

**Investor Report: Burlington Mortgages No. 1 Designated Activity Company**

From:	AIB
Month Ending:	31/12/2024
Interest Payments Date:	20/01/2025

<b>Investor Contacts</b>		
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PCS ID	00109-STS term
ESMA Reference	635400DJAT97IZDCJN35N2020001
Legal Entity Identifier	635400DJAT97IZDCJN35
European Data Warehouse	RMSBIE000145100420208

<b>Deal Participation Information</b>	
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")

<b>Details of Notes Issued</b>												
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 (sf)	AAA	€ 1,731,400,000	100%	0.35% Fixed	n/a	n/a	Mar-2025	Nov-2058
B Notes	XS2131185105	Aa2	AA(lo)	Aaa (sf)	AA (high)	€ 201,300,000	100%	1 Month EURIBOR	0.95%		Mar-2025	Nov-2058
C Notes	XS2131185873	A1	A(lo)	Aaa (sf)	AA (high)	€ 110,700,000	100%	1 Month EURIBOR	1.35%	1.90%	Mar-2025	Nov-2058
D Notes	XS2131186848	Baa3	BBB(lo)	Aaa (sf)	AA (low)	€ 110,700,000	100%	1 Month EURIBOR	1.75%	2.75%	Mar-2025	Nov-2058
E Notes	XS2131189511	B3	BB	A1 (sf)	A	€ 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

<b>Deal Information</b>	
Issue Date	16/03/2020
First Distribution Date	20/04/2020
Minimum Denominations (Euro)	100,000
Payments Frequency	Monthly
Interest Calculation	Actual / 360

<b>This Report</b>	
Interest Period Start Date	20/12/2024
Interest Period End Date	20/01/2025
No of days in Interest Period	31
Next Payments Date	20/02/2025

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%	1,660,971,594	74.6601%	(22,744,058)	1,638,227,536	74.3984%	0.96	0.95
B Notes	XS2131185105	201,300,000	4.9993%	201,300,000	9.0484%	0	201,300,000	9.1418%	1.00	1.00
C Notes	XS2131185873	110,700,000	2.7493%	110,700,000	4.9759%	0	110,700,000	5.0273%	1.00	1.00
D Notes	XS2131186848	110,700,000	2.7493%	110,700,000	4.9759%	0	110,700,000	5.0273%	1.00	1.00
E Notes	XS2131189511	80,500,000	1.9992%	80,500,000	3.6184%	0	80,500,000	3.6558%	1.00	1.00
Z Notes	XS2131190956	60,500,000	1.5025%	60,500,000	2.7195%	0	60,500,000	2.7475%	1.00	1.00
R1A Notes	XS2132421137	10,000	0.0002%	10,000	0.0004%	0	10,000	0.0005%	1.00	1.00
R1B Notes	XS2132421301	10,000	0.0002%	10,000	0.0004%	0	10,000	0.0005%	1.00	1.00
R2A Notes	XS2132421483	10,000	0.0002%	10,000	0.0004%	0	10,000	0.0005%	1.00	1.00
R2B Notes	XS2132421566	10,000	0.0002%	10,000	0.0004%	0	10,000	0.0005%	1.00	1.00
<b>Total</b>		<b>4,026,540,000</b>	<b>100%</b>	<b>2,224,711,594</b>	<b>100.0000%</b>	<b>(22,744,058)</b>	<b>2,201,967,536</b>	<b>100.0000%</b>	<b>0.55</b>	<b>0.55</b>

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	3.162%	31	-	-	0	0
A2 Notes	XS2131185014	0.350%	31	500,598.38	500,598.38	0	0
B Notes	XS2131185105	3.712%	31	643,444.26	643,444.26	0	0
C Notes	XS2131185873	4.112%	31	391,976.40	391,976.40	0	0
D Notes	XS2131186848	4.512%	31	430,106.40	430,106.40	0	0
E Notes	XS2131189511	5.512%	31	382,088.77	382,088.77	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
<b>Total</b>				<b>2,764,991.98</b>	<b>2,764,991.98</b>	<b>-</b>	<b>-</b>

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	12,457,287	(170,580)	-	12,286,707	12,286,707	-
<b>Total</b>	<b>29,745,000</b>	<b>16,231,287</b>	<b>(170,580)</b>	<b>-</b>	<b>16,060,707</b>	<b>16,060,707</b>	<b>-</b>

Revenue Analysis	
	Euro
Revenue Receipts	6,194,523
Interest from Bank Accounts	268,383
Class A Liquidity Reserve Fund Excess Amount	170,580
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
<b>less:</b>	
Payments to the Sellers	0
Tax Payments, excluding amounts due on the Issuer Profit Ledger	0
<b>Available Revenue Receipts</b>	<b>6,633,487</b>
<b>Allocation of Available Revenue Receipts</b>	
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	0
any amounts payable by the Issuer to third parties	(61,500)
Servicer (EBS)	(196,198)
Servicer (Haven)	(112,253)
Issuer Profit Fee	(100)
Class A Notes Interest	(500,598)
Class A Liquidity Reserve Fund Required Amount	0
Class A Principal Deficiency Sub-Ledger	0
Class B Notes Interest	(643,444)
Class B Principal Deficiency Sub-Ledger	0
Class C Notes Interest	(391,976)
Class C Principal Deficiency Sub-Ledger	0
Class D Notes Interest	(430,106)
Class D Principal Deficiency Sub-Ledger	0
Class E Notes Interest	(382,089)
Class E Principal Deficiency Sub-Ledger	0
General Reserve Fund Required Amount	0
Class Z Principal Deficiency Sub-Ledger	(646,999)
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	(1,813,905)
Class R1B Payment	(1,036,081)
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	-	873,134	(226,136)	646,999	646,999	-

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	16,461,788	(9,558,373)	6,903,415	6,903,415

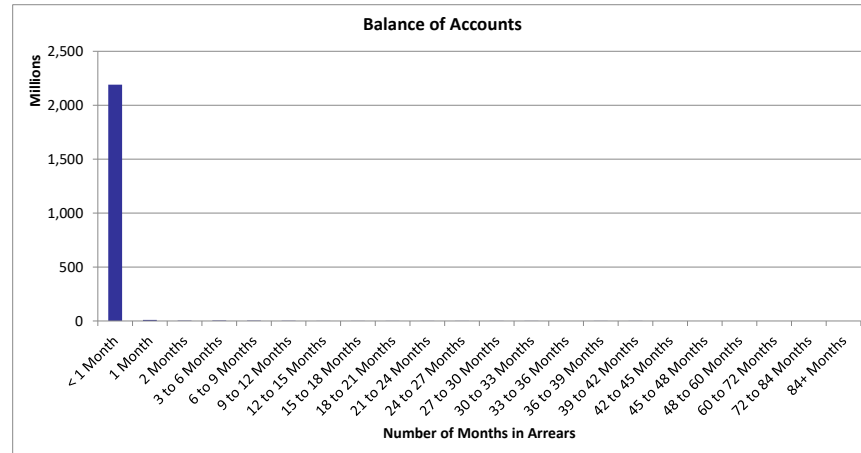
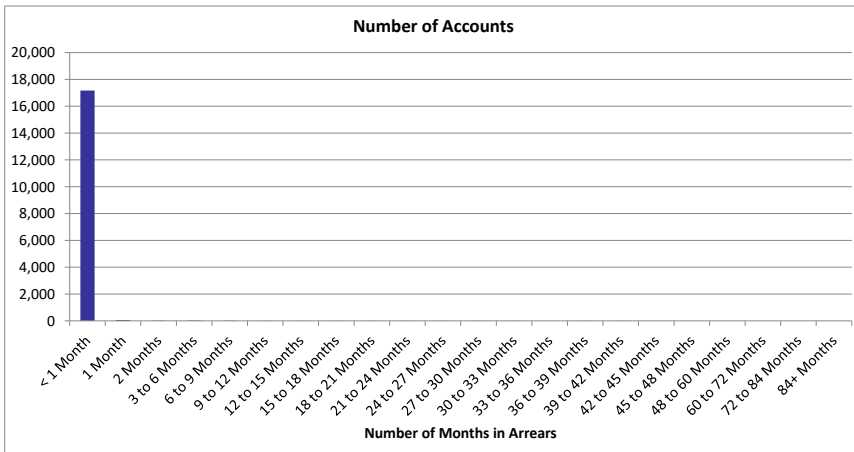
Principal Analysis		Euro
Principal Receipts		22,097,059
Proceeds of issue of the Class R1 Notes and the Class R2 Note		0
Any credit to the Principal Deficiency Ledgers		646,999
Any other Available Principal receipts		0
The excess of the proceeds of the Collateralised Notes over the Consideration		0
Optional Purchase Price upon sale of the Portfolio further to exercise of the Call Option		0
<b>less:</b>		
Available Principal Receipts applied as Principal Deficiency Excess Revenue Amounts		0
<b>Available Principal</b>		<b>22,744,058</b>
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;		(22,744,058)
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

<b>Mortgage Portfolio Analysis: Properties Under Management</b>					
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

<b>Mortgage Portfolio Analysis</b>		
	This Period (Euro)	Cumulative (Euro)
Opening Mortgage Principle Balance	2,238,755,132	4,026,483,467
Scheduled Principal Payments and Early Redemptions	22,097,059	1,817,612,516
Charge Offs	0	0
Non-cash movements	(904)	(8,504,892)
Mortgages Repurchased by Sellers	0	716,867
Closing Mortgage Principal Balance	2,216,658,977	2,216,658,977

Stratification Tables

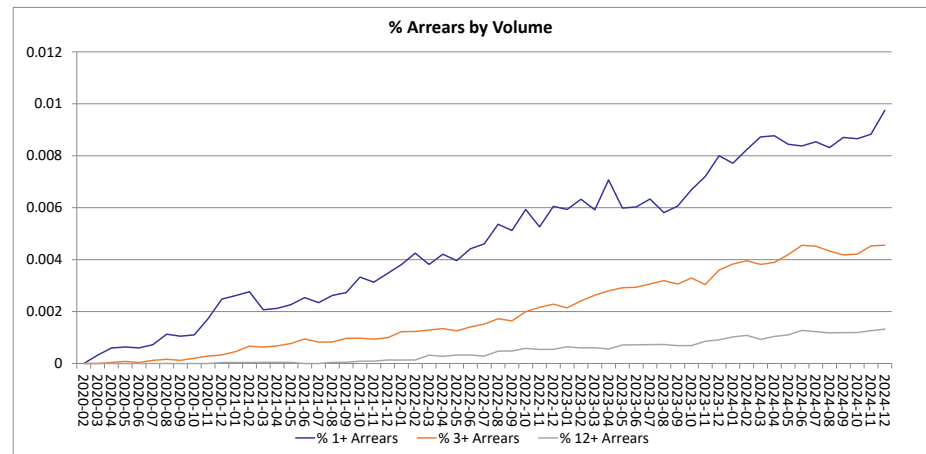
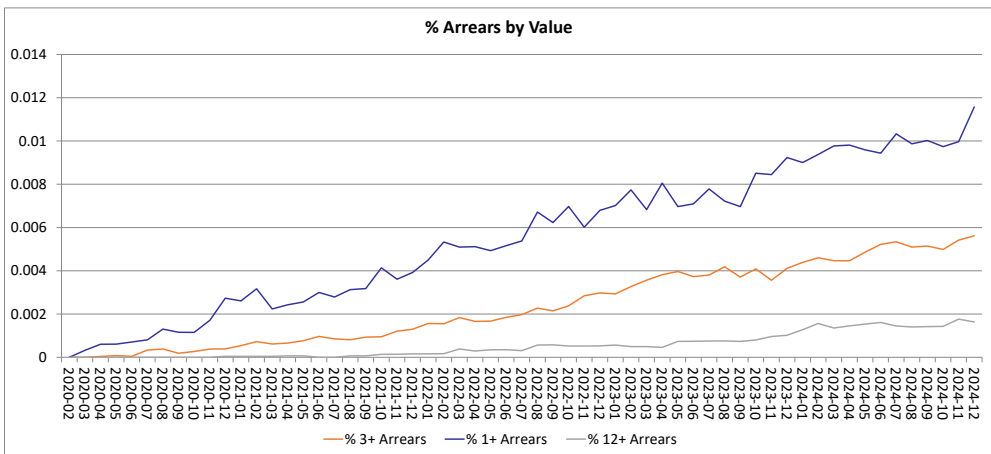
Number of Repayments in Arrears				
Number of Months In Arrears	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 1 Month	17,167	99.03%	2,191,001,836	98.84%
1 Month	67	0.39%	10,042,946	0.45%
2 Months	23	0.13%	3,164,683	0.14%
3 to 6 Months	30	0.17%	4,157,390	0.19%
6 to 9 Months	15	0.09%	2,864,030	0.13%
9 to 12 Months	11	0.06%	1,808,157	0.08%
12 to 15 Months	4	0.02%	434,451	0.02%
15 to 18 Months	4	0.02%	600,772	0.03%
18 to 21 Months	4	0.02%	989,898	0.04%
21 to 24 Months	2	0.01%	92,954	0.00%
24 to 27 Months	1	0.01%	151,038	0.01%
27 to 30 Months	2	0.01%	533,729	0.02%
30 to 33 Months	2	0.01%	410,973	0.02%
33 to 36 Months	0	0.00%	0	0.00%
36 to 39 Months	1	0.01%	11,989	0.00%
39 to 42 Months	3	0.02%	394,131	0.02%
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%
<b>Total</b>	<b>17,336</b>	<b>100.00%</b>	<b>2,216,658,977</b>	<b>100.00%</b>



Repayments in Arrears - Last 6 Months						
Months in Arrears Value of Accounts (€m)	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24
12+ Arrears	3.37	3.23	3.23	3.23	3.95	3.62
3+ Arrears**	12.42	11.74	11.73	11.26	12.13	12.45
1+ Arrears*	24.03	22.74	22.87	22.01	22.31	25.66
Total Arrears	24.03	22.74	22.87	22.01	22.31	25.66
Total Portfolio	2,325.40	2,303.43	2,282.68	2,260.13	2,238.76	2,216.66
Months in Arrears Number of Accounts	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24
12+ Arrears	22	21	21	21	22	23
3+ Arrears**	81	77	74	74	79	79
1+ Arrears*	153	148	154	152	154	169
Total Arrears	153	148	154	152	154	169
Total Portfolio	17,918	17,801	17,692	17,564	17,446	17,336

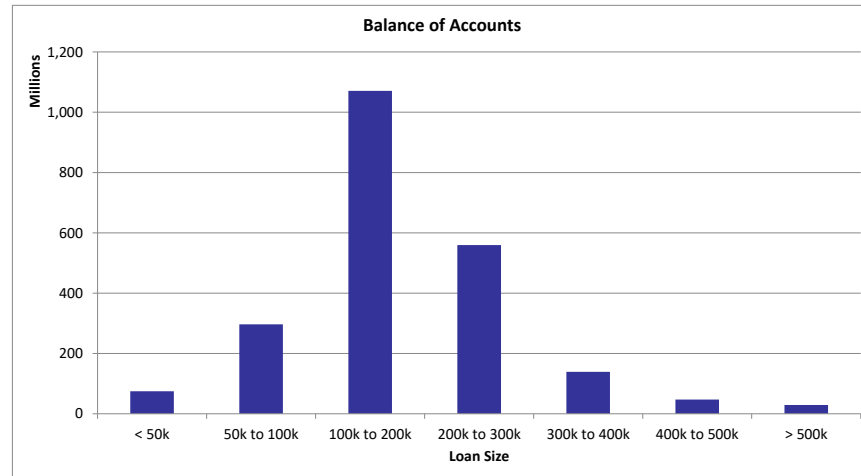
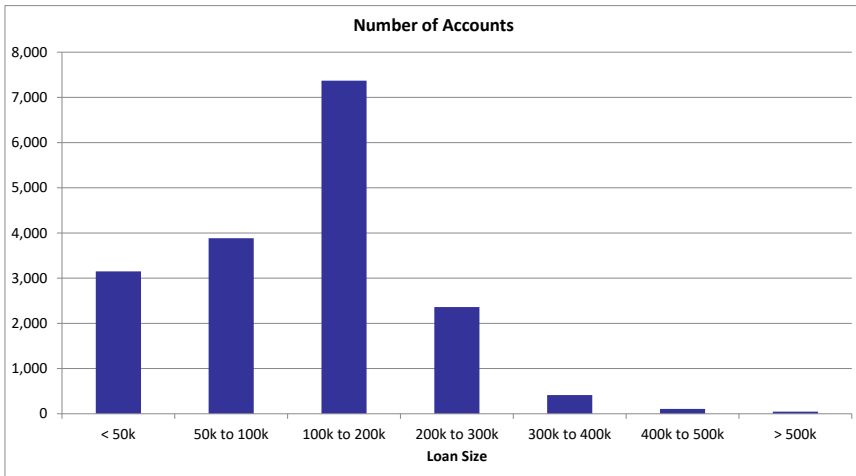
\* 1+ Arrears includes loans in 3+ and 12+ Arrears

\*\* 3+ Arrears includes loans in 12+ Arrears



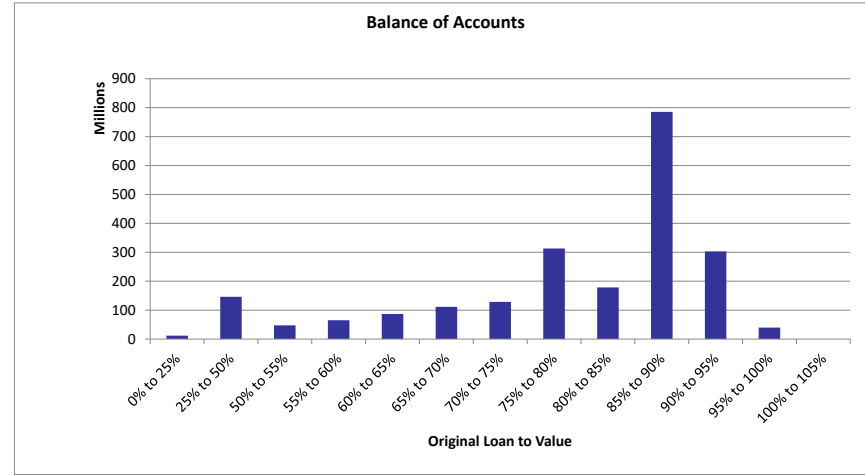
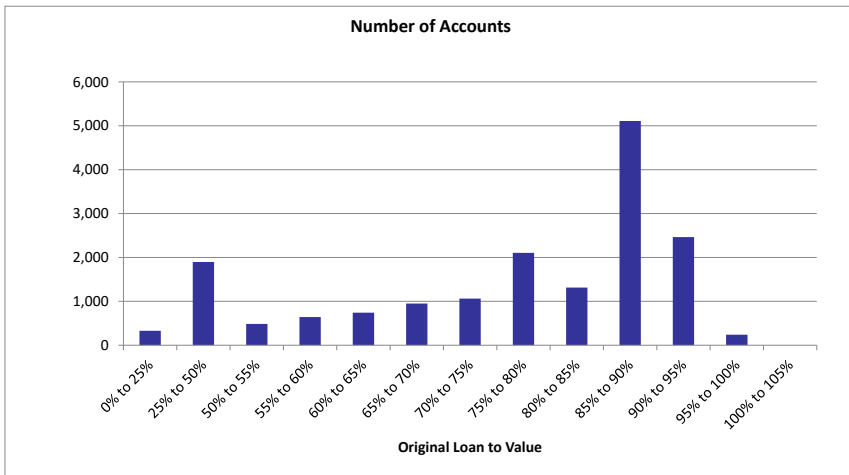
Cure Rates - Last 6 Months						
	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24
Total Cases Any Arrears	218	214	214	210	219	226
Total Cured to 0 Arrears	37	41	36	35	28	30
% Cure Rate to 0 Arrears	16.97%	19.16%	16.82%	16.67%	12.79%	13.27%

Loan Size				
Loan Size	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 50k	3,150	18.17%	74,687,006	3.37%
50k to 100k	3,885	22.41%	296,570,240	13.38%
100k to 200k	7,371	42.52%	1,070,781,549	48.31%
200k to 300k	2,361	13.62%	559,576,512	25.24%
300k to 400k	414	2.39%	138,885,990	6.27%
400k to 500k	107	0.62%	47,096,321	2.12%
> 500k	48	0.28%	29,061,359	1.31%
<b>Total</b>	<b>17,336</b>	<b>100.00%</b>	<b>2,216,658,977</b>	<b>100.00%</b>
<b>Weighted Average Loan Size</b>			<b>127,864.50</b>	



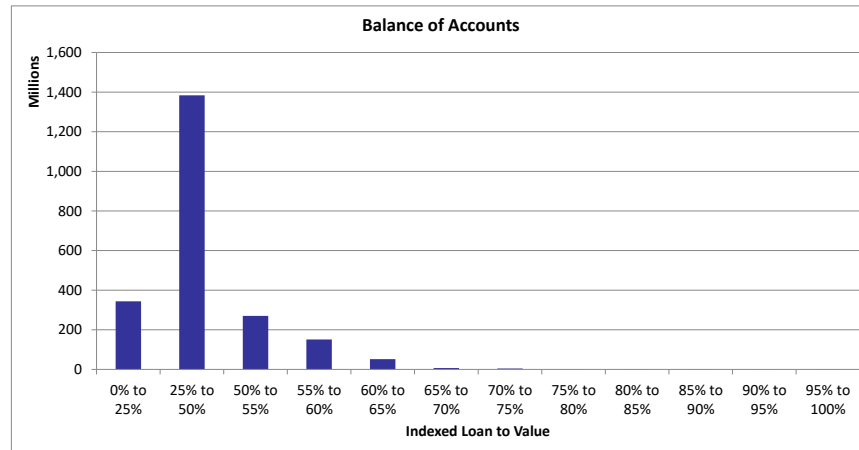
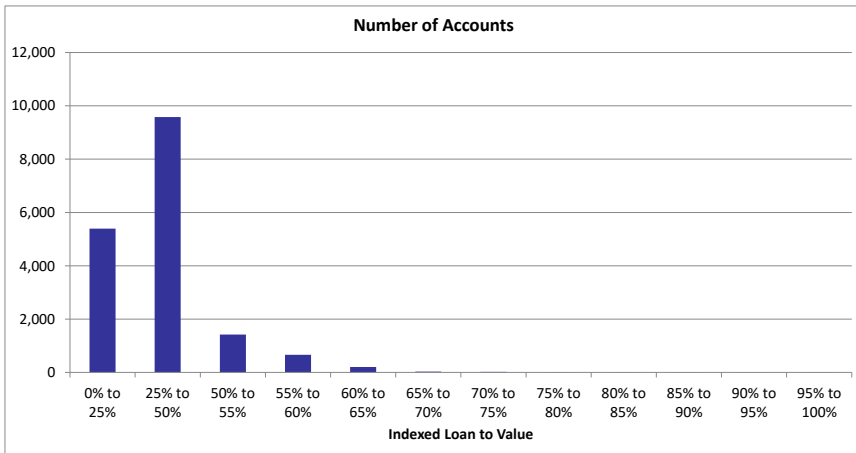


Original LTV				
Original LTV	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0% to 25%	328	1.89%	11,938,949	0.54%
25% to 50%	1,897	10.94%	146,070,278	6.59%
50% to 55%	485	2.80%	47,294,798	2.13%
55% to 60%	641	3.70%	65,068,598	2.94%
60% to 65%	741	4.27%	86,849,637	3.92%
65% to 70%	950	5.48%	111,412,628	5.03%
70% to 75%	1,064	6.14%	128,331,838	5.79%
75% to 80%	2,104	12.14%	313,052,233	14.12%
80% to 85%	1,315	7.59%	178,388,500	8.05%
85% to 90%	5,107	29.46%	785,572,391	35.44%
90% to 95%	2,464	14.21%	302,990,220	13.67%
95% to 100%	240	1.38%	39,688,906	1.79%
100% to 105%	0	0.00%	0	0.00%
<b>Total</b>	<b>17,336</b>	<b>100.00%</b>	<b>2,216,658,977</b>	<b>100.00%</b>
<b>Weighted Average Original LTV</b>			<b>79.51%</b>	



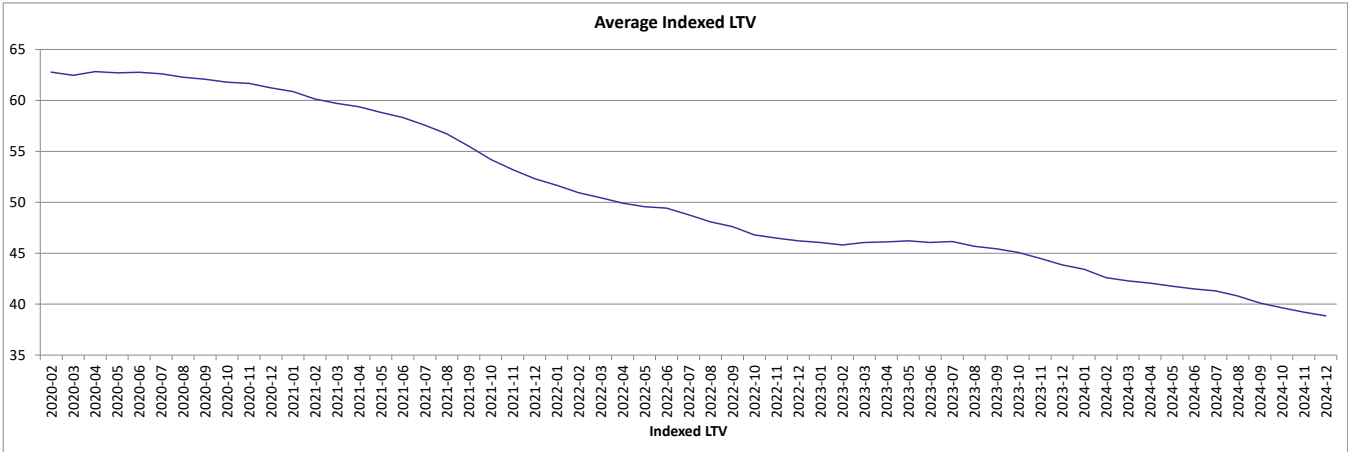
\*OLTV for top-up loans is calculated by combining the original loan amount and the top-up loan amount. This does not take into account any reduction in the original loan amount that occurred prior to the top-up approval. The OLTV on top-up loans is therefore shown here as higher than the true exposure 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%	5,393	31.11%	343,673,405	15.50%
25% to 50%	9,580	55.26%	1,383,933,738	62.43%
50% to 55%	1,420	8.19%	269,906,575	12.18%
55% to 60%	660	3.81%	151,206,028	6.82%
60% to 65%	202	1.17%	51,570,006	2.33%
65% to 70%	30	0.17%	6,904,262	0.31%
70% to 75%	20	0.12%	4,584,424	0.21%
75% to 80%	9	0.05%	1,304,670	0.06%
80% to 85%	7	0.04%	1,246,615	0.06%
85% to 90%	6	0.03%	930,830	0.04%
90% to 95%	1	0.01%	274,659	0.01%
95% to 100%	8	0.01%	1,123,766	0.01%
<b>Total</b>	<b>17,336</b>	<b>100.00%</b>	<b>2,216,658,977</b>	<b>100.00%</b>
<b>Weighted Average Indexed LTV</b>			<b>38.85%</b>	

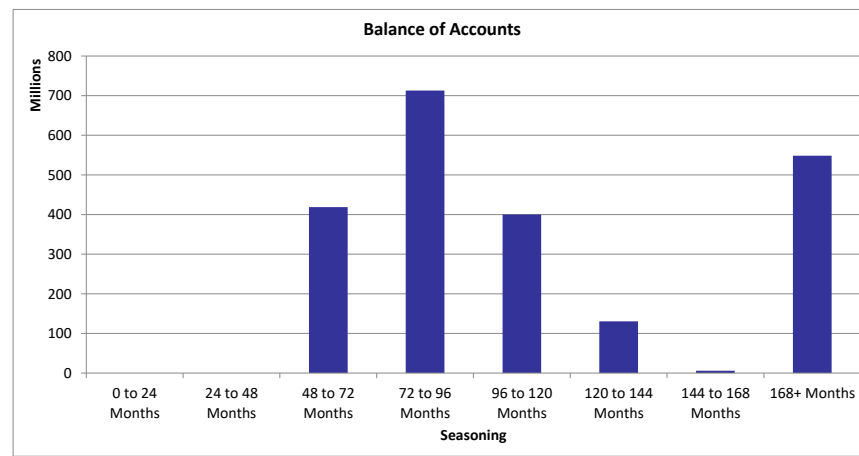
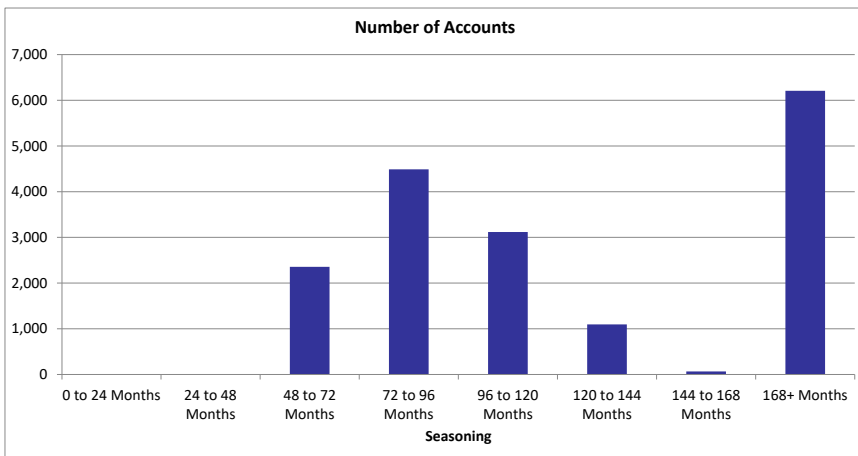


Average Indexed LTV - Last 6 Months

	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24
Indexed LTV	41.30	40.80	40.11	39.65	39.21	38.85

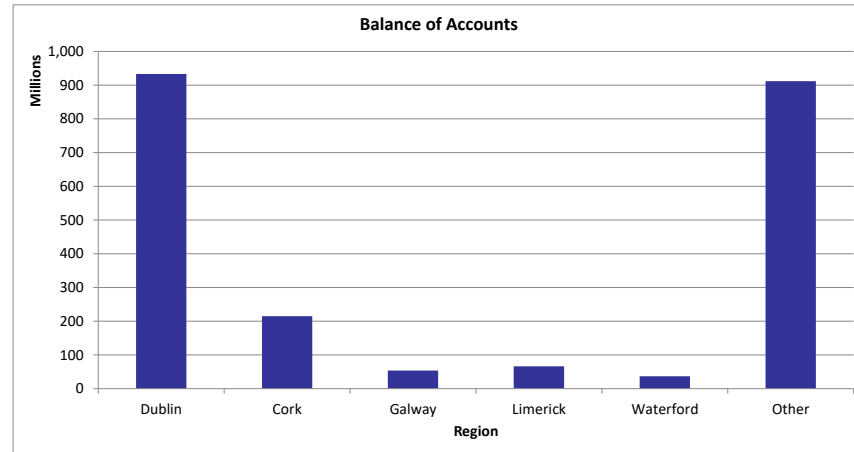
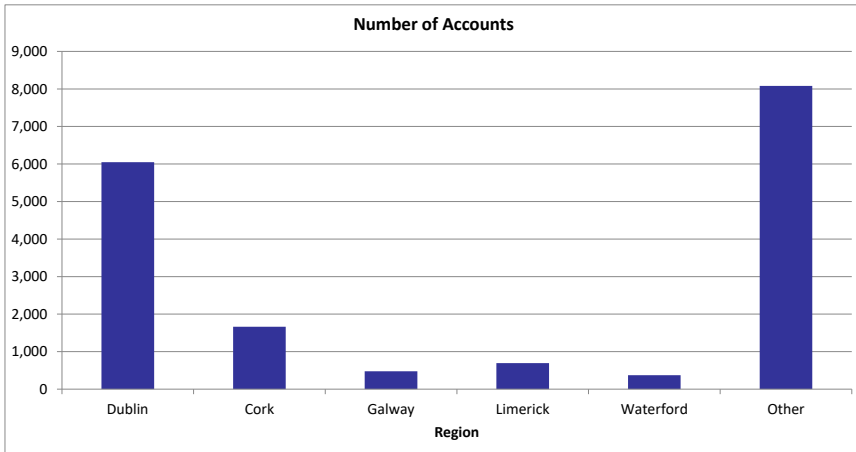


Seasoning				
Seasoning	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 to 24 Months	0	0.00%	0	0.00%
24 to 48 Months	0	0.00%	0	0.00%
48 to 72 Months	2,355	13.58%	418,642,985	18.89%
72 to 96 Months	4,490	25.90%	712,968,977	32.16%
96 to 120 Months	3,117	17.98%	400,213,477	18.05%
120 to 144 Months	1,097	6.33%	130,477,409	5.89%
144 to 168 Months	68	0.39%	5,782,704	0.26%
168+ Months	6,209	35.82%	548,573,424	24.75%
<b>Total</b>	<b>17,336</b>	<b>100.00%</b>	<b>2,216,658,977</b>	<b>100.00%</b>
<b>Weighted Average Seasoning</b>			<b>119.75</b>	

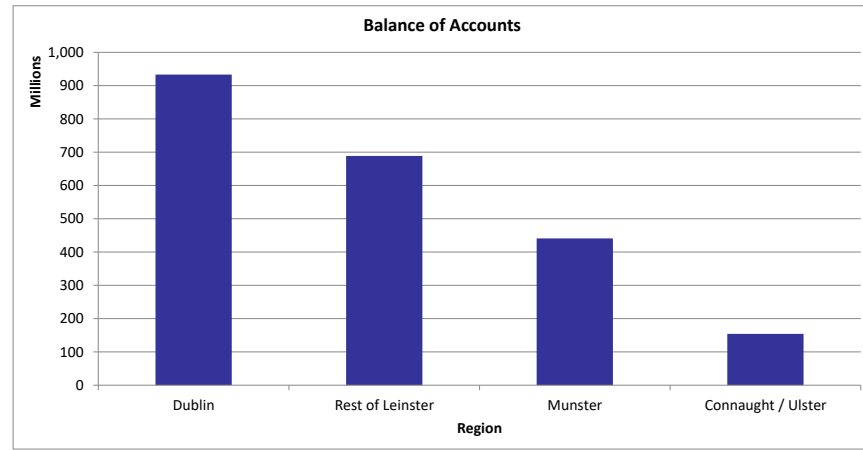
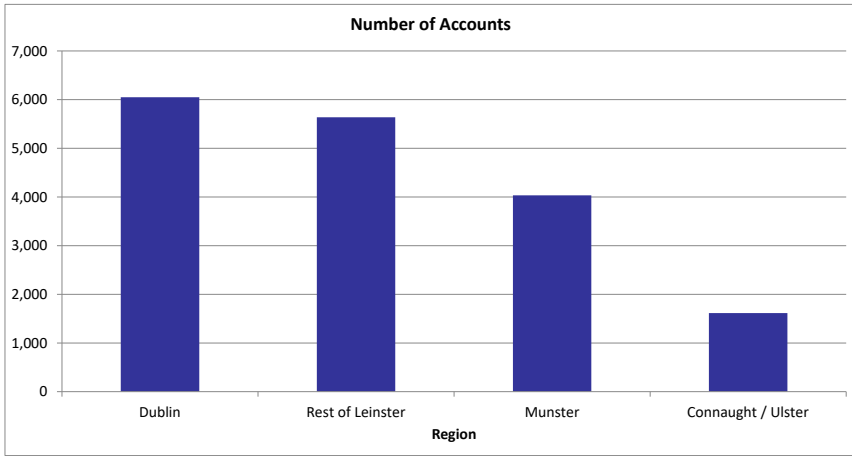


Property Area (County)				
County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
CARLOW	233	1.34%	23,509,997	1.06%
CAVAN	141	0.81%	13,881,847	0.63%
CLARE	436	2.51%	39,380,990	1.78%
CORK	1,662	9.59%	214,978,775	9.70%
DONEGAL	359	2.07%	27,380,943	1.24%
DUBLIN	6,049	34.89%	933,130,274	42.10%
GALWAY	476	2.75%	53,745,762	2.42%
KERRY	445	2.57%	42,246,098	1.91%
KILDARE	1,275	7.35%	176,462,763	7.96%
KILKENNY	228	1.32%	24,261,698	1.09%
LAOIS	277	1.60%	29,322,432	1.32%
LEITRIM	51	0.29%	4,171,047	0.19%
LIMERICK	696	4.01%	66,322,391	2.99%
LONGFORD	69	0.40%	5,459,237	0.25%
LOUTH	756	4.36%	82,681,918	3.73%
MAYO	217	1.25%	19,059,820	0.86%
MEATH	1,318	7.60%	170,150,288	7.68%
MONAGHAN	88	0.51%	8,606,333	0.39%
OFFALY	177	1.02%	17,386,304	0.78%
ROSCOMMON	100	0.58%	9,991,352	0.45%
SLIGO	182	1.05%	17,267,117	0.78%
TIPPERARY	424	2.45%	41,237,637	1.86%
WATERFORD	372	2.15%	36,702,604	1.66%
WESTMEATH	242	1.40%	24,249,308	1.09%
WEXFORD	358	2.07%	37,939,299	1.71%
WICKLOW	705	4.07%	97,132,743	4.38%
Total	17,336	100.00%	2,216,658,977	100.00%

Property Area (County)				
Major County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	6,049	34.89%	933,130,274	42.10%
Cork	1,662	9.59%	214,978,775	9.70%
Galway	476	2.75%	53,745,762	2.42%
Limerick	696	4.01%	66,322,391	2.99%
Waterford	372	2.15%	36,702,604	1.66%
Other	8,081	46.61%	911,779,171	41.13%
<b>Total</b>	<b>17,336</b>	<b>100.00%</b>	<b>2,216,658,977</b>	<b>100.00%</b>

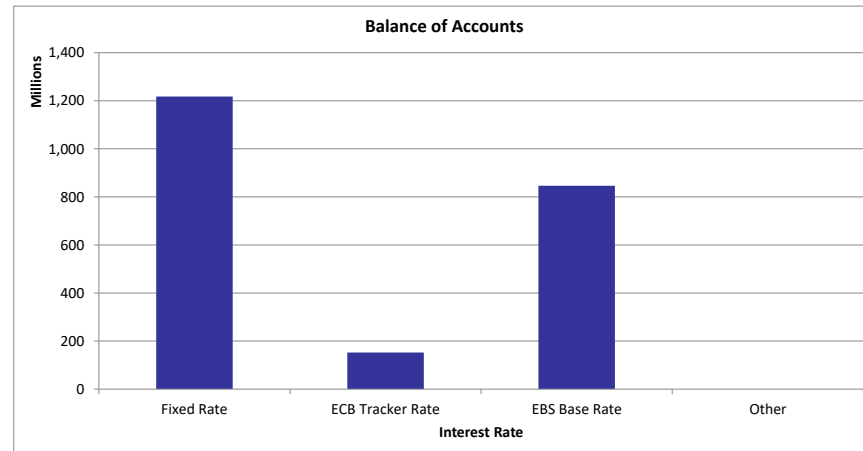
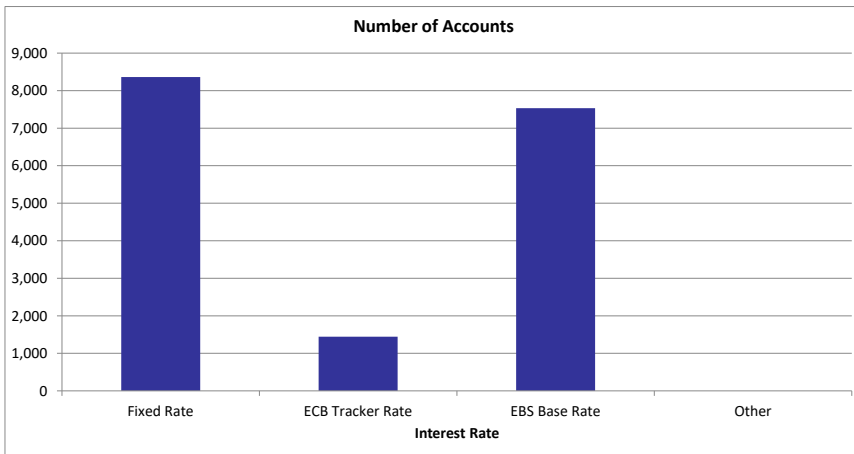


Property Area (Region)				
Region	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	6,049	34.89%	933,130,274	42.10%
Rest of Leinster	5,638	32.52%	688,555,988	31.06%
Munster	4,035	23.28%	440,868,494	19.89%
Connaught / Ulster	1,614	9.31%	154,104,221	6.95%
Total	17,336	100.00%	2,216,658,977	100.00%



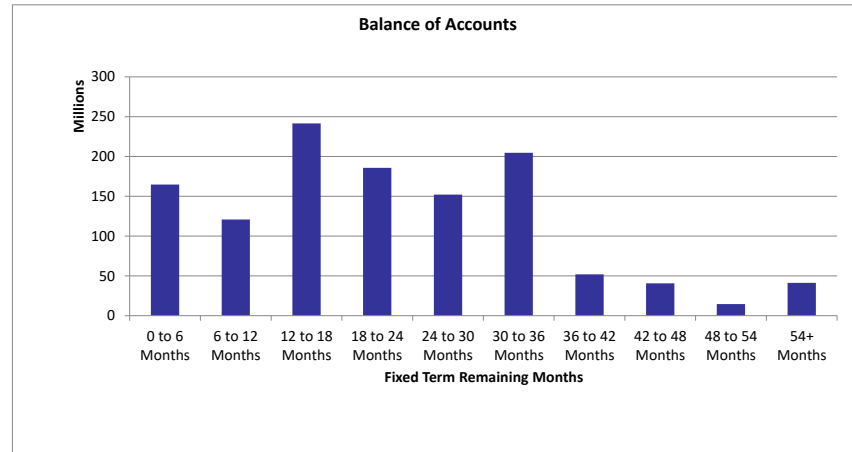
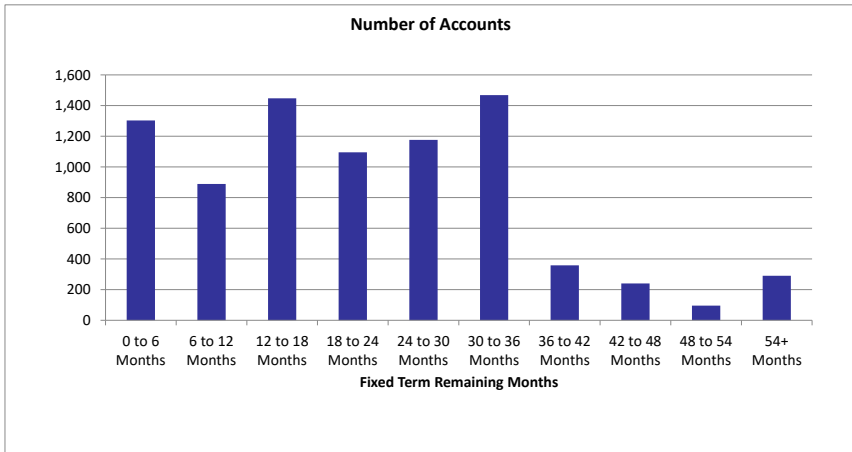
Interest Rate				
Interest Rate Type	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Fixed Rate	8,362	48.23%	1,217,699,344	54.93%
ECB Tracker Rate	1,442	8.32%	152,368,254	6.87%
EBS Base Rate	7,532	43.45%	846,591,380	38.19%
Other	0	0.00%	0	0.00%
<b>Total</b>	<b>17,336</b>	<b>100.00%</b>	<b>2,216,658,977</b>	<b>100.00%</b>

Interest Rate Type	Number of Accounts	Avg Interest Rate %
Fixed Rate	8,362	2.79
ECB Tracker Rate	1,442	4.29
EBS Base Rate	7,532	4.06
Other	0	0.00
<b>Weighted Average Interest Rate</b>		<b>3.34</b>

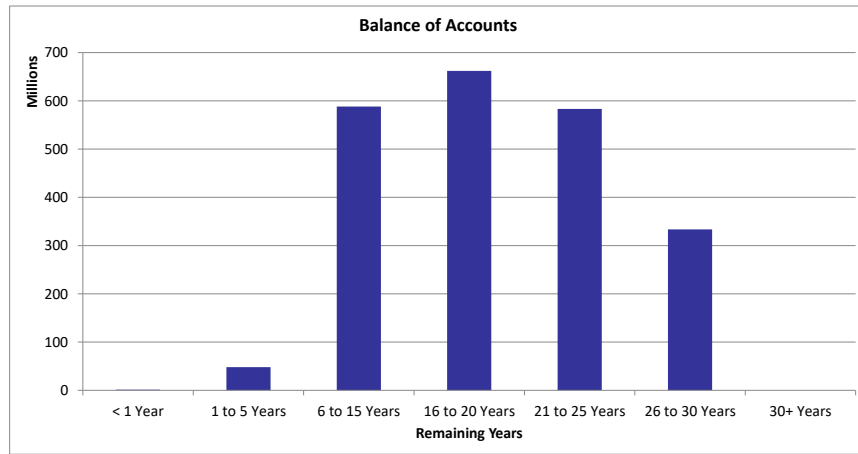
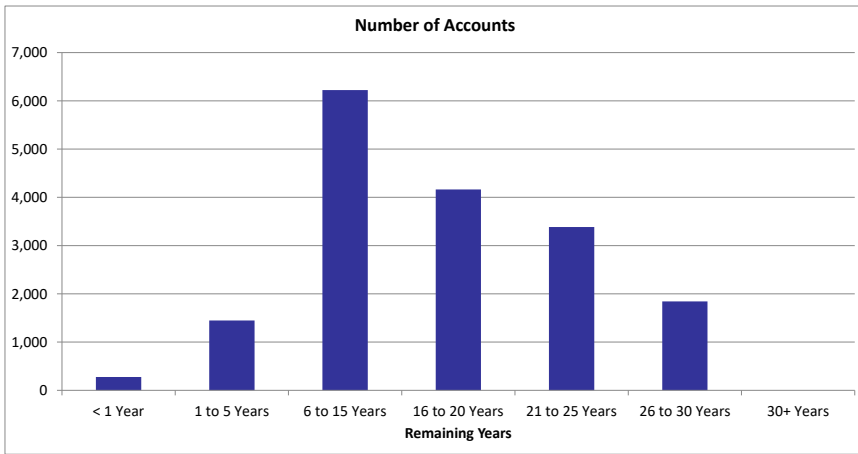




Fixed Term Remaining Months				
Fixed Term Remaining Months	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 to 6 Months	1,303	15.58%	164,658,208	13.52%
6 to 12 Months	889	10.63%	120,847,880	9.92%
12 to 18 Months	1,447	17.30%	241,432,638	19.83%
18 to 24 Months	1,095	13.09%	185,639,512	15.25%
24 to 30 Months	1,176	14.06%	152,064,182	12.49%
30 to 36 Months	1,468	17.56%	204,653,848	16.81%
36 to 42 Months	358	4.28%	51,948,579	4.27%
42 to 48 Months	240	2.87%	40,664,213	3.34%
48 to 54 Months	96	1.15%	14,534,654	1.19%
54+ Months	290	3.47%	41,255,630	3.39%
<b>Total</b>	<b>8,362</b>	<b>100.00%</b>	<b>1,217,699,344</b>	<b>100.00%</b>
<b>Weighted Fixed Term Remaining Months</b>			<b>23.40</b>	

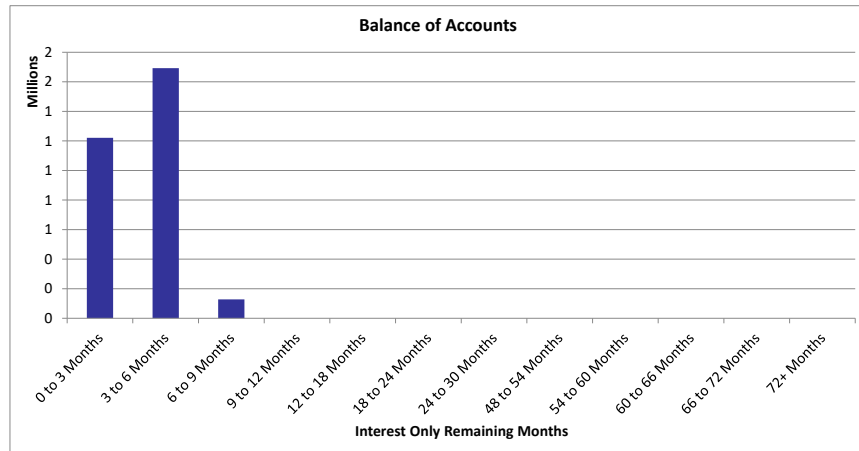
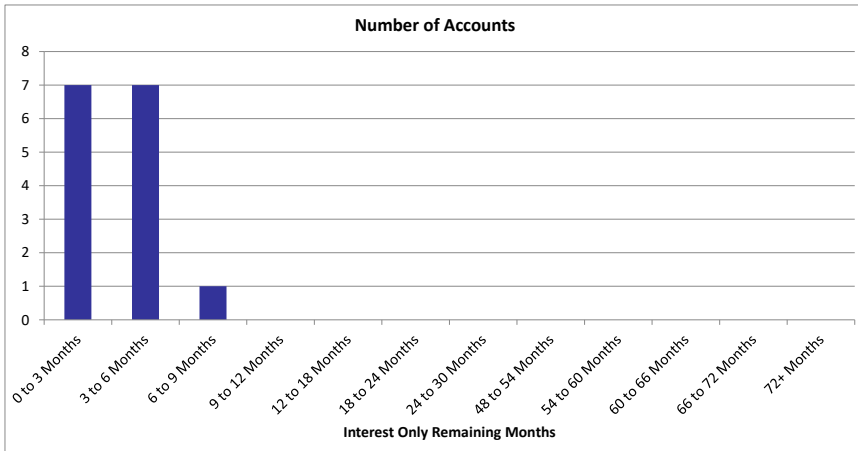


15 Remaining Years				
Remaining Years	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 1 Year	276	1.59%	1,494,216	0.07%
1 to 5 Years	1,448	8.35%	48,056,112	2.17%
6 to 15 Years	6,222	35.89%	588,180,738	26.53%
16 to 20 Years	4,164	24.02%	661,974,820	29.86%
21 to 25 Years	3,384	19.52%	583,357,334	26.32%
26 to 30 Years	1,842	10.63%	333,595,757	15.05%
30+ Years	0	0.00%	0	0.00%
<b>Total</b>	<b>17,336</b>	<b>100.00%</b>	<b>2,216,658,977</b>	<b>100.00%</b>
<b>Weighted Average Remaining Years</b>			<b>18.81</b>	



16 Repayments Status				
Principal Repayments Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Principal and Interest	17,321	99.91%	2,213,617,220	99.86%
Interest Only (Standard)	15	0.09%	3,041,757	0.14%
<b>Total</b>	<b>17,336</b>	<b>100.00%</b>	<b>2,216,658,977</b>	<b>100.00%</b>

<b>Interest Only (Standard ) Remaining Term</b>				
Interest Only (Standard ) Remaining Term	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 to 3 Months	7	46.67%	1,221,213	40.15%
3 to 6 Months	7	46.67%	1,692,652	55.65%
6 to 9 Months	1	6.67%	127,892	4.20%
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%
<b>Total</b>	<b>15</b>	<b>100.00%</b>	<b>3,041,757</b>	<b>100.00%</b>
<b>Weighted Average Interest Only (Standard ) Remaining Term</b>			<b>2.93</b>	



<b>Occupancy Status</b>				
Occupancy Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
HOMELOAN	17,322	99.91%	2,214,765,254	99.91%
RETAIL BTL	14	0.09%	1,893,723	0.09%
<b>Total</b>	<b>17,336</b>	<b>100.00%</b>	<b>2,216,658,977</b>	<b>100.00%</b>