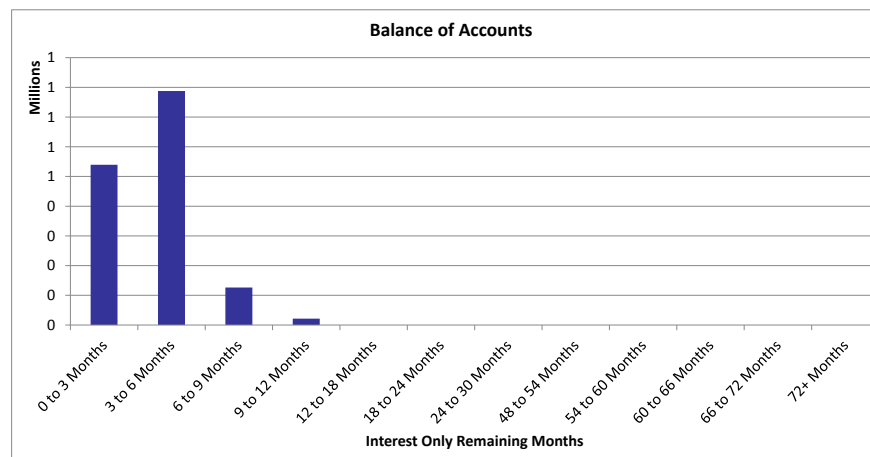
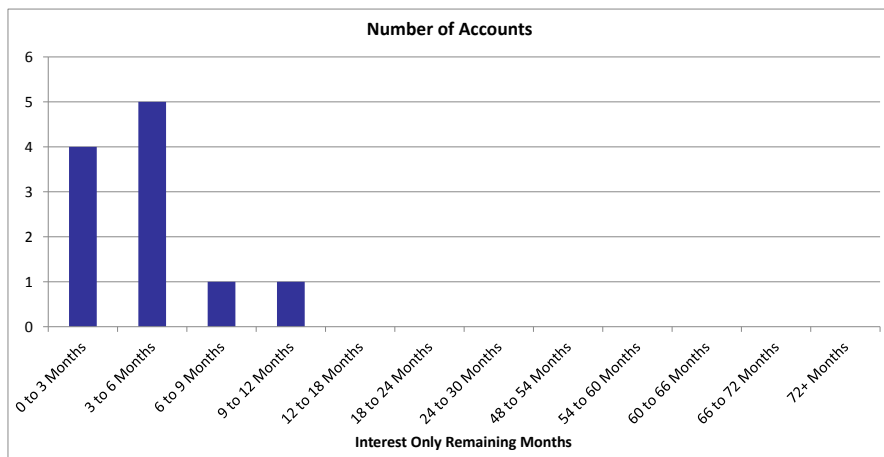


16 Remaining Years				
Remaining Years	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 1 Year	231	1.15%	1,192,266	0.04%
1 to 5 Years	1,351	6.70%	39,894,911	1.44%
6 to 15 Years	6,600	32.73%	621,563,284	22.41%
16 to 20 Years	4,293	21.29%	687,625,724	24.79%
21 to 25 Years	3,932	19.50%	712,770,464	25.69%
26 to 30 Years	3,092	15.34%	573,625,449	20.68%
30+ Years	663	3.29%	137,311,258	4.95%
Total	20,162	100.00%	2,773,983,357	100.00%
Weighted Average Remaining Years			20.43	



16 Repayments Status				
Principal Repayments Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Principal and Interest	20,151	99.95%	2,772,508,485	99.95%
Interest Only (Standard)	11	0.05%	1,474,872	0.05%
Total	20,162	100.00%	2,773,983,357	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	4	36.36%	539,427	36.57%
3 to 6 Months	5	45.45%	787,683	53.41%
6 to 9 Months	1	9.09%	126,458	8.57%
9 to 12 Months	1	9.09%	21,304	1.44%
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%	1,474,872	100.00%
Weighted Average Interest Only (Standard) Remaining Term			2.89	



Occupancy Status				
Occupancy Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
HOMELOAN	20,156	99.97%	2,773,244,265	99.97%
RETAIL BTL	6	0.03%	739,092	0.03%
Total	20,162	100.00%	2,773,983,357	100.00%