

Investor Report: Burlington Mortgages No. 1 Designated Activity Company

From:	AIB
Month Ending:	30/11/2023
Interest Payments Date:	20/12/2023

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		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	20/11/2023
Interest Period End Date	20/12/2023
No of days in Interest Period	30
Next Payments Date	22/01/2024

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%	204,893,807	8.1956%	(22,275,260)	182,618,547	7.3703%	0.12	0.11
A2 Notes	XS2131185014	1,731,400,000	42.9997%	1,731,400,000	69.2551%	0	1,731,400,000	69.8777%	1.00	1.00
B Notes	XS2131185105	201,300,000	4.9993%	201,300,000	8.0519%	0	201,300,000	8.1243%	1.00	1.00
C Notes	XS2131185873	110,700,000	2.7493%	110,700,000	4.4279%	0	110,700,000	4.4677%	1.00	1.00
D Notes	XS2131186848	110,700,000	2.7493%	110,700,000	4.4279%	0	110,700,000	4.4677%	1.00	1.00
E Notes	XS2131189511	80,500,000	1.9992%	80,500,000	3.2200%	0	80,500,000	3.2489%	1.00	1.00
Z Notes	XS2131190956	60,500,000	1.5025%	60,500,000	2.4200%	0	60,500,000	2.4417%	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%	2,500,033,807	100.0000%	(22,275,260)	2,477,758,547	100.0000%	0.62	0.62

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	4.239%	30	723,787.37	723,787.37	0	0
A2 Notes	XS2131185014	0.350%	30	504,991.66	504,991.66	0	0
B Notes	XS2131185105	4.789%	30	803,354.75	803,354.75	0	0
C Notes	XS2131185873	5.189%	30	478,685.25	478,685.25	0	0
D Notes	XS2131186848	5.589%	30	515,585.25	515,585.25	0	0
E Notes	XS2131189511	6.589%	30	442,012.08	442,012.08	0	0
Z Notes	XS2131190956	8.000%	30	403,333.33	403,333.33	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				3,871,749.69	3,871,749.69	-	-

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	0	
Liquidity Reserve Fund	25,971,000	14,522,204	(167,064)	-	14,355,139	14,355,139	-	
Total	29,745,000	18,296,204	(167,064)	-	18,129,139	18,129,139	0	

Revenue Analysis	
	Euro
Revenue Receipts	6,873,210
Interest from Bank Accounts	92,184
Class A Liquidity Reserve Fund Excess Amount	167,064
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	7,132,459
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	(33,306)
Servicer (EBS)	(214,662)
Servicer (Haven)	(120,321)
Issuer Profit Fee	(100)
Class A Notes Interest	(1,228,779)
Class A Liquidity Reserve Fund Required Amount	0
Class A Principal Deficiency Sub-Ledger	0
Class B Notes Interest	(803,355)
Class B Principal Deficiency Sub-Ledger	0
Class C Notes Interest	(478,685)
Class C Principal Deficiency Sub-Ledger	0
Class D Notes Interest	(515,585)
Class D Principal Deficiency Sub-Ledger	0
Class E Notes Interest	(442,012)
Class E Principal Deficiency Sub-Ledger	0
General Reserve Fund Required Amount	0
Class Z Principal Deficiency Sub-Ledger	177,637
Class Z Notes Interest	(403,333)
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	(1,965,863)
Class R1B Payment	(1,102,636)
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	-	420,814	(598,451)	(177,637)	(177,637)	-

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	10,597,142	(5,920,798)	4,676,344	4,676,344

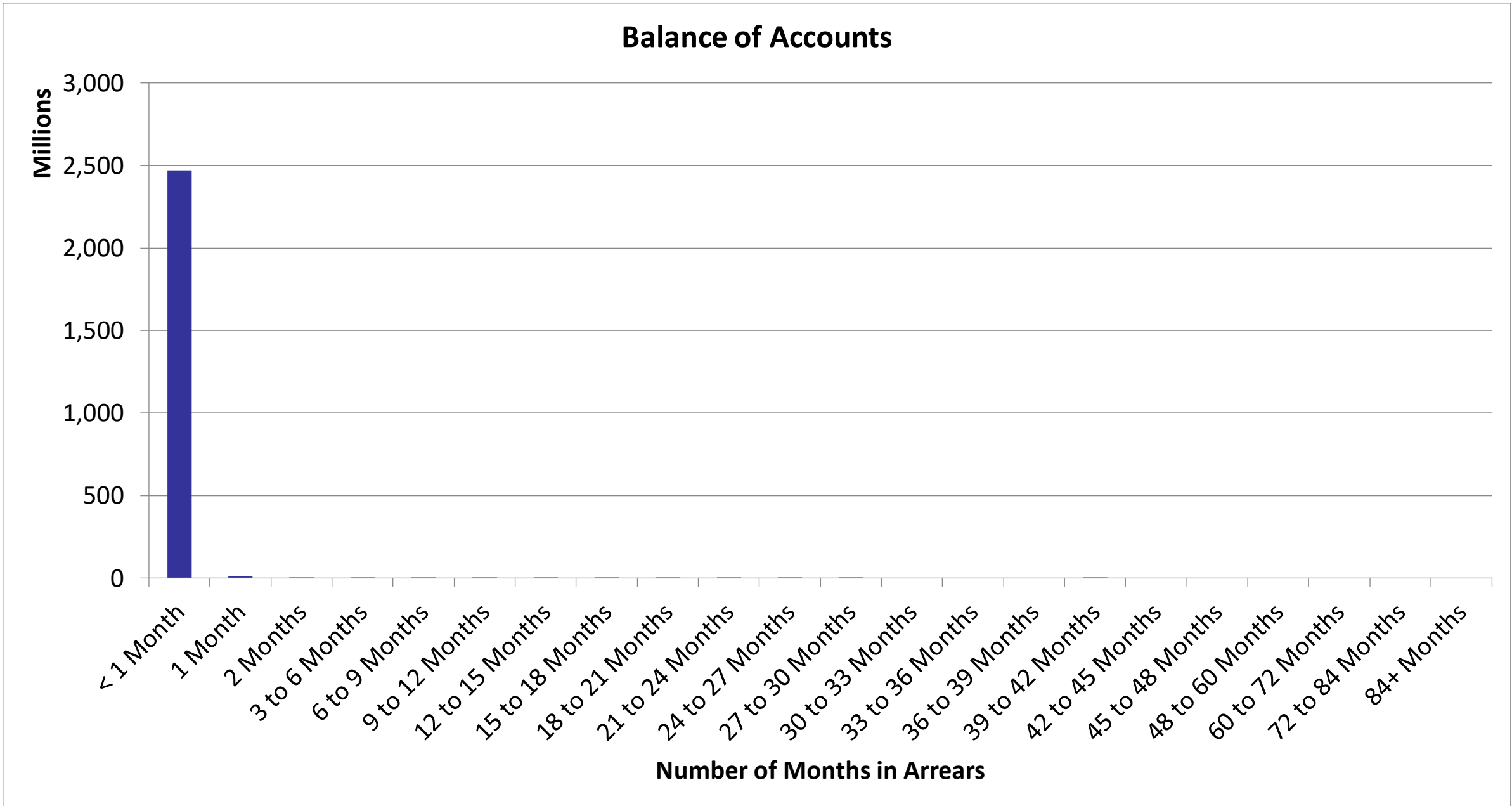
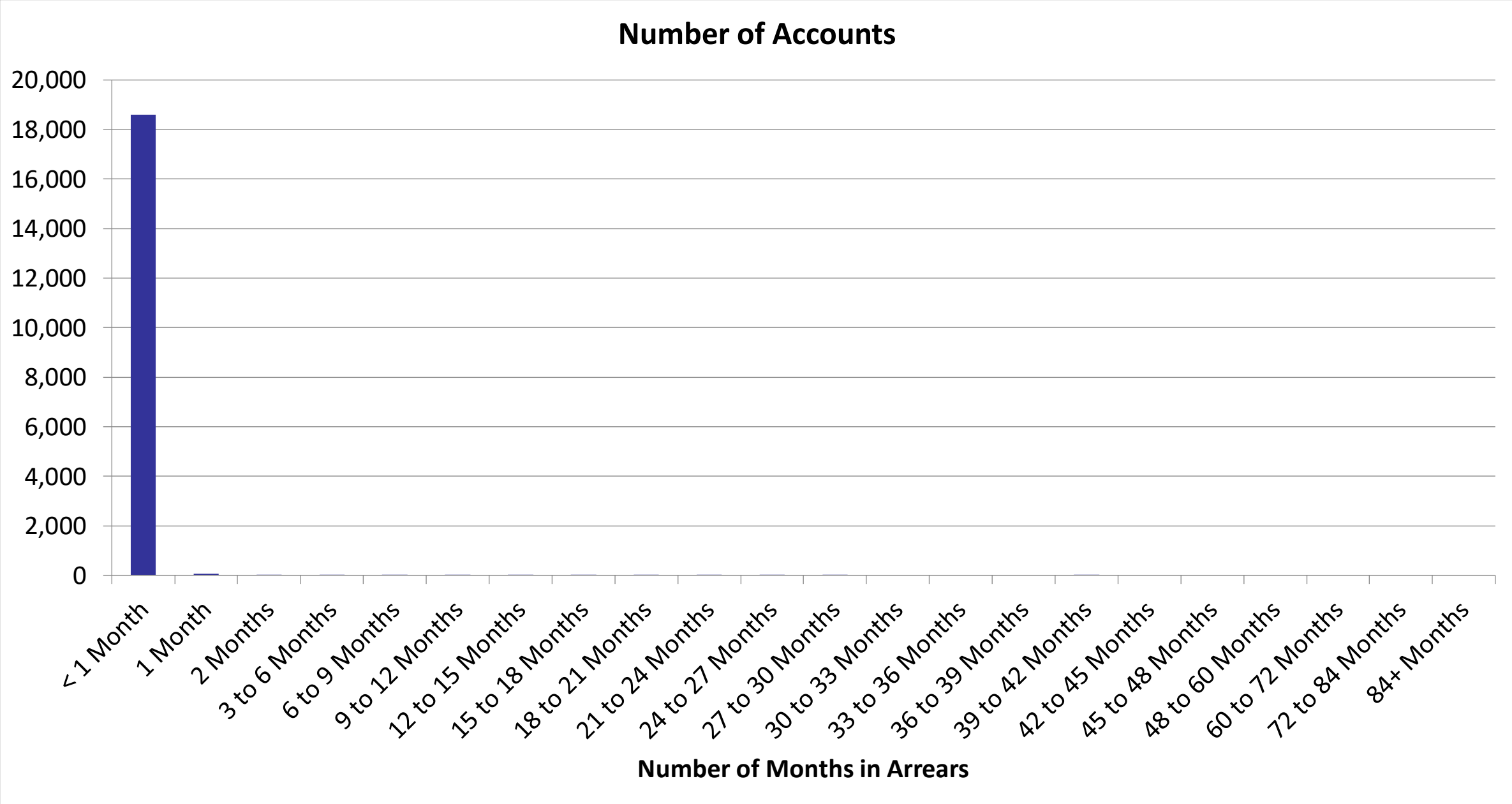
Principal Analysis		Euro
Principal Receipts		22,452,897
Proceeds of issue of the Class R1 Notes and the Class R2 Note		0
Any credit to the Principal Deficiency Ledgers		(177,637)
Any other Available Principal receipts		0
The excess of the proceeds of the Collateralised Notes over the Consideration		0
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		22,275,260
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;		(22,275,260)
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	2,512,376,644	4,026,483,467
Scheduled Principal Payments and Early Redemptions	22,452,897	1,544,048,576
Charge Offs	0	0
Non-cash movements	(886)	(8,206,609)
Mortgages Repurchased by Sellers	0	716,867
Closing Mortgage Principal Balance	2,489,924,633	2,489,924,633

Stratification Tables

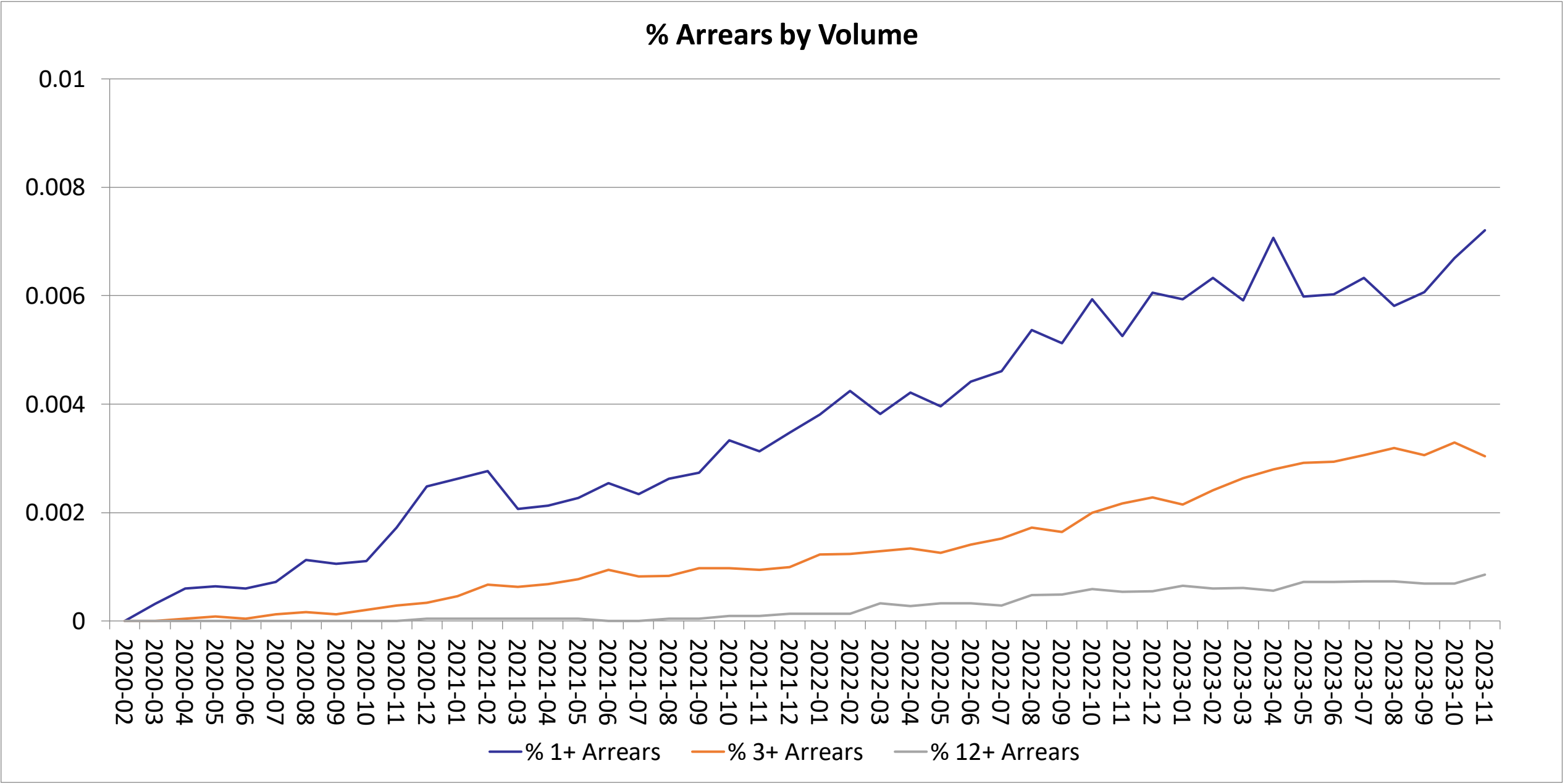
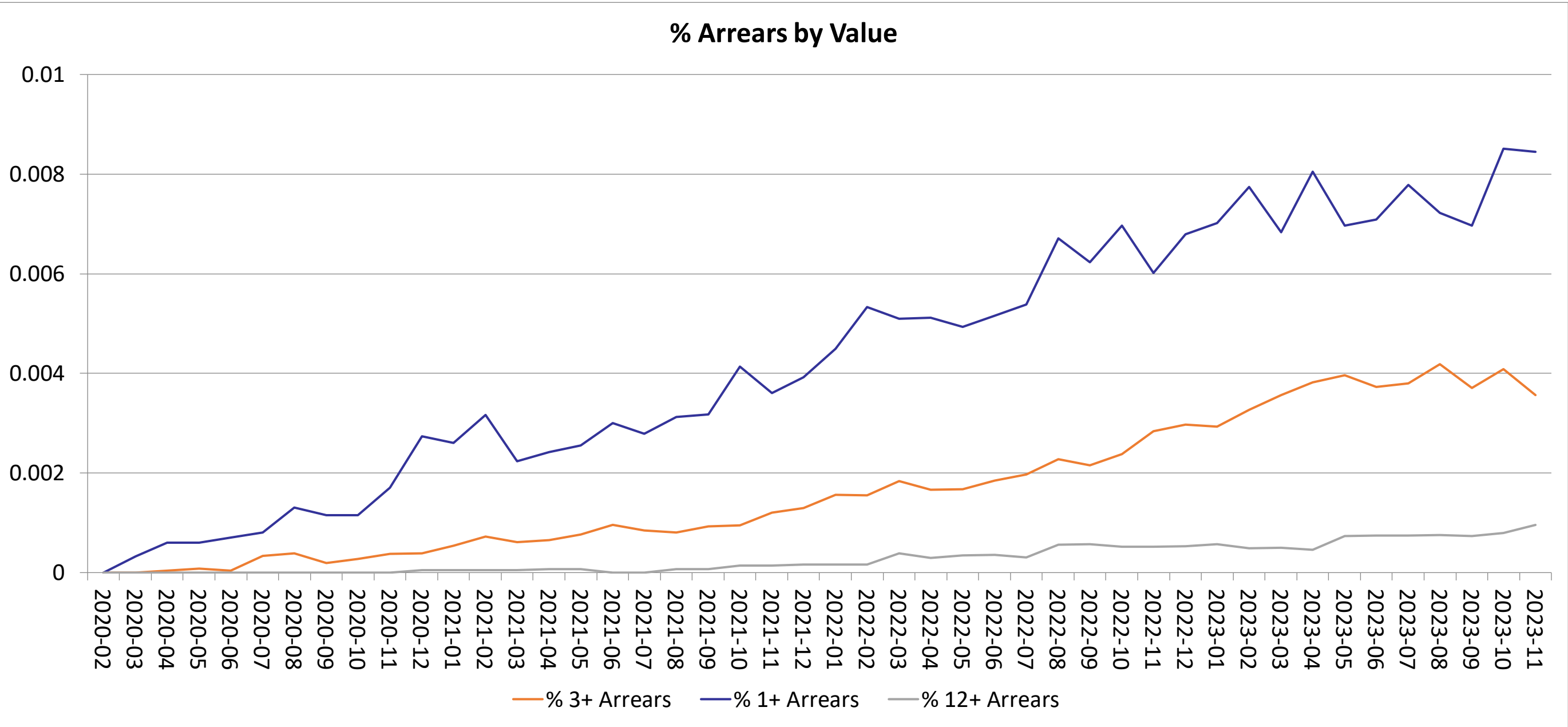
Number of Repayments in Arrears				
Number of Months In Arrears	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 1 Month	18,597	99.28%	2,468,897,109	99.16%
1 Month	59	0.31%	9,436,123	0.38%
2 Months	19	0.10%	2,723,493	0.11%
3 to 6 Months	19	0.10%	2,927,983	0.12%
6 to 9 Months	15	0.08%	2,056,065	0.08%
9 to 12 Months	7	0.04%	1,498,865	0.06%
12 to 15 Months	4	0.02%	395,448	0.02%
15 to 18 Months	2	0.01%	419,787	0.02%
18 to 21 Months	2	0.01%	533,729	0.02%
21 to 24 Months	1	0.01%	159,137	0.01%
24 to 27 Months	3	0.02%	421,014	0.02%
27 to 30 Months	3	0.02%	432,635	0.02%
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	1	0.01%	23,244	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	18,732	100.00%	2,489,924,633	100.00%



2 Repayments in Arrears - Last 6 Months						
Months in Arrears Value of Accounts (€m)	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23
12+ Arrears	1.94	1.94	1.94	1.87	2.01	2.38
3+ Arrears**	9.76	9.84	10.73	9.41	10.27	8.87
1+ Arrears*	18.57	20.16	18.51	17.68	21.38	21.03
Total Arrears	18.57	20.16	18.51	17.68	21.38	21.03
Total Portfolio	2,618.96	2,590.66	2,564.66	2,537.41	2,512.38	2,489.92
Months in Arrears Number of Accounts	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23
12+ Arrears	14	14	14	13	13	16
3+ Arrears**	57	59	61	58	62	57
1+ Arrears*	117	122	111	115	126	135
Total Arrears	117	122	111	115	126	135
Total Portfolio	19,412	19,264	19,108	18,969	18,836	18,732

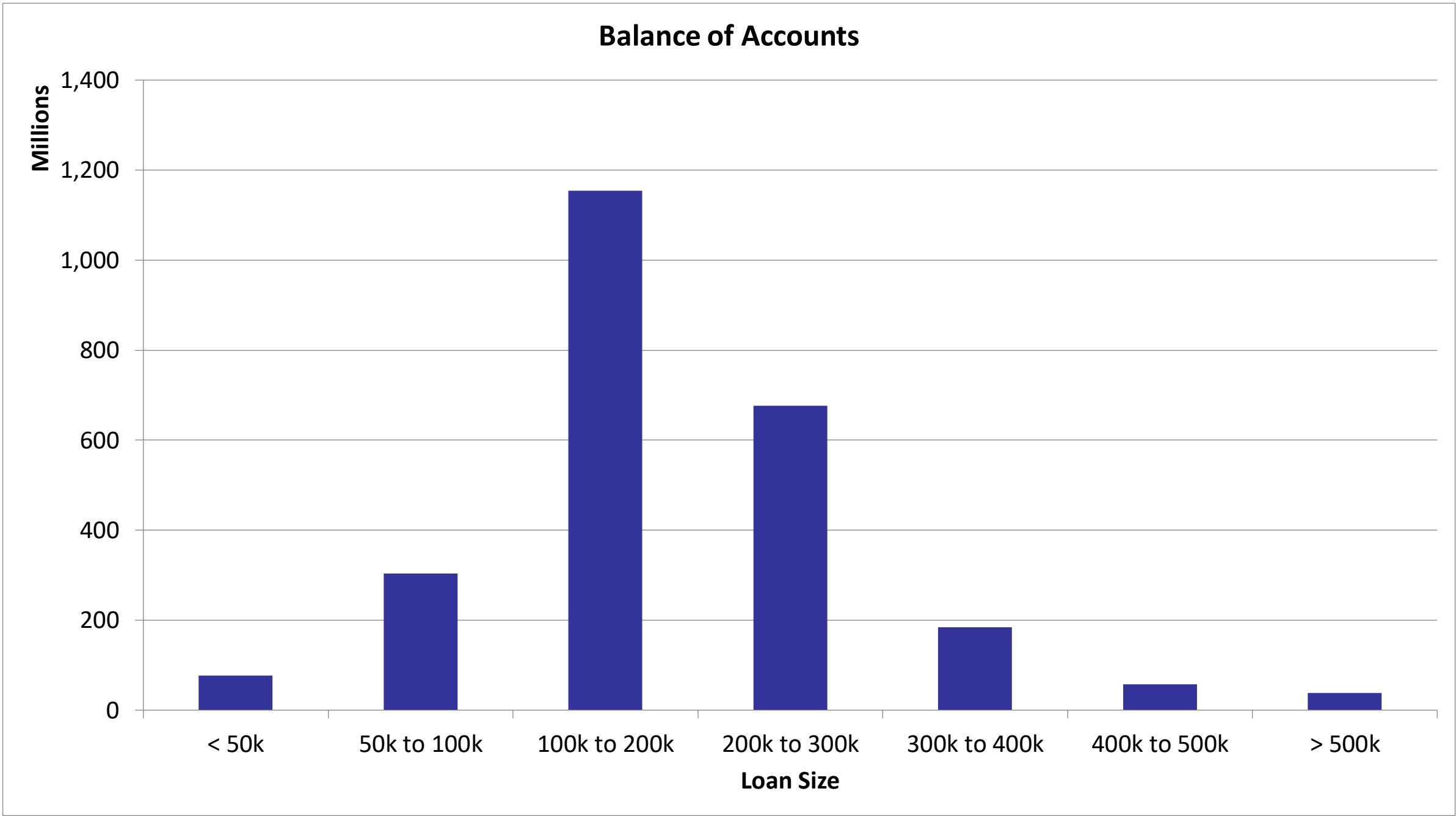
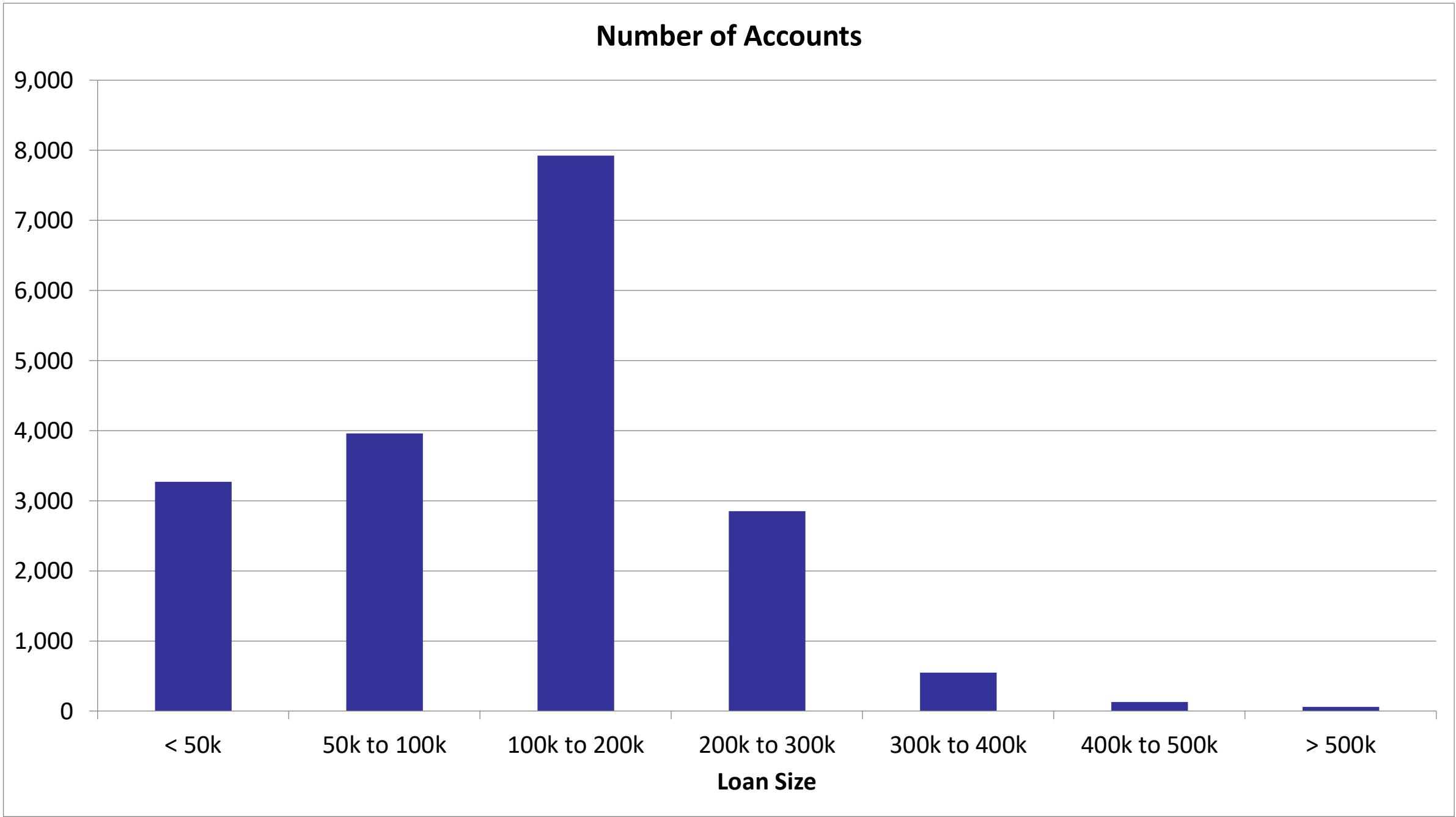
* 1+ Arrears includes loans in 3+ and 12+ Arrears

** 3+ Arrears includes loans in 12+ Arrears

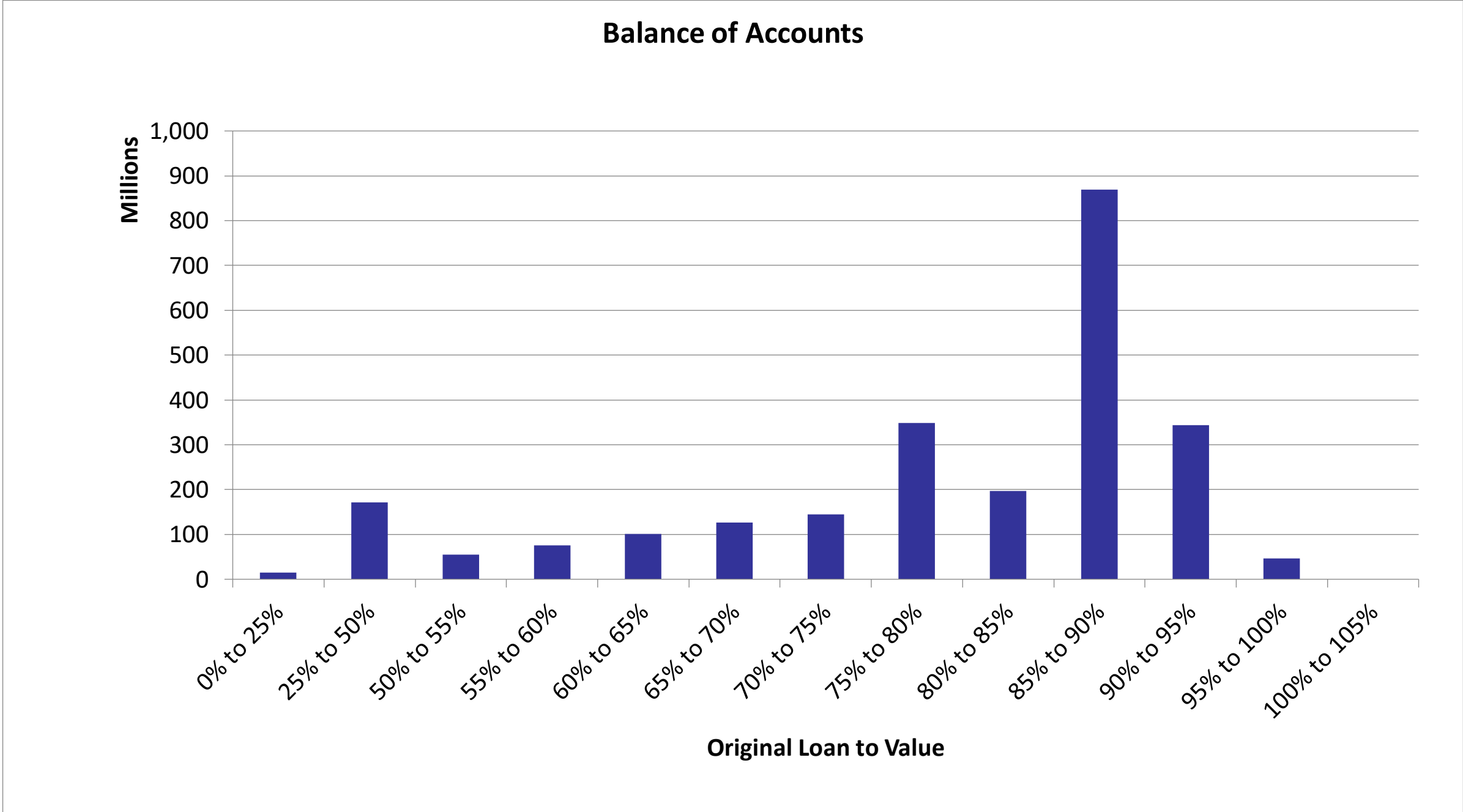
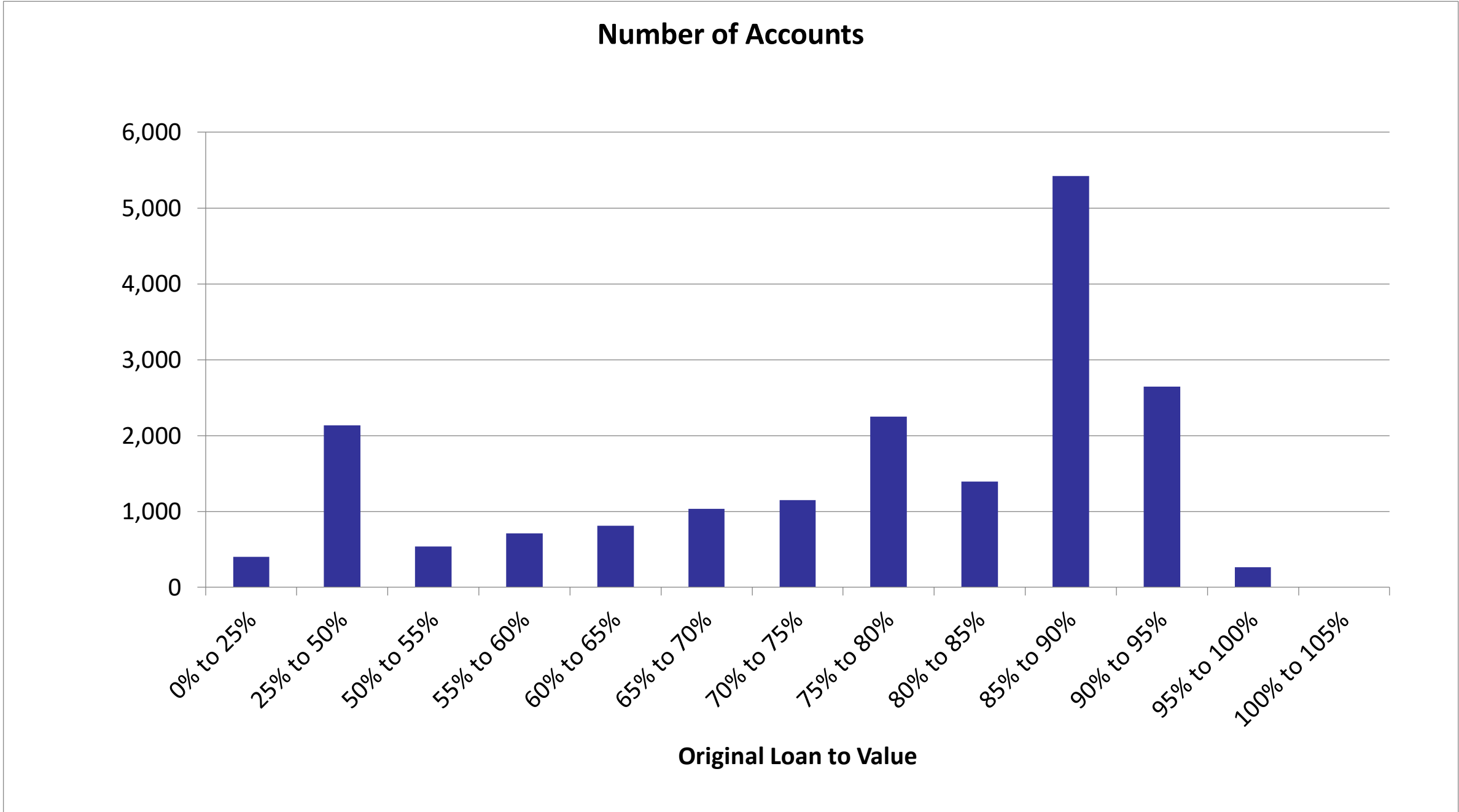


3 Cure Rates - Last 6 Months						
	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23
Total Cases Any Arrears	186	193	190	197	209	214
Total Cured to 0 Arrears	32	30	38	37	33	38
% Cure Rate to 0 Arrears	17.20%	15.54%	20.00%	18.78%	15.79%	17.76%

Loan Size				
Loan Size	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 50k	3,267	17.44%	77,229,760	3.10%
50k to 100k	3,959	21.13%	303,289,990	12.18%
100k to 200k	7,921	42.29%	1,153,889,787	46.34%
200k to 300k	2,849	15.21%	676,549,346	27.17%
300k to 400k	546	2.91%	184,489,012	7.41%
400k to 500k	128	0.68%	56,898,454	2.29%
> 500k	62	0.33%	37,578,283	1.51%
Total	18,732	100.00%	2,489,924,633	100.00%
Weighted Average Loan Size			132,923.59	

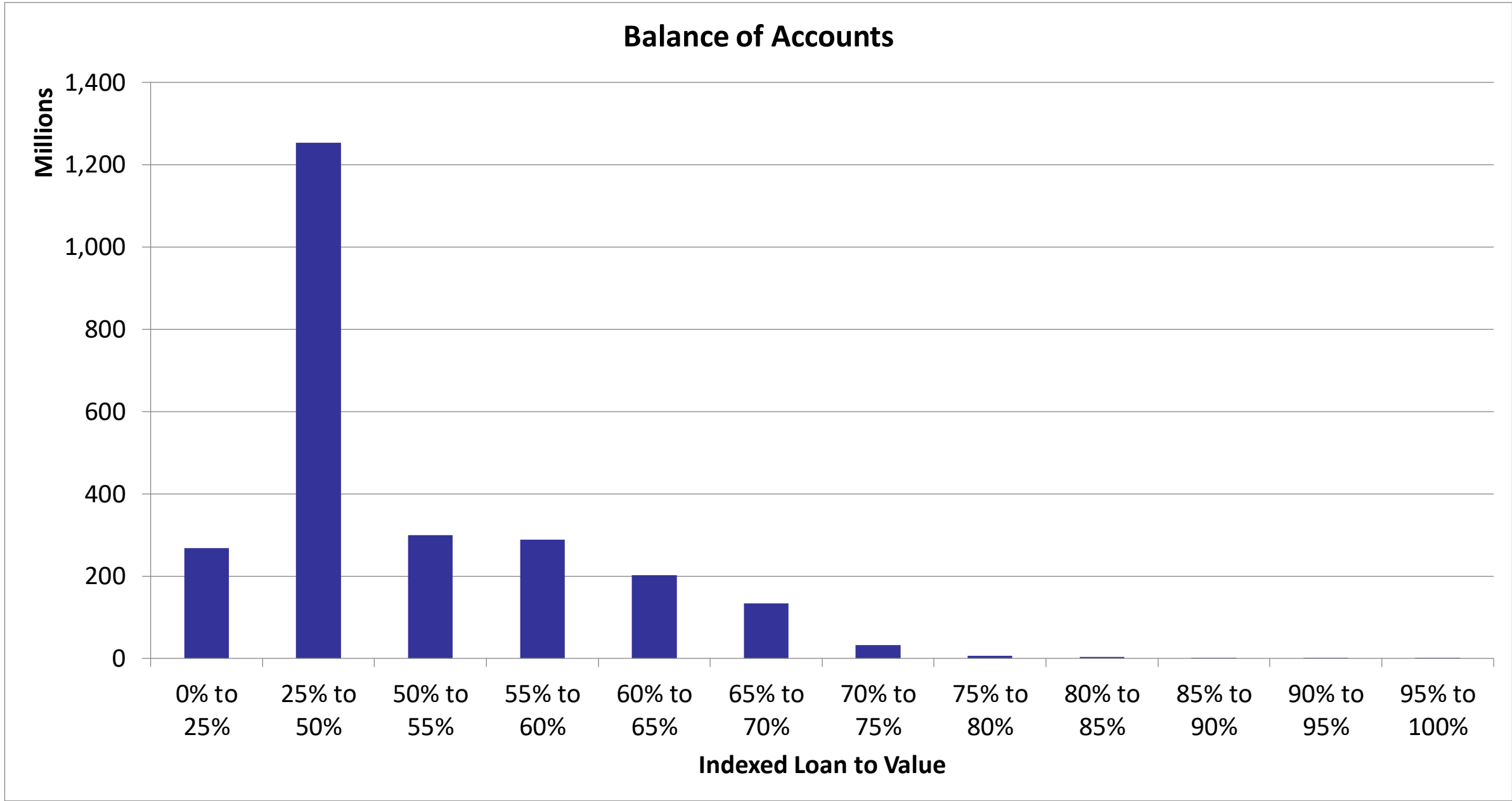
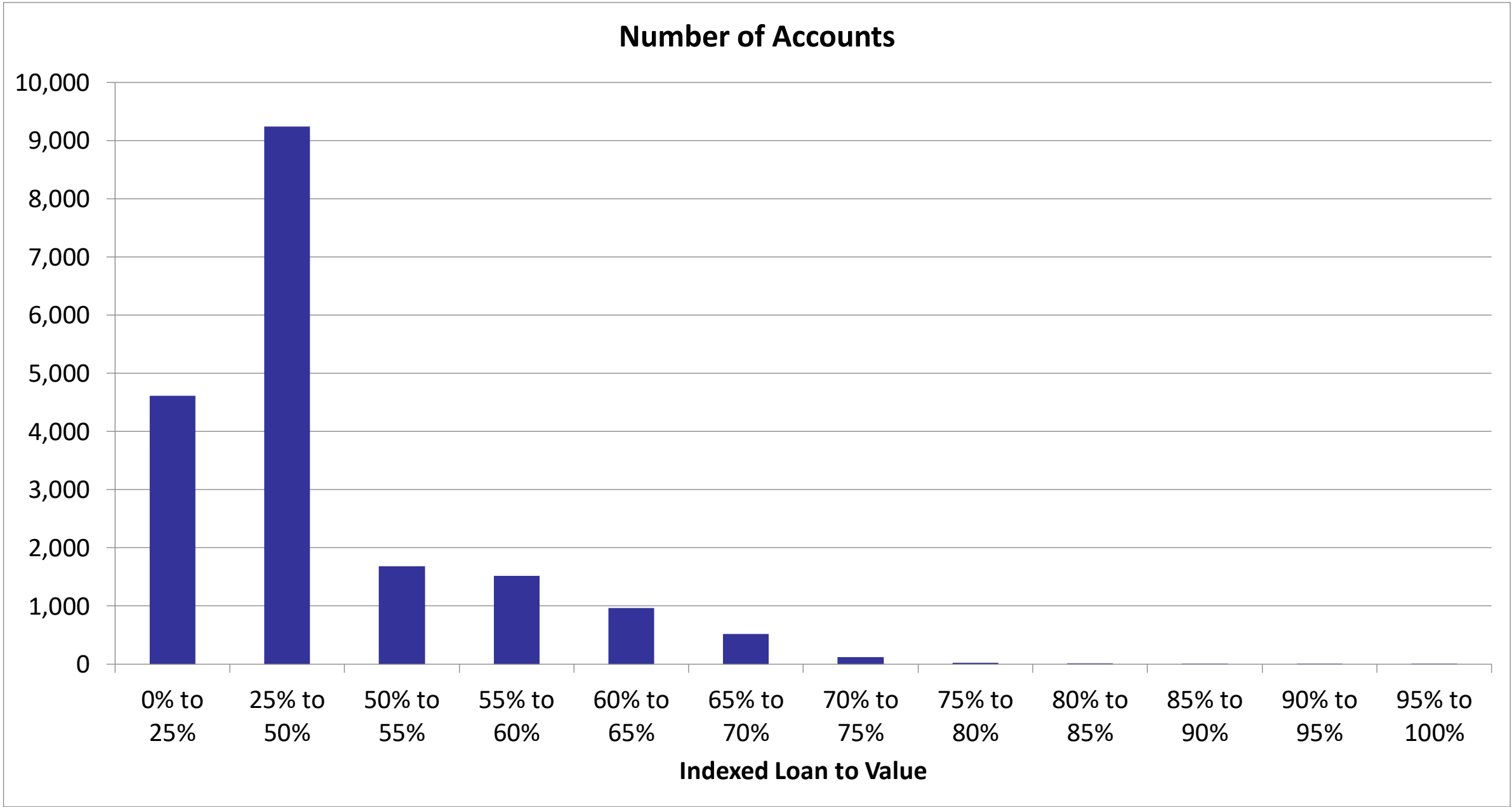


5 Original LTV				
Original LTV	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0% to 25%	401	2.14%	14,643,082	0.59%
25% to 50%	2,135	11.40%	170,851,331	6.86%
50% to 55%	537	2.87%	54,361,816	2.18%
55% to 60%	710	3.79%	75,856,440	3.05%
60% to 65%	806	4.30%	100,771,046	4.05%
65% to 70%	1,030	5.50%	125,939,103	5.06%
70% to 75%	1,149	6.13%	144,322,197	5.80%
75% to 80%	2,245	11.98%	348,185,060	13.98%
80% to 85%	1,389	7.42%	197,119,930	7.92%
85% to 90%	5,420	28.93%	868,709,257	34.89%
90% to 95%	2,645	14.12%	343,267,085	13.79%
95% to 100%	265	1.41%	45,898,285	1.84%
100% to 105%	0	0.00%	0	0.00%
Total	18,732	100.00%	2,489,924,633	100.00%
Weighted Average Original LTV			79.28%	

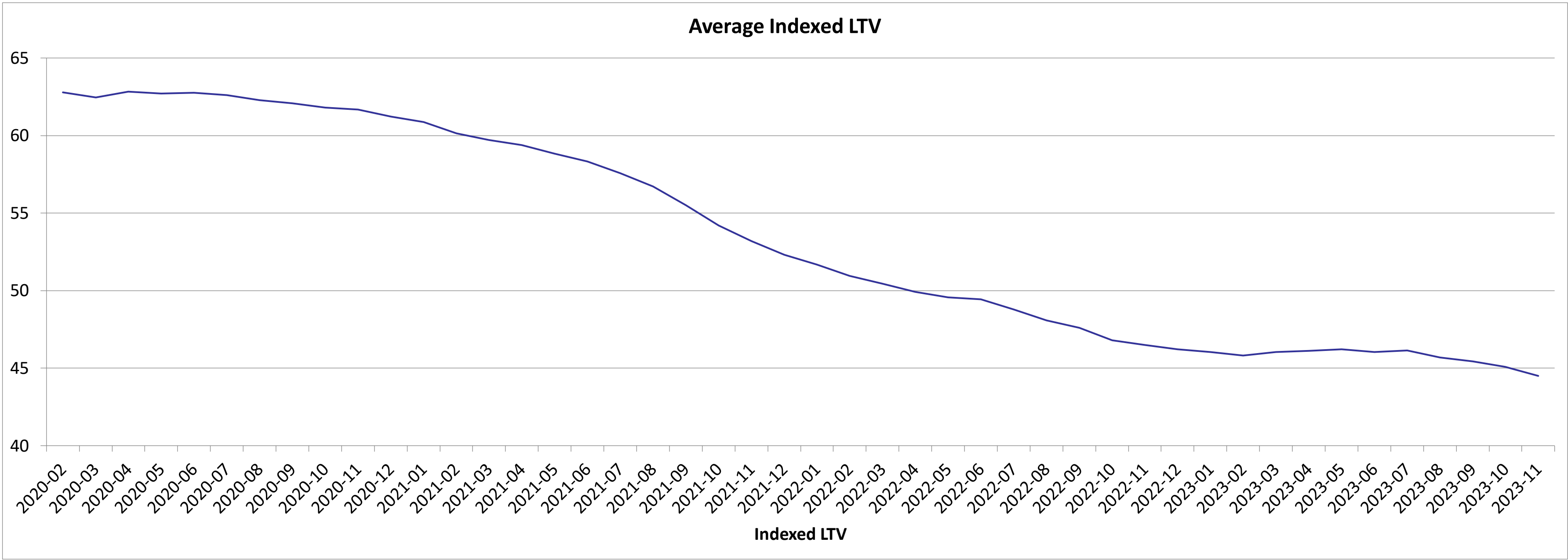


*OLTV for top-up loans is calculated by combining the original loan amount and the top-up loan amount. This does not take into account any reduction in the original loan amount that occurred prior to the top-up approval. The OLTV on top-up loans is therefore shown here as higher than the true exposure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

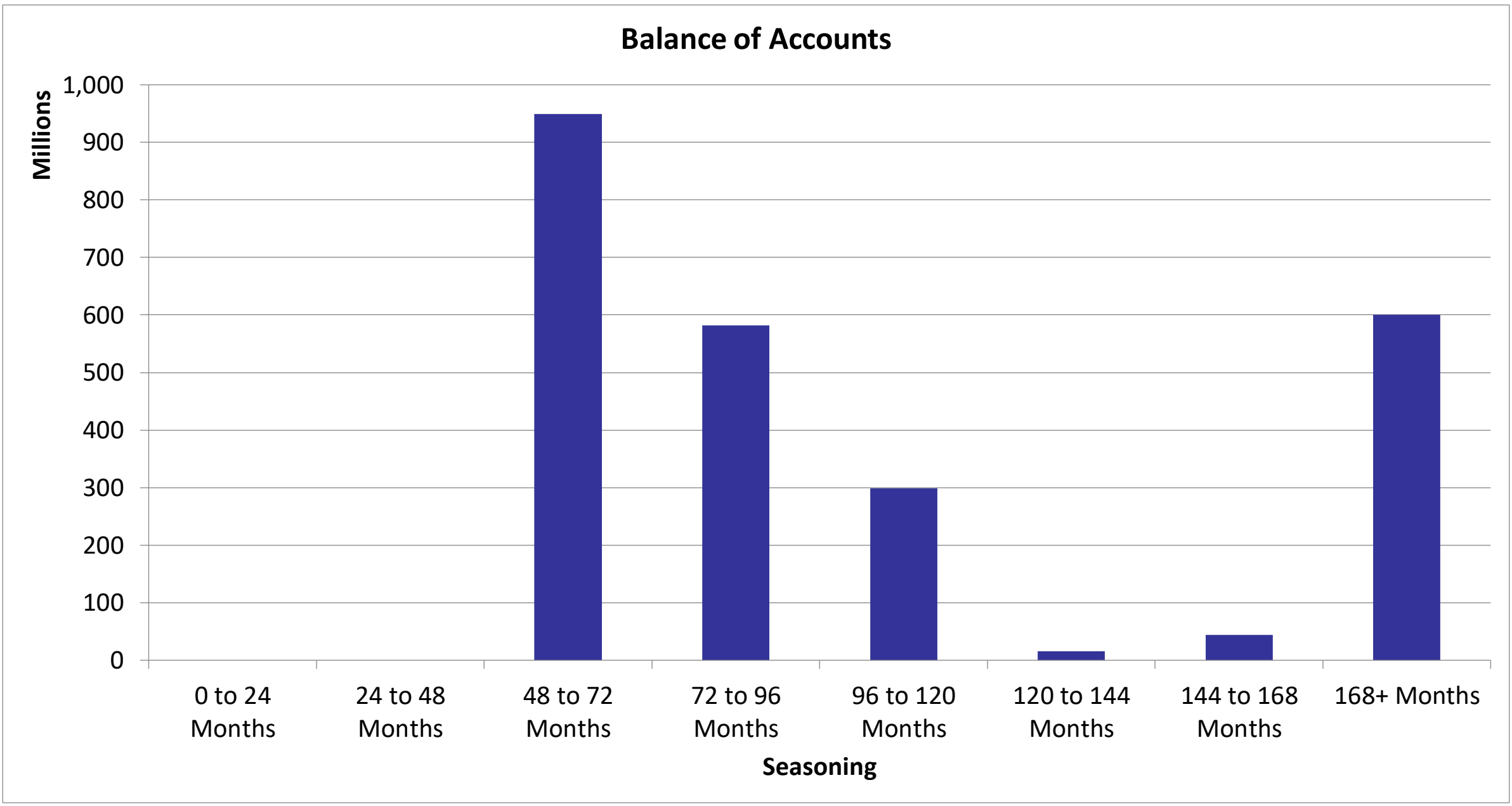
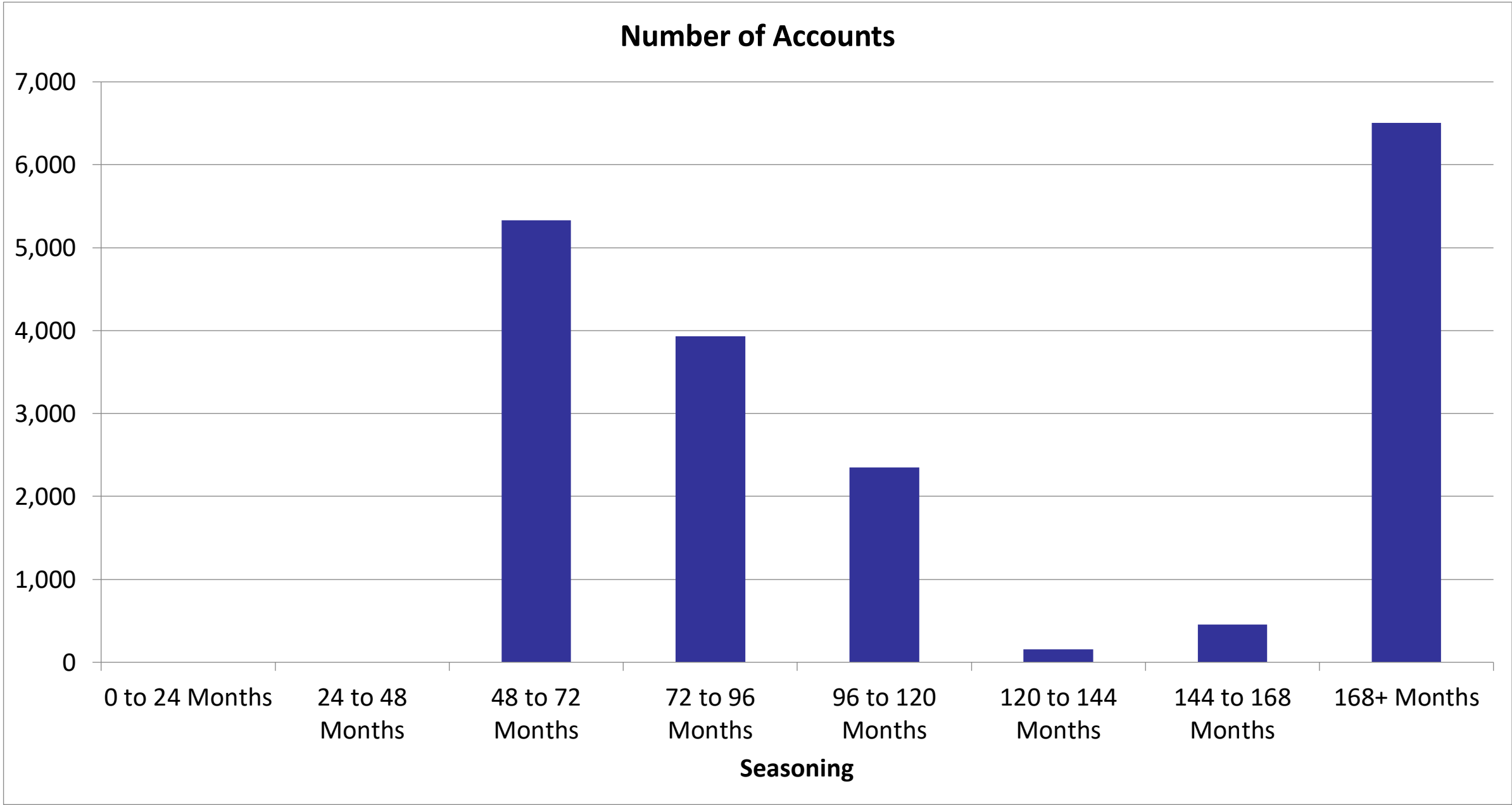
Indexed LTV				
Indexed LTV	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0% to 25%	4,615	24.64%	267,904,240	10.76%
25% to 50%	9,242	49.34%	1,252,623,700	50.31%
50% to 55%	1,683	8.98%	298,967,677	12.01%
55% to 60%	1,519	8.11%	289,093,680	11.61%
60% to 65%	970	5.18%	202,395,475	8.13%
65% to 70%	518	2.77%	134,110,934	5.39%
70% to 75%	125	0.67%	32,913,278	1.32%
75% to 80%	28	0.15%	5,987,266	0.24%
80% to 85%	14	0.07%	3,168,891	0.13%
85% to 90%	5	0.03%	766,385	0.03%
90% to 95%	5	0.03%	840,568	0.03%
95% to 100%	8	0.04%	1,152,539	0.00%
Total	18,732	100.00%	2,489,924,633	100.00%
Weighted Average Indexed LTV			44.50%	



Average Indexed LTV - Last 6 Months						
	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23
Indexed LTV	46.05	46.14	45.68	45.44	45.08	44.50

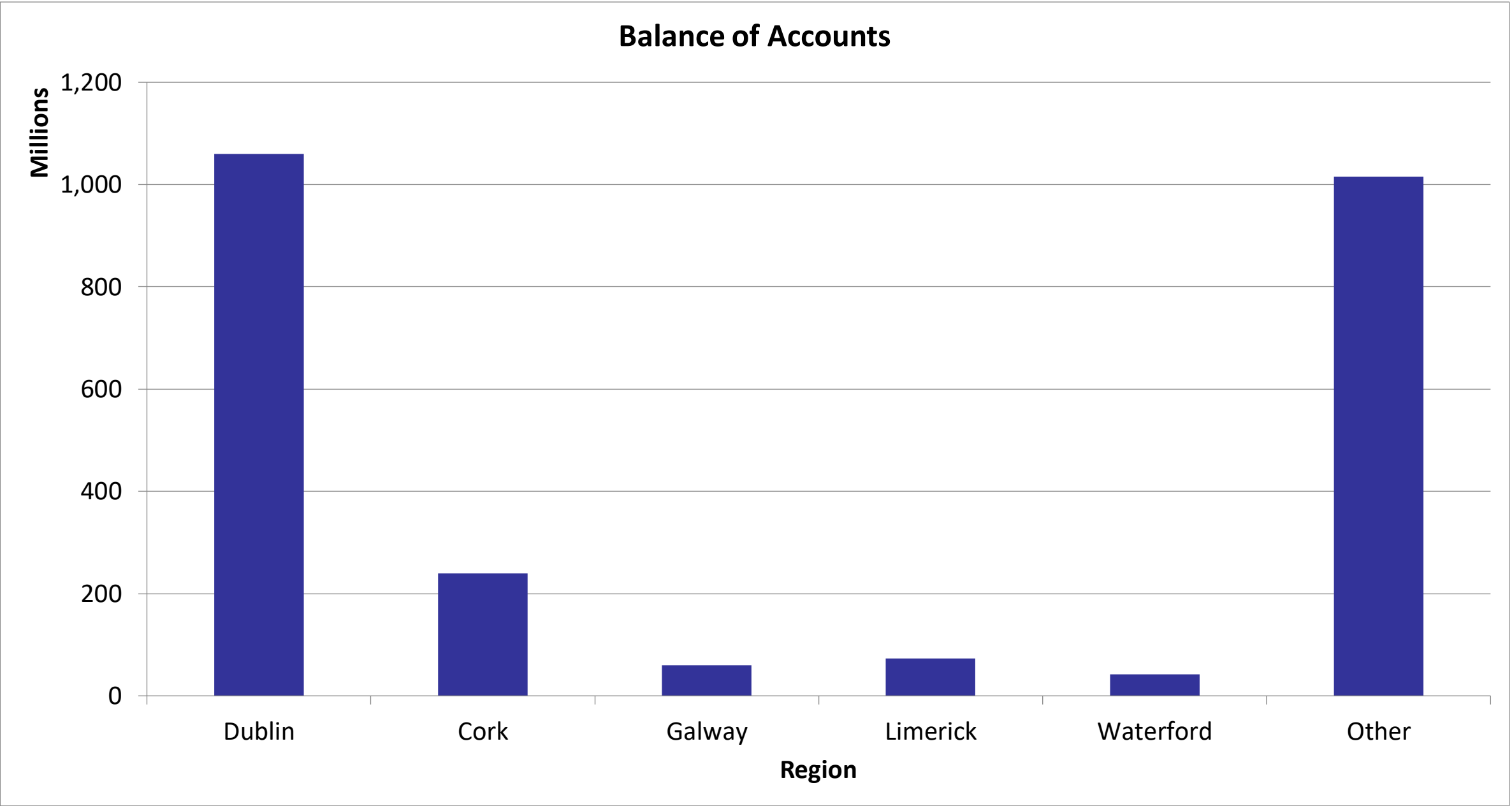
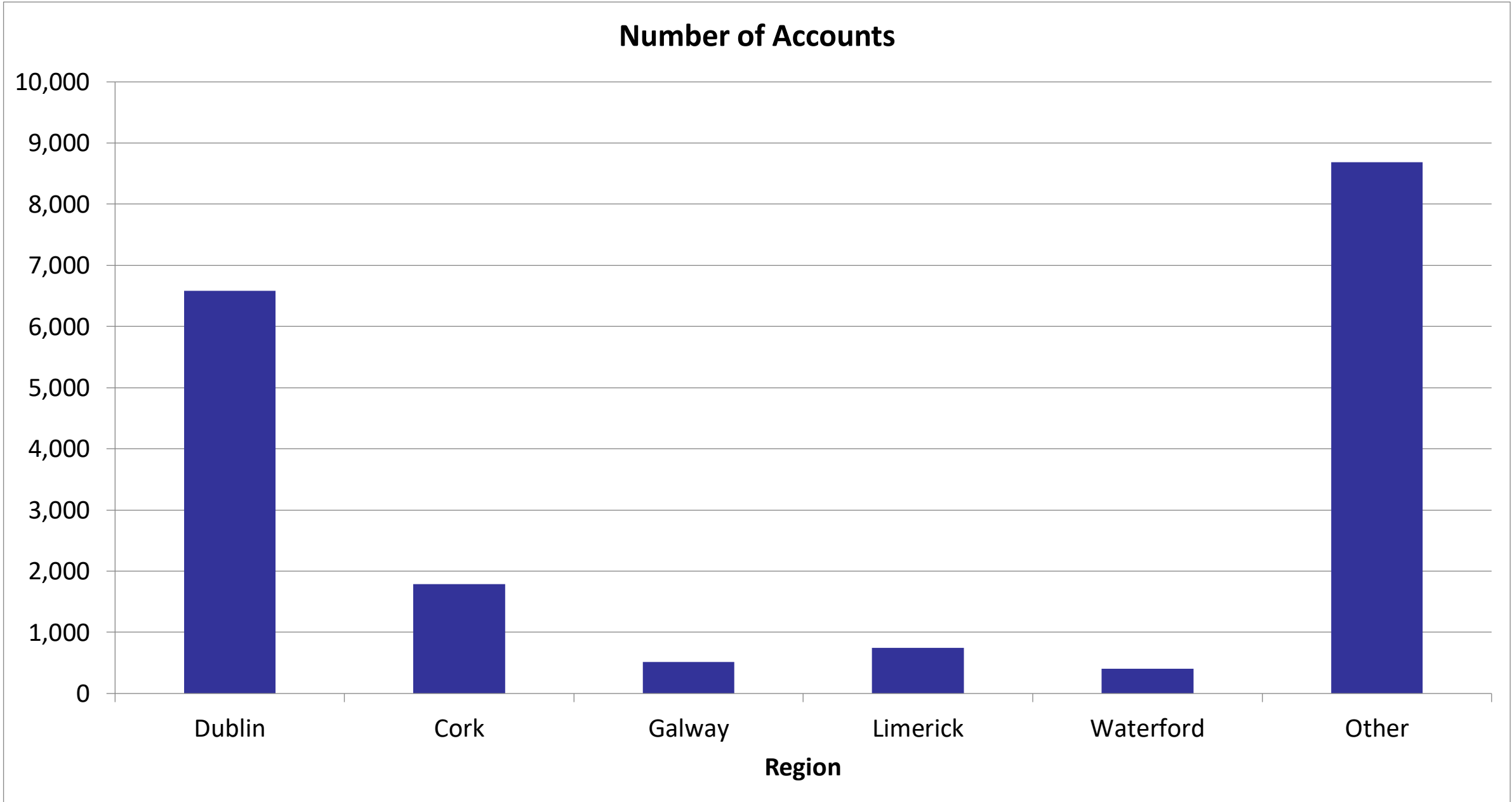


Seasoning				
Seasoning	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 to 24 Months	0	0.00%	0	0.00%
24 to 48 Months	0	0.00%	0	0.00%
48 to 72 Months	5,334	28.48%	948,977,212	38.11%
72 to 96 Months	3,935	21.01%	582,339,591	23.39%
96 to 120 Months	2,347	12.53%	298,531,006	11.99%
120 to 144 Months	153	0.82%	15,486,203	0.62%
144 to 168 Months	457	2.44%	44,458,984	1.79%
168+ Months	6,506	34.73%	600,131,637	24.10%
Total	18,732	100.00%	2,489,924,633	100.00%
Weighted Average Seasoning			108.25	

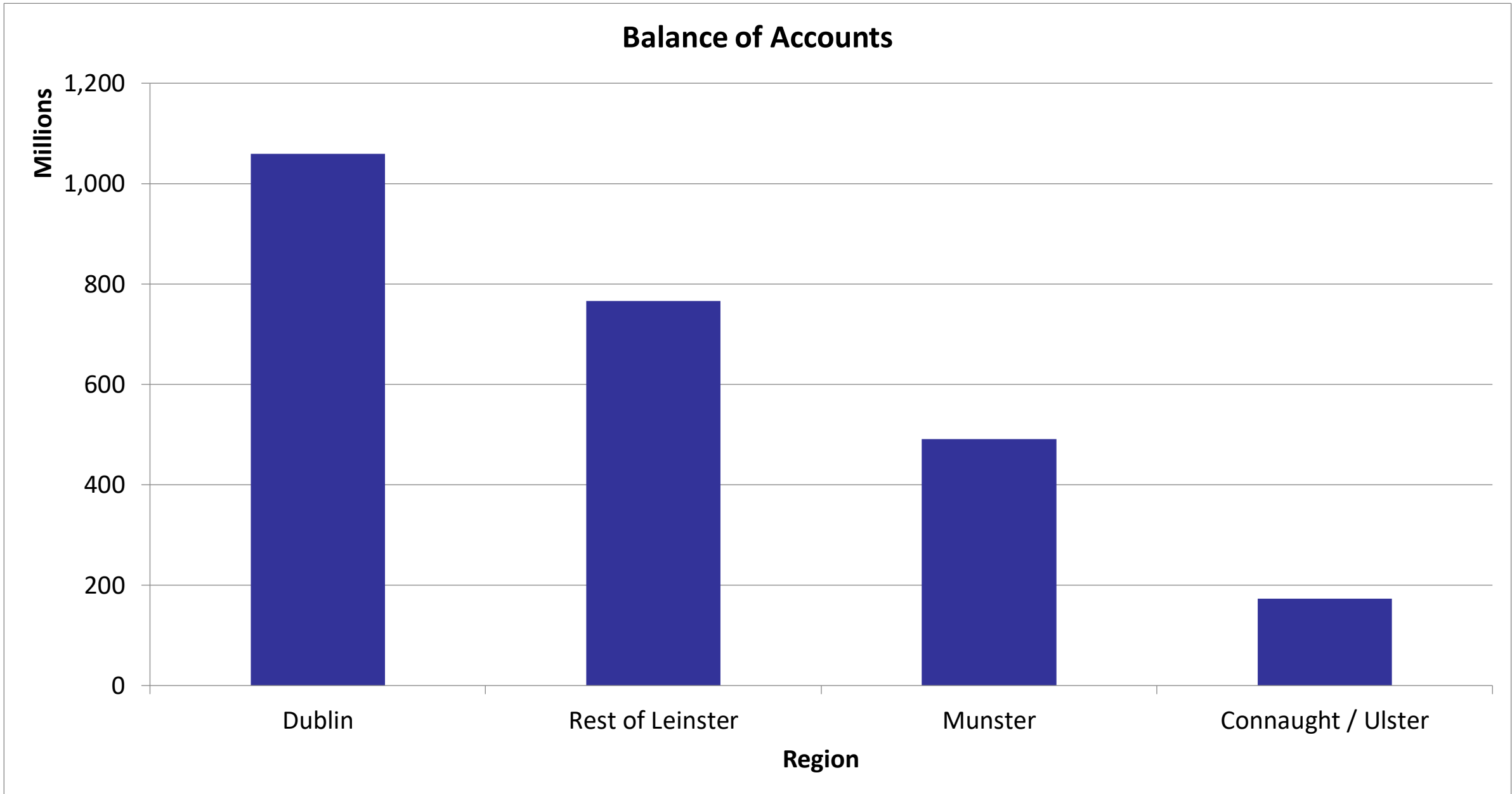
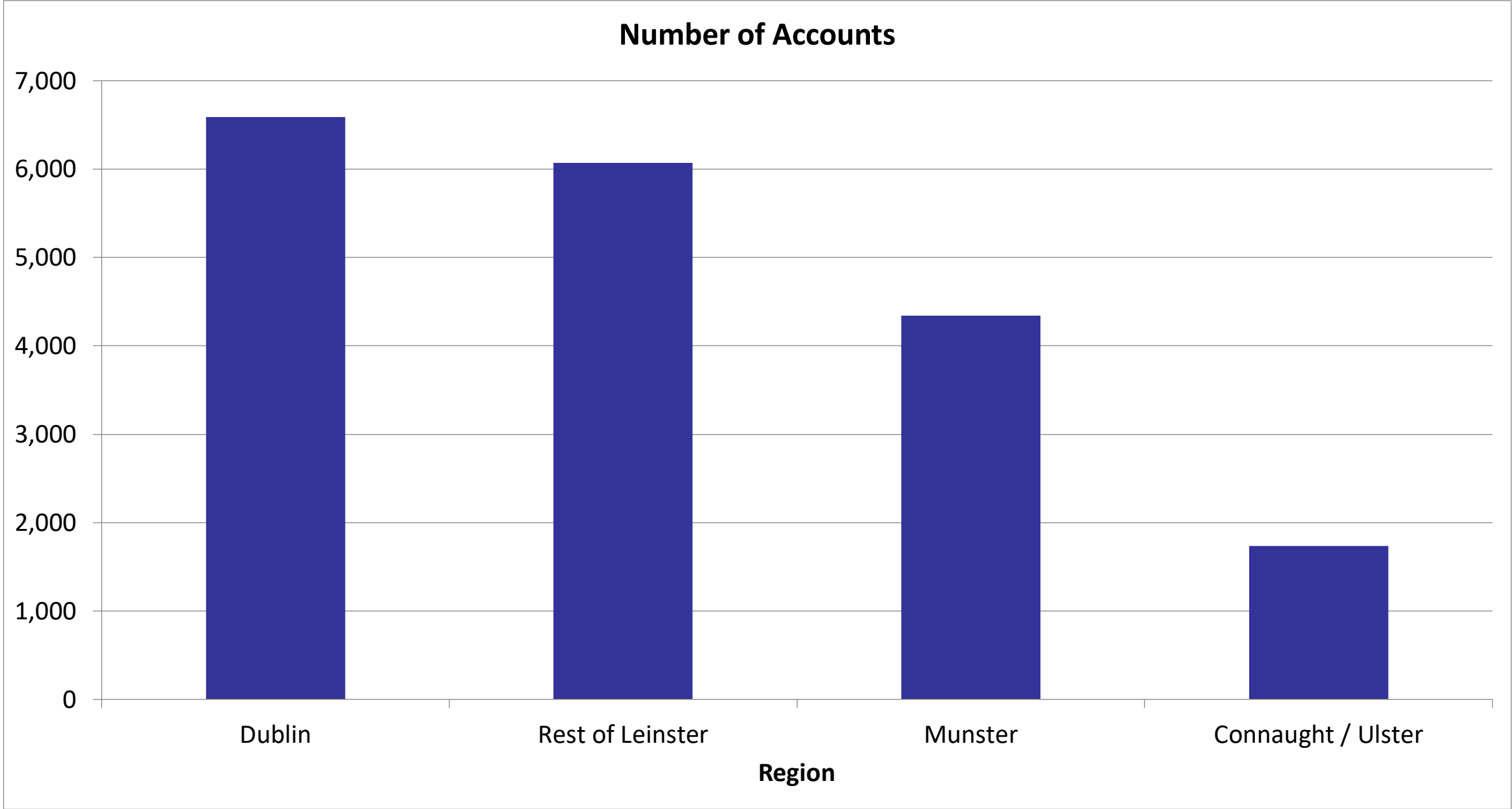


Property Area (County)				
County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
CARLOW	255	1.36%	26,068,430	1.05%
CAVAN	157	0.84%	16,220,641	0.65%
CLARE	468	2.50%	44,338,886	1.78%
CORK	1,792	9.57%	239,738,079	9.63%
DONEGAL	376	2.01%	30,094,748	1.21%
DUBLIN	6,588	35.17%	1,059,580,030	42.55%
GALWAY	514	2.74%	60,230,324	2.42%
KERRY	478	2.55%	46,889,973	1.88%
KILDARE	1,361	7.27%	193,532,683	7.77%
KILKENNY	252	1.35%	27,535,171	1.11%
LAOIS	300	1.60%	32,397,006	1.30%
LEITRIM	56	0.30%	4,616,993	0.19%
LIMERICK	743	3.97%	73,226,091	2.94%
LONGFORD	72	0.38%	6,117,998	0.25%
LOUTH	807	4.31%	91,400,465	3.67%
MAYO	240	1.28%	21,594,856	0.87%
MEATH	1,418	7.57%	189,860,950	7.63%
MONAGHAN	90	0.48%	9,414,307	0.38%
OFFALY	187	1.00%	19,213,000	0.77%
ROSCOMMON	107	0.57%	11,099,525	0.45%
SLIGO	195	1.04%	19,529,282	0.78%
TIPPERARY	451	2.41%	45,418,398	1.82%
WATERFORD	409	2.18%	41,831,805	1.68%
WESTMEATH	268	1.43%	27,535,510	1.11%
WEXFORD	381	2.03%	42,309,303	1.70%
WICKLOW	767	4.09%	110,130,180	4.42%
Total	18,732	100.00%	2,489,924,633	100.00%

17. Property Area (County)				
Major County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	6,588	35.17%	1,059,580,030	42.55%
Cork	1,792	9.57%	239,738,079	9.63%
Galway	514	2.74%	60,230,324	2.42%
Limerick	743	3.97%	73,226,091	2.94%
Waterford	409	2.18%	41,831,805	1.68%
Other	8,686	46.37%	1,015,318,304	40.78%
Total	18,732	100.00%	2,489,924,633	100.00%

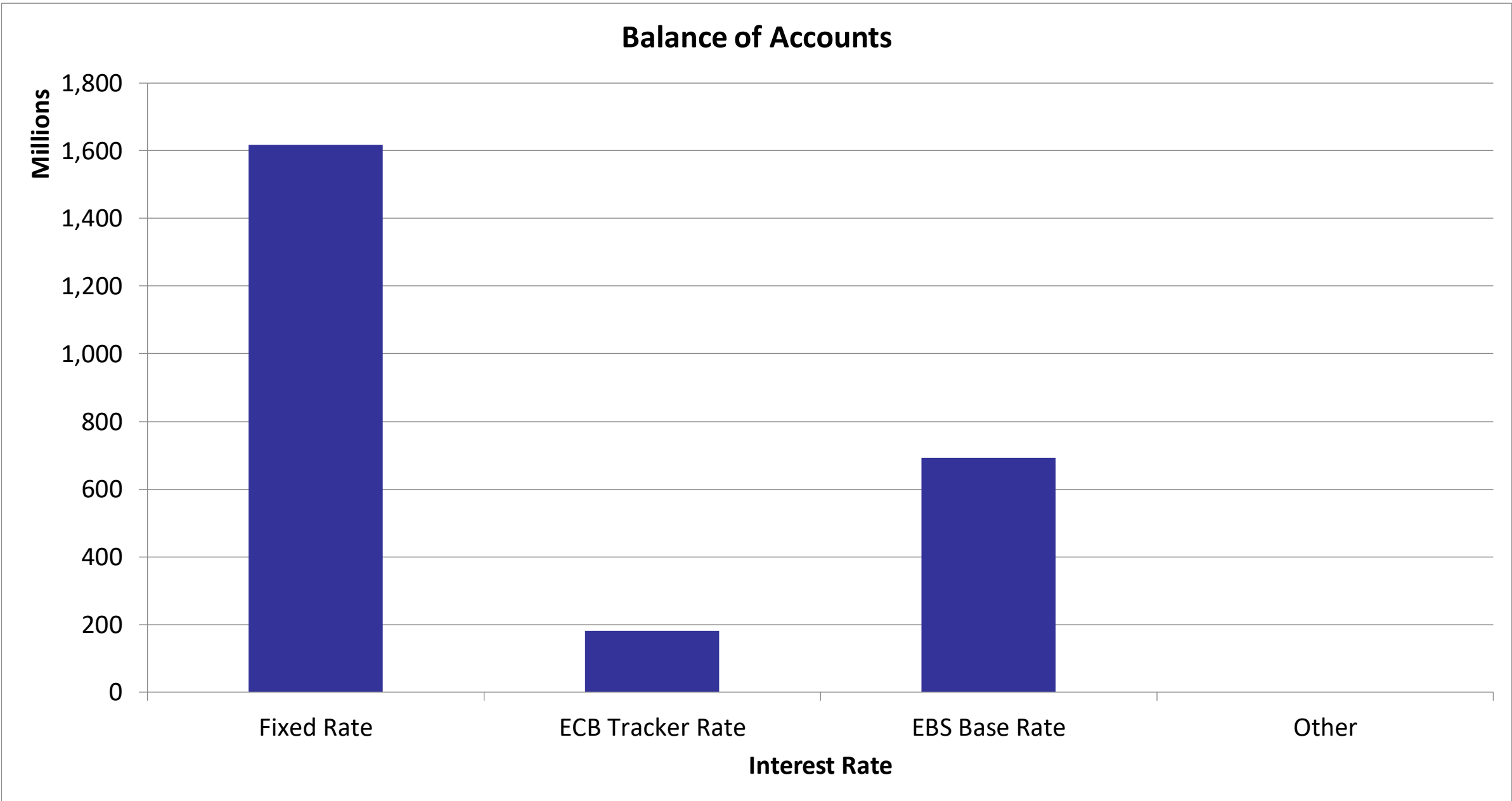
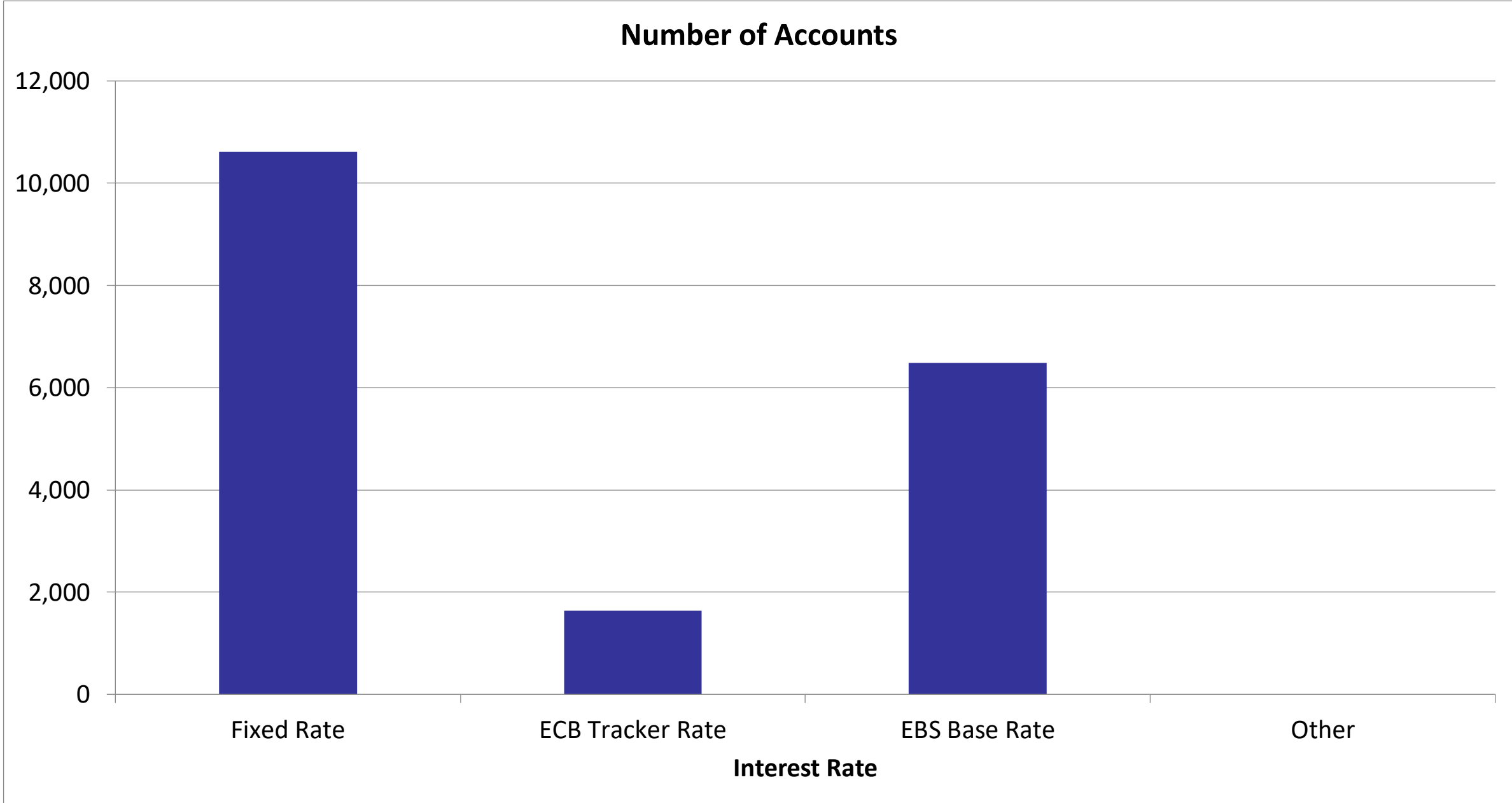


12. Property Area (Region)				
Region	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	6,588	35.17%	1,059,580,030	42.55%
Rest of Leinster	6,068	32.39%	766,100,696	30.77%
Munster	4,341	23.17%	491,443,231	19.74%
Connaught / Ulster	1,735	9.26%	172,800,675	6.94%
Total	18,732	100.00%	2,489,924,633	100.00%

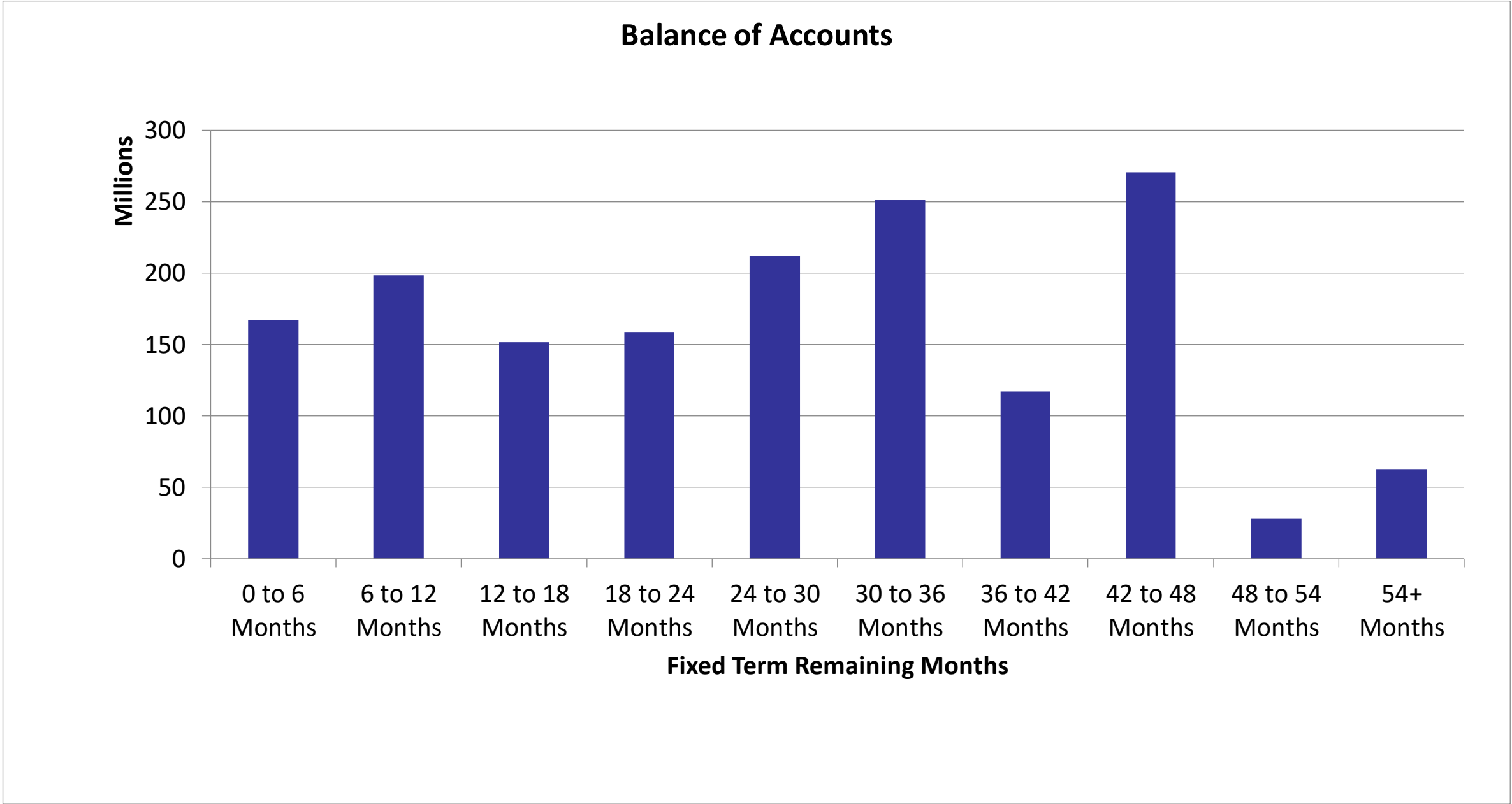
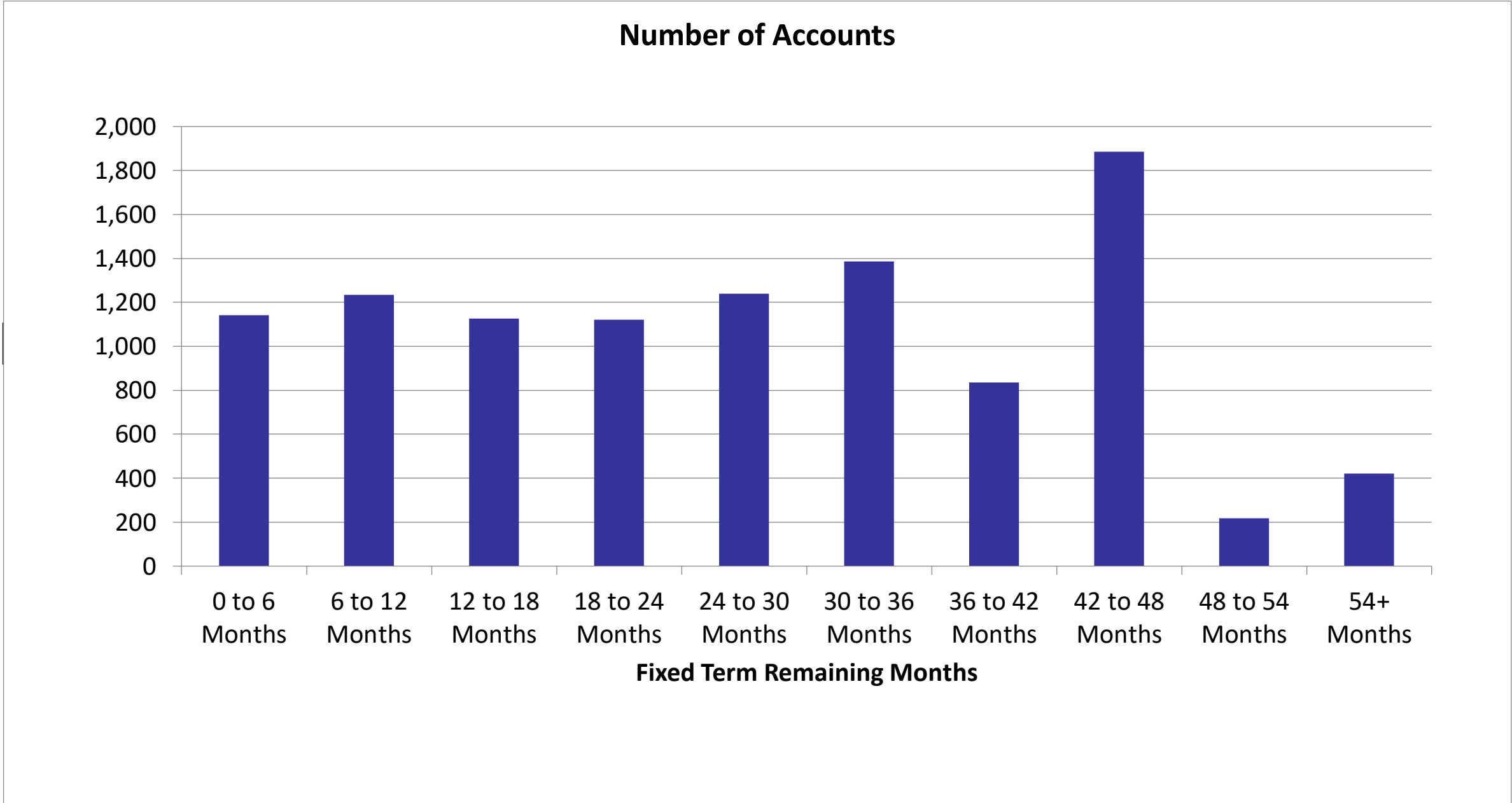


13 Interest Rate				
Interest Rate Type	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Fixed Rate	10,608	56.63%	1,617,262,141	64.95%
ECB Tracker Rate	1,636	8.73%	180,577,216	7.25%
EBS Base Rate	6,488	34.64%	692,085,275	27.80%
Other	0	0.00%	0	0.00%
Total	18,732	100.00%	2,489,924,633	100.00%

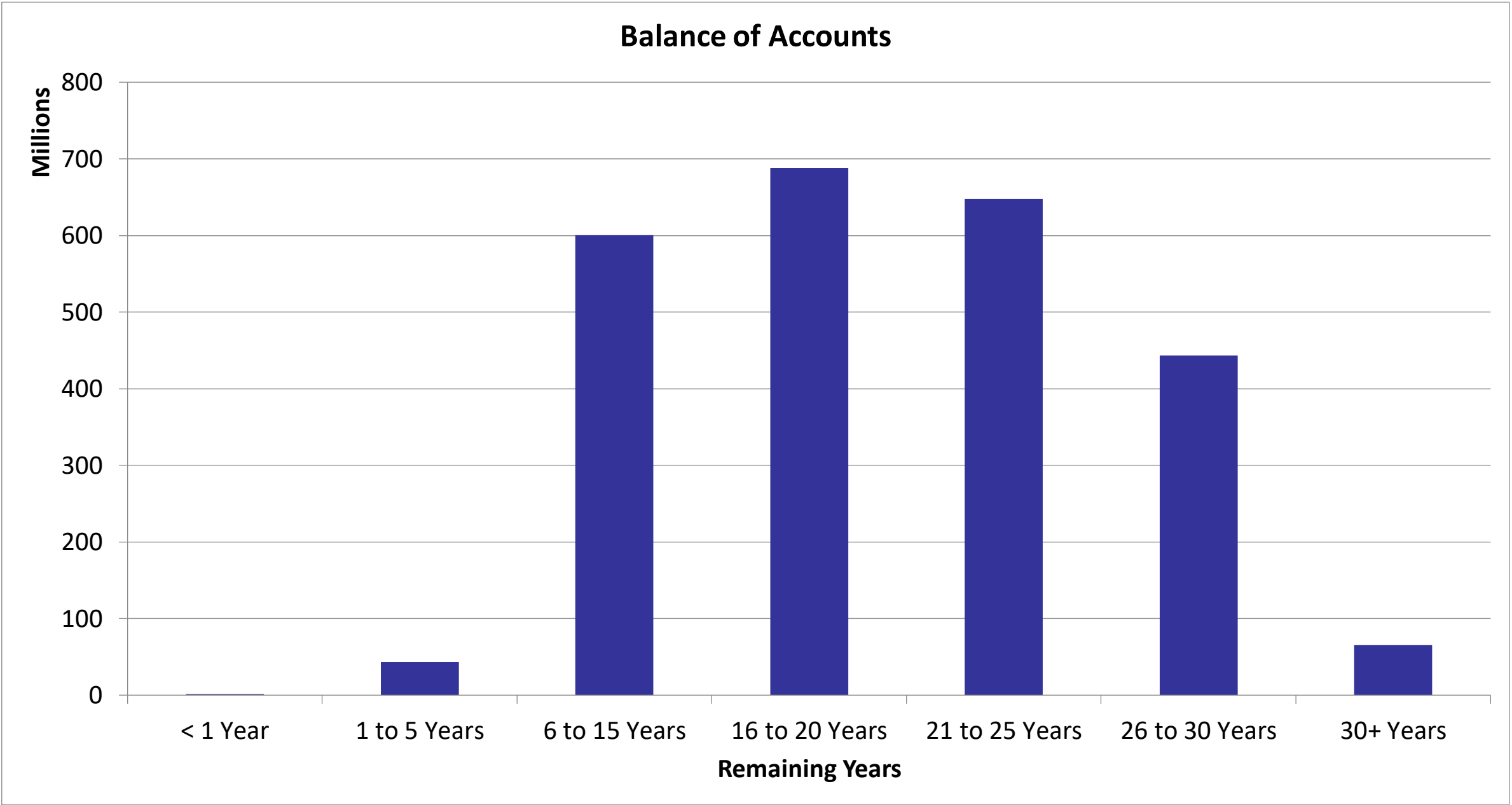
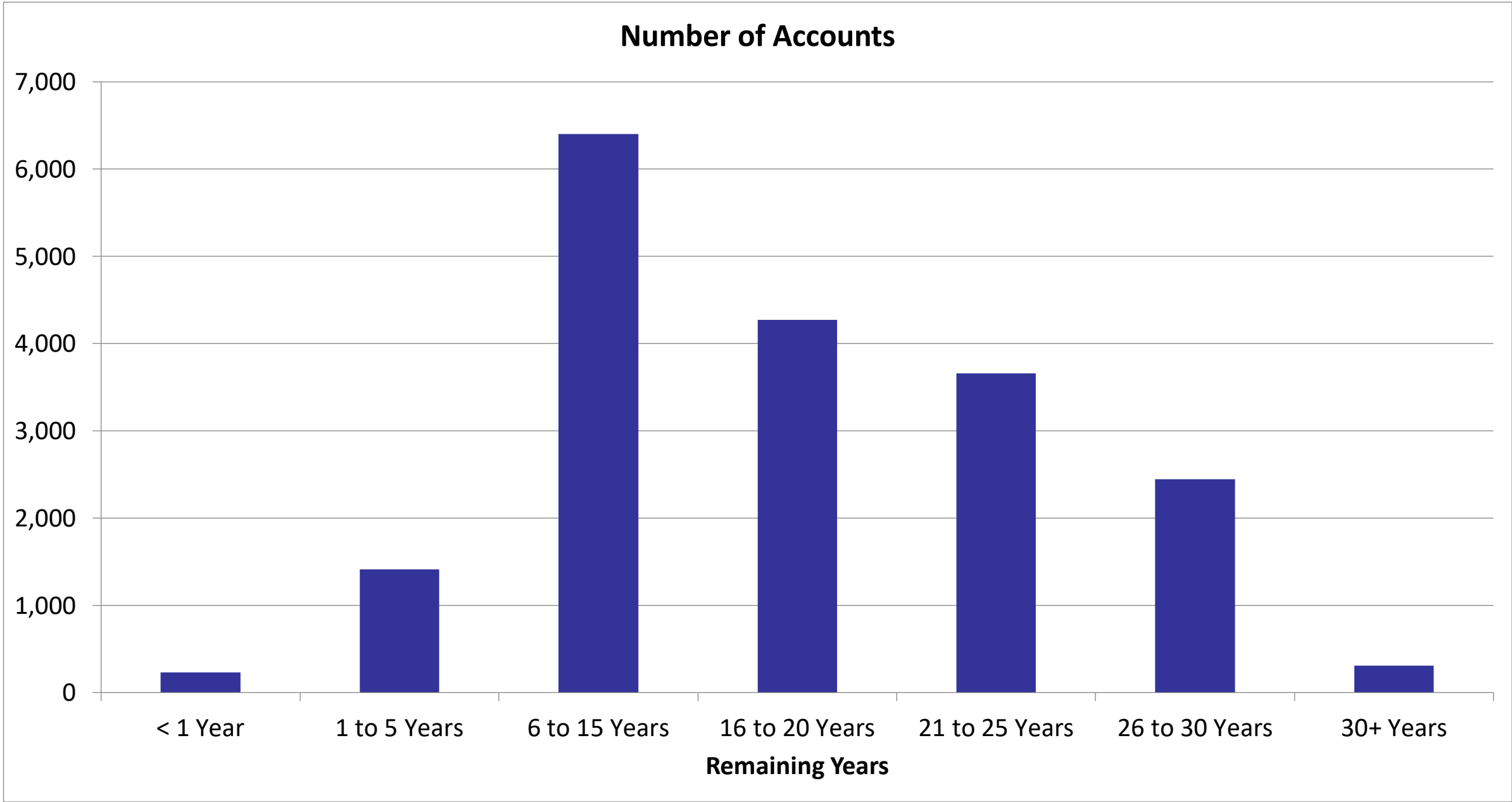
Interest Rate Type	Number of Accounts	Avg Interest Rate %
Fixed Rate	10,608	2.77
ECB Tracker Rate	1,636	5.64
EBS Base Rate	6,488	4.07
Other	0	0.00
Weighted Average Interest Rate		3.30



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	1,141	10.76%	166,881,751	10.32%
6 to 12 Months	1,234	11.63%	198,469,291	12.27%
12 to 18 Months	1,126	10.62%	151,684,410	9.38%
18 to 24 Months	1,122	10.58%	158,540,358	9.80%
24 to 30 Months	1,239	11.68%	212,049,258	13.11%
30 to 36 Months	1,385	13.06%	251,221,036	15.53%
36 to 42 Months	836	7.88%	116,982,756	7.23%
42 to 48 Months	1,885	17.77%	270,505,961	16.73%
48 to 54 Months	218	2.06%	28,182,268	1.74%
54+ Months	422	3.98%	62,745,052	3.88%
Total	10,608	100.00%	1,617,262,141	100.00%
Weighted Fixed Term Remaining Months			28.54	

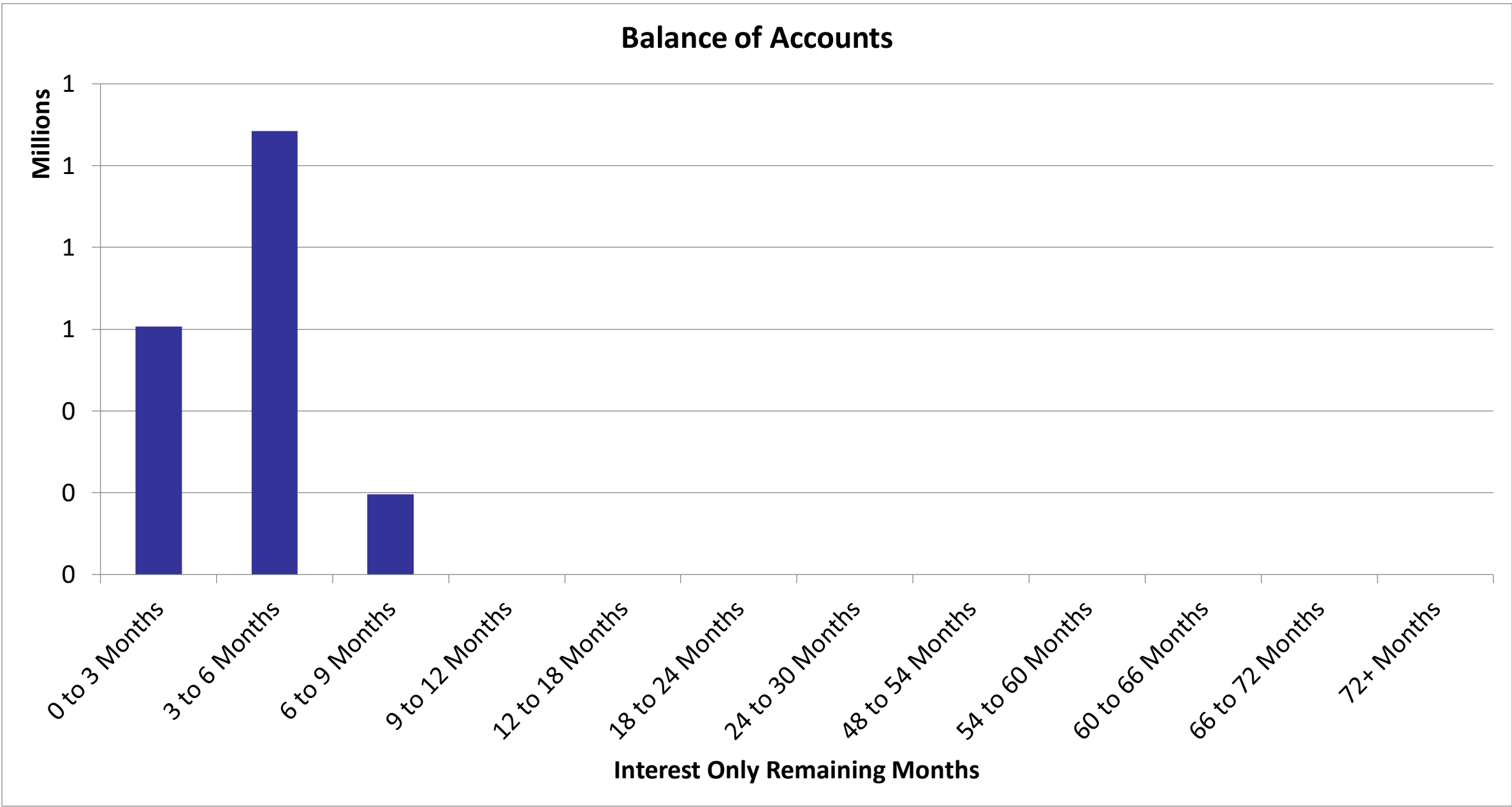
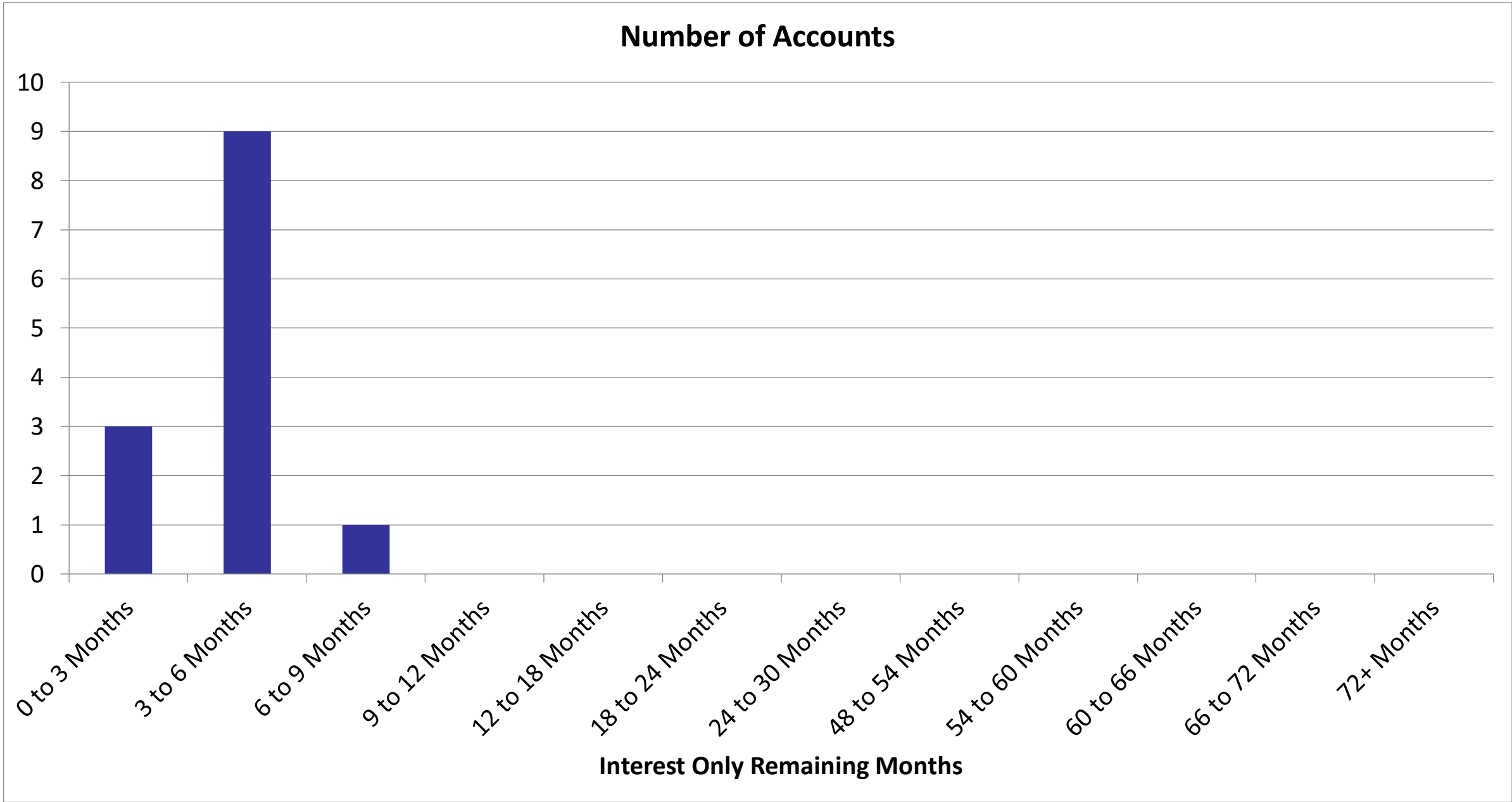


14. Remaining Years				
Remaining Years	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 1 Year	231	1.23%	1,260,469	0.05%
1 to 5 Years	1,412	7.54%	43,178,030	1.73%
6 to 15 Years	6,400	34.17%	600,685,510	24.12%
16 to 20 Years	4,273	22.81%	688,520,304	27.65%
21 to 25 Years	3,660	19.54%	647,358,092	26.00%
26 to 30 Years	2,447	13.06%	443,106,659	17.80%
30+ Years	309	1.65%	65,815,569	2.64%
Total	18,732	100.00%	2,489,924,633	100.00%
Weighted Average Remaining Years			19.60	



16. Repayments Status				
Principal Repayments Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Principal and Interest	18,719	99.93%	2,488,038,166	99.92%
Interest Only (Standard)	13	0.07%	1,886,467	0.08%
Total	18,732	100.00%	2,489,924,633	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	3	23.08%	606,118	32.13%
3 to 6 Months	9	69.23%	1,084,680	57.50%
6 to 9 Months	1	7.69%	195,669	10.37%
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	13	100.00%	1,886,467	100.00%
Weighted Average Interest Only (Standard) Remaining Term			3.67	



17 Occupancy Status				
Occupancy Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
HOMELoAN	18,725	99.96%	2,489,042,331	99.96%
RETAIL BTL	7	0.04%	882,302	0.04%
Total	18,732	100.00%	2,489,924,633	100.00%