

Investor Report: Burlington Mortgages No. 1 Designated Activity Company

From:	AIB
Month Ending:	30/11/2024
Interest Payments Date:	20/12/2024

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

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%	0.80%	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%	1.90%	Mar-2025	Nov-2058
C Notes	XS2131185873	A1	A(lo)	Aaa (sf)	AA (high)	€ 110,700,000	100%	1 Month EURIBOR	1.35%	2.35%	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

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	20/11/2024
Interest Period End Date	20/12/2024
No of days in Interest Period	30
Next Payments Date	20/01/2025

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%	1,682,625,626	74.9044%	(21,654,032)	1,660,971,594	74.6601%	0.97	0.96
B Notes	XS2131185105	201,300,000	4.9993%	201,300,000	8.9611%	0	201,300,000	9.0484%	1.00	1.00
C Notes	XS2131185873	110,700,000	2.7493%	110,700,000	4.9280%	0	110,700,000	4.9759%	1.00	1.00
D Notes	XS2131186848	110,700,000	2.7493%	110,700,000	4.9280%	0	110,700,000	4.9759%	1.00	1.00
E Notes	XS2131189511	80,500,000	1.9992%	80,500,000	3.5836%	0	80,500,000	3.6184%	1.00	1.00
Z Notes	XS2131190956	60,500,000	1.5025%	60,500,000	2.6932%	0	60,500,000	2.7195%	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%	2,246,365,626	100.0000%	(21,654,032)	2,224,711,594	100.0000%	0.56	0.55

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	3.443%	30	-	-	0	0
A2 Notes	XS2131185014	0.350%	30	490,765.80	490,765.80	0	0
B Notes	XS2131185105	3.993%	30	669,825.75	669,825.75	0	0
C Notes	XS2131185873	4.393%	30	405,254.25	405,254.25	0	0
D Notes	XS2131186848	4.793%	30	442,154.25	442,154.25	0	0
E Notes	XS2131189511	5.793%	30	388,613.75	388,613.75	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				2,799,947.13	2,799,947.13	-	-

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	12,619,692	(162,405)	-	12,457,287	12,457,287	-	
Total	29,745,000	16,393,692	(162,405)	-	16,231,287	16,231,287	-	

Revenue Analysis	
	Euro
Revenue Receipts	6,246,638
Interest from Bank Accounts	15,961
Class A Liquidity Reserve Fund Excess Amount	162,405
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	6,425,004
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	(3,075)
Servicer (EBS)	(191,970)
Servicer (Haven)	(109,380)
Issuer Profit Fee	(100)
Class A Notes Interest	(490,766)
Class A Liquidity Reserve Fund Required Amount	0
Class A Principal Deficiency Sub-Ledger	0
Class B Notes Interest	(669,826)
Class B Principal Deficiency Sub-Ledger	0
Class C Notes Interest	(405,254)
Class C Principal Deficiency Sub-Ledger	0
Class D Notes Interest	(442,154)
Class D Principal Deficiency Sub-Ledger	0
Class E Notes Interest	(388,614)
Class E Principal Deficiency Sub-Ledger	0
General Reserve Fund Required Amount	0
Class Z Principal Deficiency Sub-Ledger	(278,718)
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	(1,934,703)
Class R1B Payment	(1,105,652)
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	-	317,017	(38,299)	278,718	278,718	-

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	15,588,653	(9,332,237)	6,256,416	6,256,416

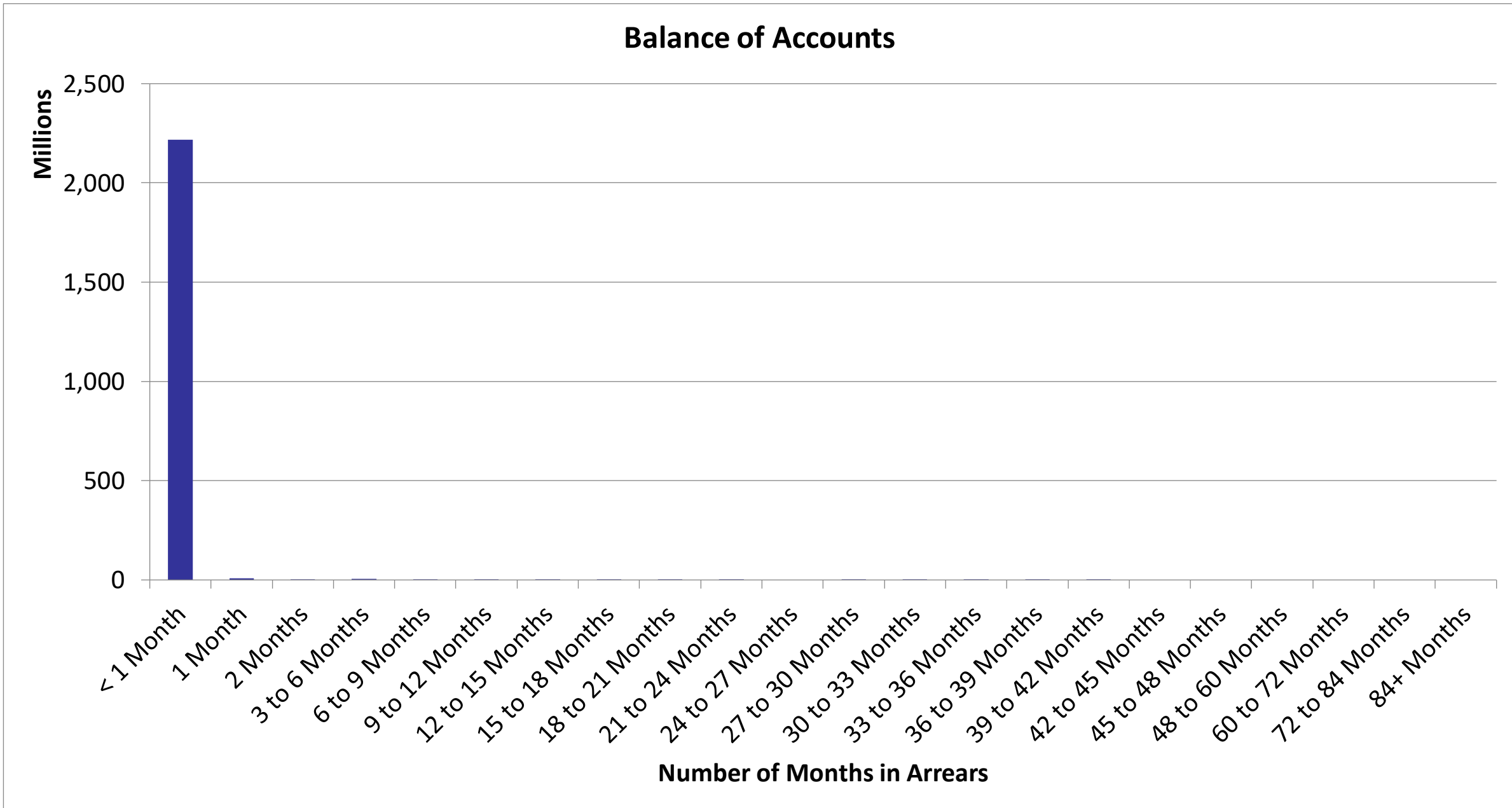
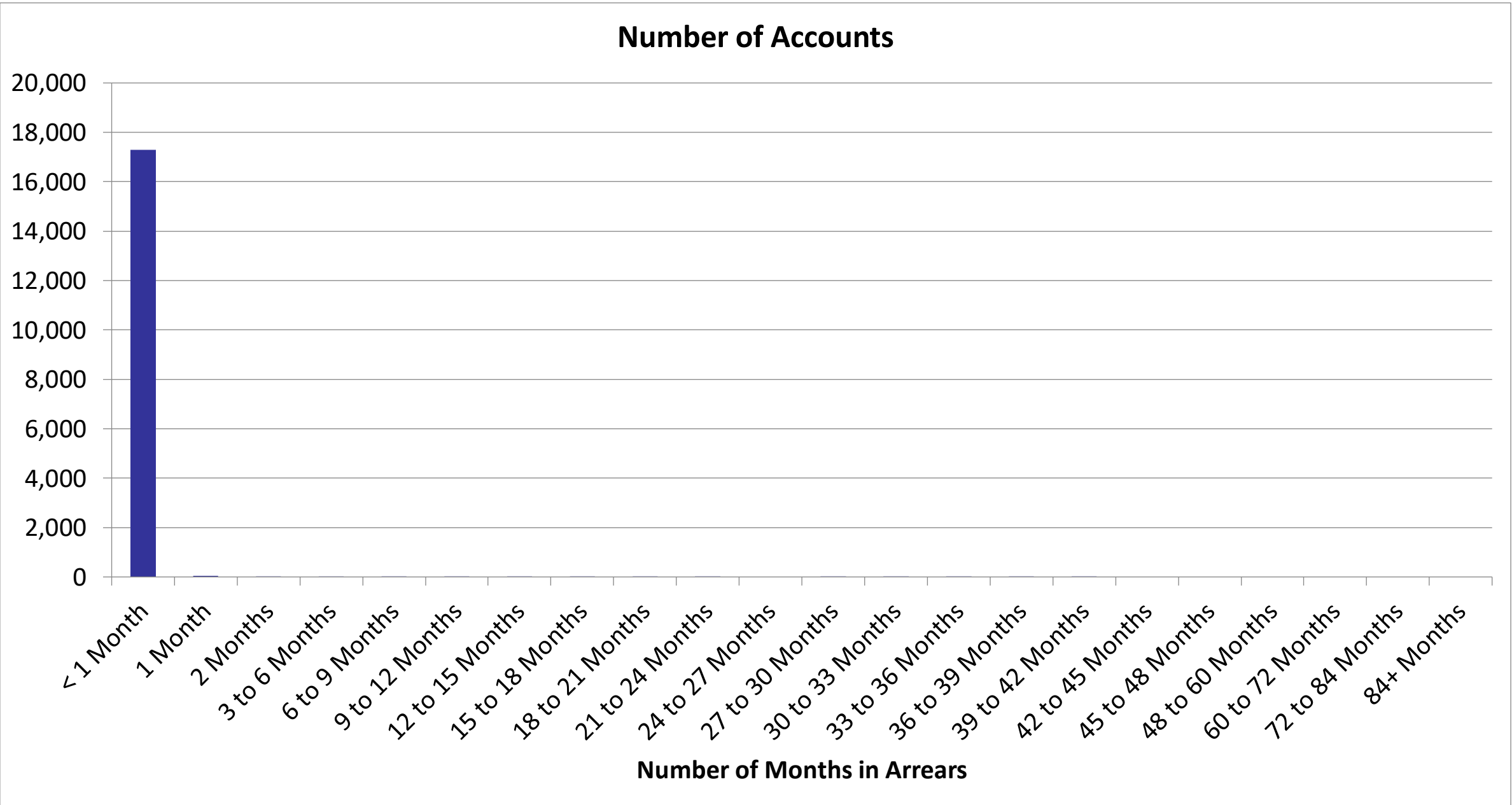
Principal Analysis		Euro
Principal Receipts		21,375,314
Proceeds of issue of the Class R1 Notes and the Class R2 Note		0
Any credit to the Principal Deficiency Ledgers		278,718
Any other Available Principal receipts		0
The excess of the proceeds of the Collateralised Notes over the Consideration		0
Optional 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		21,654,032
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;		(21,654,032)
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	2,260,129,977	4,026,483,467
Scheduled Principal Payments and Early Redemptions	21,375,314	1,795,515,457
Charge Offs	0	0
Non-cash movements	(469)	(8,503,989)
Mortgages Repurchased by Sellers	0	716,867
Closing Mortgage Principal Balance	2,238,755,132	2,238,755,132

Stratification Tables

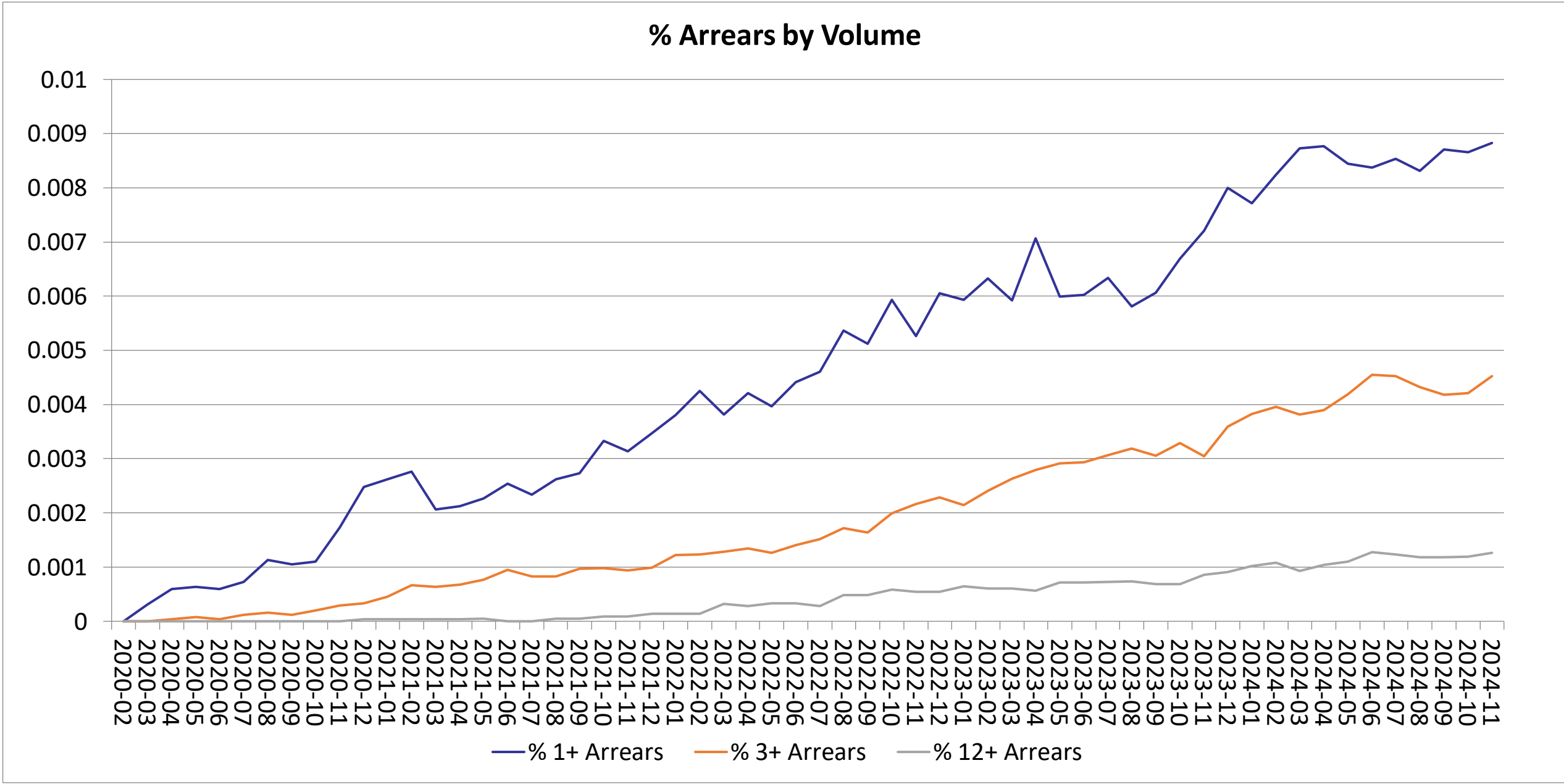
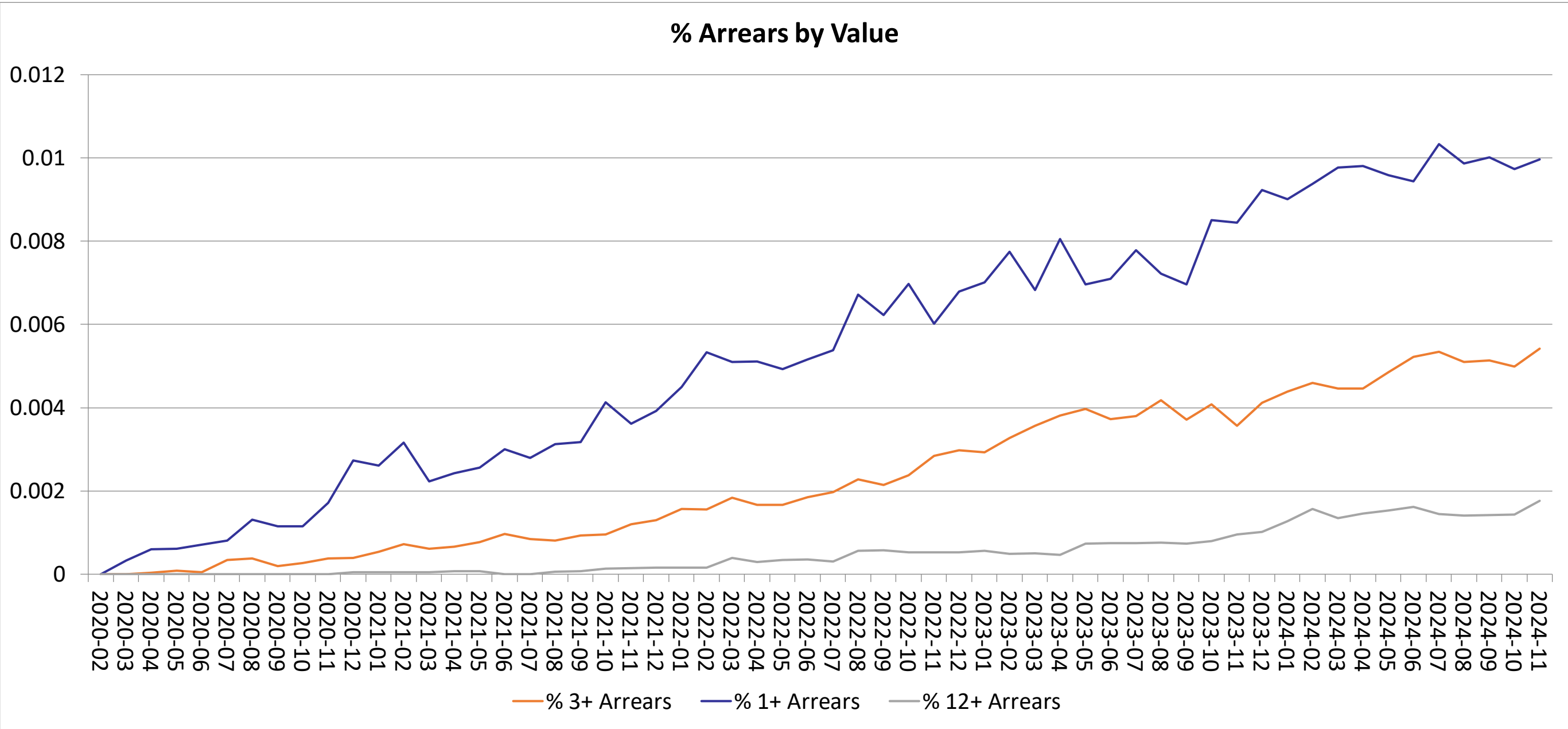
Number of Repayments in Arrears				
Number of Months In Arrears	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 1 Month	17,292	99.12%	2,216,441,086	99.00%
1 Month	55	0.32%	7,414,512	0.33%
2 Months	20	0.11%	2,767,571	0.12%
3 to 6 Months	33	0.19%	5,107,567	0.23%
6 to 9 Months	15	0.09%	1,976,391	0.09%
9 to 12 Months	9	0.05%	1,100,526	0.05%
12 to 15 Months	3	0.02%	837,712	0.04%
15 to 18 Months	3	0.02%	469,266	0.02%
18 to 21 Months	4	0.02%	395,600	0.02%
21 to 24 Months	3	0.02%	333,695	0.01%
24 to 27 Months	0	0.00%	0	0.00%
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	1	0.01%	11,989	0.00%
36 to 39 Months	2	0.01%	674,042	0.03%
39 to 42 Months	2	0.01%	280,473	0.01%
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	17,446	100.00%	2,238,755,132	100.00%



2 Repayments in Arrears - Last 6 Months						
Months in Arrears Value of Accounts (€m)	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24
12+ Arrears	3.78	3.37	3.23	3.23	3.23	3.95
3+ Arrears**	12.25	12.42	11.74	11.73	11.26	12.13
1+ Arrears*	22.13	24.03	22.74	22.87	22.01	22.31
Total Arrears	22.13	24.03	22.74	22.87	22.01	22.31
Total Portfolio	2,345.04	2,325.40	2,303.43	2,282.68	2,260.13	2,238.76
Months in Arrears Number of Accounts	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24
12+ Arrears	23	22	21	21	21	22
3+ Arrears**	82	81	77	74	74	79
1+ Arrears*	151	153	148	154	152	154
Total Arrears	151	153	148	154	152	154
Total Portfolio	18,026	17,918	17,801	17,692	17,564	17,446

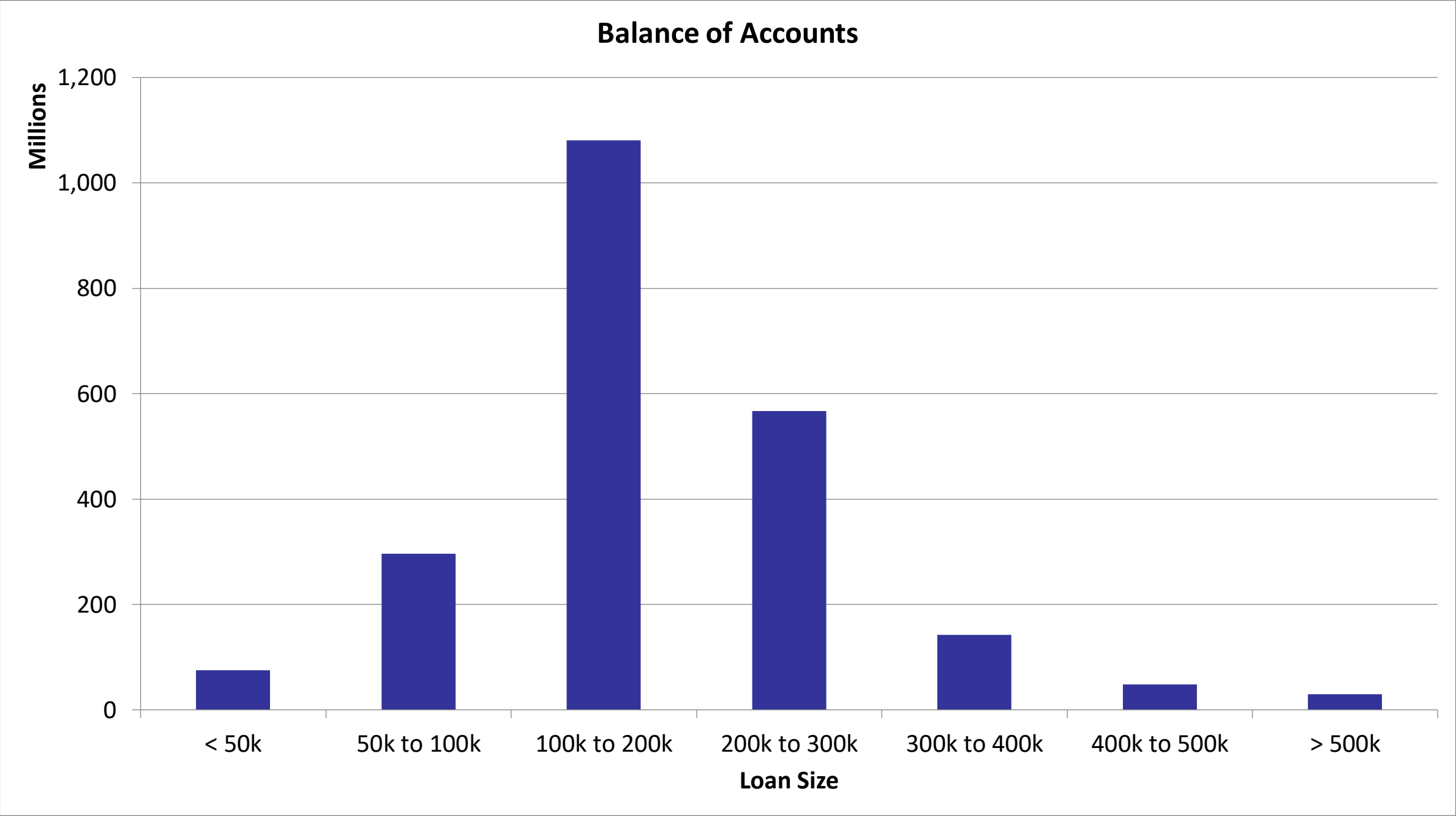
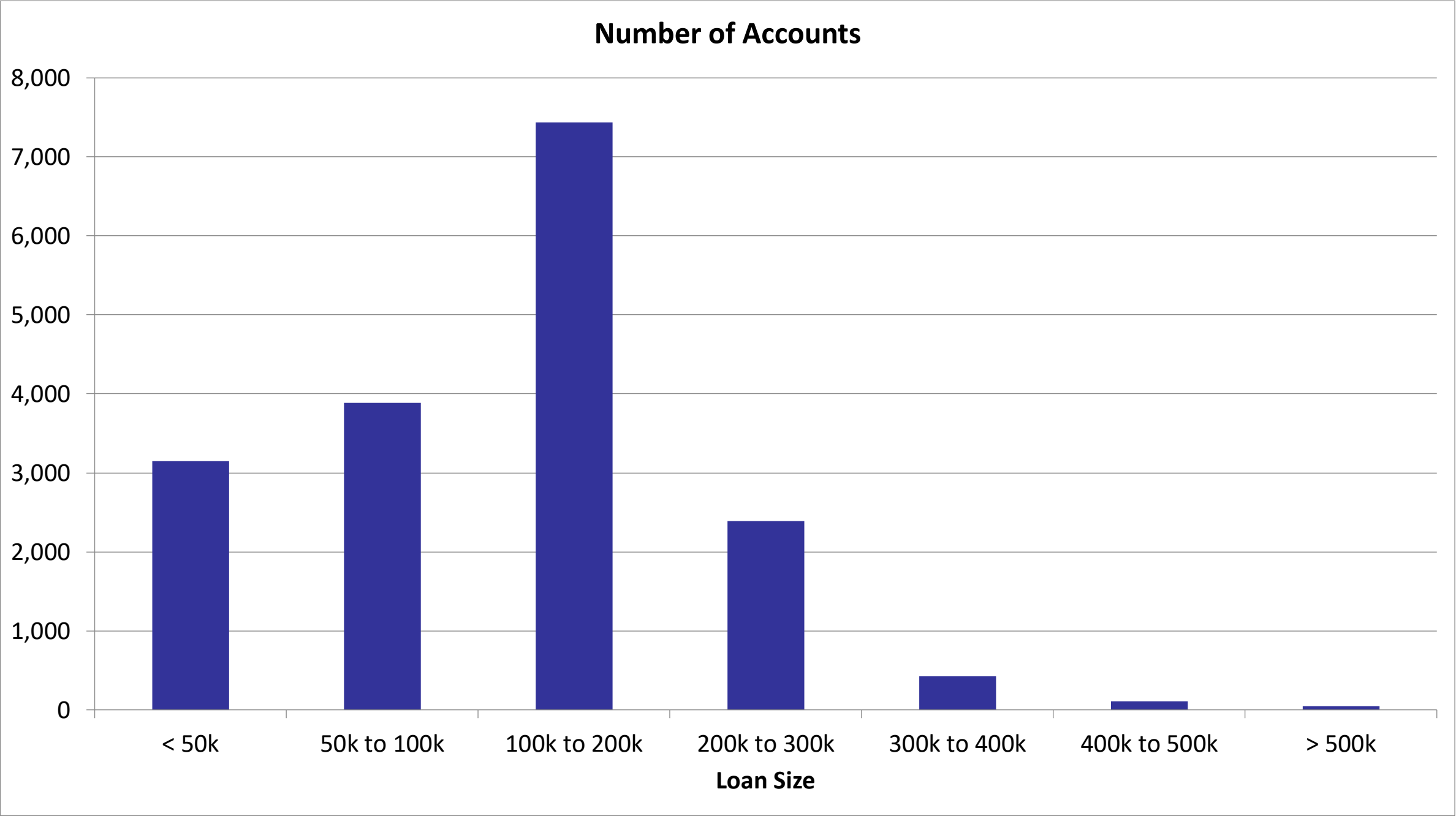
* 1+ Arrears includes loans in 3+ and 12+ Arrears

** 3+ Arrears includes loans in 12+ Arrears

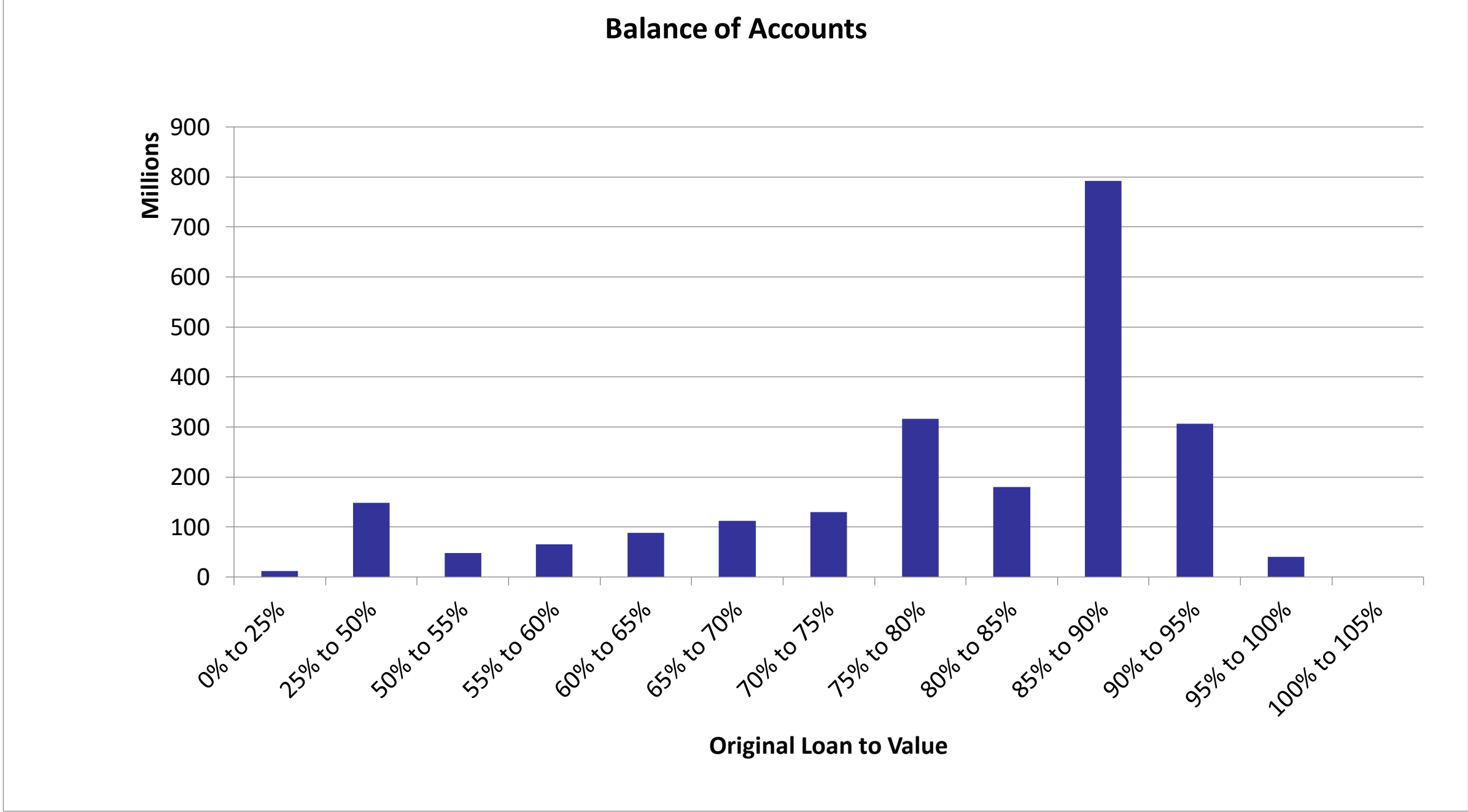
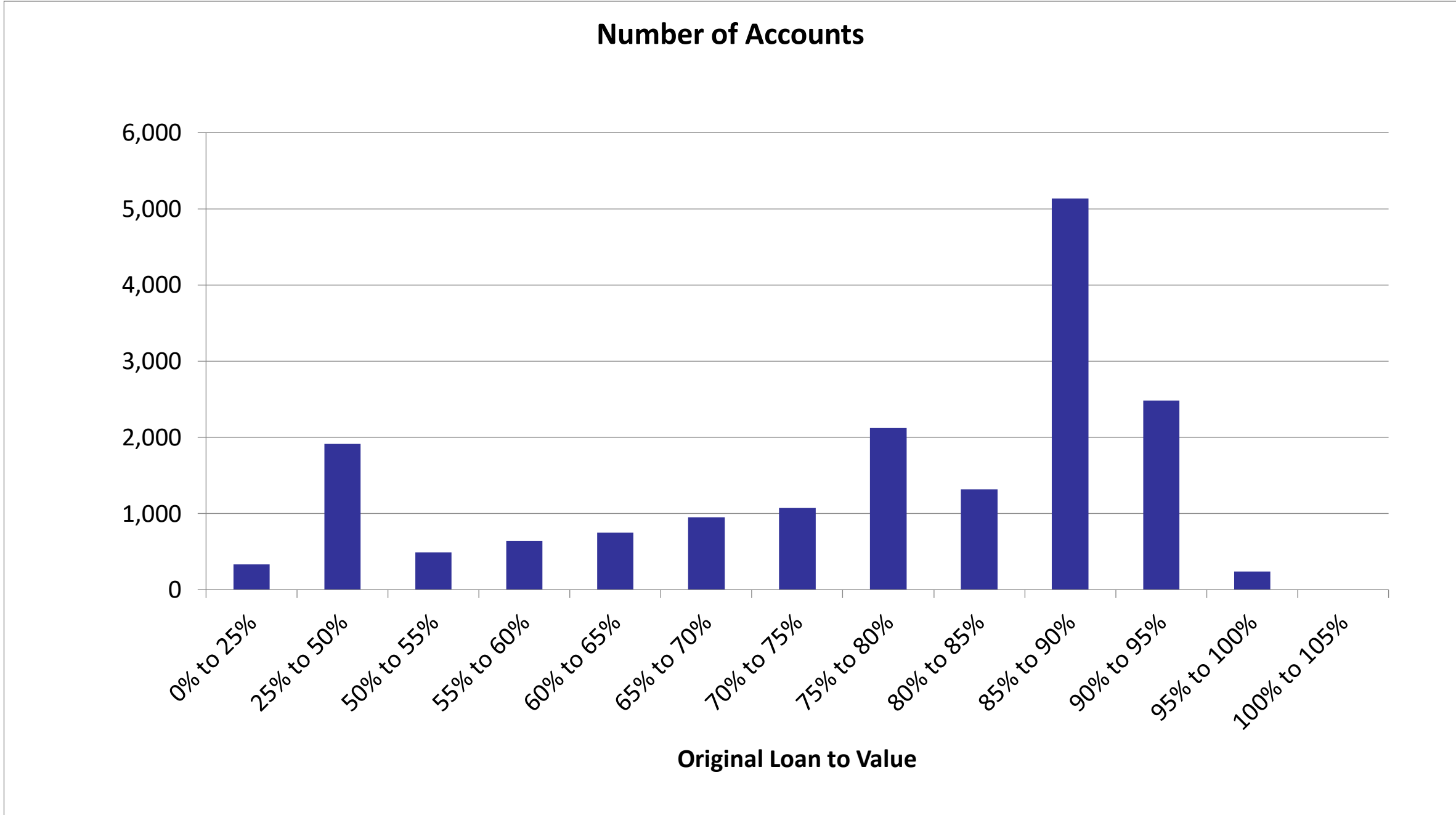


3 Cure Rates - Last 6 Months						
	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24
Total Cases Any Arrears	220	218	214	214	210	219
Total Cured to 0 Arrears	22	37	41	36	35	28
% Cure Rate to 0 Arrears	10.00%	16.97%	19.16%	16.82%	16.67%	12.79%

4 <i>Loan Size</i>				
Loan Size	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 50k	3,151	18.06%	74,736,751	3.34%
50k to 100k	3,887	22.28%	296,652,578	13.25%
100k to 200k	7,437	42.63%	1,080,931,546	48.28%
200k to 300k	2,389	13.69%	566,541,841	25.31%
300k to 400k	424	2.43%	142,258,206	6.35%
400k to 500k	109	0.62%	47,969,508	2.14%
> 500k	49	0.28%	29,664,702	1.33%
Total	17,446	100.00%	2,238,755,132	100.00%
<i>Weighted Average Loan Size</i>			128,324.84	

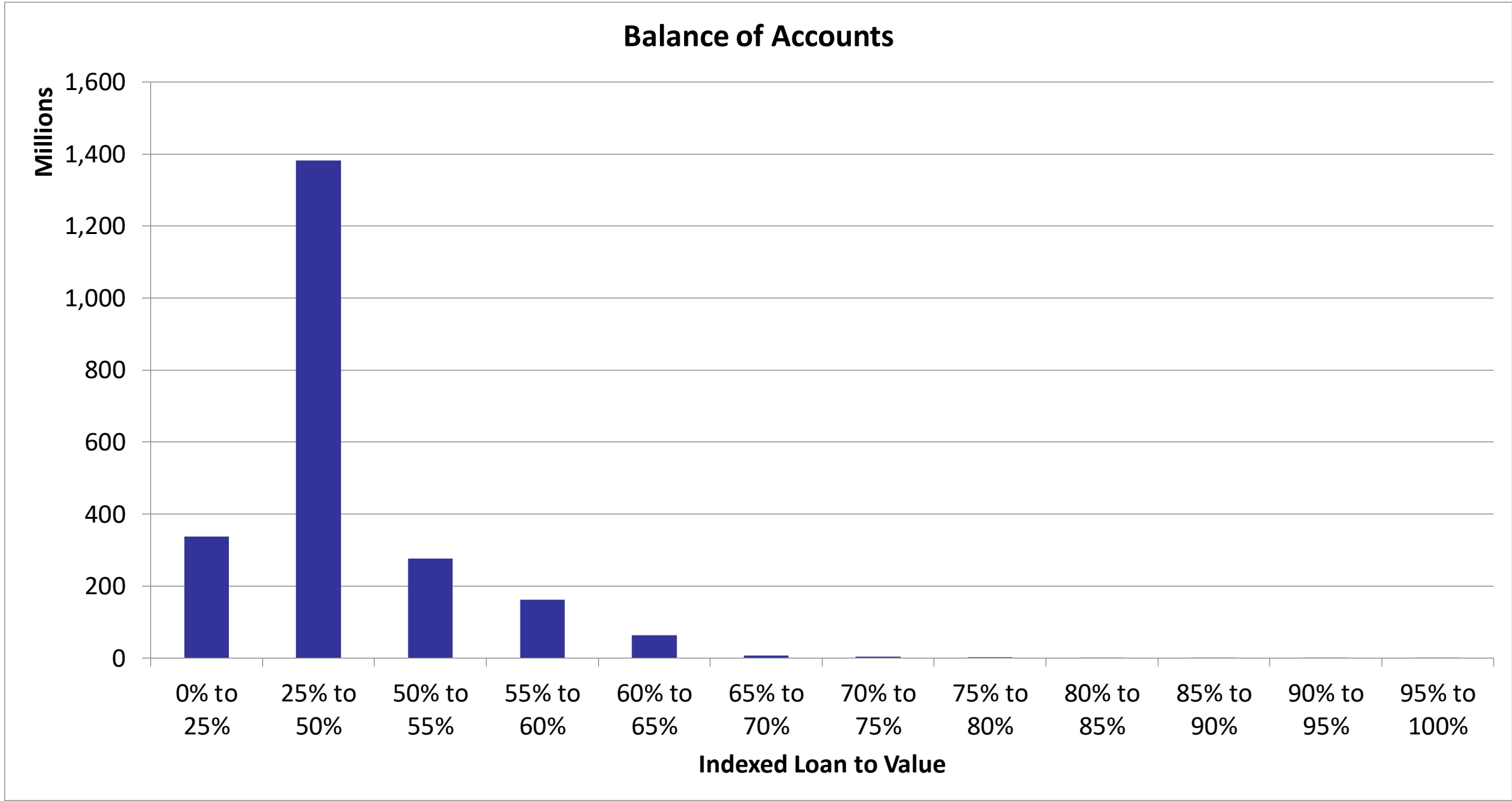
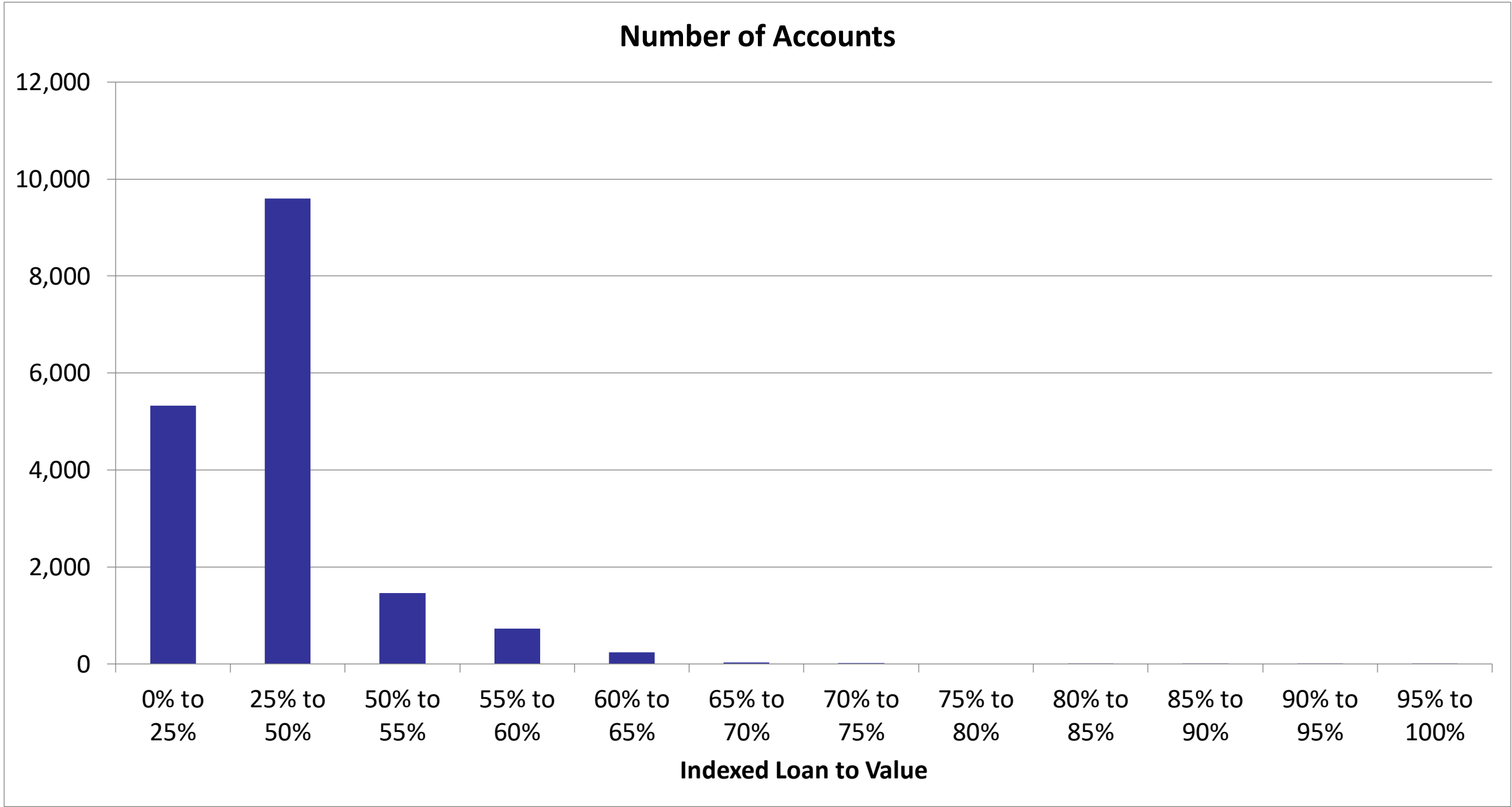


5 Original LTV				
Original LTV	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0% to 25%	333	1.91%	12,082,783	0.54%
25% to 50%	1,913	10.97%	148,306,041	6.62%
50% to 55%	492	2.82%	47,777,156	2.13%
55% to 60%	644	3.69%	65,769,972	2.94%
60% to 65%	747	4.28%	88,038,029	3.93%
65% to 70%	951	5.45%	111,986,612	5.00%
70% to 75%	1,073	6.15%	130,069,523	5.81%
75% to 80%	2,121	12.16%	316,806,857	14.15%
80% to 85%	1,319	7.56%	179,692,600	8.03%
85% to 90%	5,132	29.42%	791,954,605	35.37%
90% to 95%	2,480	14.22%	306,206,386	13.68%
95% to 100%	241	1.38%	40,064,569	1.79%
100% to 105%	0	0.00%	0	0.00%
Total	17,446	100.00%	2,238,755,132	100.00%
Weighted Average Original LTV			79.50%	

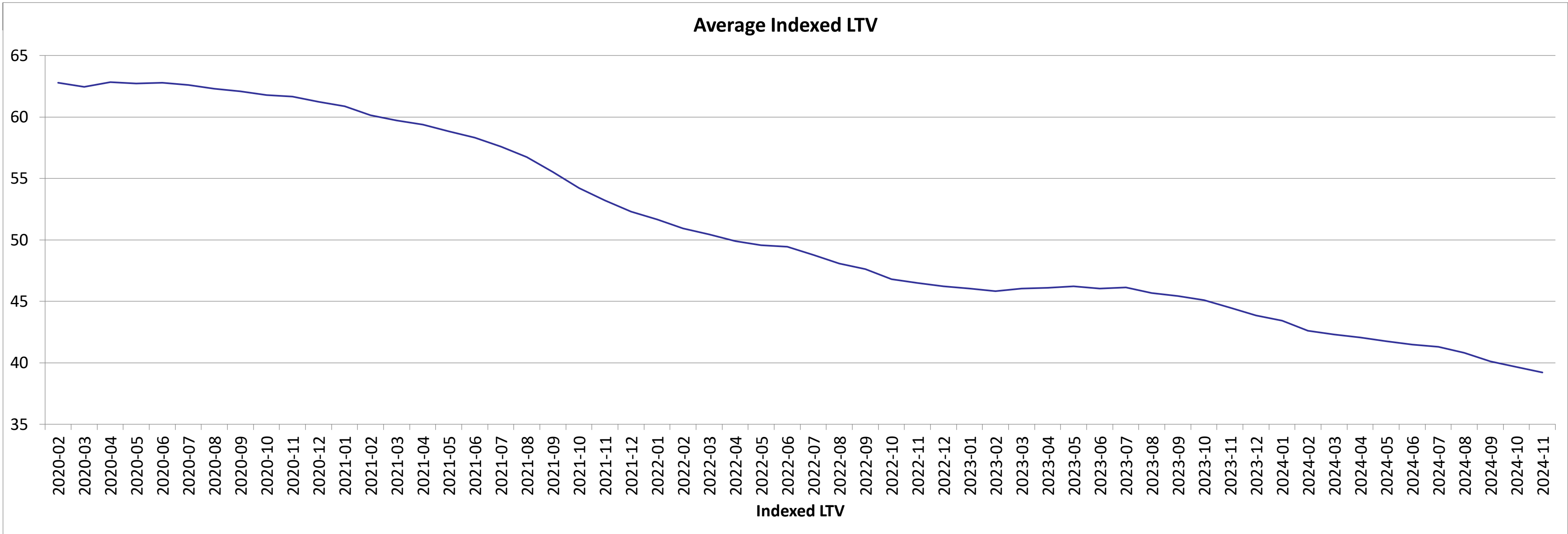


*OLTV for top-up loans is calculated by combining the original loan amount and the top-up loan amount. This does not take into account any reduction in the original loan amount that occurred prior to the top-up approval. The OLTV on top-up loans is therefore shown here as higher than the true exposure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

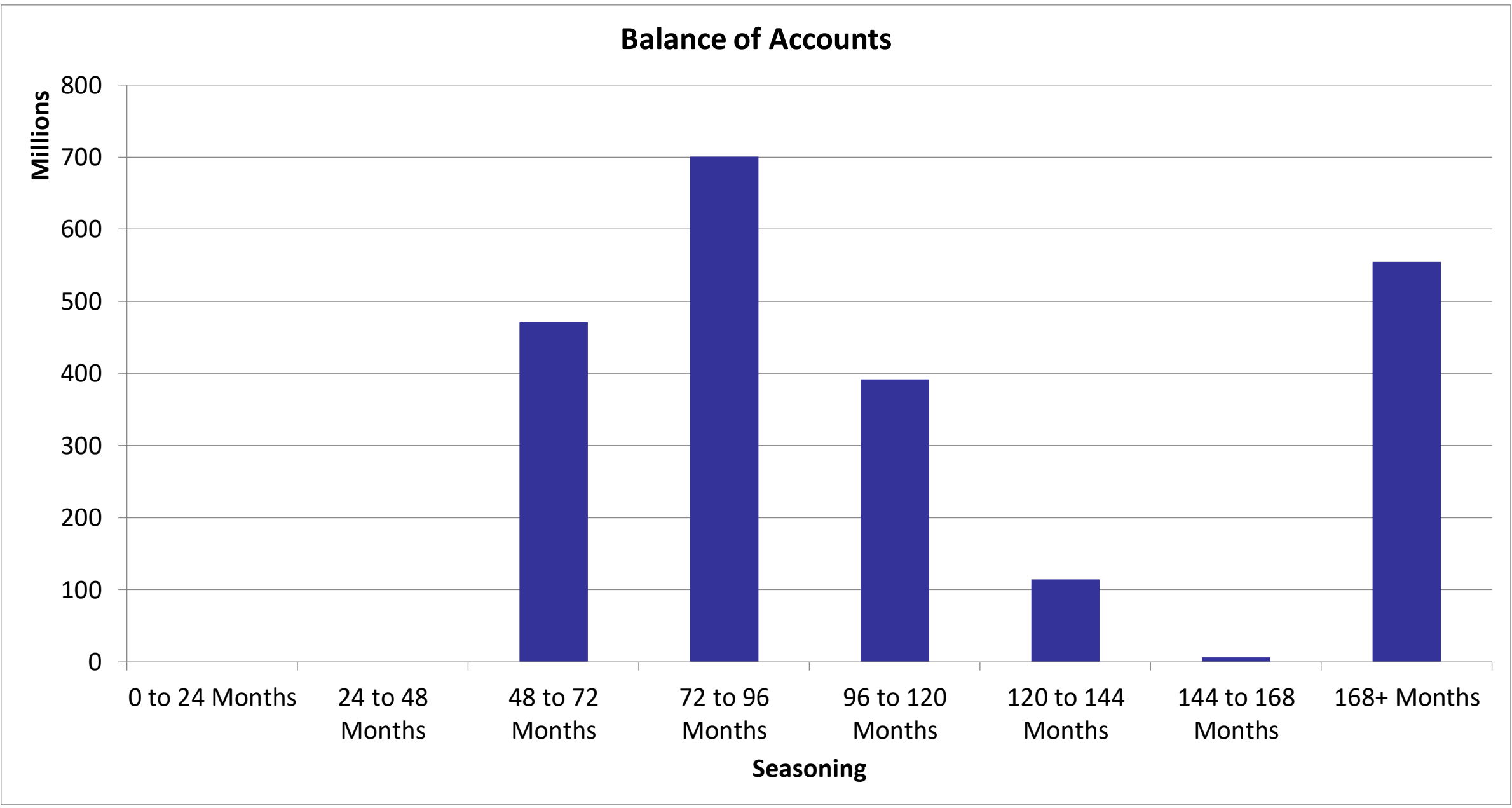
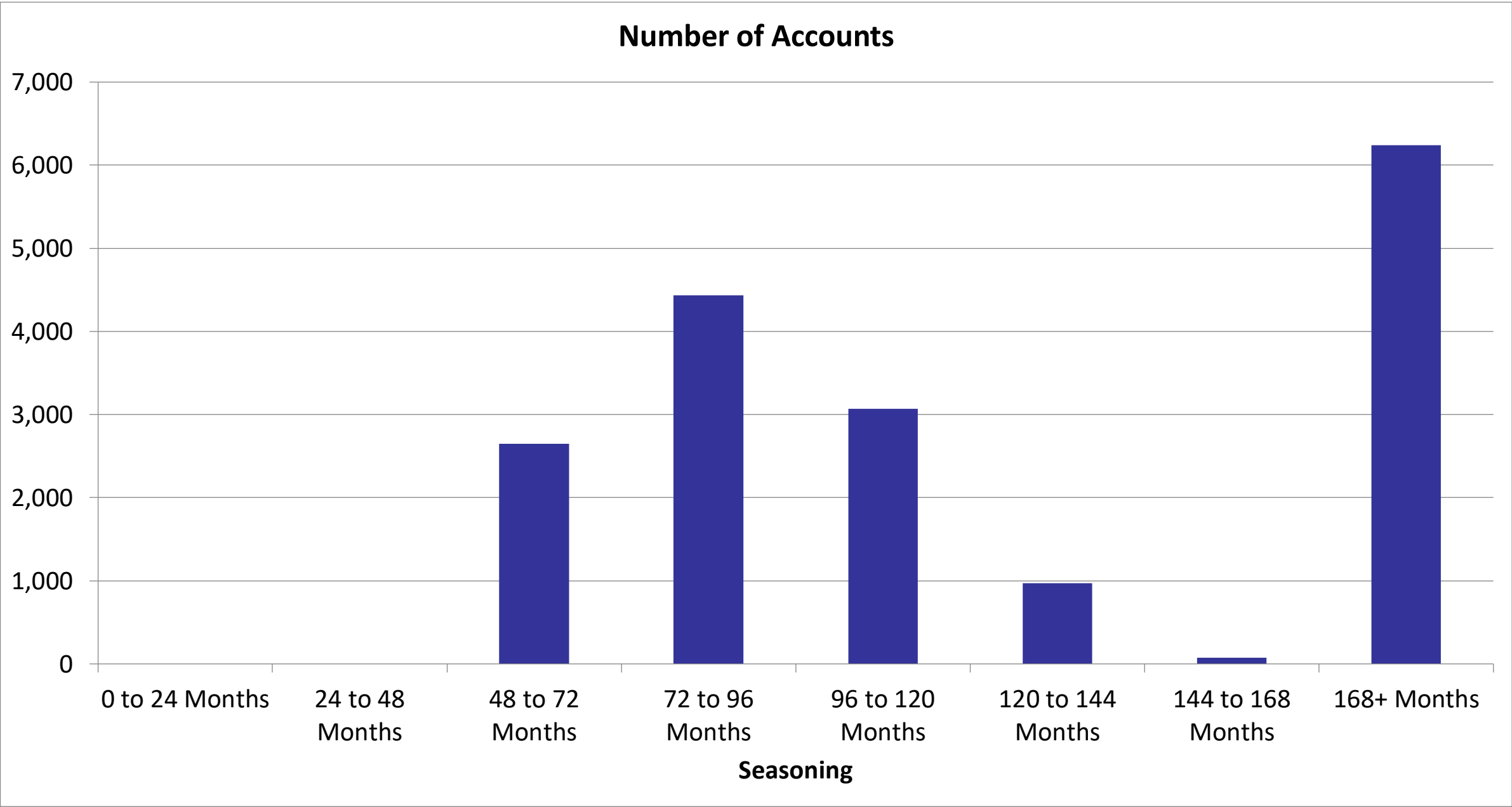
Indexed LTV				
Indexed LTV	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0% to 25%	5,326	30.53%	337,710,009	15.08%
25% to 50%	9,604	55.05%	1,382,129,858	61.74%
50% to 55%	1,459	8.36%	277,194,198	12.38%
55% to 60%	727	4.17%	161,473,792	7.21%
60% to 65%	244	1.40%	62,776,592	2.80%
65% to 70%	34	0.19%	7,873,917	0.35%
70% to 75%	19	0.11%	3,835,019	0.17%
75% to 80%	12	0.07%	2,451,460	0.11%
80% to 85%	7	0.04%	1,088,414	0.05%
85% to 90%	3	0.02%	365,099	0.02%
90% to 95%	4	0.02%	1,156,152	0.05%
95% to 100%	7	0.05%	700,622	0.04%
Total	17,446	100.00%	2,238,755,132	100.00%
Weighted Average Indexed LTV			39.21%	



Average Indexed LTV - Last 6 Months						
	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24
Indexed LTV	41.49	41.30	40.80	40.11	39.65	39.21

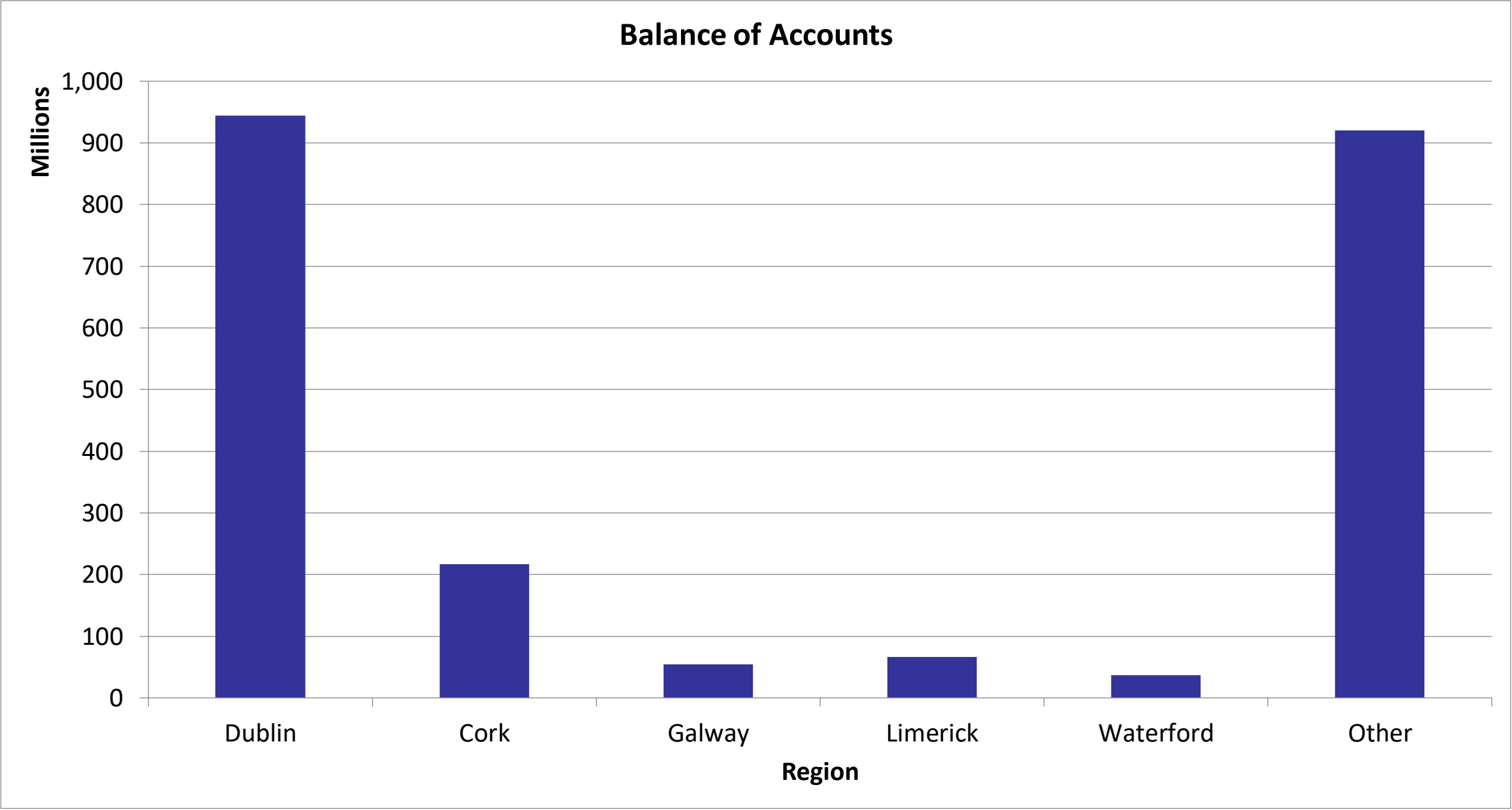
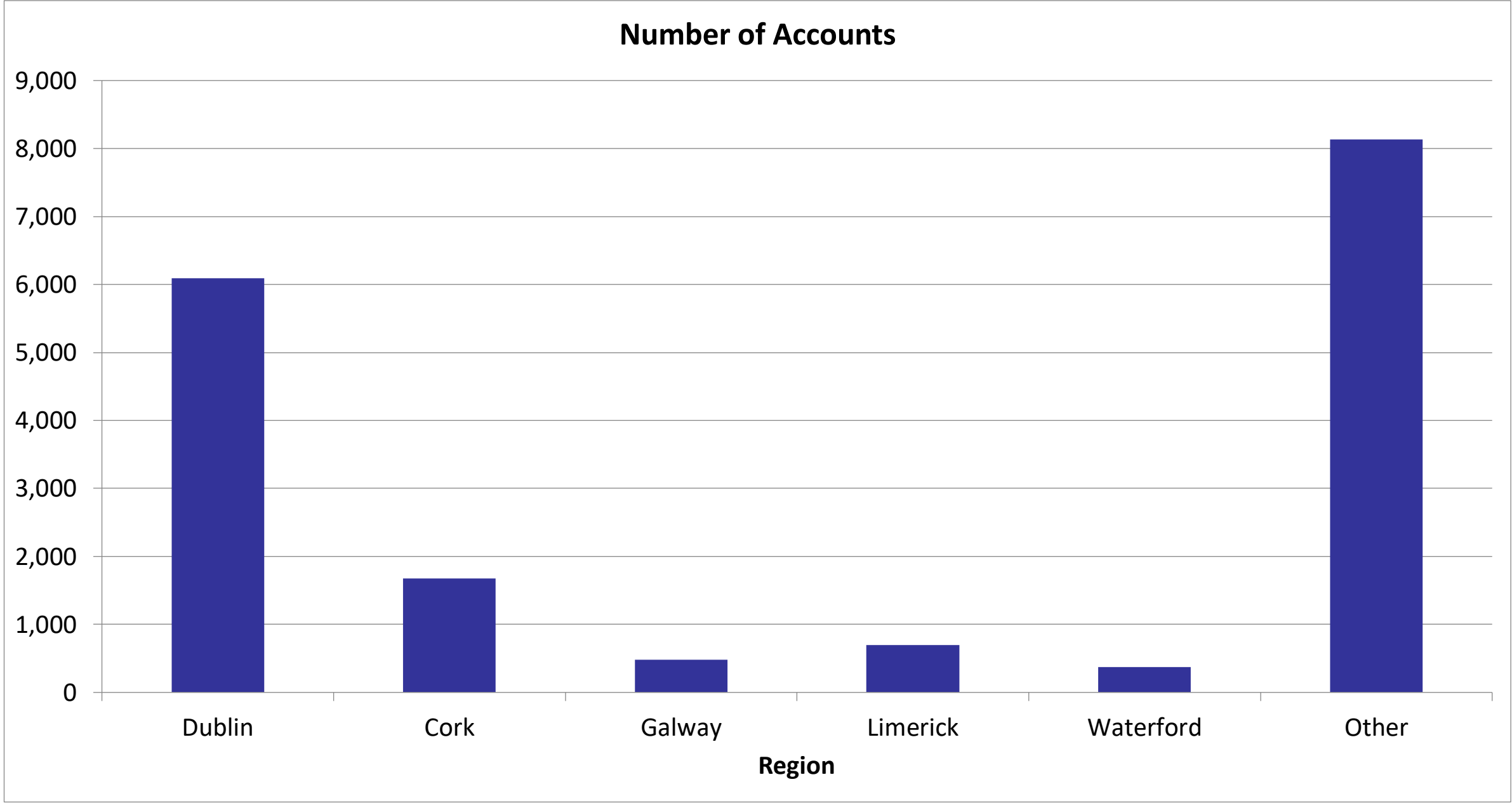


Seasoning				
Seasoning	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 to 24 Months	0	0.00%	0	0.00%
24 to 48 Months	0	0.00%	0	0.00%
48 to 72 Months	2,651	15.20%	470,676,892	21.02%
72 to 96 Months	4,431	25.40%	700,667,339	31.30%
96 to 120 Months	3,072	17.61%	391,926,506	17.51%
120 to 144 Months	972	5.57%	114,412,128	5.11%
144 to 168 Months	77	0.44%	6,156,932	0.28%
168+ Months	6,243	35.78%	554,915,334	24.79%
Total	17,446	100.00%	2,238,755,132	100.00%
Weighted Average Seasoning			118.92	

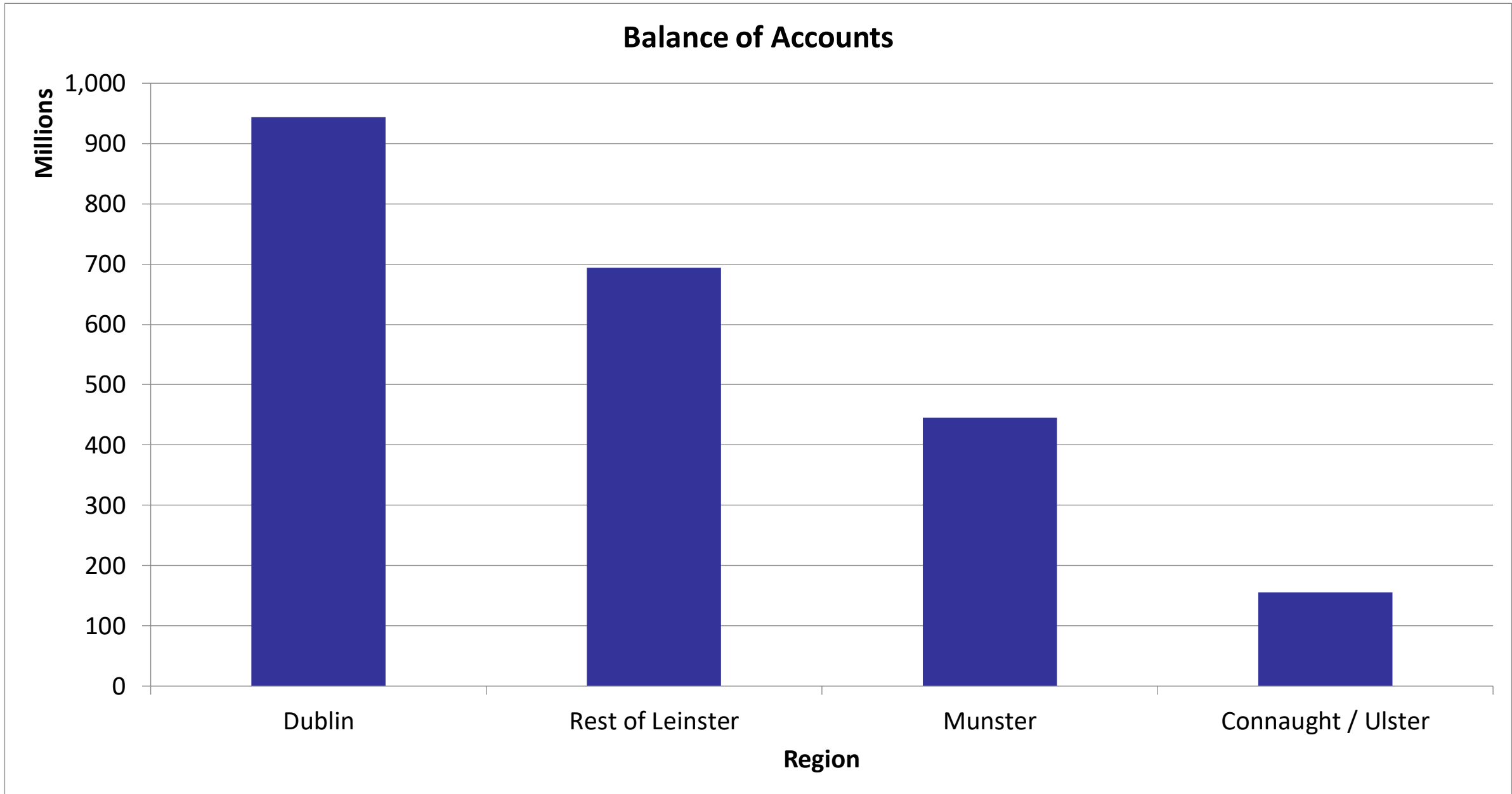
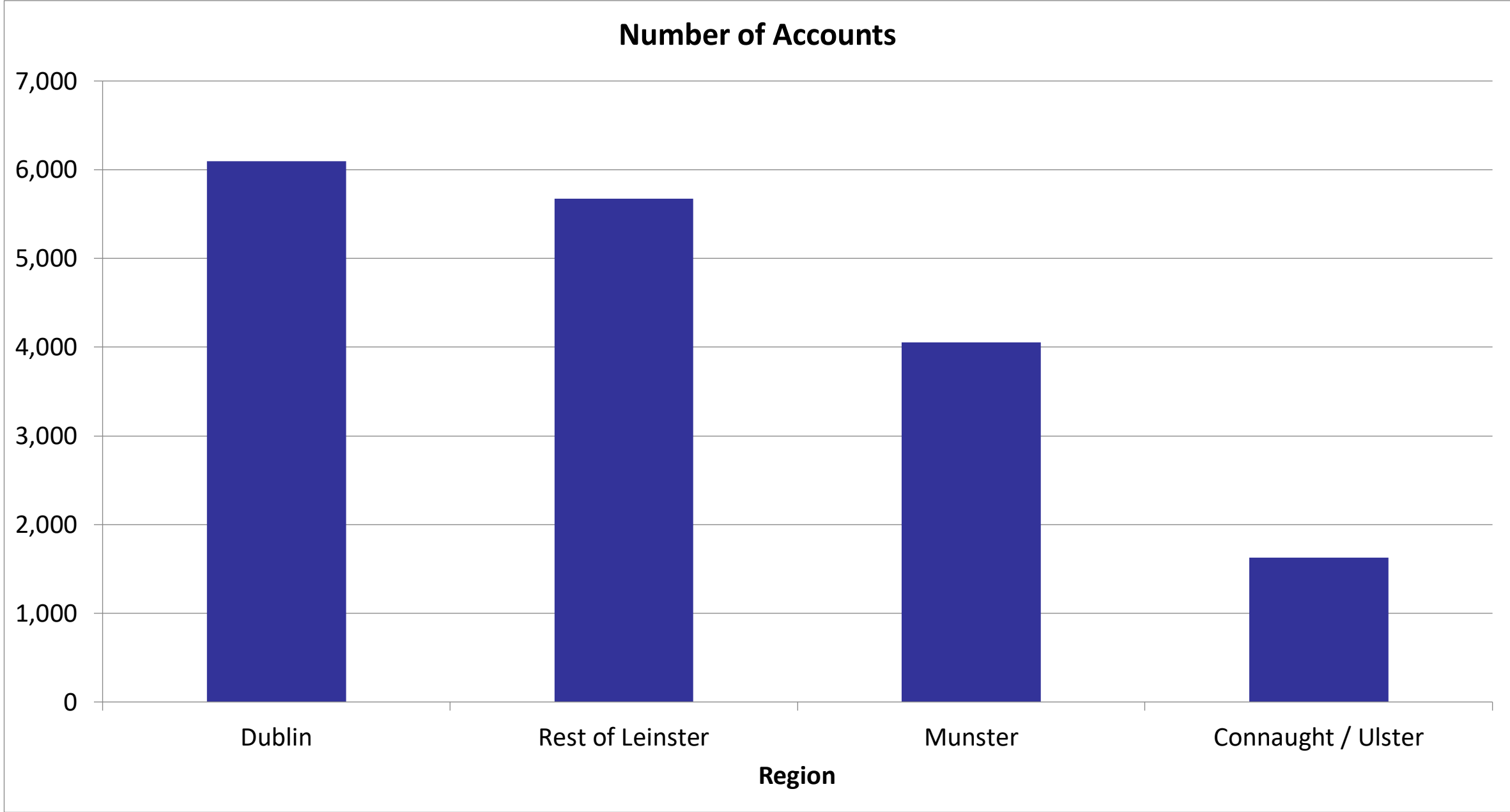


Property Area (County)				
County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
CARLOW	234	1.34%	23,612,355	1.05%
CAVAN	142	0.81%	14,059,150	0.63%
CLARE	440	2.52%	40,014,087	1.79%
CORK	1,673	9.59%	216,713,631	9.68%
DONEGAL	360	2.06%	27,526,007	1.23%
DUBLIN	6,093	34.92%	943,953,888	42.16%
GALWAY	480	2.75%	54,370,847	2.43%
KERRY	447	2.56%	42,603,997	1.90%
KILDARE	1,280	7.34%	177,507,484	7.93%
KILKENNY	230	1.32%	24,373,311	1.09%
LAOIS	278	1.59%	29,471,007	1.32%
LEITRIM	51	0.29%	4,193,429	0.19%
LIMERICK	696	3.99%	66,695,757	2.98%
LONGFORD	69	0.40%	5,484,497	0.24%
LOUTH	763	4.37%	83,475,146	3.73%
MAYO	220	1.26%	19,312,816	0.86%
MEATH	1,326	7.60%	171,492,649	7.66%
MONAGHAN	89	0.51%	8,794,084	0.39%
OFFALY	177	1.01%	17,469,640	0.78%
ROSCOMMON	100	0.57%	10,034,060	0.45%
SLIGO	183	1.05%	17,376,143	0.78%
TIPPERARY	426	2.44%	41,587,321	1.86%
WATERFORD	374	2.14%	37,164,826	1.66%
WESTMEATH	242	1.39%	24,357,160	1.09%
WEXFORD	359	2.06%	38,147,855	1.70%
WICKLOW	714	4.09%	98,963,986	4.42%
Total	17,446	100.00%	2,238,755,132	100.00%

11. Property Area (County)				
Major County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	6,093	34.92%	943,953,888	42.16%
Cork	1,673	9.59%	216,713,631	9.68%
Galway	480	2.75%	54,370,847	2.43%
Limerick	696	3.99%	66,695,757	2.98%
Waterford	374	2.14%	37,164,826	1.66%
Other	8,130	46.60%	919,856,183	41.09%
Total	17,446	100.00%	2,238,755,132	100.00%

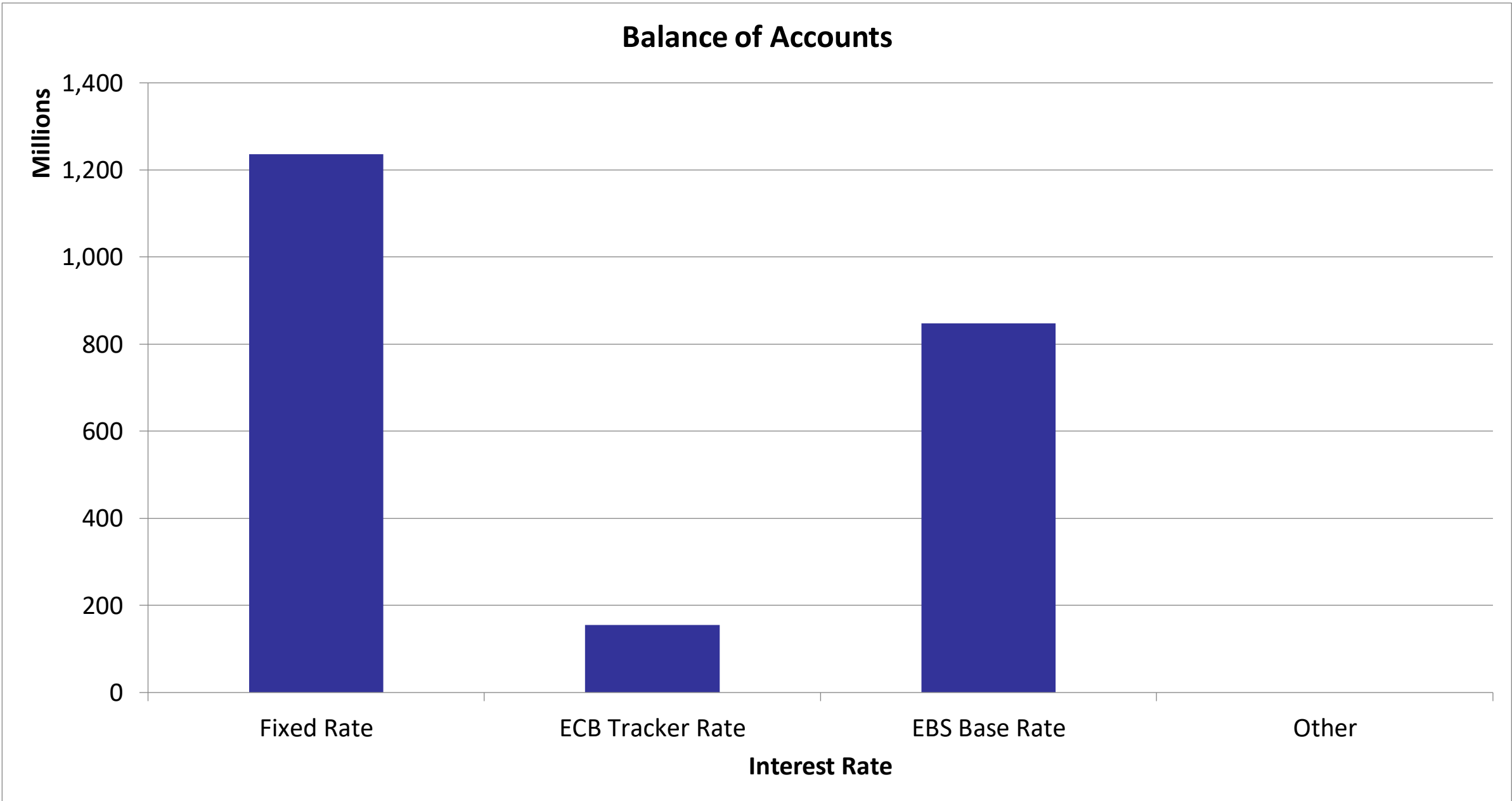
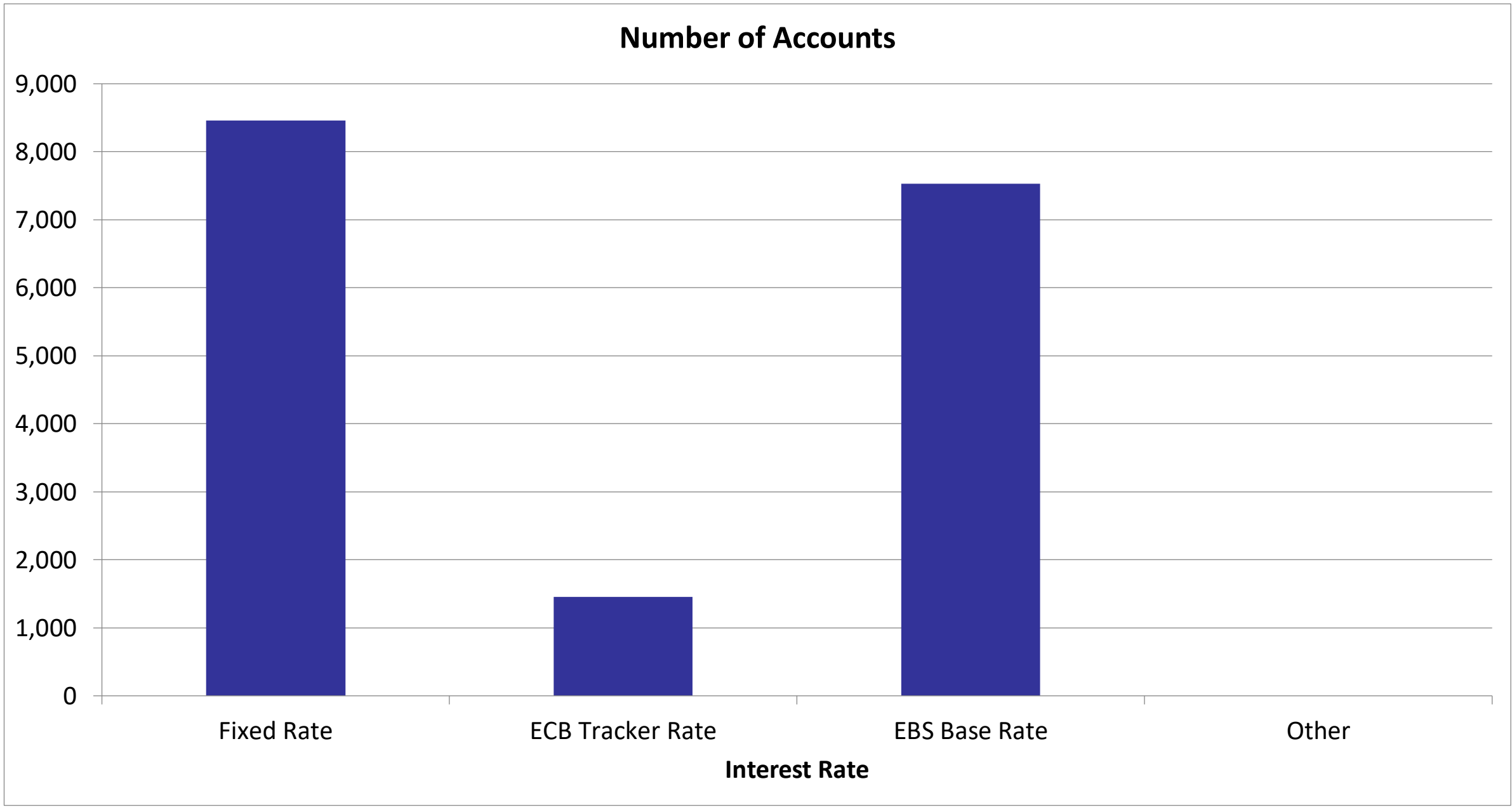


12. Property Area (Region)				
Region	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	6,093	34.92%	943,953,888	42.16%
Rest of Leinster	5,672	32.51%	694,355,088	31.02%
Munster	4,056	23.25%	444,779,618	19.87%
Connaught / Ulster	1,625	9.31%	155,666,538	6.95%
Total	17,446	100.00%	2,238,755,132	100.00%

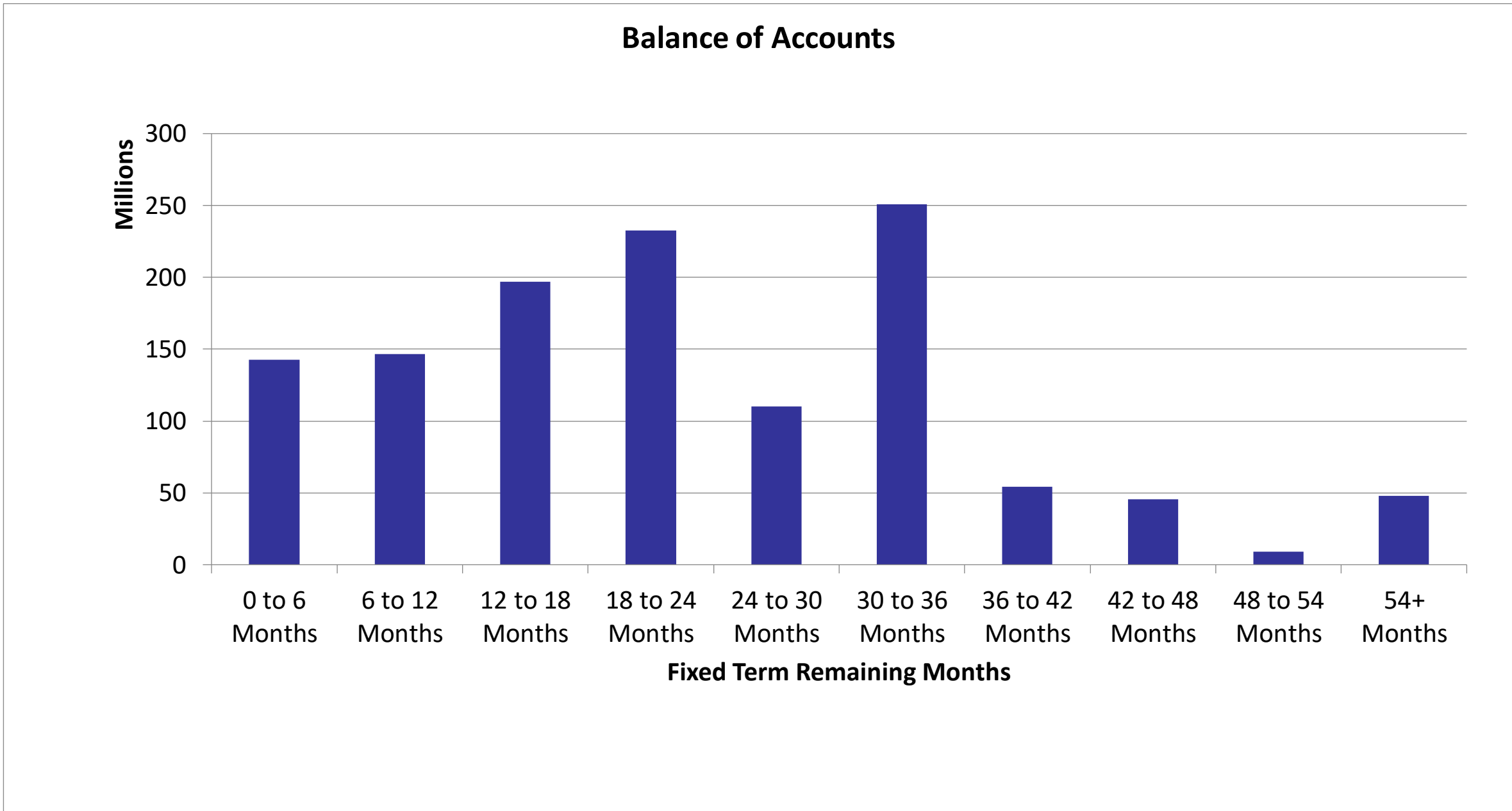
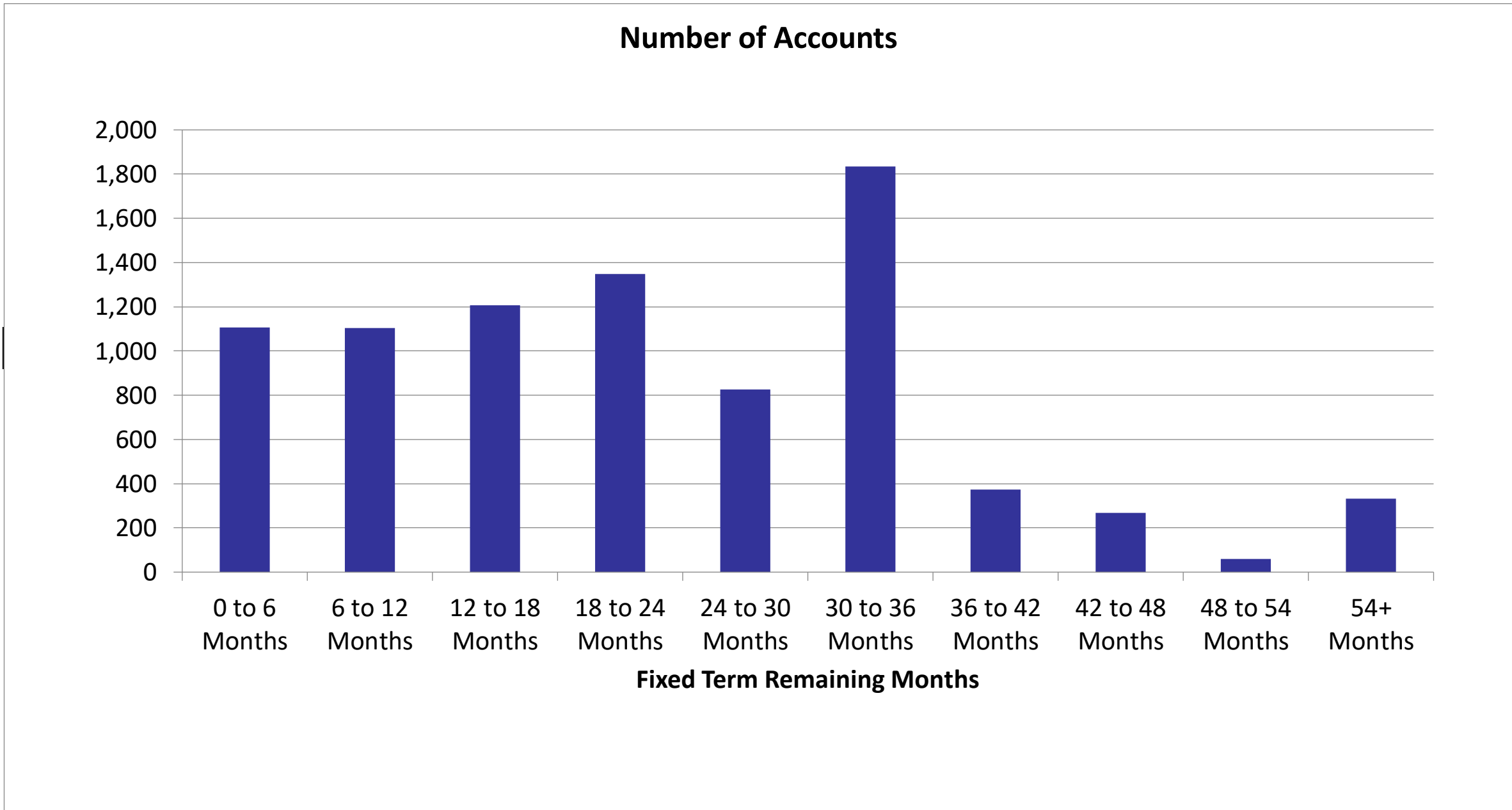


1.3 Interest Rate				
Interest Rate Type	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Fixed Rate	8,458	48.48%	1,235,715,095	55.20%
ECB Tracker Rate	1,457	8.35%	154,855,427	6.92%
EBS Base Rate	7,531	43.17%	848,184,610	37.89%
Other	0	0.00%	0	0.00%
Total	17,446	100.00%	2,238,755,132	100.00%

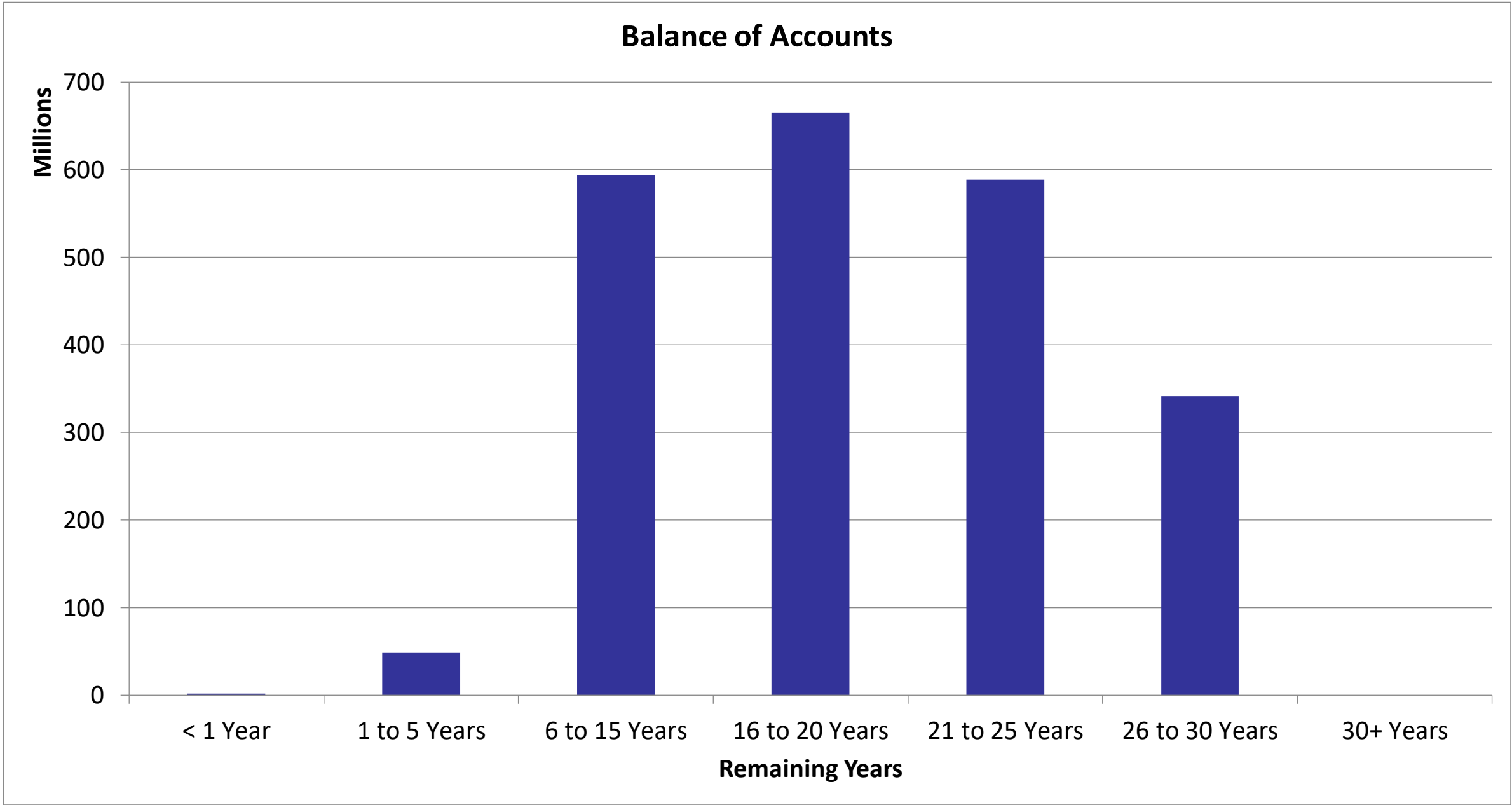
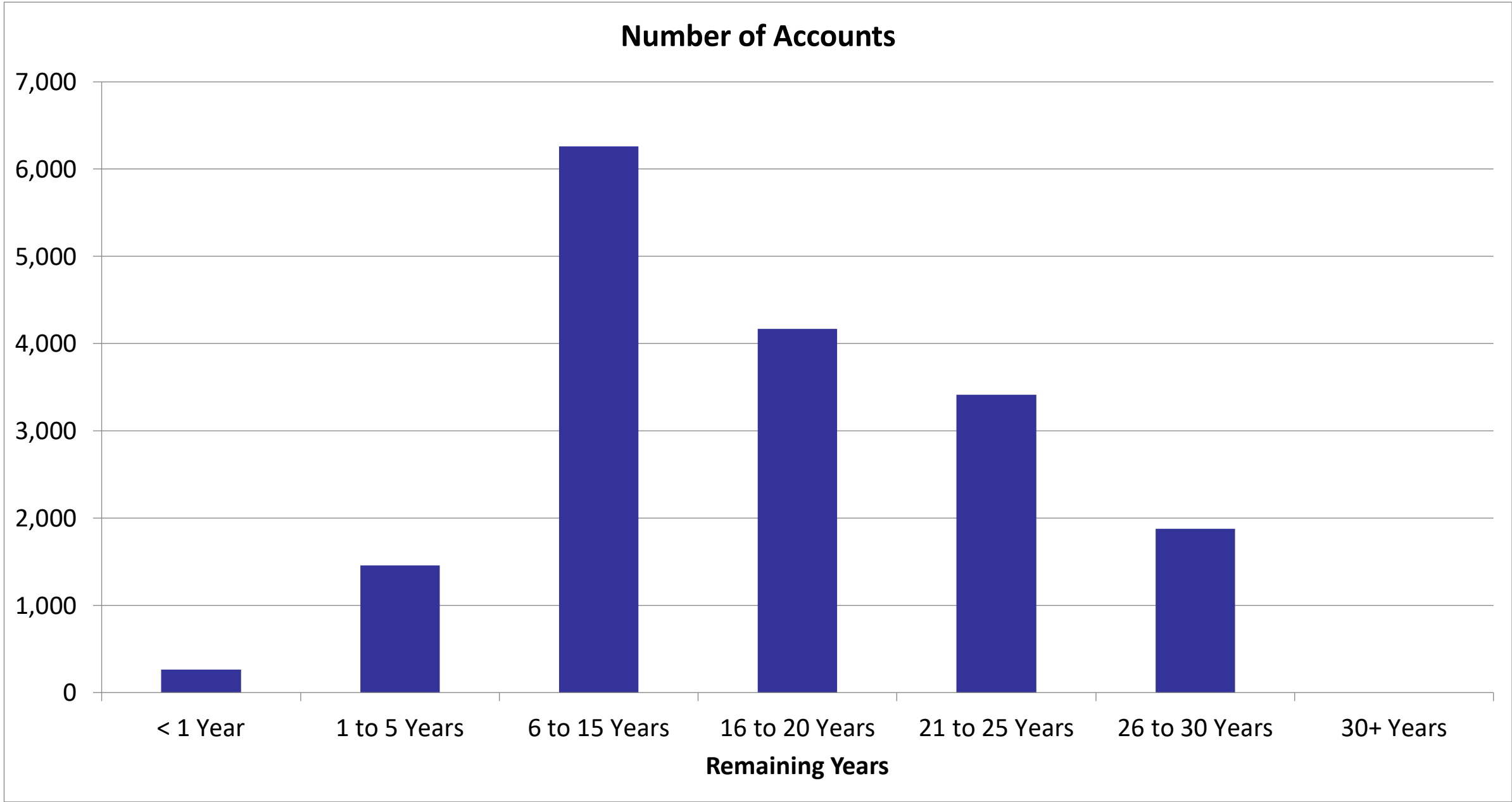
Interest Rate Type	Number of Accounts	Avg Interest Rate %
Fixed Rate	8,458	2.79
ECB Tracker Rate	1,457	4.54
EBS Base Rate	7,531	4.06
Other	0	0.00
Weighted Average Interest Rate		3.36



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	1,107	13.09%	142,648,407	11.54%
6 to 12 Months	1,103	13.04%	146,466,281	11.85%
12 to 18 Months	1,207	14.27%	196,768,088	15.92%
18 to 24 Months	1,348	15.94%	232,604,955	18.82%
24 to 30 Months	827	9.78%	110,014,101	8.90%
30 to 36 Months	1,835	21.70%	250,716,579	20.29%
36 to 42 Months	373	4.41%	54,149,492	4.38%
42 to 48 Months	267	3.16%	45,679,109	3.70%
48 to 54 Months	59	0.70%	8,869,175	0.72%
54+ Months	332	3.93%	47,798,909	3.87%
Total	8,458	100.00%	1,235,715,095	100.00%
Weighted Fixed Term Remaining Months			24.12	

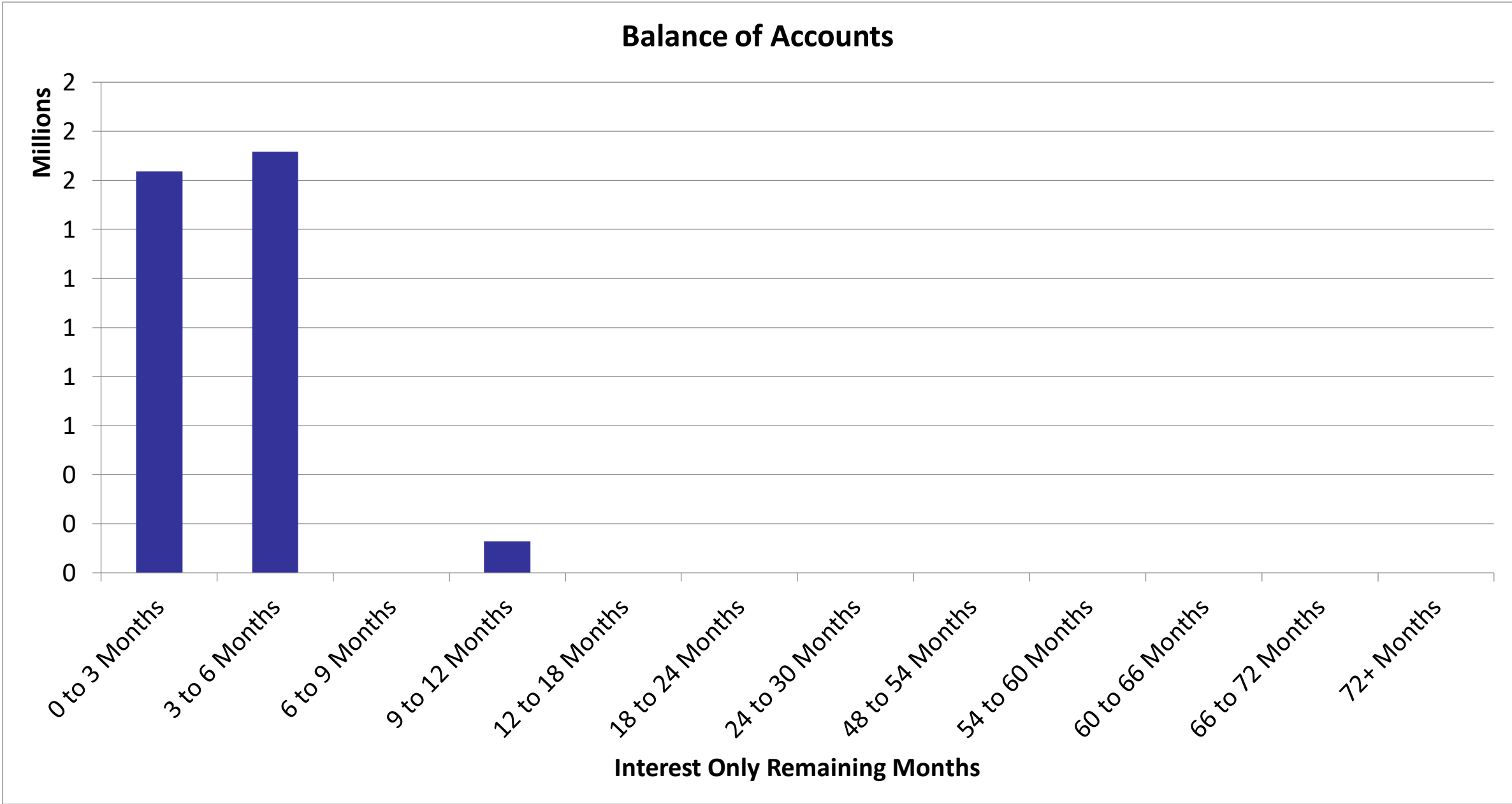
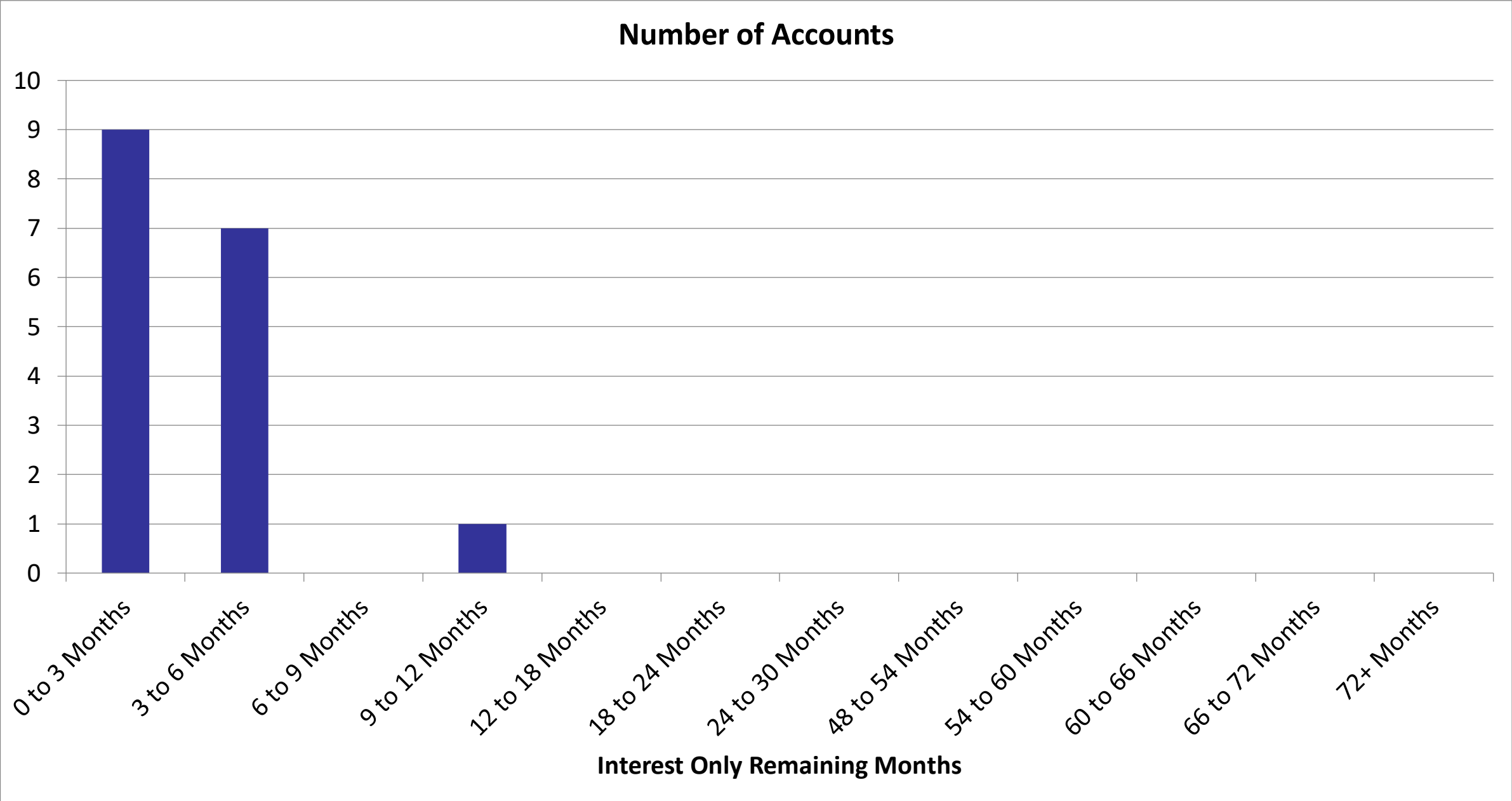


14. Remaining Years				
Remaining Years	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 1 Year	266	1.52%	1,507,822	0.07%
1 to 5 Years	1,456	8.35%	48,123,275	2.15%
6 to 15 Years	6,262	35.89%	593,645,374	26.52%
16 to 20 Years	4,172	23.91%	665,468,600	29.72%
21 to 25 Years	3,412	19.56%	588,729,555	26.30%
26 to 30 Years	1,878	10.76%	341,280,507	15.24%
30+ Years	0	0.00%	0	0.00%
Total	17,446	100.00%	2,238,755,132	100.00%
Weighted Average Remaining Years			18.79	



16. Repayments Status				
Principal Repayments Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Principal and Interest	17,429	99.90%	2,235,272,002	99.84%
Interest Only (Standard)	17	0.10%	3,483,130	0.16%
Total	17,446	100.00%	2,238,755,132	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	52.94%	1,637,473	47.01%
3 to 6 Months	7	41.18%	1,717,764	49.32%
6 to 9 Months	0	0.00%	0	0.00%
9 to 12 Months	1	5.88%	127,894	3.67%
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	17	100.00%	3,483,130	100.00%
Weighted Average Interest Only (Standard) Remaining Term			3.03	



17 Occupancy Status				
Occupancy Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
HOMELoAN	17,432	99.91%	2,236,851,719	99.91%
RETAIL BTL	14	0.09%	1,903,413	0.09%
Total	17,446	100.00%	2,238,755,132	100.00%