

Investor Report: Burlington Mortgages No. 1 Designated Activity Company

From:	AIB
Month Ending:	31/07/2023
Interest Payments Date:	21/08/2023

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%		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 (high)	€ 110,700,000	100%	1 Month EURIBOR	1.35%	2.35%	Mar-2025	Nov-2058
D Notes	XS2131186848	Baa3	BBB(lo)	A2	AA (low)	€ 110,700,000	100%	1 Month EURIBOR	1.75%	2.75%	Mar-2025	Nov-2058
E Notes	XS2131189511	B3	BB	Ba2	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

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	20/07/2023
Interest Period End Date	21/08/2023
No of days in Interest Period	32
Next Payments Date	20/09/2023

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%	312,982,634	12.0003%	(28,673,874)	284,308,760	11.0221%	0.18	0.16
A2 Notes	XS2131185014	1,731,400,000	42.9997%	1,731,400,000	66.3849%	0	1,731,400,000	67.1229%	1.00	1.00
B Notes	XS2131185105	201,300,000	4.9993%	201,300,000	7.7182%	0	201,300,000	7.8040%	1.00	1.00
C Notes	XS2131185873	110,700,000	2.7493%	110,700,000	4.2444%	0	110,700,000	4.2916%	1.00	1.00
D Notes	XS2131186848	110,700,000	2.7493%	110,700,000	4.2444%	0	110,700,000	4.2916%	1.00	1.00
E Notes	XS2131189511	80,500,000	1.9992%	80,500,000	3.0865%	0	80,500,000	3.1208%	1.00	1.00
Z Notes	XS2131190956	60,500,000	1.5025%	60,500,000	2.3197%	0	60,500,000	2.3455%	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%	2,608,122,634	100.0000%	(28,673,874)	2,579,448,760	100.0000%	0.65	0.64

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	3.865%	32	1,075,269.22	1,075,269.22	0	0
A2 Notes	XS2131185014	0.350%	32	538,657.77	538,657.77	0	0
B Notes	XS2131185105	4.415%	32	789,990.66	789,990.66	0	0
C Notes	XS2131185873	4.815%	32	473,796.00	473,796.00	0	0
D Notes	XS2131186848	5.215%	32	513,156.00	513,156.00	0	0
E Notes	XS2131189511	6.215%	32	444,717.77	444,717.77	0	0
Z Notes	XS2131190956	8.000%	32	430,222.22	430,222.22	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				4,265,809.64	4,265,809.64	-	-

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	15,332,870	(215,054)	-	15,117,816	15,117,816	-	
Total	29,745,000	19,106,870	(215,054)	-	18,891,816	18,891,816	-	

Revenue Analysis	
	Euro
Revenue Receipts	6,696,980
Interest from Bank Accounts	0
Class A Liquidity Reserve Fund Excess Amount	215,054
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>6,912,034</b>
<b>Allocation of Available Revenue Receipts</b>	
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	0
Servicer (EBS)	(239,449)
Servicer (Haven)	(133,025)
Issuer Profit Fee	(100)
Class A Notes Interest	(1,613,927)
Class A Liquidity Reserve Fund Required Amount	0
Class A Principal Deficiency Sub-Ledger	0
Class B Notes Interest	(789,991)
Class B Principal Deficiency Sub-Ledger	0
Class C Notes Interest	(473,796)
Class C Principal Deficiency Sub-Ledger	0
Class D Notes Interest	(513,156)
Class D Principal Deficiency Sub-Ledger	0
Class E Notes Interest	(444,718)
Class E Principal Deficiency Sub-Ledger	0
General Reserve Fund Required Amount	0
Class Z Principal Deficiency Sub-Ledger	(417,821)
Class Z Notes Interest	(430,222)
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	(1,191,219)
Class R1B Payment	(663,152)
Class R1 Principal Payment	0
Class R2A Payment	0
Class R2B Payment	0
<b>Reconciliation</b>	<b>0</b>

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	-	449,436	(31,615)	417,821	417,821	-

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	8,569,822	(4,843,061)	3,726,761	3,726,761

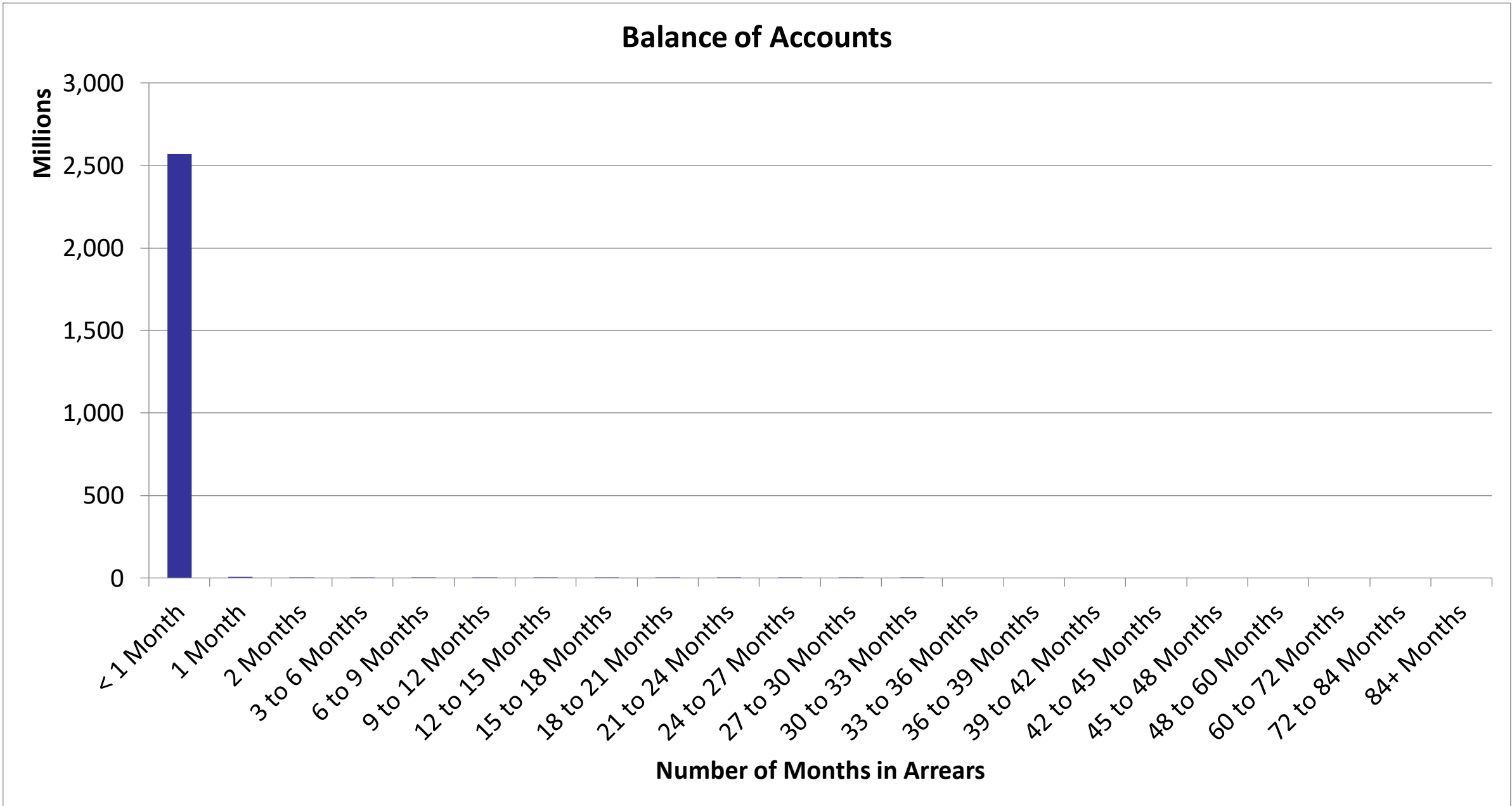
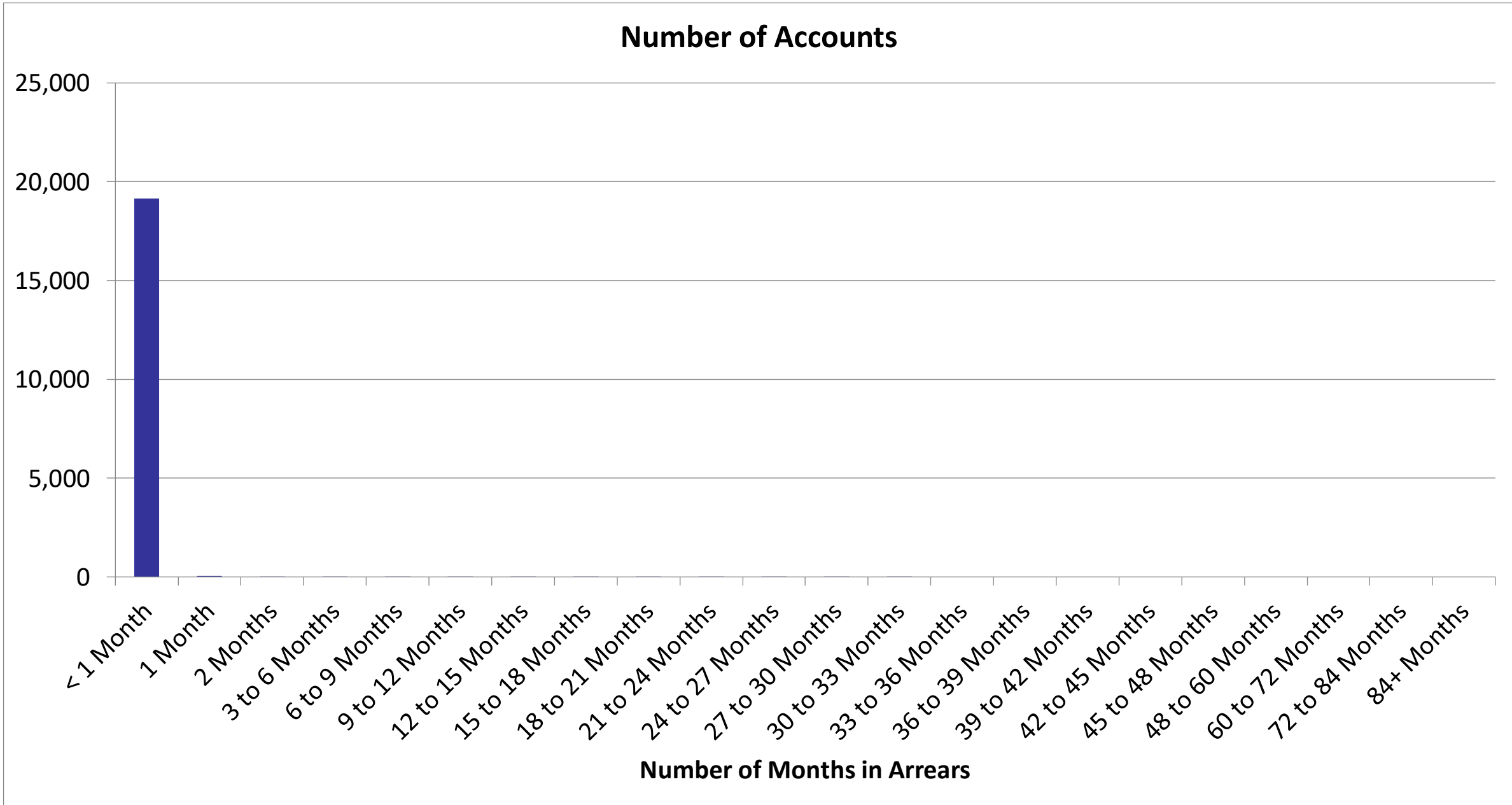
Principal Analysis		Euro
Principal Receipts		28,256,053
Proceeds of issue of the Class R1 Notes and the Class R2 Note		0
Any credit to the Principal Deficiency Ledgers		417,821
Any other Available Principal receipts		0
The excess of the proceeds of the Collateralised Notes over the Consideration		0
Optional 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>28,673,874</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;		(28,673,874)
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	1
Sold	0	0.00	1	281,221.24	1

Mortgage Portfolio Analysis		
	This Period (Euro)	Cumulative (Euro)
Opening Mortgage Principle Balance	2,618,957,475	4,026,483,467
Scheduled Principal Payments and Early Redemptions	28,256,053	1,443,307,946
Charge Offs	0	0
Non-cash movements	39,742	(8,203,025)
Mortgages Repurchased by Sellers	0	716,867
Closing Mortgage Principal Balance	2,590,661,680	2,590,661,680

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	19,142	99.37%	2,570,496,817	99.22%
1 Month	48	0.25%	7,636,573	0.29%
2 Months	15	0.08%	2,686,066	0.10%
3 to 6 Months	27	0.14%	4,427,049	0.17%
6 to 9 Months	17	0.09%	3,276,918	0.13%
9 to 12 Months	1	0.01%	199,817	0.01%
12 to 15 Months	3	0.02%	714,423	0.03%
15 to 18 Months	3	0.02%	155,441	0.01%
18 to 21 Months	1	0.01%	159,137	0.01%
21 to 24 Months	2	0.01%	307,356	0.01%
24 to 27 Months	3	0.02%	394,131	0.02%
27 to 30 Months	1	0.01%	152,163	0.01%
30 to 33 Months	1	0.01%	55,789	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	19,264	100.00%	2,590,661,680	100.00%

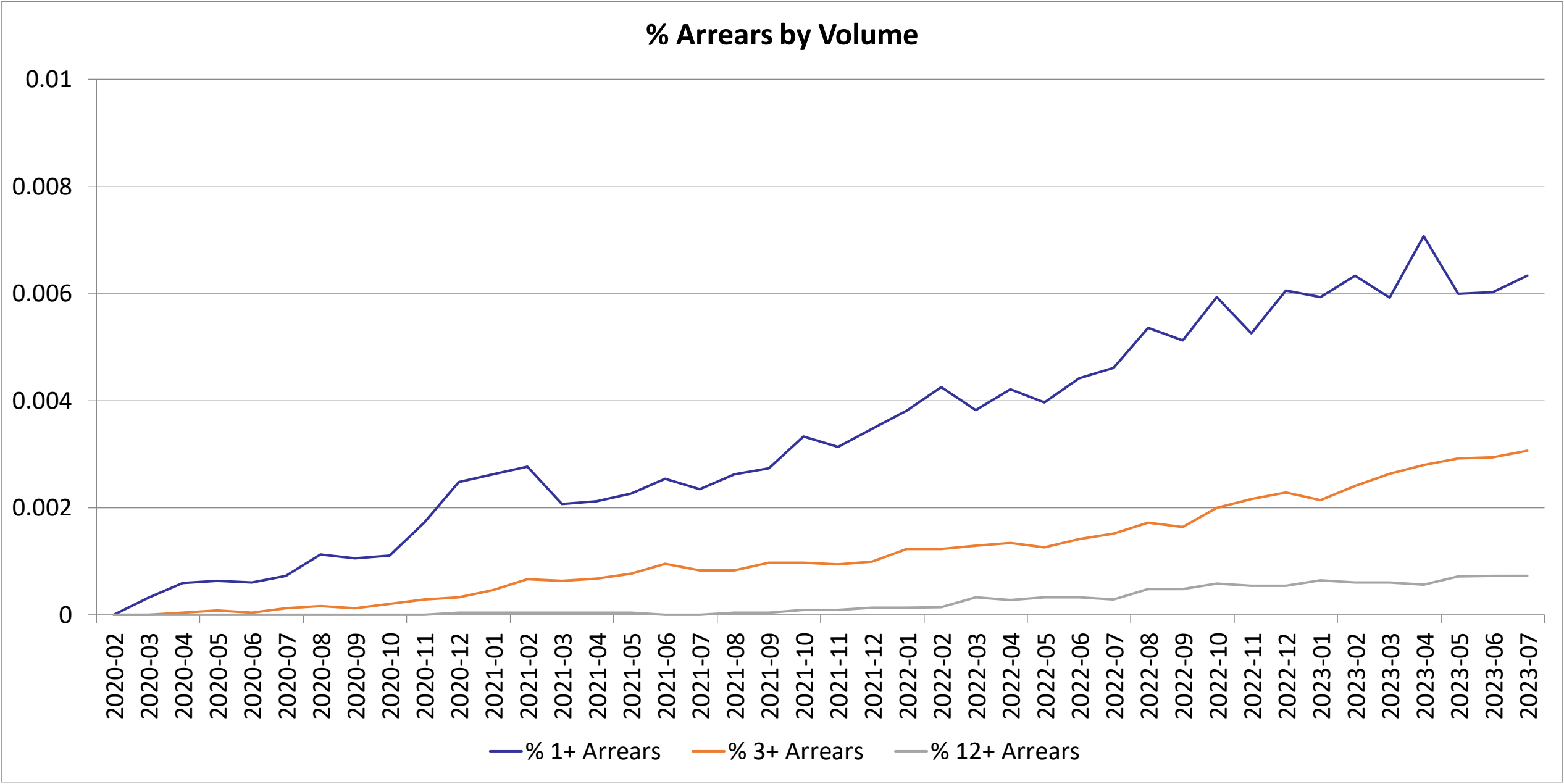
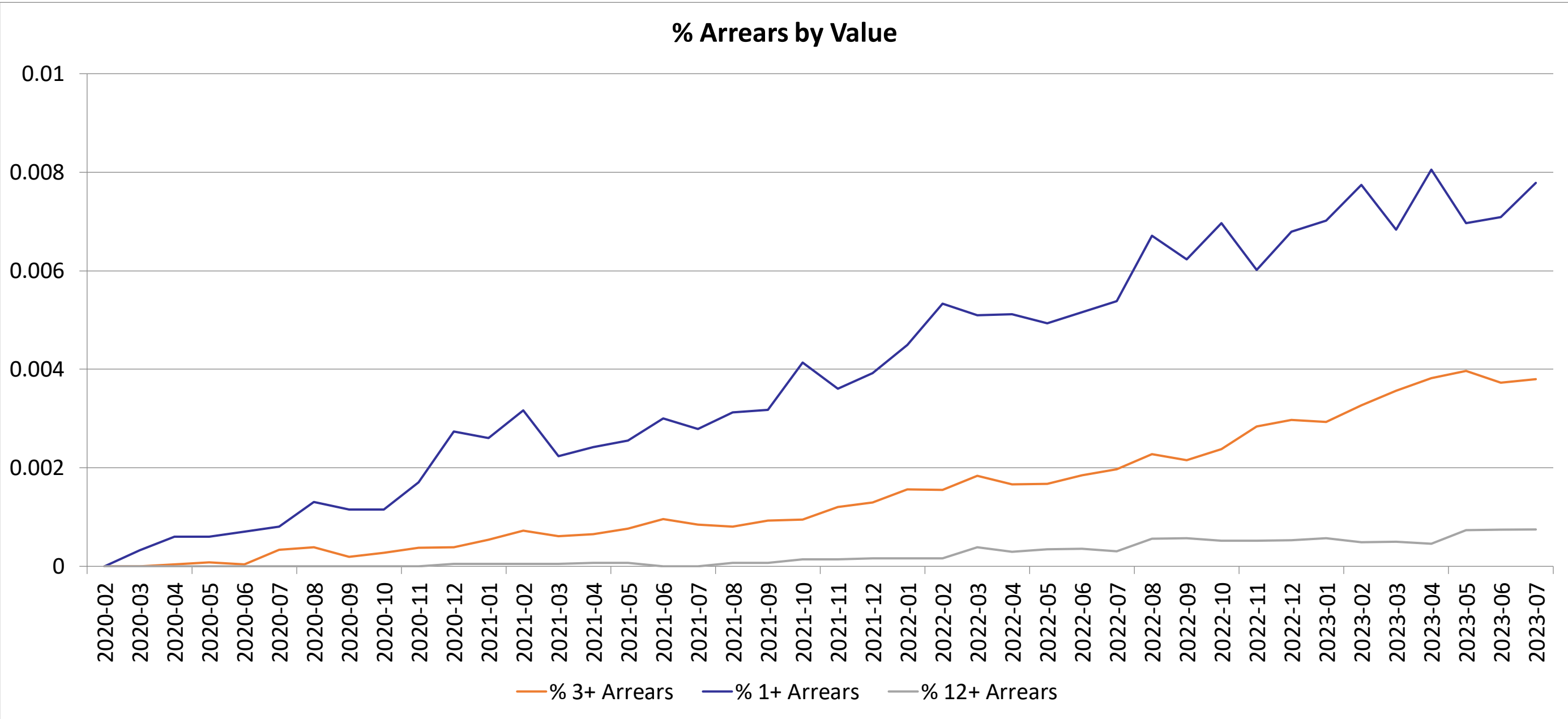




2 Repayments in Arrears - Last 6 Months						
Months in Arrears Value of Accounts (€m)	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23
12+ Arrears	1.34	1.34	1.22	1.94	1.94	1.94
3+ Arrears**	8.90	9.60	10.19	10.49	9.76	9.84
1+ Arrears*	21.06	18.40	21.49	18.43	18.57	20.16
Total Arrears	21.06	18.40	21.49	18.43	18.57	20.16
Total Portfolio	2,721.17	2,692.92	2,669.07	2,645.07	2,618.96	2,590.66
Months in Arrears Number of Accounts	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23
12+ Arrears	12	12	11	14	14	14
3+ Arrears**	48	52	55	57	57	59
1+ Arrears*	126	117	139	117	117	122
Total Arrears	126	117	139	117	117	122
Total Portfolio	19,915	19,772	19,661	19,534	19,412	19,264

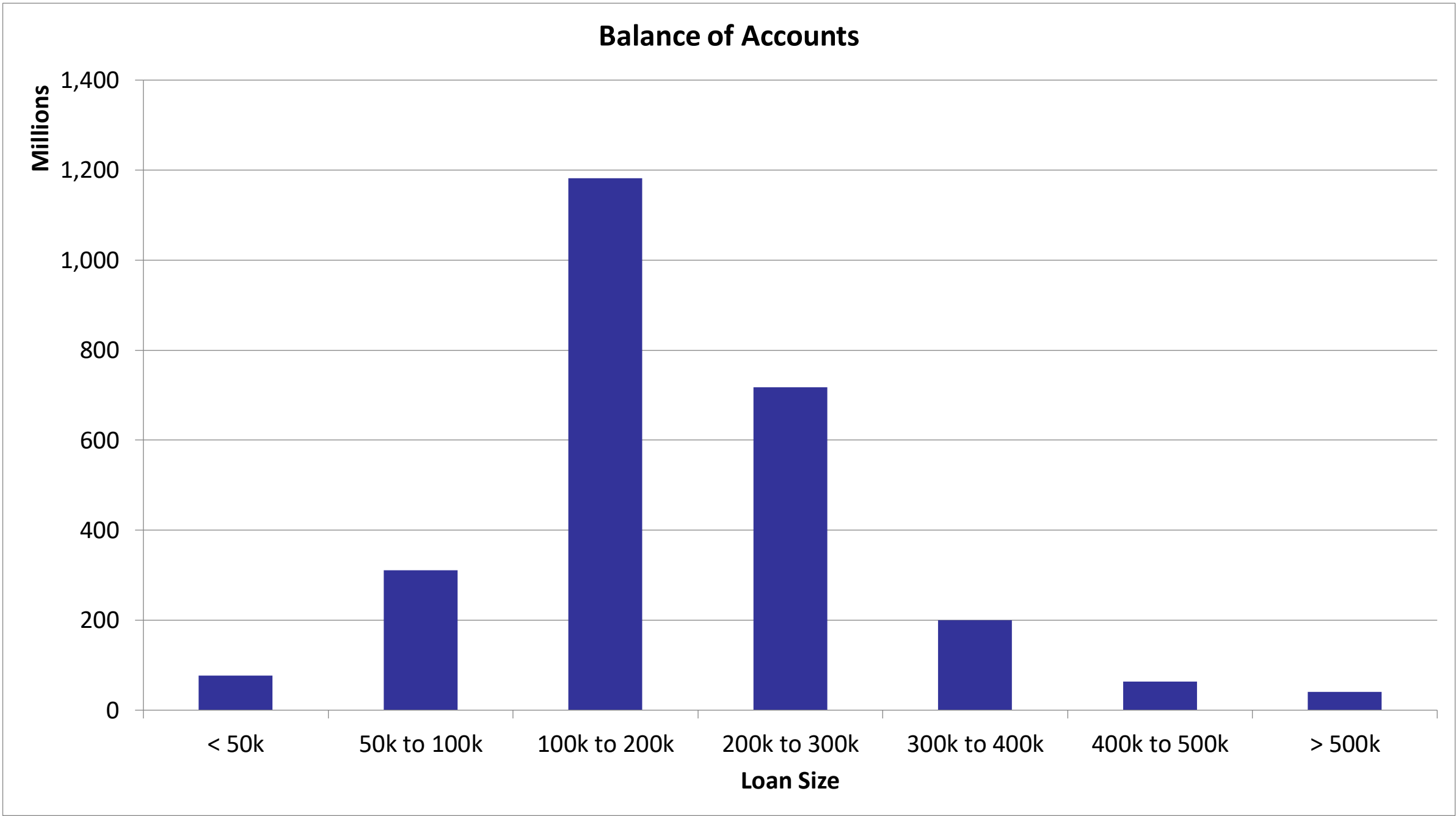
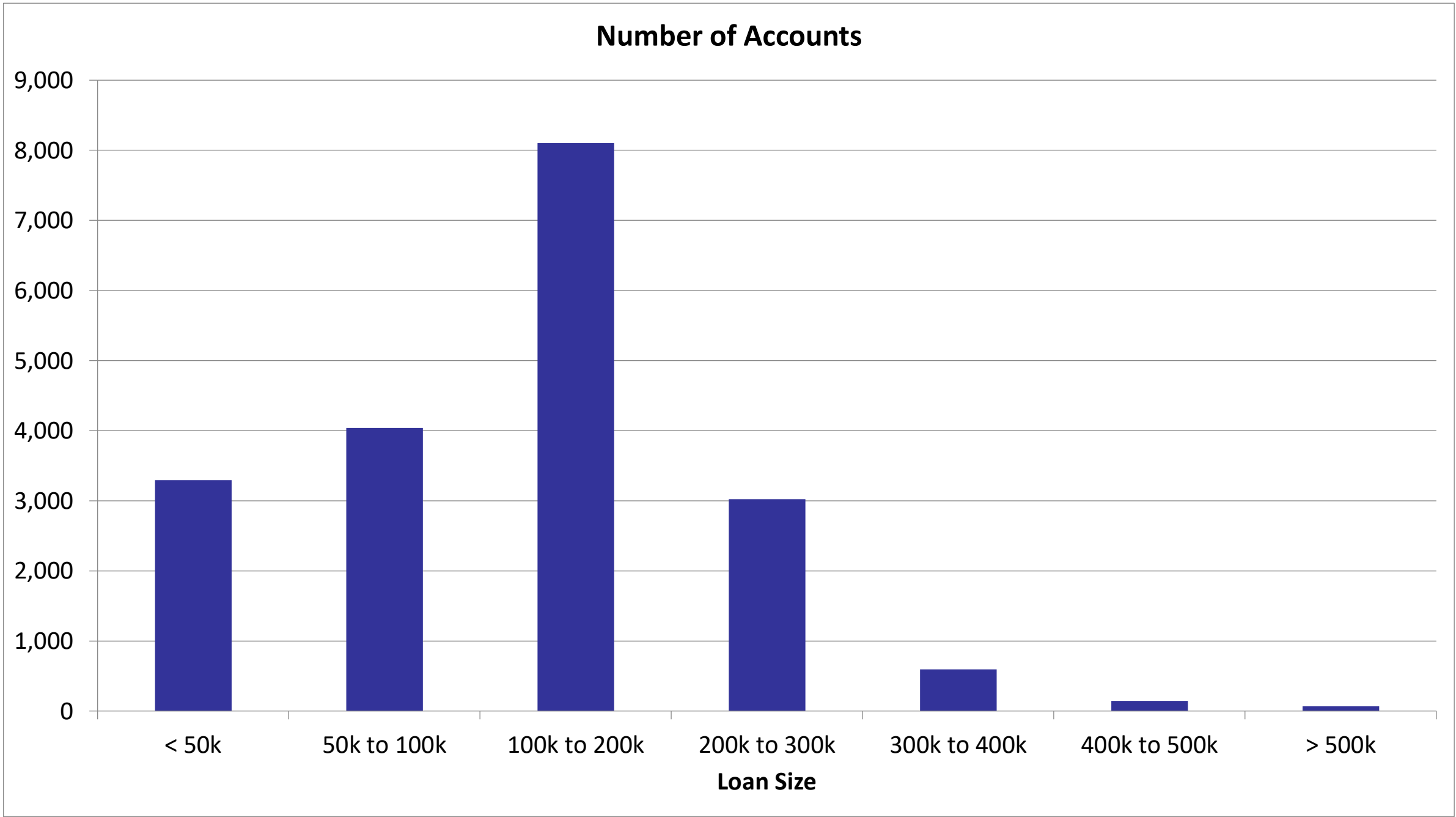
\* 1+ Arrears includes loans in 3+ and 12+ Arrears

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



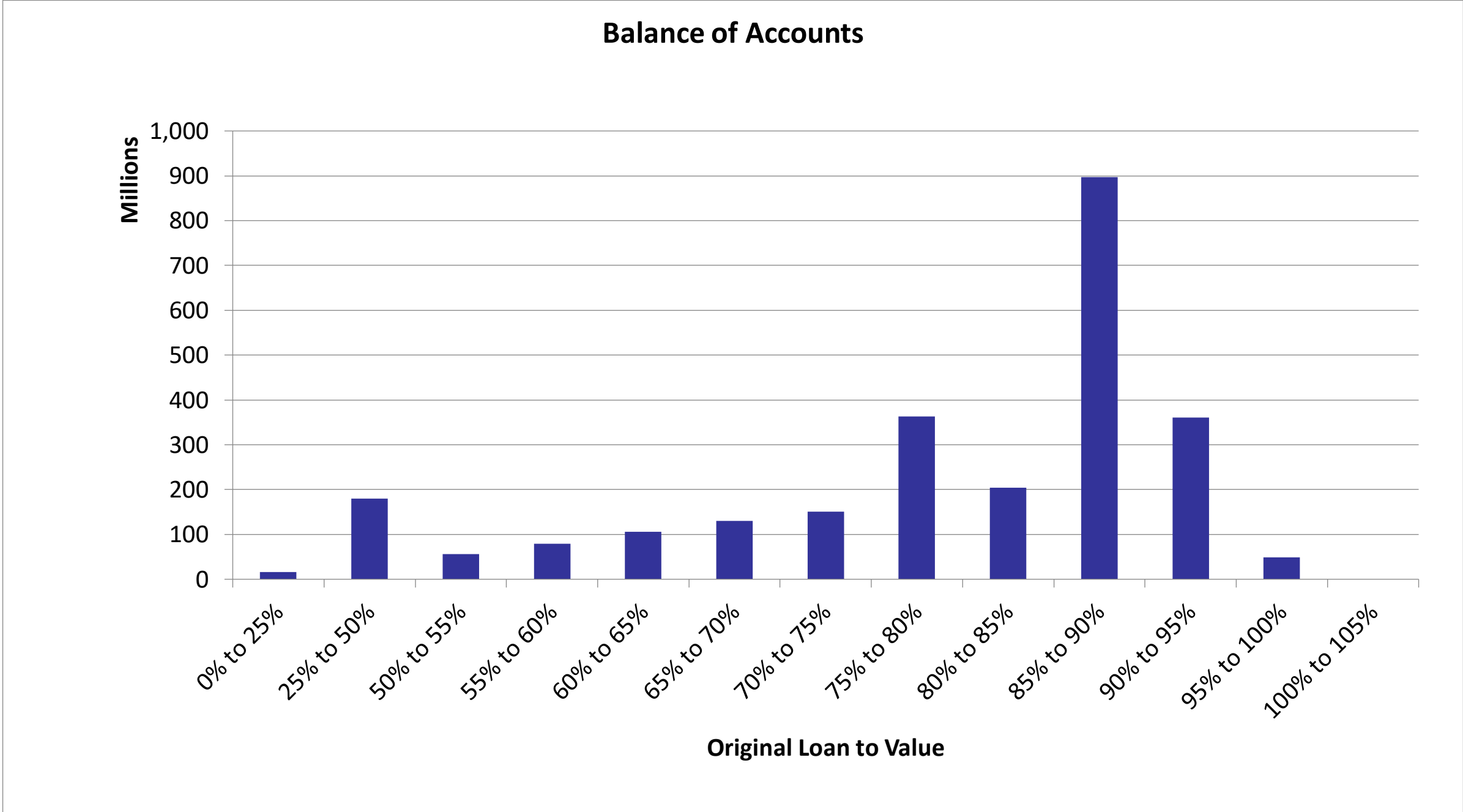
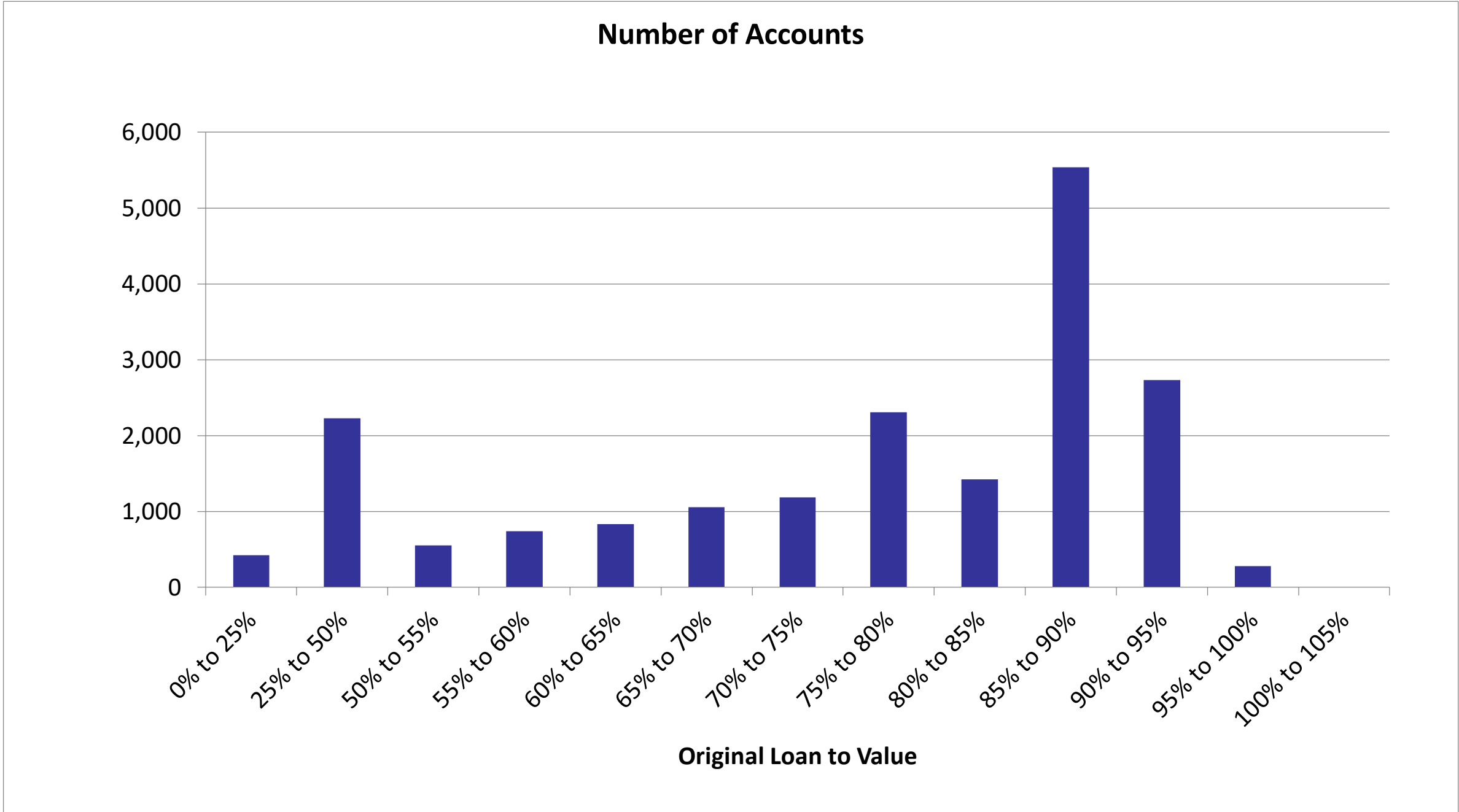
3 Cure Rates - Last 6 Months						
	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23
Total Cases Any Arrears	182	178	193	186	186	193
Total Cured to 0 Arrears	23	40	28	35	32	30
% Cure Rate to 0 Arrears	12.64%	22.47%	14.51%	18.82%	17.20%	15.54%

Loan Size				
Loan Size	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 50k	3,296	17.11%	77,226,288	2.98%
50k to 100k	4,042	20.98%	310,307,475	11.98%
100k to 200k	8,102	42.06%	1,181,782,091	45.62%
200k to 300k	3,024	15.70%	717,637,732	27.70%
300k to 400k	591	3.07%	199,765,577	7.71%
400k to 500k	142	0.74%	63,188,094	2.44%
> 500k	67	0.35%	40,754,423	1.57%
Total	19,264	100.00%	2,590,661,680	100.00%
Weighted Average Loan Size			134,482.02	



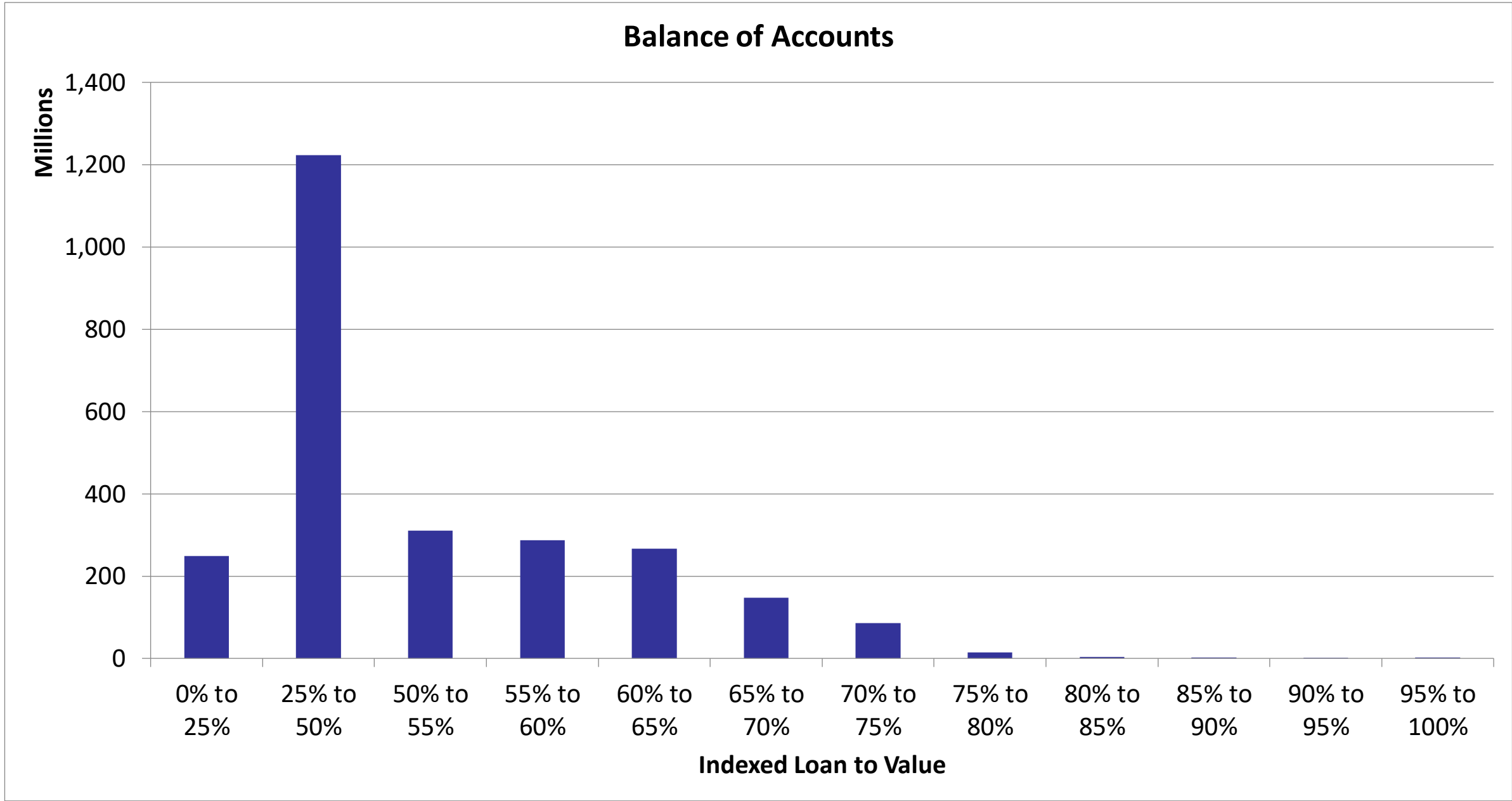
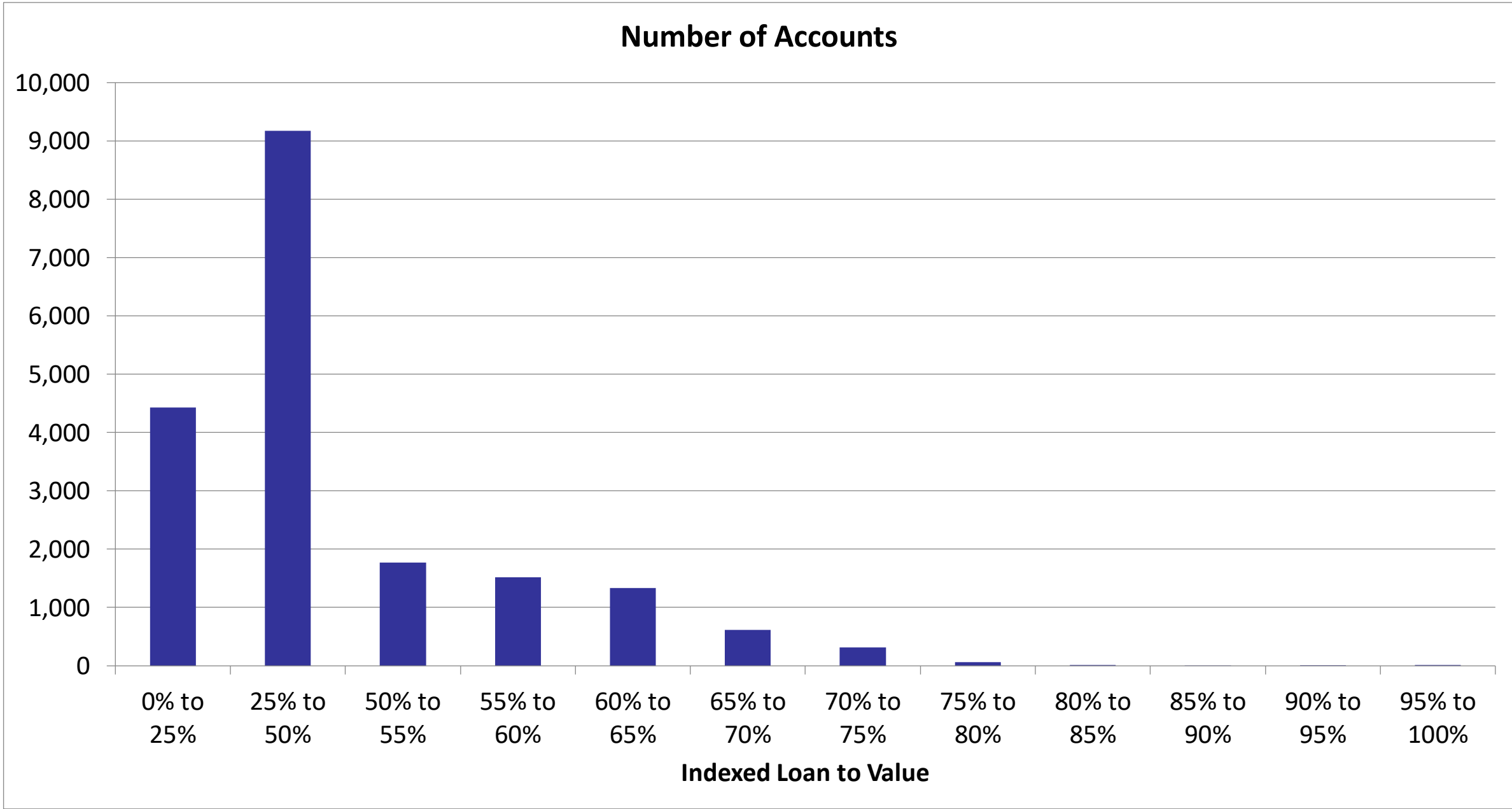


5 Original LTV				
Original LTV	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0% to 25%	420	2.18%	15,433,030	0.60%
25% to 50%	2,224	11.54%	179,729,813	6.94%
50% to 55%	549	2.85%	56,270,759	2.17%
55% to 60%	736	3.82%	79,394,040	3.06%
60% to 65%	829	4.30%	105,273,953	4.06%
65% to 70%	1,051	5.46%	130,690,115	5.04%
70% to 75%	1,184	6.15%	150,684,351	5.82%
75% to 80%	2,306	11.97%	362,819,077	14.00%
80% to 85%	1,420	7.37%	204,285,265	7.89%
85% to 90%	5,539	28.75%	897,588,087	34.65%
90% to 95%	2,730	14.17%	360,093,946	13.90%
95% to 100%	276	1.43%	48,399,244	1.87%
100% to 105%	0	0.00%	0	0.00%
Total	19,264	100.00%	2,590,661,680	100.00%
Weighted Average Original LTV			79.23%	

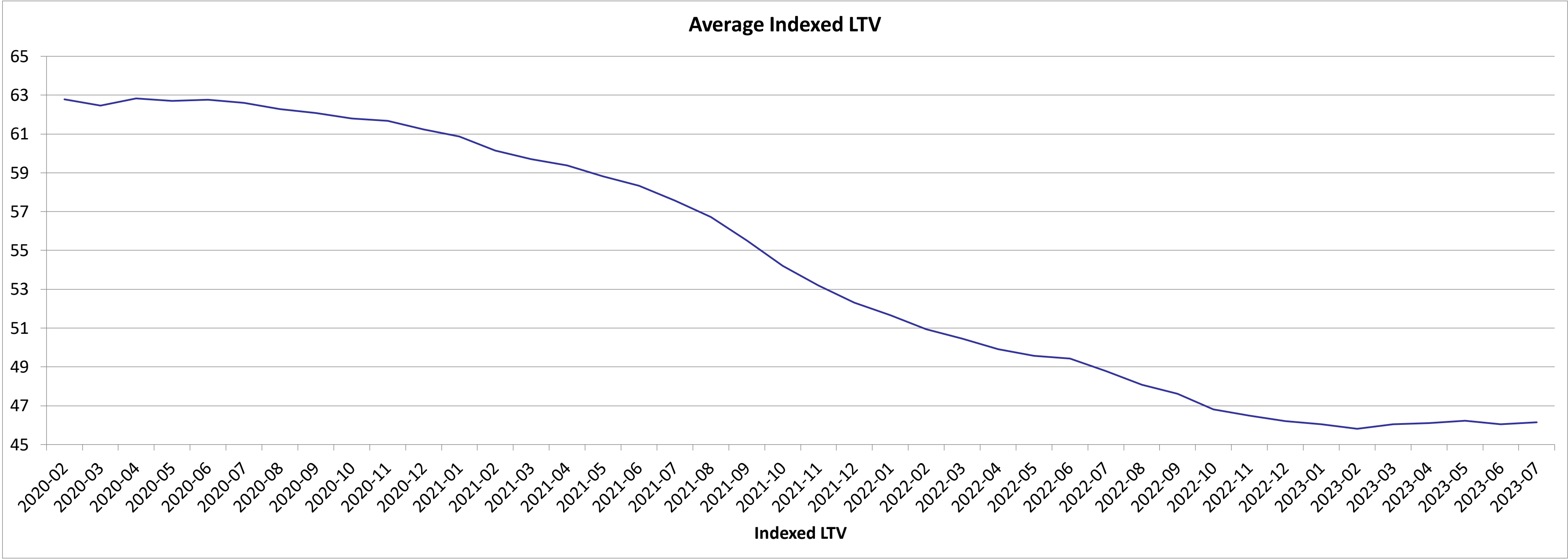


\*OLTV for top-up loans is calculated by combining the original loan amount and the top-up loan amount. This does not take into account any reduction in the original loan amount that occurred prior to the top-up approval. The OLTV on top-up loans is therefore shown here as higher than the true exposure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

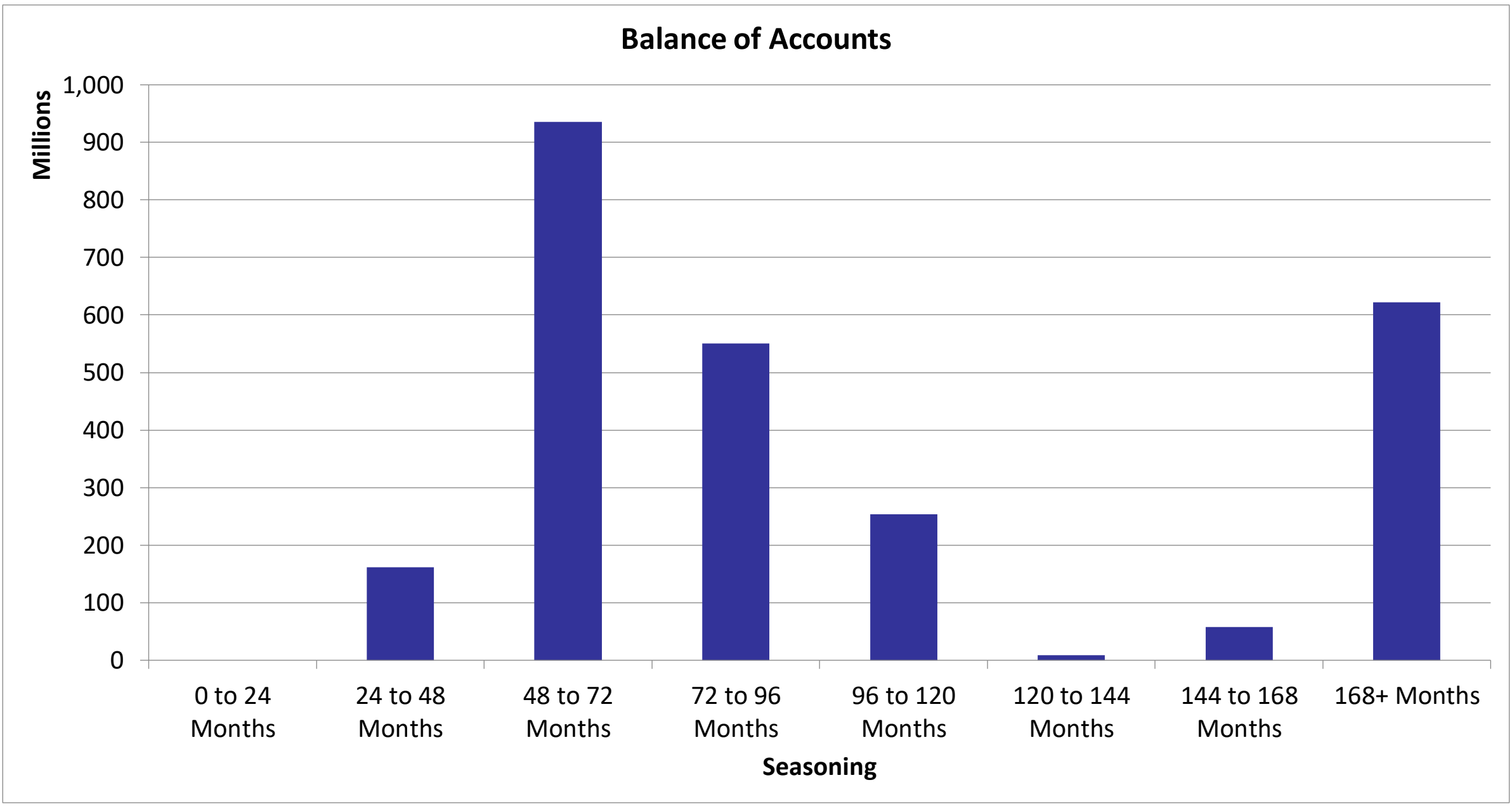
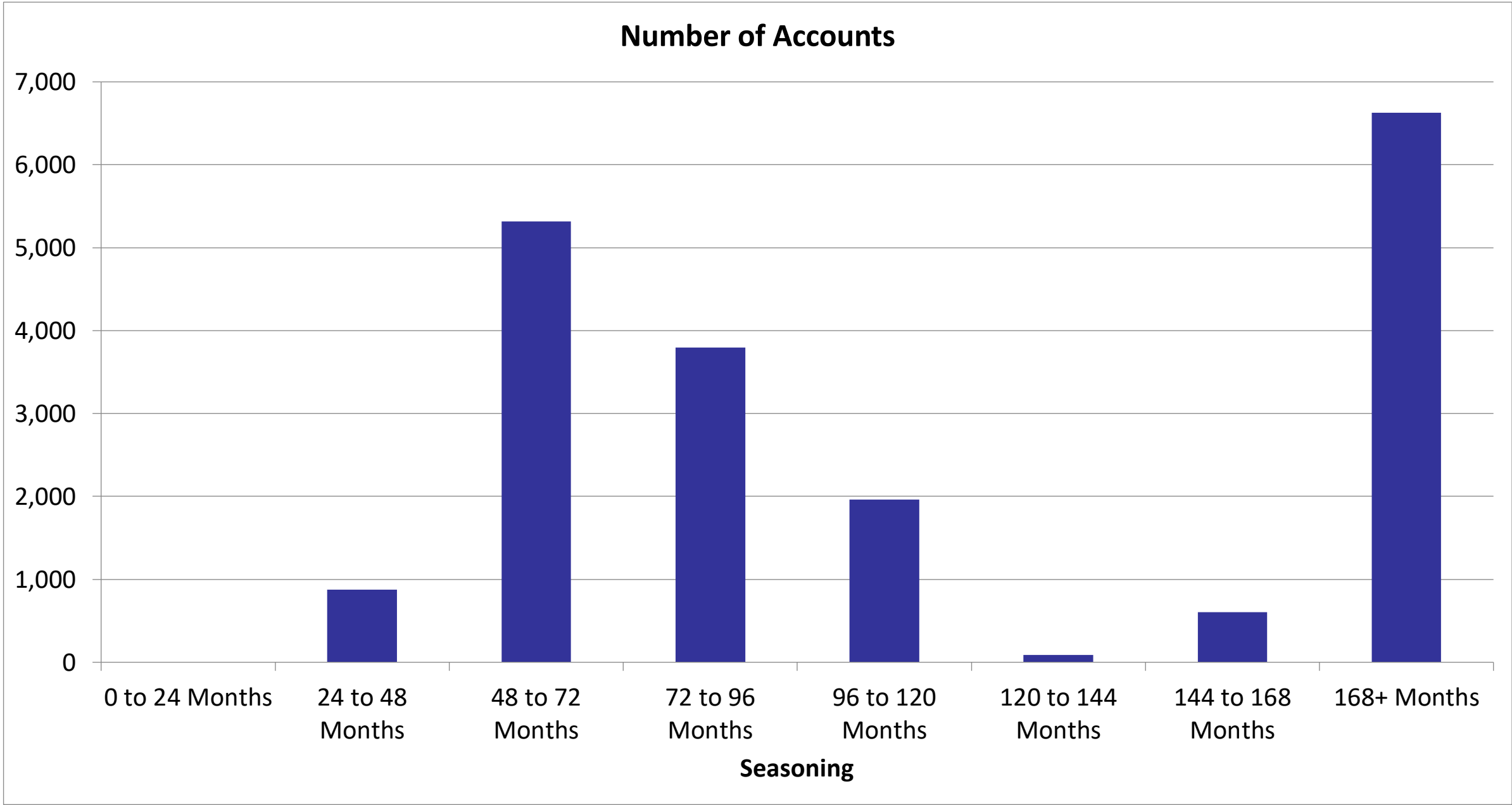
Indexed LTV				
Indexed LTV	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0% to 25%	4,425	22.97%	249,068,036	9.61%
25% to 50%	9,174	47.62%	1,223,455,806	47.23%
50% to 55%	1,771	9.19%	309,786,264	11.96%
55% to 60%	1,522	7.90%	287,124,631	11.08%
60% to 65%	1,339	6.95%	267,123,423	10.31%
65% to 70%	619	3.21%	146,875,583	5.67%
70% to 75%	318	1.65%	85,495,359	3.30%
75% to 80%	59	0.31%	14,518,259	0.56%
80% to 85%	14	0.07%	2,855,938	0.11%
85% to 90%	10	0.05%	2,342,555	0.09%
90% to 95%	2	0.01%	285,611	0.01%
95% to 100%	11	0.07%	1,730,215	0.06%
Total	19,264	100.00%	2,590,661,680	100.00%
Weighted Average Indexed LTV			46.14%	



Average Indexed LTV - Last 6 Months						
	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23
Indexed LTV	45.81	46.05	46.11	46.22	46.05	46.14

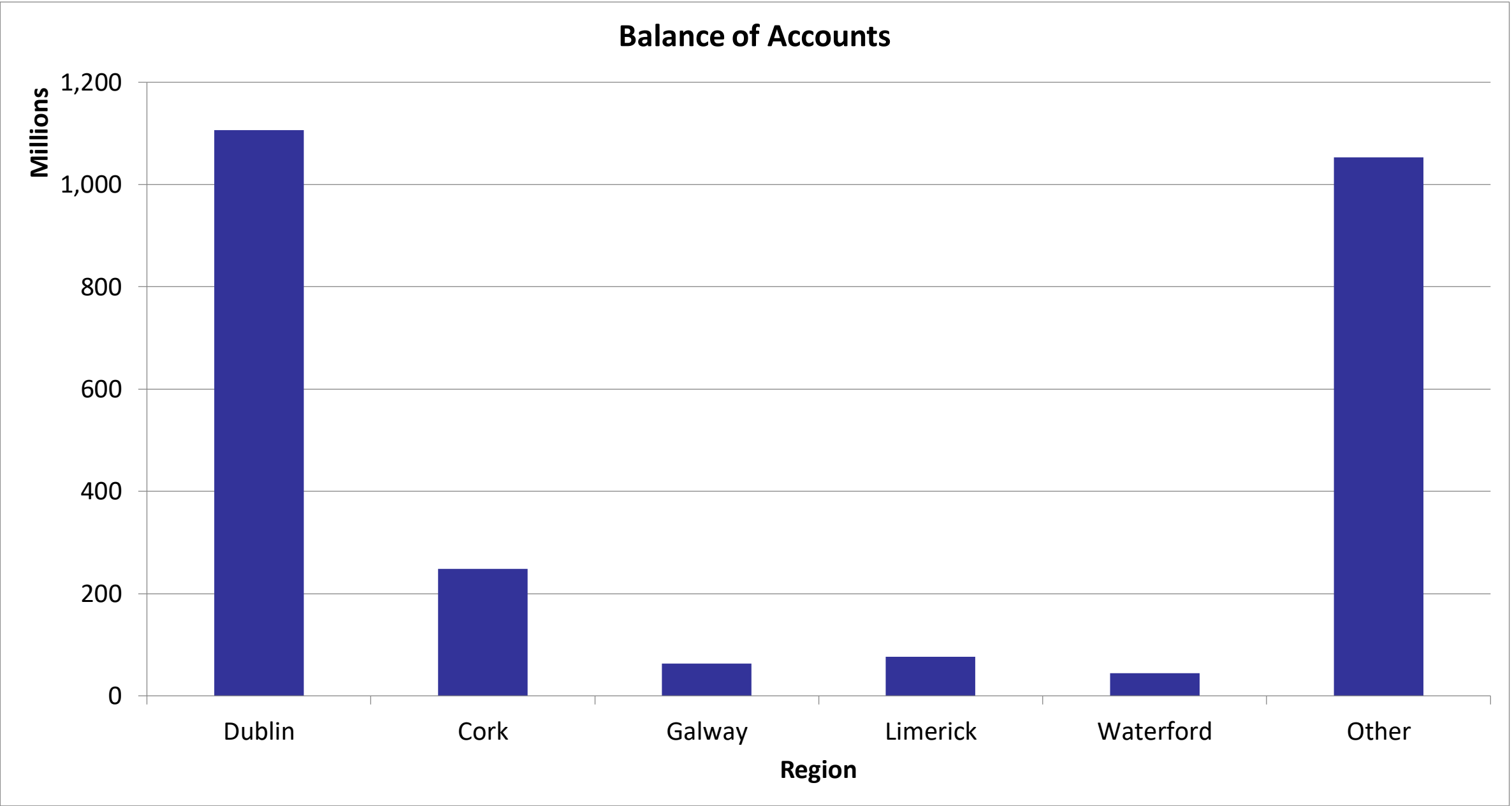
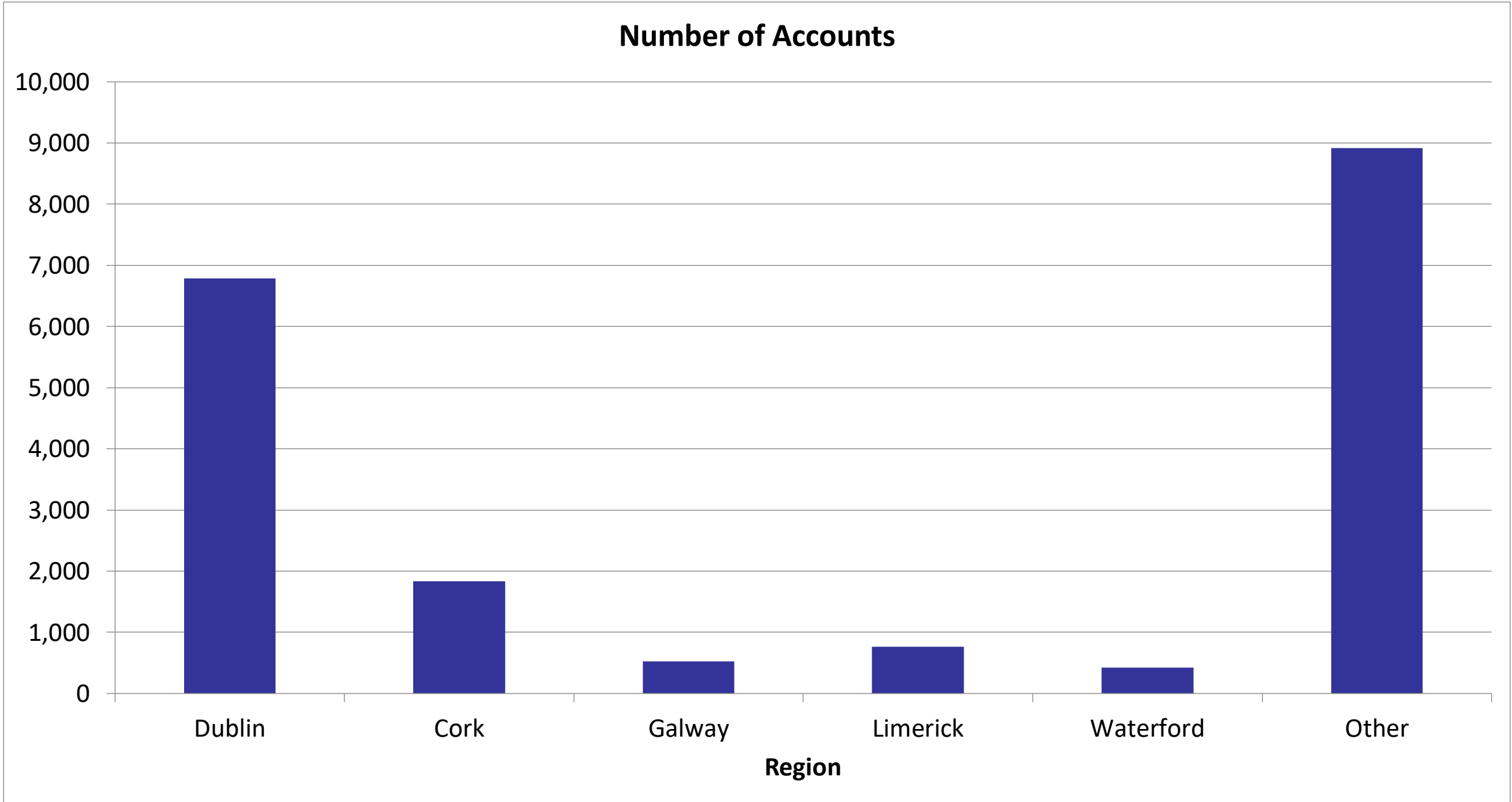


Seasoning				
Seasoning	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 to 24 Months	0	0.00%	0	0.00%
24 to 48 Months	873	4.53%	161,917,443	6.25%
48 to 72 Months	5,318	27.61%	935,561,746	36.11%
72 to 96 Months	3,799	19.72%	550,333,311	21.24%
96 to 120 Months	1,961	10.18%	254,130,893	9.81%
120 to 144 Months	86	0.45%	8,833,486	0.34%
144 to 168 Months	602	3.12%	58,058,989	2.24%
168+ Months	6,625	34.39%	621,825,810	24.00%
Total	19,264	100.00%	2,590,661,680	100.00%
Weighted Average Seasoning			104.82	



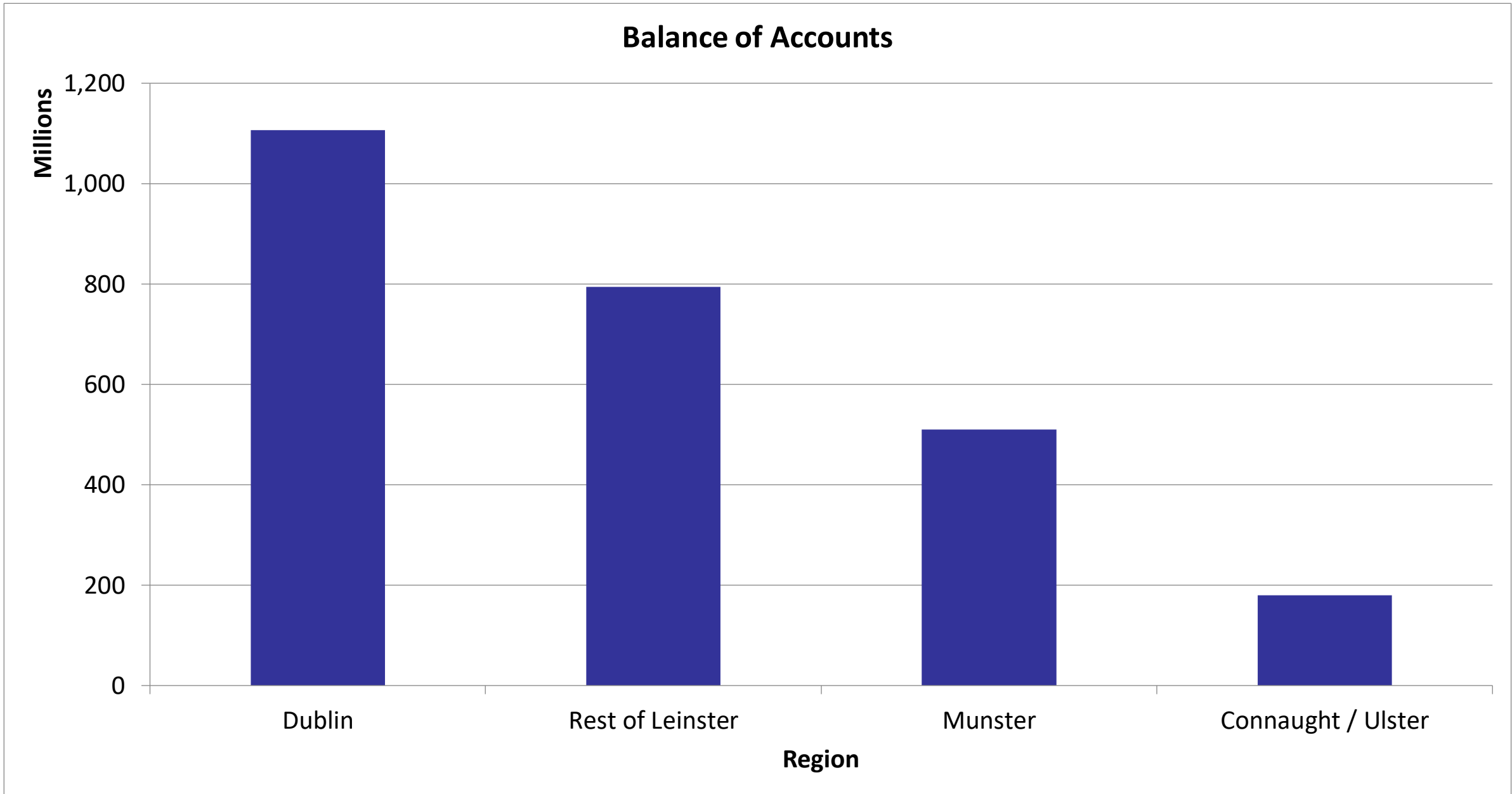
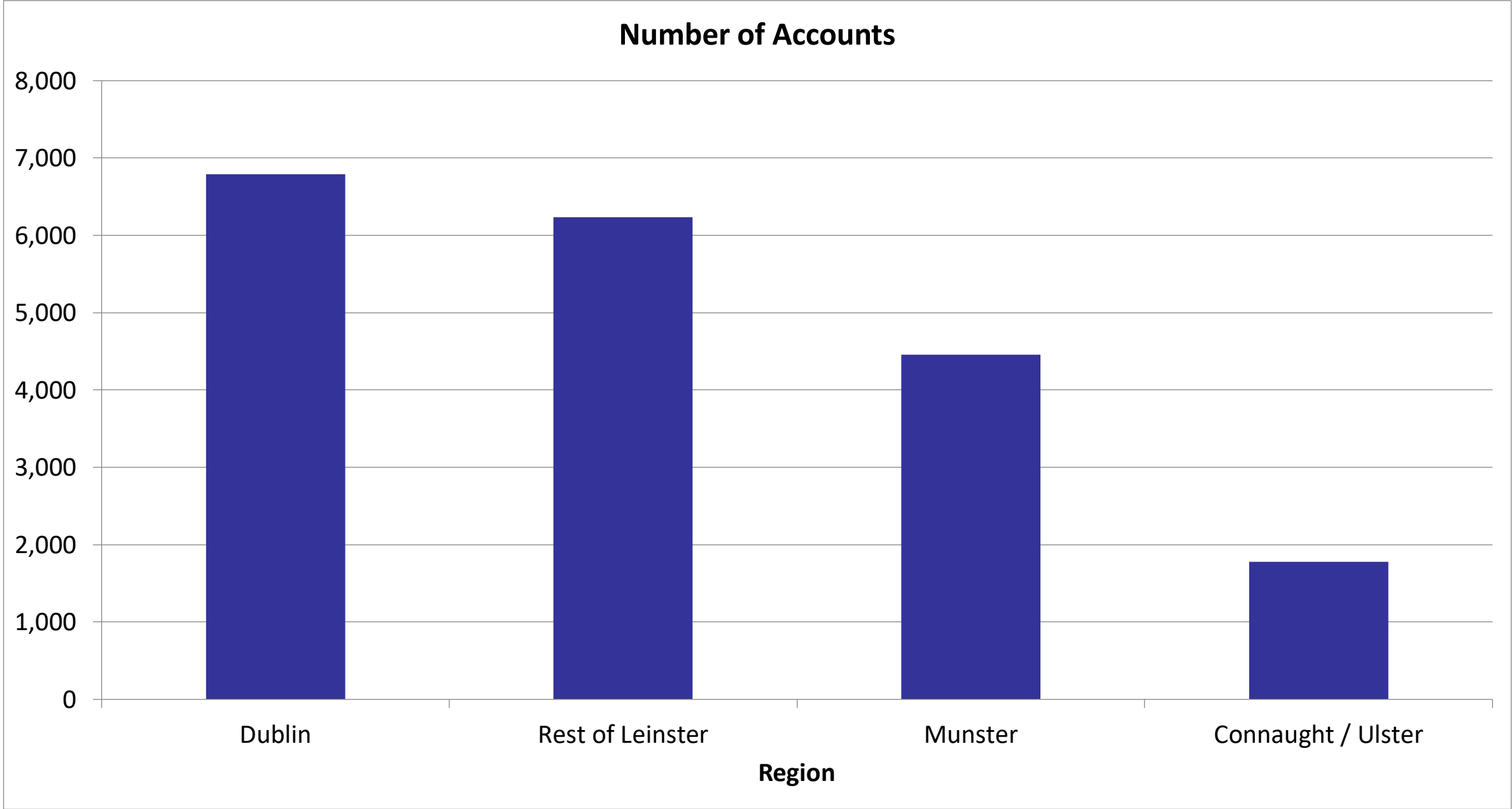
Property Area (County)				
County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
CARLOW	262	1.36%	27,141,953	1.05%
CAVAN	160	0.83%	16,626,251	0.64%
CLARE	481	2.50%	46,092,376	1.78%
CORK	1,839	9.55%	247,842,022	9.57%
DONEGAL	385	2.00%	30,952,402	1.19%
DUBLIN	6,791	35.25%	1,106,845,379	42.72%
GALWAY	529	2.75%	63,001,370	2.43%
KERRY	487	2.53%	48,731,422	1.88%
KILDARE	1,406	7.30%	200,707,250	7.75%
KILKENNY	259	1.34%	28,785,963	1.11%
LAOIS	309	1.60%	33,772,721	1.30%
LEITRIM	58	0.30%	4,906,359	0.19%
LIMERICK	762	3.96%	76,202,493	2.94%
LONGFORD	73	0.38%	6,314,513	0.24%
LOUTH	823	4.27%	93,957,223	3.63%
MAYO	247	1.28%	22,595,744	0.87%
MEATH	1,453	7.54%	195,903,210	7.56%
MONAGHAN	90	0.47%	9,579,486	0.37%
OFFALY	192	1.00%	19,779,626	0.76%
ROSCOMMON	110	0.57%	11,486,439	0.44%
SLIGO	202	1.05%	20,381,061	0.79%
TIPPERARY	464	2.41%	47,328,891	1.83%
WATERFORD	423	2.20%	43,957,543	1.70%
WESTMEATH	276	1.43%	28,817,866	1.11%
WEXFORD	396	2.06%	44,591,497	1.72%
WICKLOW	787	4.09%	114,360,620	4.41%
Total	19,264	100.00%	2,590,661,680	100.00%

17. Property Area (County)				
Major County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	6,791	35.25%	1,106,845,379	42.72%
Cork	1,839	9.55%	247,842,022	9.57%
Galway	529	2.75%	63,001,370	2.43%
Limerick	762	3.96%	76,202,493	2.94%
Waterford	423	2.20%	43,957,543	1.70%
Other	8,920	46.30%	1,052,812,873	40.64%
Total	19,264	100.00%	2,590,661,680	100.00%



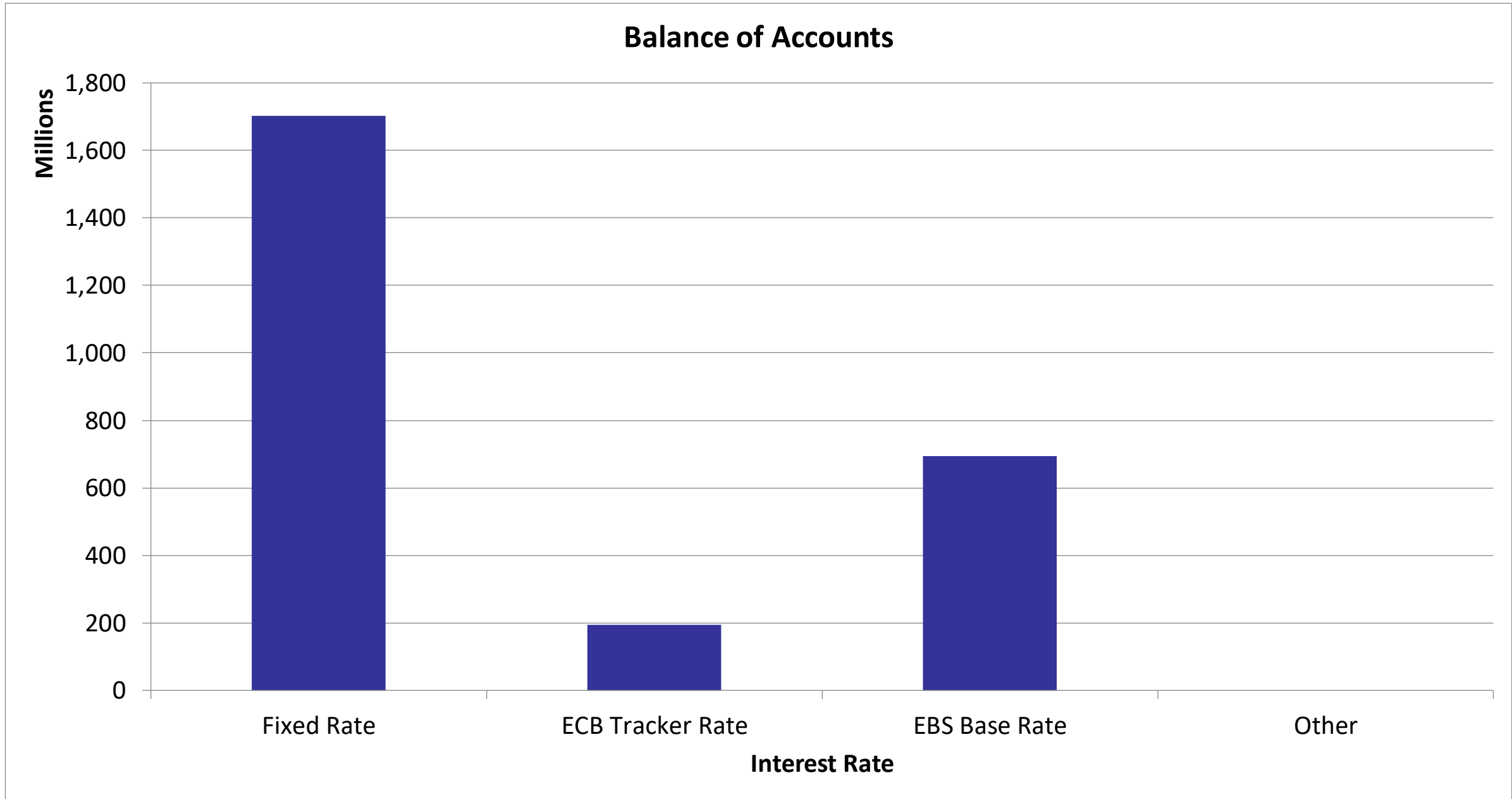
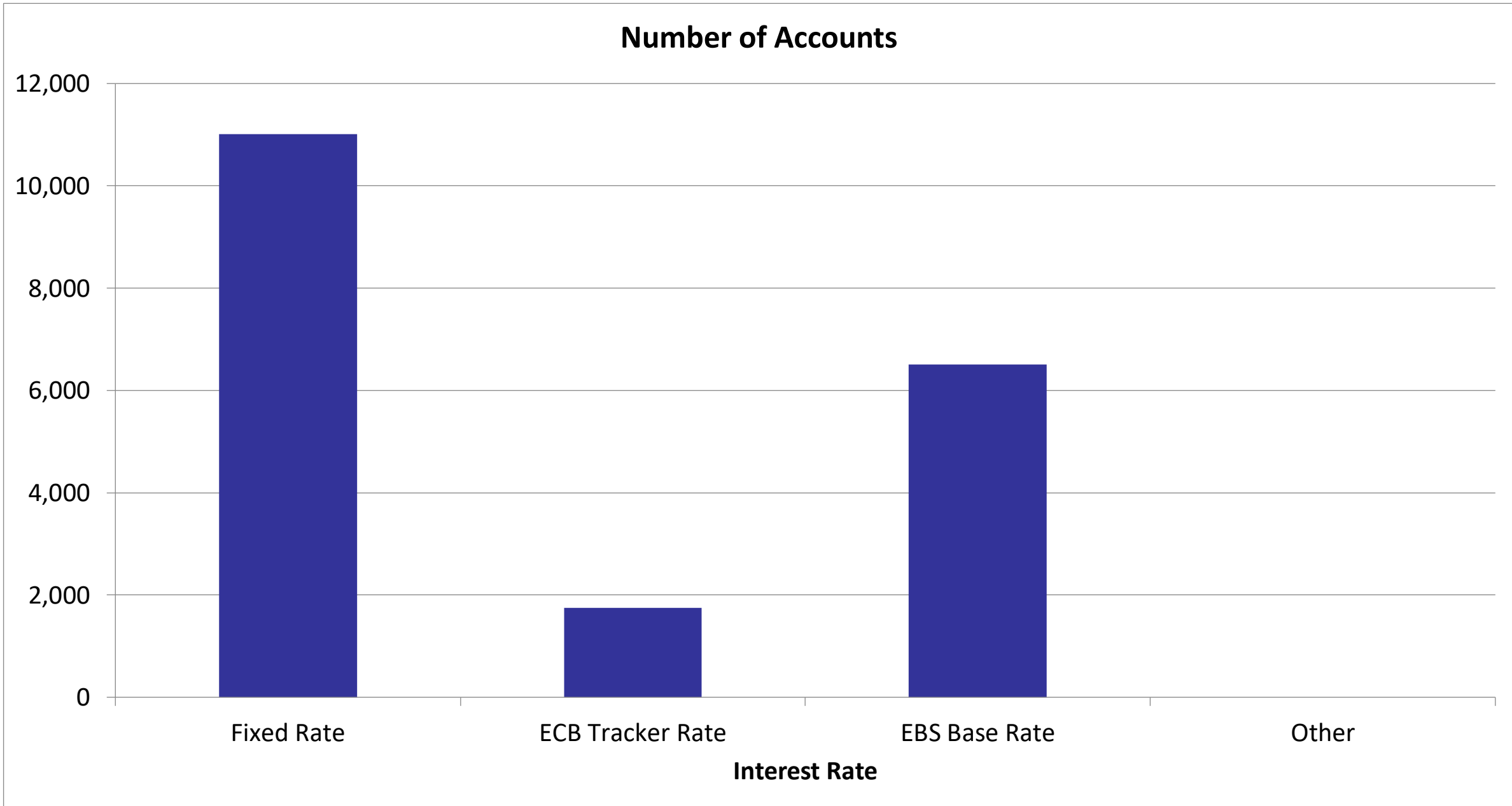


12. Property Area (Region)				
Region	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	6,791	35.25%	1,106,845,379	42.72%
Rest of Leinster	6,236	32.37%	794,132,442	30.65%
Munster	4,456	23.13%	510,154,747	19.69%
Connaught / Ulster	1,781	9.25%	179,529,113	6.93%
Total	19,264	100.00%	2,590,661,680	100.00%

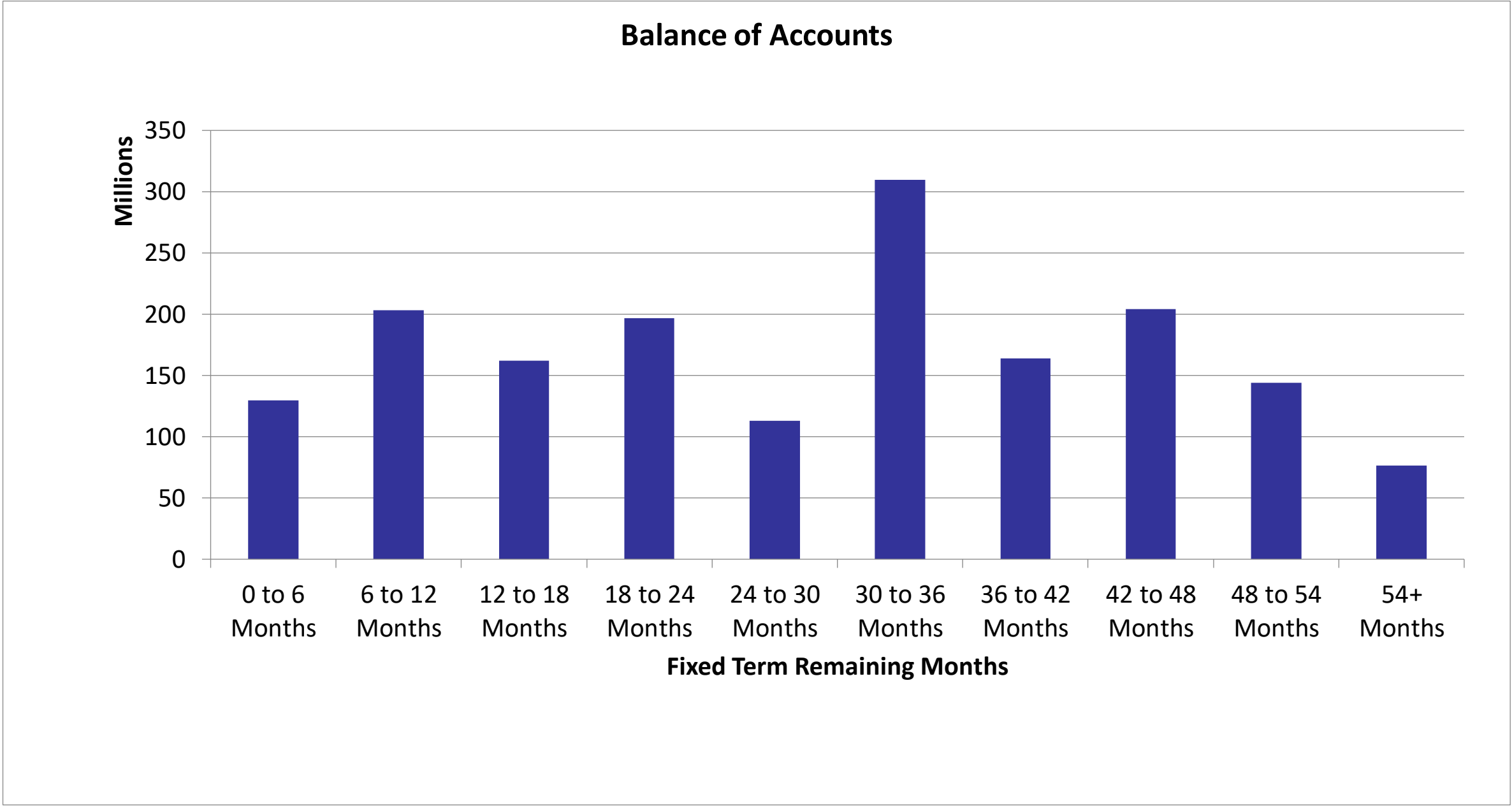
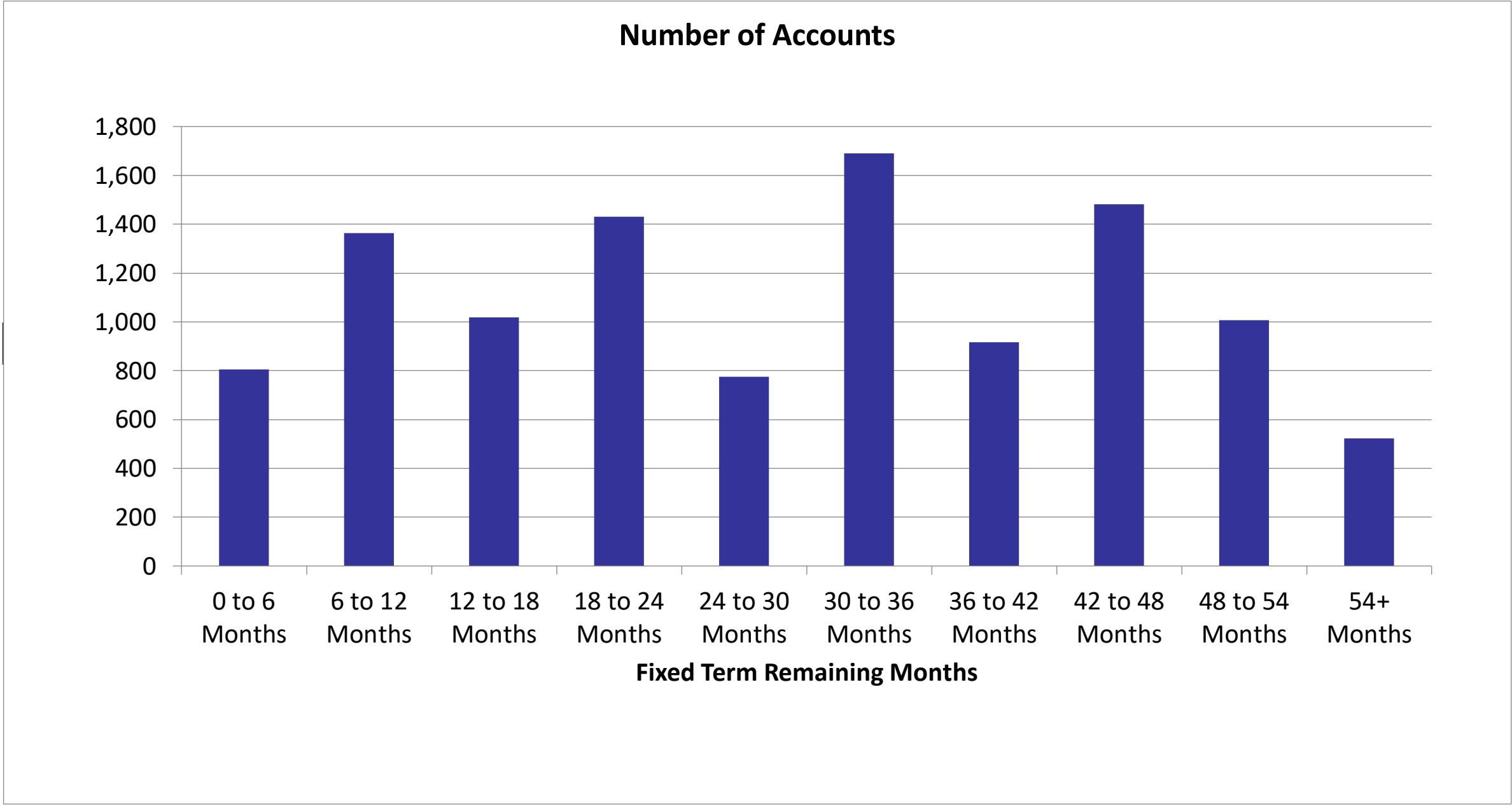


13 Interest Rate				
Interest Rate Type	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Fixed Rate	11,010	57.15%	1,702,493,033	65.72%
ECB Tracker Rate	1,743	9.05%	194,806,390	7.52%
EBS Base Rate	6,511	33.80%	693,362,257	26.76%
Other	0	0.00%	0	0.00%
Total	19,264	100.00%	2,590,661,680	100.00%

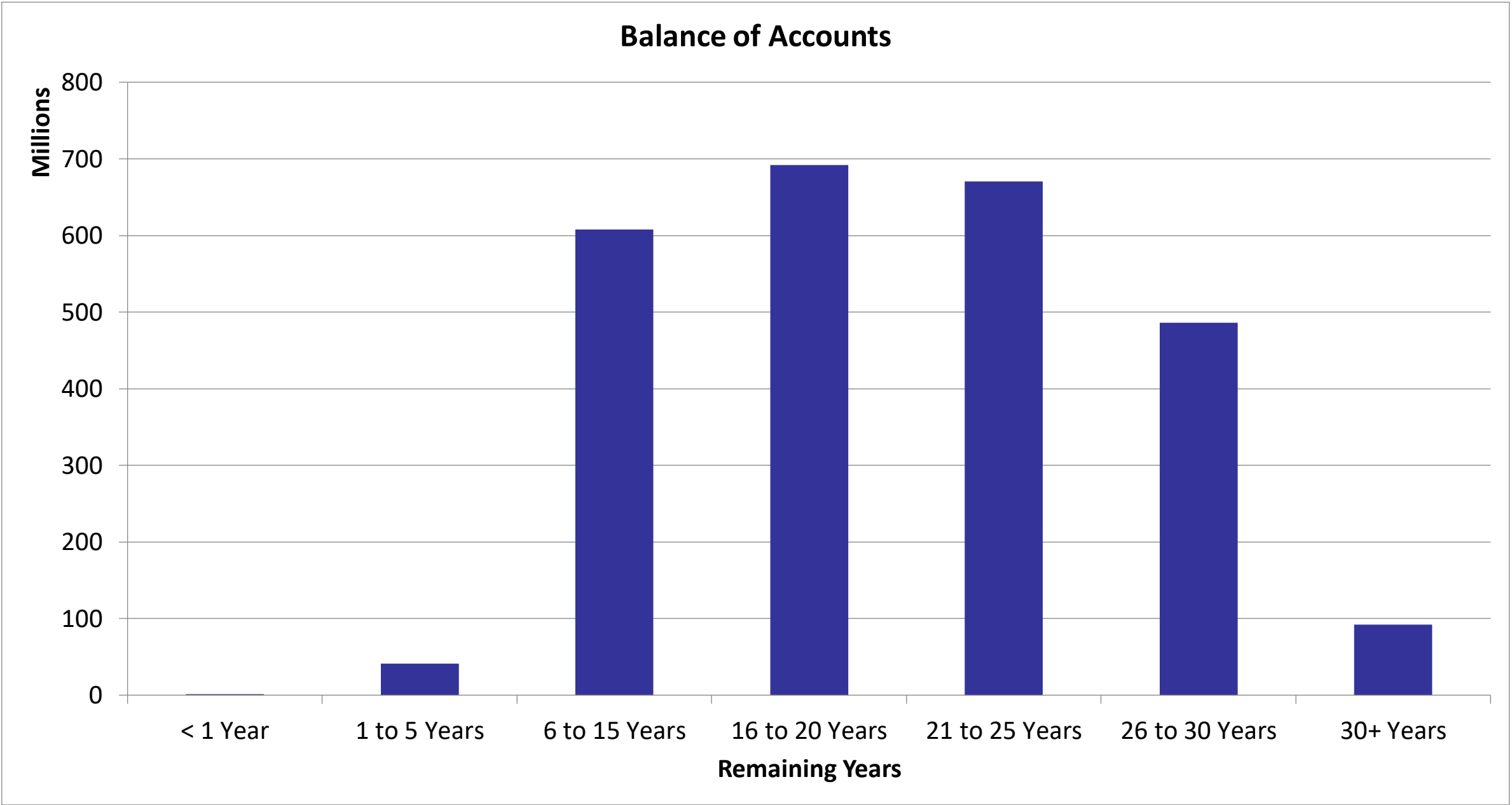
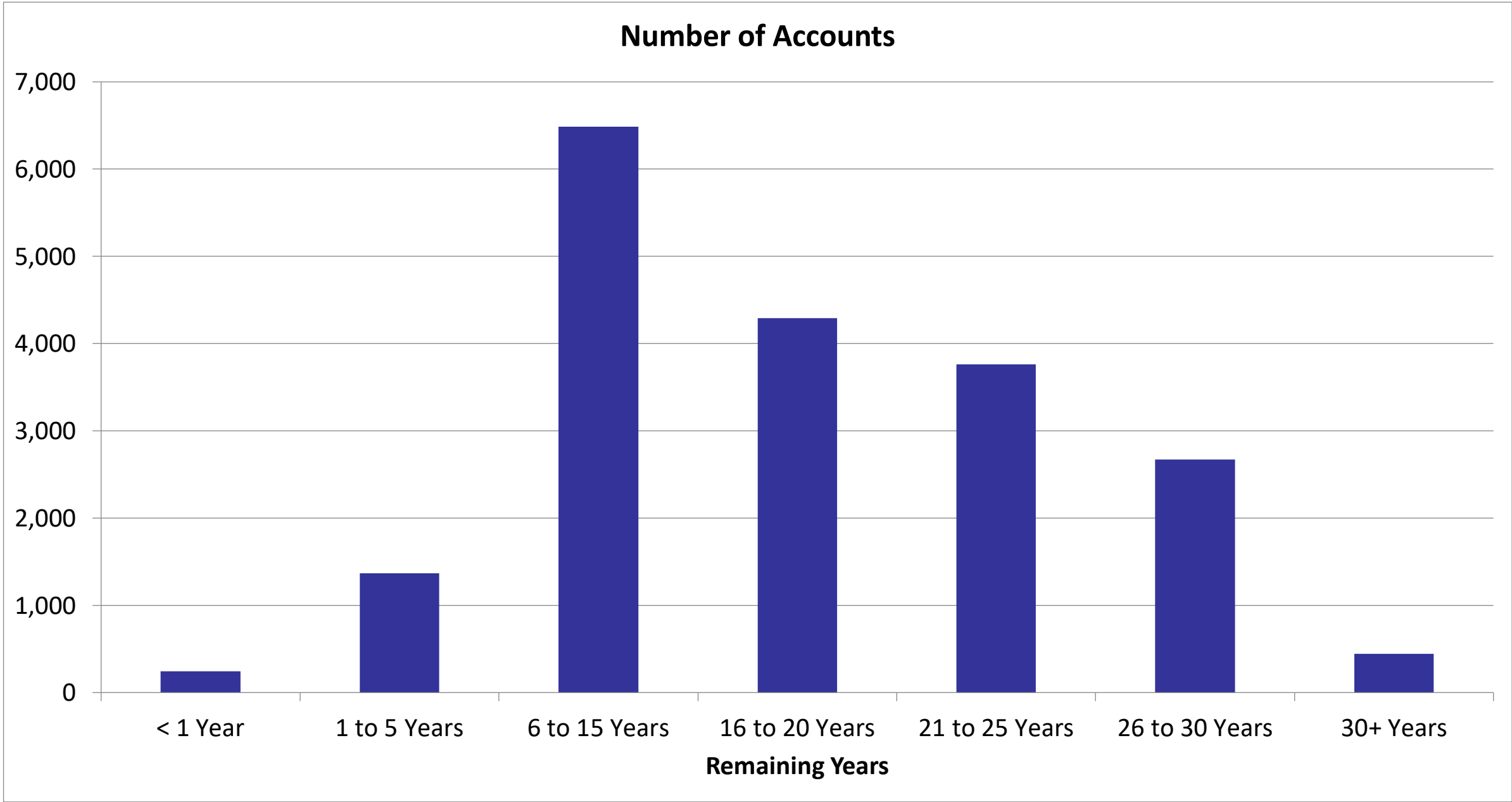
Interest Rate Type	Number of Accounts	Avg Interest Rate %
Fixed Rate	11,010	2.74
ECB Tracker Rate	1,743	5.15
EBS Base Rate	6,511	3.54
Other	0	0.00
Weighted Average Interest Rate		3.10



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	805	7.31%	129,525,143	7.61%
6 to 12 Months	1,364	12.39%	203,052,972	11.93%
12 to 18 Months	1,019	9.26%	161,885,766	9.51%
18 to 24 Months	1,431	13.00%	196,824,800	11.56%
24 to 30 Months	776	7.05%	113,068,799	6.64%
30 to 36 Months	1,689	15.34%	309,735,641	18.19%
36 to 42 Months	916	8.32%	163,904,194	9.63%
42 to 48 Months	1,481	13.45%	204,270,382	12.00%
48 to 54 Months	1,006	9.14%	144,006,037	8.46%
54+ Months	523	4.75%	76,219,299	4.48%
Total	11,010	100.00%	1,702,493,033	100.00%
Weighted Fixed Term Remaining Months			30.41	

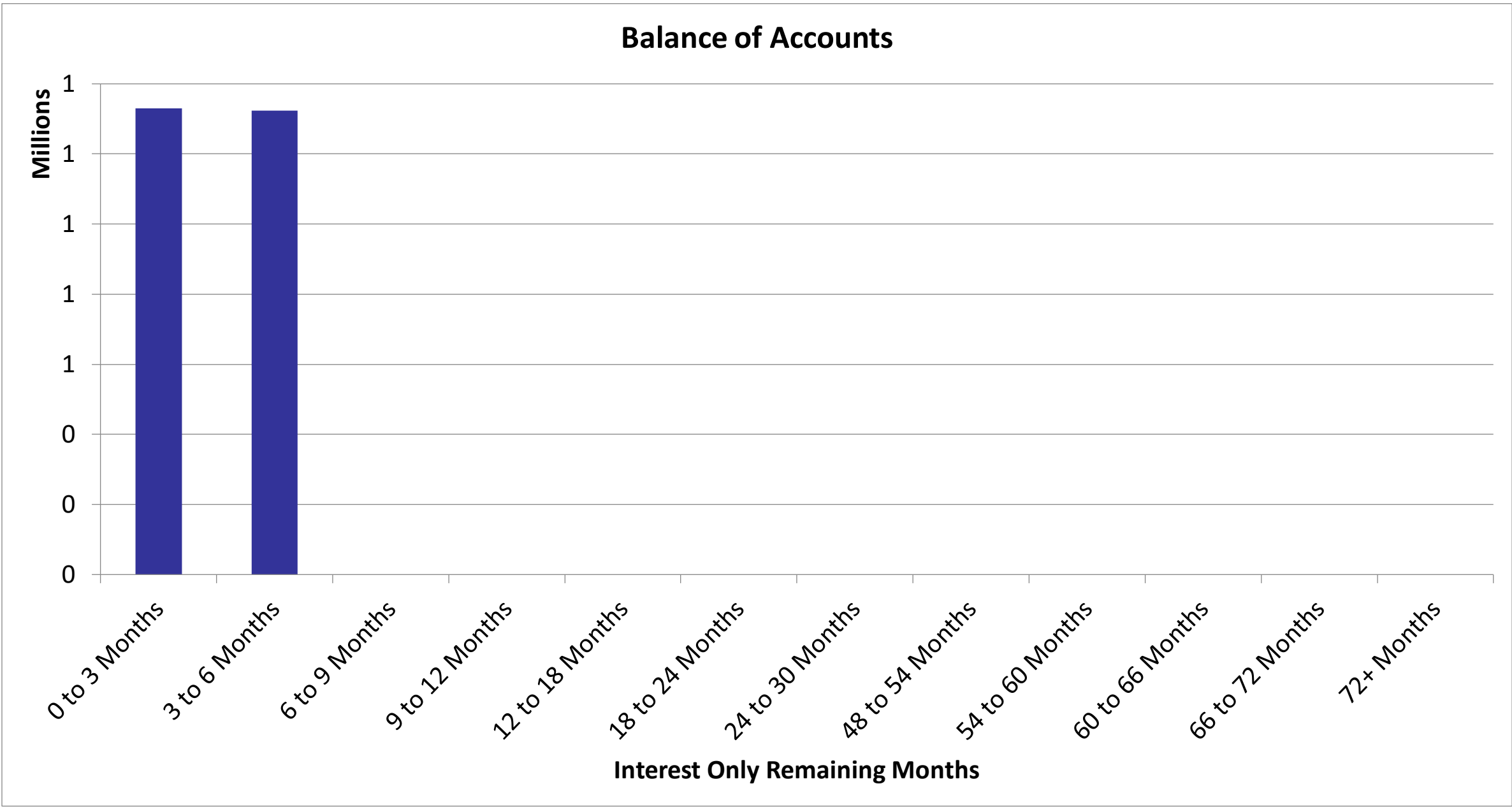
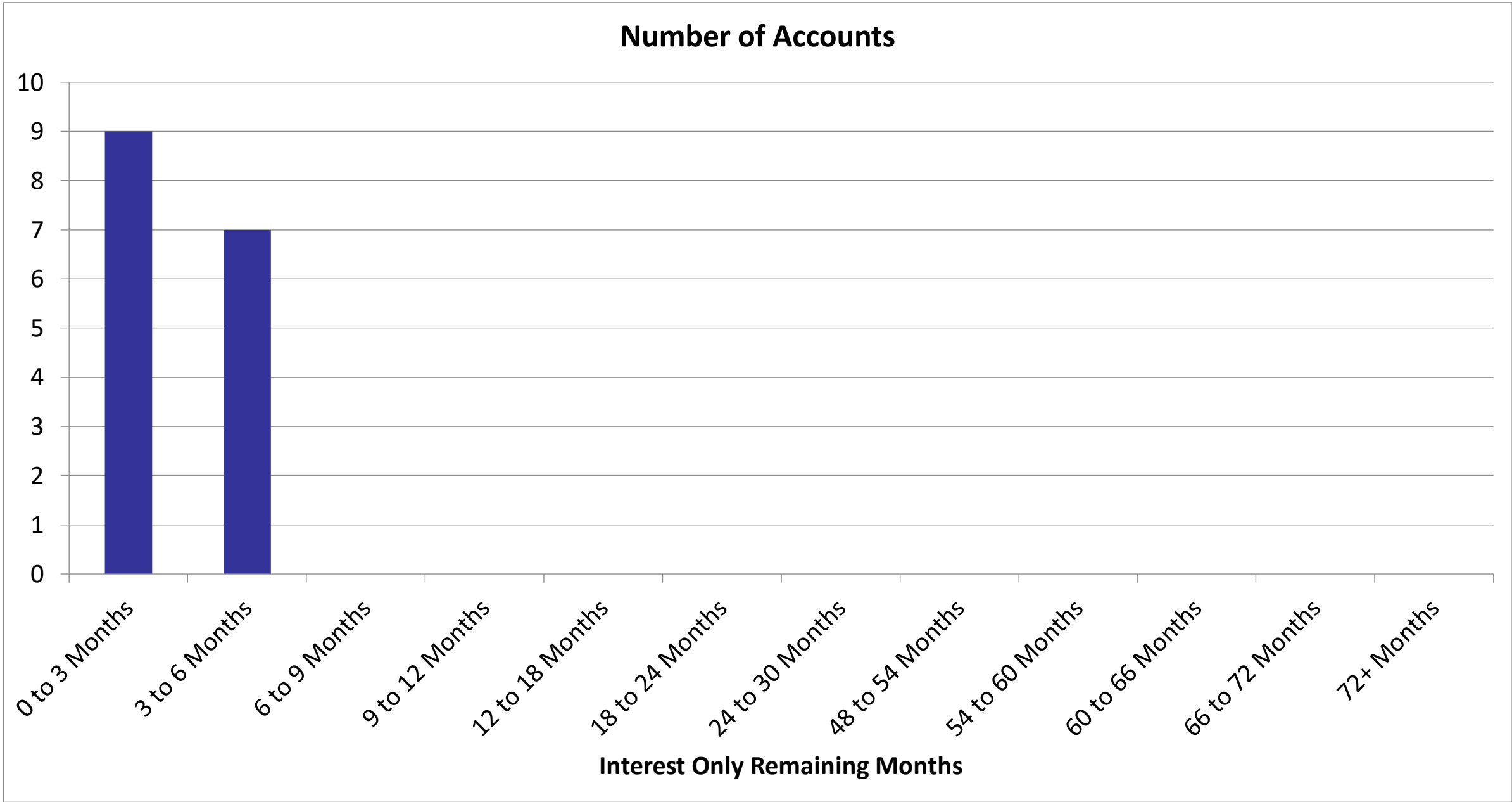


14 Remaining Years				
Remaining Years	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 1 Year	242	1.26%	1,294,874	0.05%
1 to 5 Years	1,366	7.09%	41,289,323	1.59%
6 to 15 Years	6,489	33.68%	608,136,580	23.47%
16 to 20 Years	4,291	22.27%	691,656,142	26.70%
21 to 25 Years	3,764	19.54%	670,426,786	25.88%
26 to 30 Years	2,669	13.85%	485,915,597	18.76%
30+ Years	443	2.30%	91,942,378	3.55%
Total	19,264	100.00%	2,590,661,680	100.00%
Weighted Average Remaining Years			19.54	



16 Repayments Status				
Principal Repayments Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Principal and Interest	19,248	99.92%	2,588,008,298	99.90%
Interest Only (Standard )	16	0.08%	2,653,381	0.10%
Total	19,264	100.00%	2,590,661,680	100.00%

16a 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	9	56.25%	1,329,986	50.12%
3 to 6 Months	7	43.75%	1,323,396	49.88%
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	16	100.00%	2,653,381	100.00%
Weighted Average Interest Only (Standard ) Remaining Term			2.71	



17 Occupancy Status				
Occupancy Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
HOMELoAN	19,257	99.97%	2,589,760,739	99.97%
RETAIL BTL	7	0.03%	900,941	0.03%
Total	19,264	100.00%	2,590,661,680	100.00%